



Office of Risk Management
Baton Rouge, LA
January 31, 2018

Presented by:
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2017 SEDGWICK STEWARDSHIP REPORT



Office of Risk Management – State of Louisiana

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This executive summary is structured to illustrate the current state of the program, identify changes in the environment that may impact the program, and propose strategies that will assist in meeting Office of Risk Management – State of Louisiana organizational objectives.

By design, the analysis herein is provided in a summary format. However, the detail behind the analysis may be accessed from the [Data Set Details](#) section of this presentation or from the secure file transfer upon request.





- The partnership began on August 1, 2015 under a temporary agreement, finalized on February 1, 2016
- A Specialty Claims program designed in FY17 to allow for specialized program
- Once again in FY17 a major catastrophe struck within the borders requiring VeriClaim to be activated
- Sedgwick's partner, Coventry's PPO implemented in March 2017
- Participated in the annual conference past 2 years
- Sedgwick began Predictive Modeling on WC and GL claims in FY17
- Higher end analytics released in FY17 for clients within viaOne®
- Collecting outside counsel Certificates of Insurance





- The program saw an overall increase of 18% in claims reported in FY17, lead by Workers' Compensation and Property
- Workers Compensation costs are significantly driven by Terminated claimants and claims over 5 years old
- Implemented eSpatial® to assist in predicting possible Property Damage during catastrophes
- Issued \$146M worth of payments in Fiscal Year 2017
- There was an increase in Defense Attorney payments during FY17 related to re-assignments
- Overall closing ratio of 114% in Fiscal Year 2017
- Building evaluations re-aligned
- SOC1, Type 2 Report from SSAE 16 delivered timely





- Collected \$859K in Sedgwick led subrogation efforts in FY17
- \$5.4M collected in Second Injury Fund recoveries in FY17
- Implemented Coventry PPO in March 2017
- Managed Property claims from floods March and August 2016
- Developed CAT Protocol
- Developed Higher Analytics
- Training modules for viaOne
- 1700+ Loss Prevention Assignments
- \$34.1M in Managed Care Savings





| Data Set – Measurement Definitions | | | | |
|------------------------------------|-----------------|--------------|------------------|---------------------|
| Data Set | Beginning Range | Ending Range | Measurement Year | Valued “as of” Date |
| New | 7/1/2014 | 6/30/2015 | 2015 | 6/30/2015 |
| | 7/1/2015 | 6/30/2016 | 2016 | 6/30/2016 |
| | 7/1/2016 | 6/30/2017 | 2017 | 6/30/2017 |
| Pending | | | 2015 | 6/30/2015 |
| | | | 2016 | 6/30/2016 |
| | | | 2017 | 6/30/2017 |
| Closed | 7/1/2014 | 6/30/2015 | 2015 | 6/30/2015 |
| | 7/1/2015 | 6/30/2016 | 2016 | 6/30/2016 |
| | 7/1/2016 | 6/30/2017 | 2017 | 6/30/2017 |
| Payments | 7/1/2014 | 6/30/2015 | 2015 | 6/30/2015 |
| | 7/1/2015 | 6/30/2016 | 2016 | 6/30/2016 |
| | 7/1/2016 | 6/30/2017 | 2017 | 6/30/2017 |

Definition:

- New Claims are Open and Closed Claims with Date Claim Opened in each measurement period.
- Pending Claims are Claims with Claim Status Open valued as of the end of each Measurement Year.
- Closed Claims are claims with Closed Claim Status and date closed in each measurement period regardless of date of loss.
- Payments are based on Date Paid in each measurement period regardless of which year claims occur.





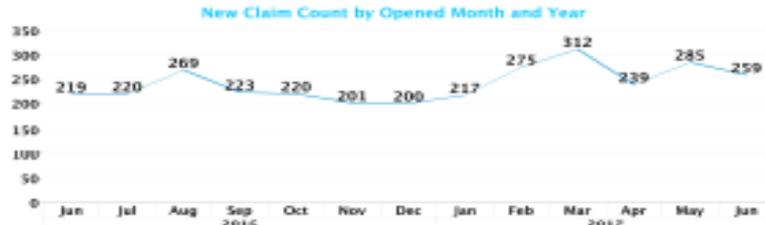
Advanced Analytics



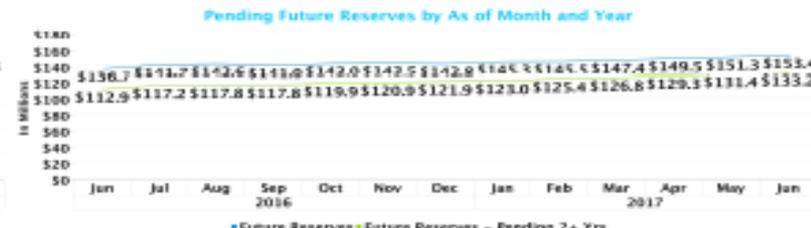
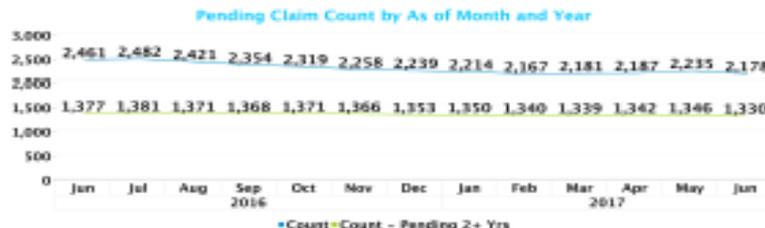


Louisiana Office of Risk Management
Claim Analysis Summary
 Measurement Period from 6/1/16 to 6/30/17 as of Each Month End

Filters Selected:
 New Claims Defined: By Date Claim Opened Reporting Level: Claim Closed Claim Option: Including Reopened and Closed Indemnity Claim Defined: By System Code Line Type: WC Line Code: WC Claim Type/Coverage: NMO



| Claim Count | 2016 | 2016 | 2016 | 2016 | 2016 | 2016 | 2016 | 2017 | 2017 | 2017 | 2017 | 2017 | 2017 |
|------------------------|-------|-------|--------|-----------|---------|----------|----------|---------|----------|-------|-------|-------|--------|
| | June | July | August | September | October | November | December | January | February | March | April | May | June |
| New Claims | 219 | 220 | 269 | 223 | 220 | 201 | 200 | 217 | 275 | 312 | 239 | 285 | 259 |
| Reopened Claims | 21 | 17 | 19 | 12 | 12 | 10 | 11 | 9 | 7 | 13 | 19 | 17 | 13 |
| Closed Claims | 202 | 229 | 358 | 324 | 275 | 201 | 244 | 269 | 345 | 331 | 269 | 266 | 341 |
| Closed Claims 2+ Yrs | 15 | 21 | 30 | 30 | 26 | 24 | 29 | 26 | 37 | 23 | 24 | 18 | 31 |
| Closing Ratio by Claim | 81.7% | 81.1% | 121.2% | 128.5% | 115.1% | 128.9% | 109.0% | 111.1% | 116.7% | 85.7% | 87.7% | 84.1% | 121.0% |
| Pending Claims | 2,461 | 2,482 | 2,421 | 2,354 | 2,319 | 2,258 | 2,239 | 2,214 | 2,167 | 2,181 | 2,187 | 2,235 | 2,178 |
| Pending Claims 2+ Yrs | 1,377 | 1,381 | 1,371 | 1,368 | 1,371 | 1,366 | 1,363 | 1,360 | 1,340 | 1,339 | 1,342 | 1,346 | 1,330 |



