



# Actuarial Review of the Self-Insured Liability Program

*Experience Rating Modifications 2019-20*

***Presented to***

**Municipal Pooling Authority**

June 2019

At the bottom of the page, there are decorative curved lines in shades of blue and yellow-green, mirroring the design at the top.

## Municipal Pooling Authority Liability Insurance

### Summary of Payroll

| Member        | Payroll        |                |                |                |
|---------------|----------------|----------------|----------------|----------------|
|               | 2015-16<br>(A) | 2016-17<br>(B) | 2017-18<br>(C) | 2018-19<br>(D) |
| Antioch       | \$26,401,944   | \$28,499,256   | \$28,509,335   | \$29,934,802   |
| Brentwood     | 28,155,455     | 29,499,057     | 31,602,253     | 32,866,343     |
| Clayton       | 2,089,748      | 2,149,693      | 2,179,021      | 2,287,972      |
| Danville      | 7,931,486      | 8,260,866      | 8,622,193      | 8,923,970      |
| El Cerrito    | 18,065,096     | 18,768,965     | 19,551,574     | 20,040,363     |
| Gilroy        | 26,960,154     | 27,229,756     | 26,873,866     | 27,814,451     |
| Hercules      | 6,184,170      | 6,150,395      | 7,248,856      | 7,502,566      |
| Lafayette     | 3,956,602      | 4,214,888      | 4,299,529      | 4,450,013      |
| Manteca       | 34,264,851     | 36,032,544     | 33,374,238     | 35,376,692     |
| Martinez      | 8,829,193      | 10,628,629     | 11,682,239     | 12,091,117     |
| Moraga        | 3,083,579      | 3,298,656      | 3,101,442      | 3,209,992      |
| Oakley        | 3,895,681      | 8,079,170      | 8,789,257      | 9,096,881      |
| Orinda        | 3,184,893      | 3,453,572      | 3,467,538      | 3,588,902      |
| Pinole        | 7,704,229      | 8,137,415      | 9,141,643      | 9,598,725      |
| Pittsburg     | 24,171,140     | 25,305,466     | 26,076,725     | 26,728,643     |
| Pleasant Hill | 10,973,294     | 10,800,000     | 11,170,489     | 11,561,456     |
| San Pablo     | 14,474,459     | 14,874,290     | 15,406,419     | 15,945,644     |
| San Ramon     | 28,020,876     | 28,941,598     | 30,580,084     | 30,885,885     |
| Walnut Creek  | 35,029,879     | 37,356,659     | 39,034,166     | 40,107,606     |
| All Members   | \$293,376,731  | \$311,680,875  | \$320,710,867  | \$332,012,023  |

## Notes:

1. Amounts were provided by the Authority.

## Municipal Pooling Authority Liability Insurance

### Summary of Loss Data

| Member        | Incurred Losses |                |                | Incurred Losses Capped at \$100K / \$150K |                |                |
|---------------|-----------------|----------------|----------------|-------------------------------------------|----------------|----------------|
|               | 2015-16<br>(A)  | 2016-17<br>(B) | 2017-18<br>(C) | 2015-16<br>(D)                            | 2016-17<br>(E) | 2017-18<br>(F) |
| Antioch       | \$526,863       | \$163,601      | \$233,420      | \$327,486                                 | \$163,601      | \$233,420      |
| Brentwood     | 164,125         | 191,542        | 65,555         | 164,125                                   | 151,742        | 65,555         |
| Clayton       | 0               | 7,694          | 0              | 0                                         | 7,694          | 0              |
| Danville      | 68,835          | 449,169        | 107,931        | 68,835                                    | 262,892        | 107,931        |
| El Cerrito    | 23,039          | 19,401         | 37,828         | 23,039                                    | 19,401         | 37,828         |
| Gilroy        | 751,848         | 84,259         | 103,854        | 280,149                                   | 84,259         | 103,854        |
| Hercules      | 52,626          | 16,993         | 214,020        | 52,626                                    | 16,993         | 159,020        |
| Lafayette     | 3,106           | 4,170          | 31,575         | 3,106                                     | 4,170          | 31,575         |
| Manteca       | 638,092         | 334,247        | 133,058        | 318,592                                   | 269,247        | 133,058        |
| Martinez      | 85,964          | 187,546        | 13,444         | 85,964                                    | 187,546        | 13,444         |
| Moraga        | 104,347         | 661,918        | 26,332         | 104,347                                   | 214,918        | 26,332         |
| Oakley        | 235,000         | 232,181        | 7,552          | 100,000                                   | 132,181        | 7,552          |
| Orinda        | 2,941           | 1,851,990      | 95,000         | 2,941                                     | 252,102        | 95,000         |
| Pinole        | 89,876          | 337,360        | 6,517          | 89,876                                    | 212,298        | 6,517          |
| Pittsburg     | 1,066,685       | 1,360,449      | 172,202        | 463,098                                   | 334,605        | 172,202        |
| Pleasant Hill | 1,132,093       | 129,273        | 19,918         | 277,504                                   | 129,273        | 19,918         |
| San Pablo     | 661,371         | 25,399         | 17,791         | 310,871                                   | 25,399         | 17,791         |
| San Ramon     | 39,551          | 130,955        | 83,879         | 39,551                                    | 130,955        | 83,879         |
| Walnut Creek  | 343,303         | 291,530        | 86,017         | 330,661                                   | 286,530        | 86,017         |
| All Members   | \$5,989,666     | \$6,479,678    | \$1,455,891    | \$3,042,772                               | \$2,885,807    | \$1,400,891    |

