



GOVERNMENT OF THE DISTRICT OF COLUMBIA  
OFFICE OF RISK MANAGEMENT



**Jed Ross**  
Chief Risk Officer

January 30, 2023

The Honorable Brianne K. Nadeau,  
Ward 1 Councilmember  
Chair, Committee on Committee on Public Works and Operations  
Council of the District of Columbia  
John A. Wilson Building  
1350 Pennsylvania Avenue, NW, Suite 108  
Washington, DC 20004

Dear Chairperson Nadeau:

I am writing in response to your Committee's January 18, 2023 email, in which you had requested the Office of Risk Management to provide responses to a series of written questions in advance of the Performance Oversight Hearing on the Office of Risk Management on February 1, 2023.

I look forward to testifying before the Committee and I hope that the attached answers are fully responsive to your questions. If you need any additional information, please do not hesitate to contact me.

Sincerely,

Jed Ross  
Chief Risk Officer

**OFFICE OF RISK MANAGEMENT  
PERFORMANCE OVERSIGHT  
FY 2022 – 2023 PRE-HEARING QUESTIONS AND RESPONSES**

GENERAL QUESTIONS

Agency Organization

1. Please provide a current organizational chart for the agency, noting the date that the information was collected on the chart.

**Agency Response**

Please see Attachment 01 for ORM's organizational chart.

2. Please provide a narrative explanation of any organizational changes made during FY 22, FY 23 to date or planned changes during FY 23.

**Agency Response**

There was no change made to the organization during FY 22 or any planned changes for FY 23.

3. Please provide a current Schedule A for the agency which identifies each position by program and activity, with the salary, fringe benefits, and length of time with the agency. Please note the date that the information was collected. The Schedule A should also indicate if the position is continuing/term/temporary/contract or if it is vacant or frozen. Please indicate if any position must be filled to comply with federal or local law.

**Agency Response**

Please see Attachment 02 for the agency's Schedule A. There are no positions within ORM that need to be filled to comply with federal or local law.

4. How many vacancies were posted during FY 22? To date in FY 23? Please identify each position, how long the position was vacant, what steps have been taken to fill the position, whether the agency plans to fill the position, and whether the position has been filled.

**Agency Response**

In FY 22 there were 15 vacancy postings and 5 vacancy postings for FY 23 to date. The positions were vacant at an average 30 to 45 days. The agency currently has a 10% vacancy rate and do plan to fill the positions.

The agency has 2 pending start dates to date and will continue to fill vacancies by posting positions through DCHR's career site, posting on LinkedIn and other job aggregators, and attending job fairs throughout the year.

5. Please provide each collective bargaining agreement that is currently in effect for agency employees. Please include the bargaining unit and the duration of each agreement. Please note if the agency is currently in bargaining and the anticipated date of completion of each agreement in bargaining.

**Agency Response**

ORM currently has ten staff members who belong to AFSCME Local 20. Please see Attachment 03 for the current collective bargaining agreement, which is effective October 1, 2021 and is set to expire on September 30, 2025.

6. Please list all employees detailed to or from your agency. For each employee identified, please provide the name of the agency the employee is detailed to or from, the reason for the detail, the date of the detail, and the employee’s projected date of return.

**Agency Response**

There is currently no ORM employee detailed to other agencies and no employee detailed to ORM from another agency.

**Budget and Spending**

7. Please provide a table showing your agency’s Council-approved budget, revised budget (after reprogrammings, etc.), and actual spending, by program, activity, and funding source for FY 22 and the first quarter of FY 23. Please detail any over- or under-spending and if the agency had any federal funds that lapsed.

**Agency Response**

Please see Attachment 04 for the table showing our agency’s budget for FY 22 and the first quarter of FY 23.

8. Please identify any reprogrammings received by, transferred from or within ORM during FY 22 and FY 23. For each reprogramming, list the date, amount, rationale, and reprogramming number.

**Agency Response**

Please see Attachment 05 for a list of reprogrammings that impacted the agency in FY 22 and FY 23, to date.

9. Please list all intra-District transfers to or from the agency during FY 22 and FY 23 to date.

**Agency Response**

Please see Attachment 06 for a list of all intra-District transfers to or from the agency in FY 22 and FY 23, to date.

10. For FY 22 and FY 23, to date, please identify any special purpose revenue funds maintained by, used by, or available for use by the agency. For each fund identified, provide:
  - a. The revenue source name and code;
  - b. The source of funding;
  - c. A description of the program that generates the funds;
  - d. The amount of funds generated by each source or program;
  - e. Expenditures of funds, including the purpose of each expenditure; and
  - f. The current fund balance.

**Agency Response**

The agency maintains two Special Purpose Revenue (SPR) funds, both within the Captive Insurance Agency:

- The Captive Insurance Fund (1240) is derived from premiums paid by participating health clinics that qualify and sign up for the agency’s captive medical malpractice liability insurance.
- The Subrogation Fund (0640) receives funds from ORM’s collection efforts against third party tortfeasors who damage District property and injure police and firefighters. The Subrogation fund supports 2 FTEs’ Salary and Fringe.

The financial detail of the Captive Insurance Fund and Subrogation Fund are provided in the table below:

<b>Agency Fund</b>	<b>0640</b>	<b>1240</b>
<b>Agency Fund Title</b>	Subrogation Fund	Captive Insurance Fund
<b>FY 22 Total Expenditure</b>	\$ 230,631.83	\$ -
<b>FY 22 Cash Revenue</b>	\$ 674,681.12	\$ 62,683.09
<b>FY 22 Fund Balance</b>	\$ 444,049.29	\$ 62,683.09
<b>FY 23 Total Expenditure</b>	\$ 48,607.63	\$ -
<b>FY 23 Cash Revenue</b>	\$ 301,130.58	\$ 194,307.38
<b>FY 23 Fund Balance</b>	\$ 696,572.24	\$ 256,990.47

11. Please list each grant or sub-grant received by your agency in FY 22 and FY 23, to date. List the date, amount, source, purpose of the grant or sub-grant received, and amount expended.

**Agency Response**

For FY 22, the Captive Insurance Agency received \$88,000 in federal relief funds from the District of Columbia’s share of the American Rescue Plan Act (ARPA). The funding paid for one FTE in support of the District’s COVID-19 response or recovery.

For FY 23, ORM does not have any grants or sub-grants.

12. How many FTEs are dependent on grant funding? What are the terms of this funding? If it is set to expire, what plans, if any, are in place to continue funding the FTEs?

**Agency Response**

ORM does not have any FTEs dependent on grant funding.

13. Please provide a list of all budget enhancement requests (including capital improvement needs) made for FY 22 and FY 23. For each, include a description of the need and the amount of funding requested.

**Agency Response**

ORM works with the Mayor’s Office of Budget and Performance Management (OBPM) and the Office of the City Administrator to develop its annual budget. The Mayor’s FY 22 and FY 23 budget submissions to Council reflect those efforts.

14. Please list and describe any spending pressures the agency experienced in FY 22 and any anticipated spending pressures for the remainder of FY 23. Include a description of the pressure and the estimated amount. If the spending pressure was in FY 22, describe how it was resolved, and if the spending pressure is in FY 23, describe any proposed solutions.

**Agency Response**

In FY 22, the Captive Insurance Agency (RJ0) experienced a spending pressure due to several factors, including increases in real property and cyber liability insurance premiums and payments to mitigate property and cyber losses. The spending pressure in the amount of \$1.97M was resolved through contingency funding.

For FY 23, the agency does not anticipate any spending pressures.

15. Please list any statutory mandates that the agency lacks sufficient resources to fully implement.

**Agency Response**

ORM is sufficiently resourced to ensure that the agency can properly administer its statutory mandates.

16. Please list all open capital projects and capital projects in the financial plan under the agency’s purview, including the amount budgeted, actual dollars spent so far, any remaining balances, and the status of the project. In addition, please provide a description of any projects which are experiencing delays or which require additional funding.

**Agency Response**

The table below shows the information requested on the Risk Management IT System (ERisk), a capital project that is currently being implemented by OCTO. The funding information was supplied by OCTO.

<b>Owner Agency</b>	ORM	<b>Implementing Agency</b>	OCTO
<b>Project Title</b>	RISK MANAGEMENT IT SYSTEM	<b>Project No</b>	RMS01C
<b>LTD Allotment</b>	\$ 2,682,432	<b>Project Start Date</b>	10/1/2017
<b>LTD Exp.</b>	\$ 2,667,001	<b>Project Status</b>	ONGOING
<b>ID Adv.</b>	\$0	<b>Allotment Balance</b>	\$15,240
<b>Current Project Status</b>	OCTO, in collaboration with ORM, continues to add additional enhancements to ERisk to integrate it with existing District systems and data, including Peoplesoft.		

Contracting and Procurement

17. For FY 22 and FY 23, to date, please list any purchase card spending by the agency, the employee making each expenditure, and the general purpose for each expenditure.

**Agency Response**

Please see Attachment 07 for the agency’s P-Card expenditures.

18. Please list each contract, procurement, and lease entered into or extended by your agency during FY 22 and FY 23, to date. For each contract, please provide the following information where applicable:

- a. The name of the contracting party;
- b. The nature of the contract, including the end product or service;
- c. The dollar amount of the contract, including amount budgeted and amount actually spent;
- d. The term of the contract;
- e. Whether the contract was competitively bid;
- f. The name of the agency’s contract monitor and the results of any monitoring activity; and
- g. The funding source.

**Agency Response**

Please see Attachment 08 for a list of all contracts entered by the agency during FY 22 and FY 23, to date.

19. What is your agency’s current adjusted expendable budget for CBE compliance purposes? How much has been spent with SBEs or CBEs? What percent of the agency’s current adjusted expendable budget has been spent with SBEs or CBEs?

**Agency Response**

ORM has two agency budget codes that are required to report SBE/CBE spending: Risk Management (RK0) and the Employees' Compensation Fund (BG0). The table below shows the approved SBE/CBE budget and the percentage of spending to date for both.

Agency	Approved Expendable Budget	Approved SBE/CBE Goal	Amount Spent to Date	Percentage of Expendable Budget Spent	Percentage of Approved SBE/CBE Goal Spent
BG0	\$679,025.36	\$339,512.68	\$118,746.89	17.49%	34.98%
RK0	\$28,202.86	\$14,101.43	\$6,605.80	23.42%	46.84%

20. Please list and provide a copy of all memoranda of understanding (“MOU”) entered into by your agency during FY 22 and FY 23, to date, as well as any MOU currently in force. For each, indicate the date on which the MOU was entered and the termination date.

**Agency Response**

Please see Attachment 09 for a list and copies of all MOUs entered by the agency during FY 22 and FY 23, to date.

21. Please provide the Committee with:

- a. A list of all employees who received or retained cellphones, personal digital assistants, or similar communications devices at agency expense in FY 22 and FY 23, to date;
- b. A list of all vehicles owned, leased, or otherwise used by the agency and to whom the vehicle is assigned as well as a description of all vehicle accidents involving the agency's vehicles in FY 22 and FY 23, to date;
- c. A list of travel expenses, arranged by employee for FY 22 and FY 23, to date, including justification for travel;
- d. A list of total workers' compensation payments paid in FY 22 and FY 23, to date, including the number of employees who received workers' compensation payments, in what amounts, and for what reasons.

**Agency Response**

- a. The following is a listing of all employees who received or retained cellphones, personal digital assistants, or similar communications devices at agency expense in FY 22 and FY 23, to date:

Name	Device Issue	Fiscal Year 2022	Fiscal Year 2023
Arnic, Jennifer	Cell Phone	X	X
Boone, Jessika	Cell Phone	X	
Carlos, Melbert	Cell Phone	X	X
Cawiezell, Thomas	Cell Phone		X
Cawiezell, Thomas	Tablet		X
Chhe, Soriya	Cell Phone	X	X
Clark, Peter	Cell Phone	X	X
Cohen, Talia	Cell Phone	X	X
Emminizer, Samantha	Tablet	X	
Emminizer, Samantha	Cell Phone	X	
Evans, Valerie	Cell Phone	X	X
Felton, Adam	Cell Phone	X	X
Ford, Jordan	Tablet	X	X
Ford, Jordan	Cell Phone	X	X
Gainey, Trinity	Cell Phone	X	X
Gather - Morgan, Merle	Cell Phone	X	X
Gatton, Roger	Cell Phone	X	X
Hall, Marisa	Cell Phone	X	X
Healy, Patrick	Cell Phone	X	X
Healy, Patrick	Tablet	X	X
Herbert, Thomas	Cell Phone	X	
Isip, Darlene	Cell Phone	X	
Isip, Darlene	Air-Card/ MiFi	X	

Name	Device Issue	Fiscal Year 2022	Fiscal Year 2023
Isip, Darlene	Tablet	X	
Kirkling, Kyra	Cell Phone	X	X
Krainak, Michael	Cell Phone	X	X
Mandel, Angela	Cell Phone	X	X
Preston, Robert	Cell Phone	X	X
Ross, Jed	Cell Phone	X	X
Stewart, Shaneah	Cell Phone	X	X
Swintz, Monica	Cell Phone	X	X
Townsend, Audrey	Cell Phone	X	X
Waters, Jane	Cell Phone	X	X
Webb, Gregory	Cell Phone		X
Webb, Gregory	Tablet		X
White, Francine	Cell Phone	X	X
Yeung, Sam	Cell Phone	X	X

b. Below is a table listing the five vehicles currently assigned to the agency:

Vehicle Year	Make	Model	Owned or Leased	Number of Vehicles
2015	Dodge	Caravan	Owned	1
2017	Chevrolet	Cruze	Owned	1
2018	Toyota	Corolla	Owned	3
<b>Total of vehicles</b>				<b>5</b>

c. Below is a table listing travel expenses paid by the agency, arranged by employee for FY 22 and FY 23, to date:



<b>Employee Name</b>	<b>Dates of Travel</b>	<b>Place(s) travelled to</b>	<b>Total expenses (\$)</b>	<b>Explanation (airfare, meals, train ticket, lodging)</b>	<b>Purpose of travel (e.g. conference name)</b>
Hollander, Anne	9/17/2022-9/24/22	Santa Fe, NM	\$2,454.29	Reimbursement for registration, meals, hotel, airfare and transportation.	State Risk and Insurance Management Association (STRIMA) Conference
Preston, Robert	4/9/22 – 4/13/22	San Francisco, CA	\$2,698.62	For hotel, registration, airfare and meals	Risk and Insurance Management Society (RIMS)
Preston, Robert	9/18/22 – 9/22/22	Santa Fe, NM	\$1,813.85	Reimbursement for registration, meals, airfare and hotel.	State Risk and Insurance Management Association (STRIMA) Conference
Ross, Jed	9/15/22 – 9/23/22	Santa Fe, NM	\$3,302.03	Reimbursement for registration, hotel, airfare, food, and transportation.	State Risk and Insurance Management Association (STRIMA) Conference
Yeung, Sam	9/18/22 – 9/22/22	Santa Fe, NM	\$1,947.17	Reimbursement for registration, meals, hotel, airfare and parking.	State Risk and Insurance Management Association (STRIMA) Conference

- d. In FY 22, there were two medical only workers' compensation claims paid for ORM employees in the total amount of \$1,163.15. No indemnity payments were made for either claim.

For FY 23, to date, there are no workers' compensation related payments made for ORM employees.

22. Please provide a list of all studies, research papers, reports, and analyses that the agency prepared or funded during FY 22 and FY 23, to date. Please submit a hard copy to the Committee of any study, research paper, report, or analysis that is complete.

**Agency Response**

A list of all studies, research papers, reports, and analyses that ORM contracted for during FY 22 and FY 23, to date, is provided below (Please also see Attachment 10 for copies of completed documents):

- Actuarial Valuation of the Self-Insured Workers Compensation & Liability Programs (as of September 30, 2022);
- Actuarial Valuation of the Self-Insured Workers Compensation & Liability Programs (as of September 30, 2021);
- District of Columbia Captive Insurance Agency Financial and Annual Statements and Reserve Report (as of September 30, 2021).

### Agency Priorities and Performance

23. What were the agency's top five priorities in FY 22? How did the agency address those priorities in FY 22?

#### Agency Response

- **Customer Service Improvement**  
For FY 22 ORM handled 3,066 customer service calls. ORM also scored nearly a perfect score in assisting all of those calls in three rings or less; scoring a 99 out of 100. The agency received 42 customer service surveys in FY 22 and earned a score of excellent or good on 31 of the 42. Moreover, ORM had received 1,369 inquiries through the Ask the Director portal on the ORM website and all messages/service inquiries have been resolved to date with an average of 1 day turnaround.
- **Tracking of District Litigation**  
ORM continues to customize its privileged and confidential contingent liability platform within ERisk. The goal of this function is to gain transparency into exposures.
- **District Agency Subrogation Collection**  
ORM collected a total of \$636,788.87 in FY 22. Recouping funds for the District remains a major focus.
- **Risk Management Training/Workers' Comp Trainings to Agencies**  
ORM conducted four Risk Management Council meetings in FY 22 in which various risk trainings and topics were discussed. The Public Sector Workers' Compensation Program conducted twelve trainings to agencies on workers compensation. In late FY 22, ORM scheduled a training for DCPS principals to go over the workers' compensation program. This training is expected to be held in January 2023.
- **Continuing to Expand ERM**  
ORM procured an Enterprise Risk Management (ERM) application to assist with ERM planning and is currently configuring the application for testing and use.

24. What are the agency's top five priorities for FY 23? Please explain how the agency expects to address these priorities in FY 23.

### Agency Response

- **Customer Service Improvement**  
ORM will remain focused on customer service as one of its priorities in FY 23. Since taking the management of workers' compensation program in-house, customer service has been a major focus. ORM will conduct additional customer service surveys and continue to provide timely responses to all requests.
- **Tracking of District Litigation**  
ORM has completed a first draft General Counsel portal within ERisk. This protected and privileged portal could allow agency general counsels to enter litigation into the ERisk Contingent Liability platform, which includes data from the OAG Civil Division on active litigation. District Agency Subrogation Collection  
The Tort Liability program will continue using ERisk to provide visibility into property damage and other losses relating to agency operations to facilitate the recovery process. The Program will continue to educate agencies on the importance use of using the incident reporting mechanism in ERisk to record damage to District property in order to facilitate faster recoveries.
- **Claims Management Playbook**  
ORM will develop a playbook that will layout the plan/strategy and job roles for ORM personnel and agency stakeholders in the event of any catastrophic insured loss for the District.
- **Continuing to Expand ERM**  
ORM anticipates working with additional agencies in FY 23 via a ERM survey. It is our goal to reach out to agencies to assist in the identification of risks both specific to the agency and its business lines and the District as whole. ERM is generally a confidential process so as to ensure open and supportive cooperation while preventing a chilling effect from disclosure of risks.

25. What metrics are regularly used by the agency to evaluate its operations? Please be specific about which data points are monitored by the agency.

### Agency Response

- **Mitigate Exposure**
  - Procure and maintain insurance coverage(s) for District government real estate property assets.
    - Percent of known and applicable government real estate property assets insured by private insurance.
  - Conducts site safety inspections of District government properties:
    - Percent of eligible facilities for which agencies have submitted an Emergency Response Plan (ERP) for approval by ORM.
    - Number of environmental and safety inspections at District Government buildings conducted by ORM.
  - Tracks the number of times the agency provides guidance and training to agencies on risk analysis and mitigation throughout agency Programs.

- Administer the Public Sector Workers' Compensation Program
  - Ongoing management of accepted claims for medical treatment and/or indemnity payments.
  - Manage claims submitted by employees to determine if the injury sustained is compensable:
    - Percent of claims opened and assigned (three-point contact) within five business days of receipt by ORM's Public Sector Workers' Compensation Program;
    - Percent of compensability decisions conveyed to employees within 30 days;
    - Percent of intake and customer service calls received and assisted within three rings;
    - Percent of medications filled as generic versus brand name; and
    - Percent of medical authorizations handled by internal clinical review versus requiring external utilization review.
  - Return injured employee back to work as soon as medically possible in an alternative, modified, part-time and/or full-time capacity.
    - Number of claimants returned to work full time by fiscal year.
  - Conduct orientations, trainings, and job fairs to injured employees of the Public Sector Workers' Compensation Program and Return to Work Program.
    - Improve agency awareness of ORM's Public Sector Workers' Compensation Program by training and providing a presentation to 10 agencies each fiscal year.
  
- Investigate claims against the District
  - Administer the Settlement and Judgment Fund.
  - Review the facts and assess the merits of the claims for disposition by way of settlements or denials.
    - Percent of claims where ORM issues an acknowledgement letter within five business days within the claim being opened and assigned.
    - Number of days it takes to resolve a Tort claim in the same fiscal year once agency request is received, excluding extraordinary cases.
  - Coordination with responsible District agencies to determine whether to accept a claim and conclude a pre-litigation settlement or to reject the claim.
    - Percent of claims opened, assigned, and received by adjuster within five business days of receipt by ORM (Tort).
  
- Collect money owed to the District
  - Review District agency incident reports and determine if damages and losses to the District are the result of negligence or intentional act of a third party.
    - Ratio of open to closed tort subrogation claim files.
    - Percent of claims recovered within the same fiscal year, excluding extraordinary cases.
  - Provide notice to third-party tortfeasors of the District's intent to subrogate and pursue recovery of money owed to the District for damages and losses due to third-party tortfeasors' actions.

- Recover money through subrogation efforts either in resolution of a settlement or lawsuit:
  - Dollars recouped in Public Sector Workers' Compensation Subrogation Matters;
  - Number of subrogation claims pursued and collected;
  - Number of new subrogation claims pursued by the PSWCP in fiscal year; and
  - Amount of money ORM recovers for the District of Columbia via Subrogation.
- Create and maintain a highly efficient, transparent, and responsive District government
  - Risk Council Meetings
    - Number of Risk Council Meetings conducted by ORM.
  - Agency Information Presentations:
    - Number of contract and insurance risk management training sessions offered to agency officials, and
    - Improve agency awareness of ORM's Public Sector Workers' Compensation Program by training by providing a presentation to 10 Agencies each fiscal year.
  - District Audit Tracking
    - Number of Public Sector Workers' Compensation claims audited in fiscal year.
- Vendor and provider relations
  - Bill Review:
    - Percent of medications in workers' compensation claims filled as generic versus brand name, and
    - Number of medical bills received and paid by the Public Sector Workers' Compensation Program by fiscal year.

26. Please provide a copy of the agency's FY 22 performance accountability report, if one was prepared. Please indicate which FY 22 performance objectives were met and unmet and provide an explanation for unmet objectives.

**Agency Response**

For the FY 22 Performance Plan, the agency successfully completed all performance objectives, except for two. The two objectives were: (1) Percent of eligible facilities for which agencies have submitted an Emergency Response Plan (ERP) for approval by ORM; and (2) Dollars recouped in Public Sector Workers' Compensation Subrogation Matters.

ORM and the partner agencies are making changes to address these objectives, so they will again be achieved going forward. In particular:

1. ERP collection fell short of the target. Meetings with Agency Risk Management Representatives (ARMRs) and the Fire Marshal's Office continue to be scheduled so that those outstanding ERPs can be collected. Inspections were slowed due to agency turnover. The RPS team is back to being fully staffed and ORM expects collection to comeback in FY 23.

2. PSWCP only collected \$53,414.62 in FY 22. This was not due to a lack of effort from PSWCP. The team issued 263 lien notices in FY 22; this was up from 165 in FY 21. The main issue was receiving funds from third parties. PSWCP expects this number to bounce back in FY 23.

Please see Attachment 11 for the FY 22 Performance Plan.

27. Please provide a copy of your agency's FY 23 performance plan as submitted to the Office of the City Administrator, if one was prepared. Please indicate and provide an explanation for any performance objectives which are new or changed in FY 23.

**Agency Response**

Please see Attachment 12 for the FY 23 Performance Plan.

28. Please describe any new initiatives or programs that the agency implemented in FY 22 and FY 23, to date, to improve the operations of the agency. Please identify any funding utilized for these initiative or program and the results, or expected results, of each initiative.

**Agency Response**

- ERisk Contingent Liability Module

This module is intended to identify and categorize all litigation filed against the District by exposure type and magnitude. Once operational, the Module will highlight trends and create visibility into operations that create risk exposure. Once fully functional, the Module will be a critical tool in identifying and assessing risk and developing appropriate mitigation strategies in continuing operations. This project is funded through ORM's operating budget and available capital budget associated with ERisk..

29. Please list all reporting requirements in the District of Columbia Code or Municipal Regulations that the agency was required to complete in FY 22 and FY 23, to date. For each requirement, please list the date the report was required and the date it was produced. If the agency did not produce the report on the mandated timeline, please explain why.

**Agency Response**

- a. Section 111 of the Medicare, Medicaid, and SHIP Extension Act of 2007 (MMSEA), 42 U.S.C. 1395y(b)(8), imposes mandatory reporting requirements with respect to Medicare beneficiaries who receive settlements, judgments, awards, or other payment from liability insurers, no-fault insurers, and workers' compensation insurers. Under this provision, the District's Public Sector Workers' Compensation Program is required to report accepted International Classification of Diseases (ICD) diagnosis codes, dates of responsibility for medical treatment under those ICD codes, and any Total Payment Obligation to Claimant (TPOC), which includes settlements, judgements, or other awards.

ORM accomplishes this reporting by electronic filing through the ERisk claim management system. As requested by the Centers for Medicare and Medicaid

Services (CMS), ORM sends quarterly open and closed claim data via its filing agent. CMS runs that data through its database and transmits back any claims ORM has that match CMS' beneficiaries. ORM then reports back the required information on those individuals identified by CMS.

Reports are required to be made quarterly and the Public Sector Workers' Compensation Program (PSWCP) made its most recent report on January 15, 2023.

- b. D.C. Official Code § 2-431(b) requires the Executive to provide by February 1 each year a Cost of Risk report to the Council delineating the savings realized by the District of Columbia by implementing risk management plans and strategies.

ORM is the agency currently responsible for producing this Cost of Risk report. Prior to the implementation of a District-wide enterprise risk management system (ERisk), it was impossible to produce a meaningful cost of risk report. Because ERisk has yet to be fully implemented, even now producing such a report is extremely difficult. The first step in making any meaningful assessment of risk mitigation efforts is accurately identifying, capturing and categorizing losses. ORM is nearing completion of a module within ERisk to capture all losses resulting from, or in contemplation of litigation.

- 30. Please list and describe any ongoing investigations, audits, or reports on the agency or any employee of the agency that were completed during FY 22 and FY 23, to date.

**Agency Response**

There were no investigations, audits, or reports on the agency or any employee of the agency that were completed during FY 22 and FY 23, to date.

**Legal, Legislative and Regulatory Activity**

- 31. Please list and describe any regulations promulgated by the agency in FY 22 or FY 23, to date, and the status of each.

**Agency Response**

The agency did not promulgate any regulations in FY 22 or FY 23, to date.

- 32. Please explain any significant impacts on your agency, if any, of any legislation passed at the federal or local level during FY 22 and FY 23, to date.

**Agency Response**

During FY 22 and FY 23 to date, there was no known legislation passed or regulation adopted at the federal or local level that significantly impacted agency operations.

- 33. Please list all settlements entered into by the agency or by the District on behalf of the agency in FY 22 and FY 23, to date, and provide the parties' names, the amount of the settlement, and if related to litigation, the case name and a brief description of the case. If unrelated to litigation, please describe the underlying issue or reason for the settlement (e.g. administrative complaint, etc.).

**Agency Response**

There were no settlements involving claims arising from the actions or alleged actions of the agency during the period specified. This response does not encompass the adjudication of workers' compensation claims, a core function of the agency.

34. Please list the administrative complaints or grievances that the agency received in FY 22 and FY 23, to date, broken down by source. Please describe any changes to agency policies or procedures that have resulted from complaints or grievances that were resolved in FY 22 and FY 23, to date.

**Agency Response**

The agency did not receive any administrative complaints or grievances in FY 22 and FY 23, to date.

35. Please provide the number of FOIA requests for FY 22, and FY 23, to date, that were submitted to your agency. Include the number granted, partially granted, denied and pending. In addition, please provide the average response time, the estimate number of FTEs required to process requests, the estimated number of hours spend responding to these requests, and the cost of compliance.

**Agency Response**

- a. Total number of FOIA requests received:  
FY 22: 32  
FY 23: 3
- b. Number of requests granted, partially granted, denied, or pending:  
FY 22: 7 (granted whole), 11 (partially granted), 0 (denied), 1 (pending)  
FY 23: 0 (granted whole), 1 (partially granted), 2 (denied), 1 (pending)
- c. Average response time:  
FY 22: 6 days  
FY 23: 5 days
- d. Estimated number of FTEs (part-time) required to process requests, the estimated number of hours spent responding to these requests, and the estimated cost of compliance:  
FY 22: 3 (part-time FTEs), 85 (hours), \$4,651 (estimated cost)  
FY 23: 3 (part-time FTEs), 62 (hours), \$3,266 (estimated cost)

36. Please identify all electronic databases maintained by your agency, including the following:
- a. A detailed description of the information tracked within each system;
  - b. The age of the system and any substantial upgrades that were made in FY 22 and FY 23, to date, or that are planned for the system;
  - c. Whether the public is currently granted access to all or part of each system; and
  - d. Whether the public could be granted access to all or part of each system.



### Agency Response

- a. ERisk is the District's Enterprise Risk Management system created by ORM. It handles data to manage the following business functions:
- Workers Compensation – ORM's Public Sector Workers' Compensation Program (PSWCP) manages Workers' Compensation claims for the District's injured workers. ERisk has all data to manage the claim, indemnity payments to the injured worker, payments to providers, as well as data to manage Nurse Case Management and Return to Work programs.
    - Nurse Case Management module to update, track, and manage cases relating to Field Case Management, Pharmacy Oversight, Surgical Case Management, Task Management, Telephonic Case Management, and Utilization Review.
    - Return to Work module to update, track, and manage return to work cases relating to Labor Market Survey, Return to Work status, and Vocational Rehabilitation.
    - Therapeutic Services Module to track authorizations for Physical Therapy and the other services such as Occupational Therapy, Speech Therapy, Work Hardening, Work Conditioning, and Mental Health ( including psychotherapy).
    - Provider Survey module to increase the quality of the care received by injured workers, strengthen protections against healthcare fraud, and help the agency distinguish between gold star providers versus suppliers who may need additional supervision or monitoring.
    - Prepay automated module to store data related to the approval and verification process for indemnity payments to ensure accuracy.
  - Tort and Subrogation Claims – Data to manage Tort and Subrogation claims relating to Auto Liability, General Liability, Auto Physical Damage, and Property Damage.
  - District-wide Incident Reporting – Data to track and manage Incidents related to the following-
    - DC government employee injuries/illnesses (potential Workers Compensation claims)
    - DC government motor vehicles
    - DC government property loss/damage
    - When related to DC government services/employees/property, loss or damages to a private citizen (including Contractors):
      - Private citizen injury/illness
      - Private motor vehicles
      - Private property damage
    - Safety and Health Concerns (can be reported anonymously). This includes reports of unsafe or unhealthy working conditions or near-miss incidents
  - Insurance – Data to manage District's insurance policies, including Real Property, Fine Arts, Cyber and Builder's Risk. Data for contract reviews to evaluate insurance requirements in procurements and other contracts. Self-insurance requests for the District.

- Driver Authorization – Data to track yearly requests for driver authorization for all District drivers.
  - Inspections – Data to track inspections for District buildings (except schools). This includes all findings and Inspection reports.
  - Emergency Response Plans (ERP) – Track updates to ERPs that are submitted yearly from each agency.
  - Office of Labor and Collective Bargaining (OLRCB) - Case management module for OLRCB to capture data relating to negotiations and litigation.  
Single Audits - Module to capture all Single Audit related data for the District.
- b. ERisk has been in operation since August 2018. Additional capabilities and functions are added continuously.

#### FY 22 Upgrades

- Created a custom Incident Reporting module for Department of Behavioral Health (DBH). Exporting data from ERisk to DBH on a daily basis to be used for DBH business analytics. Used for capturing incidents at Saint Elizabeth’s Hospital.
  - Exporting ERisk data to Tableau to create performance monitoring reports and dashboards.
- Integration with PeopleSoft to get information about employees taking the Drive to Zero training. This information is used for the Driver Authorization process.
- Integration with District Integrated Financial System (DIFS) – replacing the legacy integration of ERisk with SOAR. This is to make payments to providers who support the Workers Compensation program. Also, will be used to make payments to WC injured workers for travel reimbursements.

#### FY 23, to date Upgrades and Planned Upgrades

- Contingent Liability Module – database of current and closed litigation against the District to identify risk exposures in District operations.
  - Go-Live for Department of Behavioral Health Incident Reporting for providers and all other DBH divisions.
  - Enhance integration with DIFS to resolve issues related to making payments to providers. Bi-directional data exchange for all issues and errors during payment process.
  - Enhance capability to manage all property insurance information in ERisk.
- c. The public is granted access to report Incidents and file online Tort Claims.
- d. Due to the private and sensitive data housed in ERisk, the system requires authorized user accounts for log-in access to data within ERisk; Public cannot be granted access to the system.

37. Please list any task forces, committees, advisory boards, or membership organizations in which the agency participates.

#### Agency Response

Below is a table listing current task forces, committees, advisory boards, or membership organizations in which the agency participates (or its employees participate on an official capacity):

Name of Organization	Memberships, Task Force, Committees
Mayor’s Special Events Task Group (MSETG)	The MSETG, which is composed of membership from the District of Columbia government agencies, federal government agencies, and private sector emergency service organizations, is responsible for providing interagency reviews and assessments of the operational, public safety, and logistical components of proposals for special events.
HSEMA Emergency Operations Center	The Risk Prevention and Safety (RPS) team acts as the District's Safety Officer during activation of the HSEMA Emergency Operations Center.
Advisory Committee to the Office of Administrative Hearings	The Chief Risk Officer is a member of the Advisory Committee (DC Code § 2-1831.17), which: (1) Advises the Chief Administrative Law Judge in carrying out his or her duties; (2) Identifies issues of importance to Administrative Law Judges and agencies that should be addressed by OAH; (3) Reviews issues and problems relating to administrative adjudication; (4) Reviews and comments on the policies and regulations proposed by the Chief Administrative Law Judge; and (5) Makes recommendations for statutory and regulatory changes that are consistent with advancing the purposes of OAH.
Insurance Risk Management Institute (IRMI)	Membership - International Risk Management Institute, Inc., now known as IRMI, was founded in 1978 primarily to educate risk managers, insurance agents/brokers, underwriters, and other insurance professionals by conducting seminars. IRMI has a practical and detailed reference library covering all facets of property and casualty insurance and risk management.
Public Risk Management Association (PRIMA)	Membership - PRIMA is a resource for education and training, risk resources to advance the knowledge and practice of public risk management for public sector risk managers.
Risk and Insurance Management Society (RIMS)	Membership - RIMS is a not-for-profit organization representing more than 3,500 corporate, industrial, service, nonprofit, charitable and government entities throughout the world. Its mission is to educate, engage and advocate for the global risk community.

Name of Organization	Memberships, Task Force, Committees
State Risk and Insurance Management Association (STRIMA)	Membership - STRIMA, established in 1974, brings together risk and insurance managers of state governments into an organization to promote the advancement of risk management principles and practices in the public sector. The state membership exchanges information, facilitates training opportunities, and promotes the highest level of professional and ethical standards.
Flood Task Force	The Flood Task Force was established by the City Administrator on September 23, 2021 (ending February 2023), with ORM designated a voting member. Although various agencies have analyzed flood risk and identified a range of potential actions the District might take to mitigate it, there is not yet a District-wide comprehensive plan for prioritizing, funding, and implementing such actions, identifying which agency or party is responsible for implementing them. Creating such a plan requires the coordination of many different executive and independent agencies, as well as outside stakeholder groups. A Flood Task Force is needed to ensure that this coordination takes place, to develop a comprehensive, equitable action plan to address flood risk, and to educate and engage communities on issues of flood risk.

Risk Prevention and Safety

38. Please provide the District government prioritization risk map for FY 22 and FY 23, to date.

**Agency Response**

Please see Attachment 13 for Risk Map for FY 22 and FY 23, to date, detailing the locations for all tort and workers’ compensation claims.

39. Please provide a list of all on-site risk management assessments of District government facilities and operations that the Office conducted or oversaw in FY 22 and FY 23, to date.

**Agency Response**

Please see Attachment 14 for a list of all site inspections conducted by ORM’s Risk Prevention and Safety division in FY 22 and FY 23, to date.

40. How many risk management trainings for District employees and agency risk management representatives did the Office provide in FY 22 and FY 23, to date? How many of those trainings were provided virtually? How many employees attended each training?

**Agency Response**

Across all programs and divisions, ORM conducted 137 trainings (135 virtual) in FY 22 and 14 trainings (13 virtual) in FY 23, to date. Please see Attachment 15 for the total of participants for each training.

41. How many reports of unsafe or unhealthy conditions at District government workplaces were reported to the Office for investigative action in FY 22 and FY 23, to date?

**Agency Response**

In FY 22, Risk Prevention and Safety division (RPS) responded to 81 reports of unsafe or unhealthy conditions at government worksites. In FY 23, to date, there has been 27 reports of unsafe or unhealthy conditions.

42. Please describe an update on the status of the ERisk system, including any additional enhancements completed in FY 22 and FY 23, to date. Please include any updates to the ERisk system to allow ORM to track worksite hazard response time.

**Agency Response**

ORM has successfully implemented the District's Enterprise Risk Management System (ERisk). The following modules are now actively being used:

- Workers Compensation Claim Management
  - Indemnity payments to injured workers
  - Management of medical care for injured workers
  - WC PrePay module and compliance tracking to better manage who gets paid indemnity payments on a bi-weekly basis and to ensure compliance.
  - Return to Work module to manage Labor Market Survey, Return To Work status, and Vocational Rehabilitation for WC claimants.
  - Nurse Case Management module to better manage cases for Field Case Management, Pharmacy Oversight, Surgical Case Management, Task Management, Telephonic Case Management, and Utilization Review.
  - Provider Surveys to better manage the WC Provider network, improve performance and identify risks/trends.
  - Therapeutic Services module to authorize and track Physical Therapy and the other services such as Occupational Therapy, Speech Therapy, etc.
- Risk Prevention and Safety:
  - Processing driver authorizations for individuals needing to drive to perform their District job duties. Each driver is required to request authorization each year.
  - Inspections of District buildings.
  - Tracking Emergency Response Plans (ERP)
  - Tracking and assisting with closure of DMV tickets
- Tort and Subrogation Claim Management
  - Managing tort liability and subrogation claims
  - Capability for online filing (e-filing) of tort claims.
  - District-Wide Incident Reporting: Managing incidents for the following incident types:
    - DC government employee injury/illness (potential workers compensation claims)
    - DC government motor vehicle
    - DC government property loss/damage

- When related to DC government services/employees/property, loss or damages to a private citizen (including contractors):
  - Private citizen injury/illness
  - Private motor vehicles
  - Private property damage
- Safety and health concerns
- Insurance
  - Managing insurance policies for Property, Builders Risk, Cyber and Fine Arts.
  - Managing Contract Reviews for Insurance requirements.
  - Providing Self-Insurance letters.
- Case management system for Office of Labor Relations and Collective Bargaining (OLRCB) to track litigation and negotiations.
- District-wide Audit Tracking and Management; Single Audit customization.

Enhancements completed in FY 22 and FY 23, to date:

- Custom module for tracking DBH Incident Reporting.
- Integration with DIFS – replacing the legacy integration with SOAR – for making payments to providers supporting the EC program.

These additions have significantly improved the reach of the system and increased the amount of valuable data collected from across the District for performing data analytics and trend analysis.

43. What percentage of District agencies with eight or more employees have a compliant Emergency Response Plan as of January 1, 2023? How does this compare to the same count on January 1, 2022? Where are these plans housed or maintained?

**Agency Response**

Currently, 55% of agencies with eight or more employees have Emergency Response Plans (ERPs). ERPs are forwarded electronically to the Office of the Fire Marshal, via ERisk. Plans are maintained by the submitting agency; however, both the Office of the Fire Marshal and the Office of Risk Management have access to the ERP.

**Risk Management Council**

44. Please list all members of the Risk Management Council. For each member, please include their title and whether they are considered an agency risk management representative and/or a professional leader from the Office.

**Agency Response**

Please see Attachment 16 for a current listing of the members of the Risk Management Council. The Council is comprised of Agency Risk Management Representatives (ARMRs).

45. For every meeting of the Risk Management Council in FY 22 and FY 23, to date, please provide the agenda, the minutes, and a list of all members in attendance.

**Agency Response**

See Attachment 17 for the agendas and a list of the attendees at the Risk Council Meetings in FY 22 and FY 23, to date.

46. Please describe the Risk Management Council's achievements in FY 22 and FY 23, to date.

**Agency Response**

During FY 22 the Risk Council members learned how to conduct a proper ergonomic assessment of a workstation. Additionally, meetings were held on the positive impact ARMRs can have in managing insurance, workers' compensation and tort liability claims.

The first Risk Council meeting in FY 23 took place on October 26. ORM discussed Agency compliance with several of the programs that fall under the Risk Prevention and Safety division, including Driver Authorization, ERisk Incident Reporting, How Am I Driving, DMV Tickets, Emergency Response Plans, and the Cost of Risk. The second meeting took place on January 11. ORM invited representatives from MPD, HSEMA and FEMS to discuss Active Threat training. It was the first in-person meeting in over a year.

Tort Liability

47. How many tort liability claims were filed in FY 22 and FY 23, to date? How many of these claims were associated with D.C. Department of Corrections residents or employees? How many claims were filed through ORM's e-filing portal?

**Agency Response**

FY 22: 1,604 (34 DOC) (1,118 electronic submissions)

FY 23 (as of 1/20/2023): 431 (10 DOC) (309 electronic submissions)

48. How many tort liability claims were resolved in FY 22 and FY 23, to date?

**Agency Response**

FY 22: 322

FY 23 (as of 1/20/2023): 36

49. How much was expended by the District to resolve tort liability claims in total in FY 22 and FY 23, to date?

**Agency Response**

FY 22: \$126.83 per claim

FY 23 (as of 1/20/2023): \$159.00 per claim

These figures do not include tort claims that result in litigation and are either settled by OAG or reduced to judgment.

50. Has ORM begun to analyze the tort claim data collected to find areas of improvement among District-wide agency operations and implement necessary reforms to create a more efficient and cost-effective system? If so what areas of improvement has ORM identified?

**Agency Response**

The Tort Division routinely evaluates newly received liability claims as well as claims already captured in ERisk to reduce severity and frequency of District exposures. The Tort Division has an active daily dialogue with agency risk managers as well as agency general counsels to keep them apprised of exposures that directly affect the operations of their agency. For example, if the Tort Division becomes aware of a District driver routinely being involved in vehicle collisions, we will reach out to the ARM (Agency Risk Manager) as well as to the agency’s general counsel and report our findings. More importantly, our division routinely reaches out to agency general counsels to report high exposure issues in an effort to immediately address and reduce such claims. The Tort Division has developed liability and subrogation reports that are automatically emailed from ERisk. These reports are customized to the needs of each individual agency. For example, DDOT reports capture type and location of infrastructure damaged as a result of a negligent third-party.

51. What recent trends have been identified in tort liability claims against the District?

**Agency Response**

The following are the tort liability trends by claim type for FY 21, FY 22, and FY 23 to date (as of 1/20/2023) (top 7 categories):

FY 21		FY 22		FY 23	
Claim Type	No. of Claims	Claim Type	No. of Claims	Claim Type	No. of Claims
Pothole	177	Pothole	516	Pothole	95
Collision w/Non-moving Object	149	General Property Damage	62	General Property Damage	34
Auto Property Damage Misc	100	Slip, Trip & Falls	59	Slip, Trip & Falls	18
Auto Property Damage	65	Auto Bodily Injury	99	Auto Bodily Injury	25
Auto Bodily Injury	60	Collision w/Non-moving Object	119	Collision w/Non-moving Object	28
Protest	30	Side Swipe and/or Lane Change	39	Side Swipe and/or Lane Change	11
Bodily Injury	04	Auto Property Damage	300	Auto Property Damage	84
<b>Total of All Claims</b>	<b>1,340</b>	<b>Total of All Claims</b>	<b>1604</b>	<b>Total of All Claims</b>	<b>432</b>

Over the past three fiscal years the District of Columbia has experienced a significant increase in pothole claims. This increase can be attributed to the lifting of pandemic restrictions and more vehicle traffic on our roads. This type of claim is based on weather



and road conditions as well as volume. For example, a milder winter will result in lower pothole claims. Although the winter months in FY 22 were mild, the higher incidences of pothole claims were directly related to the volume of traffic back on our roads after the initial pandemic lockdown. Similarly, auto property damage claims quadrupled in FY 22, and this figure is again related to more vehicle traffic on our roads. FY 21 had 30 protest claims filed and only 3 filed in FY 22. No protest claims were filed in FY 23 to date. FY 23 figures are not ripe to use to evaluate recent trends.

52. How much was collected by the Subrogation Fund in FY 21 and FY 22, to date?

**Agency Response**

FY 21: \$773,843.76

FY 22: \$591,489.99

FY 23 (as of 1/20/2023): \$255,929.51

53. How many District government employees and contractors were authorized to operate a motor vehicle to conduct District government business in FY 21 and FY 22, to date?

- a. How many Driver Authorization Requests were rejected by the Office in FY 22 and FY 23, to date?
- b. How many complaints about government vehicles were received by the Office as a result of the “How Am I Driving?” Program in FY 22 and FY 23, to date?

**Agency Response**

A total of 1,901 District government employees and contractors were authorized by ORM to operate a motor vehicle to conduct District business in FY 21. There were 2,469 authorized in FY 22 and 531 authorizations to date, in FY 23.

- a. Total of 248 District government employees/contractors had their authorization requests denied in FY 22. There have been 45 denials so far in FY 23, to date.
- b. ORM has received 540 complaints about government vehicles through the “How Am I Driving” program in FY 21. There have been 124 complaints in FY 23, to date.

54. How many claims were paid out by the Captive Insurance Agency in FY 22 and FY 23, to date?

**Agency Response**

In FY 22 and FY 23, to date, no claims were paid out by the Captive Insurance Agency’s (Captive) medical malpractice policy.

**Public Sector Workers’ Compensation**

55. How many Public Sector Workers’ Compensation Program (PSWCP) claims were filed in FY 22 and FY 23, to date?

**Agency Response**

FY 22: 755

FY 23 (as of 1/23/2023): 199

56. How many PSWCP claims were resolved in FY 22 and FY 23, to date?

**Agency Response**

FY 22: 765

FY 23 (as of 1/23/2023): 279

57. What is the average time (in days) from the filing of a PSWCP claim to its resolution? Has this average time increased or decreased over the past five years?

**Agency Response**

<b>Fiscal Year</b>	<b>Average of Days to Close</b>
FY 18	594
FY 19	835
FY 20	871
FY 21	857
FY 22	1034
<b>Grand Total</b>	<b>788</b>

The PSWCP workers compensation claims were historically managed by third party administrator (TPA). Many performance deficiencies were identified, which led to ORM bringing in all aspects of workers compensation claim handling under the PSWCP. That change happened August 1, 2018. One of the major deficiencies of the TPA was its inability to move claims toward timely closure. There was a large number of claims that were open long past when they should have been closed. The TPA were not closing the claims that had been neglected and left open. The number has continued to rise since the transition to the PSWCP control because many of the claims inherited from the TPA were long overdue to be addressed for closure.

58. How many current or former District employees received payments from the Public Sector Workers' Compensation Program in FY 22 and FY 23, to date?

**Agency Response**

554 workers compensation recipients received payments for wage loss benefits.

59. Please provide an update on ORM's ongoing communication and customer service data collection from PSWCP beneficiaries and advocates. Please include any major themes or lessons learned from the survey efforts described in last year's oversight response.

**Agency Response**

In FY 22 and FY 23, to date, the PSWCP received 74 customer service survey submissions. 84% of the submissions were rated 5, which is Excellent, the highest score possible. 16% of the responses were a low rating of 1 or 2. Whenever identifying information was included, we immediately reached out to the submitter to address any unresolved issue they had.

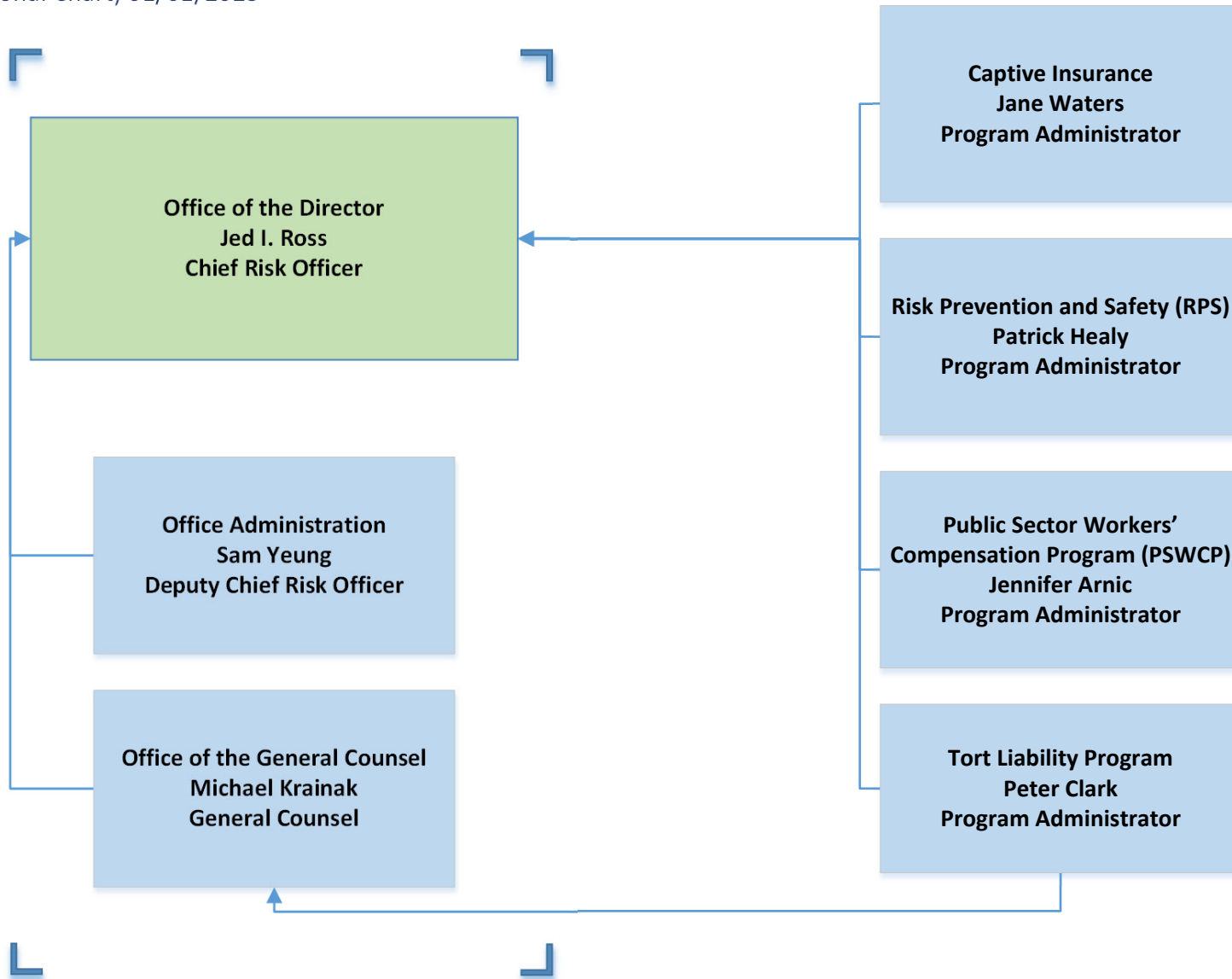
The PSWCP identified that injured workers might escalate issues outside of our office because they are not sure how to escalate an issue within our office. We created a letter that goes out on all new claims to inform the injured worker of 3 levels of management they can contact if they have issues that are not being met.

**ATTACHMENT 01**



# OFFICE OF RISK MANAGEMENT

(Organizational Chart) 01/01/2023



**ATTACHMENT 02**

**Office of Risk Management  
Schedule A (as of 1/19/2023)**

Position Number2	Position Status	Job Title	Employee Name	Hire Date	Vacancy Status	Length of Time With Agency	Grade	Step	Salary	Fringe Benefits	Index	Fund Code	Program	Full Time/Part Time	Reg/Temp/Term
34875	A	Director	ROSS,JED	1/5/2015	F		8	E4	0	\$ 196,139.49	\$ 45,308.22	1010001	100154	F	Reg
38229	A	PROGRAM ANALYST	Craven,Lana	4/11/1980	F		18	11	10	\$ 91,007.00	\$ 21,022.62	1010001	500226	F	Reg
38352	A	Attorney Advisor	Chhe,Soriya R.	6/23/2008	F		8	14	7	\$ 154,556.03	\$ 35,702.44	1010001	100154	F	Reg
38353	A	CLAIMS SPEC	Carter II,Robert R	10/31/2005	F		18	12	10	\$ 111,749.00	\$ 25,814.02	1010001	500226	F	Reg
39097	A	Program Administrator (Risk Pr	Healy,Patrick M.	12/2/2013	F		6	15	0	\$ 132,707.29	\$ 30,655.38	1010001	500225	F	Reg
39581	A	CLAIMS SPEC	Fisher,Charlotte	3/6/2006	F		17	12	10	\$ 111,749.00	\$ 25,814.02	1010001	500226	F	Reg
39604	A	Compliance Review Officer			V			13	0	\$ 93,069.00	\$ 22,522.70	1010094	100151	F	
39605	A	PGM ANALYST	Suarez,Susana	3/1/1995	F		28	12	10	\$ 111,749.00	\$ 25,814.02	1010001	100151	F	Reg
42596	A	Workers' Comp Claims Examiner	Hayes,Dwayne	12/5/2022	F		1	9	4	\$ 59,378.00	\$ 14,369.48	1010094	100151	F	Term
44012	A	Program Analyst	Stewart,Shaneah	8/6/2018	F		5	12	2	\$ 83,289.00	\$ 19,239.76	1010001	100151	F	Reg
45420	A	Program Analyst	Pezoa,Marcia	10/1/2007	F		16	9	6	\$ 67,949.00	\$ 15,696.22	1010001	500226	F	Reg
45695	A	Program Analyst	Turcios,Jacqueline	2/1/2021	F		2	11	2	\$ 67,383.00	\$ 15,565.47	1010001	500224	F	Term
46732	A	Safety and Occupational Health			V			12	0	\$ 87,339.00	\$ 20,175.31	1010001	500224	F	
46733	A	Deputy Chief Risk Officer	Yeung,Sing Chuen	9/2/2007	F		8	16	0	\$ 171,709.17	\$ 39,664.82	1010001	100154	F	Reg
47175	A	Administrative Officer	Evans,Valerie D	1/23/2005	F		18	13	9	\$ 116,933.00	\$ 27,011.52	1010001	100058	F	Reg
47241	A	Return to Work Specialist	Hall,Marisia	6/10/2019	F		4	12	5	\$ 90,805.00	\$ 21,974.81	1010094	100151	F	Reg
48031	A	Safety & Occup. Health Spec.	Cawiezell,Thomas	1/3/2023	F		0	11	5	\$ 79,665.00	\$ 18,402.62	1010001	500224	F	Term
48201	A	Program Analyst	Pope,Donia	11/28/2016	F		7	11	5	\$ 73,677.00	\$ 17,019.39	1010001	500226	F	Reg
73406	A	General Counsel	Krainak,Michael	8/31/2015	F		8	2	0	\$ 184,337.66	\$ 42,582.00	1010001	100154	F	Reg
75164	A	Program Analyst	Leong,Laurence	10/28/2019	F		4	11	4	\$ 71,579.00	\$ 16,534.75	1010001	100151	F	Reg
75231	A	CLAIMS SPEC	Wright,LaShonda P	11/24/2008	F		15	12	10	\$ 111,749.00	\$ 25,814.02	1010001	500226	F	Reg
75232	A	Program Manager	Carlos,Melbert S	2/24/2014	F		6	13	0	\$ 118,656.12	\$ 27,409.56	1010001	100058	F	Reg
77374	A	CLAIMS SPEC	Stokes,Janice P	9/9/2013	F		10	12	7	\$ 103,612.00	\$ 23,934.37	1010001	500226	F	Reg
77545	A	Deputy General Counsel	Barbera,Charles F	12/7/1998	F		7	1	0	\$ 147,904.23	\$ 34,165.88	1010001	500223	F	Reg
83103	A	Program Analyst	Espinosa,Nazel	5/30/2017	F		6	12	6	\$ 93,311.00	\$ 22,581.26	1060146	500222	F	Reg
88676	A	Deputy General Counsel	Sassoon Cohen,Talia R	11/23/1998	F		1	1	0	\$ 179,375.00	\$ 43,408.75	1010094	100151	F	Reg
88762	A	Supervisory Attorney Advisor	Clark,Peter	6/13/2016	F		7	1	0	\$ 144,711.17	\$ 33,428.28	1010001	500226	F	Reg
89026	A	Insurance Program Manager	Waters,Jane	9/6/2016	F		7	15	0	\$ 175,220.51	\$ 42,403.36	1010001	500222	F	Reg
90641	A	Attorney Advisor	Canzius,Kwenita C.	1/22/2018	F		5	13	5	\$ 123,522.00	\$ 28,533.58	1010001	100154	F	Reg
90716	A	Management Analyst	Vass,Christopher M	10/16/2017	F		6	13	5	\$ 105,001.00	\$ 24,255.23	1010001	100154	F	Reg
90849	A	Program Manager	Mandel,Angela J	10/16/2017	F		6	13	0	\$ 120,156.83	\$ 27,756.23	1010001	500225	F	Reg
90853	A	Safety & Occup. Health Spec.	Webb,Gregory	1/3/2023	F		0	11	3	\$ 75,128.00	\$ 18,180.98	1010094	100151	F	Term
91988	A	Program Analyst			V			11	0	\$ 65,285.00	\$ 15,798.97	1010001	100154	F	
92165	A	Program Analyst	Preston,Robert S	8/8/2016	F		7	13	9	\$ 116,933.00	\$ 28,297.79	1010001	500222	F	Reg
94178	A	Attorney Advisor	Dowe,Morgan Q	10/16/2017	F		6	13	6	\$ 127,153.00	\$ 29,372.34	1010001	100154	F	Reg
94179	A	Attorney Advisor	Psoras,Cynthia	2/1/2021	F		2	13	2	\$ 112,628.00	\$ 26,017.07	1010001	100154	F	Term
94549	A	Program Analyst	Gatton,Roger E.	6/24/2019	F		4	12	9	\$ 100,827.00	\$ 24,400.13	1010001	500222	F	Reg
94550	A	Program Specialist (Insurance)	Felton,Adam K	2/28/2022	F		1	12	6	\$ 93,311.00	\$ 22,581.26	1010001	500222	F	Term
94822	A	IT Spec (Application Software)	Tran,Minh	4/12/2021	F		2	13	3	\$ 99,035.00	\$ 22,877.09	1010001	100058	F	Term
94823	A	Nurse	Russell,Freddie	5/29/2018	F		5	12	5	\$ 102,050.00	\$ 24,696.10	1010094	100151	F	Reg
94824	A	Investigator	Gainey,Trinity	3/28/2022	F		1	12	1	\$ 80,784.00	\$ 19,549.73	1010094	100151	F	Term
94825	A	Supvy Wrkers Comp Claims Exam.	Kirkling,Kyra L	8/1/2018	F		5	13	0	\$ 103,349.22	\$ 25,010.51	1010094	100151	F	Reg
94826	A	Supvy Wrkers Comp Claims Exam.	Lewis,Tracy M	8/1/2018	F		5	13	0	\$ 99,513.45	\$ 24,082.25	1010094	100151	F	Reg
94970	A	Compliance Specialist	Thompson-Boulware,Phillip	11/16/2015	F		1	11	4	\$ 71,579.00	\$ 17,322.12	1010094	100151	F	Term
94989	A	Compliance Manager	Hagin,Tammy Lynn	3/26/2012	F		11	14	0	\$ 123,175.20	\$ 29,808.40	1010094	100151	F	Reg
94996	A	Return to Work Specialist	Evans,Antonia Lyndelle	5/16/2018	F		5	12	10	\$ 103,333.00	\$ 25,006.59	1010094	100151	F	Reg
95026	A	Supervisory Nurse	White,Francine	11/2/2015	F		8	13	0	\$ 118,734.54	\$ 28,733.76	1010094	100151	F	Reg
95059	A	Program Analyst	Kelley,Robert D.	4/17/2018	F		5	11	5	\$ 73,677.00	\$ 17,829.83	1010094	100151	F	Reg
95088	A	Program Manager	Smith,Berlina	8/1/2018	F		5	12	0	\$ 102,497.34	\$ 24,804.36	1010094	100151	F	Reg

**Office of Risk Management  
Schedule A (as of 1/19/2023)**

95091	A	Deputy Program Administrator	Gaither-Morgan,Merle Ven	5/29/2018	F		5	15	0	\$ 127,029.79	\$ 30,741.21		1010094	100151	F	Reg
95092	A	Management Analyst			V			13	0	\$ 93,069.00	\$ 22,522.70		1010001	100058	F	
95153	A	Program Administrator	Arnic,Jennifer	5/29/2018	F		5	16	0	\$ 150,642.88	\$ 36,455.58		1010094	100151	F	Reg
95161	A	Supvy Wrkers Comp Claims Exam.	Anderson,Brenda A	8/1/2018	F		5	13	0	\$ 100,339.05	\$ 24,282.05		1010094	100151	F	Reg
95162	A	Supvy Wrkers Comp Claims Exam.	Davis,Kurt	10/11/2011	F		12	13	0	\$ 123,097.17	\$ 29,789.52		1010094	100151	F	Reg
95228	A	Attorney Advisor	Skibicki,Nicole A	8/1/2018	F		5	12	3	\$ 97,762.00	\$ 23,658.40		1060146	500222	F	Reg
95229	A	Program Support Specialist	Davis,Mayze W	8/1/2018	F		5	9	5	\$ 61,110.00	\$ 14,788.62		1010094	100151	F	Term
95230	A	IT Spec (Application Software)			V			13	0	\$ 93,069.00	\$ 22,522.70		1010094	100151	F	
95231	A	Program Analyst	Williams,Michael	8/30/2021	F		2	11	4	\$ 71,579.00	\$ 17,322.12		1010094	100151	F	Term
95232	A	Attorney Advisor	West,Kathleen	8/1/2018	F		5	12	5	\$ 103,875.00	\$ 25,137.75		1010094	100151	F	Reg
95233	A	Attorney Advisor	Walsh,Candice E	8/1/2018	F		5	13	4	\$ 119,890.00	\$ 29,013.38		1010094	100151	F	Reg
95234	A	Attorney Advisor	Orrison,Justin T	8/1/2018	F		5	13	5	\$ 123,522.00	\$ 29,892.32		1010094	100151	F	Reg
95236	A	Nurse	McDaniel,Mary	6/11/2018	F		5	12	6	\$ 105,975.00	\$ 25,645.95		1010094	100151	F	Reg
95237	A	Nurse			V			12	0	\$ 92,239.00	\$ 22,321.84		1010094	100151	F	
95238	A	Workers' Comp Claims Examiner			V			11	0	\$ 65,285.00	\$ 15,798.97		1010094	100151	F	
95239	A	Workers' Comp Claims Examiner	Felix,Daniel	7/5/2022	F		1	9	1	\$ 54,183.00	\$ 13,112.29		1010094	100151	F	Term
95240	A	Workers' Comp Claims Examiner	Reaves,Phyllis J	8/1/2018	F		5	11	5	\$ 73,677.00	\$ 17,829.83		1010094	100151	F	Reg
95241	A	Workers' Comp Claims Examiner	Lewis-Parsons,Michelle	8/1/2018	F		5	11	6	\$ 75,775.00	\$ 18,337.55		1010094	100151	F	Reg
95242	A	Workers' Comp Claims Examiner	Price,Donna	8/1/2018	F		5	11	6	\$ 75,775.00	\$ 18,337.55		1010094	100151	F	Reg
95243	A	Workers' Comp Claims Examiner	Schaeffer,Susan M.	10/13/2020	F		3	11	5	\$ 73,677.00	\$ 17,829.83		1010094	100151	F	Term
95244	A	Workers' Comp Claims Examiner	Agee-Baker,Anika	5/23/2022	F		1	11	6	\$ 75,775.00	\$ 18,337.55		1010094	100151	F	Reg
95245	A	Workers' Comp Claims Examiner	Wallace,Erik	6/24/2019	F		4	11	5	\$ 73,677.00	\$ 17,829.83		1010094	100151	F	Reg
95246	A	Workers' Comp Claims Examiner	Munroe,Warren	6/21/2022	F		1	11	1	\$ 65,285.00	\$ 15,798.97		1010094	100151	F	Reg
95247	A	Workers' Comp Claims Examiner	Robinson,Nataira L.	9/27/2021	F		2	12	5	\$ 90,805.00	\$ 21,974.81		1010094	100151	F	Term
95248	A	Claims Assistant	Ferguson,Whitney L.	3/4/2019	F		4	7	4	\$ 49,533.00	\$ 11,986.99		1010094	100151	F	Reg
95249	A	Workers' Comp Claims Examiner	Marshall,Toinette E	8/1/2014	F		1	9	7	\$ 64,574.00	\$ 15,626.91		1010094	100151	F	Reg
95250	A	Workers' Comp Claims Examiner	Langford,Teyonna C	8/1/2018	F		5	9	4	\$ 59,378.00	\$ 14,369.48		1010094	100151	F	Reg
95251	A	Workers' Comp Claims Examiner			V			9	0	\$ 54,183.00	\$ 13,112.29		1010094	100151	F	
95252	A	Customer Service Representativ	Trinidad,Aleta C	3/4/2019	F		4	9	2	\$ 55,915.00	\$ 13,531.43		1010094	100151	F	Reg
95253	A	Claims Assistant	Lloyd,Davina	4/17/2018	F		5	7	8	\$ 55,764.00	\$ 13,494.89		1010094	100151	F	Reg
95255	A	Program Analyst	Newman,Tamesha J	8/1/2018	F		5	11	2	\$ 67,383.00	\$ 16,306.69		1010094	100151	F	Reg
95256	A	Customer Service Representativ	Mclaughlin,Issac	1/13/2014	F		1	9	2	\$ 55,915.00	\$ 12,916.37		1010001	100151	F	Term
95262	A	Program Support Specialist	Littman,Charlita	5/23/2022	F		1	9	1	\$ 54,183.00	\$ 13,112.29		1010094	100151	F	Term
95301	A	Program Support Specialist	Butler,Melanie C	1/19/2021	F		1	9	3	\$ 57,647.00	\$ 13,950.57		1010094	100151	F	Term
95785	A	INVESTIGATOR	Townsend,Audrey L.	3/12/2012	F		6	13	8	\$ 113,950.00	\$ 27,575.90		1010094	100151	F	Reg
97028	A	Workers' Comp Claims Examiner	Ali,Idris	1/3/2023	F		0	9	1	\$ 54,183.00	\$ 13,112.29		1010094	100151	F	Term
97400	A	Workers' Comp Claims Examiner	Bennett,Morgyn	4/11/2022	F		1	9	1	\$ 54,183.00	\$ 13,112.29		1010094	100151	F	Term



**ATTACHMENT 03**

**COMPENSATION COLLECTIVE BARGAINING  
AGREEMENT**

**BETWEEN**

**THE DISTRICT OF COLUMBIA GOVERNMENT**

**AND**

**COMPENSATION UNITS 1 AND 2**

**EFFECTIVE October 1, 2021, through  
September 30, 2025**

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## PREAMBLE

This Compensation Agreement is entered into between the Government of the District of Columbia and the undersigned labor organizations representing units of employees comprising Compensation Units 1 and 2, as certified by the Public Employee Relations Board (PERB).

The Agreement was reached after negotiations during which the parties were able to negotiate on any and all negotiable compensation issues and contains the full agreement of the parties as to all such compensation issues. The Agreement shall not be reconsidered during its life nor shall either party make any changes in compensation for the duration of the Agreement unless by mutual consent or as required by law.

## ARTICLE 1 WAGES

### **SECTION A: FISCAL YEAR 2022:**

In lieu of a wage-increase for FY 2022, employees will receive a three and one-half percent (3.5%) bonus payment. Bargaining unit employees actively on the payroll as of October 1, 2021, shall receive a one-time payment that is equivalent of 3.5% of an employee's annual base salary as of October 1, 2021.

The payment will be made no later than ninety (90) days after the Council's approval of this Agreement.

### **SECTION B: FISCAL YEAR 2023:**

Effective the first day of the first full pay period beginning on or after October 1, 2022, the FY 2023 salary schedules of employees employed in bargaining units as certified and assigned to Compensation Units 1 & 2 by the Public Employees Relations Board shall be adjusted by two and a one-half percent (2.5%).

### **SECTION C: FISCAL YEAR 2024:**

Effective the first day of the first full pay period beginning on or after October 1, 2023, the FY 2024 salary schedules of employees employed in bargaining units as certified and assigned to Compensation Units 1 & 2 by the Public Employees Relations Board shall be adjusted by three percent (3.0%).

### **SECTION D: FISCAL YEAR 2025:**

Effective the first day of the first full pay period beginning on or after October 1, 2024, the FY 2025 salary schedules of employees employed in bargaining units as certified and assigned to Compensation Units 1 & 2 by the Public Employees Relations Board shall be adjusted by three percent (3.0%).

**SECTION E: WITHIN GRADE INCREASES**

All employees covered by this agreement shall progress through the salary scale and receive within grade step increases as described in Section 1127 of the District Personnel Manual. 6B DCMR §1127 (Transmittal No. 233, September 21, 2018).

**ARTICLE 2  
METRO PASS**

The District of Columbia Government shall subsidize the cost of monthly transit passes for personal use by employees by not less than fifty (\$50.00) per month for employees who purchase and use such passes to commute to and from work. The metro transit benefit will roll over from month to month for employees who access the benefit. Any benefit not accessed by the end of the calendar year will revert back to the District of Columbia government.

**ARTICLE 3  
PRE-PAID LEGAL PLAN**

**SECTION A:**

The Employer shall make a monthly contribution of seventeen dollars and fifty cents (\$17.50) for each bargaining unit member toward a pre-paid legal services plan. For each fiscal year, the Employer shall make monthly contributions directly to the designated provider of the legal services program.

**SECTION B:**

The plan shall be contracted for by the Union subject to a competitive bidding process where bidders are evaluated and selected by the Union. The District may present a proposed contract which shall be evaluated on the same basis as other bidders. The contract shall provide that the Employer will be held harmless from any liability arising out of the implementation and administration of the plan by the benefit provider, that the benefit provider will supply utilization statistics to the Employer and the Union upon request for each year of the contract, and that the benefit provider shall bear all administrative costs.

**SECTION C:**

The parties shall meet to develop procedures to implement the legal plan which shall be binding upon the benefit provider. The procedures shall include an enrollment process.

**SECTION D:**

To be selected for a contract under this Article, the benefit provider must maintain an office in the District of Columbia; be incorporated in the District and pay a franchise tax and other applicable taxes; have service providers in the District; and maintain a District bank account.

**SECTION E:**

The Employer's responsibility under the terms of this Article shall be as outlined in Section C of this Article and to make premium payments as is required under Section A of this Article. To the extent that any disputes or inquiries are made by the legal services provider chosen by the Union, those inquiries shall be made exclusively to the Union. The Employer shall only be required to communicate with the Union to resolve any disputes that may arise in the administration of this Article.

**ARTICLE 4  
DISTRICT OF COLUMBIA NEGOTIATED EMPLOYEE  
ASSISTANCE HOME PURCHASE PROGRAM**

**SECTION A:**

The Parties shall continue the Joint Labor-Management Taskforce on Employee Housing.

**SECTION B:**

Pursuant to the DPM, Part 1, Chapter 3 §301, the District provides a preference for District residents in employment. In order to encourage employees to live and work in the District of Columbia, a joint Labor-Management Task Force on Employee Housing was established during previous negotiations with Compensation Units 1 & 2. The Taskforce strives to inform employees of the programs currently available for home ownership in the District of Columbia. Additionally, the Taskforce collaborates with other government agencies including the Department of Housing and Community Development and the District's Housing Finance Agency to further affordable housing opportunities for bargaining unit employees, who have been employed by the District Government for at least one year.

**SECTION C:**

The parties agree that \$650,000.00 will be set aside to be used toward Negotiated employee Assistance Home Purchase Program (NEAHP) for the duration of the Agreement. If at any time the funds set aside have been depleted, the Parties will promptly convene negotiations to provide additional funds for the program.

**SECTION D:**

Any funds set aside in Fiscal Years 2022, 2023, 2024 and 2025 shall be available for expenditure in that fiscal year or any other fiscal year covered by the Compensation Units 1 and 2 Agreement. All funds set aside for housing incentives shall be expended or obligated prior to the expiration of the Compensation Units 1 and 2 Agreement for FY 2022 – FY 2025.

**ARTICLE 5  
BENEFITS COMMITTEE**

**SECTION A:**

The parties agree to continue their participation on the District's Joint Labor-Management Benefits Committee for the purpose of addressing the benefits of employees in Compensation Units 1 and 2. The Benefits Committee shall meet quarterly, in January, April, July and October of each year.

**SECTION B: RESPONSIBILITIES:**

The Parties shall be authorized to consider all matters that concern the benefits of employees in Compensation Units 1 and 2 that are subject to mandatory bargaining between the parties. The Parties shall be empowered to address such matters only to the extent granted by the Unions in Compensation Units 1 and 2 and the District of Columbia Government. The parties agree to apply a system of expedited arbitration if necessary to resolve issues that are subject to mandatory bargaining. The Committee may, by consensus, discuss and consider other benefit issues that are not mandatory bargaining subjects.

**SECTION C:**

The Committee shall:

1. Monitor the quality and level of services provided to covered employees under existing Health, Optical and Dental Insurance Plans for employees in Compensation Units 1 and 2.
2. Recommend changes and enhancements in Health, Optical and Dental benefits for employees in Compensation Units 1 and 2 consistent with Chapter 6, Subchapter XXI of the D.C. Official Code (2001 ed.).
3. With the assistance of the Office of Contracting and Procurement, evaluate criteria for bids, make recommendations concerning the preparation of solicitation of bids and make recommendations to the contracting officer concerning the selection of providers following the receipt of bids, consistent with Chapter 4 of the D.C. Official Code (2001 ed.).

4. Following the receipt of bids to select health, dental, optical, life and disability insurance providers, the Union's Chief Negotiator shall be notified to identify no more than two individuals to participate in the RFP selection process.
5. Explore issues concerning the workers' compensation system that affect employees in Compensation Units 1 and 2 consistent with Chapter 6, Subchapter XXIII of the D.C. Official Code (2001 ed.).
6. The Union shall be notified of proposed benefit programs to determine the extent to which they impact employees in Compensation Units 1 and 2. Upon notification, the Union shall inform the Office of Labor Relations and Collective Bargaining within ten (10) calendar days to discuss any concerns it has regarding the impact on employees in Compensation Units 1 and 2.

## **ARTICLE 6 BENEFITS**

### **SECTION A: LIFE INSURANCE:**

1. Life insurance is provided to covered employees in accordance with §1-622.01, *et seq.* of the District of Columbia Official Code (2001 Edition) and Chapter 87 of Title 5 of the United States Code.

(a) District of Columbia Official Code §1-622.03 (2001 Edition) requires that benefits shall be provided as set forth in §1-622.07 to all employees of the District first employed after September 30, 1987, except those specifically excluded by law or by rule.

(b) District of Columbia Official Code §1-622.01 (2001 Edition) requires that benefits shall be provided as set forth in Chapter 87 of Title 5 of the United States Code for all employees of the District government first employed before October 1, 1987, except those specifically excluded by law or rule and regulation.

2. The current life insurance benefits for employees hired on or after October 1, 1987 are: The District of Columbia provides life insurance in an amount equal to the employee's annual salary rounded to the next thousand, plus an additional \$2,000. Employees are required to pay two-thirds (2/3) of the total cost of the monthly premium. The District Government shall pay one-third (1/3) of the total cost of the premium. Employees may choose to purchase additional life insurance coverage through the District Government. These additions to the basic coverage are set-forth in the schedule below:



Optional Plan	Additional Coverage	Premium Amount
Option A – Standard	Provides \$10,000 additional coverage	Cost determined by age
Option B – Additional	Provides coverage up to five times the employee's annual salary	Cost determined by age and employee's salary
Option C – Family	Provides \$5,000 coverage for the eligible spouse and \$2,500 for each eligible child.	Cost determined by age.

Employees must contact their respective personnel offices to enroll or make changes in their life insurance coverage.

**SECTION B: HEALTH INSURANCE:**

1. Pursuant to D.C. Official Code §1-621.02 (2001 Edition), all employees covered by this agreement and hired after September 30, 1987, shall be entitled to enroll in group health insurance coverage provided by the District of Columbia.

(a) Health insurance coverage shall provide a level of benefits comparable to the plan(s) provided on the effective date of this agreement. Benefit levels shall not be reduced during the term of this agreement except by mutual agreement of the District, representatives of Compensation Units 1 and 2 and the insurance carrier(s). District employees are required to execute an enrollment form in order to participate in this program.

(b) The District may elect to provide additional health care providers for employees employed after September 30, 1987, provided that such addition of providers does not reduce the current level of benefits provided to employees. Should the District Government decide to expand the list of eligible providers, the District shall give Compensation Units 1 & 2 representatives notice of the proposed additions.

(c) Employees are required to contribute 25% of the total premium cost of the employee's selected plan. The District of Columbia Government shall contribute 75% of the premium cost of the employee's selected plan.

2. Pursuant to D.C. Official Code §1-621.01 (2001 Edition), all District employees covered by this agreement and hired before October 1, 1987, shall be eligible to participate in group health insurance coverage provided through the Federal Employees Health Benefits Program (FEHB) as provided in Chapter 89 of Title 5 of the United States Code. This program is administered by United States Office of Personnel Management.

3. The plan descriptions shall provide the terms of coverage and administration of the respective plans. Employees and union representatives are entitled to receive a copy of the summary plan description upon request. Additionally, employees and union representatives are entitled to review copies of the actual plan description upon advance request.

**SECTION C: OPTICAL AND DENTAL:**

1. The District shall provide Optical and Dental Plan coverage at a level of benefits comparable to the plan(s) provided on the effective date of this agreement. Benefit levels shall not be reduced during the term of this agreement except by mutual agreement of the District, the Union and the insurance carrier(s). District employees are required to execute an enrollment form in order to participate in the Optical and Dental program.

2. The District may elect to provide additional Optical and/or Dental providers, provided that such addition of providers does not reduce the current level of benefits provided to employees. Should the District Government decide to expand the list of eligible providers, the District shall give Compensation Units 1 & 2 representatives notice of the proposed additions.

**SECTION D: SHORT-TERM DISABILITY INSURANCE PROGRAM**

Employees covered by this Agreement shall be eligible to enroll, at their own expense, in the District's Short-Term Disability Insurance Program, which provides for partial income replacement when employees are required to be absent from duty due to a non-work-related qualifying medical condition. Employees may use income replacement benefits under the program in conjunction with annual or sick leave benefits provided for in this Agreement.

**SECTION E: ANNUAL LEAVE:**

1. In accordance with D.C. Official Code §1-612.03 (2001 Edition), full-time employees covered by the terms of this agreement are entitled to:

(a) one-half (1/2) day (4 hours) for each full biweekly pay period for an employee with less than three years of service (accruing a total of thirteen (13) annual leave days per annum);

(b) three-fourths (3/4) day (6 hours) for each full biweekly pay period, except that the accrual for the last full biweekly pay period in the year is one and one-fourth days (10 hours), for an employee with more than three (3) but less than fifteen (15) years of service (accruing a total of twenty (20) annual leave days per annum); and,

(c) one (1) day (8 hours) for each full biweekly pay period for an employee with fifteen (15) or more years of service (accruing a total of twenty-six (26) annual leave days per annum).

2. Part-time employees who work at least 40 hours per pay period earn annual leave at one-half the rate of full-time employees.

3. Employees shall be eligible to use annual leave in accordance with the District of Columbia laws.

**SECTION F: SICK LEAVE:**

1. In accordance with District of Columbia Official Code §1-612.03 (2001 Edition), a full-time employee covered by the terms of this agreement may accumulate up to thirteen (13) sick days in a calendar year.

2. Part-time employees for whom there has been established in advance a regular tour of duty of a definite day or hour of any day during each administrative workweek of the biweekly pay period shall earn sick leave at the rate of one (1) hour for each twenty (20) hours of duty. Credit may not exceed four (4) hours of sick leave for 80 hours of duty in any pay period. There is no credit of leave for fractional parts of a biweekly pay period either at the beginning or end of an employee's period of service.

**SECTION G: OTHER FORMS OF LEAVE:**

1. **Military Leave:** An employee is entitled to leave, without loss of pay, leave, or credit for time of service as reserve members of the armed forces or as members of the National Guard to the extent provided in D.C. Official Code §1-612.03(m) (2001 Edition).

2. **Court Leave:** An employee is entitled to leave, without loss of pay, leave, or service credit during a period of absence in which he or she is required to report for jury duty or to appear as a witness on behalf of the District of Columbia Government, or the Federal or a state or local government to the extent provided in D.C. Official Code §1-612.03(l) (2001 Edition).

3. **Funeral Leave:**

a. An employee is entitled to three (3) days of leave, without loss of pay, leave, or service credit to make arrangements for or to attend the funeral or memorial service for an immediate relative. In addition, the Employer shall grant an employee's request for annual or compensatory time up to three (3) days upon the death of an immediate relative. Approval of additional time shall be at the Employer's discretion. However, requests for leave shall be granted unless the Agency's ability to accomplish its work would be seriously impaired.

**b.** For the purpose of this section “immediate relative” means the following relatives of the employee: an individual who is related to the employee by blood, marriage, adoption, or domestic partnership as father, mother, child, husband, wife, sister, brother, aunt uncle, grandparent, grandchild, or similar familial relationship; an individual for whom the employee is the legal guardian; or fiancé, fiancée, or domestic partner of the employee.

**c.** An employee is entitled to not more than three (3) days of leave, without loss of pay, leave, or service credit to make arrangements for or to attend the funeral or memorial service for a family member who died as a result of a wound, disease or injury incurred while serving as a member of the armed forces in a combat zone to the extent provided in D.C. Official Code §1-612.03(n) (2001 Edition).

#### **SECTION H: PRE-TAX BENEFITS:**

1. Employee contributions to benefits programs established pursuant to D.C. Official Code §1-611.19 (2001 ed.), including the District of Columbia Employees Health Benefits Program, may be made on a pre-tax basis in accordance with the requirements of the Internal Revenue Code and, to the extent permitted by the Internal Revenue Code, such pre-tax contributions shall not effect a reduction of the amount of any other retirement, pension, or other benefits provided by law.

2. To the extent permitted by the Internal Revenue Code, any amount of contributions made on a pre-tax basis shall be included in the employee's contributions to existing life insurance, retirement system, and for any other District government program keyed to the employee's scheduled rate of pay, but shall not be included for the purpose of computing Federal or District income tax withholdings, including F.I.C.A., on behalf of any such employee.

#### **SECTION I: RETIREMENT:**

**1. CIVIL SERVICE RETIREMENT SYSTEM (CSRS):** As prescribed by 5 U.S.C. §8401 and related chapters, employees first hired by the District of Columbia Government before October 1, 1987, are subject to the provisions of the CSRS, which is administered by the U.S. Office of Personnel Management. Under Optional Retirement the aforementioned employee may choose to retire when he/she reaches:

- (a)** Age 55 and 30 years of service;
- (b)** Age 60 and 20 years of service;
- (c)** Age 62 and 5 years of service.

Under Voluntary Early Retirement, which must be authorized by the U.S. Office of Personnel Management, an employee may choose to retire when he/she reaches:

- (a)** Age 50 and 20 years of service;
- (b)** Any age and 25 years of service.

The pension of an employee who chooses Voluntary Early Retirement will be reduced by 2% for each year under age 55.

**2. CIVIL SERVICE RETIREMENT SYSTEM: SPECIAL RETIREMENT PROVISIONS FOR LAW ENFORCEMENT OFFICERS:**

Employees first hired by the District of Columbia Government before October 1, 1987, who are subject to the provisions of the CSRS and determined to be:

- (a) a “law enforcement officer” within the meaning of 5 U.S.C. §8331(20)(D);  
and
- (b) eligible for benefits under the special retirement provision for law enforcement officers;

shall continue to have their retirement benefits administered by the U. S. Office of Personnel Management in accordance with applicable law and regulation.

**3. DEFINED CONTRIBUTION PENSION PLAN:**

Section A:

The District of Columbia shall continue the Defined Contribution Pension Plan currently in effect which includes:

- (1) All eligible employees hired by the District on or after October 1, 1987, are enrolled into the defined contribution pension plan.
- (2) As prescribed by §1-626.09(c) of the D.C. Official Code (2001 Edition) after the completion of one year of service, the District shall contribute an amount not less than 5% of their base salary to an employee’s Defined Contribution Pension Plan account. The District government funds this plan; there is no employee contribution to the Defined Contribution Pension Plan.
- (3) As prescribed by §1-626.09(d) of the D.C. Official Code (2001 Edition) the District shall contribute an amount not less than an additional .5% of a detention officer’s base salary to the same plan.
- (4) Compensation Units 1 and 2 Joint Labor Management Technical Advisory Pension Reform Committee
  - (a) Establishment of the Joint Labor-Management Technical Advisory Pension Reform Committee (JLMTAPRC or Committee)
    - (1) The Parties agree that employees should have the security of a predictable level of income for their retirement after a career in public service. In order to support the objective of providing retirement income for employees

hired on or after October 1, 1987, the District shall plan and implement an enhanced retirement program effective October 1, 2008. The enhanced program will consist of a deferred compensation component and a defined benefit component.

(2) Accordingly, the Parties agree that the JLMTAPRC is hereby established for the purpose of developing an enhanced retirement program for employees covered by the Compensation Units 1 and 2 Agreement.

(b) Composition of the JLMTAPRC

The Joint Labor-Management Technical Advisory Pension Reform Committee will be composed of six (6) members, three (3) appointed by labor and three (3) appointed by management, and the Chief Negotiators (or his/her designee) of Compensation Units 1 and 2. Appointed representatives must possess a pension plan background including but not limited to consulting, financial or actuarial services. In addition, an independent consulting firm with demonstrated experience in pension plans design and actuarial analysis will support the Committee.

(c) Responsibilities of the JLMTAPRC

The Committee shall be responsible to:

- Plan and design an enhanced retirement program for employees hired on or after October 1, 1987 with equitable sharing of costs and risks between employee and employer;
- Establish a formula cap for employee and employer contributions;
- Establish the final compensation calculation using the highest three-year consecutive average employee wages;
- Include retirement provisions such as disability, survivor and death benefits, health and life insurance benefits;
- Design a plan sustainable within the allocated budget;
- Draft and support legislation to amend the D.C. Code in furtherance of the "Enhanced Retirement Program."

(d) Duration of the Committee

The Committee shall complete and submit a report with its recommendations to the City Administrator for the District of Columbia within one hundred and twenty (120) days after the effective date of the Compensation Units 1 and 2 Agreement.

#### **4. TIAA-CREF PLAN:**

For eligible education service employees at the University of the District of Columbia hired by the University or a predecessor institution, the University will contribute an amount not less than seven percent (7%) of their base salary to the Teachers Insurance and Annuity Association College Retirement Equities Fund (TIAA-CREF).

#### **SECTION J: HOLIDAYS:**

1. As prescribed by D.C. Official Code §1-612.02 (2001 Edition) the following legal public holidays are provided to all employees covered by this agreement:

- (a) New Year's Day, January 1st of each year;
- (b) Dr. Martin Luther King, Jr.'s Birthday, the 3rd Monday in January of each year;
- (c) Washington's Birthday, the 3rd Monday in February of each year;
- (d) Emancipation Day, April 16<sup>th</sup>;
- (e) Memorial Day, the last Monday in May of each year;
- (f) Juneteenth, June 19<sup>th</sup>
- (g) Independence Day, July 4<sup>th</sup> of each year;
- (h) Labor Day, the 1st Monday in September of each year;
- (i) Indigenous Peoples' Day, the 2nd Monday in October of each year;
- (j) Veterans Day, November 11<sup>th</sup> of each year;
- (k) Thanksgiving Day, the 4th Thursday in November of each year;  
and
- (l) Christmas Day, December 25<sup>th</sup> of each year.
- (m) Inauguration Day, January 20<sup>th</sup> of each 4<sup>th</sup> year

2. When an employee, having a regularly scheduled tour of duty is relieved or prevented from working on a day District agencies are closed by order of the Mayor, he or she is entitled to the same pay for that day as for a day on which an ordinary day's work is performed.

## **ARTICLE 7 OVERTIME**

#### **SECTION A: Overtime Work:**

Hours of work authorized in excess of an employees assigned tour of duty in a day or forty (40) hours in a pay status in a work week shall be overtime work for which an employee shall receive either overtime pay or compensatory time unless the employee has used unscheduled leave during the forty (40) hour work week. The unscheduled leave rule will not apply when an employee has worked (back-to-back shifts) and takes unscheduled leave for an eight (8) hour period following the back-to-back shift or where an employee has indicated his/her preference not to work overtime and the Employer has

no other option but to order the employee to work overtime. Scheduled leave is leave requested and approved prior to the close of the preceding shift.

**SECTION B: Compressed, Alternate and Flexible Schedules:**

1. Compressed, Alternate and Flexible schedules may be jointly determined within a specific work area that modifies this overtime provision (as outlined in Section A of this Article) but must be submitted to the parties to this contract prior to implementation. This Agreement to jointly determine compressed schedules does not impact on the setting of the tour of duty.

2. When an employee works a Compressed, Alternate, and Flexible schedule, which generally means (1) in the case of a full-time employee, an 80-hour biweekly basic work requirement which is scheduled for less than 10 workdays, and (2) in the case of a part-time employee, a biweekly basic work requirement of less than 80 hours which is scheduled for less than 10 workdays, the employee would receive overtime pay or compensatory time for all hours in a pay status in excess of his/her assigned tour of duty, consistent with the 2004 District of Columbia Omnibus Authorization Act, 118 Stat. 2230, Pub. L. 108-386 Section (October 30, 2004).

3. The purpose of this Section is to allow for authorized Compressed, Alternate, and Flexible time schedules which exceed eight (8) hours in a day or 40 hours in a week to be deemed the employee's regular tour of duty, and not be considered overtime within the confines of the specific compressed work schedule and this Article. Bargaining unit members so affected would receive overtime or compensatory time for all hours in pay status in excess of their assigned tour of duty.

**SECTION C:**

Subject to the provisions of Section D of this Article, an employee who performs overtime work shall receive either pay or compensatory time at a rate of time and one-half (1-1/2) for each hour of work for which overtime is payable.

**SECTION D:**

Bargaining Unit employees shall receive overtime pay unless the employee and the supervisor mutually agree to compensatory time in lieu of pay for overtime work. Such mutual agreement shall be made prior to the overtime work being performed.

**SECTION E:**

Paramedics and Emergency Medical Services Technicians employed by the Fire and Emergency Medical Services Department and represented by the American Federation of Government Employees, Local 3721 shall earn overtime after they have worked 40 hours in a week.



## **ARTICLE 8**

### **INCENTIVE PROGRAMS**

#### **PART I - SICK LEAVE INCENTIVE PROGRAM:**

In order to recognize an employee's productivity through his/her responsible use of accrued sick leave, the Employer agrees to provide time-off in accordance with the following:

#### **SECTION A:**

A full time employee who is in a pay status for the full calendar leave year shall accrue annually:

1. Three (3) days off for utilizing a total of no more than two (2) days of accrued sick leave.
2. Two (2) days off for utilizing a total of more than two (2) but not more than four (4) days of accrued sick leave.
3. One (1) day off for utilizing a total of more than four (4) but no more than five (5) days of accrued sick leave.

#### **SECTION B:**

Employees in a non-pay status for no more than two (2) pay periods for the leave year shall remain eligible for incentive days under this Article. Sick leave usage for maternity or catastrophic illness/injury, not to exceed two (2) consecutive pay periods, shall not be counted against sick leave for calculating eligibility for incentive leave under this Article.

#### **SECTION C:**

Time off pursuant to a sick leave incentive award shall be selected by the employee and requested at least three (3) full workdays in advance of the leave date. Requests for time off pursuant to an incentive award shall be given priority consideration and the employee's supervisor shall approve such requests for time off unless staffing needs or workload considerations dictate otherwise. If the request is denied, the employee shall request and be granted a different day off within one month of the date the employee initially requested. Requests for time off shall be made on the standard "Application for Leave" form.

#### **SECTION D:**

All incentive days must be used in full-day increments following the leave year in which they were earned. The Employer will notify the employee of their sick leave incentive day(s) no later than March of each year. The incentive day(s) will also be credited to the employee's leave account no later than the end of April of each year. Incentive days may not

be substituted for any other type of absence from duty. There shall be no carryover or payment for any unused incentive days.

**SECTION E:**

Part-time employees are not eligible for the sick leave incentive as provided in this Article.

**SECTION F:**

This program shall be in effect in Fiscal Years 2022, 2023, 2024 and 2025.

**PART II – PERFORMANCE INCENTIVE PILOT PROGRAM:**

In order to recognize employees' productivity through their accomplishment of established goals and objectives, special acts toward the accomplishment of agency initiatives, demonstrated leadership in meeting agency program and/or project goals and/or the District's Strategic Plan initiatives, the Employer, in accordance with criteria established by the High Performance Workplace Committee agrees to establish pilot incentive programs within agencies, including time off without loss of pay or charge to leave as an incentive award. The District of Columbia Government Office of Labor Management Partnerships and the District of Columbia Incentive Awards Committee may serve as resources at the request of the parties in the implementation of the pilot incentive programs within agencies.

**ARTICLE 9**

**CALL-BACK/CALL-IN/ON-CALL AND PREMIUM PAY**

**SECTION A: CALL-BACK**

A minimum of four (4) hours of overtime, shall be credited to any employee who is called back to perform unscheduled overtime work on a regular workday after he/she completes the regular work schedule and has left his/her place of employment.

**SECTION B: CALL-IN**

1. When an employee is called in before his/her regular tour of duty to perform unscheduled overtime and there is no break before the regular tour is to begin, a minimum of two (2) hours of overtime shall be credited to the employee.

2. A minimum of four (4) hours of overtime work shall be credited to any employee who is called in when not scheduled and informed in advance, on one of the days when he/she is off duty.

**SECTION C: ON-CALL**

1. An employee may be required to be on call after having completed his/her regular tour of duty. The employer shall specify the hours during which the employee is on call; and shall compensate the employee at a rate of twenty-five percent (25%) of his/her basic rate of pay for each hour the employee is on call.

2. An employee is on-call when a determination has been made that the work of that position requires the employee to remain accessible and available to the point where his or her time cannot be used effectively for the employee's own personal purposes.

3. The employee's schedule must specify the hours during which he/she will be required to remain on-call. On call designation will be made on the form attached as Appendix 1.

**SECTION D: HOLIDAY PAY**

An employee who is required to work on a legal holiday falling within his or her regularly scheduled tour of duty, shall be paid at the rate of twice his or her regular basic rate of pay for not more than eight (8) hours of such work.

**SECTION E: NIGHT DIFFERENTIAL**

An employee shall receive night differential pay at a rate of ten percent (10%) in excess of their basic day rate of compensation when they perform night work on a regularly scheduled tour of duty falling between 6:00 p.m. and 6:00 a.m. Employees shall receive night differential in lieu of shift differential.

**SECTION F: PAY FOR SUNDAY WORK**

A full-time employee assigned to a regularly scheduled tour of duty, any part of which includes hours that fall between midnight Saturday and midnight Sunday, is entitled to Sunday premium pay for each hour of work actually performed which is not overtime work and which is not in excess of eight (8) hours for each tour of duty which begins or ends on Sunday. Sunday premium pay is computed as an additional twenty-five percent (25%) of the employee's basic rate of compensation.

**SECTION G: ADDITIONAL INCOME ALLOWANCE FOR CHILD AND FAMILY SERVICES**

1. The Additional Income Allowance (AIA) program within the Child and Family Services Agency (CFSA) which was established pursuant to the "Personnel Recruitment and Retention Incentives for Child and Family Services Agency Compensation System Changes Emergency Approval Resolution of 2001", Council Resolution 14-53 (March 23, 2001) and as contained in Chapter 11, Section 1154 of the District Personnel Manual,

“Recruitment and Retention Incentives – Child and Family Services Agency,” shall remain in full force and effect during the term of this Agreement.

2. The Administration of the AIA within CFSA shall be governed by the implementing regulations established in Child and Family Services Agency, Human Resources Administration Issuance System, HRA Instruction No. IV.11-3.
3. **OTHER SUBORDINATE AGENCIES WITH SIGNIFICANT RECRUITMENT AND RETENTION PROBLEMS**  
Subordinate agencies covered by this Agreement may provide additional income allowances for positions that have significant recruitment and retention problems consistent with Chapter 11, Part B, Section 1143 of the District Personnel Manual.

## **ARTICLE 10 MILEAGE ALLOWANCE**

### **SECTION A:**

The parties agree that the mileage allowance established for the employees of the Federal Government who are authorized to use their personal vehicles in the performance of their official duties shall be the rate for Compensation Units 1 and 2 employees, who are also authorized in advance, by Management to use their personal vehicles in the performance of their official duties.

### **SECTION B:**

To receive such allowance, authorization by Management must be issued prior to the use of the employee's vehicle in the performance of duty. Employees shall use the appropriate District Form to document mileage and request reimbursement of the allowance.

### **SECTION C:**

1. Employees required to use their personal vehicle for official business if a government vehicle is not available, who are reimbursed by the District on a mileage basis for such use, are within the scope of the District of Columbia Non-Liability Act (D.C. Official Code §§2-411 through 2-416 (2001 Edition)). The Non-Liability Act generally provides that a District Employee is not subject to personal liability in a civil suit for property damage or for personal injury arising out of a motor vehicle accident during the discharge of the employee's official duties, so long as the employee was acting within the scope of his or her employment.

2. Claims by employees for personal property damage or loss incident to the use of their personal vehicle for official business if a government vehicle is not available

may be made under the Military Personnel and Civilian Employees Claim Act of 1964 (31 U.S.C. §3701 *et seq.*).

**SECTION D:**

No employee within Compensation 1 and 2 shall be required to use his/her personal vehicle unless the position vacancy announcement, position description or other pre-hire documentation informs the employee that the use of his/her personal vehicle is a requirement of the job.

**SECTION E:**

Employees required as a condition of employment to use their personal vehicle in the performance of their official duties may be provided a parking space or shall be reimbursed for non-commuter parking expenses, which are incurred in the performance of their official duties.

**ARTICLE 11**  
**ANNUAL LEAVE/COMPENSATORY TIME BUY-OUT**

**SECTION A:**

An employee who is separated or is otherwise entitled to a lump-sum payment under personnel regulations for the District of Columbia Government shall receive such payment for each hour of unused annual leave or compensatory time in the employee's official leave record.

**SECTION B:**

The lump-sum payment shall be computed on the basis of the employee's rate at the time of separation in accordance with such personnel regulations.

**ARTICLE 12**  
**BACK PAY**

Arbitration awards or settlement agreements in cases involving an individual employee shall be paid within sixty (60) days of receipt from the employee of relevant documentation, including documentation of interim earnings and other potential offsets. The responsible Agency shall submit the SF-52 and all other required documentation to the Department of Human Resources within thirty (30) days upon receipt from the employee of relevant documentation.

**ARTICLE 13**  
**DUTY STATION COVERAGE**

The Fire and Emergency Medical Services employees and the correctional officers at the Department of Corrections and the Department of Youth Rehabilitative Services who are covered under Section 7(k) of the Fair Labor Standards Act shall be compensated a minimum of one hour pay if required to remain at his/her duty station beyond the normal tour of duty.

**ARTICLE 14**  
**GRIEVANCES**

**SECTION A:**

This Compensation Agreement shall be incorporated by reference into local working conditions agreements in order to utilize the grievance/arbitration procedure in those Agreements to consider alleged violations of this Agreement.

**SECTION B:**

Grievances concerning compensation shall be filed with the appropriate agency and the Office of Labor Relations and Collective Bargaining under the applicable working conditions agreement. In the event a grievance alleges a violation affecting all members of Compensation Units 1 and 2, it will be sufficient to file the grievance directly with the Office of Labor Relations and Collective Bargaining within thirty (30) calendar days of knowledge of the alleged violation. Other than this possible variance in the filing deadline and receiving office, the applicable negotiated grievance procedure will remain in full force and effect.

**ARTICLE 15**  
**LOCAL ENVIRONMENT PAY**

**SECTION A:**

Each department or agency shall eliminate or reduce to the lowest level possible all hazards, physical hardships, and working conditions of an unusual nature. When such action does not overcome the hazard, physical hardship, or unusual nature of the working condition, additional pay is warranted. Even though additional pay for exposure to a hazard, physical hardship, or unusual working condition is authorized, there is a responsibility on the part of a department or agency to initiate continuing positive action to eliminate danger and risk which contribute to or cause the hazard, physical hardship, or unusual working condition. The existence of pay for exposure to hazardous working

conditions or hardships in a local environment is not intended to condone work practices that circumvent safety laws, rules and regulations.

### **SECTION B:**

Local environment pay is paid for actual exposure to (1) a hazard of an unusual nature which could result in significant injury, illness, or death, such as on a high structure when the hazard is not practically eliminated by protective facilities or an open structure when adverse conditions exist, e.g., darkness, lightning, steady rain, snow, sleet, ice, or high wind velocity; (2) a physical hardship of an unusual nature under circumstances which cause significant physical discomfort in the form of nausea, or skin, eye, ear or nose irritation, or conditions which cause abnormal soil of body and clothing, etc., and where such distress or discomfort is not practically eliminated.

Local environmental pay will only be paid to employees when the employee is in an active duty status. Local environmental pay will not be paid when an employee is on leave or teleworking.

### **SECTION C:**

Employees as listed in Attachment 2, Approved Positions for Local Environmental Pay, of DCHR Instruction No. 11B-90, Premium Pay – Local and Environmental Pay, and any other employee including District Service (DS) employees as determined pursuant to Section D of this Article are eligible for environmental differentials.

### **SECTION D:**

The determination as to whether additional pay is warranted for workplace exposure to environmental hazards, hardships or unusual working conditions may be initiated by an agency or labor organization in accordance with the provisions of DCHR Instruction No. 11B-90, Premium Pay – Local and Environmental Pay. The determination shall be issued by DCHR within ninety (90) calendar days of the submission of the request.

### **SECTION E:**

Employees eligible for local environment pay under the terms of this Agreement shall be compensated as follows:

1. **Severe Exposure.** Employees subject to “Severe” exposure shall receive local environment pay equal to twenty seven percent (27%) of *the rate for RW 10, step 2 on the Compensation Unit 2 pay schedule*. The following categories of work are currently paid the rate for “severe” exposure:

- High Work

2. **Moderate Exposure.** Employees subject to “Moderate” exposure shall receive local environment pay equal to ten percent (10%) of *the rate for RW 10, step 2 on*

*the Compensation Unit 2 pay schedule.* The following categories of work are currently paid the rate for “moderate” exposure:

- Explosives and Incendiary Materials – High Degree Hazard
- Poison (Toxic Chemicals) – High Degree Hazard
- Micro Organisms – High Degree Hazard

3. **Low Exposure.** Employees subject to “Low” exposure shall receive local environment pay equal to five percent (5%) of *the rate for RW 10, step 2 on the Compensation Unit 2 pay schedule.* The following categories of work are currently paid the rate for “low” exposure:

- Dirty Work
- Cold Work
- Hot Work
- Welding Preheated metals
- Explosives and Incendiary Materials – Low Degree Hazard
- Poison (Toxic Chemicals) – Low Degree Hazard
- Micro Organisms – Low Degree Hazard

## **ARTICLE 16 NEWLY CERTIFIED BARGAINING UNITS**

For units placed into a new compensation unit, working conditions or non-compensatory matters shall be negotiated simultaneous with negotiations concerning compensation. Where the agreement is for a newly certified collective bargaining unit assigned to an existing compensation unit, the parties shall proceed promptly to negotiate simultaneously any working conditions, other non-compensatory matters, and coverage of the compensation agreement. There should not be read into the new language any intent that an existing compensation agreement shall become negotiable when there is a newly certified collective bargaining unit. Rather, the intent is to require prompt negotiations of non-compensatory matters as well as application of compensation (e.g., when pay scale shall apply to the newly certified unit).



**ARTICLE 17**  
**TERM AND TEMPORARY EMPLOYEES**

The District of Columbia recognizes that many temporary and term employees have had their terms extended to perform permanent services. To address the interests of current term and temporary employees whose appointments have been so extended over time and who perform permanent services, the District of Columbia and the Union representing the employees in Compensation Units 1 and 2 agree to the following:

**SECTION A:**

Joint labor-management committees established in each agency/program in the Compensation Units 1 and 2 collective bargaining agreement shall continue and will identify temporary and term employees whose current term and or temporary appointments extend through the term of this Agreement, and who perform permanent services in District agency programs.

**SECTION B:**

Each Agency and Local Union shall review all term appointments within the respective agencies to determine whether such appointments are made and maintained consistent with applicable law. The Union shall identify individual appointments it believes to be contrary to applicable law and notify the Agency. The Agency shall provide the Union reason(s) for the term or temporary nature of the appointment(s), where said appointments appear to be contrary to law. If an employee has been inappropriately appointed to or maintained in a temporary or term appointment, the Agency and the Union shall meet to resolve the matter.

**SECTION C:**

The agency shall convert bargaining unit temporary and term employees identified by the joint labor-management committees, who perform permanent services, who are in a pay status during the term of this Agreement, and are paid from appropriated funding to the career service..

**SECTION D:**

Prior to the end of the this Compensation Agreement, to the extent not inconsistent with District or Federal law and regulation, the District shall make reasonable efforts to convert to the career service temporary and term bargaining unit employees identified by the joint labor-management committees who perform permanent services, are in a pay status as of September 30, 2021, are full-time permanent positions, and are paid through intra-district funding or federal grant funding.

**SECTION E:**

Employees in term or temporary appointments shall be converted to permanent appointments, consistent with the D.C. Official Code.

**SECTION F:**

District agencies retain the authority to make term and temporary appointments as appropriate for seasonal and temporary work needs.

**SECTION G:**

A Joint-Labor Management Committee shall consist of one (1) representative from each national union comprising Compensation Units 1 and 2. The District shall appoint an equal number of representatives. The Committee will facilitate the implementation of this Article should difficulties arise in the Joint-Labor Management Committees set forth in Section A.

**SECTION H:**

District agencies will first post vacant career service positions internal to the Agency for bargaining unit term and temporary employees to apply and compete before posting the positions externally. There shall be no direct appointments.

**ARTICLE 18  
ADMINISTRATIVE CLOSING**

**SECTION A:**

1. Employees designated as "Essential Employees" are those who work in critical District government operations that cannot be suspended or interrupted, even in the event of declared emergencies. "Essential Employees" must report to work as scheduled even when the government is administratively closed, during emergencies or other government closing. Once an employee has been notified by his/her employing agency that his/her position is designated as "Essential" no further notice is required as long as the employee continues to occupy the position designated "Essential".
2. Employees designated "Emergency Employees" are those who support certain critical government operations and functions necessary for the continuity of operations, including during declared emergencies. "Emergency Employees" may be required to work when a situation or condition occurs and result in early dismissal for other employees, government closing or during other emergencies.

Once an employee has been notified by his/her employing agency that his/her position is designated as "Emergency", the designation will remain in effect until the designation is terminated in writing.

3. As applicable, employees required to work when all other District Government employees are released for administrative closings, shall be compensated in accordance with the minimum standards established by the Fair Labor Standards Act, (FLSA), 29 U.S.C. § 2011, *et seq.*
4. As applicable, employees required to work when all other District Government employee are released as a result of an administrative closings shall be compensated, in addition to their regular pay, one hour for each hour worked during the administrative closing.

**SECTION B:**

The determination as to whether the employee receives overtime or compensatory time will be at the time employee's election which shall be made before the work is performed. When elected, employees required to work when all other District Government employees are released for administrative closing shall earn compensatory time on an hour for hour basis.

**ARTICLE 19  
SAVINGS CLAUSE**

**SECTION A:**

Should any provisions of this Agreement be rendered or declared invalid by reason of any existing or subsequently enacted law or by decree of a court or administrative agency of competent jurisdiction, such invalidation shall not affect any other part or provision hereof. Where appropriate, the parties shall meet within 120 days to negotiate any substitute provision(s).

**SECTION B:**

The terms of this contract supersede any subsequently enacted D.C. laws, District Personnel Manual (DPM) regulations, or departmental rules concerning compensation covered herein.

**ARTICLE 20  
DURATION**

This Agreement shall remain in full force and effect through September 30, 2025. On this \_\_\_\_ day of \_\_\_\_\_ 2022, and as witness the parties hereto have set their signature.

# APPENDIX 1

Management's Proposal

7/26/10

**INSERT DATE**

Firstname Lastname

Position/Title

Department/Division

**RE: On-Call Notification**

Dear Mr./Ms. Lastname:

You are hereby notified that you shall be placed in an "on-call" status effective **On-Call Dates** between the hours of **Start AM/PM** and **End AM/PM**. During the aforementioned hours, you are required to be available to report for work within a **reasonable time (not to exceed two hours)**. You are expected to be available by phone for the duration of the "on-call" period. You are expected to answer when called or return a call from **INSERT AGENCY** management within a reasonable amount of time (not to exceed **30 minutes**).


Sincerely,

**SUPERVISOR/MANAGER NAME**

**SUPERVISOR POSITION/TITLE**

## APPROVAL

This collective bargaining agreement between the District of Columbia and Compensation Units 1 and 2, dated 05/14/2022, has been reviewed in accordance with Section 1-617.15 of the District of Columbia Official Code (2001 Ed.) and is hereby approved on this 14 day of May , 2022.



Muriel Bowser  
Mayor

**Compensation Units One and Two Collective Bargaining Agreement**

**On this 14 day of May, 2022, as witnesses the parties hereto have set their signatures.**

**FOR THE DISTRICT OF COLUMBIA  
GOVERNMENT**



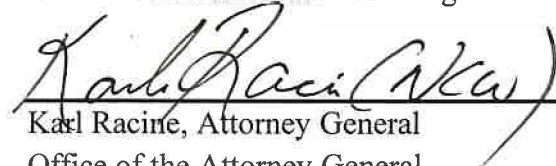
Lindsey Maxwell, Director  
Office of Labor Relations and Collective  
Bargaining



Asha Bryant, Esq., Chief of Staff  
Office of Labor Relations and Collective  
Bargaining



M. Colleen Currie, Chief Administrative Law  
Judge  
Office of Administrative Hearings



Karl Racine, Attorney General  
Office of the Attorney General



Barbara J. Bazron, Ph.D., Director  
Department of Behavioral Health

Brendolyn McCarty-Jones, Labor Liaison  
Department of Behavioral Health

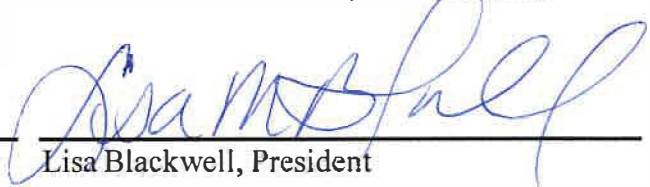
**FOR THE LABOR UNIONS**



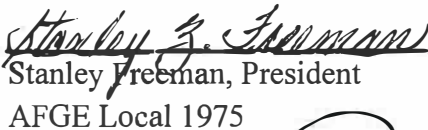
Lee Blackmon, NAGE Chief Negotiator  
Director, NAGE/SEIU, Federal Division

Robert Hollingsworth, AFSCME Chief  
Negotiator  
Executive Director, AFSCME Council 20

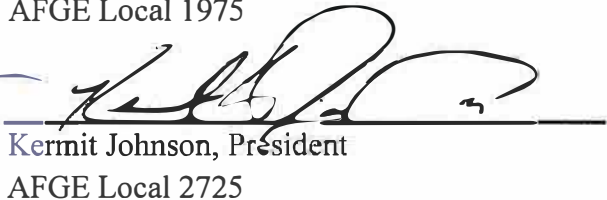
Ottis Johnson, AFGE Chief Negotiator  
National Vice President, AFGE District 14



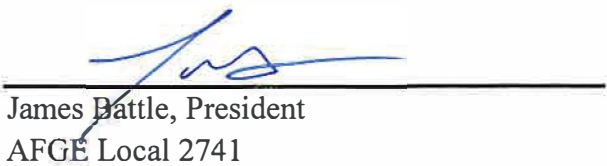
Lisa Blackwell, President  
AFGE Local 1000



Stanley Freeman, President  
AFGE Local 1975





Kermit Johnson, President  
AFGE Local 2725





James Battle, President  
AFGE Local 2741


Dr. Robert Holman, Medical Director  
Fire and Emergency Medical Services  
Department

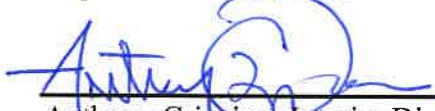
  
Debbie Knox, President  
NAGE Local R3-07


  
India Daniels, Labor Liaison  
Fire and Emergency Medical Services  
Department

  
Lisa White, President  
NAGE Local R3-08


*Dory Peters*  
  
David Do, Director (Interim)  
Department of For-Hire Vehicles

  
Latoya McDowney, President  
NAGE Local R3-09

  
Anthony Crispino, Interim Director  
Department of Forensic Sciences

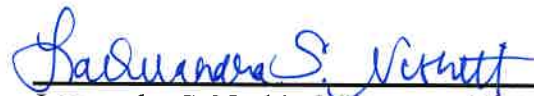
  
Perlieshia Gales, President  
NAGE Local R3-11


Keith A. Anderson, Director  
Department of General Services

  
Wanda Shelton-Martin, President *Executive Director*  
NUCHHCE 1199  
*NUHCE, 1199 DC, AFSCME*

Ronald Thaxton, Labor Liaison  
Department of General Services


Larry Doggette, President  
Public Service Employees Local 572


  
Laquandra S. Nesbitt MD, MPH, Director  
Department of Health

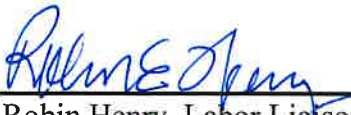
  
Lisa Wallace, Vice President (Acting)  
SEIU 1199

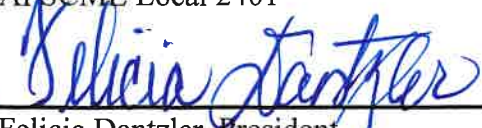
David Memnon, Labor Liaison  
Department of Health


John Gibson, President  
Teamsters Local 639

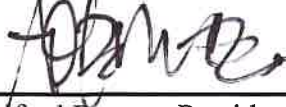
  
George Schutter, Chief Procurement Officer  
Office of Contracting and Procurement


  
Wayne Enoch, President  
AFSCME Local 2401

  
Robin Henry, Labor Liaison  
Office of Contracting and Procurement


  
Felicia Dantzer, President  
AFSCME Local 2743

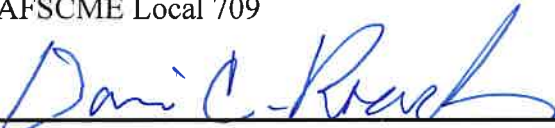
  
Thomas N. Faust, Director  
Department of Corrections

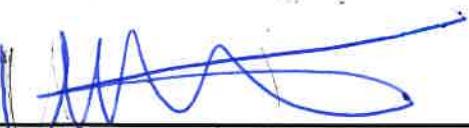
  
Alfred Barnes, President  
AFSCME Local 2776


  
Paulette Johnson, Labor Liaison  
Department of Corrections

  
Debra Walker, President  
AFSCME Local 709

  
Andrew Reese, Director  
Department on Disability Services

  
Darrin Roach, President  
AFSCME Local 877

  
Unique N. Morris-Hughes, Director  
Department of Employment Services

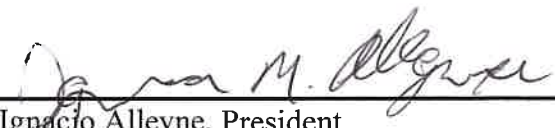
  
Joseph Alexander, Chairperson  
FOP-Corrections *NWAIZUGBO. LIVINUS*

  
Derrick Hunter, Chairperson  
FOP-DC Protective Services

Tracey Langley, Labor Liaison  
Department of Employment Services

  
Regina Robinson, Chairperson  
FOP-DYRS

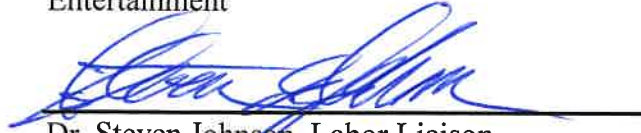
Tommy Wells, Director  
Department of Energy and Environment

  
Ignacio Alleyne, President  
NAGE Local R3-05



S / Angie M. Gates

Angie M. Gates, Director  
Office of Cable Television, Film, Music and  
Entertainment



Dr. Steven Johnson, Labor Liaison  
Office of Cable Television, Film, Music and  
Entertainment

Lindsey Parker, Director  
Office of the Chief Technology Officer

Pamela Brown, Esq., General Counsel  
Office of the Chief Technology Officer



Robert L. Matthews, Director  
Child and Family Services Agency



Allison Fax, Labor Liaison  
Child and Family Services Agency

Ernest Chrappah, Director  
Department of Consumer and Regulatory  
Affairs



Donald Tatum, Labor Liaison  
Department of Consumer and Regulatory  
Affairs

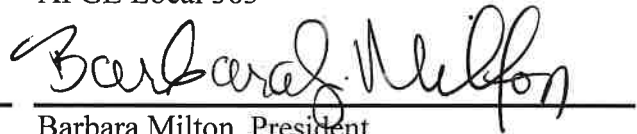
Carrol Ward, President  
AFGE Local 2978



Aretha Lyles, President  
AFGE Local 3721



Kenneth Pitts, President  
AFGE Local 383



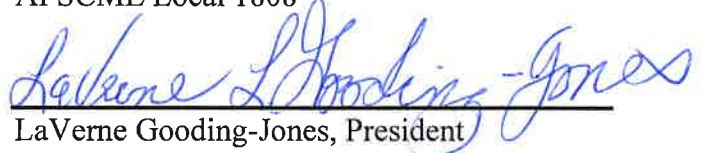
Barbara Milton, President  
AFGE Local 631



Deborah Williams, President  
AFSCME Local 1200



Mathew Williams, President  
AFSCME Local 1808




LaVerne Gooding-Jones, President  
AFSCME Local 2087

Kevin Hooks, President  
AFSCME Local 2092

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Dr. Christopher Rodriguez, Director  
Homeland Security and Emergency  
Management Agency

  
Ritchie Brooks, President  
Teamsters Local 730

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Drew Hubbard, Interim Director  
Department of Housing and Community  
Development

  
Kevin Pogue  
AFSCME local 2091

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Hnin Khaing, Director  
Office of Human Rights

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Ayanna Lee, Labor Liaison  
Office of Human Rights

  
Laura Green Zeilinger, Director  
Department of Human Services

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Tammyjo Scriven, Labor Liaison  
Department of Human Services

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Karima Morris Woods, Commissioner  
Department of Insurance, Securities, and  
Banking

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Katrice Purdie, Labor Liaison  
Department of Insurance, Securities, and  
Banking



Michael A. Carter, Director  
Department of Public Works



Jerome Williams, Labor Liaison  
Department of Public Works



Jed Ross, Chief Risk Officer  
Office of Risk Management



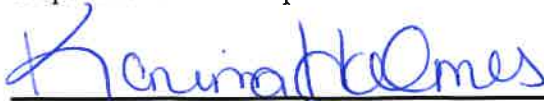
Dr. Christina Grant, State Superintendent of  
Education  
Office of the State Superintendent of  
Education

Quiyana Hall, Labor Liaison  
Office of the State Superintendent of  
Education



Everett Lott, Director  
Department of Transportation

Leah Brown, Labor Liaison  
Department of Transportation



Karima Holmes, Director  
Office of Unified Communications

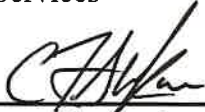


Ingrid Jackson, Labor Liaison  
Office of Unified Communications



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Hilary Cairns  
Department of Youth and Rehabilitation  
Services



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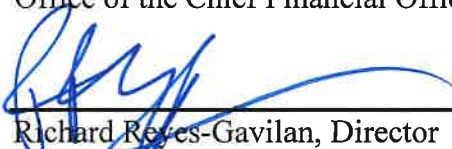
Trey Stanback, Labor Liaison  
Department of Youth and Rehabilitation  
Services

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Fitzroy Lee, Acting Chief Financial Officer  
Office of the Chief Financial Officer

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LaSharn Moreland, Labor Liaison  
Office of the Chief Financial Officer



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Richard Reyes-Gavilan, Director  
DC Public Library

---

Veronica Ahern, Executive Director  
Public Service Commission

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Richard Beverly, Labor Liaison  
Public Service Commission



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Ronald Mason, Jr., J.D., President  
University of the District of Columbia


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Wayne Turnage, Director  
Department of Health Care Finance

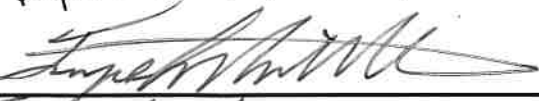
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Felicia Rothchild, Labor Liaison  
Department of Health Care Finance

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Jessica Gray, Labor Liaison / Human Capital Administrator  
Department on Disability Services

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TANYA L. MITCHELL  
LABOR LIAISON  
HOMELAND SECURITY AND  
EMERGENCY MANAGEMENT  
AGENCY

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Gabriel Robinson, Director  
Department of Motor Vehicles


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Odessa Nance, Labor Liaison  
Department of Motor Vehicles

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Robert J. Contee III, Police Chief  
Metropolitan Police Department

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Mark Viehmeyer, Labor Liaison  
Metropolitan Police Department


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Delano Hunter, Director  
Department of Parks and Recreation

---

Amy Caspari, Labor Liaison  
Department of Parks and Recreation

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Anita Cozart, Interim Director  
Office of Planning

---

Sandra Harp, Labor Liaison  
Office of Planning

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Lewis D. Ferebee, Chancellor  
District of Columbia Public Schools

**ATTACHMENT 04**

**FY 2022 Agency Budgets**

**RK0 - Office of Risk Management**

Approp Fund	Approp Fund Title	Program Code 2	Program Code 2 Title	Program Code 3	Program Code 3 Title	2022 Revised Budget	2022 Total Expenditures	FY 2022 Variance	Variance Explanation			
0100	LOCAL FUND	1000	AGENCY MANAGEMENT	1010	PERSONNEL	538,247.93	516,932.47	21,315.46	The agency's over all PS budget has a shortage of \$38,395, which is offset by savings in non-personnel services. The surplus is due to PS and NPS savings , and it offsets PS budget deficit under other programs			
				1050	FINANCIAL MANAGEMENT	222,770.02	175,208.06	47,561.96				
				1055	RISK MANAGEMENT	-	4,695.53	(4,695.53)				
				1090	PERFORMANCE MANAGEMENT	1,444,136.06	1,403,381.46	40,754.60				
			1000 Total				2,205,154.01	2,100,217.52		104,936.49		
		2100	RISK PREVENTION AND SAFETY (RPS)	2110	RISK INSPECTIONS AND COORDIN. OF ARMRS	318,126.95	270,044.08	48,082.87		The surplus is due to vacancy savings. The surplus under this program offsets PS deficit under other programs		
				2120	RISK ANALYSIS	277,577.61	313,052.53	(35,474.92)				
			2100 Total				595,704.56	583,096.61		12,607.95		
		3100	INSURANCE PROGRAM	3110	INSURANCE ANALYSIS	166,843.58	174,138.06	(7,294.48)		The over spending is related to PS budget lines. The deficit its offset by surplus under other programs		
				3100 Total			166,843.58	174,138.06			(7,294.48)	
		4100	PUBLIC SECTOR WORKER'S COMPENSAT	4110	CLAIMS EXAMINATION AND MGMT	4110	CLAIMS EXAMINATION AND MGMT	405,076.76		422,594.89	(17,518.13)	The over spending is related to PS budget lines. The deficit its offset by surplus under other programs
						4100 Total				405,076.76	422,594.89	
6100	TORT LIABILITY PROGRAM	6110	CLAIMS EXAMINATION	6110	CLAIMS EXAMINATION	903,779.77	992,040.39	(88,260.62)	The over spending is related to PS budget lines. The deficit its offset by surplus under other programs			
				6100 Total			903,779.77	992,040.39		(88,260.62)		
0100 Total					4,276,558.68	4,272,087.47	4,471.21					
<b>Grand Total</b>					<b>4,276,558.68</b>	<b>4,272,087.47</b>	<b>4,471.21</b>					

**BG0 - Employee Compensation Fund**

Approp Fund	Approp Fund Title	Program Code 2	Program Code 2 Title	Program Code 3	Program Code 3 Title	2022 Revised Budget	2022 Total Expenditures	FY 2022 Variance	Variance Explanation
0100	LOCAL FUND	0010	DISABILITY COMPENSATION FUND	1000	DISABILITY COMPENSATION FUND	22,146,568.81	18,559,151.97	3,587,416.84	Variance is due to savings from injured workers indemnity payment, payments to inured workers' service providers and medical supplies costs
				1000 Total			22,146,568.81	18,559,151.97	
		0010 Total			22,146,568.81	18,559,151.97	3,587,416.84		
0100 Total					22,146,568.81	18,559,151.97	3,587,416.84		
<b>Grand Total</b>					<b>22,146,568.81</b>	<b>18,559,151.97</b>	<b>3,587,416.84</b>		

**RJ0 Captive Insurance Agency**

Approp Fund	Approp Fund Title	Program Code 2	Program Code 2 Title	Program Code 3	Program Code 3 Title	2022 Revised Budget	2022 Total Expenditures	FY 2022 Variance	Variance Explanation	
0100	LOCAL FUND	2000	CAPTIVE OPERATIONS	2001	OVERSIGHT	7,381,993.44	7,303,678.73	78,314.71	The variance is due to savings from other contractual services and charges (CSG 0040) and savings from personnel services due to vacancy savings	
				2002	GROWTH AND INCOME STRATEGY AND MGMT	550,386.04	492,625.56	57,760.48		
				2000 Total			7,932,379.48	7,796,304.29		136,075.19
0100 Total					7,932,379.48	7,796,304.29	136,075.19			
0150	FEDERAL PAYMENT	2000	CAPTIVE OPERATIONS	2001	OVERSIGHT	58,053.67	58,053.67	-		
				2000 Total			58,053.67	58,053.67		-
				0150 Total			58,053.67	58,053.67		-
0600	SPECIAL PURPOSE	1000	AGENCY MGMT PROGRAM	1010	PERSONNEL	-	230,631.83	(230,631.83)	The Variance under this program is offset by the excess budget under program code 2000. Personnel services budget was loaded under program code 2000, while the expenditures were charged to program code 100	
				1000 Total			-	230,631.83		(230,631.83)
				2000	CAPTIVE OPERATIONS	2002	GROWTH AND INCOME STRATEGY AND MGMT	505,013.12		-
2000 Total			505,013.12	-	505,013.12					
0600 Total					505,013.12	230,631.83	274,381.29			
0700	OPERATING INTRA	2000	CAPTIVE OPERATIONS	2001	OVERSIGHT	117,345.00	117,345.00	-		
				2000 Total			117,345.00	117,345.00		-
				0700 Total			117,345.00	117,345.00		-
0750	CAPITAL INTRA DIS	2000	CAPTIVE OPERATIONS	2001	OVERSIGHT	5,356,796.75	4,843,548.94	513,247.81	The excess budget is related to Capital intra-District Fund, which is not used the end of the fiscal year.	
				2000 Total			5,356,796.75	4,843,548.94		513,247.81
				0750 Total			5,356,796.75	4,843,548.94		513,247.81
<b>Grand Total</b>					<b>13,969,588.02</b>	<b>13,045,883.73</b>	<b>923,704.29</b>			

**ZH0 - Settlements and Judgment Fund**

Approp Fund	Approp Fund Title	Program Code 2	Program Code 2 Title	Program Code 3	Program Code 3 Title	2022 Revised Budget	2022 Total Expenditures	FY 2022 Variance	Variance Explanation	
100	LOCAL FUND	1100	SETTLEMENT AND JUDGMENTS	1100	SETTLEMENT AND JUDGMENTS	14,624,759.00	13,534,702.84	1,090,056.16	Anticipated Settlements were not finalized in FY 2022	
				1100 Total			14,624,759.00	13,534,702.84		1,090,056.16
				0100 Total			14,624,759.00	13,534,702.84		1,090,056.16



**FY 2023 Agency Budgets**

**RK0 - Office of Risk Management**

Appropriated Fun	Appropriated Fund Description	Program	Program Title	Activity	Activity Title	Initial Budget	Revised Budget	Expenditure
1010	LOCAL FUND	AMP011	HUMAN RESOURCE SERVICES	100058	HUMAN RESOURCE SERVICES - GENERAL	482,809.68	482,809.68	104,532.04
		AMP016	PERFORMANCE AND STRATEGIC MANAGEMENT	100154	PERFORMANCE AND STRATEGIC MANAGEMENT	1,384,861.49	1,384,861.49	337,244.04
		AMP023	RESOURCE MANAGEMENT	100127	RESOURCE MANAGEMENT - GENERAL	2,000.00	2,000.00	-
		AMP030	EXECUTIVE ADMINISTRATION	100151	EXECUTIVE ADMINISTRATION	575,524.72	575,524.72	120,478.02
		O06501	CAPTIVE INSURANCE SERVICES	500223	CAPTIVE INSURANCE SERVICES	166,993.34	166,993.34	40,880.73
		O06601	RISK INSPECTIONS AND COORDIN. OF ARMRS	500224	RISK INSPECTIONS AND COORDIN. OF ARMRS	271,000.63	271,000.63	21,175.71
		O06602	RISK PREVENTION AND ANALYSIS	500225	RISK PREVENTION AND ANALYSIS	277,826.77	277,826.77	80,637.31
		O06701	CLAIMS MANAGEMENT	500226	CLAIMS MANAGEMENT	931,893.37	931,893.37	242,876.97
	<b>LOCAL FUND Total</b>					<b>4,092,910.00</b>	<b>4,092,910.00</b>	<b>947,824.82</b>
<b>1010 Total</b>						<b>4,092,910.00</b>	<b>4,092,910.00</b>	<b>947,824.82</b>
<b>Grand Total</b>						<b>4,092,910.00</b>	<b>4,092,910.00</b>	<b>947,824.82</b>

**BG0 - Employee Compensation Fund**

Appropriated Fun	Appropriated Fund Description	Program	Program Title	Activity	Activity Title	Initial Budget	Revised Budget	Expenditure
1010	LOCAL FUND	AMP030	EXECUTIVE ADMINISTRATION	100151	EXECUTIVE ADMINISTRATION	6,070,817.26	6,070,817.26	1,216,960.94
				<b>100151 Total</b>		<b>6,070,817.26</b>	<b>6,070,817.26</b>	<b>1,216,960.94</b>
		<b>AMP030 Total</b>				<b>6,070,817.26</b>	<b>6,070,817.26</b>	<b>1,216,960.94</b>
		O03301	INJURED WORKERS PAYMENTS	500089	INJURED WORKERS PAYMENTS	16,148,516.74	19,734,819.11	2,167,750.51
				<b>500089 Total</b>		<b>16,148,516.74</b>	<b>19,734,819.11</b>	<b>2,167,750.51</b>
		<b>O03301 Total</b>				<b>16,148,516.74</b>	<b>19,734,819.11</b>	<b>2,167,750.51</b>
	<b>LOCAL FUND Total</b>					<b>22,219,334.00</b>	<b>25,805,636.37</b>	<b>3,384,711.45</b>
<b>1010 Total</b>						<b>22,219,334.00</b>	<b>25,805,636.37</b>	<b>3,384,711.45</b>
<b>Grand Total</b>						<b>22,219,334.00</b>	<b>25,805,636.37</b>	<b>3,384,711.45</b>

**RJ0 Captive Insurance Agency**

Appropriated Fun	Appropriated Fund Description	Program	Program Title	Activity	Activity Title	Initial Budget	Revised Budget	Expenditure	
1010	LOCAL FUND	O06401	MEDICAL LIABILITY INSURANCE	500219	MEDICAL LIABILITY INSURANCE	-	3,000,262.87	-	
		O06403	PROPERTY, PERSONAL AND LIABILITY INSURANCE/OVERSIGHT	500221	PROPERTY, PERSONAL AND LIABILITY INSURANCE/OVERSIGHT	9,238,634.02	9,238,634.02	100,573.80	
		O06404	SUBROGATION ACTIVITY	500222	SUBROGATION ACTIVITY	554,776.98	554,776.98	146,095.29	
	<b>LOCAL FUND Total</b>					<b>9,793,411.00</b>	<b>12,793,673.87</b>	<b>246,669.09</b>	
<b>1010 Total</b>						<b>9,793,411.00</b>	<b>12,793,673.87</b>	<b>246,669.09</b>	
	1060	SPECIAL PURPOSE REVENUE FUNDS	O06401	MEDICAL LIABILITY INSURANCE	500219	MEDICAL LIABILITY INSURANCE	100,000.00	100,000.00	-
			O06404	SUBROGATION ACTIVITY	500222	SUBROGATION ACTIVITY	586,516.98	586,516.98	57,703.10
		<b>SPECIAL PURPOSE REVENUE FUNDS Total</b>				<b>686,516.98</b>	<b>686,516.98</b>	<b>57,703.10</b>	
<b>1060 Total</b>						<b>686,516.98</b>	<b>686,516.98</b>	<b>57,703.10</b>	
	3075	INTRA-DISTRICT CAPITAL FUNDS	O06403	PROPERTY, PERSONAL AND LIABILITY INSURANCE/OVERSIGHT	500221	PROPERTY, PERSONAL AND LIABILITY INSURANCE/OVERSIGHT	-	(4,548,638.73)	-
		<b>INTRA-DISTRICT CAPITAL FUNDS Total</b>				<b>-</b>	<b>(4,548,638.73)</b>	<b>-</b>	
<b>3075 Total</b>						<b>-</b>	<b>(4,548,638.73)</b>	<b>-</b>	
<b>Grand Total</b>						<b>10,479,927.98</b>	<b>8,931,552.12</b>	<b>304,372.19</b>	

**ZH0 - Settlements and Judgments**

Appropriated Fun	Appropriated Fund Description	Program	Program Title	Activity	Activity Title	Initial Budget	Revised Budget	Expenditure
1010	LOCAL FUND	O07701	SETTLEMENTS AND JUDGMENTS FUND	500259	SETTLEMENTS AND JUDGMENTS FUND	28,024,759.00	28,024,759.00	538,305.77
				<b>500259 Total</b>		<b>28,024,759.00</b>	<b>28,024,759.00</b>	<b>538,305.77</b>
<b>Grand Total</b>						<b>28,024,759.00</b>	<b>28,024,759.00</b>	<b>538,305.77</b>

**ATTACHMENT 05**

OFFICE OF RISK MANAGEMENT FY 22 REPROGRAMMINGS					
To Agency	From Agency	Primary Doc Key	Amount	Date Complete	Rationale
Employee Compensation Fund	Employee Compensation Fund	BJBGRP22	680,000.00	9/30/2022	Reprogramming of Local Fund from Personnel services (CSG 0012 and CSG 0014) to Non-Personnel Services (CSG 0040) to cover anticipated yearend provider services costs
Employee Compensation Fund	Employee Compensation Fund	BJDJ1534	45,000.00	5/23/2022	Reprogramming of Local Fund within non-personnel services from CSG 0040 to CSG 0070 to cover the cost of equipment needed by the staff working in agency BG0 - Employee Compensation Fund.
Employee Compensation Fund	Employee Compensation Fund	BJDJ1542	450,000.00	7/26/2022	Reprogramming of Local Fund from Personnel services (CSG 0012 and CSG 0014) to Non-Personnel Services (CSG 0040) to cover service provider costs
RK0 - Office of Risk Management	RK0 - Office of Risk Management	BJCCRRK0	172,447.00	9/6/2022	Reprogramming of Local Fund to cover the COLA allocation for Government Operations.
RJ0 -Captive Insurance Agency	RJ0 -Captive Insurance Agency	BJ6720RJ	672,000.00	6/13/2022	Reprogramming of contingency reserve fund allocation to support property insurance policy renewal
RJ0 -Captive Insurance Agency	RJ0 -Captive Insurance Agency	BJCCRRJ0	1,298,831.00	9/15/2022	Reprogramming of contingency reserve fund allocation to support cyber liability insurance
RJ0 -Captive Insurance Agency	RJ0 -Captive Insurance Agency	BJSUPP02	748,960.00	3/28/2022	Supplemental budget allocation to support property insurance policy renewal
ZH0-Judgments and Settlements	Citywide	BJREPRO1	9,400,000.00	11/3/2022	Reprogramming to resolve citywide pressures

OFFICE OF RISK MANAGEMENT FY 23 REPROGRAMMINGS					
To Agency	From Agency	Primary Doc Key	Amount	Date Complete	Rationale
None					

**ATTACHMENT 06**

## OFFICE OF RISK MANAGEMENT

<b>FY22 Agency Intra-District Transfers</b>		
<b>Buyer Agency</b>	<b>Seller Agency</b>	<b>Sum of Amount</b>
<b>BG0 -Workers Compensation Program</b>	CB0 - Office of the Attorney General	50,000.00
	PX0 - Purchase Card Transaction	8,023.57
	TO0 - Office of the Chief Technology Officer	51,122.00
<b>BG0 -Workers Compensation Program Total</b>		<b>109,145.57</b>
<b>RJ0 -Captive Insurance Agency</b>	AM0- DGS	4,376,265.00
	AM0- DGS	465,744.66
	AP0- Office on Asian Pacific Affairs	3,474.00
	CE0- DC Public Library	1,539.28
	DB0 - DHCD	1,875.00
	EB0 - Economic Development	27,542.00
	KA0- Department of Public Works	23,229.00
	PX0 - Purchase Card Transaction	7,142.80
	GA0 - DCPS STUDENT ATHLETE	61,225.00
<b>RJ0 -Captive Insurance Agency Total</b>		<b>4,968,036.74</b>
<b>RK0 -Office of Risk Management</b>	AS0 - Office of Finance and Resource Management	12.12
	KTO - Department of Public Works	7,386.31
	AA0 - Executive Office of the Mayor	4,999.80
	PX0 - Purchase Card Transaction	32,226.49
<b>RK0 -Office of Risk Management Total</b>		<b>44,624.72</b>
<b>Grand Total</b>		<b>5,121,807.03</b>

<b>FY23 Agency Intra-District Transfers</b>		
<b>Buyer Agency</b>	<b>Seller Agency</b>	<b>Total Amount</b>
<b>BG0 -Workers Compensation Program</b>	CB0 - Office of the Attorney General	50,000.00
<b>BG0 -Workers Compensation Program Total</b>		<b>50,000.00</b>
<b>RJ0 -Captive Insurance Agency</b>	CB0-Disability Compensation	50,000.00
	RJ0-ID Ontario 17	995.00
	RJ0-Capital ID Lorraine Whitlock ES	79,780.41
	RJ0-Capital ID Raymond Elementary School Incr	6,517.00
	RJ0-Capital ID Smother's Elementary Swing Site Ext	1,513.83
	RJ0-Sharpe Health School Builders' Risk Insurance	4,402.97
<b>RJ0 -Captive Insurance Agency Total</b>		<b>143,209.21</b>
<b>Grand Total</b>		<b>193,209.21</b>

**ATTACHMENT 07**

Office of Risk Management  
PCard Transaction for FY 22 and FY 23, to date

Fiscal Year	Transaction Date	Merchant Name	Transaction Amount	Agency Budget	Cardholder Name	Item Description
2022	10/19/2021	Metro Stamp and Seal Company	\$37.75	RK0	Valerie Evans	Notary stamp for Susana Suarez.
2022	10/26/2021	GW Training Center (George Washington Lifesavers Program)	\$194.95	RK0	Valerie Evans	HearSine Samaritan Adult PAD-PAK. Replacement PADs for AED Defibrillator for 800 south suite. Supplies and equipment are purchased through the GW Lifesavers Program. The Program provides medical direction, program management, training as well as device and accessory sales. DC requires that either an in-state licensed physician or the Fire and Emergency Medical Service Department oversee all aspects of the AED program, including training and equipment maintenance.
2022	10/29/2021	International Risk Management and Insurance (IRMI)	\$320.89	RJ0	Valerie Evans	Partial payment for the International Risk Management Institute (IRMI) membership. The period of performance had to be changed to coincide with our fiscal year instead of overlapping. The vender partially billed us to change it and pay the rest later.
2022	10/28/2021	Metro Stamp and Seal Company	\$30.25	RK0	Valerie Evans	Jurat Notary Stamp for Susana Suarez.
2022	11/18/2021	Pitney Bowes	\$1,017.33	BG0	Valerie Evans	For Pitney Bowes printer cartridges, postage tape and sealer supplies for Pitney Bowes Send Pro postage machine.
2022	12/02/2021	Risk and Insurance Management Society (RIMS)	\$1,940.00	RK0	Valerie Evans	Membership renewal to the Risk and Insurance Management Society (RIMS) for Jane Waters, Jed Ross, Robert Preston, Roger Gatton, Peter Clark.
2022	12/10/2021	Health Care Compliance Association	\$357.00	BG0	Valerie Evans	Webinar training for compliance staff - Building and Sustaining an Effective Conduct and Ethics Program via the Health Care Compliance Association.
2022	12/10/2021	International Risk Management and Insurance (IRMI)	\$3,778.22	RJ0	Valerie Evans	Final payment for the International Risk Management Institute (IRMI) membership. The period of performance had to be changed to coincide with our fiscal year instead of overlapping. The vender partially billed us to change it and pay the rest later.
2022	12/10/2021	ISO Services	\$210.10	RK0	Valerie Evans	Monthly ISO charges for November 2021. ISO ClaimSearch is used in the property/insurance claims industry and is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges approved for payment by OCP waiver.
2022	01/14/2022	ISO Services	\$1,328.60	RK0	Valerie Evans	Monthly ISO charges for December 2021. ISO is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges approved for payment by OCP waiver.