| Financial Data | 2016 | 2016 | 2016 | 2016 | 2016 | 2016 | 2016 | 2017 | 2017 | 2017 | 2017 | 2017 | 2017 |
|---------------------------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|---------------|
| | June | July | August | September | October | November | December | January | February | March | April | May | June |
| Total Incurred Pending Claims | \$505,491,735 | \$513,648,860 | \$513,678,581 | \$511,314,260 | \$515,483,706 | \$515,993,060 | \$517,137,233 | \$520,349,513 | \$521,904,896 | \$526,657,745 | \$526,127,714 | \$530,456,537 | \$532,635,063 |
| Total Future Reserve | \$136,655,020 | \$141,700,199 | \$142,640,962 | \$141,040,844 | \$143,020,966 | \$143,457,573 | \$142,792,467 | \$145,295,645 | \$145,538,261 | \$147,403,728 | \$146,507,018 | \$151,289,794 | \$153,370,861 |
| Total Future Reserve 2+ Yrs | \$112,697,377 | \$117,244,909 | \$117,600,857 | \$117,790,017 | \$119,914,965 | \$120,884,882 | \$121,894,887 | \$123,027,828 | \$125,400,796 | \$126,821,814 | \$126,205,567 | \$131,382,963 | \$133,183,400 |
| Total Paid Closed Claims | \$2,610,979 | \$2,230,078 | \$6,303,673 | \$5,640,866 | \$3,712,036 | \$4,753,541 | \$4,294,245 | \$4,425,823 | \$5,324,817 | \$3,591,061 | \$7,574,527 | \$2,742,361 | \$5,020,537 |
| Total Paid Closed Claims 2+ Yrs | \$2,207,413 | \$1,896,326 | \$5,760,582 | \$5,245,347 | \$2,890,351 | \$3,646,819 | \$3,362,102 | \$3,673,636 | \$4,773,733 | \$2,531,028 | \$6,995,570 | \$2,292,276 | \$4,301,672 |

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Workers' Compensation





Workers' Compensation Summary

| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|-------------------------------|------------------------------------|--------------|--------------|--------------|---------|
| New Claims | Indemnity Claims | 570 | 640 | 572 | -10.6% |
| | Total New Claims | 2,152 | 2,420 | 2,921 | 20.7% |
| | % Indemnity | 26.5% | 26.4% | 19.6% | -6.8% |
| | Average Incurred | \$11,340 | \$7,064 | \$5,933 | -16.0% |
| | Total Incurred w/ Incurred >\$100K | 31.8% | 9.9% | 25.7% | 15.8% |
| | Total claims w/ Incurred >\$100K | 1.3% | 0.3% | 0.8% | 0.5% |
| Pending Claims | Indemnity Claims | 1,791 | 1,868 | 1,721 | -7.9% |
| | Total Pending Claims | 2,631 | 2,463 | 2,180 | -11.5% |
| | % Indemnity | 68.1% | 75.8% | 78.9% | 3.1% |
| | Average Incurred | \$183,790 | \$205,239 | \$244,448 | 19.1% |
| | Total Incurred w/ Incurred >\$100K | 91.4% | 92.1% | 94.3% | 2.2% |
| | Total claims w/ Incurred >\$100K | 43.2% | 46.5% | 54.3% | 7.8% |
| % Litigated on Indemnity Only | 9.9% | 13.2% | 18.5% | 5.3% | |
| Closed Claims | Indemnity Claims | 817 | 689 | 801 | 16.3% |
| | Total Closed Claims | 2,492 | 2,727 | 3,320 | 21.7% |
| | % Indemnity | 32.8% | 25.3% | 24.1% | -1.2% |
| | Average Paid | \$17,589 | \$13,229 | \$14,982 | 13.3% |
| | Average Days Open | 459 | 345 | 322 | -6.5% |
| | Closing Ratio | 91.5% | 107.2% | 110.1% | 2.9% |
| | Total Paid w/ Paid >\$100K | 65.2% | 64.3% | 72.3% | 8.0% |
| | Total claims w/ Paid >\$100K | 4.5% | 2.3% | 3.8% | 1.5% |
| | % Litigated on Indemnity Only | 6.1% | 2.5% | 1.9% | -0.6% |
| | | | | | |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Indemnity Paid | \$23,173,495 | \$19,929,191 | \$23,302,638 | 16.9% |
| | Total Medical Paid | \$33,382,340 | \$26,670,057 | \$28,129,742 | 5.5% |
| | Total Expense Paid | \$3,149,922 | \$3,865,097 | \$5,612,965 | 45.2% |
| | Total Recoveries | \$4,009,379 | \$7,144,247 | \$7,639,494 | 6.9% |
| | Total Paid | \$59,705,757 | \$50,464,345 | \$57,045,345 | 13.0% |
| | % Indemnity | 38.8% | 39.5% | 40.8% | 1.3% |
| | % Medical | 55.9% | 52.8% | 49.3% | -3.5% |
| | % Expense | 5.3% | 7.7% | 9.8% | 2.1% |

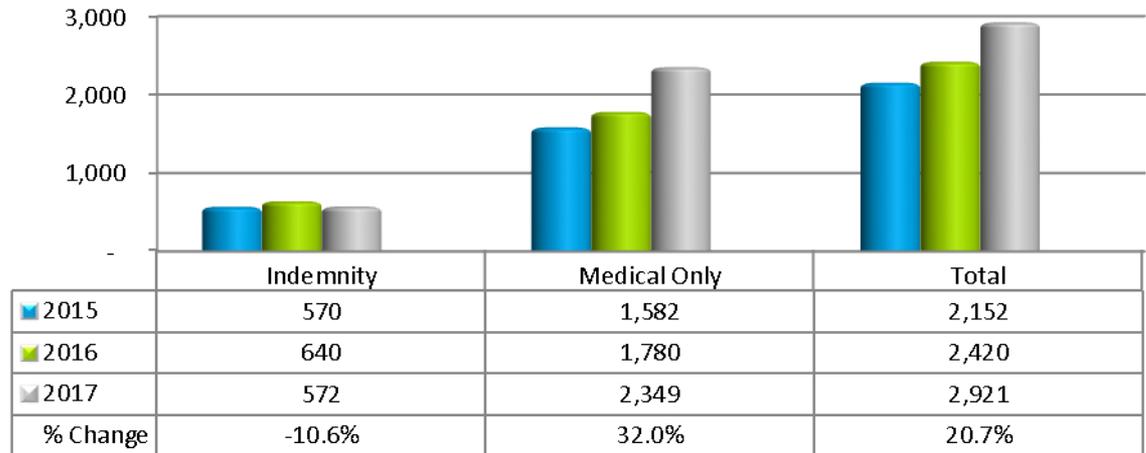




- Large increase in frequency at Mental Health facilities
- “Struck or Injured By” is the most frequent cause description
- 1906 drug tests administered in FY17
- 23 new claims reported in FY17 were severe or \$100K+