Notes:

1. Reported incurred losses are the sum of losses paid and the total of the case loss reserves on individual claims. Reported incurred losses do not include actuarial estimates of loss development on reported claims and losses on claims incurred, but not reported.
2. Incurred losses include allocated loss expenses.
3. Inverse condemnation claims are limited to \$150,000 per claim.
4. Losses are evaluated as of September 30, 2018.

## Municipal Pooling Authority Liability Insurance

### Calculation of 2019-20 Experience Modification Factors

| Member        | 2015-16 to<br>2017-18<br>Payroll<br>(A) | Weighting<br>(B) | 2015-16 to<br>2017-18<br>Incurred<br>Losses<br>(C) | 2015-16 to<br>2017-18<br>Incurred<br>Limited to \$100K<br>(D) | 2015-16 to<br>2017-18<br>Inc \$100K<br>Loss Rate<br>(E) | 2019-20<br>Experience<br>Modification<br>Factor<br>(F) |
|---------------|-----------------------------------------|------------------|----------------------------------------------------|---------------------------------------------------------------|---------------------------------------------------------|--------------------------------------------------------|
| Antioch       | \$83,410,535                            | 69.2%            | \$923,884                                          | \$724,507                                                     | 0.869                                                   | 1.133                                                  |
| Brentwood     | 89,256,765                              | 70.6%            | 421,222                                            | 381,422                                                       | 0.427                                                   | 0.709                                                  |
| Clayton       | 6,418,462                               | 14.7%            | 7,694                                              | 7,694                                                         | 0.120                                                   | 0.921                                                  |
| Danville      | 24,814,545                              | 40.1%            | 625,934                                            | 439,658                                                       | 1.772                                                   | 1.588                                                  |
| El Cerrito    | 56,385,635                              | 60.3%            | 80,268                                             | 80,268                                                        | 0.142                                                   | 0.540                                                  |
| Gilroy        | 81,063,776                              | 68.6%            | 939,961                                            | 468,262                                                       | 0.578                                                   | 0.858                                                  |
| Hercules      | 19,583,421                              | 34.5%            | 283,639                                            | 228,639                                                       | 1.168                                                   | 1.228                                                  |
| Lafayette     | 12,471,019                              | 25.1%            | 38,851                                             | 38,851                                                        | 0.312                                                   | 0.900                                                  |
| Manteca       | 103,671,633                             | 73.6%            | 1,105,397                                          | 720,897                                                       | 0.695                                                   | 0.964                                                  |
| Martinez      | 31,140,061                              | 45.6%            | 286,954                                            | 286,954                                                       | 0.921                                                   | 1.133                                                  |
| Moraga        | 9,483,677                               | 20.3%            | 792,598                                            | 345,598                                                       | 3.644                                                   | 1.832                                                  |
| Oakley        | 20,764,108                              | 35.9%            | 474,733                                            | 239,733                                                       | 1.155                                                   | 1.228                                                  |
| Orinda        | 10,106,003                              | 21.4%            | 1,949,932                                          | 350,043                                                       | 3.464                                                   | 1.821                                                  |
| Pinole        | 24,983,287                              | 40.2%            | 433,753                                            | 308,691                                                       | 1.236                                                   | 1.302                                                  |
| Pittsburg     | 75,553,331                              | 67.0%            | 2,599,336                                          | 969,904                                                       | 1.284                                                   | 1.504                                                  |
| Pleasant Hill | 32,943,783                              | 47.0%            | 1,281,283                                          | 426,695                                                       | 1.295                                                   | 1.377                                                  |
| San Pablo     | 44,755,168                              | 54.6%            | 704,561                                            | 354,061                                                       | 0.791                                                   | 1.059                                                  |
| San Ramon     | 87,542,558                              | 70.2%            | 254,385                                            | 254,385                                                       | 0.291                                                   | 0.593                                                  |
| Walnut Creek  | 111,420,704                             | 75.0%            | 720,850                                            | 703,207                                                       | 0.631                                                   | 0.900                                                  |
| All Members   | 925,768,472                             |                  | 13,925,236                                         | 7,329,470                                                     | 0.792                                                   | 1.000                                                  |

