

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
04/12/2016	Tree claim	1600301-000	01/10/2016	03/28/2016	05/23/2016
04/12/2016	Failure to Yield Right of Way	1600295-000	03/04/2016	03/28/2016	09/30/2016
04/12/2016	Slip, trip & Falls	1600304-000	01/12/2016	03/28/2016	12/15/2016
04/13/2016	FTYROW	1501543-001	12/12/2015	03/29/2016	05/13/2016
04/13/2016	Emergency Vehicle Negligence	1600308-000	03/06/2016	03/29/2016	06/07/2016
08/03/2016	Side Swipe Claim	1600853-000	02/20/2016	03/29/2016	
04/13/2016	Pothole	1600309-000	03/15/2016	03/29/2016	05/11/2016
03/29/2016	Pothole	1600284-000	02/16/2016	03/29/2016	08/15/2016
04/13/2016	Collision w/non-moving object	1600310-000	01/25/2016	03/29/2016	10/13/2016
04/13/2016	Pothole	1600311-000	02/24/2016	03/29/2016	06/20/2016
04/11/2016	Collision w/ non- moving object	1501612-000	11/17/2015	03/29/2016	
04/13/2016	FTYROW	1501543-002	12/12/2015	03/29/2016	05/13/2016
04/13/2016	FTYROW	1501543-003	12/12/2015	03/29/2016	05/13/2016
04/13/2016	FTYROW	1501543-004	12/12/2015	03/29/2016	05/13/2016
04/13/2016	General Personal injury	1600307-000	02/11/2016	03/29/2016	
04/13/2016	Premises liability	1600306-000	03/16/2016	03/29/2016	
04/13/2016	Slip, Trip and Fall	1501615-000	10/31/2015	03/29/2016	09/20/2016
04/13/2016	Pothole	1600312-000	03/03/2016	03/30/2016	05/20/2016
04/13/2016	Pothole	1600313-000	03/18/2016	03/30/2016	
04/13/2016	Collision w/ non-moving object	1600314-000	01/28/2016	03/30/2016	
04/13/2016	Side swipe and/ or lane change	1600315-001	03/10/2016	03/31/2016	
04/13/2016	Side swipe and/ or lane change	1600315-000	03/10/2016	03/31/2016	
04/13/2016	Pothole	1600316-000	02/10/2016	03/31/2016	09/09/2016
04/13/2016	Pothole	1600319-000	02/03/2016	03/31/2016	12/13/2016
04/14/2016	Pothole	1600323-000	02/21/2016	03/31/2016	07/19/2016
04/14/2016	Collision w/ non-moving object	1600322-000	01/27/2016	03/31/2016	
04/13/2016	Collision w/ non-moving object	1600318-000	01/25/2016	03/31/2016	11/18/2016
04/13/2016	Auto Negligence	1600317-000	02/14/2016	03/31/2016	05/12/2016
04/13/2016	Contractor negligence	1501616-000	12/04/2015	03/31/2016	09/22/2016
04/13/2016	Pothole	1600321-000	02/25/2016	03/31/2016	05/11/2016
04/13/2016	Prisoner claim	1600320-000	01/01/2016	03/31/2016	05/23/2016
04/20/2016	Pothole	1600327-000	03/17/2016	04/01/2016	07/06/2016
04/20/2016	Pothole	1600328-000	02/27/2016	04/01/2016	09/28/2016
04/20/2016	Pothole	1600330-000	03/05/2016	04/01/2016	05/19/2016
04/20/2016	Collision w/ non- moving object	1600326-000	03/09/2016	04/01/2016	05/11/2016
04/20/2016	Negligent handling of property	1501618-000	09/16/2015	04/01/2016	10/21/2016
04/20/2016	Side Swipe and/or Lane Change	1600332-000	01/21/2016	04/01/2016	09/12/2016
04/20/2016	Auto negligence	1600331-000	02/05/2016	04/01/2016	06/15/2016
04/20/2016	General property damage	1600329-000	02/17/2016	04/01/2016	09/15/2016
04/20/2016	Prisoner claim	1600324-000	02/16/2016	04/01/2016	07/20/2016
04/20/2016	Prisoner claim	1600325-000	03/15/2016	04/01/2016	05/17/2016
04/20/2016	False Arrest / Assault	1501619-001	10/12/2015	04/01/2016	08/12/2016
04/20/2016	False Arrest / Assault	1501619-000	10/12/2015	04/01/2016	08/12/2016
04/20/2016	Pothole	1600338-000	03/07/2016	04/04/2016	07/21/2016
04/20/2016	Pothole	1600335-000	03/18/2016	04/04/2016	07/06/2016
04/20/2016	Pothole	1600337-000	03/23/2016	04/04/2016	12/15/2016
04/20/2016	Negligent maintenance of public space	1600334-000	01/23/2016	04/04/2016	06/27/2016
04/20/2016	pothole	1600336-000	03/03/2016	04/04/2016	
04/20/2016	Collision w/ non-movning object	1401600-000	10/09/2014	04/04/2016	06/08/2016
04/20/2016	Collision w/ non-moving object	1201411-000	03/16/2012	04/04/2016	04/21/2016
04/20/2016	Rear end collision	1600264-001	02/05/2016	04/04/2016	09/20/2016
04/21/2016	collision w/ non-moving object	1600340-000	03/16/2016	04/04/2016	06/21/2016
04/20/2016	Prisoner claim	1501620-000	11/05/2015	04/04/2016	
04/20/2016	Search Warrant	1600333-000	03/17/2016	04/04/2016	05/19/2016
04/21/2016	Rear end collision	1501622-000	11/01/2015	04/05/2016	06/27/2016
04/21/2016	FTYROW	1600348-000	01/28/2016	04/05/2016	06/10/2016
04/21/2016	General personal injury	1501624-000	11/15/2015	04/05/2016	07/18/2016
04/21/2016	Pothole	1600341-000	03/18/2016	04/05/2016	08/19/2016
04/21/2016	Pothole	1501623-000	02/19/2015	04/05/2016	05/12/2016
04/21/2016	Pothole	1600344-000	03/17/2016	04/05/2016	07/05/2016
04/21/2016	Pothole	1600345-000	03/23/2016	04/05/2016	05/19/2016
04/21/2016	collision w/ non-moving object	1501621-000	12/17/2015	04/05/2016	08/05/2016
04/21/2016	Auto Negligence	1600339-000	02/01/2016	04/05/2016	
04/21/2016	Side Swipe and/or lane change	1600346-000	03/02/2016	04/05/2016	07/12/2016
04/21/2016	Student Assault	1501627-000	11/30/2015	04/05/2016	05/19/2016
04/21/2016	Prisoner claim	1600342-000	02/19/2016	04/05/2016	07/20/2016
04/21/2016	Prisoner claim	1600343-000	03/28/2016	04/05/2016	07/20/2016
05/26/2016	Negligent handling of property	1600473-000	01/26/2016	04/05/2016	09/08/2016
04/21/2016	Non-District Claim	1600347-000	01/08/2016	04/05/2016	10/07/2016
04/21/2016	Negligence	1501625-000	10/10/2015	04/05/2016	06/02/2016
04/21/2016	FTYROW	1501628-000	10/09/2015	04/06/2016	07/05/2016
04/22/2016	Negligent maintenance of public space	1600349-000	02/18/2016	04/06/2016	11/04/2016
04/22/2016	Collision w/ non-moving object	1600350-000	01/30/2016	04/06/2016	
04/22/2016	General Property Damage - No D.C. agency involved.	1301205-000	03/11/2013	04/06/2016	05/10/2016
04/26/2016	FTYROW	1600361-000	03/28/2016	04/07/2016	09/30/2016
04/26/2016	Pothole	1600360-000	04/01/2016	04/07/2016	12/24/2016

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
04/26/2016	Pothole	1600356-000	02/24/2016	04/07/2016	06/20/2016
04/26/2016	Pothole	1600359-000	02/24/2016	04/07/2016	11/02/2016
04/26/2016	Negligent maintenance of public space	1501630-000	10/23/2015	04/07/2016	
04/22/2016	sideswipe/lane change	1600351-000	03/25/2016	04/07/2016	
04/26/2016	collision w/ non-moving object	1600355-000	01/25/2016	04/07/2016	10/20/2016
04/26/2016	Auto Negligence	1600358-000	03/21/2016	04/07/2016	08/15/2016
04/26/2016	Contractor Negligence	1600357-000	02/24/2016	04/07/2016	09/15/2016
04/26/2016	Pothole	1600353-000	04/07/2016	04/08/2016	07/01/2016
04/26/2016	Rear End Collision	1501421-001	12/15/2015	04/08/2016	06/30/2016
04/26/2016	False Arrest/ Assault	1600354-000	01/09/2016	04/08/2016	12/14/2016
08/03/2016	Stolen Property (from school's classroom)	1600854-000	03/31/2016	04/11/2016	09/08/2016
05/02/2016	Porter	1600379-000	03/02/2016	04/11/2016	12/27/2016
05/02/2016	Negligent maintenance of public space	1600371-000	04/08/2016	04/11/2016	06/15/2016
05/02/2016	Negligent maintenance of public space	1600374-000	04/05/2016	04/11/2016	12/27/2016
05/02/2016	Pothole	1600376-000	03/15/2016	04/11/2016	07/11/2016
05/02/2016	Pothole	1600370-000	02/24/2016	04/11/2016	08/23/2016
05/02/2016	Pothole	1600373-000	02/20/2016	04/11/2016	07/05/2016
05/02/2016	Pothole	1600375-000	02/02/2016	04/11/2016	09/01/2016
05/02/2016	Pothole	1600378-000	01/25/2016	04/11/2016	08/08/2016
05/02/2016	rear end collision	1600377-000	03/22/2016	04/11/2016	01/10/2017
05/02/2016	No information	1600372-000	01/01/2016	04/11/2016	09/20/2016
05/02/2016	False arrest/ assault	1401602-000	10/03/2014	04/11/2016	08/30/2016
04/26/2016	Pothole	1600363-000	02/18/2016	04/12/2016	05/27/2016
04/26/2016	Pothole	1501633-000	03/07/2015	04/12/2016	05/11/2016
05/02/2016	Collision w/ non moving object	1501639-000	12/14/2015	04/12/2016	01/10/2017
04/26/2016	Negligent handling of property	1600362-000	01/22/2016	04/12/2016	
04/26/2016	Tree claim	1600364-000	03/28/2016	04/12/2016	07/06/2016
05/04/2016	Slip, trip, & falls	1600383-000	02/17/2016	04/12/2016	07/12/2016
05/02/2016	Negligent handling of public space	1600369-000	02/16/2016	04/12/2016	07/01/2016
05/04/2016	Slip, trip, & falls	1600384-000	01/28/2016	04/12/2016	
04/26/2016	Negligent handling of property	1501632-000	10/12/2015	04/12/2016	10/17/2016
04/26/2016	False arrest / assault	1501631-000	10/13/2015	04/12/2016	09/07/2016
05/27/2016	General Personal Injury	1401604-000	07/01/2014	04/12/2016	06/14/2016
05/05/2016	Pothole	1600393-000	02/23/2016	04/13/2016	06/20/2016
05/05/2016	Collision w/ non moving object	1600394-000	01/23/2016	04/13/2016	06/15/2016
05/04/2016	prisoner claim	1600382-000	03/28/2016	04/13/2016	07/20/2016
05/04/2016	prisoner claim	1600381-000	03/22/2016	04/13/2016	07/20/2016
05/05/2016	Search Warrant	1501642-000	09/22/2015	04/13/2016	08/23/2016
05/27/2016	General Personal Injury	1501661-000	12/01/2015	04/13/2016	06/20/2016
05/05/2016	Side swipe and/or lane change	1600396-000	02/12/2016	04/14/2016	01/12/2017
05/05/2016	Side swipe and/or lane change	1600396-001	02/12/2016	04/14/2016	01/12/2017
05/04/2016	pothole	1600385-000	03/01/2016	04/14/2016	09/22/2016
05/04/2016	Pothole	1600387-000	02/24/2016	04/14/2016	10/18/2016
05/04/2016	Pothole	1600388-000	02/27/2016	04/14/2016	08/19/2016
05/04/2016	Pothole	1600386-000	04/04/2016	04/14/2016	10/20/2016
05/04/2016	Pothole	1600389-000	03/20/2016	04/14/2016	
05/04/2016	negligent handling of property	1600380-000	01/29/2016	04/14/2016	
05/05/2016	Improper tow	1600397-000	01/12/2016	04/14/2016	11/15/2016
05/04/2016	tow	1600391-000	03/02/2016	04/14/2016	
05/05/2016	Collision w/ non moving object	1600395-000	04/07/2016	04/14/2016	08/24/2016
05/04/2016	Side swipe and/or lane change	1600392-000	03/23/2016	04/14/2016	
05/04/2016	Side Swipe and/or lane change	1600390-000	01/30/2016	04/14/2016	07/22/2016
04/26/2016	Slip, Trip & Falls	1600352-000	03/24/2016	04/14/2016	05/19/2016
05/05/2016	Rear end collision	1501643-000	10/16/2015	04/18/2016	06/28/2016
05/05/2016	Negligent maintenance of public space	1600406-000	04/02/2016	04/18/2016	10/14/2016
05/05/2016	Pothole	1600408-000	03/25/2016	04/18/2016	07/18/2016
05/05/2016	Pothole	1600409-000	03/03/2016	04/18/2016	07/11/2016
05/05/2016	Pothole	1600402-000	03/22/2016	04/18/2016	08/19/2016
05/05/2016	Pothole	1600403-000	02/23/2016	04/18/2016	07/28/2016
05/09/2016	Pothole	1501649-000	06/11/2015	04/18/2016	05/19/2016
05/05/2016	Pothole	1600404-000	03/22/2016	04/18/2016	06/17/2016
05/05/2016	Pothole	1600407-000	03/09/2016	04/18/2016	
05/05/2016	Collision w/ non moving object	1600405-000	04/04/2016	04/18/2016	08/01/2016
05/05/2016	rear end	1600398-000	03/18/2016	04/18/2016	08/23/2016
05/05/2016	Collision w/ non moving object	1600400-000	04/13/2016	04/18/2016	11/14/2016
05/05/2016	General Personal Injury	1600410-000	03/24/2016	04/19/2016	07/18/2016
05/05/2016	Pothole	1600411-000	04/11/2016	04/19/2016	08/19/2016
05/05/2016	Negligent maintenance of public space	1600412-000	04/03/2016	04/19/2016	09/30/2016
05/06/2016	pothole	1600414-000	02/27/2016	04/19/2016	07/11/2016
05/09/2016	Pothole	1600424-000	02/16/2016	04/19/2016	11/09/2016
05/05/2016	Pothole	1600413-000	02/14/2016	04/19/2016	06/20/2016
05/09/2016	Side swipe and/or lane change	1501644-000	10/01/2015	04/19/2016	11/15/2016
05/09/2016	Student injury by teacher	1401603-000	10/01/2014	04/19/2016	05/23/2016
05/06/2016	Pedestrian Auto Collision	1600415-000	03/08/2016	04/19/2016	
05/09/2016	Negligent handling of property	1600416-000	04/04/2016	04/19/2016	01/17/2017
04/19/2016	General property damage	1501617-000	12/13/2015	04/19/2016	

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
05/09/2016	Pothole	1600419-000	04/13/2016	04/20/2016	01/12/2017
05/09/2016	Improper backing	1501645-000	08/19/2015	04/20/2016	06/22/2016
05/09/2016	Negligent handling of property	1600417-000	03/16/2016	04/20/2016	
05/09/2016	improper tow	1600418-000	04/11/2016	04/20/2016	07/21/2016
05/09/2016	collision w/non-moving object	1600422-000	01/23/2016	04/20/2016	
05/09/2016	Slip, Trip & falls	1600421-000	03/21/2016	04/20/2016	11/16/2016
05/09/2016	Negligent handling of property	1600420-000	03/07/2016	04/20/2016	07/18/2016
05/09/2016	Negligent handling of property	1501646-000	12/23/2015	04/20/2016	
05/24/2016	General bodily Injury	1600452-000	03/30/2016	04/20/2016	06/14/2016
05/09/2016	collision w/ non moving object	1600423-000	03/09/2016	04/21/2016	12/15/2016
05/09/2016	Auto Negligence	1600426-000	04/11/2016	04/22/2016	05/16/2016
05/09/2016	pothole	1600425-000	03/25/2016	04/22/2016	01/30/2017
05/09/2016	Pothole	1600427-000	03/04/2016	04/22/2016	06/20/2016
05/09/2016	collision w/ non moving object	1501650-000	12/17/2015	04/22/2016	
05/10/2016	Rear end collision	1600428-000	04/01/2016	04/22/2016	05/31/2016
05/10/2016	Side Swipte and/or lane change	1501651-000	12/14/2015	04/22/2016	
05/10/2016	Side Swipte and/or lane change	1600432-000	01/15/2016	04/25/2016	05/31/2016
05/10/2016	Collision w/ non moving object	1600431-000	03/10/2016	04/25/2016	
05/10/2016	Pothole	1600430-000	04/06/2016	04/25/2016	06/20/2016
05/10/2016	false arrest / assault	1600429-000	03/27/2016	04/25/2016	06/16/2016
05/24/2016	Pothole	1600448-000	02/27/2016	04/26/2016	
05/10/2016	FTYROW	1600434-000	04/01/2016	04/26/2016	09/20/2016
05/24/2016	Prisoner claim	1600453-000	04/12/2016	04/26/2016	
05/10/2016	Pedestrian Auto Collision	1600433-000	04/19/2016	04/26/2016	
05/02/2016	Rear end collision	1600367-000	01/29/2016	04/27/2016	
05/10/2016	pothole	1600438-000	03/08/2016	04/27/2016	11/02/2016
05/10/2016	Pothole	1501654-000	12/07/2015	04/27/2016	10/06/2016
05/10/2016	pothole	1600439-000	02/08/2016	04/27/2016	08/30/2016
05/10/2016	Pothole	1600435-000	03/10/2016	04/27/2016	
05/10/2016	Collision w/ non moving object	1600436-000	01/23/2016	04/27/2016	01/09/2017
05/10/2016	rear end collision	1501652-000	12/31/2015	04/27/2016	11/28/2016
05/10/2016	Side Swipe and/or Lane change	1600440-000	04/23/2016	04/27/2016	07/12/2016
05/10/2016	Auto Negligence	1301206-000	10/31/2013	04/27/2016	07/07/2016
05/10/2016	Prisoner claim	1600442-000	01/01/2016	04/27/2016	05/19/2016
05/10/2016	Prisoner claim	1600441-000	04/18/2016	04/27/2016	07/20/2016
05/24/2016	false arrest / assault	1600429-001	03/27/2016	04/27/2016	06/16/2016
05/25/2016	Failure to Yield Right of Way	1600136-002	02/12/2016	04/28/2016	10/06/2016
05/25/2016	Improper backing	1501655-000	11/19/2015	04/28/2016	08/22/2016
05/25/2016	Negligent maintenance of public space	1600461-000	01/10/2016	04/28/2016	08/30/2016
05/25/2016	Pothole	1600463-000	04/16/2016	04/28/2016	10/25/2016
05/25/2016	collision w/ non moving object	1600460-000	01/27/2016	04/28/2016	
05/24/2016	Pothole	1600455-000	04/21/2016	04/28/2016	
05/25/2016	Improper Auction	1600462-000	02/27/2016	04/28/2016	07/05/2016
05/25/2016	Negligent maintenance of public space	1600458-000	04/18/2016	04/28/2016	09/22/2016
05/24/2016	Negligent handling of property	1600454-000	03/29/2016	04/28/2016	07/26/2016
05/25/2016	Rear end collision	1501657-000	12/04/2015	04/28/2016	09/28/2016
05/25/2016	General Property Damage	1600459-000	03/29/2016	04/28/2016	10/11/2016
05/25/2016	Pothole	1600468-000	04/02/2016	04/28/2016	07/28/2016
05/25/2016	Side swipe and/or lane change	1600456-000	03/07/2016	04/28/2016	06/06/2016
05/24/2016	Negligent maintenance of public space	1600449-000	02/19/2016	04/28/2016	09/26/2016
05/24/2016	Prisoner Claim	1301207-000	06/01/2013	04/28/2016	09/15/2016
05/25/2016	DPW Trash Can Damage	1600457-000	04/19/2016	04/28/2016	08/15/2016
05/11/2016	Negligent maintenance of public space	1600443-000	03/17/2016	04/28/2016	
04/28/2016	False Arrest / Assault	1600365-000	01/14/2016	04/28/2016	06/03/2016
05/02/2016	Wrongful Termination	1600368-000	01/30/2016	04/28/2016	11/04/2016
05/25/2016	False Arrest / Assault	1501656-000	10/31/2015	04/28/2016	07/06/2016
05/25/2016	Negligent maintenance of public space	1600464-000	04/24/2016	04/29/2016	06/13/2016
05/25/2016	Pothole	1600465-000	02/27/2016	04/29/2016	09/14/2016
05/24/2016	Pothole	1600450-000	04/22/2016	04/29/2016	09/20/2016
05/25/2016	Tree Claim	1600467-000	03/28/2016	04/29/2016	09/20/2016
06/01/2016	Collision w/Non-moving Object	1501060-001	09/02/2015	05/02/2016	08/22/2016
05/25/2016	Collision w/Non-moving object	1600040-001	01/22/2016	05/02/2016	07/19/2016
05/25/2016	Pothole	1600471-000	04/15/2016	05/02/2016	07/18/2016
05/25/2016	Pothole	1600470-000	01/07/2016	05/02/2016	08/12/2016
05/25/2016	Pothole	1600472-000	04/19/2016	05/02/2016	
05/26/2016	Collision w/ non moving object	1600474-000	01/04/2016	05/02/2016	06/10/2016
05/26/2016	collision w/ non moving object	1600475-000	03/24/2016	05/02/2016	
05/25/2016	Prisoner Complaint	1600469-000	04/06/2016	05/02/2016	09/15/2016
05/02/2016	General personal injury	1501638-000	09/28/2015	05/02/2016	09/30/2016
05/26/2016	Negligent handling of property	1501658-000	12/06/2015	05/02/2016	07/12/2016
05/04/2016	Wrongfrul Death	1501641-000	11/01/2015	05/02/2016	11/04/2016
05/04/2016	False arrest / Assault	1501640-000	11/19/2015	05/02/2016	10/06/2016
08/03/2016	Non-District Claim (WMATA)	1501708-000	10/28/2015	05/02/2016	
05/05/2016	General property damage / Snow removal related	1600399-000	01/26/2016	05/02/2016	
05/26/2016	Pothole	1501659-000	12/03/2015	05/03/2016	12/16/2016
05/26/2016	Tree claim	1600478-000	04/04/2016	05/03/2016	09/30/2016

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
05/27/2016	Pothole	1600482-000	03/08/2016	05/03/2016	06/15/2016
05/26/2016	collision w/ non moving object	1600477-000	04/30/2016	05/03/2016	07/21/2016
05/26/2016	Collision w/ non moving object	1600476-000	04/12/2016	05/03/2016	10/11/2016
05/26/2016	FTYROW	1600479-000	03/22/2016	05/03/2016	07/18/2016
05/25/2016	FTYROW	1600466-000	04/26/2016	05/03/2016	
05/27/2016	UNK	1600481-000	04/26/2016	05/03/2016	06/20/2016
05/27/2016	negligent maintenance of public space	1600480-000	02/03/2016	05/03/2016	07/11/2016
05/27/2016	Overdetention	1501660-000	11/12/2015	05/03/2016	07/11/2016
06/09/2016	General Personal Injury	0801619-000	12/23/2008	05/03/2016	07/20/2016
05/31/2016	rear end collision	1600485-000	01/21/2016	05/04/2016	
05/31/2016	rear end collision	1600485-001	01/21/2016	05/04/2016	
05/31/2016	Pothole	1600487-000	04/11/2016	05/04/2016	10/05/2016
05/31/2016	Pothole	1600486-000	03/06/2016	05/04/2016	01/24/2017
06/09/2016	Collision w/ Non-moving Object	1600545-000	01/26/2016	05/04/2016	12/15/2016
05/31/2016	Pothole	1600489-000	03/16/2016	05/04/2016	08/23/2016
05/27/2016	Improper Tow	1600483-000	05/02/2016	05/04/2016	09/08/2016
05/31/2016	Slip, trip & falls	1501663-000	11/23/2015	05/04/2016	09/20/2016
05/31/2016	Contractor Negligence	1501662-000	11/17/2015	05/04/2016	
05/31/2016	Improper Tow	1600488-000	03/12/2016	05/04/2016	
05/31/2016	Pothole	1600493-000	03/15/2016	05/05/2016	10/14/2016
05/31/2016	Pothole	1600492-000	04/07/2016	05/05/2016	12/06/2016
05/31/2016	Pothole	1501664-000	12/25/2015	05/05/2016	12/15/2016
05/31/2016	Pothole	1600490-000	02/15/2016	05/05/2016	08/31/2016
05/31/2016	side swipe and/or lane change	1501665-000	11/16/2015	05/05/2016	
05/31/2016	Improper tow	1600494-000	04/08/2016	05/05/2016	10/20/2016
05/31/2016	General Personal Injury	1600491-000	04/21/2016	05/05/2016	
06/01/2016	Pothole	1600496-000	01/03/2016	05/06/2016	07/18/2016
06/01/2016	Pothole	1600498-000	05/01/2016	05/06/2016	09/19/2016
06/01/2016	tree claim	1600499-000	01/01/2016	05/06/2016	06/20/2016
06/09/2016	Death Claim	1600544-000	05/04/2016	05/06/2016	
05/31/2016	False arrest/ assault	1501666-000	11/11/2015	05/06/2016	08/01/2016
06/01/2016	Rear end collision	1600497-000	04/22/2016	05/06/2016	
06/01/2016	Pothole	1600500-000	03/28/2016	05/09/2016	10/03/2016
05/18/2016	Improper Tow	1600446-000	03/08/2016	05/09/2016	09/08/2016
06/01/2016	Collision w/ non moving object	1600501-000	01/01/2016	05/09/2016	10/13/2016
06/01/2016	General Personal Injury	1501667-000	11/16/2015	05/09/2016	
05/10/2016	False Arrest / Assault	1501653-000	12/04/2015	05/09/2016	10/21/2016
05/10/2016	False Arrest/ Assault	1600437-000	03/04/2016	05/09/2016	
06/02/2016	failure to maintain control	1501669-000	12/21/2015	05/10/2016	11/29/2016
06/01/2016	Pothole	1600503-000	05/08/2016	05/10/2016	06/10/2016
06/02/2016	Pothole	1600506-000	04/14/2016	05/10/2016	10/17/2016
06/02/2016	Tree Claim	1600505-000	03/02/2016	05/10/2016	06/27/2016
06/01/2016	Pothole	1600502-000	04/25/2016	05/10/2016	
06/02/2016	Negligent maintenance of public space	1600510-000	03/12/2016	05/10/2016	
06/02/2016	Unknown	1600509-000	03/17/2016	05/10/2016	
06/02/2016	General property damage	1600508-000	04/15/2016	05/10/2016	11/29/2016
06/02/2016	side swipe and/or lane change	1600504-000	03/20/2016	05/10/2016	10/25/2016
06/02/2016	Negligent handling of public space	1501670-000	11/11/2015	05/10/2016	06/16/2016
06/01/2016	Wrongful conviction	1301209-000	10/07/2013	05/10/2016	
06/02/2016	Death claim	1600507-000	01/03/2016	05/10/2016	
06/01/2016	Non-District claim	1501668-000	12/15/2015	05/10/2016	06/27/2016
06/02/2016	Failure to maintain control	1501671-000	11/14/2015	05/11/2016	07/18/2016
06/02/2016	side swipe and/or lane change	1600511-000	04/01/2016	05/11/2016	10/20/2016
06/02/2016	General property damage	1600512-000	04/27/2016	05/11/2016	
06/02/2016	collision w/ non moving object	1600514-000	01/23/2016	05/11/2016	11/29/2016
06/02/2016	collision w/ non moving object	1600513-000	03/18/2016	05/11/2016	09/22/2016
06/02/2016	Failure to maintain control	1101344-000	04/23/2011	05/12/2016	06/02/2016
06/02/2016	Failure to maintain control	1600518-000	04/13/2016	05/12/2016	
06/06/2016	Pothole	1600521-000	03/26/2016	05/12/2016	11/28/2016
06/06/2016	Negligent handling of property	1600523-000	01/03/2016	05/12/2016	08/15/2016
06/06/2016		1600524-000	04/27/2016	05/12/2016	
06/06/2016	Emergency Vehicle Negligence	1600520-000	03/23/2016	05/12/2016	08/15/2016
06/06/2016	Side Swipe and/ or Lane Change	1600519-000	03/05/2016	05/12/2016	06/27/2016
06/06/2016	general property damage	1501673-000	10/01/2015	05/12/2016	08/19/2016
06/06/2016	contractor negligence	1600522-000	02/01/2016	05/12/2016	08/04/2016
06/02/2016	false arrest/ assault	1600517-000	04/12/2016	05/12/2016	09/15/2016
06/02/2016	False arrest/Assault	1600516-000	04/06/2016	05/12/2016	09/14/2016
06/06/2016	pothole	1600525-000	05/03/2016	05/13/2016	07/26/2016
06/21/2016	Auto negligence	1600592-000	05/03/2016	05/13/2016	09/15/2016
06/21/2016	Prisoner claim	1501680-000	11/16/2015	05/13/2016	
06/06/2016	Improper Backing	1600527-000	05/06/2016	05/15/2016	01/24/2017
06/06/2016	Prisoner claim	1600530-000	04/15/2016	05/15/2016	
06/06/2016	Pothole	1600531-000	04/27/2016	05/16/2016	01/03/2017
06/09/2016	Pothole	1600539-000	04/08/2016	05/16/2016	07/22/2016
06/06/2016	Pothole	1600532-000	04/24/2016	05/16/2016	08/11/2016
06/08/2016	Pothole	1600535-000	03/11/2016	05/16/2016	08/12/2016

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
06/08/2016	Pothole	1600534-000	02/01/2016	05/16/2016	
06/09/2016	Pothole	1600536-000	05/08/2016	05/16/2016	
06/09/2016	collision w/ non-moving object	1600537-000	01/25/2016	05/16/2016	11/28/2016
06/09/2016	collision w/ non moving object	1600538-000	01/23/2016	05/16/2016	09/06/2016
07/13/2016	collision w/ non moving object	1600514-001	01/23/2016	05/16/2016	
06/09/2016	Side Swipe and/or lane change	1600541-000	05/11/2016	05/16/2016	
06/08/2016	Wrongful Conviction / Overdetention	1101345-000	11/11/2011	05/16/2016	06/08/2016
06/08/2016	Overdetention / Wrongful conviction	1600533-000	05/10/2016	05/16/2016	
06/09/2016	Pothole	1600540-000	05/02/2016	05/16/2016	10/18/2016
06/09/2016	pothole	1600548-000	02/25/2016	05/17/2016	09/12/2016
06/09/2016	pothole	1600549-000	05/10/2016	05/17/2016	11/28/2016
06/09/2016	Pothole	1600547-000	01/01/2016	05/17/2016	08/30/2016
06/10/2016	Tree claim	1600554-000	05/02/2016	05/17/2016	10/03/2016
06/09/2016	Pothole	1600551-000	05/05/2016	05/17/2016	07/11/2016
06/09/2016	Negligent maintenance of public space	1600550-000	04/10/2016	05/17/2016	
06/13/2016	FTYROW	1600575-000	03/14/2016	05/17/2016	12/05/2016
06/09/2016	collision w/ non moving object	1600542-000	05/03/2016	05/17/2016	
06/10/2016	side swipe and/or lane change	1600553-000	03/10/2016	05/17/2016	
06/10/2016	Minor / Student injury at school	1600552-000	04/06/2016	05/17/2016	07/13/2016
06/09/2016	prisoner claim	1600543-000	05/10/2016	05/17/2016	
06/09/2016	General property loss	1600546-000	04/27/2016	05/17/2016	
05/18/2016	Collision w/non-moving object	1600276-001	03/09/2016	05/18/2016	08/15/2016
06/10/2016	Tree claim	1600557-000	04/02/2016	05/18/2016	08/18/2016
06/10/2016	Tree claim	1600558-000	05/02/2016	05/18/2016	07/11/2016
06/10/2016	Pothole	1600556-000	05/08/2016	05/18/2016	
06/10/2016	collision w/ non moving object	1600555-000	03/17/2016	05/18/2016	09/02/2016
06/10/2016	General Personal injury	1501674-000	11/19/2015	05/18/2016	
06/10/2016	Side Swipe Claim	1600560-000	05/07/2016	05/19/2016	
06/10/2016	side swipe and/or lane change	1600561-000	04/18/2016	05/19/2016	
06/10/2016	Non-District Claim	1600559-000	04/04/2016	05/19/2016	07/13/2016
06/10/2016	General Property Damage	1600562-000	04/26/2016	05/19/2016	09/15/2016
06/10/2016	Side swipe and/or lane change	1600563-000	05/05/2016	05/19/2016	09/27/2016
06/13/2016	Pothole	1600567-000	04/19/2016	05/20/2016	08/29/2016
06/13/2016	Pothole	1600568-000	05/10/2016	05/20/2016	06/14/2016
06/10/2016	Improper tow	1600566-000	04/27/2016	05/20/2016	08/08/2016
06/13/2016	collision w/ non moving object	1600569-000	02/15/2016	05/20/2016	
06/13/2016	No loss given	1600570-000	01/01/2016	05/20/2016	06/20/2016
05/24/2016	Minor- General Personal Injury	1600451-000	04/08/2016	05/20/2016	10/17/2016
06/02/2016	Minor	1600515-000	04/13/2016	05/20/2016	
06/29/2016	Minor	1600515-001	04/13/2016	05/20/2016	
06/10/2016	minor	1600565-000	01/07/2016	05/20/2016	
06/13/2016	Negligent Maintenance of public / Slip, trip & fall	1600571-000	05/13/2016	05/20/2016	08/08/2016
06/22/2016	General Personal Injury	1501682-000	11/24/2015	05/20/2016	07/19/2016
06/22/2016	General Personal Injury	1501681-000	11/23/2015	05/20/2016	
06/13/2016	Improper backing	1600572-000	05/01/2016	05/23/2016	
06/13/2016	Pothole	1501676-000	03/24/2016	05/23/2016	08/22/2016
06/13/2016	Pothole	1600576-000	03/01/2016	05/23/2016	11/18/2016
06/13/2016	Pothole	1600574-000	05/07/2016	05/23/2016	07/29/2016
06/13/2016	Pothole	1600577-000	05/11/2016	05/23/2016	08/02/2016
06/13/2016	Slip, trip, & fall	1501675-000	12/24/2015	05/23/2016	09/22/2016
06/13/2016	Slip, trip, & fall	1501677-000	12/02/2015	05/23/2016	09/22/2016
06/13/2016	Pothole	1600580-000	05/06/2016	05/24/2016	08/30/2016
06/13/2016	Negligent maintenance of public space	1600579-000	02/27/2016	05/24/2016	
06/13/2016	collision w/ on moving object	1600578-000	04/12/2016	05/24/2016	08/01/2016
06/21/2016	Collision w/ non-moving object	1600586-000	04/19/2016	05/24/2016	08/31/2016
06/13/2016	Minor - Student sexual assault by teacher	1301210-000	11/01/2013	05/24/2016	08/29/2016
06/13/2016	Negligente maintenance of public space	1600581-000	05/18/2016	05/24/2016	12/28/2016
06/22/2016	pothole	1600602-000	05/24/2016	05/25/2016	10/05/2016
06/21/2016	General property damage	1600588-000	01/15/2016	05/25/2016	09/21/2016
06/22/2016	Auto Negligence	1600599-000	04/14/2016	05/25/2016	02/02/2017
06/22/2016	Non-District claim	1600601-000	04/27/2016	05/25/2016	07/01/2016
06/21/2016	Tree claim	1600591-000	05/14/2016	05/26/2016	11/23/2016
06/21/2016	negligent handling of property	1600590-000	04/25/2016	05/26/2016	
06/21/2016	Auto Negligence	1600589-000	01/18/2016	05/26/2016	
06/22/2016	General personal injury	0402448-000	01/01/2004	05/26/2016	
06/22/2016	tree claim	1600597-000	04/03/2016	05/27/2016	08/16/2016
06/22/2016	tree claim	1501683-000	12/02/2015	05/27/2016	09/19/2016
06/22/2016	Pothole	1600598-000	05/04/2016	05/27/2016	08/30/2016
06/21/2016	Negligent maintenace of public space	1600593-000	05/22/2016	05/27/2016	09/18/2016
06/22/2016	Negligent maintenance of public space	1600595-000	05/22/2016	05/27/2016	09/19/2016
05/31/2016	Improper tow	1600484-000	05/24/2016	05/27/2016	07/18/2016
06/22/2016	Improper tow	1600596-000	04/30/2016	05/27/2016	09/30/2016
07/01/2016	Side swipe and/or lane change	1600396-002	02/12/2016	05/31/2016	01/12/2017
06/22/2016	Failure to Maintain Control	1600607-000	05/07/2016	05/31/2016	
06/22/2016	Side Swipe and/or lane change	1600603-000	04/04/2016	05/31/2016	09/19/2016
06/22/2016	Auto Negligence	1600609-000	04/07/2016	05/31/2016	09/19/2016

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
06/22/2016	Pothole	1600604-000	05/21/2016	05/31/2016	09/09/2016
06/28/2016	Collision w/ non-moving object	1600613-000	05/13/2016	05/31/2016	09/08/2016
06/13/2016	Personal Injury	1600573-000	04/12/2016	05/31/2016	08/01/2016
08/03/2016	Tree Claim	1600856-000	03/28/2016	05/31/2016	09/07/2016
06/22/2016	General property damage	1600606-000	05/01/2016	05/31/2016	11/28/2016
06/22/2016	side swipe and/or lane change	1600608-000	04/20/2016	05/31/2016	12/24/2016
06/22/2016	Side Swipe and/or lane change	1600605-000	05/18/2016	05/31/2016	
06/30/2016		1600626-000	05/21/2016	06/01/2016	08/02/2016
06/30/2016	General liability	1401605-000	07/04/2014	06/01/2016	07/18/2016
06/30/2016	Collision w/ non moving object	1600628-000	05/24/2016	06/01/2016	11/10/2016
06/30/2016	Slip, trip and fall	1600631-000	01/31/2016	06/01/2016	07/18/2016
06/29/2016	General property damage	1600615-000	04/10/2016	06/01/2016	07/22/2016
06/30/2016	Rear end collision	1600639-000	04/29/2016	06/02/2016	11/07/2016
06/30/2016	pothole	1600640-000	02/13/2016	06/02/2016	08/29/2016
06/30/2016	pothole	1600641-000	02/01/2016	06/02/2016	11/08/2016
06/30/2016	pothole	1600644-000	04/16/2016	06/02/2016	08/11/2016
06/30/2016	pothole	1600643-000	05/07/2016	06/02/2016	
06/30/2016	Side swipe and/or lane change	1600645-000	01/11/2016	06/02/2016	11/14/2016
06/30/2016	collision w/ non moving object	1600647-000	05/22/2016	06/02/2016	12/05/2016
08/03/2016	Non-District Claim ( WMATA)	1600855-000	04/11/2016	06/03/2016	08/18/2016
07/05/2016	Pothole	1600659-000	03/27/2016	06/03/2016	08/22/2016
07/05/2016	Collision w NON moving vehicle	1600658-000	05/19/2016	06/03/2016	
06/30/2016	rear end collision	1600648-000	05/16/2016	06/03/2016	
07/05/2016	DOC Claim (overdetention & prisoner claim)	1501692-000	12/07/2015	06/03/2016	
01/03/2017	Prisoner Claim	1601447-000	02/08/2016	06/03/2016	
07/05/2016	Rear-end Collision	1600664-000	05/31/2016	06/06/2016	09/22/2016
07/05/2016	FEMS Hose Damage (not secured)	1600662-000	01/28/2016	06/06/2016	
07/05/2016	General Personal Damage	1600660-000	02/29/2016	06/06/2016	
07/05/2016	Unknown (No documents attached. Just 1 letter from ALLSTATE)	1600661-000	05/29/2016	06/06/2016	07/15/2016
07/06/2016	Non-District Claim ( Housing Authority)	1501696-000	12/07/2015	06/07/2016	07/26/2016
07/06/2016	Non-District Claim ( Housing Authority)	1501697-000	12/07/2015	06/07/2016	09/22/2016
07/06/2016	Side Swipe by Circulator Bus	1600672-000	05/03/2016	06/07/2016	07/25/2016
07/11/2016	Non-District Claim ( Housing Authority)	1501697-001	12/07/2015	06/07/2016	09/22/2016
08/18/2016		1600907-000	02/19/2016	06/07/2016	02/02/2017
07/06/2016	Pothole	1600669-000	05/11/2016	06/07/2016	01/18/2017
07/06/2016	Pothole (3 of them consecutively)	1600671-000	03/06/2016	06/07/2016	09/06/2016
07/06/2016	Improper Lane Change	1600666-000	04/14/2016	06/07/2016	10/20/2016
07/06/2016	Pothole	1600667-000	05/31/2016	06/07/2016	09/12/2016
07/01/2016	Collision with NON moving vehicle (trash truck backed-up)	1600657-000	05/27/2016	06/07/2016	11/15/2016
07/06/2016	Auto Negligence (both pulled out at the same time)	1600665-000	05/28/2016	06/07/2016	12/06/2016
07/06/2016	Slip, Trip & Falls (soccer field at school)	1501695-000	12/08/2015	06/07/2016	
07/06/2016	General Personal Property Damage	1600668-000	05/11/2016	06/07/2016	07/11/2016
07/06/2016		1501693-000	07/01/2015	06/07/2016	
07/07/2016	Pothole	1600673-000	04/22/2016	06/08/2016	
07/07/2016	General Personal Property Damage	1501698-000	12/14/2015	06/09/2016	08/02/2016
07/07/2016	Pothole	1600675-000	05/22/2016	06/09/2016	01/13/2017
07/07/2016	Pothole	1600674-000	06/01/2016	06/09/2016	08/08/2016
06/22/2016	side swip and/or lane change	1600600-000	05/25/2016	06/09/2016	09/08/2016
07/07/2016	Wrongful Eviction	1600678-000	03/01/2016	06/09/2016	11/15/2016
07/07/2016	General Property Damage	1600677-000	05/21/2016	06/09/2016	07/29/2016
07/07/2016	General Property Damage	1600679-000	02/16/2016	06/09/2016	
07/07/2016	General Property Damage - DDOE	1401608-000	08/01/2014	06/09/2016	07/19/2016
07/07/2016	Collision w NON moving vehicle	1501699-000	12/11/2015	06/10/2016	10/11/2016
07/07/2016	Side Swipe	1600681-000	05/20/2016	06/10/2016	09/15/2016
07/07/2016	Collision w/ Non-moving Object	1600680-000	05/10/2016	06/10/2016	11/16/2016
07/13/2016	Prisoner Claim	1600721-000	01/01/2016	06/12/2016	07/20/2016
07/11/2016	Rear-end Collision	1600690-000	05/06/2016	06/13/2016	
07/11/2016	Rear-end Collision	1600691-000	03/23/2016	06/13/2016	08/01/2016
07/08/2016	General Property Damage	1600686-000	06/01/2016	06/13/2016	
07/08/2016	Drainhole	1600682-000	04/20/2016	06/13/2016	09/29/2016
07/08/2016	Side Swiped vehicle	1600685-000	03/22/2016	06/13/2016	
07/08/2016	Collision with NON moving vehicle	1600683-000	04/24/2016	06/13/2016	09/30/2016
06/17/2016	DC Whistleblower Act Claim	1501678-000	12/28/2015	06/13/2016	09/20/2016
07/13/2016	Rear-end Collision	1600698-000	05/19/2016	06/14/2016	
06/30/2016	Pothole	1600619-000	05/15/2016	06/14/2016	10/25/2016
07/08/2016	Nails in road	1600688-000	06/04/2016	06/14/2016	09/13/2016
07/08/2016	Pothole	1600687-000	05/13/2016	06/14/2016	08/16/2016
07/08/2016	Collision w NON moving vehicle	1600689-000	01/06/2015	06/14/2016	
07/13/2016	Failure to yield	1501700-000	06/16/2015	06/14/2016	11/10/2016
07/11/2016	Rear-end Collision	1600693-000	03/26/2016	06/14/2016	
07/11/2016	General Property Damage	1600692-000	04/14/2016	06/14/2016	01/17/2017
06/15/2016	Collision w/ Non-moving Object	1600582-000	01/27/2016	06/15/2016	12/15/2016
06/22/2016	Minor - Student injury	1600594-000	05/09/2016	06/15/2016	
06/22/2016	Minor - Student injury	1600594-001	05/09/2016	06/15/2016	
01/31/2017	Minor - Student injury	1600594-002	05/09/2016	06/15/2016	
01/31/2017	Minor - Student injury	1600594-003	05/09/2016	06/15/2016	

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
06/30/2016	Slip on sidewalk at Georgetown Univ-DPS	1600621-000	01/28/2016	06/16/2016	10/24/2016
06/29/2016	Pothole	1600617-000	05/28/2016	06/16/2016	12/02/2016
06/30/2016	Pothole	1600623-000	04/07/2016	06/16/2016	10/04/2016
06/30/2016	General Property Damage	1600620-000	06/06/2016	06/16/2016	12/13/2016
06/29/2016	Collison with NON moving object	1600618-000	01/23/2016	06/16/2016	11/15/2016
06/30/2016	Rear-end Collision-Improper lane change by dump truck driver	1600625-000	04/12/2016	06/16/2016	11/15/2016
06/30/2016	collision w/ non-moving object	1600622-000	04/14/2016	06/16/2016	08/01/2016
06/29/2016	Slip Trip and Falls	1600616-000	05/25/2016	06/16/2016	09/14/2016
06/20/2016	Prisoner Claim	1501679-000	09/02/2015	06/16/2016	01/19/2017
06/30/2016	General Property Damage	1600627-000	05/06/2016	06/16/2016	
06/30/2016	Side Swipe and/or Lane Change	1600636-000	05/16/2016	06/20/2016	07/28/2016
06/30/2016	Pothole	1600630-000	06/11/2016	06/20/2016	09/15/2016
06/27/2016	Tree claim	1501684-000	06/01/2015	06/20/2016	08/15/2016
07/01/2016	Pothole	1600646-000	05/27/2016	06/20/2016	
07/01/2016	Pothole	1600649-000	05/27/2016	06/20/2016	
06/30/2016	Side Swipe and/or Lane Change	1600632-000	05/23/2016	06/20/2016	
06/30/2016	General Property Damage	1600629-000	05/20/2016	06/20/2016	09/15/2016
06/30/2016	Collision w/ Non-moving Object	1600637-000	04/01/2016	06/20/2016	10/25/2016
07/22/2016	Improper Backing	1600801-000	06/06/2016	06/20/2016	10/24/2016
07/05/2016	Non-District Claim	1301211-000	09/01/2013	06/20/2016	07/15/2016
06/30/2016	General Property Damage	1401607-000	12/21/2014	06/20/2016	
07/01/2016	Auto Negligence	1600651-000	06/07/2016	06/21/2016	11/09/2016
06/29/2016	pothole	1501689-000	11/21/2015	06/21/2016	07/11/2016
06/29/2016	Pothole	1501687-000	09/05/2015	06/21/2016	07/11/2016
06/29/2016	pothole	1501688-000	10/17/2015	06/21/2016	07/11/2016
07/05/2016	Rear-end Collision	1600652-000	04/25/2016	06/21/2016	10/26/2016
07/05/2016	Failure to maintain control	1600654-000	05/17/2016	06/21/2016	09/26/2016
07/05/2016	General Property Damage	1600653-000	06/15/2016	06/21/2016	07/26/2016
06/30/2016	False arrest/ assault	1600633-000	04/17/2016	06/21/2016	02/02/2017
07/05/2016	Assualt Claim against MPD	1501691-000	12/21/2015	06/21/2016	09/20/2016
07/11/2016	Large rock in the road	1600697-000	06/06/2016	06/22/2016	09/29/2016
07/05/2016	Collision w NON moving vehicle	1600656-000	06/01/2016	06/22/2016	09/27/2016
07/01/2016	General Property Damage	1600650-000	04/05/2016	06/22/2016	08/15/2016
07/05/2016	General verbal Damage	1501690-000	08/27/2015	06/22/2016	09/08/2016
07/05/2016	Improper ticketing and booting	1600655-000	06/14/2016	06/22/2016	
07/13/2016	Auto damage from gate on school property	1600699-000	03/29/2016	06/23/2016	09/12/2016
07/13/2016	Pain and suffering	1501701-000	12/23/2015	06/23/2016	
07/13/2016	Auto property damage	1600701-000	05/22/2016	06/24/2016	08/17/2016
07/13/2016	General Property Damage	1600703-000	06/16/2016	06/24/2016	08/15/2016
07/13/2016	Side-swipe NON moving vehicle	1600702-000	06/20/2016	06/24/2016	09/08/2016
07/13/2016	Collision w NON moving vehicle	1600705-000	06/16/2016	06/24/2016	11/03/2016
07/13/2016	Improper lane change	1600704-000	03/28/2016	06/24/2016	
07/18/2016	Sexual Assault	1301212-000	01/01/2013	06/24/2016	
07/19/2016	Deprivation of rights	1301213-000	01/01/2013	06/24/2016	
06/29/2016	Prisoner claim	1501686-000	12/10/2015	06/24/2016	
07/13/2016	Wrongful arrest	1600700-000	01/27/2016	06/24/2016	10/24/2016
07/19/2016	General Personal Injury	9200024-000	06/17/1992	06/24/2016	
07/13/2016	General Property Damage	1600708-000	06/10/2016	06/27/2016	08/30/2016
07/13/2016	Tree Claim	1600709-000	05/30/2016	06/27/2016	08/29/2016
07/13/2016	Collision w/ Non-moving Object	1600707-000	01/31/2016	06/27/2016	11/07/2016
06/29/2016	negligent maintenance of public space	1600614-000	03/05/2016	06/27/2016	
07/13/2016	Parking citation	1600706-000	06/14/2016	06/27/2016	08/04/2016
06/30/2016	Failure to maintain control	1600638-000	06/17/2016	06/28/2016	08/23/2016
07/13/2016	Pothole, (per Mercedes-Benz USA)	1600712-000	03/06/2016	06/28/2016	12/28/2016
07/13/2016	General Property Damage (Materials in road)	1600713-000	06/11/2016	06/28/2016	08/16/2016
07/13/2016	Pothole	1600715-000	03/11/2016	06/28/2016	12/20/2016
07/13/2016	Collision w NON moving vehicle (missing "STOP" sign)	1600717-000	06/06/2016	06/28/2016	09/19/2016
07/18/2016	General Property Damage	1600775-000	05/16/2016	06/28/2016	08/23/2016
07/18/2016	Collision w/ Non-moving Object	1600776-000	06/08/2016	06/28/2016	09/28/2016
07/13/2016	Collision w NON moving vehicle (Snowplow hit parked vehicle)	1600720-000	01/24/2016	06/28/2016	
07/13/2016	Improper lane change	1600714-000	06/16/2016	06/28/2016	08/25/2016
06/30/2016	Negligent maintenance of public space	1600635-000	04/18/2016	06/28/2016	
06/30/2016	prisoner claim	1401606-000	07/18/2014	06/28/2016	02/01/2017
06/30/2016	Prisoner Claim	1600634-000	03/01/2016	06/28/2016	
07/13/2016	General Property Damage (tree in road)	1600711-000	06/23/2016	06/29/2016	09/22/2016
07/11/2016	Improper Tow	1600694-000	06/23/2016	06/29/2016	09/08/2016
07/14/2016	Collision with moving vehicle	1600727-000	05/31/2016	06/30/2016	10/24/2016
07/14/2016	Collision w NON moving vehicle	1600726-000	06/16/2016	06/30/2016	
07/15/2016	Pothole	1600741-000	05/19/2016	06/30/2016	11/28/2016
07/15/2016	Pothole	1600742-000	02/10/2016	06/30/2016	01/24/2017
07/14/2016	Collision w NON moving vehicle	1600725-000	05/12/2016	06/30/2016	11/15/2016
07/13/2016	Trip & Fall Claim	1600719-000	06/10/2016	06/30/2016	
07/22/2016	Collision with moving vehicle/ Speeding & improper lane change	1600739-001	01/07/2016	07/01/2016	
07/14/2016	Collision with moving vehicle/ Speeding & improper lane change	1600739-000	01/07/2016	07/01/2016	
07/14/2016	Unknown	1600738-000	03/04/2016	07/01/2016	
07/14/2016	General Personal Property Damage	1600737-000	06/20/2016	07/01/2016	

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
07/15/2016	General Property Damage	1600708-001	06/10/2016	07/05/2016	08/30/2016
07/15/2016	Pothole	1600743-000	01/04/2016	07/05/2016	10/17/2016
07/15/2016	Uneven curb-side sewage hole	1600746-000	05/20/2016	07/05/2016	09/02/2016
07/15/2016	Cover/Roadwork	1600747-000	06/15/2016	07/05/2016	12/21/2016
07/15/2016	Pothole	1600749-000	06/01/2016	07/05/2016	09/22/2016
07/15/2016	Pothole	1600755-000	05/14/2016	07/05/2016	01/13/2017
07/15/2016	Pothole	1600744-000	05/26/2016	07/05/2016	10/17/2016
07/15/2016	Pothole	1600751-000	02/22/2016	07/05/2016	
07/14/2016	Rear-end Collision	1600729-000	01/22/2016	07/05/2016	
07/14/2016	Collision w/ Non-moving Object	1600733-000	05/28/2016	07/05/2016	09/27/2016
07/14/2016	Side-swipe NON moving vehicle	1600730-000	03/28/2016	07/05/2016	
07/14/2016	Improper lane change	1600732-000	02/05/2016	07/05/2016	08/16/2016
07/14/2016	Sidewalk Claim	1600728-000	04/18/2016	07/05/2016	10/17/2016
07/14/2016	Sidewalk Claim	1600731-000	04/06/2016	07/05/2016	11/28/2016
07/14/2016	General Property Damage	1501702-000	09/23/2015	07/05/2016	07/25/2016
07/14/2016	Assualt Claim by MPD	1600734-000	03/27/2016	07/05/2016	
07/15/2016	Pothole	1600756-000	06/24/2016	07/06/2016	12/27/2016
07/15/2016	Pothole	1600753-000	04/07/2016	07/06/2016	01/30/2017
07/14/2016	Collision w NON moving vehicle	1600736-000	03/09/2016	07/06/2016	08/15/2016
07/14/2016	Collision w NON moving vehicle	1600735-000	06/25/2016	07/06/2016	08/08/2016
07/15/2016	Improper lane change	1600740-000	05/13/2016	07/07/2016	
07/15/2016	Manhole	1600757-000	04/10/2016	07/07/2016	08/11/2016
07/13/2016	Prisoner Claim	1401609-000	07/22/2014	07/07/2016	09/06/2016
07/15/2016	Slip & Fall Claim (in the shower)	1600758-000	01/29/2016	07/08/2016	01/17/2017
07/18/2016	Pothole	1600768-000	01/08/2016	07/11/2016	09/13/2016
07/15/2016	Pothole	1600762-000	06/19/2016	07/11/2016	08/23/2016
07/18/2016	Collision w NON moving vehicle	1600766-000	01/25/2016	07/11/2016	
07/15/2016	Negligent handling DC property (door swung open)	1600759-000	04/14/2016	07/11/2016	12/24/2016
07/11/2016	Lane Change &/or Side Swipe	1600696-000	07/01/2016	07/11/2016	08/17/2016
07/15/2016	Collision w NON moving vehicle	1600760-000	05/14/2016	07/11/2016	
07/18/2016	Improper Backing	1600767-000	06/04/2016	07/11/2016	08/29/2016
07/15/2016	Side Swiped vehicle	1600763-000	05/24/2016	07/11/2016	
07/18/2016	Side Swipe Claim	1600765-000	04/26/2016	07/11/2016	08/11/2016
07/15/2016	Negligent handling DC property (tossed trash can into vehicle)	1600764-000	06/09/2016	07/11/2016	
07/15/2016	Non-District Claim ( WMATA)	1600761-000	01/08/2016	07/11/2016	12/22/2016
07/18/2016	Potholes & cracks on entire street	1600770-000	06/26/2016	07/12/2016	12/20/2016
07/18/2016	Emergency vehicle negligence	1600769-000	06/22/2016	07/12/2016	08/30/2016
07/18/2016	Side Swipe Claim	1600771-000	05/08/2016	07/12/2016	
07/13/2016	Slip, Trip & Falls / Negligent maintenance of public space	1600724-000	03/29/2016	07/12/2016	10/21/2016
07/13/2016	Prisoner claim	1600722-000	01/01/2016	07/12/2016	07/20/2016
07/13/2016	Prisoner claim	1600723-000	01/01/2016	07/12/2016	07/20/2016
07/15/2016	Improper Tow	1600745-000	07/12/2016	07/13/2016	
07/15/2016	Rear end Collision	1600750-000	06/19/2016	07/14/2016	
07/15/2016	Slip, Trip & Fall	1600748-000	05/23/2016	07/14/2016	
07/15/2016	Search Warrant	1600754-004	01/21/2016	07/14/2016	
07/15/2016	Search Warrant	1600754-005	01/21/2016	07/14/2016	
07/15/2016	Search Warrant	1600754-006	01/21/2016	07/14/2016	
07/15/2016	Search Warrant	1600754-000	01/21/2016	07/14/2016	
07/15/2016	Search Warrant	1600754-001	01/21/2016	07/14/2016	
07/15/2016	Search Warrant	1600754-002	01/21/2016	07/14/2016	
07/15/2016	Search Warrant	1600754-003	01/21/2016	07/14/2016	
07/15/2016	General Property Damage	1501703-000	12/30/2015	07/14/2016	07/15/2016
07/15/2016	General Property Damage	1600752-000	06/15/2016	07/14/2016	01/30/2017
07/18/2016	Collision w/ Non-moving Object	1600772-000	04/13/2016	07/15/2016	10/11/2016
07/18/2016	Prisoner claim	1600684-000	06/20/2016	07/15/2016	
07/18/2016	Improper Backing	1600774-000	05/07/2016	07/18/2016	07/19/2016
07/19/2016	Pothole Claim	1600777-000	02/26/2016	07/18/2016	
07/18/2016	Collision w/ Non-moving Object	1600773-000	01/26/2016	07/18/2016	11/29/2016
07/19/2016	Collision w/ Non-moving Object	1600780-000	07/05/2016	07/18/2016	11/15/2016
07/21/2016	Side Swipe and/or lane Change	1600795-000	07/09/2016	07/18/2016	
07/19/2016	General Liability	1600778-000	02/09/2016	07/18/2016	10/21/2016
07/19/2016	Prisoner claim	1600779-000	02/01/2016	07/18/2016	
07/19/2016	Collision w/ Non-moving Object	1600781-000	06/16/2016	07/18/2016	12/24/2016
07/19/2016	General Liability	1600782-000	06/15/2016	07/18/2016	10/03/2016
07/20/2016	Rear end Collision	1600786-000	03/18/2016	07/19/2016	02/02/2017
07/20/2016	Auto Accident	1600785-000	06/25/2016	07/19/2016	
07/20/2016	Rear end Collision	1600783-000	03/24/2016	07/19/2016	07/21/2016
07/20/2016	Side Swipe and/or lane Change	1600788-000	01/27/2016	07/19/2016	08/29/2016
07/20/2016	Side Swipe and/or lane Change	1600789-000	05/04/2016	07/19/2016	01/17/2017
07/21/2016	Tree claim	1600796-000	07/13/2016	07/19/2016	09/20/2016
07/20/2016	Pothole Claim	1600791-000	05/05/2016	07/19/2016	09/15/2016
07/20/2016	Collision w/ Non-moving Object	1600787-000	04/10/2016	07/19/2016	
07/20/2016	Rear end Collision	1600793-000	04/14/2016	07/19/2016	
07/20/2016	Slip, Trip & Fall	1600784-000	05/29/2016	07/19/2016	
09/07/2016	Prisoner claim	1600991-000	07/09/2016	07/19/2016	09/07/2016
07/21/2016	Prisoner Claim	1600797-000	05/25/2016	07/19/2016	

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
07/20/2016	Collision w/ Non-moving Object	1600790-000	07/15/2016	07/19/2016	10/20/2016
07/20/2016	Collision w/ Non-moving Object	1600792-000	07/09/2016	07/19/2016	09/22/2016
07/20/2016	Search Warrant	1501704-000	10/06/2015	07/19/2016	08/22/2016
07/21/2016	General Property Damage	1600798-000	01/21/2016	07/20/2016	07/27/2016
07/21/2016	General Property Damage	1600799-000	07/17/2016	07/20/2016	07/22/2016
07/21/2016	Employment	1600800-000	01/22/2016	07/20/2016	10/03/2016
07/25/2016	Tree Claim	1600803-000	06/30/2016	07/21/2016	12/06/2016
07/25/2016	Pothole	1600802-000	01/17/2016	07/22/2016	11/28/2016
07/25/2016	Improper tow	1600805-000	05/06/2016	07/22/2016	09/13/2016
07/25/2016	tree claim	1600806-000	07/19/2016	07/22/2016	01/05/2017
07/25/2016	Pothole	1600807-000	03/03/2016	07/22/2016	
07/25/2016	Non-District Claim (DCHA)	1600808-000	07/11/2016	07/22/2016	07/27/2016
07/25/2016	Slip, Trip, and Falls	1600804-000	06/25/2016	07/22/2016	10/26/2016
07/25/2016	Side Swipe and/or lane change	1600812-000	06/06/2016	07/25/2016	12/28/2016
07/25/2016	Pothole	1600811-000	07/04/2016	07/25/2016	08/24/2016
07/26/2016	collision w/ non moving object	1600814-000	05/23/2016	07/25/2016	11/15/2016
07/26/2016	side swipe and/or lane change	1600813-000	01/14/2016	07/25/2016	08/23/2016
07/25/2016	Negligent maintenance of public space	1600809-000	06/18/2016	07/25/2016	12/28/2016
07/27/2016	Overdetention	1600820-000	07/06/2016	07/25/2016	
07/25/2016	Non-District Claim (WMATA)	1600810-000	01/28/2016	07/25/2016	
07/25/2016	wrongful tow	1501705-000	11/30/2015	07/25/2016	01/05/2017
07/27/2016	General Property Damage (Debris in road)	1600817-000	07/19/2016	07/26/2016	08/15/2016
07/26/2016	improper backing	1600815-000	04/02/2016	07/26/2016	09/19/2016
07/27/2016	Collision with NON moving vehicle	1600816-000	06/20/2016	07/26/2016	01/10/2017
07/27/2016	Side Swipe Claim (street sweeper side-swiped parked car)	1600818-000	06/24/2016	07/26/2016	
07/27/2016	Failure to maintain control	1600821-000	07/15/2016	07/26/2016	08/31/2016
07/27/2016	Prisoner Claim	1600819-000	07/16/2016	07/26/2016	
07/29/2016	Improper Backing	1600822-000	07/01/2016	07/27/2016	11/15/2016
07/29/2016	Property Damage	1600829-002	07/15/2016	07/27/2016	09/01/2016
07/29/2016	Property Damage	1600829-003	07/15/2016	07/27/2016	09/01/2016
07/29/2016	Property Damage	1600829-000	07/15/2016	07/27/2016	
07/29/2016	Property Damage	1600829-001	07/15/2016	07/27/2016	
07/29/2016	Vehicle accident (a driver hit the schoolbus her son rode)	1600828-000	04/06/2016	07/28/2016	11/02/2016
07/29/2016	Pothole	1600825-000	03/03/2016	07/28/2016	
07/29/2016	Lane Change	1600826-000	07/19/2016	07/28/2016	
07/29/2016	Property Damage	1600823-000	07/13/2016	07/28/2016	08/26/2016
07/29/2016	Collision with moving vehicle	1600830-000	07/14/2016	07/29/2016	11/21/2016
08/02/2016	Rear end collision	1600839-000	03/18/2016	07/29/2016	09/19/2016
08/05/2016	Non-District claim (WASA)	1600864-000	07/29/2016	07/29/2016	09/06/2016
07/29/2016	Property Damage	1600832-000	07/29/2016	07/29/2016	08/08/2016
08/02/2016	prisoner claim	1600841-000	04/01/2016	07/29/2016	
07/29/2016	Civil Rights / auto bodily & property damage	1600831-000	06/29/2016	07/29/2016	
08/08/2016	General Propety Damage	1401610-000	01/03/2014	07/29/2016	08/08/2016
07/29/2016	Unknown	1600834-000	07/01/2016	07/29/2016	
08/02/2016	Tree claim	1002021-000	05/15/2010	08/01/2016	09/16/2016
08/02/2016	Minor - Failed Supervision	1600838-000	06/27/2016	08/01/2016	11/09/2016
08/05/2016	Rear End Collision	1600865-000	06/09/2016	08/02/2016	
08/03/2016	Collision with moving vehicle	1600830-001	07/14/2016	08/02/2016	11/21/2016
08/02/2016	Pothole	1600840-000	02/05/2016	08/02/2016	09/02/2016
08/03/2016	Pothole	1600851-000	06/01/2016	08/02/2016	11/04/2016
08/03/2016	Pothole	1600858-000	04/18/2016	08/02/2016	08/23/2016
08/03/2016	Pothole	1600847-000	03/01/2016	08/02/2016	
08/03/2016	Negligent maintenance of public space	1600857-000	07/13/2016	08/02/2016	
08/03/2016	Auto Damage (tow truck hit car while trying to tow it)	1600845-000	07/28/2016	08/02/2016	01/24/2017
08/03/2016	Auto Negligence (hit by tow truck)	1600844-000	07/27/2016	08/02/2016	
08/03/2016	Improper U-turn	1501706-000	12/24/2015	08/02/2016	08/24/2016
08/03/2016	General Auto Negligence	1501707-000	12/09/2015	08/02/2016	11/09/2016
08/03/2016	Negligence	1600849-000	06/14/2016	08/02/2016	
08/03/2016	Bodily injuries	1600848-000	04/14/2016	08/02/2016	01/10/2017
08/03/2016	Tree claim	1600850-000	06/08/2016	08/02/2016	09/02/2016
08/03/2016	Slip & Fall Claim (sidewlk-Restaurant Fiola Mare)	1600846-000	04/19/2016	08/02/2016	09/12/2016
08/03/2016	Trip & Fall Claim	1600843-000	01/31/2016	08/02/2016	
08/04/2016	DMV Negligence	1600859-000	04/12/2016	08/02/2016	01/31/2017
08/03/2016	Property Damage	1600842-000	07/14/2016	08/02/2016	09/30/2016
08/02/2016	Minor / Student Injury	1600837-000	06/20/2016	08/02/2016	
08/05/2016	Pothole	1600867-000	07/31/2016	08/03/2016	11/07/2016
08/05/2016	Pothole	1600868-000	02/29/2016	08/03/2016	09/06/2016
08/04/2016	Assault / DCPL Security	1600861-000	02/13/2016	08/03/2016	08/29/2016
08/05/2016	Collision w/ non-moving object	1600866-000	07/22/2016	08/03/2016	01/24/2017
08/04/2016	Negligent maintenance of public space	1600860-000	07/24/2016	08/03/2016	10/31/2016
08/05/2016	Pothole	1600870-000	03/06/2016	08/04/2016	11/09/2016
08/05/2016	collision w/ non-moving object	1600869-000	07/20/2016	08/04/2016	
08/05/2016	Prisoner claim	1600862-000	05/20/2016	08/04/2016	
08/05/2016	Prisoner claim	1600863-000	07/11/2016	08/04/2016	
08/08/2016	Rear end collision	1600874-000	07/26/2016	08/05/2016	
08/08/2016	pothole	1600871-000	05/11/2016	08/05/2016	10/17/2016