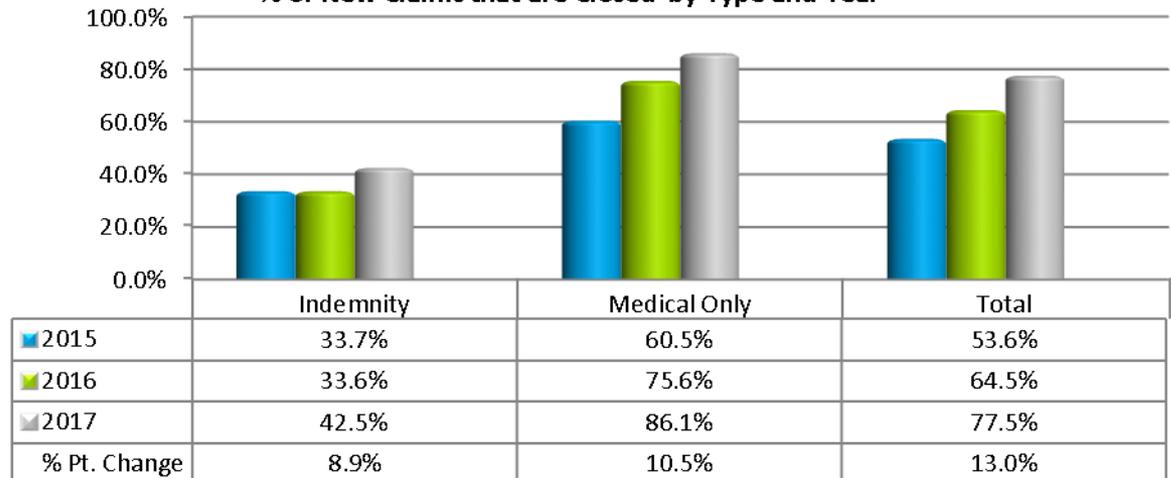
Workers' Compensation - New Claims

Claim Count by Type and Year



Workers' Compensation - New Claims

% of New Claims that are Closed by Type and Year

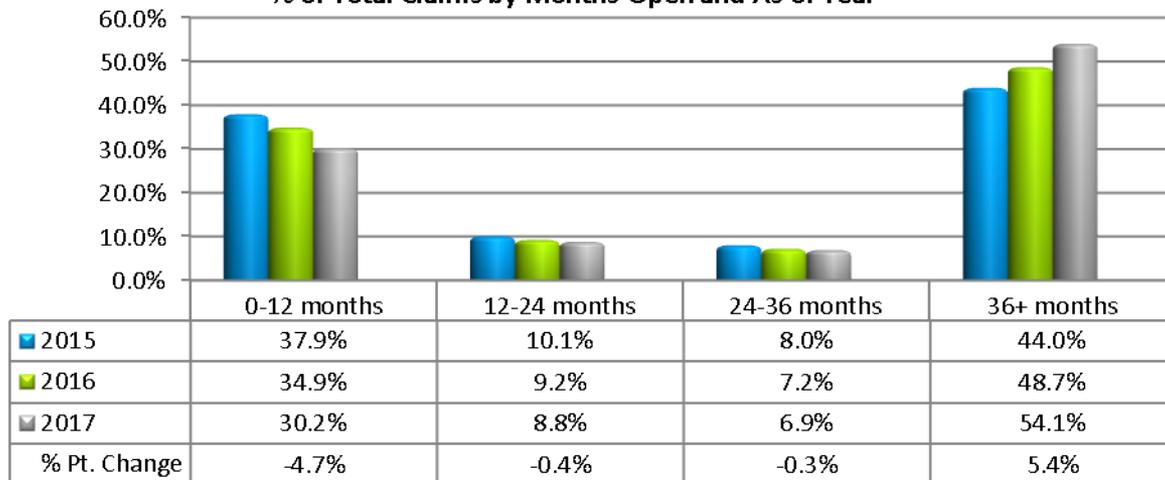




- Claims less than 1 year old down 201 claims
- Under 3 years old claims down 21%
- Aged over 10 year claims are driver of costs
- Claims Aged over 10 years down 14 claim
- Total Incurred Increased and more expected in FY18

Workers' Compensation - Pending Claims

% of Total Claims by Months Open and As of Year



Workers' Compensation - Pending Claims

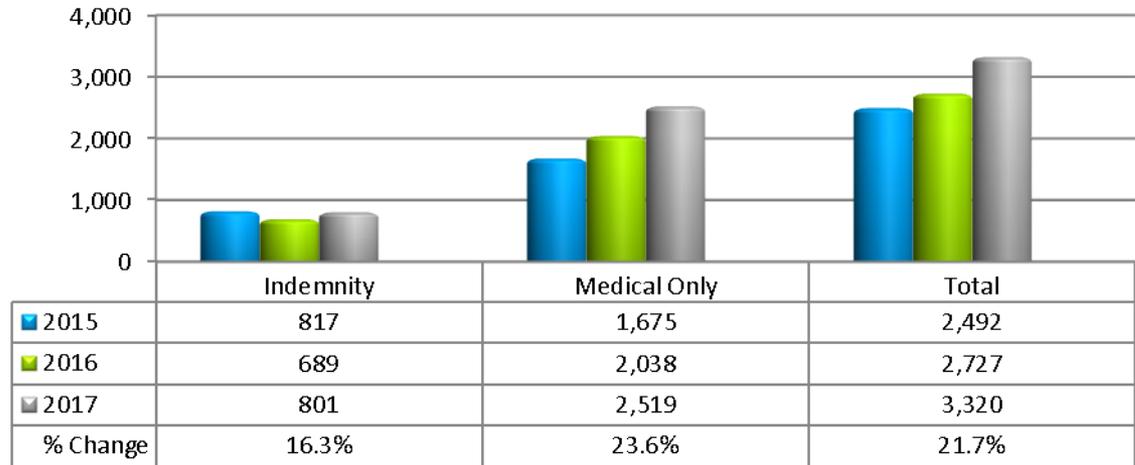
Financial Overview by As of Year on Claims Aged over 10 years





- \$49.7M of incurred closed on 3320 claims in FY17
- 126 claims were over \$100K
- 42 of \$100K claims were Aged 10 years
- If a claim becomes an Indemnity claim, it will cost in excess of \$50,000 on average

Workers' Compensation - Closed Claims Claim Count by Type and Year Closed



Workers' Compensation - Closed Claims Average Cost of Claim by Claim Type and Year Closed



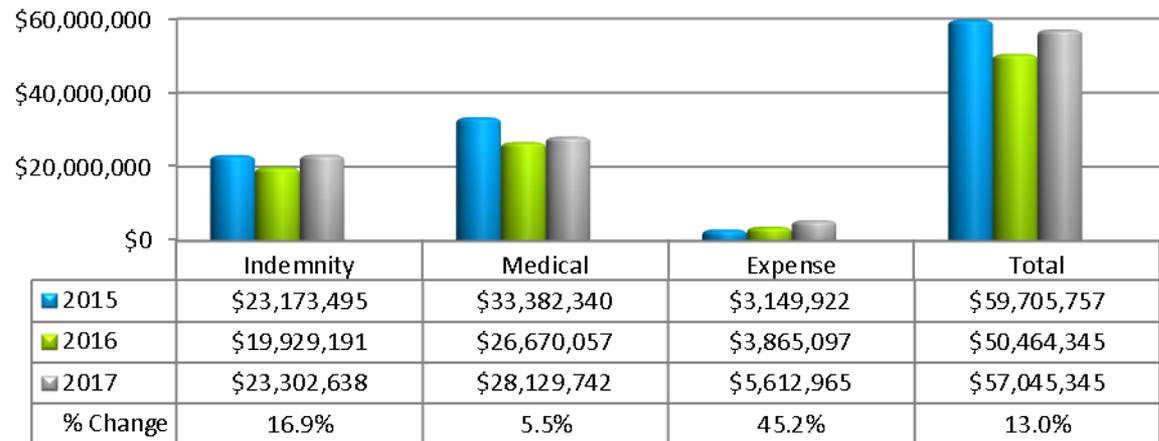


- 10 y/o claims represent 41% of all dollars paid of the \$57M
- Claims 5 to 10 years old paid \$12M of the \$57M
- \$41.3M was issued to “Terminated” employees
- \$7.6M in Recoveries
 - \$5.4M SIF
 - \$1.2M Excess

Workers' Compensation Total Net Paid by Year of Allocation



Workers' Compensation Total Paid by Bucket and Year of Allocation





Managed Care





- Return on investment = 20:1
 - Bill Review/Network Savings: \$29.7M
 - Clinical Program Savings: \$6.1M
 - Total Gross Program Savings: \$35.7M
 - Total Fees Invoiced: \$1.67M
 - PPO Savings \$335K
- Net Program Savings: **\$34.1M**



