

# ORANGE COUNTY FIRE AUTHORITY AGENDA

### **Human Resources Committee Regular Meeting**

Tuesday, October 3, 2017 12:00 Noon

Orange County Fire Authority Regional Fire Operations and Training Center

> 1 Fire Authority Road Room AE117 Irvine, California 92602

Noel Hatch, Chair
Al Murray, Vice Chair
Laurie Davies Gene Hernandez Rob Johnson Dave Shawver

This Agenda contains a brief general description of each item to be considered. Except as otherwise provided by law, no action or discussion shall be taken on any item not appearing on the following Agenda. Unless legally privileged, all supporting documents, including staff reports, and any writings or documents provided to a majority of the Human Resources Committee after the posting of this agenda are available for review at the Orange County Fire Authority Regional Fire Operations & Training Center, 1 Fire Authority Road, Irvine, CA 92602 or you may contact Sherry A.F. Wentz, Clerk of the Authority, at (714) 573-6040 Monday through Thursday, and every other Friday from 8 a.m. to 5 p.m. and available online at <a href="http://www.ocfa.org">http://www.ocfa.org</a>

If you wish to speak before the Human Resources Committee, please complete a Speaker Form identifying which item(s) you wish to address. Please return the completed form to the Clerk of the Authority. Speaker Forms are available on the counter noted in the meeting room.

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, you should contact the Clerk of the Authority at (714) 573-6040. Notification 48 hours prior to the meeting will enable the Authority to make reasonable arrangements to assure accessibility to the meeting.

#### CALL TO ORDER

**PLEDGE OF ALLEGIANCE** by Director Hernandez

**ROLL CALL** 

### **PUBLIC COMMENTS**

Any member of the public may address the Committee on items within the Committee's subject matter jurisdiction but which are not listed on this agenda during PUBLIC COMMENTS. However, no action may be taken on matters that are not part of the posted agenda. We request comments made on the agenda be made at the time the item is considered and that comments be limited to three minutes per person. Please address your comments to the Committee as a whole, and do not engage in dialogue with individual Committee Members, Authority staff, or members of the audience.

### 1. PRESENTATIONS

### **A.** Cancer Prevention Update

Presented by: Jonathan Wilby, Risk Manager/Human Resources

Recommended Action:

Receive oral update.

### B. Behavioral Health Update

Presented by: Jonathan Wilby, Risk Manager/Human Resources

Recommended Action:

Receive oral update.

### 2. MINUTES

A. Minutes from the July 11, 2017, Regular Human Resources Committee Meeting (A) and September 5, 2017, Special Human Resources Committee Meeting (B)

Submitted by: Sherry Wentz, Clerk of the Authority

Recommended Action:

Approve as submitted.

### 3. CONSENT CALENDAR

### A. Quarterly Human Resources Accomplishment/Project Update

Submitted by: Brigette Gibb, Human Resources Director

Recommended Action:

Receive and file the report.

### 4. DISCUSSION CALENDAR

### A. Annual Workers' Compensation Program Update

Presented by: Jonathan Wilby, Risk Manager/Human Resources

Recommended Action:

Receive and file the report.

### B. Special Procurement Contract for Behavioral Health Services

Presented by: Jonathan Wilby, Risk Manager/Human Resources

### Recommended Action:

Review the proposed agenda item and direct staff to place the item on the agenda for the Budget and Finance Committee meeting of October 11, 2017, for its review, and Board of Directors meeting on October 26, 2017, with the Committee's recommendation that the Board of Directors:

- 1. Approve and authorize the Purchasing Manager to enter an agreement with The Counseling Team International for behavioral health services for a three-year period with the option of two additional one-year renewals, in an amount not to exceed \$150,000 annually (\$450,000 during the initial three-year period).
- 2. Approve the budget adjustment in the General Fund (Fund 121) increasing appropriations in the amount of \$150,000.

### **COMMENTS**

### **HUMAN RESOURCES DIRECTOR'S COMMENTS**

### **COMMITTEE MEMBER COMMENTS**

### **CLOSED SESSION**

### CS1. CONFERENCE WITH LEGAL COUNSEL-ANTICIPATED LITIGATION

Authority: Government Code Section 54956.9(b) – Significant Exposure to Litigation (34 Cases)

### **CLOSED SESSION REPORT**

**ADJOURNMENT** – The next regular meeting of the Human Resources Committee will be January 2, 2018, at 12 noon.

### AFFIDAVIT OF POSTING

I hereby certify under penalty of perjury under the laws of the State of California, that the foregoing Agenda was posted in the lobby, front gate public display case, and website of the Orange County Fire Authority, Regional Fire Training and Operations Center, 1 Fire Authority Road, Irvine, CA, not less than 72 hours prior to the meeting. Dated this 28<sup>th</sup> day of September 2017.

Sherry A.F. Wentz, CMC Clerk of the Authority

### **UPCOMING MEETINGS:**

Budget and Finance Committee Meeting
Claims Settlement Committee Meeting
Executive Committee Meeting
Board of Directors Meeting

Wednesday, October 11, 2017, 12:00 noon Thursday, October 26, 2017, 5:00 p.m. Thursday, October 26, 2017, 5:30 p.m. Thursday, October 26, 2017, 6:00 p.m.

# MINUTES ORANGE COUNTY FIRE AUTHORITY

## Human Resources Committee Meeting Tuesday, July 11, 2017 12:00 Noon

### Regional Fire Operations and Training Center Room AE117

1 Fire Authority Road Irvine, CA 92602

#### CALL TO ORDER

A regular meeting of the Orange County Fire Authority Human Resources Committee was called to order on July 11, 2017, at 12:01 p.m. by Chair Hatch.

### PLEDGE OF ALLEGIANCE

Vice Chair Murray led the assembly in the Pledge of Allegiance to our Flag.

### **ROLL CALL**

Present: Laurie Davies, Laguna Niguel

Noel Hatch, Laguna Woods Rob Johnson, Cypress Al Murray, Tustin David Shawver, Stanton

**Absent:** Gene Hernandez, Yorba Linda

### Also present were:

Assistant Chief Lori Zeller Assistant Chief Mike Schroeder Human Resources Director Brigette Gibb Assistant Clerk of the Authority Martha Halvorson

Assistant Chief Lori Smith Assistant Chief Dave Anderson Legal Counsel Barbara Raileanu

### **PUBLIC COMMENTS** (F: 12.02D3)

Chair Hatch opened the Public Comments portion of the meeting. Chair Hatch closed the Public Comments portion of the meeting without any comments.

Director Davies arrived at this point (12:03 p.m.)

### 1. PRESENTATIONS

### **A. Recruiting Program Update** (F:17.12)

Human Resources Director Brigette Gibb presented Mike Summers as the new Training/Professional Standard Unit Battalion Chief, and introduced Human Resources Manager Tamaryn Boston who presented a PowerPoint presentation on Recruitment Outreach.

### **B. Promotional Processes Update** (F: 17.12)

Human Resources Director Brigette Gibb presented a PowerPoint presentation on the Safety Promotional Process.

#### 2. MINUTES

### A. Minutes from the April 4, 2017, Regular Human Resources Committee Meeting (F: 12.02D2)

On motion of Director Davies and second by Director Johnson, the Human Resources Committee voted unanimously by those present to approve the Minutes of the April 4, 2017, regular Human Resources Committee meeting as submitted.

### 3. CONSENT CALENDAR

### A. Quarterly Human Resources Accomplishment/Project Update (F: 17.10J4)

On motion of Vice Chair Murray and second by Director Johnson, the Human Resources Committee voted unanimously by those present to receive and file the report.

#### 4. DISCUSSION CALENDAR

### A. Master Position Control Revision for Human Resources Manager (F: 17.18)

On motion of Vice Chair Murray and second by Director Johnson, the Human Resources Committee voted unanimously by those present to review the agenda item and direct staff to place the item on the agenda for the Board of Directors meeting of July 27, 2017, with the Human Resources Committee's recommendation that the Board of Directors:

- 1. Approve the addition of one Human Resources Manager position to the Master Position Control.
- 2. Approve a budget adjustment increasing appropriations in the FY 2017/18 General Fund (121) Budget by \$253,681 to fund the additional Human Resources Manager.

### **B.** Master Position Control Revision for Emergency Command Center Positions (F: 17.18)

On motion of Director Shawver and second by Director Davies, the Human Resources Committee voted unanimously by those present to review the agenda item and direct staff to place the item on the agenda for the Board of Directors meeting of July 27, 2017, with the Human Resources Committee's recommendation that the Board of Directors:

- 1. Approve freezing one Senior Fire Communications Supervisor position on the Master Position Control.
- 2. Approve converting three part-time Fire Communications Supervisor positions to full-time on the Master Position Control.
- 3. Approve a budget adjustment decreasing appropriations in the FY 2017/18 General Fund (121) Budget by \$27,457.

# C. New/Revised Classification Specifications for Human Resources Specialists and Analyst Series (F: 17.18)

On motion of Director Johnson and second by Vice Chair Murray, the Human Resources Committee voted unanimously by those present to review the agenda item and direct staff to place the item on the agenda for the Executive Committee meeting of July 27, 2017, with the Human Resources Committee's recommendation that the Executive Committee:

- 1. Approve elimination of the Human Resources Analyst classification.
- 2. Approve adoption of the revised classification specifications for Human Resources Specialist, Senior Human Resources Specialist, and Senior Human Resources Analyst.
- 3. Approve the establishment of the Human Resources Analyst I and Human Resources Analyst II classifications, with corresponding salary ranges.
- 4. Direct staff to include these modifications in the March mid-year budget adjustment.

#### **COMMENTS**

### **HUMAN RESOURCES DIRECTOR'S COMMENTS** (F: 12.02D4)

Human Resources Director Brigette Gibb introduced the new Human Resources Manager Lucy Manfre, reviewed the updated Professional Standards Unit organizational chart, and provided status updates on Firefighter Academies 45 and 46.

### LEGAL COUNSEL'S COMMENTS (F: 12.02D7)

Legal Counsel Barbara Raileanu provided an update on State Senate Bill 1436.

Minutes OCFA Human Resources Committee Regular Meeting July 11, 2017 Page 3 **COMMITTEE MEMBER COMMENTS** (F: 12.02D4)

Chair Hatch commended Director Gibb and the Human Resources staff on their hard work and

accomplishments.

Vice Chair Murray thanked staff for the fast and efficient response to the fire in Tustin on 4<sup>th</sup> of

July.

Director Johnson reported that he learned a lot and thought this was a great meeting.

Director Davies thanked Division Chief Adams for protecting her home and community in Laguna

Niguel during the recent fire.

**CLOSED SESSION** (F: 12.02D5)

General Counsel Barbara Raileanu reported the Human Resources Committee would be convening to Closed Session to consider the matter on the Agenda identified as CS1, Conference with Legal

Counsel-Anticipated Litigation.

Chair Hatch recessed the meeting to Closed Session at 1:24 p.m.

CS1. CONFERENCE WITH LEGAL COUNSEL-ANTICIPATED LITIGATION

Authority: Government Code Section 54956.9(b) – Significant Exposure to Litigation (30 Cases)

Chair Hatch reconvened the meeting from Closed Session at 1:37 p.m., with all members present.

**CLOSED SESSION REPORT** (F: 12.02D5)

Legal Counsel Barbara Raileanu stated there were no reportable actions.

**ADJOURNMENT** – Chair Hatch adjourned the meeting at 1:39 p.m. The next regular meeting

of the Human Resources Committee will be October 3, 2017, at 12:00 noon.

Martha Halvorson, CMC

Assistant Clerk of the Authority

# MINUTES ORANGE COUNTY FIRE AUTHORITY

## Human Resources Committee Special Meeting Tuesday, September 5, 2017 12:00 Noon

### Regional Fire Operations and Training Center Room AE117

1 Fire Authority Road Irvine, CA 92602

#### CALL TO ORDER

A special meeting of the Orange County Fire Authority Human Resources Committee was called to order on September 5, 2017, at 12:00 p.m. by Chair Hatch.

### PLEDGE OF ALLEGIANCE

Director Davies led the assembly in the Pledge of Allegiance to our Flag.

### **ROLL CALL**

Present: Laurie Davies, Laguna Niguel

Noel Hatch, Laguna Woods Rob Johnson, Cypress

Al Murray, Tustin
David Shawver, Stanton

David Shawver, Stanton

Gene Hernandez, Yorba Linda

**Absent:** None

### Also present were:

Assistant Chief Dave Anderson Human Resources Director Brigette Gibb Legal Counsel Barbara Raileanu Assistant Clerk of the Authority Martha Halvorson

### **PUBLIC COMMENTS** (F: 12.02D3)

Chair Hatch opened the Public Comments portion of the meeting. Chair Hatch closed the Public Comments portion of the meeting without any comments.

### 1. PRESENTATIONS

No items

### **COMMITTEE MEMBER COMMENTS** (F: 12.02D4)

Chair Hatch commented on the Interim Fire Chief recruitment and appointment process.

### **CLOSED SESSION** (F: 12.02D5)

Legal Counsel Barbara Raileanu reported the Human Resources Committee would be convening to Closed Session to consider the matter on the Agenda identified as CS1, Conference with Legal Counsel-Anticipated Litigation (1 case).

Chair Hatch recessed the meeting to Closed Session at 12:15 p.m.

### CS1. CONFERENCE WITH LEGAL COUNSEL-ANTICIPATED LITIGATION

Authority: Government Code Section 54956.9(b) – Significant Exposure to Litigation One (1) case.

Chair Hatch reconvened the meeting from Closed Session at 1:09 p.m., with all members present.

### **CLOSED SESSION REPORT** (F: 12.02D5)

Legal Counsel Barbara Raileanu stated there was no reportable action.

**ADJOURNMENT** – Chair Hatch adjourned the meeting at 1:10 p.m. The next regular meeting of the Human Resources Committee will be October 3, 2017, at 12:00 noon.

Martha Halvorson, CMC Assistant Clerk of the Authority



# Orange County Fire Authority AGENDA STAFF REPORT

# **Human Resources Committee Meeting October 3, 2017**

Agenda Item No. 3A Consent Calendar

### **Quarterly Human Resources Accomplishment/Project Update**

### **Contact(s) for Further Information**

Brigette Gibb, Human Resources Director <u>brigettegibb@ocfa.org</u> 714.573.6353

**Human Resources** 

Jonathan Wilby, Risk Manager jonathanwilby@ocfa.org 714.573.6832

### **Summary**

This routine agenda item is submitted to provide the Human Resources Committee with a quarterly update on high priority projects within Human Resources.

### **Prior Board/Committee Action**

Not Applicable.

### **RECOMMENDED ACTION(S)**

Receive and file the report.

### **Impact to Cities/County**

Not Applicable.

### **Fiscal Impact**

Not Applicable.

### **Background**

Human Resources is comprised of two sections: 1) Employee Relations & Benefits; and 2) Risk Management. Employee Relations & Benefits is responsible for the following HR functions: classification and compensation, employee benefits, employee and labor relations, Human Resources Information System (HRIS), and recruitment and selection, and Risk Management is responsible for: worker's compensation, occupational health and safety, general liability and insurance, and security.

### Attachment(s)

- 1. Employee Relations & Benefits Accomplishment/Project Update FY 2016/17
- 2. Risk Management/Workers' Compensation Accomplishment/Project Update FY 2016/17

FY 2016/17 PROJECTS - EMPLOYEE RELATIONS & BENEFITS	STATUS	
RECRUITMENT	•	
1 Created Job Bulletins for all Firefighter Entry Points		Not Started
2 Document Process for Safety Criminal Backgrounds		In Progress
3 Evaluate Professional Staff Recruitment Processes		Completed
4 Hired HR Analyst - Recruitment		
5 Implement Enhancements to Professional Staff Recruitment Processes		
6 Implement NEOGOV PE (Performance Evaluation Software)		
7 Obtained Professional Services Agreements for Administrative Investigations		
8 Recruit Student Athletes for Firefighter Trainees		
9 Researched Pre-Employment Psychological Exams		
EMPLOYEE & LABOR RELATIONS		
10 Adopt PSU Mission Statement		
11 Create DOJ Policy for Livescan		
12 Create FBOR Pocket Card for Supervisors		
13 Created PSU		
14 Develop/Revise Classification and Compensation Plan		
15 Develop/Update Key Conduct Policies		
16 Document Process for Assigning Sexual Harassment (prevention) Training		
17 Document Processes for Probationary Rejections		
18 Establish Guideline for EMS and Personnel Files and Supervisor's Logs		
19 Evaluate PSU Tracking Software		
20 Obtained Professional Services Agreements for Pre-Employment Backgrounds		
21 Provide AB1825 (Sexual Harassment Prevention) Training		
22 Provide Training on Coaching and Counseling		
23 Provide Training on Documenting Performance		
BENEFITS		
24 Adopt ACA Look Back Safe Harbor Policies		
25 Analyze 3631 Healthcare Agreement for ACA Compliance		
26 Analyze ACA Cadillac Tax on OCFA Affordability		
27 Hire PT Extra Help Accountant		
28 Solution to Ensure Extra Help Employees Comply w/ACA		
29 Research Benefits Options for Board Members as Employees		
75 Provide On Site Supervisory and Staff Training Through EAP		
76 Provide Introduction to EAP Training		
77 File IRS ACA Reporting		
78 Establish Contract to Convert Permanent Records from Database to PDF Format		
MISC.		
79 Create HR Succession Plan		
80 Trained all key HR Staff on Interactive Processes		

EV 4017/15 DDO 15 CEC DICK MANA CEMENT	COD A ODITIO	NI . C 1
FY 2016/17 PROJECTS - RISK MANAGEMENT	STATUS	Not Started
WORKERS' COMPENSATION		In Progress
Oversee review of workers' compensation injury analysis (accident cost reduction		
40 effort) to reduce annual claims, annual expenses, and backfill costs		Completed
GENERAL LIABILITY		
1 Evaluate the potential use of certificate of insurance tracking software		
OCCUPATIONAL SAFETY & HEALTH		
2 Oversee an active shooter incident (ASI) drill for Board of Directors		
Establish program to addresses impact of post-traumatic stress disorder (PTSD)		
3 in OCFA personnel		
4 Implement cancer prevention controls identified by Firefighter Safety Workgroup		
ENVIRONMENTAL		
5 Hire and onboard Environmental, Health, and Safety Specialist		
6 Implement Spill Prevention Control & Countermeasures Training		
SECURITY		
7 Implement Board Room physical security enhancements		Ī



# Orange County Fire Authority AGENDA STAFF REPORT

# **Human Resources Committee Meeting October 3, 2017**

Agenda Item No. 4A Discussion Calendar

### **Annual Workers' Compensation Program Update**

**Contact(s) for Further Information** 

Brigette Gibb, Director <u>brigettegibb@ocfa.org</u> 714.573.6353

**Human Resources** 

Jonathan Wilby, Risk Manager jonathanwilby@ocfa.org 714.573.6832

### **Summary**

This annual agenda item provides an update on the workers' compensation self-insured program and the performance of CorVel Corporation, our third-party administrator (TPA), since June 1, 2014.

### **Prior Board/Committee Action**

Not Applicable.

### **RECOMMENDED ACTION(S)**

Receive and file the report.

### **Impact to Cities/County**

Not Applicable.

### **Fiscal Impact**

No Fiscal Impact.

### **Background**

The OCFA was approved by the Division of Industrial Relations Self-Insurance Plans in 2002 to have a self-insured workers' compensation program which is administered through a TPA. The TPA for the OCFA self-insured workers' compensation program has been CorVel Corporation, since June 1, 2014.

### **Budgeting for Self-Insurance Fund:**

An independent actuary is used twice a year to project future workers' compensation costs and to update the amount of funding required to self-insure the OCFA workers' compensation program. The projection of costs and necessary funding are determined following an analysis of claims data dating back to the beginning of the self-insured program. Claims data includes case reserves set by the TPA, historical loss experience, and industry trends. The OCFA currently has 866 open claims dating back to the inception of the self-insured workers' compensation program.

