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# CITY OF OAKLAND

## AGENDA REPORT

TO: Office of the City Administrator  
ATTN: Deborah A. Edgerly  
FROM: Finance and Management Agency  
DATE: June 26, 2007

RE: **Supplemental Report on the Workers' Compensation Program for Fiscal Year 2005-06**

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### SUMMARY

This supplemental report provides additional information on the City of Oakland's Workers' Compensation Program for Fiscal Year 2005-06. It specifically pertains to information requested by the Finance and Management Committee on April 24, 2007.

The specific information requested is summarized in the agenda minutes as:

- 1. a detailed analysis by classification of all the 1400 open and active workers' compensation claims (i.e. how long the claimant has been off work, and are they misusing the system);*
- 2. a comparison analysis with surrounding city's police departments workers' compensation claims filed during their training academies and a comparison analysis of carpal tunnel injuries in other city agencies that have employees that do work or work in positions similar to Communication Dispatcher; and*
- 3. more detail on the one hundred million dollars of liability cost associated with workers' compensation claims.*

The content of this report and its attachments provides the requested detailed information. This information, considered in its entirety and in conjunction with the prior two reports (dated March 27, 2007 and April 24, 2007), should provide a good understanding of the current state of the City's Workers' Compensation Program and those areas where focused effort could result in further reduced program costs.

The requested information is discussed in detail under the "Key Issues and Impacts" section of this report as well as in the attachments to this report.

### 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.

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## BACKGROUND

Staff has compiled a number of reports and data in response to the committee's inquiry. Accompanying this report are the following:

1. Workers' Compensation Open Claims Analysis Report, dated June 4, 2007 prepared by Alliant Loss Control Services (Attachment A);
2. An Actuarial Analysis of the Workers' Compensation Loss Reserves and Funding Levels for the City of Oakland as of June 30, 2006, dated October 5, 2006 and prepared by Milliman, Inc. (Attachment B);
3. Workers' Compensation Claims Audit, dated November 24, 2006 prepared by John Butler, Compensation Claims Services (without exhibits) (Attachment C);
4. JT2 Claims Processes For The City of Oakland, dated June 4, 2006 prepared by JT2 Integrated Resources, Inc. (Attachment D);
5. APRIL 2007 Activity Off Duty Report for the City of Oakland Over 90 Days (>90 Days), dated May 8, 2007 prepared by JT2 Integrated Resources (Attachment E);
6. Off Duty Report for the City of Oakland, Off Duty as of 4/30/2007 and over one year lost days (cumulative), dated 5/8/2007 prepared by JT2 Integrated Resources (Attachment F);
7. Claimants with 3 or more open indemnity claims, dated 6/5/07, prepared by JT2 Integrated Resources (Attachment G);
8. POST Basic Academy Injury Information, prepared by OPD Training (Attachment H).

## KEY ISSUES AND IMPACTS

At the April 24, 2007 meeting, the Committee requested staff to provide a detailed analysis of the open workers' compensation claims. **Attachment A** entitled Workers' Compensation Claim Analysis Report provides the requested analysis. The primary findings contained in the report include:

- *City field positions tend to incur more injury frequency and severity than desk jobs or management jobs.*
- *Costs of providing medical care to employees in lower salary ranges were significantly higher than the salary costs. When higher paid employees are injured, indemnity (lost time) costs increase.*
- *Cumulative injuries represent the highest percentage of total injuries. The average City employee worked 12 years before sustaining an injury that caused them to lose 90 or more days. The higher average years worked prior*

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*to a severe claim does not suggest misuse of the system, and may suggest that employees become more susceptible to injury as they age.*

- *The highest number of lost day incidents is in the age group of 40 to 50, who are more likely to have long-term exposure to cumulative trauma hazards or stressors at work.*
- *Strain injuries incur the highest costs for the City, followed by striking against or being struck by objects, injuries by a motor vehicle, and then cumulative causes. Cumulative injuries have the greatest frequency, strains cause the greatest severity. This is consistent with other public entities nationwide where strain injuries are the loss leaders as well.*
- *City field employees incur more vehicle accidents, strains, and injuries from assault. City office employees incur more repetitive motion injuries and slips and fall injuries. Loss control programs should be tailored to focus on preventing specific injury types by job classification.*
- *For the total claim numbers Police and Fire Services place at the top of the list for both average severity per case and total number of claims.*

*A number of recommendations were made as a result of the analysis including:*

- *Loss control programming and training resources make the greatest impact when focused on those jobs that have the highest frequency and severity of claims. It is recommended that semi-annual loss analyses be completed to determine which jobs are the loss leaders, allocate loss control funds and resources as necessary, and follow trends to determine if loss control efforts are making an impact.*
- *Individual managers and executives should be familiar with the most frequent injury causes in their departments and agencies. This will allow them to focus loss control programming and safety training on topics having the greatest effect in reducing injuries and claims.*
- *Individual managers and executives should have injury reduction goals as part of their individual performance management plans.*

**Attachment B** provides an actuarial analysis of the Workers' Compensation Program. The consultant projects the estimated loss reserve as of June 30, 2006 to be \$100.5 million. This amount is a combination of total claim reserve, "incurred but not reported (IBNR)" reserves and "unallocated loss adjustment expense (ULAE)" reserves. The first

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amount is established by the Third Party Administrator as it projects the expected life-time expenditure for each case. The other two figures (IBNR and ULAE) are numbers generated by the actuarial consultant. IBNR includes reserves for late reported claims as well as development on known claims. ULAE accounts for costs associated with claim settlement that cannot be allocated to individual claims, such as claim administration fees. Significant detail is contained in Attachment B that discusses how the actuarial consultant arrived at the numbers reported. This methodology is summarized in the "Results of the Study" section of the report on pages 2 and 3 of Attachment B.

**Attachment C** transmits the findings of an independent claims auditor who performed the annual claims audit on the Workers' Compensation Program. This audit is primarily utilized to measure the performance of the Third Party Administrator and provide a scoring with regards to their meeting current industry best-practices. The conclusion of this report was:

*Auditor believes JT2 is providing an excellent level of service, based on the City's Incentive / Best Practices Benchmark Criteria. The overall score for all 18 Benchmark items is 94.03%. JT2 scored above the required percentage of compliance on 13 of 18 separate Benchmark Criteria.*

*Auditor believes JT2 would enjoy an even higher overall score with additional attention to 2 criteria where scores were at or below the Benchmark:*

- *Database – Timely Information Updates: 15 of the 54 claims considered required additional data / information updating, resulting in a compliance score of 72%.*
- *Payments – Timeliness: 8 of 39 benefits notices were late, resulting in a compliance score of 79%. Although the Benchmark is only 85%, auditor feels JT2 should have scored firmly in the 90-95% area as in almost all instances, unquestioned disability was known in adequate time to process TTD/benefit notices timely.*

*Although the Hearing Rep. / Defense Attorney program Benchmark satisfied the minimum criteria requirements, auditor feels improvement could be made by engaging Hearing Representatives more frequently in newly litigated claims rather than assigning them to defense counsel before exhausting all efforts to finalize the claims informally. Certainly, JT2 is performing at an adequate and respectable level when compared to the TPA community as a whole, but auditor would hope to see a score in the 90-95% area in the next audit.*

Based on these findings, staff continues to work with the TPA to improve their performance and ensure that they continue to meet or exceed industry standard.

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**Attachment D** provides a description of the administration process used for the typical claim. Included in this attachment is a claim flow chart that illustrates the various landmarks claims go through as they are managed to resolution.

**Attachment E** is a monthly activity report that provides detailed information on all injured workers who have been off work for more than 90 days due to a work related injury. This report includes information on the cause of injury, the last day worked, the number of days lost from work and the current status of the claim.

**Attachment F** is similar to the prior report except that it captures information on employees who have been off work for more that 365 days due to a work related injury.

**Attachment G** provides information on employees who have three or more open indemnity claims. This report shows that 56 employees are responsible for 199 open claims, which is about 15% of our current open claim inventory. Many of these same employees are on the 90 day or 365 day reports and are in some stage of recovery, re-deployment or retirement.

**Attachment H** provides information on the injury activity experienced by law enforcement training academies in other jurisdictions. This information was compiled by OPD Training.

## **SUSTAINABLE OPPORTUNITIES**

There are no economic, environmental or 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 supplemental workers' compensation information contained within this report.

**ACTION REQUESTED OF THE CITY COUNCIL**

Staff requests that the Council accept the supplemental workers' compensation report.

Respectfully submitted,

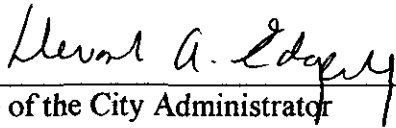


William E. Noland

Director, Finance and Management Agency

Prepared by  
Deborah Grant, Risk Manager  
Risk Management Division

**APPROVED AND FORWARDED TO THE  
FINANCE & MANAGEMENT COMMITTEE:**



Office of the City Administrator



ATTACHMENT A

Workers' Compensation  
Open Claims Analysis Report  
(1941 to 2007)

Prepared for



CITY OF OAKLAND

The City Of Oakland  
Finance and Management Agency  
Risk Management Division

June 4, 2007

By

Alliant Loss Control Services  
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 Open Claim(s) Analysis Report**  
Includes Open Claims 1941 to April 2007 and Open Lost Time claims from 9/01 to 4/07

### **Executive Summary**

This study was commissioned by the City of Oakland (City) to analyze open workers' compensation claims by classification from 1941 to April 2007. Open lost time claim data was only available for review from September 2001 to April 2007. Through trend analysis we tried to determine if there is possible waste and misuse of the system. We studied the number of people off work and the long-term open claims. We 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:

- City field positions tend to incur more injury frequency and severity than desk jobs or management jobs. Our analysis would indicate that loss control programming and related training resources should be more focused on field personnel (i.e. Police Officer, Maintenance Mechanic, Spec/Combination Inspector, Custodian, Fire Fighter, Tree Trimmer etc.)
- Costs of providing medical care to employees in lower salary ranges were significantly higher than the salary costs. When higher paid employees are injured, indemnity (lost time) costs increase.
- Cumulative injuries represent the highest percentage of total injuries. The average City employee worked 12 years before sustaining an injury that caused them to lose 90 or more days. The higher average years worked prior to a severe claim does not suggest misuse of the system, and may suggest that employees become more susceptible to injury as they age.
- The highest number of lost day incidents is in the age group of 40 to 50, who are more likely to have long-term exposure to cumulative trauma hazards or stressors at work.
- Strain injuries incur the highest costs for the City, followed by striking against or being struck by objects, injuries by a motor vehicle, and *then* cumulative causes. Cumulative injuries have the greatest frequency, strains cause the greatest severity. This is consistent with other public entities nationwide where strain injuries are the loss leaders as well.
- City field employees incur more vehicle accidents, strains, and injuries from assault. City office employees incur more repetitive motion injuries and slips and fall injuries. Loss control programs should be tailored to focus on preventing specific injury types by job classification.
- For the total claim numbers Police and Fire Services place at the top of the list for both average severity per case and total number of claims.

**Our findings generated three recommendations.**

**07-05-1 Loss control programming and training resources make the greatest impact when focused on those jobs that have the highest frequency and severity of claims. It is recommended that semi-annual loss analyses be completed to determine which jobs are the loss leaders, allocate loss control funds and resources as necessary, and follow trends to determine if loss control efforts are making an impact.**

**07-05-2 Individual managers and executives should be familiar with the most frequent injury causes in their departments and agencies. This will allow them to focus loss control programming and safety training on topics having the greatest effect in reducing injuries and claims.**

**07-05-03 Individual managers and executives should have injury reduction goals as part of their individual performance management plans.**



**City of Oakland – Workers’ Compensation Open Claim(s) Analysis Report**  
Includes Open Claims 1941 to April 2007 and Open Lost Time claims from 9/01 to 4/07

**Overview Workers’ Compensation Open Claims 1941 to April 2007**

The primary request was for an analysis of the open workers’ compensation claims by classification from 1941 to April 2007. Open lost time claims data was only available from September 2001 to April 2007. The focus of the Oakland City Council members appears to be on possible waste, misuse of the system, number of people off work, and long-term claims; not necessarily on injury type. Consequently, the data was analyzed in a way that would present the costs by payment category, agency, and job title. This will provide some idea on which departments and job classifications require the most workers’ compensation resources. There was also a focus placed on cause, since understanding primary injury causes can help in the decision where to use safety training and injury prevention dollars.

**Analysis by Cost Category**

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

Total Claims By Cost Category			
Type of claim cost category		Total cost dollars	Percent of total cost dollars
Indemnity/4850		\$63,009,710	45.20%
Medical		\$66,684,991	47.85%
Voc Rehab		\$3,742,448	2.69%
Expenses		\$5,938,443	4.26%
		\$139,375,592	100.00%

Table 1 (Source data located in Attached spreadsheet Tables 1,2,3,4 – Cost by Category and Department)<sup>1</sup>

The above summary indicates that medical expenses are the leading cost associated with claims, followed by indemnity/4850 payments.

Table 2 includes total costs incurred, broken down for each department by cost category. An example is shown below:

Police Services Agency (PSA) Cost breakdown			
		Total costs incurred	Percent of total costs incurred for PSA
Indemnity/4850		\$29,871,861	
Medical		\$28,924,106	
Voc Rehab		\$1,547,465	
Expenses		\$2,601,171	
		\$62,944,603	45.16%

<sup>1</sup> 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 Open Claim(s) Analysis Report**

Includes Open Claims 1941 to April 2007 and Open Lost Time claims from 9/01 to 4/07

**Table 2 (Source data located in attached Tables 1,2,3,4 – A-1 Cost by Category and Department**

The breakdown in **Table 3** clearly shows that claims attributed to the Police Services Agency accounts for the majority of costs at 45.16% (\$62,944,603), followed by the Fire Services Agency at 32.78% (\$45,692,161). These departments are followed by the Public Works Department at a distant 11.91% (\$16,600,845), and the Life Enrichment Agency at 6.54% (\$9,123,305). This information for all departments is summarized below.

<b>Agency</b>	<b>Percent of total incurred costs</b>
Administrative Services Agency	0.52%
CEDA	1.38%
City Attorney's Office	0.04%
City Clerk	0.08%
City Manager's Office	0.05%
Fire Services Agency	32.78%
Life Enrichment Agency	6.55%
Office of Financial Services	1.24%
Office of the Mayor and City Council	0.23%
Office of the City Auditor	0.06%
Police Services Agency	45.16%
Public Works (PW) Department	11.91%
<b>Total</b>	<b>100.00%</b>

**Table 3**

(Source data located in attached spreadsheet **Tables 1,2,3,4 – A-1 Cost by Category and Department –**

It was noted that in some divisions there is far greater discrepancy between medical costs and indemnity payments. The example below compares injured workers from lower salaried positions to medical expenses incurred:

<b>Office of Financial Services (OFS)</b>	<b>Total cost incurred</b>	<b>Percent of total</b>
Indemnity	\$506,448	29.39%
Medical	\$1,030,532	59.80%
Voc Rehab	\$47,163	2.74%
Expenses	\$139,051	8.07%
	<b>\$1,723,194</b>	<b>100.00%</b>

**Table 4**

(Source data located in attached spreadsheet **Tables 1,2,3,4 – A-1 Cost by Category and Department**

Indemnity payments for OFS are 29.39% compared to 59.8% for medical costs, as compared to 29% vs. 48% for the total of all claims (a 30.41 percentage point difference vs. a 19.0 percentage point difference overall).

**Conclusion:** Costs of providing medical care to employees in lower salary ranges were significantly higher than the salary costs. When higher paid employees are injured, indemnity (lost time) costs increase. This cannot be absolutely proven in every case by the data, but it is one consideration. Obviously when higher paid employees are injured, indemnity costs will increase.

**City of Oakland – Workers’ Compensation Open Claim(s) Analysis Report**  
Includes Open Claims 1941 to April 2007 and Open Lost Time claims from 9/01 to 4/07

**Analysis by Job Title**

**Spreadsheet A-2 Claims by Job Title Sorted by Costs** 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. Police and fire positions again lead the lists in both number of claims and total costs. This file should be useful to demonstrate how field positions tend to incur more frequency and severity than desk jobs or management jobs. For example, there are 385 claims for Police Officer as opposed to combined claims of 82 for job titles of Police Captain, Police Lieutenant, Police Sergeant, Police Services Tech, and Police Evidence Tech. There were 8 claims for Librarian with a total incurred of \$201,209, as opposed to 8 claims for Maintenance Mechanic with \$604,367 incurred, and 8 claims for Spec/Combination Inspector with \$1,185,330 incurred. There were 10 claims for Office Assistant with \$231,915 incurred as opposed to 10 claims for Tree Trimmer with \$757,357 incurred. Knowing which jobs have the most frequency and severity should help with decisions of allocating loss control training resources.

**Conclusion:** City field positions tend to incur more injury frequency and severity than desk jobs or management jobs. Our analysis would indicate that loss control programming and related training resources should be more focused on field personnel (i.e. Police Officer, Maintenance Mechanic, Spec/Combination Inspector, Custodian, Fire Fighter, Tree Trimmer etc.)

**07-05-1 Loss control programming and training resources make the greatest impact when focused on those jobs that have the highest frequency and severity of claims. It is recommended that semi-annual loss analyses be completed to determine which jobs are the loss leaders, allocate loss control funds and resources as necessary, and follow trends to determine if loss control efforts are making an impact.**

**Note:** there are 51 claims with job titles of “Unknown” or “Unassigned”. These were broken down by division (see highlighted chart at the end of **Spreadsheet A-2 Claims by Job Title Sorted by Costs**) and this indicates that 22 were in Police Services and 19 in Fire Services.

**Analysis by Cause**

**Table 5** presents a summary of all 1,465 injury causes. This file should be useful to demonstrate what types of incidents or conditions cause the most number of claims. The top five causes are:

<b>Top five types of incident or condition causing most number of claims</b>	<b>Number of claims</b>	<b>Percent of total claims</b>
Cumulative	168	11.47%
Fall, slip, trip	135	9.22%
Strain/lifting	128	8.74%
Motor vehicle accidents	123	8.40%
Strain	123	8.40%

**Table 5**

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

“Cumulative” includes injuries due to long-term repetitive motion, such as from data entry or stepping in and out of a motor vehicle; and illness or injury that develops over time due to long term exposure to conditions in the work environment such as noise, lead, hazardous materials, and stress. Since cumulative injuries represent the highest percentage of total injuries, I decided to look at employee’s years of service before they sustained an injury that caused them

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to lose 90 days or more from work. Table 6 is derived from data that indicates the average employee worked 12 years before sustaining an injury that caused them to lose 90 days or more. This information was also sorted by job title and number of claims so averages for each department are obtained. The data indicates that Police Officers have the highest rate of injuries that result in 90 days or more lost time, followed by Gardener, and Police Property Specialist.

**Conclusion:** Cumulative injuries represent the highest percentage of total injuries. The average City employee worked 12 years before sustaining an injury that caused them to lose 90 or more days. The higher average years worked prior to a severe claim does not suggest misuse of the system, and may suggest that employees become more susceptible to injury as they age.

The top 14 City of Oakland Job Titles incurring injuries are listed in **Table 6** below:

Job Title	Average years	No. of Claims
Police Officer	8	12
Gardener	10	11
Police Property Specialist	17	9
Parking Control Technician	5	8
Public Works Main Worker	6	7
Street Maint Leader	16	7
Custodian	12	6
Police Services Tech	13	6
Sewer Maintenance Leader	11	5
Police Officer Trainee	0	4
Tree Trimmer	17	4
Fire Fighter	17	3
Dispatcher	21	3

Table 6 (Source data located in *Tables 6,7 A-4 Years Service prior to lost time injury over 90 days (sorted by avg yrs)*)

But the title classifications of Police Officer, Gardener, and Police Property Specialist also averaged 8, 10, and 17 years of employment before claims occurred. This data may support the results presented in **Table 5 A-3 Summary of all Injury Causes** that the majority of claims result from cumulative exposure to work conditions over a longer time period. It is noteworthy that Police Officer Trainee had the lowest average years combined with the highest number of claims, indicating a higher level of risk for injury within this classification. The second highest was Senior Aid, with 1 year of average service and 3 claims. Due to the age of the employees in this group, it is assumed that Senior Aides are senior citizens working in a program for the elderly. Their age may make them more susceptible to injury. Overall, however, the high average years worked prior to a severe claim for many of these job titles does not suggest misuse of the system, and may suggest that employees become more susceptible to injury as they age.

**City of Oakland – Workers' Compensation Open Claim(s) Analysis Report**  
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**Demographics**

Demographics for employees who had claims with lost days of 90 or more were analyzed. This data is presented below in **Table 7**.

<b>Employee Demographics</b>
Male - 88
Female - 62
6 Repeaters

<b>Age Group</b>	<b>No. of claims</b>
20-30	4
31-35	12
36-40	18
41-45	39
46-50	28
51-55	20
56-60	21
61-65	8
66+	2

**Table 7** (Source data located in attached *Tables 6,7 - A-4 Years Service prior to lost time injury over 90 days (sorted by avg yrs)*).

**Conclusion:** This data suggests that City employees with the highest number of lost day incidents are in the age group between 40 and 50. A reasonable assumption is that employees in this age group would tend to be experienced workers with financial responsibilities and may be less likely to be misuse the system. But this age group would also be more likely to have long-term exposure to cumulative trauma hazards or stressors at work.

**Frequency Rates**

Although the highest numbers of claims (frequency) are attributed to cumulative causes, cumulative injuries do not create the highest severity rates. **Table 8** presents a summary of all open claims that incurred costs of \$400,000 or more.

<b>Department(s) with open claims of &gt;\$400,000</b>	<b>Total incurred</b>	<b>No. of open claims over \$400K</b>
CEDA	\$893,800	1
Fire Services Agency	\$6,606,309	9
Police Services Agency	\$11,137,279	22
Public Works Department	\$1,504,719	3
<b>Totals</b>	<b>\$20,142,108</b>	<b>35</b>

**Table 8** (Source data located in attached *Table 8 - A-7 Severe Claims over 400K by Dept (Summary)*)

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The major causes of each severe claim that incurred \$400,000 or more in costs are listed below:

<b>Cause</b>	<b>Amount Incurred</b>	<b>% of Total</b>
Strain; strain or injury by, NOC	\$2,427,929	12.05%
Strike; against or stepping on NOC	\$2,362,476	11.73%
Injured by; motor vehicle	\$2,277,282	11.31%
Cumulative, NOC	\$1,952,036	9.69%
Person in act of crime	\$1,917,436	9.52%
Misc; other - respiratory	\$1,548,084	7.69%
Contact with	\$1,535,408	7.62%
Collision: non-vehicle	\$1,030,541	5.12%
Gunshot	\$685,146	3.40%
Police/fire physical fitness	\$650,700	3.23%
Burn; Chemicals	\$608,769	3.02%
Injured by; patient assault, fellow worker	\$507,216	2.52%
Strain; lifting	\$486,639	2.42%
Caught; in, under, between, NOC	\$461,206	2.29%
Fall; on stairs	\$437,068	2.17%
Fighting fire	\$431,983	2.14%
Strain; twisting	\$411,189	2.04%
Injured by; struck or injured NOC	\$411,000	2.04%
<b>Totals</b>	<b>\$20,142,108</b>	<b>100.00%</b>

Table 9 (Source data located in attached Table 9 - A-5 Causes of Severe claims over \$400 K)

**Conclusion:** This table indicates that strain injuries incur the highest costs, followed by striking against or being struck by objects, injuries by a motor vehicle, and *then* cumulative causes. So while cumulative injuries have the greatest frequency, strains cause the greatest severity. This is not surprising since strain injuries tend to be loss leaders in public entities nationwide. They also tend to be more difficult to identify, medically diagnose and treat, and could be the result of cumulative trauma or a single incident. Many employers also tend to be suspect of claims of strain injuries.

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**Cause**

To assist with the analysis of injury cause, the most frequent injury causes were broken down by departments. This is presented in **Table 10** which illustrates the different exposures by department.

A sample is provided below:

City Attorney	Repetitive Motion (4)
Library	Strain (8) Repetitive motion (6)
CEDA	Strain (8) Fall, slip, trip (6) Vehicle (4)
Police Sworn	Person in act of crime (98) Strain (88) Vehicle (56) Cumulative (51)

**Table 10 (Source data located in attached *Table 10 A-6 Most Frequent injury cause by department*)**

**Conclusion:** City field employees incur far more vehicle accidents, strains, and injuries from assault. City office employees incur more repetitive motion injuries, and slips and falls. This information can help focus on what types of loss control programming and safety training may be most beneficial.

**07-05-2 Individual managers and executives should be familiar with the most frequent injury causes in their departments and agencies. This will allow them to focus loss control programming and safety training on topics having the greatest effect in reducing injuries and claims.**

**07-05-03 Individual managers and executives should have injury reduction goals as part of their individual performance management plans.**

**City of Oakland – Workers' Compensation Open Claim(s) Analysis Report**  
 Includes Open Claims 1941 to April 2007 and Open Lost Time claims from 9/01 to 4/07

**Severity Rates**

One City Council member requested information about claim severity so all open claim costs (not just those over \$400,000) were broken down by department and sorted by average cost per department, and by total number of claims per department. This information is presented in Table 11. A higher number of claims will dilute the overall severity rates in a department. This explains why average severity rates (in the chart below) are high in the City Clerk department (with one claim) and the Office of Mayor and Council (with three claims).