Notes:

- (A) Provided by the the Authority.
- (B)  $(A) / ((A) + \text{Maximum of } (A) / 3)$
- (C) From Exhibit 2.
- (D) From Exhibit 2.
- (E)  $(D) / (A) \times 100$
- (F)  $((B) \times (E) + (1 - (B)) \times \text{Total}(E)) / \text{Total}(E)$  and subject to an off-balance factor of 1.059

**Municipal Pooling Authority  
Liability Insurance**

**Calculation of Cities' Fiscal Year 2019-20 Indicated Premiums For Losses/ALAE, Admin and CARMA Excess Expenses  
at 80% Confidence Level**

| Member        | Deductible<br>(A) | 2018-19<br>Estimated<br>Payroll<br>(B) | 2019-20<br>Recommended<br>Average<br>Loss Rate<br>(C) | 2019-20<br>Recommended<br>Loss Premium<br>(D) | 2019-20<br>Average<br>Admin. Rate<br>(Excluding<br>Excess Ins.)<br>(E) | 2019-20<br>Recommended<br>Admin. Premium<br>(Excluding<br>Excess Ins.)<br>(F) | 2019-20<br>Average<br>Excess Rate<br>(G) | 2019-20<br>Recommended<br>Excess Premium<br>(H) | 2019-20<br>Recommended<br>Average<br>Funding Rate<br>(I) | 2019-20<br>Manual<br>Premium<br>(J) | 2019-20<br>Experience<br>Modification<br>Factor<br>(K) | 2019-20<br>Indicated<br>Premium<br>for Loss<br>and Admin.<br>(L) | 2019-20<br>Balanced<br>Indicated<br>Premium<br>for Loss<br>and Admin.<br>(M) |
|---------------|-------------------|----------------------------------------|-------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------|-------------------------------------------------------------------------------|------------------------------------------|-------------------------------------------------|----------------------------------------------------------|-------------------------------------|--------------------------------------------------------|------------------------------------------------------------------|------------------------------------------------------------------------------|
| Antioch       | \$50,000          | \$29,934,802                           | \$1.820                                               | \$544,813                                     | \$0.574                                                                | \$171,826                                                                     | \$1.120                                  | \$335,270                                       | \$3.514                                                  | \$1,051,909                         | 1.133                                                  | \$1,192,000                                                      | \$1,192,670                                                                  |
| Brentwood     | 10,000            | 32,866,343                             | 2.415                                                 | 793,722                                       | 0.574                                                                  | 188,653                                                                       | 1.120                                    | 368,103                                         | 4.109                                                    | 1,350,478                           | 0.709                                                  | 958,000                                                          | 958,538                                                                      |
| Clayton       | 5,000             | 2,287,972                              | 2.551                                                 | 58,366                                        | 0.574                                                                  | 13,133                                                                        | 1.120                                    | 25,625                                          | 4.245                                                    | 97,124                              | 0.921                                                  | 89,000                                                           | 89,050                                                                       |
| Danville      | 5,000             | 8,923,970                              | 2.551                                                 | 227,650                                       | 0.574                                                                  | 51,224                                                                        | 1.120                                    | 99,948                                          | 4.245                                                    | 378,822                             | 1.588                                                  | 602,000                                                          | 602,338                                                                      |
| El Cerrito    | 5,000             | 20,040,363                             | 2.551                                                 | 511,230                                       | 0.574                                                                  | 115,032                                                                       | 1.120                                    | 224,452                                         | 4.245                                                    | 850,714                             | 0.540                                                  | 459,000                                                          | 459,258                                                                      |
| Gilroy        | 50,000            | 27,814,451                             | 1.820                                                 | 506,223                                       | 0.574                                                                  | 159,655                                                                       | 1.120                                    | 311,522                                         | 3.514                                                    | 977,400                             | 0.858                                                  | 838,000                                                          | 838,471                                                                      |
| Hercules      | 10,000            | 7,502,566                              | 2.415                                                 | 181,187                                       | 0.574                                                                  | 43,065                                                                        | 1.120                                    | 84,029                                          | 4.109                                                    | 308,281                             | 1.228                                                  | 379,000                                                          | 379,213                                                                      |
| Lafayette     | 5,000             | 4,450,013                              | 2.551                                                 | 113,520                                       | 0.574                                                                  | 25,543                                                                        | 1.120                                    | 49,840                                          | 4.245                                                    | 188,903                             | 0.900                                                  | 170,000                                                          | 170,096                                                                      |
| Manteca       | 100,000           | 35,376,692                             | 1.438                                                 | 508,717                                       | 0.574                                                                  | 203,062                                                                       | 1.120                                    | 396,219                                         | 3.132                                                    | 1,107,998                           | 0.964                                                  | 1,068,000                                                        | 1,068,600                                                                    |