1st Party Auto





1st Party Auto Summary

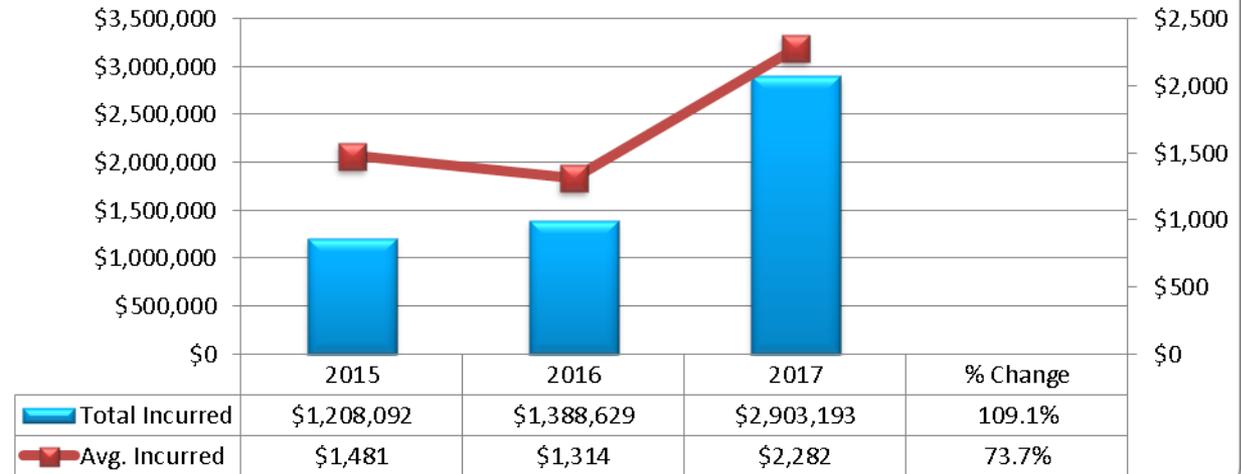
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|----------------------------------|------------------------------------|-------------|-------------|-------------|----------------|
| New Claims | Total New Claims | 816 | 1,057 | 1,272 | 20.3% |
| | Total Incurred | \$1,208,092 | \$1,388,629 | \$2,903,193 | 109.1% |
| | Average Incurred | \$1,481 | \$1,314 | \$2,282 | 73.7% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| | Total claims w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| Pending Claims | Total Pending Claims | 227 | 293 | 293 | 0.0% |
| | Total Incurred | \$1,092,965 | \$1,036,492 | \$1,772,365 | 71.0% |
| | Average Incurred | \$4,815 | \$3,538 | \$6,049 | 71.0% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| | Total claims w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| | % Litigated | 2.1% | 1.0% | 3.1% | 2.1% |
| Closed Claims | Total Closed Claims | 804 | 996 | 1,295 | 30.0% |
| | Total Paid | \$1,445,271 | \$1,374,675 | \$2,336,427 | 70.0% |
| | Average Paid | \$1,798 | \$1,380 | \$1,804 | 30.7% |
| | Average Days Open | 118 | 116 | 100 | -13.7% |
| | Closing Ratio | 96.4% | 93.8% | 100.0% | 6.2% |
| | Total Paid w/ Paid >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| | Total Claims w/ Paid >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| | % Litigated | 0.2% | 0.3% | 0.1% | -0.2% |
| State of Louisiana Metric | | | | | |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Loss Paid | \$1,103,199 | \$1,262,029 | \$2,513,959 | 99.2% |
| | Total Expense Paid | \$186,300 | \$75,151 | \$113,806 | 51.4% |
| | Total Recoveries | \$365,530 | \$258,751 | \$614,079 | 137.3% |
| | Total Paid | \$1,289,499 | \$1,337,180 | \$2,627,765 | 96.5% |
| | % Loss | 85.6% | 94.4% | 95.7% | 1.3% |
| | % Expense | 14.4% | 5.6% | 4.3% | -1.3% |



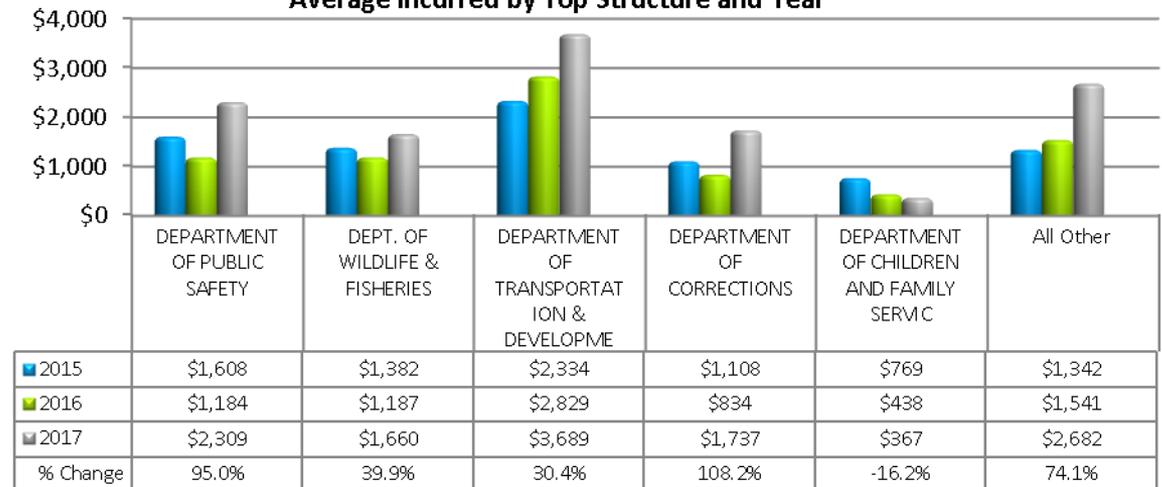


- \$1.3M related to flood of August 2016
- Totaled Vehicles average \$9,600
- State Police averages \$2,200 per claim
- 547 claims did not reach the agency's deductible or were accepted by liable party

1st Party Auto - New Claims Total and Average Incurred by Year



1st Party Auto - New Claims Average Incurred by Top Structure and Year



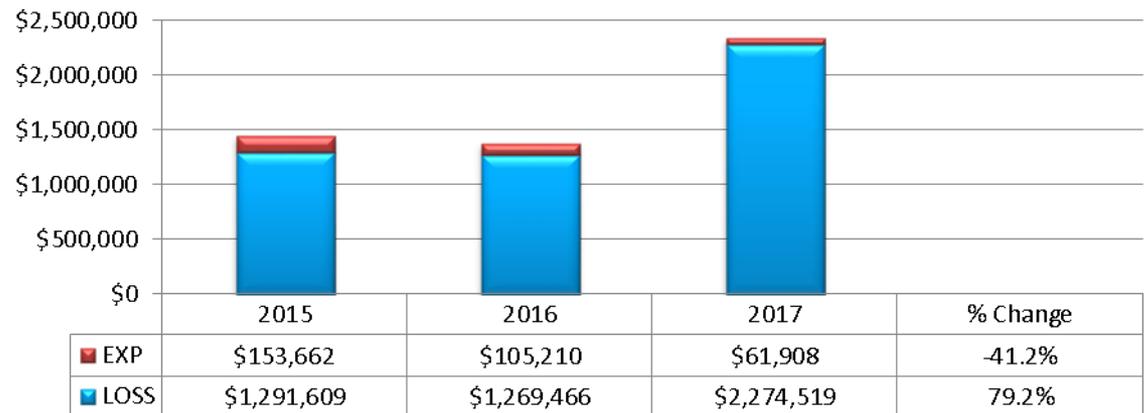


- FY 17 195 claims closed related to August 2016 flood
- August 2016 flood cost \$994K and counting
- Non flood related claims average \$1,442 in FY17
- Expense decreasing as previous TPA received payments for Subrogation from claim payment

1st Party Auto - Closed Claims
Cost of Claims by Year Closed



1st Party Auto - Closed Claims
Total Paid by Bucket and Year Closed





- \$975K flood related payouts in FY17
- 339 claims were paid on FY17 due to floods
 - Mar '16 – 13
 - Aug '16 - 326
- Expense increase \$19K due to flood vehicles
- State Police began using PDA for appraisals in FY17