Claim	2014	2015	2016	2017	Percent
Category					Change
Death	4	3	5	6	20.0%
Indemnity	639	615	589	641	8.8%
Maintenance	197	84	92	169	83.7%
<b>Medical Only</b>	36	47	39	50	28.2%
Denied	13	29	41	47	14.6%
<b>Grand Total</b>	876	749	725	866	19.4%

Over the past year, the OCFA averages approximately 36 claims per month or 432 claims during year (not including first aid injuries).

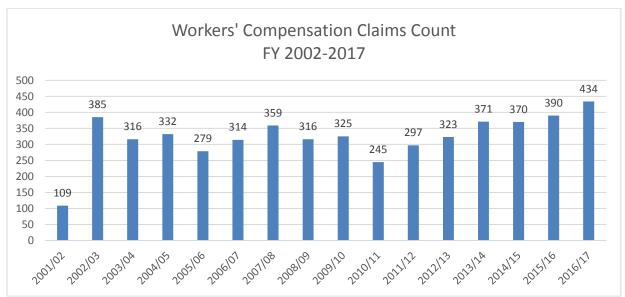


Figure 1: Workers' Compensation Claims FY 2002-2016

It's important to note that the 434 claims in 2017 represent all claims that were filed. Forty-seven of these claims were denied where the OCFA expects to have no liability. There were 210 indemnity claims resulting in days away from work, 175 medical only claims that have a life expectancy of thirty to ninety days, and one death claim. To date, 175 of the 434 claims resulted in claims costs less than \$5,000 per claim.

See the attached extended background that provides additional comprehensive details and explanation of the programmatic enhancements and savings.

### **Attachment(s)**

Actuarial Analysis with data valued as of December 31, 2016

### **Background**

### Analysis of Actuary Projections based on Claims Data as of December 31, 2016:

The OCFA policy is to fund the Workers' Compensation Program at the 50% confidence level for outstanding losses which includes medical payments, indemnity payments, allocated and unallocated expenses. The actuarial projection for long-term liabilities at the 50% confidence level is \$62,264,345 which is an increase of \$1,067,700 or 1.7% from the long-term liabilities identified in the December 31, 2015, actuary report.

The actuary has projected the liabilities to be incurred in FY 2017/18 to be \$13,687,256 which is an increase of \$1,546,331 or 12.7% from current liabilities identified in the December 31, 2015, actuary report.

The increase in cost associated with the actuarial study reflects all outstanding paid claims to include reserves and incurred, but not reported claims, in addition to the statutory benefits up to the OCFA self-insured retention level of \$2.0M.

The actuary noted the increase in projected ultimate losses is attributed to payroll information in the most recent years being approximately 10% higher than in the previous report.

### Workers' Compensation Program Overview:

Risk Management conducted a major overhaul of the self-insured Workers' Compensation Program in 2014. We continue to evaluate and monitor the program for services that will provide benefits that will "cure and relieve the effects of the injury" while improving program results. The current program features include an Alternative Dispute Resolution Program, occupational clinics, medical provider network, utilization review, nurse advocacy, and Pharmacy Benefits Management Program.

The OCFA currently has 866 open workers' compensation claims being administered by the third-party administrator (TPA) ranging from indemnity (loss time), medical only, and future medical cases.

Open Claims	2014	2015	2016	2017	%Change
Death	4	3	5	6	20.0%
Indemnity	639	615	589	641	8.8%
Maintenance	197	84	92	169	83.7%
Medical Only	36	47	39	50	28.2%
<b>Grand Total</b>	876	749	725	866	19.4%

**Table 1: Summary of Open Claims** 

The OCFA has experienced a 19.4% increase in open claims from 725 to 866 during this reporting period, which impacts our long-term liabilities. This increase in claims correlates with an increase in employees and the amount of overtime worked.

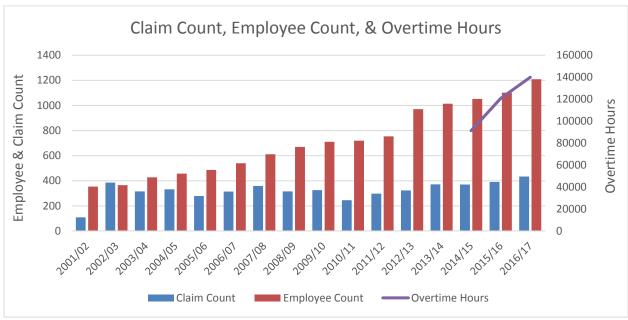


Figure 1: Claim Count, Employee Count, and Overtime Hours Worked

### *Medical Provider Network (MPN):*

OCFA implemented a MPN on July 1, 2014, which has provided employees with access to physicians that specialize in workers' compensation care and a 24/7 nurse advocacy program. OCFA employees have experienced reduced delays in medical treatment and faster return to work due to the doctors' familiarity with the regulatory requirements. The OCFA experienced several claims that had a significant financial impact to our program in FY 2016/17 that included major hospitalizations, surgeries, cancer, and deaths. The OCFA was able to reap significant savings off the cost of medical services by utilizing facilities that were within the MPN. This results in a reduction in the OCFA's financial liability.

### Occupational Clinics:

The OCFA started utilizing occupational clinics on July 1, 2014, which allowed employees to have 24/7 access to a physician within close proximity to all seventy-one fire stations and the Regional Fire Operations and Training Center. Risk Management continues to monitor the occupational clinics through the use of employee satisfaction surveys and site visits to ensure they are meeting established OCFA protocols, expectations, and performance standards. There has been an occupational clinic utilization increase from 60.9% to 68.7% during the fiscal year. The table below summarizes MPN and occupational clinic usage and savings for the fiscal year.

Occupational Clinic Usage	2016/17	Usage%
Total Claims Reported	434	
Total Claims using Occupational Clinics for Initial Treatment	277	68.7%*
Satisfaction Rating for Occupational Clinics	98.6%	
Total MPN Usage %	76.8%	
Total Bills Received**	13,574	
Total Bills in MPN	10,421	
MPN Savings	\$7,248,775	

<sup>\*</sup>Represents percent of claims with actual treatment

Table 2: MPN and Occupational Clinic Usage and Savings

<sup>\*\*</sup>does not include med-legal, DME or Rx bills

### Pharmacy Benefit Management Program (PBM):

The PBM was designed to reduce the cost of medication and medical supplies by providing generics wherever possible and ensuring physicians in the program comply with Labor Code §4600.2. The pharmacy "first fill" card instituted as part of the program has prevented prescription delays and out of pocket expenses to the employee and increased savings above the official medical fee schedule. The table below summarizes the PBM program usage and savings.

Pharmacy Benefit Program Usage	2014/2015	2015/2016	2016/2017
Total Prescriptions Dispensed	2,099	2,115	2,307
Prescriptions Dispensed through PBM	1,168	1,630	1,942
CorVel PBM Usage %	55.6%	77.1%	84.2%
Prescription Charges	\$347,348	\$528,141	\$730,140
Total Paid	\$189,906	\$262,803	\$338,883
Pharmacy Savings	\$157,442	\$265,339	\$391,257

**Table 3: PBM Program Usage and Savings** 

### Alternative Dispute Resolution Program (ADR):

The ADR program is a collaborative effort between the Orange County Professional Firefighters Association, Local 3631 and Executive Management which was designed to expedite the delivery of workers' compensation benefits by eliminating the delay process of the traditional workers' compensation system when disputes arise. The program was approved by the Department of Industrial Relations and became effective on October 1, 2014. The OCFA has experienced fewer delays, less litigation, faster medical treatment, and earlier resolution of disputes than in the traditional workers' compensation system, since the implementation of this program.

ADR Tracking	2014/15	2015/16	2016/17
Count of Claims Eligible for ADR	345	370	391
Number of Claims that Entered into ADR	54	66	83
Percentage of Litigated Claims Entered into ADR	38.9%	19.7%	7.2%
Average # of Days Until ADR Resolution	73	66	78

<sup>\*</sup>ADR saving is a projection based on a per claim exposure

### Enhanced Transitional Return to Work Program:

The enhancements in the transitional return to work program, which were implemented on August 1, 2015, include improved coordination and communications with departments and risk management, matching return to work assignments with the skills of the injured worker, establishing a central job bank of return to work assignments, and formal notification of restrictions between the supervisor and injured worker. These enhancements have allowed Risk Management to expedite the return to work process and return more employees to a light duty assignment which has reduced disability, enhanced the employee's sense of value, expanded job skills, improved retention and productivity, and maximized statutory workers' compensation benefits. The chart below summarizes the enhanced transitional return to work program for the fiscal year.

Table 4: ADR vs. Traditional Workers' Compensation System Comparison

Enhanced Transitional Return to Work Program	2016/17	Percent
Eligible Employees Returned to Light Duty	48	85.71%
Returned to Light Duty Within 4 Business Days	44	78.57%
Assignment Requests Received	15	-
Assignments Filled with One or More Employees	13	86.67%
Average Days on Light Duty	60	-
Median Days on Light Duty	39	-
Eligible Employees Not Returned to Light Duty	8	14.29%
Total Employees Eligible to Return to Light Duties	56	100%

Table 5: Transitional Return to Work Program Summary

#### Claims Settlement:

The Board of Directors delegated workers' compensation claim settlement authority of \$50,000 or less to the Fire Chief or his/her designee. The Fire Chief has delegated settlement authority of \$25,000 or less to the Risk Manager. Workers' compensation claim settlement authority between \$50,000 and \$250,000 require approval of the Claims Settlement Committee and settlements over \$250,000 require full Board of Directors approval. The chart below summarizes the number of claims settlements that were approved during FY 2016/17.

Settlement Approvals	2016/17
Fire Chief or Designee (Stipulation and Award Settlements)	59
Claims Settlement Committee (Compromise and Release Settlements)	19
Claims Settlement Committee (Stipulation and Award Settlements)	15
Board of Directors	3
Total Settlements	96

Table 6: Settlements Approved during FY 16/17

### **Summary and Conclusions:**

The Risk Management Section strives to ensure the services provided by CorVel Corporation remain compliant with the California workers' compensation laws and meet the needs of OCFA employees. Although claims experience increased during the fiscal year, the workers' compensation program continues to result in enhanced medical care to the injured employee and significant financial savings to the OCFA.

	FY 2013/14	FY 2014/15	FY 2015/16	FY 2016/17
TPA Administration Fees	\$690,000	\$528,753	\$544,614	\$560,952
Bill Review Fees	\$516,860	\$358,446	\$576,409	\$647,782
<b>Utilization Review Fees</b>	\$283,376	\$77,510	\$101,020	\$165,605
Utilization Review Savings	\$0	(\$226,579)	(\$300,236)	(\$383,506)
PBM Savings	\$0	(\$157,442)	(\$265,339)	(\$455,913)
Bill Review Savings	(\$0)	(\$3,314,472)	(\$5,865,635)	(\$7,248,775)
Total Costs/Savings	\$1,490,236	(\$2,733,784)	(\$5,209,167)	(\$6,713,855)

**Table 7: Overall Workers' Compensation Program Savings** 

Actuarial Study of the Workers Compensation Program of

# ORANGE COUNTY FIRE AUTHORITY (INCLUDING SANTA ANA EFFECTIVE APRIL 20, 2012)

Based on Claims Data Valued as of December 31, 2016 ("Valuation Date") and Information Received through February 6, 2017 ("Review Date")

Prepared by: Marn Rivelle, FCA, ACAS, MAAA

Principal

Rivelle Consulting Services

2430 Vanderbilt Beach Road, Suite 108-276

Naples, Florida 34109 Phone: (213) 816-8925 Fax: (213) 330-0211

Email: marn@rivelleconsulting.com

Report Date: February 6, 2017

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### I. BACKGROUND AND OBJECTIVES

### A. Background

The Orange County Fire Authority (the "Authority" or "OCFA") is a joint powers authority consisting of 23 partner cities and unincorporated areas in Orange County, California. The Authority was formed in March, 1995, and provides fire, emergency medical, search and rescue, fire prevention, and hazardous materials response services from 71 fire stations throughout Orange County. The population served includes over 1.3 million residents in over 551 square mile area of Orange County.

On March 1, 2002, the Board of Directors adopted a self-insurance workers compensation program. The self-insured retentions ("SIR") have been \$600,000 per occurrence prior to January 1, 2004. Since January 1, 2004, the SIR has been \$2,000,000 per occurrence.

OCFA has purchased excess insurance attaching at the SIR. The current excess insurer is California State Association of Counties, Excess Insurance Authority ("CSAC-EIA").

Through June 1, 2014, York Claims Service, Inc. ("York") was the third party administrator handling the Authority's claims. Effective June 1, 2014, claims are handled by CorVel Corporation ("CorVel").

On April 20, 2012, OCFA entered into an agreement with the City of Santa Ana to assume its fire department workers' compensation exposures. These exposures are included in this report.

### Purpose and Context of the Report

This report has been prepared to guide the Authority in establishing appropriate loss reserve estimates on the self-insurance program described above. Therefore, the report should be treated as a confidential, internal document belonging to the Authority. Authorized recipients of the report are counseled to protect the confidentiality of the report.

The report should not be used for any other purpose other than those stated above. Moreover, the findings and conclusions contained in this report should be interpreted within the context of the specified purpose.

The findings and recommendations contained in this report are based on claims and financial data as of the valuation date. It is also based on any other pertinent information provided to us through the review date. (Both the valuation date and review date are specified on the cover of this report.) We are not aware of any information subsequent to these dates that would have a material impact on our analysis, findings or recommendations.

### **B.** Objectives

The specific objective of this study is to:

1. <u>Estimate the Outstanding Losses as of June 30, 2017.</u> Estimate the outstanding losses (including allocated loss adjustment expenses [ALAE]) and Unallocated Loss Adjustment Expenses as of June 30, 2017.

The estimated outstanding losses are the accrual cost of unpaid claims valued as of the accounting date. The estimated outstanding losses include case reserves, the development on known claims and incurred but not reported (IBNR) claims. ALAE are the direct expenses for settling specific claims. ULAE are the expenses for claims administration. The amounts reflect the specific and annual aggregate limits maintained by OCFA.

2. Project Ultimate Limited Losses for the Periods Effective July 1, 2016-167 through July 1, 2020-21. Project the ultimate limited losses including ALAE and ULAE for claims with dates of loss during the next three upcoming periods.

The projected ultimate limited losses are the ultimate settlement value of all claims with dates of loss during each period, but capped at the Authority's SIR.

- 3. <u>Project Losses Paid for the Next Five Fiscal Years.</u> Project the losses paid (including allocated loss adjustment expenses ALAE and ULAE for claims disbursements made during 2016/17 through 2020/21.
- 4. <u>Affirm Government Accounting Standards Board Statement Number 10 ("GASB 10").</u>

Issue a statement affirming that the work performed and the conclusions contained in this report are consistent with GASB 10.

### **II. Conclusions**

We have reached the following conclusions:

### 1. Estimate the Outstanding Losses as of June 30, 2017.

We estimate the outstanding losses as of June 30, 2017 to be as shown in Table II-1.

Table II-1
Estimated Outstanding Losses (including ALAE) and ULAE
As of June 30, 2017

		Present Value of
	Estimated	Estimated
Confidence	Outstanding	Outstanding
Level	Losses	Losses
(1)	(2)	(3)
(A) Expected (i.e., 50%)	\$69,164,345	\$65,928,152
(B) 60%	\$71,930,919	\$68,565,278
(C) 70%	\$76,772,423	\$73,180,249
(D) 80%	\$82,997,214	\$79,113,782
(E) 90%	\$89,913,649	\$85,706,598
(F) ULAE	\$4,841,504	\$4,614,971

Note: (A) is extracted from Appendix C, Exhibit WC-12, page 1, columns (9) and (11).

- (B) through (E) are based on (A) and confidence level factors derived from a loss distribution with a Coefficient of Variation of 0.20 and actuarial judgment.
- $(F) = (A) \times 0.07$  based previous analyses and actuarial judgment.

The estimated outstanding losses reflect the insurance limits maintained by OCFA. The amounts in column (2) above are undiscounted. The amounts in column (3) are discounted based on a 1% interest rate on earnings assumption.

Row (F), column (3) shows the discounted ULAE provision. Both provisions should be recognized on the Authority's financial statements.

The estimated ULAE in Table II-1, row (F) is the total dollar amount required to handle all claims that have occurred on or before June 30, 2017 to their final settlement.

### Current Liabilities vs. Long-Term Liabilities

Current liabilities are the amount of estimated outstanding losses that OCFA is expected to pay off during the next fiscal year. Long-term liabilities are the remaining estimated outstanding losses (i.e., the portion of estimated outstanding losses that will be paid off in fiscal years beyond the upcoming fiscal year.)

The forecast of current liabilities for the estimated outstanding losses as of June 30, 2017 total approximately \$6.9 million (cf. Exhibit WC-12, page 2, column (8), excluding the projected payments for claim period 2017/18). The estimate of long-term liabilities is the difference between the amounts shown in Table II-1 and the forecast of current liabilities.

## 2. <u>Project the Ultimate Limited Losses (including ALAE) and ULAE for 2016/17 through 2020/21.</u>

We project the ultimate limited losses (including ALAE) and ULAE for claims with dates of loss in 2016/17 through 2020/21 to be as shown in Table II-2A through Table II-2E, respectively.

Table II-2A
Projected Ultimate Limited Losses (including ALAE) and ULAE
July 1, 2016-17

Confidence Level	Projected Ultimate Limited Losses	Present Value of Ultimate Limited Losses
(1)	(2)	(3)
(A) Expected (i.e., 50%)	\$14,209,661	\$13,356,385
(B) 60%	\$14,920,144	\$14,024,204
(C) 70%	\$16,199,014	\$15,226,279
(D) 80%	\$17,904,173	\$16,829,045
(E) 90%	\$20,604,008	\$19,366,758
(F) ULAE	\$994,676	\$934,947

Note: (A) is extracted from Appendix C, Exhibit WC-9, columns (9) and (12).

- (A) is based on projected payroll of approximately \$174,138,000.
- (B) through (E) are based on a (A) and confidence level factors derived from a loss distribution with a Coefficient of Variation of 0.25 and actuarial judgment.
- (F) = 7.0% of (A), which is based on historical TPA fees, other similar programs with which we are familiar and actuarial judgment.

The projected ultimate limited losses reflect OCFA's SIR of \$2,000,000 per occurrence. The ULAE funding recommendation reflects the ultimate third party administration fees to handle those claims that occur during 2016/17. We emphasize the third party administration fees to be paid during the period will exceed this amount because the third party administrator will be handling claims that occurred in prior periods. However, the fees associated with handling these prior claims during the period have been accounted for in our estimated outstanding ULAE from Table II-1, row (F).

We project the ultimate limited losses (including ALAE) and ULAE for 2017/18 to be as shown in Table II-2B

Table II-2B
Projected Ultimate Limited Losses (including ALAE) and ULAE
July 1, 2017-18

Confidence	Projected Ultimate Limited	Present Value of Ultimate Limited
Level	Losses	Losses
(1)	(2)	(3)
(A) Expected (i.e., 50%)	\$14,557,946	\$13,687,256
(B) 60%	\$15,285,843	\$14,371,619
(C) 70%	\$16,596,058	\$15,603,472
(D) 80%	\$18,343,012	\$17,245,943
(E) 90%	\$21,109,022	\$19,846,521
(F) ULAE	\$1,019,056	\$958,108

Note: (A) is extracted from Appendix C, Exhibit WC-9, columns (9) and (12).

- (A) is based on projected payroll of approximately \$174,138,000.
- (B) through (E) are based on a (A) and confidence level factors derived from a loss distribution with a Coefficient of Variation of 0.25 and actuarial judgment.
- (F) = 7.0% of (A), which is based on historical TPA fees, other similar programs with which we are familiar and actuarial judgment.

The projected ultimate limited losses (including ALAE) assume OCFA will retain the first \$2,000,000 per occurrence in 2017/18. The projected ultimate ULAE for 2017/18 assumes OCFA will contract with a third party administrator subject to similar terms and conditions that are in effect with the current contract.

We project the ultimate limited losses (including ALAE) and ULAE for 2018/19 to be as shown in Table II-2C.