Office of Risk Management  
PCard Transaction for FY 22 and FY 23, to date

Fiscal Year	Transaction Date	Merchant Name	Transaction Amount	Agency Budget	Cardholder Name	Item Description
2022	01/26/2022	GW Training Center (George Washington Lifesavers Program)	\$400.00	RK0	Valerie Evans	AED Medical Direction and Program Oversight Fee for the GW Lifesavers Program. The GW Lifesavers Program offers Medical Direction and Program Oversight to organizations and individuals who have an Automated External Defibrillator (AED). The Program provides medical direction, program management, training as well as device and accessory sales. DC requires that either an in-state licensed physician or the Fire and Emergency Medical Service Department oversee all aspects of the AED program, including training and equipment maintenance.
2022	02/15/2022	COMCAST	\$126.87	RK0	Valerie Evans	Charges for cable bill. ORM was not sent a bill and was not aware of charges. The bill was paid and credits were issued for the difference of the first bill and what was actually owed.
2022	02/14/2022	ISO Services	\$75.80	RK0	Valerie Evans	Monthly ISO charges for January 2022. ISO ClaimSearch is used in the property/insurance claims industry and is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges approved for payment by OCP waiver.
2022	02/16/2022	Risk and Insurance Management Society (RIMS)	\$999.00	RK0	Valerie Evans	Registration fee for the RIMS Riskworld 2022 conference for Robert Preston.
2022	02/17/2022	Public Risk Management Association (PRIMA)	\$385.00	RK0	Valerie Evans	Annual membership for Public Risk and Insurance Management Association (PRIMA) for Jed Ross/agency.
2022	03/18/2022	ISO Services	\$219.10	RK0	Valerie Evans	Monthly ISO charges for February 2022. ISO ClaimSearch is used in the property/insurance claims industry and is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges approved for payment by OCP waiver.
2022	04/10/2022	Hotel Nikko San Francisco	\$209.65	RJ0	Valerie Evans	Hotel charges for Robert Preston to attend the Risk and Insurance Management Society Conference (RIMS) in San Francisco, CA. The charges covers April 9-10, 2022, which was booked separately from the remainder of the of the week at a lower discount with AAA to save money.
2022	04/11/2022	ISO Services	\$409.70	RK0	Valerie Evans	Monthly ISO charges for March 2022. ISO ClaimSearch is used in the property/insurance claims industry and is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges approved for payment by OCP waiver.



Office of Risk Management  
PCard Transaction for FY 22 and FY 23, to date

Fiscal Year	Transaction Date	Merchant Name	Transaction Amount	Agency Budget	Cardholder Name	Item Description
2022	04/13/2022	Hotel Nikko San Francisco	\$852.57	RJ0	Valerie Evans	Hotel charges for Robert Preston to attend the Risk and Insurance Management Society Conference (RIMS) in San Francisco, CA. The charges covers April 10-13, 2022. The first two days of the trip (April 9-10) were booked separately due to a better discount.
2022	04/18/2022	Senoda, Inc	\$1,645.00	RK0	Valerie Evans	10 boxes of 9x12 window envelopes
2022	04/21/2022	Pension Benefit Information (PBI)	\$500.00	BG0	Valerie Evans	The Public Sector Workers Compensation Program (PSWCP) uses the Pension Benefit Information (PBI) service to locate claimants who may have died, but it was not reported. Some claimants live out of state and out of the country. This service is to help reduce fraud by preventing someone from receiving benefit payments on behalf of the deceased.
2022	05/11/2022	ISO Services	\$549.90	RK0	Valerie Evans	Monthly ISO charges for April 2022. ISO ClaimSearch is used in the property/insurance claims industry and is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges approved for payment by OCP waiver.
2022	05/24/2022	American Case Management Association (ACMA) - Maryland Chapter	\$298.24	BG0	Valerie Evans	Registration fee for Nurse Case Managers Francine White, Kanika Williams, Freddie Russell and Maryann McDaniel to attend the American Case Management Associations (ACMA) Challenging Behaviors in Healthcare Settings workshop in Riverdale, MD - June 18, 2022.
2022	05/24/2022	Dupont Computers	\$4,649.00	RK0	Valerie Evans	Dell keyboards, USB/wireless mouse, mouse pads, and docking stations.
2022	05/26/2022	FORMOST Advanced Creations	\$502.50	RK0	Valerie Evans	Business cards for Jane Waters, Robert Preston, Adam Felton, Patrick Healy, Angela Mandel, Samantha Emminizer, Jordan Ford, Darlene, Isip, Roger Gatton, Sarah Jackson.
2022	06/22/2022	Graduate School USA	\$1,478.00	RK0	Valerie Evans	Graduate School Compliance Auditing Course for Tammy Hagin and Melanie Butler.
2022	06/22/2022	Graduate School USA	\$1,898.00	BG0	Valerie Evans	Graduate School course "Auditing with Data Analytics" for Tammy Hagin and Melanie Butler.
2022	06/23/2022	Amazon	\$60.95	RK0	Valerie Evans	Public Sector Enterprise Risk Management: Advancing Beyond the Basics reference book for office staff. The book provides examples from leading Enterprise Risk Management (ERM) programs on overcoming bureaucratic obstacles, developing a positive risk culture, and making ERM a valuable part of day-to-day management. Specifically designed to help government risk managers, with concepts and approaches to help them advance risk management beyond the basics.

Office of Risk Management  
PCard Transaction for FY 22 and FY 23, to date

Fiscal Year	Transaction Date	Merchant Name	Transaction Amount	Agency Budget	Cardholder Name	Item Description
2022	06/27/2022	Total Office Products	\$1,455.48	RK0	Valerie Evans	FlexiSpot Motorized Standing Desk Converter- 40" Electric Height Adjustable Stand up Desk Risers. EVISTR 16GB Digital Voice Recorder Voice Activated Recorder.
2022	07/14/2022	Saf-gard Safety Shoe	\$877.50	RK0	Valerie Evans	Safety shoes for safety and insurance staff for onsite inspections/visits that may require protective footwear. ORM used the same vendor who has a contract with DPW for safety shoes.
2022	07/14/2022	ISO Services	\$501.30	RK0	Valerie Evans	Monthly ISO charges for June 2022. ISO ClaimSearch is used in the property/insurance claims industry and is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges approved for payment by OCP waiver.
2022	08/02/2022	Pension Benefit Information (PBI)	\$2,475.00	BG0	Valerie Evans	Earlier this year, the pcard was used to pay \$500 to Pension Benefit Information, LLC (PBI) for its online death research services for the workers compensation program. The Compliance manager was informed by the vendor that PBI is sunsetting the standard service and is transitioning all of its clients to a new service model, CertiDeath, which is a proprietary solution that combines a comprehensive database with advanced algorithms and artificial intelligence technology to provide an accurate list of deaths in the most timely and secure manner. The cost for the service per annum is \$2,475 and is separate from the charges associated with the Standard Data Death Service fee. This a proprietary service.
2022	08/02/2022	Thiha Inc	\$198.00	RK0	Valerie Evans	(12) Watts water filters (Model #PWCB10P) for the water filtration system for the office kitchen. This filtration system is connected to all the sinks through the main water pipes in the wall which must be changed every 6 months.
2022	08/08/2022	ISO Services	\$222.60	RK0	Valerie Evans	Monthly ISO charges for July 2022. ISO ClaimSearch is used in the property/insurance claims industry and is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges are approved for payment by OCP waiver.
2022	08/11/2022	ISO Services	\$401.80	RK0	Valerie Evans	Monthly ISO charges for May 2022. The vendor notified the cardholder on 8/11/22 that the payment had not been submitted (see attached email). The cardholder checked payment records and found the payment had not been paid. ISO ClaimSearch is used in the property/insurance claims industry and is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges are approved for payment by OCP waiver.

Office of Risk Management  
PCard Transaction for FY 22 and FY 23, to date

Fiscal Year	Transaction Date	Merchant Name	Transaction Amount	Agency Budget	Cardholder Name	Item Description
2022	08/30/2022	FORMOST Advanced Creations	\$9,977.14	RK0	Valerie Evans	Agency polo shirts and promotional items.
2022	08/31/2022	Saf-gard Safety Shoe	-\$97.50	RK0	Valerie Evans	Credit for safety shoe return for Darlene Isip. The shoes were returned for credit because the employee resigned. ORM used the same vendor who has a contract with DPW for safety shoes.
2022	09/01/2022	Pitney Bowes	\$382.47	RK0	Valerie Evans	Pitney Bowes red toner printer cartridges for Pitney Bowes Send Pro postage machine. We could not find where Pitney Bowes products are sold on the open market. The "compatible" brand of toner found does not have good ratings. We bought directly through Pitney Bowes to ensure good quality to prevent maintenance problems.
2022	09/13/2022	ISO Services	\$74.50	RK0	Valerie Evans	Monthly ISO charges for August 2022. The vendor notified the cardholder on 8/11/22 that the payment had not been submitted (see attached email). The cardholder checked payment records and found the payment had not been paid. ISO ClaimSearch is used in the property/insurance claims industry and is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges are approved for payment by OCP waiver.
2022	09/20/2022	Toucan Printing and Promotions	\$4,468.73	RK0	Valerie Evans	Fleece jackets for ORM staff.
2022	09/20/2022	Total Office Products	\$1,981.47	RK0	Valerie Evans	Office supplies. The vendor charged the purchase to this card before talking to the cardholder since we have several cards. He issued a credit and charged to the items to the correct card.
2022	09/21/2022	Total Office Products	-\$1,981.47	RK0	Valerie Evans	Credit for office supplies. The vendor charged the purchase to this card before talking to the cardholder since we have several cards. He issued a credit and charged to the items to the correct card.
2022	09/21/2022	Total Office Products	\$1,981.47	RJ0	Valerie Evans	Office supplies comp source.
2023	11/01/2022	International Risk Management and Insurance (IRMI)	\$3,986.10	RJ0	Valerie Evans	Annual renewal for the International Risk Management Institute (IRMI) membership. IRMI primarily provides educational tools and training to risk managers, insurance agents/brokers, underwriters, and other insurance professionals.
2023	11/10/2022	ISO Services	\$29.80	RK0	Valerie Evans	Monthly ISO charges for October 2022. ISO ClaimSearch is used in the property/insurance claims industry and is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges are approved for payment by OCP waiver.

Office of Risk Management  
PCard Transaction for FY 22 and FY 23, to date

<b>Fiscal Year</b>	<b>Transaction Date</b>	<b>Merchant Name</b>	<b>Transaction Amount</b>	<b>Agency Budget</b>	<b>Cardholder Name</b>	<b>Item Description</b>
2023	11/29/2022	Risk and Insurance Management Society (RIMS)	\$2,290.00	RK0	Valerie Evans	Annual membership to the International Risk and Insurance Management Society (RIMS). The purpose of RIMS is to educate risk managers, insurance agents/brokers, underwriters, and other insurance professionals with the most comprehensive risk and insurance library and through educational seminars.
2023	12/09/2022	TDonaldson Consulting	\$1,500.00	BG0	Valerie Evans	The Public Sector Workers Compensation Program in partnership with the Office of the Attorney General scheduled a deposition of a vocational rehabilitation specialist for Monday (12/12). For the deposition to proceed, the witness required the District to pay a deposit for their services. OCP was consulted before using the pcard.
2023	12/14/2022	ISO Services	\$262.90	RK0	Valerie Evans	Monthly ISO charges for November 2022. ISO ClaimSearch is used in the property/insurance claims industry and is the insurance industry's first and only comprehensive system for improving claims processing and fighting fraud, which is vital to understanding the motivation behind filing a claim. These charges are approved for payment by OCP waiver.

**ATTACHMENT 08**

**Office of Risk Management  
Contracts**

Contractor/ Vendor Name (A)	Nature of Contract, Including End Product/Service (B)	Dollar Amount of Contract - Budgeted (C)	Dollar Amount of Contract - Actually Spent (C)	Term of Contract	Competitively Bid (Yes / No) (E)	Contract Monitor (F)	Results of Monitoring Activity (F)	Funding Source (G)
ADVANTAGE SURVEILLANCE, LLC	Contractor provides investigative services for the workers' compensation program for claimants living inside the DC metropolitan area and throughout the nation as needed.	FY 22:\$189,820.00/ FY 23: \$184,820.00	FY 22: \$63,326.25/ FY 23: \$12,740.00	Remaining Term for Option year 3: 8/21/2021 - 8/20/2022/ Beginning Term for Option year 4: 8/21/2022 - 8/20/2024	Yes	Sam Yeung	Prior fiscal year services were completed. Current services are ongoing. This is the final contract term. ORM is working with OCP for a new contract.	BG0
Arthur J. Gallagher	District-wide Enterprise Risk Management framework to help District agencies produce real-time snapshots of risk trends and mitigation effectiveness. As a result, accidents and other hazard risks will be reduced, taxpayer dollars will be saved, and opportunity risks will be more consistently pursued. The software will help to support the framework by providing a central and secure platform to collect data, gaining a clear view of the District's overall risk level.	FY 22: \$6,500.00	FY 22: \$6,500.00	5/19/2022 - 5/18/ 2023	Exempt from Competition	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing. ORM intends to renew in May 2023 to continue service.	RK0
BAKER & HOSTETLER LLP	Legal services specific to cyber insurance claims	Legal Services: not to exceed policy limit of \$10,000,000	\$0	10/1/21-09/30/22	No	Robert Preston	Once it was observed that deductible was met, insurance carrier was engage to begin paying on behalf of the District	RJ0
BMS CAT	Emergency remediation services for real property loss at DPW's waste transfer station on Benning Road NE	Emergency Remediation Services: not to exceed \$5,000	\$4,319	2/1/2022	No	Jane Waters	Monitoring ensures that once deductible is met, insurance carrier engaged to reimburse for loss	RJO
BRIAR PATCH SHREDDING	For continuation of shredding services for confidential documents.	FY 22: \$1,200.00 FY 23: \$1,500.00	FY 22: \$440.00 FY 23: \$0	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Yes	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing.	RK0
CAPITOL DOCUMENT SOLUTIONS LLC	Continuation of maintenance, repair and supplies for office Kycocera copiers, fax and printers	FY 22: \$13,420.00 FY 23: 13,420.00	FY 22: \$13,420.00 FY 23: \$13,420.00	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Exempt from Competition	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing.	RK0/BG0
CCC INFORMATION SERVICES	For the continuation of online motor vehicle valuations services for ORM Tort Liability claims.	FY 22: \$7,500.00 FY 23: \$7,500.00	FY 22: \$5,693.00 FY 23: \$975.00	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Exempt from Competition	Peter Clark	Prior fiscal year services were completed. Current services are ongoing.	RK0

**Office of Risk Management  
Contracts**

Contractor/ Vendor Name (A)	Nature of Contract, Including End Product/Service (B)	Dollar Amount of Contract - Budgeted (C)	Dollar Amount of Contract - Actually Spent (C)	Term of Contract	Competitively Bid (Yes / No) (E)	Contract Monitor (F)	Results of Monitoring Activity (F)	Funding Source (G)
CDW, LLC	Licenses for 70 phone system/PBX licenses to allow users the ability to use Microsoft Teams to place and receive phone calls to individuals outside the District Government network as though they are calling from their desk phones.	FY 22: \$4,270.00 FY 23: \$5,124.00	FY 22: \$3,843.00 FY 23: \$0	FY 22: 2/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	OCTO Enterprise Agreement with Microsoft	Sam Yeung	Prior fiscal year services were completed. Current services are ongoing.	RK0/BG0
CORPORATE SYSTEMS RESOURCES	Funding for the continuation of two (2) temporary Customer Service Representative II.	FY 22: \$103,383.52 FY 23: \$42,556.64	FY 22: \$82,886.05 FY 23: \$16,228.02	Remaining Term for Option Year 1: 3/06/2021 - 3/5/2022; Beginning Term for Option year 2: 3/06/2022 - 3/05/2023	Yes	Melbert Carlos	Prior fiscal year services were completed. Current services are ongoing. ORM intends to renew the upcoming option.	BG0
CORPORATE SYSTEMS RESOURCES	Temporary on-site Information Technology (IT) Support Technician- Level II to support and troubleshoot IT related issues for ORM staff and providing technical and administrative support to IT-related agency projects.	FY 22: \$33,534.72 FY 23: \$25,269.12	FY 22: \$28,495.66 FY 23: \$12,937.14	Remaining base Year Term: 3/10/2021 - 3/09/2022/ Beginning Term for Option Year 1: 3/06/2023 - 3/05/2024.	Yes	Melbert Carlos	Prior fiscal year services were completed. Current services are ongoing. ORM intends to renew the upcoming option.	RK0/BG0
CORPORATE SYSTEMS RESOURCES	Temporary contract for up to two paralegals. The contract is used on an as needed basis.	FY 22: \$41,936.32 FY 23: \$84,456.40	FY 22: \$0 FY 23: \$0	Beginning Base Year Term: 9/27/2022 - 9/26/2023/ Option Year 1: 9/27/2023 - 9/26/2024.	Yes	Melbert Carlos	The contract was awarded in the last three days of FY 22 and was not used. The contract is currently in force and seeking qualified candidates to fill the role.	BG0
DH LLOYD	Marketing, acquisition, and servicing of insurance policies for Fine Arts and Builder's Risk - MacFarland Middle School, Coolidge High School, and Marie Reed Elementary School	Insurance Policies: as insurance market dictates, limited to Captive Insurance Agency budget and receipt of monies from other agencies via MOUs  Consultation Services: not to exceed \$950,000	\$16,045  (Includes premium payments to insurance carriers)	Option Year 2: 03/04/21 - 03/03/22; Option Year 3: 03/04/22 - 03/03/23	Yes	Jane Waters	The selection of competent broker and maintaining a long-term relationship ultimately result in better premiums for the District government / taxpayers	RJ0
E7Strategies, Inc	Temporary contract for up to two workers' compensation claims examiners. The contract is used on an as needed basis.	FY 22: \$25,633.28 FY 23: \$83,923.20	FY 22: \$0 FY 23: \$0	Beginning Base Year Term: 9/30/2022 - 9/29/2023/ Option Year 1: 9/30/2023 - 9/29/2024.	Yes	Jennifer Arnic	The contract was awarded in the last day of FY 22 and was not used. The contract is currently in force until needed.	BG0

**Office of Risk Management  
Contracts**

Contractor/ Vendor Name (A)	Nature of Contract, Including End Product/Service (B)	Dollar Amount of Contract - Budgeted (C)	Dollar Amount of Contract - Actually Spent (C)	Term of Contract	Competitively Bid (Yes / No) (E)	Contract Monitor (F)	Results of Monitoring Activity (F)	Funding Source (G)
ENDICOTT COMMUNICATIONS INC	Continuation of funding for call center services for the workers' compensation program. The vendor receives calls from District employees, their representatives, supervisors or other appropriate District officials who report employee injuries. Services are needed during the hours of 5:00pm-8:30am Monday through Friday and on a 24-hour basis on weekends and District government holidays.	FY 22: \$15,000.00 FY 23: \$10,050.00	FY 22: \$10,200.00 FY 23: \$1,700.00	Remaining Term for Option year 3: 07/3/2021 - 07/02/2022; Beginning Term for Option year 4: 07/03/22 - 07/2/2023.	Yes	Jennifer Arnic	Prior fiscal year services were completed. Current services are ongoing. This is the final contract term. ORM is working with OCP for a new contract.	BG0
GREYHAWK NORTH AMERICA, LLC	Structural engineering services for real property loss at DPW's waste transfer station on Benning Road NE	Structural Engineering Services: not to exceed \$150,000	\$90,675	01/03/22-09/30/22	Yes	Jane Waters	Reviewing time charged based on activity performed results in accurate billing	RJ0
Lockton	<ul style="list-style-type: none"> <li>• Support materials for meetings with potential insurance carriers</li> <li>• Review of insurance template for District contracts</li> <li>• Counsel and quotes on possible special insurance policies for the District</li> <li>• Marketing, acquisition, and servicing of insurance policies</li> <li>• Captive Management Services regarding medical malpractice coverage</li> </ul>	Insurance Policies: as insurance market dictates, limited to Captive Insurance Agency budget and receipt of monies from other agencies via MOUs  Brokerage Fees and Management Services Fees: not to exceed \$950,000	\$0	Base Year: 03/13/22-03/12/23	Yes	Jane Waters	<p>The selection of competent broker and maintaining a long-term relationship ultimately result in better premiums for the District government / taxpayers</p> <p>Engaging a licensed broker permits the Captive to issue the required medical malpractice policy and provide support for related claims</p>	RJ0
MB Staffing Services, LLC	Temporary contract for a registered nurse. The contract is used on an as needed basis.	FY 22: \$23,940.00 FY 23: \$123,460.40	FY 22: \$0 FY 23: \$0	Beginning Base Year Term: 9/27/ 2022 - 9/26/ 2023/ Option Year 1: 9/27/ 2023 - 9/26/ 2024.	Yes	Jennifer Arnic	The contract was awarded in the last three days of FY 22 and was not used. The contract is currently in force and seeking qualified candidates to fill the role.	BG0
MCG HEALTH, LLC	Continuation of online services for the Official Disabilities Guide (ODG) for workers' compensation program	\$10,750.00	\$10,750.00	5/11/2022 - 5/10/2023	Exempt from Competition	Jennifer Arnic	Services are ongoing, ORM intends to renew term for continuation of services.	BG0



**Office of Risk Management  
Contracts**

Contractor/ Vendor Name (A)	Nature of Contract, Including End Product/Service (B)	Dollar Amount of Contract - Budgeted (C)	Dollar Amount of Contract - Actually Spent (C)	Term of Contract	Competitively Bid (Yes / No) (E)	Contract Monitor (F)	Results of Monitoring Activity (F)	Funding Source (G)
Midtown Personnel, Inc	Temporary front desk Receptionist.	\$9,303.60	\$8,714.82	3/11/2022 - 5/28/ 2022	Yes	Melbert Carlos	Services were completed and ended in FY 22.	RK0
MITCHELL INTERNATIONAL	Funding for the continuation of bill review services for the workers' compensation program. This contract is not exceed \$250,000.00.	FY 22: \$250,000.00 FY 23: \$170,000.00	FY 22: \$124,007.53 FY 23: \$16,847.55	Remaining Term of Option year 3: 6/08/2021 - 6/07/2022; Beginning Term of Option year 4: 6/08/2022 - 6/07/2023	Yes	Jennifer Arnic	Prior fiscal year services were completed. Current services are ongoing. This is the final contract term. ORM is working with OCP for a new contract.	BG0
MITCHELL INTERNATIONAL	Continuation of funding for pharmacy/ DME services for injured workers. This contract is not to exceed \$650,000.00.	FY 22: \$650,000.00 FY 23: \$450,000.00	FY 22: \$173,314.68 FY 23: \$29,193.89	Remaining Term of Option year 3: 6/13/2021 - 6/12/2022; Beginning Term of Option year 4: 6/13/2022 - 6/12/2023	Yes	Jennifer Arnic	Prior fiscal year services were completed. Current services are ongoing. This is the final contract term. ORM is working with OCP for a new contract.	BG0
ORIGAMI RISK LLC	Funding for the continuation of service, licenses, system development, maintenance, CMS filing, interface, and support hours of the Enterprise Risk Management System known as ERisk for the remainder of option year 2. The contract cannot exceed \$950,000.00	FY 22: \$349,893.00 FY 23: \$21,447.30	FY 22: \$333,733.00 FY 23: \$6,567.50	Remaining Term of Option year 3: 2/16/2021 - 2/15/2022; Beginning Term of Option Year 4: 2/16/2022 - 2/15/2024	Yes	Sam Yeung	Prior fiscal year services were completed. Current services are ongoing. This is the final contract term. ORM is working with OCP for a new contract.	RK0/BG0
PITNEY BOWES	For postage meter rental/maintenance service for Pitney Bowes DL200 Letter Opener and Pitney Bowes SendPro P1500 postage machine.	FY 22: \$2,828.00 FY 23: \$2,828.00	FY 22: \$2,828.00 FY 23: \$326.31	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Yes	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing. Invoices are billed quarterly.	BG0
PRM CONSULTING INC	Continuation of actuarial services and study of the District of Columbia Public Sector Workers Compensation Program (PSWCP) and the Tort Liability Program in accordance with Governmental Accounting Standards Board Statement No. 10, and its amended Statement No. 30.	FY 22: \$70,000.00 FY 23: \$70,000.00	FY 22: \$69,950.00 FY 23: \$64,200.00	Base year term: 10/12/2021 - 10/11/2022/ Option Year 1 term: 10/12/2022 - 10/11/2023	Yes	Tammy Hagin	Prior fiscal year services were completed. Current services are ongoing.	BG0/RK0
PUBLIC PERFORMANCE MANAGEMENT	Annual subscriptions for 65 licenses for Adobe Acrobat Pro - DC Enterprise	\$6,592.30	\$6,592.30	7/11/2022 - 7/12/23	Exempt from Competition	Sam Yeung	Services are ongoing, ORM intends to renew term for continuation of services.	RK0

**Office of Risk Management  
Contracts**

Contractor/ Vendor Name (A)	Nature of Contract, Including End Product/Service (B)	Dollar Amount of Contract - Budgeted (C)	Dollar Amount of Contract - Actually Spent (C)	Term of Contract	Competitively Bid (Yes / No) (E)	Contract Monitor (F)	Results of Monitoring Activity (F)	Funding Source (G)
RCM&D	<ul style="list-style-type: none"> <li>• Support materials for meetings with potential insurance carriers</li> <li>• Review of insurance template for District contracts</li> <li>• Counsel and quotes on possible special insurance policies for the District</li> <li>• Marketing, acquisition, and servicing of insurance policies for Real Property, Terrorism, NCBR, Cyber Security, Kidnap and Ransom, Fine Arts, and Builder's Risk for Kimball Elementary, OCTO's Back-Up Generator, Capitol View Library, Southwest Library, and Maury Elementary</li> </ul>	Insurance Policies: as insurance market dictates, limited to Captive Insurance Agency budget and receipt of monies from other agencies via MOUs  Brokerage Fees: not to exceed \$950,000	\$11,929,418  (Includes premium payments to insurance carriers)	Option Year 4: 06/06/21 - 06/05/22	Yes	Jane Waters	The selection of competent broker and maintaining a long-term relationship ultimately result in better premiums for the District government / taxpayers	RJ0
RCM&D	<ul style="list-style-type: none"> <li>• Medical Malpractice Certificates and servicing of Insurance for Health Clinics</li> <li>• Actuarial Opinion of Captive Insurance Agency for DISB filing</li> <li>• Captive Insurance Agency's Financial Statements for DISB filing</li> </ul>	Management Services: not to exceed \$950,000	\$19,761	Option Year 4: 03/13/21 - 03/12/22	Yes	Jane Waters	Engaging a licensed broker permits the Captive to issue the required medical malpractice policy and provide support for related claims	RJ0
RCM&D	<ul style="list-style-type: none"> <li>• Support materials for meetings with potential insurance carriers</li> <li>• Review of insurance template for District contracts</li> <li>• Counsel and quotes on possible special insurance policies for the District</li> <li>• Marketing, acquisition, and servicing of insurance policies for Real Property, Terrorism, NCBR, Cyber Security, Kidnap and Ransom, Fine Arts, and Builder's Risk for various construction projects including Cedar Hill Hospital, Special Events</li> <li>• Medical Malpractice Certificates and servicing of Insurance for Health Clinics</li> <li>• Actuarial Opinion of Captive Insurance Agency for DISB filing</li> <li>• Captive Insurance Agency's Financial Statements for DISB filing</li> </ul>	Insurance Policies: as insurance market dictates, limited to Captive Insurance Agency budget and receipt of monies from other agencies via MOUs  Brokerage Fees and Management Services Fees: not to exceed \$950,000	\$48,116  (Includes premium payments to insurance carriers)	Base Year: 03/13/22- 03/12/23	Yes	Jane Waters	<p>The selection of competent broker and maintaining a long-term relationship ultimately result in better premiums for the District government / taxpayers</p> <p>Engaging a licensed broker permits the Captive to issue the required medical malpractice policy and provide support for related claims</p>	RJ0
RELX Inc.	Service agreement for the continuation of LexisNexis Advance online legal/research services for Peter Clark and Justin Orrison.	FY 22: \$3,132.00 FY 23: \$4,404.00	FY 22: \$3,132.00 FY 23: \$1,101.00	FY 22: 10/1/2020 - 9/30/2021/ FY 23: 10/1/2021 - 9/30/2022	Exempt from Competition	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing.	RK0/BG0
RIZEUP TECHNOLOGY	Temporary Administrative Assistant The incumbent works the workers' compensation program to perform high-volume and high-level administrative support, data entry, general clerical, and program support duties.	FY 22: \$86,812.82 FY 23: \$82,812.16	FY 22: \$76,626.82 FY 23: \$18,649.43	Remaining Base Year Term: 5/14/2021 - 5/13/2022/ Beginning Option Year 1 term: 5/14/2022- 5/13/2023	Yes	Melbert Carlos	Services are ongoing, ORM intends to renew contract agreement for continuation of services. ORM intends to renew for the next term.	BG0
SCAFFOLD RESOURCE	Scaffolding to secure the building related to the real property loss at DPW's waste transfer station at Benning Road NE	Scaffolding labor and retanal of materials: not to exceed \$35,000	\$35,000.00	10/01/21-09/30/22	No	Jane Waters	Monitoring ensures set-up and tear-down labor and material rental does not exceed contract	RJ0

**Office of Risk Management  
Contracts**

Contractor/ Vendor Name (A)	Nature of Contract, Including End Product/Service (B)	Dollar Amount of Contract - Budgeted (C)	Dollar Amount of Contract - Actually Spent (C)	Term of Contract	Competitively Bid (Yes / No) (E )	Contract Monitor (F)	Results of Monitoring Activity (F)	Funding Source (G)
STATE RISK AND INSURANCE MANAGEMENT ASSOCIATION (STRIMA)	Annual Membership for the State Risk and Insurance Management Association (STRIMA). STRIMA brings together risk and insurance managers of state governments into an organization to promote the advancement of risk management principles and practices in the public sector. The state membership exchanges information, facilitates training opportunities and promotes the highest level of professional and ethical standards.	FY 22: \$400.00 FY 23: \$400.00	FY 22: \$400.00 FY 23: \$400.00	FY 22: 2/15/2021 - 2/14/2022/ FY 23: 2/15/22 - 2/14/23	Exempt from Competition	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing.	RK0
The CLARO GROUP	Forensic accounting services required for real property loss at DPW's waste transfer station on Benning Road NE	Forensic Accounting Services: not to exceed \$950,000	\$127,270	Base Year: 10/01/21- 09/30/22 Option Year 1: 10/01/22- 09/30/23	Yes	Jane Waters	Reviewing time charged based on activity performed results in accurate billing	RJ0
TRANSUNION RISK AND ALTERNATIVE	Funding for continuation of TransUnion's TLOxp skip tracing, investigative research and risk management online search.	FY 22: \$4,200.00 FY 23: \$5,100.00	FY 22: \$4,200.00 FY 23: \$5,100.00	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Exempt from Competition	Sam Yeung	Prior fiscal year services were completed. Current services are ongoing.	BG0
WALTON AND GREEN CONSULTANTS	Temporary contract for up to two General Clerk II. The contract is used on an as needed basis.	FY 22: \$38,080.00 FY 23: \$111,104.00	FY 22: \$20,356.00 FY 23: \$12,544.00	Base Year Term: 6/07/2022 - 6/06/2023/ Beginning Option Year 1 term: 6/07/2023- 6/06/2024	Yes	Melbert Carlos	Services are ongoing, ORM intends to renew contract agreement for continuation of services. ORM intends to renew for the next term.	BG0
WEST PUBLISHING CORP	For continuation of Westlaw online legal search for legal staff.	FY 22: \$18,679.20 FY 23: \$21,989.16	FY 22: \$17,122.58 FY 23: \$1,832.43	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Exempt from Competition	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing.	RK0/BG0

**ATTACHMENT 09**

**OFFICE OF RISK MANAGEMENT**  
**MEMORANDUM OF UNDERSTANDING (FY 22 and FY 23, to Date )**

No.	Buyer Agency	Seller Agency	Description	FY 22 MOU Amount	FY 23 MOU Amount	Effective Dates
1	AMO	RJO	Capital ID Ward 8 Hospital Cedar Hill	\$4,833,360.00		01/05/2022 - 09/30/2022
2	AMO	RJO	Capital ID Joy Evans Therapeutic Recreation Center	48,124.95		01/20/2022 - 09/30/2022
3	AMO	RJO	Capital ID Stead Park Recreation Facility	9,054.78		03/14/2022 - 09/30/2022
4	AMO	RJO	Capital ID Dorothy Height ES	84,604.00		05/27/2022 - 09/30/2022
5	AMO	RJO	Capital ID Wheatley Education Campus	\$4,560.22		06/16/2022 - 09/30/2022
6	AMO	RJO	Capital ID School Without Walls Francis Stevens	131,717.82		07/27/2022 - 09/30/2022
7	AMO	RJO	Capital ID OSSE Bus Depot Ext	13,527.58		08/26/2022 - 09/30/2022
8	AMO	RJO	Capital ID Raymond Elementary School	101,740.00		11/03/2021 - 09/30/2022
9	AMO	RJO	Capital ID Arboretum Community Center Ext	1,901.39		12/17/2021 - 09/30/2022
10	AMO	RJO	Capital ID McMillan Community Center	\$163,062.33		12/17/2021 - 09/30/2022
11	AMO	RJO	Capital ID Old Randle Highlands ECE	\$13,783.06		12/17/2021 - 09/30/2022
12	APO	RJO	ID Chinese Community Church	310.00		03/14/2022 - 09/30/2022
13	APO	RJO	ID Foodelicious Navy Memorail MOAPIA	365.00		05/16/2022 - 09/30/2022
14	APO	RJO	ID Diwali Navy Memorail MOAPIA	2,510.00		10/20/2021 - 09/30/2022
15	APO	RJO	ID Toy Distribution	289.00		12/17/2022 - 09/30/2022
16	CEO	RJO	Capital ID Lamond Riggs Library	1,539.28		10/01/2021 - 09/30/2022
17	DBO	RJO	ID Kenyon Square	1,875.00		07/21/2022 - 09/30/2022
18	EBO	RJO	ID Walter Reed Garage	27,542.00		05/26/2022 - 09/30/2022
19	GAO	RJO	ID DCPS Athlete Injury	61,225.00		10/01/2021 - 09/30/2022
20	KAO	RJO	ID Open Streets DC DDOT - MLK Jr. Ave. & 7th St.	5,726.00		05/17/2022 - 09/30/2022
21	KAO	RJO	ID Open Streets DC DDOT - Benning Rd. & 12th St.	1,976.00		07/01/2022 - 09/30/2022
22	KAO	RJO	ID Open Streets DC DDOT - Georgia Ave. & Wisconsin Ave.	8,343.00		08/19/2022 - 09/30/2022
23	KAO	RJO	ID Open Streets DC DDOT - Georgia Ave.	7,184.00		10/01/2021 - 09/30/2022
24	BGO	CBO	Deposition, Transcript and Expert Witness	50,000.00		10/01/2021 - 09/30/2022
25	BGO	TOO	ERisk File Transfer Between District Systems	9,000.00		10/01/2021 - 09/30/2022
26	BGO	TOO	Surface Laptops and Docking Stations	42,380.00		05/16/2022 - 09/30/2022
27	RKO	AAO	EOM Support	4,999.80		10/01/2021 - 09/30/2022
28	RM0	RKO	DBH ERisk Implementation	12,995.00		10/01/2021 - 09/30/2022
29	DBO	RJO	ID Ontario 17		995.00	12/13/2022 - 09/30/2023
30	AMO	RJO	Capital ID Lorraine Whitlock ES		79,780.41	11/04/2022 - 09/30/2023
31	AMO	RJO	Capital ID Raymond Elementary School Incr		6,517.00	12/16/2022 - 09/30/2023
32	AMO	RJO	Capital ID Smother's Elementary Swing Site Ext		1,513.83	10/27/2022 - 09/30/2023
33	AMO	RJO	Sharpe Health School Builders' Risk Insurance		4,402.97	12/21/2022 - 9/30/2023
			<b>Total ID</b>	<b>5,643,695.21</b>	<b>93,209.21</b>	

**01. Ward 8 Hospital Cedar Hill**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DEPARTMENT OF GENERAL SERVICES  
AND  
DEPARTMENT OF HEALTH CARE FINANCE**

This Memorandum of Understanding (“**MOU**”) is entered into by and between the Captive Insurance Agency (“**Captive**”) and the Department of General Services (“**DGS**”) and the Department of Health Care Finance (“**DHCF**”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DGS will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement and management of insurance (the “Policies”) with a term from January 15, 2022, to January 15, 2025, for construction of St. Elizabeth’s East Medical Center Inpatient Hospital located at 1 Pecan Street, SE, Washington, DC 20032 (the “Project”). The Hospital will be owned by the District and operated by UHS pursuant to the development, lease, and operating agreements. For additional information of this capital project, please refer to:

[https://cfo.dc.gov/sites/default/files/dc/sites/ocfo/publication/attachments/ht\\_dhcf\\_capital\\_2022s.pdf](https://cfo.dc.gov/sites/default/files/dc/sites/ocfo/publication/attachments/ht_dhcf_capital_2022s.pdf)

**II. SCOPE OF WORK**

**A. Responsibilities of the Captive**

Procure the Policies for the Project.

**B. Responsibilities of DGS and of DHCF**

DGS to reimburse the Captive FOUR MILLION, EIGHT HUNDRED THIRTY-THREE THOUSAND, THREE HUNDRED SIXTY Dollars and ZERO cents (\$4,833,360.00) for actual cost and management of the Policies. By signing this MOU, DHCF agrees to this transaction. See Exhibit A for breakdown of policies and premiums.

### **III. FUNDING**

#### **A. Cost of services**

Total cost for services is FOUR MILLION, EIGHT HUNDRED THIRTY-THREE THOUSAND, THREE HUNDRED SIXTY Dollars and ZERO cents (\$4,833,360.00).

#### **B. Payment**

1. Payment for services shall be made through an Intra-District advance by DGS to the Captive in the amount of \$4,833,360.00.
2. Advances to the Captive for the services to be provided shall not exceed the actual cost of this MOU, \$4,833,360.00.
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

#### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

#### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.



## **V. DURATION OF MOU**

This MOU shall commence on the date the last Party to this MOU executes it (the “Effective Date”) and remain in effect through September 30, 2022 unless sooner terminated pursuant to Article VII of this MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, the Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. The Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DGS’ and/or DHCF’s requests, the Captive will make these documents available for inspection by duly authorized representatives of DGS and/or DHCF and other District officials as may be specified by DGS and/or DHCF at their sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;

3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For Department of General Services:**

The following individual is the DGS contact point under this MOU:

George Lewis  
Associate Director  
Contracts and Procurement Chief Procurement Officer  
Department of General Services  
[George.lewis@dc.gov](mailto:George.lewis@dc.gov)

### **B. For Department of Health Care Finance:**

The following individual is the DHCF contact point under this MOU:

Ben Stutz  
Chief Operating Officer, Office of Health Care Finance  
Director of Development and Operations,  
St. Elizabeth's Medical Center, Deputy Mayor for Health  
and Human Services  
[ben.stutz@dc.gov](mailto:ben.stutz@dc.gov)

### **C. For the Captive:**

The following individual is the ORM contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
Office of Risk Management  
[Jane.waters@dc.gov](mailto:Jane.waters@dc.gov)

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

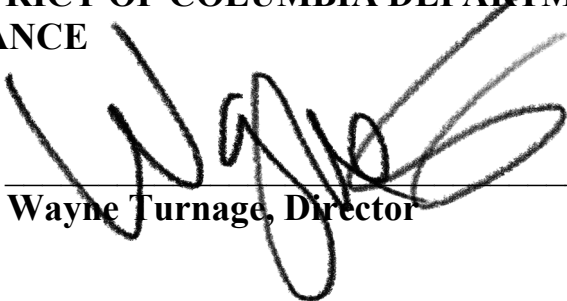
**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**DISTRICT OF COLUMBIA DEPARTMENT OF GENERAL SERVICES**

By:   
\_\_\_\_\_  
**Keith A. Anderson, Director**

Date: 01/05/2022

**DISTRICT OF COLUMBIA DEPARTMENT OF HEALTH CARE FINANCE**

By:   
\_\_\_\_\_  
**Wayne Turnage, Director**

Date: 12-28-21

**CAPTIVE INSURANCE AGENCY**

By:   
\_\_\_\_\_  
**Jed Ross, Chief Risk Officer**

Date: 12/30/21

## EXHIBIT A

### Insurance Summary for UHS Hospital Construction in Ward 8

Line of Coverage	ESTIMATED Premium (Term)	Carrier
Builders Risk (Project Value)	\$840,795.00	CNA
OCIP Primary General Liability (\$2M/\$2M/\$4M) <sup>1</sup>	\$996,952.00	Markel
OCIP Excess (\$8Mx\$2M) <sup>1</sup>	\$744,755.00	HDI
OCIP Excess (\$15Mx\$10M) <sup>1</sup>	\$481,837.00	Everest
OCIP Excess (\$25Mx\$25M) <sup>1</sup>	\$486,104.00	Applied / Navigators
OCIP Excess (\$25Mx\$50M) <sup>1</sup>	\$340,228.00	Colony
OCIP Excess (\$25Mx\$50M) <sup>1</sup>	\$249,369.00	HCC / Endurance
Pollution Liab (\$25M)	\$237,540.00	Chubb
Pollution Premises (\$10M)	\$96,300.00	Chubb
Professional Liability (\$10M)	\$359,480.00	Berkley
<b>Total Estimated Insurance Cost</b>	<b>\$4,833,360.00</b>	

<sup>1</sup>OCIP pricing includes Taxes, Fees, Terrorism coverage and Administrative Services.

**02. Joy Evans Therapeutic Recreation Center**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DEPARTMENT OF GENERAL SERVICES**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Department of General Services (“DGS”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DGS will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a builders’ risk policy of insurance (the “Policy”) with a term from February 1, 2022 to November 30, 2023 for demolition and reconstruction of the Joy Evans Therapeutic Recreation Center at 3030 G Street, S.E., Washington, DC 20019 (the “Project”).

**II. SCOPE OF WORK**

**A. Responsibilities of the Captive**

Procure the Policy for the Project.

**B. Responsibilities of DGS**

Reimburse the Captive Forty Eight Thousand One Hundred Twenty Four Dollars and 95 cents (\$48,124.95) for the actual cost of the Policy.

**III. FUNDING**

**A. Cost of services**

Total cost for services is \$48,124.95.

**B. Payment**

1. Payment for services shall be made through an Intra-District advance by DGS to the Captive in the amount of \$48,124.95.

2. Advances to the Captive for the services to be provided shall not exceed the actual cost of this MOU, \$48,124.95.

3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

#### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

##### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

##### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

#### **V. DURATION OF MOU**

This MOU shall commence on the date the last Party to this MOU executes it (the "Effective Date") and remain in effect through September 30, 2022 unless sooner terminated pursuant to Article VII of this MOU.

#### **VI. COMPLIANCE AND MONITORING**

##### **A. Monitoring**

As this MOU is funded by District of Columbia funds, the Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

## **B. Records and reports**

1. The Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DGS' request, the Captive will make these documents available for inspection by duly authorized representatives of DGS and other District officials as may be specified by DGS at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For Department of General Services:**



The following individual is the DGS contact point under this MOU:

George Lewis  
Associate Director  
Contracts and Procurement Chief Procurement Officer  
Department of General Services  
George.lewis@dc.gov

**B. For the Captive:**

The following individual is the ORM contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
Jane.waters@dc.gov

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

**DISTRICT OF COLUMBIA DEPARTMENT OF GENERAL SERVICES**

By: *Keith A. Anderson*  
**Keith A. Anderson, Director**

Date: 01/20/2022

**CAPTIVE INSURANCE AGENCY**

By: *Jed Ross* /yeung  
**Jed Ross, Chief Risk Officer**

Date: 1/19/2022

### **03. Stead Park Recreation Facility**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DEPARTMENT OF GENERAL SERVICES**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Department of General Services (“DGS”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DGS will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a builders’ risk policy of insurance (the “Policy”) with a term from April 1, 2022, to June 26, 2023, relating to renovation of the existing building and construction of an addition to the Stead Park Recreational facility located at 1625 P Street, NW, Washington, DC 20036 (the “Project”).

**II. SCOPE OF WORK**

**A. Responsibilities of the Captive**

Procure the Policy for the Project

**B. Responsibilities of DGS**

Reimburse the Captive Nine Thousand Fifty-Four Dollars and 78 cents (\$9,054.78) for the actual cost of the Policy.

**III. FUNDING**

**A. Cost of services**

Total cost for services is \$9,054.78.

**B. Payment**

1. Payment for services shall be made through an Intra-District advance by DGS to the Captive in the amount of \$9,054.78.

2. Advances to the Captive for the services to be provided shall not exceed the actual cost of this MOU, \$9,054.78.

3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

#### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

##### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

##### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

#### **V. DURATION OF MOU**

This MOU shall commence on the date the last Party to this MOU executes it (the "Effective Date") and remain in effect through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.

#### **VI. COMPLIANCE AND MONITORING**

##### **A. Monitoring**

As this MOU is funded by District of Columbia funds, the Captive will be subject to scheduled and unscheduled monitoring reviews

by the District government to ensure compliance with all applicable requirements.

## **B. Records and reports**

1. The Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DGS' request, the Captive will make these documents available for inspection by duly authorized representatives of DGS and other District officials as may be specified by DGS at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For Department of General Services:**

The following individual is the DGS contact point under this MOU:

George Lewis  
Associate Director  
Contracts and Procurement Chief Procurement Officer  
Department of General Services  
George.lewis@dc.gov

**B. For the Captive:**

The following individual is the ORM contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
Jane.waters@dc.gov

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules, and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

**DISTRICT OF COLUMBIA DEPARTMENT OF GENERAL SERVICES**

eSigned via SeamlessDocs.com  
*Keith A. Anderson*  
Key: c651ed64a006276f3e16836008423ff4

**By:** \_\_\_\_\_  
**Keith A. Anderson, Director**

**Date:** 03/14/2022

**CAPTIVE INSURANCE AGENCY**

**By:**  \_\_\_\_\_ /yeung  
**Jed Ross, Chief Risk Officer**

**Date:** 3/10/2022



**04. Dorothy Height ES**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DEPARTMENT OF GENERAL SERVICES**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Department of General Services (“DGS”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DGS will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a builders’ risk policy of insurance (the “Policy”) with a term from July 16, 2022 to July 15, 2024 for modernization of the Dorothy Height Elementary School, 1300 Allison Street, NW, Washington, D.C. 20011 (the “Project”).

**II. SCOPE OF WORK**

**A. Responsibilities of the Captive**

Procure the Policy for the Project.

**B. Responsibilities of DGS**

Reimburse the Captive Eighty Four Thousand Six Hundred Four Dollars (\$84,604) for the actual cost of the Policy.

**III. FUNDING**

**A. Cost of services**

Total cost for services is \$84,604.

**B. Payment**

1. Payment for services shall be made through an Intra-District advance by DGS to the Captive in the amount of \$84,604.

2. Advances to the Captive for the services to be provided shall not exceed the actual cost of this MOU, \$84,604.

3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

#### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

##### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

##### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

#### **V. DURATION OF MOU**

This MOU shall commence on the date the last Party to this MOU executes it (the "Effective Date") and remain in effect through September 30, 2022 unless sooner terminated pursuant to Article VII of this MOU.

#### **VI. COMPLIANCE AND MONITORING**

##### **A. Monitoring**

As this MOU is funded by District of Columbia funds, the Captive will be subject to scheduled and unscheduled monitoring reviews

by the District government to ensure compliance with all applicable requirements.

## **B. Records and reports**

1. The Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DGS' request, the Captive will make these documents available for inspection by duly authorized representatives of DGS and other District officials as may be specified by DGS at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For Department of General Services:**

The following individual is the DGS contact point under this MOU:

George Lewis  
Associate Director  
Contracts and Procurement Chief Procurement Officer  
Department of General Services  
George.lewis@dc.gov

**B. For the Captive:**

The following individual is the ORM contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
Jane.waters@dc.gov

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

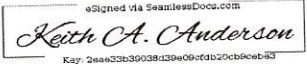
**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

**DISTRICT OF COLUMBIA DEPARTMENT OF GENERAL SERVICES**

By:   
\_\_\_\_\_  
**Keith A. Anderson, Director**

Date: 05/27/2022

**CAPTIVE INSURANCE AGENCY**

By:   
\_\_\_\_\_  
**Jed Ross, Chief Risk Officer**

Date: 5/25/22

**05. Wheatley Education Campus**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DEPARTMENT OF GENERAL SERVICES**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Department of General Services (“DGS”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DGS will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a builders’ risk policy of insurance (the “Policy”) with a term from July 15, 2022 to September 15, 2023 for renovation of the Wheatley Education Campus Child Development Center, 1299 Neal Street, N.E., Washington, D.C. 20002. (the “Project”).

**II. SCOPE OF WORK**

**A. Responsibilities of the Captive**

Procure the Policy for the Project.

**B. Responsibilities of DGS**

Reimburse the Captive Four Thousand Five Hundred Sixty Dollars and 22 cents (\$4,560.22) for the actual cost of the Policy.

**III. FUNDING**

**A. Cost of services**

Total cost for services is \$4,560.22.

**B. Payment**

1. Payment for services shall be made through an Intra-District advance by DGS to the Captive in the amount of \$4,560.22.



2. Advances to the Captive for the services to be provided shall not exceed the actual cost of this MOU, \$4,560.22.

3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

#### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

##### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

##### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

#### **V. DURATION OF MOU**

This MOU shall commence on the date the last Party to this MOU executes it (the "Effective Date") and remain in effect through September 30, 2022 unless sooner terminated pursuant to Article VII of this MOU.

#### **VI. COMPLIANCE AND MONITORING**

##### **A. Monitoring**

As this MOU is funded by District of Columbia funds, the Captive will be subject to scheduled and unscheduled monitoring reviews

by the District government to ensure compliance with all applicable requirements.

## **B. Records and reports**

1. The Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DGS' request, the Captive will make these documents available for inspection by duly authorized representatives of DGS and other District officials as may be specified by DGS at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For Department of General Services:**

The following individual is the DGS contact point under this MOU:

George Lewis  
Associate Director  
Contracts and Procurement Chief Procurement Officer  
Department of General Services  
George.lewis@dc.gov

**B. For the Captive:**

The following individual is the ORM contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
Jane.waters@dc.gov

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

**DISTRICT OF COLUMBIA DEPARTMENT OF GENERAL SERVICES**

eSigned via SeamlessDocs.com  
*Keith A. Anderson*  
Key: 6c5c34ca84321d69546e78ad92eb973

**By:** \_\_\_\_\_  
**Keith A. Anderson, Director**

**Date:** 06/16/2022

**CAPTIVE INSURANCE AGENCY**

**By:**  \_\_\_\_\_ / yeung  
**Jed Ross, Chief Risk Officer**

**Date:** 6/10/22

**06. School Without Walls Francis Stevens**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DEPARTMENT OF GENERAL SERVICES**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Department of General Services (“DGS”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DGS will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a builders’ risk policy of insurance (the “Policy”) with a term from July 25, 2022 to July 24, 2024 for modernization of the School Without Walls at Francis Stevens, 2425 N Street, NW, Washington, D.C. 20037 (the “Project”).

**II. SCOPE OF WORK**

**A. Responsibilities of the Captive**

Procure the Policy for the Project.

**B. Responsibilities of DGS**

Reimburse the Captive One Hundred Thirty One Thousand Seven Hundred Seventeen Dollars and 82 cents (\$131,717.82) for the actual cost of the Policy.

**III. FUNDING**

**A. Cost of services**

Total cost for services is \$131,717.82..

**B. Payment**

1. Payment for services shall be made through an Intra-District advance by DGS to the Captive in the amount of \$131,717.82.

2. Advances to the Captive for the services to be provided shall not exceed the actual cost of this MOU, \$131,717.82.

3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

#### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

##### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

##### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

#### **V. DURATION OF MOU**

This MOU shall commence on the date the last Party to this MOU executes it (the "Effective Date") and remain in effect through September 30, 2022 unless sooner terminated pursuant to Article VII of this MOU.

#### **VI. COMPLIANCE AND MONITORING**

##### **A. Monitoring**

As this MOU is funded by District of Columbia funds, the Captive will be subject to scheduled and unscheduled monitoring reviews

by the District government to ensure compliance with all applicable requirements.

## **B. Records and reports**

1. The Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DGS' request, the Captive will make these documents available for inspection by duly authorized representatives of DGS and other District officials as may be specified by DGS at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For Department of General Services:**

The following individual is the DGS contact point under this MOU:



George Lewis  
Associate Director  
Contracts and Procurement Chief Procurement Officer  
Department of General Services  
George.lewis@dc.gov

**B. For the Captive:**

The following individual is the ORM contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
Jane.waters@dc.gov

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

**DISTRICT OF COLUMBIA DEPARTMENT OF GENERAL SERVICES**

eSigned via SeamlessDocs.com  
*Keith A. Anderson*  
Key: 194f844455e85ba7b800b16785156328

**By:** \_\_\_\_\_  
**Keith A. Anderson, Director**

**Date:** 07/27/2022

**CAPTIVE INSURANCE AGENCY**

**By:** \_\_\_\_\_  
**Jed Ross, Chief Risk Officer**

**Date:** 7/26/22

**07. OSSE Bus Depot Ext**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DEPARTMENT OF GENERAL SERVICES**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Department of General Services (“DGS”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DGS will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a builders’ risk policy of insurance (the “Policy”) with a term from September 30, 2022 to August 1, 2023, relating to renovation of the Office of the State Superintendent of Education’s Division of Transportations new bus depot at 1601 W Street, NE, Washington, DC 20018 (the “Project”).

**II. SCOPE OF WORK**

**A. Responsibilities of the Captive**

Procure the Policy for the Project

**B. Responsibilities of DGS**

Reimburse the Captive Thirteen Thousand Five Hundred Twenty Seven Dollars and 58 cents (\$13,527.58) for the actual cost of the Policy.

**III. FUNDING**

**A. Cost of services**

Total cost for services is \$13,527.58.

**B. Payment**

1. Payment for services shall be made through an Intra-District advance by DGS to the Captive in the amount of \$13,527.58.

2. Advances to the Captive for the services to be provided shall not exceed the actual cost of this MOU, \$13,527.58.

3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

#### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

##### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

##### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

#### **V. DURATION OF MOU**

This MOU shall commence on the date the last Party to this MOU executes it (the "Effective Date") and remain in effect through September 30, 2022 unless sooner terminated pursuant to Article VII of this MOU.

#### **VI. COMPLIANCE AND MONITORING**

##### **A. Monitoring**

As this MOU is funded by District of Columbia funds, the Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

## **B. Records and reports**

1. The Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DGS' request, the Captive will make these documents available for inspection by duly authorized representatives of DGS and other District officials as may be specified by DGS at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For Department of General Services:**

The following individual is the DGS contact point under this MOU:

George Lewis  
Associate Director  
Contracts and Procurement Chief Procurement Officer  
Department of General Services  
George.lewis@dc.gov

**B. For the Captive:**

The following individual is the ORM contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
Jane.waters@dc.gov

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

**DISTRICT OF COLUMBIA DEPARTMENT OF GENERAL SERVICES**

By:   
\_\_\_\_\_  
**Keith A. Anderson, Director**

Date: 08/26/2022

**CAPTIVE INSURANCE AGENCY**

By:   
\_\_\_\_\_  
**Jed Ross, Chief Risk Officer**

Date: 08/24/2022



**08. Raymond Elementary School**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DEPARTMENT OF GENERAL SERVICES**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Department of General Services (“DGS”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DGS will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a builders’ risk policy of insurance (the “Policy”) with a term from September 13, 2021 to August 31, 2023, relating to the modernization of Raymond Elementary School at 915 Spring Road, N.W., Washington, DC 20010 (the “Project”).

**II. SCOPE OF WORK**

**A. Responsibilities of the Captive**

Procure the Policy for the Project.

**B. Responsibilities of DGS**

Reimburse the Captive One Hundred One Thousand Seven Hundred Forty Dollars (\$101,740) for the actual cost of the Policy.

**III. FUNDING**

**A. Cost of services**

Total cost for services is \$101,740.

**B. Payment**

1. Payment for services shall be made through an Intra-District advance by DGS to the Captive in the amount of \$101,740.

2. Advances to the Captive for the services to be provided shall not exceed the actual cost of this MOU, \$101,740.

3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

#### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

##### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

##### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

#### **V. DURATION OF MOU**

This MOU shall commence on the date the last Party to this MOU executes it (the "Effective Date") and remain in effect through September 30, 2022 unless sooner terminated pursuant to Article VII of this MOU.

#### **VI. COMPLIANCE AND MONITORING**

##### **A. Monitoring**

As this MOU is funded by District of Columbia funds, the Captive will be subject to scheduled and unscheduled monitoring reviews

by the District government to ensure compliance with all applicable requirements.

## **B. Records and reports**

1. The Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DGS' request, the Captive will make these documents available for inspection by duly authorized representatives of DGS and other District officials as may be specified by DGS at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For Department of General Services:**

The following individual is the DGS contact point under this MOU:

George Lewis  
Associate Director  
Contracts and Procurement Chief Procurement Officer  
Department of General Services  
[George.lewis@dc.gov](mailto:George.lewis@dc.gov)

**B. For the Captive:**

The following individual is the Captive contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
[Jane.waters@dc.gov](mailto:Jane.waters@dc.gov)

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

**DISTRICT OF COLUMBIA DEPARTMENT OF GENERAL SERVICES**

eSigned via SeamlessDocs.com  
*Keith A. Anderson*  
Key: 7306b9c4c3f319ed20b3f3740b249f3da

**By:** \_\_\_\_\_  
**Keith A. Anderson, Director**

**Date:** 11/03/2021

**CAPTIVE INSURANCE AGENCY**

**By:** *Jed Ross* / yeung  
**Jed Ross, Chief Risk Officer**

**Date:** 10/27/2021

**09. Arboretum Community Center Ext**

**FIRST AMENDMENT TO MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DEPARTMENT OF GENERAL SERVICES**

This First Amendment to Memorandum of Understanding (“MOU Amendment”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Department of General Services (“DGS”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

I. DGS has requested that coverage of the Builders Risk Insurance Policy (“Policy”) for construction of improvements and addition to the Arboretum Community Center at 2412 Rand Place, N.E., Washington, D.C. 20002 be extended from January 30, 2022 to May 18, 2022. Extension of the Policy coverage will require a Policy premium increase of \$1,901.39

II. The Parties hereby amend the MOU between the Parties as follows:

A. The Parties increase the actual cost of services under Article III.A by the amount of \$1,901.39.

B. The increased cost for services in the amount of \$1,901.39 shall be made through an Intra-District advance by DGS to the Captive.

III. Article V of the MOU is amended by extending the MOU to September 30, 2022.

IV. Except as modified herein, all other terms and conditions of the Memorandum of Understanding between the Parties for funding the Policy for the Arboretum Community Center shall remain in full force and effect.

**IN WITNESS WHEREOF, the Parties have executed this MOU Amendment as follows:**



**SIGNATURES ON NEXT PAGE  
DISTRICT OF COLUMBIA DEPARTMENT OF GENERAL  
SERVICES**

Signed via SeamlessDocs.com  
  
Key: 6d1fa1d44a2cb5bc0b795c1b820a304c

**By:** \_\_\_\_\_  
**Keith A. Anderson, Director**

**Date:** 12/17/2021

**CAPTIVE INSURANCE AGENCY**

**By:**  / yeung  
**Jed Ross, Chief Risk Officer**

**Date:** 12/16/2021

**10. McMillan Community Center**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DEPARTMENT OF GENERAL SERVICES**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Department of General Services (“DGS”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DGS will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a builders’ risk policy of insurance (the “Policy”) with a term from December 29, 2021 to April 3, 2024 for construction of a Community Center and Park at the McMillan Slow Sand and Filtration site (the “Project”).

**II. SCOPE OF WORK**

**A. Responsibilities of the Captive**

Procure the Policy for the Project.

**B. Responsibilities of DGS**

Reimburse the Captive One Hundred Sixty-Three Thousand Sixty-Two Dollars and 33 cents (\$163,062.33) for the actual cost of the Policy.

**III. FUNDING**

**A. Cost of services**

Total cost for services is \$163,062.33.

**B. Payment**

1. Payment for services shall be made through an Intra-District advance by DGS to the Captive in the amount of \$163,062.33.

2. Advances to the Captive for the services to be provided shall not exceed the actual cost of this MOU, \$163,062.33.

3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

#### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

##### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

##### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

#### **V. DURATION OF MOU**

This MOU shall commence on the date the last Party to this MOU executes it (the "Effective Date") and remain in effect through September 30, 2022 unless sooner terminated pursuant to Article VII of this MOU.

#### **VI. COMPLIANCE AND MONITORING**

##### **A. Monitoring**

As this MOU is funded by District of Columbia funds, the Captive will be subject to scheduled and unscheduled monitoring reviews

by the District government to ensure compliance with all applicable requirements.

## **B. Records and reports**

1. The Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DGS' request, the Captive will make these documents available for inspection by duly authorized representatives of DGS and other District officials as may be specified by DGS at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For Department of General Services:**

The following individual is the DGS contact point under this MOU:

George Lewis  
Associate Director  
Contracts and Procurement Chief Procurement Officer  
Department of General Services  
George.lewis@dc.gov

**B. For the Captive:**

The following individual is the ORM contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
Jane.waters@dc.gov

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

**DISTRICT OF COLUMBIA DEPARTMENT OF GENERAL SERVICES**

Signed via SeamlessDocs.com  
*Keith A. Anderson*  
Key: b60c2f81e8053a85da7c9fc04ca3a85f

**By:** \_\_\_\_\_  
**Keith A. Anderson, Director**

**Date:** 12/17/2021

**CAPTIVE INSURANCE AGENCY**

**By:**  \_\_\_\_\_ / yeung  
**Jed Ross, Chief Risk Officer**

**Date:** 12/9/2021

**11. Old Randle Highlands ECE**



**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DEPARTMENT OF GENERAL SERVICES**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Department of General Services (“DGS”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DGS will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a builders’ risk policy of insurance (the “Policy”) with a term from January 4, 2022 to September 15, 2022 for renovation of the existing historic building on the school site to increase ECE seats in the neighborhood. This is part of Old Randle Highlands ECE Modernization (the “Project”).

**II. SCOPE OF WORK**

**A. Responsibilities of the Captive**

Procure the Policy for the Project.

**B. Responsibilities of DGS**

Reimburse the Captive Thirteen Thousand Seven Hundred Eighty-Three Dollars and six cents (\$13,783.06) for the actual cost of the Policy.

**III. FUNDING**

**A. Cost of services**

Total cost for services is \$13,783.06.

**B. Payment**

1. Payment for services shall be made through an Intra-District advance by DGS to the Captive in the amount of \$13,783.06.

2. Advances to the Captive for the services to be provided shall not exceed the actual cost of this MOU, \$13,783.06.

3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

#### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

##### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

##### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

#### **V. DURATION OF MOU**

This MOU shall commence on the date the last Party to this MOU executes it (the "Effective Date") and remain in effect through September 30, 2022 unless sooner terminated pursuant to Article VII of this MOU.

#### **VI. COMPLIANCE AND MONITORING**

##### **A. Monitoring**

As this MOU is funded by District of Columbia funds, the Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

## **B. Records and reports**

1. The Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DGS' request, the Captive will make these documents available for inspection by duly authorized representatives of DGS and other District officials as may be specified by DGS at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For Department of General Services:**

The following individual is the DGS contact point under this MOU:

George Lewis  
Associate Director  
Contracts and Procurement Chief Procurement Officer  
Department of General Services  
George.lewis@dc.gov

**B. For the Captive:**

The following individual is the ORM contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
Jane.waters@dc.gov

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

**DISTRICT OF COLUMBIA DEPARTMENT OF GENERAL SERVICES**

eSigned via SeamlessDocs.com  
*Keith A. Anderson*

Key: cdc7a3d5e1d27f2ad7a4e74401b89be4

**By:** \_\_\_\_\_  
**Keith A. Anderson, Director**

**Date:** 12/17/2021

**CAPTIVE INSURANCE AGENCY**

**By:**  \_\_\_\_\_  
**Jed Ross, Chief Risk Officer**

**Date:** 12/16/2021

**12. Chinese Community Church**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
DISTRICT OF COLUMBIA CAPTIVE INSURANCE AGENCY  
AND  
MAYOR’S OFFICE ON ASIAN AND PACIFIC ISLANDER AFFAIRS**

This Memorandum of Understanding (“**MOU**”) is entered into by and between the Captive Insurance Agency (“**Captive**”) and the Mayor’s Office on Asian and Pacific Islander Affairs (“**MOAPIA**”), each referred to herein as a “**Party**” and collectively to herein as the “**Parties**”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, MOAPIA will provide District funds to reimburse Captive for the cost the Captive incurs for the procurement of a special events policy of insurance (the “**Policy**”) for a MOAPIA event on March 16, 2022, at a site provided by the Chinese Community Church (the “**CCC**”) to cover losses and damages that the CCC may incur arising out of the event.

**II. SCOPE OF WORK**

**A. Responsibilities of Captive**

Procure the Policy.

**B. Responsibilities of MOAPIA**

1. Reimburse Captive THREE HUNDRED, TEN, AND 00/100 Dollars (\$310.00) for the actual cost of the Policy.
2. Report all claims that may arise under the Policy no later than one business day after occurrence or receipt of a claim or threat of a claim to the Captive
3. Cooperate, as requested, with the insurer and the Captive in the investigation and resolution of all claims that may arise under the Policy.

### **III. FUNDING**

#### **A. Cost of services**

Total cost for services is THREE HUNDRED, TEN, AND 00/100 Dollars (\$310.00).

#### **B. Payment**

1. Payment for services shall be made through an Intra-District advance by MOAPIA to Captive in the amount of THREE HUNDRED, TEN, AND 00/100 Dollars (\$310.00).
2. Advances to Captive for the services to be provided shall not exceed the actual cost of this MOU, THREE HUNDRED, TEN, AND 00/100 Dollars (\$310.00).
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.
4. In the event funds remain unobligated and unexpended at the termination of this MOU, those funds shall be returned to MOAPIA within thirty (30) days of the expiration of the then current fiscal year.

### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

#### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)



## **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

The duration of this MOU shall be from the date the last Party signed this MOU through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon MOAPIA's request, Captive will make these documents available for inspection by duly authorized representatives of the MOAPIA and other officials as may be specified by the District at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **For MOAPIA:**

The following individual is the MOAPIA contact point under this MOU:

Ngoc Trinh  
Director of Operations

**Mayor's Office on Asian and Pacific Islander Affairs (MOAPIA)**  
441 4<sup>th</sup> Street NW, Suite 721N Washington, DC 20001  
Office: (202) 727-3120; <https://communityaffairs.dc.gov/moapia>

### **For Captive:**

The following individual is the Captive contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
[Jane.waters@dc.gov](mailto:Jane.waters@dc.gov)

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

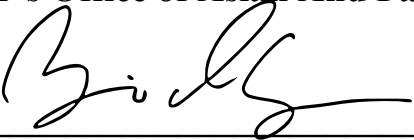
D.C. Official Code §§ 1-301.01(k)

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**The Parties have executed this MOU as follows:**

**Mayor’s Office of Asian And Pacific Islander Affairs**

By:   
\_\_\_\_\_ **Ben de Guzman, Director**

**Date:** 3/14/2022

**Captive Insurance Agency**

By:   
\_\_\_\_\_ **Jed Ross, Chief Risk Officer**

**Date:** 3/14/22

**13. Foodelicious Event at USNMF**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
DISTRICT OF COLUMBIA CAPTIVE INSURANCE AGENCY  
AND  
MAYOR’S OFFICE ON ASIAN AND PACIFIC ISLANDER AFFAIRS**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Mayor’s Office on Asian and Pacific Islander Affairs (“MOAPIA”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, MOAPIA will provide District funds to reimburse Captive for the cost the Captive incurs for the procurement of a special events policy of insurance (the “Policy”) for a MOAPIA event on May 17, 2022, at a site provided by the United States Navy Memorial Foundation (the “USNMF”) to cover losses and damages that the USNMF may incur arising out of the event.

**II. SCOPE OF WORK**

**A. Responsibilities of Captive**

Procure the Policy.

**B. Responsibilities of MOAPIA**

1. Reimburse Captive three hundred, sixty-five, and 00/100 Dollars (\$365.00) for the actual cost of the Policy.
2. Report all claims that may arise under the Policy no later than one business day after occurrence or receipt of a claim or threat of a claim to the Captive
3. Cooperate, as requested, with the insurer and the Captive in the investigation and resolution of all claims that may arise under the Policy.

### **III. FUNDING**

#### **A. Cost of services**

Total cost for services is three hundred, sixty-five, and 00/100 Dollars (\$365.00).

#### **B. Payment**

1. Payment for services shall be made through an Intra-District advance by MOAPIA to Captive in the amount of three hundred, sixty-five, and 00/100 Dollars (\$365.00).
2. Advances to Captive for the services to be provided shall not exceed the actual cost of this MOU, three hundred, sixty-five, and 00/100 Dollars (\$365.00).
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.
4. In the event funds remain unobligated and unexpended at the termination of this MOU, those funds shall be returned to MOAPIA within thirty (30) days of the expiration of the then current fiscal year.

### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

#### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

## **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

The duration of this MOU shall be from the date the last Party signed this MOU through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon MOAPIA's request, Captive will make these documents available for inspection by duly authorized representatives of the MOAPIA and other officials as may be specified by the District at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **For MOAPIA:**

The following individual is the MOAPIA contact point under this MOU:

Ngoc Trinh  
Director of Operations

**Mayor's Office on Asian and Pacific Islander Affairs (MOAPIA)**  
441 4<sup>th</sup> Street NW, Suite 721N Washington, DC 20001  
Office: (202) 727-3120; <https://communityaffairs.dc.gov/moapia>

### **For Captive:**

The following individual is the Captive contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
[Jane.waters@dc.gov](mailto:Jane.waters@dc.gov)



**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k)

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**The Parties have executed this MOU as follows:**

**Mayor’s Office of Asian And Pacific Islander Affairs**

By:   
\_\_\_\_\_ **Ben de Guzman, Director**

**Date:** 5/16/2022

**Captive Insurance Agency**

By:   
\_\_\_\_\_ **Jed Ross, Chief Risk Officer**

**Date:** 5/13/22

**14. Diwali Event at USNMF**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
DISTRICT OF COLUMBIA CAPTIVE INSURANCE AGENCY  
AND  
MAYOR’S OFFICE ON ASIAN AND PACIFIC ISLANDER AFFAIRS**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Mayor’s Office on Asian and Pacific Islander Affairs (“MOAPIA”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, MOAPIA will provide District funds to reimburse Captive for the cost the Captive incurs for the procurement of a special events policy of insurance (the “Policy”) for a MOAPIA event on November 2, 2021, at a site provided by the United States Navy Memorial Foundation (the “USNMF”) to cover losses and damages that the UUSNMF may incur arising out of the event.

**II. SCOPE OF WORK**

**A. Responsibilities of Captive**

Procure the Policy.

**B. Responsibilities of MOAPIA**

1. Reimburse Captive two thousand, five hundred, and ten Dollars (\$2,510) for the actual cost of the Policy.
2. Report all claims that may arise under the Policy no later than one business day after occurrence or receipt of a claim or threat of a claim to the Captive
3. Cooperate, as requested, with the insurer and the Captive in the investigation and resolution of all claims that may arise under the Policy.

### **III. FUNDING**

#### **A. Cost of services**

Total cost for services is two thousand, five hundred, and ten Dollars (\$2,510).

#### **B. Payment**

1. Payment for services shall be made through an Intra-District advance by MOAPIA to Captive in the amount of two thousand, five hundred, and ten Dollars (\$2,510).
2. Advances to Captive for the services to be provided shall not exceed the actual cost of this MOU, two thousand, five hundred, and ten Dollars (\$2,510).
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.
4. In the event funds remain unobligated and unexpended at the termination of this MOU, those funds shall be returned to MOAPIA within thirty (30) days of the expiration of the then current fiscal year.

### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

#### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

## **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

The duration of this MOU shall be from the date the last Party signed this MOU through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon MOAPIA's request, Captive will make these documents available for inspection by duly authorized representatives of the MOAPIA and other officials as may be specified by the District at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **For MOAPIA:**

The following individual is the MOAPIA contact point under this MOU:

Ngoc Trinh  
Director of Operations

**Mayor's Office on Asian and Pacific Islander Affairs (MOAPIA)**  
441 4<sup>th</sup> Street NW, Suite 721N Washington, DC 20001  
Office: (202) 727-3120; <https://communityaffairs.dc.gov/moapia>

### **For Captive:**

The following individual is the Captive contact point under this MOU:

Jane Waters  
Insurance Program Administrator

Jane.waters@dc.gov

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**


D.C. Official Code §§ 1-301.01(k)

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**The Parties have executed this MOU as follows:**

**Mayor's Office of Asian And Pacific Islander Affairs**

By:   
\_\_\_\_\_ **Ben de Guzman, Director**

**Date:** October 20, 2021

**Captive Insurance Agency**

By:   
\_\_\_\_\_ **Jed Ross, Chief Risk Officer**

**Date:** 10/20/21

## **15. Toy Distribution**



**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
DISTRICT OF COLUMBIA CAPTIVE INSURANCE AGENCY  
AND  
MAYOR’S OFFICE ON ASIAN AND PACIFIC ISLANDER AFFAIRS**

This Memorandum of Understanding (“**MOU**”) is entered into by and between the Captive Insurance Agency (“**Captive**”) and the Mayor’s Office on Asian and Pacific Islander Affairs (“**MOAPIA**”), each referred to herein as a “**Party**” and collectively to herein as the “**Parties**”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, MOAPIA will provide District funds to reimburse Captive for the cost the Captive incurs for the procurement of a special events policy of insurance (the “**Policy**”) for a MOAPIA event on December 10, 2021, at a site provided by the Chinese Community Church (the “**CCC**”) to cover losses and damages that the CCC may incur arising out of the event.

**II. SCOPE OF WORK**

**A. Responsibilities of Captive**

Procure the Policy.

**B. Responsibilities of MOAPIA**

1. Reimburse Captive two hundred and eighty-nine Dollars (\$289.00) for the actual cost of the Policy.
2. Report all claims that may arise under the Policy no later than one business day after occurrence or receipt of a claim or threat of a claim to the Captive
3. Cooperate, as requested, with the insurer and the Captive in the investigation and resolution of all claims that may arise under the Policy.

### **III. FUNDING**

#### **A. Cost of services**

Total cost for services is two hundred and eighty-nine Dollars (\$289.00).

#### **B. Payment**

1. Payment for services shall be made through an Intra-District advance by MOAPIA to Captive in the amount of two hundred and eighty-nine Dollars (\$289.00).
2. Advances to Captive for the services to be provided shall not exceed the actual cost of this MOU, two hundred and eighty-nine Dollars (\$289.00).
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.
4. In the event funds remain unobligated and unexpended at the termination of this MOU, those funds shall be returned to MOAPIA within thirty (30) days of the expiration of the then current fiscal year.

### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

#### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

## **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

The duration of this MOU shall be from the date the last Party signed this MOU through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon MOAPIA's request, Captive will make these documents available for inspection by duly authorized representatives of the MOAPIA and other officials as may be specified by the District at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **For MOAPIA:**

The following individual is the MOAPIA contact point under this MOU:

Ngoc Trinh  
Director of Operations

**Mayor's Office on Asian and Pacific Islander Affairs (MOAPIA)**  
441 4<sup>th</sup> Street NW, Suite 721N Washington, DC 20001  
Office: (202) 727-3120; <https://communityaffairs.dc.gov/moapia>

### **For Captive:**

The following individual is the Captive contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
[Jane.waters@dc.gov](mailto:Jane.waters@dc.gov)

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**


D.C. Official Code §§ 1-301.01(k)

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

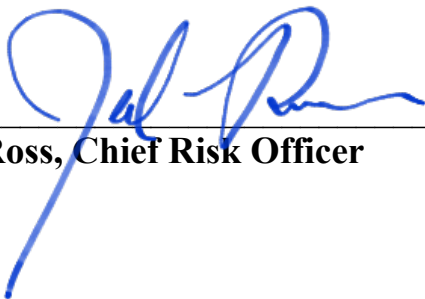
**The Parties have executed this MOU as follows:**

**Mayor's Office of Asian And Pacific Islander Affairs**

By:   
\_\_\_\_\_ **Ben de Guzman, Director**

**Date:** 12/17/2021

**Captive Insurance Agency**

By:   
\_\_\_\_\_ **Jed Ross, Chief Risk Officer**

**Date:** 12/17/21

**16. Lamond Riggs Library BR Extension**

**FIRST AMENDMENT TO MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
DISTRICT OF COLUMBIA PUBLIC LIBRARY**

This First Amendment to Memorandum of Understanding (“MOU Amendment”) is entered into by and between the Captive Insurance Agency (“Captive”) and the District of Columbia Public Library (“DCPL”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

- I. DCPL has requested that coverage of the Builders Risk Insurance Policy (“Policy”) for construction of improvements to the Lamond Riggs Neighborhood Library be extended from December 31, 2021 to March 1, 2022. Extension of the Policy coverage will require a Policy premium increase of \$1,539.28
  
- II. The Parties hereby amend the MOU between the Parties as follows:
  - A. The Parties increase the actual cost of services under Article III.A by the amount of \$1,539.28.
  
  - B. The increased cost for services in the amount of \$1,539.28 shall be made through an Intra-District advance by DCPL to the Captive.
  
- III. Article V of the MOU is amended by extending the MOU to September 30, 2022.
  
- IV. Except as modified herein, all other terms and conditions of the Memorandum of Understanding between the Parties for funding the Policy for the Lamond Riggs Neighborhood library shall remain in full force and effect.

**IN WITNESS WHEREOF, the Parties have executed this MOU Amendment as follows:**

**SIGNATURES ON NEXT PAGE**

**DISTRICT OF COLUMBIA PUBLIC LIBRARY**

By:   
Richard Reyes-Gavilan, Executive Director

Date: January 5, 2022

**CAPTIVE INSURANCE AGENCY**

By:   
Jed Ross, Chief Risk Officer

Date: 12/29/2021



**17. Kenyon Square**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
DISTRICT OF COLUMBIA CAPTIVE INSURANCE AGENCY  
AND  
DISTRICT OF COLUMBIA DEPARTMENT OF HOUSING AND  
COMMUNITY DEVELOPMENT**

This Memorandum of Understanding (“MOU”) is entered into by and between the Captive Insurance Agency (“Captive”) and the Department of Housing and Community Development (“DHCD”), each referred to herein as a “Party” and collectively to herein as the “Parties”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DHCD will provide District funds to reimburse Captive for the cost the Captive incurs for the procurement of a condo insurance policy (the “Policy”) for a property purchased by DHCD on behalf of the Government of the District of Columbia and located at 1390 Kenyon Square, NW, Unit #511, Washington, DC 20010 (“Property”).

**II. SCOPE OF WORK**

**A. Responsibilities of Captive**

Procure the Policy.

**B. Responsibilities of DHCD**

1. Reimburse Captive ONE THOUSAND, EIGHT HUNDRED, SEVENTY-FIVE, AND 00/100 DOLLARS (\$1,875.00) for the actual cost of the Policy.
2. Report all claims that may arise under the Policy no later than one business day after occurrence or receipt of a claim or threat of a claim to the Captive
3. Cooperate, as requested, with the insurer and the Captive in the investigation and resolution of all claims that may arise under the Policy.

### **III. FUNDING**

#### **A. Cost of services**

Total cost for services is ONE THOUSAND, EIGHT HUNDRED, SEVENTY-FIVE, AND 00/100 DOLLARS (\$1,875.00).

#### **B. Payment**

1. Payment for services shall be made through an Intra-District advance by DHCD to Captive in the amount of ONE THOUSAND, EIGHT HUNDRED, SEVENTY-FIVE, AND 00/100 DOLLARS (\$1,875.00).
2. Advances to Captive for the services to be provided shall not exceed the actual cost of this MOU, ONE THOUSAND, EIGHT HUNDRED, SEVENTY-FIVE, AND 00/100 DOLLARS (\$1,875.00).
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.
4. In the event funds remain unobligated and unexpended at the termination of this MOU, those funds shall be returned to DHCD within thirty (30) days of the expiration of the then current fiscal year.

### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

#### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

## **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

The duration of this MOU shall be from the date the last Party signed this MOU through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
  2. Upon DHCD's request, Captive will make these documents available for inspection by duly authorized representatives of the DHCD and other officials as may be specified by the District at its sole discretion.
-

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **For DHCD:**

The following individual is the DHCD contact point under this MOU:

Gene Bulmash  
Inclusionary Zoning Program Manager  
District of Columbia Department of Housing and Community  
Development  
1800 Martin Luther King Jr. Avenue SE  
Washington, D.C. 20020  
(p) 202-442-7168 | (c) 202-577-2297 | (f) 202 645-5884  
[Gene.Bulmash@dc.gov](mailto:Gene.Bulmash@dc.gov)

**For Captive:**

The following individual is the Captive contact point under this MOU:

Jane Waters  
Captive Manager and Insurance Program Administrator  
Office of Risk Management  
441 4<sup>th</sup> Street, NW, suite 800S  
Washington, DC 20001  
(p) 202-724-2265  
Jane.waters@dc.gov

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k)

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**The Parties have executed this MOU as follows:**

**Department of Housing and Community Development**

By:   
**Drew Hubbard, Interim Director**

Date: 7/21/22

**Captive Insurance Agency**

By:   
**Jed Ross, Chief Risk Officer**

Date: 7/15/22

**18. Walter Reed Garage**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
CAPTIVE INSURANCE AGENCY  
AND  
OFFICE OF DEPUTY MAYOR FOR PLANNING AND ECONOMIC  
DEVELOPMENT**

This Memorandum of Understanding (“**MOU**”) is entered into by and between the Captive Insurance Agency (“**Captive**”) and the Office of the Deputy Mayor for Planning and Economic Development (“**DMPED**”), each referred to herein as a “**Party**” and collectively to herein as the “**Parties**”.

**I. INTRODUCTION AND OVERVIEW**

DMPED has acquired, on behalf of the District of Columbia, a portion, comprising levels 4 and 5, of the parking garage (“**Garage**”) located at 7185 13<sup>th</sup> Place, NW, Washington, DC 29912, on the Children’s National Research & Innovation Campus on the former Walter Reed Army Medical Center campus. Children’s National at Walter Reed, LLC (“**CNWR**”) owns the remaining portion of the Garage. DMPED and CNWR agreed to obtain a single policy of insurance (“**Policy**”) for the Garage, with each of DMPED and CNWR paying fifty percent (50%) of the costs of the policy. Pursuant to the terms of this MOU, DMPED will provide funds to the Captive to reimburse the Captive for fifty percent (50%) of the cost it incurs for the procurement of the Policy of insurance covering the Garage. CNWR will be billed directly by RCM&D for its fifty percent (50%) portion of the costs of the Policy.

**II. SCOPE OF WORK**

**A. Responsibilities of the Captive**

Procure the Policy for the Garage.

**B. Responsibilities of DMPED**

Reimburse the Captive Twenty-Seven Thousand Six Hundred Fourteen Dollars (\$27,614.00). This amount represents the District’s fifty percent (50%) contribution to the total premium cost for the Policy for the period beginning May 13, 2022 and ending May 12,



2023. Responsibility for payment of the other fifty percent (50%) of the total premium cost will be borne by CNWR.

### **III. FUNDING**

#### **A. Cost of services**

Total cost for services is \$27,614.00.

#### **D. Payment**

E. Payment for services shall be made through an Intra-District advance by DMPED to the Captive in the amount of \$27,614,00.

2. Advances to the Captive for the services to be provided shall not exceed the actual cost of this MOU, \$27,614.00.

3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

#### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Antideficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

#### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

This MOU shall commence on the date the last Party to this MOU executes it (the “Effective Date”) and remain in effect through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, the Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. The Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DMPED’s request, the Captive will make these documents available for inspection by duly authorized representatives of DMPED and other District officials as may be specified by DMPED at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;

3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU; or
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For DMPED:**

The following individual is the DMPED contact point under this MOU:

Walter Reed Local Development Authority  
Office of the Deputy Mayor for Planning and  
Economic Development  
[randall.clarke@dc.gov](mailto:randall.clarke@dc.gov)  
[dmpednotice@dc.gov](mailto:dmpednotice@dc.gov)

### **B. For the Captive:**

The following individual is the ORM contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
[Jane.waters@dc.gov](mailto:Jane.waters@dc.gov)

## **IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

## **X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k); D.C. Official Code §§ 1-307.82.

## **XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**SIGNATURES ON NEXT PAGE**

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**OFFICE OF DEPUTY MAYOR FOR PLANNING AND ECONOMIC DEVELOPMENT**

**By:**  \_\_\_\_\_  
**John Falcicchio, Deputy Mayor**

**Date:** 5/26/22

**CAPTIVE INSURANCE AGENCY**

**By:**  \_\_\_\_\_  
**Jed Ross, Chief Risk Officer**

**Date:** 5/16/22

**19. Athlete Injury**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
DISTRICT OF COLUMBIA CAPTIVE INSURANCE AGENCY  
AND  
DISTRICT OF COLUMBIA PUBLIC SCHOOLS**

This Memorandum of Understanding (“**MOU**”) is entered into by and between the Captive Insurance Agency (“**Captive**”) and the District of Columbia Public Schools (“**DCPS**”), each referred to herein as a “**Party**” and collectively to herein as the “**Parties**”.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DCPS will provide District funds to reimburse Captive for the cost the Captive incurs for the procurement of health insurance (the “**Policy**”) to cover injuries that DCPS students may incur while participating in DCPS authorized and sponsored athletic events for a one-year term.

**II. SCOPE OF WORK**

**A. Responsibilities of Captive**

Procure the Policy, which shall have the following coverages:  
US Fire Insurance Company: Student Accident – Excess Medical Coverage - Medical Benefits – deductible \$25,000 – Medical Benefits up to \$5,000,000 and Catastrophic Cash Benefits up to \$500,000 over 10 years;  
US Fire Insurance Company: Student Accident – Excess Medical Coverage – Medical Benefits – Deductible \$0 – up to \$25,000 per injury. The policy term will be August 1, 2022 to August 1, 2023.

**B. Responsibilities of DCPS**

1. Reimburse Captive Sixty-One Thousand Two Hundred Twenty Five Dollars (\$61,225.00) for the actual cost of the Policy.

2. Report all claims that may arise under the Policy no later than one business day after occurrence or receipt of a claim or threat of a claim to the Government of the District of Columbia Office of Risk Management (“DCORM”) which in turn reports to the Captive and the insurer that issued the Policy. DCORM Notices to the insurer shall also be in compliance with the claims notice provisions of the Policy.

3. Cooperate, as requested, with the insurer and the Captive in the investigation and resolution of all claims that may arise under the Policy.

### **III. FUNDING**

#### **A. Cost of services**

Total cost for services is Sixty-One Thousand Two Hundred Twenty Five Dollars (\$61,225.00) per the quote provided to DCPS on May 24, 2022.

#### **B. Payment**

1. Payment for services shall be made through an Intra-District advance by DCPS to Captive in the amount of \$61,225.00

2. Advances to Captive for the services to be provided shall not exceed the actual cost of this MOU, \$61,225.00.

3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

4. In the event funds remain unobligated and unexpended at the termination of this MOU, those funds shall be returned to DCPS within thirty (30) days of the expiration of the then current fiscal year.

### **IV. ANTI-DEFICIENCY CONSIDERATIONS**

#### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into



by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

## **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

The duration of this MOU shall be from the date the last Party signed this MOU through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DCPS's request, Captive will make these documents available for inspection by duly authorized representatives of the

DCPS and other officials as may be specified by the District at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

### **A. For DCPS:**

The following individual is the District of Columbia Public Schools contact point under this MOU:

Peggy Branch-McCaskill  
Program Coordinator  
DCPS-DCIAA Athletics Department  
[Peggy.Branch-McCaskill@k12.DC.Gov](mailto:Peggy.Branch-McCaskill@k12.DC.Gov)  
202-729-3288

### **B. For Captive:**

The following individual is the Captive contact point under this MOU:

Jane Waters  
Insurance Program Administrator  
Jane.waters@dc.gov

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**


D.C. Official Code §§ 1-301.01(k)

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**The Parties have executed this MOU as follows:**

**Department of Public Schools**

By:   
**Dr. Lewis D. Ferebee, Chancellor**

Date: 7-21-2022

**Captive Insurance Agency**

By:  /yeung  
**Jed Ross, Chief Risk Officer**

Date: 6/24/22

**20. Open Streets MLK Jr Ave and 7th St**

**MEMORANDUM OF UNDERSTANDING BY  
AND BETWEEN  
DISTRICT OF COLUMBIA CAPTIVE INSURANCE AGENCY AND  
DISTRICT OF COLUMBIA DEPARTMENT OF  
TRANSPORTATION**

This Memorandum of Understanding ("MOU") is entered into as of the 17<sup>th</sup> day of May 2022 (the Effective Date) by and between the District of Columbia Captive Insurance Agency ("Captive") and the District of Columbia Department of Transportation ("DDOT"), each referred to herein individually as a "Party" and collectively as the "Parties".

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DDOT will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a special events insurance policy (the "Policy") covering two community events to take place on May 21, 2022, on Martin Luther King, Jr., Ave., SE, and June 4, 2022, on 7th Street, NW, both in the District of Columbia (The "Open Streets DC Event").

**II. SCOPE OF WORK**

**A. Responsibilities of Captive**

Procure the Policy for the Open Streets DC Events scheduled for May 21, 2022, and June 4, 2022.

**B. Responsibilities of DDOT**

Reimburse Captive FIVE THOUSAND, SEVEN HUNDRED, TWENTY-SIX AND 00/100 Dollars (\$5,726.00) for the actual cost of the Policy premium.

**III. FUNDING**

**A. Cost of services**

Total cost for services is FIVE THOUSAND, SEVEN HUNDRED, TWENTY-SIX AND 00/100 Dollars (\$5,726.00).

---

## **B. Payment**

1. Payment for services shall be made through an Intra-District advance by DDOT to Captive in the amount of FIVE THOUSAND, SEVEN HUNDRED, TWENTY-SIX AND 00/100 Dollars (\$5,726.00).
2. Advances to Captive for the services to be provided shall not exceed the actual cost of this MOU, FIVE THOUSAND, SEVEN HUNDRED, TWENTY-SIX AND 00/100 Dollars (\$5,726.00).
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

## **IV. ANTI-DEFICIENCY CONSIDERATIONS**

### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§ 1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001-1); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

This MOU shall commence on the Effective Date and remain in effect through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DDOT' request, Captive will make these documents available for inspection by duly authorized representatives of DDOT and other District officials as may be specified by DDOT at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## VIII. NOTICE

### A. For DDOT:

The following individual is the DDOT contact point under thisMOU:

Anna Chamberlin  
Supervisory Transportation Management Planner  
[Anna.chamberlin@dc.gov](mailto:Anna.chamberlin@dc.gov)  
202-671-2218

### B. For Captive:

The following individual is the Captive contact point under thisMOU:

Jane Waters  
Insurance Program Administrator  
[Jane.waters@dc.gov](mailto:Jane.waters@dc.gov)  
202-724-2265

## IX. MODIFICATIONS

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

## X. AUTHORITY FOR MOU

D.C. Official Code §§ 1-301.01(k).

## XI. MISCELLANEOUS

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**



DISTRICT DEPARTMENT OF TRANSPORTATION

By:   
\_\_\_\_\_  
**Everett Lott, Director**

CAPTIVE INSURANCE AGENCY

By:   
\_\_\_\_\_  
**Jed Ross, Chief Risk Officer**

**21. Open Streets Benning Rd and 12th St**

**MEMORANDUM OF UNDERSTANDING BY  
AND BETWEEN  
DISTRICT OF COLUMBIA CAPTIVE INSURANCE AGENCY AND  
DISTRICT OF COLUMBIA DEPARTMENT OF  
TRANSPORTATION**

This Memorandum of Understanding ("MOU") is entered into as of the 1<sup>st</sup> day of July 2022 (the Effective Date) by and between the District of Columbia Captive Insurance Agency ("Captive") and the District of Columbia Department of Transportation ("DDOT"), each referred to herein individually as a "Party" and collectively as the "Parties".

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DDOT will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a special events insurance policy (the "Policy") covering two community events to take place on July 30, 2022, on Benning Road, NE, and August 27, 2022, on 12<sup>th</sup> Street, NE, both in the District of Columbia (The "Open Streets DC Event").

**II. SCOPE OF WORK**

**A. Responsibilities of Captive**

Procure the Policy for the Open Streets DC Events scheduled for July 30, 2022, and August 27, 2022.

**B. Responsibilities of DDOT**

Reimburse Captive ONE THOUSAND, NINE HUNDRED, SEVENTY-SIX AND 00/100 DOLLARS (\$1,976.00) for the actual cost of the Policy premium.

**III. FUNDING**

**A. Cost of services**

Total cost for services is ONE THOUSAND, NINE HUNDRED, SEVENTY-SIX AND 00/100 DOLLARS (\$1,976.00).

---

## **B. Payment**

1. Payment for services shall be made through an Intra-District advance by DDOT to Captive in the amount of ONE THOUSAND, NINE HUNDRED, SEVENTY-SIX AND 00/100 DOLLARS (\$1,976.00).
2. Advances to Captive for the services to be provided shall not exceed the actual cost of this MOU, ONE THOUSAND, NINE HUNDRED, SEVENTY-SIX AND 00/100 DOLLARS (\$1,976.00).
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

## **IV. ANTI-DEFICIENCY CONSIDERATIONS**

### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§ 1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001-1); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

This MOU shall commence on the Effective Date and remain in effect through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DDOT' request, Captive will make these documents available for inspection by duly authorized representatives of DDOT and other District officials as may be specified by DDOT at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## VIII. NOTICE

### A. For DDOT:

The following individual is the DDOT contact point under thisMOU:

Anna Chamberlin  
Supervisory Transportation Management Planner  
[Anna.chamberlin@dc.gov](mailto:Anna.chamberlin@dc.gov)  
202-671-2218

### B. For Captive:

The following individual is the Captive contact point under thisMOU:

Jane Waters  
Insurance Program Administrator  
[Jane.waters@dc.gov](mailto:Jane.waters@dc.gov)  
202-724-2265

## IX. MODIFICATIONS

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

## X. AUTHORITY FOR MOU

D.C. Official Code §§ 1-301.01(k).

## XI. MISCELLANEOUS

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

DISTRICT DEPARTMENT OF TRANSPORTATION

By:   
\_\_\_\_\_  
**Everett Lott, Director**

CAPTIVE INSURANCE AGENCY

By:   
\_\_\_\_\_  
**Jed Ross, Chief Risk Officer**

## **22. Open Streets GA and WI Avenues**



**MEMORANDUM OF UNDERSTANDING BY  
AND BETWEEN  
DISTRICT OF COLUMBIA CAPTIVE INSURANCE AGENCY AND  
DISTRICT OF COLUMBIA DEPARTMENT OF  
TRANSPORTATION**

This Memorandum of Understanding ("MOU") is entered into as of the 19<sup>th</sup> day of August 2022 (the Effective Date) by and between the District of Columbia Captive Insurance Agency ("Captive") and the District of Columbia Department of Transportation ("DDOT"), each referred to herein individually as a "Party" and collectively as the "Parties".

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DDOT will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a special events insurance policy (the "Policy") covering two community events to take place on October 1, 2022: Wards 1 & 4 – 3 miles Georgia Avenue – Barry to Missouri; and on November 5, 2022: Ward 3 – 1.1 miles – Wisconsin Avenue - Western Ave to Tenley Circle (The "Open Streets DC Events").

**II. SCOPE OF WORK**

**A. Responsibilities of Captive**

Procure the Policy for the Open Streets DC Events scheduled for October 1, 2022, and November 5, 2022.

**B. Responsibilities of DDOT**

Reimburse Captive EIGHT THOUSAND, THREE HUNDRED, FORTY-THREE AND 00/100 DOLLARS (\$8,343.00) for the actual cost of the Policy premium.

**III. FUNDING**

**A. Cost of services**

Total cost for services is EIGHT THOUSAND, THREE HUNDRED, FORTY-THREE AND 00/100 DOLLARS (\$8,343.00).

---

## **B. Payment**

1. Payment for services shall be made through an Intra-District advance by DDOT to Captive in the amount of EIGHT THOUSAND, THREE HUNDRED, FORTY-THREE AND 00/100 DOLLARS (\$8,343.00).
2. Advances to Captive for the services to be provided shall not exceed the actual cost of this MOU, EIGHT THOUSAND, THREE HUNDRED, FORTY-THREE AND 00/100 DOLLARS (\$8,343.00).
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

## **IV. ANTI-DEFICIENCY CONSIDERATIONS**

### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§ 1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001-1); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

This MOU shall commence on the Effective Date and remain in effect through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DDOT' request, Captive will make these documents available for inspection by duly authorized representatives of DDOT and other District officials as may be specified by DDOT at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

**VIII. NOTICE**

**A. For DDOT:**

The following individual is the DDOT contact point under thisMOU:

Anna Chamberlin  
Supervisory Transportation Management Planner  
[Anna.chamberlin@dc.gov](mailto:Anna.chamberlin@dc.gov)  
202-671-2218

**B. For Captive:**

The following individual is the Captive contact point under thisMOU:

Jane Waters  
Insurance Program Administrator  
[Jane.waters@dc.gov](mailto:Jane.waters@dc.gov)  
202-724-2265

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

DISTRICT DEPARTMENT OF TRANSPORTATION

By:   
\_\_\_\_\_  
**Everett Lott, Director**

CAPTIVE INSURANCE AGENCY

By:   
\_\_\_\_\_  
**Jed Ross, Chief Risk Officer**

**23. Open Streets GA Ave**

**MEMORANDUM OF UNDERSTANDING BY  
AND BETWEEN  
DISTRICT OF COLUMBIA CAPTIVE INSURANCE AGENCY AND  
DISTRICT OF COLUMBIA DEPARTMENT OF  
TRANSPORTATION**

This Memorandum of Understanding ("MOU") is entered into as of the 1<sup>st</sup> day of October 2021 (the Effective Date) by and between the District of Columbia Captive Insurance Agency ("Captive") and the District of Columbia Department of Transportation ("DDOT"), each referred to herein individually as a "Party" and collectively as the "Parties".

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, DDOT will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a special events insurance policy (the "Policy") covering a community event to take place on October 2, 2021 on Georgia Avenue in the District of Columbia (The "Open Streets DC Event").

**II. SCOPE OF WORK**

**A. Responsibilities of Captive**

Procure the Policy for the Open Streets DC Event scheduled for October 2, 2021.

**B. Responsibilities of DDOT**

Reimburse Captive seven thousand, one hundred, eighty-four Dollars (\$7,184.00) for the actual cost of the Policy premium.

**III. FUNDING**

**A. Cost of services**

Total cost for services is seven thousand, one hundred, eighty-four Dollars (\$7,184.00).

---

## **B. Payment**

1. Payment for services shall be made through an Intra-District advance by DDOT to Captive in the amount of seven thousand, one hundred, eighty-four Dollars (\$7,184.00).
2. Advances to Captive for the services to be provided shall not exceed the actual cost of this MOU, seven thousand, one hundred, eighty-four Dollars (\$7,184.00).
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.

## **IV. ANTI-DEFICIENCY CONSIDERATIONS**

### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§ 1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001-1); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

This MOU shall commence on the Effective Date and remain in effect through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU.



## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, Captive will be subject to scheduled and unscheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. Captive shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.
2. Upon DDOT' request, Captive will make these documents available for inspection by duly authorized representatives of DDOT and other District officials as may be specified by DDOT at its sole discretion.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

**VIII. NOTICE**

**A. For DDOT:**

The following individual is the DDOT contact point under thisMOU:

Anna Chamberlin  
Supervisory Transportation Management Planner  
[Anna.chamberlin@dc.gov](mailto:Anna.chamberlin@dc.gov)  
202-671-2218

**B. For Captive:**

The following individual is the Captive contact point under thisMOU:

Jane Waters  
Insurance Program Administrator  
[Jane.waters@dc.gov](mailto:Jane.waters@dc.gov)  
202-724-2265

**IX. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

**X. AUTHORITY FOR MOU**

D.C. Official Code §§ 1-301.01(k).

**XI. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF, the Parties have executed this MOU as follows:**

**SIGNATURES ON NEXT PAGE**

DISTRICT DEPARTMENT OF TRANSPORTATION

By:   
\_\_\_\_\_  
**Everett Lott, Acting Director**

CAPTIVE INSURANCE AGENCY

By:   
\_\_\_\_\_  
p.p. / yeung  
**Jed Ross, Chief Risk Officer**

**24. Deposition and Expert Witness Expenses**

**MEMORANDUM OF UNDERSTANDING  
BETWEEN  
THE OFFICE OF ATTORNEY GENERAL  
AND  
OFFICE OF RISK MANAGEMENT  
FOR  
FISCAL YEAR 2022**

**I. INTRODUCTION**

This Memorandum of Understanding (“MOU”) is entered into between the Office of Risk Management, the buyer agency, (hereinafter “ORM”), and the Office of the Attorney General, the seller agency (hereinafter “OAG”), collectively referred to herein as the “Parties”, to pay the deposition and transcription costs and expert witness fees and related costs for workers’ compensation matters litigated by the Personnel and Labor Relations Section.

**II. PROGRAM GOALS AND OBJECTIVES**

The purpose of this MOU is to establish a mechanism for ORM to pay the actual costs charged to OAG for deposition and transcription services and expert witness fees for workers’ compensation matters litigated by the Personnel and Labor Relations Section (PLRS).

**III. SCOPE OF SERVICES**

Pursuant to the applicable authorities and in the furtherance of the shared goals of the Parties to carry out the purposes of this MOU expeditiously and economically, the Parties do hereby agree:

**A. RESPONSIBILITIES OF ORM**

1. ORM shall transfer FIFTY THOUSAND dollars and no cents (\$50,000.00) to OAG to pay the cost of deposition and transcription services and expert witness fees and related costs for workers’ compensation matters litigated by PLRS.

**B. RESPONSIBILITIES OF OAG**

1. OAG will use the funds to pay for depositions taken by PLRS and for expert witness fees and related costs in workers’ compensation matters.
2. OAG shall ensure that the revenues for this project are reflected in the budget entry budget line item detail screen with the appropriate accumulators. The funds will not exceed FIFTY THOUSAND dollars and no cents (\$50,000.00).

3. OAG must establish an agency internal service fund with a corresponding index that ties to the fund and agency organizational structure.
4. OAG must provide the projected cost of providing the services under this MOU. This detail shall be provided on the Intra-District Standard Request Form (IDSRF).
5. OAG shall pay all invoices and submit copies of all invoices to ORM up to the amount of this MOU for its records.
6. OAG shall promptly upon receipt transmit to ORM copies of all deposition transcripts and expert reports obtained through expenditure of funds transferred to OAG pursuant to this MOU.
7. OAG shall not incur any travel expense to be paid under this MOU in connection with the performance of the services described herein without prior approval of ORM.

**IV. DURATION OF MOU**

- A. The period of this MOU shall be from the last date signed by Parties, through September 30, 2022, unless terminated in writing by the Parties prior to the expiration.
- B. The Parties may extend the term of this MOU by exercising a maximum two-year (2) option period. ORM shall provide written notice of its intent to renew an option period prior to the expiration of the MOU.

**V. AUTHORITY FOR MOU**

D.C. Official Code § 1-301.01(k).

**VI. FUNDING PROVISIONS**

**A. COST OF SERVICES**

1. Total cost for services under this MOU shall not exceed FIFTY THOUSAND dollars and no cents (\$50,000.00) for Fiscal Year 2022. Funding for the litigation costs shall not exceed the actual cost of the deposition and transcription fees.
2. In the event of termination of the MOU, payment to OAG shall be held in abeyance until all required fiscal reconciliation, but not later than September 30 of the current fiscal year.

**B. PAYMENT**

1. Payment for all of the goods and services shall be made through an Intra-District transfer of funds by ORM to OAG based on the total amount of this MOU.
2. OAG services to be provided shall not exceed the amount of this MOU.
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.
4. In the event that funds remain unobligated and unexpended at the termination of this MOU, those funds shall be returned to ORM within thirty (30) days of the expiration of the then current fiscal year.

**C. ANTI-DEFICIENCY CONSIDERATIONS**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351, (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001), (iii) D.C. Official Code § 47-105 (2001), and (iv) D.C. Official Code § 1-204.46 (2006 Supp.), as the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

**VII. COMPLIANCE AND MONITORING**

As this MOU is funded by District of Columbia funds, OAG will be subject to scheduled and unscheduled monitoring reviews to ensure compliance with all applicable requirements.

**VIII. RECORDS AND REPORTS**

OAG shall maintain records and receipts for the expenditure of all funds provided for a period of no less than three years from the date of expiration or termination of the MOU and, upon the District of Columbia's request, make these documents available for inspection by duly authorized representatives of ORM and other officials as may be specified by the District of Columbia at its sole discretion.

**IX. CONFIDENTIAL INFORMATION**

The Parties to this MOU will use, restrict, safeguard and dispose of all information related to services provided by this MOU, in accordance with all relevant federal and local statutes, regulations, and policies. Information received by either Party in the performance of responsibilities associated with the performance of this MOU shall remain the property of OAG.

## **X. TERMINATION**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

## **XI. NOTICE/CONTACT PERSONS:**

### **Office of Attorney General:**

Tarifah Coaxum  
Chief Administrative Officer  
Office of Attorney General  
600 6<sup>th</sup> Street, N.W., 11<sup>th</sup> Floor South  
Washington, D.C. 20001  
Tele: (202) 724-5508  
Fax: (202) 741-8819  
[Tarifah.coaxum@dc.gov](mailto:Tarifah.coaxum@dc.gov)

### **Office of Risk Management**

Michael Krainak  
General Counsel  
600 – 6<sup>th</sup> Street, N.W.  
Washington, D.C. 20001  
Office: 202-727-7805  
[Michael.kraniak@dc.gov](mailto:Michael.kraniak@dc.gov)

## **XII. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.


## **XIII. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.



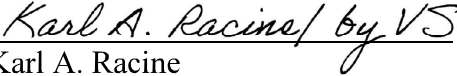
IN WITNESS WHEREOF, the Parties hereto have executed this MOU as follows:

**OFFICE OF RISK MANAGEMENT**

  
\_\_\_\_\_  
/yeung  
Jed Ross  
Chief Risk Officer

Date: 2/3/2022

**DISTRICT OFFICE OF ATTORNEY GENERAL**

  
\_\_\_\_\_  
Karl A. Racine  
Attorney General for the District of Columbia

Date: 06/28/2022

**25. TO0 ERisk File Transfer**



# MEMORANDUM OF UNDERSTANDING

BETWEEN

**DISTRICT OF COLUMBIA OFFICE OF RISK MANAGEMENT**

AND

**DISTRICT OF COLUMBIA OFFICE OF THE CHIEF TECHNOLOGY OFFICER**

**FOR FISCAL YEAR 2022**

---

**MOU Number: TO0RK0-2022-01825**

## I. INTRODUCTION

This Memorandum of Understanding ("MOU") is entered into between the **DISTRICT OF COLUMBIA OFFICE OF RISK MANAGEMENT ("ORM or "Buyer Agency")** and the **DISTRICT OF COLUMBIA OFFICE OF THE CHIEF TECHNOLOGY OFFICER ("OCTO" or "Seller Agency")**, collectively referred to herein as the "Parties" and individually as "Party."

## II. LEGAL AUTHORITY FOR MOU

D.C. Official Code § 1-301.01(k).

## III. OVERVIEW OF PROGRAM GOALS AND OBJECTIVES

The OCTO Middleware team provides services to move, integrate, and manipulate data from various District systems, databases, and applications that are hosted within the District of Columbia network or with cloud hosted providers. There are several advantages to using the OCTO Middleware team and systems including enhanced security through encryption of data flows, re-usability of integration services, the ability to work with platforms and systems that traditionally are non-compatible (e.g., Mainframe to Cloud), and a reduction in development time for pushing data to other District systems.

The Middleware team has staff, including business analysts, developers, architects, and administrators to support data integrations across the District. The OCTO Middleware team offers two technologies to facilitate this data integration, namely:

### 1. Oracle SOA/Web Fusion Middleware Platform

The Oracle SOA/Web Fusion Middleware platform is an enterprise software suite that enables interoperability between applications and systems running on different types of frameworks, code, and data standards. The data is passed through the Oracle Enterprise Service Bus (ESB) where extensive data transformations and routing can be performed. The data can be reused and sent to other systems within an agency or to other agencies in the District. This platform:

- Uses a standard-base means for data exchange from one system or application to another;

- Removes the risk and challenges of point-to-point system integrations;
- Provides a reusable set of services;
- Can perform batch or real time data transfer and manipulation;
- Reduces dependencies on changes to source and end systems; and
- Eliminates the need for source and end system to be operating in similar environments.

## 2. Broadcom Layer7 API Gateway

The Broadcom Layer7 API Gateway is an appliance that creates an organized approach to using Application Programming Interfaces (APIs) to connect to other internal or external networks or systems data, so that it can be utilized by other District agencies and organizations, cloud platforms, and third parties in new and useful ways. The API Gateway platform provides a secure, single platform that allows District applications and systems to innovate, adapt to changing needs, and share data at an accelerated pace. This platform:

- Prevents exposing sensitive and internal data to external clients;
- Adds an additional layer of security to APIs;
- Enables the of mixing communication protocols;
- Provides encryption and decryption of data passing through;
- Creates highly reusable services;
- Performs lightweight message transformation; and
- Provides monitoring.

## IV. SCOPE OF SERVICES

Pursuant to the applicable authorities and in the furtherance of the shared goals of the Parties to carry out the purposes of this MOU expeditiously and economically, the Parties hereby agree as follows:

ORM requires managed file transfers to exchange data between ORM's ERisk system and other agency systems. OCTO will assist with creating secure file transfers of data using its Middleware platforms.

The following are included in the scope of the MOU:

- 1) DIFS Error File Transfer - Errors related to ERisk payments will be logged into this file.

Source: OCFO DIFS  
Destination: ORM ERisk

- 2) DBH Incident File Transfer - Incidents related to DBH will be logged into this file and uploaded to DBH Box account daily.

Source: ORM ERisk

Destination: DBH Box Account

3) COR PeopleSoft File Transfer - PeopleSoft will generate 4 Cost of Risk files for ERisk every quarter.

Source: DCHR PeopleSoft

Destination: ORM ERisk

#### **A. RESPONSIBILITIES OF SELLER AGENCY**

The Seller Agency shall:

- (1) Receive, identify, and clarify requirements from the Buyer Agency;
- (2) Coordinate with all stakeholders in the execution of Data Sharing Agreements;
- (3) Coordinate with CWITS, DC-NET, and Enterprise Cloud & Infrastructure Services (ECIS) programs within OCTO to establish and/or modify existing firewall rules, server configurations, and network routings;
- (4) Develop, test, and deploy file transfers between identified source systems to target systems via SOA managed secure file transfer; and
- (5) Coordinate deployment activities between all IT stakeholders, including OCTO Change Authorization.

#### **B. RESPONSIBILITIES OF BUYER AGENCY**

The Buyer Agency shall:

- (1) Provide timely funding for all resources, goods, and services as defined by this MOU;
- (2) Provide clear, concise, and consolidated requirements, including those of other partner/stakeholder agencies;
- (3) Make IT resources available to collaborate with OCTO in the establishment of inter-system connectivity, including buyer agency's third-party vendors;
- (4) Provide notice of any required security policy standards to be implemented on OCTO systems (e.g., HIPAA, FERPA);
- (5) Notify OCTO of any changes to internal systems of the Buyer Agency or systems hosted by third-party vendors that may affect the project;
- (6) Participate with OCTO in integration and User Acceptance Testing (UAT);

- (7) Provide approval of requirements, design, and UAT;
- (8) Coordinate with partner agencies in the execution of any necessary Data Sharing Agreements; and
- (9) Provide approval for deployment (go/no-go decisions).

## **C. ASSUMPTIONS**

The following Assumptions will apply:

- (1) Any changes made to the internal systems of the Buyer Agency or systems hosted by third-party vendors of the Buyer Agency may impact the functionality or operation of integrations made under this MOU. The Buyer Agency accepts the risk and additional costs that may be associated with restoring service due to these changes;
- (2) Additional integrations not included in the Scope of Services will require separate agreements to establish responsibilities, costs, and scope; and
- (3) Maintenance of the developed integrations may be charged on an annual basis via an IT assessment or separate MOU with a scope and costs to include service administration and software maintenance.

## **V. DURATION OF MOU**

The duration of this MOU shall be for **Fiscal Year 2022**, and shall begin on the later of either **October 01, 2021**, or the last date of execution by the Parties, and shall expire on **September 30, 2022**, unless terminated in writing by the Parties prior to expiration pursuant to Section VII of this MOU.

## **VI. FUNDING PROVISIONS**

### **A. COST OF SERVICES**

The total cost for goods and/or services under this MOU shall not exceed **\$9,000.00** for Fiscal Year 2022. Funding for goods and/or services shall not exceed the actual cost of the goods and/or services provided, based on the rates provided in the budget listed herein:

### **B. PAYMENT**

- (1) Payment for the goods and/or services shall be made through an Intra-District advance by the Buyer Agency to the Seller Agency based on the total amount of this MOU (**\$9,000.00**).
  - a. Advances to the Seller Agency for the services to be performed and/or goods to be provided shall not exceed the actual costs of the goods or services or the amount of this MOU.
  - b. The Seller Agency shall receive the advance and bill the Buyer Agency through the Intra-District process only for those goods and/or services actually provided pursuant to the terms of this MOU.
- (2) Upon request of the Buyer Agency, the Seller Agency shall provide the Buyer Agency with a listing of

itemized services.

(3) The Seller Agency shall:

- a. Notify the Buyer Agency within forty-five (45) days prior to the close of the fiscal year if it has reason to believe that all of the advance will not be billed during the current fiscal year; and
- b. Return any excess advance to the Buyer Agency by September 30 of the current fiscal year.

(4) In the event of termination of this MOU, payment to the Seller Agency shall be held in abeyance until all required fiscal reconciliation, but not later than September 30 of the then current fiscal year.

### **C. ANTI-DEFICIENCY CONSIDERATIONS**

The Parties acknowledge and agree that nothing in this MOU creates a financial obligation in anticipation of an appropriation, and that all provisions of this MOU, or any subsequent agreement entered into by the Parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the federal Anti-Deficiency Act, 31 U.S.C. §§ 1341, 1342, 1349, 1351, (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08, (iii) D.C. Official Code § 47-105, and (iv) D.C. Official Code § 1-204.46, as the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

### **VII. TERMINATION**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

### **VIII. NOTICES**

The following individuals are the contact points for each Party:

#### **ORM**

Sam Yeung  
Deputy Chief Risk Officer

441 4th Street, NW

Washington, D.C. 20001  
Phone: (202) 727-9514

Email: Sam.Yeung@dc.gov

#### **OCTO**

Matthew Sokol  
Interim Chief Data Office  
200 I Street SE  
Washington, D.C. 20003  
Phone: (202) 478 2439  
Email: matthew.sokol@dc.gov

## **IX. MODIFICATIONS**

This MOU may be modified only upon prior written agreement of the Parties. Modifications shall be dated and signed by the authorized representatives of the Parties.

## **X. CONSISTENT WITH LAW**

The Parties shall comply with all applicable federal and District laws, rules and regulations whether now in effect or hereafter enacted or promulgated.

## **XI. COMPLIANCE AND MONITORING**

The Seller Agency will be subject to scheduled and unscheduled monitoring reviews to ensure compliance with all applicable requirements.

## **XII. RECORDS AND REPORTS**

The Seller Agency shall maintain records and receipts for the expenditure of all funds provided pursuant to this MOU for a period of no less than three (3) years from the date of expiration or termination of this MOU and, upon the Buyer Agency's request or the request of other officials of the District of Columbia, make these documents available for inspection by duly authorized representatives of the Buyer Agency or other officials of the District of Columbia as may be specified in their respective sole discretion.

## **XIII. PROCUREMENT PRACTICES REFORM ACT**

If a District of Columbia agency or instrumentality plans to utilize the goods and/or services of an agent, contractor, consultant or other third party to provide any of the goods and/or services under this MOU, then the agency or instrumentality shall abide by the provisions of the District of Columbia Procurement Practices Reform Act of 2010 (D.C. Official Code § 2-351.01, *et seq.*) to procure the goods or services.

## **XIV. RESOLUTION OF DISPUTES**

The Parties' Directors or designees shall resolve all adjustments and disputes arising from services performed under this MOU. The decision of the Parties' Directors related to any disputes referred shall be final. In the event that the Parties are unable to resolve a financial issue, the matter shall be referred to the D.C. Office of the Chief Financial Officer, Office of Financial Operations and Systems.

## **XV. CONFIDENTIAL INFORMATION**

The Parties to this MOU will use, restrict, safeguard and dispose of all information related to services provided by this MOU in accordance with all relevant federal and District statutes, regulations, and policies. Information received by either Party in the performance of responsibilities associated with the performance of this MOU shall remain the property of the Buyer Agency.



**IN WITNESS WHEREOF, the Parties hereto have executed this MOU as follows:**

**DISTRICT OF COLUMBIA OFFICE OF RISK MANAGEMENT, District of Columbia**

*Sam Yeung on behalf of  
Jed Ross*

Date: 7/1/2022

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Deputy Chief Risk Officer  
Sam Yeung on behalf of Jed Ross

**Office of the Chief Technology Officer, District of Columbia**

*Lindsey V. Parker*

Date: 7/11/2022

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Chief Technology Officer  
Lindsey V. Parker

## **26. Surface Laptops and Docking Stations**



# MEMORANDUM OF UNDERSTANDING

BETWEEN

**DISTRICT OF COLUMBIA OFFICE OF RISK MANAGEMENT**

AND

**DISTRICT OF COLUMBIA OFFICE OF THE CHIEF TECHNOLOGY OFFICER**

**FOR FISCAL YEAR 2022**

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**MOU Number: TO0RK0-2022-01801**

## **I. INTRODUCTION**

This Memorandum of Understanding ("MOU") is entered into between the **DISTRICT OF COLUMBIA OFFICE OF RISK MANAGEMENT ("ORM" or "Buyer Agency")** and the **DISTRICT OF COLUMBIA OFFICE OF THE CHIEF TECHNOLOGY OFFICER ("OCTO" or "Seller Agency")**, collectively referred to herein as the "Parties" and individually as "Party."

## **II. LEGAL AUTHORITY FOR MOU**

D.C. Official Code § 1-301.01(k).

## **III. OVERVIEW OF PROGRAM GOALS AND OBJECTIVES**

This MOU covers the cost of 26 Surface Laptops and Docking Stations.

## **IV. SCOPE OF SERVICES**

Pursuant to the applicable authorities and in the furtherance of the shared goals of the Parties to carry out the purposes of this MOU expeditiously and economically, the Parties hereby agree as follows:

### **A. RESPONSIBILITIES OF SELLER AGENCY**

The Seller Agency shall:

1. Provide laptops and docking stations to the Buyer Agency;
2. Purchase the laptops and docking stations on behalf of the Buyer Agency; and
3. In conjunction with the Buyer Agency, designate and allocate all equipment assigned to the Buyer Agency.

### **B. RESPONSIBILITIES OF BUYER AGENCY**

The Buyer Agency shall:

1. Provide funding to the Seller Agency for the purchase of laptops and docking stations; and
-

2. Work with Seller Agency to ensure the equipment assigned to ORM is designated and allocated as ORM property.

## V. DURATION OF MOU

The duration of this MOU shall be for **Fiscal Year 2022**, and shall begin on the later of either **May 16, 2022**, or the last date of execution by the Parties, and shall expire on **September 30, 2022**, unless terminated in writing by the Parties prior to expiration pursuant to Section VII of this MOU.

## VI. FUNDING PROVISIONS

### A. COST OF SERVICES

The total cost for goods and/or services under this MOU shall not exceed **\$42,380.00** for Fiscal Year 2022. Funding for goods and/or services shall not exceed the actual cost of the goods and/or services provided, based on the rates provided in the budget listed herein:

#### Breakdown

Laptops =  $\$1,420 \times 26 = \$36,920$

Docking Stations =  $\$210 \times 26 = \$5,460$

**Total amount = \$42,380**

### B. PAYMENT

(1) Payment for the goods and/or services shall be made through an Intra-District advance by the Buyer Agency to the Seller Agency based on the total amount of this MOU (**\$42,380.00**).

a. Advances to the Seller Agency for the services to be performed and/or goods to be provided shall not exceed the actual costs of the goods or services or the amount of this MOU.

b. The Seller Agency shall receive the advance and bill the Buyer Agency through the Intra-District process only for those goods and/or services actually provided pursuant to the terms of this MOU.