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

Table 11 (Source data located in attachment Table 11 - A-8 Average Severity Rates)



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Table 10 below is sorted by the number of claims, versus the City agency.

Department	Average Cost per claim	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

Table 12 (Source data located in attachment *Table 11 - A-8 Average Severity Rates*)

**Conclusion:** For the total claim numbers Police and Fire Services place at the top of the list for both average severity per case and total number of claims.

**Open Claims**

One Council member asked for the length of time that claims are open. Open claims reviewed for this analysis range from 1941 to 2007 and are presented in an attachment titled *Spreadsheet A-9 Claims open by year1941-2007* and should be self explanatory.

**City of Oakland – Workers’ Compensation Open Claim(s) Analysis Report**  
 Includes Open Claims 1941 to April 2007 and Open Lost Time claims from 9/01 to 4/07

**Lost Days (Data only available from 9/01 to 4/07)**

As stated in the introduction, lost day information only goes back to approximately September 2001, so lost day claims included in this analysis are only from September 2001 to April 2007. **Table 13** separates temporary disability lost days from 4850 paid days and is presented below:

Department	Temporary Disability Days	4850	Paid Days
CEDA	1,078		
Office of Aging	1,286		
Fire - Sworn	1,736	Fire - Sworn	23,391
OPR Park Services	1,764	Police - Sworn	34,737
Municipal Buildings	1,908	Police Civilian	709
HHS Head Start	1,987		
Parking Control	3,634		58,837
Police - Sworn	3,906		
PWA- Parks	5,460		
Maint Services	9,733		
Police - Civilian Admin	13,292		

Table 13 (Source of data is located in *Table 13 - A-10 Lost Days Summary by Department*)

**Attached Spreadsheet A-11 Lost days by Department** presents a chart indicating the breakdown of lost days by department, the number of lost day cases per department, the average number of lost days per claim, and the number of lost day claims over 14 days and 90 days. The 4850 information is provided separately on the chart. An attempt was made to complete an analysis comparing lost days to severity to determine if there is a relationship, but the available data was too unreliable or incomplete.)

**Repeat or Multiple Claims**

**Attachment Spreadsheet A-12 Accident Repeaters** provides a summary of repeat or multiple claims as requested by a City Council member. This shows the number of multiple claims, the departments where they are attributed to, and the cost of repeat claims. Each claim had a different occurrence date, but in some instances the employee may have been released to work and then later re-injured or aggravated an earlier injury. It appeared in the majority that the employee experienced an entirely new event that caused a separate injury.

**City of Oakland – Workers’ Compensation Open Claim(s) Analysis Report**  
Includes Open Claims 1941 to April 2007 and Open Lost Time claims from 9/01 to 4/07

**Summary of Recommendations**

**07-05-1 Loss control programming and training resources make the greatest impact when focused on those jobs that have the highest frequency and severity of claims. It is recommended that semi-annual loss analyses be completed to determine which jobs are the loss leaders, allocate loss control funds and resources as necessary, and follow trends to determine if loss control efforts are making an impact.**

**07-05-2 Individual managers and executives should be familiar with the most frequent injury causes in their departments and agencies. This will allow them to focus loss control programming and safety training on topics having the greatest effect in reducing injuries and claims.**

**07-05-03 Individual managers and executives should have injury reduction goals as part of their individual performance management plans.**

**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.

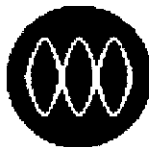
The scope of the report is limited to the matters expressly covered. The intent of this project is to analyze workers' compensation data and identify trends and other information which would be obvious to an experienced professional within the time frame and scope of this project. In preparing this report, 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.

**ATTACHMENT B**

**AN ACTUARIAL ANALYSIS OF THE  
WORKERS COMPENSATION  
LOSS RESERVES AND FUNDING LEVELS  
FOR THE CITY OF OAKLAND  
AS OF JUNE 30, 2006**



Prepared for:       The City of Oakland  
                          Oakland, California

Prepared by:        Milliman, Inc.  
                          San Francisco, California

October 5, 2006

**AN ACTUARIAL ANALYSIS OF THE  
WORKERS COMPENSATION  
LOSS RESERVES AND FUNDING LEVELS  
FOR THE CITY OF OAKLAND  
AS OF JUNE 30, 2006**

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Summary Exhibits

- Exhibit 1: Estimated Reserves - Expected Value, Undiscounted
- Exhibit 2: Estimated Reserves - Probability Levels, Discounted
- Exhibit 3: Estimated Funding Levels – Expected Value, Undiscounted
- Exhibit 4: Estimated Funding Levels – Probability Levels, Discounted
- Exhibit 5: Projected Payments
- Exhibit 6: Comparison of Estimated Ultimate Losses
- Exhibit 7: Summary Statistics

Technical Appendix

**AN ACTUARIAL ANALYSIS OF THE  
WORKERS COMPENSATION  
LOSS RESERVES AND FUNDING LEVELS  
FOR THE CITY OF OAKLAND  
AS OF JUNE 30, 2006**

**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. Specifically, the purpose of this study is to estimate the following:

- Loss<sup>1</sup> and unallocated loss adjustment expense (ULAE) reserves, net of the City's excess insurance, as of June 30, 2006,
- Funding levels for Fiscal Years<sup>2</sup> 2007 through 2011,
- Probability levels and present values for these reserve and funding amounts, and
- Timing of future payments.

This report presents the results of our analysis. 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 JT<sup>2</sup> Integrated Resources (JT<sup>2</sup>), 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.

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<sup>1</sup> Unless otherwise specified, losses include allocated loss adjustment expenses (ALAE).

<sup>2</sup> Fiscal 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, 2006 is \$100.5 million. This total reserve is composed of \$47.5 million of case reserves, \$47.6 million of incurred-but-not-reported (IBNR) reserves, and \$5.4 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.

Fiscal Year	First \$1M per Claim		Excess of \$1M	ULAE	Total
	Loss	ALAE	Loss & ALAE		
2007	\$18,407	\$2,283	\$414	\$1,626	\$22,730
2008	20,562	2,550	462	1,816	25,391
2009	22,975	2,849	516	2,017	28,358
2010	25,679	3,184	577	2,250	31,690
2011	28,709	3,560	645	2,506	35,420

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 7.8% 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, 2006 and June 30, 2007) and “long-term” (subsequent to June 30, 2007) for all accidents occurring in Fiscal Accident Years 2007 and prior.

Duration	Reserves* (2006 and Prior)	Funding* (2007)	Total
Short-Term	\$19,063	\$2,766	\$21,829
Long-Term	81,430	19,550	100,980
Total	\$100,493	\$22,316	\$122,809

(\*) Loss and LAE below retention.



**Change in Estimates.** The ultimate loss estimates shown in this report can be compared to those in our previous<sup>3</sup> analysis. As shown in Exhibit 6, the ultimate loss amounts underlying our current reserve estimates have decreased \$2.8 million since our June 2005 analysis. Our estimates of funding for Fiscal Years 2007 and subsequent have decreased approximately 1% 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 Fiscal Accident Year 1991, the City's frequency has decreased almost every year, but has increased for 2006. This pattern is different from most other California entities. Severity over this same period has increased at a slightly higher rate so the pure premiums are rising through Fiscal Accident Year 2003. However, the pure premiums have decreased since then.

## **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 Fiscal Years 2002 to 2005, these losses increased over \$500 thousand per year. During Fiscal Year 2006, these losses increased over \$1.5 million.

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<sup>3</sup> *An Actuarial Analysis of the Workers Compensation Program for the City of Oakland as of June 30, 2005*, dated October 10, 2005.

## 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 3.5%, 4.5% and 5.5%. 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**

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.

## **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 Fiscal Year 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 JT<sup>2</sup>. 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.** JT<sup>2</sup> 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.

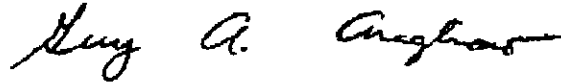
We understand that the City may intend to distribute the report to its auditor in connection with its audit of the City. We will consent to this distribution, subject to the conditions in the prior paragraph. Milliman does not intend to create any legal duty to the auditor. In the event that the audit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

*City of Oakland (Workers Compensation)*

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**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.  
October 5, 2006

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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, 2006)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Estimated Ultimate Losses (Exhibit A-1)	Paid Losses (Exhibit A-3)	Estimated Reserves (1) - (2)	Case Reserves	IBNR (3) - (4)
Prior			\$12,995	\$5,904	\$7,091
1992	\$10,465	\$9,148	1,317	751	566
1993	8,103	7,232	871	193	678
1994	9,694	8,376	1,318	683	635
1995	12,397	10,855	1,542	429	1,113
1996	10,736	9,105	1,631	835	796
1997	13,180	11,012	2,168	1,138	1,030
1998	16,580	13,603	2,977	1,566	1,411
1999	17,040	13,640	3,400	1,875	1,525
2000	15,930	12,485	3,445	1,757	1,688
2001	22,800	16,209	6,591	3,887	2,704
2002	23,600	16,047	7,553	4,326	3,227
2003	23,500	14,506	8,994	4,800	4,194
2004	22,600	11,882	10,718	5,916	4,802
2005	19,100	7,000	12,100	5,829	6,271
2006	20,000	2,480	17,520	7,639	9,881
Subtotal	\$245,725	\$163,580	\$95,140	\$47,528	\$47,612
ULAE (Exhibit A-10)			5,353		
Total			<u>\$100,493</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, 2006)

	(1)	(2)	(3)	(4)
Discount Rate	Expected Value	Probability Level		
		70%	80%	90%
0.0%	\$100,493	\$116,672	\$126,621	\$141,092
3.5%	84,646	98,274	106,654	118,843
4.5%	81,046	94,094	102,118	113,789
5.5%	77,766	90,287	97,986	109,184

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, 2006)

	(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
<b>Retained (\$1M SIR)</b>					
2007	\$285,375	\$7.25	\$20,690	\$7.82	\$22,316
2008	297,120	7.78	23,112	8.39	24,928
2009	309,349	8.35	25,824	9.00	27,841
2010	322,083	8.96	28,863	9.66	31,113
2011	335,341	9.62	32,269	10.37	34,775
<b>Unlimited</b>					
2007	\$285,375	\$7.40	\$21,103	\$7.97	\$22,730
2008	297,120	7.93	23,574	8.55	25,391
2009	309,349	8.51	26,341	9.17	28,358
2010	322,083	9.14	29,441	9.84	31,690
2011	335,341	9.82	32,914	10.56	35,420

## 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, 2006)

Fiscal Accident Year	Discount Rate	Expected Value	Probability Level		
			70%	80%	90%
2007	0.0%	\$22,316	\$26,087	\$28,698	\$33,117
	3.5%	19,059	22,280	24,510	28,284
	4.5%	18,325	21,422	23,566	27,194
	5.5%	17,656	20,640	22,706	26,202
2008	0.0%	\$24,928	\$29,141	\$32,057	\$36,993
	3.5%	21,290	24,888	27,379	31,594
	4.5%	20,470	23,929	26,324	30,377
	5.5%	19,723	23,056	25,364	29,269
2009	0.0%	\$27,841	\$32,546	\$35,804	\$41,316
	3.5%	23,778	27,796	30,578	35,286
	4.5%	22,862	26,725	29,400	33,927
	5.5%	22,028	25,750	28,327	32,689
2010	0.0%	\$31,113	\$36,371	\$40,011	\$46,172
	3.5%	26,572	31,063	34,172	39,433
	4.5%	25,548	29,866	32,855	37,914
	5.5%	24,616	28,776	31,657	36,531
2011	0.0%	\$34,775	\$40,652	\$44,721	\$51,606
	3.5%	29,700	34,719	38,194	44,074
	4.5%	28,556	33,381	36,722	42,376
	5.5%	27,514	32,163	35,383	40,830

## 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 &amp; LAE PAYMENTS

## Workers Compensation

(As of June 30, 2006)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Fiscal Year 2007	Fiscal Year 2008	Fiscal Year 2009	Fiscal Year 2010	Fiscal Year 2011
Prior	\$2,188	\$2,188	\$2,188	\$2,187	\$2,188
1992	191	191	191	191	191
1993	111	111	111	111	111
1994	150	150	150	150	150
1995	159	158	158	158	158
1996	153	153	153	153	153
1997	187	187	186	187	186
1998	303	231	231	231	232
1999	377	309	237	237	237
2000	397	340	279	214	214
2001	1,027	647	555	455	348
2002	1,362	976	615	528	433
2003	1,838	1,308	937	590	507
2004	2,287	1,747	1,244	891	561
2005	3,212	1,933	1,477	1,051	753
2006	5,121	3,364	2,024	1,546	1,101
Subtotal	\$19,063	\$13,993	\$10,736	\$8,880	\$7,523
2007	\$2,766	\$5,408	\$3,552	\$2,137	\$1,633
2008		3,089	6,042	3,968	2,388
2009			3,452	6,751	4,433
2010				3,858	7,545
2011					4,313
Subtotal	\$2,766	\$8,497	\$13,046	\$16,714	\$20,312
Total	\$21,829	\$22,490	\$23,782	\$25,594	\$27,835

## 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, 2006)

	(1)	(2)	(3)
<u>Fiscal Accident Year</u>	<u>Estimated Losses as of 6/30/05</u>	<u>Estimated Losses as of 6/30/06</u>	<u>Difference (2) - (1)</u>
1992	\$10,315	\$10,465	\$150
1993	8,274	8,103	(171)
1994	9,872	9,694	(178)
1995	12,678	12,397	(281)
1996	10,950	10,736	(214)
1997	13,340	13,180	(160)
1998	16,740	16,580	(160)
1999	17,200	17,040	(160)
2000	16,100	15,930	(170)
2001	22,100	22,800	700
2002	22,900	23,600	700
2003	23,800	23,500	(300)
2004	22,500	22,600	100
2005	21,000	19,100	(1,900)
2006	<u>20,712</u>	<u>20,000</u>	<u>(712)</u>
Total	\$248,481	\$245,725	(\$2,756)

## 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, 2006)

Fiscal Accident Year	(1)	(2)	(3)	(4)	(5)	(6)
	Estimated Ultimate Losses (Exhibit A-1)	Estimated Ultimate Claims (Exhibit A-8, p 1)	Exposures	Implied		
				Frequency (2) / (3) x 1,000	Severity (1) / (2) x 1,000	Pure Premium (1) / (3) x 100
1992	\$10,465	1,158	\$173,219	6.685	\$9,037	\$6.04
1993	8,103	1,135	177,284	6.402	7,139	4.57
1994	9,694	1,105	172,114	6.420	8,773	5.63
1995	12,397	1,024	177,476	5.770	12,106	6.99
1996	10,736	1,056	179,313	5.889	10,167	5.99
1997	13,180	1,051	207,056	5.076	12,540	6.37
1998	16,580	1,040	217,477	4.782	15,942	7.62
1999	17,040	1,023	249,284	4.104	16,657	6.84
2000	15,930	1,068	207,788	5.140	14,916	7.67
2001	22,800	1,106	272,462	4.059	20,615	8.37
2002	23,600	1,007	263,495	3.822	23,436	8.96
2003	23,500	919	260,939	3.522	25,571	9.01
2004	22,600	769	280,355	2.743	29,389	8.06
2005	19,100	664	278,826	2.381	28,765	6.85
2006	20,000	730	274,094	2.663	27,397	7.30

## 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, 2006**

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, 2006**

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, 2006. 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 Fiscal Accident Years 1991 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 Fiscal Years 2007 through 2011. 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, Fiscal Year 2011, which is five years into the future, would naturally include more variability than Fiscal Year 2007. 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.

Year	Paid %	Year	Paid %
1	12%	6	5%
2	24%	7	4%
3	16%	8	2%
4	10%	9	2%
5	7%	10+	18%

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, 2006)

	(1)	(2)	(3)	(4)	(5)
<u>Fiscal Accident Year</u>	<u>Incurred Development Method (Exhibit A-2)</u>	<u>Paid Development Method (Exhibit A-3)</u>	<u>Severity Method (Exhibit A-4)</u>	<u>Pure Premium Method (Exhibit A-5)</u>	<u>Selected Ultimate Losses</u>
1992	\$10,592	\$10,337	\$10,512	\$10,673	\$10,465
1993	7,984	8,221	8,133	8,191	8,103
1994	9,790	9,598	9,858	9,787	9,694
1995	12,256	12,538	12,180	12,121	12,397
1996	10,850	10,622	11,087	10,922	10,736
1997	13,329	13,039	13,591	13,490	13,180
1998	16,724	16,429	16,956	16,847	16,580
1999	17,191	16,886	17,665	17,754	17,040
2000	15,938	15,920	17,017	16,470	15,930
2001	22,714	21,702	23,508	23,440	22,800
2002	23,258	23,096	23,914	23,946	23,600
2003	23,142	23,175	23,767	23,976	23,500
2004	23,041	22,210	22,247	22,926	22,600
2005	19,930	17,664	18,445	18,820	19,100
2006	24,365	16,271	21,113	19,407	20,000
Total	\$251,104	\$237,708	\$249,993	\$248,770	\$245,725

## 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, 2006)

Fiscal Accident Year	(1)  Incurred Losses as of 6/30/06	(2)  Incurred Loss Development Factor (Page 3)	(3)  Projected Ultimate Losses (1) x (2)
1992	\$9,899	1.070	\$10,592
1993	7,425	1.075	7,984
1994	9,059	1.081	9,790
1995	11,284	1.086	12,256
1996	9,940	1.092	10,850
1997	12,150	1.097	13,329
1998	15,169	1.103	16,724
1999	15,515	1.108	17,191
2000	14,242	1.119	15,938
2001	20,096	1.130	22,714
2002	20,373	1.142	23,258
2003	19,306	1.199	23,142
2004	17,798	1.295	23,041
2005	12,829	1.553	19,930
2006	10,119	2.408	24,365
Total	\$205,204		\$251,104

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, 2006)

Fiscal Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1992							9,768	10,637	10,368	9,831	9,536	9,547	9,519	9,532	9,899
1993						7,923	7,835	7,679	7,731	7,840	7,808	7,584	7,524	7,425	
1994					8,765	9,013	9,038	8,940	9,052	9,151	9,325	9,169	9,059		
1995				11,252	11,537	11,276	11,304	11,046	11,260	11,341	11,362	11,284			
1996			10,748	11,169	10,494	9,997	9,912	9,919	9,603	9,955	9,940				
1997		12,502	12,962	12,510	12,448	12,240	12,142	12,081	12,063	12,150					
1998	8,820	13,013	14,383	14,771	15,067	15,034	15,148	14,955	15,169						
1999	8,039	12,299	13,085	13,882	14,189	14,602	15,227	15,515							
2000	7,205	10,819	12,752	13,471	14,032	13,906	14,242								
2001	7,563	13,641	16,330	18,057	19,186	20,096									
2002	8,855	14,375	17,273	19,105	20,373										
2003	10,690	15,626	18,072	19,306											
2004	9,298	14,719	17,798												
2005	9,049	12,829													
2006	10,119														

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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, 2006)

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
1992							1.089	0.975	0.948	0.970	1.001	0.997	1.001	1.039	
1993						0.989	0.980	1.007	1.014	0.996	0.971	0.992	0.987		
1994					1.028	1.003	0.989	1.013	1.011	1.019	0.983	0.988			
1995				1.025	0.977	1.002	0.977	1.019	1.007	1.002	0.993				
1996			1.039	0.940	0.953	0.991	1.001	0.988	1.016	0.998					
1997		1.037	0.965	0.995	0.983	0.992	0.995	0.999	1.007						
1998	1.475	1.105	1.027	1.020	0.998	1.008	0.987	1.014							
1999	1.530	1.084	1.061	1.022	1.029	1.043	1.019								
2000	1.502	1.179	1.058	1.042	0.991	1.024									
2001	1.804	1.197	1.106	1.063	1.047										
2002	1.623	1.202	1.106	1.066											
2003	1.482	1.157	1.068												
2004	1.583	1.209													
2005	1.418														
Average	1.550	1.144	1.054	1.022	1.001	1.007	1.005	1.002	1.001	0.997	0.987	0.992	0.994	1.039	
Average Excluding High/Low	1.529	1.151	1.060	1.028	1.001	1.003	0.995	1.004	1.010	0.999	0.988	0.992			
Volume Weighted Average	1.544	1.146	1.058	1.027	1.004	1.009	1.004	1.003	1.000	0.997	0.988	0.992	0.995	1.039	
3 Year Average	1.487	1.189	1.093	1.057	1.023	1.025	1.000	1.000	1.010	1.006	0.983	0.992	0.994	1.039	
5 Year Average	1.578	1.189	1.079	1.043	1.010	1.012	0.996	1.007	1.011	0.997	0.987	0.992	0.994	1.039	
Industry - Self	1.550	1.200	1.100	1.050	1.030	1.020	1.015	1.010	1.010	1.008	1.006	1.005	1.004	1.003	1.026
Industry - WCIRB	1.887	1.169	1.093	1.076	1.050	1.038	1.038	1.015	1.010	1.008	0.992	0.989	0.995	0.990	1.069
Prior - Selected	1.600	1.200	1.100	1.040	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.005	1.070
Selected	<u>1.550</u>	<u>1.200</u>	<u>1.080</u>	<u>1.050</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>1.005</u>	<u>1.070</u>
Cumulative	2.408	1.553	1.295	1.199	1.142	1.130	1.119	1.108	1.103	1.097	1.092	1.086	1.081	1.075	1.070

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, 2006)

Fiscal Accident Year	(1)  Paid Losses as of 6/30/06	(2)  Paid Loss Development Factor (Page 3)	(3)  Projected Ultimate Losses (1) x (2)
1992	\$9,148	1.130	\$10,337
1993	7,232	1.137	8,221
1994	8,376	1.146	9,598
1995	10,855	1.155	12,538
1996	9,105	1.167	10,622
1997	11,012	1.184	13,039
1998	13,603	1.208	16,429
1999	13,640	1.238	16,886
2000	12,485	1.275	15,920
2001	16,209	1.339	21,702
2002	16,047	1.439	23,096
2003	14,506	1.598	23,175
2004	11,882	1.869	22,210
2005	7,000	2.523	17,664
2006	2,480	6.561	16,271
Total	\$163,580		\$237,708

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, 2006)

Fiscal Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1992							8,037	8,280	8,417	8,611	8,702	8,832	8,887	8,971	9,148
1993						6,449	6,644	6,862	7,003	7,146	7,185	7,239	7,218	7,232	
1994					6,666	7,141	7,404	7,616	7,753	7,984	8,203	8,307	8,376		
1995				8,674	9,181	9,606	9,886	10,045	10,247	10,598	10,868	10,855			
1996			6,861	7,454	7,987	8,287	8,608	8,839	8,972	9,071	9,105				
1997		5,527	7,129	8,235	9,315	9,848	10,239	10,504	10,838	11,012					
1998	3,243	6,995	9,101	10,437	11,660	12,406	13,126	13,375	13,603						
1999	3,091	6,820	8,843	10,225	11,351	12,254	13,141	13,640							
2000	2,919	6,620	8,881	10,327	11,475	12,044	12,485								
2001	3,327	8,375	11,573	13,727	15,043	16,209									
2002	2,635	8,483	11,761	14,168	16,047										
2003	4,192	9,690	12,637	14,506											
2004	3,206	8,450	11,882												
2005	3,087	7,000													
2006	2,480														

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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, 2006)

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
1992							1.030	1.017	1.023	1.011	1.015	1.006	1.009	1.020	
1993						1.030	1.033	1.021	1.020	1.005	1.008	0.997	1.002		
1994					1.071	1.037	1.029	1.018	1.030	1.027	1.013	1.008			
1995				1.058	1.046	1.029	1.016	1.020	1.034	1.025	0.999				
1996			1.086	1.072	1.038	1.039	1.027	1.015	1.011	1.004					
1997		1.290	1.155	1.131	1.057	1.040	1.026	1.032	1.016						
1998	2.157	1.301	1.147	1.117	1.064	1.058	1.019	1.017							
1999	2.206	1.297	1.156	1.110	1.080	1.072	1.038								
2000	2.268	1.342	1.163	1.111	1.050	1.037									
2001	2.517	1.382	1.186	1.096	1.078										
2002	3.219	1.386	1.205	1.133											
2003	2.312	1.304	1.148												
2004	2.636	1.406													
2005	2.268														
Average	2.448	1.338	1.156	1.104	1.060	1.043	1.027	1.020	1.022	1.015	1.008	1.004	1.006	1.020	
Average Excluding High/Low	2.368	1.335	1.159	1.106	1.061	1.040	1.027	1.018	1.022	1.014	1.010	1.006			
Volume Weighted Average	2.429	1.342	1.160	1.106	1.062	1.045	1.027	1.020	1.022	1.015	1.008	1.004	1.006	1.020	
3 Year Average	2.405	1.366	1.180	1.113	1.069	1.056	1.028	1.021	1.020	1.019	1.006	1.004	1.006	1.020	
5 Year Average	2.590	1.354	1.172	1.113	1.066	1.049	1.025	1.020	1.022	1.015	1.008	1.004	1.006	1.020	
Industry - Self	2.600	1.460	1.240	1.130	1.080	1.050	1.035	1.025	1.015	1.012	1.010	1.008	1.007	1.006	1.066
Industry - WCIRB	2.767	1.456	1.237	1.131	1.083	1.058	1.046	1.038	1.026	1.016	1.015	1.008	1.009	1.003	1.106
Prior - Selected	2.700	1.350	1.180	1.100	1.075	1.050	1.030	1.025	1.020	1.015	1.012	1.010	1.008	1.006	1.150
Selected	<u>2.600</u>	<u>1.350</u>	<u>1.170</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>1.130</u>
Cumulative	6.581	2.523	1.869	1.598	1.439	1.339	1.275	1.238	1.208	1.184	1.167	1.155	1.146	1.137	1.130

