

Judicial Branch Workers' Compensation Program

Advisory Committee Meeting

February 23, 2018



JUDICIAL COUNCIL
OF CALIFORNIA

Call to Order & Roll Call

9:00 a.m.



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Approval of Minutes

Action Item

Approval of the minutes of the July 10, 2017
JBWCP Advisory Committee Meeting



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Written Comment

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



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Agenda Review

1. **JBWCP Advisory Committee Meeting Agenda**
2. **Introductions**
3. **Report on Workers' Compensation Forums**
4. **Report on New Member Orientations**
5. **Excess Insurance Market**
6. **Actuarial Analysis**
 - a. **Outstanding Liabilities**
 - b. **Allocation Report**
7. **Overview of Trial Court and Judiciary Premium Process**
8. **Results of the 2017 TPA Audit**
9. **Third Party Administrator Stewardship Report**
10. **Status on Working Group Initiatives**
11. **New Initiatives for FY18-19**
12. **Annual Agenda**
13. **Closed Session**



Introductions

1. **Committee Members**
2. **Judicial Council Staff**
3. **Program Vendors: Bickmore and AIMS
(Acclamation Insurance Management
Services)**
4. **Insurance Broker: Merriwether & Williams**



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JBWCP Advisory Committee Roster

Tania Ugrin-Capobianco, Chair, Court Executive Officer, Superior Court of California, County of El Dorado

Colette M. Bruggman, Assistant Clerk/ Executive Officer, Court of Appeal, Third Appellate District

Heather Capps, Benefits and Disability Programs Officer, Superior Court of California, County of Orange

Joseph Carruesco, Human Resources Director, Superior Court of California, County of Sacramento

Hon. Wynne S. Carvill, Presiding Judge, Superior Court of California, County of Alameda

Stephanie Cvitkovich, Senior Human Resources Analyst, Superior Court of California, County of San Diego

Richard D. Feldstein, Court Executive Officer, Superior Court of California, County of Napa

Kevin Harrigan, Court Executive Officer, Superior Court of California, County of Tehama

Krista LeVier, Court Executive Officer, Superior Court of California, County of Lake

Cindia Martinez, Interim Court Executive Officer, Superior Court of California, County of Glenn

James Owen, Director of Finance, Superior Court of California, County of Santa Cruz

Shannon Stone, Human Resources Director, Superior Court of California, County of Contra Costa

Hugh K. Swift, Court Executive Officer, Superior Court of California, County of Stanislaus

Brian Taylor, Court Executive Officer, Superior Court of California, County of Solano

Kimberlie Turner, Human Resources Director, Superior Court of California, County of San Bernardino

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



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Judicial Council Staff

Aurora Rezapour, Director, Human Resources

**Patrick Farrales, Lead Staff, JBWCP Advisory
Committee**

Maria Kato, Senior HR Analyst

Jade Vu, Senior HR Analyst



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Bickmore

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



Bickmore

Attendees

- **Gregory Trout, Lead Consultant/Manager**
- **Jeff Johnston, Director**
- **Becky Richard, Actuarial Consulting, Bickmore**
- **Jacquelyn Miller, Workers' Compensation Oversight Manager**
- **Angela Bernard, Senior Consultant**



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Bickmore Role

- **Actuarial Services**
 - **Annual Funding Analyses**
 - **Workers' Compensation Program's Claims Liabilities**
 - **Calculation of Program Funding Requirement and Member Premiums**
- **Program Consulting**
 - **Support of Advisory Committee Initiatives / Annual Agenda**
 - **Identification and Recommendations on Program Cost Drivers**
 - **Coordinate the Procurement of Excess Insurance**



Bickmore Role

- **Workers' Compensation Oversight**
 - Spot Checks of Program Claims
 - Subject Matter Expertise/Collaborate on of Claims-Related Concerns
- **Annual Audit of Third-Party Claims Administrator**
- **Training**
 - Hosting of the Risk Control Portal Designed for JBWCP Members
 - Recommend Annual Training Schedule / Conduct Member Training Via Webinars



AIMS

Attendees

- **Dominic Russo, President & CEO**
- **Lynn Cavalcanti, Senior VP Operations**
- **Mark Denison, Senior VP, AMC**
- **Tricia Baker, AVP Operations**
- **Beth Harville, Judicial Program Manager**



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AIMS

- **Third Party Claims Administrator for the JBWCP since 2014**
- **Privately Held Company - No Outside Investors**
- **Client Focused Culture**
 - **Customer Service Training Required for all Employees**
- **Specialize in Handling Public Agency Claims**



AIMS Role

- **Evaluation and Determination of Claim Compensability**
- **Administer Benefits**
- **Settlements in the Best Interest of the Program and Injured Employee**
- **Provide Reporting on Claim Experience**



AIMS Role

- Member File Reviews
- Training



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Merriwether & Williams

Attendees

- Ingrid Merriwether, Client Executive
- Amie Villao, Account Manager



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Merriwether & Williams

- Providing Excess Insurance Brokerage Services to JBWCP Since 2014
- Privately held insurance brokerage and risk management firm specializing in work for California Public entities
- Headquarters in San Francisco, offices in Oakland & Los Angeles
- California certified WBE, SBE, DBE
- Representative Public Agency Clients include:
 - City and County of San Francisco
 - Los Angeles County Metropolitan Transportation Authority
 - City of Los Angeles
 - San Francisco International Airport (SFO)



Merriwether & Williams Role

- **Brokerage Services for Excess Insurance Coverage**
 - **Trial Courts**
 - **Judiciary**



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Report on Workers' Compensation Forums

**March 9, 2018 - Judicial Council of California, 2860 Gateway
Oaks**

- **Topics**
 - **Identifying Subrogation Opportunities and Investigation**
 - **Employment Law and the Interactive Process**
 - **New Drug Formulary for 2018**
 - **Legislative Updates**



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Report on New Member Orientations

January 16, 2018

- Overall Governance Structure
- Judicial Branch Workers' Compensation Advisory Committee
- Your Role and Next Steps



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Excess Insurance Market

Merriwether & Williams

- Ingrid Merriwether, Client Executive



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Workers' Compensation Insurance Renewal



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JBWCP Current Coverage Arrangements (Two Year Policy)

TRIAL COURTS

Arch Insurance Company

- AM Best A+ XV – Admitted
- Self-insured Retention of \$2M
- Policy Limits of \$100M
- Rate Per \$100 of Payroll of .0520
- Estimated Annual Premium of \$460,540

JUDICIARY

Arch Insurance Company

- AM Best A+ XV – Admitted
- Self-insured Retention of \$2M
- Policy Limits of \$100M
- Rate Per \$100 of Payroll of .0385
- Estimated Annual Premium of \$200,509



Merriwether & Williams

Insurance Market Overview

- **2018 filed California premium rates increase of 1.0% over 2017**
- **2018 California average rate is \$2.01/\$100 payroll versus \$2.00/\$100 for 2017.**
- **Workers compensation rates for public entities stable and competitive in the last 3 years.**
- **Key 6 insurers for JBWCP premium rates are stable with +/- 5% fluctuation.**



Merriwether & Williams

Excess Workers' Compensation Insurance Renewal Marketing Overview

JBWCP

- Arch Insurance: Initial terms at 0% change or possible 5% rate reduction.
- Safety National: Prefer to write the account again for same expiring premium level or possible reduction.
- New York Magic: May quote up to \$50MM limits. May not be competitive terms.
- ACE/CHUBB: May decline due to potential conflict with the another program.
- State National: Can quote cash flow option or standard coverage.
- Midwest Employers: Metropolitan concentration issues prohibitive to competitive pricing terms.



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Excess Workers' Compensation Insurance Renewal Marketing Overview

Additional Marketing Considerations

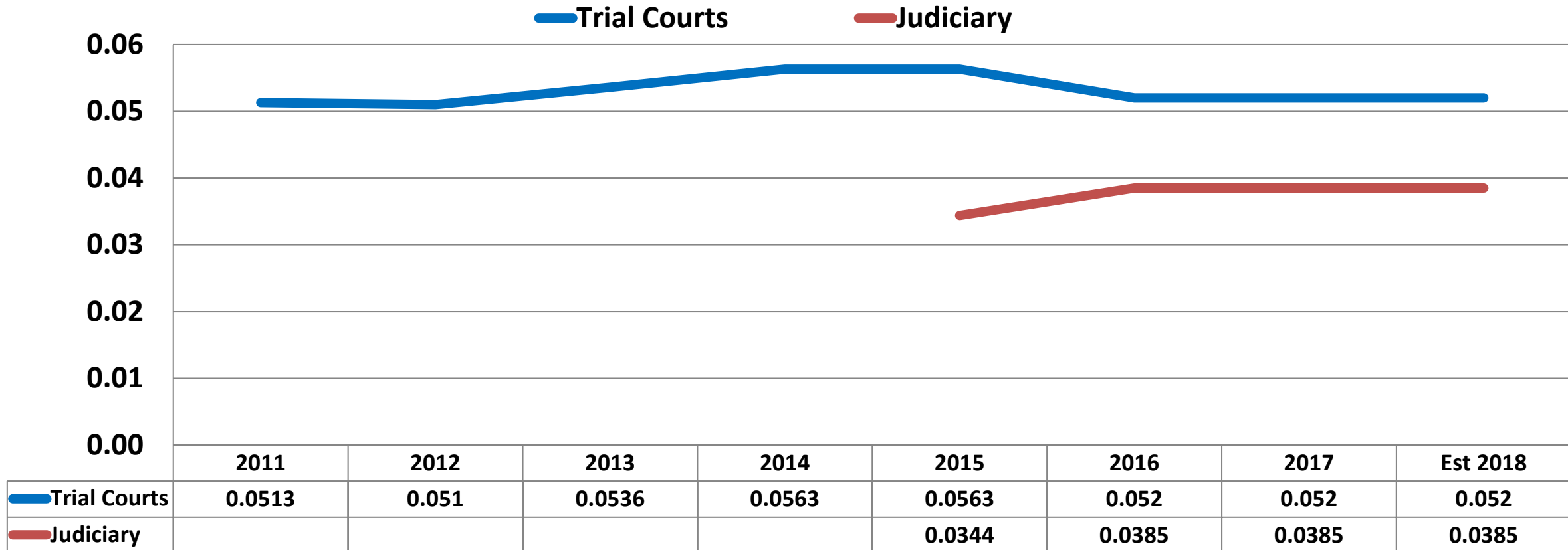
- **Optional Rate Guarantee:** Second year rate freeze option subject to loss experience.
- **Higher Limits of Liability:** Consideration will be given to additional options including \$100MM and \$150MM total. Statutory limit is available.
- **Reduced Deductible Level:** Consideration to lower deductible levels including \$1.5MM and \$1MM. Very limited market options below this level for current program.



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Excess Workers' Compensation Insurance Renewal Marketing Overview

JBWCP Rate History
Rate Per \$100 of Payroll



Actuarial Analysis

Outstanding Liabilities Report



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Presentation of Draft Actuarial Report

Becky Richard

Senior Manager, Actuarial Consulting, Bickmore



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2018-19 Actuarial Report

- Brief Review of Terminology
- Outstanding Liabilities at June 30, 2018
 - a.k.a. Reserves
- 2018-19 Funding Guidelines
 - a.k.a. Premiums



The Lingo

- **Loss – Medical/Indemnity Benefits 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**



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 Claim 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

So,

- Reserves = Case Reserves + IBNR Reserves

Or...

Reserves = Ultimate Losses – Paid Losses



Paid Loss Development

Accident Year	Expected	Actual	Difference
Prior	\$177,000	\$114,000	(\$63,000)
2000-2001	116,000	97,475	(18,525)
2001-2002	103,000	122,798	19,798
2002-2003	222,000	92,542	(129,458)
2003-2004	363,000	229,302	(133,698)
2004-2005	186,000	304,079	118,079
2005-2006	287,000	375,585	88,585
2006-2007	272,000	387,374	115,374
2007-2008	307,000	299,457	(7,543)
2008-2009	323,000	137,555	(185,445)
2009-2010	583,000	629,646	46,646
2010-2011	723,000	856,424	133,424
2011-2012	715,000	786,849	71,849
2012-2013	982,000	1,530,109	548,109
2013-2014	1,453,000	1,518,626	65,626
2014-2015	1,868,000	1,966,305	98,305
2015-2016	2,643,000	2,533,877	(109,123)
2016-2017	2,854,000	2,506,256	(347,744)
Total	\$14,177,000	\$14,488,259	\$311,259

**Development
from
12/31/16
to
12/31/17**



Incurring Loss Development

Accident Year	Expected	Actual	Difference
Prior	\$20,000	(\$237,000)	(\$257,000)
2000-2001	38,000	265,895	227,895
2001-2002	61,000	(46,169)	(107,169)
2002-2003	88,000	(24,269)	(112,269)
2003-2004	137,000	558,092	421,092
2004-2005	163,000	304,848	141,848
2005-2006	205,000	40,256	(164,744)
2006-2007	249,000	556,661	307,661
2007-2008	270,000	385,020	115,020
2008-2009	355,000	218,573	(136,427)
2009-2010	426,000	845,643	419,643
2010-2011	424,000	872,804	448,804
2011-2012	469,000	1,094,708	625,708
2012-2013	439,000	1,094,075	655,075
2013-2014	847,000	1,401,287	554,287
2014-2015	1,622,000	2,774,558	1,152,558
2015-2016	2,703,000	2,812,842	109,842
2016-2017	5,443,000	5,233,877	(209,123)
Total	\$13,959,000	\$18,151,701	\$4,192,701

Development from 12/31/16 to 12/31/17

Case Reserve Strengthening.
Average Case Reserve increased 20%.



Ultimate Loss

Accident Year	Prior	Current	Change
Prior	\$11,771,000	\$11,527,000	(\$244,000)
2000-2001	10,663,000	10,922,000	259,000
2001-2002	15,138,000	15,033,000	(105,000)
2002-2003	18,498,000	18,366,000	(132,000)
2003-2004	20,819,000	21,227,000	408,000
2004-2005	14,800,000	14,932,000	132,000
2005-2006	15,047,000	14,833,000	(214,000)
2006-2007	14,874,000	15,163,000	289,000
2007-2008	14,389,000	14,585,000	196,000
2008-2009	13,438,000	13,239,000	(199,000)
2009-2010	18,211,000	18,577,000	366,000
2010-2011	17,369,000	17,236,000	(133,000)
2011-2012	15,966,000	16,321,000	355,000
2012-2013	17,070,000	17,657,000	587,000
2013-2014	14,500,000	14,476,000	(24,000)
2014-2015	14,498,000	14,278,000	(220,000)
2015-2016	16,029,000	15,709,000	(320,000)
2016-2017	16,016,000	15,276,000	(740,000)
Total	\$279,096,000	\$279,357,000	\$261,000



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Liabilities

Comparison of June 30 Projections...

	Prior Report June 30, 2017	Current Report June 30, 2018	Change
Case Reserves	\$30,135,000	\$34,734,000	\$4,599,000
IBNR Reserves	44,176,000	40,978,000	(3,198,000)
ULAE Reserves	6,559,000	6,933,000	374,000
Total Reserves	\$80,870,000	\$82,645,000	\$1,775,000

Set by
Claims
Adjusters

Set by
Actuaries



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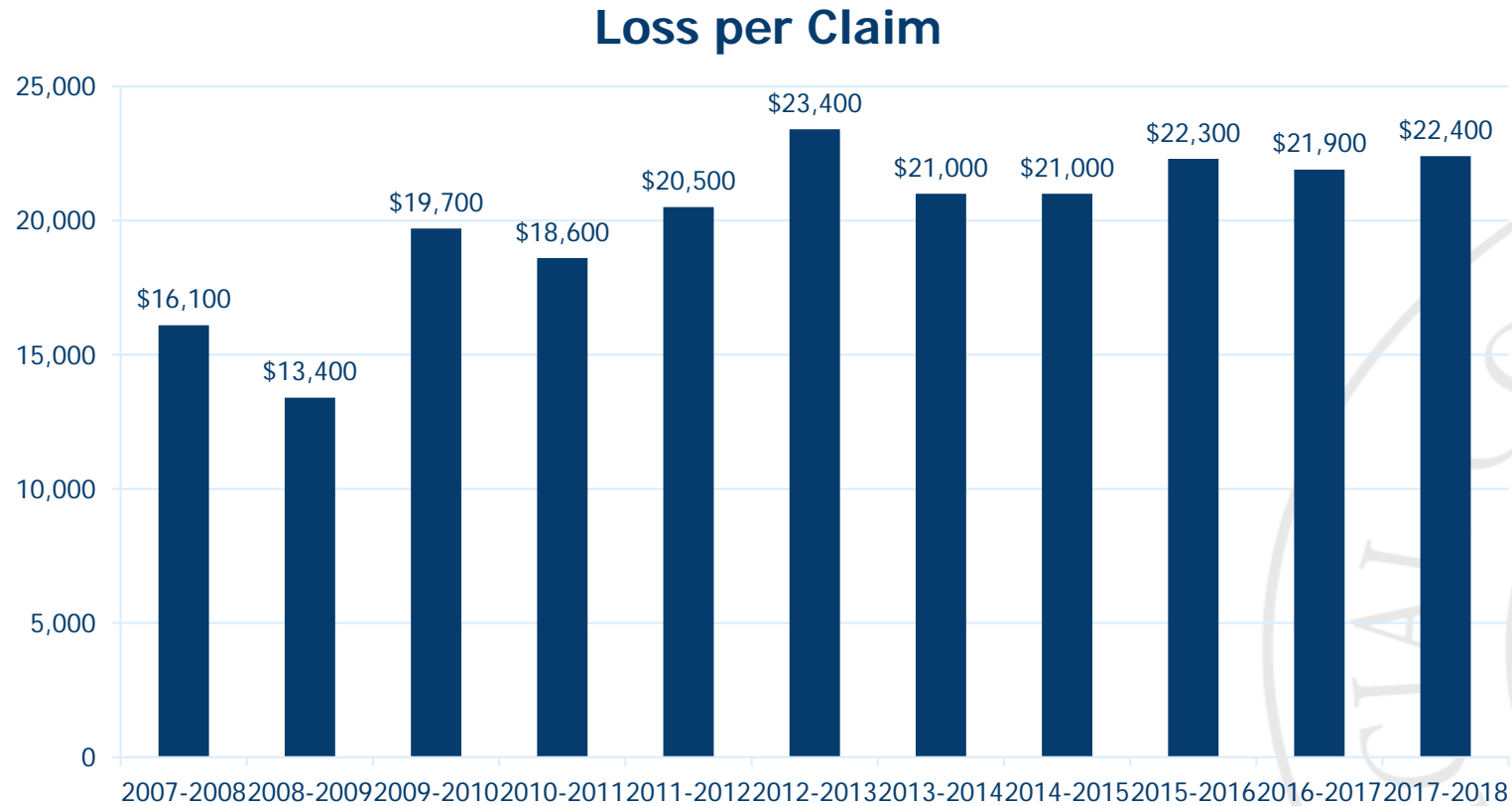
Funding Margin at June 30, 2018

As of June 30, Outstanding Liability minus Available Assets

	Prior Report June 30, 2017	Current Report June 30, 2018	Change
Total Reserves	\$80,870,000	\$82,645,000	\$1,775,000
Assets	59,735,000	60,268,000	533,000
Deficit	(\$21,135,000)	(\$22,377,000)	(\$1,242,000)



Severity Trends

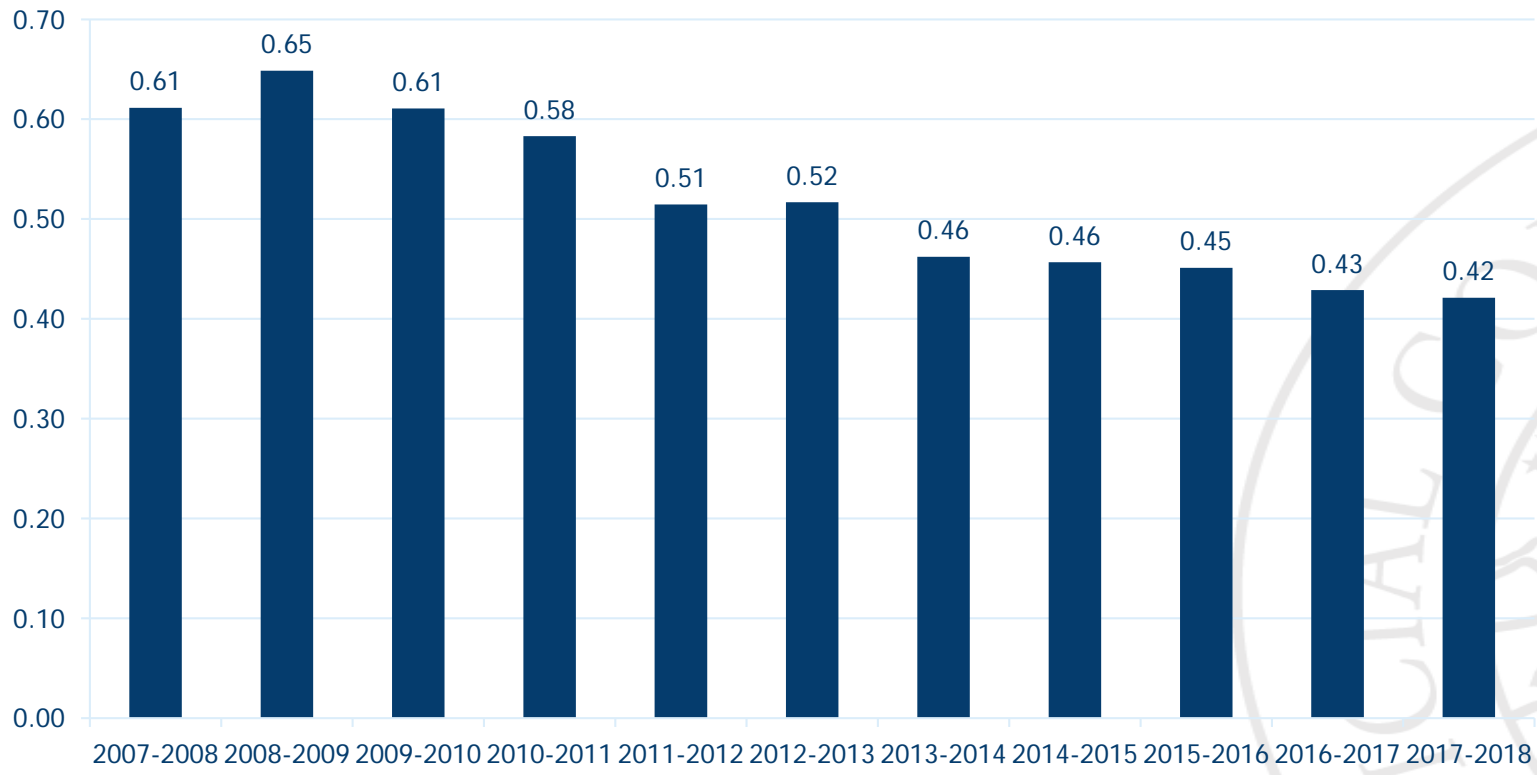


Increasing Trend



Frequency Trends

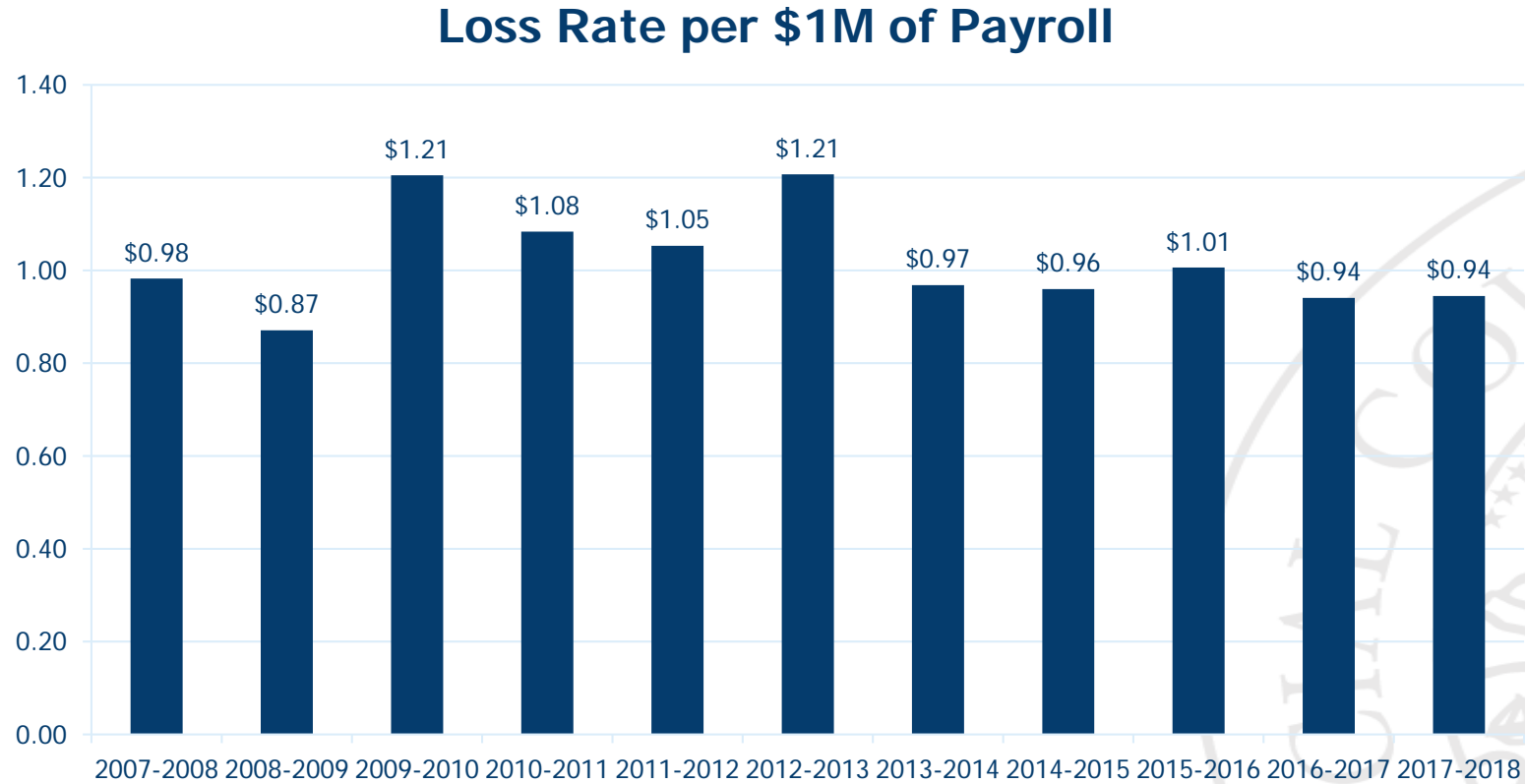
Claims per \$1M of Payroll



Decreasing Trend



Loss Rate Trends



Flattening Trend



Funding Comparison

	Prior Report	Current Report	
	2017-2018	2018-2019	
	Self-Funded	Self-Funded	Change
	Retention = \$2M	Retention = \$2M	
Loss and ALAE	\$16,458,000	\$16,502,000	\$44,000
ULAE	2,763,000	2,682,000	(81,000)
Total Claims	19,221,000	19,184,000	(\$37,000)
Non Claim Expenses	1,232,000	1,287,000	\$55,000
Total Funding	\$20,453,000	\$20,471,000	\$18,000
Payroll	\$14,064,571	\$14,498,818	\$434,247
Total Rate	\$1.45	\$1.41	(\$0.04)



2018-19 Costs To Allocate to Courts

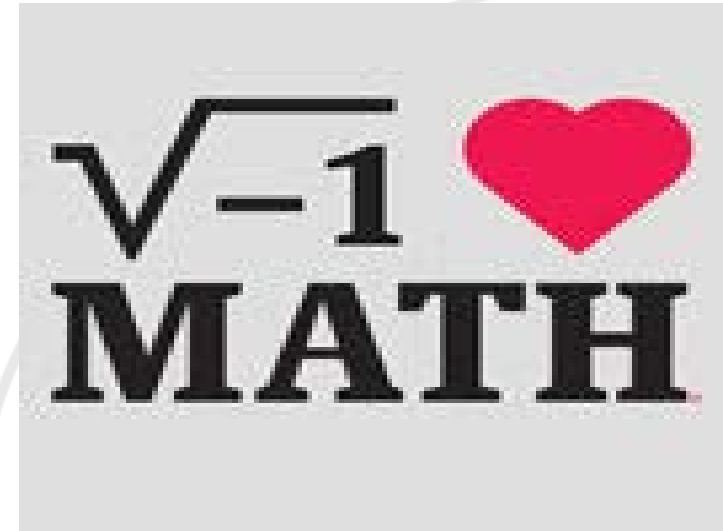
- **Ultimate Loss and ALAE**
 - **\$16,502,000**
- **Third-Party Claims Administration Fees**
 - **\$2,682,000**
- **Excess Insurance Premiums**
 - **\$703,000**
- **Consulting and Brokerage Expenses**
 - **\$584,000**
- **Total**
 - **\$20,471,000 (+0.1%)**



Questions ??

Ask an Actuary !

Call 1-800-[(10x)²-2x+34]



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Overview of Trial Court and State Judiciary Premium Process

Suzanne Blihovde, Senior Budget Analyst

Matthew Kennedy, Senior Budget Analyst

Budget Services



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Results of the Third Party Administrator Audit

2017 TPA Audit

Jacquelyn Miller, Bickmore



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Change to Audit Focus

- **Staffing Turnover and Impact**
- **Customer Service/Responsiveness**
- **Settlement Process**
- **Litigation Management**
- **Contractual Compliance**
- **Member Involvement**



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Annual Audit Goal – 85% Compliance

- **Audit Scoring**
- **Overview of Audit Calculations**
 - **Applicable Categories and True Averages**



Audit Results

Overall Compliance 83%

- **3 Main Categories**

- **Member Issues 90%**

- **Technical 83%**

- **Diaries/Contract 81%**

82%



Scores by Category/Component

Member Issues

Highlights 85+ %

100% Participates in Claim
91% Response to Adjuster
87% Mod Duty Available

Improvement Needed

70% Reported Timely



Scores by Category/Component

Member Issues Recommendations

- Timely Reporting - Discussed at each claim review in a formal manner to address reporting concerns and suggestions for improvement.



Scores by Category/Component

Technical

Highlights 85+ %

91% RTW Issues Well Managed
90% QME Docs Submitted Timely
88% Employer Communication
87% Medical Managed Well

Improvement Needed

84% Reserves Accurate
83% Mgt Guidance Effective
81% Investigation
81% Mgt Addresses Concerns
80% Benefits Pd Correctly
80% Resolution Focus
78% Attorney Monitored
76% Assignd Specific Attorney
65% Atty Assgnment Thorough
62% Subrogation



Scores by Category/Component

Technical Recommendations

- Attorney Assignment Thorough - Detail in the attorney assignment form, the specific work to be done.
- Resolution Focus - Set proactive diaries for follow up and management of case resolution. Supervisory reviews should recognize delayed settlements, non-responsive attorneys, and delayed activity and provide guidance.
- Benefits Paid Correctly - Verify payments made on the correct files, confirm modified duty dates, and clarify employment status in cases involving advancement of Permanent Disability.



Scores by Category/Component

TPA Diaries/Contract

Highlights 85+ %

- 99% Timely Response to Members
- 96% Professional Response to Members
- 88% Supervisor Review Follows Guidelines
- 85% Proactive Diaries Set
- 85% SAR Well Documented
- 85% Settlement Submitted Appropriately

Improvement Needed

- 84% Reserve Review Timely
- 84% Supervisor Rev Thorough
- 83% SttImnt Guide Followed
- 83% Issues Recog & Escalated
- 72% Plan of Action Rev Timely
- 70% Excess Reporting Timely
- 60% Settlement Pursuit Timely
- 57% Supervisor Review Timely



Scores by Category/Component

TPA Diaries/Contract Recommendations

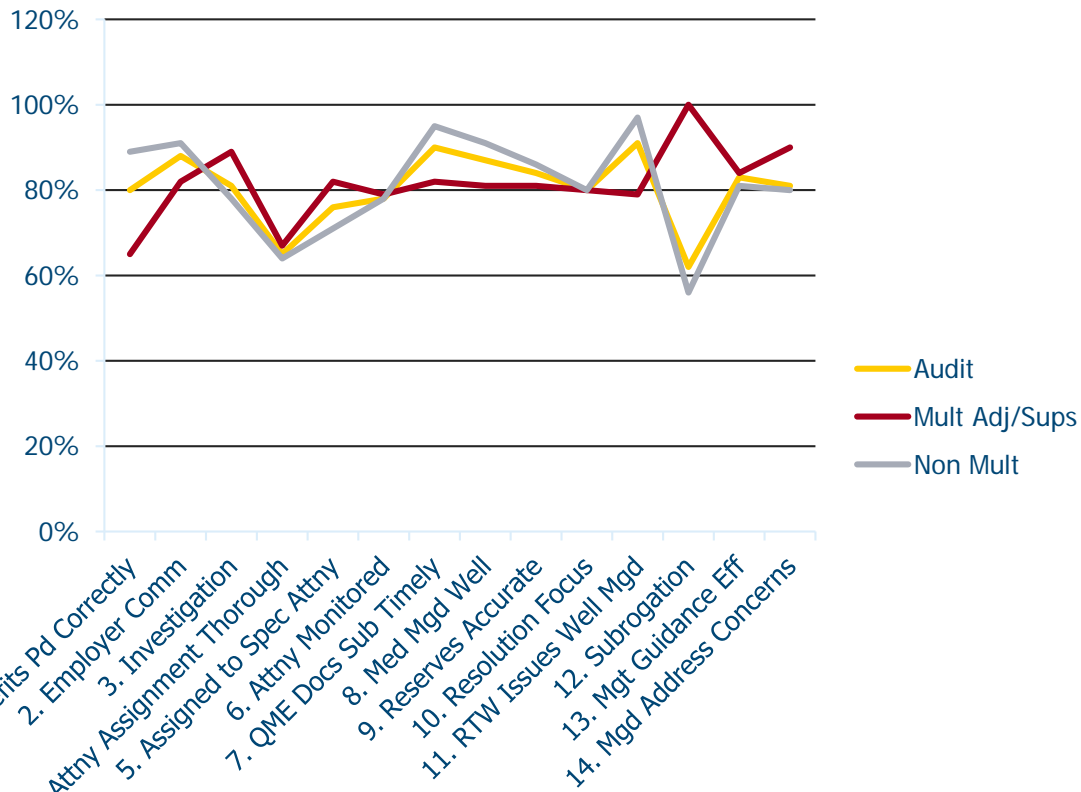
- Supervisor Review Timely - Review of the Service Guidelines diary review targets for all supervisory staff.
- Settlement Pursuit Timely – Provide staff an overview of audit items noted for delayed settlement pursuit and discussions or training provided on how to reduce these delays in the future.
- Issues Recognized and Escalated - All claims staff receive training on recognizing service issues/member concerns and escalating the issue to management and JBWCP in an appropriate and expeditious manner.



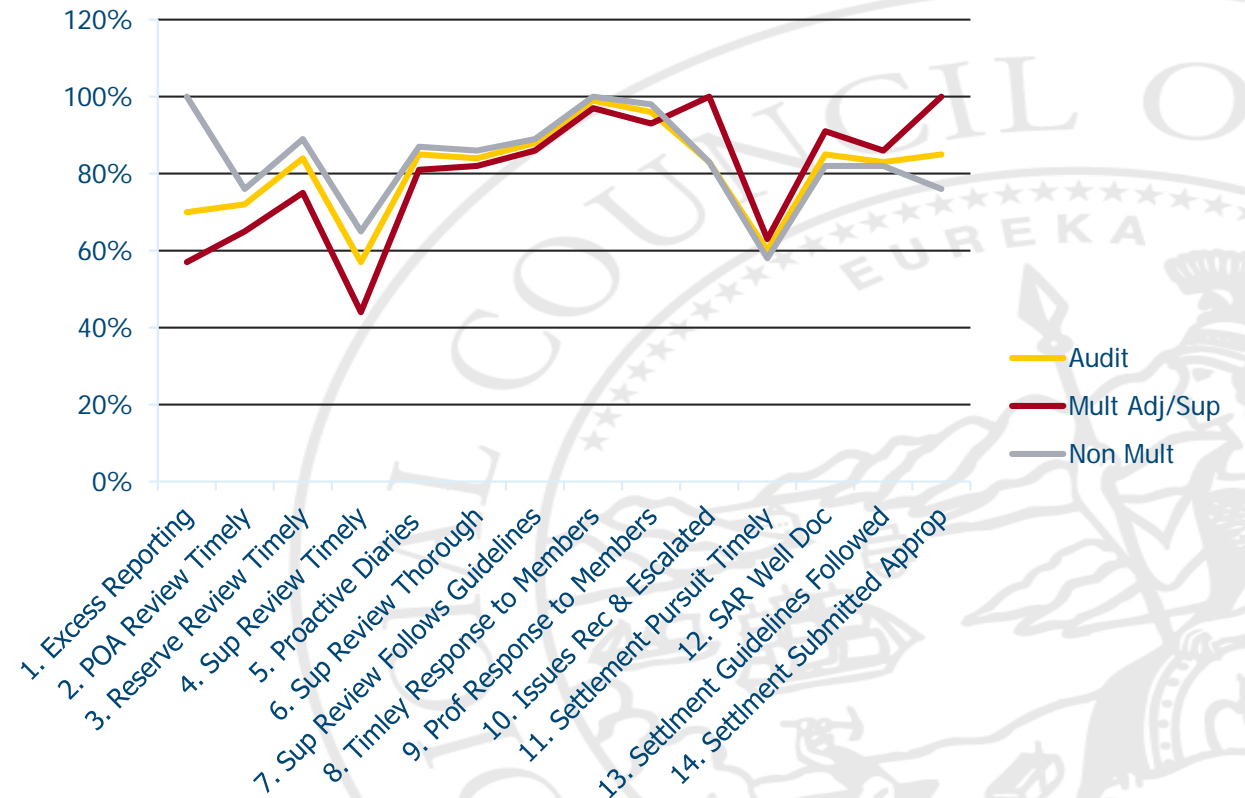
Impact of Staff Turnover

41% of Indemnity files - 3+ adjusters

Technical



TPA Diaries/Contract



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Further Information Appendix C and D Audit Report

AIMS Response and Commitment

AIMS has reviewed the audit report, stating their commitment to:

- Increased Communication
- Improved Documentation
- Increased Oversight
- Improved Turnaround
- Follow-up Training To Be Provided



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Further Information Appendix G Audit Report

Next Steps

Review and Understanding of Service Guidelines

Annually, the JBWCP Service Guidelines are to be reviewed and updated.

- Propose “certification” of Service Guidelines review by Claims Staff
 - Require a review of the Service Guidelines with claims adjusting staff by AIMS be conducted following the annual update.
 - Require each adjuster to certify they have read and understand the Guidelines.
 - Require a review of the Service Guidelines by all new adjusters added to the program with certification they have read and understand the Guidelines.



Next Steps

Revision to Spot Check Review Process

Spot Check Reviews are conducted on 25 randomly selected files throughout the year.

- Propose revision to the Spot Check Process
 - Match the audit criteria (increased criteria) to provide consistency/focus
 - Increase the number of files reviewed to 30
 - Develop Spot Check schedule to reduce audit duplication/overlapping schedules



Third Party Administrator Stewardship Report

Beth Harville, Judicial Program Manager, AIMS



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AIMS Judicial Organizational Chart

Beth Harville Judicial Branch Workers' Compensation Program Manager		
K. Kay Byrnes Assistant Manager	Ta'Miya Crockett Claims Supervisor	Tonya Copeland Claims Supervisor
Umlesh Bali Claims Assistant	Donald Castanon Sr. Claims Adjuster	Carri VanCamp Sr. Claims Adjuster
Valerie Lopez Claims Assistant	Christine Harris Sr. Claims Adjuster	Donna Ball Sr. Claims Adjuster
Adrian Bala Claims Assistant	Charlie Dankowski Sr. Claims Adjuster	John Cappa Sr. Claims Adjuster
	Nerissa Legardye Sr. Claims Adjuster	Nadine Palmer Sr. Claims Adjuster
	Rita McKinley Future Medical Adjuster	Latiah Gilbert Sr. Claims Adjuster
		Jan Thongdy Medical Only Adjuster



Third Party Administrator Stewardship Report

Data Delivery Services (DDS)

Tina Patterson, Manager

Marileigh Olivares

Amanda Connelly

DDS.Support@aims4claims.com

For reports, forms and NavRisk training



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Third Party Administrator Stewardship Report

What Your AIMS Examiners Did FY16-17

- Processed 49,961 Documents
- Paid (or objected to) 26,265 Bills
- Closed 890 Files
- Paid 1,702 Weeks of Temporary Disability
- Settled 191 Claims

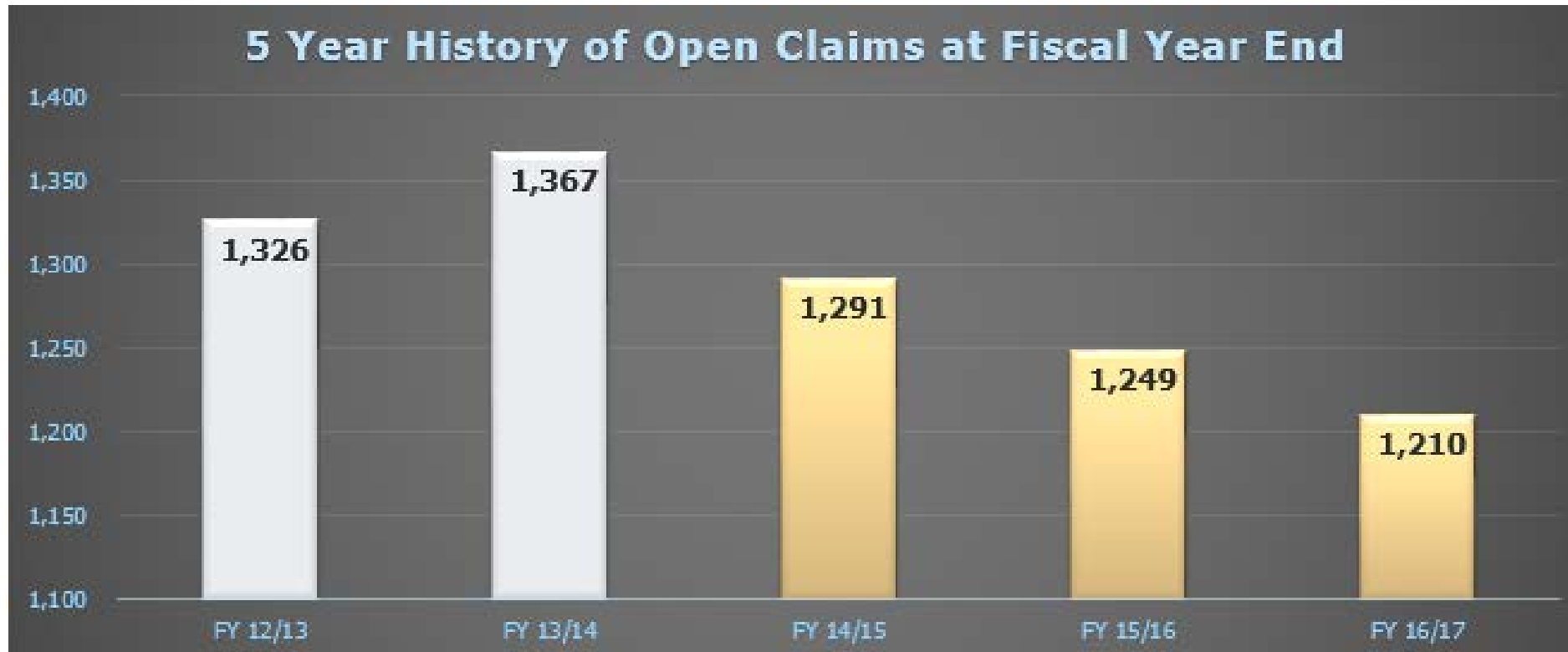


Third Party Administrator Stewardship Report



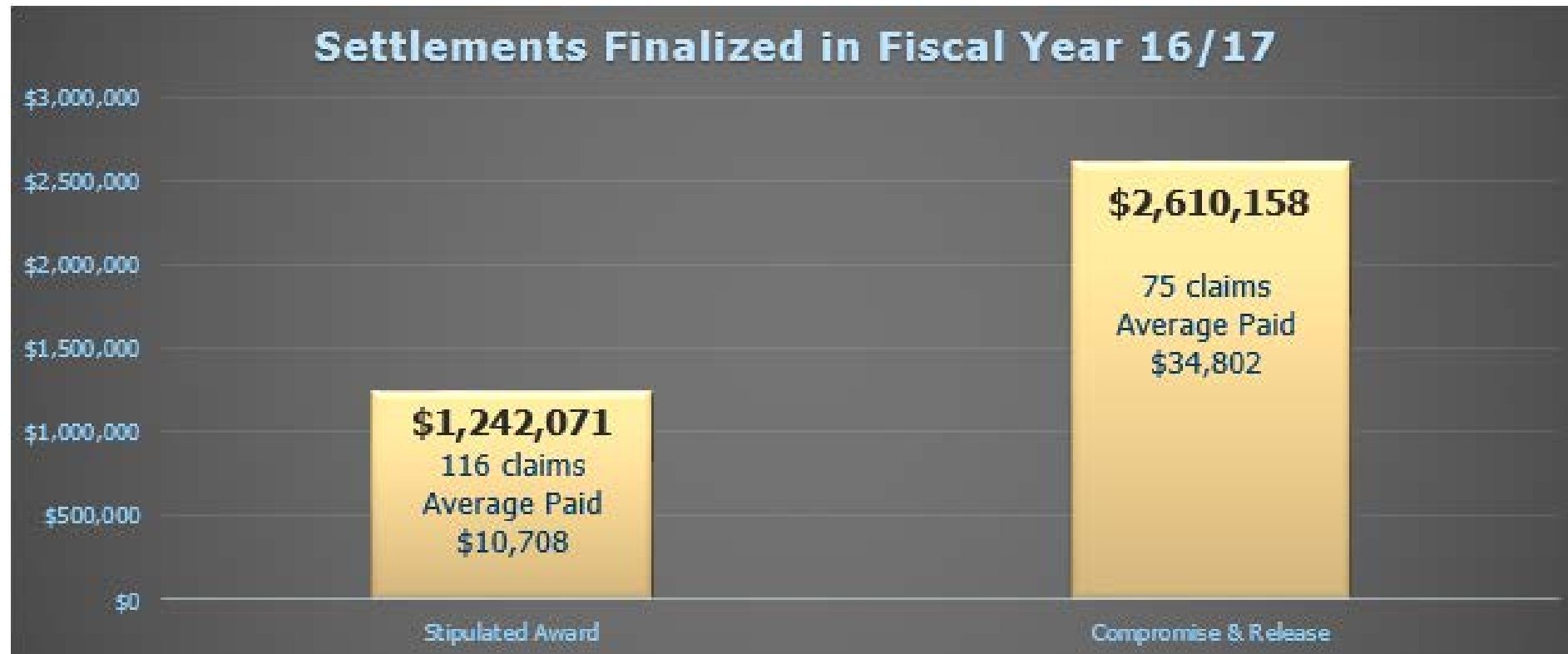
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Third Party Administrator Stewardship Report

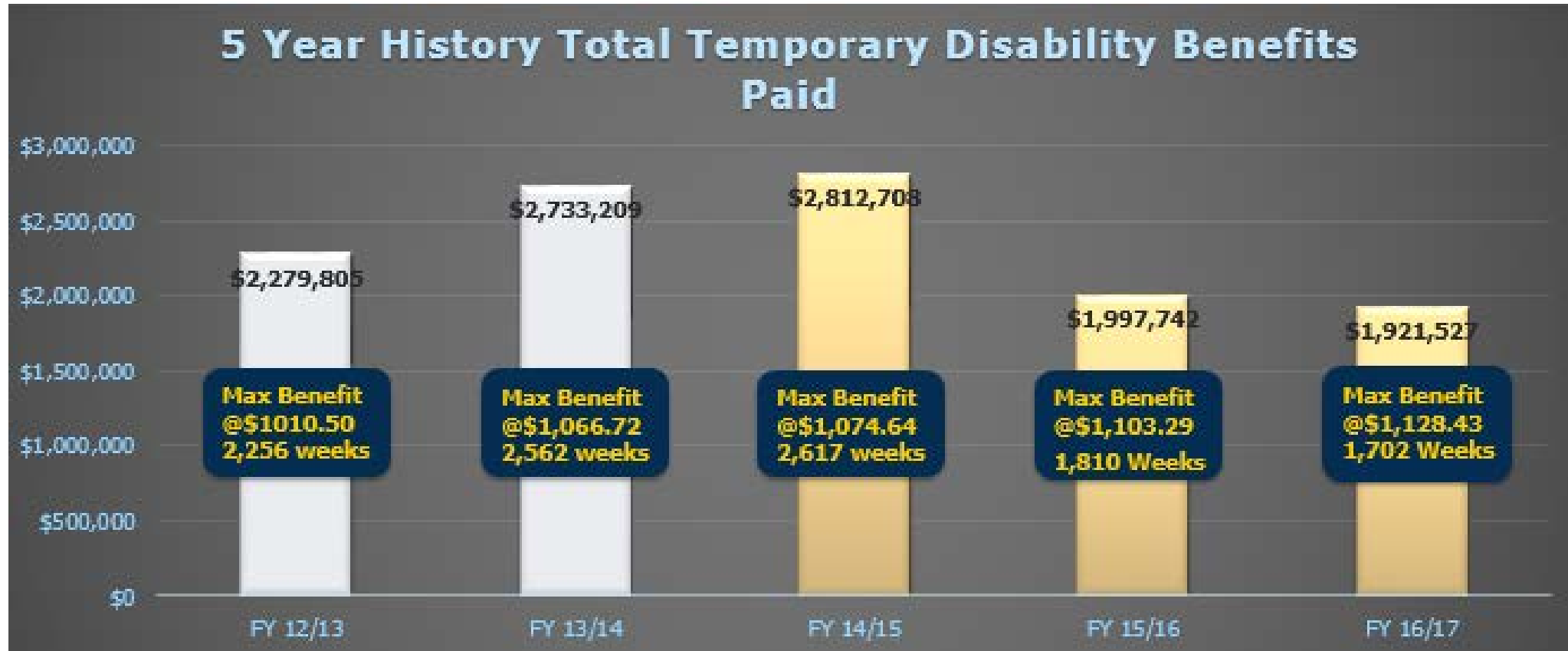


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Third Party Administrator Stewardship Report

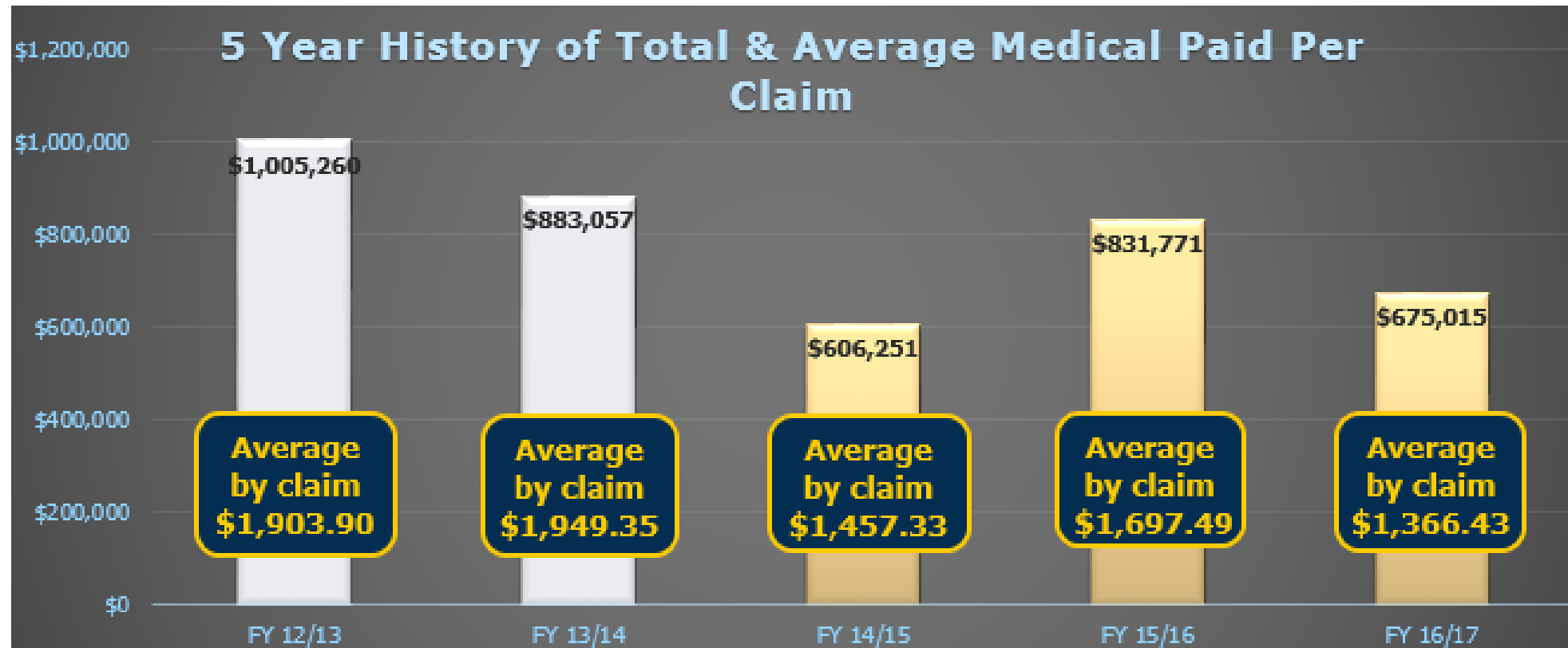


Third Party Administrator Stewardship Report



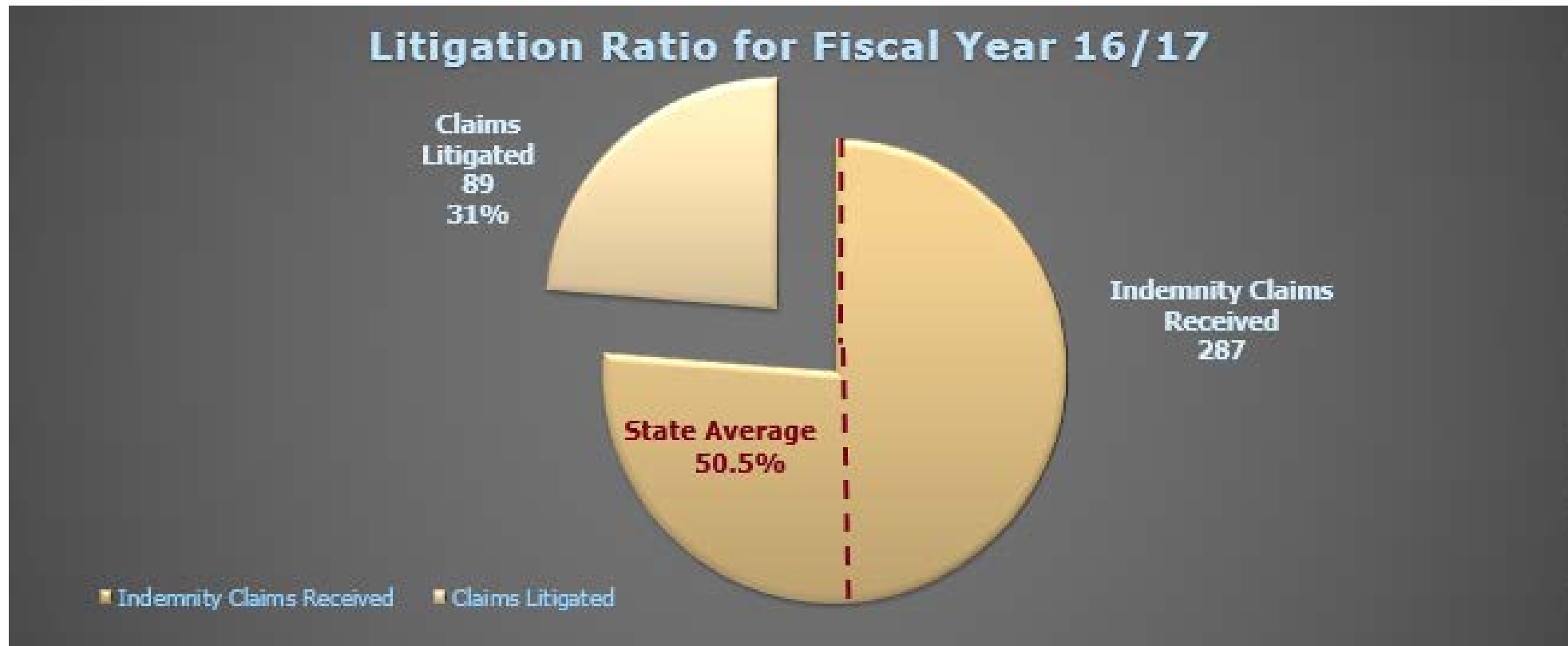
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Third Party Administrator Stewardship Report

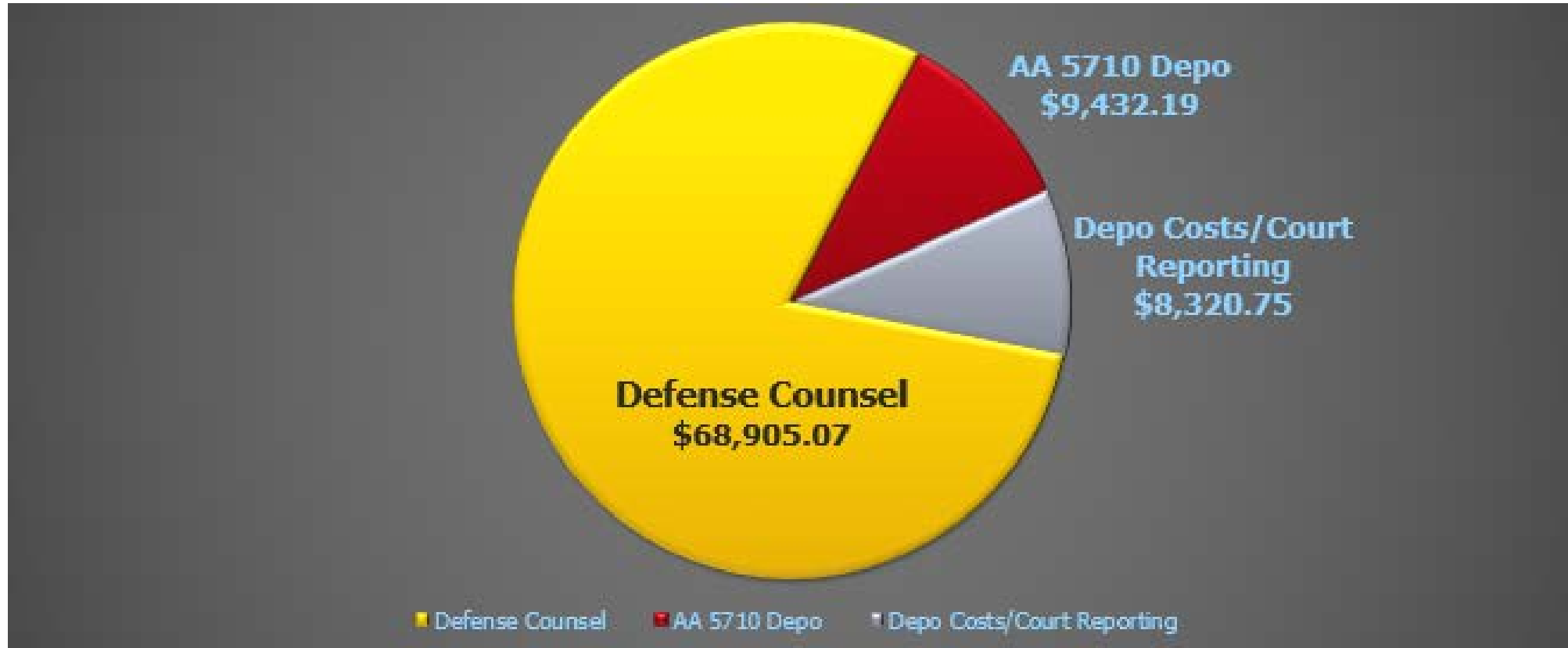


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Third Party Administrator Stewardship Report



Third Party Administrator Stewardship Report



Third Party Administrator Stewardship Report

Thank You



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Status on Deficit Reduction Alternatives Working Group Initiatives

- **Future Medical Claims Closure**
- **Return-to-Work**
- **Loss Control**
- **Investment Options**
- **Claim Settlement Policy**



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Future Medical Claims Closure Project

- Focus on old (legacy) future medical claims
- Utilize an outside consultant hired through AIMS
- Focus on claim closure and application of creative solutions for resolution of claims



Future Medical Claims Closure Project

Presented to the Advisory Committee in
February 2017

- Potential of **161** future medical claims for closure
- Estimated average salvage of **\$11,900** per claim



Future Medical Claims Closure Project

Final Report

Return on Investment (ROI) as of 12/31/17			
Completed Settlements	Consultant Fees (includes initial review and settlement fees)	Reserve Salvage/Reduced Deficit	Net
11	\$34,200	\$113,733	\$79,533
%ROI of original files and completed settlements		Average Net Savings per file (less consultant fees)	
20%		\$7,230	



Future Medical Claims Closure Project

Phase I Observations

- **Proactive approach beneficial for members**
- **Savings fell short of expectations**



Future Medical Claims Closure Project

July 2017
FM Project
Initiated

January 2018
Final Report to
Working Group

October 2017
Progress Report to
Working Group

February 2018
Presentation of Results
to Advisory Committee



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Next Steps

- **Focus on closure of remaining indemnity claims**
- **Consideration of AIMS staff versus consultant**



Next Steps

Proposed Spot Check Process

- Review results with adjusting staff and supervisors
- Discuss ways to improve upon deficiencies
- Develop and provide written response to JBWCP staff addressing plans for improvement
- Measure and monitor Spot Check results for improvement where necessary (AIMS, JBWCP Staff and Bickmore)



Return to Work Pilot Program

- Reduce workers' compensation and related disability costs
- Help injured employees stay productive
- Decrease negative impacts on members' experience modifiers
- Improve compliance with ADA/FEHA



Return to Work Pilot Program

- **Develop a return-to-work program handbook and program aids to guide program members**
- **Select volunteer trial courts to participate in pilot program**
- **Conduct teleconference meetings with pilot courts every 30 days prior to implementation and then as needed**



Return to Work Pilot Program

- **San Francisco** selected as large trial court
- **Solano** selected as medium trial court
- **Sutter** selected as small trial court



Return to Work Pilot Program

- **The pilot program kicked off in November 2017. Results will be presented to the Working Group in November 2018.**



Return to Work Pilot Program

**06/01/17 –
10/31/17**

**Pilot Program
Initiated**

11/01/18 – 04/01/19

**Pilot Program
Findings Reported**

(to ADR Working Group, Advisory
Committee, and Judicial Council)

**11/01/17 –
10/31/18**

**Pilot Program
Implemented**
(one full year)



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Cost Benefit Analysis of Loss Control Services

- **JBWCP staff was asked to conduct further study of focused loss control approach and ROI**
- **Request for Information (RFI) was distributed in July 2017**
- **Working Group to review the results of RFI and recommend next steps to Advisory Committee**



Cost Benefit Analysis of Loss Control Services

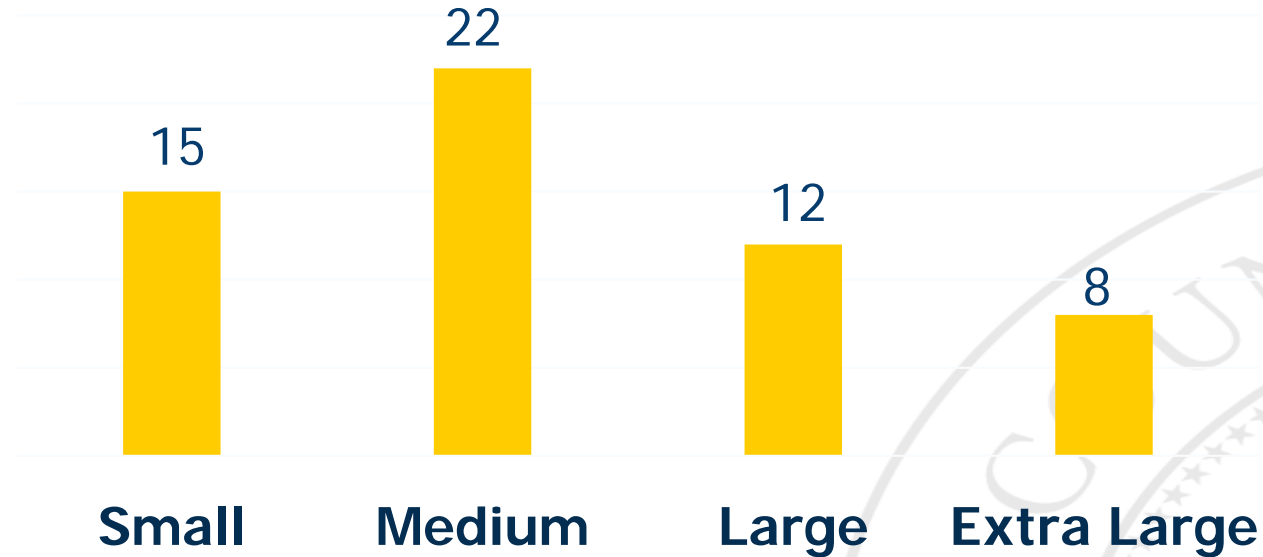
- **Needs Assessment(s) Services**
 - Annual/ad hoc risk assessments
 - Develop focused action plans
 - Evaluate attempts to mitigate risk
 - Address risk management deficiencies
- **Evaluation, Training & Advisory Services**
 - Conduct onsite ergonomic evaluation
 - Conduct onsite and remote trainings & workshops
 - Provide a risk control/safety professional for guidance

• **Implementation of Plan Services**

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Cost Benefit Analysis of Loss Control Services



Vendor Pricing Ranges	\$5,000- \$8,012*	\$8,281- \$13,300*	\$14,500- \$23,250*	\$17,875- \$28,700*	PROGRAM TOTAL
				*per Court	\$574,182- \$921,380



Cost Benefit Analysis of Loss Control Services

- **Approximate 10 percent savings to future loss costs due to the loss control measures**
- **Break even is expected to occur between years 4 and 10**
- **Caveats**
 - **Hidden costs**
 - **Limited information from the RFI**



Cost Benefit Analysis of Loss Control Services

- **Recommendations from the Deficit Reduction Working Group**



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Cost Benefit Analysis of Loss Control Services



February 2018
Review by Advisory
Committee

September 2018
Receive Proposals

July 2019
Initiate Services

July 2018 (or later)
Issue RFP
(if approved)

October 2018
Select Vendor



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JBWCF Investment Options

- **Underfunded JBWCF and higher premiums**
 - \$59.7 million in assets
 - Liability of \$80.9 million
 - Deficit of \$21.2 million
- **Current funding methodology keeps deficit stagnant**
 - Funding the deficit
 - Not funding what program needs
- **Currently invested with the Surplus Money Investment Fund**
 - SCO invests the SMIF with the Pooled Money Investment Account
 - Yielding **1.41%** annually (as of 2/14/2018)



JBWCF Investment Options

- **Borrowing from the JBWCF**
- **Frequency of funding the JBWCF**
- **RFI for Investment Options**
- **Funding Request via BCP**



JBWCF Investment Options

- **Address Borrowing Requirements**
 - **Collaboration of the advisory bodies**
 - **Identify stakeholders**
 - **Links to other funds**
 - **Policy implications**



Settlement Authority Policy Updates

- Total number of SARs: 122
- Total number of SARs by Tier:

Settlement Level	Amount	Number of SARs
Level 1	\$0 - \$10,000	60
Level 2	\$10,001 - \$75,000	58
Level 3	\$75,001 - \$100,000	2
Level 4	\$100,001 - \$150,000	1
Level 5	Above \$150,001	1



Settlement Authority Policy Updates

- **Total number of returned SARs: 2**
- **Total number of SARs approved timely: 82% timely**
- **Average New Money Requested:**
 - **\$72,127 (Total Average)**
 - **\$15,795 (Tier I and Tier II)**



New Initiatives for FY18-19

- **Funding at Higher Confidence Levels**
- **Assessment Plans**



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Categories of Deficit Reduction Options

1. Cost Containment Measures (*Studied and addressed by Working Group in 2016 and 2017*)

- Claims which have already occurred
- Future claims (frequency & severity)

2. Collection of Additional Premium

- Fund future years at a higher actuarial confidence level
- Assessment plan – amortize over a long period



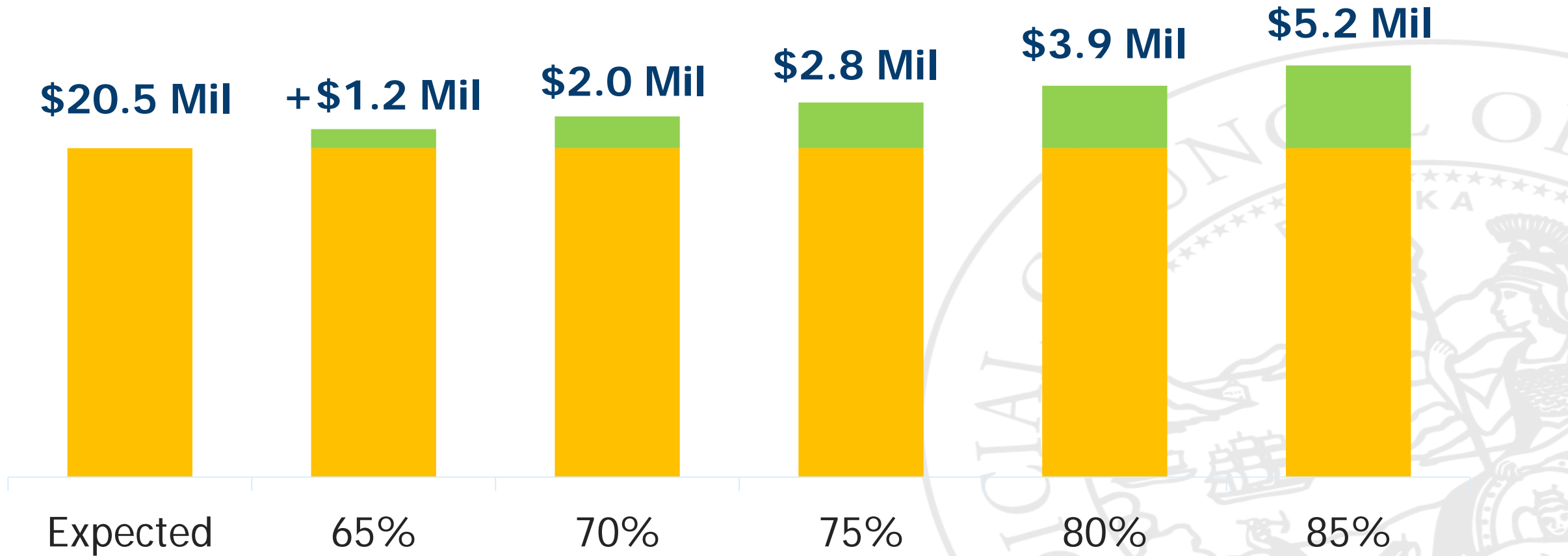
Cost Containment Programs Addressed by Working Group

- ✓ **Formal Claim Settlement Policy** [Completed]
- ✓ **Early Return to Work** [Pilot Program Underway]
- ✓ **Claims Closure Initiative** [Completed for Future Medical Claims]
- ❑ **Enhanced Risk Control Services** [Currently Under Review by Committee]



Funding at Higher Confidence Levels

2018-2019 Program Year Funding at Various Confidence Levels

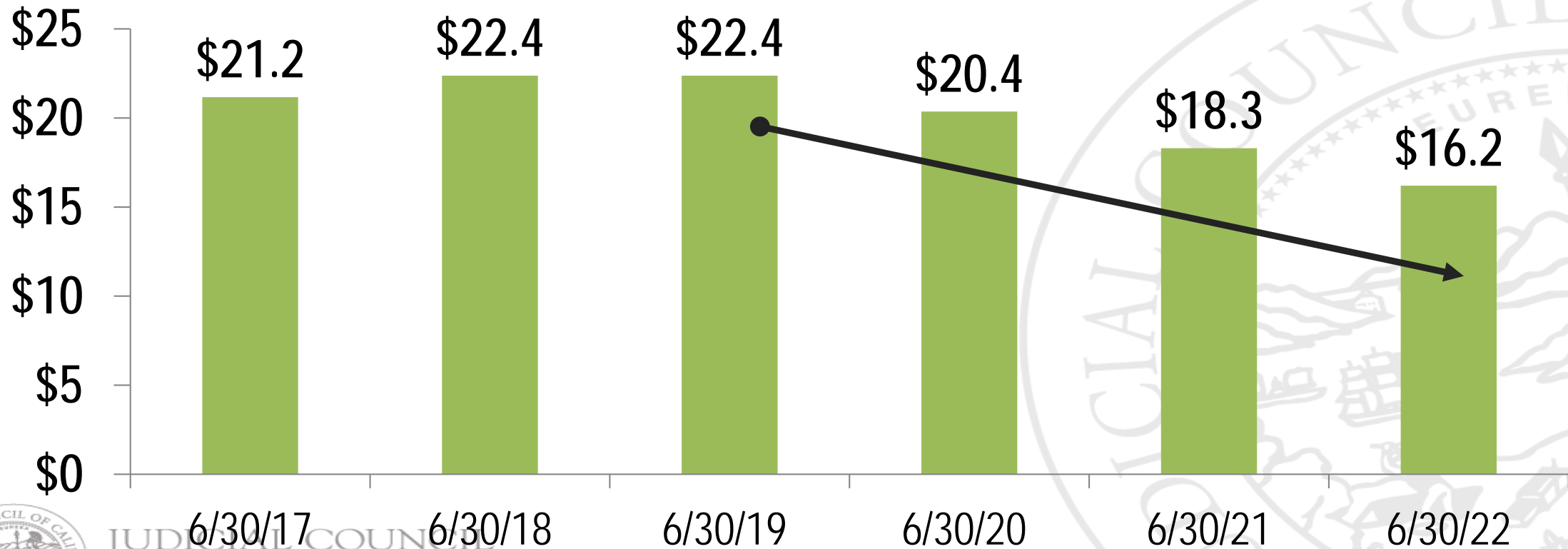


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Note: The 70% Confidence Level is the average utilized by the public sector for self-insured WC programs

Projected Deficit With Higher Confidence Level Funding

Example of Impact on Deficit
Funding at a 70% Confidence Level Beginning 2019-2020
(Shown in Millions)



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Assumes stable loss development of 2.5% per year.