Table II-2C
Projected Ultimate Limited Losses (including ALAE) and ULAE
July 1, 2018-19

Confidence	Projected Ultimate Limited	Present Value of Ultimate Limited
Level	Losses	Losses
(1)	(2)	(3)
(A) Expected (i.e., 50%)	\$14,923,636	\$14,035,532
(B) 60%	\$15,669,818	\$14,737,309
(C) 70%	\$17,012,945	\$16,000,506
(D) 80%	\$18,803,781	\$17,684,770
(E) 90%	\$21,639,272	\$20,351,521
(F) ULAE	\$1,044,655	\$982,487

Note: (A) is extracted from Appendix C, Exhibit WC-9, columns (9) and (12).

- (A) is based on projected payroll of approximately \$174,138,000.
- (B) through (E) are based on a (A) and confidence level factors derived from a loss distribution with a Coefficient of Variation of 0.25 and actuarial judgment.
- (F) = 7.0% of (A), which is based on historical TPA fees, other similar programs with which we are familiar and actuarial judgment.

The projected ultimate limited losses (including ALAE) assume OCFA will retain the first \$2,000,000 per occurrence in 2018/19. The projected ultimate ULAE for 2018/19 assumes OCFA will contract with a third party administrator subject to similar terms and conditions that are in effect with the current contract.

We project the ultimate limited losses (including ALAE) and ULAE for 2019/20 to be as shown in Table II-2D.

Table II-2D
Projected Ultimate Limited Losses (including ALAE) and ULAE
July 1, 2019-20

Confidence	Projected Ultimate Limited	Present Value of Ultimate Limited
Level	Losses	Losses
(1)	(2)	(3)
(A) Expected (i.e., 50%)	\$15,306,740	\$14,383,808
(B) 60%	\$16,072,077	\$15,102,998
(C) 70%	\$17,449,684	\$16,397,541
(D) 80%	\$19,286,492	\$18,123,598
(E) 90%	\$22,194,773	\$20,856,522
(F) ULAE	\$1,071,472	\$1,006,867

Note: (A) is extracted from Appendix C, Exhibit WC-9, columns (9) and (12).

- (A) is based on projected payroll of approximately \$174,138,000.
- (B) through (E) are based on a (A) and confidence level factors derived from a loss distribution with a Coefficient of Variation of 0.25 and actuarial judgment.
- (F) = 7.0% of (A), which is based on historical TPA fees, other similar programs with which we are familiar and actuarial judgment.

The projected ultimate limited losses (including ALAE) assume OCFA will retain the first \$2,000,000 per occurrence in 2019/20. The projected ultimate ULAE for 2019/20 assumes OCFA will contract with a third party administrator subject to similar terms and conditions that are in effect with the current contract.

We project the ultimate limited losses (including ALAE) and ULAE for 2020/21 to be as shown in Table II-2E.

Table II-2E
Projected Ultimate Limited Losses (including ALAE) and ULAE
July 1, 2020-21

Confidence	Projected Ultimate Limited	Present Value of Ultimate Limited
Level	Losses	Losses
(1)	(2)	(3)
(A) Expected (i.e., 50%)	\$15,689,844	\$14,749,498
(B) 60%	\$16,474,336	\$15,486,973
(C) 70%	\$17,886,422	\$16,814,428
(D) 80%	\$19,769,203	\$18,584,367
(E) 90%	\$22,750,274	\$21,386,772
(F) ULAE	\$1,098,289	\$1,032,465

Note: (A) is extracted from Appendix C, Exhibit WC-9, columns (9) and (12).

- (A) is based on projected payroll of approximately \$174,138,000.
- (B) through (E) are based on a (A) and confidence level factors derived from a loss distribution with a Coefficient of Variation of 0.25 and actuarial judgment.
- (F) = 7.0% of (A), which is based on historical TPA fees, other similar programs with which we are familiar and actuarial judgment.

The projected ultimate limited losses (including ALAE) assume OCFA will retain the first \$2,000,000 per occurrence in 2020/21. The projected ultimate ULAE for 2020/21 assumes OCFA will contract with a third party administrator subject to similar terms and conditions that are in effect with the current contract.

# 3. <u>Project the Losses (including ALAE) and ULAE to be Paid in 2016/17 through 2020/21.</u>

We project the losses (including ALAE) and ULAE to be paid in 2016/17 through 2020/21 to be as shown in Table II-3.

Table II-3
Projected Losses (including ALAE) and ULAE To Be Paid in 2016/17 through 2020/21

Fiscal Period (1)	Projected Losses (including ALAE) Paid (2)	Projected ULAE Paid (3)
(A) July 1, 2016-17	\$9,257,363	\$648,015
(B) July 1, 2017-18	\$8,066,513	\$564,656
(C) July 1, 2018-19	\$8,744,547	\$612,118
(D) July 1, 2019-20	\$9,392,719	\$657,490
(E) July 1, 2020-21	\$10,014,388	\$701,007

Note: (2) is extracted from Appendix C, Exhibit WC-12, pages 1 through 5, column (8).

 $(3) = (2) \times 7\%$ . The percentage is selected based on the ratio of historical payments.

### 4. Affirm GASB 10.

We affirm that the conclusions shown above in the tables were derived using appropriate actuarial methods and assumptions. Therefore, our conclusions are consistent with GASB 10. The actuarial methods and assumptions we used to derive these conclusions are documented in the exhibits shown in Appendix C of this report.

We encourage the independent auditor to contact us with any questions to ensure our report is interpreted correctly, and is incorporated appropriately into the independent financial audit of OCFA.

### Discussion of Data Reliance

Responsible staff members of CorVel, York and OCFA provided us with loss data and payroll data. The loss data we received was contained in Excel files. The different files contained claims data valued as of different accounting dates (from June 30, 2009 and successive June 30<sup>th</sup> and December 31<sup>st</sup> valuations.) We compiled the data in these files and compared the results. We found all files to be internally consistent.

In addition, we compared the compiled data with the data shown in previous actuarial report prepared by us last year. Our data compilation proved consistent with the summarized data shown in the previous actuarial report.

### Comparisons with Previous Report

Our previous report (based on claims data valued as of June 30, 2016), showed estimated the outstanding losses as of June 30, 2016 to be approximately \$62.8 million (undiscounted, expected confidence level). The current report shows estimated outstanding losses (as of December 31, 2016) to be approximately \$65.6 million (undiscounted, expected confidence level.); the referenced amount may be found in Exhibit WC-10 of this report. In the previous report, we projected ultimate losses for 2015/16 and prior to total \$130.3 million. In the current report, we project ultimate losses for 2015/16 and prior to total \$131.7 million. The increase in projected ultimate losses is attributed to updated payroll information in the most recent years. In the previous report, we used payroll that was approximately 10% lower than the payroll used in the current report.

### Appendix A

## **CONDITIONS AND LIMITATIONS**

### 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 RCS for clarification.

- **Data Quality.** We relied upon data provided by the organization shown on the transmittal page or its designated agents. The data was used without verification or audit, other then checks for reasonableness. Unless otherwise stated, we assumed the data to be correct and complete.
- **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(s) used. The interest rate(s) used were specified by the organization shown on the transmittal page or its designated agents. We express no opinion regarding the appropriateness of the interest rate(s) used in this report.
- **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. We caution third parties to not distribute this report to any party without the express written consent of RCS and the parties, who engaged RCS to prepare this report, because the report contains privileged information and unauthorized distribution of the report might be a violation of local laws. In particular, we direct the reader to the California Code of Regulations, Title 8, Section 15405, and recommend seeking legal advice before disseminating any information contained in this report to any party. Moreover, ASOP 21, Section 3, Paragraph 4, states, "An audit or examination may give rise to the exchange of confidential information. Any information received by the reviewing actuary should be considered confidential, except as to the auditor or examiner, unless otherwise indicated by the entity. The reviewing actuary should take appropriate steps to preserve the confidentiality of such information."
- **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 counsel from RCS prior to use of this study.
- Assets. We have not examined the assets underlying the corresponding losses and ALAE under review. We form no opinion as to the validity or value of these assets. Throughout our analysis, we assume the reserves are backed by valid assets, which have suitably scheduled maturities or adequate liquidity to meet cash flow requirements.
- Mass Tort and Terrorism. Unless specifically stated, our analysis does not reflect any provision for risk exposure from mass torts or terrorism, because these risk exposures were outside the scope of our work.
- Intended Use Disclosure (per ASOP 43). We understand the intended use of the estimated outstanding losses is for internal management reporting and external financial reporting purposes. Because the internal management reporting is consistent with external financial reporting, we are unaware of conflicts (actual or otherwise) that might arise from this dual usage.
- Constraints Disclosure (per ASOP 43). We worked with the most readily available data provided by OCFA and its claims administrator(s). The data appeared to be of excellent quality. We were provided ample time to perform the work; therefore, we have no constraints regarding deadlines. In addition, the OCFA and its claims administrator(s) cooperated fully with our requests for information.
- Scope of Unpaid Claim Estimate Disclosure #1 Type of Estimate (per ASOP 43). Throughout the report, we calculated an "actuarial central estimate" of the loss reserve. We have also included a range of reasonable estimates of the loss reserves expressed in the form of confidence levels. We emphasize that the range of reasonable estimates is not a range of all possible outcomes; rather, it is our estimate of likely outcomes of the actuarial central estimate. Although unlikely, losses may emerge outside our range of reasonable estimates.
- Scope of Unpaid Claim Estimate Disclosure #2 Purpose of Estimate (per ASOP 43). We believe the range of reasonably possible outcomes around the actuarial central estimate is an appropriate guide to management for internal and external financial reporting purposes.
- Scope of Unpaid Claim Estimate Disclosure #3 Discounting (per ASOP 43). We calculated our range of reasonably possible outcomes around the actuarial central estimates at full-value (i.e., undiscounted). We calculated estimates at present value (i.e., discounted to reflect the time value of money).

- Gross or Net of Specified Recoverables Disclosure (per ASOP 43). Because the OCFA purchases reinsurance and/or participates in insurance pools, all amounts in this report should be understood to be net of recoverables unless specifically identified to the contrary.
- Collectability Risk Disclosure (per ASOP 43). Except as otherwise noted in our report, our discussions with the OCFA did not reveal any collectability risk as of the date of this report.
- Unpaid Claim Adjustment Expense Disclosure (per ASOP 43). A provision for ULAE is included in the amounts shown in this report. Amounts for ALAE have been included.
- Type of Claims Covered in the Analysis Disclosure (per ASOP 43). The background section of this report describes the type of claims covered in the analysis. In addition, the text in the conclusion section specifies any modifications to the description contained in the background section.
- Review Date Disclosure (per ASOP 43). Our "review date" (i.e., cut-off date for including information into our analysis) is the date shown on the cover of the report or the date of the transmittal letter.
- Acknowledgement of Qualification (per ASOP 41). The opining actuary(ies) that have prepared this report meet the requisite qualification standards as enacted in the "Qualification Standards" effective January 1, 2008.

## Appendix B

## **GLOSSARY OF ACTUARIAL TERMS**

### 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. <u>Developed Paid Losses</u>. 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. <u>Developed Reported Incurred Losses</u>. 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. <u>Developed Case Reserves.</u> 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. <u>Loss Rate Analysis</u>. 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.

Accounting standards require 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.

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. RCS 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 (continued)**

Estimated outstanding losses are usually the largest single item listed as a liability on the balance sheet of an insurer's financial statement. Accounting standards require they be calculated by actuarial methods. Other common names for estimated outstanding losses are outstanding claims liabilities and unpaid claims.

The uncertainty inherent in the estimation of required provision for unpaid losses or loss adjustment expenses implies that a range of reserves can be actuarially sound. The true value of the liability for losses or loss adjustment expenses at any accounting date can be known only when all attendant claims have been settled.

The most appropriate reserve within a range of actuarially sound estimates depends on both the relative likelihood of estimates within the range and the financial reporting context in which the reserve will be presented.

### **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. RCS suggests collecting exposure data with the following characteristics:

- **Readily Available.** The exposure data should be easily obtained. It is best if it is a byproduct of other activities, although this is not always possible. If getting data is arduous, it may discourage collection.
- Vary With Losses. The exposure data should correlate directly with losses. The ideal situation is where exposure and expected losses move in tandem. The exposure base needs to be fitting to the coverage. For example, the number of employees may vary with property losses (more employees = more office space = more losses), but property value is a clearly superior exposure base for property losses.

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

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

### **Incurred But Not Reported**

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

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

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

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

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

### **Investment Income**

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

## Limited

Most programs purchase excess insurance for catastrophic claims. For example, they may purchase coverage for claims above a \$500,000 per occurrence self-insured retention. Limited refers to an estimate or projection being limited to the self-insured retention. In contrast, unlimited refers to a loss projection that is 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.

### <u>Net</u>

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.

## Range of Reasonable Estimates

According to actuarial statements of principles and standards of practice, a range of reasonable estimates of the provision for unpaid claims can be actuarially sound.

Due to the uncertainty inherent in estimating the provision for unpaid claims, the range of reasonable estimates is a narrower range than the range of all possible outcomes or the range of all likely outcomes.

### 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.

Accounting standards require that ULAE be included in financial statements and that they be calculated by actuarial methods.

# Appendix C

## **EXHIBITS**

Data Valued as of December 31, 2016

Claim Period (1)	Specific Self-Insured Retention (2)	Months of Development 12/31/16 (3)	Reported Claims 12/31/16 (4)	Open Claims 12/31/16 (5)	Limited Paid Losses 12/31/16 (6)	Limited Case Reserves 12/31/16 (7)	Limited Reported Incurred Losses 12/31/16 (8)
4004/05	A1/A	070.0					
1994/95	N/A	270.0 258.0	0	0	\$0 0	\$0 0	\$0
1995/96	N/A		0	ŭ	-	-	0
1996/97	N/A	246.0	0	0	0	0	0
1997/98 1998/99	N/A N/A	234.0 222.0	0	0	0	0	0
			0	0	0	0	0
1999/00	N/A N/A	210.0	0	0	0	0	0
2000/01		198.0	-	•	•	•	ŭ
2001/02	600,000	186.0	133	8	2,026,334	403,807	2,430,141
2002/03	600,000	174.0	406	16	6,663,516	1,042,281	7,705,797
2003/04	2,000,000	162.0	320	11	4,000,440	668,056	4,668,496
2004/05	2,000,000	150.0	337	13	4,857,313	1,229,631	6,086,944
2005/06	2,000,000	138.0	394	19	4,554,446	1,172,370	5,726,817
2006/07	2,000,000	126.0	422	17	6,528,233	1,446,438	7,974,670
2007/08	2,000,000	114.0	475	21	5,783,124	2,056,269	7,839,393
2008/09	2,000,000	102.0	459	22	5,554,772	1,231,586	6,786,358
2009/10	2,000,000	90.0	468	31	5,957,670	2,028,269	7,985,939
2010/11	2,000,000	78.0	391	32	5,338,118	2,532,087	7,870,205
2011/12	2,000,000	66.0	471	54	3,982,779	2,547,641	6,530,419
2012/13	2,000,000	54.0	482	81	5,549,795	3,018,212	8,568,007
2013/14	2,000,000	42.0	524	87	3,928,310	3,355,058	7,283,368
2014/15	2,000,000	30.0	375	112	4,315,244	3,757,355	8,072,599
2015/16	2,000,000	18.0	388	139	3,498,755	4,709,580	8,208,335
2016/17	2,000,000	6.0	197	139	691,120	2,321,599	3,012,719
Total			6,242	802	\$73,229,967 #	\$33,520,239 #	\$106,750,206 #

Data was provided by Corvel.

 $<sup>\</sup>ensuremath{\text{\#}}$  - Data is for medical, indemnity and expenses excluding 4850 benefits.

<sup>(6), (7)</sup> and (8) are net of specific excess reinsurance, but gross of aggregate reinsurance.

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)	Months of Development (5)	Percent Losses Paid (6)	Percent Losses Reported (7)	Percent Claims Reported (8)
360.0	100.0%	100.0%	100.0%	360.0	100.0%	100.0%	100.0%
348.0	100.0%	100.0%	100.0%	348.0	100.0%	100.0%	100.0%
336.0	99.9%	100.0%	100.0%	336.0	99.9%	100.0%	100.0%
324.0	99.9%	100.0%	100.0%	324.0	99.9%	100.0%	100.0%
312.0	99.9%	100.0%	100.0%	312.0	99.9%	100.0%	100.0%
300.0	99.8%	100.0%	100.0%	300.0	99.8%	100.0%	100.0%
288.0	99.7%	100.0%	100.0%	288.0	99.7%	100.0%	100.0%
276.0	99.6%	100.0%	100.0%	276.0	99.6%	100.0%	100.0%
264.0	99.5%	100.0%	100.0%	264.0	99.5%	100.0%	100.0%
252.0	99.3%	100.0%	100.0%	252.0	99.3%	100.0%	100.09
240.0	98.9%	100.0%	100.0%	240.0	98.9%	100.0%	100.0%
228.0	98.5%	100.0%	100.0%	228.0	98.5%	100.0%	100.09
216.0	97.8%	100.0%	100.0%	216.0	97.8%	100.0%	100.09
204.0	96.9%	100.0%	100.0%	204.0	96.9%	100.0%	100.09
192.0	95.5%	99.9%	100.0%	192.0	95.5%	99.9%	100.09
180.0	93.6%	99.6%	100.0%	180.0	93.6%	99.6%	100.09
168.0	90.9%	97.6%	100.0%	168.0	90.9%	97.6%	100.09
156.0	89.4%	96.2%	100.0%	156.0	89.4%	96.2%	100.09
144.0	87.5%	94.4%	100.0%	144.0	87.5%	94.4%	100.09
132.0	85.2%	91.2%	100.0%	132.0	85.2%	91.2%	100.09
120.0	81.8%	90.3%	100.0%	120.0	81.8%	90.3%	100.09
108.0	76.2%	84.9%	100.0%	108.0	76.2%	84.9%	100.09
96.0	71.2%	80.2%	100.0%	96.0	71.2%	80.2%	100.09
84.0	66.5%	78.9%	100.0%	84.0	66.5%	78.9%	100.09
72.0	61.9%	77.3%	100.0%	72.0	61.9%	77.3%	100.09
60.0	53.8%	75.1%	99.5%	60.0	53.8%	75.1%	99.5%
48.0	45.8%	74.9%	99.2%	48.0	45.8%	74.9%	99.29
36.0	35.6%	67.5%	98.8%	36.0	35.6%	67.5%	98.89
24.0	23.0%	56.8%	97.8%	24.0	23.0%	56.8%	97.89
12.0	7.9%	35.4%	90.7%	12.0	7.9%	35.4%	90.79

Summary of Percent Losses Paid, Losses Reported and Claims Reported

Months of Development (9)	Percent Losses Paid (10)	Percent Losses Reported (11)	Percent Claims Reported (12)	Months of Development (13)	Percent Losses Paid (14)	Percent Losses Reported (15)	Percent Claims Reported (16)
360.0	100.0%	100.0%	100.0%	354.0	100.0%	100.0%	100.0%
348.0	100.0%	100.0%	100.0%	342.0	99.9%	100.0%	100.0%
336.0	99.9%	100.0%	100.0%	330.0	99.9%	100.0%	100.0%
324.0	99.9%	100.0%	100.0%	318.0	99.9%	100.0%	100.0%
312.0	99.9%	100.0%	100.0%	306.0	99.8%	100.0%	100.0%
300.0	99.8%	100.0%	100.0%	294.0	99.8%	100.0%	100.0%
288.0	99.7%	100.0%	100.0%	282.0	99.7%	100.0%	100.0%
276.0	99.6%	100.0%	100.0%	270.0	99.6%	100.0%	100.0%
264.0	99.5%	100.0%	100.0%	258.0	99.4%	100.0%	100.0%
252.0	99.3%	100.0%	100.0%	246.0	99.1%	100.0%	100.0%
240.0	98.9%	100.0%	100.0%	234.0	98.7%	100.0%	100.0%
228.0	98.5%	100.0%	100.0%	222.0	98.1%	100.0%	100.0%
216.0	97.8%	100.0%	100.0%	210.0	97.3%	100.0%	100.0%
204.0	96.9%	100.0%	100.0%	198.0	96.2%	100.0%	100.0%
192.0	95.5%	99.9%	100.0%	186.0	94.6%	99.8%	100.0%
180.0	93.6%	99.6%	100.0%	174.0	92.3%	98.6%	100.0%
168.0	90.9%	97.6%	100.0%	162.0	90.2%	96.9%	100.0%
156.0	89.4%	96.2%	100.0%	150.0	88.5%	95.3%	100.0%
144.0	87.5%	94.4%	100.0%	138.0	86.4%	92.8%	100.0%
132.0	85.2%	91.2%	100.0%	126.0	83.5%	90.8%	100.0%
120.0	81.8%	90.3%	100.0%	114.0	79.0%	87.6%	100.0%
108.0	76.2%	84.9%	100.0%	102.0	73.7%	82.6%	100.0%
96.0	71.2%	80.2%	100.0%	90.0	68.9%	79.6%	100.0%
84.0	66.5%	78.9%	100.0%	78.0	64.2%	78.1%	100.0%
72.0	61.9%	77.3%	100.0%	66.0	57.9%	76.2%	99.8%
60.0	53.8%	75.1%	99.5%	54.0	49.8%	75.0%	99.4%
48.0	45.8%	74.9%	99.2%	42.0	40.7%	71.2%	99.0%
36.0	35.6%	67.5%	98.8%	30.0	29.3%	62.2%	98.3%
24.0	23.0%	56.8%	97.8%	18.0	15.5%	46.1%	94.3%
12.0	7.9%	35.4%	90.7%	6.0	4.0%	17.7%	45.4%

<sup>(2)</sup> is from Exhibit WC-2 (page 4).