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
08/08/2016	Rear end collision	1600876-000	02/05/2016	08/05/2016	10/11/2016
08/08/2016	General Property Damage	1600875-000	08/02/2016	08/05/2016	
08/08/2016	UNK	1600873-000	08/05/2016	08/05/2016	09/15/2016
08/08/2016	False arrest	1600872-000	02/09/2016	08/05/2016	09/22/2016
08/18/2016	General Personal Injury	8000014-000	10/26/1980	08/05/2016	
08/09/2016	Negligent maintenance of public space (Manhole)	1600877-000	07/25/2016	08/08/2016	
08/09/2016	Tree Claim	1600881-000	05/21/2016	08/08/2016	01/24/2017
08/10/2016	Negligence of public space (manhole)	1600883-000	06/29/2016	08/08/2016	
08/10/2016	improper tow	1600886-000	02/09/2016	08/08/2016	11/14/2016
08/09/2016	Non-District Claim	1600879-000	07/04/2016	08/08/2016	12/29/2016
08/09/2016	Pothole	1600880-000	07/22/2016	08/08/2016	10/28/2016
08/09/2016	Pothole	1600882-000	07/07/2016	08/08/2016	11/07/2016
08/09/2016	General Personal Injury - Whistle blower	1600878-000	02/16/2016	08/08/2016	11/15/2016
08/10/2016	Negligent maintenance of public space	1600887-000	02/19/2016	08/08/2016	12/02/2016
08/10/2016	tree claim	1600888-000	07/18/2016	08/09/2016	08/30/2016
08/11/2016	Auto negligence	1600891-000	05/06/2016	08/09/2016	12/14/2016
08/09/2016	Non-District Claim	1600879-001	07/04/2016	08/09/2016	12/29/2016
08/11/2016	Side Swipe	1600889-000	07/07/2016	08/09/2016	12/29/2016
08/11/2016	Negligent handling of property	1600890-000	05/01/2016	08/09/2016	
08/10/2016	Improper backing	1600885-000	07/06/2016	08/10/2016	
08/11/2016	FTYROW	1600893-000	05/03/2016	08/10/2016	11/14/2016
08/11/2016	FTYROW	1600892-000	02/19/2016	08/10/2016	10/17/2016
08/10/2016	General Personal Injury	1600884-000	08/03/2016	08/10/2016	
08/15/2016	pothole claim	1600896-000	06/14/2016	08/11/2016	09/20/2016
08/16/2016	Improper Backing	1600898-000	07/19/2016	08/11/2016	09/29/2016
08/11/2016	Collision w NON moving vehicle	1600736-001	03/09/2016	08/11/2016	08/15/2016
08/12/2016	Negligent handling of property	1600894-000	07/25/2016	08/11/2016	10/18/2016
08/15/2016	Wrongful arrest / assault	1600897-000	02/14/2016	08/11/2016	01/18/2017
08/16/2016	Rear end collision	1600902-000	07/26/2016	08/12/2016	
08/16/2016	Rear end collision	1600902-001	07/26/2016	08/12/2016	
08/16/2016	Rear end collision	1600904-000	06/16/2016	08/12/2016	
08/16/2016	Pothole	1600899-000	06/10/2016	08/12/2016	09/14/2016
08/16/2016	Pothole	1600905-000	07/30/2016	08/12/2016	09/06/2016
08/16/2016	pothole	1600901-000	05/30/2016	08/12/2016	
08/16/2016	Collision w/ non moving object	1600906-000	05/09/2016	08/12/2016	
08/15/2016	prisoner claim	1600895-000	07/06/2016	08/12/2016	
08/18/2016	pothole	1600908-000	07/16/2016	08/15/2016	09/08/2016
08/19/2016	Pothole	1600911-000	04/02/2016	08/15/2016	10/17/2016
08/19/2016	Improper Tow	1600913-000	06/22/2016	08/15/2016	10/21/2016
08/19/2016	side swipe and/ or lane change	1600910-000	07/28/2016	08/15/2016	10/18/2016
08/19/2016	General Liability	1600912-000	07/20/2016	08/15/2016	
08/23/2016	Improper Turning	1600919-000	07/21/2016	08/16/2016	
08/22/2016	Pothole	1600916-000	07/11/2016	08/16/2016	
08/22/2016	Pothole	1600917-000	04/07/2016	08/16/2016	
08/23/2016	Rear end collision	1600918-000	08/08/2016	08/16/2016	
08/22/2016	General Liability	1600915-000	07/29/2016	08/16/2016	11/01/2016
08/22/2016	FTYROW	1501710-000	04/14/2015	08/16/2016	11/29/2016
08/16/2016	General liability	1600903-000	03/18/2016	08/16/2016	08/29/2016
08/19/2016	General Liability	1600914-000	08/10/2016	08/16/2016	11/28/2016
08/23/2016	Pothole	1600921-000	08/02/2016	08/17/2016	10/11/2016
08/23/2016	Pothole	1600920-000	07/29/2016	08/17/2016	09/15/2016
08/24/2016	Failure to maintain control	1600638-001	06/17/2016	08/18/2016	08/26/2016
08/19/2016	Negligent maintenance of public space	1600909-000	08/13/2016	08/18/2016	11/03/2016
08/24/2016	Slip, Trip, & Falls	1600922-000	07/04/2016	08/18/2016	09/28/2016
08/25/2016	Negligent maintenance of public property	1600929-000	08/13/2016	08/19/2016	10/18/2016
08/25/2016	Improper Auction	1600930-000	08/07/2016	08/19/2016	
08/26/2016	Negligent handling of Property	1501713-000	10/04/2015	08/19/2016	09/13/2016
09/20/2016	Rear end collision	1600639-001	04/29/2016	08/22/2016	11/07/2016
08/29/2016	rear end collision	1600932-000	08/08/2016	08/22/2016	
08/29/2016	auto property damage	1600936-000	06/21/2016	08/22/2016	12/20/2016
08/29/2016	auto property damage	1600934-000	07/15/2016	08/22/2016	
09/02/2016	Manhole Claim	1600977-000	07/25/2016	08/22/2016	
08/24/2016	Prisoner claim	1600923-000	07/27/2016	08/22/2016	10/03/2016
08/24/2016	Prisoner claim	1600924-000	07/01/2016	08/22/2016	
08/24/2016	Prisoner claim	1600925-000	08/16/2016	08/22/2016	
08/24/2016	Prisoner claim	1600926-000	08/17/2016	08/22/2016	
08/24/2016	Prisoner claim	1600927-000	07/01/2016	08/22/2016	
08/29/2016	general personal injury	1600933-000	08/01/2016	08/22/2016	11/09/2016
09/02/2016	Collision W/ Non-moving Object	1600969-000	03/30/2016	08/23/2016	
09/07/2016	Side swipe ans/or lane change	1600990-000	07/15/2016	08/23/2016	11/02/2016
08/29/2016	auto property damage	1600937-000	08/23/2016	08/23/2016	10/17/2016
08/29/2016	auto property damage	1600938-000	06/25/2016	08/23/2016	11/04/2016
08/29/2016	auto property damage	1600944-000	07/27/2016	08/23/2016	01/13/2017
08/29/2016	Improper Backing	1600931-000	07/07/2016	08/23/2016	
08/29/2016	auto property damage	1600942-000	08/03/2016	08/23/2016	
08/29/2016	auto property damage	1600941-000	04/05/2016	08/23/2016	

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
08/29/2016	pedestrian	1600939-000	05/07/2016	08/23/2016	01/05/2017
08/30/2016	Slip, trip & falls / Pothole	1600956-000	02/25/2016	08/23/2016	10/24/2016
08/24/2016	prisoner claim	1501712-000	08/12/2015	08/23/2016	08/24/2016
08/24/2016	General Liability	1501711-000	08/12/2015	08/23/2016	09/08/2016
08/29/2016	Tree Claim	1600943-000	08/17/2016	08/23/2016	12/21/2016
08/29/2016	property damage	1600940-000	08/19/2016	08/23/2016	09/19/2016
08/29/2016	auto property damage	1600947-000	05/03/2016	08/24/2016	11/29/2016
08/31/2016	Pothole	1600957-000	04/03/2016	08/24/2016	12/24/2016
08/29/2016	Collision w/Non-moving Object	1600946-000	08/20/2016	08/24/2016	01/24/2017
08/29/2016	auto property damage	1600948-000	08/21/2016	08/24/2016	
09/02/2016	tow claim	1600962-000	08/17/2016	08/24/2016	
09/01/2016	auto tow damage	1600961-000	08/02/2016	08/24/2016	
08/25/2016	General Personal Injury	1600928-000	03/15/2016	08/24/2016	11/04/2016
08/29/2016	property damage	1600945-000	08/18/2016	08/24/2016	09/14/2016
09/01/2016	auto bodily injury	1600959-000	03/09/2016	08/25/2016	01/04/2017
09/01/2016	Collision w/ Non-moving Object	1600960-000	07/25/2016	08/25/2016	11/29/2016
08/29/2016	Tree Claim	1600949-000	07/20/2016	08/25/2016	10/26/2016
09/01/2016	Improper turn	1600958-000	04/23/2016	08/26/2016	
09/02/2016	trip and fall	1600963-000	07/10/2016	08/26/2016	12/24/2016
09/02/2016	slip and fall	1600964-000	07/01/2016	08/26/2016	09/30/2016
08/29/2016	negligent maintenance of a public space	1600950-000	07/12/2016	08/26/2016	
09/02/2016	Slip, Trip & Fall	1600965-000	02/29/2016	08/26/2016	
09/02/2016	auto property damage	1600972-000	04/12/2016	08/29/2016	09/26/2016
09/02/2016	auto property damage	1600966-000	08/15/2016	08/29/2016	
09/02/2016	auto property damage	1600968-000	08/17/2016	08/29/2016	
09/02/2016	auto property damage	1600971-000	07/28/2016	08/29/2016	11/07/2016
09/02/2016	auto property damage	1600974-000	06/05/2016	08/29/2016	
09/02/2016	General Property Damage	1600976-000	07/26/2016	08/29/2016	
08/29/2016	negligent maintenance of a public space	1600951-000	05/04/2016	08/29/2016	11/14/2016
08/30/2016	Prisoner claim	1600954-000	08/14/2016	08/29/2016	08/31/2016
08/30/2016	Prisoner claim	1600952-000	07/01/2016	08/29/2016	
08/30/2016	Prisoner claim	1600953-000	08/06/2016	08/29/2016	
08/30/2016	Prisoner claim	1600955-000	08/21/2016	08/29/2016	
09/02/2016	Emergency Vehicle Negligence	1600308-001	03/06/2016	08/30/2016	09/15/2016
09/07/2016	Pothole	1600992-000	03/14/2016	08/30/2016	10/21/2016
09/02/2016	auto property damage	1600978-000	08/04/2016	08/30/2016	10/06/2016
09/07/2016	Pothole	1600993-000	08/06/2016	08/30/2016	
09/02/2016	Lane Change	1600826-001	07/19/2016	08/30/2016	11/02/2016
09/02/2016	auto property damage	1600979-000	08/16/2016	08/30/2016	
09/02/2016	Slip, Trip & Fall	1600975-000	08/19/2016	08/30/2016	
09/02/2016	General Personal Injury	1600967-000	03/15/2016	08/30/2016	
09/02/2016	Side Swipe and/or Lane Change	1600970-000	04/01/2016	08/31/2016	01/06/2017
09/01/2016	Minor - Student Injury by Teacher	1501715-000	10/01/2015	08/31/2016	09/02/2016
09/02/2016	auto property damage	1600984-000	08/22/2016	09/01/2016	
09/02/2016	auto property damage	1600986-000	07/08/2016	09/01/2016	
09/02/2016	auto property damage	1600985-000	06/15/2016	09/01/2016	09/08/2016
09/02/2016	subro / property damage	1600983-000	08/21/2016	09/01/2016	09/06/2016
09/07/2016	Rear end collision	1600994-000	05/31/2016	09/02/2016	
09/02/2016	auto property damage	1600982-000	08/15/2016	09/02/2016	12/07/2016
09/02/2016	auto property damage	1600973-000	08/25/2016	09/02/2016	10/31/2016
09/02/2016	auto property damage	1600987-000	08/16/2016	09/02/2016	
09/15/2016	Tree claim	1601041-000	08/16/2016	09/02/2016	
09/08/2016	auto property damage	1600995-000	08/26/2016	09/02/2016	12/27/2016
09/02/2016	auto property damage	1600981-000	05/25/2016	09/02/2016	10/17/2016
09/02/2016	auto property damage	1600980-000	04/26/2016	09/02/2016	
09/08/2016	auto property damage	1600998-000	08/25/2016	09/06/2016	
09/08/2016	auto property damage	1601003-000	03/28/2016	09/06/2016	
09/08/2016	Collision w/ Non-moving Object	1601002-000	08/25/2016	09/06/2016	11/15/2016
09/08/2016	auto property damage	1601006-000	09/01/2016	09/06/2016	
09/08/2016	Failure to Yield Right of Way	1601008-000	09/02/2016	09/06/2016	11/07/2016
09/08/2016	auto property damage	1601000-000	08/23/2016	09/06/2016	
09/08/2016	bodily injury	1600997-000	04/25/2016	09/06/2016	10/17/2016
09/08/2016	bodily injury	1601009-000	08/17/2016	09/06/2016	
09/08/2016		1601013-000	08/12/2016	09/06/2016	11/04/2016
09/07/2016	Prisoner claim	1600989-000	08/16/2016	09/06/2016	01/04/2017
09/07/2016	Prisoner claim	1600988-000	07/01/2016	09/06/2016	10/12/2016
09/07/2016	Prisoner claim	1600988-001	07/01/2016	09/06/2016	10/12/2016
09/09/2016	False Arrest / Assault	1601016-002	03/08/2016	09/06/2016	01/04/2017
09/08/2016	False Arrest / Assault	1601016-000	03/08/2016	09/06/2016	01/04/2017
09/08/2016	False Arrest / Assault	1601016-001	03/08/2016	09/06/2016	01/04/2017
09/09/2016	False Arrest / Assault	1601018-000	03/22/2016	09/06/2016	09/26/2016
09/09/2016	False Arrest / Assault	1601017-000	04/08/2016	09/06/2016	
09/08/2016	False Arrest / Assault	1601015-000	03/08/2016	09/06/2016	
09/08/2016	property damage	1600999-000	07/30/2016	09/06/2016	11/23/2016
09/07/2016	Rear end collision	1600994-001	05/31/2016	09/07/2016	
09/08/2016	auto property damage	1601007-000	07/08/2016	09/07/2016	01/24/2017

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
09/08/2016	auto property damage	1601005-000	01/29/2016	09/07/2016	02/02/2017
10/17/2016	Non-District Claim	0902193-000	10/29/2009	09/07/2016	10/17/2016
09/08/2016	Non-District Claim (Providence Hospital)	1601012-000	06/24/2016	09/07/2016	
09/09/2016	slip, trip & falls	1601020-000	08/03/2016	09/07/2016	10/12/2016
09/08/2016	Slip, trip, & falls	1601001-000	07/18/2016	09/07/2016	
09/08/2016	Slip, trip & falls	1601004-000	07/01/2016	09/07/2016	
09/08/2016	Prisoner claim	1600988-002	07/01/2016	09/07/2016	10/12/2016
09/08/2016	Prisoner claim	1600996-000	08/31/2016	09/07/2016	
09/08/2016	False Arrest / Assault	1601014-000	01/09/2016	09/07/2016	09/19/2016
09/08/2016	Negliget maintenance of public space	1601011-000	05/29/2016	09/07/2016	01/13/2017
09/12/2016	auto property damage	1601026-000	07/24/2016	09/09/2016	
09/09/2016	improper backing	1601022-000	08/13/2016	09/09/2016	
09/12/2016	trip and fall	1601023-000	08/10/2016	09/09/2016	12/06/2016
09/09/2016	Employment	1601021-000	05/15/2016	09/09/2016	10/12/2016
09/12/2016	auto property damage	1601025-000	08/24/2016	09/09/2016	11/29/2016
09/12/2016	auto property damage	1601024-000	07/01/2016	09/09/2016	10/13/2016
09/12/2016	false arrest	1601027-000	03/12/2016	09/09/2016	01/05/2017
07/05/2016	Pothole	1600663-000	03/21/2016	09/12/2016	
09/12/2016	property damage	1601029-000	06/29/2016	09/12/2016	11/04/2016
09/12/2016	tow claim	1601031-000	08/18/2016	09/12/2016	10/14/2016
09/12/2016	property damage	1601030-000	09/06/2016	09/12/2016	
09/12/2016	wrongful termination	1601028-000	08/30/2016	09/12/2016	02/02/2017
09/15/2016	auto property damage	1601035-000	08/25/2016	09/13/2016	10/12/2016
09/15/2016	tow claim	1601034-000	07/21/2016	09/13/2016	10/17/2016
09/15/2016	auto property damage	1601038-000	07/14/2016	09/13/2016	10/03/2016
09/15/2016	trip and fall	1601037-000	03/29/2016	09/13/2016	
09/16/2016	Negligent maintenance of public space	1601044-000	05/13/2016	09/13/2016	
09/15/2016	Tree Claim	1601036-000	06/24/2016	09/13/2016	10/19/2016
09/15/2016	auto bodily injury & property damage	1601033-000	08/23/2016	09/14/2016	
09/16/2016	Side swipe and/or lane change	1601046-000	08/09/2016	09/14/2016	
09/14/2016	Collision w/ non-moving vehicle	1601032-000	07/20/2016	09/14/2016	01/24/2017
09/15/2016	bodily injury	1601039-000	03/23/2016	09/14/2016	
09/16/2016	Non-District Claim (WASA)	1601043-000	07/06/2016	09/14/2016	
09/15/2016	Premesis liability	1601042-000	05/11/2016	09/14/2016	
09/19/2016	Rear end collision	1601048-000	07/26/2016	09/15/2016	
09/19/2016	Emergency Vehicle Negligence - collision w/ non moving object	1601049-000	09/10/2016	09/15/2016	10/20/2016
09/16/2016	Minor - Injury at school	1601047-000	04/20/2016	09/15/2016	11/14/2016
09/15/2016	False Arrest / Assault	1501716-000	10/15/2015	09/15/2016	11/03/2016
09/19/2016	General property damage	1601050-000	05/10/2016	09/16/2016	12/29/2016
09/19/2016	Pothole	1601052-000	08/25/2016	09/16/2016	
09/20/2016	collision w/ non moving object	1501717-000	12/17/2015	09/16/2016	01/10/2017
09/19/2016	Contractor Negligence	1601051-000	09/06/2016	09/16/2016	10/18/2016
09/20/2016	False arrest / Assault	1601057-000	08/15/2016	09/16/2016	
09/20/2016	Side swipe ans/or lane change	1600990-001	07/15/2016	09/19/2016	11/02/2016
09/22/2016	property damage	1601062-000	08/05/2016	09/19/2016	
09/20/2016	Prisoner claim	1601056-000	09/10/2016	09/19/2016	09/20/2016
09/20/2016	Prisoner claim	1601053-000	08/25/2016	09/19/2016	
09/20/2016	Prisoner claim	1601054-000	08/29/2016	09/19/2016	
09/20/2016	Prisoner claim	1601055-000	09/10/2016	09/19/2016	
10/26/2016	property damage	1601191-000	08/19/2016	09/19/2016	11/16/2016
09/23/2016	property loss	1601072-000	05/03/2016	09/19/2016	01/19/2017
09/26/2016	Pothole	1601075-000	09/16/2016	09/20/2016	
09/22/2016	property damage	1601066-000	03/21/2016	09/20/2016	
09/23/2016	bodily injury	1601071-000	03/21/2016	09/20/2016	01/10/2017
09/22/2016	bodily injury	1601065-000	08/06/2016	09/20/2016	11/04/2016
09/22/2016	bodily injury	1601064-000	03/25/2016	09/20/2016	12/16/2016
09/26/2016	UNK	1501719-000	07/16/2015	09/20/2016	10/03/2016
09/22/2016	property damage	1601060-000	05/02/2016	09/20/2016	10/18/2016
09/22/2016	property damage	1601061-000	06/01/2016	09/21/2016	10/24/2016
09/22/2016	property damage	1601059-000	01/31/2016	09/21/2016	01/05/2017
09/22/2016	sideswipe	1601063-000	09/19/2016	09/22/2016	11/21/2016
01/26/2017	rear end	1600527-001	05/06/2016	09/23/2016	
09/23/2016	auto bodily injury & property damage	1601068-000	08/08/2016	09/23/2016	
09/23/2016	property damage	1601069-000	08/17/2016	09/23/2016	10/21/2016
09/26/2016	Pothole	1601078-000	03/25/2016	09/23/2016	
09/26/2016	General Property Damage	1601076-000	07/19/2016	09/23/2016	
09/23/2016	bodily injury	1601073-000	07/15/2016	09/23/2016	10/31/2016
09/26/2016	Negligent handling of property	1601074-000	06/12/2016	09/23/2016	01/19/2017
09/23/2016	property damage	1601067-000	08/08/2016	09/23/2016	
09/23/2016	property damage	1601070-000	09/06/2016	09/23/2016	
09/28/2016	lane change	1601084-000	09/19/2016	09/26/2016	
09/28/2016	hit curb	1601083-000	08/25/2016	09/26/2016	11/28/2016
09/28/2016	tree fell on vehicle	1501720-000	05/07/2015	09/26/2016	11/04/2016
09/28/2016	lane change	1601082-000	09/20/2016	09/26/2016	
09/28/2016	FEMS vehicle struck parked vehicle	1601085-000	06/16/2016	09/26/2016	11/28/2016
09/28/2016	pothole	1601081-000	07/30/2016	09/27/2016	12/06/2016

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
09/29/2016	MPD struck parked vehicle during pursuit	1601091-000	09/17/2016	09/27/2016	12/07/2016
09/28/2016	General personal injury	1601079-000	04/29/2016	09/27/2016	
09/29/2016	Wrongful termination	1601086-000	08/15/2016	09/27/2016	02/02/2017
09/28/2016	Prisoner claim	1601080-000	09/09/2016	09/27/2016	01/04/2017
09/28/2016	False arrest / assault	1301215-000	08/28/2013	09/27/2016	11/28/2016
09/28/2016	Non-District Claim	1501721-000	09/19/2015	09/27/2016	
09/29/2016	Auto Negligence - Non-District Claim	1601087-000	08/01/2016	09/28/2016	11/04/2016
09/29/2016	Lane change and/or side swipe	1601092-000	05/17/2016	09/29/2016	
09/29/2016	lane change / side swipe	1601088-000	09/01/2016	09/29/2016	
09/29/2016	bodily injury sustained as a passenger on bus	1601089-000	09/12/2016	09/29/2016	10/04/2016
09/29/2016	General Personal Injury	1501722-000	04/11/2015	09/29/2016	10/07/2016
09/29/2016	auctioned vehicle did not have clear title	1601090-000	09/10/2016	09/29/2016	
09/30/2016	wrongful tow	1601094-000	01/23/2016	09/29/2016	
09/30/2016	auto struck by MPD / injuries	1601097-000	07/09/2016	09/30/2016	
10/05/2016	Negligent maintenance of public space	1601106-000	09/20/2016	09/30/2016	11/15/2016
09/30/2016	vehicle struck metal plate	1601096-000	08/25/2016	09/30/2016	
10/05/2016	Pothole	1601107-000	09/20/2016	09/30/2016	
09/30/2016	Fire Truck struck parked DC Housing Vehicle	1601093-000	07/31/2016	09/30/2016	
12/28/2016	Dispute over PSR rating	0801621-000	08/15/2008	09/30/2016	12/29/2016
11/01/2016	Pothole	1601226-000	09/08/2016	10/02/2016	11/28/2016
10/06/2016	Negligent maintenance of public space	1601111-000	08/15/2016	10/03/2016	11/08/2016
10/06/2016	Tree claim	1601112-000	08/19/2016	10/03/2016	11/21/2016
10/05/2016	Tree claim	1601103-000	07/12/2016	10/03/2016	11/28/2016
10/04/2016	Prisoner claim	1601098-000	07/01/2016	10/03/2016	
01/10/2017	Failure to Yield Right of Way	1501566-001	12/30/2015	10/04/2016	
10/11/2016		1601119-000	09/17/2016	10/04/2016	11/09/2016
10/12/2016	Auto Damage / broken door handle	1601123-000	09/21/2016	10/04/2016	
10/11/2016	Rear end collision	1601116-000	09/28/2016	10/04/2016	
10/11/2016	Improper backing	1601118-000	09/14/2016	10/04/2016	
10/05/2016	Collision w/ non moving object	1601108-000	09/01/2016	10/04/2016	01/05/2017
10/12/2016	Emergency vehicle negligence	1601120-000	07/03/2016	10/04/2016	
10/05/2016	slip and fall in bathroom	1601104-000	08/28/2016	10/04/2016	10/07/2016
10/05/2016	struck by school bus	1601105-001	09/12/2016	10/04/2016	10/17/2016
10/05/2016	struck by school bus	1601105-000	09/12/2016	10/04/2016	10/17/2016
10/06/2016	False arrest/ assault	1601113-000	08/22/2016	10/04/2016	
10/05/2016	Prisoner claim	1601099-000	08/19/2016	10/04/2016	12/28/2016
10/05/2016	Prisoner claim	1601101-000	08/26/2016	10/04/2016	
10/05/2016	Prisoner claim	1601102-000	08/26/2016	10/04/2016	
10/26/2016	general liability	1601193-000	08/04/2016	10/04/2016	12/05/2016
10/12/2016	Rear end collision	1601121-000	09/23/2016	10/05/2016	
10/12/2016	Rear end collision	1601121-001	09/23/2016	10/05/2016	
10/12/2016	Non-District Claim (DC WASA)	1601125-000	04/09/2016	10/06/2016	11/09/2016
10/11/2016	Prisoner claim	1501723-000	09/14/2015	10/06/2016	10/11/2016
10/07/2016	Prisoner claim	1601114-000	07/01/2016	10/06/2016	
10/07/2016	Prisoner Claim	1601115-000	07/01/2016	10/06/2016	
10/07/2016	Prisoner claim	1601099-001	08/19/2016	10/06/2016	
10/12/2016	Improper tow	1601122-000	06/27/2016	10/06/2016	
10/06/2016	wrongful death	1601110-000	09/11/2016	10/06/2016	12/14/2016
10/12/2016	auto property damage	1601124-000	09/07/2016	10/07/2016	01/10/2017
10/12/2016	auto property damage	1601127-000	09/14/2016	10/07/2016	12/05/2016
10/12/2016	auto property damage	1601131-000	07/06/2016	10/07/2016	
10/12/2016	auto property damage	1601126-000	07/09/2016	10/07/2016	
10/12/2016	bodily injury	1601132-000	09/08/2016	10/07/2016	10/27/2016
10/11/2016	Employment	1601117-000	04/25/2016	10/07/2016	
10/07/2016	General Liability	1401611-003	08/06/2014	10/07/2016	
10/07/2016	General Liability	1401611-004	08/06/2014	10/07/2016	
10/07/2016	General Liability	1401611-000	08/06/2014	10/07/2016	
10/07/2016	General Liability	1401611-001	08/06/2014	10/07/2016	
10/07/2016	General Liability	1401611-002	08/06/2014	10/07/2016	
10/12/2016	property loss	1601128-000	09/28/2016	10/07/2016	
10/12/2016	Pothole	1601129-000	10/11/2016	10/11/2016	11/09/2016
10/12/2016	Negligent maintenance of public space	1601135-000	05/27/2016	10/11/2016	12/12/2016
10/12/2016	Improper backing	1601130-000	07/01/2016	10/11/2016	
10/12/2016	Side swipe and/or lane change	1601134-000	09/24/2016	10/11/2016	
10/12/2016	Pothole - Slip, trip & falls	1601133-000	09/04/2016	10/11/2016	12/12/2016
10/19/2016	Improper backing	1601142-000	09/07/2016	10/12/2016	
10/13/2016	Prison claim	1601136-000	07/01/2016	10/12/2016	
10/18/2016	Search Warrant	1601141-000	09/15/2016	10/12/2016	11/07/2016
10/20/2016	Pothole	1601150-000	08/11/2016	10/13/2016	10/28/2016
10/20/2016	Unk	1601153-000	09/06/2016	10/13/2016	
10/20/2016	Rear end collision / collision w/ non moving object	1601149-000	06/23/2016	10/13/2016	
10/20/2016	Side swipe and/or lane change	1601152-000	08/30/2016	10/13/2016	12/14/2016
10/24/2016	trip and fall	1601158-000	08/27/2016	10/13/2016	
10/19/2016	Slip, Trip & Fall	1601146-000	07/01/2016	10/13/2016	12/06/2016
10/20/2016	Improper turning	1601148-000	07/21/2016	10/13/2016	
10/20/2016	Death claim	1601155-000	05/19/2016	10/14/2016	11/17/2016

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
10/20/2016	Slip, trip and falls	1601154-000	03/05/2016	10/14/2016	12/28/2016
10/26/2016	general liability	1601196-000	10/01/2016	10/15/2016	12/12/2016
10/20/2016	Side swipe and/or lane change	1601157-000	09/24/2016	10/17/2016	12/12/2016
10/20/2016	Tree claim	1601156-000	10/09/2016	10/17/2016	12/01/2016
10/24/2016	auto property damage	1601163-000	10/05/2016	10/17/2016	12/14/2016
10/24/2016	auto property damage	1601165-000	09/06/2016	10/17/2016	
10/24/2016	auto property damage	1601164-000	10/11/2016	10/17/2016	
10/24/2016	bodily injury	1601167-000	09/27/2016	10/17/2016	
10/24/2016	General Personal Injury	1601174-000	06/29/2016	10/17/2016	
10/24/2016	General Personal Injury	1601175-000	10/03/2016	10/17/2016	
10/24/2016	General personal injury	1601173-000	05/18/2016	10/17/2016	
10/24/2016	General Liability	1601172-000	08/04/2016	10/17/2016	11/21/2016
10/18/2016		1601140-000	05/02/2016	10/17/2016	11/04/2016
10/25/2016	Collision w/ non moving object	1601181-000	04/27/2016	10/18/2016	
10/25/2016	General Personal injury	1601180-000	09/14/2016	10/18/2016	10/25/2016
10/24/2016	auto bodily injury & property damage	1601171-000	08/28/2016	10/18/2016	01/06/2017
10/25/2016	General Personal Injury	1601182-000	03/16/2016	10/18/2016	01/17/2017
10/19/2016	Slip, Trip & Falls	1201419-000	10/12/2012	10/18/2016	10/19/2016
10/24/2016	General property damage	1601176-000	09/01/2016	10/18/2016	11/21/2016
10/24/2016	property damage	1601169-000	09/21/2016	10/18/2016	11/07/2016
10/19/2016	collision w/ non moving object	1601145-000	10/07/2016	10/19/2016	11/29/2016
10/31/2016	Negligent maintenance of public space	1501729-000	07/29/2016	10/19/2016	
10/26/2016	general liability	1601195-000	10/12/2016	10/19/2016	
10/19/2016	Prisoner claim	1601144-000	07/01/2016	10/19/2016	
10/25/2016	Negligent handling of property	1601183-000	09/28/2016	10/19/2016	
10/26/2016	auto property	0000444-000	08/01/2000	10/19/2016	11/16/2016
10/19/2016	Excessive force	1601143-000	07/19/2016	10/19/2016	
10/24/2016	MPD failure to secure home after arrest	1501728-000	04/20/2015	10/19/2016	12/02/2016
10/24/2016	auto bodily injury & property damage	1601162-000	09/15/2016	10/20/2016	01/06/2017
10/24/2016	auto property damage	1601161-000	09/16/2016	10/20/2016	
10/24/2016	Prisoner claim	1601166-000	07/21/2016	10/20/2016	
10/24/2016	Search Warrant	1601178-000	10/07/2016	10/20/2016	11/28/2016
10/24/2016	property damage	1601160-000	08/08/2016	10/20/2016	
10/24/2016	auto property damage	1601170-000	10/18/2016	10/21/2016	
10/24/2016	bodily injury	1601168-000	04/24/2016	10/21/2016	
10/26/2016	pothole	1601202-000	07/30/2016	10/24/2016	12/07/2016
10/26/2016	pothole	1601201-000	05/16/2016	10/24/2016	12/05/2016
10/27/2016	auto bodily injury & property damage	1601203-000	10/03/2016	10/24/2016	
10/25/2016	General Personal Injury	1601184-000	09/20/2016	10/24/2016	
10/28/2016	Non District Claim / Slip, Trip and Falls	1601213-000	07/14/2016	10/24/2016	11/01/2016
10/26/2016	property damage	1601198-000	09/23/2016	10/24/2016	
10/25/2016	auto bodily injury & property damage	1601179-000	08/09/2016	10/25/2016	11/01/2016
10/26/2016	auto property	1601199-000	08/12/2016	10/25/2016	12/02/2016
10/27/2016	pothole	1601204-000	09/19/2016	10/25/2016	12/01/2016
10/27/2016	pothole	1601205-000	09/13/2016	10/25/2016	12/02/2016
10/27/2016	pothole	1601206-000	03/04/2016	10/25/2016	11/03/2016
10/28/2016	Negligent handling of porperty	1601214-000	10/24/2016	10/25/2016	12/21/2016
10/28/2016	Emergency Vehicle Negligence	1601215-000	08/12/2016	10/25/2016	11/04/2016
10/27/2016	auto property	1601207-000	08/25/2016	10/25/2016	
10/27/2016	auto property	1601210-000	09/27/2016	10/25/2016	
10/26/2016	auto property	1601200-000	06/22/2016	10/25/2016	11/07/2016
10/27/2016	trip & fall	1601209-000	08/18/2016	10/25/2016	
10/26/2016	General Personal Injury / Minor	1601192-000	09/26/2016	10/25/2016	01/10/2017
10/27/2016	general liability	1601208-000	08/08/2016	10/25/2016	12/09/2016
10/26/2016	Prisoner claim	1601197-000	07/01/2016	10/25/2016	
12/28/2016	unknown	1601434-000	07/14/2016	10/25/2016	12/29/2016
10/28/2016	collision w/ non moving object	1601216-000	05/06/2016	10/26/2016	
10/31/2016	collision w/ non moving object	1601219-000	10/13/2016	10/26/2016	11/01/2016
10/31/2016	Prisoner claim	1601222-000	08/29/2016	10/27/2016	
10/31/2016	Prisoner claim	1601224-000	08/29/2016	10/27/2016	
11/01/2016	Pothole	1601227-000	09/10/2016	10/28/2016	01/31/2017
11/09/2016	Negligent maintenance of public space	1601244-000	10/01/2016	10/28/2016	
11/08/2016	Negligent maintenance of public space	1601240-000	10/18/2016	10/28/2016	12/06/2016
11/01/2016	collision w/ non-moving object	1601225-000	10/25/2016	10/28/2016	
11/09/2016	side swipe and/or lane change	1601245-000	08/08/2016	10/28/2016	
10/31/2016	Non-District Claim	1601217-000	08/23/2016	10/28/2016	11/01/2016
11/09/2016	Side Swipe and/or lane change	1601249-000	10/07/2016	10/31/2016	
11/09/2016	Negligent maintenance of public space	1601247-000	10/22/2016	10/31/2016	01/27/2017
11/09/2016	Pothole	1601248-000	10/13/2016	10/31/2016	
11/29/2016	Slip, Trip & Falls	1501737-000	08/01/2015	10/31/2016	11/29/2016
11/09/2016	Improper tow	1601246-000	09/09/2016	10/31/2016	01/25/2017
11/09/2016	Rear end collision	1601252-000	10/03/2016	11/01/2016	
11/09/2016	Negligent maintenance of public space	1601254-000	10/25/2016	11/01/2016	
11/09/2016	Negligent maintenance of public space	1601251-000	10/07/2016	11/01/2016	12/02/2016
11/09/2016	Improper Tow	1601250-000	10/24/2016	11/01/2016	
11/03/2016	Prisoner claim	1601229-000	11/01/2016	11/01/2016	11/03/2016

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
11/09/2016	False arrest	1601253-000	06/06/2016	11/01/2016	
11/02/2016	property damage	1601228-000	07/24/2016	11/01/2016	12/05/2016
11/10/2016	Rear end collision	1601255-000	06/01/2016	11/02/2016	
12/06/2016	General Property Damage	1601354-000	05/08/2016	11/02/2016	
11/03/2016	Auto Negligence	1601231-000	10/18/2016	11/02/2016	11/08/2016
11/03/2016	Prisoner claim	1601230-000	10/23/2016	11/02/2016	11/03/2016
11/04/2016		1601232-000	08/12/2016	11/03/2016	
11/10/2016	Prisoner claim	1601259-000	05/05/2016	11/03/2016	
11/10/2016	Collision w/ non-moving object	1601256-000	08/05/2016	11/03/2016	01/10/2017
11/10/2016	Search Warrant (U.S. Marshalls)	1601257-000	10/27/2016	11/03/2016	
11/10/2016	General Liability	1601258-000	11/03/2016	11/03/2016	
11/04/2016	Prisoner Claim	1601234-000	10/10/2016	11/04/2016	
11/04/2016	Prisoner claim	1601235-000	10/10/2016	11/04/2016	
11/07/2016	Prisoner claim	1601237-000	07/01/2016	11/04/2016	
11/07/2016	Prisoner claim	1601238-000	07/01/2016	11/04/2016	
11/04/2016	Prisoner claim	1601233-000	10/11/2016	11/04/2016	
11/04/2016	General Personal Injury	1601236-000	05/11/2016	11/04/2016	
11/08/2016	side swipe and/or lane change	1601239-000	09/16/2016	11/04/2016	11/09/2016
11/15/2016	General Personal Injury	1601268-000	08/01/2016	11/04/2016	11/16/2016
11/23/2016	auto bodily injury & property damage	1601307-000	10/21/2016	11/07/2016	
11/23/2016	auto bodily injury & property damage	1601307-001	10/21/2016	11/07/2016	
11/10/2016	Auto Negligence	1601260-000	11/03/2016	11/07/2016	11/22/2016
11/14/2016	Pothole	1601261-000	09/02/2016	11/07/2016	
11/08/2016	Improper backing	1601142-001	09/07/2016	11/07/2016	
11/16/2016	auto property	1601278-000	09/12/2016	11/07/2016	01/19/2017
11/14/2016	auto property	1601262-000	10/11/2016	11/07/2016	
11/14/2016	auto property	1601263-000	08/01/2016	11/07/2016	
11/16/2016	bodily injury	1601282-000	06/19/2016	11/07/2016	01/05/2017
11/14/2016	General Property Damage	1501732-000	09/01/2015	11/07/2016	
11/09/2016	Prisoner claim	1601243-000	07/01/2016	11/07/2016	
11/09/2016	General Personal Injury	1601241-000	07/26/2016	11/07/2016	
11/16/2016	property damage	1601281-000	10/02/2016	11/07/2016	12/29/2016
11/16/2016	property loss	1601280-000	10/16/2016	11/07/2016	01/10/2017
11/23/2016	wrongful death	1601308-000	05/06/2016	11/07/2016	12/08/2016
11/16/2016	auto bodily injury & property damage	1601283-000	10/21/2016	11/08/2016	
11/16/2016	auto property	1601273-000	08/20/2016	11/08/2016	01/10/2017
11/16/2016	improper turn	1601274-000	09/21/2016	11/08/2016	
11/16/2016	general liability	1601284-000	06/20/2016	11/08/2016	
11/23/2016	property loss	1601306-000	10/24/2016	11/08/2016	
11/16/2016	property damage	1601276-000	11/01/2016	11/08/2016	
11/15/2016	auto bodily injury & property damage	1601270-000	05/29/2016	11/09/2016	01/19/2017
11/15/2016	auto bodily injury & property damage	1601270-001	05/29/2016	11/09/2016	01/19/2017
11/15/2016	auto property	1601271-000	10/12/2016	11/09/2016	
11/16/2016	general liability	1002022-000	12/10/2010	11/09/2016	12/02/2016
11/15/2016	property damage	1601266-000	08/16/2016	11/09/2016	
11/15/2016	Rear end collision	1601252-001	10/03/2016	11/10/2016	
11/15/2016	pothole	1601267-000	10/19/2016	11/10/2016	12/12/2016
11/14/2016	auto property	1601264-000	09/01/2016	11/10/2016	
11/14/2016	bodily injury	1601265-000	10/19/2016	11/10/2016	01/12/2017
11/15/2016	property loss	1501733-000	03/20/2015	11/10/2016	
11/18/2016	auto bodily injury & property damage	1601203-001	10/03/2016	11/14/2016	
11/18/2016	auto property	1601296-000	11/01/2016	11/14/2016	
11/17/2016	auto property	1601291-000	08/21/2016	11/14/2016	
11/16/2016	auto property	1601286-000	11/07/2016	11/14/2016	
11/16/2016	Employment	1601277-000	10/31/2016	11/14/2016	01/11/2017
11/16/2016	Employment	1601279-000	10/11/2016	11/14/2016	01/09/2017
11/17/2016	property damage	1601289-000	11/07/2016	11/14/2016	02/03/2017
11/17/2016	property loss	1601287-000	11/02/2016	11/14/2016	01/24/2017
11/17/2016	property damage	1601288-000	11/07/2016	11/14/2016	
11/18/2016	property loss	1601295-000	03/27/2016	11/14/2016	
11/16/2016	property loss	1601285-000	10/15/2016	11/14/2016	
11/28/2016	Pothole	1601311-000	11/09/2016	11/15/2016	
11/17/2016	property damage	1601292-000	09/09/2016	11/15/2016	
11/17/2016	auto property	1601293-000	09/21/2016	11/15/2016	
12/01/2016	General Property Damage	1601326-000	08/31/2016	11/15/2016	
11/30/2016	General Property Damage	1601321-000	09/20/2016	11/15/2016	01/09/2017
11/30/2016	Prisoner Claim	1601318-000	06/28/2016	11/15/2016	
11/23/2016	Improper backing / Pedestrian auto Collision	1601309-000	10/21/2016	11/15/2016	
12/01/2016	Non-District Claim	1601329-000	02/05/2016	11/15/2016	12/07/2016
11/22/2016	auto property	1601302-000	11/03/2016	11/16/2016	
11/21/2016	pothole	1601300-000	11/10/2016	11/16/2016	01/12/2017
11/23/2016	bodily injury	1601305-000	05/26/2016	11/16/2016	
11/30/2016	Minor	1501738-000	12/01/2015	11/16/2016	01/12/2017
11/28/2016	Employment	1601310-000	06/28/2016	11/16/2016	
11/30/2016	Minor - Student injury by Teacher	1401612-000	12/01/2014	11/16/2016	11/30/2016
11/22/2016	wrongful arrest	1601303-000	06/05/2016	11/16/2016	

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
11/21/2016	auto property	1601301-000	10/29/2016	11/17/2016	
11/21/2016	pothole	1601299-000	10/29/2016	11/18/2016	
11/29/2016	Side Swipe and/or Lane Change	1601316-000	11/01/2016	11/18/2016	01/04/2017
11/30/2016	Employment	1601319-000	08/05/2016	11/18/2016	
11/29/2016	Slip, Trip & Falls	1601317-000	09/02/2016	11/18/2016	
11/28/2016	Slip, Trip & Falls - Sidewalk	1601312-000	07/07/2016	11/18/2016	
11/29/2016	Collision w/ Non-moving Object	1601314-000	10/12/2016	11/18/2016	
11/30/2016	FTYROW - Student on school bus	1601322-002	10/27/2016	11/18/2016	12/05/2016
11/29/2016	General Personal Injury	1601315-000	11/04/2016	11/18/2016	
11/29/2016	Non-District Claim (WMATA)	1601313-000	07/20/2016	11/18/2016	12/09/2016
11/21/2016	property loss	1601297-000	10/22/2016	11/18/2016	01/09/2017
11/21/2016	property loss	1601298-000	11/03/2016	11/18/2016	
12/01/2016	Emergency Vehicle Negligence	1601324-000	06/11/2016	11/21/2016	01/13/2017
12/01/2016	Emergency Vehicle Negligence	1601324-001	06/11/2016	11/21/2016	01/13/2017
12/01/2016	Emergency Vehicle Negligence	1601324-002	06/11/2016	11/21/2016	01/13/2017
12/01/2016	Auto Negligence	1601330-000	10/13/2016	11/21/2016	01/09/2017
12/01/2016	Negligent Maintenance of Public Space-Manhole Cover	1601327-000	09/20/2016	11/21/2016	
12/02/2016	Negligent Maintenance of Public Space	1601334-000	10/05/2016	11/21/2016	
12/02/2016	Collision w/ Non-moving Object	1601337-000	08/17/2016	11/21/2016	
12/01/2016	Collision w/ Non-moving Object	1601323-000	11/03/2016	11/21/2016	
11/30/2016	Search Warrant	1601320-000	10/28/2016	11/21/2016	01/12/2017
12/01/2016	General Personal Injury	1601328-000	08/01/2016	11/21/2016	12/14/2016
12/01/2016	FTYROW - Side Swipe and/or Lane Change	1601332-000	11/05/2016	11/22/2016	12/22/2016
12/01/2016	Side Swipe and/or Lane Change	1601333-000	08/08/2016	11/22/2016	
12/01/2016	Search Warrant	1601331-000	09/22/2016	11/22/2016	12/14/2016
12/28/2016	denial of property / freedom / fraud	1101347-000	09/26/2011	11/22/2016	12/29/2016
12/02/2016	UNK	1601336-000	11/10/2016	11/22/2016	
12/05/2016	auto property	1601341-000	11/22/2016	11/28/2016	
12/05/2016	bodily injury	1601342-000	10/26/2016	11/28/2016	01/05/2017
12/20/2016	Tree Claim	1601403-000	10/22/2016	11/28/2016	
12/01/2016	FTYROW - Student on school bus	1601322-003	10/27/2016	11/28/2016	12/05/2016
01/30/2017		1501741-000	03/28/2015	11/28/2016	
12/20/2016	Negligent Handling of Property	1601401-000	11/08/2016	11/29/2016	
12/20/2016	Negligent Maintenance of Public Space	1601402-000	11/08/2016	11/29/2016	
12/05/2016	property loss	1601340-000	07/14/2016	11/29/2016	
12/06/2016	Emergency Vehicle Negligence (code 1)	1601356-000	09/10/2016	11/30/2016	12/16/2016
11/30/2016	FTYROW - Student on school bus	1601322-000	10/27/2016	11/30/2016	12/05/2016
11/30/2016	FTYROW - Student on school bus	1601322-001	10/27/2016	11/30/2016	12/05/2016
12/05/2016	auto bodily injury & property damage	1601347-000	08/22/2016	12/01/2016	
12/05/2016	auto property- Manhole Cover	1601346-000	06/11/2016	12/01/2016	
12/05/2016	auto property	1601349-000	10/02/2016	12/01/2016	01/31/2017
12/05/2016	Collision w/ Non-moving Object	1601344-000	11/19/2016	12/01/2016	
12/05/2016	bodily injury	1601348-000	06/22/2016	12/01/2016	
12/12/2016	Collision w/ non-moving object	1600314-001	01/28/2016	12/02/2016	
12/05/2016	auto bodily injury & property damage	1601338-000	10/23/2016	12/02/2016	
12/06/2016	Improper Tow	1601355-000	11/07/2016	12/02/2016	01/10/2017
12/06/2016	False Arrest/Assault	1601351-000	11/13/2016	12/02/2016	12/16/2016
12/06/2016	auto property	1601353-000	10/09/2016	12/05/2016	
12/06/2016	trip & fall	1601350-000	11/08/2016	12/05/2016	12/12/2016
12/06/2016	bodily injury	1601352-000	09/15/2016	12/05/2016	12/06/2016
12/08/2016	FTYROW	1601364-000	10/20/2016	12/06/2016	12/12/2016
12/08/2016	Rear End Collision	1601365-000	11/17/2016	12/06/2016	
12/27/2016	auto bodily injury & property damage	1601283-001	10/21/2016	12/06/2016	
12/07/2016	Auto Property Damage & Auto Bodily Injury	1601362-000	11/09/2016	12/06/2016	12/12/2016
12/07/2016	Pothole	1601357-000	11/13/2016	12/06/2016	01/19/2017
12/07/2016	Pothole	1601358-000	10/01/2016	12/06/2016	
12/07/2016	Collision w/ Non-moving Object	1601361-000	08/24/2016	12/06/2016	
12/07/2016	Tree Claim	1601360-000	08/27/2016	12/06/2016	01/30/2017
12/08/2016	Slip, Trip & Falls (Water Hole Cap)	1601363-000	11/19/2016	12/06/2016	
12/07/2016	property loss	1301217-000	12/06/2013	12/06/2016	
12/09/2016	Side Swipe and/or Lane Change	1601368-000	11/28/2016	12/07/2016	
12/09/2016	General Property Damage	1601369-000	10/31/2016	12/07/2016	
12/08/2016	Side Swipe and/or Lane Change	1601367-000	10/28/2016	12/08/2016	02/02/2017
12/08/2016	Collision w/ Non-moving Object	1601366-000	09/30/2016	12/08/2016	
12/14/2016	FTYROW- Improper lane Change (code 1), Emergency Veh Neg	1601383-000	11/22/2016	12/09/2016	12/16/2016
12/14/2016	FTYROW- Improper lane Change (code 1), Emergency Veh Neg	1601383-001	11/22/2016	12/09/2016	12/16/2016
12/14/2016	FTYROW- Improper lane Change (code 1), Emergency Veh Neg	1601383-002	11/22/2016	12/09/2016	12/16/2016
12/12/2016	Auto Property Damage & Auto Bodily Injury	1601375-000	11/29/2016	12/09/2016	
12/13/2016	Improper Lane Change-Side Swipe	1601382-000	07/14/2016	12/09/2016	
12/21/2016	Improper Backing	1601414-000	10/26/2016	12/09/2016	
12/13/2016	Auto Property Damage	1601378-000	09/12/2016	12/09/2016	
12/13/2016	Improper Lane Change / Side Swipe	1601381-000	07/13/2016	12/09/2016	01/13/2017
12/12/2016	Collision w/ Non-moving Object	1601377-000	11/15/2016	12/09/2016	
12/13/2016	Improper Lane Change	1601380-000	09/23/2016	12/09/2016	
12/12/2016	False Arrest / Assault	1601370-000	10/14/2016	12/09/2016	
12/15/2016	Rear End Collision	1601389-000	09/08/2016	12/12/2016	02/01/2017

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
12/15/2016	Rear End Collision	1601390-000	09/19/2016	12/12/2016	
12/14/2016	Collision w/ Non-moving Object	1601384-000	05/27/2016	12/12/2016	01/06/2017
12/19/2016	General Property Damage	1601394-000	09/29/2016	12/12/2016	01/23/2017
12/16/2016	General Liability	1601391-000	09/20/2016	12/12/2016	
12/16/2016	General Personal Injury	1601392-000	06/15/2016	12/12/2016	
12/14/2016	Slip, Trip & Fall-Sidewalk	6000003-000	11/18/1960	12/12/2016	01/13/2017
12/14/2016	Slip, Trip & Falls-Sidewalk	1601385-000	11/18/2016	12/12/2016	
12/12/2016	prisoner rights claim	1601372-000	11/24/2016	12/12/2016	
12/12/2016	prisoner rights claim	1601373-000	11/25/2016	12/12/2016	
12/12/2016	property loss	1601371-000	11/22/2016	12/12/2016	
12/12/2016	property loss	1601374-000	06/24/2016	12/12/2016	
12/19/2016	Auto Bodily Injury	1601393-001	12/01/2016	12/14/2016	12/22/2016
12/16/2016	Auto Property & Auto Bodily Injury	1601393-000	12/01/2016	12/14/2016	12/22/2016
12/19/2016	Side Swipe and/or Lane Change	1601396-000	01/26/2016	12/14/2016	
01/21/2016	Auto Negligence side-swipped	1501454-000	11/25/2015	12/14/2016	07/27/2016
12/15/2016	Negligent Maintenance of Public Space	1601386-000	09/14/2016	12/14/2016	
12/19/2016	Rear End Collision	1601397-000	12/09/2016	12/15/2016	
12/16/2016	Collision w/ Non-moving Object	1600787-001	04/10/2016	12/15/2016	
12/21/2016	Improper Turning	1601413-000	08/20/2016	12/15/2016	
12/20/2016	Wrongful Auction	1601398-000	12/09/2016	12/15/2016	
12/22/2016	False Arrest / Assault	1601420-000	08/01/2016	12/15/2016	01/03/2017
12/21/2016	Pedestrian Auto Collision	1601405-000	06/21/2016	12/16/2016	
12/20/2016	Collision w/ Non-moving Object	1601404-000	10/07/2016	12/16/2016	
12/21/2016	Collision w/ Non-moving Object	1601407-000	07/01/2016	12/16/2016	
12/19/2016	Slip, Trip & Falls-Sidewalk	1601395-000	09/06/2016	12/16/2016	
12/22/2016	Slip, Trip & Falls-Sidewalk	1601421-000	08/24/2016	12/16/2016	
12/22/2016	General Personal Injury	1601419-000	10/25/2016	12/16/2016	
12/21/2016	General Property Damage	1601412-000	11/10/2016	12/16/2016	
12/22/2016	Auto Damage	1601417-000	11/25/2016	12/19/2016	
12/21/2016	Property Loss	1601416-000	12/02/2016	12/19/2016	
12/21/2016	Rear-end Collision	1600698-001	05/19/2016	12/20/2016	
12/22/2016	Prisoner Claim	1601422-000	07/14/2016	12/20/2016	01/19/2017
12/20/2016	False Arrest & Battery	1501739-000	02/14/2015	12/20/2016	01/10/2017
12/20/2016	property loss	1601400-000	05/24/2016	12/20/2016	01/30/2017
12/22/2016	General Auto Damage	1601423-000	11/16/2016	12/21/2016	01/13/2017
12/23/2016	Auto Property Damage & Auto Bodily Injury	1601425-000	08/26/2016	12/22/2016	01/19/2017
12/23/2016	Auto Property Damage & Auto Bodily Injury	1601424-000	11/30/2016	12/22/2016	
12/23/2016	Auto Bodily Injury	1601424-001	11/30/2016	12/22/2016	
12/23/2016	Auto Bodily Injury	1601424-002	11/30/2016	12/22/2016	
12/23/2016	Pothole	1601426-000	12/08/2016	12/22/2016	
12/27/2016	Pothole	1601428-000	12/13/2016	12/23/2016	02/01/2017
12/27/2016	Improper Backing	1601429-000	10/12/2016	12/23/2016	
12/27/2016	Rear End Collision	1601430-000	11/10/2016	12/23/2016	
12/27/2016	Side Swipe and/or Lane Change	1601427-000	07/19/2016	12/23/2016	01/09/2017
12/28/2016	Pothole	1601435-000	04/06/2016	12/27/2016	01/04/2017
12/28/2016	Negligent Maintenance of Public Space- Street sign	1601433-000	11/21/2016	12/27/2016	
12/28/2016	Auto Negligence	1601432-000	12/19/2016	12/27/2016	
12/27/2016	Search Warrant	1601431-000	10/19/2016	12/27/2016	01/13/2017
12/29/2016	Auto Property Damage & Auto Bodily Injury	1601438-000	12/08/2016	12/28/2016	
12/05/2016	auto bodily injury & property damage	1601343-000	11/17/2016	12/28/2016	
12/29/2016	Non-District Claim (WASA)	1601442-000	12/07/2016	12/28/2016	01/10/2017
12/29/2016	Pothole	1601441-000	10/17/2016	12/28/2016	
12/29/2016	Auto Property Damage	1601440-000	11/08/2016	12/28/2016	
12/29/2016	Auto Property Damage	1601439-000	07/10/2016	12/28/2016	01/03/2017
12/29/2016	General Personal Injury	1601436-000	10/13/2016	12/28/2016	
12/29/2016	General Personal Injury	1601437-000	10/14/2016	12/28/2016	
01/04/2017	Contractual Disagreement	1601453-000	08/19/2016	12/28/2016	
12/05/2016	auto property	1601339-000	07/05/2016	12/29/2016	
12/30/2016	Improper Passing	1601444-000	12/13/2016	12/29/2016	01/05/2017
12/30/2016	Tree Claim	1601443-000	12/26/2016	12/29/2016	
12/30/2016	Tree Claim	1601445-000	10/19/2016	12/29/2016	
12/30/2016	Property Loss	1601446-000	10/14/2016	12/29/2016	01/10/2017
01/03/2017	Auto Property Damage & Auto Bodily Injury	1601450-000	12/08/2016	12/30/2016	
01/03/2017	Auto Property Damage	1601451-000	12/09/2016	12/30/2016	
01/03/2017	Auto Bodily Damage	1601451-001	12/09/2016	12/30/2016	
01/03/2017	Auto Bodily Injury	1601451-002	12/09/2016	12/30/2016	
01/03/2017	Tree Claim	1601449-000	12/15/2016	12/30/2016	
01/03/2017	False Arrest	1601448-000	06/03/2016	12/30/2016	
01/04/2017	Pothole	1601454-000	12/29/2016	01/03/2017	
01/04/2017	Roadwork/Pothole	1601457-000	12/17/2016	01/03/2017	
01/04/2017	Auto Property Damage/Street Steel Plates	1601461-000	11/25/2016	01/03/2017	
01/04/2017	Auto Property Damage	1601455-000	12/26/2016	01/03/2017	
01/04/2017	Auto Property Damage/FTYROW	1601462-000	07/07/2016	01/03/2017	
01/04/2017	Auto Property Damage	1601456-000	05/31/2016	01/03/2017	01/10/2017
01/06/2017	Auto Bodily Injury	1601481-000	11/18/2016	01/04/2017	01/19/2017
01/06/2017	Auto Property Damage/Side Swipe	1601480-000	12/22/2016	01/04/2017	01/10/2017

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
01/06/2017	Auto Property Damage/Concrete Block	1601474-000	07/28/2016	01/04/2017	01/13/2017
01/06/2017	Auto Property Damage-Manhole cover	1601475-000	12/10/2016	01/04/2017	
01/05/2017	Auto Property Damage/Pothole	1601467-000	12/14/2016	01/04/2017	
01/05/2017	Auto Property Damage/Pothole	1601473-000	12/06/2016	01/04/2017	
01/05/2017	Improper Towing-relevant signs were missing	1601472-000	12/10/2016	01/04/2017	
01/05/2017	Auto Property Damage/Improper Backing	1601469-000	12/13/2016	01/04/2017	
01/09/2017	Tree Claim	1601486-000	10/02/2016	01/04/2017	
01/06/2017	Property Damage-Fems Hose Damage	1601478-000	11/26/2016	01/04/2017	
01/05/2017	Negligent Staff Supervision/Personal Injury	1601470-000	12/08/2016	01/04/2017	
01/06/2017	Auto Property Damage/Open door to traffic	1501740-000	11/21/2015	01/05/2017	
01/09/2017	Prisoner Claim/Wrongful Death	1601487-000	07/27/2016	01/05/2017	
01/09/2017	Contractor Negligence	1601488-000	12/15/2016	01/06/2017	
01/09/2017	Auto Negligence	1601489-000	06/14/2016	01/06/2017	01/13/2017
01/09/2017	General property damage	1601484-000	12/29/2016	01/06/2017	01/10/2017
01/09/2017	Non-District Claim (DC WATER)	1601485-000	11/16/2016	01/06/2017	01/09/2017
01/09/2017	Improper Auction	1601490-000	11/06/2016	01/06/2017	
01/06/2017	Personal Property Loss	1700001-000	01/05/2017	01/06/2017	
01/09/2017	Auto Property Damage/Pothole	1601491-000	12/17/2016	01/09/2017	
01/09/2017	Auto Negligence	1700002-000	01/04/2017	01/09/2017	
01/09/2017	Auto Property Damage/Improper U turn	1601493-000	11/25/2016	01/09/2017	
01/11/2017	Auto Property Damage/ Auto Bodily Injury	1601502-000	12/29/2016	01/10/2017	01/30/2017
01/12/2017	Tree Claim	1601510-000	10/22/2016	01/10/2017	
01/11/2017	Negligent Maintenance of Public Space	1601508-000	11/25/2016	01/10/2017	
01/11/2017	Auto Property Damage/Pothole	1700003-000	01/03/2017	01/10/2017	
01/11/2017	Auto Property Damage/FTYROW	1601505-000	11/09/2016	01/10/2017	
01/11/2017	Non- District (DCHA)	1601503-003	08/01/2016	01/10/2017	
01/11/2017	Non- District (DCHA)	1601503-004	08/01/2016	01/10/2017	
01/11/2017	Non- District (DCHA)	1601503-005	08/01/2016	01/10/2017	
01/11/2017	Non- District (DCHA)	1601503-000	08/01/2016	01/10/2017	
01/11/2017	Non- District (DCHA)	1601503-001	08/01/2016	01/10/2017	
01/11/2017	Non- District (DCHA)	1601503-002	08/01/2016	01/10/2017	
01/11/2017	General Property Damage	1601507-000	10/26/2016	01/10/2017	
01/13/2017	Negligent handling of public space	1601513-000	12/15/2016	01/10/2017	
01/17/2017	Tree claim	1700005-000	01/04/2017	01/11/2017	
01/12/2017	Auto Property Damage/Improper Tow	1601509-000	02/18/2016	01/11/2017	01/12/2017
01/13/2017	Auto Property Damage/Pothole	1601514-000	12/29/2016	01/12/2017	
01/13/2017	Rear end collision	1601515-000	11/07/2016	01/12/2017	
01/13/2017	Pothole	1700004-000	01/05/2017	01/12/2017	
01/13/2017	Auto Property Damage/Emergency Vehicle Negligence	1601512-000	11/19/2016	01/12/2017	
01/13/2017	Auto Property Damage/Rear End Collision	1601511-000	10/17/2016	01/12/2017	
01/13/2017	Slip, Trip & Falls	1601517-000	08/27/2016	01/12/2017	
01/13/2017	Prisoner claim	1601516-000	12/05/2016	01/12/2017	
01/17/2017	Auto Negligence	1700006-000	01/05/2017	01/13/2017	
01/17/2017	Pothole	1601519-000	10/09/2016	01/13/2017	
01/17/2017	Negligent handling of property	1601520-000	11/09/2016	01/13/2017	
01/17/2017	Personal Injury	1601518-000	12/12/2016	01/13/2017	
01/18/2017	Auto Property Damage/Improper Tow	1601522-000	12/26/2016	01/17/2017	
01/19/2017	Collision w/ Non-moving Object	1601523-000	05/03/2016	01/17/2017	
01/18/2017	Collision w/ non moving object	1700007-000	01/14/2017	01/17/2017	
01/19/2017	Improper backing	1700008-000	01/10/2017	01/17/2017	
01/19/2017	Collision w/ non moving object	1700009-000	01/08/2017	01/17/2017	
01/19/2017	Auto Negligence	1601524-000	07/11/2016	01/17/2017	
01/19/2017	Personal Injury/Discrimination-Hostile Work Environment	1700010-000	01/13/2017	01/17/2017	
01/18/2017	Slip, Trip & Falls/Sidewalk	1601521-000	07/30/2016	01/17/2017	
01/19/2017	Auto Bodily Injury-Failure to Yield Right of Way	1601525-001	12/14/2016	01/18/2017	
01/19/2017	Auto Property/Auto Bodily Injury-Failure to Yield Right of Way	1601525-000	12/14/2016	01/18/2017	
01/23/2017	Auto Negligence	1700012-000	01/05/2017	01/18/2017	
01/23/2017	Auto Property Damage/ Manhole Cover	1601532-000	06/30/2016	01/18/2017	01/24/2017
01/19/2017	Pothole	1601526-000	10/23/2016	01/18/2017	
01/24/2017	Auto Property Damage/ Improper Backing	1601535-000	10/28/2016	01/18/2017	
01/23/2017	Auto Property Damage/Improper Tow	1601531-000	08/22/2016	01/18/2017	
01/19/2017	Auto Negligence	1700011-000	01/02/2017	01/18/2017	
01/23/2017	Rear-end collision	1601529-000	06/02/2016	01/18/2017	01/27/2017
01/23/2017	Auto Property Damage/ Side Swipe and/or Lane Change	1601528-000	10/03/2016	01/18/2017	
01/19/2017	Personal Injury	1601527-000	11/28/2016	01/18/2017	
01/23/2017	Search Warrant- Property Damage	1601530-000	12/29/2016	01/18/2017	
01/23/2017	FTYROW	1601534-000	12/30/2016	01/19/2017	
01/23/2017	Tree Claim	1601533-000	12/29/2016	01/19/2017	
01/25/2017	Employment	1601540-000	10/01/2016	01/19/2017	
01/24/2017	Auto Property Damage/ Pothole	1700013-000	01/18/2017	01/23/2017	
01/25/2017	Employment	1601537-000	01/11/2016	01/23/2017	
01/25/2017	Auto Property Damage/ Auto Bodily Injury - Rear End Collision	1700014-000	01/05/2017	01/24/2017	
01/25/2017	Auto Bodily Injury - Rear End Collision	1700014-001	01/05/2017	01/24/2017	
01/25/2017	Auto Property Damage/ Auto Bodily Injury	1601539-000	11/28/2016	01/24/2017	
01/26/2017	Pothole	1700018-000	01/24/2017	01/24/2017	
01/26/2017	Pothole	1601546-000	12/11/2016	01/24/2017	

Claim Open Date	Loss Description	Claim #	Loss Date	Received Date	Date Closed
01/25/2017	Auto Property Damage/Pothole	1700015-000	01/14/2017	01/24/2017	
01/26/2017	Pothole	1700016-000	01/24/2017	01/24/2017	
01/26/2017	Auto Negligence	1601544-000	10/13/2016	01/24/2017	
01/25/2017	Auto Property Damage	1601536-000	09/01/2016	01/24/2017	
01/25/2017	Auto Property Damage/ Side Swipe	1601538-000	07/21/2016	01/24/2017	
01/26/2017	Search Warrant	1700019-000	01/12/2017	01/24/2017	
01/26/2017	Improper tow	1601545-000	09/22/2016	01/24/2017	
01/26/2017	Negligent handling of property	1700017-000	01/04/2017	01/24/2017	02/02/2017
01/26/2017	Tree claim	1601549-000	11/20/2016	01/25/2017	
01/26/2017	Auto Property Damage/ Collision w/ Non-moving Object	1601548-000	10/18/2016	01/25/2017	
01/26/2017	Auto Property Damage/Rear End Collision	1601541-000	12/15/2016	01/25/2017	
01/26/2017	Auto Property Damage/Improper Backing	1601542-000	08/07/2016	01/25/2017	
01/26/2017	Auto Property Damage/ Collision w/ Non-moving Object	1601543-000	12/12/2016	01/25/2017	
01/26/2017	Slip, Trip & Falls	1601547-000	11/08/2016	01/25/2017	
01/27/2017	Auto Property Damage/Pothole	1700020-000	01/19/2017	01/26/2017	01/31/2017
01/27/2017	General Liability/ Breach of Contract	1601550-000	09/09/2016	01/26/2017	
01/30/2017	General Liability/ Civil Claim	1601551-000	12/07/2016	01/26/2017	
01/31/2017	Auto Negligence	1700023-000	01/14/2017	01/27/2017	
01/30/2017	Auto Property Damage/ Manhole Cover	1501742-000	12/18/2015	01/27/2017	01/31/2017
01/30/2017	Auto Property Damage/ Water Drainage Structure	1700021-000	01/16/2017	01/27/2017	
02/01/2017	Auto Body Damage / Collision with Non-moving Object	1601557-000	10/18/2016	01/27/2017	
01/31/2017	Pothole	1700022-000	01/24/2017	01/30/2017	
01/31/2017	Auto Property Damage/ Tow Claim	1601552-000	12/02/2016	01/30/2017	
02/01/2017	Civil Claim/Personal Injury	1700025-000	01/06/2017	01/30/2017	
01/31/2017	Tree claim	1501743-000	05/04/2015	01/30/2017	02/01/2017
01/31/2017	Personal Injury	1601553-000	10/28/2016	01/30/2017	
02/02/2017	Auto Bodily Injury	1601571-001	12/07/2016	01/31/2017	02/03/2017
02/02/2017	Auto PropertyDamage / Auto Bodily Injury	1601571-000	12/07/2016	01/31/2017	02/03/2017
01/31/2017	Auto Property Damage/ Auto Bodily Injury	1601554-000	10/19/2016	01/31/2017	
02/01/2017	Auto Bodily Injury	1601561-001	10/02/2016	01/31/2017	
02/02/2017	Auto Property Damage/ Auto Bodily Injury	1700028-000	01/02/2017	01/31/2017	
02/02/2017	Auto Bodily Injury	1700028-001	01/02/2017	01/31/2017	
02/01/2017	Auto Property Damage/ Auto Bodily Injury	1601561-000	10/02/2016	01/31/2017	
02/01/2017	Non-District Claim (WMATA) / FTYROW	1601555-000	12/19/2016	01/31/2017	
02/01/2017	Auto Property Damage/ Manhole Cover	1601563-000	08/29/2016	01/31/2017	02/02/2017
02/01/2017	Auto Property Damage/ Side Swipe and/or Lane Change	1601565-000	11/08/2016	01/31/2017	
02/02/2017	Auto Negligence	1601566-000	11/18/2016	01/31/2017	
02/02/2017	Auto Property Damage / Improper Tow	1601570-000	09/20/2016	01/31/2017	
02/02/2017	Auto Property Damage	1601569-000	12/22/2016	01/31/2017	
02/02/2017	Auto Property Damage / Rear End Collision	1601567-000	10/03/2016	01/31/2017	
02/02/2017	side swipe and/or lane change	1700027-000	01/20/2017	01/31/2017	
02/02/2017	Auto Property Damage	1700026-000	01/23/2017	01/31/2017	
02/01/2017	Slip, Trip & Falls	1601562-000	10/24/2016	01/31/2017	
02/01/2017	Slip, Trip & Falls	1700024-000	01/03/2017	01/31/2017	02/02/2017
02/01/2017	Personal Property	1601559-000	10/21/2016	01/31/2017	
02/02/2017	FTYROW / Pedestrian Auto Collision	1601568-000	10/25/2016	01/31/2017	
02/01/2017	False Arrest / Assault	1601564-000	10/13/2016	01/31/2017	
02/03/2017	Auto Property Damage	1601572-000	12/21/2016	02/02/2017	

# **Attachment 15**

<b>AWARD/CONTRACT</b>		1. Solicitation No. Doc80834		Page of Pages	
				1	57
2. Contract Number CW20512		3. Effective Date See Section 20 C		4. Requisition/Purchase Request/Project No.	
5. Issued By: Office of Contracting and Procurement 441 4 <sup>th</sup> Street, N.W., Suite 700 South Washington, D.C. 20001		Code		6. Administered by (If other than line 5) D.C. Office of Risk Management 441 4th St. N.W. Suite 800 South, Washington, D.C. 20001	
8. Name and Address of Contractor (No. street, city, county, state and Zip Code) CorVel Enterprise Comp Inc. 2010 Main Street Ste 600 Irvine, CA 92614		8. Delivery <input type="checkbox"/> FOB Origin <input type="checkbox"/> FOB Destination		9. Discount for prompt payment Net 30	
Code		Facility		10. Submit invoices to the Address shown in Same as Block 12 and Section G <input checked="" type="checkbox"/> Item Article G.2	
11. Ship to/Mark For D.C. Office of Risk Management 441 4th St. N.W. Suite 800 South, Washington, D.C. 20001		Code		12. Payment will be made by D.C. Office of Risk Management 441 4th St. N.W. Suite 800 South, Washington, D.C. 20001	
13. Reserved for future use		14. Accounting and Appropriation Data ENCUMBRANCE CODE:			

15A. Item	15B. Supplies/Services	15C. Qty.	15D. Unit	15E. Unit Price	15F. Amount
0001	Operation of Third Party Claims Administration	1	lot		\$3,890,000.00
0002	Transition	1	lot		\$125,000.00
1001	Operation of Third Party Claims Administration	1	lot		\$4,026,500.00
2001	Operation of Third Party Claims Administration	1	lot		\$4,167,778.00
Total Estimated Value of Contract <input checked="" type="checkbox"/>					\$12,209,278.00

16. Table of Contents							
(X)	Section	Description	Page	(X)	Section	Description	Page
<b>PART I - THE SCHEDULE</b>				<b>PART II - CONTRACT CLAUSES</b>			
X	A	Solicitation/Contract Form	1	X	I	Contract Clauses	53
X	B	Supplies or Services and Price/Cost	2	X	<b>PART III - LIST OF DOCUMENTS, EXHIBITS AND OTHER ATTACHMENTS</b>		
X	C	Description/Specifications/Work Statement	6	X	J	List of Attachments	56
X	D	Packaging and Marking	31	<b>PART IV - REPRESENTATIONS AND INSTRUCTIONS</b>			
X	E	Inspection and Acceptance	32		K	Representations, Certifications and Other Statements of Offerors	XX
X	F	Deliveries or Performance	33		L	Instructions, conditions & notices to offerors	XX
X	G	Contract Administration data	37		M	Evaluation factors for award	XX
X	H	Special Contract Requirements	39				

Contracting Officer will complete item 17 or 18 as applicable

17. <input checked="" type="checkbox"/> <b>CONTRACTOR'S NEGOTIATED AGREEMENT</b> (Contractor is required to sign this document and return <u>1</u> copies to issuing office.) Contractor agrees to furnish and deliver all items, perform all the services set forth or otherwise identified above and on any continuation sheets, for the consideration stated herein. The rights and obligations of the parties to this contract shall be subject to and governed by the following documents: (a) this award/contract, (b) the solicitation, if any, and (c) such provisions, representations, certifications, and specifications, as are attached or incorporated by reference herein. (Attachments are listed herein.)		18. <input type="checkbox"/> <b>AWARD</b> (Contractor is not required to sign this document.) Your offer on Solicitation Number <u>including the additions or changes made by</u> which additions or changes are set forth in full above, is hereby accepted as to the items listed above and on any continuation sheets. This award consummates the contract which consists of the following documents: (a) the Government's solicitation and your offer, and (b) this award/contract. No further contractual document is necessary.	
19A. Name and Title of Signer (Type or print) <i>Richard Schweppe</i>		20A. Name of Contracting Officer Deborah J. White	
19B. Name of Contractor <i>Richard Schweppe</i> (Signature of person authorized to sign)		20B. District of Columbia <i>Deborah J. White</i> (Signature of Contracting Officer)	
19C. Date Signed <i>8/23/13</i>		20C. Date Signed <i>10-22-13</i>	

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

## **SECTION B: CONTRACT TYPE, SUPPLIES OR SERVICES, AND PRICE**

### **B.1 SUMMARY OF SUPPLIES OR SERVICES**

**B.1.1** The District of Columbia Government, Office of Contracting and Procurement (OCP), on behalf of the Office of Risk Management (DCORM) seeks a Contractor to provide Third Party Claims Administration (TPA) and related services for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP), which covers approximately 30,000 employees.