Assessment Plans

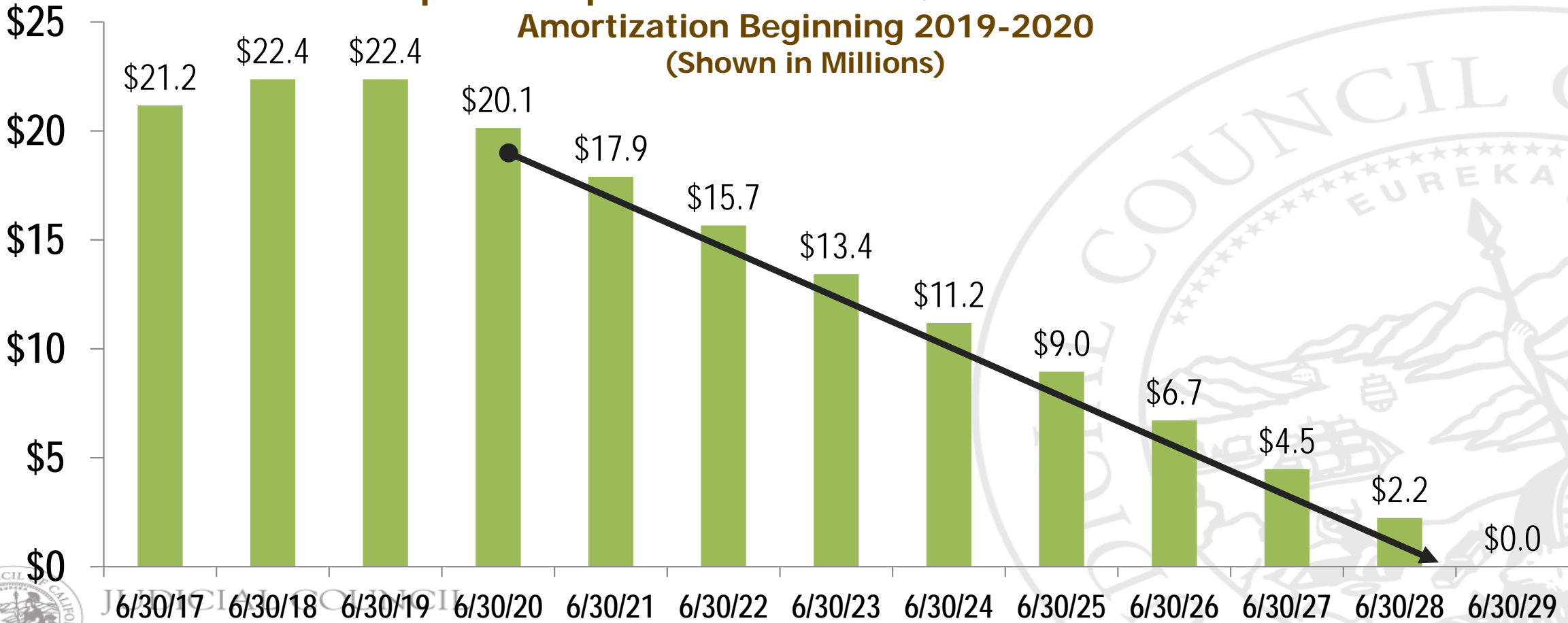
Key Elements for Assessment Plans

- How to Structure Assessments (Methodology)?
- How Long to Amortize?



Projected Deficit With 10 Year Assessment Plan

Example of Impact on Deficit - - \$2.2 Million Per Year Amortization Beginning 2019-2020 (Shown in Millions)



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Assumes stable loss development of 2.5% per year.

Review of Deficit Reductions Timeline

July - September 2018
Review of Options
Develop Recommendations

February 2019
Financial Results
Presented to
Advisory
Committee

November 2018
Report to Advisory
Committee

Implement
2019-2020



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Annual Agenda



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Closing Comments and Discussion

- **Webinar Topics**
- **Program Surveys**



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Adjournment of Open Session



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Closed Session



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

*Outstanding Liabilities as of June 30, 2018
Forecast for Fiscal Years 2017-18 through 2020-21*

Presented to
Judicial Council of California

February 14, 2018



Wednesday, February 14, 2018

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

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

Dear Mr. Farrales:

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

- Estimated outstanding liabilities for loss and allocated loss adjustment expenses (ALAE) as of June 30, 2018. Estimates are provided at the expected level, as well as various confidence levels.
- Projection of ultimate loss and ALAE for fiscal accident years 2017-18 through 2020-21. Estimates are provided at the expected level, as well as various confidence levels.
- Projection of loss and ALAE payments for fiscal years 2017-18 through 2020-21.

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

The estimates contained in this report are based upon loss data valued as of December 31, 2017, as well as other information provided by the Judicial Council, including exposure and financial data. Our estimates include medical and indemnity benefits, allocated loss adjustment expenses (ALAE), unallocated loss adjustment expenses (ULAE), and benefit payments made under the provisions of labor code 4850. Our estimates exclude all other program expenses. Furthermore, the estimates in this report are not discounted for anticipated investment income.

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

Our conclusions regarding the JBWCP's liability for unpaid loss and allocated loss adjustment expenses (ALAE) at June 30, 2018 are summarized in the table below at the expected level, as well as various confidence levels.

Judicial Branch Workers' Compensation Program
Self-Funded Workers' Compensation Program
Estimated Liability for Unpaid Loss and ALAE
at June 30, 2018

Year	Trial Courts	State Judiciary	Total
Prior	\$817,533	\$863,023	\$1,680,556
2002-03	782,691	0	782,691
2003-04	1,768,838	0	1,768,838
2004-05	901,324	0	901,324
2005-06	1,391,793	0	1,391,793
2006-07	1,689,854	108,700	1,798,554
2007-08	2,009,513	86,004	2,095,517
2008-09	1,866,135	230,625	2,096,760
2009-10	3,499,459	120,289	3,619,748
2010-11	3,788,626	81,806	3,870,432
2011-12	4,161,061	165,527	4,326,588
2012-13	4,985,655	155,655	5,141,310
2013-14	5,181,105	228,858	5,409,963
2014-15	6,202,368	319,204	6,521,572
2015-16	8,397,718	431,703	8,829,421
2016-17	10,682,223	460,526	11,142,749
2017-18	13,685,613	648,132	14,333,745
Loss and ALAE	\$71,811,509	\$3,900,052	\$75,711,561
ULAE	6,093,228	839,651	6,932,879
Total	\$77,905,000	\$4,740,000	\$82,645,000
70% CL	84,059,000	5,347,000	89,406,000
75% CL	86,475,000	5,612,000	92,087,000
85% CL	92,707,000	6,323,000	99,030,000
90% CL	97,225,000	6,845,000	104,070,000

The \$82,645,000 estimate is the minimum liability to be booked by the Judicial Council at June 30, 2018 for its workers' compensation program, in accordance with Governmental Accounting Standards Board (GASB) Statement #10. GASB #10 requires the Judicial Council to accrue a liability on its financial statements for the ultimate cost of claims and expenses associated with all reported and unreported claims, including ALAE and ULAE. GASB #10 does not prohibit the discounting of losses to recognize investment income. GASB #10 does not address an asset requirement for the program, but only speaks to the liability to be recorded on the Judicial Council's financial statements.

Because actuarial estimates of claims costs are subject to some uncertainty, we recommend that an amount in addition to the discounted expected loss costs be set aside as a margin for contingencies. Generally, the amount should be sufficient to bring funding to the 75% to 85% confidence level for primary programs. We consider funding to the 70% confidence level to be marginally acceptable and funding to the 90% confidence level to be conservative.

It should be noted that the Trial Courts have an additional contingent liability for claims occurring from January 1, 2001 through June 30, 2003. These are referred to as Trial Courts Group II claims. Because the claims data is not available, we estimated the liability for unpaid losses by using payroll and self-funded retention information for this period, and applying loss development and payments patterns for the Trial Courts Group I. For these claims, we estimate the expected liability for unpaid loss and allocated loss adjustment expenses (ALAE) at June 30, 2018 to be \$93,818.

The table below shows our estimates of projected ultimate loss and ALAE for the JBWCP for the 2017-18 through 2020-21 fiscal years.

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

Year	2017-18	2018-19	2019-20	2020-21
Trial Courts	\$15,426,000	\$15,820,000	\$16,234,000	\$16,659,000
State Judiciary	\$669,000	\$682,000	\$701,000	\$715,000
Total	\$16,095,000	\$16,502,000	\$16,935,000	\$17,374,000
70% Confidence	17,747,000	18,195,000	18,672,000	19,157,000
75% Confidence	18,461,000	18,927,000	19,424,000	19,926,000
85% Confidence	19,321,000	19,809,000	20,329,000	20,855,000
90% Confidence	20,359,000	20,872,000	21,420,000	21,973,000

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

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

The table below shows our estimates of projected ultimate loss and LAE for the JBWCP for the 2018-19 fiscal year.

**Judicial Branch Workers' Compensation Program
Self-Funded Workers' Compensation Program
Loss and LAE Funding Guidelines for 2018-19**

	Expected	Marginally Acceptable		Recommended Range		
		65% CL	70% CL	Low 75% CL	Target 80% CL	High 85% CL
Trial Courts	\$18,242,000	\$19,391,000	\$20,066,000	\$20,796,000	\$21,671,000	\$22,711,000
State Judiciary	942,000	981,000	1,096,000	1,232,000	1,402,000	1,625,000
Total	\$19,184,000	\$20,372,000	\$21,162,000	\$22,028,000	\$23,073,000	\$24,336,000
Increase Over Expected		\$1,188,000	\$1,978,000	\$2,844,000	\$3,889,000	\$5,152,000

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

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

The table below shows our estimates of the expected loss and ALAE payments for the JBWCP for the 2017-18 through 2020-21 fiscal year.

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

Year	2017-18	2018-19	2019-20	2020-21
Trial Courts	\$6,958,000	\$14,397,000	\$14,655,000	\$14,936,000
State Judiciary	237,000	576,000	600,000	616,000
Total	\$7,195,000	\$14,973,000	\$15,255,000	\$15,552,000

Note: 2017-18 is for the period 1/1/18 to 6/30/18

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

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

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

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

Sincerely,

Bickmore

DRAFT

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DRAFT

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I. BACKGROUND

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

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

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

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

Beginning January 1, 2003, the JBWCP assumed liability for the Trial Court's workers' compensation claims for those members who joined the program retroactive to January 1, 2001. As of December 31, 2017, 57 of the 58 trial courts in California have joined the program; only Los Angeles does not participate in the program. The current self-funded retention is \$2,000,000 per occurrence for both the Trial Courts and the State Judiciary.

The purpose of this review is to provide a guide to the Judicial Council to determine reasonable funding levels for its self-insurance program according to the funding policy the Judicial Council has adopted and to comply with Governmental Accounting Standards Board Statements #10 and #30. The specific objectives of the study are to estimate the JBWCP's liability for outstanding claims as of June 30, 2018, project ultimate loss costs for 2017-18, 2018-19, 2019-20, and 2020-21, and provide funding guidelines to meet these liabilities and future costs.

II. CONCLUSIONS AND RECOMMENDATIONS

A. LIABILITY FOR OUTSTANDING CLAIMS

Graph 1 on the following page summarizes our assessment of the JBWCP's funding position as of June 30, 2018. The dark-colored bars indicate our estimates of the program's liability for outstanding claims before recognition of the investment income that can be earned on the assets held before the claim payments come due.

Our best estimate of the full value of the JBWCP's liability for outstanding claims within its self-funded retention is \$82,645,000 as of June 30, 2018. This amount includes losses, allocated loss adjustment expenses (ALAE), unallocated loss adjustment expenses (ULAE), and payments for 4850 benefits. This amount excludes all other program expenses. Furthermore, the estimates in this report are not discounted for anticipated investment income.

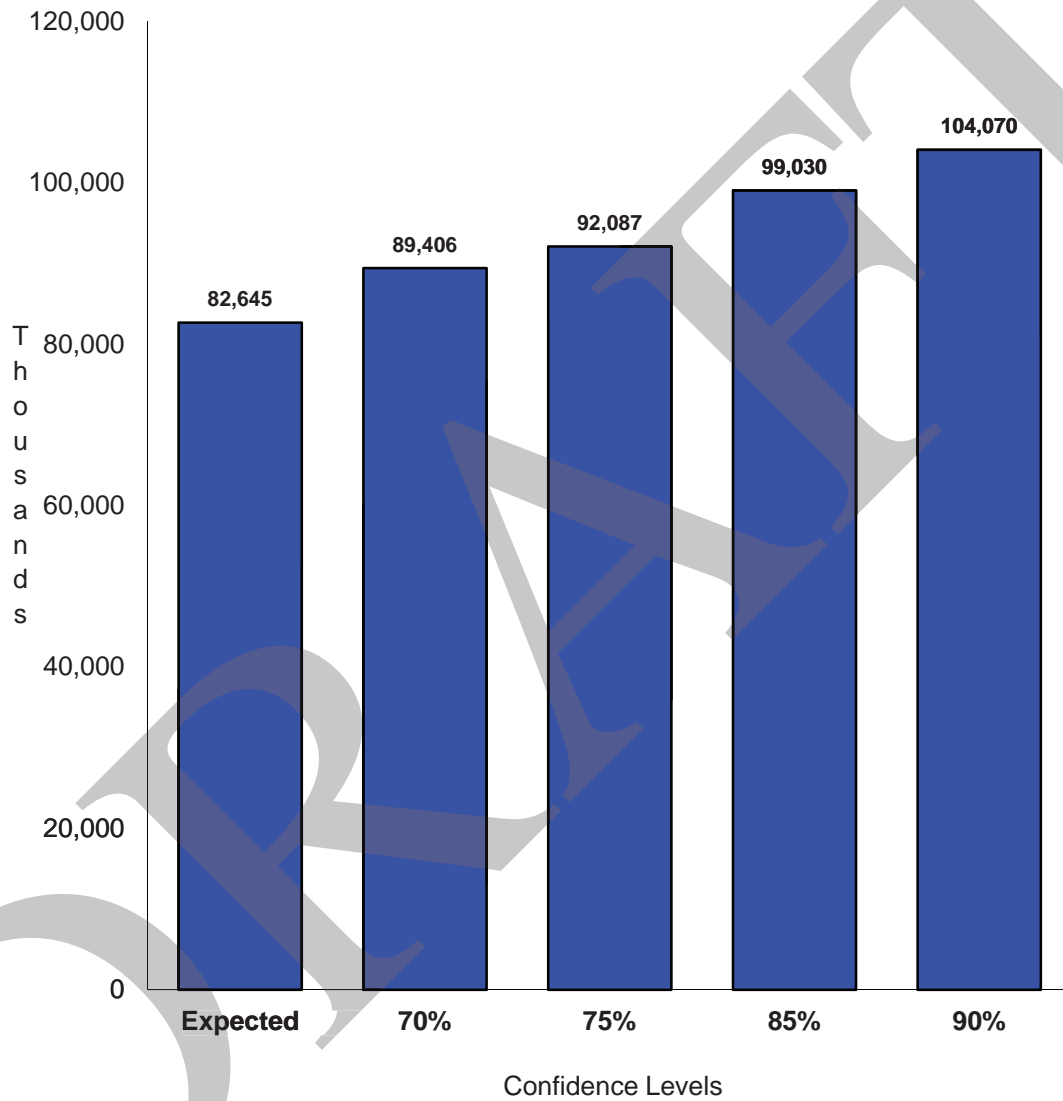
ALAE is the direct cost associated with the defense of individual claims (e.g. legal fees, investigation fees, court charges). ULAE is the cost to administer all claims to final settlement, which may be years into the future (e.g. claims adjusters' salaries, taxes). Other program expenses may include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

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

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

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

Judicial Branch Workers' Compensation Program
Outstanding Liability (\$000's)
at June 30, 2018



The table below displays a breakdown of the program's outstanding loss and ALAE liabilities into case reserves and incurred but not reported (IBNR) reserves at June 30, 2018, before recognition of investment income.

Judicial Branch Workers' Compensation Program
 Self-Funded Workers' Compensation Program
 Estimated Liability for Unpaid Loss and ALAE at June 30, 2018

Year	Case Reserves	IBNR Reserves	Total Outstanding
Prior	\$309,661	\$53,450	\$363,111
1997-98	0	0	0
1998-99	172,443	13,912	186,355
1999-00	31,305	8,486	39,791
2000-01	489,559	85,784	575,343
2001-02	368,446	147,510	515,956
2002-03	566,442	216,249	782,691
2003-04	1,438,838	330,000	1,768,838
2004-05	588,187	313,137	901,324
2005-06	952,890	438,903	1,391,793
2006-07	1,139,687	658,867	1,798,554
2007-08	1,160,665	934,852	2,095,517
2008-09	843,425	1,253,335	2,096,760
2009-10	1,888,654	1,731,094	3,619,748
2010-11	2,315,054	1,555,378	3,870,432
2011-12	2,270,773	2,055,815	4,326,588
2012-13	2,948,278	2,193,032	5,141,310
2013-14	2,986,595	2,423,368	5,409,963
2014-15	3,977,151	2,544,421	6,521,572
2015-16	3,919,967	4,909,454	8,829,421
2016-17	3,781,559	7,361,190	11,142,749
2017-18	2,584,034	11,749,711	14,333,745
Loss and ALAE	\$34,733,613	\$40,977,948	\$75,711,561
ULAE		6,932,879	6,932,879
Total	\$34,733,613	\$47,910,827	\$82,644,440

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

B. PROGRAM FUNDING: GOALS AND OBJECTIVES

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

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

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

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

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

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

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

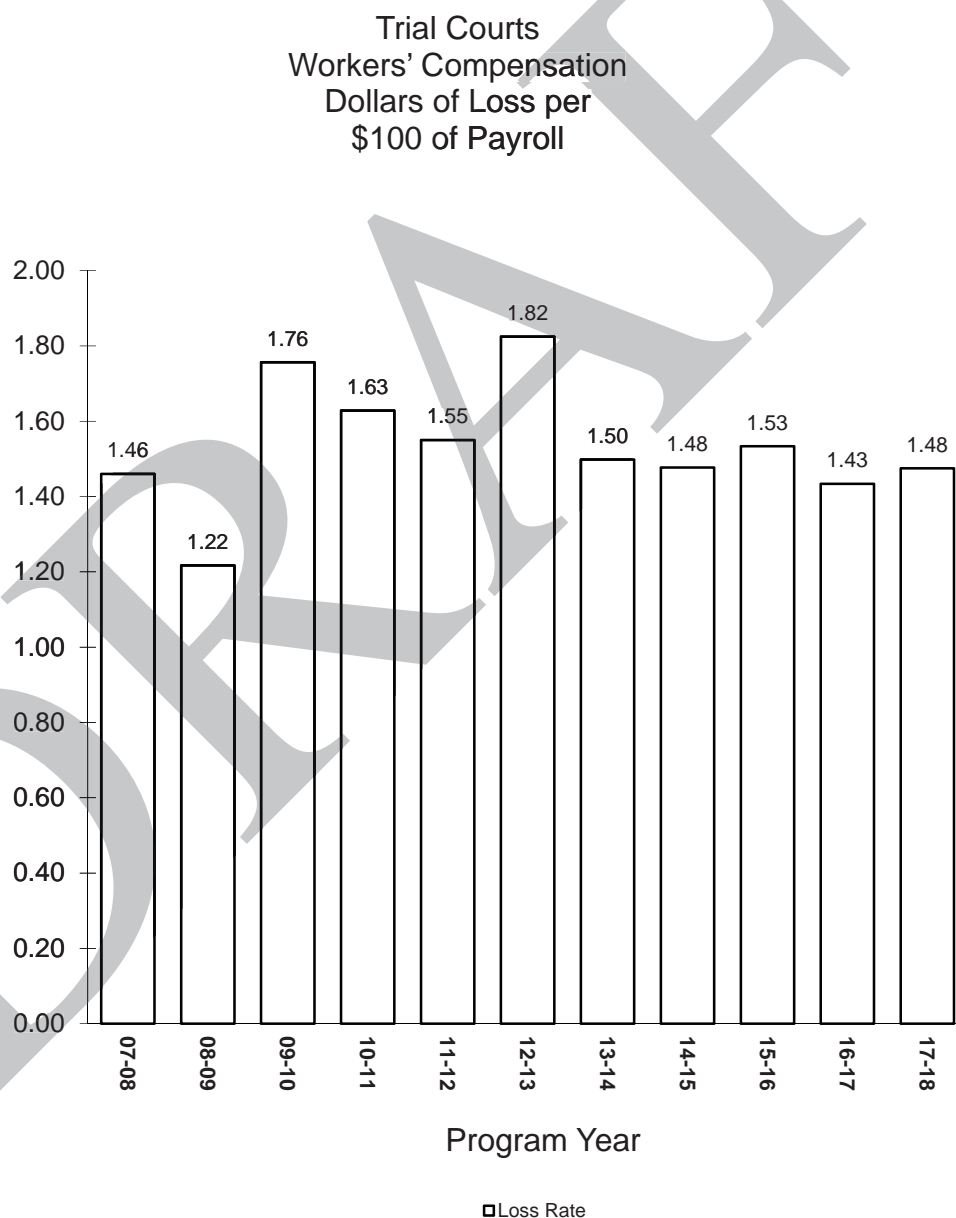
In general, we recommend that you fund each year's claims costs in that year. When surpluses or deficiencies have developed on outstanding liabilities and funding adjustments are necessary, they should be clearly identified as such so that the habit of funding each year's claims costs that year is maintained.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

C. HISTORICAL TRENDS IN THE SELF-INSURANCE PROGRAM

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

The Trial Courts' loss rate (limited to \$250,000 per occurrence) has been relatively stable overall during the past ten years. The Trial Courts' loss rate averaged \$1.57 during the 2007-08 and 2012-13 program years and averaged \$1.49 per \$100 of payroll during 2013-14 through 2016-17. Our projected loss rate for 2017-18 is \$1.48 per \$100 of payroll. This selection is based on the Trial Courts' average for the most recent four years.

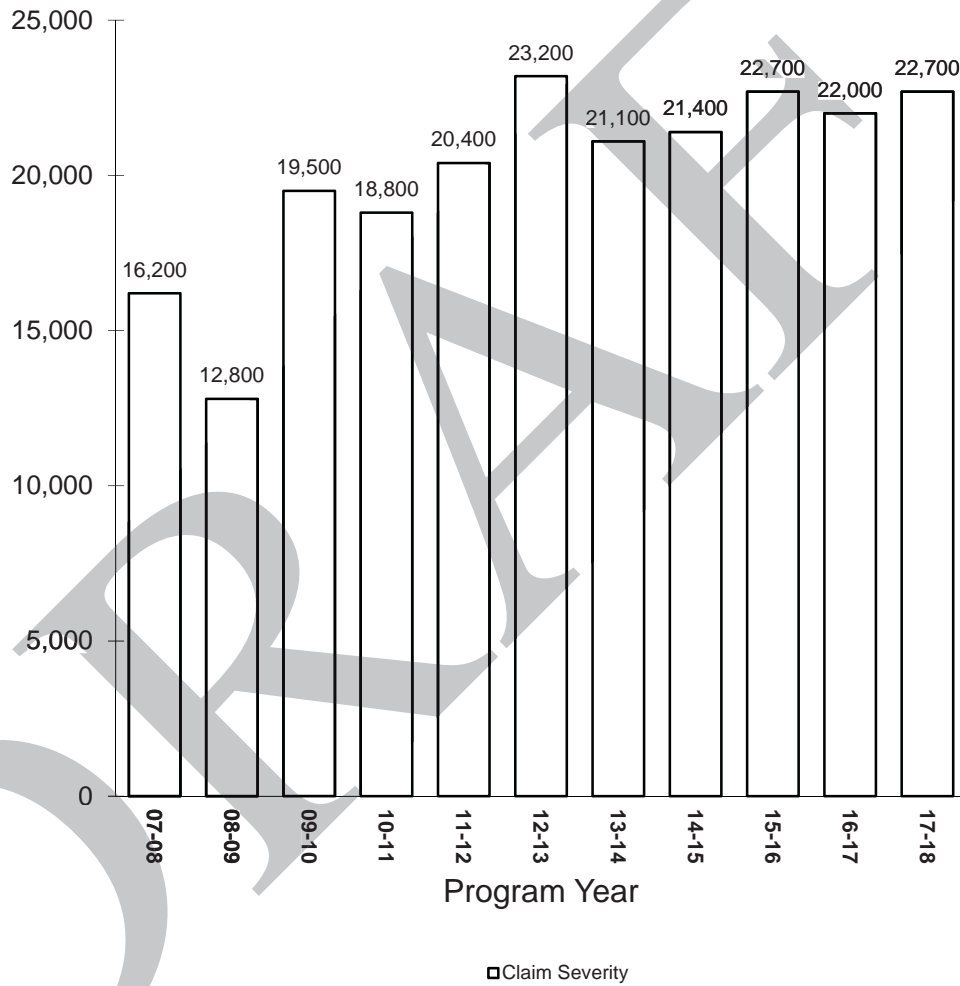
Graph 2



The Trial Courts' claim severity, or cost per claim (limited to \$250,000 per occurrence), has been rising overall during the past ten years. The projected 2017-18 average cost per claim of \$22,700 is based on the recent increasing trend.

Graph 3

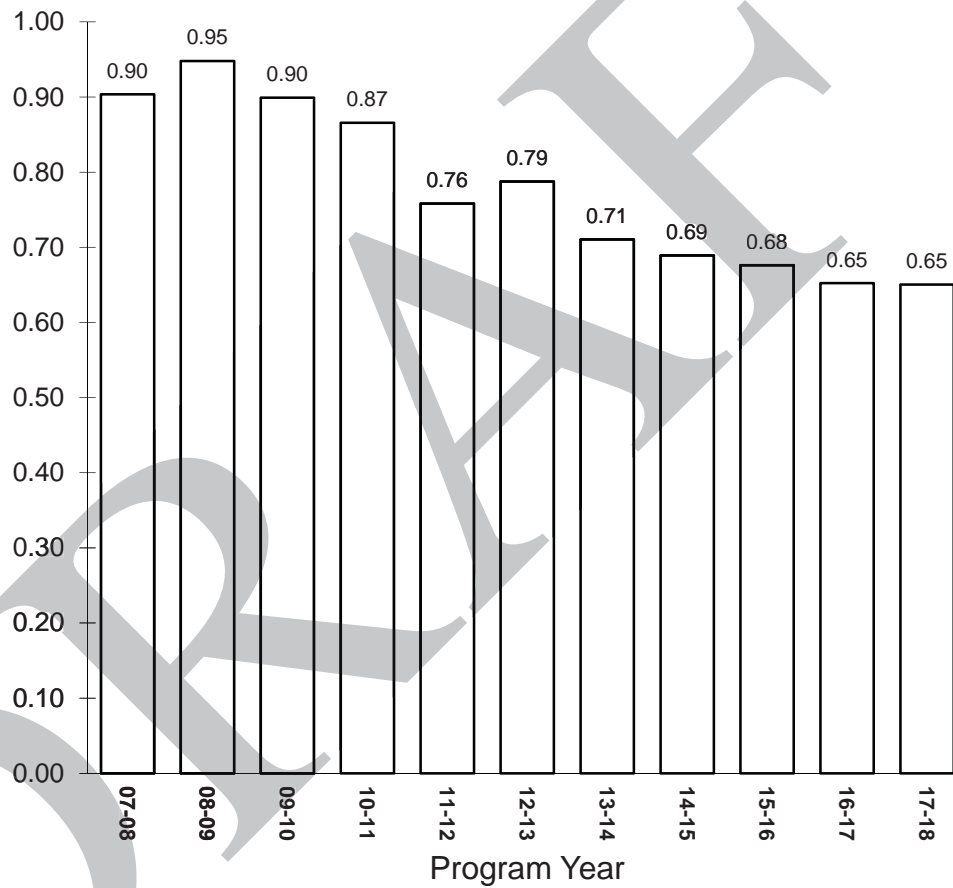
Trial Courts
Workers' Compensation
Dollars of Loss per Claim



The Trial Courts' claim frequency, or number of claims per \$1 million of payroll, has been generally decreasing since 2007-08. Our projected claims frequency of 0.65 for 2017-18 is similar to the average of the recent four years and the apparent downward trend.

Graph 4

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



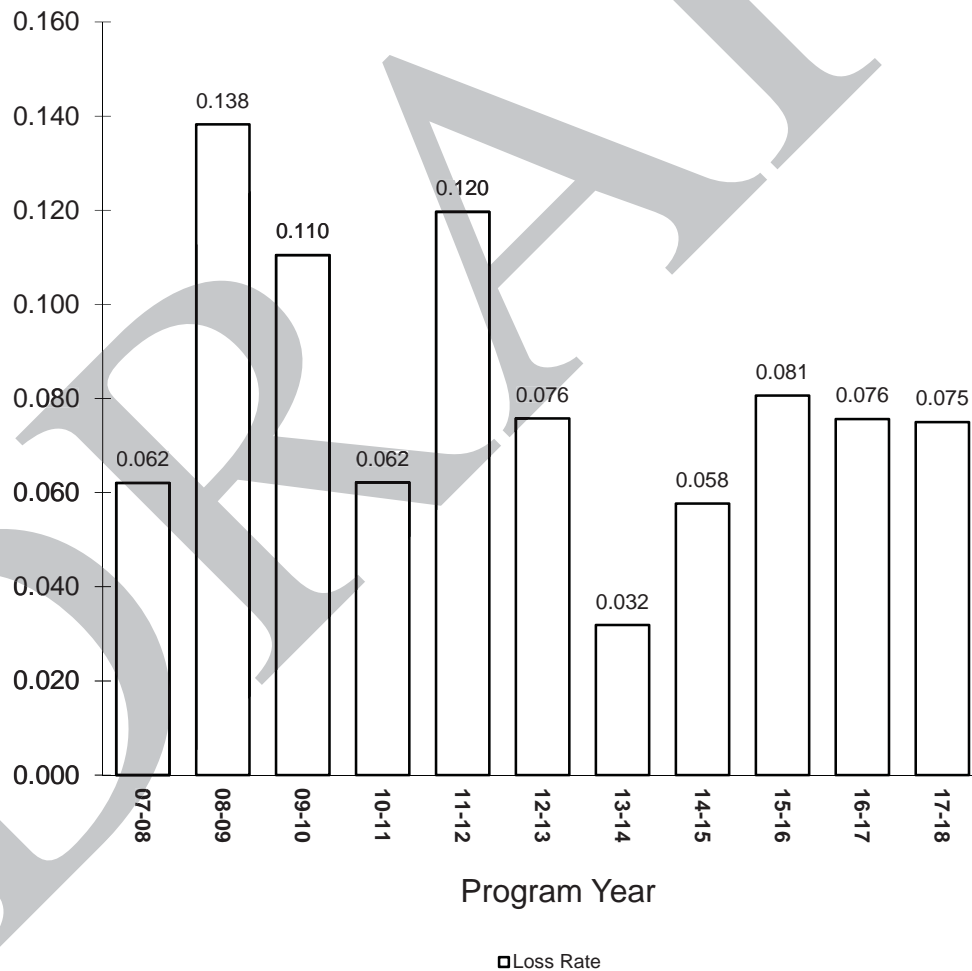
□ Claim Frequency

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

The State Judiciary's loss rate (limited to \$100,000 per occurrence) has been quite volatile over the past ten years. The State Judiciary's loss rate averaged \$0.093 from 2007-08 to 2010-11 and \$0.074 between 2011-12 and 2016-17. Our projected loss rate for 2017-18 is \$0.075 per \$100 of payroll, which is similar to the average of the last six years.

Graph 5

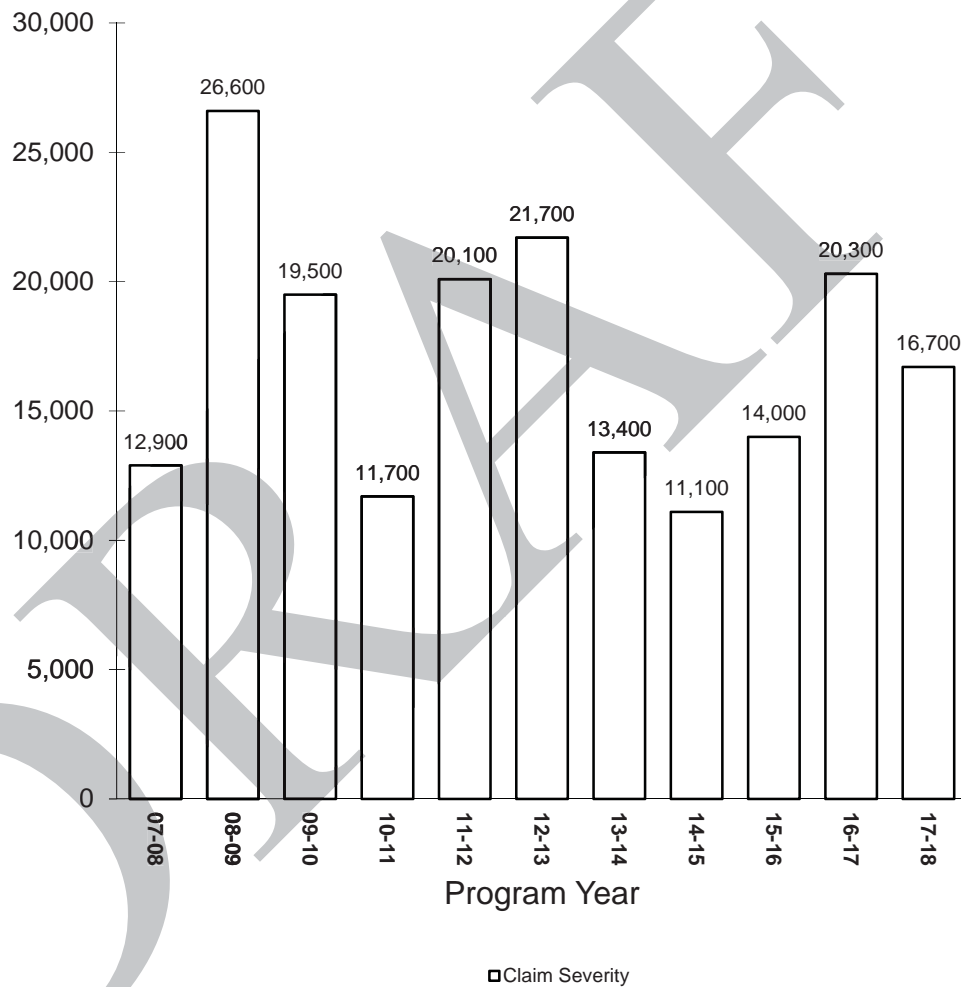
Judiciary
Workers' Compensation
Dollars of Loss per
\$100 of Payroll



The State Judiciary's claim severity, or cost per claim (limited to \$100,000 per occurrence), averaged \$17,700 during the period 2007-08 to 2010-11. Since that time the average claim severity has declined overall to \$16,800. Our projection of \$16,700 for 2017-18 is based on the most recent six years and apparent downward trend.

Graph 6

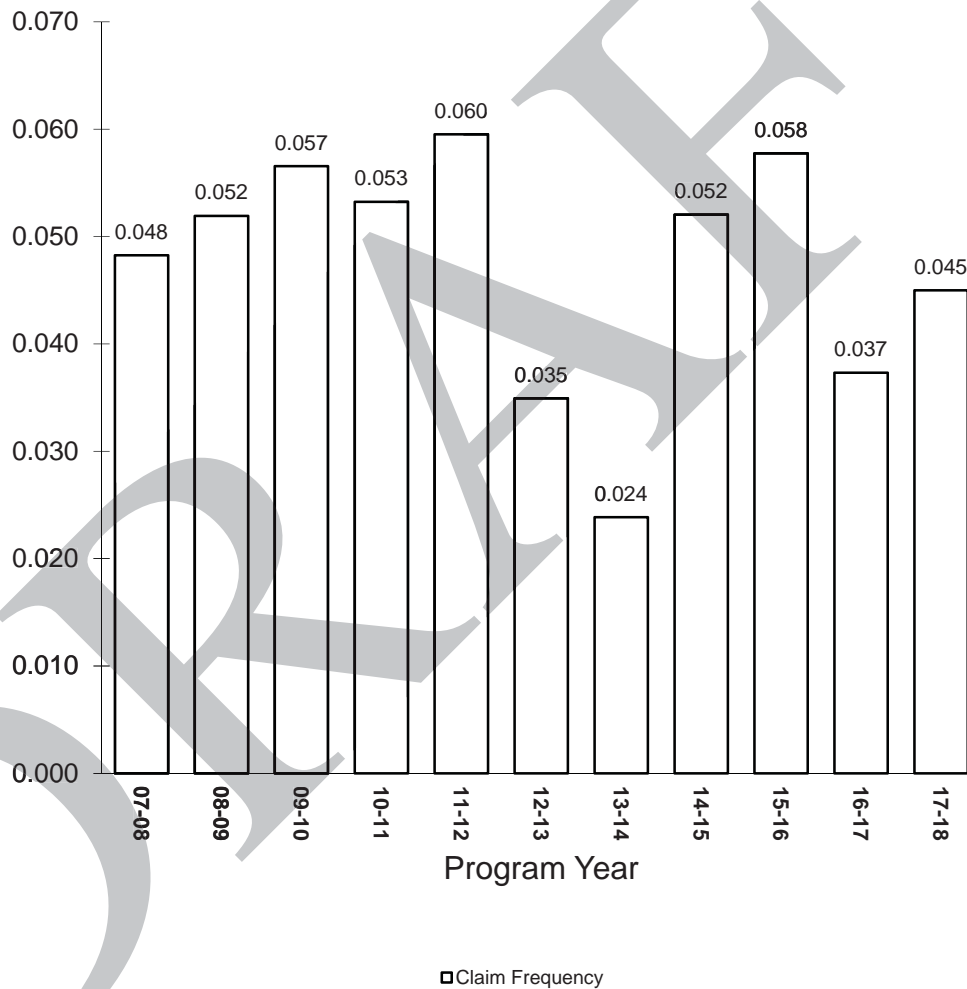
Judiciary
Workers' Compensation
Dollars of Loss per Claim



Since 2007-08, the State Judiciary's claim frequency, or number of claims per \$1 million payroll, has ranged from a high of 0.060 in 2011-12 to a low of 0.024 during 2013-14. The projected 2017-18 frequency of 0.045 claims per \$1 million of payroll is based on the average of the most recent six years.

Graph 7

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



D. COMPARISON WITH PREVIOUS RESULTS

The prior report for the Judicial Branch Workers' Compensation Program was dated February 14, 2017. In the following table, we display actual versus expected development of incurred losses and ALAE by accident year for the Trial Courts between the December 31, 2016 evaluation date of the prior report and the December 31, 2017 evaluation date of the current report.

Trial Courts Actual Versus Expected Incurred Loss and ALAE Development

Accident Year	Expected Incurred Development	Actual Incurred Development	Actual Minus Expected
2000-01	\$38,000	\$155,895	\$117,895
2001-02	55,000	(170,169)	(225,169)
2002-03	88,000	(269)	(88,269)
2003-04	137,000	558,092	421,092
2004-05	163,000	304,848	141,848
2005-06	202,000	42,256	(159,744)
2006-07	239,000	513,661	274,661
2007-08	264,000	388,020	124,020
2008-09	337,000	148,573	(188,427)
2009-10	404,000	849,643	445,643
2010-11	413,000	872,804	459,804
2011-12	440,000	1,133,708	693,708
2012-13	400,000	1,089,075	689,075
2013-14	788,000	1,427,287	639,287
2014-15	1,558,000	2,856,558	1,298,558
2015-16	2,594,000	2,778,842	184,842
2016-17	5,230,000	5,119,877	(110,123)
Total	\$13,350,000	\$18,068,701	\$4,718,701
00/01-10/11	\$2,340,000	\$3,663,354	\$1,323,354
11/12-16/17	11,010,000	14,405,347	3,395,347

As shown, actual incurred development was greater than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that incurred losses would increase by \$13,350,000 between the two evaluation dates. However, actual development was approximately \$18,068,701; or about \$4,718,701 greater than expected. Most accident years have developed higher expected. The increase in incurred is primarily due to the strengthening of case reserves.

In the table below we display actual versus expected development of paid losses and ALAE by accident year for the Trial Courts between the December 31, 2016 evaluation date of the prior report and the December 31, 2017 evaluation date of the current report.

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

Accident Year	Expected Paid Development	Actual Paid Development	Actual Minus Expected
2000-01	\$116,000	\$97,475	(\$18,525)
2001-02	90,000	(16,202)	(106,202)
2002-03	222,000	116,542	(105,458)
2003-04	363,000	229,302	(133,698)
2004-05	186,000	304,079	118,079
2005-06	285,000	375,585	90,585
2006-07	263,000	379,374	116,374
2007-08	296,000	292,457	(3,543)
2008-09	301,000	120,555	(180,445)
2009-10	561,000	625,646	64,646
2010-11	708,000	844,424	136,424
2011-12	677,000	780,849	103,849
2012-13	939,000	1,529,109	590,109
2013-14	1,399,000	1,513,626	114,626
2014-15	1,781,000	1,957,305	176,305
2015-16	2,532,000	2,456,877	(75,123)
2016-17	2,782,000	2,422,256	(359,744)
Total	\$13,501,000	\$14,029,259	\$528,259
00/01-10/11	\$3,391,000	\$3,369,237	(\$21,763)
11/12-15/16	10,110,000	10,660,022	550,022

As shown, actual paid development was greater than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that paid losses would increase by \$13,501,000 between the two evaluation dates. However, actual development was approximately \$14,029,259; or about \$528,259 greater than expected. Similar to the incurred losses, most accident years have developed higher than expected.

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

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

Accident Year	Prior Report	Current Report	Change In Ultimate
2000-01	\$9,712,000	\$9,841,000	\$129,000
2001-02	14,174,000	13,946,000	(228,000)
2002-03	18,302,000	18,194,000	(108,000)
2003-04	20,530,000	20,938,000	408,000
2004-05	14,434,000	14,566,000	132,000
2005-06	14,801,000	14,606,000	(195,000)
2006-07	14,233,000	14,482,000	249,000
2007-08	14,077,000	14,280,000	203,000
2008-09	12,587,000	12,319,000	(268,000)
2009-10	17,394,000	17,778,000	384,000
2010-11	17,027,000	16,901,000	(126,000)
2011-12	15,208,000	15,634,000	426,000
2012-13	16,425,000	17,059,000	634,000
2013-14	14,083,000	14,148,000	65,000
2014-15	13,860,000	13,803,000	(57,000)
2015-16	15,335,000	15,084,000	(251,000)
2016-17	15,337,000	14,684,000	(653,000)
Total	\$257,519,000	\$258,263,000	\$744,000
00/01-10/11	\$167,271,000	\$167,851,000	\$580,000
11/12-16/17	90,248,000	90,412,000	164,000

As shown, overall we have increased the estimated ultimates by \$744,000 when compared to the ultimate losses calculated in the prior report. The changes in the estimates of ultimate losses generally track with actual versus expected paid loss development shown in the table on the previous page.

In the following table, we display the State Judiciary's actual versus expected development of incurred losses and ALAE by accident year between the December 31, 2016 evaluation date of the prior report and the December 31, 2017 evaluation date of the current report.

State Judiciary
Actual Versus Expected Incurred Loss and ALAE Development

Accident Year	Expected Incurred Development	Actual Incurred Development	Actual Minus Expected
Prior	\$13,000	(\$220,000)	(\$233,000)
1997-98	0	0	0
1998-99	4,000	(1,000)	(5,000)
1999-00	3,000	(16,000)	(19,000)
2000-01	0	110,000	110,000
2001-02	6,000	124,000	118,000
2002-03	0	(24,000)	(24,000)
2003-04	0	0	0
2004-05	0	0	0
2005-06	3,000	(2,000)	(5,000)
2006-07	10,000	43,000	33,000
2007-08	6,000	(3,000)	(9,000)
2008-09	18,000	70,000	52,000
2009-10	22,000	(4,000)	(26,000)
2010-11	11,000	0	(11,000)
2011-12	29,000	(39,000)	(68,000)
2012-13	39,000	5,000	(34,000)
2013-14	59,000	(26,000)	(85,000)
2014-15	64,000	(82,000)	(146,000)
2015-16	109,000	34,000	(75,000)
2016-17	213,000	114,000	(99,000)
Total	\$609,000	\$83,000	(\$526,000)

For the years shown, actual incurred development was lower than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that incurred losses would increase by \$609,000 between the two evaluation dates. However, actual development was approximately \$83,000; or \$526,000 less than expected.

In the table below we display actual versus expected development of paid losses and ALAE by accident year between the December 31, 2016 evaluation date of the prior report and the December 31, 2017 evaluation date of the current report.

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

Accident Year	Expected Paid Development	Actual Paid Development	Actual Minus Expected
Prior	\$150,000	\$66,000	(\$84,000)
1997-98	0	0	0
1998-99	22,000	43,000	21,000
1999-00	5,000	5,000	0
2000-01	0	0	0
2001-02	13,000	139,000	126,000
2002-03	0	(24,000)	(24,000)
2003-04	0	0	0
2004-05	0	0	0
2005-06	2,000	0	(2,000)
2006-07	9,000	8,000	(1,000)
2007-08	11,000	7,000	(4,000)
2008-09	22,000	17,000	(5,000)
2009-10	22,000	4,000	(18,000)
2010-11	15,000	12,000	(3,000)
2011-12	38,000	6,000	(32,000)
2012-13	43,000	1,000	(42,000)
2013-14	54,000	5,000	(49,000)
2014-15	87,000	9,000	(78,000)
2015-16	111,000	77,000	(34,000)
2016-17	72,000	84,000	12,000
Total	\$676,000	\$459,000	(\$217,000)

For the years shown, actual paid development was lower than anticipated since the prior report. Based on the assumptions from the prior report, it was expected that paid losses would increase by \$676,000 between the two evaluation dates. However, actual development was approximately \$459,000; or about \$217,000 less than expected. As shown, most accident years developed favorably. This favorable development is partially offset by unfavorable development for the 1998-99, 2001-02, and 2016-17 accident years.

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

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

Accident Year	Prior Report	Current Report	Change In Ultimate
Prior	\$9,104,000	\$8,884,000	(\$220,000)
1997-98	438,000	438,000	0
1998-99	1,534,000	1,528,000	(6,000)
1999-00	695,000	677,000	(18,000)
2000-01	951,000	1,081,000	130,000
2001-02	964,000	1,087,000	123,000
2002-03	196,000	172,000	(24,000)
2003-04	289,000	289,000	0
2004-05	366,000	366,000	0
2005-06	246,000	227,000	(19,000)
2006-07	641,000	681,000	40,000
2007-08	312,000	305,000	(7,000)
2008-09	851,000	920,000	69,000
2009-10	817,000	799,000	(18,000)
2010-11	342,000	335,000	(7,000)
2011-12	758,000	687,000	(71,000)
2012-13	645,000	598,000	(47,000)
2013-14	417,000	328,000	(89,000)
2014-15	638,000	475,000	(163,000)
2015-16	694,000	625,000	(69,000)
2016-17	679,000	592,000	(87,000)
Total	\$21,577,000	\$21,094,000	(\$483,000)

For the years shown, overall we have decreased the estimated ultimates by \$483,000 since our prior report. The changes in the estimates of ultimate losses generally track with actual versus expected loss development shown in the tables on the previous pages.

At the time of the prior report, the liability for outstanding claims at the expected level as of June 30, 2017 was estimated to be \$75,910,000 for the Trial Courts and \$4,960,000 for the State Judiciary for a total of \$80,870,000. Our current estimate as of June 30, 2018, is \$77,905,000 for the Trial Courts and \$4,740,000 for the State Judiciary for a total of \$82,645,000. These changes in the assessment of the JBWCP's outstanding liabilities for both the Trial Courts and State Judiciary are shown in the following tables:

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

	Prior Report at June 30, 2017	Current Report at June 30, 2018	Change
(A) Case Reserves:	\$28,253,000	\$33,187,000	\$4,934,000
(B) IBNR Reserves:	41,921,000	38,625,000	(3,296,000)
(C) Claims Administration Reserves:	5,736,000	6,093,000	357,000
(D) Total Reserves:	\$75,910,000	\$77,905,000	\$1,995,000

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

	Prior Report at June 30, 2017	Current Report at June 30, 2018	Change
(A) Case Reserves:	\$1,882,000	\$1,547,000	(\$335,000)
(B) IBNR Reserves:	2,255,000	2,353,000	98,000
(C) Claims Administration Reserves:	823,000	840,000	17,000
(D) Total Reserves:	\$4,960,000	\$4,740,000	(\$220,000)

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

	Prior Report at June 30, 2017	Current Report at June 30, 2018	Change
(A) Case Reserves:	\$30,135,000	\$34,734,000	\$4,599,000
(B) IBNR Reserves:	44,176,000	40,978,000	(3,198,000)
(C) Claims Administration Reserves:	6,559,000	6,933,000	374,000
(D) Total Reserves:	\$80,870,000	\$82,645,000	\$1,775,000

As shown, the estimate of outstanding claims liabilities at the expected level has increased between June 30, 2017 and June 30, 2018 as reflected in the prior report and current report respectively for both the Trial Courts and State Judiciary.

Since the prior evaluation, case reserves increased for the Trial Courts but decreased for the State Judiciary. These changes are coupled with a decrease in our estimate of IBNR reserves. Reserves for future claims administration expenses have increased. The overall change is an increase of \$1,775,000 in the estimate of outstanding claim liabilities for loss and ALAE.

Available assets were estimated to be \$59,735,000 as of June 30, 2017, which corresponded to the then-estimated discounted liability for outstanding claims below the expected confidence levels. Available assets are currently estimated to be \$60,268,000 as of June 30, 2018, which again corresponds to the currently estimated liability for outstanding claims below the expected confidence levels. It can be summarized as follows:

Funding Margin

	Prior Report at June 30, 2017	Current Report at June 30, 2018	Change
(A) Outstanding Liability at the Discounted Expected Level:	\$80,870,000	\$82,645,000	\$1,775,000
(B) Estimated Assets At June 30:	59,735,000	60,268,000	533,000
(C) Deficit:	(\$21,135,000)	(\$22,377,000)	(\$1,242,000)

As you can see, our estimate of the program’s funding margin at the discounted, expected level has decreased by \$1,242,000 between June 30, 2017 (as previously estimated) and June 30, 2018 (as currently estimated). This is driven by an increase in the estimated fund assets between the two points, more than offset with an increase in the estimated outstanding liability.

At the time of the prior report, the 2017-18 funding projections at the expected level were \$19,231,000 for the Trial Courts. Our current projections for the 2018-19 year are \$19,093,000 for the Trial Courts. The comparison is shown in the following table:

Comparison of Funding

Trial Courts

	Prior Report 2017-18 Retention = \$2M	Current Report 2018-19 Retention = \$2M	Change
(A) Ultimate Loss and ALAE:	\$15,765,000	\$15,820,000	\$55,000
(B) Ultimate Claims Administration (ULAE):	2,491,000	2,422,000	(69,000)
(C) Total Claim Costs:	\$18,256,000	\$18,242,000	(\$14,000)
(D) Offset for Investment Income:	0	0	0
(E) Non Claim Expenses:	975,000	851,000	(\$124,000)
(F) Total Recommended Funding:	\$19,231,000	\$19,093,000	(\$138,000)
(G) Funding per \$100 of Payroll:	\$2.17	\$2.12	(\$0.05)

As you can see, the projected ultimates for the Trial Courts have decreased between 2017-18 and 2018-19, as shown in the prior and current reports respectively.

At the time of the prior report, the 2017-18 funding projections at the expected level were \$1,222,000 for the State Judiciary. Our current projections for the 2018-19 year are \$1,378,000 for the State Judiciary. The comparison is shown in the following table:

Comparison of Funding

State Judiciary

	Prior Report 2017-18 Retention = \$2M	Current Report 2018-19 Retention = \$2M	Change
(A) Ultimate Loss and ALAE:	\$693,000	\$682,000	(\$11,000)
(B) Ultimate Claims Administration (ULAE):	272,000	260,000	(12,000)
(C) Total Claim Costs:	\$965,000	\$942,000	(\$23,000)
(D) Offset for Investment Income:	0	0	0
(E) Non Claim Expenses:	257,000	436,000	179,000
(F) Total Recommended Funding:	\$1,222,000	\$1,378,000	\$156,000
(G) Funding per \$100 of Payroll:	\$0.23	\$0.25	\$0.02

As you can see, the projected ultimates for the State Judiciary have increased between 2017-18 and 2018-19, as shown in the prior and current reports respectively.

At the time of the prior report, the 2017-18 expected loss and ALAE payments were \$14,066,000 for the Trial Courts and \$645,000 for the State Judiciary, for a total of \$14,711,000. Our current estimates for the 2018-19 year are \$14,397,000 for Trial Courts and \$576,000 for the State Judiciary for a total of \$14,973,000. The comparison is shown in the following table:

Comparison of Expected Loss and ALAE Payments

	Prior Report 2017-18	Current Report 2018-19	Change
(A) Trial Courts:	\$14,066,000	\$14,397,000	\$331,000
(B) State Judiciary:	645,000	576,000	(69,000)
(C) Total:	\$14,711,000	\$14,973,000	\$262,000

As you can see, the expected payments for the Trial Courts have increased and decreased for the State Judiciary between 2017-18 and 2018-19, as shown in the prior and current reports respectively.

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

E. DATA PROVIDED FOR THE ANALYSIS

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

Comments and issues regarding the data are as follows:

- We have assumed that the program's self-funded retention will remain at \$2,000,000 per occurrence for the Trial Courts for 2017-18, 2018-19, 2019-20, and 2020-21 (See Appendix TC-J for the Trial Courts).
- We have assumed that the program has implemented a self-funded retention of \$2,000,000 per occurrence for the State Judiciary for 2017-18, and will remain at \$2,000,000 per occurrence for 2018-19, 2019-20, and 2020-21 (See Appendix J-J for the State Judiciary).
- We received loss data evaluated as of December 31, 2017 (See Appendix TC-K for the Trial Courts and Appendix J-K for the State Judiciary). We also utilized the data from the JBWCP's most recent actuarial study for our assessment of loss development.
- Historically TD payments on 4850 claims for the San Diego courts have not been included in the loss runs. We have estimated these to add about 0.9% to total projected payments. See Appendix TC-G, Page 5.

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

III. ASSUMPTIONS AND LIMITATIONS

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

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

- For the Trial Counts, we have assumed that the loss rate trend associated with claim costs decreases at 0.6% per year. We have assumed that claim severity increases at 2.5% per year, and that claim frequency decreases at 3.0% per year. For the State Judiciary, we have assumed that the loss rate trend associated with claim costs decreases at 2.0% per year. We have assumed that claim severity will remain flat, and that claim frequency decreases at 2.0% per year.
- We have assumed that payroll and other inflation-sensitive exposure measures increase 2.5% annually due to inflation.
- Our funding recommendations do not include provisions for catastrophic events not in the JBWCP's history, such as earthquakes, flooding, mass civil disorder, or mass occupational disease.
- Our estimates assume that all excess insurance is valid and collectible. Further, our funding recommendations do not include a provision for losses greater than the JBWCP's excess coverage.

IV. GLOSSARY OF ACTUARIAL TERMS

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Paid Losses - Losses actually paid on all reported claims.

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

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

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

Severity - Average claim cost.

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

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

Judicial Branch Workers' Compensation Program - Trial Courts and Judiciary

Funding Guidelines for Outstanding Liabilities at
June 30, 2018

(A) Estimated Ultimate Losses Incurred through 6/30/18: (From Appendix TC-G and Appendix J-G)	\$295,452,000
(B) Estimated Paid Losses through 6/30/18: (From Appendix TC-G and Appendix J-G)	219,740,000
(C) Estimated Liability for Claims Outstanding at 6/30/18: (From Appendix TC-G and Appendix J-G)	<u>\$75,712,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/18: (From Appendix TC-F and Appendix J-F)	6,933,000
(E) Total Outstanding Liability for Claims at 6/30/18: ((C) + (D))	<u>\$82,645,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%.): (Not Included)	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/18: ((E) x (F))	<u>\$82,645,000</u>

Confidence Level of Adequacy:	Marginally Acceptable		Recommended		Conservative
	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix TC-I and Appendix J-I)	1.082	1.114	1.152	1.198	1.259
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	6,761,000	9,442,000	12,564,000	16,385,000	21,425,000
(J) Total Required Assets at 6/30/18: ((G) + (I))	<u>\$89,406,000</u>	<u>\$92,087,000</u>	<u>\$95,209,000</u>	<u>\$99,030,000</u>	<u>\$104,070,000</u>
(K) Estimated Total Assets at 6/30/18: (Provided by the Judicial Council.)	\$60,268,000	\$60,268,000	\$60,268,000	\$60,268,000	\$60,268,000
(L) Indicated Funding Redundancy/ (Deficiency): ((K) - (J))	<u>(\$29,138,000)</u>	<u>(\$31,819,000)</u>	<u>(\$34,941,000)</u>	<u>(\$38,762,000)</u>	<u>(\$43,802,000)</u>

Judicial Branch Workers' Compensation Program - Trial Courts and Judiciary

Funding Guidelines for Outstanding Liabilities at
December 31, 2017

(A) Estimated Ultimate Losses Incurred through 12/31/17: (From Appendix TC-G and Appendix J-G)	\$287,405,000
(B) Estimated Paid Losses through 12/31/17: (From Appendix TC-G and Appendix J-G)	212,546,000
(C) Estimated Liability for Claims Outstanding at 12/31/17: (From Appendix TC-G and Appendix J-G)	<u>\$74,859,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 12/31/17: (From Appendix TC-F and Appendix J-F)	6,832,000
(E) Total Outstanding Liability for Claims at 12/31/17: ((C) + (D))	<u>\$81,691,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%.): (Not Included)	1.000
(G) Discounted Outstanding Liability for Claims at 12/31/17: ((E) x (F))	<u>\$81,691,000</u>

Confidence Level of Adequacy:	Marginally	Recommended			Conservative	
	Acceptable	75%	80%	85%	90%	
(H) Confidence Level Factor: (From Appendix TC-I and Appendix J-I)	70%	1.082	1.114	1.152	1.198	1.259
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	6,679,000	9,326,000	12,410,000	16,183,000	21,161,000	
(J) Total Required Assets at 12/31/17: ((G) + (I))	<u>\$88,370,000</u>	<u>\$91,017,000</u>	<u>\$94,101,000</u>	<u>\$97,874,000</u>	<u>\$102,852,000</u>	

Judicial Branch Workers' Compensation Program - Trial Courts and Judiciary

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

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year : (From Appendix TC-G and Appendix J-G)	\$16,095,000	\$1.139			
(B) Estimated Claims Administration Fees Incurred in Accident Year : (From Exhibit TC-5 and Exhibit J-5, Page 1, item (L))	2,604,000	0.184			
(C) Total Claims Costs Incurred in Accident Year : ((A) + (B))	<u>\$18,699,000</u>	<u>\$1.323</u>			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%): (Not Included)	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year : ((C) x (D))	<u>\$18,699,000</u>	<u>\$1.323</u>			
	Marginally Acceptable	Recommended			
	65%	70%	75%	80%	85%
(F) Confidence Level Factor: (From Appendix TC-I and Appendix J-I)	1.062	1.105	1.157	1.224	1.310
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,164,000	1,963,000	2,943,000	4,188,000	5,788,000
(H) Recommended Funding in for Claims Costs and Other Expenses: ((E) + (G))	<u>\$19,863,000</u>	<u>\$20,662,000</u>	<u>\$21,642,000</u>	<u>\$22,887,000</u>	<u>\$24,487,000</u>
(I) Rate per \$100 of Payroll: ((H) / \$14,130,337)	\$1.406	\$1.462	\$1.532	\$1.620	\$1.733

Payroll rates are per hundred dollars of payroll of \$1,413,033,700.

