

CITY OF OAKLAND
AGENDA REPORT

FILED
OFFICE OF THE CITY CLERK
OAKLAND

2008 FEB 28 PM 4:47

TO: Office of the City Administrator
ATTN: Deborah A. Edgerly
FROM: Finance and Management Agency
DATE: March 11, 2008

RE: **Informational Report on the Workers' Compensation Program for Fiscal Year 2006-07**

SUMMARY

This informational report provides current expenditure and program data on the City of Oakland's Workers' Compensation Program for Fiscal Year 2006-07.

FISCAL IMPACTS

This is an informational report. It provides information and data regarding the existing program as compared to previous years. No new costs are introduced within this report.

BACKGROUND

Like most public entities, the City of Oakland is self-insured for workers' compensation. The Risk Management Division works with a contracted third-party administrator, JT2 Integrated Resources, who handles the technical aspects of each claim. JT2 works in partnership with the City's agencies and departments to ensure that injured workers receive appropriate care as mandated under the California Labor Code.

Each year, the Risk Management Division provides statistical information regarding the administration of the Workers' Compensation Program. These statistics serve as benchmarks by which the City is able to measure its performance and the effectiveness of Workers' Compensation program initiatives.

KEY ISSUES AND IMPACTS

Over the last few years, the Risk management Division has continued to implement program elements introduced in Fiscal Year 2004-05 that changed some of the fundamental ways the Workers' Compensation Program is viewed by both management and employees. The attached 2006-07 Workers' Compensation Report reviews these changes in detail, along with claims and expenditure data from Fiscal Year 2006-07.

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March 11, 2008

As described more fully in the attached report, the City of Oakland enjoyed a number of successes this past year. Highlights for Fiscal Year 2006-07 include:

- Reduction in total lost days from work
- Transitional Duty Program participation resulted in an indemnity savings of \$1.5 million
- Reduction in open, active claims from 1,578 to 1,350

The Risk Management Division also introduced new program changes, including the following:

- A FastTrack system for reviewing incoming claims, with the objective of closing the claim as quickly as possible.
- A newly-negotiated flat fee for Bill Review Services, which will stabilize costs and enable more efficient budgeting.
- Reduced examiner case load assignments (from 175 to 125 claims per examiner) to allow for greater attention and focus on the assigned cases.
- Regular Medical/Legal meetings, to review claims of significant size or duration, and achieve consensus on the process for moving the claims toward closure or settlement.
- Regular Financial Review meetings, to examine expenditure rates and trends across departments and cause of injury.

Lastly, beginning in 2006-07, the Risk Management Division challenged the Third Party Administrator, JT2 Integrated Resources, to take extraordinary measures to reduce the number of open claims. The primary method of negotiating claims closure with the injured employees and former employees was to seek permanent disability ratings from the State Workers' Compensation Appeals Board and negotiate a compromise and release settlement that would relieve the City from any future liability. As a result of the concerted effort of our TPA, legal and medical team, open, active claims were reduced from 1,578 to 1,350. Additionally, as a result of these closures, it is estimated that our future liabilities have been reduced by \$3,685,664.

SUSTAINABLE OPPORTUNITIES

Economic:

There are no economic opportunities associated with this report.

Environmental:

There are no environmental opportunities associated with this report.

Social Equity:

There are no social equity opportunities associated with this report.

DISABILITY AND SENIOR CITIZEN ACCESS

There are no disability and senior citizen access issues contained in this report.

RECOMMENDATION(S) AND RATIONALE

Staff recommends that Council accept the attached 2006-07 Workers' Compensation Report.

ACTION REQUESTED OF THE CITY COUNCIL

Staff recommends that Council accept the attached 2006-07 Workers' Compensation Report.

Respectfully submitted,

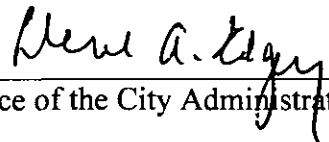


William Noland
Director, Finance and Management Agency

Prepared by
Deborah Grant, Risk Manager
Risk Management Division

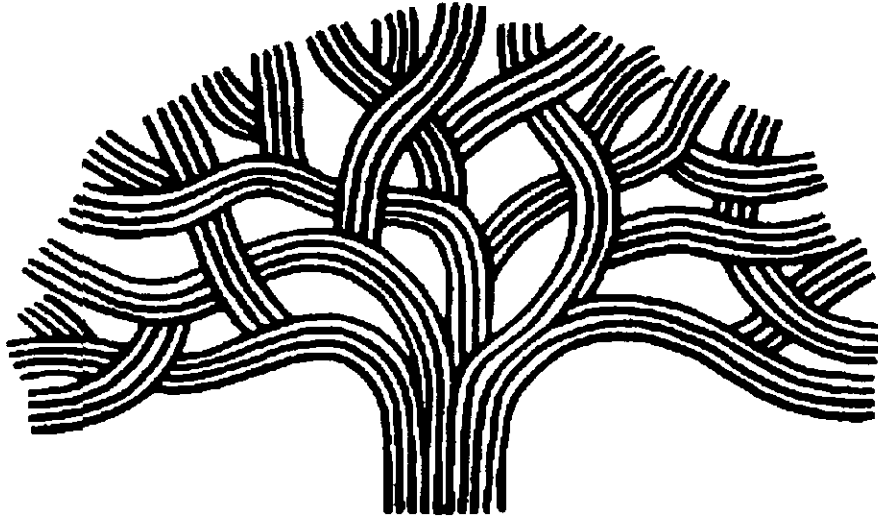
Attachments: 2006-07 Workers' Compensation Report (with Exhibits A through G)

APPROVED AND FORWARDED TO THE
FINANCE & MANAGEMENT COMMITTEE:


Office of the City Administrator

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Finance and Management Committee
March 11, 2008

CITY OF OAKLAND
RISK MANAGEMENT DIVISION



2006-07 WORKERS' COMPENSATION REPORT

March 11, 2008

PREPARED BY:

DEBORAH GRANT
Risk Manager

2006-07 WORKERS' COMPENSATION ANNUAL REPORT

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SCHEDULE OF ATTACHMENTS

- Exhibit A Workers' Compensation Performance Audit 2007 (Bickmore Risk Services and Consulting, January 10, 2008).
Sections B and C are excluded due to size of the document.
- Exhibit B Response of JT2 dated January 14, 2008 to Workers' Compensation Performance Audit 2007
- Exhibit C Frequency Analysis – Loss Cause (07-01-2005 through 06-30-2006)
- Exhibit D Frequency Analysis – Loss Cause (07-01-2006 through 06-30-2007)
- Exhibit E June 2007 Activity, Workers' Compensation Off Duty Report for the City of Oakland – Over 90 days Lost Time
- Exhibit F An Actuarial Analysis of the Workers Compensation Loss Reserves and Funding Levels for the City of Oakland as of June 30, 2007 (Milliman Consultants and Actuaries, December 3, 2007)
- Exhibit G Workers' Compensation Open Claims Analysis Report, July 1, 2006 to June 30, 2007 (Alliant Loss Control Services, January 21, 2008)

I. Program Elements

The City's Workers' Compensation Program is managed within the Finance and Management Agency – Risk Management Division (RMD). It is comprised of several program elements. The highlights of these program elements are discussed below:

A. Workers' Compensation Management Program

The City's Workers' Compensation Program operates under a uniform system with all departments and agencies following strict procedures for departmental workers' compensation claims handling. Adopted in 2002, the Workers' Compensation Management Program standardized claim reporting documentation and processes, and created a comprehensive transitional duty (early Return-To-Work) program.

The three key contributors to efficient administration of the Workers' Compensation Management Program are:

- 1) A designated Workers' Compensation Coordinator in each department;
- 2) The contracted Third Party Administrator (TPA), JT2 Integrated Resources and its staff, including a Return-to-Work coordinator; and
- 3) RMD coordination of the combined efforts of the departments and the TPA.

RMD conducts monthly claims review meetings with City departments to address currently active claims, including identifying cases for investigation and/or transitional duty assignments. Quarterly file reviews with departments address longer term or complex cases, including those that are litigated and focus on defense strategies and case resolution. Department directors, managers, and workers' compensation coordinators are encouraged to attend these meetings to be kept apprised of case progress and to assist in strategy development for defense of the workers' compensation case.

In September 2007, RMD hosted the first annual Workers' Compensation Risk Management Summit and Strategic Planning Meeting. Participants included management staff from the City Administrator's Office, the Finance and Management Agency, Oakland's Police Department, the third party administrator, the Workers' Compensation insurance broker, and the medical services provider. Among the goals of the summit were to explore and better understand the interrelationship between Workers' Compensation and long-term disability and disability retirement issues, loss prevention and employee training opportunities, litigation management, and medical management. The common theme in all the discussions focused on collaborative efforts to open communication across the department jurisdictional boundaries.

The summit participants developed a list of recommendations, as well as a series of short- and long-term program goals. Among the recommendations that have been implemented are a Quarterly Medical/Legal File Review for severe and complex claims, involving key City agencies and departments, legal counsel, the third party administrator, and the medical services provider. Other recommendations included the expansion of staff training, the use

of hotlines for reporting unsafe conditions, various incentive programs to encourage City Agencies to develop a “culture of safety,” and evaluating the use of 24/7 Nurse Triage services to quickly diagnose and resolve new workers’ compensation injuries. Other program changes as a result of the summit and other strategic discussions will be highlighted throughout this report.

B. Comprehensive Transitional Duty (Early Return-To-Work) Program

Studies have shown that effective Return-To-Work programs are one of the single largest factors in controlling workers’ compensation claims costs. The City’s program continues to provide tangible savings in disability payments that would have otherwise been expended. The estimated savings for Fiscal Year 2006-07 is \$1,508,997 in avoided workers’ compensation expenditures. (In other words, without an effective Return-To-Work program, the City’s indemnity expenditure would have been at least \$1.5 million higher.)

The Transitional Duty Program returns injured employees to work for the purpose of temporarily performing meaningful tasks that are within their physician’s stated physical restrictions. This allows employees to “transition” back to their “usual and customary” job duties. The program is only for employees who have not received a full release from their doctor to return to their “usual jobs.”

Key features of the Transitional Duty Program include:

- 1) A “Return-To-Work Coordinator” position within the Workers' Compensation TPA’s staffing requirements. This position provides coordination and liaison services directly to Agencies and Departments as well as Treating Physicians for the sole purpose of identifying and filling temporary, modified duty assignments. As an added benefit, the Return-To-Work Coordinator identifies cases where a nurse case manager may be necessary to coordinate an injured worker’s care needs.
- 2) Agencies and departments must actively participate in returning their injured employees to temporary assignments that are within the limitations of the individual employee. As an incentive to encourage participation, agencies and departments who are unable to provide modified work assignments are responsible for indemnity expenses until such time temporary assignments can be provided or the employee returns to full duty.
- 3) Employees must also actively participate by accepting temporary assignments while on “restricted duty” and by working within the restrictions established by their treating physician. As an incentive to employees, those who refuse to participate in temporary assignments are no longer eligible for temporary disability/4850 benefits, as permitted by the State Labor Code, or the City’s “free period” salary supplement.

C. Active Partnership with a Third-Party Administrator Focusing on Innovative Claims Management

Commencing in August 2001, JT2 began providing third-party claims administration services under a six-year total agreement, split into three two-year terms. Each two-year extension was contingent upon successful independent audit reports. The TPA is responsible for managing the technical aspects of all of the City's workers' compensation claims and medical treatments. The City reviews the performance of the TPA through an independent audit process, which reviews randomly-selected claims and tracks procedures in accordance with established performance measures set by the City. This ensures that the TPA is managing claims as effectively as possible and is performing its work as specified under the contract. An 85% or higher rating must be achieved in order to qualify for receipt of retained contract dollars.

According to the audit results, JT2 Integrated Resources has exceeded the required 85% rating each year since the inception of its contract, and earned a 91% rating in the 2006-07 contract year. The prior TPA Services Contract expired in August, 2007. A portion of the auditor's report is attached to this report (Attachment A), and the full copy is available for review in the Risk Management Division office upon request.

In Spring 2007, RMD successfully initiated and completed the Request for Proposal process for a third party administrator for workers' compensation claims services. Council approved staff's recommendation that the contract be awarded to JT2 (Resolution No. 80748). The contract is for a total of five years (Fiscal Years 2007-13).

The new contract provides for ongoing renewal for contract years 2007-09, with an option to extend the agreement for two additional two-year terms, based on acceptable performance as determined by an independent audit and Council approval of the final extension.

Several new program initiatives were introduced in the new contract, largely for the purpose of cost containment and increased program efficiencies. Among the initiatives incorporated into the TPA Services Contract are:

- A FastTrack system for reviewing incoming claims, with the objective of closing the claim as quickly as possible.
- A newly-negotiated flat fee for Bill Review Services, which will stabilize costs and enable more efficient budgeting.
- Reduced examiner case load assignments (from 175 to 125 claims per examiner) to allow for greater attention and focus on the assigned cases.
- Regular Medical/Legal meetings, to review claims of significant size or duration, and achieve consensus on the process for moving the claims toward closure or settlement.

- Regular Financial Review meetings, to examine expenditure rates and trends across departments and cause of injury.

Continued from the prior contract are the following:

- A “hearing representative” program that refers certain cases to professionals other than attorneys to settle claims and represent the City in simple administrative matters. This program has helped to significantly contain increases in legal fees incurred by the City.
- A "Return-To-Work Coordinator" position that provides coordination and liaison services directly to agencies and departments as well as treating physicians for the sole purpose of identifying and filling temporary, modified duty assignments.
- Assignment of a nurse case manager position to track and coordinate services for difficult medical cases.
- A flexible staffing model that enables the TPA to provide additional resources (as needed) for RMD special projects and initiatives.

D. Increased Loss Prevention Efforts

RMD continues to review and analyze claims activity within departments for the purpose of developing loss prevention programs through engineering controls, staff training and protective equipment. Loss prevention efforts have been promoted through the City’s Ergonomics Program, targeted Safety and Loss Control Programs, OSHA Compliance Programs and a Defensive Driving Program. Risk Management continues to sponsor annual Safety Training Academies during which City staff participate in multiple safety training sessions. The topics of the training sessions include CalOSHA required safety training, training based on the current loss activity experienced by the City and a number of general health and wellness topics.

E. Focus On Employee Health

Each year RMD sponsors Employee Health and Wellness Fairs. Employees are able to participate in a number of health-related medical screenings such as cholesterol testing, diabetes screening, blood pressure tests, and bone density tests. Flu and Hepatitis B shots are also made available. In FY 2006-07, Health and Wellness Fairs were held for both City-wide attendance in a central location, and for staff of the Public Works Agency, at the Edgewater location.

F. Focus on Closure of Old Claims

Beginning in 2006-07, RMD challenged the TPA to take extraordinary measures to reduce the number of open claims. The primary method of negotiating claims closure with the injured employees and former employees was to seek permanent disability ratings from the

State Workers' Compensation Appeals Board and negotiate a compromise and release settlement that would relieve the City from any future liability. As a result of the concerted effort of our TPA, legal and medical team, open, active claims were reduced from 1,578 to 1,350. Additionally, as a result of these closures, it is estimated that our future liabilities have been reduced by \$3,685,664.

II. Expenditures

The following sections provide information about overall Workers' Compensation Program expenditures for Fiscal Year 2006-07. Also included are discussions of indemnity expenses, medical expenses, and allocated expenses.

A. Workers' Compensation Expenditure Report

	2003-04	2004-05	2005-06	2006-07	Percentage Change Since 2003-04
OPERATIONS EXPENDITURES					
INDEMNITY / SETTLEMENT					
Permanent Disability	\$ 3,656,534	\$ 4,272,337	\$ 3,592,032	\$ 4,889,912	34%
INDEMNITY / SALARY					
Non-4850⁽¹⁾					
Temporary Disability	\$ 1,458,597	\$ 1,222,042	\$ 1,833,183	\$ 2,269,510	
Civilian - Salary Supplement	\$ 657,413	\$ 683,739	\$ 681,679	\$ 725,863	
Total Non-4850 Pay	\$ 2,116,010	\$ 1,905,781	\$ 2,514,862	\$ 2,995,373	42%
4850⁽²⁾					
Sworn - OPD - 4850 Pay	\$ 3,383,319	\$ 3,412,969	\$ 2,735,571	\$ 3,164,191	
Sworn - OFD - 4850 Pay	\$ 2,014,153	\$ 2,081,130	\$ 1,884,324	\$ 2,124,254	
Total 4850 Pay	\$ 5,397,472	\$ 5,494,099	\$ 4,619,895	\$ 5,288,445	-2%
Subtotal - Indemnity / Salary	\$ 7,513,482	\$ 7,399,880	\$ 7,134,757	\$ 8,283,818	10%
ALLOCATED					
Rehabilitation	\$ 526,867	\$ 554,730	\$ 440,119	\$ 277,247	
Investigative Claims Expense	\$ 375,833	\$ 265,919	\$ 272,107	\$ 447,674	
Legal	\$ 395,036	\$ 444,312	\$ 673,970	\$ 815,482	
10% Penalties	\$ 66,169	\$ 70,473	\$ 79,925	\$ 25,324	
Subtotal - Allocated	\$ 1,363,905	\$ 1,335,434	\$ 1,466,121	\$ 1,565,727	15%
MEDICAL					
City Physician (Concentra)	\$ 326,179	\$ 233,575	\$ 298,937	\$ 391,776	
All Others	\$ 7,337,374	\$ 5,042,149	\$ 5,150,445	\$ 6,034,822	
Subtotal - Medical	\$ 7,663,553	\$ 5,275,724	\$ 5,449,382	\$ 6,426,598	-16%
SUB-TOTAL OPERATIONS EXPENDITURES	\$ 20,197,474	\$ 18,283,375	\$ 17,642,292	\$ 21,166,055	5%
THIRD PARTY RECOVERY - REFUNDED TO CITY	\$ (236,541)	\$ (143,799)	\$ (139,326)	\$ (383,618)	
TOTAL OPERATIONS EXPENDITURES	\$ 19,960,933	\$ 18,139,576	\$ 17,502,966	\$ 20,782,437	4%
ADMINISTRATIVE EXPENDITURES					
Claims Administrator Contract	\$ 1,656,855	\$ 1,726,250	\$ 1,615,482	\$ 1,673,884	
Bill Review Expense	\$ 708,721	\$ 515,137	\$ 501,335	\$ 653,128	
SUBTOTAL - ADMINISTRATIVE EXPENDITURES	\$ 2,365,576	\$ 2,241,387	\$ 2,116,817	\$ 2,327,012	-2%
TOTAL WORKERS' COMPENSATION EXPENSE	\$ 22,326,509	\$ 20,380,963	\$ 19,619,783	\$ 23,109,449	4%

Table 1

(1) Non-4850 pay is the amount paid to Civilian employees required by the State of California labor code for workers' compensation benefits plus the negotiated salary supplement contained in the City of Oakland memorandum of Understanding for each labor unit.

(2) 4850 pay is the total amount paid to Sworn employees (Police and Fire) required by the State of California Labor Code § 4850.

B. Summary of Expenditures Comparison (2005-06 to 2006-07)

The following table summarizes the key categories of expenditures presented in Table 1 (above).

Category	Amount Paid 2005-06	Amount Paid 2006-07	Total Variance	Percent Change
Indemnity / Settlement	\$ 3,592,032	\$ 4,889,912	\$ 1,297,880	36%
Indemnity	\$ 7,134,757	\$ 8,283,818	\$ 1,149,061	16%
Allocated	\$ 1,466,121	\$ 1,565,727	\$ 99,606	7%
Medical	\$ 5,449,382	\$ 6,426,598	\$ 977,216	18%
Third Party Recovery	\$ (139,326)	\$ (383,618)	\$ (244,292)	175%
Administrative	\$ 2,116,817	\$ 2,327,012	\$ 210,195	10%
TOTAL	\$ 19,619,783	\$ 23,109,449	\$ 3,489,666	18%

Table 2

1. Indemnity Expenses

Indemnity expenses include all temporary disability, permanent disability settlements and salary supplement expenses. These include Labor Code 4850 payments, which consists of the special salary supplement sworn employees receive which allow an injured worker to receive up to a full year of salary, tax-free, upon a doctor's order to stay off work.

These payments represent the City's single largest workers' compensation expense, apart from medical payments. Other cost drivers in the indemnity expense category are directly linked to State-mandated disability rates and negotiated increases in civilian salary. In January 2005, the State of California increased its maximum weekly rate for temporary disability payment from \$728 to \$840 per week. That rate remained unchanged through 2006. In January 2007, the benefit again increased from \$840 per week to \$882.00 per week. Note that the increase is tied to the State Average Weekly Wage (SAWW). This impacts the "temporary disability" line item on the Workers' Compensation Expenditure Report (Table 1).

The following Table 3 provides a five-year history of indemnity payments to sworn employees, and distinguishes between payments to Police and Fire personnel.

Five-Year 4850 Benefit Payment History

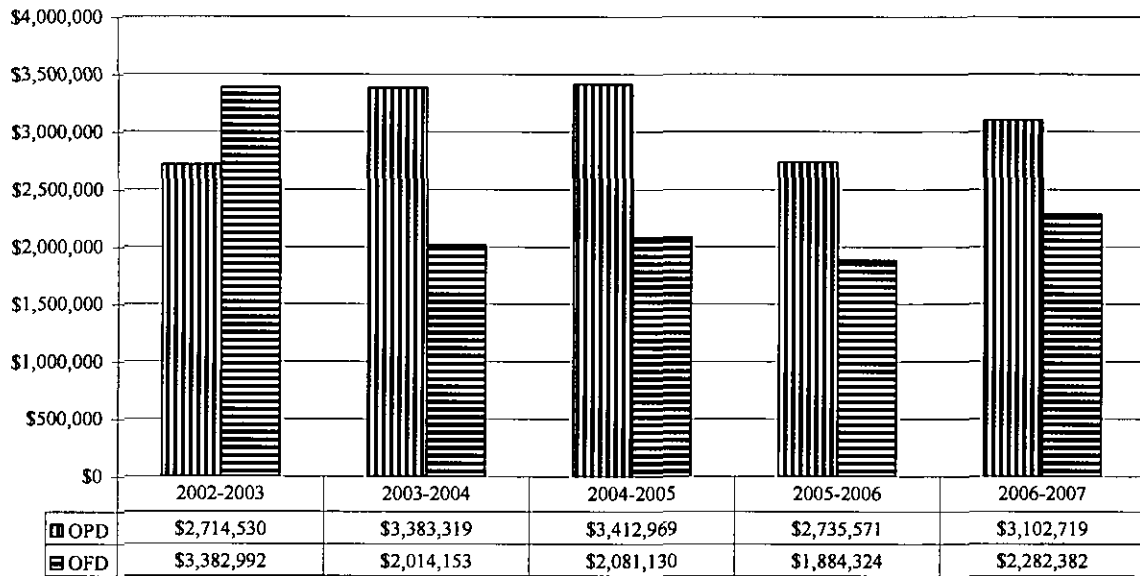


Table 3

One major factor that contributes to the City's ability to control sworn employee indemnity (4850) payments is the continued success of the City's Return-To-Work program (transitional duty). As shown in Table 4, since the program's formal inception in 2002, the number of days spent on transitional duty, as opposed to days off work due to injury, has resulted in considerable savings.

	2002-03	2003-04	2004-05	2005-06	2006-07
Transitional Duty	7,222	7,620	7,704	8,448	7,370
Total Lost Days	12,804	11,200	9,500	10,987	10,441
Indemnity Savings	\$ 1,303,747	\$ 1,118,125	\$ 1,509,291	\$ 1,765,917	\$ 1,508,997

Table 4

Table 4 also shows that in FY 2006-07, Police, Fire and Public Works recorded fewer transitional duty days worked by injured employees. Regardless, the City still realized substantial injury benefit cost avoidance in each department; \$922,309 in Police, \$255,524 in Fire, and \$242,797 in Public Works.

Table 5 sets forth the number of transitional days worked by injured employees in the Police, Fire, and Public Works agencies.

Number of Transitional Days	2003-04	2004-05	2005-06	2006-07
Police Employees	3,101	3,531	4,158	3,703
Fire Employees	209	337	881	656
Public Works Employees	2,239	2,849	2,626	1,897

Table 5

2. Medical Expenses

During this past year, the City experienced an increase in medical expenditures. This is attributed to a number of variables including recent legislative changes in the management of workers' compensation claims, inflationary increases in the State official fee schedule for Workers' Compensation, and more aggressive medical management and monitoring on the part of the City's TPA. Despite the increase in 2006-07, medical costs have declined a total of 16% since 2003-04. In the same period, according to the Bureau of Labor Statistics, medical costs in general have increased by 20.5%.

Medical costs have, historically, been driven by an injured workers seemingly limitless access to medical services to "cure and relieve" an illness or injury; all of which was paid by the employer. In addition, the system operated under medical treatment guidelines specifically geared toward "work-related" illness or injury. This invariably meant a lengthier period of disability than if the same illness or injury was treated pursuant to non-work-related guidelines. Legislation which went into effect January 1, 2004 and January 1, 2005 was designed to help employers meet the ongoing challenge of cost containment in the workers' compensation arena.

Prior to this legislation, changes in workers' compensation legislation were on a going forward basis only. The new treatment guidelines apply regardless of date of injury. This is important to employers because now all injured workers are subject to:

- Limits on the number of physical therapy visits;
- Limits on the number of chiropractic treatments; and
- Mandatory Utilization Review processing for all requests for treatment, diagnostic tests and surgery from medical service providers. The Utilization Review process is a State-provided service whereby independent, state licensed medical reviewers provide oversight and authorization of treatment protocols recommended by workers' compensation medical service providers on all cases. For example, if an employee's treating physician wants to perform a non-routine medical procedure related to an accepted workers' compensation claim, they must obtain approval from the Utilization Review body of the State before the procedure is authorized; and payment for the procedure is limited to the State mandated reimbursement rate. Utilization

Review must be consistent with the American College of Occupation and Environmental Medicine (ACOEM) treatment guidelines.

These sweeping changes to medical care, which were intended to result in medical cost savings for employers, also became a benefit for the injured workers. Effective January 1, 2005, employers are now required to expend, up to \$10,000, in medical costs for claims that are delayed for investigation, and even those which may ultimately be denied. As a result of this legislative change, the City of Oakland incurred \$788,907 in related costs in FY 2006-07.

3. Allocated Expenses

The legislative tightening of control over medical care for workers' compensation claims has resulted in increased litigation costs. The City incurs legal costs when required to defend the City before the Workers' Compensation Appeals Board.

Allocated expenses include expenses such as legal fees and investigation. The City of Oakland has established protocols to investigate and litigate suspicious claims and to utilize investigators to determine eligibility for compensation and uncover potential fraud. These costs reflect monies paid for defense attorneys, witness fees, depositions, arbitrators and interpreters.

III. Workers' Compensation Data Summary

A. Total Claims Received – Five Year Results

Table 6 provides the total number compensation claims received citywide over the past five years, expressed in terms of indemnity and medical-only claims.

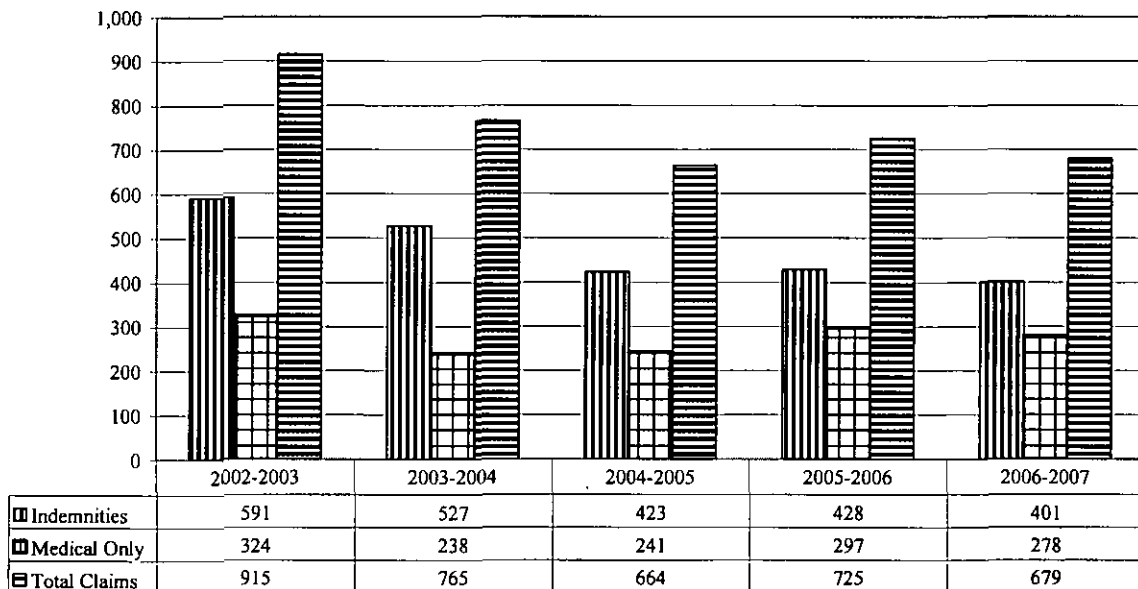


Table 6

Reported injuries in the City of Oakland have shown a steady decrease since 2002 for both indemnity and medical-only cases, with the total number of claims received down by 25% over the past four years. Indemnity cases are those cases in which an employee lost some amount of work time in excess of three days. Medical-only cases are those in which the employee lost three days, or less, from work. The decrease in claims has been demonstrated across department lines.

B. Greatest Frequency of Claims, By Department

Table 7 reflects the number of injury claims filed within the agencies/departments with the highest number of injuries. Police, Fire, Public Works, and the Life Enrichment Agency experienced a reduction in the number of claims filed. It appears that the increase in the Police Department can be linked to the hiring and training of Police Officer Trainees. Despite these reductions, RMD continues to analyze data to determine where additional injury reduction strategies that would aid in controlling continued losses.

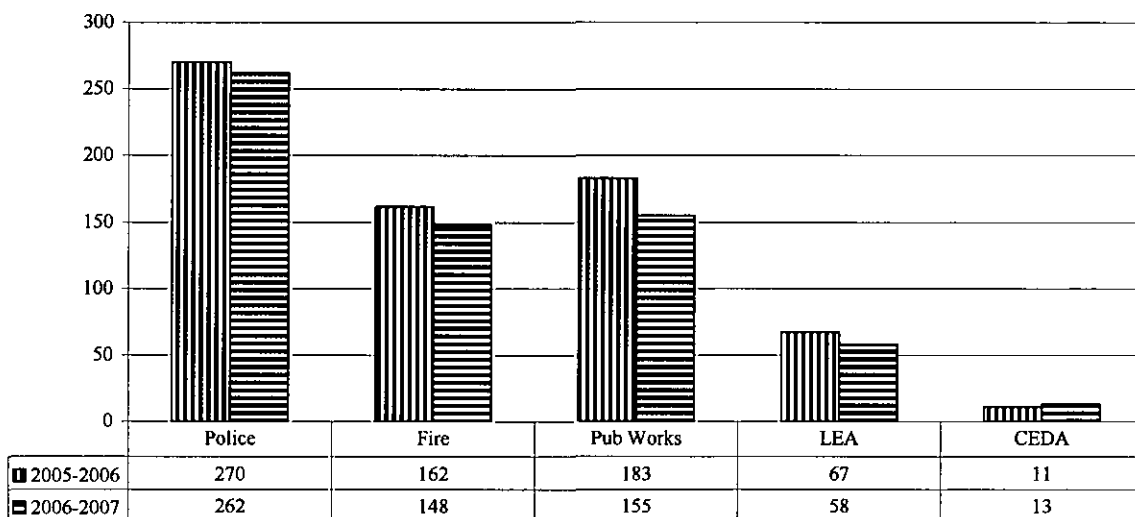


Table 7

C. Cause of Injury (By Department)

The following tables provide information on the leading causes of injuries based on the number of injuries and associated costs in the Police, Fire and Public Works Departments during the Fiscal Years 2005-07. This information is used by RMD and the individual departments to identify where focused training and program changes may be beneficial.