<sup>(3)</sup> is from Exhibit WC-2 (page 6).

<sup>(4)</sup> is from Exhibit WC-2 (page 8).

<sup>(6), (7), (8), (10), (11), (12), (14), (15)</sup> and (16) are interpolated, based on (2), (3) and (4)

Historical Limited Paid Losses and Limited Paid Loss Development

I. Historical Limited Paid Losses (\$000)

Claim			Months of Dev	elopment:																
Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
1993/94																				
1994/95																				
1995/96																				
1996/97																				
1997/98																				
1998/99																				
1999/00																				
2000/01																				
2001/02				993	1,278	1,396	1,588	1,654	1,720	1,769	1,814	1,859	1,886	1,972	2,015					
2002/03			3,116	3,917	4,512	4,973	5,368	5,705	5,940	6,117	6,229	6,308	6,534	6,636						
2003/04		1,296	1,626	2,092	2,412	2,691	2,910	3,077	3,291	3,629	3,699	3,807	3,858							
2004/05	602	1,759	2,368	2,842	3,172	3,548	3,924	4,139	4,278	4,501	4,600	4,807								
2005/06	693	1,518	2,000	2,252	2,730	2,936	3,406	3,527	3,736	3,849	4,181									
2006/07	587	1,812	2,591	3,546	4,043	4,759	5,059	5,376	5,692	6,359										
2007/08	779	1,798	2,502	3,006	3,796	4,434	4,828	5,106	5,571											
2008/09	468	1,706	2,465	3,259	3,837	4,519	4,903	5,347												
2009/10	591	2,196	3,473	4,077	4,841	5,578	5,877													
2010/11	1,032	2,191	3,301	4,008	4,620	5,198														
2011/12	603	1,891	2,433	2,924	3,480															
2012/13	696	1,846	3,429	4,845																
2013/14	580	2,268	3,457																	
2014/15	1,411	3,662																		
2015/16	2,193																			

Historical Limited Paid Losses and Limited Paid Loss Development

II. Limited Paid Loss Development

Claim Period	12-24	24-36	Months of De 36-48	evelopment: 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	240-252
1993/94 1994/95 1995/96 1996/97 1997/98 1998/99 1999/00 2000/01 2001/02 2002/03 2003/04 2004/05 2006/07 2007/08 2008/09 2009/10 2010/11 2011/12 2012/13 2013/14	2.924 2.189 3.089 2.308 3.645 3.714 2.123 3.134 2.653 3.909	1.255 1.346 1.318 1.430 1.392 1.444 1.581 1.507 1.286 1.857 1.525	1.257 1.287 1.201 1.126 1.369 1.201 1.322 1.174 1.214 1.202 1.413	1.286 1.152 1.153 1.116 1.212 1.140 1.263 1.178 1.187 1.153 1.190	1.092 1.102 1.116 1.118 1.076 1.177 1.168 1.178 1.152	1.137 1.079 1.081 1.106 1.160 1.063 1.089 1.085 1.054	1.042 1.063 1.057 1.055 1.035 1.063 1.063	1.040 1.041 1.070 1.034 1.059 1.059 1.091	1.028 1.030 1.103 1.052 1.030 1.117	1.025 1.018 1.019 1.022 1.086	1.025 1.013 1.029 1.045	1.014 1.036 1.014	1.046 1.015	1.021						
Average All Wtd 3 Last 3 Last 5 x-hi,low Industry Previous Selected Cumulative Percent	2.595 2.935 2.894 3.052 2.794 3.195 2.894 12.605 7.9%	1.449 1.552 1.556 1.537 1.546 1.552 4.356 23.0%	1.251 1.285 1.276 1.246 1.196 1.285 2.807 35.6%	1.185 1.175 1.177 1.185 1.172 1.175 2.184 45.8%	1.130 1.150 1.152 1.166 1.165 1.150 1.858 53.8%	1.095 1.074 1.076 1.079 1.079 1.074 1.615 61.9%	1.058 1.070 1.070 1.058 1.054 1.070 1.504 66.5%	1.056 1.071 1.070 1.063 1.051 1.071 1.405 71.2%	1.060 1.073 1.066 1.062 1.060 1.073 1.312 76.2%	1.034 1.042 1.043 1.022 1.020 1.042 1.223 81.8%	1.028 1.027 1.029 1.020 1.027 1.174 85.2%	1.021 1.025 1.021 1.025 1.021 1.143 87.5%	1.020 1.017 1.119 89.4%	1.021 1.100 1.100 1.100 90.9%						

Amounts exclude 4850 benefits.

Amounts are limited (net of excess insurance).

Data was provided by Corvel.

Historical Limited Reported Incurred Losses and Limited Reported Incurred Loss Development

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

Claim			Months of Dev	elopment:																
Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
1993/94																				
1994/95																				
1995/96																				
1996/97																				
1997/98																				
1998/99																				
1999/00																				
2000/01																				
2001/02				1,448	1,788	1,934	2,106	2,137	2,167	2,192	2,209	2,285	2,265	2,564	2,499					
2002/03		0.004	4,905	5,365	5,890	6,332	6,603	6,937	6,934	7,153	7,529	7,677	7,446	7,520						
2003/04	4 004	2,384	2,734	2,911	3,200	3,705	3,885	4,108	4,496	4,717	4,778	5,079	4,807							
2004/05	1,834	2,996	3,816	4,286	4,400	4,692	4,785	4,833	5,284	5,632	5,369	5,481								
2005/06 2006/07	2,580 2,308	3,557 4,080	3,849 4,795	3,753 5,616	4,398 6,358	4,394 7,868	4,413 7,721	4,390 7,673	4,759 7,842	5,105 8,099	5,309									
2007/08	3,156	4,000	5,340	5,881	6,773	7,529	7,130	6,584	7,642	0,099										
2007/08	2,725	3,801	4,523	6,535	6,573	6,387	6,330	6,620	7,417											
2009/10	3,105	5,763	7,798	8,153	8,067	8,112	7,442	0,020												
2010/11	3,607	6,753	7,314	7,593	7,730	7,861	7,442													
2011/12	3,253	5,931	6,182	6,367	6,245	7,001														
2012/13	3,376	5,604	6,775	8,299	-,															
2013/14	4,625	6,487	6,919	-,																
2014/15	4,020	7,034																		
2015/16	6,025																			

Historical Limited Reported Incurred Losses and Limited Reported Incurred Loss Development

II. Limited Reported Incurred Loss Development

Claim Period	12-24	24-36	Months of De	velopment: 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	240-252
1993/94 1994/95 1995/96 1995/96 1996/97 1997/98 1998/99 1999/00 2000/01 2001/02 2002/03 2003/04 2004/05 2005/06 2006/07 2007/08 2008/09 2009/10 2010/11 2011/12 2012/13 2013/14 2014/15 2015/16	1.634 1.378 1.760 1.395 1.872 1.823 1.660 1.402 1.750	1.147 1.274 1.082 1.175 1.332 1.190 1.353 1.083 1.042 1.209 1.067	1.094 1.065 1.123 0.975 1.171 1.101 1.445 1.046 1.038 1.030	1.235 1.098 1.099 1.027 1.172 1.132 1.152 1.006 0.989 1.018 0.981	1.081 1.075 1.158 1.067 0.999 1.237 1.112 0.972 1.006 1.017	1.089 1.043 1.049 1.020 1.004 0.981 0.947 0.991	1.015 1.051 1.057 1.010 0.995 0.994 0.923 1.046	1.014 1.000 1.095 1.093 1.084 1.022 1.127	1.011 1.031 1.049 1.066 1.073 1.033	1.008 1.053 1.013 0.953 1.040	1.034 1.020 1.063 1.021	0.991 0.970 0.947	1.132 1.010	0.975						
Average All Wtd 3 Last 3 Last 5 x-hi,low	1.619 1.591 1.604 1.744	1.178 1.103 1.106 1.120	1.119 1.098 1.098 1.103	1.083 0.997 0.996 1.004	1.072 1.000 0.998 1.045	1.005 0.949 0.952 0.973	1.011 0.986 0.988 0.999	1.062 1.074 1.078 1.091	1.044 1.053 1.057 1.049	1.013 1.000 1.002 1.020	1.034 1.032 1.034	0.969 0.965 0.969	1.071	0.975						
Industry Previous	1.606	1.189	1.109	1.004	1.029	1.021	1.016	1.059	1.063	1.010	1.036	1.018	1.014	1.025						
Selected Cumulative Percent	1.606 2.828 35.4%	1.189 1.761 56.8%	1.109 1.481 67.5%	1.004 1.336 74.9%	1.029 1.331 75.1%	1.021 1.294 77.3%	1.016 1.267 78.9%	1.059 1.247 80.2%	1.063 1.178 84.9%	1.010 1.108 90.3%	1.036 1.097 91.2%	1.018 1.059 94.4%	1.014 1.040 96.2%	1.025 1.025 97.6%						

Amounts exclude 4850 benefits.

Amounts are limited (net of excess insurance).

Data was provided by Corvel.

#### Historical Reported Claims and Reported Claim Development

I. Historical Reported Claims

Claim			Months of Dev	velopment:																
Period	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
1993/94																				
1994/95																				
1995/96																				
1996/97																				
1997/98																				
1998/99																				
1999/00																				
2000/01																				
2001/02				130	130	132	132	132	132	132	132	132	132	132	132					
2002/03			400	401	405	406	406	406	406	406	406	406	406	406						
2003/04		314	318	320	320	321	322	322	322	321	321	321	320							
2004/05	283	325	331	334	334	336	336	336	337	337	337	337								
2005/06	347	381	386	389	390	391	391	391	393	393	393									
2006/07	373	412	415	417	419	420	420	421	422	422										
2007/08	445	470	472	474	475	476	475	475	475											
2008/09	431	448	452	451	454	457	458	459												
2009/10	433	460	465	466	467	467	468													
2010/11	365	388	389	389	389	391														
2011/12	435	464	470	471	471															
2012/13	443	479	481	482																
2013/14	487	517	523																	
2014/15	348	375																		
2015/16	402																			

#### Historical Reported Claims and Reported Claim Development

II. Reported Claim Development

Claim Period	12-24	24-36	Months of De 36-48	evelopment: 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	240-252
1993/94 1994/95 1995/96 1996/97 1997/98 1998/99 1999/00 2000/01 2001/02 2002/03 2003/04 2004/05 2006/07 2007/08 2008/09 2009/10 2011/12 2011/12 2012/13 2013/14 2014/15 2015/16	1.148 1.098 1.105 1.056 1.039 1.062 1.063 1.067 1.081 1.062 1.078	1.013 1.018 1.013 1.007 1.004 1.009 1.011 1.003 1.013 1.004 1.012	1.003 1.006 1.009 1.008 1.005 1.004 0.998 1.002 1.000 1.002	1.000 1.010 1.000 1.000 1.003 1.005 1.002 1.007 1.002 1.000	1.015 1.002 1.003 1.006 1.003 1.002 1.002 1.007 1.000	1.000 1.000 1.003 1.000 1.000 1.000 0.998 1.002	1.000 1.000 1.000 1.000 1.000 1.002 1.000	1.000 1.000 1.000 1.003 1.005 1.002 1.000	1.000 1.000 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 0.997	1.000	1.000						
Average All Wtd 3 Last 3 Last 5 x-hi,low Similar Previous	1.078 1.073 1.073 1.069	1.010 1.010 1.010 1.009	1.004 1.001 1.001 1.001	1.003 1.001 1.001 1.001	1.005 1.004 1.004 1.003	1.001 1.001 1.001 1.001	1.001 1.001 1.002 1.001	1.001 1.002 1.002 1.002	0.999 1.000 1.000 1.000	1.000 1.000 1.000 1.000	1.000 1.000 1.000	0.999 0.999 0.999	1.000	1.000						
Selected Cumulative Percent	1.078 1.102 90.7%	1.010 1.022 97.8%	1.004 1.012 98.8%	1.003 1.008 99.2%	1.005 1.005 99.5%	1.000 1.000 100.0%	1.000 1.000 100.0%	1.000 1.000 100.0%	1.000 1.000 100.0%	1.000 1.000 100.0%	1.000 1.000 100.0%	1.000 1.000 100.0%	1.000 1.000 100.0%	1.000 1.000 100.0%						

Data was provided by Corvel.

#### Historical Ratio of Limited Paid Losses and Limited Reported Incurred Losses

I. Ratio of Limited Paid Losses to Limited Reported Incurred Losses

Claim			Months of De	volonment:																
Period	12	24	36	veiopment: 48	60	72	84	96	108	120	132	144	156	168	180	192	204	216	228	240
1993/94 1994/95 1995/96 1996/97 1997/98 1998/99 1999/00 2000/01 2001/02 2002/03 2003/04 2004/05 2005/06 2006/07 2007/08 2009/10 2010/11 2011/12 2012/13 2013/14 2014/15 2015/16	32.8% 26.9% 25.4% 24.7% 17.2% 19.0% 28.6% 18.6% 20.6% 12.5% 35.1% 36.4%	54.4% 58.7% 42.7% 44.4% 44.9% 38.1% 32.4% 35.0% 52.1%	63.5% 59.5% 62.0% 52.0% 54.0% 54.5% 44.5% 45.1% 39.4% 50.6% 50.0%	68.6% 73.0% 71.9% 66.3% 60.0% 63.1% 51.1% 49.9% 50.0% 52.8% 45.9% 58.4%	71.4% 76.6% 75.4% 72.1% 63.6% 56.1% 58.4% 60.0% 59.8% 55.7%	72.2% 78.5% 72.6% 75.6% 66.8% 60.5% 58.9% 70.8% 68.8% 66.1%	75.4% 81.3% 74.9% 82.0% 77.2% 65.5% 67.7% 77.5% 79.0%	77.4% 82.2% 74.9% 85.6% 80.3% 70.1% 77.6% 80.8%	79.3% 85.7% 73.2% 81.0% 78.5% 72.6% 75.1%	80.7% 85.5% 76.9% 79.9% 75.4% 78.5%	82.1% 82.7% 77.4% 85.7% 78.8%	81.4% 82.2% 75.0% 87.7%	83.3% 87.8% 80.3%	76.9% 88.2%	80.6%					
Average All Last 3 Last 5 X-Hi,Low	24.8% 28.0% 24.8%	42.7% 40.0% 33.4%	51.8% 46.6% 46.8%	59.3% 52.4% 50.9%	64.6% 58.5% 58.1%	69.1% 68.5% 65.1%	75.6% 74.7% 74.1%	78.6% 76.1% 79.6%	77.9% 75.4% 75.6%	79.5% 77.9% 78.5%	81.3% 80.6% 81.2%	81.6% 81.6%	83.8% 83.8%	82.6%	80.6%					
Implicit	22.3%	40.5%	52.7%	61.1%	71.6%	80.1%	84.3%	88.8%	89.8%	90.6%	93.4%	92.7%	92.9%	93.1%						

Developed Limited Paid Losses and Limited Reported Incurred Losses

### I. Developed Limited Paid Losses

Claim Period (1)	Months of Development 12/31/16 (2)	Limited Paid Losses 12/31/16 (3)	Percent Losses Paid (4)	Developed Limited Paid Losses (3)/(4) (5)
1994/95	270	\$0	99.6%	\$0
1995/96	258	0	99.4%	0
1996/97	246	0	99.1%	0
1997/98	234	0	98.7%	0
1998/99	222	0	98.1%	0
1999/00	210	0	97.3%	0
2000/01	198	0	96.2%	0
2001/02	186	2,026,334	94.6%	2,142,330
2002/03	174	6,663,516	92.3%	7,222,149
2003/04	162	4,000,440	90.2%	4,437,537
2004/05	150	4,857,313	88.5%	5,491,592
2005/06	138	4,554,446	86.4%	5,274,402
2006/07	126	6,528,233	83.5%	7,818,243
2007/08	114	5,783,124	79.0%	7,320,410
2008/09	102	5,554,772	73.7%	7,537,004
2009/10	90	5,957,670	68.9%	8,653,115
2010/11	78	5,338,118	64.2%	8,314,826
2011/12	66	3,982,779	57.9%	6,884,665
2012/13	54	5,549,795	49.8%	11,144,166
2013/14	42	3,928,310	40.7%	9,651,868
2014/15	30	4,315,244	29.3%	14,727,795
2015/16	18	3,498,755	15.5%	22,645,661

## Developed Limited Paid Losses and Limited Reported Incurred Losses

#### II. Developed Limited Reported Incurred Losses

		Limited		Developed Limited
		Reported		Reported
	Months of	Incurred	Percent	Incurred
Claim	Development	Losses	Losses	Losses
Period	12/31/16	12/31/16	Reported	(3)/(4)
(1)	(2)	(3)	(4)	(5)
1994/95	270	\$0	100.0%	\$0
1995/96	258	0	100.0%	0
1996/97	246	0	100.0%	0
1997/98	234	0	100.0%	0
1998/99	222	0	100.0%	0
1999/00	210	0	100.0%	0
2000/01	198	0	100.0%	0
2001/02	186	2,430,141	99.8%	2,435,182
2002/03	174	7,705,797	98.6%	7,813,625
2003/04	162	4,668,496	96.9%	4,817,849
2004/05	150	6,086,944	95.3%	6,387,140
2005/06	138	5,726,817	92.8%	6,171,138
2006/07	126	7,974,670	90.8%	8,787,516
2007/08	114	7,839,393	87.6%	8,949,078
2008/09	102	6,786,358	82.6%	8,220,906
2009/10	90	7,985,939	79.6%	10,038,892
2010/11	78	7,870,205	78.1%	10,077,087
2011/12	66	6,530,419	76.2%	8,570,104
2012/13	54	8,568,007	75.0%	11,424,009
2013/14	42	7,283,368	71.2%	10,229,449
2014/15	30	8,072,599	62.2%	12,988,897
2015/16	18	8,208,335	46.1%	17,805,498

Sections I and II, (3) are from Exhibit WC-1.

Sections I and II, (4) are from Exhibit WC-2.

Limited

# ORANGE COUNTY FIRE AUTHORITY WORKERS' COMPENSATION - Expected Confidence Leve

### Developed Limited Paid Losses and Limited Reported Incurred Losses

Footnotes:

Sections I and II, (3) are from Exhibit WC-1.

Sections I and II, (4) are from Exhibit WC-2.