Judicial Branch Workers' Compensation Program - Trial Courts and Judiciary
Funding Options for Program Year 2018-2019 (SIR = \$2,000,000)

	Dollar Amount	Payroll Rate	Recommended					
(A) Estimated Ultimate Losses Incurred in Accident Year 2018-2019: (From Appendix TC-G and Appendix J-G)	\$16,502,000	\$1.138						
(B) Estimated Claims Administration Fees Incurred in Accident Year 2018-2019: (From Exhibit TC-5 and Exhibit J-5, Page 1, item (L))	2,682,000	0.185						
(C) Total Claims Costs Incurred in Accident Year 2018-2019: ((A) + (B))	\$19,184,000	\$1.323						
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%): (Not Included)	1.000							
(E) Discounted Total Claims Costs Incurred in Accident Year 2018-2019: ((C) x (D))	\$19,184,000	\$1.323						
			65%	70%	75%	80%	85%	
(F) Confidence Level Factor: (From Appendix TC-I and Appendix J-I)			1.062	1.103	1.148	1.203	1.269	
(G) Margin for Adverse Experience: ((E) x [(F) - 1])			1,188,000	1,978,000	2,844,000	3,889,000	5,152,000	
(H) Recommended Funding in for Claims Costs: ((E) + (G))			\$20,372,000	\$21,162,000	\$22,028,000	\$23,073,000	\$24,336,000	
(I) Budgeted Non Claims Related Expenses: (Provided by the Judicial Council)			1,287,000	1,287,000	1,287,000	1,287,000	1,287,000	
(J) Recommended Funding in for Claims Costs and Other Expenses: ((H) + (I))			\$21,659,000	\$22,449,000	\$23,315,000	\$24,360,000	\$25,623,000	
(K) Rate per \$100 of Payroll: ((J) / \$14,498,818)			\$1.494	\$1.548	\$1.608	\$1.680	\$1.767	

Payroll rates are per hundred dollars of payroll of \$1,449,881,800.

Judicial Branch Workers' Compensation Program - Trial Courts and Judiciary

Funding Options for Program Year 2019-2020 (SIR = \$2,000,000)

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year : (From Appendix TC-G and Appendix J-G)	\$16,935,000	\$1.138			
(B) Estimated Claims Administration Fees Incurred in Accident Year : (From Exhibit TC-5 and Exhibit J-5, Page 1, item (L))	2,762,000	0.186			
(C) Total Claims Costs Incurred in Accident Year : ((A) + (B))	\$19,697,000	\$1.324			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%): (Not Included)	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year : ((C) x (D))	\$22,449,000	\$1.509			
	Marginally Acceptable	Recommended			
	65%	70%	75%	80%	85%
(F) Confidence Level Factor: (From Appendix TC-I and Appendix J-I)	1.062	1.105	1.157	1.223	1.309
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,398,000	2,355,000	3,528,000	5,017,000	6,930,000
(H) Recommended Funding in for Claims Costs and Other Expenses: ((E) + (G))	\$23,847,000	\$24,804,000	\$25,977,000	\$27,466,000	\$29,379,000
(I) Rate per \$100 of Payroll: ((H) / \$14,876,964)	\$1.603	\$1.667	\$1.746	\$1.846	\$1.975

Payroll rates are per hundred dollars of payroll of \$1,487,696,400.

Judicial Branch Workers' Compensation Program - Trial Courts and Judiciary

Funding Options for Program Year 2020-2021 (SIR = \$2,000,000)

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year : (From Appendix TC-G and Appendix J-G)	\$17,374,000	\$1.138			
(B) Estimated Claims Administration Fees Incurred in Accident Year : (From Exhibit TC-5 and Exhibit J-5, Page 1, item (L))	2,845,000	0.186			
(C) Total Claims Costs Incurred in Accident Year : ((A) + (B))	\$20,219,000	\$1.325			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%): (Not Included)	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year : ((C) x (D))	\$23,041,000	\$1.509			
	Marginally Acceptable	Recommended			
	65%	70%	75%	80%	85%
(F) Confidence Level Factor: (From Appendix TC-I and Appendix J-I)	1.062	1.105	1.157	1.223	1.308
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,435,000	2,416,000	3,619,000	5,146,000	7,106,000
(H) Recommended Funding in for Claims Costs and Other Expenses: ((E) + (G))	\$24,476,000	\$25,457,000	\$26,660,000	\$28,187,000	\$30,147,000
(I) Rate per \$100 of Payroll: ((H) / \$15,265,029)	\$1.603	\$1.668	\$1.746	\$1.847	\$1.975

Payroll rates are per hundred dollars of payroll of \$1,526,502,900.

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Guidelines for Outstanding Liabilities at
December 31, 2017

(A) Estimated Ultimate Losses Incurred through 12/31/17: (From Appendix TC-G)	\$265,976,000
(B) Estimated Paid Losses through 12/31/17: (From Appendix TC-G)	194,919,000
(C) Estimated Liability for Claims Outstanding at 12/31/17: (From Appendix TC-G)	<u>\$71,057,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 12/31/17: (From Appendix TC-F)	6,038,000
(E) Total Outstanding Liability for Claims at 12/31/17: ((C) + (D))	<u>\$77,095,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%): (Not Included)	1.000
(G) Discounted Outstanding Liability for Claims at 12/31/17: ((E) x (F))	<u>\$77,095,000</u>

	<u>Marginally Acceptable</u>	<u>75%</u>	<u>Recommended</u>	<u>85%</u>	<u>Conservative</u>
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix TC-I)	1.079	1.110	1.146	1.190	1.248
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	6,091,000	8,480,000	11,256,000	14,648,000	19,120,000
(J) Total Required Assets at 12/31/17: ((G) + (I))	<u>\$83,186,000</u>	<u>\$85,575,000</u>	<u>\$88,351,000</u>	<u>\$91,743,000</u>	<u>\$96,215,000</u>

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Guidelines for Outstanding Liabilities at
June 30, 2018

(A) Estimated Ultimate Losses Incurred through 6/30/18: (From Appendix TC-G)	\$273,689,000
(B) Estimated Paid Losses through 6/30/18: (From Appendix TC-G)	201,877,000
(C) Estimated Liability for Claims Outstanding at 6/30/18: (From Appendix TC-G)	<u>\$71,812,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/18: (From Appendix TC-F)	6,093,000
(E) Total Outstanding Liability for Claims at 6/30/18: ((C) + (D))	<u>\$77,905,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%): (Not Included)	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/18: ((E) x (F))	<u>\$77,905,000</u>

	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix TC-I)	1.079	1.110	1.146	1.190	1.248
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	6,154,000	8,570,000	11,374,000	14,802,000	19,320,000
(J) Total Required Assets at 6/30/18: ((G) + (I))	<u>\$84,059,000</u>	<u>\$86,475,000</u>	<u>\$89,279,000</u>	<u>\$92,707,000</u>	<u>\$97,225,000</u>

Judicial Branch Workers' Compensation Program - Trial Courts

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

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2017-2018: (From Appendix TC-G)	\$15,426,000	\$1.757			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2017-2018: (From Exhibit TC-5, Page 1, item (L))	2,491,000	0.284			
(C) Total Claims Costs Incurred in Accident Year 2017-2018: ((A) + (B))	\$17,917,000	\$2.041			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.): (Not Included)	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2017-2018: ((C) x (D))	\$17,917,000	\$2.041			
			Marginally Acceptable		
	65%	70%	75%	Recommended	
(F) Confidence Level Factor: (From Appendix TC-I)	1.063	1.100	1.140	80%	85%
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,129,000	1,792,000	2,508,000	3,368,000	4,390,000
(H) Recommended Funding in 2017-2018 for Claims Costs and Other Expenses: ((E) + (G))	\$19,046,000	\$19,709,000	\$20,425,000	\$21,285,000	\$22,307,000
(I) Rate per \$100 of Payroll: ((H) / \$8,779,596)	\$2.169	\$2.245	\$2.326	\$2.424	\$2.541

Payroll rates are per hundred dollars of 2017-2018 payroll of \$877,959,600.

Judicial Branch Workers' Compensation Program - Trial Courts

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

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2018-2019: (From Appendix TC-G)	\$15,820,000	\$1.758			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2018-2019: (From Exhibit TC-5, Page 1, item (L))	2,422,000	0.269			
(C) Total Claims Costs Incurred in Accident Year 2018-2019: ((A) + (B))	\$18,242,000	\$2.027			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.): (Not Included)	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2018-2019: ((C) x (D))	\$18,242,000	\$2.027			
	Marginally Acceptable		Recommended		
	65%	70%	75%	80%	85%
(F) Confidence Level Factor: (From Appendix TC-I)	1.063	1.100	1.140	1.188	1.245
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,149,000	1,824,000	2,554,000	3,429,000	4,469,000
(H) Recommended Funding in 2018-2019 for Claims Costs: ((E) + (G))	\$19,391,000	\$20,066,000	\$20,796,000	\$21,671,000	\$22,711,000
(I) Budgeted Non Claims Related Expenses: (Provided by the Judicial Council)	851,000	851,000	851,000	851,000	851,000
(J) Recommended Funding in 2018-2019 for Claims Costs: ((H) + (I))	\$20,540,000	\$21,890,000	\$23,350,000	\$25,100,000	\$27,180,000
(K) Rate per \$100 of Payroll: ((J) / \$8,999,086)	\$2.282	\$2.432	\$2.595	\$2.789	\$3.020

Payroll rates are per hundred dollars of 2018-2019 payroll of \$899,908,600.

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Options for Program Year 2019-2020 (SIR = \$2,000,000)
Ten-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2019-2020: (From Appendix TC-G)	\$16,234,000	\$1.760			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2019-2020: (From Exhibit TC-5, Page 1, item (L))	2,485,000	0.269			
(C) Total Claims Costs Incurred in Accident Year 2019-2020: ((A) + (B))	\$18,719,000	\$2.029			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.): (Not Included)	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2019-2020: ((C) x (D))	\$18,719,000	\$2.029			
	Marginally Acceptable		Recommended		
	65%	70%	75%	80%	85%
(F) Confidence Level Factor: (From Appendix TC-I)	1.063	1.100	1.140	1.188	1.245
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,179,000	1,872,000	2,621,000	3,519,000	4,586,000
(H) Recommended Funding in 2019-2020 for Claims Costs and Other Expenses: ((E) + (G))	\$19,898,000	\$20,591,000	\$21,340,000	\$22,238,000	\$23,305,000
(I) Rate per \$100 of Payroll: ((H) / \$9,224,063)	\$2.157	\$2.232	\$2.314	\$2.411	\$2.527

Payroll rates are per hundred dollars of 2019-2020 payroll of \$922,406,300.

Judicial Branch Workers' Compensation Program - Trial Courts

Funding Options for Program Year 2020-2021 (SIR = \$2,000,000)
Ten-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2020-2021: (From Appendix TC-G)	\$16,659,000	\$1.762			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2020-2021: (From Exhibit TC-5, Page 1, item (L))	2,550,000	0.270			
(C) Total Claims Costs Incurred in Accident Year 2020-2021: ((A) + (B))	\$19,209,000	\$2.032			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.): (Not Included)	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2020-2021: ((C) x (D))	\$19,209,000	\$2.032			
			Marginally Acceptable		
	65%	70%	75%	Recommended	
(F) Confidence Level Factor: (From Appendix TC-I)	1.063	1.100	1.140	80%	85%
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	1,210,000	1,921,000	2,689,000	3,611,000	4,706,000
(H) Recommended Funding in 2020-2021 for Claims Costs and Other Expenses: ((E) + (G))	\$20,419,000	\$21,130,000	\$21,898,000	\$22,820,000	\$23,915,000
(I) Rate per \$100 of Payroll: ((H) / \$9,454,665)	\$2.160	\$2.235	\$2.316	\$2.414	\$2.529

Payroll rates are per hundred dollars of 2020-2021 payroll of \$945,466,500.

Judicial Branch Workers' Compensation Program - Trial Courts

IBNR as of 6/30/18 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 12/31/17 (B)	Estimated IBNR as of 12/31/17 (C)	Estimated Percent of IBNR Reported Between 1/1/18 and 6/30/18 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 6/30/18 (F)
2000-2001	9,841,000	9,762,668	78,332	12.4%	10,000	68,332
2001-2002	13,946,000	13,794,142	151,858	18.0%	27,000	124,858
2002-2003	18,194,000	17,942,751	251,249	14.1%	35,000	216,249
2003-2004	20,938,000	20,548,000	390,000	15.5%	60,000	330,000
2004-2005	14,566,000	14,196,863	369,137	15.1%	56,000	313,137
2005-2006	14,606,000	14,085,097	520,903	15.7%	82,000	438,903
2006-2007	14,482,000	13,778,801	703,199	13.1%	92,000	611,199
2007-2008	14,280,000	13,243,800	1,036,200	12.3%	127,000	909,200
2008-2009	12,319,000	11,016,300	1,302,700	11.3%	147,000	1,155,700
2009-2010	17,778,000	15,961,726	1,816,274	10.3%	187,000	1,629,274
2010-2011	16,901,000	15,253,549	1,647,451	8.7%	143,000	1,504,451
2011-2012	15,634,000	13,538,510	2,095,490	7.9%	166,000	1,929,490
2012-2013	17,059,000	14,814,611	2,244,389	8.2%	184,000	2,060,389
2013-2014	14,148,000	11,755,924	2,392,076	7.6%	182,000	2,210,076
2014-2015	13,803,000	11,190,094	2,612,906	10.7%	280,000	2,332,906
2015-2016	15,084,000	9,691,252	5,392,748	14.3%	771,000	4,621,748
2016-2017	14,684,000	6,397,454	8,286,546	15.8%	1,309,000	6,977,546
2017-2018	15,426,000	1,609,668	6,103,000	19.0%	2,625,000	11,191,332
Totals	\$273,689,000	\$228,581,210	\$37,394,458		\$6,483,000	\$38,624,790

Notes:

- (A) From Exhibit TC-4, Page 1.
 (B) Provided by the Judicial Council. These losses exclude amounts incurred above the Judicial Council's SIR for each year.
 (C) (A) - (B).
 (D) Percentage of incurred but not reported (IBNR) expected to be reported between 1/1/18 and 6/30/18. The percentage is based on the development pattern selected in Appendix TC-A.
 (E) ((A) - (B)) x (D).
 (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/18. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Judicial Branch Workers' Compensation Program - Trial Courts

Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)
2000-2001	9,840,769	9,850,369	9,842,704	9,860,460	10,006,164	9,841,000
2001-2002	13,945,878	14,325,395	13,950,498	14,320,448	14,218,992	13,946,000
2002-2003	18,193,950	18,515,008	18,203,626	18,526,334	18,635,045	18,194,000
2003-2004	20,938,412	20,603,513	20,933,140	20,578,963	20,271,290	20,938,000
2004-2005	14,565,981	15,067,633	14,571,829	15,059,310	14,998,066	14,566,000
2005-2006	14,606,246	14,834,575	14,605,155	14,783,369	14,445,570	14,606,000
2006-2007	14,481,520	14,661,481	14,415,498	14,428,195	12,998,100	14,482,000
2007-2008	14,157,622	14,403,158	14,172,259	14,380,740	14,275,326	14,280,000
2008-2009	12,007,767	12,630,279	12,055,914	12,611,016	12,532,788	12,319,000
2009-2010	17,797,324	17,759,666	17,757,748	17,683,618	17,439,416	17,778,000
2010-2011	17,434,807	16,991,397	17,283,976	16,809,905	16,202,406	16,901,000
2011-2012	15,894,211	15,639,205	15,846,035	15,629,652	15,477,840	15,634,000
2012-2013	17,999,752	17,561,850	17,391,921	16,555,708	14,263,956	17,059,000
2013-2014	14,859,488	14,123,328	14,734,564	14,172,320	13,332,148	14,148,000
2014-2015	15,252,098	13,691,642	14,953,259	13,914,362	13,572,279	13,803,000
2015-2016	15,476,929	15,162,254	15,227,797	14,940,257	14,723,808	15,084,000
2016-2017	14,112,784	12,977,657	14,681,322	14,685,729	15,368,032	14,684,000
Totals						\$258,263,000
						Projected Losses for the Year 2017-2018 (G) \$15,426,000
						Projected Losses for the Year 2018-2019 (H) \$15,820,000
						Projected Losses for the Year 2019-2020 (I) \$16,234,000
						Projected Losses for the Year 2020-2021 (J) \$16,659,000

Notes:

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

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

Judicial Branch Workers' Compensation Program - Trial Courts

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

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Ultimate Limited Losses (F)
2000-2001	9,282,049	9,337,606	9,282,372	9,334,300	9,282,175	9,282,000
2001-2002	13,135,074	13,268,282	13,135,691	13,262,650	13,134,852	13,135,000
2002-2003	17,173,273	17,283,974	17,174,377	17,279,532	17,172,636	17,173,000
2003-2004	18,553,081	18,634,836	18,554,573	18,639,107	18,553,272	18,553,000
2004-2005	13,674,091	13,759,690	13,675,435	13,756,193	13,673,622	13,674,000
2005-2006	13,108,055	13,100,642	13,109,928	13,099,319	13,107,930	13,108,000
2006-2007	11,739,379	11,862,284	11,741,901	11,855,354	11,739,175	11,739,000
2007-2008	12,895,112	12,763,316	12,898,502	12,771,356	12,828,658	12,829,000
2008-2009	11,125,863	11,288,630	11,122,765	11,278,268	11,206,701	11,207,000
2009-2010	15,440,982	15,584,285	15,444,041	15,581,755	15,513,172	15,513,000
2010-2011	14,403,750	14,334,074	14,401,402	14,333,980	14,333,982	14,334,000
2011-2012	13,819,171	13,608,028	13,818,785	13,629,552	13,619,034	13,619,000
2012-2013	15,238,827	15,165,229	15,052,431	14,582,109	12,483,048	14,874,000
2013-2014	12,480,372	12,149,418	12,475,949	12,226,225	11,598,148	12,188,000
2014-2015	12,994,156	11,746,609	12,877,546	11,956,292	11,740,743	11,851,000
2015-2016	13,291,677	13,035,525	13,134,459	12,860,236	12,658,716	12,997,000
2016-2017	11,895,357	11,088,711	12,385,085	12,490,622	13,131,766	12,438,000
Totals						\$228,514,000
						Projected Losses for the Year 2017-2018 (G) \$12,951,000
						Projected Losses for the Year 2018-2019 (H) \$13,193,000
						Projected Losses for the Year 2019-2020 (I) \$13,444,000
						Projected Losses for the Year 2020-2021 (J) \$13,696,000

Notes:

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

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

Judicial Branch Workers' Compensation Program - Trial Courts

Group II Estimated Limited Outstanding Losses as of 6/30/18

Accident Year	SIR (A)	Group II Payroll (\$00) (B)	Group I Limited Rate Per \$100 of Payroll (C)	Factor to SIR (D)	Group II Estimated Ultimate Losses (E)	Group I Outstanding Loss Ratio (F)	Group II Estimated Outstanding Losses (G)
2000-2001	\$125,000	\$8,792	4.153	0.816	\$29,795	0.026	\$784
	250,000	0	4.153	1.000	0	0.026	0
	300,000	43,871	4.153	1.041	189,668	0.026	4,988
	500,000	0	4.153	1.136	0	0.026	0
	1,000,000	140,684	4.153	1.211	707,542	0.026	18,608
Total		\$193,347			\$927,005		\$24,380
2001-2002	\$125,000	\$24,058	2.719	0.811	\$53,056	0.043	\$2,282
	250,000	0	2.719	1.000	0	0.043	0
	300,000	3,405	2.719	1.043	9,658	0.043	415
	500,000	72,609	2.719	1.141	225,289	0.043	9,692
	1,000,000	307,807	2.719	1.222	1,022,853	0.043	44,002
Total		\$407,879			\$1,310,857		\$56,392
2002-2003	\$125,000	\$0	3.000	0.807	\$0	0.084	\$0
	250,000	47,592	3.000	1.000	142,772	0.084	12,061
	300,000	3,720	3.000	1.044	11,651	0.084	984
	500,000	0	3.000	1.147	0	0.084	0
	1,000,000	0	3.000	1.233	0	0.084	0
Total		\$51,313			\$154,423		\$13,046
Grand Total		\$652,538			\$2,392,285		\$93,818

Notes:

- (B) Provided by the Judicial Council.
- (C) Based on Exhibit TC-4, Page 2.
- (D) Based on a Weibull distribution, a mathematical model of claim sizes.
- (E) (B) x (C) x (D).
- (F) Based on Appendix TC-G
- (G) (E) x (F).

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

Judicial Branch Workers' Compensation Program - Trial Courts

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

Accident Year	Ultimate Limited Losses (A)	Trend Factor (B)	Trended Limited Losses (C)	Trended Payroll (\$00) (D)	Trended Limited Loss Rate (E)
2000-2001	9,282,000	0.744	6,905,808	3,399,435	2.031
2001-2002	13,135,000	0.752	9,877,520	7,168,033	1.378
2002-2003	17,173,000	0.797	13,686,881	8,289,109	1.651
2003-2004	18,553,000	0.992	18,404,576	9,085,839	2.026
2004-2005	13,674,000	1.288	17,612,112	9,269,866	1.900
2005-2006	13,108,000	1.405	18,416,740	9,833,930	1.873
2006-2007	11,739,000	1.338	15,706,782	10,411,708	1.509
2007-2008	12,829,000	1.249	16,023,421	11,247,233	1.425
2008-2009	11,207,000	1.172	13,134,604	11,501,809	1.142
2009-2010	15,513,000	1.080	16,754,040	10,763,648	1.557
2010-2011	14,334,000	1.049	15,036,366	10,466,118	1.437
2011-2012	13,619,000	1.065	14,504,235	10,190,447	1.423
2012-2013	14,874,000	1.079	16,049,046	9,227,549	1.739
2013-2014	12,188,000	1.079	13,150,852	8,980,383	1.464
2014-2015	11,851,000	1.052	12,467,252	8,642,172	1.443
2015-2016	12,997,000	1.043	13,555,871	8,907,097	1.522
2016-2017	12,438,000	1.024	12,736,512	8,892,650	1.432
Totals	\$228,514,000		\$244,022,618	156,277,026	\$1.561
12/13-15/16	51,910,000		55,223,021	35,757,201	1.544
13/14-16/17	49,474,000		51,910,487	35,422,302	1.465
				Selected Limited Rate (F1):	\$1.475
				Prior:	\$1.500
				San Diego TD Adjustment (F2):	1.009
				Selected Limited Rate (F3):	\$1.488
Program Year:		2017-2018	2018-2019	2019-2020	2020-2021
(G) Factor to SIR:		1.191	1.199	1.208	1.216
(H) Trend Factor:		1.000	0.994	0.988	0.982
(I) Program Rate:		\$1.757	\$1.758	\$1.760	\$1.762
(J) Trended Payroll (\$00):		8,779,596	8,999,086	9,224,063	9,454,665
(K) Projected Program Losses:		15,426,000	15,820,000	16,234,000	16,659,000
(L) Projected ULAE:		0	0	0	0
(M) Projected Loss and ULAE:		\$15,426,000	\$15,820,000	\$16,234,000	\$16,659,000

Notes appear on the next page.

Judicial Branch Workers' Compensation Program - Trial Courts

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

Notes:

- are capped at \$250,000 per occurrence.
- (B) From Appendix TC-E, Page 1, Column (B).
 - (C) (A) x (B).
 - (D) From Appendix TC-L, Column (C).
 - (E) (C) / (D).
 - (F1) Selected based on (E).
 - (F2) From Appendix TC-G, Page 5.
 - (F3) (F1) x (F2)
 - (G) Based on a Weibull distribution, a mathematical model of claim sizes.
 - (H) From Appendix TC-E.
 - (I) (F3) x (G) x (H).
 - (J) From Appendix TC-L, Column (C).
 - (K) (I) x (J).
 - (L) Based on an estimated claim closing pattern and the Judicial Council's historical claims administration expenses.
 - (M) (K) + (L).

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

Judicial Branch Workers' Compensation Program - Trial Courts

Reported Loss Development

Accident Year (A)	Limited Reported Losses as of 12/31/17 (B)	Reported Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Reported Losses of 12/31/17 (E)	Reported Loss Development Factor (F)	Ultimate Program Losses (G)
2000-2001	9,226,689	1.006	9,282,049	9,762,668	1.008	9,840,769
2001-2002	13,043,768	1.007	13,135,074	13,794,142	1.011	13,945,878
2002-2003	17,036,977	1.008	17,173,273	17,942,751	1.014	18,193,950
2003-2004	18,387,593	1.009	18,553,081	20,548,000	1.019	20,938,412
2004-2005	13,538,704	1.010	13,674,091	14,196,863	1.026	14,565,981
2005-2006	12,952,624	1.012	13,108,055	14,085,097	1.037	14,606,246
2006-2007	11,565,891	1.015	11,739,379	13,778,801	1.051	14,481,520
2007-2008	12,654,673	1.019	12,895,112	13,243,800	1.069	14,157,622
2008-2009	10,865,101	1.024	11,125,863	11,016,300	1.090	12,007,767
2009-2010	14,947,708	1.033	15,440,982	15,961,726	1.115	17,797,324
2010-2011	13,783,493	1.045	14,403,750	15,253,549	1.143	17,434,807
2011-2012	13,036,954	1.060	13,819,171	13,538,510	1.174	15,894,211
2012-2013	14,083,944	1.082	15,238,827	14,814,611	1.215	17,999,752
2013-2014	11,223,356	1.112	12,480,372	11,755,924	1.264	14,859,488
2014-2015	10,956,287	1.186	12,994,156	11,190,094	1.363	15,252,098
2015-2016	9,659,649	1.376	13,291,677	9,691,252	1.597	15,476,929
2016-2017	6,303,846	1.887	11,895,357	6,397,454	2.206	14,112,784
Totals	\$213,267,257		\$230,250,269	\$226,971,542		\$261,565,538

Notes:

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

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

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

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

Accident Year	<u>Limited Losses Reported as of:</u>										
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001									8,408,002	9,398,756	9,282,595
2001-2002								12,010,232	12,880,828	12,739,813	12,823,464
2002-2003							15,852,694	16,551,761	16,605,166	16,641,071	16,943,997
2003-2004						17,081,348	17,607,526	17,831,466	18,113,577	18,498,696	18,252,954
2004-2005					11,918,204	12,788,313	12,918,562	12,935,223	13,132,746	13,071,296	13,175,846
2005-2006				10,613,575	11,383,120	11,433,004	11,643,265	12,158,901	12,365,308	12,579,276	12,769,237
2006-2007			10,628,404	11,376,186	11,606,600	11,241,180	10,936,562	11,128,753	11,264,289	11,387,221	11,448,157
2007-2008		6,840,751	9,248,340	10,435,853	11,169,718	11,718,268	12,210,055	12,233,366	12,201,755	12,349,590	12,654,673
2008-2009	1,818,711	7,104,278	9,822,441	10,488,489	10,755,699	10,650,780	10,747,868	10,623,422	10,727,955	10,865,101	
2009-2010	1,608,680	8,414,296	11,653,395	13,062,279	13,775,458	14,205,608	14,444,660	14,429,697	14,947,708		
2010-2011	2,077,731	7,600,947	10,005,154	11,627,046	12,296,649	12,754,832	13,216,498	13,783,493			
2011-2012	2,062,750	7,094,966	9,204,118	10,747,063	11,578,024	12,178,455	13,036,954				
2012-2013	1,942,676	7,247,078	10,017,071	11,682,361	13,297,166	14,083,944					
2013-2014	1,883,261	6,621,326	8,913,543	10,211,051	11,223,356						
2014-2015	1,297,240	5,086,907	8,333,536	10,956,287							
2015-2016	1,841,257	6,912,410	9,659,649								
2016-2017	1,277,577	6,303,846									
2017-2018	1,609,668										
	<u>Reported Loss Development Factors:</u>										
	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001									1.118	0.988	0.996
2001-2002								1.072	0.989	1.007	1.023
2002-2003							1.044	1.003	1.002	1.018	1.001
2003-2004						1.031	1.013	1.016	1.021	0.987	1.001
2004-2005					1.073	1.010	1.001	1.015	0.995	1.008	1.002
2005-2006				1.073	1.004	1.018	1.044	1.017	1.017	1.015	1.027
2006-2007			1.070	1.020	0.969	0.973	1.018	1.012	1.011	1.005	1.010
2007-2008		1.352	1.128	1.070	1.049	1.042	1.002	0.997	1.012	1.025	
2008-2009	3.906	1.383	1.068	1.025	0.990	1.009	0.988	1.010	1.013		
2009-2010	5.231	1.385	1.121	1.055	1.031	1.017	0.999	1.036			
2010-2011	3.658	1.316	1.162	1.058	1.037	1.036	1.043				
2011-2012	3.440	1.297	1.168	1.077	1.052	1.070					
2012-2013	3.730	1.382	1.166	1.138	1.059						
2013-2014	3.516	1.346	1.146	1.099							
2014-2015	3.921	1.638	1.315								
2015-2016	3.754	1.397									
2016-2017	4.934										
	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average	4.010	1.388	1.149	1.068	1.029	1.023	1.017	1.020	1.020	1.007	1.009
Dollar-weighted											
Averages											
3-yr	4.145	1.445	1.205	1.106	1.050	1.040	1.011	1.016	1.012	1.015	1.013
4-yr	3.957	1.427	1.195	1.093	1.045	1.033	1.009	1.015	1.013	1.013	1.009
Industry											
Factors	3.275	1.673	1.324	1.186	1.114	1.075	1.057	1.047	1.039	1.031	1.025
Prior	3.711	1.367	1.163	1.066	1.027	1.021	1.015	1.012	1.009	1.005	1.004
Selected	3.771	1.372	1.160	1.066	1.027	1.021	1.015	1.012	1.009	1.005	1.004
Cumulated	7.116	1.887	1.376	1.186	1.112	1.082	1.060	1.045	1.033	1.024	1.019

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

Accident Year	Limited Losses Reported as of:										
	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months				
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001	9,248,080	9,192,830	9,278,839	9,306,812	9,179,354	9,219,210	9,226,689				
2001-2002	13,119,055	13,179,748	13,303,807	13,173,787	13,247,289	13,043,768					
2002-2003	16,966,022	17,005,514	17,094,754	17,069,678	17,036,977						
2003-2004	18,279,069	18,226,045	18,164,653	18,387,593							
2004-2005	13,203,802	13,320,640	13,538,704								
2005-2006	13,117,866	12,952,624									
2006-2007	11,565,891										
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-Ult. Months				
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001	0.994	1.009	1.003	0.986	1.004	1.001					
2001-2002	1.005	1.009	0.990	1.006	0.985						
2002-2003	1.002	1.005	0.999	0.998							
2003-2004	0.997	0.997	1.012								
2004-2005	1.009	1.016									
2005-2006	0.987										
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-Ult. Months				
Average Dollar-weighted Averages	0.999	1.007	1.001	0.997	0.995	1.001					
3-yr	0.998	1.005	1.001	0.998							
4-yr	0.999	1.006	1.002								
Industry Factors	1.021	1.018	1.017	1.016	1.013	1.005	1.011				
Prior	1.003	1.002	1.001	1.001	1.001	1.007	0.000	0.000	0.000	0.000	0.000
Selected	1.003	1.002	1.001	1.001	1.001	1.001	1.006				
Cumulated	1.015	1.012	1.010	1.009	1.008	1.007	1.006				

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

Accident Year	<u>Losses Reported as of:</u>										
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001									1,142,634	1,120,134	1,166,939
2001-2002								769,497	1,043,994	1,656,599	1,815,730
2002-2003							310,285	307,317	543,487	1,046,732	1,265,186
2003-2004						304,210	406,710	892,235	1,034,586	936,797	980,589
2004-2005					23,232	278,625	226,993	416,019	434,789	505,507	540,094
2005-2006					41,061	344,639	466,942	511,059	501,109	529,607	955,828
2006-2007			21,038	280,954	435,397	533,449	1,034,629	1,232,300	1,375,282	1,744,538	1,816,983
2007-2008		133,559				23,517	289,352	372,067	547,688	506,189	589,127
2008-2009				24,584	345,494	235,365	247,797	241,870	139,772	151,199	
2009-2010			14,898	276,901	183,248	194,590	426,655	682,386	1,014,019		
2010-2011				55,242	273,550	830,937	1,164,248	1,470,056			
2011-2012					66,389	226,348	501,557				
2012-2013			941	29,460	428,371	730,668					
2013-2014			57,190	117,585	532,568						
2014-2015				233,807							
2015-2016			31,603								
2016-2017		93,608									
2017-2018											
	<u>Reported Loss Development Factors:</u>										
	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001									0.980	1.042	0.982
2001-2002								1.357	1.587	1.096	1.020
2002-2003							0.990	1.768	1.926	1.209	1.064
2003-2004						1.337	2.194	1.160	0.905	1.047	1.155
2004-2005					11.993	0.815	1.833	1.045	1.163	1.068	1.120
2005-2006					8.393	1.355	1.094	0.981	1.057	1.805	0.968
2006-2007			13.355	1.550	1.225	1.940	1.191	1.116	1.268	1.042	1.218
2007-2008						12.304	1.286	1.472	0.924	1.164	
2008-2009				14.054	0.681	1.053	0.976	0.578	1.082		
2009-2010			18.587	0.662	1.062	2.193	1.599	1.486			
2010-2011				4.952	3.038	1.401	1.263				
2011-2012					3.409	2.216					
2012-2013			31.307	14.541	1.706						
2013-2014			2.056	4.529							
2014-2015											
2015-2016											
2016-2017											
Average Dollar-weighted Averages	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
3-yr					2.327	1.671	1.302	1.313	1.164	1.209	1.130
4-yr					2.083	1.574	1.300	1.217	1.143	1.188	1.135
Industry Factors	3.801	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
Prior	6.654	3.741	2.800	2.260	1.896	1.709	1.583	1.476	1.391	1.322	1.263
Selected	7.525	3.827	2.770	2.167	1.774	1.530	1.387	1.314	1.295	1.255	1.202
Cumulated	2,631.114	349.673	91.382	32.990	15.224	8.582	5.609	4.044	3.078	2.377	1.894

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

Accident Year	<u>Losses Reported as of:</u>													
	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-Ult. Months
1996-1997														
1997-1998														
1998-1999														
1999-2000														
2000-2001	1,146,497	1,127,258	1,151,406	1,151,406	1,113,665	1,087,910	1,322,472							
2001-2002	1,851,751	1,853,876	1,841,534	1,731,149	1,706,263	1,794,778								
2002-2003	1,346,228	1,367,884	1,405,829	1,349,716	1,156,446									
2003-2004	1,132,654	1,321,659	1,325,255	1,799,350										
2004-2005	604,660	571,375	658,159											
2005-2006	924,975	1,132,473												
2006-2007	2,212,910													
2007-2008														
2008-2009														
2009-2010														
2010-2011														
2011-2012														
2012-2013														
2013-2014														
2014-2015														
2015-2016														
2016-2017														
1996-1997														
1997-1998														
1998-1999														
1999-2000														
2000-2001	0.983	1.021	1.000	0.967	0.977	1.216								
2001-2002	1.001	0.993	0.940	0.986	1.052									
2002-2003	1.016	1.028	0.960	0.857										
2003-2004	1.167	1.003	1.358											
2004-2005	0.945	1.152												
2005-2006	1.224													
2006-2007														
2007-2008														
2008-2009														
2009-2010														
2010-2011														
2011-2012														
2012-2013														
2013-2014														
2014-2015														
2015-2016														
2016-2017														
Average Dollar-weighted Averages	1.056	1.039	1.065	0.937	1.015	1.216								
3-yr	1.136	1.039	1.067	0.940										
4-yr	1.096	1.023	1.054											
Industry Factors	1.035	1.030	1.028	1.025	1.023	1.017	1.013	1.010	1.006	1.003				
Prior	1.216	1.188	1.179	1.160	1.132	1.094	1.068							
Selected	1.157	1.109	1.071	1.050	1.029	1.061	0.000	0.000	0.000	0.000	0.000			
Cumulated	1.157	1.109	1.071	1.050	1.029	1.020	1.040							
Cumulated	1.576	1.362	1.228	1.147	1.092	1.061	1.040							

Judicial Branch Workers' Compensation Program - Trial Courts

Paid Loss Development

Accident Year (A)	Limited Paid Losses as of 12/31/17 (B)	Paid Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Paid Losses of 12/31/17 (E)	Paid Loss Development Factor (F)	Ultimate Program Losses (G)
2000-2001	9,074,447	1.029	9,337,606	9,390,247	1.049	9,850,369
2001-2002	12,881,827	1.030	13,268,282	13,552,881	1.057	14,325,395
2002-2003	16,764,281	1.031	17,283,974	17,352,397	1.067	18,515,008
2003-2004	17,952,636	1.038	18,634,836	18,937,052	1.088	20,603,513
2004-2005	13,154,579	1.046	13,759,690	13,574,444	1.110	15,067,633
2005-2006	12,417,670	1.055	13,100,642	13,093,182	1.133	14,834,575
2006-2007	11,127,846	1.066	11,862,284	12,661,037	1.158	14,661,481
2007-2008	11,796,041	1.082	12,763,316	12,123,870	1.188	14,403,158
2008-2009	10,225,208	1.104	11,288,630	10,318,855	1.224	12,630,279
2009-2010	13,767,036	1.132	15,584,285	14,039,262	1.265	17,759,666
2010-2011	12,178,483	1.177	14,334,074	12,814,025	1.326	16,991,397
2011-2012	11,009,731	1.236	13,608,028	11,154,925	1.402	15,639,205
2012-2013	11,523,730	1.316	15,165,229	11,692,310	1.502	17,561,850
2013-2014	8,431,241	1.441	12,149,418	8,528,580	1.656	14,123,328
2014-2015	6,853,331	1.714	11,746,609	6,911,480	1.981	13,691,642
2015-2016	5,732,421	2.274	13,035,525	5,732,421	2.645	15,162,254
2016-2017	2,721,824	4.074	11,088,711	2,721,824	4.768	12,977,657
Totals	\$187,612,332		\$228,011,139	\$194,598,792		\$258,798,410

Notes:

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

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

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

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

Accident Year	<u>Limited Losses Paid as of:</u>										
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001									7,820,858	8,242,969	8,518,254
2001-2002								11,209,342	11,965,583	12,259,437	12,444,418
2002-2003							13,895,219	14,639,844	15,008,317	15,436,250	15,909,865
2003-2004						14,244,193	15,135,240	15,795,943	16,385,329	16,825,676	17,134,379
2004-2005					9,312,103	10,263,766	10,959,900	11,554,070	11,929,327	12,193,453	12,517,980
2005-2006				7,518,738	8,522,029	9,388,958	9,984,912	10,554,943	11,055,421	11,377,246	11,736,360
2006-2007			5,604,484	7,197,283	8,310,895	9,190,933	9,737,594	10,218,829	10,549,323	10,828,048	11,002,691
2007-2008		3,185,782	5,297,864	7,033,067	8,337,068	9,082,337	10,028,334	10,938,511	11,396,645	11,578,352	11,796,041
2008-2009	454,230	3,499,847	5,966,402	7,711,858	8,680,674	9,236,108	9,599,782	9,907,242	10,107,914	10,225,208	
2009-2010	429,214	3,866,567	6,981,920	9,142,137	10,885,297	11,814,154	12,804,749	13,246,012	13,767,036		
2010-2011	434,154	3,507,731	6,028,970	8,016,256	9,451,632	10,554,256	11,539,699	12,178,483			
2011-2012	427,443	3,187,957	5,784,261	7,595,166	9,253,021	10,269,285	11,009,731				
2012-2013	389,782	3,201,349	5,892,691	7,910,587	10,160,662	11,523,730					
2013-2014	502,329	3,187,869	5,266,456	7,014,954	8,431,241						
2014-2015	227,098	2,346,387	4,954,175	6,853,331							
2015-2016	416,214	3,275,544	5,732,421								
2016-2017	299,568	2,721,824									
2017-2018	320,467										
	<u>Paid Loss Development Factors:</u>										
	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001									1.054	1.033	1.022
2001-2002								1.067	1.025	1.015	1.012
2002-2003							1.054	1.025	1.029	1.031	1.012
2003-2004						1.063	1.044	1.037	1.027	1.018	1.017
2004-2005					1.102	1.068	1.054	1.032	1.022	1.027	1.013
2005-2006				1.133	1.102	1.063	1.057	1.047	1.029	1.032	1.044
2006-2007			1.284	1.155	1.106	1.059	1.049	1.032	1.026	1.016	1.011
2007-2008		1.663	1.328	1.185	1.089	1.104	1.091	1.042	1.016	1.019	
2008-2009	7.705	1.705	1.293	1.126	1.064	1.039	1.032	1.020	1.012		
2009-2010	9.008	1.806	1.309	1.191	1.085	1.084	1.034	1.039			
2010-2011	8.079	1.719	1.330	1.179	1.117	1.093	1.055				
2011-2012	7.458	1.814	1.313	1.218	1.110	1.072					
2012-2013	8.213	1.841	1.342	1.284	1.134						
2013-2014	6.346	1.652	1.332	1.202							
2014-2015	10.332	2.111	1.383								
2015-2016	7.870	1.750									
2016-2017	9.086										
	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Average Dollar-weighted Averages	8.233	1.785	1.324	1.186	1.101	1.072	1.052	1.038	1.027	1.024	1.019
3-yr	8.849	1.811	1.352	1.236	1.121	1.083	1.041	1.035	1.018	1.022	1.023
4-yr	7.979	1.819	1.341	1.221	1.111	1.074	1.052	1.034	1.021	1.023	1.021
Industry Factors	6.045	2.579	1.693	1.370	1.217	1.137	1.102	1.085	1.074	1.063	1.054
Prior	7.756	1.793	1.327	1.190	1.094	1.065	1.050	1.040	1.025	1.020	1.015
Selected	7.756	1.792	1.327	1.189	1.095	1.065	1.050	1.040	1.025	1.020	1.015
Cumulated	31.599	4.074	2.274	1.714	1.441	1.316	1.236	1.177	1.132	1.104	1.082

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

Accident Year	<u>Limited Losses Paid as of:</u>										
	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months				
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001	8,709,346	8,739,440	8,802,602	8,895,256	8,956,603	9,007,420	9,074,447				
2001-2002	12,598,952	12,736,441	12,895,071	12,920,129	12,960,466	12,881,827					
2002-2003	16,094,236	16,258,522	16,422,472	16,702,882	16,764,281						
2003-2004	17,420,152	17,656,429	17,820,525	17,952,636							
2004-2005	12,681,865	12,873,737	13,154,579								
2005-2006	12,251,097	12,417,670									
2006-2007	11,127,846										
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-Ult. Months				
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001	1.003	1.007	1.011	1.007	1.006	1.007					
2001-2002	1.011	1.012	1.002	1.003	0.994						
2002-2003	1.010	1.010	1.017	1.004							
2003-2004	1.014	1.009	1.007								
2004-2005	1.015	1.022									
2005-2006	1.014										
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-Ult. Months				
Average Dollar-weighted Averages	1.011	1.012	1.009	1.005	1.000	1.007					
3-yr	1.014	1.013	1.009	1.004							
4-yr	1.013	1.013	1.009								
Industry Factors	1.047	1.041	1.036	1.033	1.030	1.014	1.025				
Prior	1.010	1.009	1.008	1.007	1.001	1.030	0.000	0.000	0.000	0.000	0.000
Selected	1.010	1.009	1.008	1.007	1.001	1.001	1.029				
Cumulated	1.066	1.055	1.046	1.038	1.031	1.030	1.029				

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

Accident Year	<u>Losses Paid as of:</u>										
	6 Months	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001									367,930	418,772	470,725
2001-2002								258,323	607,471	766,633	1,029,354
2002-2003							77,597	126,932	163,862	210,349	377,268
2003-2004							21,057	151,728	302,937	395,608	480,720
2004-2005						63,571	87,226	142,521	164,946	319,981	357,821
2005-2006							41,774	191,927	344,679	377,329	452,915
2006-2007				56,074	206,592	281,994	405,486	615,341	769,011	1,102,966	1,278,972
2007-2008								45,884	106,333	253,061	327,829
2008-2009						7,468	24,017	39,667	90,387	93,647	
2009-2010					10,328	97,117	111,611	167,604	272,227		
2010-2011				2,270	83,989	208,211	429,902	635,542			
2011-2012					47,878	104,791	145,194				
2012-2013					2,539	168,581					
2013-2014					97,339						
2014-2015				58,149							
2015-2016											
2016-2017											
2017-2018											
	<u>Paid Loss Development Factors:</u>										
	6-18 Months	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001									1.138	1.124	1.079
2001-2002								2.352	1.262	1.343	1.091
2002-2003							1.636	1.291	1.284	1.794	1.458
2003-2004							7.205	1.997	1.306	1.215	1.295
2004-2005						1.372	1.634	1.157	1.940	1.118	1.078
2005-2006							4.594	1.796	1.095	1.200	1.030
2006-2007				3.684	1.365	1.438	1.518	1.250	1.434	1.160	1.199
2007-2008								2.317	2.380	1.295	
2008-2009						3.216	1.652	2.279	1.036		
2009-2010					9.403	1.149	1.502	1.624			
2010-2011				37.000	2.479	2.065	1.478				
2011-2012					2.189	1.386					
2012-2013					66.397						
2013-2014											
2014-2015											
2015-2016											
2016-2017											
Average Dollar-weighted Averages				20.342	16.367	1.771	2.652	1.785	1.431	1.281	1.176
3-yr					3.583	1.674	1.490	1.852	1.501	1.188	1.142
4-yr					3.998	1.702		1.425	1.394	1.177	1.170
Industry Factors	5.004	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Prior	18.093	7.428	4.734	3.415	2.665	2.266	2.033	1.871	1.747	1.645	1.557
Selected	21.784	7.952	5.205	3.641	2.758	2.270	1.992	1.803	1.687	1.598	1.517
Cumulated	#####	83,621.578	10,515.792	2,020.325	554.882	201.190	88.630	44.493	24.677	14.628	9.154

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

Accident Year	<u>Losses Paid as of:</u>										
	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months				
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001	507,948	541,963	574,009	600,925	632,731	670,508	727,818				
2001-2002	1,123,512	1,208,329	937,176	937,599	974,761	1,037,035					
2002-2003	549,918	662,012	800,533	930,474	723,936						
2003-2004	622,324	722,364	887,225	984,415							
2004-2005	385,829	396,627	419,864								
2005-2006	466,500	675,512									
2006-2007	1,533,191										
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
2017-2018											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-Ult. Months				
1996-1997											
1997-1998											
1998-1999											
1999-2000											
2000-2001	1.067	1.059	1.047	1.053	1.060	1.085					
2001-2002	1.075	0.776	1.000	1.040	1.064						
2002-2003	1.204	1.209	1.162	0.778							
2003-2004	1.161	1.228	1.110								
2004-2005	1.028	1.059									
2005-2006	1.448										
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											
	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-Ult. Months				
Average Dollar-weighted Averages	1.164	1.066	1.080	0.957	1.062	1.085					
3-yr	1.217	1.183	1.087	0.944							
4-yr	1.213	1.019	1.080								
Industry Factors	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.026	1.261
Prior	1.485	1.424	1.376	1.339	1.306	1.073	1.322				
Selected	1.446	1.386	1.336	1.250	1.170	1.542					
Cumulated	1.446	1.386	1.336	1.250	1.170	1.100	1.402	1.003	1.001	1.485	
Cumulated	6.034	4.173	3.011	2.254	1.803	1.542	1.402	1.490	1.486	1.485	

Judicial Branch Workers' Compensation Program - Trial Courts

Exposure and Development Method
Based on Reported Losses

Accident Year	Trended Payroll (\$00) (A)	Reported Losses as of 12/31/17 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Reported (D)	Program Rate (E)	Incurred but not Reported (IBNR) (F)	Ultimate Program Losses (G)
2000-2001	3,399,435	9,762,668	1.008	0.008	2.943	80,036	9,842,704
2001-2002	7,168,033	13,794,142	1.011	0.011	1.983	156,356	13,950,498
2002-2003	8,289,109	17,942,751	1.014	0.014	2.248	260,875	18,203,626
2003-2004	9,085,839	20,548,000	1.019	0.019	2.231	385,140	20,933,140
2004-2005	9,269,866	14,196,863	1.026	0.025	1.618	374,966	14,571,829
2005-2006	9,833,930	14,085,097	1.037	0.036	1.469	520,058	14,605,155
2006-2007	10,411,708	13,778,801	1.051	0.049	1.248	636,697	14,415,498
2007-2008	11,247,233	13,243,800	1.069	0.065	1.270	928,459	14,172,259
2008-2009	11,501,809	11,016,300	1.090	0.083	1.089	1,039,614	12,055,914
2009-2010	10,763,648	15,961,726	1.115	0.103	1.620	1,796,022	17,757,748
2010-2011	10,466,118	15,253,549	1.143	0.125	1.552	2,030,427	17,283,976
2011-2012	10,190,447	13,538,510	1.174	0.148	1.530	2,307,525	15,846,035
2012-2013	9,227,549	14,814,611	1.215	0.177	1.578	2,577,310	17,391,921
2013-2014	8,980,383	11,755,924	1.264	0.209	1.587	2,978,640	14,734,564
2014-2015	8,642,172	11,190,094	1.363	0.266	1.637	3,763,165	14,953,259
2015-2016	8,907,097	9,691,252	1.597	0.374	1.662	5,536,545	15,227,797
2016-2017	8,892,650	6,397,454	2.206	0.547	1.703	8,283,868	14,681,322
Totals	156,277,026	\$226,971,542				\$33,655,703	\$260,627,245

Notes:

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

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

Judicial Branch Workers' Compensation Program - Trial Courts

Exposure and Development Method
Based on Paid Losses

Accident Year	Trended Payroll (\$00) (A)	Paid Losses as of 12/31/17 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Paid (D)	Program Rate (E)	Incurred but not Paid (F)	Ultimate Program Losses (G)
2000-2001	3,399,435	9,390,247	1.049	0.047	2.943	470,213	9,860,460
2001-2002	7,168,033	13,552,881	1.057	0.054	1.983	767,567	14,320,448
2002-2003	8,289,109	17,352,397	1.067	0.063	2.248	1,173,937	18,526,334
2003-2004	9,085,839	18,937,052	1.088	0.081	2.231	1,641,911	20,578,963
2004-2005	9,269,866	13,574,444	1.110	0.099	1.618	1,484,866	15,059,310
2005-2006	9,833,930	13,093,182	1.133	0.117	1.469	1,690,187	14,783,369
2006-2007	10,411,708	12,661,037	1.158	0.136	1.248	1,767,158	14,428,195
2007-2008	11,247,233	12,123,870	1.188	0.158	1.270	2,256,870	14,380,740
2008-2009	11,501,809	10,318,855	1.224	0.183	1.089	2,292,161	12,611,016
2009-2010	10,763,648	14,039,262	1.265	0.209	1.620	3,644,356	17,683,618
2010-2011	10,466,118	12,814,025	1.326	0.246	1.552	3,995,880	16,809,905
2011-2012	10,190,447	11,154,925	1.402	0.287	1.530	4,474,727	15,629,652
2012-2013	9,227,549	11,692,310	1.502	0.334	1.578	4,863,398	16,555,708
2013-2014	8,980,383	8,528,580	1.656	0.396	1.587	5,643,740	14,172,320
2014-2015	8,642,172	6,911,480	1.981	0.495	1.637	7,002,882	13,914,362
2015-2016	8,907,097	5,732,421	2.645	0.622	1.662	9,207,836	14,940,257
2016-2017	8,892,650	2,721,824	4.768	0.790	1.703	11,963,905	14,685,729
Totals	156,277,026	\$194,598,792				\$64,341,594	\$258,940,386

Notes:

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

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

Judicial Branch Workers' Compensation Program - Trial Courts

Exposure and Development Method

Accident Year	Trended Payroll (\$00) (A)	Ultimate Limited Losses (B)	Trend Factor (C)	Trended Limited Losses (D)	Trended Limited Loss Rate (E)	Limited Loss Rate (F)	Factor to SIR (G)	Program Loss Rate (H)
2000-2001	3,399,435	9,282,000	0.744	6,905,808	2.031	2.730	1.078	2.943
2001-2002	7,168,033	13,135,000	0.752	9,877,520	1.378	1.832	1.083	1.983
2002-2003	8,289,109	17,173,000	0.797	13,686,881	1.651	2.072	1.085	2.248
2003-2004	9,085,839	18,553,000	0.992	18,404,576	2.026	2.042	1.093	2.231
2004-2005	9,269,866	13,674,000	1.288	17,612,112	1.900	1.475	1.097	1.618
2005-2006	9,833,930	13,108,000	1.405	18,416,740	1.873	1.333	1.102	1.469
2006-2007	10,411,708	11,739,000	1.338	15,706,782	1.509	1.127	1.107	1.248
2007-2008	11,247,233	12,829,000	1.249	16,023,421	1.425	1.141	1.113	1.270
2008-2009	11,501,809	11,207,000	1.172	13,134,604	1.142	0.974	1.118	1.089
2009-2010	10,763,648	15,513,000	1.080	16,754,040	1.557	1.441	1.124	1.620
2010-2011	10,466,118	14,369,000	1.049	15,073,081	1.440	1.373	1.130	1.552
2011-2012	10,190,447	13,714,000	1.065	14,605,410	1.433	1.346	1.137	1.530
2012-2013	9,227,549	15,165,000	1.079	16,363,035	1.773	1.381	1.143	1.578
2013-2014	8,980,383	12,149,000	1.079	13,108,771	1.460	1.381	1.150	1.587
2014-2015	8,642,172	11,747,000	1.052	12,357,844	1.430	1.416	1.156	1.637
2015-2016	8,907,097	13,036,000	1.043	13,596,548	1.526	1.429	1.163	1.662
2016-2017	8,892,650	11,492,000	1.024	11,767,808	1.323	1.455	1.170	1.703
Total/Avg	156,277,026	\$227,885,000		\$243,394,981	\$1.557			
12/13-15/16	35,757,201	52,097,000		55,426,198	\$1.550			
13/14-16/17	35,422,302	48,424,000		50,830,971	\$1.435			

Selected Limited Rate: \$1.490
Prior: \$1.500

Notes:

- (A) From Appendix TC-L, Column (C).
- (B) Selected average of results from Appendices A and B.
- (C) From Appendix TC-E, Page 1, Column (B).
- (D) (B) x (C).
- (E) (D) / (A).
- (F) Selected Limited Rate / (C). For 2011-2012 and prior (B) / (A).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

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

Judicial Branch Workers' Compensation Program - Trial Courts

Frequency and Severity Method

Accident Year	Ultimate Program Severity (A)	Adjusted Ultimate Claims (B)	Ultimate Program Losses (C)
2000-2001	24,228	413	10,006,164
2001-2002	20,788	684	14,218,992
2002-2003	21,395	871	18,635,045
2003-2004	18,395	1,102	20,271,290
2004-2005	15,446	971	14,998,066
2005-2006	15,335	942	14,445,570
2006-2007	14,052	925	12,998,100
2007-2008	17,979	794	14,275,326
2008-2009	14,356	873	12,532,788
2009-2010	21,964	794	17,439,416
2010-2011	21,263	762	16,202,406
2011-2012	23,240	666	15,477,840
2012-2013	22,218	642	14,263,956
2013-2014	23,066	578	13,332,148
2014-2015	24,543	553	13,572,279
2015-2016	25,696	573	14,723,808
2016-2017	27,152	566	15,368,032
Total		12,709	\$252,761,226

Notes:

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

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

Judicial Branch Workers' Compensation Program - Trial Courts

Frequency and Severity Method

Accident Year	Ultimate Limited Losses (A)	Adjusted Ultimate Claims (B)	Ultimate Limited Severity (C)	Trend Factor (D)	Trended Limited Severity (E)	Limited Severity (F)	Factor to SIR (G)	Program Severity (H)
2000-2001	9,282,000	413	22,475	1.246	28,004	22,475	1.078	24,228
2001-2002	13,135,000	684	19,203	1.221	23,447	19,203	1.083	20,788
2002-2003	17,173,000	871	19,716	1.256	24,763	19,716	1.085	21,395
2003-2004	18,553,000	1,102	16,836	1.517	25,540	16,836	1.093	18,395
2004-2005	13,674,000	971	14,082	1.911	26,911	14,082	1.097	15,446
2005-2006	13,108,000	942	13,915	2.023	28,150	13,915	1.102	15,335
2006-2007	11,739,000	925	12,691	1.869	23,719	12,691	1.107	14,052
2007-2008	12,829,000	794	16,157	1.694	27,370	16,157	1.113	17,979
2008-2009	11,207,000	873	12,837	1.542	19,795	12,837	1.118	14,356
2009-2010	15,513,000	794	19,538	1.379	26,943	19,538	1.124	21,964
2010-2011	14,334,000	762	18,811	1.299	24,435	18,811	1.130	21,263
2011-2012	13,619,000	666	20,449	1.281	26,195	20,449	1.137	23,240
2012-2013	14,874,000	642	23,168	1.260	29,192	19,444	1.143	22,218
2013-2014	12,188,000	578	21,087	1.221	25,747	20,066	1.150	23,066
2014-2015	11,851,000	553	21,430	1.154	24,730	21,231	1.156	24,543
2015-2016	12,929,000	573	22,564	1.109	25,023	22,092	1.163	25,696
2016-2017	12,438,000	566	21,975	1.056	23,206	23,201	1.170	27,152

Average Limited Severity:	\$25,481
Average 13/14-16/17 Limited Severity:	\$24,677
Average 14/15-16/17 Limited Severity:	\$24,320
Selected Limited Severity:	\$24,500
Prior:	\$24,000

Notes:

- (A) Selected average of results from Appendices A, B, and C.
- (B) Appendix TC-D, Page 3, Column (C).
- (C) (A) / (B).
- (D) From Appendix TC-E, Page 1, Column (J).
- (E) (C) x (D).
- (F) Selected Limited Severity / (D).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

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

Judicial Branch Workers' Compensation Program - Trial Courts

Frequency and Severity Method
Projection of Ultimate Claims

Accident Year	Reported Claim Development (A)	Closed Claim Development (B)	Selected Ultimate Claims (C)	Trended Payroll (\$000,000) (D)	Claim Frequency (E)	Trend Factor (F)	Trended Claim Frequency (G)
2000-2001	413	402	413	339.9	1.215	0.596	0.724
2001-2002	684	670	684	716.8	0.954	0.614	0.586
2002-2003	871	854	871	828.9	1.051	0.633	0.665
2003-2004	1,102	1,079	1,102	908.6	1.213	0.653	0.792
2004-2005	971	952	971	927.0	1.047	0.673	0.705
2005-2006	942	926	942	983.4	0.958	0.693	0.664
2006-2007	925	914	925	1,041.2	0.888	0.715	0.635
2007-2008	794	777	794	1,124.7	0.706	0.737	0.520
2008-2009	873	873	873	1,150.2	0.759	0.760	0.577
2009-2010	794	784	794	1,076.4	0.738	0.783	0.578
2010-2011	762	747	762	1,046.6	0.728	0.807	0.587
2011-2012	666	652	666	1,019.0	0.654	0.832	0.544
2012-2013	642	625	642	922.8	0.696	0.859	0.598
2013-2014	578	568	578	898.0	0.644	0.885	0.570
2014-2015	553	529	553	864.2	0.640	0.912	0.584
2015-2016	573	597	573	890.7	0.643	0.941	0.605
2016-2017	566	622	566	889.3	0.636	0.970	0.617
Total	12,709	12,571	12,709	15,627.7			0.614
12/13-16/17	2,912	2,941	2,912	4,465.0			0.595
					(H) Selected 2017-2018 Frequency:		0.650
					Prior:		0.650
Program Year:				2017-2018	2018-2019	2019-2020	2020-2021
(I) Trend Factor:				1.000	0.970	0.941	0.913
(J) Selected Frequency:				0.650	0.631	0.612	0.593
(K) Est. Payroll (\$000,000):				878.0	899.9	922.4	945.5
(L) Ultimate Claims:				571	568	565	561

Notes:

- (A) From Appendix TC-D, Page 4, (C).
- (B) From Appendix TC-D, Page 5, (C).
- (C) Selected from (A) and (B).
- (D) From Appendix TC-L, Column (C) / 10,000.
- (E) (C) / (D).
- (F) From Appendix TC-E, Page 1, Column (H).
- (G) (E) x (F).
- (H) The selected frequency of .650 is based on (G).
- (I) From Appendix TC-E, Page 1, Column (H).
- (J) (H) x (I).
- (K) From Appendix TC-L, Column (C) / 10,000.
- (L) (J) x (K).