(2) Upon request of the Buyer Agency, the Seller Agency shall provide the Buyer Agency with a listing of itemized services.

(3) The Seller Agency shall:

a. Notify the Buyer Agency within forty-five (45) days prior to the close of the fiscal year if it has reason to believe that all of the advance will not be billed during the current fiscal year; and

b. Return any excess advance to the Buyer Agency by September 30 of the current fiscal year.

(4) In the event of termination of this MOU, payment to the Seller Agency shall be held in abeyance until all required fiscal reconciliation, but not later than September 30 of the then current fiscal year.

### C. ANTI-DEFICIENCY CONSIDERATIONS

The Parties acknowledge and agree that nothing in this MOU creates a financial obligation in anticipation of an appropriation, and that all provisions of this MOU, or any subsequent agreement entered into by the

Parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the federal Anti-Deficiency Act, 31 U.S.C. §§ 1341, 1342, 1349, 1351, (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08, (iii) D.C. Official Code § 47-105, and (iv) D.C. Official Code § 1-204.46, as the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **VII. TERMINATION**

Either Party may terminate this MOU in whole or in part by giving thirty (30) calendar days advance written notice to the other Party.

## **VIII. NOTICES**

The following individuals are the contact points for each Party:

### **ORM**

Jed Ross  
441 4th Street, NW  
Washington, D.C. 20001  
Phone: (202) 727-9006  
Email: jed.ross@dc.gov

### **OCTO**

Suneel Cherukuri  
Chief Information Security Officer  
200 I Street, SE, 5th Floor  
Washington, D.C. 20003  
Phone: (202) 724-3684  
Email: suneel.cherukuri@dc.gov

## **IX. MODIFICATIONS**

This MOU may be modified only upon prior written agreement of the Parties. Modifications shall be dated and signed by the authorized representatives of the Parties.

## **X. CONSISTENT WITH LAW**

The Parties shall comply with all applicable federal and District laws, rules and regulations whether now in effect or hereafter enacted or promulgated.

## **XI. COMPLIANCE AND MONITORING**

The Seller Agency will be subject to scheduled and unscheduled monitoring reviews to ensure compliance with all applicable requirements.

## **XII. RECORDS AND REPORTS**

The Seller Agency shall maintain records and receipts for the expenditure of all funds provided pursuant to this MOU for a period of no less than three (3) years from the date of expiration or termination of this MOU and, upon the Buyer Agency's request or the request of other officials of the District of Columbia, make these documents available for inspection by duly authorized representatives of the Buyer Agency or other officials of the District of Columbia as may be specified in their respective sole discretion.

### **XIII. PROCUREMENT PRACTICES REFORM ACT**

If a District of Columbia agency or instrumentality plans to utilize the goods and/or services of an agent, contractor, consultant or other third party to provide any of the goods and/or services under this MOU, then the agency or instrumentality shall abide by the provisions of the District of Columbia Procurement Practices Reform Act of 2010 (D.C. Official Code § 2-351.01, *et seq.*) to procure the goods or services.

### **XIV. RESOLUTION OF DISPUTES**

The Parties' Directors or designees shall resolve all adjustments and disputes arising from services performed under this MOU. The decision of the Parties' Directors related to any disputes referred shall be final. In the event that the Parties are unable to resolve a financial issue, the matter shall be referred to the D.C. Office of the Chief Financial Officer, Office of Financial Operations and Systems.

### **XV. CONFIDENTIAL INFORMATION**

The Parties to this MOU will use, restrict, safeguard and dispose of all information related to services provided by this MOU in accordance with all relevant federal and District statutes, regulations, and policies. Information received by either Party in the performance of responsibilities associated with the performance of this MOU shall remain the property of the Buyer Agency.

**IN WITNESS WHEREOF, the Parties hereto have executed this MOU as follows:**

**DISTRICT OF COLUMBIA OFFICE OF RISK MANAGEMENT, District of Columbia**

*Jed Ross*

Date: 5/23/2022

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Chief Risk Officer

Jed Ross

**Office of the Chief Technology Officer, District of Columbia**

*Lindsey V. Parker*

Date: 6/1/2022

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Chief Technology Officer

Lindsey V. Parker

## **27. EOM Support**



**FISCAL YEAR 2022 MEMORANDUM OF UNDERSTANDING  
BETWEEN  
THE OFFICE OF RISK MANAGEMENT  
AND  
THE EXECUTIVE OFFICE OF THE MAYOR'S SUPPORT SERVICES**

**I. INTRODUCTION**

This Memorandum of Understanding (“MOU”) is entered into between the District of Columbia, the buyer agency, The Office of Risk Management (ORM) and the seller agency, The Office of Support Services (EOM), individually referred to as the “Party” or collectively referred to herein as the “Parties.”

The Office of Risk Management has requested the services of The Executive Office of the Mayor’s Support Services to provide transportation, courier, and associated, general administrative services under the agreed upon terms and conditions outlined within the following Statement of work.

**II. PROGRAM GOALS AND OBJECTIVES**

The primary purpose for this interagency collaboration is for Support Services to facilitate the efforts of The Office of Risk Management’s overall agency goals and objectives by providing transportation, courier, and associated administrative services that shall benefit the District in various facets of operation.

The Office of Support Services’ specific performance obligations in providing services to The Office of Risk Management shall be governed by the Statement of work which may be revised by the parties by mutual agreement from time to time without otherwise changing the terms of this MOU.

**III. SCOPE OF SERVICES**

Pursuant to the applicable authorities and in the furtherance of the shared goals of the Parties to carry out the purposes of this MOU expeditiously and economically, the Parties do hereby agree:

**A. RESPONSIBILITIES OF EOM SUPPORT SERVICES**

“Support Services” entails services deemed appropriate and necessary in order to maintain and support viable aspects of transportation, courier, and telecom services.

- A. Provide transportation to ORM staff to and from desired destination upon request pursuant to driver availability.
- B. Provide interagency courier services upon request and pursuant to driver availability.
- C. Provide general administrative services pertinent to the execution of the functions outlined within the Scope of Services.
- D. Access to VIA-On Demand Vehicle Share Program for business related travel for approved staff as a supplement to the existing EOM Support Services’ transportation services.

**IV. DURATION OF MOU**

- A. The period of this MOU shall be from October 1, 2021 through September 30, 2022 unless terminated in writing by the Parties prior to the expiration.

**V. AUTHORITY FOR MOU**

D.C. Official Code § 1-301.01[(j)] or [(k)] [and any other authority under the Parties' programs.

**VI. FUNDING PROVISIONS**

**A. COST OF SERVICES**

1. Total cost for goods and services under this MOU shall not exceed \$6,000.00 for Fiscal Year 2022. Funding for the goods and services shall not exceed the actual cost of the goods and services,
2. In the event of termination of the MOU, payment to Seller shall be held in abeyance until all required fiscal reconciliation, but not longer than September 30 of the current fiscal year.

**B. PAYMENT**

1. Payment for the goods and services shall be made through an Intra-District advance by the Buyer (ORM) to the Seller (Support Services) based on the total amount of this MOU.
2. Advances to Seller for the services to be performed/goods to be provided shall not exceed the amount of this MOU.
3. Seller will relieve the advance and bill Buyer through the MOU process only for those goods or services provided pursuant to the terms of this MOU. Seller will notify Buyer within forty-five (45) days of the current fiscal year if it has reason to believe that all of the advances will not be billed during the current fiscal year. Seller shall return any excess advance to Buyer by September 30 of the current fiscal year.
4. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU. [The Parties may insert a third-party District employee to resolve program issues in the event that the Directors cannot resolve a program issue] In the event that the Parties are unable to resolve a financial issue, the matter shall be referred to the D.C. Office of Financial Operations and Systems.

**C. ANTI-DEFICIENCY CONSIDERATIONS**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the Parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351, (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08, (iii) D.C. Official Code § 47-105, and (iv)

D.C. Official Code § 1-204.46, as the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **VII. COMPLIANCE AND MONITORING**

As this MOU is funded by District of Columbia funds, Seller will be subject to scheduled and unscheduled monitoring reviews to ensure compliance with all applicable requirements.

## **VIII. RECORDS AND REPORTS**

The Seller shall maintain records and receipts for the expenditure of all funds provided for a period of no less than three years from the date of expiration or termination of the MOU and, upon the District of Columbia's request, make these documents available for inspection by duly authorized representatives of the buyer agency and other officials as may be specified by the District of Columbia at its sole discretion.

## **IX. CONFIDENTIAL INFORMATION**

The Parties to this MOU will use, restrict, safeguard, and dispose of all information related to services provided by this MOU, in accordance with all relevant federal and local statutes, regulations, policies. Information received by either Party in the performance of responsibilities associated with the performance of this MOU shall remain the property of Buyer.

## **X. TERMINATION**

Either Party may terminate this MOU in whole or in part by giving 30 calendar days advance written notice to the other Party.

## **XI. NOTICE**

The following individuals are the contact points for each Party under this MOU:

Buyer Agency:  
Jed Ross, Chief Risk Officer/Director  
The Office of Risk Management  
441 4<sup>th</sup> Street, NW Suite 800S  
Washington, DC 20001  
Phone 202.727.8600 Fax 202.727.8319

Seller Agency:  
Booker Roary Jr.  
Director of Operations  
Mayor's Office of Talent and Appointments (MOTA)  
1350 Pennsylvania Avenue, NW – 6th Floor  
Washington, DC 20004  
(202) 727-9811 (Office)

## **XII. MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties.

## **XIII. PROCUREMENT PRACTICES ACT**

If a District of Columbia agency or instrumentality plans to utilize the goods or services of an agent or third party (e.g., contractor, consultant) to provide any of the goods or services specified under this MOU, then the agency or instrumentality shall abide by the provisions of the District of Columbia Procurement Practices Reform Act of 2010, effective April 8, 2011 (D.C. Law 18-371; D.C. Official Code §2-351 *et seq.*)

**XIV. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**IN WITNESS WHEREOF**, the Parties hereto have executed this MOU as follows:

**The Office of Risk Management**

  
\_\_\_\_\_  
Jed Ross / yeung  
Chief Risk Officer/Director, ORM

11/4/2021  
Date

**The Executive Office of the Mayor**

  
\_\_\_\_\_  
John J. Falcicchio  
Chief of Staff, EOM

\_\_\_\_\_  
Date

## **28. DBH ERisk Implementation**

**MEMORANDUM OF UNDERSTANDING  
BY AND BETWEEN  
THE OFFICE OF RISK MANAGEMENT  
AND  
THE DEPARTMENT OF BEHAVIORAL HEALTH**

This Memorandum of Understanding (“MOU”) is entered into by and between the District of Columbia Office of Risk Management (“ORM”) and the Department of Behavioral Health (“DBH”), each referred to herein as a “Party” and collectively to herein as the “Parties”. The Effective Date of this MOU is October 1, 2021.

**I. INTRODUCTION AND OVERVIEW**

Pursuant to the terms of this MOU, ORM will assist in implementing ERisk functionality for DBH.

**II. SCOPE OF WORK**

**A. Responsibilities of ORM**

**ORM shall:**

1. Provide DBH access to ERisk.
2. Provide DBH six (6) ERisk full user licenses to provide ERisk system log-in access to DBH full users. These DBH users may access ERisk through a username and password verification process and may edit DBH ERisk incident data.
3. Provide DBH seven (7) ERisk light user licenses to provide ERisk system log-in access to DBH light users. These users may access ERisk through a username and password verification process and have read-only permissions view to DBH ERisk data.
4. Provide ERisk requirement templates to assist DBH in documenting DBH’s business requirements.
5. After execution of this MOU, DBH will provide ORM with a detailed requirements document and within eight (8) weeks of receiving DBH incident reporting requirements, ORM will implement initial DBH incident reporting and management requirements and functionality in ERisk with appropriate access privileges. The ERisk team shall closely coordinate with the DBH business Subject Matter Experts (“SMEs”) assisting with ERisk system development.
6. Create ERisk user accounts for DBH users.
7. Provide two (2) one (1) hour training sessions to educate and train DBH SMEs on use of the ERisk system and all DBH functionality. SMEs will be the project champions within DBH and train DBH

- team members, in addition to being the first point of support for DBH employees or providers encountering any ERisk issues.
8. Provide DBH user and functionality maintenance and updates, including up to five (5) hours per month of ERisk support time after Go-Live in FY2021.
  9. Provide daily ERisk export of DBH incident data to a File Transfer Protocol (FTP) site for the Office of the Chief Technology Officer (OCTO) to transfer into DBH's Data Warehouse.
  10. Migrate historical DBH incident data into ERisk to allow for comprehensive tracking and reporting.
  11. Customize ERisk to ensure all DBH Major Unusual Incident ("MUI") and Unusual Incident ("UI") categories are reflected in the online platform, within existing ERisk incident type structure.  
**See Attachment 1**
  12. Customize ERisk to include an attestation requirement that the information submitted is accurate/true prior to submitting a MUI and/or UI.
  13. Customize ERisk to ensure required fields must be completed prior to submission of MUIs and/or UIs. **See Attachment 2**
  14. Customize ERisk to allow users the ability to access DBH's detailed definitions for all MUIs and UIs prior to submission.
  15. Customize ERisk to include the ability to detect data entry errors (e.g. restraint and seclusion times with negative durations, incident dates that take place in the future/impossible dates, multiple submissions for the same incident) prior to submission of MUIs and/or UIs.
  16. Customize ERisk to allow for automated reporting based on pre-determined criteria (e.g. fiscal year, types of incidents, specific staff or client names, service location, gender, consumers who exceed frequency thresholds for identified incidents etc.).
  17. Customize ERisk to allow for Portable Document Format ("PDF") file format exporting and printing of completed MUIs and/or UIs.
  18. Customize ERisk to allow licensed DBH users the ability to search/query (e.g. client full name, first name or last name only, DOB, DBH provider, MUIs/UIs submitted by a specific provider, incident occurrence by ward, St. Elizabeth Hospital Unit, client legal status etc.).
  19. Customize ERisk to allow the tracking of incident trends (e.g. incident categories, incident locations, consumers who exceed

- frequency thresholds for identified incidents), dashboards, and generate management reports.
20. Customize ERisk to allow supplemental documentation to be uploaded/accompanied (e.g. Word documents, PDFs and Images) in a folder called “MUI/UI Follow-up Form”.
  21. Customize ERisk to allow automatic email notification with incident summary to DBH designated individuals/roles, even if designated individuals are not DBH users, that a MUI and/or UI has been submitted to ERisk. **See Attachment 3 (DL-1 and DL-2).**
  22. Customize ERisk to allow DBH full users the ability to make modification of existing MUIs and UIs once submitted (e.g. incident categories, incident dates, incident locations, incident times). ERisk shall keep an inventory/log of all modifications.
  23. Customize ERisk to exclude and restrict from view by ORM staff data fields that contain protected health information (PHI) under the Health Insurance Portability and Accountability Act of 1996 (HIPAA) (42 U.S.C. §§ 1320d *et seq.*, and the regulations promulgated under HIPAA, including 45 CFR Part 160, 162 and 164) and the D.C. Mental Health Information Act of 1978, effective March 3, 1979 (D.C. Law 2-136; D.C. Official Code §§ 7-1201.01 *et seq.*). ORM administrative users shall have access to all DBH data to maintain the ERisk system. All other ORM users shall only have access to PHI for purposes of investigating claims by or against the District. ORM shall notify DBH when accessing PHI as part of an investigation.
  24. ORM will have unrestricted access to the following DBH Consumer data fields:
    - a. Date of Incident
    - b. Incident Description
    - c. Incident Location
    - d. Incident Categories
    - e. Fatality
  25. Allow sixty (60) days of product testing with DBH staff and designees prior to the designated date in which the product will “go-live”.
  26. Establish a testing protocol to identify gaps and/or process breakdowns within the incident submission workflow, incident reporting or completion of complex queries.



27. During the sixty (60) day testing phase ORM will provide DBH access to the ERisk support ticket process to identify problems and for ORM to provide corrective action to remedy problems.
28. Develop a supplemental training video to orient on how to navigate the platform through the incident submission process
29. Develop a supplemental training video to orient users with a full license on how to modify existing MUIs and/or UIs, run reports, track incident trends, upload documents and export/print PDF file format versions of MUIs and/or UIs.

#### **A(1). HIPAA Responsibilities**

1. Permitted unsecured disclosure by ORM.  
Pursuant to 45 CFR 164.502(e), DBH may disclose Protected Health Information (PHI) to ORM as a Business Associate of DBH, and ORM may maintain and use DBH PHI for the purpose of implementing its risk management duties and responsibilities in accordance with this MOU. Pursuant to the provision below, ORM hereby gives satisfactory assurances that it will safeguard the DBH PHI in accordance with the HIPAA security and privacy regulations.
2. Obligations and duties of ORM
  - a. ORM agrees not to use or disclose PHI other than as permitted by law.
  - b. ORM agrees to use appropriate safeguards and comply with administrative, physical, and technical safeguards requirements in 45 C.F.R. §§ 164.308, 164.310, 164.312 and 164.316 as required by § 13401 of the Health Information Technology Economic and Clinical Health Act (February 18, 2010) (“HITECH”), to maintain the security of the PHI and to prevent use or disclosure of such PHI other than as provided by this MOU. ORM acknowledges that, pursuant to HITECH, it must comply with the Security Rule and privacy provisions detailed in the MOU. As such, ORM is under the jurisdiction of the United States Department of Health and Human Services and is directly liable for its own compliance.
  - c. ORM agrees to name a Privacy and Security Officer who is accountable for developing, maintaining, implementing, overseeing the compliance of and enforcing compliance with this MOU, the Security Rule and other applicable federal and state privacy laws including the D.C. Mental Health information Act, D.C. Official code § 7-1201 *et seq.*

- d. ORM agrees to establish procedures for mitigating, and to mitigate to the extent practicable, any deleterious effects that is known to the Business Associate of a use or disclosure of PHI by the Business Associate in violation of the MOU.
- e. ORM agrees to report to DBH, in writing, any use or disclosure of PHI not permitted or required by the MOU or other incident or condition arising out of the Security Rule, including breaches of unsecured PHI as required at 45 C.F.R. § 164-410, to DBH immediately and no later than 24 hours from the time ORM becomes aware of such unauthorized use or disclosure. Upon the determination of an actual data breach, and in consultation with DBH, ORM will support DBH's efforts to provide breach notifications to individuals, the HHS Office for Civil Rights and potentially the media, on behalf of the District and will cooperate with DBH in any and all efforts to investigate the matter and mitigate any harm resulting from the unauthorized disclosure or breach.
- f. ORM agrees to ensure that any workforce member or any agent, including a contractor, agrees to the same restrictions and conditions that apply through this MOU with respect to PHI received from ORM on behalf of DBH.
- g. In accordance with 45 C.F.R. §§ 164.502(e)(1)(ii) and 164.308(b)(2), if applicable, ensure that any contractors that create, receive, maintain or transmit PHI on behalf of the business associate agree to the same restrictions, conditions and requirements that apply to the business associate with respect to such information.
- h. Origami, the ERisk software developer executed a Business Associate Agreement with the District. If any other contractor is needed to maintain ERisk, ORM will ensure that such contractor executes a Business Associate Agreement prior to having access to any PHI. ORM agrees to provide DBH a list of all contractors who meet the definition of a Business Associate. Additionally, ORM agrees to ensure its contractors understanding of liability and monitor, where applicable, compliance with the Security Rule and applicable privacy provisions in this MOU.
- i. ORM agrees to monitoring and auditing of items listed in paragraph 2 of this MOU, as well as data systems storing or transmitting PHI to verify compliance.

- j. ORM agrees to administrative, physical and technical safeguards that reasonably and appropriately protect the confidentiality, integrity, and availability of the PHI and electronic PHI that ORM creates, receives, maintains, stores or transmits on behalf of DBH in accordance with the HIPAA Security Rule.
- k. ORM agrees not to electronically transmit or permit access to PHI unless such transmission or access is authorized by this MOU and further agrees that it shall only transmit or permit such access if such information is secured in a manner that is consistent with applicable law, including the Security Rule.
- l. When the disclosure of PHI is necessary for court proceedings or in defense or prosecution of a claim prior to court proceedings, ORM shall ensure that disclosures comply with rules regarding the protection of PHI.
- m. ORM shall ensure that its employees, agents, contractors, representatives and members of its workforce, whose services may be used to fulfill obligations under this MOU are or shall be appropriately informed of the terms of this MOU and comply with its terms.
- n. ORM will reasonably cooperate with DBH in the performance of the mutual obligations of this MOU.
- o. ORM will not disclose any DBH PHI pursuant to a Freedom of Information Act request, subpoena, court order, or other request for information or legal process without first notifying DBH and providing DBH an opportunity to object to the disclosure. DBH, upon receipt of such notice from ORM, shall respond to ORM in a timely manner to allow ORM to satisfy its legal responsibility to timely respond to the request.

## **B. Responsibilities of DBH**

### **DBH shall:**

- 1. Document DBH's incident reporting business requirements. DBH business requirements should be finalized before the ORM ERisk team will begin implementation. **See Attachment 4**
- 2. Provide ORM ERisk team with a comprehensive DBH requirement document that includes, at minimum:
  - a. Fields to be collected
  - b. Required fields
  - c. Optional fields
  - d. Business process flow/workflow for incident management  
**See Attachment 5**

- e. Define DBH full user and light user roles, and level of access within ERisk for each role.
  - f. Define access privileges that limit view and/or edit access to specific data fields, **See Attachment 6**, including:
    - 1. Fields that need to be excluded or restricted from view,
    - 2. Fields that need to be read-only.
  - g. Define circumstances that trigger automated email notifications to be sent to designated individuals/roles, even if designated individuals are not DBH users.
  - h. Identify specific individuals designated to receive automated email notifications and circumstances necessitating notification.
  - i. Establish an “Incident Follow-up Form” file folders to store various types of documents in ERisk.
  - j. Protected Health Information and/or Personally Identifiable Information fields to be excluded or restricted from view by ORM staff on submitted incidents, and process for ORM to identify incidents when processing incident related claims.
  - k. DBH reserves the right to update requirements (which includes workflow) during the design phase. In the event such update requirements will increase the total cost of this MOU, the Parties agree to amend this MOU to increase the total costs of this MOU in an amount sufficient to cover the increased costs. In no event shall ORM be obligated to update requirements without a transfer of funds from DBH to cover any increase in total costs.
3. Participate in meetings with ORM as requested by the ERisk team and provide clarifications on requirements.
  4. Assign a DBH SME to provide responses to business requirement questions as questions arise during ORM implementation, and lead system training and testing for all DBH functionality in ERisk. The DBH SME should be extremely familiar with DBH business requirements. The intent is for this individual to collect all ERisk testing feedback from DBH full users and provide feedback to ORM’s ERisk team, which will enable the ERisk team to complete the DBH implementation in a timely manner.
  5. Assign a DBH SME who will act as the first point of support for DBH for any ERisk issues.
  6. Provide all historical data that needs to be uploaded into ERisk to ORM in Comma-Separated Values (“CSV”) file format.

7. Use the “train-the-trainer” concept to train DBH full, light, and portal users on both basic and complex ERisk platform navigation processes.
8. Provide completed ERisk user forms for DBH full and light license users including an executed Non-Disclosure Agreement.
9. Collaborate with OCTO to establish a mechanism to transfer data between the ORM provided FTP site and the DBH data warehouse.

### **III. FUNDING**

#### **A. Cost of services**

Total costs for services under this MOU shall not exceed twelve thousand nine hundred and ninety-five dollars (\$12,995.00) for Fiscal Year 2022 (FY22) as specified below. License Fees will be a recurring cost in subsequent fiscal years. Funding for services shall not exceed the actual cost of the goods and services, including labor, materials and reasonable overhead.

#### License Fees

Total actual cost for licenses is five thousand two hundred and twenty dollars (\$5,220.00) per year, which consists of:

Six (6) Full User licenses at eight hundred dollars (\$800.00) each, for a total of four thousand eight hundred (\$4,800.00) dollars.

Seven (7) Light User licenses at sixty dollars (\$60.00) each, for a total of four hundred and twenty dollars (\$420.00).

#### Origami Implementation

Implementation cost from Origami for database configuration, including up to fifteen (15) support hours at one hundred eighty-five dollars (\$185.00) per hour, for a total of two thousand seven hundred and seventy-five dollars (\$2,775.00). This one-time cost shall not exceed two thousand seven hundred and seventy-five dollars (\$2,775.00).

All above costs are at the rates charged by Origami to ORM.

#### ORM Development and Implementation

Development and implementation costs. This is a one-time cost of five thousand dollars (\$5,000.00).

## **B. Payment**

1. Payment for actual cost of services shall be made through an Intra-District advance by DBH to ORM in the amount of twelve thousand nine hundred and ninety-five dollars (\$12,995.00).
2. ORM shall release the advance and bill DBH through the Intra-District process only for those goods or services actually provided pursuant to the terms of this MOU. ORM will notify DBH within forty-five (45) calendar days of signing this agreement if it has reason to believe that all of the advance will not be billed during FY22. For subsequent fiscal years, ORM will bill DBH for recurring License Fees in the same manner. ORM shall return any excess advance received during any fiscal year to DBH by October 15, of the next fiscal year.
3. The Parties' Directors or their designees shall resolve all adjustments and disputes arising from services performed under this MOU.
4. In the event funds remain unobligated and unexpended after the termination of this MOU, then funds shall be returned to DBH within thirty (30) days of the expiration of the then current fiscal year.

## **IV. ANTI-DEFICIENCY CONSIDERATIONS**

### **A. Federal and District of Columbia Anti-Deficiency Act**

The Parties acknowledge and agree that their respective obligations to fulfill financial obligations of any kind pursuant to any and all provisions of this MOU, or any subsequent agreement entered into by the parties pursuant to this MOU, are and shall remain subject to the provisions of (i) the Federal Anti-Deficiency Act, 31 U.S.C. §§1341, 1342, 1349, 1351; (ii) the District of Columbia Anti-Deficiency Act, D.C. Official Code §§ 47-355.01-355.08 (2001); (iii) D.C. Official Code § 47-105 (2001); and (iv) D.C. Official Code § 1-204.46 (2006 Supp.)

### **B. Continuing Legal Obligation**

The Parties acknowledge and agree that their respective obligations under the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **V. DURATION OF MOU**

This MOU shall commence on the Effective Date and remain in effect through September 30, 2022, unless sooner terminated pursuant to Article VII of this MOU, and may be renewed each subsequent fiscal year thereafter upon payment of the License Fees specified in Article III. This MOU may be renewed for additional terms by agreement of both parties as long as such a renewal is reduced to writing and is attached to the original MOU.

## **VI. COMPLIANCE AND MONITORING**

### **A. Monitoring**

As this MOU is funded by District of Columbia funds, ORM and DBH will be subject to scheduled monitoring reviews by the District government to ensure compliance with all applicable requirements.

### **B. Records and reports**

1. The Parties shall maintain records and receipts for the expenditure of all funds received for a period of no less than three (3) years from the date of expiration or termination of the MOU.

## **VII. TERMINATION**

### **A. Communication**

Either Party may terminate this MOU for cause by giving sixty (60) calendar days advance written notice to the other Party. In the event of termination of this MOU, payment to the ORM shall be held in abeyance until all required fiscal reconciliation, but not later than September 30 of the then current fiscal year.

### **B. Cause**

This MOU may be terminated for any of the following reasons:

1. Lack of funding;
2. Changes in applicable law;
3. Changes in the structure or nature of the program;
4. Elimination of the program or service;
5. Failure of either party to follow District of Columbia laws, rules, or regulations; or failure of either party to follow the terms of the MOU;
6. The convenience of either party.

## **VIII. NOTICE**

**A. For ORM:**

The following individual is the contact point under this MOU:

Sam Yeung  
Deputy Chief Risk Officer  
[Sam.yeung@dc.gov](mailto:Sam.yeung@dc.gov)

**B. For DBH:**

The following individual is the contact point under this MOU:

Terredell Burroughs  
CQI Program Specialist  
[terredell.burroughs@dc.gov](mailto:terredell.burroughs@dc.gov)  
(202) 671-3189 Office  
(202) 271-4937 Cellular

## **IX. AMENDMENTS AND MODIFICATIONS**

The terms and conditions of this MOU may be modified only upon prior written agreement by the Parties. Amendments or modifications shall be dated and signed by the authorized representatives of the Parties.

## **X. AUTHORITY FOR MOU**

D.C. Official Code § 1-301.01(k)

## **XI. ADDENDUM**

**Attachment 1:** MUI & UI Categories and Definitions

**Attachment 2:** Incident Form Field Requirements

**Attachment 3:** Designee List-1 and Designee List-2

**Attachment 4:** ERisk Business Requirements

**Attachment 5:** “To-Be” Incident Workflow

**Attachment 6:** Staff Licenses - Access Rights



**XII. MISCELLANEOUS**

The Parties shall comply with all applicable laws, rules and regulations whether now in force or hereafter enacted or promulgated.

**The Parties have executed this MOU as of the day and year written below.**

**OFFICE OF RISK MANAGEMENT**

By:   
**Jed Ross, Director**

Date: 10/12/21

**DEPARTMENT OF BEHAVIORAL HEALTH**

By:   
**Barbara J. Bazron, Ph.D., Director**

Date: 09/29/2021

**29. Ontario 17**

**MEMORANDUM OF UNDERSTANDING  
BETWEEN  
DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT  
AND  
CAPTIVE INSURANCE AGENCY  
FOR FISCAL YEAR 2023**

**I. INTRODUCTION**

This Memorandum of Understanding (“MOU”) is entered into between the *Department of Housing and Community Development* (“Buyer Agency”) and the *Captive Insurance Agency* (“Seller Agency”), each of which is individually referred to in this MOU as a “Party” and both of which together are collectively referred to in this MOU as the “Parties”.

**II. LEGAL AUTHORITY FOR MOU**

D.C. Official Code § 1-301.01(k).

**III. OVERVIEW OF PROGRAM GOALS AND OBJECTIVES**

The Buyer Agency is acquiring an Affordable Dwelling Unit (ADU) condominium (Ontario 17) located at 2550 17<sup>th</sup> Street, NW, Unit #405, Washington, DC 20020 (the “Condo”). The insurance requirements in the Condominium Association Bylaws (Bylaws, Section 7.5, pages 23-26) require the Buyer to obtain HO-6 Condominium Unit Owner’s Policy, which is also required under DC Law. (D.C. Code § 42-1903.10).

**IV. SCOPE OF SERVICES**

Pursuant to the applicable authorities and in furtherance of the shared goals of the Parties, the Parties agree as follows:

**A. RESPONSIBILITIES OF SELLER AGENCY**

1. Procure the insurance policy for the Condo.

**B. RESPONSIBILITIES OF BUYER AGENCY**

1. Pay \$995.00 (NINE HUNDRED, NINETY-FIVE, AND 00/100) in advance to the Seller Agency for the actual cost of procuring the condo insurance policy.

**V. DURATION OF THIS MOU**

**A. PERIOD**

The period of this MOU shall be from the date the MOU is fully executed (the “effective date”) through September 30, 2023, unless early terminated pursuant to Section XI of this MOU.

**VI. FUNDING PROVISIONS**

**A. COST OF SERVICES**

The total cost to the Buyer Agency for the goods and/or services provided under this MOU shall not exceed \$995.00 (NINE HUNDRED, NINETY-FIVE, AND 00/100) for Fiscal Year 2023. The total cost of the goods and/or services is based on the Seller Agency’s estimate of the actual cost of the goods and/or services that will be provided under this MOU, including labor, materials and overhead.

**B. PAYMENT**

1. Within ten (10) days after [the effective date of this MOU, the Buyer Agency shall create an Interagency Project and fund it through an Award in the amount set forth in Section VI.A of this MOU. The Interagency Project shall be established in a manner that allows the Seller Agency to directly charge the Seller Agency for the costs the Seller Agency incurs in providing goods and/or services under this MOU.
2. The Seller Agency shall charge the Interagency Project only for the actual cost of goods and/or services provided under this MOU.
3. For each charge against the Interagency Project, including personnel costs, the Seller Agency shall attach, to the Condo documentation that supports the charge, including invoices as applicable.

**C. ANTI-DEFICIENCY CONSIDERATIONS**

The Parties acknowledge and agree that nothing in this MOU creates a financial obligation in anticipation of an appropriation and that all provisions of this MOU are and shall remain subject to the provisions of (i) the federal Anti-Deficiency Act, 31 U.S.C. §§ 1341, 1342, 1349, 1351, (ii) the District of Columbia Anti-deficiency Act, D.C. Official Code §§ 47-355.01-355.08, (iii) D.C. Official Code § 47-105, and (iv) D.C. Official Code § 1-204.46, as the foregoing statutes may be

amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

**VII. AMENDMENTS**

This MOU may be amended only by the written agreement of the Parties. Amendments shall be dated and signed by authorized representatives of the Parties.

**VIII. COMPLIANCE WITH LAW**

The Parties shall comply with all applicable laws, rules, and regulations whether now in effect of hereafter enacted or promulgated.

**IX. COMPLIANCE MONITORING**

The Seller Agency will be subject to scheduled and unscheduled monitoring reviews to ensure compliance with all applicable requirements of this MOU.

**X. RECORDS AND REPORTS**

- A. The Buyer Agency and Seller Agency shall maintain records and receipts for the expenditure of all funds provided pursuant to this MOU for a period of no less than three (3) years after the date of expiration or termination of this MOU.
- B. Both the Buyer Agency and Seller Agency shall have access to all records in the Interagency Project established pursuant to section VI.B. of this MOU.

**XI. TERMINATION**

- A. Either Party may terminate this MOU in whole or in part by giving ten (10) calendar days advance written notice to the other Party.
- B. In the event of termination of this MOU, the Buyer Agency and Seller Agency shall reconcile any amounts due to the Seller Agency under this MOU. The Seller Agency shall return any remaining advance of funds that exceeds the amounts due within thirty (30) days after the reconciliation or at the end of the fiscal year, whichever is earlier.

**XII. NOTICES**

The following individuals are the contact points for each Party:

Buyer Agency

Gene Bulmash

Inclusionary Zoning Program Manager

District of Columbia Department of Housing and Community Development

800 Martin Luther King Jr. Avenue SE, Washington, D.C. 20020  
202-442-7165  
[Sulma.Khalid@dc.gov](mailto:Sulma.Khalid@dc.gov)

Seller Agency

Jane Waters  
Insurance Program Administrator  
Office of Risk Management  
401 Fourth Street, NW, S.800S, Washington, DC 20001  
[Jane.waters@dc.gov](mailto:Jane.waters@dc.gov)  
202-724-2265

**XIII. RESOLUTION OF DISPUTES**

All disputes arising under this MOU shall be referred to the Buyer Agency Assistant Director **and** the Seller Agency Assistant Director for resolution. If these individuals are unable to resolve such a dispute, the dispute shall be referred to the directors of Buyer Agency and Seller Agency for resolution.

**XIV. CONFIDENTIAL INFORMATION**

The Parties shall use, restrict, safeguard, and dispose of all information related to goods and/or services provided under this MOU in accordance with all relevant federal and District statutes, regulations, and policies.

**IN WITNESS WHEREOF**, the Parties have executed this MOU as follows:

**DEPARTMENT OF GENERAL SEERVICES**



Drew Hubbard  
Interim Director

12/13/22  
Date

**CAPTIVE INSURANCE AGENCY**



Jed Ross  
Chief Risk Officer and Director

12/12/22  
Date

**30. Lorraine Whitlock ES**

**MEMORANDUM OF UNDERSTANDING  
BETWEEN  
DEPARTMENT OF GENERAL SERVICES  
AND  
CAPTIVE INSURANCE AGENCY  
FOR FISCAL YEAR 2023**

**I. INTRODUCTION**

This Memorandum of Understanding (“MOU”) is entered into between the Department of General Services (“Buyer Agency”) and the *Captive Insurance Agency* (“Seller Agency”), each of which is individually referred to in this MOU as a “Party” and both of which together are collectively referred to in this MOU as the “Parties”.

**II. LEGAL AUTHORITY FOR MOU**

D.C. Official Code § 1-301.01(k).

**III. OVERVIEW OF PROGRAM GOALS AND OBJECTIVES**

In accordance with the terms of this MOU, the Buyer Agency will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a builders’ risk policy of insurance (the “Policy”) with a term from October 26, 2022 to October 24, 2024 for modernization of the Lorraine H. Whitlock Elementary School (**formerly Aiton ES**), located at 533 48<sup>th</sup> PL NE, Washington, D.C. 20019 (the “Project”).

**IV. SCOPE OF SERVICES**

Pursuant to the applicable authorities and in furtherance of the shared goals of the Parties, the Parties agree as follows:

**A. RESPONSIBILITIES OF SELLER AGENCY**

1. Procure the policy extension for the Project.

**B. RESPONSIBILITIES OF BUYER AGENCY**

1. Pay \$79,780.41 in advance to the Seller Agency for the actual cost of procuring the policy extension.



**V. DURATION OF THIS MOU**

**A. PERIOD**

The period of this MOU shall be from the date the MOU is fully executed (the “effective date”) through September 30, 2023, unless early terminated pursuant to Section XI of this MOU.

**VI. FUNDING PROVISIONS**

**A. COST OF SERVICES**

The total cost to the Buyer Agency for the goods and/or services provided under this MOU shall not exceed \$79,780.41 for Fiscal Year 2023. The total cost of the goods and/or services is based on the Seller Agency’s estimate of the actual cost of the goods and/or services that will be provided under this MOU, including labor, materials and overhead.

**B. PAYMENT**

1. Within ten (10) days after the effective date of this MOU, the Buyer Agency shall create an Interagency Project and fund it through an Award in the amount set forth in Section VI.A of this MOU. The Interagency Project shall be established in a manner that allows the Seller Agency to directly charge the Project for the costs the Seller Agency incurs in providing goods and/or services under this MOU.
2. The Seller Agency shall charge the Interagency Project only for the actual cost of goods and/or services provided under this MOU.
3. For each charge against the Interagency Project, including personnel costs, the Seller Agency shall attach, to the Project documentation that supports the charge, including invoices as applicable.

**C. ANTI-DEFICIENCY CONSIDERATIONS**

The Parties acknowledge and agree that nothing in this MOU creates a financial obligation in anticipation of an appropriation and that all provisions of this MOU are and shall remain subject to the provisions of (i) the federal Anti-Deficiency Act, 31 U.S.C. §§ 1341, 1342, 1349, 1351, (ii) the District of Columbia Anti-deficiency Act, D.C. Official Code §§ 47-355.01-355.08, (iii) D.C. Official Code § 47-105, and (iv) D.C. Official Code § 1-204.46, as the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

**VII. AMENDMENTS**

This MOU may be amended only by the written agreement of the Parties. Amendments shall be dated and signed by authorized representatives of the Parties.

**VIII. COMPLIANCE WITH LAW**

The Parties shall comply with all applicable laws, rules, and regulations whether now in effect of hereafter enacted or promulgated.

**IX. COMPLIANCE MONITORING**

The Seller Agency will be subject to scheduled and unscheduled monitoring reviews to ensure compliance with all applicable requirements of this MOU.

**X. RECORDS AND REPORTS**

- A. The Buyer Agency and Seller Agency shall maintain records and receipts for the expenditure of all funds provided pursuant to this MOU for a period of no less than three (3) years after the date of expiration or termination of this MOU.
- B. Both the Buyer Agency and Seller Agency shall have access to all records in the Interagency Project established pursuant to section VI.B. of this MOU.

**XI. TERMINATION**

- A. Either Party may terminate this MOU in whole or in part by giving ten (10) calendar days advance written notice to the other Party.
- B. In the event of termination of this MOU, the Buyer Agency and Seller Agency shall reconcile any amounts due to the Seller Agency under this MOU. The Seller Agency shall return any remaining advance of funds that exceeds the amounts due within thirty (30) days after the reconciliation or at the end of the fiscal year, whichever is earlier.

**XII. NOTICES**

The following individuals are the contact points for each Party:

Buyer Agency

George Lewis

Chief of Contracts and Procurement

Department of General Services

2000 14<sup>th</sup> Street, NW 8<sup>th</sup> Floor, Washington, DC 20009

George.Lewis@dc.gov

202-727-2800

Seller Agency

Jane Waters

Insurance Program Administrator

Captive Insurance Agency

441 Fourth Street, NW, Suite 800S, Washington, DC 20001

Jane.Waters@dc.gov

202-724-2265

**XIII. RESOLUTION OF DISPUTES**

All disputes arising under this MOU shall be referred to the Buyer Agency Assistant Director **and** the Seller Agency Assistant Director for resolution. If these individuals are unable to resolve such a dispute, the dispute shall be referred to the directors of Buyer Agency and Seller Agency for resolution.

**XIV. CONFIDENTIAL INFORMATION**

The Parties shall use, restrict, safeguard, and dispose of all information related to goods and/or services provided under this MOU in accordance with all relevant federal and District statutes, regulations, and policies.

**IN WITNESS WHEREOF**, the Parties have executed this MOU as follows:

**DEPARTMENT OF GENERAL SEERVICES**

eSigned via SeamlessDocs.com  
*Keith A. Anderson*  
Key: d5316e35f6e9e7d8b1f5793799a1ce17

\_\_\_\_\_  
Keith A. Anderson  
Director

11/04/2022

\_\_\_\_\_  
Date

**CAPTIVE INSURANCE AGENCY**

*Jed Ross*  
/yeung

\_\_\_\_\_  
Jed Ross  
Director

11/03/2022

\_\_\_\_\_  
Date

**31. Raymond Elementary School Incr**

**MEMORANDUM OF UNDERSTANDING  
BETWEEN  
DEPARTMENT OF GENERAL SERVICES  
AND  
CAPTIVE INSURANCE AGENCY  
FOR FISCAL YEAR 2023**

**I. INTRODUCTION**

This Memorandum of Understanding (“MOU”) is entered into between the Department of General Services (“Buyer Agency”) and the *Captive Insurance Agency* (“Seller Agency”), each of which is individually referred to in this MOU as a “Party” and both of which together are collectively referred to in this MOU as the “Parties”.

**II. LEGAL AUTHORITY FOR MOU**

D.C. Official Code § 1-301.01(k).

**III. OVERVIEW OF PROGRAM GOALS AND OBJECTIVES**

The cost of the Raymond Elementary School modernization (the “Project”) has increased since start of construction from \$57,873,482 to \$62,000,000. The increase in Project cost increases the premium for the builders’ risk insurance policy for the Project by \$6,517,00. As a result, the Buyer Agency needs to transfer funds in the amount of \$6,517.00 to the Seller Agency to cover the increased insurance premium cost for the Project.

**IV. SCOPE OF SERVICES**

Pursuant to the applicable authorities and in furtherance of the shared goals of the Parties, the Parties agree as follows:

**A. RESPONSIBILITIES OF SELLER AGENCY**

1. Pay the increased cost of the builders’ risk insurance policy for the Project.

**B. RESPONSIBILITIES OF BUYER AGENCY**

1. Pay \$6,517.00 in advance to the Seller Agency for the actual cost of the increased premium of the builders’ risk insurance policy for the Project.

**V. DURATION OF THIS MOU**

**A. PERIOD**

The period of this MOU shall be from the date the MOU is fully executed (the “effective date”) through September 30, 2023, unless early terminated pursuant to Section XI of this MOU.

**VI. FUNDING PROVISIONS**

**A. COST OF SERVICES**

The total cost to the Buyer Agency for the goods and/or services provided under this MOU shall not exceed \$6,517.00 for Fiscal Year 2023. The total cost of the goods and/or services is based on the Seller Agency’s estimate of the actual cost of the goods and/or services that will be provided under this MOU, including labor, materials and overhead.

**B. PAYMENT**

1. Within ten (10) days after [the effective date of this MOU, the Buyer Agency shall create an Interagency Project and fund it through an Award in the amount set forth in Section VI.A of this MOU. The Interagency Project shall be established in a manner that allows the Seller Agency to directly charge the Project for the costs the Seller Agency incurs in providing goods and/or services under this MOU.
2. The Seller Agency shall charge the Interagency Project only for the actual cost of goods and/or services provided under this MOU.
3. For each charge against the Interagency Project, including personnel costs, the Seller Agency shall attach, to the Project documentation that supports the charge, including invoices as applicable.

**C. ANTI-DEFICIENCY CONSIDERATIONS**

The Parties acknowledge and agree that nothing in this MOU creates a financial obligation in anticipation of an appropriation and that all provisions of this MOU are and shall remain subject to the provisions of (i) the federal Anti-Deficiency Act, 31 U.S.C. §§ 1341, 1342, 1349, 1351, (ii) the District of Columbia Anti-deficiency Act, D.C. Official Code §§ 47-355.01-355.08, (iii) D.C. Official Code § 47-105, and (iv) D.C. Official Code § 1-204.46, as the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

**VII. AMENDMENTS**

This MOU may be amended only by the written agreement of the Parties. Amendments shall be dated and signed by authorized representatives of the Parties.

#### **VIII. COMPLIANCE WITH LAW**

The Parties shall comply with all applicable laws, rules, and regulations whether now in effect of hereafter enacted or promulgated.

#### **IX. COMPLIANCE MONITORING**

The Seller Agency will be subject to scheduled and unscheduled monitoring reviews to ensure compliance with all applicable requirements of this MOU.

#### **X. RECORDS AND REPORTS**

A. The Buyer Agency and Seller Agency shall maintain records and receipts for the expenditure of all funds provided pursuant to this MOU for a period of no less than three (3) years after the date of expiration or termination of this MOU.

B. Both the Buyer Agency and Seller Agency shall have access to all records in the Interagency Project established pursuant to section VI.B. of this MOU.

#### **XI. TERMINATION**

A. Either Party may terminate this MOU in whole or in part by giving ten (10) calendar days advance written notice to the other Party.

B. In the event of termination of this MOU, the Buyer Agency and Seller Agency shall reconcile any amounts due to the Seller Agency under this MOU. The Seller Agency shall return any remaining advance of funds that exceeds the amounts due within thirty (30) days after the reconciliation or at the end of the fiscal year, whichever is earlier.

#### **XII. NOTICES**

The following individuals are the contact points for each Party:

Buyer Agency

George Lewis

Associate Director, Contracts and procurement Chief Procurement Officer

2000 14<sup>th</sup> Street, N.W. 8<sup>th</sup> Floor, Washington, DC

George.lewis@dc.gov

202- 727-2800

Seller Agency  
Jane Waters  
Insurance Program Administrator  
401 Fourth Street, NW, S.800S, Washington, DC 20001  
Jane.waters@dc.gov  
202-724-2265

**XIII. RESOLUTION OF DISPUTES**

All disputes arising under this MOU shall be referred to the Buyer Agency Assistant Director and the Seller Agency Assistant Director for resolution. If these individuals are unable to resolve such a dispute, the dispute shall be referred to the directors of Buyer Agency and Seller Agency for resolution.

**XIV. CONFIDENTIAL INFORMATION**

The Parties shall use, restrict, safeguard, and dispose of all information related to goods and/or services provided under this MOU in accordance with all relevant federal and District statutes, regulations, and policies.

**IN WITNESS WHEREOF**, the Parties have executed this MOU as follows:

**DEPARTMENT OF GENERAL SERVICES**

eSigned via SeamlessDocs.com  
  
Key: ffacf4a5507e0476c19e384e903f155d

12/16/2022

\_\_\_\_\_  
Keith A. Anderson  
Director

\_\_\_\_\_  
Date

**CAPTIVE INSURANCE AGENCY**

  
/young

12/12/22

\_\_\_\_\_  
JED ROSS  
Director

\_\_\_\_\_  
Date



**32. Smothers Elementary Swing Site Ext**

**MEMORANDUM OF UNDERSTANDING  
BETWEEN  
DEPARTMENT OF GENERAL SERVICES  
AND  
CAPTIVE INSURANCE AGENCY  
FOR FISCAL YEAR 2023**

**I. INTRODUCTION**

This Memorandum of Understanding (“MOU”) is entered into between the Department of General Services (“Buyer Agency”) and the *Captive Insurance Agency* (“Seller Agency”), each of which is individually referred to in this MOU as a “Party” and both of which together are collectively referred to in this MOU as the “Parties”.

**II. LEGAL AUTHORITY FOR MOU**

D.C. Official Code § 1-301.01(k).

**III. OVERVIEW OF PROGRAM GOALS AND OBJECTIVES**

The Buyer Agency needs to extend the term of the builder’s risk insurance policy for the construction of the Smothers Elementary School swing space at Kenilworth Elementary School, including elevator installation, and construction of new load bearing building as an addition to the existing building (the “Project”).

**IV. SCOPE OF SERVICES**

Pursuant to the applicable authorities and in furtherance of the shared goals of the Parties, the Parties agree as follows:

**A. RESPONSIBILITIES OF SELLER AGENCY**

1. Procure the policy extension for the Project.

**B. RESPONSIBILITIES OF BUYER AGENCY**

1. Pay \$1,513.83 in advance to the Seller Agency for the actual cost of procuring the policy extension.

**V. DURATION OF THIS MOU**

**A. PERIOD**

The period of this MOU shall be from the date the MOU is fully executed (the “effective date”) through September 30, 2023, unless early terminated pursuant to Section XI of this MOU.

**VI. FUNDING PROVISIONS**

**A. COST OF SERVICES**

The total cost to the Buyer Agency for the goods and/or services provided under this MOU shall not exceed \$1,513.83 for Fiscal Year 2023. The total cost of the goods and/or services is based on the Seller Agency’s estimate of the actual cost of the goods and/or services that will be provided under this MOU, including labor, materials and overhead.

**B. PAYMENT**

1. Within ten (10) days after [the effective date of this MOU, the Buyer Agency shall create an Interagency Project and fund it through an Award in the amount set forth in Section VI.A of this MOU. The Interagency Project shall be established in a manner that allows the Seller Agency to directly charge the Project for the costs the Seller Agency incurs in providing goods and/or services under this MOU.
2. The Seller Agency shall charge the Interagency Project only for the actual cost of goods and/or services provided under this MOU.
3. For each charge against the Interagency Project, including personnel costs, the Seller Agency shall attach, to the Project documentation that supports the charge, including invoices as applicable.

**C. ANTI-DEFICIENCY CONSIDERATIONS**

The Parties acknowledge and agree that nothing in this MOU creates a financial obligation in anticipation of an appropriation and that all provisions of this MOU are and shall remain subject to the provisions of (i) the federal Anti-Deficiency Act, 31 U.S.C. §§ 1341, 1342, 1349, 1351, (ii) the District of Columbia Anti-deficiency Act, D.C. Official Code §§ 47-355.01-355.08, (iii) D.C. Official Code § 47-105, and (iv) D.C. Official Code § 1-204.46, as the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **VII. AMENDMENTS**

This MOU may be amended only by the written agreement of the Parties. Amendments shall be dated and signed by authorized representatives of the Parties.

## **VIII. COMPLIANCE WITH LAW**

The Parties shall comply with all applicable laws, rules, and regulations whether now in effect of hereafter enacted or promulgated.

## **IX. COMPLIANCE MONITORING**

The Seller Agency will be subject to scheduled and unscheduled monitoring reviews to ensure compliance with all applicable requirements of this MOU.

## **X. RECORDS AND REPORTS**

- A. The Buyer Agency and Seller Agency shall maintain records and receipts for the expenditure of all funds provided pursuant to this MOU for a period of no less than three (3) years after the date of expiration or termination of this MOU.
- B. Both the Buyer Agency and Seller Agency shall have access to all records in the Interagency Project established pursuant to section VI.B. of this MOU.

## **XI. TERMINATION**

- A. Either Party may terminate this MOU in whole or in part by giving ten (10) calendar days advance written notice to the other Party.
- B. In the event of termination of this MOU, the Buyer Agency and Seller Agency shall reconcile any amounts due to the Seller Agency under this MOU. The Seller Agency shall return any remaining advance of funds that exceeds the amounts due within thirty (30) days after the reconciliation or at the end of the fiscal year, whichever is earlier.

## **XII. NOTICES**

The following individuals are the contact points for each Party:

### Buyer Agency

George Lewis

Associate Director, Contracts and procurement Chief Procurement Officer

2000 14<sup>th</sup> Street, N.W. 8<sup>th</sup> Floor, Washington, DC *[address]*

George.lewis@dc.gov

Seller Agency  
Jane Waters  
Insurance Program Administrator  
401 Fourth Street, NW, S.800S, Washington, DC 20001  
Jane.waters@dc.gov  
202-724-2265

**XIII. RESOLUTION OF DISPUTES**

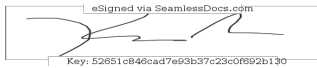
All disputes arising under this MOU shall be referred to the Buyer Agency Assistant Director **and** the Seller Agency Assistant Director for resolution. If these individuals are unable to resolve such a dispute, the dispute shall be referred to the directors of Buyer Agency and Seller Agency for resolution.

**XIV. CONFIDENTIAL INFORMATION**

The Parties shall use, restrict, safeguard, and dispose of all information related to goods and/or services provided under this MOU in accordance with all relevant federal and District statutes, regulations, and policies.

**IN WITNESS WHEREOF**, the Parties have executed this MOU as follows:

**DEPARTMENT OF GENERAL SEERVICES**



eSigned via SeamlessDocs.com  
Key: 52851c846cad7e93b37c23c06892b130

\_\_\_\_\_  
Keith A. Anderson  
Director

Date

\_\_\_\_\_  
10/27/2022

**CAPTIVE INSURANCE AGENCY**



\_\_\_\_\_  
/young

JED ROSS  
Director

Date

\_\_\_\_\_  
10/25/22

**33. Sharpe Health School Builders Risk Insurance**

**MEMORANDUM OF UNDERSTANDING  
BETWEEN  
DEPARTMENT OF GENERAL SERVICES  
AND  
CAPTIVE INSURANCE AGENCY  
FOR FISCAL YEAR 2023**

**I. INTRODUCTION**

This Memorandum of Understanding (“MOU”) is entered into between the Department of General Services (“Buyer Agency”) and the *Captive Insurance Agency* (“Seller Agency”), each of which is individually referred to in this MOU as a “Party” and both of which together are collectively referred to in this MOU as the “Parties”.

**II. LEGAL AUTHORITY FOR MOU**

D.C. Official Code § 1-301.01(k).

**III. OVERVIEW OF PROGRAM GOALS AND OBJECTIVES**

In accordance with the terms of this MOU, the Buyer Agency will provide funds to the Captive to reimburse the Captive for the cost it incurs for the procurement of a builders’ risk policy of insurance (the “Policy”) with a term from December 22, 2022, to September 15, 2023, for classroom expansion at Sharpe Health School, located at 4300 13<sup>th</sup> Street NW, Washington, D.C. 20011 (the “Project”).

**IV. SCOPE OF SERVICES**

Pursuant to the applicable authorities and in furtherance of the shared goals of the Parties, the Parties agree as follows:

**A. RESPONSIBILITIES OF SELLER AGENCY**

1. Procure the policy for the Project.

**B. RESPONSIBILITIES OF BUYER AGENCY**

1. Pay \$4,402.97 in advance to the Seller Agency for the actual cost of the premium of the builders’ risk insurance policy for the Project.

**V. DURATION OF THIS MOU**

**A. PERIOD**

The period of this MOU shall be from the date the MOU is fully executed (the “effective date”) through September 30, 2023, unless early terminated pursuant to Section XI of this MOU.

## **VI. FUNDING PROVISIONS**

### **A. COST OF SERVICES**

The total cost to the Buyer Agency for the goods and/or services provided under this MOU shall not exceed \$4,402.97 for Fiscal Year 2023. The total cost of the goods and/or services is based on the Seller Agency’s estimate of the actual cost of the goods and/or services that will be provided under this MOU, including labor, materials and overhead.

### **B. PAYMENT**

1. Within ten (10) days after [the effective date of this MOU, the Buyer Agency shall create an Interagency Project and fund it through an Award in the amount set forth in Section VI.A of this MOU. The Interagency Project shall be established in a manner that allows the Seller Agency to directly charge the Project for the costs the Seller Agency incurs in providing goods and/or services under this MOU.
2. The Seller Agency shall charge the Interagency Project only for the actual cost of goods and/or services provided under this MOU.
3. For each charge against the Interagency Project, including personnel costs, the Seller Agency shall attach, to the Project documentation that supports the charge, including invoices as applicable.

### **C. ANTI-DEFICIENCY CONSIDERATIONS**

The Parties acknowledge and agree that nothing in this MOU creates a financial obligation in anticipation of an appropriation and that all provisions of this MOU are and shall remain subject to the provisions of (i) the federal Anti-Deficiency Act, 31 U.S.C. §§ 1341, 1342, 1349, 1351, (ii) the District of Columbia Anti-deficiency Act, D.C. Official Code §§ 47-355.01-355.08, (iii) D.C. Official Code § 47-105, and (iv) D.C. Official Code § 1-204.46, as the foregoing statutes may be amended from time to time, regardless of whether a particular obligation has been expressly so conditioned.

## **VII. AMENDMENTS**

This MOU may be amended only by the written agreement of the Parties. Amendments shall be dated and signed by authorized representatives of the Parties.



**VIII. COMPLIANCE WITH LAW**

The Parties shall comply with all applicable laws, rules, and regulations whether now in effect of hereafter enacted or promulgated.

**IX. COMPLIANCE MONITORING**

The Seller Agency will be subject to scheduled and unscheduled monitoring reviews to ensure compliance with all applicable requirements of this MOU.

**X. RECORDS AND REPORTS**

- A. The Buyer Agency and Seller Agency shall maintain records and receipts for the expenditure of all funds provided pursuant to this MOU for a period of no less than three (3) years after the date of expiration or termination of this MOU.
- B. Both the Buyer Agency and Seller Agency shall have access to all records in the Interagency Project established pursuant to section VI.B. of this MOU.

**XI. TERMINATION**

- A. Either Party may terminate this MOU in whole or in part by giving ten (10) calendar days advance written notice to the other Party.
- B. In the event of termination of this MOU, the Buyer Agency and Seller Agency shall reconcile any amounts due to the Seller Agency under this MOU. The Seller Agency shall return any remaining advance of funds that exceeds the amounts due within thirty (30) days after the reconciliation or at the end of the fiscal year, whichever is earlier.

**XII. NOTICES**

The following individuals are the contact points for each Party:

Buyer Agency

George Lewis  
Associate Director, Contracts and procurement Chief Procurement Officer  
2000 14<sup>th</sup> Street, N.W. 8<sup>th</sup> Floor, Washington, DC [address]  
George.lewis@dc.gov  
202- 727-2800

Seller Agency

Jane Waters  
Insurance Program Administrator  
401 Fourth Street, NW, S.800S, Washington, DC 20001

Jane.waters@dc.gov  
202-724-2265

**XIII. RESOLUTION OF DISPUTES**

All disputes arising under this MOU shall be referred to the Buyer Agency Assistant Director and the Seller Agency Assistant Director for resolution. If these individuals are unable to resolve such a dispute, the dispute shall be referred to the directors of Buyer Agency and Seller Agency for resolution.

**XIV. CONFIDENTIAL INFORMATION**

The Parties shall use, restrict, safeguard, and dispose of all information related to goods and/or services provided under this MOU in accordance with all relevant federal and District statutes, regulations, and policies.

**IN WITNESS WHEREOF**, the Parties have executed this MOU as follows:

**DEPARTMENT OF GENERAL SERVICES**

eSigned via SeamlessDocs.com  
*Danielle Meadors*  
Key: 3c7e477d1598b2bd7e3904e0ec7fcea1

12/22/2022

\_\_\_\_\_  
Keith A. Anderson  
Director

\_\_\_\_\_  
Date

**CAPTIVE INSURANCE AGENCY**

*Jed Ross*  
/ yeng

\_\_\_\_\_  
JED ROSS  
Director

12/20/22

\_\_\_\_\_  
Date

**ATTACHMENT 10**

**Office of Risk Management  
Contracts**

<b>Contractor/ Vendor Name (A)</b>	<b>Nature of Contract, Including End Product/Service (B)</b>	<b>Dollar Amount of Contract - Budgeted (C)</b>	<b>Dollar Amount of Contract - Actually Spent (C)</b>	<b>Term of Contract</b>	<b>Competitively Bid (Yes / No) (E)</b>	<b>Contract Monitor (F)</b>	<b>Results of Monitoring Activity (F)</b>	<b>Funding Source (G)</b>
ADVANTAGE SURVEILLANCE, LLC	Contractor provides investigative services for the workers' compensation program for claimants living inside the DC metropolitan area and throughout the nation as needed.	FY 22:\$189,820.00/ FY 23: \$184,820.00	FY 22: \$63,326.25/ FY 23: \$12,740.00	Remaining Term for Option year 3: 8/21/2021 - 8/20/2022/ Beginning Term for Option year 4: 8/21/2022 - 8/20/2024	Yes	Sam Yeung	Prior fiscal year services were completed. Current services are ongoing. This is the final contract term. ORM is working with OCP for a new contract.	BG0
Arthur J. Gallagher	District-wide Enterprise Risk Management framework to help District agencies produce real-time snapshots of risk trends and mitigation effectiveness. As a result, accidents and other hazard risks will be reduced, taxpayer dollars will be saved, and opportunity risks will be more consistently pursued. The software will help to support the framework by providing a central and secure platform to collect data, gaining a clear view of the District's overall risk level.	FY 22: \$6,500.00	FY 22: \$6,500.00	5/19/2022 - 5/18/ 2023	Exempt from Competition	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing. ORM intends to renew in May 2023 to continue service.	RK0
BAKER & HOSTETLER LLP	Legal services specific to cyber insurance claims	Legal Services: not to exceed policy limit of \$10,000,000	\$0	10/1/21-09/30/22	No	Robert Preston	Once it was observed that deductible was met, insurance carrier was engage to begin paying on behalf of the District	RJ0
BMS CAT	Emergency remediation services for real property loss at DPW's waste transfer station on Benning Road NE	Emergency Remediation Services: not to exceed \$5,000	\$4,319	2/1/2022	No	Jane Waters	Monitoring ensures that once deductible is met, insurance carrier engaged to reimburse for loss	RJO
BRIAR PATCH SHREDDING	For continuation of shredding services for confidential documents.	FY 22: \$1,200.00 FY 23: \$1,500.00	FY 22: \$440.00 FY 23: \$0	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Yes	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing.	RK0
CAPITOL DOCUMENT SOLUTIONS LLC	Continuation of maintenance, repair and supplies for office Kycocera copiers, fax and printers	FY 22: \$13,420.00 FY 23: 13,420.00	FY 22: \$13,420.00 FY 23: \$13,420.00	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Exempt from Competition	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing.	RK0/BG0
CCC INFORMATION SERVICES	For the continuation of online motor vehicle valuations services for ORM Tort Liability claims.	FY 22: \$7,500.00 FY 23: \$7,500.00	FY 22: \$5,693.00 FY 23: \$975.00	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Exempt from Competition	Peter Clark	Prior fiscal year services were completed. Current services are ongoing.	RK0

**Office of Risk Management  
Contracts**

Contractor/ Vendor Name (A)	Nature of Contract, Including End Product/Service (B)	Dollar Amount of Contract - Budgeted (C)	Dollar Amount of Contract - Actually Spent (C)	Term of Contract	Competitively Bid (Yes / No) (E)	Contract Monitor (F)	Results of Monitoring Activity (F)	Funding Source (G)
CDW, LLC	Licenses for 70 phone system/PBX licenses to allow users the ability to use Microsoft Teams to place and receive phone calls to individuals outside the District Government network as though they are calling from their desk phones.	FY 22: \$4,270.00 FY 23: \$5,124.00	FY 22: \$3,843.00 FY 23: \$0	FY 22: 2/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	OCTO Enterprise Agreement with Microsoft	Sam Yeung	Prior fiscal year services were completed. Current services are ongoing.	RK0/BG0
CORPORATE SYSTEMS RESOURCES	Funding for the continuation of two (2) temporary Customer Service Representative II.	FY 22: \$103,383.52 FY 23: \$42,556.64	FY 22: \$82,886.05 FY 23: \$16,228.02	Remaining Term for Option Year 1: 3/06/2021 - 3/5/2022; Beginning Term for Option year 2: 3/06/2022 - 3/05/2023	Yes	Melbert Carlos	Prior fiscal year services were completed. Current services are ongoing. ORM intends to renew the upcoming option.	BG0
CORPORATE SYSTEMS RESOURCES	Temporary on-site Information Technology (IT) Support Technician- Level II to support and troubleshoot IT related issues for ORM staff and providing technical and administrative support to IT-related agency projects.	FY 22: \$33,534.72 FY 23: \$25,269.12	FY 22: \$28,495.66 FY 23: \$12,937.14	Remaining base Year Term: 3/10/2021 - 3/09/2022/ Beginning Term for Option Year 1: 3/06/2023 - 3/05/2024.	Yes	Melbert Carlos	Prior fiscal year services were completed. Current services are ongoing. ORM intends to renew the upcoming option.	RK0/BG0
CORPORATE SYSTEMS RESOURCES	Temporary contract for up to two paralegals. The contract is used on an as needed basis.	FY 22: \$41,936.32 FY 23: \$84,456.40	FY 22: \$0 FY 23: \$0	Beginning Base Year Term: 9/27/2022 - 9/26/2023/ Option Year 1: 9/27/2023 - 9/26/2024.	Yes	Melbert Carlos	The contract was awarded in the last three days of FY 22 and was not used. The contract is currently in force and seeking qualified candidates to fill the role.	BG0
DH LLOYD	Marketing, acquisition, and servicing of insurance policies for Fine Arts and Builder's Risk - MacFarland Middle School, Coolidge High School, and Marie Reed Elementary School	Insurance Policies: as insurance market dictates, limited to Captive Insurance Agency budget and receipt of monies from other agencies via MOUs  Consultation Services: not to exceed \$950,000	\$16,045  (Includes premium payments to insurance carriers)	Option Year 2: 03/04/21 - 03/03/22; Option Year 3: 03/04/22 - 03/03/23	Yes	Jane Waters	The selection of competent broker and maintaining a long-term relationship ultimately result in better premiums for the District government / taxpayers	RJ0
E7Strategies, Inc	Temporary contract for up to two workers' compensation claims examiners. The contract is used on an as needed basis.	FY 22: \$25,633.28 FY 23: \$83,923.20	FY 22: \$0 FY 23: \$0	Beginning Base Year Term: 9/30/2022 - 9/29/2023/ Option Year 1: 9/30/2023 - 9/29/2024.	Yes	Jennifer Arnic	The contract was awarded in the last day of FY 22 and was not used. The contract is currently in force until needed.	BG0

**Office of Risk Management  
Contracts**

Contractor/ Vendor Name (A)	Nature of Contract, Including End Product/Service (B)	Dollar Amount of Contract - Budgeted (C)	Dollar Amount of Contract - Actually Spent (C)	Term of Contract	Competitively Bid (Yes / No) (E)	Contract Monitor (F)	Results of Monitoring Activity (F)	Funding Source (G)
ENDICOTT COMMUNICATIONS INC	Continuation of funding for call center services for the workers' compensation program. The vendor receives calls from District employees, their representatives, supervisors or other appropriate District officials who report employee injuries. Services are needed during the hours of 5:00pm-8:30am Monday through Friday and on a 24-hour basis on weekends and District government holidays.	FY 22: \$15,000.00 FY 23: \$10,050.00	FY 22: \$10,200.00 FY 23: \$1,700.00	Remaining Term for Option year 3: 07/3/2021 - 07/02/2022; Beginning Term for Option year 4: 07/03/22 - 07/2/2023.	Yes	Jennifer Arnic	Prior fiscal year services were completed. Current services are ongoing. This is the final contract term. ORM is working with OCP for a new contract.	BG0
GREYHAWK NORTH AMERICA, LLC	Structural engineering services for real property loss at DPW's waste transfer station on Benning Road NE	Structural Engineering Services: not to exceed \$150,000	\$90,675	01/03/22-09/30/22	Yes	Jane Waters	Reviewing time charged based on activity performed results in accurate billing	RJ0
Lockton	<ul style="list-style-type: none"> <li>• Support materials for meetings with potential insurance carriers</li> <li>• Review of insurance template for District contracts</li> <li>• Counsel and quotes on possible special insurance policies for the District</li> <li>• Marketing, acquisition, and servicing of insurance policies</li> <li>• Captive Management Services regarding medical malpractice coverage</li> </ul>	Insurance Policies: as insurance market dictates, limited to Captive Insurance Agency budget and receipt of monies from other agencies via MOUs  Brokerage Fees and Management Services Fees: not to exceed \$950,000	\$0	Base Year: 03/13/22-03/12/23	Yes	Jane Waters	The selection of competent broker and maintaining a long-term relationship ultimately result in better premiums for the District government / taxpayers  Engaging a licensed broker permits the Captive to issue the required medical malpractice policy and provide support for related claims	RJ0
MB Staffing Services, LLC	Temporary contract for a registered nurse. The contract is used on an as needed basis.	FY 22: \$23,940.00 FY 23: \$123,460.40	FY 22: \$0 FY 23: \$0	Beginning Base Year Term: 9/27/ 2022 - 9/26/ 2023/ Option Year 1: 9/27/ 2023 - 9/26/ 2024.	Yes	Jennifer Arnic	The contract was awarded in the last three days of FY 22 and was not used. The contract is currently in force and seeking qualified candidates to fill the role.	BG0
MCG HEALTH, LLC	Continuation of online services for the Official Disabilities Guide (ODG) for workers' compensation program	\$10,750.00	\$10,750.00	5/11/2022 - 5/10/2023	Exempt from Competition	Jennifer Arnic	Services are ongoing, ORM intends to renew term for continuation of services.	BG0

**Office of Risk Management  
Contracts**

Contractor/ Vendor Name (A)	Nature of Contract, Including End Product/Service (B)	Dollar Amount of Contract - Budgeted (C)	Dollar Amount of Contract - Actually Spent (C)	Term of Contract	Competitively Bid (Yes / No) (E)	Contract Monitor (F)	Results of Monitoring Activity (F)	Funding Source (G)
Midtown Personnel, Inc	Temporary front desk Receptionist.	\$9,303.60	\$8,714.82	3/11/2022 - 5/28/ 2022	Yes	Melbert Carlos	Services were completed and ended in FY 22.	RK0
MITCHELL INTERNATIONAL	Funding for the continuation of bill review services for the workers' compensation program. This contract is not exceed \$250,000.00.	FY 22: \$250,000.00 FY 23: \$170,000.00	FY 22: \$124,007.53 FY 23: \$16,847.55	Remaining Term of Option year 3: 6/08/2021 - 6/07/2022; Beginning Term of Option year 4: 6/08/2022 - 6/07/2023	Yes	Jennifer Arnic	Prior fiscal year services were completed. Current services are ongoing. This is the final contract term. ORM is working with OCP for a new contract.	BG0
MITCHELL INTERNATIONAL	Continuation of funding for pharmacy/ DME services for injured workers. This contract is not to exceed \$650,000.00.	FY 22: \$650,000.00 FY 23: \$450,000.00	FY 22: \$173,314.68 FY 23: \$29,193.89	Remaining Term of Option year 3: 6/13/2021 - 6/12/2022; Beginning Term of Option year 4: 6/13/2022 - 6/12/2023	Yes	Jennifer Arnic	Prior fiscal year services were completed. Current services are ongoing. This is the final contract term. ORM is working with OCP for a new contract.	BG0
ORIGAMI RISK LLC	Funding for the continuation of service, licenses, system development, maintenance, CMS filing, interface, and support hours of the Enterprise Risk Management System known as ERisk for the remainder of option year 2. The contract cannot exceed \$950,000.00	FY 22: \$349,893.00 FY 23: \$21,447.30	FY 22: \$333,733.00 FY 23: \$6,567.50	Remaining Term of Option year 3: 2/16/2021 - 2/15/2022; Beginning Term of Option Year 4: 2/16/2022 - 2/15/2024	Yes	Sam Yeung	Prior fiscal year services were completed. Current services are ongoing. This is the final contract term. ORM is working with OCP for a new contract.	RK0/BG0
PITNEY BOWES	For postage meter rental/maintenance service for Pitney Bowes DL200 Letter Opener and Pitney Bowes SendPro P1500 postage machine.	FY 22: \$2,828.00 FY 23: \$2,828.00	FY 22: \$2,828.00 FY 23: \$326.31	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Yes	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing. Invoices are billed quarterly.	BG0
PRM CONSULTING INC	Continuation of actuarial services and study of the District of Columbia Public Sector Workers Compensation Program (PSWCP) and the Tort Liability Program in accordance with Governmental Accounting Standards Board Statement No. 10, and its amended Statement No. 30.	FY 22: \$70,000.00 FY 23: \$70,000.00	FY 22: \$69,950.00 FY 23: \$64,200.00	Base year term: 10/12/2021 - 10/11/2022/ Option Year 1 term: 10/12/2022 - 10/11/2023	Yes	Tammy Hagin	Prior fiscal year services were completed. Current services are ongoing.	BG0/RK0
PUBLIC PERFORMANCE MANAGEMENT	Annual subscriptions for 65 licenses for Adobe Acrobat Pro - DC Enterprise	\$6,592.30	\$6,592.30	7/11/2022 - 7/12/23	Exempt from Competition	Sam Yeung	Services are ongoing, ORM intends to renew term for continuation of services.	RK0

**Office of Risk Management  
Contracts**

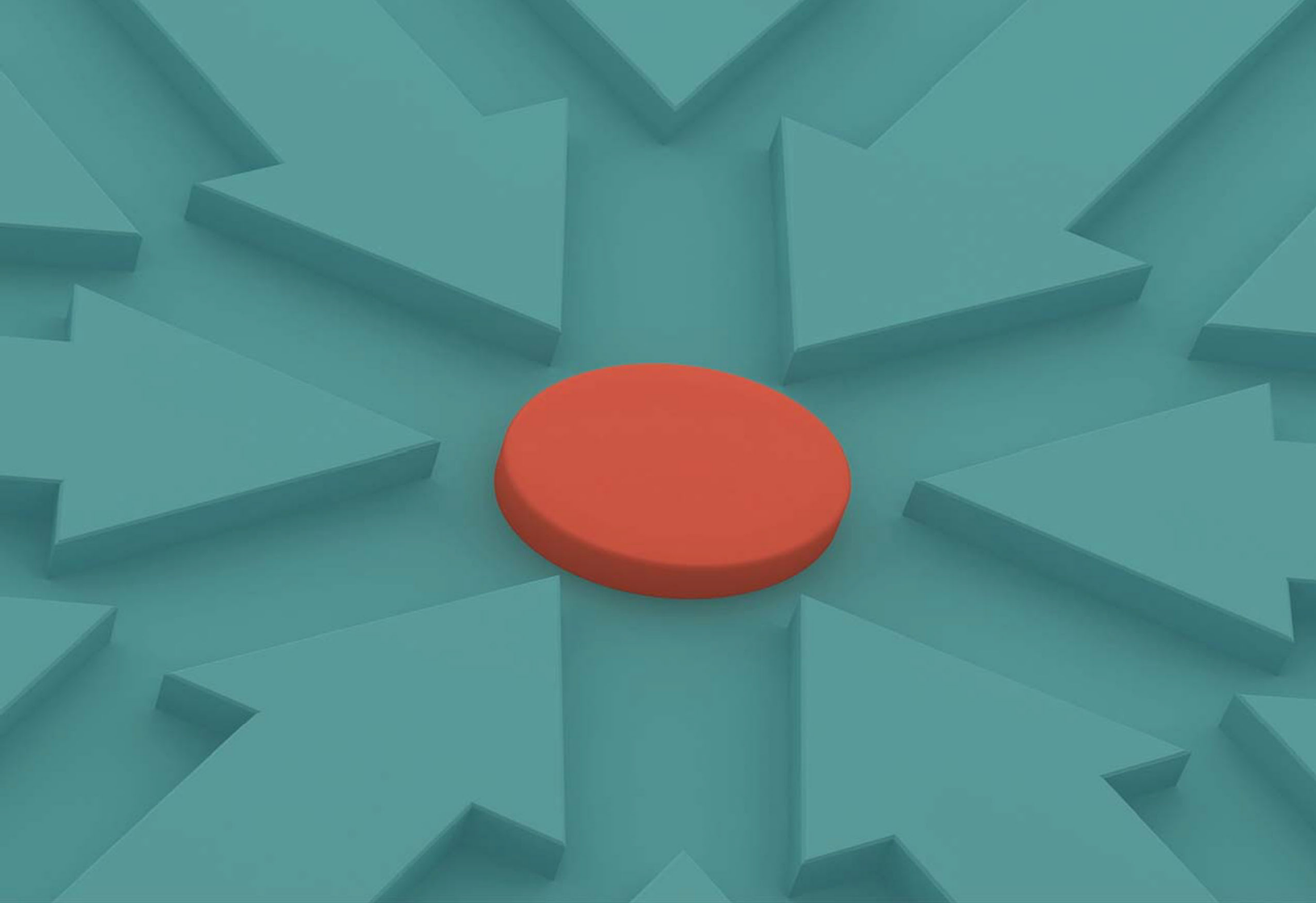
Contractor/ Vendor Name (A)	Nature of Contract, Including End Product/Service (B)	Dollar Amount of Contract - Budgeted (C)	Dollar Amount of Contract - Actually Spent (C)	Term of Contract	Competitively Bid (Yes / No) (E)	Contract Monitor (F)	Results of Monitoring Activity (F)	Funding Source (G)
RCM&D	<ul style="list-style-type: none"> <li>• Support materials for meetings with potential insurance carriers</li> <li>• Review of insurance template for District contracts</li> <li>• Counsel and quotes on possible special insurance policies for the District</li> <li>• Marketing, acquisition, and servicing of insurance policies for Real Property, Terrorism, NCBR, Cyber Security, Kidnap and Ransom, Fine Arts, and Builder's Risk for Kimball Elementary, OCTO's Back-Up Generator, Capitol View Library, Southwest Library, and Maury Elementary</li> </ul>	Insurance Policies: as insurance market dictates, limited to Captive Insurance Agency budget and receipt of monies from other agencies via MOUs  Brokerage Fees: not to exceed \$950,000	\$11,929,418  (Includes premium payments to insurance carriers)	Option Year 4: 06/06/21 - 06/05/22	Yes	Jane Waters	The selection of competent broker and maintaining a long-term relationship ultimately result in better premiums for the District government / taxpayers	RJ0
RCM&D	<ul style="list-style-type: none"> <li>• Medical Malpractice Certificates and servicing of Insurance for Health Clinics</li> <li>• Actuarial Opinion of Captive Insurance Agency for DISB filing</li> <li>• Captive Insurance Agency's Financial Statements for DISB filing</li> </ul>	Management Services: not to exceed \$950,000	\$19,761	Option Year 4: 03/13/21 - 03/12/22	Yes	Jane Waters	Engaging a licensed broker permits the Captive to issue the required medical malpractice policy and provide support for related claims	RJ0
RCM&D	<ul style="list-style-type: none"> <li>• Support materials for meetings with potential insurance carriers</li> <li>• Review of insurance template for District contracts</li> <li>• Counsel and quotes on possible special insurance policies for the District</li> <li>• Marketing, acquisition, and servicing of insurance policies for Real Property, Terrorism, NCBR, Cyber Security, Kidnap and Ransom, Fine Arts, and Builder's Risk for various construction projects including Cedar Hill Hospital, Special Events</li> <li>• Medical Malpractice Certificates and servicing of Insurance for Health Clinics</li> <li>• Actuarial Opinion of Captive Insurance Agency for DISB filing</li> <li>• Captive Insurance Agency's Financial Statements for DISB filing</li> </ul>	Insurance Policies: as insurance market dictates, limited to Captive Insurance Agency budget and receipt of monies from other agencies via MOUs  Brokerage Fees and Management Services Fees: not to exceed \$950,000	\$48,116  (Includes premium payments to insurance carriers)	Base Year: 03/13/22- 03/12/23	Yes	Jane Waters	<p>The selection of competent broker and maintaining a long-term relationship ultimately result in better premiums for the District government / taxpayers</p> <p>Engaging a licensed broker permits the Captive to issue the required medical malpractice policy and provide support for related claims</p>	RJ0
RELX Inc.	Service agreement for the continuation of LexisNexis Advance online legal/research services for Peter Clark and Justin Orrison.	FY 22: \$3,132.00 FY 23: \$4,404.00	FY 22: \$3,132.00 FY 23: \$1,101.00	FY 22: 10/1/2020 - 9/30/2021/ FY 23: 10/1/2021 - 9/30/2022	Exempt from Competition	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing.	RK0/BG0
RIZEUP TECHNOLOGY	Temporary Administrative Assistant The incumbent works the workers' compensation program to perform high-volume and high-level administrative support, data entry, general clerical, and program support duties.	FY 22: \$86,812.82 FY 23: \$82,812.16	FY 22: \$76,626.82 FY 23: \$18,649.43	Remaining Base Year Term: 5/14/2021 - 5/13/2022/ Beginning Option Year 1 term: 5/14/2022- 5/13/2023	Yes	Melbert Carlos	Services are ongoing, ORM intends to renew contract agreement for continuation of services. ORM intends to renew for the next term.	BG0
SCAFFOLD RESOURCE	Scaffolding to secure the building related to the real property loss at DPW's waste transfer station at Benning Road NE	Scaffolding labor and retanal of materials: not to exceed \$35,000	\$35,000.00	10/01/21-09/30/22	No	Jane Waters	Monitoring ensures set-up and tear-down labor and material rental does not exceed contract	RJ0



**Office of Risk Management  
Contracts**

Contractor/ Vendor Name (A)	Nature of Contract, Including End Product/Service (B)	Dollar Amount of Contract - Budgeted (C)	Dollar Amount of Contract - Actually Spent (C)	Term of Contract	Competitively Bid (Yes / No) (E)	Contract Monitor (F)	Results of Monitoring Activity (F)	Funding Source (G)
STATE RISK AND INSURANCE MANAGEMENT ASSOCIATION (STRIMA)	Annual Membership for the State Risk and Insurance Management Association (STRIMA). STRIMA brings together risk and insurance managers of state governments into an organization to promote the advancement of risk management principles and practices in the public sector. The state membership exchanges information, facilitates training opportunities and promotes the highest level of professional and ethical standards.	FY 22: \$400.00 FY 23: \$400.00	FY 22: \$400.00 FY 23: \$400.00	FY 22: 2/15/2021 - 2/14/2022/ FY 23: 2/15/22 - 2/14/23	Exempt from Competition	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing.	RK0
The CLARO GROUP	Forensic accounting services required for real property loss at DPW's waste transfer station on Benning Road NE	Forensic Accounting Services: not to exceed \$950,000	\$127,270	Base Year: 10/01/21-09/30/22 Option Year 1: 10/01/22-09/30/23	Yes	Jane Waters	Reviewing time charged based on activity performed results in accurate billing	RJ0
TRANSUNION RISK AND ALTERNATIVE	Funding for continuation of TransUnion's TLOxp skip tracing, investigative research and risk management online search.	FY 22: \$4,200.00 FY 23: \$5,100.00	FY 22: \$4,200.00 FY 23: \$5,100.00	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Exempt from Competition	Sam Yeung	Prior fiscal year services were completed. Current services are ongoing.	BG0
WALTON AND GREEN CONSULTANTS	Temporary contract for up to two General Clerk II. The contract is used on an as needed basis.	FY 22: \$38,080.00 FY 23: \$111,104.00	FY 22: \$20,356.00 FY 23: \$12,544.00	Base Year Term: 6/07/2022 - 6/06/2023/ Beginning Option Year 1 term: 6/07/2023- 6/06/2024	Yes	Melbert Carlos	Services are ongoing, ORM intends to renew contract agreement for continuation of services. ORM intends to renew for the next term.	BG0
WEST PUBLISHING CORP	For continuation of Westlaw online legal search for legal staff.	FY 22: \$18,679.20 FY 23: \$21,989.16	FY 22: \$17,122.58 FY 23: \$1,832.43	FY 22: 10/1/2021 - 9/30/2022/ FY 23: 10/1/2022 - 9/30/2023	Exempt from Competition	Valerie Evans	Prior fiscal year services were completed. Current services are ongoing.	RK0/BG0

**Actuarial Valuation of the Self-Insured Workers Comp and Liability  
Programs (as of September 30, 2022)**



**The Actuarial Valuation  
of the Self-Insured  
Workers Compensation & Liability Programs  
as of September 30, 2022**

District of Columbia  
Office of Risk Management  
Contract No.:  
CW94805 M1 OP 1

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



# ***Transmittal Letter***

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December 7, 2022

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, 2022**

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,

*Actuary:*



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Adam J. Reese, FSA, MAAA, FCA  
PRM Consulting, Inc.



# ***Table of Contents***

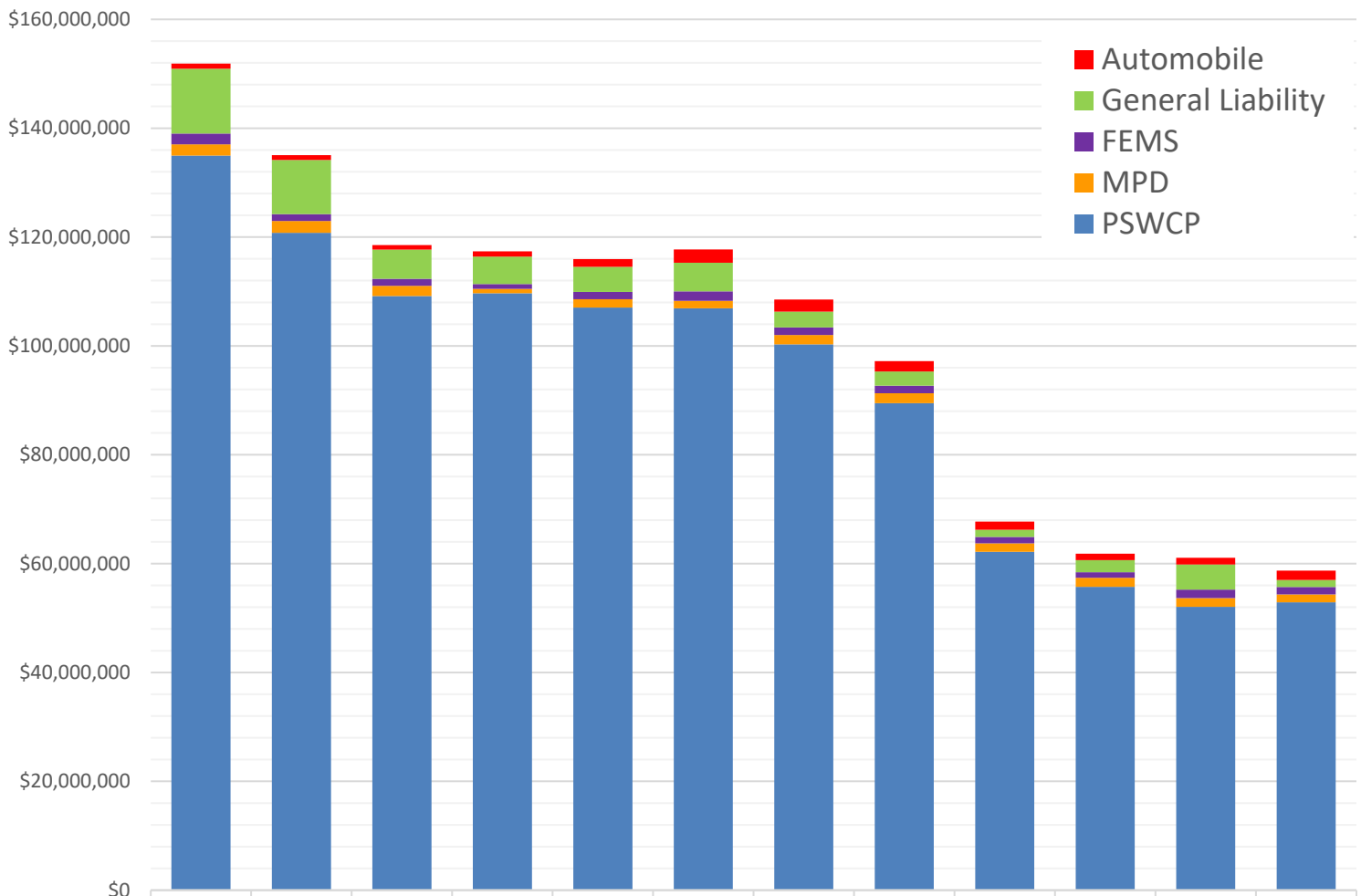
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# ***I. Introduction/Highlights***

PRM Consulting Group and Aon Consulting have prepared annual Actuarial Valuations of the Self-Insured Workers' Compensation & Liability Programs (the "Programs") for twelve fiscal years, since the valuation that was performed as of September 30, 2011. Over this period, the Programs have, in the aggregate, shown a steady decline in the Present Value of Outstanding Losses, as illustrated in the following graph:

**Present Value of Estimated Outstanding Losses**



	9/30/2011	9/30/2012	9/30/2013	9/30/2014	9/30/2015	9/30/2016	9/30/2017	9/30/2018	9/30/2019	9/30/2020	9/30/2021	9/30/2022
Automobile	955,581	882,841	829,940	966,488	1,411,712	2,444,470	2,232,295	1,909,030	1,507,550	1,181,835	1,221,564	1,717,830
General Liability	11,906,285	9,948,499	5,346,306	5,054,787	4,608,091	5,247,163	2,894,047	2,586,140	1,291,056	2,226,924	4,606,101	1,280,569
FEMS	1,985,653	1,263,154	1,290,367	877,324	1,352,690	1,762,306	1,384,769	1,412,233	1,186,896	1,025,512	1,557,505	1,380,964
MPD	2,045,400	2,156,104	1,886,798	814,192	1,530,271	1,349,164	1,714,259	1,810,675	1,547,329	1,660,957	1,628,298	1,438,787
PSWCP	134,983,438	120,791,544	109,168,681	109,671,306	107,040,602	106,927,135	100,300,992	89,482,236	62,186,611	55,742,460	52,051,903	52,891,079

FEMS = Fire and Emergency Medical Services  
 MPD = Metropolitan Police Department  
 PSWCP = Public-Sector Workers' Compensation Program



# ***I. Introduction/Highlights***

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Similar graphs are included in this report, which provide a greater level of detail for the individual programs. The summary graph above, however, is included in this Introduction to graphically highlight the progress that has been made with the Programs over the past decade.

The decrease in the amount of Outstanding Losses can occur due to a number of factors, including a reduction in numbers of claims, amount of claims, and shortened periods over which claims are paid/settled. The efforts of the District Office of Risk Management staff to increase the efficiency of claims management have resulted in improvements in some or all these areas and has thus resulted in reduced outstanding liabilities for the Programs. The fiscal year ending September 30, 2022 represents the fourth full fiscal year since the inception of in-house claims administration rather than reliance on a third-party administrator (TPA). As can be seen above, the present value of outstanding losses has decreased significantly during the past five years, particularly in the first full year of in-house claims administration, i.e., the fiscal year ending September 30, 2019.

# I. Introduction/Highlights

A Summary of 2022 Study Results is provided in the following table:

**DISTRICT OF COLUMBIA**  
**Summary Exhibit**  
**Estimated Outstanding Losses as of September 30, 2022**

	Case Reserves 9/30/2022	Case Reserves 9/30/2021	Estimated IBNR 9/30/2022	Estimated IBNR 9/30/2021	Estimated Outstanding Losses 9/30/2022	Estimated Outstanding Losses 9/30/2021	Present Value of Estimated Outstanding Losses 9/30/2022	Present Value of Estimated Outstanding Losses 9/30/2021	Percent Change
<b>Workers Compensation</b>									
<b>PSWCP</b>	\$34,175,199	\$31,666,574	\$23,580,920	\$24,764,512	\$57,756,119	\$56,431,086	\$52,891,079	\$52,051,903	1.6%
<b>MPD</b>	\$424,821	\$804,330	\$1,013,966	\$823,968	\$1,438,787	\$1,628,298	\$1,438,787	\$1,628,298	-11.6%
<b>FEMS</b>	\$544,245	\$799,207	\$836,719	\$758,298	\$1,380,964	\$1,557,505	\$1,380,964	\$1,557,505	-11.3%
<b>Sub Total</b>	\$35,144,265	\$33,270,111	\$25,431,605	\$26,346,778	\$60,575,870	\$59,616,889	\$55,710,830	\$55,237,706	0.9%
<b>Liability</b>									
<b>General Liability</b>	\$1,122,051	\$4,078,643	\$184,066	\$565,970	\$1,306,117	\$4,644,613	\$1,280,569	\$4,606,101	-72.2%
<b>Automobile Liability</b>	\$1,341,569	\$761,539	\$399,468	\$476,777	\$1,741,037	\$1,238,316	\$1,717,830	\$1,221,564	40.6%
<b>Sub Total</b>	\$2,463,620	\$4,840,182	\$583,534	\$1,042,747	\$3,047,154	\$5,882,929	\$2,998,399	\$5,827,665	-48.5%
<b>Total, excluding ULAE</b>	37,607,885	38,110,293	26,015,139	27,389,525	63,623,024	65,499,818	58,709,229	61,065,371	-3.9%
<b>ULAE</b>					8,150,943	8,271,783	7,533,550	7,735,781	-2.6%
<b>Total, including ULAE</b>					<b>71,773,967</b>	<b>73,771,601</b>	<b>66,242,779</b>	<b>68,801,152</b>	<b>-3.7%</b>

Assumes an interest rate of 1.75%, where applicable

The results for each of the individual programs, i.e., PSWCP, MPD, FEMS, General Liability and Automobile Liability are discussed in Sections III – VI of this report.



## ***II. Background***

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The FY 2022 report provides:

1. An estimate of outstanding losses, including allocated loss adjustment expenses (ALAE), as of September 30, 2022. 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, 2022. ULAE are the program costs not attributable to a specific claim, such as the administrative costs and staff compensation costs for the business unit processing and managing claims.

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. The Public Sector Workers' Compensation Program (PSWCP) is administered by the ORM and is a worker's compensation program for District government employees.

The PSWCP is a self-insured program of the ORM 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.

## ***II. Background***

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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, automobile and property programs are completely self-insured with no excess insurance policy for all policy years.

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

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

A sworn member of the MPDC or DCFEMS must report an injury /illness to the Watch Commander or Officer in Charge whenever the member incurs an injury/illness while on duty or the member detects an injury/illness that he or she believes was incurred while on duty. The member must then immediately report to the Clinic (or the designated local emergency departments or urgent care centers if the Clinic is not open, for emergency or urgent cases only) for a medical evaluation on the day that the injury is detected, if physically able to do so. The member then must submit to a Certifying Official an "Injury or Illness Report" form (MPDC PD Form 42 or DCFEMS FD Form 44) within 24 hours of the occurrence or the detection of his/her injury/illness. These forms describe the symptoms being reported and states when and how the member was injured or how the illness was incurred. If the member is unable to prepare either the PD Form 42 or FD 44 Form, the member's MPDC or DCFEMS supervisor shall complete the appropriate form.

## ***II. Background***

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### **Statutes Governing the Disability Compensation for Police Officers and Fire Fighters**

The statutes that govern the Disability Compensation for Police Officers and Fire Fighters are:

- District of Columbia Official Code § 5-631 et seq.
- District of Columbia Official Code § 5-701 et seq.
- The Police and Firefighters' Retirement and Disability Act as amended by Public Law 96-122.

### **Claims Process for District Government Police Officers and Firefighters**

The District of Columbia enacted Law 19-331 in May, 2013. This law was implemented on October 1, 2016. Law 19-331 is the Fire and Emergency Medical Services Employee Presumptive Disability Amendment Act. This act applies only to sworn members of DCFEMS. This act created a presumption of Performance of Duty (POD) injury, illness or death for three categories of illnesses. Under the law, the District will cover the full cost of any medical treatment related to a POD injury or illness. The funding stream for the Presumptive Disability Amendment Act is through annually locally appropriated funds. The illnesses covered under D.C. Law 19-331 include:

- Cancer: breast, pancreatic, rectal, testicular, throat or ovarian cancers or leukemia;
- Chronic Diseases: heart disease, hypertension, or respiratory disease; and
- Communicable Diseases: hepatitis, meningococcal meningitis, tuberculosis or human immunodeficiency virus (HIV).

A sworn FEMS member will be presumed to have suffered from one of these illness in the line of duty if the member is diagnosed with the illness, and if the member underwent a pre-employment physical at the Clinic that did not indicate any sign of the illness, and if the member had agreed to receiving a physical examination every year.

### **Duty Status and Wage and Tax Information**

It is the policy of MPDC and DCFEMS to meet the occupational health needs of their members by ensuring that members who sustain POD injuries and illnesses receive quality health care, and continue to receive income, consistent with governing statutes, while recovering from duty-related injuries and/or illnesses. In addition, both agencies monitor the status of their members who become injured or ill as a result of a Non-Performance of Duty (Non-POD) incident or condition. This is done in an effort to monitor their recovery and to determine when the member may return to work in a limited or full duty status.

When a member incurs a POD injury or illness, he/she must report to the Clinic to receive care for his/her POD injury or illness. When a member incurs a Non-POD injury or illness, he/she must report to the Clinic where the medical staff monitors his/her Non-POD injury or illness and

## ***II. Background***

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determines his/her medical duty status, while he/she receives treatment from his/her personal physician.

A member who is injured or becomes ill and is placed in a limited duty status or immediately placed off from work on sick leave is initially charged his/her personal accumulated sick leave until a determination is made that the injury or illness is POD. This determination must be made within 30 days of the member's report of injury/illness. If the determination is not made within this time frame, the member is presumed to have been injured in the performance of duty. When it is determined that the injury or illness is POD, the member will be placed in a non-chargeable (POD) sick leave status and his/her personal sick leave will be restored. Placing a member on non-chargeable (POD) sick leave alerts the agency fiscal officer's payroll unit that the member's injury or illness was determined to have been incurred in the performance of duty. The member's time and attendance records are audited to reimburse him/her for any affected personal sick leave taken. While on non-chargeable (POD) sick leave, the member continues to accrue personal sick and annual leave, and salary increases. Additionally, upon receiving a POD determination, the member will receive his/her full salary; it is not prorated.

At the end of the year, the agency fiscal officer sends a tax form to the member that indicates the member's salary for that year. The member is instructed to report the portion of the salary paid while on non-chargeable (POD) sick leave as disability compensation.

The District of Columbia Fire and Emergency Medical Services Department gives the member at the end of the year a DCFEMS Department Form 158. The DCFEMS Department Form 158 notifies the employee, the IRS, and State Tax official that the employee was on POD Injury/Illness (non-chargeable) Sick Leave and delineates the total amount of hours and the member's hourly rate. The salary for the year is only found on the W-2 Tax Form, not on the DC FEMS Department Form 158.

### **Contract Financial Information**

During the FY 2006 Actuary Study, it was settled that the contract between MPDC and PFC is fully-insured and self-insured. The District of Columbia's disability (workers') compensation program for the city's police officers and firefighters is unlike any traditional disability (workers') compensation program. The PFC operates like an HMO providing occupational health and managed care services for covered employees of the MPDC, DCFEMS and USSS. The PFC, through the contract, bears the full financial risk of insuring covered employees and actually delivers medical treatment to the employees covered under the contract.

### ***III. Workers' Compensation***

Overall (inclusive of Workers' Compensation for PSWCP and MPD and FEMS, as well as general liability and automotive), there is a 3.9% decrease in the present value of outstanding losses from FY2021 (\$61.1M) to FY2022 (\$58.7M).

#### **PSWCP**

PSWCP is responsible for the overwhelming majority of the present value of outstanding losses (90% or \$52.9M) for FY2022 and represents an increase of 1.6% from FY2021. The case loss and loss expense reserves were \$34M with an estimated IBNR reserve of \$24M. For FY2021 the case loss and loss expense reserves were \$32M with an estimated IBNR reserve of \$25M. The present value of outstanding losses in FY2021 was \$52.0M. The ratio of estimated IBNR reserve to case reserves in FY2022 is 0.69, representing a decrease from 0.78 for FY2021.

#### **MPD**

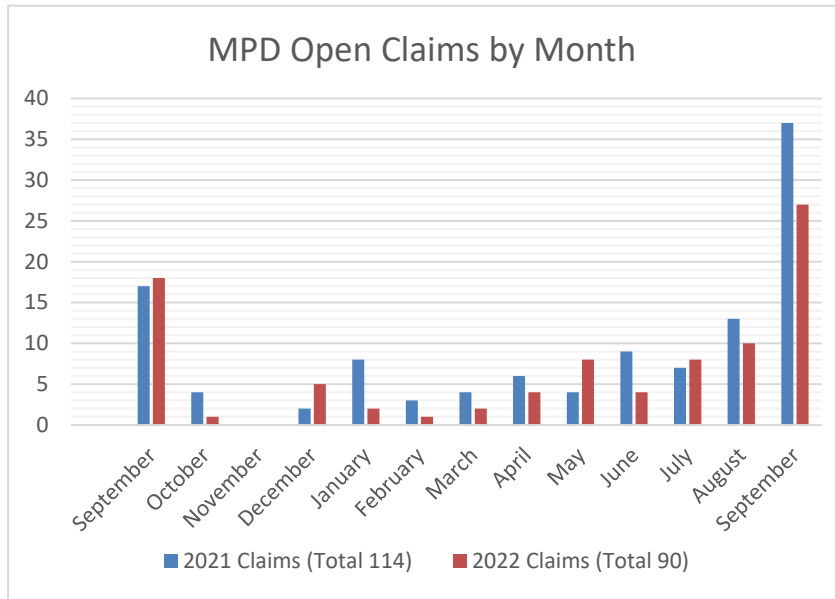
The present value of outstanding losses for MPD workers' compensation is \$1.4M for FY2022 and represents a decrease of 11.6% from FY2021. The case loss and loss expense reserves were \$0.4M with an estimated IBNR reserve of \$1.0M. For FY2021 the case loss and loss expense reserves were \$0.8M with an estimated IBNR reserve of \$0.8M. The present value of outstanding losses in FY2021 was \$1.6M.

The following exhibits provide details regarding the MPD program for FY2022 and FY2021:

<b><i>Metropolitan (MPD) Disability Compensation Claims</i></b>		
	<b>9/30/2022</b>	<b>9/30/2021</b>
Number of Open Claims	90	114
Number of Closed Claims	905	938
<b>Total Claims</b>	<b>995</b>	<b>1,052</b>
<b><i>MPD Sick Leave Disability Compensation</i></b>		
Sick Leave for Open Claims	\$1,418,073	\$2,090,509
Sick Leave for Closed Claims	\$3,107,979	\$3,345,453
<b>Total Sick Leave</b>	<b>\$4,526,052</b>	<b>\$5,435,962</b>
<b><i>Total # of MPD Sick Leave Hours</i></b>		
Sick Leave Hours for Open Claims	33,071	49,832
Sick Leave Hours for Closed Claims	78,605	83,024
<b>Total Claims</b>	<b>111,676</b>	<b>132,856</b>
<b><i>Estimated MPD Sick Leave Hours &amp; Disability Compensation</i></b>		
Estimated Sick Leave Hours	<b>10,100</b>	<b>19,648</b>
Estimated Sick Leave Compensation	<b>\$424,821</b>	<b>\$777,857</b>

### III. Workers' Compensation

Open Claims	2021 Claims	2022 Claims
September	17	18
October	4	1
November	0	0
December	2	5
January	8	2
February	3	1
March	4	2
April	6	4
May	4	8
June	9	4
July	7	8
August	13	10
September	37	27
<b>Total</b>	<b>114</b>	<b>90</b>



#### FEMS

Workers' compensation present value of outstanding losses for FEMS is \$1.38M for FY2022 and represents a decrease of 11.3% from FY2021. The present value of outstanding losses in FY2021 was \$1.56M.

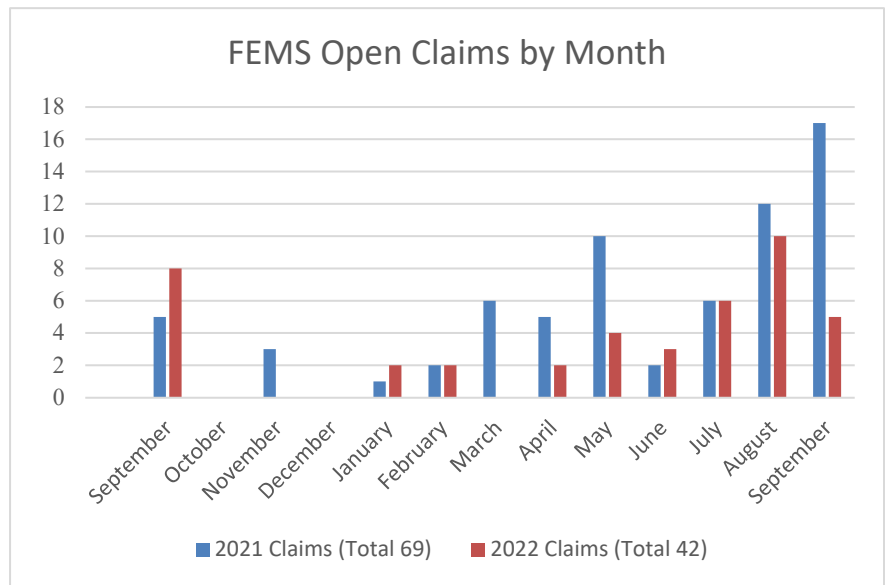
It is our understanding that the existing payroll budget for FEMS already includes a provision for compensating an employee who is called into service to replace any employee who is off duty due becoming eligible for workers' compensation. The existing payroll budget for FEMS already provides funding for compensation to approximately 1.2 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.

### III. Workers' Compensation

The following exhibits provide details regarding the FEMS program for FY2022 and FY2021:

<b>Fire Department (FEMS) Disability Compensation Claims</b>		
	<b>9/30/2022</b>	<b>9/30/2021</b>
Number of Open Claims	42	69
Number of Closed Claims	675	367
<b>Total Claims</b>	<b>717</b>	<b>436</b>
<b>FEMS Sick Leave Disability Compensation</b>		
Sick Leave for Open Claims	\$866,206	\$1,428,550
Sick Leave for Closed Claims	\$2,813,774	\$2,824,779
<b>Total Sick Leave</b>	<b>\$3,679,980</b>	<b>\$4,253,329</b>
<b>Total # of FEMS Sick Leave Hours</b>		
Sick Leave Hours for Open Claims	21,806	35,873
Sick Leave Hours for Closed Claims	70,386	70,580
<b>Total Claims</b>	<b>92,192</b>	<b>106,453</b>
<b>Estimated FEMS Sick Leave Hours &amp; Disability Compensation</b>		
Estimated Sick Leave Hours	<b>13,368</b>	<b>20,824</b>
Estimated Sick Leave Compensation	<b>\$544,245</b>	<b>\$799,207</b>

<b>Open Claims</b>	<b>2021 Claims</b>	<b>2022 Claims</b>
September	5	8
October	0	0
November	3	0
December	0	0
January	1	2
February	2	2
March	6	0
April	5	2
May	10	4
June	2	3
July	6	6
August	12	10
September	17	5
<b>Total</b>	<b>69</b>	<b>42</b>



## IV. Tort Liability

### **GENERAL LIABILITY**

General Liability has a present value of outstanding losses of \$1.3M for FY2022 and represents a 72.2% decrease over FY2021 of \$4.6M. As shown below, the District has substantially decreased their Case Reserves from last year (1.12M versus 4.08M). These decreases reversed the large increases shown in the 2021 report and are due to eight non-tort employment practice liability claims that should not have been included in the 2021 results.

Claim Period	Paid Losses		Case Reserves		Outstanding Losses		Present Value of Losses	
	2022	2021	2022	2021	2022	2021	2022	2021
Prior to 2006-07	9,099,181	4,804,685	0	1,525,010	0	1,677,674	0	1,677,674
2006-2007	1,592,767	1,592,767	0	0	0	0	0	0
2007-2008	457,403	457,403	0	0	0	0	0	0
2008-2009	206,315	206,315	0	0	0	0	0	0
2009-2010	290,810	290,810	0	0	0	0	0	0
2010-2011	299,079	299,079	0	289,587	0	318,921	0	318,921
2011-2012	381,507	812,675	0	0	0	0	0	0
2012-2013	628,639	617,639	0	0	0	0	0	0
2013-2014	419,129	1,083,535	25,000	0	27,871	0	27,871	0
2014-2015	239,084	239,084	0	0	0	0	0	0
2015-2016	99,034	99,034	0	500,000	0	550,000	0	550,000
2016-2017	203,133	203,133	0	0	0	0	0	0
2017-2018	380,130	130,130	10,000	0	11,000	0	10,905	0
2018-2019	397,790	327,673	0	116,117	0	127,729	0	126,256
2019-2020	359,825	311,917	104,500	582,655	115,175	640,921	113,951	631,149
2020-2021	90,747	18,632	205,127	1,065,274	241,253	1,329,368	236,999	1,302,101
2021-2022	72,182		777,424		910,818		890,843	
<b>Total</b>	<b>15,216,755</b>	<b>11,494,511</b>	<b>1,122,051</b>	<b>4,078,643</b>	<b>1,306,117</b>	<b>4,644,613</b>	<b>1,280,569</b>	<b>4,606,101</b>

### **AUTOMOTIVE LIABILITY**

Automotive Liability has a present value of outstanding losses of \$1.72M for FY2022 and represents a 40.6% increase over FY2021 of \$1.22M.

Claim Period	Paid Losses		Case Reserves		Outstanding Losses		Present Value of Losses	
	2022	2021	2022	2021	2022	2021	2022	2021
Prior to 2006-07	2,087,636	2,087,636	0	1	0	1	0	1
2006-2007	740,792	740,792	0	0	0	0	0	0
2007-2008	893,108	893,108	0	0	0	0	0	0
2008-2009	1,124,224	1,124,224	0	0	0	0	0	0
2009-2010	1,572,750	1,572,750	0	0	0	0	0	0
2010-2011	1,063,190	1,063,190	0	0	0	0	0	0
2011-2012	1,802,986	1,805,190	0	0	0	0	0	0
2012-2013	1,550,368	1,550,589	0	0	0	0	0	0
2013-2014	1,936,363	1,936,363	0	0	0	0	0	0
2014-2015	1,409,483	1,409,483	0	0	0	0	0	0
2015-2016	991,026	991,026	0	0	0	0	0	0
2016-2017	1,041,543	1,041,543	0	0	0	0	0	0
2017-2018	1,112,135	1,112,135	5,000	0	5,865	0	5,865	0
2018-2019	1,247,806	1,208,144	0	35,060	0	42,856	0	42,319
2019-2020	1,079,393	964,231	45,908	178,734	50,607	212,769	50,005	209,786
2020-2021	722,534	343,310	327,716	547,744	360,488	982,690	355,328	969,458
2021-2022	203,922		962,946		1,324,078		1,306,632	
<b>Total</b>	<b>20,579,258</b>	<b>19,843,713</b>	<b>1,341,570</b>	<b>761,539</b>	<b>1,741,038</b>	<b>1,238,316</b>	<b>1,717,830</b>	<b>1,221,564</b>



## V. ULAE

The present value of outstanding ULAE is estimated to be \$7.53M for 2022. In 2021 the ULAE was estimated to be \$7.74M, resulting in a small decrease year over year, of 2.6%.

	Estimated Outstanding ULAE 9/30/2022	Estimated Outstanding ULAE 9/30/2021	Present Value of Estimated Outstanding ULAE 9/30/2022	Present Value of Estimated Outstanding ULAE 9/30/2021	% Change
<b>Workers Compensation</b>					
<b>PSWCP</b>	\$7,219,515	\$6,771,730	\$6,611,385	\$6,246,228	5.8%
<b>Police</b>	\$179,848	\$195,396	\$179,848	\$195,396	-8.0%
<b>Fire</b>	\$172,621	\$186,901	\$172,621	\$186,901	-7.6%
<b>Sub Total</b>	\$7,571,984	\$7,154,027	\$6,963,854	\$6,628,525	5.1%
<b>Liability</b>					
<b>General Liability</b>	\$248,162	\$882,476	\$243,308	\$875,159	-72.2%
<b>Automobile Liability</b>	\$330,797	\$235,280	\$326,388	\$232,097	40.6%
<b>Sub Total</b>	\$578,959	\$1,117,756	\$569,696	\$1,107,256	-48.5%
<b>Total</b>	<b>\$8,150,943</b>	<b>\$8,271,783</b>	<b>\$7,533,550</b>	<b>\$7,735,781</b>	<b>-2.6%</b>

Assumes an interest rate of 1.75%.

## ***VI. Results & Data Analysis***

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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. This improvement has continued over the last decade, which is the period over which PRM and Aon have partnered on this project. These changes have at least partially come about due to ORM's bringing the claims administration process in-house versus the prior practice of utilizing TPA services.

To illustrate this, we have included below three charts showing the historical results from 9/30/2011 to 9/30/2022 for both workers' compensation and tort liability:

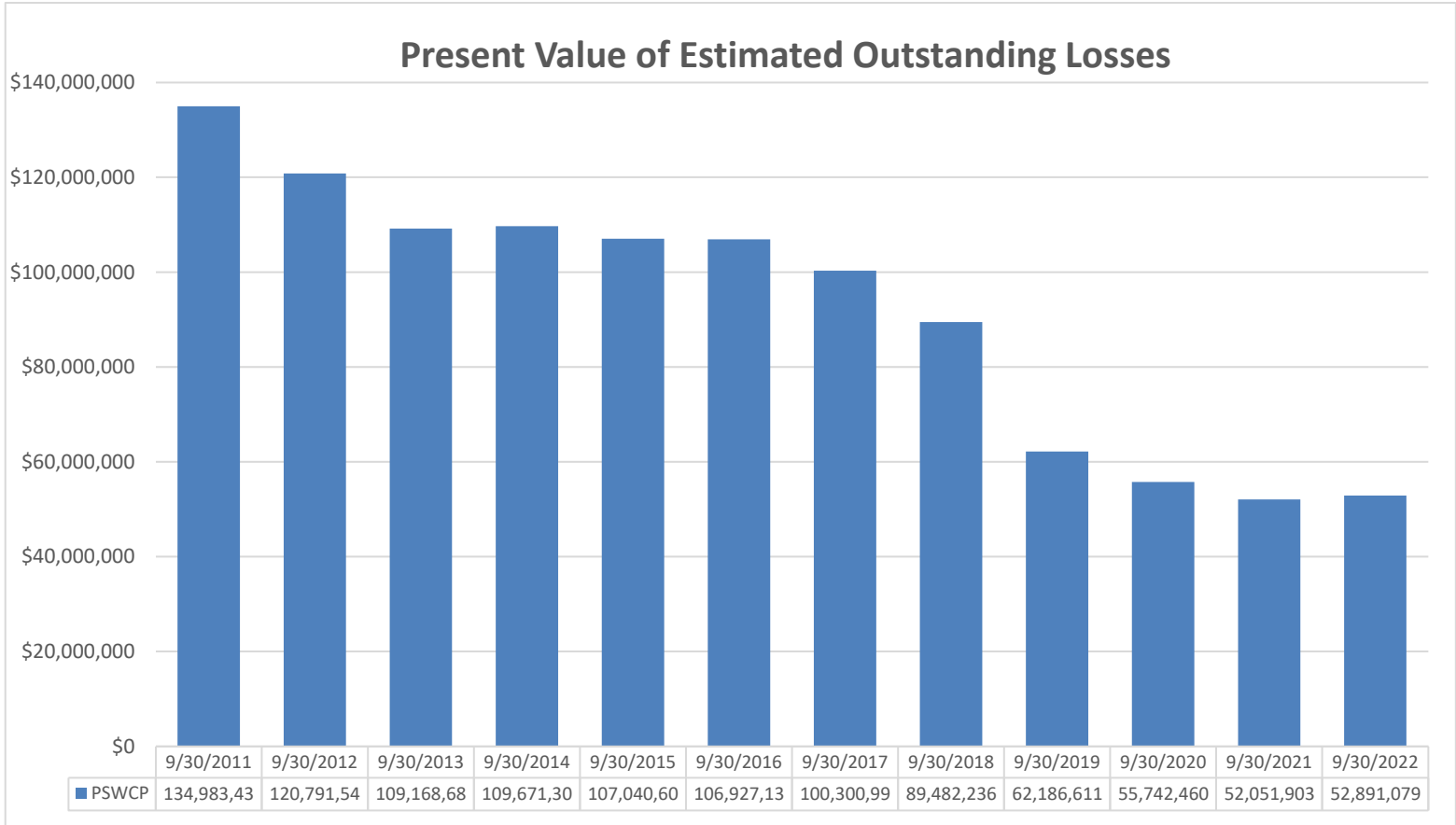
1. Chart 1 shows the workers' compensation present value of outstanding losses for Public-Sector Workers' Compensation Program (PSWCP) for periods 9/30/2011 through 9/30/2022.
2. Chart 2 shows the workers' compensation present value of outstanding losses for the uniform (sworn) employees consisting of police (MPD) and fire and emergency medical services personnel (FEMS) for periods 9/30/2011 through 9/30/2022.
3. Chart 3 shows the present value of outstanding losses for general and automobile tort liability for periods for 9/30/2011 through 9/30/2022.

# ***VI. Results & Data Analysis***

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## **Workers' Compensation**

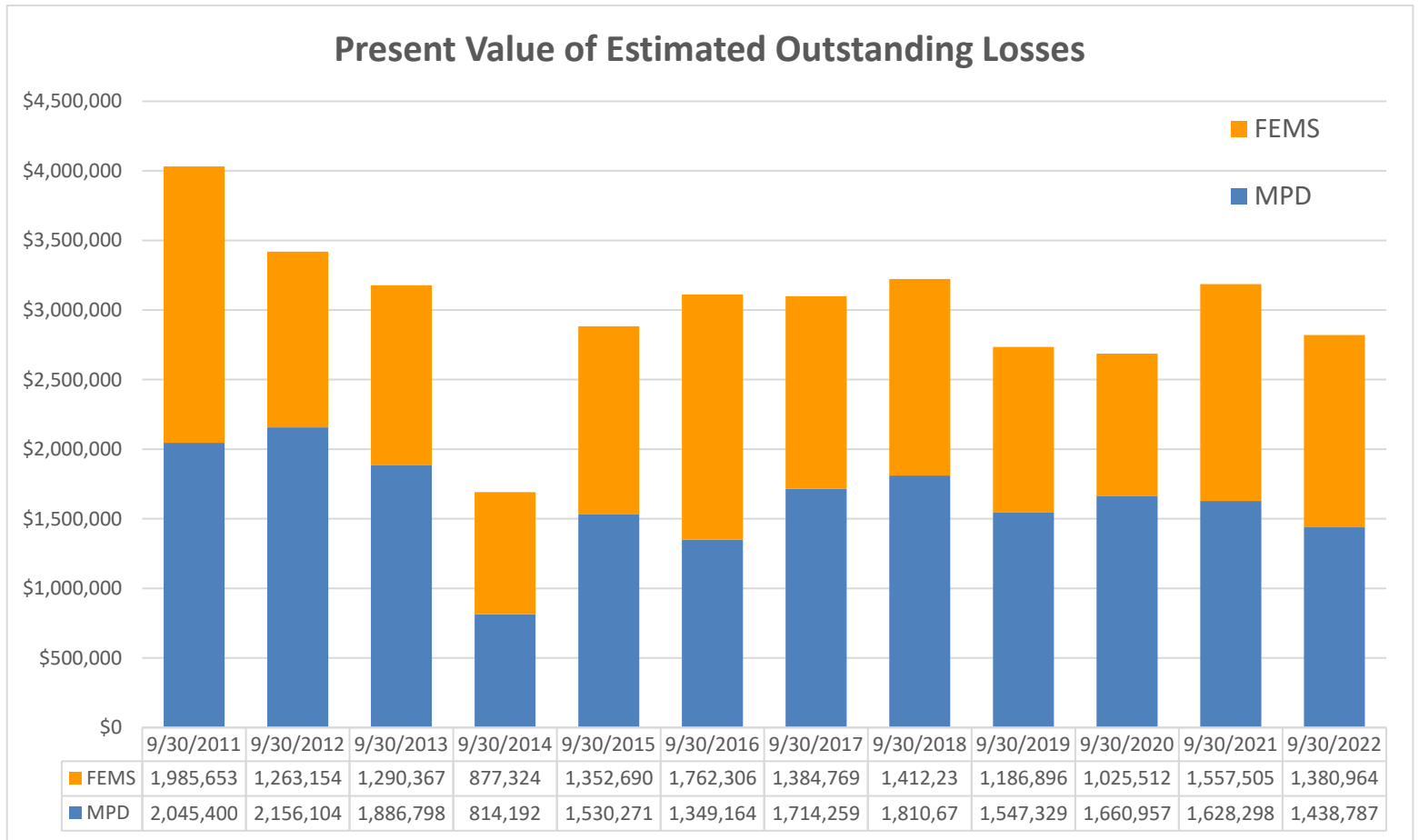
Chart 1 – Workers' Compensation: Public-Sector Workers' Compensation Program (PSWCP)



# VI. Results & Data Analysis

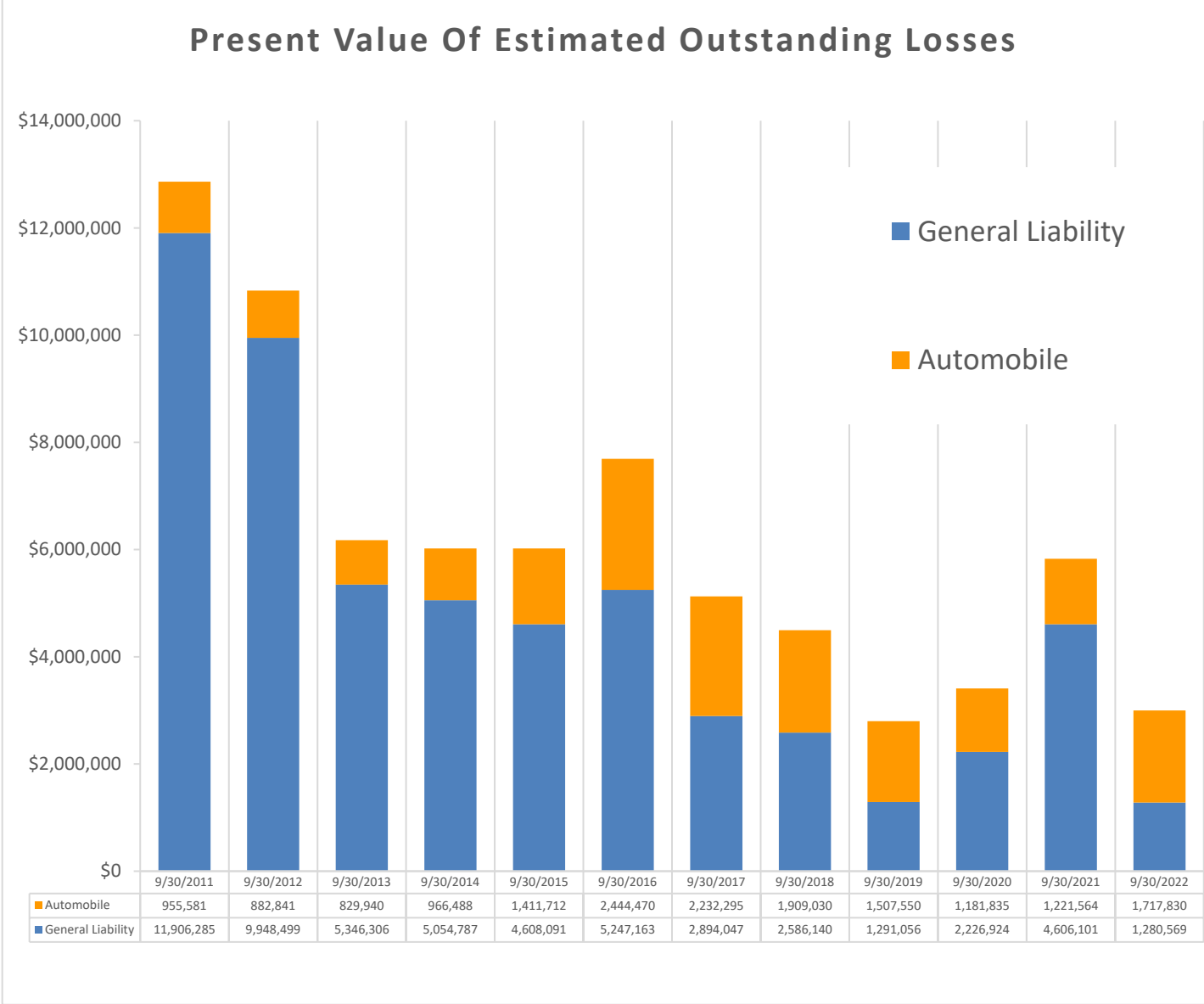
## Workers' Compensation

Chart 2 – Workers' Compensation: Police (MPD) and Fire and Emergency Medical Services personnel (FEMS)



# Tort Liability

Chart 3 - General and Automobile Tort Liability



**District of Columbia  
Office of Risk Management**

**Actuarial Study of the  
Self-Insured Workers Compensation  
and Liability Programs  
as of September 30, 2022**

**December 5, 2022**

December 5, 2022

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, 2022**

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 

\_\_\_\_\_  
Martha E. Bronson, AAS, MAAA  
Associate Director and Actuary



\_\_\_\_\_  
Tracy Fleck, ACAS, MAAA  
Senior Consultant and Actuary

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## 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 were handled by a third-party administrator (TPA) until August 1, 2018, when ORM began administering claims in-house. General liability, automobile liability, and police and fire claims are also handled by their respective in-house staff.

The claim period runs from October 1 through September 30.

Aon's most recent actuarial study of ORM's self-insured programs was based on claim data valued as of September 30, 2021 (report dated January 4, 2022).

### **Data**

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.

### **Loss Data**

Loss data valued as of September 30, 2022 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). We were advised by ORM that the PSWCP data may be incomplete for claims incurred prior to 2004/05.

### **PSWCP Loss Data Change**

The PSWCP claim detail included the field "Paid – Subrogation" which was not in the data provided for our previous studies. The amounts used in our analysis and shown in this report are net of these recoveries, whereas those in the prior study were necessarily gross of these amounts. The total "Paid – Subrogation" amount for all years was \$1.4 million, with more than half of the total (\$0.8 million) in claim period 2014/15. This change did not have a material impact on the results of this study.

## General and Automobile Liability Loss Data Change

There are 74 general liability and 4 automobile liability claims that were in the claim detail provided as of September 30, 2021 but that were not in the data as of September 30, 2022. We were advised by ORM that eight of these claims, which had total incurred losses of \$4.1 million, are non-tort employment practices liability claims and should not have been included in the data or our study as of September 30, 2021. A summary of the non-tort and all other general liability claims is provided below:

**Table I-1  
Summary of Non-Tort and All Other General Liability Claims  
Included in Data as of September 30, 2021**

Claim Period (1)	Non-Tort Claims			All Other Claims			Total		
	Paid 9/30/21 (2)	Case Reserves 9/30/21 (3)	Incurred 9/30/21 (4)	Paid 9/30/21 (5)	Case Reserves 9/30/21 (6)	Incurred 9/30/21 (7)	Paid 9/30/21 (8)	Case Reserves 9/30/21 (9)	Incurred 9/30/21 (10)
1994/95	\$700,000	\$0	\$700,000	\$0	\$0	\$0	\$700,000	\$0	\$700,000
1995/96	0	1,500,000	1,500,000	0	0	0	0	1,500,000	1,500,000
2010/11	0	287,087	287,087	299,079	2,500	301,579	299,079	289,587	588,666
2011/12	431,169	0	431,169	381,507	0	381,507	812,675	0	812,675
2013/14	664,406	0	664,406	419,129	0	419,129	1,083,535	0	1,083,535
2015/16	0	500,000	500,000	99,034	0	99,034	99,034	500,000	599,034
2018/19	60,000	0	60,000	267,673	116,117	383,790	327,673	116,117	443,790
2020/21	0	500	500	18,632	1,064,752	1,083,384	18,632	1,065,252	1,083,884
All Years	\$1,855,574	\$2,287,587	\$4,143,161	\$9,638,936	\$1,791,024	\$11,429,960	\$11,494,511	\$4,078,611	\$15,573,121

The non-tort claims accounted for 56% of the total reported case reserves as of September 30, 2021, and more than half of the reported incurred losses for claim periods 2010/11, 2011/12, 2013/14, and 2015/16. As such, the removal of the non-tort claims from the current general liability analysis resulted in lower projected ultimate losses for these claim periods, as well as for the 2022/23 and 2023/24 projections compared to the previous study.

The other 70 missing claims appear to have been test claims with claimant names such as “Tester, Testing” and “Smith, John”. The total incurred losses on these claims as of September 30, 2021 was \$35. The removal of the test claims did not have a material impact on the results of this study.

### **Exposure Data**

ORM provided payroll (for all agencies that used the Disability Compensation Program) and vehicle counts through 2022/23. Vehicle projections for 2023/24 are based on a 0% trend. We projected the 2023/24 payroll based on the 2022/23 amount and an assumed 5% trend, which was selected based on historical actual payroll.

## **PSWCP**

As noted above, ORM began self-administering PSWCP claims on August 1, 2018. Per discussion with ORM, we understand there is continued focus on claims review and closure, resulting in reductions in both open claim counts and case reserves.

We have included the following diagnostic exhibits in Exhibit WC-2:

- Average severity per claim on page 6.
- Average case reserves on page 7.
- Closed claims ratio on page 8.

### ***Chapter 1 Amendments***

We understand that effective July 7, 2017, amendments to Chapter 1 (Public Sector Workers' Compensation Benefits) of Title 7 (Employment Benefits) of the District of Columbia Municipal Regulations were adopted. The published Notice of Final Rulemaking states that "The changes made in the final rulemaking do not substantially change the intent, meaning, or application of the proposed rules as published with the notice of proposed rulemaking, or impose new obligations or requirements on claimants. Rather, the changes serve to clarify application of the rules by lessening restrictions and decreasing burdens on claimants, and correct language or grammar errors." We have reviewed the clarifications adopted and find that the changes do not have a material impact on the results of our analysis, and any associated costs cannot be readily estimated. No adjustment to our analysis has been made for the Chapter 1 amendments.

### ***Code Change ("500-week benefit cap")***

We understand that in September 2011, a new law went into effect under Title I, Chapter 6, Subchapter XXIII (PSWCP), §1-623-06a, which implemented a 500-week cap on temporary disability benefits. This cap applies to employees hired after January 1, 1980 and applies to temporary disability benefits to be paid after April 24, 2021. ORM provided us with a list of 79 injured workers whose benefit payments are scheduled to end on April 24, 2021 or shortly thereafter. Based on our review of the available claim data for these workers, it appears that the 500-week cap has historically been reflected in the case reserves set for these claims. Therefore, we have made no further adjustment to the estimated ultimate losses to reflect the impact of this benefit cap. If this law is repealed, the estimated ultimate and outstanding losses may be understated.

## **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, 2022. 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 workdays 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. We relied on the case reserve provided by ORM and have 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.

### **COVID-19**

As of September 30, 2022, the PSWCP program had incurred 22 (non-zero) COVID-19-related claims with total reported losses of about \$0.2 million. These claims represent 1% of the total incurred losses for claim periods 2019/20 through 2021/22. A summary of the COVID-19 claims is provided on Exhibits WC-1 (page 1).

For the GL program, 21 COVID-19 claims were reported as of September 30, 2022; each was closed with incurred losses of \$0. In comparison, as of September 30, 2021, the total incurred losses on these claims were \$0.5 million.