| Martinez      | 25,000            | 12,091,117                             | 2.141                                                 | 258,871                                       | 0.574                                                                  | 69,403                                                                        | 1.120                                    | 135,421                                         | 3.835                                                    | 463,695                             | 1.133                                                  | 525,000                                                          | 525,295                                                                      |
| Moraga        | 10,000            | 3,209,992                              | 2.415                                                 | 77,521                                        | 0.574                                                                  | 18,425                                                                        | 1.120                                    | 35,952                                          | 4.109                                                    | 131,898                             | 1.832                                                  | 242,000                                                          | 242,136                                                                      |
| Oakley        | 25,000            | 9,096,881                              | 2.141                                                 | 194,764                                       | 0.574                                                                  | 52,216                                                                        | 1.120                                    | 101,885                                         | 3.835                                                    | 348,865                             | 1.228                                                  | 429,000                                                          | 429,241                                                                      |
| Orinda        | 5,000             | 3,588,902                              | 2.551                                                 | 91,553                                        | 0.574                                                                  | 20,600                                                                        | 1.120                                    | 40,196                                          | 4.245                                                    | 152,349                             | 1.821                                                  | 277,000                                                          | 277,156                                                                      |
| Pinole        | 25,000            | 9,598,725                              | 2.141                                                 | 205,509                                       | 0.574                                                                  | 55,097                                                                        | 1.120                                    | 107,506                                         | 3.835                                                    | 368,112                             | 1.302                                                  | 479,000                                                          | 479,269                                                                      |
| Pittsburg     | 25,000            | 26,728,643                             | 2.141                                                 | 572,260                                       | 0.574                                                                  | 153,422                                                                       | 1.120                                    | 299,361                                         | 3.835                                                    | 1,025,043                           | 1.504                                                  | 1,541,000                                                        | 1,541,866                                                                    |
| Pleasant Hill | 25,000            | 11,561,456                             | 2.141                                                 | 247,531                                       | 0.574                                                                  | 66,363                                                                        | 1.120                                    | 129,488                                         | 3.835                                                    | 443,382                             | 1.377                                                  | 610,000                                                          | 610,343                                                                      |
| San Pablo     | 10,000            | 15,945,644                             | 2.415                                                 | 385,087                                       | 0.574                                                                  | 91,528                                                                        | 1.120                                    | 178,591                                         | 4.109                                                    | 655,206                             | 1.059                                                  | 694,000                                                          | 694,390                                                                      |
| San Ramon     | 5,000             | 30,885,885                             | 2.551                                                 | 787,899                                       | 0.574                                                                  | 177,285                                                                       | 1.120                                    | 345,922                                         | 4.245                                                    | 1,311,106                           | 0.593                                                  | 777,000                                                          | 777,437                                                                      |
| Walnut Creek  | 100,000           | 40,107,606                             | 1.438                                                 | 576,747                                       | 0.574                                                                  | 230,218                                                                       | 1.120                                    | 449,205                                         | 3.132                                                    | 1,256,170                           | 0.900                                                  | 1,131,000                                                        | 1,131,635                                                                    |
| All Members   |                   | \$332,012,023                          |                                                       | \$6,843,170                                   |                                                                        | \$1,905,750                                                                   |                                          | \$3,718,535                                     |                                                          | \$12,467,455                        | 1.000                                                  | \$12,460,000                                                     | \$12,467,000                                                                 |