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

Judicial Branch Workers' Compensation Program - Trial Courts

Frequency and Severity Method
Reported Claim Count Development

Accident Year	Claims Reported as of 12/31/2017 (A)	Reported Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
2000-2001	413	1.000	413	0.724
2001-2002	684	1.000	684	0.586
2002-2003	871	1.000	871	0.665
2003-2004	1,102	1.000	1,102	0.792
2004-2005	971	1.000	971	0.705
2005-2006	942	1.000	942	0.664
2006-2007	925	1.000	925	0.635
2007-2008	794	1.000	794	0.520
2008-2009	873	1.000	873	0.577
2009-2010	794	1.000	794	0.578
2010-2011	762	1.000	762	0.588
2011-2012	666	1.000	666	0.544
2012-2013	642	1.000	642	0.598
2013-2014	577	1.001	578	0.570
2014-2015	551	1.004	553	0.584
2015-2016	568	1.008	573	0.605
2016-2017	551	1.028	566	0.617
Total	12,686		12,709	0.614

Notes:

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

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

Judicial Branch Workers' Compensation Program - Trial Courts

Frequency and Severity Method
Closed Claim Count Development

Accident Year	Claims Closed as of 12/31/2017 (A)	Closed Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
2000-2001	402	1.000	402	0.705
2001-2002	670	1.000	670	0.574
2002-2003	853	1.001	854	0.652
2003-2004	1,077	1.002	1,079	0.775
2004-2005	949	1.003	952	0.691
2005-2006	918	1.009	926	0.653
2006-2007	901	1.014	914	0.628
2007-2008	761	1.021	777	0.509
2008-2009	848	1.029	873	0.577
2009-2010	755	1.039	784	0.570
2010-2011	710	1.052	747	0.576
2011-2012	608	1.073	652	0.532
2012-2013	566	1.105	625	0.582
2013-2014	490	1.160	568	0.560
2014-2015	430	1.230	529	0.558
2015-2016	441	1.353	597	0.631
2016-2017	374	1.664	622	0.678
Total	11,753		12,571	0.609

Notes:

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

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

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

Claims Reported as of:

Accident Year	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
1996-1997													
1997-1998													
1998-1999													
1999-2000													
2000-2001								410	409	409	409	410	410
2001-2002							694	676	679	680	682	684	684
2002-2003						890	867	867	867	867	868	869	869
2003-2004					1,099	1,098	1,101	1,101	1,101	1,101	1,101	1,101	1,102
2004-2005				971	972	970	969	969	969	969	971	971	971
2005-2006			930	931	941	941	941	942	942	944	943	942	
2006-2007		929	923	923	918	919	921	922	925	925	925		
2007-2008	761	785	792	793	792	793	792	793	793	794			
2008-2009	857	866	868	870	871	872	872	872	873				
2009-2010	767	783	783	788	789	791	793	794					
2010-2011	730	749	753	757	759	760	762						
2011-2012	647	658	660	664	664	666							
2012-2013	625	635	633	640	642								
2013-2014	573	572	574	577									
2014-2015	529	547	551										
2015-2016	556	568											
2016-2017	551												

Reported Claim Count Development Factors:

	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months	138-150 Months	150-162 Months	162-174 Months
1996-1997													
1997-1998													
1998-1999													
1999-2000													
2000-2001								0.998	1.000	1.000	1.002	1.000	1.000
2001-2002							0.974	1.004	1.001	1.003	1.003	1.000	1.001
2002-2003						0.974	1.000	1.000	1.000	1.001	1.001	1.000	1.001
2003-2004					0.999	1.003	1.000	1.000	1.000	1.000	1.000	1.001	1.000
2004-2005				1.001	0.998	0.999	1.000	1.000	1.000	1.002	1.000	1.000	
2005-2006			1.001	1.011	1.000	1.000	1.001	1.000	1.002	0.999	0.999		
2006-2007		0.994	1.000	0.995	1.001	1.002	1.001	1.003	1.000	1.000			
2007-2008	1.032	1.009	1.001	0.999	1.001	0.999	1.001	1.000	1.001				
2008-2009	1.011	1.002	1.002	1.001	1.001	1.000	1.000	1.001					
2009-2010	1.021	1.000	1.006	1.001	1.003	1.003	1.001						
2010-2011	1.026	1.005	1.005	1.003	1.001	1.003							
2011-2012	1.017	1.003	1.006	1.000	1.003								
2012-2013	1.016	0.997	1.011	1.003									
2013-2014	0.998	1.003	1.005										
2014-2015	1.034	1.007											
2015-2016	1.022												
Average Claim-weighted Averages	1.020	1.002	1.004	1.002	1.001	0.998	0.998	1.001	1.001	1.001	1.001	1.000	1.001
3-yr	1.017	1.002	1.007	1.002	1.002	1.002	1.001	1.002	1.001	1.000	1.000	1.000	1.001
4-yr	1.017	1.002	1.007	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001
Industry Factors	1.052	1.005	1.004	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	1.019	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.020	1.004	1.003	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	1.028	1.008	1.004	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

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

Claims Closed as of:

Accident Year	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
1996-1997													
1997-1998													
1998-1999													
1999-2000													
2000-2001								339	375	382	385	389	390
2001-2002							567	626	649	649	650	659	663
2002-2003						729	806	818	823	823	832	834	842
2003-2004					973	998	1,037	1,050	1,048	1,063	1,062	1,068	1,078
2004-2005				841	872	898	911	920	935	938	945	943	949
2005-2006			774	817	857	878	883	895	894	904	909	918	
2006-2007		640	729	767	835	862	871	876	890	898	901		
2007-2008	480	589	644	680	701	722	734	747	756	761			
2008-2009	588	690	753	786	816	823	834	846	848				
2009-2010	472	570	641	675	692	727	741	755					
2010-2011	475	564	604	642	672	692	710						
2011-2012	413	508	529	567	597	608							
2012-2013	385	446	490	535	566								
2013-2014	286	413	455	490									
2014-2015	330	391	430										
2015-2016	361	441											
2016-2017	374												

Closed Claim Count Development Factors:

	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months	138-150 Months	150-162 Months	162-174 Months
1996-1997													
1997-1998													
1998-1999													
1999-2000													
2000-2001								1.106	1.019	1.008	1.010	1.003	1.008
2001-2002							1.104	1.037	1.000	1.002	1.014	1.006	1.009
2002-2003						1.106	1.015	1.006	1.000	1.011	1.002	1.010	1.006
2003-2004					1.026	1.039	1.013	0.998	1.014	0.999	1.006	1.009	0.999
2004-2005				1.037	1.030	1.014	1.010	1.016	1.003	1.007	0.998	1.006	
2005-2006			1.056	1.049	1.025	1.006	1.014	0.999	1.011	1.006	1.010		
2006-2007		1.139	1.052	1.089	1.032	1.010	1.006	1.016	1.009	1.003			
2007-2008	1.227	1.093	1.056	1.031	1.030	1.017	1.018	1.012	1.007				
2008-2009	1.173	1.091	1.044	1.038	1.009	1.013	1.014	1.002					
2009-2010	1.208	1.125	1.053	1.025	1.051	1.019	1.019						
2010-2011	1.187	1.071	1.063	1.047	1.030	1.026							
2011-2012	1.230	1.041	1.072	1.053	1.018								
2012-2013	1.158	1.099	1.092	1.058									
2013-2014	1.444	1.102	1.077										
2014-2015	1.185	1.100											
2015-2016	1.222												
Average	1.226	1.096	1.063	1.047	1.028	1.028	1.024	1.021	1.008	1.005	1.007	1.007	1.006
Claim-weighted													
Averages													
3-yr	1.274	1.100	1.080	1.052	1.034	1.019	1.017	1.010	1.009	1.005	1.004	1.008	1.004
4-yr	1.242	1.083	1.075	1.045	1.026	1.019	1.014	1.007	1.007	1.004	1.004	1.008	1.004
Industry													
Factors	1.280	1.065	1.040	1.027	1.020	1.013	1.009	1.006	1.005	1.003	1.003	1.001	1.001
Prior	1.217	1.093	1.055	1.046	1.029	1.020	1.012	1.010	1.008	1.007	1.005	1.006	1.001
Selected	1.230	1.100	1.060	1.050	1.030	1.020	1.012	1.010	1.008	1.007	1.005	1.006	1.001
Cumulated	1.664	1.353	1.230	1.160	1.105	1.073	1.052	1.039	1.029	1.021	1.014	1.009	1.003

Judicial Branch Workers' Compensation Program - Trial Courts

Loss Trend Factors

Accident Year	Benefit Level Factor (A)	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to
		2017-2018 Loss Rate	2018-2019 Loss Rate	2019-2020 Loss Rate	2020-2021 Loss Rate	2017-2018 Frequency	2018-2019 Frequency	2019-2020 Frequency	2020-2021 Frequency	2017-2018 Severity
		Level (B)	Level (C)	Level (D)	Level (E)	Level (F)	Level (G)	Level (H)	Level (I)	Level (J)
Prior	1.240	1.101	1.094	1.087	1.081	0.528	0.512	0.497	0.482	2.081
1997-1998	1.077	0.962	0.956	0.950	0.945	0.544	0.528	0.512	0.497	1.764
1998-1999	0.965	0.867	0.862	0.857	0.851	0.561	0.544	0.528	0.512	1.543
1999-2000	0.871	0.787	0.782	0.777	0.773	0.578	0.561	0.544	0.528	1.358
2000-2001	0.819	0.744	0.740	0.735	0.731	0.596	0.578	0.561	0.544	1.246
2001-2002	0.823	0.752	0.747	0.743	0.738	0.614	0.596	0.578	0.561	1.221
2002-2003	0.868	0.797	0.792	0.787	0.783	0.633	0.614	0.596	0.578	1.256
2003-2004	1.074	0.992	0.986	0.980	0.974	0.653	0.633	0.614	0.596	1.517
2004-2005	1.387	1.288	1.280	1.272	1.265	0.673	0.652	0.633	0.614	1.911
2005-2006	1.505	1.405	1.396	1.388	1.380	0.693	0.673	0.653	0.633	2.023
2006-2007	1.425	1.338	1.329	1.321	1.314	0.715	0.694	0.673	0.653	1.869
2007-2008	1.323	1.249	1.241	1.234	1.227	0.737	0.715	0.694	0.673	1.694
2008-2009	1.235	1.172	1.165	1.158	1.151	0.760	0.738	0.715	0.694	1.542
2009-2010	1.132	1.080	1.074	1.067	1.061	0.783	0.760	0.737	0.715	1.379
2010-2011	1.093	1.049	1.042	1.036	1.030	0.807	0.783	0.760	0.737	1.299
2011-2012	1.104	1.065	1.059	1.052	1.046	0.832	0.808	0.784	0.760	1.281
2012-2013	1.113	1.079	1.073	1.066	1.060	0.859	0.833	0.808	0.784	1.260
2013-2014	1.106	1.079	1.072	1.066	1.059	0.885	0.859	0.833	0.808	1.221
2014-2015	1.072	1.052	1.046	1.039	1.033	0.912	0.885	0.859	0.833	1.154
2015-2016	1.055	1.043	1.036	1.030	1.024	0.941	0.913	0.886	0.859	1.109
2016-2017	1.030	1.024	1.018	1.012	1.006	0.970	0.942	0.913	0.886	1.056
2017-2018	1.000	1.000	0.994	0.988	0.982	1.000	0.970	0.941	0.913	1.000
2018-2019	1.000	--	1.000	0.994	0.988	--	1.000	0.970	0.941	--
2019-2020	1.000	--	--	1.000	0.994	--	--	1.000	0.970	--
2020-2021	1.000	--	--	--	1.000	--	--	--	1.000	--

Notes:

- (A) Based on WCIRB.
- (B) - (E) (A) adjusted for a -0.6% annual loss rate trend.
- (F) - (I) (A) adjusted for a -3.0% annual frequency trend.
- (J) (A) adjusted for a 2.5% annual severity trend.

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

Judicial Branch Workers' Compensation Program - Trial Courts

Residual Trend Factors

Accident Year	Initial Estimate of Ultimate Limited Losses (A)	Ultimate Reported Claims (B)	BLF (C)	Adjusted Limited Severity (D)	Trended Payroll (\$00) (E)	Ultimate Frequency (F)
Prior		0	1.240			
1997-1998		0	1.077			
1998-1999		0	0.965			
1999-2000		0	0.871			
2000-2001	9,282,000	413	0.819	18,415	3,399,435	1.215
2001-2002	13,135,000	684	0.823	15,804	7,168,033	0.954
2002-2003	17,173,000	871	0.868	17,108	8,289,109	1.051
2003-2004	18,553,000	1,102	1.074	18,085	9,085,839	1.213
2004-2005	13,674,000	971	1.387	19,528	9,269,866	1.047
2005-2006	13,108,000	942	1.505	20,937	9,833,930	0.958
2006-2007	11,739,000	925	1.425	18,080	10,411,708	0.888
2007-2008	12,829,000	794	1.323	21,379	11,247,233	0.706
2008-2009	11,207,000	873	1.235	15,855	11,501,809	0.759
2009-2010	15,513,000	794	1.132	22,124	10,763,648	0.738
2010-2011	14,369,000	762	1.093	20,611	10,466,118	0.728
2011-2012	13,714,000	666	1.104	22,740	10,190,447	0.654
2012-2013	15,165,000	642	1.113	26,297	9,227,549	0.696
2013-2014	12,149,000	578	1.106	23,240	8,980,383	0.644
2014-2015	11,747,000	553	1.072	22,767	8,642,172	0.640
2015-2016	13,036,000	573	1.055	24,013	8,907,097	0.643
2016-2017	11,492,000	566	1.030	20,918	8,892,650	0.636

	Severity Trend Factors	Frequency Trend Factors
Latest 10 x 2016-2017	1.034	0.972
Latest 5 x 2016-2017	0.996	0.989
Prior	1.025	0.970
Default	1.025	0.980
Selected Residual Trend	1.025	0.970

Notes:

- (A) Selected average of results from Appendices A and B.
- (B) Appendix TC-D, Page 3, Column (C).
- (C) Appendix TC-E, Page 1, (A).
- (D) (A) x (C) / (B).
- (E) From Appendix TC-L, Column (C).
- (F) (B) / (E) x 10,000.

Judicial Branch Workers' Compensation Program - Trial Courts

Outstanding Liability for
Unallocated Loss Adjustment Expenses
as of 6/30/17

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2017-2018	1,061.0	\$1,701	1.000	\$1,701	\$1,804,761
2018-2019	664.8	1,701	1.050	1,786	1,187,333
2019-2020	454.7	1,701	1.103	1,876	853,017
2020-2021	318.6	1,701	1.158	1,970	627,642
2021-2022	221.8	1,701	1.216	2,068	458,682
2022-2023	153.8	1,701	1.277	2,172	334,054
2023-2024	105.9	1,701	1.341	2,281	241,558
2024-2025	72.3	1,701	1.408	2,395	173,159
2025-2026	48.3	1,701	1.478	2,514	121,426
2026-2027	30.6	1,701	1.552	2,640	80,784
2027-2028	18.2	1,701	1.630	2,773	50,469
2028-2029	9.8	1,701	1.712	2,912	28,538
2029-2030	4.5	1,701	1.798	3,058	13,761
2030-2031	1.4	1,701	1.888	3,211	4,495
2031-2032	0.5	1,701	1.982	3,371	1,686
2032-2033	0.0	1,701	2.081	3,540	0
2033-2034	0.0	1,701	2.185	3,717	0
2034-2035	0.0	1,701	2.294	3,902	0
(G) Total ULAE Outstanding as of 6/30/17:					\$5,981,365
(H) Total ULAE Outstanding as of 12/31/17:					\$6,037,744

Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Judicial Council.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).
- (H) (G) from this page and the next, interpolated to 12/31/17.

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

Judicial Branch Workers' Compensation Program - Trial Courts

Outstanding Liability for
Unallocated Loss Adjustment Expenses
as of 6/30/18

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2018-2019	991.0	\$1,701	1.050	\$1,786	\$1,769,926
2019-2020	640.1	1,701	1.103	1,876	1,200,828
2020-2021	445.6	1,701	1.158	1,970	877,832
2021-2022	314.5	1,701	1.216	2,068	650,386
2022-2023	220.4	1,701	1.277	2,172	478,709
2023-2024	152.6	1,701	1.341	2,281	348,081
2024-2025	105.6	1,701	1.408	2,395	252,912
2025-2026	72.9	1,701	1.478	2,514	183,271
2026-2027	49.4	1,701	1.552	2,640	130,416
2027-2028	32.1	1,701	1.630	2,773	89,013
2028-2029	19.3	1,701	1.712	2,912	56,202
2029-2030	10.7	1,701	1.798	3,058	32,721
2030-2031	4.8	1,701	1.888	3,211	15,413
2031-2032	1.6	1,701	1.982	3,371	5,394
2032-2033	0.6	1,701	2.081	3,540	2,124
2033-2034	0.0	1,701	2.185	3,717	0
2034-2035	0.0	1,701	2.294	3,902	0
2035-2036	0.0	1,701	2.409	4,098	0
(G) Total ULAE Outstanding as of 6/30/18:					\$6,093,228

Notes:

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

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

Judicial Branch Workers' Compensation Program - Trial Courts

Payment and Reserve Forecast

Accident Year	As of 12/31/2017	Calendar Period			
		1/1/2018 to 6/30/2018	7/1/2018 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 6/30/2021
Prior					
Ultimate Loss	\$9,841,000	\$9,841,000	\$9,841,000	\$9,841,000	\$9,841,000
Paid in Calendar Period	-	-	26,594	53,020	53,815
Paid to Date	9,390,247	9,390,247	9,416,841	9,469,861	9,523,676
Outstanding Liability	450,753	450,753	424,159	371,139	317,324
2001-2002					
Ultimate Loss	\$13,946,000	\$13,946,000	\$13,946,000	\$13,946,000	\$13,946,000
Paid in Calendar Period	-	26,339	26,408	20,082	40,036
Paid to Date	13,552,881	13,579,220	13,605,628	13,625,710	13,665,746
Outstanding Liability	393,119	366,780	340,372	320,290	280,254
2002-2003					
Ultimate Loss	\$18,194,000	\$18,194,000	\$18,194,000	\$18,194,000	\$18,194,000
Paid in Calendar Period	-	58,912	108,011	48,577	36,940
Paid to Date	17,352,397	17,411,309	17,519,320	17,567,897	17,604,837
Outstanding Liability	841,603	782,691	674,680	626,103	589,163
2003-2004					
Ultimate Loss	\$20,938,000	\$20,938,000	\$20,938,000	\$20,938,000	\$20,938,000
Paid in Calendar Period	-	232,110	323,697	199,429	89,691
Paid to Date	18,937,052	19,169,162	19,492,859	19,692,288	19,781,979
Outstanding Liability	2,000,948	1,768,838	1,445,141	1,245,712	1,156,021
2004-2005					
Ultimate Loss	\$14,566,000	\$14,566,000	\$14,566,000	\$14,566,000	\$14,566,000
Paid in Calendar Period	-	90,232	185,673	130,964	80,687
Paid to Date	13,574,444	13,664,676	13,850,349	13,981,313	14,062,000
Outstanding Liability	991,556	901,324	715,651	584,687	504,000
2005-2006					
Ultimate Loss	\$14,606,000	\$14,606,000	\$14,606,000	\$14,606,000	\$14,606,000
Paid in Calendar Period	-	121,025	229,646	239,402	168,862
Paid to Date	13,093,182	13,214,207	13,443,853	13,683,255	13,852,117
Outstanding Liability	1,512,818	1,391,793	1,162,147	922,745	753,883
2006-2007					
Ultimate Loss	\$14,482,000	\$14,482,000	\$14,482,000	\$14,482,000	\$14,482,000
Paid in Calendar Period	-	131,109	250,098	237,560	247,652
Paid to Date	12,661,037	12,792,146	13,042,244	13,279,804	13,527,456
Outstanding Liability	1,820,963	1,689,854	1,439,756	1,202,196	954,544

Judicial Branch Workers' Compensation Program - Trial Courts

Payment and Reserve Forecast

Accident Year	As of 12/31/2017	Calendar Period			
		1/1/2018 to 6/30/2018	7/1/2018 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 6/30/2021
2007-2008					
Ultimate Loss	\$14,280,000	\$14,280,000	\$14,280,000	\$14,280,000	\$14,280,000
Paid in Calendar Period	-	146,617	283,341	255,473	242,665
Paid to Date	12,123,870	12,270,487	12,553,828	12,809,301	13,051,966
Outstanding Liability	2,156,130	2,009,513	1,726,172	1,470,699	1,228,034
2008-2009					
Ultimate Loss	\$12,319,000	\$12,319,000	\$12,319,000	\$12,319,000	\$12,319,000
Paid in Calendar Period	-	134,010	255,660	227,077	204,743
Paid to Date	10,318,855	10,452,865	10,708,525	10,935,602	11,140,345
Outstanding Liability	2,000,145	1,866,135	1,610,475	1,383,398	1,178,655
2009-2010					
Ultimate Loss	\$17,778,000	\$17,778,000	\$17,778,000	\$17,778,000	\$17,778,000
Paid in Calendar Period	-	239,279	451,430	417,580	370,893
Paid to Date	14,039,262	14,278,541	14,729,971	15,147,551	15,518,444
Outstanding Liability	3,738,738	3,499,459	3,048,029	2,630,449	2,259,556
2010-2011					
Ultimate Loss	\$16,901,000	\$16,901,000	\$16,901,000	\$16,901,000	\$16,901,000
Paid in Calendar Period	-	298,349	526,619	420,799	389,245
Paid to Date	12,814,025	13,112,374	13,638,993	14,059,792	14,449,037
Outstanding Liability	4,086,975	3,788,626	3,262,007	2,841,208	2,451,963
2011-2012					
Ultimate Loss	\$15,634,000	\$15,634,000	\$15,634,000	\$15,634,000	\$15,634,000
Paid in Calendar Period	-	318,014	603,354	494,521	395,151
Paid to Date	11,154,925	11,472,939	12,076,293	12,570,814	12,965,965
Outstanding Liability	4,479,075	4,161,061	3,557,707	3,063,186	2,668,035
2012-2013					
Ultimate Loss	\$17,059,000	\$17,059,000	\$17,059,000	\$17,059,000	\$17,059,000
Paid in Calendar Period	-	381,035	707,963	620,265	508,382
Paid to Date	11,692,310	12,073,345	12,781,308	13,401,573	13,909,955
Outstanding Liability	5,366,690	4,985,655	4,277,692	3,657,427	3,149,045
2013-2014					
Ultimate Loss	\$14,148,000	\$14,148,000	\$14,148,000	\$14,148,000	\$14,148,000
Paid in Calendar Period	-	438,315	777,166	625,359	547,894
Paid to Date	8,528,580	8,966,895	9,744,061	10,369,420	10,917,314
Outstanding Liability	5,619,420	5,181,105	4,403,939	3,778,580	3,230,686

Judicial Branch Workers' Compensation Program - Trial Courts

Payment and Reserve Forecast

Accident Year	As of 12/31/2017	Calendar Period			
		1/1/2018 to 6/30/2018	7/1/2018 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 6/30/2021
2014-2015					
Ultimate Loss	\$13,803,000	\$13,803,000	\$13,803,000	\$13,803,000	\$13,803,000
Paid in Calendar Period	-	689,152	1,122,629	761,961	613,124
Paid to Date	6,911,480	7,600,632	8,723,261	9,485,222	10,098,346
Outstanding Liability	6,891,520	6,202,368	5,079,739	4,317,778	3,704,654
2015-2016					
Ultimate Loss	\$15,084,000	\$15,084,000	\$15,084,000	\$15,084,000	\$15,084,000
Paid in Calendar Period	-	953,861	1,696,339	1,212,950	823,264
Paid to Date	5,732,421	6,686,282	8,382,621	9,595,571	10,418,835
Outstanding Liability	9,351,579	8,397,718	6,701,379	5,488,429	4,665,165
2016-2017					
Ultimate Loss	\$14,684,000	\$14,684,000	\$14,684,000	\$14,684,000	\$14,684,000
Paid in Calendar Period	-	1,279,953	2,232,585	1,706,827	1,220,449
Paid to Date	2,721,824	4,001,777	6,234,362	7,941,189	9,161,638
Outstanding Liability	11,962,176	10,682,223	8,449,638	6,742,811	5,522,362
2017-2018					
Ultimate Loss	\$7,713,000	\$15,426,000	\$15,426,000	\$15,426,000	\$15,426,000
Paid in Calendar Period	-	1,419,920	2,723,437	2,291,095	1,751,558
Paid to Date	320,467	1,740,387	4,463,824	6,754,919	8,506,477
Outstanding Liability	7,392,533	13,685,613	10,962,176	8,671,081	6,919,523
2018-2019					
Ultimate Loss	-	-	\$15,820,000	\$15,820,000	\$15,820,000
Paid in Calendar Period	-	-	1,866,760	2,776,695	2,335,898
Paid to Date	-	-	1,866,760	4,643,455	6,979,353
Outstanding Liability	-	-	13,953,240	11,176,545	8,840,647
2019-2020					
Ultimate Loss	-	-	-	\$16,234,000	\$16,234,000
Paid in Calendar Period	-	-	-	1,915,612	2,849,359
Paid to Date	-	-	-	1,915,612	4,764,971
Outstanding Liability	-	-	-	14,318,388	11,469,029
2020-2021					
Ultimate Loss	-	-	-	-	\$16,659,000
Paid in Calendar Period	-	-	-	-	1,965,762
Paid to Date	-	-	-	-	1,965,762
Outstanding Liability	-	-	-	-	14,693,238
Totals					
Ultimate Loss	\$265,976,000	\$273,689,000	\$289,509,000	\$305,743,000	\$322,402,000
Paid in Calendar Period	-	6,958,232	14,397,410	14,655,248	14,936,070
Paid to Date	194,919,259	201,877,491	216,274,901	230,930,149	245,866,219
Outstanding Liability	71,056,741	71,811,509	73,234,099	74,812,851	76,535,781
Total Outstanding ULAE	6,037,744	6,093,228	6,324,656	6,607,664	6,913,037
Outstanding Liability plus ULAE	77,094,485	77,904,737	79,558,755	81,420,515	83,448,818

Notes appear on the next page.

Judicial Branch Workers' Compensation Program - Trial Courts

Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2015-2016, \$953,861 is expected to be paid between 1/1/18 and 6/30/18, \$6,686,282 will have been paid by 6/30/18, and the reserve for remaining payments on these claims should be \$8,397,718.
- Ultimate Losses for each accident year are from Exhibit TC-4, Page 1.
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example, $\$1,696,339 = \$8,397,718 \times 20.2\%$.
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example, $\$8,382,621 = \$1,696,339 + \$6,686,282$.
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example, $\$8,397,718 = \$15,084,000 - \$6,686,282$.

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

Judicial Branch Workers' Compensation Program - Trial Courts

Annual Payments (Historical and Projected)

Trial Courts Total

	2009	2010	2011	2012	2013	2014	2015	2016	2017	Total
2000-2001	472,952	327,238	228,314	64,110	95,207	119,571	93,152	88,594	124,337	
2001-2002	1,105,388	453,017	447,701	248,693	222,305	-112,523	25,482	77,499	-16,366	
2002-2003	793,960	405,402	474,420	640,534	357,021	276,380	302,471	410,351	-145,138	
2003-2004	912,104	791,374	740,595	533,018	393,815	427,377	336,318	328,957	229,302	
2004-2005	1,015,234	719,789	649,464	397,683	419,160	362,368	191,893	202,670	304,079	
2005-2006	1,003,291	866,929	637,727	720,184	653,230	354,475	434,700	528,322	375,585	
2006-2007	1,648,873	1,264,130	955,440	670,153	691,091	484,163	612,680	350,649	379,374	
2007-2008	2,112,081	1,735,203	1,304,001	745,269	945,996	956,061	518,584	328,435	292,456	
2008-2009	3,045,617	2,466,555	1,745,456	968,816	562,903	380,223	323,109	251,392	120,555	
2009-2010	429,214	3,437,354	3,115,353	2,160,217	1,753,489	1,015,646	1,005,089	497,256	625,646	
2010-2011	0	434,154	3,073,577	2,521,239	1,989,556	1,517,095	1,226,845	1,207,135	844,424	
2011-2012	0	0	427,443	2,760,515	2,596,304	1,810,904	1,705,733	1,073,177	780,849	
2012-2013	0	0	0	389,782	2,811,567	2,691,342	2,017,896	2,252,614	1,529,110	
2013-2014	0	0	0	0	502,329	2,685,539	2,078,587	1,748,498	1,513,626	
2014-2015	0	0	0	0	0	227,098	2,119,289	2,607,789	1,957,305	
2015-2016	0	0	0	0	0	0	416,214	2,859,330	2,456,877	
2016-2017	0	0	0	0	0	0	0	299,568	2,422,257	
2017-2018	0	0	0	0	0	0	0	0	320,467	
Total	12,538,715	12,901,146	13,799,491	12,820,212	13,993,972	13,195,720	13,408,041	15,112,234	14,114,746	121,884,277

San Diego TD

	2009	2010	2011	2012	2013	2014	2015	2016	2017	
Total	168,122	155,855	131,078	138,731	191,637	241,782	0	0	0	1,027,206

San Diego TD Percent of Trial Courts Total Payments

	2009	2010	2011	2012	2013	2014	2015	2016	2017	
	1.3%	1.2%	0.9%	1.1%	1.4%	1.8%	0.0%	0.0%	0.0%	0.8%

Selected San Diego TD Load: 0.9%
 Prior Selected San Diego TD Load: 1.0%

Judicial Branch Workers' Compensation Program - Trial Courts

Short- and Long-Term Liabilities

		<u>Expected</u>	<u>Discounted</u>
<u>Liabilities as of 12/31/17:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$5,538,312	\$5,538,312
	ULAE:	1,804,761	1,804,761
	Short-Term Loss and LAE:	<u>\$7,343,073</u>	<u>\$7,343,073</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$65,518,429	\$65,518,429
	ULAE:	4,232,983	4,232,983
	Long-Term Loss and LAE:	<u>\$69,751,412</u>	<u>\$69,751,412</u>
<u>Total Liability</u>	Loss and ALAE:	\$71,056,741	\$71,056,741
	ULAE:	6,037,744	6,037,744
	Total Loss and LAE:	<u>\$77,094,485</u>	<u>\$77,094,485</u>
<u>Liabilities as of 6/30/18:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$12,530,650	\$12,530,650
	ULAE:	1,769,926	1,769,926
	Short-Term Loss and LAE:	<u>\$14,300,576</u>	<u>\$14,300,576</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$59,280,859	\$59,280,859
	ULAE:	4,323,302	4,323,302
	Long-Term Loss and LAE:	<u>\$63,604,161</u>	<u>\$63,604,161</u>
<u>Total Liability</u>	Loss and ALAE:	\$71,811,509	\$71,811,509
	ULAE:	6,093,228	6,093,228
	Total Loss and LAE:	<u>\$77,904,737</u>	<u>\$77,904,737</u>

		<u>Discounted with a Margin for Contingencies</u>				
		<u>70%</u>	<u>75%</u>	<u>80%</u>	<u>85%</u>	<u>90%</u>
		<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>
<u>Liabilities as of 12/31/17:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$5,975,839	\$6,147,526	\$6,346,906	\$6,590,591	\$6,911,813
	ULAE:	1,947,337	2,003,285	2,068,256	2,147,666	2,252,342
	Short-Term Loss and LAE:	<u>\$7,923,176</u>	<u>\$8,150,811</u>	<u>\$8,415,162</u>	<u>\$8,738,257</u>	<u>\$9,164,155</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$70,694,385	\$72,725,457	\$75,084,119	\$77,966,931	\$81,767,000
	ULAE:	4,567,388	4,698,610	4,850,999	5,037,249	5,282,762
	Long-Term Loss and LAE:	<u>\$75,261,773</u>	<u>\$77,424,067</u>	<u>\$79,935,118</u>	<u>\$83,004,180</u>	<u>\$87,049,762</u>
<u>Total Liability</u>	Loss and ALAE:	\$76,670,224	\$78,872,983	\$81,431,025	\$84,557,522	\$88,678,813
	ULAE:	6,514,725	6,701,895	6,919,255	7,184,915	7,535,104
	Total Loss and LAE:	<u>\$83,184,949</u>	<u>\$85,574,878</u>	<u>\$88,350,280</u>	<u>\$91,742,437</u>	<u>\$96,213,917</u>
<u>Liabilities as of 6/30/18:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$13,520,571	\$13,909,022	\$14,360,125	\$14,911,474	\$15,638,251
	ULAE:	1,909,750	1,964,618	2,028,335	2,106,212	2,208,868
	Short-Term Loss and LAE:	<u>\$15,430,321</u>	<u>\$15,873,640</u>	<u>\$16,388,460</u>	<u>\$17,017,686</u>	<u>\$17,847,119</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$63,964,047	\$65,801,753	\$67,935,864	\$70,544,222	\$73,982,512
	ULAE:	4,664,843	4,798,865	4,954,505	5,144,729	5,395,481
	Long-Term Loss and LAE:	<u>\$68,628,890</u>	<u>\$70,600,618</u>	<u>\$72,890,369</u>	<u>\$75,688,951</u>	<u>\$79,377,993</u>
<u>Total Liability</u>	Loss and ALAE:	\$77,484,618	\$79,710,775	\$82,295,989	\$85,455,696	\$89,620,763
	ULAE:	6,574,593	6,763,483	6,982,840	7,250,941	7,604,349
	Total Loss and LAE:	<u>\$84,059,211</u>	<u>\$86,474,258</u>	<u>\$89,278,829</u>	<u>\$92,706,637</u>	<u>\$97,225,112</u>

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

Judicial Branch Workers' Compensation Program - Trial Courts

Confidence Level Table

Probability	Projected Losses	Outstanding Losses
95%	1.440	1.341
90%	1.321	1.248
85%	1.245	1.190
80%	1.188	1.146
75%	1.140	1.110
70%	1.100	1.079
65%	1.063	1.051
60%	1.029	1.025
55%	0.998	1.002
50%	0.968	0.979
45%	0.938	0.957
40%	0.909	0.935
35%	0.881	0.913
30%	0.851	0.890
25%	0.820	0.866

To read table:

For the above retention, there is a 90% chance that final loss settlements will be less than 1.321 times the average expected amount of losses.

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

Judicial Branch Workers' Compensation Program - Trial Courts

Program History

Policy Year	Policy Year	Policy Year	Self-Insured Retention	
			Per Occurrence	Aggregate
1/1/2001	6/30/2003	2002-2003	See Appendix TC-K	(none)
7/1/2007	6/30/2008	2007-2008	2,000,000	(none)
7/1/2008	6/30/2009	2008-2009	2,000,000	(none)
7/1/2009	6/30/2010	2009-2010	2,000,000	(none)
7/1/2010	6/30/2011	2010-2011	2,000,000	(none)
7/1/2011	6/30/2012	2011-2012	2,000,000	(none)
7/1/2012	6/30/2013	2012-2013	2,000,000	(none)
7/1/2013	6/30/2014	2013-2014	2,000,000	(none)
7/1/2014	6/30/2015	2014-2015	2,000,000	(none)
7/1/2015	6/30/2016	2015-2016	2,000,000	(none)
7/1/2016	6/30/2017	2016-2017	2,000,000	(none)
7/1/2017	6/30/2018	2017-2018	2,000,000	(none)
7/1/2018	6/30/2019	2018-2019	2,000,000	(none)

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

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

Judicial Branch Workers' Compensation Program - Trial Courts

Incurred Losses as of 12/31/17

Accident Year (A)	Unlimited Incurred (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Incurred (E)	Incurred Over SIR (F)	Incurred Over \$250,000 (G)	Incurred Capped at \$250,000 (H)	Incurred \$250,000 to SIR Layer (I)	Incurred Capped at SIR (J)	Incurred Capped at SIR & Aggregate (K)
2000-2001	10,735,363	0	186,201	10,549,161	786,493	1,322,472	9,226,689	535,979	9,762,668	9,762,668
2001-2002	15,636,637	0	798,091	14,838,546	1,044,403	1,794,778	13,043,768	750,375	13,794,142	13,794,142
2002-2003	18,536,480	0	343,057	18,193,423	250,672	1,156,446	17,036,977	905,774	17,942,751	17,942,751
2003-2004	20,634,992	0	86,992	20,548,000	0	2,160,407	18,387,593	2,160,407	20,548,000	20,548,000
2004-2005	14,203,142	0	6,278	14,196,863	0	658,159	13,538,704	658,159	14,196,863	14,196,863
2005-2006	14,149,461	0	64,365	14,085,097	0	1,132,473	12,952,624	1,132,473	14,085,097	14,085,097
2006-2007	13,826,137	0	47,337	13,778,801	0	2,212,910	11,565,891	2,212,910	13,778,801	13,778,801
2007-2008	13,339,947	0	96,147	13,243,800	0	589,127	12,654,673	589,127	13,243,800	13,243,800
2008-2009	11,034,448	0	18,148	11,016,300	0	151,199	10,865,101	151,199	11,016,300	11,016,300
2009-2010	15,963,042	0	1,315	15,961,726	0	1,014,019	14,947,708	1,014,019	15,961,726	15,961,726
2010-2011	15,255,878	0	2,329	15,253,549	0	1,470,056	13,783,493	1,470,056	15,253,549	15,253,549
2011-2012	13,543,854	0	5,343	13,538,510	0	501,557	13,036,954	501,557	13,538,510	13,538,510
2012-2013	15,003,432	0	188,821	14,814,611	0	730,668	14,083,944	730,668	14,814,611	14,814,611
2013-2014	11,824,539	0	68,615	11,755,924	0	532,568	11,223,356	532,568	11,755,924	11,755,924
2014-2015	11,195,271	0	5,177	11,190,094	0	233,807	10,956,287	233,807	11,190,094	11,190,094
2015-2016	9,708,014	0	16,763	9,691,252	0	31,603	9,659,649	31,603	9,691,252	9,691,252
2016-2017	6,401,113	0	3,659	6,397,454	0	93,608	6,303,846	93,608	6,397,454	6,397,454
2017-2018	1,609,668	0	0	1,609,668	0	0	1,609,668	0	1,609,668	1,609,668
Total	\$232,601,417	\$0	\$1,938,638	\$230,662,780	\$2,081,569	\$15,785,855	\$214,876,924	\$13,704,287	\$228,581,211	\$228,581,211

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C) No adjustments were made.
- (D) Excess and Subro Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of incurred losses in excess of SIR.
- (G) Sum of incurred losses in excess of \$250,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix TC-J.

Judicial Branch Workers' Compensation Program - Trial Courts

Paid Losses as of 12/31/17

Accident Year (A)	Unlimited Paid (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Paid (E)	Paid Over SIR (F)	Paid Over \$250,000 (G)	Paid Capped at \$250,000 (H)	Paid \$250,000 to SIR Layer (I)	Paid Capped at SIR (J)	Paid Capped at SIR & Aggregate (K)
2000-2001	9,988,466	0	186,201	9,802,265	412,018	727,818	9,074,447	315,800	9,390,247	9,390,247
2001-2002	14,716,953	0	798,091	13,918,862	365,981	1,037,035	12,881,827	671,054	13,552,881	13,552,881
2002-2003	17,831,274	0	343,057	17,488,217	135,820	723,936	16,764,281	588,116	17,352,397	17,352,397
2003-2004	19,024,043	0	86,992	18,937,052	0	984,415	17,952,636	984,415	18,937,052	18,937,052
2004-2005	13,580,722	0	6,278	13,574,444	0	419,864	13,154,579	419,864	13,574,444	13,574,444
2005-2006	13,157,547	0	64,365	13,093,182	0	675,512	12,417,670	675,512	13,093,182	13,093,182
2006-2007	12,708,374	0	47,337	12,661,037	0	1,533,191	11,127,846	1,533,191	12,661,037	12,661,037
2007-2008	12,220,017	0	96,147	12,123,870	0	327,829	11,796,041	327,829	12,123,870	12,123,870
2008-2009	10,337,003	0	18,148	10,318,855	0	93,647	10,225,208	93,647	10,318,855	10,318,855
2009-2010	14,040,578	0	1,315	14,039,262	0	272,227	13,767,036	272,227	14,039,262	14,039,262
2010-2011	12,816,355	0	2,329	12,814,025	0	635,542	12,178,483	635,542	12,814,025	12,814,025
2011-2012	11,160,268	0	5,343	11,154,925	0	145,194	11,009,731	145,194	11,154,925	11,154,925
2012-2013	11,881,131	0	188,821	11,692,310	0	168,581	11,523,730	168,581	11,692,310	11,692,310
2013-2014	8,597,195	0	68,615	8,528,580	0	97,339	8,431,241	97,339	8,528,580	8,528,580
2014-2015	6,916,658	0	5,177	6,911,480	0	58,149	6,853,331	58,149	6,911,480	6,911,480
2015-2016	5,749,183	0	16,763	5,732,421	0	0	5,732,421	0	5,732,421	5,732,421
2016-2017	2,725,483	0	3,659	2,721,824	0	0	2,721,824	0	2,721,824	2,721,824
2017-2018	320,467	0	0	320,467	0	0	320,467	0	320,467	320,467
Total	\$197,771,716	\$0	\$1,938,638	\$195,833,078	\$913,819	\$7,900,279	\$187,932,799	\$6,986,461	\$194,919,260	\$194,919,260

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C) No adjustments were made.
- (D) Excess and Subro Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of paid losses in excess of SIR.
- (G) Sum of paid losses in excess of \$250,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix TC-J.

Judicial Branch Workers' Compensation Program - Trial Courts

Case Reserves as of 12/31/17

Accident Year (A)	Unlimited Reserves (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Reserves (E)	Reserves Over SIR (F)	Reserves Over \$250,000 (G)	Reserves Capped at \$250,000 (H)	Reserves \$250,000 to SIR Layer (I)	Reserves Capped at SIR (J)	Reserves Capped at SIR & Aggregate (K)
2000-2001	746,896	0	0	746,896	374,475	594,654	152,242	220,179	372,421	372,421
2001-2002	919,684	0	0	919,684	678,423	757,743	161,940	79,320	241,261	241,261
2002-2003	705,206	0	0	705,206	114,852	432,510	272,696	317,658	590,353	590,353
2003-2004	1,610,949	0	0	1,610,949	0	1,175,992	434,956	1,175,992	1,610,949	1,610,949
2004-2005	622,420	0	0	622,420	0	238,295	384,125	238,295	622,420	622,420
2005-2006	991,915	0	0	991,915	0	456,961	534,954	456,961	991,915	991,915
2006-2007	1,117,764	0	0	1,117,764	0	679,719	438,045	679,719	1,117,764	1,117,764
2007-2008	1,119,930	0	0	1,119,930	0	261,298	858,632	261,298	1,119,930	1,119,930
2008-2009	697,445	0	0	697,445	0	57,552	639,893	57,552	697,445	697,445
2009-2010	1,922,464	0	0	1,922,464	0	741,792	1,180,672	741,792	1,922,464	1,922,464
2010-2011	2,439,523	0	0	2,439,523	0	834,513	1,605,010	834,513	2,439,523	2,439,523
2011-2012	2,383,586	0	0	2,383,586	0	356,363	2,027,223	356,363	2,383,586	2,383,586
2012-2013	3,122,301	0	0	3,122,301	0	562,087	2,560,214	562,087	3,122,301	3,122,301
2013-2014	3,227,344	0	0	3,227,344	0	435,229	2,792,115	435,229	3,227,344	3,227,344
2014-2015	4,278,613	0	0	4,278,613	0	175,658	4,102,955	175,658	4,278,613	4,278,613
2015-2016	3,958,831	0	0	3,958,831	0	31,603	3,927,228	31,603	3,958,831	3,958,831
2016-2017	3,675,630	0	0	3,675,630	0	93,608	3,582,022	93,608	3,675,630	3,675,630
2017-2018	1,289,202	0	0	1,289,202	0	0	1,289,202	0	1,289,202	1,289,202
Total	\$34,829,701	\$0	\$0	\$34,829,701	\$1,167,750	\$7,885,576	\$26,944,125	\$6,717,826	\$33,661,951	\$33,661,951

Notes:

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

Judicial Branch Workers' Compensation Program - Trial Courts

Claim Counts as of 12/31/17

Accident Year (A)	Reported Claims (B)	Additions to Reported Claims (C)	Subtractions from Reported Claims (D)	Adjusted Reported Claims (E)	Closed Claims (F)	Additions to Closed Claims (G)	Subtractions from Closed Claims (H)	Adjusted Closed Claims (I)	Open Claims (J)	Adjusted Open Claims (K)
2000-2001	413	0	0	413	402	0	0	402	11	11
2001-2002	684	0	0	684	670	0	0	670	14	14
2002-2003	871	0	0	871	853	0	0	853	18	18
2003-2004	1,102	0	0	1,102	1,077	0	0	1,077	25	25
2004-2005	971	0	0	971	949	0	0	949	22	22
2005-2006	942	0	0	942	918	0	0	918	24	24
2006-2007	925	0	0	925	901	0	0	901	24	24
2007-2008	794	0	0	794	761	0	0	761	33	33
2008-2009	873	0	0	873	848	0	0	848	25	25
2009-2010	794	0	0	794	755	0	0	755	39	39
2010-2011	762	0	0	762	710	0	0	710	52	52
2011-2012	666	0	0	666	608	0	0	608	58	58
2012-2013	642	0	0	642	566	0	0	566	76	76
2013-2014	577	0	0	577	490	0	0	490	87	87
2014-2015	551	0	0	551	430	0	0	430	121	121
2015-2016	568	0	0	568	441	0	0	441	127	127
2016-2017	551	0	0	551	374	0	0	374	177	177
2017-2018	223	0	0	223	61	0	0	61	162	162
Total	12,909	0	0	12,909	11,814	0	0	11,814	1,095	1,095

Notes:

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

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Alameda	2000-2001	\$300,000	\$17,277,912	43	42	\$1,044,568	\$12,047	\$1,056,615	\$0	\$1,044,568	\$12,047	\$1,056,615	I
	2001-2002	300,000	38,222,891	53	48	2,541,222	713,584	3,254,806	681,341	1,859,881	713,584	2,573,465	I
	2002-2003	2,000,000	42,384,129	88	87	2,059,848	85,742	2,145,590	0	2,059,848	85,742	2,145,590	I
	2003-2004	2,000,000	42,638,136	67	64	2,056,343	66,960	2,123,303	0	2,056,343	66,960	2,123,303	I
	2004-2005	2,000,000	46,548,301	73	71	917,108	100,547	1,017,655	0	917,108	100,547	1,017,655	I
	2005-2006	2,000,000	49,437,379	53	52	1,320,414	54,347	1,374,761	2,981	1,317,432	54,347	1,371,780	I
	2006-2007	2,000,000	51,615,120	55	52	714,787	60,397	775,184	4,516	710,271	60,397	770,668	I
	2007-2008	2,000,000	55,193,538	47	42	1,091,579	92,003	1,183,582	2,347	1,089,232	92,003	1,181,235	I
	2008-2009	2,000,000	57,339,109	46	46	518,552	0	518,552	0	518,552	0	518,552	I
	2009-2010	2,000,000	52,304,368	40	36	1,257,523	199,721	1,457,244	0	1,257,523	199,721	1,457,244	I
	2010-2011	2,000,000	53,446,261	36	32	1,046,716	267,531	1,314,248	0	1,046,716	267,531	1,314,248	I
	2011-2012	2,000,000	52,941,334	20	19	176,247	77,721	253,968	0	176,247	77,721	253,968	I
	2012-2013	2,000,000	49,655,539	29	26	993,857	64,492	1,058,348	368	993,489	64,492	1,057,980	I
	2013-2014	2,000,000	51,392,643	24	17	860,821	350,512	1,211,332	0	860,821	350,512	1,211,332	I
	2014-2015	2,000,000	50,533,291	24	17	279,161	226,329	505,490	119	279,042	226,329	505,371	I
	2015-2016	2,000,000	51,245,619	20	14	212,531	151,653	364,184	0	212,531	151,653	364,184	I
	2016-2017	2,000,000	49,310,192	21	10	147,047	116,840	263,887	780	146,267	116,840	263,107	I
	2017-2018	2,000,000	49,832,167	4	1	10,953	9,209	20,162	0	10,953	9,209	20,162	I
	2018-2019	2,000,000	51,077,971	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	52,354,920	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	53,663,793	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	55,005,388	0	0	0	0	0	0	0	0	0	I
	Total			743	676	\$17,249,276	\$2,649,635	\$19,898,912	\$692,453	\$16,556,824	\$2,649,635	\$19,206,459	
Alpine	2000-2001	\$0	\$76,799	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	258,939	0	0	0	0	0	0	0	0	0	III
	2002-2003	500,000	255,684	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	288,258	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	274,493	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	270,808	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	287,149	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	312,739	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	311,543	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	358,083	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	294,657	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	248,333	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	193,967	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	175,765	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	254,102	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	285,257	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	295,296	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	298,798	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	306,268	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	313,925	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	321,773	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	329,817	0	0	0	0	0	0	0	0	0	I
	Total			0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Amador	2000-2001	\$0	\$450,576	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,152,829	0	0	0	0	0	0	0	0	0	III
	2002-2003	125,000	1,439,409	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	1,436,445	4	4	11,114	0	11,114	0	11,114	0	11,114	I
	2004-2005	2,000,000	1,315,187	2	2	17,090	0	17,090	0	17,090	0	17,090	I
	2005-2006	2,000,000	1,545,806	1	1	82,706	0	82,706	0	82,706	0	82,706	I
	2006-2007	2,000,000	1,568,589	3	3	1,939	0	1,939	0	1,939	0	1,939	I
	2007-2008	2,000,000	1,650,027	3	3	7,594	0	7,594	0	7,594	0	7,594	I
	2008-2009	2,000,000	1,865,826	3	3	5,718	0	5,718	0	5,718	0	5,718	I
	2009-2010	2,000,000	1,648,631	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	1,675,732	2	1	196,820	13,688	210,508	0	196,820	13,688	210,508	I
	2011-2012	2,000,000	1,620,086	1	1	396	0	396	0	396	0	396	I
	2012-2013	2,000,000	1,549,721	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	1,471,884	4	4	28,531	0	28,531	0	28,531	0	28,531	I
	2014-2015	2,000,000	1,374,133	5	4	23,290	23,751	47,041	0	23,290	23,751	47,041	I
	2015-2016	2,000,000	1,534,912	1	0	28,667	46,425	75,092	0	28,667	46,425	75,092	I
	2016-2017	2,000,000	1,608,113	2	2	527	0	527	0	527	0	527	I
	2017-2018	2,000,000	1,566,983	1	0	832	10,663	11,495	0	832	10,663	11,495	I
	2018-2019	2,000,000	1,606,158	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,646,312	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,687,469	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	1,729,656	0	0	0	0	0	0	0	0	0	I
	Total			32	28	\$405,224	\$94,528	\$499,751	\$0	\$405,224	\$94,528	\$499,751	
Butte	2000-2001	\$0	\$1,819,498	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	4,239,712	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	4,595,089	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	4,763,150	10	10	18,901	0	18,901	0	18,901	0	18,901	I
	2004-2005	2,000,000	4,922,183	13	12	97,347	89,252	186,599	0	97,347	89,252	186,599	I
	2005-2006	2,000,000	5,143,492	16	16	183,131	0	183,131	0	183,131	0	183,131	I
	2006-2007	2,000,000	5,863,838	7	7	6,378	0	6,378	0	6,378	0	6,378	I
	2007-2008	2,000,000	5,857,563	11	11	103,002	0	103,002	0	103,002	0	103,002	I
	2008-2009	2,000,000	6,279,507	12	12	125,313	0	125,313	0	125,313	0	125,313	I
	2009-2010	2,000,000	5,900,514	5	5	70,830	0	70,830	0	70,830	0	70,830	I
	2010-2011	2,000,000	6,041,250	11	11	13,118	0	13,118	0	13,118	0	13,118	I
	2011-2012	2,000,000	6,317,202	8	8	2,814	0	2,814	0	2,814	0	2,814	I
	2012-2013	2,000,000	6,860,643	8	7	248,626	29,255	277,881	43	248,583	29,255	277,838	I
	2013-2014	2,000,000	5,361,954	1	1	375	0	375	0	375	0	375	I
	2014-2015	2,000,000	5,444,966	2	0	126,933	149,508	276,441	123	126,810	149,508	276,318	I
	2015-2016	2,000,000	6,228,346	3	1	47,472	59,008	106,480	122	47,350	59,008	106,358	I
	2016-2017	2,000,000	6,325,398	1	1	300	0	300	0	300	0	300	I
	2017-2018	2,000,000	6,555,290	4	1	16,583	28,569	45,152	0	16,583	28,569	45,152	

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Calaveras	2000-2001	\$0	\$357,371	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	966,890	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,080,630	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	1,129,747	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	1,198,263	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	1,284,305	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	1,370,732	1	1	848	0	848	0	848	0	848	I
	2007-2008	2,000,000	1,509,953	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	1,718,499	1	1	1,138	0	1,138	0	1,138	0	1,138	I
	2009-2010	2,000,000	1,691,591	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	1,675,165	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	1,676,368	2	2	815	0	815	0	815	0	815	I
	2012-2013	2,000,000	1,628,174	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	1,645,407	3	2	33,131	8,930	42,061	0	33,131	8,930	42,061	I
	2014-2015	2,000,000	1,507,034	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,482,859	1	1	279	0	279	0	279	0	279	I
	2016-2017	2,000,000	1,449,194	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,423,015	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,458,590	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,495,055	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,532,431	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	1,570,742	0	0	0	0	0	0	0	0	0	I
Total				8	7	\$36,211	\$8,930	\$45,141	\$0	\$36,211	\$8,930	\$45,141	
Colusa	2000-2001	\$0	\$184,971	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	422,209	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	418,240	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	462,852	2	2	15,038	0	15,038	0	15,038	0	15,038	I
	2004-2005	2,000,000	437,001	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	569,370	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	712,397	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	587,034	2	1	159,949	20,500	180,449	0	159,949	20,500	180,449	I
	2008-2009	2,000,000	640,110	1	1	8,276	0	8,276	0	8,276	0	8,276	I
	2009-2010	2,000,000	698,258	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	861,118	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	883,800	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	841,818	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	876,863	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	750,617	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	732,834	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	737,363	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	709,555	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	727,294	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	745,476	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	764,113	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	783,216	0	0	0	0	0	0	0	0	0	I
Total				5	4	\$183,262	\$20,500	\$203,762	\$0	\$183,262	\$20,500	\$203,762	
Contra Costa	2000-2001	\$750,000	\$8,965,627	27	24	\$1,161,224	\$60,276	\$1,221,499	\$2,860	\$1,158,364	\$60,276	\$1,218,640	I
	2001-2002	750,000	19,087,934	46	45	813,535	14,891	828,425	4,409	809,126	14,891	824,017	I
	2002-2003	750,000	19,632,529	36	35	734,244	7,981	742,225	8,552	725,692	7,981	733,672	I
	2003-2004	2,000,000	19,747,551	52	48	1,013,085	137,918	1,151,003	375	1,012,710	137,918	1,150,628	I
	2004-2005	2,000,000	20,395,730	48	47	1,080,166	12,888	1,093,054	375	1,079,791	12,888	1,092,679	I
	2005-2006	2,000,000	21,084,778	38	35	1,070,300	36,864	1,107,165	7,500	1,062,800	36,864	1,099,665	I
	2006-2007	2,000,000	23,814,486	33	31	1,356,225	55,705	1,411,930	0	1,356,225	55,705	1,411,930	I
	2007-2008	2,000,000	26,956,470	31	30	334,903	36,549	371,453	0	334,903	36,549	371,453	I
	2008-2009	2,000,000	27,753,942	55	54	380,337	12,546	392,884	0	380,337	12,546	392,884	I
	2009-2010	2,000,000	26,708,088	39	37	782,680	137,270	919,949	0	782,680	137,270	919,949	I
	2010-2011	2,000,000	24,799,463	21	18	978,347	129,670	1,108,017	0	978,347	129,670	1,108,017	I
	2011-2012	2,000,000	24,833,848	28	22	644,466	279,808	924,274	0	644,466	279,808	924,274	I
	2012-2013	2,000,000	24,443,199	26	23	473,826	180,645	654,471	3	473,823	180,645	654,468	I
	2013-2014	2,000,000	22,827,248	26	22	429,145	157,515	586,660	0	429,145	157,515	586,660	I
	2014-2015	2,000,000	22,724,908	29	23	595,400	130,565	725,964	132	595,268	130,565	725,832	I
	2015-2016	2,000,000	24,804,870	15	13	153,103	60,579	213,682	210	152,894	60,579	213,473	I
	2016-2017	2,000,000	24,827,716	20	15	151,430	64,432	215,861	0	151,430	64,432	215,861	I
	2017-2018	2,000,000	24,619,068	6	0	2,890	61,483	64,373	0	2,890	61,483	64,373	I
	2018-2019	2,000,000	25,234,544	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	25,865,408	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	26,512,043	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	27,174,844	0	0	0	0	0	0	0	0	0	I
Total				576	522	\$12,155,305	\$1,577,585	\$13,732,890	\$24,415	\$12,130,890	\$1,577,585	\$13,708,475	
Del Norte	2000-2001	\$0	\$341,747	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	857,716	0	0	0	0	0	0	0	0	0	III
	2002-2003	500,000	954,897	1	1	257,443	0	257,443	0	257,443	0	257,443	I
	2003-2004	2,000,000	1,048,249	1	1	17,258	0	17,258	0	17,258	0	17,258	I
	2004-2005	2,000,000	1,089,666	4	4	32,120	0	32,120	0	32,120	0	32,120	I
	2005-2006	2,000,000	1,038,266	3	2	198,186	53,685	251,871	15,070	183,116	53,685	236,802	I
	2006-2007	2,000,000	1,056,846	6	6	51,162	0	51,162	0	51,162	0	51,162	I
	2007-2008	2,000,000	1,167,740	3	3	38,600	0	38,600	0	38,600	0	38,600	I
	2008-2009	2,000,000	1,310,558	1	1	1,297	0	1,297	0	1,297	0	1,297	I
	2009-2010	2,000,000	1,405,424	1	1	233	0	233	0	233	0	233	I
	2010-2011	2,000,000	1,569,415	1	1	5,442	0	5,442	0	5,442	0	5,442	I
	2011-2012	2,000,000	1,536,762	2	2	5,123	0	5,123	0	5,123	0	5,123	I
	2012-2013	2,000,000	1,543,344	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	1,671,038	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	1,618,601	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,506,353	3	3	71,473	0	71,473	0	71,473	0	71,473	I
	2016-2017	2,000,000	1,529,303	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,373,884	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,408,231	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,443,437	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,479,522	0	0								

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Imperial	2000-2001	\$300,000	\$1,183,548	8	8	\$124,676	\$0	\$124,676	\$0	\$124,676	\$0	\$124,676	I
	2001-2002	300,000	3,094,296	14	13	143,659	20,466	164,125	0	143,659	20,466	164,125	I
	2002-2003	300,000	2,967,483	17	15	1,020,318	122,404	1,142,722	328,105	692,214	122,404	814,618	I
	2003-2004	2,000,000	3,456,698	20	18	300,341	22,203	322,545	0	300,341	22,203	322,545	I
	2004-2005	2,000,000	4,332,703	11	10	150,273	14,247	164,520	0	150,273	14,247	164,520	I
	2005-2006	2,000,000	4,232,499	8	8	42,885	0	42,885	0	42,885	0	42,885	I
	2006-2007	2,000,000	5,020,388	13	13	47,931	0	47,931	0	47,931	0	47,931	I
	2007-2008	2,000,000	5,862,073	9	9	123,532	0	123,532	0	123,532	0	123,532	I
	2008-2009	2,000,000	6,048,054	2	2	874	0	874	0	874	0	874	I
	2009-2010	2,000,000	5,708,906	11	10	359,405	50,967	410,373	0	359,405	50,967	410,373	I
	2010-2011	2,000,000	5,993,508	6	6	88,591	0	88,591	0	88,591	0	88,591	I
	2011-2012	2,000,000	6,335,229	17	17	84,365	0	84,365	0	84,365	0	84,365	I
	2012-2013	2,000,000	5,995,723	7	7	5,968	0	5,968	0	5,968	0	5,968	I
	2013-2014	2,000,000	6,123,601	7	7	14,811	0	14,811	0	14,811	0	14,811	I
	2014-2015	2,000,000	5,963,608	4	4	51,202	0	51,202	0	51,202	0	51,202	I
	2015-2016	2,000,000	6,776,881	9	9	174,670	0	174,670	0	174,670	0	174,670	I
	2016-2017	2,000,000	6,806,798	6	6	8,478	0	8,478	2,441	6,038	0	6,038	I
	2017-2018	2,000,000	6,812,761	3	1	24,003	44,487	68,490	0	24,003	44,487	68,490	I
	2018-2019	2,000,000	6,983,080	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	7,157,657	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	7,336,598	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	7,520,013	0	0	0	0	0	0	0	0	0	I
	Total				172	163	\$2,765,981	\$274,776	\$3,040,757	\$330,813	\$2,435,168	\$274,776	\$2,709,944
Inyo	2000-2001	\$0	\$367,223	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	752,806	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	771,626	0	0	0	0	0	0	0	0	0	III
	2003-2004	0	790,917	0	0	0	0	0	0	0	0	0	III
	2004-2005	0	746,984	0	0	0	0	0	0	0	0	0	III
	2005-2006	0	738,642	0	0	0	0	0	0	0	0	0	III
	2006-2007	0	871,396	0	0	0	0	0	0	0	0	0	III
	2007-2008	0	990,644	0	0	0	0	0	0	0	0	0	III
	2008-2009	2,000,000	996,261	1	1	17,333	0	17,333	0	17,333	0	17,333	I
	2009-2010	2,000,000	1,150,138	2	2	32,664	0	32,664	0	32,664	0	32,664	I
	2010-2011	2,000,000	1,120,494	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	1,219,647	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	1,134,299	3	3	19,091	0	19,091	0	19,091	0	19,091	I
	2013-2014	2,000,000	1,278,293	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	872,418	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	919,428	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	985,924	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,076,226	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,103,132	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,130,710	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,158,978	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	1,187,952	0	0	0	0	0	0	0	0	0	I
	Total				6	6	\$69,089	\$0	\$69,089	\$0	\$69,089	\$0	\$69,089
Kern	2000-2001	\$400,000	\$7,192,406	17	15	\$1,281,363	\$464,758	\$1,746,121	\$906	\$1,280,456	\$464,758	\$1,745,214	I
	2001-2002	400,000	14,490,134	21	19	772,152	38,673	810,825	541	771,611	38,673	810,284	I
	2002-2003	1,000,000	15,044,074	27	26	920,308	80,221	1,000,529	0	920,308	80,221	1,000,529	I
	2003-2004	1,500,000	16,552,292	41	38	1,756,676	743,338	2,500,014	487	1,756,189	743,338	2,499,528	I
	2004-2005	2,000,000	17,329,696	27	27	822,829	0	822,829	1,528	821,301	0	821,301	I
	2005-2006	2,000,000	18,738,696	25	24	341,360	0	341,360	7,500	333,860	0	333,860	I
	2006-2007	2,000,000	20,635,832	39	38	398,604	25,344	423,949	27,500	371,104	25,344	396,449	I
	2007-2008	2,000,000	22,846,901	40	39	230,439	82,677	313,115	375	230,064	82,677	312,740	I
	2008-2009	2,000,000	25,171,770	38	38	235,548	0	235,548	1,261	234,287	0	234,287	I
	2009-2010	2,000,000	22,980,009	37	36	185,083	74,802	259,884	0	185,083	74,802	259,884	I
	2010-2011	2,000,000	26,099,668	37	33	738,090	186,309	924,399	733	737,357	186,309	923,666	I
	2011-2012	2,000,000	25,060,148	35	33	412,519	34,563	447,081	0	412,519	34,563	447,081	I
	2012-2013	2,000,000	21,817,926	28	26	270,040	68,320	338,360	168	269,872	68,320	338,192	I
	2013-2014	2,000,000	22,863,775	24	22	187,609	100,628	288,237	82	187,528	100,628	288,156	I
	2014-2015	2,000,000	24,182,904	17	16	29,652	15,340	44,992	0	29,652	15,340	44,992	I
	2015-2016	2,000,000	27,062,031	23	21	115,293	176,855	292,148	0	115,293	176,855	292,148	I
	2016-2017	2,000,000	29,573,567	35	28	87,299	134,194	221,494	322	86,977	134,194	221,172	I
	2017-2018	2,000,000	28,903,381	15	5	11,394	68,133	79,527	0	11,394	68,133	79,527	I
	2018-2019	2,000,000	29,625,966	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	30,366,615	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	31,125,780	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	31,903,925	0	0	0	0	0	0	0	0	0	I
	Total				526	484	\$8,796,258	\$2,294,155	\$11,090,413	\$41,403	\$8,754,855	\$2,294,155	\$11,049,010
Kings	2000-2001	\$300,000	\$992,237	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	300,000	2,450,128	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	2,739,322	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	2,686,721	2	2	3,479	0	3,479	0	3,479	0	3,479	I
	2004-2005	2,000,000	2,979,202	5	5	8,566	0	8,566	0	8,566	0	8,566	I
	2005-2006	2,000,000	3,262,280	4	4	2,643	0	2,643	0	2,643	0	2,643	I
	2006-2007	2,000,000	3,768,204	8	7	149,982	42,210	192,192	0	149,982	42,210	192,192	I
	2007-2008	2,000,000	4,437,983	4	4	8,802	0	8,802	0	8,802	0	8,802	I
	2008-2009	2,000,000	4,834,316	4	3	58,056	45,279	103,335	0	58,056	45,279	103,335	I
	2009-2010	2,000,000	4,509,609	7	7	115,409	0	115,409	0	115,409	0	115,409	I
	2010-2011	2,000,000	4,549,209	5	5	120,154	0	120,154	375	119,779	0	119,779	I
	2011-2012	2,000,000	4,400,121	9	8	216,985	13,000	229,985	0	216,985	13,000	229,985	I
	2012-2013	2,000,000	4,111,328	3	3	6,141	0	6,141	0	6,141	0	6,141	I
	2013-2014	2,000,000	4,225,888	4	4	26,424	0	26,424	0	26,424	0	26,424	I
	2014-2015	2,000,000	4,174,358	5	1	104,113	174,221	278,334	0	104,113	174,221	278,334	I
	2015-2016	2,000,000	4,146,164	2	1	61,247	84,712	145,960	0	61,247	84,712	145,960	I
	2016-2017	2,000,000	4,188,347	4	2	90,319	199,18						

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Lake	2000-2001	\$0	\$636,503	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,355,358	0	0	0	0	0	0	0	0	0	III
	2002-2003	500,000 ¹	1,529,411 ²	4	4	66,194	0	66,194	0	66,194	0	66,194	I
	2003-2004	2,000,000	1,547,895	3	3	46,281	0	46,281	0	46,281	0	46,281	I
	2004-2005	2,000,000	1,501,993	4	4	238	0	238	0	238	0	238	I
	2005-2006	2,000,000	1,767,937	7	7	109,048	0	109,048	0	109,048	0	109,048	I
	2006-2007	2,000,000	1,990,804	1	0	604,218	99,669	703,887	0	604,218	99,669	703,887	I
	2007-2008	2,000,000	2,132,148	5	5	10,411	0	10,411	0	10,411	0	10,411	I
	2008-2009	2,000,000	2,097,746	8	8	86,001	0	86,001	0	86,001	0	86,001	I
	2009-2010	2,000,000	1,961,598	1	1	8,551	0	8,551	0	8,551	0	8,551	I
	2010-2011	2,000,000	1,989,273	2	2	37,485	0	37,485	0	37,485	0	37,485	I
	2011-2012	2,000,000	2,029,880	4	4	4,571	0	4,571	0	4,571	0	4,571	I
	2012-2013	2,000,000	1,533,921	5	5	60,083	0	60,083	0	60,083	0	60,083	I
	2013-2014	2,000,000	1,617,288	3	1	112,952	87,477	200,429	0	112,952	87,477	200,429	I
	2014-2015	2,000,000	1,676,203	3	3	5,379	0	5,379	0	5,379	0	5,379	I
	2015-2016	2,000,000	1,791,041	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,798,429	1	1	17	0	17	0	17	0	17	I
	2017-2018	2,000,000	1,783,637	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,828,228	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,873,934	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,920,782	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	1,968,802	0	0	0	0	0	0	0	0	0	I
		Total			51	48	\$1,151,428	\$187,147	\$1,338,575	\$0	\$1,151,428	\$187,147	\$1,338,575
Lassen	2000-2001	\$0	\$259,645	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	649,214	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	838,458	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	747,560	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	820,326	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	928,523	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	1,165,429	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	1,582,429	3	3	60,604	0	60,604	0	60,604	0	60,604	I
	2008-2009	2,000,000	1,796,655	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	1,866,202	1	1	283	0	283	0	283	0	283	I
	2010-2011	2,000,000	1,923,005	2	2	1,878	0	1,878	0	1,878	0	1,878	I
	2011-2012	2,000,000	1,824,791	1	1	79	0	79	0	79	0	79	I
	2012-2013	2,000,000	1,713,189	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	1,334,297	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	1,194,682	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,206,873	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,233,697	1	1	895	0	895	0	895	0	895	I
	2017-2018	2,000,000	1,237,818	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,268,763	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,300,482	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,332,994	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	1,366,319	0	0	0	0	0	0	0	0	0	I
		Total			8	8	\$63,740	\$0	\$63,740	\$0	\$63,740	\$0	\$63,740
Madera	2000-2001	\$125,000	\$879,206	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	II
	2001-2002	125,000	2,405,754	0	0	0	0	0	0	0	0	0	II
	2002-2003	125,000	2,869,048	1	1	450	0	450	0	450	0	450	I
	2003-2004	2,000,000	3,074,644	4	4	1,620	0	1,620	0	1,620	0	1,620	I
	2004-2005	2,000,000	2,774,655	8	8	54,819	0	54,819	0	54,819	0	54,819	I
	2005-2006	2,000,000	3,892,068	4	4	13,591	0	13,591	0	13,591	0	13,591	I
	2006-2007	2,000,000	4,479,291	6	6	54,844	0	54,844	0	54,844	0	54,844	I
	2007-2008	2,000,000	5,213,384	3	1	322,764	133,127	455,891	0	322,764	133,127	455,891	I
	2008-2009	2,000,000	5,441,286	1	1	266	0	266	0	266	0	266	I
	2009-2010	2,000,000	5,372,457	9	9	5,844	0	5,844	0	5,844	0	5,844	I
	2010-2011	2,000,000	5,269,338	5	5	21,373	0	21,373	0	21,373	0	21,373	I
	2011-2012	2,000,000	5,341,744	9	7	527,904	125,673	653,577	215	527,689	125,673	653,362	I
	2012-2013	2,000,000	5,047,741	4	4	5,705	0	5,705	0	5,705	0	5,705	I
	2013-2014	2,000,000	4,967,640	2	2	104,283	0	104,283	0	104,283	0	104,283	I
	2014-2015	2,000,000	4,872,827	4	4	5,452	0	5,452	0	5,452	0	5,452	I
	2015-2016	2,000,000	4,834,170	5	2	163,080	226,854	389,934	397	162,683	226,854	389,537	I
	2016-2017	2,000,000	5,044,600	2	1	11,566	15,938	27,504	0	11,566	15,938	27,504	I
	2017-2018	2,000,000	5,258,727	1	0	0	6,500	6,500	0	0	6,500	6,500	I
	2018-2019	2,000,000	5,390,195	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	5,524,950	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	5,663,074	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	5,804,651	0	0	0	0	0	0	0	0	0	I
		Total			68	59	\$1,293,561	\$508,092	\$1,801,653	\$612	\$1,292,949	\$508,092	\$1,801,041
Marin	2000-2001	\$275,000	\$3,609,848	7	7	\$17,571	\$0	\$17,571	\$0	\$17,571	\$0	\$17,571	I
	2001-2002	300,000	8,090,514	9	9	57,488	0	57,488	0	57,488	0	57,488	I
	2002-2003	500,000	8,478,590	5	5	4,176	0	4,176	0	4,176	0	4,176	I
	2003-2004	2,000,000	8,748,287	10	10	21,070	0	21,070	0	21,070	0	21,070	I
	2004-2005	2,000,000	9,014,269	8	7	84,606	4,750	89,356	0	84,606	4,750	89,356	I
	2005-2006	2,000,000	9,621,635	7	7	165,616	0	165,616	7,500	158,116	0	158,116	I
	2006-2007	2,000,000	9,991,871	5	5	15,767	0	15,767	0	15,767	0	15,767	I
	2007-2008	2,000,000	10,889,590	5	5	7,489	0	7,489	0	7,489	0	7,489	I
	2008-2009	2,000,000	10,997,276	3	3	6,721	0	6,721	0	6,721	0	6,721	I
	2009-2010	2,000,000	10,167,701	3	3	143,229	0	143,229	0	143,229	0	143,229	I
	2010-2011	2,000,000	9,318,090	2	2	1,162	0	1,162	0	1,162	0	1,162	I
	2011-2012	2,000,000	9,059,145	7	7	129,733	0	129,733	0	129,733	0	129,733	I
	2012-2013	2,000,000	8,686,260	2	2	4,846	0	4,846	0	4,846	0	4,846	I
	2013-2014	2,000,000	8,460,909	2	1	6,422	13,364	19,786	0	6,422	13,364	19,786	I
	2014-2015	2,000,000	7,927,685	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	7,544,203	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	8,212,662	5	5	1,368	0	1,368	0	1,368	0	1,368	I
	2017-2018	2,000,000	7,252,833	1	0	4,041	10,579	14,620	0	4,041	10,579	14,620	I
	2018-2019	2,000,000	7,434,154	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	7,620,008	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	7,810,508	0									