Due to the limited data currently available regarding future loss development on COVID-19 claims, the projected losses for 2019/20 through 2021/22 are subject to more uncertainty than usual.

## 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, 2022.

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, 2022.

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

3. **Project Ultimate Losses.** Project ultimate losses (including ALAE) for 2022/23 and 2023/24.

The projected ultimate losses are the accrual value of losses with accident dates during 2022/23 and 2023/24, regardless of report or payment date.

4. **Project Losses Paid.** Project losses paid during 2022/23 and 2023/24.

The projected losses paid are the claim disbursements during 2022/23 and 2023/24, regardless of accident or report date.

5. **Compare to Previous Actuarial Study.** Compare to the previous actuarial study valued as of September 30, 2021.

6. **Size of Loss Distribution Analysis.** Analyze the distribution of losses by size.

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

The estimated outstanding losses as of September 30, 2022 are shown in Table III-1A.

**Table III-1A  
Estimated Outstanding Losses  
September 30, 2022**

Program (1)	Estimated Outstanding Losses (2)	Present Value of Estimated Outstanding Losses (3)
(A) Workers compensation		
i) PSWCP	\$57,756,117	\$52,891,079
ii) Police	1,438,787	1,438,787
iii) Fire	1,380,964	1,380,964
Subtotal	\$60,575,868	\$55,710,830
(B) General liability	1,306,117	1,280,569
(C) Automobile liability	1,741,038	1,717,830
(D) Total (A) ... (C)	\$63,623,023	\$58,709,229

Note: (A) 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 losses decreased by \$1.9 million from our prior estimate of \$65.5 million as of September 30, 2021 to \$63.6 million as of September 30, 2022. A decrease of \$3.3 million in the estimate for general liability was partially offset by increases of \$1.0 million and \$0.5 million for workers compensation and automobile liability, respectively.

The decrease in the estimated outstanding losses for general liability reflects the removal of non-tort claims (as noted in the “Background” section), which had \$2.3 million in reported case reserves as of September 30, 2021.

For the PSWCP program, the outstanding losses increased by \$1.3 million, from \$56.4 million to \$57.8 million. This change consists of:

- +\$11.6 million from the additional year of exposure (2021/22),
- -\$10.9 million for claim payments made during 2021/22, and
- +\$0.6 million due to a change in the projected ultimate losses for claim periods 2020/21 and prior. This increase is due in part to adverse development on one large 2018/19 claim (WC-19-00027) since the prior study, which is noted in the “Compare to Previous Actuarial Study” section below.

A reconciliation of the change in the estimated outstanding losses from the previous study to the current study is shown in Table III-1B.

**Table III-1B**  
**Reconciliation of Change in Estimated Outstanding Losses**  
**from September 30, 2021 to September 30, 2022**

Claim Period (1)	Item (2)	PSWCP (3)	General Liability (4)	Automobile Liability (5)	Total (6)
(A) Through 2020/21	(i) Estimated outstanding losses as of 9/30/21	\$56,431,089	\$4,644,612	\$1,238,316	\$62,314,017
	(ii) Losses paid during 2021/22	(9,052,069)	(3,650,062)	(531,625)	(13,233,756)
	(iii) Change in projected ultimate limited losses for claim periods 2020/21 and prior: • (Aiii) is -0.1% of the total projected ultimate losses	633,264	(599,252)	(289,733)	(255,721)
	(iv) Estimated outstanding losses as of 9/30/22 (Ai) + (Aii) + (Aiii)	\$48,012,284	\$395,298	\$416,958	\$48,824,540
(B) 2021/22	(i) Projected ultimate limited losses	\$11,564,000	\$983,000	\$1,528,000	\$14,075,000
	(ii) Losses paid during 2021/22	(1,820,162)	(72,182)	(203,922)	(2,096,266)
	(iii) Estimated outstanding losses as of 9/30/22 (Bi) + (Bii)	\$9,743,838	\$910,818	\$1,324,078	\$11,978,734
(C) Total (Aiv) + (Biii)	(i) Estimated outstanding losses as of 9/30/22	\$57,756,122	\$1,306,116	\$1,741,035	\$60,803,274

Note: (Ai) is from the September 30, 2021 actuarial study.  
(Aii) is based on data provided as September 30, 2021 and September 30, 2022.  
(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 ultimate general liability losses for claim periods through 2020/21 decreased by \$0.6 million since our prior study (column 4, row A.iii in Table III-1B). This change is due to a combination of: (1) a newly emerged 1992/93 claim with reported incurred losses of \$5 million; (2) the removal of non-tort claims from the data, which had reported incurred losses of \$4.1 million as of September 30, 2021 (see “Background” section); and (3) the closing out of all COVID-19 claims for \$0, for which the incurred losses as of September 30, 2021 totaled \$0.5 million.

The estimated outstanding losses as of September 30, 2022 at various confidence levels are shown in Tables III-1C and III-1D.

**Table III-1C**  
**Estimated Outstanding Losses**  
**at Various Confidence Levels**  
**September 30, 2022**  
**Full Value**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation			
i) PSWCP	\$57,756,117	\$60,643,923	\$69,307,340
ii) Police	1,438,787	1,510,726	1,726,544
iii) Fire	1,380,964	1,450,012	1,657,157
Subtotal	\$60,575,868	\$63,604,661	\$72,691,041
(B) General liability	1,306,117	1,502,035	2,155,093
(C) Automobile liability	1,741,038	1,915,142	2,176,298
(D) Total (A) ... (C)	\$63,623,023	\$67,021,838	\$77,022,432

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, 2022**  
**Present Value**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation			
i) PSWCP	\$52,891,079	\$55,535,633	\$63,469,295
ii) Police	1,438,787	1,510,726	1,726,544
iii) Fire	1,380,964	1,450,012	1,657,157
Subtotal	\$55,710,830	\$58,496,371	\$66,852,996
(B) General liability	1,280,569	1,472,654	2,112,939
(C) Automobile liability	1,717,830	1,889,613	2,147,288
(D) Total (A) ... (C)	\$58,709,229	\$61,858,639	\$71,113,222

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

The estimated outstanding unallocated loss adjustment expenses (ULAE) as of September 30, 2022 are shown in Table III-2.

**Table III-2  
Estimated Outstanding ULAE  
September 30, 2022**

Program (1)	Estimated Outstanding ULAE (2)	Present Value of Estimated Outstanding ULAE (3)
(A) Workers compensation		
i) PSWCP	\$7,219,515	\$6,611,385
ii) Police	179,848	179,848
iii) Fire	172,621	172,621
Subtotal	\$7,571,983	\$6,963,854
(B) General liability	248,162	243,308
(C) Automobile liability	330,797	326,388
(D) Total (A) ... (C)	\$8,150,943	\$7,533,550

Note: (Ai) is based on Table III-1A and Summary Exhibit 2.  
(Aii) is based on Table III-1A and a selected ratio of 12.5%.  
(Aiii) is based on Table III-1A and a selected ratio of 12.5%.  
(B) and (C) are based on Table III-1A and a selected ratio of 19.0%.

### 3. Project Ultimate Losses

The projected ultimate losses for 2022/23 and 2023/24 are provided in the following tables.

The projected ultimate losses for 2022/23 are shown at the expected confidence level in Table III-3Ai, while the corresponding projections at various confidence levels are shown in Table III-3Aii (full value) and Table III-3Aiii (present value).

**Table III-3Ai  
Projected Ultimate Losses  
2022/23**

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	\$3,638,696	\$0.34	\$12,325,000	\$0.31	\$11,255,000
(B) General liability	3,638,696	0.022	787,000	0.021	759,000
(C) Automobile liability	5,575	287.62	1,603,000	280.57	1,564,000
(D) Total (A) ... (C)			\$14,715,000		\$13,578,000

Note: (A) is from Exhibit WC-10. Exposure is payroll (\$000s). Loss rates are per \$100 payroll.  
 (B) is from Exhibit GL-10. Exposure is payroll (\$000s). Loss rates are per \$100 payroll.  
 (C) is from Exhibit AL-10. Exposure is vehicles. Loss rates are per vehicle.

**Table III-3Aii  
Projected Ultimate Losses  
at Various Confidence Levels  
2022/23  
Full Value**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation	\$12,325,000	\$13,557,500	\$16,022,500
(B) General liability	787,000	905,050	1,377,250
(C) Automobile liability	1,603,000	1,763,300	2,164,050
(D) Total (A) ... (C)	\$14,715,000	\$16,225,850	\$19,563,800

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**  
**2022/23**  
**Present Value**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation	\$11,255,000	\$12,380,500	\$14,631,500
(B) General liability	759,000	872,850	1,328,250
(C) Automobile liability	1,564,000	1,720,400	2,111,400
(D) Total (A) ... (C)	\$13,578,000	\$14,973,750	\$18,071,150

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

The projected ultimate losses for 2023/24 are shown at the expected confidence level in Table III-3Bi, while the corresponding projections at various confidence levels are shown in Table III-3Bii (full value) and Table III-3Biii (present value).

**Table III-3Bi**  
**Projected Ultimate Losses**  
**2023/24**

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	\$3,820,631	\$0.35	\$13,200,000	\$0.32	\$12,054,000
(B) General liability	3,820,631	0.023	867,000	0.022	837,000
(C) Automobile liability	5,575	299.13	1,668,000	291.80	1,627,000
(D) Total (A) ... (C)			\$15,735,000		\$14,518,000

Note: (A) is from Exhibit WC-10. Exposure is payroll (\$000s). Loss rates are per \$100 payroll.  
(B) is from Exhibit GL-10. Exposure is payroll (\$000s). Loss rates are per \$100 payroll.  
(C) is from Exhibit AL-10. Exposure is vehicles. Loss rates are per vehicle.

**Table III-3Bii**  
**Projected Ultimate Losses**  
**at Various Confidence Levels**  
**2023/24**  
**Full Value**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation	\$13,200,000	\$14,520,000	\$17,160,000
(B) General liability	867,000	997,050	1,517,250
(C) Automobile liability	1,668,000	1,834,800	2,251,800
(D) Total (A) ... (C)	\$15,735,000	\$17,351,850	\$20,929,050

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**  
**2023/24**  
**Present Value**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation	\$12,054,000	\$13,259,400	\$15,670,200
(B) General liability	837,000	962,550	1,464,750
(C) Automobile liability	1,627,000	1,789,700	2,196,450
(D) Total (A) ... (C)	\$14,518,000	\$16,011,650	\$19,331,400

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

The losses projected to be paid during 2022/23 and 2023/24 are shown in Table III-4.

**Table III-4**  
**Projected Losses Paid**  
**2022/23 and 2023/24**

<b>Program (1)</b>	<b>2022/23 (2)</b>	<b>2023/24 (3)</b>
(A) Workers compensation	\$12,260,268	\$12,346,781
(B) General liability	793,215	791,677
(C) Automobile liability	1,784,975	1,665,343
(D) Total (A) ... (C)	\$14,838,458	\$14,803,801

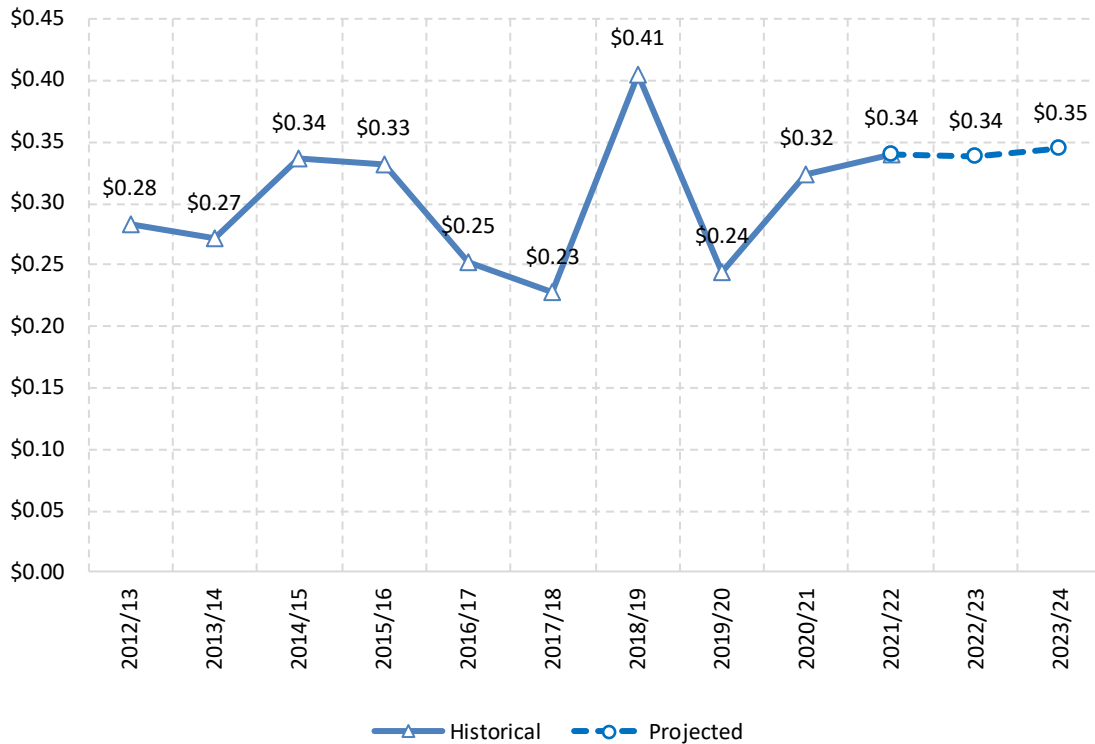
Note: (2) is from Exhibits WC-12, GL-12 and AL-12.  
(3) is from Exhibits WC-13, GL-13 and AL-13.

Actual payments may vary significantly from the above projections, depending on the timing and settlement value of large claims.

## 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.

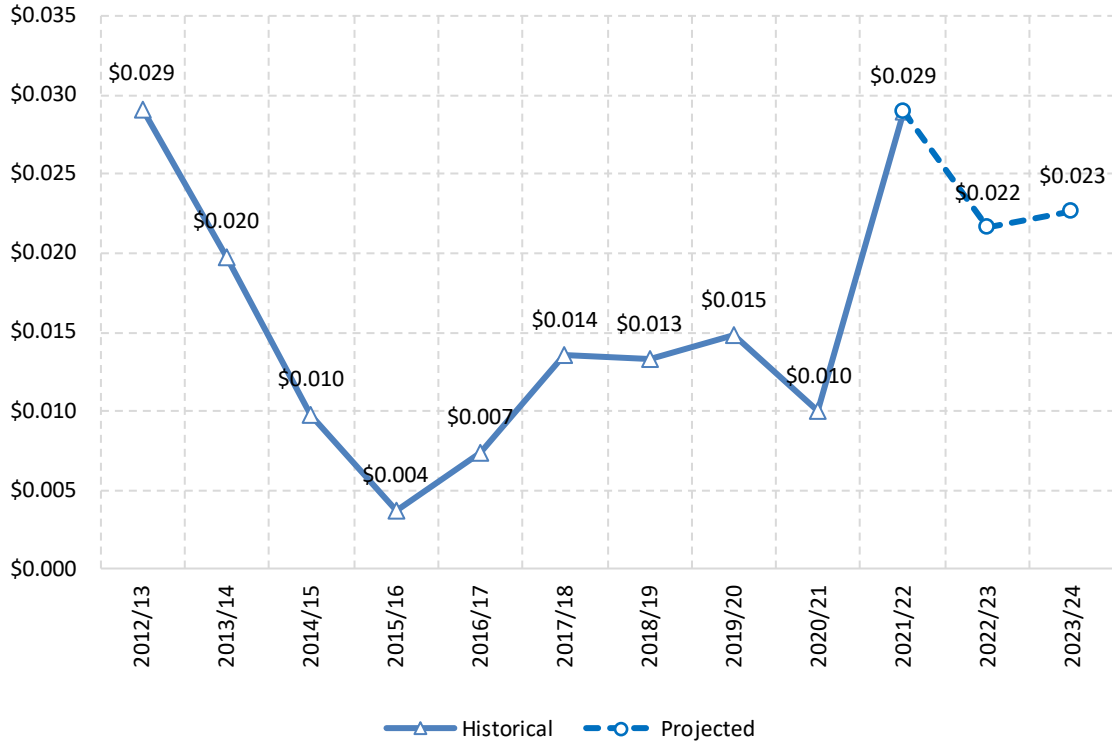
**Graph III-1A**  
**Loss Rate per \$100 of Payroll**  
**Workers Compensation – PSWCP Claims Only**



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

The relatively high loss rate for 2018/19 is due to one claim with reported incurred losses of \$5.5 million. A list of large claims is provided in Exhibit WC-15.

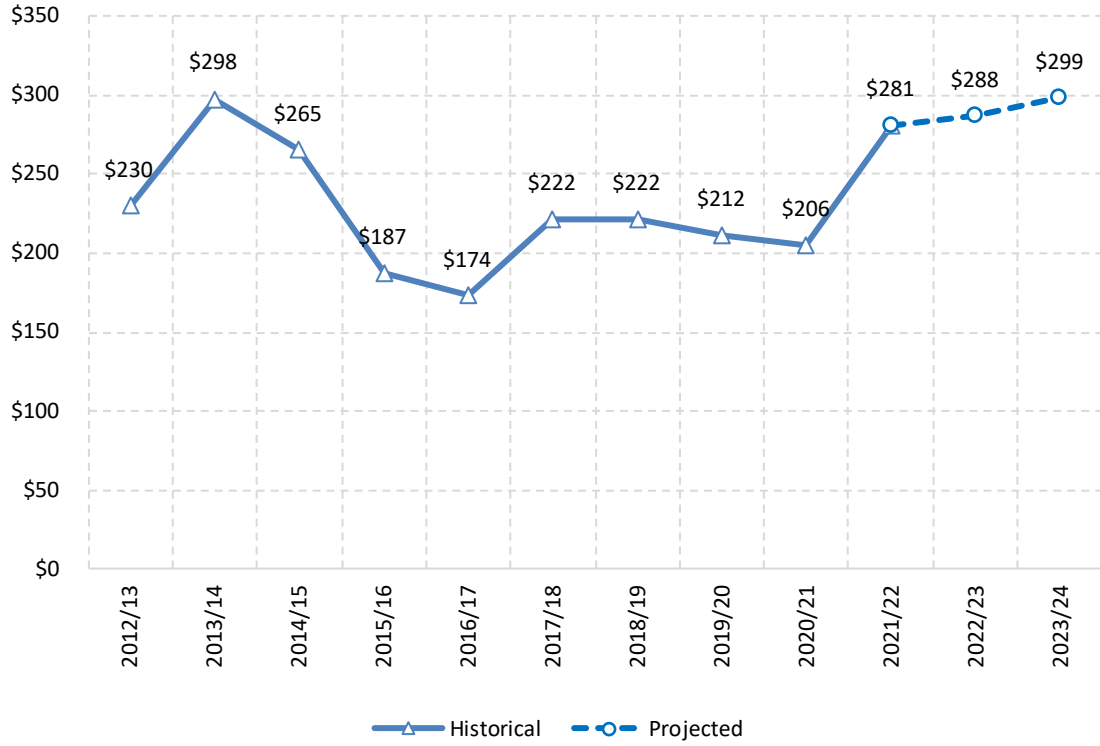
**Graph III-1B  
Loss Rate per \$100 of Payroll  
General Liability**



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

The projected 2023/24 loss rate of \$0.023 is 35% less than the 2022/23 loss rate of \$0.035 in our prior study. This decrease is due in part to the removal of non-tort claims from the data, as noted in the “Background” section.

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

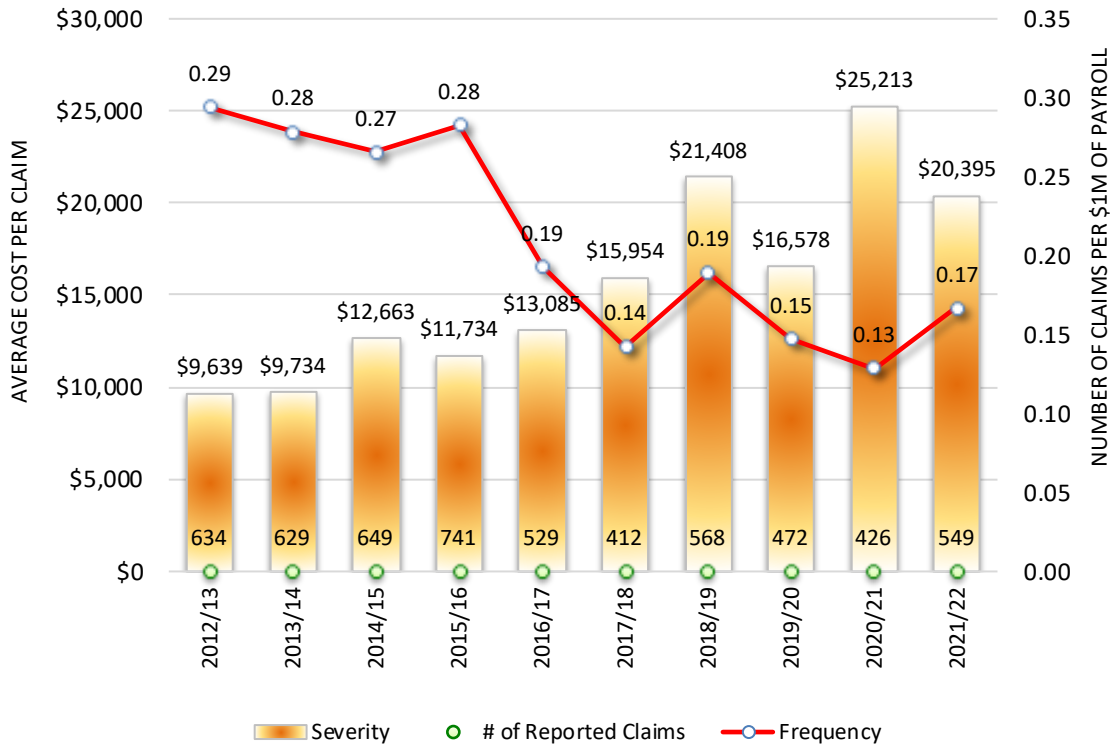


Note: Loss rates are from Exhibit AL-10, columns (4) and (7).



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.

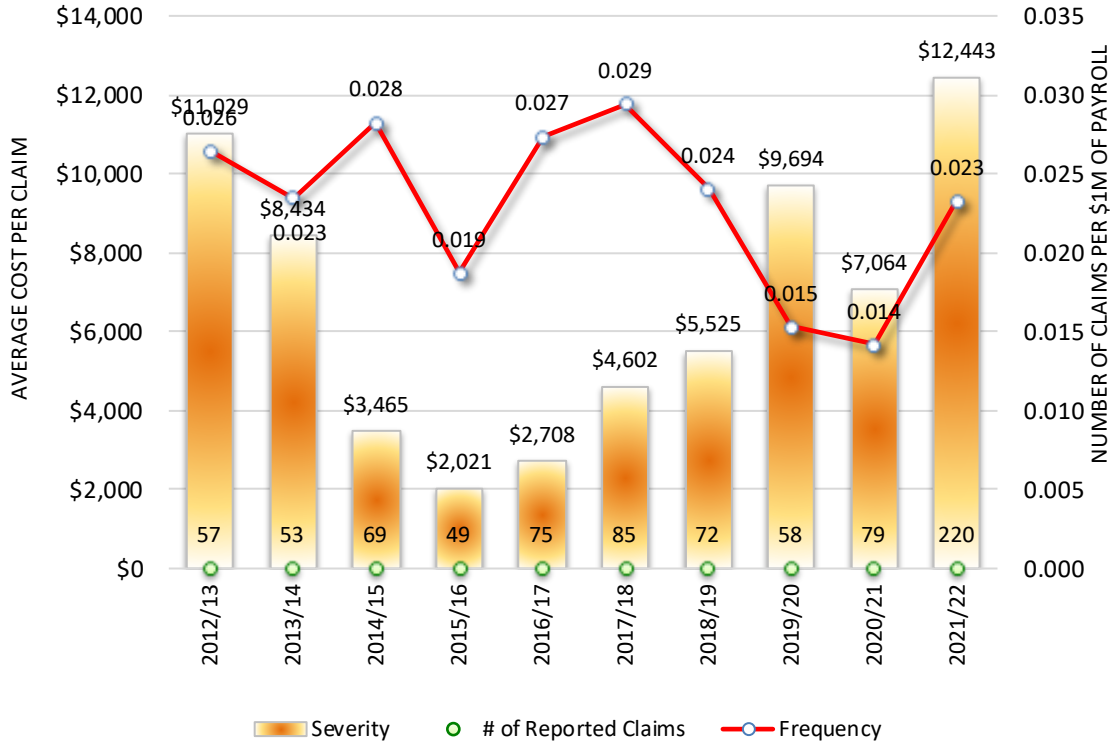
**Graph III-2A  
Frequency and Severity  
Workers Compensation – PSWCP Claims Only**



Note: Frequencies are from Exhibit WC-8, Section I, column (7). Claims with \$0 incurred are excluded.  
 Severities are based on the projected claim counts in Exhibit WC-8 and the projected ultimate losses in Exhibit WC-9.

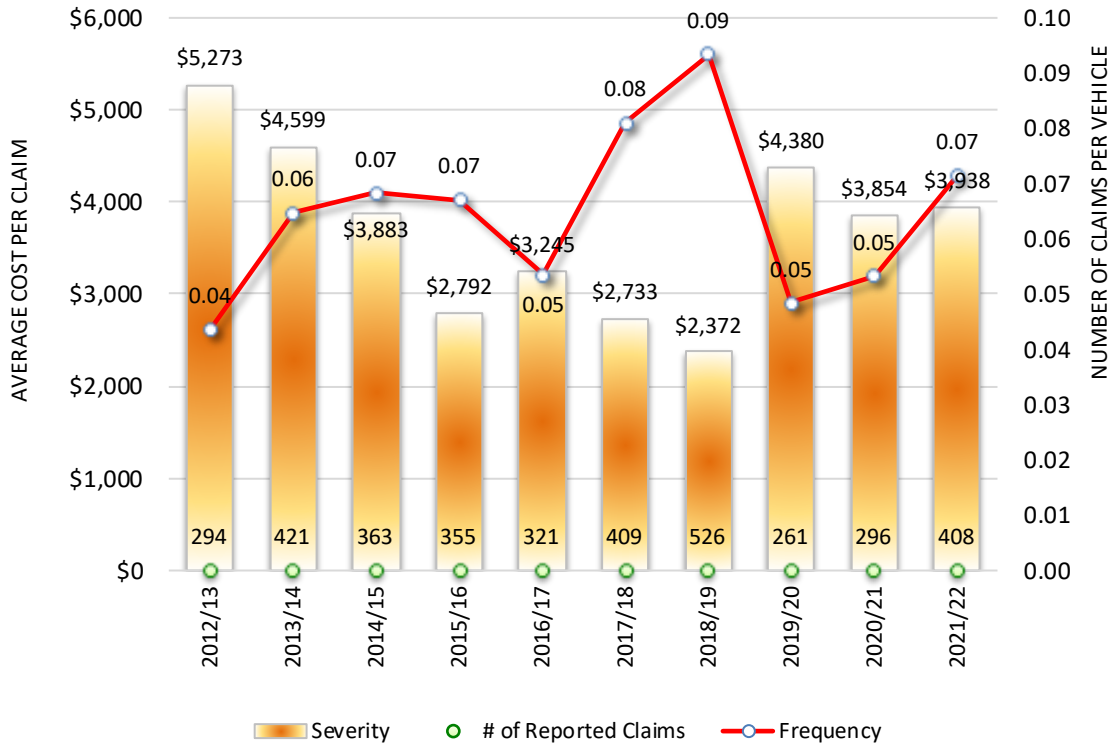
The frequency (number of claims per \$1 million payroll) decreased through 2017/18 and has since remained relatively stable.

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



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

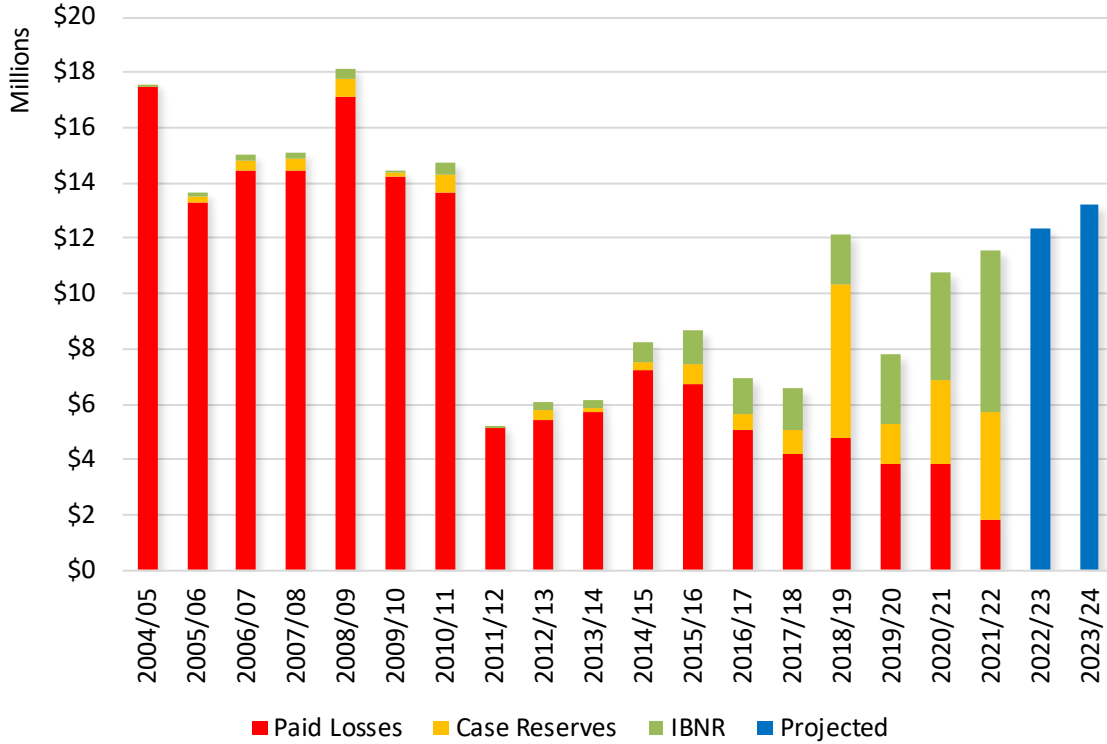
**Graph III-2C  
Frequency and Severity  
Automobile Liability**



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

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.

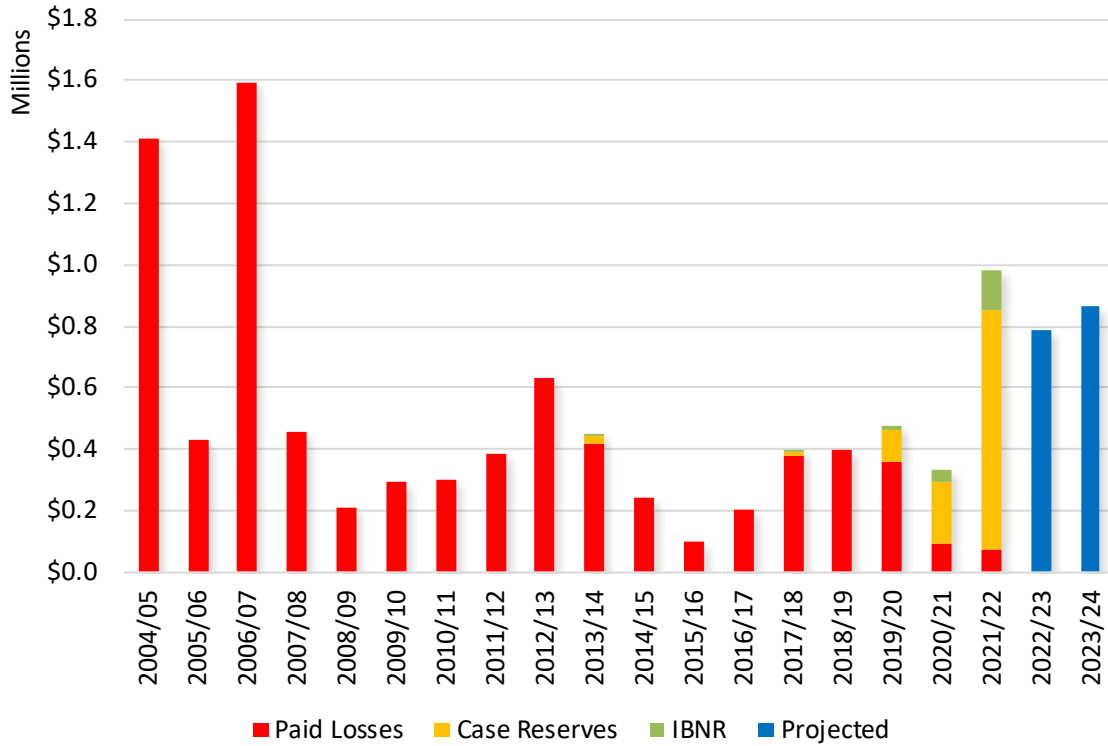
**Graph III-3A  
Composition of Projected Ultimate Losses  
Workers Compensation – PSWCP Claims Only**



Note: Amounts through 2021/22 are from Exhibit WC-11.  
Amounts for 2022/23 and 2023/24 are from Exhibit WC-10.

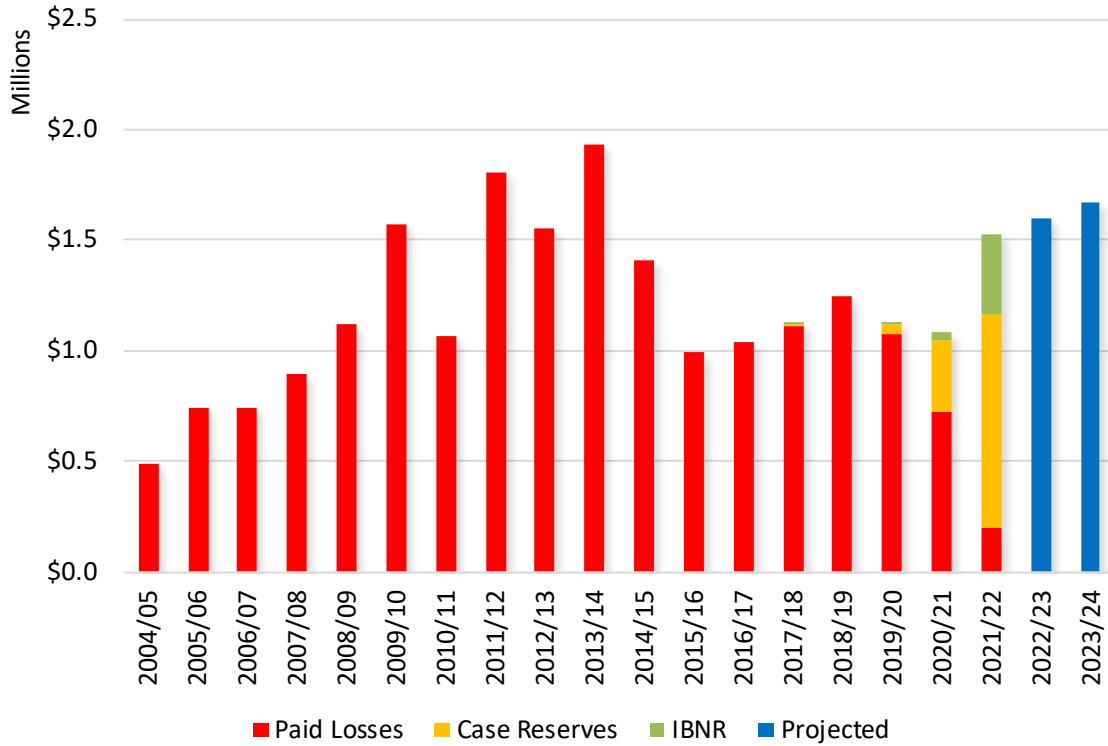
The relatively high projected ultimate losses for 2018/19 are due to one claim with reported incurred losses of \$5.5 million, as noted above.

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



Note: Amounts through 2021/22 are from Exhibit GL-11.  
Amounts for 2022/23 and 2023/24 are from Exhibit GL-10.

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

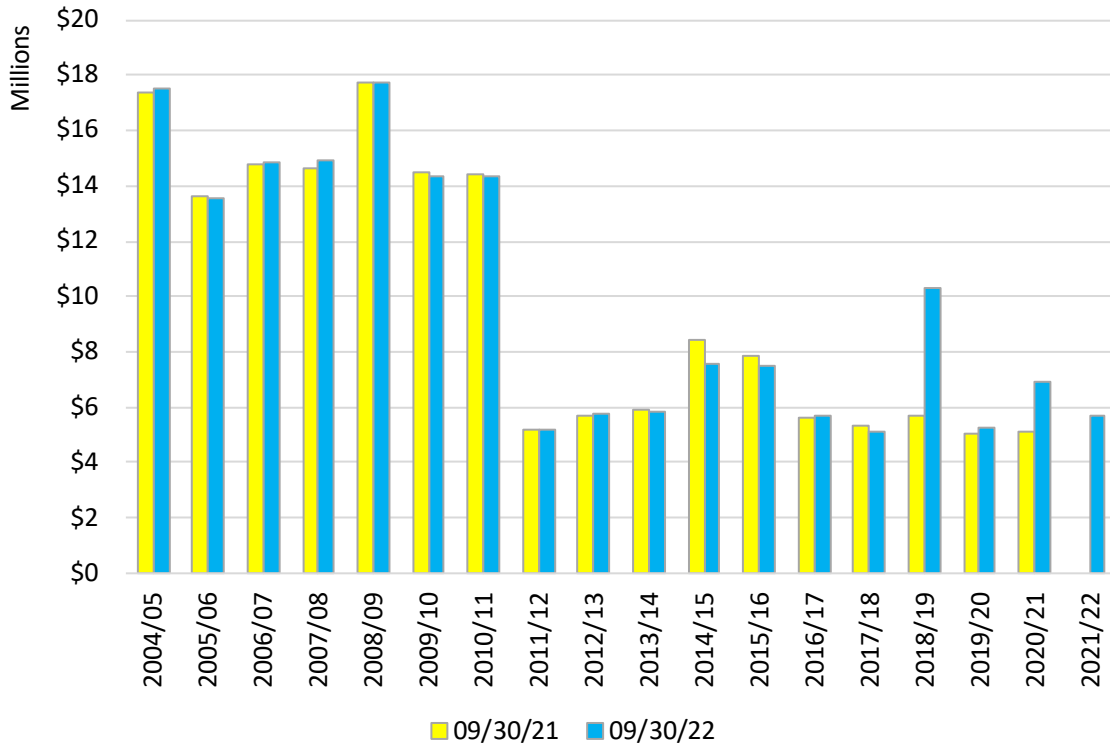


Note: Amounts through 2021/22 are from Exhibit AL-11.  
Amounts for 2022/23 and 2023/24 are from Exhibit AL-10.

## 5. Compare to Previous Actuarial Study

Graphs III-4 and III-5 compare the reported incurred losses and projected ultimate losses, respectively, by claim period for ORM's workers compensation claims from the previous study to the current study.

**Graph III-4**  
**Comparison of Reported Incurred Losses**  
**as of September 30, 2021 and September 30, 2022**  
**Workers Compensation – PSWCP Claims Only**

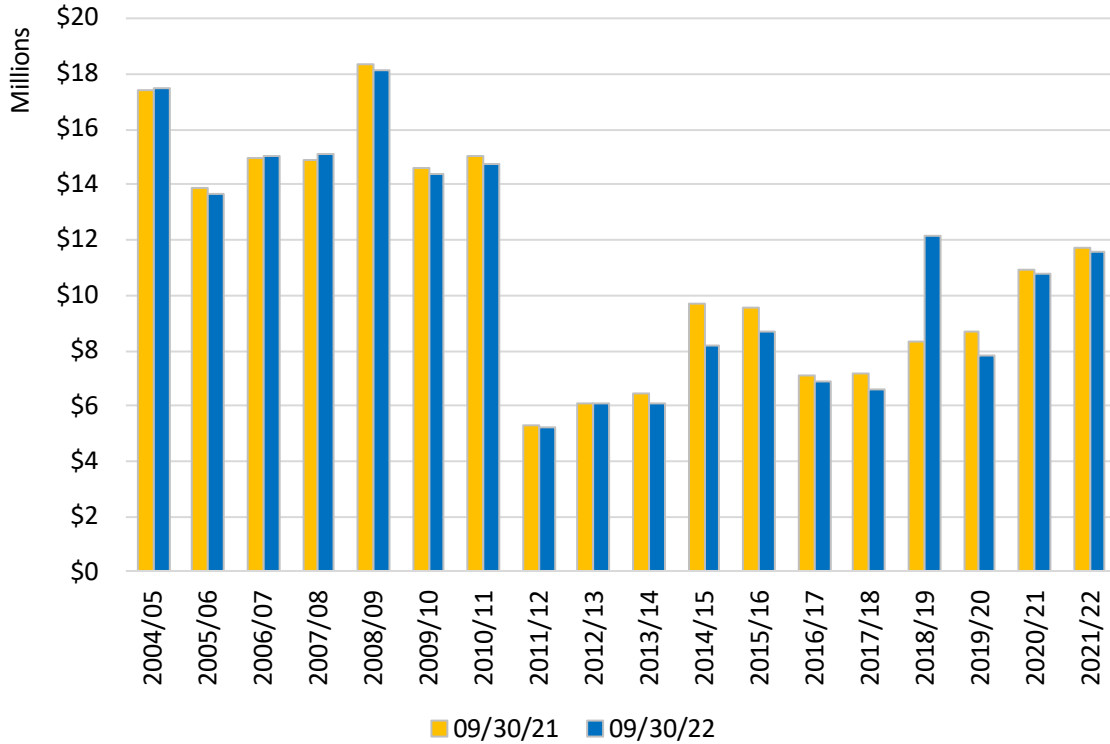


Note: Amounts as of September 30, 2021 are from the previous actuarial study.  
 Amounts as of September 30, 2022 are from Exhibit WC-1.

We note that there are fewer claims above \$100,000 in 2011/12 and subsequent, resulting in lower ultimate losses for these years as compared to earlier years.

The increase in 2018/19 is due to one claim, for which the reported incurred losses increased from \$1.0 million as of September 30, 2021 to \$5.5 million as of September 30, 2022.

**Graph III-5  
Comparison of Projected Ultimate Losses  
as of September 30, 2021 and September 30, 2022  
Workers Compensation – PSWCP Claims Only**



Note: Amounts as of September 30, 2021 are from the previous actuarial study.  
Amounts as of September 30, 2022 are from Exhibit WC-9.

For all claims through 2020/21, the change in the projected ultimate losses from September 30, 2021 to September 30, 2022 was +\$0.6 million (+0.2%).

The increase in 2018/19 is due to one claim, for which the reported incurred losses increased from \$1.0 million as of September 30, 2021 to \$5.5 million as of September 30, 2022.



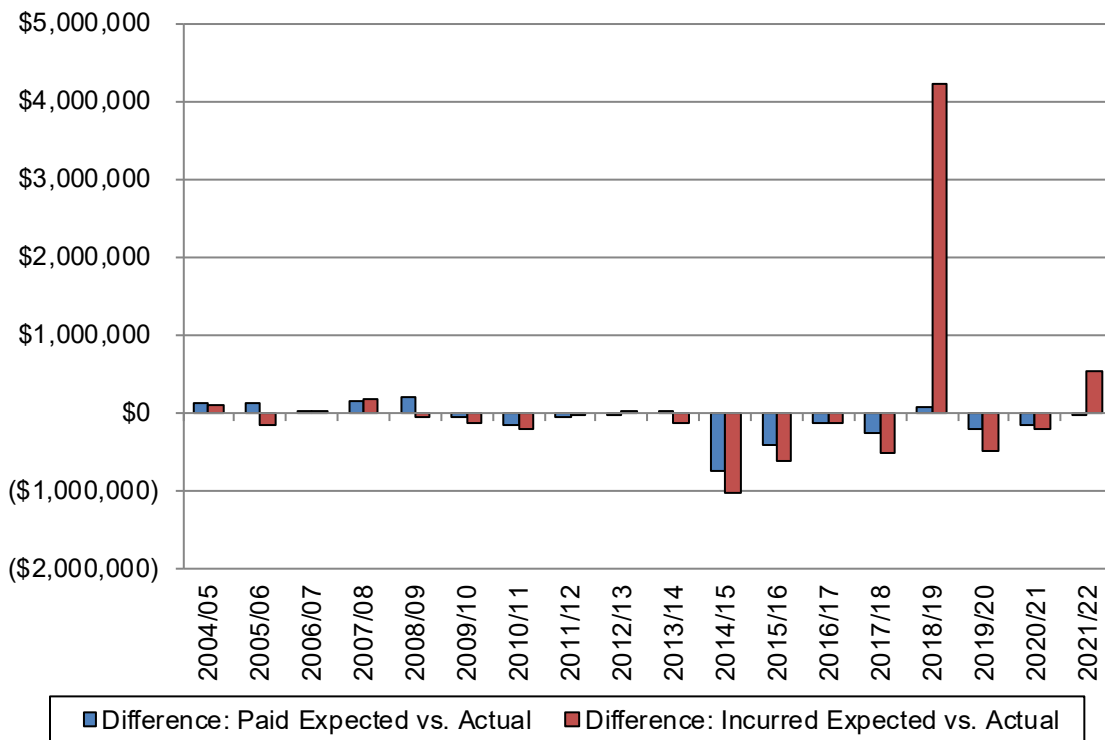
As part of our analysis, we compared how claims emerged during the past 12 months to the expected emergence during that period. The expected emergence is based on the projected ultimate losses, the reported paid and incurred losses, and the selected loss development factors from the prior actuarial study. The actual and expected emerged losses, as well as the difference between these amounts are shown in Table III-5. The differences are shown graphically in Graph III-6.

**Table III-5**  
**Comparison of Actual and Expected Experience**  
**September 30, 2021 to September 30, 2022**  
**Workers Compensation – PSWCP Claims Only**

Claim Period (1)	Paid Losses in the Period			Incurred Losses in the Period		
	Paid Expected (2)	Paid Actual (3)	Difference (3) - (2) (4)	Incurred Expected (5)	Incurred Actual (6)	Difference (6) - (5) (7)
2002/03	\$20,056	\$373,530	\$353,474	\$31,604	\$304,254	\$272,649
2003/04	12,706	39,455	26,749	13,348	(66,487)	(79,835)
2004/05	6,207	122,706	116,499	5,440	87,359	81,920
2005/06	100,441	212,814	112,372	53,074	(97,660)	(150,734)
2006/07	78,198	78,942	744	41,567	46,716	5,149
2007/08	87,615	228,488	140,873	43,813	218,826	175,013
2008/09	219,483	420,088	200,604	105,566	46,034	(59,532)
2009/10	42,516	(26,504)	(69,020)	18,678	(112,330)	(131,007)
2010/11	240,575	75,690	(164,885)	150,666	(56,487)	(207,152)
2011/12	19,138	(29,167)	(48,306)	10,863	(29,167)	(40,030)
2012/13	114,973	101,120	(13,853)	65,245	73,726	8,482
2013/14	115,395	142,763	27,368	68,606	(74,295)	(142,901)
2014/15	221,113	(543,226)	(764,339)	186,709	(855,422)	(1,042,131)
2015/16	300,410	(127,572)	(427,982)	223,539	(388,576)	(612,115)
2016/17	227,849	79,558	(148,291)	198,234	50,365	(147,869)
2017/18	371,974	118,948	(253,026)	269,593	(241,686)	(511,280)
2018/19	582,303	651,259	68,955	404,678	4,625,590	4,220,912
2019/20	1,059,487	835,033	(224,454)	683,708	189,086	(494,622)
2020/21	2,522,138	2,364,147	(157,991)	1,978,395	1,761,580	(216,816)
2021/22	1,846,229	1,820,162	(26,068)	5,159,227	5,694,759	535,532
<b>Total</b>	<b>\$8,188,809</b>	<b>\$6,938,233</b>	<b>(\$1,250,576)</b>	<b>\$9,712,552</b>	<b>\$11,176,186</b>	<b>\$1,463,634</b>

Note: (2) and (5) are actual experience from September 30, 2021 to September 30, 2022.  
(3) and (6) are the expected amounts from September 30, 2021 to September 30, 2022.  
All amounts are gross of recoveries.

**Graph III-6  
 Difference of Actual and Expected Experience  
 from September 30, 2021 to September 30, 2022  
 Workers Compensation – PSWCP Claims Only**



The paid and incurred losses for most claim periods developed lower than anticipated (i.e., favorably) from September 30, 2021 to September 30, 2022, except 2018/19, as noted above.

## 6. Size of Loss Distribution Analysis

Table III-6A shows the distribution of ORM's workers compensation losses by claim size.

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

Claim Size (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	9,886	71.2%	71.2%	\$10,673,915	2.9%	2.9%
(B) \$5,000 to \$10,000	967	7.0%	78.2%	6,807,244	1.9%	4.8%
(C) \$10,000 to \$25,000	1,047	7.5%	85.7%	16,837,587	4.6%	9.4%
(D) \$25,000 to \$50,000	694	5.0%	90.7%	24,699,202	6.7%	16.1%
(E) \$50,000 to \$100,000	469	3.4%	94.1%	33,249,434	9.1%	25.2%
(F) \$100,000 to \$250,000	386	2.8%	96.9%	60,803,200	16.6%	41.7%
(G) \$250,000 to \$500,000	287	2.1%	99.0%	103,320,035	28.2%	69.9%
(H) \$500,000 to \$750,000	92	0.7%	99.6%	56,363,136	15.4%	85.3%
(I) \$750,000 to \$1,000,000	37	0.3%	99.9%	31,689,702	8.6%	93.9%
(J) Over \$1,000,000	16	0.1%	100.0%	22,202,764	6.1%	100.0%
(K) Total (A) ... (J)	13,881	100%		\$366,646,220	100%	

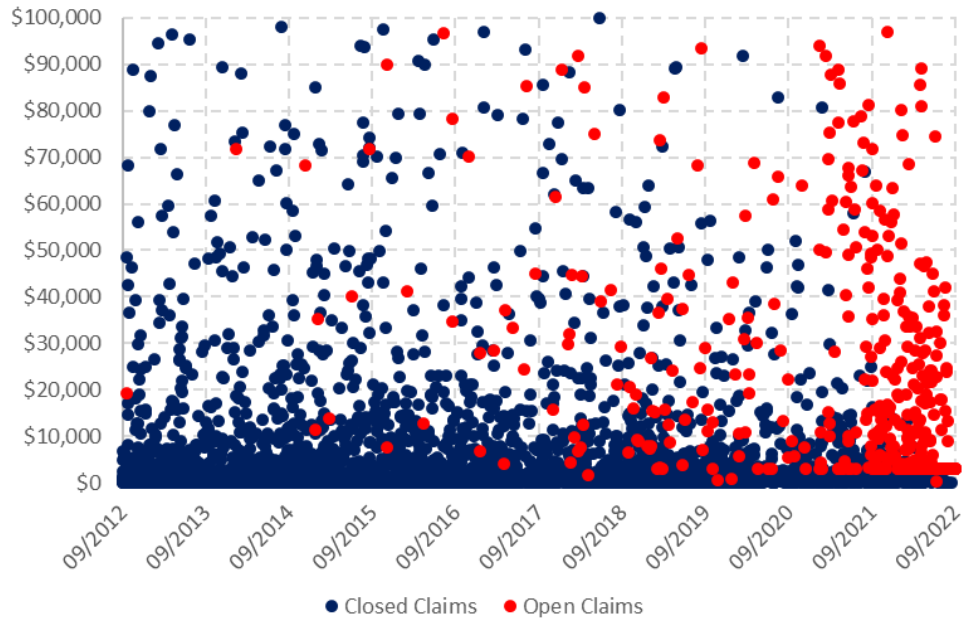
Note: See Exhibit WC-16.

About 86% of the non-zero claims reported are below \$25,000 and represent about 9% of the incurred amounts. The remaining 14% of the claims consume about 91% of the incurred amounts.

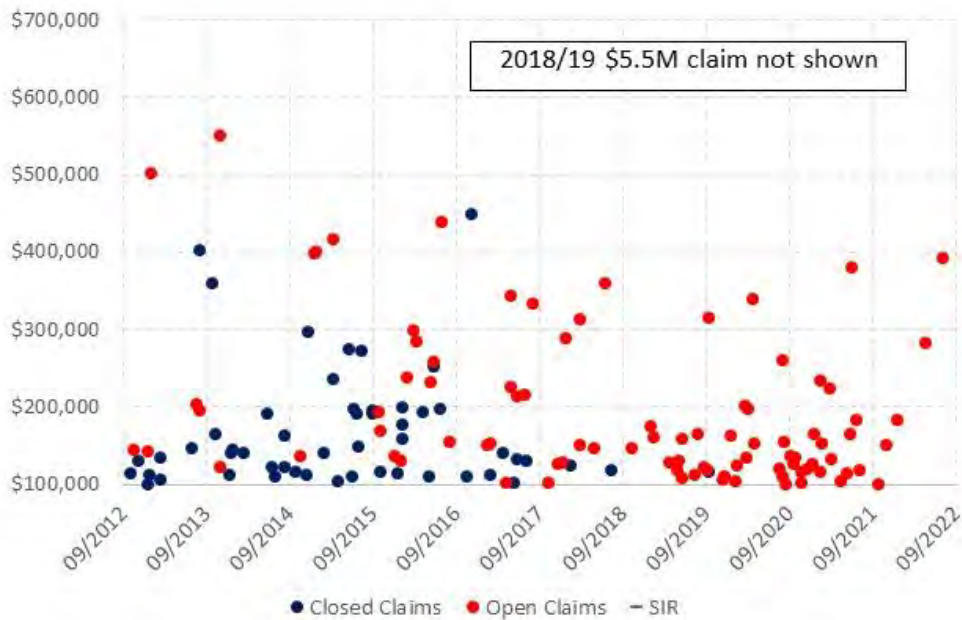
Similar tables for general and automobile liability are provided in Exhibits GL-15 and AL-15, respectively.

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**  
**Incurred Less Than \$100,000**  
**Workers Compensation - PSWCP Claims Only**



**Graph III-8**  
**Distribution of Losses**  
**Incurred Greater Than \$100,000**  
**Workers Compensation - PSWCP Claims Only**



## **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)**

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, 2022

Coverage (1)	Unlimited Paid Losses 9/30/22 (2)	Unlimited Case Reserves 9/30/22 (3)	Unlimited Reported Incurred Losses 9/30/22 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR 9/30/22 (6)	Estimated Outstanding Losses 9/30/22 (7)	Present Value of Estimated Outstanding Losses 9/30/22 (8)
<b>1. Workers Compensation</b>							
PSWCP	\$332,471,021	\$34,175,199	\$366,646,220	\$390,227,141	\$23,580,920	\$57,756,117	\$52,891,079
Police	N/A	424,821	N/A	N/A	1,013,966	1,438,787	1,438,787
Fire	N/A	544,245	N/A	N/A	836,719	1,380,964	1,380,964
Subtotal		\$35,144,265			\$25,431,605	\$60,575,868	\$55,710,830
<b>2. Liability</b>							
General Liability	\$15,216,754	\$1,122,051	\$16,338,805	\$16,522,871	\$184,066	\$1,306,117	\$1,280,569
Automobile Liability	20,579,258	1,341,569	21,920,827	22,320,294	399,468	1,741,038	1,717,830
Subtotal	\$35,796,012	\$2,463,620	\$38,259,632	\$38,843,165	\$583,534	\$3,047,155	\$2,998,399
<b>3. Subtotal</b>		\$37,607,885			\$26,015,139	\$63,623,023	\$58,709,229
<b>4. ULAE</b>							
PSWCP						\$7,219,515	\$6,611,385
Police						179,848	179,848
Fire						172,621	172,621
General Liability						248,162	243,308
Automobile Liability						330,797	326,388
Subtotal						\$8,150,943	\$7,533,550
<b>5. Total</b>						\$71,773,966	\$66,242,778

(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 12.50% 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)
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%
2016/17	20,254,485	4,517,109	22.3%
2017/18	15,734,745	4,354,619	27.7%
2018/19	16,842,155	3,583,689	21.3%
2019/20	13,742,657	3,937,857	28.7%
2020/21	12,166,388	3,939,032	32.4%
2021/22	12,211,147	4,878,450	40.0%
Total/Average	\$160,097,934	\$41,276,331	25.8%
(5) Selected Paid-to-Paid Ratio			25.0%

	Amount (a)	Estimated ULAE (b)
(6) Case Reserves as of 9/30/22	\$34,175,199	\$4,271,900
(7) (i) Estimated Pure IBNR	\$392,324	\$98,081
(ii) Case Reserve Development	23,188,596	2,898,574
(iii) Estimated IBNR as of 9/30/22	\$23,580,920	\$2,996,656
(8) Outstanding Losses as of 9/30/22 (6)+(7iii)	\$57,756,119	\$7,268,555
(9) Ratio of ULAE to Outstanding Losses (8b)/(8a)		12.6%
(10) Selected Ratio of ULAE to Outstanding Losses		12.5%

(2) and (3) were provided by DC Office of Risk Management. (3) includes amounts for the TPA contract and salaries of ORM employees who oversee the program.

(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.

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)
2012/13	\$1,646,403	\$386,509	23.5%
2013/14	3,271,293	384,670	11.8%
2014/15	1,954,803	555,789	28.4%
2015/16	2,054,441	880,113	42.8%
2016/17	1,392,431	941,419	67.6%
2017/18	948,561	925,933	97.6%
2018/19	1,399,498	1,040,965	74.4%
2019/20	1,435,967	1,034,947	72.1%
2020/21	1,601,565	1,117,003	69.7%
2021/22	6,313,364	995,998	15.8%
Total/Average	\$22,018,327	\$8,263,347	37.5%
(5) Selected Paid-to-Paid Ratio			37.5%

	Amount (a)	Estimated ULAE (b)
(6) Case Reserves as of 9/30/22	\$2,463,620	\$461,929
(7) (i) Estimated Pure IBNR	\$0	\$0
(ii) Case Reserve Development	583,534	109,413
(iii) Estimated IBNR as of 9/30/22	\$583,534	\$109,413
(8) Outstanding Losses as of 9/30/22 (6)+(7iii)	\$3,047,154	\$571,341
(9) Ratio of ULAE to Outstanding Losses (8b)/(8a)		18.8%
(10) Selected Ratio of ULAE to Outstanding Losses		19.0%

(2) and (3) were provided by DC Office of Risk Management. (3) includes amounts for the database contract and salaries of ORM employees who oversee the program.

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

(6a) is from Summary Exhibit 1.

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

(7ia) is assumed to be \$0.

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

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

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

(7iiia) is from Summary Exhibit 1.

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

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

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-1 (page 1)

Data Summary as of September 30, 2022  
Net of Recoveries

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/22 (4)	Payroll (000) (5)	Reported Claims 9/30/22 (6)	Open Claims 9/30/22 (7)	Net Unlimited Paid Losses 9/30/22 (8)	Net Unlimited Case Reserves 9/30/22 (9)	Net Unlimited Reported Incurred Losses 9/30/22 (10)
to 1994/95	Unlimited	None	336.0	Not Provided	501	93	\$101,768,637	\$12,372,633	\$114,141,270
1995/96	Unlimited	None	324.0	Not Provided	35	3	4,520,717	298,445	4,819,163
1996/97	Unlimited	None	312.0	Not Provided	48	4	8,660,357	445,252	9,105,609
1997/98	Unlimited	None	300.0	Not Provided	40	3	5,730,909	162,483	5,893,392
1998/99	Unlimited	None	288.0	Not Provided	34	3	6,927,028	478,069	7,405,097
1999/00	Unlimited	None	276.0	Not Provided	62	4	6,787,444	206,549	6,993,993
2000/01	Unlimited	None	264.0	Not Provided	110	4	7,268,882	340,998	7,609,880
2001/02	Unlimited	None	252.0	Not Provided	140	2	9,569,168	49,695	9,618,864
2002/03	Unlimited	None	240.0	Not Provided	234	6	12,302,593	437,401	12,739,994
2003/04	Unlimited	None	228.0	1,689,505	609	2	10,372,635	54,552	10,427,187
2004/05	Unlimited	None	216.0	1,771,286	893	2	17,469,427	18,194	17,487,621
2005/06	Unlimited	None	204.0	1,915,930	836	8	13,276,185	259,899	13,536,084
2006/07	Unlimited	None	192.0	2,009,447	802	5	14,448,122	379,340	14,827,462
2007/08	Unlimited	None	180.0	2,096,929	766	7	14,481,785	408,419	14,890,204
2008/09	Unlimited	None	168.0	2,247,761	792	13	17,132,635	628,033	17,760,668
2009/10	Unlimited	None	156.0	2,036,925	846	3	14,271,181	81,240	14,352,422
2010/11	Unlimited	None	144.0	1,979,225	877	11	13,639,650	692,499	14,332,149
2011/12	Unlimited	None	132.0	2,109,455	800	1	5,150,940	9,658	5,160,598
2012/13	Unlimited	None	120.0	2,156,439	634	6	5,448,271	321,622	5,769,893
2013/14	Unlimited	None	108.0	2,256,429	629	3	5,745,345	97,612	5,842,956
2014/15	Unlimited	None	96.0	2,442,007	649	10	7,202,692	340,506	7,543,199
2015/16	Unlimited	None	84.0	2,620,064	741	18	6,760,814	703,705	7,464,518
2016/17	Unlimited	None	72.0	2,740,690	529	18	5,044,115	635,247	5,679,362
2017/18	Unlimited	None	60.0	2,890,437	412	28	4,173,712	912,758	5,086,470
2018/19	Unlimited	None	48.0	2,997,794	568	47	4,792,982	5,532,137	10,325,119
2019/20	Unlimited	None	36.0	3,203,740	472	45	3,840,903	1,411,654	5,252,558
2020/21	Unlimited	None	24.0	3,317,936	426	87	3,863,730	3,022,000	6,885,731
2021/22	Unlimited	None	12.0	3,394,774	549	328	1,820,162	3,874,597	5,694,759
<b>Total</b>					<b>14,034</b>	<b>764</b>	<b>\$332,471,021</b>	<b>\$34,175,199</b>	<b>\$366,646,220</b>
<b>COVID-19 Claims</b>									
2019/20					15	3	72,945	36,976	109,922
2020/21					4	4	40,006	31,115	71,121
2021/22					3	2	672	6,000	6,672
<b>Total</b>					<b>22</b>	<b>9</b>	<b>113,624</b>	<b>74,091</b>	<b>187,715</b>

(6) and (7) exclude claims with \$0 incurred and 'Report Only' claims.

(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.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-1 (page 2)

Data Summary as of September 30, 2022  
Gross of Recoveries

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/22 (4)	Payroll (000) (5)	Reported Claims 9/30/22 (6)	Open Claims 9/30/22 (7)	Unlimited Paid Losses 9/30/22 (8)	Unlimited Case Reserves 9/30/22 (9)	Unlimited Reported Incurred Losses 9/30/22 (10)
to 1994/95	Unlimited	None	336.0	Not Provided	501	93	\$101,918,136	\$12,372,633	\$114,290,769
1995/96	Unlimited	None	324.0	Not Provided	35	3	4,523,064	298,445	4,821,510
1996/97	Unlimited	None	312.0	Not Provided	48	4	8,660,851	445,252	9,106,103
1997/98	Unlimited	None	300.0	Not Provided	40	3	5,732,666	162,483	5,895,149
1998/99	Unlimited	None	288.0	Not Provided	34	3	6,973,421	478,069	7,451,489
1999/00	Unlimited	None	276.0	Not Provided	62	4	6,799,870	206,549	7,006,419
2000/01	Unlimited	None	264.0	Not Provided	110	4	7,286,161	340,998	7,627,159
2001/02	Unlimited	None	252.0	Not Provided	140	2	9,577,749	49,695	9,627,444
2002/03	Unlimited	None	240.0	Not Provided	234	6	12,533,212	437,401	12,970,613
2003/04	Unlimited	None	228.0	1,689,505	609	2	10,432,573	54,552	10,487,125
2004/05	Unlimited	None	216.0	1,771,286	893	2	17,665,248	18,194	17,683,443
2005/06	Unlimited	None	204.0	1,915,930	836	8	13,411,159	259,899	13,671,058
2006/07	Unlimited	None	192.0	2,009,447	802	5	14,513,236	379,340	14,892,576
2007/08	Unlimited	None	180.0	2,096,929	766	7	14,566,988	408,419	14,975,407
2008/09	Unlimited	None	168.0	2,247,761	792	13	17,446,428	628,033	18,074,461
2009/10	Unlimited	None	156.0	2,036,925	846	3	14,697,120	81,240	14,778,360
2010/11	Unlimited	None	144.0	1,979,225	877	11	13,927,906	692,499	14,620,405
2011/12	Unlimited	None	132.0	2,109,455	800	1	5,286,918	9,658	5,296,575
2012/13	Unlimited	None	120.0	2,156,439	634	6	5,602,025	321,622	5,923,647
2013/14	Unlimited	None	108.0	2,256,429	629	3	5,814,270	97,612	5,911,882
2014/15	Unlimited	None	96.0	2,442,007	649	10	8,104,675	340,506	8,445,181
2015/16	Unlimited	None	84.0	2,620,064	741	18	6,995,583	703,705	7,699,287
2016/17	Unlimited	None	72.0	2,740,690	529	18	5,133,065	635,247	5,768,312
2017/18	Unlimited	None	60.0	2,890,437	412	28	4,264,326	912,758	5,177,085
2018/19	Unlimited	None	48.0	2,997,794	568	47	4,904,533	5,532,137	10,436,670
2019/20	Unlimited	None	36.0	3,203,740	472	45	3,887,470	1,411,654	5,299,124
2020/21	Unlimited	None	24.0	3,317,936	426	87	3,880,382	3,022,000	6,902,382
2021/22	Unlimited	None	12.0	3,394,774	549	328	1,830,229	3,874,597	5,704,826
<b>Total</b>					<b>14,034</b>	<b>764</b>	<b>\$336,369,263</b>	<b>\$34,175,199</b>	<b>\$370,544,462</b>

(6) and (7) exclude claims with \$0 incurred and 'Report Only' claims.

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

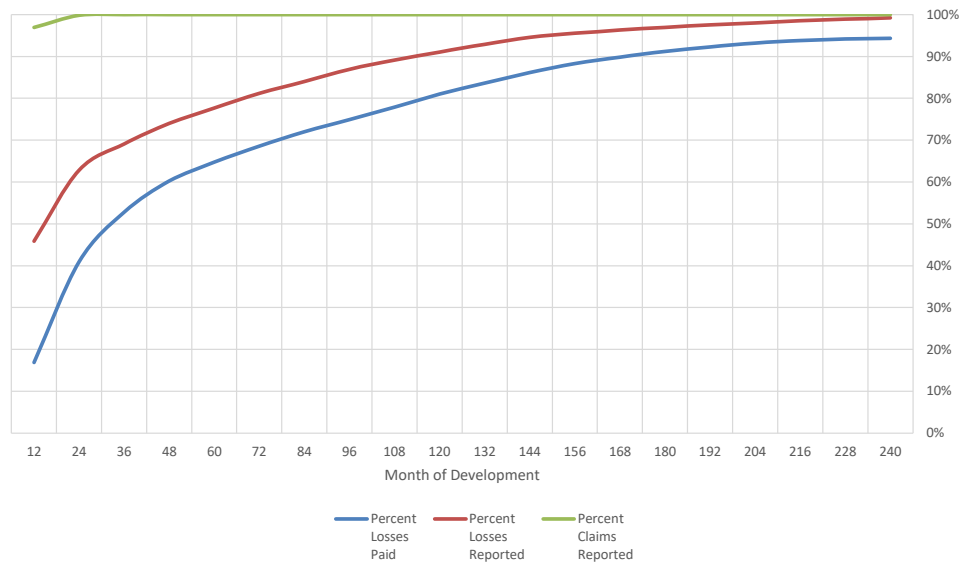
We were advised by PRM Consulting that claim data for 2003/04 and prior may not be complete.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

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	99.2%	100.0%	100.0%
348.0	99.0%	100.0%	100.0%
336.0	98.8%	100.0%	100.0%
324.0	98.5%	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	96.8%	100.0%	100.0%
264.0	96.1%	100.0%	100.0%
252.0	95.3%	99.9%	100.0%
240.0	94.3%	99.2%	100.0%
228.0	94.2%	98.9%	100.0%
216.0	93.8%	98.5%	100.0%
204.0	93.2%	98.0%	100.0%
192.0	92.3%	97.5%	100.0%
180.0	91.2%	97.0%	100.0%
168.0	89.9%	96.3%	100.0%
156.0	88.3%	95.5%	100.0%
144.0	86.1%	94.6%	100.0%
132.0	83.6%	92.9%	100.0%
120.0	81.0%	91.1%	100.0%
108.0	77.9%	89.1%	100.0%
96.0	74.9%	86.9%	100.0%
84.0	72.0%	84.0%	100.0%
72.0	68.6%	81.2%	100.0%
60.0	64.7%	77.7%	100.0%
48.0	60.2%	74.0%	100.0%
36.0	52.8%	69.1%	100.0%
24.0	40.9%	62.8%	99.8%
12.0	16.9%	45.9%	96.9%



(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 Ratio of Unlimited Paid Losses and Unlimited Reported Incurred Losses

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
2002/03			49.9%	71.6%	60.7%	58.3%	56.6%	59.9%	64.6%	69.6%	72.0%	74.0%	82.0%	82.7%	84.6%	85.5%	94.7%	96.5%	96.0%	96.6%
2003/04		48.5%	68.0%	72.1%	80.5%	81.9%	76.2%	79.7%	89.5%	93.5%	94.5%	93.7%	92.9%	93.0%	94.8%	98.3%	98.5%	98.5%	99.5%	
2004/05	35.4%	69.1%	84.4%	77.9%	78.9%	76.5%	79.7%	84.9%	89.5%	90.6%	90.3%	90.4%	93.9%	94.4%	98.1%	98.7%	99.7%	99.9%		
2005/06	33.3%	72.8%	79.1%	77.0%	75.9%	78.1%	83.8%	86.2%	87.6%	88.3%	88.7%	90.1%	89.6%	97.0%	97.4%	95.9%	98.1%			
2006/07	24.9%	62.2%	70.8%	68.3%	77.7%	81.8%	84.7%	87.7%	88.1%	90.9%	92.6%	92.1%	95.6%	95.4%	97.2%	97.5%				
2007/08	29.2%	62.4%	75.8%	83.2%	89.2%	91.4%	91.6%	90.6%	90.8%	90.5%	90.7%	92.3%	95.2%	97.2%	97.3%					
2008/09	23.5%	62.0%	73.8%	82.0%	83.3%	85.3%	87.4%	87.8%	88.3%	90.6%	94.5%	94.6%	94.4%	96.5%						
2009/10	33.9%	69.2%	81.0%	85.9%	86.9%	86.0%	85.9%	89.4%	91.7%	94.4%	98.0%	98.9%	99.5%							
2010/11	38.8%	75.4%	83.0%	83.7%	84.1%	84.9%	85.8%	87.5%	92.1%	94.8%	94.4%	95.3%								
2011/12	43.6%	76.3%	76.6%	81.0%	83.2%	90.7%	94.4%	97.8%	98.1%	99.8%	99.8%									
2012/13	37.6%	51.9%	59.4%	63.2%	73.8%	81.6%	94.3%	93.9%	94.0%	94.6%										
2013/14	21.2%	40.3%	51.2%	63.7%	82.3%	89.4%	93.1%	94.7%	98.3%											
2014/15	32.4%	48.5%	58.9%	75.8%	84.8%	86.9%	92.3%	96.0%												
2015/16	24.5%	46.0%	64.7%	80.7%	85.1%	87.8%	90.9%													
2016/17	34.0%	49.2%	75.4%	83.5%	88.2%	89.0%														
2017/18	36.8%	63.8%	70.2%	76.2%	82.4%															
2018/19	33.6%	54.8%	73.5%	47.0%																
2019/20	34.6%	59.5%	73.4%																	
2020/21	29.3%	56.2%																		
2021/22	32.1%																			
Average																				
All	32.1%	59.3%	70.5%	74.9%	81.1%	83.3%	85.5%	87.4%	89.4%	90.7%	91.6%	91.3%	92.9%	93.7%	94.9%	95.2%	97.7%	98.3%	97.7%	96.6%
Last 3	32.0%	56.9%	72.3%	68.9%	85.2%	87.9%	92.1%	94.9%	96.8%	96.4%	97.4%	96.2%	96.4%	96.4%	97.3%	97.3%	98.8%	98.3%		
Last 5	33.4%	56.9%	72.3%	77.6%	84.1%	87.9%	93.2%	94.9%	94.7%	94.6%	95.6%	94.1%	95.1%	96.3%	97.3%	97.2%				
x-hi,low																				
Implicit	36.8%	65.1%	76.4%	81.4%	83.3%	84.5%	85.7%	86.1%	87.4%	88.9%	90.0%	91.1%	92.4%	93.3%	94.1%	94.6%	95.1%	95.2%	95.2%	95.1%



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-2 (page 7)

Historical Average Case Reserves and Average Case Reserve Development

I. Historical Average Case Reserves

Claim Period	12	24	Months of Development:																	
			36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
2002/03				17,920	62,111	95,051	157,267	176,704												
2003/04		5,101	20,306	38,000	33,022	40,972	73,875	70,138												
2004/05	5,013	12,571	15,021	20,855	49,482	73,163	71,422	70,500												
2005/06	7,051	14,432	14,863	39,288	66,634	93,000	72,462	68,292												
2006/07	9,260	9,814	26,157	51,624	52,250	52,250	57,971	45,861												
2007/08	5,756	17,255	21,094	23,296	25,628	25,000	26,243	32,297												
2008/09	13,212	21,042	28,575	33,044	42,717	40,000	42,341	45,024												
2009/10	8,806	15,152	17,433	19,631	18,920	25,338	30,574	34,891												
2010/11	7,129	10,797	15,457	16,314	19,892	21,690	39,438	44,411												
2011/12	5,010	7,942	10,397	12,261	12,205	15,545	13,678	23,870												
2012/13	4,373	8,057	8,932	10,760	14,955	16,512	19,863	29,114												
2013/14	7,983	11,174	13,074	19,532	22,241	22,539	26,432	44,953												
2014/15	4,766	9,282	14,353	25,941	32,766	34,799	36,261	34,051												
2015/16	5,137	11,659	18,770	29,204	30,064	38,588	39,095													
2016/17	7,004	19,254	18,428	24,339	23,730	35,292														
2017/18	5,523	9,696	15,194	25,988	32,599															
2018/19	7,297	15,475	19,719	117,705																
2019/20	8,286	22,365	31,370																	
2020/21	14,158	34,736																		
2021/22	11,813																			

II. Average Case Reserve Development

Claim Period	12-24	24-36	Months of Development:		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
			36-48	48-60																
2002/03				3,466	1,530	1,655	1,124													
2003/04		3,981	1,871	0,669	1,241	1,803	0,949													
2004/05	2,508	1,195	1,388	2,373	1,479	0,976	0,987													
2005/06	2,047	1,030	2,643	1,696	1,396	0,779	0,942													
2006/07	1,060	2,665	1,981	1,008	1,000	1,109	0,791													
2007/08	2,998	1,222	1,104	1,100	0,975	1,050	1,231													
2008/09	1,593	1,358	1,156	1,293	0,936	1,059	1,063													
2009/10	1,721	1,151	1,138	0,954	1,339	1,207	1,141													
2010/11	1,514	1,432	1,055	1,219	1,090	1,818	1,126													
2011/12	1,585	1,309	1,179	0,995	1,274	0,880	1,745													
2012/13	1,842	1,109	1,205	1,390	1,104	1,203	1,466													
2013/14	1,400	1,170	1,494	1,139	1,013	1,173	1,701													
2014/15	1,948	1,546	1,807	1,263	1,062	1,042	0,939													
2015/16	2,270	1,610	1,556	1,029	1,284	1,013														
2016/17	2,749	0,957	1,321	0,975	1,487															
2017/18	1,756	1,567	1,710	1,254																
2018/19	2,121	1,274	5,969																	
2019/20	2,699	1,403																		
2020/21	2,453																			
2021/22																				
<b>Average</b>																				
All	2,015	1,528	1,786	1,377	1,214	1,198	1,170													
Wtd 3	2,440	1,394	3,150	1,086	1,256	1,061	1,310													
Last 3	2,424	1,415	3,000	1,086	1,278	1,076	1,368													
Last 5	2,424	1,415	1,691	1,141	1,150	1,076	1,431													
x-hi,low																				

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.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-2 (page 8)

Historical Closed Claims and Claims Closure Rate

I. Historical Closed Claims

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
2002/03					284	293	300	303												
2003/04		207	784	835	847	855	860	863												
2004/05	125	1,265	1,392	1,364	1,392	1,399	1,403	1,414												
2005/06	800	1,385	1,408	1,428	1,428	1,446	1,459	1,463												
2006/07	836	1,216	1,264	1,300	1,322	1,330	1,340	1,338												
2007/08	684	1,160	1,239	1,276	1,305	1,311	1,311	1,311												
2008/09	693	1,200	1,283	1,321	1,336	1,338	1,346	1,348												
2009/10	699	1,234	1,320	1,358	1,354	1,365	1,374	1,396												
2010/11	592	1,067	1,153	1,153	1,165	1,171	1,210	1,219												
2011/12	687	1,076	1,092	1,128	1,138	1,183	1,194	1,211												
2012/13	490	780	839	887	887	1,007	1,103	1,107												
2013/14	409	659	804	972	1,063	1,085	1,097	1,106												
2014/15	357	660	875	1,085	1,128	1,136	1,151	1,159												
2015/16	376	817	1,060	1,155	1,166	1,179	1,186													
2016/17	498	827	928	963	973	983														
2017/18	510	669	729	780	801															
2018/19	409	654	757	789																
2019/20	347	562	610																	
2020/21	303	495																		
2021/22	307																			

II. Closed / Reported Count

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
2002/03					86%	88%	91%	92%												
2003/04		27%	88%	94%	95%	96%	96%	97%												
2004/05	13%	85%	94%	92%	96%	97%	97%	98%												
2005/06	55%	91%	92%	96%	97%	98%	98%	98%												
2006/07	56%	79%	92%	95%	96%	97%	98%	97%												
2007/08	44%	86%	92%	95%	97%	97%	97%	97%												
2008/09	52%	86%	92%	95%	96%	96%	97%	97%												
2009/10	51%	86%	92%	94%	94%	95%	95%	97%												
2010/11	49%	85%	92%	92%	93%	93%	96%	97%												
2011/12	58%	89%	90%	93%	94%	97%	98%	100%												
2012/13	46%	70%	75%	79%	90%	94%	99%	99%												
2013/14	37%	59%	72%	87%	96%	97%	99%	99%												
2014/15	31%	56%	75%	93%	97%	97%	98%	99%												
2015/16	31%	68%	88%	96%	97%	98%	99%													
2016/17	49%	83%	93%	96%	97%	98%														
2017/18	61%	81%	88%	94%	97%															
2018/19	51%	79%	91%	94%																
2019/20	54%	86%	93%																	
2020/21	54%	85%																		
2021/22	48%																			
Average All	47%	77%	88%	93%	95%	96%	97%	97%												
Last 3	52%	83%	91%	95%	97%	98%	99%	99%												
Last 5	53%	83%	90%	95%	97%	98%	99%	99%												
x-hi,low																				

Count triangle includes claims with \$0 incurred and excludes 'Report Only' claims.

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.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-3

Developed Unlimited Paid Losses

Claim Period (1)	Months of Development 9/30/22 (2)	Net Unlimited Paid Losses 9/30/22 (3)	Percent Losses Paid (4)	Developed Unlimited Paid Losses (3)/(4) (5)
to 1994/95	336.0	\$101,768,637	98.8%	\$103,020,044
1995/96	324.0	4,520,717	98.5%	4,588,275
1996/97	312.0	8,660,357	98.2%	8,817,729
1997/98	300.0	5,730,909	97.8%	5,857,626
1998/99	288.0	6,927,028	97.4%	7,113,558
1999/00	276.0	6,787,444	96.8%	7,010,258
2000/01	264.0	7,268,882	96.1%	7,560,143
2001/02	252.0	9,569,168	95.3%	10,037,920
2002/03	240.0	12,302,593	94.3%	13,040,748
2003/04	228.0	10,372,635	94.2%	11,016,983
2004/05	216.0	17,469,427	93.8%	18,628,846
2005/06	204.0	13,276,185	93.2%	14,242,249
2006/07	192.0	14,448,122	92.3%	15,654,459
2007/08	180.0	14,481,785	91.2%	15,879,224
2008/09	168.0	17,132,635	89.9%	19,067,658
2009/10	156.0	14,271,181	88.3%	16,168,916
2010/11	144.0	13,639,650	86.1%	15,839,741
2011/12	132.0	5,150,940	83.6%	6,161,246
2012/13	120.0	5,448,271	81.0%	6,725,436
2013/14	108.0	5,745,345	77.9%	7,375,835
2014/15	96.0	7,202,692	74.9%	9,616,639
2015/16	84.0	6,760,814	72.0%	9,387,734
2016/17	72.0	5,044,115	68.6%	7,354,211
2017/18	60.0	4,173,712	64.7%	6,450,293
2018/19	48.0	4,792,982	60.2%	7,962,898
2019/20	36.0	3,840,903	52.8%	7,274,508
2020/21	24.0	3,863,730	40.9%	9,439,887
2021/22	12.0	1,820,162	16.9%	10,784,044
<b>Total</b>		<b>\$332,471,021</b>		<b>\$382,077,110</b>

(3) is from Exhibit WC-1.

(4) is from Exhibit WC-2.



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-4

Developed Unlimited Reported Incurred Losses

Claim Period (1)	Months of Development 9/30/22 (2)	Net Unlimited Reported Incurred Losses 9/30/22 (3)	Percent Losses Reported (4)	Developed Unlimited Reported Incurred Losses (3)/(4) (5)
to 1994/95	336.0	\$114,141,270	100.0%	\$114,141,270
1995/96	324.0	4,819,163	100.0%	4,819,163
1996/97	312.0	9,105,609	100.0%	9,105,610
1997/98	300.0	5,893,392	100.0%	5,893,395
1998/99	288.0	7,405,097	100.0%	7,405,126
1999/00	276.0	6,993,993	100.0%	6,994,180
2000/01	264.0	7,609,880	100.0%	7,611,239
2001/02	252.0	9,618,864	99.9%	9,630,328
2002/03	240.0	12,739,994	99.2%	12,841,914
2003/04	228.0	10,427,187	98.9%	10,542,136
2004/05	216.0	17,487,621	98.5%	17,751,126
2005/06	204.0	13,536,084	98.0%	13,808,747
2006/07	192.0	14,827,462	97.5%	15,201,769
2007/08	180.0	14,890,204	97.0%	15,357,691
2008/09	168.0	17,760,668	96.3%	18,446,503
2009/10	156.0	14,352,422	95.5%	15,025,899
2010/11	144.0	14,332,149	94.6%	15,154,722
2011/12	132.0	5,160,598	92.9%	5,555,005
2012/13	120.0	5,769,893	91.1%	6,335,084
2013/14	108.0	5,842,956	89.1%	6,556,441
2014/15	96.0	7,543,199	86.9%	8,675,907
2015/16	84.0	7,464,518	84.0%	8,885,902
2016/17	72.0	5,679,362	81.2%	6,997,447
2017/18	60.0	5,086,470	77.7%	6,548,968
2018/19	48.0	10,325,119	74.0%	13,958,563
2019/20	36.0	5,252,558	69.1%	7,598,017
2020/21	24.0	6,885,731	62.8%	10,956,508
2021/22	12.0	5,694,759	45.9%	12,414,180
<b>Total</b>		<b>\$366,646,220</b>		<b>\$394,212,842</b>

(3) is from Exhibit WC-1.

(4) is from Exhibit WC-2.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-5

Developed Unlimited Case Reserves

Claim Period (1)	Months of Development 9/30/22 (2)	Percent Losses Paid (3)	Percent Losses Reported (4)	Percent Losses Reserved 9/30/22 [(4)-(3)]/ [100.0%-(3)] (5)	Net Unlimited Paid Losses 9/30/22 (6)	Net Unlimited Case Reserves 9/30/22 (7)	Developed Unlimited Case Reserves (6)+(7)/(5) (8)
to 1994/95	336.0	98.8%	100.0%	100.0%	\$101,768,637	\$12,372,633	\$114,141,272
1995/96	324.0	98.5%	100.0%	100.0%	4,520,717	298,445	4,819,163
1996/97	312.0	98.2%	100.0%	100.0%	8,660,357	445,252	9,105,611
1997/98	300.0	97.8%	100.0%	100.0%	5,730,909	162,483	5,893,396
1998/99	288.0	97.4%	100.0%	100.0%	6,927,028	478,069	7,405,170
1999/00	276.0	96.8%	100.0%	99.9%	6,787,444	206,549	6,994,167
2000/01	264.0	96.1%	100.0%	99.5%	7,268,882	340,998	7,611,468
2001/02	252.0	95.3%	99.9%	97.5%	9,569,168	49,695	9,620,164
2002/03	240.0	94.3%	99.2%	86.0%	12,302,593	437,401	12,811,324
2003/04	228.0	94.2%	98.9%	81.4%	10,372,635	54,552	10,439,688
2004/05	216.0	93.8%	98.5%	76.1%	17,469,427	18,194	17,493,320
2005/06	204.0	93.2%	98.0%	70.9%	13,276,185	259,899	13,642,809
2006/07	192.0	92.3%	97.5%	68.0%	14,448,122	379,340	15,005,585
2007/08	180.0	91.2%	97.0%	65.4%	14,481,785	408,419	15,106,176
2008/09	168.0	89.9%	96.3%	63.4%	17,132,635	628,033	18,123,797
2009/10	156.0	88.3%	95.5%	61.8%	14,271,181	81,240	14,402,613
2010/11	144.0	86.1%	94.6%	60.9%	13,639,650	692,499	14,776,351
2011/12	132.0	83.6%	92.9%	56.7%	5,150,940	9,658	5,167,973
2012/13	120.0	81.0%	91.1%	53.0%	5,448,271	321,622	6,054,880
2013/14	108.0	77.9%	89.1%	50.8%	5,745,345	97,612	5,937,598
2014/15	96.0	74.9%	86.9%	48.0%	7,202,692	340,506	7,912,250
2015/16	84.0	72.0%	84.0%	42.8%	6,760,814	703,705	8,403,607
2016/17	72.0	68.6%	81.2%	40.0%	5,044,115	635,247	6,630,910
2017/18	60.0	64.7%	77.7%	36.7%	4,173,712	912,758	6,658,966
2018/19	48.0	60.2%	74.0%	34.6%	4,792,982	5,532,137	20,776,485
2019/20	36.0	52.8%	69.1%	34.6%	3,840,903	1,411,654	7,920,886
2020/21	24.0	40.9%	62.8%	37.1%	3,863,730	3,022,000	12,008,851
2021/22	12.0	16.9%	45.9%	34.9%	1,820,162	3,874,597	12,927,806
<b>Total</b>					<b>\$332,471,021</b>	<b>\$34,175,199</b>	<b>\$397,792,284</b>

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

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

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-6

Preliminary Projected Ultimate Unlimited Losses to 2021/22

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 1994/95	\$103,020,044	\$114,141,270	\$114,141,272	\$116,615,796
1995/96	4,588,275	4,819,163	4,819,163	4,849,007
1996/97	8,817,729	9,105,610	9,105,611	9,150,134
1997/98	5,857,626	5,893,395	5,893,396	5,909,640
1998/99	7,113,558	7,405,126	7,405,170	7,452,904
1999/00	7,010,258	6,994,180	6,994,167	7,014,648
2000/01	7,560,143	7,611,239	7,611,468	7,643,980
2001/02	10,037,920	9,630,328	9,620,164	9,623,833
2002/03	13,040,748	12,841,914	12,811,324	12,811,324
2003/04	11,016,983	10,542,136	10,439,688	10,439,688
2004/05	18,628,846	17,751,126	17,493,320	17,493,320
2005/06	14,242,249	13,808,747	13,642,809	13,642,809
2006/07	15,654,459	15,201,769	15,005,585	15,005,585
2007/08	15,879,224	15,357,691	15,106,176	15,106,176
2008/09	19,067,658	18,446,503	18,123,797	18,123,797
2009/10	16,168,916	15,025,899	14,402,613	14,402,613
2010/11	15,839,741	15,154,722	14,776,351	14,776,351
2011/12	6,161,246	5,555,005	5,167,973	5,206,676
2012/13	6,725,436	6,335,084	6,054,880	6,110,921
2013/14	7,375,835	6,556,441	5,937,598	6,123,251
2014/15	9,616,639	8,675,907	7,912,250	8,217,713
2015/16	9,387,734	8,885,902	8,403,607	8,694,938
2016/17	7,354,211	6,997,447	6,630,910	6,922,185
2017/18	6,450,293	6,548,968	6,658,966	6,573,232
2018/19	7,962,898	13,958,563	20,776,485	12,159,864
2019/20	7,274,508	7,598,017	7,920,886	7,662,463
2020/21	9,439,887	10,956,508	12,008,851	11,074,121
2021/22	10,784,044	12,414,180	12,927,806	12,456,617
<b>Total</b>	<b>\$382,077,110</b>	<b>\$394,212,842</b>	<b>\$397,792,284</b>	<b>\$391,263,583</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 (2022/23 = 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)
2012/13	\$6,110,921	\$2,156,439	\$0.28	1.237	\$0.35	\$0.28
2013/14	6,123,251	2,256,429	0.27	1.211	0.33	0.28
2014/15	8,217,713	2,442,007	0.34	1.185	0.40	0.29
2015/16	8,694,938	2,620,064	0.33	1.161	0.39	0.29
2016/17	6,922,185	2,740,690	0.25	1.136	0.29	0.30
2017/18	6,573,232	2,890,437	0.23	1.109	0.25	0.31
2018/19	12,159,864	2,997,794	0.41	1.086	0.44	0.31
2019/20	7,662,463	3,203,740	0.24	1.062	0.25	0.32
2020/21	11,074,121	3,317,936	0.33	1.040	0.35	0.33
2021/22	12,456,617	3,394,774	0.37	1.020	0.37	0.34

(7) Projected 2022/23 a-priori loss rate per \$100 of Payroll \$0.34

II. Bornhuetter - Ferguson Analysis Based on Unlimited Paid Losses

Claim Period (1)	Net Unlimited Paid Losses 9/30/22 (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)
2017/18	\$4,173,712	64.7%	\$0.31	\$2,890,437	\$3,145,756	\$7,319,469
2018/19	4,792,982	60.2%	0.31	2,997,794	3,757,263	8,550,245
2019/20	3,840,903	52.8%	0.32	3,203,740	4,867,126	8,708,029
2020/21	3,863,730	40.9%	0.33	3,317,936	6,439,181	10,302,911
2021/22	1,820,162	16.9%	0.34	3,394,774	9,456,274	11,276,435

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

Claim Period (1)	Net Unlimited Reported Incurred Losses 9/30/22 (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)
2017/18	\$5,086,470	77.7%	\$0.31	\$2,890,437	\$1,990,416	\$7,076,886
2018/19	10,325,119	74.0%	0.31	2,997,794	2,456,817	12,781,935
2019/20	5,252,558	69.1%	0.32	3,203,740	3,183,124	8,435,681
2020/21	6,885,731	62.8%	0.33	3,317,936	4,050,118	10,935,849
2021/22	5,694,759	45.9%	0.34	3,394,774	6,157,712	11,852,471

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-14.

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).

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-8

Frequency Times Severity Analysis

I. Projected Ultimate Claims

Claim Period (1)	Months of Development 9/30/22 (2)	Reported Claims 9/30/22 (3)	Percent Claims Reported (4)	Projected Ultimate Claims (3)/(4) (5)	Payroll (000) (6)	Frequency (per \$1M of Payroll) (5)/(6)X1,000 (7)
2012/13	120.0	634	100.0%	634	\$2,156,439	0.29
2013/14	108.0	629	100.0%	629	2,256,429	0.28
2014/15	96.0	649	100.0%	649	2,442,007	0.27
2015/16	84.0	741	100.0%	741	2,620,064	0.28
2016/17	72.0	529	100.0%	529	2,740,690	0.19
2017/18	60.0	412	100.0%	412	2,890,437	0.14
2018/19	48.0	568	100.0%	568	2,997,794	0.19
2019/20	36.0	472	100.0%	472	3,203,740	0.15
2020/21	24.0	426	99.8%	427	3,317,936	0.13
2021/22	12.0	549	96.9%	567	3,394,774	0.17

II. Frequency Times Severity

Claim Period (1)	Preliminary Projected Ultimate Unlimited Losses (2)	Projected Ultimate Claims (3)	Average Severity (2)/(3) (4)	Severity Trend (2022/23 = 1.000) (5)	Trended Average Claim Severity (4)X(5) (6)	De-Trended Projected 2022/23 Average Claim Severity (7)/(5) (8)	Frequency Times Severity (3)X(8) (9)
2012/13	\$6,110,921	634	\$9,639	1.663	\$16,029	\$12,155	\$7,706,067
2013/14	6,123,251	629	9,735	1.580	15,386	12,789	8,044,204
2014/15	8,217,713	649	12,662	1.501	19,011	13,463	8,737,365
2015/16	8,694,938	741	11,734	1.427	16,748	14,162	10,493,845
2016/17	6,922,185	529	13,085	1.356	17,746	14,904	7,884,422
2017/18	6,573,232	412	15,954	1.285	20,502	15,729	6,480,337
2018/19	12,159,864	568	21,408	1.222	26,160	16,541	9,395,529
2019/20	7,662,463	472	16,234	1.160	18,839	17,417	8,221,054
2020/21	11,074,121	427	25,935	1.104	28,626	18,313	7,819,456
2021/22	12,456,617	567	21,969	1.051	23,081	19,239	10,908,602
						(7) Projected 2022/23 average claim severity \$20,213	

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-14.

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

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-9

Projected Ultimate Unlimited Losses to 2021/22

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 1994/95	\$103,020,044	\$114,141,270	\$114,141,272				\$116,616,000
1995/96	4,588,275	4,819,163	4,819,163				4,849,007
1996/97	8,817,729	9,105,610	9,105,611				9,150,134
1997/98	5,857,626	5,893,395	5,893,396				5,910,000
1998/99	7,113,558	7,405,126	7,405,170				7,453,000
1999/00	7,010,258	6,994,180	6,994,167				7,015,000
2000/01	7,560,143	7,611,239	7,611,468				7,644,000
2001/02	10,037,920	9,630,328	9,620,164				9,624,000
2002/03	13,040,748	12,841,914	12,811,324				12,811,000
2003/04	11,016,983	10,542,136	10,439,688				10,440,000
2004/05	18,628,846	17,751,126	17,493,320				17,493,000
2005/06	14,242,249	13,808,747	13,642,809				13,643,000
2006/07	15,654,459	15,201,769	15,005,585				15,006,000
2007/08	15,879,224	15,357,691	15,106,176				15,106,000
2008/09	19,067,658	18,446,503	18,123,797				18,124,000
2009/10	16,168,916	15,025,899	14,402,613				14,403,000
2010/11	15,839,741	15,154,722	14,776,351				14,776,000
2011/12	6,161,246	5,555,005	5,167,973				5,207,000
2012/13	6,725,436	6,335,084	6,054,880				6,111,000
2013/14	7,375,835	6,556,441	5,937,598				6,123,000
2014/15	9,616,639	8,675,907	7,912,250				8,218,000
2015/16	9,387,734	8,885,902	8,403,607				8,695,000
2016/17	7,354,211	6,997,447	6,630,910				6,922,000
2017/18	6,450,293	6,548,968	6,658,966	7,319,469	7,076,886	6,480,337	6,573,000
2018/19	7,962,898	13,958,563	20,776,485	8,550,245	12,781,935	9,395,529	12,160,000
2019/20	7,274,508	7,598,017	7,920,886	8,708,029	8,435,681	8,221,054	7,825,000
2020/21	9,439,887	10,956,508	12,008,851	10,302,911	10,935,849	7,819,456	10,766,000
2021/22	10,784,044	12,414,180	12,927,806	11,276,435	11,852,471	10,908,602	11,564,000

(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) is based on (2) to (7) and actuarial judgment.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-10

Projected Ultimate Unlimited Losses for 2022/23 and Subsequent

Claim Period (1)	Projected Ultimate Losses (2)	Payroll (000) (3)	Unlimited Loss Rate per \$100 of Payroll (2)/(3)/10 (4)	Loss Rate Trend (2022/23 = 1.000) (5)	Trended Unlimited Loss Rate per \$100 of Payroll (4)X(5) (6)
2012/13	\$6,111,000	\$2,156,439	\$0.28	1.237	\$0.35
2013/14	6,123,000	2,256,429	0.27	1.211	0.33
2014/15	8,218,000	2,442,007	0.34	1.185	0.40
2015/16	8,695,000	2,620,064	0.33	1.161	0.39
2016/17	6,922,000	2,740,690	0.25	1.136	0.29
2017/18	6,573,000	2,890,437	0.23	1.109	0.25
2018/19	12,160,000	2,997,794	0.41	1.086	0.44
2019/20	7,825,000	3,203,740	0.24	1.062	0.26
2020/21	10,766,000	3,317,936	0.32	1.040	0.34
2021/22	11,564,000	3,394,774	0.34	1.020	0.35
Total	\$84,957,000	\$28,020,309	\$0.30		\$0.34

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)
2022/23	\$0.34	\$3,638,696	\$12,325,000	0.91	\$0.31	\$11,255,000
2023/24	0.35	3,820,631	13,200,000	0.91	0.32	12,054,000

(2) is from Exhibit WC-9.

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

(5) is from Exhibit WC-14.

(7) 2022/23 is based on (6) and actuarial judgment.  
Other period(s) based on 2022/23 plus the trend in Exhibit WC-14.

(8) to 2022/23 was provided by DC Office of Risk Management. Other claim periods are based on a 5% trend.

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

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-11

Estimated Outstanding Losses as of September 30, 2022

Claim Period (1)	Net Unlimited Paid Losses 9/30/22 (2)	Net Unlimited Case Reserves 9/30/22 (3)	Net Unlimited Reported Incurred Losses 9/30/22 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR 9/30/22 (5)-(4) (6)	Estimated Outstanding Losses 9/30/22 (3)+(6) (7)	Present Value Factor (8)	Present Value of Estimated Outstanding Losses 9/30/22 (7)X(8) (9)
to 1994/95	\$101,768,637	\$12,372,633	\$114,141,270	\$116,616,000	\$2,474,730	\$14,847,363	0.97	\$14,340,937
1995/96	4,520,717	298,445	4,819,163	4,849,007	29,845	328,290	0.96	314,057
1996/97	8,660,357	445,252	9,105,609	9,150,134	44,525	489,777	0.95	464,870
1997/98	5,730,909	162,483	5,893,392	5,910,000	16,608	179,091	0.94	168,895
1998/99	6,927,028	478,069	7,405,097	7,453,000	47,903	525,972	0.94	493,434
1999/00	6,787,444	206,549	6,993,993	7,015,000	21,007	227,556	0.93	212,569
2000/01	7,268,882	340,998	7,609,880	7,644,000	34,120	375,118	0.93	349,197
2001/02	9,569,168	49,695	9,618,864	9,624,000	5,136	54,831	0.93	50,898
2002/03	12,302,593	437,401	12,739,994	12,811,000	71,006	508,407	0.93	470,857
2003/04	10,372,635	54,552	10,427,187	10,440,000	12,813	67,365	0.91	61,492
2004/05	17,469,427	18,194	17,487,621	17,493,000	5,379	23,573	0.90	21,282
2005/06	13,276,185	259,899	13,536,084	13,643,000	106,916	366,815	0.90	328,615
2006/07	14,448,122	379,340	14,827,462	15,006,000	178,538	557,878	0.89	498,596
2007/08	14,481,785	408,419	14,890,204	15,106,000	215,796	624,215	0.89	557,060
2008/09	17,132,635	628,033	17,760,668	18,124,000	363,332	991,365	0.89	884,543
2009/10	14,271,181	81,240	14,352,422	14,403,000	50,578	131,818	0.89	117,634
2010/11	13,639,650	692,499	14,332,149	14,776,000	443,851	1,136,350	0.89	1,016,766
2011/12	5,150,940	9,658	5,160,598	5,207,000	46,402	56,060	0.90	50,258
2012/13	5,448,271	321,622	5,769,893	6,111,000	341,107	662,729	0.90	593,898
2013/14	5,745,345	97,612	5,842,956	6,123,000	280,044	377,656	0.90	338,501
2014/15	7,202,692	340,506	7,543,199	8,218,000	674,801	1,015,307	0.89	907,774
2015/16	6,760,814	703,705	7,464,518	8,695,000	1,230,482	1,934,187	0.89	1,722,022
2016/17	5,044,115	635,247	5,679,362	6,922,000	1,242,638	1,877,885	0.89	1,666,999
2017/18	4,173,712	912,758	5,086,470	6,573,000	1,486,530	2,399,288	0.89	2,124,605
2018/19	4,792,982	5,532,137	10,325,119	12,160,000	1,834,881	7,367,018	0.88	6,512,556
2019/20	3,840,903	1,411,654	5,252,558	7,825,000	2,572,442	3,984,096	0.89	3,537,892
2020/21	3,863,730	3,022,000	6,885,731	10,766,000	3,880,269	6,902,269	0.90	6,188,360
2021/22	1,820,162	3,874,597	5,694,759	11,564,000	5,869,241	9,743,838	0.91	8,896,512
<b>Total</b>	<b>\$332,471,021</b>	<b>\$34,175,199</b>	<b>\$366,646,220</b>	<b>\$390,227,141</b>	<b>\$23,580,920</b>	<b>\$57,756,117</b>		<b>\$52,891,079</b>

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

(5) is from Exhibit WC-9.

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



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-12

Projected Losses Paid October 1, 2022 to September 30, 2023

Claim Period (1)	Months of Development 9/30/22 (2)	Percent Losses Paid (3)	Months of Development 9/30/23 (4)	Percent Losses Paid (5)	Percent Outstanding Losses		Estimated Outstanding Losses 9/30/22 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/23 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/23 (9)X(10) (11)
					Paid 10/1/22 to 9/30/23 [(5)-(3)]/ [100.0%-(3)] (6)	Outstanding (7)-(5)					
to 1994/95	336.0	98.8%	348.0	99.0%	17.5%		\$14,847,363	\$2,598,289	\$12,249,074	0.98	\$11,970,978
1995/96	324.0	98.5%	336.0	98.8%	17.5%		328,290	57,451	270,839	0.97	261,601
1996/97	312.0	98.2%	324.0	98.5%	17.5%		489,777	85,711	404,066	0.96	386,547
1997/98	300.0	97.8%	312.0	98.2%	17.5%		179,091	31,341	147,750	0.95	140,236
1998/99	288.0	97.4%	300.0	97.8%	17.5%		525,972	92,045	433,927	0.94	409,222
1999/00	276.0	96.8%	288.0	97.4%	17.5%		227,556	39,822	187,734	0.94	176,120
2000/01	264.0	96.1%	276.0	96.8%	17.5%		375,118	65,646	309,472	0.93	289,090
2001/02	252.0	95.3%	264.0	96.1%	17.5%		54,831	9,595	45,236	0.93	42,110
2002/03	240.0	94.3%	252.0	95.3%	17.5%		508,407	88,971	419,436	0.93	389,351
2003/04	228.0	94.2%	240.0	94.3%	3.2%		67,365	2,169	65,196	0.93	60,381
2004/05	216.0	93.8%	228.0	94.2%	6.0%		23,573	1,421	22,152	0.91	20,221
2005/06	204.0	93.2%	216.0	93.8%	8.2%		366,815	30,246	336,569	0.90	303,856
2006/07	192.0	92.3%	204.0	93.2%	12.0%		557,878	66,816	491,062	0.90	439,923
2007/08	180.0	91.2%	192.0	92.3%	12.4%		624,215	77,626	546,589	0.89	488,506
2008/09	168.0	89.9%	180.0	91.2%	13.3%		991,365	131,663	859,702	0.89	767,213
2009/10	156.0	88.3%	168.0	89.9%	13.5%		131,818	17,843	113,975	0.89	101,694
2010/11	144.0	86.1%	156.0	88.3%	15.5%		1,136,350	176,122	960,228	0.89	856,903
2011/12	132.0	83.6%	144.0	86.1%	15.3%		56,060	8,574	47,486	0.89	42,489
2012/13	120.0	81.0%	132.0	83.6%	13.7%		662,729	90,469	572,260	0.90	513,034
2013/14	108.0	77.9%	120.0	81.0%	14.1%		377,656	53,230	324,426	0.90	290,731
2014/15	96.0	74.9%	108.0	77.9%	11.9%		1,015,307	121,178	894,129	0.90	801,426
2015/16	84.0	72.0%	96.0	74.9%	10.3%		1,934,187	199,118	1,735,069	0.89	1,551,305
2016/17	72.0	68.6%	84.0	72.0%	10.9%		1,877,885	205,019	1,672,866	0.89	1,489,366
2017/18	60.0	64.7%	72.0	68.6%	11.0%		2,399,288	263,920	2,135,368	0.89	1,895,566
2018/19	48.0	60.2%	60.0	64.7%	11.3%		7,367,018	835,432	6,531,586	0.89	5,783,816
2019/20	36.0	52.8%	48.0	60.2%	15.7%		3,984,096	623,937	3,360,159	0.88	2,970,432
2020/21	24.0	40.9%	36.0	52.8%	20.1%		6,902,269	1,386,953	5,515,316	0.89	4,897,620
2021/22	12.0	16.9%	24.0	40.9%	28.9%		9,743,838	2,819,413	6,924,425	0.90	6,208,225
2022/23	0.0	0.0%	12.0	16.9%	16.9%		12,325,000	2,080,248	10,244,752	0.91	9,353,866
<b>Total</b>							<b>\$70,081,117</b>	<b>\$12,260,268</b>	<b>\$57,820,849</b>		<b>\$52,901,828</b>

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

(7) to 2021/22 is from Exhibit WC-11. The amount for 2022/23 is from Exhibit WC-10.

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

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-13

Projected Losses Paid October 1, 2023 to September 30, 2024

Claim Period (1)	Months of Development 9/30/23 (2)	Percent Losses Paid (3)	Months of Development 9/30/24 (4)	Percent Losses Paid (5)	Percent Outstanding Losses (6)	Paid 10/1/23 to 9/30/24 [(5)-(3)]/[100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/23 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/24 (7)-(8) (9)	Present Value Factor (10)	Present
											Value of Estimated Outstanding Losses 9/30/24 (9)X(10) (11)
to 1994/95	348.0	99.0%	360.0	99.2%	17.5%		\$12,249,074	\$2,143,588	\$10,105,486	0.99	\$10,018,207
1995/96	336.0	98.8%	348.0	99.0%	17.5%		270,839	47,397	223,442	0.98	218,369
1996/97	324.0	98.5%	336.0	98.8%	17.5%		404,066	70,712	333,354	0.97	321,984
1997/98	312.0	98.2%	324.0	98.5%	17.5%		147,750	25,856	121,894	0.96	116,609
1998/99	300.0	97.8%	312.0	98.2%	17.5%		433,927	75,937	357,990	0.95	339,785
1999/00	288.0	97.4%	300.0	97.8%	17.5%		187,734	32,853	154,881	0.94	146,063
2000/01	276.0	96.8%	288.0	97.4%	17.5%		309,472	54,158	255,314	0.94	239,519
2001/02	264.0	96.1%	276.0	96.8%	17.5%		45,236	7,916	37,320	0.93	34,862
2002/03	252.0	95.3%	264.0	96.1%	17.5%		419,436	73,401	346,035	0.93	322,124
2003/04	240.0	94.3%	252.0	95.3%	17.5%		65,196	11,409	53,787	0.93	49,929
2004/05	228.0	94.2%	240.0	94.3%	3.2%		22,152	713	21,439	0.93	19,856
2005/06	216.0	93.8%	228.0	94.2%	6.0%		336,569	20,285	316,284	0.91	288,712
2006/07	204.0	93.2%	216.0	93.8%	8.2%		491,062	40,491	450,571	0.90	406,778
2007/08	192.0	92.3%	204.0	93.2%	12.0%		546,589	65,464	481,125	0.90	431,021
2008/09	180.0	91.2%	192.0	92.3%	12.4%		859,702	106,910	752,792	0.89	672,797
2009/10	168.0	89.9%	180.0	91.2%	13.3%		113,975	15,137	98,838	0.89	88,205
2010/11	156.0	88.3%	168.0	89.9%	13.5%		960,228	129,978	830,250	0.89	740,789
2011/12	144.0	86.1%	156.0	88.3%	15.5%		47,486	7,360	40,126	0.89	35,808
2012/13	132.0	83.6%	144.0	86.1%	15.3%		572,260	87,528	484,732	0.89	433,721
2013/14	120.0	81.0%	132.0	83.6%	13.7%		324,426	44,287	280,139	0.90	251,146
2014/15	108.0	77.9%	120.0	81.0%	14.1%		894,129	126,025	768,104	0.90	688,328
2015/16	96.0	74.9%	108.0	77.9%	11.9%		1,735,069	207,083	1,527,986	0.90	1,369,565
2016/17	84.0	72.0%	96.0	74.9%	10.3%		1,672,866	172,216	1,500,650	0.89	1,341,713
2017/18	72.0	68.6%	84.0	72.0%	10.9%		2,135,368	233,130	1,902,238	0.89	1,693,578
2018/19	60.0	64.7%	72.0	68.6%	11.0%		6,531,586	718,471	5,813,115	0.89	5,160,302
2019/20	48.0	60.2%	60.0	64.7%	11.3%		3,360,159	381,047	2,979,112	0.89	2,638,048
2020/21	36.0	52.8%	48.0	60.2%	15.7%		5,515,316	863,737	4,651,579	0.88	4,112,067
2021/22	24.0	40.9%	36.0	52.8%	20.1%		6,924,425	1,391,405	5,533,020	0.89	4,913,342
2022/23	12.0	16.9%	24.0	40.9%	28.9%		10,244,752	2,964,354	7,280,398	0.90	6,527,379
2023/24	0.0	0.0%	12.0	16.9%	16.9%		13,200,000	2,227,933	10,972,067	0.91	10,017,934
<b>Total</b>							<b>\$71,020,849</b>	<b>\$12,346,781</b>	<b>\$58,674,068</b>		<b>\$53,638,540</b>

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

(7) to 2022/23 is from Exhibit WC-12, (9). The amount for 2023/24 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)
01/01/14	1.002	1.002
01/01/15	1.002	1.004
01/01/16	1.001	1.005
01/01/17	1.002	1.007
10/01/17	1.001	1.008
01/01/18	1.004	1.012
01/01/20	1.003	1.015

II. Loss Rate and Severity Trend

Claim Period (1)	Benefit Trend (2022/23 = 1.000) (2)	Residual Trend (2022/23 = 1.000) (3)	Retention Index (2022/23 = 1.000) (4)	Loss Rate Trend (2022/23 = 1.000) (2)X(3)X(4) (5)	Wage Trend (2022/23 = 1.000) (6)	Severity Trend (2022/23 = 1.000) (5)X(6) (7)
2012/13	1.015	1.219	1.000	1.237	1.344	1.663
2013/14	1.014	1.195	1.000	1.211	1.305	1.580
2014/15	1.012	1.172	1.000	1.185	1.267	1.501
2015/16	1.010	1.149	1.000	1.161	1.230	1.427
2016/17	1.009	1.126	1.000	1.136	1.194	1.356
2017/18	1.004	1.104	1.000	1.109	1.159	1.285
2018/19	1.003	1.082	1.000	1.086	1.126	1.222
2019/20	1.001	1.061	1.000	1.062	1.093	1.160
2020/21	1.000	1.040	1.000	1.040	1.061	1.104
2021/22	1.000	1.020	1.000	1.020	1.030	1.051
2022/23	1.000	1.000	1.000	1.000	1.000	1.000
2023/24	1.000	0.980	1.000	0.980	0.971	0.952
2024/25	1.000	0.961	1.000	0.961	0.943	0.906

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.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-15

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 9/30/22 (5)	Unlimited Case Reserves 9/30/22 (6)	Unlimited Reported Incurred Losses 9/30/22 (7)
0468-WC-76-0500001	10/01/75	to 1994/95	Unlimited	\$805,139	\$13,232	\$818,370
0468-WC-76-0500004	03/10/76	to 1994/95	Unlimited	703,115	120,717	823,832
0468-WC-76-0500007	08/26/76	to 1994/95	Unlimited	541,421	274,605	816,026
0468-WC-77-0500001	11/10/76	to 1994/95	Unlimited	391,165	400,773	791,938
0468-WC-77-0500008	05/19/77	to 1994/95	Unlimited	700,817	283,918	984,734
0468-WC-79-0500010	02/21/79	to 1994/95	Unlimited	1,172,271	281,383	1,453,654
0468-WC-80-0500017	04/25/80	to 1994/95	Unlimited	615,053	284,783	899,836
0468-WC-81-0500001	11/14/80	to 1994/95	Unlimited	908,429	213,231	1,121,660
0468-WC-81-0500013	08/07/81	to 1994/95	Unlimited	706,298	199,038	905,336
0468-WC-82-0500005	11/18/81	to 1994/95	Unlimited	581,061	341,358	922,419
0468-WC-83-0500010	07/11/83	to 1994/95	Unlimited	435,041	374,460	809,500
0468-WC-84-0500015	05/16/84	to 1994/95	Unlimited	601,152	243,358	844,510
0468-WC-84-0500017	06/01/84	to 1994/95	Unlimited	1,032,609	0	1,032,609
0468-WC-85-0500014	05/25/85	to 1994/95	Unlimited	646,482	203,544	850,026
0468-WC-89-0500019	08/16/89	to 1994/95	Unlimited	669,843	207,123	876,966
0468-WC-90-0500011	01/26/90	to 1994/95	Unlimited	1,073,868	0	1,073,868
0468-WC-90-0500023	05/15/90	to 1994/95	Unlimited	854,810	149,812	1,004,622
0468-WC-90-0500025	05/24/90	to 1994/95	Unlimited	1,031,305	0	1,031,305
0468-WC-91-0500025	08/04/91	to 1994/95	Unlimited	504,516	359,927	864,443
0468-WC-92-0500003	10/07/91	to 1994/95	Unlimited	395,859	361,995	757,854
0468-WC-92-0500010	02/06/92	to 1994/95	Unlimited	764,188	176,855	941,043
0468-WC-92-0500019	06/12/92	to 1994/95	Unlimited	651,122	169,540	820,662
0468-WC-92-0500001	08/24/92	to 1994/95	Unlimited	452,759	447,841	900,600
0468-WC-93-0500021	05/18/93	to 1994/95	Unlimited	781,956	651,070	1,433,026
0468-WC-93-0500036	09/28/93	to 1994/95	Unlimited	853,118	241,873	1,094,991
0468-WC-95-0500006	01/07/95	to 1994/95	Unlimited	811,647	26,309	837,956
0468-WC-95-0500023	05/17/95	to 1994/95	Unlimited	897,452	140,902	1,038,354
0468-WC-95-0500024	05/19/95	to 1994/95	Unlimited	952,964	58,875	1,011,839
0468-WC-95-0500025	05/30/95	to 1994/95	Unlimited	778,151	26,147	804,298
0468-WC-97-0500009	12/17/96	1996/97	Unlimited	879,347	34,050	913,397
0468-WC-97-0500027	03/24/97	1996/97	Unlimited	746,474	60,694	807,168
0468-WC-97-0500030	04/28/97	1996/97	Unlimited	569,263	335,506	904,770
0468-WC-98-0500041	08/03/98	1997/98	Unlimited	808,048	4,362	812,410
0468-WC-99-0500013	02/03/99	1998/99	Unlimited	673,415	196,122	869,536
0468-WC-00-0500061	08/30/00	1999/00	Unlimited	801,466	6,793	808,258
0468-WC-01-0500032	01/08/01	2000/01	Unlimited	921,021	18,663	939,684
0468-WC-01-0500037	01/19/01	2000/01	Unlimited	545,766	233,522	779,287
0468-WC-02-0500116	05/10/02	2001/02	Unlimited	919,981	0	919,981
0468-WC-03-0500040	12/11/02	2002/03	Unlimited	1,091,684	0	1,091,684
0468-WC-03-0500052	01/01/03	2002/03	Unlimited	1,132,952	3,185	1,136,137
0468-WC-03-0500091	02/23/03	2002/03	Unlimited	930,241	106,656	1,036,897
0468-WC-03-0500175	05/17/03	2002/03	Unlimited	928,371	170,286	1,098,657
0468-WC-04-0500318	09/08/04	2003/04	Unlimited	886,699	0	886,699
0468-WC-05-0500986	10/13/04	2004/05	Unlimited	801,651	0	801,651
0468-WC-05-0501211	12/09/04	2004/05	Unlimited	931,541	0	931,541
0468-WC-05-0500146	04/05/05	2004/05	Unlimited	930,879	0	930,879
0468-WC-06-0500703	11/06/05	2005/06	Unlimited	825,953	0	825,953
0468-WC-06-0500235	07/25/06	2005/06	Unlimited	786,962	67,818	854,780
0468-WC-06-0500278	08/02/06	2005/06	Unlimited	741,058	118,919	859,976
0468-WC-07-0501199	06/18/07	2006/07	Unlimited	974,474	28,528	1,003,002
0468-WC-09-0501352	10/21/08	2008/09	Unlimited	691,285	73,292	764,578
0468-WC-09-0500539	03/28/09	2008/09	Unlimited	765,855	42,949	808,804
WC-19-00027	12/25/18	2018/19	Unlimited	815,565	4,724,895	5,540,460

Amounts are net of recoveries.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Size of Loss Distribution

I. Reported Claim Count

Claim Size (1)	Prior (2)	2012/13 (3)	2013/14 (4)	2014/15 (5)	2015/16 (6)	2016/17 (7)	2017/18 (8)	2018/19 (9)	2019/20 (10)	2020/21 (11)	2021/22 (12)	Total (2)...(12) (13)	Non-Zero Claim Cumulative Total (14)	Non-Zero Claim Cumulative % of Total (15)
0	115	7	1	5	7	2	6	4	2	3	1	153		
0.01 - 5,000	5,637	496	494	495	596	399	292	429	363	287	398	9,886	9,886	71.2%
5,000 - 10,000	589	42	39	39	35	41	31	49	32	37	33	967	10,853	78.2%
10,000 - 25,000	640	37	42	43	53	41	34	37	29	32	59	1,047	11,900	85.7%
25,000 - 50,000	466	25	21	33	13	22	21	21	20	18	34	694	12,594	90.7%
50,000 - 100,000	303	14	19	17	16	9	18	16	8	30	19	469	13,063	94.1%
100,000 - 250,000	271	11	11	11	16	12	7	11	15	18	3	386	13,449	96.9%
250,000 - 500,000	262	1	1	6	5	3	3	0	3	1	2	287	13,736	99.0%
500,000 - 750,000	90	1	1	0	0	0	0	0	0	0	0	92	13,828	99.6%
750,000 - 1,000,000	37	0	0	0	0	0	0	0	0	0	0	37	13,865	99.9%
Over 1,000,000	15	0	0	0	0	0	0	1	0	0	0	16	13,881	100.0%
<b>Total</b>	<b>8,425</b>	<b>634</b>	<b>629</b>	<b>649</b>	<b>741</b>	<b>529</b>	<b>412</b>	<b>568</b>	<b>472</b>	<b>426</b>	<b>549</b>	<b>14,034</b>	<b>13,881</b>	

II. Total Reported Incurred Losses

Claim Size (1)	Prior (2)	2012/13 (3)	2013/14 (4)	2014/15 (5)	2015/16 (6)	2016/17 (7)	2017/18 (8)	2018/19 (9)	2019/20 (10)	2020/21 (11)	2021/22 (12)	Total (2)...(12) (13)	Non-Zero Claim Cumulative Total (14)	Non-Zero Claim Cumulative % of Total (15)
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
0.01 - 5,000	6,103,668	526,333	411,795	436,304	408,044	346,347	310,395	492,017	429,640	355,903	853,470	10,673,915	10,673,915	2.9%
5,000 - 10,000	4,134,562	285,969	293,047	265,493	258,615	286,035	225,370	334,228	212,050	261,428	250,448	6,807,244	17,481,159	4.8%
10,000 - 25,000	10,391,839	600,698	656,458	648,001	822,780	633,743	565,284	578,795	445,493	505,999	988,499	16,837,587	34,318,746	9.4%
25,000 - 50,000	16,421,554	864,057	749,459	1,219,624	466,227	789,299	771,372	783,696	696,701	719,358	1,217,856	24,699,202	59,017,948	16.1%
50,000 - 100,000	21,413,200	1,052,652	1,284,782	1,221,463	1,252,755	709,267	1,354,362	1,064,930	534,268	2,086,856	1,274,900	33,249,434	92,267,382	25.2%
100,000 - 250,000	44,070,102	1,535,417	1,536,242	1,692,774	2,719,373	1,789,173	897,642	1,530,993	2,020,682	2,576,155	434,645	60,803,200	153,070,582	41.7%
250,000 - 500,000	94,903,751	403,323	360,456	2,059,541	1,536,726	1,125,498	962,046	0	913,723	380,032	674,940	103,320,035	256,390,617	69.9%
500,000 - 750,000	55,310,973	501,445	550,718	0	0	0	0	0	0	0	0	56,363,136	312,753,753	85.3%
750,000 - 1,000,000	31,689,702	0	0	0	0	0	0	0	0	0	0	31,689,702	344,443,456	93.9%
Over 1,000,000	16,662,304	0	0	0	0	0	0	5,540,460	0	0	0	22,202,764	366,646,220	100.0%
<b>Total</b>	<b>\$301,101,655</b>	<b>\$5,769,893</b>	<b>\$5,842,956</b>	<b>\$7,543,199</b>	<b>\$7,464,518</b>	<b>\$5,679,362</b>	<b>\$5,086,470</b>	<b>\$10,325,119</b>	<b>\$5,252,558</b>	<b>\$6,885,731</b>	<b>\$5,694,759</b>	<b>\$366,646,220</b>	<b>\$366,646,220</b>	

Amounts are net of recoveries.

Data was provided by DC Office of Risk Management.

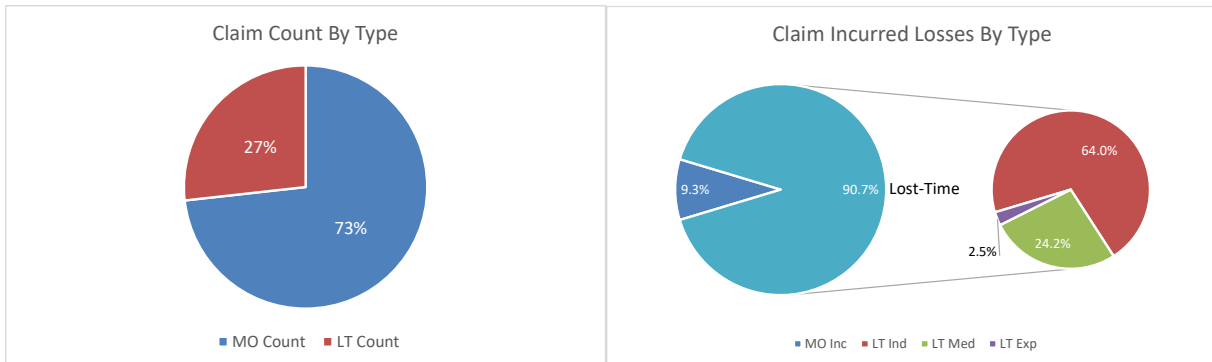
Loss Distribution by Type

I. Claim Counts and Incurred Losses

Claim Period (1)	Reported Paid Claims > \$0 as of 9/30/22			Unlimited Paid Losses 9/30/22				Total (5)...(8)
	Medical Only (2)	Claims w/ Indemnity (3)	Total (2)...(3) (4)	Claims w/ Indemnity				
				Medical Only (5)	Indemnity (6)	Medical (7)	Expense (8)	
2012/13	448	186	634	\$527,770	\$3,817,076	\$1,129,069	\$128,109	\$5,602,025
2013/14	464	165	629	506,209	4,124,191	1,076,178	107,693	5,814,270
2014/15	472	177	649	547,029	5,473,837	1,965,297	118,511	8,104,675
2015/16	580	161	741	499,486	4,829,122	1,526,561	140,414	6,995,583
2016/17	379	150	529	310,197	3,138,464	1,515,723	168,681	5,133,065
2017/18	276	136	412	315,021	2,909,998	894,573	144,734	4,264,326
2018/19	421	147	568	596,530	2,378,654	1,709,859	219,490	4,904,533
2019/20	353	119	472	488,866	2,230,812	1,038,390	129,403	3,887,470
2020/21	283	143	426	368,217	2,469,095	956,222	86,847	3,880,382
2021/22	432	117	549	525,714	893,153	386,627	24,735	1,830,229
2015/16	4,108	1,501	5,609	\$4,685,039	\$32,264,402	\$12,198,499	\$1,268,617	\$50,416,557

II. Percentages

Claim Period (1)	Reported Claims 9/30/22			Unlimited Reported Incurred Losses 9/30/22				
	Medical Only (2)/(4) (10)	Claims w/ Indemnity (3)/(4) (11)	Total (10)...(11) (12)	Claims w/ Indemnity				
				Medical Only (5)/(9) (13)	Indemnity (6)/(9) (14)	Medical (7)/(9) (15)	Expense (8)/(9) (16)	Total (13)...(16) (17)
2012/13	70.7%	29.3%	100.0%	9.4%	68.1%	20.2%	2.3%	100.0%
2013/14	73.8%	26.2%	100.0%	8.7%	70.9%	18.5%	1.9%	100.0%
2014/15	72.7%	27.3%	100.0%	6.7%	67.5%	24.2%	1.5%	100.0%
2015/16	78.3%	21.7%	100.0%	7.1%	69.0%	21.8%	2.0%	100.0%
2016/17	71.6%	28.4%	100.0%	6.0%	61.1%	29.5%	3.3%	100.0%
2017/18	67.0%	33.0%	100.0%	7.4%	68.2%	21.0%	3.4%	100.0%
2018/19	74.1%	25.9%	100.0%	12.2%	48.5%	34.9%	4.5%	100.0%
2019/20	74.8%	25.2%	100.0%	12.6%	57.4%	26.7%	3.3%	100.0%
2020/21	66.4%	33.6%	100.0%	9.5%	63.6%	24.6%	2.2%	100.0%
2021/22	78.7%	21.3%	100.0%	28.7%	48.8%	21.1%	1.4%	100.0%
2015/16	73.2%	26.8%	100.0%	9.3%	64.0%	24.2%	2.5%	100.0%



Data was provided by DC Office of Risk Management Case reserves were not available separately for indemnity, medical, and ALAE.

Amounts are gross of recoveries.

Medical Only includes claims with \$0 paid indemnity and total paid > \$0.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Metropolitan Police Department  
Indemnity Case and IBNR Loss Reserve Estimate as of September 30, 2022

Officers on POD											
Injury Month (1)	Closed Claims 9/30/22 (2)	Open Claims 9/30/22 (3)	Reported Claims 9/30/22 (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 9/1/21 - 9/30/21	124	18	142	13,308	1,720	\$83,416	\$176,929	25%	\$44,232	0	41.218
10/1/21 - 10/31/21	67	1	68	342	240	10,692	35,373	25%	8,843	0	37.460
11/1/21 - 11/30/21	65	0	65	0	0	0	0	25%	0	0	37.473
12/1/21 - 12/31/21	56	5	61	4,306	960	33,642	25,483	25%	6,371	0	38.988
1/1/22 - 1/31/22	66	2	68	1,620	160	7,485	0	25%	0	0	38.959
2/1/22 - 2/28/22	47	1	48	168	0	0	0	25%	0	0	38.139
3/1/22 - 3/31/22	60	2	62	1,554	240	9,430	36,982	25%	9,246	0	39.296
4/1/22 - 4/30/22	63	4	67	3,010	1,080	43,288	59,474	25%	14,868	0	39.277
5/1/22 - 5/31/22	62	8	70	3,900	1,340	60,295	216,937	25%	54,234	0	37.605
6/1/22 - 6/30/22	77	4	81	1,080	440	21,940	129,241	25%	32,310	0	41.046
7/1/22 - 7/31/22	73	8	81	1,561	1,060	40,443	199,031	50%	99,516	0	40.004
8/1/22 - 8/31/22	98	10	108	1,316	800	30,015	254,181	50%	127,091	0	36.733
9/1/22 - 9/30/22	47	27	74	906	2,060	84,176	1,132,449	50%	566,224	3	38.777
<b>Total</b>	<b>905</b>	<b>90</b>	<b>995</b>	<b>33,071</b>	<b>10,100</b>	<b>\$424,821</b>	<b>\$2,266,080</b>		<b>\$962,935</b>	<b>3</b>	<b>39.071</b>

(13) Indemnity Case Reserve for Open POD Claims (column (7))	\$424,821
(14) Estimated Indemnity IBNR Reserve for Open POD Claims (column (10))	962,935
(15) Estimated Indemnity IBNR Reserve for New Claims Expected to be Reported (11) x 475 x (12)	51,031
(16) Total Indemnity Case and IBNR Reserve as of September 30, 2022 (13) + (14) + (15)	\$1,438,787

(2) and (12) were provided by DC Office of Risk Management. (2) includes claims that were closed subsequent to September 30, 2022.

(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 10/1/22 and reported after 9/30/22. It is assumed that there are 77 claims per month, based on the reported claims for October 2021 to August 2022. It is assumed that newly reported claims will only occur for injury dates in September 2022.

(15) assumes that the average claim is for 475 hours. This average is based on claims that have been paid for over 20 days (160 hours). The average in the prior study was 431 hours.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Fire Department  
Indemnity Case and IBNR Loss Reserve Estimate as of September 30, 2022

Workers on POD											
Injury Month (1)	Closed Claims 9/30/22 (2)	Open Claims 9/30/22 (3)	Reported Claims 9/30/22 (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 9/1/21 - 9/30/21	74	8	82	10,620	4,104	\$161,609	\$34,456	25%	\$8,614	0	39.403
10/1/21 - 10/31/21	40	0	40	0	0	0	0	25%	0	0	39.073
11/1/21 - 11/30/21	37	0	37	0	0	0	0	25%	0	0	39.882
12/1/21 - 12/31/21	177	0	177	0	0	0	0	25%	0	0	38.285
1/1/22 - 1/31/22	70	2	72	820	480	13,514	49,542	25%	12,385	0	37.680
2/1/22 - 2/28/22	35	2	37	786	240	7,529	63,709	25%	15,927	0	39.876
3/1/22 - 3/31/22	40	0	40	0	0	0	0	25%	0	0	36.523
4/1/22 - 4/30/22	29	2	31	1,111	840	35,666	38,677	25%	9,669	0	39.602
5/1/22 - 5/31/22	33	4	37	2,601	1,224	47,975	100,928	25%	25,232	0	39.486
6/1/22 - 6/30/22	37	3	40	947	960	45,270	111,673	25%	27,918	0	37.671
7/1/22 - 7/31/22	39	6	45	2,013	2,064	82,417	198,145	50%	99,073	0	41.877
8/1/22 - 8/31/22	41	10	51	2,336	2,424	106,391	421,682	50%	210,841	0	39.187
9/1/22 - 9/30/22	23	5	28	573	1,032	43,874	253,285	50%	126,643	19	39.012
<b>Total</b>	<b>675</b>	<b>42</b>	<b>717</b>	<b>21,806</b>	<b>13,368</b>	<b>\$544,245</b>	<b>\$1,272,096</b>		<b>\$536,302</b>	<b>19</b>	<b>38.853</b>

(13) Indemnity Case Reserve for Open POD Claims (column (7))	\$544,245
(14) Estimated Indemnity IBNR Reserve for Open POD Claims (column (10))	536,302
(15) Estimated Indemnity IBNR Reserve for New Claims Expected to be Reported (11) x 417 x (12)	300,417
(16) Total Indemnity Case and IBNR Reserve as of September 30, 2022 (13) + (14) + (15)	\$1,380,964

(2) and (12) were provided by DC Office of Risk Management. (2) includes claims that were closed subsequent to September 30, 2022.