**B.1.2** The District contemplates award of a Firm Fixed Price Contract (with a three-year base period and two (2) one-year option periods) with performance incentives and disincentives.

**B.2** The Contractor must be fully operational on or before 90 days following contract award. (See Section C.5.2 for Transition Activities.)

### **B.3 PRICE SCHEDULE – FIRM FIXED PRICE**

#### **B.3.1 BASE PERIOD - YEAR ONE (1)**

Contract Line Item No. (CLIN)	Item Description	Total Price \$
0001	Operation of the District's Self-Insured Public Sector Workers' Compensation Program as set forth in Sections C.5.3 through C.6. and F.3	\$3,890,000.00
0002	Transition – see Section C.5.2	\$125,000.00
Grand Total for B.3.1		\$4,015,000.00

#### **B.3.2 BASE PERIOD - YEAR TWO (2)**

Contract Line Item No. (CLIN)	Item Description	Total Price \$
1001	Operation of the District's Self-Insured Public Sector Workers' Compensation Program as set forth in Sections C.5.3 through C.6. and F.3	\$4,026,500.00
Grand Total for B.3.2		\$4,026,500.00

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**B.3.3 BASE PERIOD - YEAR THREE (3)**

Contract Line Item No. (CLIN)	Item Description	Total Price \$
2001	Operation of the District's Self-Insured Public Sector Workers' Compensation Program as set forth in Sections C.5.3 through C.6. and F.3	\$4,167,778.00
Grand Total for B.3.3		\$4,167,778.00

**B.3.4 OPTION YEAR ONE (1)**

Contract Line Item No. (CLIN)	Item Description	Total Price \$
3001	Operation of the District's Self-Insured Public Sector Workers' Compensation Program as set forth in Sections C.5.3 through C.6. and F.3	\$4,314,000.00
Grand Total for B.3.4		\$4,314,000.00

**B.3.5 OPTION YEAR TWO (2)**

Contract Line Item No. (CLIN)	Item Description	Total Price \$
4001	Operation of the District's Self-Insured Public Sector Workers' Compensation Program as set forth in Sections C.5.3 through C.6. and F.3	\$4,465,340.00
Grand Total for B.3.5		\$4,465,340.00

**B.3.6 FIVE-YEAR SUMMARY**

GRAND SUMMARY		Total Price \$
Grand Total for B.3.1	Base Period Year 1	\$4,015,000.00
Grand Total for B.3.2	Base Period Year 2	\$4,026,500.00
Grand Total for B.3.3	Base Period Year 3	\$4,167,778.00
Grand Total for B.3.4	Option Year 1	\$4,314,000.00
Grand Total for B.3.5	Option Year 2	\$4,465,340.00
GRAND TOTAL		\$20,988,618.00

**B.3.7** The District will pay the Contractor equal monthly installments including any incentives or disincentives outlined in Section B.4 below. See Baseline Payments in Section B.4.2.2.1.

The price for each CLIN will include all amounts associated with providing Third Party Administration Services as outlined in Section C, including medical bill review and Preferred Provider Organization (PPO) re-pricing, but excluding "allocated loss adjustment expenses." Allocated loss adjustment expenses include all amounts that are charged at actual cost and paid by the District directly to providers on a claim by claim basis such as private investigation fees, expert witness fees, field nurse case management, vocational services, court costs, copy fees, appraisers, cost of engaging experts, defense

Contract Number # CW20512  
Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers'  
Compensation Program (PSWCP)

costs and additional medical exams. The District will deduct, from the established reserve for each claim, the fees for the allocated loss adjustment expenses in accordance with Section C.5.17.

**B.4 PERFORMANCE-BASED INCENTIVES AND DISINCENTIVES**

**B.4.1** This contract incorporates incentives as well as disincentives. Monthly payments under this contract shall be based on the extent that the Contractor meets, fails to meet, or exceeds the Acceptable Quality Level for the performance standards, as specified in Section C.6 herein.

**B.4.2** At the end of every consecutive three (3) months or calendar quarter, personnel from DCORM will conduct a retrospective performance audit of a random sample of claims. The audit will commence within ten (10) business days of the end of the quarter and conclude in no more than fifteen (15) business days thereafter. The Contractor will have thirty (30) business days thereafter to review the audit and respond to DCORM. The District will use the results of this audit to determine the extent to which the Contractor earns either an incentive or disincentive.

**B.4.2.1** The District will draw a random sample of claims for the quarterly Performance Audit from claims processed by the Contractor.

**B.4.2.2** The Performance Audit will test the Contractor's compliance with six (6) general categories that include specific measures and questions and determine if the Contractor meets, fails to meet, or exceeds the associated Performance Standards (as described in Section C.6). Based on the results of this audit, the District will either increase or decrease the Contractor's monthly payment that immediately follows DCORM's finalization of quarterly audit findings. DCORM's finalization follows the thirty (30) days that the Contractor has to review DCORM's preliminary quarterly audit findings in accordance with Section G.4.

**B.4.2.2.1** If the Contractor earns a Composite Audit Score (as defined in Section C.3.7) of at least 85% the District will pay the Contractor its full monthly baseline payment. The term "**Baseline Payment**" is the amount of money the District will pay the Contractor if the Contractor meets the performance measure standards listed in Section C.6, before the application of the incentives or disincentives, as described in Section B.4. Baseline payment is the annual CLIN price divided by 12, to produce 12 baseline payments, one per each month of the contract.

**B.4.2.2.2** If the Contractor earns a Composite Audit Score of less than 85% the District will reduce the Contractor's monthly baseline payment by 10% for the next three (3) months. After the end of the three (3) month period the baseline will return to the original monthly amount.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- B.4.2.2.3** If the Contractor earns a Composite Audit Score of more than 90% the District will increase the Contractor's monthly baseline payment by 10% for the next three (3) months.
- B.4.2.2.4** If the Contractor achieves a Composite Audit Score of less than 85% for 2 consecutive quarters, the District may consider the Contractor to be subject to default in accordance with Section 8 of the Standard Contract Provisions.
- B.4.2.2.5** Example of how to calculate monthly payments. (Note: none of the following numbers have any meaning beyond their use in this example.)  
Example: With annual contract of \$1,200,000, Monthly Baseline Payment would calculate to \$100,000, which is the annual amount divided by 12 (12 months in a year).
- B.4.2.2.6** Monthly invoice with Disincentive  
With Monthly Baseline Payment (MBP) of \$100,000: Take 10% of the MBP, \$10,000 (\$100,000 times 0.1) and deduct the amount of \$10,000 from the \$100,000 MBP amount. The monthly payment would calculate to \$90,000 for the next three (3) months. After the end of the three (3) month period the baseline will return to the original monthly amount of \$100,000.
- B.4.2.2.7** Monthly invoice with Incentive  
With Monthly Baseline Payment (MBP) of \$100,000: Take 10% of the MBP, \$10,000 (\$100,000 times 0.1) and add the amount of \$10,000 to the \$100,000 MBP amount. The monthly payment would calculate to \$110,000 for the next three (3) months.
- B.4.2.2.8** Following the completion of each quarterly Performance Audit and determination of any payment reduction, the Contract Administrator (CA) will de-brief the Contractor as to its overall performance during the audited contract period. After the end of the three (3) month period the baseline will return to the original monthly amount of \$100,000.
- B.4.3** In the event the District determines that the Contractor's performance is deficient, it retains the right to avail itself of any and all remedies allowed by statute, applicable regulations and procurement procedures.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

## **SECTION C – SPECIFICATIONS/WORK STATEMENT**

### **C.1 SCOPE**

- C.1.1** The District of Columbia Government, Office of Contracting and Procurement (OCP), on behalf of the Office of Risk Management (DCORM), (the District) seeks the services of a qualified Contractor to operate the District's Self-Insured Workers' Compensation Program (currently known as the Public Sector Workers' Compensation Program (PSWCP)).
- C.1.2** The overall objective of this procurement is to enter into a contract with a Third Party Claims Administrator (TPA) with proven expertise in workers' compensation claims administration, to provide timely and appropriate service and payments to eligible District employees. Necessary payments will be made in accordance with Subchapter XXIII of the District of Columbia Government Comprehensive Merit Personnel Act of 1978 as amended, D.C. Official Code § 1-623.01, *et. seq.*, the District Personnel Manual and all applicable rules and regulations.
- C.1.3** Currently, the TPA is responsible for all indemnity payments and benefits deductions. The District is planning to take over the indemnity payment process for the vast majority of claimants, using the District-wide PeopleSoft system. This conversion is currently scheduled to occur during the first quarter of FY 2013. Once the conversion takes place, the District will have responsibility for issuing payments to those claimants who work for agencies that use the PeopleSoft system for compensation, or "PeopleSoft agencies." The payments will be made from PeopleSoft using data calculated by the Contractor and transmitted by the Contractor's claims management system to the PeopleSoft system on a nightly basis. After the data is transmitted from the Contractor to the District, the District will have sole responsibility for the timing and delivery of payments to claimants. After payments are made, ORM will transmit to the Contractor documentation of the payments made by the District, and the Contractor will make this information available to its Claims Adjusters. After the PeopleSoft conversion, the Contractor will continue to have responsibility for issuing payments to those claimants who work for independent District agencies that do not use the PeopleSoft system, or "non-PeopleSoft agencies." After the conversion, payments to non-PeopleSoft agencies will continue to be made in accordance with section C.5.15.1.4.
- C.1.4** The TPA shall be responsible for claims examination, claims management, medical management, field nurse case management, vocational rehabilitation services, additional medical examinations, utilization reviews, investigations, litigation support, and subrogation. The District does not contemplate the utilization of loss control services.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**C.2 APPLICABLE DOCUMENTS**

The Contractor shall provide services in accordance with the most recent versions and future revisions to all federal and District laws, regulations, policies, and subsequent amendments regarding the operation of PSWCP. The documents relevant to the Contract and their location are identified in the table below.

Item No.	Title	Location
1	District of Columbia Government Comprehensive Merit Personnel Act of 1978 as amended, D.C. Official Code Sec.1-623.01 et. seq.	<a href="http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&amp;VR=2.0&amp;SP=dcc-1000&amp;Action=Welcome">http://government.westlaw.com/linkedslice/default.asp?RS=GVT1.0&amp;VR=2.0&amp;SP=dcc-1000&amp;Action=Welcome</a> [click on Title I, Subchapter XXIII]
2	7 DCMR 100	<a href="http://www.dcregs.dc.gov/">http://www.dcregs.dc.gov/</a>
3	Health Insurance and Accountability Act (HIPAA) of 1996	<a href="http://www.cms.hhs.gov/HIPAAGenInfo/Downloads/HIPAALaw.pdf">www.cms.hhs.gov/HIPAAGenInfo/Downloads/HIPAALaw.pdf</a>

**C.3 DEFINITIONS**

The terms listed in C.3.1 through C.3.31 are defined as follows when used in the contract:

**C.3.1 Activity Checks and Surveillance** – Investigation and video surveillance of any D.C. government employee enrolled in the PSWCP to determine their current activities and work status.

**C.3.2 Additional Medical Examination (AME)** – An examination obtained by the Public Sector Workers' Compensation Program that is in addition to a medical examination of a Claimant conducted by the Claimant's treating physician. It replaces the term "Independent Medical Examination" or "IME" because all health care professionals who provide services to injured employees in connection with the Public Sector Workers' Compensation Program are required to exercise and display professional, independent medical judgment at all times. An AME includes a review of the patient history and

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

treatment, and a physical examination of the employee. The purpose of the examination is to assist the Contractor in making a medical determination as to causation of the injury, current physical impairment, and the necessity of current and future treatment.

- C.3.3 Administrative** - Of or relating to the act or process of administering; performance of executive duties; management; to manage or supervise the execution, use, or conduct of.
- C.3.4 Case Management** - The process of proactively monitoring a claim while it remains open. This process includes but is not limited to the initial investigation to determine compensability, ongoing medical case management, i.e., following up with the doctors for current medical reports and injury status, and following an aggressive plan of action to bring the claim to conclusion. Other factual evidence leading to a determination of eligibility for benefits and of claim status.
- C.3.5 Claims Adjuster** - A person with insurance training or training in handling workers' compensation claims, who investigates and processes claims filed by injured workers. Also may be referred to as a Claims Examiner.
- C.3.6 Claims Division** - The Program within DCORM responsible for the oversight, supervision and administration of the Public Sector Workers' Compensation Program (PSWCP).
- C.3.7 Composite Audit Score** - (See Attachment J.10 for Contractor's Performance Evaluation Report to be used in evaluating the Contractor's performance on a quarterly basis.)
- C.3.8 Continuation of Pay (COP)** - Administrative leave (not charged to the PSWCP) granted to an employee if a traumatic injury results in loss of work: 21 days for employees hired on or after January 1, 1980; 45 days for employees hired before January 1, 1980.
- C.3.9 Diary/Plan of Action** - A chronological record or journal of all events, actions, or observations kept daily or at frequent intervals as they occur, together with a detailed formulation of a prospective program of action and goals; an organization tool used to help the Claims Adjuster manage and review all files on their pending. All files should be placed on the adjuster's diary to be reviewed no less than every 30-60 days.
- C.3.10 Information Systems** - Computer technology that deals effectively with quantitative data. Its purpose is to reduce the uncertainty associated with the unpredictability of accidental losses. The database consists of loss data, exposure data, legal data, financial data, risk control data and risk financing data.
- C.3.11 Investigations** - To track, examine; to observe or study by close examination and systematic inquiry into all relevant facts; to conduct an official inquiry. Three (3) point 24 hour contact: claimant contacted for all facts of accident, treatment and current status, supervisor or someone in authority at the agency for all facts related to the accident,

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

witnesses and any information material to the claim, and medical provider or medical report within 24 hours or one (1) business day of assignment to determine diagnosis, treatment, prognosis and expected return to work, written compensability decision within 21 days or controverted notice and documented reason for all decisions.

- C.3.12 Leave Buy Back** – The optional repurchasing of leave used by a claimant while a decision on an accepted claim was pending.
- C.3.13 Litigation Support** - Assistance to the Office of the Attorney General for the District of Columbia (OAG) or other designated counsel and the D.C. Office of Risk Management when a lawsuit, claim, or administrative action is brought against the PSWCP or a District agency or entity. This shall include, but not be limited to, providing all records, documents, surveillance videotape, audiotape, and review of court filings, in order to substantiate and defend DCORM's case.
- C.3.14 Lost Time** – The period in which an injured worker is unable to work.
- C.3.15 Medical Management** – The ongoing process of closely monitoring the treating physician's diagnosis, recommendation for treatment, injury status and return to work projection.
- C.3.16 Notice of Determination** - A written notice to the claimant advising him or her that their benefits are being denied, terminated, reduced or suspended. It sets forth the rationale for the adjuster's determination, that is, a full and complete narrative summarizing the basis for the eligibility determination. It is accompanied by key documents and materials relied upon in rendering the determination. It also sets forth the request for reconsideration and appeal processes, and allows for the continuation of payments or medical benefits while a timely-filed reconsideration is pending.
- C.3.17 Office of Risk Management (DCORM)** – The Agency within the District of Columbia Government, responsible for the coordination and supervision of the Public Sector Workers' Compensation Program activities and operations for District government employees.
- C.3.18 Payment of Wage Replacement** - Compensation payments to an injured employee or his or her dependents. Depending on whether an injury is temporary, permanent, total or partial, the amount of compensation is determined according to a statutory schedule set forth in D.C. Official Code Section 1-623.01 et seq., and is a percentage of the injured employee's bi-weekly pay at the time of the injury.
- C.3.19 Performance Audit** – The systematic application of appropriate procedures, to a set or sample of claims processed by the Contractor, to determine if the Contractor applied specified procedures, rules, or other attributes to the claims selected.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- C.3.20 Performance Quarter** – The three (3) month period from which a sample of the claims processed by the Contractor will be drawn for the Performance Audit.
- C.3.21 Plan of Action (POA)** – A detailed and concise outline in the file indicating a course of action to bring the file to resolution. The POA should be indicated on every diary review as well as be aggressively followed to bring the file to conclusion.
- C.3.22 Preferred Provider Organization** – The group of medical and ancillary service providers in a network with whom the Contractor has established a relationship.
- C.3.23 Public Sector Workers' Compensation Program** – The comprehensive, statutorily-mandated program that defines the coverage, benefits, and requirements of the workers compensation program for District government employees, for which the District is self-insured. The PSWCP includes awards of compensation benefits and coverage of appropriate medical treatment.
- C.3.24 Reopen or Reestablish Case Files** - To reconsider a claimant's eligibility based on newly-acquired facts or a recurrence of an injury. The process of reopening and investigating a workers' compensation claim that was previously closed.
- C.3.25 Reserves** – The amount of money allocated to an individual claim to cover expected future payments for that claim. It includes the total exposure for lost wages, permanency, medical treatment and expenses during the life of the claim.
- C.3.26 Return to Work (RTW)** – Return of the employee to the duty or occupation which the employee was performing at the time of injury, or to other suitable gainful employment. This may entail modified full duty.
- C.3.27 Settlement** – Agreement of both parties on a set amount which the D.C. Office of Risk Management, and its counsel, approve. The settlement can be either a lump sum or a structured payment to conclusively resolve a claim.
- C.3.28 Subrogation** - A principle of law that enables the Public Sector Workers' Compensation Program, after paying a loss to its employee, to recover the amount of the loss from another party who is legally responsible for it. It is the assumption by the PSWCP of the employee's legal right to collect a debt or damages from a third party.
- C.3.39 Three Point Contact** – 24-hour employee, employer/supervisor and healthcare provider contact evidenced and documented in file.
- C.3.30 Utilization Review** - Procedures used by medical practitioners and employers in evaluating the necessity, quality and appropriateness of medical care in workers' compensation cases. These procedures also evaluate compliance with PPO Contractors' treatment, surgical care provided in inpatient and outpatient settings, and appropriateness

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

of rehabilitation and vocational services. This includes hospital or other bill audits on all bills over \$10,000 and one hundred percent (100%) compliance with pre-surgery certifications on all cases in which surgery is either required or requested.

**C.3.31 Vendor** – An entity or individual that provides specialized medical, investigation, and vocational rehabilitation services and/or equipment to workers' compensation claimants of the Government of the District of Columbia.

#### **C.4 BACKGROUND**

**C.4.1** The District of Columbia Office of Risk Management (DCORM), Public Sector Workers' Compensation Division, is responsible for the oversight, supervision and administration of the Public Sector Workers' Compensation Program (PSWCP), which covers approximately 30,000 employees. The PSWCP is a comprehensive, statutorily mandated, self-insured workers' compensation program applicable to District government employees. Its purpose is threefold:

**C.4.1.1** To award compensation benefits to injured workers covered by the statute, and to eligible survivors of employees whose cause of death was directly attributable to a work injury or occupational illness;

**C.4.1.2** To provide funding for appropriate medical treatment, including emergency medical care, after a District employee sustains an injury or an illness on the job; and

**C.4.1.3** To facilitate expeditious Return to Work for the claimants.

#### **C.4.2 Claims Data**

The claimant pool consists primarily of employees who live in the District of Columbia, Maryland and Virginia. However, there are Claimants living outside the District of Columbia Metropolitan area as well as outside of the United States. These claimants receive services in the areas or countries in which they reside.

**C.4.2.1** As of October 1, 2011, there were 1,615 open claims consisting of 1,482 indemnity and 133 medical only claims. Of these, there were 660 bi-weekly payroll cases.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**C.4.2.2** Historical claims information is provided below:

A. In FY 2010:

- 817 new lost time claims were reported
- 572 medical only claims reported

B. In FY 2011:

- 801 total open lost time claims
- 412 total open medical only claims

**C.4.2.3** DCORM expects that in FY 2012-2013 the number of cases will remain approximately the same. Historically, the majority of workers' compensation cases have been traumatic injuries with a need for orthopedic, radiological and neurological evaluation and treatment. The following diagnoses are most common:

- Sprains/Strains
- Carpal tunnel syndrome
- Stress Claims

### **C.4.3 Current Litigation**

There are 106 cases that are actively in litigation. The issues raised in the concluded Lightfoot litigation involved alleged Due Process Violations with respect to the Termination, Modification and/or Suspension of Claimant's Benefits without proper notice. With the creation of Rules regarding the appropriate process for the Termination, Modification and/or Suspension of Benefits and the development of new forms and procedures as required by the Court, the District is no longer confronted with increasing cases involving these due process issues, however, the history of the Lightfoot litigation means that attention to due process and associated legal issues is of paramount importance.

Presently, the cases being brought to Hearing primarily involve administrative challenges of reduction in the amount of workers' compensation; termination or suspension of benefits based upon modification of condition or non-compliance, and challenges to outright denials of coverage. The majority of cases are new, but there are many cases in the appellate stages of litigation.

### **C.4.4 Employees Covered Under the PSWCP**

The PSWCP covers District union and nonunion employees and non-uniformed employees of police, fire and EMS agencies. It does not currently cover uniformed Police, Firefighters and dual role Emergency Medical Services (EMS) personnel (single role EMS personnel are covered under the PSWCP). If during the term of this contract

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

statutory changes are made to include the aforementioned uniformed personnel under the PSWCP, the Contractor shall be responsible for providing TPA services and related services for this group.

**C.5**            **REQUIREMENTS**

**C.5.1**            The Contractor shall furnish all management, labor, supervision, transportation, equipment and materials necessary for the inclusive operation of the District of Columbia's Self-Insured Public Sector Workers' Compensation Program as a Third Party Claims Administrator for the Public Sector Workers' Compensation Program.

The Contractor shall have responsibility for performing the following major functions:

- a. Function 1 – Ongoing Operations (Sections C.5.3 through C.6)
- b. Function 2 – Continuity of Services (Section I.9)

**C.5.2**            **Transition**

**C.5.2.1**            The Contractor shall ensure an orderly and controlled transition of existing claims data from the Sedgwick/CMI Juris system to Contractor's automated claims system without interruption of services. To facilitate the transition, the Contractor shall perform the requirements of C.5.2.1.1 through C.5.2.1.4 listed herein:

**C.5.2.1.1**            Develop and submit to the District for approval, a detailed transition plan within five (5) business days following contract execution.

**C.5.2.1.2**            Assume and transfer all existing claims data from the current service provider during the 90-day transition period. Existing claims data is currently available in an electronic format with corresponding paper files where available.

**C.5.2.1.3**            Immediately upon receipt of claim file, notify injured workers of the change in administration, and send copies of these notifications to treating physicians, attorneys, rehabilitation vendors, and pharmacies.

**C.5.2.1.4**            Begin transition activities no later than 5 business days following contract execution (i.e., from the date a final contract document is signed by authorized District and Contractor officials). Transition requirements shall be complete on or before ninety (90) calendar days following contract award.

**C.5.2.2**            During the transition, the Contractor shall establish an off-site location located within the District of Columbia.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**C.5.3 Ongoing Operations**

**C.5.3.1** The Contractor shall operate the Public Sector Workers' Compensation Program (PSWCP) with a dedicated staff at the DCORM, in accordance with the requirements listed in Sections C.5.4 through C.5.22.3. All of the Contractor's staff are required to work onsite at DCORM. The Contractor's staffing plan shall include a sufficient number of qualified staff to perform the requirements in accordance with the Performance Measures and Standards contained in Section C.6. The dedicated staff shall include experienced claims adjusters at all levels as well as experienced supervisors.

The required minimum staffing shall be:

- a. 2 – Claims Supervisors
- b. 1 – Operations Manager
- c. 2 – Account Executives
- d. 12- Claims Adjusters
- e. 3-Claims Assistants (inclusive of one supervisor)
- f. 3 Nurses (inclusive of one supervisor)

If there is a substantial change in claim volume, the Contractor may adjust the staff in proportion to the change in claims, upon written agreement by the District.

**C.5.3.2** The Contractor shall provide the requirements on-site at DCORM, except that employees may be able to telecommute upon express approval by ORM, and the following services may be delivered offsite:

1. C.5.5 – Payroll for Payment of Wage Replacement;
2. C.5.7 – Activity Checks and Surveillance;
3. C.5.10 – Vocational Rehabilitation Services;
4. C.5.11 – Additional Medical Examinations; and
5. C.5.12 – Utilization Review

**C.5.4 Investigations**

**C.5.4.1** The Contractor shall conduct all necessary investigations to substantiate initial and continuing eligibility for benefits and shall ensure against overpayments and fraud. The Contractor shall create and assign the case file on the same day as the claim is received.

**C.5.4.2** Contractor investigations shall include consideration of severity of injury, potential extent of disability, questions of eligibility for compensation, verification that the accident or injury occurred on the job and opportunities for subrogation.

**C.5.4.3** The Contractor shall send written notification to claimant upon initial claim set up advising of claims adjuster, claim number, and contact phone number.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- C.5.4.4** Contractor investigations shall pertain to new, on-going and reopened claims. The Contractor shall contact interested parties, obtain statements and document the case file for all reopened claims within two business days of reopening of the claim file.
- C.5.4.5** The Contractor shall ensure that three-point 24-hour contact is completed on each new lost time claim or that reasonable attempts to complete the three-point 24-hour requirement is evidenced and documented in each file. Reasonable attempts shall mean three or more spaced telephone calls on the day of assignment and the day after. Unsuccessful attempts to contact the parties by phone shall be followed by a letter to that party advising that the adjuster shall speak to the party. Efforts of attempt to contact all three parties shall be included in the claim file notes. If after 14 calendar days of the initial attempt to complete the three-point contact, contact is not made, the Contractor shall send a notice of determination to the claimant controverting the claim. Three-point contact includes, but is not limited to, the requirements of C.5.4.5.1 through C.5.4.5.3 listed herein.
- C.5.4.5.1** **Employee** – to verify description of accident, medical/injury status with names of medical providers, job benefits and wage information obtain;
- C.5.4.5.2** **Employer/Supervisor** – to verify description of accident, in the course of and scope of employment, injury, return to work possibilities and any other pertinent information; and
- C.5.4.5.3** **Healthcare Provider** – to establish history of injury, diagnosis, prognosis, to confirm that work abilities are evaluated so that employee can return to work as quickly as medically possible.
- C.5.4.6** The Contractor shall document and include in the claim file, any contact and statements from witnesses to the claim.
- C.5.4.7** The Contractor shall investigate and pursue any indication or suspicion of a fraudulent claim.
- C.5.4.8** The Contractor shall take recorded statements from all parties involved in a loss when there are any questions regarding compensability of the claim.
- C.5.4.9** The Contractor shall confer with the CA on the locations, units, results and recommended actions for all investigations and shall obtain prior, written approval for any allocated loss adjustment expenses.
- C.5.4.10** The Contractor shall provide index information on all cases to the ISO American Services Insurance Group (ISO) within fifteen (15) days of case receipt. The Contractor shall re-index each case every six (6) months until the case is closed and document all ISO reports in the case file.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**C.5.4.11** The Contractor investigations shall include, but are not limited to, copies of protocols that address special investigations.

**C.5.4.12** In the event Claimant's research indicates previous claim history, the Contractor shall investigate in accordance with the provisions of this section.

**C.5.5 Payment of Wage Replacement**

**C.5.5.1** The Contractor shall issue an NOD compensability or controversion decision to each claimant and respective agency contact within twenty-one (21) days after a claim is filed, and shall provide in detail the reasons for such denial or deferrals, and appeal rights, or shall approve compensation pay to the claimant.

**C.5.5.2** The Contractor shall research past claims information and document all ISO reports, including former claims, if any, and injuries reported from those claims in the case file.

**C.5.5.3** The Contractor shall process all wage benefits and issue payments within five (5) calendar days of benefits due after the Continuation of Pay (COP) period ends.

**C.5.5.4** The Contractor shall investigate all claims, both medical and wage replacement, to determine compensability prior to any payment being authorized.

**C.5.6 Subrogation**

**C.5.6.1** The Contractor shall investigate and pursue all cases involving possible third party recoveries.

**C.5.6.2** The Contractor shall notify the CA of any cases involving potential subrogation and shall send letter notification of potential lien to all potential third party tortfeasors.

**C.5.6.3** The Contractor shall document subrogation activities in the claim file and send updated lien letters. The Contractor may not compromise any liens without approval from the CA.

**C.5.6.4** The Contractor shall ensure that preservation of evidence is maintained throughout the life of the claimant file.

**C.5.6.5** The Contractor shall preserve all physical evidence, including electronic evidence, photographs, videos, physical dimensions and conditions that may provide subrogation potential and address compensability issues.

**C.5.6.6** The Contractor shall provide the CA and OAG with assistance in obtaining additional information, conducting investigations and providing litigation support.

**C.5.6.8** The Contractor shall notify the claimant and all involved parties of the notice of lien.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**C.5.6.9** The Contractor shall enter and maintain the injury and subrogation information, including clear and specific injury code data into the claims system.

**C.5.6.10** The Contractor shall follow up on the notice of lien with notice to claim file.

**C.5.7 Activity Checks and Surveillance**

**C.5.7.1** The Contractor shall hold annual face-to-face visits with both beneficiaries in death benefits cases and in all other cases that are more than two years old. Contractor shall provide to the CA monthly reports of all annual face to face visits.

**C.5.7.2** The Contractor shall determine when activity checks and surveillance are required and shall obtain approval, from the CA, for activity checks and surveillance prior to initiation. The Contractor shall notify the CA of activity checks and surveillance reports initiated and completed; and shall discuss them with the Contractor's designated claim personnel when there are indications of potential fraud, including any suspicious behavior as reported by a physician, or when the medical information does not coincide with the claimant's reported activity.

**C.5.7.3** The Contractor shall ensure that all surveillance assignments are documented in writing.

**C.5.7.3.1** The Contractor shall provide the investigator with a description of the claimant, information related to the claimant, the reason for the request, the number of hours to work on the case and any other pertinent information to increase the potential for significant findings.

**C.5.8 Medical Management**

**C.5.8.1** The Contractor shall establish and maintain a panel of local preferred subcontractors, specialists, clinics and hospitals (i.e. orthopedic, neurology) for the DCORM's Public Sector Workers' Compensation Program (PSWCP) based on the District's population and type of claims.

**C.5.8.2** The Contractor shall maintain and provide a listing of Preferred Provider Organizations (PPO) to employees upon notification of injury or illness. In addition, the Contractor shall provide access to its PPO network on its website. To the maximum extent possible, the Contractor shall include providers within its PPO to accommodate the District's out-of-area benefits recipients. The Contractor shall customize its PPO Network, i.e. provide a District-specific PPO including the addition or deletion of specific providers to meet the needs of the District, upon request of the CA.

**C.5.8.3** The Contractor shall expand, as the Contractor deems necessary or at the District's request, during the contract term, its network with providers to meet the District's requirements.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- C.5.8.4** The Contractor shall maintain its PPO Directory on the Contractor's website with accessibility online 365 days a year, 7 days a week, 24 hours per day.
- C.5.8.5** The Contractor shall maintain a 1-800 Help Desk phone number to receive questions and provide panel network information in accordance with the District of Columbia business hours (8:15 am – 4:45 pm).
- C.5.8.6** The Contractor shall arrange and control in-network, out-of-network and out-of-area medical management services to include but not be limited to prospective utilization approval and case management.
- C.5.8.7** The Contractor shall document in the file the evaluation of the quality and appropriateness of the medical treatment.
- C.5.8.8** The Contractor shall verify ongoing injuries and inability to work with supporting medical documentation.
- C.5.9 Onsite Nurse Case Management**
- C.5.9.1** The Contractor shall assign a Telephonic Nurse Case Manager TCM to all cases where lost time will exceed two weeks.
- C.5.9.2** The Contractor shall ensure that TCM makes contact with the claimant within one (1) business day of receipt of the assignment and shall contact the agency contact person within two (2) business days.
- C.5.9.3** The Contractor shall ensure that TCM is involved in medical coordination and determination of medical necessity and denial of medical care based on the appropriateness of medical services with required tracking and follow up. TCM shall be assigned on all cases where the injured worker does not return to work within the estimated length of disability for the injury or illness sustained.
- C.5.9.4** The Contractor shall ensure that TCM reports include action plans and are provided at 30 day intervals or sooner if there is a significant case development.
- C.5.9.5** The Contractor shall ensure that all TCM's are licensed nurses, are accredited in a clinical setting and possess experience as a NCM in the state where they are performing case management.
- C.5.9.6** The Contractor shall ensure that the TCM and the claims adjuster document the case file notes electronically. TCMs shall document file notes for all cases on a monthly basis.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**C.5.9.7** The Contractor shall consider and make a recommendation to the CA regarding assignment of services on each case where lost time exceeds four (4) months, or sooner if the nature of the injury dictates such consideration and recommendation. Contractor shall obtain written CA approval for all recommended services prior to scheduling.

**C.5.10 Vocational Rehabilitation Services**

**C.5.10.1** The Contractor shall submit a request to the CA and obtain written CO approval for all recommended rehabilitation services prior to scheduling.

**C.5.10.2** The Contractor shall ensure that all vocational rehabilitation counselors utilized for this contract are licensed and accredited in the jurisdiction where they are performing vocational services and that each possesses experience in vocational rehabilitation or in a clinical setting.

**C.5.10.3** The Contractor shall offer job skills training as part of its vocational rehabilitation services.

**C.5.11 Additional Medical Examinations (AME)**

**C.5.11.1** The Contractor shall schedule additional medical examinations when one or more of the events listed in C.5.11.1.1 through C.5.11.1.5 occur:

**C.5.11.1.1** Diagnosis does not match claim, proposed disability duration is significantly longer than guidelines in the client service plan or other applicable guidelines that reflect best practices, and treatment does not match diagnosis;

**C.5.11.1.2** Claim management indicators are conflicting (in which case, the Contractor shall provide input to confirm the basis for continued eligibility under the Comprehensive Merit Personnel Act of 1978, as amended);

**C.5.11.1.3** Surgery is recommended;

**C.5.11.1.4** There is a question on the underlying opinion of the treating physician;

**C.5.11.1.5** The file indicates a reason to verify the consistency of treatment or that the care provided is appropriate, adequate and solely for the injury incurred in the performance of duty;

**C.5.11.2** The Contractor shall forward all requests for additional medical examination(s) to the Contractor in writing.

**C.5.11.3** The Contractor shall ensure that each request for additional medical examination(s) explains the reasons for the examination.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- C.5.11.4** The Contractor shall provide the physician providing the additional medical examination(s) with all medical records, including but not limited to, doctors notes, X-rays, diagnostics notes and reports at least seven (7) days prior to the exam (except in emergency situations).
- C.5.11.5** The Contractor shall contact the claimant prior to the additional medical examination and explain the process, confirm claimant's attendance and that claimant is required to bring all of his or her medical records in his or her possession and control, and shall make any necessary travel arrangements.
- C.5.11.6** The Contractor shall document a missed appointment by a claimant, arrange a follow up appointment and contact the claimant by phone within one (1) business day of scheduling.
- C.5.11.7** The Contractor shall provide written follow up to claimant within seventy-two (72) hours of the contact concerning the need to cure the missed appointment and the new appointment date.
- C.5.12 Utilization Review**
- C.5.12.1** The Contractor shall provide cost management services to include but not be limited to the items listed in C.5.12.1.1 through C.5.12.1.8 herein:
- C.5.12.1.1** Analysis of diagnosis based on objective findings;
- C.5.12.1.2** A quarterly savings report to be submitted to the CA showing savings between submitted and re-priced medical charges;
- C.5.12.1.3** Hospital Medical Pre-Certification. The Contractor shall request pre-certification for all surgical intervention and treatment;
- C.5.12.1.4** Fee bill audits. The Contractor shall audit all in-hospital or out-patient bills or surgical procedures in excess of \$5,000;
- C.5.12.1.5** Fee schedule reduction;
- C.5.12.1.6** Adjustment of all medical bills to the fee schedule or "usual and customary" fees, (with a turnaround time of no greater than ten (10) consecutive days);
- C.5.12.1.7** PPO discounting; and
- C.5.12.1.8** Usual and customary review (UCR) to include a fee negotiation agreement with the treating Contractor, care provider and medical facility.
- C.5.12.2** The Contractor shall ensure all medical bills are reviewed for causality and relation to the injury.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- C.5.12.3** The Contractor shall provide the CA in an electronic format, weekly pre-fund and supplemental pre-fund reports that include detail and summary information to support all invoices and estimates of amounts needed for wage replacement payments.
- C.5.12.4** The Contractor shall utilize, but shall not be limited to, the utilization of Presly Reed source, as the standard disability duration guideline.
- C.5.12.5** The Contractor shall document why continuing treatment is required for the diagnosis listed in C.5.12.5.1 through C.5.12.5.5 herein:
- C.5.12.5.1** Back pain (all ICD-9 codes);
- C.5.12.5.2** Wrist pain (all ICD-9 codes);
- C.5.12.5.3** Knee strain (all ICD-9 codes);
- C.5.12.5.4** Ankle strains (all ICD-9 codes); and
- C.5.12.5.5** Fractures (all ICD-9 codes).
- C.5.12.6** The Contractor shall establish and maintain a Utilization Review Program that complies with the Comprehensive Merit Personnel Act of 1978 and regulations, and has at a minimum the American Accreditation HealthCare Commission (URAC) certification. The Contractor shall provide a copy of the certification to the CA within 60 days of the contract award date.
- C.5.13** **Return to Work (RTW)**
- C.5.13.1** The Contractor shall ensure that the NCM is familiar with the District of Columbia job functions of the claimant and that this information is communicated to the treating physician.
- C.5.13.2** The Contractor shall develop a RTW plan with a timeline recorded in the file within two (2) business days of receipt of a lost time case. The Contractor shall obtain written CA approval for all RTW plans prior to initiation of the plan.
- C.5.13.3** The Contractor shall meet weekly with the CA to discuss all ongoing lost time cases to encourage RTW.
- C.5.13.4** The Contractor shall pro-actively work with treating physicians to determine what employees can do, as well as to obtain objective work restrictions.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**C.5.14      Litigation Support**

- C.5.14.1**      The Contractor shall provide the CA litigation support and shall cooperate in preparing for litigation involving fraud, false claims, and subrogation or coordination of benefits, including production of documents, making witnesses available and advising the OAG during litigation.
- C.5.14.2**      The Contractor shall prepare a copy of the file and shall include a detailed summary of the facts surrounding the disputed matter and the applicable code relied on in the denial.
- C.5.14.3**      The Contractor shall transmit the file to the CA within five (5) days of request along with recommendations to the CO regarding defense or payment.
- C.5.14.4**      The Contractor shall notify the CA of dates and location of PSWCP hearings via e-mail within one (1) business day of receipt of the notice of hearing. This requirement also applies to (but is not limited to) mediations, settlement conferences, and subpoenas.
- C.5.14.5**      The Contractor shall communicate the outcomes of all hearings, meetings and conferences to the CA via email within one (1) business day after the event and shall document the claim file with such outcomes.
- C.5.14.6**      Contractor shall deliver, email or fax to the CA and the agency's General Counsel on the day of receipt any and all subpoenas and written decision that pertains to a claim, hearing, mediation or settlement conference.

**C.5.15      Payment of Claims**

- C.5.15.1**      The Contractor shall process claims paid to employees by the District in accordance with C.5.15.1.1 through C.5.15.1.5 listed herein:
  - C.5.15.1.1**      Accurately calculate payment for employee compensation, including but not limited to verification of an employee's average wage from the appropriate District agency contact person and calculation of loss of wage benefits;
  - C.5.15.1.2**      Verify the relationship of dependents for assigned payments (via birth certificates, guardianship or adoptions papers);
  - C.5.15.1.3**      Submit for CA review, weekly pre-fund report that includes both vendor and claimant payments;
  - C.5.15.1.4**      Generate a pre-fund report on a weekly basis and transmit that report to the CA for approval. Once approval is obtained, the Office of Risk Management funds the account. Once the account is funded the Contractor shall issue the weekly checks. All wage checks shall include itemization of benefit deductions. Checks shall be electronically deposited in claimant's banking account or mailed directly to claimant's residence. In order to prevent

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

waste, fraud and abuse, no check shall be mailed to a P.O. Box address absent the approval of the Chief Risk Officer, and if then, for a very brief period of time.

After the PeopleSoft conversion as described in section C.1.2, once approval of the pre-fund report is obtained, for vendor payments and claimants from non-PeopleSoft agencies, the Office of Risk Management funds the account. Once the account is funded the Contractor shall issue the weekly checks for vendor payments and for claimants from non-PeopleSoft agencies. All wage checks shall include itemization of benefit deductions. After the PeopleSoft conversion, payments for claimants from PeopleSoft agencies shall follow the process described in section C.1.2.

- C.5.15.1.5** Issue daily checks upon DCORM's authorization and provide direct deposit for those DCORM deem appropriate.
  - C.5.15.1.6** The Contractor shall approve all medical and vendor bills for services utilizing the appropriate fee reduction methods and ensure that bills are paid within thirty (30) days of receipt.
  - C.5.15.1.7** Notwithstanding CA's approval to pay, immediately upon notification by the District, the Contractor shall reimburse the District for any incorrect, duplicate or erroneous payments caused by the Contractor's own error, negligence, employee fraud or theft.
  - C.5.15.1.7.1** The Contractor shall document any known overpayment immediately or any overpayment that it should have known with specifics being given in writing to DCORM's Public Sector Workers' Compensation Program. Any overpayment resulting from the Contractor's mismanagement or negligence will be the Contractor's responsibility. The Contractor shall have 60 days from the date of notification to DCORM to recoup the overpayment from the claimant. In the event that overpayments have not been collected from the claimant within the 60 days, the Contractor shall reimburse DCORM the full value of the overpayment within the next 30 days.
- C.5.16 Settlements**
- C.5.16.1** The Contractor shall consult with the CA and agency General Counsel to have all proposed settlements approved.
  - C.5.16.2** The Contractor shall identify claims with possible adverse liability and make recommendations for settlement as soon as the file review indicates and no later than within two (2) business days of known information.
  - C.5.16.3** The Contractor shall send a written request for settlement authority to the CA on all cases prior to initiation of settlement negotiations. The written request shall include at a minimum, the items listed in C.5.16.3.1 through C.5.16.3.11 herein:
    - C.5.16.3.1** Claim number, Date of Injury (DOI), name job, years of service;

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- C.5.16.3.2** Injury description;
- C.5.16.3.3** Objective findings;
- C.5.16.3.4** Lost-time weeks;
- C.5.16.3.5** Final diagnosis and prognosis;
- C.5.16.3.6** Current employment status;
- C.5.16.3.7** Attorney involvement;
- C.5.16.3.8** PPD exposure amount, if any;
- C.5.16.3.9** Calculation/formula for settlement;
- C.5.16.3.10** Financials for indemnity, medical and allocated loss expense (paid and reserved); and
- C.5.16.3.11** Recovery potential of any subrogation.
- C.5.16.3.12** All settlements shall be reviewed and approved by the CA and agency counsel. The agency counsel must certify that the proposed settlement agreement is legally sufficient. The Chief Risk Officer shall have final approval on all proposed settlements, and may promulgate internal operating procedures or rules governing the agency's settlement process, particularly for claims/settlements involving pay adjustments.
- C.5.17 Reserves**
  - C.5.17.1** The Contractor shall determine, on a probable ultimate cost basis, a reserve amount with the initial reserve set within fourteen (14) days of receipt of the claim.
  - C.5.17.2** The Contractor shall determine a reserve amount based on current medical diagnosis and other factual information, including disability duration guidelines, and shall confirm the reserve accuracy at each diary review.
  - C.5.17.3** The Contractor shall avoid using "stepladder" or stair step reserving to meet the current expenditures on the claim and reserve to meet the probable or expected total cost of the claim based on current available information.
  - C.5.17.4** The Contractor shall notify the CA in writing of any initial reserves or reserve adjustment greater than \$50,000.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**C.5.18 Diary/Plan of Action/File Management**

- C.5.18.1** The Contractor shall maintain a thirty (30) day diary on all files unless circumstances of the file development warrant extending the diary. In the event the diary is extended, the basis for the extension shall be clearly documented in the file notes. Under no circumstances shall diary reviews exceed ninety (90) days.
- C.5.18.2** The Contractor shall review Temporary and Total Disability (TTD) files consistent with the diary schedule
- C.5.18.3** The Contractor shall develop a plan of action in the file with a timeline that provides information on how the claim adjuster intends to move the claim to closure.
- C.5.18.4** The Contractor shall ensure that the Claims Supervisor reviews and documents his or her activities to the claim file at the initial time of setup. The Contractor's Claim Supervisor shall review the file thirty days after setup.
- C.5.18.5** The Contractor shall clearly document any supervisory direction as a value-added contribution to the overall claim file. The claim file shall reflect supervisory guidance by direct memorandum or file entries in the case history on a continuing basis.
- C.5.18.6** The Contractor shall send written notification to claimant of reassignment of claims adjuster, to include name of new adjuster, claim number, and contact phone number.
- C.5.18.7** The Contractor shall obtain notarized income verification and continuing injury statements annually on all open cases where disability extends beyond one year.
- C.5.18.8** The Contractor shall document in the claim file all efforts at placing employees in positions in the District Government with reduced capacity or light duty restrictions prior to seeking retraining or vocational rehabilitation.
- C.5.18.9** The Contractor shall document in the case file determination of appropriateness of rehabilitation and vocational service.
- C.5.18.10** The Contractor shall include all required executed District claim forms in all files including all applicable attachments on NODs.
- C.5.18.11** The Contractor shall send all AME medical reports to the treating physician within five (5) business days of receipt and in accordance with regulations.
- C.5.18.12** The Contractor shall document on appropriate NOD all continuation of compensation of payment determinations. A copy of the NOD shall be faxed the same day as the date the NOD was issued with all reasons for the decision to be included in the NOD. Contractor shall submit evidence that all NODs were sent via first-class mail with certifications signed by the Claims Adjusters.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**C.5.18.13** The Contractor shall maintain a 95% upheld rate of determinations through all levels of appeal.

**C.5.18.14** An initial file summary including compensability resolution, medical documentation, reserve justification and plan of action will be completed and documented in the case notes on all case files within thirty (30) days of receipt of the claim.

**C.5.18.15** The Contractor shall complete and document updated case analysis summaries no less than thirty (30) days after completion of the initial summary. These summaries shall include any and all information that relates to the direction and value of the case, plan of action and target date of completion and closure of the claim.

**C.5.19 Reopen or Reestablish Case Files**

**C.5.19.1** The Contractor shall reopen, reconstruct or reestablish case files including the processing and adjudication of claims involving recurrences of injuries.

**C.5.19.2** The Contractor shall identify and reconstruct lost files.

**C.5.20 Leave Buy-Back Requests**

**C.5.20.1** The Contractor shall calculate and confirm Leave Buy-Back requests for CA authorization.

**C.5.21 Communication/Reviews**

**C.5.21.1** The Contractor shall meet with the CA monthly.

**C.5.21.2** The Contractor shall make all files available to the CA immediately upon request.

**C.5.21.3** The Contractor shall respond within thirty (30) days of receipt of audit evaluations and shall review reports with answers to findings and a plan of action where indicated.

**C.5.21.4** The Contractor shall notify the CA within one (1) business day of any unforeseen problems that arise for which Contractor cannot determine an appropriate course for resolution.

**C.5.21.5** The Contractor shall provide the CA with detailed monthly claims summary reports sorted by agency, date of report with specific detail and criteria which includes at a minimum the following:

**C.5.21.5.1** All open claims and claims closed during the month for each Agency and claims which had payment during the month; All claimants who have returned to work or been released to full duty during the month; Comp and Medical Claims reported during the month; Claims re-opened during the month; Number of claims closed during the month; Current pending claims (lost time and medical); Claimant Name and Claim Number; Date of report of claim;

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

Event Date; Body Parts; Cause; Injury; Status of Claim (open or close); Type; Days lost; Comp paid for each claim to date; Medical paid for each claim to date; Current reserves for Comp and Medical as of the end of the month; Total incurred (Comp Paid + Med Paid + Comp Reserve + Med Reserve); Total for agency; Subrogation revenue received; and a grand total.

**C.5.22 Information Systems (IS)**

**C.5.22.1** The Contractor shall provide the CA with 24 hour, 7 days a week access to claimants' files electronically via web-based or electronic linkage.

**C.5.22.2** The Contractor shall have e-mail and voice mail capabilities for twenty (20) two-minute messages for adjusters and employees. The Contractor shall comply with the District-wide Customer Service Voice Mail and Telephone Standards. (Attachment J.1.5)

**C.5.22.3** The prompt return of all calls is essential. The Contractor shall return calls from a claimant, OAG, DCORM within twenty-four (24) hours or the next business day. Under no circumstances, shall a call be returned in excess of twenty-four (24) hours or the next business day from date of receipt.

**C.6 PERFORMANCE MEASURES AND STANDARDS**

As noted in Section B.3, if the Contractor's composite audit score, as defined in Section C.3.7, exceeds 90%, the Contractor will earn an incentive fee. If the Contractor earns a composite audit score of less than 85%, the District will reduce the Contractor's payment in accordance with Section B.4.

**C.6.1** The District will use a random sample of case files to conduct the quarterly performance audits. The sample size will be 5% of the all open indemnity claims. The District will use the evaluation report similar to the one provided in Attachment J.10, which shows the performance measures and associated weights used to determine the Contractor's composite audit score.

**C.6.2** The District will evaluate the Contractor's performance against the following performance measures/standards:

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**C.6.2.1 PERFORMANCE MEASURES AND STANDARDS**

<b>PERFORMANCE MEASURE</b>	<b>PERFORMANCE STANDARD</b>
<b>C.6.2.1.1 INVESTIGATIONS</b>	<ul style="list-style-type: none"><li>a. Case files created and assigned the same day as received. (C.5.4.1)</li><li>b. 3-Point 24 hour contact to employees, employer and healthcare provider contact and documented on all lost time cases. Contact witness where applicable (C.5.4.4)</li><li>c. NOD notice issued within 30 days of initial case date. (C.5.5.1)</li><li>d. Recorded statements obtained and file documented on claims from the injured worker and all witnesses on: (a) all claims involving questions of compensability, injury severity and/or subrogation (b) late notice claims (c) stress claims. All recorded statements shall include a description of the accident, witnesses, treating Contractor and previous injuries, etc. (C.5.4.7)</li><li>e. Subrogation activities documented in the claim notes and lien letters sent and updated (C.5.6.1 and C.5.6.3)</li><li>f. ISO shall be provided on all cases within fifteen (15) days of case receipt and re-indexed every six (6) months until case is closed. All ISO reports shall be documented in the case file. (C.5.4.9)</li><li>g. Initial Investigation (C.5.4.2) Compensability determination made within 21 days.</li></ul>
<b>C.6.2.1.2 PAYMENT OF CLAIMS</b>	Benefits accurately calculated and documented on all files to include calculation workup and all related changes during the life of the claim (C.5.15.1.4)

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

<p><b>C.6.2.1.3 MEDICAL MANAGEMENT</b></p>	<ul style="list-style-type: none"><li>a. Telephonic Nurse Case Manager (TCM) shall make contact with the claimant and agency contact person within one (1) business day of receipt of the assignment. (C.5.9.2)</li><li>b. Ongoing Contact with Contractor or Nurse Case Manager. Evaluation of the quality and appropriateness of the medical treatment plan shall be documented in the file (C.5.8.7 &amp; 8).</li><li>c. TCM reports shall include action plans and shall be provided at thirty (30) day intervals or sooner if there is a significant case development. (C.5.9.4)</li><li>d. AME reports shall be sent to the treating Contractor within five (5) days of the receipt. (C.5.18.11).</li><li>e. RTW/Modified Duty Plan shall be developed and documented in file (C.5.13.2)</li></ul>
<p><b>C.6.2.1.4 RESERVES</b></p>	<ul style="list-style-type: none"><li>a. Initial reserves shall be determined within fourteen (14) days of receipt of claim. (C.5.17.1)</li><li>b. The use of "stepladder" or stair stepping reserving to meet current reserves. (C.5.17.3) shall be avoided.</li><li>c. Benefits shall be accurately calculated and documented on files to include calculation workup for employee compensation, health and life benefits including but not limited to verification of employee's average wage from the appropriate District agency contact person and all related changes during the life of the claim. All wage benefits will be processed and payment issued within five (5) calendar days of benefits due after Continuation of Pay (COP) period ends. Ongoing payments will be paid on a bi-weekly basis or weekly basis, if a supplemental check is required consistent with the DPM Instruction. (C.5.5.3)</li></ul>

<b>C.6.2.1.5 CLAIMS MANAGEMENT</b>	<ul style="list-style-type: none"><li>a. A thirty (30) day diary shall be maintained on all files unless circumstance of the file development warrant extending the diary. In the event the diary is extended, the basis for the extension shall be clearly documented in the file notes. Under no circumstances shall diary reviews exceed ninety (90) days. (C.5.18.1)</li><li>b. An action plan shall be developed on each diary date with a timeline that provides information on how the claim adjuster intends to move the claim to closure. (C.5.18.3) Complete and document updated case analysis summaries no less than thirty (30) days after completion of the initial summary. (C.5.18.15)</li><li>c. RTW plan shall be developed with a timeline recorded in the file within two (2) business days of receipt of a lost time case. (C.5.13.2.)</li></ul> <p>The file should be documented for all efforts placing employees in position in the District Government with reduced capacity or light duty restrictions prior to seeking retraining or vocational rehabilitation. (C.5.18.8)</p>
<b>C.6.2.1.6 LITIGATION MANAGEMENT</b>	<ul style="list-style-type: none"><li>a. Preparation of file copy including detailed summary of facts within five (5) days of request of the CA (C.5.14.1 – C.5.15.3)</li><li>d. Notification of PSWCP hearings and outcomes with timeframes specified in C.5.14.1 and C.5.14.5.</li></ul>
<b>C.6.2.1.7 SUPERVISION</b>	<ul style="list-style-type: none"><li>a. Claims Supervisor shall review the file thirty (30) days after setup. (C.5.18.4)</li><li>b. Claims Supervisor shall clearly document any supervisory direction as a value-added contribution to the overall claim file. The claim shall reflect the supervisory guidance by direct memorandum or file entries in the case history every 60 days. In the event the diary/review is extended, the basis for the extension shall be clearly documented in the file notes. Under no circumstances shall diary reviews exceed ninety (90) days. (C.5.18.5)</li></ul>

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**SECTION D: PACKAGING AND MARKING**

This section is not applicable.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

## **SECTION E: INSPECTION AND ACCEPTANCE**

**E.1** The inspection and acceptance requirements for the resultant contract shall be governed by clause number six (6), Inspection of Services, of the Government of the District of Columbia's Standard Contract Provisions for use with Supplies and Services Contracts, dated March 2007.

### **E.2 Quality Assurance**

In addition to the results of its Quarterly Performance Audits, as specified in Section C.6.1, the District will continuously evaluate the Contractor's performance under this contract. District personnel will record all surveillance observations. When an observation indicates defective performance, the CA will notify the contract manager or a representative at the site to initial the observance. The initialing of the observation does not necessarily constitute concurrence with the observation, only acknowledgement that he or she has been made aware of the defective performance. District surveillance of tasks not listed may occur during the performance period of this contract. Such surveillance will be done according to the standard inspection procedures or other contract provisions. Any action taken by the CA as a result of surveillance will be according to the terms of this contract.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

## **SECTION F: PERIOD OF PERFORMANCE AND DELIVERABLES**

### **F.1 TERM OF CONTRACT**

This is a multiyear contract with the base period of three (3) years from date of award specified on page one (1) of the contract, and two option years.

### **F.2 OPTION TO EXTEND THE TERM OF THE CONTRACT**

**F.2.1** The District may extend the term of this contract for a period of two (2) one year option periods, or successive fractions thereof, by written notice to the Contractor before the expiration of the contract; provided that the District will give the Contractor a preliminary written notice of its intent to extend at least thirty (30) days before the contract expires. The preliminary notice does not commit the District to an extension. The exercise of this option is subject to the availability of funds at the time of the exercise of this option. The Contractor may waive the thirty (30) day preliminary notice requirement by providing a written waiver to the Contracting Officer prior to expiration of the contract.

**F.2.2** If the District exercises this option, the extended contract shall be considered to include this option provision.

**F.2.3** The price for the option period shall be as specified in the contract.

**F.2.4** The total duration of this contract, including the exercise of any options under this clause, shall not exceed five (5) years.

### **F.3 DELIVERABLES**

The deliverables of this contract are set forth below:

**F.3.1** The Contractor shall submit all deliverables to the Contract Administrator (CA) identified in Section G.9.2, D.C. Office of Risk Management, One Judiciary Square, 441 4<sup>th</sup> St. N.W. Suite 800 South, Washington, D.C. 20001, between the hours of 8:30 A.M. to 5:00 P.M., Monday through Friday, exclusive of holidays.

**F.3.2** The Contractor shall prepare deliverables including, but not limited to, monthly reports and written findings in individual cases. The CA reserves the right to reject any and all deliverables which, in the sole judgment of the CA, do not adequately represent the intended level of completion or standard of performance, do not include all relevant information or data, or do not include all documents specified or reasonably necessary for the purposes for which the DCORM requires the deliverables. Partial or incomplete deliverables may be accepted for review only when required for a specific and well-defined purpose and when consented to in advance by the CA. The CA shall not consider such deliverables as satisfying the specific submittal requirements as set forth herein. Partial or incomplete deliverables shall in no way

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

relieve the Contractor of its contractual requirements and commitments. Each month the Contractor shall submit statistical, status, annual, final and other reports supported by internal and external documentation and as appropriate or requested, in the timeframe stated herein.

**F.3.3** The Contractor shall provide the following deliverables:

CLIN	Deliverable	Quantity	Format/Method of Delivery	Due Date
0001,1001, 2001, 3001, and 4001	Activity checks and surveillance requests and reports as stated in Section C.5.7.2	1 Copy	Electronic Copy to CA	Requests as required for a claim, Reports upon completion.
0001,1001, 2001, 3001, and 4001	Recommendation regarding assignment of Field Nurse Case Management services as stated in Section C.5.9.8	1 Copy	Electronic Copy to CA	Requests as required for a claim
0001,1001, 2001, 3001, and 4001	Request for Rehabilitation Services as stated in Section C.5.10.1	1 Copy	Electronic Copy to CA	Requests as required for a claim
0001,1001, 2001, 3001, and 4001	Quarterly Savings Report as stated in Section C.5.12.1.2	1 Copy	Electronic and Hard Copy to CA	Within 5 days after the end of each Quarter
0001,1001, 2001, 3001, and 4001	Weekly Pre-Fund and Supplemental Pre-Fund Reports as stated in Section C.5.12.3	1 Copy	Electronic and Hard Copy to CA	Weekly
0001,1001, 2001, 3001, and 4001	Utilization Review Program Certificate as stated in Section C.5.12.6	1 Copy	Hard Copy to CA	Within 60 days of contract award date period
0001,1001, 2001, 3001, and 4001	Weekly Discussions with CA as stated in	n/a	Via Telephone	Weekly

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

CLIN	Deliverable	Quantity	Format/Method of Delivery	Due Date
	Section C.5.13.3			
0001,1001, 2001, 3001, and 4001	Claim file in support of litigation as stated in C.5.14.2 and C.5.14.3	1 Copy	Hard Copy	Within 5 days of request by CA
0001,1001, 2001, 3001, and 4001	Notification of PSWCP hearings as stated in C.5.14.4	n/a	Via email	Within 1 business day of receipt of notice of hearing
0001,1001, 2001, 3001, and 4001	Outcome of hearings, meetings, and conferences as stated in C.5.14.5	n/a	Via email	Within 1 business day of event
0001,1001, 2001, 3001, and 4001	Weekly pre-fund report as stated in Sections C.5.15.1.3 and C.5.15.1.4	1 Copy	Electronic copy	Weekly
0001,1001, 2001, 3001, and 4001	Daily Checks as stated in Section C.5.15.1.5	1 Copy	Check or Direct Deposit	Upon receipt of authorization from CA
0001,1001, 2001, 3001, and 4001	Settlement recommendations as stated in Section C.5.16.2	1 Copy	Electronic copy to CA	Within 2 business days of known information
0001,1001, 2001, 3001, and 4001	Written Request for Settlement Authority as stated in Section C.5.16.3	1 Copy	Electronic and Hard copy to CA	As Needed
0001,1001, 2001, 3001, and 4001	Written Notice of reserves to CA as stated in Section C.5.17.4	1 Copy	Electronic and Hardcopy to CA	As Needed

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

CLIN	Deliverable	Quantity	Format/Method of Delivery	Due Date
0001,1001, 2001, 3001, and 4001	Monthly Meeting with CA as stated in Section C.5.21.1	n/a	Face-to-Face	Within ten days after the beginning of each month
0001,1001, 2001, 3001, and 4001	Notification of unforeseen problems as stated in Section C.5.21.4	1 Copy	Electronic copy to CA	Within one business day of any unforeseen problems
0001,1001, 2001, 3001, and 4001	Monthly Claims Summary Report as stated in Section C.5.21.5	1 Copy	Electronic and Hard Copy to CA	Within five days after the beginning of each month
0001,1001, 2001, 3001, and 4001	Quality Control Program as described in Section H.17.1	1 Copy	Electronic and Hard Copy to CA	Within thirty (30) days of contract award
0001,1001, 2001, 3001, and 4001	Quality Control Instructions and Actions taken as stated in Section H.17.1.3	1 Copy	Electronic and Hard Copy to CA	As Needed

**F.3.1** The Contractor shall submit to the District as a deliverable any reports that are required pursuant to H.11 of the 51% District Residents New Hires Requirements and First Source Employment Agreement. If the report is not submitted as part of the deliverables, the District will not make final payment to the Contractor.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

## **SECTION G: CONTRACT ADMINISTRATION**

### **G.1 INVOICE SUBMITTAL**

**G.1.1** The Contractor shall submit proper invoices on a monthly basis as specified in Section G.4 of this contract. The Contractor shall submit proper invoices on a monthly basis or as otherwise specified in Section G.4. Invoices shall be prepared in duplicate and submitted to the agency Chief Financial Officer (CFO) with concurrent copies to the Contracting Administrator (CA) specified in Section G.9.2 below. The address of the CFO is:

Office of Finance and Resource Management  
Attention: Accounts Payable  
441 4<sup>th</sup> Street, N.W., Suite 890N  
Washington, D.C. 20001

**G.1.2** To constitute a proper invoice, the Contractor shall submit the following information on the invoice:

**G.1.2.1** Contractor's name, federal tax ID and invoice date (date invoices as of the date of mailing or transmittal);

**G.1.2.2** Contract Number, Purchase Order Number, and Invoice Number;

**G.1.2.3** Description, price, quantity and the date(s) that the supplies or services were delivered or performed;

**G.1.2.4** Other supporting documentation or information, as required by the Contracting Officer;

**G.1.2.5** Name, title, telephone number and complete mailing address of the responsible official to whom payment is to be sent;

**G.1.2.6** Name, title, phone number of person preparing the invoice;

**G.1.2.7** Name, title, phone number and mailing address of person (if different from the person identified in G.2.2.6 above) to be notified in the event of a defective invoice; and

**G.1.2.8** Authorized signature.

### **G.2 FIRST SOURCE AGREEMENT REQUEST FOR FINAL PAYMENT**

**G.2.1** For contracts subject to the 51% District Residents New Hires Requirements and First Source Employment Agreement requirements, final request for payment must be accompanied by the report or a waiver of compliance discussed in section H.5.5.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**G.2.2** No final payment shall be made to the Contractor until the agency CFO has received the Contracting Officer's final determination or approval of waiver of the Contractor's compliance with 51% District Residents New Hires Requirements and First Source Employment Agreement requirements.