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Mariposa	2000-2001	\$300,000	\$149,871	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	II
	2001-2002	300,000	340,533	0	0	0	0	0	0	0	0	0	II
	2002-2003	300,000	372,023	0	0	0	0	0	0	0	0	0	II
	2003-2004	2,000,000	390,437	1	1	14,088	0	14,088	0	14,088	0	14,088	I
	2004-2005	2,000,000	387,198	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	374,355	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	442,330	1	1	1,180	0	1,180	0	1,180	0	1,180	I
	2007-2008	2,000,000	553,580	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	559,949	1	1	107	0	107	0	107	0	107	I
	2009-2010	2,000,000	570,845	1	1	49,310	0	49,310	0	49,310	0	49,310	I
	2010-2011	2,000,000	565,174	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	617,822	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	617,737	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	656,857	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	649,016	1	0	10,815	63,946	74,761	0	10,815	63,946	74,761	I
	2015-2016	2,000,000	679,852	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	684,180	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	658,474	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	674,936	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	691,809	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	709,104	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	726,832	0	0	0	0	0	0	0	0	0	I
		Total			5	4	\$75,500	\$63,946	\$139,446	\$0	\$75,500	\$63,946	\$139,446
Mendocino	2000-2001	\$0	\$1,011,251	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	2,640,754	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	2,885,532	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,965,130	11	11	22,886	0	22,886	0	22,886	0	22,886	I
	2004-2005	2,000,000	3,033,653	3	3	31,036	0	31,036	0	31,036	0	31,036	I
	2005-2006	2,000,000	3,138,231	8	8	25,936	0	25,936	0	25,936	0	25,936	I
	2006-2007	2,000,000	3,702,507	6	6	80,513	0	80,513	0	80,513	0	80,513	I
	2007-2008	2,000,000	3,896,049	11	11	200,421	0	200,421	0	200,421	0	200,421	I
	2008-2009	2,000,000	4,097,059	10	10	79,373	0	79,373	0	79,373	0	79,373	I
	2009-2010	2,000,000	3,507,137	5	5	79,858	0	79,858	0	79,858	0	79,858	I
	2010-2011	2,000,000	3,431,138	10	10	40,499	0	40,499	0	40,499	0	40,499	I
	2011-2012	2,000,000	3,212,415	7	6	556,909	95,212	652,121	4,000	552,909	95,212	648,121	I
	2012-2013	2,000,000	2,999,889	4	3	28,655	18,358	47,013	0	28,655	18,358	47,013	I
	2013-2014	2,000,000	3,189,732	3	2	16,927	7,335	24,262	0	16,927	7,335	24,262	I
	2014-2015	2,000,000	3,024,928	4	3	39,785	2,746	42,531	0	39,785	2,746	42,531	I
	2015-2016	2,000,000	3,111,398	2	1	12,422	12,367	24,790	6,076	6,346	12,367	18,713	I
	2016-2017	2,000,000	3,284,324	4	2	8,452	9,399	17,851	0	8,452	9,399	17,851	I
	2017-2018	2,000,000	3,260,278	2	0	1,361	11,749	13,111	0	1,361	11,749	13,111	I
	2018-2019	2,000,000	3,341,785	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	3,425,330	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	3,510,963	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	3,598,737	0	0	0	0	0	0	0	0	0	I
		Total			90	81	\$1,225,033	\$157,166	\$1,382,199	\$10,076	\$1,214,956	\$157,166	\$1,372,122
Merced	2000-2001	\$300,000	\$1,472,015	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	300,000	3,330,116	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	3,510,658	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	3,769,624	9	9	224,736	0	224,736	0	224,736	0	224,736	I
	2004-2005	2,000,000	4,236,701	7	7	49,799	0	49,799	0	49,799	0	49,799	I
	2005-2006	2,000,000	4,636,934	4	4	50,086	0	50,086	0	50,086	0	50,086	I
	2006-2007	2,000,000	5,223,499	7	6	174,125	70,594	244,719	0	174,125	70,594	244,719	I
	2007-2008	2,000,000	6,117,866	8	8	34,024	0	34,024	4,391	29,633	0	29,633	I
	2008-2009	2,000,000	6,668,036	7	7	41,625	0	41,625	0	41,625	0	41,625	I
	2009-2010	2,000,000	6,194,918	8	8	59,657	0	59,657	0	59,657	0	59,657	I
	2010-2011	2,000,000	6,401,492	3	3	9,838	0	9,838	0	9,838	0	9,838	I
	2011-2012	2,000,000	5,962,267	9	6	150,077	176,343	326,420	0	150,077	176,343	326,420	I
	2012-2013	2,000,000	5,799,760	6	6	17,787	0	17,787	0	17,787	0	17,787	I
	2013-2014	2,000,000	5,622,523	6	3	63,355	151,890	215,245	0	63,355	151,890	215,245	I
	2014-2015	2,000,000	5,899,998	3	3	3,064	0	3,064	0	3,064	0	3,064	I
	2015-2016	2,000,000	5,949,523	7	7	14,690	0	14,690	0	14,690	0	14,690	I
	2016-2017	2,000,000	6,371,735	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	6,938,645	2	0	945	7,675	8,620	0	945	7,675	8,620	I
	2018-2019	2,000,000	7,112,111	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	7,289,914	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	7,472,162	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	7,658,966	0	0	0	0	0	0	0	0	0	I
		Total			86	77	\$893,809	\$406,502	\$1,300,311	\$4,391	\$889,418	\$406,502	\$1,295,919
Modoc	2000-2001	\$0	\$114,696	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	257,025	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	262,072	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	294,257	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	293,758	0	0	0	0	0	0	0	0	0	I
	2005-2006	2,000,000	330,297	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	421,477	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	527,523	0	0	0	0	0	0	0	0	0	I
	2008-2009	2,000,000	588,156	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	562,904	4	4	3,186	0	3,186	0	3,186	0	3,186	I
	2010-2011	2,000,000	641,722	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	575,379	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	546,417	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	555,061	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	488,052	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	509,694	1	1	872	0	872	0	872	0	872	I
	2016-2017	2,000,000	537,354	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	566,605	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	580,770	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	595,289	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	610,171	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	625,426	0	0	0	0	0	0	0	0	0	I
		Total			5	5	\$4,059	\$0					

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Orange	2000-2001	\$5,000,000	\$34,942,745	38	38	\$678,213	\$0	\$678,213	\$15,380	\$662,833	\$0	\$662,833	I
	2001-2002	5,000,000	73,682,833	79	77	2,271,248	45,957	2,317,205	26,438	2,244,810	45,957	2,290,766	I
	2002-2003	2,000,000	76,748,139	74	69	2,350,975	183,787	2,534,763	0	2,350,975	183,787	2,534,763	I
	2003-2004	2,000,000	79,613,299	93	92	2,059,844	57,265	2,117,110	4,250	2,055,594	57,265	2,112,860	I
	2004-2005	2,000,000	81,479,304	92	90	2,086,756	101,089	2,187,845	2,000	2,084,756	101,089	2,185,845	I
	2005-2006	2,000,000	89,064,313	96	95	1,329,983	44,212	1,374,195	7,500	1,322,483	44,212	1,366,695	I
	2006-2007	2,000,000	97,409,967	69	67	961,309	78,244	1,039,553	1,481	959,828	78,244	1,038,071	I
	2007-2008	2,000,000	109,627,416	50	48	655,896	116,100	771,997	70,000	585,896	116,100	701,997	I
	2008-2009	2,000,000	113,464,849	59	59	789,387	0	789,387	0	789,387	0	789,387	I
	2009-2010	2,000,000	108,042,335	46	42	900,780	120,968	1,021,748	0	900,780	120,968	1,021,748	I
	2010-2011	2,000,000	113,609,518	60	57	463,149	62,590	525,740	0	463,149	62,590	525,740	I
	2011-2012	2,000,000	115,117,566	50	41	1,107,473	464,051	1,571,524	46	1,107,427	464,051	1,571,478	I
	2012-2013	2,000,000	108,702,345	38	33	1,007,466	300,275	1,307,741	178	1,007,288	300,275	1,307,563	I
	2013-2014	2,000,000	108,572,489	32	26	824,412	299,933	1,124,345	970	823,442	299,933	1,123,375	I
	2014-2015	2,000,000	102,754,102	36	26	210,105	233,620	443,725	0	210,105	233,620	443,725	I
	2015-2016	2,000,000	103,165,722	43	33	424,479	298,135	722,614	1,041	423,438	298,135	721,573	I
	2016-2017	2,000,000	104,334,906	59	40	337,525	432,012	769,537	0	337,525	432,012	769,537	I
	2017-2018	2,000,000	101,481,634	11	3	51,171	221,321	272,492	0	51,171	221,321	272,492	I
	2018-2019	2,000,000	104,018,674	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	106,619,141	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	109,284,620	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	112,016,735	0	0	0	0	0	0	0	0	0	I
	Total			1,025	936	\$18,510,172	\$3,059,559	\$21,569,731	\$129,284	\$18,380,888	\$3,059,559	\$21,440,447	
Placer	2000-2001	\$125,000	\$1,938,241	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	125,000	5,605,630	0	0	0	0	0	0	0	0	0	I
	2002-2003	125,000	5,425,926	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	6,127,672	6	6	32,517	0	32,517	0	32,517	0	32,517	I
	2004-2005	2,000,000	6,166,571	5	4	46,080	13,451	59,531	0	46,080	13,451	59,531	I
	2005-2006	2,000,000	6,882,459	8	8	15,414	0	15,414	0	15,414	0	15,414	I
	2006-2007	2,000,000	8,336,003	8	8	27,936	0	27,936	0	27,936	0	27,936	I
	2007-2008	2,000,000	10,142,480	9	8	137,460	1,871	139,330	0	137,460	1,871	139,330	I
	2008-2009	2,000,000	10,860,049	14	14	238,508	0	238,508	0	238,508	0	238,508	I
	2009-2010	2,000,000	8,581,401	6	6	129,968	0	129,968	0	129,968	0	129,968	I
	2010-2011	2,000,000	8,961,526	13	12	148,749	32,297	181,046	0	148,749	32,297	181,046	I
	2011-2012	2,000,000	9,287,884	2	2	8,514	0	8,514	0	8,514	0	8,514	I
	2012-2013	2,000,000	8,385,338	6	6	29,519	0	29,519	0	29,519	0	29,519	I
	2013-2014	2,000,000	7,686,753	1	1	276	0	276	0	276	0	276	I
	2014-2015	2,000,000	7,722,600	7	5	149,583	277,072	426,655	0	149,583	277,072	426,655	I
	2015-2016	2,000,000	8,030,431	5	5	6,844	0	6,844	0	6,844	0	6,844	I
	2016-2017	2,000,000	8,164,073	3	2	5,086	849	5,935	0	5,086	849	5,935	I
	2017-2018	2,000,000	8,943,732	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	9,167,325	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	9,396,508	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	9,631,421	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	9,872,207	0	0	0	0	0	0	0	0	0	I
	Total			93	87	\$976,453	\$325,540	\$1,301,993	\$0	\$976,453	\$325,540	\$1,301,993	
Plumas	2000-2001	\$125,000	\$290,713	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	125,000	670,169	0	0	0	0	0	0	0	0	0	I
	2002-2003	125,000	669,663	0	0	0	0	0	0	0	0	0	I
	2003-2004	125,000	629,766	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	709,449	1	1	400	0	400	0	400	0	400	I
	2005-2006	2,000,000	773,508	0	0	0	0	0	0	0	0	0	I
	2006-2007	2,000,000	813,142	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	804,704	1	1	229	0	229	0	229	0	229	I
	2008-2009	2,000,000	857,429	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	857,706	1	1	27,926	0	27,926	0	27,926	0	27,926	I
	2010-2011	2,000,000	877,216	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	792,290	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	723,835	0	0	0	0	0	0	0	0	0	I
	2013-2014	2,000,000	898,577	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	655,502	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	632,850	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	654,168	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	691,953	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	709,251	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	726,983	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	745,157	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	763,786	0	0	0	0	0	0	0	0	0	I
	Total			3	3	\$28,555	\$0	\$28,555	\$0	\$28,555	\$0	\$28,555	
Riverside	2000-2001	\$500,000	\$18,293,436	21	20	\$880,619	\$41,317	\$921,936	\$15,000	\$865,619	\$41,317	\$906,936	I
	2001-2002	500,000	33,605,581	54	54	1,155,584	0	1,155,584	0	1,155,584	0	1,155,584	I
	2002-2003	2,000,000	34,339,414	69	68	2,536,127	47,307	2,583,434	768	2,535,360	47,307	2,582,667	I
	2003-2004	2,000,000	34,578,823	89	88	1,591,462	146,206	1,737,668	15,000	1,576,462	146,206	1,722,668	I
	2004-2005	2,000,000	39,602,106	75	75	554,718	0	554,718	2,000	552,718	0	552,718	I
	2005-2006	2,000,000	42,798,800	67	65	747,988	16,816	764,804	0	747,988	16,816	764,804	I
	2006-2007	2,000,000	46,662,230	60	59	690,186	4,090	694,276	9,714	680,471	4,090	684,561	I
	2007-2008	2,000,000	54,872,422	43	42	449,739	11,312	461,052	0	449,739	11,312	461,052	I
	2008-2009	2,000,000	58,961,989	48	47	730,273	16,168	746,441	0	730,273	16,168	746,441	I
	2009-2010	2,000,000	60,412,108	43	43	450,796	0	450,796	0	450,796	0	450,796	I
	2010-2011	2,000,000	61,331,395	46	46	372,293	0	372,293	0	372,293	0	372,293	I
	2011-2012	2,000,000	64,019,578	43	39	917,302	84,143	1,001,445	0	917,302	84,143	1,001,445	I
	2012-2013	2,000,000	60,698,399	40	32	883,151	165,559	1,048,710	0	883,151	165,559	1,048,710	I
	2013-2014	2,000,000	60,444,097	46	39	649,522	160,309	809,831	534	648,989	160,309	809,297	I
	2014-2015	2,000,000	65,147,113	39	34	174,517	70,106	244,623					

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Sacramento	2000-2001	\$1,500,000	\$14,636,667	40	39	\$986,513	\$111,753	\$1,098,266	\$58,627	\$927,886	\$111,753	\$1,039,639	I
	2001-2002	1,500,000	31,463,591	58	57	991,277	62,510	1,053,787	61,409	929,868	62,510	992,378	I
	2002-2003	2,000,000	34,730,993	52	52	285,405	0	285,405	0	285,405	0	285,405	I
	2003-2004	2,000,000	35,726,133	69	69	679,236	0	679,236	21,279	657,957	0	657,957	I
	2004-2005	2,000,000	36,886,685	47	47	602,246	0	602,246	0	602,246	0	602,246	I
	2005-2006	2,000,000	41,068,229	50	50	548,917	0	548,917	2,500	546,417	0	546,417	I
	2006-2007	2,000,000	44,210,741	33	33	210,366	0	210,366	0	210,366	0	210,366	I
	2007-2008	2,000,000	49,685,736	34	34	462,010	0	462,010	0	462,010	0	462,010	I
	2008-2009	2,000,000	52,036,065	35	34	350,857	11,618	362,475	1,500	349,357	11,618	360,975	I
	2009-2010	2,000,000	47,458,496	39	37	784,333	82,774	867,107	0	784,333	82,774	867,107	I
	2010-2011	2,000,000	48,235,274	34	34	417,640	0	417,640	0	417,640	0	417,640	I
	2011-2012	2,000,000	49,746,329	16	16	165,249	0	165,249	39	165,210	0	165,210	I
	2012-2013	2,000,000	44,153,791	20	18	375,425	19,074	394,499	0	375,425	19,074	394,499	I
	2013-2014	2,000,000	45,249,453	19	16	165,633	34,505	200,138	0	165,633	34,505	200,138	I
	2014-2015	2,000,000	43,252,521	26	24	164,341	45,318	209,658	0	164,341	45,318	209,658	I
	2015-2016	2,000,000	47,301,366	16	12	153,478	48,421	201,899	1,129	152,350	48,421	200,770	I
	2016-2017	2,000,000	48,389,568	17	14	48,407	33,680	82,087	0	48,407	33,680	82,087	I
	2017-2018	2,000,000	49,119,564	5	2	3,797	12,248	16,045	0	3,797	12,248	16,045	I
	2018-2019	2,000,000	50,347,554	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	51,606,242	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	52,896,398	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	54,218,808	0	0	0	0	0	0	0	0	0	I
	Total				610	588	\$7,395,129	\$461,900	\$7,857,029	\$146,483	\$7,248,646	\$461,900	\$7,710,546
San Benito	2000-2001	\$0	\$397,839	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	994,799	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,264,516	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	1,182,495	2	2	873	0	873	0	873	0	873	I
	2004-2005	2,000,000	1,313,973	1	1	1,084	0	1,084	0	1,084	0	1,084	I
	2005-2006	2,000,000	1,337,868	1	1	105	0	105	0	105	0	105	I
	2006-2007	2,000,000	1,433,403	2	2	8,469	0	8,469	0	8,469	0	8,469	I
	2007-2008	2,000,000	1,602,175	1	1	2,949	0	2,949	0	2,949	0	2,949	I
	2008-2009	2,000,000	1,748,101	2	2	2,394	0	2,394	0	2,394	0	2,394	I
	2009-2010	2,000,000	1,779,014	0	0	0	0	0	0	0	0	0	I
	2010-2011	2,000,000	1,792,653	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	1,741,721	1	1	2,253	0	2,253	0	2,253	0	2,253	I
	2012-2013	2,000,000	1,763,213	2	2	8,825	0	8,825	0	8,825	0	8,825	I
	2013-2014	2,000,000	1,904,229	0	0	0	0	0	0	0	0	0	I
	2014-2015	2,000,000	1,611,810	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	1,590,786	1	1	207	0	207	0	207	0	207	I
	2016-2017	2,000,000	1,497,440	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,480,708	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,517,726	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,555,669	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,594,561	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	1,634,425	0	0	0	0	0	0	0	0	0	I
	Total				13	13	\$27,159	\$0	\$27,159	\$0	\$27,159	\$0	\$27,159
San Bernardino	2000-2001	\$1,000,000	\$14,068,370	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	II
	2001-2002	1,000,000	30,780,682	0	0	0	0	0	0	0	0	0	II
	2002-2003	2,000,000	33,041,589	45	45	842,328	0	842,328	535	841,794	0	841,794	I
	2003-2004	2,000,000	35,534,747	69	68	1,587,062	1,000	1,588,062	27,245	1,559,817	1,000	1,560,817	I
	2004-2005	2,000,000	38,179,403	47	47	610,357	0	610,357	0	610,357	0	610,357	I
	2005-2006	2,000,000	42,972,967	42	42	642,969	0	642,969	0	642,969	0	642,969	I
	2006-2007	2,000,000	48,820,582	42	41	304,547	29,422	333,969	1,375	303,172	29,422	332,594	I
	2007-2008	2,000,000	52,557,770	31	31	593,545	0	593,545	18,993	574,551	0	574,551	I
	2008-2009	2,000,000	59,656,158	33	33	513,468	0	513,468	0	513,468	0	513,468	I
	2009-2010	2,000,000	51,815,443	41	41	738,894	0	738,894	0	738,894	0	738,894	I
	2010-2011	2,000,000	56,517,751	38	36	1,002,237	63,087	1,065,324	0	1,002,237	63,087	1,065,324	I
	2011-2012	2,000,000	56,019,666	29	27	746,225	130,788	877,013	0	746,225	130,788	877,013	I
	2012-2013	2,000,000	52,089,616	40	36	807,615	224,874	1,032,489	46	807,569	224,874	1,032,443	I
	2013-2014	2,000,000	51,644,432	26	24	481,002	114,599	595,601	107	480,895	114,599	595,493	I
	2014-2015	2,000,000	53,332,204	36	32	689,165	288,825	977,989	0	689,165	288,825	977,989	I
	2015-2016	2,000,000	59,633,246	39	36	287,447	120,734	408,181	138	287,309	120,734	408,043	I
	2016-2017	2,000,000	62,798,802	22	16	81,738	94,273	176,012	0	81,738	94,273	176,012	I
	2017-2018	2,000,000	66,050,496	17	5	11,747	79,808	91,555	0	11,747	79,808	91,555	I
	2018-2019	2,000,000	67,701,759	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	69,394,303	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	71,129,160	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	72,907,389	0	0	0	0	0	0	0	0	0	I
	Total				597	560	\$9,940,346	\$1,147,410	\$11,087,756	\$48,439	\$9,891,907	\$1,147,410	\$11,039,317
San Diego	2000-2001	\$1,000,000	\$32,346,132	65	63	\$995,928	\$50,662	\$1,046,590	\$0	\$995,928	\$50,662	\$1,046,590	I
	2001-2002	1,000,000	71,399,038	94	93	1,798,848	6,369	1,805,217	5,000	1,793,848	6,369	1,800,217	I
	2002-2003	2,000,000	75,561,982	100	98	1,905,750	50,970	1,956,721	0	1,905,750	50,970	1,956,721	I
	2003-2004	2,000,000	78,314,361	127	123	1,736,213	157,095	1,893,308	118	1,736,095	157,095	1,893,190	I
	2004-2005	2,000,000	80,599,064	117	115	1,776,326	44,754	1,821,080	0	1,776,326	44,754	1,821,080	I
	2005-2006	2,000,000	87,063,087	123	120	1,338,940	382,965	1,721,905	2,878	1,336,062	382,965	1,719,027	I
	2006-2007	2,000,000	95,395,463	98	98	618,878	0	618,878	0	618,878	0	618,878	I
	2007-2008	2,000,000	100,727,738	106	102	1,297,830	111,734	1,409,564	0	1,297,830	111,734	1,409,564	I
	2008-2009	2,000,000	101,026,125	114	109	1,304,416	174,018	1,478,434	0	1,304,416	174,018	1,478,434	I
	2009-2010	2,000,000	96,954,327	89	88	757,614	46,760	804,374	1,261	756,352	46,760	803,112	I
	2010-2011	2,000,000	94,432,313	78	72	1,028,587	163,031	1,191,618	0	1,028,587	163,031	1,191,618	I
	2011-2012	2,000,000	95,624,137	65	57	1,105,053	368,481	1,473,535	0	1,105,053	368,481	1,473,535	I
	2012-2013	2,000,000	85,925,807	71	63	1,490,110	526,008	2,016,118	4,370	1,485,740	526,008	2,011,748	I
	2013-2014	2,000											

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
San Francisco	2000-2001	Unlimited ¹	\$16,504,040	15	15	\$503,527	\$0	\$503,527	\$877	\$502,651	\$0	\$502,651	I
	2001-2002	Unlimited ¹	34,611,458	43	43	567,921	0	567,921	4,565	563,356	0	563,356	I
	2002-2003	Unlimited ¹	34,653,782	60	60	1,044,443	0	1,044,443	2,562	1,041,881	0	1,041,881	I
	2003-2004	2,000,000	35,296,189	61	61	716,015	0	716,015	0	716,015	0	716,015	I
	2004-2005	2,000,000	37,164,401	49	45	942,634	51,116	993,749	0	942,634	51,116	993,749	I
	2005-2006	2,000,000	41,387,946	56	54	1,597,667	32,722	1,630,389	0	1,597,667	32,722	1,630,389	I
	2006-2007	2,000,000	38,915,301	62	60	1,288,670	58,648	1,347,318	0	1,288,670	58,648	1,347,318	I
	2007-2008	2,000,000	47,930,069	47	46	897,171	31,103	928,274	0	897,171	31,103	928,274	I
	2008-2009	2,000,000	50,162,009	56	52	829,003	148,834	977,837	0	829,003	148,834	977,837	I
	2009-2010	2,000,000	45,648,092	47	40	1,835,310	487,701	2,323,010	0	1,835,310	487,701	2,323,010	I
	2010-2011	2,000,000	44,065,703	53	44	2,316,190	1,005,721	3,321,911	264	2,315,926	1,005,721	3,321,647	I
	2011-2012	2,000,000	38,755,030	31	26	904,071	247,710	1,151,781	606	903,465	247,710	1,151,175	I
	2012-2013	2,000,000	37,490,945	34	31	432,504	86,743	519,246	0	432,504	86,743	519,246	I
	2013-2014	2,000,000	39,330,020	23	19	280,910	73,664	354,574	0	280,910	73,664	354,574	I
	2014-2015	2,000,000	38,756,484	25	18	227,197	274,774	501,971	676	226,521	274,774	501,295	I
	2015-2016	2,000,000	40,412,514	19	14	393,977	252,901	646,877	0	393,977	252,901	646,877	I
	2016-2017	2,000,000	40,714,593	20	12	104,510	65,289	169,799	0	104,510	65,289	169,799	I
	2017-2018	2,000,000	41,994,138	6	0	16,691	65,257	81,948	0	16,691	65,257	81,948	I
	2018-2019	2,000,000	43,043,991	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	44,120,091	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	45,223,093	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	46,353,671	0	0	0	0	0	0	0	0	0	I
		Total			707	640	\$14,898,409	\$2,882,182	\$17,780,590	\$9,550	\$14,888,859	\$2,882,182	\$17,771,041
San Joaquin	2000-2001	\$0	\$5,075,564	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	11,281,578	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	12,250,258	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	12,798,519	13	13	273,442	0	273,442	0	273,442	0	273,442	I
	2004-2005	2,000,000	12,848,142	10	10	164,282	0	164,282	375	163,907	0	163,907	I
	2005-2006	2,000,000	13,718,557	14	14	35,236	0	35,236	0	35,236	0	35,236	I
	2006-2007	2,000,000	14,946,836	11	10	298,856	33,642	332,498	375	298,481	33,642	332,123	I
	2007-2008	2,000,000	17,648,388	10	10	159,811	0	159,811	0	159,811	0	159,811	I
	2008-2009	2,000,000	19,209,252	15	15	222,374	0	222,374	0	222,374	0	222,374	I
	2009-2010	2,000,000	18,502,015	10	10	47,539	0	47,539	0	47,539	0	47,539	I
	2010-2011	2,000,000	18,944,056	9	9	181,085	0	181,085	0	181,085	0	181,085	I
	2011-2012	2,000,000	17,550,740	14	13	228,272	12,107	240,379	381	227,891	12,107	239,999	I
	2012-2013	2,000,000	15,678,398	12	8	366,337	175,850	542,187	1,281	365,057	175,850	540,906	I
	2013-2014	2,000,000	15,840,228	15	12	136,729	98,960	235,689	49	136,680	98,960	235,640	I
	2014-2015	2,000,000	17,551,540	10	8	113,520	87,805	201,325	0	113,520	87,805	201,325	I
	2015-2016	2,000,000	18,851,546	9	7	19,283	74,195	93,479	0	19,283	74,195	93,479	I
	2016-2017	2,000,000	19,546,776	15	8	123,467	242,935	366,402	0	123,467	242,935	366,402	I
	2017-2018	2,000,000	20,779,742	12	6	13,704	57,254	70,958	0	13,704	57,254	70,958	I
	2018-2019	2,000,000	21,299,235	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	21,831,716	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	22,377,509	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	22,936,947	0	0	0	0	0	0	0	0	0	I
		Total			179	153	\$2,383,938	\$782,748	\$3,166,686	\$2,460	\$2,381,478	\$782,748	\$3,164,226
San Luis Obispo	2000-2001	\$250,000	\$2,845,682	7	7	\$1,005,558	\$0	\$1,005,558	\$92,552	\$913,006	\$0	\$913,006	I
	2001-2002	250,000	6,269,721	11	11	642,746	0	642,746	13,176	629,570	0	629,570	I
	2002-2003	250,000	6,575,437	11	11	414,905	0	414,905	0	414,905	0	414,905	I
	2003-2004	250,000	6,298,635	6	6	93,006	0	93,006	0	93,006	0	93,006	I
	2004-2005	2,000,000	6,801,159	7	7	73,399	0	73,399	0	73,399	0	73,399	I
	2005-2006	2,000,000	7,454,978	18	18	109,284	0	109,284	0	109,284	0	109,284	I
	2006-2007	2,000,000	8,607,397	7	7	298,806	0	298,806	0	298,806	0	298,806	I
	2007-2008	2,000,000	8,824,186	4	4	83,912	0	83,912	0	83,912	0	83,912	I
	2008-2009	2,000,000	9,162,570	8	8	155,170	0	155,170	0	155,170	0	155,170	I
	2009-2010	2,000,000	9,207,324	4	4	35,222	0	35,222	0	35,222	0	35,222	I
	2010-2011	2,000,000	9,252,212	9	9	120,023	0	120,023	0	120,023	0	120,023	I
	2011-2012	2,000,000	8,834,564	4	3	155,085	63,864	218,949	0	155,085	63,864	218,949	I
	2012-2013	2,000,000	8,238,022	3	3	3,248	0	3,248	0	3,248	0	3,248	I
	2013-2014	2,000,000	9,055,874	3	2	88,878	36,695	125,573	0	88,878	36,695	125,573	I
	2014-2015	2,000,000	8,823,578	4	3	21,816	18,869	40,685	0	21,816	18,869	40,685	I
	2015-2016	2,000,000	8,816,343	3	2	46,921	36,807	83,728	0	46,921	36,807	83,728	I
	2016-2017	2,000,000	9,170,351	7	7	4,771	0	4,771	0	4,771	0	4,771	I
	2017-2018	2,000,000	9,231,050	2	0	1,700	11,014	12,714	0	1,700	11,014	12,714	I
	2018-2019	2,000,000	9,461,826	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	9,698,372	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	9,940,831	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	10,189,352	0	0	0	0	0	0	0	0	0	I
		Total			118	112	\$3,354,450	\$167,248	\$3,521,699	\$105,728	\$3,248,723	\$167,248	\$3,415,971
San Mateo	2000-2001	\$275,000 ¹	\$7,936,751	21	21	\$142,668	\$0	\$142,668	\$0	\$142,668	\$0	\$142,668	I
	2001-2002	350,000 ¹	17,412,445	23	23	491,744	0	491,744	0	491,744	0	491,744	I
	2002-2003	500,000 ¹	18,057,120	23	23	429,169	0	429,169	0	429,169	0	429,169	I
	2003-2004	2,000,000	19,740,244	16	16	242,052	0	242,052	0	242,052	0	242,052	I
	2004-2005	2,000,000	20,196,882	20	19	324,861	27,835	352,696	0	324,861	27,835	352,696	I
	2005-2006	2,000,000	21,484,834	12	9	835,556	188,826	1,024,382	375	835,181	188,826	1,024,007	I
	2006-2007	2,000,000	23,237,860	12	10	1,040,903	346,276	1,387,179	375	1,040,528	346,276	1,386,804	I
	2007-2008	2,000,000	24,779,758	18	17	469,535	188,995	658,529	0	469,535	188,995	658,529	I
	2008-2009	2,000,000	25,336,829	13	13	264,592	0	264,592	0	264,592	0	264,592	I
	2009-2010	2,000,000	22,831,890	15	14	411,917	40,906	452,823	0	411,917	40,906	452,823	I
	2010-2011	2,000,000	22,341,909	12	11	411,445	61,576	473,021	0	411,445	61,576	473,021	I
	2011-2012	2,000,000	22,023,835	23	22	516,512	35,844	552,356	0	516,512	35,844	552,356	I
	2012-2013	2,000,000	20,045,369	21									

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Santa Barbara	2000-2001	\$300,000	\$5,325,480	15	15	\$192,253	\$0	\$192,253	\$0	\$192,253	\$0	\$192,253	I
	2001-2002	300,000	11,696,751	27	27	521,857	0	521,857	1,213	520,644	0	520,644	I
	2002-2003	300,000	12,646,658	20	20	189,532	0	189,532	0	189,532	0	189,532	I
	2003-2004	2,000,000	12,472,716	21	20	430,976	19,933	450,909	0	430,976	19,933	450,909	I
	2004-2005	2,000,000	13,325,208	6	6	10,282	0	10,282	0	10,282	0	10,282	I
	2005-2006	2,000,000	14,621,933	14	14	30,984	0	30,984	0	30,984	0	30,984	I
	2006-2007	2,000,000	16,163,876	14	13	87,037	5,712	92,749	0	87,037	5,712	92,749	I
	2007-2008	2,000,000	16,837,672	8	8	375,582	0	375,582	0	375,582	0	375,582	I
	2008-2009	2,000,000	17,695,106	14	13	144,634	5,866	150,500	333	144,301	5,866	150,167	I
	2009-2010	2,000,000	16,097,464	13	12	303,655	37,471	341,127	53	303,603	37,471	341,074	I
	2010-2011	2,000,000	16,704,919	12	10	417,417	38,554	455,972	0	417,417	38,554	455,972	I
	2011-2012	2,000,000	16,620,004	12	12	193,536	0	193,536	0	193,536	0	193,536	I
	2012-2013	2,000,000	16,359,422	10	9	228,416	36,943	265,358	46,108	162,307	36,943	219,250	I
	2013-2014	2,000,000	14,592,446	12	12	21,459	0	21,459	0	21,459	0	21,459	I
	2014-2015	2,000,000	13,322,210	11	9	62,653	38,495	101,148	0	62,653	38,495	101,148	I
	2015-2016	2,000,000	13,649,086	14	11	116,297	58,638	174,935	64	116,232	58,638	174,870	I
	2016-2017	2,000,000	14,516,565	8	4	18,493	60,088	78,581	0	18,493	60,088	78,581	I
	2017-2018	2,000,000	15,464,827	4	2	1,129	3,253	4,382	0	1,129	3,253	4,382	I
	2018-2019	2,000,000	15,851,447	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	16,247,733	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	16,653,927	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	17,070,275	0	0	0	0	0	0	0	0	0	I
Total				235	217	\$3,346,191	\$304,953	\$3,651,144	\$47,772	\$3,298,420	\$304,953	\$3,603,373	
Santa Clara	2000-2001	\$4,000,000	\$18,464,026	41	40	\$424,473	\$6,084	\$430,557	\$0	\$424,473	\$6,084	\$430,557	I
	2001-2002	4,000,000	41,529,415	93	92	1,266,028	17,234	1,283,263	0	1,266,028	17,234	1,283,263	I
	2002-2003	2,000,000	45,592,887	140	139	1,282,342	44,619	1,326,961	0	1,282,342	44,619	1,326,961	I
	2003-2004	4,000,000	45,338,558	97	95	1,822,473	218,484	2,040,957	5,000	1,817,473	218,484	2,035,957	I
	2004-2005	2,000,000	45,606,776	80	80	437,993	0	437,993	0	437,993	0	437,993	I
	2005-2006	2,000,000	50,365,546	58	56	499,577	33,276	532,852	0	499,577	33,276	532,852	I
	2006-2007	2,000,000	53,832,454	66	63	1,318,422	167,377	1,485,799	2,000	1,316,422	167,377	1,483,799	I
	2007-2008	2,000,000	58,016,389	52	49	1,031,079	77,524	1,108,603	0	1,031,079	77,524	1,108,603	I
	2008-2009	2,000,000	58,448,749	70	64	1,157,562	112,104	1,269,666	14,679	1,142,883	112,104	1,254,987	I
	2009-2010	2,000,000	54,385,656	63	59	908,116	107,592	1,015,707	0	908,116	107,592	1,015,707	I
	2010-2011	2,000,000	55,184,528	59	54	876,546	147,180	1,023,726	0	876,546	147,180	1,023,726	I
	2011-2012	2,000,000	54,735,641	48	46	549,732	27,403	577,135	56	549,675	27,403	577,079	I
	2012-2013	2,000,000	52,732,588	41	37	1,353,955	334,449	1,688,404	7,288	1,346,667	334,449	1,681,115	I
	2013-2014	2,000,000	51,119,967	40	32	642,539	384,307	1,026,845	216	642,323	384,307	1,026,629	I
	2014-2015	2,000,000	49,049,205	32	19	809,326	632,736	1,442,062	880	808,446	632,736	1,441,183	I
	2015-2016	2,000,000	46,883,537	46	32	575,360	380,133	955,493	5,071	570,289	380,133	950,423	I
	2016-2017	2,000,000	48,555,701	43	28	288,189	632,423	920,613	116	288,073	632,423	920,497	I
	2017-2018	2,000,000	51,384,743	19	2	21,001	149,321	170,321	0	21,001	149,321	170,321	I
	2018-2019	2,000,000	52,669,361	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	53,986,095	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	55,335,748	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	56,719,142	0	0	0	0	0	0	0	0	0	I
Total				1,088	987	\$15,264,711	\$3,472,245	\$18,736,956	\$35,305	\$15,229,405	\$3,472,245	\$18,701,651	
Santa Cruz	2000-2001	\$250,000	\$2,637,133	9	9	\$24,768	\$0	\$24,768	\$0	\$24,768	\$0	\$24,768	I
	2001-2002	250,000	5,928,080	15	15	150,184	0	150,184	0	150,184	0	150,184	I
	2002-2003	250,000	6,454,379	2	2	16,704	0	16,704	0	16,704	0	16,704	I
	2003-2004	2,000,000	6,598,154	11	11	190,368	0	190,368	863	189,506	0	189,506	I
	2004-2005	2,000,000	7,552,912	13	12	197,381	8,049	205,430	0	197,381	8,049	205,430	I
	2005-2006	2,000,000	8,027,778	9	9	91,096	0	91,096	0	91,096	0	91,096	I
	2006-2007	2,000,000	8,089,470	9	8	157,976	26,968	184,944	0	157,976	26,968	184,944	I
	2007-2008	2,000,000	9,227,456	5	5	66,468	0	66,468	0	66,468	0	66,468	I
	2008-2009	2,000,000	9,498,938	11	11	71,496	0	71,496	0	71,496	0	71,496	I
	2009-2010	2,000,000	8,356,743	5	5	27,347	0	27,347	0	27,347	0	27,347	I
	2010-2011	2,000,000	7,529,528	11	10	72,744	40,743	113,486	0	72,744	40,743	113,486	I
	2011-2012	2,000,000	8,182,488	5	5	27,151	0	27,151	0	27,151	0	27,151	I
	2012-2013	2,000,000	7,607,928	5	4	42,423	5,327	47,750	0	42,423	5,327	47,750	I
	2013-2014	2,000,000	8,649,932	6	5	58,037	7,000	65,037	0	58,037	7,000	65,037	I
	2014-2015	2,000,000	8,066,301	2	2	2,179	0	2,179	0	2,179	0	2,179	I
	2015-2016	2,000,000	8,196,207	3	2	5,725	3,803	9,528	0	5,725	3,803	9,528	I
	2016-2017	2,000,000	8,268,761	1	1	398	0	398	0	398	0	398	I
	2017-2018	2,000,000	8,538,327	1	1	181	0	181	0	181	0	181	I
	2018-2019	2,000,000	8,751,785	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	8,970,580	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	9,194,845	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	9,424,716	0	0	0	0	0	0	0	0	0	I
Total				123	117	\$1,202,625	\$91,890	\$1,294,516	\$863	\$1,201,763	\$91,890	\$1,293,653	
Shasta	2000-2001	\$250,000	\$2,278,987	14	14	\$127,892	\$0	\$127,892	\$0	\$127,892	\$0	\$127,892	I
	2001-2002	250,000	5,488,534	10	10	208,710	0	208,710	0	208,710	0	208,710	I
	2002-2003	250,000	6,656,129	40	40	182,537	0	182,537	0	182,537	0	182,537	I
	2003-2004	2,000,000	6,745,060	15	14	451,243	8,571	459,814	375	450,868	8,571	459,439	I
	2004-2005	2,000,000	6,920,681	20	20	170,480	0	170,480	0	170,480	0	170,480	I
	2005-2006	2,000,000	7,377,362	7	7	48,424	0	48,424	0	48,424	0	48,424	I
	2006-2007	2,000,000	7,911,366	3	3	171,110	0	171,110	0	171,110	0	171,110	I
	2007-2008	2,000,000	8,787,723	12	10	829,952	43,689	873,641	0	829,952	43,689	873,641	I
	2008-2009	2,000,000	8,873,500	11	10	183,627	21,150	204,777	375	183,252	21,150	204,402	I
	2009-2010	2,000,000	8,387,661	10	10	412,288	0	412,288	0	412,288	0	412,288	I
	2010-2011	2,000,000	8,872,098	8	7	284,205	30,074	314,278	375	283,830	30,074	313,903	I
	2011-2012	2,000,000	8,860,263</										

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Stanislaus	2000-2001	\$500,000	\$3,760,924	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	500,000	7,260,894	0	0	0	0	0	0	0	0	0	II
	2002-2003	500,000	8,329,303	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	8,299,944	12	12	23,022	0	23,022	0	23,022	0	23,022	I
	2004-2005	2,000,000	8,586,200	9	9	42,887	0	42,887	0	42,887	0	42,887	I
	2005-2006	2,000,000	10,040,235	4	4	6,371	0	6,371	0	6,371	0	6,371	I
	2006-2007	2,000,000	10,989,790	7	7	17,363	0	17,363	0	17,363	0	17,363	I
	2007-2008	2,000,000	12,775,759	12	12	23,638	0	23,638	0	23,638	0	23,638	I
	2008-2009	2,000,000	12,842,585	10	10	299,919	0	299,919	0	299,919	0	299,919	I
	2009-2010	2,000,000	12,863,420	9	9	76,022	0	76,022	0	76,022	0	76,022	I
	2010-2011	2,000,000	13,318,425	9	8	42,554	32,162	74,716	0	42,554	32,162	74,716	I
	2011-2012	2,000,000	13,142,867	18	14	108,050	23,149	131,198	0	108,050	23,149	131,198	I
	2012-2013	2,000,000	12,049,239	12	10	139,345	43,593	182,938	0	139,345	43,593	182,938	I
	2013-2014	2,000,000	11,111,956	10	9	48,514	47,249	95,763	0	48,514	47,249	95,763	I
	2014-2015	2,000,000	11,810,523	6	5	25,702	34,882	60,584	0	25,702	34,882	60,584	I
	2015-2016	2,000,000	12,681,724	8	8	8,574	0	8,574	0	8,574	0	8,574	I
	2016-2017	2,000,000	13,056,422	7	6	15,519	8,829	24,349	0	15,519	8,829	24,349	I
	2017-2018	2,000,000	13,070,616	3	2	1,062	3,765	4,827	0	1,062	3,765	4,827	I
	2018-2019	2,000,000	13,397,381	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	13,732,316	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	14,075,624	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	14,427,514	0	0	0	0	0	0	0	0	0	I
	Total			136	125	\$878,542	\$193,629	\$1,072,171	\$0	\$878,542	\$193,629	\$1,072,171	
Sutter	2000-2001	\$0	\$674,575	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,604,417	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,768,384	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	2,058,351	3	3	8,854	0	8,854	0	8,854	0	8,854	I
	2004-2005	2,000,000	2,187,478	7	7	3,387	0	3,387	0	3,387	0	3,387	I
	2005-2006	2,000,000	2,277,980	2	2	3,353	0	3,353	0	3,353	0	3,353	I
	2006-2007	2,000,000	2,655,340	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	2,960,388	3	3	3,870	0	3,870	0	3,870	0	3,870	I
	2008-2009	2,000,000	3,243,753	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	3,086,494	3	2	91,889	52,624	144,514	0	91,889	52,624	144,514	I
	2010-2011	2,000,000	3,233,962	8	8	107,183	0	107,183	0	107,183	0	107,183	I
	2011-2012	2,000,000	3,334,647	1	1	5,603	0	5,603	0	5,603	0	5,603	I
	2012-2013	2,000,000	2,784,136	1	1	162	0	162	0	162	0	162	I
	2013-2014	2,000,000	2,683,627	7	6	51,605	134,510	186,115	0	51,605	134,510	186,115	I
	2014-2015	2,000,000	2,801,801	4	2	25,150	47,030	72,180	0	25,150	47,030	72,180	I
	2015-2016	2,000,000	3,091,111	1	1	1,406	0	1,406	0	1,406	0	1,406	I
	2016-2017	2,000,000	3,061,714	3	2	17,115	87,943	105,058	0	17,115	87,943	105,058	I
	2017-2018	2,000,000	3,040,388	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	3,116,398	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	3,194,308	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	3,274,165	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	3,356,019	0	0	0	0	0	0	0	0	0	I
	Total			43	38	\$319,576	\$322,107	\$641,683	\$0	\$319,576	\$322,107	\$641,683	
Tehama	2000-2001	\$0	\$658,736	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	1,409,519	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	1,505,010	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	1,751,638	2	2	2,673	0	2,673	0	2,673	0	2,673	I
	2004-2005	2,000,000	1,779,740	2	2	85,040	0	85,040	0	85,040	0	85,040	I
	2005-2006	2,000,000	1,787,497	3	3	11,221	0	11,221	0	11,221	0	11,221	I
	2006-2007	2,000,000	2,015,438	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	2,212,992	3	3	1,938	0	1,938	0	1,938	0	1,938	I
	2008-2009	2,000,000	2,391,054	0	0	0	0	0	0	0	0	0	I
	2009-2010	2,000,000	2,441,062	1	1	2,784	0	2,784	0	2,784	0	2,784	I
	2010-2011	2,000,000	2,483,621	1	1	38,161	0	38,161	0	38,161	0	38,161	I
	2011-2012	2,000,000	2,203,720	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	2,252,405	1	1	56,302	0	56,302	0	56,302	0	56,302	I
	2013-2014	2,000,000	2,170,782	1	1	972	0	972	0	972	0	972	I
	2014-2015	2,000,000	2,084,484	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	2,240,284	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	2,290,138	4	4	2,886	0	2,886	0	2,886	0	2,886	I
	2017-2018	2,000,000	2,320,706	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	2,378,724	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	2,438,192	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	2,499,147	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	2,561,626	0	0	0	0	0	0	0	0	0	I
	Total			18	18	\$201,978	\$0	\$201,978	\$0	\$201,978	\$0	\$201,978	
Trinity	2000-2001	\$0	\$183,853	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	373,592	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	418,244	0	0	0	0	0	0	0	0	0	III
	2003-2004	2,000,000	507,979	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	567,380	1	1	2,193	0	2,193	0	2,193	0	2,193	I
	2005-2006	2,000,000	558,480	1	1	11,383	0	11,383	0	11,383	0	11,383	I
	2006-2007	2,000,000	662,508	0	0	0	0	0	0	0	0	0	I
	2007-2008	2,000,000	674,327	3	3	25,950	0	25,950	0	25,950	0	25,950	I
	2008-2009	2,000,000	784,198	1	1	1,832	0	1,832	0	1,832	0	1,832	I
	2009-2010	2,000,000	799,051	1	1	172	0	172	0	172	0	172	I
	2010-2011	2,000,000	755,214	0	0	0	0	0	0	0	0	0	I
	2011-2012	2,000,000	749,583	0	0	0	0	0	0	0	0	0	I
	2012-2013	2,000,000	816,855	2	1	181,462	22,557	204,019	125,000	56,462	22,557	79,019	I
	2013-2014	2,000,000	861,615	1	1	386	0	386	0	386	0	386	I
	2014-2015	2,000,000	802,217	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	924,540	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	906,649	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	963,778	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	987,872	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	1,012,569	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	1,037,883	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	1,063,831	0	0	0	0	0					

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Tulare	2000-2001	\$2,000,000	\$2,594,496	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	2,000,000	6,097,298	0	0	0	0	0	0	0	0	0	I
	2002-2003	2,000,000	7,626,477	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	8,267,889	22	22	78,880	0	78,880	0	78,880	0	78,880	I
	2004-2005	2,000,000	8,565,464	17	17	68,367	0	68,367	0	68,367	0	68,367	I
	2005-2006	2,000,000	9,562,978	22	21	95,484	13,803	109,287	0	95,484	13,803	109,287	I
	2006-2007	2,000,000	10,835,855	19	19	234,221	0	234,221	0	234,221	0	234,221	I
	2007-2008	2,000,000	11,694,587	24	24	41,981	0	41,981	0	41,981	0	41,981	I
	2008-2009	2,000,000	12,352,331	17	17	23,971	0	23,971	0	23,971	0	23,971	I
	2009-2010	2,000,000	11,342,998	24	23	65,427	21,600	87,027	0	65,427	21,600	87,027	I
	2010-2011	2,000,000	11,684,809	24	24	39,348	0	39,348	0	39,348	0	39,348	I
	2011-2012	2,000,000	11,607,049	20	20	33,616	0	33,616	0	33,616	0	33,616	I
	2012-2013	2,000,000	10,439,525	11	11	91,984	0	91,984	0	91,984	0	91,984	I
	2013-2014	2,000,000	11,076,669	9	8	196,924	26,339	223,262	0	196,924	26,339	223,262	I
	2014-2015	2,000,000	11,256,132	10	7	122,900	69,010	191,910	0	122,900	69,010	191,910	I
	2015-2016	2,000,000	12,249,528	11	6	228,555	171,736	400,291	1,635	226,919	171,736	398,655	I
	2016-2017	2,000,000	12,498,618	17	13	27,079	44,872	71,951	0	27,079	44,872	71,951	I
	2017-2018	2,000,000	12,821,445	3	2	867	2,436	3,303	0	867	2,436	3,303	I
	2018-2019	2,000,000	13,141,981	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	13,470,531	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	13,807,294	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	14,152,476	0	0	0	0	0	0	0	0	0	I
		Total			250	234	\$1,349,603	\$349,796	\$1,699,400	\$1,635	\$1,347,968	\$349,796	\$1,697,764
Tuolumne	2000-2001	\$300,000	\$573,989	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	300,000	1,381,356	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	1,565,078	0	0	0	0	0	0	0	0	0	I
	2003-2004	2,000,000	1,705,119	2	2	762	0	762	0	762	0	762	I
	2004-2005	2,000,000	1,823,138	1	1	568	0	568	0	568	0	568	I
	2005-2006	2,000,000	1,933,561	1	1	9,641	0	9,641	0	9,641	0	9,641	I
	2006-2007	2,000,000	2,167,324	2	2	393	0	393	0	393	0	393	I
	2007-2008	2,000,000	2,345,913	4	4	4,941	0	4,941	0	4,941	0	4,941	I
	2008-2009	2,000,000	2,361,923	3	3	16,940	0	16,940	0	16,940	0	16,940	I
	2009-2010	2,000,000	2,245,393	2	2	1,993	0	1,993	0	1,993	0	1,993	I
	2010-2011	2,000,000	2,257,307	2	1	29,301	10,327	39,628	0	29,301	10,327	39,628	I
	2011-2012	2,000,000	2,185,317	4	4	52,629	0	52,629	0	52,629	0	52,629	I
	2012-2013	2,000,000	2,193,229	2	2	13,447	0	13,447	0	13,447	0	13,447	I
	2013-2014	2,000,000	2,039,140	2	1	14,144	11,765	25,909	0	14,144	11,765	25,909	I
	2014-2015	2,000,000	1,942,675	2	2	4,754	0	4,754	0	4,754	0	4,754	I
	2015-2016	2,000,000	1,906,230	0	0	0	0	0	0	0	0	0	I
	2016-2017	2,000,000	1,919,418	0	0	0	0	0	0	0	0	0	I
	2017-2018	2,000,000	1,907,304	0	0	0	0	0	0	0	0	0	I
	2018-2019	2,000,000	1,954,986	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	2,003,861	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	2,053,957	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	2,105,306	0	0	0	0	0	0	0	0	0	I
		Total			27	25	\$149,512	\$22,092	\$171,605	\$0	\$149,512	\$22,092	\$171,605
Ventura	2000-2001	\$0	\$7,533,917	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	16,487,527	0	0	0	0	0	0	0	0	0	III
	2002-2003	1,500,000	17,501,399	5	4	520,026	14,527	534,553	2,521	517,505	14,527	532,032	I
	2003-2004	2,000,000	18,034,898	16	15	151,180	9,330	160,510	0	151,180	9,330	160,510	I
	2004-2005	2,000,000	18,251,953	16	14	433,926	32,564	466,490	0	433,926	32,564	466,490	I
	2005-2006	2,000,000	18,091,962	23	23	219,741	0	219,741	0	219,741	0	219,741	I
	2006-2007	2,000,000	20,261,742	19	19	190,000	0	190,000	0	190,000	0	190,000	I
	2007-2008	2,000,000	22,274,084	18	17	336,395	24,813	361,208	0	336,395	24,813	361,208	I
	2008-2009	2,000,000	23,691,702	17	17	73,468	0	73,468	0	73,468	0	73,468	I
	2009-2010	2,000,000	23,409,691	24	24	378,519	0	378,519	0	378,519	0	378,519	I
	2010-2011	2,000,000	23,875,855	15	15	173,014	0	173,014	0	173,014	0	173,014	I
	2011-2012	2,000,000	24,151,663	17	17	80,677	0	80,677	0	80,677	0	80,677	I
	2012-2013	2,000,000	21,682,357	25	23	234,568	71,590	306,157	0	234,568	71,590	306,157	I
	2013-2014	2,000,000	22,546,961	10	10	310,572	0	310,572	0	310,572	0	310,572	I
	2014-2015	2,000,000	22,050,310	10	7	126,295	140,928	267,223	0	126,295	140,928	267,223	I
	2015-2016	2,000,000	22,950,540	20	16	119,075	105,954	225,029	0	119,075	105,954	225,029	I
	2016-2017	2,000,000	23,858,039	10	6	27,902	128,703	156,605	0	27,902	128,703	156,605	I
	2017-2018	2,000,000	25,345,824	7	1	6,861	30,953	37,814	0	6,861	30,953	37,814	I
	2018-2019	2,000,000	25,979,469	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	26,628,956	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	27,294,680	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	27,977,047	0	0	0	0	0	0	0	0	0	I
		Total			252	228	\$3,382,219	\$559,362	\$3,941,581	\$2,521	\$3,379,698	\$559,362	\$3,939,060
Yolo	2000-2001	\$300,000	\$2,046,719	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	I
	2001-2002	300,000	4,122,376	0	0	0	0	0	0	0	0	0	I
	2002-2003	300,000	3,985,123	0	0	0	0	0	0	0	0	0	I
	2003-2004	300,000	4,243,498	0	0	0	0	0	0	0	0	0	I
	2004-2005	2,000,000	4,327,249	8	7	212,494	101,871	314,364	0	212,494	101,871	314,364	I
	2005-2006	2,000,000	4,577,871	7	6	133,032	10,000	143,032	0	133,032	10,000	143,032	I
	2006-2007	2,000,000	5,312,528	9	9	5,640	0	5,640	0	5,640	0	5,640	I
	2007-2008	2,000,000	5,831,698	6	6	57,064	0	57,064	0	57,064	0	57,064	I
	2008-2009	2,000,000	5,874,367	1	1	854	0	854	0	854	0	854	I
	2009-2010	2,000,000	5,286,310	6	5	389,303	183,634	572,936	0	389,303	183,634	572,936	I
	2010-2011	2,000,000	5,454,996	5	3	41,240	35,886	77,126	0	41,240	35,886	77,126	I
	2011-2012	2,000,000	5,544,346	7	7	107,116	0	107,116	0	107,116	0	107,116	I
	2012-2013	2,000,000	5,109,655	3	3	9,075	0	9,075	0	9,075	0	9,075	I
	2013-2014	2,000,000	5,096,011	3	2	52,169	93,829	145,998	0	52,169	93,829	145,998	I
	2014-2015	2,000,000	4,952,488	0	0	0	0	0	0	0	0	0	I
	2015-2016	2,000,000	5,448,847	8	8	50,978	0	50,978	0	50,978	0	50,978	I
	2016-2017	2,000,000	5,770,856	3	3	2,280	0	2,28					

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Yuba	2000-2001	\$0	\$0	0	0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	III
	2001-2002	0	0	0	0	0	0	0	0	0	0	0	III
	2002-2003	0	0	0	0	0	0	0	0	0	0	0	III
	2003-2004	0	0	0	0	0	0	0	0	0	0	0	III
	2004-2005	0	0	0	0	0	0	0	0	0	0	0	III
	2005-2006	0	0	0	0	0	0	0	0	0	0	0	III
	2006-2007	0	0	0	0	0	0	0	0	0	0	0	III
	2007-2008	0	0	0	0	0	0	0	0	0	0	0	III
	2008-2009	0	2,911,081	0	0	0	0	0	0	0	0	0	III
	2009-2010	0	2,925,048	0	0	0	0	0	0	0	0	0	III
	2010-2011	0	3,172,084	0	0	0	0	0	0	0	0	0	III
	2011-2012	2,000,000	3,139,661	2	2	2,690	0	2,690	0	2,690	0	2,690	I
	2012-2013	2,000,000	2,942,396	2	2	922	0	922	0	922	0	922	I
	2013-2014	2,000,000	2,771,729	5	4	60,204	10,559	70,764	0	60,204	10,559	70,764	I
	2014-2015	2,000,000	2,802,954	2	2	1,869	0	1,869	0	1,869	0	1,869	I
	2015-2016	2,000,000	2,805,505	6	5	40,389	7,365	47,754	0	40,389	7,365	47,754	I
	2016-2017	2,000,000	2,837,553	3	3	22,216	0	22,216	0	22,216	0	22,216	I
	2017-2018	2,000,000	3,072,574	1	1	954	0	954	0	954	0	954	I
	2018-2019	2,000,000	3,149,388	0	0	0	0	0	0	0	0	0	I
	2019-2020	2,000,000	3,228,123	0	0	0	0	0	0	0	0	0	I
	2020-2021	2,000,000	3,308,826	0	0	0	0	0	0	0	0	0	I
	2021-2022	2,000,000	3,391,546	0	0	0	0	0	0	0	0	0	I
Total				21	19	\$129,245	\$17,924	\$147,169	\$0	\$129,245	\$17,924	\$147,169	
Total All	2000-2001	Various	\$270,701,545	413	402	\$9,988,466	\$746,896	\$10,735,363	\$186,201	\$9,802,265	\$746,896	\$10,549,161	
	2001-2002	Various	586,941,543	684	670	14,716,953	919,684	15,636,637	798,091	13,918,862	919,684	14,838,546	
	2002-2003	Various	625,310,317	872	853	17,902,842	763,166	18,666,007	343,057	17,559,785	763,166	18,322,950	
	2003-2004	Various	643,808,512	1,102	1,077	19,024,043	1,610,949	20,634,992	86,992	18,937,052	1,610,949	20,548,000	
	2004-2005	Various	672,963,508	971	949	13,580,722	622,420	14,203,142	6,278	13,574,444	622,420	14,196,863	
	2005-2006	2,000,000	731,885,855	942	918	13,157,547	991,915	14,149,461	64,365	13,093,182	991,915	14,085,097	
	2006-2007	2,000,000	794,446,671	925	901	12,708,374	1,117,764	13,826,137	47,337	12,661,037	1,117,764	13,778,801	
	2007-2008	2,000,000	879,680,792	794	761	12,220,017	1,119,930	13,339,947	96,147	12,123,870	1,119,930	13,243,800	
	2008-2009	2,000,000	924,606,214	873	848	10,337,003	697,445	11,034,448	18,148	10,318,855	697,445	11,016,300	
	2009-2010	2,000,000	870,686,993	794	755	14,040,578	1,922,464	15,963,042	1,315	14,039,262	1,922,464	15,961,726	
	2010-2011	2,000,000	884,218,663	762	710	12,816,355	2,439,523	15,255,878	2,329	12,814,025	2,439,523	15,253,549	
	2011-2012	2,000,000	879,324,211	666	608	11,160,268	2,383,586	13,543,854	5,343	11,154,925	2,383,586	13,538,510	
	2012-2013	2,000,000	815,981,951	642	566	11,881,131	3,122,301	15,003,432	188,821	11,692,310	3,122,301	14,814,611	
	2013-2014	2,000,000	813,852,084	577	490	8,597,195	3,227,344	11,824,539	68,615	8,528,580	3,227,344	11,755,924	
	2014-2015	2,000,000	802,430,146	551	430	6,916,658	4,278,613	11,195,271	5,177	6,911,480	4,278,613	11,190,094	
	2015-2016	2,000,000	847,487,805	568	441	5,749,183	3,958,831	9,708,014	16,763	5,732,421	3,958,831	9,691,252	
	2016-2017	2,000,000	867,575,621	551	374	2,725,483	3,675,630	6,401,113	3,659	2,721,824	3,675,630	6,397,454	
	2017-2018	2,000,000	877,959,593	223	61	320,467	1,289,202	1,609,668	0	320,467	1,289,202	1,609,668	
	2018-2019	2,000,000	899,908,583	0	0	0	0	0	0	0	0	0	
	2019-2020	2,000,000	922,406,297	0	0	0	0	0	0	0	0	0	
	2020-2021	2,000,000	945,466,455	0	0	0	0	0	0	0	0	0	
	2021-2022	2,000,000	969,103,116	0	0	0	0	0	0	0	0	0	
Total				12,910	11,814	\$197,843,284	\$34,887,661	\$232,730,945	\$1,938,638	\$195,904,646	\$34,887,661	\$230,792,307	
Total Group I	2000-2001	Various	\$223,500,023	413	402	\$9,988,466	\$746,896	\$10,735,363	186,201	9,802,265	746,896	10,549,161	
	2001-2002	Various	483,021,107	684	670	14,716,953	919,684	15,636,637	798,091	13,918,862	919,684	14,838,546	
	2002-2003	Various	572,929,708	871	853	17,831,274	705,206	18,536,480	343,057	17,488,217	705,206	18,193,423	
	2003-2004	Various	643,017,595	1,102	1,077	19,024,043	1,610,949	20,634,992	86,992	18,937,052	1,610,949	20,548,000	
	2004-2005	Various	672,216,524	971	949	13,580,722	622,420	14,203,142	6,278	13,574,444	622,420	14,196,863	
	2005-2006	2,000,000	731,147,213	942	918	13,157,547	991,915	14,149,461	64,365	13,093,182	991,915	14,085,097	
	2006-2007	2,000,000	793,575,275	925	901	12,708,374	1,117,764	13,826,137	47,337	12,661,037	1,117,764	13,778,801	
	2007-2008	2,000,000	878,690,147	794	761	12,220,017	1,119,930	13,339,947	96,147	12,123,870	1,119,930	13,243,800	
	2008-2009	2,000,000	920,881,374	873	848	10,337,003	697,445	11,034,448	18,148	10,318,855	697,445	11,016,300	
	2009-2010	2,000,000	867,011,763	794	755	14,040,578	1,922,464	15,963,042	1,315	14,039,262	1,922,464	15,961,726	
	2010-2011	2,000,000	880,245,422	762	710	12,816,355	2,439,523	15,255,878	2,329	12,814,025	2,439,523	15,253,549	
	2011-2012	2,000,000	878,486,850	666	608	11,160,268	2,383,586	13,543,854	5,343	11,154,925	2,383,586	13,538,510	
	2012-2013	2,000,000	815,154,537	642	566	11,881,131	3,122,301	15,003,432	188,821	11,692,310	3,122,301	14,814,611	
	2013-2014	2,000,000	813,440,518	577	490	8,597,195	3,227,344	11,824,539	68,615	8,528,580	3,227,344	11,755,924	
	2014-2015	2,000,000	802,430,146	551	430	6,916,658	4,278,613	11,195,271	5,177	6,911,480	4,278,613	11,190,094	
	2015-2016	2,000,000	847,487,805	568	441	5,749,183	3,958,831	9,708,014	16,763	5,732,421	3,958,831	9,691,252	
	2016-2017	2,000,000	867,575,621	551	374	2,725,483	3,675,630	6,401,113	3,659	2,721,824	3,675,630	6,397,454	
	2017-2018	2,000,000	877,959,593	223	61	320,467	1,289,202	1,609,668	0	320,467	1,289,202	1,609,668	
	2018-2019	2,000,000	899,908,583	0	0	0	0	0	0	0	0	0	
	2019-2020	2,000,000	922,406,297	0	0	0	0	0	0	0	0	0	
	2020-2021	2,000,000	945,466,455	0	0	0	0	0	0	0	0	0	
	2021-2022	2,000,000	969,103,116	0	0	0	0	0	0	0	0	0	
Total				12,909	11,814	\$197,771,716	\$34,829,701	\$232,601,417	\$1,938,638	\$195,833,078	\$34,829,701	\$230,662,780	
Total Group II	2000-2001	Various	\$19,334,697	0	0	0	0	0	0	0	0	0	0
	2001-2002	Various	40,787,863	0	0	0	0	0	0	0	0	0	0
	2002-2003	Various	5,131,251	0	0	0	0	0	0	0	0	0	0
	2003-2004	Various	0	0	0	0	0	0	0	0	0	0	0
	2004-2005	Various	0	0	0	0	0	0	0	0	0	0	0
	2005-2006	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2006-2007	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2007-2008	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2008-2009	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2009-2010	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2010-2011	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2011-2012	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2012-2013	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2013-2014	2,000,000	0</										

Judicial Branch Workers' Compensation Program - Trial Courts

Payroll and Loss Summary as of 12/31/17

Court (A)	Accident Year (B)	Retention (C)	Payroll (D)	Reported Claims (E)	Closed Claims (F)	Unlimited Paid Losses (G)	Unlimited Case Reserves (H)	Unlimited Incurred Losses (I)	Recoveries (J)	Net Paid Losses (K)	Net Case Reserves (L)	Net Incurred Losses (M)	Group No. (N)
Total Group III	2000-2001	Various	\$27,866,826	0	0	0	0	0	0	0	0	0	0
	2001-2002	Various	63,132,573	0	0	0	0	0	0	0	0	0	0
	2002-2003	Various	47,249,359	1	0	71,567	57,960	129,527	0	71,567	57,960	129,527	0
	2003-2004	Various	790,917	0	0	0	0	0	0	0	0	0	0
	2004-2005	Various	746,984	0	0	0	0	0	0	0	0	0	0
	2005-2006	2,000,000	738,642	0	0	0	0	0	0	0	0	0	0
	2006-2007	2,000,000	871,396	0	0	0	0	0	0	0	0	0	0
	2007-2008	2,000,000	990,644	0	0	0	0	0	0	0	0	0	0
	2008-2009	2,000,000	3,724,840	0	0	0	0	0	0	0	0	0	0
	2009-2010	2,000,000	3,675,231	0	0	0	0	0	0	0	0	0	0
	2010-2011	2,000,000	3,973,240	0	0	0	0	0	0	0	0	0	0
	2011-2012	2,000,000	837,361	0	0	0	0	0	0	0	0	0	0
	2012-2013	2,000,000	827,414	0	0	0	0	0	0	0	0	0	0
	2013-2014	2,000,000	411,566	0	0	0	0	0	0	0	0	0	0
	2014-2015	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2015-2016	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2016-2017	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2017-2018	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2018-2019	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2019-2020	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2020-2021	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	2021-2022	2,000,000	0	0	0	0	0	0	0	0	0	0	0
	Total		\$155,836,993	1	0	\$71,567	\$57,960	\$129,527	\$0	\$71,567	\$57,960	\$129,527	



Judicial Branch Workers' Compensation Program - Trial Courts

Exposure Measures

Accident Year	Total Payroll (\$00) (A)	Inflation Trend Factor (B)	Trended Payroll (\$00) (C)
2000-2001	2,235,000	1.521	3,399,435
2001-2002	4,830,211	1.484	7,168,033
2002-2003	5,724,523	1.448	8,289,109
2003-2004	6,430,176	1.413	9,085,839
2004-2005	6,722,165	1.379	9,269,866
2005-2006	7,311,472	1.345	9,833,930
2006-2007	7,935,753	1.312	10,411,708
2007-2008	8,786,901	1.280	11,247,233
2008-2009	9,208,814	1.249	11,501,809
2009-2010	8,829,900	1.219	10,763,648
2010-2011	8,802,454	1.189	10,466,118
2011-2012	8,784,868	1.160	10,190,447
2012-2013	8,151,545	1.132	9,227,549
2013-2014	8,134,405	1.104	8,980,383
2014-2015	8,024,301	1.077	8,642,172
2015-2016	8,474,878	1.051	8,907,097
2016-2017	8,675,756	1.025	8,892,650
2017-2018	8,779,596	1.000	8,779,596
2018-2019	8,999,086	1.000	8,999,086
2019-2020	9,224,063	1.000	9,224,063
2020-2021	9,454,665	1.000	9,454,665

Notes:

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Funding Guidelines for Outstanding Liabilities at
December 31, 2017

(A) Estimated Ultimate Losses Incurred through 12/31/17: (From Appendix J-G)	\$21,429,000
(B) Estimated Paid Losses through 12/31/17: (From Appendix J-G)	17,627,000
(C) Estimated Liability for Claims Outstanding at 12/31/17: (From Appendix J-G)	<u>\$3,802,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 12/31/17: (From Appendix J-F)	794,000
(E) Total Outstanding Liability for Claims at 12/31/17: ((C) + (D))	<u>\$4,596,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%): (Not Applicable)	1.000
(G) Discounted Outstanding Liability for Claims at 12/31/17: ((E) x (F))	<u>\$4,596,000</u>

	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix J-I)	1.128	1.184	1.251	1.334	1.444
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	588,000	846,000	1,154,000	1,535,000	2,041,000
(J) Total Required Assets at 12/31/17: ((G) + (I))	<u>\$5,184,000</u>	<u>\$5,442,000</u>	<u>\$5,750,000</u>	<u>\$6,131,000</u>	<u>\$6,637,000</u>

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Funding Guidelines for Outstanding Liabilities at
June 30, 2018

(A) Estimated Ultimate Losses Incurred through 6/30/18: (From Appendix J-G)	\$21,763,000
(B) Estimated Paid Losses through 6/30/18: (From Appendix J-G)	17,863,000
(C) Estimated Liability for Claims Outstanding at 6/30/18: (From Appendix J-G)	<u>\$3,900,000</u>
(D) Estimated Liability for Outstanding Claims Administration Fees at 6/30/18: (From Appendix J-F)	840,000
(E) Total Outstanding Liability for Claims at 6/30/18: ((C) + (D))	<u>\$4,740,000</u>
(F) Reserve Discount Factor (Based on a Discount Rate of 0.0%): (Not Applicable)	1.000
(G) Discounted Outstanding Liability for Claims at 6/30/18: ((E) x (F))	<u>\$4,740,000</u>

	<u>Marginally Acceptable</u>		<u>Recommended</u>		<u>Conservative</u>
Confidence Level of Adequacy:	70%	75%	80%	85%	90%
(H) Confidence Level Factor: (From Appendix J-I)	1.128	1.184	1.251	1.334	1.444
(I) Margin for Adverse Experience: ((G) x [(H) - 1])	607,000	872,000	1,190,000	1,583,000	2,105,000
(J) Total Required Assets at 6/30/18: ((G) + (I))	<u>\$5,347,000</u>	<u>\$5,612,000</u>	<u>\$5,930,000</u>	<u>\$6,323,000</u>	<u>\$6,845,000</u>

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

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

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2017-2018: (From Appendix J-G)	\$669,000	\$0.125			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2017-2018: (From Exhibit J-5, Page 1, item (L))	272,000	0.051			
(C) Total Claims Costs Incurred in Accident Year 2017-2018: ((A) + (B))	\$941,000	\$0.176			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.): (Not Applicable)	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2017-2018: ((C) x (D))	\$941,000	\$0.176			
			Marginally Acceptable		
	65%	70%	75%	Recommended	
	80%	85%			
(F) Confidence Level Factor: (From Appendix J-I)	1.041	1.163	1.308	1.488	1.725
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	39,000	153,000	290,000	459,000	682,000
(H) Recommended Funding in 2017-2018 for Claims Costs and Other Expenses: ((E) + (G))	\$980,000	\$1,094,000	\$1,231,000	\$1,400,000	\$1,623,000
(I) Rate per \$100 of Payroll: ((H) / \$5,350,741)	\$0.183	\$0.204	\$0.230	\$0.262	\$0.303

Payroll rates are per hundred dollars of 2017-2018 payroll of \$535,074,100.