Oakland Police Department

Cause of Injury	Fiscal Year 2005-2006				Fiscal Year 2006-2007			
	Number of Injuries	Total Paid	Total Incurred	Average Paid	Number of Injuries	Total Paid	Total Incurred	Average Paid
Person in Act of Crime	64	\$653,386	\$1,409,387	\$10,209	58	\$456,821	\$939,421	\$7,876
Vehicle Collision	19	\$198,079	\$447,792	\$10,425	21	\$419,355	\$862,857	\$19,969
Fitness Training	13	\$37,130	\$93,315	\$2,856	20	\$20,523	\$162,255	\$1,026
Defensive Tactics	0	\$0	\$0	\$0	18	\$113,496	\$282,404	\$6,305
Injured by; Struck	9	\$6,383	\$19,289	\$709	15	\$9,287	\$175,605	\$619
Injured by; Animal or Insect	5	\$238,494	\$294,599	\$47,899	13	\$7,773	\$7,773	\$598
Contact With	6	\$25,187	\$27,422	\$4,198	10	\$137,776	\$203,537	\$13,778
Fall, Slip or Trip	10	\$66,931	\$202,056	\$6,693	10	\$58,803	\$168,409	\$5,880
Strain	9	\$243,418	\$354,333	\$27,045	10	\$18,533	\$60,421	\$1,853
Strain; Repetitive Motion	8	\$44,096	\$73,224	\$5,512	9	\$10,679	\$90,100	\$1,187

Table 8

Oakland Fire Department

Cause of Injury	Fiscal Year 2005-2006				Fiscal Year 2006-2007			
	Number of Injuries	Total Paid	Total Incurred	Average Paid	Number of Injuries	Total Paid	Total Incurred	Average Paid
Fighting Fire	26	\$508,351	\$928,561	\$19,552	38	\$776,341	\$1,236,794	\$20,430
Cumulative	7	\$18,046	\$70,240	\$2,578	15	\$57,646	\$292,569	\$3,843
Strain; Lifting	9	\$202,705	\$304,730	\$22,523	9	\$160,229	\$267,350	\$17,803
Fitness Training	8	\$141,234	\$175,033	\$23,539	8	\$176,039	\$923,828	\$22,005
Strain; NOC	9	\$30,818	\$112,023	\$3,424	8	\$7,176	\$20,910	\$897
Fall, Slip or Trip	10	\$62,212	\$75,514	\$6,221	6	\$117,480	\$181,473	\$19,580
Strain; Twisting	5	\$179,049	\$284,530	\$35,809	6	\$31,469	\$32,023	\$5,245
Contact With	19	\$34,886	\$72,071	\$1,836	5	\$12,969	\$16,064	\$2,594
Injured By; Struck	7	\$8,950	\$10,181	\$893	5	\$35,332	\$68,955	\$7,066
Strain; Push/Pull	4	\$21,688	\$39,753	\$5,422	4	\$14,943	\$23,938	\$3,736

Table 9

Public Works

Cause of Injury	Fiscal Year 2005-2006				Fiscal Year 2006-2007			
	Number of Injuries	Total Paid	Total Incurred	Average Paid	Number of Injuries	Total Paid	Total Incurred	Average Paid
Strain; Lifting	17	\$139,224	\$249,132	\$8,190	18	\$35,836	\$164,413	\$1,991
Fall, Slip or Trip	14	\$114,683	\$208,534	\$8,192	17	\$181,747	\$477,579	\$10,691
Strain; Twisting	11	\$126,298	\$247,482	\$11,482	8	\$32,432	\$89,944	\$4,054
Injured by; Animal or Insect	3	\$2,253	\$3,029	\$751	7	\$825	\$825	\$118
Cumulative	8	\$15,416	\$67,841	\$1,927	7	\$15,921	\$95,036	\$2,274
Injured by; Falling Object	7	\$9,447	\$73,096	\$1,350	6	\$2,443	\$2,443	\$407
Injured by; Struck	5	\$8,952	\$29,804	\$1,790	6	\$23,685	\$49,638	\$3,947

Table 10

In the Police Department (Table 8), the largest cause is injuries for both fiscal years remain injuries sustained interacting with persons involved in crimes, vehicle accidents and fitness training. Risk Management is supporting OPD in their driver training programs, assisting in the development of driver training instructors for the purpose of bringing proven training to current OPD personnel. We are also reviewing with OPD other possible methods of improving officer safety in both the field and training environments to promote safer methods of performing public safety services.

The Fire Department (Table 9) experienced the largest number of injuries in the area of fighting fires. As with OPD, Risk Management is working with OFD in identifying

methods of performing their public safety services with the least risk of injury. RMD has enabled selected OFD personnel to be trained as instructors in a program called "CrossFit." CrossFit is a strength and conditioning program used by many public safety agencies designed focusing on nutrition and conditioning. Several OFD personnel were trained in this program and it is anticipated that many more OFD employees will be trained internally in the techniques supported by this program. Additionally, RMD also supported OFD in their ongoing bi-annual body-mechanics training, further emphasizing employee fitness and smart work techniques.

In the Public Works Agency (Table 10), the consistent largest causes of injury are strains from lifting and slips/falls. RMD continues working with PWA in providing expert resources through an onsite dedicated Safety Consultant who services PWA in the majority of their safety and loss control needs. RMD has also revised the training profile for PWA where instead of offering extensive safety training in an annual academy format, now the same amount of training is provided throughout the year, providing more flexibility in changing the focus and intent of training based on the current issues that require addressing. RMD continues to support PWA in their incentive program, driver training/accident review program, safety equipment program and other similar programs designed to address the primary loss drivers.

D. Long-Term Workers' Compensation Leave Costs

The following table provides information about the financial impact of Workers' Compensation cases, where the employee has been absent from work for one year or more. Cases in italics denote employees who have since retired, whose retirement is pending, or have otherwise separated from the City.

DOI	Claim#	Dept	Job Class	Totals PAID through 6/30/2007	Total INCURRED EXPENSES through 6/30/2007	Comments/Status as of February 2008
5/17/05	0505001002	Fire	Firefighter/Paramedic	\$253,655	\$437,609	RETIREMENT PENDING
6/26/04	0406001646	Fire	Firefighter	\$260,691	\$343,940	RETIREMENT GRANTED
12/12/05	0512002534	Fire	Engineer/Firefighter	\$230,000	\$297,173	RETIREMENT PENDING
11/1/04	0411002983	Fire	Firefighter	\$203,644	\$287,438	RETIREMENT GRANTED
2/7/03	0302000315	Fire	Firefighter	\$195,314	\$248,234	
9/16/06	0609002062	Fire	Firefighter	\$101,531	\$147,506	RETIREMENT GRANTED
5/8/98	0058620345	Head Start	Food Service Worker	\$101,856	\$163,754	FEHA JOB SEARCH
8/20/03	0308002695	Head Start	Early Childhood Ctr Dir	\$134,423	\$161,500	
11/1/04	0411003339	Office of Finance	Public Service Rep	\$95,314	\$160,471	Separated from employment
12/27/03	0312004058	Office of Finance	Parking Control Technician PT (1000 hr)	\$78,938	\$134,000	Returned to Full Duty
3/15/06	0603000563	Office of Finance	Parking Control Technician	\$22,285	\$38,530	Separated from employment
1/5/06	0601000025	Office of Mayor	Public Service Employee (Community Liaison)	\$25,797	\$47,675	FEHA JOBSEARCH
12/7/04	0412003151	Police	Police Officer	\$199,985	\$439,300	RETIREMENT GRANTED
1/31/03	0301000988	Police	Police Officer	\$238,195	\$315,381	RETIREMENT GRANTED
4/1/06	0604002595	Police	Police Officer	\$113,197	\$302,849	RETIREMENT GRANTED
6/10/04	0406001485	Police	Police Officer	\$244,295	\$301,967	
7/20/06	0607001568	Police	Police Officer	\$177,685	\$286,931	RETIREMENT GRANTED
8/30/01	0108002384	Police	Police Records Specialist	\$192,474	\$273,887	
5/18/06	0605001042	Police	Police Officer	\$97,744	\$258,287	RETIREMENT GRANTED
7/16/05	0507001427	Police	Police Officer Trainee	\$125,318	\$238,075	
2/2/04	0402000173	Police	Sergeant of Police	\$172,448	\$205,327	RETIREMENT GRANTED
1/5/04	0401000563	Police	Police Officer	\$177,234	\$200,907	RETIREMENT GRANTED
2/9/06	0602000644	Police	Sergeant of Police	\$119,065	\$196,658	RETIREMENT PENDING
5/17/04	0405003387	Police	Police Officer	\$143,367	\$188,927	RETIREMENT PENDING
8/5/03	0308004387	Police	Police Officer	\$100,255	\$183,321	RETIREMENT GRANTED
4/28/06	0604000872	Police	Police Service Technician	\$65,391	\$166,000	
12/22/04	0412003181	Police	Account Clerk III	\$126,950	\$162,689	Separated from employment
1/21/06	0601000103	Police	Police Ranger	\$106,985	\$154,337	RETIREMENT PENDING
4/23/05	0504000867	Police	Police Communications Dispatcher	\$115,344	\$153,900	
12/24/05	0512002591	Police	Police Officer	\$102,215	\$153,856	
2/2/04	0402000239	Police	Police Officer	\$112,761	\$126,211	RETIREMENT GRANTED
10/17/06	0610002343	Police	Sergeant of Police	\$84,194	\$103,422	
4/19/01	0056210457	Police	Police Officer	\$67,798	\$88,698	RETIREMENT GRANTED
4/18/05	0504001112	Police	Police Officer	\$1,708	\$76,991	
2/8/05	0502000291	Public Works	Heavy Equipment Mechanic	\$120,922	\$275,492	Returned to Full Duty
7/21/03	0307002408	Public Works	Gardener II	\$93,481	\$233,921	Separated from employment
10/3/02	0210003933	Public Works	Garden Crew Leader	\$178,899	\$223,050	FEHA JOBSEARCH
1/6/03	0301000010	Public Works	Gardener II	\$115,649	\$180,438	Separated from employment
8/3/00	0056201125	Public Works	PW Maintenance Worker	\$107,623	\$123,453	Returned to Full Duty
4/4/05	0504000627	Public Works	Custodian	\$92,474	\$101,569	
TOTALS:				\$5,297,103	\$8,183,674	

Table 11

Workers' Compensation strategies for all long-term absence cases involve moving cases to closure and assisting employees with the job reassignment as required under the California Fair Employment and Housing Act (FEHA) and/or the disability retirement process as appropriate. This usually occurs once a case reaches the point where the employee has permanent medical restrictions and it has been determined that the employee can no longer perform the essential functions of their job classification, with or without accommodation. In some cases, depending on the severity of the injury, it takes more than 12 months for this determination to be made. Until this stage is reached, the City is obligated to continue working with the employee and his/her medical provider in returning them to full functionality in their designated job classification. As a result of RMD's collaboration with other City agencies that also have responsibilities in employee disability cases, a majority of the employees that are on the list above have since retired or otherwise separated from the City, removing themselves from being an ongoing burden on the City.

E. Five-Year Trend Analysis, by Department

The charts below reflect the claims activity for the three departments with the greatest number of claims over the past five years. Table 12 displays the claims activity grouped according to the fiscal year within which the claims occurred.

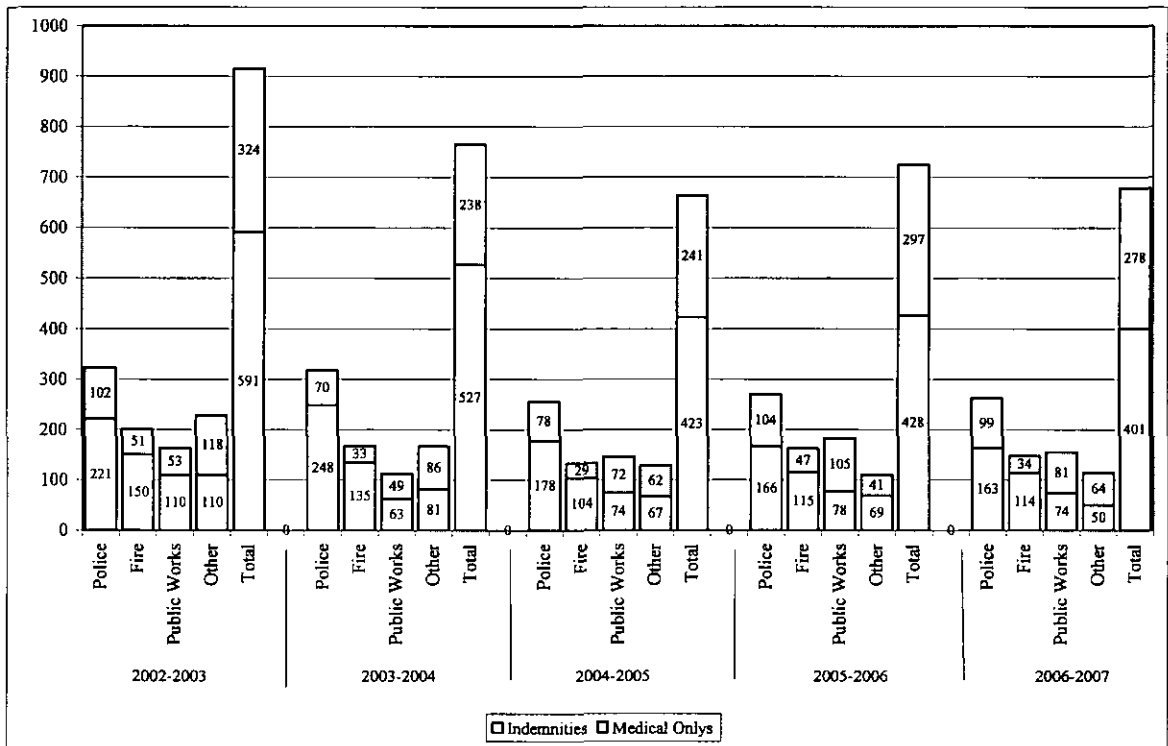


Table 12

Table 13 displays the same information, only grouped according to the department within which the claims occurred.

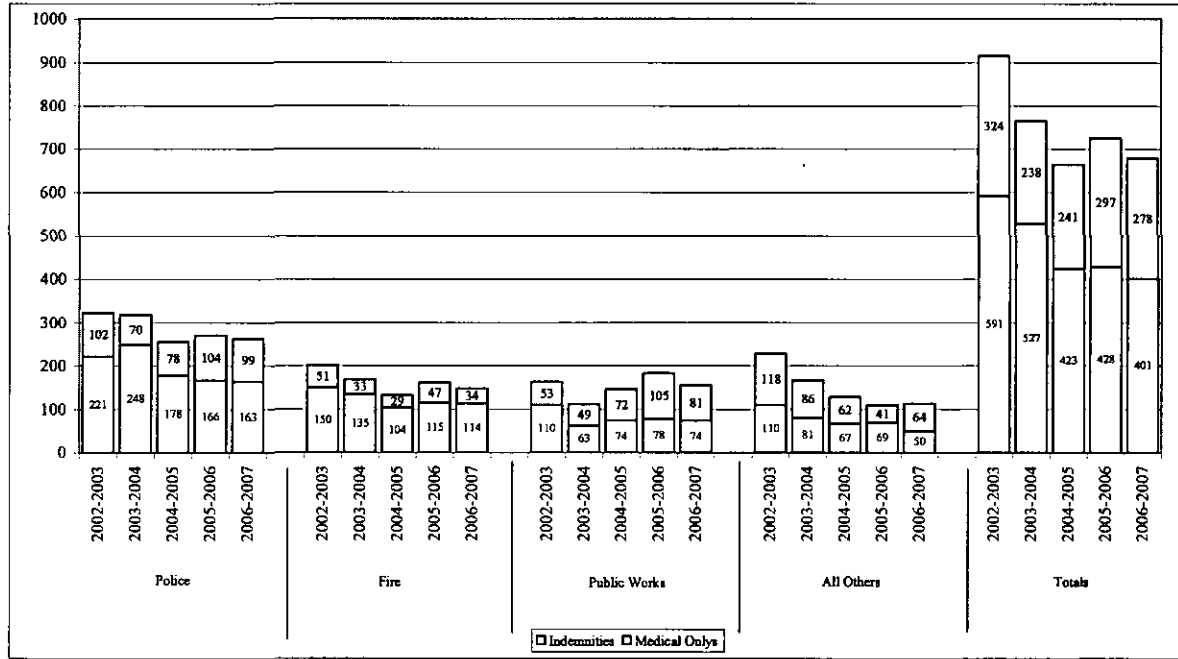


Table 13

F. Incurred Costs For Claims Received in Fiscal Year 2006-07

Incurred costs are the total estimated “lifetime” cost of a claim. This graph shows the total estimated cost for claims incurred during FY 2006-07, compared to FY 2005-06.

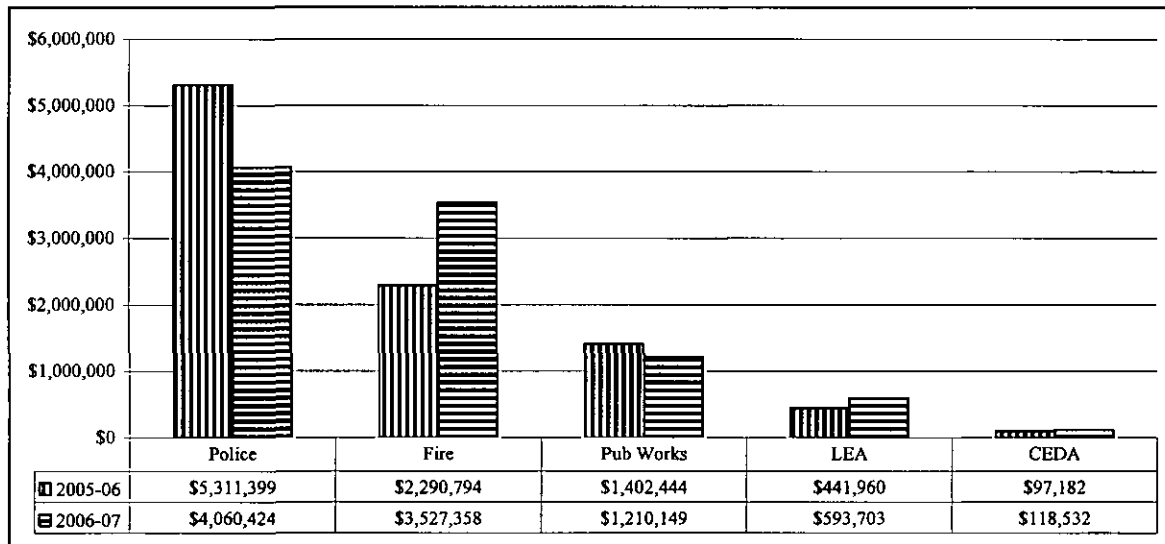


Table 14

G. Other Information

Following the conclusion of this report are Exhibits A through G. These consist of audit and statistical reports RMD commissions throughout the year as a method of monitoring and tracking the Workers' Compensation Program. Each report provides conclusions and recommendations based on the elements reviewed by the various experts utilized to complete the analysis within the scope of their services. RMD takes each of these reports and audits very seriously and uses them to determine program areas that require improvement or modification to enhance program performance.

IV. Conclusion and Future Outlook

The City continues to reap benefits from the workers' compensation law reform bill, SB 899. Some of the benefits include the requirement that all medical expenses undergo scrutiny by a third party. This Utilization Review process did not begin until July 1, 2004. The immediate outcome of this process is reflected by a marked reduction in medical expenditures. Other changes include a revised permanent disability schedule, which should decrease the City's expenses, strict limits on physical therapy and a cessation of the vocational rehabilitation process.

However, the City still struggles with attempts to control the costs attributed to Labor Code 4850, which governs workers' compensation benefits for sworn personnel. This Labor Code Section guarantees generous benefits to sworn employees and includes up to a year of tax-free salary for each injury. This benefit forms the largest cost center for the City of Oakland's workers' compensation program. Risk Management will continue to work closely with all City agencies and departments to devise methods and strategies of containing workers' compensation losses.

In this constantly evolving system, Risk Management looks forward to considering various innovative options that will keep the City on the leading edge of workers' compensation program management.



Bickmore Risk Services & Consulting
www.brsrisk.com

January 10, 2008

Ms. Deborah Grant
Risk Manager
City of Oakland
One Frank H. Ogawa Plaza
Oakland, CA 94612

**Re: City of Oakland -- JT² Integrated Resources
Workers' Compensation Performance Audit 2007**

Dear Ms. Grant:

Enclosed is our final report of the Workers' Compensation Performance Audit of the City's third party administrator, JT² Integrated Resources which was completed during the week of December 3, 2007. An electronic copy of the report is provided this date, with a hard copy provided under separate cover.

If you have any questions or concerns, please feel free to telephone me at your earliest convenience. If you would like BRS to formally present this report, please coordinate the presentation schedule with my office.

Sincerely,

A handwritten signature in black ink that reads "J Miller". The signature is written in a cursive, flowing style.

Jacquelyn Miller
Workers' Compensation Specialist

Enclosure

Cc: Ms. Judi Bals/BRS
Ms. Debbie Flores/ JT² Integrated Resources

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I. EXECUTIVE SUMMARY

A. WORK PLAN AND METHODOLOGY

Bickmore Risk Services and Consulting (BRS) received a request to conduct an audit for performance contract compliance by the third party administrator, JT² Integrated Resources (JT²). To implement the audit process, BRS was provided a loss run valued as of October 31, 2007, from which 80 files were selected. The scope of the audit was to assess claims handling activity between November 1, 2006, and September 30, 2007. Files with work product outside of this range have been excluded from the calculations. It is the experience of BRS that a sample of this size will provide a fair basis for evaluation of a workers' compensation program administered by JT² on the City's program. A benchmark target of 85% minimal compliance has been established and all claims were audited against this standard.

During the week of December 3, 2007, Ms. Holly Pon and Ms. Jacquelyn Miller of BRS, conducted onsite visits necessary to review the selected files, the results of which were used for the compilation of the audit and report. Management staff of JT² was provided preliminary observations prior to the data analysis at the conclusion of the audit.

All files selected, with the exception of file #0512002481 were available and reviewed at the office of JT² in Oakland, California. File #0512002481 was recreated for auditing purposes. The comments and recommendations that follow apply only to the workers' compensation claims management processes.

The draft report was supplied to JT² to provide clarification or additional information on December 17, 2007. Any additional information has been incorporated in to this final report.

B. OUTCOME

This audit was conducted to determine if JT² has met the Performance Incentive Program requirements of achieving a rating of 85% in each category, as well as maintaining a 100% closing ratio. The prior audit report of November 24, 2006, was reviewed for comparison purposes. A weighted formula was created for this audit based upon the Performance Standards specific to the City. BRS staff assessed an overall rating of 91%.

Performance Standard areas rating at or above 85% were noted as:

- Category One – 48 Hour Set-Up
- Category Two – Five Day Decision
- Category Three – Physical Therapy Management
- Category Four – Transitional Work
- Category Seven – Subrogation Management
- Category Nine – Coordination with the Contract Monitor

- Category Eleven – Managed Care & Early Intervention
- Category Fourteen - Supervision
- Category Fifteen – Administrative Reports
- Category Sixteen – Appropriate Identification of Medical Only vs Indemnity
- Category Seventeen – Claim Administration

Performance Standard areas rating below 85% were noted as:

- Standard Five – Reserve Adequacy
- Standard Six – Timely Payments
- Standard Eight – Database Integrity
- Standard Ten – Litigation Management
- Standard Twelve – Voc Rehab/Supplemental Job Displacement Benefit (SJDB) Notices
- Standard Thirteen – Voc Rehab/SJDB Management

Based upon the information supplied by JT², the closing ratio for the City of Oakland's program demonstrates an overall ratio of 151%, which meets the criteria established of maintaining a 100% closing ratio.

Our opinion is limited to the files that we actually reviewed. Any future audit on the City's program may yield a different result in the score, as the score system is predicated on the actual files reviewed.

Overall, the file documentation appears to reflect the current adjusters for JT² understand the Performance Standards of the City's program and work well within those standards. Staffing turnover in the last year with an average of 1.35 adjusters per file was recognized. During periods when adjusting staff was not assigned to a specific file, the Claims Supervisor picked up the claims management tasks as necessary. While this is certainly a positive reflection on supervision, it is recognized recent staffing change has been implemented in which additional supervisor staff has been assigned, and this is recognized as a positive change for the City's program.

In conclusion, the overall work product of JT² on the City of Oakland's program results in an overall rating of 91% and therefore exceeds the minimum goal of 85%.

II. PERFORMANCE STANDARD REVIEW

A. HISTORY

Effective in August 2001, JT² has provided Third Party Administration (TPA) services to the City. The annual Performance Standard audit is conducted by an independent third party to evaluate JT²'s work product and success on the City's program. A rating of 85% or higher must be attained in order to qualify for receipt of retained contract funds.

The audit conducted in 2005 – 2006 demonstrated an overall rating of 94%.

B. RECOMMENDATIONS

BRS submits the following recommendations or comments regarding the workers' compensation program to the City:

- The Transitional Duty program is very impressive and positively impacts the claims overall and individually. The language utilized in the Transitional Duty letters is positive and well received by the injured workers. While the initial review demonstrated a lack of Transitional Duty letters in all files, the file documentation has now been provided and continues to demonstrate the success of the program.
- A realignment of cases, with additional staff has recently been implemented and it is recognized the City's program is "ever-evolving". Continued evaluation, implementation of new programs, and processes are a benefit to the City.
- A filing backlog was noted during the review which impacted 20 claims (25% of the files reviewed). This backlog may have negatively impacted the audit results and it is recommended that all files be reviewed for accurate filing as the claims are reviewed during the normal course of business.

C. GENERAL COMMENTS AND OBSERVATIONS

- All files selected for review were available with contents compliant per Regulation 10101 with the exception of file #0512002481. This file has been recreated.
- Computer file documentation is generally appropriate and consistent. However, the use of "appended" file notes can be confusing and consideration for not appending (or adding) file notes to earlier entries should be evaluated.
- Files evidence a sound understanding of the various salary continuation programs and minimal Self-Imposed Increases were noted.

- While not included in the Performance Standard ratings, accurate and timely Benefit Notices were identified as an issue on 2% of the files audited. Comments on Benefit Notices have been included in this report.

We are attaching the Individual Performance Standards Contract Compliance worksheets for those files that demonstrate the work product shown above.

Submitted January 11, 2007



Jacquelyn Miller
Workers' Compensation Specialist

III. 2007 THIRD PARTY ADMINISTRATION AUDIT RESULTS

A. WEIGHTED FORMULA



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WEIGHTED FORMULA

THIS SECTION ASSIGNED A WEIGHTED FORMULA TO EACH PERFORMANCE STANDARD RANGING FROM A POINT VALUE OF ONE TO FIVE BASED UPON BOTH THE IMPORTANCE TO THE CITY'S PROGRAM AS WELL AS THE IMPORTANCE TO ACCURATE CLAIMS ADMINISTRATION.:

Performance Standard One – Point Value Two

The TPA entered the new claim into the system within two days.

Performance Standard Two – Point Value Three

The TPA assessed a liability decision within five days.

Performance Standard Three – Point Value Four

The TPA appropriately managed physical therapy treatment requests.

Performance Standard Four – Point Value Five

The TPA positively influenced the return to work process and considered transitional duty.

Performance Standard Five – Point Value Five

The TPA has established adequate reserves on the file.

Performance Standard Six – Point Value Five

The TPA made timely payments in the file.

Performance Standard Seven – Point Value Three

The TPA actively pursued subrogation or third party recovery.

Performance Standard Eight – Point Value Two

The TPA updated the claim file timely and with appropriate data.

Performance Standard Nine – Point Value Four

Ongoing communication with Contract Monitor is evident in the file.

Performance Standard Ten – Point Value Three

The file meets the litigation management standard.

Performance Standard Eleven – Point Value Two

The TPA utilized early intervention and managed care resources appropriately.

Performance Standard Twelve – Point Value Two

Timely notification made to appropriate parties on vocational rehabilitation or SJDB .



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Performance Standard Thirteen – Point Value Two

Management of vocational rehabilitation or SJDB process met standard.

Performance Standard Fourteen – Point Value Three

Supervisory review is evident and demonstrates appropriate coaching to the examiner.

Performance Standard Fifteen – Point Value Three

The TPA generated administrative reports to standard.

Performance Standard Sixteen – Point Value Two

The TPA has classified the claim for appropriate claim type (medical only vs. indemnity)

Performance Standard Seventeen – Point Value Rating of 70% or better

Overall claim administration by the TPA meets standard. This category calculated the compliance ratings on the above 16 categories for an overall rating.

B. PERFORMANCE STANDARD RATINGS



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PERFORMANCE STANDARD RATINGS

THIS SECTION APPLIES CURRENT PERFORMANCE STANDARD RATINGS AGAINST THOSE IDENTIFIED IN THE 2005 – 2006 AUDIT REPORT:

Performance Standard One – Rating 98% (Standard Achieved)

This category rated 96% in the last audit, demonstrating an overall improvement of 2% for the current review period. 39 of 40 files applicable met this standard.

Performance Standard Two – Rating 93% (Standard Achieved)

This category rated at 100% in the last audit, demonstrating an overall decline of 7% for the current review period. 38 of 41 files applicable met this standard.

Performance Standard Three – Rating 97% (Standard Achieved)

This category was not rated by percentage in the last audit. 34 of 35 files applicable met this standard.

Performance Standard Four – Rating 95% (Standard Achieved)

This category was not rated by percentage in the last audit. 37 of 39 files applicable met this standard.

Performance Standard Five – Rating 84% (Standard Not Achieved)

This category was not rated by percentage in the last audit. 62 of 74 files applicable met this standard. A total reserve increase of \$68,915.72 was implemented as a result of this audit which represents an increase of 2.5% over the incurred figures established for the files reviewed.

Performance Standard Six – Rating 81% (Standard Not Achieved)

This category rated at 79% in the last audit demonstrating an overall increase of 2% for the current review period. 57 of 70 files applicable met this standard.

Performance Standard Seven – Rating 86% (Standard Achieved)

This category rated at 100% in the last audit demonstrating an overall decrease of 14% for the current review period. Six of seven files applicable met this standard. It should be noted that due to the statistically small inventory of claims involved any deviation will significantly impact the rating.

Performance Standard Eight – Rating 82% (Standard Not Achieved)

This category rated at 72% in the last audit demonstrating an overall increase of 10% for the current review period. 61 of 74 files applicable met this standard.

Performance Standard Nine – Rating 90% (Standard Achieved)

This category rated at 100% in the last audit demonstrating an overall decline of 10% for the current audit period. 57 of 63 files applicable met this standard.



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Performance Standard Ten – Rating 50% (Standard Not Achieved)

This category rated at 85% in the last audit demonstrating an overall decline of 35% for the current audit period. Eleven of 22 files applicable met this standard. It should be noted that due to the statistically small inventory of claims involved any deviation will significantly impact the rating.

Performance Standard Eleven – Rating 100% (Standard Achieved)

This category was not rated by percentage in the last audit. 23 of 23 files applicable met this standard.

Performance Standard Twelve – Rating 79% (Standard Not Achieved)

This category rated at 100% in the last audit demonstrating an overall decline of 21% for the current audit period. 27 of 34 files applicable met this standard.

Performance Standard Thirteen – Rating 82% (Standard Not Achieved)

This category was combined with Standard Twelve in the last audit report. Nine of 11 files applicable met this standard. It should be noted that due to the statistically small inventory of claims involved any deviation will significantly impact the rating.

Performance Standard Fourteen – Rating 89% (Standard Achieved)

This category rated at 92.5% in the last audit demonstrating an overall decline of 3.5% for the current audit period. 65 of 73 files applicable met this standard.

Performance Standard Fifteen – Rating 97% (Standard Achieved)

This category rated at 85% in the last audit demonstrating an overall improvement of 12% for the current audit period. 32 of 33 files applicable met this standard.

Performance Standard Sixteen – Rating 97% (Standard Achieved)

This category rated at 95% in the last audit demonstrating an overall improvement of 2% for the current audit period. 72 of 74 files applicable met this standard.

Performance Standard Seventeen – Rating 91% (Standard Achieved)

This category rated at 94% in the last audit demonstrating an overall declined of 3% for the current audit period. 67 of 74 files applicable met this standard.