**G.3 METHOD OF PAYMENT**

**G.3.1** The District will pay the Contractor the baseline amount of compensation for CLIN 0001, 1001, 2001, 3001, and 4001 in monthly installments as outlined in Section B.2.

**G.3.2** The District will make incentive or disincentive payment determinations on a quarterly basis, in accordance with Section B.4.

**G.4 CONTRACTING OFFICER (CO)**

Contracts will be entered into and signed on behalf of the District only by contracting officers. The contact information for the Contracting Officer is:

Deborah J. White  
Office of Contracting and Procurement  
441 4<sup>th</sup> Street, NW  
Suite 700S  
Washington, D.C. 20001  
202-724-4793  
deborahj.white@dc.gov

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

## **SECTION H: SPECIAL CONTRACT REQUIREMENTS**

### **H.1 HIRING OF DISTRICT RESIDENTS AS APPRENTICES AND TRAINEES**

**H.1.1** For all new employment resulting from this contract or subcontracts hereto, as defined in Mayor's Order 83-265 and implementing instructions, the Contractor shall use its best efforts to comply with the following basic goal and objectives for utilization of bona fide residents of the District of Columbia in each project's labor force:

**H.1.1.1** At least fifty-one (51) percent of apprentices and trainees employed shall be residents of the District of Columbia registered in programs approved by the District of Columbia Apprenticeship Council.

**H.1.2** The Contractor shall negotiate an Employment Agreement with the Department of Employment Services ("DOES") for jobs created as a result of this contract. The DOES shall be the Contractor's first source of referral for qualified apprentices and trainees in the implementation of employment goals contained in this clause.

### **H.2 DISTRICT RESPONSIBILITIES**

The District will provide Government-Furnished Facility at One-Judiciary Square, 441 4<sup>th</sup> Street, N.W. Washington, D.C. in accordance with H.10.1 through H.10.6 below.

**H.2.1** Work will be performed at the facility located at 441 4<sup>th</sup> Street, N.W., Washington, D.C. This facility will remain the property of the District.

**H.2.2** The District Government reserves the right to inspect all areas of the facility at any given time. The Contractor shall not use the facility for commercial work unless otherwise directed or permitted in writing by the Contracting Officer.

**H.2.3** The District Government shall also provide Government-owned equipment, materials, tools, manuals and furniture located in the DCORM. All equipment added during the term of the contract, and approved by the Government prior to acquisition, shall become the property of the Government. The physical facility, office and shop equipment provided to the Contractor for the term of the contract shall be returned to the Government upon completion of the contract in the same condition they were provided to the Contractor, except for normal wear and tear.

**H.2.4** Between the date of contract award and the date the Contractor actually occupies the facility, the CA and the Contractor shall take a complete physical inventory of office and shop equipment. The CA and the Contractor shall repeat the inventory annually.

**H.2.5** The District Government will supply gas, water, and electricity at no cost to the Contractor. Only long-distance phone calls associated with the management of the Public Sector Workers' Compensation Program shall be included in the Contractor's price.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

**H.2.6** The physical facility will be maintained by the Government, including repairs, maintenance, and/or renovations, with the Contractor being responsible for informing the Government of degraded conditions and the need for replacement or renovations. The Contractor shall not hold the District of Columbia liable for injury to persons or property caused by fire, theft, resulting from the operation of heating, air conditioning, or lighting apparatus, falling plaster, steam, gas, electricity, water, rain, or dampness, which may leak from or through any part of the facility, or pipes, appliances or plumbing, unless the need for such repairs are reported to the Government.

### **H.3 KEY PERSONNEL**

**H.3.1** The District considers the following positions to be key personnel for this contract: Contract manager, Claims Supervisor, Claims Manager, Senior Claims Adjusters and Nurse Case Managers.

**H.3.2** The contractor shall set forth in its proposal the names and reporting relationships of the key personnel the contractor will use to perform the work under the proposed contract. Their resumes shall be included. The hours that each will devote to the contract shall be provided in total and broken down by task.

### **H.4 QUALITY CONTROL PROGRAM**

The Contractor shall provide a Quality Control Program (QC) during the performance of this contract as set forth in Sections H.17.1 through H.17.1.3 herein.

**H.4.1** The Contractor shall have a Quality Control Program (QC) that ensures that all requirements of the contract are provided as specified. The Contractor shall continuously improve the QC and document it in a loose-leaf format. A copy of the Contractor's QC Program shall be provided to the CO within thirty (30) days following contract award. The QC Program shall include, but not be limited to the elements set forth in H.17.1.1, H.17.1.2, and H.17.1.3 below

**H.4.1.1** Written work instructions/procedures, processes to implement contractual obligations. The Contractor shall audit the preparation and maintenance of, and compliance with, instructions a function of its Quality Control Program to assure compliance with or timely changes to instructions. The Contractor shall place the CA on the document distribution list for all formalized changes to the Contractor's Quality Control Program. The CA will request a corrective action plan in the event the CO desires changes to the QC or determines that the Contractor is not in compliance with the QC as written.

**H.4.1.2** A method of early detection and correction of assignable conditions adverse to the quality of service, to include analysis of corrective action records (including customer complaints) in order to determine causes of defects. This method will include providing timely written explanations/documentation of the correction of the defectiveness and correction of cause in response to the District's corrective request. The QC Program shall assure that records are

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

complete and reliable. Reliable records are objective evidence of the existing or past quality of services.

**H.4.1.3** Written work instructions in accordance with Section H.7.1.1 to implement quality trend analysis and documentation of management action taken as a result of quality data (including Contractor and District records, complaints and audit results).

## **H.5 AUDITS AND RECORDS**

**H.5.1** As used in this clause, "records" includes books, documents, accounting procedures and practices, and other data, regardless of type and regardless of whether such items are in written form, in the form of computer data, or in any other form.

**H.5.2 Examination of Costs.** If this is a cost-reimbursement, incentive, time-and-materials, labor-hour, or price redeterminable contract, or any combination of these, the Contractor shall maintain and the CO, or an authorized representative of the CO, shall have the right to examine and audit all records and other evidence sufficient to reflect properly all costs claimed to have been incurred or anticipated to be incurred directly or indirectly in performance of this contract. This right of examination shall include inspection at all reasonable times of the Contractor's plants, or parts of them, engaged in performing the contract.

## **H.6 SECTION H. HIPAA PRIVACY COMPLIANCE**

[insert agency name abbreviation] is a "Covered Entity" as that term is defined in the Privacy Rule and [insert business associate name], as a recipient of Protected Health Information from [insert agency name abbreviation], is a "Business Associate" as that term is defined in the Privacy Rule.

### **1. Definitions**

- a. *Business Associate* means a person or entity, who performs, or assists in the performance of a function or activity on behalf of a covered entity or an organized health care organization in which the covered entity participates, involving the use or disclosure of individually identifiable health information, other than in the capacity of a workforce member of such covered entity or organization. A business associate is also any person or organization that provides, other than in the capacity of a workforce member of such covered entity, legal, actuarial, accounting, consulting, data aggregation, management, administration, accreditation, or financial services to or for the covered entity and receives individually identifiable health information from a covered entity or another business associate on behalf of a covered entity. In some instances, a covered entity may be a business associate of another covered entity.
- b. *Covered Entity* means a health plan, a health care clearinghouse, or a health care provider who transmits any health information in electronic form in connection with a transaction covered by 45 C.F.R. Parts 160 and 164 of the Privacy Rule. With respect to this HIPAA Compliance Clause, *Covered Entity* shall also include the designated health care components-of a hybrid entity.
- c. *Data Aggregation* means, with respect to Protected Health Information created or received by a business associate in its capacity as the business associate of a covered entity, the combining of such Protected Health Information by the business associate with the Protected Health Information received

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

by the business associate in its capacity as a business associate of another covered entity, to permit data analyses that relate to the health care operations of the respective covered entities.

- d. *Designated Record Set* means a group of records maintained by or for the Covered Entity that is:
  - i. The medical records and billing records about individuals maintained by or for a covered health care provider;
  - ii. The enrollment, payment, claims adjudication, and case or medical management record systems maintained by or for a health plan; or
  - iii. Used, in whole or in part, by or for the Covered Entity to make decisions about individuals.
- e. *Health Care* means care services, or services, or supplies related to the health of an individual. Health care includes, but is not limited to, the following:
  - i. Preventive, diagnostic, therapeutic, rehabilitative, maintenance, or palliative care, and counseling, service, assessment, or procedure with respect to the physical or mental condition, or functional status, of an individual or that affects the structure or function of the body; and
  - ii. Sale or dispensing of a drug, device, equipment, or other item in accordance with the prescription.
- f. *Health Care Components* means a component or a combination of components of a hybrid entity designated by a hybrid entity in accordance with 45 C.F.R. § 164.105(a)(2)(iii)(C). *Health Care Components* must include non-covered functions that provide services to the covered functions for the purpose of facilitating the sharing of Protected Health Information with such functions of the hybrid entity without business associate agreements or individual authorizations.
- g. *Health Care Operations* shall have the same meaning as the term "health care operations" in 45 C.F.R. § 164.501.
- h. *Hybrid Entity* means a single legal entity that is a covered entity and whose business activities include both covered and non-covered functions, and that designates health care components in accordance with 45 C.F.R. § 164.105(a)(2)(iii)(C). A *Hybrid Entity* is required to designate as a health care component, any other components of the entity that provide services to the covered functions for the purpose of facilitating the sharing of Protected Health Information with such functions of the hybrid entity without business associate agreements or individual authorizations.
- i. *Record* shall mean any item, collection, or grouping of information that includes Protected Health Information and is maintained, collected, used, or disseminated by or for the Covered Entity.
- j. *Individual* shall have the same meaning as the term "individual" in 45 C.F.R. § 164.501 and shall include a person who qualifies as a personal representative in accordance with 45 C.F.R. § 164.502(g).
- k. *Individually Identifiable Health Information* is information that is a subset of health information, including demographic information collected from an individual, and:
  - i. Is created or received by a health care provider, health plan, employer, or health care clearinghouse; and
  - ii. Relates to the past, present, or future physical or mental health or condition of an individual; or the past, present, or future payment for the provision of health care to an individual; and
  - iii. That identifies the individual; or

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- iv. With respect to which there is a reasonable basis to believe the information can be used to identify the individual.
- l. *Privacy Official.* The person designated by the District of Columbia, a *Hybrid Entity*, who is responsible for developing, maintaining, implementing and enforcing the District-wide Privacy Policies and Procedures, and for overseeing full compliance with this Manual, the Privacy Rules, and other applicable federal and state privacy law.
- m. *Privacy Officer.* The person designated by the Privacy Official or one of the District of Columbia's designated health care components, who is responsible for enforcing the provisions of this Manual as well as overseeing full compliance with the Covered Agency's Privacy Policies and Procedures, the Privacy Rules, and other applicable federal and state privacy law(s). The Covered Agency's privacy officer will follow the guidance of the District's Privacy Official, and shall be responsive to and report to the District's Privacy Official.
- n. *Privacy Rule.* "Privacy Rule" shall mean the Standards for Privacy of Individually Identifiable Health Information at 45 C.F.R. part 160 and part 164, subparts A and E.
- o. *Protected Health Information.* "Protected Health Information" means individually identifiable health information that is:
  - i. Transmitted by electronic media;
  - ii. Maintained in electronic media; or
  - iii. Transmitted or maintained in any other form or medium;
  - iv. Limited to the information created or received by the Business Associate from or on behalf of the Covered Entity; and
  - v. Excluding information in the records listed in subsection (2) of the definition in 45 C.F.R. §160.103.
- p. *Required By Law.* "Required By Law" shall have the same meaning as the term "required by law" in 45 C.F.R. § 164.103.
- q. *Secretary.* "Secretary" shall mean the Secretary of the United States Department of Health and Human Services or his or her designee.
- r. *Workforce.* "Workforce" shall mean employees, volunteers, trainees, and other persons whose conduct, in the performance of work for a covered entity or business associate, is under the direct control of such entity, whether or not they are paid by the covered entity or business associate

2. Obligations and Activities of Business Associate

- a. The Business Associate agrees not to use or disclose Protected Health Information other than as permitted or required by this HIPAA Compliance Clause or as Required By Law.
- b. The Business Associate agrees to use commercially reasonable efforts and appropriate safeguards to maintain the security of the Protected Health Information and to prevent use or disclosure of such Protected Health Information other than as provided for by this Clause.
- c. The Business Associate agrees to establish procedures for mitigating, and to mitigate to the extent practicable, any deleterious effect that is known to the Business Associate of a use or disclosure of

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

Protected Health Information by the Business Associate in violation of the requirements of this Clause.

- d. The Business Associate agrees to report to Covered Entity, in writing, any use or disclosure of the Protected Health Information not permitted or required by this HIPAA Compliance Clause to the District Privacy Official or agency Privacy Officer within ten (10) days from the time the Business Associate becomes aware of such unauthorized use or disclosure.
- e. The Business Associate agrees to ensure that any workforce member or any agent, including a subcontractor, agrees to the same restrictions and conditions that apply through this Clause with respect to Protected Health Information received from the Business Associate, Protected Health Information created by the Business Associate, or Protected Health Information received by the Business Associate on behalf of the Covered Entity.
- f. The Business Associate agrees to provide access, at the request of the Covered Entity or an Individual, **at a mutually agreed upon location, during normal business hours, and in a format** [*delete bolded material and insert negotiated terms if applicable*] as directed by the District Privacy Official or agency Privacy Officer, or as otherwise mandated by the Privacy Rule or applicable District of Columbia laws, rules and regulations, to Protected Health Information in a Designated Record Set, to the Covered Entity or an Individual, in compliance with applicable portions of [*Insert Applicable Agency Access Policy*], attached hereto as Exhibit A and incorporated by reference, and within five (5) business days of the request to facilitate the District's compliance with the requirements under 45 C.F.R. §164.524.
- g. The Business Associate agrees to make any amendment(s) to the Protected Health Information in a Designated Record Set that the Covered Entity directs or agrees to pursuant to 45 CFR 164.526 in a **format** [*agency should insert appropriate terms for amendment if applicable*] or as directed by the District Privacy Official or agency Privacy Officer, or as otherwise mandated by the Privacy Rule or applicable District of Columbia laws, in compliance with applicable portions of [*Insert Applicable Agency Amendment Policy*], attached hereto as Exhibit B and incorporated by reference, and within five (5) business days of the directive in order to facilitate the District's compliance with the requirements under 45 C.F.R. §164.526.
- h. The Business Associate agrees to use the standard practices of the Covered Entity to verify the identification and authority of an Individual who requests the Protected Health Information in a Designated Record Set of a recipient of services from or through the Covered Entity. The Business Associate agrees to comply with the applicable portions of the [*Insert Applicable Agency Identity And Procedure Verification Policy*], attached hereto as Exhibit C and incorporated by reference.
- i. The Business Associate agrees to record authorizations and log such disclosures of Protected Health Information and information related to such disclosures as would be required for the Covered Entity to respond to a request by an Individual for an accounting of disclosures of Protected Health Information in accordance with 45 C.F.R. § 164.528 and applicable District of Columbia laws, rules and regulations. The Business Associate agrees to comply with the applicable portions of the [*Insert Applicable Agency Logging Disclosures for Accounting Policy*] attached hereto as Exhibit D and incorporated by reference.
- j. The Business Associate agrees to provide to the Covered Entity or an Individual, within five (5) business days of a request **at a mutually agreed upon location, during normal business hours, and in a format designated** [*delete bolded material and insert agency appropriate terms if applicable*] by the District Privacy Official or agency Privacy Officer and the duly authorized Business Associate workforce member, information collected in accordance with Paragraph (i) of this Section above, to

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

permit the Covered Entity to respond to a request by an Individual for an accounting of disclosures of Protected Health Information in accordance with 45 C.F.R. § 164.528, and applicable District of Columbia laws, rules and regulations. The Business Associate agrees to comply with the applicable portions of the *[Insert Applicable Agency Disclosure Accounting Policy]* attached hereto as Exhibit E and incorporated by reference.

- k. The Business Associate agrees to make internal practices, books, and records, including policies and procedures, and Protected Health Information, relating to the use and disclosure of Protected Health Information received from the Business Associate, or created, or received by the Business Associate on behalf of the Covered Entity, available to the Covered Entity, or to the Secretary, within five (5) business days of their request and **at a mutually agreed upon location, during normal business hours, and in a format designated** *[delete bolded material and insert negotiated terms if applicable]* by the District Privacy Official or agency Privacy Officer and the duly authorized Business Associate workforce member, or in a time and manner designated by the Secretary, for purposes of the Secretary in determining compliance of the Covered Entity with the Privacy Rule.
- l. The Business Associate may aggregate Protected Health Information in its possession with the Protected Health Information of other Covered Entities that Business Associate has in its possession through its capacity as a Business Associate to said other Covered Entities provided that the purpose of such aggregation is to provide the Covered Entity with data analyses to the Health Care Operations of the Covered Entity. Under no circumstances may the Business Associate disclose Protected Health Information of one Covered Entity to another Covered Entity absent the explicit written authorization and consent of the Privacy Officer or a duly authorized workforce member of the Covered Entity.
- m. Business Associate may de-identify any and all Protected Health Information provided that the de-identification conforms to the requirements of 45 C.F.R. § 164.514(b). Pursuant to 45 C.F.R. § 164.502(d)(2), de-identified information does not constitute Protected Health Information and is not subject to the terms of this HIPAA Compliance Clause.

3. Permitted Uses and Disclosures by the Business Associate

- a. Except as otherwise limited in this HIPAA Compliance Clause, the Business Associate may use or disclose Protected Health Information to perform functions, activities, or services for, or on behalf of, the Covered Entity as specified in the Contract, provided that such use or disclosure would not violate the Privacy Rule if same activity were performed by the Covered Entity or would not violate the minimum necessary policies and procedures of the Covered Entity.
- b. Except as otherwise limited in this HIPAA Compliance Clause, the Business Associate may use Protected Health Information for the proper management and administration of the Business Associate or to carry out the legal responsibilities of the Business Associate.
- c. Except as otherwise limited in this HIPAA Compliance Clause, the Business Associate may disclose Protected Health Information for the proper management and administration of the Business Associate, provided that the disclosures are Required By Law, or the Business Associate obtains reasonable assurances from the person to whom the information is disclosed that it will remain confidential and used, or further disclosed, only as Required By Law, or for the purpose for which it was disclosed to the person, and the person notifies the Business Associate of any instances of which it has knowledge that the confidentiality of the information has been breached.
- d. Except as otherwise limited in this HIPAA Compliance Clause, the Business Associate may use Protected Health Information to provide Data Aggregation services to the Covered Entity as permitted by 45 C.F.R. § 164.504(e)(2)(i)(B).

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- e. Business Associate may use Protected Health Information to report violations of the Law to the appropriate federal and District of Columbia authorities, consistent with 45 C.F.R. § 164.502(j)(1).

4. Additional Obligations of the Business Associate

- a. Business Associate shall submit a written report to the Covered Entity that identifies the files and reports that constitute the Designated Record Set of the Covered Entity. Business Associate shall submit said written report to the Privacy Officer no later than thirty (30) days after the commencement of the HIPAA Compliance Clause. In the event that Business Associate utilizes the files or reports which constitute the Designated Record Set, Business Associate shall notify the Covered Entity of said event within thirty (30) days of the commencement of the file's or report's usage. The Designated Record Set file shall include, but not be limited to the identity of the following:
  - i. Name of the Business Associate of the Covered Entity;
  - ii. Title of the Report/File;
  - iii. Confirmation that the Report/File contains Protected Health Information (Yes or No);
  - iv. Description of the basic content of the Report/File;
  - v. Format of the Report/File (Electronic or Paper);
  - vi. Physical location of Report/File;
  - vii. Name and telephone number of current member(s) of the workforce of the Covered Entity or other District of Columbia Government agency responsible for receiving and processing requests for Protected Health Information; and
  - viii. Supporting documents if the recipient/personal representative has access to the Report/File.

5. Sanctions

Business Associate agrees that its workforce members, agents and subcontractors who violate the provisions of the Privacy Rules or other applicable federal or state privacy law will be subject to discipline in accordance with Business Associate's District Personnel Manual and applicable collective bargaining agreements. Business Associate agrees to impose sanctions consistent with Business Associate's personnel policies and procedures and applicable collective bargaining agreements with respect to persons employed by it. Members of the Business Associate Workforce who are not employed by Business Associate are subject to the policies and applicable sanctions for violation of this Manual as set forth in business associate agreements. In the event Business Associate imposes sanctions against any member of its workforce, agents and subcontractors for violation of the provisions of the Privacy Rules or other applicable federal or state privacy laws, the Business Associate shall inform the District Privacy Official or the agency Privacy Officer of the imposition of sanctions.

6. Obligations of the Covered Entity

- a. The Covered Entity shall notify the Business Associate of any limitation(s) in its Notice of Privacy Practices of the Covered Entity in accordance with 45 C.F.R. § 164.520, to the extent that such limitation may affect the use or disclosure of Protected Health Information by the Business Associate.
- b. ***The Covered Entity shall notify the Business Associate of any changes in, or revocation of, permission by the Individual to the use or disclosure of Protected Health Information, to the extent that such changes may affect the use or disclosure of Protected Health Information by the Business Associate.***

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- c. *The Covered Entity shall notify the Business Associate of any restriction to the use or disclosure of Protected Health Information that the Covered Entity has agreed to in accordance with 45 C.F.R. § 164.522, to the extent that such restriction may affect the use or disclosure of Protected Health Information by the Business Associate.*

7. Permissible Requests by Covered Entity

Covered Entity shall not request the Business Associate to use or disclose Protected Health Information in any manner that would not be permissible under the Privacy Rule if done by the Covered Entity.

8. Representations and Warranties.

The Business Associate represents and warrants to the Covered Entity:

- a. *That it is duly organized, validly existing, and in good standing under the laws of the jurisdiction in which it is organized or licensed, it has the full power to enter into this HIPAA Compliance Clause and it, its employees, agents, subcontractors, representatives and members of its workforce are licensed and in good standing with the applicable agency, board, or governing body to perform its obligations hereunder, and that the performance by it of its obligations under this HIPAA Compliance Clause has been duly authorized by all necessary corporate or other actions and will not violate any provision of any license, corporate charter or bylaws;*
- b. *That it, its employees, agents, subcontractors, representatives and members of its workforce are in good standing with the District of Columbia, that it, its employees, agents, subcontractors, representatives and members of its workforce will submit a letter of good standing from the District of Columbia, and that it, its employees, agents, subcontractors, representatives and members of its workforce have not been de-barred from being employed as a contractor by the federal government or District of Columbia;*
- c. *That neither the execution of this HIPAA Compliance Clause, nor its performance hereunder, will directly or indirectly violate or interfere with the terms of another agreement to which it is a party, or give any governmental entity the right to suspend, terminate, or modify any of its governmental authorizations or assets required for its performance hereunder. The Business Associate represents and warrants to the Covered Entity that it will not enter into any agreement the execution or performance of which would violate or interfere with this HIPAA Compliance Clause;*
- d. *That it is not currently the subject of a voluntary or involuntary petition in bankruptcy, does not currently contemplate filing any such voluntary petition, and is not aware of any claim for the filing of an involuntary petition;*
- e. *That all of its employees, agents, subcontractors, representatives and members of its workforce, whose services may be used to fulfill obligations under this HIPAA Compliance Clause are or shall be appropriately informed of the terms of this HIPAA Compliance Clause and are under legal obligation to the Business Associate, by contract or otherwise, sufficient to enable the Business Associate to fully comply with all provisions of this HIPAA Compliance Clause; provided that modifications or limitations that the Covered Entity has agreed to adhere to with regard to the use and disclosure of Protected Health Information of any individual that materially affects or limits the uses and disclosures that are otherwise permitted under the Privacy Rule will be communicated to the Business Associate, in writing, and in a timely fashion;*
- f. *That it will reasonably cooperate with the Covered Entity in the performance of the mutual obligations under this Agreement;*

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- g. That neither the Business Associate, nor its shareholders, members, directors, officers, agents, subcontractors, employees or members of its workforce have been excluded or served a notice of exclusion or have been served with a notice of proposed exclusion, or have committed any acts which are cause for exclusion, from participation in, or had any sanctions, or civil or criminal penalties imposed under, any federal or District healthcare program, including but not limited to Medicare or Medicaid, or have been convicted, under federal or District law (including without limitation following a plea of *nolo contendere* or participation in a first offender deferred adjudication or other arrangement whereby a judgment of conviction has been withheld), of a criminal offense related to (a) the neglect or abuse of a patient, (b) the delivery of an item or service, including the performance of management or administrative services related to the delivery of an item or service, under a federal or District healthcare program, (c) fraud, theft, embezzlement, breach of fiduciary responsibility, or other financial misconduct in connection with the delivery of a healthcare item or service or with respect to any act or omission in any program operated by or financed in whole or in part by any federal, District or local government agency, (d) the unlawful, manufacture, distribution, prescription or dispensing of a controlled substance, or (e) interference with or obstruction of any investigation into any criminal offense described in (a) through (d) above. The Business Associate further agrees to notify the Covered Entity immediately after the Business Associate becomes aware that any of the foregoing representations and warranties may be inaccurate or may become incorrect.

9. Term and Termination

- a. *Term.* The requirements of this HIPAA Compliance Clause shall be effective as of the date of the contract award, and shall terminate when all of the Protected Health Information provided by the Covered Entity to the Business Associate, or created or received by the Business Associate on behalf of the Covered Entity, is confidentially destroyed or returned to the Covered Entity within five (5) business days of its request, with the Protected Health Information returned in a format mutually agreed upon by and between the Privacy Official and/or Privacy Officer or his or her designee and the appropriate and duly authorized workforce member of the Business Associate; or, if it is infeasible to return or confidentially destroy the Protected Health Information, protections are extended to such information, in accordance with the termination provisions in this Section and communicated to the Privacy Official or Privacy Officer or his or her designee.
- b. *Termination for Cause.* Upon the Covered Entity's knowledge of a material breach of this HIPAA Compliance Clause by the Business Associate, the Covered Entity shall either:
- i. Provide an opportunity for the Business Associate to cure the breach or end the violation and terminate the Contract if the Business Associate does not cure the breach or end the violation within the time specified by the Covered Entity;
  - ii. Immediately terminate the Contract if the Business Associate breaches a material term of this HIPAA Compliance Clause and a cure is not possible; or
  - iii. If neither termination nor cure is feasible, the Covered Entity shall report the violation to the Secretary.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

c. *Effect of Termination.*

- i. Except as provided in paragraph (ii) of this section, upon termination of the Contract, for any reason, the Business Associate shall return in a **mutually agreed upon format or confidentially destroy** [*delete bolded material and insert negotiated terms and conditions if applicable*] all Protected Health Information received from the Covered Entity, or created or received by the Business Associate on behalf of the Covered Entity within five (5) business days of termination. This provision shall apply to Protected Health Information that is in the possession of ALL subcontractors, agents or workforce members of the Business Associate. The Business Associate shall retain no copies of Protected Health Information in any media form.
- ii. In the event that the Business Associate determines that returning or destroying the Protected Health Information is infeasible, the Business Associate shall provide to the Covered Entity notification of the conditions that make the return or confidential destruction infeasible. Upon determination by the agency Privacy Officer that the return or confidential destruction of the Protected Health Information is infeasible, the Business Associate shall extend the protections of this HIPAA Compliance Clause to such Protected Health Information and limit further uses and disclosures of such Protected Health Information to those purposes that make the return or confidential destruction infeasible, for so long as the Business Associate maintains such Protected Health Information. The obligations outlined in Section 2. Obligations and Activities of Business Associate will remain in force to the extent applicable.

10. Miscellaneous

- a. *Regulatory References.* A reference in this HIPAA Compliance Clause to a section in the Privacy Rule means the section as in effect or as amended.
- b. *Amendment.* The Parties agree to take such action as is necessary to amend this HIPAA Compliance Clause from time to time as is necessary for the Covered Entity to comply with the requirements of the Privacy Rule and HIPAA. Except for provisions required by law as defined herein, no provision hereof shall be deemed waived unless in writing and signed by duly authorized representatives of the Parties. A waiver with respect to one event shall not be construed as continuing, or as a bar to or waiver of any other right or remedy under this HIPAA Compliance Clause.
- c. *Survival.* The respective rights and obligations of the Business Associate under Section 9. Term and Termination of this HIPAA Compliance Clause and Sections 8 and 16 of the Standard Contract Provisions for use with the District of Columbia Government Supply and Services Contracts, effective November 2004, shall survive termination of the Contract.
- d. *Interpretation.* Any ambiguity in this HIPAA Compliance Clause shall be resolved to permit the Covered Entity to comply with applicable federal and District of Columbia laws, rules and regulations, and the Privacy Rule, and any requirements, rulings, interpretations, procedures, or other actions related thereto that are promulgated, issued or taken by or on behalf of the Secretary; provided that applicable federal and District of Columbia laws, rules and regulations shall supersede the Privacy Rule if, and to the extent that they impose additional requirements, have requirements that are more stringent than or provide greater protection of patient privacy or the security or safeguarding of Protected Health Information than those of HIPAA and its Privacy Rule.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

The terms of this HIPAA Compliance Clause amend and supplement the terms of the Contract, and whenever possible, all terms and conditions in this HIPAA Compliance Clause are to be harmonized. In the event of a conflict between the terms of the HIPAA Compliance Clause and the terms of the Contract, the terms of this HIPAA Compliance Clause shall control; provided, however, that this HIPAA Compliance Clause shall not supersede any other federal or District of Columbia law or regulation governing the legal relationship of the Parties, or the confidentiality of records or information, except to the extent that the Privacy Rule preempts those laws or regulations. In the event of any conflict between the provisions of the Contract (as amended by this HIPAA Compliance Clause) and the Privacy Rule, the Privacy Rule shall control.

- e. *No Third-Party Beneficiaries.* The Covered Entity and the Business Associate are the only parties to this HIPAA Compliance Clause and are the only parties entitled to enforce its terms. Except for the rights of Individuals, as defined herein, to access to and amendment of their Protected Health Information, and to an accounting of the uses and disclosures thereof, in accordance with Paragraphs (2)(f), (g) and (j), nothing in the HIPAA Compliance Clause gives, is intended to give, or shall be construed to give, or shall be construed to give or provide any benefit or right, whether directly, indirectly, or otherwise, to third persons unless such third persons are individually identified by name herein and expressly described as intended beneficiaries of the terms of this HIPAA Compliance Clause.
- f. *Compliance with Applicable Law.* The Business Associate shall comply with all federal, District of Columbia laws, regulations, executive orders and ordinances, as they may be amended from time to time during the term of this HIPAA Compliance Clause and the Contract, to the extent they are applicable to this HIPAA Compliance Clause and the Contract.
- g. *Governing Law and Forum Selection.* This Contract shall be construed broadly to implement and comply with the requirements relating to the Privacy Rule, and other applicable laws and regulations. All other aspects of this Contract shall be governed under the laws of the District of Columbia. The Covered Entity and the Business Associate agree that all disputes which cannot be amicably resolved by the Covered Entity and the Business Associate regarding this HIPAA Compliance Clause shall be litigated by and before the District of Columbia Contract Appeals Board, the District of Columbia Court of Appeals, or the United States District Court for the District of Columbia having jurisdiction, as the case may be. The Covered Entity and the Business Associate expressly waive any and all rights to initiate litigation, arbitration, mediation, negotiations and/or similar proceedings outside the physical boundaries of the District of Columbia and expressly consent to the jurisdiction of the above tribunals.
- h. *Indemnification.* The Business Associate shall indemnify, hold harmless and defend the Covered Entity from and against any and all claims, losses, liabilities, costs, and other expenses incurred as a result or arising directly or indirectly out of or in connection with (a) any misrepresentation, breach of warranty or non-fulfillment of any undertaking of the Business Associate under this HIPAA Compliance Clause; and (b) any claims, demands, awards, judgments, actions and proceedings made by any person or organization, arising out of or in any way connected with the performance of the Business Associate under this HIPAA Compliance Clause.
- i. *Injunctive Relief.* Notwithstanding any rights or remedies under this HIPAA Compliance Clause or provided by law, the Covered Entity retains all rights to seek injunctive relief to prevent or stop the unauthorized use or disclosure of Protected Health Information by the Business Associate, its workforce, any of its subcontractors, agents, or any third party who has received Protected Health Information from the Business Associate.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

- j. *Assistance in litigation or administrative proceedings.* The Business Associate shall make itself and any agents, affiliates, subsidiaries, subcontractors or its workforce assisting the Business Associate in the fulfillment of its obligations under this HIPAA Compliance Clause and the Contract, available to the Covered Entity, to testify as witnesses, or otherwise, in the event of litigation or administrative proceedings being commenced against the Covered Entity, its directors, officers or employees based upon claimed violation of HIPAA, the Privacy Rule or other laws relating to security and privacy, except where the Business Associate or its agents, affiliates, subsidiaries, subcontractors or its workforce are a named adverse party.
- k. *Notices.* Any notices between the Parties or notices to be given under this HIPAA Compliance Clause shall be given in writing and delivered by personal courier delivery or overnight courier delivery, or by certified mail with return receipt requested, to the Business Associate or to the Covered Entity, to the addresses given for each Party below or to the address either Party hereafter gives to the other Party. Any notice, being addressed and mailed in the foregoing manner, shall be deemed given five (5) business days after mailing. Any notice delivered by personal courier delivery or overnight courier delivery shall be deemed given upon notice upon receipt.

If to the Business Associate, to

If to the Covered Entity, to

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Attention: \_\_\_\_\_

Attention: \_\_\_\_\_

Fax: \_\_\_\_\_

Fax: \_\_\_\_\_

- l. *Headings.* Headings are for convenience only and form no part of this HIPAA Compliance Clause and shall not affect its interpretation.
- m. *Counterparts; Facsimiles.* This HIPAA Compliance Clause may be executed in any number of counterparts, each of which shall be deemed an original. Facsimile copies hereof shall be deemed to be originals.
- n. *Successors and Assigns.* The provisions of this HIPAA Compliance Clause shall be binding upon and shall inure to the benefit of the Parties hereto and their respective successors and permitted assigns, if any.
- o. *Severance.* In the event that any provision of this HIPAA Compliance Clause is held by a court of competent jurisdiction to be invalid or unenforceable, the remainder of the provisions of this HIPAA Compliance Clause will remain in full force and effect. In addition, in the event a Party believes in good faith that any provision of this HIPAA Compliance Clause fails to comply with the then-current requirements of the Privacy Rule, such party shall notify the other Party in writing, in the manner set forth in Section 10. Miscellaneous, Paragraph k. Notices. Within ten (10) business days from receipt of notice, the Parties shall address in good faith such concern and amend the terms of this HIPAA Compliance Clause, if necessary to bring it into compliance. If, after thirty (30) days, the HIPAA Compliance Clause fails to comply with the Privacy Rule, then either Party has the right to terminate this HIPAA Compliance Clause upon written notice to the other Party.
- p. *Independent Contractor.* The Business Associate will function as an independent contractor and shall not be considered an employee of the Covered Entity for any purpose. Nothing in this HIPAA Compliance Clause shall be interpreted as authorizing the Business Associate workforce, its

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

subcontractor(s) or its agent(s) or employee(s) to act as an agent or representative for or on behalf of the Covered Entity.

- q. *Entire Agreement.* This HIPAA Compliance Clause, as may be amended from time to time pursuant to Section 10. Miscellaneous, Paragraph b. Amendment, which incorporates by reference the Contract, and specific procedures from the District of Columbia Department of Health Privacy Policy Operations Manual, constitutes the entire agreement and understanding between the Parties and supersedes all prior oral and written agreements and understandings between them with respect to applicable District of Columbia and federal laws, rules and regulations, HIPAA and the Privacy Rule, and any rules, regulations, requirements, rulings, interpretations, procedures, or other actions related thereto that are promulgated, issued or taken by or on behalf of the Secretary.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

## SECTION I: CONTRACT CLAUSES

### I.1 APPLICABILITY OF STANDARD CONTRACT PROVISIONS

Government of the District of Columbia Standard Contract Provisions for Use with online solicitations and purchase orders only, District of Columbia Supplies and Services Contracts (July 2010) available at [www.ocp.dc.gov](http://www.ocp.dc.gov) click on "Vendor Support Center" then click on "Solicitation Attachments."

### I.2 INSURANCE

- A. **GENERAL REQUIREMENTS.** The Contractor shall procure and maintain, during the entire period of performance under this contract, the types of insurance specified below. The Contractor shall have its insurance broker or insurance company submit a Certificate of Insurance to the CO giving evidence of the required coverage prior to commencing performance under this contract. In no event shall any work be performed until the required Certificates of Insurance signed by an authorized representative of the insurer(s) have been provided to, and accepted by, the CO. All insurance shall be written with financially responsible companies authorized to do business in the District of Columbia or in the jurisdiction where the work is to be performed and have an A.M. Best Company rating of A-VIII or higher. The Contractor shall require all of its Subcontractors to carry the same insurance required herein. The Contractor shall ensure that all policies provide that the CO shall be given thirty (30) days prior written notice in the event the stated limit in the declarations page of the policy is reduced via endorsement or the policy is canceled prior to the expiration date shown on the certificate. The Contractor shall provide the CO with ten (10) days prior written notice in the event of non-payment of premium.
1. Commercial General Liability Insurance. The Contractor shall provide evidence satisfactory to the CO with respect to the services performed that it carries \$1,000,000 per occurrence limits; \$2,000,000 aggregate; Bodily Injury and Property Damage including, but not limited to: premises-operations; broad form property damage; Products and Completed Operations; Personal and Advertising Injury; contractual liability and independent Contractors. The policy coverage shall include the District of Columbia as an additional insured, shall be primary and non-contributory with any other insurance maintained by the District of Columbia, and shall contain a waiver of subrogation. The Contractor shall maintain Completed Operations coverage for five (5) years following final acceptance of the work performed under this contract.
  2. Automobile Liability Insurance. The Contractor shall provide automobile liability insurance to cover all owned, hired or non-owned motor vehicles used in conjunction with the performance of this contract. The policy shall provide a \$1,000,000 per occurrence combined single limit for bodily injury and property damage.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

3. Workers' Compensation Insurance. The Contractor shall provide Workers' Compensation insurance in accordance with the statutory mandates of the District of Columbia or the jurisdiction in which the contract is performed.
  4. Employer's Liability Insurance. The Contractor shall provide employer's liability insurance as follows: \$500,000 per accident for injury; \$500,000 per employee for disease; and \$500,000 for policy disease limit.
- B. **DURATION**. The Contractor shall carry all required insurance until all contract work is accepted by the District, and shall carry the required General Liability; any required Professional Liability; and any required Employment Practices Liability insurance for five (5) years following final acceptance of the work performed under this contract.
- C. **LIABILITY**. These are the required minimum insurance requirements established by the District of Columbia. **HOWEVER, THE REQUIRED MINIMUM INSURANCE REQUIREMENTS PROVIDED ABOVE WILL NOT IN ANY WAY LIMIT THE CONTRACTOR'S LIABILITY UNDER THIS CONTRACT.**
- D. **CONTRACTOR'S PROPERTY**. Contractor and Subcontractors are solely responsible for any loss or damage to their personal property, including but not limited to tools and equipment, scaffolding and temporary structures, rented machinery, or owned and leased equipment. A waiver of subrogation shall apply in favor of the District of Columbia.
- E. **MEASURE OF PAYMENT**. The District shall not make any separate measure or payment for the cost of insurance and bonds. The Contractor shall include all of the costs of insurance and bonds in the contract price.
- F. **NOTIFICATION**. The Contractor shall immediately provide the CO with written notice in the event that its insurance coverage has or will be substantially changed, canceled or not renewed, and provide an updated certificate of insurance to the CO.
- G. **CERTIFICATES OF INSURANCE**. The Contractor shall submit certificates of insurance giving evidence of the required coverage as specified in this section prior to commencing work. Evidence of insurance shall be submitted to:
- Deborah J. White  
441 4<sup>th</sup> Street, N.W., Suite 700S  
Washington, DC 20001  
202-724-4793  
deborahj.white@dc.gov
- H. **DISCLOSURE OF INFORMATION**. The Contractor agrees that the District may disclose the name and contact information of its insurers to any third party which presents a claim

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

against the District for any damages or claims resulting from or arising out of work performed by the Contractor, its agents, employees, servants or Subcontractors in the performance of this contract.

### **I.3 ORDER OF PRECEDENCE**

The contract awarded as a result of this RFP will contain the following clause:

#### **ORDER OF PRECEDENCE**

A conflict in language shall be resolved by giving precedence to the document in the highest order of priority that contains language addressing the issue in question. The following documents are incorporated into the contract by reference and made a part of the contract in the following order of precedence:

- (1) An applicable Court Order, if any
- (2) Standard Contract Provisions
- (3) Contract document and attachments
- (4) Letter Contract
- (5) BAFOs (in order of most recent to earliest)
- (6) Proposal.
- (7) RFP, as amended

### **I.4 GOVERNING LAW**

This contract, and any disputes arising out of or related to this contract, shall be governed by, and construed in accordance with, the laws of the District of Columbia.

### **I.5 CANCELLATION CEILING**

In accordance with Article 26, Multiyear Contract, of the District of Columbia Standard Contract Provisions for use with On-Line Solicitations and Purchase Orders Only, dated July 2010 and 27 DCMR §2004, in the event of cancellation of the contract because of non-appropriation of funds for fiscal year 2014 and 2015, there shall be a cancellation ceiling of \$333,333.00 (FY2014); \$333,333.00 (FY2015);.

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

## SECTION J: ATTACHMENTS

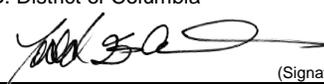
The following list of attachments is incorporated into the solicitation by reference:

<b>Attachment Number</b>	<b>Document</b>
<b>J.1</b>	Government of the District of Columbia Standard Contract Provisions for Use with online solicitations and purchase orders only, District of Columbia Supplies and Services Contracts (July 2010) available at <a href="http://www.ocp.dc.gov">www.ocp.dc.gov</a> click on "Solicitation Attachments"
<b>J.2</b>	Reserved
<b>J.3</b>	Office of Local Business Development Equal Employment Opportunity Information Report and Mayor's Order 85-85 available at <a href="http://www.ocp.dc.gov">www.ocp.dc.gov</a> click on "Solicitation Attachments"
<b>J.4</b>	Department of Employment Services First Source Employment Agreement available at <a href="http://www.ocp.dc.gov">www.ocp.dc.gov</a> click on "Solicitation Attachments"
<b>J.5</b>	Way to Work Amendment Act of 2006 - Living Wage Notice available at <a href="http://www.ocp.dc.gov">www.ocp.dc.gov</a> click on "Solicitation Attachments"
<b>J.6</b>	Way to Work Amendment Act of 2006- Living Wage Fact Sheet available at <a href="http://www.ocp.dc.gov">www.ocp.dc.gov</a> click on "Solicitation Attachments"
<b>J.7</b>	Tax Certification Affidavit available at <a href="http://www.ocp.dc.gov">www.ocp.dc.gov</a> click on "Solicitation Attachments"
<b>J.8</b>	Bidder/Offeror Certification available at <a href="http://www.ocp.dc.gov">www.ocp.dc.gov</a> click on "Solicitation Attachments"
<b>J.9</b>	Cost/Price Disclosure Certification
<b>J.10</b>	Quarterly Workers' Compensation Audit
<b>J.11</b>	Sub Contracting Plan available at <a href="http://www.ocp.dc.gov">www.ocp.dc.gov</a> click on "Solicitation Attachments"
<b>J.12</b>	Historical Data

Contract Number # CW20512

Third Party Claims Administration (TPA) for the District's Self-Insured Public Sector Workers' Compensation Program (PSWCP)

<b>Attachment Number</b>	<b>Document</b>
<b>J.13</b>	Employee Concentration
<b>J.14</b>	Past Performance Evaluation Form

<b>AMENDMENT OF SOLICITATION / MODIFICATION OF CONTRACT</b>			1. Contract Number CW20512		Page of Pages 1   1		
2. Amendment/Modification Number M008		3. Effective Date See box 16C		4. Requisition/Purchase Request No.		5. Solicitation Caption Taxicab Data Management System	
6. Issued by: Office of Contracting and Procurement 441 4 <sup>th</sup> Street, NW Suite 700 South Washington, DC 20001			7. Administered by (If other than line 6) District of Columbia Office of Risk Management (ORM) 441 4 <sup>th</sup> Street NW Suite 800 South Washington, DC 20001				
8. Name and Address of Contractor (No. street, city, county, state and zip code) CorVel Enterprise Comp, Inc. 4820 Lake Brook Drive Suite 150 Glen Allen, Virginia dave_brown@corvel.com				9A. Amendment of Solicitation No.		9B. Dated (See Item 11)	
Code _____ Facility _____				10A. Modification of Contract/Order No. CW20512		10B. Dated (See Item 13) 7/31/13	
<b>11. THIS ITEM ONLY APPLIES TO AMENDMENTS OF SOLICITATIONS</b>							
<input type="checkbox"/> The above numbered solicitation is amended as set forth in item 14. The hour and date specified for receipt of Offers <input type="checkbox"/> is extended. <input type="checkbox"/> is not extended. Offers must acknowledge receipt of this amendment prior to the hour and date specified in the solicitation or as amended, by one of the following methods: (a) By completing Items 8 and 15, and returning ___ copies of the amendment; (b) By acknowledging receipt of this amendment on each copy of the offer submitted; or (c) BY separate letter or fax which includes a reference to the solicitation and amendment number. FAILURE OF YOUR ACKNOWLEDGMENT TO BE RECEIVED AT THE PLACE DESIGNATED FOR THE RECEIPT OF OFFERS PRIOR TO THE HOUR AND DATE SPECIFIED MAY RESULT IN REJECTION OF YOUR OFFER. If by virtue of this amendment you desire to change an offer already submitted, such may be made by letter or fax, provided each letter or telegram makes reference to the solicitation and this amendment, and is received prior to the opening hour and date specified.							
12. Accounting and Appropriation Data (If Required)							
<b>13. THIS ITEM APPLIES ONLY TO MODIFICATIONS OF CONTRACTS/ORDERS , IT MODIFIES THE CONTRACT/ORDER NO. AS DESCRIBED IN ITEM 14</b>							
A. This change order is issued pursuant to (Specify Authority): 27 DCMR 3601.2 The changes set forth in Item 14 are made in the contract/order no. in item 10A.							
<b>X</b> B. The above numbered contract/order is modified to reflect the administrative changes (such as changes in paying office, appropriation data etc.) set forth in item 14, pursuant to the authority of 27 DCMR, Chapter 36, Section 3601.3.							
C. This supplemental agreement is entered into pursuant to authority of:							
D. Other (Specify type of modification and authority)							
<b>E. IMPORTANT:</b> Contractor <input checked="" type="checkbox"/> is not <input type="checkbox"/> is required to sign this document and return ___ copies to the issuing office.							
14. Description of Amendment/Modification (Organized by UCF Section headings, including solicitation/contract subject matter where feasible.)  CW20512 is hereby modified as follows:  In accordance with Section F: Period of Performance and Deliverables, Section F.2 - Option to Extend the Term of the Contract, the District partially exercises option year one of the contract for 6 months. The period of performance for the partial exercise of option year one is from November 1, 2016 through April 30, 2017. The funded amount of the contract is increased by \$2,157,000.00 from \$12,209,278.00 to \$14,366,278.00.							
Except as provided herein, all terms and conditions of the document is referenced in Item 9A or 10A remain unchanged and in full force and effect.							
15A. Name and Title of Signer (Type or print)				16A. Name of Contracting Officer Todd Allen			
15B. Name of Contractor		15C. Date Signed		16B. District of Columbia 		16C. Date Signed 10/31/16	
(Signature of person authorized to sign)				(Signature of Contracting Officer)			

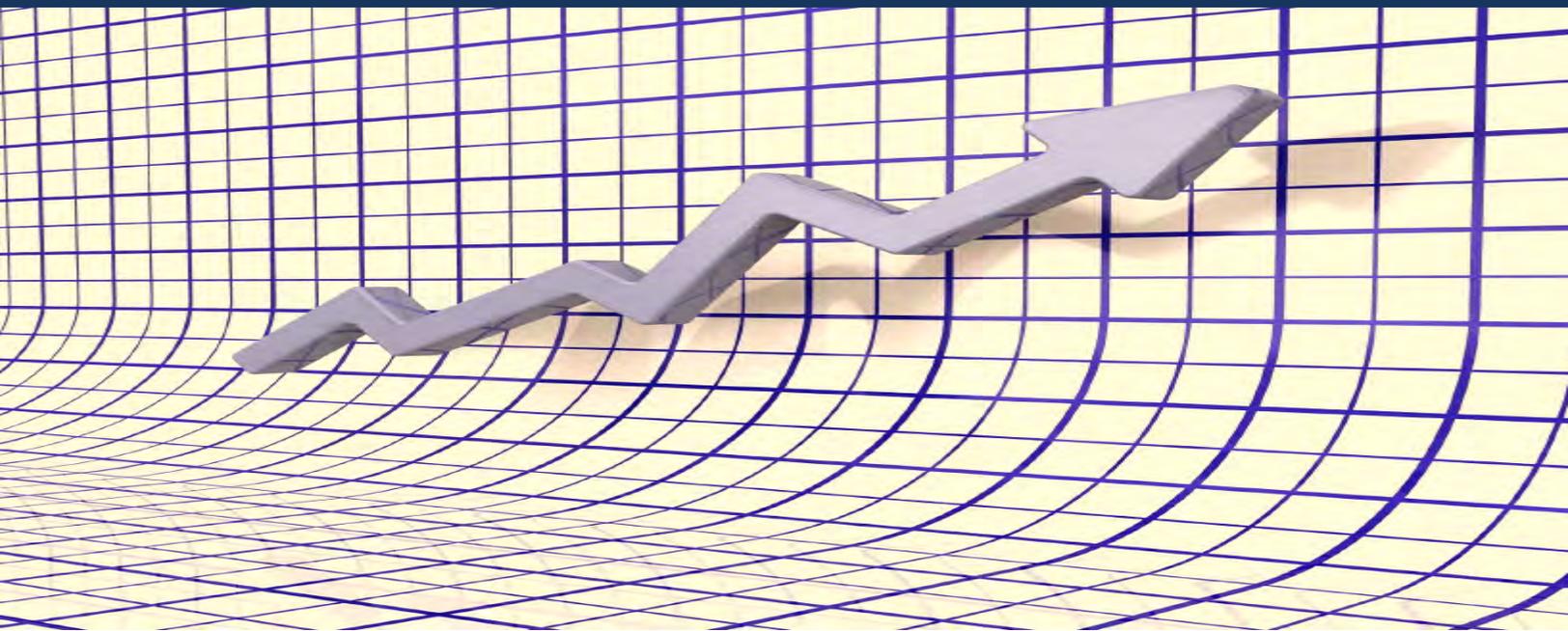
# **Attachment 16**

**ACTUARIAL VALUATION  
OF THE SELF-INSURED  
WORKERS  
COMPENSATION &  
LIABILITY PROGRAMS**  
as of September 30, 2016

District of Columbia  
Office of Risk Management  
Contract #: CW47450

---

January 2017



**PRM Consulting Group**  
1814 13<sup>th</sup> Street, NW  
Washington, DC 20009  
Phone: 202-745-3700  
[www.prmconsulting.com](http://www.prmconsulting.com)

**pr m** CONSULTING  
GROUP

# *Transmittal Letter*

---

January 9, 2017

District of Columbia Office of Risk Management  
441 4<sup>th</sup> Street NW, Suite 800 South  
Washington, D.C. 20001

Attn: Mr. Jed Ross, Esq.  
Chief Risk Officer  
DC Office of Risk Management  
Executive Office of the Mayor

**Actuarial Study of the  
Self-Insured Workers' Compensation,  
General Liability and  
Automobile Liability Programs  
as of September 30, 2016**

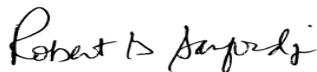
This study has been completed for the District of Columbia Office of Risk Management for the specific objectives listed in the study. It contains the background, summary, analysis, and conclusions of our work. Each section and appendix of the study is an integral part of the whole. We recommend a review of the entire study prior to reliance upon this study.

No key PRM or AON personnel have a relationship with the District of Columbia Office of Risk Management that may impair our objectivity.

Please call if you have any questions. Thank you for the opportunity to be of service.

Respectfully submitted,

*Project Manager:*



---

Robert G. Sanford, Jr., MAAA, FSA, EA  
PRM Consulting, Inc.

*Certification Actuary:*



---

Mujtaba Dato, ACAS, MAAA, FCA  
Aon Risk Solutions

# *I. Background*

---

The FY 2016 report provides:

1. An estimate of outstanding losses, including allocated loss adjustment expenses (ALAE), as of September 30, 2016. The estimated outstanding losses are the cost of unpaid claims. The estimated outstanding losses include case reserves, the development of known claims and incurred but not reported (IBNR) claims. ALAE are the direct settlement expenses for specific claims.
2. An estimate of the outstanding unallocated loss adjustment expenses (ULAE) as of September 30, 2016.

The estimates include workers' compensation, general (non-auto) liability, and automobile liability for the Government of the District of Columbia. The workers' compensation program has two components:

1. The civilian employees (non-uniform) known as the Public-Sector Workers' Compensation Program (PSWCP)
2. The uniform (sworn) employees consisting of police and fire and emergency medical services personnel known as the Work Injury Program (WIP).

For this report, the Office of Risk Management (ORM) provided:

- Non Uniform Medical and indemnity workers' compensation claims,
- General (non-automotive) claims, and
- Automotive liability claims.

The ORM operates within the executive branch of the District of Columbia with direct oversight by the City Administrator. ORM became an official agency in the District of Columbia government structure in fiscal year 2003, with a mission to reduce the probability, occurrence and cost of risk to the District of Columbia government through the provision of risk identification and insurance analysis and support to District agencies, and by efficiently and fairly administering the District's public workers' compensation, tort liability and captive insurance programs.

ORM, through the Tort Liability Program, receives and investigates pre-litigation notices of property and liability claims against the District. ORM's Public Sector Workers' Compensation Program (PSWCP) administers, through a Third Party Administrator, the worker's compensation program for District government employees.

# *I. Background*

---

The PSWCP is a self-insured program of the ORM, administered by a Third Party Claims Administrator (TPA) under Title XXIII of the CMPA. This program currently excludes uniformed police and firefighters covered under the Police and Firefighters Disability Act. It also excludes Secret Service and Park Police uniform workers who are covered under a federal workers' compensation program.

Adjudicating property, auto and liability claims is the responsibility of in-house ORM claims adjuster staff. They conduct investigations and make liability determinations with the goal of achieving settlements prior to lawsuits being filed. The Settlements and Judgments Fund (S&J Fund) is used to provide the fiscal resources to settle claims and lawsuits and pay judgments in most types of civil cases or pre-litigation claims filed against the District that result in settlements or judgments over \$10,000 or for claims that are over two years old. Claims that are under two years old and settled for less than \$10,000 are paid for by the responsible agency. If a lawsuit is filed, the litigation and resolution of suit claims fall under the Office of the Attorney General. Nonetheless, DCORM makes all final decisions about the use of the S&J Fund.

The ORM workers' compensation, general liability, and automobile liability programs are completely self-insured with no excess insurance policy for all policy years.

In 1970, the District of Columbia Metropolitan Police Department (MPD) assumed responsibility for the then Police and Fire Clinic (Clinic). In 1997, the Congress of the United States mandated that the District of Columbia (District) government privatize the Clinic. The medical and occupational health programs and services at the Clinic are administered by the Police and Fire Clinic Associates, L.L.C. (PFC) through a contract with the District government. The contract with PFC provides a program of integrated managed medical and occupational health services for several participating member agencies including: the MPD, the District of Columbia Fire and Emergency Medical Services Department (FEMS), certain members of the United States Secret Service (USSS), certain members of the United States Park Police (USPP), and hazardous duty or law enforcement officers of other specifically-identified District agencies. The annual cost of the program is based on a capitated rate and fee for services basis which is adjusted every year.

The day-to-day responsibility for the operation of the Police and Fire Clinic is the responsibility of the MPD Medical Services Director. FEMS has senior personnel assigned to the Clinic to provide liaison services for its members and the staff of the Clinic and to make performance of duty determinations for its members. Liaison and performance of duty determinations for members of the MPD are made by the Medical Services Director. In addition, the Clinic monitors the duty status of those members who are not injured in the performance of duty.

# *I. Background*

---

Under the District's workers' compensation program for uniformed officers, covered personnel are paid 100% of their compensation for the period of non-full duty work days for performance of duty (POD) injuries and they continue to accrue personal sick and annual leave, and salary increases. They receive medical services for POD injuries through physicians and medical facilities affiliated with PFC Associates. Capitation rates are paid to PFC for each full strength member reported at the end of each two-week pay period.

The Secret Service (SS) and Park Police (PP) workers are actually covered under the Federal Dept. of Labor workers' compensation program; and thus, they are not included in the loss reserves. These two agencies receive services from PFC and reimburse the District for the cost of the services they receive. The District of Columbia Housing Authority and District of Columbia Department of Corrections uniform and non-uniform workers are covered under the District's PSWCP program.

For this study, both the MPD and FEMS provided information to PRM about workers' compensation claims filed by their agencies.

The workers' compensation program for uniformed police officers (Work Injury Program) is a part of the Occupational Medical Services Program for the MPD and FEMS. The Work Injury Program (WIP) for indemnity is self-insured with no excess insurance policy for all policy years. Medical services provided under the WIP are funded with capitated payments paid to a fully insured contract arrangement with PFC Associates, LLC (PFC).

In September 2006, the workers' compensation medical program for uniformed officers was deemed to be a fully insured arrangement administered by MPD. Based on this, no reserves are required to be reported on the District's financial statement for the fiscal year ended September 30, 2016.

The workers' compensation indemnity compensation benefits for uniformed workers are paid by the appropriate agency of the injured employee and are not considered to be a payroll payment. The indemnity compensation benefits are self-funded; and thus, their liabilities are considered in the loss reserve estimate.

The council passed the Omnibus Public Safety Agency Reform Amendment Act of 2004 (effective October 1, 2004) which requires police officers who spend 172 cumulative work days in less than full duty status for any single injury or illness over any two year period be processed for disability retirement. FEMS employees have a 192 cumulative work days requirement to be processed for disability retirement.

A Summary of Study Results is provided in the following table:

	Case Reserves 9/30/2016	Case Reserves 9/30/2015	Estimated IBNR 9/30/2016	Estimated IBNR 9/30/2015	Estimated Outstanding Losses 9/30/2016	Estimated Outstanding Losses 9/30/2015	Present Value of Estimated Outstanding Losses 9/30/2016	Present Value of Estimated Outstanding Losses 9/30/2015	% Change
<b>Workers Compensation</b>									
<b>PSWCP</b>	\$68,165,906	\$66,772,437	\$49,014,189	\$47,172,521	\$117,180,095	\$113,944,955	\$106,927,135	\$107,040,602	-0.1%
<b>MPD</b>	\$468,744	\$453,868	\$880,420	\$1,076,403	\$1,349,164	\$1,530,271	\$1,349,164	\$1,530,271	-11.8%
<b>FEMS</b>	\$644,266	\$561,336	\$1,118,040	\$791,354	\$1,762,306	\$1,352,690	\$1,762,306	\$1,352,690	30.3%
<b>Sub Total</b>	\$69,278,916	\$67,787,641	\$51,012,649	\$49,040,278	\$120,291,565	\$116,827,916	\$110,038,605	\$109,923,563	0.1%
<b>Liability</b>									
<b>General Liability</b>	\$4,128,315	\$1,760,688	\$1,219,052	\$3,022,442	\$5,347,367	\$4,783,130	\$5,247,163	\$4,608,091	13.9%
<b>Automobile Liability</b>	\$1,444,372	\$910,058	\$1,044,738	\$530,551	\$2,489,110	\$1,440,609	\$2,444,470	\$1,411,712	73.2%
<b>Sub Total</b>	\$5,572,687	\$2,670,746	\$2,263,790	\$3,552,993	\$7,836,477	\$6,223,739	\$7,691,633	\$6,019,803	27.8%
<b>Total, excluding ULAE</b>	74,851,603	70,458,387	53,276,439	52,593,271	128,128,042	123,051,655	117,730,238	115,943,366	1.5%
<b>ULAE</b>					13,806,086	12,305,165	12,707,798	11,594,337	9.6%
<b>Total, including ULAE</b>					141,934,128	135,356,820	130,438,036	127,537,703	2.3%

Assumes an interest rate of 1.75%, where applicable

Overall (inclusive of Workers' Compensation for PSWCP and MPD and FEMS, as well as general liability and automotive), there is a 2.3% increase in the present value of outstanding losses from FY2015 (\$127.5M) to FY2016 (\$130.4M).

## **PSWCP**

PSWCP is responsible for the overwhelming majority of the present value of outstanding losses (81% or \$106.9M) for FY2016 and represents a minimal decrease of (0.1%) from FY2015. The case loss and loss expense reserves were \$68M with an estimated IBNR reserve of \$49M. For FY2015 the case loss and loss expense reserves were \$67M with an estimated IBNR reserve of \$47M. The present value of outstanding losses in FY2015 was \$107M. The ratio of estimated IBNR reserve to case reserves in FY2016 is 0.72, representing an increase from 0.71 in FY2015.

## **MPD**

The present value of outstanding losses for MPD workers' compensation is \$1.3M for FY2016 and represents a decrease of 11.8% from FY2015. The case loss and loss expense reserves were \$0.5M with an estimated IBNR reserve of \$0.9M. For FY2015 the case loss and loss expense reserves were \$0.5M with an estimated IBNR reserve of \$1.1M. The present value of outstanding losses in FY2015 was \$1.5M. The reason for the 11.8% decrease was a decrease in the open claims for FY2016 (109) over FY2015 (115). Moreover, much of this decrease occurred in the last quarter of FY2016 (60) versus the same period in FY2015 (71). In the development of the present value of outstanding losses, each month in the last quarter (July to September) typically contributes twice as much to the calculation of the losses as the months in the prior three quarters (October to June). The calculation of the present value of outstanding losses utilizes an "IBNR percentage factor" of 50% for each month in the last quarter, and all prior months assume a 25% factor.

The following exhibits provide details regarding the MPD program for FY2016 and FY2015:

<b><i>Metropolitan Police Department (MPD) Disability Compensation</i></b>		
	<b>9/30/2016</b>	<b>9/30/2015</b>
Number of Open Claims	109	115
Number of Closed Claims	1,076	913
<b>Total Claims</b>	<b>1,185</b>	<b>1,028</b>
<b><i>MPD Sick Leave Disability Compensation</i></b>		
Sick Leave for Open Claims	\$871,954	\$926,567
Sick Leave for Closed Claims	\$4,761,654	\$4,035,013
<b>Total Sick Leave</b>	<b>\$5,633,609</b>	<b>\$4,961,580</b>
<b><i>Total # of MPD Sick Leave Hours</i></b>		
Sick Leave Hours for Open Claims	24,147	25,173
Sick Leave Hours for Closed Claims	127,904	108,715
<b>Total Claims</b>	<b>152,051</b>	<b>133,888</b>
<b><i>Estimated MPD Sick Leave Hours &amp; Disability Compensation</i></b>		
Estimated Sick Leave Hours	<b>23,724</b>	<b>17,008</b>
Estimated Sick Leave Compensation	<b>\$480,690</b>	<b>\$453,868</b>

<b>Injury Month</b>	<b>2016 Claims</b>	<b>2015 Claims</b>
Prior to October	7	8
October	0	3
November	4	2
December	3	3
January	4	1
February	1	1
March	6	5
April	2	5
May	7	5
June	15	11
July	15	14
August	21	18
September	24	39
<b>Total</b>	<b>109</b>	<b>115</b>

## **FEMS**

Workers' compensation present value of outstanding losses for FEMS is \$1.8M for FY2016 and represents an increase of 30% from FY2015. The present value of outstanding losses in FY2015 was \$1.4M. This increase was attributable to the increase in open claims in the last quarter from FY2015 (40) to FY2016 (45).

It is our understanding that the existing payroll budget for FEMS already includes a provision for compensating an employee who is called into service to replace any employee who is off duty due becoming eligible for workers' compensation. The existing payroll budget for FEMS already provides funding for compensation to approximately 1.41 employees for every position in the department. Given this situation, while the liabilities disclosed in this report represent our estimate of current and future liabilities associated with FEMS workers' compensation claims, it is our understanding that these liabilities should not be considered additional liabilities for which the District is responsible, as these liabilities are already provided for in the general compensation budget.

The following exhibit provides details on a month-by-month basis regarding the FEMS program for FY2016 and FY2015:

<b>Injury Month</b>	<b>2016 Claims</b>	<b>2015 Claims</b>
Prior to October	7	3
October	0	2
November	1	1
December	2	3
January	0	2
February	3	1
March	6	3
April	7	0
May	11	4
June	5	8
July	14	9
August	15	15
September	16	16
<b>Total</b>	<b>87</b>	<b>67</b>

## GENERAL LIABILITY

General Liability has a present value of outstanding losses of \$5.2M for FY2016 and represents a 13.9% increase over FY2015 of \$4.6M. As shown below the District has increased their case reserves from last year (4.1M versus 1.8M).

Claim Period	Paid Losses		Case Reserves		Outstanding Losses		Present Value of Losses	
	2016	2015	2016	2015	2016	2015	2016	2015
Prior to 2004-05	2,375,283	3,017,016	108,500	5,000	119,761	5,500	119,761	5,500
2004-2005	1,432,391	1,329,941						
2005-2006	428,809	463,373	5,000	5,000	5,500	5,627	5,500	5,578
2006-2007	1,592,767	1,607,061	100	100	233	110	233	108
2007-2008	457,403	674,826	750	750	825	3,174	825	3,104
2008-2009	206,315	1,091,675	4,250	8,729	4,685	25,325	4,685	24,608
2009-2010	290,810	1,589,662	26	1,225	190	59,338	190	57,357
2010-2011	161,579	997,490	48,700	41,401	57,421	125,510	56,925	120,809
2011-2012	380,757	2,969,798	71,298	48,483	78,428	307,202	77,302	295,567
2012-2013	618,664	1,229,091	64,500	142,463	85,336	515,909	84,134	496,621
2013-2014	338,423	1,011,742	637,953	634,674	931,577	1,325,258	914,530	1,276,753
2014-2015	187,293	94,823	1,172,320	872,863	1,402,707	2,410,177	1,380,148	2,322,086
2015-2016	13,296		2,014,918		2,660,704		2,602,930	
<b>Total</b>	<b>8,483,790</b>	<b>16,076,498</b>	<b>4,128,315</b>	<b>1,760,688</b>	<b>5,347,367</b>	<b>4,783,130</b>	<b>5,247,163</b>	<b>4,608,091</b>

## AUTOMOTIVE LIABILITY

Automotive Liability has a present value of outstanding losses of \$2.4M for FY2016 and represents a 73% increase over FY2015 of \$1.41M. As shown below the District has increased their cases reserves from last year (1.4M versus 0.9M).