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

(a) through (g) was provided by Corvel.

				Limited	Limited	Reported
			Specific	Paid	Case	Incurred
Claim	Date of	Claim	Self-Insured	Losses	Reserves	Losses
Number	Loss	Period	Retention	12/31/16	12/31/16	12/31/16
(a)	(b)	(c)	(d)	(e)	(f)	(g)

## Developed Limited Case Reserves

Claim Period (1)	Months of Development 12/31/16 (2)	Percent Losses Paid (3)	Percent Losses Reported (4)	Percent Losses Reserved 12/31/16 ((4)-(3))/ (100.0%-(3)) (5)	Limited Paid Losses 12/31/16 (6)	Limited Case Reserves 12/31/16 (7)	Developed Limited Case Reserves (6)+(7)/(5) (8)
1994/95	270	99.6%	100.0%	100.0%	\$0	\$0	\$0
1995/96	258	99.4%	100.0%	100.0%	0	0	0
1996/97	246	99.1%	100.0%	100.0%	0	0	0
1997/98	234	98.7%	100.0%	100.0%	0	0	0
1998/99	222	98.1%	100.0%	100.0%	0	0	0
1999/00	210	97.3%	100.0%	99.8%	0	0	0
2000/01	198	96.2%	100.0%	99.2%	0	0	0
2001/02	186	94.6%	99.8%	96.2%	2,026,334	403,807	2,446,192
2002/03	174	92.3%	98.6%	82.2%	6,663,516	1,042,281	7,932,131
2003/04	162	90.2%	96.9%	68.5%	4,000,440	668,056	4,975,306
2004/05	150	88.5%	95.3%	59.3%	4,857,313	1,229,631	6,930,632
2005/06	138	86.4%	92.8%	47.3%	4,554,446	1,172,370	7,035,509
2006/07	126	83.5%	90.8%	43.9%	6,528,233	1,446,438	9,820,126
2007/08	114	79.0%	87.6%	41.0%	5,783,124	2,056,269	10,804,245
2008/09	102	73.7%	82.6%	33.7%	5,554,772	1,231,586	9,214,739
2009/10	90	68.9%	79.6%	34.3%	5,957,670	2,028,269	11,862,397
2010/11	78	64.2%	78.1%	38.8%	5,338,118	2,532,087	11,859,608
2011/12	66	57.9%	76.2%	43.5%	3,982,779	2,547,641	9,834,716
2012/13	54	49.8%	75.0%	50.2%	5,549,795	3,018,212	11,562,265
2013/14	42	40.7%	71.2%	51.4%	3,928,310	3,355,058	10,451,422
2014/15	30	29.3%	62.2%	46.5%	4,315,244	3,757,355	12,401,851
2015/16	18	15.5%	46.1%	36.3%	3,498,755	4,709,580	16,490,435

<sup>(3)</sup> and (4) are from Exhibit WC-2.

<sup>(6)</sup> and (7) are from Exhibit WC-1.

Preliminary Projected Ultimate Limited Losses to 2015/16

Claim Period (1)	Developed Limited Paid Losses (2)	Developed Limited Reported Incurred Losses (3)	Developed Limited Case Reserves (4)	Preliminary Projected Ultimate Limited Losses (5)
1994/95	\$0	\$0	\$0	\$0
1995/96	0	0	0	0
1996/97	0	0	0	0
1997/98	0	0	0	0
1998/99	0	0	0	0
1999/00	0	0	0	0
2000/01	0	0	0	0
2001/02	2,142,330	2,435,182	2,446,192	2,531,093
2002/03	7,222,149	7,813,625	7,932,131	7,966,368
2003/04	4,437,537	4,817,849	4,975,306	4,835,510
2004/05	5,491,592	6,387,140	6,930,632	6,425,427
2005/06	5,274,402	6,171,138	7,035,509	6,337,539
2006/07	7,818,243	8,787,516	9,820,126	9,006,705
2007/08	7,320,410	8,949,078	10,804,245	9,365,412
2008/09	7,537,004	8,220,906	9,214,739	8,481,659
2009/10	8,653,115	10,038,892	11,862,397	10,491,139
2010/11	8,314,826	10,077,087	11,859,608	10,437,643
2011/12	6,884,665	8,570,104	9,834,716	8,738,861
2012/13	11,144,166	11,424,009	11,562,265	11,423,343
2013/14	9,651,868	10,229,449	10,451,422	10,202,722
2014/15	14,727,795	12,988,897	12,401,851	13,101,858
2015/16	22,645,661	17,805,498	16,490,435	18,247,506

Preliminary Projected Ultimate Limited Losses to 2015/16

Footnotes:

- (2) and (3) are from Exhibit WC-3.
- (4) is from Exhibit WC-4.
- (5) is based on (2) to (4), weighted as follows:

Subject to a minimum of Exhibit WC-1, (8) and minimum 25% of case reserves as IBNR, unless all claims are closed

		Developed	
Claim Period	Developed Limited Paid Losses	Limited Reported Incurred Losses	Developed Limited Case Reserves
to 2001/02	20.0%	40.0%	40.0%
2002/03	20.0%	40.0%	40.0%
2003/04	20.0%	40.0%	40.0%
2004/05	20.0%	40.0%	40.0%
2005/06	20.0%	40.0%	40.0%
2006/07	20.0%	40.0%	40.0%
2007/08	20.0%	40.0%	40.0%
2008/09	20.0%	40.0%	40.0%
2009/10	20.0%	40.0%	40.0%
2010/11	20.0%	40.0%	40.0%
2011/12	20.0%	40.0%	40.0%
2012/13	20.0%	40.0%	40.0%
2013/14	20.0%	40.0%	40.0%
2014/15	20.0%	40.0%	40.0%
2015/16	20.0%	40.0%	40.0%

### Bornhuetter - Ferguson Analysis

#### I. A-priori Loss Rate

	Preliminary Projected Ultimate		Limited Loss Rate per \$100 of	Loss Rate Trend	Trended Limited Loss Rate per \$100 of	Projected A-priori Loss Rate per \$100 of
Claim	Limited	Payroll	Payroll	(2016/17	Payroll	Payroll
Period	Losses	(000)	(2)/(3)/10	= 1.000)	(4)X(5)	(7)/(5)
(1)	(2)	(3)	(4)	(5)	(6)	(8)
2011/12	\$8,738,861	\$140,110	\$6.24	1.131	\$7.06	\$7.36
2012/13	11,423,343	156,223	7.31	1.104	8.07	7.54
2013/14	10,202,722	157,740	6.47	1.077	6.97	7.73
2014/15	13,101,858	157,740	8.31	1.051	8.73	7.92
2015/16	18,247,506	174,138	10.48	1.025	10.74	8.12

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

\$8.33

II. Bornhuetter - Ferguson Analysis Based on Limited Paid Losses

						B-F
			Projected		B-F	Ultimate
	Limited		A-priori		Unpaid	Limited
	Paid	Percent	Loss Rate		Losses	Paid
Claim	Losses	Losses	per \$100 of	Payroll	(100.0%-(3))	Losses
Period	12/31/16	Paid	Payroll	(000)	X(4)X(5)X10	(2)+(6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2011/12	\$3,982,779	57.9%	\$7.36	\$140,110	\$4,345,976	\$8,328,755
2012/13	5,549,795	49.8%	7.54	156,223	5,915,524	11,465,318
2013/14	3,928,310	40.7%	7.73	157,740	7,232,093	11,160,404
2014/15	4,315,244	29.3%	7.92	157,740	8,837,972	13,153,216
2015/16	3,498,755	15.5%	8.12	174,138	11,959,790	15,458,545

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

						B-F
	Limited		Projected		B-F	Ultimate
	Reported		A-priori		Unreported	Limited
	Incurred	Percent	Loss Rate		Losses	Reported
Claim	Losses	Losses	per \$100 of	Payroll	(100.0%-(3))	Losses
Period	12/31/16	Reported	Payroll	(000)	X(4)X(5)X10	(2)+(6)
(1)	(2)	(3)	(4)	(5)	(6)	(7)
2011/12	\$6,530,419	76.2%	\$7.36	\$140,110	\$2,453,956	\$8,984,375
2012/13	8,568,007	75.0%	7.54	156,223	2,945,978	11,513,985
2013/14	7,283,368	71.2%	7.73	157,740	3,512,383	10,795,751
2014/15	8,072,599	62.2%	7.92	157,740	4,731,503	12,804,102
2015/16	8,208,335	46.1%	8.12	174,138	7,624,278	15,832,612

Section I, (2) is from Exhibit WC-5.

Section I, (3), Section II, (5) and Section III, (5) were provided by OCFA

Section I, (5) is based on a 2.5% trend.

Section I, (7) is based on Section I, (6) and the following weights

Claim Period	Weight
2011/12	10.0%
2012/13	10.0%
2013/14	10.0%
2014/15	10.0%
2015/16	10.0%
Prior	50.0%
	\$8.34

where the prior loss rate = which was extracted from the previous report)

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

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

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

## Frequency Times Severity Analysis

### I. Projected Ultimate Claims

Claim Period (1)	Months of Development 12/31/16 (2)	Reported Claims 12/31/16 (3)	Percent Claims Reported (4)	Projected Ultimate Claims (3)/(4) (5)	
2011/12	66	471	99.8%	472	
2012/13	54	482	99.4%	485	
2013/14	42	524	99.0%	529	
2014/15	30	375	98.3%	381	
2015/16	18	388	94.3%	412	

### II. Frequency Times Severity

Claim Period (1)	Preliminary Projected Ultimate Limited Losses (2)	Projected Ultimate Claims (3)	Average Severity (2)/(3) (4)	Severity Trend (2016/17 = 1.000) (5)	Trended Average Claim Severity (4)X(5) (6)	De-Trended Projected 2016/17 Average Claim Severity (7)/(5) (8)	Frequency Times Severity (3)X(8) (9)
2011/12	\$8,738,861	472	\$18,515	1.312	\$24,284	\$24,600	\$11,611,287
2012/13	11,423,343	485	23,553	1.242	29,261	25,972	12,596,247
2013/14	10,202,722	529	19,287	1.177	22,696	27,420	14,504,949
2014/15	13,101,858	381	34,388	1.115	38,329	28,948	11,029,266
2015/16	18,247,506	412	44,290	1.056	46,759	30,562	12,591,571

(7) Projected 2016/17 average claim severity

\$32,266

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

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

Section II, (2) is from Exhibit WC-5.

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

Section II, (5) is based on a 5.6% trend

Section II, (7) is based on (6) and the following weights

Claim Period	Weight
2011/12	20.0%
2012/13	20.0%
2013/14	20.0%
2014/15	20.0%
2015/16	20.0%

## Projected Ultimate Limited Losses to 2015/16

Claim Period (1)	Developed Limited Paid Losses (2)	Developed Limited Reported Incurred Losses (3)	Developed Limited Case Reserves (4)	B-F Paid Method Ultimate Losses (5)	B-F Reported Method Ultimate Losses (6)	Frequency Times Severity (7)	Projected Ultimate Limited Losses (8)
1994/95	\$0	\$0	\$0				\$0
1995/96	0	0	0				0
1996/97	0	0	0				0
1997/98	0	0	0				0
1998/99	0	0	0				0
1999/00	0	0	0				0
2000/01	0	0	0				0
2001/02	2,142,330	2,435,182	2,446,192				2,531,093
2002/03	7,222,149	7,813,625	7,932,131				7,966,368
2003/04	4,437,537	4,817,849	4,975,306				4,835,510
2004/05	5,491,592	6,387,140	6,930,632				6,394,352
2005/06	5,274,402	6,171,138	7,035,509				6,019,909
2006/07	7,818,243	8,787,516	9,820,126				8,606,328
2007/08	7,320,410	8,949,078	10,804,245				8,668,644
2008/09	7,537,004	8,220,906	9,214,739				8,146,112
2009/10	8,653,115	10,038,892	11,862,397				9,849,282
2010/11	8,314,826	10,077,087	11,859,608				9,728,687
2011/12	6,884,665	8,570,104	9,834,716	8,328,755	8,984,375	11,611,287	8,148,851
2012/13	11,144,166	11,424,009	11,562,265	11,465,318	11,513,985	12,596,247	11,381,533
2013/14	9,651,868	10,229,449	10,451,422	11,160,404	10,795,751	14,504,949	11,300,867
2014/15	14,727,795	12,988,897	12,401,851	13,153,216	12,804,102	11,029,266	12,475,466
2015/16	22,645,661	17,805,498	16,490,435	15,458,545	15,832,612	12,591,571	15,645,578

### Projected Ultimate Limited Losses to 2015/16

Footnotes:

- (2) and (3) are from Exhibit WC-3.
- (4) is from Exhibit WC-4.
- (5) and (6) are from Exhibit WC-6.
- (7) is from Exhibit WC-7.
- (8) is based on (2) to (7), weighted as follows:

Subject to a minimum of Exhibit WC-1, (8) and minimum 25% of case reserves as IBNR, unless all claims are closed

		Developed		B-F	B-F		
	Developed	Limited	Developed	Paid	Reported		
	Limited	Reported	Limited	Method	Method	Frequency	
Claim	Paid	Incurred	Case	Ultimate	Ultimate	Times	
Period	Losses	Losses	Reserves	Losses	Losses	Severity	
to 2001/02	40.0%	40.0%	20.0%	0.0%	0.0%	0.0%	
2002/03	40.0%	40.0%	20.0%	0.0%	0.0%	0.0%	
2003/04	40.0%	40.0%	20.0%	0.0%	0.0%	0.0%	
2004/05	40.0%	40.0%	20.0%	0.0%	0.0%	0.0%	
2005/06	40.0%	40.0%	20.0%	0.0%	0.0%	0.0%	
2006/07	40.0%	40.0%	20.0%	0.0%	0.0%	0.0%	
2007/08	40.0%	40.0%	20.0%	0.0%	0.0%	0.0%	
2008/09	40.0%	40.0%	20.0%	0.0%	0.0%	0.0%	
2009/10	40.0%	40.0%	20.0%	0.0%	0.0%	0.0%	
2010/11	40.0%	40.0%	20.0%	0.0%	0.0%	0.0%	
2011/12	40.0%	40.0%	20.0%	0.0%	0.0%	0.0%	
2012/13	30.0%	40.0%	30.0%	0.0%	0.0%	0.0%	
2013/14	0.0%	30.0%	30.0%	10.0%	10.0%	20.0%	
2014/15	0.0%	20.0%	20.0%	20.0%	20.0%	20.0%	
2015/16	0.0%	0.0%	0.0%	50.0%	50.0%	0.0%	

Projected Ultimate Limited Losses for 2016/17 and Subsequent

Claim Period (1)	Projected Ultimate Limited Losses (2)  \$8,148,851 11,381,533 11,300,867 12,475,466 15,645,578	Payroll (000) (3) 	Limited Loss Rate per \$100 of Payroll (2)/(3)/10 (4) \$5.82 7.29 7.16 7.91 8.98	Loss Rate Trend (2016/17 = 1.000) (5) 	Trended Limited Loss Rate per \$100 of Payroll (4)X(5) (6)	
 Total	\$58,952,295	 \$785,950	\$7.50		\$7.97	
	Projected Limited	Periodod	Projected Ultimate	Proceed	Present Value of Projected Limited Loss Rate	Present Value of Projected Ultimate
Claim	Loss Rate	Projected	Limited	Present	per \$100 of	Limited Losses
Period	per \$100 of Payroll	Payroll (000)	Losses (7)X(8)X10	Value Factor	Payroll (7)X(10)	(8)X(11)X10
(1)	(7)	(8)	(9)	(10)	(11)	(12)
2016/17	\$8.16	\$174,138	\$14,209,661	0.94	\$7.67	\$13,356,385
2017/18	8.36	174,138	14,557,946	0.94	7.86	13,687,256
2018/19	8.57	174,138	14,923,636	0.94	8.06	14,035,532
2019/20	8.79	174,138	15,306,740	0.94	8.26	14,383,808
2020/21	9.01	174,138	15,689,844	0.94	8.47	14,749,498

(7) for 2016/17 is based on (6) and the following weights

Claim Period	Weights			
2011/12	10.0%			
2012/13	10.0%			
2013/14	10.0%			
2014/15	10.0%			
2015/16	10.0%			
Prior	50.0%			
	\$8.34			

where the prior loss rate =

<sup>(2)</sup> is from Exhibit WC-8.

<sup>(3)</sup> was provided by OCFA.

<sup>(5)</sup> is based on a 2.5% trend.

<sup>(7)</sup> for 2017/18 and subsequent are based on 2016/17 plus a 2.5% trend

<sup>(8)</sup> to 2020/21 was provided by OCFA. Other claim periods are based on a 3% trend

<sup>(10)</sup> is based on a 1% interest rate and the payout pattern in Exhibit WC-2

Estimated Outstanding Losses as of December 31, 2016

Claim Period (1)	Limited Paid Losses 12/31/16 (2)	Limited Case Reserves 12/31/16 (3)	Limited Reported Incurred Losses 12/31/16 (4)	Projected Ultimate Limited Losses (5)	Estimated Outstanding Losses 12/31/16 (5)-(2) (6)	Estimated IBNR 12/31/16 (6)-(3) (7)
1994/95	\$0	\$0	\$0	\$0	\$0	\$0
1995/96	0	0	0	0	0	0
1996/97	0	0	0	0	0	0
1997/98	0	0	0	0	0	0
1998/99	0	0	0	0	0	0
1999/00	0	0	0	0	0	0
2000/01	0	0	0	0	0	0
2001/02	2,026,334	403,807	2,430,141	2,531,093	504,759	100,952
2002/03	6,663,516	1,042,281	7,705,797	7,966,368	1,302,851	260,570
2003/04	4,000,440	668,056	4,668,496	4,835,510	835,069	167,013
2004/05	4,857,313	1,229,631	6,086,944	6,394,352	1,537,038	307,407
2005/06	4,554,446	1,172,370	5,726,817	6,019,909	1,465,463	293,093
2006/07	6,528,233	1,446,438	7,974,670	8,606,328	2,078,096	631,658
2007/08	5,783,124	2,056,269	7,839,393	8,668,644	2,885,521	829,252
2008/09	5,554,772	1,231,586	6,786,358	8,146,112	2,591,340	1,359,754
2009/10	5,957,670	2,028,269	7,985,939	9,849,282	3,891,613	1,863,344
2010/11	5,338,118	2,532,087	7,870,205	9,728,687	4,390,569	1,858,482
2011/12	3,982,779	2,547,641	6,530,419	8,148,851	4,166,072	1,618,431
2012/13	5,549,795	3,018,212	8,568,007	11,381,533	5,831,739	2,813,527
2013/14	3,928,310	3,355,058	7,283,368	11,300,867	7,372,556	4,017,498
2014/15	4,315,244	3,757,355	8,072,599	12,475,466	8,160,222	4,402,867
2015/16	3,498,755	4,709,580	8,208,335	15,645,578	12,146,824	7,437,244
2016/17	691,120	2,321,599	3,012,719	7,104,831	6,413,711	4,092,112
Total	\$73,229,967	\$33,520,239	\$106,750,206	\$138,803,410	\$65,573,443	\$32,053,204
Amounts at 06/30/16	\$67,486,533	\$30,091,544	\$97,578,077	\$130,260,901	\$62,774,368	\$32,682,823

The amounts above reflect aggregate reinsurance.

<sup>(2), (3)</sup> and (4) are from Exhibit WC-1.