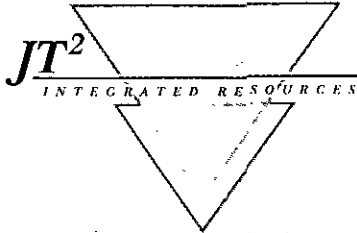
IV. ASSESSMENT SUMMATION CHARTS AND WORKSHEETS

A. SUMMARY SPREADSHEET

City of Oakland
 Performance Standards Compliance Audit
 Audit Results Tally Sheet

CLAIMS DATA										PERFORMANCE STANDARDS (Compliance Y/N/not applicable)																
CLAIM NUMBER	DOI	DOK	Date Rec'd	Lag 1	Date Opened	Lag 2	Claim Type	Open Status	Adjuster Count	Cat 1	Cat 2	Cat 3	Cat 4	Cat 5	Cat 6	Cat 7	Cat 8	Cat 9	Cat 10	Cat 11	Cat 12	Cat 13	Cat 14	Cat 15	Cat 16	Cat 17
										48hr Set-up	5 Day Decision	P.T Mgmt.	Transitional Work	Reserve Adequacy	Timely Pmnts.	Subro Mgmt.	Database Integrity	Coord. With Contract Monitor	Lk. Mgmt.	Mnged. Care & Early Interv.	VR/SJDB Notification	VR/SJDB Mgmt.	Supervision	Admin. Reports	Meets M.O. Type	Claim Admin.
0611002646	11/13/06	11/14/06	11/18/06	2	11/18/06	0	M/O	N	1	Y	N	**	**	N	Y	**	N	**	**	**	**	**	N	**	N	N
0611002678	11/10/06	11/10/06	11/20/06	10	11/20/06	0	I	Y	2	Y	Y	Y	Y	Y	Y	**	Y	Y	N	Y	**	**	Y	Y	Y	Y
0612002850	12/10/06	12/10/06	12/11/06	1	12/13/06	2	I	Y	1	Y	Y	Y	Y	Y	Y	**	Y	Y	**	Y	**	**	Y	Y	Y	Y
0612002873	12/22/06	12/28/06	12/28/06	2	12/28/06	0	I	Y	2	Y	Y	**	Y	Y	Y	**	Y	Y	**	Y	**	**	Y	**	Y	Y
0612002996	12/30/06	12/30/06	01/02/07	3	01/03/07	1	I	Y	1	Y	Y	**	**	Y	Y	**	Y	Y	**	**	Y	Y	Y	**	Y	Y
0612003001	12/28/06	12/28/06	01/03/07	6	01/03/07	0	M/O	N	1	Y	Y	Y	**	Y	Y	**	Y	Y	**	**	**	**	Y	**	Y	Y
0701000043-SUB	01/08/07	01/08/07	01/11/07	3	01/11/07	0	I	Y	1	Y	Y	**	Y	Y	Y	N	Y	Y	N	Y	Y	**	Y	Y	Y	Y
0701000065	01/09/07	01/10/07	01/17/07	7	01/17/07	0	I	Y	2	Y	Y	Y	Y	N	Y	**	Y	Y	**	Y	Y	Y	Y	Y	Y	Y
0701000105-SUB	01/16/07	01/16/07	01/18/07	3	01/22/07	3	I	N	1	Y	Y	**	**	Y	Y	Y	Y	**	**	**	Y	Y	Y	**	Y	Y
0701000137	01/23/07	01/23/07	01/23/07	2	01/25/07	2	I	Y	1	Y	Y	Y	Y	Y	Y	**	Y	Y	**	**	Y	N	Y	Y	Y	Y
0702000398	02/18/07	02/26/07	02/26/07	0	02/26/07	0	I	Y	1	Y	Y	**	Y	N	Y	**	N	Y	**	Y	Y	Y	N	Y	Y	Y
0702000685	02/21/07	03/14/07	03/23/07	9	03/23/07	0	I	Y	1	Y	N	Y	Y	Y	Y	**	Y	Y	**	**	N	**	Y	Y	Y	Y
0703000545	03/01/07	03/07/07	03/09/07	2	03/09/07	0	M/O	Y	1	Y	Y	Y	Y	Y	Y	**	Y	Y	**	**	**	**	Y	**	Y	Y
0704000819	04/04/07	04/04/07	04/10/07	6	04/10/07	0	I	Y	2	Y	Y	**	**	Y	Y	**	Y	Y	**	**	**	**	Y	**	Y	Y
0704001044	04/28/07	04/28/07	05/07/07	9	05/07/07	0	I	Y	2	Y	Y	Y	Y	Y	Y	**	Y	**	**	**	N	**	Y	**	Y	Y
07-05001134	05/11/07	05/14/07	05/15/07	1	05/15/07	0	I	Y	1	Y	Y	Y	Y	Y	N	**	Y	Y	**	Y	Y	**	Y	Y	Y	Y
0705001153-DN	05/15/07	05/15/07	05/17/07	2	05/17/07	0	I	N	1	Y	Y	**	**	Y	Y	**	Y	Y	N	**	**	**	N	Y	Y	Y
0705001237-DN	05/17/07	05/17/07	05/25/07	8	05/25/07	0	I	N	1	Y	Y	**	**	Y	Y	**	Y	Y	**	**	**	**	Y	Y	Y	Y
0705001251	05/24/07	05/25/07	05/29/07	1	05/30/07	1	I	Y	2	Y	Y	Y	Y	Y	Y	**	Y	Y	**	Y	Y	**	Y	**	Y	Y
0705001258-DN	05/18/07	05/18/07	05/30/07	12	05/30/07	0	I	Y	1	Y	Y	**	Y	Y	Y	**	Y	Y	**	**	**	**	Y	Y	Y	Y
07-06001363	06/10/07	06/10/07	06/11/07	1	06/11/07	0	I	Y	1	Y	Y	Y	Y	Y	Y	**	Y	Y	**	**	**	**	Y	**	Y	Y
0706001444	06/18/07	06/18/07	06/20/07	2	06/20/07	0	I	Y	2	Y	Y	**	Y	Y	Y	**	Y	Y	N	**	Y	**	Y	**	Y	Y
07-06001464	06/20/07	06/20/07	06/21/07	1	06/21/07	0	I	Y	1	Y	Y	Y	Y	N	Y	**	Y	Y	**	Y	Y	**	Y	**	Y	Y
0706001574-SUB	06/29/07	06/29/07	07/02/07	3	07/02/07	0	I	Y	1	Y	Y	Y	**	Y	Y	Y	Y	Y	Y	Y	Y	**	Y	Y	Y	Y
0706001634-SUB	06/21/07	06/21/07	07/10/07	19	07/10/07	0	I	Y	1	Y	Y	Y	Y	Y	Y	Y	Y	Y	Y	**	**	**	Y	**	Y	Y
0706002285-DL	06/01/07	09/10/07	09/20/07	10	09/20/07	0	I	Y	1	Y	Y	**	**	N	**	**	Y	Y	**	**	**	**	Y	**	Y	Y
0707001617-DN	07/09/07	07/09/07	07/09/07	0	07/09/07	0	I	Y	1	Y	Y	Y	Y	Y	Y	**	N	Y	Y	**	**	**	Y	**	Y	Y
0707001774	07/12/07	07/12/07	07/25/07	13	07/26/07	1	I	Y	1	Y	Y	Y	Y	N	Y	**	Y	Y	**	**	**	**	Y	**	Y	Y
0707001827	07/30/07	07/30/07	07/31/07	1	08/01/07	1	I	Y	1	Y	Y	Y	Y	N	Y	**	N	Y	**	Y	Y	**	Y	Y	Y	Y
0707001881	07/26/07	08/01/07	08/09/07	8	08/09/07	0	M/O	N	1	Y	Y	Y	**	Y	Y	**	Y	Y	**	**	**	**	Y	**	Y	Y
0708001940	08/11/07	08/14/07	08/18/07	2	08/18/07	0	I	Y	1	Y	Y	Y	Y	Y	Y	**	Y	Y	**	Y	**	**	Y	Y	Y	Y
0708001991	08/16/07	08/16/07	08/22/07	6	08/22/07	0	I	Y	1	Y	Y	**	Y	Y	Y	**	Y	Y	**	**	**	**	Y	**	Y	Y
0708001993	08/18/07	08/18/07	08/21/07	3	08/22/07	1	I	Y	1	Y	Y	Y	Y	Y	Y	**	Y	Y	**	**	Y	**	Y	**	Y	Y
0708001995	08/08/07	08/08/07	08/20/07	12	08/23/07	3	M/O	Y	1	N	Y	Y	**	N	Y	**	Y	**	**	**	**	**	Y	**	Y	Y
0708001999-DN	08/14/07	08/22/07	08/23/07	1	08/23/07	0	I	Y	1	Y	Y	**	**	Y	**	**	Y	Y	**	**	**	**	Y	**	Y	Y
0708002112	08/05/07	08/05/07	09/08/07	32	09/08/07	0	I	Y	2	Y	Y	Y	N	Y	N	**	N	N	**	**	Y	**	Y	**	Y	N
0709002218	09/13/07	09/13/07	09/14/07	1	09/14/07	0	I	Y	1	Y	Y	**	Y	Y	Y	**	Y	Y	**	Y	**	**	Y	**	Y	Y
512002450-DN	12/08/05	-	-	**	-	**	I	N	1	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**	**

* Predates Audit Period
 ** Not Applicable



January 14, 2008

Ms. Deb Grant
 Risk Manager
 150 Frank Ogawa Plaza 3rd Flr.
 Oakland, CA 94612

Re: City of Oakland Audit

Dear Ms. Grant:

We are in receipt of the audit completed by Jacquelyn Miller of Bickmore Risk Services & Consulting. Ms. Miller became very familiar with the City's procedures and personnel, without causing any disruption in our normal work. This was very much appreciated. Overall, we agree with the results of the audit. JT2 continues to meet the expectations of the City based on a 91. % compliance score. Since the majority of the audit areas rated within acceptable levels, this response will focus only on the Performance Categories that fall below 85% which require improvement.

We thank you for the opportunity to respond to the issues identified in the audit report and assure you JT2 takes these issues seriously and has already begun to make necessary improvements. Based upon the information provided in the audit report of Ms. Miller, the following action plans have been implemented to ensure immediate compliance

The TPA has established adequate reserves on the files: 84%

62 of 74 files applicable met this standard. A total reserve increase of \$68,915.72 was implemented as a result of this audit which represents an increase of 2.5% over the incurred figures established for the files reviewed.

This variance complies with Self-Insurance Plans of a variance up to 10%.

BRS did not offer reserve worksheets to justify the need for change. Of the twelve files listed as needing reserve changes, we made most of the changes suggested, but the information provided was very vague. In most cases we were asked to either increase or decrease the amount without knowing what the auditor felt was appropriate. . . There cannot be a yes or no response demonstrating that reserving is very subjective. This is why we did not/could not argue the reserving portion.

The TPA made timely payments in the file: 81%

This category rated at 79% in the last audit demonstrating an overall increase of 2% for the current review period. 57 of 70 files applicable met this standard.

We agree with the auditor's findings. All corrections have been made. The City offers salary continuation up to 1 year to their sworn officers, which is the majority of their claims, so no physical check is actually issued by JT2, meaning no late payment to the injured worker. It remains our goal to reach 100% in this area. To that extent, additional training will be provided to the staff within the next 30 days. Additional supervision (a second supervisor) will also guarantee a higher level of quality assurance thereby ensuring correct and timely issuance of benefits.

The TPA updated the claim file timely and with appropriate data: 82%

This category rated at 72% in the last audit demonstrating an overall increase of 10% for the current review period. 61 of 74 files applicable met this standard.

We agree with the auditor's findings. All corrections have been made. As a result of last year's audit, two key functions were targeted for improvement: 1) File documentation. This would notify all viewers that activity had taken place. Proactive use of the file notes system was included in training provided to the staff, and 2) Diary Completion. The Examiner must maintain all open Indemnity claims on a diary for periodic review. Diary completion is expected within two weeks of the diary date. The supervisor is required to ensure the diaries remain current per the JT2 guidelines. We continue to exercise these practices thus demonstrating an increase in this area of 10%.

The file meets the litigation management standard: 50%

This category rated at 85% in the last audit demonstrating an overall decline of 35% for the current audit period. Eleven of 22 files applicable met this standard. It would be noted that due to the statistically small inventory of claims involved any deviation will significantly impact the rating.

We agree with the auditor's findings. All corrections have been made. Due to the wide range of items identified, this particular standard was difficult to assess in terms of developing training for the entire staff. Instead the plan of action for correction, that we have chosen, is to meet one-on-one with the staff and review each identified item. This will allow us to provide personalized training to those specific areas of concern.

Timely notification made to appropriate parties on vocational rehabilitation or SJDB: 79%

This category rated at 100% in the last audit demonstrating an overall decline of 21% for the current audit period. 27 of 34 files applicable met this standard.

We agree with the auditor's findings. This particular legislative change is fairly new, and has required somewhat of a learning curve. Based on Labor Code changes, employers now have an opportunity to reduce their liability as it affects the level of the Permanent Disability. To ensure we capture the full potential of savings, supplemental rehab training will be scheduled in the next 30 days. We see this as an opportunity to hone in our skills regarding this new change in the law.

Management of vocational rehabilitation or SJDB process met standard: 82%

This category was combined with Standard Twelve in the last audit report. Nine of 11 files applicable met this standard. It should be noted that due to the statistically small inventory of claims involved any deviation will significantly impact the rating.

We agree with the auditor's findings. The two files identified as needing correction has been corrected. We realize the importance and financial impact that the new voc rehab process has on the City. To that end, the supervisor has provided the entire staff with examples and timelines to ensure proper claims handling with regards to this issue. We will continue to strive to meet the expectations of the City.

Recommendations:

The auditor provided three comments under this section.

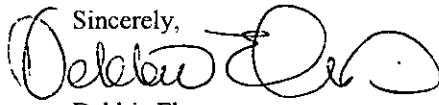
- The Transitional Duty program was considered "...very impressive and positively impacts the claims overall and individually." As you know, both the City and JT2 have worked very hard to create and continue this successful program. We appreciate the compliment.
- The auditor acknowledged the newest change to the City's program which is the realignment of cases. The new staffing model, which includes three additional examiners, and an additional claims assistant, is already proving to be successful. Less files for each staff member, means files are seen more often, and allows for a better work product.
- The auditor identified a filing backlog. Due to a brief vacancy in the filing staff, JT2 did encounter a backlog in drop filing. This mail had already been reviewed by both the supervisor, and examining staff, and had already been entered into the file notes system. The backlog existed at the final stage of placing the physical document into the file. This backlog in no way resulted in a detriment to the overall claim handling or management. It was a simple, temporary, file maintenance issue which has since been corrected..

General comments and observations

- All files were located for the audit with the exception of one. This file was a closed Medical Only claim that was recreated for the audit.
- The use of “appended” file notes can be confusing. Many risk management systems do not have the ability to append their file notes. We find them to be more of an asset than confusing. Instead of having to scroll through hundreds of captions, appended notes, allow you to create “themes” such as “Return to Work” or “legal”. We find that it actually takes less time to identify and review specific notes categories vs. scrutinizing an entire lifetime of a claim for a particular note or activity. All MEDICAL notes can be reviewed at once and separate from other notes categories, giving us the ability to focus in on a particular task or inquiry, and also allowing us to readily identify significant changes in status or modalities immediately.
- File evidence a sound understanding of the various salary continuation programs and minimal Self-Imposed Increases were noted. JT2 has had the pleasure of administrating the City’s program for more than 10 years. We pride ourselves in knowing the City’s nuances, and keeping abreast in any and all changes that take place within and about the City.
- While not included in the Performance Standard ratings, accurate and timely Benefit Notices were identified as an issue on 2% of the files audited. This is an improvement over past audits and continues to be a focus of continued training and additional scrutiny on the part of the management staff.

We look enthusiastically to the future. We are fully staffed with bright, experienced individuals. We have created a team environment where everyone is focused on the same goal. We are working in partnership with the City to target opportunities to improve the City’s program performance through resource management and cost containment. Our commitment to the City remains unchanged. Compliance with the Claims Administration Standards will continue to be the primary focus of both management and staff.

We look forward to working closely with you to make continued improvements in the program. If any additional information is required, please do not hesitate to contact me directly. Thank you for allowing us the opportunity to respond to this audit.

Sincerely,


Debbie Flores
Manager, Claims Services

Cc: Theresa Fernandez
Tom Blake
Betty Hahn
Client File

Loss Dates: 07/01/2005 - 06/30/2006

Reporting Level: 2 / Break after level(s): 2

Open and Closed / Info Claims Included / Show Details: N

City of Oakland

Frequency Analysis - Loss Cause

As Of 06/30/2006

February 07, 2008

9:41AM

Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Admin Services Agency													
56 Strain; lifting	1	1	0	0	0.0	1,049.84	1,520.00	1,049.84	1,049.84	470.16	0.1	0.0	0.0
81 Injured by; struck or injured NOC	0	1	0	0	0.0	1,603.85	1,603.85	1,603.85	1,603.85	0.00	0.1	0.1	0.0
97 Strain; repetitive motion	1	1	0	0	0.0	1,803.24	8,010.00	1,803.24	1,803.24	6,206.76	0.1	0.1	0.1
Totals for Admin Services Agency	2	3	0	0	0.0	4,456.93	11,133.85	1,485.64	1,803.24	6,676.92	0.4	0.2	0.1

Loss Dates: 07/01/2005 - 06/30/2006

Reporting Level: 2 / Break after level(s): 2

Open and Closed / Info Claims Included / Show Details: N

City of Oakland

Frequency Analysis - Loss Cause

As Of 06/30/2006

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February 07, 2008

9:41AM

Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total			
											Claims	Paid	Incur.	
CEDA														
45 Vehicle; collide with other vehicle	2	2	0	74	37.0	9,042.50	50,660.00	4,521.25	9,036.25	41,617.50	0.3	0.4	0.5	
27 Fall; from liquid or grease spills	1	1	0	0	0.0	570.22	1,515.00	570.22	570.22	944.78	0.1	0.0	0.0	
31 Fall, slip or trip, NOC	0	1	0	0	0.0	1,520.35	1,520.35	1,520.35	1,520.35	0.00	0.1	0.1	0.0	
33 Fall; on stairs	1	1	0	0	0.0	176.10	1,520.00	176.10	176.10	1,343.90	0.1	0.0	0.0	
53 Strain; twisting	1	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.1	0.0	0.0	
56 Strain; lifting	1	1	0	0	0.0	6.25	1,510.00	6.25	6.25	1,503.75	0.1	0.0	0.0	
58 Strain; reaching	1	1	0	0	0.0	18.75	16,000.00	18.75	18.75	15,981.25	0.1	0.0	0.2	
59 Strain; using tools or machinery	1	1	0	0	0.0	1,930.31	1,944.06	1,930.31	1,930.31	13.75	0.1	0.1	0.0	
66 Strike; object being lifted or handled	0	1	0	0	0.0	12.50	12.50	12.50	12.50	0.00	0.1	0.0	0.0	
98 Cumulative (NOC)	1	1	1	0	0.0	511.05	22,500.00	511.05	511.05	21,988.95	0.1	0.0	0.2	
Totals for CEDA	9	11	1	74	6.7	13,788.03	97,181.91	1,253.46	9,036.25	83,393.88	1.6	0.5	1.0	

Loss Dates: 07/01/2005 - 06/30/2006

Reporting Level: 2 / Break after level(s): 2

Open and Closed / Info Claims Included / Show Details: N

City of Oakland

Frequency Analysis - Loss Cause

As Of 06/30/2006

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February 07, 2008

9:41AM

Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
City Attorney's Office													
31 Fall, slip or trip, NOC	1	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.1	0.0	0.0
56 Strain; lifting	0	1	0	2	2.0	1,542.98	1,542.98	1,542.98	1,542.98	0.00	0.1	0.1	0.0
97 Strain; repetitive motion	1	1	0	0	0.0	603.05	3,515.00	603.05	603.05	2,911.95	0.1	0.0	0.0
Totals for City Attorney's Office	2	3	0	2	0.7	2,146.03	5,057.98	715.34	1,542.98	2,911.95	0.4	0.1	0.1

Loss Dates: 07/01/2005 - 06/30/2006

Frequency Analysis - Loss Cause

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Reporting Level: 2 / Break after level(s): 2

February 07, 2008

Open and Closed / Info Claims Included / Show Details: N

As Of 06/30/2006

9:41 AM

City of Oakland

Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
City Manager's Office													
31 Fall, slip or trip, NOC	1	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.1	0.0	0.0
97 Strain; repetitive motion	0	1	0	0	0.0	1,051.16	1,051.16	1,051.16	1,051.16	0.00	0.1	0.0	0.0
Totals for City Manager's Office	1	2	0	0	0.0	1,051.16	1,051.16	525.58	1,051.16	0.00	0.3	0.0	0.0

Loss Dates: 07/01/2005 - 06/30/2006

Reporting Level: 2 / Break after level(s): 2

Open and Closed / Info Claims Included / Show Details: N

City of Oakland

Frequency Analysis - Loss Cause

As Of 06/30/2006

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February 07, 2008

9:41AM

Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total			
											Claims	Paid	Incur.	
Fire Services Agency														
32 Fighting fire	18	26	5	1,015	39.0	346,279.85	780,383.25	13,318.46	91,619.58	434,103.40	3.8	13.8	7.9	
05 Contact with	8	19	1	44	2.3	20,260.14	67,828.70	1,066.32	6,691.33	47,568.56	2.8	0.8	0.7	
91 Police/fire physical fitness	8	15	3	153	10.2	55,351.75	237,606.08	3,690.12	14,057.35	182,254.33	2.2	2.2	2.4	
31 Fall, slip or trip, NOC	3	9	0	84	9.3	32,516.93	93,447.17	3,612.99	12,606.65	60,930.24	1.3	1.3	0.9	
56 Strain, lifting	5	8	1	102	12.8	43,632.80	124,144.19	5,454.10	31,739.43	80,511.39	1.2	1.7	1.3	
60 Strain, strain or injury by, NOC	3	8	2	15	1.9	23,003.55	147,300.10	2,875.44	16,083.59	124,296.55	1.2	0.9	1.5	
52 Sports/physical fitness	4	6	3	47	7.8	23,007.88	168,445.16	3,834.65	8,030.98	145,437.28	0.9	0.9	1.7	
98 Cumulative (NOC)	4	6	3	14	2.3	10,585.65	67,677.93	1,764.28	5,481.72	57,092.28	0.9	0.4	0.7	
66 Strike, object being lifted or handled	3	5	1	26	5.2	7,173.13	50,372.56	1,434.63	5,137.83	43,199.43	0.7	0.3	0.5	
87 Foreign matter (body) in eye(s)	1	5	0	0	0.0	2,006.94	4,141.88	401.39	1,375.06	2,134.94	0.7	0.1	0.0	
93 Contagious or occup. disease	4	5	0	0	0.0	317.19	6,250.52	63.44	190.52	5,933.33	0.7	0.0	0.1	
16 Cut, hand tool, utensil, not powered	3	4	0	56	14.0	14,276.37	129,262.02	3,569.09	10,266.85	114,985.65	0.6	0.6	1.3	
53 Strain; twisting	4	4	1	184	46.0	61,560.53	146,617.91	15,390.13	29,821.66	85,057.38	0.6	2.4	1.5	
30 Slipped; did not fall	1	3	0	4	1.3	3,293.31	18,686.34	1,097.77	1,628.69	15,393.03	0.4	0.1	0.2	
57 Strain; pushing or pulling	1	3	0	32	10.7	11,849.89	25,772.49	3,949.96	5,033.65	13,922.60	0.4	0.5	0.3	
81 Injured by; struck or injured NOC	0	3	0	4	1.3	2,596.21	2,596.21	865.40	1,430.13	0.00	0.4	0.1	0.0	
82 Misc;absorption/ingestion/inhalation	0	3	0	0	0.0	1,302.55	1,302.55	434.18	1,080.59	0.00	0.4	0.1	0.0	
09 Adverse reaction	0	2	0	3	1.5	997.82	997.82	498.91	997.82	0.00	0.3	0.0	0.0	
13 Caught; in, under, between, NOC	1	2	1	21	10.5	7,240.84	43,241.55	3,620.42	6,281.29	36,000.71	0.3	0.3	0.4	

Loss Dates: 07/01/2005 - 06/30/2006

Reporting Level: 2 / Break after level(s): 2

Open and Closed / Info Claims Included / Show Details: N

City of Oakland

Frequency Analysis - Loss Cause

As Of 06/30/2006

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February 07, 2008

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Fire Services Agency (Continued)													
15 Cut; broken glass	1	2	0	0	0.0	319.18	1,804.26	159.59	294.26	1,485.08	0.3	0.0	0.0
19 Cut; caught, punctured, scraped, NOC	0	2	0	18	9.0	6,370.84	6,370.84	3,185.42	6,351.61	0.00	0.3	0.3	0.1
74 Injured by; another person	0	2	0	16	8.0	6,683.78	6,683.78	3,341.89	6,080.28	0.00	0.3	0.3	0.1
75 Injured by; falling or flying object	1	2	0	0	0.0	1,684.69	3,193.44	842.35	1,678.44	1,508.75	0.3	0.1	0.0
58 Strain; reaching	0	1	0	5	5.0	2,222.01	2,222.01	2,222.01	2,222.01	0.00	0.1	0.1	0.0
59 Strain; using tools or machinery	1	1	1	0	0.0	6.25	17,098.25	6.25	6.25	17,092.00	0.1	0.0	0.2
68 Strike; stationary object	0	1	0	10	10.0	3,095.18	3,095.18	3,095.18	3,095.18	0.00	0.1	0.1	0.0
77 Injured by; motor vehicle	1	1	1	12	12.0	4,712.22	24,254.00	4,712.22	4,712.22	19,541.78	0.1	0.2	0.2
79 Injured by; object being lifted/handled	0	1	0	0	0.0	399.83	399.83	399.83	399.83	0.00	0.1	0.0	0.0
89 Person in act of crime	1	1	0	33	33.0	5,359.20	108,440.00	5,359.20	5,359.20	103,080.80	0.1	0.2	1.1
95 Abrasion/rubbed	0	1	0	0	0.0	1,158.00	1,158.00	1,158.00	1,158.00	0.00	0.1	0.0	0.0
99 Misc; other - miscellaneous, NOC	1	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.1	0.0	0.0
Totals for Fire Services Agency	77	152	23	1,898	12.5	699,264.51	2,290,794.02	4,600.42	91,619.58	1,591,529.51	22.3	27.8	23.1

Loss Dates: 07/01/2005 - 06/30/2006

Reporting Level: 2 / Break after level(s): 2

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	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Life Enrichment Agency													
31 Fall, slip or trip, NOC	8	14	2	103	7.4	12,475.41	88,467.46	891.10	5,519.34	75,992.05	2.0	0.5	0.9
97 Strain; repetitive motion	4	7	0	0	0.0	6,585.52	12,399.32	940.79	2,690.40	5,813.80	1.0	0.3	0.1
45 Vehicle; collide with other vehicle	3	4	1	282	70.5	30,381.50	83,400.00	7,595.38	19,119.48	53,018.50	0.6	1.2	0.8
53 Strain; twisting	3	4	0	0	0.0	1,920.62	10,425.68	480.16	1,080.68	8,505.06	0.6	0.1	0.1
74 Injured by; another person	4	4	1	0	0.0	4,420.64	30,950.00	1,105.16	1,927.82	26,529.36	0.6	0.2	0.3
66 Strike; object being lifted or handled	1	3	0	0	0.0	2,026.25	13,176.89	675.42	1,849.36	11,150.64	0.4	0.1	0.1
05 Contact with	1	2	0	0	0.0	505.40	2,007.90	252.70	492.90	1,502.50	0.3	0.0	0.0
27 Fall; from liquid or grease spills	2	2	0	0	0.0	12.50	23,090.00	6.25	6.25	23,077.50	0.3	0.0	0.2
30 Slipped; did not fall	2	2	0	26	13.0	3,899.90	17,810.00	1,949.95	3,653.19	13,910.10	0.3	0.2	0.2
33 Fall; on stairs	2	2	0	57	28.5	5,142.40	14,315.00	2,571.20	4,997.76	9,172.60	0.3	0.2	0.1
56 Strain; lifting	1	2	1	142	71.0	19,724.76	39,083.49	9,862.38	19,086.27	19,358.73	0.3	0.8	0.4
68 Strike; stationary object	2	2	0	0	0.0	126.01	25,500.00	63.01	119.76	25,373.99	0.3	0.0	0.3
79 Injured by; object being lifted/handled	1	2	0	0	0.0	752.61	2,347.61	376.31	735.11	1,595.00	0.3	0.0	0.0
81 Injured by; struck or injured NOC	0	2	0	0	0.0	244.10	244.10	122.05	161.60	0.00	0.3	0.0	0.0
09 Adverse reaction	1	1	0	0	0.0	137.59	1,515.00	137.59	137.59	1,377.41	0.1	0.0	0.0
12 Caught; object handled	1	1	0	0	0.0	177.20	1,515.00	177.20	177.20	1,337.80	0.1	0.0	0.0
18 Cut; powered hand tool, appliance	0	1	0	0	0.0	587.71	587.71	587.71	587.71	0.00	0.1	0.0	0.0
19 Cut; caught, punctured, scraped, NOC	0	1	0	0	0.0	374.80	374.80	374.80	374.80	0.00	0.1	0.0	0.0
26 Fall; from ladder or scaffolding	1	1	1	74	74.0	3,872.78	36,540.00	3,872.78	3,872.78	32,667.22	0.1	0.2	0.4

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	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Life Enrichment Agency (Continued)													
57 Strain; pushing or pulling	1	1	0	0	0.0	384.62	1,510.00	384.62	384.62	1,125.38	0.1	0.0	0.0
82 Misc;absorption/ingestion/inhalation	1	1	0	0	0.0	12.50	15,000.00	12.50	12.50	14,987.50	0.1	0.0	0.2
98 Cumulative (NOC)	1	1	1	0	0.0	390.24	14,000.00	390.24	390.24	13,609.76	0.1	0.0	0.1
99 Misc; other - miscellaneous, NOC	1	1	0	0	0.0	6.25	7,700.00	6.25	6.25	7,693.75	0.1	0.0	0.1
Totals for Life Enrichment Agency	41	61	7	684	11.2	94,161.31	441,959.96	1,543.63	19,119.48	347,798.65	8.9	3.7	4.5

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	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total			
											Claims	Paid	Incur.	
Miscellaneous/Old														
97 Strain, repetitive motion	1	1	0	0	0.0	639.79	2,606.25	639.79	639.79	1,966.46	0.1	0.0	0.0	
Totals for Miscellaneous/Old	1	1	0	0	0.0	639.79	2,606.25	639.79	639.79	1,966.46	0.1	0.0	0.0	

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	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Office Of Financial Services													
97 Strain; repetitive motion	3	4	0	157	39.3	34,294.73	85,233.41	8,573.68	30,626.94	50,938.68	0.6	1.4	0.9
45 Vehicle; collide with other vehicle	3	3	1	53	17.7	4,153.44	49,265.00	1,384.48	2,615.97	45,111.56	0.4	0.2	0.5
56 Strain; lifting	1	2	0	0	0.0	7,919.66	17,108.15	3,959.83	7,467.32	9,188.49	0.3	0.3	0.2
13 Caught; in, under, between, NOC	1	1	0	0	0.0	615.70	14,250.00	615.70	615.70	13,634.30	0.1	0.0	0.1
31 Fall, slip or trip, NOC	0	1	0	0	0.0	81.28	81.28	81.28	81.28	0.00	0.1	0.0	0.0
50 Vehicle; motor vehicle NOC	0	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.1	0.0	0.0
53 Strain; twisting	1	1	0	0	0.0	6.25	15,830.00	6.25	6.25	15,823.75	0.1	0.0	0.2
59 Strain; using tools or machinery	1	1	0	77	77.0	9,511.06	33,035.00	9,511.06	9,511.06	23,523.94	0.1	0.4	0.3
74 Injured by; another person	1	1	0	90	90.0	4,092.42	29,110.26	4,092.42	4,092.42	25,017.84	0.1	0.2	0.3
75 Injured by; falling or flying object	0	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.1	0.0	0.0
82 Misc;absorption/ingestion/inhalation	1	1	0	0	0.0	26.30	1,515.00	26.30	26.30	1,488.70	0.1	0.0	0.0
98 Cumulative (NOC)	1	1	0	5	5.0	2,993.05	17,436.80	2,993.05	2,993.05	14,443.75	0.1	0.1	0.2
99 Misc; other - miscellaneous, NOC	0	1	0	0	0.0	706.35	706.35	706.35	706.35	0.00	0.1	0.0	0.0
Totals for Office Of Financial Services	13	19	1	382	20.1	64,400.24	263,571.25	3,389.49	30,626.94	199,171.01	2.8	2.6	2.7

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	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total			
											Claims	Paid	Incur.	
Office of Mayor & Council														
97 Strain; repetitive motion	1	1	0	4	4.0	6,561.55	47,675.00	6,561.55	6,561.55	41,113.45	0.1	0.3	0.5	
Totals for Office of Mayor & Council	1	1	0	4	4.0	6,561.55	47,675.00	6,561.55	6,561.55	41,113.45	0.1	0.3	0.5	

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	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Office of the City Auditor													
97 Strain; repetitive motion	1	1	1	3	3.0	1,769.61	23,650.00	1,769.61	1,769.61	21,880.39	0.1	0.1	0.2
98 Cumulative (NOC)	1	1	0	0	0.0	1,853.73	21,580.00	1,853.73	1,853.73	19,726.27	0.1	0.1	0.2
Totals for Office of the City Auditor	2	2	1	3	1.5	3,623.34	45,230.00	1,811.67	1,853.73	41,606.66	0.3	0.1	0.5