Claim Period	Paid Losses		Case Reserves		Outstanding Losses		Present Value of Losses	
	2016	2015	2016	2015	2016	2015	2016	2015
Prior to 2004-05	859,922	218,189						
2004-2005	488,550	590,999						
2005-2006	739,164	704,599	2,500	2,500	2,836	2,750	2,836	2,750
2006-2007	740,792	726,498	3,800	3,800	4,208	4,502	4,208	4,502
2007-2008	896,578	679,155	0	0	0	0	0	0
2008-2009	1,124,706	240,037	5,789	1,310	6,368	1,441	6,368	1,418
2009-2010	1,572,750	273,898	1,823	597	2,250	1,102	2,250	1,077
2010-2011	1,063,190	227,279	20,129	2,428	22,142	3,721	21,951	3,626
2011-2012	1,804,397	315,095	28,924	7,739	41,603	11,905	41,006	11,628
2012-2013	2,116,070	1,396,104	23,599	17,876	43,930	63,896	43,211	62,607
2013-2014	1,895,532	697,767	50,703	162,056	128,467	303,233	126,059	297,615
2014-2015	1,123,570	169,941	303,292	711,752	503,430	1,048,059	494,816	1,026,489
2015-2016	362,124		1,003,813		1,733,876		1,701,765	
<b>Total</b>	<b>14,787,345</b>	<b>6,239,561</b>	<b>1,444,372</b>	<b>910,058</b>	<b>2,489,110</b>	<b>1,440,609</b>	<b>2,444,470</b>	<b>1,411,712</b>

## ULAE

The present value of outstanding ULAE is estimated to be \$12.7M for 2016. In 2015 the ULAE was \$11.6M. The ULAE is summarized by line of coverage as follows:

	<b>Estimated Outstanding ULAE 9/30/2016</b>	<b>Estimated Outstanding ULAE 9/30/2015</b>	<b>Present Value of Estimated Outstanding ULAE 9/30/2016</b>	<b>Present Value of Estimated Outstanding ULAE 9/30/2015</b>	<b>% Change</b>
<b>Workers Compensation</b>					
<b>PSWCP</b>	\$12,303,910	\$11,394,496	\$11,227,349	\$10,704,060	4.9%
<b>Police</b>	\$141,662	\$153,027	\$141,662	\$153,027	-7.4%
<b>Fire</b>	\$185,042	\$135,269	\$185,042	\$135,269	36.8%
<b>Sub Total</b>	\$12,630,614	\$11,682,792	\$11,554,053	\$10,992,356	5.1%
<b>Liability</b>					
<b>General Liability</b>	\$802,105	\$478,313	\$787,074	\$460,809	70.8%
<b>Automobile Liability</b>	\$373,367	\$144,061	\$366,671	\$141,171	159.7%
<b>Sub Total</b>	\$1,175,472	\$622,374	\$1,153,745	\$601,980	91.7%
<b>Total</b>	13,806,086	12,305,166	12,707,798	11,594,336	9.6%

Assumes an interest rate of 1.75%.

## RESULTS & DATA ANALYSIS

As part of the annual actuarial study, a thorough review is undertaken of the claims data received from ORM, MPD and FEMS. The changes in claims data continue to appear to reflect better claims management and the continued efforts to improve management of the workers' compensation and tort liability program processes.

Similarly, to a few years ago, ORM significantly reclassified general liability and automobile liability. For 2016, all claims with Claim Type code 55, 60, 65, 66, 2439, 4477, and 4532 were assigned to the automobile liability coverage, while all other Claim Type codes were included with general liability. This resulted in significant changes in losses by year and in total for both the automobile and general liability coverages.

**District of Columbia  
Office of Risk Management**

**Actuarial Study of the  
Self-Insured Workers Compensation  
and Liability Programs  
as of September 30, 2016**

**January 6, 2017**



January 6, 2017

District of Columbia  
Office of Risk Management  
441 4<sup>th</sup> Street NW, Suite 800 South  
Washington, DC 20001

Attn: Mr. Jed Ross  
Chief Risk Officer and Director

**Actuarial Study of the  
Self-Insured Workers Compensation  
and Liability Programs  
as of September 30, 2016**

This study has been completed for the District of Columbia Office of Risk Management for the specific objectives listed in the study. It contains the analysis and conclusions of our work.

Each section and appendix of the study is an integral part of the whole. We recommend a review of the entire study prior to reliance upon this study.

No key personnel have a relationship with the District of Columbia Office of Risk Management that may impair our objectivity.

Please call if you have any questions. Thank you for the opportunity to be of service.

Respectfully submitted,

*Aon Global Risk Consulting*

By Mujtaba Datoo  
Mujtaba Datoo, ACAS, MAAA, FCA  
Actuarial Practice Leader

Tracy Fleck  
Tracy Fleck, ACAS, MAAA  
Consultant and Actuary

Brenda Craigmyle  
Brenda Craigmyle  
Senior Actuarial Analyst

MD:bc

X:\Clients\Actuarial\DI\District Of Columbia ORM\2016\_09\_30\Report\DCORM\_093016\_010617.doc

## Table of Contents

I.	Background .....	1
II.	Objectives .....	4
III.	Conclusions .....	5

### **Appendices**

- A Conditions and Limitations
- B Glossary of Actuarial Terms
- C Exhibits

## I. Background

The District of Columbia Office of Risk Management (ORM) is self-insured for workers compensation, general liability, and automobile liability. These programs are completely self-insured with no excess insurance for all years.

The Public Sector Workers Compensation Program (PSWCP) provides workers compensation coverage for civilian District employees. The Work Injury Program (WIP) covers sworn District employees, primarily police and fire and emergency personnel, providing 100% indemnity compensation for performance of duty injuries.

PSWCP claims are handled by a third-party administrator (TPA). General and automobile claims are administered in-house by ORM staff. Police and fire claims are also handled by their respective in-house staff.

### ***Data/Analysis***

#### ***Data***

Loss data valued as of September 30, 2016 was provided to us by ORM. Separate files were provided for the PSWCP, WIP, general liability, and automobile liability programs. WIP claims were further divided between the Metropolitan Police Department (MPD) and the Fire and Emergency Medical Services Department (FEMS).

ORM also provided payroll (for all agencies that used the Disability Compensation Program) and vehicle counts for years through 2016/17. Vehicle projections for 2017/18 are based on a 0% trend. Payroll for 2016/17 is based on the actual 2015/16 payroll and the assumed trend in budgeted payroll provided by DCORM from 2015/16 to 2016/17 (a trend of 3%). The estimated payroll for 2017/18 was projected based on the 2016/17 payroll and an assumed 3% trend.

In conducting this analysis, we relied upon the provided data without audit or independent verification; however, we reviewed it for reasonableness and consistency. Any inaccuracies in quantitative data or qualitative representations could have a significant effect on the results of our review and analysis. Any material discrepancies discovered in the loss or exposure data by ORM or any other parties should be reported to us immediately, and if warranted, we will make appropriate amendments to the report.

#### **➤ PSWCP**

We were advised by ORM that the PSWCP data may be incomplete for claims incurred prior to 2004/05. It is our understanding that substantial improvements were made in the recordkeeping systems for PSWCP beginning with the 2004/05 fiscal year. Thus, in using the data provided that was applicable to claims incurred prior to 2004/05, it was necessary to reflect the fact that the reported losses may not be complete. Consequently, the estimated outstanding losses for 2003/04 and prior were based on the reported case reserves and the selected payment and reporting patterns.

The PSWCP claim data provided for this study included a field for recovery amounts, and loss amounts were analyzed net of such recoveries. The data provided for prior studies did not include recoveries, and were thus necessarily analyzed on a gross basis. This change did not have a material impact on the results of the study; however loss amounts by year and in total may not be directly comparable to those in our prior study.

### **Act A21-0167**

We understand that Act A21-0167 was recently passed by the Council of the District of Columbia and went into effect in 2016. This act requires “that participants in the Public Workers Compensation Program receive an increase in compensation whenever District workers receive an across-the-board increase in compensation.” Under this provision, injured workers currently receiving workers compensation benefits also have their benefits calculated with this salary increase. It should be noted that this change impacts claims incurred after the effective date of the Act, as well as open claims incurred prior to that date. We were advised that ORM currently estimates the annual cost of this benefit to be \$450,000 for all open eligible claimants. However, the estimates in this report do not include the projected impact of Act A21-0167, since the cost by claim period could not be readily estimated.

#### **➤ WIP**

The MPD and FEMS data consisted of indemnity payments and other claim detail for claimants who were on or completed injury leave during fiscal year ending September 30, 2016. We understand medical expenses related to these claims are fully-insured by a medical contract program and are thus not included in our study results.

The Omnibus Public Safety Agency Reform Amendment Act of 2004, which became effective October 1, 2004, requires police officers who spend 172 cumulative work days at less than full-duty status for any single injury or illness over any two-year period be processed for disability retirement. A corresponding threshold of 192 days applies to FEMS employees.

The estimated outstanding losses for WIP claims were based on the average hourly rate for employees currently on disability, the actual historical and estimated future payments for such employees, as well as the projected number of incurred but not yet reported claims. In the prior actuarial study, we multiplied the estimated additional hours for open claims (provided by ORM) by the average hourly rate to estimate the case reserve. In the current study, we have relied on the case reserve provided by ORM, and included exhibits listing all open claims for MPD and FEMS.

Due to the two-year limitation of benefits and the uncertainty in the loss estimates for the WIP, the outstanding losses are provided at full-value only without any discounting for future investment income.

➤ **General and Automobile Liability**

ORM advised us that a significant number of claims were reclassified between general liability and automobile liability since the prior actuarial study. Specifically, all claims with Claim Type code 55, 60, 65, 66, 2439, 4477, and 4532 were assigned to the automobile liability coverage, while all other Claim Type codes were included with general liability. This reclassification by ORM resulted in significant changes in losses by year and in total for each of these coverages. As such, we restated the prior valuations shown in the loss development triangles using the Claim Type code “map” described above. In addition, we adjusted the historical paid and incurred amounts on claim 1101270-AL, as directed by ORM. This resulted in a decrease in the paid losses for claim period 2011/12 of about \$1.1 million. Finally, we revised the claim counts in this study to reflect occurrences and to exclude \$0 claims. Our prior study included all claimant records in the count data.

The foregoing coverage reclassification, payment adjustment, and claim count changes did not have a material impact on the combined general and automobile liability results of this study. It should be noted, however, that the separate estimates for general and automobile liability, as well as the loss rates, frequencies, and severities shown in this report are not comparable to those in our prior study.

We understand that the loss runs for general and automobile liability exclude subrogation claims by the District for alleged damage to District property. This is consistent with the data used for prior actuarial studies. Per previous discussions with DC ORM, there is no liability associated with these subrogation claims.

## II. Objectives

The specific objectives of this study are:

1. **Estimate Outstanding Losses.** Estimate outstanding losses (including allocated loss adjustment expenses [ALAE]) as of September 30, 2016.

The estimated outstanding losses are the cost of unpaid claims. The estimated outstanding losses include case reserves, the development of known claims and incurred but not reported (IBNR) claims. ALAE are the direct expenses for settling specific claims.

2. **Estimate Outstanding Unallocated Loss Adjustment Expenses.** Estimate outstanding unallocated loss adjustment expenses [ULAE] as of September 30, 2016.

Estimated outstanding ULAE are the indirect expenses to settle unpaid claims.

3. **Project Ultimate Losses.** Project ultimate losses (including ALAE) for 2016/17 and 2017/18.

The projected ultimate losses are the accrual value of losses with accident dates during 2016/17 and 2017/18, regardless of report or payment date.

4. **Project Losses Paid.** Project losses paid during 2016/17 and 2017/18.

The projected losses paid are the claim disbursements during 2016/17 and 2017/18, regardless of accident or report date.

5. **Compare to Previous Actuarial Study.** Compare to the previous actuarial study valued as of September 30, 2015.

6. **Size of Loss Distribution Analysis.** Analyze the distribution of losses in various layers.

7. **Affirm GASB Statement No. 10 Compliance.** Provide a statement affirming the conclusions of this report are consistent with Governmental Accounting Standards Board (GASB) Statement No. 10.

### III. Conclusions

We have reached the following conclusions:

#### 1. Estimate Outstanding Losses

We estimate outstanding losses as of September 30, 2016 to be as shown in Table III-1A.

**Table III-1A  
Estimated Outstanding Losses  
September 30, 2016**

<b>Program (1)</b>	<b>Estimated Outstanding Losses (2)</b>	<b>Present Value of Estimated Outstanding Losses (3)</b>
(A) Workers compensation		
i) PSWCP	\$117,180,096	\$106,927,135
ii) Police	1,349,164	1,349,164
iii) Fire	1,762,306	1,762,306
Subtotal	\$120,291,565	\$110,038,604
(B) General liability	5,347,367	5,247,163
(C) Automobile liability	2,489,110	2,444,470
(D) Total (A) ... (C)	\$128,128,042	\$117,730,237

Note: (Ai) is from Exhibit WC-11.  
(Aii) and (Aiii) are from Exhibit PF-1.  
(B) is from Exhibit GL-11.  
(C) is from Exhibit AL-11.

The total estimated outstanding workers compensation losses as of September 30, 2016 (\$120.3 million) are approximately \$3.5 million more than the estimate as of September 30, 2015 in the prior report (\$116.8 million). The estimated outstanding workers compensation losses for PSWCP as of September 30, 2016 (\$117.2 million) are \$3.2 million higher than the estimate as of September 30, 2015 in the prior report (\$113.9 million). An increase of \$0.4 million in the outstanding losses for Fire was partially offset by a -\$0.2million decrease for Police.

The estimated outstanding losses for general and automobile liability combined (“tort liability”) increased to \$7.8 million (= \$5.35 million + \$2.49 million) as of September 30, 2016 from \$6.2 million as of September 30, 2015. This increase is primarily due to a 2015/16 general liability claim with \$1 million in reported case reserves. (As noted

above, the separate general and automobile liability estimates are not comparable to the prior study.)

A reconciliation from the previous study to the current study is shown in Table III-1B. Tort liability is shown for general and automobile liability combined, due to the coverage reclassification changes discussed in the *Background* section.

**Table III-1B  
Reconciliation of Outstanding Losses  
as of September 30, 2015 and September 30, 2016**

Claim Period (1)	Item (2)	PSWCP (3)	Tort Liability (4)	Total (5)
(A) Through 2014/15	(i) Estimated outstanding losses as of 10/01/15	\$113,944,956	\$6,223,739	\$120,168,695
	(ii) Losses paid during 2015/16	(14,907,747)	(579,654)	(15,487,401)
	(iii) Change in projected ultimate limited losses for claim periods 2014/15 and prior: • (Aiii) is 0.7% of the total projected ultimate losses	4,943,297	(2,202,188)	2,741,109
	(iv) Estimated outstanding losses as of 9/30/16 (Ai) + (Aii) + (Aiii)	\$103,980,506	\$3,441,897	\$107,422,403
(B) 2015/16	(i) Projected ultimate limited losses	\$14,566,000	\$4,770,000	\$19,336,000
	(ii) Losses paid during 2015/16	(1,366,412)	(375,420)	(1,741,831)
	(iii) Estimated outstanding losses as of 9/30/16 (Bi) + (Bii)	\$13,199,588	\$4,394,580	\$17,594,169
(C) Total (Aiv) + (Biii)	(i) Estimated outstanding losses as of 9/30/16	\$117,180,094	\$7,836,477	\$125,016,571

Note: (Ai) is from the September 30, 2015 actuarial study (report dated December 18, 2015).  
 (Aii) is based on data provided as September 30, 2015 and September 30, 2016.  
 For PSWCP, we assumed no difference between the fiscal year 2015/16 payments gross and net of recoveries.  
 For tort liability, the fiscal year 2015/16 payments exclude the adjustment on claim 1101270-AL.  
 (Aiii) is based on Exhibits WC-11, GL-11, AL-11, and the previous actuarial study.  
 (Bi) is from Exhibits WC-10, GL-10 and AL-10.  
 (Bii) is based on Exhibits WC-11, GL-11 and AL-11.

The estimated outstanding losses as of September 30, 2016 at various confidence levels are as shown in Tables III-1C and III-1D.

**Table III-1C**  
**Estimated Outstanding Losses**  
**at Various Confidence Levels**  
**September 30, 2016**  
*(Full Value)*

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation			
i) PSWCP	\$117,180,096	\$130,069,907	\$152,334,125
ii) Police	1,349,164	1,349,164	1,349,164
iii) Fire	1,762,306	1,762,306	1,762,306
Subtotal	\$120,291,565	\$133,181,376	\$155,445,594
(B) General liability	5,347,367	5,347,367	5,347,367
(C) Automobile liability	2,489,110	2,489,110	2,489,110
(D) Total (A) ... (C)	\$128,128,042	\$141,017,853	\$163,282,071

Note: (2) is from Table III-1A, Column (2).  
(3) and (4) are based on (2) and actuarial judgment.

**Table III-1D**  
**Estimated Outstanding Losses**  
**at Various Confidence Levels**  
**September 30, 2016**  
*(Present Value)*

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation			
i) PSWCP	\$106,927,135	\$118,689,120	\$139,005,276
ii) Police	1,349,164	1,349,164	1,349,164
iii) Fire	1,762,306	1,762,306	1,762,306
Subtotal	\$110,038,604	\$121,800,589	\$142,116,745
(B) General liability	5,247,163	5,247,163	5,247,163
(C) Automobile liability	2,444,470	2,444,470	2,444,470
(D) Total (A) ... (C)	\$117,730,237	\$129,492,222	\$149,808,378

Note: (2) is from Table III-1A, Column (3).  
(3) and (4) are based on (2) and actuarial judgment.

The present value of the estimated outstanding losses is the estimated outstanding losses discounted to reflect future investment earnings. It is based on a 1.75% interest rate.

## 2. Estimate Outstanding ULAE

We estimate the outstanding unallocated loss adjustment expenses (ULAE) as of September 30, 2016 as shown in Table III-2.

**Table III-2  
Estimated Outstanding ULAE  
September 30, 2016**

Program (1)	Estimated Outstanding ULAE (2)	Present Value of Estimated Outstanding ULAE (3)
(A) Workers compensation		
i) PSWCP	\$12,303,910	\$11,227,349
ii) Police	141,662	141,662
iii) Fire	185,042	185,042
Subtotal	\$12,630,614	\$11,554,053
(B) General liability	802,105	787,074
(C) Automobile liability	373,367	366,671
(D) Total (A) ... (C)	\$13,806,086	\$12,707,798

Note: (Ai) is based on Table III-1A and Summary Exhibit 2.  
(Aii) is based on Table III-1A and a selected ratio of 10.5%.  
(Aiii) is based on Table III-1A and a selected ratio of 10.5%.  
(B) is based on Table III-1A and Summary Exhibit 3.

The selected PSWCP ULAE ratio increased from 10% to 10.5%, due to additional staff and TPA costs. Similarly, the corresponding tort liability ratio increased from 10% to 15%, reflecting the increase in claims staff from 6 to 11.

### 3. Project Ultimate Losses

The projected ultimate losses for 2016/17 and 2017/18 are provided in the following tables. The estimates do not reflect the impact of Act A21-0167, as discussed in the *Background* section above. Also as noted above, the separate loss rates and estimated losses for general and automobile liability are not comparable to those in our prior study.

We project ultimate losses for 2016/17 to be as shown in Table III-3Ai.

**Table III-3Ai  
Projected Ultimate Losses  
2016/17**

Program (1)	Exposure (2)	Loss Rate (3)	Projected Ultimate Limited Losses (4)	Present Value of Loss Rate (5)	Present Value of Projected Ultimate Limited Losses (6)
(A) Workers compensation	\$2,829,883	\$0.72	\$20,326,000	\$0.66	\$18,606,000
(B) General liability	2,829,883	0.06	1,602,000	0.05	1,543,000
(C) Automobile liability	6,003	349.88	2,100,000	338.74	2,033,000
(D) Total (A) ... (C)			\$24,028,000		\$22,182,000

Note: (A) is from Exhibit WC-10.  
(B) is from Exhibit GL-10.  
(C) is from Exhibit AL-10.

The projected ultimate losses for 2016/17 at various confidence levels are as shown in Tables III-3Aii and III-3Aiii.

**Table III-3Aii  
Projected Ultimate Losses  
at Various Confidence Levels  
2016/17  
(Full Value)**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation	\$20,326,000	\$23,374,900	\$29,472,700
(B) General liability	1,602,000	1,842,300	2,803,500
(C) Automobile liability	2,100,000	2,415,000	3,255,000
(D) Total (A) ... (C)	\$24,028,000	\$27,632,200	\$35,531,200

Note: (2) is from Table III-2Ai, Column (2).  
(3) and (4) are based on (2) and actuarial judgment.

**Table III-3Aiii  
Projected Ultimate Losses  
at Various Confidence Levels  
2016/17  
(Present Value)**

<b>Program (1)</b>	<b>Expected (2)</b>	<b>70% (3)</b>	<b>90% (4)</b>
(A) Workers compensation	\$18,606,000	\$21,396,900	\$26,978,700
(B) General liability	1,543,000	1,774,450	2,700,250
(C) Automobile liability	2,033,000	2,337,950	3,151,150
(D) Total (A) ... (C)	\$22,182,000	\$25,509,300	\$32,830,100

Note: (2) is from Table III-2Ai, Column (3).  
(3) and (4) are based on (2) and actuarial judgment.

We project ultimate losses for 2017/18 to be as shown in Table III-3Bi.

**Table III-3Bi  
Projected Ultimate Losses  
2017/18**

<b>Program (1)</b>	<b>Exposure (2)</b>	<b>Loss Rate (3)</b>	<b>Projected Ultimate Limited Losses (4)</b>	<b>Present Value of Loss Rate (5)</b>	<b>Present Value of Projected Ultimate Limited Losses (6)</b>
(A) Workers compensation	\$2,914,780	\$0.73	\$21,354,000	\$0.67	\$19,547,000
(B) General liability	2,914,780	0.06	1,733,000	0.06	1,668,000
(C) Automobile liability	6,003	367.38	2,205,000	355.68	2,135,000
(D) Total (A) ... (C)			\$25,292,000		\$23,350,000

Note: (A) is from Exhibit WC-10.  
(B) is from Exhibit GL-10.  
(C) is from Exhibit AL-10.

The projected ultimate losses for 2017/18 at various confidence levels are as shown in Tables III-2Bii and III-2Biii.

**Table III-3Bii**  
**Projected Ultimate Losses**  
**at Various Confidence Levels**  
**2017/18**  
**(Full Value)**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation	\$21,354,000	\$24,557,100	\$30,963,300
(B) General liability	1,733,000	1,992,950	3,032,750
(C) Automobile liability	2,205,000	2,535,750	3,417,750
(D) Total (A) ... (C)	\$25,292,000	\$29,085,800	\$37,413,800

Note: (2) is from Table III-2Bi, Column (2).  
(3) and (4) are based on (2) and actuarial judgment.

**Table III-3Biii**  
**Projected Ultimate Losses**  
**at Various Confidence Levels**  
**2017/18**  
**(Present Value)**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation	\$19,547,000	\$22,479,050	\$28,343,150
(B) General liability	1,668,000	1,918,200	2,919,000
(C) Automobile liability	2,135,000	2,455,250	3,309,250
(D) Total (A) ... (C)	\$23,350,000	\$26,852,500	\$34,571,400

Note: (2) is from Table III-2Bi, Column (3).  
(3) and (4) are based on (2) and actuarial judgment.

The present value of the projected ultimate losses is the amount of money, discounted for anticipated investment income, required to meet claims. It is calculated based on a 1.75% yield on investments.

All costs other than claims are additional.

#### 4. Project Losses Paid

We project losses paid during 2016/17 and 2017/18 to be as shown in Table III-4. The estimates do not reflect the impact of Act A21-0167, as discussed in the *Background* section above. Also as noted above, the separate projected payments for general and automobile liability are not comparable to those in our prior study.

**Table III-4  
Projected Losses Paid  
2016/17 and 2017/18**

Program (1)	2016/17 (2)	2017/18 (3)
(A) Workers compensation	\$19,736,465	\$19,873,990
(B) General liability	3,155,929	2,387,161
(C) Automobile liability	1,852,293	2,019,484
(D) Total (A) ... (C)	\$24,744,687	\$24,280,635

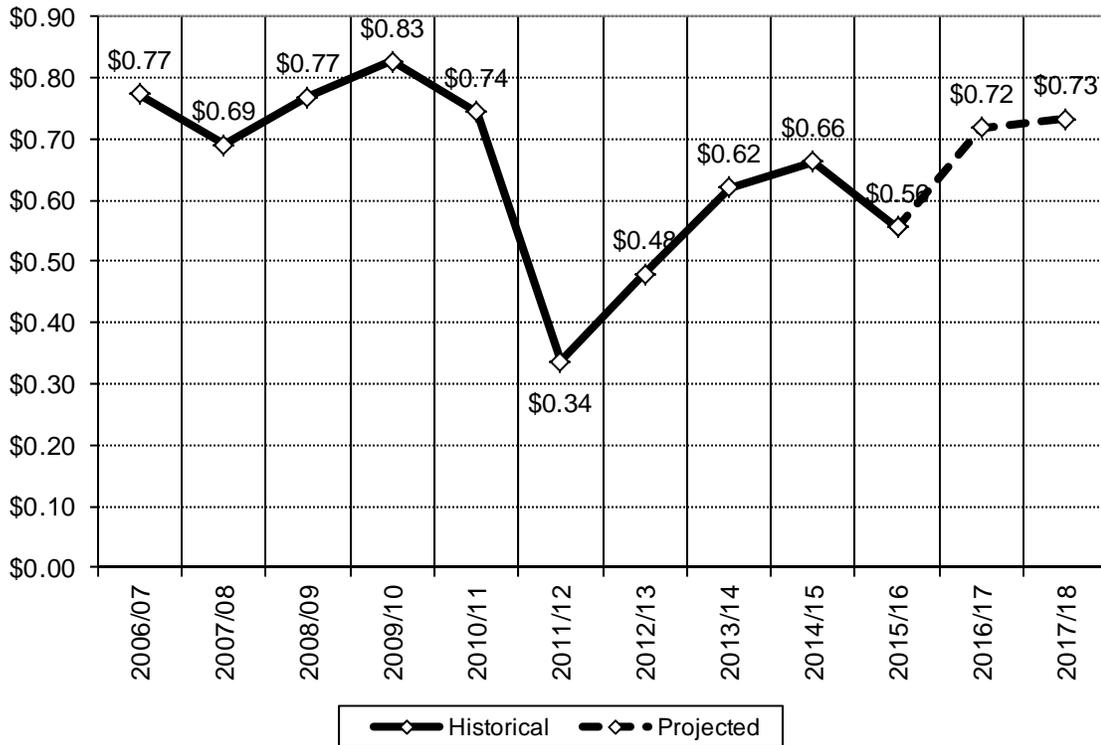
Note: (2) is from Exhibits WC-13, GL-12 and AL-12.  
(3) is from Exhibits WC-14, GL-13 and AL-13.

## Loss Experience Trends

Graphs III-1A, III-1B and III-1C show loss experience trends for workers compensation, general liability and automobile liability, respectively. For workers compensation and general liability, the graphs show loss rates per \$100 of payroll. The graph for automobile liability shows loss rates per vehicle.

As discussed in the *Background* section above, there was significant movement of claims between the general liability and automobile liability coverages. As such, the amounts shown in the following graphs for general and automobile liability are not comparable to those provided in our prior study.

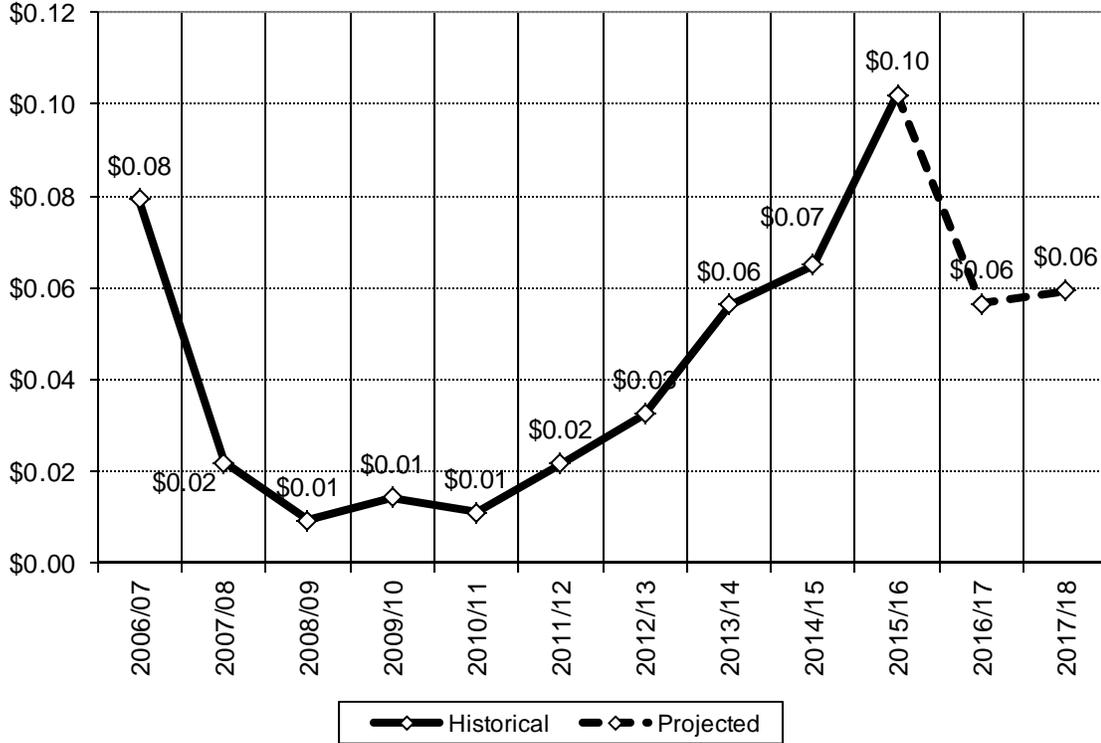
**Graph III-1A**  
**Loss Rate per \$100 of Payroll**  
**(Workers Compensation – PSWCP Claims Only)**



Note: Loss rates are from Exhibit WC-10, columns (4) and (7).

The indicated loss rates for 2011/12 and 2012/13 are somewhat lower than other years, reflecting the relatively favorable claim experience (through September 30, 2016) for these years. In particular, we noted fewer claims above \$100,000 for 2011/12 and subsequent. Additional information is provided in Section 6 (*Size of Loss Distribution Analysis*) below.

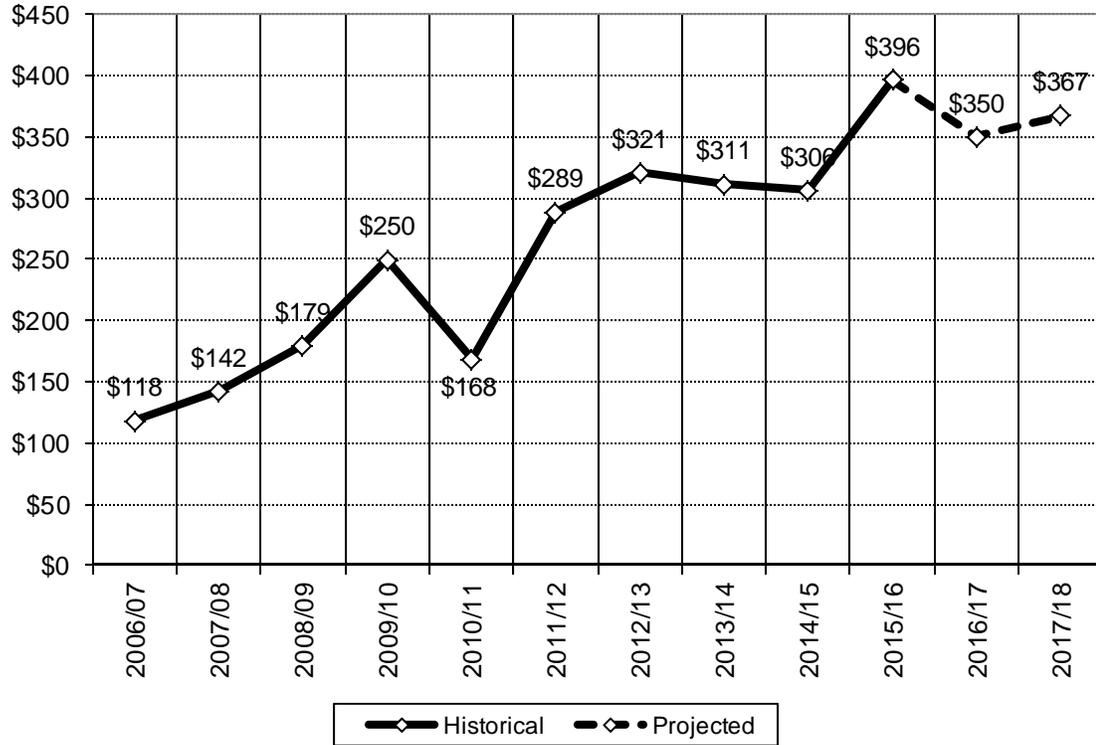
**Graph III-1B**  
**Loss Rate per \$100 of Payroll**  
**(General Liability)**



Note: Loss rates are from Exhibit GL-10, columns (4) and (7).

The loss rate for 2015/16 is high due to one large claim with reported incurred losses of \$1 million. We assumed that case reserves are adequate on this claim (i.e., no further development is anticipated).

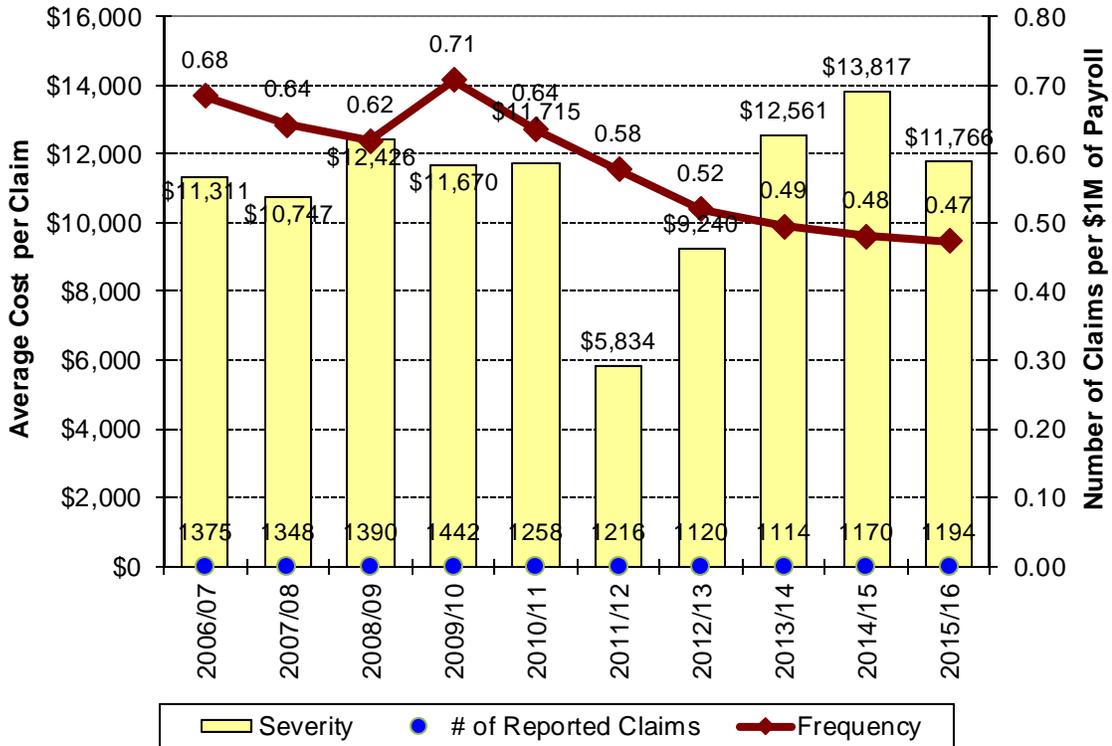
**Graph III-1C  
Loss Rate per Vehicle  
(Automobile Liability)**



Note: Loss rates are from Exhibit AL-10, columns (4) and (7).

Graphs III-2A, III-2B and III-2C show loss experience trends for workers compensation, general liability and automobile liability, respectively, as measured by frequency and severity.

**Graph III-2A  
Frequency and Severity  
(Workers Compensation – PSWCP Claims Only)**

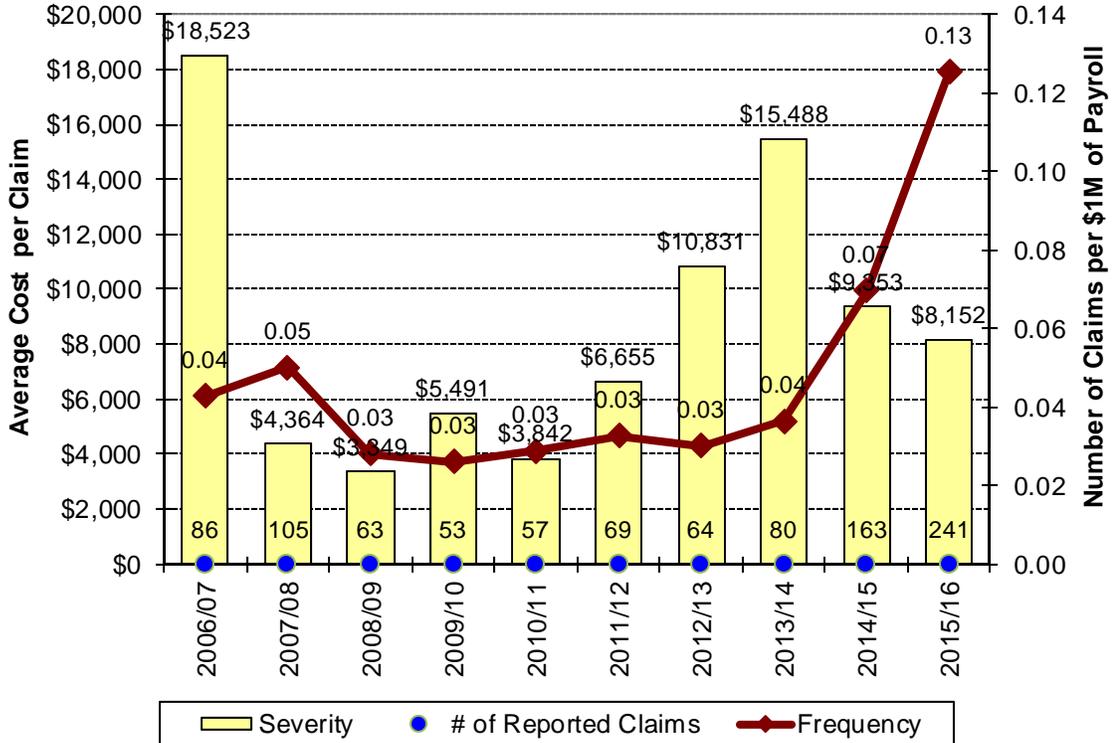


Note: Frequency amounts are from Exhibit WC-8, Section I, column (7).  
Severity amounts are based on the projected claim counts in Exhibit WC-8 and the projected ultimate losses in Exhibit WC-9.

Similar to the PSWCP loss rates shown in Graph III-1A, the indicated severities for 2011/12 and 2012/13 are somewhat lower than other years, reflecting the relatively favorable claim experience (through September 30, 2016) for these years. In particular, we noted fewer claims above \$100,000 for 2011/12 and subsequent. Additional information is provided in Section 6 (*Size of Loss Distribution Analysis*) below.

There has been a downward trend in frequency (number of claims per \$1 million payroll) over the last six years.

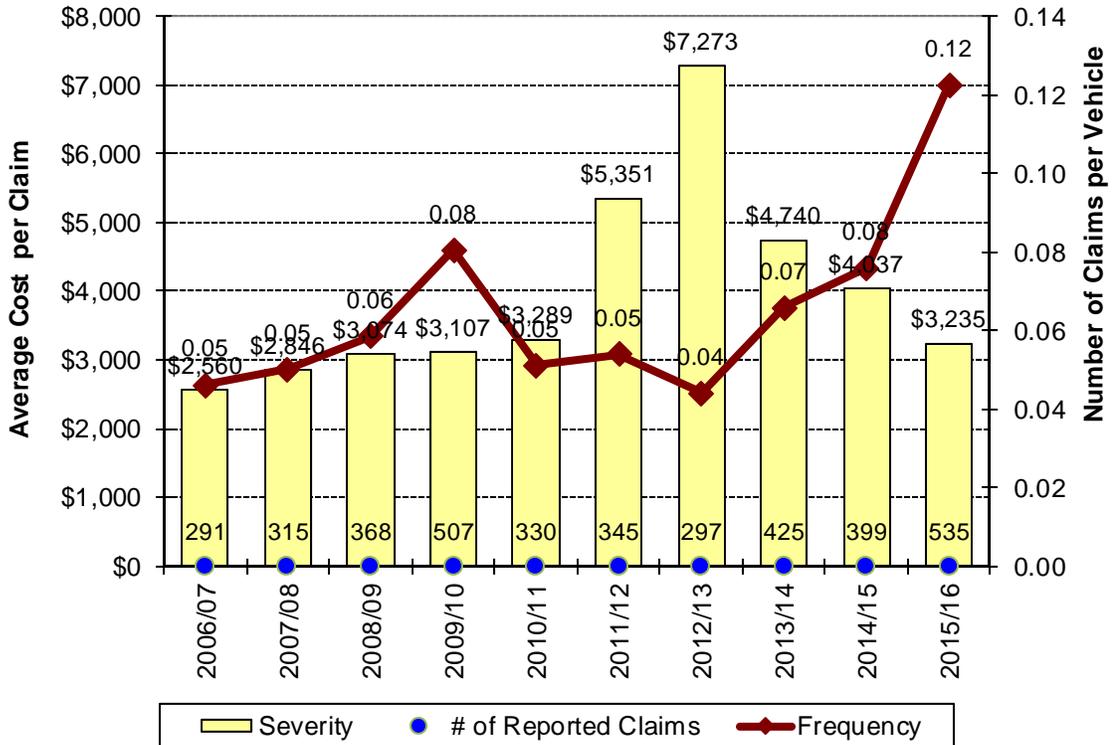
**Graph III-2B  
Frequency and Severity  
(General Liability)**



Note: Frequency amounts are from Exhibit GL-8, Section I, column (7).  
Severity amounts are based on the projected claim counts in Exhibit GL-8 and the projected ultimate losses in Exhibit GL-9.

The relatively high frequency for 2015/16 is due to the high number of reported claims greater than \$0 for that year. However, we note that many claims close for less than their initial reserve amount, so this frequency may decrease.

**Graph III-2C  
Frequency and Severity  
(Automobile Liability)**

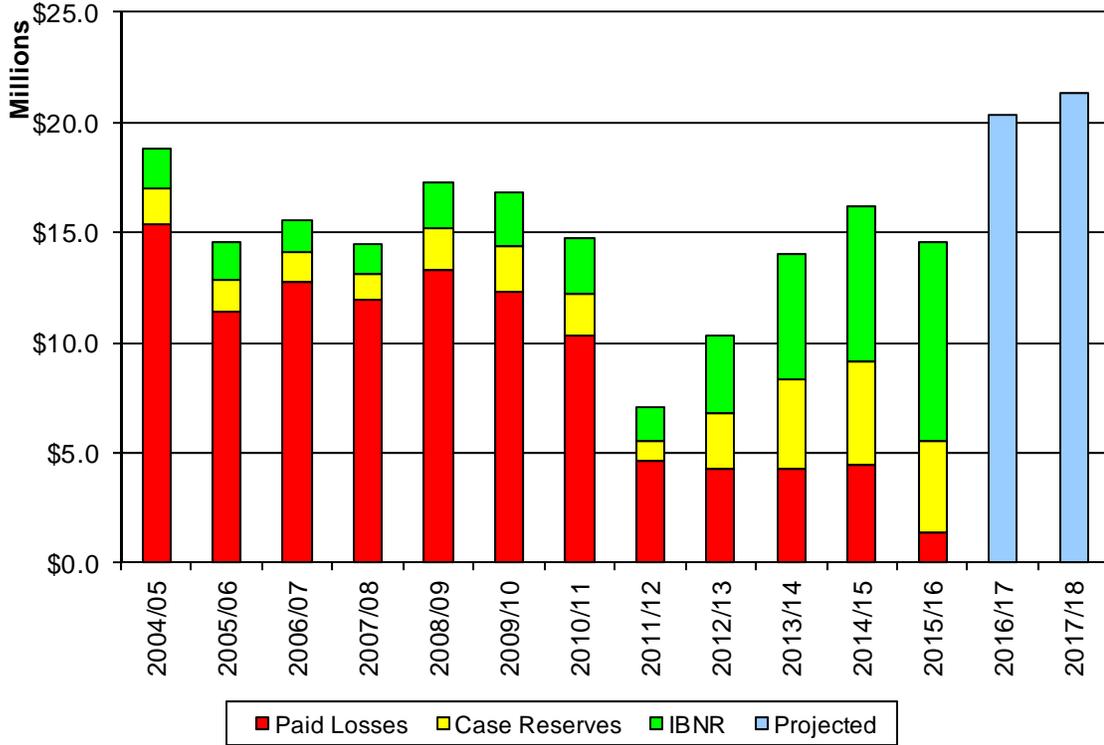


Note: Frequency amounts are from Exhibit AL-8, Section I, column (7).  
Severity amounts are based on the projected claim counts in Exhibit AL-8 and the projected ultimate losses in Exhibit AL-9.

The severity for 2012/13 is high due to one large claim which closed for over \$500,000.

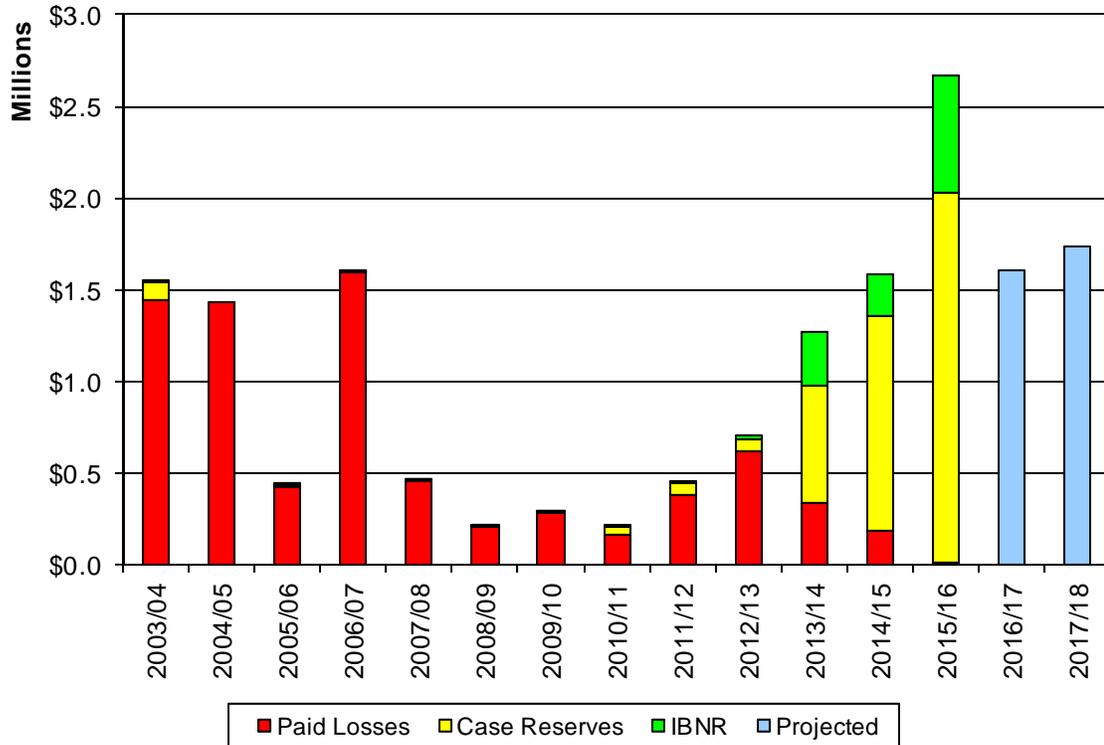
Graphs III-3A, III-3B and III-3C show the composition of the projected ultimate losses for workers compensation, general liability and automobile liability, respectively.

**Graph III-3A**  
**Composition of Projected Ultimate Losses**  
**(Workers Compensation – PSWCP Claims Only)**



Note: Amounts through 2015/16 are from Exhibit WC-11.  
Amounts for 2016/17 and 2017/18 are from Exhibit WC-10.

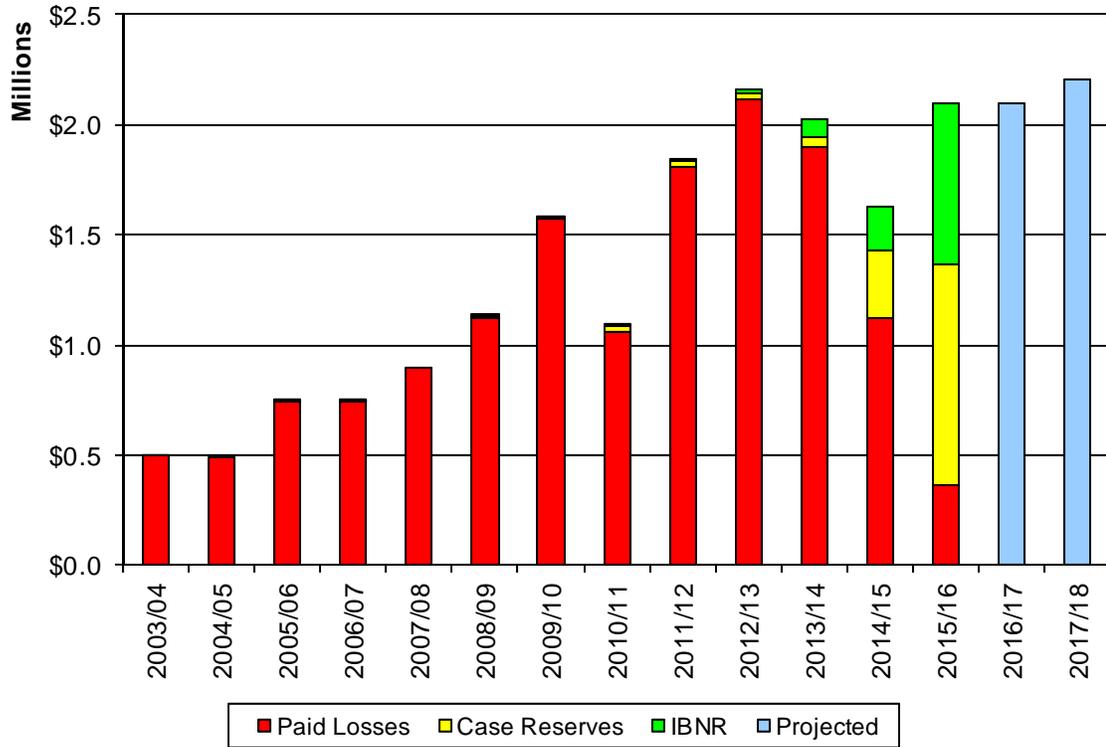
**Graph III-3B**  
**Composition of Projected Ultimate Losses**  
**(General Liability)**



Note: Amounts through 2015/16 are from Exhibit GL-11.  
Amounts for 2016/17 and 2017/18 are from Exhibit GL-10.

The projected ultimate for 2015/16 is high due to one large claim with reported incurred losses of \$1 million. We assumed that case reserves are adequate on this claim (i.e., no further development is anticipated).

**Graph III-3C**  
**Composition of Projected Ultimate Losses**  
**(Automobile Liability)**

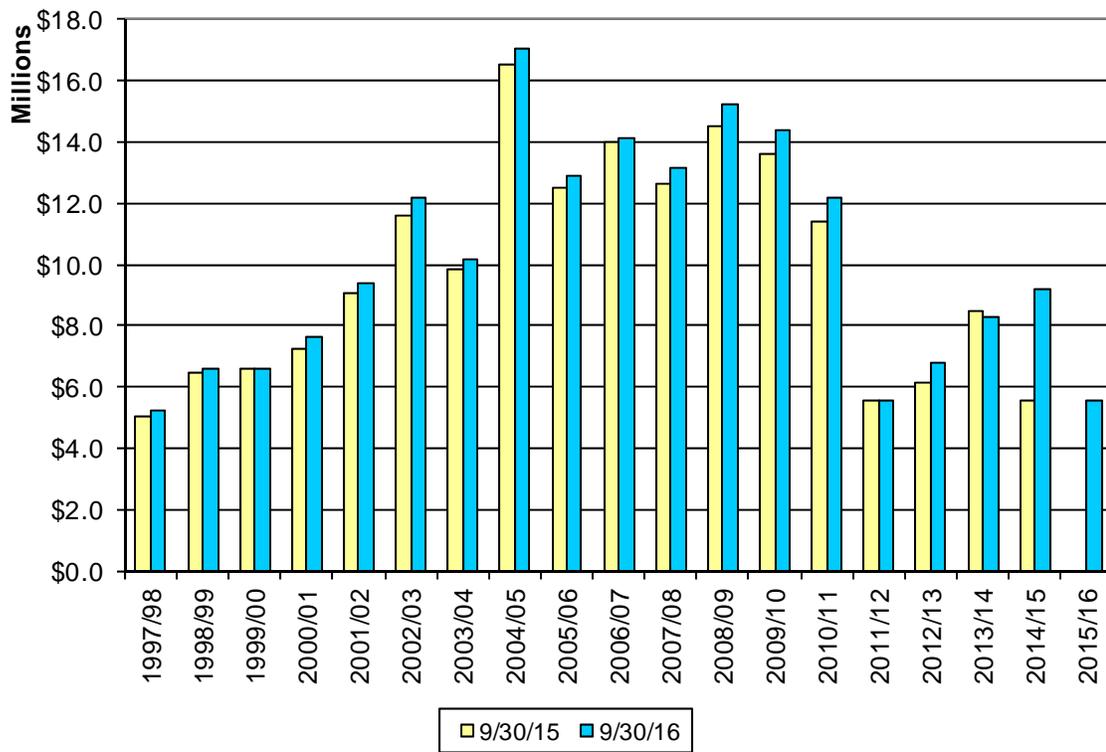


Note: Amounts through 2015/16 are from Exhibit AL-11.  
Amounts for 2016/17 and 2017/18 are from Exhibit AL-10.

## 5. Compare to Previous Actuarial Study

Graphs III-4 and III-5 are graphical comparisons of the reported incurred losses and projected ultimate losses, respectively, by fiscal year of occurrence of the workers compensation program from the previous study (report dated December 18, 2015) to the current study.

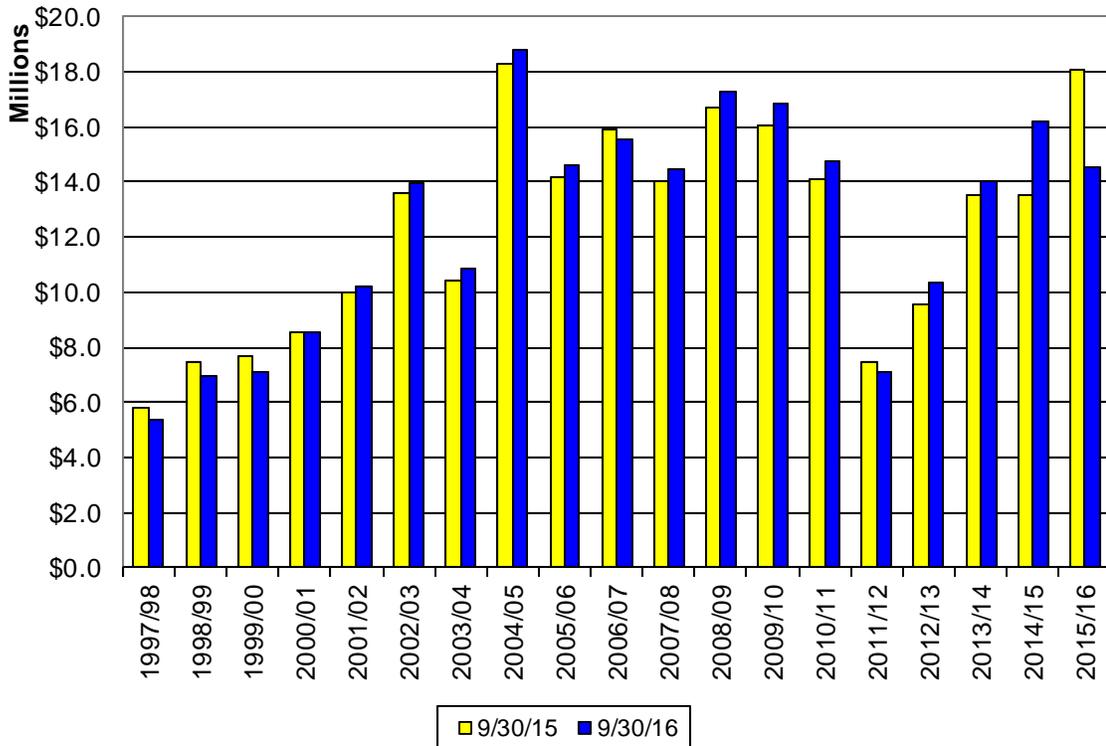
**Graph III-4**  
**Comparison of Reported Incurred Losses**  
**as of September 30, 2015 and September 30, 2016**  
**(Workers Compensation – PSWCP Claims Only)**



Note: Amounts as of September 30, 2015 are from the previous actuarial study.  
Amounts as of September 30, 2016 are from Exhibit WC-1.

Graph III-5 is a comparison of the projected ultimate losses for workers compensation by year of occurrence from the previous study to the current study.

**Graph III-5**  
**Comparison of Projected Ultimate Losses**  
**as of September 30, 2015 and September 30, 2016**  
**(Workers Compensation – PSWCP Claims Only)**



Note: Amounts as of September 30, 2015 are from the previous actuarial study.  
Amounts as of September 30, 2016 are from Exhibit WC-9.

The ultimate loss for 2015/16 was based on a projected loss rate and projected payroll (provided by ORM) in the prior study. Actual experience as of September 30, 2016 for this year emerged less than anticipated.

Actual paid workers compensation loss experience for 2011/12 and subsequent was overall less than anticipated in the prior actuarial study, as shown in Table III-5.

**Table III-5**  
**Comparison of Actual and Expected Experience**  
**September 30, 2015 to September 30, 2016**  
*(Workers Compensation – PSWCP Claims Only)*

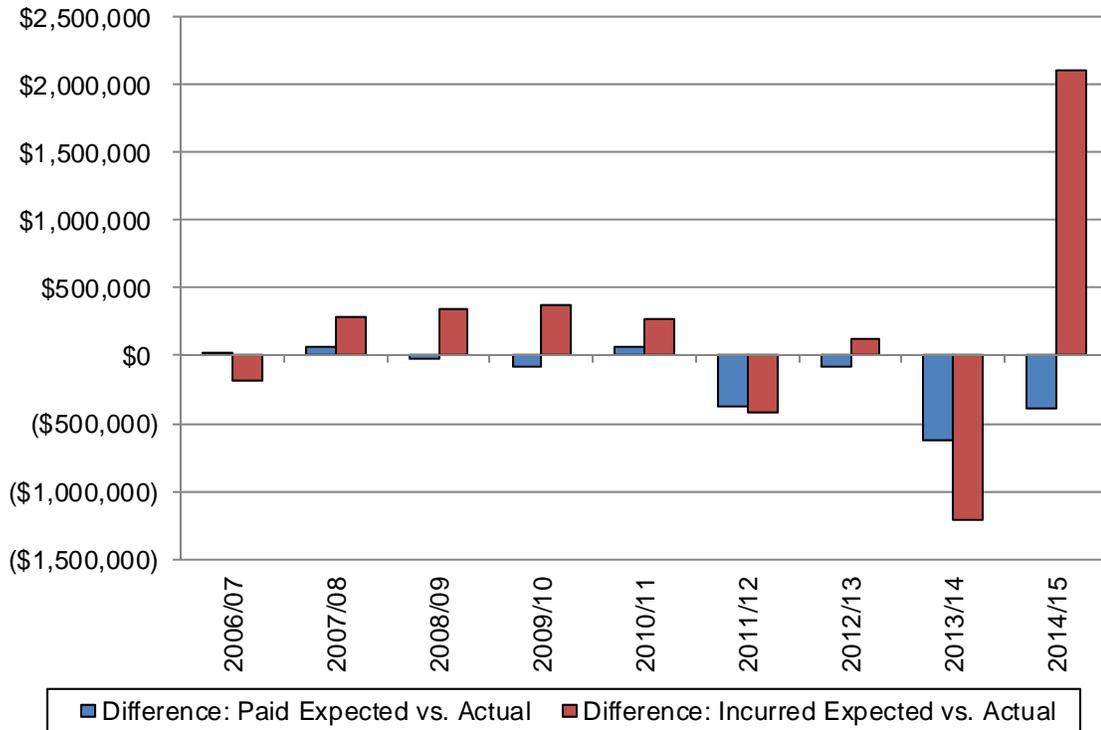
Claim Period (1)	Paid Losses in the Period			Incurred Losses in the Period		
	Actual (2)	Expected (3)	Difference (2) - (3) (4)	Actual (5)	Expected (6)	Difference (5) - (6) (7)
1996/97	\$336,444	\$51,305	\$285,139	\$225,355	\$31,150	\$194,206
1997/98	222,578	55,847	166,731	150,703	22,740	127,963
1998/99	130,075	71,866	58,208	135,662	36,761	98,901
1999/00	193,547	87,181	106,366	5,657	37,421	(31,763)
2000/01	280,991	111,945	169,046	383,016	49,816	333,200
2001/02	346,236	147,174	199,062	335,170	67,455	267,715
2002/03	542,198	224,353	317,845	559,901	118,567	441,334
2003/04	225,379	185,367	40,011	324,137	98,934	225,203
2004/05	470,992	351,231	119,761	494,347	240,465	253,881
2005/06	392,250	359,973	32,277	378,285	209,395	168,891
2006/07	474,193	454,008	20,185	81,919	258,915	(176,996)
2007/08	506,626	439,972	66,653	529,743	248,724	281,019
2008/09	675,069	691,652	(16,583)	703,688	365,862	337,826
2009/10	661,316	740,007	(78,691)	788,602	410,968	377,634
2010/11	796,792	736,820	59,972	833,976	569,954	264,022
2011/12	128,683	501,340	(372,657)	1,153	419,721	(418,568)
2012/13	640,593	722,396	(81,803)	646,392	526,639	119,752
2013/14	818,611	1,440,149	(621,537)	(212,239)	992,087	(1,204,326)
2014/15	2,644,957	3,027,737	(382,780)	3,608,938	1,497,236	2,111,702
Total	\$10,487,531	\$10,400,324	\$87,207	\$9,974,406	\$6,202,810	\$3,771,596

Note: (2) and (5) are actual experience from September 30, 2015 to September 30, 2016.  
(3) and (6) are the expected amounts from September 30, 2015 to September 30, 2016.  
All amounts are gross of recoveries.

As part of our analysis, we project ultimate losses by year using paid loss development and incurred loss development (these are defined in the attached Glossary). Table III-4 shows how the paid and incurred claims emerged twelve months later based on loss development factors we selected in the September 30, 2015 actuarial study. This analysis provides a peek into how the claims are emerging based on underlying loss development factors. This table shows favorable (i.e., less than anticipated) paid development for 2011/12 and subsequent from September 30, 2015, to September 30, 2016. Incurred loss development was lower than expected for 2011/12 and 2013/14. The

greater than expected incurred development for 2014/15 is partially due to an increase of nearly \$800,000 in one claim. This development is depicted in Graph III-6.

**Graph III-6**  
**Difference of Actual and Expected Experience**  
**from September 30, 2015 to September 30, 2016**  
**(Workers Compensation – PSWCP Claims Only)**



## 6. Size of Loss Distribution Analysis

Table III-6A shows the distribution of losses in various layers for workers compensation.

**Table III-6A**  
**Size of Loss Distribution**  
*(Workers Compensation – PSWCP Claims Only)*

Layer (1)	Total Reported Claims (2)	Percent of Total (2)/Total(2) (3)	Cumulative Percent of Total (4)	Total Reported Incurred Losses (5)	Percent of Total (5)/Total(5) (6)	Cumulative Percent of Total (7)
(A) \$1 to \$5,000	7,667	67.8%	67.8%	\$8,447,514	2.7%	2.7%
(B) \$5,000 to \$10,000	902	8.0%	75.8%	6,407,009	2.1%	4.8%
(C) \$10,000 to \$25,000	958	8.5%	84.3%	15,731,537	5.0%	9.8%
(D) \$25,000 to \$50,000	625	5.5%	89.8%	22,317,443	7.2%	17.0%
(E) \$50,000 to \$100,000	428	3.8%	93.6%	29,796,703	9.6%	26.5%
(F) \$100,000 to \$250,000	344	3.0%	96.6%	55,812,602	17.9%	44.5%
(G) \$250,000 to \$500,000	281	2.5%	99.1%	100,210,555	32.2%	76.6%
(H) \$500,000 to \$750,000	67	0.6%	99.7%	40,847,142	13.1%	89.7%
(I) \$750,000 to \$1,000,000	22	0.2%	99.9%	18,858,473	6.1%	95.8%
(J) Over \$1,000,000	10	0.1%	100.0%	13,163,050	4.2%	100.0%
(K) Total (A) ... (J)	11,304	100%		\$311,592,028	100%	

Note: See Exhibit WC-17.

The average cost per claim is about \$14,600. About 76% of the non-zero claims reported are below \$10,000 and represent about 5% of the incurred amounts. The remaining 24% of the claims consume about 95% of the incurred amounts.

Similar tables are included for general liability in Exhibit GL-15 and automobile liability in Exhibit AL-15.

For PSWPC, we note that the number of incurred claims greater than \$100,000 and the total losses associated with those claims are lower for the five most recent years (2011/12 through 2015/16) than for prior years. The percentage of incurred losses and reported claims with an incurred amount greater than \$100,000 for the last 10 years is shown in Table III-6B.

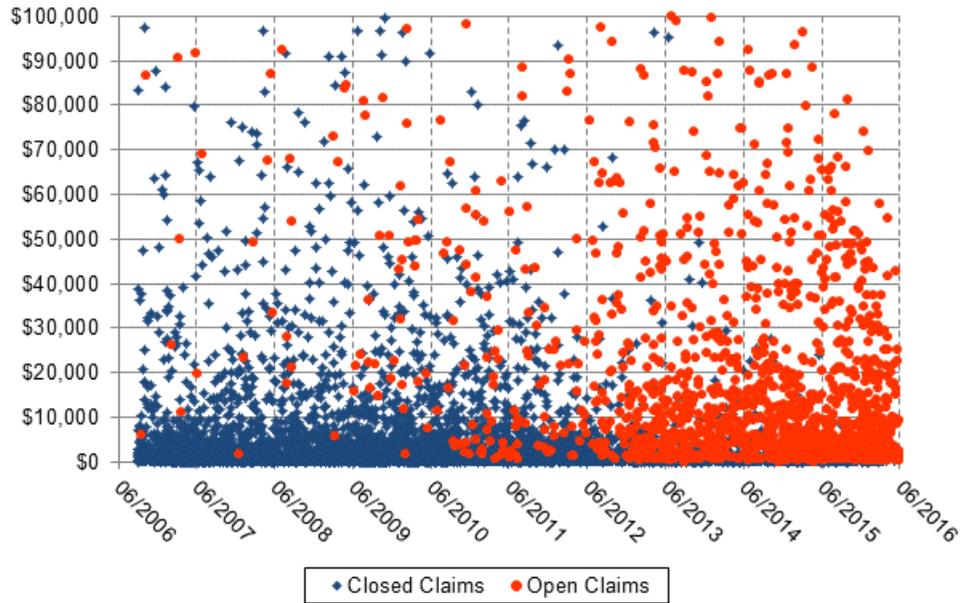
**Table III-6B**  
**Percentage of Incurred Losses and Reported Claims Over \$100,000**  
*(Workers Compensation – PSWCP Claims Only)*

Year (1)	Reported Incurred Losses			Reported Non-Zero Claims		
	Claims Greater than \$100,000 (2)	All Claims (3)	Percentage Greater than \$100,000 (2) / (3) (4)	Claims Greater than \$100,000 (5)	All Claims (6)	Percentage Greater than \$100,000 (2) / (3) (7)
2006/07	\$9,767,063	\$14,095,258	69%	36	801	4.5%
2007/08	8,204,614	13,137,420	62%	31	764	4.1%
2008/09	10,001,050	15,204,444	66%	42	792	5.3%
2009/10	8,542,714	14,391,489	59%	44	846	5.2%
2010/11	7,015,964	12,212,498	57%	31	877	3.5%
2011/12	1,550,305	5,554,710	28%	11	801	1.4%
2012/13	1,927,496	6,773,747	28%	14	660	2.1%
2013/14	2,290,740	8,299,055	28%	15	678	2.2%
2014/15	2,185,592	9,166,329	24%	11	766	1.4%
2015/16	144,620	5,567,999	3%	1	903	0.1%

Note: (2) through (7) are based on data provided by DC ORM.