<sup>(5)</sup> to 2015/16 is from Exhibit WC-8. The amount for 2016/17 is from Exhibit WC-9. (50% of the period)

Present Value of Estimated Outstanding Losses as of December 31, 2016

Claim Period (1)	Estimated Outstanding Losses 12/31/16 (2)	Present Value Factor (3)	Present Value of Estimated Outstanding Losses 12/31/16 (2)X(3) (4)	Anticipated Future Investment Income (2)-(4) (5)
1994/95	\$0	0.98	\$0	\$0
1995/96	0	0.98	0	0
1996/97	0	0.98	0	0
1997/98	0	0.98	0	0
1998/99	0	0.98	0	0
1999/00	0	0.97	0	0
2000/01	0	0.97	0	0
2001/02	504,759	0.97	491,131	13,628
2002/03	1,302,851	0.97	1,267,674	35,177
2003/04	835,069	0.97	812,522	22,547
2004/05	1,537,038	0.97	1,487,853	49,185
2005/06	1,465,463	0.96	1,412,706	52,757
2006/07	2,078,096	0.96	1,997,050	81,046
2007/08	2,885,521	0.96	2,767,215	118,306
2008/09	2,591,340	0.96	2,490,278	101,062
2009/10	3,891,613	0.96	3,732,057	159,556
2010/11	4,390,569	0.96	4,197,384	193,185
2011/12	4,166,072	0.95	3,966,101	199,971
2012/13	5,831,739	0.95	5,551,816	279,923
2013/14	7,372,556	0.95	7,003,928	368,628
2014/15	8,160,222	0.95	7,744,051	416,171
2015/16	12,146,824	0.95	11,527,336	619,488
2016/17	6,413,711	0.95	6,086,612	327,099
Total	\$65,573,443		\$62,535,714	\$3,037,729

Rivelle Consulting Services

<sup>(2)</sup> is from Exhibit WC-10.

<sup>(3)</sup> is based on a 1% interest rate and the payout pattern in Exhibit WC-2  $\,$ 

Projected Losses Paid January 1, 2017 to January 01, 2021

I. Projected Losses Paid January 1, 2017 to January 01, 2017

					Percent					
					Outstanding					Present
					Losses					Value of
					Paid			Estimated		Estimated
					1/1/17 to	Estimated	Projected	Outstanding		Outstanding
	Months of	Percent	Months of	Percent	1/01/17	Outstanding	Losses	Losses	Present	Losses
Claim	Development	Losses	Development	Losses	((5)-(3))/	Losses	Paid	1/01/17	Value	1/01/17
Period	12/31/16	Paid	1/01/17	Paid	(100.0%-(3))	12/31/16	(6)X(7)	(7)-(8)	Factor	(9)X(10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1994/95	270.0	99.6%	276.0	99.6%	5.0% *	\$0	\$0	\$0	0.98	\$0
1995/96	258.0	99.4%	264.0	99.5%	5.0% *	0	0	0	0.98	0
1996/97	246.0	99.1%	252.0	99.3%	5.0% *	0	0	0	0.98	0
1997/98	234.0	98.7%	240.0	98.9%	5.0% *	0	0	0	0.98	0
1998/99	222.0	98.1%	228.0	98.5%	5.0% *	0	0	0	0.98	0
1999/00	210.0	97.3%	216.0	97.8%	5.0% *	0	0	0	0.97	0
2000/01	198.0	96.2%	204.0	96.9%	5.0% *	0	0	0	0.97	0
2001/02	186.0	94.6%	192.0	95.5%	5.0% *	504,759	25,238	479,521	0.97	466,574
2002/03	174.0	92.3%	180.0	93.6%	5.0% *	1,302,851	65,143	1,237,708	0.97	1,204,290
2003/04	162.0	90.2%	168.0	90.9%	5.0% *	835,069	41,753	793,316	0.97	771,896
2004/05	150.0	88.5%	156.0	89.4%	5.0% *	1,537,038	76,852	1,460,186	0.97	1,413,460
2005/06	138.0	86.4%	144.0	87.5%	5.0% *	1,465,463	73,273	1,392,190	0.96	1,342,071
2006/07	126.0	83.5%	132.0	85.2%	5.0% *	2,078,096	103,905	1,974,191	0.96	1,897,198
2007/08	114.0	79.0%	120.0	81.8%	5.0% *	2,885,521	144,276	2,741,245	0.96	2,628,854
2008/09	102.0	73.7%	108.0	76.2%	5.0% *	2,591,340	129,567	2,461,773	0.96	2,365,764
2009/10	90.0	68.9%	96.0	71.2%	5.0% *	3,891,613	194,581	3,697,032	0.96	3,545,454
2010/11	78.0	64.2%	84.0	66.5%	5.0% *	4,390,569	219,528	4,171,041	0.96	3,987,515
2011/12	66.0	57.9%	72.0	61.9%	5.0% *	4,166,072	208,304	3,957,768	0.95	3,767,795
2012/13	54.0	49.8%	60.0	53.8%	5.0% *	5,831,739	291,587	5,540,152	0.95	5,274,225
2013/14	42.0	40.7%	48.0	45.8%	5.0% *	7,372,556	368,628	7,003,928	0.95	6,653,732
2014/15	30.0	29.3%	36.0	35.6%	5.0% *	8,160,222	408,011	7,752,211	0.95	7,356,848
2015/16	18.0	15.5%	24.0	23.0%	5.0% *	12,146,824	607,341	11,539,483	0.95	10,950,969
2016/17	6.0	4.0%	12.0	7.9%	4.1% *	13,518,542	555,942	12,962,600	0.95	12,301,507
Total						\$72,678,274	\$3,513,929	\$69,164,345		\$ <mark>65,928,152</mark>

Amounts paid from 7/1/16 to 12/31/16

Projected loss paid from 7/1/16 to 6/30/17

5,743,434 9,257,363

Projected Losses Paid January 1, 2017 to January 01, 2021

II. Projected Losses Paid January 2, 2017 to January 01, 2018

Claim Period (1)	Months of Development 1/01/17 (2)	Percent Losses Paid (3)	Months of Development 1/01/18 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 1/2/17 to 1/01/18 ((5)-(3))/ (100.0%-(3)) (6)	Estimated Outstanding Losses 1/01/17 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 1/01/18 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 1/01/18 (9)X(10) (11)
1994/95	276.0	99.6%	288.0	99.7%	10.0% *	\$0	\$0	\$0	0.98	\$0
1995/96	264.0	99.5%	276.0	99.6%	10.0% *	0	0	0	0.98	0
1996/97	252.0	99.3%	264.0	99.5%	10.0% *	0	0	0	0.98	0
1997/98	240.0	98.9%	252.0	99.3%	10.0% *	0	0	0	0.98	0
1998/99	228.0	98.5%	240.0	98.9%	10.0% *	0	0	0	0.98	0
1999/00	216.0	97.8%	228.0	98.5%	10.0% *	0	0	0	0.98	0
2000/01	204.0	96.9%	216.0	97.8%	10.0% *	0	0	0	0.97	0
2001/02	192.0	95.5%	204.0	96.9%	10.0% *	479,521	47,952	431,569	0.97	420,348
2002/03	180.0	93.6%	192.0	95.5%	10.0% *	1,237,708	123,771	1,113,937	0.97	1,083,861
2003/04	168.0	90.9%	180.0	93.6%	10.0% *	793,316	79,332	713,984	0.97	694,706
2004/05	156.0	89.4%	168.0	90.9%	10.0% *	1,460,186	146,019	1,314,167	0.97	1,278,684
2005/06	144.0	87.5%	156.0	89.4%	10.0% *	1,392,190	139,219	1,252,971	0.97	1,212,876
2006/07	132.0	85.2%	144.0	87.5%	10.0% *	1,974,191	197,419	1,776,772	0.96	1,712,808
2007/08	120.0	81.8%	132.0	85.2%	10.0% *	2,741,245	274,125	2,467,120	0.96	2,370,902
2008/09	108.0	76.2%	120.0	81.8%	10.0% *	2,461,773	246,177	2,215,596	0.96	2,124,757
2009/10	96.0	71.2%	108.0	76.2%	10.0% *	3,697,032	369,703	3,327,329	0.96	3,197,563
2010/11	84.0	66.5%	96.0	71.2%	10.0% *	4,171,041	417,104	3,753,937	0.96	3,600,026
2011/12	72.0	61.9%	84.0	66.5%	10.0% *	3,957,768	395,777	3,561,991	0.96	3,405,263
2012/13	60.0	53.8%	72.0	61.9%	10.0% *	5,540,152	554,015	4,986,137	0.95	4,746,802
2013/14	48.0	45.8%	60.0	53.8%	10.0% *	7,003,928	700,393	6,303,535	0.95	6,000,965
2014/15	36.0	35.6%	48.0	45.8%	10.0% *	7,752,211	775,221	6,976,990	0.95	6,628,141
2015/16	24.0	23.0%	36.0	35.6%	10.0% *	11,539,483	1,153,948	10,385,535	0.95	9,855,873
2016/17	12.0	7.9%	24.0	23.0%	10.0% *	12,962,600	1,296,260	11,666,340	0.95	11,071,357
2017/18	0.0	0.0%	12.0	7.9%	7.9% *	14,557,946	1,150,078	13,407,868	0.95	12,724,067
Total						\$83,722,291	\$8,066,513	\$75,655,778		\$72,128,999

Projected Losses Paid January 1, 2017 to January 01, 2021

III. Projected Losses Paid January 2, 2018 to January 01, 2019

					Percent Outstanding					Present
					Losses					Value of
					Paid			Estimated		Estimated
					1/2/18 to	Estimated	Projected	Outstanding		Outstanding
	Months of	Percent	Months of	Percent	1/01/19	Outstanding	Losses	Losses	Present	Losses
Claim	Development	Losses	Development	Losses	((5)-(3))/	Losses	Paid	1/01/19	Value	1/01/19
Period	1/01/18	Paid	1/01/19	Paid	(100.0%-(3))	1/01/18	(6)X(7)	(7)-(8)	Factor	(9)X(10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1994/95	288.0	99.7%	300.0	99.8%	10.0% *	\$0	\$0	\$0	0.98	\$0
1995/96	276.0	99.6%	288.0	99.7%	10.0% *	0	0	0	0.98	0
1996/97	264.0	99.5%	276.0	99.6%	10.0% *	0	0	0	0.98	0
1997/98	252.0	99.3%	264.0	99.5%	10.0% *	0	0	0	0.98	0
1998/99	240.0	98.9%	252.0	99.3%	10.0% *	0	0	0	0.98	0
1999/00	228.0	98.5%	240.0	98.9%	10.0% *	0	0	0	0.98	0
2000/01	216.0	97.8%	228.0	98.5%	10.0% *	0	0	0	0.98	0
2001/02	204.0	96.9%	216.0	97.8%	10.0% *	431,569	43,157	388,412	0.97	378,313
2002/03	192.0	95.5%	204.0	96.9%	10.0% *	1,113,937	111,394	1,002,543	0.97	976,477
2003/04	180.0	93.6%	192.0	95.5%	10.0% *	713,984	71,398	642,586	0.97	625,236
2004/05	168.0	90.9%	180.0	93.6%	10.0% *	1,314,167	131,417	1,182,750	0.97	1,150,816
2005/06	156.0	89.4%	168.0	90.9%	10.0% *	1,252,971	125,297	1,127,674	0.97	1,097,227
2006/07	144.0	87.5%	156.0	89.4%	10.0% *	1,776,772	177,677	1,599,095	0.97	1,547,924
2007/08	132.0	85.2%	144.0	87.5%	10.0% *	2,467,120	246,712	2,220,408	0.96	2,140,473
2008/09	120.0	81.8%	132.0	85.2%	10.0% *	2,215,596	221,560	1,994,036	0.96	1,916,269
2009/10	108.0	76.2%	120.0	81.8%	10.0% *	3,327,329	332,733	2,994,596	0.96	2,871,818
2010/11	96.0	71.2%	108.0	76.2%	10.0% *	3,753,937	375,394	3,378,543	0.96	3,246,780
2011/12	84.0	66.5%	96.0	71.2%	10.0% *	3,561,991	356,199	3,205,792	0.96	3,074,355
2012/13	72.0	61.9%	84.0	66.5%	10.0% *	4,986,137	498,614	4,487,523	0.96	4,290,072
2013/14	60.0	53.8%	72.0	61.9%	10.0% *	6,303,535	630,354	5,673,181	0.95	5,400,868
2014/15	48.0	45.8%	60.0	53.8%	10.0% *	6,976,990	697,699	6,279,291	0.95	5,977,885
2015/16	36.0	35.6%	48.0	45.8%	10.0% *	10,385,535	1,038,554	9,346,981	0.95	8,879,632
2016/17	24.0	23.0%	36.0	35.6%	10.0% *	11,666,340	1,166,634	10,499,706	0.95	9,964,221
2017/18	12.0	7.9%	24.0	23.0%	10.0% *	13,407,868	1,340,787	12,067,081	0.95	11,451,660
2018/19	0.0	0.0%	12.0	7.9%	7.9% *	14,923,636	1,178,967	13,744,669	0.95	13,043,691
Total						\$90,579,414	\$8,744,547	\$81,834,867		\$78,033,717

Projected Losses Paid January 1, 2017 to January 01, 2021

IV. Projected Losses Paid January 2, 2019 to January 01, 2020

					Percent Outstanding Losses Paid			Estimated		Present Value of Estimated
					1/2/19 to	Estimated	Projected	Outstanding		Outstanding
<u>.</u>	Months of	Percent	Months of	Percent	1/01/20	Outstanding	Losses	Losses	Present	Losses
Claim	Development	Losses	Development	Losses	((5)-(3))/	Losses	Paid	1/01/20	Value	1/01/20
Period	1/01/19	Paid	1/01/20	Paid	(100.0%-(3))	1/01/19	(6)X(7)	(7)-(8)	Factor	(9)X(10)
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)
1994/95	300.0	99.8%	312.0	99.9%	10.0% *	\$0	\$0	\$0	0.99	\$0
1995/96	288.0	99.7%	300.0	99.8%	10.0% *	0	0	0	0.98	0
1996/97	276.0	99.6%	288.0	99.7%	10.0% *	0	0	0	0.98	0
1997/98	264.0	99.5%	276.0	99.6%	10.0% *	0	0	0	0.98	0
1998/99	252.0	99.3%	264.0	99.5%	10.0% *	0	0	0	0.98	0
1999/00	240.0	98.9%	252.0	99.3%	10.0% *	0	0	0	0.98	0
2000/01	228.0	98.5%	240.0	98.9%	10.0% *	0	0	0	0.98	0
2001/02	216.0	97.8%	228.0	98.5%	10.0% *	388,412	38,841	349,571	0.98	340,832
2002/03	204.0	96.9%	216.0	97.8%	10.0% *	1,002,543	100,254	902,289	0.97	878,829
2003/04	192.0	95.5%	204.0	96.9%	10.0% *	642,586	64,259	578,327	0.97	563,290
2004/05	180.0	93.6%	192.0	95.5%	10.0% *	1,182,750	118,275	1,064,475	0.97	1,035,734
2005/06	168.0	90.9%	180.0	93.6%	10.0% *	1,127,674	112,767	1,014,907	0.97	987,505
2006/07	156.0	89.4%	168.0	90.9%	10.0% *	1,599,095	159,910	1,439,185	0.97	1,400,327
2007/08	144.0	87.5%	156.0	89.4%	10.0% *	2,220,408	222,041	1,998,367	0.97	1,934,419
2008/09	132.0	85.2%	144.0	87.5%	10.0% *	1,994,036	199,404	1,794,632	0.96	1,730,025
2009/10	120.0	81.8%	132.0	85.2%	10.0% *	2,994,596	299,460	2,695,136	0.96	2,590,026
2010/11	108.0	76.2%	120.0	81.8%	10.0% *	3,378,543	337,854	3,040,689	0.96	2,916,021
2011/12	96.0	71.2%	108.0	76.2%	10.0% *	3,205,792	320,579	2,885,213	0.96	2,772,690
2012/13	84.0	66.5%	96.0	71.2%	10.0% *	4,487,523	448,752	4,038,771	0.96	3,873,181
2013/14	72.0	61.9%	84.0	66.5%	10.0% *	5,673,181	567,318	5,105,863	0.96	4,881,205
2014/15	60.0	53.8%	72.0	61.9%	10.0% *	6,279,291	627,929	5,651,362	0.95	5,380,097
2015/16	48.0	45.8%	60.0	53.8%	10.0% *	9,346,981	934,698	8,412,283	0.95	8,008,493
2016/17	36.0	35.6%	48.0	45.8%	10.0% *	10,499,706	1,049,971	9,449,735	0.95	8,977,248
2017/18	24.0	23.0%	36.0	35.6%	10.0% *	12,067,081	1,206,708	10,860,373	0.95	10,306,494
2018/19	12.0	7.9%	24.0	23.0%	10.0% *	13,744,669	1,374,467	12,370,202	0.95	11,739,322
2019/20	0.0	0.0%	12.0	7.9%	7.9% *	15,306,740	1,209,232	14,097,508	0.95	13,378,535
Total						\$97,141,607	\$9,392,719	\$87,748,888		\$83,694,273

Projected Losses Paid January 1, 2017 to January 01, 2021

V. Projected Losses Paid January 2, 2020 to January 01, 2021

Claim Period (1)	Months of Development 1/01/20 (2)	Percent Losses Paid (3)	Months of Development 1/01/21 (4)	Percent Losses Paid (5)	Percent Outstanding Losses Paid 1/2/20 to 1/01/21 ((5)-(3))/ (100.0%-(3)) (6)	Estimated Outstanding Losses 1/01/20 (7)	Projected Losses Paid (6)X(7) (8)	Estimated Outstanding Losses 1/01/21 (7)-(8) (9)	Present Value Factor (10)	Present Value of Estimated Outstanding Losses 1/01/21 (9)X(10) (11)
1994/95	312.0	99.9%	324.0	99.9%	10.0% *	\$0	\$0	\$0	0.99	\$0
1995/96	300.0	99.8%	312.0	99.9%	10.0%	0	φ0	φ0 0	0.99	φ <sub>0</sub>
1996/97	288.0	99.7%	300.0	99.8%	10.0% *	0	0	0	0.98	0
1997/98	276.0	99.6%	288.0	99.7%	10.0% *	0	0	0	0.98	0
1998/99	264.0	99.5%	276.0	99.6%	10.0% *	0	0	0	0.98	0
1999/00	252.0	99.3%	264.0	99.5%	10.0% *	0	0	0	0.98	0
2000/01	240.0	98.9%	252.0	99.3%	10.0% *	0	0	0	0.98	0
2001/02	228.0	98.5%	240.0	98.9%	10.0% *	349,571	34,957	314,614	0.98	306,749
2002/03	216.0	97.8%	228.0	98.5%	10.0% *	902,289	90,229	812,060	0.98	791,759
2003/04	204.0	96.9%	216.0	97.8%	10.0% *	578,327	57,833	520,494	0.97	506,961
2004/05	192.0	95.5%	204.0	96.9%	10.0% *	1,064,475	106,448	958,027	0.97	933,118
2005/06	180.0	93.6%	192.0	95.5%	10.0% *	1,014,907	101,491	913,416	0.97	888,754
2006/07	168.0	90.9%	180.0	93.6%	10.0% *	1,439,185	143,919	1,295,266	0.97	1,260,294
2007/08	156.0	89.4%	168.0	90.9%	10.0% *	1,998,367	199,837	1,798,530	0.97	1,749,970
2008/09	144.0	87.5%	156.0	89.4%	10.0% *	1,794,632	179,463	1,615,169	0.97	1,563,484
2009/10	132.0	85.2%	144.0	87.5%	10.0% *	2,695,136	269,514	2,425,622	0.96	2,338,300
2010/11	120.0	81.8%	132.0	85.2%	10.0% *	3,040,689	304,069	2,736,620	0.96	2,629,892
2011/12	108.0	76.2%	120.0	81.8%	10.0% *	2,885,213	288,521	2,596,692	0.96	2,490,228
2012/13	96.0	71.2%	108.0	76.2%	10.0% *	4,038,771	403,877	3,634,894	0.96	3,493,133
2013/14	84.0	66.5%	96.0	71.2%	10.0% *	5,105,863	510,586	4,595,277	0.96	4,406,871
2014/15	72.0	61.9%	84.0	66.5%	10.0% *	5,651,362	565,136	5,086,226	0.96	4,862,432
2015/16	60.0	53.8%	72.0	61.9%	10.0% *	8,412,283	841,228	7,571,055	0.95	7,207,644
2016/17	48.0	45.8%	60.0	53.8%	10.0% *	9,449,735	944,974	8,504,761	0.95	8,096,532
2017/18	36.0	35.6%	48.0	45.8%	10.0% *	10,860,373	1,086,037	9,774,336	0.95	9,285,619
2018/19	24.0	23.0%	36.0	35.6%	10.0% *	12,370,202	1,237,020	11,133,182	0.95	10,565,390
2019/20	12.0	7.9%	24.0	23.0%	10.0% *	14,097,508	1,409,751	12,687,757	0.95	12,040,681
2020/21	0.0	0.0%	12.0	7.9%	7.9% *	15,689,844	1,239,498	14,450,346	0.95	13,713,378
Total						\$103,438,732	\$10,014,388	\$93,424,344		\$89,131,189

Projected Losses Paid January 1, 2017 to January 01, 2021

#### Footnotes:

Sections I, II, III, IV and V, (3) and (5) are from Exhibit WC-2.