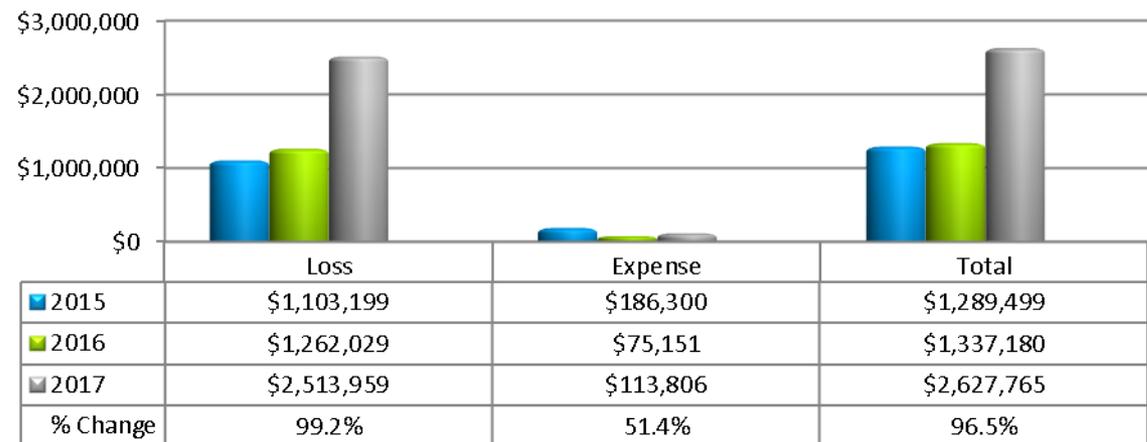
1st Party Auto

Total Net Paid by Year of Allocation



1st Party Auto

Total Paid by Bucket and Year of Allocation





3rd Party Auto





3rd Party Auto Summary

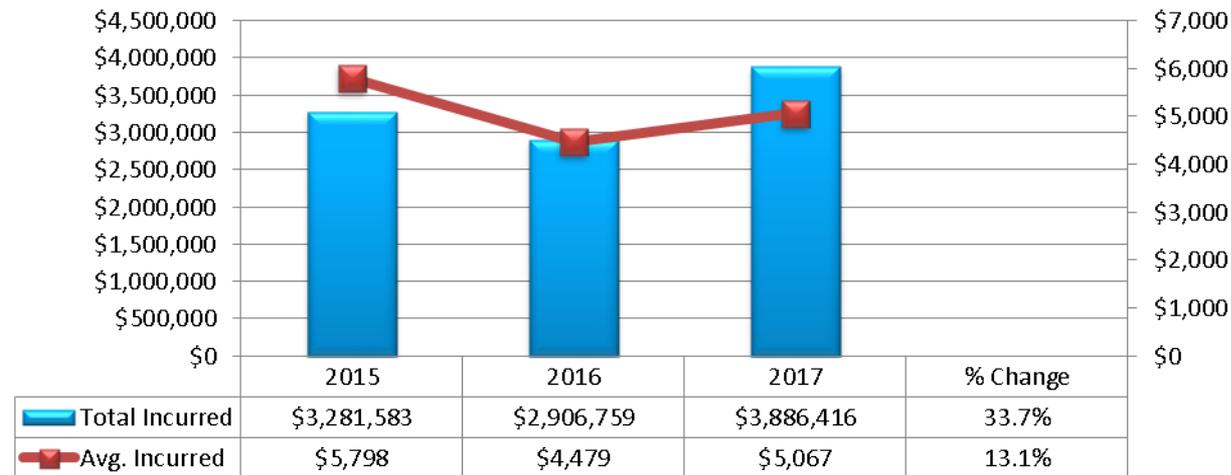
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|----------------------------------|------------------------------------|--------------|--------------|--------------|---------|
| New Claims | Total New Claims | 566 | 649 | 767 | 18.2% |
| | Total Incurred | \$3,281,583 | \$2,906,759 | \$3,886,416 | 33.7% |
| | Average Incurred | \$5,798 | \$4,479 | \$5,067 | 13.1% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 0.0% | 22.5% | 22.5% |
| | Total claims w/ Incurred >\$100K | 0.0% | 0.0% | 0.5% | 0.5% |
| Pending Claims | Total Pending Claims | 570 | 650 | 530 | -18.5% |
| | Total Incurred | \$29,952,493 | \$30,657,663 | \$27,834,455 | -9.2% |
| | Average Incurred | \$52,548 | \$47,166 | \$52,518 | 11.3% |
| | Total Incurred w/ Incurred >\$100K | 55.2% | 54.1% | 55.4% | 1.3% |
| | Total claims w/ Incurred >\$100K | 7.5% | 7.1% | 11.5% | 4.4% |
| | % Litigated | 56.1% | 50.5% | 67.2% | 16.7% |
| Closed Claims | Total Closed Claims | 511 | 580 | 896 | 54.5% |
| | Total Paid | \$10,188,311 | \$7,227,246 | \$15,823,128 | 118.9% |
| | Average Paid | \$19,938 | \$12,461 | \$17,660 | 41.7% |
| | Average Days Open | 382 | 302 | 284 | -5.9% |
| | Closing Ratio | 85.9% | 87.9% | 115.5% | 27.6% |
| | Total Paid w/ Paid >\$100K | 73.1% | 64.1% | 76.3% | 12.2% |
| | Total Claims w/ Paid >\$100K | 2.9% | 2.8% | 3.9% | 1.1% |
| | % Litigated | 18.6% | 12.1% | 11.5% | -0.6% |
| State of Louisiana Metric | | | | | |
| Paid Claims | Total Loss Paid | \$11,008,408 | \$5,195,711 | \$5,620,469 | 8.2% |
| | Total Expense Paid | \$2,804,476 | \$3,541,710 | \$4,093,879 | 15.6% |
| | Total Recoveries | \$10,365 | \$2,957 | \$10,898 | 268.5% |
| | Total Paid | \$13,812,884 | \$8,737,421 | \$9,714,348 | 11.2% |
| | % Loss | 79.7% | 59.5% | 57.9% | -1.6% |
| | % Expense | 20.3% | 40.5% | 42.1% | 1.6% |



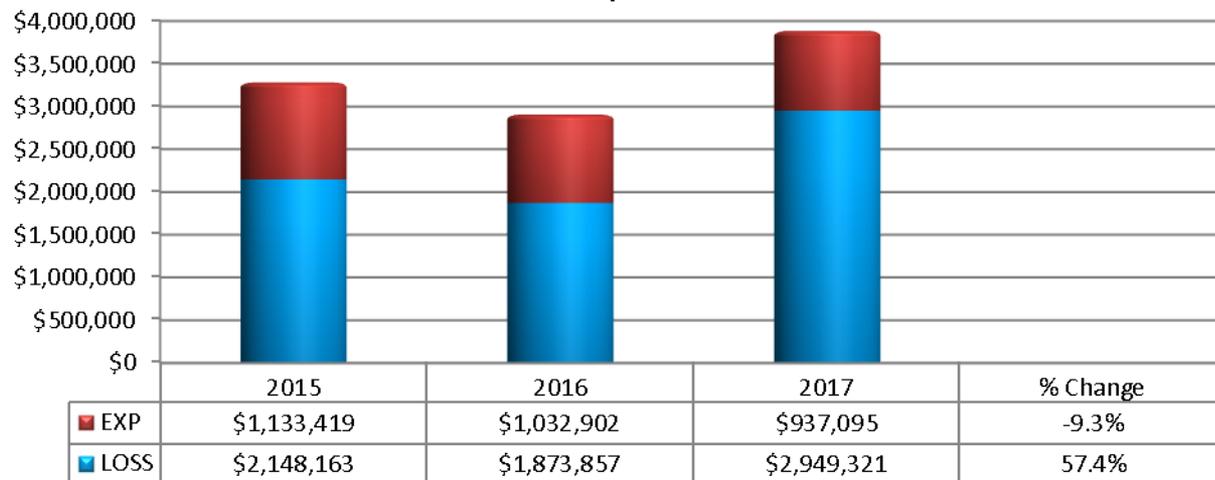


- 2 BI claims account for \$812K of Total Incurred
- Averages increased but still within range of last 2 years
- 514 Events during FY17
- Fewer litigated claims decreased Expense
- 84% of claims reported within 7 days in FY17