Notes:

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

MILLIMAN

City of Oakland  
SEVERITY METHOD  
Workers Compensation  
(As of June 30, 2006)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Incurred Losses as of 6/30/06	Selected Ultimate Claims (Exhibit A-8)	IBNR Factor (Note 5)	Expected Severity (Page 2)	Projected Ultimate Losses (Note 6)
1992	\$9,899	1,158	6.5%	\$8,149	\$10,512
1993	7,425	1,135	7.0%	8,915	8,133
1994	9,059	1,105	7.5%	9,636	9,858
1995	11,284	1,024	8.0%	10,938	12,180
1996	9,940	1,056	8.4%	12,935	11,087
1997	12,150	1,051	8.9%	15,406	13,591
1998	15,169	1,040	9.3%	18,478	16,956
1999	15,515	1,023	9.7%	21,668	17,665
2000	14,242	1,068	10.7%	24,287	17,017
2001	20,096	1,106	11.5%	26,822	23,508
2002	20,373	1,007	12.1%	29,057	23,914
2003	19,306	919	16.6%	29,241	23,767
2004	17,798	769	21.4%	27,037	22,247
2005	12,829	664	31.8%	26,595	18,445
2006	10,119	730	50.2%	30,000	21,113
Total	\$205,204	14,855			\$249,993

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, 2006)

	(1)	(2)	(3)	(4)	(5)
<u>Fiscal Accident Year</u>	<u>Preliminary Selected Ultimate Losses</u>	<u>Selected Ultimate Claims (Exhibit A-8)</u>	<u>2006 Severity On-Level Factor (Exhibit A-6)</u>	<u>2006 On-Level Implied Severity [(1)x(3)/(2)] x 1,000</u>	<u>Expected Severity Selected / (3)</u>
1992	\$10,590	1,158	3.682	\$33,668	\$8,149
1993	7,980	1,135	3.365	23,660	8,915
1994	9,790	1,105	3.113	27,583	9,636
1995	12,260	1,024	2.743	32,837	10,938
1996	10,850	1,056	2.319	23,829	12,935
1997	13,330	1,051	1.947	24,698	15,406
1998	16,720	1,040	1.624	26,102	18,478
1999	17,190	1,023	1.385	23,265	21,668
2000	15,940	1,068	1.235	18,436	24,287
2001	22,710	1,106	1.118	22,966	26,822
2002	23,180	1,007	1.032	23,766	29,057
2003	23,160	919	1.026	25,856	29,241
2004	22,630	769	1.110	32,652	27,037
2005	18,800	664	1.128	31,938	26,595
2006	<u>20,300</u>	<u>730</u>	1.000	27,808	30,000
Total	\$245,430	14,855			
			Col Avg 1993-06:	\$25,730	
			Col Avg 2001-06:	26,893	
			Col Avg 2004-06:	30,798	
			Prior Trended:	30,456	
			Selected:	\$30,000	

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, 2006)

	(1)	(2)	(3)	(4)	(5)
<u>Fiscal Accident Year</u>	<u>Incurred Losses as of 6/30/06</u>	<u>Exposures (Exhibit A-7)</u>	<u>IBNR Factor (Note 5)</u>	<u>Selected Pure Premium (Page 2)</u>	<u>Projected Ultimate Losses (Note 6)</u>
1992	\$9,899	\$173,219	6.5%	\$6.88	\$10,673
1993	7,425	177,284	7.0%	6.17	8,191
1994	9,059	172,114	7.5%	5.64	9,787
1995	11,284	177,476	8.0%	5.90	12,121
1996	9,940	179,313	8.4%	6.52	10,922
1997	12,150	207,056	8.9%	7.27	13,490
1998	15,169	217,477	9.3%	8.30	16,847
1999	15,515	249,284	9.7%	9.26	17,754
2000	14,242	207,788	10.7%	10.02	16,470
2001	20,096	272,462	11.5%	10.67	23,440
2002	20,373	263,495	12.1%	11.21	23,946
2003	19,306	260,939	16.6%	10.78	23,976
2004	17,798	280,355	21.4%	8.55	22,926
2005	12,829	278,826	31.8%	6.76	18,820
2006	<u>10,119</u>	274,094	50.2%	6.75	<u>19,407</u>
Total	\$205,204				\$248,770

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) =  $1 - (1) / \text{Page 2 Column (1)}$ .
6. Column (5) =  $(1) + [(2) \times (3) \times (4)] / 100$ .

City of Oakland  
 EXPECTED PURE PREMIUM  
 Workers Compensation  
 (As of June 30, 2006)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Preliminary Selected Ultimate Losses	Exposures (Exhibit A-7)	2006 Pure Premium On-Level Factor (Exhibit A-6)	2006 On-Level Implied Pure Premium [(1)x(3)/(2)] x 100	Selected Pure Premium Selected / (3)
1992	\$10,590	\$173,219	0.982	\$6.00	\$6.88
1993	7,980	177,284	1.094	4.92	6.17
1994	9,790	172,114	1.197	6.81	5.64
1995	12,260	177,476	1.145	7.91	5.90
1996	10,850	179,313	1.035	6.26	6.52
1997	13,330	207,056	0.928	5.98	7.27
1998	16,720	217,477	0.814	6.26	8.30
1999	17,190	249,284	0.729	5.03	9.26
2000	15,940	207,788	0.674	5.17	10.02
2001	22,710	272,462	0.633	5.27	10.67
2002	23,180	263,495	0.602	5.30	11.21
2003	23,160	260,939	0.626	5.56	10.78
2004	22,630	280,355	0.790	6.37	8.55
2005	18,800	278,826	0.999	6.74	6.76
2006	20,300	274,094	1.000	7.41	6.75
Total	\$245,430				
			Col Avg 1993-06:	\$6.05	
			Col Avg 2001-06:	6.12	
			Col Avg 2004-06:	6.83	
			Prior Trended:	6.99	
			Selected:	\$6.75	

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, 2006)

Fiscal Accident Year	Self Insured Retention	(1)	(2)	(3)	(4)	(5)	(6)	(7)
		2006 On-level Factors						2007 On-level Pure Premium Factor (Note 5)
		Retention	Severity	Adjusted Severity (1) x (2)	Claim	Wage	Pure Premium (Note 4)	
1992	Unlimited	0.980	3.755	3.682	0.444	1.665	0.982	1.083
1993	Unlimited	0.980	3.432	3.365	0.531	1.635	1.094	1.206
1994	Unlimited	0.980	3.176	3.113	0.623	1.621	1.197	1.320
1995	Unlimited	0.980	2.798	2.743	0.658	1.576	1.145	1.263
1996	Unlimited	0.980	2.366	2.319	0.672	1.505	1.035	1.142
1997	Unlimited	0.980	1.986	1.947	0.687	1.441	0.928	1.024
1998	Unlimited	0.980	1.656	1.624	0.688	1.373	0.814	0.897
1999	Unlimited	0.980	1.412	1.385	0.680	1.292	0.729	0.804
2000	Unlimited	0.980	1.260	1.235	0.649	1.189	0.674	0.743
2001	Unlimited	0.980	1.141	1.118	0.639	1.130	0.633	0.698
2002	Unlimited	0.980	1.053	1.032	0.657	1.127	0.602	0.664
2003	Unlimited	0.980	1.046	1.026	0.676	1.108	0.626	0.691
2004	Unlimited	0.980	1.132	1.110	0.761	1.069	0.790	0.871
2005	\$1,000	1.000	1.128	1.128	0.912	1.029	0.999	1.080
2006	1,000	1.000	1.000	1.000	1.000	1.000	1.000	1.081
2007	\$1,000	1.000	0.903	0.903	1.000	0.976	0.925	1.000
2008	1,000	1.000	0.822	0.822	1.000	0.954	0.862	0.932
2009	1,000	1.000	0.749	0.749	1.000	0.933	0.803	0.868
2010	1,000	1.000	0.682	0.682	1.000	0.912	0.748	0.809
2011	1,000	1.000	0.621	0.621	1.001	0.891	0.697	0.753

## 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) / 0.925 / (1).

City of Oakland  
CHANGE IN EXPOSURES  
Workers Compensation  
(As of June 30, 2006)

Fiscal Accident Year	(1)  Exposures	(2)  Annual Change
1992	\$173,219	
1993	177,284	2.3%
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%

## 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, 2006)

	(1)	(2)	(3)	(4)	(5)	(6)	(7)
Fiscal Accident Year	Reported Claims as of 6/30/06	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
1992	1,158	1.000	1,158	\$173,219	6.685	6.685	1,158
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	1,024	1.000	1,024	177,476	5.770	5.770	1,024
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	1,040	1.000	1,040	217,477	4.782	4.782	1,040
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	1,105	1.001	1,106	272,462	4.059	4.059	1,106
2002	1,005	1.002	1,007	263,495	3.822	3.822	1,007
2003	915	1.004	919	260,939	3.522	3.522	919
2004	763	1.008	769	280,355	2.743	2.743	769
2005	655	1.013	664	278,826	2.381	2.381	664
2006	679	1.104	750	274,094	2.736	2.663 *	730
Total	14,782		14,875				14,855

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. (\*) Based on B-F technique with seed ratio based on prior years, adjusted to the 2006 wage and frequency level.



City of Oakland  
Workers Compensation  
Cumulative Reported Claims  
(as of June 30, 2006)

Fiscal Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1992							1,154	1,155	1,156	1,157	1,157	1,157	1,157	1,158	1,158
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	1,024		
1996			1,044	1,048	1,051	1,053	1,053	1,055	1,055	1,055	1,056				
1997		1,042	1,046	1,046	1,049	1,050	1,050	1,050	1,050	1,051					
1998	938	1,036	1,039	1,039	1,040	1,040	1,040	1,040	1,040						
1999	939	1,014	1,016	1,019	1,020	1,021	1,023	1,023							
2000	946	1,060	1,064	1,067	1,068	1,068	1,068								
2001	973	1,089	1,099	1,103	1,104	1,105									
2002	894	996	998	1,000	1,005										
2003	818	904	909	915											
2004	709	757	763												
2005	608	655													
2006	679														

MILLIMAN

Note:

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

City of Oakland  
Workers Compensation  
Reported Claim Development  
(as of June 30, 2006)

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
1992							1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	
1993						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			
1995				1.003	1.000	1.002	1.000	1.000	1.000	1.000	1.000				
1996			1.004	1.003	1.002	1.000	1.002	1.000	1.000	1.000	1.001				
1997		1.004	1.000	1.003	1.001	1.000	1.000	1.000	1.001						
1998	1.104	1.003	1.000	1.001	1.000	1.000	1.000	1.000							
1999	1.080	1.002	1.003	1.001	1.001	1.002	1.000								
2000	1.121	1.004	1.003	1.001	1.000	1.000									
2001	1.119	1.009	1.004	1.001	1.001										
2002	1.114	1.002	1.002	1.005											
2003	1.105	1.006	1.007												
2004	1.068	1.008													
2005	1.077														
Average	1.099	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
Average Excluding High/Low	1.100	1.004	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	1.101	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
3 Year Average	1.083	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
5 Year Average	1.097	1.006	1.004	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Industry - Self	1.090	1.010	1.004	1.003	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Prior - Selected	1.100	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
Selected	<u>1.090</u>	<u>1.005</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	1.104	1.013	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, 2006)

Fiscal Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1992							1,120	1,126	1,133	1,141	1,140	1,141	1,143	1,142	1,143
1993						1,082	1,096	1,105	1,117	1,118	1,120	1,126	1,128	1,130	
1994					1,037	1,056	1,065	1,075	1,077	1,083	1,082	1,087	1,089		
1995				923	949	970	983	1,002	1,003	1,002	1,009	1,012			
1996			899	947	970	989	1,009	1,022	1,031	1,035	1,038				
1997		831	893	924	961	981	994	1,003	1,012	1,015					
1998	586	848	885	909	925	945	962	978	980						
1999	638	860	887	906	929	953	973	977							
2000	622	892	915	947	978	1,003	1,014								
2001	592	823	910	946	981	1,004									
2002	355	744	797	844	875										
2003	420	652	726	775											
2004	324	525	576												
2005	311	480													
2006	251														

Note:

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

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City of Oakland  
PRIOR YEARS ULTIMATE  
Workers Compensation  
(As of June 30, 2006)

Fiscal Accident Year	(1)  Incurred Losses as of 6/30/06	(2)  Paid Losses as of 6/30/06	(3)  Case Reserves as of 6/30/06 (1) - (2)
1991 & Prior	\$91,509	\$85,605	\$5,904
	(4)  Losses as of 6/30/06	(5)  Development Factor	(6)  Indicated Ultimate (Note 5)
A. Incurred Development Method	\$91,509	1.070	\$97,915
B. Paid Development Method	85,605	1.130	96,734
C. Case Development Method	5,904	2.318	99,292
D. Selected Ultimate			\$98,600
E. Indicated IBNR Reserves [D - (1)]			\$7,091
F. Case Reserves			5,904
G. Total Reserves [E + F]			\$12,995

## 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, 2006)

	(1)	(2)	(3)
Fiscal Year	Paid Losses	Paid ULAE	Paid ULAE to Paid Loss Ratio (2) / (1)
1999	\$12,530	\$995	7.9%
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%
		Average:	8.4%
		Col Avg:	8.4%
		Last 5 Avg:	9.1%
		Prior Selected:	8.5%
		A. Selected:	9.0%
B. Case Outstanding Reserves as of June 30, 2006			\$47,528
C. IBNR Reserves as of June 30, 2006			47,612
D. ULAE Reserves [B x 50% + C x 75%] x A			5,353
E. Total Paid Losses as of June 30, 2006			163,580
F. Ultimate ULAE Ratio [E x A + D] / [B + C + E]			7.8%
G. ULAE Reserve Ratio D / [B + C]			5.6%

## 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, 2006)

	(1)	(2)	(3)	(4)	(5)
Fiscal Accident Year	Selected 2007 Losses Pure Premium (Page 2)	2007 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)]
2007	\$7.25	1.000	\$7.25	7.8%	\$7.82
2008	7.25	0.932	7.78	7.8%	8.39
2009	7.25	0.868	8.35	7.8%	9.00
2010	7.25	0.809	8.96	7.8%	9.66
2011	7.25	0.753	9.62	7.8%	10.37

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 EXCESS FACTORS

## Workers Compensation

(As of June 30, 2006)

	(1)	(2)	(1)
Fiscal Accident Year	Trended Unlimited Loss & ALAE as of 6/30/06	Trended Limited Loss & ALAE as of 6/30/06	Projected Excess Ratio <u>(1) / (2) - 1</u>
1992	\$24,575	\$23,431	4.9%
1993	17,354	17,341	0.1%
1994	20,177	20,177	0.0%
1995	22,806	20,958	8.8%
1996	17,497	17,469	0.2%
1997	18,495	18,495	0.0%
1998	19,831	19,831	0.0%
1999	17,816	17,816	0.0%
2000	15,028	15,028	0.0%
2001	19,777	19,777	0.0%
2002	19,063	19,063	0.0%
2003	18,489	18,019	2.6%
2004	18,987	18,987	0.0%
2005	14,050	14,050	0.0%
2006	10,119	10,119	0.0%
		Average:	1.1%
		Col Avg:	1.3%
		Average 3:	0.0%
		Industry:	10.7%
		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.

## ATTACHMENT C

November 24, 2006

**DEBORAH GRANT, SAFETY/INSURANCE MANAGER**

Risk Management Division, Office of the City Manager  
City of Oakland  
150 Frank Ogawa Plaza, Second Floor  
Oakland, CA 94612

Re: **WORKERS' COMPENSTION CLAIMS AUDIT**

Dear Ms. Grant:

At your kind request, the undersigned conducted an audit of the City of Oakland's workers' compensation claims. The audit was conducted October 30 through November 10, 2006 in the office of JT2 Integrated Resources, 519 - 17<sup>th</sup> Street, Oakland, CA 94612. The audit was coordinated through JT2's Claims Manager, Debbie Flores.

The purpose of the audit was to evaluate JT2's overall job performance and compliance with the City of Oakland's performance incentive program through August 31, 2006. Under the City of Oakland's incentive program, 10% of JT2's annual fee is withheld pending evaluation of 17 specific Best Practices "benchmarks" requiring at least an average score of 85% each; plus an 18th closing ratio benchmark which auditor was informed requires 100% compliance.

Auditor was unable to obtain a written copy of the benchmarking criteria. Auditor was, however, provided a copy of the Executive Summary submitted by Jo Ann Wood, CPCU, AIC, RPLU, of ARM Tech reporting on a similar audit, said report dated January 19, 2005. Auditor was informed a subsequent claims audit and report was completed by John Hennessy of North Bay Associates, but was not provided a copy of Mr. Hennessy's report. Therefore, auditor has prepared the following report of audit based on information provided by Ms. Flores and findings outlined in the 2005 ARM Tech audit report.

Although auditor scored 2 of 18 criteria below the required 85% threshold, the remaining criteria were scored at or above the minimum threshold. As a result, JT2 achieved an overall 94.03% compliance score. Auditor believes JT2 is eligible for the 10% withheld from their fee by not only meeting a majority of criteria, but surpassing expectations in over 70% of Best Practices Benchmarks. Please see the spreadsheet, Exhibit One, for individual criteria scores. Detailed discussions follow in the Executive Summary. Benchmark Criteria items are so indicated and deal with 9/1/05-06 claims only.



## EXECUTIVE SUMMARY

### List of Exhibits:

- Exhibit One: Benchmark Criteria / Best Practices Scoring
- Exhibit Two: JT2's City of Oakland Organizational (Staffing) Chart
- Exhibit Three: List of Claims Audited by Claim Category
- Exhibit Four: Reserve Adequacy – by Category
- Exhibit Five: Claim Review Worksheets by Category

## CLAIM ADMINISTRATION

City of Oakland' self-insured workers' compensation claims are administered by JT2 Integrated Resources, 519 – 17<sup>th</sup> Street, Oakland California 94612. JT2 has designated a staff of 11 employees to handle all phases of the City's claim administration. In addition to the supervisor, seven claims examiners and three claims assistants, two other JT2 employees serve as shared resources: the early return to work coordinator and her assistant. Please see Exhibit Two for a breakdown of JT2's City of Oakland staffing, levels of experience and average case loads.

## SCOPE OF REVIEW

120 workers' compensation claims were identified for the audit with 100 claims ultimately being reviewed during the onsite project. All claims were selected by the undersigned from JT2's October 23, 2005 claim detail report and broken down as follows:

- 21 open Medical Only claims – 2 closed, 1 converted to Indemnity by start date
- 42 open Indemnity claims – 1 closed by start date
- 18 open Future Medical claims – 1 closed by start date
- 19 closed claims

*54 claims were subject to additional review to determine compliance with Best Practices Benchmarking with the exception of Reserve Adequacy, Hearing Rep./Defense Atty. Preparation and Trans. Work / Restricted Days criteria – those criteria were scored based on all claims reviewed. (Exhibit One).*

Please see Exhibit Three for the list of claims audited by category

Reserve adequacy was scored with consideration to all 100 claims audited. Please see Exhibit Four for a by-category breakdown of all reserve recommendations.

A Claim Review Worksheet was completed for each claim audited (see Exhibit Five). Additionally, auditor provided JT2 a copy of each Worksheet as they were completed.

## REPORTING

68% of all claims audited reflected City-to-TPA reporting within 10 days of presumed knowledge (where it could be determined) or the date of facsimile reporting, if known. The following 32 claims were notable exceptions:

### Medical Only - \* injured within grading period

- 604000953 (Fire)\* 27 days from knowledge
- 609002159 (CEDA)\* Unknown, no 5020 in claim file
- 607001530 (Police)\* 12 days from knowledge
- 606001872 (Life Enrich)\* Unknown, no 5020 in claim file
- 507002746 (Police) Unknown, no 5020 in claim file
- 606001434 (Fire)\* Unknown, no 5020 or DWC-1 in claim file
- 512002513 (Life Enrich)\* 25 days from knowledge
- 602000613 (Police)\* Unknown, no 5020 in claim file
- 601000067 (Police)\* Unknown, no 5020 in claim file
- 602000290 (Life Enrich)\* 19 days from knowledge

### Open Indemnity

- 605001068 (Police)\* Unknown, no 5020 or DWC-1 in claim file
- 605001123 (Financial)\* 27 days from knowledge
- 410003345 (Police) 226 days from knowledge
- 402000322 (Police)\* 28 days from knowledge
- 111003425 (Fire 11/16/01) Unknown – 5020 not dated
- 302000943 (Police) 44 days from knowledge
- 91000494 (Fire) 15 days from knowledge
- 606001273 (Police)\* 34 days from knowledge
- 503000738 (Police) 36 days from knowledge
- 402000436 (Fire) 13 days from knowledge
- 207002730 (City Mgr) 13 days from knowledge
- 408002149 (Public Wks) 13 days, unknown knowledge date
- 56210758 (Fire) 110 days from knowledge
- 509001990 (Life Enrich)\* 33 days (uncertain of knowledge date)
- 512002591 (Police)\* 11 days from injury – knowledge unknown
- 401000242 (Police)\* 20 days from knowledge

### Future Medical

- Auditor could not identify most claim reporting to prior TPAs, therefore reporting was not tracked for this category.

Reporting, continued

**Closed**

- 0604000678 (Financial)\* 11 days from knowledge
- 402000262 (Life Enrich) 49 days from knowledge
- 0604000752 (Police)\* 11 days from knowledge
- 401002464 (Police) Unknown – no 5020 in claim file
- 409002572 (Life Enrich)\* Unknown – no 5020 in claim file
- 0511002597 (City Mgr)\* 18 days from knowledge

**TIMELINESS (Benchmark criteria)**

52 of 54 claims (96%) were setup and assigned claim numbers by JT2 within 48 hours of receipt. The two exceptions were (both Open Indemnity):

- 0603001406-DN Received 6/15/06, setup 7/5/06
- 110004612-DN Received 12/20/05, setup 1/4/06

54 of 54 claims (100%) were properly and adequately reviewed with determination of liability issues within 5 working days of setup – customarily by supervisor Hahn. Auditor noted a large number of claims wherein the supervisor’s initial review and examiner instructions were completed the same date as claim setup.

**MEDICAL ONLY – APPROPRIATENESS (Benchmark Criteria)**

19 claims within the Benchmark Criteria group of 54 were incurred as Medical Only claims. Auditor scored this criteria at 94% based on a recommendation to convert the following claim to Indemnity status:

- 0605001085: MRI studies of both knees indicated irregularities and auditor recommends Dr. Strudwick be questioned regarding the possibility of surgical intervention and/or a possible ratable disability. The employee has continued working with no compensable lost time and this recommendation is precautionary based on X-Ray and MRI reports, and ongoing physical therapy.

**INDEX REPORTING**

Auditor is informed all claims are reported to the “In Search Of” claim indexing service at initial setup. It was not frequently possible to verify when claims were indexed only by checking the payment register to verify the standard \$6.25 charge. Auditor did note a number of claims containing a printout of index results, but seldom found examiner comments regarding the claim indexing process.

Auditor is comfortable with automatic indexing at claim setup but recommends keeping a copy of all index receipts in the files with an examiner-generated notes entry.

## Index Reporting, continued

Follow-up indexing was not seen with any particular regularity, as noted in the Claim Review Worksheets. Auditor makes the following re-indexing commendations:

### **Open Indemnity**

- 0402000322: DMV and Civil records searches are recommended in addition to activities check and/or surveillance as appropriate.
- 0503000738: DMV and Civil records searches are recommended – there were multiple prior injuries discovered in deposition and there is knowledge of employment while receiving benefits for this injury.
- 0306002041: Stipulations have been offered but not (yet) accepted. Re-indexing is recommended, particularly since there is a possibility of permanent work limitations.
- 0509001990-SUB: Auditor suspects employee is using her workers' compensation claim to "build" her civil case against FedEx and recommends conducting a search of DMV and Civil records.
- 0604000764: Routine Re-indexing is recommended.
- 0606001274-DN: DMV and Civil records searches are recommended.

### **Future Medical**

- 0092000433-FM: Annual Re-indexing recommended, including activity checks at 2 year intervals.
- 0056200927-FM: Employee relocated out of state and medical care appears to be out of control. Recommendations include an all-states index search, including DMV and Civil records searches in employee's home state of Virginia. If practical, surveillance is recommended as well.
- 0000190774-LFP: Periodic DMV and Civil records searches are recommended, as well as annual verification of Mr. Goldberg's status.
- 00008600166-FM: Periodic, or at least annual re-indexing and activities checks are recommended.

## Index Reporting, continued

- 0095630717-FM: Treatment appears excessive and auditor recommends a current investigation into employee's activities, employment, etc., including re-index.
- 005962070756-FM: Re-index, including DMV, Civil records, and EDEX are recommended, in addition to an activities check.
- 0000110742-FM: Medical care appears excessive and auditor recommends re-indexing, including DMV, Civil records and EDEX.