Notes:

- (A) Provided by the the Authority.
- (B) Provided by the the Authority.
- (C) From Exhibit 8.
- (D) (B) x (C)
- (E) From Exhibit 8.
- (F) (B) x (E)
- (G) From Exhibit 8.
- (H) (B) x (G)
- (I) (C) + (E) + (G)
- (J) (B) x (I)
- (K) From Exhibit 6.
- (L) (J) x (K)
- (M) Column (L) balanced to \$12,467,455

## Municipal Pooling Authority Experience Modification Factors

### Indicated Fiscal Year 2019-20 Premium at Various Confidence Levels

| Member        | 70%                                                       | 75%                                                       | 80%                                                       |
|---------------|-----------------------------------------------------------|-----------------------------------------------------------|-----------------------------------------------------------|
|               | Confidence Level<br>Experience<br>Rated<br>Premium<br>(B) | Confidence Level<br>Experience<br>Rated<br>Premium<br>(C) | Confidence Level<br>Experience<br>Rated<br>Premium<br>(D) |
| Antioch       | 1,107,718                                                 | 1,146,750                                                 | 1,192,670                                                 |
| Brentwood     | 890,263                                                   | 921,633                                                   | 958,538                                                   |
| Clayton       | 82,707                                                    | 85,621                                                    | 89,050                                                    |
| Danville      | 559,435                                                   | 579,147                                                   | 602,338                                                   |
| El Cerrito    | 426,546                                                   | 441,576                                                   | 459,258                                                   |
| Gilroy        | 778,748                                                   | 806,188                                                   | 838,471                                                   |
| Hercules      | 352,202                                                   | 364,613                                                   | 379,213                                                   |
| Lafayette     | 157,980                                                   | 163,547                                                   | 170,096                                                   |
| Manteca       | 992,486                                                   | 1,027,457                                                 | 1,068,600                                                 |
| Martinez      | 487,879                                                   | 505,070                                                   | 525,295                                                   |
| Moraga        | 224,889                                                   | 232,813                                                   | 242,136                                                   |
| Oakley        | 398,667                                                   | 412,715                                                   | 429,241                                                   |
| Orinda        | 257,414                                                   | 266,485                                                   | 277,156                                                   |
| Pinole        | 445,132                                                   | 460,816                                                   | 479,269                                                   |
| Pittsburg     | 1,432,042                                                 | 1,482,501                                                 | 1,541,866                                                 |
| Pleasant Hill | 566,869                                                   | 586,843                                                   | 610,343                                                   |
| San Pablo     | 644,930                                                   | 667,655                                                   | 694,390                                                   |
| San Ramon     | 722,061                                                   | 747,504                                                   | 777,437                                                   |
| Walnut Creek  | 1,051,031                                                 | 1,088,066                                                 | 1,131,635                                                 |
| All Members   | \$11,579,000                                              | \$11,987,000                                              | \$12,467,000                                              |