3rd Party Auto - New Claims Total and Average Incurred by Year



3rd Party Auto - New Claims Total Incurred by Bucket and Year

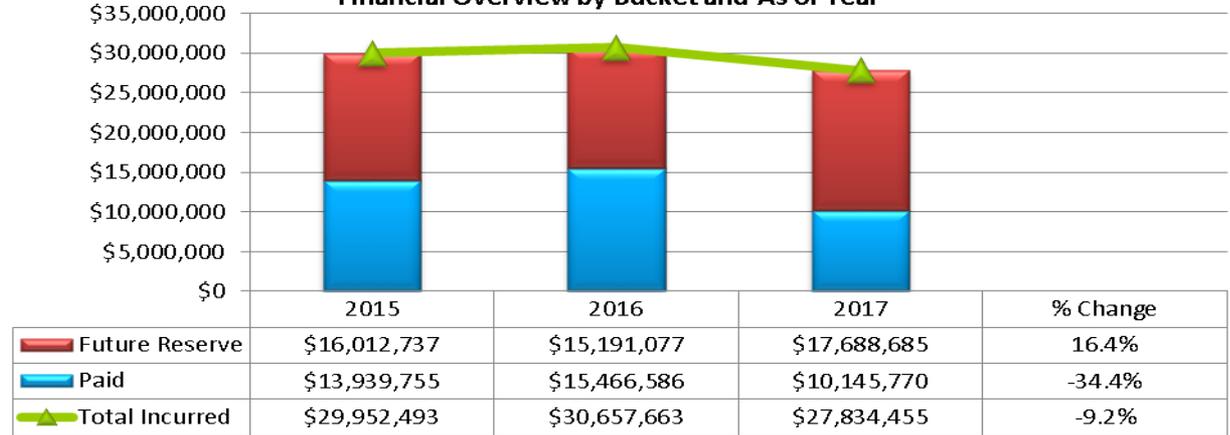




- FY17 - 364 claims are in litigation with Total incurred of \$26.5M
- 12 claims are aged 10 years, Total Incurred is \$1.7M
- 74 cases at 19th JDC
- 11 on Appeal
- 59 assign to Outside Counsel
- Plaintiff 1st demands are in excess of \$25M

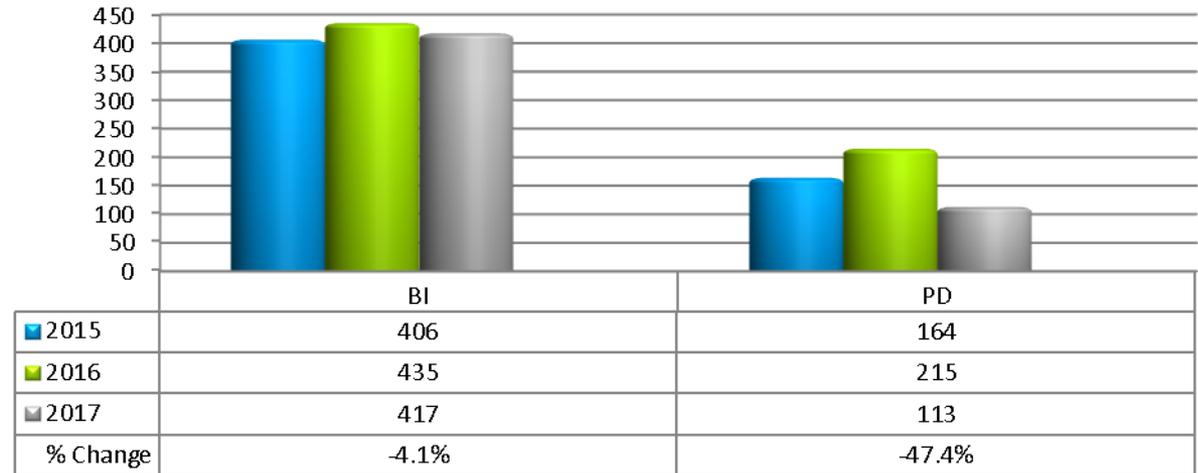
3rd Party Auto - Pending Claims

Financial Overview by Bucket and As of Year



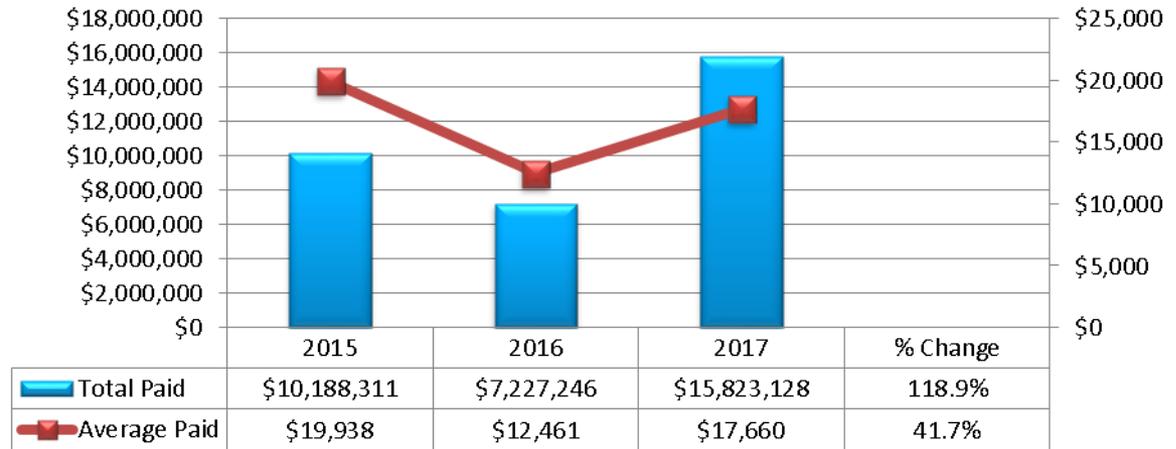
3rd Party Auto - Pending Claims

Claim Count by Coverage Code and As of Year



- FY17 closed BI litigated claims average \$145K
 - \$106K Loss
 - \$39K Expense
- Average settlements in FY17 closed claims is \$76,500K
- Plaintiff 1st demand in excess of \$14.7M on closed claims in FY17

3rd Party Auto - Closed Claims Cost of Claims by Year Closed



3rd Party Auto - Closed Claims Total Paid by Bucket and Year Closed

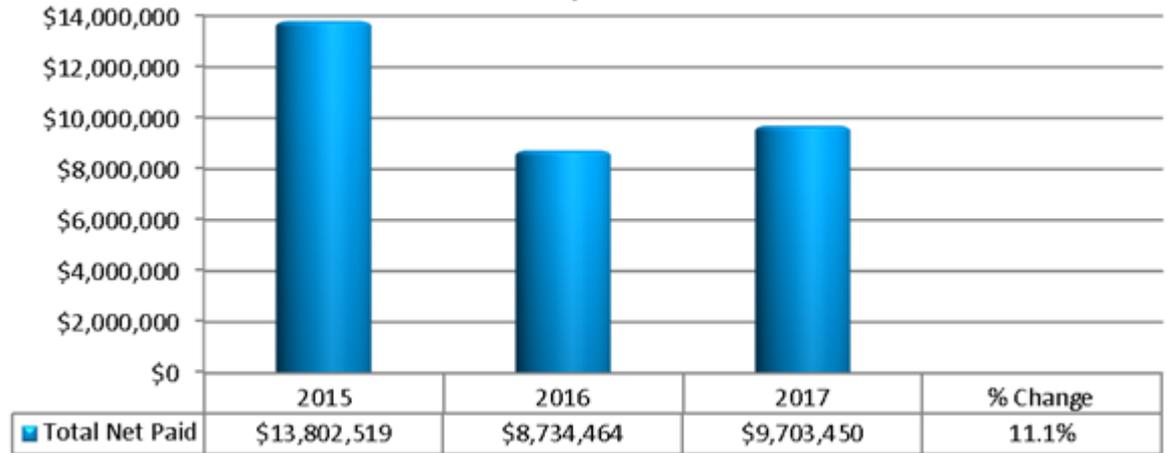




- \$3.4M in Defense Attorney payments on 321 claims in FY17
- PD claim payment for \$292K for failure to yield in construction zone
- Sedgwick SIU was involved in 53 claims in FY17
- Sedgwick Liability was involved in 24 claims