### **INITIAL INVESTIGATIONS (Benchmark Criteria)**

In 53 of 54 cases (98%), examiners reviewed and initiated telephonic investigation within 3 working days of claim setup. Auditor found the following (Open Medical) exception:

- 0602000290                      No calls – companion to “Master” claim?

8 claims were assigned for outside investigation. 7 were assigned for recorded statements from injured workers and/or witnesses as part of AOE/COE determinations. 1 claim was appropriately assigned for surveillance investigation. The assignments were specific and the resulting reports were focused on the specific task(s) the investigators were asked to perform.

Auditor believes additional investigation is indicated in the following (Open Indemnity) claim:

- 0606001274-DL: The investigator's 9/14/06 meeting with employee did not go well and was to be completed at a later date. Auditor questions whether the investigation was completed as requested? Employee's statement would be helpful should he litigate this “burnout”, stress and depression claim.

### **DATA UPDATES (Benchmark Criteria)**

Notwithstanding the high score in initial telephonic investigations, auditor found ongoing and/or up-to-date documentation of important information lacking in 15 claims, or 28% of the claims considered for benchmark scoring. The following claims would benefit from updated examiner documentation and/or claim-specific plans of action:

#### **Open Medical Claims**

- 0605001076: There is no medical documentation for this meningitis exposure claim. The last examiner notes entry is dated 6/6/06. It appears there was no follow-up diary. The claim can likely be closed at this time.

## Data Updates, continued

- 607001579: This claim is listed as a Medical claim but temporary disability was paid from 9/15/06 to 10/29/06, plus, auditor only found evidence of a TTD/salary continuance payment voucher beginning 10/6/06 (late); and there was no copy of the required DWC notices in file. Additionally, although examiner notes were generally of good quality, there was no documentation of current duties or ongoing medical status following the 9/24/06 report (last report seen in the file).
- 602000256: Examiner documentation is considered “good” as far as initial investigation is considered; however employee transitioned from modified to customary duties 3/13/06 at which time he was discharged from care. It appears there was no follow-up diary. The claim can likely be closed at this time.
- 605001085: MRI results indicated the possibility of permanent disability and a prior knee injury has not been investigated – if it was related to her City employment, the claim could possibly remain as Medical Only; however, if it was not work related, auditor recommends converting the claim to Indemnity status and conducting a complete investigation into all prior injuries. Examiner notes are “good” up to 8/23/06, and presently need to be updated. Medical reporting is basically “good” but also requires updating right away.
- 605000980: Another meningitis exposure claim with no evidence of disease manifestation and no apparent follow-up diary. Auditor believes the claim could have been closed by mid-July, 2006.
- 603000555: The employee was discharged from care 4/5/06 and it appears there was no follow-up diary. The claim could have been closed 7/15/06.
- 606001434: There are no medical reports subsequent to Dr. Kaminski’s 6/26/06 (same date as injury), when the employee was released to work without restrictions effective 6/28/06. The 7/11/06 monthly meeting confirmed only 2 days missed from this injury. The claim could probably have been closed by mid-July, 2006 and there was apparently no follow-up diary.
- 607001972: Many questions are unresolved. Employee’s Kaiser records could not be located (she apparently provided the wrong membership number); Dr. Renbaum’s report does not properly address employee’s claim that she injured both knees; she also claimed lost time, which was not confirmed, and auditor believes a written report from Dr. Renbaum discussing the MRI findings is indicated. This claim requires workup by a lost-time examiner as it appears this could be an Indemnity claim.

## Data Updates, continued

- 605000981: Another meningitis exposure case with no evidence of manifestation within the latency period. There are no examiner notes entries since 8/21/06 and the claim can likely be closed at this time.

### Open Indemnity Claims

- 601000065: The employee was on transitional duties in excess of 90 days and examiner documentation regarding a subsequent accident at the (Oakland?) airport was not clear, particularly regarding its relationship to this claim (was he working or on personal business?). The treating physician should address whether employee would be P&S in the absence of the subsequent airport incident or whether it caused new or increased disability.
- 509001990: Defense counsel has provided no updates regarding subrogation subsequent to 4/26/06. It is unclear whether employee may have filed a Complaint, and the employee is now back on TTD as she claimed she could not tolerate transitional duties yet there is no current estimate of ongoing TTD or a treatment plan and/or P&S goal. Auditor fears the employee is “building” a 3<sup>rd</sup> party claim against FedEx at the expense of the worker’s compensation claim. Additional investigation is indicated, including DMV and Civil records searches. There was also mention of a possible Employment Development Department lien but there is nothing confirming whether employee filed an EDD claim. Auditor was unable to comment on reserve adequacy from the information in file.
- 606001401: Employee was apparently released to work as of 10/14/06 (per a call to Kaiser on 10/17/06) but auditor found no end of benefits notice or advice regarding PD advances. The last medical report in file is dated 8/16/06 and the *Medical reserve is likely inadequate considering Kaiser took over treatment and has not billed for services to date (and reporting could be better).*
- 606001274: The claim was denied 9/5/06 but an issue of TTD from 6/15/06 through the present is unclear – did employee return to work per the prior 9/6/06 medical release? Frasco Investigations needs to complete the AOE/COE investigation (as discussed earlier). A Panel QME was to have taken place 10/13/06 but there is no report and examiner notes do not document whether it took place.
- 606001552: The employee was working during part of the time TTD benefits were being charged to the claim. Clarification, pay sheet adjustment and statutory notices are needed right away. Medical reporting is not up-to-date and current medical status is unknown.

## Data Updates, continued

### **Closed Claims**

- 0606001178: Examiner's notes entry of 7/5/06 discusses a PD denial but a copy of the notice is not in file – if it can reproduced electronically, it should be printed for the file. A DWC notice for another claim was found in this file.
- 0509001835: Employee's TTD (not 4850 benefits) was overpaid and an examiner note of 1/23/06 indicated he planned to refund the overpayment. There is no indication he has done so. Additionally, 3% PD was advanced yet the final medical report indicated no ratable disability. Auditor recommends additional effort to recover the overpaid benefits. Note: This claim was closed without resolving the overpayment issue – it should not have been closed.

A total of 100 claims were reviewed, and the following comments deal with claims incurred prior to 2005-06 that were not included in the Benchmark Criteria scoring process:

### **Open Medical Claims**

- 505001095: The claim was closed prior to review but auditor noted there were no medical reports in file, and there was no follow-up to employee's 6/10/05 call wherein he expressed frustration with "the system" and apparently went to a chiropractor on his own. Auditor recommends additional investigation of possible self-procured care. The lack of temporary and/or permanent disability should be investigated – it may be necessary to reopen the claim.
- 507002746: The examiner's 9/28/06 note indicates the supervisor was being asked to approve claim closure, but an open reserve remains – closure apparently has not been approved. Also, medical bills were paid in the absence of form 5020 – this should not be an accepted practice.
- 504000712: There has been no activity on this claim since being converted to Indemnity status on/about 1/31/06. Auditor notes there has been no medical reporting subsequent to Dr. Ledan's 11/22/05 report indicating no disability. The claim could have been closed several months ago.

### **Open Indemnity Claims**

- 106003428: There are long gaps between examiner notes (11/02 – 11/04, and 11/04 – 1/06). Medical reporting is not current, and the 3/16/03 deposition summary indicated ongoing disability. A recent examiner note indicates there was a new injury 9/10/06, yet there's no confirmation of a return to work from



## Data Updates, continued

this 2001 injury, which should be clarified. Auditor notes this claim is apparently adjusted as companion to a “master” claim, but did not see identifying information about any other claims. If this is a companion to a “master” or subsequent injury claim, auditor recommends bringing all notes and other issues current and directing all further activity to the “master” claim.

- 502000291: This is apparently the “master” file to another claim not selected for audit (#0506001302), which actually appears to be a subsequent injury claim. An AME report addressing both claims is discussed in the notes, but it was not in this claim file. There was no copy of the surgical report, either. Auditor wonders if reports and examiner notes are being placed in the non-“master” file in error? The claim’s reserves and action plan appears appropriate, but the above questions should be resolved and this claim should be primary for all further documentation.
- 402000322: The injured worker has been difficult to keep under control. Auditor questions why she remains TTD after being declared P&S at least twice in the past. Auditor suspects she may not be motivated to return to work as she has a new baby. Auditor recommends a QIW determination from the treating physician, and consideration of a re-evaluation with Dr. Auerbach, who acted as the Panel QME (selected by employee). A prior injury from 4/1/01 was matched on the Index response and those records should be obtained prior to any additional medical evaluations. Overall reserves appears adequate but auditor recommends re-arranging individual reserves to cover a possible Vocational Retraining voucher if declared QIW and unable to continue as a police officer. Additional investigation, including DMV & Civil records searches should be done as well as surveillance. This claim deserves close attention.
- 302000226: The Hearing Representative advised employee 1/9/06 that she was requesting dismissal in 30 days. Another letter to the claims adjuster provided the same advice. Auditor could not locate a copy of such a Petition and recommends following up now. If the WCAB will not dismiss an In Pro Per Application (which, by the way could not be located in the file), auditor recommends either a nominal C&R or asking the Hearing Representative to file a Declaration of Readiness and get the case before an Administrative Law Judge – it has gone on since 2003 and needs to be resolved.
- 302000943: This is a 2003 claim but employee was sent advice regarding Vocational Training vouchers, which does not apply for his date of injury. Auditor recommends proper advice regarding the correct benefits for employee’s injury date. Reserves also require adjustment. The claim is otherwise on tract.

## Data Updates, continued

- 206002527: There has been no medical reporting since 5/13/04. There was no examiner activity from 11/18/03 to 12/20/04 and again from 1/13/05 to 4/24/06 - it appears the claim fell off diary. A 30-day closing advice letter was sent 10/30/06, which was at least a year overdue.
- 507001499: The case is on track and the action plan is appropriate, however, auditor notes several known prior injuries (at least 3 were litigated) but found no evidence the records had been located and copied -- they should be obtained and made available to the AME being discussed by Applicant's attorney and the Hearing Rep.
- 503000738: This delayed claim was accepted on the City's advice and it was known employee had terminated employment by 6/1/05. Shoulder surgery was authorized 7/8/05 but no calls were made to check TTD status until the supervisor noticed no payments had been processed when the second surgery was requested. There is a question regarding employee's eligibility for rehire, which needs to be addressed prior to settlement (the claim is approaching settlement posture in the near future) as this would have an impact on how the case is ultimately resolved. The deposition summary provided information on prior injuries but auditor could not verify records had been obtained -- this requires clarification. Defense counsel discusses payroll records from employee's subsequent employment with State Farm but doesn't discuss what he actually made while also receiving benefits from JT2. This also needs clarification. There are discussions regarding the potential for a 15% PD rate increase for failure to offer employment, and defense counsel should be again reminded of the credit outstanding for overpaid TTD. If employee is not going to be rehired, his case should be resolved by Compromise & Release as soon as possible.
- 207002730: 2% PD was advanced in good faith pending Dr. Fitzer's P&S report -- which was evaluated at 0% based on the 6/14/04 report. Employee has so far made no arrangements to reimburse the overpayment in spite of the examiner's efforts. Auditor feels this has gone on long enough and arrangements should be made for payroll deductions or JT2 should refuse to honor any additional medical costs until the employee can verify that she has paid a sum equivalent to the overpayment from her pocket.
- 209003246: Another situation where good faith PD advances resulted in an overpayment. Auditor recommends one more attempt at voluntary reimbursement or arrange for payroll deductions until the overpayment is satisfied. Credit against future medical care may not be appropriate since there's been no medical reporting for over 3 years and treatment has been rather minimal over the past 2 years.

## Data Updates, continued

- 306002041: Stipulations were sent to the employee 5/13/04 with no response documented in the file. The Hearing Representative has not been successful in obtaining employee's signature. Auditor's concern is that employee continues to treat on a mostly monthly basis and Dr. Glassman comments in a recent report that he feels the employee should "progress away from such work", which raises the question of whether this individual should be considered a QIW. The injury date would qualify him for a full rehabilitation plan unless appropriate alternate work could be arranged for at least 1 year from offer and acceptance. Dr. Glassman's comments need to be clarified prior to additional settlement efforts.
- 204005498: This is a post-retirement claim alleging presumptive bladder cancer. Defense medical reports are not particularly strong, but do raise significant apportionment issues. The employee's QME report from 9/9/06 is not in file. Present status of employee's cancer is not documented. The QME report, and all Kaiser records, should be obtained on a rush basis.
- 408002149: This is a "dummy" file (the original file cannot be located). TTD was paid late but auditor could not determine whether the claim had been properly delayed prior to acceptance as the 1<sup>st</sup> payment was almost 5 months after it would have normally been due. There are also questions regarding prior periods of TTD based on examiner notes of a 12/10/04 meeting with employee's department which indicated there had been problems with sick calls in the period before TTD was paid – this needs clarification. Medical documentation is actually good but there are only copies of the early reports in the file (where are the originals?).
- 56210758: The last examiner note indicates she is recommending claim closure in the absence of a P&S report. The employee did not respond to the 8/25/06 letter advising the need for a P&S report and auditor recommends telephoning her and inquiring whether she wishes to pursue the claim prior to any further movement toward closure. Dr. Tanouye should also be asked whether any PD is presumed then asked to submit a final report outlining PD or the lack thereof prior to closing the file.
- 401003282: An all-or-nothing death claim for alleged exposure to asbestos arising from regular duties of a police officer. There is good evidence of prior exposure, and auditor recommends a forensic medical evaluation (with detailed job description, etc.) discussing the (presumed) lack of exposure to asbestos as part of a police officer's regular duties.

### **Open Future Medical Claims**

- 56200927: Employee has been receiving medical care for neck irritation from "working out". Auditor recommends verifying that "working out"

was a specific requirement of his ongoing medical treatment plan from the P&S report on which the claim settled. Additionally, since he is now employed as a security manager, is it a requirement of that job? If so, it should not be the responsibility of the City of Oakland. As it is, employee has been averaging \$8,500 per year in medical costs for the past 3 years, which is excessive, considering total medical costs. Medical care needs to be reigned in. This individual relocated to Virginia, after which treatment frequency increased. Obviously, an up-to-date AOE/COE evaluation (probably in California) is going to be needed. Surveillance should be assigned in addition to re-indexing the claim, including all-states Motor Vehicle and Civil records searches, prior to authorizing additional care. Auditor had many questions and recommendations on review of this claim – please see the Claim Review Worksheet – there are also issues regarding alleged psychiatric treatment, a Petition to Reopen (which appears to have been abandoned) and supervisor’s comments that defense counsel was to have reopened their file for additional workup – none of which was seen in file. The claim needs considerable attention on a rush basis.

- 56200705: The 5/7/04 supervisor note indicated the original file had been located and that the companion claim had been requested (from storage?). Auditor believes the file he reviewed was not a complete representation of the claim. A current medical report should be obtained prior to paying any additional prescription charges – the last report was over 18 months ago.
- 95630717: Employee is no longer a City employee but her ongoing acupuncture has recently increased in frequency. Based on recent medical usage, and based on her current age, future medical has an anticipated value of over \$38,000, which appears excessive based on total medical costs for this 1995 injury. Current employment and activities verification is recommended prior to authorizing ongoing care. An up-to-date medical evaluation is indicated.
- 56210273: Employee continues employment with the City, but there are questions regarding possible new injuries based on Dr. Alden’s last PR-2 report (which, incidentally, is not current). Auditor questions whether employee should perhaps be under permanent work restrictions and believes a Panel QME may be necessary. The claim should be re-indexed along with DMV and Civil records searches.
- 59620756: There are no examiner notes subsequent to 9/7/05, at which time a C&R was pending. Apparently there was no follow-up diary. Attention is required right away regarding the status of the C&R, current activities and/or employment verification, etc. There is no medical reporting since 2/7/05 and auditor recommends a discreet inquiry into employee’s whereabouts – is he alive, working elsewhere, etc.?

## Data Updates, continued

- 110742: Medical care appears excessive and at current usage has a life value in excess of \$162,000. An AOE/COE evaluation is indicated regarding treatment for leg pain (this is a neck, upper back, left hand and right shoulder injury). A history of non-occupational medical problems is known, and auditor questions the occupational relationship to employee's ongoing (and regular) medical care. Re-index, DMV and Civil records checks, as well as limited surveillance, are all recommended.

### Closed Claims

- 402000262: The claim was closed 6/28/05 and reopened 8/3/06 to process TTD (ICF?), which was not adequately clarified in the examiner's notes. The claim is presently closed, which is appropriate; however it appears TTD payment/processing "fell through the cracks" in 2005.
- 56210738: Auditor reviewed a closed claim for an 8/13/01 injury but found approximately \$1,772.30 in medical costs had been paid on this file for what was clearly a subsequent injury (Claim #601000037?). All payments should be moved from this claim file to the correct claim and the treating chiropractor should be advised of the correct claim number for further billing. In keeping with the payment corrections, medical reports for the subsequent injury should be removed from this file, and the claim file jacket should be notated **Do not file**.

### **CASE ADMINISTRATION (Benchmark Criteria)**

Notwithstanding the above comments regarding ongoing investigations, auditor judged the overall quality of examiner notes entries and reporting of ongoing claim administration activities "OK to Good" in 51 of 54 claims = 94%. Exceptions were noted as follows:

#### Open Medical Claims

- 602000290: Examiner notes entries generally judged "OK" to 2/28/06 but from that point all notes deal with a subsequent claim – there is no consideration of this injury date (and auditor has previously recommended transfer of all reports to the companion claim so this case can be closed).

#### Open Indemnity Claims

- 606001401: The examiner's notes were judged "Fair" as there was no current action plan or copies of DWC notices in file.
- 606001552: Notes are confusing and do not discuss the TTD overpayment.

### **CLAIM ADJUSTMENT / SUPERVISION – (Benchmark Criteria)**

Auditor considered supervision “OK or Good” in 50 of 54 claims (92.5%). Exceptions affecting Benchmark scoring follow:

#### **Open Medical Claims** (only Benchmark exceptions are Medical claims)

- 602000656: Claim setup 2/16/06, only supervisor note 2/16/06. Claim was open at time of review.
- 505001095: No notes entries seen.
- 512002513: Claim setup 12/20/06, only supervisor note 1/3/06. Claim was open at time of review.
- 504000712: Quality of earlier note entries basically “OK” but no note entries since 8/15/05.

Auditor found overall supervision to be of good quality in a substantial majority of claims from the entire audit sample (100 claims). Exceptions regarding non-benchmark claims were as follows:

#### **Open Indemnity Claims**

- 206002527: Basically judged “OK” but it appeared the supervisor did not have the claim on diary during inactive periods (11/18/03 to 12/20/04 and 1/13/05 to 4/24/06)
- 306002041: Basically judged “OK” but no record of supervision subsequent to entry dated 8/16/05. See auditor’s recommendations under caption Data Updates.
- 606001401 Generally considered “OK” but auditor believes the examiner would benefit from additional supervisor guidance and direction. See auditor’s recommendations under caption Data Updates.
- 606001552: Supervision judged “OK” overall, but supervisor apparently missed the TD overpayment issue – or at least did not comment if she was aware of it.

#### **Future Medical Claims**

- 56200705: This is an open, active future medical claim but the last supervisor note seen was dated 5/7/04. See auditor’s comments under caption Data Updates.

## Claim Adjustment / Supervision, continued

- 59620756: Please see comments under caption Data Updates. The Auditor recommends the supervisor take a more active role in this claim as the examiner would benefit from supervisor's guidance.

### **Closed Claims**

- 402000262: See comments under caption Data Updates. The adjuster processed claim closure although TTD had not been paid when due, and supervisor apparently did not "catch" that issue. It appears the supervisor did not maintain an active diary on the claim.

## **SUBROGATION / SECOND INJURY (BenchmarkCriteria)**

Auditor identified 2 claims with subrogation potential, both of which were properly investigated at claim initiation. Auditor recommends additional investigation to protect the City's recovery rights:

### **Open Indemnity Claims**

- 509001990: It appears there is a viable subrogation claim against FedEx but auditor did not see current information regarding the status of any Complaint employee may have been filed. Defense counsel has not reported on the case since 4/26/06. The examiner should contact counsel and request an update, and possibly order a Civil records search to see if a Complaint has been filed. As noted earlier, auditor fears the employee may be using the workers' compensation claim to "build" her case against FedEx and should be taken to prevent possibly excessive medical costs that may not be fully recoverable.

### **Closed Claims**

- 0604000678: Subrogation potential was properly and promptly investigated, but the police report indicated employee was at fault.

## **RESERVE ADEQUACY (Benchmark Criteria)**

Auditor's impression is that reserve adequacy applies to all open claims, regardless the date of injury. Auditor reviewed a total of 100 claims, broken down as follows:  
(Reserving rationale may be found in Claim Review Worksheets, Exhibit Five)

### **Open Medical Claims**

- Total number of claims reviewed: 21
- Number closed as of review date: 1
- Number auditor recommends for closure: 12 \*
- Number auditor recommends to convert: 1 \*\*
- Total incurred at audit: \$52,035
- Recommended Incurred: 51,284
- Overall Reduction: \$ 751

\* Auditor recommends the following claims be closed:

- 609002131: Reduction: \$ 1,505
- 605000965: 1,509
- 602000256: 913
- 605000980: 1,237
- 507002746: 1,407
- 603000555: 684
- 606001434: 300
- 512002513: Reduction: \$ 1,248
- 504000712: 539
- 602000613: 2,362
- 605000981: 1,237
- 602000290: 1,504
- Net Reduction: \$14,454

\*\* Auditor recommends the following claim be converted to Indemnity status:

- 605001085: Increase: \$13,703

### **Open Indemnity Claims**

- Total number of claims reviewed: 42
- Number closed as of review date: 1
- Number auditor recommends for closure: 0
- Number of recommended reserve changes: 16
- Total incurred at audit: \$2,698,207
- Recommended incurred: 2,673,942
- Overall Reduction: \$ 24,265



Reserve Adequacy, continued

Auditor recommends the following reductions:

• <u>605001123:</u>	\$ 5,994
• <u>91000494:</u>	3,000
• <u>206002527:</u>	28,272
• <u>407001842:</u>	12,245
• <u>606001273:</u>	58,639
• <u>402000436:</u>	13,716
• <u>207002730:</u>	9,719
• <u>209003246:</u>	1,529
• <u>56210758:</u>	18,159
	<u>Net Reduction: \$151,273</u>

Reserve increases are recommended in the following claims:

• <u>302000943:</u>	\$ 34,381
• <u>11103245</u> (“Master” file of 3):	10,000
• <u>306002041:</u>	47,866
• <u>408002149:</u>	28,741
• <u>401003282:</u>	3,277
• <u>606001401:</u>	1,752
• <u>606001274:</u>	991
	<u>Net Increase: \$127,008</u>

**Future Medical Claims**

• Total number of claims reviewed:	18
• Number closed as of review date:	1
• Number of recommended reserve changes:	10
• Total incurred at audit:	\$2,685,926
• Recommended incurred:	2,760,296
	<u>Overall Increase: 74,370</u>

Auditor recommends the following reductions:

• <u>56210471:</u>	\$ 22,117
• <u>59620756:</u>	8,550
• <u>205001579:</u>	50
	<u>Net Reduction: \$ 30,717</u>

Reserve increases are recommended in the following claims:

• <u>305001888:</u>	\$ 15,395
• <u>56200927:</u>	51,930
• <u>190774:</u>	3,255
• <u>95630717:</u>	13,990
• <u>304001124:</u>	350

Reserve Adequacy, continued

• <u>56210273</u> :	17,357
• <u>110742</u> :	2,810
<u>Net Increase:</u>	<u>\$105,087</u>

**Closed Claims**

• Total Number of claims reviewed:	19
• Number of recommended reserve changes:	1
• Total incurred at audit:	\$176,433
• Recommended incurred:	174,661

Auditor recommends a reduction of medical paid (incurred) in claim 56210738; auditor identified \$1,722 in medical payments belonging to a subsequent claim (601000037) – see the discussion in the Claim Review Worksheet, Exhibit Five.

Total incurred for all claims audited:	\$5,612,601
Total recommended incurred for all claims audited:	5,660,183
<u>Recommended Increase for all claims:</u>	<u>\$ 47,582</u>

**Recommended increase is less than 1% of total audit sample incurred - excellent.**

**MEDICAL ONLY – APPROPRIATENESS (Benchmark Criteria)**

As noted in the previous discussions, auditor recommended 1 Medical claim for conversion to Indemnity (95% appropriateness). Please note one claim had been converted to Indemnity between claim selection and the audit, which was not considered for Benchmark scoring.

**MEDICAL MANAGEMENT ISSUES**

**Physical Therapy Management (Benchmark Criteria)**

Auditor identified 12 claims reflecting aggressive Utilization Review protocol regarding physical therapy visits, resulting in average per-billing reduction of \$106.62, which was considered an excellent result.

**Early Intervention / Managed Care (Benchmark Criteria)**

3 nurse case management assignments were seen: Choices Case Management and Terry Yates. Auditor recommends considering a nurse case manager if ongoing monthly treatment does not diminish over the next several months in claim 306002041 –it should be kept open as an option. Bill review was previously handled by Fair Issacs prior to development of JT2's in-house program. The current program appears to work well with Utilization Review; auditor noted no evidence of untimely payments.

Medical Management Issues, continued

**Open Medical Claims**

- No nurse case management assigned – U.R. actively involved in 3 P.T. approvals.