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

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

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2018-2019: (From Appendix J-G)	\$682,000	\$0.124			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2018-2019: (From Exhibit J-5, Page 1, item (L))	260,000	0.047			
(C) Total Claims Costs Incurred in Accident Year 2018-2019: ((A) + (B))	\$942,000	\$0.171			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.): (Not Applicable)	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2018-2019: ((C) x (D))	\$942,000	\$0.171			
	Marginally Acceptable		Recommended		
	65%	70%	75%	80%	85%
(F) Confidence Level Factor: (From Appendix J-I)	1.041	1.163	1.308	1.488	1.725
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	39,000	154,000	290,000	460,000	683,000
(H) Recommended Funding in 2018-2019 for Claims Costs and Other Expenses: ((E) + (G))	\$981,000	\$1,096,000	\$1,232,000	\$1,402,000	\$1,625,000
(I) Budgeted Non Claims Related Expenses: (Provided by the Judicial Council)	436,000	436,000	436,000	436,000	436,000
(J) Recommended Funding in 2018-2019 for Claims Costs: ((H) + (I))	\$1,417,000	\$1,532,000	\$1,668,000	\$1,838,000	\$2,061,000
(K) Rate per \$100 of Payroll: ((J) / \$5,499,732)	\$0.258	\$0.279	\$0.303	\$0.334	\$0.375

Payroll rates are per hundred dollars of 2018-2019 payroll of \$549,973,200.

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Funding Options for Program Year 2019-2020 (SIR = \$2,000,000)
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2019-2020: (From Appendix J-G)	\$701,000	\$0.124			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2019-2020: (From Exhibit J-5, Page 1, item (L))	267,000	0.047			
(C) Total Claims Costs Incurred in Accident Year 2019-2020: ((A) + (B))	\$968,000	\$0.171			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.): (Not Applicable)	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2019-2020: ((C) x (D))	\$968,000	\$0.171			
	Marginally Acceptable		Recommended		
	65%	70%	75%	80%	85%
(F) Confidence Level Factor: (From Appendix J-I)	1.041	1.163	1.308	1.488	1.725
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	40,000	158,000	298,000	472,000	702,000
(H) Recommended Funding in 2019-2020 for Claims Costs and Other Expenses: ((E) + (G))	\$1,008,000	\$1,126,000	\$1,266,000	\$1,440,000	\$1,670,000
(I) Rate per \$100 of Payroll: ((H) / \$5,652,901)	\$0.178	\$0.199	\$0.224	\$0.255	\$0.295

Payroll rates are per hundred dollars of 2019-2020 payroll of \$565,290,100.

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Funding Options for Program Year 2020-2021 (SIR = \$2,000,000)
One-Year Funding Plan

	Dollar Amount	Payroll Rate			
(A) Estimated Ultimate Losses Incurred in Accident Year 2020-2021: (From Appendix J-G)	\$715,000	\$0.123			
(B) Estimated Claims Administration Fees Incurred in Accident Year 2020-2021: (From Exhibit J-5, Page 1, item (L))	272,000	0.047			
(C) Total Claims Costs Incurred in Accident Year 2020-2021: ((A) + (B))	\$987,000	\$0.170			
(D) Loss Discount Factor (Based on a Discount Rate of 0.0%.): (Not Applicable)	1.000				
(E) Discounted Total Claims Costs Incurred in Accident Year 2020-2021: ((C) x (D))	\$987,000	\$0.170			
			Marginally Acceptable		
	65%	70%	75%	Recommended	
(F) Confidence Level Factor: (From Appendix J-I)	1.041	1.163	1.308	1.488	1.725
(G) Margin for Adverse Experience: ((E) x [(F) - 1])	40,000	161,000	304,000	482,000	716,000
(H) Recommended Funding in 2020-2021 for Claims Costs and Other Expenses: ((E) + (G))	\$1,027,000	\$1,148,000	\$1,291,000	\$1,469,000	\$1,703,000
(I) Rate per \$100 of Payroll: ((H) / \$5,810,364)	\$0.177	\$0.198	\$0.222	\$0.253	\$0.293

Payroll rates are per hundred dollars of 2020-2021 payroll of \$581,036,400.

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

IBNR as of 6/30/18 at Expected Claims Level

Accident Year	Estimated Ultimate (A)	Reported as of 12/31/17 (B)	Estimated IBNR as of 12/31/17 (C)	Estimated Percent of IBNR Reported Between 1/1/18 and 6/30/18 (D)	Estimated IBNR Reported (E)	Estimated IBNR as of 6/30/18 (F)
Prior	\$8,884,000	\$8,830,550	\$53,450	0.0%	\$0	\$53,450
1997-1998	438,096	438,096	0	12.4%	0	0
1998-1999	1,528,000	1,513,088	14,912	9.9%	1,000	13,912
1999-2000	677,000	667,514	9,486	14.1%	1,000	8,486
2000-2001	1,081,000	1,060,548	20,452	15.5%	3,000	17,452
2001-2002	1,087,000	1,061,348	25,652	12.2%	3,000	22,652
2002-2003	171,866	171,866	0	14.7%	0	0
2003-2004	289,343	289,343	0	11.5%	0	0
2004-2005	365,870	365,870	0	10.6%	0	0
2005-2006	227,199	227,199	0	9.9%	0	0
2006-2007	681,000	628,332	52,668	10.0%	5,000	47,668
2007-2008	305,000	276,348	28,652	9.6%	3,000	25,652
2008-2009	920,000	813,365	106,635	8.9%	9,000	97,635
2009-2010	799,000	688,180	110,820	8.1%	9,000	101,820
2010-2011	335,000	279,073	55,927	8.4%	5,000	50,927
2011-2012	687,000	548,675	138,325	8.4%	12,000	126,325
2012-2013	598,000	453,357	144,643	8.3%	12,000	132,643
2013-2014	328,000	91,708	236,292	9.6%	23,000	213,292
2014-2015	475,000	240,485	234,515	9.7%	23,000	211,515
2015-2016	625,000	308,294	316,706	9.1%	29,000	287,706
2016-2017	592,000	151,356	440,644	13.0%	57,000	383,644
2017-2018	669,000	21,621	313,379	13.7%	89,000	558,379
Totals	\$21,763,374	\$19,126,216	\$2,303,158		\$284,000	\$2,353,158

Notes:

- (A) From Exhibit J-4, Page 1.
 (B) Provided by the Judicial Council. These losses exclude amounts incurred above the Judicial Council's SIR for each year.
 (C) (A) - (B).
 (D) Percentage of incurred but not reported (IBNR) expected to be reported between 1/1/18 and 6/30/18. The percentage is based on the development pattern selected in Appendix J-A.
 (E) ((A) - (B)) x (D).
 (F) (A) - (B) - (E).

This exhibit shows the calculation of the amount of incurred but not reported losses we expect as of 6/30/18. This amount is dependent on both the strength of the case reserves and the average frequency and severity of the losses incurred.

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Estimated Ultimate Program Losses

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Estimate of Ultimate Losses (F)	
Prior	\$8,883,533	\$9,094,803			\$6,870,420	\$8,884,000	
1997-1998	441,601	477,963			549,444	438,096	
1998-1999	1,528,219	1,466,770			1,078,750	1,528,000	
1999-2000	676,859	706,981			764,640	677,000	
2000-2001	1,080,698	1,069,664	1,075,755	1,039,651	799,890	1,081,000	
2001-2002	1,086,820	1,059,245	1,081,963	1,039,247	895,733	1,087,000	
2002-2003	177,538	197,990	180,015	205,480	253,308	171,866	
2003-2004	301,495	338,242	306,589	351,859	432,825	289,343	
2004-2005	385,627	435,385	384,772	425,171	373,728	365,870	
2005-2006	242,421	276,047	249,150	288,871	350,811	227,199	
2006-2007	681,112	705,505	667,252	665,792	502,194	681,000	
2007-2008	305,365	274,949	319,038	313,330	451,506	305,000	
2008-2009	919,916	897,337	933,909	932,362	1,036,896	920,000	
2009-2010	798,977	930,240	805,027	904,863	838,838	799,000	
2010-2011	335,167	365,474	360,206	404,350	490,900	335,000	
2011-2012	686,941	817,168	741,722	870,906	963,704	687,000	
2012-2013	597,525	773,605	594,556	690,261	413,584	598,000	
2013-2014	130,776	166,940	265,256	391,099	291,577	328,000	
2014-2015	382,371	356,357	454,223	494,928	669,072	475,000	
2015-2016	564,486	611,716	574,340	592,945	787,752	625,000	
2016-2017	391,861	809,501	516,376	617,793	557,004	592,000	
Totals						\$21,094,374	
						Projected Losses for the Year 2017-2018 (G)	\$669,000
						Projected Losses for the Year 2018-2019 (H)	\$682,000
						Projected Losses for the Year 2019-2020 (I)	\$701,000
						Projected Losses for the Year 2020-2021 (J)	\$715,000

Notes:

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

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

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

Accident Year	Reported Loss Development Method (A)	Paid Loss Development Method (B)	Exposure Method Based on Reported Losses (C)	Exposure Method Based on Paid Losses (D)	Frequency-Severity Method (E)	Selected Ultimate Limited Losses (F)
Prior	\$5,524,200	\$5,618,125			\$5,523,876	\$5,524,000
1997-1998	402,540	412,543			400,148	400,139
1998-1999	775,135	794,379			775,000	775,000
1999-2000	542,172	555,619			541,998	542,000
2000-2001	558,667	572,509	558,716	572,135	558,990	559,000
2001-2002	617,288	633,806	617,330	633,356	617,012	617,000
2002-2003	173,585	178,225	173,594	178,087	171,874	171,866
2003-2004	292,526	301,206	292,523	300,617	289,333	289,343
2004-2005	249,178	257,295	249,148	256,703	245,984	245,980
2005-2006	230,834	239,013	230,806	238,246	227,205	227,199
2006-2007	319,630	331,851	319,806	331,404	320,001	320,000
2007-2008	283,257	228,838	283,071	232,117	283,008	283,000
2008-2009	639,245	619,133	639,249	620,367	639,000	639,000
2009-2010	507,894	513,852	508,170	513,598	507,988	508,000
2010-2011	292,469	274,106	292,430	275,689	292,000	292,000
2011-2012	563,184	571,947	563,032	570,464	562,996	563,000
2012-2013	346,692	359,886	345,819	355,705	237,200	347,000
2013-2014	102,530	106,499	126,248	168,399	164,109	147,000
2014-2015	271,177	213,262	277,670	253,457	369,408	266,000
2015-2016	382,285	355,082	371,562	338,996	437,920	391,000
2016-2017	243,835	456,592	274,604	350,799	304,361	375,000
Totals						\$13,482,527
			Projected Losses for the Year 2017-2018 (G)			\$402,000
			Projected Losses for the Year 2018-2019 (H)			\$404,000
			Projected Losses for the Year 2019-2020 (I)			\$409,000
			Projected Losses for the Year 2020-2021 (J)			\$410,000

Notes:

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

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

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

Accident Year	Ultimate Limited Losses (A)	Trend Factor (B)	Trended Limited Losses (C)	Trended Payroll (\$00) (D)	Trended Limited Loss Rate (E)
2000-2001	559,000	0.582	325,338	2,838,110	0.115
2001-2002	617,000	0.596	367,732	2,977,735	0.123
2002-2003	171,866	0.642	110,338	3,031,591	0.036
2003-2004	289,343	0.810	234,368	4,899,404	0.048
2004-2005	245,980	1.067	262,461	5,077,099	0.052
2005-2006	227,199	1.182	268,549	5,123,931	0.052
2006-2007	320,000	1.142	365,440	5,554,511	0.066
2007-2008	283,000	1.081	305,923	5,835,962	0.052
2008-2009	639,000	1.030	658,170	5,773,193	0.114
2009-2010	508,000	0.964	489,712	5,604,170	0.087
2010-2011	292,000	0.949	277,108	5,584,206	0.050
2011-2012	563,000	0.979	551,177	5,457,016	0.101
2012-2013	347,000	1.007	349,429	5,184,832	0.067
2013-2014	147,000	1.020	149,940	5,091,463	0.029
2014-2015	266,000	1.009	268,394	4,966,503	0.054
2015-2016	391,000	1.014	396,474	5,095,699	0.078
2016-2017	375,000	1.009	378,375	5,081,148	0.074
Totals	\$6,241,388		\$5,758,928	83,176,573	\$0.069
12/13-16/17	1,526,000		1,542,612	25,419,645	0.061
15/16-16/17	766,000		774,849	10,176,847	0.076
				(F) Selected Limited Rate:	\$0.075
				Prior:	\$0.085
Program Year:		2017-2018	2018-2019	2019-2020	2020-2021
(G) Factor to SIR:		1.664	1.690	1.716	1.743
(H) Trend Factor:		1.000	0.980	0.960	0.941
(I) Program Rate:		\$0.125	\$0.124	\$0.124	\$0.123
(J) Trended Payroll (\$00):		5,350,741	5,499,732	5,652,901	5,810,364
(K) Projected Program Losses:		669,000	682,000	701,000	715,000
(L) Projected ULAE:		0	0	0	0
(M) Projected Loss and ULAE:		\$669,000	\$682,000	\$701,000	\$715,000

Notes appear on the next page.

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

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

Notes:

- (A) From Exhibit J-4, Page 2, Column (F).
For purposes of projecting future losses, losses are capped at \$100,000 per occurrence.
- (B) From Appendix J-E, Page 1, Column (B).
- (C) $(A) \times (B)$.
- (D) From Appendix J-L, Column (C).
- (E) $(C) / (D)$.
- (F) Selected based on (E).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) From Appendix J-E.
- (I) $(F) \times (G) \times (H)$.
- (J) From Appendix J-L, Column (C).
- (K) $(I) \times (J)$.
- (L) Based on an estimated claim closing pattern and the Judicial Council's historical claims administration expenses.
- (M) $(K) + (L)$.

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Reported Loss Development

Accident Year (A)	Limited Reported Losses as of 12/31/17 (B)	Reported Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Reported Losses of 12/31/17 (E)	Reported Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$5,496,716	1.005	\$5,524,200	\$8,830,550	1.006	\$8,883,533
1997-1998	400,139	1.006	402,540	438,096	1.008	441,601
1998-1999	769,747	1.007	775,135	1,513,088	1.010	1,528,219
1999-2000	537,869	1.008	542,172	667,514	1.014	676,859
2000-2001	553,684	1.009	558,667	1,060,548	1.019	1,080,698
2001-2002	611,782	1.009	617,288	1,061,348	1.024	1,086,820
2002-2003	171,866	1.010	173,585	171,866	1.033	177,538
2003-2004	289,343	1.011	292,526	289,343	1.042	301,495
2004-2005	245,980	1.013	249,178	365,870	1.054	385,627
2005-2006	227,199	1.016	230,834	227,199	1.067	242,421
2006-2007	313,363	1.020	319,630	628,332	1.084	681,112
2007-2008	276,348	1.025	283,257	276,348	1.105	305,365
2008-2009	620,024	1.031	639,245	813,365	1.131	919,916
2009-2010	489,301	1.038	507,894	688,180	1.161	798,977
2010-2011	279,073	1.048	292,469	279,073	1.201	335,167
2011-2012	529,308	1.064	563,184	548,675	1.252	686,941
2012-2013	319,532	1.085	346,692	453,357	1.318	597,525
2013-2014	91,708	1.118	102,530	91,708	1.426	130,776
2014-2015	233,170	1.163	271,177	240,485	1.590	382,371
2015-2016	308,294	1.240	382,285	308,294	1.831	564,486
2016-2017	151,356	1.611	243,835	151,356	2.589	391,861
Totals	\$12,915,802		\$13,318,323	\$19,104,595		\$20,599,308

Notes:

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

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

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

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

Limited Losses Reported as of:

Accident Year	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
Prior										
1997-1998										
1998-1999										815,537
1999-2000									505,354	485,048
2000-2001								556,233	598,506	598,168
2001-2002							540,859	532,190	506,663	516,290
2002-2003						224,031	194,858	203,345	208,396	208,266
2003-2004					286,269	301,363	314,579	286,077	286,077	313,119
2004-2005				161,421	273,277	242,702	259,116	244,498	244,620	244,620
2005-2006			206,938	291,994	278,945	251,887	239,738	274,233	275,012	226,861
2006-2007		311,045	352,592	300,539	327,830	310,413	315,826	313,310	313,310	313,363
2007-2008	182,230	255,251	163,066	223,161	285,786	323,191	319,880	257,090	279,035	276,348
2008-2009	227,884	390,648	494,307	490,959	558,429	567,221	576,827	620,024	620,024	
2009-2010	422,040	493,213	499,430	483,058	493,254	493,279	493,305	489,301		
2010-2011	148,198	217,390	238,726	261,768	270,543	279,073	279,073			
2011-2012	447,283	515,762	598,208	558,075	539,408	529,308				
2012-2013	407,603	399,291	363,277	314,241	319,532					
2013-2014	80,977	101,267	117,468	91,708						
2014-2015	160,387	322,601	233,170							
2015-2016	274,185	308,294								
2016-2017	151,356									

Reported Loss Development Factors:

	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Prior										
1997-1998										
1998-1999										1.000
1999-2000									0.960	1.099
2000-2001								1.076	0.999	0.926
2001-2002							0.984	0.952	1.019	1.014
2002-2003						0.870	1.044	1.025	0.999	0.983
2003-2004				1.693	1.053	1.044	0.909	1.000	1.095	1.000
2004-2005				1.693	0.888	1.068	0.944	1.000	1.000	1.006
2005-2006			1.411	0.955	0.903	0.952	1.144	1.003	0.825	1.009
2006-2007		1.134	0.852	1.091	0.947	1.017	0.992	1.000	1.000	1.000
2007-2008	1.401	0.639	1.369	1.281	1.131	0.990	0.804	1.085	0.990	
2008-2009	1.714	1.265	0.993	1.137	1.016	1.017	1.075	1.000		
2009-2010	1.169	1.013	0.967	1.021	1.000	1.000	0.992			
2010-2011	1.467	1.098	1.097	1.034	1.032	1.000				
2011-2012	1.153	1.160	0.933	0.967	0.981					
2012-2013	0.980	0.910	0.865	1.017						
2013-2014	1.251	1.160	0.781							
2014-2015	2.011	0.723								
2015-2016	1.124									
Average Dollar-Weighted Averages	1.363	1.011	1.030	1.133	0.995	0.995	0.988	1.016	0.987	1.004
3-yr	1.420	0.867	0.893	0.996	0.999	1.007	0.983	1.018	0.941	1.004
4-yr	1.226	0.980	0.930	1.003	1.004	1.004	0.985	1.016	0.954	1.003
Industry Factors	1.262	1.070	1.020	1.013	1.010	1.009	1.009	1.008	1.006	1.006
Prior	1.283	1.067	1.040	1.030	1.020	1.015	1.010	1.007	1.006	1.005
Selected	1.299	1.067	1.040	1.030	1.020	1.015	1.010	1.007	1.006	1.005
Cumulated	1.611	1.240	1.163	1.118	1.085	1.064	1.048	1.038	1.031	1.025

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

Limited Losses Reported as of:

Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months	258 Months
Prior		214,656	216,654	216,654	216,654	216,654	216,654	216,654	216,654	216,654	216,654
1997-1998	440,902	441,223	400,139	400,139	400,139	400,139	400,139	400,139	400,139	400,139	400,139
1998-1999	815,537	796,055	769,747	769,747	769,747	769,747	769,747	769,747	769,747		
1999-2000	532,978	533,335	533,130	535,230	437,869	537,869	537,869	537,869			
2000-2001	553,684	553,684	553,684	553,684	553,684	553,684	553,684				
2001-2002	523,770	551,920	547,115	511,526	511,782	611,782					
2002-2003	204,695	204,939	195,771	195,771	171,866						
2003-2004	313,119	313,119	289,343	289,343							
2004-2005	245,971	245,980	245,980								
2005-2006	229,011	227,199									
2006-2007	313,363										
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											

Reported Loss Development Factors:

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Prior		1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1997-1998	1.001	0.907	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1998-1999	0.976	0.967	1.000	1.000	1.000	1.000	1.000	1.000			
1999-2000	1.001	1.000	1.004	0.818	1.228	1.000	1.000				
2000-2001	1.000	1.000	1.000	1.000	1.000	1.000					
2001-2002	1.054	0.991	0.935	1.001	1.195						
2002-2003	1.001	0.955	1.000	0.878							
2003-2004	1.000	0.924	1.000								
2004-2005	1.000	1.000									
2005-2006	0.992										
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
Average Dollar-Weighted Averages	1.003	0.973	0.992	0.957	1.071	1.000	1.000	1.000	1.000	1.000	
3-yr	0.998	0.957	0.966	0.981	1.133	1.000	1.000	1.000			
4-yr	0.998	0.971	0.978	0.933	1.088	1.000	1.000				
Industry Factors	1.005	1.004	1.004	1.003	1.003	1.003	1.002	1.002	1.002	1.002	1.005
Prior	1.004	1.003	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.005
Selected	1.004	1.003	1.002	1.001	1.001	1.000	1.001	1.001	1.001	1.001	1.005
Cumulated	1.020	1.016	1.013	1.011	1.010	1.009	1.009	1.008	1.007	1.006	1.005

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

Accident Year Prior	<u>Losses Reported as of:</u>									
	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
1997-1998										
1998-1999										329,055
1999-2000									101,947	109,716
2000-2001								420,285	412,694	395,413
2001-2002							175,743	505,817	547,953	512,718
2002-2003										
2003-2004										
2004-2005					215,299	215,299	215,299	119,890	119,890	119,890
2005-2006				31,500				29,924	29,924	
2006-2007		24,768		48,987	50,405	112,853	178,973	285,617	272,323	272,323
2007-2008										
2008-2009		42,100	119,768	119,768	101,528	101,791	104,685	123,670	193,341	
2009-2010	191,500	205,410	195,816	205,100	209,294	212,775	198,879	198,879		
2010-2011										
2011-2012		53,416	68,749	57,543	48,324	19,367				
2012-2013	197,315	136,141	133,826	133,826	133,826					
2013-2014										
2014-2015			7,314							
2015-2016										
2016-2017										

Reported Loss Development Factors:

	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
Prior										
1997-1998										
1998-1999										1.351
1999-2000									1.076	1.000
2000-2001								0.982	0.958	1.002
2001-2002							2.878	1.083	0.936	1.060
2002-2003										
2003-2004										
2004-2005					1.000	1.000	0.557	1.000	1.000	1.000
2005-2006								1.000		
2006-2007				1.029	2.239	1.586	1.596	0.953	1.000	1.157
2007-2008										
2008-2009		2.845	1.000	0.848	1.003	1.028	1.181	1.563		
2009-2010	1.073	0.953	1.047	1.020	1.017	0.935	1.000			
2010-2011										
2011-2012		1.287	0.837	0.840	0.401					
2012-2013	0.690	0.983	1.000	1.000						
2013-2014										
2014-2015										
2015-2016										
Average Dollar-Weighted Averages	0.882	1.517	0.971	0.947	1.132	1.137	1.442	1.097	0.994	1.095
3-yr										
4-yr										
Industry Factors	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
Prior	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
Selected	2.127	1.559	1.316	1.192	1.114	1.089	1.075	1.062	1.053	1.044
Cumulated	9.644	4.534	2.908	2.210	1.854	1.664	1.528	1.421	1.338	1.271

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

Accident Year	Losses Reported as of:									
	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months
Prior										
1997-1998	44,769	42,008	37,957	37,957	37,957	37,957	37,957	37,957	37,957	37,957
1998-1999	444,658	476,438	476,438	477,638	619,623	619,622	619,622	619,622	612,499	
1999-2000	109,716	109,716	109,716	114,191	114,191	146,439	145,681	129,645		
2000-2001	396,372	396,529	396,686	396,865	396,865	396,865	506,865			
2001-2002	543,370	543,370	543,938	404,352	425,509	449,566				
2002-2003										
2003-2004										
2004-2005	119,890	119,890	119,890							
2005-2006										
2006-2007	314,969									
2007-2008										
2008-2009										
2009-2010										
2010-2011										
2011-2012										
2012-2013										
2013-2014										
2014-2015										
2015-2016										
2016-2017										

Reported Loss Development Factors:

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-Ult. Months
Prior										
1997-1998	0.938	0.904	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998-1999	1.071	1.000	1.003	1.297	1.000	1.000	1.000	0.989		
1999-2000	1.000	1.000	1.041	1.000	1.282	0.995	0.890			
2000-2001	1.000	1.000	1.000	1.000	1.000	1.277				
2001-2002	1.000	1.001	0.743	1.052	1.057					
2002-2003										
2003-2004										
2004-2005	1.000	1.000								
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										
2010-2011										
2011-2012										
2012-2013										
2013-2014										
2014-2015										
2015-2016										
Average Dollar-Weighted Averages	1.002	0.984	0.957	1.070	1.068	1.068	0.963	0.995	1.000	
3-yr					1.060	1.094	0.980			
4-yr					1.036	1.091				
Industry Factors	1.035	1.030	1.028	1.025	1.023	1.017	1.013	1.010	1.006	1.013
Prior	1.035	1.030	1.028	1.025	1.023	1.017	1.013	1.010	1.006	1.003
Selected	1.035	1.030	1.028	1.025	1.023	1.017	1.013	1.010	1.006	1.003
Cumulated	1.217	1.176	1.142	1.111	1.084	1.060	1.042	1.029	1.019	1.013

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Paid Loss Development

Accident Year (A)	Limited Paid Losses as of 12/31/17 (B)	Paid Loss Development Factor (C)	Ultimate Limited Losses (D)	Program Paid Losses of 12/31/17 (E)	Paid Loss Development Factor (F)	Ultimate Program Losses (G)
Prior	\$5,454,490	1.030	\$5,618,125	\$8,515,733	1.068	\$9,094,803
1997-1998	400,139	1.031	412,543	438,096	1.091	477,963
1998-1999	769,747	1.032	794,379	1,331,007	1.102	1,466,770
1999-2000	537,869	1.033	555,619	635,203	1.113	706,981
2000-2001	553,684	1.034	572,509	950,812	1.125	1,069,664
2001-2002	611,782	1.036	633,806	930,795	1.138	1,059,245
2002-2003	171,866	1.037	178,225	171,866	1.152	197,990
2003-2004	289,343	1.041	301,206	289,343	1.169	338,242
2004-2005	245,980	1.046	257,295	365,870	1.190	435,385
2005-2006	227,199	1.052	239,013	227,199	1.215	276,047
2006-2007	313,363	1.059	331,851	566,216	1.246	705,505
2007-2008	214,469	1.067	228,838	214,469	1.282	274,949
2008-2009	574,868	1.077	619,133	676,725	1.326	897,337
2009-2010	472,290	1.088	513,852	671,169	1.386	930,240
2010-2011	246,942	1.110	274,106	246,942	1.480	365,474
2011-2012	499,081	1.146	571,947	508,822	1.606	817,168
2012-2013	295,716	1.217	359,886	429,542	1.801	773,605
2013-2014	76,508	1.392	106,499	76,508	2.182	166,940
2014-2015	131,400	1.623	213,262	131,400	2.712	356,357
2015-2016	159,301	2.229	355,082	159,301	3.840	611,716
2016-2017	88,693	5.148	456,592	88,693	9.127	809,501
Totals	\$12,334,730		\$13,593,768	\$17,625,711		\$21,831,882

Notes:

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

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

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

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

Accident Year	Limited Losses Paid as of:									
	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
Prior										
1997-1998										
1998-1999										762,327
1999-2000									473,486	485,048
2000-2001								545,482	548,626	551,968
2001-2002							470,017	477,343	480,710	495,337
2002-2003						182,670	186,742	188,794	195,263	195,428
2003-2004					277,725	278,063	283,963	286,077	286,077	287,998
2004-2005				115,310	149,544	172,436	234,840	244,498	244,620	244,620
2005-2006			105,402	126,995	208,376	215,200	220,746	224,651	226,776	226,861
2006-2007		107,952	173,399	242,590	285,331	290,371	301,928	313,310	313,310	313,363
2007-2008	42,869	76,942	85,522	100,926	129,066	134,527	141,605	159,251	207,132	214,469
2008-2009	155,054	269,155	371,169	425,671	449,069	477,417	499,473	558,306	574,868	
2009-2010	112,420	275,166	300,157	344,298	393,422	466,869	468,446	472,290		
2010-2011	43,931	79,332	134,773	178,164	226,748	235,163	246,942			
2011-2012	159,528	296,493	416,624	489,136	493,696	499,081				
2012-2013	53,096	222,714	285,510	294,257	295,716					
2013-2014	24,089	38,936	71,070	76,508						
2014-2015	44,999	122,031	131,400							
2015-2016	82,155	159,301								
2016-2017	88,693									

Paid Loss Development Factors:

Accident Year	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
	Prior									
1997-1998										
1998-1999										1.010
1999-2000									1.024	1.040
2000-2001								1.006	1.006	1.003
2001-2002							1.016	1.007	1.030	1.009
2002-2003						1.022	1.011	1.034	1.001	1.001
2003-2004				1.297	1.001	1.021	1.007	1.000	1.007	1.000
2004-2005				1.297	1.153	1.362	1.041	1.000	1.000	1.006
2005-2006			1.205	1.641	1.033	1.026	1.018	1.009	1.000	1.000
2006-2007		1.606	1.399	1.176	1.018	1.040	1.038	1.000	1.000	1.000
2007-2008	1.795	1.112	1.180	1.279	1.042	1.053	1.125	1.301	1.035	
2008-2009	1.736	1.379	1.147	1.055	1.063	1.046	1.118	1.030		
2009-2010	2.448	1.091	1.147	1.143	1.187	1.003	1.008			
2010-2011	1.806	1.699	1.322	1.273	1.037	1.050				
2011-2012	1.859	1.405	1.174	1.009	1.011					
2012-2013	4.195	1.282	1.031	1.005						
2013-2014	1.616	1.825	1.077							
2014-2015	2.712	1.077								
2015-2016	1.939									
Average Dollar-Weighted Averages	2.234	1.386	1.187	1.209	1.061	1.069	1.042	1.043	1.011	1.008
3-yr	2.118	1.272	1.112	1.057	1.078	1.030	1.072	1.063	1.010	1.002
4-yr	2.657	1.330	1.143	1.079	1.074	1.032	1.065	1.053	1.008	1.001
Industry Factors	1.715	1.266	1.127	1.069	1.041	1.026	1.017	1.014	1.011	1.009
Prior	2.328	1.370	1.168	1.143	1.050	1.030	1.020	1.010	1.009	1.008
Selected	2.310	1.373	1.166	1.144	1.062	1.032	1.020	1.010	1.009	1.008
Cumulated	5.148	2.229	1.623	1.392	1.217	1.146	1.110	1.088	1.077	1.067

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

Limited Losses Paid as of:

Accident Year	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months	258 Months
Prior		214,656	216,654	216,654	216,654	216,654	216,654	216,654	216,654	216,654	216,654
1997-1998	391,618	399,978	400,139	400,139	400,139	400,139	400,139	400,139	400,139	400,139	400,139
1998-1999	769,675	769,747	769,747	769,747	769,747	769,747	769,747	769,747	769,747		
1999-2000	504,417	508,985	511,376	515,305	437,869	537,869	537,869	537,869			
2000-2001	553,684	553,684	553,684	553,684	553,684	553,684	553,684				
2001-2002	499,831	501,748	509,628	511,526	511,782	611,782					
2002-2003	195,527	195,771	195,771	195,771	171,866						
2003-2004	288,006	288,633	289,343	289,343							
2004-2005	245,971	245,980	245,980								
2005-2006	226,861	227,199									
2006-2007	313,363										
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
2016-2017											

Paid Loss Development Factors:

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-258 Months	258-Ult. Months
Prior		1.009	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1997-1998	1.021	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1998-1999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
1999-2000	1.009	1.005	1.008	0.850	1.228	1.000	1.000				
2000-2001	1.000	1.000	1.000	1.000	1.000	1.000					
2001-2002	1.004	1.016	1.004	1.001	1.195						
2002-2003	1.001	1.000	1.000	0.878							
2003-2004	1.002	1.002	1.000								
2004-2005	1.000	1.000									
2005-2006	1.001										
2006-2007											
2007-2008											
2008-2009											
2009-2010											
2010-2011											
2011-2012											
2012-2013											
2013-2014											
2014-2015											
2015-2016											
Average Dollar-Weighted Averages	1.004	1.004	1.002	0.961	1.071	1.000	1.000	1.000	1.000	1.000	
3-yr	1.001	1.001	1.002	0.981	1.133	1.000	1.000	1.000			
4-yr	1.001	1.007	1.001	0.943	1.088	1.000	1.000				
Industry Factors	1.009	1.008	1.006	1.006	1.005	1.004	1.004	1.004	1.004	1.004	1.011
Prior	1.007	1.006	1.005	1.004	1.001	1.002	1.001	1.001	1.001	1.001	1.030
Selected	1.007	1.006	1.005	1.004	1.001	1.002	1.001	1.001	1.001	1.001	1.030
Cumulated	1.059	1.052	1.046	1.041	1.037	1.036	1.034	1.033	1.032	1.031	1.030

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

Accident Year Prior	Losses Paid as of:									
	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months
1997-1998										
1998-1999										240,803
1999-2000									47,050	48,953
2000-2001								379,345	386,033	395,413
2001-2002							92,642	95,813	98,054	100,284
2002-2003										
2003-2004										
2004-2005							116,940	119,890	119,890	119,890
2005-2006										
2006-2007					2,690	37,861	82,818	133,884	230,153	244,655
2007-2008										
2008-2009		5,000	27,875	34,876	101,528	101,791	101,791	101,856	101,856	
2009-2010			4,316	4,085	4,085	179,131	198,879	198,879		
2010-2011										
2011-2012			9,253	3,276	9,228	9,741				
2012-2013		133,826	133,826	133,826	133,826					
2013-2014										
2014-2015										
2015-2016										
2016-2017										

Paid Loss Development Factors:

Prior	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
	1997-1998									
1998-1999										1.107
1999-2000									1.040	1.057
2000-2001								1.018	1.024	1.002
2001-2002							1.034	1.023	1.023	1.196
2002-2003										
2003-2004										
2004-2005							1.025	1.000	1.000	1.000
2005-2006										
2006-2007					14.073	2.187	1.617	1.719	1.063	1.034
2007-2008										
2008-2009		5.575	1.251	2.911	1.003	1.000	1.001	1.000		
2009-2010			0.946	1.000	43.851	1.110	1.000			
2010-2011										
2011-2012			0.354	2.817	1.056					
2012-2013		1.000	1.000	1.000						
2013-2014										
2014-2015										
2015-2016										
Average Dollar-Weighted Averages	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months
3-yr		3.288	0.888	1.932	14.996	1.432	1.135	1.152	1.030	1.066
4-yr										
Industry Factors	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Prior	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Selected	3.280	2.571	1.941	1.591	1.380	1.272	1.209	1.134	1.089	1.075
Cumulated	132.404	40.367	15.701	8.089	5.084	3.684	2.896	2.395	2.112	1.939

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

Accident Year	Losses Paid as of:									
	138 Months	150 Months	162 Months	174 Months	186 Months	198 Months	210 Months	222 Months	234 Months	246 Months
Prior										
1997-1998	37,957	37,957	37,957	37,957	37,957	37,957	37,957	37,957	37,957	37,957
1998-1999	266,531	318,330	344,825	367,098	415,343	444,026	488,617	518,738	561,260	
1999-2000	51,741	53,894	57,206	61,429	68,499	82,057	91,903	97,334		
2000-2001	396,372	396,529	396,686	396,865	396,865	396,865	397,129			
2001-2002	119,901	125,415	135,058	267,506	280,071	319,013				
2002-2003										
2003-2004										
2004-2005	119,890	119,890	119,890							
2005-2006										
2006-2007	252,853									
2007-2008										
2008-2009										
2009-2010										
2010-2011										
2011-2012										
2012-2013										
2013-2014										
2014-2015										
2015-2016										
2016-2017										

Paid Loss Development Factors:

	138-150 Months	150-162 Months	162-174 Months	174-186 Months	186-198 Months	198-210 Months	210-222 Months	222-234 Months	234-246 Months	246-Ult. Months
Prior										
1997-1998	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1998-1999	1.194	1.083	1.065	1.131	1.069	1.100	1.062	1.082		
1999-2000	1.042	1.061	1.074	1.115	1.198	1.120	1.059			
2000-2001	1.000	1.000	1.000	1.000	1.000	1.001				
2001-2002	1.046	1.077	1.981	1.047	1.139					
2002-2003										
2003-2004										
2004-2005	1.000	1.000								
2005-2006										
2006-2007										
2007-2008										
2008-2009										
2009-2010										
2010-2011										
2011-2012										
2012-2013										
2013-2014										
2014-2015										
2015-2016										
Average Dollar-Weighted Averages	1.047	1.037	1.224	1.059	1.081	1.055	1.040	1.041	1.000	
3-yr					1.070	1.059	1.057			
4-yr					1.070	1.057				
Industry Factors	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.294
Prior	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.026
Selected	1.062	1.050	1.040	1.035	1.032	1.030	1.030	1.030	1.030	1.026
Cumulated	1.804	1.699	1.618	1.556	1.503	1.456	1.414	1.373	1.333	1.294

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Exposure and Development Method
Based on Reported Losses

Accident Year	Trended Payroll (\$00) (A)	Reported Losses as of 12/31/17 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Reported (D)	Program Rate (E)	Incurred but not Reported (IBNR) (F)	Ultimate Program Losses (G)
2000-2001	2,838,110	1,060,548	1.019	0.019	0.282	15,207	1,075,755
2001-2002	2,977,735	1,061,348	1.024	0.023	0.301	20,615	1,081,963
2002-2003	3,031,591	171,866	1.033	0.032	0.084	8,149	180,015
2003-2004	4,899,404	289,343	1.042	0.040	0.088	17,246	306,589
2004-2005	5,077,099	365,870	1.054	0.051	0.073	18,902	384,772
2005-2006	5,123,931	227,199	1.067	0.063	0.068	21,951	249,150
2006-2007	5,554,511	628,332	1.084	0.077	0.091	38,920	667,252
2007-2008	5,835,962	276,348	1.105	0.095	0.077	42,690	319,038
2008-2009	5,773,193	813,365	1.131	0.116	0.180	120,544	933,909
2009-2010	5,604,170	688,180	1.161	0.139	0.150	116,847	805,027
2010-2011	5,584,206	279,073	1.201	0.167	0.087	81,133	360,206
2011-2012	5,457,016	548,675	1.252	0.201	0.176	193,047	741,722
2012-2013	5,184,832	453,357	1.318	0.241	0.113	141,199	594,556
2013-2014	5,091,463	91,708	1.426	0.299	0.114	173,548	265,256
2014-2015	4,966,503	240,485	1.590	0.371	0.116	213,738	454,223
2015-2016	5,095,699	308,294	1.831	0.454	0.115	266,046	574,340
2016-2017	5,081,148	151,356	2.589	0.614	0.117	365,020	516,376
Totals	83,176,573	\$7,655,347				\$1,854,802	\$9,510,149

Notes:

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

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Exposure and Development Method
Based on Paid Losses

Accident Year	Trended Payroll (\$00) (A)	Paid Losses as of 12/31/17 (B)	Loss Development Factor (C)	Percentage of Losses Yet to Be Paid (D)	Program Rate (E)	Incurred but not Paid (F)	Ultimate Program Losses (G)
2000-2001	2,838,110	950,812	1.125	0.111	0.282	88,839	1,039,651
2001-2002	2,977,735	930,795	1.138	0.121	0.301	108,452	1,039,247
2002-2003	3,031,591	171,866	1.152	0.132	0.084	33,614	205,480
2003-2004	4,899,404	289,343	1.169	0.145	0.088	62,516	351,859
2004-2005	5,077,099	365,870	1.190	0.160	0.073	59,301	425,171
2005-2006	5,123,931	227,199	1.215	0.177	0.068	61,672	288,871
2006-2007	5,554,511	566,216	1.246	0.197	0.091	99,576	665,792
2007-2008	5,835,962	214,469	1.282	0.220	0.077	98,861	313,330
2008-2009	5,773,193	676,725	1.326	0.246	0.180	255,637	932,362
2009-2010	5,604,170	671,169	1.386	0.278	0.150	233,694	904,863
2010-2011	5,584,206	246,942	1.480	0.324	0.087	157,408	404,350
2011-2012	5,457,016	508,822	1.606	0.377	0.176	362,084	870,906
2012-2013	5,184,832	429,542	1.801	0.445	0.113	260,719	690,261
2013-2014	5,091,463	76,508	2.182	0.542	0.114	314,591	391,099
2014-2015	4,966,503	131,400	2.712	0.631	0.116	363,528	494,928
2015-2016	5,095,699	159,301	3.840	0.740	0.115	433,644	592,945
2016-2017	5,081,148	88,693	9.127	0.890	0.117	529,100	617,793
Totals	83,176,573	\$6,705,672				\$3,523,236	\$10,228,908

Notes:

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

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Exposure and Development Method

Accident Year	Trended Payroll (\$00) (A)	Ultimate Limited Losses (B)	Trend Factor (C)	Trended Limited Losses (D)	Trended Limited Loss Rate (E)	Limited Loss Rate (F)	Factor to SIR (G)	Program Loss Rate (H)
2000-2001	2,838,110	559,000	0.582	325,338	0.115	0.197	1.431	0.282
2001-2002	2,977,735	617,000	0.596	367,732	0.123	0.207	1.452	0.301
2002-2003	3,031,591	171,866	0.642	110,338	0.036	0.057	1.474	0.084
2003-2004	4,899,404	289,343	0.810	234,368	0.048	0.059	1.496	0.088
2004-2005	5,077,099	245,980	1.067	262,461	0.052	0.048	1.519	0.073
2005-2006	5,123,931	227,199	1.182	268,549	0.052	0.044	1.544	0.068
2006-2007	5,554,511	320,000	1.142	365,440	0.066	0.058	1.569	0.091
2007-2008	5,835,962	283,000	1.081	305,923	0.052	0.048	1.595	0.077
2008-2009	5,773,193	639,000	1.030	658,170	0.114	0.111	1.623	0.180
2009-2010	5,604,170	508,000	0.964	489,712	0.087	0.091	1.651	0.150
2010-2011	5,584,206	292,000	0.949	277,108	0.050	0.052	1.681	0.087
2011-2012	5,457,016	563,000	0.979	551,177	0.101	0.103	1.712	0.176
2012-2013	5,184,832	347,000	1.007	349,429	0.067	0.065	1.744	0.113
2013-2014	5,091,463	103,000	1.020	105,060	0.021	0.064	1.777	0.114
2014-2015	4,966,503	271,000	1.009	273,439	0.055	0.064	1.811	0.116
2015-2016	5,095,699	382,000	1.014	387,348	0.076	0.064	1.799	0.115
2016-2017	5,081,148	403,000	1.009	406,627	0.080	0.064	1.830	0.117
Total/Avg	83,176,573	\$6,221,388		\$5,738,219	\$0.069			
11/12-15/16	25,795,513	1,666,000		1,666,453	0.065			
12/13-16/17	25,419,645	1,506,000		1,521,903	0.060			
				Selected Limited Rate:	\$0.065			
				Prior:	\$0.085			

Notes:

- (A) From Appendix J-L, Column (C).
- (B) Selected average of results from Appendices J and J.
- (C) From Appendix J-E, Page 1, Column (B).
- (D) (B) x (C).
- (E) (D) / (A).
- (F) Selected Limited Rate / (C). For 2011-2012 and prior (B) / (A).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Frequency and Severity Method

Accident Year	Ultimate Program Severity (A)	Adjusted Ultimate Claims (B)	Ultimate Program Losses (C)
Prior	\$21,205	324	\$6,870,420
1997-1998	19,623	28	549,444
1998-1999	21,575	50	1,078,750
1999-2000	28,320	27	764,640
2000-2001	26,663	30	799,890
2001-2002	24,209	37	895,733
2002-2003	6,666	38	253,308
2003-2004	14,925	29	432,825
2004-2005	11,679	32	373,728
2005-2006	12,993	27	350,811
2006-2007	15,218	33	502,194
2007-2008	20,523	22	451,506
2008-2009	43,204	24	1,036,896
2009-2010	32,263	26	838,838
2010-2011	19,636	25	490,900
2011-2012	34,418	28	963,704
2012-2013	25,849	16	413,584
2013-2014	26,507	11	291,577
2014-2015	27,878	24	669,072
2015-2016	28,134	28	787,752
2016-2017	29,316	19	557,004
Total		878	\$19,372,576

Notes:

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

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Frequency and Severity Method

Accident Year	Ultimate Limited Losses (A)	Adjusted Ultimate Claims (B)	Ultimate Limited Severity (C)	Trend Factor (D)	Trended Limited Severity (E)	Limited Severity (F)	Factor to SIR (G)	Program Severity (H)
Prior	\$5,524,000	324	\$17,049	1.433	\$24,431	\$17,049	1.244	\$21,205
1997-1998	400,139	28	14,291	1.077	15,391	14,291	1.373	19,623
1998-1999	775,000	50	15,500	0.965	14,958	15,500	1.392	21,575
1999-2000	542,000	27	20,074	0.871	17,484	20,074	1.411	28,320
2000-2001	559,000	30	18,633	0.819	15,260	18,633	1.431	26,663
2001-2002	617,000	37	16,676	0.823	13,724	16,676	1.452	24,209
2002-2003	171,866	38	4,523	0.868	3,926	4,523	1.474	6,666
2003-2004	289,343	29	9,977	1.074	10,715	9,977	1.496	14,925
2004-2005	245,980	32	7,687	1.387	10,662	7,687	1.519	11,679
2005-2006	227,199	27	8,415	1.505	12,665	8,415	1.544	12,993
2006-2007	320,000	33	9,697	1.425	13,818	9,697	1.569	15,218
2007-2008	283,000	22	12,864	1.323	17,019	12,864	1.595	20,523
2008-2009	639,000	24	26,625	1.235	32,882	26,625	1.623	43,204
2009-2010	508,000	26	19,538	1.132	22,117	19,538	1.651	32,263
2010-2011	292,000	25	11,680	1.093	12,766	11,680	1.681	19,636
2011-2012	563,000	28	20,107	1.104	22,198	20,107	1.712	34,418
2012-2013	347,000	16	21,688	1.113	24,139	14,825	1.744	25,849
2013-2014	114,000	11	10,364	1.106	11,463	14,919	1.777	26,507
2014-2015	274,000	24	11,417	1.072	12,239	15,392	1.811	27,878
2015-2016	377,000	28	13,464	1.055	14,205	15,640	1.799	28,134
2016-2017	375,000	19	19,737	1.030	20,329	16,019	1.830	29,316

Average Limited Severity: \$16,304
Average 11/12-15/16 Limited Severity: 16,849
Average 12/13-16/17 Limited Severity: 16,475
Selected Limited Severity: \$16,500
Prior: \$21,500

Notes:

- (A) Selected average of results from Appendices J, J, and J.
- (B) Appendix J-D, Page 3, Column (C).
- (C) (A) / (B).
- (D) From Appendix J-E, Page 1, Column (J).
- (E) (C) x (D).
- (F) Selected Limited Severity / (D).
- (G) Based on a Weibull distribution, a mathematical model of claim sizes.
- (H) (F) x (G).

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Frequency and Severity Method
Projection of Ultimate Claims

Accident Year	Reported Claim Development (A)	Closed Claim Development (B)	Selected Ultimate Claims (C)	Trended Payroll (\$000,000) (D)	Claim Frequency (E)	Trend Factor (F)	Trended Claim Frequency (G)
Prior	324	317	324	0.0		0.655	
1997-1998	28	28	28	0.0		0.668	
1998-1999	50	48	50	0.0		0.682	
1999-2000	27	25	27	0.0		0.696	
2000-2001	30	29	30	283.8	0.106	0.710	0.075
2001-2002	37	34	37	297.8	0.124	0.725	0.090
2002-2003	38	38	38	303.2	0.125	0.740	0.093
2003-2004	29	29	29	489.9	0.059	0.755	0.045
2004-2005	32	33	32	507.7	0.063	0.769	0.048
2005-2006	27	28	27	512.4	0.053	0.785	0.042
2006-2007	33	33	33	555.5	0.059	0.801	0.047
2007-2008	22	20	22	583.6	0.038	0.817	0.031
2008-2009	24	23	24	577.3	0.042	0.834	0.035
2009-2010	26	26	26	560.4	0.046	0.851	0.039
2010-2011	25	26	25	558.4	0.045	0.868	0.039
2011-2012	28	28	28	545.7	0.051	0.886	0.045
2012-2013	16	16	16	518.5	0.031	0.904	0.028
2013-2014	11	13	11	509.1	0.022	0.922	0.020
2014-2015	24	29	24	496.7	0.048	0.942	0.045
2015-2016	28	34	28	509.6	0.055	0.961	0.053
2016-2017	17	20	19	508.1	0.036	0.980	0.035
Total	876	877	878	8,317.7			0.044
11/12-15/16	107	120	107	2,579.6			0.038
						(H) Selected Frequency:	0.045
						Prior:	0.055
Program Year:				2017-2018	2018-2019	2019-2020	2020-2021
(I) Trend Factor:				1.000	0.980	0.960	0.941
(J) Selected Frequency:				0.045	0.044	0.043	0.042
(K) Est. Payroll (\$000,000):				535.1	550.0	565.3	581.0
(L) Ultimate Claims:				24	24	24	24

Notes:

- (A) From Appendix J-D, Page 4, (C).
- (B) From Appendix J-D, Page 5, (C).
- (C) Selected from (A) and (B).
- (D) From Appendix J-L, Column (C) / 10,000.
- (E) (C) / (D).
- (F) From Appendix J-E, Page 1, Column (H).
- (G) (E) x (F).
- (H) The selected frequency of 0.045 is based on (G).
- (I) From Appendix J-E, Page 1, Column (H).
- (J) (H) x (I).
- (K) From Appendix J-L, Column (C) / 10,000.
- (L) (J) x (K).

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Frequency and Severity Method
Reported Claim Count Development

Accident Year	Claims Reported as of 12/31/2017 (A)	Reported Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	324	1.000	324	
1997-1998	28	1.000	28	
1998-1999	50	1.000	50	
1999-2000	27	1.000	27	
2000-2001	30	1.000	30	0.075
2001-2002	37	1.000	37	0.090
2002-2003	38	1.000	38	0.093
2003-2004	29	1.000	29	0.045
2004-2005	32	1.000	32	0.048
2005-2006	27	1.000	27	0.041
2006-2007	33	1.000	33	0.048
2007-2008	22	1.000	22	0.031
2008-2009	24	1.000	24	0.035
2009-2010	26	1.000	26	0.039
2010-2011	25	1.000	25	0.039
2011-2012	28	1.000	28	0.045
2012-2013	16	1.005	16	0.028
2013-2014	11	1.015	11	0.020
2014-2015	23	1.039	24	0.046
2015-2016	26	1.080	28	0.053
2016-2017	15	1.150	17	0.033
Total	871		876	0.044

Notes:

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

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Frequency and Severity Method
Closed Claim Count Development

Accident Year	Claims Closed as of 12/31/2017 (A)	Closed Claim Development Factor (B)	Ultimate Claims (C)	Trended Claim Frequency (D)
Prior	315	1.005	317	
1997-1998	28	1.006	28	
1998-1999	48	1.007	48	
1999-2000	25	1.008	25	
2000-2001	29	1.009	29	0.073
2001-2002	34	1.010	34	0.083
2002-2003	38	1.011	38	0.093
2003-2004	29	1.012	29	0.045
2004-2005	32	1.017	33	0.050
2005-2006	27	1.023	28	0.043
2006-2007	32	1.030	33	0.048
2007-2008	19	1.038	20	0.028
2008-2009	22	1.047	23	0.033
2009-2010	25	1.057	26	0.039
2010-2011	24	1.083	26	0.040
2011-2012	25	1.115	28	0.045
2012-2013	14	1.159	16	0.028
2013-2014	10	1.288	13	0.024
2014-2015	20	1.472	29	0.055
2015-2016	19	1.802	34	0.064
2016-2017	8	2.555	20	0.039
Total	823		877	0.046

Notes:

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

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

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

Claims Reported as of:

Accident Year	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
Prior												29	29
1997-1998											28	28	28
1998-1999										50	50	50	50
1999-2000									27	27	27	27	27
2000-2001								30	30	30	30	30	30
2001-2002							36	36	36	36	36	36	36
2002-2003						39	39	39	39	39	39	39	39
2003-2004					29	29	29	29	29	29	29	29	29
2004-2005				32	32	32	32	32	32	32	32	32	32
2005-2006			22	23	27	27	27	27	27	27	27	27	
2006-2007		34	33	33	33	33	33	33	33	33	33		
2007-2008	22	21	21	21	21	22	22	22	22	22			
2008-2009	17	20	21	23	23	23	23	24	24				
2009-2010	24	25	25	26	26	26	26	26					
2010-2011	24	23	25	25	25	25	25						
2011-2012	22	24	30	29	29	28							
2012-2013	15	15	16	16	16								
2013-2014	11	11	11	11									
2014-2015	21	25	23										
2015-2016	25	26											
2016-2017	15												

Reported Claim Count Development Factors:

	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months	138-150 Months	150-162 Months	162-174 Months
Prior												1.000	1.000
1997-1998											1.000	1.000	1.000
1998-1999										1.000	1.000	1.000	1.000
1999-2000									1.000	1.000	1.000	1.000	1.000
2000-2001								1.000	1.000	1.000	1.000	1.000	1.000
2001-2002							1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002-2003						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003-2004					1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004-2005				1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2005-2006			1.045	1.174	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2006-2007		0.971	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2007-2008	0.955	1.000	1.000	1.000	1.048	1.000	1.000	1.000	1.000	1.000			
2008-2009	1.176	1.050	1.095	1.000	1.000	1.000	1.043	1.000					
2009-2010	1.042	1.000	1.040	1.000	1.000	1.000	1.000						
2010-2011	0.958	1.087	1.000	1.000	1.000	1.000							
2011-2012	1.091	1.250	0.967	1.000	0.966								
2012-2013	1.000	1.067	1.000	1.000									
2013-2014	1.000	1.000	1.000										
2014-2015	1.190	0.920											
2015-2016	1.040												
Average Claim-Weighted Averages	1.050	1.038	1.016	1.019	1.002	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000
3-yr	1.088	0.980	0.982	1.000	0.988	1.000	1.014	1.000	1.000	1.000	1.000	1.000	1.000
4-yr	1.069	1.067	0.988	1.000	0.990	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000
Industry Factors	1.052	1.005	1.004	1.002	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior	1.069	1.040	1.025	1.008	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.065	1.040	1.023	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulated	1.150	1.080	1.039	1.015	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Closed Claim Development

Claims Closed as of:

Accident Year	18 Months	30 Months	42 Months	54 Months	66 Months	78 Months	90 Months	102 Months	114 Months	126 Months	138 Months	150 Months	162 Months
Prior												29	29
1997-1998											26	26	28
1998-1999										46	47	47	48
1999-2000									25	26	25	25	25
2000-2001								27	27	28	30	30	30
2001-2002							30	32	33	33	32	33	33
2002-2003						36	37	37	37	37	38	38	39
2003-2004					27	28	27	29	29	28	28	28	29
2004-2005				27	28	30	30	32	32	32	32	32	32
2005-2006			13	18	25	25	26	25	25	27	26	27	
2006-2007		21	25	29	29	30	31	32	32	32	32		
2007-2008	8	13	15	15	15	17	18	19	19	19			
2008-2009	10	13	15	17	20	21	21	22	22				
2009-2010	12	17	21	22	24	24	25	25					
2010-2011	12	15	18	22	24	24	24						
2011-2012	9	12	20	22	26	25							
2012-2013	6	10	12	15	14								
2013-2014	7	10	10	10									
2014-2015	13	17	20										
2015-2016	15	19											
2016-2017	8												

Closed Claim Count Development Factors:

	18-30 Months	30-42 Months	42-54 Months	54-66 Months	66-78 Months	78-90 Months	90-102 Months	102-114 Months	114-126 Months	126-138 Months	138-150 Months	150-162 Months	162-174 Months
Prior												1.000	1.000
1997-1998												1.000	1.077
1998-1999										1.022	1.000	1.021	1.000
1999-2000									1.040	0.962	1.000	1.000	1.000
2000-2001								1.000	1.037	1.071	1.000	1.000	1.000
2001-2002							1.067	1.031	1.000	0.970	1.031	1.000	1.030
2002-2003						1.028	1.000	1.000	1.000	1.027	1.000	1.026	1.000
2003-2004					1.037	0.964	1.074	1.000	0.966	1.000	1.000	1.036	1.000
2004-2005				1.037	1.071	1.000	1.067	1.000	1.000	1.000	1.000	1.000	
2005-2006			1.385	1.389	1.000	1.040	0.962	1.000	1.080	0.963	1.038		
2006-2007		1.190	1.160	1.000	1.034	1.033	1.032	1.000	1.000	1.000			
2007-2008	1.625	1.154	1.000	1.000	1.133	1.059	1.056	1.000	1.000				
2008-2009	1.300	1.154	1.133	1.176	1.050	1.000	1.048	1.000					
2009-2010	1.417	1.235	1.048	1.091	1.000	1.042	1.000						
2010-2011	1.250	1.200	1.222	1.091	1.000	1.000							
2011-2012	1.333	1.667	1.100	1.182	0.962								
2012-2013	1.667	1.200	1.250	0.933									
2013-2014	1.429	1.000	1.000										
2014-2015	1.308	1.176											
2015-2016	1.267												
Average Claim-Weighted Averages	1.400	1.220	1.144	1.100	1.032	1.018	1.034	1.003	1.014	1.002	1.008	1.018	1.004
3-yr	1.314	1.135	1.119	1.085	0.986	1.014	1.031	1.000	1.026	0.989	1.012	1.020	1.010
4-yr	1.366	1.265	1.150	1.086	1.000	1.023	1.032	1.000	1.019	0.992	1.008	1.015	1.008
Industry Factors	1.280	1.065	1.040	1.027	1.020	1.013	1.009	1.006	1.005	1.003	1.003	1.001	1.001
Prior	1.422	1.225	1.142	1.114	1.042	1.030	1.025	1.010	1.009	1.008	1.007	1.006	1.005
Selected	1.418	1.224	1.143	1.112	1.040	1.030	1.025	1.010	1.009	1.008	1.007	1.006	1.005
Cumulated	2.555	1.802	1.472	1.288	1.159	1.115	1.083	1.057	1.047	1.038	1.030	1.023	1.017

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Loss Trend Factors

Accident Year	Benefit Level Factor (A)	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to	Factor to
		2017-2018 Loss Rate	2018-2019 Loss Rate	2019-2020 Loss Rate	2020-2021 Loss Rate	2017-2018 Frequency	2018-2019 Frequency	2019-2020 Frequency	2020-2021 Frequency	2017-2018 Severity
		Level (B)	Level (C)	Level (D)	Level (E)	Level (F)	Level (G)	Level (H)	Level (I)	Level (J)
Prior	1.433	0.938	0.920	0.901	0.883	0.655	0.642	0.629	0.616	1.433
1997-1998	1.077	0.720	0.706	0.691	0.678	0.668	0.655	0.642	0.629	1.077
1998-1999	0.965	0.659	0.646	0.632	0.620	0.682	0.669	0.655	0.642	0.965
1999-2000	0.871	0.606	0.594	0.582	0.571	0.696	0.682	0.668	0.655	0.871
2000-2001	0.819	0.582	0.570	0.559	0.547	0.710	0.696	0.682	0.668	0.819
2001-2002	0.823	0.596	0.585	0.573	0.561	0.725	0.710	0.696	0.682	0.823
2002-2003	0.868	0.642	0.629	0.616	0.604	0.740	0.725	0.710	0.696	0.868
2003-2004	1.074	0.810	0.794	0.778	0.763	0.755	0.740	0.724	0.710	1.074
2004-2005	1.387	1.067	1.046	1.024	1.004	0.769	0.754	0.739	0.724	1.387
2005-2006	1.505	1.182	1.158	1.135	1.112	0.785	0.770	0.754	0.739	1.505
2006-2007	1.425	1.142	1.119	1.096	1.074	0.801	0.785	0.769	0.754	1.425
2007-2008	1.323	1.081	1.060	1.038	1.018	0.817	0.801	0.785	0.769	1.323
2008-2009	1.235	1.030	1.010	0.989	0.969	0.834	0.818	0.801	0.785	1.235
2009-2010	1.132	0.964	0.945	0.926	0.907	0.851	0.834	0.817	0.801	1.132
2010-2011	1.093	0.949	0.930	0.911	0.893	0.868	0.851	0.834	0.817	1.093
2011-2012	1.104	0.979	0.959	0.940	0.921	0.886	0.869	0.851	0.834	1.104
2012-2013	1.113	1.007	0.987	0.967	0.947	0.904	0.886	0.868	0.851	1.113
2013-2014	1.106	1.020	1.000	0.979	0.960	0.922	0.904	0.886	0.868	1.106
2014-2015	1.072	1.009	0.989	0.969	0.950	0.942	0.923	0.904	0.886	1.072
2015-2016	1.055	1.014	0.994	0.974	0.954	0.961	0.942	0.922	0.904	1.055
2016-2017	1.030	1.009	0.989	0.969	0.950	0.980	0.960	0.941	0.922	1.030
2017-2018	1.000	1.000	0.980	0.960	0.941	1.000	0.980	0.960	0.941	1.000
2018-2019	1.000	--	1.000	0.980	0.960	--	1.000	0.980	0.960	--
2019-2020	1.000	--	--	1.000	0.980	--	--	1.000	0.980	--
2020-2021	1.000	--	--	--	1.000	--	--	--	1.000	--

Notes:

- (A) Based on WCIRB.
- (B) - (E) (A) adjusted for a -2.0% annual loss rate trend.
- (F) - (I) (A) adjusted for a -2.0% annual frequency trend.
- (J) (A) adjusted for a 0.0% annual severity trend.