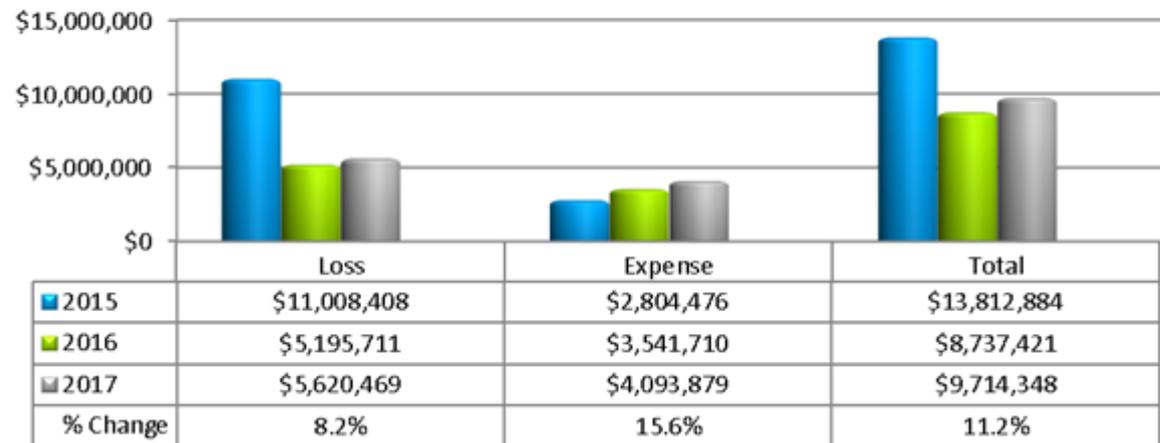
3rd Party Auto

Total Net Paid by Year of Allocation



3rd Party Auto

Total Paid by Bucket and Year of Allocation





General Liability





General Liability Summary

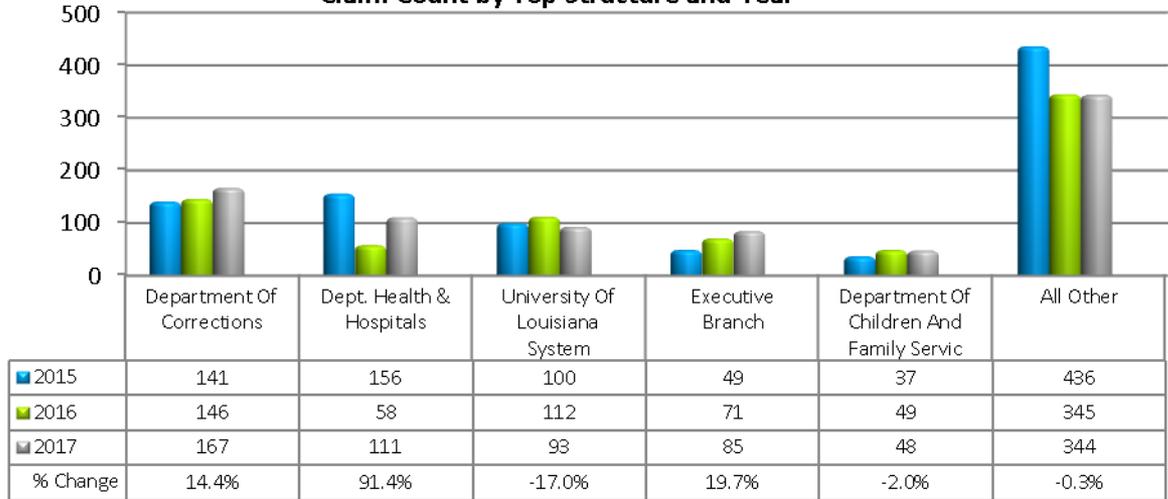
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|---------------|---------------|---------------|---------|
| New Claims | Total New Claims | 919 | 781 | 848 | 8.6% |
| | Total Incurred | \$9,914,367 | \$10,233,073 | \$12,875,199 | 25.8% |
| | Average Incurred | \$10,788 | \$13,103 | \$15,183 | 15.9% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 4.5% | 11.9% | 7.4% |
| | Total claims w/ Incurred >\$100K | 0.0% | 0.3% | 0.6% | 0.3% |
| Pending Claims | Total Pending Claims | 1,334 | 1,357 | 1,216 | -10.4% |
| | Total Incurred | \$128,549,542 | \$137,975,121 | \$119,094,399 | -13.7% |
| | Average Incurred | \$96,364 | \$101,677 | \$97,939 | -3.7% |
| | Total Incurred w/ Incurred >\$100K | 66.7% | 69.2% | 67.4% | -1.8% |
| | Total claims w/ Incurred >\$100K | 11.3% | 11.2% | 13.7% | 2.5% |
| | % Litigated | 85.8% | 86.3% | 89.7% | 3.4% |
| Closed Claims | Total Closed Claims | 1,092 | 779 | 1,011 | 29.8% |
| | Total Paid | \$25,759,392 | \$17,644,706 | \$43,445,018 | 146.2% |
| | Average Paid | \$23,589 | \$22,650 | \$42,972 | 89.7% |
| | Average Days Open | 654 | 557 | 701 | 25.9% |
| | Closing Ratio | 113.3% | 97.6% | 115.9% | 18.3% |
| | Total Paid w/ Paid >\$100K | 69.3% | 71.7% | 77.1% | 5.4% |
| | Total claims w/ Paid >\$100K | 4.1% | 5.2% | 6.6% | 1.4% |
| | % Litigated | 45.8% | 38.9% | 45.2% | 6.3% |
| | | | | | |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Loss Paid | \$8,554,137 | \$20,289,576 | \$7,227,372 | -64.4% |
| | Total Expense Paid | \$15,457,320 | \$15,665,773 | \$17,495,610 | 11.7% |
| | Total Recoveries | \$3,038 | \$1,548 | \$20,993 | 1256.3% |
| | Total Paid | \$24,011,457 | \$35,955,349 | \$24,722,982 | -31.2% |
| | % Loss | 35.6% | 56.4% | 29.2% | -27.2% |
| | % Expense | 64.4% | 43.6% | 70.8% | 27.2% |



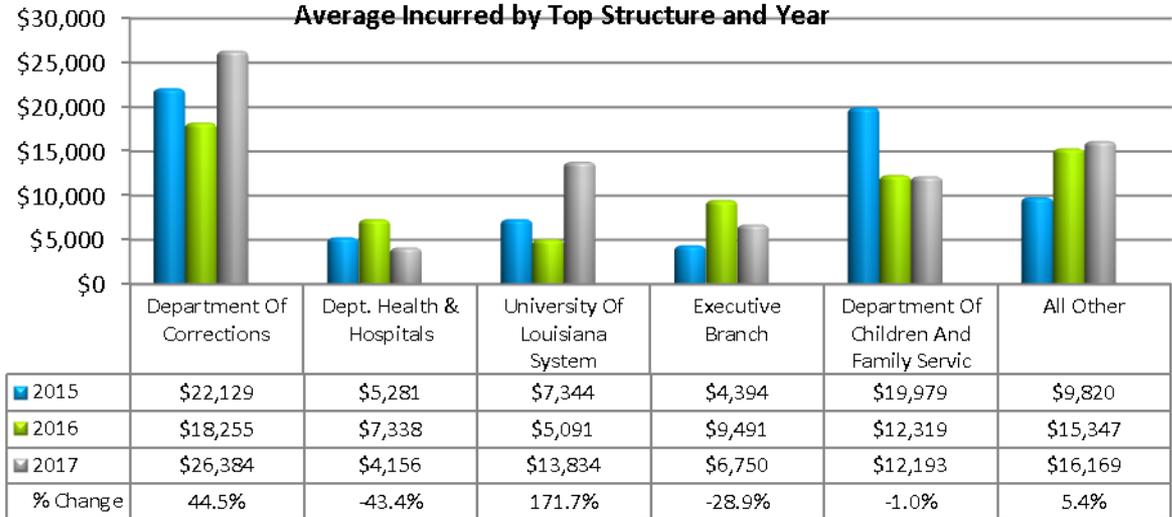


- Overall increase of 67 claims in FY17
- DOC had about 1/3 of the increase
- 26 more claims under the Civil Rights Violation USC 1983
- Weed eater/Lawn mover claims increased 42 claims
- Increase in Vandalism and Theft in Property Damage claims