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	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total			
											Claims	Paid	Incur.	
Police Services Agency														
89 Person in act of crime	29	57	5	1,156	20.3	304,984.26	1,218,276.51	5,350.60	67,376.64	913,292.25	8.3	12.1	12.3	
45 Vehicle, collide with other vehicle	12	19	1	402	21.2	111,723.23	434,903.84	5,880.17	33,044.15	323,180.61	2.8	4.4	4.4	
91 Police/fire physical fitness	9	18	2	78	4.3	50,214.28	282,781.18	2,789.68	26,129.68	232,566.90	2.6	2.0	2.9	
56 Strain, lifting	5	12	2	27	2.3	11,500.73	159,465.73	958.39	2,547.11	147,965.00	1.8	0.5	1.6	
98 Cumulative (NOC)	12	12	6	134	11.2	70,281.37	661,644.73	5,856.78	34,556.76	591,363.36	1.8	2.8	6.7	
52 Sports/physical fitness	6	11	2	157	14.3	55,240.16	155,964.42	5,021.83	26,615.85	100,724.26	1.6	2.2	1.6	
81 Injured by, struck or injured NOC	6	11	4	329	29.9	106,033.68	320,857.98	9,639.43	81,529.96	214,824.30	1.6	4.2	3.2	
85 Injured by, animal or insect	2	10	0	0	0.0	2,456.81	5,469.31	245.68	774.49	3,012.50	1.5	0.1	0.1	
31 Fall, slip or trip, NOC	4	9	1	143	15.9	38,766.23	202,039.63	4,307.36	21,496.53	163,273.40	1.3	1.5	2.0	
53 Strain, twisting	4	7	0	167	23.9	46,996.56	153,345.59	6,713.79	26,921.97	106,349.03	1.0	1.9	1.5	
60 Strain, strain or injury by, NOC	5	7	2	0	0.0	2,928.07	150,058.89	418.30	976.12	147,130.82	1.0	0.1	1.5	
66 Strike, object being lifted or handled	2	7	1	0	0.0	6,727.75	20,691.25	961.11	3,615.25	13,963.50	1.0	0.3	0.2	
97 Strain, repetitive motion	5	7	1	306	43.7	35,170.02	112,127.42	5,024.29	31,901.80	76,957.40	1.0	1.4	1.1	
05 Contact with	2	6	0	94	15.7	24,932.27	83,340.03	4,155.38	24,347.61	58,407.76	0.9	1.0	0.8	
50 Vehicle, motor vehicle NOC	4	6	0	175	29.2	52,112.70	135,011.83	8,685.45	49,697.99	82,899.13	0.9	2.1	1.4	
74 Injured by, another person	4	6	1	7	1.2	2,066.66	220,649.08	344.44	1,504.25	218,582.42	0.9	0.1	2.2	
57 Strain, pushing or pulling	2	5	0	4	0.8	6,111.36	55,461.70	1,222.27	2,157.35	49,350.34	0.7	0.2	0.6	
68 Strike, stationary object	2	5	0	0	0.0	3,685.54	86,819.53	737.11	2,174.76	83,133.99	0.7	0.1	0.9	
27 Fall; from liquid or grease spills	2	4	1	44	11.0	7,570.29	33,441.03	1,892.57	4,156.18	25,870.74	0.6	0.3	0.3	

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											Claims	Paid	Incur.
Police Services Agency (Continued)													
13 Caught; in, under, between, NOC	1	3	0	98	32.7	26,188.85	49,331.73	8,729.62	13,757.12	23,142.88	0.4	1.0	0.5
75 Injured by; falling or flying object	1	3	0	0	0.0	821.87	1,988.10	273.96	391.60	1,166.23	0.4	0.0	0.0
79 Injured by; object being lifted/handled	0	3	0	6	2.0	2,646.77	2,646.77	882.26	1,593.40	0.00	0.4	0.1	0.0
82 Misc;absorption/ingestion/inhalation	1	3	0	0	0.0	938.85	2,515.00	312.95	938.85	1,576.15	0.4	0.0	0.0
07 Climbing	2	2	1	127	63.5	41,604.68	106,429.11	20,802.34	32,785.24	64,824.43	0.3	1.7	1.1
101 Defensive Tactics	2	2	0	45	22.5	21,562.44	70,817.44	10,781.22	20,914.90	49,255.00	0.3	0.9	0.7
19 Cut; caught, punctured, scraped, NOC	1	2	0	10	5.0	2,433.64	5,942.39	1,216.82	2,427.39	3,508.75	0.3	0.1	0.1
58 Strain; reaching	2	2	2	138	69.0	36,909.29	94,624.30	18,454.65	20,105.10	57,715.01	0.3	1.5	1.0
96 Bending	1	2	0	25	12.5	8,515.87	74,247.20	4,257.94	4,298.67	65,731.33	0.3	0.3	0.7
09 Adverse reaction	0	1	0	0	0.0	196.26	196.26	196.26	196.26	0.00	0.1	0.0	0.0
100 Baton Training	1	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.1	0.0	0.0
12 Caught; object handled	1	1	0	106	106.0	29,940.33	98,500.00	29,940.33	29,940.33	68,559.67	0.1	1.2	1.0
14 Gunshot	0	1	0	26	26.0	7,102.86	7,102.86	7,102.86	7,102.86	0.00	0.1	0.3	0.1
15 Cut; broken glass	1	1	0	0	0.0	6.25	1,515.00	6.25	6.25	1,508.75	0.1	0.0	0.0
30 Slipped; did not fall	1	1	0	0	0.0	1,034.79	91,033.00	1,034.79	1,034.79	89,998.21	0.1	0.0	0.9
54 Strain; jumping	1	1	0	115	115.0	24,577.72	42,500.00	24,577.72	24,577.72	17,922.28	0.1	1.0	0.4
69 Stepping; on sharp object	0	1	0	0	0.0	260.15	260.15	260.15	260.15	0.00	0.1	0.0	0.0
76 Injured by; hand tool or machine in use	1	1	0	0	0.0	6.25	145,500.00	6.25	6.25	145,493.75	0.1	0.0	1.5
77 Injured by; motor vehicle	1	1	0	0	0.0	517.38	22,385.00	517.38	517.38	21,867.62	0.1	0.0	0.2

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											Claims	Paid	Incur.		
Police Services Agency (Continued)															
87 Foreign matter (body) in eye(s)	1	1	0	0	0.0	6.25	1,515.00	6.25	6.25	1,508.75	0.1	0.0	0.0		
Totals for Police Services Agency	136	252	32	3,919	15.6	1,144,772.47	5,311,398.99	4,542.75	81,529.96	4,166,626.52	36.9	45.5	53.5		

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											Claims	Paid	Incur.
Public Works Department													
82 Misc; absorption/ingestion/inhalation	15	24	0	12	0.5	1,184.31	46,000.75	49.35	608.58	44,816.44	3.5	0.0	0.5
56 Strain; lifting	9	17	1	261	15.4	70,229.37	131,501.72	4,131.14	37,843.40	61,272.35	2.5	2.8	1.3
31 Fall; slip or trip; NOC	11	14	1	286	20.4	67,840.27	155,610.39	4,845.73	45,986.28	87,770.12	2.0	2.7	1.6
57 Strain; pushing or pulling	9	12	2	222	18.5	34,831.08	112,784.87	2,902.59	23,726.21	77,953.79	1.8	1.4	1.1
05 Contact with	6	10	0	0	0.0	2,168.99	7,572.81	216.90	414.02	5,403.82	1.5	0.1	0.1
13 Caught; in, under, between; NOC	3	8	0	168	21.0	43,340.03	57,247.17	5,417.50	39,548.63	13,907.14	1.2	1.7	0.6
53 Strain; twisting	7	8	4	273	34.1	44,497.44	128,691.61	5,562.18	24,153.08	84,194.17	1.2	1.8	1.3
45 Vehicle; collide with other vehicle	6	7	0	145	20.7	42,577.37	127,601.67	6,082.48	24,933.44	85,024.30	1.0	1.7	1.3
75 Injured by; falling or flying object	4	7	0	13	1.9	9,370.07	74,589.78	1,338.58	5,661.48	65,219.71	1.0	0.4	0.8
76 Injured by; hand tool or machine in use	5	7	0	50	7.1	14,550.09	57,321.40	2,078.58	10,790.39	42,771.31	1.0	0.6	0.6
19 Cut; caught, punctured, scraped; NOC	2	6	0	0	0.0	1,542.50	4,248.37	257.08	502.11	2,705.87	0.9	0.1	0.0
60 Strain; strain or injury by; NOC	3	6	2	101	16.8	19,157.48	39,892.83	3,192.91	17,223.92	20,735.35	0.9	0.8	0.4
66 Strike; object being lifted or handled	3	5	0	0	0.0	1,976.64	5,163.42	395.33	856.31	3,186.78	0.7	0.1	0.1
79 Injured by; object being lifted/handled	3	5	1	133	26.6	32,211.89	70,858.19	6,442.38	26,624.02	38,646.30	0.7	1.3	0.7
81 Injured by; struck or injured NOC	3	5	0	0	0.0	5,438.30	44,285.97	1,087.66	3,751.72	38,847.67	0.7	0.2	0.4
98 Cumulative (NOC)	4	5	3	45	9.0	8,760.65	44,102.77	1,752.13	6,059.95	35,342.12	0.7	0.3	0.4
97 Strain; repetitive motion	3	4	0	0	0.0	2,034.65	18,748.17	508.66	1,019.58	16,713.52	0.6	0.1	0.2
30 Slipped; did not fall	3	3	1	201	67.0	36,593.16	86,081.14	12,197.72	19,253.89	49,487.98	0.4	1.5	0.9
58 Strain; reaching	1	3	0	0	0.0	2,167.65	3,044.90	722.55	828.94	877.25	0.4	0.1	0.0

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	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total				
											Claims	Paid	Incur.		
Public Works Department (Continued)															
85 Injured by; animal or insect	1	3	0	0	0.0	1,438.31	2,214.57	479.44	733.74	776.26	0.4	0.1	0.0		
87 Foreign matter (body) in eye(s)	1	3	0	0	0.0	625.95	1,853.88	208.65	284.57	1,227.93	0.4	0.0	0.0		
59 Strain; using tools or machinery	1	2	0	37	18.5	17,223.62	31,660.45	8,611.81	16,469.42	14,436.83	0.3	0.7	0.3		
74 Injured by; another person	1	2	0	0	0.0	447.63	34,506.25	223.82	441.38	34,058.62	0.3	0.0	0.3		
03 Burn; temperature extremes	0	1	0	0	0.0	1,286.75	1,286.75	1,286.75	1,286.75	0.00	0.1	0.1	0.0		
09 Adverse reaction	0	1	0	0	0.0	88.75	88.75	88.75	88.75	0.00	0.1	0.0	0.0		
16 Cut; hand tool, utensil, not powered	0	1	0	0	0.0	726.96	726.96	726.96	726.96	0.00	0.1	0.0	0.0		
26 Fall; from ladder or scaffolding	1	1	0	1	1.0	100.23	33,550.00	100.23	100.23	33,449.77	0.1	0.0	0.3		
27 Fall; from liquid or grease spills	1	1	0	0	0.0	929.37	1,510.00	929.37	929.37	580.63	0.1	0.0	0.0		
61 Strain; welding or throwing	0	1	0	0	0.0	148.58	148.58	148.58	148.58	0.00	0.1	0.0	0.0		
68 Strike; stationary object	0	1	0	0	0.0	438.50	438.50	438.50	438.50	0.00	0.1	0.0	0.0		
77 Injured by; motor vehicle	1	1	0	0	0.0	1,066.32	1,515.00	1,066.32	1,066.32	448.68	0.1	0.0	0.0		
78 Injured by; moving parts of machine	1	1	0	40	40.0	12,500.85	75,869.00	12,500.85	12,500.85	63,368.15	0.1	0.5	0.8		
96 Bending	1	1	0	0	0.0	1,727.21	1,727.21	1,727.21	1,727.21	0.00	0.1	0.1	0.0		
Totals for Public Works Department	109	176	15	1,988	11.3	479,220.97	1,402,443.83	2,722.85	45,986.28	923,222.86	25.8	19.1	14.1		

Loss Dates: 07/01/2005 - 06/30/2006

Reporting Level: 2 / Break after level(s): 2

Open and Closed / Info Claims Included / Show Details: N

City of Oakland

Frequency Analysis - Loss Cause

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Totals for City of Oakland	394	683	80	8,954	13.1	2,514,086.33	9,920,104.20	3,680.95	91,619.58	7,406,017.87	25.8	19.1	14.1

Loss Dates: 07/01/2005 - 06/30/2006

Reporting Level: 2 / Break after level(s): 2

Open and Closed / Info Claims Included / Show Details: N

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
GRAND TOTALS	394	683	80	8,954	13.1	2,514,086.33	9,920,104.20	3,680.95	91,619.58	7,406,017.87	100.0	100.0	100.0

Loss Dates: 07/01/2006 - 06/30/2007

Reporting Level: 2 / Break after level(s): 2

Open and Closed / Info Claims Included / Show Details: N

City of Oakland

Frequency Analysis - Loss Cause

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Admin Services Agency													
05 Contact with	1	1	0	35	35.0	2,746.95	11,015.00	2,746.95	2,746.95	8,268.05	0.2	0.1	0.1
31 Fall, slip or trip, NOC	0	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.2	0.0	0.0
56 Strain; lifting	0	1	0	0	0.0	1,159.61	1,159.61	1,159.61	1,159.61	0.00	0.2	0.0	0.0
99 Misc; other - miscellaneous, NOC	0	1	0	0	0.0	761.02	761.02	761.02	761.02	0.00	0.2	0.0	0.0
Totals for Admin Services Agency	1	4	0	35	8.8	4,667.58	12,935.63	1,166.90	2,746.95	8,268.05	0.6	0.1	0.1

Loss Dates: 07/01/2006 - 06/30/2007

Reporting Level: 2 / Break after level(s): 2

Open and Closed / Info Claims Included / Show Details: N

City of Oakland

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
CEDA													
31 Fall, slip or trip, NOC	3	5	1	67	13.4	32,169.98	103,976.58	6,434.00	30,361.88	71,806.60	0.8	0.8	1.1
19 Cut; caught, punctured, scraped, NOC	0	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.2	0.0	0.0
34 Noise Exposure	0	1	0	0	0.0	523.28	523.28	523.28	523.28	0.00	0.2	0.0	0.0
45 Vehicle; collide with other vehicle	1	1	0	0	0.0	1,106.38	12,500.00	1,106.38	1,106.38	11,393.62	0.2	0.0	0.1
53 Strain; twisting	0	1	0	0	0.0	393.67	393.67	393.67	393.67	0.00	0.2	0.0	0.0
56 Strain; lifting	0	1	0	0	0.0	1,021.30	1,021.30	1,021.30	1,021.30	0.00	0.2	0.0	0.0
85 Injured by; animal or insect	0	1	0	0	0.0	110.59	110.59	110.59	110.59	0.00	0.2	0.0	0.0
98 Cumulative (NOC)	0	1	0	0	0.0	6.25	6.25	6.25	6.25	0.00	0.2	0.0	0.0
Totals for CEDA	4	12	1	67	5.6	35,331.45	118,531.67	2,944.29	30,361.88	83,200.22	1.8	0.9	1.2

Loss Dates: 07/01/2006 - 06/30/2007

Frequency Analysis - Loss Cause

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City of Oakland

Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total			
											Claims	Paid	Incur.	
City Attorney's Office														
97 Strain; repetitive motion	2	2	0	40	20.0	6,203.10	21,153.00	3,101.55	5,369.25	14,949.90	0.3	0.2	0.2	
60 Strain; strain or injury by, NOC	0	1	0	0	0.0	6.25	6.25	6.25	6.25	0.00	0.2	0.0	0.0	
Totals for City Attorney's Office	2	3	0	40	13.3	6,209.35	21,159.25	2,069.78	5,369.25	14,949.90	0.5	0.2	0.2	

Loss Dates: 07/01/2006 - 06/30/2007

Frequency Analysis - Loss Cause

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Reporting Level: 2 / Break after level(s): 2

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City of Oakland

Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total			
											Claims	Paid	Incur.	
City Manager's Office														
31 Fall, slip or trip, NOC	0	1	0	0	0.0	146.12	146.12	146.12	146.12	0.00	0.2	0.0	0.0	
98 Cumulative (NOC)	0	1	0	0	0.0	701.68	701.68	701.68	701.68	0.00	0.2	0.0	0.0	
Totals for City Manager's Office	0	2	0	0	0.0	847.80	847.80	423.90	701.68	0.00	0.3	0.0	0.0	

Loss Dates: 07/01/2006 - 06/30/2007

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City of Oakland

Frequency Analysis - Loss Cause

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Fire Services Agency													
32 Fighting fire	17	38	4	1,912	50.3	776,340.68	1,236,793.97	20,430.02	141,595.98	460,453.29	5.8	20.2	12.7
98 Cumulative (NOC)	13	15	8	280	18.7	57,645.67	292,568.67	3,843.04	40,080.82	234,923.00	2.3	1.5	3.0
56 Strain; lifting	5	9	1	378	42.0	160,228.66	267,350.21	17,803.18	123,359.87	107,121.55	1.4	4.2	2.8
103 Fitness Training	6	8	1	443	55.4	176,176.40	923,965.27	22,022.05	91,418.67	747,788.87	1.2	4.6	9.5
60 Strain; strain or injury by; NOC	2	8	0	5	0.6	7,176.30	20,910.47	897.04	3,015.30	13,734.17	1.2	0.2	0.2
31 Fall; slip or trip; NOC	3	6	1	292	48.7	117,480.22	181,472.96	19,580.04	86,213.87	63,992.74	0.9	3.1	1.9
53 Strain; twisting	0	6	0	94	15.7	31,468.55	32,023.11	5,244.76	17,712.30	554.56	0.9	0.8	0.3
05 Contact with	1	5	0	42	8.4	12,968.80	16,063.71	2,593.76	7,915.44	3,094.91	0.8	0.3	0.2
81 Injured by; struck or injured NOC	2	5	2	85	17.0	35,331.56	68,954.91	7,066.31	25,881.65	33,623.35	0.8	0.9	0.7
57 Strain; pushing or pulling	1	4	0	40	10.0	14,942.74	23,938.46	3,735.69	8,260.16	8,995.72	0.6	0.4	0.2
09 Adverse reaction	1	3	0	0	0.0	4,270.53	27,400.45	1,423.51	1,843.38	23,129.92	0.5	0.1	0.3
66 Strike; object being lifted or handled	0	3	0	16	5.3	4,775.10	4,775.10	1,591.70	4,775.10	0.00	0.5	0.1	0.0
87 Foreign matter (body) in eye(s)	0	3	0	0	0.0	753.41	753.41	251.14	318.23	0.00	0.5	0.0	0.0
91 Police/fire physical fitness	2	3	2	298	99.3	107,492.17	170,177.49	35,830.72	101,530.90	62,685.32	0.5	2.8	1.8
13 Caught; in, under, between; NOC	0	2	0	0	0.0	437.51	437.51	218.76	360.97	0.00	0.3	0.0	0.0
16 Cut; hand tool, utensil, not powered	0	2	0	19	9.5	7,209.04	7,209.04	3,604.52	4,080.90	0.00	0.3	0.2	0.1
30 Slipped; did not fall	2	2	0	110	55.0	34,056.26	43,300.69	17,028.13	34,050.01	9,244.43	0.3	0.9	0.4
52 Sports/physical fitness	0	2	0	4	2.0	3,610.25	3,610.25	1,805.13	1,943.40	0.00	0.3	0.1	0.0
82 Misc;absorption/ingestion/inhalation	1	2	0	7	3.5	5,880.39	27,051.62	2,940.20	3,051.62	21,171.23	0.3	0.2	0.3

Loss Dates: 07/01/2006 - 06/30/2007

Reporting Level: 2 / Break after level(s): 2

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City of Oakland

Frequency Analysis - Loss Cause

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Fire Services Agency (Continued)													
85 Injured by; animal or insect	1	2	0	1	0.5	830.61	2,345.61	415.31	830.61	1,515.00	0.3	0.0	0.0
02 Burn; Hot object or substance	0	1	0	24	24.0	7,536.32	7,536.32	7,536.32	7,536.32	0.00	0.2	0.2	0.1
07 Climbing	1	1	0	110	110.0	45,594.62	78,901.34	45,594.62	45,594.62	33,306.72	0.2	1.2	0.8
15 Cut; broken glass	0	1	0	10	10.0	3,293.28	3,293.28	3,293.28	3,293.28	0.00	0.2	0.1	0.0
19 Cut; caught, punctured, scraped, NOC	0	1	0	13	13.0	3,035.77	3,035.77	3,035.77	3,035.77	0.00	0.2	0.1	0.0
34 Noise Exposure	1	1	0	0	0.0	6,310.84	19,340.00	6,310.84	6,310.84	13,029.16	0.2	0.2	0.2
59 Strain; using tools or machinery	0	1	0	0	0.0	6.25	6.25	6.25	6.25	0.00	0.2	0.0	0.0
61 Strain; welding or throwing	0	1	0	0	0.0	2,958.16	2,958.16	2,958.16	2,958.16	0.00	0.2	0.1	0.0
70 Strike; against or stepping on NOC	0	1	0	7	7.0	2,602.61	2,602.61	2,602.61	2,602.61	0.00	0.2	0.1	0.0
74 Injured by; another person	0	1	0	9	9.0	3,139.00	3,139.00	3,139.00	3,139.00	0.00	0.2	0.1	0.0
75 Injured by; falling or flying object	0	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.2	0.0	0.0
<u>76 Injured by; hand tool or machine in use</u>	1	1	0	20	20.0	<u>4,541.32</u>	<u>24,006.25</u>	<u>4,541.32</u>	4,541.32	19,464.93	0.2	0.1	0.2
99 Misc; other - miscellaneous, NOC	1	1	0	46	46.0	18,042.18	31,436.00	18,042.18	18,042.18	13,393.82	0.2	0.5	0.3
Totals for Fire Services Agency	61	140	19	4,265	30.5	1,656,135.20	3,527,357.89	11,829.54	141,595.98	1,871,222.69	21.5	43.1	36.4

Loss Dates: 07/01/2006 - 06/30/2007

Reporting Level: 2 / Break after level(s): 2

Open and Closed / Info Claims Included / Show Details: N

City of Oakland

Frequency Analysis - Loss Cause

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Life Enrichment Agency													
31 Fall, slip or trip, NOC	8	15	0	207	13.8	68,861.86	402,566.35	4,590.79	36,025.18	333,704.49	2.3	1.8	4.1
74 Injured by; another person	3	6	1	138	23.0	18,566.80	73,386.87	3,094.47	10,954.16	54,820.07	0.9	0.5	0.8
56 Strain; lifting	2	5	0	2	0.4	6,005.09	19,150.24	1,201.02	3,363.60	13,145.15	0.8	0.2	0.2
97 Strain; repetitive motion	3	4	0	0	0.0	1,194.12	12,540.01	298.53	1,160.01	11,345.89	0.6	0.0	0.1
02 Burn; Hot object or substance	1	3	0	0	0.0	893.11	3,237.06	297.70	700.81	2,343.95	0.5	0.0	0.0
19 Cut; caught, punctured, scraped, NOC	0	3	0	0	0.0	1,343.60	1,343.60	447.87	679.51	0.00	0.5	0.0	0.0
57 Strain; pushing or pulling	0	3	0	0	0.0	1,002.08	1,002.08	334.03	979.58	0.00	0.5	0.0	0.0
75 Injured by; falling or flying object	2	3	0	0	0.0	17.50	1,526.25	5.83	11.25	1,508.75	0.5	0.0	0.0
81 Injured by; struck or injured NOC	1	2	0	0	0.0	1,006.72	14,695.22	503.36	695.22	13,688.50	0.3	0.0	0.2
98 Cumulative (NOC)	1	2	0	0	0.0	3,491.65	17,428.37	1,745.83	2,908.28	13,936.72	0.3	0.1	0.2
09 Adverse reaction	1	1	1	0	0.0	3,799.91	19,500.00	3,799.91	3,799.91	15,700.09	0.2	0.1	0.2
15 Cut; broken glass	0	1	0	0	0.0	304.31	304.31	304.31	304.31	0.00	0.2	0.0	0.0
30 Slipped; did not fall	1	1	0	49	49.0	6,044.45	21,940.00	6,044.45	6,044.45	15,895.55	0.2	0.2	0.2
52 Sports/physical fitness	0	1	0	0	0.0	802.52	802.52	802.52	802.52	0.00	0.2	0.0	0.0
53 Strain; twisting	0	1	0	0	0.0	11.25	11.25	11.25	11.25	0.00	0.2	0.0	0.0
60 Strain; strain or injury by, NOC	0	1	0	0	0.0	6.25	6.25	6.25	6.25	0.00	0.2	0.0	0.0
77 Injured by; motor vehicle	1	1	0	0	0.0	6.25	1,515.00	6.25	6.25	1,508.75	0.2	0.0	0.0
79 Injured by; object being lifted/handled	0	1	0	0	0.0	153.64	153.64	153.64	153.64	0.00	0.2	0.0	0.0
82 Misc;absorption/ingestion/inhalation	0	1	0	0	0.0	154.98	154.98	154.98	154.98	0.00	0.2	0.0	0.0

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Life Enrichment Agency (Continued)													
96 Bending	0	1	0	0	0.0	2,438.96	2,438.96	2,438.96	2,438.96	0.00	0.2	0.1	0.0
Totals for Life Enrichment Agency	24	56	2	396	7.1	116,105.05	593,702.96	2,073.30	36,025.18	477,597.91	8.6	3.0	6.1

Loss Dates: 07/01/2006 - 06/30/2007

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Frequency Analysis - Loss Cause

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Office Of Financial Services													
74 Injured by; another person	2	5	0	73	14.6	8,918.44	53,946.00	1,783.69	5,698.90	45,027.56	0.8	0.2	0.6
31 Fall, slip or trip, NOC	1	4	0	0	0.0	930.89	930.89	232.72	767.49	0.00	0.6	0.0	0.0
66 Strike; object being lifted or handled	0	4	0	4	1.0	2,304.09	2,304.09	576.02	1,417.24	0.00	0.6	0.1	0.0
81 Injured by; struck or injured NOC	0	3	0	80	26.7	13,831.73	13,831.73	4,610.58	11,405.22	0.00	0.5	0.4	0.1
53 Strain; twisting	0	2	0	0	0.0	2,184.96	2,184.96	1,092.48	1,455.63	0.00	0.3	0.1	0.0
97 Strain; repetitive motion	2	2	0	98	49.0	9,227.68	41,665.00	4,613.84	8,948.40	32,437.32	0.3	0.2	0.4
19 Cut; caught, punctured, scraped, NOC	0	1	0	0	0.0	6.25	6.25	6.25	6.25	0.00	0.2	0.0	0.0
45 Vehicle; collide with other vehicle	1	1	1	0	0.0	4,487.06	15,356.31	4,487.06	4,487.06	10,869.25	0.2	0.1	0.2
56 Strain; lifting	1	1	0	0	0.0	6.25	1,515.00	6.25	6.25	1,508.75	0.2	0.0	0.0
57 Strain; pushing or pulling	1	1	0	3	3.0	943.63	16,500.00	943.63	943.63	15,556.37	0.2	0.0	0.2
59 Strain; using tools or machinery	0	1	0	0	0.0	2,457.09	2,457.09	2,457.09	2,457.09	0.00	0.2	0.1	0.0
60 Strain; strain or injury by, NOC	0	1	0	0	0.0	471.75	471.75	471.75	471.75	0.00	0.2	0.0	0.0
71 Injured by; patient assault, fellow work	0	1	0	0	0.0	661.10	661.10	661.10	661.10	0.00	0.2	0.0	0.0
75 Injured by; falling or flying object	0	1	0	0	0.0	1,197.63	1,197.63	1,197.63	1,197.63	0.00	0.2	0.0	0.0
76 Injured by; hand tool or machine in use	1	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.2	0.0	0.0
98 Cumulative (NOC)	0	1	1	0	0.0	1,649.49	1,649.49	1,649.49	1,649.49	0.00	0.2	0.0	0.0
99 Misc; other - miscellaneous, NOC	0	1	0	0	0.0	933.02	933.02	933.02	933.02	0.00	0.2	0.0	0.0
Totals for Office Of Financial Services	9	31	2	258	8.3	50,211.06	155,610.31	1,619.71	11,405.22	105,399.25	4.8	1.3	1.6

Loss Dates: 07/01/2006 - 06/30/2007

Frequency Analysis - Loss Cause

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Reporting Level: 2 / Break after level(s): 2

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Open and Closed / Info Claims Included / Show Details: N

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City of Oakland

Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Office of the City Auditor													
31 Fall, slip or trip, NOC	0	1	0	0	0.0	587.30	587.30	587.30	587.30	0.00	0.2	0.0	0.0
87 Foreign matter (body) in eye(s)	1	1	0	0	0.0	0.00	0.00	0.00	0.00	0.00	0.2	0.0	0.0
Totals for Office of the City Auditor	1	2	0	0	0.0	587.30	587.30	293.65	587.30	0.00	0.3	0.0	0.0

Loss Dates: 07/01/2006 - 06/30/2007

Frequency Analysis - Loss Cause

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Reporting Level: 2 / Break after level(s): 2

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City of Oakland

Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total			
											Claims	Paid	Incur.	
Police Services Agency														
89 Person in act of crime	24	58	3	1,731	29.8	456,820.72	939,420.82	7,876.22	60,091.20	482,600.10	8.9	11.9	9.7	
45 Vehicle, collide with other vehicle	14	21	5	1,065	50.7	419,926.43	863,428.59	19,996.50	177,685.12	443,502.16	3.2	10.9	8.9	
103 Fitness Training	4	20	0	39	2.0	20,523.32	162,254.59	1,026.17	5,903.37	141,731.27	3.1	0.5	1.7	
101 Defensive Tactics	6	18	2	309	17.2	113,495.76	282,403.84	6,305.32	84,193.96	168,908.08	2.8	3.0	2.9	
81 Injured by, struck or injured NOC	8	15	2	0	0.0	9,287.33	175,605.10	619.16	2,619.11	166,317.77	2.3	0.2	1.8	
85 Injured by, animal or insect	1	13	0	9	0.7	7,773.25	7,773.25	597.94	2,668.39	0.00	2.0	0.2	0.1	
05 Contact with	8	10	1	333	33.3	137,776.21	203,536.67	13,777.62	82,230.86	65,760.46	1.5	3.6	2.1	
31 Fall, slip or trip, NOC	5	10	2	266	26.6	58,803.19	168,408.65	5,880.32	25,693.08	109,605.46	1.5	1.5	1.7	
60 Strain, strain or injury by, NOC	4	10	1	25	2.5	18,533.17	60,420.90	1,853.32	7,254.06	41,887.73	1.5	0.5	0.6	
97 Strain, repetitive motion	5	10	1	0	0.0	10,679.44	90,100.05	1,067.94	5,212.06	79,420.61	1.5	0.3	0.9	
53 Strain, twisting	5	8	1	201	25.1	51,962.22	155,107.99	6,495.28	24,943.10	103,145.77	1.2	1.4	1.6	
74 Injured by, another person	4	7	1	94	13.4	26,879.93	66,402.86	3,839.99	23,211.42	39,522.93	1.1	0.7	0.7	
50 Vehicle, motor vehicle NOC	4	6	1	173	28.8	31,874.26	79,863.70	5,312.38	18,892.42	47,989.44	0.9	0.8	0.8	
98 Cumulative (NOC)	5	6	4	0	0.0	10,013.58	110,040.24	1,668.93	5,488.79	100,026.66	0.9	0.3	1.1	
96 Bending	3	5	2	408	81.6	38,593.58	106,297.41	7,718.72	25,325.87	67,703.83	0.8	1.0	1.1	
56 Strain, lifting	2	4	0	3	0.8	1,255.55	20,511.70	313.89	816.10	19,256.15	0.6	0.0	0.2	
70 Strike, against or stepping on NOC	3	4	0	59	14.8	15,652.82	24,656.25	3,913.21	15,358.29	9,003.43	0.6	0.4	0.3	
57 Strain, pushing or pulling	1	3	1	0	0.0	7,437.57	16,316.85	2,479.19	6,831.97	8,879.28	0.5	0.2	0.2	
66 Strike, object being lifted or handled	1	3	0	18	6.0	4,109.01	17,086.92	1,369.67	3,728.34	12,977.91	0.5	0.1	0.2	

Loss Dates: 07/01/2006 - 06/30/2007

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Open and Closed / Info Claims Included / Show Details: N

City of Oakland

Frequency Analysis - Loss Cause

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Police Services Agency (Continued)													
77 Injured by; motor vehicle	1	3	1	97	32.3	33,857.00	61,026.58	11,285.67	33,030.42	27,169.58	0.5	0.9	0.6
91 Police/fire physical fitness	2	3	0	0	0.0	3,282.26	43,331.34	1,094.09	3,106.67	40,049.08	0.5	0.1	0.4
07 Climbing	1	2	0	0	0.0	342.96	11,288.71	171.48	336.71	10,945.75	0.3	0.0	0.1
19 Cut; caught, punctured, scraped, NOC	1	2	0	0	0.0	325.20	1,833.95	162.60	318.95	1,508.75	0.3	0.0	0.0
41 Vehicle; crash of rail vehicle	2	2	1	1	0.5	403.60	69,243.50	201.80	397.35	68,839.90	0.3	0.0	0.7
68 Strike; stationary object	2	2	1	117	58.5	27,011.51	61,908.46	13,505.76	16,647.15	34,896.95	0.3	0.7	0.6
82 Misc;absorption/ingestion/inhalation	0	2	0	0	0.0	528.89	528.89	264.45	342.16	0.00	0.3	0.0	0.0
99 Misc; other - miscellaneous, NOC	1	2	1	110	55.0	35,280.96	138,755.04	17,640.48	34,582.42	103,474.08	0.3	0.9	1.4
04 Collision: non-vehicle	0	1	0	0	0.0	6.25	6.25	6.25	6.25	0.00	0.2	0.0	0.0
12 Caught; object handled	0	1	0	0	0.0	276.06	276.06	276.06	276.06	0.00	0.2	0.0	0.0
13 Caught; in, under, between, NOC	0	1	0	0	0.0	6.25	6.25	6.25	6.25	0.00	0.2	0.0	0.0
14 Gunshot	1	1	0	41	41.0	9,825.22	45,414.50	9,825.22	9,825.22	35,589.28	0.2	0.3	0.5
15 Cut; broken glass	0	1	0	0	0.0	213.00	213.00	213.00	213.00	0.00	0.2	0.0	0.0
30 Slipped; did not fall	1	1	0	49	49.0	13,751.37	46,132.00	13,751.37	13,751.37	32,380.63	0.2	0.4	0.5
46 Vehicle; collision with fixed object	0	1	0	0	0.0	199.41	199.41	199.41	199.41	0.00	0.2	0.0	0.0
52 Sports/physical fitness	1	1	0	0	0.0	6.25	1,525.00	6.25	6.25	1,518.75	0.2	0.0	0.0
79 Injured by; object being lifted/handled	0	1	0	0	0.0	498.67	498.67	498.67	498.67	0.00	0.2	0.0	0.0
93 Contagious or occup. disease	1	1	1	0	0.0	527.33	28,600.00	527.33	527.33	28,072.67	0.2	0.0	0.3