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Residual Trend Factors

Accident Year	Initial Estimate of Ultimate Limited Losses (A)	Ultimate Reported Claims (B)	BLF (C)	Adjusted Limited Severity (D)	Trended Payroll (\$00) (E)	Ultimate Frequency (F)
Prior	\$5,524,000	324	1.433	24,432		
1997-1998	400,139	28	1.077	15,393		
1998-1999	775,000	50	0.965	14,962		
1999-2000	542,000	27	0.871	17,490		
2000-2001	559,000	30	0.819	15,268	2,838,110	0.106
2001-2002	617,000	37	0.823	13,724	2,977,735	0.124
2002-2003	171,866	38	0.868	3,924	3,031,591	0.125
2003-2004	289,343	29	1.074	10,717	4,899,404	0.059
2004-2005	245,980	32	1.387	10,659	5,077,099	0.063
2005-2006	227,199	27	1.505	12,661	5,123,931	0.053
2006-2007	320,000	33	1.425	13,815	5,554,511	0.059
2007-2008	283,000	22	1.323	17,021	5,835,962	0.038
2008-2009	639,000	24	1.235	32,883	5,773,193	0.042
2009-2010	508,000	26	1.132	22,125	5,604,170	0.046
2010-2011	292,000	25	1.093	12,767	5,584,206	0.045
2011-2012	563,000	28	1.104	22,205	5,457,016	0.051
2012-2013	347,000	16	1.113	24,144	5,184,832	0.031
2013-2014	103,000	11	1.106	10,353	5,091,463	0.022
2014-2015	271,000	24	1.072	12,102	4,966,503	0.048
2015-2016	382,000	28	1.055	14,400	5,095,699	0.055
2016-2017	403,000	19	1.030	21,853	5,081,148	0.037

	Severity Trend Factors	Frequency Trend Factors
Latest 10 x 2016-2017	0.959	0.980
Latest 5 x 2016-2017	0.856	1.060
Prior	1.020	0.960
Default	1.025	0.980
Selected Residual Trend	1.000	0.980

Notes:

- (A) Selected average of results from Appendix J-A and Appendix J-B.
- (B) Appendix J-D, Page 3, Column (C).
- (C) Appendix J-E, Page 1, (A).
- (D) (A) x (C) / (B).
- (E) From Appendix J-L, Column (C).
- (F) (B) / (E) x 10,000.

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Outstanding Liability for
Unallocated Loss Adjustment Expenses
as of 6/30/17

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2017-2018	45.0	\$3,995	1.000	\$3,995	\$179,775
2018-2019	32.4	3,995	1.050	4,195	135,918
2019-2020	24.1	3,995	1.103	4,406	106,185
2020-2021	15.4	3,995	1.158	4,626	71,240
2021-2022	11.0	3,995	1.216	4,858	53,438
2022-2023	8.2	3,995	1.277	5,102	41,836
2023-2024	6.4	3,995	1.341	5,357	34,285
2024-2025	5.1	3,995	1.408	5,625	28,688
2025-2026	4.1	3,995	1.478	5,905	24,211
2026-2027	2.8	3,995	1.552	6,200	17,360
2027-2028	2.1	3,995	1.630	6,512	13,675
2028-2029	1.6	3,995	1.712	6,839	10,942
2029-2030	1.3	3,995	1.798	7,183	9,338
2030-2031	0.8	3,995	1.888	7,543	6,034
2031-2032	0.6	3,995	1.982	7,918	4,751
2032-2033	0.5	3,995	2.081	8,314	4,157
2033-2034	0.4	3,995	2.185	8,729	3,492
2034-2035	0.2	3,995	2.294	9,165	1,833
(G) Total ULAE Outstanding as of 6/30/17:					\$747,158
(H) Total ULAE Outstanding as of 12/31/17:					\$793,774

Notes:

- (A) We assume fiscal years will be 7/1 to 6/30.
- (B) Based on an estimated claim closing pattern.
- (C) Based on claims administration payment information provided by the Judicial Council.
- (D) We assume ULAE costs will increase at 5.0% per year.
- (E) (C) x (D).
- (F) (B) x (E).
- (G) Total of Column (F).
- (H) (G) from this page and the next, interpolated to 12/31/17.

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Outstanding Liability for
Unallocated Loss Adjustment Expenses
as of 6/30/18

Fiscal Year (A)	Number of Claims Active During Fiscal Year (B)	Average ULAE Charge per Active Claim (C)	Inflation Trend Factor (D)	Trended ULAE Charge per Active Claim (E)	ULAE Paid During Year (F)
2018-2019	47.0	\$3,995	1.050	\$4,195	\$197,165
2019-2020	35.6	3,995	1.103	4,406	156,854
2020-2021	24.4	3,995	1.158	4,626	112,874
2021-2022	17.2	3,995	1.216	4,858	83,558
2022-2023	12.2	3,995	1.277	5,102	62,244
2023-2024	9.1	3,995	1.341	5,357	48,749
2024-2025	7.1	3,995	1.408	5,625	39,938
2025-2026	5.6	3,995	1.478	5,905	33,068
2026-2027	3.9	3,995	1.552	6,200	24,180
2027-2028	3.0	3,995	1.630	6,512	19,536
2028-2029	2.3	3,995	1.712	6,839	15,730
2029-2030	1.8	3,995	1.798	7,183	12,929
2030-2031	1.2	3,995	1.888	7,543	9,052
2031-2032	0.9	3,995	1.982	7,918	7,126
2032-2033	0.7	3,995	2.081	8,314	5,820
2033-2034	0.6	3,995	2.185	8,729	5,237
2034-2035	0.4	3,995	2.294	9,165	3,666
2035-2036	0.2	3,995	2.409	9,624	1,925
(G) Total ULAE Outstanding as of 6/30/18:					\$839,651

Notes:

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

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Payment and Reserve Forecast

Accident Year	As of 12/31/2017	Calendar Period			
		1/1/2018 to 6/30/2018	7/1/2018 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 6/30/2021
Prior					
Ultimate Loss	\$12,608,096	\$12,608,096	\$12,608,096	\$12,608,096	\$12,608,096
Paid in Calendar Period	-	23,398	96,839	85,780	77,028
Paid to Date	11,870,851	11,894,249	11,991,088	12,076,868	12,153,896
Outstanding Liability	737,245	713,847	617,008	531,228	454,200
2001-2002					
Ultimate Loss	\$1,087,000	\$1,087,000	\$1,087,000	\$1,087,000	\$1,087,000
Paid in Calendar Period	-	7,029	12,232	12,462	11,701
Paid to Date	930,795	937,824	950,056	962,518	974,219
Outstanding Liability	156,205	149,176	136,944	124,482	112,781
2002-2003					
Ultimate Loss	\$171,866	\$171,866	\$171,866	\$171,866	\$171,866
Paid in Calendar Period	-	-	-	-	-
Paid to Date	171,866	171,866	171,866	171,866	171,866
Outstanding Liability	-	-	-	-	-
2003-2004					
Ultimate Loss	\$289,343	\$289,343	\$289,343	\$289,343	\$289,343
Paid in Calendar Period	-	-	-	-	-
Paid to Date	289,343	289,343	289,343	289,343	289,343
Outstanding Liability	-	-	-	-	-
2004-2005					
Ultimate Loss	\$365,870	\$365,870	\$365,870	\$365,870	\$365,870
Paid in Calendar Period	-	-	-	-	-
Paid to Date	365,870	365,870	365,870	365,870	365,870
Outstanding Liability	-	-	-	-	-
2005-2006					
Ultimate Loss	\$227,199	\$227,199	\$227,199	\$227,199	\$227,199
Paid in Calendar Period	-	-	-	-	-
Paid to Date	227,199	227,199	227,199	227,199	227,199
Outstanding Liability	-	-	-	-	-
2006-2007					
Ultimate Loss	\$681,000	\$681,000	\$681,000	\$681,000	\$681,000
Paid in Calendar Period	-	6,084	10,979	9,479	8,118
Paid to Date	566,216	572,300	583,279	592,758	600,876
Outstanding Liability	114,784	108,700	97,721	88,242	80,124
2007-2008					
Ultimate Loss	\$305,000	\$305,000	\$305,000	\$305,000	\$305,000
Paid in Calendar Period	-	4,527	9,030	7,774	6,712
Paid to Date	214,469	218,996	228,026	235,800	242,512
Outstanding Liability	90,531	86,004	76,974	69,200	62,488

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Payment and Reserve Forecast

Accident Year	As of 12/31/2017	Calendar Period			
		1/1/2018 to 6/30/2018	7/1/2018 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 6/30/2021
2008-2009					
Ultimate Loss	\$920,000	\$920,000	\$920,000	\$920,000	\$920,000
Paid in Calendar Period	-	12,650	23,985	21,697	18,679
Paid to Date	676,725	689,375	713,360	735,057	753,736
Outstanding Liability	243,275	230,625	206,640	184,943	166,264
2009-2010					
Ultimate Loss	\$799,000	\$799,000	\$799,000	\$799,000	\$799,000
Paid in Calendar Period	-	7,542	13,232	11,134	10,072
Paid to Date	671,169	678,711	691,943	703,077	713,149
Outstanding Liability	127,831	120,289	107,057	95,923	85,851
2010-2011					
Ultimate Loss	\$335,000	\$335,000	\$335,000	\$335,000	\$335,000
Paid in Calendar Period	-	6,252	10,635	7,829	6,588
Paid to Date	246,942	253,194	263,829	271,658	278,246
Outstanding Liability	88,058	81,806	71,171	63,342	56,754
2011-2012					
Ultimate Loss	\$687,000	\$687,000	\$687,000	\$687,000	\$687,000
Paid in Calendar Period	-	12,651	23,339	18,484	13,607
Paid to Date	508,822	521,473	544,812	563,296	576,903
Outstanding Liability	178,178	165,527	142,188	123,704	110,097
2012-2013					
Ultimate Loss	\$598,000	\$598,000	\$598,000	\$598,000	\$598,000
Paid in Calendar Period	-	12,803	22,881	18,721	14,827
Paid to Date	429,542	442,345	465,226	483,947	498,774
Outstanding Liability	168,458	155,655	132,774	114,053	99,226
2013-2014					
Ultimate Loss	\$328,000	\$328,000	\$328,000	\$328,000	\$328,000
Paid in Calendar Period	-	22,634	37,990	28,058	22,956
Paid to Date	76,508	99,142	137,132	165,190	188,146
Outstanding Liability	251,492	228,858	190,868	162,810	139,854
2014-2015					
Ultimate Loss	\$475,000	\$475,000	\$475,000	\$475,000	\$475,000
Paid in Calendar Period	-	24,396	50,753	44,563	32,912
Paid to Date	131,400	155,796	206,549	251,112	284,024
Outstanding Liability	343,600	319,204	268,451	223,888	190,976
2015-2016					
Ultimate Loss	\$625,000	\$625,000	\$625,000	\$625,000	\$625,000
Paid in Calendar Period	-	33,996	62,165	58,757	51,590
Paid to Date	159,301	193,297	255,462	314,219	365,809
Outstanding Liability	465,699	431,703	369,538	310,781	259,191

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Payment and Reserve Forecast

Accident Year	As of 12/31/2017	Calendar Period			
		1/1/2018 to 6/30/2018	7/1/2018 to 6/30/2019	7/1/2019 to 6/30/2020	7/1/2020 to 6/30/2021
2016-2017					
Ultimate Loss	\$592,000	\$592,000	\$592,000	\$592,000	\$592,000
Paid in Calendar Period	-	42,781	73,224	55,771	52,713
Paid to Date	88,693	131,474	204,698	260,469	313,182
Outstanding Liability	503,307	460,526	387,302	331,531	278,818
2017-2018					
Ultimate Loss	\$335,000	\$669,000	\$669,000	\$669,000	\$669,000
Paid in Calendar Period	-	20,045	73,239	91,408	69,622
Paid to Date	823	20,868	94,107	185,515	255,137
Outstanding Liability	334,177	648,132	574,893	483,485	413,863
2018-2019					
Ultimate Loss	-	-	\$682,000	\$682,000	\$682,000
Paid in Calendar Period	-	-	55,242	70,824	88,394
Paid to Date	-	-	55,242	126,066	214,460
Outstanding Liability	-	-	626,758	555,934	467,540
2019-2020					
Ultimate Loss	-	-	-	\$701,000	\$701,000
Paid in Calendar Period	-	-	-	56,781	72,797
Paid to Date	-	-	-	56,781	129,578
Outstanding Liability	-	-	-	644,219	571,422
2020-2021					
Ultimate Loss	-	-	-	-	\$715,000
Paid in Calendar Period	-	-	-	-	57,915
Paid to Date	-	-	-	-	57,915
Outstanding Liability	-	-	-	-	657,085
Totals					
Ultimate Loss	\$21,429,374	\$21,763,374	\$22,445,374	\$23,146,374	\$23,861,374
Paid in Calendar Period	-	236,788	575,765	599,522	616,231
Paid to Date	17,626,534	17,863,322	18,439,087	19,038,609	19,654,840
Outstanding Liability	3,802,840	3,900,052	4,006,287	4,107,765	4,206,534
Total Outstanding ULAE	793,774	839,651	928,396	1,007,434	1,089,079
Outstanding Liability plus ULAE	4,596,614	4,739,703	4,934,683	5,115,199	5,295,613

Notes appear on the next page.

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Payment and Reserve Forecast

Notes to previous page:

- Accident Year is associated with date of loss. Calendar Period is associated with date of transaction. For example, for the losses which occurred during 2015-2016, \$33,996 is expected to be paid between 1/1/18 and 6/30/18, \$193,297 will have been paid by 6/30/18, and the reserve for remaining payments on these claims should be \$431,703.
- Ultimate Losses for each accident year are from Exhibit J-4, Page 1.
- Paid in Calendar Period is a proportion of the Outstanding Liability from the previous calendar period. These proportions are derived from the paid loss development pattern selected in Appendix B. For example, \$62,165 = \$431,703 x 14.4%.
- Paid to Date is Paid in Calendar Period plus Paid to Date from previous calendar period. For example, \$255,462 = \$62,165 + \$193,297.
- Outstanding Liability is Ultimate Loss minus Paid to Date. For example, \$431,703 = \$625,000 - \$193,297.

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Short- and Long-Term Liabilities

<u>Liabilities as of 12/31/17:</u>		<u>Expected</u>	<u>Discounted</u>
<u>Current (Short Term)</u>	Loss and ALAE:	\$469,121	\$469,121
	ULAE:	179,775	179,775
	Short-Term Loss and LAE:	<u>\$648,896</u>	<u>\$648,896</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,333,719	\$3,333,719
	ULAE:	613,999	613,999
	Long-Term Loss and LAE:	<u>\$3,947,718</u>	<u>\$3,947,718</u>
<u>Total Liability</u>	Loss and ALAE:	\$3,802,840	\$3,802,840
	ULAE:	793,774	793,774
	Total Loss and LAE:	<u>\$4,596,614</u>	<u>\$4,596,614</u>
<u>Liabilities as of 6/30/18:</u>			
<u>Current (Short Term)</u>	Loss and ALAE:	\$520,523	\$520,523
	ULAE:	197,165	197,165
	Short-Term Loss and LAE:	<u>\$717,688</u>	<u>\$717,688</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,379,529	\$3,379,529
	ULAE:	642,486	642,486
	Long-Term Loss and LAE:	<u>\$4,022,015</u>	<u>\$4,022,015</u>
<u>Total Liability</u>	Loss and ALAE:	\$3,900,052	\$3,900,052
	ULAE:	839,651	839,651
	Total Loss and LAE:	<u>\$4,739,703</u>	<u>\$4,739,703</u>

		<u>Discounted with a Margin for Contingencies</u>				
		<u>70%</u>	<u>75%</u>	<u>80%</u>	<u>85%</u>	<u>90%</u>
		<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>	<u>Confidence</u>
<u>Liabilities as of 12/31/17:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$529,168	\$555,439	\$586,870	\$625,807	\$677,411
	ULAE:	202,786	212,854	224,899	239,820	259,595
	Short-Term Loss and LAE:	<u>\$731,954</u>	<u>\$768,293</u>	<u>\$811,769</u>	<u>\$865,627</u>	<u>\$937,006</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,760,436	\$3,947,124	\$4,170,483	\$4,447,182	\$4,813,890
	ULAE:	692,591	726,974	768,112	819,074	886,615
	Long-Term Loss and LAE:	<u>\$4,453,027</u>	<u>\$4,674,098</u>	<u>\$4,938,595</u>	<u>\$5,266,256</u>	<u>\$5,700,505</u>
<u>Total Liability</u>	Loss and ALAE:	\$4,289,604	\$4,502,563	\$4,757,353	\$5,072,989	\$5,491,301
	ULAE:	895,377	939,828	993,011	1,058,894	1,146,210
	Total Loss and LAE:	<u>\$5,184,981</u>	<u>\$5,442,391</u>	<u>\$5,750,364</u>	<u>\$6,131,883</u>	<u>\$6,637,511</u>
<u>Liabilities as of 6/30/18:</u>						
<u>Current (Short Term)</u>	Loss and ALAE:	\$587,150	\$616,299	\$651,174	\$694,378	\$751,635
	ULAE:	222,402	233,443	246,653	263,018	284,706
	Short-Term Loss and LAE:	<u>\$809,552</u>	<u>\$849,742</u>	<u>\$897,827</u>	<u>\$957,396</u>	<u>\$1,036,341</u>
<u>Non-Current (Long Term)</u>	Loss and ALAE:	\$3,812,109	\$4,001,363	\$4,227,791	\$4,508,291	\$4,880,040
	ULAE:	724,724	760,703	803,750	857,077	927,750
	Long-Term Loss and LAE:	<u>\$4,536,833</u>	<u>\$4,762,066</u>	<u>\$5,031,541</u>	<u>\$5,365,368</u>	<u>\$5,807,790</u>
<u>Total Liability</u>	Loss and ALAE:	\$4,399,259	\$4,617,662	\$4,878,965	\$5,202,669	\$5,631,675
	ULAE:	947,126	994,146	1,050,403	1,120,095	1,212,456
	Total Loss and LAE:	<u>\$5,346,385</u>	<u>\$5,611,808</u>	<u>\$5,929,368</u>	<u>\$6,322,764</u>	<u>\$6,844,131</u>

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Confidence Level Table

Probability	Projected Losses	Outstanding Losses
95%	2.701	1.626
90%	2.073	1.444
85%	1.725	1.334
80%	1.488	1.251
75%	1.308	1.184
70%	1.163	1.128
65%	1.041	1.077
60%	0.936	1.031
55%	0.842	0.990
50%	0.758	0.949
45%	0.681	0.911
40%	0.610	0.874
35%	0.542	0.837
30%	0.478	0.799
25%	0.415	0.759

To read table:

For the above retention, there is a 90% chance that final loss settlements will be less than 2.073 times the average expected amount of losses.

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compens:

Program History

Policy Year Start Date	Policy Year End Date	Policy Year	Self-Insured Retention	
			Per Occurrence	Aggregate
1/1/1969	6/30/1997	Prior	Unlimited	(none)
7/1/1997	6/30/1998	1997-1998	Unlimited	(none)
7/1/1998	6/30/1999	1998-1999	Unlimited	(none)
7/1/1999	6/30/2000	1999-2000	Unlimited	(none)
7/1/2000	6/30/2001	2000-2001	Unlimited	(none)
7/1/2001	6/30/2002	2001-2002	Unlimited	(none)
7/1/2002	6/30/2003	2002-2003	Unlimited	(none)
7/1/2003	6/30/2004	2003-2004	Unlimited	(none)
7/1/2004	6/30/2005	2004-2005	Unlimited	(none)
7/1/2005	6/30/2006	2005-2006	Unlimited	(none)
7/1/2006	6/30/2007	2006-2007	Unlimited	(none)
7/1/2007	6/30/2008	2007-2008	Unlimited	(none)
7/1/2008	6/30/2009	2008-2009	Unlimited	(none)
7/1/2009	6/30/2010	2009-2010	Unlimited	(none)
7/1/2010	6/30/2011	2010-2011	Unlimited	(none)
7/1/2011	6/30/2012	2011-2012	Unlimited	(none)
7/1/2012	6/30/2013	2012-2013	Unlimited	(none)
7/1/2013	6/30/2014	2013-2014	Unlimited	(none)
7/1/2014	6/30/2015	2014-2015	Unlimited	(none)
7/1/2015	6/30/2016	2015-2016	2,000,000	(none)
7/1/2016	6/30/2017	2016-2017	2,000,000	(none)
7/1/2017	6/30/2018	2017-2018	2,000,000	(none)
7/1/2018	6/30/2019	2018-2019	2,000,000	(none)
Third Party Claims Administrator			Begin Date	End Date
Corvel			7/1/2008	9/30/2014
AIMS			10/1/2014	Current

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Incurred Losses as of 12/31/17

Accident Year (A)	Unlimited Incurred (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Incurred (E)	Incurred Over SIR (F)	Incurred Over \$100,000 (G)	Incurred Capped at \$100,000 (H)	Incurred \$100,000 to SIR Layer (I)	Incurred Capped at SIR (J)	Incurred Capped at SIR & Aggregate (K)
Prior	\$8,830,564	\$0	\$14	\$8,830,550	\$0	\$3,333,834	\$5,496,716	\$3,333,834	\$8,830,550	\$8,830,550
1997-1998	438,096	0	0	438,096	0	37,957	400,139	37,957	438,096	438,096
1998-1999	1,517,738	0	4,650	1,513,088	0	743,341	769,747	743,341	1,513,088	1,513,088
1999-2000	667,514	0	0	667,514	0	129,645	537,869	129,645	667,514	667,514
2000-2001	1,060,548	0	0	1,060,548	0	506,865	553,684	506,865	1,060,548	1,060,548
2001-2002	1,061,348	0	0	1,061,348	0	449,566	611,782	449,566	1,061,348	1,061,348
2002-2003	171,866	0	0	171,866	0	0	171,866	0	171,866	171,866
2003-2004	289,343	0	0	289,343	0	0	289,343	0	289,343	289,343
2004-2005	365,870	0	0	365,870	0	119,890	245,980	119,890	365,870	365,870
2005-2006	227,199	0	0	227,199	0	0	227,199	0	227,199	227,199
2006-2007	628,332	0	0	628,332	0	314,969	313,363	314,969	628,332	628,332
2007-2008	283,783	0	7,436	276,348	0	0	276,348	0	276,348	276,348
2008-2009	813,365	0	0	813,365	0	193,341	620,024	193,341	813,365	813,365
2009-2010	688,180	0	0	688,180	0	198,879	489,301	198,879	688,180	688,180
2010-2011	279,073	0	0	279,073	0	0	279,073	0	279,073	279,073
2011-2012	586,738	0	38,062	548,675	0	19,367	529,308	19,367	548,675	548,675
2012-2013	453,357	0	0	453,357	0	133,826	319,532	133,826	453,357	453,357
2013-2014	91,708	0	0	91,708	0	0	91,708	0	91,708	91,708
2014-2015	240,485	0	0	240,485	0	7,314	233,170	7,314	240,485	240,485
2015-2016	308,366	0	73	308,294	0	0	308,294	0	308,294	308,294
2016-2017	151,356	0	0	151,356	0	0	151,356	0	151,356	151,356
2017-2018	21,621	0	0	21,621	0	0	21,621	0	21,621	21,621
Total	\$19,176,449	\$0	\$50,234	\$19,126,215	\$0	\$6,188,796	\$12,937,419	\$6,188,796	\$19,126,215	\$19,126,215

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C) No adjustments were made.
- (D) Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of incurred losses in excess of SIR.
- (G) Sum of incurred losses in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix J-J.

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Paid Losses as of 12/31/17

Accident Year (A)	Unlimited Paid (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Paid (E)	Paid Over SIR (F)	Paid Over \$100,000 (G)	Paid Capped at \$100,000 (H)	Paid \$100,000 to SIR Layer (I)	Paid Capped at SIR (J)	Paid Capped at SIR & Aggregate (K)
Prior	\$8,515,747	\$0	\$14	\$8,515,733	\$0	\$3,061,243	\$5,454,490	\$3,061,243	\$8,515,733	\$8,515,733
1997-1998	438,096	0	0	438,096	0	37,957	400,139	37,957	438,096	438,096
1998-1999	1,335,657	0	4,650	1,331,007	0	561,260	769,747	561,260	1,331,007	1,331,007
1999-2000	635,203	0	0	635,203	0	97,334	537,869	97,334	635,203	635,203
2000-2001	950,812	0	0	950,812	0	397,129	553,684	397,129	950,812	950,812
2001-2002	930,795	0	0	930,795	0	319,013	611,782	319,013	930,795	930,795
2002-2003	171,866	0	0	171,866	0	0	171,866	0	171,866	171,866
2003-2004	289,343	0	0	289,343	0	0	289,343	0	289,343	289,343
2004-2005	365,870	0	0	365,870	0	119,890	245,980	119,890	365,870	365,870
2005-2006	227,199	0	0	227,199	0	0	227,199	0	227,199	227,199
2006-2007	566,216	0	0	566,216	0	252,853	313,363	252,853	566,216	566,216
2007-2008	221,904	0	7,436	214,469	0	0	214,469	0	214,469	214,469
2008-2009	676,725	0	0	676,725	0	101,856	574,868	101,856	676,725	676,725
2009-2010	671,169	0	0	671,169	0	198,879	472,290	198,879	671,169	671,169
2010-2011	246,942	0	0	246,942	0	0	246,942	0	246,942	246,942
2011-2012	546,884	0	38,062	508,822	0	9,741	499,081	9,741	508,822	508,822
2012-2013	429,542	0	0	429,542	0	133,826	295,716	133,826	429,542	429,542
2013-2014	76,508	0	0	76,508	0	0	76,508	0	76,508	76,508
2014-2015	131,400	0	0	131,400	0	0	131,400	0	131,400	131,400
2015-2016	159,374	0	73	159,301	0	0	159,301	0	159,301	159,301
2016-2017	88,693	0	0	88,693	0	0	88,693	0	88,693	88,693
2017-2018	823	0	0	823	0	0	823	0	823	823
Total	\$17,676,765	\$0	\$50,234	\$17,626,531	\$0	\$5,290,981	\$12,335,549	\$5,290,981	\$17,626,531	\$17,626,531

Notes:

- (A) Years are 7/1 to 6/30.
- (B) Provided by the Judicial Council.
- (C) No adjustments were made.
- (D) Recoveries
- (E) (B) + (C) - (D).
- (F) Sum of paid losses in excess of SIR.
- (G) Sum of paid losses in excess of \$100,000.
- (H) (E) - (G).
- (I) (G) - (F).
- (J) (E) - (F).
- (K) Minimum of (J) and the aggregate stop loss. See Appendix J-J.

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Case Reserves as of 12/31/17

Accident Year (A)	Unlimited Reserves (B)	Additions to Losses (C)	Subtractions from Losses (D)	Adjusted Reserves (E)	Reserves Over SIR (F)	Reserves Over \$100,000 (G)	Reserves Capped at \$100,000 (H)	Reserves \$100,000 to SIR Layer (I)	Reserves Capped at SIR (J)	Reserves Capped at SIR & Aggregate (K)
Prior	\$314,817	\$0	\$0	\$314,817	\$0	\$272,591	\$42,226	\$272,591	\$314,817	\$314,817
1997-1998	0	0	0	0	0	0	0	0	0	0
1998-1999	182,082	0	0	182,082	0	182,082	0	182,082	182,082	182,082
1999-2000	32,311	0	0	32,311	0	32,311	0	32,311	32,311	32,311
2000-2001	109,736	0	0	109,736	0	109,736	0	109,736	109,736	109,736
2001-2002	130,553	0	0	130,553	0	130,553	0	130,553	130,553	130,553
2002-2003	0	0	0	0	0	0	0	0	0	0
2003-2004	0	0	0	0	0	0	0	0	0	0
2004-2005	0	0	0	0	0	0	0	0	0	0
2005-2006	0	0	0	0	0	0	0	0	0	0
2006-2007	62,116	0	0	62,116	0	62,116	0	62,116	62,116	62,116
2007-2008	61,879	0	0	61,879	0	0	61,879	0	61,879	61,879
2008-2009	136,641	0	0	136,641	0	91,485	45,156	91,485	136,641	136,641
2009-2010	17,011	0	0	17,011	0	0	17,011	0	17,011	17,011
2010-2011	32,131	0	0	32,131	0	0	32,131	0	32,131	32,131
2011-2012	39,853	0	0	39,853	0	9,627	30,227	9,627	39,853	39,853
2012-2013	23,816	0	0	23,816	0	0	23,816	0	23,816	23,816
2013-2014	15,201	0	0	15,201	0	0	15,201	0	15,201	15,201
2014-2015	109,085	0	0	109,085	0	7,314	101,770	7,314	109,085	109,085
2015-2016	148,992	0	0	148,992	0	0	148,992	0	148,992	148,992
2016-2017	62,663	0	0	62,663	0	0	62,663	0	62,663	62,663
2017-2018	20,798	0	0	20,798	0	0	20,798	0	20,798	20,798
Total	\$1,499,685	\$0	\$0	\$1,499,685	\$0	\$897,815	\$601,870	\$897,815	\$1,499,685	\$1,499,685

Notes:

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Claim Counts as of 12/31/17

Accident Year (A)	Reported Claims (B)	Additions to Reported Claims (C)	Subtractions from Reported Claims (D)	Adjusted Reported Claims (E)	Closed Claims (F)	Additions to Closed Claims (G)	Subtractions from Closed Claims (H)	Adjusted Closed Claims (I)	Open Claims (J)	Adjusted Open Claims (K)
Prior	324	0	0	324	315	0	0	315	9	9
1997-1998	28	0	0	28	28	0	0	28	0	0
1998-1999	50	0	0	50	48	0	0	48	2	2
1999-2000	27	0	0	27	25	0	0	25	2	2
2000-2001	30	0	0	30	29	0	0	29	1	1
2001-2002	37	0	0	37	34	0	0	34	3	3
2002-2003	38	0	0	38	38	0	0	38	0	0
2003-2004	29	0	0	29	29	0	0	29	0	0
2004-2005	32	0	0	32	32	0	0	32	0	0
2005-2006	27	0	0	27	27	0	0	27	0	0
2006-2007	33	0	0	33	32	0	0	32	1	1
2007-2008	22	0	0	22	19	0	0	19	3	3
2008-2009	24	0	0	24	22	0	0	22	2	2
2009-2010	26	0	0	26	25	0	0	25	1	1
2010-2011	25	0	0	25	24	0	0	24	1	1
2011-2012	28	0	0	28	25	0	0	25	3	3
2012-2013	16	0	0	16	14	0	0	14	2	2
2013-2014	11	0	0	11	10	0	0	10	1	1
2014-2015	23	0	0	23	20	0	0	20	3	3
2015-2016	26	0	0	26	19	0	0	19	7	7
2016-2017	15	0	0	15	8	0	0	8	7	7
2017-2018	4	0	0	4	1	0	0	1	3	3
Total	875	0	0	875	824	0	0	824	51	51

Notes:

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

Judicial Branch Workers' Compensation Program - State Judiciary - Workers' Compensation

Exposure Measures

Accident Year	Total Payroll (\$00) (A)	Inflation Trend Factor (B)	Trended Payroll (\$00) (C)
2000-2001	1,865,950	1.521	2,838,110
2001-2002	2,006,560	1.484	2,977,735
2002-2003	2,093,640	1.448	3,031,591
2003-2004	3,467,377	1.413	4,899,404
2004-2005	3,681,725	1.379	5,077,099
2005-2006	3,809,614	1.345	5,123,931
2006-2007	4,233,621	1.312	5,554,511
2007-2008	4,559,345	1.280	5,835,962
2008-2009	4,622,252	1.249	5,773,193
2009-2010	4,597,350	1.219	5,604,170
2010-2011	4,696,557	1.189	5,584,206
2011-2012	4,704,324	1.160	5,457,016
2012-2013	4,580,240	1.132	5,184,832
2013-2014	4,611,832	1.104	5,091,463
2014-2015	4,611,423	1.077	4,966,503
2015-2016	4,848,429	1.051	5,095,699
2016-2017	4,957,218	1.025	5,081,148
2017-2018	5,350,741	1.000	5,350,741
2018-2019	5,499,732	1.000	5,499,732
2019-2020	5,652,901	1.000	5,652,901
2020-2021	5,810,364	1.000	5,810,364

Notes:

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



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

Member Premium Allocation for Fiscal Year 2018-19

Presented to
Judicial Council of California

February 14, 2018



Wednesday, February 14, 2018

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 2018-19

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 2018-19 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 2018-19 premiums, the experience period used includes the 2014-15, 2015-16, and 2016-17 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:

$$\sqrt[3]{\frac{\text{Individual Court Payroll for 3 - Yr Period (\$000's)}}{605,966}}$$

where 605,966 is a constant derived to set the weight given to the largest court at 80%.

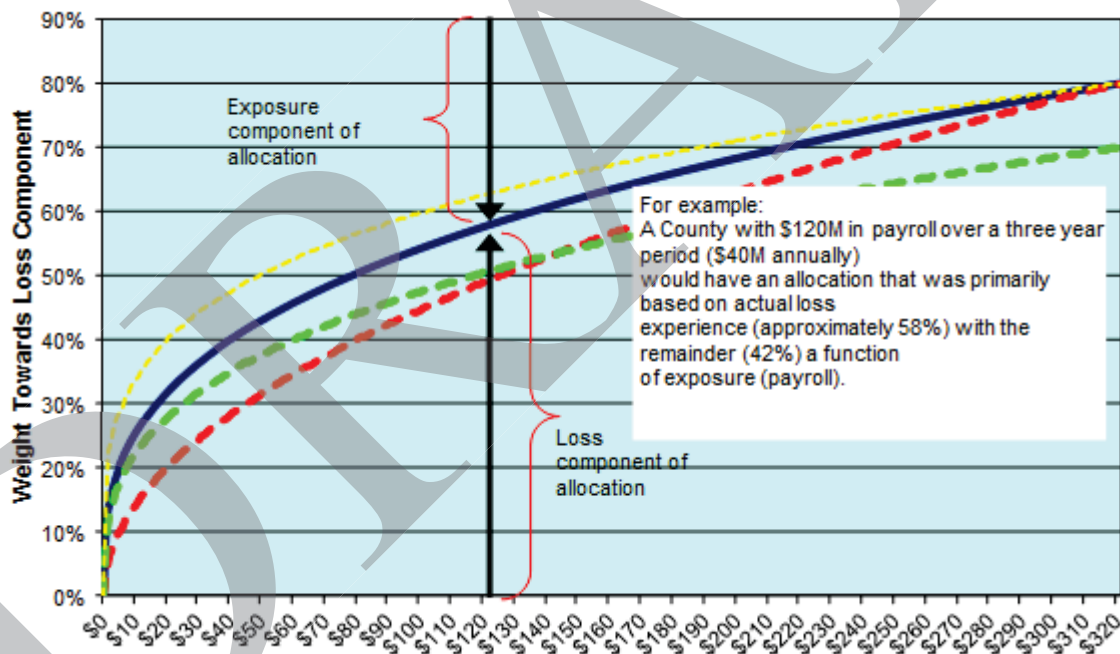
Inputs:

- 310,255 = 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 claims handling fees are allocated based upon the distribution of Loss and ALAE premium by member. Brokerage fees and Excess insurance costs are allocated based upon the distribution of payroll by member.

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

Sincerely,

Bickmore

DRAFT

Mike Harrington, FCAS, MAAA
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Fellow, Casualty Actuarial Society
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Judicial Branch Workers' Compensation Program Workers' Compensation Fiscal Year 2018-19 Premium Trial Courts

2018-19 Premium

Court	2014-15 to 2016-17 Payroll (\$000)	(A)	2014-15 to 2016-17 Incurred Limited to \$75K	(D)	2018-19 Indicated Loss & ALAE Premium Based on Payroll	(C)	Percent Payroll	(B)	2018-19 Indicated Loss & ALAE Premium Based on Losses	(F)	Percent Limited Losses	(E)	Weighting	(G)	2018-19 Weighted Loss & ALAE Premium	(H)	2018-19 Weighted Adjusted Loss & ALAE Premium	(I)	2018-19 Excess Premium	(J)	2018-19 Program Admin. Premium	(L)	2018-19 Claims Handling (TPA) Fees	(K)	2018-19 Brokerage / Consulting Premium	(M)	2018-19 Total Premium	(N)	2018-19 Percent of Premium	(O)
Alameda	\$151,089	6.00%	\$993,970	4.69%	\$742,210	62.94%	\$819,012	4.66%	\$825,454	\$28,808	\$126,375	\$0	\$22,266	\$1,002,902	5.25%															
Alpine	835	0.03%	5,245	0.00%	0	0.00%	4,661	159	719	0	123	\$5,699	0.03%																	
Amador	4,517	0.18%	28,386	1.22%	91,522	19.53%	40,719	861	6,283	41,040	3,432	21,206	2,652	\$165,800	0.87%															
Butte	17,999	0.71%	113,104	2.56%	191,649	30.97%	137,429	22,518	22,695	846	3,475	0	654	\$27,670	0.14%															
Calaveras	4,439	0.18%	27,895	0.00%	208	0.00%	11,804	11,897	423	1,821	0	327	\$14,469	0.08%																
Colusa	2,221	0.09%	13,956	0.00%	0	0.00%	11,804	11,897	423	1,821	0	327	\$14,469	0.08%																
Contra Costa	72,357	2.87%	454,697	7.40%	949	3.50%	553,276	503,240	507,198	13,796	77,651	0	10,663	\$609,308	3.19%															
Del Norte	4,654	0.18%	29,247	1.47%	34,007	19.73%	34,007	34,274	887	5,247	0	686	\$41,095	0.22%																
El Dorado	13,705	0.54%	86,125	1.18%	118,184	0.56%	86,125	87,408	2,613	13,382	0	2,020	\$105,423	0.55%																
Fresno	79,205	3.15%	497,730	7.28%	553,276	50.75%	521,222	525,321	15,102	80,425	0	11,672	\$632,521	3.31%																
Glenn	3,745	0.15%	23,534	0.00%	19	0.00%	19,218	19,370	714	2,965	0	552	\$23,601	0.12%																
Humboldt	11,960	0.48%	75,156	6.15%	405	2.90%	179,031	180,439	2,280	27,625	0	1,762	\$212,107	1.11%																
Imperial	19,547	0.78%	122,836	1.50%	487	0.71%	112,370	119,504	3,727	18,440	0	2,881	\$145,492	0.76%																
Inyo	2,778	0.11%	17,456	0.00%	0	0.00%	14,556	14,670	530	2,246	0	409	\$17,855	0.09%																
Kern	80,819	3.21%	507,866	4.51%	691	2.13%	337,283	420,711	15,409	64,916	0	11,910	\$516,256	2.70%																
Kings	12,509	0.50%	78,606	4.42%	951	2.09%	147,776	148,938	2,385	22,802	0	1,843	\$175,969	0.92%																
Lake	5,266	0.21%	33,090	5.39%	0.03%	4,029	20.56%	27,115	27,328	1,004	4,184	0	776	\$33,292	0.17%															
Lassen	3,635	0.14%	22,844	8.95	0.00%	668	18.17%	18,815	18,963	693	2,903	0	536	\$23,095	0.12%															
Madera	14,752	0.59%	92,699	2.66%	753	1.26%	199,188	228,562	2,813	19,066	0	2,174	\$148,586	0.78%																
Marin	23,685	0.94%	148,834	1.36%	0.01%	1,021	33.94%	98,671	99,447	4,516	15,225	0	3,490	\$122,679	0.64%															
Mariposa	2,013	0.08%	12,650	74,761	0.35%	55,825	14.92%	19,092	19,242	384	2,946	0	297	\$22,869	0.12%															
Mendocino	9,421	0.37%	59,200	79,095	0.37%	59,061	24.96%	59,165	59,630	1,796	9,129	0	1,388	\$71,944	0.38%															
Merced	18,221	0.72%	114,503	17,755	0.08%	13,258	31.10%	83,019	83,672	3,474	12,810	0	2,685	\$102,642	0.54%															
Modoc	1,555	0.06%	9,647	872	0.00%	651	13.63%	8,420	8,487	293	1,299	0	226	\$10,305	0.05%															
Mono	2,253	0.09%	14,160	86,250	0.41%	64,404	15.49%	21,944	22,117	430	3,386	0	332	\$26,264	0.14%															
Monterey	34,388	1.37%	216,094	168,387	0.79%	125,737	38.43%	181,371	182,798	6,557	27,986	0	5,068	\$222,408	1.16%															
Napa	14,917	0.59%	93,740	44,904	0.21%	33,531	29.09%	76,225	76,825	2,844	11,762	0	2,198	\$93,629	0.49%															
Nevada	10,463	0.42%	65,753	11,540	0.05%	8,617	25.85%	50,985	51,386	1,995	7,867	0	1,542	\$62,790	0.33%															
Orange	310,255	12.32%	1,949,649	1,717,153	8.11%	1,282,220	80.00%	1,415,706	1,426,841	59,155	218,446	0	45,722	\$1,750,163	9.17%															
Placer	23,917	0.95%	150,296	181,320	0.86%	135,394	34.05%	145,222	146,364	4,560	22,408	0	3,525	\$176,857	0.93%															
Plumas	1,943	0.08%	12,207	0	0.00%	0	14.74%	10,407	10,489	370	1,606	0	286	\$12,751	0.07%															
Riverside	214,196	8.51%	1,346,013	952,729	4.50%	711,414	70.71%	897,316	904,374	40,840	138,457	0	31,566	\$1,115,237	5.84%															
Sacramento	138,943	5.52%	873,125	437,789	2.07%	326,902	61.21%	538,802	543,040	26,492	83,138	0	20,476	\$673,145	3.53%															
San Benito	4,700	0.19%	29,535	207	0.00%	154	19.79%	23,719	23,906	896	3,660	0	693	\$29,155	0.15%															
San Bernardino	175,764	6.98%	1,104,507	1,081,259	5.10%	807,390	66.20%	907,829	914,970	33,512	140,079	0	25,902	\$1,114,464	5.84%															
San Diego	200,060	9.93%	1,571,387	3,798,001	17.93%	2,836,015	74.45%	2,512,904	2,532,669	47,678	387,745	0	36,851	\$3,004,944	15.74%															
San Francisco	119,884	4.76%	753,352	871,204	4.11%	650,539	58.27%	693,444	698,898	22,858	106,999	0	17,667	\$846,423	4.43%															
San Joaquin	55,950	2.22%	351,591	595,410	2.81%	444,600	45.20%	393,629	396,725	10,668	60,738	0	8,245	\$476,375	2.50%															
San Luis Obispo	26,810	1.06%	168,477	126,440	0.60%	94,414	35.37%	142,282	143,401	5,112	21,954	0	3,951	\$174,418	0.91%															
San Mateo	60,662	2.41%	381,203	547,075	2.58%	408,508	46.43%	393,881	396,979	11,566	60,776	0	8,940	\$478,262	2.50%															
Santa Barbara	41,488	1.65%	260,711	354,599	1.67%	264,783	40.91%	262,377	264,441	7,910	40,485	0	6,114	\$318,950	1.67%															
Santa Clara	144,488	5.74%	907,969	2,417,019	11.41%	1,804,818	62.01%	1,464,105	1,475,621	27,549	225,914	0	21,293	\$1,750,377	9.17%															
Santa Cruz	24,531	0.97%	154,155	12,106	0.06%	9,039	34.34%	104,327	105,148	4,677	16,098	0	3,615	\$129,538	0.68%															
Shasta	27,763	1.10%	174,463	331,357	1.56%	247,428	35.78%	200,572	202,150	5,293	30,949	0	4,091	\$242,483	1.27%															

Judicial Branch Workers' Compensation Program Workers' Compensation Fiscal Year 2018-19 Premium Trial Courts

2018-19 Premium

Court	2014-15 to 2016-17 Payroll (\$000)		2018-19 Indicated Loss & ALAE Premium Based on Payroll		2014-15 to 2016-17 Incurred Limited to \$75K		2018-19 Indicated Loss & ALAE Premium Based on Losses		Percent Limited Losses		Weighting		2018-19 Weighted Premium Loss & ALAE		2018-19 Weighted Adjusted Premium		2018-19 Excess Premium		2018-19 Claims Handling (TPA) Fees		2018-19 Program Admin. Premium		2018-19 Brokerage / Consulting Premium		2018-19 Total Premium		Percent of Premium	
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)	(K)	(L)	(M)	(N)	(O)	(P)	(Q)	(R)	(S)	(T)	(U)	(V)	(W)	(X)	(Y)	(Z)	(AA)	(AB)
Sierra	845	0.03%	5,308	0	0.00%	0	11.17%	4,715	161	728	0	124	\$5,765	0.03%														
Siskiyou	6,099	0.24%	38,324	590	0.00%	440	21.59%	30,145	30,382	4,651	0	899	\$37,095	0.19%														
Solano	37,806	1.50%	237,573	772,142	3.64%	576,568	39.66%	372,023	374,950	7,208	0	5,571	\$445,133	2.33%														
Sonoma	37,460	1.49%	235,399	127,069	0.60%	94,884	39.54%	179,839	181,253	7,142	0	5,520	\$221,665	1.16%														
Stanislaus	37,549	1.49%	235,957	93,507	0.44%	69,823	39.57%	170,215	171,554	7,159	0	5,534	\$210,511	1.10%														
Sutter	8,955	0.36%	56,271	152,546	0.72%	113,908	24.54%	70,415	70,969	1,707	0	1,320	\$84,861	0.44%														
Tehama	6,615	0.26%	41,568	2,886	0.01%	2,155	22.18%	32,825	33,083	1,261	0	975	\$40,384	0.21%														
Trinity	2,633	0.10%	16,548	0	0.00%	0	16.32%	13,848	13,957	502	0	388	\$16,984	0.09%														
Tulare	36,004	1.43%	226,252	495,326	2.34%	369,866	39.02%	282,292	284,512	6,865	0	5,306	\$340,241	1.78%														
Tuolumne	5,768	0.23%	36,248	4,754	0.02%	3,550	21.19%	29,318	29,549	1,100	0	850	\$36,023	0.19%														
Ventura	68,859	2.74%	432,711	537,451	2.54%	401,321	48.44%	417,507	420,791	13,129	0	10,148	\$508,490	2.66%														
Yolo	16,172	0.64%	101,627	53,259	0.25%	39,769	29.88%	83,141	83,795	3,083	0	2,383	\$102,090	0.53%														
Yuba	8,446	0.34%	53,075	71,839	0.34%	53,643	24.07%	53,212	53,630	1,610	0	1,245	\$64,696	0.34%														
All Courts	\$2,517,494	100.00%	\$15,820,000	\$21,186,201	100.00%	\$15,820,000		\$15,696,538	\$15,820,000	\$480,000	\$2,422,000	\$0	\$371,000	\$19,093,000	100.00%													

Notes:

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

**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2018-19 Premium
Trial Courts**

Summary of Payroll

Court	Payroll		
	2014-15	2015-16	2016-17
Alameda	\$50,533,291	\$51,245,619	\$49,310,192
Alpine	254,102	285,257	295,296
Amador	1,374,133	1,534,912	1,608,113
Butte	5,444,966	6,228,346	6,325,398
Calaveras	1,507,034	1,482,859	1,449,194
Colusa	750,617	732,834	737,363
Contra Costa	22,724,908	24,804,870	24,827,716
Del Norte	1,618,601	1,506,353	1,529,303
El Dorado	4,367,975	4,612,376	4,725,069
Fresno	23,986,710	27,054,074	28,164,713
Glenn	1,277,574	1,311,008	1,156,405
Humboldt	3,876,485	3,930,548	4,152,745
Imperial	5,963,608	6,776,881	6,806,798
Inyo	872,418	919,428	985,924
Kern	24,182,904	27,062,031	29,573,567
Kings	4,174,358	4,146,164	4,188,347
Lake	1,676,203	1,791,041	1,798,429
Lassen	1,194,682	1,206,873	1,233,697
Madera	4,872,827	4,834,170	5,044,600
Marin	7,927,685	7,544,203	8,212,662
Mariposa	649,016	679,852	684,180
Mendocino	3,024,928	3,111,398	3,284,324
Merced	5,899,998	5,949,523	6,371,735
Modoc	488,052	509,694	537,354
Mono	740,081	750,490	762,766
Monterey	10,872,756	11,278,687	12,236,418
Napa	4,845,416	4,987,731	5,084,055
Nevada	3,438,818	3,608,557	3,416,057
Orange	102,754,102	103,165,722	104,334,906
Placer	7,722,600	8,030,431	8,164,073
Plumas	655,502	632,850	654,168
Riverside	65,147,113	74,362,204	74,686,540
Sacramento	43,252,521	47,301,366	48,389,568
San Benito	1,611,810	1,590,786	1,497,440
San Bernardino	53,332,204	59,633,246	62,798,802
San Diego	79,812,744	84,335,535	85,912,175
San Francisco	38,756,484	40,412,514	40,714,593
San Joaquin	17,551,540	18,851,546	19,546,776
San Luis Obispo	8,823,578	8,816,343	9,170,351
San Mateo	18,723,585	20,255,613	21,683,009
Santa Barbara	13,322,210	13,649,086	14,516,565
Santa Clara	49,049,205	46,883,537	48,555,701
Santa Cruz	8,066,301	8,196,207	8,268,761
Shasta	8,803,224	9,179,380	9,780,398
Sierra	249,519	263,656	331,546
Siskiyou	2,140,102	2,017,899	1,940,672

**Judicial Branch Workers' Compensation Program
 Workers' Compensation Fiscal Year 2018-19 Premium
 Trial Courts**

Summary of Payroll

Court	Payroll		
	2014-15	2015-16	2016-17
Solano	11,988,635	12,896,516	12,920,623
Sonoma	11,623,434	12,829,282	13,007,129
Stanislaus	11,810,523	12,681,724	13,056,422
Sutter	2,801,801	3,091,111	3,061,714
Tehama	2,084,484	2,240,284	2,290,138
Trinity	802,217	924,540	906,649
Tulare	11,256,132	12,249,528	12,498,618
Tuolumne	1,942,675	1,906,230	1,919,418
Ventura	22,050,310	22,950,540	23,858,039
Yolo	4,952,488	5,448,847	5,770,856
Yuba	2,802,954	2,805,505	2,837,553
All Courts	\$802,430,146	\$847,487,805	\$867,575,621

Notes: Provided by Judicial Branch Workers' Compensation Program.

Judicial Branch Workers' Compensation Program Workers' Compensation Fiscal Year 2018-19 Premium Trial Courts

Summary of Loss Data

Court	Incurred Losses			Incurred Losses Capped at \$75K		
	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17
Alameda	\$505,371	\$364,184	\$263,107	\$378,745	\$352,118	\$263,107
Alpine	0	0	0	0	0	0
Amador	47,041	75,092	527	47,041	75,000	527
Butte	276,318	106,358	300	150,000	106,358	300
Calaveras	0	279	0	0	279	0
Colusa	0	0	0	0	0	0
Contra Costa	725,832	213,473	215,861	447,990	156,732	136,227
Del Norte	0	71,473	0	0	71,473	0
El Dorado	30,325	0	87,859	30,325	0	87,859
Fresno	622,868	130,774	64,000	533,779	130,774	64,000
Glenn	0	0	26	0	0	26
Humboldt	269,436	476,741	41,386	176,281	397,739	41,386
Imperial	51,202	174,402	6,038	51,202	93,248	6,038
Inyo	0	0	0	0	0	0
Kern	44,992	292,148	221,172	44,992	185,527	221,172
Kings	278,334	145,960	289,499	266,009	79,215	97,727
Lake	5,379	0	17	5,379	0	17
Lassen	0	0	895	0	0	895
Madera	5,452	389,537	27,504	5,452	233,797	27,504
Marin	0	0	1,368	0	0	1,368
Mariposa	74,761	0	0	74,761	0	0
Mendocino	42,531	18,713	17,851	42,531	18,713	17,851
Merced	3,064	14,690	0	3,064	14,690	0
Modoc	0	872	0	0	872	0
Mono	0	0	91,557	0	0	86,250
Monterey	74,998	79,531	13,857	74,998	79,531	13,857
Napa	4,432	37,246	3,226	4,432	37,246	3,226
Nevada	973	1,434	9,134	973	1,434	9,134
Orange	443,725	721,573	769,537	402,219	599,055	715,878
Placer	426,655	6,844	5,935	168,541	6,844	5,935
Plumas	0	0	0	0	0	0
Riverside	244,623	578,059	301,228	244,623	421,665	286,441
Sacramento	209,658	200,770	82,087	209,658	146,043	82,087
San Benito	0	207	0	0	207	0
San Bernardino	977,989	408,043	176,012	530,481	374,767	176,012
San Diego	2,077,564	1,537,558	1,403,618	1,594,517	1,055,932	1,147,553
San Francisco	501,295	646,877	169,799	375,711	325,694	169,799
San Joaquin	201,325	93,479	366,402	135,529	93,479	366,402
San Luis Obispo	40,685	83,728	4,771	40,685	80,984	4,771
San Mateo	453,745	295,798	55,451	261,810	229,814	55,451
Santa Barbara	101,148	174,870	78,581	101,148	174,870	78,581
Santa Clara	1,441,183	950,423	920,497	870,517	813,604	732,898
Santa Cruz	2,179	9,528	398	2,179	9,528	398
Shasta	79,811	336,407	33,755	79,811	217,791	33,755
Sierra	0	0	0	0	0	0
Siskiyou	590	0	0	590	0	0

**Judicial Branch Workers' Compensation Program
Workers' Compensation Fiscal Year 2018-19 Premium
Trial Courts**

Summary of Loss Data

Court	Incurred Losses			Incurred Losses Capped at \$75K		
	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17
Solano	275,712	317,319	216,629	259,205	296,307	216,629
Sonoma	50,378	4,465	72,225	50,378	4,465	72,225
Stanislaus	60,584	8,574	24,349	60,584	8,574	24,349
Sutter	72,180	1,406	105,058	72,180	1,406	78,960
Tehama	0	0	2,886	0	0	2,886
Trinity	0	0	0	0	0	0
Tulare	191,910	398,655	71,951	130,775	292,599	71,951
Tuolumne	4,754	0	0	4,754	0	0
Ventura	267,223	225,029	156,605	201,837	179,008	156,605
Yolo	0	50,978	2,280	0	50,978	2,280
Yuba	1,869	47,754	22,216	1,869	47,754	22,216
All Courts	11,190,094	9,691,252	6,397,454	8,137,555	7,466,113	5,582,533

Notes: Provided by Judicial Branch Workers' Compensation Program.

Judicial Branch Workers' Compensation Program Workers' Compensation Fiscal Year 2018-19 Premium Trial Courts

Comparison to Prior Premium

Court	2017-18		2018-19		Percent Change (D)
	Total Premium (A)	Total Premium (B)	Difference (C)	Percent Change (D)	
Alameda	\$1,063,087	\$1,002,902	-\$60,184	-5.66%	
Alpine	4,474	5,699	1,226	27.40%	
Amador	49,015	48,850	-165	-0.34%	
Butte	139,718	165,800	26,081	18.67%	
Calaveras	41,467	27,670	-13,797	-33.27%	
Colusa	13,975	14,469	493	3.53%	
Contra Costa	730,999	609,308	-121,691	-16.65%	
Del Norte	60,903	41,095	-19,808	-32.52%	
El Dorado	77,020	105,423	28,403	36.88%	
Fresno	767,041	632,521	-134,520	-17.54%	
Glenn	21,796	23,601	1,805	8.28%	
Humboldt	223,145	212,107	-11,038	-4.95%	
Imperial	155,786	145,492	-10,294	-6.61%	
Inyo	17,892	17,855	-36	-0.20%	
Kern	434,307	516,256	81,950	18.87%	
Kings	131,650	175,969	44,319	33.66%	
Lake	64,677	33,292	-31,385	-48.53%	
Lassen	21,490	23,095	1,605	7.47%	
Madera	166,656	148,566	-18,069	-10.84%	
Marin	120,319	122,679	2,360	1.96%	
Mariposa	13,726	22,869	9,143	66.61%	
Mendocino	77,098	71,944	-5,153	-6.68%	
Merced	139,798	102,642	-37,157	-26.58%	
Modoc	9,592	10,305	712	7.43%	
Mono	13,715	26,264	12,549	91.50%	
Monterey	240,303	222,408	-17,895	-7.45%	
Napa	123,582	93,629	-29,954	-24.24%	
Nevada	54,860	62,790	7,930	14.46%	
Orange	1,616,295	1,750,163	133,868	8.28%	
Placer	172,943	176,857	3,914	2.26%	
Plumas	13,005	12,751	-254	-1.95%	
Riverside	1,268,815	1,115,237	-153,578	-12.10%	
Sacramento	740,766	673,145	-67,621	-9.13%	
San Benito	28,766	29,155	389	1.35%	
San Bernardino	1,231,923	1,114,464	-117,459	-9.53%	
San Diego	2,789,318	3,004,944	215,626	7.73%	
San Francisco	887,232	846,423	-40,809	-4.60%	
San Joaquin	376,148	476,375	100,227	26.65%	
San Luis Obispo	203,481	174,418	-29,063	-14.28%	
San Mateo	715,799	478,262	-237,538	-33.18%	
Santa Barbara	311,552	318,950	7,399	2.37%	
Santa Clara	1,337,755	1,750,377	412,622	30.84%	
Santa Cruz	142,560	129,538	-13,021	-9.13%	
Shasta	245,704	242,483	-3,220	-1.31%	
Sierra	4,601	5,765	1,165	25.32%	
Siskiyou	40,794	37,095	-3,699	-9.07%	

**Judicial Branch Workers' Compensation Program
 Workers' Compensation Fiscal Year 2018-19 Premium
 Trial Courts**

Comparison to Prior Premium

Court	2017-18		2018-19		Difference (C)	Percent Change (D)
	Total Premium (A)	Total Premium (B)	Total Premium (B)	Total Premium (B)		
Solano	508,767	445,133	445,133	-63,634	-12.51%	
Sonoma	180,609	221,665	221,665	41,056	22.73%	
Stanislaus	206,806	210,511	210,511	3,706	1.79%	
Sutter	90,237	84,861	84,861	-5,376	-5.96%	
Tehama	36,078	40,384	40,384	4,306	11.94%	
Trinity	15,336	16,984	16,984	1,648	10.74%	
Tulare	359,442	340,241	340,241	-19,201	-5.34%	
Tuolumne	39,944	36,023	36,023	-3,921	-9.82%	
Ventura	458,425	508,490	508,490	50,064	10.92%	
Yolo	134,168	102,090	102,090	-32,077	-23.91%	
Yuba	95,166	64,696	64,696	-30,470	-32.02%	
All Courts	\$19,230,524	\$19,093,000	\$19,093,000	-\$137,524	-0.72%	

Notes:

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

Judicial Branch Workers' Compensation Program Workers' Compensation Fiscal Year 2018-19 Premium State Judiciary

2018-19 Premium

Court	2014-15 to 2016-17		2018-19 Indicated Loss & ALAE Premium Based on Payroll		2014-15 to 2016-17 Incurred Limited to \$75K		2018-19 Indicated Loss & ALAE Premium Based on Losses		2018-19 Weighted Loss & ALAE Premium		2018-19 Weighted Adjusted Premium		2018-19 Claims Handling Fees (TPA)		2018-19 Program Admin. Premium		2018-19 Brokering / Consulting Premium		2018-19 Percent of Premium	
	Payroll (\$000)	Percent Payroll (B)	Payroll (C)	Losses (F)	Percent Limited Losses (E)	Payroll (D)	Losses (F)	Weighting (G)	Loss & ALAE Premium (H)	Adjusted Premium (I)	Excess Premium (J)	Handing Fees (K)	Admin. Premium (L)	Brokering / Consulting Premium (M)	Total Premium (N)	Percent of Premium (O)				
Supreme Court	\$51,014	3.54%	\$24,132	\$78,516	11.51%	\$76,224	\$78,516	30.66%	\$40,809	\$49,041	\$7,891	\$18,696	\$0	\$7,537	\$83,165	6.04%				
1st District Court	42,486	2.95%	20,098	1,171	0.17%	1,137	1,171	28.85%	14,637	17,590	6,572	6,706	0	6,277	37,145	2.70%				
2nd District Court	84,910	5.89%	40,167	0	0.00%	0	0	36.34%	25,570	30,728	13,134	11,715	0	12,545	68,121	4.94%				
3rd District Court	29,668	2.06%	14,034	0	0.00%	0	0	25.60%	10,442	12,549	4,589	4,784	0	4,383	26,305	1.91%				
4th District Court	68,537	4.75%	32,422	34,519	5.06%	33,511	34,519	33.84%	33,131	39,815	10,601	15,179	0	10,126	75,721	5.49%				
5th District Court	25,516	1.77%	12,071	18	0.00%	17	18	24.34%	9,137	10,980	3,947	4,186	0	3,770	22,883	1.66%				
6th District Court	19,425	1.35%	9,189	0	0.00%	0	0	22.23%	7,147	8,588	3,005	3,274	0	2,870	17,737	1.29%				
Judicial Council	188,601	13.08%	89,218	521,324	76.44%	506,105	521,324	47.42%	294,102	353,434	29,172	134,740	0	27,864	545,211	39.57%				
CJP	6,578	0.46%	3,112	0	0.00%	0	0	15.49%	2,630	3,160	1,018	1,205	0	972	6,354	0.46%				
HCRC	19,109	1.33%	9,040	0	0.00%	0	0	22.10%	7,042	8,462	2,956	3,226	0	2,823	17,467	1.27%				
Trial Court Judges	905,862	62.83%	428,518	46,452	6.81%	45,096	46,452	80.00%	122,865	147,652	140,117	56,289	0	133,834	477,891	34.68%				
All Courts	\$1,441,707	100.00%	\$682,000	\$682,000	100.00%	\$662,090	\$682,000		\$567,511	\$682,000	\$223,000	\$260,000	\$0	\$213,000	\$1,378,000	100.00%				

Notes:

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

* Supreme Court includes the California Judicial Center Library

**Judicial Branch Workers' Compensation Program
 Workers' Compensation Fiscal Year 2018-19 Premium
 State Judiciary**

Summary of Payroll

Court	Payroll		
	2014-15	2015-16	2016-17
Supreme Court	\$16,547,000	\$16,908,239	\$17,558,908
1st District Court	13,631,000	14,152,370	14,702,252
2nd District Court	27,412,000	28,462,891	29,034,914
3rd District Court	9,451,000	9,801,921	10,415,011
4th District Court	22,409,000	22,653,677	23,474,686
5th District Court	8,254,000	8,429,258	8,833,214
6th District Court	6,182,000	6,491,330	6,751,226
Judicial Council	55,364,000	66,032,259	67,205,124
CJP	2,022,857	2,107,899	2,447,511
HCRC	6,308,000	6,195,564	6,605,907
Trial Court Judges	293,561,457	303,607,527	308,693,047
All Courts	\$461,142,314	\$484,842,935	\$495,721,800

Notes:

Provided by Judicial Branch Workers' Compensation Program.

* Supreme Court includes the California Judicial Center Library

**Judicial Branch Workers' Compensation Program
 Workers' Compensation Fiscal Year 2018-19 Premium
 State Judiciary**

Summary of Loss Data

Court	Incurred Losses			Incurred Losses Capped at \$75K		
	2014-15	2015-16	2016-17	2014-15	2015-16	2016-17
Supreme Court	\$107,314	\$1,224	\$0	\$75,000	\$1,224	\$0
1st District Court	0	390	747	0	390	747
2nd District Court	0	0	0	0	0	0
3rd District Court	0	0	0	0	0	0
4th District Court	20,350	2,662	10,500	20,350	2,662	10,500
5th District Court	17	0	0	17	0	0
6th District Court	0	0	0	0	0	0
Judicial Council	94,657	297,582	119,596	90,188	297,179	118,738
CJP	0	0	0	0	0	0
HCRC	0	0	0	0	0	0
Trial Court Judges	18,147	6,436	20,513	18,147	6,436	20,513
All Courts	240,485	308,294	151,356	203,702	307,891	150,498

Notes:

Provided by Judicial Branch Workers' Compensation Program.

* Supreme Court includes the California Judicial Center Library

**Judicial Branch Workers' Compensation Program
 Workers' Compensation Fiscal Year 2018-19 Premium
 State Judiciary**

Comparison to Prior Premium

Court	2017-18 Total Premium (A)	2018-19 Total Premium (B)	Difference (C)	Percent Change (D)
Supreme Court	\$75,014	\$83,165	\$8,152	10.87%
1st District Court	25,307	37,145	11,838	46.78%
2nd District Court	97,917	68,121	-29,796	-30.43%
3rd District Court	18,010	26,305	8,295	46.06%
4th District Court	77,853	75,721	-2,132	-2.74%
5th District Court	15,872	22,883	7,011	44.17%
6th District Court	12,443	17,737	5,294	42.55%
Judicial Council	372,261	545,211	172,950	46.46%
CJP	4,262	6,354	2,093	49.10%
HCRC	12,125	17,467	5,342	44.06%
Trial Court Judges	510,614	477,891	-32,723	-6.41%
All Courts	\$1,221,678	\$1,378,000	\$156,323	12.80%

Notes:

- (A): From Prior Premium Report
- (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 Fiscal Year 2018-19 Premium State Judiciary

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

Division	2014-15 to 2016-17		2014-15 to 2016-17		Percent Limited Losses (D)	2018-19 Claims Handling (E)	2018-19 Program Admin. (F)	2018-19 Brokerage / Consulting (G)
	Payroll (\$000) (A)	Percent Payroll (B)	Incurred Limited to \$75K (C)	Percent Incurred (D)				
Trial Courts	\$2,517,494	63.59%	\$21,186,201	96.97%	\$2,422,000	\$0	\$371,000	
State Judiciary	1,441,707	36.41%	662,090	3.03%	260,000	0	213,000	
Total	\$3,959,201	100.00%	\$21,848,291	100.00%	\$2,682,000	\$0	\$584,000	

Notes:

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

Bickmore





February 1, 2018

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: 2017 Claims Technical Administration Audit

Dear Mr. Farrales:

Please find attached our final draft report of audit findings for the technical and contractual audit of claims administration conducted for the Judicial Branch Workers' Compensation Program (JBWCP) in 2017.