## Municipal Pooling Authority Liability Insurance

### Experience Modification Factor Comparison

| Member        | 2011-12<br>Experience<br>Modification<br>Factor<br>(A) | 2012-13<br>Experience<br>Modification<br>Factor<br>(B) | 2013-14<br>Experience<br>Modification<br>Factor<br>(C) | 2014-15<br>Experience<br>Modification<br>Factor<br>(D) | 2015-16<br>Experience<br>Modification<br>Factor<br>(E) | 2016-17<br>Experience<br>Modification<br>Factor<br>(F) | 2017-18<br>Experience<br>Modification<br>Factor<br>(G) | 2018-19<br>Experience<br>Modification<br>Factor<br>(H) | 2019-20<br>Experience<br>Modification<br>Factor<br>(I) | 2018-19<br>to<br>2019-20<br>Change<br>(J) |
|---------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|--------------------------------------------------------|-------------------------------------------|
| Antioch       | 1.586                                                  | 1.416                                                  | 1.575                                                  | 1.557                                                  | 1.748                                                  | 1.568                                                  | 1.519                                                  | 1.243                                                  | 1.133                                                  | -8.9%                                     |
| Brentwood     | 0.958                                                  | 0.930                                                  | 0.883                                                  | 0.598                                                  | 0.511                                                  | 0.506                                                  | 0.561                                                  | 0.725                                                  | 0.709                                                  | -2.2%                                     |
| Clayton       | 0.958                                                  | 1.141                                                  | 0.926                                                  | 0.876                                                  | 0.859                                                  | 0.850                                                  | 0.856                                                  | 1.057                                                  | 0.921                                                  | -12.8%                                    |
| Danville      | 0.742                                                  | 0.845                                                  | 0.936                                                  | 0.866                                                  | 1.329                                                  | 0.981                                                  | 1.233                                                  | 1.606                                                  | 1.588                                                  | -1.1%                                     |
| El Cerrito    | 0.906                                                  | 1.036                                                  | 0.819                                                  | 0.660                                                  | 0.532                                                  | 0.718                                                  | 0.724                                                  | 0.580                                                  | 0.540                                                  | -6.9%                                     |
| Gilroy        | 0.000                                                  | 0.000                                                  | 0.000                                                  | 0.000                                                  | 1.309                                                  | 1.183                                                  | 1.284                                                  | 0.912                                                  | 0.858                                                  | -5.9%                                     |
| Hercules      | 1.092                                                  | 1.268                                                  | 0.915                                                  | 1.031                                                  | 1.217                                                  | 1.022                                                  | 0.907                                                  | 0.932                                                  | 1.228                                                  | 31.7%                                     |
| Lafayette     | 1.215                                                  | 1.194                                                  | 1.468                                                  | 1.423                                                  | 1.544                                                  | 1.254                                                  | 1.366                                                  | 0.922                                                  | 0.900                                                  | -2.4%                                     |
| Manteca       | 0.505                                                  | 0.666                                                  | 0.606                                                  | 0.784                                                  | 0.859                                                  | 0.738                                                  | 0.846                                                  | 1.139                                                  | 0.964                                                  | -15.4%                                    |
| Martinez      | 1.185                                                  | 1.522                                                  | 1.766                                                  | 1.959                                                  | 1.442                                                  | 1.163                                                  | 0.846                                                  | 0.994                                                  | 1.133                                                  | 13.9%                                     |
| Moraga        | 0.845                                                  | 1.184                                                  | 1.511                                                  | 1.196                                                  | 1.125                                                  | 1.082                                                  | 1.152                                                  | 1.316                                                  | 1.832                                                  | 39.2%                                     |
| Oakley        | 1.009                                                  | 1.131                                                  | 1.096                                                  | 1.145                                                  | 1.186                                                  | 1.396                                                  | 1.101                                                  | 1.316                                                  | 1.228                                                  | -6.6%                                     |
| Orinda        | 0.886                                                  | 1.606                                                  | 1.585                                                  | 1.382                                                  | 0.910                                                  | 1.153                                                  | 1.264                                                  | 1.709                                                  | 1.821                                                  | 6.6%                                      |
| Pinole        | 1.741                                                  | 1.300                                                  | 1.256                                                  | 0.691                                                  | 0.920                                                  | 0.749                                                  | 0.887                                                  | 1.119                                                  | 1.302                                                  | 16.4%                                     |
| Pittsburg     | 1.123                                                  | 1.025                                                  | 1.202                                                  | 1.196                                                  | 1.145                                                  | 1.183                                                  | 0.989                                                  | 1.347                                                  | 1.504                                                  | 11.7%                                     |
| Pleasant Hill | 1.164                                                  | 1.046                                                  | 1.192                                                  | 1.155                                                  | 1.094                                                  | 1.052                                                  | 1.325                                                  | 1.367                                                  | 1.377                                                  | 0.7%                                      |
| San Pablo     | 1.370                                                  | 1.828                                                  | 1.564                                                  | 1.402                                                  | 0.869                                                  | 1.123                                                  | 1.142                                                  | 0.963                                                  | 1.059                                                  | 9.9%                                      |
| San Ramon     | 0.855                                                  | 0.560                                                  | 0.585                                                  | 0.670                                                  | 0.828                                                  | 0.708                                                  | 0.714                                                  | 0.477                                                  | 0.593                                                  | 24.4%                                     |
| Walnut Creek  | 0.680                                                  | 0.560                                                  | 0.585                                                  | 0.815                                                  | 0.910                                                  | 1.133                                                  | 1.070                                                  | 0.943                                                  | 0.900                                                  | -4.5%                                     |
| All Members   | 1.000                                                  | 1.000                                                  | 1.000                                                  | 1.000                                                  | 1.000                                                  | 1.000                                                  | 1.000                                                  | 1.000                                                  | 1.000                                                  | 0.0%                                      |