**Open Indemnity Claims**

- As noted above, 2 cases reflected active nurse case management.
- Utilization Review was actively involved in 11 claims (2 surgeries).

**Closed Claims**

- Nurse case management in 1 claim.
- Utilization Review appropriately active in 2 claims (surgical approvals).

**Future Medical Claims**

- Nurse case management seen in 1 claim (not included in Benchmark group)
- Utilization Review appropriately involved in 2 claims (not in Benchmark group)

**Transitional Work / Restricted Days (Benchmark Criteria)**

JT2's Transitional Work Coordinator was actively involved with all lost time claims as well as a substantial number of Medical claims that might otherwise have resulted in lost time and disability benefit provision. Auditor considered all 100 claims in calculating the score for this program. Based on auditor's review of all claim files, there is evidence the coordinator was involved in (at least) 27 claims broken down as follows:

- Medical Claims: 4
- Open Indemnity: 16
- Closed Claims: 5
- Future Medical: 7

By auditor's calculations, based on the Year 2006 OSHA Form 300 log, 5,093 transitional work days have been recorded for the period 9/26/05 to 9/22/06. Savings, based on maximum TTD rates in effect (\$840/week) are estimated at \$611,160 for the year, or approximately \$3,201,533 from the year 2000 to present (9/22/06). Auditor indicated earlier in this report that he was not privy to last year's audit report, and disclaims inaccuracies if the previous auditor came to other conclusions. However, auditor feels there is little question City of Oakland's and JT2's transitional work efforts are cost effectiveness. It is an excellent program, and JT2's coordinator displayed dogged determination in returning as many employees as possible to at least some form of transitional, or modified, duty from shortly after each claim's inception – indeed, in a number of cases, her first review was the actual setup date. A very impressive and well coordinated program!

## Medical Management Issues, continued

### **IME / QME Utilization (All Claims)**

IME's (Independent Medical Evaluations) were seen in 12 claims, primarily for compensability determinations (delayed or questionable claims – AOE/COE decisions). Auditor was pleased to see IME's utilized in questionable/delayed claims and was also satisfied to see the JT2 examiners standing firm on denials based on such medical opinions.

QME's (Qualified Medical Evaluations) were seen in 21 claims, and although auditor felt the approximately 50% of all documented QME reports were written for defense purposes, consideration should be given to QME utilization in 4 ongoing claims:

- 605001085 (M/O-to-Indemnity): Employee selected a physician to take over treatment and became TTD – this was after the Concentra physician allowed her to continue working while receiving ongoing care. Auditor feels a defense QME is indicated to comment on the nature and extent of ongoing care, etc.
- 601000065 (Open Indemnity): As noted earlier in this report, auditor feels there are questions regarding a subsequent injury and whether employee might be considered medically stationary in the absence of the second injury. If the treating physician is not able to provide satisfactory responses to the questions posed above, consideration should be given to directing the claim toward a Panel QME.
- 95630717 (Future Medical): Ongoing post-settlement medical care is excessive. Auditor believes an IME (this is a 1995 claim) could be called for if the examiner is unable to obtain cooperation through dealing directly with the current treating physician and ongoing U.R.
- 110742 (Future Medical): The claim Stipulated at 18.2% in 1990 and medical care is out of control. If efforts to reign in costs through tight U.R. and direct intervention with the treating physician do not produce desired results in this old, 1982 claim, the examiner should consider arranging an IME to address what appears to be excessive and inappropriate ongoing medical care.

### **Vocational Rehabilitation Issues (Benchmark Criteria)**

Vocational Rehabilitation Notification is a standard part of JT2's claim acceptance and benefits notification process – the notices are sent on termination of TTD benefits. These required notices are no longer triggered by length of disability, but are required when an employee returns to transitional, modified or customary duties. Standard language has been altered considerably with recent changes in the law, and employees are now advised of possible eligibility for educational “vouchers” based on the level of their disability (either known or anticipated) as part of the standard notification process. The V.R. Notification Benchmark component was 100% compliant with new requirements.

## Vocational Rehabilitation Issues, continued

Auditor reviewed 39 claims that reflected proper service of the required notices. These are not to be confused with a small number of claims from the audit selection wherein full Vocational Rehabilitation programs had been undertaken in accordance with earlier laws and those claim were not considered in the Benchmark scoring as they dealt with claims incurred prior to current protocol (2005-06 claims only).

Inasmuch as employers and carriers no longer “manage” Vocational Rehabilitation, auditor did not include claims covered in prior audit projects in this Benchmark Criteria scoring. Formal Rehabilitation plans no longer exist, and employers are not longer allowed to “manage” any part of the new educational voucher program. When an employee is found QIW based on their level of disability and/or unavailability of suitable employment, depending on the level of their disability, they may make use of a voucher to pay for educational services (and a limited amount of counseling and related expenses) in order to prepare themselves for re-entry into the general labor market. The value of the voucher is determined by the final percentage of PD, not the type of retraining the employee undertakes. It is auditor’s recommendation this Benchmark Criteria be eliminated from future audit projects.

### **REPLIES TO CONTRACT MONITOR (Benchmark Criteria)**

Auditor was impressed with the level of ongoing contact the JT2 examiners, transitional work coordinator and the supervisor maintained with not only the contract monitor (Gaynell Chase) but with the workers’ compensation coordinators within the injured worker’s departments. All 54 claims considered for the Benchmark scoring were 100% compliant.

### **TIMELY / PROPER REPORT PREPARATION (Benchmark Criteria)**

Auditor was not provided written documentation of requirements for this Benchmark item, but believes it deals with timely and appropriate responses to requests for information (status reports and disposition plans) from the City’s Risk Management Department. Auditor has insufficient information on which to grade or score the criteria and therefore assigns a basic compliance score of 85%. Auditor did note a number of claim files containing periodic, detailed, formal status reports, and presumes they were provided in response to such requests. The overall level of correspondence was good

### **BENEFITS DELIVERY / PAYMENTS – TIMELINESS (Benchmark Criteria)**

Benchmark scoring was primarily limited to the 54 claims incurred during the 2005-06 period. Of those claims, TTD (or salary continuance) benefits were provided in 39 claims. Inasmuch as virtually all regular City employees are eligible for salary continuation, either through Labor Code Section 4850 or collective bargaining-type agreements, auditor’s concern regarding timeliness of benefits and/or payments was focused mostly on required DWC benefits advice forms.

Benefits Delivery, etc., continued

Regardless of uninterrupted salary continuance following a disabling injury, the benefit advice process must be handled in the same manner as if there were actual payments. In other words, where there is no question of compensability, initial benefits and/or benefit notice is to be mailed within 14 days of the date last worked (or the date the injury is reported) unless timely notice has been served advising claim acceptance is being delayed pending investigation, verification of injury, etc.

Auditor found that only 31 of the 39 claims involving compensable lost time reflected proper service of the required DWC notices within the 14-day time limit. Although the employee may not have suffered loss of earnings during the time the DWC notices were delayed, O.B.A.E. auditors could impose a fine on the claims administrator for each late notice. This had a negative effect of the scoring for the "Payments – Timeliness" criteria, resulting in a score of 79%. The following 8 claims reflected late benefits advice notices:

<u>Employee</u>	<u>Notice Due</u>	<u>Notice Dated</u>
• <u>607001579:</u>	9/29/06	10/6/06
• <u>605001068:</u>	4/31/06	6/1/06 (uncertain)
• <u>502000291:</u>	2/25/06	2/28/06
• <u>607001652:</u>	8/15/06	8/29/06
• <u>601000065:</u>	1/28/06	2/7/06
• <u>511002332:</u>	12/6/05	12/20/05
• <u>509001990:</u>	10/6/05	10/26/05
• <u>604000764:</u>	5/7/06	5/11/06

**LITIGATION MANAGEMENT (Benchmark Criteria)**

All 100 claims were considered for this Benchmark item. Auditor found the following:

- 36 injured employees were represented by counsel
- 1 employee filed a claim In Pro Per
- 24 claims were assigned to defense counsel
- 1 claim was handled by a City of Oakland staff attorney
- 8 claims (at least) were assigned to a JT2 Hearing Rep. (some older claims were not well documented)
- 20 claims were settled by way of Stipulations or Compromise & Release
- 11 settlements were negotiated directly by examiners or solely at their direction

According to documentation provided by JT2, Hearing Representatives handled 44 appearances in 8 claims during the past year, resulting in an estimated savings per appearance of \$1,592, or \$5,008 annualized savings. Auditor scored JT2 at 85% for this Benchmark – although the program is working well, auditor felt more claims assigned early on to defense counsel could have been handled initially by Hearing Representatives.

## **CLOSING RATIO (Benchmark Criteria)**

The Benchmark Criteria calls for a 100% closing ratio. JT2 presented auditor confirmation that a total of 747 claims were incurred with 787 claims closed – all during the period considered for the Benchmark Criteria Score. This produces a score of 105%, an excellent result.

## **FINDINGS AND RECOMMENDATIONS**

Auditor believes JT2 is providing an excellent level of service, based on the City's Incentive / Best Practices Benchmark Criteria. The overall score for all 18 Benchmark items is 94.03%. JT2 scored above the required percentage of compliance on 13 of 18 separate Benchmark Criteria.

Auditor believes JT2 would enjoy an even higher overall score with additional attention to 2 criteria where scores were at or below the Benchmark:

- Database – Timely Information Updates: 15 of the 54 claim considered required additional data / information updating, resulting in a compliance score of 72%.
- Payments – Timeliness: 8 of 39 benefits notices were late, resulting in a compliance score of 79%. Although the Benchmark is only 85%, auditor feels JT2 should have scored firmly in the 90-95% area as in almost all instances, unquestioned disability was known in adequate time to process TTD/benefit notices timely.

Although the Hearing Rep. / Defense Attorney program Benchmark satisfied the minimum criteria requirements, auditor feels improvement could be made by engaging Hearing Representatives more frequently in newly litigated claims rather than assigning them to defense counsel before exhausting all efforts to finalize the claims informally. Certainly, JT2 is performing at an adequate and respectable level when compared to the TPA community as a whole, but auditor would hope to see a score in the 90-95% area in the next audit.

Inadequate information was available to auditor to offer an opinion regarding Timely / Proper Report Preparation, but from what could be seen in the claim files reviewed, JT2 was providing information in response to apparent requests appropriately.

Based on substantial changes in the laws, and availability of benefits, auditor recommends reconsideration and adjustment of the 2 Benchmark criteria dealing with Vocational Rehabilitation issues, particularly the criteria dealing with "Management".

Auditor put together the 18 Benchmark Criteria based on conversations with JT2 management and information taken from a prior audit report. Auditor hopes he was able to capture the spirit of the program and address the City's needs adequately. Auditor would hope to receive a written Incentive / Best Practices guide prior to the next audit.

## **WRAP-UP**

This audit report is presented in the sincere hope the information discussed in the foregoing 24 pages and expanded on in the 5 enclosed exhibits will assist the City in the ongoing management and direction of its workers' compensation claim administration program. Please do not hesitate to contact the undersigned if any area of this report or any of auditor's findings or recommendations are unclear or require additional explanation.

It has been a pleasure being of service to The City of Oakland.

Sincerely,

John W. Butler  
Sole Proprietor  
**Compensation Claim Services**



## ATTACHMENT D

### JT2 Claims Processes

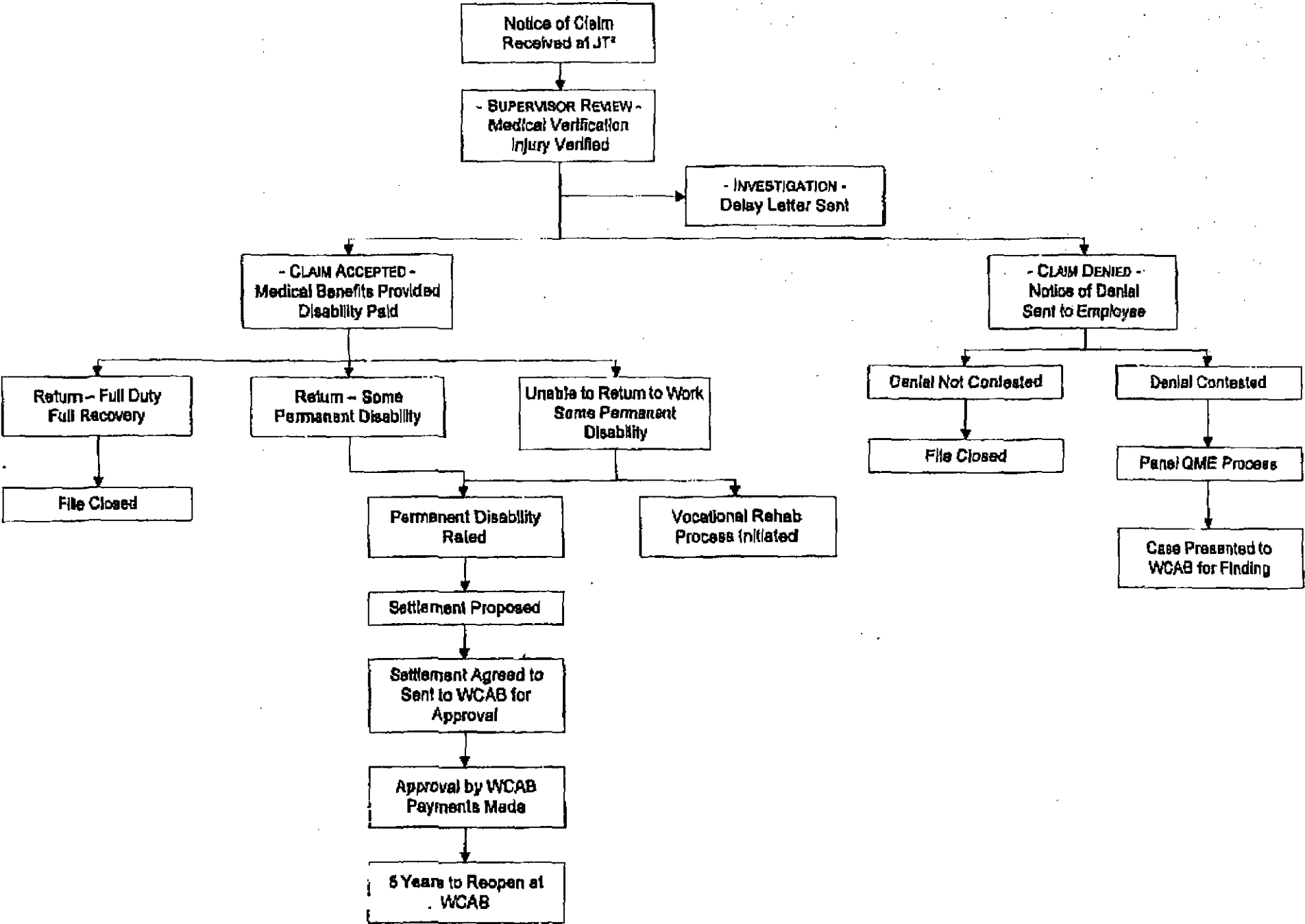
#### For

### The City of Oakland

- Receive notice and create claim files for all reported claims and maintain said claim files for City of Oakland
- Investigate each reported claim to determine validity and compensability
- Promptly determine all benefits due for all compensable claims
- Guarantee timely delivery of all benefits due in accordance with payment procedures as established from funds provided by City of Oakland. City of Oakland shall be wholly responsible for providing such funds as may be required for such payments
- Properly and adequately document and handle defense of all claims considered non-compensable, assist and provide direction to selected legal counsel in preparation for defending City of Oakland through all stages of litigation
- Properly and adequately maintain pertinent data on all claim payments, providing City of Oakland full documentation of same
- File all required claim information with appropriate State Administrative Departments and/or Agencies as necessary within required timeframes
- Maintain an organized and well-documented claim file for each reported loss, which shall be made available for audit by City of Oakland or its assigned representative
- Develop, implement and maintain a claim-specific plan of action including a meaningful resolution plan for each claim incurred- permanent for all claims including claims which do not result in lost time or permanent disability
- Promptly establish, monitor and periodically adjust claim-specific reserves through the life of each claim, including with adequate and appropriate analyses of all reserve changes in a format meeting with City of Oakland's approval
- Provide immediate and detailed notification to City of Oakland Disability Benefits Coordinator when any individual claim reserve is increased in excess of 50% of the prior month's reserve or by \$50,000 – with detailed rationale for all such increases
- Maintain a computerized diary for each City of Oakland claim with appropriate documentation in adjuster file notes the claim was reviewed on the diary date
- Prepare and file reports with the Index Bureau on all bodily injury and lost time work-related injury claims – re-indexed at six-month intervals
- Ensure all bill reviews, payments with adjustment advice, notices of rejection and/or denials of liability are issued within mandated timeframes with prompt and detailed advice of all penalties to City of Oakland

- Conduct all medical and other appropriate bill reviews as required by statute, ensuring reasonableness, causal relationship, conformity to the appropriate fee schedule and/or established PPO agreements, U.R. and A.C.O.E.M. Guidelines, arranging physical rehabilitation services as appropriate
- Provide all treating physicians with documentation of injured employees' essential job duties with emphasis on early return to work – in close coordination with the Transitional Work Coordinator
- Coordinate City of Oakland's policies and procedures regarding modified job duties and/or early return to work with daily claim handling activities
- Conduct periodic in-person file reviews of claims as may be requested by City of Oakland or according to pre-approved claim review protocol
- Obtain City of Oakland concurrence and authorization for all claim settlements above the negotiated settlement authority, providing an in-depth analysis of value and rationale for all recommended settlements, including appropriate supporting documentation
- Assist injured employees in obtaining disability ratings and negotiating
- Appropriate efforts should be put forth to achieve informal claims resolution through direct negotiation with injured workers and/or their legal representatives, referring claims to defense counsel only when all such efforts have been exhausted by the claims adjuster
- Attend all arbitration proceedings, hearings and/or trials where possible and appropriate
- Investigate and pursue all potential subrogation issues on behalf of City of Oakland, including "Second" or "Special" fund recoveries as appropriate – apportionment issues are to be vigorously pursued
- Consult with City of Oakland to identify and select appropriate legal counsel – directing and coordinating counsel's activities on all litigation assignments
- Monitor defense counsel billings and expenses for appropriateness and containment of costs
- Prepare, maintain and file all records and reports as required by local, state or federal authorities on behalf of City of Oakland
- Coordinate and/or issue payments of all City of Oakland's claims and related expenses in a timely and appropriate manner
- Maintain all closed claim files for the duration of the contract or upon termination return them to City of Oakland or as otherwise directed
- Conduct internal audits of a representative sampling of City of Oakland's Workers' Compensation claim file no less often than annually

# Claim Flow



**ATTACHMENT E**  
**JT2 Integrated Resources**  
**APRIL 2007 Activity Off Duty Report for the**  
**City of Oakland Over 90 Days (>90 Days)**

Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Fire	OFD 1 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	TBD	9/10/06	4/30/07	232	Surgery 9/10/06
Fire	OFD 2a 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 4/30/07	85 145 ----- 230	Surgery 12/7/06
Fire	OFD 2b 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	OFD 3 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	4/30/07	175	Surgery 11/16/06 * NCM on file
Fire	OFD 4 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)	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 4/30/07	29 72 11 70 3 7 171 ----- 363	RETIREMENT PENDING * 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**  
**APRIL 2007 Activity Off Duty Report for the**  
**City of Oakland Over 90 Days (>90 Days)**

Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Fire	OFD 5a 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.	TBD	6/25/04 7/13/04 2/2/06	6/29/04 10/11/04 4/30/07	4 90 452 ----- 546	<b>RETIREMENT PENDING</b> <b>Surgery 6/27/05</b>
Fire	OFD 5b 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.	<b>P&amp;S 2/3/06</b>	2/6/05	2/2/06	361	<b>RETIREMENT PENDING</b> <b>Surgery 2/7/05</b>
Fire	OFD 5c 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.	TBD	10/11/04	2/6/05	118	<b>RETIREMENT PENDING (MASTER)</b> <b>Surgery 2/7/05</b> <b>NOTE: Concurrent lost time; Benefits continue on 8/4/03 DOI (see above row)</b>
Fire	OFD 6 Fire Engineer DOI: 10/24/06 Claim# 0610002622 George Whittaker AA: None	Low back injury lifting/carrying patient on stair chair from bedroom to outside of house	TBD	10/24/06	4/30/07	188	<b>Surgery 3/1/07</b>
Fire	OFD 7 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 4/30/07	3 1 1 1 166 ----- 172	<b>L Knee Surgery 12/8/06</b>
Fire	OFD 8 Firefighter DOI: 11/1/04 Claim# 0411002983 Debra Forrey AA: Tom Bowen	Left ankle/foot strain stepping on engine step at firestation.	<b>QIW on DOI 4/2/04 &amp; 11/1/04 claims</b>	12/8/04	4/30/07	873	<b>RETIREMENT PENDING</b> <b>IW had Shoulder Surgery 12/18/06 re: DOI 3/19/07</b>

**JT2 Integrated Resources**  
**APRIL 2007 Activity Off Duty Report for the**  
**City of Oakland Over 90 Days (>90 Days)**

Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Fire	OFD 9 Captain of Fire Dept. DOI 11/2/02 Claim# 0211004344 Debra Forrey AA: Tom Bowen	Right knee, left hip and low back due to slip/fall on wet floor at firestation	6/7/07 (TDP)	11/20/02 12/20/02 6/2/03 1/28/07	12/2/02 3/23/03 5/2/04 4/30/07	12 93 335 92 ----- 532	Surgery 1/29/07
Fire	OFD 10 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 4/30/07	297 341 ----- 638	R Knee Surgery 2/15/07 S/P R Knee Surgery 11/20/06 & 3/13/06
Fire	OFD 11 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	4/30/07	147	SNRB 2/15/07
Fire	OFD 12 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	4/30/07	226	L Knee Surgery 3/12/07
Fire	OFD 13 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 4/30/07	56 14 606 ----- 676	For SURGERY * Surgeries 7/27/06 & 6/28/06; 12/20/05
Fire	OFD 14 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	4/30/07	173	Surgery 12/20/06

**JT2 Integrated Resources**  
**APRIL 2007 Activity Off Duty Report for the**  
**City of Oakland Over 90 Days (>90 Days)**

Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	OPD 15 Police Communications Dispatcher DOI: 4/22/97 Claim# 0097630335 Tamika Jones AA: Mark Shostak	Right knee; SRO 0447935; Stips w/ future medical	4/16/07 (TDP)	4/3/00 2/22/07	7/5/00 4/15/07	93 52 ----- 145	R Knee Surgery 2/26/07 No TTD owed due to 5 yr SOL (expired 4/22/06)
Police	OPD 16 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	4/30/07	464	RETIREMENT PENDING NCM assigned
Police	OPD 17 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.	QIW	5/27/04 12/17/04 9/9/05 3/21/07	10/8/04 3/11/05 3/26/06 4/30/07	134 84 198 40 ----- 456	RETIREMENT PENDING TDP from 1/10/07 thru 3/21/07; sent home d/t permanent restrictions
Police	OPD 18 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	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 4/30/07	3 3 6 349 ----- 364	RETIREMENT PENDING (See DOI 4/19/06 as Master claim for retirement) SNRB 7/17/06 NCM on file
Police	OPD 19 Neighborhood Services Coordinator DOI: 1/18/07 Claim# 0701000152 Lisa Jones SA: Bruce Bernstein	Left shoulder/knee/elbow/ foot, side of neck injuries due to MVA when IW broadsided while she was parked in city vehicle	TBD	1/18/07	4/30/07	102	
Police	OPD 20 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	4/30/07	370	* R Shoulder Surgery 11/22/06; R CTS 9/8/06 * TDP 1/31/07 thru 2/1/07

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	OPD 21 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 4/30/07	57 105 ----- 162	Surgery 1/17/07
Police	OPD 22 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	4/30/07	283	<b>RETIREMENT PENDING</b> * Left Shoulder Surgery 1/10/07 * Knee Surgery 7/21/06
Police	OPD 23 Police Officer DOI: 3/18/98 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	4/30/07	120	* 4850 still in question
Police	OPD 24 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	2/4/04 4/13/07	8/3/04 4/30/07	181 17 ----- 198	
Police	OPD 25 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 4/30/07	6 575 ----- 581	R Shoulder Surgery on 1/23/07



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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	OPD 26 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.	QIW (2/27/07)	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 4/30/07	229 2 2 85 330 ----- 648	RETIREMENT PENDING * Surgery 9/18/06 * R CTS Surgery 10/21/04 * L CTR Surgery 12/9/04
Police	OPD 27 Police Officer DOI: 9/28/05 Claim# 0509002198 Glenn Takano AA: Alex Wong	Right wrist sprain due to slip while climbing a fence	QIW P&S (10/23/06)	10/29/05 3/27/06	11/1/05 3/24/07	3 362 ----- 365	RETIREMENT GRANTED EFF 4/1/07 * R CTR 6/23/06 * R Wrist Arthroscopy 3/28/06
Police	OPD 28 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 4/30/07	19 329 ----- 348	For L Knee Surgery
Police	OPD 29 Police Officer DOI: 1/10/07 Claim# 0701000241 Glenn Takano AA: None	Pneumonia per LC Presumption	TBD	1/10/07	4/30/07	110	Surgery 3/8/07
Police	OPD 30 Police Evidence Technician DOI: 1/18/07 Claim# 0701000106 Lisa Jones AA: None	Left knee/low back strain/contusions due to slip/fall on wet floor	TBD	1/18/07	4/30/07	112	Surgery 4/18/07