(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 10/1/22 and reported after 9/30/22. It is assumed that there are 47 claims per month, based on the reported claims for October 2021 to August 2022. It is assumed that newly reported claims will only occur for injury dates in September 2022.

(15) assumes that the average claim is for 417 hours. This average is based on claims that have been paid for over 20 days (160 hours). The average in the prior study was 482 hours.



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit PF-2

Metropolitan Police Department  
Indemnity Case and IBNR Loss Reserve Estimate on Open Claims as of September 30, 2022

Claim Number (1)	Date of Loss (2)	Claim Hours Used as of 9/30/22 (3)	Estimated Additional Hours (4)	Maximum IBNR Hours (5)	Case Reserves as of 9/30/22 (6)	Hourly Rate (6) / (4) (7)	Maximum IBNR Reserves as of 9/30/22 (5) x (7) (8)
11-030-151	03/06/11	0	0	1,376	\$0		\$0
12-178-861	12/22/12	0	0	1,376	0		0
13-028-889	03/05/13	0	40	1,336	1,842	46.06	61,536
15-177-067	11/06/15	704	160	512	9,139	57.12	29,245
16-146-515	08/30/16	282	80	1,014	3,982	49.78	50,477
18-098-256	06/17/18	0	0	1,376	0		0
19-078-839	05/02/19	0	0	1,376	0		0
20-118-665	08/19/20	1,540	200	0	7,332	36.66	0
20-069-169	09/21/20	352	200	824	8,658	43.29	35,671
02-011-011	11/05/20	298	0	1,078	0		0
21-022-231	02/22/21	1,224	160	0	6,466	40.41	0
21-054-966	04/30/21	0	0	1,376	0		0
21-076-018	06/08/21	904	0	472	0		0
21-078-005	06/11/21	1,944	640	0	35,130	54.89	0
21-080-213	06/15/21	1,984	240	0	10,867	45.28	0
21-122-411	08/28/21	1,320	0	56	0		0
21-124-070	08/31/21	1,660	0	0	0		0
21-133-882	09/18/21	1,096	0	280	0		0
21-145-144	10/06/21	342	240	794	10,692	44.55	35,373
21-175-130	12/01/21	724	80	572	3,564	44.55	25,483
21-181-437	12/12/21	1,444	640	0	21,280	33.25	0
21-182-064	12/14/21	1,526	240	0	8,798	36.66	0
21-182-880	12/15/21	104	0	1,272	0		0
21-189-342	12/29/21	508	0	868	0		0
A2-001-004	01/10/22	352	0	1,024	0		0
22-004-860	01/12/22	1,268	160	0	7,485	46.78	0
22-015-639	02/03/22	168	0	1,208	0		0
22-032-134	03/07/22	1,060	80	236	3,564	44.55	10,514
22-042-024	03/26/22	494	160	722	5,866	36.66	26,469
22-048-482	04/08/22	822	240	314	8,798	36.66	11,511
22-055-143	04/21/22	888	240	248	11,546	48.11	11,931
22-056-604	04/22/22	652	480	244	17,597	36.66	8,945
22-056-298	04/23/22	648	120	608	5,346	44.55	27,086
22-062-144	05/03/22	824	160	392	6,880	43.00	16,856
22-062-171	05/04/22	248	20	1,108	1,098	54.89	60,818
22-069-745	05/18/22	568	240	568	10,183	42.43	24,100
22-070-289	05/19/22	664	320	392	14,970	46.78	18,338
22-071-633	05/21/22	678	160	538	6,466	40.41	21,741
22-073-310	05/24/22	704	200	472	9,644	48.22	22,760
22-081-095	05/25/22	0	240	1,136	11,054	46.06	52,324
A2-006-003	05/27/22	214	0	1,162	0		0
A2-006-011	06/11/22	528	160	688	8,782	54.89	37,764
22-086-701	06/18/22	0	0	1,376	0		0
A2-006-014	06/18/22	552	80	744	4,126	51.57	38,368
22-092-835	06/29/22	0	200	1,176	9,032	45.16	53,108
22-095-502	07/04/22	192	240	944	10,183	42.43	40,054
22-096-068	07/05/22	56	160	1,160	5,866	36.66	42,526
22-099-967	07/13/22	314	0	1,062	0		0
22-101-448	07/16/22	192	480	704	15,960	33.25	23,408
22-103-563	07/20/22	287	0	1,089	0		0
22-104-142	07/21/22	16	0	1,360	0		0
22-108-583	07/29/22	352	20	1,004	849	42.43	42,600
A2-008-002	07/30/22	152	160	1,064	7,586	47.41	50,444
A2-008-010	08/01/22	0	0	1,376	0		0
22-110-478	08/02/22	208	240	928	6,946	28.94	26,856
22-110-825	08/02/22	242	40	1,094	1,539	38.48	42,097
22-114-685	08/10/22	112	80	1,184	3,564	44.55	52,747
22-115-888	08/12/22	150	200	1,026	6,650	33.25	34,115
22-118-802	08/18/22	160	160	1,056	8,083	50.52	53,349
22-119-634	08/19/22	96	0	1,280	0		0
22-120-726	08/22/22	166	0	1,210	0		0
22-123-638	08/27/22	0	0	1,376	0		0
22-124-021	08/28/22	182	80	1,114	3,233	40.41	45,017
22-126-133	09/01/22	152	80	1,144	3,742	46.78	53,516
22-130-077	09/07/22	120	200	1,056	7,332	36.66	38,713
22-130-330	09/08/22	38	20	1,318	891	44.55	58,717
22-130-729	09/09/22	0	20	1,356	748	37.38	50,687
22-132-299	09/11/22	0	40	1,336	1,466	36.66	48,978
22-132-233	09/12/22	112	160	1,104	7,485	46.78	51,645
22-132-612	09/13/22	40	0	1,336	0		0
22-132-930	09/13/22	30	160	1,186	7,226	45.16	53,560
22-133-461	09/14/22	90	20	1,266	770	38.48	48,716
22-133-793	09/15/22	0	240	1,136	10,183	42.43	48,200
22-134-915	09/17/22	0	0	1,376	0		0
22-135-861	09/19/22	40	160	1,176	5,866	36.66	43,112
22-136-325	09/20/22	40	0	1,336	0		0
22-136-799	09/21/22	0	40	1,336	1,539	38.48	51,409
A2-010-006	09/21/22	178	20	1,178	770	38.48	45,329

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit PF-2

Metropolitan Police Department  
Indemnity Case and IBNR Loss Reserve Estimate on Open Claims as of September 30, 2022

Claim Number (1)	Date of Loss (2)	Claim Hours Used as of 9/30/22 (3)	Estimated Additional Hours (4)	Maximum IBNR Hours (5)	Case Reserves as of 9/30/22 (6)	Hourly Rate (6) / (4) (7)	Maximum IBNR Reserves as of 9/30/22 (5) x (7) (8)
22-139-496	09/26/22	0	20	1,356	849	42.43	57,535
22-139-649	09/26/22	0	0	1,376	0		0
22-139-925	09/27/22	10	200	1,166	7,840	39.20	45,707
22-140-377	09/27/22	0	20	1,356	698	34.91	47,338
22-140-377	09/27/22	20	160	1,196	5,866	36.66	43,845
22-140-522	09/28/22	10	20	1,346	698	34.91	46,989
22-140-525	09/28/22	10	20	1,346	770	38.48	51,794
22-140-534	09/28/22	16	20	1,340	579	28.94	38,780
22-140-607	09/28/22	0	80	1,296	3,515	43.94	56,946
22-141-427	09/29/22	0	160	1,216	6,789	42.43	51,595
22-141-628	09/30/22	0	160	1,216	7,226	45.16	54,915
22-141-837	09/30/22	0	40	1,336	1,330	33.25	44,422
Total		33,071	10,100	84,531	\$424,821		\$2,266,080

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

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

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit PF-3

Fire Department  
Indemnity Case and IBNR Loss Reserve Estimate on Open Claims as of September 30, 2022

PeopleSoft ID # (1)	Date of Loss (2)	Claim Hours Used as of 9/30/22 (3)	Estimated Additional Hours (4)	Maximum IBNR Hours (5)	Case Reserves as of 9/30/22 (6)	Hourly Rate (6) / (4) (7)	Maximum IBNR Reserves as of 9/30/22 (5) x (7) (8)
00073745	08/02/17	1,458	264	0	\$7,983	\$30.24	\$0
00036564	03/20/21	276	336	924	12,529	37.29	34,456
00028353	05/26/21	1,826	720	0	32,220	44.75	0
00102672	05/26/21	952	672	0	20,321	30.24	0
00017611	05/28/21	1,424	240	0	12,226	50.94	0
00004556	08/31/21	1,554	960	0	37,594	39.16	0
00118036	08/31/21	1,366	240	0	6,540	27.25	0
00014882	09/23/21	1,764	672	0	32,196	47.91	0
00084936	01/14/22	124	360	1,052	10,249	28.47	29,950
00108248	01/19/22	696	120	720	3,265	27.21	19,591
00063765	02/13/22	450	120	966	4,264	35.53	34,322
00112861	02/15/22	336	120	1,080	3,265	27.21	29,387
00003469	04/07/22	735	480	322	26,141	54.46	17,509
00120037	04/19/22	376	360	800	9,526	26.46	21,168
00099971	05/06/22	769	480	287	14,515	30.24	8,679
00028857	05/20/22	684	216	636	13,232	61.26	38,961
00034363	05/21/22	590	288	658	11,278	39.16	25,767
00040396	05/23/22	558	240	738	8,950	37.29	27,520
00004431	06/01/22	335	408	793	23,276	57.05	45,241
00013811	06/03/22	460	480	596	19,690	41.02	24,448
00079261	06/13/22	152	72	1,312	2,304	32.00	41,984
00014687	07/05/22	516	312	708	12,218	39.16	27,725
00091229	07/11/22	166	120	1,250	3,629	30.24	37,800
00007459	07/21/22	378	408	750	15,977	39.16	29,370
00037687	07/22/22	413	504	619	18,794	37.29	23,083
00019048	07/26/22	150	360	1,026	16,110	44.75	45,914
00008753	07/28/22	390	360	786	15,689	43.58	34,254
00004932	08/02/22	366	480	690	25,618	53.37	36,825
00006719	08/02/22	309	240	987	10,642	44.34	43,764
00007076	08/06/22	335	408	793	16,516	40.48	32,101
00071700	08/09/22	342	120	1,074	3,629	30.24	32,478
00005418	08/23/22	126	360	1,050	16,265	45.18	47,439
00022707	08/23/22	216	288	1,032	13,012	45.18	46,626
00099989	08/24/22	116	120	1,300	3,629	30.24	39,312
00024043	08/26/22	128	120	1,288	5,534	46.12	59,403
00014969	08/28/22	225	216	1,095	9,588	44.39	48,607
00113819	08/31/22	173	72	1,291	1,959	27.21	35,128
00078074	09/10/22	170	360	1,007	14,605	40.57	40,834
00027187	09/12/22	150	72	1,314	2,674	37.14	48,802
00012599	09/22/22	84	240	1,212	10,642	44.34	53,740
00033704	09/22/22	84	240	1,212	11,095	46.23	56,031
0010887	09/24/22	85	120	1,331	4,858	40.48	53,879
Total		21,806	13,368	32,698	\$544,245		\$1,272,096

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

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

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-1

Data Summary as of September 30, 2022  
Unlimited Losses

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/22 (4)	Payroll (000) (5)	Reported Claims 9/30/22 (6)	Open Claims 9/30/22 (7)	Unlimited Paid Losses 9/30/22 (8)	Unlimited Case Reserves 9/30/22 (9)	Unlimited Reported Incurred Losses 9/30/22 (10)
to 2002/03	Unlimited	None	240.0	Not Provided	41	0	\$5,811,042	\$0	\$5,811,042
2003/04	Unlimited	None	228.0	1,689,505	70	0	1,444,738	0	1,444,738
2004/05	Unlimited	None	216.0	1,771,286	142	0	1,414,592	0	1,414,592
2005/06	Unlimited	None	204.0	1,915,930	66	0	428,809	0	428,809
2006/07	Unlimited	None	192.0	2,009,447	85	0	1,592,767	0	1,592,767
2007/08	Unlimited	None	180.0	2,096,929	103	0	457,403	0	457,403
2008/09	Unlimited	None	168.0	2,247,761	60	0	206,315	0	206,315
2009/10	Unlimited	None	156.0	2,036,925	51	0	290,810	0	290,810
2010/11	Unlimited	None	144.0	1,979,225	47	0	299,079	0	299,079
2011/12	Unlimited	None	132.0	2,109,455	62	0	381,507	0	381,507
2012/13	Unlimited	None	120.0	2,156,439	57	0	628,639	0	628,639
2013/14	Unlimited	None	108.0	2,256,429	53	1	419,129	25,000	444,129
2014/15	Unlimited	None	96.0	2,442,007	69	0	239,084	0	239,084
2015/16	Unlimited	None	84.0	2,620,064	49	0	99,034	0	99,034
2016/17	Unlimited	None	72.0	2,740,690	75	0	203,133	0	203,133
2017/18	Unlimited	None	60.0	2,890,437	85	1	380,130	10,000	390,130
2018/19	Unlimited	None	48.0	2,997,794	72	0	397,790	0	397,790
2019/20	Unlimited	None	36.0	3,203,740	58	8	359,825	104,500	464,325
2020/21	Unlimited	None	24.0	3,317,936	79	33	90,747	205,127	295,874
2021/22	Unlimited	None	12.0	3,394,774	220	205	72,182	777,424	849,606
<b>Total</b>					<b>1,544</b>	<b>248</b>	<b>\$15,216,754</b>	<b>\$1,122,051</b>	<b>\$16,338,805</b>

Data includes all tort claims except those with "Claim Type" field Auto Bodily Injury, Auto Physical Damage, or Auto Property Damage, as provided by DC Office of Risk Management. Such claims are included in the AL exhibit series.

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

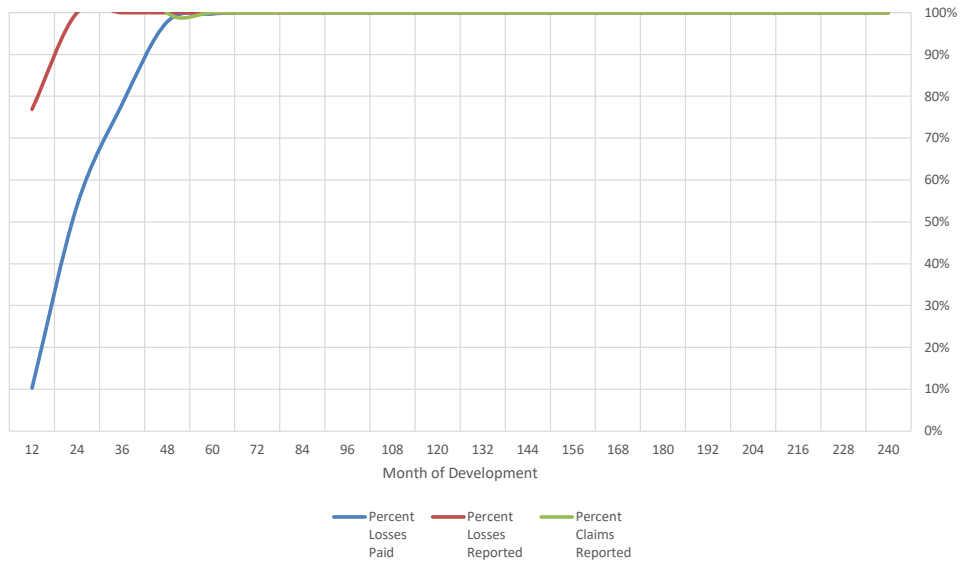
(8), (9) and (10) are unlimited.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

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	100.0%	100.0%	100.0%
60.0	99.7%	100.0%	100.0%
48.0	97.7%	100.0%	100.0%
36.0	78.2%	100.0%	117.6%
24.0	53.9%	100.0%	168.1%
12.0	10.3%	76.9%	280.1%



(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 Ratio of Unlimited Paid Losses and Unlimited Reported Incurred Losses

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 2002/03																				
2003/04								100.0%	100.0%	100.0%	100.0%	100.0%	93.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2004/05							96.3%	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%
2005/06						36.5%	89.8%	98.7%	90.9%	98.8%	98.8%	98.8%	98.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2006/07					73.0%	88.6%	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%
2007/08				18.1%	34.4%	98.8%	99.8%	99.8%	99.8%	99.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2008/09			24.6%	35.8%	97.5%	98.0%	98.0%	98.0%	98.0%	98.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2009/10		20.4%	28.6%	85.5%	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%
2010/11	0.6%	12.2%	44.6%	87.2%	87.2%	76.8%	87.2%	87.2%	100.0%	100.0%	99.2%	100.0%								
2011/12	6.1%	37.7%	89.1%	94.0%	84.2%	85.6%	81.1%	100.0%	100.0%	100.0%	100.0%									
2012/13	6.7%	78.2%	81.0%	90.6%	91.4%	98.6%	100.0%	100.0%	100.0%	100.0%										
2013/14	5.0%	43.5%	34.7%	75.5%	76.4%	100.0%	100.0%	100.0%	100.0%	94.4%										
2014/15	6.2%	13.8%	60.2%	97.3%	100.0%	100.0%	100.0%	100.0%												
2015/16	0.7%	5.8%	19.0%	100.0%	100.0%	100.0%														
2016/17	2.1%	8.2%	47.5%	100.0%	100.0%	100.0%														
2017/18	3.4%	17.9%	28.1%	100.0%	97.4%															
2018/19	6.1%	17.9%	69.7%	100.0%																
2019/20	3.3%	34.9%	77.5%																	
2020/21	1.7%	30.7%																		
2021/22	8.5%																			
Average																				
All	4.2%	26.8%	50.4%	82.0%	86.8%	90.2%	96.0%	98.4%	98.5%	99.7%	99.8%	99.9%	98.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Last 3	4.5%	27.8%	58.5%	100.0%	99.1%	100.0%	100.0%	100.0%	98.1%	100.0%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Last 5	4.3%	22.2%	48.5%	100.0%	99.1%	100.0%	100.0%	100.0%	100.0%	100.0%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
x-hi,low																				
Implicit	13.4%	53.9%	78.2%	97.7%	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%

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-3

Developed Unlimited Paid Losses

Claim Period (1)	Months of Development 9/30/22 (2)	Unlimited Paid Losses 9/30/22 (3)	Percent Losses Paid (4)	Developed Unlimited Paid Losses (3)/(4) (5)
to 2002/03	240.0	\$5,811,042	100.0%	\$5,811,042
2003/04	228.0	1,444,738	100.0%	1,444,738
2004/05	216.0	1,414,592	100.0%	1,414,592
2005/06	204.0	428,809	100.0%	428,809
2006/07	192.0	1,592,767	100.0%	1,592,767
2007/08	180.0	457,403	100.0%	457,403
2008/09	168.0	206,315	100.0%	206,315
2009/10	156.0	290,810	100.0%	290,810
2010/11	144.0	299,079	100.0%	299,079
2011/12	132.0	381,507	100.0%	381,507
2012/13	120.0	628,639	100.0%	628,639
2013/14	108.0	419,129	100.0%	419,129
2014/15	96.0	239,084	100.0%	239,084
2015/16	84.0	99,034	100.0%	99,034
2016/17	72.0	203,133	100.0%	203,133
2017/18	60.0	380,130	99.7%	381,270
2018/19	48.0	397,790	97.7%	406,963
2019/20	36.0	359,825	78.2%	460,154
2020/21	24.0	90,747	53.9%	168,271
2021/22	12.0	72,182	10.3%	702,694
<b>Total</b>		<b>\$15,216,754</b>		<b>\$16,035,433</b>

(3) is from Exhibit GL-1.

(4) is from Exhibit GL-2.

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-4

Developed Unlimited Reported Incurred Losses

Claim Period (1)	Months of Development 9/30/22 (2)	Unlimited Reported Incurred Losses 9/30/22 (3)	Percent Losses Reported (4)	Developed Unlimited Reported Incurred Losses (3)/(4) (5)
to 2002/03	240.0	\$5,811,042	100.0%	\$5,811,042
2003/04	228.0	1,444,738	100.0%	1,444,738
2004/05	216.0	1,414,592	100.0%	1,414,592
2005/06	204.0	428,809	100.0%	428,809
2006/07	192.0	1,592,767	100.0%	1,592,767
2007/08	180.0	457,403	100.0%	457,403
2008/09	168.0	206,315	100.0%	206,315
2009/10	156.0	290,810	100.0%	290,810
2010/11	144.0	299,079	100.0%	299,079
2011/12	132.0	381,507	100.0%	381,507
2012/13	120.0	628,639	100.0%	628,639
2013/14	108.0	444,129	100.0%	444,129
2014/15	96.0	239,084	100.0%	239,084
2015/16	84.0	99,034	100.0%	99,034
2016/17	72.0	203,133	100.0%	203,133
2017/18	60.0	390,130	100.0%	390,130
2018/19	48.0	397,790	100.0%	397,790
2019/20	36.0	464,325	100.0%	464,325
2020/21	24.0	295,874	100.0%	295,874
2021/22	12.0	849,606	76.9%	1,104,487
<b>Total</b>		<b>\$16,338,805</b>		<b>\$16,593,687</b>

(3) is from Exhibit GL-1.

(4) is from Exhibit GL-2.

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-5

Developed Unlimited Case Reserves

Claim Period (1)	Months of Development 9/30/22 (2)	Percent Losses Paid (3)	Percent Losses Reported (4)	Percent Losses Reserved 9/30/22 [(4)-(3)]/ [100.0%-(3)] (5)	Unlimited Paid Losses 9/30/22 (6)	Unlimited Case Reserves 9/30/22 (7)	Developed Unlimited Case Reserves (6)+(7)/(5) (8)
to 2002/03	240.0	100.0%	100.0%	100.0%	\$5,811,042	\$0	\$5,811,042
2003/04	228.0	100.0%	100.0%	100.0%	1,444,738	0	1,444,738
2004/05	216.0	100.0%	100.0%	100.0%	1,414,592	0	1,414,592
2005/06	204.0	100.0%	100.0%	100.0%	428,809	0	428,809
2006/07	192.0	100.0%	100.0%	100.0%	1,592,767	0	1,592,767
2007/08	180.0	100.0%	100.0%	100.0%	457,403	0	457,403
2008/09	168.0	100.0%	100.0%	100.0%	206,315	0	206,315
2009/10	156.0	100.0%	100.0%	100.0%	290,810	0	290,810
2010/11	144.0	100.0%	100.0%	100.0%	299,079	0	299,079
2011/12	132.0	100.0%	100.0%	100.0%	381,507	0	381,507
2012/13	120.0	100.0%	100.0%	100.0%	628,639	0	628,639
2013/14	108.0	100.0%	100.0%	100.0%	419,129	25,000	444,129
2014/15	96.0	100.0%	100.0%	100.0%	239,084	0	239,084
2015/16	84.0	100.0%	100.0%	100.0%	99,034	0	99,034
2016/17	72.0	100.0%	100.0%	100.0%	203,133	0	203,133
2017/18	60.0	99.7%	100.0%	100.0%	380,130	10,000	390,130
2018/19	48.0	97.7%	100.0%	100.0%	397,790	0	397,790
2019/20	36.0	78.2%	100.0%	100.0%	359,825	104,500	464,325
2020/21	24.0	53.9%	100.0%	100.0%	90,747	205,127	295,874
2021/22	12.0	10.3%	76.9%	74.3%	72,182	777,424	1,118,777
Total					\$15,216,754	\$1,122,051	\$16,607,977

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

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

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-6

Preliminary Projected Ultimate Unlimited Losses to 2021/22

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 2002/03	\$5,811,042	\$5,811,042	\$5,811,042	\$5,811,042
2003/04	1,444,738	1,444,738	1,444,738	1,444,738
2004/05	1,414,592	1,414,592	1,414,592	1,414,592
2005/06	428,809	428,809	428,809	428,809
2006/07	1,592,767	1,592,767	1,592,767	1,592,767
2007/08	457,403	457,403	457,403	457,403
2008/09	206,315	206,315	206,315	206,315
2009/10	290,810	290,810	290,810	290,810
2010/11	299,079	299,079	299,079	299,079
2011/12	381,507	381,507	381,507	381,507
2012/13	628,639	628,639	628,639	628,639
2013/14	419,129	444,129	444,129	446,629
2014/15	239,084	239,084	239,084	239,084
2015/16	99,034	99,034	99,034	99,034
2016/17	203,133	203,133	203,133	203,133
2017/18	381,270	390,130	390,130	391,130
2018/19	406,963	397,790	397,790	397,790
2019/20	460,154	464,325	464,325	474,775
2020/21	168,271	295,874	295,874	316,386
2021/22	702,694	1,104,487	1,118,777	1,111,632
<b>Total</b>	<b>\$16,035,433</b>	<b>\$16,593,687</b>	<b>\$16,607,977</b>	<b>\$16,635,294</b>

(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 (2022/23 = 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)
2012/13	\$628,639	\$2,156,439	\$0.029	1.629	\$0.047	\$0.014
2013/14	446,629	2,256,429	0.020	1.551	0.031	0.014
2014/15	239,084	2,442,007	0.010	1.477	0.014	0.015
2015/16	99,034	2,620,064	0.004	1.407	0.005	0.016
2016/17	203,133	2,740,690	0.007	1.340	0.010	0.016
2017/18	391,130	2,890,437	0.014	1.276	0.017	0.017
2018/19	397,790	2,997,794	0.013	1.216	0.016	0.018
2019/20	474,775	3,203,740	0.015	1.158	0.017	0.019
2020/21	316,386	3,317,936	0.010	1.103	0.011	0.020
2021/22	1,111,632	3,394,774	0.033	1.050	0.034	0.021

(7) Projected 2022/23 a-priori loss rate per \$100 of Payroll \$0.022

II. Bornhuetter - Ferguson Analysis Based on Unlimited Paid Losses

Claim Period (1)	Unlimited Paid Losses 9/30/22 (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)
2017/18	\$380,130	99.7%	\$0.017	\$2,890,437	\$1,491	\$381,621
2018/19	397,790	97.7%	0.018	2,997,794	12,232	410,022
2019/20	359,825	78.2%	0.019	3,203,740	132,776	492,601
2020/21	90,747	53.9%	0.020	3,317,936	305,090	395,837
2021/22	72,182	10.3%	0.021	3,394,774	638,349	710,531

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

Claim Period (1)	Unlimited Reported Incurred Losses 9/30/22 (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)
2017/18	\$390,130	100.0%	\$0.017	\$2,890,437	\$0	\$390,130
2018/19	397,790	100.0%	0.018	2,997,794	0	397,790
2019/20	464,325	100.0%	0.019	3,203,740	0	464,325
2020/21	295,874	100.0%	0.020	3,317,936	0	295,874
2021/22	849,606	76.9%	0.021	3,394,774	164,176	1,013,781

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).

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-8

Frequency Times Severity Analysis

I. Projected Ultimate Claims

Claim Period (1)	Months of Development 9/30/22 (2)	Reported Claims 9/30/22 (3)	Percent Claims Reported (4)	Projected Ultimate Claims (3)/(4) (5)	Payroll (000) (6)	Frequency (per \$1M of Payroll) (5)/(6)X1,000 (7)
2012/13	120.0	57	100.0%	57	\$2,156,439	0.026
2013/14	108.0	53	100.0%	53	2,256,429	0.023
2014/15	96.0	69	100.0%	69	2,442,007	0.028
2015/16	84.0	49	100.0%	49	2,620,064	0.019
2016/17	72.0	75	100.0%	75	2,740,690	0.027
2017/18	60.0	85	100.0%	85	2,890,437	0.029
2018/19	48.0	72	100.0%	72	2,997,794	0.024
2019/20	36.0	58	117.6%	49	3,203,740	0.015
2020/21	24.0	79	168.1%	47	3,317,936	0.014
2021/22	12.0	220	280.1%	79	3,394,774	0.023

II. Frequency Times Severity

Claim Period (1)	Preliminary Projected Ultimate Unlimited Losses (2)	Projected Ultimate Claims (3)	Average Severity (2)/(3) (4)	Severity Trend (2022/23 = 1.000) (5)	Trended Average Claim Severity (4)X(5) (6)	De-Trended Projected 2022/23 Average Claim Severity (7)/(5) (8)	Frequency Times Severity (3)X(8) (9)
2012/13	\$628,639	57	\$11,029	2.189	\$24,143	\$5,164	\$294,330
2013/14	446,629	53	8,427	2.024	17,057	5,585	295,980
2014/15	239,084	69	3,465	1.872	6,485	6,040	416,736
2015/16	99,034	49	2,021	1.731	3,498	6,532	320,063
2016/17	203,133	75	2,708	1.600	4,334	7,064	529,818
2017/18	391,130	85	4,602	1.480	6,808	7,640	649,398
2018/19	397,790	72	5,525	1.368	7,558	8,263	594,910
2019/20	474,775	49	9,689	1.265	12,257	8,936	437,866
2020/21	316,386	47	6,732	1.170	7,874	9,664	454,223
2021/22	1,111,632	79	14,071	1.082	15,218	10,452	825,705

(7) Projected 2022/23 average claim severity

\$11,304

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.

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-9

Projected Ultimate Unlimited Losses to 2021/22

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 2002/03	\$5,811,042	\$5,811,042	\$5,811,042				\$5,811,042
2003/04	1,444,738	1,444,738	1,444,738				1,444,738
2004/05	1,414,592	1,414,592	1,414,592				1,414,592
2005/06	428,809	428,809	428,809				428,809
2006/07	1,592,767	1,592,767	1,592,767				1,592,767
2007/08	457,403	457,403	457,403				457,403
2008/09	206,315	206,315	206,315				206,315
2009/10	290,810	290,810	290,810				290,810
2010/11	299,079	299,079	299,079				299,079
2011/12	381,507	381,507	381,507				381,507
2012/13	628,639	628,639	628,639				628,639
2013/14	419,129	444,129	444,129				447,000
2014/15	239,084	239,084	239,084				239,084
2015/16	99,034	99,034	99,034				99,034
2016/17	203,133	203,133	203,133				203,133
2017/18	381,270	390,130	390,130	381,621	390,130	649,398	391,130
2018/19	406,963	397,790	397,790	410,022	397,790	594,910	397,790
2019/20	460,154	464,325	464,325	492,601	464,325	437,866	475,000
2020/21	168,271	295,874	295,874	395,837	295,874	454,223	332,000
2021/22	702,694	1,104,487	1,118,777	710,531	1,013,781	825,705	983,000

(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.



DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-10

Projected Ultimate Unlimited Losses for 2022/23 and Subsequent

Claim Period (1)	Projected Ultimate Losses (2)	Payroll (000) (3)	Unlimited Loss Rate per \$100 of Payroll (2)/(3)/10 (4)	Loss Rate Trend (2022/23 = 1.000) (5)	Trended Unlimited Loss Rate per \$100 of Payroll (4)X(5) (6)
2012/13	\$628,639	\$2,156,439	\$0.029	1.629	\$0.047
2013/14	447,000	2,256,429	0.020	1.551	0.031
2014/15	239,084	2,442,007	0.010	1.477	0.014
2015/16	99,034	2,620,064	0.004	1.407	0.005
2016/17	203,133	2,740,690	0.007	1.340	0.010
2017/18	391,130	2,890,437	0.014	1.276	0.017
2018/19	397,790	2,997,794	0.013	1.216	0.016
2019/20	475,000	3,203,740	0.015	1.158	0.017
2020/21	332,000	3,317,936	0.010	1.103	0.011
2021/22	983,000	3,394,774	0.029	1.050	0.030
Total	\$4,195,810	\$28,020,309	\$0.015		\$0.020

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)
2022/23	\$0.022	\$3,638,696	\$787,000	0.96	\$0.021	\$759,000
2023/24	0.023	3,820,631	867,000	0.96	0.022	837,000

(2) is from Exhibit GL-9.

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

(5) is based on a 5% trend.

(7) 2022/23 is based on (6) and actuarial judgment.  
Other period(s) based on 2022/23 plus a 5% trend.

(8) to 2022/23 was provided by DC Office of Risk Management. Other claim periods are based on a 5% trend.

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

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-11

Estimated Outstanding Losses as of September 30, 2022

Claim Period (1)	Unlimited Paid Losses 9/30/22 (2)	Unlimited Case Reserves 9/30/22 (3)	Unlimited Reported Incurred Losses 9/30/22 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR 9/30/22 (5)-(4) (6)	Estimated Outstanding Losses 9/30/22 (3)+(6) (7)	Present Value Factor (8)	Present Value of Estimated Outstanding Losses 9/30/22 (7)X(8) (9)
to 2002/03	\$5,811,042	\$0	\$5,811,042	\$5,811,042	\$0	\$0	1.00	\$0
2003/04	1,444,738	0	1,444,738	1,444,738	0	0	1.00	0
2004/05	1,414,592	0	1,414,592	1,414,592	0	0	1.00	0
2005/06	428,809	0	428,809	428,809	0	0	1.00	0
2006/07	1,592,767	0	1,592,767	1,592,767	0	0	1.00	0
2007/08	457,403	0	457,403	457,403	0	0	1.00	0
2008/09	206,315	0	206,315	206,315	0	0	1.00	0
2009/10	290,810	0	290,810	290,810	0	0	1.00	0
2010/11	299,079	0	299,079	299,079	0	0	1.00	0
2011/12	381,507	0	381,507	381,507	0	0	1.00	0
2012/13	628,639	0	628,639	628,639	0	0	1.00	0
2013/14	419,129	25,000	444,129	447,000	2,871	27,871	1.00	27,871
2014/15	239,084	0	239,084	239,084	0	0	1.00	0
2015/16	99,034	0	99,034	99,034	0	0	1.00	0
2016/17	203,133	0	203,133	203,133	0	0	1.00	0
2017/18	380,130	10,000	390,130	391,130	1,000	11,000	0.99	10,905
2018/19	397,790	0	397,790	397,790	0	0	0.99	0
2019/20	359,825	104,500	464,325	475,000	10,675	115,175	0.99	113,951
2020/21	90,747	205,127	295,874	332,000	36,126	241,253	0.98	236,999
2021/22	72,182	777,424	849,606	983,000	133,394	910,818	0.98	890,843
Total	\$15,216,754	\$1,122,051	\$16,338,805	\$16,522,871	\$184,066	\$1,306,117		\$1,280,569

(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.

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-12

Projected Losses Paid October 1, 2022 to September 30, 2023

Claim Period (1)	Months of Development 9/30/22 (2)	Percent Losses Paid (3)	Months of Development 9/30/23 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/22 to 9/30/23 [(5)-(3)]/[100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/22 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/23 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/23 (9)X(10) (11)
to 2002/03	240.0	100.0%	252.0	100.0%	100.0%	\$0	\$0	\$0	1.00	\$0
2003/04	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
2004/05	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2006/07	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2007/08	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2008/09	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2009/10	156.0	100.0%	168.0	100.0%	100.0%	0	0	0	1.00	0
2010/11	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2011/12	132.0	100.0%	144.0	100.0%	100.0%	0	0	0	1.00	0
2012/13	120.0	100.0%	132.0	100.0%	100.0%	0	0	0	1.00	0
2013/14	108.0	100.0%	120.0	100.0%	100.0%	27,871	27,871	0	1.00	0
2014/15	96.0	100.0%	108.0	100.0%	100.0%	0	0	0	1.00	0
2015/16	84.0	100.0%	96.0	100.0%	100.0%	0	0	0	1.00	0
2016/17	72.0	100.0%	84.0	100.0%	100.0%	0	0	0	1.00	0
2017/18	60.0	99.7%	72.0	100.0%	100.0%	11,000	11,000	0	1.00	0
2018/19	48.0	97.7%	60.0	99.7%	86.7%	0	0	0	0.99	0
2019/20	36.0	78.2%	48.0	97.7%	89.7%	115,175	103,268	11,907	0.99	11,777
2020/21	24.0	53.9%	36.0	78.2%	52.7%	241,253	127,080	114,173	0.99	112,959
2021/22	12.0	10.3%	24.0	53.9%	48.7%	910,818	443,154	467,664	0.98	459,418
2022/23	0.0	0.0%	12.0	10.3%	10.3%	787,000	80,842	706,158	0.98	690,671
Total						\$2,093,117	\$793,215	\$1,299,902		\$1,274,825

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

(7) to 2021/22 is from Exhibit GL-11. The amount for 2022/23 is from Exhibit GL-10.

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

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-13

Projected Losses Paid October 1, 2023 to September 30, 2024

Claim Period (1)	Months of Development 9/30/23 (2)	Percent Losses Paid (3)	Months of Development 9/30/24 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/23 to 9/30/24 [(5)-(3)]/[100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/23 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/24 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/24 (9)X(10) (11)
to 2002/03	252.0	100.0%	264.0	100.0%	100.0%	\$0	\$0	\$0	1.00	\$0
2003/04	240.0	100.0%	252.0	100.0%	100.0%	0	0	0	1.00	0
2004/05	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
2006/07	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2007/08	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2008/09	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2009/10	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2010/11	156.0	100.0%	168.0	100.0%	100.0%	0	0	0	1.00	0
2011/12	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2012/13	132.0	100.0%	144.0	100.0%	100.0%	0	0	0	1.00	0
2013/14	120.0	100.0%	132.0	100.0%	100.0%	0	0	0	1.00	0
2014/15	108.0	100.0%	120.0	100.0%	100.0%	0	0	0	1.00	0
2015/16	96.0	100.0%	108.0	100.0%	100.0%	0	0	0	1.00	0
2016/17	84.0	100.0%	96.0	100.0%	100.0%	0	0	0	1.00	0
2017/18	72.0	100.0%	84.0	100.0%	100.0%	0	0	0	1.00	0
2018/19	60.0	99.7%	72.0	100.0%	100.0%	0	0	0	1.00	0
2019/20	48.0	97.7%	60.0	99.7%	86.7%	11,907	10,327	1,580	0.99	1,566
2020/21	36.0	78.2%	48.0	97.7%	89.7%	114,173	102,370	11,803	0.99	11,674
2021/22	24.0	53.9%	36.0	78.2%	52.7%	467,664	246,342	221,322	0.99	218,969
2022/23	12.0	10.3%	24.0	53.9%	48.7%	706,158	343,578	362,580	0.98	356,187
2023/24	0.0	0.0%	12.0	10.3%	10.3%	867,000	89,060	777,940	0.98	760,879
Total						\$2,166,902	\$791,677	\$1,375,225		\$1,349,275

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

(7) to 2022/23 is from Exhibit GL-12, (9). The amount for 2023/24 is from Exhibit GL-10.

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

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-14

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 9/30/22 (5)	Unlimited Case Reserves 9/30/22 (6)	Unlimited Reported Incurred Losses 9/30/22 (7)
GL-22-000206	04/21/93	to 2002/03	Unlimited	\$4,994,496	\$0	\$4,994,496
0200101-GL	02/10/02	to 2002/03	Unlimited	450,000	0	450,000
0300804-GL	04/07/03	to 2002/03	Unlimited	55,000	0	55,000
0301469-GL	07/01/03	to 2002/03	Unlimited	106,560	0	106,560
0000021-GL	10/16/03	2003/04	Unlimited	127,000	0	127,000
0401911-GL	07/12/04	2003/04	Unlimited	1,000,000	0	1,000,000
0401128-GL	10/01/04	2004/05	Unlimited	250,000	0	250,000
0400983-GL	11/05/04	2004/05	Unlimited	150,000	0	150,000
0500607-GL	02/07/05	2004/05	Unlimited	60,000	0	60,000
0500554-GL	03/12/05	2004/05	Unlimited	175,000	0	175,000
0500740-GL	07/07/05	2004/05	Unlimited	61,000	0	61,000
0501286-GL	08/25/05	2004/05	Unlimited	170,000	0	170,000
0501919-GL	12/15/05	2005/06	Unlimited	95,000	0	95,000
0601198-GL	11/17/06	2006/07	Unlimited	118,602	0	118,602
0700229-GL	03/17/07	2006/07	Unlimited	745,000	0	745,000
0700787-GL	04/21/07	2006/07	Unlimited	300,000	0	300,000
0800111-GL	04/01/08	2007/08	Unlimited	50,000	0	50,000
GL-20-001409	12/22/10	2010/11	Unlimited	137,500	0	137,500
1200774-GL	04/03/12	2011/12	Unlimited	52,000	0	52,000
1300358-GL	03/10/13	2012/13	Unlimited	150,000	0	150,000
1300783-GL	07/15/13	2012/13	Unlimited	87,500	0	87,500
1301017-GL	12/25/13	2013/14	Unlimited	74,500	0	74,500
1400164-GL	03/12/14	2013/14	Unlimited	50,000	0	50,000
1400900-GL	04/11/14	2013/14	Unlimited	59,500	0	59,500
1400749-GL	04/11/14	2013/14	Unlimited	65,000	0	65,000
1700604-GL	06/09/17	2016/17	Unlimited	50,000	0	50,000
1800857-GL	05/11/18	2017/18	Unlimited	250,000	0	250,000
GL-19-01411	11/16/18	2018/19	Unlimited	85,000	0	85,000
GL-19-005537	06/23/19	2018/19	Unlimited	60,000	0	60,000
GL-20-001308	11/21/19	2019/20	Unlimited	120,000	0	120,000
GL-20-002390	02/19/20	2019/20	Unlimited	98,000	0	98,000

Amounts are unlimited.

DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-15

Size of Loss Distribution

I. Reported Claim Count

Claim Size (1)	Prior (2)	2012/13 (3)	2013/14 (4)	2014/15 (5)	2015/16 (6)	2016/17 (7)	2017/18 (8)	2018/19 (9)	2019/20 (10)	2020/21 (11)	2021/22 (12)	Total (2)...(12) (13)	Non-Zero Claim Cumulative Total (14)	Non-Zero Claim Cumulative % of Total (15)
0	0	0	0	0	0	0	0	0	0	0	0	0		
0.01 - 5,000	499	34	41	52	43	66	79	62	43	61	177	1,157	1,157	74.9%
5,000 - 10,000	123	8	4	11	5	6	3	3	6	11	24	204	1,361	88.1%
10,000 - 25,000	76	10	3	5	1	2	2	3	7	7	19	135	1,496	96.9%
25,000 - 50,000	11	3	2	1	0	1	0	2	0	0	0	20	1,516	98.2%
50,000 - 100,000	5	1	3	0	0	0	0	2	1	0	0	12	1,528	99.0%
100,000 - 250,000	8	1	0	0	0	0	1	0	1	0	0	11	1,539	99.7%
250,000 - 500,000	2	0	0	0	0	0	0	0	0	0	0	2	1,541	99.8%
500,000 - 750,000	1	0	0	0	0	0	0	0	0	0	0	1	1,542	99.9%
750,000 - 1,000,000	1	0	0	0	0	0	0	0	0	0	0	1	1,543	99.9%
Over 1,000,000	1	0	0	0	0	0	0	0	0	0	0	1	1,544	100.0%
<b>Total</b>	<b>727</b>	<b>57</b>	<b>53</b>	<b>69</b>	<b>49</b>	<b>75</b>	<b>85</b>	<b>72</b>	<b>58</b>	<b>79</b>	<b>220</b>	<b>1,544</b>	<b>1,544</b>	

II. Total Reported Incurred Losses

Claim Size (1)	Prior (2)	2012/13 (3)	2013/14 (4)	2014/15 (5)	2015/16 (6)	2016/17 (7)	2017/18 (8)	2018/19 (9)	2019/20 (10)	2020/21 (11)	2021/22 (12)	Total (2)...(12) (13)	Non-Zero Claim Cumulative Total (14)	Non-Zero Claim Cumulative % of Total (15)
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
0.01 - 5,000	816,212	38,455	63,000	54,033	44,253	70,029	92,185	96,291	72,566	73,261	268,297	1,688,580	1,688,580	10.3%
5,000 - 10,000	919,980	62,339	33,130	79,909	37,781	43,604	23,500	23,999	48,106	90,040	205,873	1,568,262	3,256,842	19.9%
10,000 - 25,000	1,143,139	165,701	54,000	75,142	17,000	39,500	24,445	68,500	125,654	132,572	375,436	2,221,089	5,477,931	33.5%
25,000 - 50,000	400,572	124,644	95,000	30,000	0	50,000	0	64,000	0	0	0	764,216	6,242,147	38.2%
50,000 - 100,000	323,000	87,500	199,000	0	0	0	0	145,000	98,000	0	0	852,500	7,094,647	43.4%
100,000 - 250,000	1,234,662	150,000	0	0	0	0	250,000	0	120,000	0	0	1,754,662	8,849,309	54.2%
250,000 - 500,000	750,000	0	0	0	0	0	0	0	0	0	0	750,000	9,599,309	58.8%
500,000 - 750,000	745,000	0	0	0	0	0	0	0	0	0	0	745,000	10,344,309	63.3%
750,000 - 1,000,000	1,000,000	0	0	0	0	0	0	0	0	0	0	1,000,000	11,344,309	69.4%
Over 1,000,000	4,994,496	0	0	0	0	0	0	0	0	0	0	4,994,496	16,338,805	100.0%
<b>Total</b>	<b>\$12,327,061</b>	<b>\$628,639</b>	<b>\$444,129</b>	<b>\$239,084</b>	<b>\$99,034</b>	<b>\$203,133</b>	<b>\$390,130</b>	<b>\$397,790</b>	<b>\$464,325</b>	<b>\$295,874</b>	<b>\$849,606</b>	<b>\$16,338,805</b>	<b>\$16,338,805</b>	

Amounts are unlimited

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-1

Data Summary as of September 30, 2022  
Unlimited Losses

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/22 (4)	Vehicles (5)	Reported Claims 9/30/22 (6)	Open Claims 9/30/22 (7)	Unlimited Paid Losses 9/30/22 (8)	Unlimited Case Reserves 9/30/22 (9)	Unlimited Reported Incurred Losses 9/30/22 (10)
to 2002/03	Unlimited	None	240.0	Not Provided	79	0	\$363,397	\$0	\$363,397
2003/04	Unlimited	None	228.0	Not Provided	160	0	496,524	0	496,524
2004/05	Unlimited	None	216.0	Not Provided	167	0	488,550	0	488,550
2005/06	Unlimited	None	204.0	Not Provided	268	0	739,164	0	739,164
2006/07	Unlimited	None	192.0	Not Provided	290	0	740,792	0	740,792
2007/08	Unlimited	None	180.0	Not Provided	315	0	893,108	0	893,108
2008/09	Unlimited	None	168.0	Not Provided	365	0	1,124,224	0	1,124,224
2009/10	Unlimited	None	156.0	6,302	501	0	1,572,750	0	1,572,750
2010/11	Unlimited	None	144.0	6,456	317	0	1,063,190	0	1,063,190
2011/12	Unlimited	None	132.0	6,398	340	0	1,802,986	0	1,802,986
2012/13	Unlimited	None	120.0	6,737	294	0	1,550,368	0	1,550,368
2013/14	Unlimited	None	108.0	6,500	421	0	1,936,363	0	1,936,363
2014/15	Unlimited	None	96.0	5,314	363	0	1,409,483	0	1,409,483
2015/16	Unlimited	None	84.0	5,287	355	0	991,026	0	991,026
2016/17	Unlimited	None	72.0	6,003	321	0	1,041,543	0	1,041,543
2017/18	Unlimited	None	60.0	5,044	409	1	1,112,135	5,000	1,117,135
2018/19	Unlimited	None	48.0	5,629	526	0	1,247,806	0	1,247,806
2019/20	Unlimited	None	36.0	5,334	261	10	1,079,393	45,908	1,125,301
2020/21	Unlimited	None	24.0	5,268	296	42	722,534	327,716	1,050,250
2021/22	Unlimited	None	12.0	5,429	408	315	203,922	962,946	1,166,868
<b>Total</b>					<b>6,456</b>	<b>368</b>	<b>\$20,579,258</b>	<b>\$1,341,569</b>	<b>\$21,920,827</b>

Data includes all tort claims with "Claim Type" field Auto Bodily Injury, Auto Physical Damage, or Auto Property Damage, as provided by DC Office of Risk Management.

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

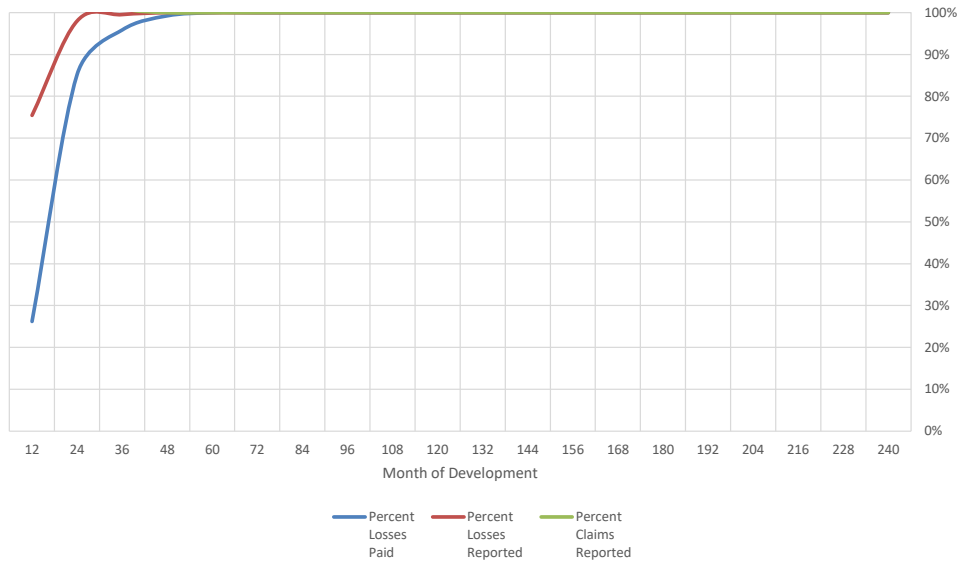
(8), (9) and (10) are unlimited.

Data was provided by DC Office of Risk Management.

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

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	100.0%	100.0%	100.0%
60.0	100.0%	100.0%	100.0%
48.0	99.2%	100.0%	100.0%
36.0	95.9%	99.5%	101.0%
24.0	85.2%	98.0%	105.2%
12.0	26.2%	75.4%	105.2%



(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 Ratio of Unlimited Paid Losses and Unlimited Reported Incurred Losses

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 2002/03																				
2003/04								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%
2004/05							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%
2005/06						99.3%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2006/07					95.6%	96.8%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2007/08				80.3%	84.2%	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%
2008/09			78.3%	85.8%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2009/10		50.6%	80.2%	97.5%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2010/11	17.1%	61.4%	87.3%	97.7%	98.1%	98.1%	98.1%	98.1%	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	12.7%	58.8%	95.1%	98.3%	98.4%	98.4%	98.4%	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%
2012/13	25.9%	85.8%	98.2%	98.5%	98.5%	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%
2013/14	34.2%	74.1%	97.4%	98.6%	98.8%	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%
2014/15	19.4%	78.7%	97.5%	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%
2015/16	26.5%	81.2%	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%	100.0%	100.0%	100.0%
2016/17	25.4%	75.0%	95.2%	97.9%	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%
2017/18	25.4%	89.2%	96.7%	100.0%	99.6%															
2018/19	39.1%	79.0%	97.2%	100.0%																
2019/20	41.7%	84.4%	95.9%																	
2020/21	38.5%	68.8%																		
2021/22	17.5%																			
Average																				
All	27.0%	73.9%	92.9%	96.2%	97.7%	99.3%	99.6%	99.7%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Last 3	32.6%	77.4%	96.6%	99.3%	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%
Last 5	34.3%	79.5%	96.3%	99.9%	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%	100.0%	100.0%
x-hi,low																				
Implicit	34.8%	86.9%	96.3%	99.2%	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%

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-3

Developed Unlimited Paid Losses

Claim Period (1)	Months of Development 9/30/22 (2)	Unlimited Paid Losses 9/30/22 (3)	Percent Losses Paid (4)	Developed Unlimited Paid Losses (3)/(4) (5)
to 2002/03	240.0	\$363,397	100.0%	\$363,397
2003/04	228.0	496,524	100.0%	496,524
2004/05	216.0	488,550	100.0%	488,550
2005/06	204.0	739,164	100.0%	739,164
2006/07	192.0	740,792	100.0%	740,792
2007/08	180.0	893,108	100.0%	893,108
2008/09	168.0	1,124,224	100.0%	1,124,224
2009/10	156.0	1,572,750	100.0%	1,572,750
2010/11	144.0	1,063,190	100.0%	1,063,190
2011/12	132.0	1,802,986	100.0%	1,802,986
2012/13	120.0	1,550,368	100.0%	1,550,368
2013/14	108.0	1,936,363	100.0%	1,936,363
2014/15	96.0	1,409,483	100.0%	1,409,483
2015/16	84.0	991,026	100.0%	991,026
2016/17	72.0	1,041,543	100.0%	1,041,543
2017/18	60.0	1,112,135	100.0%	1,112,135
2018/19	48.0	1,247,806	99.2%	1,257,789
2019/20	36.0	1,079,393	95.9%	1,126,110
2020/21	24.0	722,534	85.2%	848,031
2021/22	12.0	203,922	26.2%	777,860
<b>Total</b>		<b>\$20,579,258</b>		<b>\$21,335,392</b>

(3) is from Exhibit AL-1.

(4) is from Exhibit AL-2.

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-4

Developed Unlimited Reported Incurred Losses

Claim Period (1)	Months of Development 9/30/22 (2)	Unlimited Reported Incurred Losses 9/30/22 (3)	Percent Losses Reported (4)	Developed Unlimited Reported Incurred Losses (3)/(4) (5)
to 2002/03	240.0	\$363,397	100.0%	\$363,397
2003/04	228.0	496,524	100.0%	496,524
2004/05	216.0	488,550	100.0%	488,550
2005/06	204.0	739,164	100.0%	739,164
2006/07	192.0	740,792	100.0%	740,792
2007/08	180.0	893,108	100.0%	893,108
2008/09	168.0	1,124,224	100.0%	1,124,224
2009/10	156.0	1,572,750	100.0%	1,572,750
2010/11	144.0	1,063,190	100.0%	1,063,190
2011/12	132.0	1,802,986	100.0%	1,802,986
2012/13	120.0	1,550,368	100.0%	1,550,368
2013/14	108.0	1,936,363	100.0%	1,936,363
2014/15	96.0	1,409,483	100.0%	1,409,483
2015/16	84.0	991,026	100.0%	991,026
2016/17	72.0	1,041,543	100.0%	1,041,543
2017/18	60.0	1,117,135	100.0%	1,117,135
2018/19	48.0	1,247,806	100.0%	1,247,806
2019/20	36.0	1,125,301	99.5%	1,130,928
2020/21	24.0	1,050,250	98.0%	1,071,334
2021/22	12.0	1,166,868	75.4%	1,547,381
<b>Total</b>		<b>\$21,920,827</b>		<b>\$22,328,051</b>

(3) is from Exhibit AL-1.

(4) is from Exhibit AL-2.

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-5

Developed Unlimited Case Reserves

Claim Period (1)	Months of Development 9/30/22 (2)	Percent Losses Paid (3)	Percent Losses Reported (4)	Percent Losses Reserved 9/30/22 [(4)-(3)]/ [100.0%-(3)] (5)	Unlimited Paid Losses 9/30/22 (6)	Unlimited Case Reserves 9/30/22 (7)	Developed Unlimited Case Reserves (6)+(7)/(5) (8)
to 2002/03	240.0	100.0%	100.0%	100.0%	\$363,397	\$0	\$363,397
2003/04	228.0	100.0%	100.0%	100.0%	496,524	0	496,524
2004/05	216.0	100.0%	100.0%	100.0%	488,550	0	488,550
2005/06	204.0	100.0%	100.0%	100.0%	739,164	0	739,164
2006/07	192.0	100.0%	100.0%	100.0%	740,792	0	740,792
2007/08	180.0	100.0%	100.0%	100.0%	893,108	0	893,108
2008/09	168.0	100.0%	100.0%	100.0%	1,124,224	0	1,124,224
2009/10	156.0	100.0%	100.0%	100.0%	1,572,750	0	1,572,750
2010/11	144.0	100.0%	100.0%	100.0%	1,063,190	0	1,063,190
2011/12	132.0	100.0%	100.0%	100.0%	1,802,986	0	1,802,986
2012/13	120.0	100.0%	100.0%	100.0%	1,550,368	0	1,550,368
2013/14	108.0	100.0%	100.0%	100.0%	1,936,363	0	1,936,363
2014/15	96.0	100.0%	100.0%	100.0%	1,409,483	0	1,409,483
2015/16	84.0	100.0%	100.0%	100.0%	991,026	0	991,026
2016/17	72.0	100.0%	100.0%	100.0%	1,041,543	0	1,041,543
2017/18	60.0	100.0%	100.0%	100.0%	1,112,135	5,000	1,117,135
2018/19	48.0	99.2%	100.0%	100.0%	1,247,806	0	1,247,806
2019/20	36.0	95.9%	99.5%	88.0%	1,079,393	45,908	1,131,557
2020/21	24.0	85.2%	98.0%	86.7%	722,534	327,716	1,100,516
2021/22	12.0	26.2%	75.4%	66.7%	203,922	962,946	1,648,225
<b>Total</b>					<b>\$20,579,258</b>	<b>\$1,341,569</b>	<b>\$22,458,706</b>

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

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

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-6

Preliminary Projected Ultimate Unlimited Losses to 2021/22

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 2002/03	\$363,397	\$363,397	\$363,397	\$363,397
2003/04	496,524	496,524	496,524	496,524
2004/05	488,550	488,550	488,550	488,550
2005/06	739,164	739,164	739,164	739,164
2006/07	740,792	740,792	740,792	740,792
2007/08	893,108	893,108	893,108	893,108
2008/09	1,124,224	1,124,224	1,124,224	1,124,224
2009/10	1,572,750	1,572,750	1,572,750	1,572,750
2010/11	1,063,190	1,063,190	1,063,190	1,063,190
2011/12	1,802,986	1,802,986	1,802,986	1,802,986
2012/13	1,550,368	1,550,368	1,550,368	1,550,368
2013/14	1,936,363	1,936,363	1,936,363	1,936,363
2014/15	1,409,483	1,409,483	1,409,483	1,409,483
2015/16	991,026	991,026	991,026	991,026
2016/17	1,041,543	1,041,543	1,041,543	1,041,543
2017/18	1,112,135	1,117,135	1,117,135	1,117,635
2018/19	1,257,789	1,247,806	1,247,806	1,247,806
2019/20	1,126,110	1,130,928	1,131,557	1,130,216
2020/21	848,031	1,071,334	1,100,516	1,083,022
2021/22	777,860	1,547,381	1,648,225	1,597,803
<b>Total</b>	<b>\$21,335,392</b>	<b>\$22,328,051</b>	<b>\$22,458,706</b>	<b>\$22,389,948</b>

(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 (2022/23 = 1.000) (5)	Trended Unlimited Loss Rate per Vehicle (4)X(5) (6)	Projected A-priori Loss Rate per Vehicle (7)/(5) (8)
2012/13	\$1,550,368	6,737	\$230.13	1.480	\$340.64	\$195.21
2013/14	1,936,363	6,500	297.90	1.423	424.01	203.02
2014/15	1,409,483	5,314	265.24	1.369	363.00	211.14
2015/16	991,026	5,287	187.45	1.316	246.67	219.58
2016/17	1,041,543	6,003	173.50	1.265	219.54	228.37
2017/18	1,117,635	5,044	221.58	1.217	269.58	237.50
2018/19	1,247,806	5,629	221.67	1.170	259.33	247.00
2019/20	1,130,216	5,334	211.89	1.125	238.35	256.88
2020/21	1,083,022	5,268	205.58	1.082	222.36	267.16
2021/22	1,597,803	5,429	294.31	1.040	306.08	277.84

(7) Projected 2022/23 a-priori loss rate per Vehicle \$288.96

II. Bornhuetter - Ferguson Analysis Based on Unlimited Paid Losses

Claim Period (1)	Unlimited Paid Losses 9/30/22 (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)
2017/18	\$1,112,135	100.0%	\$237.50	5,044	\$0	\$1,112,135
2018/19	1,247,806	99.2%	247.00	5,629	11,035	1,258,841
2019/20	1,079,393	95.9%	256.88	5,334	56,842	1,136,236
2020/21	722,534	85.2%	267.16	5,268	208,272	930,806
2021/22	203,922	26.2%	277.84	5,429	1,112,962	1,316,885

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

Claim Period (1)	Unlimited Reported Incurred Losses 9/30/22 (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)
2017/18	\$1,117,135	100.0%	\$237.50	5,044	\$0	\$1,117,135
2018/19	1,247,806	100.0%	247.00	5,629	0	1,247,806
2019/20	1,125,301	99.5%	256.88	5,334	6,817	1,132,118
2020/21	1,050,250	98.0%	267.16	5,268	27,697	1,077,947
2021/22	1,166,868	75.4%	277.84	5,429	370,928	1,537,796

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 4% 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).

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-8

Frequency Times Severity Analysis

I. Projected Ultimate Claims

Claim Period (1)	Months of Development 9/30/22 (2)	Reported Claims 9/30/22 (3)	Percent Claims Reported (4)	Projected Ultimate Claims (3)/(4) (5)	Vehicles (6)	Frequency (per Vehicle) (5)/(6) (7)
2012/13	120.0	294	100.0%	294	6,737	0.04
2013/14	108.0	421	100.0%	421	6,500	0.06
2014/15	96.0	363	100.0%	363	5,314	0.07
2015/16	84.0	355	100.0%	355	5,287	0.07
2016/17	72.0	321	100.0%	321	6,003	0.05
2017/18	60.0	409	100.0%	409	5,044	0.08
2018/19	48.0	526	100.0%	526	5,629	0.09
2019/20	36.0	261	101.0%	258	5,334	0.05
2020/21	24.0	296	105.2%	281	5,268	0.05
2021/22	12.0	408	105.2%	388	5,429	0.07

II. Frequency Times Severity

Claim Period (1)	Preliminary Projected Ultimate Unlimited Losses (2)	Projected Ultimate Claims (3)	Average Severity (2)/(3) (4)	Severity Trend (2022/23 = 1.000) (5)	Trended Average Claim Severity (4)X(5) (6)	De-Trended Projected 2022/23 Average Claim Severity (7)/(5) (8)	Frequency Times Severity (3)X(8) (9)
2012/13	\$1,550,368	294	\$5,273	1.480	\$7,806	\$3,170	\$931,992
2013/14	1,936,363	421	4,599	1.423	6,546	3,297	1,387,971
2014/15	1,409,483	363	3,883	1.369	5,314	3,429	1,244,624
2015/16	991,026	355	2,792	1.316	3,674	3,566	1,265,882
2016/17	1,041,543	321	3,245	1.265	4,106	3,709	1,190,429
2017/18	1,117,635	409	2,733	1.217	3,325	3,857	1,577,448
2018/19	1,247,806	526	2,372	1.170	2,775	4,011	2,109,846
2019/20	1,130,216	258	4,381	1.125	4,928	4,172	1,076,262
2020/21	1,083,022	281	3,854	1.082	4,169	4,338	1,219,096
2021/22	1,597,803	388	4,118	1.040	4,283	4,512	1,750,640

(7) Projected 2022/23 average claim severity

\$4,692

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 4% trend.

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

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-9

Projected Ultimate Unlimited Losses to 2021/22

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 2002/03	\$363,397	\$363,397	\$363,397				\$363,397
2003/04	496,524	496,524	496,524				496,524
2004/05	488,550	488,550	488,550				488,550
2005/06	739,164	739,164	739,164				739,164
2006/07	740,792	740,792	740,792				740,792
2007/08	893,108	893,108	893,108				893,108
2008/09	1,124,224	1,124,224	1,124,224				1,124,224
2009/10	1,572,750	1,572,750	1,572,750				1,572,750
2010/11	1,063,190	1,063,190	1,063,190				1,063,190
2011/12	1,802,986	1,802,986	1,802,986				1,802,986
2012/13	1,550,368	1,550,368	1,550,368				1,550,368
2013/14	1,936,363	1,936,363	1,936,363				1,936,363
2014/15	1,409,483	1,409,483	1,409,483				1,409,483
2015/16	991,026	991,026	991,026				991,026
2016/17	1,041,543	1,041,543	1,041,543				1,041,543
2017/18	1,112,135	1,117,135	1,117,135	1,112,135	1,117,135	1,577,448	1,118,000
2018/19	1,257,789	1,247,806	1,247,806	1,258,841	1,247,806	2,109,846	1,247,806
2019/20	1,126,110	1,130,928	1,131,557	1,136,236	1,132,118	1,076,262	1,130,000
2020/21	848,031	1,071,334	1,100,516	930,806	1,077,947	1,219,096	1,083,022
2021/22	777,860	1,547,381	1,648,225	1,316,885	1,537,796	1,750,640	1,528,000

(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.

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-10

Projected Ultimate Unlimited Losses for 2022/23 and Subsequent

Claim Period (1)	Projected Ultimate Unlimited Losses (2)	Vehicles (3)	Unlimited Loss Rate per Vehicle (2)/(3) (4)	Loss Rate Trend (2022/23 = 1.000) (5)	Trended Unlimited Loss Rate per Vehicle (4)X(5) (6)
2012/13	\$1,550,368	6,737	\$230.13	1.480	\$340.64
2013/14	1,936,363	6,500	297.90	1.423	424.01
2014/15	1,409,483	5,314	265.24	1.369	363.00
2015/16	991,026	5,287	187.45	1.316	246.67
2016/17	1,041,543	6,003	173.50	1.265	219.54
2017/18	1,118,000	5,044	221.65	1.217	269.67
2018/19	1,247,806	5,629	221.67	1.170	259.33
2019/20	1,130,000	5,334	211.85	1.125	238.30
2020/21	1,083,022	5,268	205.58	1.082	222.36
2021/22	1,528,000	5,429	281.45	1.040	292.71
Total	\$13,035,610	56,545	\$230.54		\$287.62

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)
2022/23	\$287.62	5,575	\$1,603,000	0.98	\$280.57	\$1,564,000
2023/24	299.13	5,575	1,668,000	0.98	291.80	1,627,000

(2) is from Exhibit AL-9.

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

(5) is based on a 4% trend.

(7) 2022/23 is based on (6) and actuarial judgment.  
Other period(s) based on 2022/23 plus a 4% trend.

(8) to 2022/23 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.

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-11

Estimated Outstanding Losses as of September 30, 2022

Claim Period (1)	Unlimited Paid Losses 9/30/22 (2)	Unlimited Case Reserves 9/30/22 (3)	Unlimited Reported Incurred Losses 9/30/22 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR 9/30/22 (5)-(4) (6)	Estimated Outstanding Losses 9/30/22 (3)+(6) (7)	Present Value Factor (8)	Present Value of Estimated Outstanding Losses 9/30/22 (7)X(8) (9)
to 2002/03	\$363,397	\$0	\$363,397	\$363,397	\$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	0	739,164	739,164	0	0	1.00	0
2006/07	740,792	0	740,792	740,792	0	0	1.00	0
2007/08	893,108	0	893,108	893,108	0	0	1.00	0
2008/09	1,124,224	0	1,124,224	1,124,224	0	0	1.00	0
2009/10	1,572,750	0	1,572,750	1,572,750	0	0	1.00	0
2010/11	1,063,190	0	1,063,190	1,063,190	0	0	1.00	0
2011/12	1,802,986	0	1,802,986	1,802,986	0	0	1.00	0
2012/13	1,550,368	0	1,550,368	1,550,368	0	0	1.00	0
2013/14	1,936,363	0	1,936,363	1,936,363	0	0	1.00	0
2014/15	1,409,483	0	1,409,483	1,409,483	0	0	1.00	0
2015/16	991,026	0	991,026	991,026	0	0	1.00	0
2016/17	1,041,543	0	1,041,543	1,041,543	0	0	1.00	0
2017/18	1,112,135	5,000	1,117,135	1,118,000	865	5,865	1.00	5,865
2018/19	1,247,806	0	1,247,806	1,247,806	0	0	0.99	0
2019/20	1,079,393	45,908	1,125,301	1,130,000	4,699	50,607	0.99	50,005
2020/21	722,534	327,716	1,050,250	1,083,022	32,772	360,488	0.99	355,328
2021/22	203,922	962,946	1,166,868	1,528,000	361,132	1,324,078	0.99	1,306,632
<b>Total</b>	<b>\$20,579,258</b>	<b>\$1,341,569</b>	<b>\$21,920,827</b>	<b>\$22,320,294</b>	<b>\$399,468</b>	<b>\$1,741,038</b>		<b>\$1,717,830</b>

(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.

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-12

Projected Losses Paid October 1, 2022 to September 30, 2023

Claim Period (1)	Months of Development 9/30/22 (2)	Percent Losses Paid (3)	Months of Development 9/30/23 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/22 to 9/30/23 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/22 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/23 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/23 (9)X(10) (11)
to 2002/03	240.0	100.0%	252.0	100.0%	100.0%	\$0	\$0	\$0	1.00	\$0
2003/04	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
2004/05	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2006/07	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2007/08	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2008/09	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2009/10	156.0	100.0%	168.0	100.0%	100.0%	0	0	0	1.00	0
2010/11	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2011/12	132.0	100.0%	144.0	100.0%	100.0%	0	0	0	1.00	0
2012/13	120.0	100.0%	132.0	100.0%	100.0%	0	0	0	1.00	0
2013/14	108.0	100.0%	120.0	100.0%	100.0%	0	0	0	1.00	0
2014/15	96.0	100.0%	108.0	100.0%	100.0%	0	0	0	1.00	0
2015/16	84.0	100.0%	96.0	100.0%	100.0%	0	0	0	1.00	0
2016/17	72.0	100.0%	84.0	100.0%	100.0%	0	0	0	1.00	0
2017/18	60.0	100.0%	72.0	100.0%	100.0%	5,865	5,865	0	1.00	0
2018/19	48.0	99.2%	60.0	100.0%	100.0%	0	0	0	1.00	0
2019/20	36.0	95.9%	48.0	99.2%	80.9%	50,607	40,925	9,682	0.99	9,598
2020/21	24.0	85.2%	36.0	95.9%	72.0%	360,488	259,433	101,055	0.99	99,853
2021/22	12.0	26.2%	24.0	85.2%	79.9%	1,324,078	1,058,513	265,565	0.99	261,763
2022/23	0.0	0.0%	12.0	26.2%	26.2%	1,603,000	420,239	1,182,761	0.99	1,167,177
Total						\$3,344,038	\$1,784,975	\$1,559,063		\$1,538,391

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

(7) to 2021/22 is from Exhibit AL-11. The amount for 2022/23 is from Exhibit AL-10.

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

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-13

Projected Losses Paid October 1, 2023 to September 30, 2024

Claim Period (1)	Months of Development 9/30/23 (2)	Percent Losses Paid (3)	Months of Development 9/30/24 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/23 to 9/30/24 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/23 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/24 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/24 (9)X(10) (11)
to 2002/03	252.0	100.0%	264.0	100.0%	100.0%	\$0	\$0	\$0	1.00	\$0
2003/04	240.0	100.0%	252.0	100.0%	100.0%	0	0	0	1.00	0
2004/05	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
2006/07	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2007/08	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2008/09	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2009/10	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2010/11	156.0	100.0%	168.0	100.0%	100.0%	0	0	0	1.00	0
2011/12	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2012/13	132.0	100.0%	144.0	100.0%	100.0%	0	0	0	1.00	0
2013/14	120.0	100.0%	132.0	100.0%	100.0%	0	0	0	1.00	0
2014/15	108.0	100.0%	120.0	100.0%	100.0%	0	0	0	1.00	0
2015/16	96.0	100.0%	108.0	100.0%	100.0%	0	0	0	1.00	0
2016/17	84.0	100.0%	96.0	100.0%	100.0%	0	0	0	1.00	0
2017/18	72.0	100.0%	84.0	100.0%	100.0%	0	0	0	1.00	0
2018/19	60.0	100.0%	72.0	100.0%	100.0%	0	0	0	1.00	0
2019/20	48.0	99.2%	60.0	100.0%	100.0%	9,682	9,682	0	1.00	0
2020/21	36.0	95.9%	48.0	99.2%	80.9%	101,055	81,722	19,333	0.99	19,166
2021/22	24.0	85.2%	36.0	95.9%	72.0%	265,565	191,120	74,445	0.99	73,559
2022/23	12.0	26.2%	24.0	85.2%	79.9%	1,182,761	945,539	237,222	0.99	233,826
2023/24	0.0	0.0%	12.0	26.2%	26.2%	1,668,000	437,280	1,230,720	0.99	1,214,504
Total						\$3,227,063	\$1,665,343	\$1,561,720		\$1,541,055

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

(7) to 2022/23 is from Exhibit AL-12, (9). The amount for 2023/24 is from Exhibit AL-10.

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

DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-14

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 9/30/22 (5)	Unlimited Case Reserves 9/30/22 (6)	Unlimited Reported Incurred Losses 9/30/22 (7)
0300140-AL	12/14/03	2003/04	Unlimited	\$55,000	\$0	\$55,000
0402307-AL	11/16/04	2004/05	Unlimited	50,000	0	50,000
1000702-AL	04/21/10	2009/10	Unlimited	50,000	0	50,000
1100350-AL	04/25/11	2010/11	Unlimited	55,000	0	55,000
1200029-AL	12/02/11	2011/12	Unlimited	147,500	0	147,500
1101074-AL	12/05/11	2011/12	Unlimited	50,000	0	50,000
1200771-AL	08/30/12	2011/12	Unlimited	50,000	0	50,000
1300211-AL	04/26/13	2012/13	Unlimited	65,984	0	65,984
1300837-AL	11/16/13	2013/14	Unlimited	55,000	0	55,000
1300939-AL	12/19/13	2013/14	Unlimited	145,000	0	145,000
1400249-AL	04/02/14	2013/14	Unlimited	95,000	0	95,000
1400516-AL	05/04/14	2013/14	Unlimited	65,000	0	65,000
1500521-AL	05/13/15	2014/15	Unlimited	169,953	0	169,953
AL-19-00514	01/10/19	2018/19	Unlimited	65,000	0	65,000
GL-20-000449	01/11/20	2019/20	Unlimited	76,065	0	76,065
AL-20-001585	04/12/20	2019/20	Unlimited	250,000	0	250,000
AL-21-004120	07/17/21	2020/21	Unlimited	0	75,000	75,000

Amounts are unlimited.



DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-15

Size of Loss Distribution

I. Reported Claim Count

Claim Size (1)	Prior (2)	2012/13 (3)	2013/14 (4)	2014/15 (5)	2015/16 (6)	2016/17 (7)	2017/18 (8)	2018/19 (9)	2019/20 (10)	2020/21 (11)	2021/22 (12)	Total (2)...(12) (13)	Non-Zero Claim Cumulative Total (14)	Non-Zero Claim Cumulative % of Total (15)
0	0	0	0	0	0	0	0	0	0	0	0	0		
0.01 - 5,000	2,321	211	343	297	299	265	351	463	214	236	348	5,348	5,348	82.8%
5,000 - 10,000	294	36	22	27	36	29	37	40	33	44	42	640	5,988	92.8%
10,000 - 25,000	157	36	43	33	18	25	19	21	10	13	17	392	6,380	98.8%
25,000 - 50,000	27	10	9	5	2	2	2	1	2	2	1	63	6,443	99.8%
50,000 - 100,000	2	1	3	0	0	0	0	1	1	1	0	9	6,452	99.9%
100,000 - 250,000	1	0	1	1	0	0	0	0	1	0	0	4	6,456	100.0%
250,000 - 500,000	0	0	0	0	0	0	0	0	0	0	0	0	6,456	100.0%
500,000 - 750,000	0	0	0	0	0	0	0	0	0	0	0	0	6,456	100.0%
750,000 - 1,000,000	0	0	0	0	0	0	0	0	0	0	0	0	6,456	100.0%
Over 1,000,000	0	0	0	0	0	0	0	0	0	0	0	0	6,456	100.0%
<b>Total</b>	<b>2,802</b>	<b>294</b>	<b>421</b>	<b>363</b>	<b>355</b>	<b>321</b>	<b>409</b>	<b>526</b>	<b>261</b>	<b>296</b>	<b>408</b>	<b>6,456</b>	<b>6,456</b>	

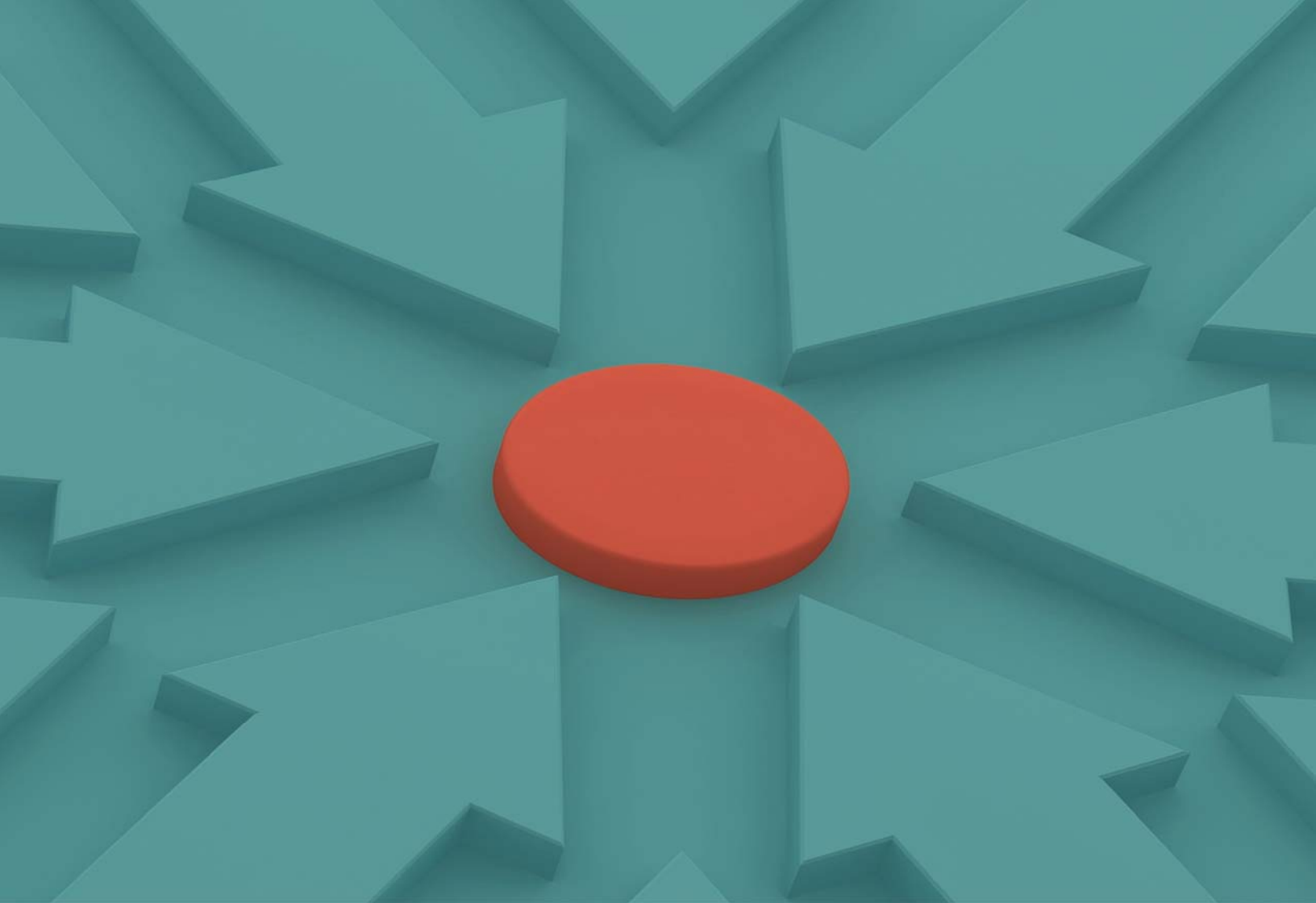
II. Total Reported Incurred Losses

Claim Size (1)	Prior (2)	2012/13 (3)	2013/14 (4)	2014/15 (5)	2015/16 (6)	2016/17 (7)	2017/18 (8)	2018/19 (9)	2019/20 (10)	2020/21 (11)	2021/22 (12)	Total (2)...(12) (13)	Non-Zero Claim Cumulative Total (14)	Non-Zero Claim Cumulative % of Total (15)
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
0.01 - 5,000	3,805,385	342,361	499,837	405,730	453,419	419,783	516,580	576,806	346,850	394,302	537,068	8,298,119	8,298,119	37.9%
5,000 - 10,000	2,091,759	255,616	157,129	196,490	246,803	208,187	256,430	278,806	234,470	311,097	310,549	4,547,335	12,845,454	58.6%
10,000 - 25,000	2,179,934	556,677	609,386	502,210	237,684	344,074	273,382	301,667	151,416	203,729	291,871	5,652,031	18,497,485	84.4%
25,000 - 50,000	950,107	329,730	310,012	135,099	53,120	69,500	70,744	25,527	66,500	66,122	27,380	2,103,841	20,601,326	94.0%
50,000 - 100,000	110,000	65,984	215,000	0	0	0	0	65,000	76,065	75,000	0	607,049	21,208,374	96.7%
100,000 - 250,000	147,500	0	145,000	169,953	0	0	0	0	250,000	0	0	712,453	21,920,827	100.0%
250,000 - 500,000	0	0	0	0	0	0	0	0	0	0	0	0	21,920,827	100.0%
500,000 - 750,000	0	0	0	0	0	0	0	0	0	0	0	0	21,920,827	100.0%
750,000 - 1,000,000	0	0	0	0	0	0	0	0	0	0	0	0	21,920,827	100.0%
Over 1,000,000	0	0	0	0	0	0	0	0	0	0	0	0	21,920,827	100.0%
<b>Total</b>	<b>\$9,284,684</b>	<b>\$1,550,368</b>	<b>\$1,936,363</b>	<b>\$1,409,483</b>	<b>\$991,026</b>	<b>\$1,041,543</b>	<b>\$1,117,135</b>	<b>\$1,247,806</b>	<b>\$1,125,301</b>	<b>\$1,050,250</b>	<b>\$1,166,868</b>	<b>\$21,920,827</b>	<b>\$21,920,827</b>	

Amounts are unlimited

Data was provided by DC Office of Risk Management.

**Actuarial Valuation of the Self-Insured Workers Comp and Liability  
Programs (as of September 30, 2021)**



**The Actuarial Valuation  
of the  
Self-Insured Workers Compensation & Liability  
Programs  
as of September 30, 2021**

District of Columbia  
Office of Risk Management  
Contract #: CW47450

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



# *Transmittal Letter*

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January 4, 2022

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, 2021**

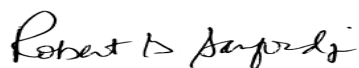
This study has been completed for the District of Columbia Office of Risk Management for the specific objectives listed in the study. It contains the background, summary, analysis, and conclusions of our work. Each section and appendix of the study is an integral part of the whole. We recommend a review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

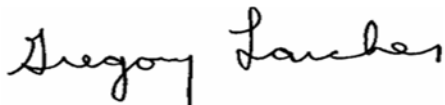
*Project Manager:*



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

*Certification Actuary:*



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Gregory D. Larcher, FCAS, MAAA  
Aon Risk Solutions



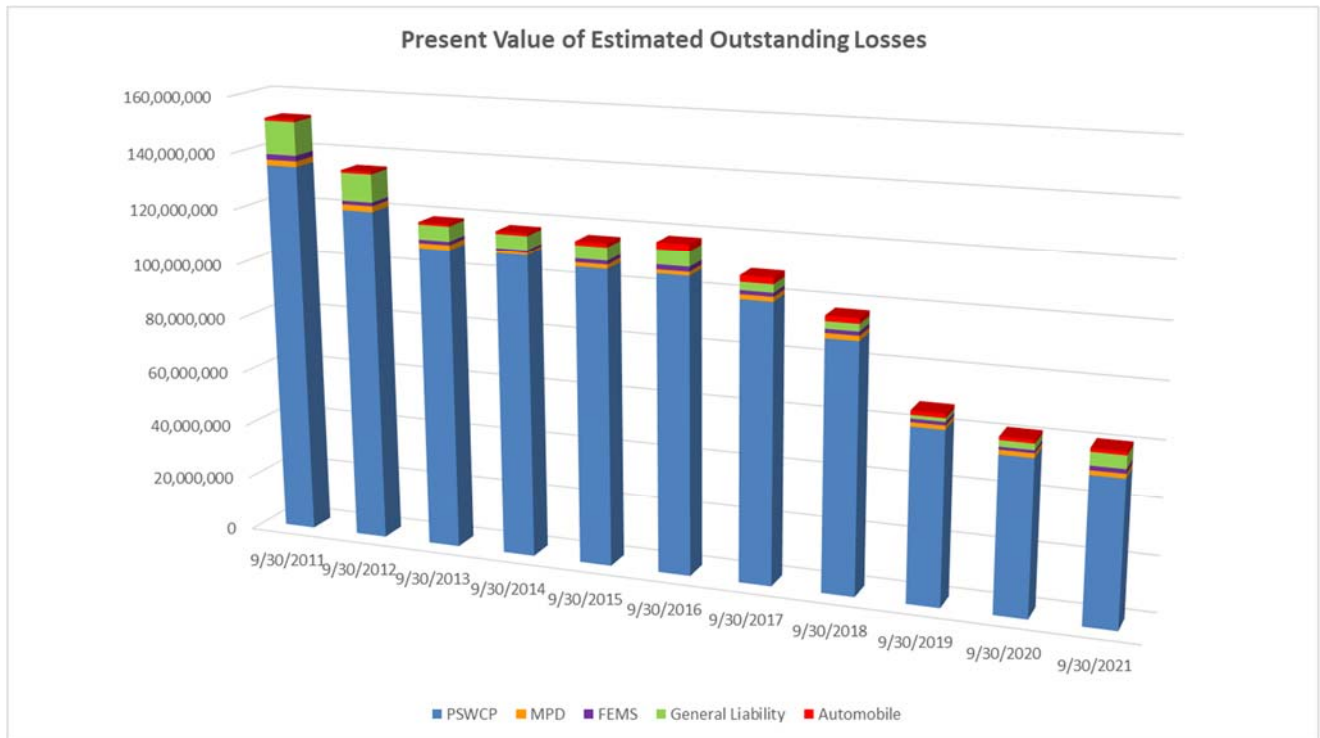
# *Table of Contents*

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# *I. Introduction/Highlights*

PRM Consulting Group and Aon Consulting have prepared annual Actuarial Valuations of the Self-Insured Workers' Compensation & Liability Programs (the "Programs") for ten fiscal years, since the valuation that was performed as of September 30, 2011. Over this period, the Programs have, in the aggregate, shown a steady decline in the Present Value of Outstanding Losses, as illustrated in the following graph:



Similar graphs are included in this report, which provide a greater level of detail for the individual programs, i.e., PSWCP, MPD, FEMS, General Liability and Automobile Liability. The summary graph above, however, is included in this Introduction to graphically highlight the progress that has been made with the Programs over the past ten years.

The decrease in the amount of Outstanding Losses can occur due to a number of factors, including a reduction in numbers of claims, amount of claims, and shortened periods over which claims are paid/settled. The efforts of the District Office of Risk Management staff to increase the efficiency of claims management have resulted in improvements in some or all these areas and has thus resulted in reduced outstanding liabilities for the Programs. The fiscal year ending September 30, 2021 represents the third full fiscal year since the inception of in-house claims administration rather than reliance on a third-party administrator (TPA). As can be seen above, the present value of outstanding losses has decreased significantly during the past three years, particularly in the first full year of in-house claims administration, i.e., the fiscal year ending September 30, 2019.

# I. Introduction/Highlights

A Summary of 2021 Study Results is provided in the following table:

**DISTRICT OF COLUMBIA**  
**Summary Exhibit**  
**Estimated Outstanding Losses as of September 30, 2021**

	Case Reserves 9/30/2021	Case Reserves 9/30/2020	Estimated IBNR 9/30/2021	Estimated IBNR 9/30/2020	Estimated Outstanding Losses 9/30/2021	Estimated Outstanding Losses 9/30/2020	Present Value of Estimated Outstanding Losses 9/30/2021	Present Value of Estimated Outstanding Losses 9/30/2020	% Change
<b>Workers Compensation</b>									
<b>PSWCP</b>	\$31,666,574	\$33,924,457	\$24,764,512	\$26,359,201	\$56,431,086	\$60,283,658	\$52,051,903	\$55,742,460	-6.6%
<b>MPD</b>	\$804,330	\$667,258	\$823,968	\$993,699	\$1,628,298	\$1,660,957	\$1,628,298	\$1,660,957	-2.0%
<b>FEMS</b>	\$799,207	\$519,612	\$758,298	\$505,900	\$1,557,505	\$1,025,512	\$1,557,505	\$1,025,512	51.9%
<b>Sub Total</b>	\$33,270,111	\$35,111,327	\$26,346,778	\$27,858,800	\$59,616,889	\$62,970,127	\$55,237,706	\$58,428,929	-5.5%
<b>Liability</b>									
<b>General Liability</b>	\$4,078,643	\$1,980,320	\$565,970	\$285,819	\$4,644,613	\$2,266,139	\$4,606,101	\$2,226,924	106.8%
<b>Automobile Liability</b>	\$761,539	\$751,999	\$476,777	\$446,053	\$1,238,316	\$1,198,052	\$1,221,564	\$1,181,835	3.4%
<b>Sub Total</b>	\$4,840,182	\$2,732,319	\$1,042,747	\$731,872	\$5,882,929	\$3,464,191	\$5,827,665	\$3,408,759	71.0%
<b>Total, excluding ULAE</b>	38,110,293	37,843,646	27,389,525	28,590,672	65,499,818	66,434,318	61,065,371	61,837,688	-1.2%
<b>ULAE</b>					8,271,783	8,162,649	7,735,781	7,608,004	1.7%
<b>Total, including ULAE</b>					73,771,601	74,596,967	68,801,152	69,445,692	-0.9%

Assumes an interest rate of 1.75%, where applicable

The results for each of the individual programs, i.e., PSWCP, MPD, FEMS, General Liability and Automobile Liability are discussed in Sections III – VI of this report.

## *II. Background*

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The FY 2021 report provides:

1. An estimate of outstanding losses, including allocated loss adjustment expenses (ALAE), as of September 30, 2021. 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, 2021. ULAE are the program costs not attributable to a specific claim, such as the administrative costs and staff compensation costs for the business unit processing and managing claims.

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. The Public Sector Workers' Compensation Program (PSWCP) is administered by the ORM and is a worker's compensation program for District government employees.

The PSWCP is a self-insured program of the ORM 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.



## *II. Background*

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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, automobile and property programs are completely self-insured with no excess insurance policy for all policy years.

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

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

A sworn member of the MPDC or DCFEMS must report an injury /illness to the Watch Commander or Officer in Charge whenever the member incurs an injury/illness while on duty or the member detects an injury/illness that he or she believes was incurred while on duty. The member must then immediately report to the Clinic (or the designated local emergency departments or urgent care centers if the Clinic is not open, for emergency or urgent cases only) for a medical evaluation on the day that the injury is detected, if physically able to do so. The member then must submit to a Certifying Official an "Injury or Illness Report" form (MPDC PD Form 42 or DCFEMS FD Form 44) within 24 hours of the occurrence or the detection of his/her injury/illness. These forms describe the symptoms being reported and states when and how the member was injured or how the illness was incurred. If the member is unable to prepare either the PD Form 42 or FD 44 Form, the member's MPDC or DCFEMS supervisor shall complete the appropriate form.

## ***II. Background***

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### **Statutes Governing the Disability Compensation for Police Officers and Fire Fighters**

The statutes that govern the Disability Compensation for Police Officers and Fire Fighters are:

- District of Columbia Official Code § 5-631 et seq.
- District of Columbia Official Code § 5-701 et seq.
- The Police and Firefighters' Retirement and Disability Act as amended by Public Law 96-122. Claims Process for District Government Police Officers and Firefighters

The District of Columbia enacted Law 19-331 in May, 2013. This law was implemented on October 1, 2016. Law 19-331 is the Fire and Emergency Medical Services Employee Presumptive Disability Amendment Act. This act applies only to sworn members of DCFEMS. This act created a presumption of Performance of Duty (POD) injury, illness or death for three categories of illnesses. Under the law, the District will cover the full cost of any medical treatment related to a POD injury or illness. The funding stream for the Presumptive Disability Amendment Act is through annually locally appropriated funds. The illnesses covered under D.C. Law 19-331 include:

- Cancer: breast, pancreatic, rectal, testicular, throat or ovarian cancers or leukemia;
- Chronic Diseases: heart disease, hypertension, or respiratory disease; and
- Communicable Diseases: hepatitis, meningococcal meningitis, tuberculosis or human immunodeficiency virus (HIV).

A sworn FEMS member will be presumed to have suffered from one of these illness in the line of duty if the member is diagnosed with the illness, and if the member underwent a pre-employment physical at the Clinic that did not indicate any sign of the illness, and if the member had agreed to receiving a physical examination every year. During Fiscal Year 2021, one new claim was filed and accepted, five claims carried over from Fiscal Years 2018 – 2020, and one claim closed. These claims resulted in a Fiscal Year 2021 cost of \$25,646.48.

### **Duty Status and Wage and Tax Information**

It is the policy of MPDC and DCFEMS to meet the occupational health needs of their members by ensuring that members who sustain POD injuries and illnesses receive quality health care, and continue to receive income, consistent with governing statutes, while recovering from duty-related injuries and/or illnesses. In addition, both agencies monitor the status of their members who become injured or ill as a result of a Non-Performance of Duty (Non-POD) incident or condition. This is done in an effort to monitor their recovery and to determine when the member may return to work in a limited or full duty status.

When a member incurs a POD injury or illness, he/she must report to the Clinic to receive care for his/her POD injury or illness. When a member incurs a Non-POD injury or illness, he/she must report to the Clinic where the medical staff monitors his/her Non-POD injury or illness and

## ***II. Background***

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determines his/her medical duty status, while he/she receives treatment from his/her personal physician.

A member who is injured or becomes ill and is placed in a limited duty status or immediately placed off from work on sick leave is initially charged his/her personal accumulated sick leave until a determination is made that the injury or illness is POD. This determination must be made within 30 days of the member's report of injury/illness. If the determination is not made within this time frame, the member is presumed to have been injured in the performance of duty. When it is determined that the injury or illness is POD, the member will be placed in a non-chargeable (POD) sick leave status and his/her personal sick leave will be restored. Placing a member on non-chargeable (POD) sick leave alerts the agency fiscal officer's payroll unit that the member's injury or illness was determined to have been incurred in the performance of duty. The member's time and attendance records are audited to reimburse him/her for any affected personal sick leave taken. While on non-chargeable (POD) sick leave, the member continues to accrue personal sick and annual leave, and salary increases. Additionally, upon receiving a POD determination, the member will receive his/her full salary; it is not prorated.

At the end of the year, the agency fiscal officer sends a tax form to the member that indicates the member's salary for that year. The member is instructed to report the portion of the salary paid while on non-chargeable (POD) sick leave as disability compensation.

The District of Columbia Fire and Emergency Medical Services Department gives the member at the end of the year a DCFEMS Department Form 158. The DCFEMS Department Form 158 notifies the employee, the IRS, and State Tax official that the employee was on POD Injury/Illness (non-chargeable) Sick Leave and delineates the total amount of hours and the member's hourly rate. The salary for the year is only found on the W-2 Tax Form, not on the DC FEMS Department Form 158.

### **Contract Financial Information**

During the FY 2006 Actuary Study, it was settled that the contract between MPDC and PFC is fully-insured and self-insured. The District of Columbia's disability (workers') compensation program for the city's police officers and firefighters is unlike any traditional disability (workers') compensation program. The PFC operates like an HMO providing occupational health and managed care services for covered employees of the MPDC, DCFEMS and USSS. The PFC, through the contract, bears the full financial risk of insuring covered employees and actually delivers medical treatment to the employees covered under the contract.

### ***III. Workers' Compensation***

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Overall (inclusive of Workers' Compensation for PSWCP and MPD and FEMS, as well as general liability and automotive), there is an 1.2% decrease in the present value of outstanding losses from FY2020 (\$61.8M) to FY2021 (\$61.1M).

#### **PSWCP**

PSWCP is responsible for the overwhelming majority of the present value of outstanding losses (85% or \$52.1M) for FY2021 and represents a decrease of 6.6% from FY2020. The case loss and loss expense reserves were \$32M with an estimated IBNR reserve of \$25M. For FY2020 the case loss and loss expense reserves were \$34M with an estimated IBNR reserve of \$26M. The present value of outstanding losses in FY2020 was \$55.7M. The ratio of estimated IBNR reserve to case reserves in FY2021 is 0.78, representing no change from FY2020.

#### **MPD**

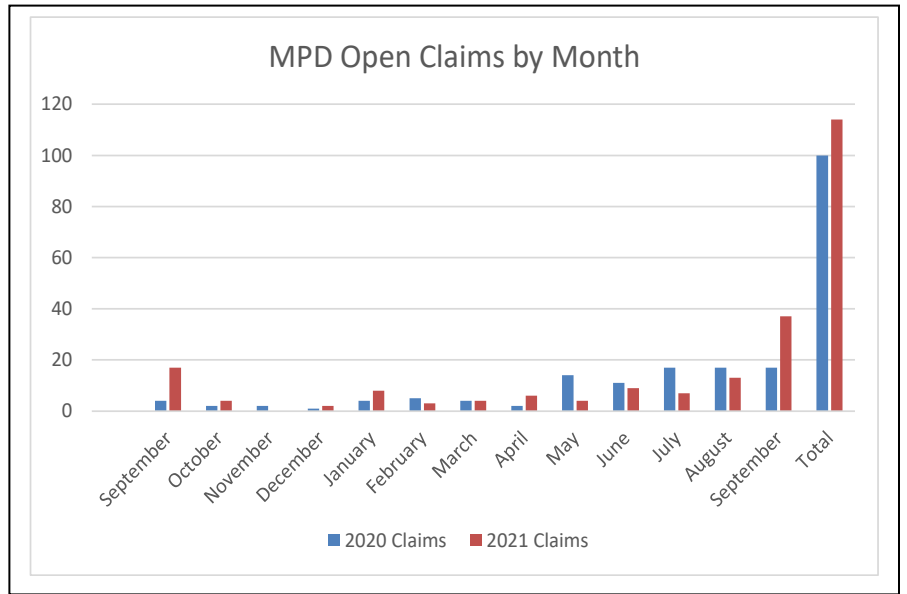
The present value of outstanding losses for MPD workers' compensation is \$1.6M for FY2021 and represents a decrease of 2.0% from FY2020. The case loss and loss expense reserves were \$0.8M with an estimated IBNR reserve of \$0.8M. For FY2020 the case loss and loss expense reserves were \$0.7M with an estimated IBNR reserve of \$1.0M. The present value of outstanding losses in FY2020 was \$1.7M.

The following exhibits provide details regarding the MPD program for FY2021 and FY2020:

<b><i>Metropolitan (MPD) Disability Compensation Claims</i></b>		
	<b>9/30/2021</b>	<b>9/30/2020</b>
Number of Open Claims	114	100
Number of Closed Claims	938	853
<b>Total Claims</b>	<b>1,052</b>	<b>953</b>
<b><i>MPD Sick Leave Disability Compensation</i></b>		
Sick Leave for Open Claims	\$2,090,509	\$1,673,463
Sick Leave for Closed Claims	\$3,345,453	\$2,532,836
<b>Total Sick Leave</b>	<b>\$5,435,962</b>	<b>\$4,206,299</b>
<b><i>Total # of MPD Sick Leave Hours</i></b>		
Sick Leave Hours for Open Claims	49,832	40,516
Sick Leave Hours for Closed Claims	83,024	62,407
<b>Total Claims</b>	<b>132,856</b>	<b>102,923</b>
<b><i>Estimated MPD Sick Leave Hours &amp; Disability Compensation</i></b>		
Estimated Sick Leave Hours	<b>19,648</b>	<b>15,618</b>
Estimated Sick Leave Compensation	<b>\$777,857</b>	<b>\$666,805</b>

### III. Workers' Compensation

Open Claims	2020 Claims	2021 Claims
September	4	17
October	2	4
November	2	0
December	1	2
January	4	8
February	5	3
March	4	4
April	2	6
May	14	4
June	11	9
July	17	7
August	17	13
September	17	37
<b>Total</b>	<b>100</b>	<b>114</b>



#### FEMS

Workers' compensation present value of outstanding losses for FEMS is \$1.56M for FY2021 and represents an increase of 51.9% from FY2020. The present value of outstanding losses in FY2020 was \$1.03M.

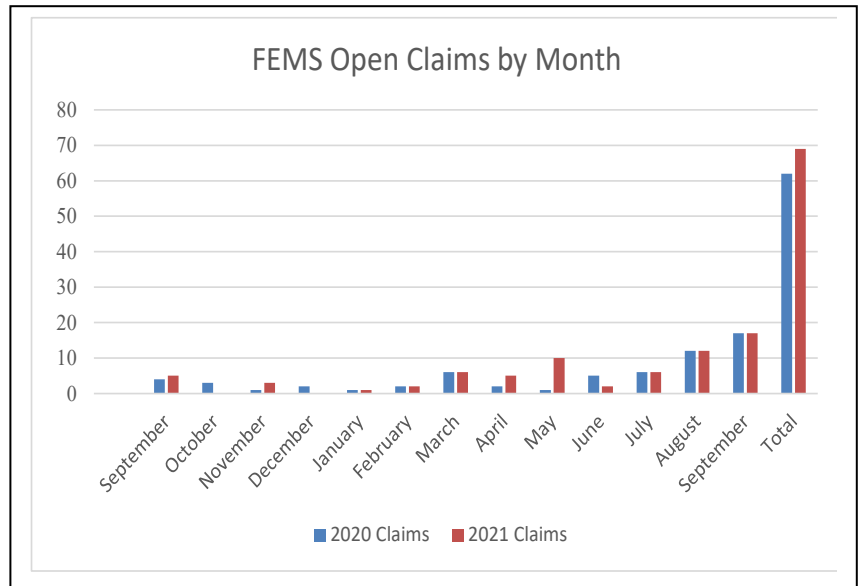
It is our understanding that the existing payroll budget for FEMS already includes a provision for compensating an employee who is called into service to replace any employee who is off duty due becoming eligible for workers' compensation. The existing payroll budget for FEMS already provides funding for compensation to approximately 1.2 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.

### III. Workers' Compensation

The following exhibits provide details regarding the FEMS program for FY2020 and FY2019:

<i>Fire Department (FEMS) Disability Compensation Claims</i>		
	9/30/2021	9/30/2020
Number of Open Claims	69	62
Number of Closed Claims	367	323
<b>Total Claims</b>	<b>436</b>	<b>385</b>
<i>FEMS Sick Leave Disability Compensation</i>		
Sick Leave for Open Claims	\$1,428,550	\$1,393,160
Sick Leave for Closed Claims	\$2,824,779	\$2,257,350
<b>Total Sick Leave</b>	<b>\$4,253,329</b>	<b>\$3,650,510</b>
<i>Total # of FEMS Sick Leave Hours</i>		
Sick Leave Hours for Open Claims	35,873	36,220
Sick Leave Hours for Closed Claims	70,580	56,615
<b>Total Claims</b>	<b>106,453</b>	<b>92,835</b>
<i>Estimated FEMS Sick Leave Hours &amp; Disability Compensation</i>		
Estimated Sick Leave Hours	20,824	13,892
Estimated Sick Leave Compensation	\$799,207	\$519,612

Open Claims	2020 Claims	2021 Claims
September	4	5
October	3	0
November	1	3
December	2	0
January	1	1
February	2	2
March	6	6
April	2	5
May	1	10
June	5	2
July	6	6
August	12	12
September	17	17
<b>Total</b>	<b>62</b>	<b>69</b>



## ***IV. Tort Liability***

### **GENERAL LIABILITY**

General Liability has a present value of outstanding losses of \$4.6M for FY2021 and represents a 106.8% increase over FY2020 of \$2.2M. As shown below, the District has substantially increased their Case Reserves from last year (4.08M versus 1.98M).

Claim Period	Paid Losses		Case Reserves		Outstanding Losses		Present Value of Losses	
	2021	2020	2021	2020	2021	2020	2021	2020
Prior to 2005-06	4,375,876	3,675,876	1,525,010	0	1,677,674	0	1,677,674	0
2005-2006	428,809	428,809	0	0	0	0	0	0
2006-2007	1,592,767	1,592,767	0	0	0	0	0	0
2007-2008	457,403	457,403	0	0	0	0	0	0
2008-2009	206,315	206,315	0	0	0	0	0	0
2009-2010	290,810	290,810	0	0	0	0	0	0
2010-2011	299,079	299,079	289,587	0	318,921	0	318,921	0
2011-2012	812,675	381,507	0	0	0	0	0	0
2012-2013	617,639	617,639	0	0	0	0	0	0
2013-2014	1,083,535	954,659	0	21,913	0	24,342	0	24,342
2014-2015	239,084	239,084	0	0	0	0	0	0
2015-2016	99,034	99,034	500,000	0	550,000	0	550,000	0
2016-2017	203,133	203,133	0	0	0	0	0	0
2017-2018	130,130	125,130	0	319,489	0	351,870	0	347,812
2018-2019	327,673	199,407	116,117	637,288	127,729	701,017	126,256	690,329
2019-2020	311,917	34,090	582,655	1,001,630	640,921	1,188,910	631,149	1,164,441
2020-2021	18,632		1,065,274		1,329,368		1,302,101	
<b>Total</b>	<b>11,494,511</b>	<b>9,804,741</b>	<b>4,078,643</b>	<b>1,980,320</b>	<b>4,644,613</b>	<b>2,266,139</b>	<b>4,606,101</b>	<b>2,226,924</b>

### **AUTOMOTIVE LIABILITY**

Automotive Liability has a present value of outstanding losses of \$1.22M for FY2021 and represents a 3.4% decrease over FY2020 of \$1.18M.

Claim Period	Paid Losses		Case Reserves		Outstanding Losses		Present Value of Losses	
	2021	2020	2021	2020	2021	2020	2021	2020
Prior to 2005-06	1,348,472	1,348,472	1	0	1	0	1	0
2005-2006	739,164	739,164	0	0	0	0	0	0
2006-2007	740,792	740,792	0	0	0	0	0	0
2007-2008	893,108	893,108	0	0	0	0	0	0
2008-2009	1,124,224	1,124,224	0	0	0	0	0	0
2009-2010	1,572,750	1,572,750	0	0	0	0	0	0
2010-2011	1,063,190	1,063,190	0	0	0	0	0	0
2011-2012	1,805,190	1,802,986	0	0	0	0	0	0
2012-2013	1,550,589	1,550,368	0	0	0	0	0	0
2013-2014	1,936,363	1,936,363	0	0	0	0	0	0
2014-2015	1,409,483	1,409,483	0	0	0	0	0	0
2015-2016	991,026	991,026	0	0	0	0	0	0
2016-2017	1,041,543	1,034,743	0	22,000	0	24,257	0	24,047
2017-2018	1,112,135	1,092,347	0	37,827	0	51,653	0	51,006
2018-2019	1,208,144	1,084,226	35,060	287,965	42,856	334,774	42,319	330,281
2019-2020	964,231	288,631	178,734	404,207	212,769	787,368	209,786	776,501
2020-2021	343,310		547,744		982,690		969,458	
<b>Total</b>	<b>19,843,713</b>	<b>18,671,873</b>	<b>761,539</b>	<b>751,999</b>	<b>1,238,316</b>	<b>1,198,052</b>	<b>1,221,564</b>	<b>1,181,835</b>

## V. ULAE

The present value of outstanding ULAE is estimated to be \$7.74M for 2021. In 2020 the ULAE was estimated to be \$7.61M, resulting in a small increase year over year, of 1.7%.

	Estimated Outstanding ULAE 9/30/2021	Estimated Outstanding ULAE 9/30/2020	Present Value of Estimated Outstanding ULAE 9/30/2021	Present Value of Estimated Outstanding ULAE 9/30/2020	% Change
<b>Workers Compensation</b>					
<b>PSWCP</b>	\$6,771,730	\$7,234,039	\$6,246,228	\$6,689,095	-6.6%
<b>Police</b>	\$195,396	\$199,315	\$195,396	\$199,315	-2.0%
<b>Fire</b>	\$186,901	\$123,061	\$186,901	\$123,061	51.9%
<b>Sub Total</b>	\$7,154,027	\$7,556,415	\$6,628,525	\$7,011,471	-5.5%
<b>Liability</b>					
<b>General Liability</b>	\$882,476	\$396,574	\$875,159	\$389,712	124.6%
<b>Automobile Liability</b>	\$235,280	\$209,659	\$232,097	\$206,821	12.2%
<b>Sub Total</b>	\$1,117,756	\$606,233	\$1,107,256	\$596,533	85.6%
<b>Total</b>	\$8,271,783	\$8,162,648	\$7,735,781	\$7,608,004	1.7%

Assumes an interest rate of 1.75%.



## ***VI. Results & Data Analysis***

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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. This improvement has continued over the last decade, which is the period over which PRM and Aon have partnered on this project. These changes have at least partially come about due to ORM's bringing the claims administration process in-house versus the prior practice of utilizing TPA services.

To illustrate this, we have included below three charts showing the historical results from 9/30/2011 to 9/30/2021 for both workers' compensation and tort liability:

1. Chart 1 shows the workers' compensation present value of outstanding losses for Public-Sector Workers' Compensation Program (PSWCP) for periods 9/30/2011 through 9/30/2021.
2. Chart 2 shows the workers' compensation present value of outstanding losses for the uniform (sworn) employees consisting of police (MPD) and fire and emergency medical services personnel (FEMS) for periods 9/30/2011 through 9/30/2021.
3. Chart 3 shows the present value of outstanding losses for general and automobile tort liability for periods for 9/30/2011 through 9/30/2021.

# VI. Results & Data Analysis

Chart 1

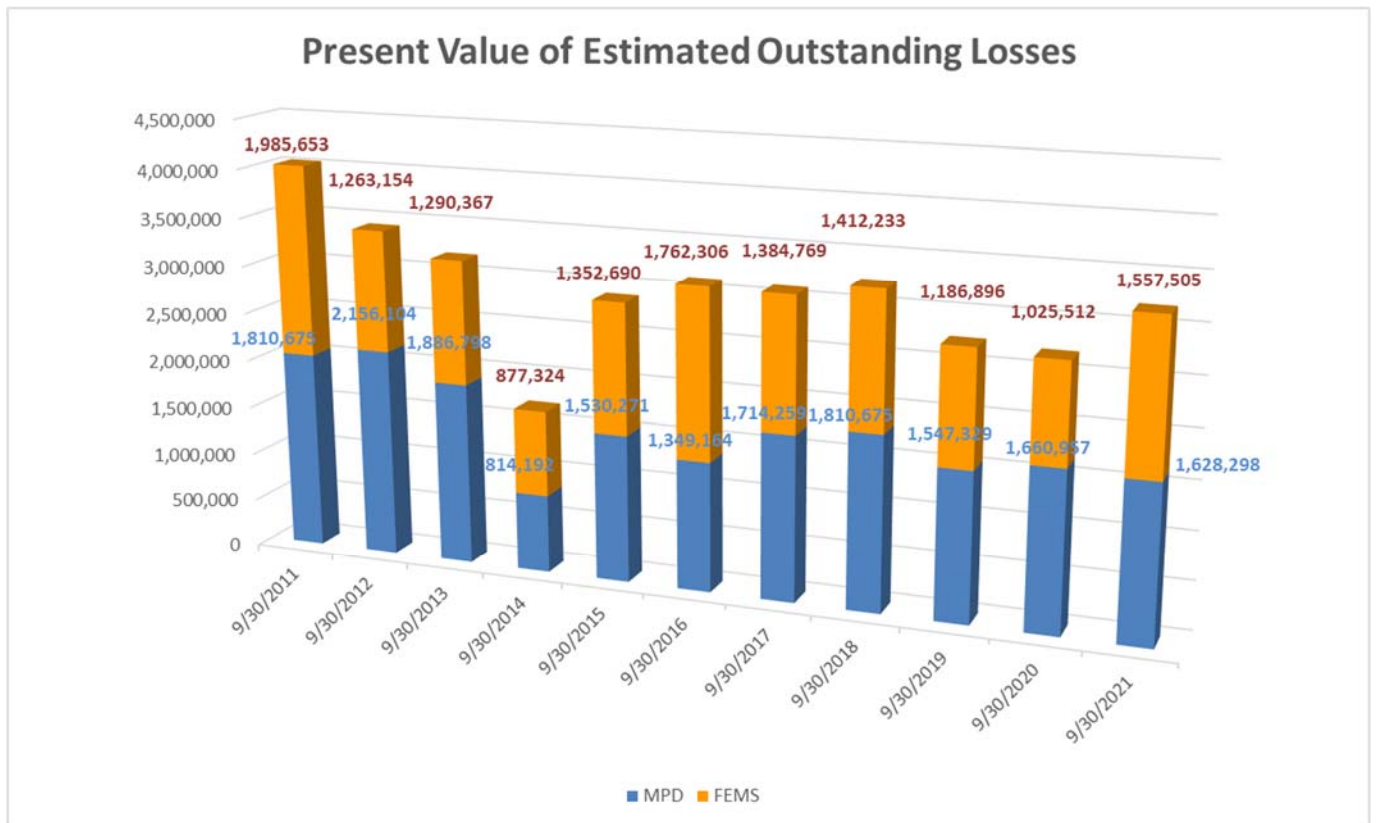
## Workers' Compensation



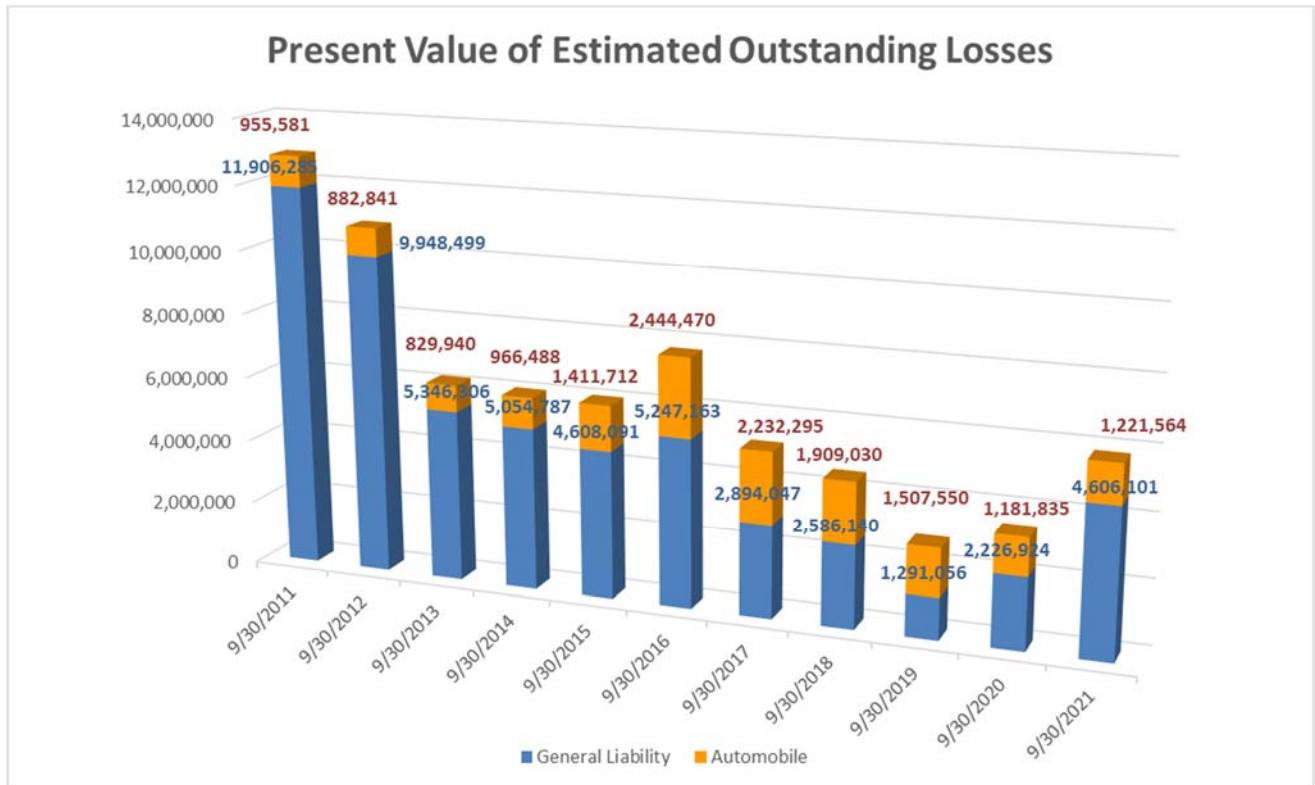
# VI. Results & Data Analysis

Chart 2

## Workers' Compensation



# Tort Liability





**District of Columbia  
Office of Risk Management**

**Actuarial Study of the  
Self-Insured Workers Compensation  
and Liability Programs  
as of September 30, 2021**

**January 4, 2022**



January 4, 2022

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, 2021**

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.

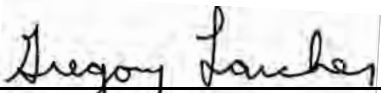
Each section and appendix of the study is an integral part of the whole. We recommend a review of the entire study prior to reliance upon this study.


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   
\_\_\_\_\_  
Gregory Larcher, FCAS, MAAA  
Deputy Managing Director and Actuary

  
\_\_\_\_\_  
Tracy Fleck, ACAS, MAAA  
Senior Consultant and Actuary

  
\_\_\_\_\_  
Ethan Kershaw  
Actuarial Analyst

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### **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 were handled by a third-party administrator (TPA) until August 1, 2018, when ORM began administering claims in-house. General liability, automobile liability, and police and fire claims are also handled by their respective in-house staff.

The claim period runs from October 1 through September 30.

Aon's most recent actuarial study of ORM's self-insured programs was based on claim data valued as of September 30, 2020 (report dated January 7, 2021).

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

#### ***Data***

Loss data valued as of September 30, 2021 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). We were advised by ORM that the PSWCP data may be incomplete for claims incurred prior to 2004/05.

ORM also provided payroll (for all agencies that used the Disability Compensation Program) and vehicle counts through 2021/22. Vehicle projections for 2022/23 are based on a 0% trend. We projected the 2022/23 payroll based on the 2021/22 amount and an assumed 5% trend, which was selected based on historical actual payroll.

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**

As noted above, ORM began self-administering PSWCP claims on August 1, 2018. Per discussion with ORM, we understand there is continued focus on claims review and closure, resulting in reductions in both open claim counts and case reserves.



We have included the following diagnostic exhibits in Exhibit WC-2:

- Average severity per claim on page 6.
- Average case reserves on page 7.
- Closed claims ratio on page 8.

### **Chapter 1 Amendments**

We understand that effective July 7, 2017, amendments to Chapter 1 (Public Sector Workers' Compensation Benefits) of Title 7 (Employment Benefits) of the District of Columbia Municipal Regulations were adopted. The published Notice of Final Rulemaking states that "The changes made in the final rulemaking do not substantially change the intent, meaning, or application of the proposed rules as published with the notice of proposed rulemaking, or impose new obligations or requirements on claimants. Rather, the changes serve to clarify application of the rules by lessening restrictions and decreasing burdens on claimants, and correct language or grammar errors." We have reviewed the clarifications adopted and find that the changes do not have a material impact on the results of our analysis, and any associated costs cannot be readily estimated. No adjustment to our analysis has been made for the Chapter 1 amendments.

### **Code Change ("500-week benefit cap")**

We understand that in September 2011, a new law went into effect under Title I, Chapter 6, Subchapter XXIII (PSWCP), §1-623-06a, which implemented a 500-week cap on temporary disability benefits. This cap applies to employees hired after January 1, 1980 and applies to temporary disability benefits to be paid after April 24, 2021. ORM provided us with a list of 79 injured workers whose benefit payments are schedule to end on April 24, 2021 or shortly thereafter. Based on our review of the available claim data for these workers, it appears that the 500-week cap has historically been reflected in the case reserves set for these claims. Therefore, we have made no further adjustment to the estimated ultimate losses to reflect the impact of this benefit cap. If this law is repealed, the estimated ultimate and outstanding losses may be understated.

#### **➤ 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, 2021. 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.

### ***COVID-19***

As of September 30, 2021, the PSWCP program had incurred 35 (non-zero) COVID-19-related claims with total reported losses of about \$0.5 million. These claims represent 5% of the total losses for claim periods 2019/20 and 2020/21. A summary of the COVID-19 claims is provided on Exhibits WC-1 (page 1)

For the GL program, 11 (non-zero) claims were reported as of September 30, 2021, with total incurred losses of about \$0.5 million. (See Exhibit GL-1.) These claims comprise 26% of the 2019/20 and 2020/21 losses.

Due to the limited data currently available regarding future loss development on COVID-19 claims, the projected losses for 2019/20 and 2020/21 are subject to more uncertainty than usual.

## 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, 2021.

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, 2021.

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

3. **Project Ultimate Losses.** Project ultimate losses (including ALAE) for 2021/22 and 2022/23.

The projected ultimate losses are the accrual value of losses with accident dates during 2021/22 and 2022/23, regardless of report or payment date.

4. **Project Losses Paid.** Project losses paid during 2021/22 and 2022/23.

The projected losses paid are the claim disbursements during 2021/22 and 2022/23, regardless of accident or report date.

5. **Compare to Previous Actuarial Study.** Compare to the previous actuarial study valued as of September 30, 2020.

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

The estimated outstanding losses as of September 30, 2021 are shown in Table III-1A.

**Table III-1A  
Estimated Outstanding Losses  
September 30, 2021**

<b>Program (1)</b>	<b>Estimated Outstanding Losses (2)</b>	<b>Present Value of Estimated Outstanding Losses (3)</b>
(A) Workers compensation		
i) PSWCP	\$56,431,084	\$52,051,903
ii) Police	1,628,298	1,628,298
iii) Fire	1,557,505	1,557,505
Subtotal	\$59,616,887	\$55,237,706
(B) General liability	4,644,613	4,606,101
(C) Automobile liability	1,238,316	1,221,564
(D) Total (A) ... (C)	\$65,499,816	\$61,065,371

Note: (A) 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 losses decreased by \$0.9 million from our prior estimate of \$66.4 million as of September 30, 2020 to \$65.5 million as of September 30, 2021. A decrease of \$3.4 million in the estimate for workers compensation was partially offset by a \$2.4 million increase for general liability.

For the PSWCP program, the outstanding losses decreased by \$3.9 million, from \$60.3 million to \$56.4 million. This change consists of:

- +\$10.9 million from the additional year of exposure (2020/21),
- -\$11.9 million for claim payments made during 2020/21, and
- -\$2.9 million due to a change in the projected ultimate losses for claim periods 2019/20 and prior. This decrease is due favorable development since the prior study and is discussed further in the “Compare to Previous Actuarial Study” section below.



A reconciliation from the previous study to the current study is shown in Table III-1B.

**Table III-1B**  
**Reconciliation of Outstanding Losses**  
**as of September 30, 2020 and September 30, 2021**

Claim Period (1)	Item (2)	PSWCP (3)	General Liability (4)	Automobile Liability (5)	Total (6)
(A) Through 2019/20	(i) Estimated outstanding losses as of 9/30/20	\$60,283,657	\$2,266,138	\$1,198,053	\$63,747,848
	(ii) Losses paid during 2020/21	(10,406,109)	(1,671,138)	(828,530)	(12,905,778)
	(iii) Change in projected ultimate limited losses for claim periods 2019/20 and prior: • (Aiii) is -0.1% of the total projected ultimate losses	(2,894,878)	2,720,244	(113,897)	(288,531)
	(iv) Estimated outstanding losses as of 9/30/21 (Ai) + (Aii) + (Aiii)	\$46,982,670	\$3,315,244	\$255,626	\$50,553,539
(B) 2020/21	(i) Projected ultimate limited losses	\$10,948,000	\$1,348,000	\$1,326,000	\$13,622,000
	(ii) Losses paid during 2020/21	(1,499,583)	(18,632)	(343,310)	(1,861,524)
	(iii) Estimated outstanding losses as of 9/30/21 (Bi) + (Bii)	\$9,448,417	\$1,329,368	\$982,690	\$11,760,476
(C) Total (Aiv) + (Biii)	(i) Estimated outstanding losses as of 9/30/21	\$56,431,086	\$4,644,612	\$1,238,316	\$62,314,015

Note: (Ai) is from the September 30, 2020 actuarial study.  
(Aii) is based on data provided as September 30, 2020 and September 30, 2021.  
(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 ultimate general liability losses for claim periods through 2019/20 increased by \$2.7 million since our prior study (column 4, row A.iii in Table III-1B). This change is primarily due to five claims from 2011/12 and prior that were not reported as of September 30, 2020. The incurred losses on these claims as of September 30, 2021 totaled \$2.9 million, with \$1.8 million in case reserves.



The estimated outstanding losses as of September 30, 2021 at various confidence levels are shown in Tables III-1C and III-1D.

**Table III-1C  
Estimated Outstanding Losses  
at Various Confidence Levels  
September 30, 2021  
Full Value**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation			
i) PSWCP	\$56,431,084	\$62,074,192	\$70,538,855
ii) Police	1,628,298	1,791,128	2,035,373
iii) Fire	1,557,505	1,713,256	1,946,881
Subtotal	\$59,616,887	\$65,578,576	\$74,521,109
(B) General liability	4,644,613	5,341,305	7,663,611
(C) Automobile liability	1,238,316	1,362,148	1,547,895
(D) Total (A) ... (C)	\$65,499,816	\$72,282,028	\$83,732,615

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, 2021  
Present Value**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation			
i) PSWCP	\$52,051,903	\$57,257,093	\$65,064,879
ii) Police	1,628,298	1,791,128	2,035,373
iii) Fire	1,557,505	1,713,256	1,946,881
Subtotal	\$55,237,706	\$60,761,477	\$69,047,133
(B) General liability	4,606,101	5,297,016	7,600,067
(C) Automobile liability	1,221,564	1,343,720	1,526,955
(D) Total (A) ... (C)	\$61,065,371	\$67,402,213	\$78,174,154

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

The estimated outstanding unallocated loss adjustment expenses (ULAE) as of September 30, 2021 are shown in Table III-2.

**Table III-2  
Estimated Outstanding ULAE  
September 30, 2021**

<b>Program (1)</b>	<b>Estimated Outstanding ULAE (2)</b>	<b>Present Value of Estimated Outstanding ULAE (3)</b>
(A) Workers compensation		
i) PSWCP	\$6,771,730	\$6,246,228
ii) Police	195,396	195,396
iii) Fire	186,901	186,901
Subtotal	\$7,154,026	\$6,628,525
(B) General liability	882,476	875,159
(C) Automobile liability	235,280	232,097
(D) Total (A) ... (C)	\$8,271,783	\$7,735,781

Note: (Ai) is based on Table III-1A and Summary Exhibit 2.  
(Aii) is based on Table III-1A and a selected ratio of 12.0%.  
(Aiii) is based on Table III-1A and a selected ratio of 12.0%.  
(B) is based on Table III-1A and Summary Exhibit 3.

### 3. Project Ultimate Losses

The projected ultimate losses for 2021/22 and 2022/23 are provided in the following tables.

The projected ultimate losses for 2021/22 are shown at the expected confidence level in Table III-3Ai, while the corresponding projections at various confidence levels are shown in Table III-3Aii (full value) and Table III-3Aiii (present value).

**Table III-3Ai  
Projected Ultimate Losses  
2021/22**

<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	\$3,504,702	\$0.33	\$11,702,000	\$0.30	\$10,645,000
(B) General liability	3,504,702	0.033	1,167,000	0.032	1,127,000
(C) Automobile liability	5,429	295.86	1,606,000	288.29	1,565,000
(D) Total (A) ... (C)			\$14,475,000		\$13,337,000

Note: (A) is from Exhibit WC-10. Exposure is payroll (\$000s). Loss rates are per \$100 payroll.  
 (B) is from Exhibit GL-10. Exposure is payroll (\$000s). Loss rates are per \$100 payroll.  
 (C) is from Exhibit AL-10. Exposure is vehicles. Loss rates are per vehicle.

**Table III-3Aii  
Projected Ultimate Losses  
at Various Confidence Levels  
2021/22  
Full Value**

<b>Program (1)</b>	<b>Expected (2)</b>	<b>70% (3)</b>	<b>90% (4)</b>
(A) Workers compensation	\$11,702,000	\$12,872,200	\$16,382,800
(B) General liability	1,167,000	1,342,050	2,042,250
(C) Automobile liability	1,606,000	1,766,600	2,168,100
(D) Total (A) ... (C)	\$14,475,000	\$15,980,850	\$20,593,150

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  
2021/22  
Present Value**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation	\$10,645,000	\$11,709,500	\$14,903,000
(B) General liability	1,127,000	1,296,050	1,972,250
(C) Automobile liability	1,565,000	1,721,500	2,112,750
(D) Total (A) ... (C)	\$13,337,000	\$14,727,050	\$18,988,000

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

The projected ultimate losses for 2022/23 are shown at the expected confidence level in Table III-3Bi, while the corresponding projections at various confidence levels are shown in Table III-3Bii (full value) and Table III-3Biii (present value).

**Table III-3Bi  
Projected Ultimate Losses  
2022/23**

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	\$3,679,937	\$0.34	\$12,533,000	\$0.31	\$11,401,000
(B) General liability	3,679,937	0.035	1,287,000	0.034	1,243,000
(C) Automobile liability	5,429	307.70	1,670,000	299.82	1,628,000
(D) Total (A) ... (C)			\$15,490,000		\$14,272,000

Note: (A) is from Exhibit WC-10. Exposure is payroll (\$000s). Loss rates are per \$100 payroll.  
(B) is from Exhibit GL-10. Exposure is payroll (\$000s). Loss rates are per \$100 payroll.  
(C) is from Exhibit AL-10. Exposure is vehicles. Loss rates are per vehicle.

**Table III-3Bii**  
**Projected Ultimate Losses**  
**at Various Confidence Levels**  
**2022/23**  
**Full Value**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation	\$12,533,000	\$13,786,300	\$17,546,200
(B) General liability	1,287,000	1,480,050	2,252,250
(C) Automobile liability	1,670,000	1,837,000	2,254,500
(D) Total (A) ... (C)	\$15,490,000	\$17,103,350	\$22,052,950

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**  
**2022/23**  
**Present Value**

Program (1)	Expected (2)	70% (3)	90% (4)
(A) Workers compensation	\$11,401,000	\$12,541,100	\$15,961,400
(B) General liability	1,243,000	1,429,450	2,175,250
(C) Automobile liability	1,628,000	1,790,800	2,197,800
(D) Total (A) ... (C)	\$14,272,000	\$15,761,350	\$20,334,450

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

The losses projected to be paid during 2021/22 and 2022/23 are shown in Table III-4.