Notes: Amounts for 2018-19 and prior are from prior reports. The amounts for 2019-20 are from Exhibit 3.

**Municipal Pooling Authority  
Liability Insurance**

Comparison of Indicated Rates Per One-Hundred Dollars of Payroll  
For 2011-12 through 2019-20

| Deductible Amount | 2011-12 Rate (A) | 2012-13 Rate (B) | 2013-14 Rate (C) | 2014-15 Rate (D) | 2015-16 Rate (E) | 2016-17 Rate (F) | 2017-18 Rate (G) | 2018-19 Rate (H) | 2019-20 Rate (I) | 2018-19 to 2019-20 Change (J) |
|-------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|------------------|-------------------------------|
| \$5,000           | \$2.749          | \$2.961          | \$3.021          | \$3.192          | \$3.375          | \$3.501          | \$3.743          | \$3.918          | \$4.245          | 8.3%                          |
| 10,000            | 2.660            | 2.821            | 2.880            | 3.056            | 3.242            | 3.356            | 3.610            | 3.784            | 4.109            | 8.6%                          |
| 25,000            | 2.431            | 2.583            | 2.641            | 2.818            | 2.994            | 3.081            | 3.351            | 3.523            | 3.835            | 8.9%                          |
| 50,000            | 2.187            | 2.347            | 2.407            | 2.571            | 2.724            | 2.774            | 3.050            | 3.220            | 3.514            | 9.1%                          |
| 100,000           | 1.936            | 2.093            | 2.154            | 2.289            | 2.412            | 2.412            | 2.689            | 2.853            | 3.132            | 9.8%                          |

Notes: Amounts for 2016-17 and prior are at the 70% confidence level. 2017-18 and after are at the 80% confidence level. The amounts for 2018-19 and 2019-20 are from Exhibit 8.



## Municipal Pooling Authority Liability Insurance

### Comparison of Indicated Rates Per One-Hundred Dollars of Payroll at 80% Confidence Level Current versus Prior Report

| Deductible<br>Amount | Admin Expense in Rate |                |               | Losses/ALAE in Rate |                |               | Excess Insurance Premium |                |               | Total Rate   |                |               |
|----------------------|-----------------------|----------------|---------------|---------------------|----------------|---------------|--------------------------|----------------|---------------|--------------|----------------|---------------|
|                      | Prior<br>(A)          | Current<br>(B) | Change<br>(C) | Prior<br>(D)        | Current<br>(E) | Change<br>(F) | Prior<br>(G)             | Current<br>(H) | Change<br>(I) | Prior<br>(J) | Current<br>(K) | Change<br>(L) |
| \$5,000              | \$0.533               | \$0.574        | 7.7%          | \$2.428             | \$2.551        | 5.1%          | \$0.957                  | \$1.120        | 17.0%         | \$3.918      | \$4.245        | 8.3%          |
| 10,000               | 0.533                 | 0.574          | 7.7%          | 2.294               | 2.415          | 5.3%          | 0.957                    | 1.120          | 17.0%         | 3.784        | 4.109          | 8.6%          |
| 25,000               | 0.533                 | 0.574          | 7.7%          | 2.033               | 2.141          | 5.3%          | 0.957                    | 1.120          | 17.0%         | 3.523        | 3.835          | 8.9%          |
| 50,000               | 0.533                 | 0.574          | 7.7%          | 1.730               | 1.820          | 5.2%          | 0.957                    | 1.120          | 17.0%         | 3.220        | 3.514          | 9.1%          |
| 100,000              | 0.533                 | 0.574          | 7.7%          | 1.363               | 1.438          | 5.5%          | 0.957                    | 1.120          | 17.0%         | 2.853        | 3.132          | 9.8%          |

Notes: All rates exclude ERMA.