Loss Dates: 07/01/2006 - 06/30/2007

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Totals for Police Services Agency	121	259	32	5,148	19.9	1,567,739.53	4,060,423.99	6,053.05	177,685.12	2,492,684.46	39.7	40.8	41.9

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Frequency Analysis - Loss Cause

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Public Works Department													
31 Fall, slip or trip, NOC	7	(18)	4	496	27.6	(181,746.66)	(477,579.14)	(10,097.04)	52,791.05	295,832.48	2.8	4.7	4.9
56 Strain, lifting	9	(18)	0	213	11.8	(35,835.72)	(164,413.31)	(1,990.87)	15,332.17	128,577.59	2.8	0.9	1.7
53 Strain, twisting	6	(8)	0	83	10.4	(32,432.00)	(89,943.95)	(4,054.00)	21,701.95	57,511.95	1.2	0.8	0.9
85 Injured by, animal or insect	1	(7)	0	0	0.0	(824.83)	(824.83)	(117.83)	283.51	0.00	1.1	0.0	0.0
98 Cumulative (NOC)	3	(7)	3	0	0.0	(15,921.00)	(95,036.09)	(2,274.43)	8,797.50	79,115.09	1.1	0.4	1.0
81 Injured by, struck or injured NOC	3	(6)	2	133	22.2	(23,684.87)	(49,638.31)	(3,947.48)	13,255.88	25,953.44	0.9	0.6	0.5
87 Foreign matter (body) in eye(s)	0	(6)	0	3	0.5	(1,951.62)	(1,951.62)	(325.27)	713.31	0.00	0.9	0.1	0.0
97 Strain, repetitive motion	2	(6)	1	45	7.5	(12,051.59)	(26,164.71)	(2,008.60)	8,941.61	14,113.12	0.9	0.3	0.3
19 Cut, caught, punctured, scraped, NOC	1	(5)	0	2	0.4	(1,291.57)	(9,845.91)	(258.31)	310.20	8,554.34	0.8	0.0	0.1
30 Slipped, did not fall	1	(5)	0	133	26.6	(15,368.43)	(63,274.40)	(3,073.69)	13,394.03	47,905.97	0.8	0.4	0.7
45 Vehicle, collide with other vehicle	2	(5)	1	242	48.4	(40,900.63)	(87,174.92)	(8,180.13)	20,090.73	46,274.29	0.8	1.1	0.9
57 Strain, pushing or pulling	1	(5)	0	3	0.6	(5,667.69)	(13,422.65)	(1,133.54)	2,260.04	7,754.96	0.8	0.1	0.1
75 Injured by, falling or flying object	0	(5)	0	0	0.0	(2,442.75)	(2,442.75)	(488.55)	1,182.07	0.00	0.8	0.1	0.0
09 Adverse reaction	1	4	0	0	0.0	309.98	11,314.28	77.50	169.26	11,004.30	0.6	0.0	0.1
79 Injured by, object being lifted/handled	0	(4)	0	0	0.0	(1,132.03)	(1,132.03)	(283.01)	810.21	0.00	0.6	0.0	0.0
82 Misc, absorption/ingestion/inhalation	1	(4)	0	0	0.0	(148.40)	(12,122.15)	(37.10)	130.90	11,973.75	0.6	0.0	0.1
05 Contact with	0	(3)	0	0	0.0	(996.74)	(996.74)	(332.25)	446.54	0.00	0.5	0.0	0.0
14 Gunshot	0	3	0	0	0.0	6.25	6.25	2.08	6.25	0.00	0.5	0.0	0.0
66 Strike, object being lifted or handled	1	(3)	0	3	1.0	(1,572.92)	(18,068.90)	(524.31)	704.02	16,495.98	0.5	0.0	0.2

Loss Dates: 07/01/2006 - 06/30/2007

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Frequency Analysis - Loss Cause

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Public Works Department (Continued)													
70 Strike; against or stepping on NOC	0	3	0	0	0.0	1,399.81	1,399.81	466.60	1,161.26	0.00	0.5	0.0	0.0
74 Injured by; another person	2	3	0	10	3.3	2,741.67	11,810.97	913.89	1,795.97	9,069.30	0.5	0.1	0.1
02 Burn; Hot object or substance	1	2	0	21	10.5	3,271.51	14,990.67	1,635.76	2,890.84	11,719.16	0.3	0.1	0.2
12 Caught; object handled	0	2	0	0	0.0	748.07	748.07	374.04	644.21	0.00	0.3	0.0	0.0
59 Strain; using tools or machinery	1	2	0	0	0.0	1,457.66	8,451.41	728.83	958.49	6,993.75	0.3	0.0	0.1
68 Strike; stationary object	0	2	0	0	0.0	202.41	202.41	101.21	191.16	0.00	0.3	0.0	0.0
99 Misc; other - miscellaneous, NOC	1	2	0	22	11.0	4,403.86	8,797.91	2,201.93	3,120.95	4,394.05	0.3	0.1	0.1
27 Fall; from liquid or grease spills	0	1	0	45	45.0	8,181.05	8,181.05	8,181.05	8,181.05	0.00	0.2	0.2	0.1
50 Vehicle; motor vehicle NOC	1	1	0	0	0.0	0.00	7,200.00	0.00	0.00	7,200.00	0.2	0.0	0.1
60 Strain; strain or injury by, NOC	1	1	1	0	0.0	5,447.34	21,375.84	5,447.34	5,447.34	15,928.50	0.2	0.1	0.2
77 Injured by; motor vehicle	0	1	0	0	0.0	123.22	123.22	123.22	123.22	0.00	0.2	0.0	0.0
96 Bending	1	1	0	0	0.0	0.00	1,515.00	0.00	0.00	1,515.00	0.2	0.0	0.0
Totals for Public Works Department	47	143	12	1,454	10.2	402,262.28	1,210,149.30	2,813.02	52,791.05	807,887.02	21.9	10.5	12.5

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Open and Closed / Info Claims Included / Show Details: N

City of Oakland

Frequency Analysis - Loss Cause

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
Totals for City of Oakland	270	652	68	11,663	17.9	3,840,096.60	9,701,306.10	5,889.72	177,685.12	5,861,209.50	21.9	10.5	12.5

Loss Dates: 07/01/2006 - 06/30/2007

Frequency Analysis - Loss Cause

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Reporting Level: 2 / Break after level(s): 2

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Report Categories: AGIMODP

	Open	Total	Litigated	Indem Days	Avg. Days	Paid	Incurred	Avg. Paid	Max. Paid	Reserves	% of Insured's Total		
											Claims	Paid	Incur.
GRAND TOTALS	270	652	68	11,663	17.9	3,840,096.60	9,701,306.10	5,889.72	177,685.12	5,861,209.50	100.0	100.0	100.0

JT2 Integrated Resources
JUNE 2007 ACTIVITY Workers Compensation Off Duty Report for the
City Of Oakland - Over 90 Days Lost Time

Exhibit E

Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Fire	Captain of Fire DOI: 9/10/06 Claim# 0609002017 George Whittaker AA: None	Left ankle/low back strain due to twisting his ankle/fall to floor while getting off precor exercise machine at the firestation	5/7/07 6/21/07 (Full Duty)	9/10/06 6/11/07	5/6/07 6/20/07	238 9 ----- 247	Surgery 9/10/06
Fire	Engineer/Firefighter DOI: 12/12/05 Claim# 0512002534 George Whittaker AA: Tom Bowen DA: Tom Hinton	Right knee strain due to fall while going up/down stairs carrying hose during physical agility test (NOTE: IW w/prior R knee DOI 6/22/99)	TBD	12/17/05 12/6/06	3/12/06 6/30/07	85 206 ----- 291	Surgery 12/7/06
Fire	Engineer of Fire DOI: 11/16/01 Claim# 0111003425 George Whittaker AA: Thomas Bowen DA: Tim Hinton	Mid back/Low back strain lifting weights; OAK 0282711	TBD	11/16/01 8/1/02 10/26/04 12/11/04 7/25/05 7/13/06	11/25/01 8/18/02 10/30/04 12/31/04 9/11/05 12/6/06	9 17 4 20 79 116 ----- 245	IW continues off work re: R Knee DOI 12/12/05 d/t Knee surgery 12/7/06
Fire	Captain of Fire DOI: 2/807 Claim# 0702000318 George Whittaker AA: Tom Bowen	Left knee strain/sprain due to slip on uneven surface overhauling wood debris fire	RETIRED Eff 7/3/07	2/14/07	6/30/07	136	Surgery 4/10/07
Fire	Lieutenant of Fire DOI: 11/6/06 Claim# 0611002581 George Whittaker AA: None	Left leg/knee strain/contusion due to slip/fall on roof while fighting fire	TBD	11/6/06	6/30/07	236	Surgery 11/16/06 * NCM on file
Fire	Captain of Fire DOI: 10/16/05 Claim# 0510002059 George Whittaker AA: Christopher Dehner	Low back strain lifting/carrying patient down stairs in a stair chair WCAB: SFO 0495293	QIW (P&S 11/27/06) RETIRED EFF 6/16/07	2/27/05 10/16/05 2/15/06 6/26/06 9/10/06 9/24/06 11/10/06	3/28/05 12/27/05 2/26/06 9/4/06 9/13/06 10/1/06 6/15/07	29 72 11 70 3 7 217 ----- 409	INDUSTRIAL RETIREMENT GRANTED 6/16/07 * NOTE: 4850 resumed eff 1/27/07 per DOI 10/16/05 RRTWM 10/2/06; sent home from TDP (LDW: 11/10/06) TDP 9/5/06 thru 9/10/06 and 9/14/06 thru 9/24/06.

JT2 Integrated Resources
JUNE 2007 ACTIVITY Workers Compensation Off Duty Report for the
City Of Oakland - Over 90 Days Lost Time

Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Fire	Firefighter/Paramedic DOI: 8/13/06 Claim# 0608003076 George Whittaker AA: None	Right knee strain due to slip while walking down concrete stairs at fire scene	7/9/07 (Trans Duty)	2/26/07	6/30/07	124	Surgery 4/16/07
Fire	Firefighter DOI: 2/7/07 Claim# 0702000580 George Whittaker AA: None	Left shoulder strain pulling/overhauling building siding at structural fire	TBD	3/9/07	6/30/07	113	L Shoulder Surgery 6/13/07
Fire	Firefighter DOI: 8/4/03 Claim# 0308002980 George Whittaker AA: Tom Bowen DA: Barry Lesch	CT 1974 through 8/4/03- Both knees and spine.	RETIRED EFF 7/15/05 (RETRO) P&S 2/3/06	2/6/05	2/2/06	361	INDUSTRIAL RETIREMENT GRANTED RETRO EFF 7/15/05 Surgery 2/7/05
Fire	Firefighter DOI: 7/12/04 Claim# 0407001897 George Whittaker AA: Tom Bowen DA: Barry Lesch	Low back injury bending to pick up bath towel in fire station.	RETIRED EFF 7/15/05 (RETRO)	10/11/04	2/6/05	118	INDUSTRIAL RETIREMENT GRANTED RETRO EFF 7/15/05 (MASTER) Surgery 2/7/05 NOTE: Concurrent lost time; Benefits continue on 8/4/03 DOI (see above row)
Fire	Firefighter DOI: 6/26/04 Claim# 0406001646 George Whittaker AA: Tom Bowen DA: Barry Lesch	CT right shoulder cyst, neck/right trapezius strain due repetitive lifting of 40 lbs compressed air cylinders.	RETIRED EFF 7/15/05 (RETRO)	6/25/04 7/13/04 2/2/06	6/29/04 10/11/04 5/31/07	4 90 483 ----- 577	INDUSTRIAL RETIREMENT GRANTED RETRO EFF 7/15/05 Surgery 6/27/05
Fire	Fire Engineer DOI: 10/24/06 Claim# 0610002622 George Whittaker AA: Christopher Dehner	Low back injury lifting/carrying patient on stair chair from bedroom to outside of house	TBD	10/24/06	6/30/07	249	Surgery 3/1/07

JT2 Integrated Resources
JUNE 2007 ACTIVITY Workers Compensation Off Duty Report for the
City Of Oakland - Over 90 Days Lost Time

Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Fire	Battalion Chief DOI: 2/20/06 Claim# 0602000470 Debra Forrey AA: None DA: Abel Acosta	Neck, left arm/knee strain/pain while exercising in Battalion Chief firestation quarters	TBD	6/21/06 9/21/06 9/24/06 9/27/06 11/15/06	6/24/06 9/22/06 9/25/06 9/28/06 6/30/07	3 1 1 1 227 ----- 233	L Knee Surgery 12/8/06
Fire	Firefighter DOI: 11/1/04 Claim# 0411002983 Debra Forrey AA: Tom Bowen	Left ankle/foot strain stepping on engine step at firestation.	QIW on DOI 4/2/04 & 11/1/04 claims	12/8/04	6/30/07	934	RETIREMENT PENDING IW had Shoulder Surgery 12/18/06 re: DOI 3/19/07
Fire	Captain of Fire DOI: 9/1/06 Claim# 0609001951 Debra Forrey AA: None	Hyper-extended right knee while establishing footing on ladder	11/11/06 2/24/07 TBD	10/8/06 2/13/07 4/24/07	11/10/06 2/23/06 6/30/07	33 10 68 ----- 111	
Fire	Firefighter DOI: 2/7/03 Claim#0302000315 Debra Forrey AA: Peri DeMarco	Right knee strain stepping/climbing onto fire engine; bilateral knees as of 4/15/03; Exacerbation on 5/27/05	5/22/06 TBD	7/28/05 5/24/06	5/21/06 6/30/07	297 402 ----- 699	R Knee Surgery 2/15/07 S/P R Knee Surgery 11/20/06 & 3/13/06
Fire	Captain of Fire DOI: 12/4/06 Claim# 0612002811 Debra Forrey AA: None	Left shoulder and low back injuries due to slip on stairs while carrying a blower	TBD	12/4/06	6/30/07	208	SNRB 2/15/07
Fire	Engineer of Fire DOI: 1/29/07 Claim# 0701000172 Debra Forrey AA: None	Left knee/leg strain due to slip/twist on slippery hillside	7/11/07 (Full Duty)	1/29/07 3/22/07 5/24/07	3/18/07 5/15/07 6/30/07	48 54 37 ----- 139	TDP 3/19/07 thru 3/22/07 & 5/16/07 thru 5/24/07
Fire	Firefighter DOI 9/16/06 Claim# 0609002062 Debra Forrey AA: Tom Bowen	Lower leg/achilles tendon tear/strain while exercising on precor machine at firestation	QIW (4/25/07)	9/16/06	6/30/07	287	RETIREMENT PENDING L Knee Surgery 3/12/07
Fire	Firefighter/Paramedic DOI: 5/17/05 Claim# 0505001002 Debra Forrey AA: None	Left leg strain/sprain due to slip/fall on hillside wet grass across the street from firestation	7/13/05 8/15/05 TBD	5/17/05 7/31/05 9/1/05	7/12/05 8/14/05 6/30/07	56 14 267 ----- 737	For SURGERY 3/29/07 * Surgeries 7/27/06 & 6/26/06; 12/20/05

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Fire	Lieutenant of Fire DOI: 11/8/06 Claim# 0611002579 Debra Forrey AA: None	Right shoulder strain lifting rolled hose during physical agility test	TBD	11/8/06	6/30/07	234	Surgery 12/20/06
Police	Police Ranger DOI: 1/21/06 Claim# 0601000103 Glenn Takano AA: None	Head concussion, groin, left leg/shoulder, low back/neck injuries when while on bicycle, IW was either struck or ran into a vehicle knocking him over down side of canyon	QIW 2/6/07	1/21/06	6/30/07	525	RETIREMENT PENDING NCM assigned
Police	Police Officer DOI:5/27/04 Claim#0405001330 Glenn Takano AA: Linda Brown	Left leg (tibia fracture),right knee and hip injuries due to struggling with suspect.	RETIRED QIW P&S	5/27/04 12/17/04 9/9/05 3/21/07	10/8/04 3/11/05 3/26/06 ----	134 84 198 40 ----- 456	INDUSTRIAL RETIREMENT GRANTED EFF 6/18/07 TDP from 1/10/07 thru 3/21/07; sent home d/t permanent restrictions
Police	Police Officer DOI: 1/25/05 Claim# 0501000123 Glenn Takano AA: Bryan Lamb DA: Kevin Calegari	Mid back/right foot/neck injury due to MVA, rear-ended	RETIRED QIW	1/25/05 4/19/05 5/8/05 4/24/06 5/15/06	1/28/05 4/21/05 5/11/05 4/30/06 5/5/07	3 2 3 6 354 ----- 369	INDUSTRIAL RETIREMENT GRANTED EFF 6/1/07 (See DOI 4/19/06 as Master claim for retirement) SNRB 7/17/06 NCM on file
Police	Police Officer DOI: 4/19/06 Claim# 0604001684 Glenn Takano AA: Bryan Lamb DA: Kevin Calegari	Low back strain lifting box per a/a applicaton; SFO 0497446	RETIRED QIW	5/5/07	5/31/07	26	INDUSTRIAL RETIREMENT GRANTED EFF 6/1/07
Police	Police Officer DOI: 2/18/07 Claim# 0702000453 Glenn Takano AA: None	Right knee sprain/strain due to fall/leg sweeping/struggling w/ suspect	TBD	2/18/07	6/30/07	132	Surgery 4/27/07

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	Neighborhood Services Coordinator DOI: 1/18/07 Claim# 0701000152 Lisa Jones AA: Donna Rivers DA: Rachel Asa SA: Bruce Bernstein	Right knee when she struck it on a sidewalk while struggling with combative subject.	11/25/06 6/5/07 (Trans Duty)	9/28/06 1/15/07	11/24/06 6/4/07	57 140 ----- 197	Surgery 1/17/07
Police	Police Officer DOI: 11/19/05 Claim# 0511002727 Glenn Takano AA: Alex Wong	Bilateral jaw problem due to IW restraining/struck by woman attempting suicide; TMJ/teeth/face/head re a/a 3/19/07 app; SFO 0502243	QIW	6/15/07	6/30/07	15	RETIREMENT PENDING
Police	Police Officer DOI: 4/1/06 Claim# 0604002595 Glenn Takano AA: Alex Wong	CT right shoulder rotator cuff tear, right arm numbness, right biceps tendon rupture.	TBD	4/25/06	6/15/07	417	* R Shoulder Surgery 11/22/06; R CTS 9/8/06 * TDP 1/31/07 thru 2/1/07
Police	Police Officer DOI: 2/16/04 Claim# 0402000322 Glenn Takano AA: None	Right knee when she struck it on a sidewalk while struggling with combative subject.	11/25/06 TBD	9/28/06 1/15/07	11/24/06 6/30/07	57 166 ----- 223	Surgery 1/17/07
Police	Police Officer DOI: 7/20/06 Claim# 0607001568 Glenn Takano AA: Kenneth Sheppard	Left knee fracture, left shoulder/elbow/hip strain/contusion due to MVA with another officer motorcycle	QIW	7/20/06	6/30/07	344	RETIREMENT PENDING * Left Shoulder Surgery 1/10/07 * Knee Surgery 7/21/06
Police	Police Officer DOI: 3/8/98 Claim# 0058620186 Glenn Takano AA: James Vandersloot DA: None	Low back, left wrist, forearm, lumbar strain and knee due to MVA; Stips w/ future medical care	QIW P&S (1/22/07)	12/1/06	6/30/07	181	* 4850 still in question

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	Police Officer DOI: 2/2/04 Claim# 0402000239 Glenn Takano AA: Arjuna Farnsworth DA: Patrick Jimenez	Right knee dislocation, climbing fence in pursuit of suspect; SFO 0479727; Findings/Award w/ future medical care	QIW P&S	2/4/04 4/13/07	8/3/04 6/30/07	181 78 ----- 259	RETIREMENT PENDING
Police	Police Officer Trainee DOI: 7/16/05 Claim# 0507001427 Lisa Jones AA: Alex Wong	Heat exhaustion/fainting/fall resulting in right arm/lower extremity swelling/edema during Academy physical training. Accepted thru 10/3/05, thereafter denied as non-industrial; SFO 0491653	TBD	7/18/05 10/2/05	7/24/05 6/30/07	6 636 ----- 642	R Shoulder Surgery on 1/23/07
Police	Police Officer DOI: 1/5/04 Claim# 0401000563 Glenn Takano AA: Alex Wong DA: Ricki Kerner	Accepted CT Bilateral wrists strain due to keyboarding, typing; Right shoulder denied 2/22/05.	RETIRED QIW (2/27/07) P&S (5/14/07)	6/22/04 5/31/05 8/9/05 1/30/06 6/4/06	2/6/05 6/2/05 8/11/05 4/25/06 6/1/07	229 2 2 85 362 ----- 680	INDUSTRIAL RETIRMENT GRANTED EF 4/13/07 * Surgery 9/18/06 * R CTS Surgery 10/21/04 * L CTR Surgery 12/9/04
Police	Police Officer DOI: 5/22/06 Claim# 0605001034 Glenn Takano AA: None	CT low back strain due to gunbelt and exiting/entering patrol car	TBD	5/27/06 3/13/07	6/30/07 6/30/07	34 109 ----- 143	Surgery 5/21/07
Police	Police Service Technician DOI: 4/28/06 Claim# 0604000872 Lisa Jones AA: Bryan Lamb	Right knee/wrist/finger, bilateral shoulders, head/back contusions/strains due to slip/fall on wet floor at 7th Street Station, walking to file cabinet	5/18/06 TBD	4/28/06 6/5/06	5/17/06 6/30/07	19 390 ----- 409	For L Knee Surgery

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	Police Officer DOI: 11/15/06 Claim# 0610003026 Glenn Takano AA: Scot Shoemaker	Right knee injury when twisted while acting as decoy during canine training.	6/13/07 (Full Duty)	3/13/07	6/12/07	91	
Police	Police Officer DOI: 1/10/07 Claim# 0701000241 Glenn Takano AA: None	Pneumonia per LC Presumption	6/28/07 (Full Duty)	1/10/07	6/27/07	168	Surgery 3/8/07
Police	Police Evidence Technician DOI: 1/18/07 Claim# 0701000106 Lisa Jones AA: None	Left knee/low back strain/confusions due to slip/fall on wet floor	TBD	1/18/07	6/30/07	142	Surgery 4/18/07
Police	Police Officer DOI: 5/17/04 Claim# 0405003387 Glenn Takano AA: Bert Arnold DA: Patrick Jimenez	CT Left foot/knee, spine, right wrist due to police officer duties; OAK 0321860; Re 5/24/06 S/O, spine, right wrist, left knee accepted/left foot denied	TBD	12/19/05	6/30/07	558	?Owe 4850 after 6/2/07? R Carpal Tunnel Release 2/3/06; MONITOR FOR CONCURRENT LOST TIME w/re: separate L heel claim (DOI 5/17/04) - Had Ossatron on 12/9/04 and needing another procedure.
Police	Police Officer DOI: 9/8/06 Claim# 0609002077 Glenn Takano AA: Alex Wong	Heart (Artery blockage in heart)	TBD	9/8/06	6/30/07	295	* 4850 paid starting 3/12/07 and continuing * Claim initially denied 12/2006; Accepted 03/2007 * Procedure 3/12/07
Police	Police Officer DOI: 2/2/06 Claim# 0602001451 Glenn Takano AA: None	Bilateral ankle injuries when jumped over fence and landed on uneven ground while chasing suspect	TBD	7/5/06	6/30/07	360	Surgery 11/3/06 (removal of screws)

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	Police Officer DOI: 8/22/02 Claim# 0208003145 Glenn Takano AA: Alex Wong	Right knee pain/swelling/strain chasing armed suspect 5 blocks	RETIRED QIW (2/9/07)	8/23/02 11/1/06	1/8/03 3/23/07	139 142 ----- 281	INDUSTRIAL RETIREMENT GRANTED EFF 7/1/07 * Eff 3/24/07, 4850 paid on DOI 8/5/03 Issues to be addressed on DOI 6/1/04 Surgery 11/2/06
Police	Police Officer DOI: 8/5/03 Claim# 0308004387 Glenn Takano AA: Alex Wong	Right knee strain struggling w/ suspect per on-the-spot report/aa application; SFO 0501342	RETIRED QIW	3/23/07	6/30/07	99	INDUSTRIAL RETIREMENT GRANTED EFF 7/1/07
Police	Sergeant of Police DOI: 10/17/06 Claim# 0610002343 Glenn Takano AA: None	Right shoulder strain during defense tactics training	QIW (6/14/07)	10/17/06	6/30/07	256	Surgery 2/2/07
Police	Police Records Specialist DOI: 8/30/01 Claim# 0108002384 Lisa Jones AA: None	Bilateral legs/low back injury when struck by auto; subrogation credit pending	TBD	3/6/02 2/14/03 1/24/05 3/29/06 4/27/07	7/5/02 5/27/03 10/9/05 10/15/06 6/30/07	122 103 258 200 64 ----- 746	L Knee Surgeries 3/30/06, 1/25/05, 7/6/04, 3/7/02; R Knee Surgery 2/18/03 Trans Duty 10/10/05 thru 3/29/06; resumed 10/16/06 thru 3/21/07 (TDP exhausted)
Police	Account Clerk III DOI: 12/22/04 Claim# 0412003181 Lisa Jones AA: David Flores-Workman DA: Demetra Johal	Bilateral shoulders/arms/handsup per back/neck strain lifting/moving old files; ?Psyche	TBD	5/8/05	6/30/07	783	* TTD ended eff 5/8/07 per 2-yr rule Surgeries 8/3/06 and 3/13/06
Police	Police Communications Dispatcher DOI: 4/23/05 Claim# 0504000867 Lisa Jones AA: Raymond Wright DA: Joe Leonard	Low back/neck strain bending/pulling up lever to adjust chair height.	TBD	4/23/05	6/30/07	798	* TD ends 4/23/07 d/t 2-yr rule re Max TD * Surgeries 12/18/06 & 7/7/06

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	Police Officer DOI: 1/13/07 Claim# 0701000054 Irving Willis AA: None	Left leg fracture, left ankle/right shoulder, back contusions/strain due to MVA when while on motorcycle, IW was struck by hit-run driver	TBD	1/13/07	6/30/07	168	For Surgery pending UR
Police	Police Officer DOI: 12/7/04 Claim# 0412003151 Irving Willis AA: Alex Wong	Herniated disc/lower back injury due to struggling w/suspect.	QIW (6/28/07)	12/7/04 8/29/06	1/1/06 6/30/07	390 305 ----- 695	RETIREMENT PENDING Repeat Back Surgery 8/30/06; Emergency Surgery 12/10/04 TDP 1/2/06 thru 8/29/06
Police	Police Officer DOI: 1/31/03 Claim# 0301000988 Irving Willis AA: Kevin Morrison	Right hand contusion due to pistol range and weaponless defense tactics; SFO 0473183	QIW (5/15/07)	7/1/03 5/1/05 3/20/06 12/3/06	1/12/04 8/28/05 7/19/06 6/30/07	196 119 121 209 ----- 635	RETIREMENT PENDING Surgeries 3/21/06 & 5/3/05 NOTE re DOI 10/20/05: IW was off work 7/20/06 thru 12/3/06; Full duty 12/4/06
Police	Police Officer DOI: 4/19/01 Claim# 0056210457 Irving Willis AA: : Linda Brown	Neck and bilateral shoulders injuries while attempting to subdue a suspect.	QIW (6/7/07)	8/14/03 3/9/07	11/30/03 6/30/07	108 113 ----- 221	RETIREMENT PENDING For R Shoulder Surgery 3/30/07; S/P L Shoulder Surgery 8/15/03
Police	Police Officer DOI: 3/22/07 Claim# 0703000834 Irving Willis AA: None	Head/R Chest/Back/neck/Left knee, Right buttocks/hip strain/possible contusion due to MVA when IW patrol car was rammed by suspect vehicle	TBD	3/29/07	6/30/07	93	
Police	Police Officer DOI: 8/14/06 Claim# 0608001735 Irving Willis AA: Linda Brown WC DA: Kevin Calegari Subro DA: Clark Patten	Head laceration, left side rib/chest, both knees due to motor vehicle accident; head on collision with civilian vehicle.	TBD	8/14/06	6/30/07	320	L Knee Surgery 1/23/07
Police	Police Officer DOI: 10/7/06 Claim# 0610002303 Irving Willis AA: Linda Brown DA: Howard Au	Low back strain due to fall from 6' fence to search for suspects	TBD	10/25/06	6/30/07	248	Claim initially delayed; ACCEPTED 1/2/07

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	Police Officer DOI: 12/10/06 Claim# 0612002850 Irving Willis AA: None	Left wrist/knee contusion/strain due to slip/fall struggling w/suspect.	6/18/07 (Trans Duty)	12/10/06 5/22/07	4/4/07 6/17/07	115 26 <hr/> 141	* L Wrist Surgery 5/23/07 * TDP 4/5/07 thru 5/22/07
Police	Police Officer DOI: 6/17/06 Claim# 0606001431 Irving Willis AA: Kenneth Sheppard	Left hip strain running across the street to assist other officers w/ struggling suspect	6/12/07 (?Full vs Trans Duty)	7/28/06	6/11/07	318	For possible surgery * NCM
Police	Sergeant of Police DOI: 5/5/06 Claim# 0605001179 Irving Willis AA: Linda Brown DA: Jeff Grant	Left knee sprain/tear due to slip on dirt hillside at crime scene	TBD	5/5/06	6/30/07	321	For Surgery pending UR and pending clearance re: CVS
Police	Police Officer DOI: 12/24/05 Claim# 0512002591 Irving Willis AA: None	Left shoulder strain/sprain reaching out to quickly close patrol car door	1/5/06 TBD	12/25/06 4/19/06	1/4/06 6/30/07	9 437 <hr/> 446	For possible 2nd Surgery * Surgery 12/12/06 Injection 5/18/06
Police	Police Officer DOI: 5/18/06 Claim# 0605001042 Irving Willis AA: Bryan Lamb	CT left knee strain due to ongoing police officer job duties; SFO 0496010	QIW	5/17/06	6/30/07	423	RETIREMENT PENDING For step 2 Surgery; Surgery 5/23/06 Claim accepted 10/10/06 per AME (initially denied 8/11/06)
Police	Sergeant of Police DOI: 2/2/04 Claim# 0402000173 Irving Willis AA: Linda Brown DA: Christian Kerry	Groin/Back injury while getting into patrol car with bag, leg and radio case got stuck.	TBD	4/28/04 11/25/06	11/4/05 6/30/07	555 217 <hr/> 772	RETIREMENT PENDING TDP 11/5/05 thru 11/25/06 (Sent home from TDP) DX's discography 3/15/05
Police	Police Officer DOI: 7/25/03 Claim# 0307004377 Irving Willis AA: Alex Wong DA: Christian Kerry	Left knee strain loading cones onto city van	TBD	10/30/06	6/30/07	243	Surgery 10/31/06

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	Police Officer DO: 6/10/04 Claim# 0406001485 Irving Willis AA: Alex Wong DA: Joe Leonard	Head/back/face/neck/chest/arms/knees, right hip/top of foot pains/contusions due to MVA; SFO 0485664	TBD	6/10/04 12/8/05	7/11/04 6/30/07	31 569 <hr/> 600	Low back Surgery 7/18/06
Police	Sergeant of Police DOI: 2/9/06 0602000644 Irving Willis AA: Alex Wong DA: Patrick Jimenez	Left leg, right arm/shoulder/elbow, bilateral knees injuries due to collision/fall w/ another motorcycle officer while evading a van; SFO 0436843	QIW	6/26/06	6/30/07	369	RETIREMENT PENDING L Knee Surgery 6/27/06
Public Works	Park Supervisor I DOI: 2/5/07 Claim# 0702000244 Gloria Valerio AA: Robert Levine DA: Steve Jimenez	Neck strain/chest wall contusion due to MVA; back/left shoulder/psyche/internal organs (diabetes) added per a/a 5/7/07 application now on delay; OAK 0336877	TBD	2/5/07	6/30/07	145	
Public Works	Heavy Equipment Mechanic DOI: 2/8/05 Claim# 0502000291 Tyrone Woodson AA: Cory Stephens DA: Carol Powell	Low back/right leg strain lifting/removing radiator, bending/repairing chipper machine.	? QIW P&S (2/11/07)	2/8/05 6/27/05 6/30/06	2/14/05 4/2/06 2/11/07	6 279 226 <hr/> 511	* IW still off work awaiting clarification of work status (permanent restrictions, if any) * Back Surgery 11/2/05 * TTD paid thru 3/9/07 * TDP 2/15/05 thru 6/24/05; 4/3/06 thru 6/30/06
Public Works	Gardener II DOI: 1/6/03 Claim# 0301000010 Tyrone Woodson AA: Michael Grimes DA: Joe Leonard	Right leg/low back from dragging and loading tree limbs and branches	QIW	1/7/03 5/25/06	11/2/03	309	Citywide letter sent 6/28/06
Public Works	Parkland Maintenance Worker DOI: 2/20/07 Claim# 0702000372 Gloria Valerio AA: None	Right knee sprain due to slip on uneven dirt pavement	TBD	2/20/07	6/30/07	130	For Surgery 5/23/07

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Public Works	Custodian DOI: 4/4/05 Claim# 0504000627 Tryone Woodson AA: Patricia Pomper	Right shoulder injury due to fall from chair landing on shoulder	TBD	9/11/05	6/30/07	656	For Neck Surgery 3/22/07 Shoulder Surgery 9/12/05 TDP 5/31/05 thru 8/31/05 EFJA (5/26/06) available
Public Works	PW Maintenance Worker DOI: 8/3/00 Claim# 0056201125 Tyrone Woodson AA: Barry Gorelick DA: None	Bilateral wrists/forearms due to continuous job duties; OAK 0279930; Stips w/ future medical care	7/6/07 (Full Duty)	2/14/01 10/26/01 8/27/02 6/30/06	5/20/01 11/9/01 10/12/03 ---	95 14 282 ----- 411	* No TD owed due to 5 yr SOL *TDP 4/6/06 thru 6/30/06 * Post-Surgery Procedure d/t complication on 1/31/07 * L Wrist/Elbow Surgery 1/23/07 * Surgery 10/3/06
Public Works	Auto Equipment Painter DOI: 6/13/06 Claim# 0606001226 Tyrone Woodson AA: Julius Young	Right shoulder/upper arm strain grabbing handrail to climb onto fire engine roof	6/26/06 QIW P&S	6/15/06 8/9/06	6/25/06 6/1/07	10 296 ----- 306	TD paid thru 6/1/07
Public Works	Field Construction Inspector DOI: 10/26/06 Claim# 0610003066 Tyrone Woodson AA: None	Work-related stress	TBD	2/16/07	6/30/07	134	
Public Works	Maintenance Worker DOI: 8/18/04 Claim# 0408002016 Tyrone Woodson AA: Jeffrey Fetner DA:Howard Au	Right knee injury when twisted right foot while descending stairs and fell. TD benefits end 2/24/06 per AME IW can RTW Transitional Duty; BUT per PTP/Dr. Blackwell, TTD thru 4/30/06	QIW P&S (12/15/05) * Offered PPT job at COO-FMA	8/27/04	2/24/06	546	TD paid thru 2/24/06 only per P&S from AME but PTP continued to keep IW TTD thru 7/23/06 and released FULL duty 7/24/06. IW RTW 7/24/06; sent home 7/31/06 d/t permanent restrictions from AME that preclude him from doing U&C.