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	OPD 31 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	4/30/07	497	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	OPD 32 Police Officer DOI: 1/8/99 Claim# 0059620048 Glenn Takano AA: Jonathan Brand	Low back pain radiating into right leg; worsening since Sept 2005.	QIW	1/8/99 3/10/99 12/21/99	2/18/99 3/28/99 2/4/00	41 18 46 ----- 105	<b>RETIREMENT PENDING</b> * No 4850 due d/t 5-yr SOL; last paid 4850 12/22/99 thru 2/4/00 * LDW 1/17/06
Police	OPD 33 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	4/30/07	299	Surgery 11/3/06 (removal of screws)
Police	OPD 34 Police Officer DOI: 8/22/02 Claim# 0208003145 Glenn Takano AA: Alex Wong	Right knee pain/swelling/strain chasing armed suspect 5 blocks	QIW (2/9/07)	8/23/02 11/1/06 3/23/07	1/8/03 3/23/07 4/30/07	139 142 38 ----- 319	* Eff 3/24/07, 4850 paid on DOI 8/5/03 <b>RETIREMENT PENDING</b> Issues to be addressed on DOI 6/1/04 Surgery 11/2/06
Police	OPD 35 Sergeant of Police DOI: 10/17/06 Claim# 0610002343 Glenn Takano AA: None	Right shoulder strain during defense tactics training	TBD	10/17/06	4/30/07	195	Surgery 2/2/07

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	OPD 36 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 4/30/07	122 103 258 200 3 ----- 685	L Knee Surgeries 3/30/06, 1/25/06, 7/6/04, 3/7/02; R Knee Surgery 2/18/03 Trans Duty 10/10/06 thru 3/29/06; resumed 10/16/06 thru 3/21/07 (TDP exhausted)
Police	OPD 37 Police Officer DOI: 5/27/06 Claim# 0605001195 Glenn Takano AA: None	CT back, numbness to legs/feet due to constant pressure on his back from gunbelt while driving	TBD	1/16/07	4/30/07	104	
Police	OPD 38 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	4/30/07	722	Surgeries 8/3/06 and 3/13/06
Police	OPD 39 Lieutenant of Police DOI: 12/2/06 Claim# 0612002883 Irving Willis AA: Alex Wong	Pneumonia per LC Presumption	4/10/07 (Full Duty)	12/2/06	4/9/07	108	Hospitalized 12/11/06 thru 12/23/06
Police	OPD 40 Police Officer DOI: 1/28/04 Claim# 0401000899 Irving Willis AA: Alex Wong DA: Barry Lesch	Back/left thigh injuries due to MVA; SFO 0477838; worsening due to job duties.	QIW	9/15/04 10/13/05	11/11/04 9/8/06	57 330 ----- 387	RETIREMENT GRANTED EFF 5/1/07 (See DOI 10/31/03 re Retirement proceedings) RTW Trans Duty 11/12/04 thru 1/9/05; Full Duty 1/10/05

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	OPD 41 Sergeant of Police DOI: 2/28/06 Claim# 0602000363 Irving Willis AA: Alex Wong DA: Justin Sonnicksen	Brain/lung tumors LC presumption.	QIW	2/28/06	4/30/07	396	RETIREMENT GRANTED EFF 5/1/07 * 4850 expires 2/28/07 * Claim initially denied but to be accepted per AME eval 7/12/06.
Police	OPD 42 Police Communications Dispatcher DOI: 4/23/05 Claim# 0504000867 Lisa Jones AA: Raymond Wright DA: Patrick Jimenez	Low back/neck strain bending/pulling up lever to adjust chair height.	TBD	4/23/05	4/30/07	737	* TD ends 4/23/07 d/t 2-yr rule re Max TD * Surgeries 12/18/06 & 7/7/06
Police	OPD 43 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	4/30/07	107	For Surgery pending UR
Police	OPD 44 Police Officer DOI: 12/7/04 Claim# 0412003151 Irving Willis AA: Alex Wong	Herniated disc/lower back injury due to struggling w/suspect.	TBD	12/7/04 8/29/06	1/1/06 4/30/07	390 244 ----- 634	Repeat Back Surgery 8/30/06; Emergency Surgery 12/10/04 TDP 1/2/06 thru 8/29/06
Police	OPD 45 Police Officer DOI: 2/19/05 Claim# 0502000506 Irving Willis AA: Christopher Dehner DA: Barry Lesch	Right wrist/elbow strain struggling w/suspect.	QIW P&S 12/29/06	3/1/05 7/17/06	2/9/06 12/28/06	345 ----- 509	RETIREMENT PENDING R CTR and R Wrist Surgery 7/19/06 RTW Trans Duty 2/10/06 thru 7/17/06 4850 ends 8/5/06 -> MOU
Police	OPD 46 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	1/13/04 8/29/05 TBD	7/1/03 5/1/05 3/20/06 12/3/06	1/12/04 8/28/05 7/19/06 4/30/07	196 119 121 148 ----- 574	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

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	OPD 47 Police Officer DOI: 4/19/01 Claim# 0056210457 Irving Willis AA: : Linda Brown	Neck and bilateral shoulders injuries while attempting to subdue a suspect.	TBD	8/14/03 3/9/07	11/30/03 4/30/07	108 52 ----- 160	For R Shoulder Surgery 3/30/07; S/P L Shoulder Surgery 8/15/03
Police	OPD 48 Police Officer DOI: 11/16/03 Claim# 0311003684 Irving Willis AA: None	Upper/lower back, neck strain, bilateral hands/right ankle, bilateral knees, chest wall contusion due to MVA	QIW	9/19/04 8/23/05 2/20/06	10/3/04 2/12/06 4/30/07	14 173 434 ----- 621	RETIREMENT GRANTED EFF 12/16/06 (Retro) Ankle Surgery 08/2006; R Knee Surgery 3/2/06 RTW Trans Duty 2/13/06 thru 2/20/06
Police	OPD 49 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	4/30/07	259	L Knee Surgery 1/23/07
Police	OPD 50 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	4/30/07	187	Claim initially delayed; ACCEPTED 1/2/07
Police	OPD 51 Police Officer DOI: 12/10/06 Claim# 0612002850 Irving Willis AA: None	Left wrist/knee contusion/strain due to slip/fall struggling w/suspect.	4/5/07 (Trans Duty)	12/10/06	4/4/07	115	

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	OPD 52 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	TBD	7/28/06	4/30/07	276	For possible surgery * NCM
Police	OPD 53 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	4/30/07	260	For Surgery pending UR and pending clearance re: CVS
Police	OPD 54 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 4/30/07	9 376 ----- 385	For possible 2nd Surgery * Surgery 12/12/06 Injection 5/18/06
Police	OPD 55 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	TBD	5/17/06	4/30/07	362	For step 2 Surgery; Surgery 5/23/06 Claim accepted 10/10/06 per AME (Initially denied 8/11/06)
Police	OPD 56 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 4/30/07	555 158 ----- 711	RETIREMENT PENDING TDP 11/5/05 thru 11/25/06 (Sent home from TDP) DX's discography 3/15/05
Police	OPD 57 Police Communications Dispatcher DOI: 1/15/02 Claim# 0201000158 Lisa Jones AA: None	Trapezius strain/left shoulder/cervical sprain/strain including left elbow/arm/carpal tunnel syndrome lifting a chair stuck in the door	TBD	1/21/04 4/13/05 3/21/07	1/27/04 8/1/05 4/30/07	6 110 40 ----- 156	Left Elbow Surgery 3/22/07

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Police	OPD 58 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	4/30/07	182	Surgery 10/31/06
Police	OPD 59 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 1/1/06 1/12/07	7/11/04 6/9/06 4/30/07	31 159 108 ----- 298	Low back Surgery 7/18/06
Police	OPD 60 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	4/30/07	308	RETIREMENT PENDING L Knee Surgery 6/27/06
Public Works	PWA 61 Construction Inspector Senior DOI: 8/4/06 Claim# 0608001670 Tyrone Woodson AA: None	Left ankle fracture due to slip/fall down hillside while investigatig sewer lateral	1/5/07 4/23/07 (Full Duty)	8/4/06 4/4/07	1/4/07 4/22/07	153 18 ----- 171	Surgery 8/11/06 * TDP 1/5/07 thru 4/4/07
Public Works	PWA 62 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 (2/4/07)	2/8/05 6/27/05 6/30/06	2/14/05 4/2/06 4/30/07	6 279 304 ----- 589	I/W still off work awaiting clarification of work status (permanent restrictions, if any) Back Surgery 11/2/05 TDP 4/3/06 thru 6/30/06

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Public Works	PWA 63 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	PWA 64 Custodian DOI: 4/4/05 Claim# 0504000627 Tyrone Woodson AA: Patricia Pomper	Right shoulder injury due to fall from chair landing on shoulder	TBD	9/11/05	4/30/07	595	<b>For Neck Surgery 3/22/07</b> <b>Shoulder Surgery 9/12/05</b> TDP 5/31/05 thru 8/31/05 EFJA (5/26/06) available
Public Works	PWA 65 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	TBD	2/14/01 10/26/01 8/27/02 6/30/06	5/20/01 11/9/01 10/12/03 4/30/07	95 14 282 284 ----- 695	* Post-Surgery Procedure d/t complication on 1/31/07 * L Wrist/Elbow Surgery 1/23/07 * Surgery 10/3/06 * No TD owed due to 5 yr SOL *TDP 4/6/06 thru 6/30/06
Public Works	PWA 66 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 TBD	6/15/06 8/9/06	6/25/06 4/30/07	10 264 ----- 274	IV still off work; 4/9/07 receipt of clarification of permanent work restrictions from PTP; Awaiting determination from dept if restrictions are within U&C.



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Public Works	PWA 67 Sewer Maintenance Worker DOI: 3/31/05 Claim# 0503000648 Tyrone Woodson AA: None	Low back strain bending/lifting manhole cover.	?QIW P&S (9/7/06)	4/6/05 4/8/05 5/18/05 7/31/05 9/30/05	4/7/05 5/4/05 6/26/05 8/1/05 4/30/07	1 26 39 1 577 ----- 644	IW continues off work due to permanent restrictions which dept unable to accommodate. No TTD paid 10/7/06 and beyond awaiting claification of P&S vs TTD status. NCM
Public Works	PWA 68 PW Maintenance Worker DOI: 5/9/06 Claim# 0605000894 Tyrone Woodson AA: Jeffrey Fettner DA: Barry Lesch	Left shoulder/neck/back strain when while using jack hammer, gad broke in hammer causing IW to fall w/ hammer	4/26/07	5/24/06 4/24/07	3/11/07 4/25/07	291 1 ----- 292	TDP 5/10/06 thru 5/24/06; IW RTW Full Duty 3/12/07
Public Works	PWA 69 Painter DOI: 1/22/99 Claim#0059620133 Tyrone Woodson AA:None	Stlps w/future medical care. LOW BACK.	QIW P&S 11/2/05 Separated from COO 5/7/07	1/22/1999 8/3/99 5/26/00 1/14/02 8/3/03 3/26/04	2/7/1999 3/27/00 6/9/00 10/22/02 9/26/03 11/1/05	6 237 14 281 54 585 ----- 1177	Separated from COO 5/7/07
Public Works	PWA 70 Irrigation Repair Specialist DOI: 1/8/07 Claim# 0701000043 Gloria Valerio AA: None	Neck/bilateral shoulders pain/strain due to MVA when city vehicle rearended	4/24/07	1/8/07	4/23/07	105	
Public Works	PWA 71 PW Maintenance Worker DOI: 12/19/05 Claim# 0512002525 Tyrone Woodson AA: None	Right shoulder/arm strain lifting/loading truck w/ debris	TBD	8/22/06	4/30/07	221	Surgery 2/22/07

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Public Works	PWA 72 Sewer Maintenance Leader DOI: 10/26/05 Claim# 0510002130 Tyrone Woodson AA: None	Low back strain due to slip/fall on muddy hillside	6/26/06 TBD	10/26/05 8/25/06	6/25/06 4/30/07	242 248 ----- 490	Surgery 12/6/06 (Prior 2/21/06) IW RTW Trans Duty 6/25/06 thru 7/18/06; Full duty 7/19/06 NCM
Public Works	PWA 73 Greensweeper DOI: 3/22/04 Claim# 0403000700 Tyrone Woodson AA: Ian Cooper	Left wrist and low back injuries after lifting a garbage can to empty it.	QIW & P&S RETIRED EFF 3/1/07	03/23/04	6/7/05	442	For surgery pending UR
Public Works	PWA 74 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) Transferred to FMA (Finance) eff 5/7/07	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.
Public Works	PWA 75 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	PWA 76 Painter DOI: 10/21/05 Claim# 0510002426 Tyrone Woodson AA: Mark Shostak	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 4/30/07	44 7 85 138 ----- 274	LOV: 3/27/07 For ESWT/Surgery NOTE: EE RTW 12/7/06 thru 12/13/06

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Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Public Works	PWA 77 PW Maintenance Worker DOI: 8/31/06 Claim# 0608001925 Nicole Henton AA: Jeremy Smith	Left hip/shoulder/wrist strain due to fall into a pot hole while loading a mattress onto back of packer truck	4/2/07 (TDP)	12/4/06	4/1/07	117	Surgery 12/5/06
Public Works	PWA 78 Sewer Maintenance Worker DOI: 5/6/04 Claim# 0405001371 Tyrone Woodson AA: Robert Wood DA: Joe Leonard	Left shoulder injury pulling manhole cover. S/P L shoulder surgeries 11/15/04 & 10/15/01	QIW & P&S as of 1/18/06	5/6/04 6/23/04	6/1/04 1/17/06	26 574 ----- 600	
Public Works	PWA 79 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
CEDA	CEDA 80 Management Assistant DOI: 4/12/06 Claim# 0604000724 Gloria Valerio AA: Renee Higginbotham-Brooks SDA: Greg Stanfield	Bilateral knees/right shoulder injury when while IW a passenger on a bus, a negligent driver caused bus to hit another car; IW on company business out of State	QIW P&S (4/17/07) IW RETIRED 5/1/07	4/21/06 12/10/06	10/29/06 4/16/07	192 127 ----- 319	* LDW as EE 4/30/07 R Shoulder Surgery 6/30/06 Trans Duty 4/18/06 - 4/21/06; 10/30/06 - 10/31/06
Finance	FMA 81 Parking Control Technician PT (1000 hr) DOI: 12/27/03 Claim# 0312004058 Gloria Valerio AA: Allison Wood	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 4/30/07	162 165 63 ----- 390	

**JT2 Integrated Resources**  
**APRIL 2007 Activity Off Duty Report for the**  
**City of Oakland Over 90 Days (>90 Days)**

Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Finance	FMA 82 Parking Control Technician DOI: 3/15/06 Claim# 0603000563 Debra Forrey AA: Deirdre Mochel	Neck/back/head/legs injury due to MVA when IW reentered 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	
Finance	FMA 83 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. <b>Surgery 9/16/05</b> NOTE: Left elbow denied pending Panel QME	QIW P&S (8/18/06)	6/7/05	9/22/06	473	
Finance	FMA 84 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	
Finance	FMA 85 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 4/30/07	10 1 116 ----- 127	
Head Start	DHS 86 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 11/4/06
Head Start	DHS 87 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 4/30/07	98 192 ----- 290	Surgeries 10/26/06, 1/5/06, 4/8/06

**JT2 Integrated Resources**  
**APRIL 2007 Activity Off Duty Report for the**  
**City of Oakland Over 90 Days (>90 Days)**

Dept	Employee Name	Cause of Injury	Est. RTW	Last Day Worked	Thru Dates	Total Days Off	Retirement
Head Start	DHS 88 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 4/30/07	204 182 140 ----- 526	R Shoulder Surgery 5/9/06; L Shoulder Surgery 3/9/05
LEA-HHS Admin	DHS 89 Receptionist DOI: 12/14/05 Claim# 0512002516 Gloria Valerio AA: None	Right arm/shoulder strain when while attempting to pick up a piece of paper, chair rolled back and she braced herself to avoid fall.	12/19/05 1/2/07 TBD	12/14/05 6/8/06 1/16/07	12/18/05 1/1/07 4/30/07	4 207 104 ----- 315	For 2nd surgery; Surgery 6/9/06
Retirement & Risk	FMA 90 Management Assistant DOI: 3/5/05 Claim# 0603000428 Sylvia Tellez AA: None	CT Bilateral hands/wrists strain due to computer use at a non-ergo workstation	TBD	9/15/06	4/30/07	227	TDP 4/3/06 thru 4/16/06

**ATTACHMENT F**  
**JT2 Integrated Resources**  
**Off Duty Report for the City of Oakland**  
**Off Duty as of 4/30/2007 and Over 1 Year Lost Days (Cumulative)**

Dept	Employee Name	Cause of Injury	Estimated RTW Date	Last Day Worked	Thru Dates	Total Days Off	Retirement/ Comments
Fire	OFD 1 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)	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 4/30/07	29 72 11 70 3 7 171 ----- 363	RETIREMENT PENDING * 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.
Fire	OFD 2 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.	TBD	6/25/04 7/13/04 2/2/06	6/29/04 10/11/04 4/30/07	4 90 452 ----- 546	RETIREMENT PENDING Surgery 6/27/05 * IW also off work 10/11/04 thru 2/6/05 re: DOI 10/24/06 and then 2/7/05 thru 2/2/06 re: DOI 8/4/03
Fire	OFD 3 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	4/30/07	873	RETIREMENT PENDING IW had Shoulder Surgery 12/18/06 re: DOI 3/19/07
Fire	OFD 4 Captain of Fire Dept. DOI 11/2/02 Claim# 0211004344 Debra Forrey AA: Tom Bowen	Right knee, left hip and low back due to slip/fall on wet floor at firestation	5/7/07 (Trans Duty)	11/20/02 12/20/02 6/2/03 1/28/07	12/2/02 3/23/03 5/2/04 4/30/07	12 93 335 92 ----- 532	Surgery 1/29/07
Fire	OFD 5 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 4/30/07	297 341 ----- 638	R Knee Surgery 2/15/07 S/P R Knee Surgery 11/20/06 & 3/13/06

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**Off Duty Report for the City of Oakland**  
**Off Duty as of 4/30/2007 and Over 1 Year Lost Days (Cumulative)**

Dept	Employee Name	Cause of Injury	Estimated RTW Date	Last Day Worked	Thru Dates	Total Days Off	Retirement/ Comments
Fire	OFD 6 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	4/30/07	226	L Knee Surgery 3/12/07
Fire	OFD 7 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 4/30/07	56 14 606 ----- 676	For SURGERY * Surgeries 7/27/06 & 6/26/06; 12/20/05
Police	OPD 8 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, IVV was either struck or ran into a vehicle knocking him over down side of canyon	QIW 2/6/07	1/21/06	4/30/07	464	RETIREMENT PENDING NCM assigned
Police	OPD 9 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.	QIW	5/27/04 12/17/04 9/9/05 3/21/07	10/8/04 3/11/05 3/26/06 4/30/07	134 84 198 40 ----- 456	RETIREMENT PENDING TDP from 1/10/07 thru 3/21/07; sent home d/t permanent restrictions
Police	OPD 10 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	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 4/30/07	3 2 3 6 349 ----- 364	RETIREMENT PENDING (See DOI 4/19/06 as Master claim for retirement) SNRB 7/17/06 NCM on file
Police	OPD 11 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	4/30/07	370	* R Shoulder Surgery 11/22/06; R CTS 9/8/06 * TDP 1/31/07 thru 2/1/07

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Off Duty Report for the City of Oakland  
Off Duty as of 4/30/2007 and Over 1 Year Lost Days (Cumulative)

Dept	Employee Name	Cause of Injury	Estimated RTW Date	Last Day Worked	Thru Dates	Total Days Off	Retirement/ Comments
Police	OPD 12 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	4/30/07	283	RETIREMENT PENDING * Left Shoulder Surgery 1/10/07 * Knee Surgery 7/21/06
Police	OPD 13 Police Officer DOI: 3/18/98 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	4/30/07	120	* 4850 still in question
Police	OPD 14 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	2/4/04 4/13/07	8/3/04 4/30/07	181 17 ----- 198	
Police	OPD 15 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 4/30/07	6 575 ----- 581	R Shoulder Surgery on 1/23/07
Police	OPD 16 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.	QIW (2/27/07)	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 4/30/07	229 2 2 85 330 ----- 648	RETIREMENT PENDING * Surgery 9/18/06 * R CTS Surgery 10/21/04 * L CTR Surgery 12/9/04



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**Off Duty Report for the City of Oakland**  
**Off Duty as of 4/30/2007 and Over 1 Year Lost Days (Cumulative)**

Dept	Employee Name	Cause of Injury	Estimated RTW Date	Last Day Worked	Thru Dates	Total Days Off	Retirement/ Comments
Police	OPD 17 Police Officer DOI: 9/28/05 Claim# 0509002198 Glenn Takano AA: Alex Wong	Right wrist sprain due to slip while climbing a fence	QIW P&S (10/23/06)	10/29/05 3/27/06	11/1/05 3/24/07	3 362 ----- 365	RETIREMENT GRANTED EFF 4/1/07 * R CTR 6/23/06 * R Wrist Arthroscopy 3/28/06
Police	OPD 18 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	4/30/07	497	R Wrist Surgery 2/3/06; Foot procedure 12/9/04
Police	OPD19 Police Officer DOI: 1/8/99 Claim# 0059620048 Glenn Takano AA: Jonathan Brand	Low back pain radiating into right leg; worsening since Sept 2005.	QIW	1/8/99 3/10/99 12/21/99 1/18/06	2/18/99 3/28/99 2/4/00 4/30/07	41 18 46 468 ----- 573	RETIREMENT PENDING * No 4850 due d/1 5-yr SOL; last paid 4850 12/22/99 thru 2/4/00 * LDW 1/17/06
Police	OPD 20 Police Officer DOI: 8/22/02 Claim# 0208003145 Glenn Takano AA: Alex Wong	Right knee pain/swelling/strain chasing armed suspect 5 blocks	QIW (2/9/07)	8/23/02 11/1/06 3/23/07	1/8/03 3/23/07 4/30/07	139 142 38 ----- 319	* Eff 3/24/07, 4850 paid on DOI 8/5/03 RETIREMENT PENDING Issues to be addressed on DOI 6/1/04 Surgery 11/2/06
Police	OPD 21 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 4/30/07	122 103 258 200 3 ----- 685	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)

## ATTACHMENT F

### JT2 Integrated Resources

#### Off Duty Report for the City of Oakland

Off Duty as of 4/30/2007 and Over 1 Year Lost Days (Cumulative)

Dept	Employee Name	Cause of Injury	Estimated RTW Date	Last Day Worked	Thru Dates	Total Days Off	Retirement/ Comments
Police	OPD 22 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	4/30/07	722	Surgeries 8/3/06 and 3/13/06
Police	OPD 23 Police Officer DOI: 1/28/04 Claim# 0401000899 Irving Willis AA: Alex Wong DA: Barry Lesch	Back/left thigh injuries due to MVA; SFO 0477838; worsening due to job duties.	QIW	9/15/04 10/13/05	11/11/04 9/8/06	57 330 ----- 387	RETIREMENT GRANTED EFF 5/1/07 (See DOI 10/31/03 re Retirement proceedings) RTW Trans Duty 11/12/04 thru 1/9/05; Full Duty 1/10/05
Police	OPD 24 Sergeant of Police DOI: 2/28/06 Claim# 0602000363 Irving Willis AA: Alex Wong DA: Justin Sonnicksen	Brain/lung tumors LC presumption.	QIW	2/28/06	4/30/07	396	RETIREMENT GRANTED EFF 5/1/07 * 4850 expires 2/28/07 * Claim initially denied but to be accepted per AME eval 7/12/06.
Police	OPD 25 Police Communications Dispatcher DOI: 4/23/05 Claim# 0504000867 Lisa Jones AA: Raymond Wright DA: Patrick Jimenez	Low back/neck strain bending/pulling up lever to adjust chair height.	TBD	4/23/05	4/30/07	737	* TD ends 4/23/07 d/t 2-yr rule re Max TD * Surgeries 12/18/06 & 7/7/06
Police	OPD 26 Police Officer DOI: 12/7/04 Claim# 0412003151 Irving Willis AA: Alex Wong	Herniated disc/lower back injury due to struggling w/suspect.	TBD	12/7/04 8/29/06	1/1/06 4/30/07	390 244 ----- 634	Repeat Back Surgery 8/30/06; Emergency Surgery 12/10/04 TDP 1/2/06 thru 8/29/06