**Table III-4**  
**Projected Losses Paid**  
**2021/22 and 2022/23**

Program (1)	2021/22 (2)	2022/23 (3)
(A) Workers compensation	\$11,509,735	\$11,677,920
(B) General liability	3,863,987	1,297,749
(C) Automobile liability	1,317,541	1,559,848
(D) Total (A) ... (C)	\$16,691,263	\$14,535,517

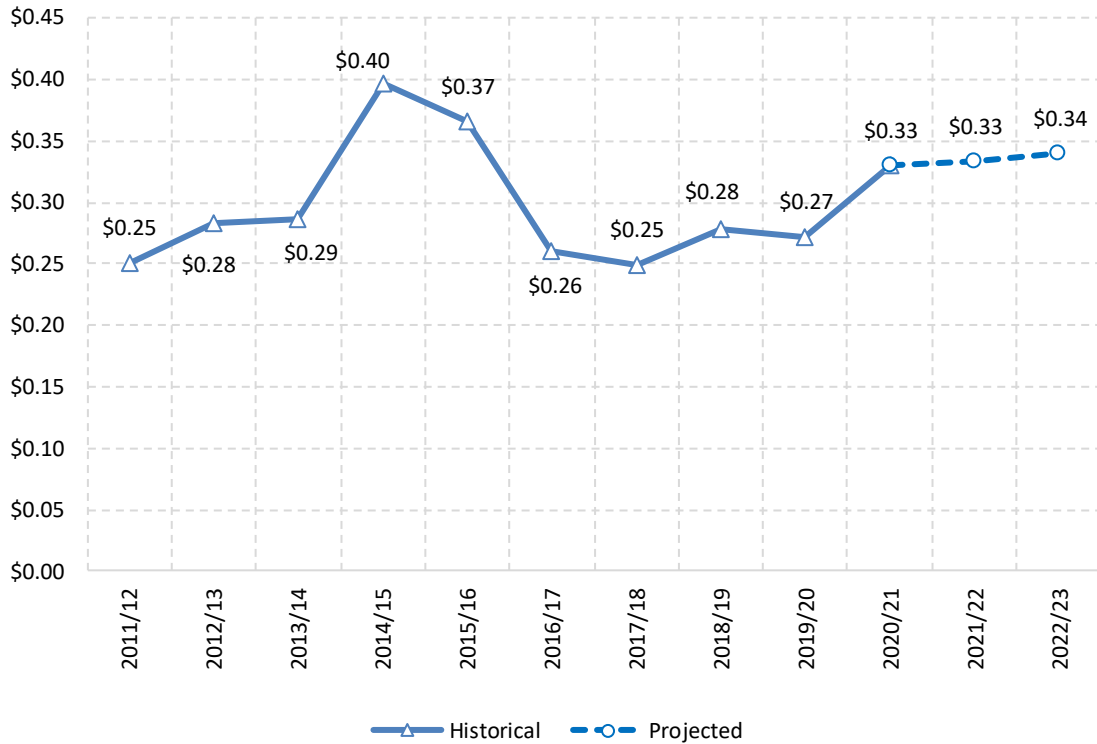
Note: (2) is from Exhibits WC-12, GL-12 and AL-12.  
(3) is from Exhibits WC-13, GL-13 and AL-13.

The foregoing projections for general liability assume one large open 1996/97 claim will be fully paid in 2021/22. Actual payments may vary significantly from the above projections, depending on the timing and settlement value of this and other large claims.

**Loss Experience Trends**

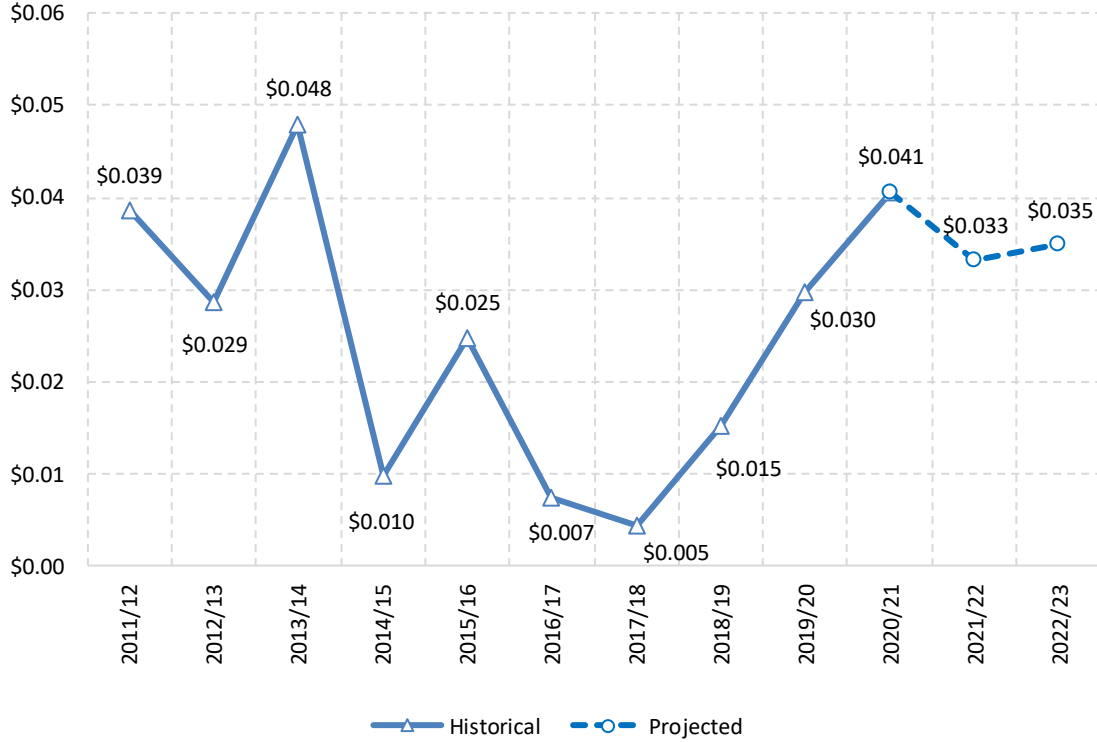
Graphs III-1A, III-1B and III-1C show loss experience trends for workers compensation, general liability and automobile liability, respectively. For workers compensation and general liability, the graphs show loss rates per \$100 of payroll. The graph for automobile liability shows loss rates per vehicle.

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



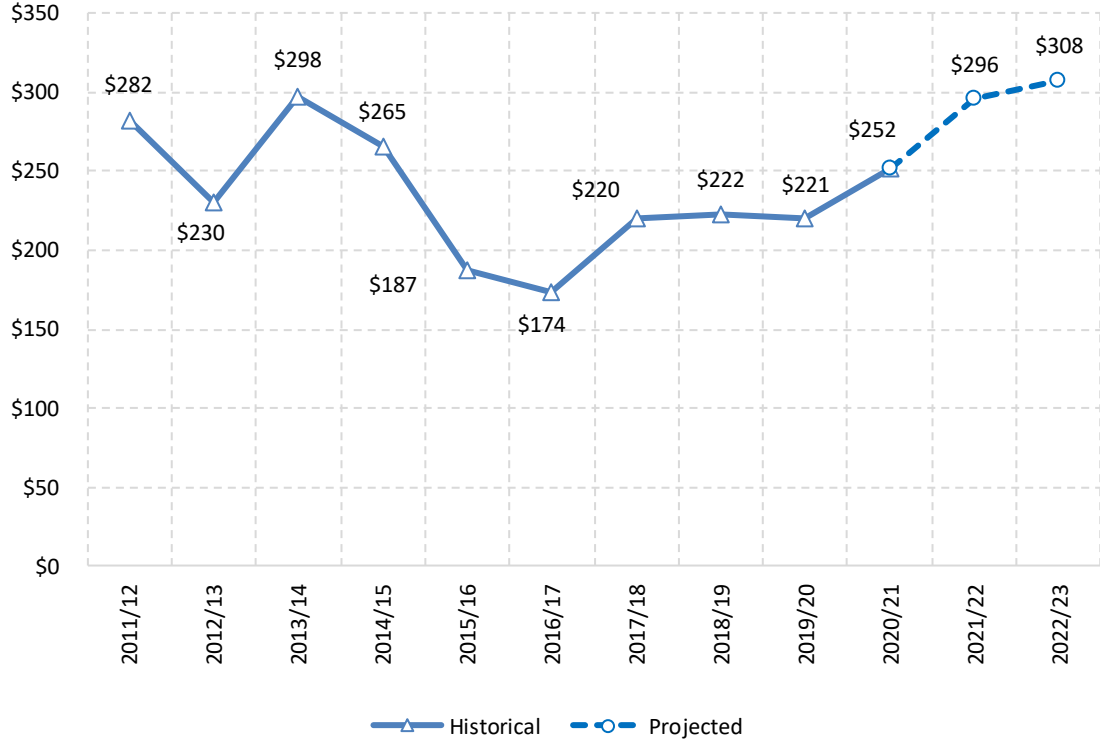
Note: Loss rates are from Exhibit WC-10, columns (4) and (7).

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



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

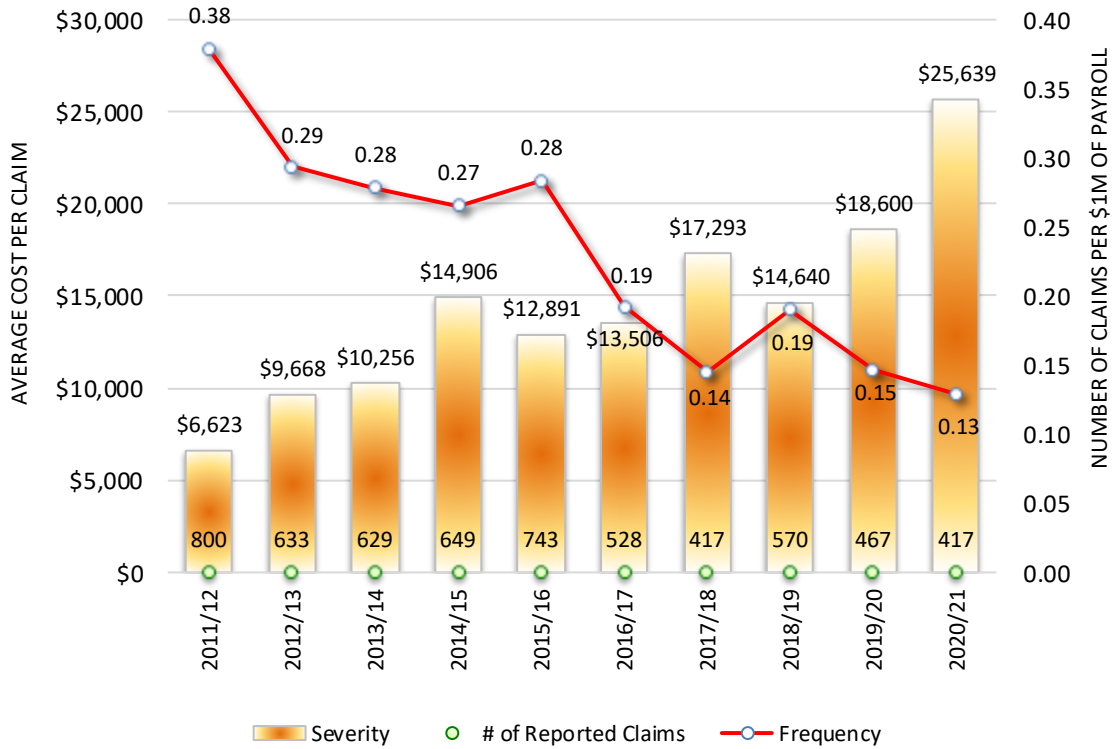
**Graph III-1C  
Loss Rate per Vehicle  
Automobile Liability**



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**



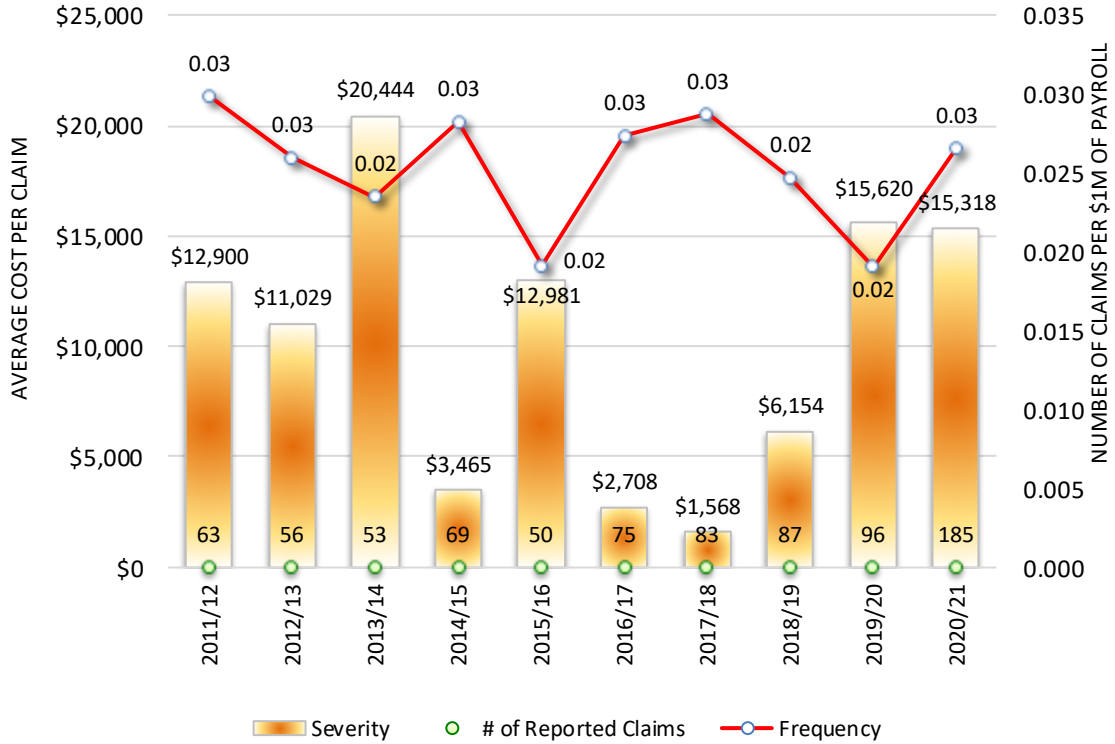
Note: Frequencies are from Exhibit WC-8, Section I, column (7). Claims with \$0 incurred are excluded. Severity amounts are based on the projected claim counts in Exhibit WC-8 and the projected ultimate losses in Exhibit WC-9.

The PSWCP severities for 2011/12 through 2013/14 are relatively low due to fewer claims above \$100,000 in these years.

The severities for 2017/18 through 2020/21 are higher than prior years due to the lower number of reported claims (through September 30, 2021).

There has been a general downward trend in frequency (number of claims per \$1 million payroll) over the last 10 years.

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

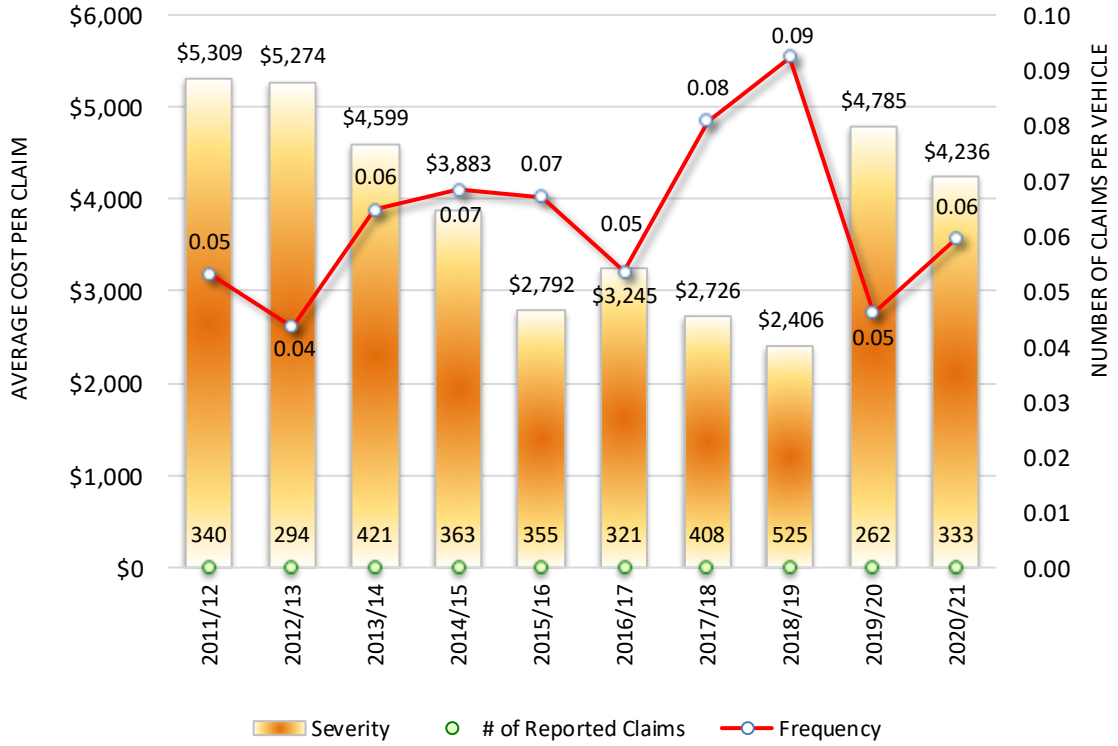


Note: Frequencies amounts are from Exhibit GL-8, Section I, column (7).  
Severity amounts are based on the projected claim counts in Exhibit GL-8 and the projected ultimate losses in Exhibit GL-9.

The relatively high severity for 2013/14 is due to one large claim, with reported incurred losses of \$0.7 million.



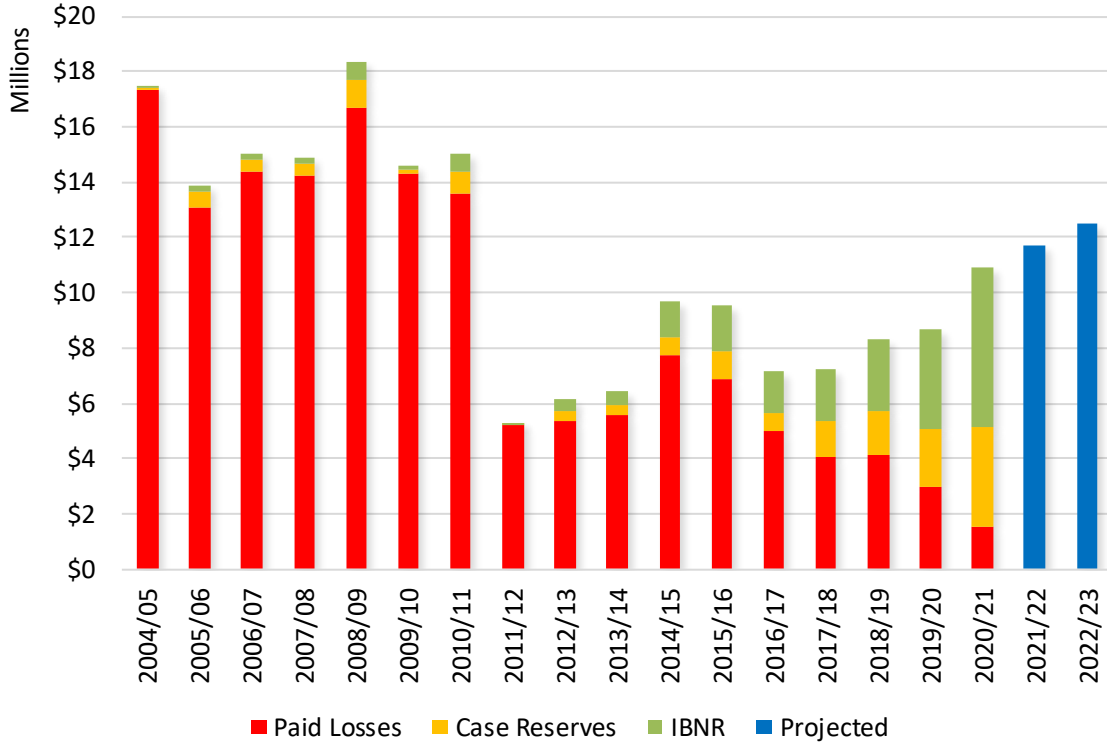
**Graph III-2C  
Frequency and Severity  
Automobile Liability**



Note: Frequencies 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.

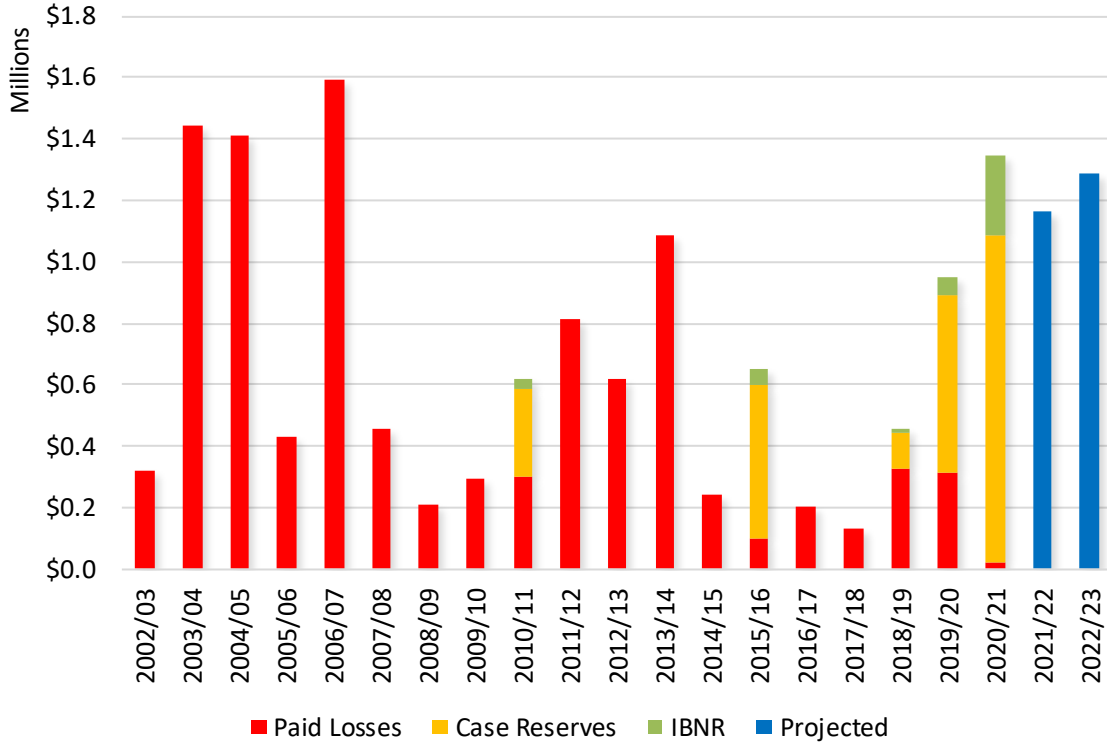
Graphs III-3A, III-3B and III-3C show the composition of the projected ultimate losses for workers compensation, general liability and automobile liability, respectively.

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



Note: Amounts through 2020/21 are from Exhibit WC-11.  
Amounts for 2021/22 and 2022/23 are from Exhibit WC-10.

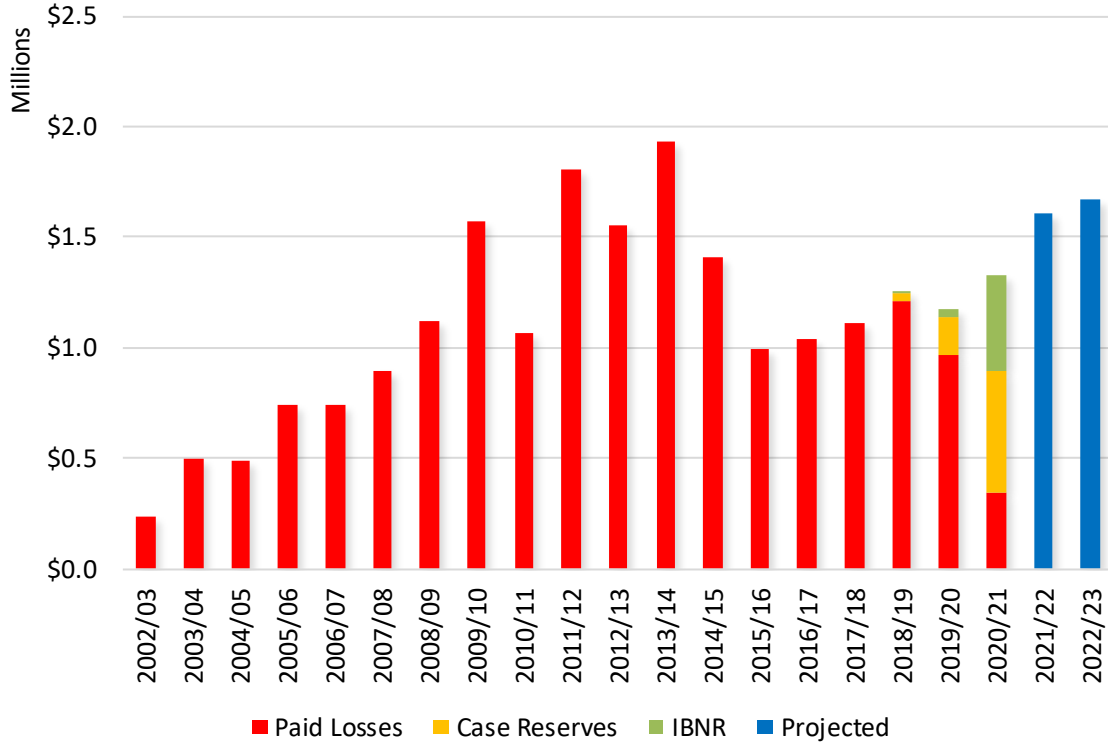
**Graph III-3B  
Composition of Projected Ultimate Losses  
General Liability**



Note: Amounts through 2020/21 are from Exhibit GL-11.  
Amounts for 2021/22 and 2022/23 are from Exhibit GL-10.

Nearly 1/3 of the case reserves for 2019/20 and 2020/21 as of September 30, 2021 are from COVID-19 claims.

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

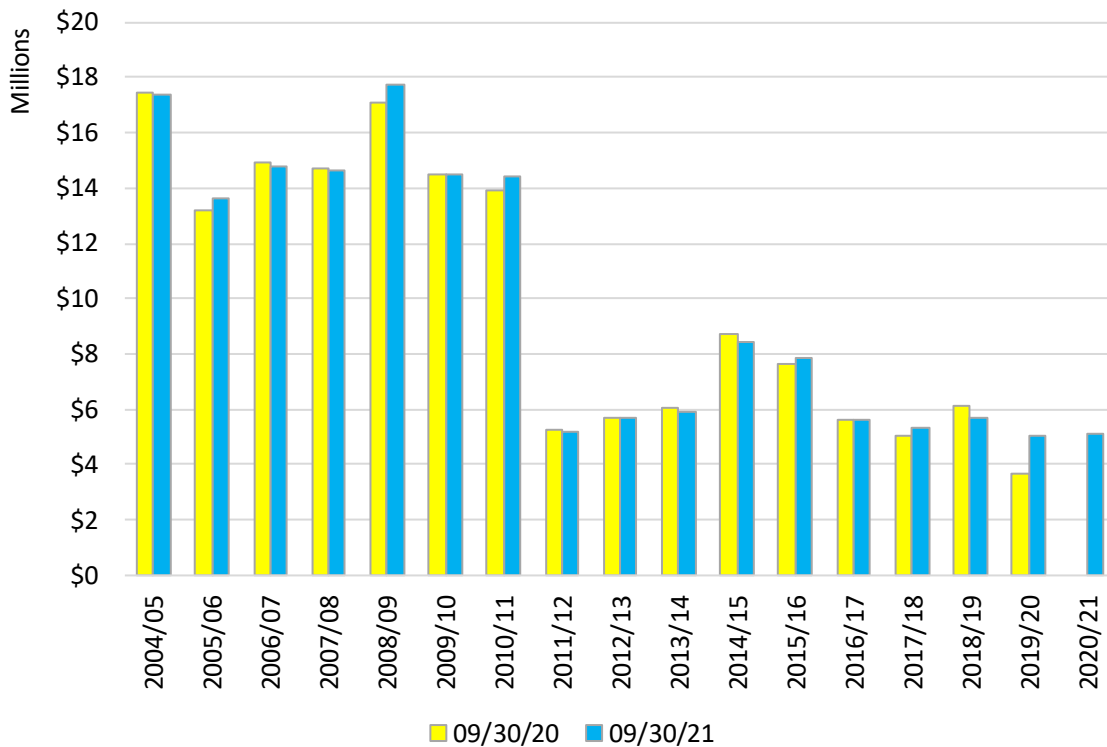


Note: Amounts through 2020/21 are from Exhibit AL-11.  
Amounts for 2021/22 and 2022/23 are from Exhibit AL-10.

**5. Compare to Previous Actuarial Study**

Graphs III-4 and III-5 compare the reported incurred losses and projected ultimate losses, respectively, by claim period for ORM’s workers compensation claims from the previous study to the current study.

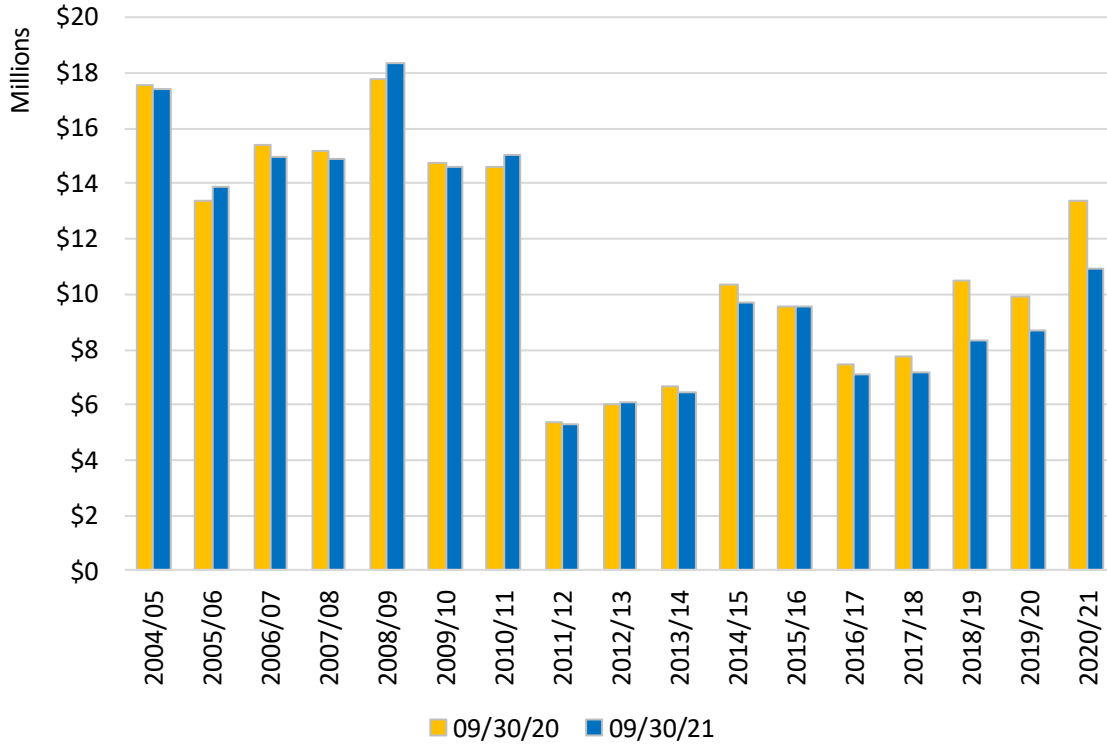
**Graph III-4  
Comparison of Reported Incurred Losses  
as of September 30, 2020 and September 30, 2021  
Workers Compensation – PSWCP Claims Only**



Note: Amounts as of September 30, 2020 are from the previous actuarial study.  
Amounts as of September 30, 2021 are from Exhibit WC-1.

We note that there are fewer claims above \$100,000 in 2011/12 and subsequent, resulting in lower ultimate losses for these years as compared to earlier years.

**Graph III-5  
Comparison of Projected Ultimate Losses  
as of September 30, 2020 and September 30, 2021  
Workers Compensation – PSWCP Claims Only**



Note: Amounts as of September 30, 2020 are from the previous actuarial study.  
Amounts as of September 30, 2021 are from Exhibit WC-9.

For all claims through 2019/20, the change in the projected ultimate losses from September 30, 2020 to September 30, 2021 was -1%.

The ultimate losses for 2020/21 were based on a projected loss rate and projected payroll (provided by ORM) in the prior study. Actual experience as of September 30, 2021 for this year emerged less than anticipated, as discussed below.



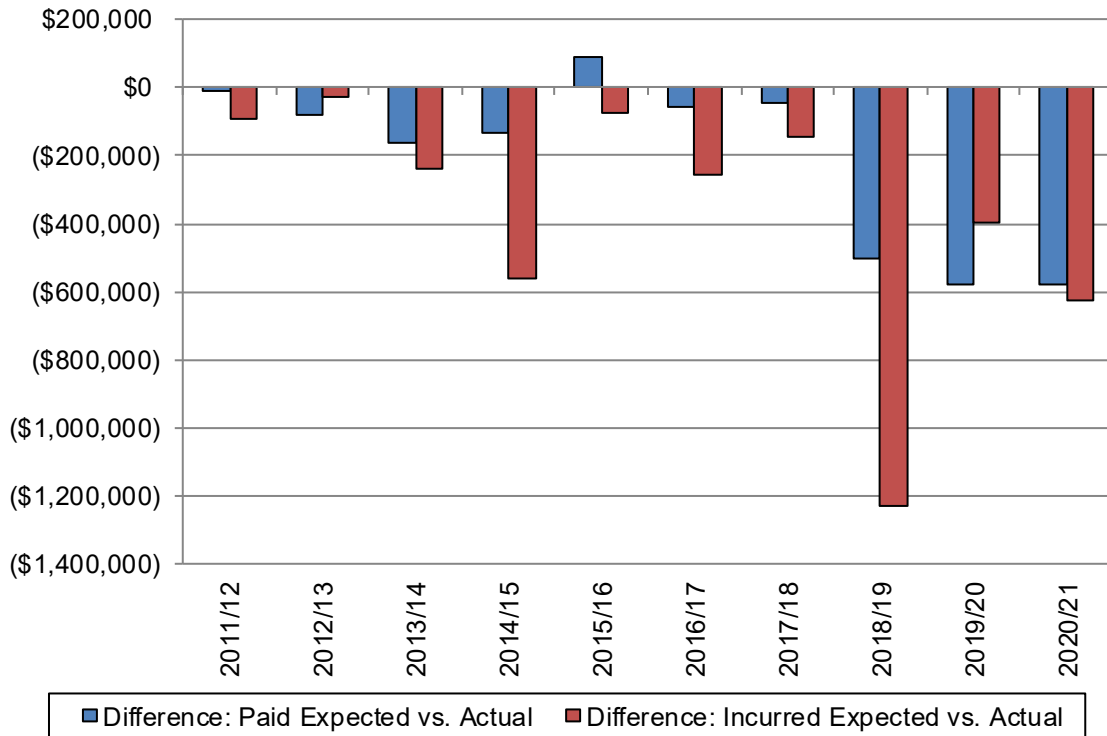
As part of our analysis, we compared how claims emerged during the past 12 months to the expected emergence during that period. The expected emergence is based on the projected ultimate losses, the reported paid and incurred losses, and the selected loss development factors from the prior actuarial study. The actual and expected emerged losses, as well as the difference between these amounts are shown in Table III-5. The differences are shown graphically in Graph III-6.

**Table III-5**  
**Comparison of Actual and Expected Experience**  
**September 30, 2020 to September 30, 2021**  
**Workers Compensation – PSWCP Claims Only**

Claim Period (1)	Paid Losses in the Period			Incurred Losses in the Period		
	Paid Expected (2)	Paid Actual (3)	Difference (3) - (2) (4)	Incurred Expected (5)	Incurred Actual (6)	Difference (6) - (5) (7)
2001/02	\$37,386	\$37,000	(\$386)	\$10,858	\$37,089	\$26,231
2002/03	18,027	288,044	270,017	37,796	359,165	321,368
2003/04	18,812	75,248	56,436	16,451	80,746	64,296
2004/05	23,125	143,578	120,453	24,267	(31,295)	(55,561)
2005/06	52,831	231,184	178,353	41,662	461,499	419,837
2006/07	173,083	114,550	(58,533)	85,603	(163,940)	(249,543)
2007/08	180,301	255,799	75,498	85,769	(30,270)	(116,039)
2008/09	232,016	573,992	341,976	125,396	637,552	512,156
2009/10	100,046	106,990	6,944	61,667	(25,603)	(87,270)
2010/11	267,384	363,114	95,730	133,412	458,846	325,434
2011/12	30,980	19,434	(11,546)	17,386	(72,500)	(89,886)
2012/13	113,680	34,014	(79,666)	61,051	33,662	(27,389)
2013/14	131,047	(28,138)	(159,184)	100,434	(136,381)	(236,815)
2014/15	331,393	198,994	(132,399)	262,937	(296,661)	(559,598)
2015/16	323,402	416,703	93,301	310,312	238,998	(71,314)
2016/17	345,760	287,280	(58,480)	281,391	26,845	(254,546)
2017/18	582,032	537,503	(44,529)	452,374	306,736	(145,638)
2018/19	1,316,978	814,385	(502,593)	831,674	(397,893)	(1,229,567)
2019/20	2,309,582	1,731,766	(577,816)	1,760,264	1,361,462	(398,803)
2020/21	2,080,847	1,499,583	(581,264)	5,749,004	5,124,151	(624,853)
Total	\$8,668,711	\$7,701,025	(\$967,686)	\$10,449,708	\$7,972,206	(\$2,477,502)

Note: (2) and (5) are actual experience from September 30, 2020 to September 30, 2021.  
(3) and (6) are the expected amounts from September 30, 2020 to September 30, 2021.  
All amounts are gross of recoveries.

**Graph III-6  
Difference of Actual and Expected Experience  
from September 30, 2020 to September 30, 2021  
Workers Compensation – PSWCP Claims Only**



The paid and incurred losses for most claim periods developed lower than anticipated (i.e., favorably) from September 30, 2020 to September 30, 2021.



## 6. Size of Loss Distribution Analysis

Table III-6A shows the distribution of ORM's workers compensation losses by claim size.

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

Claim Size (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	9,485	71.1%	71.1%	\$10,066,896	2.8%	2.8%
(B) \$5,000 to \$10,000	925	6.9%	78.0%	6,509,507	1.8%	4.7%
(C) \$10,000 to \$25,000	1,003	7.5%	85.5%	16,136,976	4.6%	9.3%
(D) \$25,000 to \$50,000	673	5.0%	90.5%	23,858,111	6.8%	16.0%
(E) \$50,000 to \$100,000	458	3.4%	94.0%	32,209,854	9.1%	25.1%
(F) \$100,000 to \$250,000	376	2.8%	96.8%	59,462,074	16.8%	42.0%
(G) \$250,000 to \$500,000	287	2.2%	98.9%	103,683,315	29.3%	71.3%
(H) \$500,000 to \$750,000	92	0.7%	99.6%	55,660,314	15.8%	87.1%
(I) \$750,000 to \$1,000,000	37	0.3%	99.9%	31,670,788	9.0%	96.0%
(J) Over \$1,000,000	12	0.1%	100.0%	14,007,530	4.0%	100.0%
(K) Total (A) ... (J)	13,348	100%		\$353,265,364	100%	

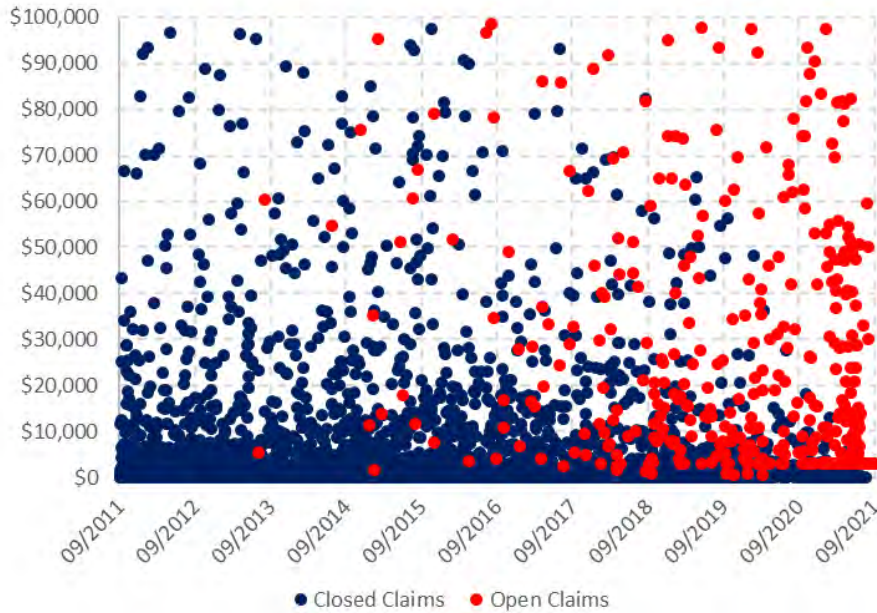
Note: See Exhibit WC-16.

The average cost per claim (excluding claims with \$0 incurred) is about \$18,400. For comparison, about 86% of the non-zero claims reported are below \$25,000 and represent about 9% of the incurred amounts. The remaining 14% of the claims consume about 91% of the incurred amounts.

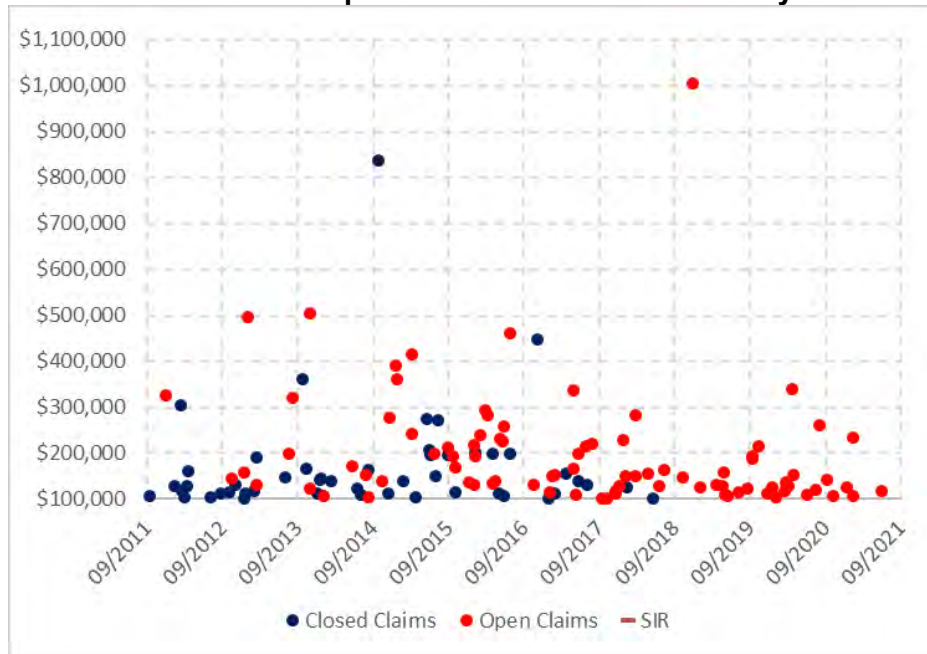
Similar tables for general and automobile liability are provided in Exhibits GL-15 and AL-15, respectively.

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**  
**Incurred Less Than \$100,000**  
**Workers Compensation - PSWCP Claims Only**



**Graph III-8**  
**Distribution of Losses**  
**Incurred Greater Than \$100,000**  
**Workers Compensation - PSWCP Claims Only**





## **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)**

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, 2021

Coverage (1)	Unlimited Paid Losses 9/30/21 (2)	Unlimited Case Reserves 9/30/21 (3)	Unlimited Reported Incurred Losses 9/30/21 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR 9/30/21 (6)	Estimated Outstanding Losses 9/30/21 (7)	Present Value of Estimated Outstanding Losses 9/30/21 (8)
<b>1. Workers Compensation</b>							
PSWCP	\$321,598,790	\$31,666,574	\$353,265,364	\$378,029,877	\$24,764,512	\$56,431,084	\$52,051,903
Police	N/A	804,330	N/A	N/A	823,968	1,628,298	1,628,298
Fire	N/A	799,207	N/A	N/A	758,298	1,557,505	1,557,505
Subtotal		\$33,270,111			\$26,346,778	\$59,616,887	\$55,237,706
<b>2. Liability</b>							
General Liability	\$11,494,511	\$4,078,643	\$15,573,153	\$16,139,123	\$565,970	\$4,644,613	\$4,606,101
Automobile Liability	19,843,711	761,539	20,605,249	21,082,027	476,777	1,238,316	1,221,564
Subtotal	\$31,338,222	\$4,840,182	\$36,178,402	\$37,221,150	\$1,042,747	\$5,882,929	\$5,827,665
<b>3. Subtotal</b>		\$38,110,293			\$27,389,525	\$65,499,816	\$61,065,371
<b>4. ULAE</b>							
PSWCP						\$6,771,730	\$6,246,228
Police						195,396	195,396
Fire						186,901	186,901
General Liability						882,476	875,159
Automobile Liability						235,280	232,097
Subtotal						\$8,271,783	\$7,735,781
<b>5. Total</b>						\$73,771,599	\$68,801,152

(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 12.0% 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)
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%
2016/17	20,254,485	4,517,109	22.3%
2017/18	15,734,745	4,354,619	27.7%
2018/19	16,842,155	3,583,689	21.3%
2019/20	13,742,657	3,937,857	28.7%
2020/21	12,166,388	3,939,032	32.4%
Total/Average	\$169,808,346	\$40,188,513	23.7%
(5) Selected Paid-to-Paid Ratio			24.0%

	Amount (a)	Estimated ULAE (b)
(6) Case Reserves as of 9/30/21	\$31,666,574	\$3,799,989
(7) (i) Estimated Pure IBNR	\$274,994	\$65,999
(ii) Case Reserve Development	24,489,518	2,938,742
(iii) Estimated IBNR as of 9/30/21	\$24,764,512	\$3,004,741
(8) Outstanding Losses as of 9/30/21 (6)+(7iii)	\$56,431,086	\$6,804,730
(9) Ratio of ULAE to Outstanding Losses (8b)/(8a)		12.1%
(10) Selected Ratio of ULAE to Outstanding Losses		12.0%

(2) and (3) were provided by DC Office of Risk Management. (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 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.

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)
2011/12	\$1,577,582	\$386,509	24.5%
2012/13	1,646,403	386,509	23.5%
2013/14	3,271,293	384,670	11.8%
2014/15	1,954,803	555,789	28.4%
2015/16	2,054,441	880,113	42.8%
2016/17	1,392,431	941,419	67.6%
2017/18	948,561	925,933	97.6%
2018/19	1,399,498	1,040,965	74.4%
2019/20	2,031,496	1,034,947	50.9%
2020/21	2,861,610	1,117,003	39.0%
Total/Average	\$19,138,119	\$7,653,858	40.0%
(5) Selected Paid-to-Paid Ratio			37.5%

	Amount (a)	Estimated ULAE (b)
(6) Case Reserves as of 9/30/21	\$4,840,182	\$907,534
(7) (i) Estimated Pure IBNR	\$0	\$0
(ii) Case Reserve Development	1,042,747	195,515
(iii) Estimated IBNR as of 9/30/21	\$1,042,747	\$195,515
(8) Outstanding Losses as of 9/30/21 (6)+(7iii)	\$5,882,929	\$1,103,049
(9) Ratio of ULAE to Outstanding Losses (8b)/(8a)		18.8%
(10) Selected Ratio of ULAE to Outstanding Losses		19.0%

(2) and (3) were provided by DC Office of Risk Management. (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 assumed to be \$0.

(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.



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-1 (page 1)

Data Summary as of September 30, 2021  
Net of Recoveries

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/21 (4)	Payroll (000) (5)	Reported Claims 9/30/21 (6)	Open Claims 9/30/21 (7)	Net Unlimited Paid Losses 9/30/21 (8)	Net Unlimited Case Reserves 9/30/21 (9)	Net Unlimited Reported Incurred Losses 9/30/21 (10)
to 1992/93	See Note	None	348.0	Not Provided	422	103	\$83,691,770	\$12,738,406	\$96,430,177
1993/94	Unlimited	None	336.0	Not Provided	41	7	5,692,952	515,832	6,208,784
1994/95	Unlimited	None	324.0	Not Provided	38	7	9,314,774	570,086	9,884,860
1995/96	Unlimited	None	312.0	Not Provided	35	5	4,469,403	388,649	4,858,052
1996/97	Unlimited	None	300.0	Not Provided	48	7	8,419,208	656,420	9,075,628
1997/98	Unlimited	None	288.0	Not Provided	40	3	5,701,708	190,202	5,891,911
1998/99	Unlimited	None	276.0	Not Provided	34	5	6,750,610	331,090	7,081,700
1999/00	Unlimited	None	264.0	Not Provided	62	4	6,699,176	298,169	6,997,345
2000/01	Unlimited	None	252.0	Not Provided	110	6	7,152,176	220,820	7,372,996
2001/02	Unlimited	None	240.0	Not Provided	140	4	9,407,367	173,777	9,581,144
2002/03	Unlimited	None	228.0	Not Provided	234	9	11,929,063	506,677	12,435,740
2003/04	Unlimited	None	216.0	1,689,505	609	5	10,333,179	160,494	10,493,674
2004/05	Unlimited	None	204.0	1,771,286	893	5	17,346,720	53,542	17,400,262
2005/06	Unlimited	None	192.0	1,915,930	836	10	13,063,371	570,372	13,633,744
2006/07	Unlimited	None	180.0	2,009,447	802	6	14,369,181	411,565	14,780,746
2007/08	Unlimited	None	168.0	2,096,929	766	10	14,253,297	418,081	14,671,378
2008/09	Unlimited	None	156.0	2,247,761	792	16	16,712,547	1,002,086	17,714,633
2009/10	Unlimited	None	144.0	2,036,925	846	4	14,297,686	167,066	14,464,751
2010/11	Unlimited	None	132.0	1,979,225	877	13	13,563,960	824,676	14,388,636
2011/12	Unlimited	None	120.0	2,109,455	800	1	5,180,107	9,658	5,189,765
2012/13	Unlimited	None	108.0	2,156,439	633	8	5,347,151	349,016	5,696,167
2013/14	Unlimited	None	96.0	2,256,429	629	7	5,602,581	314,670	5,917,251
2014/15	Unlimited	None	84.0	2,442,007	649	18	7,745,918	652,703	8,398,621
2015/16	Unlimited	None	72.0	2,620,064	743	25	6,888,385	964,709	7,853,095
2016/17	Unlimited	None	60.0	2,740,690	528	28	4,964,557	664,439	5,628,997
2017/18	Unlimited	None	48.0	2,890,437	417	49	4,054,765	1,273,392	5,328,157
2018/19	Unlimited	None	36.0	2,997,794	570	79	4,141,723	1,557,806	5,699,529
2019/20	Unlimited	None	24.0	3,203,740	467	92	3,005,870	2,057,601	5,063,471
2020/21	Unlimited	None	12.0	3,317,936	417	256	1,499,583	3,624,568	5,124,151
<b>Total</b>					<b>13,478</b>	<b>792</b>	<b>\$321,598,790</b>	<b>\$31,666,574</b>	<b>\$353,265,364</b>
<b>COVID-19 Claims</b>									
2019/20					31	17	275,643	150,715	426,358
2020/21					4	4	13,674	24,405	38,079
<b>Total</b>					<b>35</b>	<b>21</b>	<b>289,318</b>	<b>175,120</b>	<b>464,438</b>
<b>Other Claims</b>									
2019/20					436	75	2,730,227	1,906,886	4,637,113
2020/21					413	252	1,485,909	3,600,163	5,086,072
<b>Total</b>					<b>849</b>	<b>327</b>	<b>4,216,136</b>	<b>5,507,049</b>	<b>9,723,185</b>

(6) and (7) exclude claims with \$0 incurred and 'Report Only' claims.

(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.



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Data Summary as of September 30, 2021  
Gross of Recoveries

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/21 (4)	Payroll (000) (5)	Reported Claims 9/30/21 (6)	Open Claims 9/30/21 (7)	Unlimited Paid Losses 9/30/21 (8)	Unlimited Case Reserves 9/30/21 (9)	Unlimited Reported Incurred Losses 9/30/21 (10)
to 1992/93	Unlimited	None	348.0	Not Provided	422	103	\$83,787,111	\$12,738,406	\$96,525,517
1993/94	Unlimited	None	336.0	Not Provided	41	7	5,692,952	515,832	6,208,784
1994/95	Unlimited	None	324.0	Not Provided	38	7	9,361,502	570,086	9,931,588
1995/96	Unlimited	None	312.0	Not Provided	35	5	4,471,678	388,649	4,860,327
1996/97	Unlimited	None	300.0	Not Provided	48	7	8,419,680	656,420	9,076,100
1997/98	Unlimited	None	288.0	Not Provided	40	3	5,703,466	190,202	5,893,668
1998/99	Unlimited	None	276.0	Not Provided	34	5	6,797,003	331,090	7,128,093
1999/00	Unlimited	None	264.0	Not Provided	62	4	6,711,602	298,169	7,009,771
2000/01	Unlimited	None	252.0	Not Provided	110	6	7,169,185	220,820	7,390,005
2001/02	Unlimited	None	240.0	Not Provided	140	4	9,415,908	173,777	9,589,685
2002/03	Unlimited	None	228.0	Not Provided	234	9	12,159,682	506,677	12,666,359
2003/04	Unlimited	None	216.0	1,689,505	609	5	10,393,118	160,494	10,553,612
2004/05	Unlimited	None	204.0	1,771,286	893	5	17,538,809	53,542	17,592,351
2005/06	Unlimited	None	192.0	1,915,930	836	10	13,197,938	570,372	13,768,310
2006/07	Unlimited	None	180.0	2,009,447	802	6	14,436,896	411,565	14,848,461
2007/08	Unlimited	None	168.0	2,096,929	766	10	14,339,465	418,081	14,757,545
2008/09	Unlimited	None	156.0	2,247,761	792	16	17,026,140	1,002,086	18,028,226
2009/10	Unlimited	None	144.0	2,036,925	846	4	14,652,982	167,066	14,820,048
2010/11	Unlimited	None	132.0	1,979,225	877	13	13,778,311	824,676	14,602,987
2011/12	Unlimited	None	120.0	2,109,455	800	1	5,313,335	9,658	5,322,993
2012/13	Unlimited	None	108.0	2,156,439	633	8	5,431,286	349,016	5,780,302
2013/14	Unlimited	None	96.0	2,256,429	629	7	5,644,174	314,670	5,958,844
2014/15	Unlimited	None	84.0	2,442,007	649	18	7,847,884	652,703	8,500,587
2015/16	Unlimited	None	72.0	2,620,064	743	25	6,954,764	964,709	7,919,473
2016/17	Unlimited	None	60.0	2,740,690	528	28	4,985,706	664,439	5,650,146
2017/18	Unlimited	None	48.0	2,890,437	417	49	4,087,808	1,273,392	5,361,200
2018/19	Unlimited	None	36.0	2,997,794	570	79	4,317,037	1,557,806	5,874,843
2019/20	Unlimited	None	24.0	3,203,740	467	92	3,022,912	2,057,601	5,080,513
2020/21	Unlimited	None	12.0	3,317,936	417	256	1,499,782	3,624,568	5,124,350
<b>Total</b>					<b>13,478</b>	<b>792</b>	<b>\$324,158,116</b>	<b>\$31,666,574</b>	<b>\$355,824,690</b>

(6) and (7) exclude claims with \$0 incurred and 'Report Only' claims.

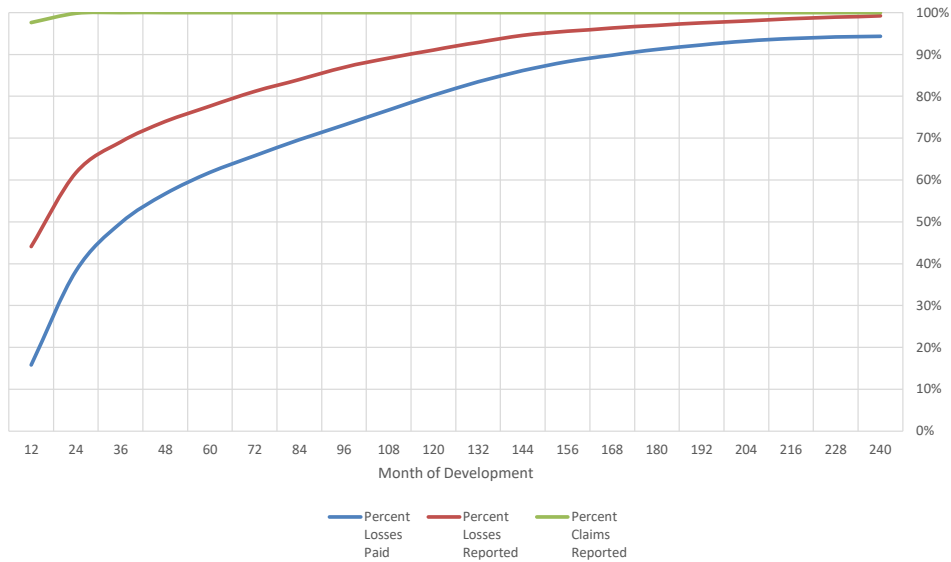
(8), (9) and (10) are gross of recoveries.

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)
360.0	99.2%	100.0%	100.0%
348.0	99.0%	100.0%	100.0%
336.0	98.8%	100.0%	100.0%
324.0	98.5%	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	96.8%	100.0%	100.0%
264.0	96.1%	100.0%	100.0%
252.0	95.3%	99.9%	100.0%
240.0	94.3%	99.2%	100.0%
228.0	94.2%	98.9%	100.0%
216.0	93.8%	98.5%	100.0%
204.0	93.2%	98.0%	100.0%
192.0	92.3%	97.5%	100.0%
180.0	91.2%	97.0%	100.0%
168.0	89.9%	96.3%	100.0%
156.0	88.3%	95.5%	100.0%
144.0	86.1%	94.6%	100.0%
132.0	83.4%	92.9%	100.0%
120.0	80.2%	91.1%	100.0%
108.0	76.8%	89.1%	100.0%
96.0	73.1%	86.9%	100.0%
84.0	69.6%	84.0%	100.0%
72.0	65.8%	81.2%	100.0%
60.0	61.8%	77.7%	100.0%
48.0	56.7%	74.0%	100.0%
36.0	49.7%	69.1%	100.0%
24.0	38.3%	61.7%	99.8%
12.0	15.8%	44.1%	97.7%



(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
2001/02				\$1,060	\$2,142	\$3,013	\$3,972	\$4,703	\$5,365	\$5,930	\$6,379	\$7,127	\$7,503	\$7,971	\$8,317	\$8,719	\$9,131	\$9,315	\$9,379	\$9,416
2002/03			1,547	3,393	4,315	5,188	6,160	7,117	7,769	8,511	8,650	9,167	9,725	10,267	10,756	11,119	11,528	11,872	12,160	
2003/04		2,754	4,794	5,690	6,277	6,668	7,556	8,004	8,373	8,699	8,939	9,268	9,493	9,799	10,073	10,242	10,318	10,393		
2004/05	2,329	6,286	7,831	9,113	10,335	11,651	12,619	13,477	14,011	14,489	15,102	15,573	16,110	16,615	17,114	17,393	17,539			
2005/06	2,347	5,374	6,567	7,739	8,599	9,263	9,773	10,256	10,643	11,168	11,560	11,908	12,235	12,598	12,966	13,198				
2006/07	2,024	5,109	6,845	8,274	9,470	10,317	10,949	11,753	12,395	12,869	13,429	13,824	14,175	14,320	14,437					
2007/08	2,037	5,264	7,018	8,193	9,144	9,876	10,554	11,491	11,997	12,642	13,210	13,788	14,081	14,339						
2008/09	2,618	6,500	8,535	10,231	11,286	12,088	12,948	13,623	14,725	15,425	15,927	16,450	17,026							
2009/10	3,093	6,949	8,936	10,066	11,005	12,029	12,690	13,555	14,027	14,387	14,546	14,653								
2010/11	2,758	6,370	7,946	8,805	9,796	10,593	11,423	12,127	12,857	13,414	13,778									
2011/12	1,893	3,524	4,124	4,598	4,726	4,978	5,082	5,223	5,294	5,313										
2012/13	1,528	2,920	3,663	4,304	4,725	5,039	5,278	5,394	5,431											
2013/14	1,479	3,435	4,253	4,833	5,168	5,331	5,663	5,644												
2014/15	1,811	4,456	6,002	6,674	6,674	7,597	7,318	7,597												
2015/16	1,366	3,880	5,120	5,999	6,528	6,955														
2016/17	1,864	3,259	4,133	4,695	4,986															
2017/18	1,033	2,719	3,540	4,088																
2018/19	1,479	3,364	4,317																	
2019/20	1,283	3,023																		
2020/21	1,500																			

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
2001/02				2.021	1.407	1.318	1.184	1.141	1.105	1.076	1.117	1.053	1.062	1.043	1.048	1.047	1.020	1.007	1.004	
2002/03			2.193	1.272	1.202	1.187	1.155	1.092	1.096	1.016	1.060	1.061	1.056	1.048	1.034	1.037	1.030	1.024		
2003/04		1.741	1.187	1.103	1.062	1.133	1.059	1.046	1.039	1.028	1.037	1.024	1.032	1.028	1.017	1.007	1.007			
2004/05	2.699	1.246	1.164	1.134	1.127	1.083	1.068	1.040	1.034	1.042	1.031	1.034	1.031	1.030	1.016	1.008				
2005/06	2,290	1,222	1,178	1,111	1,077	1,055	1,049	1,038	1,049	1,035	1,030	1,027	1,030	1,029	1,018					
2006/07	2,524	1,340	1,209	1,145	1,089	1,061	1,073	1,055	1,038	1,044	1,029	1,025	1,010	1,008						
2007/08	2,584	1,333	1,167	1,116	1,080	1,069	1,089	1,044	1,054	1,045	1,044	1,021	1,018							
2008/09	2,483	1,313	1,199	1,103	1,071	1,071	1,052	1,081	1,048	1,033	1,033	1,035								
2009/10	2,247	1,286	1,126	1,093	1,093	1,055	1,068	1,035	1,026	1,011	1,007									
2010/11	2,310	1,247	1,108	1,113	1,081	1,078	1,062	1,060	1,043	1,027										
2011/12	1,862	1,170	1,115	1,028	1,053	1,021	1,028	1,014	1,004											
2012/13	1,911	1,254	1,175	1,098	1,066	1,047	1,022	1,007												
2013/14	2,323	1,238	1,136	1,069	1,032	1,062	0,997													
2014/15	2,461	1,347	1,112	1,097	1,038	1,033														
2015/16	2,840	1,320	1,172	1,088	1,065															
2016/17	1,748	1,268	1,136	1,062																
2017/18	2,633	1,302	1,155																	
2018/19	2,275	1,283																		
2019/20	2,357																			
2020/21																				
Average																				
All	2.347	1.307	1.221	1.166	1.103	1.091	1.070	1.054	1.049	1.036	1.043	1.035	1.034	1.031	1.027	1.025	1.019	1.016	1.004	
Wtd 3	2.400	1.283	1.155	1.084	1.046	1.046	1.015	1.037	1.029	1.024	1.028	1.028	1.019	1.023	1.017	1.016	1.019			
Last 3	2.421	1.285	1.154	1.082	1.045	1.048	1.015	1.027	1.024	1.024	1.028	1.027	1.019	1.022	1.017	1.018	1.019			
Last 5	2.421	1.302	1.142	1.085	1.052	1.048	1.037	1.036	1.039	1.034	1.031	1.029	1.026	1.029	1.023					
x-hi,low																				
Similar	2.462	1.404	1.203	1.126	1.082	1.049	1.034	1.030	1.018	1.022	1.011	1.009	1.012	1.008	1.008	1.005	1.006	1.002	1.062	
Previous	2.450	1.300	1.140	1.095	1.065	1.062	1.055	1.055	1.045	1.045	1.032	1.020	1.018	1.015	1.008	1.005	1.006	1.002	1.062	
Selected	2.425	1.300	1.140	1.090	1.065	1.058	1.050	1.050	1.045	1.040	1.032	1.025	1.018	1.015	1.012	1.010	1.006	1.004	1.002	1.060
Cumulative	6.338	2.614	2.011	1.764	1.618	1.519	1.436	1.368	1.302	1.246	1.198	1.161	1.133	1.113	1.096	1.083	1.073	1.066	1.062	1.060
Percent	15.8%	38.3%	49.7%	56.7%	61.8%	65.8%	69.6%	73.1%	76.8%	80.2%	83.4%	86.1%	88.3%	89.9%	91.2%	92.3%	93.2%	93.8%	94.2%	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.

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
2001/02				\$1,986	\$2,965	\$4,194	\$5,592	\$6,446	\$7,907	\$8,140	\$8,239	\$8,759	\$9,003	\$9,057	\$9,392	\$9,559	\$9,930	\$9,692	\$9,553	\$9,590
2002/03			3,103	4,737	7,110	8,895	10,878	11,888	12,026	12,222	12,012	12,386	11,855	12,415	12,713	13,006	12,177	12,307	12,666	
2003/04		5,682	7,048	7,894	7,796	8,143	9,920	10,038	9,358	9,307	9,455	9,893	10,217	10,532	10,631	10,419	10,473	10,554		
2004/05	6,580	9,102	9,273	11,699	13,106	15,236	15,833	15,874	15,659	16,000	16,730	17,225	17,160	17,604	17,449	17,621	17,592			
2005/06	7,050	7,380	8,306	10,057	11,331	11,867	11,657	11,895	12,148	12,649	13,027	13,222	13,652	12,994	13,306	13,768				
2006/07	8,117	8,220	9,670	12,109	12,187	12,616	12,920	13,404	14,077	14,158	14,495	15,003	14,834	15,010	14,848					
2007/08	6,987	8,439	9,254	9,847	10,246	10,801	11,525	12,686	13,216	13,976	14,565	14,932	14,785	14,758						
2008/09	11,153	10,477	11,564	12,478	13,550	14,168	14,811	15,514	16,684	17,020	16,856	17,388	18,028							
2009/10	9,116	10,040	11,028	11,712	12,670	13,980	14,769	15,160	15,290	15,244	14,846	14,820								
2010/11	7,114	8,443	9,569	10,518	11,646	12,480	13,316	13,859	13,960	14,142	14,603									
2011/12	4,338	4,620	5,382	5,677	5,678	5,491	5,383	5,342	5,395	5,323										
2012/13	4,069	5,627	6,164	6,811	6,400	6,178	5,596	5,743	5,780											
2013/14	6,963	8,519	8,306	7,587	6,280	5,962	6,086	5,959												
2014/15	5,581	9,190	10,193	8,801	8,629	8,746	8,501													
2015/16	5,568	8,427	7,917	7,430	7,671	7,919														
2016/17	5,485	6,629	5,478	5,620	5,650															
2017/18	2,806	4,261	5,044	5,361																
2018/19	4,397	6,134	5,875																	
2019/20	3,711	5,081																		
2020/21	5,124																			

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
2001/02				1.493	1.415	1.333	1.153	1.227	1.029	1.012	1.063	1.028	1.006	1.037	1.018	1.039	0.976	0.986	1.004	
2002/03			1.527	1.501	1.251	1.093	1.093	1.012	1.016	0.983	1.031	0.957	1.047	1.024	1.023	0.936	1.011	1.029		
2003/04		1.240	1.120	0.988	1.045	1.218	1.012	0.932	0.995	1.016	1.046	1.033	1.031	1.009	0.980	1.005	1.008			
2004/05	1.383	1.019	1.262	1.120	1.163	1.039	1.003	0.986	1.022	1.046	1.030	0.996	1.026	0.991	1.010	0.998				
2005/06	1.047	1.125	1.211	1.127	1.047	0.982	1.020	1.021	1.041	1.030	1.015	1.033	0.952	1.024	1.035					
2006/07	1.013	1.176	1.252	1.006	1.035	1.024	1.037	1.050	1.006	1.024	1.035	0.989	1.012	0.989						
2007/08	1.208	1.097	1.064	1.041	1.054	1.067	1.101	1.042	1.058	1.042	1.025	0.990	0.998							
2008/09	0.939	1.104	1.079	1.086	1.046	1.045	1.047	1.075	1.020	0.990	1.032	1.037								
2009/10	1.101	1.098	1.062	1.082	1.103	1.056	1.026	1.009	0.997	0.974	0.998									
2010/11	1.187	1.133	1.099	1.107	1.072	1.067	1.041	1.007	1.013	1.033										
2011/12	1.065	1.165	1.055	1.000	0.967	0.980	0.992	1.010	0.987											
2012/13	1.383	1.095	1.105	0.940	0.965	0.906	1.026	1.006												
2013/14	1.223	0.975	0.913	0.828	0.949	1.021	0.979													
2014/15	1.647	1.109	0.863	0.980	1.013	0.972														
2015/16	1.513	0.939	0.939	1.032	1.032															
2016/17	1.209	0.826	1.026	1.005																
2017/18	1.519	1.184	1.063																	
2018/19	1.395	0.958																		
2019/20	1.369																			
2020/21																				
Average																				
All	1.263	1.078	1.102	1.084	1.077	1.067	1.041	1.031	1.017	1.015	1.031	1.008	1.010	1.012	1.013	0.995	0.998	1.007	1.004	
Wtd 3	1.418	0.963	0.998	1.005	1.002	0.966	0.999	1.008	1.002	0.998	1.019	1.007	0.988	1.000	1.010	0.980	0.999			
Last 3	1.428	0.989	1.009	1.006	0.998	0.966	0.999	1.008	0.999	0.999	1.018	1.005	0.987	1.002	1.008	0.980	0.998			
Last 5	1.426	1.002	0.959	0.975	0.982	0.991	1.015	1.009	1.010	1.016	1.024	1.006	1.012	1.008	1.017					
x-hi,low																				
Similar	1.449	1.169	1.085	1.051	1.026	1.026	1.012	1.011	1.003	1.007	1.006	0.987	1.007	1.001	1.009	0.999	1.000	0.999	1.012	
Previous	1.400	1.120	1.080	1.060	1.050	1.040	1.035	1.025	1.022	1.020	1.018	1.010	1.008	1.007	1.006	1.005	1.005	1.004	1.003	1.008
Selected	1.400	1.120	1.070	1.050	1.045	1.035	1.035	1.025	1.022	1.020	1.018	1.010	1.008	1.007	1.006	1.005	1.005	1.004	1.003	1.008
Cumulative	2.268	1.620	1.447	1.352	1.288	1.232	1.190	1.150	1.122	1.098	1.076	1.057	1.047	1.039	1.031	1.025	1.020	1.015	1.011	1.008
Percent	44.1%	61.7%	69.1%	74.0%	77.7%	81.2%	84.0%	86.9%	89.1%	91.1%	92.9%	94.6%	95.5%	96.3%	97.0%	97.5%	98.0%	98.5%	98.9%	99.2%

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

I. Historical Reported Claims

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
2001/02				105	176	188	188	188	188	189	189	190	190	190	190	190	190	190	190	190
2002/03			229	319	329	332	330	330	330	330	329	329	329	329	329	329	329	330	330	330
2003/04		781	895	893	893	891	892	892	892	892	893	893	893	893	893	893	893	893	893	893
2004/05	973	1,489	1,488	1,488	1,448	1,448	1,448	1,448	1,448	1,448	1,448	1,448	1,448	1,449	1,448	1,449	1,449			
2005/06	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		
2006/07	1,494	1,533	1,372	1,374	1,374	1,374	1,374	1,374	1,374	1,375	1,375	1,375	1,376	1,375	1,375	1,375				
2007/08	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					
2008/09	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						
2009/10	1,383	1,438	1,440	1,441	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442	1,442							
2010/11	1,203	1,259	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258	1,258		1,258							
2011/12	1,175	1,214	1,213	1,216	1,216	1,216	1,216	1,216	1,216	1,216		1,216								
2012/13	1,071	1,116	1,119	1,120	1,119	1,119	1,119	1,119	1,119	1,119										
2013/14	1,096	1,114	1,114	1,113	1,113	1,113	1,113	1,113												
2014/15	1,148	1,170	1,167	1,167	1,168	1,169														
2015/16	1,194	1,207	1,209	1,204	1,204	1,204														
2016/17	1,015	1,002	1,001	1,001	1,001															
2017/18	831	828	828	829																
2018/19	809	833	836																	
2019/20	640	654																		
2020/21	559																			

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
2001/02				1.676	1.068	1.000	1.000	1.000	1.005	1.000	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2002/03			1.393	1.031	1.009	0.994	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.003		1.000	
2003/04		1.146	0.998	1.000	0.998	1.001	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000			
2004/05	1.530	0.999	1.000	0.973	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.001	0.999	1.001	1.000				
2005/06	1.039	1.001	0.975	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				
2006/07	1.026	0.895	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.001	0.999	1.000	1.000						
2007/08	0.870	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2008/09	1.037	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000							
2009/10	1.040	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000								
2010/11	1.047	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000									
2011/12	1.033	0.999	1.002	1.000	1.000	1.000	1.000	1.000	1.000											
2012/13	1.042	1.003	1.001	0.999	1.000	1.000	1.000	1.000												
2013/14	1.016	1.000	0.999	1.000	1.000	1.000	1.000													
2014/15	1.019	0.997	1.000	1.001	1.001	1.000														
2015/16	1.011	1.002	0.996	1.000	1.000															
2016/17	0.987	0.999	1.000	1.000																
2017/18	0.996	1.000	1.001																	
2018/19	1.030	1.004																		
2019/20	1.022																			
2020/21																				
<b>Average</b>																				
All	1.047	1.003	1.023	1.043	1.005	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	1.000	1.000	1.000	1.001	1.000	1.000	
Wtd 3	1.015	1.001	0.999	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	1.001			
Last 3	1.016	1.001	0.999	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	1.001			
Last 5	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					
x-hi,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	1.020	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	1.000
Selected	1.022	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	1.000	1.000
Cumulative	1.024	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	1.000	1.000
Percent	97.7%	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%	100.0%	100.0%

Count triangle includes claims with \$0 incurred and excludes 'Report Only' claims.

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	Months of Development:																			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
2001/02				53.4%	72.2%	71.8%	71.0%	73.0%	67.9%	72.9%	77.4%	81.4%	83.3%	88.0%	88.6%	91.2%	92.0%	96.1%	98.2%	98.2%
2002/03			49.9%	71.6%	60.7%	58.3%	56.6%	59.9%	64.6%	69.6%	72.0%	74.0%	82.0%	82.7%	84.6%	85.5%	94.7%	96.5%	96.0%	
2003/04		48.5%	68.0%	72.1%	80.5%	81.9%	76.2%	79.7%	89.5%	93.5%	94.5%	93.7%	92.9%	93.0%	94.8%	98.3%	98.5%	98.5%		
2004/05	35.4%	69.1%	84.4%	77.9%	78.9%	76.5%	79.7%	84.9%	89.5%	90.6%	90.3%	90.4%	93.9%	94.4%	98.1%	98.7%	99.7%			
2005/06	33.3%	72.8%	79.1%	77.0%	75.9%	78.1%	83.8%	86.2%	87.6%	88.3%	88.7%	90.1%	89.6%	97.0%	97.4%	95.9%				
2006/07	24.9%	62.2%	70.8%	68.3%	77.7%	81.8%	84.7%	87.7%	88.1%	90.9%	92.6%	92.1%	95.6%	95.4%	97.2%					
2007/08	29.2%	62.4%	75.8%	83.2%	89.2%	91.4%	91.6%	90.6%	90.8%	90.5%	90.7%	92.3%	95.2%	97.2%						
2008/09	23.5%	62.0%	73.8%	82.0%	83.3%	85.3%	87.4%	87.8%	88.3%	90.6%	94.5%	94.6%	94.4%							
2009/10	33.9%	69.2%	81.0%	85.9%	86.9%	86.0%	85.9%	89.4%	91.7%	94.4%	98.0%	98.9%								
2010/11	38.8%	75.4%	83.0%	83.7%	84.1%	84.9%	85.8%	87.5%	92.1%	94.8%	94.4%									
2011/12	43.6%	76.3%	76.6%	81.0%	83.2%	90.7%	94.4%	97.8%	98.1%	99.8%										
2012/13	37.6%	51.9%	59.4%	63.2%	73.8%	81.6%	94.3%	93.9%												
2013/14	21.2%	40.3%	51.2%	63.7%	82.3%	89.4%	93.1%	94.7%												
2014/15	32.4%	48.5%	58.9%	75.8%	84.8%	86.9%	92.3%													
2015/16	24.5%	46.0%	64.7%	80.7%	85.1%	87.8%														
2016/17	34.0%	49.2%	75.4%	83.5%	88.2%															
2017/18	36.8%	63.8%	70.2%	76.2%																
2018/19	33.6%	54.8%	73.5%																	
2019/20	34.6%	59.5%																		
2020/21	29.3%																			
Average																				
All	32.2%	59.5%	70.3%	75.3%	80.4%	82.2%	84.1%	85.6%	86.8%	88.7%	89.3%	89.7%	90.9%	92.5%	93.4%	93.9%	96.2%	97.0%	97.1%	98.2%
Last 3	32.5%	59.4%	73.0%	80.2%	86.1%	88.0%	93.2%	95.5%	94.7%	96.3%	95.6%	95.3%	95.1%	96.5%	97.6%	97.6%	97.6%	97.0%		
Last 5	34.1%	54.5%	69.4%	77.6%	84.1%	88.0%	93.2%	92.7%	92.6%	93.3%	93.8%	93.0%	94.5%	95.6%	96.5%	95.1%				
x-hi,low																				
Implicit	35.8%	62.0%	71.9%	76.7%	79.6%	81.1%	82.9%	84.1%	86.2%	88.1%	89.8%	91.1%	92.4%	93.3%	94.1%	94.6%	95.1%	95.2%	95.2%	95.1%

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Historical Paid Severity and Paid Severity Development

I. Historical Paid Severity

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
2001/02					12,170	16,027	21,128	25,016	28,537	31,376	33,751	37,511	39,489	41,953	43,774	45,889	48,060	49,029	49,363	49,557
2002/03				10,636	13,116	15,627	18,667	21,567	23,542	25,791	26,292	27,863	29,559	31,207	32,693	33,797	35,039	35,974	36,848	
2003/04		3,526	5,356	6,372	7,029	7,484	8,471	8,973	9,387	9,752	10,010	10,378	10,630	10,973	11,280	11,469	11,554	11,638		
2004/05	2,394	4,222	5,263	6,124	7,137	8,046	8,715	9,307	9,676	10,006	10,430	10,755	11,126	11,467	11,819	12,003	12,104			
2005/06	1,600	3,526	4,306	5,204	5,783	6,229	6,572	6,897	7,157	7,510	7,774	8,008	8,228	8,472	8,720	8,876				
2006/07	1,355	3,333	4,989	6,022	6,892	7,509	7,969	8,554	9,015	9,359	9,767	10,047	10,309	10,414	10,500					
2007/08	1,319	3,917	5,218	6,082	6,783	7,326	7,829	8,524	8,900	9,378	9,800	10,228	10,446	10,638						
2008/09	1,955	4,680	6,145	7,366	8,125	8,696	9,315	9,801	10,594	11,097	11,459	11,834	12,249							
2009/10	2,236	4,832	6,206	6,985	7,632	8,342	8,800	9,400	9,727	9,977	10,087	10,162								
2010/11	2,293	5,060	6,316	6,999	7,787	8,421	9,080	9,640	10,221	10,663	10,953									
2011/12	1,611	2,903	3,400	3,781	3,887	4,094	4,179	4,295	4,353	4,370										
2012/13	1,427	2,616	3,273	3,843	4,223	4,503	4,717	4,820	4,854											
2013/14	1,349	3,083	3,818	4,342	4,643	4,790	5,088	5,071												
2014/15	1,578	3,809	5,143	5,719	6,266	6,499	6,713													
2015/16	1,144	3,215	4,235	4,982	5,422	5,776														
2016/17	1,836	3,253	4,129	4,690	4,981															
2017/18	1,243	3,284	4,275	4,931																
2018/19	1,828	4,038	5,164																	
2019/20	2,004	4,622																		
2020/21	2,683																			

II. Paid Severity 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
2001/02					1.317	1.318	1.184	1.141	1.099	1.076	1.111	1.053	1.062	1.043	1.048	1.047	1.020	1.007	1.004	
2002/03				1.233	1.191	1.195	1.155	1.092	1.096	1.019	1.060	1.061	1.056	1.048	1.034	1.037	1.027	1.024		
2003/04		1.519	1.190	1.103	1.065	1.132	1.059	1.046	1.039	1.026	1.037	1.024	1.032	1.026	1.017	1.007	1.007			
2004/05	1.764	1.247	1.164	1.165	1.127	1.083	1.068	1.040	1.034	1.042	1.031	1.034	1.031	1.031	1.016	1.008				
2005/06	2.204	1.221	1.209	1.111	1.077	1.055	1.049	1.038	1.049	1.035	1.030	1.027	1.030	1.029	1.018					
2006/07	2.460	1.497	1.207	1.145	1.089	1.061	1.073	1.054	1.038	1.044	1.029	1.026	1.010	1.008						
2007/08	2.969	1.332	1.166	1.115	1.080	1.069	1.089	1.044	1.054	1.045	1.044	1.021	1.018							
2008/09	2.393	1.313	1.199	1.103	1.070	1.071	1.052	1.081	1.048	1.033	1.033	1.035								
2009/10	2.161	1.284	1.126	1.093	1.093	1.055	1.068	1.035	1.026	1.011	1.007									
2010/11	2.207	1.248	1.108	1.113	1.081	1.078	1.062	1.060	1.043	1.027										
2011/12	1.802	1.171	1.112	1.028	1.053	1.021	1.028	1.014	1.004											
2012/13	1.834	1.251	1.174	1.099	1.066	1.047	1.022	1.007												
2013/14	2.285	1.238	1.137	1.069	1.032	1.062	0.997													
2014/15	2.414	1.350	1.112	1.096	1.037	1.033														
2015/16	2.810	1.317	1.177	1.088	1.065															
2016/17	1.771	1.269	1.136	1.062																
2017/18	2.642	1.302	1.153																	
2018/19	2.209	1.279																		
2019/20	2.306																			
2020/21																				
Average																				
All	2.264	1.303	1.158	1.108	1.096	1.091	1.070	1.054	1.048	1.036	1.042	1.035	1.034	1.031	1.026	1.025	1.018	1.016	1.004	
Wtd 3	2.354	1.283	1.155	1.083	1.045	1.046	1.014	1.036	1.029	1.024	1.028	1.028	1.019	1.023	1.017	1.025	1.021			
Last 3	2.386	1.283	1.155	1.082	1.045	1.046	1.015	1.027	1.024	1.024	1.028	1.027	1.019	1.023	1.017	1.018	1.018			
Last 5	2.386	1.299	1.142	1.084	1.052	1.048	1.037	1.036	1.039	1.034	1.031	1.029	1.026	1.029	1.023					
x-hi,low																				

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.



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-2 (page 7)

Historical Average Case Reserves and Average Case Reserve Development

I. Historical Average Case Reserves

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
2001/02					14,696	35,788	55,862	62,250												
2002/03				17,920	62,111	95,051	157,267	176,704												
2003/04		5,101	20,306	38,000	33,022	40,972	73,875	70,138												
2004/05	5,013	12,571	15,021	20,855	49,482	73,163	71,422	70,500												
2005/06	7,051	14,432	14,863	39,288	66,634	93,000	72,462	68,292												
2006/07	9,260	9,814	26,157	51,824	52,250	52,250	57,971	45,861												
2007/08	5,756	17,255	21,094	23,296	25,628	25,000	26,243	32,297												
2008/09	13,212	21,042	28,575	33,044	42,717	40,000	42,341	45,024												
2009/10	8,806	15,152	17,433	19,831	18,920	25,338	30,574	34,891												
2010/11	7,129	10,797	15,457	16,314	19,892	21,690	39,438	44,411												
2011/12	5,010	7,942	10,397	12,261	12,205	15,545	13,678	23,870												
2012/13	4,373	8,057	8,932	10,760	14,955	16,512	19,863	29,114												
2013/14	7,983	11,174	13,074	19,532	22,241	22,539	26,432	44,953												
2014/15	4,766	9,282	14,353	25,941	32,766	34,799	36,261													
2015/16	5,137	11,659	18,770	29,204	30,064	38,588														
2016/17	7,004	19,254	18,428	24,339	23,730															
2017/18	5,523	9,696	15,194	25,988																
2018/19	7,297	15,475	19,719																	
2019/20	8,286	22,365																		
2020/21	14,158																			

II. Average Case Reserve 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
2001/02					2.435	1.561	1.114													
2002/03				3.466	1.530	1.655	1.124													
2003/04		3.981	1.871	0.869	1.241	1.803	0.949													
2004/05	2.508	1.195	1.388	2.373	1.479	0.976	0.987													
2005/06	2.047	1.030	2.643	1.696	1.396	0.779	0.942													
2006/07	1.060	2.665	1.981	1.008	1.000	1.109	0.791													
2007/08	2.998	1.222	1.104	1.100	0.975	1.050	1.231													
2008/09	1.593	1.358	1.156	1.293	0.936	1.059	1.063													
2009/10	1.721	1.151	1.138	0.954	1.339	1.207	1.141													
2010/11	1.514	1.432	1.055	1.219	1.090	1.818	1.126													
2011/12	1.585	1.309	1.179	0.995	1.274	0.880	1.745													
2012/13	1.842	1.109	1.205	1.390	1.104	1.203	1.466													
2013/14	1.400	1.170	1.494	1.139	1.013	1.173	1.701													
2014/15	1.948	1.546	1.807	1.263	1.062	1.042														
2015/16	2.270	1.610	1.556	1.029	1.284															
2016/17	2.749	0.957	1.321	0.975																
2017/18	1.756	1.567	1.710																	
2018/19	2.121	1.274																		
2019/20	2.699																			
2020/21																				
Average																				
All	1.988	1.536	1.507	1.385	1.277	1.237	1.183													
Wtd 3	2.252	1.201	1.518	1.089	1.128	1.118	1.633													
Last 3	2.192	1.266	1.529	1.089	1.120	1.139	1.637													
Last 5	2.363	1.462	1.587	1.144	1.147	1.139	1.436													
x-hi,low																				

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.

DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Historical Closed Claims and Claims Closure Rate

I. Historical Closed Claims

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
2001/02					120	155	159	160												
2002/03				244	284	293	300	303												
2003/04		207	784	835	847	855	860	863												
2004/05	125	1,265	1,392	1,364	1,392	1,399	1,403	1,414												
2005/06	800	1,385	1,408	1,428	1,446	1,459	1,461	1,463												
2006/07	836	1,216	1,264	1,300	1,322	1,330	1,340	1,338												
2007/08	684	1,160	1,239	1,276	1,305	1,311	1,311	1,311												
2008/09	693	1,200	1,283	1,321	1,336	1,338	1,346	1,348												
2009/10	699	1,234	1,320	1,358	1,354	1,365	1,374	1,396												
2010/11	592	1,067	1,153	1,153	1,165	1,171	1,210	1,219												
2011/12	687	1,076	1,092	1,128	1,138	1,183	1,194	1,211												
2012/13	490	780	839	887	1,007	1,050	1,103	1,107												
2013/14	409	659	804	972	1,063	1,085	1,097	1,106												
2014/15	357	660	875	1,085	1,128	1,136	1,151													
2015/16	376	817	1,060	1,155	1,166	1,179														
2016/17	498	827	928	963	973															
2017/18	510	669	729	780																
2018/19	409	654	757																	
2019/20	347	562																		
2020/21	303																			

II. Closed / Reported Count

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
2001/02					68%	82%	85%	85%												
2002/03				76%	86%	88%	91%	92%												
2003/04		27%	88%	94%	95%	96%	96%	97%												
2004/05	13%	85%	94%	92%	96%	97%	97%	98%												
2005/06	55%	91%	92%	96%	97%	98%	98%	98%												
2006/07	56%	79%	92%	95%	96%	97%	98%	97%												
2007/08	44%	86%	92%	95%	97%	97%	97%	97%												
2008/09	52%	86%	92%	95%	96%	96%	97%	97%												
2009/10	51%	86%	92%	94%	94%	95%	95%	97%												
2010/11	49%	85%	92%	92%	93%	93%	96%	97%												
2011/12	58%	89%	90%	93%	94%	97%	98%	100%												
2012/13	46%	70%	75%	79%	90%	94%	99%	99%												
2013/14	37%	59%	72%	87%	96%	97%	99%	99%												
2014/15	31%	56%	75%	93%	97%	97%	98%													
2015/16	31%	68%	88%	96%	97%	98%														
2016/17	49%	83%	93%	96%	97%															
2017/18	61%	81%	88%	94%																
2018/19	51%	79%	91%																	
2019/20	54%	86%																		
2020/21	54%																			
Average All	47%	76%	88%	92%	93%	95%	96%	96%												
Last 3	53%	82%	90%	95%	97%	98%	99%	99%												
Last 5	53%	81%	89%	94%	96%	97%	98%	98%												
x-hi,low																				

Count triangle includes claims with \$0 incurred and excludes 'Report Only' claims.

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.



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-3

Developed Unlimited Paid Losses

Claim Period (1)	Months of Development 9/30/21 (2)	Net Unlimited Paid Losses 9/30/21 (3)	Percent Losses Paid (4)	Developed Unlimited Paid Losses (3)/(4) (5)
to 1992/93	348.0	\$83,691,770	99.0%	\$84,538,974
1993/94	336.0	5,692,952	98.8%	5,762,956
1994/95	324.0	9,314,774	98.5%	9,453,973
1995/96	312.0	4,469,403	98.2%	4,550,619
1996/97	300.0	8,419,208	97.8%	8,605,367
1997/98	288.0	5,701,708	97.4%	5,855,243
1998/99	276.0	6,750,610	96.8%	6,972,214
1999/00	264.0	6,699,176	96.1%	6,967,609
2000/01	252.0	7,152,176	95.3%	7,502,530
2001/02	240.0	9,407,367	94.3%	9,971,810
2002/03	228.0	11,929,063	94.2%	12,670,096
2003/04	216.0	10,333,179	93.8%	11,018,977
2004/05	204.0	17,346,720	93.2%	18,608,984
2005/06	192.0	13,063,371	92.3%	14,154,089
2006/07	180.0	14,369,181	91.2%	15,755,753
2007/08	168.0	14,253,297	89.9%	15,863,118
2008/09	156.0	16,712,547	88.3%	18,934,927
2009/10	144.0	14,297,686	86.1%	16,603,919
2010/11	132.0	13,563,960	83.4%	16,255,901
2011/12	120.0	5,180,107	80.2%	6,456,493
2012/13	108.0	5,347,151	76.8%	6,964,607
2013/14	96.0	5,602,581	73.1%	7,662,168
2014/15	84.0	7,745,918	69.6%	11,123,095
2015/16	72.0	6,888,385	65.8%	10,465,401
2016/17	60.0	4,964,557	61.8%	8,032,830
2017/18	48.0	4,054,765	56.7%	7,151,221
2018/19	36.0	4,141,723	49.7%	8,327,227
2019/20	24.0	3,005,870	38.3%	7,856,570
2020/21	12.0	1,499,583	15.8%	9,504,845
<b>Total</b>		<b>\$321,598,790</b>		<b>\$373,591,516</b>

(3) is from Exhibit WC-1.

(4) is from Exhibit WC-2.



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-4

Developed Unlimited Reported Incurred Losses

Claim Period (1)	Months of Development 9/30/21 (2)	Net Unlimited Reported Incurred Losses 9/30/21 (3)	Percent Losses Reported (4)	Developed Unlimited Reported Incurred Losses (3)/(4) (5)
to 1992/93	348.0	\$96,430,177	100.0%	\$96,430,177
1993/94	336.0	6,208,784	100.0%	6,208,784
1994/95	324.0	9,884,860	100.0%	9,884,860
1995/96	312.0	4,858,052	100.0%	4,858,052
1996/97	300.0	9,075,628	100.0%	9,075,633
1997/98	288.0	5,891,911	100.0%	5,891,934
1998/99	276.0	7,081,700	100.0%	7,081,890
1999/00	264.0	6,997,345	100.0%	6,998,595
2000/01	252.0	7,372,996	99.9%	7,381,784
2001/02	240.0	9,581,144	99.2%	9,657,794
2002/03	228.0	12,435,740	98.9%	12,572,832
2003/04	216.0	10,493,674	98.5%	10,651,794
2004/05	204.0	17,400,262	98.0%	17,750,763
2005/06	192.0	13,633,744	97.5%	13,977,916
2006/07	180.0	14,780,746	97.0%	15,244,796
2007/08	168.0	14,671,378	96.3%	15,237,919
2008/09	156.0	17,714,633	95.5%	18,545,880
2009/10	144.0	14,464,751	94.6%	15,294,935
2010/11	132.0	14,388,636	92.9%	15,488,311
2011/12	120.0	5,189,765	91.1%	5,698,129
2012/13	108.0	5,696,167	89.1%	6,391,727
2013/14	96.0	5,917,251	86.9%	6,805,803
2014/15	84.0	8,398,621	84.0%	9,997,875
2015/16	72.0	7,853,095	81.2%	9,675,667
2016/17	60.0	5,628,997	77.7%	7,247,485
2017/18	48.0	5,328,157	74.0%	7,203,153
2018/19	36.0	5,699,529	69.1%	8,244,577
2019/20	24.0	5,063,471	61.7%	8,203,436
2020/21	12.0	5,124,151	44.1%	11,622,443
<b>Total</b>		<b>\$353,265,364</b>		<b>\$379,324,945</b>

(3) is from Exhibit WC-1.

(4) is from Exhibit WC-2.



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-5

Developed Unlimited Case Reserves

Claim Period (1)	Months of Development 9/30/21 (2)	Percent Losses Paid (3)	Percent Losses Reported (4)	Percent Losses Reserved 9/30/21 [(4)-(3)]/ [100.0%-(3)] (5)	Net Unlimited Paid Losses 9/30/21 (6)	Net Unlimited Case Reserves 9/30/21 (7)	Developed Unlimited Case Reserves (6)+(7)/(5) (8)
to 1992/93	348.0	99.0%	100.0%	100.0%	\$83,691,770	\$12,738,406	\$96,430,177
1993/94	336.0	98.8%	100.0%	100.0%	5,692,952	515,832	6,208,784
1994/95	324.0	98.5%	100.0%	100.0%	9,314,774	570,086	9,884,860
1995/96	312.0	98.2%	100.0%	100.0%	4,469,403	388,649	4,858,054
1996/97	300.0	97.8%	100.0%	100.0%	8,419,208	656,420	9,075,646
1997/98	288.0	97.4%	100.0%	100.0%	5,701,708	190,202	5,891,940
1998/99	276.0	96.8%	100.0%	99.9%	6,750,610	331,090	7,081,979
1999/00	264.0	96.1%	100.0%	99.5%	6,699,176	298,169	6,998,733
2000/01	252.0	95.3%	99.9%	97.5%	7,152,176	220,820	7,378,772
2001/02	240.0	94.3%	99.2%	86.0%	9,407,367	173,777	9,609,483
2002/03	228.0	94.2%	98.9%	81.4%	11,929,063	506,677	12,551,847
2003/04	216.0	93.8%	98.5%	76.1%	10,333,179	160,494	10,543,944
2004/05	204.0	93.2%	98.0%	70.9%	17,346,720	53,542	17,422,248
2005/06	192.0	92.3%	97.5%	68.0%	13,063,371	570,372	13,901,567
2006/07	180.0	91.2%	97.0%	65.4%	14,369,181	411,565	14,998,381
2007/08	168.0	89.9%	96.3%	63.4%	14,253,297	418,081	14,913,113
2008/09	156.0	88.3%	95.5%	61.8%	16,712,547	1,002,086	18,333,734
2009/10	144.0	86.1%	94.6%	60.9%	14,297,686	167,066	14,571,915
2010/11	132.0	83.4%	92.9%	57.1%	13,563,960	824,676	15,007,598
2011/12	120.0	80.2%	91.1%	54.9%	5,180,107	9,658	5,197,708
2012/13	108.0	76.8%	89.1%	53.1%	5,347,151	349,016	6,003,907
2013/14	96.0	73.1%	86.9%	51.4%	5,602,581	314,670	6,214,432
2014/15	84.0	69.6%	84.0%	47.3%	7,745,918	652,703	9,125,383
2015/16	72.0	65.8%	81.2%	44.9%	6,888,385	964,709	9,037,488
2016/17	60.0	61.8%	77.7%	41.5%	4,964,557	664,439	6,564,272
2017/18	48.0	56.7%	74.0%	39.9%	4,054,765	1,273,392	7,247,536
2018/19	36.0	49.7%	69.1%	38.6%	4,141,723	1,557,806	8,179,144
2019/20	24.0	38.3%	61.7%	38.0%	3,005,870	2,057,601	8,419,916
2020/21	12.0	15.8%	44.1%	33.6%	1,499,583	3,624,568	12,282,240
Total					\$321,598,790	\$31,666,574	\$373,934,804

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

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





DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-6

Preliminary Projected Ultimate Unlimited Losses to 2020/21

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 1992/93	\$84,538,974	\$96,430,177	\$96,430,177	\$98,977,858
1993/94	5,762,956	6,208,784	6,208,784	6,260,367
1994/95	9,453,973	9,884,860	9,884,860	9,941,868
1995/96	4,550,619	4,858,053	4,858,054	4,896,917
1996/97	8,605,367	9,075,633	9,075,646	9,141,270
1997/98	5,855,243	5,891,934	5,891,940	5,910,931
1998/99	6,972,214	7,081,890	7,081,979	7,114,809
1999/00	6,967,609	6,998,595	6,998,733	7,027,162
2000/01	7,502,530	7,381,784	7,378,772	7,395,078
2001/02	9,971,810	9,657,794	9,609,483	9,609,483
2002/03	12,670,096	12,572,832	12,551,847	12,551,847
2003/04	11,018,977	10,651,794	10,543,944	10,543,944
2004/05	18,608,984	17,750,763	17,422,248	17,422,248
2005/06	14,154,089	13,977,916	13,901,567	13,901,567
2006/07	15,755,753	15,244,796	14,998,381	14,998,381
2007/08	15,863,118	15,237,919	14,913,113	14,913,113
2008/09	18,934,927	18,545,880	18,333,734	18,333,734
2009/10	16,603,919	15,294,935	14,571,915	14,571,915
2010/11	16,255,901	15,488,311	15,007,598	15,055,670
2011/12	6,456,493	5,698,129	5,197,708	5,297,792
2012/13	6,964,607	6,391,727	6,003,907	6,120,253
2013/14	7,662,168	6,805,803	6,214,432	6,450,980
2014/15	11,123,095	9,997,875	9,125,383	9,674,151
2015/16	10,465,401	9,675,667	9,037,488	9,578,342
2016/17	8,032,830	7,247,485	6,564,272	7,131,269
2017/18	7,151,221	7,203,153	7,247,536	7,210,520
2018/19	8,327,227	8,244,577	8,179,144	8,234,934
2019/20	7,856,570	8,203,436	8,419,916	8,220,655
2020/21	9,504,845	11,622,443	12,282,240	11,952,342
<b>Total</b>	<b>\$373,591,516</b>	<b>\$379,324,945</b>	<b>\$373,934,804</b>	<b>\$378,439,400</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 (2021/22 = 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)
2011/12	\$5,297,792	\$2,109,455	\$0.25	1.234	\$0.31	\$0.27
2012/13	6,120,253	2,156,439	0.28	1.210	0.34	0.28
2013/14	6,450,980	2,256,429	0.29	1.183	0.34	0.28
2014/15	9,674,151	2,442,007	0.40	1.158	0.46	0.29
2015/16	9,578,342	2,620,064	0.37	1.134	0.41	0.30
2016/17	7,131,269	2,740,690	0.26	1.110	0.29	0.30
2017/18	7,210,520	2,890,437	0.25	1.084	0.27	0.31
2018/19	8,234,934	2,997,794	0.27	1.061	0.29	0.32
2019/20	8,220,655	3,203,740	0.26	1.040	0.27	0.32
2020/21	11,952,342	3,317,936	0.36	1.020	0.37	0.33
(7) Projected 2021/22 a-priori loss rate per \$100 of Payroll					\$0.34	

II. Bornhuetter - Ferguson Analysis Based on Unlimited Paid Losses

Claim Period (1)	Net Unlimited Paid Losses 9/30/21 (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)
2016/17	\$4,964,557	61.8%	\$0.30	\$2,740,690	\$3,159,102	\$8,123,659
2017/18	4,054,765	56.7%	0.31	2,890,437	3,869,685	7,924,450
2018/19	4,141,723	49.7%	0.32	2,997,794	4,756,766	8,898,489
2019/20	3,005,870	38.3%	0.32	3,203,740	6,369,297	9,375,168
2020/21	1,499,583	15.8%	0.33	3,317,936	9,178,284	10,677,867

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

Claim Period (1)	Net Unlimited Reported Incurred Losses 9/30/21 (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)
2016/17	\$5,628,997	77.7%	\$0.30	\$2,740,690	\$1,846,973	\$7,475,970
2017/18	5,328,157	74.0%	0.31	2,890,437	2,326,316	7,654,473
2018/19	5,699,529	69.1%	0.32	2,997,794	2,921,407	8,620,936
2019/20	5,063,471	61.7%	0.32	3,203,740	3,948,654	9,012,126
2020/21	5,124,151	44.1%	0.33	3,317,936	6,093,022	11,217,173

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-14.

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).



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-8

Frequency Times Severity Analysis

I. Projected Ultimate Claims

Claim Period (1)	Months of Development 9/30/21 (2)	Reported Claims 9/30/21 (3)	Percent Claims Reported (4)	Projected Ultimate Claims (3)/(4) (5)	Payroll (000) (6)	Frequency (per \$1M of Payroll) (5)/(6)X1,000 (7)
2011/12	120.0	800	100.0%	800	\$2,109,455	0.38
2012/13	108.0	633	100.0%	633	2,156,439	0.29
2013/14	96.0	629	100.0%	629	2,256,429	0.28
2014/15	84.0	649	100.0%	649	2,442,007	0.27
2015/16	72.0	743	100.0%	743	2,620,064	0.28
2016/17	60.0	528	100.0%	528	2,740,690	0.19
2017/18	48.0	417	100.0%	417	2,890,437	0.14
2018/19	36.0	570	100.0%	570	2,997,794	0.19
2019/20	24.0	467	99.8%	468	3,203,740	0.15
2020/21	12.0	417	97.7%	427	3,317,936	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 (2021/22 = 1.000) (5)	Trended Average Claim Severity (4)X(5) (6)	De-Trended Projected 2021/22 Average Claim Severity (7)/(5) (8)	Frequency Times Severity (3)X(8) (9)
2011/12	\$5,297,792	800	\$6,622	1.658	\$10,980	\$11,118	\$8,894,215
2012/13	6,120,253	633	9,669	1.578	15,258	11,680	7,393,648
2013/14	6,450,980	629	10,256	1.499	15,375	12,296	7,734,118
2014/15	9,674,151	649	14,906	1.425	21,238	12,937	8,396,379
2015/16	9,578,342	743	12,891	1.354	17,461	13,609	10,111,528
2016/17	7,131,269	528	13,506	1.287	17,382	14,323	7,562,399
2017/18	7,210,520	417	17,291	1.220	21,087	15,115	6,303,009
2018/19	8,234,934	570	14,447	1.160	16,753	15,896	9,060,849
2019/20	8,220,655	468	17,566	1.104	19,388	16,700	7,815,697
2020/21	11,952,342	427	27,991	1.051	29,408	17,545	7,491,816
						(7) Projected 2021/22 average claim severity	\$18,433

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-14.

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



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-9

Projected Ultimate Unlimited Losses to 2020/21

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 1992/93	\$84,538,974	\$96,430,177	\$96,430,177				\$98,978,000
1993/94	5,762,956	6,208,784	6,208,784				6,260,367
1994/95	9,453,973	9,884,860	9,884,860				9,942,000
1995/96	4,550,619	4,858,053	4,858,054				4,897,000
1996/97	8,605,367	9,075,633	9,075,646				9,141,270
1997/98	5,855,243	5,891,934	5,891,940				5,911,000
1998/99	6,972,214	7,081,890	7,081,979				7,115,000
1999/00	6,967,609	6,998,595	6,998,733				7,027,162
2000/01	7,502,530	7,381,784	7,378,772				7,395,078
2001/02	9,971,810	9,657,794	9,609,483				9,609,000
2002/03	12,670,096	12,572,832	12,551,847				12,552,000
2003/04	11,018,977	10,651,794	10,543,944				10,544,000
2004/05	18,608,984	17,750,763	17,422,248				17,422,000
2005/06	14,154,089	13,977,916	13,901,567				13,902,000
2006/07	15,755,753	15,244,796	14,998,381				14,998,000
2007/08	15,863,118	15,237,919	14,913,113				14,913,000
2008/09	18,934,927	18,545,880	18,333,734				18,334,000
2009/10	16,603,919	15,294,935	14,571,915				14,572,000
2010/11	16,255,901	15,488,311	15,007,598				15,056,000
2011/12	6,456,493	5,698,129	5,197,708				5,298,000
2012/13	6,964,607	6,391,727	6,003,907				6,120,000
2013/14	7,662,168	6,805,803	6,214,432				6,451,000
2014/15	11,123,095	9,997,875	9,125,383				9,674,000
2015/16	10,465,401	9,675,667	9,037,488				9,578,000
2016/17	8,032,830	7,247,485	6,564,272	8,123,659	7,475,970	7,562,399	7,131,000
2017/18	7,151,221	7,203,153	7,247,536	7,924,450	7,654,473	6,303,009	7,211,000
2018/19	8,327,227	8,244,577	8,179,144	8,898,489	8,620,936	9,060,649	8,345,000
2019/20	7,856,570	8,203,436	8,419,916	9,375,168	9,012,126	7,815,697	8,705,000
2020/21	9,504,845	11,622,443	12,282,240	10,677,867	11,217,173	7,491,816	10,948,000

(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) is based on (2) to (7) and actuarial judgment.



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-10

Projected Ultimate Unlimited Losses for 2021/22 and Subsequent

Claim Period (1)	Projected Ultimate Losses (2)	Payroll (000) (3)	Unlimited Loss Rate per \$100 of Payroll (2)/(3)/10 (4)	Loss Rate Trend (2021/22 = 1.000) (5)	Trended Unlimited Loss Rate per \$100 of Payroll (4)X(5) (6)
2011/12	\$5,298,000	\$2,109,455	\$0.25	1.234	\$0.31
2012/13	6,120,000	2,156,439	0.28	1.210	0.34
2013/14	6,451,000	2,256,429	0.29	1.183	0.34
2014/15	9,674,000	2,442,007	0.40	1.158	0.46
2015/16	9,578,000	2,620,064	0.37	1.134	0.41
2016/17	7,131,000	2,740,690	0.26	1.110	0.29
2017/18	7,211,000	2,890,437	0.25	1.084	0.27
2018/19	8,345,000	2,997,794	0.28	1.061	0.30
2019/20	8,705,000	3,203,740	0.27	1.040	0.28
2020/21	10,948,000	3,317,936	0.33	1.020	0.34
Total	\$79,461,000	\$26,734,990	\$0.30		\$0.33

Claim Period (1)	Projected Unlimited Loss Rate per \$100 of Payroll (7)	Projected Payroll (000) (8)	Projected Ultimate 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 Losses (8)X(11)X10 (12)
2021/22	0.33	\$3,504,702	\$11,702,000	0.91	\$0.30	\$10,645,000
2022/23	0.34	3,679,937	12,533,000	0.91	0.31	11,401,000

(2) is from Exhibit WC-9.

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

(5) is from Exhibit WC-14.

(7) 2021/22 is based on (6) and actuarial judgment.  
Other period(s) based on 2021/22 plus the trend in Exhibit WC-14.

(8) to 2021/22 was provided by DC Office of Risk Management. Other claim periods are based on a 5% trend.

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



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-11

Estimated Outstanding Losses as of September 30, 2021

Claim Period (1)	Net Unlimited Paid Losses 9/30/21 (2)	Net Unlimited Case Reserves 9/30/21 (3)	Net Unlimited Reported Incurred Losses 9/30/21 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR 9/30/21 (5)-(4) (6)	Estimated Outstanding Losses 9/30/21 (3)+(6) (7)	Present Value Factor (8)	Present Value of Estimated Outstanding Losses 9/30/21 (7)X(8) (9)
to 1992/93	\$83,691,770	\$12,738,406	\$96,430,177	\$98,978,000	\$2,547,823	\$15,286,229	0.98	\$14,939,179
1993/94	5,692,952	515,832	6,208,784	6,260,367	51,583	567,415	0.97	548,061
1994/95	9,314,774	570,086	9,884,860	9,942,000	57,140	627,226	0.96	600,032
1995/96	4,469,403	388,649	4,858,052	4,897,000	38,948	427,597	0.95	405,852
1996/97	8,419,208	656,420	9,075,628	9,141,270	65,642	722,062	0.94	680,952
1997/98	5,701,708	190,202	5,891,911	5,911,000	19,089	209,291	0.94	196,344
1998/99	6,750,610	331,090	7,081,700	7,115,000	33,300	364,390	0.93	340,391
1999/00	6,699,176	298,169	6,997,345	7,027,162	29,817	327,986	0.93	305,322
2000/01	7,152,176	220,820	7,372,996	7,395,078	22,082	242,902	0.93	225,479
2001/02	9,407,367	173,777	9,581,144	9,609,000	27,856	201,633	0.93	186,741
2002/03	11,929,063	506,677	12,435,740	12,552,000	116,260	622,937	0.91	568,633
2003/04	10,333,179	160,494	10,493,674	10,544,000	50,326	210,820	0.90	190,329
2004/05	17,346,720	53,542	17,400,262	17,422,000	21,738	75,280	0.90	67,440
2005/06	13,063,371	570,372	13,633,744	13,902,000	268,256	838,628	0.89	749,512
2006/07	14,369,181	411,565	14,780,746	14,998,000	217,254	628,819	0.89	561,169
2007/08	14,253,297	418,081	14,671,378	14,913,000	241,622	659,703	0.89	588,618
2008/09	16,712,547	1,002,086	17,714,633	18,334,000	619,367	1,621,453	0.89	1,446,977
2009/10	14,297,686	167,066	14,464,751	14,572,000	107,249	274,315	0.89	245,447
2010/11	13,563,960	824,676	14,388,636	15,056,000	667,364	1,492,040	0.90	1,339,005
2011/12	5,180,107	9,658	5,189,765	5,298,000	108,235	117,893	0.90	106,074
2012/13	5,347,151	349,016	5,696,167	6,120,000	423,833	772,849	0.90	695,725
2013/14	5,602,581	314,670	5,917,251	6,451,000	533,749	848,419	0.90	762,923
2014/15	7,745,918	652,703	8,398,621	9,674,000	1,275,379	1,928,082	0.90	1,727,760
2015/16	6,888,385	964,709	7,853,095	9,578,000	1,724,905	2,689,614	0.89	2,401,965
2016/17	4,964,557	664,439	5,628,997	7,131,000	1,502,003	2,166,442	0.89	1,927,369
2017/18	4,054,765	1,273,392	5,328,157	7,211,000	1,882,843	3,156,235	0.89	2,803,170
2018/19	4,141,723	1,557,806	5,699,529	8,345,000	2,645,471	4,203,277	0.89	3,737,885
2019/20	3,005,870	2,057,601	5,063,471	8,705,000	3,641,529	5,699,130	0.90	5,105,310
2020/21	1,499,583	3,624,568	5,124,151	10,948,000	5,823,849	9,448,417	0.91	8,598,239
Total	\$321,598,790	\$31,666,574	\$353,265,364	\$378,029,877	\$24,764,512	\$56,431,084		\$52,051,903

Amounts are net of recoveries.

(5) is from Exhibit WC-9.

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



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-12

Projected Losses Paid October 1, 2021 to September 30, 2022

Claim Period (1)	Months of Development 9/30/21 (2)	Percent Losses Paid (3)	Months of Development 9/30/22 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/21 to 9/30/22 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/21 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/22 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/22 (9)X(10) (11)
to 1992/93	348.0	99.0%	360.0	99.2%	17.5%	\$15,286,229	\$2,675,090	\$12,611,139	0.99	\$12,502,219
1993/94	336.0	98.8%	348.0	99.0%	17.5%	567,415	99,298	468,117	0.98	457,489
1994/95	324.0	98.5%	336.0	98.8%	17.5%	627,226	109,765	517,461	0.97	499,811
1995/96	312.0	98.2%	324.0	98.5%	17.5%	427,597	74,829	352,768	0.96	337,473
1996/97	300.0	97.8%	312.0	98.2%	17.5%	722,062	126,361	595,701	0.95	565,407
1997/98	288.0	97.4%	300.0	97.8%	17.5%	209,291	36,626	172,665	0.94	162,834
1998/99	276.0	96.8%	288.0	97.4%	17.5%	364,390	63,768	300,622	0.94	282,025
1999/00	264.0	96.1%	276.0	96.8%	17.5%	327,986	57,398	270,588	0.93	252,767
2000/01	252.0	95.3%	264.0	96.1%	17.5%	242,902	42,508	200,394	0.93	186,547
2001/02	240.0	94.3%	252.0	95.3%	17.5%	201,633	35,286	166,347	0.93	154,415
2002/03	228.0	94.2%	240.0	94.3%	3.2%	622,937	20,056	602,881	0.93	558,353
2003/04	216.0	93.8%	228.0	94.2%	6.0%	210,820	12,706	198,114	0.91	180,843
2004/05	204.0	93.2%	216.0	93.8%	8.2%	75,280	6,207	69,073	0.90	62,359
2005/06	192.0	92.3%	204.0	93.2%	12.0%	838,628	100,441	738,187	0.90	661,312
2006/07	180.0	91.2%	192.0	92.3%	12.4%	628,819	78,198	550,621	0.89	492,110
2007/08	168.0	89.9%	180.0	91.2%	13.3%	659,703	87,615	572,088	0.89	510,541
2008/09	156.0	88.3%	168.0	89.9%	13.5%	1,621,453	219,483	1,401,970	0.89	1,250,904
2009/10	144.0	86.1%	156.0	88.3%	15.5%	274,315	42,516	231,799	0.89	206,856
2010/11	132.0	83.4%	144.0	86.1%	16.1%	1,492,040	240,575	1,251,465	0.89	1,119,767
2011/12	120.0	80.2%	132.0	83.4%	16.2%	117,893	19,138	98,755	0.90	88,626
2012/13	108.0	76.8%	120.0	80.2%	14.9%	772,849	114,973	657,876	0.90	591,925
2013/14	96.0	73.1%	108.0	76.8%	13.6%	848,419	115,395	733,024	0.90	659,874
2014/15	84.0	69.6%	96.0	73.1%	11.5%	1,928,082	221,113	1,706,969	0.90	1,534,956
2015/16	72.0	65.8%	84.0	69.6%	11.2%	2,689,614	300,410	2,389,204	0.90	2,140,972
2016/17	60.0	61.8%	72.0	65.8%	10.5%	2,166,442	227,849	1,938,593	0.89	1,731,264
2017/18	48.0	56.7%	60.0	61.8%	11.8%	3,156,235	371,974	2,784,261	0.89	2,477,011
2018/19	36.0	49.7%	48.0	56.7%	13.9%	4,203,277	582,303	3,620,974	0.89	3,215,922
2019/20	24.0	38.3%	36.0	49.7%	18.6%	5,699,130	1,059,487	4,639,643	0.89	4,125,936
2020/21	12.0	15.8%	24.0	38.3%	26.7%	9,448,417	2,522,138	6,926,279	0.90	6,204,597
2021/22	0.0	0.0%	12.0	15.8%	15.8%	11,702,000	1,846,229	9,855,771	0.91	8,968,938
<b>Total</b>						<b>\$68,133,084</b>	<b>\$11,509,735</b>	<b>\$56,623,349</b>		<b>\$52,184,053</b>

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

(7) to 2020/21 is from Exhibit WC-11. The amount for 2021/22 is from Exhibit WC-10.

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



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit WC-13

Projected Losses Paid October 1, 2022 to September 30, 2023

Claim Period (1)	Months of Development 9/30/22 (2)	Percent Losses Paid (3)	Months of Development 9/30/23 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/22 to 9/30/23 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/22 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/23 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/23 (9)X(10) (11)
to 1992/93	360.0	99.2%	372.0	100.0%	17.5%	\$12,611,139	\$2,206,949	\$10,404,190	1.00	\$10,404,190
1993/94	348.0	99.0%	360.0	99.2%	17.5%	468,117	81,920	386,197	0.99	382,861
1994/95	336.0	98.8%	348.0	99.0%	17.5%	517,461	90,556	426,905	0.98	417,213
1995/96	324.0	98.5%	336.0	98.8%	17.5%	352,768	61,734	291,034	0.97	281,107
1996/97	312.0	98.2%	324.0	98.5%	17.5%	595,701	104,248	491,453	0.96	470,145
1997/98	300.0	97.8%	312.0	98.2%	17.5%	172,665	30,216	142,449	0.95	135,205
1998/99	288.0	97.4%	300.0	97.8%	17.5%	300,622	52,609	248,013	0.94	233,893
1999/00	276.0	96.8%	288.0	97.4%	17.5%	270,588	47,353	223,235	0.94	209,425
2000/01	264.0	96.1%	276.0	96.8%	17.5%	200,394	35,069	165,325	0.93	154,437
2001/02	252.0	95.3%	264.0	96.1%	17.5%	166,347	29,111	137,236	0.93	127,753
2002/03	240.0	94.3%	252.0	95.3%	17.5%	602,881	105,504	497,377	0.93	461,701
2003/04	228.0	94.2%	240.0	94.3%	3.2%	198,114	6,378	191,736	0.93	177,575
2004/05	216.0	93.8%	228.0	94.2%	6.0%	69,073	4,163	64,910	0.91	59,251
2005/06	204.0	93.2%	216.0	93.8%	8.2%	738,187	60,867	677,320	0.90	611,488
2006/07	192.0	92.3%	204.0	93.2%	12.0%	550,621	65,947	484,674	0.90	434,200
2007/08	180.0	91.2%	192.0	92.3%	12.4%	572,088	71,143	500,945	0.89	447,713
2008/09	168.0	89.9%	180.0	91.2%	13.3%	1,401,970	186,195	1,215,775	0.89	1,084,978
2009/10	156.0	88.3%	168.0	89.9%	13.5%	231,799	31,377	200,422	0.89	178,826
2010/11	144.0	86.1%	156.0	88.3%	15.5%	1,251,465	193,964	1,057,501	0.89	943,709
2011/12	132.0	83.4%	144.0	86.1%	16.1%	98,755	15,923	82,832	0.89	74,115
2012/13	120.0	80.2%	132.0	83.4%	16.2%	657,876	106,797	551,079	0.90	494,556
2013/14	108.0	76.8%	120.0	80.2%	14.9%	733,024	109,049	623,975	0.90	561,423
2014/15	96.0	73.1%	108.0	76.8%	13.6%	1,706,969	232,169	1,474,800	0.90	1,327,626
2015/16	84.0	69.6%	96.0	73.1%	11.5%	2,389,204	273,995	2,115,209	0.90	1,902,057
2016/17	72.0	65.8%	84.0	69.6%	11.2%	1,938,593	216,527	1,722,066	0.90	1,543,148
2017/18	60.0	61.8%	72.0	65.8%	10.5%	2,784,261	292,826	2,491,435	0.89	2,224,981
2018/19	48.0	56.7%	60.0	61.8%	11.8%	3,620,974	426,745	3,194,229	0.89	2,841,738
2019/20	36.0	49.7%	48.0	56.7%	13.9%	4,639,643	642,755	3,996,888	0.89	3,549,785
2020/21	24.0	38.3%	36.0	49.7%	18.6%	6,926,279	1,287,618	5,638,661	0.89	5,014,341
2021/22	12.0	15.8%	24.0	38.3%	26.7%	9,855,771	2,630,877	7,224,894	0.90	6,472,098
2022/23	0.0	0.0%	12.0	15.8%	15.8%	12,533,000	1,977,336	10,555,664	0.91	9,605,854
Total						\$69,156,349	\$11,677,920	\$57,478,429		\$52,827,392

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

(7) to 2021/22 is from Exhibit WC-12, (9). The amount for 2022/23 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)
01/01/14	1.002	1.002
01/01/15	1.002	1.004
01/01/16	1.001	1.005
01/01/17	1.002	1.007
10/01/17	1.001	1.008
01/01/18	1.004	1.012

II. Loss Rate and Severity Trend

Claim Period (1)	Benefit Trend (2021/22 = 1.000) (2)	Residual Trend (2021/22 = 1.000) (3)	Retention Index (2021/22 = 1.000) (4)	Loss Rate Trend (2021/22 = 1.000) (2)X(3)X(4) (5)	Wage Trend (2021/22 = 1.000) (6)	Severity Trend (2021/22 = 1.000) (5)X(6) (7)
2011/12	1.012	1.219	1.000	1.234	1.344	1.658
2012/13	1.012	1.195	1.000	1.210	1.305	1.578
2013/14	1.010	1.172	1.000	1.183	1.267	1.499
2014/15	1.009	1.149	1.000	1.158	1.230	1.425
2015/16	1.007	1.126	1.000	1.134	1.194	1.354
2016/17	1.006	1.104	1.000	1.110	1.159	1.287
2017/18	1.001	1.082	1.000	1.084	1.126	1.220
2018/19	1.000	1.061	1.000	1.061	1.093	1.160
2019/20	1.000	1.040	1.000	1.040	1.061	1.104
2020/21	1.000	1.020	1.000	1.020	1.030	1.051
2021/22	1.000	1.000	1.000	1.000	1.000	1.000
2022/23	1.000	0.980	1.000	0.980	0.971	0.952
2023/24	1.000	0.961	1.000	0.961	0.943	0.906

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 9/30/21 (5)	Unlimited Case Reserves 9/30/21 (6)	Unlimited Reported Incurred Losses 9/30/21 (7)
0468-WC-76-0500001	10/01/75	to 1992/93	Unlimited	\$786,289	\$266,220	\$1,052,510
0468-WC-76-0500004	03/10/76	to 1992/93	Unlimited	652,211	171,621	823,832
0468-WC-76-0500007	08/26/76	to 1992/93	Unlimited	504,964	311,062	816,026
0468-WC-77-0500001	11/10/76	to 1992/93	Unlimited	369,104	422,834	791,938
0468-WC-79-0500010	02/21/79	to 1992/93	Unlimited	1,121,739	334,749	1,456,487
0468-WC-80-0500017	04/25/80	to 1992/93	Unlimited	577,425	322,436	899,861
0468-WC-81-0500001	11/14/80	to 1992/93	Unlimited	865,716	255,944	1,121,660
0468-WC-82-0500005	11/18/81	to 1992/93	Unlimited	538,542	383,877	922,419
0468-WC-84-0500015	05/16/84	to 1992/93	Unlimited	569,437	275,073	844,510
0468-WC-84-0500017	06/01/84	to 1992/93	Unlimited	1,019,214	885,914	1,905,128
0468-WC-85-0500014	05/25/85	to 1992/93	Unlimited	646,482	203,544	850,026
0468-WC-90-0500011	01/26/90	to 1992/93	Unlimited	1,078,681	0	1,078,681
0468-WC-90-0500023	05/15/90	to 1992/93	Unlimited	795,578	291,825	1,087,403
0468-WC-90-0500025	05/24/90	to 1992/93	Unlimited	1,031,305	0	1,031,305
0468-WC-91-0500025	08/04/91	to 1992/93	Unlimited	458,821	405,622	864,443
0468-WC-92-0500010	02/06/92	to 1992/93	Unlimited	708,034	233,009	941,043
0468-WC-92-0500012	04/01/92	to 1992/93	Unlimited	466,297	312,830	779,127
0468-WC-92-0500019	06/12/92	to 1992/93	Unlimited	611,754	208,908	820,662
0468-WC-92-0500001	08/24/92	to 1992/93	Unlimited	427,600	473,000	900,600
0468-WC-93-0500036	09/28/93	to 1992/93	Unlimited	795,460	299,531	1,094,991
0468-WC-95-0500006	01/07/95	1994/95	Unlimited	782,037	55,919	837,956
0468-WC-95-0500023	05/17/95	1994/95	Unlimited	839,679	46,044	885,723
0468-WC-95-0500024	05/19/95	1994/95	Unlimited	903,450	34,281	937,731
0468-WC-95-0500025	05/30/95	1994/95	Unlimited	716,689	71,499	788,188
0468-WC-97-0500009	12/17/96	1996/97	Unlimited	828,701	26,438	855,139
0468-WC-97-0500025	03/07/97	1996/97	Unlimited	737,962	42,890	780,852
0468-WC-97-0500027	03/24/97	1996/97	Unlimited	693,141	84,299	777,441
0468-WC-97-0500030	04/28/97	1996/97	Unlimited	531,903	372,889	904,792
0468-WC-98-0500041	08/03/98	1997/98	Unlimited	779,445	29,015	808,460
0468-WC-99-0500013	02/03/99	1998/99	Unlimited	611,594	143,582	755,175
0468-WC-00-0500061	08/30/00	1999/00	Unlimited	773,251	31,623	804,874
0468-WC-01-0500032	01/08/01	2000/01	Unlimited	870,479	37,933	908,412
0468-WC-02-0500116	05/10/02	2001/02	Unlimited	792,906	66,010	858,917
0468-WC-03-0500040	12/11/02	2002/03	Unlimited	995,835	82,458	1,078,293
0468-WC-03-0500052	01/01/03	2002/03	Unlimited	1,058,738	368	1,059,105
0468-WC-03-0500091	02/23/03	2002/03	Unlimited	907,586	129,312	1,036,897
0468-WC-03-0500175	05/17/03	2002/03	Unlimited	830,335	123,047	953,382
0468-WC-04-0500318	09/08/04	2003/04	Unlimited	891,093	0	891,093
0468-WC-05-0500986	10/13/04	2004/05	Unlimited	804,365	9,825	814,190
0468-WC-05-0501211	12/09/04	2004/05	Unlimited	931,365	0	931,365
0468-WC-05-0500146	04/05/05	2004/05	Unlimited	933,309	0	933,309
0468-WC-06-0500703	11/06/05	2005/06	Unlimited	827,675	51,810	879,485
0468-WC-06-0500235	07/25/06	2005/06	Unlimited	719,732	166,447	886,179
0468-WC-06-0500278	08/02/06	2005/06	Unlimited	695,365	177,072	872,437
0468-WC-07-0501199	06/18/07	2006/07	Unlimited	921,599	59,240	980,838
0468-WC-09-0501352	10/21/08	2008/09	Unlimited	626,307	138,270	764,578
0468-WC-09-0500539	03/28/09	2008/09	Unlimited	734,635	33,527	768,162
0468-WC-15-0000096	10/24/14	2014/15	Unlimited	837,626	0	837,626
WC-19-00027	12/25/18	2018/19	Unlimited	678,638	326,431	1,005,069

Amounts are net of recoveries.

Size of Loss Distribution

I. Reported Claim Count

Claim Size (1)	Prior (2)	2016/17 (3)	2017/18 (4)	2018/19 (5)	2019/20 (6)	2020/21 (7)	Total (2)...(7) (8)	Non-Zero Claim Cumulative Total (9)	Non-Zero Claim Cumulative % of Total (10)
0	130	0	0	0	0	0	130		
0.01 - 5,000	7,716	396	291	427	358	297	9,485	9,485	71.1%
5,000 - 10,000	744	37	31	52	32	29	925	10,410	78.0%
10,000 - 25,000	815	48	41	42	29	28	1,003	11,413	85.5%
25,000 - 50,000	556	24	23	21	21	28	673	12,086	90.5%
50,000 - 100,000	374	7	17	18	13	29	458	12,544	94.0%
100,000 - 250,000	322	14	13	9	12	6	376	12,920	96.8%
250,000 - 500,000	282	2	1	0	2	0	287	13,207	98.9%
500,000 - 750,000	92	0	0	0	0	0	92	13,299	99.6%
750,000 - 1,000,000	37	0	0	0	0	0	37	13,336	99.9%
Over 1,000,000	11	0	0	1	0	0	12	13,348	100.0%
<b>Total</b>	<b>11,079</b>	<b>528</b>	<b>417</b>	<b>570</b>	<b>467</b>	<b>417</b>	<b>13,478</b>	<b>13,348</b>	

II. Total Reported Incurred Losses

Claim Size (1)	Prior (2)	2016/17 (3)	2017/18 (4)	2018/19 (5)	2019/20 (6)	2020/21 (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	7,881,797	330,278	305,903	496,179	456,446	596,293	10,066,896	10,066,896	2.8%
5,000 - 10,000	5,230,464	255,611	238,528	358,477	212,004	214,423	6,509,507	16,576,402	4.7%
10,000 - 25,000	13,120,351	741,157	717,065	692,156	438,091	428,155	16,136,976	32,713,378	9.3%
25,000 - 50,000	19,563,779	854,251	843,171	771,099	760,390	1,065,421	23,858,111	56,571,489	16.0%
50,000 - 100,000	26,351,365	561,346	1,175,405	1,233,045	902,506	1,986,187	32,209,854	88,781,343	25.1%
100,000 - 250,000	51,923,959	2,101,088	1,765,026	1,143,503	1,694,827	833,672	59,462,074	148,243,417	42.0%
250,000 - 500,000	102,015,783	785,266	283,059	0	599,207	0	103,683,315	251,926,732	71.3%
500,000 - 750,000	55,660,314	0	0	0	0	0	55,660,314	307,587,046	87.1%
750,000 - 1,000,000	31,670,788	0	0	0	0	0	31,670,788	339,257,834	96.0%
Over 1,000,000	13,002,460	0	0	1,005,069	0	0	14,007,530	353,265,364	100.0%
<b>Total</b>	<b>\$326,421,059</b>	<b>\$5,628,997</b>	<b>\$5,328,157</b>	<b>\$5,699,529</b>	<b>\$5,063,471</b>	<b>\$5,124,151</b>	<b>\$353,265,364</b>	<b>\$353,265,364</b>	

Amounts are net of recoveries.

Data was provided by DC Office of Risk Management.