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Public Works	Gardener II DOI: 7/21/03 Claim# 0307002408 Gloria Valerio AA: Jeffrey Fettner DA: James Griffin	Left shoulder/low back strain due to putting litter in dump truck	QIW P&S (9/28/06)	7/28/03 9/24/04 9/14/05 6/30/06 10/2/06	8/6/04 12/31/04 9/23/05 7/9/06	375 98 10 9 ----- 492	TDP 4Surgeries 11/4/04 (L Shoulder) & 5/10/04
Public Works	Painter DOI: 10/21/05 Claim# 0510002426 Tyrone Woodson AA: Mark Shostak DA: Barry Lesch	Right Foot Plantar Fasciitis	TBD	10/21/05 1/19/06 9/12/06 12/13/06	12/4/05 1/26/06 12/6/06 6/30/07	44 7 85 199 ----- 335	LOV: 3/27/07 For ESWT/Surgery NOTE: EE RTW 12/7/06 thru 12/13/06
Public Works	Garden Crew Leader DOI: 10/3/02 Claim# 0210003933 Gloria Valerio AA: Julius Young DA: Barry Lesch	Low back strain trimming bushes in small cramped space; OAK 0290131 Right knee compensable consequence.	1/3/05 10/31/05 QIW P&S (8/2/06)	10/3/02 5/30/05 2/3/06 7/18/06	1/2/05 10/30/05 6/26/06 8/11/06	824 184 143 24 ----- 1175	Per defQME (Dr. Barber) P&S/QIW 8/2/06; VRTD resumed 8/12/06 City Wide Search Letter sent 8/21/06
Office of Finance	Parking Control Technician PT (1000 hr) DOI: 12/27/03 Claim# 0312004058 Gloria Valerio AA: Allison Wood DA: TBD	Shoulder/upper arm strain, headache, trapezius/rhomboid strain, cervical/back strain, contusion lower leg due to MVA; OAK 0306201	6/7/04 3/7/05 TBD	12/27/03 10/3/04 2/26/07	6/6/04 3/11/05 6/30/07	162 165 124 ----- 451	
Office of Finance	Senior Data Entry Operator DOI: 3/14/07 Claim# 0703000608 Debra Forrey AA: None	Right hand strain due to workload/data entry during tax renewal season	TBD	3/14/07 3/23/07	3/18/07 6/30/07	4 99 ----- 103	
Office of Finance	Parking Control Technician DOI: 3/15/06 Claim# 0603000563 Debra Forrey AA: Deirdre Mochel	Neck/back/head/legs injury due to MVA when IW rearended in parking control vehicle	QIW P&S (4/23/07)	3/15/06 8/4/06	4/4/06 4/22/07	20 261 ----- 281	

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Office of Finance	Public Service Rep DOI: 11/1/04 Claim# 0411003339 Debra Forrey AA: Raymond Wright	CT right arm/hand/shoulder, neck strain due to repetitive mail handling duties. Surgery 9/16/05 NOTE: Left elbow denied pending Panel QME	QIW P&S (8/18/06)	6/7/05	9/22/06	473	
Office of Finance	Parking Control Technician DOI: 1/4/06 Claim# 0601000054 Debra Forrey AA: None	Psyche/mental stress due to emotion assault by citizen w/ rifle when IW giving parking citation	QIW (P&S 1/3/07)	1/4/06 2/26/06 6/20/06 9/17/06	1/17/06 4/21/06 8/11/06 1/2/07	13 54 52 107 ----- 226	
Office of Finance	Tax Representative I DOI: 3/23/06 Claim# 0603000575 Gloria Valerio AA: None	Bilateral wrists/neck strain due to computer/cashiering work	TBD	6/1/06 6/18/06 1/15/07	6/11/06 6/19/06 6/30/07	10 1 177 ----- 188	For Left Wrist Surgery 6/29/07
Head Start	Food Service Worker DOI: 5/8/98 Claim# 0058620345 Gloria Valerio AA: Ray Otis DA: Shiela Cress	Cervical/bilateral upper extremities; OAK 0323431 -- Amended Application filed -- included Head and neck	QIW P&S (10/26/06)	4/28/03 11/3/05	5/5/03 11/17/06	7 379 ----- 386	L Wrist Surgery 3/3/06; R Wrist Surgery 11/4/05
Head Start	Early Childhood Instructor DOI: 8/23/01 Claim# 0108004322 Gloria Valerio AA: Lisa Ivanich DA: Jeff Grant	Spine strain due to alleged MVA; OAK 0282679	TBD	4/22/05 10/20/06	7/29/05 6/30/07	98 253 ----- 351	Surgeries 10/26/06, 1/5/06, 4/8/05
Head Start	Early Childhood Ctr Dir DOI: 8/20/03 Claim# 0308002695 Gloria Valerio AA: Robert Hill	Back/headache/right knee injuries when while seated, chair rolled from under her, IW fell to the floor; Bilateral shoulders.	TBD	3/7/06 5/8/06 12/11/06	9/27/05 11/6/06 6/30/07	204 182 201 ----- 587	R Shoulder Surgery 5/9/06; L Shoulder Surgery 3/9/05
Office of Mayor	Public Service Employee (Community Liaison) DOI: 1/5/06 Claim# 0601000025 Lisa Jones AA: None	Bilateral hands/wrists/forearms strain due to repetitive typing	QIW P&S (4/17/07)	6/22/06 1/23/07	6/28/06 4/20/07	6 87 ----- 93	TD resumed 1/24/07 thru 4/20/07 P&S/QIW 4/17/07 Trans Duty 12/15/06 thru 1/23/07, sent home.

JT2 Integrated Resources
JUNE 2007 ACTIVITY Workers Compensation Off Duty Report for the
City Of Oakland - Over 90 Days Lost Time

Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Retirement & Risk	Management Assistant DOI: 3/5/05 Claim# 0603000428 Betty Hahn AA: None	CT Bilateral hands/wrists strain due to computer use at a non-ergo workstation	TBD	9/15/06	6/30/07	288	TDP 4/3/06 thru 4/16/06

**AN ACTUARIAL ANALYSIS OF THE
WORKERS COMPENSATION
LOSS RESERVES AND FUNDING LEVELS
FOR THE CITY OF OAKLAND
AS OF JUNE 30, 2007**



Prepared for: The City of Oakland
Oakland, California

Prepared by: Milliman, Inc.
San Francisco, California

December 3, 2007

Item 6, Exh. F
Finance and Management Committee
March 11, 2008

**AN ACTUARIAL ANALYSIS OF THE
WORKERS COMPENSATION
LOSS RESERVES AND FUNDING LEVELS
FOR THE CITY OF OAKLAND
AS OF JUNE 30, 2007**

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**AN ACTUARIAL ANALYSIS OF THE
WORKERS COMPENSATION
LOSS RESERVES AND FUNDING LEVELS
FOR THE CITY OF OAKLAND
AS OF JUNE 30, 2007**

INTRODUCTION

Milliman, Inc. (Milliman) has been retained by the City of Oakland (the City) to provide an actuarial analysis of its self-insured workers compensation experience. The purpose of this analysis is to assist the City with its financial reporting and management planning. Specifically, with data evaluated as of June 30, 2007, we estimated the following:

- Loss¹ and unallocated loss adjustment expense (ULAE) reserves, net of the City's excess insurance, as of June 30, 2007,
- Funding levels for Fiscal Accident Years (FAY)² 2008 through 2012,
- Probability levels and present values for these reserve and funding amounts, and
- Timing of future payments.

This report presents the results of our analysis, which was conducted in October of 2007. It is accompanied by a technical appendix that is an integral part of this document.

BACKGROUND

Coverage. The City has self-insured its workers compensation exposures since it was incorporated. Workers compensation refers to the self-insured portion of this coverage. The occupations in this program include a variety of administrative and public service classes.

Claims Handling. The City's claims have been handled by several TPAs over the years. The current TPA is JT² Integrated Resources (JT²), who has provided this service since 2002. The City tracks its subrogation recoveries, but this information has not been recorded consistently from TPA to TPA. Therefore, the Milliman estimates shown in this report are gross of subrogation recoveries. Subrogation recoveries are typically very small (about 2% of total losses) for workers compensation.

¹ Unless otherwise specified, losses include allocated loss adjustment expenses (ALAE).

² Fiscal accident years are the twelve months ending June 30.

Excess Insurance. Historically, the City has retained all claim liabilities on an unlimited basis. It is our understanding that beginning August 3, 2004 the City purchased excess insurance and retains only the first \$1 million of loss per claim, subject to a \$100 million annual aggregate. Our estimates assume all insurance on any excess claims is collectible, and that the potential for losses above the aggregate is remote. Contingent liabilities will exist if the excess insurers are unable to honor their obligations.

RESULTS OF THE STUDY

Reserve Estimates. The Milliman estimated loss reserve as of June 30, 2007 is \$98 million. This total reserve is composed of \$43 million of case reserves, \$50 million of incurred-but-not-reported (IBNR) reserves, and \$5 million of ULAE reserves. The case reserves are established by individual claim adjusters. The IBNR reserves are estimated by Milliman and include reserves for late reported claims as well as development on known claims. ULAE reserves are for costs associated with claim settlement that cannot be allocated to individual claims, and are estimated by Milliman.

The estimates are displayed by fiscal accident year on Exhibit 1 on an expected value, undiscounted basis. That is, these amounts are the estimated reserves required to satisfy the City's liability without a contingency provision for unanticipated development. Also, these estimates are stated without any credit for the investment income that can be earned on funds held to pay claims. Exhibit 2 shows these estimates discounted and undiscounted and under a variety of probability level assumptions.

Funding Estimates. We have also projected the loss and ULAE associated with the City's self-insured exposures for the next five fiscal years. The estimates are for the costs of all accidents occurring during the year, regardless of when they are reported or settled. Under an accrual accounting system, the City should include this item in its budget each year to cover the expected costs for this program. Table 1 summarizes these estimates on an expected value, undiscounted basis. Exhibit 3 details the calculation. Exhibit 4 displays the funding estimates at different probability levels and discount rates.

Table 1: Funding Estimates (\$000)					
FAY	First \$1 M per Claim		Excess of \$1M Loss & ALAE	ULAE	Total
	Loss	ALAE			
2008	\$19,826	\$2,458	\$446	\$1,753	\$24,483
2009	22,316	2,767	502	1,985	27,570
2010	25,147	3,118	565	2,237	31,067
2011	28,342	3,514	637	2,517	35,010
2012	31,950	3,962	718	2,843	39,473

The funding estimates in Table 1 are based on the following:

- Milliman estimated pure premiums,
- Projected payroll as provided by the City,
- ALAE equal to 12.4% of losses, based on industry statistics,
- ULAE equal to 7.9% of losses (and ALAE), but no other program expenses are included,
- \$1,000,000 loss (and ALAE) limit per claim,
- Excess losses (over \$1 million per claim) equal 2% of limited losses,
- Currently scheduled workers compensation benefits under AB 749, and
- Projected savings from AB 227, SB 228 and SB 899.

Projected Payments. Exhibit 5 displays the projected timing of future loss and ULAE payments. These projections reflect the payment patterns noted below and our selected ultimate losses, including those for the funding years. Table 2 segments the projections into “short-term” (between July 1, 2007 and June 30, 2008) and “long-term” (subsequent to June 30, 2008) for reserves (accidents occurring in FAY 2007 and prior) and FAY 2008 funding.

Table 2: Projected Payments (\$000)			
Duration	Reserves* (2007 and Prior)	Funding* (2008)	Total
Short-Term	\$19,043	\$4,220	\$23,263
Long-Term	79,338	19,817	99,155
Total	\$98,381	\$24,037	\$122,418
(*) Loss and LAE below retention.			

Change in Estimates. The ultimate loss estimates shown in this report can be compared to those in our previous³ analysis. As shown in Exhibit 6, the ultimate loss amounts underlying our current reserve estimates have decreased \$870 thousand since our June 2006 analysis. Our estimates of funding for FAY 2008 and subsequent have decreased approximately 2% since last year. The recently enacted legislative changes that affect workers compensation costs in California have had a significant impact on reducing costs for most employers in the state.

Frequency, Severity and Pure Premium. Exhibit 7 summarizes frequency (number of claims per \$1 million of payroll), severity (estimated losses per claim), and pure premiums (estimated losses per \$100 of payroll) for each fiscal accident year. Since FAY 1993, the City's frequency has decreased almost every year, but has increased for FAY 2006. The increase in FAY 2006 is different from most other California entities, but the decrease in FAY 2007 is back in line. Severity since FAY 1993 over this same period has generally increased until the last couple of years, where it has remained flat; this is generally consistent with industry patterns.

OBSERVATIONS

Claim Closure Rate. The City's claim closure rate may have slowed down at the early stages of development. All else equal, this would tend to increase the required reserve. The observed slowdown in more recent periods may be due in part to the legislative measures mentioned above and in general by a change in claim handling. (The current TPA leaves inactive claims open for one year, while the prior TPA closed these claims after sixty days.)

Late Development. Workers compensation claims can remain open for years or decades. The City's experience includes a number of older claims that are still developing upward. In last year's report, we noted continued upward development on the very mature (more than 20 years old) claims. Indeed, during FAY 2002 to 2006, these losses increased over \$1 million per year. During FAY 2007, these losses increased over \$0.5 million.

³ *An Actuarial Analysis of the Workers Compensation Program for the City of Oakland as of June 30, 2006*, dated October 5, 2006. 6

DISCUSSION OF RESULTS

Expenses. The term *allocated* loss adjustment expense relates only to expenses for the settlement of individual claims. For this analysis, loss and ALAE have been reviewed on a combined basis. *Unallocated* loss adjustment expense is the insurance industry term generally used to refer to any claims-handling costs that cannot be attributed to individual claims. Fees paid to third party administrators (TPAs) represent examples of this type of expense. Among other expenses associated with the self-insurance fund are the excess insurance premiums and costs of trustee, legal, risk management and actuarial services. These costs have not been analyzed in this report.

Expected Value. In this report, the term *expected value* refers to the overall average level of loss liabilities estimated for each fiscal accident year and for all years combined. The expected value reserve contains no provision for amounts in excess of that reasonably needed to support anticipated disbursements.

Probability Level. The term *probability level* refers to the probability that actual future payments will not exceed the indicated reserve amount. The difference between the probability level indications and the expected value indications can be considered an adverse fluctuation reserve. Given the uncertainty and volatility of ultimate claim costs, such a reserve is an important element of a responsibly-funded self-insurance plan. Funding at probability levels higher than the expected value increases the likelihood (but does not guarantee) that actual future losses will not exceed our estimates at those probability levels.

Discounting. For outstanding claims, final payment may not be made for a number of months or years. During this period of time, it is possible to earn investment income on funds held for loss reserves. The actual amount of investment income depends on loss payment patterns, funds invested, and the net investment yield. The estimated reserves are discounted at 3.75%, 4.75% and 5.75%. These rates were selected by the City. We have not reviewed the investment portfolio and are not expressing an opinion on the appropriateness of these rates.

Development. Case reserves are based on the facts of a claim as it is known at the time the reserve is set; these reserves do not anticipate that the status of a claim will change. The fact that our IBNR reserves include a provision for development on known claims does not necessarily imply that there is a problem with the case reserves. For our purposes, it is more important that case reserves are set consistently from year to year than that they reflect actual final costs. For workers compensation, the tendency is that, in aggregate, claims are more costly than originally thought. This pattern can be seen by examining the case incurred development history. Thus, a properly funded total reserve should include a provision for upward development.

Exposures. Please note that the funding estimates are directly related to projected exposures provided by the City. If actual exposures differ from the projected amounts, the funding levels should be adjusted proportionately. The exposure base used for this analysis is payroll.

METHODOLOGY

Basis. The reserve estimates in this report were developed in accordance with the principles of the Casualty Actuarial Society and the applicable standards of the American Academy of Actuaries. In addition, our conclusions are consistent with GASB Statement Nos. 10 and 30, as we understand them. The Technical Appendix to this report provides detailed discussions of the methods and assumptions used to obtain our expected value, undiscounted estimates of reserves and funding levels, as well as a discussion of the probability level and present value estimates. We encourage all users of our results to read the technical appendix.

Sensitivity Analysis. The results of this analysis are subject to a number of actuarial assumptions. Perhaps the most significant assumption is the development pattern; our selection is based on the City's experience and external sources. Other key assumptions include frequency and severity trends and the impact of the legislation enacted since 2003.

VARIABILITY OF RESULTS

General. The results contained in this report represent our best professional judgment; however, variation from these or any other reserve estimates of unpaid claims is not only possible, but

probable. Actual future payments may vary significantly, and in either direction, from the estimates contained in this report.

Legislative Changes. California workers compensation has received a tremendous amount of attention from the state's politicians, insurers, employers, and providers, as well as the public in general. Recent years have seen an escalation in the number of legislative reforms, judicial rulings, and social phenomena affecting this business. AB 749, AB 227, SB 228 and SB 899, all recently enacted, affect benefit levels, medical utilization, vocational rehabilitation, the presumption of the treating physician and apportionment, among other areas. They will significantly impact past and future claim costs.

Large Claims. An important source of uncertainty arises from the exposure to large claims. For almost the entire history of the program, the City has retained losses on an unlimited basis. Although the City now has a relatively low retention to protect it from the impact of any single claim, the growing number of large claims in general increases the uncertainty associated with the program.

Claims. The change in claims administrator in FAY 2002 may also contribute to the variability of future reserve estimates. Consistent case reserving is an important element of forecasting future claim development, and changes in claim administration procedures or case reserve adequacy may add variability to our estimates.

Other Factors. Among the other causes of variability are unpredictable factors affecting future economic and investment conditions, the occurrence of catastrophic accidents, and random statistical fluctuations.

Discounting. In addition to the risks inherent in estimating ultimate losses mentioned earlier, estimating discounted results creates additional risks such as the assumed payment pattern being misestimated, the assumed interest rate being inappropriate, and a possible mismatch of claim payments with asset maturity schedules. We have not reflected any of these additional risks in our projections of discounted loss amounts or in our estimates at higher probability levels.

DATA

Reliance. We relied on various tabulations of loss experience, individual claim digests, payroll, and additional qualitative information provided to us by the City of Oakland and JT². All of these data were accepted by Milliman without independent verification or audit. Such a review is beyond the scope of our assignment. If the underlying data or information is inaccurate or incomplete, the results of our analysis may likewise be inaccurate or incomplete.

We have performed a limited review of the data used directly in our analysis for reasonableness and consistency, and have not found material defects in the data. If there are material defects in the data, it is possible that they would be uncovered by a detailed, systematic review and comparison of the data to search for values that are questionable or relationships that are materially inconsistent. Such a review is beyond the scope of our assignment.

Dummy Claims. JT² informed us that the data we were provided included “dummy” claims, which were set up to cover expenses that are outside the scope of this analysis. The current and historical values of these expenses have been removed from the data used in our analysis.

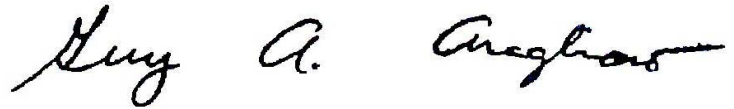
LIMITATIONS ON REPORT DISTRIBUTION

Milliman’s work is prepared solely for the internal business use of the City and may not be provided to third parties without our prior written consent. Milliman does not intend to benefit any third party recipient of its work product, even if we consent to the release of this work product to a third party. In the event such consent is provided, the report must be provided in its entirety. We recommend that any such party have its own actuary review this report to ensure that the party understands the assumptions and uncertainties inherent in our estimates.

We understand that the City may intend to distribute the report to its auditor in connection with its audit of the City. We will consent to this distribution, subject to the conditions in the prior paragraph. Milliman does not intend to create any legal duty to the auditor. In the event that the audit reveals any error or inaccuracy in the data underlying this report, we request that the auditor notify us as soon as possible.

CLOSING

It has been our pleasure to complete this study for the City of Oakland. We would be happy to answer any questions regarding our analysis.



Milliman, Inc.
December 3, 2007

Guy A. Avagliano
Fellow, Casualty Actuarial Society
Member, American Academy of Actuaries

City of Oakland

ESTIMATED RESERVES -- EXPECTED VALUE, UNDISCOUNTED

Workers Compensation

(As of June 30, 2007)

	(1)	(2)	(3)	(4)	(5)
<u>Fiscal Accident Year</u>	<u>Estimated Ultimate Losses (Exhibit A-1)</u>	<u>Paid Losses (Exhibit A-3)</u>	<u>Estimated Reserves (1) - (2)</u>	<u>Case Reserves</u>	<u>IBNR (3) - (4)</u>
Prior			\$11,979	\$5,360	\$6,619
1993	\$7,870	\$7,237	633	183	450
1994	9,620	8,500	1,120	531	589
1995	12,230	10,926	1,304	493	811
1996	10,660	9,202	1,458	704	754
1997	13,140	11,144	1,996	1,008	988
1998	16,460	13,858	2,602	1,285	1,317
1999	17,520	14,728	2,792	1,103	1,689
2000	15,820	12,627	3,193	1,436	1,757
2001	22,060	16,979	5,081	2,587	2,494
2002	24,100	17,665	6,435	3,629	2,806
2003	23,000	15,946	7,054	3,892	3,162
2004	23,100	14,654	8,446	4,548	3,898
2005	18,300	9,389	8,911	5,055	3,856
2006	19,300	7,285	12,015	5,721	6,294
2007	<u>21,900</u>	<u>3,844</u>	<u>18,056</u>	<u>5,856</u>	<u>12,200</u>
Subtotal	\$255,080	\$173,984	\$93,075	\$43,391	\$49,684
ULAE (Exhibit A-10)			<u>5,306</u>		
Total			<u>\$98,381</u>		

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

City of Oakland

ESTIMATED RESERVES -- PROBABILITY LEVELS, DISCOUNTED

Workers Compensation

(As of June 30, 2007)

	(1)	(2)	(3)	(4)
Discount Rate	Expected Value	Probability Level		
		70%	80%	90%
0.00%	\$98,381	\$112,646	\$121,402	\$134,093
3.75%	83,194	95,257	102,662	113,394
4.75%	79,952	91,545	98,661	108,975
5.75%	76,977	88,138	94,989	104,919

Notes:

1. Dollar amounts are in thousands.
2. Losses include loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

City of Oakland

ESTIMATED FUNDING -- EXPECTED VALUE, UNDISCOUNTED

Workers Compensation

(As of June 30, 2007)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Exposure	Pure Premium (Exhibit A-11)	Ultimate Loss (1) x (2) / 100	Pure Premium Including ULAE (Exhibit A-11)	Ultimate Loss & LAE (1) x (4) / 100
Retained (\$1M SIR)					
2008	\$297,120	\$7.50	\$22,284	\$8.09	\$24,037
2009	309,349	8.11	25,083	8.75	27,068
2010	322,083	8.78	28,265	9.47	30,501
2011	335,341	9.50	31,856	10.25	34,372
2012	349,146	10.29	35,912	11.10	38,755
Unlimited					
2008	\$297,120	\$7.65	\$22,730	\$8.24	\$24,483
2009	309,349	8.27	25,585	8.91	27,570
2010	322,083	8.95	28,830	9.65	31,067
2011	335,341	9.69	32,493	10.44	35,010
2012	349,146	10.49	36,630	11.31	39,473

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.

City of Oakland

ESTIMATED FUNDING -- PROBABILITY LEVELS, DISCOUNTED

Workers Compensation

(As of June 30, 2007)

Fiscal Accident Year	Discount Rate	Expected Value	Probability Level		
			70%	80%	90%
2008	0.00%	\$24,037	\$27,691	\$30,239	\$34,517
	3.75%	20,524	23,644	25,819	29,472
	4.75%	19,782	22,789	24,886	28,407
	5.75%	19,102	22,006	24,031	27,431
2009	0.00%	\$27,068	\$31,182	\$34,052	\$38,870
	3.75%	23,112	26,625	29,075	33,189
	4.75%	22,276	25,662	28,024	31,989
	5.75%	21,511	24,781	27,061	30,890
2010	0.00%	\$30,501	\$35,137	\$38,370	\$43,799
	3.75%	26,043	30,002	32,762	37,398
	4.75%	25,102	28,917	31,578	36,046
	5.75%	24,239	27,924	30,493	34,808
2011	0.00%	\$34,372	\$39,597	\$43,240	\$49,358
	3.75%	29,348	33,809	36,920	42,144
	4.75%	28,287	32,587	35,586	40,621
	5.75%	27,316	31,467	34,363	39,225
2012	0.00%	\$38,755	\$44,646	\$48,754	\$55,652
	3.75%	33,091	38,121	41,628	47,518
	4.75%	31,895	36,743	40,123	45,801
	5.75%	30,799	35,480	38,745	44,227

Notes:

1. Dollar amounts are in thousands.
2. Losses include loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

City of Oakland
PROJECTED LOSS & LAE PAYMENTS

Workers Compensation

(As of June 30, 2007)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Fiscal Year 2008	Fiscal Year 2009	Fiscal Year 2010	Fiscal Year 2011	Fiscal Year 2012
Prior	\$2,597	\$2,597	\$2,597	\$2,435	\$1,218
1993	114	114	114	114	106
1994	172	172	172	172	172
1995	175	175	175	175	175
1996	174	174	173	173	173
1997	214	214	214	214	214
1998	253	253	253	253	253
1999	317	242	242	242	242
2000	391	320	245	245	245
2001	638	548	449	343	343
2002	1,079	680	584	478	366
2003	1,351	969	610	524	429
2004	1,781	1,295	928	585	502
2005	2,347	1,411	1,026	735	463
2006	2,766	2,475	1,488	1,082	775
2007	4,674	3,139	2,808	1,688	1,228
Subtotal	\$19,043	\$14,778	\$12,078	\$9,458	\$6,904
2008	\$4,220	\$4,856	\$3,260	\$2,917	\$1,754
2009		4,751	5,465	3,670	3,283
2010			5,353	6,159	4,135
2011				6,033	6,941
2012					6,801
Subtotal	\$4,220	\$9,607	\$14,078	\$18,779	\$22,914
Total	\$23,263	\$24,385	\$26,156	\$28,237	\$29,818

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

City of Oakland

COMPARISON OF ESTIMATED ULTIMATE LOSSES

Workers Compensation

(As of June 30, 2007)

	(1)	(2)	(3)
Fiscal Accident Year	Estimated Losses as of 6/30/06	Estimated Losses as of 6/30/07	Difference (2) - (1)
1993	\$8,103	\$7,870	(\$233)
1994	9,694	9,620	(74)
1995	12,397	12,230	(167)
1996	10,736	10,660	(76)
1997	13,180	13,140	(40)
1998	16,580	16,460	(120)
1999	17,040	17,520	480
2000	15,930	15,820	(110)
2001	22,800	22,060	(740)
2002	23,600	24,100	500
2003	23,500	23,000	(500)
2004	22,600	23,100	500
2005	19,100	18,300	(800)
2006	20,000	19,300	(700)
2007	20,690	21,900	1,210
Total	\$255,950	\$255,080	(\$870)

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

City of Oakland
SUMMARY STATISTICS
Workers Compensation
(As of June 30, 2007)

Fiscal Accident Year	(1)	(2)	(3)	(4)	(5)	(6)
	Estimated Ultimate Losses (Exhibit A-1)	Estimated Ultimate Claims (Exhibit A-8, p 1)	Exposures	Frequency (2) / (3) x 1,000	Implied Severity (1) / (2) x 1,000	Pure Premium (1) / (3) x 100
1993	\$7,870	1,135	\$177,284	6.402	\$6,934	\$4.44
1994	9,620	1,105	172,114	6.420	8,706	5.59
1995	12,230	1,025	177,476	5.775	11,932	6.89
1996	10,660	1,056	179,313	5.889	10,095	5.94
1997	13,140	1,051	207,056	5.076	12,502	6.35
1998	16,460	1,041	217,477	4.787	15,812	7.57
1999	17,520	1,023	249,284	4.104	17,126	7.03
2000	15,820	1,068	207,788	5.140	14,813	7.61
2001	22,060	1,106	272,462	4.059	19,946	8.10
2002	24,100	1,009	263,495	3.829	23,885	9.15
2003	23,000	920	260,939	3.526	25,000	8.81
2004	23,100	772	280,355	2.754	29,922	8.24
2005	18,300	668	278,826	2.396	27,395	6.56
2006	19,300	745	274,094	2.718	25,906	7.04
2007	21,900	724	285,375	2.537	30,249	7.67

Notes:

1. Dollar amounts in Columns (1) and (3) are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

**AN ACTUARIAL ANALYSIS OF THE
WORKERS COMPENSATION
LOSS RESERVES AND FUNDING LEVELS
FOR THE CITY OF OAKLAND
AS OF JUNE 30, 2007**

Technical Appendix

Exhibit A-1:	Summary of Ultimate Loss Estimates
Exhibit A-2:	Incurred Loss Development Method
Exhibit A-3:	Paid Loss Development Method
Exhibit A-4:	Severity Method
Exhibit A-5:	Pure Premium Method
Exhibit A-6:	On-Level Factors
Exhibit A-7:	Change in Exposures
Exhibit A-8:	Selected Ultimate Claims
Exhibit A-9:	Prior Years' Ultimates
Exhibit A-10:	Unallocated Loss Adjustment Expense
Exhibit A-11:	Selected Pure Premium for Future Fiscal Accident Years
Exhibit A-12	Estimated Excess Factors

**AN ACTUARIAL ANALYSIS OF THE
WORKERS COMPENSATION
LOSS RESERVES AND FUNDING LEVELS
FOR THE CITY OF OAKLAND
AS OF JUNE 30, 2007**

Technical Appendix

This appendix documents the development of our reserve and funding estimates for the City's workers compensation losses.