The reported workers compensation claim experience underlying our analysis is shown below in Graphs III-7 and III-8, with each point representing one claim.

**Graph III-7**  
**Distribution of Losses**  
**Workers Compensation - PSWCP Claims Only**  
**Incurred Less Than \$100,000**  
**2006/07 through 2015/16**



**Graph III-8**  
**Distribution of Losses**  
**Workers Compensation - PSWCP Claims Only**  
**Incurred Greater Than \$100,000**  
**2006/07 through 2015/16**

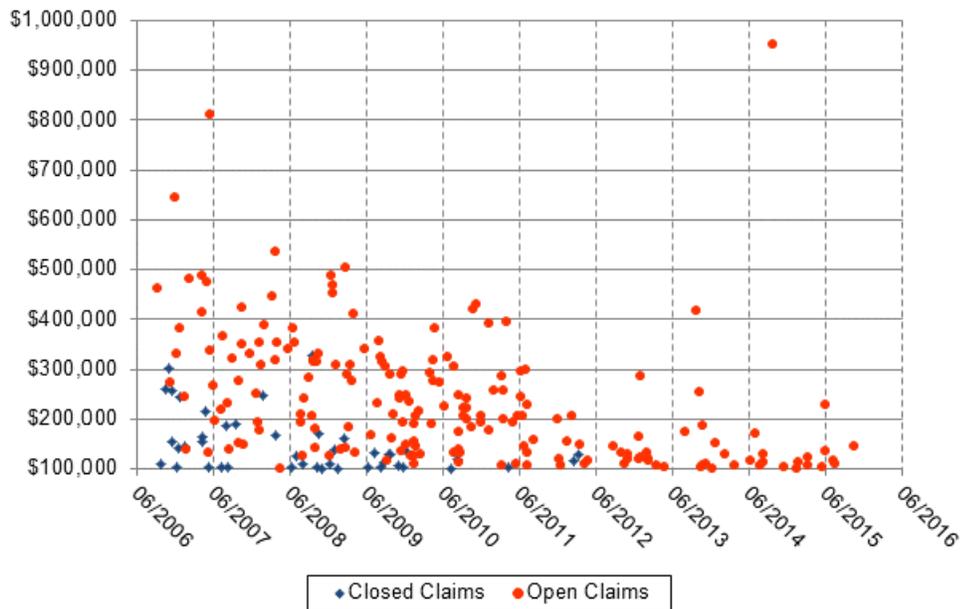


Table III-8C shows the distribution of claim counts and incurred losses (not developed or trended) by type of benefit.

**Table III-8C  
Loss Distribution by Type of Benefit  
(2006/07 through 2015/16)**

Year (1)	Claim Counts		Incurred Losses	
	Count (2)	Percentage (3)	Loss (4)	Percentage (5)
(A) Medical Only	5,190	41.1%	\$2,392,592	2.3%
(B) Claims with Indemnity	7,437	58.9%	102,009,357	97.7%
(C) Total (A)+(Biv)	12,627	100%	\$104,401,948	100%

Note: See Exhibit WC-18.

About 41% of the claims reported are Medical Only claims and represent about 2% of the incurred amounts. Indemnity claims represent 59% of the total claims and 98% of the incurred amounts.

## 7. Affirm GASB Statement No. 10 Compliance

We affirm the conclusions in this actuarial study are consistent with the disclosure requirements of GASB Statement No. 10.

## Conditions and Limitations

It is important to understand the conditions and limitations listed below. Each chapter and section is an integral part of the whole study. If there are questions, please contact Aon for clarification.

- **Data Quality.** In conducting this analysis, we relied upon the provided data without audit or independent verification; however, we reviewed it for reasonableness and consistency. Any inaccuracies in quantitative data or qualitative representations could have a significant effect on the results of our review and analysis. Any material discrepancies discovered in the loss data by the organization or any other parties should be reported to us immediately, and if warranted, we will make appropriate amendments to the report.
- **Economic Environment.** Unless otherwise stated, we assumed the current economic conditions will continue in the foreseeable future.
- **Insurance Coverage.** Unless otherwise stated, we assumed no insurance coverage changes (including coverage provided by the organization to others) subsequent to the date this study was prepared. This includes coverage language, self-insured retention, limitations and similar issues.
- **Insurance Solvency.** Unless otherwise stated, we assumed all insurance purchased by the organization is from solvent sources payable in accordance with terms of the coverage document.
- **Interest Rate.** The exhibits specify the annual interest rate used.
- **Methodology.** In this study, different actuarial methods were applied. In some instances, the methods yield significantly disparate results. The estimates, projections and recommendations in this study reflect our judgments as to the best method or combination of methods that are most reliable and reflective of the exposure to loss.
- **Reproduction.** This study may only be reproduced in its entirety.
- **Risk and Variability.** Insurance is an inherently risky enterprise. Actual losses may vary significantly from our estimates, projections and recommendations. They may emerge higher or lower.

- **Statutory and Judicial Changes.** Legislatures and judiciaries may change statutes that govern indemnification. This includes benefit levels for workers compensation, immunities and limitations for liability, and other similar issues. Unless otherwise stated, we assumed no statutory changes subsequent to the date this study was prepared.
- **Supplemental Data.** In addition to the data provided by the organization, we supplemented our analysis with data from similar organizations and insurance industry statistics, as we deemed appropriate.
- **Usage.** This study has been prepared for the usage of the organization shown on the transmittal page. It was not prepared for and may not be appropriate for use by other organizations. Other organizations should obtain written permission from Aon prior to use of this study.

## Glossary of Actuarial Terms

### Actuarial Methods (Most Common)

A major objective of an actuarial study is to statistically project ultimate losses. The following actuarial methods are the most common:

- Developed Paid Losses
- Developed Reported Incurred Losses
- Developed Case Reserves
- Frequency Times Severity Analysis
- Loss Rate Analysis

The following describes each method:

1. **Developed Paid Losses.** Paid losses represent the amounts actually paid to claimants (less excess insurance recoveries). As time goes on, loss payments continue until all claims are closed and there are no remaining payments expected. At this time, the ultimate losses for the claim period are known. This common process is called “paid loss development.”

Paid loss development is an extrapolation of actual dollars paid. It does not depend on case reserve estimates. A potential shortcoming of utilizing this method is that only a small fraction of total payments have been made for the most recent claim periods. Extrapolating ultimate losses based on small amounts of actual payments may be speculative. A second potential shortcoming is that payment patterns can change over time.

2. **Developed Reported Incurred Losses.** Reported incurred losses are paid losses plus case reserves. In most programs, total reported incurred losses underestimate the ultimate losses. Over time, as more information about a body of claims becomes known, they are adjusted either up or down until they are closed. Though many individual claims settle for less than what was estimated, these decreases are generally more than offset by increases in the cost of other claims for which new information has emerged.

The net effect is that total estimated costs are often revised upward over time. This normal process is called “reported incurred loss development.” Actuaries typically review the development patterns of the recent past to make projections of the expected future loss development and, therefore, estimations of ultimate losses.

3. **Developed Case Reserves.** A case reserve is an estimate of the unpaid amount established by claims adjusters for which a particular claim will ultimately be settled or adjudicated. The developed case reserves method is a hybrid of the paid loss development and reported incurred loss development methods. It relies on the historical adequacy of case reserves to predict ultimate losses.
4. **Frequency Times Severity Analysis.** The frequency times severity analysis is an actuarial method that uses a preliminary projection of ultimate losses to project claims severity. The claims severity times the number of claims is a predictor of ultimate losses. The focus of the frequency times severity analysis is that ultimate losses each period are dependent on the number of claims.
5. **Loss Rate Analysis.** The loss rate analysis is based on the historical loss rates per exposure unit (such as payroll, vehicles or property value). The loss rates (projected ultimate losses divided by exposure units) are trended to reflect the effect of claim cost inflation and retention changes. The trended loss rates represent the rates that one would see if all of the claims had been handled in the claim cost environment that will be present in the upcoming period. The trended loss rate times the projected exposure units is a predictor of losses.
6. **Bornhuetter-Ferguson Method (B-F).** The B-F method is an actuarial method that weights a preliminary projection of ultimate losses with projections of ultimate losses determined by other actuarial methods (usually the developed paid losses and developed reported incurred losses methods). For less mature claim periods, the B-F method leans more heavily to the preliminary projection. It gradually converges to the projections of ultimate losses determined by the other actuarial methods as the claim periods mature.

## Actuary

A specialist trained in mathematics, statistics, and finance who is responsible for rate, reserve, and dividend calculations and other statistical studies.

## Allocated Loss Adjustment Expenses

Allocated loss adjustment expenses (ALAE) are the direct expenses to settle specific claims. These expenses are primarily legal expenses.

Governmental Accounting Standards Board (GASB) Statement No. 10 requires that ALAE be included in financial statements and that they be calculated by actuarial methods.

## American Academy of Actuaries

A society concerned with the development of education in the field of actuarial science and with the enhancement of standards in the actuarial field. Members may use the designation MAAA (Member, American Academy of Actuaries).

## **Benefits**

The financial reimbursement and other services provided insureds by insurers under the terms of an insurance contract. An example would be the benefits listed under a life or health insurance policy or benefits as prescribed by a workers compensation law.

## **Casualty Actuarial Society**

A professional society for actuaries in areas of property and casualty insurance work. This society grants the designation of Associate of the Casualty Actuarial Society (ACAS) and Fellow of the Casualty Actuarial Society (FCAS).

## **Claim**

Demand by an individual or entity to recover for a loss.

## **Claims Made**

A policy written on this basis covers only those claims that are made during the policy period. Coverage for prior acts is provided back to what is known as the retroactive date, which is the effective date of the original claims made policy with the same insurer.

## **Composite Rate**

A single rate with a single basis of premium (e.g., payroll or sales). For this single rate the insured is covered for a variety of hazards, such as premises and operations, completed operations, products liability, and automobile. Its primary value is to compute premium simply.

## **Confidence Level**

A confidence level is the statistical certainty that an actuary believes funding will be sufficient. For example, an 80% confidence level means that the actuary believes funding will be sufficient in eight years out of ten.

Confidence levels are determined based on mathematical models. Coverages that are low frequency and high severity (such as excess liability) are subject to greater risk than coverages that are high frequency and low severity (such as automobile physical damage). Therefore, they need a greater margin to attain a given confidence level.

GASB Statement No. 10 requires public entities to use “expected” amounts as a liability in financial statements. Expected corresponds to approximately a 55% confidence level. Amounts above expected are prudent, but should be considered equity (not a liability).

## **Coverage**

The scope of the protection provided under a contract of insurance.

## **Credibility**

Credibility is the belief that the sample data is an accurate reflection of the larger population. Credibility is highest when the sample data is large and the standard deviation (discussed later) of the larger population is low.

## **Dates**

There are at least three milestone dates in a claim. They are the date of injury or accident, the date of report and the date of closure. It is best if each of these dates is recorded. Some organizations may also keep the date a claim becomes a lawsuit, as opposed to a demand. Aon recommends this additional level of detail, especially if the data is to be used for litigation management.

## **Deductible**

The portion of an insured loss to be borne by the insured before he is entitled to recovery from the insurer. Deductibles may be expressed as a dollar amount, percentage or waiting period.

## **Disability**

A condition that curtails a person's ability to carry on his normal pursuits. A disability may be partial or total, and temporary or permanent.

## **Dividend (Policyholder)**

The return of part of the premium paid for a policy issued on a participating basis by either a mutual or a stock insurer.

## **Estimated Outstanding Losses**

Estimated outstanding losses are the cost of claims that have occurred but have not yet been paid. They typically include indemnification and allocated loss adjustment expenses (ALAE), but not unallocated loss adjustment expenses (ULAE).

Estimated outstanding losses are calculated as projected ultimate losses less paid losses. Alternatively, they are the sum of case reserves and incurred but not reported (IBNR) claims.

Estimated outstanding losses are usually the largest single item listed as a liability on the balance sheet of a public entity's financial statement. GASB Statement No. 10 requires they be calculated by actuarial methods. Other common names for estimated outstanding losses are outstanding claims liabilities and unpaid claims.

## **Experience Rating**

A method of adjusting the premium for a risk based on past loss experience for that risk compared to loss experience for an average risk.

## **Exposure Data**

Exposure data refers to the activities of the organization. For example, payroll is the most common exposure measure for workers compensation. Aon suggests collecting exposure data with the following characteristics:

- **Readily Available.** The exposure data should be easily obtained. It is best if it is a byproduct of other activities, although this is not always possible. If getting data is arduous, it may discourage collection.

- **Vary With Losses.** The exposure data should correlate directly with losses. The ideal situation is where exposure and expected losses move in tandem. The exposure base needs to be fitting to the coverage. For example, the number of employees may vary with property losses (more employees = more office space = more losses), but property value is a clearly superior exposure base for property losses.

## **Generally Accepted Accounting Principles (GAAP)**

These principles are intended to produce financial results (in the insurance industry) consistent with those of other industries and to assure consistency in financial reporting.

## **Incurred But Not Reported**

IBNR is really comprised of two distinct items. These are the development of known case reserves (incurred but not enough reported [IBNER] and incurred but not yet reported [IBNYR]).

IBNER are the actuary's estimate of the inadequacy of case reserves. Most claims settle at amounts close to what is set by the claims administrator. Some claims close favorably and some emerge as more expensive. On balance, case reserves tend to be too low (especially for recent years). IBNER is the actuary's estimate of the amount total case reserves will rise upon closure.

IBNYR refers to those claims that have occurred, but have not yet been reported. A classic example is medical malpractice claim reported several years after the medical procedure was performed.

## **Insurance Services Office (ISO)**

An organization of the property and casualty insurance business designed to gather statistics, promulgate rates, and develop policy forms.

## **Investment Income**

The return received by entities from their investment portfolios, including interest, dividends and realized capital gains on stocks. Realized capital gains means the profit realized on assets that have actually been sold for more their purchase price.

## **Limited**

Most programs purchase excess insurance for catastrophic claims. For example, they may purchase coverage for claims above a \$500,000 per occurrence self-insured retention. “Limited” refers to an estimate or projection being limited to the self-insured retention. In contrast, “unlimited” means a loss projection not limited to the self-insured retention.

Other common names for limited are net of excess insurance or capped losses.

## **Loss Development**

The difference between the amount of losses initially estimated by the insurer and the amount reported in an evaluation on a later date. Loss development is typically measured for paid losses, reported incurred losses and claim counts.

## **Manual Rates**

Usually, the published rate for some unit of insurance. An example is in the workers compensation manual, where the rates shown apply to each \$100 of the payroll of the insured, \$100 being the “unit.”

## **National Council on Compensation Insurance (NCCI)**

An association of workers compensation insurance companies whose main functions are collecting statistics and calculating rates, establishing policy wording, developing experience and retrospective rating plans, and serving as the filing organization for member companies.

## **Net**

Many pooling programs assign deductibles to members. For example, each member may have a \$5,000 per claim deductible. “Net” refers to a loss estimate or projection that excludes amounts below member deductibles.

## **Occurrence**

An event that results in an insured loss. In some lines of insurance, such as general liability, it is distinguished from accident in that the loss does not have to be sudden and fortuitous and can result from continuous or repeated exposure that results in bodily injury or property damage neither expected nor intended by the insured.

## **Pool**

An organization of entities through which particular types of risks are written with the premiums, losses, and expenses shared in agreed amounts among the members belonging to the organization.

## **Premium**

The price of insurance protection for a specified risk for a specified period of time.

## **Present Value**

The amount of money that future amounts receivable are currently worth. For example, a Life Insurance policy may provide for payments to be made monthly for ten years. The present value of that money would be less than the total amount of the regular periodic payments for 10 years because of the amount of interest that a present lump sum could earn during the term than the payments otherwise would have been made.

## **Probability**

The probability is the likelihood of an event. It is a measure of how likely a value or event is to occur. It can be measured from data by calculating the number of occurrences of the value or event divided by the total number of occurrences. This calculation can be converted to a percentage. For example, tossing a coin has a 50% probability of heads or tails.

## **Projected Losses Paid**

Projected losses paid are the projected claims disbursements in a period, regardless of when the claim occurred. They typically include indemnification and ALAE, but not unallocated loss adjustment expenses (ULAE).

“Projected losses paid” is a cash-flow analysis that can be used in making investment decisions.

## **Projected Ultimate Losses**

Projected ultimate losses are the accrual value of claims. They are the total amount that is expected to be paid in a particular claim period after all claims are closed. Projected ultimate losses are the total loss costs for a particular period. They typically include indemnification and ALAE, but not ULAE.

Other common names for projected ultimate losses are expected losses, ultimate losses and total losses.

## **Rate**

The cost of a given unit of insurance. For example, in life insurance, it is the price of \$1,000 of the face amount. In property insurance, it is the rate per \$100 of value to be insured. The premium is the rate multiplied by the number of units of insurance purchased.

## **Retrospective Rating**

A method for which the final premium is not determined until the end of the coverage period, and is based on the insured's own loss experience for that same period. It is usually subject to a maximum and minimum premium. A plan of this type can be used in various types of insurance, especially workers compensation and liability, and is usually elected by only very large insureds.

## **Salvage**

Property taken over by an entity to reduce its loss. Automobile physical damage losses can be reduced by the sale of recovered vehicles.

## **Schedule Rating**

The application of debits or credits within established ranges for various characteristics of a risk according to an established schedule of items. Under liability and automobile insurance, the schedule rating plan allows credits and debits for various good or bad features of a particular commercial risk. An example in automobile schedule rating would be allowing credits for driver training classes or fleet maintenance programs.

## **Self-Insurance Retention (SIR)**

That portion of a risk or potential loss assumed by an insured. It is often in the form of a per occurrence deductible.

## **Society of Actuaries (SOA)**

A professional society for actuaries in areas of pensions, and life and health insurance work. The SOA grants the designation Associate of the Society of Actuaries (ASA) and Fellow of the Society of Actuaries (FSA).

## **Standard Premium**

Most often used in connection with retrospective rating for Workers Compensation and General Liability Insurance. It is the premium of which the basic premium is a percentage and is developed by applying the regular rates to an insured's payroll.

### **State Fund**

A fund set up by a state government to finance a mandatory insurance system, such as Workers Compensation or non-occupational disability benefits. Such a fund may be monopolistic, i.e., purchasers of the type of insurance required must place it in the state fund; or it may be competitive, i.e., an alternative to private insurance if the purchaser desires to use it.

### **Statutory Accounting Principles (SAP)**

Those principles required by statute that must be followed by an insurance company or other similar entity when submitting its financial statement to the state insurance department. Such principles differ from (GAAP) in some important respects. For one thing SAP requires that expenses must be recorded immediately and cannot be deferred to track with premiums as they are earned and taken into revenue.

### **Unallocated Loss Adjustment Expenses**

Unallocated loss adjustment expenses (ULAE) are the indirect expenses to settle claims. These expenses are primarily administration and claims handling expenses.

GASB Statement No. 10 requires that ULAE be included in financial statements and that they be calculated by actuarial methods.

## **Exhibits**

The attached exhibits detail our analysis.

Estimated Outstanding Losses as of September 30, 2016

Coverage (1)	Unlimited Paid Losses 9/30/16 (2)	Unlimited Case Reserves 9/30/16 (3)	Unlimited Reported Incurred Losses 9/30/16 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR 9/30/16 (6)	Estimated Outstanding Losses 9/30/16 (7)	Present Value of Estimated Outstanding Losses 9/30/16 (8)
<b>1. Workers Compensation</b>							
PSWCP	\$243,426,122	\$68,165,906	\$311,592,028	\$360,606,218	\$49,014,189	\$117,180,096	\$106,927,135
Police	N/A	468,744	N/A	N/A	880,420	1,349,164	1,349,164
Fire	N/A	644,266	N/A	N/A	1,118,040	1,762,306	1,762,306
Subtotal		\$69,278,916			\$51,012,648	\$120,291,565	\$110,038,604
<b>2. Liability</b>							
General Liability	\$8,483,789	\$4,128,315	\$12,612,105	\$13,831,156	\$1,219,052	\$5,347,367	\$5,247,163
Automobile Liability	14,787,343	1,444,372	16,231,716	17,276,453	1,044,738	2,489,110	2,444,470
Subtotal	\$23,271,132	\$5,572,687	\$28,843,821	\$31,107,609	\$2,263,790	\$7,836,477	\$7,691,633
<b>3. Subtotal</b>		\$74,851,603			\$53,276,438	\$128,128,042	\$117,730,237
<b>4. ULAE</b>							
PSWCP						\$12,303,910	\$11,227,349
Police						141,662	141,662
Fire						185,042	185,042
General Liability						802,105	787,074
Automobile Liability						373,367	366,671
Subtotal						\$13,806,086	\$12,707,798
<b>5. Total</b>						\$141,934,128	\$130,438,036

(8) assumes an interest rate of 1.75%.

Section 4 is based on Columns (7) and (8) of Sections 1 and 2, and the selected ULAE ratios in Summary Exhibits 2 and 3. A ratio of 10% is selected for Police and Fire.

Estimated Outstanding Unallocated Loss Adjustment Expenses  
Workers Compensation

Fiscal Period (1)	Total Paid Losses During Fiscal Period (2)	ULAE- Other Operating Expenses (3)	Ratio (3)/(2) (4)
2010/11	\$22,236,574	\$3,849,946	17.3%
2011/12	21,921,559	3,790,632	17.3%
2012/13	17,152,307	3,813,662	22.2%
2013/14	15,821,997	3,999,781	25.3%
2014/15	19,897,894	3,908,573	19.6%
2015/16	16,274,159	4,343,560	26.7%
Total/Average	\$113,304,490	\$23,706,153	20.9%
(5) Selected Paid-to-Paid Ratio			21.0%

	Amount (a)	Estimated ULAE (b)
(6) Case Reserves as of 9/30/16	\$68,165,906	\$7,157,420
(7) (i) Estimated Pure IBNR	\$557,888	\$117,156
(ii) Case Reserve Development	48,456,301	5,087,912
(iii) Estimated IBNR as of 9/30/16	\$49,014,189	\$5,205,068
(8) Outstanding Losses as of 9/30/16 (6)+(7iii)	\$117,180,095	\$12,362,488
(9) Ratio of ULAE to Outstanding Losses (8b)/(8a)		10.5%
(10) Selected Ratio of ULAE to Outstanding Losses		10.5%

(2) and (3) were provided by . (3) includes amounts for the TPA contract and salaries of ORM employees who oversee the program. Salaries were provided for 2012/13 and subsequent. Salaries for 2010/11 and 2011/12 are assumed equal to 2012/13.

(5) is based on (4) and actuarial judgment.

(6a) is from Summary Exhibit 1.

(6b) is 50% of (6a) multiplied by (5).

(7ia) is based on estimated late reported claims multiplied by the average severity from Exhibit WC-8.

(7ib) is (7ia) multiplied by (5).

(7iia) is (7iia) minus (7ia).

(7iib) is 50% of (7iia) multiplied by (5).

(7iia) is from Summary Exhibit 1.

(7iib) is (7ib) plus (7iib).

(10) is based on (9) and actuarial judgment.

Estimated Outstanding Unallocated Loss Adjustment Expenses  
Tort Liability

Fiscal Period (1)	Total Paid Losses During Fiscal Period (2)	ULAE- Other Operating Expenses (3)	Ratio (3)/(2) (4)
2010/11	\$2,416,012	386,509	16.0%
2011/12	1,577,582	386,509	24.5%
2012/13	1,646,403	386,509	23.5%
2013/14	3,837,799	384,670	10.0%
2014/15	1,954,803	555,789	28.4%
2015/16	2,054,441	880,113	42.8%
Total/Average	\$13,487,041	\$2,980,099	22.1%
(5) Selected Paid-to-Paid Ratio			26.0%

	Amount (a)	Estimated ULAE (b)
(6) Case Reserves as of 9/30/16	\$5,572,687	\$724,449
(7) (i) Estimated Pure IBNR	\$1,073,014	\$278,984
(ii) Case Reserve Development	1,190,776	154,801
(iii) Estimated IBNR as of 9/30/16	\$2,263,790	\$433,785
(8) Outstanding Losses as of 9/30/16 (6)+(7iii)	\$7,836,477	\$1,158,234
(9) Ratio of ULAE to Outstanding Losses (8b)/(8a)		14.8%
(10) Selected Ratio of ULAE to Outstanding Losses		15.0%

(2) and (3) were provided by . (3) includes amounts for the database contract and salaries of ORM employees who oversee the program. Salaries were provided for 2012/13 and subsequent. Salaries for 2010/11 and 2011/12 are assumed equal to 2012/13.

(5) is based on (4) and actuarial judgment.

(6a) is from Summary Exhibit 1.

(6b) is 50% of (6a) multiplied by (5).

(7ia) is based on estimated late reported claims multiplied by the average severity from Exhibit WC-8.

(7ib) is (7ia) multiplied by (5).

(7iia) is (7iia) minus (7ia).

(7iib) is 50% of (7iia) multiplied by (5).

(7iia) is from Summary Exhibit 1.

(7iiib) is (7ib) plus (7iib).

(10) is based on (9) and actuarial judgment.

Data Summary as of September 30, 2016  
Net of Recoveries

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/16 (4)	Payroll (000) (5)	Reported Claims 9/30/16 (6)	Open Claims 9/30/16 (7)	Unlimited Paid Losses 9/30/16 (8)	Unlimited Case Reserves 9/30/16 (9)	Unlimited Reported Incurred Losses 9/30/16 (10)
to 1987/88	Unlimited	None	348.0	Not Provided	297	143	\$46,835,300	\$18,288,508	\$65,123,809
1988/89	Unlimited	None	336.0	Not Provided	21	6	2,115,698	1,170,621	3,286,320
1989/90	Unlimited	None	324.0	Not Provided	34	15	6,400,133	1,077,615	7,477,748
1990/91	Unlimited	None	312.0	Not Provided	29	7	2,806,750	1,107,819	3,914,570
1991/92	Unlimited	None	300.0	Not Provided	27	8	3,598,409	1,450,295	5,048,704
1992/93	Unlimited	None	288.0	Not Provided	36	11	4,043,323	2,172,954	6,216,277
1993/94	Unlimited	None	276.0	Not Provided	48	14	4,579,581	1,645,589	6,225,169
1994/95	Unlimited	None	264.0	Not Provided	38	17	6,980,524	1,917,906	8,898,430
1995/96	Unlimited	None	252.0	Not Provided	43	10	3,667,981	880,792	4,548,773
1996/97	Unlimited	None	240.0	Not Provided	52	18	6,366,894	2,360,726	8,727,620
1997/98	Unlimited	None	228.0	Not Provided	48	14	4,535,044	674,863	5,209,908
1998/99	Unlimited	None	216.0	Not Provided	38	8	5,554,764	1,035,395	6,590,159
1999/00	Unlimited	None	204.0	Not Provided	68	9	5,646,621	965,637	6,612,259
2000/01	Unlimited	None	192.0	Not Provided	143	13	6,106,922	1,539,746	7,646,668
2001/02	Unlimited	None	180.0	Not Provided	190	15	8,308,497	1,074,883	9,383,380
2002/03	Unlimited	None	168.0	Not Provided	329	16	10,036,966	2,148,026	12,184,992
2003/04	Unlimited	None	156.0	1,689,505	893	15	9,437,545	723,895	10,161,440
2004/05	Unlimited	None	144.0	1,771,286	1,448	26	15,384,602	1,651,295	17,035,897
2005/06	Unlimited	None	132.0	1,915,930	1,487	20	11,429,487	1,467,472	12,896,959
2006/07	Unlimited	None	120.0	2,009,447	1,375	29	12,805,790	1,289,467	14,095,258
2007/08	Unlimited	None	108.0	2,096,929	1,348	37	11,919,074	1,218,346	13,137,420
2008/09	Unlimited	None	96.0	2,247,761	1,390	42	13,313,573	1,890,871	15,204,444
2009/10	Unlimited	None	84.0	2,036,925	1,442	68	12,312,878	2,078,611	14,391,489
2010/11	Unlimited	None	72.0	1,979,225	1,258	87	10,325,464	1,887,034	12,212,498
2011/12	Unlimited	None	60.0	2,109,455	1,216	78	4,602,924	951,786	5,554,710
2012/13	Unlimited	None	48.0	2,156,439	1,120	233	4,267,015	2,506,732	6,773,747
2013/14	Unlimited	None	36.0	2,256,429	1,114	310	4,245,982	4,053,073	8,299,055
2014/15	Unlimited	None	24.0	2,442,007	1,170	510	4,431,968	4,734,361	9,166,329
2015/16	Unlimited	None	12.0	2,620,064	1,194	818	1,366,412	4,201,588	5,567,999
<b>Total</b>					<b>17,896</b>	<b>2,597</b>	<b>\$243,426,122</b>	<b>\$68,165,906</b>	<b>\$311,592,028</b>

(8), (9) and (10) are net of recoveries.

We were advised by PRM Consulting that claim data for 2003/04 and prior may not be complete.

Data was provided by DC Office of Risk Management.

Data Summary as of September 30, 2016  
Gross of Recoveries

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/16 (4)	Payroll (000) (5)	Reported Claims 9/30/16 (6)	Open Claims 9/30/16 (7)	Unlimited Paid Losses 9/30/16 (8)	Unlimited Case Reserves 9/30/16 (9)	Unlimited Reported Incurred Losses 9/30/16 (10)
to 1987/88	Unlimited	None	348.0	Not Provided	297	143	\$46,850,206	\$18,288,508	\$65,138,714
1988/89	Unlimited	None	336.0	Not Provided	21	6	2,115,698	1,170,621	3,286,320
1989/90	Unlimited	None	324.0	Not Provided	34	15	6,400,133	1,077,615	7,477,748
1990/91	Unlimited	None	312.0	Not Provided	29	7	2,806,750	1,107,819	3,914,570
1991/92	Unlimited	None	300.0	Not Provided	27	8	3,598,784	1,450,295	5,049,079
1992/93	Unlimited	None	288.0	Not Provided	36	11	4,046,172	2,172,954	6,219,126
1993/94	Unlimited	None	276.0	Not Provided	48	14	4,579,581	1,645,589	6,225,169
1994/95	Unlimited	None	264.0	Not Provided	38	17	6,985,228	1,917,906	8,903,134
1995/96	Unlimited	None	252.0	Not Provided	43	10	3,667,981	880,792	4,548,773
1996/97	Unlimited	None	240.0	Not Provided	52	18	6,366,894	2,360,726	8,727,620
1997/98	Unlimited	None	228.0	Not Provided	48	14	4,535,044	674,863	5,209,908
1998/99	Unlimited	None	216.0	Not Provided	38	8	5,601,157	1,035,395	6,636,552
1999/00	Unlimited	None	204.0	Not Provided	68	9	5,653,237	965,637	6,618,875
2000/01	Unlimited	None	192.0	Not Provided	143	13	6,121,594	1,539,746	7,661,340
2001/02	Unlimited	None	180.0	Not Provided	190	15	8,317,037	1,074,883	9,391,920
2002/03	Unlimited	None	168.0	Not Provided	329	16	10,267,320	2,148,026	12,415,346
2003/04	Unlimited	None	156.0	1,689,505	893	15	9,493,483	723,895	10,217,378
2004/05	Unlimited	None	144.0	1,771,286	1,448	26	15,573,481	1,651,295	17,224,776
2005/06	Unlimited	None	132.0	1,915,930	1,487	20	11,559,801	1,467,472	13,027,273
2006/07	Unlimited	None	120.0	2,009,447	1,375	29	12,868,999	1,289,467	14,158,467
2007/08	Unlimited	None	108.0	2,096,929	1,348	37	11,997,271	1,218,346	13,215,617
2008/09	Unlimited	None	96.0	2,247,761	1,390	42	13,623,329	1,890,871	15,514,200
2009/10	Unlimited	None	84.0	2,036,925	1,442	68	12,689,933	2,078,611	14,768,545
2010/11	Unlimited	None	72.0	1,979,225	1,258	87	10,593,085	1,887,034	12,480,119
2011/12	Unlimited	None	60.0	2,109,455	1,216	78	4,726,241	951,786	5,678,027
2012/13	Unlimited	None	48.0	2,156,439	1,120	233	4,303,784	2,506,732	6,810,515
2013/14	Unlimited	None	36.0	2,256,429	1,114	310	4,253,266	4,053,073	8,306,339
2014/15	Unlimited	None	24.0	2,442,007	1,170	510	4,455,784	4,734,361	9,190,145
2015/16	Unlimited	None	12.0	2,620,064	1,194	818	1,366,412	4,201,588	5,567,999
<b>Total</b>					<b>17,896</b>	<b>2,597</b>	<b>\$245,417,686</b>	<b>\$68,165,906</b>	<b>\$313,583,592</b>

(8), (9) and (10) are gross of recoveries.

We were advised by PRM Consulting that claim data for 2003/04 and prior may not be complete.

Data was provided by DC Office of Risk Management.

Summary of Percent Losses Paid, Losses Reported and Claims Reported

Months of Development (1)	Percent Losses Paid (2)	Percent Losses Reported (3)	Percent Claims Reported (4)
480.0	99.8%	100.0%	100.0%
468.0	99.8%	100.0%	100.0%
456.0	99.7%	100.0%	100.0%
444.0	99.7%	100.0%	100.0%
432.0	99.6%	100.0%	100.0%
420.0	99.6%	100.0%	100.0%
408.0	99.5%	100.0%	100.0%
396.0	99.4%	100.0%	100.0%
384.0	99.3%	100.0%	100.0%
372.0	99.2%	100.0%	100.0%
360.0	99.0%	100.0%	100.0%
348.0	98.9%	100.0%	100.0%
336.0	98.7%	100.0%	100.0%
324.0	98.4%	100.0%	100.0%
312.0	98.2%	100.0%	100.0%
300.0	97.8%	100.0%	100.0%
288.0	97.4%	100.0%	100.0%
276.0	97.0%	100.0%	100.0%
264.0	96.5%	100.0%	100.0%
252.0	95.8%	99.9%	100.0%
240.0	95.1%	99.0%	100.0%
228.0	94.3%	98.7%	100.0%
216.0	94.0%	98.3%	100.0%
204.0	93.5%	97.8%	100.0%
192.0	92.9%	97.3%	100.0%
180.0	92.4%	96.8%	100.0%
168.0	91.4%	96.1%	100.0%
156.0	90.5%	95.2%	100.0%
144.0	88.9%	94.3%	100.0%
132.0	87.0%	93.0%	100.0%
120.0	84.0%	91.5%	100.0%
108.0	80.8%	89.9%	100.0%
96.0	77.3%	88.1%	100.0%
84.0	73.3%	85.6%	100.0%
72.0	68.8%	82.3%	100.0%
60.0	63.4%	77.6%	100.0%
48.0	56.9%	72.2%	100.0%
36.0	49.5%	66.6%	99.9%
24.0	39.3%	59.4%	99.8%
12.0	17.1%	47.5%	96.4%

(2) is from Exhibit WC-2 (page 2).

(3) is from Exhibit WC-2 (page 3).

(4) is from Exhibit WC-2 (page 4).

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Historical Unlimited Paid Losses (\$000) and Unlimited Paid Loss Development

I. Historical Unlimited Paid Losses (\$000)

Claim Period	Months of Development:																			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
1996/97									\$731	\$1,569	\$2,091	\$2,878	\$3,481	\$4,061	\$4,463	\$4,895	\$5,233	\$5,562	\$6,030	\$6,367
1997/98									1,226	1,653	2,010	2,468	2,911	3,086	3,397	3,684	3,956	4,312	4,535	
1998/99									2,054	2,977	3,582	4,072	4,408	4,761	5,012	5,205	5,471	5,601		
1999/00									3,020	3,612	4,062	4,401	4,914	4,953	5,194	5,460	5,653			
2000/01									3,707	4,160	4,589	5,033	5,292	5,503	5,641	5,841				
2001/02				1,060					5,365	5,950	6,379	7,127	7,503	7,971	8,317					
2002/03			1,547	3,393					5,188	5,766	6,160	7,117	7,625	8,067						
2003/04		2,754	4,794	5,690	6,277				8,004	8,373	8,659	9,268	9,493							
2004/05	2,329	6,286	7,831	9,113	10,335	11,051	12,619	13,477	14,011	14,489	15,102	15,573								
2005/06	2,347	5,374	6,567	7,739	8,599	9,263	9,773	10,256	10,643	11,168	11,560									
2006/07	2,024	5,109	6,846	8,274	9,470	10,317	10,949	11,753	12,395	12,869										
2007/08	2,037	5,264	7,018	8,183	9,144	9,876	10,554	11,491	11,997											
2008/09	2,618	6,500	8,535	10,231	11,286	12,088	12,948	13,623												
2009/10	3,093	6,949	8,936	10,066	11,005	12,029	12,690													
2010/11	2,758	6,370	7,946	8,805	9,796	10,593														
2011/12	1,893	3,524	4,124	4,598	4,726															
2012/13	1,528	2,920	3,663	4,304																
2013/14	1,479	3,435	4,253																	
2014/15	1,811	4,456																		
2015/16	1,366																			

II. Unlimited Paid Loss Development

Claim Period	Months of Development:																			
	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	180-192	192-204	204-216	216-228	228-240	240-Ult
1996/97									2,147	1,333	1,377	1,210	1,167	1,089	1,097	1,069	1,063	1,084	1,056	
1997/98									1,332	1,231	1,223	1,144	1,096	1,101	1,084	1,074	1,090	1,052		
1998/99									1,449	1,204	1,137	1,092	1,080	1,053	1,039	1,051	1,024			
1999/00									1,196	1,122	1,086	1,117	1,080	1,049	1,051	1,035				
2000/01									1,244	1,128	1,098	1,097	1,051	1,040	1,048					
2001/02				2,020	1,936	2,439	2,439	2,110	1,301	1,377	1,244	1,127	1,083	1,049	1,048					
2002/03			2,193	1,272	1,407	1,319	1,184	1,184	1,141	1,105	1,076	1,117	1,053	1,062	1,043					
2003/04		1,740	1,187	1,103	1,062	1,133	1,059	1,155	1,092	1,096	1,016	1,060	1,061	1,056						
2004/05	2,698	1,246	1,164	1,134	1,127	1,083	1,068	1,048	1,034	1,042	1,031									
2005/06	2,289	1,222	1,178	1,111	1,077	1,055	1,049	1,038	1,049	1,035										
2006/07	2,524	1,340	1,209	1,145	1,090	1,061	1,073	1,055	1,038											
2007/08	2,564	1,333	1,167	1,116	1,080	1,069	1,089	1,044												
2008/09	2,483	1,313	1,199	1,103	1,071	1,071	1,052													
2009/10	2,246	1,286	1,126	1,093	1,093	1,065														
2010/11	2,310	1,247	1,108	1,113	1,081															
2011/12	1,862	1,170	1,115	1,028																
2012/13	1,911	1,254	1,175																	
2013/14	2,323	1,238																		
2014/15	2,461																			
2015/16																				
Average All	2,336	1,308	1,256	1,203	1,202	1,247	1,229	1,252	1,238	1,118	1,129	1,093	1,073	1,068	1,064	1,057	1,059	1,068	1,056	
Wtd 3	2,244	1,219	1,125	1,088	1,082	1,065	1,070	1,046	1,040	1,036	1,040	1,045	1,054	1,050	1,046	1,051	1,056			
Last 3	2,231	1,221	1,133	1,078	1,082	1,065	1,071	1,045	1,041	1,035	1,043	1,046	1,053	1,051	1,046	1,053	1,059			
Last 5 x-high	2,161	1,247	1,139	1,103	1,084	1,062	1,065	1,065	1,042	1,035	1,064	1,035	1,053	1,054	1,061	1,053	1,059			
Similar	2,443	1,462	1,230	1,137	1,081	1,053	1,047	1,035	1,030	1,022	1,022	1,018	1,010	1,011	1,006	1,006	1,005	1,003	1,061	1,020
Previous	2,300	1,270	1,150	1,115	1,080	1,065	1,065	1,040	1,035	1,030	1,022	1,020	1,018	1,016	1,014	1,012	1,010	1,010	1,005	
Selected	2,300	1,260	1,150	1,115	1,085	1,065	1,055	1,045	1,040	1,035	1,022	1,018	1,010	1,011	1,006	1,006	1,005	1,003	1,061	1,061
Cumulative	5,659	2,548	2,022	1,758	1,577	1,453	1,365	1,293	1,238	1,190	1,150	1,125	1,105	1,084	1,082	1,076	1,070	1,064	1,061	1,061
Percent	17.1%	39.3%	49.5%	56.9%	63.4%	68.8%	73.3%	77.3%	80.8%	84.0%	87.0%	88.9%	90.5%	91.4%	92.4%	92.9%	93.5%	94.0%	94.3%	94.3%

We were advised by PRM Consulting that claim data for 2003/04 and prior may not be complete. As such, we did not rely on the indicated development factors for these years.

Amounts are unlimited and gross of recoveries.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Historical Unlimited Reported Incurred Losses (\$000), and Unlimited Reported Incurred Loss Development

I. Historical Unlimited Reported Incurred Losses (\$000)

Claim Period	Months of Development:																			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
1996/97									\$1,771	\$2,750	\$3,195	\$5,633	\$7,877	\$8,344	\$8,398	\$8,533	\$8,527	\$8,635	\$8,502	\$8,728
1997/98									2,437	3,025	3,320	4,089	4,480	4,572	4,718	4,515	4,753	5,059	5,210	
1998/99							1,076	1,783	1,940	3,132	4,322	5,216	6,066	6,273	6,170	6,300	6,501	6,637		
1999/00							2,671	2,901	4,306	5,143	5,212	5,916	6,238	6,214	6,376	6,501	6,619			
2000/01					1,815	1,712	3,208	4,144	6,977	7,115	6,633	7,019	7,147	7,009	7,278	7,661				
2000/02				1,986	2,965	4,194	5,592	6,446	7,907	8,140	8,239	8,759	9,003	9,057	9,352					
2002/03		3,103	3,103	4,737	7,110	8,895	10,878	11,688	12,026	12,222	12,012	12,386	11,855	12,415						
2003/04		5,662	7,048	7,894	7,956	8,143	9,920	10,038	9,358	9,307	9,455	9,893	10,217							
2004/05	6,580	9,102	11,689	13,106	15,236	15,833	15,874	15,659	16,000	16,730	17,225									
2005/06	7,050	7,380	10,057	11,331	11,867	11,657	11,895	12,148	12,649	13,027										
2006/07	8,117	8,220	9,670	12,109	12,187	12,616	12,920	13,404	14,077	14,158										
2007/08	6,987	8,439	9,254	9,847	10,246	10,801	11,525	12,686	13,216											
2008/09	11,153	10,477	11,564	12,478	13,550	14,168	14,811	15,514												
2009/10	9,116	10,040	11,028	11,712	12,670	13,980	14,769													
2010/11	7,114	8,443	9,569	10,518	11,646	12,480														
2011/12	4,338	4,620	5,382	5,677	5,678															
2012/13	4,069	5,627	6,164	6,811																
2013/14	6,963	8,519																		
2014/15	5,581	9,190																		
2015/16	5,568																			

II. Unlimited Reported Incurred Loss Development

Claim Period	Months of Development:																			
	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	180-192	192-204	204-216	216-228	228-240	240-Ult
1996/97									1,553	1,158	1,769	1,388	1,059	1,006	1,016	0,989	1,013	0,985	1,027	
1997/98									1,241	1,086	1,235	1,093	1,021	1,032	0,957	1,053	1,064	1,050		
1998/99							1,802	1,615	1,380	1,207	1,151	1,011	1,034	0,984	1,021	1,032	1,021			
1999/00							1,066	1,484	1,194	1,013	1,135	1,098	0,993	1,026	1,037	1,001				
2000/01				1,488	1,188	1,560	1,292	1,684	1,020	0,932	1,068	1,018	0,981	1,038	1,053					
2001/02		1,493	1,415	1,333	1,333	1,153	1,153	1,227	1,029	1,012	1,063	1,028	1,006	1,037						
2002/03		1,526	1,501	1,251	1,251	1,223	1,093	1,012	1,016	0,983	1,031	0,957	1,047							
2003/04	1,240	1,120	0,988	1,044	1,044	1,218	1,012	0,932	0,995	1,016	1,046	1,033								
2004/05	1,383	1,019	1,262	1,120	1,162	1,039	1,003	0,986	1,022	1,046	1,030									
2005/06	1,047	1,125	1,211	1,127	1,047	0,982	1,020	1,021	1,041											
2006/07	1,013	1,176	1,252	1,006	1,035	1,024	1,037	1,050	1,006											
2007/08	1,208	1,097	1,064	1,041	1,054	1,067	1,101	1,042												
2008/09	0,939	1,104	1,079	1,086	1,046	1,045	1,048													
2009/10	1,101	1,098	1,062	1,082	1,103	1,056														
2010/11	1,187	1,133	1,099	1,107	1,072															
2011/12	1,065	1,165	1,055	1,000																
2012/13	1,383	1,095	1,105																	
2013/14	1,223	0,975																		
2014/15	1,647																			
2015/16																				
Average All	1,200	1,112	1,167	1,141	1,156	1,158	1,150	1,150	1,136	1,049	1,169	1,074	1,020	1,021	1,017	1,021	1,033	1,007	1,027	
Wtd 3	1,405	1,058	1,090	1,075	1,073	1,055	1,060	1,062	1,022	1,033	1,034	1,001	1,017	1,034	1,038	1,026	1,028	1,003	1,003	1,010
Last 3	1,416	1,078	1,086	1,063	1,074	1,066	1,062	1,038	1,023	1,030	1,036	1,006	1,011	1,034	1,037	1,028	1,033	1,004	1,003	1,010
Last 5 x-Hi,Low	1,264	1,109	1,060	1,069	1,057	1,042	1,035	1,016	1,015	1,019	1,045	1,026	1,011	1,032	1,025	1,028	1,005	1,004	1,003	1,010
Similar	1,491	1,218	1,089	1,055	1,023	1,027	1,015	1,017	1,027	1,007	1,008	1,013	1,009	1,009	0,998	1,003	1,000	1,000	1,030	
Previous	1,220	1,120	1,080	1,075	1,050	1,030	1,025	1,020	1,018	1,016	1,014	1,010	1,009	1,007	1,006	1,005	1,005	1,004	1,003	1,010
Selected	1,250	1,120	1,085	1,075	1,060	1,040	1,030	1,020	1,018	1,016	1,014	1,010	1,009	1,007	1,006	1,005	1,005	1,004	1,003	1,010
Cumulative	2,104	1,683	1,503	1,385	1,288	1,215	1,169	1,135	1,112	1,093	1,075	1,061	1,050	1,033	1,027	1,022	1,022	1,017	1,013	1,010
Percent	47.5%	59.4%	66.6%	72.2%	77.6%	82.3%	85.6%	88.1%	89.9%	91.5%	93.0%	94.3%	95.2%	96.1%	96.8%	97.3%	97.8%	98.3%	98.7%	99.0%

We were advised by PRM Consulting that claim data for 2003/04 and prior may not be complete. As such, we did not rely on the indicated development factors for these years.

Amounts are unlimited and gross of recoveries.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Historical Reported Claims and Reported Claim Development

Claim Period	Months of Development:																				
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	
1996/97									47	52	51	51	52	52	52	52	52	52	52	52	52
1997/98								39	45	46	46	45	48	48	48	48	48	48	48	48	48
1998/99							28	36	36	36	37	37	38	38	38	38	38	38	38	38	38
1999/00						54	62	62	64	69	69	69	69	68	68	68	68	68	68	68	68
2000/01				105	91	139	138	142	143	143	143	143	143	143	143	143	143	143	143	143	143
2001/02				319	329	332	330	330	330	330	329	329	329	329	329	329	329	329	329	329	329
2002/03				781	895	891	892	892	892	892	893	893	893	893	893	893	893	893	893	893	893
2003/04				973	1,489	1,488	1,448	1,448	1,448	1,448	1,448	1,448	1,448	1,448	1,448	1,448	1,448	1,448	1,448	1,448	1,448
2004/05				1,467	1,524	1,525	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487	1,487
2005/06				1,494	1,533	1,372	1,374	1,374	1,374	1,374	1,374	1,374	1,374	1,375	1,375	1,375	1,375	1,375	1,375	1,375	1,375
2006/07				1,544	1,344	1,345	1,347	1,348	1,348	1,348	1,348	1,348	1,348	1,348	1,348	1,348	1,348	1,348	1,348	1,348	1,348
2007/08				1,339	1,389	1,389	1,389	1,389	1,389	1,390	1,390	1,390	1,390	1,390	1,390	1,390	1,390	1,390	1,390	1,390	1,390
2008/09				1,363	1,438	1,440	1,441	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442
2009/10				1,203	1,259	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258
2010/11				1,071	1,116	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119
2011/12				1,071	1,116	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119	1,119
2012/13				1,148	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114	1,114
2013/14				1,148	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170
2014/15				1,148	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170
2015/16				1,148	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170	1,170

II. Reported Claim Development

Claim Period	Months of Development:																			
	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	180-192	192-204	204-216	216-228	228-240	240-UIT
1996/97																				
1997/98																				
1998/99																				
1999/00																				
2000/01																				
2001/02																				
2002/03																				
2003/04																				
2004/05																				
2005/06																				
2006/07																				
2007/08																				
2008/09																				
2009/10																				
2010/11																				
2011/12																				
2012/13																				
2013/14																				
2014/15																				
2015/16																				
Average All	1.064	1.004	1.034	1.062	1.055	1.012	1.029	1.018	1.019	1.001	0.998	1.014	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 3	1.026	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	1.026	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.031	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
x-tilt,low																				
Similar	1.131	1.019	1.010	1.007	1.007	1.005	1.005	1.006	1.006	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Previous	1.040	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.035	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.037	1.002	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Percent	96.4%	99.8%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

We were advised by PRM Consulting that claim data for 2003/04 and prior may not be complete. As such, we did not rely on the indicated development factors for these years.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Historical Ratio of Unlimited Paid Losses and Unlimited Reported Incurred Losses

Claim Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
1996/97									41.3%	57.0%	65.6%	51.1%	44.2%	48.7%	53.1%	57.4%	61.4%	64.4%	70.9%	73.0%
1997/98									50.3%	54.0%	60.5%	60.0%	62.7%	67.5%	72.0%	81.6%	83.2%	85.2%	87.0%	
1998/99									65.6%	70.2%	68.7%	67.9%	72.7%	73.9%	81.2%	82.6%	84.2%	84.4%		
2000/01				53.4%	49.7%	44.4%	53.8%	63.0%	70.1%	70.2%	77.7%	74.9%	78.5%	79.7%	81.5%	82.6%	84.2%	84.4%		
2001/02				72.2%	72.2%	64.7%	69.4%	63.0%	65.6%	68.9%	68.7%	67.9%	74.0%	78.5%	80.2%	79.9%				
2002/03			49.9%	71.6%	60.7%	71.8%	67.5%	71.9%	53.1%	56.8%	69.2%	71.7%	74.0%	78.5%	80.2%					
2003/04		48.5%	68.0%	72.1%	60.7%	58.3%	56.6%	59.9%	67.8%	72.8%	77.4%	81.6%	83.3%	88.0%	88.6%					
2004/05	35.4%	69.1%	84.5%	77.9%	78.9%	76.5%	79.7%	84.9%	89.5%	93.5%	94.5%	93.7%	92.9%	82.7%						
2005/06	33.3%	72.8%	79.1%	76.9%	75.9%	78.1%	83.8%	86.2%	87.6%	88.3%	88.7%	90.4%								
2006/07	24.9%	62.1%	70.8%	68.3%	77.7%	81.8%	84.7%	87.7%	88.1%	90.9%										
2007/08	29.2%	62.4%	75.8%	83.2%	89.2%	91.4%	91.6%	90.6%	90.8%											
2008/09	23.5%	62.0%	73.8%	82.0%	83.3%	85.3%	87.4%	87.8%												
2009/10	33.9%	69.2%	81.0%	85.9%	86.9%	86.0%	85.9%													
2010/11	38.8%	75.4%	83.0%	83.7%	84.1%	84.9%														
2011/12	43.6%	76.3%	76.6%	81.0%	83.2%															
2012/13	37.6%	51.9%	59.4%	63.2%																
2013/14	21.2%	40.3%	51.2%																	
2014/15	32.4%	48.5%																		
2015/16	24.5%																			
Average																				
All	31.5%	61.5%	71.1%	74.9%	76.9%	75.4%	75.6%	75.0%	71.5%	74.1%	76.5%	73.8%	73.8%	74.4%	76.1%	76.8%	78.5%	76.0%	79.0%	73.0%
Least 3	26.1%	48.9%	62.4%	76.0%	84.7%	85.4%	88.3%	88.7%	88.8%	89.9%	91.2%	86.0%	86.1%	83.1%	83.4%	81.7%	84.3%	76.0%		
Least 5	31.5%	58.6%	72.4%	82.2%	84.8%	85.4%	86.0%	87.2%	89.0%	89.9%	85.5%	81.9%	81.3%	80.3%	81.0%	81.3%				
x=High																				
Implicit	35.9%	66.1%	74.3%	78.8%	81.7%	83.6%	85.6%	87.7%	88.9%	91.8%	93.5%	94.3%	95.0%	95.1%	95.5%	95.5%	95.6%	95.6%	95.5%	

Developed Unlimited Paid Losses

Claim Period (1)	Months of Development 9/30/16 (2)	Unlimited Paid Losses 9/30/16 (3)	Percent Losses Paid (4)	Developed Unlimited Paid Losses (3)/(4) (5)
2004/05	144.0	\$15,384,602	88.9%	\$17,309,516
2005/06	132.0	11,429,487	87.0%	13,142,449
2006/07	120.0	12,805,790	84.0%	15,240,397
2007/08	108.0	11,919,074	80.8%	14,752,504
2008/09	96.0	13,313,573	77.3%	17,220,039
2009/10	84.0	12,312,878	73.3%	16,801,635
2010/11	72.0	10,325,464	68.8%	15,005,525
2011/12	60.0	4,602,924	63.4%	7,257,803
2012/13	48.0	4,267,015	56.9%	7,501,885
2013/14	36.0	4,245,982	49.5%	8,584,642
2014/15	24.0	4,431,968	39.3%	11,290,449
2015/16	12.0	1,366,412	17.1%	8,006,154
<b>Total</b>		<b>\$106,405,169</b>		<b>\$152,112,997</b>

(3) is from Exhibit WC-1.

(4) is from Exhibit WC-2.

Developed Unlimited Reported Incurred Losses

Claim Period (1)	Months of Development 9/30/16 (2)	Unlimited Reported Incurred Losses 9/30/16 (3)	Percent Losses Reported (4)	Developed Unlimited Reported Incurred Losses (3)/(4) (5)
2004/05	144.0	\$17,035,897	94.3%	\$18,067,295
2005/06	132.0	12,896,959	93.0%	13,869,264
2006/07	120.0	14,095,258	91.5%	15,400,429
2007/08	108.0	13,137,420	89.9%	14,612,269
2008/09	96.0	15,204,444	88.1%	17,249,571
2009/10	84.0	14,391,489	85.6%	16,817,084
2010/11	72.0	12,212,498	82.3%	14,841,671
2011/12	60.0	5,554,710	77.6%	7,155,592
2012/13	48.0	6,773,747	72.2%	9,380,405
2013/14	36.0	8,299,055	66.6%	12,469,557
2014/15	24.0	9,166,329	59.4%	15,425,379
2015/16	12.0	5,567,999	47.5%	11,712,500
<b>Total</b>		<b>\$134,335,804</b>		<b>\$167,001,016</b>

(3) is from Exhibit WC-1.

(4) is from Exhibit WC-2.

Developed Unlimited Case Reserves

Claim Period (1)	Months of Development 9/30/16 (2)	Percent Losses Paid (3)	Percent Losses Reported (4)	Percent Losses Reserved 9/30/16 [(4)-(3)]/ [100.0%-(3)] (5)	Unlimited Paid Losses 9/30/16 (6)	Unlimited Case Reserves 9/30/16 (7)	Developed Unlimited Case Reserves (6)+(7)/(5) (8)
2004/05	144.0	88.9%	94.3%	48.7%	\$15,384,602	\$1,651,295	\$18,777,735
2005/06	132.0	87.0%	93.0%	46.2%	11,429,487	1,467,472	14,604,943
2006/07	120.0	84.0%	91.5%	46.9%	12,805,790	1,289,467	15,552,379
2007/08	108.0	80.8%	89.9%	47.4%	11,919,074	1,218,346	14,486,783
2008/09	96.0	77.3%	88.1%	47.7%	13,313,573	1,890,871	17,274,567
2009/10	84.0	73.3%	85.6%	46.0%	12,312,878	2,078,611	16,830,369
2010/11	72.0	68.8%	82.3%	43.2%	10,325,464	1,887,034	14,693,437
2011/12	60.0	63.4%	77.6%	38.8%	4,602,924	951,786	7,053,514
2012/13	48.0	56.9%	72.2%	35.6%	4,267,015	2,506,732	11,316,923
2013/14	36.0	49.5%	66.6%	33.8%	4,245,982	4,053,073	16,228,996
2014/15	24.0	39.3%	59.4%	33.2%	4,431,968	4,734,361	18,690,731
2015/16	12.0	17.1%	47.5%	36.7%	1,366,412	4,201,588	12,801,531
<b>Total</b>					<b>\$106,405,169</b>	<b>\$68,165,906</b>	<b>\$178,311,908</b>

(3) and (4) are from Exhibit WC-2.

(6) and (7) are from Exhibit WC-1.

Preliminary Projected Ultimate Unlimited Losses to 2015/16

Claim Period (1)	Developed Unlimited Paid Losses (2)	Developed Unlimited Reported Incurred Losses (3)	Developed Unlimited Case Reserves (4)	Preliminary Projected Ultimate Unlimited Losses (5)
2004/05	\$17,309,516	\$18,067,295	\$18,777,735	\$18,777,735
2005/06	13,142,449	13,869,264	14,604,943	14,604,943
2006/07	15,240,397	15,400,429	15,552,379	15,552,379
2007/08	14,752,504	14,612,269	14,486,783	14,486,783
2008/09	17,220,039	17,249,571	17,274,567	17,272,068
2009/10	16,801,635	16,817,084	16,830,369	16,827,712
2010/11	15,005,525	14,841,671	14,693,437	14,737,907
2011/12	7,257,803	7,155,592	7,053,514	7,094,345
2012/13	7,501,885	9,380,405	11,316,923	10,348,664
2013/14	8,584,642	12,469,557	16,228,996	14,349,276
2014/15	11,290,449	15,425,379	18,690,731	17,058,055
2015/16	8,006,154	11,712,500	12,801,531	12,257,015
<b>Total</b>	<b>\$152,112,997</b>	<b>\$167,001,016</b>	<b>\$178,311,908</b>	<b>\$173,366,883</b>

(2) is from Exhibit WC-3.

(3) is from Exhibit WC-4.

(4) is from Exhibit WC-5.

(5) is based on (2) to (4) and actuarial judgment.

Bornhuetter - Ferguson Analysis

I. A-priori Loss Rate

Claim Period (1)	Preliminary Projected Ultimate Unlimited Losses (2)	Payroll (000) (3)	Unlimited Loss Rate per \$100 of Payroll (2)/(3)/10 (4)	Loss Rate Trend (2016/17 = 1.000) (5)	Trended Unlimited Loss Rate per \$100 of Payroll (4)X(5) (6)	Projected A-priori Loss Rate per \$100 of Payroll (7)/(5) (8)
2006/07	\$15,552,379	\$2,009,447	\$0.77	1.232	\$0.95	\$0.58
2007/08	14,486,783	2,096,929	0.69	1.206	0.83	0.59
2008/09	17,272,068	2,247,761	0.77	1.179	0.91	0.61
2009/10	16,827,712	2,036,925	0.83	1.154	0.95	0.62
2010/11	14,737,907	1,979,225	0.74	1.131	0.84	0.63
2011/12	7,094,345	2,109,455	0.34	1.109	0.37	0.64
2012/13	10,348,664	2,156,439	0.48	1.087	0.52	0.66
2013/14	14,349,276	2,256,429	0.64	1.064	0.68	0.67
2014/15	17,058,055	2,442,007	0.70	1.041	0.73	0.69
2015/16	12,257,015	2,620,064	0.47	1.020	0.48	0.70

(7) Projected 2016/17 a-priori loss rate per \$100 of Payroll \$0.71

II. Bornhuetter - Ferguson Analysis Based on Unlimited Paid Losses

Claim Period (1)	Unlimited Paid Losses 9/30/16 (2)	Percent Losses Paid (3)	Projected A-priori Loss Rate per \$100 of Payroll (4)	Payroll (000) (5)	B-F Unpaid Losses [100.0%-(3)] X(4)X(5)X10 (6)	B-F Ultimate Unlimited Paid Losses (2)+(6) (7)
2011/12	\$4,602,924	63.4%	\$0.64	\$2,109,455	\$4,972,862	\$9,575,786
2012/13	4,267,015	56.9%	0.66	2,156,439	6,112,521	10,379,536
2013/14	4,245,982	49.5%	0.67	2,256,429	7,657,760	11,903,742
2014/15	4,431,968	39.3%	0.69	2,442,007	10,180,717	14,612,685
2015/16	1,366,412	17.1%	0.70	2,620,064	15,218,503	16,584,914

III. Bornhuetter - Ferguson Analysis Based on Unlimited Reported Incurred Losses

Claim Period (1)	Unlimited Reported Incurred Losses 9/30/16 (2)	Percent Losses Reported (3)	Projected A-priori Loss Rate per \$100 of Payroll (4)	Payroll (000) (5)	B-F Unreported Losses [100.0%-(3)] X(4)X(5)X10 (6)	B-F Ultimate Unlimited Reported Losses (2)+(6) (7)
2011/12	\$5,554,710	77.6%	\$0.64	\$2,109,455	\$3,041,450	\$8,596,160
2012/13	6,773,747	72.2%	0.66	2,156,439	3,939,095	10,712,842
2013/14	8,299,055	66.6%	0.67	2,256,429	5,067,639	13,366,694
2014/15	9,166,329	59.4%	0.69	2,442,007	6,800,396	15,966,725
2015/16	5,567,999	47.5%	0.70	2,620,064	9,626,792	15,194,792

Section I, (2) is from Exhibit WC-6.

Section I, (3), Section II, (5) and Section III, (5) are from Exhibit WC-10.

Section I, (5) is from Exhibit WC-15.

Section I, (7) is based on Section I, (6) and actuarial judgment.

Sections II and III, (2) are from Exhibit WC-1.

Sections II and III, (3) are from Exhibit WC-2.

Sections II and III, (4) are from Section I, (8).

Frequency Times Severity Analysis

I. Projected Ultimate Claims

Claim Period (1)	Months of Development 9/30/16 (2)	Reported Claims 9/30/16 (3)	Percent Claims Reported (4)	Projected Ultimate Claims (3)/(4) (5)	Payroll (000) (6)	Frequency (per \$1M of Payroll) (5)/(6)X1,000 (7)
2006/07	120.0	1,375	100.0%	1,375	\$2,009,447	0.68
2007/08	108.0	1,348	100.0%	1,348	2,096,929	0.64
2008/09	96.0	1,390	100.0%	1,390	2,247,761	0.62
2009/10	84.0	1,442	100.0%	1,442	2,036,925	0.71
2010/11	72.0	1,258	100.0%	1,258	1,979,225	0.64
2011/12	60.0	1,216	100.0%	1,216	2,109,455	0.58
2012/13	48.0	1,120	100.0%	1,120	2,156,439	0.52
2013/14	36.0	1,114	99.9%	1,115	2,256,429	0.49
2014/15	24.0	1,170	99.8%	1,172	2,442,007	0.48
2015/16	12.0	1,194	96.4%	1,238	2,620,064	0.47

II. Frequency Times Severity

Claim Period (1)	Preliminary Projected Ultimate Unlimited Losses (2)	Projected Ultimate Claims (3)	Average Severity (2)/(3) (4)	Severity Trend (2016/17 = 1.000) (5)	Trended Average Claim Severity (4)X(5) (6)	De-Trended Projected 2016/17 Average Claim Severity (7)/(5) (8)	Frequency Times Severity (3)X(8) (9)
2006/07	\$15,552,379	1,375	\$11,311	1.656	\$18,734	\$8,804	\$12,105,680
2007/08	14,486,783	1,348	10,747	1.573	16,905	9,270	12,496,516
2008/09	17,272,068	1,390	12,426	1.494	18,563	9,761	13,568,342
2009/10	16,827,712	1,442	11,670	1.419	16,561	10,276	14,817,754
2010/11	14,737,907	1,258	11,715	1.350	15,817	10,801	13,587,924
2011/12	7,094,345	1,216	5,834	1.285	7,497	11,348	13,798,867
2012/13	10,348,664	1,120	9,240	1.223	11,302	11,922	13,352,583
2013/14	14,349,276	1,115	12,869	1.163	14,961	12,544	13,986,507
2014/15	17,058,055	1,172	14,555	1.104	16,073	13,205	15,476,300
2015/16	12,257,015	1,238	9,901	1.051	10,402	13,880	17,183,654
(7) Projected 2016/17 average claim severity					\$14,583		

Section I, (3) is from Exhibit WC-1.

Section I, (4) is from Exhibit WC-2.

Section I, (6) is from Exhibit WC-10.

Section II, (2) is from Exhibit WC-6.

Section II, (3) is from Section I, (5).

Section II, (5) is from Exhibit WC-15.

Section II, (7) is based on (6) and actuarial judgment.

Projected Ultimate Unlimited Losses to 2015/16

Claim Period (1)	Developed Unlimited Paid Losses (2)	Developed Unlimited Reported Incurred Losses (3)	Developed Unlimited Case Reserves (4)	B-F Ultimate Unlimited Paid Losses (5)	B-F Ultimate Unlimited Reported Losses (6)	Frequency Times Severity (7)	Projected Ultimate Unlimited Losses (8)
to 1987/88							\$66,952,660
1988/89							3,403,382
1989/90							7,585,510
1990/91							4,025,352
1991/92							5,193,734
1992/93							6,433,573
1993/94							6,389,728
1994/95							9,090,221
1995/96							4,636,852
1996/97							9,327,433
1997/98							5,404,402
1998/99							6,989,768
1999/00							7,095,895
2000/01							8,575,701
2001/02							10,178,472
2002/03							13,968,567
2003/04							10,886,970
2004/05	\$17,309,516	\$18,067,295	\$18,777,735				18,778,000
2005/06	13,142,449	13,869,264	14,604,943				14,605,000
2006/07	15,240,397	15,400,429	15,552,379				15,552,000
2007/08	14,752,504	14,612,269	14,486,783				14,487,000
2008/09	17,220,039	17,249,571	17,274,567				17,272,000
2009/10	16,801,635	16,817,084	16,830,369				16,828,000
2010/11	15,005,525	14,841,671	14,693,437				14,738,000
2011/12	7,257,803	7,155,592	7,053,514	9,575,786	8,596,160	13,798,867	7,094,000
2012/13	7,501,885	9,380,405	11,316,923	10,379,536	10,712,842	13,352,583	10,349,000
2013/14	8,584,642	12,469,557	16,228,996	11,903,742	13,366,694	13,986,507	14,006,000
2014/15	11,290,449	15,425,379	18,690,731	14,612,685	15,966,725	15,476,300	16,193,000
2015/16	8,006,154	11,712,500	12,801,531	16,584,914	15,194,792	17,183,654	14,566,000

(2) is from Exhibit WC-3.

(3) is from Exhibit WC-4.

(4) is from Exhibit WC-5.

(5) and (6) are from Exhibit WC-7.

(7) is from Exhibit WC-8.

(8) through 2003/04 is from Exhibit WC-11. Subsequently, (8) is based on (2) to (7) and actuarial judgment.