Bickmore appreciates the opportunity to provide claims auditing services and the assistance received from the personnel of the JBWCP staff and staff at the third-party administrator, Acclamation Insurance Management Services, Inc., in completing this audit.

This report has been provided to Acclamation Insurance Management Services (AIMS) for their review and response.

Bickmore stands ready to answer any questions. Please feel free to contact me at:

Phone: (916) 290-4615

E-mail: jmiller@bickmore.net

It has been a pleasure to provide services for this important project.

Respectfully submitted,

DRAFT

Jacquelyn Miller, SIA
Manager, Workers' Compensation

cc: Beth Harville bharville@Aims4Claims.com
Angela Bernard ABernard@bickmore.net
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- A. Sample Audit List
- B. Recommended Reserve Changes
- C. Multiple Adjusters/Supervisors
- D. Staffing Turnover Analysis
- E. Common Abbreviations
- F. Scoring by Claim Summary
- G. AIMS Audit Response

I. Executive Summary

The Judicial Branch Workers' Compensation Program (JBWCP) is a permissibly uninsured workers' compensation program. The third party administrator (TPA) Acclamation Insurance Management Services (AIMS) has provided claims administration services to the program since October 1, 2014. The JBWCP requires an annual audit of the claims administration services be conducted and presented to the JBWCP Advisory Committee (the Committee) to ensure workers' compensation benefits are provided accurately, and within regulatory and contractual standards.

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 and 2016 audit reports and audit criteria. After discussion with the JBWCP staff, the audit criteria for 2017 was amended to allow for a more focused approach on key areas impacting the program, as well as providing for a review of the JBWCP Members' involvement in the program. We selected a cross section of claims and adjusters related to the Courts with sufficient claims in the sampling to represent overall performance;
2. Examined and scored a sample of 150 claims for technical administration and contractual compliance for the work performed during the period of November 1, 2016 through October 31, 2017. The audit was conducted by review of electronic claim files offsite by Jacquelyn Miller and Dennis Mitchell via remote access to AIMS's NavRisk system. It is recognized that access to the system provides some limitations, and where necessary the AIMS staff has provided additional information or clarification to the audit findings;
3. Communicated with AIMS Management throughout the audit, providing feedback on individual claim findings. AIMS was given the opportunity to provide rebuttals to the feedback for the auditors' reconsideration of scoring through January 22, 2018; and
4. Provided preliminary audit results to the JBWCP and AIMS by teleconference on December 14, 2017.

The target score identified for compliance by the Committee has been established at 85%. We score the overall compliance as shown in Table I-3, at 83% with comparison to the 2015 and 2016 performance results where applicable, showing the change in percentage score. This scoring is separated into three specific sections: Member Issues at 90%; Technical Score at 83%; and TPA Diaries/Contractual Score at 81%. The two areas reflecting only the work performance of AIMS (Technical and TPA Diaries/Contract) demonstrate a final audit score of 82%.

The Scoring Calculation followed the same process as prior audits. Each category was evaluated for the number of applicable items within that category against the number of applicable items meeting the criteria, generating a true average per category.

The overall audit compliance evaluated ALL items applicable in the ALL categories against those items in ALL categories meeting the criteria. This provides for a true average score by category, as well as a true average score overall.

Due to staffing turnover, this year's scoring included the addition of a separate data point tracking the number of Indemnity Adjusters and Supervisors assigned to each file during the review period. This allows for the identification of audit criteria impacted by staff turnover and discussed in detail in the Audit Analysis.

To arrive at our performance assessment, we graded each claim included in Appendix A, "Sample Audit List."

Areas of Success are identified and recognized where actual scores at the criteria level (See Table I-1) achieve or exceed 85% compliance.

Opportunities for Improvement with Recommendations are identified where actual scores at the criteria level (see Table I-2) are below 85%.

Worksheets were provided to AIMS for review of the findings and were used in providing audit feedback prior to the finalized 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" detailing our recommended reserve for the claims sample reviewed with an *increase* of \$87,553, a 6% increase over the Incurred total for the 150 files reviewed. Additional files were identified for a review of the outstanding reserves, with non-specific recommendations. A listing of these claims has been provided to AIMS for further review.

This report indicates there is room for improvement in each of the three specific sections evaluated.

Table I-1
Areas of Success

<i>Component</i>	Actual Score	Target Score	Comments
MEMBER ISSUES			
Modified Duty Available	87%	85%	The member involvement in identifying modified duty opportunities is recognized in this review. With the implementation of the Return to Work Pilot program, we anticipate an increase in participation.
Participates in Claim	100%	85%	Each member involved in the claims reviewed actively participated with the claims staff.
Response to Adjuster	92%	85%	Members remain responsive to adjusters' request for information and authorization.
TECHNICAL			
Employer Communication	88%	85%	The review indicates that the claims staff is providing the members with ongoing appropriate communication regarding the claims.
QME Documents Submitted Timely	90%	85%	Although this category applied to a small number of files, the review demonstrates that QME documents have been timely provided and are not incurring additional cost to the claim files for supplemental reports.
Medical Managed Well	87%	85%	Claims staff is meeting the needs of the claimants regarding medical management issues. It is recommended adjusters set diaries for follow up on opportunities to move employee's in to the MPN as appropriate.
RTW Issues Well Managed	91%	85%	Claims staff is working well with the members to assure Return to Work opportunities are managed, and employees returned to work. This corresponds well with the Modified Duty Availability score noted above.

Component	Actual Score	Target Score	Comments
TPA DIARIES/CONTRACT COMPLIANCE			
Proactive Diaries Set	85%	85%	While establishment of proactive diaries is not a specific requirement in the JBWCP Service Guidelines, the use of this valuable tool is recognized and should continue to be encouraged.
Supervisor Review Follows Guidelines	88%	85%	The review indicates that supervisors have followed the Service Guideline requirements overall.
Timely Response to Members	99%	85%	The claims staff has demonstrated consistent and timely response to member inquiries. This responsiveness encourages the members continued involvement in the claims process as demonstrated in the members Participation score noted above.
Professional Response to Members	96%	85%	Communication documented in the files reviewed indicates the claims staff is providing professional responses to member inquiries.
Settlement Authority Request Well Documented	85%	85%	This category indicates that settlement requests both before and after implementation of the current settlement guidelines have been clear and concise for those files reviewed.
Settlement Submitted Appropriately	85%	85%	Files reviewed demonstrate the adjusters are submitting the settlements based upon the guidelines in place at the time of the request.

Table I-2
Recommendations to Improve Performance

Component	Actual Score	Target Score	Recommendations
Member Issues			
Reported Timely	70%	85%	Based on the files reviewed, it appears the issue of late reporting is not limited to the smaller members with infrequent claims. While the claims staff is discussing late reporting on a claim by claim basis with the member, it is recommended this issue also be discussed at claim reviews in a more formal manner to address any reporting concerns with suggestions for improvement.
Technical			
Benefits Paid Correctly	80%	85%	We recommend the claims staff verifies payments have been made on the correct files, confirm return to modified duty dates, and clarify employment status in cases involving advancement of Permanent Disability. Due to staffing turnover issues, it is further recommended that new or temporary staff be provided with a list of outstanding Indemnity claims with ongoing payments for the caseload to which they are assigned.
Investigation	81%	85%	It is recommended the claims staff conduct ongoing discussions with the appropriate parties and investigative assignments when new information has been obtained indicating the employee may have an earlier injury or be involved in activity contrary to medical guidance.
Attorney Assignment Thorough	65%	85%	We recommend that claims staff detail in the attorney assignment form, the specific work to be done. While this may be discussed in prior or subsequent conversations, the assignment documentation should be specific to the case.
Assigned to Specific Attorney	76%	85%	Defense attorney assignments should be directed to a specific attorney within a firm, rather than the firm in general. It is recommended the claims staff contact the firm to discuss the appropriate attorney for the assignment. Completion of the attorney referral form should include the specific attorney's name.
Attorney Monitored	78%	85%	It is recommended the claims staff clearly document conversations and correspondence with the defense attorney in the file notes to demonstrate management of the legal aspect of the claim and provide current and historic information for any subsequent claims staff assigned to the file to reduce the need for the duplication of efforts.

Component	Actual Score	Target Score	Recommendations
Reserves Accurate	84%	85%	It is recognized the claims staff was undergoing a full review of reserves at the time of the audit and reserves not previously reviewed by staff may have been corrected at this time. However, it is recommended a review of the JBWCP reserving guidelines, focused on <i>probably outcome</i> , be reviewed with all claims staff annually and specific reserve training provided for all new staff as they are brought on board. Appendix C reflects our service recommendations for each of the 11 claims identified with an overall reserve increase of \$28,033.
Resolution Focus	80%	85%	Recommend claims staff set proactive diaries for follow up and management of case resolution. Supervisory reviews should recognize delayed settlements, non-responsive attorneys, and delayed activity by claim staff and provide guidance focused on case specific issues.
Subrogation	62%	85%	Although subrogation opportunities are rare on this program, it is recommended staff follow through on determination of subrogation potential. Files should not be closed without clarification of subrogation or before resolution of known subrogation issues.
Management Guidance Effective	83%	85%	We recommend consistent management focus on identifying issues that may not have been notes by the adjuster and providing specific guidance to address them. Follow up management diaries are recommended to be certain the issues are appropriately addressed.
Management Addresses Concerns	81%	85%	It is recommended that any issues which involve member concerns or reimbursement to the program be properly documented in the specific claims file, as well as escalated to JBWCP staff.
Excess Reporting Timely	70%	85%	Although this category applies to a very limited number of files, late reporting of Excess recoverable claims can jeopardize reimbursement to the program, It is recommended excess reporting requirements be reviewed with all claims staff.

Component	Actual Score	Target Score	Recommendations
Plan of Action Review Timely	72%	85%	We recommend a review of the Service Guideline diary targets be conducted by all claims staff. Supervisors should provide guidance to claims staff on caseload management utilizing the diary system.
Reserve Review Timely	84%	85%	We recommend a review of the Service Guidelines diary review targets, as well as a discussion of regarding the impact of timely reserving on the program be undertaken by all claims staff.
Supervisor Review Timely	57%	85%	We recommend a review of the Service Guidelines dairy review targets for all supervisory staff.
Supervisor Review Thorough	84%	85%	It is recommended supervisory reviews provide a review of all open claim issues and provide appropriate guidance to claims staff as necessary
Issues Recognized and Escalated	83%	85%	It is recommended all claims staff receive training on the important of recognizing service issues or member concerns and escalating the issue to management and JBWCP in an appropriate and expeditious manner.
Settlement Pursuit Timely	60%	85%	We recommend claims staff be provided with an overview of the items noted for delayed settlement pursuit in this review and discussions and/or training provided on how to reduce these delays in the future.
Settlement Guidelines Followed	83%	85%	Although the Settlement Guidelines are relatively new, it is recommended they be reviewed with all claims staff

Table I-3
Summary Scores by Criteria with Comparisons

Member Issues	2017	2016	2015	Target	2017 % Comparison to Target
D1 Reported Timely	70%	85%	*	85%	-15%
D2 Mod Duty Available	87%	*	*	85%	2%
D3 Participates in Claim	100%	*	*	85%	15%
D4 Response to Adjuster	92%	*	*	85%	7%
Member Issues Overall Score	90%	*	*	85%	5%

Technical	2017	2016	2015	Target	2017 % Comparison to Target
A1 Benefits Paid Correctly	80%	*	*	85%	-5%
A2 Employer Communication	88%	*	*	85%	3%
A3 Investigation	81%	*	51%	85%	-4%
A4 Attny Assignment Thorough	65%	*	*	85%	-20%
A5 Assigned to Specific Attny	76%	*	*	85%	-9%
A6 Attny Monitored	78%	*	*	85%	-7%
A7 QME Docs Sub Timely	90%	*	*	85%	5%
A8 Medical Well Mgd	87%	*	*	85%	2%
A9 Reserves Accurate	84%	92%	94%	85%	-1%
A10 Resolution Focus	80%	93%	89%	85%	-5%
A11 RTW Issues Well Mgd	91%	*	*	85%	6%
A12 Subrogation	62%	89%	50%	85%	-23%
A13 Mgt Guidance Effective	83%	88%	*	85%	-2%
A14 Mgt Address Concerns	81%	*	*	85%	-4%
Technical Overall Score	83%	*	*	85%	-2%

TPA Diaries/Contract	2017	2016	2015	Target	2017 % Comparison to Target
B1 Excess Reporting Timely	70%	100%	50%	85%	-15%
B2 POA Review Timely	72%	82%	*	85%	-13%
B3 Reserve Review Timely	84%	89%	*	85%	-1%
B4 Supervisory Review Timely	57%	80%	*	85%	-28%
B5 Proactive Diaries Set	85%	*	*	85%	-0%
B6 Sup Review Thorough	84%	*	*	85%	-1%
B7 Sup Rev Follows Guidelines	88%	*	*	85%	3%
B8 Timely Resp to Members	99%	*	*	85%	14%
B9 Prof Resp to Members	96%	*	*	85%	11%
B10 Issues Recog/Escalated	83%	*	*	85%	-2%
B11 Settlement Pursuit Timely	60%	*	*	85%	-20%
B12 SAR Well Documented	85%	*	*	85%	0%
B13 Settlement Guide Followed	83%	*	*	85%	-2%
B14 Settlement Sub Approp	85%	*	*	85%	0%
TPA Diaries/Contract	81%	*	*	85%	-4%
Overall Audit Score	83%	*	*	85%	-2%

* Not specifically reviewed previously

We recommend our report be read in its entirety.

II. Audit Analysis

AIMS initiated third party claims administration services on October 1, 2014. Claims are administered primarily from the AIMS' Sacramento office, with a recent assignment of claims staff in the AIMS' Concord office. The JBWCP claims administration team includes:

- 1 Program Manager;
- 1 Assistant Program Manager;
- 2 Claim Supervisors;
- 9 Senior Adjusters;
- 1 Future Medical (FM) Adjuster;
- 1 Medical Only (MO) Adjuster; and
- 3 Administrative Support Staff.

Claims 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 (Service Guidelines) which set forth required supervision timeframes. Caseloads have been adjusted to transfer most of the Future Medical claims to a single adjuster, allowing the Indemnity adjusters to focus on case resolution. At the time of the file selection, the active Indemnity caseloads averaged 78 files, with the overall Indemnity adjuster caseload (when combined with a small number of future medical and medical only files) at 101 claims. This is well below the contracted 130 caseload per adjuster. It is noted the Future Medical adjuster had a caseload of 198 files at the time of file selection. Staff turnover at all levels was recognized during this review period. The position of Assistant Program Manager is currently vacant.

To allow for dedication to quality control and staff guidance, Supervisors do not maintain a caseload.

The claims technical team receives support for medical cost containment activities from Allied Managed Care, Inc. (AMC), an AIMS subsidiary with separate contract provisions

The audit criteria was refined after discussion with JBWCP staff to focus on identifying those areas which directly impact the program and member resources. Additional areas evaluated included:

- Identify Member involvement in the claims administration process:
 - Timely reporting;
 - Modified Duty Availability;
 - Participation in the Claim; and
 - Responsive to Adjuster.

The addition of these criteria allowed us to recognize improvement in timely reporting is required from the members and specific recommendations have been made in Table I-2.

- Address turnover and the impact to the program:
 - # of Indemnity Adjusters working the file during the review period; and
 - # of Supervisors working the file during the review period.

The addition of this criteria identified that due to the turnover experienced during the review period, 41% of the files designated other than at Medical Only status were handled by three or more adjusters or supervisors. When evaluating the work product on the files within the 41%, it is noted that most files demonstrating the work of three or more adjusters were not the same files which showed turnover on the supervisory assignment. Appendix C provides a listing of those files identified for turnover of three or more staff during the audit period. Appendix D provides our analysis of the files demonstrating staffing turnover and finds *no* dramatic difference in the audit scores when compared to those files with less turnover.

- Address increased costs due to administrative error:
 - Noted Additional Medical Costs;
 - Noted Additional Legal Costs; and
 - Noted Additional Indemnity Costs.

The audit identified increased costs were incurred due to claims administrative errors in the amount of \$22,173 with \$13,370 corresponding to files in which there has been assignment to multiple staff during the review period. The majority of the increased costs relate directly to Indemnity benefits. All instances of increased costs have been noticed to AIMS for reimbursement to the program as appropriate.

Exhibit II-1
Increased Costs Due to Administrative Error

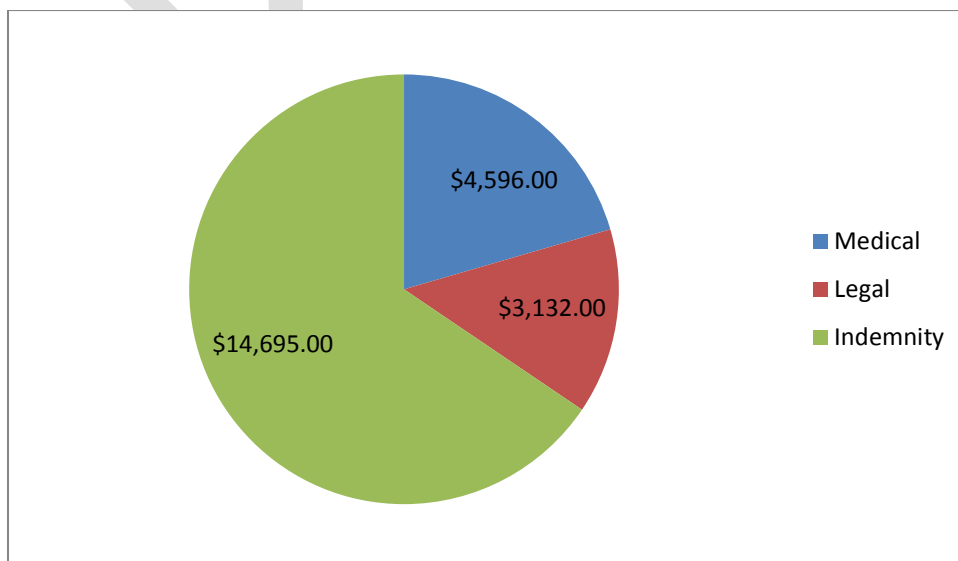


Table II-1
Files Identified for Specific Increased Costs

Item #	Member	Amount Incurred	Medical	Legal	Indemnity	Comment
2	Kern	\$105.00			\$105.00	Delayed payment/penalty
16	Santa Clara	\$145.00			\$145.00	Delayed payment/penalty
29	San Diego	\$5,343.00			\$5,343.00	TD Overpayment and Penalty
40	Santa Clara	\$82.00	\$82.00	\$250.00		Legal Fees and Medical penalty
50	Orange	\$146.00			\$146.00	Delayed payment/penalty
67	Alameda	\$2,100.00		\$2,100.00		MSA Vendor
68	Santa Clara	\$217.00	\$217.00			Delayed payment/penalty
72	Santa Clara	\$212.00		TBD	\$212.00	Legal Fees and PD penalty
73	Santa Clara	\$813.00	\$813.00			PQME
81	Riverside	\$148.00			\$148.00	Delayed payment/penalty
84	Alameda	\$712.00	\$712.00			Paid non MPN doctor
90	San Diego	\$601.00	\$601.00			Medical paid after denial
99	Alameda	\$1,782.00	\$1,782.00			Paid non MPN doctor
103	Alameda	\$782.00		\$782.00		Error in award
125	San Joaquin	\$326.00	\$326.00			Paid non MPN doctor
134	Orange	\$6,451.00			\$6,451.00	TD Overpayment
137	Yolo	\$63.00	\$63.00			Delayed payment/penalty
143	Sonoma	\$2,145.00			\$2,145.00	TD Overpayment
Total Costs Incurred		\$22,173.00	\$4,596.00	\$3,132.00	\$14,695.00	

Appendix A
Sample Audit List

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Item	Claim Number	Occurrence Date	Claim Type	Adjuster
1	150000577JUD	06/10/15	TD	LP
2	170000776JUD	06/22/17	TD	SH
3	170000464JUD	02/17/17	TD	CV
4	170000546JUD	03/28/17	MO	JT
5	170000477JUD	02/27/17	TD	DB
6	160000744JUD	06/03/16	TD	US
7	170000338JUD	12/14/16	MO	DB
8	170000213JUD	10/04/16	TD	CV
9	170000274JUD	08/18/16	TD	LP
10	170000394JUD	01/12/17	TD	LP
11	170000152JUD	09/06/16	TD	CV
12	JC13020462	02/05/13	TD	CH
13	160000615JUD	04/11/16	TD	CV
14	160000341JUD	12/01/15	FM	MH
15	JC06000280	07/15/05	FM	SH
16	170000318JUD	08/31/16	FM	MH
17	170000327JUD	12/22/16	TD	US
18	JC12020682	06/22/12	TD	RM
19	JC13020265	11/27/12	TD	LP
20	170000676JUD	04/14/17	MO	JT
21	JC05000167	08/24/04	FM	SH
22	170000555JUD	01/03/17	MO	JT
23	170000382JUD	01/10/17	TD	US
24	170000590JUD	04/20/17	TD	RM
25	180000115JUD	07/28/17	MO	US
26	JC13020413	01/22/13	TD	CD
27	JC12020176	09/08/11	FM	MH
28	170000280JUD	10/14/16	TD	DB
29	JC13020497	01/01/13	TD	CH
30	160000414JUD	11/15/15	TD	CD
31	170000560JUD	04/10/17	TD	DB
32	170000264JUD	11/01/16	TD	US
33	170000242JUD	09/20/16	TD	CV
34	JC02000716	02/15/01	FM	SH
35	170000239JUD	10/15/12	TD	SH
36	170000488JUD	02/27/17	TD	CD
37	180000065JUD	08/01/17	MO	JT
38	150000445JUD	03/26/15	TD	CV
39	0000109JUD	11/03/14	TD	DB
40	160000625JUD	08/03/15	TD	CD
41	170000486JUD	03/01/17	TD	LP

Item	Claim Number	Occurrence Date	Claim Type	Adjuster
42	160000445JUD	01/22/16	TD	DB
43	JC14020090	08/09/13	TD	DB
44	160000669JUD	06/10/16	TD	US
45	170000419JUD	01/25/17	TD	LP
46	0000023JUD	10/07/14	TD	CD
47	170000205JUD	03/01/15	TD	SH
48	170000756JUD	01/01/17	MO	CV
49	170000778JUD	05/23/17	TD	LP
50	170000277JUD	06/01/15	TD	LP
51	170000547JUD	03/01/16	MO	DB
52	170000733JUD	06/02/17	TD	CV
53	170000609JUD	04/25/17	TD	LP
54	140000161JUD	12/05/14	TD	CV
55	170000075JUD	08/01/16	TD	CV
56	180000060JUD	07/18/17	MO	JT
57	JC13020704	06/28/13	TD	CD
58	JC12020356	12/01/11	TD	LP
59	170000153JUD	08/27/09	FM	MH
60	JC14020190	09/27/13	FM	MH
61	170000664JUD	05/11/17	MO	CV
62	180000033JUD	07/14/17	MO	JT
63	170000497JUD	02/09/17	TD	LP
64	180000088JUD	06/27/17	MO	US
65	170000448JUD	01/31/17	MO	CD
66	JC14020508	12/02/13	TD	LP
67	JC14020402	02/07/14	TD	CH
68	JC14020591	06/12/14	TD	CD
69	170000334JUD	12/21/16	TD	AW
70	JC02000176	10/03/02	FM	MH
71	170000736JUD	06/12/17	MO	JT
72	JC11000167	07/13/13	FM	MH
73	160000209JUD	08/25/15	TD	CD
74	170000468JUD	02/20/15	TD	CV
75	170000329JUD	11/03/14	FM	LP
76	JC02000316	03/06/02	TD	CH
77	170000251JUD	10/26/16	TD	SH
78	170000493JUD	02/23/17	MO	CV
79	170000198JUD	01/17/12	TD	US
80	170000446JUD	02/10/17	MO	RM
81	140000160JUD	10/28/14	TD	CV
82	JC14020273	12/04/13	FM	RM
83	JC12020017	07/05/11	TD	CV

Item	Claim Number	Occurrence Date	Claim Type	Adjuster
84	JC11000692	01/14/11	TD	CH
85	140000163JUD	01/28/14	TD	DB
86	JC14020119	08/07/13	FM	MH
87	160000060JUD	06/12/15	TD	CD
88	JC14020028	07/19/13	TD	CV
89	JC15020070	08/26/14	FM	MH
90	170000420JUD	01/16/17	TD	AW
91	0000151JUD	11/25/14	TD	DB
92	170000196JUD	09/28/16	MO	JT
93	170000773JUD	05/22/17	MO	LP
94	170000143JUD	08/25/16	TD	AW
95	JC12020631	05/29/12	FM	AW
96	JC13020111	08/27/12	FM	MH
97	JC13020151	10/02/12	TD	DB
98	JC12020572	05/02/12	TD	CV
99	JC10000450	01/11/10	FM	MH
100	170000586JUD	08/08/16	TD	CH
101	JC14020640	07/28/14	TD	CH
102	170000386JUD	12/15/16	TD	CD
103	JC14020227	10/21/13	FM	CH
104	170000487JUD	02/27/17	TD	RM
105	170000162JUD	09/14/16	MO	JT
106	170000529JUD	02/24/17	MO	US
107	JC12020633	05/31/12	TD	DB
108	JC11000613	04/13/11	FM	MH
109	JC14020374	07/08/13	TD	US
110	160000457JUD	02/03/16	TD	US
111	JC14020531	05/06/14	TD	LP
112	170000230JUD	09/30/16	TD	CD
113	170000404JUD	01/09/17	MO	JT
114	JC08000457	04/23/07	FM	MH
115	170000606JUD	04/01/16	MO	CD
116	170000768JUD	05/25/17	TD	AW
117	160000736JUD	02/01/16	TD	DB
118	JC13020571	03/05/13	TD	CD
119	170000482JUD	02/23/17	TD	CH
120	170000093JUD	08/17/16	TD	AW
121	180000002JUD	06/20/17	TD	US
122	170000034JUD	07/19/16	TD	DB
123	JC14020533	11/04/13	TD	CV
124	170000624JUD	04/28/17	TD	DB
125	JC08000385	05/10/07	FM	MH

Item	Claim Number	Occurrence Date	Claim Type	Adjuster
126	170000452JUD	02/01/17	TD	US
127	160000081JUD	07/31/15	TD	CH
128	150000491JUD	04/17/15	TD	DB
129	170000710JUD	06/05/17	TD	RM
130	JC09020991	09/01/12	TD	CV
131	170000625JUD	04/10/17	TD	SH
132	160000516JUD	01/22/16	TD	DB
133	170000398JUD	01/17/17	TD	CV
134	170000454JUD	02/14/17	TD	RM
135	170000777JUD	06/27/17	TD	AW
136	170000592JUD	04/19/17	TD	SH
137	JC14020175	09/03/13	TD	DB
138	160000476JUD	02/16/16	TD	CV
139	JC11000807	09/29/10	FM	LP
140	150000374JUD	12/08/14	TD	CV
141	150000267JUD	01/20/15	TD	RM
142	JC14020012	07/11/13	TD	SH
143	170000556JUD	02/22/17	TD	SH
144	JC07000190	05/10/06	FM	LP
145	JC04000736	08/20/03	FM	MH
146	JC14020070	07/30/13	FM	MH
147	JC14020037	07/11/13	TD	DB
148	170000424JUD	09/13/16	TD	US
149	JC15020003	07/02/14	MO	US
150	160000728JUD	03/16/16	TD	LP

Appendix B

Recommended Reserve Changes

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Recommended Reserve Changes

Item #	Original Incurred	Recommended Change	Recommended Incurred	Comments
66	\$103,215.00	\$36,700.00	\$139,915.00	2nd Surgery, Bill Review and Med Mgt
68	\$182,697.00	\$55,900.00	\$238,597.00	Outstanding EDD lien
89	\$91,696.00	\$35,000.00	\$126,696.00	QME Indicates surgery
97	\$145,571.00	\$3,500.00	\$149,071.00	Not MMI, AME pending
100	\$17,728.00	-\$4,350.00	\$13,378.00	Over-reserved PD
101	\$14,640.00	\$5,000.00	\$19,640.00	No legal reserve
103	\$192,109.00	-\$6,081.00	\$186,028.00	Calculation error
109	\$185,053.00	-\$34,538.00	\$150,515.00	Using Life Expectancy Table
138	\$17,384.00	\$12,922.00	\$30,306.00	Medical reserve does not support settlement
144	\$456,083.00	\$3,500.00	\$459,583.00	Assigned defense attorney
147	\$56,059.00	-\$20,000.00	\$36,059.00	Using Life Expectancy Table
Grand Total	\$1,462,235.00	\$87,553.00	\$1,549,788.00	

Recommended Reserve Increases by Reserve Category

CATEGORY	RECOMMENDED CHANGE
Medical	\$16,203
Legal/Other	\$19,800
Indemnity	\$51,550
TOTAL CHANGE	\$87,553

Appendix C

Multiple Adjusters/Supervisors

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Multiple Adjusters/Supervisors

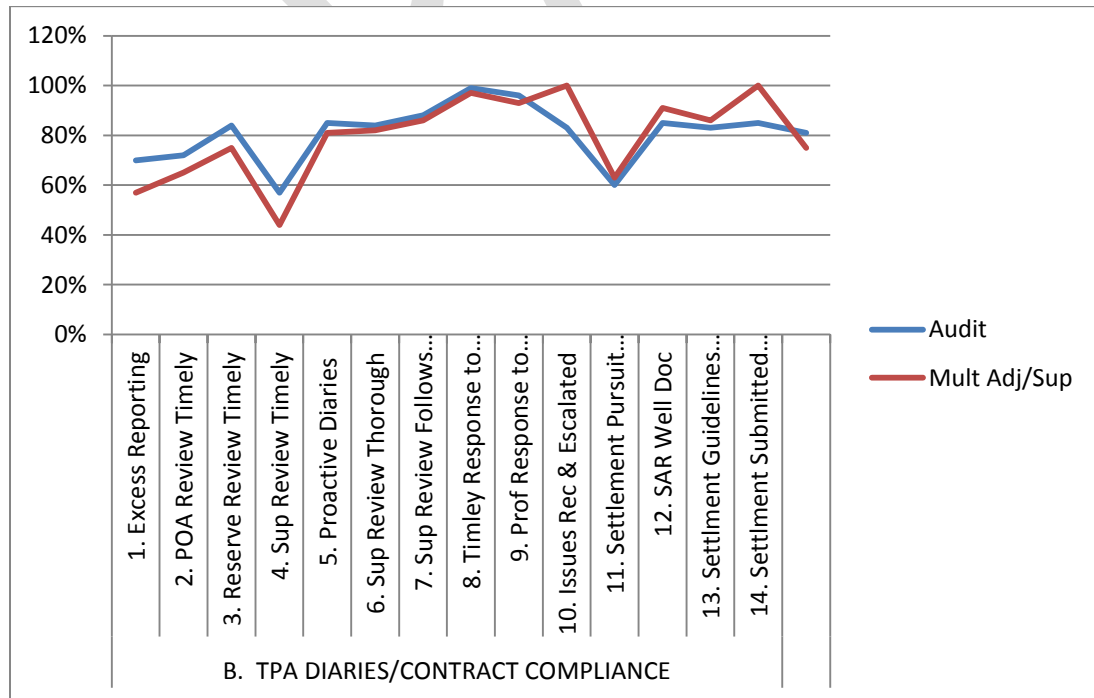
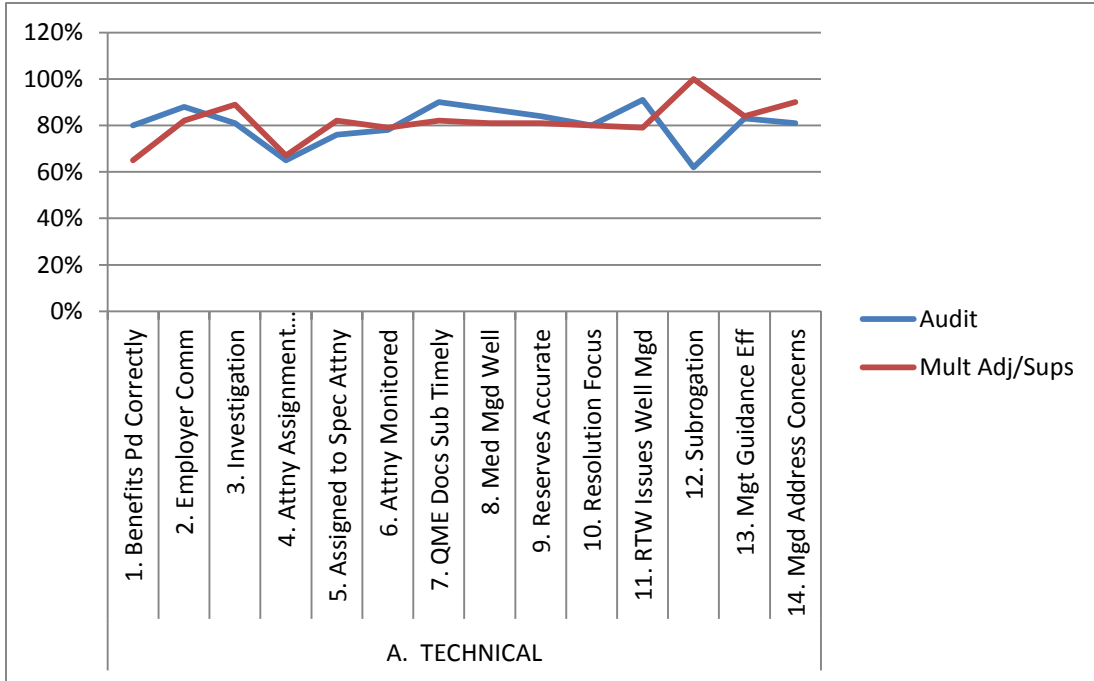
Item	Member	# of Adjusters	# of Supervisors
1	San Francisco	4	3
12	Alameda	3	
14	Del Norte	5	
15	San Mateo	5	
16	Santa Clara	4	
18	Orange	3	
21	San Mateo	6	
26	San Joaquin	3	
27	Glenn	3	
28	Humboldt	3	
32	San Bernardino	3	
33	Riverside		3
34	Kern	5	
35	Santa Barbara	6	
36	Napa	3	
47	Sonoma	5	
49	Ventura	3	
50	Ventura	4	
53	San Francisco	7	
58	San Francisco	5	
67	Lake	3	
69	San Diego		3
70	Alameda	4	
72	Santa Clara	4	
77	Sutter	5	4

Item	Member	# of Adjusters	# of Supervisors
85	San Luis Obispo	3	
87	San Joaquin	3	
89	Solano	3	
91	Butte	3	
95	Ventura	3	
97	Humboldt	3	
99	Alameda	5	
102	Kings		3
108	Santa Clara	6	
111	Calaveras	3	
112	Kings		3
114	San Mateo	7	
117	Butte	3	
125	San Joaquin	4	
129	Orange	3	
132	Shasta	3	
134	Orange	3	
136	Kern	3	
137	Yolo	4	
139	San Francisco		3
140	Judiciary		3
141	Orange		3
142	Kern	4	
143	Sonoma	4	
144	Solano	5	
145	Contra Costa	3	
150	Placer	3	

Appendix D
Staffing Turnover Analysis

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Staffing Turnover Analysis



Appendix E
Common Abbreviations

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Common Abbreviations

Abbreviation	Meaning
ACOEM	American College of Occupational and Environmental Medicine
AME	Agreed Medical Examination or Adjuster
AOE/COE	Arising Out of Employment/In the Course of Employment
AA	Applicant's (IW's) Attorney
AQME	Applicant Qualified Medical Examination or Adjuster
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 Adjuster
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

Common Abbreviations

Abbreviation	Meaning
OSIP	Office of Self Insurance Plans
POA	Plan of Action
P&S	Permanent and Stationary
PQME	Panel Qualified Medical Examination or Adjuster
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 Adjuster
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 F

Scoring by Claim Summary

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CLM Ref	D. MEMBER ISSUES					A. TECHNICAL														B. TPA DIARIES/CONTRACT COMPLIANCE														GR			
	1	2	3	4	TOT	1	2	3	4	5	6	7	8	9	10	11	12	13	14	TOT	1	2	3	4	5	6	7	8	9	10	11	12	13		14	TOT	
	1. Reported timely	2. MOD duty available	3. Participates in claim	4. Responsive to adjuster	MEMBER TOTAL (%)	1. Benefits Paid Correctly	2. Employer Communication	3. Investigation	4. Attny Assgmnent Thorough	5. Assigned To Specific Attny	6. Attny Monitored	7. Qme Docs Sub Timely	8. Medical Mgd Well	9. Reserves Accurate	10. Resolution Focus	11. Rtw Issues Well Mgd	12. Subrogation	13. Mgt Guidance Effective	14. Mgt Address Concerns	TECH TOTAL (%)	1. Excess Reporting Timely	2. Poa Review Timely	3. Reserve Review Timely	4. Supervisory Review Timely	5. Proactive Diaries Set	6. Sup Review Thorough	7. Sup Review Follows Guidelines	8. Timely Response To Members	9. Prof Response To Members	10. Issues Recognized & Escalated	11. Settlement Pursuit Timely	12. Sar Well Documented	13. Settlement Guidelines Followed		14. Settlement Submitted Approp	TECH TOTAL (%)	
50	N	Y	Y	Y	75	N	Y	Y	na	na	na	Y	Y	N	Y	Y	Y	Y	82	na	N	Y	N	Y	Y	Y	Y	Y	na	na	na	na	na	75	78		
51	N	na	Y	Y	67	na	Y	Y	na	na	na	na	Y	Y	Y	na	na	na	na	100	na	Y	Y	Y	Y	Y	Y	Y	Y	na	na	na	na	na	100	94	
52	N	Y	Y	Y	75	Y	Y	Y	na	na	na	na	Y	Y	Y	na	na	na	na	100	na	Y	Y	Y	Y	Y	Y	Y	na	na	na	na	na	100	95		
53	Y	N	Y	Y	75	Y	Y	Y	na	na	na	na	Y	N	Y	Y	na	na	na	86	na	Y	N	Y	Y	Y	Y	Y	na	na	na	na	na	88	84		
54	na	na	Y	Y	100	na	Y	na	na	na	na	na	na	Y	Y	na	na	na	na	100	na	Y	Y	na	Y	na	na	na	na	Y	na	na	na	100	100		
55	na	na	Y	Y	100	Y	Y	na	na	na	na	Y	Y	Y	Y	na	na	na	na	100	na	N	Y	N	N	Y	Y	Y	na	Y	N	N	N	50	70		
56	N	na	na	Y	50	na	Y	na	na	na	na	na	Y	Y	Y	na	na	na	na	100	na	na	Y	Y	N	Y	Y	na	na	na	na	na	na	na	80	82	
57	na	na	na	N	0	Y	Y	na	na	na	Y	na	Y	Y	Y	na	Y	Y	na	100	na	N	Y	Y	Y	Y	Y	na	na	N	Y	Y	Y	Y	82	85	
58	na	na	Y	na	100	Y	Y	na	na	na	Y	na	Y	Y	Y	na	na	na	na	100	N	Y	Y	Y	N	Y	Y	na	na	na	Y	na	na	na	75	87	
59	na	na	Y	Y	100	Y	Y	na	na	na	Y	na	na	Y	Y	na	na	Y	Y	100	na	Y	Y	Y	Y	Y	Y	Y	na	N	Y	Y	Y	Y	92	95	
60	na	na	na	na		na	Y	na	na	na	na	na	Y	Y	Y	na	na	na	na	100	na	Y	Y	Y	N	Y	Y	na	na	na	Y	na	Y	na	88	92	
61	Y	Y	Y	Y	100	Y	Y	Y	na	na	na	Y	Y	Y	N	na	na	N	na	75	na	Y	Y	N	N	N	Y	na	na	na	na	na	na	na	50	72	
62	Y	Y	Y	Y	100	Y	Y	Y	na	na	na	na	Y	Y	Y	Y	Y	Y	na	100	na	Y	Y	Y	Y	Y	Y	na	na	na	na	na	na	na	100	100	
63	Y	Y	Y	Y	100	Y	Y	N	na	na	na	na	Y	Y	Y	Y	N	Y	na	78	na	Y	Y	Y	Y	Y	Y	na	na	na	na	na	na	na	100	89	
64	Y	na	Y	Y	100	Y	Y	Y	na	na	na	na	Y	Y	Y	na	na	Y	na	100	na	Y	Y	Y	Y	Y	Y	na	na	na	na	na	na	na	100	100	
65	Y	na	Y	N	67	Y	Y	N	na	na	na	na	Y	Y	Y	na	N	N	na	63	na	Y	N	Y	Y	N	Y	na	na	na	na	na	na	na	67	65	
66	na	na	Y	Y	100	Y	Y	na	na	na	na	Y	Y	N	Y	na	na	Y	na	86	na	Y	N	N	Y	Y	Y	na	na	na	N	Y	na	N	56	72	
67	na	na	Y	Y	100	Y	N	na	na	na	Y	na	Y	Y	Y	na	na	N	na	71	na	N	N	N	Y	N	N	na	na	na	Y	Y	na	Y	44	61	
68	na	na	Y	Y	100	N	N	N	na	na	Y	Y	Y	N	Y	na	na	na	na	50	na	Y	N	N	Y	N	N	na	na	na	Y	Y	na	na	50	56	
69	N	Y	Y	Y	75	Y	Y	na	na	na	na	na	N	Y	Y	Y	na	na	na	83	na	Y	Y	N	Y	Y	Y	Y	N	na	na	na	na	na	75	78	
70	na	na	na	na		Y	Y	na	na	na	na	na	N	Y	Y	na	na	na	na	80	na	N	N	Y	Y	Y	Y	na	na	na	na	na	N	na	57	67	
71	Y	Y	Y	Y	100	Y	Y	Y	na	na	na	na	Y	Y	Y	Y	na	na	na	100	na	N	Y	Y	Y	Y	na	na	na	na	na	na	na	na	na	80	94
72	na	na	Y	Y	100	N	Y	na	na	na	Y	na	na	Y	Y	na	na	na	na	80	Y	N	N	Y	Y	Y	Y	na	na	na	Y	Y	na	Y	80	82	
73	na	na	Y	Y	100	Y	Y	na	Y	N	Y	N	na	Y	Y	na	na	na	na	75	na	Y	Y	N	Y	Y	Y	Y	na	N	Y	Y	Y	Y	83	82	

CLM Ref	D. MEMBER ISSUES					A. TECHNICAL														B. TPA DIARIES/CONTRACT COMPLIANCE														GR			
	1	2	3	4	TOT	1	2	3	4	5	6	7	8	9	10	11	12	13	14	TOT	1	2	3	4	5	6	7	8	9	10	11	12	13		14	TOT	
	1. Reported timely	2. MOD duty available	3. Participates in claim	4. Responsive to adjuster	MEMBER TOTAL (%)	1. Benefits Paid Correctly	2. Employer Communication	3. Investigation	4. Attny Assgmnet Thorough	5. Assigned To Specific Attny	6. Attny Monitored	7. Qme Docs Sub Timely	8. Medical Mgd Well	9. Reserves Accurate	10. Resolution Focus	11. Rtw Issues Well Mgd	12. Subrogation	13. Mgt Guidance Effective	14. Mgt Address Concerns	TECH TOTAL (%)	1. Excess Reporting Timely	2. Poa Review Timely	3. Reserve Review Timely	4. Supervisory Review Timely	5. Proactive Diaries Set	6. Sup Review Thorough	7. Sup Review Follows Guidelines	8. Timely Response To Members	9. Prof Response To Members	10. Issues Recognized & Escalated	11. Settlement Pursuit Timely	12. Sar Well Documented	13. Settlement Guidelines Followed		14. Settlement Submitted Approp	TECH TOTAL (%)	
146	na	na	Y	Y	100	Y	Y	na	na	na	na	na	na	Y	na	na	na	na	na	100	na	Y	Y	Y	na	Y	Y	na	Y	na	na	na	na	na	na	100	100
147	na	na	na	na		Y	Y	na	na	na	na	na	N	N	Y	na	na	na	na	60	na	Y	Y	N	Y	Y	Y	na	na	na	na	na	na	na	na	83	73
148	Y	na	na	na	100	Y	Y	na	na	na	na	na	Y	Y	N	na	na	na	na	80	na	N	na	Y	Y	Y	Y	na	na	na	na	na	na	na	na	80	82
149	na	na	Y	N	50	Y	Y	na	na	na	na	na	Y	Y	N	na	na	na	na	80	na	Y	Y	N	Y	Y	Y	na	na	na	na	na	na	na	na	83	77
150	na	na	Y	Y	100	Y	Y	na	na	na	na	na	Y	Y	Y	na	na	na	na	100	na	Y	Y	N	Y	Y	Y	Y	Y	na	na	na	na	na	na	88	93
TOT	70	87	100	92	90	80	88	81	65	76	78	90	87	84	80	91	62	83	81	83	70	72	84	57	85	84	88	99	96	83	60	85	83	85	81	83	

Appendix G
AIMS Audit Response

DRAFT



February 7, 2018

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 2017 Claims Technical Administration Audit- Workers Compensation**

Dear Mr. Farrales,

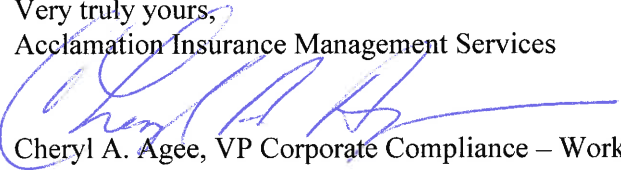
Please accept this as Acclamation Insurance Management Services acknowledgment of receipt and response to Bickmore's 2017 Claims Technical Administration Audit February 1, 2018, audit report.

We would like to assure you an extensive and detailed review of both Bickmore's findings, and recommendations have been completed by our executive staff as well as the local management and claims teams. To address the areas of improvement and to report on the actions taken and will be taken I refer you to the attached detailed and comprehensive 2017 Claims Technical Administration Audit Response, prepared February 5, 2018, by Beth Harville, AIMS, JBWCP- Program Manager.

In closing Acclamation Insurance Management wishes to express its appreciation of the trust Judicial Council of California continues to place in our organization to provide Workers Compensation Third Party Administration Services. And be assured we stand committed to meet and exceed your expectations in 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 Beth Harville at BHarville@Aims4Claims.com, or by phone at 916 563-1900, Ext 349.

Very truly yours,
Acclamation Insurance Management Services


Cheryl A. Agee, VP Corporate Compliance – Workers Compensation

cc: Jacquelyn Miller JMiller@Bickmore.net
Angela Bernard ABernard@Bickmore.net
Lynn Cavalcanti Lcavalcanti@aims4claims.com
Beth Harville BHarville@Aims4Claims.com

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2017 Claims Technical Administration Audit Response

FROM: Beth Harville, Program Manager
TO: Lynn Cavalcanti, Sr. Vice President, Operations
Cheryl Agee, Vice President, Corporate Compliance

Report Date: February 5, 2018

Dear Cheryl & Lynn:

I have reviewed the 2017 Claims Technical Administration Audit results and have prepared my summary and response as directed below. The final report was received on 2/1/18 and Bickmore would like our response by 2/6/18.

AUDIT SUMMARY:

The passing score on this audit was 85%. Our total score after rebuttals was 82%.

The Bickmore audit team examined and scored a sample of 150 claims for technical administration during the period November 1, 2016, through October 31, 2017.

This year's audit categories were changed to a format more in line with the Spot Checks which are completed by Bickmore throughout the year. Last year's audit had eleven categories with two or three questions in each. This year's format changed to three scores: Member Issues, Technical, and TPA Diaries/Contract Compliance.

Member Issues has four components to it, all evaluating the Member's actions, and the other two have fourteen components each, evaluating the Claims Administrator's actions. This resulted in three separate scores for each category, an overall score for each of the three categories, and a Claims Administrator final score using the information from both Technical and TPA Diaries/Contract Compliance.

Added to the audit this year was a separate data point which tracked the number of Indemnity examiners and supervisors on each reviewed file. This was added to address the impact of staff turnover.

A breakdown of the key points noted in the audit, by way of the narrative or the addendums is outlined below, followed by our response and improvement strategy to make up any deficits noted.

Reserve change recommendations: Appendix B provides of the audit report "Recommended Reserve Changes" showing the auditor's recommended net reserve change for the claims sample reviewed program wide as \$87,553. The audit report did not note this as a significant variance, as the 2016 report did. The recommended changes in 2016 totaled \$886,119, suggesting a fairly significant improvement in reserve practices.

Increased Costs due to Administrative Error: The audit report identifies increased costs to the claims totaling \$22,173. The report finds the majority of these costs relate to indemnity benefits.

Scoring Analysis:

After rebuttals, the categories scored as follows:

Member Issues: 90%

Technical: 83%

TPA Diaries/Contract Compliance: 81%.

The categories related to AIMS' performance reached a final score of 82%, below the 85% compliance level.

AIMS' RESPONSE AND IMPROVEMENT STRATEGY

Reserve change recommendations:

Reserve changes have been completed in accordance with the Bickmore recommendations with exceptions noted below. The total recommendation for changes was \$87,553 and our adjustment was \$60,623.54. Most differences were fairly small and related to calculation variances. The largest adjustment is on Item # 68 when the recommendation was to change the reserve by \$55,900 to accommodate a lien. Under further review, it was found that the examiner already had the file reserved at \$24,409.70 for a partial reimbursement so the actual recommendation for change should have been \$31,490.30 and is what was added to the file.

Item #	Original Incurred	Recommended Change	Recommended Incurred	Comments	Change completed
68	\$182,697.00	\$55,900.00	\$238,597.00	Outstanding EDD lien	\$31,490.30
103	\$192,109.00	(\$6,081.00)	\$186,028.00	Calculation error	(\$5,497.00)
109	\$185,053.00	(\$34,538.00)	\$150,515.00	Using Life Expectancy Table	(\$33,681.00)
138	\$17,384.00	\$12,922.00	\$30,306.00	Medical reserve does not support settlement	\$13,961.24
147	\$56,059.00	(\$20,000.00)	\$36,059.00	Using Life Expectancy Table	(\$25,000.00)

The reserve accuracy component scored 84%, missing a passing score by two files. We will continue to include a detailed evaluation of reserve needs in the system, using the Program's standard of 'most probable outcome'.

It should be noted that in the 2016 audit, our reserve accuracy score was 92% with a recommendation for reserve changes totaling \$886,119. This year's audit had change recommendations of only \$87,553 which corrected down to \$60,624, but our score dropped to 84%. With the changes correctly recommended being such a tiny fraction of last year's, we find it difficult to understand how our audit score was reduced so dramatically this year. We acknowledge that there may be deficits against some files that do not require changes, such as file closure prior to the audit, but overall, it seems that an improvement of more than 93% in actual changes needed should indicate that we are doing better with reserve accuracy. It appears that this may demonstrate that there is an added level of difficulty in the overall audit scoring that may not reflect true claim outcomes.

Reserve evaluation timeliness also scored 84%, again missing a passing score by only two files. We will continue to complete reserve reviews based on the schedule noted below:

- Initial reserves are to be set within five (5) business days from the date of receipt of claim.
- Ongoing reviews are to be completed at 90 days from date of receipt and every 90 days thereafter (ideally in conjunction with POA updates).
- Reviews will also be done within 14 days of receipt of medical or other information which indicates a material change in the claim.

Increased Costs due to Administrative Error:

The audit identified increased costs of \$22,427. We agree with increased costs of \$1541, which either already have been or will be shortly reimbursed to the Program. We continued to explore another \$9148 in increased costs, which are either already on the overpayment log or will be added to the log to review for appropriate reimbursement. This brings the total potential in increased costs to \$10,689 rather than \$22,427.

See attached log for individual responses to Table II-1.

Overall Performance Scoring:

Areas of Success

In review the final draft of Bickmore's report, of the 28 components assessing AIMS' performance, we achieved the 85% compliance threshold on 10. Ordered by category and score, these were:

Technical:

A11: Return To Work issues managed well: 91%

A7: QME Docs submitted timely: 90%

A2: Employer Communication: 88%

A8: Medical managed well: 87%

TPA Diaries/Contract Compliance:

B8: Timely response to members: 99%

B9: Professional response to members: 96%

B7: Supervisor review follows guidelines: 88%

B5: Proactive diaries set: 85%

B12: SAR well documented: 85%

B14: Settlement submitted appropriately: 85%

We will continue to manage these areas according to the Claim Handling Guidelines and Best Practices in order to maintain or increase these scores in 2018.

Improvement recommendations

The remaining 18 components did not pass, although 11 were only one to three files away from a passing score.

Technical:

A1: Benefits paid correctly: 80% (7 from a passing score)

- AIMS implemented a Penalty Prevention program in mid-2017, which addresses ongoing bi-weekly benefits, incoming permanent and stationary reports from treating and evaluating physicians, incoming awards, and recent surgical approvals to aid the examiners in proper and timely provision of benefits. We have found that to be very beneficial and believe this change will be reflected in the audit results for 2018.
- Although the component of Employer Communication did receive a passing score, AIMS will increase communication with the members related to their ongoing ability to provide modified duty and changes to the injured workers' employment status to assure that benefits are terminated, or initiated, properly.
- In the event of multiple files, AIMS has elected to move all open files to a single examiner, regardless of status, to assist the examiner in getting reports and bills to the correct file.

A3: Investigation: 81% (3 from a passing score)

- AIMS will increase contact with the involved parties, including the assigned investigative firms, to assure that all issues are fully, and promptly, explored to allow informed decisions to be made expeditiously.
- AIMS will recommend additional investigation when conflicting information or questions of causation develop.

A4: Attorney assignment thorough: 65% (5 from a passing score)

- Examiners will be reminded of the need for additional documentation on the initial defense attorney referrals. Although it is believed that most examiners are having conversations with their counsel regarding their handling instructions, this is not always reflected in the file documentation (referral form or file notes), resulting in this score.

A5: Assigned to specific attorney: 76% (3 from a passing score)

- Examiners will be reminded to document to which specific attorney the file has been referred. This is another area where we believe that the examiners and the defense firms are more aware of what is happening than the file reflects. Many of the preferred firms already know where we are sending files whether a particular attorney's name is mentioned on the referral form or not, so this has not always been documented fully, but the specific assignment is still taking place.

A6: Attorney monitored: 78% (5 from a passing score)

- AIMS will increase examiner and supervisor oversight of litigation activities to ensure that reporting is being completed timely, and defense counsel is actively focused on case strategy and resolution.
- Examiners will be reminded of the need to document all communications with defense counsel so the file will accurately reflect our plan of action and what actions have been completed.

A9: Reserves accurate: 84% (2 away from a passing score)

- This issue was problematic in 2017 due to an erroneous change in procedure early in the year which then had to be corrected to bring the reserves back in line with the Program's philosophy of most probable outcome. Despite the score missing the mark by 2 files, the recommended reserve changes only totaled \$87,553, substantially lower than last year's recommendation of \$886,119, which suggests that we are on the right track to bring this result back up to exceed the target score.

A10: Resolution focus: 80% (7 from a passing score)

- AIMS will attempt personal contact/oral communication with injured workers to discuss settlement and answer any questions, rather than rely solely on written communication.
- AIMS will initiate resolution discussions and activity, whenever possible, upon receipt of final medical reporting, rather than waiting for the injured worker to respond to benefit notices.
- Supervisors will review files with a focus on action needed to put claim into resolution posture.
- AIMS will continue efforts toward improving timely member response to SARS, using the SAR log.

A12: Subrogation: 62% (3 from a passing score)

- AIMS will maintain timely and thorough pursuit of subrogation with periodic contact to the responsible party or identified carrier to update the status of their claim.
- Updated information and decisions related to subrogation pursuit will be thoroughly documented in the claims file to avoid any confusion over status.

A13: Management guidance effective: 83% (2 from a passing score)

- Focus will be directed to thorough reviews, allowing the supervisors to identify issues that the examiners may not have recognized and provide recommendations for ongoing handling with a focus on claim resolution.
- Initial reviews will document preliminary assessment of claim severity, compensability, and subrogation issues.
- Ongoing management reviews will provide appropriate and relevant guidance or re-direction to examiners when deficiencies are noted.

A14: Management address concerns: 81% (1 from a passing score)

- In conjunction with A13 above, supervisors will strive to address all issues and thoroughly document their notes, so they can assist the examiners in identification and resolution of all issues.
- Audit recommendation states that reimbursements to the Program should be properly documented in the specific claims file. Actual reimbursement payments are recorded on the Recovery tab but have not been documented in the notes. Instead, the completion of the reimbursement is relayed to the Program by way of monthly and quarterly reporting.

TPA Diaries/Contract Compliance:

B1: Excess reporting timely: 70% (2 from a passing score)

- Examiners will be reminded of the Midlands' excess years, in which the reporting is required at a much lower level than all other policy years, and which is frequently overlooked.

- Examiners will also be reminded that upon completion of the initial reporting, the excess carrier's response as to whether ongoing reporting is due or not should be memorialized in the file and maintained in the POA for future reference.

B2: Plan of Action review timely: 72% (19 from a passing score)

- This is the first of three categories where we were significantly removed from a passing score (double digit deficits). All three of these categories related to timeliness.
- Turnover and extended absence, at both the examiner and supervisor levels, in the last year did have an impact on our performance in the areas of timely action.
- As of 11/30/17, we have been fully staffed for both the examiners and supervisors. It appears that we have been able to achieve a more stable employee base than we have had in the past. This necessitated broadening our employee pool into the Bay Area, but this enabled us to bring on some excellent examiners who appear to have potential for longevity.
- While it is impossible to guarantee zero turnover on a program of this size, we feel confident that our current team has a level of stability that we have not had in the past and this is expected to allow our timeliness scores to improve.
- We will include a review of the Claims Handling guidelines to include the POA standards as follows:
 - Update POA at 90-day intervals for active indemnity and medical only claims;
 - Update POA at 180-day intervals for future medical claims.

B3: Reserve review timely: 84% (2 away from a passing score)

- As noted in the reserve section above, we will continue to evaluate reserves according to the Claims Handling Guidelines for scheduled reviews, initial and ongoing, and for reviews based on claim activity.
- As noted in the discussion of B2 above, we anticipate that our increased stability will improve all timeliness issues.
- We will also include a review of the Claims Handling guidelines with regard to reserve reviews as outlined in the Reserve Change Recommendations section above.
- We will continue to encourage that reserve reviews be synced with POA reviews to improve efficiencies.

B4: Supervisor review timely: 57%. (40 from a passing score)

- This is our area most in need of improvement, both in scoring and number of files containing a deficit.
- Our supervisor team has been stable since February 2017, but the issues with examiner turnover and absence through the remainder of the audit period greatly impacted this category. With a shortage of examiners, sometimes more than one at a time, many of the day to day duties on the desks fell to the supervisors, resulting in a struggle to maintain their own duties on a timely basis.
- Our increased stability in the examiner base has in turn allowed the supervisors to focus more on their own duties. This increase in supervisor presence in the file will, in turn, allow for more thorough reviews and recommendations, with improving results for claim outcomes.

- We will include a review of the Claims Handling guidelines to include Supervisor review standards as follows:
 - Initial review within 7-14 days of claim receipt;
 - Initial Subsequent Review within 90 days of the initial supervisor review;
 - Ongoing Indemnity and Future Medical reviews at frequency not to exceed 180 days;
 - Ongoing Medical Only reviews at frequency not to exceed 120 days.

B6: Supervisor review thorough: 84% (1 away from a passing score)

- As noted under B4 above, increased stability in the examiner base is allowing the supervisors the time to perform their own duties on a regular basis, which will result in more thorough reviews and recommendations.
- Supervisors will review all issues in order to provide appropriate recommendations to claim handling staff.

B10: Issues recognized and escalated: 83% (1 from a passing score)

- We will review areas of responsibility with the staff to clarify where authorities lie, i.e. JBWCP, individual members, AIMS.
- We will also address the need to escalate service and member issues to the management team to assure that the issues are handled and the Program is kept apprised as needed.

B11: Settlement pursuit timely 60% (12 from a passing score)

- This component contains overlapping issues with A10 – Resolution Focus, and we will address many of the same components noted there with the claims handling staff.
- AIMS will attempt personal contact/oral communication with injured workers to discuss settlement and answer any questions, rather than rely solely on written communication.
- Supervisors will review files with a focus on action needed to put claim into resolution posture.
- AIMS will continue efforts toward improving timely member response to SARS, using the SAR log.

B13: Settlement guidelines followed: 83% (1 from a passing score)

- Settlement guidelines will be reviewed with all claims staff.

AIMS Improvement Strategy

To encapsulate the plans outlined above, our plan for an improved score on the 2018 audit is as follows:

- Increased Communication
 - With members, including but not limited to, modified duty and employment status, and investigatory needs.
 - With involved parties to assure that all issues are fully, and promptly, explored and handled or escalated as appropriate.
 - With unrepresented injured workers to address settlement possibilities and answer any questions.

- Improved documentation
 - On initial defense attorney referrals, specific attorneys.
 - On ongoing communications with defense counsel, members, injured workers, and the program.
 - On subrogation issues and determinations.
 - On recommendations by supervisors and responses to those recommendations by examiner.
 - On reimbursements made by AIMS to the JBWCP.
 - On responses from excess carriers, particularly with regard to further reporting expectations.

- Increased oversight
 - Of litigation activities.
 - Of resolution opportunities.
 - Of claims handling and examiner activity with recommendations following.
 - Of reporting thresholds, particularly in the Midlands' years (7/1/09 – 6/30/12)

- Improved turn-around
 - Initiate resolution discussions and activity as early as possible in the life of the claim.
 - Maintain subrogation pursuit as early as possible.

- Follow up training to be provided
 - POA standards.
 - Reserve review standards.
 - Supervisor review standards.
 - Authorities (JBWCP, individual members, AIMS).
 - Settlement guidelines.

In closing, AIMS values the trust and confidence the Judicial Council of California has placed in our organization to provide Workers' Compensation Third Party Administration and Managed Care Services. We are committed to ongoing partnership and this program's overall success. Please be assured that all areas of deficiency has been noted, and all applicable processes and expectations will be thoroughly reviewed with our Judicial claims staff, as we are fully committed to providing you with a superior level of claims service.

Should you have any questions, please feel free to contact me. I may be reached by calling (916) 563-1900 x 349 or via email at BHarville@aims4claims.com.

Beth Harville, Program Manager
 Acclamation Insurance Management Services (AIMS)

Responses to Audit Findings
Increased Costs due to Administrative Error

Item #	Member	Amount Incurred	Comment	Response	Reimbursement due/paid	Under review	No error noted
2	Kern	\$105.00	Delayed payment/penalty	Paid 11/14/2017; ck# 077297	\$105.00	\$0.00	\$0.00
16	Santa Clara	\$145.00	Delayed payment/penalty	Late period was actually valued at \$870, so the penalty would only be valued at \$87, however, there is no DWC-1 in the file or with the employer, so no penalty is due.	\$0.00	\$0.00	\$145.00
29	San Diego	\$5,343.00	TD Overpayment and Penalty	1. Paid SIP of \$146.09; 11/14/17, ck# 077297. 2. The TD overpayment remains under investigation. There is not currently a clear answer to whether the employee retired due to her injury or whether the employer would have been able to provide accommodations if she had not retired. This issue will be added to the overpayment log under Pending until this question is answered.	\$146.09	\$5,196.91	TBD
40	Santa Clara	\$332.00	Legal Fees and Medical penalty	1. \$40.95 paid on the Medical, paid 4/20/17, ck# 076305. 2. \$250 late pmt to AA has been issued and will be processed for reimbursement to the Program. 3. Second worksheet was submitted simultaneously for the second Maximus penalty but it appears it was overlooked as duplicative due to its similarity to the one that was paid. This is being submitted again to Corporate for processing.	\$332.00	\$0.00	\$0.00

Responses to Audit Findings
Increased Costs due to Administrative Error

50	Orange	\$146.00	Delayed payment/penalty	Reimbursed to Program, 1/25/18, ck# 77645		\$146.00	\$0.00	\$0.00
67	Alameda	\$2,100.00	MSA Vendor	Adding to overpayment log to review for reimbursement.	TBD		\$2,100.00	TBD
68	Santa Clara	\$217.00	Delayed payment/penalty	The 1/31/17 objection letter was in error but this charge was actually reviewed and paid on 3/9/16 so although this letter was wrong, there is nothing due.		\$0.00	\$0.00	\$217.00
72	Santa Clara	\$216.00	Legal Fees and PD penalty	\$216 paid 4/20/17; ck# 076305. The 5710 fees were paid on JC13020197 without any penalty or fee due.		\$216.00	\$0.00	\$0.00
73	Santa Clara	\$813.00	PQME	Adding to overpayment log to review for reimbursement.	TBD		\$813.00	TBD
81	Riverside	\$148.00	Delayed payment/penalty	We have maintained that the PD given by the PQME was invalid (pain add-ons to no standard WPI and substantial apportionment to prior claims) and discovery has continued. We are now attempting a settlement based on 2% PD but since we continue to maintain that the PD could be 0%, it would not be appropriate to advance. Proper benefit notices were not sent so we did not dispute the deficit on the audit itself but the payment is still not owed.		\$0.00	\$0.00	\$148.00
84	Alameda	\$712.00	Paid non MPN doctor	Adding to overpayment log to review for reimbursement.	TBD		\$712.00	TBD

Responses to Audit Findings
Increased Costs due to Administrative Error

90	San Diego	\$601.00	Medical paid after denial	These bills were not due on this file and are being moved to the correct claim file. The care was owed, just not on this file. No reimbursement is owed to the Program.	\$0.00	\$0.00	\$601.00
99	Alameda	\$1,782.00	Paid non MPN doctor	Agreement made at 1/12/18 Bickmore meeting to reimburse \$495.11. This is being processed in the next overpayment log.	\$495.11	\$0.00	\$1,286.89
103	Alameda	\$782.00	Error in award	Actual charges by DA to obtain the amended award were: 5/2/17 - .3 @ \$170 = \$51 5/3/17 - .1 & .2 at \$165 = \$49.50 Total paid for this activity was only \$100.50, not \$782. Reimbursement will be processed in that amount. As it appears that the error was originally made by the defense attorney, we are attempting to recover the payment directly.	\$100.50	\$0.00	\$681.50
125	San Joaquin	\$326.00	Paid non MPN doctor	Adding to overpayment log to review for reimbursement.	TBD	\$326.00	TBD
134	Orange	\$6,451.00	TD Overpayment	Checks were returned; there is no overpayment remaining.	\$0.00	\$0.00	\$6,451.00
137	Yolo	\$63.00	Delayed payment/penalty	Vendor has waived any claim to SIP.	\$0.00	\$0.00	\$63.00
143	Sonoma	\$2,145.00	TD Overpayment	Overpayment has been received in full.	\$0.00	\$0.00	\$2,145.00
Total Costs Incurred		\$22,427.00			\$1,540.70	\$9,147.91	\$11,738.39
					\$10,688.61		