RESERVE ESTIMATES

Loss reserves are equal to the difference between projected ultimate losses and payments made to date. Exhibit A-1 summarizes our ultimate loss estimates as of June 30, 2007. The Milliman selected ultimate losses are based on a weighted average of the results of four separate projection methods:

- Incurred development method (Exhibit A-2),
- Paid development method (Exhibit A-3),
- Severity method (Exhibit A-4), and
- Pure premium method (Exhibit A-5).

Development Methods. The incurred and paid loss development methods extrapolate current losses to an ultimate value using development factors based on the City's own data and industry data sources. The industry factors were derived from the Workers Compensation Insurance Rating Bureau of California (WCIRB) and other self-insured California entities. Exhibit A-2 details the incurred development method and Exhibit A-3 details the paid development method.

Development methods project ultimate losses as the product of actual losses and a development pattern. The reciprocal of a development factor indicates the completion percentage for a group of losses. For example, a paid development factor of 5.00 implies that 20% ($=1 / 5.00$) of the losses have already been paid.

Severity Method. The severity method forecasts ultimate losses based on the average cost per claim and the number of claims. The initial estimates of severities by fiscal accident year are based on selected ultimate losses from the paid and incurred methods, adjusted to reflect changes in benefit and medical cost levels. The final selected severity is based on actual incurred losses to date and the expected severity. Exhibit A-4 provides the details for this method.

Pure Premium Method. Exhibit A-5 displays the pure premium method calculations, which use exposures (payroll) and cost per unit of exposure. Exhibit A-7 shows the historical and projected exposures, which were provided by the City. The initial estimates of pure premiums by fiscal accident year are based on selected ultimate losses from the paid and incurred methods adjusted to reflect changes in retention, wage, benefit and medical cost levels. The ultimate pure premium is based on actual incurred losses to date and the expected pure premium.

Claims. The estimated ultimate claims used in the severity method were derived using the development method on reported claims. Results of the reported development method were then adjusted based on observed frequency. Exhibit A-8 details the calculation.

Prior IBNR. Exhibit A-9 details the calculation of reserves for FAYs 1992 and prior. The estimates are based on three methods: incurred development, paid development, and case development. The case development method estimates reserves by multiplying the case reserves by the ratio of expected reserves to expected case reserves. That ratio is derived from the incurred and paid development method tail factors.

ULAE. ULAE reserves are estimated as a function of loss reserves. As shown on Exhibit A-10, the estimated ULAE ratio is based on paid losses and ULAE for the past several years. This method is based on the assumption that half of all ULAE is paid when a claim opens and half over the remaining life of the claim. Thus, ULAE reserves equal the ULAE ratio times the sum of 50% of the loss reserves for known claims and 100% of the reserves for pure IBNR claims. We used the assumption that half of estimated IBNR is for known claims and half is for unreported claims.

FUNDING ESTIMATES

Limited Losses. Reserve estimates are for claims that have already occurred. Funding year estimates relate to future claims. Exhibit A-11 details our projection of the pure premium for FAYs 2008 through 2012. These pure premiums are based on the ultimate pure premiums for prior years brought to the funding year's current cost levels. The adjustment to current cost level includes the effects of the newly enacted benefit level changes.

Excess Losses. We have estimated the percentage of losses over \$1 million per claim. The experience varies considerably from year to year, but averages about 2% annually, as shown on Exhibit A-12.

PROBABILITY LEVELS

The probability level of a projection refers to the estimated probability that actual losses will not exceed the indicated reserve or funding amount. Probability level estimates are typically calculated as multiples of the expected value estimates. The probability level factors are based on the variation in the estimated ultimate losses over the program's history, brought to current cost levels.

Our approach measures the variability associated with the self-insurance process but does not measure the additional variability associated with the underlying statistical parameters of the City's experience. Therefore, our probability level estimates should be used as a guide to select contingency margins and not as rigorous statistical measures of variability.

The estimates that we have shown reflect the 70%, 80%, and 90% probability levels. Although the resulting higher estimates provide an adverse fluctuation margin, there is no assurance that actual ultimate losses will not exceed the probability level estimates. For example, there is a 20% chance that actual ultimate losses will exceed our 80% probability level estimate.

The probability levels are calculated for each year individually. That is, FAY 2012, which is five years into the future, would naturally include more variability than FAY 2008. We have not

included an additional margin to account for this time lag. The true variability in funding this far in the future is significantly higher.

PRESENT VALUE ESTIMATES

The reserve and funding estimates are shown undiscounted as well as on a present value basis. The present value (or discounted) estimates reflect the investment income that can be earned on assets backing reserves held prior to claim payment.

To calculate the discount applicable to our estimates we have relied on the payment stream implied by the paid development method. These factors are shown in Table A-1.

Table A-1: Payment Pattern			
Year	Paid %	Year	Paid %
1	18%	6	5%
2	20%	7	4%
3	14%	8	2%
4	12%	9	2%
5	7%	10+	16%

Using this pattern we projected the timing and amount of future payments. The present values of our reserve and funding estimates were then calculated using these payment streams and the assumed interest rates.

City of Oakland

SUMMARY OF ULTIMATE LOSS PROJECTIONS

Workers Compensation

(As of June 30, 2007)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Incurred Development Method (Exhibit A-2)	Paid Development Method (Exhibit A-3)	Severity Method (Exhibit A-4)	Pure Premium Method (Exhibit A-5)	Selected Ultimate Losses
1993	\$7,865	\$8,033	\$7,910	\$7,936	\$7,870
1994	9,621	9,492	9,605	9,547	9,620
1995	12,225	12,298	12,088	12,047	12,230
1996	10,659	10,441	10,775	10,656	10,660
1997	13,141	12,770	13,259	13,195	13,140
1998	16,457	16,119	16,574	16,521	16,460
1999	17,291	17,473	17,591	17,716	17,520
2000	15,513	15,355	16,415	16,002	15,820
2001	21,800	21,267	22,591	22,576	22,060
2002	23,962	23,232	24,576	24,646	24,100
2003	22,770	22,544	23,271	23,457	23,000
2004	23,142	22,997	22,850	23,377	23,100
2005	18,800	17,681	17,999	18,204	18,300
2006	19,976	18,521	19,618	18,219	19,300
2007	22,645	25,409	23,077	19,905	21,900
Total	\$255,867	\$253,632	\$258,199	\$254,004	\$255,080

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

City of Oakland
INCURRED LOSS DEVELOPMENT METHOD
Workers Compensation
(As of June 30, 2007)

Fiscal Accident Year	(1) Incurred Losses as of 6/30/07	(2) Incurred Loss Development Factor (Page 3)	(3) Projected Ultimate Losses (1) x (2)
1993	\$7,420	1.060	\$7,865
1994	9,031	1.065	9,621
1995	11,419	1.071	12,225
1996	9,906	1.076	10,659
1997	12,152	1.081	13,141
1998	15,143	1.087	16,457
1999	15,831	1.092	17,291
2000	14,063	1.103	15,513
2001	19,566	1.114	21,800
2002	21,294	1.125	23,962
2003	19,838	1.148	22,770
2004	19,202	1.205	23,142
2005	14,444	1.302	18,800
2006	13,006	1.536	19,976
2007	9,700	2.335	22,645
Total	\$212,015		\$255,867

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

City of Oakland
Workers Compensation
Cumulative Incurred Loss
(as of June 30, 2007)

Fiscal Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1993						7,923	7,835	7,679	7,731	7,840	7,808	7,584	7,524	7,425	7,420
1994					8,765	9,013	9,038	8,940	9,052	9,151	9,325	9,169	9,059	9,031	
1995				11,252	11,537	11,276	11,304	11,046	11,260	11,341	11,362	11,284	11,419		
1996			10,748	11,169	10,494	9,997	9,912	9,919	9,803	9,955	9,940	9,906			
1997		12,502	12,962	12,510	12,448	12,240	12,142	12,081	12,063	12,150	12,152				
1998	8,820	13,013	14,383	14,771	15,067	15,034	15,148	14,955	15,169	15,143					
1999	8,039	12,299	13,085	13,882	14,189	14,602	15,227	15,515	15,831						
2000	7,205	10,819	12,752	13,471	14,032	13,906	14,242	14,063							
2001	7,563	13,641	16,330	18,057	19,186	20,096	19,566								
2002	8,855	14,375	17,273	19,105	20,373	21,294									
2003	10,690	15,626	18,072	19,306	19,838										
2004	9,298	14,719	17,798	19,202											
2005	9,049	12,829	14,444												
2006	10,119	13,006													
2007	9,700														

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are July 1 through June 30.

City of Oakland
Workers Compensation
Incurred Loss Development
(as of June 30, 2007)

Fiscal Accident Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-Ult
1993						0.989	0.980	1.007	1.014	0.996	0.971	0.992	0.987	0.999	
1994					1.028	1.003	0.989	1.013	1.011	1.019	0.983	0.988	0.997		
1995				1.025	0.977	1.002	0.977	1.019	1.007	1.002	0.993	1.012			
1996			1.039	0.940	0.953	0.991	1.001	0.988	1.016	0.998	0.997				
1997		1.037	0.965	0.995	0.983	0.992	0.995	0.999	1.007	1.000					
1998	1.475	1.105	1.027	1.020	0.998	1.008	0.987	1.014	0.998						
1999	1.530	1.064	1.061	1.022	1.029	1.043	1.019	1.020							
2000	1.502	1.179	1.056	1.042	0.991	1.024	0.987								
2001	1.804	1.197	1.106	1.063	1.047	0.974									
2002	1.623	1.202	1.106	1.066	1.045										
2003	1.462	1.157	1.068	1.028											
2004	1.583	1.209	1.079												
2005	1.418	1.126													
2006	1.285														
Average	1.520	1.142	1.056	1.022	1.006	1.003	0.992	1.009	1.009	1.003	0.986	0.997	0.992	0.999	
Average Excluding High/Low	1.513	1.147	1.062	1.028	1.007	1.001	0.990	1.010	1.010	1.000	0.988	0.992			
Volume Weighted Average	1.511	1.144	1.060	1.027	1.011	1.003	0.993	1.010	1.008	1.003	0.987	0.999	0.992	0.999	
3 Year Average	1.429	1.164	1.084	1.052	1.028	1.014	0.998	1.011	1.007	1.000	0.991	0.997	0.992	0.999	
5 Year Average	1.474	1.178	1.083	1.044	1.022	1.008	0.998	1.008	1.008	1.003	0.986	0.997	0.992	0.999	
Industry - Self	1.550	1.200	1.100	1.050	1.030	1.020	1.015	1.012	1.010	1.008	1.006	1.005	1.004	1.003	1.031
Industry - WCIRB	1.599	1.124	1.080	1.071	1.060	1.037	1.027	1.032	1.015	1.008	1.008	0.998	0.990	0.988	1.051
Prior - Selected	1.550	1.200	1.080	1.050	1.010	1.010	1.010	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.070
Selected	<u>1.520</u>	<u>1.180</u>	<u>1.080</u>	<u>1.050</u>	<u>1.020</u>	<u>1.010</u>	<u>1.010</u>	<u>1.010</u>	<u>1.005</u>	<u>1.005</u>	<u>1.005</u>	<u>1.005</u>	<u>1.005</u>	<u>1.005</u>	<u>1.060</u>
Cumulative	2.335	1.536	1.302	1.205	1.148	1.125	1.114	1.103	1.092	1.087	1.081	1.076	1.071	1.065	1.060

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are July 1 through June 30.

City of Oakland

PAID LOSS DEVELOPMENT METHOD

Workers Compensation

(As of June 30, 2007)

	(1)	(2)	(3)
Fiscal Accident Year	Paid Losses as of 6/30/07	Paid Loss Development Factor (Page 3)	Projected Ultimate Losses (1) x (2)
1993	\$7,237	1.110	\$8,033
1994	8,500	1.117	9,492
1995	10,926	1.126	12,298
1996	9,202	1.135	10,441
1997	11,144	1.146	12,770
1998	13,858	1.163	16,119
1999	14,728	1.186	17,473
2000	12,627	1.216	15,355
2001	16,979	1.253	21,267
2002	17,665	1.315	23,232
2003	15,946	1.414	22,544
2004	14,654	1.569	22,997
2005	9,389	1.883	17,681
2006	7,285	2.542	18,521
2007	3,844	6.610	25,409
Total	\$173,984		\$253,632

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

City of Oakland
Workers Compensation
Cumulative Paid Loss
(as of June 30, 2007)

Fiscal Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1993						6,449	6,644	6,862	7,003	7,146	7,185	7,239	7,218	7,232	7,237
1994					6,666	7,141	7,404	7,616	7,753	7,984	8,203	8,307	8,376	8,500	
1995				8,674	9,181	9,606	9,886	10,045	10,247	10,598	10,868	10,855	10,926		
1996			6,861	7,454	7,987	8,287	8,608	8,839	8,972	9,071	9,105	9,202			
1997		5,527	7,129	8,235	9,315	9,848	10,239	10,504	10,838	11,012	11,144				
1998	3,243	6,995	9,101	10,437	11,660	12,406	13,126	13,375	13,603	13,858					
1999	3,091	6,820	8,843	10,225	11,351	12,254	13,141	13,640	14,728						
2000	2,919	6,620	8,881	10,327	11,475	12,044	12,485	12,627							
2001	3,327	8,375	11,573	13,727	15,043	16,209	16,979								
2002	2,635	8,483	11,761	14,168	16,047	17,665									
2003	4,192	9,690	12,637	14,506	15,946										
2004	3,206	8,450	11,882	14,654											
2005	3,087	7,000	9,389												
2006	2,480	7,285													
2007	3,844														

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are July 1 through June 30.

City of Oakland
Workers Compensation
Paid Loss Development
(as of June 30, 2007)

Fiscal Accident Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-Ult
1993						1.030	1.033	1.021	1.020	1.005	1.008	0.997	1.002	1.001	
1994					1.071	1.037	1.029	1.018	1.030	1.027	1.013	1.008	1.015		
1995				1.058	1.046	1.029	1.016	1.020	1.034	1.025	0.999	1.007			
1996			1.086	1.072	1.038	1.039	1.027	1.015	1.011	1.004	1.011				
1997		1.290	1.155	1.131	1.057	1.040	1.026	1.032	1.016	1.012					
1998	2.157	1.301	1.147	1.117	1.064	1.058	1.019	1.017	1.019						
1999	2.206	1.297	1.156	1.110	1.080	1.072	1.038	1.080							
2000	2.268	1.342	1.163	1.111	1.050	1.037	1.011								
2001	2.517	1.382	1.186	1.096	1.078	1.048									
2002	3.219	1.386	1.205	1.133	1.101										
2003	2.312	1.304	1.148	1.099											
2004	2.636	1.406	1.233												
2005	2.268	1.341													
2006	2.938														
Average	2.502	1.339	1.164	1.103	1.065	1.043	1.025	1.029	1.022	1.015	1.007	1.004	1.008	1.001	
Average Excluding High/Low	2.449	1.336	1.166	1.105	1.064	1.041	1.025	1.021	1.021	1.014	1.009	1.007			
Volume Weighted Average	2.474	1.342	1.170	1.105	1.068	1.045	1.024	1.032	1.021	1.015	1.007	1.005	1.009	1.001	
3 Year Average	2.614	1.351	1.195	1.109	1.076	1.052	1.023	1.043	1.015	1.014	1.007	1.004	1.008	1.001	
5 Year Average	2.674	1.364	1.187	1.110	1.074	1.051	1.024	1.033	1.022	1.015	1.007	1.004	1.008	1.001	
Industry - Self	2.500	1.450	1.220	1.120	1.080	1.050	1.035	1.025	1.020	1.015	1.010	1.008	1.007	1.006	1.066
Industry - WCIRB	2.581	1.402	1.240	1.163	1.089	1.053	1.038	1.035	1.030	1.021	1.014	1.014	1.009	1.006	1.103
Prior - Selected	2.600	1.350	1.170	1.110	1.075	1.050	1.030	1.025	1.020	1.015	1.010	1.008	1.008	1.006	1.130
Selected	<u>2.600</u>	<u>1.350</u>	<u>1.200</u>	<u>1.110</u>	<u>1.075</u>	<u>1.050</u>	<u>1.030</u>	<u>1.025</u>	<u>1.020</u>	<u>1.015</u>	<u>1.010</u>	<u>1.008</u>	<u>1.008</u>	<u>1.006</u>	<u>1.110</u>
Cumulative	6.610	2.542	1.883	1.569	1.414	1.315	1.253	1.216	1.186	1.163	1.146	1.135	1.126	1.117	1.110

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are July 1 through June 30.

City of Oakland

SEVERITY METHOD

Workers Compensation

(As of June 30, 2007)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Incurred Losses as of 6/30/07	Selected Ultimate Claims (Exhibit A-8)	IBNR Factor (Note 5)	Expected Severity (Page 2)	Projected Ultimate Losses (Note 6)
1993	\$7,420	1,135	5.7%	\$7,580	\$7,910
1994	9,031	1,105	6.1%	8,519	9,605
1995	11,419	1,025	6.6%	9,889	12,088
1996	9,906	1,056	7.1%	11,588	10,775
1997	12,152	1,051	7.5%	14,038	13,259
1998	15,143	1,041	8.0%	17,185	16,574
1999	15,831	1,023	8.4%	20,476	17,591
2000	14,063	1,068	9.3%	23,685	16,415
2001	19,566	1,106	10.2%	26,813	22,591
2002	21,294	1,009	11.1%	29,300	24,576
2003	19,838	920	12.4%	30,089	23,271
2004	19,202	772	16.8%	28,125	22,850
2005	14,444	668	20.8%	25,585	17,999
2006	13,006	745	32.4%	27,392	19,618
2007	9,700	724	59.6%	31,000	23,077
Total	\$212,015	14,448			\$258,199

Notes:

1. Dollar amounts in Columns (1) and (5) are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.
5. Column (3) = 1 - (1) / Page 2 Column (1).
6. Column (5) = (1) + [(2) x (3) x (4)] / 1,000.

City of Oakland
 EXPECTED SEVERITY
 Workers Compensation
 (As of June 30, 2007)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Preliminary Selected Ultimate Losses	Selected Ultimate Claims (Exhibit A-8)	2007 Severity On-Level Factor (Exhibit A-6)	2007 On-Level Implied Severity [(1)x(3)/(2)] x 1,000	Expected Severity Selected / (3)
1993	\$7,865	1,135	4.090	\$28,341	\$7,580
1994	9,621	1,105	3.639	31,684	8,519
1995	12,225	1,025	3.135	37,388	9,889
1996	10,659	1,056	2.675	27,002	11,588
1997	13,141	1,051	2.208	27,611	14,038
1998	16,457	1,041	1.804	28,517	17,185
1999	17,291	1,023	1.514	25,589	20,476
2000	15,513	1,068	1.309	19,012	23,685
2001	21,800	1,106	1.156	22,788	26,813
2002	23,962	1,009	1.058	25,126	29,300
2003	22,657	920	1.030	25,373	30,089
2004	23,070	772	1.102	32,938	28,125
2005	18,241	668	1.212	33,086	25,585
2006	19,249	745	1.132	29,241	27,392
2007	24,027	724	1.000	33,186	31,000
Total	\$255,778	14,448			
			Col Avg 1994-07:	\$28,114	
			Col Avg 2001-07:	28,136	
			Col Avg 2004-07:	32,087	
			Prior Trended:	33,952	
			Selected:	\$31,000	

Notes:

1. Dollar amounts in Column (1) are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

City of Oakland
PURE PREMIUM METHOD
Workers Compensation
(As of June 30, 2007)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Incurred Losses as of 6/30/07	Exposures (Exhibit A-7)	IBNR Factor (Note 5)	Selected Pure Premium (Page 2)	Projected Ultimate Losses (Note 6)
1993	\$7,420	\$177,284	5.7%	\$5.10	\$7,936
1994	9,031	172,114	6.1%	4.92	9,547
1995	11,419	177,476	6.6%	5.36	12,047
1996	9,906	179,313	7.1%	5.89	10,656
1997	12,152	207,056	7.5%	6.72	13,195
1998	15,143	217,477	8.0%	7.92	16,521
1999	15,831	249,284	8.4%	9.00	17,716
2000	14,063	207,788	9.3%	10.03	16,002
2001	19,566	272,462	10.2%	10.83	22,576
2002	21,294	263,495	11.1%	11.46	24,646
2003	19,838	260,939	12.4%	11.18	23,457
2004	19,202	280,355	16.8%	8.87	23,377
2005	14,444	278,826	20.8%	6.48	18,204
2006	13,006	274,094	32.4%	5.87	18,219
2007	9,700	285,375	59.6%	6.00	19,905
Total	\$212,015				\$254,004

Notes:

1. Dollar amounts in Columns (1) and (5) are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.
5. Column (3) = 1 - (1) / Page 2 Column (1).
6. Column (5) = (1) + [(2) x (3) x (4)] / 100.

City of Oakland
EXPECTED PURE PREMIUM
Workers Compensation
(As of June 30, 2007)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Preliminary Selected Ultimate Losses	Exposures (Exhibit A-7)	2007 Pure Premium On-Level Factor (Exhibit A-6)	2007 On-Level Implied Pure Premium [(1)x(3)/(2)] x 100	Selected Pure Premium Selected / (3)
1993	\$7,865	\$177,284	1.176	\$5.22	\$5.10
1994	9,621	172,114	1.220	6.82	4.92
1995	12,225	177,476	1.119	7.71	5.36
1996	10,659	179,313	1.018	6.05	5.89
1997	13,141	207,056	0.893	5.67	6.72
1998	16,457	217,477	0.757	5.73	7.92
1999	17,291	249,284	0.667	4.62	9.00
2000	15,513	207,788	0.598	4.46	10.03
2001	21,800	272,462	0.554	4.43	10.83
2002	23,962	263,495	0.524	4.76	11.46
2003	22,657	260,939	0.536	4.66	11.18
2004	23,070	280,355	0.677	5.57	8.87
2005	18,241	278,826	0.925	6.05	6.48
2006	19,249	274,094	1.022	7.18	5.87
2007	24,027	285,375	1.000	8.42	6.00
Total	\$255,778				
			Col Avg 1994-07:	\$5.84	
			Col Avg 2001-07:	5.90	
			Col Avg 2004-07:	6.81	
			Prior Trended:	6.90	
			Selected:	\$6.00	

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

City of Oakland

ON-LEVEL FACTORS

Workers Compensation

(As of June 30, 2007)

Fiscal Accident Year	Self Insured Retention	(1)	(2)	(3)	(4)	(5)	(6)	(7)
		2007 On-level Factors						
		Retention	Severity	Adjusted Severity (1) x (2)	Claim	Wage	Pure Premium (Note 4)	
1993	Unlimited	0.980	4.172	4.090	0.497	1.729	1.176	1.251
1994	Unlimited	0.980	3.712	3.639	0.575	1.714	1.220	1.298
1995	Unlimited	0.980	3.197	3.135	0.595	1.666	1.119	1.190
1996	Unlimited	0.980	2.729	2.675	0.606	1.592	1.018	1.083
1997	Unlimited	0.980	2.252	2.208	0.616	1.524	0.893	0.950
1998	Unlimited	0.980	1.840	1.804	0.610	1.452	0.757	0.806
1999	Unlimited	0.980	1.544	1.514	0.602	1.366	0.667	0.709
2000	Unlimited	0.980	1.335	1.309	0.575	1.258	0.598	0.636
2001	Unlimited	0.980	1.179	1.156	0.573	1.195	0.554	0.589
2002	Unlimited	0.980	1.079	1.058	0.590	1.192	0.524	0.557
2003	Unlimited	0.980	1.051	1.030	0.610	1.171	0.536	0.571
2004	Unlimited	0.980	1.124	1.102	0.691	1.125	0.677	0.720
2005	\$1,000	1.000	1.212	1.212	0.819	1.073	0.925	0.965
2006	1,000	1.000	1.132	1.132	0.931	1.031	1.022	1.066
2007	1,000	1.000	1.000	1.000	1.000	1.000	1.000	1.043
2008	\$1,000	1.000	0.903	0.903	1.035	0.975	0.959	1.000
2009	1,000	1.000	0.816	0.816	1.035	0.953	0.887	0.925
2010	1,000	1.000	0.737	0.737	1.035	0.931	0.819	0.855
2011	1,000	1.000	0.666	0.666	1.036	0.911	0.757	0.790
2012	1,000	1.000	0.601	0.601	1.036	0.890	0.699	0.729

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Column (6) = (3) x (4) / (5).
5. Column (7) = (6) / 0.959 / (1).

City of Oakland
 CHANGE IN EXPOSURES
 Workers Compensation
 (As of June 30, 2007)

	(1)	(2)
Fiscal Accident Year	Exposures	Annual Change
1993	\$177,284	
1994	172,114	-2.9%
1995	177,476	3.1%
1996	179,313	1.0%
1997	207,056	15.5%
1998	217,477	5.0%
1999	249,284	14.6%
2000	207,788	-16.6%
2001	272,462	31.1%
2002	263,495	-3.3%
2003	260,939	-1.0%
2004	280,355	7.4%
2005	278,826	-0.5%
2006	274,094	-1.7%
2007	285,375	4.1%
2008	297,120	4.1%
2009	309,349	4.1%
2010	322,083	4.1%
2011	335,341	4.1%
2012	349,146	4.1%

Notes:

1. Dollar amounts are in thousands.
2. Fiscal accident years are the twelve months ending June 30.

City of Oakland
SELECTED ULTIMATE CLAIMS
Workers Compensation
(As of June 30, 2007)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Accident Year	Reported Claims as of 6/30/07	Reported Claims Development Factor (Page 3)	Initial Ultimate Claims (1) x (2)	Exposures (Exhibit A-7)	Implied Frequency (3) / (4) x 1,000	Selected Frequency	Selected Ultimate Claims (4) x (6) / 1,000
1993	1,135	1.000	1,135	\$177,284	6.402	6.402	1,135
1994	1,105	1.000	1,105	172,114	6.420	6.420	1,105
1995	1,025	1.000	1,025	177,476	5.775	5.775	1,025
1996	1,056	1.000	1,056	179,313	5.889	5.889	1,056
1997	1,051	1.000	1,051	207,056	5.076	5.076	1,051
1998	1,041	1.000	1,041	217,477	4.787	4.787	1,041
1999	1,023	1.000	1,023	249,284	4.104	4.104	1,023
2000	1,068	1.000	1,068	207,788	5.140	5.140	1,068
2001	1,106	1.000	1,106	272,462	4.059	4.059	1,106
2002	1,008	1.001	1,009	263,495	3.829	3.829	1,009
2003	918	1.002	920	260,939	3.526	3.526	920
2004	769	1.004	772	280,355	2.754	2.754	772
2005	663	1.008	668	278,826	2.396	2.396	668
2006	732	1.018	745	274,094	2.718	2.718	745
2007	652	1.110	724	285,375	2.537	2.537	724
Total	14,352		14,448				14,448

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.

City of Oakland
Workers Compensation
Cumulative Reported Claims
(as of June 30, 2007)

Fiscal Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1993						1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135	1,135
1994					1,104	1,105	1,105	1,105	1,105	1,105	1,105	1,105	1,105	1,105	1,105
1995				1,019	1,022	1,022	1,024	1,024	1,024	1,024	1,024	1,024	1,025		
1996			1,044	1,048	1,051	1,053	1,053	1,055	1,055	1,055	1,056	1,056			
1997		1,042	1,046	1,046	1,049	1,050	1,050	1,050	1,050	1,051	1,051				
1998	938	1,036	1,039	1,039	1,040	1,040	1,040	1,040	1,040	1,041					
1999	939	1,014	1,016	1,019	1,020	1,021	1,023	1,023	1,023						
2000	946	1,060	1,064	1,067	1,068	1,068	1,068	1,068							
2001	973	1,089	1,099	1,103	1,104	1,105	1,106								
2002	894	996	998	1,000	1,005	1,008									
2003	818	904	909	915	918										
2004	709	757	763	769											
2005	608	655	663												
2006	679	732													
2007	652														

Note:

1. Fiscal accident years are July 1 through June 30.

City of Oakland
Workers Compensation
Reported Claim Development
(as of June 30, 2007)

Fiscal Accident Year	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108	108-120	120-132	132-144	144-156	156-168	168-180	180-Ult
1993						1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
1994					1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
1995				1.003	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.001			
1996			1.004	1.003	1.002	1.000	1.002	1.000	1.000	1.001	1.000				
1997		1.004	1.000	1.003	1.001	1.000	1.000	1.000	1.001	1.000					
1998	1.104	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.001						
1999	1.080	1.002	1.003	1.001	1.001	1.002	1.000	1.000							
2000	1.121	1.004	1.003	1.001	1.000	1.000	1.000								
2001	1.119	1.009	1.004	1.001	1.001	1.001									
2002	1.114	1.002	1.002	1.005	1.003										
2003	1.105	1.006	1.007	1.003											
2004	1.068	1.008	1.008												
2005	1.077	1.012													
2006	1.078														
Average	1.096	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Average Excluding High/Low	1.097	1.005	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Volume Weighted Average	1.098	1.005	1.003	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
3 Year Average	1.074	1.009	1.005	1.003	1.001	1.001	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000
5 Year Average	1.088	1.007	1.005	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Industry - Self	1.080	1.010	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior - Selected	1.090	1.005	1.004	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	<u>1.090</u>	<u>1.010</u>	<u>1.004</u>	<u>1.002</u>	<u>1.001</u>	<u>1.001</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>	<u>1.000</u>
Cumulative	1.110	1.018	1.008	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000

Notes:

1. Fiscal accident years are July 1 through June 30.

City of Oakland
Workers Compensation
Cumulative Closed Claims
(as of June 30, 2007)

Fiscal Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1993						1,082	1,096	1,105	1,117	1,118	1,120	1,126	1,128	1,130	1,129
1994					1,037	1,056	1,065	1,075	1,077	1,083	1,082	1,087	1,089	1,092	
1995				923	949	970	983	1,002	1,003	1,002	1,009	1,012	1,017		
1996			899	947	970	989	1,009	1,022	1,031	1,035	1,038	1,038			
1997		831	893	924	961	981	994	1,003	1,012	1,015	1,021				
1998	586	848	885	909	925	945	962	978	980	993					
1999	638	860	887	906	929	953	973	977	994						
2000	622	892	915	947	978	1,003	1,014	1,025							
2001	592	823	910	946	981	1,004	1,026								
2002	355	744	797	844	875	905									
2003	420	652	726	775	809										
2004	324	525	576	635											
2005	311	480	537												
2006	251	548													
2007	382														

Note:

1. Fiscal accident years are July 1 through June 30.

City of Oakland
PRIOR YEARS ULTIMATE
Workers Compensation
(As of June 30, 2007)

Fiscal Accident Year	(1) Incurred Losses as of 6/30/07	(2) Paid Losses as of 6/30/07	(3) Case Reserves as of 6/30/07 (1) - (2)
1992 & Prior	\$101,611	\$96,251	\$5,360
	(4) Losses as of 6/30/07	(5) Development Factor	(6) Indicated Ultimate (Note 5)
A. Incurred Development Method	\$101,611	1.060	\$107,708
B. Paid Development Method	96,251	1.110	106,839
C. Case Development Method	5,360	2.332	108,751
D. Selected Ultimate			\$108,230
E. Indicated IBNR Reserves [D - (1)]			\$6,619
F. Case Reserves			<u>5,360</u>
G. Total Reserves [E + F]			\$11,979

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.
5. For Rows A and B, Column (6) = Column (4) x Column (5).
For Row C, Column (6) = Column (4) x Column (5) + Paid Losses to date.

City of Oakland

UNALLOCATED LOSS ADJUSTMENT EXPENSE

Workers Compensation

(As of June 30, 2007)

	(1)	(2)	(3)
Fiscal Year	Paid Losses	Paid ULAE	Paid ULAE to Paid Loss Ratio (2) / (1)
2000	\$14,128	\$995	7.0%
2001	15,173	1,010	6.7%
2002	15,608	1,542	9.9%
2003	19,702	1,596	8.1%
2004	19,205	1,660	8.6%
2005	18,544	1,726	9.3%
2006	17,227	1,615	9.4%
2007	21,048	1,674	8.0%
		Average:	8.4%
		Col Avg:	8.4%
		Last 5 Avg:	8.7%
		Prior Selected:	9.0%
		A. Selected:	9.0%
B. Case Outstanding Reserves as of June 30, 2007			\$43,391
C. IBNR Reserves as of June 30, 2007			49,684
D. ULAE Reserves [B x 50% + C x 75%] x A			5,306
E. Total Paid Losses as of June 30, 2007			173,984
F. Ultimate ULAE Ratio [E x A + D] / [B + C + E]			7.9%
G. ULAE Reserve Ratio D / [B + C]			5.7%

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.
5. ULAE denotes unallocated loss adjustment expense.

City of Oakland

SELECTED PURE PREMIUM FOR FUTURE FISCAL ACCIDENT YEARS

Workers Compensation

(As of June 30, 2007)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Selected 2008 Losses Pure Premium (Page 2)	2008 Pure Premium On-Level Factors (Exhibit A-6)	Indicated Fiscal Year Losses Pure Premium (1) / (2)	Ultimate ULAE Ratio (Exhibit A-10)	Indicated Fiscal Year Loss & LAE Pure Premium (3) x [1 + (4)]
2008	\$7.50	1.000	\$7.50	7.9%	\$8.09
2009	7.50	0.925	8.11	7.9%	8.75
2010	7.50	0.855	8.78	7.9%	9.47
2011	7.50	0.790	9.50	7.9%	10.25
2012	7.50	0.729	10.29	7.9%	11.10

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.