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**Off Duty Report for the City of Oakland**  
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Dept	Employee Name	Cause of Injury	Estimated RTW Date	Last Day Worked	Thru Dates	Total Days Off	Retirement/ Comments
Police	OPD 27 Police Officer DOI: 2/19/05 Claim# 0502000506 Irving Willis AA: Christopher Dehner DA: Barry Lesch	Right wrist/elbow strain struggling w/suspect.	QIW P&S 12/29/06	3/1/05 7/17/06	2/9/06 12/28/06	164 ----- 345 509	RETIREMENT PENDING R CTR and R Wrist Surgery 7/19/06 RTW Trans Duty 2/10/06 thru 7/17/06 4850 ends 8/5/06 -> MOU
Police	OPD 28 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	1/13/04 8/29/05 TBD	7/1/03 5/1/05 3/20/06 12/3/06	1/12/04 8/28/05 7/19/06 4/30/07	196 119 121 148 ----- 574	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	OPD 29 Police Officer DOI: 11/16/03 Claim# 0311003684 Irving Willis AA: None	Upper/lower back, neck strain, bilateral hands/right ankle, bilateral knees, chest wall contusion due to MVA	QIW	9/19/04 8/23/05 2/20/06	10/3/04 2/12/06 4/30/07	14 173 434 ----- 621	RETIREMENT GRANTED EFF 12/16/06 (Retro) Ankle Surgery 08/2006; R Knee Surgery 3/2/06 RTW Trans Duty 2/13/06 thru 2/20/06
Police	OPD 30 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 4/30/07	9 376 ----- 385	For 2nd Surgery * Surgery 12/12/06 Injection 5/18/06
Police	OPD 31 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	TBD	5/17/06	4/30/07	362	For step 2 Surgery; Surgery 5/23/06 Claim accepted 10/10/06 per AME (Initially denied 8/11/06)

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Off Duty Report for the City of Oakland  
Off Duty as of 4/30/2007 and Over 1 Year Lost Days (Cumulative)

Dept	Employee Name	Cause of Injury	Estimated RTW Date	Last Day Worked	Thru Dates	Total Days Off	Retirement/ Comments
Police	OPD 32 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 4/30/07	555 156 ----- 711	RETIREMENT PENDING TDP 11/5/05 thru 11/25/06 (Sent home from TDP) DX's discography 3/15/05
Police	OPD 33 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	4/30/07	308	RETIREMENT PENDING L Knee Surgery 6/27/06
Public Works	PWA 34 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 (2/4/07)	2/8/05 6/27/05 6/30/06	2/14/05 4/2/06 4/30/07	6 279 304 ----- 589	IW still off work awaiting clarification of work status (permanent restrictions, if any) Back Surgery 11/2/05 TDP 4/3/06 thru 6/30/06
Public Works	PWA 35 Gardener II DOI: 1/8/03 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 4/30/07	309 341 ----- 650	Citywide letter sent 6/28/06 * Last TD paid 11/2/03 * VRTD paid 5/26/07 thru 8/31/06; PD 9/1/06 and continuing
Public Works	PWA 36 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	4/30/07	595	For Neck Surgery 3/22/07 Shoulder Surgery 9/12/05 TDP 5/31/05 thru 8/31/05 EFJA (5/26/06) available

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**Off Duty as of 4/30/2007 and Over 1 Year Lost Days (Cumulative)**

Dept	Employee Name	Cause of Injury	Estimated RTW Date	Last Day Worked	Thru Dates	Total Days Off	Retirement/ Comments
Public Works	PWA 37 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	TBD	2/14/01 10/26/01 8/27/02 6/30/06	5/20/01 11/9/01 10/12/03 4/30/07	95 14 282 284 ----- 695	* Post-Surgery Procedure d/t complication on 1/31/07 * L Wrist/Elbow Surgery 1/23/07 * Surgery 10/3/06 * No TD owed due to 5 yr SOL *TDP 4/6/06 thru 6/30/06
Public Works	PWA 38 Sewer Maintenance Worker DOI: 3/31/05 Claim# 0503000648 Tyrone Woodson AA: None	Low back strain bending/lifting manhole cover.	?QIW P&S (9/7/06)	4/6/05 4/8/05 5/18/05 7/31/05 9/30/05	4/7/05 5/4/05 6/26/05 8/1/05 4/30/07	1 26 39 1 577 ----- 644	IW continues off work due to permanent restrictions which dept unable to accommodate. No TTD paid 10/7/06 and beyond awaiting claification of P&S vs TTD status. NCM
Public Works	PWA 39 Painter DOI: 1/22/99 Claim#0059620133 Tyrone Woodson AA:None	Stips w/future medical care. LOW BACK.	QIW P&S 11/2/05 Separated from COO 5/7/07	1/22/1999 8/3/99 5/26/00 1/14/02 8/3/03 3/26/04	2/7/1999 3/27/00 6/9/00 10/22/02 9/26/03 11/1/05	6 237 14 281 54 585 ----- 1177	Separated from COO 5/7/07
Public Works	PWA 40 Sewer Maintenance Leader DOI: 10/26/05 Claim# 0510002130 Tyrone Woodson AA: None	Low back strain due to slip/fall on muddy hillside	6/26/06 TBD	10/26/05 8/25/06	6/25/06 4/30/07	242 248 ----- 490	Surgery 12/6/06 (Prior 2/21/06) IW RTW Trans Duty 6/25/06 thru 7/18/06; Full duty 7/19/06 NCM

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### JT2 Integrated Resources

#### Off Duty Report for the City of Oakland

Off Duty as of 4/30/2007 and Over 1 Year Lost Days (Cumulative)

Dept	Employee Name	Cause of Injury	Estimated RTW Date	Last Day Worked	Thru Dates	Total Days Off	Retirement/ Comments
Public Works	PWA 41 Greensweeper DOI: 3/22/04 Claim# 0403000700 Tyrone Woodson AA: Ian Cooper	Left wrist and low back injuries after lifting a garbage can to empty it.	QIW & P&S RETIRED EFF 3/1/07	03/23/04	6/7/05	442	For surgery pending UR
Public Works	PWA 42 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) Transferred to FMA (Finance) eff 5/7/07	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.
Public Works	PWA 43 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 4 Surgeries 11/4/04 (L Shoulder) & 5/10/04
Public Works	PWA 44 Sewer Maintenance Worker DOI: 5/6/04 Claim# 0405001371 Tyrone Woodson AA: Robert Wood DA: Joe Leonard	Left shoulder injury pulling manhole cover. S/P L shoulder surgeries 11/15/04 & 10/15/01	QIW & P&S as of 1/18/06	5/6/04 6/23/04	6/1/04 1/17/06	26 574 ----- 600	
Public Works	PWA 45 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 def QME (Dr. Barber) P&S/QIW 8/2/06; VRTD resumed 8/12/06 City Wide Search Letter sent 8/21/06

**ATTACHMENT F**  
**JT2 Integrated Resources**  
Off Duty Report for the City of Oakland  
Off Duty as of 4/30/2007 and Over 1 Year Lost Days (Cumulative)

Dept	Employee Name	Cause of Injury	Estimated RTW Date	Last Day Worked	Thru Dates	Total Days Off	Retirement/ Comments
Finance	FMA 46 Parking Control Technician PT (1000 hr) DOI: 12/27/03 Claim# 0312004058 Gloria Valerio AA: Allison Wood	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 4/30/07	162 165 63 ----- 390	
Finance	FMA 47 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	<b>QIW P&amp;S (4/23/07)</b>	3/15/06 8/4/06	4/4/06 4/22/07	20 261 ----- 281	
Finance	FMA 48 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. <b>Surgery 9/16/05</b> NOTE: Left elbow denied pending Panel QME	<b>QIW P&amp;S (8/18/06)</b>	6/7/05	9/22/06	473	Surgery 9/16/05
Finance	FMA 49 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	<b>QIW (P&amp;S 1/3/07)</b>	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	
Head Start	DHS 50 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	<b>QIW P&amp;S (10/26/06)</b>	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

**ATTACHMENT F**

**JT2 Integrated Resources**

Off Duty Report for the City of Oakland

Off Duty as of 4/30/2007 and Over 1 Year Lost Days (Cumulative)

Dept	Employee Name	Cause of Injury	Estimated RTW Date	Last Day Worked	Thru Dates	Total Days Off	Retirement/ Comments
Head Start	DHS 51 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 4/30/07	204 182 140 <hr/> 526	R Shoulder Surgery 5/9/06; L Shoulder Surgery 3/9/05



**ATTACHMENT G**

Loss Dates: 01/01/1900 - 12/31/2025 Extract: Logical  
 Report instances of 3 or more Tax IDs  
 Reporting Level: 0 / Break after level(s): 1  
 Open Only // Info Included / Pending Included

**Claimants with 3 or More Open Indemnity Claims**

As Of 04/30/2007  
 Activity Period: 04/01/2007 - 04/30/2007

Page 1  
 June 05, 2007  
 10:00AM

**All Insureds**

Report Categories: 1

Tax ID	Claimant	Claim No	Stat	Type	Loss Date	Knowledge	ACTIVITY PERIOD		TOTALS THROUGH 4/30/2007		
							Paid	Incurred	Paid	Reserves	Incurred
		0206002497-DN	O	Temp	06/12/2002	06/19/2002	0.00	0.00	685.95	9,549.05	10,235.00
	Contagious Dis / Lung / Contact / Miscellaneous (12:00AM)										
		0206002498-DN	O	Temp	06/12/2002	06/19/2002	0.00	0.00	574.26	15,705.74	16,280.00
	Multiple Injrys / Internal organs / Misc; other / Miscellaneous (12:00AM)										
		0702000685	O	Temp	02/21/2007	03/23/2007	6,349.60	20,158.00	6,349.60	13,808.40	20,158.00
	Strain / Mult.upper ext. / Strike; object / Machines (12:00AM)										
		0007002922	O	Temp	07/31/2000	08/02/2000	0.00	0.00	64,225.95	41,660.88	105,886.83
	Strain / Lower back area / Cumulativ / Miscellaneous (12:00AM)										
		0207005197-DN	O	Temp	07/31/2002	11/21/2005	0.00	0.00	541.75	3,108.25	3,650.00
	Strain / Lower back area / Strain; NOC / Miscellaneous (12:00AM)										
		0212004468	R	Temp	12/03/2002	12/03/2002	0.00	0.00	124,374.85	101,051.00	225,425.85
	Strain / Heart / Misc; other / Miscellaneous (12:00AM)										
		0703000740	O	Temp	03/26/2007	03/26/2007	428.57	10,650.00	428.57	10,221.43	10,650.00
	Strain / Knee / Fall; NOC / Ground (12:00AM)										
		0203004966	O	PP	03/18/2002	10/18/2002	0.00	0.00	16,393.00	28,607.00	45,000.00
	Ct/Strain / Mult body parts / Cumulativ / Miscellaneous (12:00AM)										
		0302000315	O	Temp	02/07/2003	02/07/2003	9,151.64	0.00	179,295.82	68,863.54	248,159.36
	Strain / Knee / Climbing / Steps (12:00AM)										
		0403000501	O	Temp	03/04/2004	03/04/2004	0.00	0.00	1,415.83	11,594.17	13,010.00
	Contusion / Foot / Abrasion/rub / Clothing/cloth ( 5:30PM)										
		0056210083-FM	R	PP	01/24/2001	01/30/2001	14.25	0.00	49,949.07	35,298.93	85,248.00
	Strain / Upper arm / Strike; NOC / Vehicles (12:00AM)										
		0504002718-DN	O	Temp	04/01/2005	02/28/2006	0.00	0.00	1,313.14	15,686.86	17,000.00
	Strain / Mult body parts / Strain; NOC / Miscellaneous ( 9:30AM)										
		0610002392	O	Temp	10/15/2006	10/15/2006	4,605.51	0.00	19,040.71	14,459.29	33,500.00
	Strain / Knee / Strain; twist / Ground ( 4:50PM)										

Loss Dates: 01/01/1900 - 12/31/2025 Extract: Logical

Report instances of 3 or more Tax IDs

Reporting Level: 0 / Break after level(s): 1

Open Only // Info Included / Pending Included

### Claimants with 3 or More Open Indemnity Claims

As Of 04/30/2007

Activity Period: 04/01/2007 - 04/30/2007

June 05, 2007

10:00AM

#### All Insureds

Report Categories: |

Tax ID	Claimant	Claim No	Stat	Type	Loss Date	Knowledge	ACTIVITY PERIOD		TOTALS THROUGH 4/30/2007		
							Paid	Incurred	Paid	Reserves	Incurred
		0056200849	O	Temp	09/13/2000	09/19/2000	0.00	0.00	63,432.00	54,823.72	118,255.72
		Strain / Upper arm / Strain; lifting / Miscellaneous (12:00AM)									
		0059620822-M	R	Temp	09/23/1999	09/29/1999	0.00	0.00	9,255.04	80,744.96	90,000.00
		Sprain / Hip / Strain; lifting / Containers (12:00AM)									
		0087580219-FM	R	PP	03/25/1987	03/25/1987	0.00	0.00	63,299.64	23,397.05	86,696.69
		Contusion / Elbow / Strike; NOC / Mineral items (12:00AM)									
		0301000010	O	Temp	01/06/2003	01/06/2003	2,008.26	0.00	113,103.95	72,834.05	185,938.00
		Strain / Mult Lower Extr / Strain; lifting / Miscellaneous (12:00AM)									
		0302001292	O	Temp	02/26/2003	04/17/2003	0.00	0.00	22,328.20	19,756.80	42,085.00
		Infection / Foot / Cumulativ / Unknown/other (12:00AM)									
		0407003370-DN	O	Temp	07/15/2004	09/26/2005	80.50	0.00	6,359.68	18,040.32	24,400.00
		Cl/Strain / Lower back area / Cumulativ / Miscellaneous (12:00AM)									
		0507001396-DN	O	Temp	07/11/2005	07/14/2005	0.00	0.00	4,528.31	21,411.69	25,940.00
		Strain / Hip / Strain; pulling / Containers (12:00AM)									
		0603000485-DN	O	Temp	03/07/2006	03/07/2006	0.00	0.00	3,307.33	13,192.67	16,500.00
		Strain / Knee / Fall; NOC / Debris (10:40AM)									
		0056210567	O	Temp	05/12/2001	07/02/2001	836.34	0.00	54,746.84	40,472.72	95,219.56
		Cl/Misc / Mult body parts / Cumulativ / Environmental (12:00AM)									
		0108004322	O	Temp	08/23/2001	08/23/2001	3,943.29	0.00	152,750.25	39,139.75	191,890.00
		Strain / Lumb/Sac. vert / Vehicle; collis / Miscellaneous (12:00AM)									
		0410002546	O	Temp	10/07/2004	10/07/2004	0.00	0.00	27,361.48	9,327.82	36,689.30
		Multiple Injrys / Mult body parts / Fall; NOC / Structures (10:30AM)									
		0059620550	R	Temp	06/22/1999	06/30/1999	6,842.50	12,836.50	15,393.50	5,994.00	21,387.50
		Sprain / Knee / Fall; NOC / Work surfaces (12:00AM)									
		0305001709	R	Temp	05/21/2003	05/21/2003	5,881.16	6,000.00	17,603.52	6,646.48	24,250.00
		Sprain / Lower back area / Strain; NOC / Gloves/latex ( 3:20AM)									
		0411002961	R	Temp	11/19/2004	11/19/2004	1,206.00	0.00	37,400.26	29,606.74	67,007.00
		Strain / Shoulder(s) / Strain; pulling / Vehicles (12:00AM)									
		0602002121	O	Temp	02/01/2006	09/25/2006	0.00	0.00	631.90	18,488.10	19,120.00
		Strain / Elbow / Strain; motion / Miscellaneous (12:00AM)									
		0305001684	O	Temp	05/28/2003	05/29/2003	0.00	0.00	34,295.50	9,539.50	43,835.00
		Fracture / Mult body parts / Crime / Clothing/cloth (11:55AM)									
		0407002170-DN	O	Temp	07/06/2004	09/08/2004	0.00	0.00	6,660.20	18,639.80	25,300.00
		Strain / Shoulder(s) / Crime / Structures (12:00AM)									
		0501000154	O	Temp	01/18/2005	01/27/2005	0.00	0.00	34,226.61	18,584.71	52,811.32
		Strain / Knee / Crime / Bodily motion (12:00AM)									

( Recov: 25,000.00 | Net Incur: \$168,890.00 )



Loss Dates: 01/01/1900 - 12/31/2025 Extract: Logical  
Report instances of 3 or more Tax IDs  
Reporting Level: 0 / Break after level(s): 1  
Open Only // Info Included / Pending Included

### Claimants with 3 or More Open Indemnity Claims

As Of 04/30/2007  
Activity Period: 04/01/2007 - 04/30/2007

#### All Insureds

Report Categories: I

Tax ID	Claimant	Claim No	Stat	Type	Loss Date	Knowledge	ACTIVITY PERIOD		TOTALS THROUGH 4/30/2007		
							Paid	Incurred	Paid	Reserves	Incurred
		0110003183	R	Temp	10/09/2001	10/09/2001	1,181.88	0.00	4,718.37	56,781.63	61,500.00
		Strain / Shoulder(s) / Fall; NOC / Structures (12:00AM)									
		0110004636-DN	O	Temp	10/09/2001	02/08/2006	208.22	67.81	2,504.49	4,198.00	6,702.49
		Ct/Strain / Mult body parts / Crime / Miscellaneous ( 8:00PM)									
		0510002729-DN	O	Temp	10/18/2005	03/31/2006	734.34	45.67	6,528.29	57,865.38	64,393.67
		Ct/Strain / Mult body parts / Cumulativ / Not enough data (12:00AM)									
		0203001731	O	Temp	03/31/2002	03/31/2002	0.00	0.00	41,266.15	10,761.64	52,027.79
		Strain / Lower back area / Crime / Bodily motion (12:00AM)									
		0305002273-DN	R	Temp	05/31/2003	05/31/2003	0.00	0.00	1,478.98	0.00	1,478.98
		Strain / Buttocks / Crime / Miscellaneous ( 8:00AM)									
		0307004195-DN	O	Temp	03/04/2004	03/09/2004	0.00	0.00	5,167.68	19,032.32	24,200.00
		Ct/Strain / Mult body parts / Cumulativ / Miscellaneous (12:00AM)									
		0603000621	O	Temp	03/29/2006	03/29/2006	75.00	0.00	33,719.62	13,810.38	47,530.00
		Strain / Thumb / Crime / Another person ( 8:00PM)									
		0087581116	R	Temp	07/01/1986	07/01/1986	0.00	0.00	11,472.05	21,600.87	33,072.92
		Ct/Strain / Lower back area / Cumulativ / Bodily motion (12:00AM)									
		0097630582	O	Temp	05/15/1997	07/14/1997	0.00	0.00	2,175.74	23,350.56	25,526.30
		Strain / Knee / Fall; NOC / Work surfaces (12:00AM)									
		0302000841-AWD	O	PP	04/23/2002	02/28/2003	23,068.20	7,200.00	102,638.97	161,116.03	263,755.00
		Ct/Heart / Heart / Injured; struck / Miscellaneous (12:00AM)									
		0056200796	O	Temp	08/16/2000	08/29/2000	298.94	0.00	104,870.70	17,908.28	122,778.98
		Strain / Hand / Cumulativ / Foreign Body (12:00AM)									
		0058620308-FM	R	PP	04/22/1998	05/04/1998	345.88	0.00	22,082.16	31,341.18	53,423.34
		Strain / Knee / Fall; NOC / Floor (12:00AM)									
		0111003978	O	Temp	11/29/2001	11/29/2001	255.00	0.00	2,844.11	11,095.89	13,940.00
		Mental Stress / Psyche / Misc; other / Miscellaneous (12:00AM)									
		0056200665	R	Temp	05/19/2000	07/19/2000	0.00	0.00	26,599.49	34,657.51	61,257.00
		Strain / Knee / Slipped / Miscellaneous (12:00AM)									
		0056210132	O	Temp	02/12/2001	02/16/2001	13.06	0.00	89,171.76	75,048.44	164,220.20
		All Other O.D. / Heart / Misc; other / Environmental (12:00AM)									
		0102004635-DN	O	Temp	02/15/2001	02/01/2005	0.00	0.00	215.75	9,734.25	9,950.00
		Ct/Heart / Internal organs / Cumulativ / Miscellaneous (12:00AM)									
		0407001751	O	Temp	07/18/2004	07/19/2004	783.02	0.00	156,961.96	113,219.67	270,181.63
		Sprain / Knee / Fire. Fight / Hole ( 7:40PM)									

Loss Dates: 01/01/1900 - 12/31/2025 Extract: Logical

Report instances of 3 or more Tax IDs

Reporting Level: 0 / Break after level(s): 1

Open Only // Info Included / Pending Included

### Claimants with 3 or More Open Indemnity Claims

As Of 04/30/2007

Activity Period: 04/01/2007 - 04/30/2007

#### All Insureds

Report Categories: |

Tax ID	Claimant	Claim No	Stat	Type	Loss Date	Knowledge	ACTIVITY PERIOD		TOTALS THROUGH 4/30/2007		
							Paid	Incurred	Paid	Reserves	Incurred
		0201000065	O	Temp	01/09/2002	01/15/2002	0.00	0.00	73,841.22	103,155.55	176,996.77
	Ct/Misc / Internal organs / Cumulativ / Miscellaneous (12:00AM)										
		0203000623	O	Temp	03/02/2002	03/02/2002	0.00	0.00	15,769.40	6,738.50	22,507.90
	Sprain / Wrist / Injured; struck / Miscellaneous (12:00AM)										
		0208003251-DN	O	Temp	08/05/2002	08/05/2002	0.00	0.00	2,784.75	19,068.59	21,851.34
	Ct/Misc / Heart / Cumulativ / Miscellaneous (12:00AM)										
		0603000522-DN	R	Temp	03/11/2006	03/12/2006	307.10	371.61	2,512.89	64.51	2,577.40
	Strain / Mult body parts / Strain; lifting / Patient handling ( 9:20PM)										
		0609001962	O	Temp	09/07/2006	09/07/2006	47.46	0.00	4,762.70	32,061.30	36,824.00
	Strain / Lower back area / Fall; NOC / Furniture ( 3:00PM)										
		0702000318	O	Temp	02/08/2007	02/08/2007	11,669.77	0.00	24,449.49	12,424.51	36,874.00
	Strain / Knee / Fire. Fight / Debris ( 1:20AM)										
		0702000657-DL	O	Temp	02/19/2007	03/21/2007	0.00	0.00	0.00	26,612.00	26,612.00
	Ct/Strain / Lower back area / Cumulativ / Miscellaneous (12:00AM)										
		0201000143	O	Temp	01/25/2002	01/26/2002	0.00	0.00	5,109.98	4,937.98	10,047.96
	Strain / Lower back area / Strain; lifting / Miscellaneous (12:00AM)										
		0307004224	O	Temp	07/10/2003	07/11/2003	224.05	0.00	122,783.41	29,111.10	151,894.51
	Strain / Shoulder(s) / Fire. Fight / Power hand tool (12:00AM)										
		0602000600	O	Temp	02/05/2006	02/05/2006	203.43	0.00	4,168.36	63,281.52	67,449.88
	Strain / Knee / Strain; NOC / Bodily motion (12:00AM)										
		0056210109	O	Temp	01/30/2001	02/06/2001	0.00	0.00	38,435.93	15,021.37	53,457.30
	Laceration / Hand / Strike; NOC / Glassware (12:00AM)										
		0201000094	R	Temp	01/17/2002	01/17/2002	0.00	0.00	5,338.19	10,915.76	16,253.95
	Contusion / Mult body parts / Fall; NOC / Miscellaneous (12:00AM)										
		0302000412	O	Temp	02/20/2003	02/20/2003	195.50	0.00	28,267.71	15,083.04	43,350.75
	Contusion / Knee / Injured; person / Bicycle (12:00AM)										
		0056620186-FM	R	PP	03/08/1998	03/13/1998	534.69	0.00	110,472.12	5,255.74	115,727.86
	Multiple Injrs / Mult body parts / Collision / Vehicles (12:00AM) ( Recov: 8,191.83   Net Incur: \$107,536.03 )										
		0503001111	O	Temp	03/14/2005	05/27/2005	0.00	0.00	1,939.42	30,560.58	32,500.00
	Multiple Injrs / Mult body parts / Crime / Miscellaneous ( 7:15PM)										
		0504001112-DN	O	Temp	04/18/2005	05/27/2005	0.00	0.00	6.25	15,993.75	16,000.00
	Ct/Strain / Mult body parts / Cumulativ / Miscellaneous (12:00AM)										
		0605000956-DN	O	Temp	05/16/2006	05/16/2006	0.00	0.00	1,708.29	75,282.81	76,991.10
	Strain / Mult.upper ext. / Crime / Ground ( 6:45PM)										

Loss Dates: 01/01/1900 - 12/31/2025 Extract: Logical

Report instances of 3 or more Tax IDs

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## Claimants with 3 or More Open Indemnity Claims