Section I, (7) to 2015/16 is from Exhibit WC-10. The amount for 2016/17 is for the full period

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

Section III, (7) to 2017/18 is from Section II, (9). The amount for 2018/19 is from Exhibit WC-9.

Section IV, (7) to 2018/19 is from Section III, (9). The amount for 2019/20 is from Exhibit WC-9.

Section V, (7) to 2019/20 is from Section IV, (9). The amount for 2020/21 is from Exhibit WC-9.

Sections I, II, III, IV and V, (10) are based on a 1% interest rate and the payout pattern in Exhibit WC-2

<sup>\* -</sup> Limited to a maximum of 10% per actuarial judgment.



## Orange County Fire Authority AGENDA STAFF REPORT

## **Human Resources Committee Meeting October 3, 2017**

Agenda Item No. 4B Discussion Calendar

#### **Special Procurement Contract for Behavioral Health Services**

#### **Contact(s) for Further Information**

Brigette Gibb, Director <u>brigettegibb@ocfa.org</u> 714.573.6353

**Human Resources** 

Jonathan Wilby, Risk Manager jonathanwilby@ocfa.org 714.573.6832

#### **Summary**

This agenda item is submitted to recommend approval of a special procurement contract with The Counseling Team International (TCTI) to provide behavioral health services to OCFA personnel.

#### **Prior Board/Committee Action**

Not Applicable.

#### **RECOMMENDED ACTION(S)**

Review the proposed agenda item and direct staff to place the item on the agenda for the Budget and Finance Committee meeting of October 11, 2017, for its review, and Board of Directors meeting on October 26, 2017, with the Committee's recommendation that the Board of Directors:

- 1. Approve and authorize the Purchasing Manager to enter an agreement with The Counseling Team International for behavioral health services for a three-year period with the option of two additional one-year renewals, in an amount not to exceed \$150,000 annually (\$450,000 during the initial three-year period).
- 2. Approve the budget adjustment in the General Fund (Fund 121) increasing appropriations in the amount of \$150,000.

#### **Impact to Cities/County**

Not Applicable.

#### **Fiscal Impact**

Funding for the proposed behavioral health services is not included in the FY 2017/18 budget; therefore, a budget adjustment is necessary to fund the contract award.

#### **Background**

The OCFA felt the severe impact of a fire department suicide on December 13, 2016, when one of our firefighters committed suicide. This was not an isolated event. Firefighters in the United States are three times more likely to die by suicide than by line of duty deaths, according to the National Fallen Firefighters Foundations (NFFF), an organization chartered by Congress to honor and provide support to the families of firefighters killed on the job.

The Firefighter Behavioral Health Alliance estimates approximately 30 percent of the nation's 1.3 million career and volunteer firefighters suffer from post-traumatic stress disorder (PTSD), with 132 suicides by active and former United States firefighters and paramedics reported last year.

The numbers; however, could be much higher because there is no official database tracking suicide by firefighters and paramedics. Very few departments report these incidents, and very few first responders ask for help due to the stigmas that come along with showing any type of weakness, whether physical or mental. Traditional Employee Assistance Programs have not met the needs of first responders and have been underutilized due to their lack of understanding of a first responder's unique occupational stressors, inability to create a relationship and gain trust from first responders, and restrictions on use.

The OCFA identified this fire service issue as a top priority and included a Fiscal Year 2016/17 domain objective to establish a program that addresses the impact of PTSD in OCFA personnel. A Joint Labor Management (JLM) workgroup was established that included a member of the Executive Team, Orange County Professional Firefighters Association, Local 3631 representatives, Chief Officer Association representative, and the Risk Manager. The workgroup conducted a gap analysis between the organizational needs and current programs in place to address behavioral health issues.

The JLM unanimously recommends the OCFA contract with TCTI to provide behavioral health services. TCTI has provided employee support services to address the unique stressors of law enforcement, fire, emergency services, and government agencies since 1985. TCTI is unique in providing the full spectrum of behavioral health and wellness services, training, critical incident stress management support, and on-call counseling for public safety personnel and family members sharing their homes.

TCTI will provide the following services described in the Statement of Work (Attachment 2):

- Comprehensive counseling services for first responders, dispatchers, and eligible family members living within the home
- Consultation with supervisors regarding problem employees and/or any aspect of the behavioral health and wellness services
- Follow-up sessions with employees involved in critical incidents
- Initial orientation for all levels of the organization, including management, employees, and their eligible dependents
- Health fair attendance
- Consultation services
- Critical incident intervention
- Peer support team training and support
- Critical incident stress management team training and support
- Peer support consultation

TCTI has responded to major disasters and critical incidents such as:

- Oklahoma City bombing
- Hurricane Andrew
- Hurricane Katrina
- Los Angeles riots
- Bureau of Alcohol, Tobacco, Firearms and Explosives incident in Waco, Texas
- Columbine High School shooting
- Springfield High School shooting
- Santee High School shooting
- Cajon High School shooting

- Red Lake High School shooting
- World Trade Center terrorist attack
- Pentagon terrorist attack
- Riverside County's United States Forest Service deaths in the Esperenza Fire
- Seal Beach beauty salon shooting
- SoCal Edison workplace violence shooting
- San Bernardino terrorist attack

They currently provide full service counseling for employees and their family members to over 91 public agencies in California (Attachment 3).

#### **Attachment(s)**

- 1. Special Procurement Request Form
- 2. Statement of Work
- 3. Full Service Counseling Public Agency Clients

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#### **OCFA Special Procurement Justification Form**

The Purchasing Ordinance of the Orange County Fire Authority requires competitive bids and proposals for service and commodity contracts. A special procurement is defined as a purchase, where due to unusual or special circumstances, it would be in the best interest of the OCFA to accomplish the procurement without compliance with the competitive bidding requirements. Special Procurements are not applicable to construction services. The using department requesting a special procurement shall provide written evidence to support a special procurement determination. This form is to be submitted with the purchase requisition to Purchasing with any special procurement requests.

#### **SECTION I - INSTRUCTIONS**

- 1. Written justification on this form will be completed by the requesting department and submitted with the purchase requisition.
- 2. The request must be approved by the section manager and assistant chief prior to submitting the request to the purchasing manager.
- 3. All special procurement forms must be submitted to the Purchasing Manager and then reviewed and approved by the Assistance Chief, Business Services.
- 4. All special procurements exceeding \$50,000 (life of contract) require Executive Committee approval. In this case, the special procurement form must be submitted to the Executive Committee as an attachment to the staff report.
- 5. The approved special procurement justification form will be included in the contract file.

SECTION II – REQUEST INFORMATION		
Department/Section:	Requested By:	Date:
Recommended Vendor:	Vendor Contact:	Vendor's E-mail Address:
Vendor Address:		Vendor's Telephone #:
Type of Contract: ☐ One-time ☐ Multi-	, ,	Contract Amount:
If the contract type is a Renewal, Amendment or	Increase, please provide previous contract	Attachments:
information with this request (PO, BO, previous and dollar amount).		□Yes □No
SECTION III – JUSTIFICATION  1. Provide a detailed description of the p if necessary.	product or service requested. Describe v	vhat it is. Attach additional sheet
summary of findings (research and a	cial procurement and the special circums the procurement without a competitive nalysis) including any supporting docuring nature of this request. Attach additional	e bidding process. Provide a mentation which validates your

		Page <b>  2</b>
SECTION III – JUSTIFICATION (continue	d)	
3. Pricing - What efforts were made to g price with the vendor, did the vendor request.		ply request a quote, negotiate a better the quote with your special procurement
4. Will this purchase obligate the OCFA  (If yes, please explain how and what the		licensing or continuing needs)?
Special Procurement Request Submitted	l by:	
REQUESTORS NAME	SIGNATURE	DATE
DIVISION CHIEF/SECTION MANAGER NAME	SIGNATURE	DATE
ASSISTANT CHIEF NAME	SIGNATURE	DATE
Purchasing Manager's Comments:		
PURCHASING MA	ANAGER'S APPROVAL	DATE
ASSISTANT CHIEF BUS	INESS SERVICES APPROVAL	DATE
Executive Committee Approval Required	I □Yes □No Special Procuremen	t over \$50,000
Executive Committee Approved:	□No Date approved	 New Form 7-18-17

#### STATEMENT OF WORK

#### A. BEHAVIORAL HEALTH AND WELLNESS SERVICES

- a. The Counseling Team International (TCTI) shall provide confidential short-term comprehensive counseling services to fire personnel and their eligible family members living in the home. Short-term counseling is determined by the Mental Health Professional (MHP) on a case by case basis. If it is determined that the issues require long-term (i.e. acute or chronic emotional disorders) then the Mental Health Professional can refer accordingly.
- b. TCTI will include a preliminary evaluation, case evaluations and overall well-being. Some problems include, but are not limited to:
  - Marriage, family and relationship conflicts

    TCTI will provide counseling for those employees/eligible dependents that have concerns or problems with their spouse, child, family member, friend, or significant other.

In a fast-paced society in which so much value is placed on material possessions, it is sometimes difficult for people to maintain loving, caring relationships. Those closest to us receive all the messages we send - both positive and negative. Making sure we are effectively communicating can be of vital importance. If someone has a concern or problem with a spouse, child, family member, friend, or significant other, TCTI's Behavioral Health and Wellness Services may be the place to begin sorting out and clearing up these problems.

- Alcohol and/or Substance Abuse
  TCTI will provide counseling, which can reduce the high social and
  financial costs of health problems, absenteeism and poor work performance
  associated with alcohol abuse. Problem drinking is becoming a more
  apparent and talked about problem. One out of every ten people who drinks
  is an alcoholic. TCTI has two (2) mental health professionals that are
  certified as Substance Abuse Professionals (SAP).
  - a. If a referral is indicated, TCTI shall determine which referral sources will be most appropriate to meet the needs of the employee and shall assist the employee by providing at least two referral choices, when available. TCTI has a public safety AA group that meets once a week at our Headquarters office. TCTI also has the referrals for public safety AA group locations throughout California.
  - b. TCTI shall assist the employee in accessing a referral source and shall provide follow-up within thirty days to determine whether services have been received and if the referral was appropriate and useful.

#### Supervisor Referrals

TCTI will ensure that the supervisor or person referring the employee be kept apprised of the following (with the appropriate release of information form signed by the employee):

- Whether the employee made and/or kept the EAP appointment
- Whether the employee accepted or rejected the EAP's recommendation
- The employee's progress and status

#### **Stress Management**

TCTI's mental health professionals can often help treat any difficulties experienced as a result of coping with high levels of stress. Cognitive behavioral therapy is often an effective form of therapy for stress, as the technique can help change negative thought patterns that develop as a result of stress, helping the employee in treatment find new ways of thinking about stressful events that may not have such negative effect.

#### Anger Management

TCTI's anger management therapy aims to reduce the feelings anger creates by allowing individuals to explore possible causes, triggers and confront any underlying issues. Available in the form of group or one-on-one sessions, anger management therapy works to address specific types of anger issues, for example, relationships, work-related or adolescent anger, using methods such as cognitive behavioral therapy or mindfulness.

#### **Retirement Issues**

It is no secret that retirement can be stressful for those in fire service. Even for those who have planned carefully, the prospect can be intimidating. Retirement worries can easily be distracting and make them less productive at work. A lack of planning might also compel someone to remain on the job longer than they would like – or perhaps should. That's why TCTI's retirement counseling services can be so valuable. Financial counseling focuses on basic savings and spending plans, benefit contribution schedules, payout projections. Non-financial counseling addresses a range of psychological and practical issues surrounding retirement, such as coping with the loss of identity, pursuing "bridge" jobs, exploring volunteer possibilities, and discussing housing issues. For aging employees who resist retiring, behavioral health and wellness services can help workers cope with unique workplace challenges to keep them productive and happy in their jobs.

#### Additional list of issues:

- Anxiety\Panic Attacks
- Addictive Behaviors
- Bereavement,
- Career Concerns
- Child and Elder Care
- Co-workers
- Critical Incidents
- Depression
- PTSD/PTS/PTI
- Disability
- Disciplinary
- Domestic Violence
- Medical Problems
- Parents
- Suicidal Ideations
- Supervisor or subordinate
- Work issues
- c. If a referral is found necessary, TCTI shall determine which referral sources will be most appropriate to meet the needs of the firefighter and shall assist the firefighter in accessing their behavioral health care services. These outpatient problems include, but not limited to:
  - High risk addictive behaviors
  - Chemical dependency
  - Severe Mental Disorders
  - Suicidal

TCTI will provide follow-up within thirty days to determine whether services have been received and if the referral was appropriate and useful.

d. TCTI's mental health professionals are trained in Eye Movement Desensitization and Reprocessing (EMDR).

The purpose of EMDR is to enable a cognitive restructuring approach to reduce stress in people with Post Traumatic Stress Disorder (PTSD). EMDR treatment along with a full treatment plan has had very positive results.

Dream interpretation has been a part of Psychotherapy since the beginning of psychology. EMDR is a new technique similar to what happens naturally when you are in REM sleep. When a person sleeps they process information. Dr. Francine Shapiro found that this same process could be simulated while the person is awake. According to an article written by Judith Boore published in The California Therapist

- in June of 1993, "EMDR seems to allow the brain to complete the processing that was left unfinished after the traumatic event."
- e. To schedule an appointment call TCTI at 800-222-9691 between the hours of 7:30am and 4:30pm Monday through Friday. TCTI's staff is available to provide comprehensive counseling services in a convenient and timely manner. TCTI staff will take a small intake over the phone to match the fire personnel or eligible family member with the mental health professional. TCTI will offer an appointment within five (5) days from their call. They will then come to the office at the prescribed time where a counseling session will take place.
- f. TCTI will provide training for the chief, executive management and captains, related to the program. TCTI will also meet with union representative to explain TCTI's services. They will receive a short training session on how the program works, and how he or she can relate to the program and support it. It is important for all of the above to work together as part of a team. Training them together supports teamwork.
- g. TCTI will provide initial orientation training to all fire personnel related to the program. We believe that this is a very important aspect, which gives the employee an opportunity to find out who we are and learn about our program.
- h. TCTI will maintain the confidentiality of all fire personnel and their eligible family members living in the home referred for counseling. The cornerstone of every successful Behavioral Health and Wellness Program is the pledge of confidentiality; without it, there is no credibility. Employees will not reveal their personal problems if there are no clear legal guidelines about confidentiality. Confidentiality means that all personal information parted will be respected and safeguarded. It may be used only in a responsible manner for the purpose of helping in rehabilitating the person. TCTI is HIPPA compliant and secure our records in accordance with our professional code of ethics, Federal Regulations and state laws. We have a top of the line alarm system installed, which protects our records. TCTI also has a "Secure File Transfer Protocol" as part of our security for our network. This prevents any outside intently from being able to access confidential information. TCTI will not reveal the names or identities of the fire personnel or eligible family members who come to the program voluntarily.
- i. TCTI designed a website with the user in mind. We currently offer over 75 Articles, Handouts and Surveys or Tests to utilize on various topics as well as Links to help fire service personnel. TCTI also has a partnership with Firestrong supporters and partners with Firestrong.org website.
- j. TCTI will provide unlimited referral services. Child care (adoption, child safety and day care), Elder care (in-home care givers, support groups, meal services, transportation services and any other issue regarding elderly care), Pet care, Chemical dependency, etc.

#### B. TRAINING

TCTI is able to provide a wide variety of training classes. This educational approach can service as a proactive measure, as well as a follow-up tool for the department. Classes can be tailored to fit your specific needs and can range from 2 to 8 hours. Training programs can provide the OCFA information and skills that will maximize their ability to function as a team and to continue to develop productive careers.

#### Alcohol & Drug Awareness in the Workplace (Substance Abuse)

This class in substance abuse is designed to help firefighters recognize and understand the signs and symptoms of addictive behavior. In addition, they will learn about how the family system participates in keeping the addiction alive and ways to establish interventions. Through identifying and understanding the behavioral cues of substance abuse, they will become better equipped to help someone suffering from an addiction.

#### **Anger Management**

This class is geared towards firefighters in order to identify the anger response and to learn techniques for managing anger, either at home or on the job. They will understand the phases of anger and will learn effective ways of redirecting anger for the well-being of their personal health, their relationships with family and friends, and improve their overall job performance.

#### Assisting Children in the Aftermath of a Tragedy

Any tragic situation, whether it is witnessing violence at home or school, or losing a loved one, or experiencing a natural disaster can be incredibly impactful on the life of a child. This class is designed to assist firefighters with understanding how children react to tragic experiences based on their age level, and the kind of trauma these experiences leave behind. Firefighters will be provided with information, tools and resources on how to assist a child going through a tragic experience and will learn how to help that child cope and manage with the situation.

#### **Burnout/Compassion Fatigue**

This class is designed to raise the awareness of burnout and compassion fatigue for those who work as a firefighter, and will provide firefighters with ways to avoid and/or effectively cope with burnout and compassion fatigue. They will learn about the personality types that are vulnerable to these two syndromes and will be equipped with the knowledge of their symptoms and associated behavior patterns.

#### **Coping with Divorce**

A divorce can be one of the most painful life experiences anyone can go through. This class is designed to help firefighters understand the primary reasons for divorce, the feelings and emotions experienced by both partners, the effects it can have on children and how to pick up the pieces and move on with life.

#### **Coping with Grief**

This class helps promote understanding of the grief and bereavement process, as well as explain techniques for managing the symptoms an individual may experience. Firefighters

will learn and understand the different phases of grief and bereavement, and will be provided with ways to survive, or help others survive, this type of response.

#### **Coping with Reactions to Critical Incidents**

This class defines critical incidents and cites several possible incidents that can be categorized as "critical". The effects of critical incidents will be explained, such as perceptual distortion, shock and disruption, emotional numbing, hostility and anger, fear, depression, etc. All of these have the potential to cause negative outcomes and can lead to burnout and compassion fatigue. Coping skills will be given to help firefighters balance their effects and learn to move on in a healthy way after experiencing a critical incident.

#### **Dealing with Depression**

This class helps participants recognize the signs and symptoms associated with depressed behavior. They will explore the different symptoms of depression between men and women and learn techniques for assessing depression symptomology. In addition, participants will learn about the different coping strategies and treatments available for depression.

#### **Eye Movement Desensitization and Reprocessing (EMDR)**

This class will discuss the specifics surrounding EMDR therapy and how it has been used to help reduce stress in firefighters with Post Traumatic Stress Disorder (PTSD). The success of EMDR treatments appear to be due to the fact that the directed eye movements diffuse and weaken negative imagery, which strengthens the client's positive imagery and beliefs. The class will provide firefighters with a better awareness of the EMDR technique and will give Peer Supporters another tool as an option when they refer peers for outside/additional help.

#### **Healing After the Affair**

This class is designed to assist firefighters with the ability to understand what an affair is, how common they are, some typical feelings to recognize in the faithful and unfaithful partner, and what couples should do to in order to rebuild and handle the situation together.

#### **How to Handle Holiday Stress**

With any approaching holiday season there are various ways stress can become harmful. This class will give specific tips on how to identify stressors related to holidays, and will help firefighters understand the possible effects stress can have on their psychological and physiological well-being. Firefighters will also learn about the stages of stress and some of the external factors that may trigger the stress response, and will be provided with tools designed to assist with handling stressful situations effectively.