DCORM\_01\_WC\_093021.xlsx

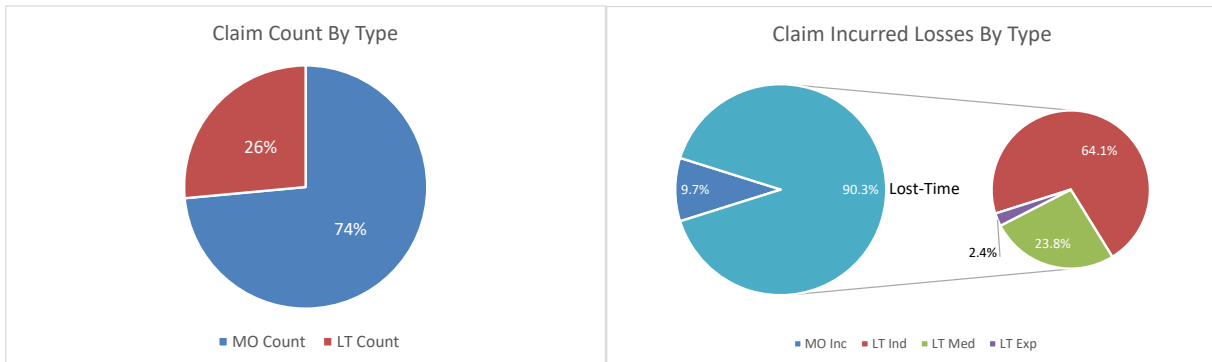
Loss Distribution by Type

**I. Claim Counts and Incurred Losses**

Claim Period (1)	Reported Paid Claims > \$0 as of 9/30/21			Unlimited Paid Losses 9/30/21				Total (5)...(8)
	Medical Only (2)	Claims w/ Indemnity (3)	Total (2)...(3) (4)	Claims w/ Indemnity				
				Medical Only (5)	Indemnity (6)	Medical (7)	Expense (8)	
2011/12	583	217	800	\$740,104	\$3,204,157	\$1,191,612	\$177,462	\$5,313,335
2012/13	447	186	633	511,695	3,688,247	1,112,824	118,521	5,431,286
2013/14	464	165	629	506,111	3,994,557	1,036,368	107,137	5,644,174
2014/15	473	176	649	545,244	5,253,994	1,940,434	108,212	7,847,884
2015/16	579	164	743	493,644	4,870,663	1,474,597	115,860	6,954,764
2016/17	380	148	528	319,403	3,083,629	1,462,512	120,162	4,985,706
2017/18	281	136	417	357,755	2,808,647	807,916	113,490	4,087,808
2018/19	427	143	570	585,142	2,077,635	1,466,592	187,667	4,317,037
2019/20	353	114	467	472,924	1,637,600	820,429	91,959	3,022,912
2020/21	316	101	417	246,138	870,975	353,174	29,494	1,499,782
2013/14	4,303	1,550	5,853	\$4,778,160	\$31,490,103	\$11,666,459	\$1,169,965	\$49,104,688

**II. Percentages**

Claim Period (1)	Reported Claims 9/30/21			Unlimited Reported Incurred Losses 9/30/21				
	Medical Only (2)/(4) (10)	Claims w/ Indemnity (3)/(4) (11)	Total (10)...(11) (12)	Claims w/ Indemnity				
				Medical Only (5)/(9) (13)	Indemnity (6)/(9) (14)	Medical (7)/(9) (15)	Expense (8)/(9) (16)	Total (13)...(16) (17)
2011/12	72.9%	27.1%	100.0%	13.9%	60.3%	22.4%	3.3%	100.0%
2012/13	70.6%	29.4%	100.0%	9.4%	67.9%	20.5%	2.2%	100.0%
2013/14	73.8%	26.2%	100.0%	9.0%	70.8%	18.4%	1.9%	100.0%
2014/15	72.9%	27.1%	100.0%	6.9%	66.9%	24.7%	1.4%	100.0%
2015/16	77.9%	22.1%	100.0%	7.1%	70.0%	21.2%	1.7%	100.0%
2016/17	72.0%	28.0%	100.0%	6.4%	61.8%	29.3%	2.4%	100.0%
2017/18	67.4%	32.6%	100.0%	8.8%	68.7%	19.8%	2.8%	100.0%
2018/19	74.9%	25.1%	100.0%	13.6%	48.1%	34.0%	4.3%	100.0%
2019/20	75.6%	24.4%	100.0%	15.6%	54.2%	27.1%	3.0%	100.0%
2020/21	75.8%	24.2%	100.0%	16.4%	58.1%	23.5%	2.0%	100.0%
2013/14	73.5%	26.5%	100.0%	9.7%	64.1%	23.8%	2.4%	100.0%



Data was provided by DC Office of Risk Management Case reserves were not available separately for indemnity, medical, and ALAE.

Amounts are gross of recoveries.

Medical Only includes claims with \$0 paid indemnity and total paid > \$0.

Metropolitan Police Department  
Indemnity Case and IBNR Loss Reserve Estimate as of September 30, 2021

Officers on POD											
Injury Month (1)	Closed Claims 9/30/21 (2)	Open Claims 9/30/21 (3)	Reported Claims 9/30/21 (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 9/1/20 - 9/30/20	113	17	130	16,899	2,960	\$125,386	\$48,883	25%	\$12,221	0	42.156
10/1/20 - 10/31/20	100	4	104	4,190	480	20,366	0	25%	0	0	40.025
11/1/20 - 11/30/20	55	0	55	0	0	0	0	25%	0	0	40.038
12/1/20 - 12/31/20	69	2	71	2,888	1,280	46,970	0	25%	0	0	37.934
1/1/21 - 1/31/21	122	8	130	5,676	1,600	75,911	17,923	25%	4,481	0	39.858
2/1/21 - 2/28/21	57	3	60	1,856	320	12,931	0	25%	0	0	37.052
3/1/21 - 3/31/21	59	4	63	3,500	40	2,456	12,280	25%	3,070	0	38.683
4/1/21 - 4/30/21	58	6	64	3,685	560	17,520	28,261	25%	7,065	0	37.438
5/1/21 - 5/31/21	82	4	86	1,998	0	0	0	25%	0	0	37.601
6/1/21 - 6/30/21	50	9	59	3,432	1,520	72,589	109,418	25%	27,354	0	38.130
7/1/21 - 7/31/21	61	7	68	2,152	400	17,036	115,650	50%	57,825	0	38.266
8/1/21 - 8/31/21	67	13	80	2,026	4,520	183,471	242,496	50%	121,248	0	38.880
9/1/21 - 9/30/21	45	37	82	1,530	5,968	229,694	1,181,409	50%	590,704	0	37.721
<b>Total</b>	<b>938</b>	<b>114</b>	<b>1,052</b>	<b>49,832</b>	<b>19,648</b>	<b>\$804,330</b>	<b>\$1,756,320</b>		<b>\$823,968</b>	<b>0</b>	<b>39.024</b>

(13) Indemnity Case Reserve for Open POD Claims (column (7))	\$804,330
(14) Estimated Indemnity IBNR Reserve for Open POD Claims (column (10))	823,968
(15) Estimated Indemnity IBNR Reserve for New Claims Expected to be Reported (11) x 431 x (12)	0
(16) Total Indemnity Case and IBNR Reserve as of September 30, 2021 (13) + (14) + (15)	\$1,628,298

(2) and (12) were provided by DC Office of Risk Management. (2) includes claims that were closed subsequent to September 30, 2021.

(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 10/1/21 and reported after 9/30/21. It is assumed that there are 81 claims per month, based on the reported claims for October 2020 to August 2021. It is assumed that newly reported claims will only occur for injury dates in September 2021.

(15) assumes that the average claim is for 431 hours. This average is based on claims that have been paid for over 20 days (160 hours). The average in the prior study was 416 hours.

Fire Department  
Indemnity Case and IBNR Loss Reserve Estimate as of September 30, 2021

Workers on POD											
Injury Month (1)	Closed Claims 9/30/21 (2)	Open Claims 9/30/21 (3)	Reported Claims 9/30/21 (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 9/1/20 - 9/30/20	60	5	65	8,264	1,008	\$32,354	\$23,251	25%	\$5,813	0	40.307
10/1/20 - 10/31/20	26	0	26	0	0	0	0	25%	0	0	37.715
11/1/20 - 11/30/20	24	3	27	2,383	1,092	33,405	43,332	25%	10,833	0	36.510
12/1/20 - 12/31/20	21	0	21	0	0	0	0	25%	0	0	34.075
1/1/21 - 1/31/21	18	1	19	1,318	252	10,687	0	25%	0	0	39.670
2/1/21 - 2/28/21	23	2	25	2,319	756	30,040	12,637	25%	3,159	0	36.399
3/1/21 - 3/31/21	25	6	31	4,424	2,184	81,744	106,711	25%	26,678	0	42.444
4/1/21 - 4/30/21	28	5	33	3,334	1,440	53,242	109,682	25%	27,421	0	39.141
5/1/21 - 5/31/21	38	10	48	5,755	4,284	167,661	163,133	25%	40,783	0	36.776
6/1/21 - 6/30/21	30	2	32	1,418	84	2,223	27,889	25%	6,972	0	37.143
7/1/21 - 7/31/21	26	6	32	1,674	1,512	56,696	172,363	50%	86,182	0	35.188
8/1/21 - 8/31/21	22	12	34	3,591	4,128	150,850	293,531	50%	146,766	0	35.182
9/1/21 - 9/30/21	25	17	42	1,395	4,084	180,306	807,381	50%	403,691	0	39.521
<b>Total</b>	<b>366</b>	<b>69</b>	<b>435</b>	<b>35,873</b>	<b>20,824</b>	<b>\$799,207</b>	<b>\$1,759,911</b>		<b>\$758,298</b>	<b>0</b>	<b>38.069</b>

(13) Indemnity Case Reserve for Open POD Claims (column (7))	\$799,207
(14) Estimated Indemnity IBNR Reserve for Open POD Claims (column (10))	758,298
(15) Estimated Indemnity IBNR Reserve for New Claims Expected to be Reported (11) x 482 x (12)	0
(16) Total Indemnity Case and IBNR Reserve as of September 30, 2021 (13) + (14) + (15)	\$1,557,505

(2) and (12) were provided by DC Office of Risk Management. (2) includes claims that were closed subsequent to September 30, 2021.

(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 10/1/21 and reported after 9/30/21. It is assumed that there are 30 claims per month, based on the reported claims for October 2020 to August 2021. It is assumed that newly reported claims will only occur for injury dates in September 2021.

(15) assumes that the average claim is for 482 hours. This average is based on claims that have been paid for over 20 days (160 hours). The average in the prior study was 540 hours.

Metropolitan Police Department  
Indemnity Case and IBNR Loss Reserve Estimate on Open Claims as of September 30, 2021

Claim Number (1)	Date of Loss (2)	Claim Hours Used as of 9/30/21 (3)	Estimated Additional Hours (4)	Maximum IBNR Hours (5)	Case Reserves as of 9/30/21 (6)	Hourly Rate (6) / (4) (7)	Maximum IBNR Reserves as of 9/30/21 (5) x (7) (8)
13-028-889	03/05/13	0	0	1,376	\$0		\$0
13-153-732	10/25/13	704	320	352	14,970	46.78	16,467
16-125-354	07/28/16	572	160	644	6,789	42.43	27,325
16-125-959	07/29/16	280	0	1,096	0		0
17-204-843	11/27/17	464	0	912	0		0
19-020-756	02/05/19	1,878	80	0	3,233	40.41	0
19-078-839	05/02/19	0	0	1,376	0		0
19-137-127	08/04/19	776	480	120	20,366	42.43	5,092
19-185-262	10/16/19	1,562	0	0	0		0
20-013-360	01/22/20	1,928	480	0	22,800	47.50	0
20-071-704	05/13/20	1,636	480	0	17,597	36.66	0
02-060-001	05/18/20	1,840	320	0	14,970	46.78	0
20-092-105	06/23/20	536	0	840	0		0
20-118-665	08/19/20	20	0	1,356	0		0
20-122-049	08/26/20	1,555	0	0	0		0
20-122-510	08/28/20	1,628	320	0	11,731	36.66	0
20-130-545	09/12/20	1,520	320	0	12,931	40.41	0
20-144-363	10/09/20	658	0	718	0		0
20-147-000	10/14/20	1,888	480	0	20,366	42.43	0
20-148-894	10/17/20	890	0	486	0		0
20-154-054	10/27/20	754	0	622	0		0
20-176-427	12/12/20	1,512	640	0	22,342	34.91	0
A1-003-013	12/22/20	1,376	640	0	24,627	38.48	0
21-002-555	01/06/21	1,396	240	0	11,381	47.42	0
21-002-679	01/06/21	1,368	0	8	0		0
21-002-555	01/06/21	1,440	240	0	13,174	54.89	0
21-003-108	01/06/21	480	640	256	28,902	45.16	11,561
21-002-958	01/06/21	760	480	136	22,454	46.78	6,362
21-002-958	01/06/21	0	0	1,376	0		0
21-003-145	01/06/21	232	0	1,144	0		0
21-000-960	01/22/21	0	0	1,376	0		0
21-019-935	02/13/21	628	0	748	0		0
21-023-231	02/22/21	1,228	320	0	12,931	40.41	0
21-022-231	02/22/21	0	0	1,376	0		0
20-104-435	03/06/21	1,136	40	200	2,456	61.40	12,280
21-033-882	03/16/21	1,050	0	326	0		0
21-038-164	03/26/21	718	0	658	0		0
21-038-683	03/27/21	596	0	780	0		0
21-044-088	04/07/21	962	0	414	0		0
21-044-757	04/08/21	671	80	625	2,933	36.66	22,913
21-050-735	04/21/21	512	0	864	0		0
21-051-021	04/21/21	720	480	176	14,587	30.39	5,349
21-054-966	04/30/21	20	0	1,356	0		0
21-055-498	04/30/21	800	0	576	0		0
21-059-941	05/09/21	436	0	940	0		0
21-060-247	05/10/21	746	0	630	0		0
21-069-650	05/27/21	250	0	1,126	0		0
21-069-747	05/27/21	566	0	810	0		0
21-073-145	06/02/21	0	0	1,376	0		0
21-072-769	06/02/21	664	160	552	7,485	46.78	25,823
21-076-819	06/06/21	0	0	1,376	0		0
21-075-715	06/07/21	632	80	664	2,533	31.66	21,022
21-076-018	06/08/21	510	0	866	0		0
21-076-667	06/09/21	92	0	1,284	0		0
21-077-203	06/10/21	382	160	834	7,245	45.28	37,764
21-078-005	06/11/21	576	480	320	26,347	54.89	17,565
21-080-213	06/15/21	576	640	160	28,979	45.28	7,245
21-095-209	07/11/21	438	0	938	0		0
21-097-309	07/15/21	408	160	808	7,485	46.78	37,798
21-097-309	07/15/21	388	0	988	0		0
21-100-777	07/21/21	80	0	1,296	0		0
21-105-524	07/29/21	344	160	872	6,157	38.48	33,555
21-106-500	07/31/21	242	0	1,134	0		0
21-106-442	07/31/21	252	80	1,044	3,394	42.43	44,297
21-109-885	08/01/21	64	0	1,312	0		0
21-107-808	08/02/21	322	480	574	17,597	36.66	21,043
21-107-612	08/02/21	48	0	1,328	0		0
21-112-065	08/10/21	284	0	1,092	0		0
21-114-107	08/13/21	246	640	490	22,342	34.91	17,106
21-118-052	08/21/21	212	0	1,164	0		0
21-120-038	08/24/21	182	320	874	11,171	34.91	30,511
21-120-218	08/27/21	72	640	664	30,342	47.41	31,480
21-121-569	08/27/21	100	40	1,236	1,330	33.25	41,097
21-122-411	08/28/21	184	960	232	44,909	46.78	10,853
21-123-405	08/30/21	40	320	1,016	10,640	33.25	33,782
21-124-070	08/31/21	100	480	796	21,677	45.16	35,947
21-124-070	08/31/21	172	640	564	23,462	36.66	20,676
21-125-222	09/02/21	100	640	636	22,342	34.91	22,203



DISTRICT OF COLUMBIA  
WORKERS' COMPENSATION

Exhibit PF-2 (page 2)

Metropolitan Police Department  
Indemnity Case and IBNR Loss Reserve Estimate on Open Claims as of September 30, 2021

Claim Number (1)	Date of Loss (2)	Claim Hours Used as of 9/30/21 (3)	Estimated Additional Hours (4)	Maximum IBNR Hours (5)	Case Reserves as of 9/30/21 (6)	Hourly Rate (6) / (4) (7)	Maximum IBNR Reserves as of 9/30/21 (5) x (7) (8)
A1-009-006	09/02/21	0	0	1,376	0		0
21-125-329	09/03/21	144	360	872	19,292	53.59	46,730
21-125-329	09/03/21	144	120	1,112	4,618	38.48	42,790
21-127-383	09/06/21	104	320	952	10,640	33.25	31,654
21-012-504	09/07/21	144	320	912	11,731	36.66	33,434
21-127-504	09/07/21	48	0	1,328	0		0
21-128-255	09/08/21	0	0	1,376	0		0
21-128-203	09/08/21	32	120	1,224	5,614	46.78	57,259
21-128-700	09/09/21	120	0	1,256	0		0
21-132-546	09/15/21	0	320	1,056	11,731	36.66	38,713
21-132-507	09/15/21	50	0	1,326	0		0
21-132-507	09/15/21	92	160	1,124	6,466	40.41	45,421
21-132-507	09/15/21	72	440	864	19,602	44.55	38,491
21-133-557	09/17/21	30	0	1,346	0		0
21-133-360	09/17/21	164	200	1,012	6,982	34.91	35,329
21-133-882	09/18/21	32	640	704	27,155	42.43	29,871
21-134-236	09/18/21	60	320	996	11,171	34.91	34,770
21-135-446	09/20/21	32	40	1,304	1,466	36.66	47,805
A1-009-026	09/21/21	0	0	1,376	0		0
21-137-114	09/23/21	0	0	1,376	0		0
21-137-190	09/23/21	20	80	1,276	2,660	33.25	42,427
21-137-190	09/23/21	16	0	1,360	0		0
21-139-519	09/24/21	20	40	1,316	1,396	34.91	45,942
21-139-549	09/24/21	0	120	1,256	4,618	38.48	48,331
21-138-249	09/25/21	0	8	1,368	279	34.91	47,757
21-139-042	09/26/21	0	16	1,360	737	46.06	62,642
21-138-971	09/26/21	30	40	1,306	1,330	33.25	43,425
21-139-012	09/27/21	20	40	1,316	1,539	38.48	50,640
21-139-012	09/27/21	20	40	1,316	1,466	36.66	48,245
21-140-079	09/28/21	0	16	1,360	532	33.25	45,220
A1-009-027	09/28/21	16	400	960	13,300	33.25	31,920
A1-009-036	09/28/21	0	8	1,368	266	33.25	45,486
21-140-633	09/29/21	0	480	896	16,757	34.91	31,279
21-140-275	09/29/21	20	160	1,196	7,485	46.78	55,949
21-140-577	09/29/21	0	160	1,216	5,320	33.25	40,432
21-140-472	09/29/21	0	360	1,016	13,198	36.66	37,247
Total		49,832	19,648	95,067	\$804,330		\$1,756,320

(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, 2021

PeopleSoft ID # (1)	Date of Loss (2)	Claim Hours Used as of 9/30/21 (3)	Estimated Additional Hours (4)	Maximum IBNR Hours (5)	Case Reserves as of 9/30/21 (6)	Hourly Rate (6) / (4) (7)	Maximum IBNR Reserves as of 9/30/21 (5) x (7) (8)
00073745	08/02/17	2,034	252	0	\$7,620	\$30.24	\$0
00023861	02/25/20	1,776	252	0	10,808	42.89	0
00027417	04/21/20	2,026	0	0	0		0
00108235	08/15/20	472	168	896	4,360	25.95	23,251
00096795	08/17/20	1,956	336	0	9,566	28.47	0
00006596	11/03/20	1,698	252	0	10,337	41.02	0
00099503	11/09/20	288	672	576	18,285	27.21	15,673
00092296	11/10/20	397	168	972	4,783	28.47	27,659
00006986	01/03/21	1,318	252	0	10,687	42.41	0
00003657	02/18/21	1,152	672	0	26,316	39.16	0
00017189	02/19/21	1,167	84	285	3,725	44.34	12,637
00017786	03/18/21	915	336	285	14,411	42.89	12,224
00106877	03/19/21	1,116	252	168	6,857	27.21	4,571
00036564	03/20/21	528	336	672	12,529	37.29	25,059
00000197	03/24/21	897	84	555	4,093	48.73	27,045
00040396	03/29/21	18	504	1,014	18,794	37.29	37,812
00032041	03/31/21	950	672	0	25,059	37.29	0
00014547	04/06/21	410	96	1,030	4,117	42.89	44,177
00037130	04/09/21	608	504	424	19,429	38.55	16,345
00040405	04/09/21	966	504	66	17,907	35.53	2,345
00099966	04/25/21	900	84	552	2,391	28.47	15,715
00036037	04/26/21	450	252	834	9,397	37.29	31,100
00055444	05/05/21	858	420	258	15,662	37.29	9,621
00084936	05/09/21	50		1,486	0		0
00007608	05/12/21	813	336	388	18,077	53.80	20,848
00008593	05/13/21	809	252	475	9,868	39.16	18,601
00017368	05/14/21	810	336	390	13,783	41.02	15,998
00097184	05/21/21	642	672	222	22,861	34.02	7,552
00028353	05/26/21	750	672	114	30,072	44.75	5,102
00102672	05/26/21	722	672	142	19,132	28.47	4,043
00036089	05/28/21	8	672	856	25,906	38.55	32,999
00017611	05/28/21	293	252	991	12,300	48.81	48,371
00027130	06/16/21	1,020	0	516	0		0
000116402	06/17/21	398	84	1,054	2,223	26.46	27,889
00034358	07/06/21	424	84	1,028	3,494	41.60	42,765
00037687	07/07/21	416	252	868	9,397	37.29	32,368
00006199	07/16/21	0		1,536	0		0
00106231	07/19/21	450	336	750	8,719	25.95	19,463
00019499	07/24/21	150	336	1,050	14,411	42.89	45,035
00018883	07/28/21	234	504	798	20,674	41.02	32,734
00006559	08/02/21	382	168	987	9,862	58.70	57,908
00032110	08/03/21	805	420	311	17,606	41.92	13,037
00091054	08/12/21	340	672	524	22,861	34.02	17,826
00023534	08/16/21	300	672	564	27,565	41.02	23,135
00002756	08/16/21	300	96	1,140	3,938	41.02	46,763
00071330	08/19/21	282	672	582	22,351	33.26	19,357
00115832	08/23/21	300	84	1,152	2,556	30.43	35,055
00093505	08/24/21	233	336	967	10,161	30.24	29,242
00037665	08/25/21	255	672	609	25,059	37.29	22,710
00118040	08/29/21	121		1,415			0
00004556	08/31/21	150	0	1,386	0		0
00118036	08/31/21	123	336	1,077	8,891	26.46	28,497
00030626	09/01/21	215	84	1,237	2,391	28.47	35,217
00008428	09/01/21	216	672	648	26,316	39.16	25,376
00034376	09/02/21	195	252	1,089	10,937	43.40	47,263
00005617	09/10/21	0	252	1,284	8,208	32.57	41,820
107994	09/10/21	90	96	1,351	2,612	27.21	36,747
00006363	09/10/21	84	336	1,116	15,533	46.23	51,593
00118020	09/13/21	145	24	1,367	635	26.46	36,171
00004057	09/16/21	125	252	1,159	15,125	60.02	69,563
00005458	09/17/21	0	168	1,368	8,476	50.45	69,016
00003716	09/20/21	18	420	1,098	17,812	42.41	46,566
00014351	09/21/21	0	336	1,200	19,720	58.69	70,428
00031555	09/21/21	107	16	1,413	980	61.26	86,560
00014882	09/23/21	103	672	761	32,196	47.91	36,460
00078074	09/23/21	18	168	1,350	6,518	38.80	52,380
00099961	09/26/21	79	168	1,289	5,080	30.24	38,979
00010465	09/27/21	0	168	1,368	7,767	46.23	63,243
00099492	09/29/21	0		1,536	0		0
<b>Total</b>		<b>35,873</b>	<b>20,824</b>	<b>52,597</b>	<b>\$799,207</b>		<b>\$1,759,911</b>

(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, 2021  
Unlimited Losses

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/21 (4)	Payroll (000) (5)	Reported Claims 9/30/21 (6)	Open Claims 9/30/21 (7)	Unlimited Paid Losses 9/30/21 (8)	Unlimited Case Reserves 9/30/21 (9)	Unlimited Reported Incurred Losses 9/30/21 (10)
to 2001/02	See Note	None	240.0	Not Provided	22	12	\$1,199,326	\$1,525,010	\$2,724,336
2002/03	Unlimited	None	228.0	Not Provided	31	0	317,220	0	317,220
2003/04	Unlimited	None	216.0	1,689,505	70	0	1,444,738	0	1,444,738
2004/05	Unlimited	None	204.0	1,771,286	142	0	1,414,592	0	1,414,592
2005/06	Unlimited	None	192.0	1,915,930	66	0	428,809	0	428,809
2006/07	Unlimited	None	180.0	2,009,447	85	0	1,592,767	0	1,592,767
2007/08	Unlimited	None	168.0	2,096,929	103	0	457,403	0	457,403
2008/09	Unlimited	None	156.0	2,247,761	60	0	206,315	0	206,315
2009/10	Unlimited	None	144.0	2,036,925	51	0	290,810	0	290,810
2010/11	Unlimited	None	132.0	1,979,225	49	2	299,079	289,587	588,666
2011/12	Unlimited	None	120.0	2,109,455	63	0	812,675	0	812,675
2012/13	Unlimited	None	108.0	2,156,439	56	0	617,639	0	617,639
2013/14	Unlimited	None	96.0	2,256,429	53	0	1,083,535	0	1,083,535
2014/15	Unlimited	None	84.0	2,442,007	69	0	239,084	0	239,084
2015/16	Unlimited	None	72.0	2,620,064	50	1	99,034	500,000	599,034
2016/17	Unlimited	None	60.0	2,740,690	75	0	203,133	0	203,133
2017/18	Unlimited	None	48.0	2,890,437	83	0	130,130	0	130,130
2018/19	Unlimited	None	36.0	2,997,794	87	21	327,673	116,117	443,790
2019/20	Unlimited	None	24.0	3,203,740	96	49	311,917	582,655	894,572
2020/21	Unlimited	None	12.0	3,317,936	185	168	18,632	1,065,274	1,083,906
<b>Total</b>					<b>1,496</b>	<b>253</b>	<b>\$11,494,511</b>	<b>\$4,078,643</b>	<b>\$15,573,153</b>
<b>COVID-19 Claims</b>									
2019/20					7	7	0	320,000	320,000
2020/21					4	4	0	201,500	201,500
<b>Total</b>					<b>11</b>	<b>11</b>	<b>0</b>	<b>521,500</b>	<b>521,500</b>
<b>Other Claims</b>									
2019/20					89	42	311,917	262,655	574,572
2020/21					181	164	18,632	863,774	882,406
<b>Total</b>					<b>270</b>	<b>206</b>	<b>330,549</b>	<b>1,126,429</b>	<b>1,456,978</b>

Data includes all tort claims except those with "Claim Type" field Auto Bodily Injury, Auto Physical Damage, or Auto Property Damage, as provided by DC Office of Risk Management. Such claims are included in the AL exhibit series.

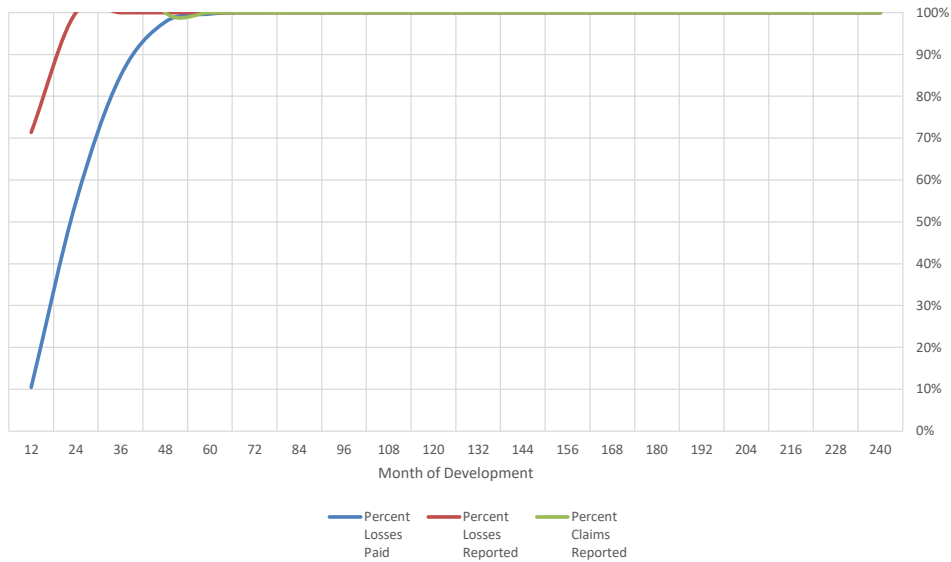
(6) and (7) are on an occurrence basis and exclude claims with \$0 incurred.

(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	100.0%	100.0%	100.0%
60.0	99.7%	100.0%	100.0%
48.0	97.7%	100.0%	100.0%
36.0	85.0%	100.0%	117.6%
24.0	54.8%	100.0%	156.9%
12.0	10.4%	71.4%	209.2%



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

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

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

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	
to 2001/02																					
2002/03										342	342	342	342	342	317	317	317	317	317	317	317
2003/04									1,453	1,453	1,453	1,453	1,453	1,445	1,445	1,445	1,445	1,445	1,445	1,445	1,445
2004/05									1,432	1,432	1,432	1,432	1,432	1,432	1,432	1,415	1,415	1,415	1,415	1,415	1,415
2005/06								394	394	394	394	429	429	429	429	429	429	429	429	429	429
2006/07					1,578	1,584	1,593	1,593	1,593	1,593	1,593	1,593	1,593	1,593	1,593	1,593	1,593	1,593	1,593	1,593	1,593
2007/08				410	438	455	457	457	457	457	457	457	457	457	457	457	457	457	457	457	457
2008/09			141	200	206	206	206	206	206	206	206	206	206	206	206	206	206	206	206	206	206
2009/10		167	255	271	291	291	291	291	291	291	291	291	291	291	291	291	291	291	291	291	291
2010/11	4	67	149	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162	162
2011/12	25	157	352	386	381	382	382	382	382	382	813	813	813	813	813	813	813	813	813	813	813
2012/13	26	549	564	619	619	619	618	618	618	618	618	618	618	618	618	618	618	618	618	618	618
2013/14	19	210	338	419	419	419	955	1,084	1,084	1,084	1,084	1,084	1,084	1,084	1,084	1,084	1,084	1,084	1,084	1,084	1,084
2014/15	44	187	238	238	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239	239
2015/16	13	56	70	91	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99	99
2016/17	16	61	100	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203	203
2017/18	30	90	125	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130	130
2018/19	35	199	328	328	328	328	328	328	328	328	328	328	328	328	328	328	328	328	328	328	328
2019/20	34	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312	312
2020/21	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19	19

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 2001/02																					
2002/03									1.000	1.000	1.000	1.000	1.000	0.927	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003/04								1.000	1.000	1.000	1.000	1.000	0.994	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004/05								1.000	1.000	1.000	1.000	1.000	1.000	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2005/06						1.000	1.000	1.000	1.000	1.007	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2006/07					1.004	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
2007/08				1.067	1.039	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
2008/09			1.412	1.033	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
2009/10		1.529	1.063	1.074	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
2010/11	17.384	2.234	1.084	1.000	1.000	1.000	1.000	1.000	1.000	1.851	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2011/12	6.263	2.241	1.095	0.987	1.002	1.000	1.000	1.000	2.130	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2012/13	21.284	1.027	1.097	1.000	1.000	1.000	0.998	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
2013/14	11.227	1.613	1.238	1.000	1.000	2.278	1.135	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
2014/15	4.211	1.269	1.002	1.004	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
2015/16	4.212	1.254	1.291	1.092	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
2016/17	3.692	1.658	2.023	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
2017/18	2.991	1.385	1.040	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
2018/19	5.682	1.643	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	1.000
2019/20	9.150	1.643	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	1.000
2020/21	9.150	1.643	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	1.000
Average																					
All	8.610	1.585	1.234	1.026	1.004	1.129	1.013	1.000	1.207	1.000	1.000	0.999	0.988	0.998	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 3	6.054	1.579	1.433	1.018	1.000	1.419	1.066	1.000	1.682	1.000	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	5.941	1.562	1.451	1.032	1.000	1.425	1.045	1.000	1.660	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	4.529	1.433	1.190	1.001	1.000	1.000	1.000	1.000	1.284	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-hi,low																					
Similar	2.750	1.750	1.450	1.245	1.135	1.080	1.060	1.033	1.025	1.017	1.013	1.010	1.007	1.006	1.004	1.003	1.002	1.002	1.002	1.005	1.000
Previous	5.000	1.550	1.150	1.020	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	1.000	1.000	1.000
Selected	5.250	1.550	1.150	1.020	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	1.000	1.000	1.000
Cumulative	9.574	1.824	1.177	1.023	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	1.000	1.000	1.000
Percent	10.4%	54.8%	85.0%	97.7%	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%

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

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

Table with 20 columns: Claim Period, 12, 24, 36, 48, 60, 72, 84, 96, 108, 120, 132, 144, 156, 168, 180, 192, 204, 216, 228, 240. Rows include years from 2001/02 to 2020/21.

II. Unlimited Reported Incurred Loss Development

Table with 20 columns: 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. Rows include years from 2001/02 to 2020/21 and summary rows.

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.

Historical Reported Claims and Reported Claim Development

I. Historical Reported Claims

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 2001/02																				
2002/03									32	32	32	32	32	31	31	31	31	31	31	31
2003/04									71	71	71	71	71	70	70	70	70	70	70	70
2004/05									145	144	143	143	143	143	142	142	142	142	142	142
2005/06						78			72	65	67	67	67	67	66	66	66	66	66	66
2006/07					109	103			86	86	86	86	86	85	85	85	85	85	85	85
2007/08					175	105			105	105	105	105	103	103	103	103	103	103	103	103
2008/09				125	116	64			63	63	63	63	60	60	60	60	60	60	60	60
2009/10				137	64	52			51	53	51	52	51	51	51	51	51	51	51	51
2010/11	158	170	170	142	98	56			57	56	57	46	47	49						
2011/12	139	108	108	71	68	69			67	69	62	62	63							
2012/13	104	87	87	76	64	61			60	56	56	56	56							
2013/14	63	82	82	80	59	58			52	53	53									
2014/15	127	163	163	85	70	69			69	69	69									
2015/16	241	133	133	71	44	49			50											
2016/17	159	117	117	49	75	75														
2017/18	200	100	100	105	83															
2018/19	159	122	122	87																
2019/20	181	96	96																	
2020/21	185																			

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 2001/02																				
2002/03									1.000	1.000	1.000	1.000	0.969	1.000	1.000	1.000	1.000	1.000	1.000	
2003/04								1.000	1.000	1.000	1.000	1.000	0.986	1.000	1.000	1.000	1.000	1.000	1.000	
2004/05							0.993	0.993	1.000	1.000	1.000	1.000	1.000	0.993	1.000	1.000	1.000	1.000	1.000	
2005/06						0.923	0.903	1.031	1.000	1.000	1.000	1.000	0.985	1.000	1.000	1.000	1.000	1.000	1.000	
2006/07					0.945	0.835	1.000	1.000	1.000	1.000	1.000	0.988	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2007/08				0.994	0.600	1.000	1.000	1.000	1.000	1.000	0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2008/09			0.928	0.552	0.984	1.000	1.000	1.000	1.000	0.952	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2009/10		0.806	0.467	0.813	0.981	1.039	0.962	1.020	0.981	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2010/11	0.899	0.690	0.571	1.000	1.018	0.982	1.018	0.807	1.022	1.043	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2011/12	0.777	0.657	0.958	1.015	0.971	1.030	0.899	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	
2012/13	0.837	0.874	0.842	0.953	0.984	0.933	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	
2013/14	1.302	0.976	0.738	0.983	0.897	1.019	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	
2014/15	1.283	0.521	0.824	0.986	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	
2015/16	0.552	0.534	0.620	1.114	1.020	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	
2016/17	0.736	0.419	1.531	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	
2017/18	0.500	1.050	0.790	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	
2018/19	0.767	0.713	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	
2019/20	0.530	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	
2020/21	0.530	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	
Average																				
All	0.818	0.724	0.827	0.941	0.940	0.976	0.977	0.985	1.002	0.999	0.998	0.998	0.990	0.999	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 3	0.589	0.711	0.898	1.021	0.972	0.983	0.961	0.937	1.006	0.994	0.991	0.996	0.996	0.997	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	0.599	0.727	0.980	1.033	0.972	0.984	0.966	0.936	1.006	0.998	0.994	0.996	0.995	0.998	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	0.606	0.589	0.784	0.990	0.985	1.001	0.987	1.000	1.005	1.000	1.000	1.000	0.995	1.000	1.000	1.000	1.000	1.000	1.000	1.000
x-hi,low																				
Similar	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	1.000	1.000	1.000	1.001
Previous	0.800	0.750	0.850	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	0.750	0.750	0.850	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	0.478	0.638	0.850	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	209.2%	156.9%	117.6%	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%	100.0%	100.0%

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	Months of Development:																			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
to 2001/02																				
2002/03									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2003/04								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%
2004/05							96.3%	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%
2005/06						36.5%	89.8%	98.7%	90.9%	98.8%	98.8%	98.8%	98.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2006/07					73.0%	88.6%	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%
2007/08				18.1%	34.4%	98.8%	99.8%	99.8%	99.8%	99.8%	99.8%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2008/09			24.6%	35.8%	97.5%	98.0%	98.0%	98.0%	98.0%	98.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2009/10		20.4%	28.6%	85.5%	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%
2010/11	0.6%	12.2%	44.6%	87.2%	87.2%	76.8%	87.2%	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%
2011/12	6.1%	37.7%	89.1%	94.0%	84.2%	85.6%	81.1%	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%
2012/13	6.7%	78.2%	81.0%	90.6%	91.4%	98.6%	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%
2013/14	5.0%	43.5%	34.7%	75.5%	76.4%	100.0%	97.8%	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%
2014/15	6.2%	13.8%	60.2%	97.3%	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%	100.0%
2015/16	0.7%	5.8%	19.0%	100.0%	100.0%	16.5%														
2016/17	2.1%	8.2%	47.5%	100.0%	100.0%															
2017/18	3.4%	17.9%	28.1%	100.0%																
2018/19	6.1%	23.8%	73.8%																	
2019/20	3.3%	34.9%																		
2020/21	1.7%																			
Average																				
All	3.8%	26.9%	48.3%	80.4%	85.8%	81.8%	95.4%	98.3%	99.0%	99.7%	94.4%	99.9%	98.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Last 3	3.7%	25.5%	49.8%	100.0%	100.0%	72.2%	99.3%	100.0%	100.0%	100.0%	83.6%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Last 5	2.9%	16.6%	45.3%	99.1%	97.1%	94.8%	95.0%	100.0%	100.0%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
x-hi,low																				
Implicit	14.6%	54.8%	85.0%	97.7%	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%

Developed Unlimited Paid Losses

Claim Period (1)	Months of Development 9/30/21 (2)	Unlimited Paid Losses 9/30/21 (3)	Percent Losses Paid (4)	Developed Unlimited Paid Losses (3)/(4) (5)
to 2001/02	240.0	\$1,199,326	100.0%	\$1,199,326
2002/03	228.0	317,220	100.0%	317,220
2003/04	216.0	1,444,738	100.0%	1,444,738
2004/05	204.0	1,414,592	100.0%	1,414,592
2005/06	192.0	428,809	100.0%	428,809
2006/07	180.0	1,592,767	100.0%	1,592,767
2007/08	168.0	457,403	100.0%	457,403
2008/09	156.0	206,315	100.0%	206,315
2009/10	144.0	290,810	100.0%	290,810
2010/11	132.0	299,079	100.0%	299,079
2011/12	120.0	812,675	100.0%	812,675
2012/13	108.0	617,639	100.0%	617,639
2013/14	96.0	1,083,535	100.0%	1,083,535
2014/15	84.0	239,084	100.0%	239,084
2015/16	72.0	99,034	100.0%	99,034
2016/17	60.0	203,133	99.7%	203,742
2017/18	48.0	130,130	97.7%	133,131
2018/19	36.0	327,673	85.0%	385,513
2019/20	24.0	311,917	54.8%	568,813
2020/21	12.0	18,632	10.4%	178,379
<b>Total</b>		<b>\$11,494,511</b>		<b>\$11,972,604</b>

(3) is from Exhibit GL-1.

(4) is from Exhibit GL-2.





DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-4

Developed Unlimited Reported Incurred Losses

Claim Period (1)	Months of Development 9/30/21 (2)	Unlimited Reported Incurred Losses 9/30/21 (3)	Percent Losses Reported (4)	Developed Unlimited Reported Incurred Losses (3)/(4) (5)
to 2001/02	240.0	\$2,724,336	100.0%	\$2,724,336
2002/03	228.0	317,220	100.0%	317,220
2003/04	216.0	1,444,738	100.0%	1,444,738
2004/05	204.0	1,414,592	100.0%	1,414,592
2005/06	192.0	428,809	100.0%	428,809
2006/07	180.0	1,592,767	100.0%	1,592,767
2007/08	168.0	457,403	100.0%	457,403
2008/09	156.0	206,315	100.0%	206,315
2009/10	144.0	290,810	100.0%	290,810
2010/11	132.0	588,666	100.0%	588,666
2011/12	120.0	812,675	100.0%	812,675
2012/13	108.0	617,639	100.0%	617,639
2013/14	96.0	1,083,535	100.0%	1,083,535
2014/15	84.0	239,084	100.0%	239,084
2015/16	72.0	599,034	100.0%	599,034
2016/17	60.0	203,133	100.0%	203,133
2017/18	48.0	130,130	100.0%	130,130
2018/19	36.0	443,790	100.0%	443,790
2019/20	24.0	894,572	100.0%	894,572
2020/21	12.0	1,083,906	71.4%	1,517,468
Total		\$15,573,153		\$16,006,715

(3) is from Exhibit GL-1.

(4) is from Exhibit GL-2.

Developed Unlimited Case Reserves

Claim Period (1)	Months of Development 9/30/21 (2)	Percent Losses Paid (3)	Percent Losses Reported (4)	Percent Losses Reserved 9/30/21 [(4)-(3)]/ [100.0%-(3)] (5)	Unlimited Paid Losses 9/30/21 (6)	Unlimited Case Reserves 9/30/21 (7)	Developed Unlimited Case Reserves (6)+(7)/(5) (8)
to 2001/02	240.0	100.0%	100.0%	100.0%	\$1,199,326	\$1,525,010	\$2,724,336
2002/03	228.0	100.0%	100.0%	100.0%	317,220	0	317,220
2003/04	216.0	100.0%	100.0%	100.0%	1,444,738	0	1,444,738
2004/05	204.0	100.0%	100.0%	100.0%	1,414,592	0	1,414,592
2005/06	192.0	100.0%	100.0%	100.0%	428,809	0	428,809
2006/07	180.0	100.0%	100.0%	100.0%	1,592,767	0	1,592,767
2007/08	168.0	100.0%	100.0%	100.0%	457,403	0	457,403
2008/09	156.0	100.0%	100.0%	100.0%	206,315	0	206,315
2009/10	144.0	100.0%	100.0%	100.0%	290,810	0	290,810
2010/11	132.0	100.0%	100.0%	100.0%	299,079	289,587	588,666
2011/12	120.0	100.0%	100.0%	100.0%	812,675	0	812,675
2012/13	108.0	100.0%	100.0%	100.0%	617,639	0	617,639
2013/14	96.0	100.0%	100.0%	100.0%	1,083,535	0	1,083,535
2014/15	84.0	100.0%	100.0%	100.0%	239,084	0	239,084
2015/16	72.0	100.0%	100.0%	100.0%	99,034	500,000	599,034
2016/17	60.0	99.7%	100.0%	100.0%	203,133	0	203,133
2017/18	48.0	97.7%	100.0%	100.0%	130,130	0	130,130
2018/19	36.0	85.0%	100.0%	100.0%	327,673	116,117	443,790
2019/20	24.0	54.8%	100.0%	100.0%	311,917	582,655	894,572
2020/21	12.0	10.4%	71.4%	68.1%	18,632	1,065,274	1,582,998
Total					\$11,494,511	\$4,078,643	\$16,072,245

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

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

Preliminary Projected Ultimate Unlimited Losses to 2020/21

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 2001/02	\$1,199,326	\$2,724,336	\$2,724,336	\$2,876,837
2002/03	317,220	317,220	317,220	317,220
2003/04	1,444,738	1,444,738	1,444,738	1,444,738
2004/05	1,414,592	1,414,592	1,414,592	1,414,592
2005/06	428,809	428,809	428,809	428,809
2006/07	1,592,767	1,592,767	1,592,767	1,592,767
2007/08	457,403	457,403	457,403	457,403
2008/09	206,315	206,315	206,315	206,315
2009/10	290,810	290,810	290,810	290,810
2010/11	299,079	588,666	588,666	617,624
2011/12	812,675	812,675	812,675	812,675
2012/13	617,639	617,639	617,639	617,639
2013/14	1,083,535	1,083,535	1,083,535	1,083,535
2014/15	239,084	239,084	239,084	239,084
2015/16	99,034	599,034	599,034	649,034
2016/17	203,742	203,133	203,133	203,133
2017/18	133,131	130,130	130,130	130,130
2018/19	385,513	443,790	443,790	455,401
2019/20	568,813	894,572	894,572	952,838
2020/21	178,379	1,517,468	1,582,998	1,550,233
<b>Total</b>	<b>\$11,972,604</b>	<b>\$16,006,715</b>	<b>\$16,072,245</b>	<b>\$16,340,817</b>

(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 (2021/22 = 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)
2011/12	\$812,675	\$2,109,455	\$0.039	1.629	\$0.063	\$0.021
2012/13	617,639	2,156,439	0.03	1.551	0.044	0.022
2013/14	1,083,535	2,256,429	0.05	1.477	0.071	0.023
2014/15	239,084	2,442,007	0.01	1.407	0.014	0.024
2015/16	649,034	2,620,064	0.02	1.340	0.033	0.025
2016/17	203,133	2,740,690	0.01	1.276	0.009	0.027
2017/18	130,130	2,890,437	0.00	1.216	0.005	0.028
2018/19	455,401	2,997,794	0.02	1.158	0.018	0.029
2019/20	952,838	3,203,740	0.03	1.103	0.033	0.031
2020/21	1,550,233	3,317,936	0.05	1.050	0.049	0.032

(7) Projected 2021/22 a-priori loss rate per \$100 of Payroll \$0.034

II. Bornhuetter - Ferguson Analysis Based on Unlimited Paid Losses

Claim Period (1)	Unlimited Paid Losses 9/30/21 (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 Unpaid Losses (2)+(6) (7)
2016/17	\$203,133	99.7%	\$0.027	\$2,740,690	\$2,180	\$205,313
2017/18	130,130	97.7%	0.028	2,890,437	18,196	148,326
2018/19	327,673	85.0%	0.029	2,997,794	131,896	459,569
2019/20	311,917	54.8%	0.031	3,203,740	445,524	757,441
2020/21	18,632	10.4%	0.032	3,317,936	960,667	979,299

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

Claim Period (1)	Unlimited Reported Incurred Losses 9/30/21 (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 Unreported Losses (2)+(6) (7)
2016/17	\$203,133	100.0%	\$0.027	\$2,740,690	\$0	\$203,133
2017/18	130,130	100.0%	0.028	2,890,437	0	130,130
2018/19	443,790	100.0%	0.029	2,997,794	0	443,790
2019/20	894,572	100.0%	0.031	3,203,740	0	894,572
2020/21	1,083,906	71.4%	0.032	3,317,936	306,489	1,390,395

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 9/30/21 (2)	Reported Claims 9/30/21 (3)	Percent Claims Reported (4)	Projected Ultimate Claims (3)/(4) (5)	Payroll (000) (6)	Frequency (per \$1M of Payroll) (5)/(6)X1,000 (7)
2011/12	120.0	63	100.0%	63	\$2,109,455	0.030
2012/13	108.0	56	100.0%	56	2,156,439	0.026
2013/14	96.0	53	100.0%	53	2,256,429	0.023
2014/15	84.0	69	100.0%	69	2,442,007	0.028
2015/16	72.0	50	100.0%	50	2,620,064	0.019
2016/17	60.0	75	100.0%	75	2,740,690	0.027
2017/18	48.0	83	100.0%	83	2,890,437	0.029
2018/19	36.0	87	117.6%	74	2,997,794	0.025
2019/20	24.0	96	156.9%	61	3,203,740	0.019
2020/21	12.0	185	209.2%	88	3,317,936	0.027

II. Frequency Times Severity

Claim Period (1)	Preliminary Projected Ultimate Unlimited Losses (2)	Projected Ultimate Claims (3)	Average Severity (2)/(3) (4)	Severity Trend (2021/22 = 1.000) (5)	Trended Average Claim Severity (4)X(5) (6)	De-Trended Projected 2021/22 Average Claim Severity (7)/(5) (8)	Frequency Times Severity (3)X(8) (9)
2011/12	\$812,675	63	\$12,900	2.189	\$28,239	\$7,622	\$480,185
2012/13	617,639	56	11,029	2.024	22,325	8,243	461,618
2013/14	1,083,535	53	20,444	1.872	38,263	8,915	472,494
2014/15	239,084	69	3,465	1.731	5,996	9,642	665,268
2015/16	649,034	50	12,981	1.600	20,771	10,427	521,367
2016/17	203,133	75	2,708	1.480	4,007	11,277	845,788
2017/18	130,130	83	1,568	1.368	2,145	12,196	1,012,290
2018/19	455,401	74	6,154	1.265	7,785	13,190	976,079
2019/20	952,838	61	15,620	1.170	18,270	14,265	870,181
2020/21	1,550,233	88	17,616	1.082	19,052	15,428	1,357,654
						(7) Projected 2021/22 average claim severity	\$16,685

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 2020/21

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 2001/02	\$1,199,326	\$2,724,336	\$2,724,336				\$2,877,000
2002/03	317,220	317,220	317,220				317,220
2003/04	1,444,738	1,444,738	1,444,738				1,444,738
2004/05	1,414,592	1,414,592	1,414,592				1,414,592
2005/06	428,809	428,809	428,809				428,809
2006/07	1,592,767	1,592,767	1,592,767				1,592,767
2007/08	457,403	457,403	457,403				457,403
2008/09	206,315	206,315	206,315				206,315
2009/10	290,810	290,810	290,810				290,810
2010/11	299,079	588,666	588,666				618,000
2011/12	812,675	812,675	812,675				812,675
2012/13	617,639	617,639	617,639				617,639
2013/14	1,083,535	1,083,535	1,083,535				1,083,535
2014/15	239,084	239,084	239,084				239,084
2015/16	99,034	599,034	599,034				649,034
2016/17	203,742	203,133	203,133	205,313	203,133	845,788	203,133
2017/18	133,131	130,130	130,130	148,326	130,130	1,012,290	130,130
2018/19	385,513	443,790	443,790	459,569	443,790	976,079	455,401
2019/20	568,813	894,572	894,572	757,441	894,572	870,181	952,838
2020/21	178,379	1,517,468	1,582,998	979,299	1,390,395	1,357,654	1,348,000

(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 2021/22 and Subsequent

Claim Period (1)	Projected Ultimate Losses (2)	Payroll (000) (3)	Unlimited Loss Rate per \$100 of Payroll (2)/(3)/10 (4)	Loss Rate Trend (2021/22 = 1.000) (5)	Trended Unlimited Loss Rate per \$100 of Payroll (4)X(5) (6)
2011/12	\$812,675	\$2,109,455	\$0.039	1.629	\$0.063
2012/13	617,639	2,156,439	0.029	1.551	0.044
2013/14	1,083,535	2,256,429	0.048	1.477	0.071
2014/15	239,084	2,442,007	0.010	1.407	0.014
2015/16	649,034	2,620,064	0.025	1.340	0.033
2016/17	203,133	2,740,690	0.007	1.276	0.009
2017/18	130,130	2,890,437	0.005	1.216	0.005
2018/19	455,401	2,997,794	0.015	1.158	0.018
2019/20	952,838	3,203,740	0.030	1.103	0.033
2020/21	1,348,000	3,317,936	0.041	1.050	0.043
Total	\$6,491,469	\$26,734,990	\$0.024		\$0.033

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)
2021/22	\$0.033	\$3,504,702	\$1,167,000	0.97	\$0.032	\$1,127,000
2022/23	0.035	3,679,937	1,287,000	0.97	0.034	1,243,000
2023/24	0.037	3,863,934	1,419,000	0.97	0.035	1,370,000

(2) is from Exhibit GL-9.

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

(5) is based on a 5% trend.

(7) 2021/22 is based on (6) and actuarial judgment.  
Other period(s) based on 2021/22 plus a 5% trend.

(8) to 2021/22 was provided by DC Office of Risk Management. Other claim periods are based on a 5% trend.

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



DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-11

Estimated Outstanding Losses as of September 30, 2021

Claim Period (1)	Unlimited Paid Losses 9/30/21 (2)	Unlimited Case Reserves 9/30/21 (3)	Unlimited Reported Incurred Losses 9/30/21 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR 9/30/21 (5)-(4) (6)	Estimated Outstanding Losses 9/30/21 (3)+(6) (7)	Present Value Factor (8)	Present Value of Estimated Outstanding Losses 9/30/21 (7)X(8) (9)
to 2001/02	\$1,199,326	\$1,525,010	\$2,724,336	\$2,877,000	\$152,664	\$1,677,674	1.00	\$1,677,674
2002/03	317,220	0	317,220	317,220	0	0	1.00	0
2003/04	1,444,738	0	1,444,738	1,444,738	0	0	1.00	0
2004/05	1,414,592	0	1,414,592	1,414,592	0	0	1.00	0
2005/06	428,809	0	428,809	428,809	0	0	1.00	0
2006/07	1,592,767	0	1,592,767	1,592,767	0	0	1.00	0
2007/08	457,403	0	457,403	457,403	0	0	1.00	0
2008/09	206,315	0	206,315	206,315	0	0	1.00	0
2009/10	290,810	0	290,810	290,810	0	0	1.00	0
2010/11	299,079	289,587	588,666	618,000	29,334	318,921	1.00	318,921
2011/12	812,675	0	812,675	812,675	0	0	1.00	0
2012/13	617,639	0	617,639	617,639	0	0	1.00	0
2013/14	1,083,535	0	1,083,535	1,083,535	0	0	1.00	0
2014/15	239,084	0	239,084	239,084	0	0	1.00	0
2015/16	99,034	500,000	599,034	649,034	50,000	550,000	1.00	550,000
2016/17	203,133	0	203,133	203,133	0	0	0.99	0
2017/18	130,130	0	130,130	130,130	0	0	0.99	0
2018/19	327,673	116,117	443,790	455,401	11,612	127,729	0.99	126,256
2019/20	311,917	582,655	894,572	952,838	58,266	640,921	0.98	631,149
2020/21	18,632	1,065,274	1,083,906	1,348,000	264,094	1,329,368	0.98	1,302,101
Total	\$11,494,511	\$4,078,643	\$15,573,153	\$16,139,123	\$565,970	\$4,644,613		\$4,606,101

(5) is from Exhibit GL-9.

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





DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-12

Projected Losses Paid October 1, 2021 to September 30, 2022

Claim Period (1)	Months of Development 9/30/21 (2)	Percent Losses Paid (3)	Months of Development 9/30/22 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/21 to 9/30/22 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/21 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/22 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/22 (9)X(10) (11)
to 2001/02	240.0	100.0%	252.0	100.0%	100.0%	\$1,677,674	\$1,677,674	\$0	1.00	\$0
2002/03	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
2003/04	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
2004/05	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2006/07	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2007/08	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2008/09	156.0	100.0%	168.0	100.0%	100.0%	0	0	0	1.00	0
2009/10	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2010/11	132.0	100.0%	144.0	100.0%	100.0%	318,921	318,921	0	1.00	0
2011/12	120.0	100.0%	132.0	100.0%	100.0%	0	0	0	1.00	0
2012/13	108.0	100.0%	120.0	100.0%	100.0%	0	0	0	1.00	0
2013/14	96.0	100.0%	108.0	100.0%	100.0%	0	0	0	1.00	0
2014/15	84.0	100.0%	96.0	100.0%	100.0%	0	0	0	1.00	0
2015/16	72.0	100.0%	84.0	100.0%	100.0%	550,000	550,000	0	1.00	0
2016/17	60.0	99.7%	72.0	100.0%	100.0%	0	0	0	1.00	0
2017/18	48.0	97.7%	60.0	99.7%	86.7%	0	0	0	0.99	0
2018/19	36.0	85.0%	48.0	97.7%	85.0%	127,729	108,540	19,189	0.99	18,980
2019/20	24.0	54.8%	36.0	85.0%	66.8%	640,921	428,005	212,916	0.99	210,461
2020/21	12.0	10.4%	24.0	54.8%	49.6%	1,329,368	658,953	670,415	0.98	660,194
2021/22	0.0	0.0%	12.0	10.4%	10.4%	1,167,000	121,894	1,045,106	0.98	1,023,669
Total						\$5,811,613	\$3,863,987	\$1,947,626		\$1,913,304

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

(7) to 2020/21 is from Exhibit GL-11. The amount for 2021/22 is from Exhibit GL-10.

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



DISTRICT OF COLUMBIA  
GENERAL LIABILITY

Exhibit GL-13

Projected Losses Paid October 1, 2022 to September 30, 2023

Claim Period (1)	Months of Development 9/30/22 (2)	Percent Losses Paid (3)	Months of Development 9/30/23 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/22 to 9/30/23 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/22 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/23 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/23 (9)X(10) (11)
to 2001/02	252.0	100.0%	264.0	100.0%	100.0%	\$0	\$0	\$0	1.00	\$0
2002/03	240.0	100.0%	252.0	100.0%	100.0%	0	0	0	1.00	0
2003/04	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
2004/05	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2006/07	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2007/08	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2008/09	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2009/10	156.0	100.0%	168.0	100.0%	100.0%	0	0	0	1.00	0
2010/11	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2011/12	132.0	100.0%	144.0	100.0%	100.0%	0	0	0	1.00	0
2012/13	120.0	100.0%	132.0	100.0%	100.0%	0	0	0	1.00	0
2013/14	108.0	100.0%	120.0	100.0%	100.0%	0	0	0	1.00	0
2014/15	96.0	100.0%	108.0	100.0%	100.0%	0	0	0	1.00	0
2015/16	84.0	100.0%	96.0	100.0%	100.0%	0	0	0	1.00	0
2016/17	72.0	100.0%	84.0	100.0%	100.0%	0	0	0	1.00	0
2017/18	60.0	99.7%	72.0	100.0%	100.0%	0	0	0	1.00	0
2018/19	48.0	97.7%	60.0	99.7%	86.7%	19,189	16,643	2,546	0.99	2,524
2019/20	36.0	85.0%	48.0	97.7%	85.0%	212,916	180,929	31,987	0.99	31,638
2020/21	24.0	54.8%	36.0	85.0%	66.8%	670,415	447,701	222,714	0.99	220,146
2021/22	12.0	10.4%	24.0	54.8%	49.6%	1,045,106	518,048	527,058	0.98	519,022
2022/23	0.0	0.0%	12.0	10.4%	10.4%	1,287,000	134,428	1,152,572	0.98	1,128,931
Total						\$3,234,626	\$1,297,749	\$1,936,877		\$1,902,261

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

(7) to 2021/22 is from Exhibit GL-12, (9). The amount for 2022/23 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 \$50,000

Claim Number (1)	Date of Loss (2)	Claim Period (3)	Specific Self-Insured Retention (4)	Unlimited Paid Losses 9/30/21 (5)	Unlimited Case Reserves 9/30/21 (6)	Unlimited Reported Incurred Losses 9/30/21 (7)
EP-21-000919	03/01/95	to 2001/02	Unlimited	\$700,000	\$0	\$700,000
C-21-001554	08/22/96	to 2001/02	Unlimited	0	1,500,000	1,500,000
0200101-GL	02/10/02	to 2001/02	Unlimited	450,000	0	450,000
0300804-GL	04/07/03	2002/03	Unlimited	55,000	0	55,000
0301469-GL	07/01/03	2002/03	Unlimited	106,560	0	106,560
0000021-GL	10/16/03	2003/04	Unlimited	127,000	0	127,000
0401911-GL	07/12/04	2003/04	Unlimited	1,000,000	0	1,000,000
0401128-GL	10/01/04	2004/05	Unlimited	250,000	0	250,000
0400983-GL	11/05/04	2004/05	Unlimited	150,000	0	150,000
0500607-GL	02/07/05	2004/05	Unlimited	60,000	0	60,000
0500554-GL	03/12/05	2004/05	Unlimited	175,000	0	175,000
0500740-GL	07/07/05	2004/05	Unlimited	61,000	0	61,000
0501286-GL	08/25/05	2004/05	Unlimited	170,000	0	170,000
0501919-GL	12/15/05	2005/06	Unlimited	95,000	0	95,000
0601198-GL	11/17/06	2006/07	Unlimited	118,602	0	118,602
0700229-GL	03/17/07	2006/07	Unlimited	745,000	0	745,000
0700787-GL	04/21/07	2006/07	Unlimited	300,000	0	300,000
0800111-GL	04/01/08	2007/08	Unlimited	50,000	0	50,000
GL-20-001409	12/22/10	2010/11	Unlimited	137,500	0	137,500
EP-21-000147	04/12/11	2010/11	Unlimited	0	287,087	287,087
EP-20-006056	12/09/11	2011/12	Unlimited	431,169	0	431,169
1200774-GL	04/03/12	2011/12	Unlimited	52,000	0	52,000
1300358-GL	03/10/13	2012/13	Unlimited	150,000	0	150,000
1300783-GL	07/15/13	2012/13	Unlimited	87,500	0	87,500
1301017-GL	12/25/13	2013/14	Unlimited	74,500	0	74,500
1400164-GL	03/12/14	2013/14	Unlimited	50,000	0	50,000
1400900-GL	04/11/14	2013/14	Unlimited	59,500	0	59,500
1400749-GL	04/11/14	2013/14	Unlimited	65,000	0	65,000
EP-19-005837	09/03/14	2013/14	Unlimited	664,406	0	664,406
EP-21-000013	04/01/16	2015/16	Unlimited	0	500,000	500,000
1700604-GL	06/09/17	2016/17	Unlimited	50,000	0	50,000
GL-19-01411	11/16/18	2018/19	Unlimited	85,000	0	85,000
EP-19-005835	07/17/19	2018/19	Unlimited	60,000	0	60,000
GL-20-001308	11/21/19	2019/20	Unlimited	120,000	0	120,000
GL-20-002390	02/19/20	2019/20	Unlimited	98,000	0	98,000
GL-20-001627	04/13/20	2019/20	Unlimited	0	100,000	100,000
GL-20-001628	04/13/20	2019/20	Unlimited	0	100,000	100,000
GL-20-003763	04/25/20	2019/20	Unlimited	0	50,000	50,000
GL-21-002338	12/12/20	2020/21	Unlimited	0	100,000	100,000
GL-21-002556	12/31/20	2020/21	Unlimited	0	50,000	50,000
GL-21-002978	01/11/21	2020/21	Unlimited	0	100,000	100,000
GL-21-002979	01/11/21	2020/21	Unlimited	0	50,000	50,000
GL-21-003801	08/08/21	2020/21	Unlimited	0	100,000	100,000
GL-21-004029	08/25/21	2020/21	Unlimited	0	50,000	50,000

Amounts are unlimited.

Size of Loss Distribution

I. Reported Claim Count

Claim Size (1)	Prior (2)	2016/17 (3)	2017/18 (4)	2018/19 (5)	2019/20 (6)	2020/21 (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	680	66	79	71	66	150	1,112	1,112	74.3%
5,000 - 10,000	151	6	2	10	17	12	198	1,310	87.6%
10,000 - 25,000	94	2	2	4	8	17	127	1,437	96.1%
25,000 - 50,000	17	1	0	0	1	3	22	1,459	97.5%
50,000 - 100,000	9	0	0	2	3	3	17	1,476	98.7%
100,000 - 250,000	9	0	0	0	1	0	10	1,486	99.3%
250,000 - 500,000	5	0	0	0	0	0	5	1,491	99.7%
500,000 - 750,000	3	0	0	0	0	0	3	1,494	99.9%
750,000 - 1,000,000	1	0	0	0	0	0	1	1,495	99.9%
Over 1,000,000	1	0	0	0	0	0	1	1,496	100.0%
<b>Total</b>	<b>970</b>	<b>75</b>	<b>83</b>	<b>87</b>	<b>96</b>	<b>185</b>	<b>1,496</b>	<b>1,496</b>	

II. Total Reported Incurred Losses

Claim Size (1)	Prior (2)	2016/17 (3)	2017/18 (4)	2018/19 (5)	2019/20 (6)	2020/21 (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	1,018,463	70,029	92,185	126,291	125,978	197,597	1,630,542	1,630,542	10.5%
5,000 - 10,000	1,133,139	43,604	13,500	86,499	140,106	93,851	1,510,699	3,141,241	20.2%
10,000 - 25,000	1,443,982	39,500	24,445	86,000	160,488	342,458	2,096,874	5,238,114	33.6%
25,000 - 50,000	650,216	50,000	0	0	50,000	150,000	900,216	6,138,330	39.4%
50,000 - 100,000	609,500	0	0	145,000	298,000	300,000	1,352,500	7,490,830	48.1%
100,000 - 250,000	1,384,662	0	0	0	120,000	0	1,504,662	8,995,492	57.8%
250,000 - 500,000	1,968,255	0	0	0	0	0	1,968,255	10,963,748	70.4%
500,000 - 750,000	2,109,406	0	0	0	0	0	2,109,406	13,073,153	83.9%
750,000 - 1,000,000	1,000,000	0	0	0	0	0	1,000,000	14,073,153	90.4%
Over 1,000,000	1,500,000	0	0	0	0	0	1,500,000	15,573,153	100.0%
<b>Total</b>	<b>\$12,817,623</b>	<b>\$203,133</b>	<b>\$130,130</b>	<b>\$443,790</b>	<b>\$894,572</b>	<b>\$1,083,906</b>	<b>\$15,573,153</b>	<b>\$15,573,153</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.

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Data Summary as of September 30, 2021  
Unlimited Losses

Claim Period (1)	Specific Self-Insured Retention (2)	Aggregate Retention (3)	Months of Development 9/30/21 (4)	Vehicles (5)	Reported Claims 9/30/21 (6)	Open Claims 9/30/21 (7)	Unlimited Paid Losses 9/30/21 (8)	Unlimited Case Reserves 9/30/21 (9)	Unlimited Reported Incurred Losses 9/30/21 (10)
to 2001/02	Unlimited	None	240.0	Not Provided	15	1	\$125,307	\$1	\$125,308
2002/03	Unlimited	None	228.0	Not Provided	65	0	238,091	0	238,091
2003/04	Unlimited	None	216.0	Not Provided	160	0	496,524	0	496,524
2004/05	Unlimited	None	204.0	Not Provided	167	0	488,550	0	488,550
2005/06	Unlimited	None	192.0	Not Provided	268	0	739,164	0	739,164
2006/07	Unlimited	None	180.0	Not Provided	290	0	740,792	0	740,792
2007/08	Unlimited	None	168.0	Not Provided	315	0	893,108	0	893,108
2008/09	Unlimited	None	156.0	Not Provided	365	0	1,124,224	0	1,124,224
2009/10	Unlimited	None	144.0	6,302	501	0	1,572,750	0	1,572,750
2010/11	Unlimited	None	132.0	6,456	317	0	1,063,190	0	1,063,190
2011/12	Unlimited	None	120.0	6,398	340	0	1,805,190	0	1,805,190
2012/13	Unlimited	None	108.0	6,737	294	0	1,550,589	0	1,550,589
2013/14	Unlimited	None	96.0	6,500	421	0	1,936,363	0	1,936,363
2014/15	Unlimited	None	84.0	5,314	363	0	1,409,483	0	1,409,483
2015/16	Unlimited	None	72.0	5,287	355	0	991,026	0	991,026
2016/17	Unlimited	None	60.0	6,003	321	0	1,041,543	0	1,041,543
2017/18	Unlimited	None	48.0	5,044	408	0	1,112,135	0	1,112,135
2018/19	Unlimited	None	36.0	5,629	525	6	1,208,144	35,060	1,243,204
2019/20	Unlimited	None	24.0	5,334	262	25	964,231	178,734	1,142,965
2020/21	Unlimited	None	12.0	5,268	333	193	343,310	547,744	891,054
<b>Total</b>					<b>6,085</b>	<b>225</b>	<b>\$19,843,711</b>	<b>\$761,539</b>	<b>\$20,605,249</b>

Data includes all tort claims with "Claim Type" field Auto Bodily Injury, Auto Physical Damage, or Auto Property Damage, as provided by DC Office of Risk Management.

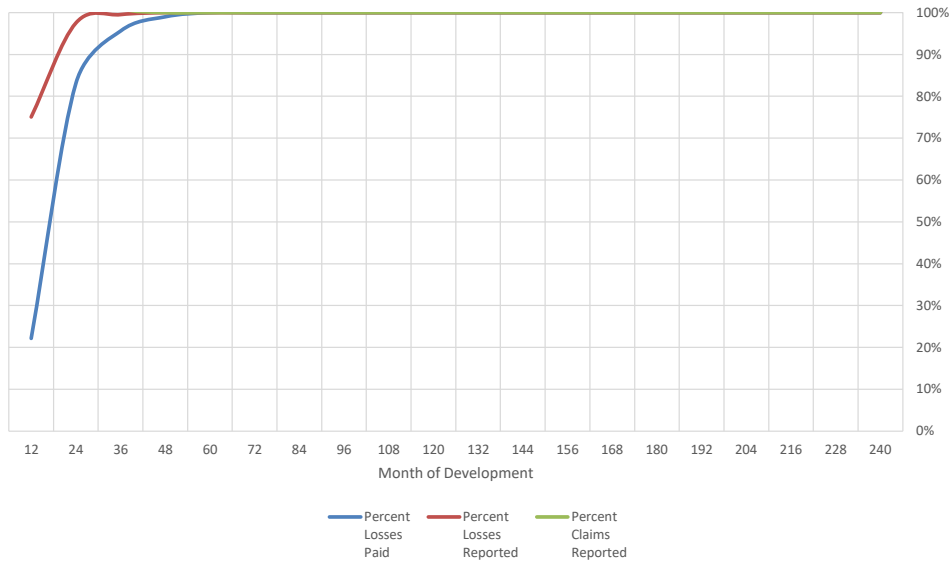
(6) and (7) are on an occurrence basis and exclude claims with \$0 incurred.

(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	100.0%	100.0%	100.0%
60.0	100.0%	100.0%	100.0%
48.0	99.0%	100.0%	100.0%
36.0	95.7%	99.5%	101.0%
24.0	83.2%	97.6%	106.3%
12.0	22.2%	75.0%	106.3%



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

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

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

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	
to 2001/02																					
2002/03									213	213	213	213	213	238	238	238	238	238	238	238	238
2003/04								489	489	489	489	489	489	497	497	497	497	497	497	497	497
2004/05							489	489	489	489	489	489	489	489	489	489	489	489	489	489	489
2005/06						739	739	736	739	739	739	739	739	739	739	739	739	739	739	739	739
2006/07					727	730	730	741	741	741	741	741	741	741	741	741	741	741	741	741	741
2007/08				853	878	894	897	897	897	897	897	897	897	893	893						
2008/09			997	1,080	1,119	1,125	1,125	1,125	1,125	1,125	1,125	1,125	1,124	1,124							
2009/10		864	1,371	1,515	1,573	1,573	1,573	1,573	1,573	1,573	1,573	1,573									
2010/11	144	709	990	1,058	1,063	1,063	1,063	1,063	1,063	1,063	1,063										
2011/12	152	878	1,729	1,800	1,804	1,805	1,805	1,803	1,803	1,805											
2012/13	154	1,267	1,495	1,550	1,550	1,550	1,550	1,550	1,550	1,551											
2013/14	387	1,500	1,896	1,932	1,937	1,936	1,936	1,936													
2014/15	220	1,124	1,401	1,409	1,409	1,409	1,409														
2015/16	362	933	969	999	991	991															
2016/17	315	884	995	1,035	1,042																
2017/18	285	998	1,092	1,112																	
2018/19	480	1,084	1,208																		
2019/20	289	964																			
2020/21	343																				

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 2001/02																					
2002/03									1.000	1.000	1.000	1.000	1.117	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003/04								1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2004/05							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
2005/06						1.000	0.996	1.004	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
2006/07					1.005	1.000	1.014	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
2007/08				1.029	1.019	1.003	1.000	1.000	1.000	1.000	1.000	1.000	0.996	1.000							
2008/09			1.083	1.037	1.006	1.000	0.999	1.001	1.000	1.000	0.999	1.000									
2009/10		1.586	1.105	1.038	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2010/11	4.922	1.396	1.069	1.005	1.000	1.000	1.000	1.000	1.000	1.000	1.000										
2011/12	5.787	1.970	1.041	1.003	1.000	1.000	0.999	1.000	1.001												
2012/13	8.232	1.180	1.037	1.000	1.000	1.001	1.000	1.000													
2013/14	3.876	1.264	1.019	1.003	1.000	1.000	1.000														
2014/15	5.100	1.247	1.006	1.000	1.000	1.000															
2015/16	2.577	1.039	1.031	0.992	1.000																
2016/17	2.807	1.125	1.040	1.007																	
2017/18	3.507	1.094	1.018																		
2018/19	2.261	1.114																			
2019/20	3.341																				
2020/21																					
<b>Average</b>																					
All	4.241	1.301	1.045	1.011	1.003	1.000	1.001	1.000	1.000	1.000	1.000	1.002	1.020	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 3	2.894	1.111	1.030	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	3.036	1.111	1.030	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	2.908	1.111	1.023	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-hi,low																					
Similar	2.270	1.495	1.270	1.135	1.055	1.026	1.012	1.006	1.004	1.002	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.001	1.000	1.000
Previous	4.000	1.180	1.035	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	1.000	1.000	1.000
Selected	3.750	1.150	1.035	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	1.000	1.000	1.000
Cumulative	4.508	1.202	1.045	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	1.000	1.000	1.000
Percent	22.2%	83.2%	95.7%	99.0%	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%

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.

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
to 2001/02																				
2002/03									213	213	213	213	213	238	238	238	238	238	238	238
2003/04								489	489	489	489	489	489	497	497	497	497	497	497	497
2004/05							489	489	489	489	489	489	489	489	489	489	489	489	489	489
2005/06						745	742	739	742	742	742	742	742	739	739	739	739	739	739	739
2006/07					760	754	734	745	745	745	745	745	741	741	741					
2007/08				1,062	1,042	894	897	897	897	897	897	897	893	893						
2008/09			1,272	1,259	1,125	1,131	1,131	1,130	1,131	1,131	1,125	1,124								
2009/10		1,710	1,708	1,554	1,575	1,575	1,575	1,575	1,575	1,573	1,573									
2010/11	842	1,155	1,134	1,083	1,083	1,083	1,083	1,083	1,063	1,063										
2011/12	1,193	1,492	1,818	1,831	1,833	1,834	1,834	1,803	1,803	1,805										
2012/13	593	1,476	1,522	1,573	1,573	1,560	1,550	1,551												
2013/14	1,131	2,024	1,946	1,958	1,960	1,936	1,936													
2014/15	1,135	1,427	1,438	1,413	1,409	1,409														
2015/16	1,366	1,149	1,006	999	991	991														
2016/17	1,238	1,179	1,045	1,057	1,042															
2017/18	1,123	1,119	1,130	1,112																
2018/19	1,226	1,372	1,243																	
2019/20	693	1,143																		
2020/21	891																			

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-UIT
to 2001/02																				
2002/03									1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000	1.000
2003/04								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
2004/05								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
2005/06						0.996	0.996	1.004	1.000	1.000	1.000	1.000	0.997	1.000	1.000					
2006/07					0.992	0.973	1.014	1.000	1.000	1.000	1.000	1.000	0.995	1.000	1.000					
2007/08				0.982	0.858	1.003	1.000	1.000	1.000	1.000	1.000	0.996	1.000							
2008/09			0.990	0.894	1.006	1.000	0.999	1.001	1.000	0.995	0.999	1.000								
2009/10		0.999	0.910	1.013	1.000	1.000	1.000	1.000	0.999	1.000	1.000									
2010/11	1.372	0.981	0.955	1.000	1.000	1.000	1.000	0.981	1.000	1.000										
2011/12	1.251	1.218	1.007	1.001	1.000	1.000	0.983	1.000	1.001											
2012/13	2.488	1.031	1.033	1.000	0.992	1.000	0.994	1.000												
2013/14	1.789	0.962	1.006	1.001	0.988	1.000	1.000													
2014/15	1.257	1.008	0.983	0.998	1.000	1.000														
2015/16	0.841	0.875	0.994	0.992	1.000															
2016/17	0.953	0.886	1.011	0.986																
2017/18	0.997	1.010	0.984																	
2018/19	1.119	0.906																		
2019/20	1.650																			
2020/21																				
Average																				
All	1.372	0.988	0.987	0.987	0.984	0.997	0.999	0.999	1.000	0.999	1.000	1.001	1.019	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Wtd 3	1.195	0.931	0.996	0.992	0.995	0.998	0.994	0.995	1.000	0.998	1.000	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 3	1.255	0.934	0.996	0.992	0.996	0.998	0.994	0.994	1.000	0.998	1.000	0.997	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Last 5	1.023	0.933	0.995	0.996	0.997	1.000	1.000	1.000	1.000	1.000	1.000	0.999	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000
x-hi,low																				
Similar	1.435	1.185	1.095	1.045	1.016	1.007	1.004	1.002	1.001	1.001	1.001	1.001	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000
Previous	1.300	1.030	1.010	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
Selected	1.300	1.020	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
Cumulative	1.333	1.025	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
Percent	75.0%	97.6%	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%

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.



Historical Reported Claims and Reported Claim Development

I. Historical Reported Claims

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 2001/02																					
2002/03									64	64	64	64	64	65	65	65	65	65	65	65	
2003/04								159	159	159	159	159	160	160	160	160	160	160	160	160	
2004/05							167	167	167	167	167	167	167	167	167	167	167	167	167	167	
2005/06						270	269	268	269	269	269	269	269	268	268	268	268	268	268	268	
2006/07					293	295	290	291	291	291	291	291	291	290	290	290	290	290	290	290	
2007/08				337	329	314	315	315	315	315	322	315	315	315	315	315	315	315	315	315	
2008/09			451	410	369	369	369	368	369	378	365	365	365	365	365	365	365	365	365	365	
2009/10		658	578	511	506	506	507	506	509	501	501	501	501	501	501	501	501	501	501	501	
2010/11	373	426	378	330	330	330	330	333	317	317	317	317	317	317	317	317	317	317	317	317	
2011/12	348	347	361	347	345	347	347	340	340	340	340	340	340	340	340	340	340	340	340	340	
2012/13	189	298	295	297	297	296	294	294	294	294	294	294	294	294	294	294	294	294	294	294	
2013/14	358	433	425	423	426	421	421	421	421	421	421	421	421	421	421	421	421	421	421	421	
2014/15	361	399	370	365	363	363	363	363	363	363	363	363	363	363	363	363	363	363	363	363	
2015/16	535	388	358	360	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	355	
2016/17	423	377	356	322	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	321	
2017/18	478	433	412	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	408	
2018/19	544	545	525	525	525	525	525	525	525	525	525	525	525	525	525	525	525	525	525	525	
2019/20	265	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	262	
2020/21	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333	333	

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 2001/02																					
2002/03									1.000	1.000	1.000	1.000	1.016	1.000	1.000	1.000	1.000	1.000	1.000		
2003/04								1.000	1.000	1.000	1.000	1.006	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2004/05							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		
2005/06						0.996	0.996	1.004	1.000	1.000	1.000	1.000	0.996	1.000	1.000	1.000	1.000	1.000	1.000		
2006/07					1.007	0.983	1.003	1.000	1.000	1.000	1.000	0.997	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2007/08				0.976	0.954	1.003	1.000	1.000	1.000	1.022	0.978	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2008/09			0.909	0.900	1.000	1.000	0.997	1.003	1.024	0.966	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2009/10		0.878	0.884	0.990	1.000	1.002	0.998	1.006	0.984	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2010/11	1.142	0.887	0.873	1.000	1.000	1.000	1.009	0.952	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2011/12	0.997	1.040	0.961	0.994	1.006	1.000	0.980	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
2012/13	1.577	0.990	1.007	1.000	0.997	0.993	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		
2013/14	1.209	0.982	0.995	1.007	0.988	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		
2014/15	1.105	0.927	0.986	0.995	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		
2015/16	0.725	0.923	1.006	0.986	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		
2016/17	0.891	0.944	0.904	0.997	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		
2017/18	0.906	0.952	0.990	0.990	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		
2018/19	1.002	0.963	0.990	0.990	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		
2019/20	0.989	0.963	0.990	0.990	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		
2020/21	0.989	0.963	0.990	0.990	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		
Average																					
All	1.054	0.949	0.952	0.985	0.995	0.998	0.998	0.996	1.001	0.999	0.997	1.000	1.002	1.000	1.000	1.000	1.000	1.000	1.000		
Wtd 3	0.963	0.954	0.968	0.992	0.996	0.998	0.993	0.983	0.993	0.989	0.994	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
Last 3	0.965	0.953	0.967	0.993	0.996	0.998	0.993	0.984	0.995	0.989	0.993	0.999	0.999	1.000	1.000	1.000	1.000	1.000	1.000		
Last 5	0.929	0.941	0.991	0.997	0.999	1.000	0.999	1.001	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000	1.000		
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	1.030	0.950	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	1.000
Selected	1.000	0.950	0.990	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	0.941	0.941	0.990	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	106.3%	106.3%	101.0%	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%	100.0%

Data excludes 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	Months of Development:																			
	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
to 2001/02																				
2002/03									100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2003/04								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%
2004/05								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%
2005/06								99.3%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	99.7%	100.0%	100.0%	100.0%	100.0%	100.0%
2006/07					95.6%	96.8%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2007/08				80.3%	84.2%	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%
2008/09			78.3%	85.8%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	99.5%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2009/10		50.6%	80.2%	97.5%	99.9%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2010/11	17.1%	61.4%	87.3%	97.7%	98.1%	98.1%	98.1%	98.1%	98.1%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2011/12	12.7%	58.8%	95.1%	98.3%	98.4%	98.4%	98.4%	98.4%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
2012/13	25.9%	85.8%	98.2%	98.5%	98.5%	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%
2013/14	34.2%	74.1%	97.4%	98.6%	98.8%	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%
2014/15	19.4%	78.7%	97.5%	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%
2015/16	26.5%	81.2%	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%	100.0%	100.0%	100.0%
2016/17	25.4%	75.0%	95.2%	97.9%	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%
2017/18	25.4%	89.2%	96.7%	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%	100.0%
2018/19	39.1%	79.0%	97.2%	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%
2019/20	41.7%	84.4%	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%
2020/21	38.5%	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%	100.0%
Average																				
All	27.8%	74.4%	92.7%	95.9%	97.6%	99.2%	99.6%	99.7%	99.9%	99.9%	99.9%	99.9%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Last 3	39.8%	84.2%	96.3%	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%	100.0%
Last 5	34.4%	81.5%	96.7%	99.5%	99.6%	99.8%	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%
x-hi,low																				
Implicit	29.6%	85.3%	96.1%	99.0%	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%



DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-3

Developed Unlimited Paid Losses

Claim Period (1)	Months of Development 9/30/21 (2)	Unlimited Paid Losses 9/30/21 (3)	Percent Losses Paid (4)	Developed Unlimited Paid Losses (3)/(4) (5)
to 2001/02	240.0	\$125,307	100.0%	\$125,307
2002/03	228.0	238,091	100.0%	238,091
2003/04	216.0	496,524	100.0%	496,524
2004/05	204.0	488,550	100.0%	488,550
2005/06	192.0	739,164	100.0%	739,164
2006/07	180.0	740,792	100.0%	740,792
2007/08	168.0	893,108	100.0%	893,108
2008/09	156.0	1,124,224	100.0%	1,124,224
2009/10	144.0	1,572,750	100.0%	1,572,750
2010/11	132.0	1,063,190	100.0%	1,063,190
2011/12	120.0	1,805,190	100.0%	1,805,190
2012/13	108.0	1,550,589	100.0%	1,550,589
2013/14	96.0	1,936,363	100.0%	1,936,363
2014/15	84.0	1,409,483	100.0%	1,409,483
2015/16	72.0	991,026	100.0%	991,026
2016/17	60.0	1,041,543	100.0%	1,041,543
2017/18	48.0	1,112,135	99.0%	1,123,257
2018/19	36.0	1,208,144	95.7%	1,262,933
2019/20	24.0	964,231	83.2%	1,159,152
2020/21	12.0	343,310	22.2%	1,547,665
Total		\$19,843,711		\$21,308,898

(3) is from Exhibit AL-1.

(4) is from Exhibit AL-2.



DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-4

Developed Unlimited Reported Incurred Losses

Claim Period (1)	Months of Development 9/30/21 (2)	Unlimited Reported Incurred Losses 9/30/21 (3)	Percent Losses Reported (4)	Developed Unlimited Reported Incurred Losses (3)/(4) (5)
to 2001/02	240.0	\$125,308	100.0%	\$125,308
2002/03	228.0	238,091	100.0%	238,091
2003/04	216.0	496,524	100.0%	496,524
2004/05	204.0	488,550	100.0%	488,550
2005/06	192.0	739,164	100.0%	739,164
2006/07	180.0	740,792	100.0%	740,792
2007/08	168.0	893,108	100.0%	893,108
2008/09	156.0	1,124,224	100.0%	1,124,224
2009/10	144.0	1,572,750	100.0%	1,572,750
2010/11	132.0	1,063,190	100.0%	1,063,190
2011/12	120.0	1,805,190	100.0%	1,805,190
2012/13	108.0	1,550,589	100.0%	1,550,589
2013/14	96.0	1,936,363	100.0%	1,936,363
2014/15	84.0	1,409,483	100.0%	1,409,483
2015/16	72.0	991,026	100.0%	991,026
2016/17	60.0	1,041,543	100.0%	1,041,543
2017/18	48.0	1,112,135	100.0%	1,112,135
2018/19	36.0	1,243,204	99.5%	1,249,420
2019/20	24.0	1,142,965	97.6%	1,171,653
2020/21	12.0	891,054	75.0%	1,187,445
Total		\$20,605,249		\$20,936,545

(3) is from Exhibit AL-1.

(4) is from Exhibit AL-2.

Developed Unlimited Case Reserves

Claim Period (1)	Months of Development 9/30/21 (2)	Percent Losses Paid (3)	Percent Losses Reported (4)	Percent Losses Reserved 9/30/21 [(4)-(3)]/ [100.0%-(3)] (5)	Unlimited Paid Losses 9/30/21 (6)	Unlimited Case Reserves 9/30/21 (7)	Developed Unlimited Case Reserves (6)+(7)/(5) (8)
to 2001/02	240.0	100.0%	100.0%	100.0%	\$125,307	\$1	\$125,308
2002/03	228.0	100.0%	100.0%	100.0%	238,091	0	238,091
2003/04	216.0	100.0%	100.0%	100.0%	496,524	0	496,524
2004/05	204.0	100.0%	100.0%	100.0%	488,550	0	488,550
2005/06	192.0	100.0%	100.0%	100.0%	739,164	0	739,164
2006/07	180.0	100.0%	100.0%	100.0%	740,792	0	740,792
2007/08	168.0	100.0%	100.0%	100.0%	893,108	0	893,108
2008/09	156.0	100.0%	100.0%	100.0%	1,124,224	0	1,124,224
2009/10	144.0	100.0%	100.0%	100.0%	1,572,750	0	1,572,750
2010/11	132.0	100.0%	100.0%	100.0%	1,063,190	0	1,063,190
2011/12	120.0	100.0%	100.0%	100.0%	1,805,190	0	1,805,190
2012/13	108.0	100.0%	100.0%	100.0%	1,550,589	0	1,550,589
2013/14	96.0	100.0%	100.0%	100.0%	1,936,363	0	1,936,363
2014/15	84.0	100.0%	100.0%	100.0%	1,409,483	0	1,409,483
2015/16	72.0	100.0%	100.0%	100.0%	991,026	0	991,026
2016/17	60.0	100.0%	100.0%	100.0%	1,041,543	0	1,041,543
2017/18	48.0	99.0%	100.0%	100.0%	1,112,135	0	1,112,135
2018/19	36.0	95.7%	99.5%	88.5%	1,208,144	35,060	1,247,745
2019/20	24.0	83.2%	97.6%	85.4%	964,231	178,734	1,173,425
2020/21	12.0	22.2%	75.0%	67.9%	343,310	547,744	1,149,712
<b>Total</b>					<b>\$19,843,711</b>	<b>\$761,539</b>	<b>\$20,898,909</b>

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

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



DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-6

Preliminary Projected Ultimate Unlimited Losses to 2020/21

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 2001/02	\$125,307	\$125,308	\$125,308	\$125,308
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	739,164	739,164	739,164
2006/07	740,792	740,792	740,792	740,792
2007/08	893,108	893,108	893,108	893,108
2008/09	1,124,224	1,124,224	1,124,224	1,124,224
2009/10	1,572,750	1,572,750	1,572,750	1,572,750
2010/11	1,063,190	1,063,190	1,063,190	1,063,190
2011/12	1,805,190	1,805,190	1,805,190	1,805,190
2012/13	1,550,589	1,550,589	1,550,589	1,550,589
2013/14	1,936,363	1,936,363	1,936,363	1,936,363
2014/15	1,409,483	1,409,483	1,409,483	1,409,483
2015/16	991,026	991,026	991,026	991,026
2016/17	1,041,543	1,041,543	1,041,543	1,041,543
2017/18	1,123,257	1,112,135	1,112,135	1,112,135
2018/19	1,262,933	1,249,420	1,247,745	1,251,453
2019/20	1,159,152	1,171,653	1,173,425	1,169,862
2020/21	1,547,665	1,187,445	1,149,712	1,208,374
<b>Total</b>	<b>\$21,308,898</b>	<b>\$20,936,545</b>	<b>\$20,898,909</b>	<b>\$20,957,715</b>

(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 (2021/22 = 1.000) (5)	Trended Unlimited Loss Rate per Vehicle (4)X(5) (6)	Projected A-priori Loss Rate per Vehicle (7)/(5) (8)
2011/12	\$1,805,190	6,398	\$282.15	1.480	\$417.65	\$198.21
2012/13	1,550,589	6,737	230.16	1.423	327.59	206.14
2013/14	1,936,363	6,500	297.90	1.369	407.70	214.39
2014/15	1,409,483	5,314	265.24	1.316	349.04	222.96
2015/16	991,026	5,287	187.45	1.265	237.18	231.88
2016/17	1,041,543	6,003	173.50	1.217	211.09	241.16
2017/18	1,112,135	5,044	220.49	1.170	257.94	250.80
2018/19	1,251,453	5,629	222.32	1.125	250.08	260.84
2019/20	1,169,862	5,334	219.32	1.082	237.22	271.27
2020/21	1,208,374	5,268	229.38	1.040	238.56	282.12

(7) Projected 2021/22 a-priori loss rate per Vehicle \$293.40

II. Bornhuetter - Ferguson Analysis Based on Unlimited Paid Losses

Claim Period (1)	Unlimited Paid Losses 9/30/21 (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)
2016/17	\$1,041,543	100.0%	\$241.16	6,003	\$0	\$1,041,543
2017/18	1,112,135	99.0%	250.80	5,044	12,525	1,124,661
2018/19	1,208,144	95.7%	260.84	5,629	63,696	1,271,840
2019/20	964,231	83.2%	271.27	5,334	243,317	1,207,548
2020/21	343,310	22.2%	282.12	5,268	1,156,529	1,499,839

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

Claim Period (1)	Unlimited Reported Incurred Losses 9/30/21 (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)
2016/17	\$1,041,543	100.0%	\$241.16	6,003	\$0	\$1,041,543
2017/18	1,112,135	100.0%	250.80	5,044	0	1,112,135
2018/19	1,243,204	99.5%	260.84	5,629	7,305	1,250,508
2019/20	1,142,965	97.6%	271.27	5,334	35,429	1,178,394
2020/21	891,054	75.0%	282.12	5,268	370,963	1,262,017

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 4% 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 9/30/21 (2)	Reported Claims 9/30/21 (3)	Percent Claims Reported (4)	Projected Ultimate Claims (3)/(4) (5)	Vehicles (6)	Frequency (per Vehicle) (5)/(6) (7)
2011/12	120.0	340	100.0%	340	6,398	0.053
2012/13	108.0	294	100.0%	294	6,737	0.044
2013/14	96.0	421	100.0%	421	6,500	0.065
2014/15	84.0	363	100.0%	363	5,314	0.068
2015/16	72.0	355	100.0%	355	5,287	0.067
2016/17	60.0	321	100.0%	321	6,003	0.053
2017/18	48.0	408	100.0%	408	5,044	0.081
2018/19	36.0	525	101.0%	520	5,629	0.092
2019/20	24.0	262	106.3%	246	5,334	0.046
2020/21	12.0	333	106.3%	313	5,268	0.059

II. Frequency Times Severity

Claim Period (1)	Preliminary Projected Ultimate Unlimited Losses (2)	Projected Ultimate Claims (3)	Average Severity (2)/(3) (4)	Severity Trend (2021/22 = 1.000) (5)	Trended Average Claim Severity (4)X(5) (6)	De-Trended Projected 2021/22 Average Claim Severity (7)/(5) (8)	Frequency Times Severity (3)X(8) (9)
2011/12	\$1,805,190	340	\$5,309	1.480	\$7,859	\$3,331	\$1,132,488
2012/13	1,550,589	294	5,274	1.423	7,507	3,464	1,018,440
2013/14	1,936,363	421	4,599	1.369	6,295	3,603	1,516,713
2014/15	1,409,483	363	3,883	1.316	5,110	3,747	1,360,070
2015/16	991,026	355	2,792	1.265	3,532	3,897	1,383,300
2016/17	1,041,543	321	3,245	1.217	3,948	4,052	1,300,848
2017/18	1,112,135	408	2,726	1.170	3,189	4,215	1,719,550
2018/19	1,251,453	520	2,407	1.125	2,707	4,383	2,279,247
2019/20	1,169,862	246	4,756	1.082	5,144	4,558	1,121,390
2020/21	1,208,374	313	3,861	1.040	4,015	4,741	1,483,881

(7) Projected 2021/22 average claim severity

\$4,930

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 4% trend.

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



Projected Ultimate Unlimited Losses to 2020/21

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 2001/02	\$125,307	\$125,308	\$125,308				\$125,308
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	739,164	739,164				739,164
2006/07	740,792	740,792	740,792				740,792
2007/08	893,108	893,108	893,108				893,108
2008/09	1,124,224	1,124,224	1,124,224				1,124,224
2009/10	1,572,750	1,572,750	1,572,750				1,572,750
2010/11	1,063,190	1,063,190	1,063,190				1,063,190
2011/12	1,805,190	1,805,190	1,805,190				1,805,190
2012/13	1,550,589	1,550,589	1,550,589				1,550,589
2013/14	1,936,363	1,936,363	1,936,363				1,936,363
2014/15	1,409,483	1,409,483	1,409,483				1,409,483
2015/16	991,026	991,026	991,026				991,026
2016/17	1,041,543	1,041,543	1,041,543	1,041,543	1,041,543	1,300,848	1,041,543
2017/18	1,123,257	1,112,135	1,112,135	1,124,661	1,112,135	1,719,550	1,112,135
2018/19	1,262,933	1,249,420	1,247,745	1,271,840	1,250,508	2,279,247	1,251,000
2019/20	1,159,152	1,171,653	1,173,425	1,207,548	1,178,394	1,121,390	1,177,000
2020/21	1,547,665	1,187,445	1,149,712	1,499,839	1,262,017	1,483,881	1,326,000

(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 2021/22 and Subsequent

Claim Period (1)	Projected Ultimate Losses (2)	Vehicles (3)	Unlimited Loss Rate per Vehicle (2)/(3) (4)	Loss Rate Trend (2021/22 = 1.000) (5)	Trended Unlimited Loss Rate per Vehicle (4)X(5) (6)
2011/12	\$1,805,190	6,398	\$282.15	1.480	\$417.65
2012/13	1,550,589	6,737	230.16	1.423	327.59
2013/14	1,936,363	6,500	297.90	1.369	407.70
2014/15	1,409,483	5,314	265.24	1.316	349.04
2015/16	991,026	5,287	187.45	1.265	237.18
2016/17	1,041,543	6,003	173.50	1.217	211.09
2017/18	1,112,135	5,044	220.49	1.170	257.94
2018/19	1,251,000	5,629	222.24	1.125	249.99
2019/20	1,177,000	5,334	220.66	1.082	238.67
2020/21	1,326,000	5,268	251.71	1.040	261.78
Total	\$13,600,328	57,514	\$236.47		\$295.86

Claim Period (1)	Projected Unlimited Loss Rate per Vehicle (7)	Projected Vehicles (8)	Projected Ultimate 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 Losses (8)X(11) (12)
2021/22	\$295.86	5,429	\$1,606,000	0.97	\$288.29	\$1,565,000
2022/23	307.70	5,429	1,670,000	0.97	299.82	1,628,000

(2) is from Exhibit AL-9.

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

(5) is based on a 4% trend.

(7) 2021/22 is based on (6) and actuarial judgment.  
Other period(s) based on 2021/22 plus a 4% trend.

(8) to 2021/22 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.



DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-11

Estimated Outstanding Losses as of September 30, 2021

Claim Period (1)	Unlimited Paid Losses 9/30/21 (2)	Unlimited Case Reserves 9/30/21 (3)	Unlimited Reported Incurred Losses 9/30/21 (4)	Projected Ultimate Unlimited Losses (5)	Estimated IBNR 9/30/21 (5)-(4) (6)	Estimated Outstanding Losses 9/30/21 (3)+(6) (7)	Present Value Factor (8)	Present Value of Estimated Outstanding Losses 9/30/21 (7)X(8) (9)
to 2001/02	\$125,307	\$1	\$125,308	\$125,308	\$0	\$1	1.00	\$1
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	0	739,164	739,164	0	0	1.00	0
2006/07	740,792	0	740,792	740,792	0	0	1.00	0
2007/08	893,108	0	893,108	893,108	0	0	1.00	0
2008/09	1,124,224	0	1,124,224	1,124,224	0	0	1.00	0
2009/10	1,572,750	0	1,572,750	1,572,750	0	0	1.00	0
2010/11	1,063,190	0	1,063,190	1,063,190	0	0	1.00	0
2011/12	1,805,190	0	1,805,190	1,805,190	0	0	1.00	0
2012/13	1,550,589	0	1,550,589	1,550,589	0	0	1.00	0
2013/14	1,936,363	0	1,936,363	1,936,363	0	0	1.00	0
2014/15	1,409,483	0	1,409,483	1,409,483	0	0	1.00	0
2015/16	991,026	0	991,026	991,026	0	0	1.00	0
2016/17	1,041,543	0	1,041,543	1,041,543	0	0	1.00	0
2017/18	1,112,135	0	1,112,135	1,112,135	0	0	0.99	0
2018/19	1,208,144	35,060	1,243,204	1,251,000	7,796	42,856	0.99	42,319
2019/20	964,231	178,734	1,142,965	1,177,000	34,035	212,769	0.99	209,786
2020/21	343,310	547,744	891,054	1,326,000	434,946	982,690	0.99	969,458
Total	\$19,843,711	\$761,539	\$20,605,249	\$21,082,027	\$476,777	\$1,238,316		\$1,221,564

(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.



DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-12

Projected Losses Paid October 1, 2021 to September 30, 2022

Claim Period (1)	Months of Development 9/30/21 (2)	Percent Losses Paid (3)	Months of Development 9/30/22 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/21 to 9/30/22 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/21 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/22 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/22 (9)X(10) (11)
to 2001/02	240.0	100.0%	252.0	100.0%	100.0%	\$1	\$1	\$0	1.00	\$0
2002/03	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
2003/04	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
2004/05	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2006/07	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2007/08	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2008/09	156.0	100.0%	168.0	100.0%	100.0%	0	0	0	1.00	0
2009/10	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2010/11	132.0	100.0%	144.0	100.0%	100.0%	0	0	0	1.00	0
2011/12	120.0	100.0%	132.0	100.0%	100.0%	0	0	0	1.00	0
2012/13	108.0	100.0%	120.0	100.0%	100.0%	0	0	0	1.00	0
2013/14	96.0	100.0%	108.0	100.0%	100.0%	0	0	0	1.00	0
2014/15	84.0	100.0%	96.0	100.0%	100.0%	0	0	0	1.00	0
2015/16	72.0	100.0%	84.0	100.0%	100.0%	0	0	0	1.00	0
2016/17	60.0	100.0%	72.0	100.0%	100.0%	0	0	0	1.00	0
2017/18	48.0	99.0%	60.0	100.0%	100.0%	0	0	0	1.00	0
2018/19	36.0	95.7%	48.0	99.0%	77.2%	42,856	33,075	9,781	0.99	9,697
2019/20	24.0	83.2%	36.0	95.7%	74.2%	212,769	157,878	54,891	0.99	54,203
2020/21	12.0	22.2%	24.0	83.2%	78.4%	982,690	770,337	212,353	0.99	209,375
2021/22	0.0	0.0%	12.0	22.2%	22.2%	1,606,000	356,250	1,249,750	0.99	1,232,922
Total						\$2,844,316	\$1,317,541	\$1,526,775		\$1,506,197

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

(7) to 2020/21 is from Exhibit AL-11. The amount for 2021/22 is from Exhibit AL-10.

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



DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-13

Projected Losses Paid October 1, 2022 to September 30, 2023

Claim Period (1)	Months of Development 9/30/22 (2)	Percent Losses Paid (3)	Months of Development 9/30/23 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 10/1/22 to 9/30/23 [(5)-(3)]/ [100.0%-(3)] (6)	Estimated Outstanding Losses 9/30/22 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 9/30/23 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 9/30/23 (9)X(10) (11)
to 2001/02	252.0	100.0%	264.0	100.0%	100.0%	\$0	\$0	\$0	1.00	\$0
2002/03	240.0	100.0%	252.0	100.0%	100.0%	0	0	0	1.00	0
2003/04	228.0	100.0%	240.0	100.0%	100.0%	0	0	0	1.00	0
2004/05	216.0	100.0%	228.0	100.0%	100.0%	0	0	0	1.00	0
2005/06	204.0	100.0%	216.0	100.0%	100.0%	0	0	0	1.00	0
2006/07	192.0	100.0%	204.0	100.0%	100.0%	0	0	0	1.00	0
2007/08	180.0	100.0%	192.0	100.0%	100.0%	0	0	0	1.00	0
2008/09	168.0	100.0%	180.0	100.0%	100.0%	0	0	0	1.00	0
2009/10	156.0	100.0%	168.0	100.0%	100.0%	0	0	0	1.00	0
2010/11	144.0	100.0%	156.0	100.0%	100.0%	0	0	0	1.00	0
2011/12	132.0	100.0%	144.0	100.0%	100.0%	0	0	0	1.00	0
2012/13	120.0	100.0%	132.0	100.0%	100.0%	0	0	0	1.00	0
2013/14	108.0	100.0%	120.0	100.0%	100.0%	0	0	0	1.00	0
2014/15	96.0	100.0%	108.0	100.0%	100.0%	0	0	0	1.00	0
2015/16	84.0	100.0%	96.0	100.0%	100.0%	0	0	0	1.00	0
2016/17	72.0	100.0%	84.0	100.0%	100.0%	0	0	0	1.00	0
2017/18	60.0	100.0%	72.0	100.0%	100.0%	0	0	0	1.00	0
2018/19	48.0	99.0%	60.0	100.0%	100.0%	9,781	9,781	0	1.00	0
2019/20	36.0	95.7%	48.0	99.0%	77.2%	54,891	42,364	12,527	0.99	12,419
2020/21	24.0	83.2%	36.0	95.7%	74.2%	212,353	157,569	54,784	0.99	54,098
2021/22	12.0	22.2%	24.0	83.2%	78.4%	1,249,750	979,687	270,063	0.99	266,276
2022/23	0.0	0.0%	12.0	22.2%	22.2%	1,670,000	370,447	1,299,553	0.99	1,282,054
Total						\$3,196,775	\$1,559,848	\$1,636,927		\$1,614,847

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

(7) to 2021/22 is from Exhibit AL-12, (9). The amount for 2022/23 is from Exhibit AL-10.

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



DISTRICT OF COLUMBIA  
AUTOMOBILE LIABILITY

Exhibit AL-14

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 9/30/21 (5)	Unlimited Case Reserves 9/30/21 (6)	Unlimited Reported Incurred Losses 9/30/21 (7)
0300140-AL	12/14/03	2003/04	Unlimited	\$55,000	\$0	\$55,000
0402307-AL	11/16/04	2004/05	Unlimited	50,000	0	50,000
1000702-AL	04/21/10	2009/10	Unlimited	50,000	0	50,000
1100350-AL	04/25/11	2010/11	Unlimited	55,000	0	55,000
1200029-AL	12/02/11	2011/12	Unlimited	147,500	0	147,500
1101074-AL	12/05/11	2011/12	Unlimited	50,000	0	50,000
1200771-AL	08/30/12	2011/12	Unlimited	50,000	0	50,000
1300211-AL	04/26/13	2012/13	Unlimited	65,984	0	65,984
1300837-AL	11/16/13	2013/14	Unlimited	55,000	0	55,000
1300939-AL	12/19/13	2013/14	Unlimited	145,000	0	145,000
1400249-AL	04/02/14	2013/14	Unlimited	95,000	0	95,000
1400516-AL	05/04/14	2013/14	Unlimited	65,000	0	65,000
1500521-AL	05/13/15	2014/15	Unlimited	169,953	0	169,953
AL-19-00514	01/10/19	2018/19	Unlimited	65,000	0	65,000
GL-20-000449	01/11/20	2019/20	Unlimited	76,065	0	76,065
AL-20-001585	04/12/20	2019/20	Unlimited	250,000	0	250,000

Amounts are unlimited.

Size of Loss Distribution

I. Reported Claim Count

Claim Size (1)	Prior (2)	2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)	2016/17 (8)	2017/18 (9)	2018/19 (10)	2019/20 (11)	2020/21 (12)	Total (2)...(12) (13)	Non-Zero Claim Cumulative Total (14)	Non-Zero Claim Cumulative % of Total (15)
0	0	0	0	0	0	0	0	0	0	0	0	0		
0.01 - 5,000	2,079	243	211	343	297	299	265	350	462	215	282	5,046	5,046	82.9%
5,000 - 10,000	243	51	36	22	27	36	29	37	40	32	40	593	5,639	92.7%
10,000 - 25,000	124	33	36	43	33	18	25	19	21	11	10	373	6,012	98.8%
25,000 - 50,000	15	12	10	9	5	2	2	2	1	2	1	61	6,073	99.8%
50,000 - 100,000	2	0	1	3	0	0	0	0	1	1	0	8	6,081	99.9%
100,000 - 250,000	0	1	0	1	1	0	0	0	0	1	0	4	6,085	100.0%
250,000 - 500,000	0	0	0	0	0	0	0	0	0	0	0	0	6,085	100.0%
500,000 - 750,000	0	0	0	0	0	0	0	0	0	0	0	0	6,085	100.0%
750,000 - 1,000,000	0	0	0	0	0	0	0	0	0	0	0	0	6,085	100.0%
Over 1,000,000	0	0	0	0	0	0	0	0	0	0	0	0	6,085	100.0%
<b>Total</b>	<b>2,463</b>	<b>340</b>	<b>294</b>	<b>421</b>	<b>363</b>	<b>355</b>	<b>321</b>	<b>408</b>	<b>525</b>	<b>262</b>	<b>333</b>	<b>6,085</b>	<b>6,085</b>	

II. Total Reported Incurred Losses

Claim Size (1)	Prior (2)	2011/12 (3)	2012/13 (4)	2013/14 (5)	2014/15 (6)	2015/16 (7)	2016/17 (8)	2017/18 (9)	2018/19 (10)	2019/20 (11)	2020/21 (12)	Total (2)...(12) (13)	Non-Zero Claim Cumulative Total (14)	Non-Zero Claim Cumulative % of Total (15)
0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0		
0.01 - 5,000	3,401,950	405,640	342,361	499,837	405,730	453,419	419,783	511,580	577,204	352,465	398,369	7,768,335	7,768,335	37.7%
5,000 - 10,000	1,727,882	363,877	255,616	157,129	196,490	246,803	208,187	256,430	276,306	231,721	294,270	4,214,710	11,983,046	58.2%
10,000 - 25,000	1,696,774	483,159	556,898	609,386	502,210	237,684	344,074	273,382	299,167	167,714	158,175	5,328,624	17,311,670	84.0%
25,000 - 50,000	545,093	405,014	329,730	310,012	135,099	53,120	69,500	70,744	25,527	65,000	40,239	2,049,078	19,360,748	94.0%
50,000 - 100,000	110,000	0	65,984	215,000	0	0	0	0	65,000	76,065	0	532,049	19,892,796	96.5%
100,000 - 250,000	0	147,500	0	145,000	169,953	0	0	0	0	250,000	0	712,453	20,605,249	100.0%
250,000 - 500,000	0	0	0	0	0	0	0	0	0	0	0	0	20,605,249	100.0%
500,000 - 750,000	0	0	0	0	0	0	0	0	0	0	0	0	20,605,249	100.0%
750,000 - 1,000,000	0	0	0	0	0	0	0	0	0	0	0	0	20,605,249	100.0%
Over 1,000,000	0	0	0	0	0	0	0	0	0	0	0	0	20,605,249	100.0%
<b>Total</b>	<b>\$7,481,699</b>	<b>\$1,805,190</b>	<b>\$1,550,589</b>	<b>\$1,936,363</b>	<b>\$1,409,483</b>	<b>\$991,026</b>	<b>\$1,041,543</b>	<b>\$1,112,135</b>	<b>\$1,243,204</b>	<b>\$1,142,965</b>	<b>\$891,054</b>	<b>\$20,605,249</b>	<b>\$20,605,249</b>	

Amounts are unlimited

Data was provided by DC Office of Risk Management.

**DC Captive Insurance Agency Financial and Annual Statements and  
Reserve Report (as of September 30, 2021)**



LICENSE NO. \_\_\_\_\_

**DISTRICT OF COLUMBIA CAPTIVE INSURANCE AGENCY  
ANNUAL STATEMENT FOR THE PERIOD ENDED  
September 30, 2021**

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**District of Columbia Captive Insurance Agency**  
COMPANY NAME

INCORPORATED DATE: May 28, 2008

COMMENCED BUSINESS DATE: May 29, 2008

DC HOME OFFICE ADDRESS: 441 4th Street NW, Suite 800S, Washington, DC 20001

COMPANY CONTACT: Jed Ross (202)727-8600  
NAME PHONE

CAPTIVE MANAGER: Jane Waters (202)727-8600  
NAME PHONE

**OFFICERS\***

TITLE	NAME	TITLE	NAME	TITLE	NAME
President	_____	Vice President	_____		_____
Secretary	_____	Vice President	_____		_____
Treasurer	_____	Vice President	_____		_____
	_____		_____		_____
	_____		_____		_____

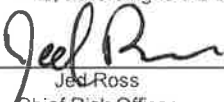
**DIRECTORS\***

NAME	NAME	NAME
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

State of District of Columbia  
County of \_\_\_\_\_

_____	President
_____	Secretary
_____	Treasurer

of the District of Columbia Captive Insurance Agency, being duly sworn, each for himself deposes and says that they are the above described officers of the said insurer, and that on the last day of the period presented, all of the herein described assets were the absolute property of the said insurer, free and clear from any liens or claims thereon, except as stated, and that this annual statement, together with related exhibits, schedules, and explanations therein contained, annexed or referred to are a full and true statement of all the assets and liabilities and of the condition and affairs of the said insurer as of the date presented, and of its income and deductions therefrom for the year ended on that date, according to the best of their information, knowledge and belief, respectively.

 Jed Ross Chief Risk Officer	_____ Secretary	_____ Treasurer**
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\_\_\_\_\_  
Other Executive Officer

Subscribed and sworn to before me this 17<sup>th</sup> day of February, 2022

 Notary Public Exp April 02, 2023



\*Show full name and indicate by number sign (#) those officers and directors who did not occupy the indicated position in the previous annual statement.

\*\*Or corresponding person having charge of the accounts of the insurer.

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These templates may be used for other lines of business written if necessary.

These templates may be used for other lines of business written if necessary.

BALANCE SHEET		
ASSETS		
	09/30/2021	09/30/2020
1. Bonds		
2. Stocks		
3. Cash	1,876,556	5,404,754
4. Savings and Certificate of Deposit		
5. Other Invested Assets		
a)	1,679,356	1,530,859
b)		
6. Subtotal, Cash and Invested Assets (lines 1 to 5)	3,555,912	6,935,613
7. Investment Income Due and Accrued		
8. Accounts and Premiums Receivable		
9. Investments In and Advances to Affiliates		
10. Deferred Tax Asset		
11. Deferred Acquisition Costs		
12. Reins. Recoverable on Unpaid Losses & LAE		
13. Reins. Recoverable on Paid Losses & LAE		
14. Funds Held by Ceding Reinsurers		
15. Prepaid Reinsurance Premiums	-	
16. Deposits With Reinsurer		
17. Letters of Credit		
18. Other Assets		
a) Loan to Parent		
b) Accrued Interest on Loan to Parent		
c)		
19. Total Assets (lines 6 to 18)	3,555,912	6,935,613
LIABILITIES, CAPITAL AND SURPLUS		
	09/30/2021	09/30/2020
20. Losses	319,949	315,121
21. Loss Adjustment Expenses		
22. Reins. Payable on Paid Losses & LAE		
23. Deposits Held Pursuant to Insurance Contracts		
24. Commissions, Expenses and Fees		
25. Federal Taxes Payable		
26. Unearned Premium		
27. Deferred Tax Liability		
28. Reinsurance Balances Payable		
29. Loans and Notes Payable		
30. Amounts Due to Affiliates		
31. Funds Held Under Reinsurance Contracts		
32. Dividends Payable		
33. Other Liabilities		
a)		
b)		
c)		
34. Total Liabilities (lines 20 to 33)	319,949	315,121
35. Capital and Surplus:		
a) Common Stock		
b) Preferred Stock		
c) Contributed Surplus	5,354,940	4,655,957
d) Unrealized Gain (Loss) on Investments		
36. Surplus (Accumulated Earnings)	(2,118,977)	1,964,535
37. Total Capital and Surplus (page 3, line 27)	3,235,963	6,620,492
38. Total (lines 34 and 37)	3,555,912	6,935,613

## District of Columbia Captive Insurance Agency

STATEMENT OF INCOME		
	09/30/2021	09/30/2020
Underwriting Income:		
1. Net Premiums Written <i>(page 5, column 6)</i>	69,044	51,568
2. Net (Increase) Decrease In Unearned Premiums		
3. Net Premiums Earned	69,044	51,568
4. Other Insurance Income	(3,597,966)	4,011,825
<b>5. Total Income <i>(lines 3 and 4)</i></b>	<b>(3,528,922)</b>	<b>4,063,393</b>
Underwriting Expenses:		
6. Net Losses Incurred	4,828	(263,706)
7. Net Loss Adjustment Expenses Incurred	-	
8. Commissions and Brokerage		
9. General and Administrative	550,486	436,167
10. Other Underwriting Expenses	-	
<b>11. Total Underwriting Expenses <i>(lines 6 to 10)</i></b>	<b>555,314</b>	<b>172,461</b>
<b>12. Underwriting Profit (Loss) <i>(line 5 minus 11)</i></b>	<b>(4,084,236)</b>	<b>3,890,932</b>
13. Investment Income - Net	724	18,560
14. Other Income		
15. Other Expenses		
16. Income Before Dividends and Taxes <i>(lines 12 to 14 minus 15)</i>	(4,083,512)	3,909,492
17. Dividends to Policyholders		
18. Taxes <i>(Federal)</i>		
<b>19. Net Income <i>(line 16 minus lines 17 and 18)</i></b>	<b>(4,083,512)</b>	<b>3,909,492</b>

CAPITAL AND SURPLUS ACCOUNT		
20. Capital & Surplus, end of previous year	6,620,492	2,149,045
21. Net Income	(4,083,512)	3,909,492
22. Net Unrealized Capital Gains or Losses <i>(including equity income (loss) on subsidiaries)</i>		
23. Capital Changes:		
a) Paid in		
b) Transferred from Surplus <i>(Stock Dividend)</i>		
c) Transferred to Surplus		
24. Surplus Adjustments:		
a) Paid in		
b) Transferred to Capital <i>(Stock Dividend)</i>		
c) Transferred from Capital		
25. Dividends <i>(Show as negative)</i>		
26. Other <i>(Show reductions in surplus as negatives)</i> :		
a) Removal of prior year appropriation funding	6,970,078	3,422,217
b) Addition of FY20 appropriation		(2,860,262)
c) Addition of FY21 appropriation	(6,271,095)	-
<b>27. Capital &amp; Surplus, end of current year <i>(lines 20 to 26; page 2, line 37)</i></b>	<b>3,235,963</b>	<b>6,620,492</b>

## ASSETS

## QUESTIONNAIRE

- 1.1 What is the name of the individual(s), corporation(s), association, or other entities who directly or indirectly own or control the insurer? Please list individual owners and percentage of ownership.

**The Captive is a subordinate agency of the District of Columbia**

- 1.2 CAPITAL STOCK OF CAPTIVE

Class	Number Shares Authorized	Number Shares Outstanding	Par Value
Preferred			
Common			

2. What is the name and address of approved Manager (include firm name)?  
**Jane Waters, Insurance Program Adminster, Office of Risk Management**  
**441 4th Street, NW, Suite 800S; Washington, DC 2000**
3. What is the approved appointed actuary's name and the address of the actuarial firm?  
**Mark Cain, FCAS, MAAA**  
**17035 W. Wisconsin Ave, Suite 105; Brookfield, WI 53005**
4. What is the name of the approved CPA partner and the address of the independent CPA firm?  
**Not applicable - Captive is not required ot have a separate stand-alone audit since it is already audited as part of the overall DC audit.**
5. What is the name and address of resident registered agent?  
**N/A**
- 5a. What is the name and address of the Company's D.C. attorney?  
**Michael Krainak, General Counsel, Office of Risk Management**  
**441 4th Street, NW, Suite 800S; Washington, DC 2000**
6. Have all transactions of the captive of which notice was received at the home office on or before the close of business on the date shown been truthfully and accurately entered on its books?  
 YES  NO
7. What is the largest "net" amount insured in any one risk:  
Per occurrence? 1,000,000 Aggregate? 3,000,000
8. Has the "net" aggregate increased over last year's?  
If yes, by what amount?  YES  NO
9. Has any change been made during the year of this statement in the charter, by-laws or articles of association?  
 YES  NO
- 10.1. Identify the basis of accounting utilized to prepare the statement (e.g., Generally Accepted Accounting Principles (GAAP) or Statutory Accounting Principles (SAP))?  
**GAAP**
- 10.2. If a basis other than GAAP utilized, was approval granted by the Department?  
 YES  NO
- 10.3. Have all assets been valued in accordance with GAAP or SAP as applicable?  
 YES  NO

## District of Columbia Captive Insurance Agency

## QUESTIONNAIRE (continued)

- 11.1 Are the officers, directors and key employees of the reporting entity subject to a code of ethics, adopted by the captive insurer, which includes, at a minimum, the following standards?  
 (a) Honest and ethical conduct, including the ethical handling of actual or apparent conflicts of interest between personal and professional relationships;  
 (b) Full, fair, accurate, timely and understandable disclosure in the periodic reports required to be filed by the captive with the Department;  
 (c) Compliance with all applicable District laws, regulations and orders of the Commissioner;  
 (d) The prompt internal reporting of violations to an appropriate person or persons identified in the code of ethics; and  
 (e) Accountability for adherence to the code of ethics.
- YES       NO
- 11.1(a) If the response to 11.1 is No, please explain: Not applicable
- 
- 11.2 Has each director, officer and key employee certified in writing annually that he or she is in compliance with the captive's code of ethics and a record of such certification is maintained by the captive insurer for review by the Department upon request?
- YES       NO
- 11.2(a) If the response to 11.2 is No, please explain: Not applicable
- 
- 11.3 Has the code of ethics been amended?
- YES       NO
- 11.4 If the response to 11.3 is Yes, provide information related to amendment(s): Not applicable
- 
- 11.5 Have any provisions of the code of ethics been waived for any officers, directors and key employees?
- YES       NO
- 11.6 If the response to 11.5 is Yes, provide the nature of any waivers(s)  
Not applicable
- 
12. Has the company changed its plan of operation during the year? If yes, please explain.
- YES       NO
- Not applicable
- 
13. Have losses been discounted?  YES       NO  
 If yes, what interest rate was used Not applicable  
 What was the total amount of the discount Not applicable
- 
14. Were any of the assets of the company pledged as collateral at any time during the year?
- YES       NO
- If yes, attach a description of the transactions as a supplement to this filing.  
Not applicable
- 
15. Is the company writing or assuming unrelated business?  YES       NO
16. If answer to 15 above is yes, what is the percentage to the total business written and assumed?  
Not applicable
- 
17. What other services does the approved independent CPA firm provide to the Captive or Parent Corporation?  
Not applicable
- 
18. Did a quorum of the Board of Directors meet at least once during calendar year 2021 in the District of Columbia, in compliance with DCMR 3709.1 and 3709.2?
- YES       NO

District of Columbia Captive Insurance Agency

**QUESTIONNAIRE (continued)**

19. Has the company changed its auditors or actuaries from the previous year?

- YES
- NO

If yes, why?

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20. Does the company have funds on deposit with the Insurance Commissioner of the District of Columbia for the protection of policyholders (Not letters of credit)?

- YES
- NO

21. Does the company issue assessable policies?

- YES
- NO

22. For fiscal year filers which have received permission to file using fiscal years other than the calendar year enter the first fiscal year end after the election was granted.

**September 30, 2009**

23. List the company's top five service providers and their function(s)?

Provider	<b>RCM&amp;D</b>
Function(s)	<b>Insurance Broker</b>

Provider	<b>IRMS</b>
Function(s)	<b>Actuarial services and loss certification</b>

Provider	_____
Function(s)	_____

Provider	_____
Function(s)	_____

Provider	_____
Function(s)	_____

24a. Has the company entered into any retroactive reinsurance or financial insurance or financial reinsurance contracts?

- YES
- NO

24b. If yes, describe the arrangement including amounts received, paid, imputed interest, and companies involved

**Not applicable**

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District of Columbia Captive Insurance Agency

PREMIUM SCHEDULE									
LINES OF BUSINESS	(1) DIRECT BUSINESS		(2) REINSURANCE ASSUMED		(3) *PREMIUMS ACCTD FOR BY DEPOSIT METHOD	(4) REINSURANCE CEDED	(5) REINSURANCE ACCTD FOR BY DEPOSIT METHOD	(6) NET PREMIUMS WRITTEN 1+2,3-4+5	
	Affiliated	Unaffiliated	Affiliated	Unaffiliated					
1. Automobile Liability								-	
2. General & Product Liability								-	
3. Professional Liability	69,044							69,044	
4. Other Liability								-	
5. Workers' Compensation								-	
6. Property Liability								-	
7. All Other Lines								-	
Describe below the other lines of business included in line 7:									
TOTAL	69,044	-	-	-	-	-	-	69,044	

(p.3, line 1)

(p.2, line 16)

\*This column is designated for direct and assumed premiums accounted for as deposits where there is inadequate risk transfer



District of Columbia Captive Insurance Agency

REINSURANCE ASSUMED						
NAME AND STATE OF CEDING INSURER			(1) REINSURANCE PAYABLE ON PAID & UNPAID LOSSES & LAE		(2) PREMIUM ASSUMED	(3) UNEARNED PREMIUMS
			PAID LOSSES & LAE	UNPAID LOSSES & LAE		
<b>AFFILIATES:</b>						
<b>NAME</b>	<b>NAIC #</b>	<b>STATE</b>				
<b>NON-AFFILIATES:</b>						
<b>NAME</b>	<b>NAIC #</b>	<b>STATE</b>				
<b>TOTAL</b>						

(p. 5, col. 2)

REINSURANCE CEDED						
NAME AND STATE OF REINSURER			(4) REINSURANCE RECEIVABLE ON PAID & UNPAID LOSSES & LAE		(5) PREMIUM CEDED	(6) UNEARNED PREMIUMS
			PAID LOSSES & LAE	UNPAID LOSSES & LAE		
<b>AFFILIATES:</b>						
<b>NAME</b>	<b>NAIC #</b>	<b>STATE</b>				
<b>NON-AFFILIATES:</b>						
<b>NAME</b>	<b>NAIC #</b>	<b>STATE</b>				
<b>TOTAL</b>						

(p. 2, line 12+13)

(p. 5, col. 4-5)

\*Authorized companies or unauthorized companies with the Commissioner's prior approval

UNPAID LOSSES & LAE						
UNPAID LOSSES						
LINES OF BUSINESS	(1) CASE BASIS DIRECT & ASSUMED	(2) CASE BASIS REINSURANCE RECOVERABLE	(3) IBNR	(4) IBNR REINSURANCE RECOVERABLE	(5) DISCOUNT	(6) NET LOSSES UNPAID 1-2+3-4-5
1. Automobile Liability						
2. General & Product Liability						
3. Professional Liability			319,949			319,949
4. Other Liability						
5. Workers' Compensation						
6. Property Liability						
7. All Other Lines						
TOTALS	-	-	319,949	-	-	319,949

(col. 1 + 3 = p.2, line 20) (p.8, col. 5)

UNPAID LAE							
LINES OF BUSINESS	(7) CASE BASIS DIRECT & ASSUMED	(8) CASE BASIS REINSURANCE RECOVERABLE	(9) IBNR	(10) IBNR REINSURANCE RECOVERABLE	(11) DISCOUNT	(12) NET LAE UNPAID 7-8+9-10-11	(13) LOSS TO LAE DISCOUNT-% 10 + 5
1. Automobile Liability							
2. General & Product Liability							
3. Professional Liability							
4. Other Liability							
5. Workers' Compensation							
6. Property Liability							
7. All Other Lines							
TOTALS	-	-	-	-	-	-	-

(col. 7 + 8 = p.2, line 21) (col. 2 + 4 + 6 + 9 = p.2, line 12) (p.8, col. 13)

LOSS & LAE PAID AND INCURRED								
LINES OF BUSINESS	LOSSES							
	(1) DIRECT BUSINESS	(2) REINSURANCE ASSUMED	(3) REINSURANCE RECOVERED	(4) NET PAYMENTS 1+2-3	(5) NET LOSSES UNPAID CURRENT YEAR	(6) NET LOSSES UNPAID PRIOR YEAR	(7) NET LOSSES INCURRED 4+5-6	(8) RATIO OF LOSSES INCURRED TO PREMIUMS EARNED
1. Automobile Liability								#DIV/0!
2. General & Product Liability								#DIV/0!
3. Professional Liability					319,949	315,121	4,828	0.069926424
4. Other Liability								#DIV/0!
5. Workers' Compensation								#DIV/0!
6. Property Liability								#DIV/0!
7. All Other Lines								#DIV/0!
TOTALS					319,949	315,121	4,828	6.99%

(p.3, line 6)

(p.7, col.6)

LAE								
LINES OF BUSINESS	LOSSES PAID LESS SALVAGE							
	(9) DIRECT BUSINESS	(10) REINSURANCE ASSUMED	(11) REINSURANCE RECOVERED	(12) NET PAYMENTS 9+10-11	(13) NET LAE UNPAID CURRENT YEAR	(14) NET LAE UNPAID PRIOR YEAR	(15) NET LAE INCURRED 4+5-6	(16) RATIO OF LAE INCURRED TO PREMIUMS EARNED
1. Automobile Liability								#DIV/0!
2. General & Product Liability								#DIV/0!
3. Professional Liability								0
4. Other Liability								#DIV/0!
5. Workers' Compensation								#DIV/0!
6. Property Liability								#DIV/0!
7. All Other Lines								#DIV/0!
TOTALS								0.00%

(p.3, line 7)

(p.7, col.12)

NET LOSSES & LAE SUMMARY OF ALL LINES OF BUSINESS					
YEARS IN WHICH LOSSES WERE INCURRED	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR	621,319	621,319	621,319	621,319	621,319
2018	-	-	-	-	-
2019	-	-	-	-	-
2020	-	-	-	-	-
2021	-	-	-	-	-

YEARS IN WHICH LOSSES WERE INCURRED	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSE AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR	-	-	-	-	-
2018	-	-	-	-	-
2019	-	-	-	-	-
2020	-	-	-	-	-
2021	-	-	-	-	-

YEARS IN WHICH LOSSES WERE INCURRED	JBNR LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR	1,532,372	542,009	396,789	208,739	168,177
2018	-	145,108	123,722	26,175	21,298
2019	-	-	58,316	36,906	30,921
2020	-	-	-	43,301	40,942
2021	-	-	-	-	58,611

AUTOMOBILE LIABILITY NET LOSSES & LAE					
YEAR IN WHICH LOSSES WERE INCURRED	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSE AT END OF YEAR					
YEAR IN WHICH LOSSES WERE INCURRED	2017 & PRIOR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

IBNR LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR					
YEAR IN WHICH LOSSES WERE INCURRED	2017 & PRIOR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

GENERAL & PRODUCT LIABILITY NET LOSSES AND LAE					
YEAR IN WHICH LOSSES WERE INCURRED	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSE AT END OF YEAR					
YEAR IN WHICH LOSSES WERE INCURRED	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSE AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

IBNR LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR					
YEAR IN WHICH LOSSES WERE INCURRED	IBNR LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

PROFESSIONAL LIABILITY NET LOSSES AND LAE					
YEAR IN WHICH LOSSES WERE INCURRED	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR	621,319	621,319	621,319	621,319	621,319
2018					
2019					
2020					
2021					

OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSE AT END OF YEAR					
YEAR IN WHICH LOSSES WERE INCURRED	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSE AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

IBNR LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR					
YEAR IN WHICH LOSSES WERE INCURRED	IBNR LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR	1,532,372	542,009	396,789	208,739	168,177
2018		145,108	123,722	26,175	21,298
2019			58,316	36,906	30,921
2020				43,301	40,942
2021					58,611

INBERT NAME OF ADDITIONAL LINE HERE NET LOSSES AND LAE				
YEAR IN WHICH LOSSES WERE INCURRED	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR			
	2017 & PRIOR	2018	2019	2020
2017 & PRIOR				
2018				
2019				
2020				
2021				

YEAR IN WHICH LOSSES WERE INCURRED	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSE AT END OF YEAR			
	2017 & PRIOR	2018	2019	2020
2017 & PRIOR				
2018				
2019				
2020				
2021				

YEAR IN WHICH LOSSES WERE INCURRED	IBNR LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR			
	2017 & PRIOR	2018	2019	2020
2017 & PRIOR				
2018				
2019				
2020				
2021				



INSERT NAME OF ADDITIONAL LINE HERE NET LOSSES AND LAE				
YEAR IN WHICH LOSSES WERE INCURRED	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR			
	2017 & PRIOR	2018	2019	2020
2017 & PRIOR				
2018				
2019				
2020				
2021				

YEAR IN WHICH LOSSES WERE INCURRED	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSE AT END OF YEAR			
	2017 & PRIOR	2018	2019	2020
2017 & PRIOR				
2018				
2019				
2020				
2021				

YEAR IN WHICH LOSSES WERE INCURRED	IBNR LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR			
	2017 & PRIOR	2018	2019	2020
2017 & PRIOR				
2018				
2019				
2020				
2021				

INSERT NAME OF ADDITIONAL LINE HERE - NET LOSSES AND LAE					
YEAR IN WHICH LOSSES WERE INCURRED	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

YEAR IN WHICH LOSSES WERE INCURRED	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSE AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

YEAR IN WHICH LOSSES WERE INCURRED	JNR LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

INSERT NAME OF ADDITIONAL LINE HERE - NET LOSSES AND LAE				
YEAR IN WHICH LOSSES WERE INCURRED	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR			
	2017 & PRIOR	2018	2019	2020
2017 & PRIOR				
2018				
2019				
2020				
2021				

YEAR IN WHICH LOSSES WERE INCURRED	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSE AT END OF YEAR			
	2017 & PRIOR	2018	2019	2020
2017 & PRIOR				
2018				
2019				
2020				
2021				

YEAR IN WHICH LOSSES WERE INCURRED	IBNR LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR			
	2017 & PRIOR	2018	2019	2020
2017 & PRIOR				
2018				
2019				
2020				
2021				

INSERT NAME OF ADDITIONAL LINE HERE - NET LOSSES AND LAE					
YEAR IN WHICH LOSSES WERE INCURRED	PAID LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

YEAR IN WHICH LOSSES WERE INCURRED	OUTSTANDING LOSSES AND LOSS ADJUSTMENT EXPENSE AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

YEAR IN WHICH LOSSES WERE INCURRED	IBNR LOSSES AND LOSS ADJUSTMENT EXPENSES AT END OF YEAR				
	2017 & PRIOR	2018	2019	2020	2021
2017 & PRIOR					
2018					
2019					
2020					
2021					

District of Columbia Captive Insurance Agency

YEAR IN WHICH LOSSES WERE INCURRED	NET INCURRED LOSSES AND LAE EXPENSE REPORTED AT END OF YEAR					LOSS DEVELOPMENT		(3) NET PREMIUMS EARNED	(4) %CURRENT YEAR LOSSES INCURRED TO PREMIUM EARNED
	2017 & PRIOR	2018	2019	2020	2021	(1) 1 YEAR	(2) 2 YEAR		
2017 & PRIOR	4,182,871	542,009	396,789	208,739	168,177	(40,562)	(228,612)	871,020	480.23%
2018		145,108	123,722	26,175	21,298	(4,877)	(102,424)	73,903	196.35%
2019			58,316	36,906	30,921	(5,985)	(27,395)	73,028	79.85%
2020				43,301	40,942	(2,359)		51,568	83.97%
2021					58,611			69,044	84.89%
					<b>Totals</b>	<b>(53,783)</b>	<b>(358,431)</b>		

\* For instruction reference refer to Sched. P Part-2 Summary of the NAIC Annual Statement Instructions

AUTOMOBILE LIABILITY LOSS DEVELOPMENT								
YEAR IN WHICH LOSSES WERE INCURRED	NET INCURRED LOSSES AND LOSS EXPENSE REPORTED AT END OF YEAR				*Loss Development		(3) NET PREMIUMS EARNED	(4) %CURRENT YEAR LOSSES INCURRED TO PREMIUM EARNED
	2017 & PRIOR	2018	2019	2020	2021	(1) 1 YEAR		
2017 & PRIOR								
2018								
2019								
2020								
2021								
	Totals							

\* For instruction reference refer to Sched. P Part-2 Summary of the NAIC Annual Statement Instructions

District of Columbia Captive Insurance Agency

GENERAL & PRODUCT LIABILITY LOSS DEVELOPMENT									
YEAR IN WHICH LOSSES WERE INCURRED	NET INCURRED LOSSES AND LOSS EXPENSE REPORTED AT END OF YEAR					*Loss Development		(3) NET PREMIUMS EARNED	(4) %CURRENT YEAR LOSSES INCURRED TO PREMIUM EARNED
	2017 & PRIOR	2018	2019	2020	2021	(1) 1 YEAR	(2) 2 YEAR		
2017 & PRIOR									
2018	X					-	-		
2019	X	X				-	-		
2020	X	X	X			-	-		
2021	X	X	X	X		-	-		
Totals						-	-		

\* For instruction reference refer to Sched. P Part-2 Summary of the NAIC Annual Statement Instructions

YEAR IN WHICH LOSSES WERE INCURRED	NET INCURRED LOSSES AND LOSS EXPENSE REPORTED AT END OF YEAR					*Loss Development		(3) NET PREMIUMS EARNED	(4) % CURRENT YEAR LOSSES INCURRED TO PREMIUM EARNED
	2017 & PRIOR	2018	2019	2020	2021	(1) 1 YEAR	(2) 2 YEAR		
2017 & PRIOR	4,182,871	542,009	396,789	208,739	168,177	(40,562)	(228,612)	871,020	480.23%
2018		145,108	123,722	26,175	21,298	(4,877)	(102,424)	73,903	196.35%
2019			58,316	36,906	30,921	(5,985)	(27,395)	73,029	79.85%
2020				43,301	40,942	(2,359)		51,568	83.97%
2021					58,611			69,044	84.89%
					<b>Totals</b>	<b>(53,783)</b>	<b>(358,431)</b>		

\* For instruction reference refer to Sched. P Part-2 Summary of the NAIC Annual Statement Instructions



District of Columbia Captive Insurance Agency

YEAR IN WHICH LOSSES WERE INCURRED	INSERT NAME OF ADDITIONAL LINE HERE LOSS DEVELOPMENT									
	NET INCURRED LOSSES AND LOSS EXPENSE REPORTED AT END OF YEAR					Loss Development		(3) NET PREMIUMS EARNED	(4) %CURRENT YEAR LOSSES INCURRED TO PREMIUM EARNED	
	2017 & PRIOR	2018	2019	2020	2021	(1) 1 YEAR	(2) 2 YEAR			
2017 & PRIOR										
2018										
2019										
2020										
2021										
	Totals									

\* For instruction reference refer to Sched. P, Part-2 Summary of the NAIC Annual Statement Instructions

District of Columbia Captive Insurance Agency

YEAR IN WHICH LOSSES WERE INCURRED	NET INCURRED LOSSES AND LOSS EXPENSE REPORTED AT END OF YEAR					*Loss Development		(3) NET PREMIUMS EARNED	(4) %CURRENT YEAR LOSSES INCURRED TO PREMIUM EARNED
	2017 & PRIOR	2018	2019	2020	2021	(1) 1 YEAR	(2) 2 YEAR		
	INSERT NAME OF ADDITIONAL LINE HERE LOSS DEVELOPMENT								
2017 & PRIOR									
2018									
2019									
2020									
2021									
	Totals								

\* For instruction reference refer to Sched. P Part-2 Summary of the NAIC Annual Statement Instructions

YEAR IN WHICH LOSSES WERE INCURRED	INSERT NAME OF ADDITIONAL LINE HERE: LOSS DEVELOPMENT					*Loss Development	(3) NET PREMIUMS EARNED	(4) %CURRENT YEAR LOSSES INCURRED TO PREMIUM EARNED
	NET INCURRED LOSSES AND LOSS EXPENSE REPORTED AT END OF YEAR							
	2017 & PRIOR	2018	2019	2020	2021			
2017 & PRIOR								
2018						-	-	
2019						-	-	
2020						-	-	
2021						-	-	
	<b>Totals</b>					-	-	-

\* For instruction reference refer to Sched. P Part-2 Summary of the NAIC Annual Statement Instructions

YEAR IN WHICH LOSSES WERE INCURRED	NET INCURRED LOSSES AND LOSS EXPENSE REPORTED AT END OF YEAR					*Loss Development		(3) NET PREMIUMS EARNED	(4) %CURRENT YEAR LOSSES INCURRED TO PREMIUM EARNED
	2017 & PRIOR	2018	2019	2020	2021	(1) 1 YEAR	(2) 2 YEAR		
	INSERT NAME OF ADDITIONAL LINE HERE LOSS DEVELOPMENT								
2017 & PRIOR									
2018									
2019									
2020									
2021									
	Totals								

\* For instruction reference refer to Sched. P Part-2 Summary of the NAIC Annual Statement Instructions

ANNUAL STATEMENT FOR THE PERIOD ENDED:

September 30, 2021

p.10i

District of Columbia Captive Insurance Agency

YEAR IN WHICH LOSSES WERE INCURRED	INSERT NAME OF ADDITIONAL LINE HERE LOSS DEVELOPMENT					(3) NET PREMIUMS EARNED	(4) %CURRENT YEAR LOSSES INCURRED TO PREMIUM EARNED	
	NET INCURRED LOSSES AND LOSS EXPENSE REPORTED AT END OF YEAR							*Loss Development
	2017 & PRIOR	2018	2019	2020	2021			
2017 & PRIOR								
2018								
2019								
2020								
2021								
	<b>Totals</b>							

\* For instruction reference refer to Sched. P Part-2 Summary of the NAIC Annual Statement Instructions

District of Columbia Captive Insurance Agency

INVESTMENT SCHEDULE								
*Type (Bond, Stk, CD, Cash, Acct.)	Issuer (IBM, US Treas.)	Location Held	Cusip # (If Applicable)	Cost	Mkt. Value	Source of Valuation (Self, SVO, NYSE)	Rating (SVO, S&P)	
<b>Cash &amp; Money Market Accts:</b>								
Fund Balance for Operations		District of Columbia fund apportionment	N/A	\$ 1,876,556	\$ 1,876,556	N/A	N/A	
Appropriated Capital Fund		District of Columbia fund apportionment	N/A	\$ 1,679,356	\$ 1,679,356	N/A	N/A	
<b>Bonds &amp; Other Securities:</b>								

\* Include cash bank accounts. All investments included in lines 1-5 of the Company's balance sheet shall be individually listed in this schedule. The total of this schedule shall correspond to line 6 of the Company's balance sheet.