Projected Ultimate Unlimited Losses for 2016/17 and Subsequent

Claim Period (1)	Projected Ultimate Unlimited Losses (2)	Payroll (000) (3)	Unlimited Loss Rate per \$100 of Payroll (2)/(3)/10 (4)	Loss Rate Trend (2016/17 = 1.000) (5)	Trended Unlimited Loss Rate per \$100 of Payroll (4)X(5) (6)
2006/07	\$15,552,000	\$2,009,447	\$0.77	1.232	\$0.95
2007/08	14,487,000	2,096,929	0.69	1.206	0.83
2008/09	17,272,000	2,247,761	0.77	1.179	0.91
2009/10	16,828,000	2,036,925	0.83	1.154	0.95
2010/11	14,738,000	1,979,225	0.74	1.131	0.84
2011/12	7,094,000	2,109,455	0.34	1.109	0.37
2012/13	10,349,000	2,156,439	0.48	1.087	0.52
2013/14	14,006,000	2,256,429	0.62	1.064	0.66
2014/15	16,193,000	2,442,007	0.66	1.041	0.69
2015/16	14,566,000	2,620,064	0.56	1.020	0.57
Total	\$141,085,000	\$21,954,681	\$0.64		\$0.73

Claim Period (1)	Projected Unlimited Loss Rate per \$100 of Payroll (7)	Projected Payroll (000) (8)	Projected Ultimate Unlimited Losses (7)X(8)X10 (9)	Present Value Factor (10)	Present Value of Projected Unlimited Loss Rate per \$100 of Payroll (7)X(10) (11)	Present Value of Projected Ultimate Unlimited Losses (8)X(11)X10 (12)
2016/17	\$0.72	\$2,829,883	\$20,326,000	0.92	\$0.66	\$18,606,000
2017/18	0.73	2,914,780	21,354,000	0.92	0.67	19,547,000

(2) is from Exhibit WC-9.

(3) was provided by DC Office of Risk Management.

(5) is from Exhibit WC-15.

(7) 2016/17 is based on (6) and actuarial judgment.  
Other period(s) based on 2016/17 plus the trend in Exhibit WC-15.

(8) to 2016/17 was provided by DC Office of Risk Management. Other claim periods are based on a 3% trend.

(10) is based on a 1.75% interest rate and the payout pattern in Exhibit WC-2.

Estimated Outstanding Losses as of September 30, 2016

Claim Period (1)	Unlimited Paid Losses 9/30/16 (2)	Unlimited Case Reserves 9/30/16 (3)	Unlimited Reported Incurred Losses 9/30/16 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR Losses 9/30/16 (6)	Estimated Outstanding Losses 9/30/16 (3)+(6) (7)	Present Value Factor (8)	Present Value of Estimated Outstanding Losses 9/30/16 (7)X(8) (9)
to 1987/88	\$46,835,300	\$18,288,508	\$65,123,809	\$66,952,660	\$1,828,851	\$20,117,359	0.960	\$19,317,904
1988/89	2,115,698	1,170,621	3,286,320	3,403,382	117,062	1,287,684	0.93	1,199,449
1989/90	6,400,133	1,077,615	7,477,748	7,585,510	107,762	1,185,377	0.93	1,100,515
1990/91	2,806,750	1,107,819	3,914,570	4,025,352	110,782	1,218,601	0.93	1,127,980
1991/92	3,598,409	1,450,295	5,048,704	5,193,734	145,030	1,595,325	0.92	1,472,700
1992/93	4,043,323	2,172,954	6,216,277	6,433,573	217,295	2,390,249	0.92	2,201,146
1993/94	4,579,581	1,645,589	6,225,169	6,389,728	164,559	1,810,147	0.92	1,663,284
1994/95	6,980,524	1,917,906	8,898,430	9,090,221	191,791	2,109,697	0.92	1,934,717
1995/96	3,667,981	880,792	4,548,773	4,636,852	88,079	968,871	0.92	886,947
1996/97	6,366,894	2,360,726	8,727,620	9,327,433	599,813	2,960,539	0.91	2,705,941
1997/98	4,535,044	674,863	5,209,908	5,404,402	194,494	869,357	0.91	793,480
1998/99	5,554,764	1,035,395	6,590,159	6,989,768	399,609	1,435,004	0.90	1,293,764
1999/00	5,646,621	965,637	6,612,259	7,095,895	483,636	1,449,274	0.89	1,295,464
2000/01	6,106,922	1,539,746	7,646,668	8,575,701	929,033	2,468,779	0.89	2,191,444
2001/02	8,308,497	1,074,883	9,383,380	10,178,472	795,093	1,869,976	0.88	1,647,977
2002/03	10,036,966	2,148,026	12,184,992	13,968,567	1,783,575	3,931,601	0.88	3,463,998
2003/04	9,437,545	723,895	10,161,440	10,886,970	725,531	1,449,425	0.88	1,272,705
2004/05	15,384,602	1,651,295	17,035,897	18,778,000	1,742,103	3,393,398	0.88	2,992,178
2005/06	11,429,487	1,467,472	12,896,959	14,605,000	1,708,041	3,175,513	0.89	2,810,912
2006/07	12,805,790	1,289,467	14,095,258	15,552,000	1,456,742	2,746,209	0.89	2,451,204
2007/08	11,919,074	1,218,346	13,137,420	14,487,000	1,349,580	2,567,926	0.90	2,302,460
2008/09	13,313,573	1,890,871	15,204,444	17,272,000	2,067,556	3,958,427	0.90	3,555,611
2009/10	12,312,878	2,078,611	14,391,489	16,828,000	2,436,511	4,515,122	0.90	4,060,390
2010/11	10,325,464	1,887,034	12,212,498	14,738,000	2,525,502	4,412,536	0.90	3,968,356
2011/12	4,602,924	951,786	5,554,710	7,094,000	1,539,290	2,491,076	0.90	2,241,452
2012/13	4,267,015	2,506,732	6,773,747	10,349,000	3,575,253	6,081,985	0.90	5,477,600
2013/14	4,245,982	4,053,073	8,299,055	14,006,000	5,706,945	9,760,018	0.90	8,791,720
2014/15	4,431,968	4,734,361	9,166,329	16,193,000	7,026,671	11,761,032	0.90	10,622,246
2015/16	1,366,412	4,201,588	5,567,999	14,566,000	8,998,001	13,199,589	0.92	12,083,591
Total	\$243,426,122	\$68,165,906	\$311,592,028	\$360,606,218	\$49,014,189	\$117,180,096		\$106,927,135

(2), (3) and (4) are net of specific self-insured retention and aggregate retention.

(5) through 2003/04 = (4) + (6). Subsequently, (5) is from Exhibit WC-9.

(6) through 2003/04 is from Exhibit WC-12. Subsequently, (6) = (5) - (4).

(8) is based on a 1.75% interest rate and the payout pattern in Exhibit WC-2.

Projected IBNR as of September 30, 2016 for 2003/04 and Prior

Claim Period (1)	Months of Development 9/30/16 (2)	Percent Losses Paid (3)	Percent Losses Reported (4)	Indicated IBNR-to-Case Ratio (5)	Unlimited Case Reserves 9/30/16 (6)	Estimated IBNR 9/30/16 (5) x (6) (7)
1960/61	672	100.0%	100.0%	0.100	\$105,679	\$10,568
1961/62	660	100.0%	100.0%	0.100	0	0
1962/63	648	100.0%	100.0%	0.100	0	0
1963/64	636	100.0%	100.0%	0.100	0	0
1964/65	624	100.0%	100.0%	0.100	0	0
1965/66	612	100.0%	100.0%	0.100	0	0
1966/67	600	100.0%	100.0%	0.100	130,597	13,060
1967/68	588	100.0%	100.0%	0.100	0	0
1968/69	576	100.0%	100.0%	0.100	402,401	40,240
1969/70	564	100.0%	100.0%	0.100	17,424	1,742
1970/71	552	100.0%	100.0%	0.100	0	0
1971/72	540	100.0%	100.0%	0.100	1,075,580	107,558
1972/73	528	100.0%	100.0%	0.100	94,903	9,490
1973/74	516	100.0%	100.0%	0.100	479,834	47,983
1974/75	504	100.0%	100.0%	0.100	198,566	19,857
1975/76	492	100.0%	100.0%	0.100	923,665	92,366
1976/77	480	99.8%	100.0%	0.100	1,213,510	121,351
1977/78	468	99.8%	100.0%	0.100	128,292	12,829
1978/79	456	99.7%	100.0%	0.100	682,361	68,236
1979/80	444	99.7%	100.0%	0.100	745,499	74,550
1980/81	432	99.6%	100.0%	0.100	570,841	57,084
1981/82	420	99.6%	100.0%	0.100	573,920	57,392
1982/83	408	99.5%	100.0%	0.100	774,002	77,400
1983/84	396	99.4%	100.0%	0.100	4,923,096	492,310 *
1984/85	384	99.3%	100.0%	0.100	820,415	82,042
1985/86	372	99.2%	100.0%	0.100	1,987,861	198,786
1986/87	360	99.0%	100.0%	0.100	1,105,558	110,556
1987/88	348	98.9%	100.0%	0.100	1,334,503	133,450
1988/89	336	98.7%	100.0%	0.100	1,170,621	117,062
1989/90	324	98.4%	100.0%	0.100	1,077,615	107,762
1990/91	312	98.2%	100.0%	0.100	1,107,819	110,782
1991/92	300	97.8%	100.0%	0.100	1,450,295	145,030
1992/93	288	97.4%	100.0%	0.100	2,172,954	217,295
1993/94	276	97.0%	100.0%	0.100	1,645,589	164,559
1994/95	264	96.5%	100.0%	0.100	1,917,906	191,791
1995/96	252	95.8%	99.9%	0.100	880,792	88,079
1996/97	240	95.1%	99.0%	0.254	2,360,726	599,813
1997/98	228	94.3%	98.7%	0.288	674,863	194,494
1998/99	216	94.0%	98.3%	0.386	1,035,395	399,609
1999/00	204	93.5%	97.8%	0.501	965,637	483,636
2000/01	192	92.9%	97.3%	0.603	1,539,746	929,033
2001/02	180	92.4%	96.8%	0.740	1,074,883	795,093
2002/03	168	91.4%	96.1%	0.830	2,148,026	1,783,575
2003/04	156	90.5%	95.2%	1.002	723,895	725,531
Total					\$40,235,271	\$8,881,994

(3) and (4) are from Exhibit WC-2.

(5) =  $[1.0 - (3)] / [(4) - (3)] - 1.0$ , subject to a minimum of 10%.

(6) was provided by DC Office of Risk Management.

\* indicates IBNR on claims with case reserves > \$1 million was limited to 10% of case reserves.

Projected Losses Paid October 1, 2016 to September 30, 2017

Claim Period (1)	Months of Development 9/30/16 (2)	Percent Losses Paid (3)	Months of Development 9/30/17 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/16 to 9/30/17 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/16 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/17 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/17 (9)X(10) (11)
to 1987/88	348.0	98.9%	360.0	99.0%	15.0% *	\$20,117,359	\$3,017,604	\$17,099,755	0.94	\$16,049,706
1988/89	336.0	98.7%	348.0	98.9%	15.0% *	1,287,684	193,153	1,094,531	0.93	1,023,238
1989/90	324.0	98.4%	336.0	98.7%	15.0% *	1,185,377	177,807	1,007,570	0.93	938,529
1990/91	312.0	98.2%	324.0	98.4%	15.0% *	1,218,601	182,790	1,035,811	0.93	961,656
1991/92	300.0	97.8%	312.0	98.2%	15.0% *	1,595,325	239,299	1,356,026	0.93	1,255,186
1992/93	288.0	97.4%	300.0	97.8%	15.0% *	2,390,249	358,537	2,031,712	0.92	1,875,544
1993/94	276.0	97.0%	288.0	97.4%	15.0% *	1,810,147	271,522	1,538,625	0.92	1,416,897
1994/95	264.0	96.5%	276.0	97.0%	15.0% *	2,109,697	316,455	1,793,242	0.92	1,647,751
1995/96	252.0	95.8%	264.0	96.5%	15.0% *	968,871	145,331	823,540	0.92	755,235
1996/97	240.0	95.1%	252.0	95.8%	15.0% *	2,960,539	444,081	2,516,458	0.92	2,303,675
1997/98	228.0	94.3%	240.0	95.1%	15.0% *	869,357	130,404	738,953	0.91	675,405
1998/99	216.0	94.0%	228.0	94.3%	4.7% *	1,435,004	67,074	1,367,930	0.91	1,248,538
1999/00	204.0	93.5%	216.0	94.0%	7.2% *	1,449,274	104,258	1,345,016	0.90	1,212,633
2000/01	192.0	92.9%	204.0	93.5%	7.9% *	2,468,779	195,107	2,273,672	0.89	2,032,370
2001/02	180.0	92.4%	192.0	92.9%	7.3% *	1,869,976	136,202	1,733,774	0.89	1,539,007
2002/03	168.0	91.4%	180.0	92.4%	11.7% *	3,931,601	458,702	3,472,899	0.88	3,060,605
2003/04	156.0	90.5%	168.0	91.4%	9.5% *	1,449,425	137,745	1,311,680	0.88	1,155,676
2004/05	144.0	88.9%	156.0	90.5%	14.4% *	3,393,398	488,183	2,905,215	0.88	2,551,000
2005/06	132.0	87.0%	144.0	88.9%	14.7% *	3,175,513	466,139	2,709,374	0.88	2,389,030
2006/07	120.0	84.0%	132.0	87.0%	15.0% *	2,746,209	411,931	2,334,278	0.89	2,066,264
2007/08	108.0	80.8%	120.0	84.0%	15.0% *	2,567,926	385,189	2,182,737	0.89	1,948,262
2008/09	96.0	77.3%	108.0	80.8%	15.0% *	3,958,427	593,764	3,364,663	0.90	3,016,832
2009/10	84.0	73.3%	96.0	77.3%	15.0% *	4,515,122	677,268	3,837,854	0.90	3,447,308
2010/11	72.0	68.8%	84.0	73.3%	14.3% *	4,412,536	632,790	3,779,746	0.90	3,399,076
2011/12	60.0	63.4%	72.0	68.8%	14.7% *	2,491,076	367,109	2,123,967	0.90	1,910,161
2012/13	48.0	56.9%	60.0	63.4%	15.0% *	6,081,985	912,298	5,169,687	0.90	4,651,647
2013/14	36.0	49.5%	48.0	56.9%	14.7% *	9,760,018	1,432,730	8,327,288	0.90	7,499,781
2014/15	24.0	39.3%	36.0	49.5%	15.0% *	11,761,032	1,764,155	9,996,877	0.90	9,005,080
2015/16	12.0	17.1%	24.0	39.3%	15.0% *	13,199,589	1,979,938	11,219,651	0.90	10,133,285
2016/17	0.0	0.0%	12.0	17.1%	15.0% *	20,326,000	3,048,900	17,277,100	0.92	15,816,357
<b>Total</b>						<b>\$137,506,096</b>	<b>\$19,736,465</b>	<b>\$117,769,631</b>		<b>\$106,985,734</b>

\* - Limited to a maximum of 15% per actuarial judgment.

(3) and (5) are from Exhibit WC-2.

(7) to 2015/16 is from Exhibit WC-11. The amount for 2016/17 is from Exhibit WC-10.

(10) is based on a 1.75% interest rate and the payout pattern in Exhibit WC-2.

Projected Losses Paid October 1, 2017 to September 30, 2018

Claim Period (1)	Months of Development 9/30/17 (2)	Percent Losses Paid (3)	Months of Development 9/30/18 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/17 to 9/30/18 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/17 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/18 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/18 (9)X(10) (11)
to 1987/88	360.0	99.0%	372.0	99.2%	15.0% *	\$17,099,755	\$2,564,963	\$14,534,792	0.94	\$13,701,752
1988/89	348.0	98.9%	360.0	99.0%	15.0% *	1,094,531	164,180	930,351	0.94	873,221
1989/90	336.0	98.7%	348.0	98.9%	15.0% *	1,007,570	151,136	856,434	0.93	800,650
1990/91	324.0	98.4%	336.0	98.7%	15.0% *	1,035,811	155,372	880,439	0.93	820,109
1991/92	312.0	98.2%	324.0	98.4%	15.0% *	1,356,026	203,404	1,152,622	0.93	1,070,105
1992/93	300.0	97.8%	312.0	98.2%	15.0% *	2,031,712	304,757	1,726,955	0.93	1,598,531
1993/94	288.0	97.4%	300.0	97.8%	15.0% *	1,538,625	230,794	1,307,831	0.92	1,207,304
1994/95	276.0	97.0%	288.0	97.4%	15.0% *	1,793,242	268,986	1,524,256	0.92	1,403,665
1995/96	264.0	96.5%	276.0	97.0%	15.0% *	823,540	123,531	700,009	0.92	643,215
1996/97	252.0	95.8%	264.0	96.5%	15.0% *	2,516,458	377,469	2,138,989	0.92	1,961,579
1997/98	240.0	95.1%	252.0	95.8%	15.0% *	738,953	110,843	628,110	0.92	574,999
1998/99	228.0	94.3%	240.0	95.1%	15.0% *	1,367,930	205,189	1,162,741	0.91	1,062,749
1999/00	216.0	94.0%	228.0	94.3%	4.7% *	1,345,016	62,868	1,282,148	0.91	1,170,243
2000/01	204.0	93.5%	216.0	94.0%	7.2% *	2,273,672	163,564	2,110,108	0.90	1,902,421
2001/02	192.0	92.9%	204.0	93.5%	7.9% *	1,733,774	137,019	1,596,755	0.89	1,427,293
2002/03	180.0	92.4%	192.0	92.9%	7.3% *	3,472,899	252,953	3,219,946	0.89	2,858,228
2003/04	168.0	91.4%	180.0	92.4%	11.7% *	1,311,680	153,034	1,158,646	0.88	1,021,095
2004/05	156.0	90.5%	168.0	91.4%	9.5% *	2,905,215	276,094	2,629,121	0.88	2,316,428
2005/06	144.0	88.9%	156.0	90.5%	14.4% *	2,709,374	389,777	2,319,597	0.88	2,036,783
2006/07	132.0	87.0%	144.0	88.9%	14.7% *	2,334,278	342,653	1,991,625	0.88	1,756,144
2007/08	120.0	84.0%	132.0	87.0%	15.0% *	2,182,737	327,411	1,855,326	0.89	1,642,304
2008/09	108.0	80.8%	120.0	84.0%	15.0% *	3,364,663	504,699	2,859,964	0.89	2,552,739
2009/10	96.0	77.3%	108.0	80.8%	15.0% *	3,837,854	575,678	3,262,176	0.90	2,924,940
2010/11	84.0	73.3%	96.0	77.3%	15.0% *	3,779,746	566,962	3,212,784	0.90	2,885,846
2011/12	72.0	68.8%	84.0	73.3%	14.3% *	2,123,967	304,593	1,819,374	0.90	1,636,139
2012/13	60.0	63.4%	72.0	68.8%	14.7% *	5,169,687	761,855	4,407,832	0.90	3,964,125
2013/14	48.0	56.9%	60.0	63.4%	15.0% *	8,327,288	1,249,093	7,078,195	0.90	6,368,909
2014/15	36.0	49.5%	48.0	56.9%	14.7% *	9,996,877	1,467,500	8,529,377	0.90	7,681,788
2015/16	24.0	39.3%	36.0	49.5%	15.0% *	11,219,651	1,682,948	9,536,703	0.90	8,590,560
2016/17	12.0	17.1%	24.0	39.3%	15.0% *	17,277,100	2,591,565	14,685,535	0.90	13,263,577
2017/18	0.0	0.0%	12.0	17.1%	15.0% *	21,354,000	3,203,100	18,150,900	0.92	16,616,279
Total						\$139,123,631	\$19,873,990	\$119,249,641		\$108,333,720

\* - Limited to a maximum of 15% per actuarial judgment.

(3) and (5) are from Exhibit WC-2.

(7) to 2016/17 is from Exhibit WC-13, (9). The amount for 2017/18 is from Exhibit WC-10.

(10) is based on a 1.75% interest rate and the payout pattern in Exhibit WC-2.

Loss Rate and Severity Trend

I. Benefit Level Changes

Effective Date (1)	Benefit Level Change (2)	Cumulative Benefit Level Change (3)
01/01/07	1.002	1.002
01/01/08	1.003	1.005
01/01/09	1.002	1.007
01/01/10	1.002	1.009
01/01/14	1.002	1.011
01/01/15	1.002	1.013

II. Loss Rate and Severity Trend

Claim Period (1)	Benefit Trend (2016/17 = 1.000) (2)	Residual Trend (2016/17 = 1.000) (3)	Retention Index (2016/17 = 1.000) (4)	Loss Rate Trend (2016/17 = 1.000) (2)X(3)X(4) (5)	Wage Trend (2016/17 = 1.000) (6)	Severity Trend (2016/17 = 1.000) (5)X(6) (7)
2006/07	1.011	1.219	1.000	1.232	1.344	1.656
2007/08	1.009	1.195	1.000	1.206	1.305	1.573
2008/09	1.007	1.172	1.000	1.179	1.267	1.494
2009/10	1.005	1.149	1.000	1.154	1.230	1.419
2010/11	1.004	1.126	1.000	1.131	1.194	1.350
2011/12	1.004	1.104	1.000	1.109	1.159	1.285
2012/13	1.004	1.082	1.000	1.087	1.126	1.223
2013/14	1.003	1.061	1.000	1.064	1.093	1.163
2014/15	1.001	1.040	1.000	1.041	1.061	1.104
2015/16	1.000	1.020	1.000	1.020	1.030	1.051
2016/17	1.000	1.000	1.000	1.000	1.000	1.000
2017/18	1.000	0.980	1.000	0.980	0.971	0.952

Section I, (2) and (3) reflect data published by the NCCI.

Section II, (2) is based on Section I, (2).

Section II, (3) is based on 2% trend per actuarial judgment.

Section II, (4) is based on industry statistics and actuarial judgment.

Section II, (6) is based on 3% trend.

List of Large Claims  
Reported Incurred Losses Greater Than \$750,000

Claim Number (1)	Date of Loss (2)	Claim Period (3)	Specific Self-Insured Retention (4)	Unlimited Paid Losses 9/30/16 (5)	Unlimited Case Reserves 9/30/16 (6)	Unlimited Reported Incurred Losses 9/30/16 (7)
0468-WC-72-0500002	3/6/1972	to 1987/88	Unlimited	\$663,023	\$225,613	\$888,636
0468-WC-76-0500001	10/1/1975	to 1987/88	Unlimited	505,397	471,060	976,457
0468-WC-77-0500008	5/19/1977	to 1987/88	Unlimited	444,171	396,636	840,807
0468-WC-79-0500010	2/21/1979	to 1987/88	Unlimited	890,107	192,804	1,082,911
0468-WC-82-0500005	11/18/1981	to 1987/88	Unlimited	348,891	434,995	783,886
0468-WC-84-0500005	1/9/1984	to 1987/88	Unlimited	668,433	567,218	1,235,652
0468-WC-84-0500017	6/1/1984	to 1987/88	Unlimited	397,670	2,309,950	2,707,620
0468-WC-86-0500006	12/11/1985	to 1987/88	Unlimited	492,274	535,825	1,028,100
0468-WC-88-0500004	10/24/1987	to 1987/88	Unlimited	558,799	389,433	948,231
0468-WC-88-0500021	6/7/1988	to 1987/88	Unlimited	576,665	234,107	810,772
0468-WC-89-0500002	10/25/1988	1988/89	Unlimited	391,813	530,104	921,917
0468-WC-90-0500011	1/26/1990	1989/90	Unlimited	780,069	108,299	888,368
0468-WC-90-0500025	5/24/1990	1989/90	Unlimited	909,383	104,106	1,013,488
0468-WC-92-0500010	2/6/1992	1991/92	Unlimited	449,924	452,794	902,717
0468-WC-93-0500023	5/26/1993	1992/93	Unlimited	327,495	690,645	1,018,140
0468-WC-93-0500036	9/28/1993	1992/93	Unlimited	526,790	568,201	1,094,991
0468-WC-95-0500002	11/13/1994	1994/95	Unlimited	544,565	359,864	904,429
0468-WC-95-0500006	1/7/1995	1994/95	Unlimited	618,259	162,857	781,116
0468-WC-95-0500024	5/19/1995	1994/95	Unlimited	684,177	133,209	817,386
0468-WC-97-0500025	3/7/1997	1996/97	Unlimited	446,921	872,975	1,319,896
0468-WC-01-0500009	10/16/2000	2000/01	Unlimited	366,318	955,749	1,322,067
0468-WC-01-0500032	1/8/2001	2000/01	Unlimited	625,736	176,481	802,217
0468-WC-03-0500040	12/11/2002	2002/03	Unlimited	686,556	75,238	761,794
0468-WC-03-0500052	1/1/2003	2002/03	Unlimited	723,028	199,903	922,931
0468-WC-03-0500091	2/23/2003	2002/03	Unlimited	723,021	165,125	888,146
0468-WC-03-0500166	5/12/2003	2002/03	Unlimited	438,023	902,164	1,340,187
0468-WC-04-0500318	9/8/2004	2003/04	Unlimited	746,757	87,333	834,091
0468-WC-05-0500146	4/5/2005	2004/05	Unlimited	727,146	80,830	807,975
0468-WC-05-0500250	4/28/2005	2004/05	Unlimited	433,306	345,658	778,963
0468-WC-06-0500703	11/6/2005	2005/06	Unlimited	688,008	145,649	833,657
0468-WC-07-0501199	6/18/2007	2006/07	Unlimited	662,606	149,728	812,335
0468-WC-15-0000096	10/24/2014	2014/15	Unlimited	663,230	288,410	951,641

Amounts are net of recoveries.

The claim(s) indicated by a "\*" have been limited in development.

(1) through (7) were provided by DC Office of Risk Management.

Size of Loss Distribution

I. Reported Claim Count

Layer (1)	Prior (2)	2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)	Total (2)...(7) (8)	Non-Zero Claim Cumulative Total (9)	Non-Zero Claim Cumulative % of Total (10)
0	4,564	432	464	436	405	291	6,592		
0.01 - 5,000	4,983	630	463	432	499	660	7,667	7,667	67.8%
5,000 - 10,000	540	53	61	66	81	101	902	8,569	75.8%
10,000 - 25,000	586	46	62	94	89	81	958	9,527	84.3%
25,000 - 50,000	434	29	30	39	45	48	625	10,152	89.8%
50,000 - 100,000	303	15	26	32	40	12	428	10,580	93.6%
100,000 - 250,000	296	11	13	13	10	1	344	10,924	96.6%
250,000 - 500,000	278	0	1	2	0	0	281	11,205	99.1%
500,000 - 750,000	67	0	0	0	0	0	67	11,272	99.7%
750,000 - 1,000,000	21	0	0	0	1	0	22	11,294	99.9%
Over 1,000,000	10	0	0	0	0	0	10	11,304	100.0%
<b>Total</b>	<b>12,082</b>	<b>1,216</b>	<b>1,120</b>	<b>1,114</b>	<b>1,170</b>	<b>1,194</b>	<b>17,896</b>	<b>11,304</b>	

II. Total Reported Incurred Losses

Layer (1)	Prior (2)	2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)	Total (2)...(7) (8)	Non-Zero Claim Cumulative Total (9)	Non-Zero Claim Cumulative % of Total (10)
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
0.01 - 5,000	5,319,164	782,752	459,255	426,357	650,891	809,095	8,447,514	8,447,514	2.7%
5,000 - 10,000	3,795,936	371,137	430,531	477,294	583,714	748,397	6,407,009	14,854,523	4.8%
10,000 - 25,000	9,690,054	763,655	989,355	1,483,117	1,452,622	1,352,733	15,731,537	30,586,061	9.8%
25,000 - 50,000	15,429,251	967,646	1,108,009	1,399,592	1,663,048	1,749,898	22,317,443	52,903,504	17.0%
50,000 - 100,000	21,202,714	1,119,215	1,859,101	2,221,954	2,630,463	763,256	29,796,703	82,700,207	26.5%
100,000 - 250,000	49,618,412	1,550,305	1,643,224	1,622,090	1,233,951	144,620	55,812,602	138,512,809	44.5%
250,000 - 500,000	99,257,632	0	284,272	668,650	0	0	100,210,555	238,723,364	76.6%
500,000 - 750,000	40,847,142	0	0	0	0	0	40,847,142	279,570,506	89.7%
750,000 - 1,000,000	17,906,832	0	0	0	951,641	0	18,858,473	298,428,979	95.8%
Over 1,000,000	13,163,050	0	0	0	0	0	13,163,050	311,592,028	100.0%
<b>Total</b>	<b>\$276,230,188</b>	<b>\$5,554,710</b>	<b>\$6,773,747</b>	<b>\$8,299,055</b>	<b>\$9,166,329</b>	<b>\$5,567,999</b>	<b>\$311,592,028</b>	<b>\$311,592,028</b>	

Amounts are net of recoveries.

Data was provided by DC Office of Risk Management.

Loss Distribution by Type

I. Claim Counts and Incurred Losses

Claim Period (1)	Reported Claims 9/30/16			Unlimited Reported Incurred Losses 9/30/16		
	Medical Only (2)	Indemnity (3)	Total (2) + (3) (4)	Medical Only (5)	Indemnity (6)	Total (5) + (6) (7)
2006/07	596	779	1,375	\$159,165	\$13,936,092	\$14,095,258
2007/08	517	831	1,348	181,516	12,955,903	13,137,420
2008/09	454	936	1,390	113,393	15,091,051	15,204,444
2009/10	566	876	1,442	193,797	14,197,692	14,391,489
2010/11	402	856	1,258	161,452	12,051,046	12,212,498
2011/12	501	715	1,216	276,014	5,278,696	5,554,710
2012/13	567	553	1,120	183,862	6,589,885	6,773,747
2013/14	520	594	1,114	272,414	8,026,641	8,299,055
2014/15	532	638	1,170	310,856	8,855,473	9,166,329
2015/16	535	659	1,194	540,122	5,026,878	5,566,999
<b>Total</b>	<b>5,190</b>	<b>7,437</b>	<b>12,627</b>	<b>\$2,392,592</b>	<b>\$102,009,357</b>	<b>\$104,401,948</b>

II. Percentages

Claim Period (1)	Reported Claims 9/30/16			Unlimited Reported Incurred Losses 9/30/16		
	Medical Only (2) / (4) (8)	Indemnity (3) / (4) (9)	Total (8) + (9) (10)	Medical Only (5) / (7) (11)	Indemnity (6) / (7) (12)	Total (11) + (12) (13)
2006/07	43.3%	56.7%	100.0%	1.1%	98.9%	100.0%
2007/08	38.4%	61.6%	100.0%	1.4%	98.6%	100.0%
2008/09	32.7%	67.3%	100.0%	0.7%	99.3%	100.0%
2009/10	39.3%	60.7%	100.0%	1.3%	98.7%	100.0%
2010/11	32.0%	68.0%	100.0%	1.3%	98.7%	100.0%
2011/12	41.2%	58.8%	100.0%	5.0%	95.0%	100.0%
2012/13	50.6%	49.4%	100.0%	2.7%	97.3%	100.0%
2013/14	46.7%	53.3%	100.0%	3.3%	96.7%	100.0%
2014/15	45.5%	54.5%	100.0%	3.4%	96.6%	100.0%
2015/16	44.8%	55.2%	100.0%	9.7%	90.3%	100.0%
<b>Total</b>	<b>41.1%</b>	<b>58.9%</b>	<b>100.0%</b>	<b>2.3%</b>	<b>97.7%</b>	<b>100.0%</b>

Data was provided by DC Office of Risk Management.

Amounts are net of recoveries.

Medical Only includes claims with class code = 'MO'.

Indemnity includes claims with class code = 'IND'.

Metropolitan Police Department  
Indemnity Case and IBNR Loss Reserve Estimate as of September 30, 2016

Officers on POD											
Injury Month (1)	Closed Claims 9/30/16 (2)	Open Claims 9/30/16 (3)	Reported Claims 9/30/16 (2) + (3) (4)	Open Claim Hours Used (5)	Estimated Additional Open Hours for Open Claims (6)	Case Reserve (7)	Maximum IBNR Reserve for Open Claims (8)	Estimated Percent Necessary for IBNR (9)	Estimated IBNR Reserve for Open Claims (8) x (9) (10)	Number of New Claims Expected to be Reported (11)	Average Hourly Rate for All Workers on POD (12)
to 9/1/15 - 9/30/15	185	7	192	3,892	1,048	\$39,315	\$165,588	25%	\$41,397	0	36.900
10/1/15 - 10/31/15	113	0	113	0	0	0	0	25%	0	0	36.502
11/1/15 - 11/30/15	66	4	70	2,884	960	26,913	22,436	25%	5,609	0	35.246
12/1/15 - 12/31/15	64	3	67	1,640	328	13,251	100,304	25%	25,076	0	35.953
1/1/16 - 1/31/16	85	4	89	1,446	892	33,059	86,046	25%	21,512	0	35.280
2/1/16 - 2/29/16	59	1	60	1,240	600	22,732	0	25%	0	0	35.572
3/1/16 - 3/31/16	93	6	99	2,760	1,720	26,917	19,036	25%	4,759	0	34.812
4/1/16 - 4/30/16	79	2	81	1,260	440	16,600	39,228	25%	9,807	0	33.851
5/1/16 - 5/31/16	77	7	84	1,992	1,336	22,040	47,723	25%	11,931	0	36.515
6/1/16 - 6/30/16	97	15	112	4,705	2,632	77,291	294,598	25%	73,650	0	35.261
7/1/16 - 7/31/16	62	15	77	1,644	3,512	79,355	342,089	50%	171,044	0	35.001
8/1/16 - 8/31/16	57	21	78	580	5,392	89,535	267,087	50%	133,544	0	35.422
9/1/16 - 9/30/16	39	24	63	104	4,864	21,736	84,060	50%	42,030	22	39.759
<b>Total</b>	<b>1,076</b>	<b>109</b>	<b>1,185</b>	<b>24,147</b>	<b>23,724</b>	<b>\$468,744</b>	<b>\$1,468,196</b>		<b>\$540,359</b>	<b>22</b>	<b>35.743</b>

(13) Indemnity Case Reserve for Open POD Claims (column (7))	\$468,744
(14) Estimated Indemnity IBNR Reserve for Open POD Claims (column (10))	540,359
(15) Estimated Indemnity IBNR Reserve for New Claims Expected to be Reported (11) x 442 x (12)	340,061
(16) Total Indemnity Case and IBNR Reserve as of September 30, 2016 (13) + (14) + (15)	\$1,349,164

(2) and (12) were provided by DC Office of Risk Management. (2) includes claims that were closed subsequent to September 30, 2016.

(3) and (5) through (8) are from Exhibit PF-2.

(8) assumes that, on average, the open claims will attain 1,376 hours (172 days x 8 hours per day).

(9) assigns a probability to each month that the maximum IBNR calculation in (8) is necessary in the calculation of the estimated IBNR for open claims.

(11) is the number of new POD claims with injury date prior to 10/1/16 and reported after 9/30/16. It is assumed that there are 85 claims per month, based on the reported claims for October 2015 to August 2016. It is assumed that newly reported claims will only occur for injury dates in September 2016.

(15) assumes that the average claim is for 442 hours. This average is based on claims that have been paid for over 20 days (160 hours). The average in the prior study was 496 hours.

Fire Department  
Indemnity Case and IBNR Loss Reserve Estimate as of September 30, 2016

Workers on POD											
Injury Month (1)	Closed Claims 9/30/16 (2)	Open Claims 9/30/16 (3)	Reported Claims 9/30/16 (2) + (3) (4)	Open Claim Hours Used (5)	Estimated Additional Open Hours for Open Claims (6)	Case Reserve (7)	Maximum IBNR Reserve for Open Claims (8)	Estimated Percent Necessary for IBNR (9)	Estimated IBNR Reserve for Open Claims (8) x (9) (10)	Number of New Claims Expected to be Reported (11)	Average Hourly Rate for All Workers on POD (12)
to 9/1/15 - 9/30/15	67	7	74	8,160	1,584	\$51,917	\$16,629	25%	\$4,157	0	34.625
10/1/15 - 10/31/15	41	0	41	0	0	0	0	25%	0	0	34.995
11/1/15 - 11/30/15	33	1	34	672	0	0	0	25%	0	0	33.571
12/1/15 - 12/31/15	42	2	44	1,977	592	27,164	34,417	25%	8,604	0	34.700
1/1/16 - 1/31/16	36	0	36	0	0	0	0	25%	0	0	34.960
2/1/16 - 2/29/16	27	3	30	2,228	900	30,248	56,610	25%	14,153	0	34.740
3/1/16 - 3/31/16	31	6	37	4,753	1,141	37,569	44,997	25%	11,249	0	33.096
4/1/16 - 4/30/16	29	7	36	4,113	1,928	61,347	106,338	25%	26,584	0	34.289
5/1/16 - 5/31/16	36	11	47	7,737	2,049	75,440	219,475	25%	54,869	0	35.183
6/1/16 - 6/30/16	37	5	42	2,907	1,040	34,439	89,264	25%	22,316	0	35.414
7/1/16 - 7/31/16	33	14	47	4,672	3,376	121,833	388,997	50%	194,499	0	33.536
8/1/16 - 8/31/16	33	15	48	3,427	3,266	119,532	391,596	50%	195,798	0	33.290
9/1/16 - 9/30/16	6	16	22	1,034	2,068	84,777	595,950	50%	297,975	18	37.158
<b>Total</b>	<b>451</b>	<b>87</b>	<b>538</b>	<b>41,680</b>	<b>17,944</b>	<b>\$644,266</b>	<b>\$1,944,273</b>		<b>\$830,204</b>	<b>18</b>	<b>34.474</b>

(13) Indemnity Case Reserve for Open POD Claims (column (7))	\$644,266
(14) Estimated Indemnity IBNR Reserve for Open POD Claims (column (10))	830,204
(15) Estimated Indemnity IBNR Reserve for New Claims Expected to be Reported (11) x 459 x (12)	287,836
(16) Total Indemnity Case and IBNR Reserve as of September 30, 2016 (13) + (14) + (15)	\$1,762,306

(2) and (12) were provided by DC Office of Risk Management. (2) includes claims that were closed subsequent to September 30, 2016.

(3) and (5) through (8) are from Exhibit PF-3.

(8) assumes that, on average, the open claims will attain 1,536 hours (192 days x 8 hours per day).

(9) assigns a probability to each month that the maximum IBNR calculation in (8) is necessary in the calculation of the estimated IBNR for open claims.

(11) is the number of new POD claims with injury date prior to 10/1/16 and reported after 9/30/16. It is assumed that there are 40 claims per month, based on the reported claims for October 2015 to August 2016. It is assumed that newly reported claims will only occur for injury dates in September 2016.

(15) assumes that the average claim is for 459 hours. This average is based on claims that have been paid for over 20 days (160 hours). The average in the prior study was 354 hours.

Metropolitan Police Department  
Indemnity Case and IBNR Loss Reserve Estimate on Open Claims as of September 30, 2016

Claim Number (1)	Date of Loss (2)	Claim Hours Used as of 9/30/16 (3)	Estimated Additional Hours (4)	Maximum IBNR Hours (5)	Case Reserves as of 9/30/16 (6)	Hourly Rate (6) / (4) (7)	Maximum IBNR Reserves as of 9/30/16 (5) x (7) (8)
16-007-808	01/15/16	24	160	1,192	\$6,365	\$39.78	\$47,418
15-206-199	12/27/15	80	80	1,216	2,887	36.08	43,877
16-161-550	09/20/16	0	40	1,336	0	0.00	0
16-135-348	08/13/16	0	240	1,136	0	0.00	0
16-127-482	07/31/16	8	240	1,128	6,785	28.27	31,891
61-003-005	03/16/16	1,032	240	104	8,246	34.36	3,573
16-092-873	06/08/16	252	104	1,020	4,344	41.77	42,605
16-092-847	06/08/16	252	104	1,020	4,344	41.77	42,605
16-110-129	07/04/16	104	240	1,032	11,762	49.01	50,575
16-150-546	09/13/16	0	360	1,016	0	0.00	0
16-061-426	04/16/16	760	200	416	8,354	41.77	17,376
16-145-243	08/28/16	100	400	876	11,874	29.69	26,005
16-159-150	09/19/16	0	168	1,208	0	0.00	0
16-164-733	09/28/16	0	24	1,352	0	0.00	0
16-138-019	08/14/16	24	640	712	24,575	38.40	27,339
16-151-868	09/08/16	0	200	1,176	0	0.00	0
08-022-792	02/19/08	472	280	624	10,608	37.89	23,641
16-105-892	06/27/16	392	40	944	1,187	29.69	28,023
16-163-535	09/26/16	0	240	1,136	0	0.00	0
16-115-620	07/13/16	152	160	1,064	6,683	41.77	44,443
16-135-498	08/09/16	0	240	1,136	0	0.00	0
16-129-080	08/03/16	0	200	1,176	0	0.00	0
16-062-759	04/22/16	500	240	636	8,246	34.36	21,852
15-180-409	11/11/15	1,244	200	0	5,937	29.69	0
16-094-987	06/11/16	544	280	552	11,138	39.78	21,959
16-041-258	03/17/16	0	240	1,136	0	0.00	0
16-040-010	03/15/16	792	320	264	11,546	36.08	9,526
16-148-259	09/02/16	72	240	1,064	11,762	49.01	52,143
16-108-978	07/01/16	0	240	1,136	0	0.00	0
16-106-924	06/29/16	0	40	1,336	0	0.00	0
16-166-116	09/30/16	0	240	1,136	0	0.00	0
16-154-985	09/12/16	0	104	1,272	0	0.00	0
16-153-341	09/10/16	0	280	1,096	0	0.00	0
16-138-013	08/17/16	152	120	1,104	4,330	36.08	39,835
16-127-195	07/31/16	208	200	968	9,801	49.01	47,438
16-164-219	09/27/16	0	16	1,360	0	0.00	0
16-123-361	07/25/16	0	240	1,136	0	0.00	0
16-148-920	09/03/16	0	200	1,176	0	0.00	0
16-071-032	05/05/16	688	160	528	5,497	34.36	18,141
16-082-321	05/23/16	0	40	1,336	0	0.00	0
16-116-142	07/14/16	0	240	1,136	0	0.00	0
16-145-452	08/29/16	0	640	736	0	0.00	0
16-107-832	06/30/16	440	240	696	6,512	27.13	18,885
15-071-634	05/17/15	24	240	1,112	8,660	36.08	40,124
16-023-238	02/15/16	1,240	600	0	22,732	37.89	0
16-133-763	08/07/16	32	480	864	14,961	31.17	26,930
15-095-930	06/25/15	176	40	1,160	1,671	41.77	48,452
16-140-203	08/21/16	0	240	1,136	0	0.00	0
16-075-803	05/13/16	704	440	232	15,118	34.36	7,971
14-189-471	12/08/14	0	48	1,328	0	0.00	0
16-161-957	09/23/16	0	16	1,360	0	0.00	0
16-151-808	09/08/16	0	320	1,056	0	0.00	0
13-005-921	01/14/13	372	240	764	11,831	49.30	37,661
16-146-334	08/30/16	16	0	1,360	0	0.00	0
15-111-411	07/22/15	2,152	0	0	0	0.00	0
16-105-892	06/27/16	435	8	933	249	31.17	29,080
16-046-277	03/26/16	0	440	936	0	0.00	0
16-122-495	07/23/16	0	320	1,056	0	0.00	0
16-151-559	09/23/16	0	240	1,136	0	0.00	0
16-107-320	06/30/16	648	400	328	16,708	41.77	13,700
16-102-210	06/22/16	488	480	408	19,095	39.78	16,230
16-103-191	06/23/16	0	0	1,376	0	0.00	0
16-137-184	08/16/16	0	200	1,176	0	0.00	0
16-115-097	07/12/16	272	240	864	10,025	41.77	36,089
16-010-706	01/20/16	0	32	1,344	0	0.00	0
15-075-110	05/26/15	696	200	480	6,546	32.73	15,710
16-162-690	09/24/16	0	240	1,136	0	0.00	0
15-174-597	11/02/15	492	320	564	12,730	39.78	22,436
16-086-529	05/29/16	600	48	728	1,425	29.69	21,611
16-117-867	07/16/16	256	400	720	13,743	34.36	24,738
16-100-574	06/19/16	448	240	688	6,556	27.32	18,794

Metropolitan Police Department  
Indemnity Case and IBNR Loss Reserve Estimate on Open Claims as of September 30, 2016

Claim Number (1)	Date of Loss (2)	Claim Hours Used as of 9/30/16 (3)	Estimated Additional Hours (4)	Maximum IBNR Hours (5)	Case Reserves as of 9/30/16 (6)	Hourly Rate (6) / (4) (7)	Maximum IBNR Reserves as of 9/30/16 (5) x (7) (8)
61-009-003	09/07/16	0	440	936	0	0.00	0
61-001-001	01/04/16	1,392	360	0	13,639	37.89	0
16-118-897	07/18/16	0	240	1,136	0	0.00	0
16-116-297	07/14/16	0	240	1,136	0	0.00	0
15-200-327	12/12/15	1,520	240	0	10,025	41.77	0
16-136-882	08/16/16	0	112	1,264	0	0.00	0
16-106-053	06/28/16	374	160	842	6,683	41.77	35,170
16-074-286	05/10/16	0	240	1,136	0	0.00	0
16-013-554	01/28/16	30	340	1,006	13,055	38.40	38,628
15-182-568	11/15/15	0	200	1,176	0	0.00	0
16-120-629	07/21/16	328	400	648	16,708	41.77	27,066
15-185-015	11/19/15	1,148	240	0	8,246	34.36	0
16-116-142	07/14/16	120	24	1,232	825	34.36	42,329
16-159-995	09/20/16	0	96	1,280	0	0.00	0
16-134-819	08/12/16	0	240	1,136	0	0.00	0
16-138-087	08/17/16	160	80	1,136	3,342	41.77	47,450
16-162-105	09/24/16	0	240	1,136	0	0.00	0
16-069-718	05/03/16	0	88	1,288	0	0.00	0
16-049-547	03/31/16	0	240	1,136	0	0.00	0
16-111-587	06/27/16	0	160	1,216	0	0.00	0
16-153-838	09/11/16	0	160	1,216	0	0.00	0
16-105-892	06/27/16	432	16	928	475	29.69	27,548
16-146-087	08/30/16	72	640	664	23,093	36.08	23,959
16-145-510	08/29/16	0	0	1,376	0	0.00	0
16-165-106	09/28/16	0	120	1,256	0	0.00	0
16-145-302	08/29/16	0	120	1,256	0	0.00	0
16-138-250	08/17/16	24	120	1,232	7,361	61.34	75,569
16-105-487	06/27/16	0	360	1,016	0	0.00	0
16-131-630	08/07/16	0	40	1,336	0	0.00	0
16-155-770	09/14/16	0	240	1,136	0	0.00	0
16-153-706	09/11/16	32	320	1,024	9,974	31.17	31,917
16-070-870	05/05/16	0	320	1,056	0	0.00	0
16-130-355	08/05/16	0	320	1,056	0	0.00	0
15-207-253	12/29/15	40	8	1,328	340	42.49	56,427
16-128-928	08/03/16	0	320	1,056	0	0.00	0
16-151-343	09/07/16	0	320	1,056	0	0.00	0
16-121-158	07/21/16	196	88	1,092	3,024	34.36	37,519
15-072-127	03/18/16	936	240	200	7,125	29.69	5,937
<b>Total</b>		<b>24,147</b>	<b>23,724</b>	<b>104,193</b>	<b>\$468,744</b>		<b>\$1,468,196</b>

(1) through (4) and (6) were provided by DC Office of Risk Management.

(5) = 1,376 - [(3) + (4)], subject to a minimum of 0.

Fire Department  
Indemnity Case and IBNR Loss Reserve Estimate on Open Claims as of September 30, 2016

FDID (1)	Date of Loss (2)	Claim Hours Used as of 9/30/16 (3)	Estimated Additional Hours (4)	Maximum IBNR Hours (5)	Case Reserves as of 9/30/16 (6)	Hourly Rate (6) / (4) (7)	Maximum IBNR Reserves as of 9/30/16 (5) x (7) (8)
2148	09/06/16	155	128	1,253	\$3,839	\$29.99	\$37,577
0031	08/04/16	316	0	1,220	0		0
0053	02/08/16	1,412	400	0	15,236	38.09	0
0065	07/15/16	480	320	736	11,661	36.44	26,820
0066	07/21/16	130	600	806	22,854	38.09	30,701
	08/29/16	48	0	1,488	0		0
0108	09/14/16	139	120	1,277	5,203	43.36	55,371
3703	08/23/16	144	0	1,392	0		0
4338	09/06/16	0	0	1,536	0		0
2713	03/17/16	1,171	365	0	12,742		0
0165	09/29/16	24	40	1,472	1,811	45.28	66,652
3638	09/30/16	23	72	1,441	2,127	29.54	42,567
4100	04/25/16	360	600	576	17,052	28.42	16,370
4165	09/29/15	2,184	240	0	7,627	31.78	0
1940	04/18/16	624	80	832	2,525	31.56	26,258
0217	09/22/16	48	300	1,188	14,988	49.96	59,352
0219	09/19/16	24	24	1,488	1,186	49.42	73,537
4166	08/14/16	281	760	495	24,153	31.78	15,731
	03/30/16	600	0	936	0		0
3808	06/21/16	299	400	837	11,996	29.99	25,102
1576	07/14/16	474	160	902	5,306	33.16	29,910
	09/06/16	48	200	1,288	4,610	23.05	29,688
2876	05/05/16	804	200	532	6,956	34.78	18,503
0298	06/09/16	640	0	896	0		0
	09/17/16	120	0	1,416	0		0
0345	07/24/15	2,184	0	0	0		0
3517	08/15/16	168	320	1,048	10,170	31.78	33,305
1812	08/02/16	360	480	696	16,891	35.19	24,492
0372	03/01/16	456	0	1,080	0		0
0376	07/30/16	374	152	1,010	7,924	52.13	52,651
1274	11/03/14	2,112	640	0	23,834	37.24	0
2879	05/11/16	840	320	376	14,678	45.87	17,247
0400	07/31/16	384	800	352	29,152	36.44	12,827
0429	11/08/15	672	0	864	0		0
3525	07/30/15			1,536	0		0
1277	04/10/16	696	240	600	8,630	35.96	21,576
3746	07/28/16	248	128	1,160	4,436	34.66	40,206
3647	08/18/16	168	72	1,296	2,159	29.99	38,867
3647	09/18/16	0	0	1,536	0		0
0470	02/01/16	600	100	836	3,644	36.44	30,464
4534	07/04/16	465	112	959	2,958	26.41	25,327
	09/23/16	8	0	1,528	0		0
1538	03/14/16	798	480	258	15,902	33.13	8,548
3845	05/04/16	903	633	0	18,984	29.99	0
3032	08/31/16	186	32	1,318	1,706	53.31	70,263
3538	07/27/16	306	0	1,230	0		0
0154	05/09/16	624	120	792	5,070	42.25	33,462
3654	07/07/16	191	240	1,105	7,198	29.99	33,139
0659	08/10/16	312	168	1,056	7,790	46.37	48,967
0678	08/23/16	240	800	496	39,968	49.96	24,780
4416	08/23/16	95	400	1,041	9,668	24.17	25,161
0711	05/31/16	504	72	960	2,712	37.67	36,163
1615	07/15/15	1,152	384	0	12,722	33.13	0
1182	05/22/16	776	360	400	12,521	34.78	13,912
	09/13/16	120	152	1,264	5,287	34.78	43,962
1223	04/11/16			1,536	0		0
0808	07/02/16	504	64	968	2,332	36.44	35,274
	09/17/16	90	24	1,422	795	33.13	47,111
3892	05/15/16	761	48	727	1,440	29.99	21,803
	05/20/16			1,536	0		0
0860	09/27/16	21	48	1,467	1,808	37.67	55,262
0865	08/10/16	312	32	1,192	1,260	39.38	46,941
1357	03/04/16	1,248	288	0	8,646	30.02	0
4426	05/24/15	528	320	688	7,734	24.17	16,629
4107	02/22/16	216	400	920	11,368	28.42	26,146
4428	08/26/16	160	50	1,326	1,209	24.17	32,049
0920	03/11/16	480	8	1,048	278	34.78	36,449
4593	06/17/16	624	200	712	5,282	26.41	18,804
4010	12/01/15	213	112	1,211	3,183	28.42	34,417
1322	07/26/16	396	80	1,060	2,782	34.78	36,867
0936	05/20/16	815	16	705	692	43.27	30,505

Fire Department  
Indemnity Case and IBNR Loss Reserve Estimate on Open Claims as of September 30, 2016

FDID (1)	Date of Loss (2)	Claim Hours Used as of 9/30/16 (3)	Estimated Additional Hours (4)	Maximum IBNR Hours (5)	Case Reserves as of 9/30/16 (6)	Hourly Rate (6) / (4) (7)	Maximum IBNR Reserves as of 9/30/16 (5) x (7) (8)
0940	05/09/16	840	160	536	7,067	44.17	23,675
1952	07/09/16	480	320	736	9,478	29.62	21,800
1286	08/11/16	288	0	1,248	0		0
1509	09/08/15			1,536	0		0
1851	04/25/16	936	600	0	18,936	31.56	0
1016	06/03/16	720	400	416	15,836	39.59	16,469
3969	09/15/16	94	480	962	14,395	29.99	28,850
1022	07/15/16	208	0	1,328	0		0
1022	07/15/16	32	400	1,104	15,752	39.38	43,476
2293	09/12/16	120	480	936	28,728	59.85	56,020
1190	04/28/16	900	400	236	13,912	34.78	8,208
3857	08/03/16	349	152	1,035	4,558	29.99	31,040
2455	12/01/15	1,764	480	0	23,981	49.96	0
2960	05/09/16	870	120	546	5,320	44.33	24,204
1154	04/22/16	597	8	931	292	36.44	33,926
1541	06/14/16	624	40	872	1,325	33.13	28,889
Total		41,680	17,944	77,744	\$644,266		\$1,944,273

(1) through (4) and (6) were provided by DC Office of Risk Management.

(5) = 1,536 - [(3) + (4)], subject to a minimum of 0.

Data Summary as of September 30, 2016  
Unlimited Losses

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/16 (4)	Payroll (000) (5)	Reported Claims 9/30/16 (6)	Open Claims 9/30/16 (7)	Unlimited Paid Losses 9/30/16 (8)	Unlimited Case Reserves 9/30/16 (9)	Unlimited Reported Incurred Losses 9/30/16 (10)
to 1996/97	Unlimited	None	240.0	Not Provided	8	3	\$68,501	\$8,500	\$77,001
1997/98	Unlimited	None	228.0	Not Provided	1	0	11,424	0	11,424
1998/99	Unlimited	None	216.0	Not Provided	0	0	0	0	0
1999/00	Unlimited	None	204.0	Not Provided	0	0	0	0	0
2000/01	Unlimited	None	192.0	Not Provided	3	0	51,748	0	51,748
2001/02	Unlimited	None	180.0	Not Provided	7	0	481,652	0	481,652
2002/03	Unlimited	None	168.0	Not Provided	31	0	317,220	0	317,220
2003/04	Unlimited	None	156.0	1,689,505	71	1	1,444,738	100,000	1,544,738
2004/05	Unlimited	None	144.0	1,771,286	143	0	1,432,391	0	1,432,391
2005/06	Unlimited	None	132.0	1,915,930	67	1	428,809	5,000	433,809
2006/07	Unlimited	None	120.0	2,009,447	86	1	1,592,767	100	1,592,867
2007/08	Unlimited	None	108.0	2,096,929	105	2	457,403	750	458,153
2008/09	Unlimited	None	96.0	2,247,761	63	4	206,315	4,250	210,565
2009/10	Unlimited	None	84.0	2,036,925	53	2	290,810	26	290,836
2010/11	Unlimited	None	72.0	1,979,225	57	11	161,579	48,700	210,279
2011/12	Unlimited	None	60.0	2,109,455	69	8	380,757	71,298	452,055
2012/13	Unlimited	None	48.0	2,156,439	64	7	618,664	64,500	683,164
2013/14	Unlimited	None	36.0	2,256,429	80	34	338,423	637,953	976,376
2014/15	Unlimited	None	24.0	2,442,007	163	101	187,293	1,172,320	1,359,613
2015/16	Unlimited	None	12.0	2,620,064	241	228	13,296	2,014,918	2,028,214
<b>Total</b>					<b>1,312</b>	<b>403</b>	<b>\$8,483,789</b>	<b>\$4,128,315</b>	<b>\$12,612,105</b>

Data includes all tort claims except those with "CLAIMTYPE" field of 55, 60, 65, 66, 2439, 4477, and 4532, as provided by DC Office of Risk Management. Such claims were included in the AL exhibit series.

(6) and (7) are on an occurrence basis and exclude claims with \$0 incurred.

(8), (9) and (10) are unlimited.

Data was provided by DC Office of Risk Management.

Summary of Percent Losses Paid, Losses Reported and Claims Reported

Months of Development (1)	Percent Losses Paid (2)	Percent Losses Reported (3)	Percent Claims Reported (4)
360.0	100.0%	100.0%	100.0%
348.0	100.0%	100.0%	100.0%
336.0	100.0%	100.0%	100.0%
324.0	100.0%	100.0%	100.0%
312.0	100.0%	100.0%	100.0%
300.0	100.0%	100.0%	100.0%
288.0	100.0%	100.0%	100.0%
276.0	100.0%	100.0%	100.0%
264.0	100.0%	100.0%	100.0%
252.0	100.0%	100.0%	100.0%
240.0	100.0%	100.0%	100.0%
228.0	100.0%	100.0%	100.0%
216.0	100.0%	100.0%	100.0%
204.0	100.0%	100.0%	100.0%
192.0	100.0%	100.0%	100.0%
180.0	100.0%	100.0%	100.0%
168.0	100.0%	100.0%	100.0%
156.0	100.0%	100.0%	100.0%
144.0	100.0%	100.0%	100.0%
132.0	100.0%	100.0%	100.0%
120.0	100.0%	100.0%	100.0%
108.0	100.0%	100.0%	100.0%
96.0	100.0%	100.0%	100.0%
84.0	100.0%	100.0%	100.0%
72.0	99.5%	99.8%	99.8%
60.0	98.5%	99.3%	99.3%
48.0	93.8%	96.9%	98.5%
36.0	85.7%	92.3%	97.5%
24.0	49.0%	81.7%	95.6%
12.0	4.9%	46.7%	73.6%

(2) is from Exhibit GL-2 (page 2).

(3) is from Exhibit GL-2 (page 3).

(4) is from Exhibit GL-2 (page 4).

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Historical Unlimited Paid Losses (\$000) and Unlimited Paid Loss Development

Claim Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	
to 1996/97																					
1997/98																					
1998/99																					
1999/00																					
2000/01																					
2001/02																					
2002/03																					
2003/04																					
2004/05																					
2005/06																					
2006/07																					
2007/08																					
2008/09																					
2009/10																					
2010/11																					
2011/12																					
2012/13																					
2013/14																					
2014/15																					
2015/16																					

II. Unlimited Paid Loss Development

Claim Period	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	180-192	192-204	204-216	216-228	228-240	240-Ult	
to 1996/97																					
1997/98																					
1998/99																					
1999/00																					
2000/01																					
2001/02																					
2002/03																					
2003/04																					
2004/05																					
2005/06																					
2006/07																					
2007/08																					
2008/09																					
2009/10																					
2010/11																					
2011/12																					
2012/13																					
2013/14																					
2014/15																					
2015/16																					

Average All	12.074	17.79	11.50	10.92	10.09	10.02	10.00	10.00	10.07	1.000	1.000	0.999	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 3	10.636	13.70	10.94	10.18	1.000	1.003	1.000	1.000	1.010	1.000	1.000	0.986	0.971	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	12.241	16.27	1.082	1.020	1.000	1.002	1.000	1.000	1.029	1.000	1.000	0.986	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	11.624	17.92	1.082	1.033	1.001	1.002	1.000	1.000	1.000	1.000	1.000	0.986	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
x-Hi,Low																					
Similar	2.400	1.650	1.350	1.205	1.112	1.065	1.045	1.030	1.020	1.019	1.014	1.011	1.008	1.006	1.005	1.003	1.003	1.002	1.006	1.000	1.000
Previous	4.500	1.500	1.200	1.100	1.050	1.035	1.025	1.020	1.015	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	10.000	1.750	1.095	1.050	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	20.423	2.042	1.167	1.066	1.015	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Percent	4.9%	49.0%	85.7%	93.8%	98.5%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\* The previous selected development factors were based on the triangle shown in that report. The data in the above triangle has been restated to reflect the current coverage code mapping provided by DC Office of Risk Management.

Amounts as of 9/30/11 through 9/30/13 include subrogation claims which were excluded from prior valuations.

Amounts are unlimited.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Historical Unlimited Reported Incurred Losses (\$'000) and Unlimited Reported Incurred Loss Development

Claim Period	Months of Development:										240-UIT											
	12	24	36	48	60	72	84	96	108	120		132	144	156	168	180	192	204	216	228	240	
to 1996/97																						
1997/98																						
1998/99																						
1999/00																						
2000/01																						
2001/02																						
2002/03																						
2003/04																						
2004/05																						
2005/06																						
2006/07																						
2007/08																						
2008/09																						
2009/10																						
2010/11																						
2011/12																						
2012/13																						
2013/14																						
2014/15																						
2015/16																						

II. Unlimited Reported Incurred Loss Development

Claim Period	Months of Development:										240-UIT											
	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	180-192	192-204	204-216	216-228	228-240	240-UIT	
to 1996/97																						
1997/98																						
1998/99																						
1999/00																						
2000/01																						
2001/02																						
2002/03																						
2003/04																						
2004/05																						
2005/06																						
2006/07																						
2007/08																						
2008/09																						
2009/10																						
2010/11																						
2011/12																						
2012/13																						
2013/14																						
2014/15																						
2015/16																						
Average All	1.368	1.134	0.760	0.792	0.864	0.858	0.979	1.013	1.000	1.000	1.000	1.016	0.732	1.000	1.000	1.000	1.000	1.000	1.004	1.000	1.000	
Wtd 3	1.724	1.292	0.896	1.017	1.035	0.997	1.000	1.014	1.000	1.000	1.000	1.040	0.971	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Last 3	1.669	1.322	0.857	1.007	1.043	0.986	1.000	1.029	1.000	1.000	1.000	1.021	0.976	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Last 5 x-Hi,low	1.371	1.011	0.836	0.826	0.941	0.962	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Similar	1.800	1.350	1.190	1.110	1.060	1.037	1.025	1.020	1.010	1.012	1.009	1.007	1.005	1.004	1.003	1.002	1.002	1.001	1.004	1.000	1.000	
Previous	1.750	1.150	1.100	1.040	1.025	1.020	1.015	1.012	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Selected	1.750	1.130	1.050	1.025	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Cumulative	2.143	1.225	1.084	1.032	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
Percent	46.7%	81.7%	92.3%	96.9%	99.3%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	

\* The previous selected development factors were based on the triangle shown in that report. The data in the above triangle has been restated to reflect the current coverage code mapping provided by DC Office of Risk Management.

Amounts as of 9/30/11 through 9/30/13 include subrogation claims which were excluded from prior valuations.

Amounts are unlimited.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Historical Reported Claims and Reported Claim Development

Claim Period	Months of Development:																				
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	
to 1/99/97																					
1/97/98																					
1/98/99																					
1/99/00																					
2/00/01																					
2/01/02																					
2/02/03																					
2/03/04																					
2/04/05																					
2/05/06																					
2/06/07																					
2/07/08																					
2/08/09																					
2/09/10																					
2/10/11																					
2/11/12																					
2/12/13																					
2/13/14																					
2/14/15																					
2/15/16																					

II. Reported Claim Development

Claim Period	Months of Development:																				
	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	180-192	192-204	204-216	216-228	228-240	240-Ult	
to 1/98/97																					
1/97/98																					
1/98/99																					
1/99/00																					
2/00/01																					
2/01/02																					
2/02/03																					
2/03/04																					
2/04/05																					
2/05/06																					
2/06/07																					
2/07/08																					
2/08/09																					
2/09/10																					
2/10/11																					
2/11/12																					
2/12/13																					
2/13/14																					
2/14/15																					
2/15/16																					

Average All  
Wtd 3  
Last 3  
Last 5  
x-Hi,low

1.019	0.801	0.753	0.875	0.906	0.959	0.979	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	1.001
1.129	0.819	0.767	0.941	0.994	1.009	1.000	1.008	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.141	0.836	0.790	0.942	0.994	1.013	1.000	1.010	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.006	0.790	0.761	0.936	0.970	0.974	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.219	1.047	1.026	1.015	1.012	1.011	1.012	1.013	1.017	1.003	1.003	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.001
1.300	1.020	1.010	1.008	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.300	1.020	1.010	1.008	1.005	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.359	1.046	1.025	1.015	1.007	1.002	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
73.6%	95.6%	97.5%	98.5%	99.3%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\* The previous selected development factors were based on the triangle shown in that report. The data in the above triangle has been restated to reflect the current coverage code mapping provided by DC Office of Risk Management.

In addition, the data was restated to be on an occurrence basis and to exclude occurrences with \$0 incurred.

Amounts as of 9/30/11 through 9/30/13 include subrogation claims which were excluded from prior valuations.

Counts are on an occurrence basis and exclude claims with \$0 incurred.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
GENERAL LIABILITY  
Historical Ratio of Unlimited Paid Losses and Unlimited Reported Incurred Losses

Claim Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240		
10/1996/07																						
1997/08																						
1998/09																						
1999/00																						
2000/01																						
2001/02																						
2002/03																						
2003/04																						
2004/05																						
2005/06																						
2006/07																						
2007/08				18.1%	73.0%	36.5%	96.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
2008/09				35.8%	34.4%	88.6%	89.8%	97.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
2009/10				85.5%	97.5%	98.8%	99.8%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
2010/11			24.6%	87.2%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
2011/12				89.1%	87.2%	76.8%	87.2%	90.9%	98.8%	98.8%	98.8%	98.8%	98.8%	98.8%	98.8%	98.8%	98.8%	98.8%	98.8%	98.8%	98.8%	98.8%
2012/13				94.0%	84.2%		84.2%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%	99.8%
2013/14				90.6%				100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2014/15				34.7%																		
2015/16																						
Average																						
All	4.2%	34.3%	50.4%	68.5%	79.4%	83.1%	97.3%	99.0%	98.5%	99.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	
Last 3	4.0%	45.2%	68.2%	90.6%	90.5%	91.6%	99.3%	99.3%	96.9%	99.6%	99.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Last 5	5.8%	31.7%	53.4%	87.8%	89.7%	95.1%	99.3%	98.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
x-high																						
Implicit	10.5%	60.0%	92.9%	96.8%	99.2%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Developed Unlimited Paid Losses

Claim Period (1)	Months of Development 9/30/16 (2)	Unlimited Paid Losses 9/30/16 (3)	Percent Losses Paid (4)	Developed Unlimited Paid Losses (3)/(4) (5)
to 1996/97	240.0	\$68,501	100.0%	\$68,501
1997/98	228.0	11,424	100.0%	11,424
1998/99	216.0	0	100.0%	0
1999/00	204.0	0	100.0%	0
2000/01	192.0	51,748	100.0%	51,748
2001/02	180.0	481,652	100.0%	481,652
2002/03	168.0	317,220	100.0%	317,220
2003/04	156.0	1,444,738	100.0%	1,444,738
2004/05	144.0	1,432,391	100.0%	1,432,391
2005/06	132.0	428,809	100.0%	428,809
2006/07	120.0	1,592,767	100.0%	1,592,767
2007/08	108.0	457,403	100.0%	457,403
2008/09	96.0	206,315	100.0%	206,315
2009/10	84.0	290,810	100.0%	290,810
2010/11	72.0	161,579	99.5%	162,387
2011/12	60.0	380,757	98.5%	386,487
2012/13	48.0	618,664	93.8%	659,374
2013/14	36.0	338,423	85.7%	394,958
2014/15	24.0	187,293	49.0%	382,516
2015/16	12.0	13,296	4.9%	271,540
<b>Total</b>		<b>\$8,483,789</b>		<b>\$9,041,040</b>

(3) is from Exhibit GL-1.

(4) is from Exhibit GL-2.

Developed Unlimited Reported Incurred Losses

Claim Period (1)	Months of Development 9/30/16 (2)	Unlimited Reported Incurred Losses 9/30/16 (3)	Percent Losses Reported (4)	Developed Unlimited Reported Incurred Losses (3)/(4) (5)
to 1996/97	240.0	\$77,001	100.0%	\$77,001
1997/98	228.0	11,424	100.0%	11,424
1998/99	216.0	0	100.0%	0
1999/00	204.0	0	100.0%	0
2000/01	192.0	51,748	100.0%	51,748
2001/02	180.0	481,652	100.0%	481,652
2002/03	168.0	317,220	100.0%	317,220
2003/04	156.0	1,544,738	100.0%	1,544,738
2004/05	144.0	1,432,391	100.0%	1,432,391
2005/06	132.0	433,809	100.0%	433,809
2006/07	120.0	1,592,867	100.0%	1,592,867
2007/08	108.0	458,153	100.0%	458,153
2008/09	96.0	210,565	100.0%	210,565
2009/10	84.0	290,836	100.0%	290,836
2010/11	72.0	210,279	99.8%	210,699
2011/12	60.0	452,055	99.3%	455,224
2012/13	48.0	683,164	96.9%	705,152
2013/14	36.0	976,376	92.3%	1,058,191
2014/15	24.0	1,359,613	81.7%	1,665,101
2015/16	12.0	2,028,214	46.7%	3,203,671 *
<b>Total</b>		<b>\$12,612,105</b>		<b>\$14,200,443</b>

\* - Indicates large claim(s) limited to retention. For details, see Exhibit GL-14.