#### **Hypertensive Sleep Issues**

This class will inform firefighters about the importance of sleep for good physical and mental health. This class will also help them understand the positive effects sleep has on the body and the negative effects caused by sleep deficiency, and will provide tips and suggestions on improving sleep quality and getting the appropriate amount of sleep needed to function properly on the job and in their personal lives.

#### In the Line-of-Duty Death

This course is designed to provide practical direction to firefighters operating in a managerial/ supervisory role during a line of duty death. Roles and responsibilities are explained as they relate to planning, operations, logistics and financial aspects of the incident. This course also discusses grief and its impact on the department involved, as well as the potential for secondary psychological trauma.

#### **Posttraumatic Stress Disorder (PTSD)**

PTSD is severe anxiety that can develop after exposure to one or more events that cause psychological trauma. It is an extreme but natural reaction to a traumatic event or series of traumatic events, and something that can become a serious condition for firefighters. This class will describe PTSD, the symptoms of a suffering individual, and treatment options like EMDR therapy that can help those suffering with the condition cope effectively with it.

#### **Posttraumatic Growth**

Posttraumatic growth is both a process and an outcome that is developed out of the cognitive process used to cope with traumatic events. This class was developed to help firefighters understand posttraumatic growth, and will provide the tools necessary to ensure success in the healing process after experiencing trauma.

#### Resiliency

This class will help participants understand the importance of resiliency in their lives, both personal and professional. This class will help participants understand the different types and methods of resilient behavior and will inform them of the components of having a resilient personality in order to face life's challenges with a strong and positive sense of well-being.

#### Social Media: The Impact on Relationships and Families

This class explains the impact social media has on interpersonal communication and the relationships we share with our significant others, our children and our families. It has changed the way we communicate with each other and has affected our lives and the lives of those around us, causing a rift in how we normally communicate. This class will help firefighters understand the benefits and the risks associated with social media use, and will provide tips on how to limit the negative effects of social media while still keeping pace with the newest trends in technology.

#### **Stress Management for Firefighters**

This class is designed to help firefighters understand the effects stress can have on their psychological and physiological well-being. They will learn about the stages of stress and some of the external factors that can trigger stress responses. Overall, firefighters will learn about the symptoms associated with stress and ways to effectively cope with stressful situations.

#### **Suicide Prevention & Intervention**

This class is designed to raise awareness and provide practical intervention techniques. In addition to understanding the myths and reasons behind suicide, it's also imperative to assess the lethality of the suicidal person. This program will give firefighters assessment questions based off the "QPR model" to ask the suicidal person in order to help them de-escalate. This

class will also assist firefighters and those who are on the Peer Support team become better equipped and prepared to help in such a critical moment in one's life!

Experts agree that 80%-90% of those individuals completing suicide often communicate their suicidal intent to someone. To the untrained, these usually subtle communications are often ignored, which is why a successful intervention, applied by those trained in suicide prevention and intervention skills, has been proven to save lives. Peers, supervisors, and administrators are in ideal positions to monitor the psychological wellness of their firefighters, and the training and awareness techniques provided in this class will help provide the confidence necessary to recognize the suicidal danger signs in order to ask the right questions at the right time. In simple terms, Ask a question, save a life!

#### The Benefits of Mindfulness

This class will help firefighters understand the benefits of mindful thinking and how it is used to improve physical and mental health. They will also learn about self-focus in order to increase positive self-thinking and develop a heightened self-awareness, and understand how mindful behavior can assist with decreasing symptoms of stress, anxiety and depression.

#### The Dynamics of Fear

This class deconstructs the reaction of fear from its usefulness to its descent into a feeling of vulnerability and lack of control. From the initial incitement, to the moment of resolve, to the response, a myriad of feelings, emotions and external factors play out instantaneously. Participants are given mental rehearsal techniques to help stay in control in an out-of-control situation.

#### Wellness in the Workplace & at Leisure

This course is designed to promote employee wellness by providing firefighters with an understanding of the types of stressors that occur in their professional and personal lives. They will be able to apply the skills they learn concerning diet, exercise and healthy habits, including the benefits of obtaining good sleep, to their daily lives in the effort to promote their overall wellness.

#### C. BASIC PEER SUPPORT TRAINING (3-DAYS)

International Critical Incident Stress Management (ICISF) Certified and Continuing Education for Fire Personnel EMSA/ICEMA

a. The Basic Peer Support training brings firefighters together that have been selected as peer supporters by their departments or agencies on a volunteer basis from all ranks and positions within the fire service. Throughout this class participants will acquire supportive skills, which are designed to help them assist their co-workers who are experiencing a variety of life crisis situations, who feel comfortable talking to someone that has "been there" and understands what it's like to work "their jobs".

Peer support provides a way for employees and their family members to confidentially talk about personal/professional problems with specially trained coworkers who understand and want to help. Their primary function is to LISTEN,

ASSESS and whenever necessary, REFER to the "helping triad" consisting of peer support, chaplains, and mental health professionals.

#### Class Topics

- Developing a Peer Support Program
- Self-Disclosure
- Active Listening/Paraphrasing
- Crisis Intervention Techniques
- Dealing with Depression and Suicide Situations
- Grief and Mourning
- Line-of-Duty-Deaths
- Critical Incident Stress Management
- **■** Eye Movement Desensitization and Reprocessing (EMDR)
- Diversity in Public Safety (LGBTQIA)
- Substance Abuse
- Role Play
- b. TCTI will provide peer support program consultations for the department. TCTI strongly encourages departments to use a steering committee in the formation of the departments program to provide organizational guidance and structure. TCTI provides licensed mental health professionals for peer support consultations, who are knowledgeable in the culture of fire personnel.

#### D. ADVANCED PEER SUPPORT (2-DAYS)

International Critical Incident Stress Management (ICISF) Certified and Continuing Education for Fire Personnel EMSA/ICEMA

The Advanced Peer Support training is designed to enhance skills learned in the Basic Peer Support course, strengthen current skills of Peer Supporters, introduce new topics and learn ways to help keep the Peer Support team healthy and strong. An overview of the signs, symptoms and treatment recommendations for Posttraumatic Stress Disorder (PTSD) will be covered, and a treatment option known as Eye Movement Desensitization and Reprocessing (EMDR) will be identified and explored. Fire personnel will also learn about Suicide Prevention and Intervention and will obtain a 4-hour Gatekeeping QPR certificate, as well as ways to be prepared on handling difficult debriefing situations.

#### **Class Topics**

- Understanding PTSD
- Learn the differences between Posttraumatic Stress and PTSD
- Review Eye Movement Desensitization and Reprocessing (EMDR)
- Develop skills for dealing with suicidal peers
- Develop skills for handling difficult debriefings
- Reinforce basic Peer Support skills
- Discover ways to keep your Peer Support team healthy

# E. BASIC CRITICAL INCIDENT STRESS MANAGEMENT (CISM) (2-DAYS) International Critical Incident Stress Management (ICISF) Certified and Continuing Education for Fire Personnel EMSA/ICEMA

The Basic CISM training program is designed to present the core elements of a comprehensive, systematic and multi-component crisis intervention curriculum. The 2-day course prepares participants to understand a wide range of crisis intervention services including pre and post incident crisis education, significant other support services, psychological first aid (on-scene support services), crisis intervention for individuals, Rest Information Transition Services (RITS) after large-scale traumatic incidents, small group defusings and the group intervention known as Critical Incident Stress Debriefing (CISD). The Basic CISM course specifically prepares participants to provide several of these interventions, specifically RITS, defusings and the CISD. The need for appropriate follow-up services and referrals when necessary is also described. Considerable evidence gathered to date strongly supports the multi-component crisis intervention strategy, which is discussed in this course.

Basic CISM training is open to any person who wishes to know more about crisis intervention techniques such as the CISD. Fire service personnel will benefit from the Basic CISM training and use it as a tool throughout their fire service career. In the world of CISM the "Standard of Care" is to have those in the fire service ICISF trained and certified.

#### **Class Topics**

- Types of Critical Incidents
- Critical Incident Stress
- Stress Preventatives
- Demobilizations
- Defusings
- 7 Phases of Debriefings

#### F. 24/7/365 STAND BY STAUS (SBS) CRITICAL INCIDENT STRESS MANAGEMENT

TCTI will provides (3) mental health professionals to be available for call-out services every day of the week for immediate response 24/7/365 Stand-by-Status (SBS) at any time. TCTI's mental health professionals are certified through the International Critical Incident Stress Foundation (ICISF) and in Eye Movement Desensitization and Reprocessing (EMDR).

A critical incident is any event or experience, usually unexpected which has the power to overwhelm the defenses of an individual. TCTI can instruct supervisors how to understand the origins of stress in the fire service, how it is manifested and can learn what steps could be taken to manage the effects of critical incident stress.

#### What is a Critical Incident Stress Defusing/Debriefing?

A defusing or debriefing is a confidential, non-evaluative discussion of the incident with a Mental Health Professional who understands the dynamic thoughts and reactions involved with traumatic events. Participants learn to understand their reactions and to strengthen their coping mechanisms.

We work with the fire service to stop reactions before they start and to confine them before they spread to other employees.

A Critical Incident Stress debriefing can lessen the emotional impact on personnel exposed to the critical incident. It can accelerate recovery from the event before harmful stress reactions damage work performance, health, work and family relations.

It can reduce sick leave, tardiness and Worker's Compensation claims.

#### Examples of possible critical incidents are:

- Serious injury, death, or suicide of a fellow co-worker
- Shootings (including both shooting or being shot at, whether anyone was hit or not)
- Any other serious threat to the life of you or your co-worker
- Any incident in which circumstances are unusual
- Any incident in which sights and sounds are distressing
- Any catastrophic event/major disasters
- Rescuing a victim, where pain and suffering is obvious
- Mass casualty event
- Knowing the victim
- Death, injury, or abuse of a child
- Contact with communicative diseases, e.g. AIDS/Hepatitis B
- Major traffic accident
- Death of a close family member
- Sudden Infant Death Syndrome
- Toxic chemical fire/explosion
- **Extreme** attempts where lives are lost
- Hostage or barricaded situation
- Physical or Sexual Assault
- Victim of a violent crime
- Robbery
- Incidents that attract extremely unusual or possible derogatory news media coverage
- Witness to a Violent Crime
- Food Tampering
- Gruesome Homicide
- Animal Cruelty
- Natural Disasters
- Emergency Room Assaults

Protocol for Responding to a CISM Call:

- 1. Name of person requesting call out
- 2. Incident location and how many involved
- 3. Location for Critical Incident Stress Management (CISM) services
- 4. Specific directions
- 5. Estimated time the department will be ready for CISM services
- 6. Nature of the incident and brief details
- 7. Always ask if Dispatchers will be involved.
- 8. If the department wants a *Chaplain* to be notified by TCTI
- 9. If the department wants *Peer Support* to be notified by TCTI

Protocol for The Counseling Team International Responding Mental Health Professional:

- 1. Give approximate estimated time of arrival
- 2. Carry pocket Kleenex
- 3. Upon arrival, locate the point of contact and introduce yourself
- 4. Depending on the situation (severity), spend as much time with point of contact to establish comfortable rapport
- 5. Have point of contact designate a "room" for the debriefing, with as much privacy as is practical
- 6. While waiting to start the debriefing, make yourself available. Make telephone calls, talk to management, and get briefed by those in charge. Include in gathering information regarding individuals involved; i.e.,
  - i. Other critical incidents
  - ii. Work or personal difficulties
  - iii. Level of involvement
- 7. Re-contact the point of contact to advise them of the completion of the debriefing.
- 8. Call or speak to Fire Chief or Battalion Chief to give recommendations, and for consultation.

#### G. COST

Upon signing this contract between the Orange County Fire Authority and The Counseling Team International (TCTI), TCTI shall provide the following services:

- a. Comprehensive Counseling Services for approximately 1,100 employees and their eligible family members living within the home.
- b. Supervisor Referrals provide consultations with supervisors regarding problem employees and/or any aspect of the Behavioral Health and Wellness Services.
- c. Follow-up Sessions for employees involved in Critical Incidents.
- d. TCTI will conduct an initial orientation for all levels, including management concerning services provided by the Behavioral Health and Wellness Services for no charge. TCTI will provide all literature for management, employees and their eligible dependents, i.e., brochures, flyers, supervisor handbooks, business cards, etc...

- e. TCTI will attend one health fair a year at no charge.
- f. Consultation services. This service is included in the professional counseling portion of this contract.

All services above will not exceed the annual amount of \$92,400.00. The billing will be based on a "fee for service" rate at the billable rate of \$95.00 per hour, not to exceed \$7,700.00 per month.

#### Additional Services not included in the amount above:

- a. Critical Incident Intervention provide 24-hour on-call Critical Incident Debriefing services at the reduced rate of \$200.00 per hour.
- b. Training provide a wide variety of training classes at the reduced rate of \$150.00 per hour.
- c. 3-Day Basic Peer Support: \$299.00 per student (ICISF Certified and ICEMA/EMSA)
   24 participant minimum if hosting a training. The training can be opened to outside agencies
- d. 2-Day Advance Peer Support: \$199.00 per student (ICISF Certified and ICEMA/EMSA)
   24 participant minimum if hosting a training. The training can be opened to outside agencies
- e. 2-Day Basic Critical Incident Stress Management (CISM) \$199.00 per student (ICISF Certified and ICEMA/EMSA)

  24 participant minimum if hosting a training. The training can be opened to outside agencies
- f. Peer Support Consultation: \$75.00 per hour
- g. Peer Support Meetings (Quarterly) \$110.00 per hour
- h. Peer Support Candidate Interviews: \$110.00 per hour

### TCTI Office Locations

Counseling Services can be provided at one of the following offices:

Brea  135 So. State College Blvd., Suite 200, Brea, CA  Carlsbad  7220 Avenida Encinas, Suite #125, Carlsbad, CA 92011  Claremont  428 W. Harrison, #101A, Claremont, CA . 91711  Corona  4160 Temescal Canyon Rd., Suite 309, Corona, CA 92883  Costa Mesa  3151 Airway Avenue, Ste D-2, Costa Mesa, CA 92626  Irvine  4199 Campus Dr., #550, Irvine, CA 92612  Murrieta  39755 Murrieta Hot Springs Rd, Suite D160, Murrieta, CA 92563  Newhall  25050 Peachland Ave., Suite 250, Newhall CA 91321
Carlsbad 7220 Avenida Encinas, Suite #125, Carlsbad, CA 92011  Claremont  428 W. Harrison, #101A, Claremont, CA . 91711  Corona  4160 Temescal Canyon Rd., Suite 309, Corona, CA 92883  Costa Mesa  3151 Airway Avenue, Ste D-2, Costa Mesa, CA 92626  Irvine  4199 Campus Dr., #550, Irvine, CA 92612  Murrieta  39755 Murrieta Hot Springs Rd, Suite D160, Murrieta, CA 92563  Newhall  25050 Peachland Ave., Suite 250, Newhall CA 91321
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Newhall 25050 Peachland Ave., Suite 250, Newhall CA 91321
25050 Peachland Ave., Suite 250, Newhall CA 91321
Palm Desert
HMS Plaza West, 74-075 El Paseo, Bldg. A, Suite A-9, Palm Desert, CA 92270
Palm Springs
193 S. Civic Dr., Ste. 6, Palm Springs, CA 92262
Rancho Cucamonga
7365 Carnelian St., Suite 202, Rancho Cucamonga, CA 91730
Rancho Santa Margarita
30021 Tomas, Ste. 300, Rancho Santa Margarita, CA 92688
San Bernardino
1881 Business Center Dr. Suites 11 & 12, San Bernardino, CA 92408
San Diego-Mission Valley
444 Camino Del Rio South, Suite 215, San Diego, CA 92108
San Dimas
150 N. Walnut Ave., Suite E, San Dimas, CA 91773
Santa Barbara
Creekside Plaza Office Building, 5290 Overpass Rd/. #107, Santa Barbara, CA 93111
Santa Barbara — Montecito
539 San Ysidro Rd., Santa Barbara. CA 93108
Upland
818 N. Mountain Ave., Suite 219, Upland, CA 91786
Ventura
701 E. Santa Clara St., Suite 43, Ventura, CA 93001

### Victorville

15415 Anacapa Road, #7 Victorville, CA 92392

## Mental Health Professional Staff that will be performing one or more services under the Behavior Health and Wellness Program:

Denavior freatth and Wenness Frogram.
ATALLA, Tiffany
BOHL, Nancy
BURRELL, Alejandrina
CHAPMAN, Audree
CLACK, Andy
DE LEON, Sara
DEVOR, Kendra
DONCKELS, Jim
HAAS, Kristin
HILL, Shonna
KAHLE, Deana
KLOOS, Barbara
KLYVER, Nels
KUKLINSKY, Carla
LEE, Cherylynn
MARVIN, Mark W.
MCAFEE, Wayne
MCCOY, Tammy
McLAIN, Stacy
MILLS, Jonathan
NEGRONI, Alana
OHS, Mynda
OOSTYEN, Jeff
OPPEDISANO, Albert
RAMQUIST, Elizabeth
RATHBUN, Julie
REYNOSO, Gina
RILEY, Deandra
ROBINSON, Angelika
RODRIGUEZ, Vanessa
RONAN, Angela
SHERMAN, Ed
SILVERIA, Debbie
STEIGER, Amanda
STEPANIAN, Nicholle
STROUD, Phyllis
STURM, Wisconsin
UTHOFF, Michael
WALLIS, Christa
WEEKS, Jennifer

WELLBROCK, Kathleen WILKINSON, Sarah

# The Counseling Team International (TCTI) Full Service Counseling Public Agency Clients

Anaheim Fire Department Anaheim Police Department Association of Orange Co. Deputy Sheriffs Alhambra Police Department Alhambra Fire Department Alhambra Fire Department Banning Police Department Barstow Fire Department Barstow Fire Department Barstow Police Department Big Bear Lake Fire Protection District Beaumont Police Department Bureau of Indian Affairs Bureau of Land Management Cal Fire California Highway Patrol Colton Fire Department Cathedral City Fire Department Cathedral City Fire Department Cathedral City Police Department Confire Corona Fire Department Conona Police Department Confire Corona Fire Department Confire Corona Fire Department Confore Corona Fire Department Confore Corona Police Department Confore Corona Police Department Confore Corona Police Department Copice Department Copice Department Copice Department Copice Department Contana Unified School District Police Department Fontana Police Department Glendale Fire Department Colendale Fire Department Hemet Fire Department Hemet Fire Department La Mesa Police Department Hemet Police Department Hemet Police Department La Mesa Police Department Laverne Fire Department Laverne Fire Department Nontclair Fire Department Murrieta Fire Department Nontclair Folice Department Nontclair Fire Department Nontclair Fire Department Nontclair Fire Department Norto Fire Department Redlands Police Department	Department/Agency
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Redlands Fire Department	
Redlands Police Department	
	Redlands Police Department

	partment/Agency
Riverside F	ire Department
Riverside P	olice Department
Riverside S	heriff's Association
Riverside C	ounty Sheriff's
Departmer	nt
Seal Beach	Police Department
San Bernar	dino County Fire
Departmen	nt
San Bernar	dino Police Department
San Bernar	dino Co. Probation
	dino Sheriff's Department
San Bernar	dino Unified School Police
Departmen	
San Diego	District Attorney's Office
San Diego	Co. Probation
San Diego :	Sheriff's Department
Santa Ana	Police Department
Santa Barb	ara Police Foundation
Santa Barb	ara Police Department
Santa Barb	ara Probation Department
Santa Barb	ara Fire Department
Santa Barb	ara Sheriff's Department
Santa Fe Sp	orings Fire Department
San Manue	l Band of Indians Fire
Departmen	nt
San Manue	l Band of Indians Police
Departmen	nt
Torrance F	ire Department
U.S. Depart	tment of Agriculture
U.S. Forest	Service
Ventura Pr	obation Department
West Cities	Communication
West Covin	a Police Department
Whittier Po	olice Department