City of Oakland

SELECTED LOSS PURE PREMIUM FOR FISCAL ACCIDENT YEAR 2008

Workers Compensation

(As of June 30, 2007)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Selected Ultimate Losses as of 6/30/07	Excess of \$1,000,000 per Claim Adjustment	Exposures (Exhibit A-7)	2008 On-level Factor (Exhibit A-6)	Preliminary Pure Premium (Note 5)
1993	\$7,870	\$0	\$177,284	1.251	\$5.55
1994	9,620	0	172,114	1.298	7.25
1995	12,230	(409)	177,476	1.190	7.93
1996	10,660	0	179,313	1.083	6.44
1997	13,140	0	207,056	0.950	6.03
1998	16,460	0	217,477	0.806	6.10
1999	17,520	0	249,284	0.709	4.98
2000	15,820	0	207,788	0.636	4.84
2001	22,060	0	272,462	0.589	4.77
2002	24,100	0	263,495	0.557	5.09
2003	23,000	(535)	260,939	0.571	4.91
2004	23,100	0	280,355	0.720	5.93
2005	18,300	0	278,826	0.965	6.33
2006	19,300	0	274,094	1.066	7.51
2007	21,900	0	285,375	1.043	8.00
Total	\$255,080	(\$944)		Average: Last 4 Avg: Last 2 Avg: Prior Trended:	\$6.11 6.94 7.75 7.56
				Selected:	\$7.50

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.
5. Column (5) = [(1) + (2)] x (4) / (3) x 100.

City of Oakland

ESTIMATED EXCESS FACTORS

Workers Compensation

(As of June 30, 2007)

Fiscal Accident Year	(1) Trended Unlimited Loss & ALAE as of 6/30/07	(2) Trended Limited Loss & ALAE as of 6/30/07	(1) Projected Excess Ratio (1) / (2) - 1
1993	\$15,635	\$15,635	0.0%
1994	17,776	17,776	0.0%
1995	20,331	18,822	8.0%
1996	15,804	15,804	0.0%
1997	16,803	16,803	0.0%
1998	17,960	17,960	0.0%
1999	16,546	16,546	0.0%
2000	13,343	13,343	0.0%
2001	17,218	17,218	0.0%
2002	18,006	18,006	0.0%
2003	17,151	16,824	1.9%
2004	18,649	18,649	0.0%
2005	15,874	15,874	0.0%
2006	14,019	14,019	0.0%
2007	9,700	9,700	0.0%
		Average:	0.7%
		Col Avg:	0.8%
		Average 3:	0.0%
		Industry:	13.9%
		Prior:	2.0%
		Select:	2.0%

Notes:

1. Dollar amounts are in thousands.
2. Losses include allocated loss adjustment expenses.
3. Fiscal accident years are the twelve months ending June 30.
4. Data and estimates are net of excess insurance.
5. Column (2) is limited based on a \$1,000,000 retention applying to loss and ALAE combined.
6. Amounts are trended to Fiscal Accident Year 2006 levels.

**Workers' Compensation
Open Claims Analysis Report
(July 1, 2006 to June 30, 2007)**

Prepared for



CITY OF OAKLAND

**The City Of Oakland
Finance and Management Agency
Risk Management Division**

January 21, 2008

By

**Alliant Loss Control Services
a division of Alliant Insurance Services, Inc.
2465 Campus Drive, Suite 100,
Irvine, CA 92612**

Report written by:

A handwritten signature in cursive script that reads "Carol J. Rossi".

Carol Rossi, ARM

Peer Reviewed by:

A handwritten signature in cursive script that reads "Larry Bailey".

Larry Bailey, CSP

City of Oakland – Workers' Compensation Claims Analysis Report

Includes all Claims From 6/30/06 to 7/1/07

Executive Summary

This study was commissioned by the City of Oakland (City) to analyze workers' compensation claims by classification from July 1, 2006 to June 30, 2007 in order to identify loss trends and significant changes from the claims analysis report completed June 2007. Alliant Loss Control Services (ALCS) analyzed the data to present the costs by payment category, agency, and job title to indicate agencies and job classifications consuming the most workers' compensation resources. We also focused on primary injury causes to help the City determine where best to use loss control programming, safety training and injury prevention resources. Our analysis indicates:

- Indemnity and 4850 payments **increased** 9.94% in the 2006-2007 period and replaced medical costs (which **decreased** 8.02%) as the leading costs associated with claims. An explanation might be that the 1941-2007 data only included **open** claims, which tend to be more serious injuries that require higher medical expenses. The 2006-2007 analysis included **all** claims, which would include minor injuries that might require a few days off work but typically incur lower medical costs.
- Fall, slip, or trip injuries replaced cumulative trauma injuries as causing the highest percentage of total claims. This is due in part to three severe fall and slip claims that incurred costs of over \$700,000 in 2006-2007. Cumulative injuries fell to the sixth leading cause of injury. An explanation for this decrease might be that, since injuries are cumulative, they appear slowly over time and do not cluster in a single year.
- Persons in the act of a crime moved from the sixth leading claim cause in the 1941-2007 analysis to the second leading claim cause in 2006-2007. Fighting fires moved from 14th place in the 1941-2007 analysis to the fifth leading cause of injuries in 2006-2007. The incidence of severe claims due to fire fighting **increased** from 2.14% of severe claims to 14.03%. Despite these increases in injury causes and severity related to Police and Fire Services, overall Fire Services costs **decreased** 4.89% and overall Police Services costs **decreased** 3.9%. Police and Fire Services, however, continue to account for the majority of total claim costs (69%).
- Police and Fire Service positions continue to account for over 90% of lost day claims and over 85% of lost days paid.
- The average years of service for individuals involved in claims with 10 or more paid lost days **increased** 2% in 2006-2007, which continues to suggest that employees become more susceptible to injury as they age. The highest number of lost day incidents continues to affect employees in the 40 to 50 age group.
- Police and fire physical fitness training; slip, trips, and falls; and fire fighting were the three leading causes of severe claims in the 2006-2007 period, replacing strains, struck by injuries, and motor vehicle accidents.
- Average costs per claim **decreased** 12.42%. The explanation may be that claims that remain open for long periods (such as those in the 1941-2007 analysis) tend to be more serious. The 2006-2007 analysis included all claims, including many that did not incur high costs and were quickly closed.
- Strains account for the most **frequent** cause of claims that remain open in the 2006-2007 period. Slip, trip or fall claims and vehicle accidents account for the **highest incurred costs** of open claims in the 2006-2007 period.

No recommendations were generated as a result of this analysis.

City of Oakland – Workers’ Compensation Claims Analysis Report
Includes all Claims From 6/30/06 to 7/1/07

Overview all Workers’ Compensation Claims for 7/1/2006 to 6/30/2007

The City of Oakland requested an analysis of all workers’ compensation claims by classification reported between July 1, 2006 and June 30, 2007. This information is provided and, where appropriate, compared and contrasted with the original *Workers’ Compensation Open Claims Analysis Report (1941 to 2007)*. We sought to identify claims trending and highlight significant changes that occurred during fiscal year 2006-2007. Please note that while the original report included only **open** claims, the 2006-2007 analysis included **all** claims reported in the period under analysis. Data from the original report are included in the tables below to aid comparisons.

Analysis by Cost Category

Table 1 presents a summary of total dollars incurred on all claims (both paid and reserved) for indemnity/4850 costs, medical, vocational rehabilitation, and expenses.

Total Claims By Cost Category	2006-2007	2006-2007	1941-2007	1941-2007	
Type of claim cost category	Total cost dollars	Percent of total cost dollars	Total cost dollars	Percent of total cost dollars	% Change
Indemnity/4850	\$5,349,216	55.14%	\$63,009,710	45.20%	9.94%
Medical	\$3,864,532	39.83%	\$66,684,991	47.85%	-8.02%
Voc Rehab	\$4,275	0.04%	\$3,742,448	2.69%	-2.65
Expenses	\$483,977	4.99%	\$5,938,443	4.26%	0.73
Totals	\$9,700,450	100.00%	\$139,375,592	100.00%	

Table 1 (Source data located in attached worksheet – A-1 Cost by Category and Department)¹

The summary indicates that, for fiscal year 2006-2007, indemnity/4850 payments were the leading cost associated with claims. These payments are 15.31% greater than medical expenses, which are the second leading cost. This is a significant change from the 1941-2007 data, which indicated a difference of 2.65% between indemnity/4850 and medical costs. An explanation might be that the 1941-2007 data only included open claims, which tend to be more serious injuries that required higher medical expenses. The 2006-2007 data includes all claims, which would include minor injuries that might require a few days off work but incur lower medical costs.

¹ Source data for each labeled table is contained within a bordered box and is so identified within each spreadsheet attachment

City of Oakland – Workers' Compensation Claims Analysis Report

Includes all Claims From 6/30/06 to 7/1/07

Tables 2A through 2D summarize information available in attached worksheet **A-1 Cost by Category and Department 06-07**, which presents total costs incurred, broken down for each department by cost category.

Police Services Agency (PSA) Cost breakdown	2006-2007	2006-2007	1941-2007	1941-2007
	Total costs incurred	Percent of total costs incurred for PSA	Total costs incurred	Percent of total costs incurred for PSA
Indemnity/4850	\$2,318,834		\$29,871,861	
Medical	\$1,506,053		\$28,924,106	
Voc Rehab	\$2,275		\$1,547,465	
Expenses	\$175,052		\$2,601,171	
	\$4,002,214	41.26%	\$62,944,603	45.16%

Table 2A (Source data located in attached worksheet – A-1 Cost by Category and Department 06-07)

Fire Services Agency Cost breakdown	2006-2007	2006-2007	1941-2007	1941-2007
	Total costs incurred	Percent of total costs incurred for PSA	Total costs incurred	Percent of total costs incurred for PSA
Indemnity/4850	\$1,602,463		\$21,641,100	
Medical	\$932,937		\$21,539,154	
Voc Rehab	\$2,000		\$1,111,709	
Expenses	\$168,220		\$1,400,198	
	\$2,705,620	27.89%	\$45,692,161	32.78%

Table 2B (Source data located in attached worksheet – A-1 Cost by Category and Department 06-07)

Public Works Department Cost breakdown	2006-2007	2006-2007	1941-2007	1941-2007
	Total costs incurred	Percent of total costs incurred for PSA	Total costs incurred	Percent of total costs incurred for PSA
Indemnity/4850	\$631,668		\$6,503,850	
Medical	\$880,081		\$8,544,283	
Voc Rehab	\$0		\$533,228	
Expenses	\$65,349		\$1,019,484	
	\$1,577,098	16.25%	\$16,600,845	11.91%

Table 2C (Source data located in attached worksheet – A-1 Cost by Category and Department 06-07)

All Other Departments Cost breakdown	2006-2007	2006-2007	1941-2007	1941-2007
	Total costs incurred	Percent of total costs incurred for PSA	Total costs incurred	Percent of total costs incurred for PSA
Indemnity/4850	\$794,702		\$4,992,899	
Medical	\$545,462		\$7,677,448	
Voc Rehab	\$0		\$550,046	
Expenses	\$75,354		\$917,590	
	\$1,415,518	14.6%	\$14,137,983	10.15%

City of Oakland – Workers' Compensation Claims Analysis Report

Includes all Claims From 6/30/06 to 7/1/07

Table 2D (Source data located in attached worksheet – A-1 Cost by Category and Department 06-07)

The summary in **Table 3** indicates that claims attributed to the Police Services Agency account for the majority of costs at 41.26% (\$4,002,214), followed by the Fire Services Agency at 27.89% (\$2,705,620). This represents a **decrease** in Fire Service costs of 4.89%, and a **decrease** in Police Service costs of 3.9% during the 2006-2007 period. These departments are followed by the Public Works Department at 16.25% (\$1,577,098), and the Life Enrichment Agency at 5.95% (\$575,909). This ranking remained unchanged from the 1941-2007 analysis report. Information for all departments is summarized below.

Agency	Percent of total incurred costs 2006-2007	Percent of total incurred costs 1941-2007	% Change
City Clerk	0.00%	0.08%	-.08%
Office of the Mayor and City Council	0.00%	0.23%	-.023%
City Attorney's Office	0.04%	0.04%	0.0%
City Manager's Office	0.10%	0.05%	0.05%
Office of the City Auditor	0.17%	0.06%	0.11%
CEDA	0.81%	1.38%	-0.57%
Administrative Services Agency	2.02%	0.52%	1.5%
Office of Financial Services	5.51%	1.24%	4.27%
Life Enrichment Agency	5.95%	6.55%	-0.6%
Public Works Department	16.25%	11.91%	4.34%
Fire Services Agency	27.89%	32.78%	-4.89%
Police Services Agency	41.26%	45.16%	-3.9%
Total	100.00%	100.00%	

Table 3 (Source data located in attached worksheet – A-1 Cost by Category and Department 06-07)

City of Oakland – Workers' Compensation Claims Analysis Report
Includes all Claims From 6/30/06 to 7/1/07

Analysis by Job Title

Worksheet A-2 Costs by Job Title presents the claims broken down by job title and is sorted first by the number of claims filed by each job title, and then by total costs associated with each job title. **Table 4** below compares the top ten rankings from 1941-2007 and 2006-2007. Police and fire positions continue to lead the lists in both number of claims and total costs.

Job Title	# of Claims	Claim Costs 1941-2007	Job Title	# of Claims	Claim Costs 2006-2007
Custodian	27	\$1,605,018	Gardener	13	\$132,928
Pub Works Main Worker	29	\$1,415,651	Custodian/Janitorial	14	\$409,995
Gardener	35	\$3,112,203	Pub Works Main Worker	14	\$135,271
Lieutenant of Fire Dept	37	\$6,913,407	Lieutenant of Fire Dept	16	\$189,937
Sergeant of Police	40	\$3,880,244	Paramedic/Firefighter	16	\$101,296
Engineer of Fire Dept	42	\$3,452,776	Sergeant of Police	23	\$162,862
Captain of Fire	48	\$5,413,818	Captain of Fire Dept	24	\$589,655
Unknown/Unassigned	51	\$9,643,107	Police Officer Trainee	25	\$259,319
Fire fighter	187	\$23,462,317	Fire Fighter Trainee	55	\$870,254
Police officer	385	\$43,962,514	Police Officer	160	\$2,796,043

Table 4 (Source data located in attached worksheet A-2 Costs by Job Title 06-07)

Analysis by Cause

Worksheet A-3 Summary of all Injury Causes presents a summary of all 652 injury causes from 2006-2007. This file should be useful to demonstrate what types of incidents or conditions cause the most number of claims. **Table 5** presents the top five causes from 2006-2007, compared with those from 1941-2007:

Top five types of incident or condition causing most number of claims 1941-2007	Number of claims	% of total claims	Top five types of incident or condition causing most number of claims 2006-2007	Number of claims	% of total claims
Cumulative	168	11.47%	Fall, slip or trip	61	9.36%
Fall, slip, trip	135	9.22%	Person in act of crime	58	8.9%
Strain/lifting	128	8.74%	Strain; lifting	39	5.98%
Motor vehicle accidents	123	8.40%	Motor vehicle accidents	38	5.83%
Strain	123	8.40%	Fighting fire	38	5.83%

Table 5 (Source data located in attached spreadsheet A-3 Summary of all Injury Causes)

Fall, slip, or trip injuries replaced cumulative injuries as causing the highest percentage of total claims. This is due in part to three severe fall and slip claims that incurred costs of over \$700,000 in 2006-2007. Cumulative injuries fell to the sixth leading cause of injury, with 33 claims or 5.06% of total claims. An explanation for this decrease might be that, since injuries are cumulative, they appear slowly over time, and do not cluster in a single year.

City of Oakland – Workers’ Compensation Claims Analysis Report

Includes all Claims From 6/30/06 to 7/1/07

Persons in the act of a crime moved from the sixth leading claim cause in the 1941-2007 analysis to the second leading claim cause in 2006-2007. Fighting fires moved from 14th place in the 1941-2007 analysis to the fifth leading cause of injuries in 2006-2007.

Analysis by Paid Lost Days

Worksheet A-4 Paid Lost Days presents a summary of all claims with 10 or more indemnity/4850 paid lost days in 2006-2007. It indicates there were 133 claims with 10 or more lost days, and 7,770 lost days paid. **Table 6** below summarizes this information for all job titles that had at least one claim with 90 or more paid lost days. Police and fire service positions account for over 90% of the claims and over 85% of the lost days paid.

Job Title	No. of Claims	Total days paid per category
Lieutenant of Police	1	90
Pub Works Main Worker	2	104
Neighborhood Service Coord	1	105
Parklands Maint Worker	2	105
Gardener Crew Leader	2	110
Police Evidence Tech	1	115
Admin Services Mgr	2	131
Captain of Fire Dept	1	207
Construction Inspector	2	216
Paramedic/Firefighter	4	220
Police Services Tech	2	274
Engineer of Fire Dept	5	370
Captain of Fire Dept	7	655
Lieutenant of Fire Dept	6	621
Fire Fighter	18	942
Police Officer	49	2,749
Totals	104	6,807

Table 6 (Source data located in attached spreadsheet A-4 Paid Lost Days 06-07)

Table 7 below summarizes the average years of service for individuals involved in claims with 10 or more paid lost days. Although some job titles are different from the 1941-2007 analysis, the average years of service increased for 2006-2007.

Job Title of Employees Involved with Claims	Average Years of Service 2006-2007	Job Title of Employees Involved with Claims	Average Years of Service 1941-2007
Lieutenant of Police	7	Police Officer	8
Pub Works Main Worker	9.5	Gardener	10
Neighborhood Service Coord	13	Police Property Specialist	17
Parklands Maint Worker	18	Parking Control	5

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		Technician	
Gardener Crew Leader	20	Public Works Main Worker	6
Police Evidence Tech	23	Street Maint Leader	16
Admin Services Mgr	9	Custodian	12
Construction Inspector	9.5	Police Services Tech	13
Paramedic/Firefighter	8.5	Sewer Maintenance Leader	11
Police Services Tech	13.5	Police Officer Trainee	0
Engineer Of Fire Dept	18	Tree Trimmer	17
Captain Of Fire Dept	25	Fire Fighter	17
Lieutenant Of Fire Dept	9	Dispatcher	21
Fire Fighter	12		
Police Officer	10		
Overall Average	14 years		12 years

Table 7 (No source document)

Demographics

Demographics for all employees who had claims in 2006-2007 were analyzed. This data is presented below in **Table 8**. It should be noted that, although there were 65 repeaters, only two repeaters had over 10 paid lost days.

Employee Demographics
Male - 471
Female - 181
65 Repeaters – 56 had two claims and 9 had three claims

Table 8 (Source data located in attached Worksheet A-5 Demographics 06-07)

Age groups of employees who had more than 10 paid lost days are presented below in **Table 9**. It indicates that employees who file lost day claims are primarily in the age group between 40 and 50. Please note that the data for 1941-2007 was for claims with **90** or more paid lost days. Using two different data points may skew the statistical outcome, but the claim trend appears to remain flat.

Age Group	No. of claims - 2006-2007	No. of claims - 1941-2007
20-30	7	4
31-35	25	12
36-40	19	18
41-45	29	39
46-50	15	28
51-55	13	20
56-60	14	21
61-65	7	8
66+	1	2
Totals	130	152

Table 9 (Source data located in attached Worksheet - A-6 Age Groups 06-07)

City of Oakland – Workers' Compensation Claims Analysis Report

Includes all Claims From 6/30/06 to 7/1/07

Frequency and Severity Rates

Table 10 ranks claim frequency by department for 2006-2007 and **Table 11** presents a summary of all claims that incurred costs of \$20,000 or more. **Table 12** presents severity information from 1941-2007. Note that severity for the 1941-2007 analysis was for claims of \$400,000 or more.

Department	Number of Claims 2006-2007
City Manager's Office	2
Office of the City Auditor	2
City Attorney's Office	3
Administrative Services	4
CEDA	12
Office of Financial Services	30
Life Enrichment Agency	56
Fire Services	140
Public Works Department	143
Police Services	260
Total Claims	652

Table 10 (Source data located in attached worksheet A-7 *Frequency and Severity 06-07*)

Department(s) with claims over \$20,000 - (2006-2007)	Total incurred	% of Total Incurred	No. of claims over \$20K	% of Total Claims
CEDA	\$74,180	0.94%	1	0.78%
Office of Financial Services	\$81,746	1.04%	2	1.55%
Life Enrichment Agency	\$432,956	5.51%	5	3.88%
Public Works Department	\$852,838	10.85%	14	10.85%
Fire Services Agency	\$3,034,014	38.61%	39	30.23%
Police Services Agency	\$3,382,724	43.05%	68	52.71%
Totals	\$7,858,457	100%	129	100%

Table 11 (Source data located in attached worksheet A-7 *Frequency and Severity 06-07*)

Department(s) with open claims of over \$400,000 - (1941-2007)	Total incurred	% of Total Incurred	No. of open claims over \$400K	% of Total Claims
CEDA	\$893,800	4.44%	1	2.86%
Public Works Department	\$1,504,719	7.47%	3	8.57%
Fire Services Agency	\$6,606,309	32.8%	9	25.71%
Police Services Agency	\$11,137,279	55.29%	22	62.86%
Totals	\$20,142,108	100%	35	100%

Table 12 (Source data located in Worksheet A-7 *Severe Claims over 400K by Dept (Summary)* in the *Worker's Compensation Open Claims Analysis Report 1941-2007*)

When **Table 11** is compared with **Table 12** the gap between incurred costs and number of claims for Police and Fire Services decreases significantly between the two analysis groups. Police incurred 23% more costs than Fire in 1941-2007, but only 5% more in 2006-2007 (an 18% decrease). Police had 37% more claims than Fire in 1941-2007, but only 23% more in 2006-2007 (a 14% decrease). (Inversely, Fire Service costs and claims could be said to have increased 18% and 14% respectively.)

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As noted earlier in the report, fighting fires moved from the 14th leading cause of injuries in the 1941-2007 analysis, to the fifth leading cause of injuries in 2006-2007. This would certainly account for an increase in claims and severity in Fire Services.

The major causes of each severe claim that incurred \$20,000 or more in costs in 2006-2007 are listed below with the major causes reported in the 1941-2007 period:

Cause 2006-2007	Amount Incurred	% of Total	Cause 1941-2007	Amount Incurred	% of Total
Ingestion/inhalation	\$24,000	0.31%			
Injured by tool or machine	\$24,006	0.31%			
Adverse Reaction	\$24,800	0.32%			
Contagious disease	\$28,600	0.36%			
Gunshot	\$45,415	0.58%			
Injured by motor vehicle	\$60,200	0.77%	Struck by	\$411,000	2.04%
Climbing	\$78,901	1.00%	Strain; twisting	\$411,189	2.04%
Strike against	\$83,518	1.06%	Fighting fire	\$431,983	2.14%
Bending	\$83,685	1.06%	Fall; on stairs	\$437,068	2.17%
Injured by another person	\$149,330	1.90%	Caught in, under, between	\$461,206	2.29%
Contact with substance	\$154,980	1.97%	Strain; lifting	\$486,639	2.42%
Struck by	\$164,940	2.10%	Injured by another person	\$507,216	2.52%
Miscellaneous	\$169,493	2.16%	Burn; Chemicals	\$608,769	3.02%
Slipped, did not fall	\$171,158	2.18%	Physical fitness	\$650,700	3.23%
Strain	\$202,592	2.58%	Gunshot	\$685,146	3.40%
Defensive tactics	\$263,580	3.35%	Collision: non-vehicle	\$1,030,541	5.12%
Strain, lifting	\$383,814	4.88%	Contact with substance	\$1,535,408	7.62%
Cumulative	\$466,476	5.94%	Respiratory	\$1,548,084	7.69%
Person in act of crime	\$782,217	9.95%	Person in act of crime	\$1,917,436	9.52%
Vehicle accident	\$1,035,898	13.18%	Cumulative trauma	\$1,952,036	9.69%
Fighting fire	\$1,102,582	14.03%	Injured by motor vehicle	\$2,277,282	11.31%
Slip, trip, or fall	\$1,161,134	14.78%	Strike against	\$2,362,476	11.73%
Fitness Training	\$1,197,136	15.23%	Strain	\$2,427,929	12.05%
Total	\$7,858,457	100.00%		\$20,142,108	100.00%

Table 13 (Source data located in attached *worksheet - A-7 Severity and Frequency 06-07*)

Police and fire physical fitness training is the leading cause of severity in the 2006-2007 period, in part due to the most severe claim in the fiscal year: \$650,000 for a firefighter who had a heart attack while in physical training. A second severe claim resulted when a firefighter torn his Achilles tendon while exercising, resulting in a \$147,506 incurred cost.

There were three very severe slip/fall accidents in 2006-2007. One occurred when a worker fell 30 feet to his death; the incident incurred \$330,000 in costs. The second occurred when an employee slipped on a mat and fell, fracturing her hip; this incident incurred \$302,500 in costs. The third occurred when a firefighter injured his ankle when he slipped; this incident incurred \$108,845 in costs. These incidents helped put slip/falls as the second major cause of severe claims.

City of Oakland – Workers' Compensation Claims Analysis Report

Includes all Claims From 6/30/06 to 7/1/07

There appeared to be a high incidence of fire fighting injuries in 2006-2007, causing this category to move from 2.14% of severe claims to 14.03%.

In **Table 14**, all claim costs (not just those over \$20,000) are ranked by department and average cost per claim in Column 1 and ranked by total number of claims per department in Column 2. A higher number of claims will dilute the overall severity rates in a department. This explains why average severity rates in the 1941-2007 period in the City Clerk and Office of the Mayor and Council (as shown in **Table 15**) are high, but do not show up in the 2006-2007 numbers in **Table 14**.

Column 1			Column 2		
Ranked by Average Cost per Claim by Department	Number of Claims 2006-2007	Average cost per claim	Ranked by Total Number of Claims by Department	Number of Claims 2006-2007	Average per claim
Office of the City Auditor	2	\$293	City Auditor	2	\$293
City Manager's Office	2	\$424	City Manager	2	\$424
Administrative Services	4	\$3,234	City Attorney	3	\$7,053
Office of Financial Services	30	\$5,182	Administrative Services	4	\$3,234
City Attorney's Office	3	\$7,053	CEDA	12	\$9,878
Public Works Department	143	\$8,463	Financial Services	30	\$5,182
CEDA	12	\$9,878	Life Enrichment	56	\$10,602
Life Enrichment Agency	56	\$10,602	Fire Services	140	\$25,194
Police Services	260	\$15,615	Public Works	143	\$8,463
Fire Services	140	\$25,194	Police Services	260	\$15,615
Overall Average		\$8,594			

Table 14 (Source data located in attached worksheet- A-7 Severity and Frequency 06-70)

City of Oakland – Workers' Compensation Claims Analysis Report

Includes all Claims From 6/30/06 to 7/1/07

Comparing average costs per claim in the 2006-2007 period against average costs in the 1941-2007 period (shown in **Table 15** below) indicate that average costs per claim decreased 12.42%. Again, the explanation may be that claims that remain open for long periods (such as those in the 1941-2007 analysis) tend to be more serious. The 2006-2007 analysis included claims that did not incur high costs and were quickly closed. Fire and Police Services top the list of highest average costs.

Department	Average Cost per claim 1941-2007	Total number of claims
Police Services Agency	\$106,325	592
Fire Services Agency	\$118,067	387
Public Works Department	\$65,616	253
Life Enrichment Agency	\$61,644	148
Office of Financial Services	\$53,850	32
CEDA	\$71,432	27
Admin Services Agency	\$60,715	12
City Attorney's Office	\$10,064	5
Office of the City Auditor	\$27,355	3
Office of Mayor and Council	\$107,273	3
City Manager's Office	\$31,829	2
City Clerk	\$116,376	1
Overall Average	\$69,212	

Table 15 (Source data located in attached worksheet - *A-8 Average Severity Rates in the Worker's Compensation Open Claims Analysis Report 1941-2007*)

Cause

To assist with the analysis of injury cause, injury causes were broken down by departments. This is presented in attached Worksheet *A-8 Injury Cause by Department* which illustrates the different exposures by department.

A sample of available data is provided in **Table 16** below:

City Attorney	Strain (2)
Public Works	Strain (14) Fall, slip, trip (17)
Financial Services	Strain (8) Injured by other person (6) Vehicle (1)
Police Sworn	Person in act of crime (58) Strain (38) Vehicle (31) Cumulative (6)

Table 16 (Source data located in attached *Worksheet A-8 Injury Cause by Department 06-07*)

City of Oakland – Workers' Compensation Claims Analysis Report
Includes all Claims From 6/30/06 to 7/1/07

Open Claims

An analysis of open claims is presented in attachment **A-9 Open Claims**. Generally, it can be assumed that the more serious injuries remain open for a longer period of time. **Table 17** lists the open claims and their incurred costs by department. Police and Fire Services have the greatest number and highest costs of open claims.

Open Claims		Costs Incurred
Administrative Services	1	\$11,015
City Attorney	2	\$21,153
CEDA	4	\$116,230
Financial Services	7	\$126,142
Life Enrichment	24	\$573,771
Public Works	47	\$1,118,636
Fire Services	61	\$3,085,852
Police Services	122	\$3,798,331
Totals	268	\$8,851,130

Table 17 (Source data located in attached worksheet **A-9 Open Claims 06-07**)

Table 18 presents the most frequent cause of open claim injuries and incurred costs. If sorted by total number of claims, "other strains" and "strains from lifting" (which are reported in separate codes) are the most frequent cause of open claims and together account for 56 open claims and \$1,031,382 of incurred costs.

Most Frequent Cause of Open Claims		Costs Incurred	
Struck by	14	\$414,412	6.83%
Fighting Fire	17	\$999,564	16.48%
Strains from lifting	19	\$461,149	7.60%
Cumulative	21	\$461,825	7.61%
Person in act of crime	24	\$784,917	12.94%
Vehicle collision	25	\$1,101,045	18.15%
Fall, slip, trip	27	\$1,273,521	20.99%
Other strains	37	\$570,233	9.40%
Totals	184	\$6,066,666	100.00%

Table 18 (Source data located in attached worksheet **A-9 Open Claims 06-07**)

City of Oakland – Workers' Compensation Claims Analysis Report

Includes all Claims From 6/30/06 to 7/1/07

If sorted by costs incurred, as in **Table 19** below, "fall, slip, trip" and "vehicle collision" rank as the top two most costly types of open claims.

Most Frequent Cause of Open Claims		Costs Incurred	
Struck by	14	\$414,412	6.83%
Strain from lifting	19	\$461,149	7.60%
Cumulative	21	\$461,825	7.61%
Other strains	37	\$570,233	9.40%
Person in act of crime	24	\$784,917	12.94%
Fighting Fire	17	\$999,564	16.48%
Vehicle collision	25	\$1,101,045	18.15%
Fall, slip, trip	27	\$1,273,521	20.99%
Totals	184	\$6,066,666	100.00%

Table 19 (Source data located in attached worksheet A-9 Open Claims 06-07)

Limitations of this Report

ALCS prepared this report for use by the City of Oakland. The information in this report reflects ALCS's best judgment in view of the information available to it at the time of preparation. Use by a third party or reliance on, or any decision to be made based on this report is the responsibility of such third party. ALCS accepts no responsibility for damages, if any, suffered by any third party, as a result of decisions made or actions based on this report.

The scope of the report is limited to the matters expressly covered. The intent of this project is to analyze workers' compensation data and identify trends and other information which would be obvious to an experienced professional within the time frame and scope of this project. In preparing this report, ALCS has relied upon information derived from City of Oakland and third party documents, best practices research, and personal interviews. Except as set forth in this report, ALCS has made no independent investigation as to the accuracy or completeness of the information derived from the information sources and personal interviews, and has assumed that such information was accurate and complete.

All recommendations, findings, and conclusions stated in this report are based upon facts and circumstances as they existed and were evident, at the time that this report was prepared. A change in any fact or circumstance upon which this report is based may adversely affect the recommendation, findings, and conclusions expressed in this report.

No expressed or implied warranty or guarantee of compliance to every rule, statute, or regulation shall apply. The responsibility of meeting all statutes and regulations remains with the City of Oakland, since the statutes and regulations are often subjectively interpreted and enforced.

City of Oakland – Workers' Compensation Claims Analysis Report
Includes all Claims From 6/30/06 to 7/1/07

Index of Source data for Tables and Worksheets Cited

Tables 1,2,3 - A-1 Costs by Category and Department

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Table 8 - A-5 Demographics

Table 9 - A-6 Age Groups

Table 10 - A-7 Frequency and Severity

Table 11 - A-7 Frequency and Severity

Table 12 - A-7 Severe Claims over 400K by Dept (Summary) in the Worker's Compensation Open Claims Analysis Report 1941-2007

Table 13 – A-7 Frequency and Severity

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Table 15 – A-8 Average Severity Rates in the Worker's Compensation Open Claims Analysis Report 1941-2007

Table 16 - A-8 Injury Cause by Department

Table 17 – A-9 Open Claims

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Table 19 - A-9 Open Claims