(3) is from Exhibit GL-1.

(4) is from Exhibit GL-2.

Developed Unlimited Case Reserves

Claim Period (1)	Months of Development 9/30/16 (2)	Percent Losses Paid (3)	Percent Losses Reported (4)	Percent Losses Reserved 9/30/16 [(4)-(3)]/ [100.0%-(3)] (5)	Unlimited Paid Losses 9/30/16 (6)	Unlimited Case Reserves 9/30/16 (7)	Developed Unlimited Case Reserves (6)+(7)/(5) (8)
to 1996/97	240.0	100.0%	100.0%	100.0%	\$68,501	\$8,500	\$77,001
1997/98	228.0	100.0%	100.0%	100.0%	11,424	0	11,424
1998/99	216.0	100.0%	100.0%	100.0%	0	0	0
1999/00	204.0	100.0%	100.0%	100.0%	0	0	0
2000/01	192.0	100.0%	100.0%	100.0%	51,748	0	51,748
2001/02	180.0	100.0%	100.0%	100.0%	481,652	0	481,652
2002/03	168.0	100.0%	100.0%	100.0%	317,220	0	317,220
2003/04	156.0	100.0%	100.0%	100.0%	1,444,738	100,000	1,544,738
2004/05	144.0	100.0%	100.0%	100.0%	1,432,391	0	1,432,391
2005/06	132.0	100.0%	100.0%	100.0%	428,809	5,000	433,809
2006/07	120.0	100.0%	100.0%	100.0%	1,592,767	100	1,592,867
2007/08	108.0	100.0%	100.0%	100.0%	457,403	750	458,153
2008/09	96.0	100.0%	100.0%	100.0%	206,315	4,250	210,565
2009/10	84.0	100.0%	100.0%	100.0%	290,810	26	290,836
2010/11	72.0	99.5%	99.8%	59.9%	161,579	48,700	242,908
2011/12	60.0	98.5%	99.3%	53.1%	380,757	71,298	515,154
2012/13	48.0	93.8%	96.9%	49.5%	618,664	64,500	748,980
2013/14	36.0	85.7%	92.3%	46.0%	338,423	637,953	1,725,689
2014/15	24.0	49.0%	81.7%	64.1%	187,293	1,172,320	2,017,549
2015/16	12.0	4.9%	46.7%	43.9%	13,296	2,014,918	3,324,502 *
Total					\$8,483,789	\$4,128,315	\$15,477,186

\* - Indicates large claim(s) limited to retention. For details, see Exhibit GL-14.

(3) and (4) are from Exhibit GL-2.

(6) and (7) are from Exhibit GL-1.

Preliminary Projected Ultimate Unlimited Losses to 2015/16

Claim Period (1)	Developed Unlimited Paid Losses (2)	Developed Unlimited Reported Incurred Losses (3)	Developed Unlimited Case Reserves (4)	Preliminary Projected Ultimate Unlimited Losses (5)
to 1996/97	\$68,501	\$77,001	\$77,001	\$77,851
1997/98	11,424	11,424	11,424	11,424
1998/99	0	0	0	0
1999/00	0	0	0	0
2000/01	51,748	51,748	51,748	51,748
2001/02	481,652	481,652	481,652	481,652
2002/03	317,220	317,220	317,220	317,220
2003/04	1,444,738	1,544,738	1,544,738	1,554,738
2004/05	1,432,391	1,432,391	1,432,391	1,432,391
2005/06	428,809	433,809	433,809	434,309
2006/07	1,592,767	1,592,867	1,592,867	1,592,877
2007/08	457,403	458,153	458,153	458,228
2008/09	206,315	210,565	210,565	210,990
2009/10	290,810	290,836	290,836	290,839
2010/11	162,387	210,699	242,908	218,752
2011/12	386,487	455,224	515,154	459,185
2012/13	659,374	705,152	748,980	704,470
2013/14	394,958	1,058,191	1,725,689	1,040,172
2014/15	382,516	1,665,101	2,017,549	1,476,845
2015/16	271,540	3,203,671	3,324,502	3,264,087
Total	\$9,041,040	\$14,200,443	\$15,477,186	\$14,077,775

(2) is from Exhibit GL-3.

(3) is from Exhibit GL-4.

(4) is from Exhibit GL-5.

(5) is based on (2) to (4) and actuarial judgment.

Bornhuetter - Ferguson Analysis

I. A-priori Loss Rate

Claim Period (1)	Preliminary Projected Ultimate Unlimited Losses (2)	Payroll (000) (3)	Unlimited Loss Rate per \$100 of Payroll (2)/(3)/10 (4)	Loss Rate Trend (2016/17 = 1.000) (5)	Trended Unlimited Loss Rate per \$100 of Payroll (4)X(5) (6)	Projected A-priori Loss Rate per \$100 of Payroll (7)/(5) (8)
2006/07	\$1,592,877	\$2,009,447	\$0.08	1.629	\$0.13	\$0.04
2007/08	458,228	2,096,929	0.02	1.551	0.03	0.04
2008/09	210,990	2,247,761	0.01	1.477	0.01	0.04
2009/10	290,839	2,036,925	0.01	1.407	0.02	0.04
2010/11	218,752	1,979,225	0.01	1.340	0.01	0.04
2011/12	459,185	2,109,455	0.02	1.276	0.03	0.04
2012/13	704,470	2,156,439	0.03	1.216	0.04	0.05
2013/14	1,040,172	2,256,429	0.05	1.158	0.05	0.05
2014/15	1,476,845	2,442,007	0.06	1.103	0.07	0.05
2015/16	3,264,087	2,620,064	0.12	1.050	0.13	0.05

(7) Projected 2016/17 a-priori loss rate per \$100 of Payroll \$0.06

II. Bornhuetter - Ferguson Analysis Based on Unlimited Paid Losses

Claim Period (1)	Unlimited Paid Losses 9/30/16 (2)	Percent Losses Paid (3)	Projected A-priori Loss Rate per \$100 of Payroll (4)	Payroll (000) (5)	B-F Unpaid Losses [100.0%-(3)] X(4)X(5)X10 (6)	B-F Ultimate Unlimited Paid Losses (2)+(6) (7)
2011/12	\$380,757	98.5%	\$0.04	\$2,109,455	\$14,057	\$394,814
2012/13	618,664	93.8%	0.05	2,156,439	62,831	681,496
2013/14	338,423	85.7%	0.05	2,256,429	160,047	498,471
2014/15	187,293	49.0%	0.05	2,442,007	648,455	835,747
2015/16	13,296	4.9%	0.05	2,620,064	1,361,284	1,374,580

III. Bornhuetter - Ferguson Analysis Based on Unlimited Reported Incurred Losses

Claim Period (1)	Unlimited Reported Incurred Losses 9/30/16 (2)	Percent Losses Reported (3)	Projected A-priori Loss Rate per \$100 of Payroll (4)	Payroll (000) (5)	B-F Unreported Losses [100.0%-(3)] X(4)X(5)X10 (6)	B-F Ultimate Unlimited Reported Losses (2)+(6) (7)
2011/12	\$452,055	99.3%	\$0.04	\$2,109,455	\$6,600	\$458,655
2012/13	683,164	96.9%	0.05	2,156,439	31,733	714,897
2013/14	976,376	92.3%	0.05	2,256,429	86,447	1,062,824
2014/15	1,359,613	81.7%	0.05	2,442,007	233,105	1,592,718
2015/16	2,028,214	46.7%	0.05	2,620,064	763,505	2,791,718

Section I, (2) is from Exhibit GL-6.

Section I, (3), Section II, (5) and Section III, (5) are from Exhibit GL-10.

Section I, (5) is based on a 5% trend.

Section I, (7) is based on Section I, (6) and actuarial judgment.

Sections II and III, (2) are from Exhibit GL-1.

Sections II and III, (3) are from Exhibit GL-2.

Sections II and III, (4) are from Section I, (8).

Frequency Times Severity Analysis

I. Projected Ultimate Claims

Claim Period (1)	Months of Development 9/30/16 (2)	Reported Claims 9/30/16 (3)	Percent Claims Reported (4)	Projected Ultimate Claims (3)/(4) (5)	Payroll (000) (6)	Frequency (per \$1M of Payroll) (5)/(6)X1,000 (7)
2006/07	120.0	86	100.0%	86	\$2,009,447	0.04
2007/08	108.0	105	100.0%	105	2,096,929	0.05
2008/09	96.0	63	100.0%	63	2,247,761	0.03
2009/10	84.0	53	100.0%	53	2,036,925	0.03
2010/11	72.0	57	99.8%	57	1,979,225	0.03
2011/12	60.0	69	99.3%	69	2,109,455	0.03
2012/13	48.0	64	98.5%	65	2,156,439	0.03
2013/14	36.0	80	97.5%	82	2,256,429	0.04
2014/15	24.0	163	95.6%	170	2,442,007	0.07
2015/16	12.0	241	73.6%	328	2,620,064	0.13

II. Frequency Times Severity

Claim Period (1)	Preliminary Projected Ultimate Unlimited Losses (2)	Projected Ultimate Claims (3)	Average Severity (2)/(3) (4)	Severity Trend (2016/17 = 1.000) (5)	Trended Average Claim Severity (4)X(5) (6)	De-Trended Projected 2016/17 Average Claim Severity (7)/(5) (8)	Frequency Times Severity (3)X(8) (9)
2006/07	\$1,592,877	86	\$18,522	2.189	\$40,546	\$4,917	\$422,879
2007/08	458,228	105	4,364	2.024	8,833	5,318	558,385
2008/09	210,990	63	3,349	1.872	6,268	5,751	362,336
2009/10	290,839	53	5,488	1.731	9,496	6,220	329,666
2010/11	218,752	57	3,838	1.600	6,141	6,727	383,442
2011/12	459,185	69	6,655	1.480	9,846	7,275	501,996
2012/13	704,470	65	10,838	1.368	14,827	7,868	511,435
2013/14	1,040,172	82	12,685	1.265	16,046	8,509	697,779
2014/15	1,476,845	170	8,687	1.170	10,161	9,203	1,564,513
2015/16	3,264,087	328	9,951	1.082	10,763	9,953	3,264,606
(7) Projected 2016/17 average claim severity					\$10,764		

Section I, (3) is from Exhibit GL-1.

Section I, (4) is from Exhibit GL-2.

Section I, (6) is from Exhibit GL-10.

Section II, (2) is from Exhibit GL-6.

Section II, (3) is from Section I, (5).

Section II, (5) is based on a 8.2% trend.

Section II, (7) is based on (6) and actuarial judgment.

Projected Ultimate Unlimited Losses to 2015/16

Claim Period (1)	Developed Unlimited Paid Losses (2)	Developed Unlimited Reported Incurred Losses (3)	Developed Unlimited Case Reserves (4)	B-F Ultimate Unlimited Paid Losses (5)	B-F Ultimate Unlimited Reported Losses (6)	Frequency Times Severity (7)	Projected Ultimate Unlimited Losses (8)
to 1996/97	\$68,501	\$77,001	\$77,001				\$78,000
1997/98	11,424	11,424	11,424				11,424
1998/99	0	0	0				0
1999/00	0	0	0				0
2000/01	51,748	51,748	51,748				51,748
2001/02	481,652	481,652	481,652				481,652
2002/03	317,220	317,220	317,220				317,220
2003/04	1,444,738	1,544,738	1,544,738				1,555,000
2004/05	1,432,391	1,432,391	1,432,391				1,432,391
2005/06	428,809	433,809	433,809				434,309
2006/07	1,592,767	1,592,867	1,592,867				1,593,000
2007/08	457,403	458,153	458,153				458,228
2008/09	206,315	210,565	210,565				211,000
2009/10	290,810	290,836	290,836				291,000
2010/11	162,387	210,699	242,908				219,000
2011/12	386,487	455,224	515,154	394,814	458,655	501,996	459,185
2012/13	659,374	705,152	748,980	681,496	714,897	511,435	704,000
2013/14	394,958	1,058,191	1,725,689	498,471	1,062,824	697,779	1,270,000
2014/15	382,516	1,665,101	2,017,549	835,747	1,592,718	1,564,513	1,590,000
2015/16	271,540	3,203,671	3,324,502	1,374,580	2,791,718	3,264,606	2,674,000

(2) is from Exhibit GL-3.

(3) is from Exhibit GL-4.

(4) is from Exhibit GL-5.

(5) and (6) are from Exhibit GL-7.

(7) is from Exhibit GL-8.

(8) is based on (2) to (7) and actuarial judgment.

Projected Ultimate Unlimited Losses for 2016/17 and Subsequent

Claim Period (1)	Projected Ultimate Unlimited Losses (2)	Payroll (000) (3)	Unlimited Loss Rate per \$100 of Payroll (2)/(3)/10 (4)	Loss Rate Trend (2016/17 = 1.000) (5)	Trended Unlimited Loss Rate per \$100 of Payroll (4)X(5) (6)
2006/07	\$1,593,000	\$2,009,447	\$0.08	1.629	\$0.13
2007/08	458,228	2,096,929	0.02	1.551	0.03
2008/09	211,000	2,247,761	0.01	1.477	0.01
2009/10	291,000	2,036,925	0.01	1.407	0.02
2010/11	219,000	1,979,225	0.01	1.340	0.01
2011/12	459,185	2,109,455	0.02	1.276	0.03
2012/13	704,000	2,156,439	0.03	1.216	0.04
2013/14	1,270,000	2,256,429	0.06	1.158	0.07
2014/15	1,590,000	2,442,007	0.07	1.103	0.07
2015/16	2,674,000	2,620,064	0.10	1.050	0.11
Total	\$9,469,412	\$21,954,681	\$0.04		\$0.05

Claim Period (1)	Projected Unlimited Loss Rate per \$100 of Payroll (7)	Projected Payroll (000) (8)	Projected Ultimate Unlimited Losses (7)X(8)X10 (9)	Present Value Factor (10)	Present Value of Projected Unlimited Loss Rate per \$100 of Payroll (7)X(10) (11)	Present Value of Projected Ultimate Unlimited Losses (8)X(11)X10 (12)
2016/17	\$0.06	\$2,829,883	\$1,602,000	0.96	\$0.05	\$1,543,000
2017/18	0.06	2,914,780	1,733,000	0.96	0.06	1,668,000

(2) is from Exhibit GL-9.

(3) was provided by DC Office of Risk Management.

(5) is based on a 5% trend.

(7) 2016/17 is based on (6) and actuarial judgment.  
Other period(s) based on 2016/17 plus a 5% trend.

(8) to 2016/17 was provided by DC Office of Risk Management. Other claim periods are based on a 3% trend.

(10) is based on a 1.75% interest rate and the payout pattern in Exhibit GL-2.

Estimated Outstanding Losses as of September 30, 2016

Claim Period (1)	Unlimited Paid Losses 9/30/16 (2)	Unlimited Case Reserves 9/30/16 (3)	Unlimited Reported Incurred Losses 9/30/16 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR 9/30/16 (5)-(4) (6)	Estimated Outstanding Losses 9/30/16 (3)+(6) (7)	Present Value Factor (8)	Present Value of Estimated Outstanding Losses 9/30/16 (7)X(8) (9)
to 1996/97	\$68,501	\$8,500	\$77,001	\$78,000	\$999	\$9,499	1.00	\$9,499
1997/98	11,424	0	11,424	11,424	0	0	1.00	0
1998/99	0	0	0	0	0	0	1.00	0
1999/00	0	0	0	0	0	0	1.00	0
2000/01	51,748	0	51,748	51,748	0	0	1.00	0
2001/02	481,652	0	481,652	481,652	0	0	1.00	0
2002/03	317,220	0	317,220	317,220	0	0	1.00	0
2003/04	1,444,738	100,000	1,544,738	1,555,000	10,262	110,262	1.00	110,262
2004/05	1,432,391	0	1,432,391	1,432,391	0	0	1.00	0
2005/06	428,809	5,000	433,809	434,309	500	5,500	1.00	5,500
2006/07	1,592,767	100	1,592,867	1,593,000	133	233	1.00	233
2007/08	457,403	750	458,153	458,228	75	825	1.00	825
2008/09	206,315	4,250	210,565	211,000	435	4,685	1.00	4,685
2009/10	290,810	26	290,836	291,000	164	190	1.00	190
2010/11	161,579	48,700	210,279	219,000	8,721	57,421	0.99	56,925
2011/12	380,757	71,298	452,055	459,185	7,130	78,428	0.99	77,302
2012/13	618,664	64,500	683,164	704,000	20,836	85,336	0.99	84,134
2013/14	338,423	637,953	976,376	1,270,000	293,624	931,577	0.98	914,530
2014/15	187,293	1,172,320	1,359,613	1,590,000	230,387	1,402,707	0.98	1,380,148
2015/16	13,296	2,014,918	2,028,214	2,674,000	645,786	2,660,704	0.98	2,602,930
<b>Total</b>	<b>\$8,483,789</b>	<b>\$4,128,315</b>	<b>\$12,612,105</b>	<b>\$13,831,156</b>	<b>\$1,219,052</b>	<b>\$5,347,367</b>		<b>\$5,247,163</b>

(2), (3) and (4) are net of specific self-insured retention and aggregate retention.

(5) is from Exhibit GL-9.

(8) is based on a 1.75% interest rate and the payout pattern in Exhibit GL-2.

Projected Losses Paid October 1, 2016 to September 30, 2017

Claim Period (1)	Months of Development 9/30/16 (2)	Percent Losses Paid (3)	Months of Development 9/30/17 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/16 to 9/30/17 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/16 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/17 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/17 (9)X(10) (11)
to 1996/97	240.0	100.0%	252.0	100.0%	100.0%	\$9,499	\$9,499	\$0	1.00	\$0
1997/98	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
1998/99	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
1999/00	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2000/01	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2001/02	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2002/03	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2003/04	156.0	100.0%	168.0	100.0%	100.0%	110,262	110,262	0	1.00	0
2004/05	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	132.0	100.0%	144.0	100.0%	100.0%	5,500	5,500	0	1.00	0
2006/07	120.0	100.0%	132.0	100.0%	100.0%	233	233	0	1.00	0
2007/08	108.0	100.0%	120.0	100.0%	100.0%	825	825	0	1.00	0
2008/09	96.0	100.0%	108.0	100.0%	100.0%	4,685	4,685	0	1.00	0
2009/10	84.0	100.0%	96.0	100.0%	100.0%	190	190	0	1.00	0
2010/11	72.0	99.5%	84.0	100.0%	100.0%	57,421	57,421	0	1.00	0
2011/12	60.0	98.5%	72.0	99.5%	66.4%	78,428	52,112	26,316	0.99	26,089
2012/13	48.0	93.8%	60.0	98.5%	76.0%	85,336	64,843	20,493	0.99	20,199
2013/14	36.0	85.7%	48.0	93.8%	56.9%	931,577	529,769	401,808	0.99	396,150
2014/15	24.0	49.0%	36.0	85.7%	72.0%	1,402,707	1,009,293	393,414	0.98	386,215
2015/16	12.0	4.9%	24.0	49.0%	46.3%	2,660,704	1,232,858	1,427,846	0.98	1,404,883
2016/17	0.0	0.0%	12.0	4.9%	4.9%	1,602,000	78,439	1,523,561	0.98	1,490,479
<b>Total</b>						<b>\$6,949,367</b>	<b>\$3,155,929</b>	<b>\$3,793,438</b>		<b>\$3,724,015</b>

(3) and (5) are from Exhibit GL-2.

(7) to 2015/16 is from Exhibit GL-11. The amount for 2016/17 is from Exhibit GL-10.

(10) is based on a 1.75% interest rate and the payout pattern in Exhibit GL-2.

Projected Losses Paid October 1, 2017 to September 30, 2018

Claim Period (1)	Months of Development 9/30/17 (2)	Percent Losses Paid (3)	Months of Development 9/30/18 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/17 to 9/30/18 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/17 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/18 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/18 (9)X(10) (11)
to 1996/97	252.0	100.0%	264.0	100.0%	100.0%	\$0	\$0	\$0	1.00	\$0
1997/98	240.0	100.0%	252.0	100.0%	100.0%	0	0	0	1.00	0
1998/99	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
1999/00	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
2000/01	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2001/02	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2002/03	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2003/04	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2004/05	156.0	100.0%	168.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2006/07	132.0	100.0%	144.0	100.0%	100.0%	0	0	0	1.00	0
2007/08	120.0	100.0%	132.0	100.0%	100.0%	0	0	0	1.00	0
2008/09	108.0	100.0%	120.0	100.0%	100.0%	0	0	0	1.00	0
2009/10	96.0	100.0%	108.0	100.0%	100.0%	0	0	0	1.00	0
2010/11	84.0	100.0%	96.0	100.0%	100.0%	0	0	0	1.00	0
2011/12	72.0	99.5%	84.0	100.0%	100.0%	26,316	26,316	0	1.00	0
2012/13	60.0	98.5%	72.0	99.5%	66.4%	20,493	13,617	6,876	0.99	6,817
2013/14	48.0	93.8%	60.0	98.5%	76.0%	401,808	305,314	96,494	0.99	95,109
2014/15	36.0	85.7%	48.0	93.8%	56.9%	393,414	223,726	169,688	0.99	167,298
2015/16	24.0	49.0%	36.0	85.7%	72.0%	1,427,846	1,027,381	400,465	0.98	393,137
2016/17	12.0	4.9%	24.0	49.0%	46.3%	1,523,561	705,954	817,607	0.98	804,458
2017/18	0.0	0.0%	12.0	4.9%	4.9%	1,733,000	84,853	1,648,147	0.98	1,612,360
<b>Total</b>						<b>\$5,526,438</b>	<b>\$2,387,161</b>	<b>\$3,139,277</b>		<b>\$3,079,179</b>

(3) and (5) are from Exhibit GL-2.

(7) to 2016/17 is from Exhibit GL-12, (9). The amount for 2017/18 is from Exhibit GL-10.

(10) is based on a 1.75% interest rate and the payout pattern in Exhibit GL-2.

List of Large Claims  
Reported Incurred Losses Greater Than \$100,000

Claim Number (1)	Date of Loss (2)	Claim Period (3)	Specific Self-Insured Retention (4)	Unlimited Paid Losses 9/30/16 (5)	Unlimited Case Reserves 9/30/16 (6)	Unlimited Reported Incurred Losses 9/30/16 (7)
0200101-GL	2/10/2002	2001/02	Unlimited	\$450,000	\$0	\$450,000
0301469-GL	7/1/2003	2002/03	Unlimited	106,560	0	106,560
0000021-GL	10/16/2003	2003/04	Unlimited	127,000	0	127,000
0402448-GL	1/1/2004	2003/04	Unlimited	0	100,000	100,000
0401911-GL	7/12/2004	2003/04	Unlimited	1,000,000	0	1,000,000
0401128-GL	10/1/2004	2004/05	Unlimited	250,000	0	250,000
0400983-GL	11/5/2004	2004/05	Unlimited	150,000	0	150,000
0500554-GL	3/12/2005	2004/05	Unlimited	175,000	0	175,000
0501286-GL	8/25/2005	2004/05	Unlimited	170,000	0	170,000
0601198-GL	11/17/2006	2006/07	Unlimited	118,602	0	118,602
0700229-GL	3/17/2007	2006/07	Unlimited	745,000	0	745,000
0700787-GL	4/21/2007	2006/07	Unlimited	300,000	0	300,000
1300358-GL	3/10/2013	2012/13	Unlimited	150,000	0	150,000
1301157-GL	12/27/2013	2013/14	Unlimited	0	350,000	350,000
1400540-GL	2/21/2014	2013/14	Unlimited	0	100,000	100,000
1401450-GL	11/18/2014	2014/15	Unlimited	0	250,000	250,000
1500911-GL	3/13/2015	2014/15	Unlimited	0	250,000	250,000
1501234-GL	6/30/2015	2014/15	Unlimited	0	250,000	250,000
1600507-GL	1/3/2016	2015/16	Unlimited	0	100,000	100,000
1600544-GL	5/4/2016	2015/16	Unlimited	0	100,000	100,000
1601241-GL	7/26/2016	2015/16	Unlimited	0	100,000	100,000
1601110-GL	9/11/2016	2015/16	1,000,000 +	0	1,000,000 *	1,000,000 *

Amounts are unlimited.

+ No further development assumed on this claim.

(1) through (7) were provided by DC Office of Risk Management.

Size of Loss Distribution

I. Reported Claim Count

Layer (1)	Prior (2)	2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)	Total (2)...(7) (8)	Non-Zero Claim Cumulative Total (9)	Non-Zero Claim Cumulative % of Total (10)
0	0	0	0	0	0	0	0		
0.01 - 5,000	483	43	41	65	136	220	988	988	75.3%
5,000 - 10,000	115	11	8	4	13	8	159	1,147	87.4%
10,000 - 25,000	68	13	9	4	9	7	110	1,257	95.8%
25,000 - 50,000	13	1	4	2	2	2	24	1,281	97.6%
50,000 - 100,000	5	1	1	4	0	3	14	1,295	98.7%
100,000 - 250,000	7	0	1	0	3	0	11	1,306	99.5%
250,000 - 500,000	2	0	0	1	0	0	3	1,309	99.8%
500,000 - 750,000	1	0	0	0	0	0	1	1,310	99.8%
750,000 - 1,000,000	1	0	0	0	0	1	2	1,312	100.0%
Over 1,000,000	0	0	0	0	0	0	0	1,312	100.0%
<b>Total</b>	<b>695</b>	<b>69</b>	<b>64</b>	<b>80</b>	<b>163</b>	<b>241</b>	<b>1,312</b>	<b>1,312</b>	

II. Total Reported Incurred Losses

Layer (1)	Prior (2)	2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)	Total (2)...(7) (8)	Non-Zero Claim Cumulative Total (9)	Non-Zero Claim Cumulative % of Total (10)
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
0.01 - 5,000	804,750	60,325	53,980	125,960	270,539	427,711	1,743,266	1,743,266	13.8%
5,000 - 10,000	867,994	76,591	62,339	33,130	94,909	67,170	1,202,132	2,945,398	23.4%
10,000 - 25,000	1,018,684	213,139	154,701	73,287	164,164	158,682	1,782,657	4,728,055	37.5%
25,000 - 50,000	458,093	50,000	174,644	95,000	80,000	74,651	932,388	5,660,443	44.9%
50,000 - 100,000	371,000	52,000	87,500	299,000	0	300,000	1,109,500	6,769,943	53.7%
100,000 - 250,000	1,097,162	0	150,000	0	750,000	0	1,997,162	8,767,105	69.5%
250,000 - 500,000	750,000	0	0	350,000	0	0	1,100,000	9,867,105	78.2%
500,000 - 750,000	745,000	0	0	0	0	0	745,000	10,612,105	84.1%
750,000 - 1,000,000	1,000,000	0	0	0	0	1,000,000	2,000,000	12,612,105	100.0%
Over 1,000,000	0	0	0	0	0	0	0	12,612,105	100.0%
<b>Total</b>	<b>\$7,112,683</b>	<b>\$452,055</b>	<b>\$683,164</b>	<b>\$976,376</b>	<b>\$1,359,613</b>	<b>\$2,028,214</b>	<b>\$12,612,105</b>	<b>\$12,612,105</b>	

Amounts are unlimited.

Data was summarized on an occurrence basis and excludes claims with \$0 incurred.

Data was provided by DC Office of Risk Management.

Data Summary as of September 30, 2016  
Unlimited Losses

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/16 (4)	Vehicles (5)	Reported Claims 9/30/16 (6)	Open Claims 9/30/16 (7)	Unlimited Paid Losses 9/30/16 (8)	Unlimited Case Reserves 9/30/16 (9)	Unlimited Reported Incurred Losses 9/30/16 (10)
to 1996/97	Unlimited	None	240.0	Not Provided	0	0	\$0	\$0	\$0
1997/98	Unlimited	None	228.0	Not Provided	0	0	0	0	0
1998/99	Unlimited	None	216.0	Not Provided	0	0	0	0	0
1999/00	Unlimited	None	204.0	Not Provided	0	0	0	0	0
2000/01	Unlimited	None	192.0	Not Provided	3	0	49,178	0	49,178
2001/02	Unlimited	None	180.0	Not Provided	11	0	76,129	0	76,129
2002/03	Unlimited	None	168.0	Not Provided	65	0	238,091	0	238,091
2003/04	Unlimited	None	156.0	Not Provided	160	0	496,524	0	496,524
2004/05	Unlimited	None	144.0	Not Provided	167	0	488,550	0	488,550
2005/06	Unlimited	None	132.0	Not Provided	269	1	739,164	2,500	741,664
2006/07	Unlimited	None	120.0	Not Provided	291	1	740,792	3,800	744,592
2007/08	Unlimited	None	108.0	Not Provided	315	0	896,578	0	896,578
2008/09	Unlimited	None	96.0	Not Provided	368	6	1,124,706	5,789	1,130,494
2009/10	Unlimited	None	84.0	6,302	507	6	1,572,750	1,823	1,574,573
2010/11	Unlimited	None	72.0	6,456	330	14	1,063,190	20,129	1,083,319
2011/12	Unlimited	None	60.0	6,398	345	9	1,804,397	28,924	1,833,321
2012/13	Unlimited	None	48.0	6,737	297	7	2,116,070	23,599	2,139,669
2013/14	Unlimited	None	36.0	6,500	425	11	1,895,532	50,703	1,946,236
2014/15	Unlimited	None	24.0	5,314	399	58	1,123,570	303,292	1,426,862
2015/16	Unlimited	None	12.0	5,287	535	384	362,124	1,003,813	1,365,937
<b>Total</b>					<b>4,487</b>	<b>497</b>	<b>\$14,787,343</b>	<b>\$1,444,372</b>	<b>\$16,231,716</b>

Data includes claims with "CLAIMTYPE" field of 55, 60, 65, 66, 2439, 4477, and 4532, as provided by DC Office of Risk Management.

(6) and (7) are on an occurrence basis and exclude claims with \$0 incurred.

(8), (9) and (10) are unlimited.

Data was provided by DC Office of Risk Management.

Summary of Percent Losses Paid, Losses Reported and Claims Reported

Months of Development (1)	Percent Losses Paid (2)	Percent Losses Reported (3)	Percent Claims Reported (4)
360.0	100.0%	100.0%	100.0%
348.0	100.0%	100.0%	100.0%
336.0	100.0%	100.0%	100.0%
324.0	100.0%	100.0%	100.0%
312.0	100.0%	100.0%	100.0%
300.0	100.0%	100.0%	100.0%
288.0	100.0%	100.0%	100.0%
276.0	100.0%	100.0%	100.0%
264.0	100.0%	100.0%	100.0%
252.0	100.0%	100.0%	100.0%
240.0	100.0%	100.0%	100.0%
228.0	100.0%	100.0%	100.0%
216.0	100.0%	100.0%	100.0%
204.0	100.0%	100.0%	100.0%
192.0	100.0%	100.0%	100.0%
180.0	100.0%	100.0%	100.0%
168.0	100.0%	100.0%	100.0%
156.0	100.0%	100.0%	100.0%
144.0	100.0%	100.0%	100.0%
132.0	100.0%	100.0%	100.0%
120.0	100.0%	100.0%	100.0%
108.0	100.0%	100.0%	100.0%
96.0	100.0%	100.0%	100.0%
84.0	100.0%	100.0%	100.0%
72.0	99.5%	100.0%	100.0%
60.0	98.5%	99.5%	100.0%
48.0	95.6%	98.5%	100.0%
36.0	89.4%	96.1%	99.5%
24.0	66.2%	89.0%	99.0%
12.0	13.2%	61.4%	82.5%

(2) is from Exhibit AL-2 (page 2).

(3) is from Exhibit AL-2 (page 3).

(4) is from Exhibit AL-2 (page 4).

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Historical Unlimited Paid Losses (\$000) and Unlimited Paid Loss Development

Claim Period	Months of Development:																				
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	
to 1996/97																					
1997/98																					
1998/99																					
1999/00																					
2000/01																					
2001/02																					
2002/03																					
2003/04																					
2004/05																					
2005/06																					
2006/07																					
2007/08																					
2008/09																					
2009/10																					
2010/11																					
2011/12																					
2012/13																					
2013/14																					
2014/15																					
2015/16																					

II. Unlimited Paid Loss Development

Claim Period	Months of Development:																				
	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	180-192	192-204	204-216	216-228	228-240	240-Ult	
to 1996/97																					
1997/98																					
1998/99																					
1999/00																					
2000/01																					
2001/02																					
2002/03																					
2003/04																					
2004/05																					
2005/06																					
2006/07																					
2007/08																					
2008/09																					
2009/10																					
2010/11																					
2011/12																					
2012/13																					
2013/14																					
2014/15																					
2015/16																					

Average All  
Wtd 3  
Last 3  
Last 5  
x-Hi/low

Similar	2.135	1.443	1.234	1.112	1.048	1.021	1.010	1.004	1.002	1.002	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.001	1.000	1.000
Previous	5.000	1.420	1.100	1.030	1.010	1.005	1.004	1.003	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	5.000	1.350	1.070	1.030	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	7.551	1.510	1.119	1.046	1.015	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Percent	13.2%	66.2%	89.4%	95.6%	98.5%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\* The previous selected development factors were based on the triangle shown in that report. The data in the above triangle has been restated to reflect the current coverage code mapping provided by DC Office of Risk Management.

Amounts as of 9/30/11 through 9/30/13 include subrogation claims which were excluded from prior valuations.

Amounts are unlimited.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Historical Unlimited Reported Incurred Losses (\$000) and Unlimited Reported Incurred Loss Development

Claim Period	Months of Development:								180-192	192-204	204-216	216-228	228-240	240-UIT	
	12	24	36	48	60	72	84	96							108
to 1/996/97															
1997/98															
1998/99															
1999/00															
2000/01															
2001/02															
2002/03															
2003/04															
2004/05															
2005/06															
2006/07															
2007/08															
2008/09															
2009/10															
2010/11															
2011/12															
2012/13															
2013/14															
2014/15															
2015/16															

II. Unlimited Reported Incurred Loss Development

Claim Period	Months of Development:								180-180	180-192	192-204	204-216	216-228	228-240	240-UIT
	12-24	24-36	36-48	48-60	60-72	72-84	84-96	96-108							
to 1/996/97															
1997/98															
1998/99															
1999/00															
2000/01															
2001/02															
2002/03															
2003/04															
2004/05															
2005/06															
2006/07															
2007/08															
2008/09															
2009/10															
2010/11															
2011/12															
2012/13															
2013/14															
2014/15															
2015/16															

Average All  
Wtd 3  
Last 3  
Last 5  
x-Follow

1.823	1.037	0.977	0.978	0.971	0.984	1.002	1.001	1.000	1.000	1.000	1.000	1.004	1.039	1.000	1.000
1.921	1.053	1.003	1.005	1.002	1.001	1.004	1.001	1.000	1.000	1.000	1.000	1.010	1.074	1.000	1.000
2.163	1.068	0.986	1.005	1.002	1.001	1.005	1.001	1.000	1.000	1.000	1.000	1.005	1.039	1.000	1.000
1.473	1.001	0.984	0.984	0.997	0.989	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.388	1.152	1.072	1.030	1.011	1.005	1.002	1.001	1.001	1.001	1.001	1.001	1.001	1.001	1.000	1.000
1.450	1.100	1.040	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.450	1.080	1.025	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
1.629	1.124	1.040	1.015	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
61.4%	89.0%	96.1%	98.5%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\* The previous selected development factors were based on the triangle shown in that report. The data in the above triangle has been restated to reflect the current coverage code mapping provided by DC Office of Risk Management.

Amounts as of 9/30/11 through 9/30/13 include subrogation claims which were excluded from prior valuations.

Amounts are unlimited.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Historical Reported Claims and Reported Claim Development

Claim Period	Months of Development:																				
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	
to 1/996/97																					
1/997/98																					
1/998/99																					
1/999/00																					
2/000/01																					
2/001/02																					
2/002/03																					
2/003/04																					
2/004/05																					
2/005/06																					
2/006/07																					
2/007/08																					
2/008/09																					
2/009/10																					
2/010/11																					
2/011/12																					
2/012/13																					
2/013/14																					
2/014/15																					
2/015/16																					

II. Reported Claim Development

Claim Period	Months of Development:																				
	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	180-192	192-204	204-216	216-228	228-240	240-Ult	
to 1/996/97																					
1/997/98																					
1/998/99																					
1/999/00																					
2/000/01																					
2/001/02																					
2/002/03																					
2/003/04																					
2/004/05																					
2/005/06																					
2/006/07																					
2/007/08																					
2/008/09																					
2/009/10																					
2/010/11																					
2/011/12																					
2/012/13																					
2/013/14																					
2/014/15																					
2/015/16																					

Average All  
Wtd 3  
Last 3  
Last 5  
x-Hi,low

Similar	1.077	1.009	1.004	1.002	1.002	1.002	1.002	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Previous	1.250	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Selected	1.200	1.005	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Cumulative	1.212	1.010	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Percent	82.5%	99.0%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

\* The previous selected development factors were based on the triangle shown in that report. The data in the above triangle has been restated to reflect the current coverage code mapping provided by DC Office of Risk Management. In addition, the data was restated to be on an occurrence basis and to exclude occurrences with \$0 incurred.

Amounts as of 9/30/11 through 9/30/13 include subrogation claims which were excluded from prior valuations. Counts are on an occurrence basis and exclude claims with \$0 incurred.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Historical Ratio of Unlimited Paid Losses and Unlimited Reported Incurred Losses

Claim Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240	
10/1996/07																					
1997/08																					
1998/09																					
1999/00																					
2000/01																					
2001/02																					
2002/03																					
2003/04																					
2004/05																					
2005/06																					
2006/07																					
2007/08				80.3%	95.6%	99.3%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2008/09				85.8%	84.2%	96.8%	99.7%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2009/10			78.3%	80.2%	99.5%	99.5%	100.0%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%
2010/11			87.3%	97.7%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2011/12	17.1%	50.6%	80.2%	97.7%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2012/13	12.7%	61.4%	87.3%	97.7%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
2013/14	25.9%	58.8%	95.1%	98.3%	98.4%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%
2014/15	34.2%	89.8%	98.7%	98.9%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%
2015/16	19.4%	74.1%	97.4%	98.9%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%	98.1%
2015/16	26.5%	78.7%																			
Average																					
All	22.6%	68.9%	89.5%	93.1%	96.0%	98.9%	99.8%	99.8%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
Last 3	26.7%	80.9%	97.1%	98.3%	98.8%	99.2%	99.8%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%
Last 5	24.0%	71.4%	93.3%	97.8%	98.7%	99.2%	99.7%	99.7%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%	99.9%
x-high																					
Implicit	21.6%	74.4%	93.0%	97.1%	99.0%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%

Developed Unlimited Paid Losses

Claim Period (1)	Months of Development 9/30/16 (2)	Unlimited Paid Losses 9/30/16 (3)	Percent Losses Paid (4)	Developed Unlimited Paid Losses (3)/(4) (5)
to 1996/97	240.0	\$0	100.0%	\$0
1997/98	228.0	0	100.0%	0
1998/99	216.0	0	100.0%	0
1999/00	204.0	0	100.0%	0
2000/01	192.0	49,178	100.0%	49,178
2001/02	180.0	76,129	100.0%	76,129
2002/03	168.0	238,091	100.0%	238,091
2003/04	156.0	496,524	100.0%	496,524
2004/05	144.0	488,550	100.0%	488,550
2005/06	132.0	739,164	100.0%	739,164
2006/07	120.0	740,792	100.0%	740,792
2007/08	108.0	896,578	100.0%	896,578
2008/09	96.0	1,124,706	100.0%	1,124,706
2009/10	84.0	1,572,750	100.0%	1,572,750
2010/11	72.0	1,063,190	99.5%	1,068,506
2011/12	60.0	1,804,397	98.5%	1,831,553
2012/13	48.0	2,116,070	95.6%	2,186,509 *
2013/14	36.0	1,895,532	89.4%	2,120,507
2014/15	24.0	1,123,570	66.2%	1,696,846
2015/16	12.0	362,124	13.2%	2,734,450
<b>Total</b>		<b>\$14,787,343</b>		<b>\$18,060,830</b>

\* - Indicates large claim(s) limited to retention. For details, see Exhibit AL-14.

(3) is from Exhibit AL-1.

(4) is from Exhibit AL-2.

Developed Unlimited Reported Incurred Losses

Claim Period (1)	Months of Development 9/30/16 (2)	Unlimited Reported Incurred Losses 9/30/16 (3)	Percent Losses Reported (4)	Developed Unlimited Reported Incurred Losses (3)/(4) (5)
to 1996/97	240.0	\$0	100.0%	\$0
1997/98	228.0	0	100.0%	0
1998/99	216.0	0	100.0%	0
1999/00	204.0	0	100.0%	0
2000/01	192.0	49,178	100.0%	49,178
2001/02	180.0	76,129	100.0%	76,129
2002/03	168.0	238,091	100.0%	238,091
2003/04	156.0	496,524	100.0%	496,524
2004/05	144.0	488,550	100.0%	488,550
2005/06	132.0	741,664	100.0%	741,664
2006/07	120.0	744,592	100.0%	744,592
2007/08	108.0	896,578	100.0%	896,578
2008/09	96.0	1,130,494	100.0%	1,130,494
2009/10	84.0	1,574,573	100.0%	1,574,573
2010/11	72.0	1,083,319	100.0%	1,083,319
2011/12	60.0	1,833,321	99.5%	1,842,488
2012/13	48.0	2,139,669	98.5%	2,163,322 *
2013/14	36.0	1,946,236	96.1%	2,024,915
2014/15	24.0	1,426,862	89.0%	1,603,308
2015/16	12.0	1,365,937	61.4%	2,225,531
<b>Total</b>		<b>\$16,231,716</b>		<b>\$17,379,255</b>

\* - Indicates large claim(s) limited to retention. For details, see Exhibit AL-14.

(3) is from Exhibit AL-1.

(4) is from Exhibit AL-2.

Developed Unlimited Case Reserves

Claim Period (1)	Months of Development 9/30/16 (2)	Percent Losses Paid (3)	Percent Losses Reported (4)	Percent Losses Reserved 9/30/16 [(4)-(3)]/ [100.0%-(3)] (5)	Unlimited Paid Losses 9/30/16 (6)	Unlimited Case Reserves 9/30/16 (7)	Developed Unlimited Case Reserves (6)+(7)/(5) (8)
to 1996/97	240.0	100.0%	100.0%	100.0%	\$0	\$0	\$0
1997/98	228.0	100.0%	100.0%	100.0%	0	0	0
1998/99	216.0	100.0%	100.0%	100.0%	0	0	0
1999/00	204.0	100.0%	100.0%	100.0%	0	0	0
2000/01	192.0	100.0%	100.0%	100.0%	49,178	0	49,178
2001/02	180.0	100.0%	100.0%	100.0%	76,129	0	76,129
2002/03	168.0	100.0%	100.0%	100.0%	238,091	0	238,091
2003/04	156.0	100.0%	100.0%	100.0%	496,524	0	496,524
2004/05	144.0	100.0%	100.0%	100.0%	488,550	0	488,550
2005/06	132.0	100.0%	100.0%	100.0%	739,164	2,500	741,664
2006/07	120.0	100.0%	100.0%	100.0%	740,792	3,800	744,592
2007/08	108.0	100.0%	100.0%	100.0%	896,578	0	896,578
2008/09	96.0	100.0%	100.0%	100.0%	1,124,706	5,789	1,130,494
2009/10	84.0	100.0%	100.0%	100.0%	1,572,750	1,823	1,574,573
2010/11	72.0	99.5%	100.0%	100.0%	1,063,190	20,129	1,083,319
2011/12	60.0	98.5%	99.5%	66.4%	1,804,397	28,924	1,847,928
2012/13	48.0	95.6%	98.5%	65.9%	2,116,070	23,599	2,151,863
2013/14	36.0	89.4%	96.1%	63.4%	1,895,532	50,703	1,975,535
2014/15	24.0	66.2%	89.0%	67.4%	1,123,570	303,292	1,573,386
2015/16	12.0	13.2%	61.4%	55.5%	362,124	1,003,813	2,171,449
<b>Total</b>					<b>\$14,787,343</b>	<b>\$1,444,372</b>	<b>\$17,239,852</b>

(3) and (4) are from Exhibit AL-2.

(6) and (7) are from Exhibit AL-1.

Preliminary Projected Ultimate Unlimited Losses to 2015/16

Claim Period (1)	Developed Unlimited Paid Losses (2)	Developed Unlimited Reported Incurred Losses (3)	Developed Unlimited Case Reserves (4)	Preliminary Projected Ultimate Unlimited Losses (5)
to 1996/97	\$0	\$0	\$0	\$0
1997/98	0	0	0	0
1998/99	0	0	0	0
1999/00	0	0	0	0
2000/01	49,178	49,178	49,178	49,178
2001/02	76,129	76,129	76,129	76,129
2002/03	238,091	238,091	238,091	238,091
2003/04	496,524	496,524	496,524	496,524
2004/05	488,550	488,550	488,550	488,550
2005/06	739,164	741,664	741,664	741,914
2006/07	740,792	744,592	744,592	744,972
2007/08	896,578	896,578	896,578	896,578
2008/09	1,124,706	1,130,494	1,130,494	1,131,073
2009/10	1,572,750	1,574,573	1,574,573	1,574,756
2010/11	1,068,506	1,083,319	1,083,319	1,085,332
2011/12	1,831,553	1,842,488	1,847,928	1,845,752
2012/13	2,186,509	2,163,322	2,151,863	2,159,911
2013/14	2,120,507	2,024,915	1,975,535	2,024,281
2014/15	1,696,846	1,603,308	1,573,386	1,610,047
2015/16	2,734,450	2,225,531	2,171,449	2,254,790
Total	\$18,060,830	\$17,379,255	\$17,239,852	\$17,417,877

(2) is from Exhibit AL-3.

(3) is from Exhibit AL-4.

(4) is from Exhibit AL-5.

(5) is based on (2) to (4) and actuarial judgment.

Bornhuetter - Ferguson Analysis

I. A-priori Loss Rate

Claim Period (1)	Preliminary Projected Ultimate Unlimited Losses (2)	Vehicles (3)	Unlimited Loss Rate per Vehicle (2)/(3) (4)	Loss Rate Trend (2016/17 = 1.000) (5)	Trended Unlimited Loss Rate per Vehicle (4)X(5) (6)	Projected A-priori Loss Rate per Vehicle (7)/(5) (8)
2006/07	\$744,972	6,302	\$118.21	1.629	\$192.55	\$217.25
2007/08	896,578	6,302	142.27	1.551	220.71	228.11
2008/09	1,131,073	6,302	179.48	1.477	265.17	239.52
2009/10	1,574,756	6,302	249.88	1.407	351.61	251.49
2010/11	1,085,332	6,456	168.11	1.340	225.29	264.07
2011/12	1,845,752	6,398	288.49	1.276	368.19	277.27
2012/13	2,159,911	6,737	320.60	1.216	389.70	291.14
2013/14	2,024,281	6,500	311.43	1.158	360.52	305.69
2014/15	1,610,047	5,314	302.98	1.103	334.04	320.98
2015/16	2,254,790	5,287	426.48	1.050	447.80	337.03

(7) Projected 2016/17 a-priori loss rate per Vehicle \$353.88

II. Bornhuetter - Ferguson Analysis Based on Unlimited Paid Losses

Claim Period (1)	Unlimited Paid Losses 9/30/16 (2)	Percent Losses Paid (3)	Projected A-priori Loss Rate per Vehicle (4)	Vehicles (5)	B-F Unpaid Losses [100.0%-(3)] X(4)X(5) (6)	B-F Ultimate Unlimited Paid Losses (2)+(6) (7)
2011/12	\$1,804,397	98.5%	\$277.27	6,398	\$26,303	\$1,830,699
2012/13	2,116,070	95.6%	291.14	6,737	85,362	2,201,431
2013/14	1,895,532	89.4%	305.69	6,500	210,810	2,106,343
2014/15	1,123,570	66.2%	320.98	5,314	576,258	1,699,828
2015/16	362,124	13.2%	337.03	5,287	1,545,885	1,908,009

III. Bornhuetter - Ferguson Analysis Based on Unlimited Reported Incurred Losses

Claim Period (1)	Unlimited Reported Incurred Losses 9/30/16 (2)	Percent Losses Reported (3)	Projected A-priori Loss Rate per Vehicle (4)	Vehicles (5)	B-F Unreported Losses [100.0%-(3)] X(4)X(5) (6)	B-F Ultimate Unlimited Reported Losses (2)+(6) (7)
2011/12	\$1,833,321	99.5%	\$277.27	6,398	\$8,826	\$1,842,147
2012/13	2,139,669	98.5%	291.14	6,737	29,081	2,168,750
2013/14	1,946,236	96.1%	305.69	6,500	77,206	2,023,441
2014/15	1,426,862	89.0%	320.98	5,314	187,712	1,614,574
2015/16	1,365,937	61.4%	337.03	5,287	688,228	2,054,165

Section I, (2) is from Exhibit AL-6.

Section I, (3), Section II, (5) and Section III, (5) are from Exhibit AL-10.

Section I, (5) is based on a 5% trend.

Section I, (7) is based on Section I, (6) and actuarial judgment.

Sections II and III, (2) are from Exhibit AL-1.

Sections II and III, (3) are from Exhibit AL-2.

Sections II and III, (4) are from Section I, (8).

Frequency Times Severity Analysis

I. Projected Ultimate Claims

Claim Period (1)	Months of Development 9/30/16 (2)	Reported Claims 9/30/16 (3)	Percent Claims Reported (4)	Projected Ultimate Claims (3)/(4) (5)	Vehicles (6)	Frequency (per Vehicle) (5)/(6) (7)
2006/07	120.0	291	100.0%	291	6,302	0.05
2007/08	108.0	315	100.0%	315	6,302	0.05
2008/09	96.0	368	100.0%	368	6,302	0.06
2009/10	84.0	507	100.0%	507	6,302	0.08
2010/11	72.0	330	100.0%	330	6,456	0.05
2011/12	60.0	345	100.0%	345	6,398	0.05
2012/13	48.0	297	100.0%	297	6,737	0.04
2013/14	36.0	425	99.5%	427	6,500	0.07
2014/15	24.0	399	99.0%	403	5,314	0.08
2015/16	12.0	535	82.5%	648	5,287	0.12

II. Frequency Times Severity

Claim Period (1)	Preliminary Projected Ultimate Unlimited Losses (2)	Projected Ultimate Claims (3)	Average Severity (2)/(3) (4)	Severity Trend (2016/17 = 1.000) (5)	Trended Average Claim Severity (4)X(5) (6)	De-Trended Projected 2016/17 Average Claim Severity (7)/(5) (8)	Frequency Times Severity (3)X(8) (9)
2006/07	\$744,972	291	\$2,560	1.629	\$4,170	\$3,332	\$969,601
2007/08	896,578	315	2,846	1.551	4,416	3,499	1,102,047
2008/09	1,131,073	368	3,074	1.477	4,541	3,673	1,351,844
2009/10	1,574,756	507	3,106	1.407	4,370	3,857	1,955,582
2010/11	1,085,332	330	3,289	1.340	4,407	4,050	1,336,507
2011/12	1,845,752	345	5,350	1.276	6,828	4,253	1,467,121
2012/13	2,159,911	297	7,272	1.216	8,840	4,465	1,326,149
2013/14	2,024,281	427	4,741	1.158	5,488	4,688	2,001,950
2014/15	1,610,047	403	3,995	1.103	4,405	4,923	1,983,899
2015/16	2,254,790	648	3,480	1.050	3,654	5,169	3,349,492
(7) Projected 2016/17 average claim severity					\$5,427		

Section I, (3) is from Exhibit AL-1.

Section I, (4) is from Exhibit AL-2.

Section I, (6) is from Exhibit AL-10.

Section II, (2) is from Exhibit AL-6.

Section II, (3) is from Section I, (5).

Section II, (5) is based on a 5% trend.

Section II, (7) is based on (6) and actuarial judgment.

Projected Ultimate Unlimited Losses to 2015/16

Claim Period (1)	Developed Unlimited Paid Losses (2)	Developed Unlimited Reported Incurred Losses (3)	Developed Unlimited Case Reserves (4)	B-F Ultimate Unlimited Paid Losses (5)	B-F Ultimate Unlimited Reported Losses (6)	Frequency Times Severity (7)	Projected Ultimate Unlimited Losses (8)
to 1996/97	\$0	\$0	\$0				\$0
1997/98	0	0	0				0
1998/99	0	0	0				0
1999/00	0	0	0				0
2000/01	49,178	49,178	49,178				49,178
2001/02	76,129	76,129	76,129				76,129
2002/03	238,091	238,091	238,091				238,091
2003/04	496,524	496,524	496,524				496,524
2004/05	488,550	488,550	488,550				488,550
2005/06	739,164	741,664	741,664				742,000
2006/07	740,792	744,592	744,592				745,000
2007/08	896,578	896,578	896,578				896,578
2008/09	1,124,706	1,130,494	1,130,494				1,131,073
2009/10	1,572,750	1,574,573	1,574,573				1,575,000
2010/11	1,068,506	1,083,319	1,083,319				1,085,332
2011/12	1,831,553	1,842,488	1,847,928	1,830,699	1,842,147	1,467,121	1,846,000
2012/13	2,186,509	2,163,322	2,151,863	2,201,431	2,168,750	1,326,149	2,160,000
2013/14	2,120,507	2,024,915	1,975,535	2,106,343	2,023,441	2,001,950	2,024,000
2014/15	1,696,846	1,603,308	1,573,386	1,699,828	1,614,574	1,983,899	1,627,000
2015/16	2,734,450	2,225,531	2,171,449	1,908,009	2,054,165	3,349,492	2,096,000

(2) is from Exhibit AL-3.

(3) is from Exhibit AL-4.

(4) is from Exhibit AL-5.

(5) and (6) are from Exhibit AL-7.

(7) is from Exhibit AL-8.

(8) is based on (2) to (7) and actuarial judgment.

Projected Ultimate Unlimited Losses for 2016/17 and Subsequent

Claim Period (1)	Projected Ultimate Unlimited Losses (2)	Vehicles (3)	Unlimited Loss Rate per Vehicle (2)/(3) (4)	Loss Rate Trend (2016/17 = 1.000) (5)	Trended Unlimited Loss Rate per Vehicle (4)X(5) (6)	
2006/07	\$745,000	6,302	\$118.22	1.629	\$192.56	
2007/08	896,578	6,302	142.27	1.551	220.71	
2008/09	1,131,073	6,302	179.48	1.477	265.17	
2009/10	1,575,000	6,302	249.92	1.407	351.66	
2010/11	1,085,332	6,456	168.11	1.340	225.29	
2011/12	1,846,000	6,398	288.53	1.276	368.24	
2012/13	2,160,000	6,737	320.62	1.216	389.71	
2013/14	2,024,000	6,500	311.38	1.158	360.47	
2014/15	1,627,000	5,314	306.17	1.103	337.56	
2015/16	2,096,000	5,287	396.44	1.050	416.27	
Total	\$15,185,983	61,900	\$245.33		\$312.76	

Claim Period (1)	Projected Unlimited Loss Rate per Vehicle (7)	Projected Vehicles (8)	Projected Ultimate Unlimited Losses (7)X(8) (9)	Present Value Factor (10)	Present Value of Projected Unlimited Loss Rate per Vehicle (7)X(10) (11)	Present Value of Projected Ultimate Unlimited Losses (8)X(11) (12)
2016/17	\$349.88	6,003	\$2,100,000	0.97	\$338.74	\$2,033,000
2017/18	367.38	6,003	2,205,000	0.97	355.68	2,135,000

(2) is from Exhibit AL-9.

(3) 2009/10, 2010/11, 2011/12, 2012/13, 2013/14, 2014/15 and 2015/16 were provided by DC Office of Risk Management. Other periods assume a 0% trend.

(5) is based on a 5% trend.

(7) 2016/17 is based on (6) and actuarial judgment.  
Other period(s) based on 2016/17 plus a 5% trend.

(8) to 2016/17 was provided by DC Office of Risk Management. Other claim periods are based on a 0% trend.

(10) is based on a 1.75% interest rate and the payout pattern in Exhibit AL-2.

Estimated Outstanding Losses as of September 30, 2016

Claim Period (1)	Unlimited Paid Losses 9/30/16 (2)	Unlimited Case Reserves 9/30/16 (3)	Unlimited Reported Incurred Losses 9/30/16 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR 9/30/16 (5)-(4) (6)	Estimated Outstanding Losses 9/30/16 (3)+(6) (7)	Present Value Factor (8)	Present Value of Estimated Outstanding Losses 9/30/16 (7)X(8) (9)
to 1996/97	\$0	\$0	\$0	\$0	\$0	\$0	1.00	\$0
1997/98	0	0	0	0	0	0	1.00	0
1998/99	0	0	0	0	0	0	1.00	0
1999/00	0	0	0	0	0	0	1.00	0
2000/01	49,178	0	49,178	49,178	0	0	1.00	0
2001/02	76,129	0	76,129	76,129	0	0	1.00	0
2002/03	238,091	0	238,091	238,091	0	0	1.00	0
2003/04	496,524	0	496,524	496,524	0	0	1.00	0
2004/05	488,550	0	488,550	488,550	0	0	1.00	0
2005/06	739,164	2,500	741,664	742,000	336	2,836	1.00	2,836
2006/07	740,792	3,800	744,592	745,000	408	4,208	1.00	4,208
2007/08	896,578	0	896,578	896,578	0	0	1.00	0
2008/09	1,124,706	5,789	1,130,494	1,131,073	579	6,368	1.00	6,368
2009/10	1,572,750	1,823	1,574,573	1,575,000	427	2,250	1.00	2,250
2010/11	1,063,190	20,129	1,083,319	1,085,332	2,013	22,142	0.99	21,951
2011/12	1,804,397	28,924	1,833,321	1,846,000	12,679	41,603	0.99	41,006
2012/13	2,116,070	23,599	2,139,669	2,160,000	20,331	43,930	0.98	43,211
2013/14	1,895,532	50,703	1,946,236	2,024,000	77,764	128,467	0.98	126,059
2014/15	1,123,570	303,292	1,426,862	1,627,000	200,138	503,430	0.98	494,816
2015/16	362,124	1,003,813	1,365,937	2,096,000	730,063	1,733,876	0.98	1,701,765
Total	\$14,787,343	\$1,444,372	\$16,231,716	\$17,276,453	\$1,044,738	\$2,489,110		\$2,444,470

(2), (3) and (4) are net of specific self-insured retention and aggregate retention.

(5) is from Exhibit AL-9.

(8) is based on a 1.75% interest rate and the payout pattern in Exhibit AL-2.

Projected Losses Paid October 1, 2016 to September 30, 2017

Claim Period (1)	Months of Development 9/30/16 (2)	Percent Losses Paid (3)	Months of Development 9/30/17 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/16 to 9/30/17 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/16 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/17 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/17 (9)X(10) (11)
to 1996/97	240.0	100.0%	252.0	100.0%	100.0%	\$0	\$0	\$0	1.00	\$0
1997/98	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
1998/99	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
1999/00	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2000/01	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2001/02	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2002/03	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2003/04	156.0	100.0%	168.0	100.0%	100.0%	0	0	0	1.00	0
2004/05	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	132.0	100.0%	144.0	100.0%	100.0%	2,836	2,836	0	1.00	0
2006/07	120.0	100.0%	132.0	100.0%	100.0%	4,208	4,208	0	1.00	0
2007/08	108.0	100.0%	120.0	100.0%	100.0%	0	0	0	1.00	0
2008/09	96.0	100.0%	108.0	100.0%	100.0%	6,368	6,368	0	1.00	0
2009/10	84.0	100.0%	96.0	100.0%	100.0%	2,250	2,250	0	1.00	0
2010/11	72.0	99.5%	84.0	100.0%	100.0%	22,142	22,142	0	1.00	0
2011/12	60.0	98.5%	72.0	99.5%	66.4%	41,603	27,643	13,960	0.99	13,839
2012/13	48.0	95.6%	60.0	98.5%	65.9%	43,930	28,964	14,966	0.99	14,751
2013/14	36.0	89.4%	48.0	95.6%	59.0%	128,467	75,768	52,699	0.98	51,837
2014/15	24.0	66.2%	36.0	89.4%	68.6%	503,430	345,338	158,092	0.98	155,129
2015/16	12.0	13.2%	24.0	66.2%	61.1%	1,733,876	1,058,672	675,204	0.98	663,651
2016/17	0.0	0.0%	12.0	13.2%	13.2%	2,100,000	278,104	1,821,896	0.98	1,788,155
<b>Total</b>						<b>\$4,589,110</b>	<b>\$1,852,293</b>	<b>\$2,736,817</b>		<b>\$2,687,362</b>

(3) and (5) are from Exhibit AL-2.

(7) to 2015/16 is from Exhibit AL-11. The amount for 2016/17 is from Exhibit AL-10.

(10) is based on a 1.75% interest rate and the payout pattern in Exhibit AL-2.

Projected Losses Paid October 1, 2017 to September 30, 2018

Claim Period (1)	Months of Development 9/30/17 (2)	Percent Losses Paid (3)	Months of Development 9/30/18 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/17 to 9/30/18 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/17 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/18 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/18 (9)X(10) (11)
to 1996/97	252.0	100.0%	264.0	100.0%	100.0%	\$0	\$0	\$0	1.00	\$0
1997/98	240.0	100.0%	252.0	100.0%	100.0%	0	0	0	1.00	0
1998/99	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
1999/00	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
2000/01	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2001/02	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2002/03	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2003/04	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2004/05	156.0	100.0%	168.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2006/07	132.0	100.0%	144.0	100.0%	100.0%	0	0	0	1.00	0
2007/08	120.0	100.0%	132.0	100.0%	100.0%	0	0	0	1.00	0
2008/09	108.0	100.0%	120.0	100.0%	100.0%	0	0	0	1.00	0
2009/10	96.0	100.0%	108.0	100.0%	100.0%	0	0	0	1.00	0
2010/11	84.0	100.0%	96.0	100.0%	100.0%	0	0	0	1.00	0
2011/12	72.0	99.5%	84.0	100.0%	100.0%	13,960	13,960	0	1.00	0
2012/13	60.0	98.5%	72.0	99.5%	66.4%	14,966	9,944	5,022	0.99	4,979
2013/14	48.0	95.6%	60.0	98.5%	65.9%	52,699	34,745	17,954	0.99	17,696
2014/15	36.0	89.4%	48.0	95.6%	59.0%	158,092	93,241	64,851	0.98	63,790
2015/16	24.0	66.2%	36.0	89.4%	68.6%	675,204	463,169	212,035	0.98	208,060
2016/17	12.0	13.2%	24.0	66.2%	61.1%	1,821,896	1,112,416	709,480	0.98	697,340
2017/18	0.0	0.0%	12.0	13.2%	13.2%	2,205,000	292,009	1,912,991	0.98	1,877,563
<b>Total</b>						<b>\$4,941,817</b>	<b>\$2,019,484</b>	<b>\$2,922,333</b>		<b>\$2,869,428</b>

(3) and (5) are from Exhibit AL-2.

(7) to 2016/17 is from Exhibit AL-12, (9). The amount for 2017/18 is from Exhibit AL-10.

(10) is based on a 1.75% interest rate and the payout pattern in Exhibit AL-2.

List of Large Claims  
Reported Incurred Losses Greater Than \$50,000

Claim Number (1)	Date of Loss (2)	Claim Period (3)	Specific Self-Insured Retention (4)	Unlimited Paid Losses 9/30/16 (5)	Unlimited Case Reserves 9/30/16 (6)	Unlimited Reported Incurred Losses 9/30/16 (7)
0300140-AL	12/14/2003	2003/04	Unlimited	\$55,000	\$0	\$55,000
0402307-AL	11/16/2004	2004/05	Unlimited	50,000	0	50,000
1000702-AL	4/21/2010	2009/10	Unlimited	50,000	0	50,000
1100350-AL	4/25/2011	2010/11	Unlimited	55,000	0	55,000
1200029-AL	12/2/2011	2011/12	Unlimited	147,500	0	147,500
1101074-AL	12/5/2011	2011/12	Unlimited	50,000	0	50,000
1200771-AL	8/30/2012	2011/12	Unlimited	50,000	0	50,000
1300211-AL	4/26/2013	2012/13	Unlimited	65,984	0	65,984
1300542-AL	8/26/2013	2012/13	568,006 +	568,006 *	0	568,006 *
1300837-AL	11/16/2013	2013/14	Unlimited	55,000	0	55,000
1300939-AL	12/19/2013	2013/14	Unlimited	145,000	0	145,000
1400249-AL	4/2/2014	2013/14	Unlimited	95,000	0	95,000
1400516-AL	5/4/2014	2013/14	Unlimited	65,000	0	65,000
1500447-AL	2/5/2015	2014/15	Unlimited	0	50,000	50,000
1600698-AL	5/19/2016	2015/16	Unlimited	0	55,000	55,000

Amounts are unlimited.

+ No further development assumed on this claim.

(1) through (7) were provided by DC Office of Risk Management.

Size of Loss Distribution

I. Reported Claim Count

Layer (1)	Prior (2)	2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)	Total (2)...(7) (8)	Non-Zero Claim Cumulative Total (9)	Non-Zero Claim Cumulative % of Total (10)
0	0	0	0	0	0	0	0		
0.01 - 5,000	2,101	247	211	344	327	457	3,687	3,687	82.2%
5,000 - 10,000	244	51	37	25	34	59	450	4,137	92.2%
10,000 - 25,000	124	34	37	44	31	16	286	4,423	98.6%
25,000 - 50,000	15	12	10	8	7	2	54	4,477	99.8%
50,000 - 100,000	2	0	1	3	0	1	7	4,484	99.9%
100,000 - 250,000	0	1	0	1	0	0	2	4,486	100.0%
250,000 - 500,000	0	0	0	0	0	0	0	4,486	100.0%
500,000 - 750,000	0	0	1	0	0	0	1	4,487	100.0%
750,000 - 1,000,000	0	0	0	0	0	0	0	4,487	100.0%
Over 1,000,000	0	0	0	0	0	0	0	4,487	100.0%
<b>Total</b>	<b>2,486</b>	<b>345</b>	<b>297</b>	<b>425</b>	<b>399</b>	<b>535</b>	<b>4,487</b>	<b>4,487</b>	

II. Total Reported Incurred Losses

Layer (1)	Prior (2)	2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)	Total (2)...(7) (8)	Non-Zero Claim Cumulative Total (9)	Non-Zero Claim Cumulative % of Total (10)
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
0.01 - 5,000	3,431,187	412,102	344,469	498,458	471,718	608,850	5,766,784	5,766,784	35.5%
5,000 - 10,000	1,733,087	363,877	261,495	182,149	242,905	404,793	3,188,305	8,955,089	55.2%
10,000 - 25,000	1,700,324	504,828	569,986	626,317	484,280	226,807	4,112,541	13,067,630	80.5%
25,000 - 50,000	545,093	405,014	329,730	279,311	227,960	70,488	1,857,596	14,925,226	92.0%
50,000 - 100,000	110,000	0	65,984	215,000	0	55,000	445,984	15,371,210	94.7%
100,000 - 250,000	0	147,500	0	145,000	0	0	292,500	15,663,710	96.5%
250,000 - 500,000	0	0	0	0	0	0	0	15,663,710	96.5%
500,000 - 750,000	0	0	568,006	0	0	0	568,006	16,231,716	100.0%
750,000 - 1,000,000	0	0	0	0	0	0	0	16,231,716	100.0%
Over 1,000,000	0	0	0	0	0	0	0	16,231,716	100.0%
<b>Total</b>	<b>\$7,519,691</b>	<b>\$1,833,321</b>	<b>\$2,139,669</b>	<b>\$1,946,236</b>	<b>\$1,426,862</b>	<b>\$1,365,937</b>	<b>\$16,231,716</b>	<b>\$16,231,716</b>	

Amounts are unlimited.

Data was summarized on an occurrence basis and excludes claims with \$0 incurred.

Data was provided by DC Office of Risk Management.