As Of 04/30/2007

Activity Period: 04/01/2007 - 04/30/2007

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June 05, 2007

10:00AM

All Insureds

Report Categories: I

Tax ID	Claimant	Claim No	Stat	Type	Loss Date	Knowledge	ACTIVITY PERIOD		TOTALS THROUGH 4/30/2007		
							Paid	Incurred	Paid	Reserves	Incurred
	r	0058620404	O	Temp	05/11/1998	06/02/1998	0.00	0.00	24,662.82	12,062.75	36,725.57
	Sprain / Wrist / Strain; motion / Computer (12:00AM)										
	'	0096630792	R	Temp	09/04/1996	09/25/1996	0.00	0.00	180,955.19	57,378.81	238,334.00
	Strain / Knee / Cumulativ / Environmental (12:00AM)										
		0309003219	O	Temp	09/19/2003	09/29/2003	300.00	0.00	196,185.42	25,838.67	222,024.09
	Strain / Lower back area / Strain; pulling / Fixtures (11:25PM)										
		0307002378	O	Temp	07/01/2003	07/14/2003	0.00	0.00	3,454.13	3,600.00	7,054.13
	All Other / Thumb / Strain; motion / Unknown/other ( 7:00AM)										
	r	0501000171-DN	O	Temp	01/16/2005	01/16/2005	0.00	0.00	2,415.46	17,084.54	19,500.00
	Cl/Strain / Mult body parts / Strain; motion / Bodily motion (10:30AM)										
	i	0511002327	O	Temp	11/09/2005	11/10/2005	0.00	0.00	2,359.36	10,640.64	13,000.00
	Sprain / Wrist / Strike; object / Not enough data ( 1:00PM)										
	I	0301000281-FM	O	PP	01/30/2003	02/06/2003	63.07	0.00	40,854.07	12,113.76	52,967.83
	Strain / Shoulder(s) / Strain; lifting / Wheel (12:00AM)										
		0403000695-FM	R	PP	03/15/2004	03/17/2004	0.00	0.00	11,092.44	21,404.55	32,496.99
	Strain / Mult Lower Extr / Fall; NOC / Hand truck (10:45AM)										
		0605000873	O	Temp	05/02/2006	05/05/2006	75.00	0.00	9,717.80	14,182.20	23,900.00
	Strain / Knee / Strain; twist / Bodily motion (12:00AM)										

Loss Dates: 01/01/1900 - 12/31/2025 Extract: Logical  
 Report instances of 3 or more Tax IDs  
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### Claimants with 3 or More Open Indemnity Claims

As Of 04/30/2007  
 Activity Period: 04/01/2007 - 04/30/2007

All Insureds

Report Categories: |

Tax ID	Claimant	Claim No	Stat	Type	Loss Date	Knowledge	ACTIVITY PERIOD		TOTALS THROUGH 4/30/2007		
							Paid	Incurred	Paid	Reserves	Incurred
	Hepatitis / Internal organs / Disease / Miscellaneous (12:00AM)	0312004002	O	Temp	12/23/2003	12/23/2003	0.00	0.00	125,620.22	96,435.78	222,056.00
	f Strain / Lower back area / Strain; twlst / Miscellaneous (12:30PM)	0606001396	O	Temp	06/29/2006	06/29/2006	629.00	0.00	26,804.29	8,989.71	35,794.00
	Strain / Knee / Sport / Recreational ( 8:00AM)	0611002760	O	Temp	11/29/2006	11/29/2006	0.00	0.00	1,656.85	16,559.15	18,216.00
	, Multiple Injrys / Mult body parts / Vehicle; collis / Vehicles ( 3:35PM)	0501000123-SUB	O	Temp	01/25/2005	01/25/2005	5,180.92	0.00	95,984.77	57,178.50	153,163.27
	Strain / Lower back area / Strain; lifting / Containers (12:00AM)	0604001684	R	Temp	04/19/2006	08/03/2006	284.50	0.00	512.75	5,187.25	5,700.00
	i Ct/Strain / Lower back area / Cumulativ / Miscellaneous (12:00AM)	0605001680-DN	O	Temp	05/16/2006	08/03/2006	0.00	0.00	2,290.55	21,653.28	23,943.83
	Unknown / Mult body parts / Misc; other / Environmental (12:00AM)	0056210664-FM	R	PP	11/19/2000	07/27/2001	0.00	0.00	13,130.78	9,063.93	22,194.71
	Multiple Injrys / Mult body parts / Collision / Vehicles (12:00AM)	0058620289-FM	R	PP	04/17/1998	04/27/1998	0.00	0.00	80,530.59	20,890.79	101,421.38
	Strain / Elbow / Crime / Miscellaneous (12:00AM)	0107004499	O	Temp	07/15/2001	07/15/2001	0.00	0.00	47,861.58	17,230.82	65,092.40
	Strain / Mult Lower Extr / Crime / Miscellaneous (12:00AM)	0703000711	O	Temp	03/07/2007	03/26/2007	1,994.03	22,100.00	1,994.03	20,105.97	22,100.00
	Strain / Lower back area / Strain; NOC / Miscellaneous (12:00AM)	0096630989-FM	O	PP	11/20/1996	12/02/1996	18.75	0.00	42,617.94	41,451.15	84,069.09
	i Respiratory Dis / Lung / Contact / Environmental (12:00AM)	0812002863	O	Temp	12/02/2006	12/04/2006	1,496.89	4,847.14	45,887.14	19,188.01	65,075.15
	Heart - All / Heart / Injured; struck / Not enough data (12:00AM)	0703000889-DL	O	Temp	03/28/2007	04/11/2007	0.00	25,500.00	0.00	25,500.00	25,500.00
	: Sprain / Shoulder(s) / Strain; pulling / Unknown/other ( 7:00PM)	0310003400	O	Temp	10/28/2003	10/28/2003	0.00	0.00	44,466.93	11,114.50	55,581.43
	f Sprain / Ankle / Fall; NOC / Another person ( 1:00PM)	0412003178	O	Temp	12/17/2004	12/21/2004	124.55	0.00	38,902.40	27,387.84	66,290.24
	i Multiple Injrys / Mult body parts / Injured; flying / Storage vessels ( 6:30AM)	0512002580	O	Temp	12/22/2005	12/22/2005	0.00	0.00	5,661.48	63,638.52	69,300.00
	Strain / Ankle / Strain; twist / Ground (12:00AM)	0512002789-DN	O	Temp	12/12/2005	09/14/2006	257.59	0.00	2,204.89	15,448.11	17,653.00

Loss Dates: 01/01/1900 - 12/31/2025 Extract: Logical

Report instances of 3 or more Tax IDs

Reporting Level: 0 / Break after level(s): 1

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## Claimants with 3 or More Open Indemnity Claims

As Of 04/30/2007

Activity Period: 04/01/2007 - 04/30/2007

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All Insureds

Report Categories: !

Tax ID	Claimant	Claim No	Stat	Type	Loss Date	Knowledge	ACTIVITY PERIOD		TOTALS THROUGH 4/30/2007		
							Paid	Incurred	Paid	Reserves	Incurred
		0093000631-FM	R	PP	07/19/1993	04/25/1997	716.91	0.00	90,170.64	26,155.44	116,326.08
		Sprain / Lower back area / Strain; NOC / Miscellaneous (12:00AM)									
		0405001266	O	Temp	05/17/2004	05/17/2004	0.00	0.00	42,177.60	23,748.95	65,926.55
		Sprain / Ankle / Fall; NOC / Stairway (11:00PM)									
		0405003387	O	Temp	05/17/2004	10/19/2005	5,181.04	0.00	90,179.41	32,820.59	123,000.00
		Ct/Strain / Mult body parts / Cumulativ / Miscellaneous (12:00AM)									
		0058620507-FM	R	PP	06/02/1999	06/11/1999	190.70	0.00	55,164.67	1,268.34	56,433.01
		Sprain / Knee / Strain; twist / Recreational (12:00AM)									
		0091000256-FM	R	PP	09/15/1990	04/16/1991	4.50	0.00	389,947.78	76,471.22	466,419.00
		Ct/Misc / Internal organs / Cumulativ / Work surfaces (12:00AM)									
		0111003425	O	Temp	11/16/2001	11/16/2001	171.60	0.00	112,813.10	29,302.77	142,115.87
		Strain / Upper back area / Law enforc/fitns / Recreational (12:00AM)									
		0201000105-DN	O	Temp	01/17/2002	01/17/2002	0.00	0.00	1,002.86	13,581.79	14,584.65
		Cancer / Genitals / Cumulativ / Miscellaneous (12:00AM)									
		0512002534	O	Temp	12/12/2005	12/12/2005	8,630.71	589.95	88,829.84	34,177.84	123,007.68
		Strain / Knee / Sport / Bodily motion ( 9:20AM)									
		0056200966	R	Temp	10/17/2000	10/25/2000	0.00	0.00	6,794.14	64,709.06	71,503.20
		Sprain / Shoulder(s) / Injured; flying / Furniture (12:00AM)									
		0096630917-FM	R	PP	10/29/1996	11/04/1996	302.98	0.00	101,467.91	18,014.83	119,482.74
		Sprain / Wrist / Cumulativ / Miscellaneous (12:00AM)									
		0203000712	O	Temp	03/06/2002	03/13/2002	0.00	0.00	118,783.78	32,236.43	151,020.21
		Strain / Shoulder(s) / Injured; flying / Miscellaneous (12:00AM)									
		0058210133	O	Temp	11/20/2000	02/19/2001	0.00	0.00	14,311.54	3,324.48	17,636.02
		Contusion / Elbow / Fall; NOC / Floor (12:00AM)									
		0058620240-FM	R	PP	03/23/1998	04/02/1998	436.68	436.68	30,188.51	0.00	30,188.51
		Sprain / Knee / Bending / Recreational (12:00AM)									
		0097630233-FM	O	PP	03/19/1997	03/27/1997	596.31	0.00	80,632.02	2,967.20	83,599.22
		Strain / Mult body parts / Misc; other / Wood items (12:00AM)									
		0404000778	O	Temp	04/02/2004	04/02/2004	0.00	0.00	41,559.25	23,940.75	65,500.00
		Strain / Mult Lower Extr / Strain; pulling / Power apparatus (12:00AM)									
		0411002983	O	Temp	11/01/2004	11/01/2004	4,222.36	0.00	192,696.54	94,741.49	287,438.03
		Strain / Ankle / Fall; NOC / Steps ( 9:15AM)									
		0411003449-DN	O	Temp	11/18/2004	07/14/2006	1,311.10	0.00	2,051.15	20,448.85	22,500.00
		Ct/Strain / Mult body parts / Cumulativ / Miscellaneous (12:00AM)									



Loss Dates: 01/01/1900 - 12/31/2025 Extract: Logical  
 Report instances of 3 or more Tax IDs  
 Reporting Level: 0 / Break after level(s): 1  
 Open Only // Info Included / Pending Included

### Claimants with 3 or More Open Indemnity Claims

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All Insureds

Report Categories: |

Tax ID	Claimant	Claim No	Stat	Type	Loss Date	Knowledge	ACTIVITY PERIOD		TOTALS THROUGH 4/30/2007		
							Paid	Incurred	Paid	Reserves	Incurred
		0006003106	O	Temp	06/20/2006	06/20/2006	23,166.79	40,000.00	52,746.35	81,827.90	134,574.25
		Strain / Mult body parts / Fall; NOC / Ground (12:30AM)									
		0008500640-FM	R	PP	07/22/1985	07/22/1985	0.00	0.00	24,314.57	3,870.32	28,184.89
		Sprain / Knee / Fall; NOC / Miscellaneous (12:00AM)									
		0058620770	R	Temp	09/04/1998	09/15/1998	0.00	0.00	14,152.93	8,651.57	22,804.50
		Multiple Injrys / Mult body parts / Fire. Fight / Miscellaneous (12:00AM)									
		0403000712	R	Temp	03/16/2004	03/16/2004	0.00	0.00	4,635.61	55,964.19	60,599.80
		Sprain / Shoulder(s) / Injured; object / Miscellaneous ( 6:45PM)									
		0056210361	R	Temp	04/18/2001	04/27/2001	0.00	0.00	19,154.03	14,580.39	33,734.42
		Strain / Lower back area / Strain; lifting / Furniture (12:00AM)									
		0106003428-DN	O	Temp	06/19/2001	11/19/2001	0.00	0.00	8,018.32	48,340.32	56,358.64
		Cancer / Internal organs / Cumulativ / Haz. Mat. (12:00AM)									
		0106004200-DN	O	Temp	06/19/2001	06/19/2001	0.00	0.00	665.54	13,534.46	14,200.00
		Ct Psyche/Stree / Psyche / Cumulativ / Miscellaneous (12:00AM)									
		0609002017	O	Temp	09/10/2006	09/10/2006	10,521.38	0.00	76,429.57	32,415.68	108,845.25
		Strain / Mult body parts / Fall; NOC / Recreational ( 8:00AM)									
		0702000411-DL	O	Temp	02/22/2007	02/22/2007	0.00	0.00	0.00	31,612.00	31,612.00
		Cancer / Internal organs / Cumulativ / Haz. Mat. ( 8:00AM)									
		0056200877	R	Temp	09/24/2000	09/29/2000	0.00	0.00	3,070.34	15,484.66	18,555.00
		Contusion / Foot / Fall; NOC / Stairway (12:00AM)									
		0208003026-FM	R	PP	08/20/2002	08/20/2002	0.00	0.00	38,723.33	25,357.10	64,080.43
		Strain / Knee / Strike; NOC / Vehicles (12:00AM)									
		0408002250	O	Temp	08/21/2004	08/21/2004	912.50	0.00	44,386.37	58,493.63	102,880.00
		Strain / Knee / Fire. Fight / Steps (12:00AM)									
		0091000494-M	O	Temp	04/29/1991	05/21/1991	150.10	0.00	120,364.62	95,876.37	216,240.99
		All Other O.D. / Heart / Cumulativ / Miscellaneous (12:00AM)									
		0091001069	O	Temp	10/20/1991	11/19/1991	-366.98	0.00	106,364.95	23,146.34	129,511.29
		Multiple Injrys / Mult body parts / Cumulativ / Environmental (12:00AM)									
		0506001414-DN	O	Temp	06/23/2005	06/30/2005	0.00	0.00	21,760.26	55,552.05	77,312.31
		Cancer / Internal organs / Cumulativ / Miscellaneous (12:00AM)									

Loss Dates: 01/01/1900 - 12/31/2025 Extract: Logical

Report instances of 3 or more Tax IDs

Reporting Level: 0 / Break after level(s): 1

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## Claimants with 3 or More Open Indemnity Claims

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Report Categories: I

Tax ID	Claimant	Claim No	Stat	Type	Loss Date	Knowledge	ACTIVITY PERIOD		TOTALS THROUGH 4/30/2007		
							Paid	Incurred	Paid	Reserves	Incurred
		0056200040-FM	R	PP	12/15/1999	01/07/2000	84.30	194.93	59,813.06	110.63	59,923.69
		Multiple Injrys / Mult body parts / Misc; other / Miscellaneous (12:00AM)									
		0056210014	O	Temp	01/02/2001	01/10/2001	35.64	0.00	155,602.85	52,255.90	207,858.75
		Strain / Soft tis neck / Strain; lifting / Containers (12:00AM)									
		0102003907	O	Temp	02/28/2001	03/13/2001	205.81	205.81	18,863.45	18,260.72	37,124.17
		Strain / Thumb / Law enforc/fitns / Miscellaneous (12:00AM)									
		0209004173	O	Temp	09/10/2002	10/25/2002	0.00	0.00	152,037.49	23,779.50	175,816.99
		Strain / Knee / Fall; NOC / Ground (12:00AM)									
		0408002072	O	Temp	08/26/2004	08/26/2004	225.00	0.00	153,282.65	33,084.46	186,367.11
		Strain / Mult body parts / Strain; lifting / Bodily motion (12:00AM)									
		0602000470	O	Temp	02/20/2006	03/13/2006	11,380.49	25,000.00	72,046.17	66,300.70	138,346.87
		Strain / Mult body parts / Sport / Recreational (11:00PM)									
		0056200644	R	Temp	06/23/2000	07/19/2000	0.00	0.00	12,559.91	2,491.88	15,051.79
		Strain / Upper arm / Adverse React / Another person (12:00AM)									
		0056210691-SUB	O	Temp	07/20/2001	08/03/2001	0.00	0.00	32,231.69	32,952.23	65,183.92
		Multiple Injrys / Mult body parts / Vehicle; collis / Vehicles (12:00AM)									
		0212004660	O	Temp	12/12/2002	12/17/2002	10.00	0.00	98,663.95	19,550.81	118,214.76
		Strain / Lower back area / Crime / Miscellaneous (12:00AM)									
		0608001855-DN	O	Temp	08/22/2006	08/22/2006	78.30	0.00	393.42	16,289.23	16,682.65
		Strain / Upper back area / Strain; twist / Miscellaneous (12:00AM)									
		0056200562	R	Temp	06/16/2000	06/22/2000	0.00	0.00	8,452.01	16,015.99	24,468.00
		Sprain / Knee / Fall; NOC / Walkway (12:00AM)									
		0095630744	O	Temp	08/28/1995	08/31/1995	0.00	0.00	56,990.83	53,121.17	110,112.00
		Strain / Shoulder(s) / Strain; pulling / Box (12:00AM)									
		0508001724	O	Temp	08/18/2005	08/26/2005	154.00	0.00	23,819.47	14,625.53	38,445.00
		Strain / Mult body parts / Strain; lifting / Containers ( 2:00PM)									
		0110003315	O	Temp	10/30/2001	10/30/2001	195.92	0.00	15,549.19	21,250.81	36,800.00
		Strain / Knee / Slipped / Floor (12:00AM)									
		0203002018	R	Temp	03/29/2002	03/29/2002	0.00	0.00	17,746.64	19,233.36	36,980.00
		Contusion / Knee / Fall; NOC / Miscellaneous (12:00AM)									
		0501000038	O	Temp	01/06/2005	01/07/2005	0.00	0.00	18,096.92	8,787.72	26,884.64
		Multiple Injrys / Ankle / Collision / Another person (12:00AM)									
		0509001954-DN	O	Temp	09/23/2005	09/27/2005	0.00	0.00	1,927.82	21,397.18	23,325.00
		Multiple Injrys / Mult body parts / Injured; person / Bicycle (12:00AM)									

( Recov: 7,000.00 | Net Incur: \$68,183.92 )



Loss Dates: 01/01/1900 - 12/31/2025 Extract: Logical

Report instances of 3 or more Tax IDs

Reporting Level: 0 / Break after level(s): 1

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## Claimants with 3 or More Open Indemnity Claims

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Report Categories: 1

Tax ID	Claimant	Claim No	Stat	Type	Loss Date	Knowledge	ACTIVITY PERIOD		TOTALS THROUGH 4/30/2007		
							Paid	Incurred	Paid	Reserves	Incurred
		0607001972	O	Temp	07/24/2006	07/24/2006	0.00	0.00	2,550.61	18,253.39	20,804.00
		Strain / Knee / Fall; NOC / Hole (12:00AM)									
		0607002596-DN	O	Temp	07/24/2006	11/07/2006	110.37	0.00	1,899.52	31,100.48	33,000.00
		Ct Strain / Knee / Cumulativ / Miscellaneous (12:00AM)									
		0701000136	O	Temp	01/08/2007	01/08/2007	204.17	0.00	622.92	2,392.08	3,015.00
		Strain / Mult Lower Extr / Fall; NOC / Curb ( 9:45AM)									
		0304001359-SUB	O	Temp	04/30/2003	04/30/2003	0.00	0.00	31,670.57	18,916.76	50,587.33
		Sprain / Knee / Vehicle; collis / Vehicles (10:00AM)									
		0404001060	O	Temp	04/26/2004	04/26/2004	454.50	0.00	20,884.34	33,142.66	54,027.00
		Fracture / Toe(s) / Slipped / Ground ( 9:30AM)									
		0606001420	O	Temp	06/28/2006	06/29/2006	2,316.08	8,021.59	34,254.92	8,395.06	42,649.98
		Strain / Mult Lower Extr / Strain; twist / Steps (12:00AM)									
		0056210566	O	Temp	06/21/2001	07/02/2001	0.00	0.00	94,957.59	22,542.41	117,500.00
		Strain / Shoulder(s) / Fire. Fight / Fire/smoke/heat (12:00AM)									
		0057620294	O	Temp	11/14/1997	11/18/1997	568.94	0.00	56,585.33	85,332.29	141,917.62
		Sprain / Knee / Slipped / Walkway (12:00AM)									
		0605001090	R	Temp	05/10/2006	05/10/2006	1,714.57	0.00	27,551.99	16,784.27	44,336.26
		Strain / Lower back area / Strain; tools / Hand tools ( 5:29AM)									
		0305001746	O	Temp	05/23/2003	05/23/2003	0.00	0.00	65,068.58	51,141.13	116,209.71
		Strain / Shoulder(s) / Fire. Fight / Debris (12:15AM)									
		0510001991	O	Temp	10/04/2005	10/05/2005	231.13	0.00	30,287.49	82,712.46	112,999.95
		Multiple Injrys / Mult body parts / Fire. Fight / Not enough data ( 7:40AM)									
		0606001390	O	Temp	06/19/2006	06/19/2006	1,051.45	0.00	20,117.36	31,882.64	52,000.00
		Strain / Mult body parts / Fire. Fight / Machines (10:11PM)									
		0056210224	O	Temp	02/28/2001	03/20/2001	211.33	0.00	90,220.89	20,538.72	110,759.61
		Sprain / Mult body parts / Fall; NOC / Vehicles (12:00AM)									
		0059620939	R	Temp	10/07/1999	10/29/1999	0.00	0.00	71,483.46	40,646.47	112,129.93
		Contusion / Ankle / Collision / Vehicles (12:00AM)									
		0093000963-LIT	O	Temp	10/23/1993	11/05/1993	148.02	0.00	163,552.27	50,425.73	213,978.00
		Contusion / Lower back area / Collision / Vehicles (12:00AM)									

Loss Dates: 01/01/1900 - 12/31/2025 Extract: Logical

Report instances of 3 or more Tax IDs

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## Claimants with 3 or More Open Indemnity Claims

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Report Categories: I

Tax ID	Claimant	Claim No	Stat	Type	Loss Date	Knowledge	ACTIVITY PERIOD		TOTALS THROUGH 4/30/2007		
							Paid	Incurred	Paid	Reserves	Incurred
		0201000113	O	Temp	01/09/2002	01/14/2002	118.80	0.00	14,899.52	17,137.40	32,036.92
		Strain / Mult body parts / Misc; other / Miscellaneous (12:00AM)									
		0405001375-DL	O	Temp	05/23/2004	05/23/2004	25.75	0.00	34,115.17	14,986.61	49,101.78
		Multiple Injrys / Multiple head / Strike; NOC / Doors ( 1:30PM)									
		0406003395-DN	O	Temp	06/15/2004	10/17/2005	0.00	0.00	276.07	1,223.93	1,500.00
		Strain / Lower back area / Strain, lifting / Animals/insects (12:00AM)									
		0506001222-DL	O	Temp	06/15/2005	06/15/2005	0.00	0.00	9,801.88	12,498.12	22,300.00
		Strain / Mult body parts / Strain; lifting / Miscellaneous (12:00AM)									
		0508001672-DL	O	Temp	08/28/2005	08/28/2005	1,360.13	0.00	31,137.59	10,549.51	41,687.10
		Multiple Injrys / Mult body parts / Strain; reach / Bodily motion ( 2:15PM)									
		0059620455-FM	O	PP	03/26/1999	05/25/1999	95.63	0.00	39,478.86	48,165.14	87,644.00
		Strain / Lower back area / Strain; pulling / Fire/smoke/heat (12:00AM)									
		0609002105-DN	O	Temp	09/15/2006	09/15/2006	0.00	0.00	493.57	16,709.97	17,203.54
		Strain / Lower back area / Law enfrc/fitns / Recreational (10:30AM)									
		0610002694	O	Temp	10/18/2006	10/18/2006	0.00	0.00	2,319.91	12,195.09	14,515.00
		Strain / Mult body parts / Fitness Train / Bodily motion (10:30AM)									
		0311003508	R	Temp	11/06/2003	11/06/2003	0.00	0.00	19,839.23	0.00	19,839.23
		Strain / Knee / Fall; NOC / Ground ( 9:00PM)									
		0611002558	O	Temp	11/03/2006	11/03/2006	278.94	0.00	15,918.20	9,992.80	25,911.00
		Strain / Ankle / Crime / Ground (12:00AM)									
		0701000193	O	Temp	01/30/2007	01/30/2007	0.00	0.00	1,032.92	4,243.08	5,276.00
		Contusion / Hand / Crime / Wood items ( 3:00PM)									

### GRAND TOTALS

56 Unique Tax ID(s) Reported

Claims - Open 199

**ATTACHMENT H**

**POST Basic Academy Injury Information**

<b>Agency</b>	<b>Contact Person</b>	<b>Class Size</b>	<b>Injured Out</b>	<b>Removal Ratio</b>	<b>Injured Recovered</b>	<b>Recovered Ratio</b>
Oakland PD	Ray Backman	36	1	36.00	5	7.20
San Jose PD	Christina LaCap	45	2	22.50	10	4.50
San Francisco PD	Bob Guillermo	50	3	16.67	7.5	6.67
Fresno City College	Jim Edison	50	0.1	500.00	12.5	4.00
Delta College	Bruce Able	60	0	n/a	10	n/a
College of San Mateo	Mike Celeste	50	2.5	20.00	11	4.55
Long Beach PD	Randy Allen	60	6	10.00	17.5	3.43
Ventura Co. SD	Cecil Valenti	42.5	7	6.07	7.5	5.67
Contra Costa Co. SD	Jeff Nelson	50	1	50.00	8	6.25
CA Dept. Forrestry	Gary Hankins	27.5	2	13.75	5	5.50
CA Highway Patrol	Mark D'Arelli	180	5	36.00	37	4.86
Riverside Co. SD	Tim Elwell	75	1	75.00	10	7.50
Sacramento Co. SD	Danny McAuliff	50	1.5	33.33	5.5	9.09
	<b>Averages</b>	<b>59.69</b>	<b>2.47</b>	<b>24.17</b>	<b>11.27</b>	<b>5.30</b>

**Removal Ratio** = the average number of students in an academy class for every **one** student that injures out  
**Recovered Ratio** = the average number of students in an academy class for every **one** student that misses any portion of a class due to injury but recovers from the injury