## District of Columbia Captive Insurance Agency

<b>Cross Check</b>	
1 (p.2, line 19 Assets) - (p.2, line 38, Liab. Capital & Surplus)	-
2 (p.2, line 19 Assets Prior Year) - (p.2, line 38, Liab. Capital & Surplus Prior Year)	-
3 (p.2, line 20 Losses) = (p.7,C1+C3 Direct Loss and IBNR)	-
4 (p.2, line 21 LAE) = (p.7,C6+C8 Direct LAE & IBNR)	-
5 (p.2, line 12 Reins. Recoverable) = (p.7,C2+C4+C7+C10 Reins Recoverable)	-
6 (p.2, line 12 Reins. Recov unpaid) = (p.6 Recov unpaid)	-
7 (p.2, line 13 Reins Recov pd) = (p.6 Recov Pd)	-
8 (p.2, line 15 Prepaid reins prem) = (p.6 Prepaid Reinsurance)	-
9 (p.2, line 37 Capital & Surplus) = (p.3, line 27 Capital & Surplus current)	(0)
10 (p.2, line 37 Capital & Surplus Prior Year) = (p.3, line 27 Capital & Surplus Prior Year)	-
11 (p.2, line 37 Capital & Surplus Prior Year) = (p.3, line 20 Capital & Surplus Prior Year)	-
12 (p.2, line 26 U/P) = (p.2, line 26, C2 - p.3, line 2, C1 + p.2, line 15, C1 - p.2, line 15, C2)	-
13 (p.3, line 1 Net Premiums Written) = (p.5, C6 Net Premiums Written)	-
14 (p.3, line 6 Net losses incurred) = (p.8, C7 Net Losses Incurred)	-
15 (p.3, line 7 Net LAE incurred) = (p.8, C15 Net LAE incurred)	-
16 (p.3, line 19 Net Income) = (p.3, line 21 Net Income current)	-
17 (p.3, line 19, C2 Net Income prior year) = (p.3, line 21, C2 net income prior year)	-
18 (p.3, line 20, C1 C&S prior year) = (p.3, line 27, C2 C&S prior year)	-
19 (p.6 Reinsurance Recoverable unpaid loss & lae) = (p.7, C2+C4+C8+C10)	-
20 (p.6, C5 Premium Ceded) = (p.5, C4 Premium ceded)	-
21 (p.5, C2 Reinsurance Assumed) = (p.6, C2 Premium Assumed)	-
22 (p.7, line1, C1-C2+C7-C8 Auto liability) = (p.9b Outstanding loss current yr)	-
23 (p.7, line1, C3-C4+C9-C10 Auto liability) = (p.9b IBNR loss and lae current yr)	-
24 (p.7, line1, C6 Auto liability) = (p.8, line1, C5 Net losses unpaid)	-
25 (p.7, line1, C12 Auto liability) = (p.8, line1, C13 Net LAE unpaid)	-
26 (p.7, line 2, C1-C2+C7-C8 General & Product Liab) = (p.9c Outstanding loss & lae current yr)	-
27 (p.7, line2, C3-C4+C9-C10 Gen & Product Liab) = (p.9c IBNR loss & lae current yr)	-
28 (p.7, line2, C6 Gen & Product Liab) = (p.8, line2, C5 Net losses unpaid)	-
29 (p.7, line2, C12 Gen & Product Liab) = (p.8, line2, C13 Net lae unpaid)	-
30 (p.7, line3, C1-C2+C7-C8 Professional liab) = (p.9d Outstanding loss & lae current yr)	-
31 (p.7, line3, C3-C4+C9-C10 Professional liab) = (p.9d IBNR loss & lae current yr)	-
32 (p.7, line3, C6 Professional liab) = (p.8, line3, C5 Net losses unpaid)	-
33 (p.7, line3, C12 Professional liab) = (p.8, line3, C13 Net lae unpaid)	-
34 (p.7, line4, C6 Other Liability) = (p.8, line4, C5 Net losses unpaid)	-
35 (p.7, line4, C12 Other Liability) = (p.8, line4, C13 Net lae unpaid)	-
36 (p.7, line5, C6 Workers' Comp) = (p.8, line5, C5 Net losses unpaid)	-
37 (p.7, line5, C12 Workers' Comp) = (p.8, line5, C13 Net lae unpaid)	-
38 (p.7, line6, C6 Property Liability) = (p.8, line6, C5 Net losses unpaid)	-
39 (p.7, line6, C12 Property Liability) = (p.8, line6, C13 Net lae unpaid)	-
40 (p.7, line7, C6 All Other Lines) = (p.8, line7, C5 Net losses unpaid)	-
41 (p.7, line7, C12 All Other Lines) = (p.8, line7, C13 Net lae unpaid)	-
42 (p.7, line4, 5, 6, 7, C1-C2+C7-C8 Addtl Lines) = (p.9e, 9f, 9g, 9h, 9i Outstdng loss & lae current yr)	-
43 (p.7, line4, 5, 6, 7, C3-C4+C9-C10 Addtl Lines) = (p.9e, 9f, 9g, 9h, 9i IBNR loss & lae current yr)	-
44 (p.10a, C3 Net Premium Earned) = (p.3, line3, C1 Premiums Earned current)	-
45 (p.10a, C3 Net Premium Earned) = (p.3, line3, C2 Premiums Earned prior year)	-





**ATTACHMENT 11**



# **D.C. OFFICE OF RISK MANAGEMENT**

## **FY 2022 PERFORMANCE AND ACCOUNTABILITY REPORT**

**JANUARY 6, 2023**

# CONTENTS

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<b>2 2022 Accomplishments</b>	<b>3</b>
<b>3 2022 Objectives</b>	<b>4</b>
<b>4 2022 Operations</b>	<b>4</b>
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# 1 D.C. OFFICE OF RISK MANAGEMENT

**Mission:** The mission of the Office of Risk Management (ORM) is to reduce the probability, occurrence and cost of risk to the District of Columbia government.

**Services:** ORM implements its mission through four programs: Risk Prevention and Safety Division (RPS), Public Sector Workers' Compensation Program, Tort Liability Program and the Captive Insurance Agency. An individual summary of services is provided by division in each section.

## 2 2022 ACCOMPLISHMENTS

Accomplishment	Impact on Agency	Impact on Residents
Subrogation Collection of \$636,788.87 Tort Collected: \$583,374.25 PSWCP Collected: \$53,414.62 PSWCP Returning Injured Workers' back to Work	The collection of these funds improves the District, which also benefits ORM.  It shows that the Program is providing quality healthcare and doing everything we can to get people back to work in a timely manner.	These funds are paid directly to the District, which in-turn benefits the constituents.  PSWCP saw a 29% increase from the previous fiscal year in returning employees back to their full-time job. This directly benefits all constituents, as their are more people so assist with any issue impacting the District.
ERisk Incident Reporting Partnership with DBH	This allows ORM to see substantially more incidents taken place within the District and allows us to work to mitigate these risks.	It allows DBH to easily submit all incidents that occur at St. Elizabeth's Hospital. This will allow ORM to assist in eliminating risks. We also setup alternative module in ERisk to further protect all HIPPA and privacy data.

### 3 2022 OBJECTIVES

Strategic Objective	Number of Measures	Number of Operations
Identify, measure, analyze and mitigate the District government's exposure to risk and liability.	2	8
Administer the Public Sector Workers' Compensation Program to provide benefits for disability or death of a District Government employee resulting from personal injury sustained while in the performance of his or her duty.	9	5
Receives and investigates claims against the District government with the goal of negotiating and preparing claims for fair and timely disposition.	5	5
Collect monies owed to the District as a result of Third Party tortfeasors whose negligence or intentional acts result in damages and losses to the District.	2	3
Create and maintain a highly efficient, transparent, and responsive District government.	11	3
Vendor and provider relations needs including medical bill review, compliance, and medical provider assessment.	0	1

### 4 2022 OPERATIONS

Operation Title	Operation Description	Type of Operation
<b>Vendor and provider relations needs including medical bill review, compliance, and medical provider assessment.</b>		
Bill Review	Review of medical provider billing	Daily Service
<b>Administer the Public Sector Workers' Compensation Program to provide benefits for disability or death of a District Government employee resulting from personal injury sustained while in the performance of his or her duty.</b>		
Public Sector Workers' Compensation Administrative Actions	Dedicated resources utilized to process and assist the Public Sector Workers' Compensation claims management process including claims intake and provider relations services.	Daily Service
Risk Council Meetings	Risk Council Meetings coordination with Agency ARMRs	Key Project
Agency Information Presentations	ORM is working to touch all District Agencies to communicate our operations and services.	Key Project

(continued)

Operation Title	Operation Description	Type of Operation
Conducts site safety inspections of District government properties	ORM's Occupational Safety and Health inspectors conduct inspections of District owned and operated buildings to ensure that building inspections and follow-up inspections are (a) conducted using Occupational Safety and Health Administration's (OSHA) guidelines and (b) communicated to the Directors and Agency Risk Management Representatives (ARMR's) to ensure that the buildings are safe, healthy, and comply with OSHA standards and regulations.	Daily Service
Administration of the District's hybrid Self-Insurance program to include issuance of self-insurance certification letters	The Government of the District of Columbia operates as a self-insured entity. When a District agency requires proof of insurance (evidence of self-insurance), the DC Office of Risk Management (ORM) will review and consider all requests for such proof. If the request is approved, a self insurance letter will be issued to the petitioner.	Daily Service
<b>Create and maintain a highly efficient, transparent, and responsive District government.</b>		
Provide advice to District agencies on risk and insurance policies and practices	Agencies frequently seek advice from ORM on how to protect the District from risks and liabilities as they carry out agency initiatives, contracts and coordinating special events. A training platform has been developed to review the minimum insurance requirements for contractors and vendors. The following areas were addressed - ORM's purpose, the need for insurance, self insurance programs, the Captive, risk / exposure identification, contract insurance requirements, multiple lines of business and their application, additional insureds, subrogation, Anti-Deficiency Act, indemnification clause, certificates of insurance, contract review, timeline and process for review by ORM.	Daily Service
Procure and maintain insurance coverage(s) for District government real estate property assets	ORM, through the Captive Insurance Agency, hired a third-party commercial property insurance broker and purchased commercial property insurance, including terrorism coverage for District-owned property for the purpose of building a stronger District property risk management program through a combination of self-insurance and private insurance.	Daily Service
Ongoing management of accepted claim for medical treatment and/or indemnity payments	Once a claim is accepted, ORM continuously reviews and analyzes medical and loss wage payments for compensability.	Daily Service
<b>Identify, measure, analyze and mitigate the District government's exposure to risk and liability.</b>		

(continued)

Operation Title	Operation Description	Type of Operation
Return injured employee back to work as soon as medically possible in an alternative, modified, part-time and/or full-time capacity	Return to work simply means helping an employee get back to work as soon as possible after a job-related injury or illness. Through additional concrete efforts ORM will create alternative methods of support in order to return more employees back to work.	Daily Service
Conduct orientations, trainings and job fairs to injured employee's of the Public Sector Workers' Compensation Program and Return to Work Program	Returns to work orientations are conducted monthly. The purpose is to educate injured workers on the Return to Work process. Trainings consist of resume writing, basic computer skills, and interview skills. Job fairs are held quarterly, consisting of DC Government agencies and outside organizations who conduct on-the-spot interviews for permanent placement.	Daily Service
Administer the Settlement and Judgement Fund	ORM authorizes pre-litigation settlements through its operation of the tort liability program. ORM continues to improve its analysis and review of payments from the settlement and judgement fund.	Daily Service
Review the facts and assess the merits of the claims for disposition by way of settlements or denials	The claims adjuster will: 1) contact the claimant and the parties involved 2) contact the District agency involved for internal reports and investigative information 3)gather and inspect all relevant information regarding a claim including photos, quotes, estimates, witness statements, etc. 4) enter additional information/investigation details into claims management system 5) determination to accept or reject a claim	Daily Service
Coordination with responsible District agencies to determine whether to accept a claim and enter into a pre-litigation settlement or reject the claim	ORM will reach out the involved agency for supporting documentation in order to assess liability. Upon determination of liability, ORM will reach out the claimant directly.	Daily Service
Receive <a7>12-309 notices for alleged claims against the District	The Tort Liability Division investigates and resolves claims filed against the District of Columbia pursuant to D.C. Code <a7> 12-309. Individuals can file a tort claim against the District for unliquidated losses (property damage or personal injury) arising out of the actions or inactions of the District and/or its employees. Once a claim has been received and logged into the claims database, it is assigned to an adjuster for investigation and handling.	Daily Service
Review District agency incident reports and determine if damages and losses to the District is as a result of negligence or intentional act of a third party	ORM assesses liability pursuant to supporting documentation requested and received from agencies.	Daily Service

(continued)

Operation Title	Operation Description	Type of Operation
Provide notice to third party tortfeasors of the District's intent to subrogate and pursue recovery of monies owed to the District as a result of damages and losses due to third party tortfeasors actions	ORM relies on supporting documentation from the agencies to assist in the subrogation process.	Daily Service
<b>Receives and investigates claims against the District government with the goal of negotiating and preparing claims for fair and timely disposition.</b>		
Recover monies through subrogation efforts either in resolution of a settlement or lawsuit	ORM's staff will analyze , pursue, and support OAG in litigation efforts to collect on losses incurred by third party actors.	Daily Service
Obtain and review driving records for operators of District vehicles	ORM, in partnership with other District government agencies, aims to prevent driver negligence of employees who use a District vehicle for business purposes by obtaining and reviewing driving records. Agencies with high risk drivers are alerted and advised to take appropriate and necessary action to mitigate risk; including but not limited to revoking driving privileges.	Daily Service
Provide a system for identifying, measuring, analyzing and mitigating the District government's exposure to risk and liability	ORM will be integrating functionality within the Enterprise Risk Management System (ERMS) to manage daily operations for each agency.	Key Project
Manage claims submitted by employees to determine if the injury sustained is compensable	The primary goal of the Public Sector Workers' Compensation Program is to respond to workplace injuries with the best, most appropriate medical care at a reasonable cost, and to return employees back to work as soon as medically possible. ORM will work with agency partners to analyze and ensure injuries are work related through an integrated, active process.	Daily Service
Provides guidance and training to agencies on risk analysis and mitigation	The Office of Risk Management collaborates with all Agency Risk Management Representatives (ARMRs) on emergency response to determine the areas where the District has the greatest exposure to risk and make recommendations to minimize its occurrence.	Daily Service
<b>Collect monies owed to the District as a result of Third Party tortfeasors whose negligence or intentional acts result in damages and losses to the District.</b>		
Investigations	Investigations related to Tort and Public Sector Workers' Compensation incidents and claims.	Daily Service
Alive and well checks for Workers' Compensation Program	Number of alive and well checks done by the Investigation unit for the Public Sector Workers' Compensation Program	Daily Service



(continued)

Operation Title	Operation Description	Type of Operation
District Audit Tracking	Enter, review and track audit information for both the District's Single Audit and agency individual audits.	Daily Service

## 5 2022 STRATEGIC INITIATIVES

In FY 2022, the D.C. Office of Risk Management had 4 Strategic Initiatives and completed 0%.

Title	Description	Completion to Date	Update	Explanation for Incomplete Initiative
Drive to Zero Driver Safety Program	The program will be fully rolled-out during FY22. Drive to Zero is an online training program offered through DCHR's Percipio training platform. All employees who operate a motor vehicle to conduct District business will be required to successfully complete the training program, which is designed to heighten awareness of common road hazards, the difficulties of city driving, and to provide information aimed at reducing and/or eliminating automobile related fatalities and injuries in the District.	50-74%	The program has been rolled out to DDOT. We are awaiting feedback before opening the training up to other City agencies.	This is a new program and we will need additional time to get it up and running.

(continued)

Title	Description	Completion to Date	Update	Explanation for Incomplete Initiative
Enterprise Risk Management (ERM)	In FY21 ORM will continue to roll out the Enterprise Risk Management (ERM) pilot program with test agencies. ORM will continue to refine an ERM framework in its ERisk platform and train more agencies on the use of the ERM structure, monitoring, and improving the program. The new system will give agencies a structure to analyze and assess their agencies risks and give them data and dashboards to visualize what risks they currently have and where improvement and risk mitigation can be structured. ORM will assist in teaching agencies how to view and analyze this data and offer training's and assistance in risk mitigation strategies.	25-49%	This needed to be put on hold for the moment, as there a change in Personnel. We hope to get it back up and running in FY23. This will rollover.	Due to a change in personnel, we will need to roll this program over to FY23. We are looking to add an additional FTE for this program with our budget enhancement requests.
Claims Management Playbook	Claims Management Playbook-ORM will develop playbook that will layout the plan and job roles for members of the team in the event of any kind of major loss for the District.	25-49%	Athletic Participation claim reporting platform up and running in ERisk; As claims occur, everyone is directed towards ERisk, for effective claims management.	This will continue to be enhanced throughout FY23. We are adding additional sections to to the claims management playbook. The director of ORM will work with the team to continue to push this forward.
Incident Reporting Pilot in the Agency ERisk Platform	ORM's Risk Prevention and Safety Division (RPS) continues to work to implement an Incident Reporting Pilot in the Agency ERisk platform. RPS will work to educate and integrate all District agencies into the program, resulting in ORMs ability to see all incidents District-wide to better understand and mitigate risk.	50-74%	The following agencies received Incident Reporting training during FY2022: BEGA, DBH, DCHR, DCPL, DHS, DISB, DMPED, DMV, DOH, DPW, FEMS, OAG, UDC.	We continue to add additional agencies to ERisk for incident reporting. It is vital that the entire District reports all incidents in ERisk. We will continue to pitch and add agencies to ERisk in FY23.

## 6 2022 KEY PERFORMANCE INDICATORS AND WORKLOAD MEASURES

### Key Performance Indicators

Measure	Directionality	FY 2020	FY 2021	FY 2022 Target	FY 2022 Q1	FY 2022 Q2	FY 2022 Q3	FY 2022 Q4	FY 2022	Was 2022 KPI Met?	Explanation of Unmet KPI
Percent of eligible facilities for which agencies have submitted an Emergency Response Plan (ERP) for approval by ORM	Up is Better	47%	82%	85	4	12	7	50	73%	Unmet	The Total should reflect 73%. This should probably be technically reflected as a workload measure, as we rely on other Agencies to submit their ERP. Director Ross will address this with the RPS team on getting more agencies to submit their required plans.
Ratio of open to closed tort subrogation claim files	Down is Better	0.54	0.57	0.5	0.56	0.42	0.44	0.42	0.46	Met	
Percent of claims recovered within the same fiscal year, excluding extraordinary cases	Up is Better	56%	38.5%	25%	Annual Measure	Annual Measure	Annual Measure	Annual Measure	34%	Met	
Percent of 9A decisions issued within 30 days of receipt	Up is Better	93.4%	94%	75%	56%	86%	88%	75%	76.3%	Met	
Percent of A1 decisions issued within 30 days of receipt	Up is Better	93.8%	100%	75%	100%	100%	50%	100%	87.5%	Met	
Percent of intake and customer service calls received and assisted within 3 rings	Up is Better	95%	98%	80%	99%	99%	99%	99%	99%	Met	
Percent of compensability decisions conveyed to employees within 30 days	Up is Better	100%	99%	80%	100%	100%	99%	100%	99.8%	Met	
Percent of claims opened and assigned (three point contact) within five (5) business days of receipt by ORM's Public Sector Workers' Compensation Program	Up is Better	100%	99%	90%	99%	97%	95%	98%	97.3%	Met	

Key Performance Indicators (continued)

Measure	Directionality	FY 2020	FY 2021	FY 2022 Target	FY 2022 Q1	FY 2022 Q2	FY 2022 Q3	FY 2022 Q4	FY 2022	Was 2022 KPI Met?	Explanation of Unmet KPI
Percent of claims opened, assigned, and received by adjuster within five (5) business days of receipt by ORM (Tort)	Up is Better	100%	100%	90%	100%	100%	100%	100%	100%	Met	
Percent of claims where ORM issues an acknowledgement letter within five (5) business days within the claim being opened and assigned	Up is Better	100%	100%	90%	100%	100%	100%	100%	100%	Met	
Percent of known and applicable government real estate property assets insured by private insurance	Up is Better	100%	100%	100%	100%	100%	100%	100%	100%	Met	
Improve agency awareness of ORM's Public Sector Workers' Compensation Program by training and providing a presentation to 5 Agencies	Up is Better	12	10	5	1	2	2	7	12	Met	
Number of days it takes to resolve a Tort claim in the same fiscal year excluding extraordinary cases once agency request is received	Down is Better	19.3	19.5	25	20.8	20.8	23	15	20	Met	
The average cost to process a claim per claims specialist	Down is Better	108.8	148.34	159	114.56	184.5	105.55	102.74	\$126.84	Met	
Dollars recouped in Public Sector Workers' Compensation Subrogation Matters	Up is Better	\$305,215.65	\$221,177.44	\$100,000	Annual Measure	Annual Measure	Annual Measure	Annual Measure	\$53,414.62	Unmet	ORM issued more lien letters and pursued more subrogation claims than last fiscal year. We were just unsuccessful in collecting the funds before the end of the fiscal year.
Amount of monies ORM recovers for the District of Columbia via Subrogation	Up is Better	\$4,011,825.30	\$773,843.76	\$350,000	\$120,787.96	\$93,216.65	\$191,934.49	\$177,435.15	\$583,374.25	Met	
Percent of claims medications filled as generic vs. brand name	Up is Better	New in 2021	87%	80%	85%	86%	87%	88%	86.5%	Met	

Percent of medical authorizations handled by internal clinical review vs. requiring external utilization review	Up is Better	New in 2021	95%	80%	94%	93%	91%	82%	90%	Met
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### Workload Measures

Measure	FY 2020	FY 2021	FY 2022 Q1	FY 2022 Q2	FY 2022 Q3	FY 2022 Q4	FY 2022
Number of Risk Council Meetings conducted by ORM	5	6	1	2	1	0	4
Number of contract and insurance risk management training sessions offered to agency officials	21	74	Annual Measure	Annual Measure	Annual Measure	Annual Measure	22
Number of Public Sector Workers' Compensation Claims that qualify for permanent partial disability (PPD) by fiscal year	21	86	Annual Measure	Annual Measure	Annual Measure	Annual Measure	29
Number of instances when the Risk Prevention and Safety Division communicates with other Agencies regarding "How's My Driving" (Limited to incident reporting and complaints)	47	408	Annual Measure	Annual Measure	Annual Measure	Annual Measure	397
Number of alive and well checks done by the Investigation unit for the Public Sector Workers' Compensation Program	55	150	9	0	1	0	10
Number of new subrogation claims pursued by the PSWCP in fiscal year	72	130	16	19	27	21	83
Total number of lien notice letters issued by the Public Sector Workers' Compensation Program in fiscal year	79	330	Annual Measure	Annual Measure	Annual Measure	Annual Measure	263
Number of incident injuries that result in loss time (indemnity accepted claims)	80	262	37	28	45	37	147
Number of conducted investigations related to Tort Division claims	82	116	5	7	7	8	27
Average number of Public Sector Workers' Compensation claims managed per adjuster by fiscal year	84.2	139.6	Annual Measure	Annual Measure	Annual Measure	Annual Measure	63
Number of claimants returned to work full time by fiscal year	128	152	Annual Measure	Annual Measure	Annual Measure	Annual Measure	98
Number of environmental and safety inspections at District Government buildings conducted by ORM	137	520	Annual Measure	Annual Measure	Annual Measure	Annual Measure	177

Workload Measures (continued)

Measure	FY 2020	FY 2021	FY 2022 Q1	FY 2022 Q2	FY 2022 Q3	FY 2022 Q4	FY 2022
Number of subrogation claims pursued and collected	150	238	Annual Measure	Annual Measure	Annual Measure	Annual Measure	111
Total number of claims settled by ORM	182	394	Annual Measure	Annual Measure	Annual Measure	Annual Measure	163
Number of conducted investigations related to Public Sector Workers' Compensation Program (not including alive and well checks)	279	338	43	46	35	42	166
Total number of indemnity claims by fiscal year	308	537	Annual Measure	Annual Measure	Annual Measure	Annual Measure	266
Number of Public Sector Workers' Compensation claims audited in fiscal year	403	846	Annual Measure	Annual Measure	Annual Measure	Annual Measure	274
Number of claims where a nurse case manager has been assigned for fiscal year	712	1544	Annual Measure	Annual Measure	Annual Measure	Annual Measure	471
Total new workers' compensation claims processed within fiscal year	797	1230	Annual Measure	Annual Measure	Annual Measure	Annual Measure	731
Total number of medical only claims by fiscal year	846.5	1450	Annual Measure	Annual Measure	Annual Measure	Annual Measure	593
Total workers' compensation claims closed by normal claims management process within fiscal year	1011	881	Annual Measure	Annual Measure	Annual Measure	Annual Measure	770
Number of tort claims closed by ORM (denied and settled)	1091	2772	Annual Measure	Annual Measure	Annual Measure	Annual Measure	1524
Total number of open workers' compensation claims by fiscal year	1154.5	1783	Annual Measure	Annual Measure	Annual Measure	Annual Measure	859
Total number of claims opened and closed (denied and settled) within the same fiscal year	1334	856	Annual Measure	Annual Measure	Annual Measure	Annual Measure	506
Number of new tort claims filed with ORM	1596	2596	Annual Measure	Annual Measure	Annual Measure	Annual Measure	1563
Individual intake and customer service calls received and assisted per fiscal year	2397	9818	Annual Measure	Annual Measure	Annual Measure	Annual Measure	3066
Amount of insurance contracts reviews completed in fiscal year (these reviews include contracts, addendums, certificate of insurance and related discussions).	7402	19,284	Annual Measure	Annual Measure	Annual Measure	Annual Measure	6901
Number of medical bills received and paid by the Public Sector Workers' Compensation Program by fiscal year	9818	18,078	Annual Measure	Annual Measure	Annual Measure	Annual Measure	10,837
Individual pieces of mail received, processed and uploaded into ERisk per fiscal year	12,039	23,874	Annual Measure	Annual Measure	Annual Measure	Annual Measure	11,425

Workload Measures (continued)

Measure	FY 2020	FY 2021	FY 2022 Q1	FY 2022 Q2	FY 2022 Q3	FY 2022 Q4	FY 2022
Number of claimants who participated in Vocational Rehabilitation	New in 2021	70	7	3	2	2	14
Number of new Public Sector Workers' Compensation Program incidents converted to claims	New in 2021	1190	195	143	220	148	706
Number of new incidents reported	New in 2021	1710	254	268	291	238	1051

**ATTACHMENT 12**



# D.C. Office of Risk Management FY2023

Agency D.C. Office of Risk Management

Agency Code RKO

Fiscal Year 2023

Mission The mission of the Office of Risk Management (ORM) is to reduce the probability, occurrence and cost of risk to the District of Columbia government.

## Strategic Objectives

Objective Number	Strategic Objective
1	Identify, measure, analyze and mitigate the District government's exposure to risk and liability.
2	Administer the Public Sector Workers' Compensation Program to provide benefits for disability or death of a District Government employee resulting from personal injury sustained while in the performance of his or her duty.
3	Receives and investigates claims against the District government with the goal of negotiating and preparing claims for fair and timely disposition.
4	Collect monies owed to the District as a result of Third Party tortfeasors whose negligence or intentional acts result in damages and losses to the District.
5	Create and maintain a highly efficient, transparent, and responsive District government.
6	Vendor and provider relations needs including medical bill review, compliance, and medical provider assessment.

## Key Performance Indicators (KPIs)

Measure	Directionality	FY 2020 Actual	FY 2021 Actual	FY 2022 Target	FY2022 Actual	FY 2023 Target
<b>1 - Identify, measure, analyze and mitigate the District government's exposure to risk and liability. (2 Measure records)</b>						
Percent of eligible facilities for which agencies have submitted an Emergency Response Plan (ERP) for approval by ORM	Up is Better	47%	82%	85	73%	85%
Percent of known and applicable government real estate property assets insured by private insurance	Up is Better	100%	100%	100%	100%	100%
<b>2 - Administer the Public Sector Workers' Compensation Program to provide benefits for disability or death of a District Government employee resulting from personal injury sustained while in the performance of his or her duty. (9 Measure records)</b>						
Percent of claims opened and assigned (three point contact) within five (5) business days of receipt by ORM's Public Sector Workers' Compensation Program	Up is Better	100%	99%	90%	97.3%	90%
Percent of compensability decisions conveyed to employees within 30 days	Up is Better	100%	99%	80%	99.8%	80%
Dollars recouped in Public Sector Workers' Compensation Subrogation Matters	Up is Better	\$305,215.65	\$221,177.44	\$100,000	\$53,414.6	\$100,000
Improve agency awareness of ORM's Public Sector Workers' Compensation Program by training and providing a presentation to 5 Agencies	Up is Better	12	10	5	12	5
Percent of 9-A Appeal to The Chief Risk Officer decisions issued within 30 days of receipt	Up is Better	93.4%	94%	75%	76.3%	75%
Percent of A-1 Request for Audit or Certification of Award decisions issued within 30 days of receipt	Up is Better	93.8%	100%	75%	87.5%	75%
Percent of claims medications filled as generic vs. brand name	Up is Better	New in 2021	87%	80%	86.5%	80%
Percent of medical authorizations handled by internal clinical review vs. requiring external utilization review *	Up is Better	New in 2021	95%	80%	90%	60%
Percent of intake and customer service calls received and assisted within 3 rings	Up is Better	95%	98%	80%	99%	80%
<b>3 - Receives and investigates claims against the District government with the goal of negotiating and preparing claims for fair and timely disposition. (3 Measure records)</b>						

Measure	Directionality	FY 2020 Actual	FY 2021 Actual	FY 2022 Target	FY2022 Actual	FY 2023 Target
The average cost to process a claim per claims specialist	Down is Better	\$108.8	\$148.34	\$159	\$126.8	\$159
Amount of monies ORM recovers for the District of Columbia via Subrogation	Up is Better	\$4,011,825.3	\$773,843.76	\$350,000	\$583,374.3	\$350,000
Number of days it takes to resolve a Tort claim in the same fiscal year excluding extraordinary cases once agency request is received	Down is Better	19.3	19.5	25	20	25
<b>4 - Collect monies owed to the District as a result of Third Party tortfeasors whose negligence or intentional acts result in damages and losses to the District. (2 Measure records)</b>						
Ratio of open to closed tort subrogation claim files	Down is Better	0.54	0.57	0.5	0.5	0.5
Percent of claims recovered within the same fiscal year, excluding extraordinary cases (Total Loss, etc.)	Up is Better	56%	38.5%	25%	34%	25%

\* The target for this measure was decreased from 80% to 60% to reflect a requirement for external review in all cases where internal clinical review could not certify care.

## Operations

Operations Title	Operations Description	Type of Operations
<b>1 - Identify, measure, analyze and mitigate the District government's exposure to risk and liability. (8 Activity records)</b>		
Conducts site safety inspections of District government properties	ORM's Occupational Safety and Health inspectors conduct inspections of District owned and operated buildings to ensure that building inspections and follow-up inspections are (a) conducted using Occupational Safety and Health Administration's (OSHA) guidelines and (b) communicated to the Directors and Agency Risk Management Representatives (ARMR's) to ensure that the buildings are safe, healthy, and comply with OSHA standards and regulations.	Daily Service
Administration of the District's hybrid Self-Insurance program to include issuance of self-insurance certification letters	The Government of the District of Columbia operates as a self-insured entity. When a District agency requires proof of insurance (evidence of self-insurance), the DC Office of Risk Management (ORM) will review and consider all requests for such proof. If the request is approved, a self insurance letter will be issued to the petitioner.	Daily Service
Provide advice to District agencies on risk and insurance policies and practices	Agencies frequently seek advice from ORM on how to protect the District from risks and liabilities as they carry out agency initiatives, contracts and coordinating special events. A training platform has been developed to review the minimum insurance requirements for contractors and vendors. The following areas were addressed – ORM's purpose, the need for insurance, self insurance programs, the Captive, risk / exposure identification, contract insurance requirements, multiple lines of business and their application, additional insureds, subrogation, Anti-Deficiency Act, indemnification clause, certificates of insurance, contract review, timeline and process for review by ORM.	Daily Service
Procure and maintain insurance coverage(s) for District government real estate property assets	ORM, through the Captive Insurance Agency, hired a third-party commercial property insurance broker and purchased commercial property insurance, including terrorism coverage for District-owned property for the purpose of building a stronger District property risk management program through a combination of self-insurance and private insurance.	Daily Service
Obtain and review driving records for operators of District vehicles	ORM, in partnership with other District government agencies, aims to prevent driver negligence of employees who use a District vehicle for business purposes by obtaining and reviewing driving records. Agencies with high risk drivers are alerted and advised to take appropriate and necessary action to mitigate risk; including but not limited to revoking driving privileges.	Daily Service
Provide a system for identifying, measuring, analyzing and mitigating the District government's exposure to risk and liability	ORM will be integrating functionality within the Enterprise Risk Management System (ERMS) to manage daily operations for each agency.	Key Project
Provides guidance and training to agencies on risk analysis and mitigation	The Office of Risk Management collaborates with all Agency Risk Management Representatives (ARMRs) on emergency response to determine the areas where the District has the greatest exposure to risk and make recommendations to minimize its occurrence.	Daily Service
Alive and well checks for Workers' Compensation Program	Number of alive and well checks done by the Investigation unit for the Public Sector Workers' Compensation Program	Daily Service
<b>2 - Administer the Public Sector Workers' Compensation Program to provide benefits for disability or death of a District Government employee resulting from personal injury sustained while in the performance of his or her duty. (5 Activity records)</b>		

Operations Title	Operations Description	Type of Operations
Public Sector Workers' Compensation Administrative Actions	Dedicated resources utilized to process and assist the Public Sector Workers' Compensation claims management process including claims intake and provider relations services.	Daily Service
Ongoing management of accepted claim for medical treatment and/or indemnity payments	Once a claim is accepted, ORM continuously reviews and analyzes medical and loss wage payments for compensability.	Daily Service
Return injured employee back to work as soon as medically possible in an alternative, modified, part-time and/or full-time capacity	Return to work simply means helping an employee get back to work as soon as possible after a job-related injury or illness. Through additional concrete efforts ORM will create alternative methods of support in order to return more employees back to work.	Daily Service
Conduct orientations, trainings and job fairs to injured employee's of the Public Sector Workers' Compensation Program and Return to Work Program	Returns to work orientations are conducted monthly. The purpose is to educate injured workers on the Return to Work process. Trainings consist of resume writing, basic computer skills, and interview skills. Job fairs are held quarterly, consisting of DC Government agencies and outside organizations who conduct on-the-spot interviews for permanent placement.	Daily Service
Manage claims submitted by employees to determine if the injury sustained is compensable	The primary goal of the Public Sector Workers' Compensation Program is to respond to workplace injuries with the best, most appropriate medical care at a reasonable cost, and to return employees back to work as soon as medically possible. ORM will work with agency partners to analyze and ensure injuries are work related through an integrated, active process.	Daily Service
<b>3 - Receives and investigates claims against the District government with the goal of negotiating and preparing claims for fair and timely disposition. (5 Activity records)</b>		
Administer the Settlement and Judgement Fund	ORM authorizes pre-litigation settlements through its operation of the tort liability program. ORM continues to improve its analysis and review of payments from the settlement and judgement fund.	Daily Service
Review the facts and assess the merits of the claims for disposition by way of settlements or denials	The claims adjuster will: 1) contact the claimant and the parties involved 2) contact the District agency involved for internal reports and investigative information 3)gather and inspect all relevant information regarding a claim including photos, quotes, estimates, witness statements, etc. 4) enter additional information/investigation details into claims management system 5) determination to accept or reject a claim	Daily Service
Coordination with responsible District agencies to determine whether to accept a claim and enter into a pre-litigation settlement or reject the claim	ORM will reach out the involved agency for supporting documentation in order to assess liability. Upon determination of liability, ORM will reach out the claimant directly.	Daily Service
Receive §12-309 notices for alleged claims against the District	The Tort Liability Division investigates and resolves claims filed against the District of Columbia pursuant to D.C. Code § 12-309. Individuals can file a tort claim against the District for unliquidated losses (property damage or personal injury) arising out of the actions or inactions of the District and/or its employees. Once a claim has been received and logged into the claims database, it is assigned to an adjuster for investigation and handling.	Daily Service
Investigations	Investigations related to Tort and Public Sector Workers' Compensation incidents and claims.	Daily Service
<b>4 - Collect monies owed to the District as a result of Third Party tortfeasors whose negligence or intentional acts result in damages and losses to the District. (3 Activity records)</b>		
Review District agency incident reports and determine if damages and losses to the District is as a result of negligence or intentional act of a third party	ORM assesses liability pursuant to supporting documentation requested and received from agencies.	Daily Service
Provide notice to third party tortfeasors of the District's intent to subrogate and pursue recovery of monies owed to the District as a result of damages and losses due to third party tortfeasors actions	ORM relies on supporting documentation from the agencies to assist in the subrogation process.	Daily Service
Recover monies through subrogation efforts either in resolution of a settlement or lawsuit	ORM's staff will analyze , pursue, and support OAG in litigation efforts to collect on losses incurred by third party actors.	Daily Service
<b>5 - Create and maintain a highly efficient, transparent, and responsive District government. (3 Activity records)</b>		
Risk Council Meetings	Risk Council Meetings coordination with Agency ARMRs	Key Project
Agency Information Presentations	ORM is working to touch all District Agencies to communicate our operations and services.	Key Project
District Audit Tracking	Enter, review and track audit information for both the District's Single Audit and agency individual audits.	Daily Service

Operations Title	Operations Description	Type of Operations
<b>6 - Vendor and provider relations needs including medical bill review, compliance, and medical provider assessment. (1 Activity)</b>		
Bill Review	Review of medical provider billing	Daily Service

## Workload Measures (WMs)

Measure	FY 2020 Actual	FY 2021 Actual	FY2022 Actual
<b>1 - Alive and well checks for Workers' Compensation Program (1 Measure)</b>			
Number of alive and well checks done by the Investigation unit for the Public Sector Workers' Compensation Program	55	75	10
<b>1 - Conducts site safety inspections of District government properties (1 Measure)</b>			
Number of environmental and safety inspections at District Government buildings conducted by ORM	137	260	177
<b>1 - Obtain and review driving records for operators of District vehicles (1 Measure)</b>			
Number of instances when the Risk Prevention and Safety Division communicates with other Agencies regarding "How's My Driving" (Limited to incident reporting and complaints)	47	204	397
<b>1 - Provide advice to District agencies on risk and insurance policies and practices (2 Measure records)</b>			
Amount of insurance contracts reviews completed in fiscal year (these reviews include contracts, addendums, certificate of insurance and related discussions).	7402	9642	6901
Number of contract and insurance risk management training sessions offered to agency officials	21	37	22
<b>2 - Conduct orientations, trainings and job fairs to injured employee's of the Public Sector Workers' Compensation Program and Return to Work Program (1 Measure)</b>			
Number of claimants who participated in Vocational Rehabilitation	Not Available	35	14
<b>2 - Manage claims submitted by employees to determine if the injury sustained is compensable (8 Measure records)</b>			
Total number of open workers' compensation claims by fiscal year	1154	891	859
Number of claims where a nurse case manager has been assigned for fiscal year	712	772	471
Total number of medical only claims by fiscal year	846.5	725	593
Average number of Public Sector Workers' Compensation claims managed per adjuster by fiscal year	84.2	69.8	63
Total new workers' compensation claims processed within fiscal year	797	615	731
Number of Public Sector Workers' Compensation Claims that qualify for permanent partial disability (PPD) by fiscal year	21	43	29
Total number of indemnity claims by fiscal year	308	268.5	266
Number of incident injuries that result in loss time (indemnity accepted claims)	80	131	147
<b>2 - Ongoing management of accepted claim for medical treatment and/or indemnity payments (2 Measure records)</b>			
Total workers' compensation claims closed by normal claims management process within fiscal year	1011	881	770
Number of new Public Sector Workers' Compensation Program incidents converted to claims	Not Available	595	706
<b>2 - Public Sector Workers' Compensation Administrative Actions (3 Measure records)</b>			
Number of new Workers' Compensation incidents reported	Not Available	855	1051
Individual intake and customer service calls received and assisted per fiscal year	2397	4909	3066
Individual pieces of mail received, processed and uploaded into ERisk per fiscal year	12,039	11,937	11,425
<b>2 - Return injured employee back to work as soon as medically possible in an alternative, modified, part-time and/or full-time capacity (1 Measure)</b>			
Number of claimants returned to work full time within fiscal year	128	76	98
<b>3 - Investigations (2 Measure records)</b>			
Number of conducted investigations related to Tort Division claims	82	58	27
Number of conducted investigations related to Public Sector Workers' Compensation Program (not including alive and well checks)	279	169	166
<b>3 - Receive §12-309 notices for alleged claims against the District (2 Measure records)</b>			

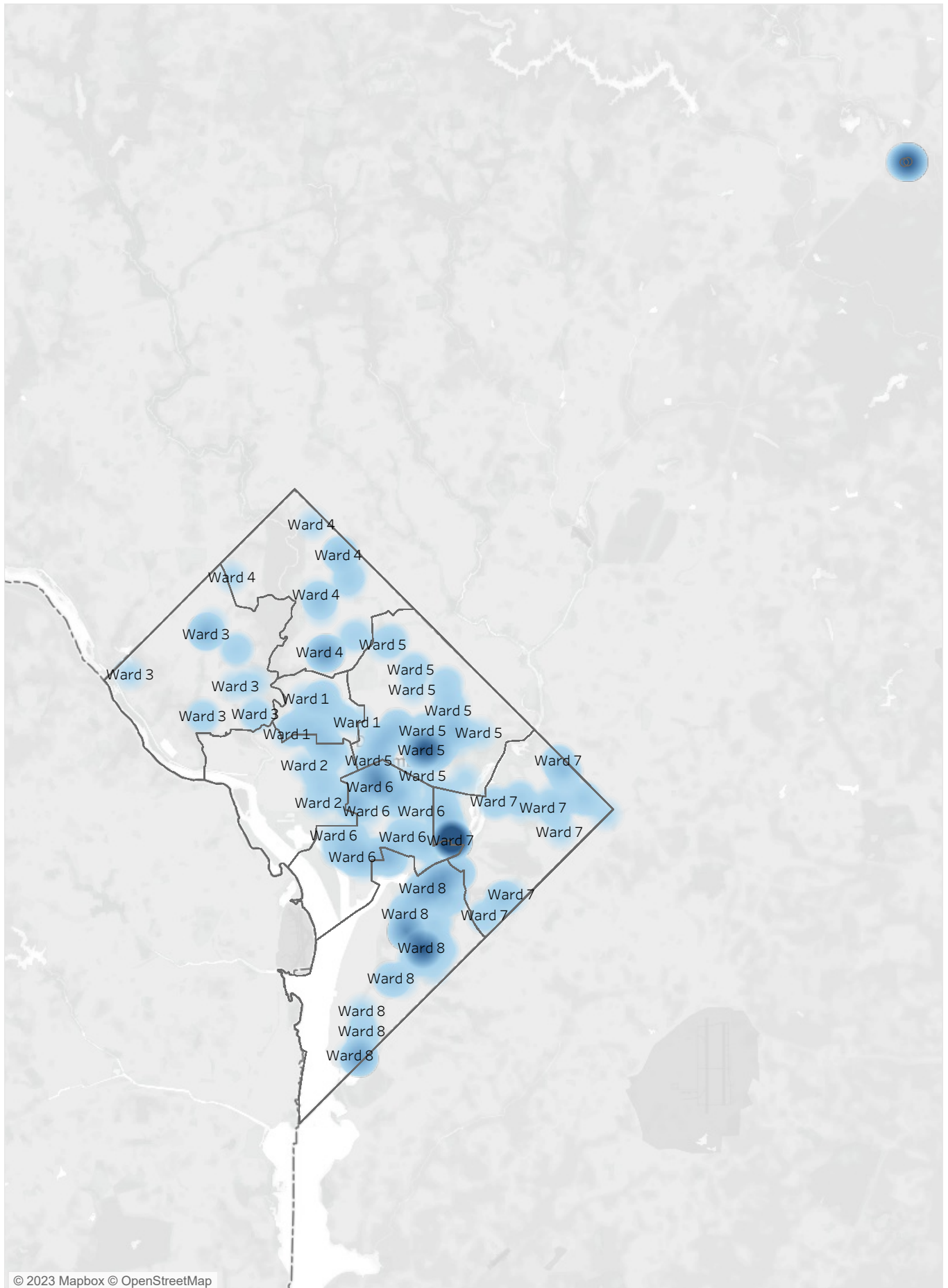
Measure	FY 2020 Actual	FY 2021 Actual	FY2022 Actual
Total number of claims opened and closed (denied and settled) within the same fiscal year	1334	428	506
Number of new tort claims filed with ORM	1596	1298	1563
<b>3 - Review the facts and assess the merits of the claims for disposition by way of settlements or denials (2 Measure records)</b>			
Total number of claims settled by ORM	182	197	163
Number of tort claims closed by ORM (denied and settled)	1091	1386	1524
<b>4 - Provide notice to third party tortfeasors of the District's intent to subrogate and pursue recovery of monies owed to the District as a result of damages and losses due to third party tortfeasors actions (1 Measure)</b>			
Total number of lien notice letters issued by the Public Sector Workers' Compensation Program in fiscal year	79	165	263
<b>4 - Recover monies through subrogation efforts either in resolution of a settlement or lawsuit (2 Measure records)</b>			
Number of new subrogation claims pursued by the Public Sector Workers' Compensation Program in fiscal year	72	65	83
Number of subrogation claims pursued and collected	150	119	111
<b>5 - Risk Council Meetings (1 Measure)</b>			
Number of Risk Council Meetings conducted by ORM	5	3	4
<b>6 - Bill Review (2 Measure records)</b>			
Number of medical bills received and paid by the Public Sector Workers' Compensation Program by fiscal year	9818	9039	10,837
Number of Public Sector Workers' Compensation claims audited in fiscal year	403	423	274

## Strategic Initiatives

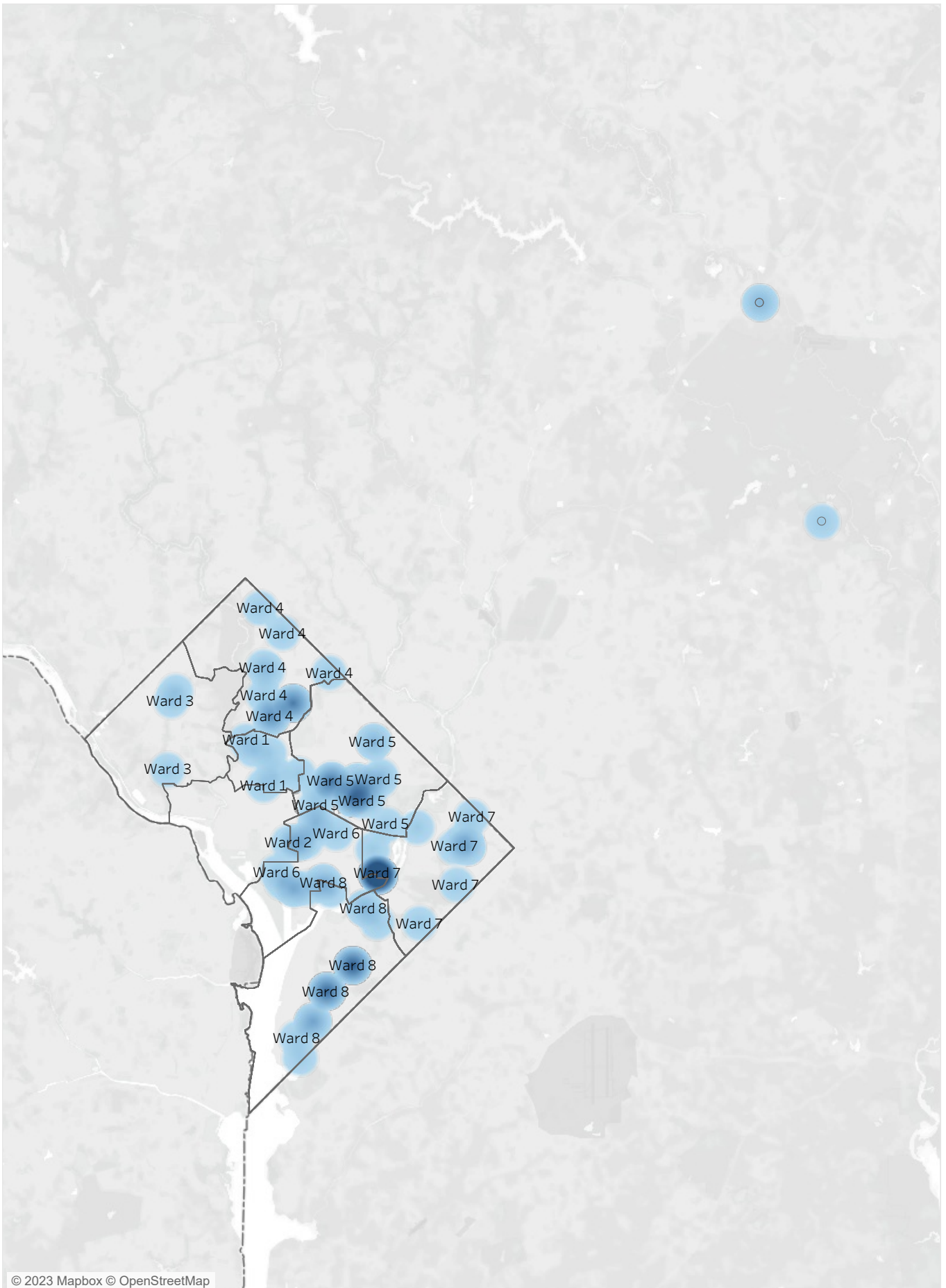
Strategic Initiative Title	Strategic Initiative Description	Proposed Completion Date
<b>Administer the Settlement and Judgement Fund (1 Strategic Initiative)</b>		
Litigation Module	ORM will roll out the new ERisk Litigation Module to all District-wide agency partners. The module will allow for all District agencies to input any and all historical and ongoing litigation matters. The new system will not only give ORM and partner agencies greater visibility into ongoing matters, but it will also allow for ORM to track any litigation that could bring harm to the District. ORM will provide training and tutorials on using the module in ERisk.	09-30-2023

**ATTACHMENT 13**

# FY 2022 Workers' Compensation Claims

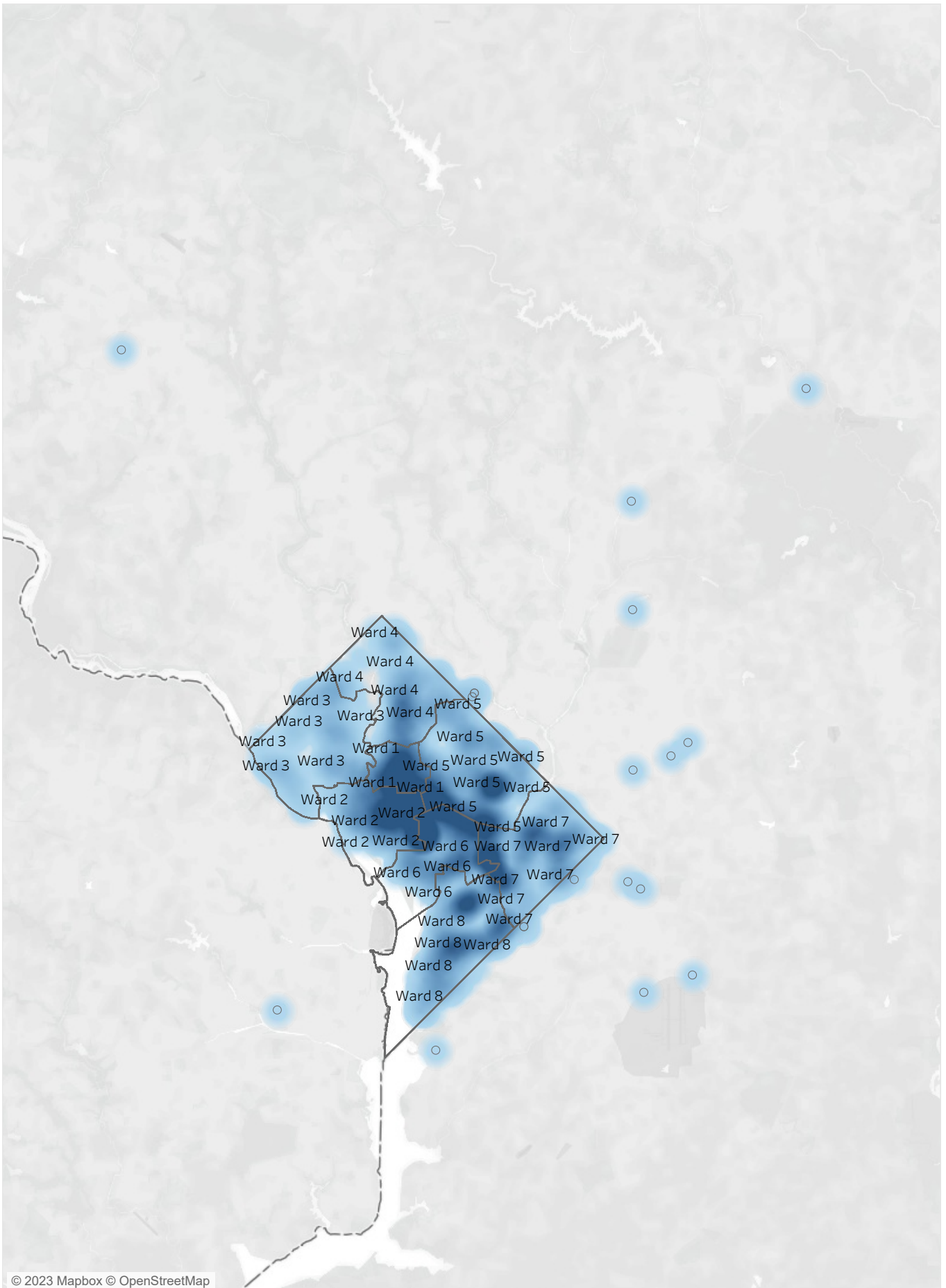


# FY 2023 (To Date) Workers' Compensation Claims

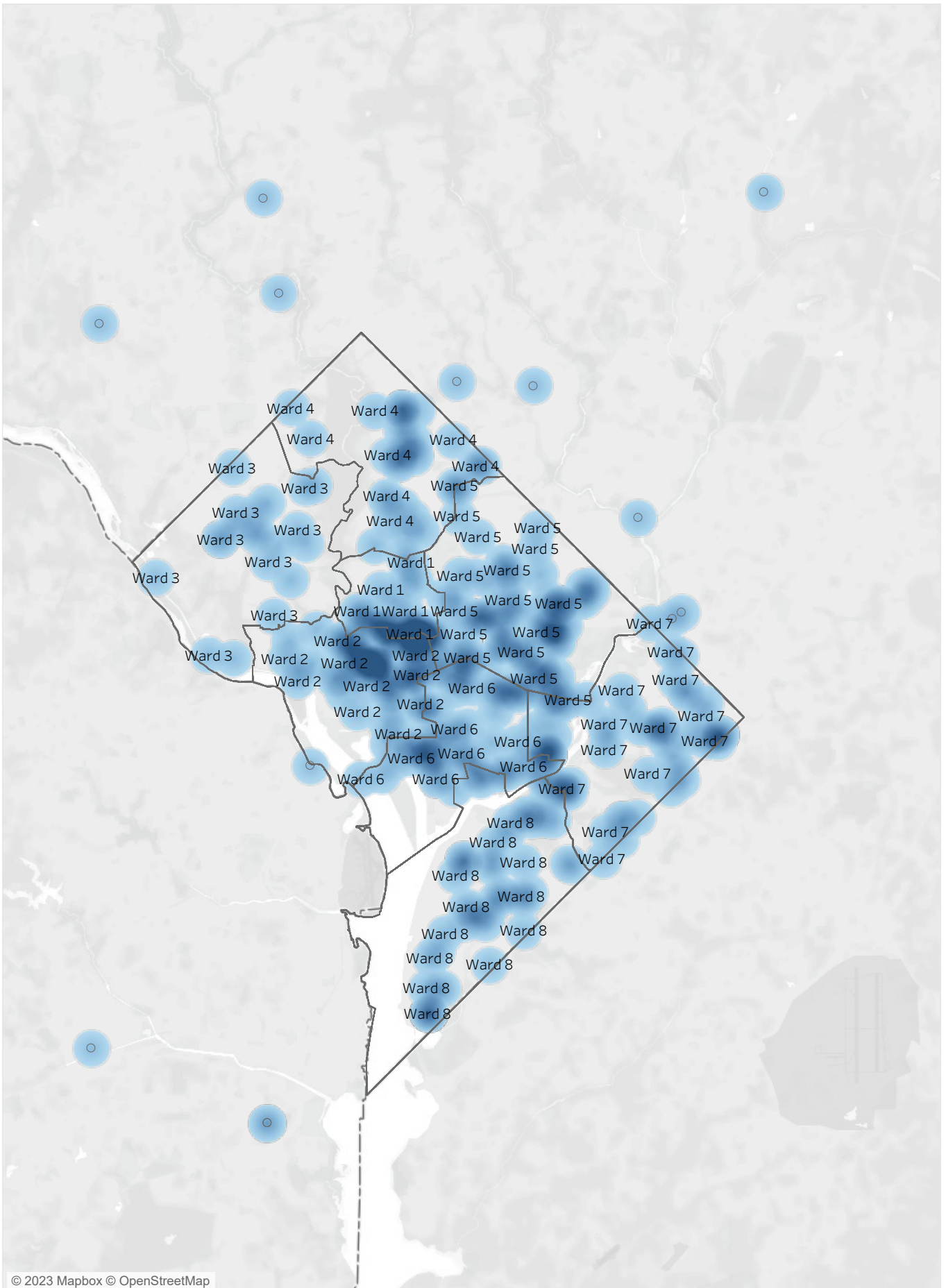




# FY 2022 Tort Liability Claims



# FY 2023 (To Date) Tort Liability Claims



**ATTACHMENT 14**

Risk Prevention and Safety Site Inspections  
FY 22 and FY 23, to date

Inspection Number	Agency	Building Name	Address	Date of Inspection	Fiscal Year
ISP-22-00309	HA - Department of Parks and Recreation	MARVIN GAYE RECREATION CENTER	15 61ST STREET NE	10/25/2022	2023
ISP-22-00297	HA - Department of Parks and Recreation	Oxon Run Recreation Center - Pool	501 MISSISSIPPI AVENUE SE	10/13/2022	2023
ISP-22-00292	KV - Department of Motor Vehicles	DMV Southwest Service Center	95 M STREET SW	10/11/2022	2023
ISP-22-00291	KV - Department of Motor Vehicles	BENNING RIDGE Service Center - DMV	4525 BENNING ROAD SE	10/11/2022	2023
ISP-22-00289	KV - Department of Motor Vehicles	Georgetown Park 1 & 2	3270 M Street, NW, Suite C 200	10/11/2022	2023
ISP-22-00287	HA - Department of Parks and Recreation	BARRY FARM RECREATION CENTER	1230 SUMNER ROAD SE	09/14/2022	2022
ISP-22-00302	BY - Department of Aging and Community Living	WASHINGTON SENIOR WELLNESS CENTER	3001 ALABAMA AVENUE SE	09/13/2022	2022
ISP-22-00288	HA - Department of Parks and Recreation	Harry Thomas Recreation Center	1743 LINCOLN ROAD NE	09/13/2022	2022
ISP-22-00281	HA - Department of Parks and Recreation	Arthur Capper Community Center	1000 5TH STREET SE	09/13/2022	2022
ISP-22-00278	HA - Department of Parks and Recreation	TRINIDAD RECREATION CENTER	1310 CHILDRESS STREET NE - FIELD	09/06/2022	2022
ISP-22-00303	BY - Department of Aging and Community Living	4125 Albemarle Street, NW	4125 ALBEMARLE STREET NW	08/24/2022	2022
ISP-22-00300	BY - Department of Aging and Community Living	HATTIE HOLMES SENIOR WELLNESS CENTER	324 KENNEDY STREET NW	08/24/2022	2022
ISP-22-00265	HA - Department of Parks and Recreation	TRINIDAD RECREATION CENTER	1310 CHILDRESS STREET NE - FIELD	08/24/2022	2022
ISP-22-00299	BY - Department of Aging and Community Living	WARD 1 SENIOR WELLNESS CENTER	3531 GEORGIA AVENUE NW	08/23/2022	2022
ISP-22-00276	HA - Department of Parks and Recreation	DPR - Guy Mason Recreation Center	3600 CALVERT STREET NW	08/23/2022	2022
ISP-22-00275	HA - Department of Parks and Recreation	Riggs-LaSalle Community Center	501B RIGGS ROAD NE	08/22/2022	2022
ISP-22-00274	HA - Department of Parks and Recreation	Edgewood Recreation Center	301 FRANKLIN STREET NE	08/22/2022	2022
ISP-22-00305	HA - Department of Parks and Recreation	TRINIDAD RECREATION CENTER	1310 CHILDRESS STREET NE - FIELD	08/18/2022	2022
ISP-22-00250	HA - Department of Parks and Recreation	COLUMBIA HEIGHTS COMMUNITY CENTER	1480 GIRARD STREET NW	08/10/2022	2022
ISP-22-00249	HA - Department of Parks and Recreation	FORT STEVENS RECREATION CENTER	1327 VAN BUREN STREET NW	08/04/2022	2022
ISP-22-00247	HA - Department of Parks and Recreation	PALISADES RECREATION CENTER	5200 SHERRIER PLACE NW	08/04/2022	2022
ISP-22-00246	HA - Department of Parks and Recreation	KING GREENLEAF RECREATION CENTER	201 N STREET SW	08/04/2022	2022
ISP-22-00244	HA - Department of Parks and Recreation	Raymond Recreation Center	3725 10TH STREET NW	07/27/2022	2022
ISP-22-00243	HA - Department of Parks and Recreation	Stoddert Elementary School / Stoddert Rec Center	4001 CALVERT STREET NW	07/27/2022	2022
ISP-22-00242	HA - Department of Parks and Recreation	Ferebee Hope Recreation Center	3999 8TH STREET SE	07/27/2022	2022
ISP-22-00241	HA - Department of Parks and Recreation	SOUTHEAST TENNIS & LEARNING CENTER	701 MISSISSIPPI AVENUE SE	07/27/2022	2022
ISP-22-00240	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 7	1103 HALF STREET SW	07/26/2022	2022
ISP-22-00239	CE - DC Public Library	West End Library	2301 L STREET NW	07/22/2022	2022
ISP-22-00237	CE - DC Public Library	WATHA T. DANIEL LIBRARY (aka Shaw Library)	1630 7TH STREET NW	07/22/2022	2022
ISP-22-00236	CE - DC Public Library	TENLEY LIBRARY	4450 WISCONSIN AVENUE NW	07/22/2022	2022
ISP-22-00235	CE - DC Public Library	TAKOMA PARK LIBRARY	416 CEDAR STREET NW	07/22/2022	2022
ISP-22-00232	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 11	3420 14TH STREET NW	07/21/2022	2022
ISP-22-00231	CE - DC Public Library	SOUTHWEST BRANCH LIBRARY	900 WESLEY PLACE SW	07/21/2022	2022
ISP-22-00230	CE - DC Public Library	SOUTHWEST BRANCH LIBRARY	900 WESLEY PLACE SW	07/20/2022	2022
ISP-22-00229	CE - DC Public Library	SHEPHERD PARK LIBRARY	7420 GEORGIA AVENUE NW	07/20/2022	2022
ISP-22-00228	CE - DC Public Library	DCPL - Parklands-Turner Library	1547 ALABAMA AVENUE SE	07/20/2022	2022
ISP-22-00227	CE - DC Public Library	DCPL - Georgetown Neighborhood Library	3260 R STREET NW	07/20/2022	2022
ISP-22-00226	CE - DC Public Library	DCPL - Deanwood Library	1350 49TH STREET NE	07/20/2022	2022
ISP-22-00224	CE - DC Public Library	CAPITOL VIEW LIBRARY	5001 CENTRAL AVENUE SE	07/19/2022	2022
ISP-22-00223	CE - DC Public Library	BENNING BRANCH LIBRARY	3935 BENNING ROAD NE	07/19/2022	2022
ISP-22-00222	CE - DC Public Library	Bellevue (William O. Lockridge) Library	115 ATLANTIC STREET SW	07/19/2022	2022
ISP-22-00221	CE - DC Public Library	ANACOSTIA BRANCH LIBRARY	1800 GOOD HOPE ROAD SE	07/19/2022	2022
ISP-22-00218	FA - Metropolitan Police Department	FIFTH DISTRICT POLICE STATION	1805 BLADENSBURG ROAD NE	07/12/2022	2022
ISP-22-00219	FA - Metropolitan Police Department	FIRST DISTRICT STATION	101 M STREET SW	06/27/2022	2022
ISP-22-00207	HA - Department of Parks and Recreation	LAFAYETTE PARK	5900 33RD STREET NW	06/14/2022	2022
ISP-22-00205	HA - Department of Parks and Recreation	LAMOND RECREATION CENTER	20 TUCKERMAN STREET NE	06/14/2022	2022
ISP-22-00202	JA - Department of Human Services	Virginia Williams Family Resource Center	920 RHODE ISLAND AVENUE NE	06/09/2022	2022
ISP-22-00201	JA - Department of Human Services	New York Avenue Men's Emergency Shelter	1355 NEW YORK AVENUE NE	06/08/2022	2022
ISP-22-00198	HA - Department of Parks and Recreation	BANNEKER RECREATION CENTER	2500 GEORGIA AVENUE NW	06/08/2022	2022
ISP-22-00197	HA - Department of Parks and Recreation	FORT STANTON RECREATION CENTER	1812 ERIE STREET SE	06/08/2022	2022

Risk Prevention and Safety Site Inspections  
FY 22 and FY 23, to date

Inspection Number	Agency	Building Name	Address	Date of Inspection	Fiscal Year
ISP-22-00196	HA - Department of Parks and Recreation	Woody Ward Recreation Center	5100 SOUTHERN AVENUE SE	06/08/2022	2022
ISP-22-00200	CE - DC Public Library	DCPL - Northeast Library	330 7TH STREET NE	06/07/2022	2022
ISP-22-00190	HA - Department of Parks and Recreation	MARVIN GAYE RECREATION CENTER	15 61ST STREET NE	06/02/2022	2022
ISP-22-00187	JA - Department of Human Services	SHORT TERM FAMILY HOUSING AND COMMUNITY CENTER	2500 14TH STREET NW	05/26/2022	2022
ISP-22-00184	CE - DC Public Library	Woodridge Library	1801 HAMLIN STREET NE	05/26/2022	2022
ISP-22-00182	HA - Department of Parks and Recreation	PARKVIEW RECREATION CENTER	693 OTIS PLACE NW	05/26/2022	2022
ISP-22-00183	CE - DC Public Library	Southeast Branch Library	403 7TH STREET SE	05/25/2022	2022
ISP-22-00180	HA - Department of Parks and Recreation	FORT STANTON POOL	1800 ERIE STREET SE	05/25/2022	2022
ISP-22-00179	HA - Department of Parks and Recreation	Rosedale Pool	1701 GALES STREET NE	05/25/2022	2022
ISP-22-00177	HA - Department of Parks and Recreation	Randall Pool	25 I STREET SW	05/25/2022	2022
ISP-22-00176	HA - Department of Parks and Recreation	UPSHUR RECREATION CENTER	4300 ARKANSAS AVENUE NW	05/25/2022	2022
ISP-22-00174	HA - Department of Parks and Recreation	Happy Hollow Children's Pool	2200 CHAMPLAIN STREET NW	05/25/2022	2022
ISP-22-00171	HA - Department of Parks and Recreation	Anacostia Pool	1800 ANACOSTIA DRIVE SE	05/24/2022	2022
ISP-22-00170	HA - Department of Parks and Recreation	KENILWORTH RECREATION CENTER	4321 ORD STREET NE	05/24/2022	2022
ISP-22-00169	HA - Department of Parks and Recreation	THEODORE HAGANS CULTURAL CENTER	3201 FORT LINCOLN DRIVE NE	05/24/2022	2022
ISP-22-00168	HA - Department of Parks and Recreation	KELLY MILLER POOL	4900 BROOKS STREET NE	05/24/2022	2022
ISP-22-00161	HA - Department of Parks and Recreation	Woody Ward Recreation Center	5100 SOUTHERN AVENUE SE	05/20/2022	2022
ISP-22-00160	HA - Department of Parks and Recreation	Ridge Road Pool	830 RIDGE ROAD SE	05/20/2022	2022
ISP-22-00164	HA - Department of Parks and Recreation	PETWORTH RECREATION CENTER	801 TAYLOR STREET NW	05/19/2022	2022
ISP-22-00163	HA - Department of Parks and Recreation	HAMILTON RECREATION CENTER	1340 HAMILTON STREET NW	05/19/2022	2022
ISP-22-00162	HA - Department of Parks and Recreation	HARRY THOMAS RECREATION CENTER	1743 LINCOLN ROAD NE	05/18/2022	2022
ISP-22-00154	HA - Department of Parks and Recreation	Jelleff Recreation Center	3265 S STREET NW	05/18/2022	2022
ISP-22-00153	HA - Department of Parks and Recreation	Langdon Park Community Center Bathhouse	2860 MILLS AVENUE NE	05/17/2022	2022
ISP-22-00152	HA - Department of Parks and Recreation	Volta Park Pool	1555 34TH STREET NW	05/17/2022	2022
ISP-22-00151	HA - Department of Parks and Recreation	HEARST PARK & POOL RECREATION CENTER	3701, 3999 37TH STREET NW	05/17/2022	2022
ISP-22-00146	HA - Department of Parks and Recreation	DOUGLASS POOL	1898 STANTON TERRACE SE	05/13/2022	2022
ISP-22-00150	CE - DC Public Library	MARTIN LUTHER KING JR. LIBRARY	901 G STREET NW	05/12/2022	2022
ISP-22-00149	CE - DC Public Library	Northwest One Library	155 L STREET NW	05/12/2022	2022
ISP-22-00216	FA - Metropolitan Police Department	SECOND DISTRICT POLICE STATION	3320 IDAHO AVENUE NW	05/10/2022	2022
ISP-22-00208	FA - Metropolitan Police Department	POLICE STATION	801 SHEPHERD STREET NW	05/09/2022	2022
ISP-22-00140	JZ - Department of Youth Rehabilitation Services	YOUTH REHABILITATION BUILDING	1000 MOUNT OLIVET ROAD NE	05/06/2022	2022
ISP-22-00142	CE - DC Public Library	CHEVY CHASE LIBRARY	5625 CONNECTICUT AVENUE NW	05/05/2022	2022
ISP-22-00141	CE - DC Public Library	PALISADES LIBRARY	4901 V STREET NW	05/05/2022	2022
ISP-22-00199	JA - Department of Human Services	- " NEW LACA-SA	1131 SPRING ROAD NW	04/28/2022	2022
ISP-22-00166	JA - Department of Human Services	SHORT TERM FAMILY HOUSING AND COMMUNITY CENTER	2500 14TH STREET NW	04/28/2022	2022
ISP-22-00130	JA - Department of Human Services	801 EAST MEN'S SHELTER	2700 MARTIN LUTHER KING JR AVENUE SE	04/28/2022	2022
ISP-22-00159	JA - Department of Human Services	Harriet Tubman Emergency Women's Shelter - Catholic Charities	1910 MASSACHUSETTS AVENUE SE	04/26/2022	2022
ISP-22-00195	AM - Department of General Services	FEDERAL CITY SHELTER	425 2ND STREET NW	04/25/2022	2022
ISP-22-00129	CE - DC Public Library	CLEVELAND PARK LIBRARY	3310 CONNECTICUT AVENUE NW	04/21/2022	2022
ISP-22-00126	CE - DC Public Library	PETWORTH LIBRARY	4200 KANSAS AVENUE NW	04/20/2022	2022
ISP-22-00120	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 33	101 ATLANTIC STREET SE	04/07/2022	2022
ISP-22-00124	FB - Fire & Emergency Medical Services Department	FIRE ACADEMY	4600 SHEPHERD PARKWAY SW	04/05/2022	2022
ISP-22-00125	FA - Metropolitan Police Department	MPD Harbor Patrol	515 WATER STREET SW	03/31/2022	2022
ISP-22-00121	FB - Fire & Emergency Medical Services Department	FEMS FIRE BOAT	500 WATER STREET SW	03/31/2022	2022
ISP-22-00113	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 30	50 49TH STREET NE	03/29/2022	2022
ISP-22-00110	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 28	3522 CONNECTICUT AVENUE NW	03/23/2022	2022
ISP-22-00115	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 31	4930 CONNECTICUT AVENUE NW	03/22/2022	2022
ISP-22-00112	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 1	2225 M STREET NW	03/22/2022	2022
ISP-22-00109	FB - Fire & Emergency Medical Services Department	Engine Company 2	500 F STREET NW	03/22/2022	2022
ISP-22-00104	FB - Fire & Emergency Medical Services Department	Engine Company 29	4811 MACARTHUR BOULEVARD NW	03/18/2022	2022
ISP-22-00103	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 27	4201 MINNESOTA AVENUE NE	03/17/2022	2022

Risk Prevention and Safety Site Inspections  
FY 22 and FY 23, to date

Inspection Number	Agency	Building Name	Address	Date of Inspection	Fiscal Year
ISP-22-00102	FB - Fire & Emergency Medical Services Department	New Engine Company 22	6825 GEORGIA AVENUE NW	03/17/2022	2022
ISP-22-00099	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 25	3203 MARTIN LUTHER KING JR AVENUE SE	03/15/2022	2022
ISP-22-00095	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 20	4300 WISCONSIN AVENUE NW	03/14/2022	2022
ISP-22-00094	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 24	5101 GEORGIA AVENUE NW	03/14/2022	2022
ISP-22-00093	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 23	2119 G STREET NW	03/14/2022	2022
ISP-22-00092	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 19	2813 PENNSYLVANIA AVENUE SE	03/14/2022	2022
ISP-22-00091	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 15	2101 14TH STREET SE	03/14/2022	2022
ISP-22-00089	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 14	4801 NORTH CAPITOL STREET NE	03/11/2022	2022
ISP-22-00098	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 21	1763 LANIER PLACE NW	03/10/2022	2022
ISP-22-00088	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 13	400 E STREET SW	03/09/2022	2022
ISP-22-00087	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 18	414 8TH STREET SE	03/09/2022	2022
ISP-22-00080	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 10	1342 FLORIDA AVENUE NE	03/07/2022	2022
ISP-22-00194	BN - Homeland Security & Emerg. Mgmt. Agency	3330 V Street, N.E.	3330 V STREET NE	03/03/2022	2022
ISP-22-00084	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 17	1227 MONROE STREET NE	03/03/2022	2022
ISP-22-00081	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 12	2225 5TH STREET NE	03/02/2022	2022
ISP-22-00075	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 8	1520 C STREET SE	03/02/2022	2022
ISP-22-00068	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 3	439 NEW JERSEY AVENUE NW	02/28/2022	2022
ISP-22-00220	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 10	1342 FLORIDA AVENUE NE	02/24/2022	2022
ISP-22-00078	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 9	1617 U STREET NW	02/24/2022	2022
ISP-22-00074	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 7	1101 HALF STREET SW	02/23/2022	2022
ISP-22-00072	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 6	1300 NEW JERSEY AVENUE NW	02/23/2022	2022
ISP-22-00070	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 5	3412 DENT PLACE NW	02/22/2022	2022
ISP-22-00069	FB - Fire & Emergency Medical Services Department	ENGINE COMPANY 4	2531 SHERMAN AVENUE NW	02/22/2022	2022
ISP-22-00052	HA - Department of Parks and Recreation	ROSE PARK RECREATION CENTER	2609 DUMBARTON STREET NW	02/18/2022	2022
ISP-22-00048	HA - Department of Parks and Recreation	MITCHELL PARK RECREATION CENTER	1801 23RD STREET NW	02/16/2022	2022
ISP-22-00045	CE - DC Public Library	ROSEDALE RECREATION CENTER/ Rosedale Library	1701 GALES STREET NE	02/15/2022	2022
ISP-22-00044	HA - Department of Parks and Recreation	ROSEDALE RECREATION CENTER	1701 GALES STREET NE	02/14/2022	2022
ISP-22-00046	CE - DC Public Library	MOUNT PLEASANT LIBRARY	3160 16TH STREET NW	02/10/2022	2022
ISP-22-00042	RL - Child and Family Services Agency	DC Commission on the Arts and Humanities / Office of Motion Picture and Television / Child & Family Services Agency / Office of Chief Technology Officer	200 I STREET SE	02/08/2022	2022
ISP-22-00043	FL - Department of Corrections	FRANKLIN REEVES D. CENTER	2000 14TH STREET NW	02/03/2022	2022
ISP-22-00041	AM - Department of General Services	FRANKLIN REEVES D. CENTER	2000 14TH STREET NW	02/03/2022	2022
ISP-22-00037	BX - Commission on the Arts and Humanities	DC Commission on the Arts and Humanities / Office of Motion Picture and Television / Child & Family Services Agency / Office of Chief Technology Officer	200 I STREET SE	02/02/2022	2022
ISP-22-00036	RL - Child and Family Services Agency	DC Commission on the Arts and Humanities / Office of Motion Picture and Television / Child & Family Services Agency / Office of Chief Technology Officer	200 I STREET SE	02/02/2022	2022
ISP-22-00035	CB - Office of the Attorney General	DC Commission on the Arts and Humanities / Office of Motion Picture and Television / Child & Family Services Agency / Office of Chief Technology Officer	200 I STREET SE	02/02/2022	2022
ISP-22-00034	TO - Office of the Chief Technology Officer	DC Commission on the Arts and Humanities / Office of Motion Picture and Television / Child & Family Services Agency / Office of Chief Technology Officer	200 I STREET SE	02/02/2022	2022
ISP-22-00031	FX - Office of the Chief Medical Examiner	CONSOLIDATED FORENSIC LAB	401 E STREET SW	01/31/2022	2022
ISP-22-00029	FR - Department of Forensic Sciences	CONSOLIDATED FORENSIC LAB	401 E STREET SW	01/25/2022	2022
ISP-22-00027	HA - Department of Parks and Recreation	EDGEWOOD RECREATION CENTER	301 FRANKLIN STREET NE	01/18/2022	2022
ISP-22-00026	HA - Department of Parks and Recreation	Turkey Thicket Recreation Center	1100 MICHIGAN AVENUE NE	01/18/2022	2022
ISP-22-00025	HA - Department of Parks and Recreation	TURKEY THICKET RECREATION CENTER	1100 MICHIGAN AVENUE NE	01/18/2022	2022
ISP-21-00433	EN - Department of Small & Local Business Development	Marion S. Barry, Jr. Building	441 4TH STREET NW	12/16/2021	2022
ISP-21-00432	HA - Department of Parks and Recreation	GEORGETOWN RECREATION CENTER/ Volta Park Rec Center	1555 34TH STREET NW	12/13/2021	2022

Risk Prevention and Safety Site Inspections  
FY 22 and FY 23, to date

Inspection Number	Agency	Building Name	Address	Date of Inspection	Fiscal Year
ISP-21-00428	HA - Department of Parks and Recreation	Arthur Capper Community Center	1000 5TH STREET SE	12/08/2021	2022
ISP-21-00427	HA - Department of Parks and Recreation	NEW YORK AVE REC CENTER	100 N STREET NW	12/02/2021	2022
ISP-21-00409	HA - Department of Parks and Recreation	SHERWOOD RECREATION CENTER	640 10TH STREET NE	12/02/2021	2022
ISP-21-00404	HA - Department of Parks and Recreation	DUNBAR SENIOR HIGH SCHOOL/ Dunbar Aquatic Center	1301 NEW JERSEY AVENUE NW	12/02/2021	2022
ISP-21-00399	PO - Office of Contracting and Procurement	Marion S. Barry, Jr. Building	441 4TH STREET NW	11/30/2021	2022
ISP-22-00011	HA - Department of Parks and Recreation	STEAD RECREATION CENTER	1625 P STREET NW	11/22/2021	2022
ISP-21-00426	HA - Department of Parks and Recreation	KING GREENLEAF RECREATION CENTER	201 N STREET SW	11/18/2021	2022
ISP-21-00408	HA - Department of Parks and Recreation	TRINIDAD RECREATION CENTER	1310 CHILDRESS STREET NE - FIELD	11/18/2021	2022
ISP-21-00398	HA - Department of Parks and Recreation	HILLCREST RECREATION CENTER	3100 DENVER STREET SE	11/18/2021	2022
ISP-22-00012	MA - Criminal Code Reform Commission	Marion S. Barry, Jr. Building	441 4TH STREET NW	11/17/2021	2022
ISP-21-00395	AG - Board of Ethics and Government Accountability	Marion S. Barry, Jr. Building	441 4TH STREET NW	11/17/2021	2022
ISP-21-00389	HA - Department of Parks and Recreation	TAKOMA COMMUNITY CENTER	300 VAN BUREN STREET NW	10/27/2021	2022
ISP-21-00388	HA - Department of Parks and Recreation	BENNING STODDERT RECREATION CENTER	100 STODDERT PLACE SE	10/26/2021	2022

**ATTACHMENT 15**



**OFFICE OF RISK MANAGEMENT**  
**Risk Management Trainings (FY 2022 and FY 2023, to Date)**

ORM Division	Agency	Date	Topic/Description	Virtual	Number of Participants
Insurance	DHCD	10/13/2021	Insurance Coverage Requirements	Yes	1
Public Sector Workers' Compensation Program	Multiple Agencies	10/27/2021	(Agencies) Worker Compensation Coordinators	Yes	48
Risk Prevention and Safety	DBH	11/8/2021	ERisk Incident Reporting/Customization	Yes	8
Insurance	DOH	11/9/2021	Insurance Coverage Requirements	Yes	10
Insurance	DOH	11/10/2021	Insurance Coverage Requirements	Yes	6
Public Sector Workers' Compensation Program	OSSE	11/10/2021	Worker Compensation Coordinators	Yes	4
Insurance	DCPL	11/19/2021	Explanation of TULIP program	Yes	5
Risk Prevention and Safety	Multiple Agencies	11/30/2021	Risk Council Meeting	Yes	52
Insurance	DOH	12/2/2021	Insurance Coverage Requirements	Yes	33
Tort Liability [and Subrogation]	DDOT	12/6/2021	Tort Presentation to DDOT, ERisk (ERisk functionality)	Yes	8
Risk Prevention and Safety	OAG	12/7/2021	ERisk Demonstration/Incident Reporting	Yes	1
Risk Prevention and Safety	DMV	12/8/2021	ERisk Incident Reporting	Yes	1
Public Sector Workers' Compensation Program	DPW	12/14/2021	Worker Compensation Coordinators	Yes	3
Risk Prevention and Safety	DCOZ	12/16/2021	Cost of Risk	Yes	2
Risk Prevention and Safety	Multiple Agencies	12/17/2021	Cost of Risk Q&A Session 1	Yes	23
Risk Prevention and Safety	Multiple Agencies	12/20/2021	Cost of Risk Q&A Session 2	Yes	16
Tort Liability [and Subrogation]	DDOT, OAG	12/20/2021	Tort Presentation to DDOT, OAG (ERisk functionality)	Yes	2
Risk Prevention and Safety	DPW	12/21/2021	ERisk Dashboarding and Tableau	Yes	2
Risk Prevention and Safety	DSLBD	12/23/2021	Cost of Risk Q&A Session 3	Yes	1
Risk Prevention and Safety	DPW, ABRA, DMPED, DBH, DISB	12/27/2021	Cost of Risk Q&A Session 4	Yes	6
Tort Liability [and Subrogation]	OIG, AFO	1/6/2022	Tort Presentation to OIG, AFO ERisk functionality)	Yes	4
Risk Prevention and Safety	SBOE	1/10/2022	Cost of Risk	Yes	2
Tort Liability [and Subrogation]	OVSJG	1/12/2022	Tort Presentation to OVSJG (ERisk functionality RE: Wrongful Imprisonment)	Yes	3
Risk Prevention and Safety	FEMS	1/13/2022	ERisk Incident Reporting	Yes	3
Risk Prevention and Safety	OHR	1/14/2022	Cost of Risk	Yes	1
Risk Prevention and Safety	ODR	1/18/2022	Cost of Risk	Yes	3
Risk Prevention and Safety	DSLBD	1/19/2022	Cost of Risk	Yes	1
Risk Prevention and Safety	OHR	1/20/2022	Cost of Risk	Yes	2
Risk Prevention and Safety	DHCF	1/27/2022	ARMR Training	Yes	1
Risk Prevention and Safety	DHS	1/27/2022	ARMR Training	Yes	2
Risk Prevention and Safety	DCPS	1/27/2022	ERisk Audit Management	Yes	4
Risk Prevention and Safety	DMPED	2/1/2022	ARMR Training	Yes	2
Tort Liability [and Subrogation]	DGS	2/2/2022	Tort Presentation to DGS (ERisk functionality)	Yes	4
Risk Prevention and Safety	DHS	2/9/2022	ERisk Incident Reporting	Yes	2
Tort Liability [and Subrogation]	DC Council (Ward 4)	2/9/2022	Tort Presentation to DC Council (Tort Process)	Yes	3
Risk Prevention and Safety	Multiple Agencies	2/10/2022	Risk Council Meeting	Yes	53
Risk Prevention and Safety	DISB	2/14/2022	ERisk Incident Reporting	Yes	2
Risk Prevention and Safety	DCHR	2/15/2022	ERisk Incident Reporting	Yes	1
Risk Prevention and Safety	DHCF	2/17/2022	ERisk and ORM Programs	Yes	1
Risk Prevention and Safety	DME	2/22/2022	ARMR Training	Yes	1
Risk Prevention and Safety	UDC	2/22/2022	ERisk Incident Reporting	Yes	1
Insurance	DOH	2/22/2022	Insurance Coverage Requirements	Yes	26
Risk Prevention and Safety	DHS	2/23/2022	ERisk Incident Reporting/Customization	Yes	2
Risk Prevention and Safety	BEGA	2/23/2022	ERisk Incident Reporting	Yes	1
Risk Prevention and Safety	DFHV	2/28/2022	Driver Authorizations	Yes	1
Risk Prevention and Safety	DOH	2/28/2022	ERisk Driver Authorizations and Incident Rep	Yes	1
Tort Liability [and Subrogation]	MPD	3/2/2022	Tort Presentation to MPD (ERisk functionality)	Yes	4
Risk Prevention and Safety	DPW	3/3/2022	DMV Tickets	Yes	1
Public Sector Workers' Compensation Program	DPW	3/7/2022	Worker Compensation Coordinators	Yes	2
Risk Prevention and Safety	DCPL	3/14/2022	ERisk Overview and Incident Reporting	Yes	1
Insurance	DHCD	3/15/2022	Insurance Coverage Requirements	Yes	18
Insurance	DHCD	3/15/2022	Insurance Coverage Requirements	Yes	15
Risk Prevention and Safety	DPW	3/21/2022	ERisk and Tableau Dashboarding	Yes	3
Insurance	DGS	3/22/2022	Insurance Coverage Requirements	Yes	31
Insurance	OCP	3/22/2022	Insurance Coverage Requirements	Yes	9
Insurance	DGS	3/22/2022	Insurance Coverage Requirements	Yes	23
Risk Prevention and Safety	DPR	3/24/2022	ARMR Training	Yes	1
Risk Prevention and Safety	DDOT	3/25/2022	ERisk and Tableau Dashboarding	Yes	1
Risk Prevention and Safety	MOAPIA	3/29/2022	Driver Authorizations	Yes	2
Risk Prevention and Safety	DCPL	4/5/2022	ERisk FCO Overview and Incident Reporting	Yes	1
Insurance	DGS	4/5/2022	Insurance Coverage Requirements	Yes	10
Insurance	DGS	4/5/2022	Insurance Coverage Requirements	Yes	5
Insurance	DOES	4/5/2022	Insurance Coverage Requirements	Yes	8
Insurance	DOES	4/5/2022	Insurance Coverage Requirements	Yes	12
Insurance	DOES	4/5/2022	Insurance Coverage Requirements	Yes	10

**OFFICE OF RISK MANAGEMENT**  
**Risk Management Trainings (FY 2022 and FY 2023, to Date)**

ORM Division	Agency	Date	Topic/Description	Virtual	Number of Participants
Insurance	DOES	4/5/2022	Insurance Coverage Requirements	Yes	8
Insurance	DOES	4/5/2022	Insurance Coverage Requirements	Yes	11
Public Sector Workers' Compensation Program	OSSE	4/5/2022	Worker Compensation Coordinators	Yes	5
Risk Prevention and Safety	DMV	4/6/2022	ERisk Incident Reporting	Yes	13
Insurance	DOES	4/6/2022	Insurance Coverage Requirements	Yes	6
Insurance	DOES	4/6/2022	Insurance Coverage Requirements	Yes	8
Insurance	DOES	4/6/2022	Insurance Coverage Requirements	Yes	6
Insurance	DOES	4/6/2022	Insurance Coverage Requirements	Yes	9
Insurance	DOES	4/6/2022	Insurance Coverage Requirements	Yes	12
Insurance	DOES	4/6/2022	Insurance Coverage Requirements	Yes	5
Risk Prevention and Safety	Multiple Agencies	4/7/2022	Risk Council Meeting	Yes	55
Risk Prevention and Safety	ONSE	4/8/2022	ARMR Training	Yes	1
Risk Prevention and Safety	DOES	4/13/2022	Driver Authorizations	Yes	2
Risk Prevention and Safety	ONSE	4/13/2022	Driver Authorizations	Yes	1
Risk Prevention and Safety	DMV-Adjudication Services	4/13/2022	Emergency Response Plan	Yes	35
Insurance	DGS	4/19/2022	Insurance Coverage Requirements	Yes	15
Insurance	DGS	4/19/2022	Insurance Coverage Requirements	Yes	4
Insurance	DGS	4/20/2022	Insurance Coverage Requirements	Yes	12
Insurance	DGS	4/20/2022	Insurance Coverage Requirements	Yes	22
Insurance	DGS	4/21/2022	Insurance Coverage Requirements	Yes	11
Insurance	DGS	4/22/2022	Insurance Coverage Requirements	Yes	8
Insurance	DGS	4/22/2022	Insurance Coverage Requirements	Yes	18
Insurance	DGS	4/25/2022	Insurance Coverage Requirements	Yes	12
Insurance	DGS	4/25/2022	Insurance Coverage Requirements	Yes	10
Risk Prevention and Safety	DOH	4/26/2022	Driver Authorizations	Yes	2
Public Sector Workers' Compensation Program	DCPS	5/2/2022	Worker Compensation Coordinators	Yes	3
Risk Prevention and Safety	DMV-Benning Ridge	5/4/2022	Emergency Response Plan	Yes	23
Insurance	OCP	5/4/2022	Insurance Coverage Requirements	Yes	8
Risk Prevention and Safety	FEMS SBC	5/6/2022	ERisk ERPs	Yes	2
Tort Liability [and Subrogation]	OIG	5/9/2022	Tort Presentation to OIG (Tort process)	Yes	3
Risk Prevention and Safety	DMV-Rhode Island Avenue	5/11/2022	Emergency Response Plan	Yes	22
Public Sector Workers' Compensation Program	FEMS	5/11/2022	Worker Compensation Coordinators	Yes	2
Insurance	DGS	5/16/2022	Insurance Coverage Requirements	Yes	8
Risk Prevention and Safety	DBH	5/17/2022	ERisk DBH Incident Reporting	Yes	60
Risk Prevention and Safety	DMV-Southwest Service	5/17/2022	Emergency Response Plan	Yes	62
Risk Prevention and Safety	DSLBD	5/17/2022	ERisk ERPs	No	1
Insurance	DGS	5/17/2022	Insurance Coverage Requirements	Yes	12
Insurance	DGS	5/18/2022	Insurance Coverage Requirements	Yes	13
Risk Prevention and Safety	DBH	5/19/2022	ERisk DBH Incident Reporting	Yes	13
Risk Prevention and Safety	DGS	5/24/2022	ERisk ERPs	Yes	1
Risk Prevention and Safety	DMV - Georgetown	5/25/2022	ERP training DMV	Yes	15
Public Sector Workers' Compensation Program	CFS	6/6/2022	Worker Compensation Coordinators	Yes	4
Risk Prevention and Safety	DOEE	6/9/2022	FCO ERisk Training	Yes	1
Risk Prevention and Safety	DPR	6/14/2022	ARMR Training	Yes	1
Risk Prevention and Safety	Multiple Agencies	6/22/2022	Risk Council Meeting	Yes	55
Insurance	DCPS	6/22/2022	Insurance Coverage Requirements	Yes	24
Public Sector Workers' Compensation Program	DFS	7/6/2022	Worker Compensation Coordinators	Yes	2
Risk Prevention and Safety	DPR	7/12/2022	ERisk ERPs	Yes	1
Risk Prevention and Safety	DMV- SW Inspection Center	7/13/2022	Emergency Response Plan	Yes	21
Risk Prevention and Safety	DMPED	7/14/2022	ARMR Training	Yes	1
Insurance	DOES	7/17/2022	Insurance Coverage Requirements	Yes	12
Risk Prevention and Safety	DHCF	7/19/2022	ERisk ERPs	Yes	1
Risk Prevention and Safety	MPD	7/28/2022	ARMR Training	Yes	2
Risk Prevention and Safety	DMPED	7/28/2022	ERisk Overview and Incident Reporting	Yes	1
Tort Liability [and Subrogation]	MPD	7/28/2022	Tort Presentation to MPD (ERisk functionality)	Yes	6
Risk Prevention and Safety	OAG	7/29/2022	GeoTab Reporting	Yes	4
Risk Prevention and Safety	DMV-Deanwood	8/3/2022	Emergency Response Plan	Yes	10
Risk Prevention and Safety	DOC	8/3/2022	Motor Vehicle Incident Reporting	Yes	1
Risk Prevention and Safety	ODR	8/4/2022	Evacuation Chair Drill	No	4
Risk Prevention and Safety	DPW	8/5/2022	ARMR, ERisk Overview, ERP, Incident Report	Yes	6
Insurance	DHS	8/8/2022	Insurance Coverage Requirements	Yes	8
Risk Prevention and Safety	OPC	8/10/2022	ARMR Training	Yes	1
Tort Liability [and Subrogation]	OUC	8/10/2022	Tort Presentation to OUC (ERisk functionality)	Yes	6
Insurance	DHS	8/10/2022	Insurance Coverage Requirements	Yes	5
Insurance	DCPS	8/16/2022	Insurance Coverage Requirements	Yes	15
Public Sector Workers' Compensation Program	DCPL	8/18/2022	Worker Compensation Coordinators	Yes	3
Public Sector Workers' Compensation Program	OCP	8/22/2022	Worker Compensation Coordinators	Yes	2
Risk Prevention and Safety	DPW	9/9/2022	Emergency Response Plan	Yes	1
Risk Prevention and Safety	DHCF	9/16/2022	FCO ERisk Training	Yes	2
Risk Prevention and Safety	OSSE	9/20/2022	FCO ERisk Training	Yes	2
Public Sector Workers' Compensation Program	DYRS	9/27/2022	Worker Compensation Coordinators	Yes	5

**OFFICE OF RISK MANAGEMENT**  
**Risk Management Trainings (FY 2022 and FY 2023, to Date)**

ORM Division	Agency	Date	Topic/Description	Virtual	Number of Participants
Public Sector Workers' Compensation Program	DHCD, DCPL, MPD, and OAH Managers	9/29/2022	Worker Compensation Coordinators	Yes	14
Risk Prevention and Safety	OSSE	10/17/2022	New FCO Training	Yes	2
Risk Prevention and Safety	Multiple Agencies	10/26/2022	Risk Council Meeting	Yes	54
Risk Prevention and Safety	OAH	10/28/2022	ERisk introduction	Yes	1
Risk Prevention and Safety	DCLB	11/1/2022	ERPs	Yes	1
Risk Prevention and Safety	DLCP	11/2/2022	New FCO Training	Yes	1
Risk Prevention and Safety	DOB	11/2/2022	New FCO Training	Yes	1
Risk Prevention and Safety	Multiple Agencies	11/2/2022	COR Q&A SESSION 1	Yes	17
Risk Prevention and Safety	OHR	11/4/2022	ARMR introduction	Yes	1
Risk Prevention and Safety	DPW	11/8/2022	New FCO Training	Yes	1
Risk Prevention and Safety	Multiple Agencies	11/9/2022	COR Q&A SESSION 2	Yes	22
Risk Prevention and Safety	DOB	11/15/2022	Driver Auth/DMV/311 Training	Yes	1
Risk Prevention and Safety	DOB	11/16/2022	ARMR introduction	Yes	1
Risk Prevention and Safety	DOB	11/16/2022	Incident Reporting	Yes	1
Risk Prevention and Safety	Multiple Agencies	1/11/2023	Risk Council Meeting: Active Threat	No	40

**ATTACHMENT 16**

**Agency Risk Management Representatives (ARMRs)**

<b>AGENCY ABBREV /ACRONYM</b>	<b>AGENCY</b>	<b>ARMR</b>	<b>JOB TITLE</b>
ABRA	Alcoholic Beverage Regulation Administration	Camille Robinson	Administrative Officer
DCBOE	Board of Elections	Sylvia Adams	Deputy Director
BEGA	Board of Ethics and Government Accountability	Tyrell Dow	
OCTO	Chief Technology Officer, Office of the	Rosalyn McKine	Program Manager
CFSA	Child and Family Services Agency	Sonya Williams	Risk and Compliance Manager
DCAHH	Commission on the Arts and Humanities	Carolyn Parker	Office Manager
DCC	Council of the District of Columbia	Pending	
DCHA	DC Housing Authority	Pending	
DCNG	DC National Guard	Pending	
DCPL	DC Public Library	Vacant	ARMR
DCPS	DC Public Schools	Conchita Hudson-Hall	Deputy Chief Compliance and Policy
DCWater	DC Water	Tanya Deleon	Risk Manager
DACL	Department of Aging and Community Living	Tanya Reid	Administrative Service Supervisor
DBH	Department of Behavioral Health	Mary Campbell	Risk Manager and Special Services Coordinator
DCRA	Department of Consumer and Regulatory Affairs	Tania Williams	Risk Management Coordinator
DOC	Department of Corrections	Jacqueline Johnson	Risk Management Specialist
DDS	Department of Disability Services	William Davidson	Support Services Supervisor
DOES	Department of Employment Services	Roberta Collins	Associate Director for Administrative Services
DOEE	Department of Energy and Environment	Rafiq Jennings	Safety and Occupational Health Officer / Risk Manager
DFHV	Department of For-Hire Vehicles	John Richardson	Facilities Operations Specialist
DFS	Department of Forensic Sciences	Dale Jennings	Safety and Occupational Health Officer
DGS	Department of General Services	Michael Lightfoot	Risk Management Coordinator
DOH	Department of Health	Mildred Anderson	Risk Management Coordinator
DHCF	Department of Health Care Finance	Pending	
DHCD	Department of Housing and Community Development	Drew Hubbard	Deputy Director
DCHR	Department of Human Resources	Jeremy Grey	Paralegal Specialist
DHS	Department of Human Services	Brianna Randall	Program Support Specialist
DISB	Department of Insurance, Securities and Banking	Katrice Purdie	Chief of Policy Administration
DMV	Department of Motor Vehicles	Robert Johnson	Investigator
DPR	Department of Parks and Recreation	Pendin	
DPW	Department of Public Works	Mark Cancelosi	Safety and Occupational Health Officer / Risk Manager
DLSBD	Department of Small & Local Business Development	Carolyn Smallwood	Staff Assistant
DYRS	Department of Youth Rehabilitation Services	Emmanuel Amaechi	Safety and Occupational Health Specialist
DME	Deputy Mayor for Education	Pending	
DDOT	District Department of Transportation	Natalie Jones Best	Emergency Preparedness and Risk Manager
SBOE	District of Columbia State Board of Education	John-Paul Hayworth	Executive Director
EOM	Executive Office of the Mayor	Howard Etwaroo	Support Specialist

**Agency Risk Management Representatives (ARMRs)**

<b>AGENCY ABBREV /ACRONYM</b>	<b>AGENCY</b>	<b>ARMR</b>	<b>JOB TITLE</b>
FEMS	Fire & Emergency Medical Services Department	Shawn Downs	Attorney Advisor
HBX	Health Benefit Exchange Authority	Pending	
HSEMA	Homeland Security & Emerg. Mgmt. Agency	Russell Gardner	Emergency Planning Officer
OAPIA	Mayor's Office on Asian and Pacific Islander Affairs	Ngoc Trinh	Special Assistant
MPD	Metropolitan Police Department	David Augustine	Captain
OAH	Office of Administrative Hearings	Shawn Nolen	Attorney Advisor
OCTFME	Office of Cable Television, Film, Music & Entertainment	Pending	
OCP	Office of Contracting and Procurement	Marvin Manassa	Assistant Director for Business
ODR	Office of Disability Rights	Susie McFadden-Resper	ADA Compliance Specialist
OHR	Office of Human Rights	Mamadou Samba	
OLG	Office of Lottery and Gaming	Edwardo Jackson	Investigator
OPC	Office of Planning	Rita Poindexter	Staff Assistant
OPC	Office of Police Complaints	Cherry Belle	
ORM	Office of Risk Management	Patrick Healy	Program Administrator
OAG	Office of the Attorney General	Natisha Smith	
OCFO	Office of the Chief Financial Officer	Pending	
OCME	Office of the Chief Medical Examiner	Beverly Fields	Chief of Staff
OCTO	Office of the Chief Technology Officer	Rosalyn McKine	Program Manager
OCA	Office of the City Administrator	Christina Murphy	Special Assistant
OPC	Office of the People's Counsel	Erica Bright	Program Analyst
OS	Office of the Secretary	Fabio Lucky Barbieri	Program Support Specialist
OSSE	Office of the State Superintendent of Education	Bernita Carmichael	Risk Management Coordinator
OSSE	Office of the State Superintendent of Education DOT Department	Bernita Carmichael	Risk Management Coordinator
OUC	Office of Unified Communications	Yolanda Taylor-Weems	Program Analyst
OZ	Office of Zoning	Zelalem Hill	
UDC	University of the District of Columbia	Alex Bako	Director of Risk Management

**ATTACHMENT 17**



# Risk Council Meeting

November 30, 2021





Jed Ross  
Chief Risk Officer

## **Risk Management Council Meeting Agenda**

Tuesday, November 30, 2021  
10:00 a.m. to 11:30 a.m.

### **I. Introductions**

### **II. TORT and ARMRS**

Peter Clark, Tort Liability Program Administrator

### **III. ARMR RPS Deliverables**

Angela Mandel, Risk Prevention and Safety Manager

### **IV. Insurance and ARMRS**

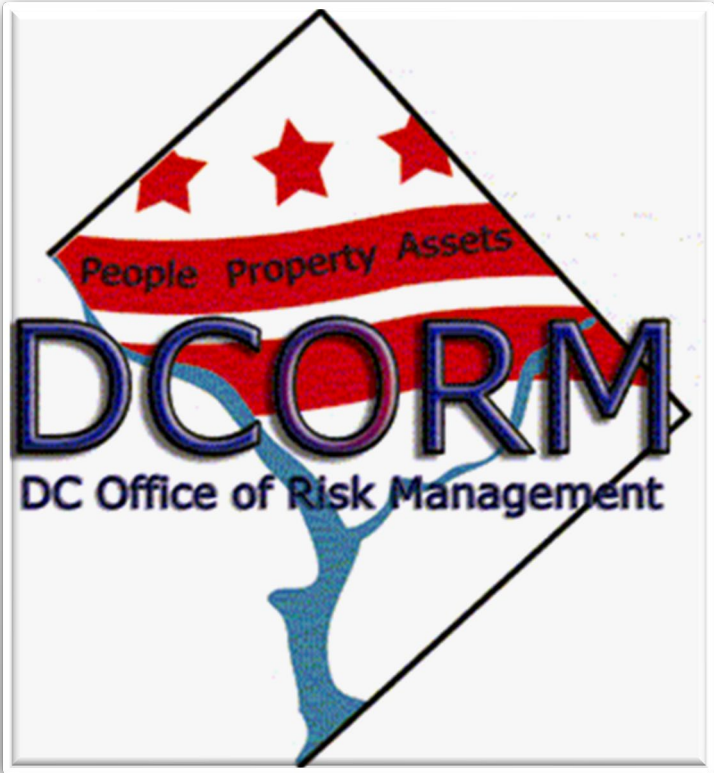
Jane Waters, Insurance Program Administrator

- a. Property Loss
- b. Cyber Awareness

### **V. Open Discussion**

# Risk Management Council Meeting

February 10, 2022



# AGENDA

- Greeting / Opening Remarks
- Lecture and Demonstration on Conducting an Ergonomic Assessments – Dr. Brian McEnaney
- Q&A Session / Closing

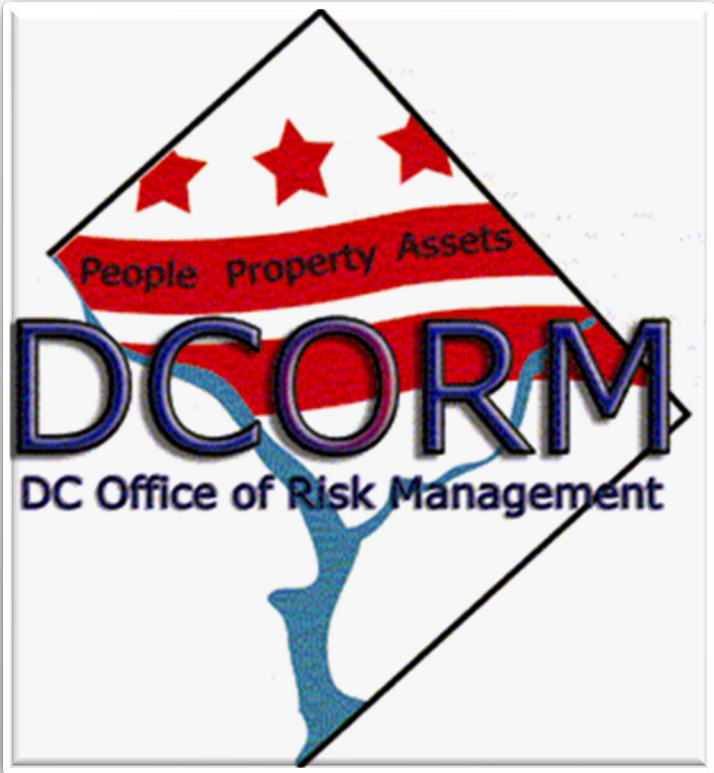
## ORM Risk Council Meeting

No.	Full Name	Meeting Date
1	Philp, Vevene (OCME)	2/10/2022
2	Campbell, Mary (DBH)	2/10/2022
3	Mcenaney, Brian	2/10/2022
4	Healy, Patrick (EOM)	2/10/2022
5	Suarez, Susana (EOM)	2/10/2022
6	McFadden-Resper, Susie (EOM)	2/10/2022
7	Cancelosi, Mark (DPW)	2/10/2022
8	Lightfoot, Michael (DGS)	2/10/2022
9	Jennings, Rafiq (DOEE)	2/10/2022
10	Mandell, Angela (EOM)	2/10/2022
11	Jackson, Edwardo (DCLB)	2/10/2022
12	Cooper, Donna (OCTFME)	2/10/2022
13	Pedroso, Tamisha (DISB)	2/10/2022
14	Augstine, David K (MPD)	2/10/2022
15	Nelson, Candace (DHCF)	2/10/2022
16	Leong, Laurence (EOM)	2/10/2022
17	Weekes, Monique (DCPS)	2/10/2022
18	Holt, Kasmin (DGS)	2/10/2022
19	Turcios, Jacqueline (EOM)	2/10/2022
20	Randall, Brianna (DHS)	2/10/2022
21	Jones, Kimberly (EOM)	2/10/2022
22	Pauly, Allison (EOM)	2/10/2022
23	Emminizer, Samantha (EOM)	2/10/2022
24	Smith, Natisha (OAG)	2/10/2022
25	Robinson, Camille (ABRA)	2/10/2022
26	Barbieri, Lucky (EOM)	2/10/2022
27	Jennings, Dale (DFS)	2/10/2022
28	Samba, Mamadou (OHR)	2/10/2022
29	Isip, Darlene (EOM)	2/10/2022
30	Ford, Jordan (EOM)	2/10/2022
31	Anderson, Mildred (DOH)	2/10/2022
32	Stewart, Shaneah (EOM)	2/10/2022
33	Nolen, Shawn (OAH)	2/10/2022
34	Taylor-Weems, Yolanda (OUC)	2/10/2022
35	Phillips, Christa (DHS)	2/10/2022
36	Dow, Tyrell (BEGA)	2/10/2022
37	Grey, Jeremy (DCHR)	2/10/2022
38	Hudson-Hall, Conchita (DCPS)	2/10/2022
39	Gardner, Russell (HSEMA)	2/10/2022
40	Williams, Sonya (CFSA)	2/10/2022
41	Williams, Tania (DCRA)	2/10/2022
42	Downs, Shawn (FEMS)	2/10/2022
43	Etwaroo, Howard (EOM)	2/10/2022

<b>No.</b>	<b>Full Name</b>	<b>Meeting Date</b>
44	Manassa, Marvin (OCP)	2/10/2022
45	McKine, Rosalyn, (OCTO)	2/10/2022
46	Reid, Tanya (DACL)	2/10/2022
47	Haile, Martha (EOM)	2/10/2022
48	Parker, Carolyn (CAH)	2/10/2022
49	JonesBest, Natalie (DDOT)	2/10/2022
50	Trinh, Ngoc (EOM)	2/10/2022
51	Carmichael, Bernita (OSSE)	2/10/2022
52	Poindexrer, Rita (OP)	2/10/2022

# Risk Management Council Meeting

February 10, 2022



# AGENDA

- Greeting / Opening Remarks
- Lecture and Demonstration on Conducting an Ergonomic Assessments – Dr. Brian McEnaney
- Q&A Session / Closing

## ORM Risk Council Meeting

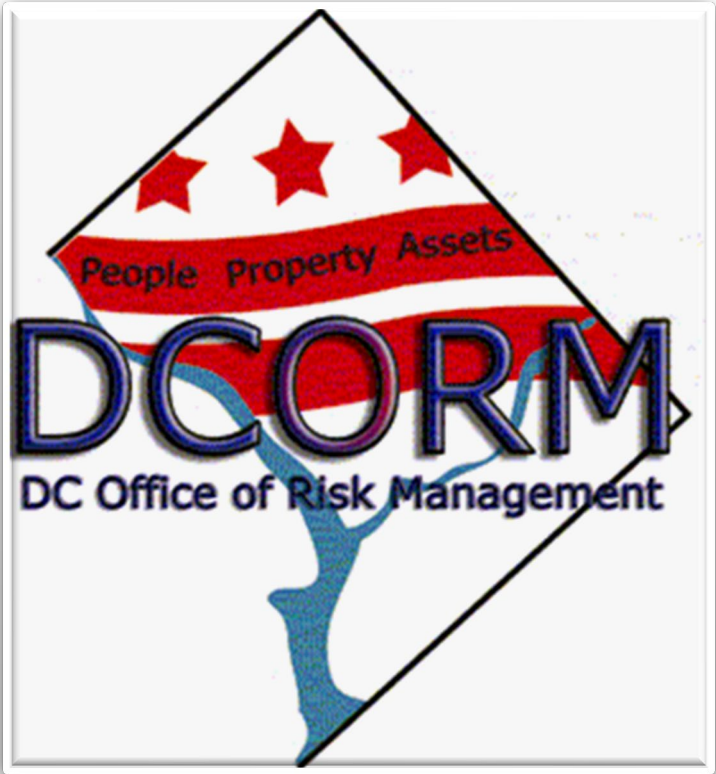
No.	Full Name	Meeting Date
1	Downs, Shawn (FEMS)	4/7/2022
2	Robinson, Camille (ABRA)	4/7/2022
3	Cancelosi, Mark (DPW)	4/7/2022
4	Davis, Crystal (EOM)	4/7/2022
5	Taylor-Weems, Yolanda (OUC)	4/7/2022
6	Carmichael, Bernita (OSSE)	4/7/2022
7	Samba, Mamadou (OHR)	4/7/2022
8	Williams, Tania (DCRA)	4/7/2022
9	Philp, Vevene (OCME)	4/7/2022
10	Anderson, Mildred (DOH)	4/7/2022
11	Parker, Carolyn (CAH)	4/7/2022
12	Arnic, Jennifer (EOM)	4/7/2022
13	Jennings, Dale (DFS)	4/7/2022
14	Pedroso, Tamisha (DISB)	4/7/2022
15	McKine, Rosalyn (OCTO)	4/7/2022
16	Emminizer, Samantha (EOM)	4/7/2022
17	Heath, Gail (DOH)	4/7/2022
18	McFarland, Rochelle (DOH)	4/7/2022
19	Turner, Sirah (DSLBD)	4/7/2022
20	Healy, Patrick (EOM)	4/7/2022
21	Parham, John (DOH)	4/7/2022
22	Grey, Jeremy (DCHR)	4/7/2022
23	Lightfoot, Michael (DGS)	4/7/2022
24	Ford, Jordan (EOM)	4/7/2022
25	Hill, Zelalem (DCOZ)	4/7/2022
26	Reid, Tanya (DACL)	4/7/2022
27	Anderson, Steven (DPR)	4/7/2022
28	Smith, Natisha (OAG)	4/7/2022
29	McFadden-Resper, Susie (EOM)	4/7/2022
30	Williams, Sonya (CFSA)	4/7/2022
31	Pauly, Allison (EOM)	4/7/2022
32	Turcios, Jacqueline (EOM)	4/7/2022
33	Haile, Martha (EOM)	4/7/2022
34	Randall, Brianna (DHS)	4/7/2022
35	Jones, Kimberly (EOM)	4/7/2022
36	Gardner, Russell (HSEMA)	4/7/2022
37	Nolen, Shawn (OAH)	4/7/2022
38	Jennings, Rafiq (DOEE)	4/7/2022
39	Leong, Laurence (EOM)	4/7/2022
40	Smalls, Michael (DHCD)	4/7/2022
41	Isip, Darlene (EOM)	4/7/2022
42	Johnson, Robert (DMV)	4/7/2022
43	Jackson, Edwardo (DCLB)	4/7/2022



<b>No.</b>	<b>Full Name</b>	<b>Meeting Date</b>
44	Hudson-Hall, Conchita (DCPS)	4/7/2022
45	Fisherow, Carlie (EOM)	4/7/2022
46	Tart, Tonya T. (OCTO)	4/7/2022
47	Johnson, Jacqueline D. (DOC)	4/7/2022
48	Dow, Tyrell (BEGA)	4/7/2022
49	JonesBest, Natalie (DDOT)	4/7/2022
50	Cook, Brian (MPD)	4/7/2022
51	Davidson, William (DDS)	4/7/2022
52	Manassa, Marvin (OCP)	4/7/2022
53	Weekes, Monique (DCPS)	4/7/2022
54	Barbieri, Lucky (EOM)	4/7/2022
55	Cherry Belle	4/7/2022

# Risk Management Council Meeting

June 22, 2022



# AGENDA

- Greeting / Opening Remarks
- Review Emergency Response Planning
  - DC Fire Code Occupancy Classes – defines occupancy
  - DC Fire Section 4 – provides information on drills
  - Drill record document
  - Example Self-Evacuation checklist provided by DDOT
- Q&A Session / Closing

## ORM Risk Council Meeting

No.	Full Name	Meeting Date
1	Philp, Vevene (OCME)	6/22/2022
2	Phillips, Christa (DHS)	6/22/2022
3	Pedroso, Tamisha (DISB)	6/22/2022
4	Campbell, Mary (DBH)	6/22/2022
5	Jones, Kimberly (EOM)	6/22/2022
6	McKine, Rosalyn (OCTO)	6/22/2022
7	Smith, Natisha (OAG)	6/22/2022
8	Anderson, Mildred (DOH)	6/22/2022
9	Mandel, Angela (EOM)	6/22/2022
10	Emminizer, Samantha (EOM)	6/22/2022
11	Bennett, Monica G. (DYRS)	6/22/2022
12	Anderson, Steven (DPR)	6/22/2022
13	Isip, Darlene (EOM)	6/22/2022
14	Healy, Patrick (EOM)	6/22/2022
15	JonesBest, Natalie (DDOT)	6/22/2022
16	Williams, Tania (DCRA)	6/22/2022
17	Leong, Laurence (EOM)	6/22/2022
18	Jackson, Edwardo (DCLB)	6/22/2022
19	Turcios, Jacqueline (EOM)	6/22/2022
20	Young, Carl (DOC)	6/22/2022
21	Grey, Jeremy (DCHR)	6/22/2022
22	Davis, Crystal (EOM)	6/22/2022
23	Poindexter, Rita (OP)	6/22/2022
24	Jennings, Rafiq (DOEE)	6/22/2022
25	Cancelosi, Mark (DPW)	6/22/2022
26	Briscoe, Michael (DPR)	6/22/2022
27	Reedy, Jacquie (MPD)	6/22/2022
28	Gardner, Russell (HSEMA)	6/22/2022
29	Randall, Brianna (DHS)	6/22/2022
30	Hirani, Sanjay (OCTO)	6/22/2022
31	Dow, Tyrell (BEGA)	6/22/2022
32	Stakem, Michael (OCTO)	6/22/2022
33	Hudson-Hall, Conchita (DCPS)	6/22/2022
34	Burdick, William (OUC)	6/22/2022
35	Nelson, Candace (DHCF)	6/22/2022
36	Lightfoot, Michael (DGS)	6/22/2022
37	Davidson, William (DDS)	6/22/2022
38	Augustine, David K (MPD)	6/22/2022
39	Williams, Sonya (CFSA)	6/22/2022
40	Tanya DeLeon	6/22/2022
41	Nolen, Shawn (OAH)	6/22/2022
42	Ford, Jordan (EOM)	6/22/2022
43	McFadden-Resper, Susie (EOM)	6/22/2022

<b>No.</b>	<b>Full Name</b>	<b>Meeting Date</b>
44	Robinson, Camille (ABRA)	6/22/2022
45	Trinh, Ngoc (EOM)	6/22/2022
46	Cooper, Lawrence (OCTFME)	6/22/2022
47	Jue, Alexander (SBOE)	6/22/2022
48	Reid, Tanya (DACL)	6/22/2022
49	John, Nigel (DACL)	6/22/2022
50	Brian	6/22/2022
51	Smallwood, Carolyn (DSLBD)	6/22/2022
52	Etwaroo, Howard (EOM)	6/22/2022
53	Manassa, Marvin (OCP)	6/22/2022
54	Jennings, Dale (DFS)	6/22/2022
55	Cherry Belle	6/22/2022

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# RISK COUNCIL MEETING FY23

OCTOBER 26, 2022



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# AGENDA

- Greeting / Opening Remarks
- FY 2022 Cost of Risk Data
- Agency Program Compliance
  - Cost of Risk Report
  - Driver Authorization
  - ERisk Incident Reporting)
  - How Am I Driving
  - Emergency Response plans
  - Cost of Risk
- Q&A Session / Closing

## FY23 Risk Council Meeting

No.	Full Name	Meeting Date
1	Campbell, Mary (DBH)	10/26/2022
2	Pedroso, Tamisha (DISB)	10/26/2022
3	Peden, Angela (FEMS)	10/26/2022
4	Hill, Zelalem (DCOZ)	10/26/2022
5	Rhodes, Jeysa (DCRA)	10/26/2022
6	Mandel, Angela (EOM)	10/26/2022
7	McKine, Rosalyn (OCTO)	10/26/2022
8	Parker, Carolyn (CAH)	10/26/2022
9	Barbieri, Lucky (EOM)	10/26/2022
10	Greene, Nicole (OAH)	10/26/2022
11	Taylor-Weems, Yolanda (OUC)	10/26/2022
12	Poindexter, Rita (OP)	10/26/2022
13	Crenshaw, Kathleen J. (MPD)	10/26/2022
14	Davidson, William (DDS)	10/26/2022
15	Wallace, Wade (EOM)	10/26/2022
16	Smith, Natisha (OAG)	10/26/2022
17	Cancelosi, Mark (DPW)	10/26/2022
18	Williams, Tania (DLCP)	10/26/2022
19	Chambliss, Naima (DMPED)	10/26/2022
20	Williams, Sonya (CFSA)	10/26/2022
21	Heath, Gail (DOH)	10/26/2022
22	Healy, Patrick (EOM)	10/26/2022
23	Johnson, Robert (DMV)	10/26/2022
24	Ford, Jordan (EOM)	10/26/2022
25	Toshkoff, Rachel (DFS)	10/26/2022
26	Gardner, Russell (HSEMA)	10/26/2022
27	Jackson, Edwardo (DCLB)	10/26/2022
28	Leong, Laurence (EOM)	10/26/2022
29	Etwaroo, Howard (EOM)	10/26/2022
30	Grey, Jeremy (DCHR)	10/26/2022
31	Brian	10/26/2022
32	Q. Randall	10/26/2022
33	Lightfoot, Michael (DGS)	10/26/2022
34	Trinh, Ngoc (EOM)	10/26/2022
35	Briscoe, Michael (DPR)	10/26/2022
36	JonesBest, Natalie (DDOT)	10/26/2022
37	Stewart, Shaneah (EOM)	10/26/2022
38	Greenwood, Bria (EOM)	10/26/2022
39	Turcios, Jacqueline (EOM)	10/26/2022
40	Nelson, Candace (DHCF)	10/26/2022
41	Randall, Brianna (DHS)	10/26/2022
42	Yeung, Sam (ORM)	10/26/2022
43	Dow, Tyrell (BEGA)	10/26/2022



<b>No.</b>	<b>Full Name</b>	<b>Meeting Date</b>
44	Cherry Belle	10/26/2022
45	Larry W. Hicks	10/26/2022
46	Tanya DeLeon	10/26/2022
47	Cooper, Lawrence (OCTFME)	10/26/2022
48	Suggs-Randall, Qualahnia (OCTFME)	10/26/2022
49	Smallwood, Carolyn (DSLBD)	10/26/2022
50	Fields, Beverly (OCME)	10/26/2022
51	Garrett, Robert F. (DPW)	10/26/2022
52	Ross, Jed (ORM)	10/26/2022
53	Davis, Crystal (EOM)	10/26/2022
54	Robinson, Camille (ABRA)	10/26/2022