General Liability - New Claims
Claim Count by Top Structure and Year



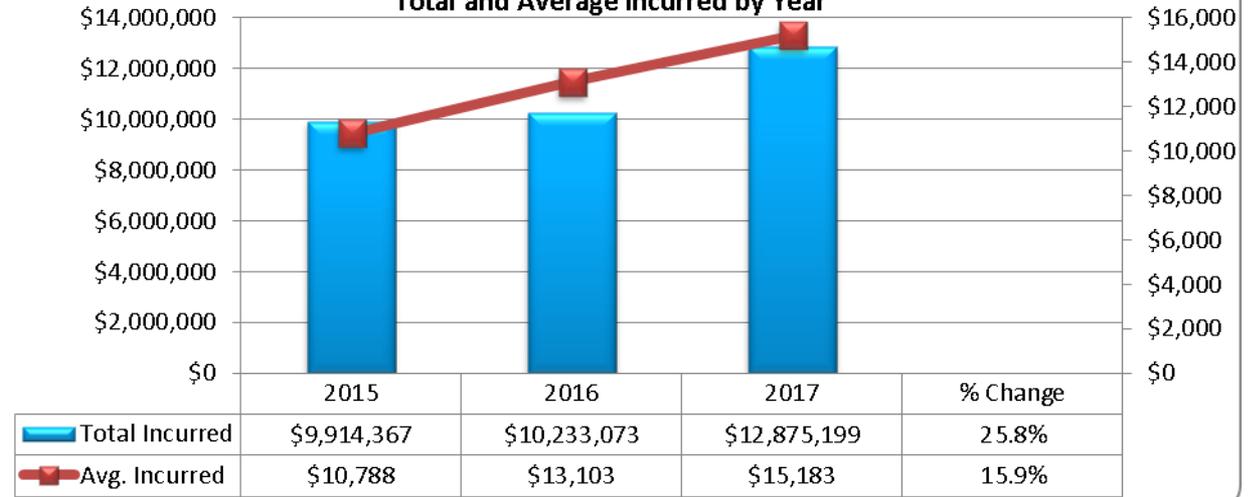
General Liability - New Claims
Average Incurred by Top Structure and Year



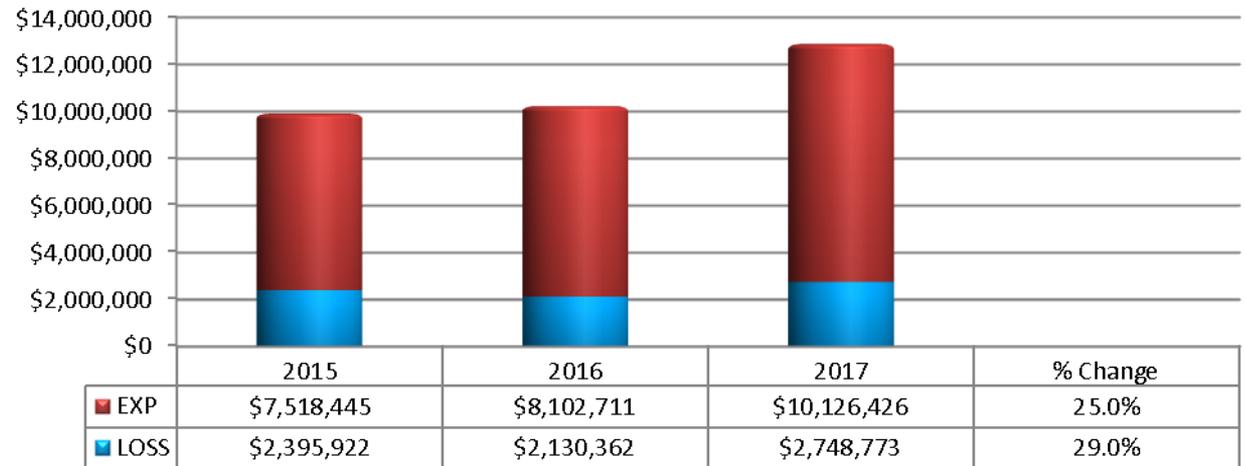


- Frequency and severity are “Civil Rights Violation - 042 USC 1983” claims at penitentiaries
- Increase of \$2M within DOC to \$3.8M
- Defending claims (legal cost) is driver
- Appears 5 claims arose from Alton Sterling incident

General Liability - New Claims
Total and Average Incurred by Year



General Liability - New Claims
Total Incurred by Bucket and Year





- Pending claims down 10.4%
- 25% are inmate claims
- 592 claims are Civil Rights
- 126 are Slip and Falls
- Bodily Injury claims down \$15.3M from FY16
- 165 claims represent 67% of the Total Incurred

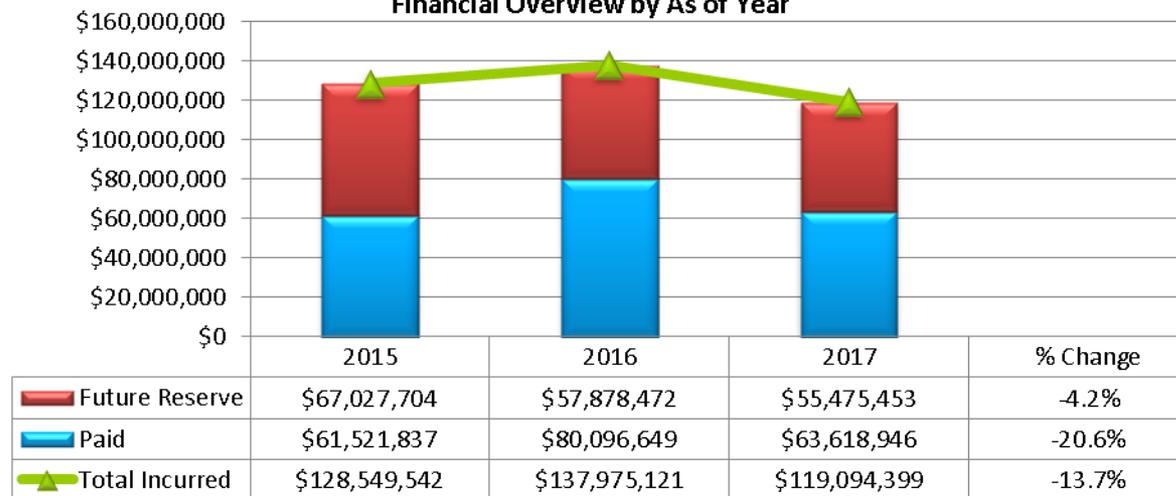
General Liability - Pending Claims

Claim Count by Coverage and As of Year



General Liability - Pending Claims

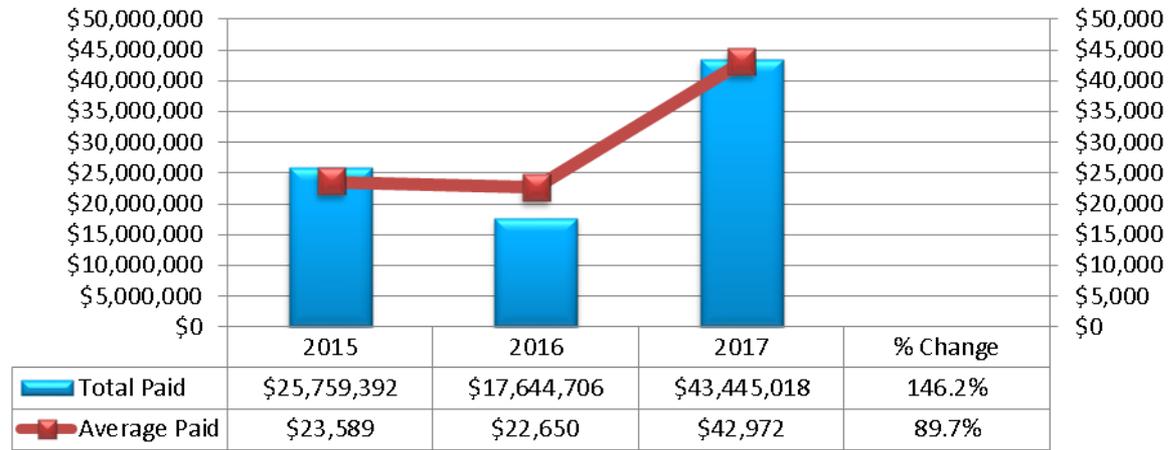
Financial Overview by As of Year



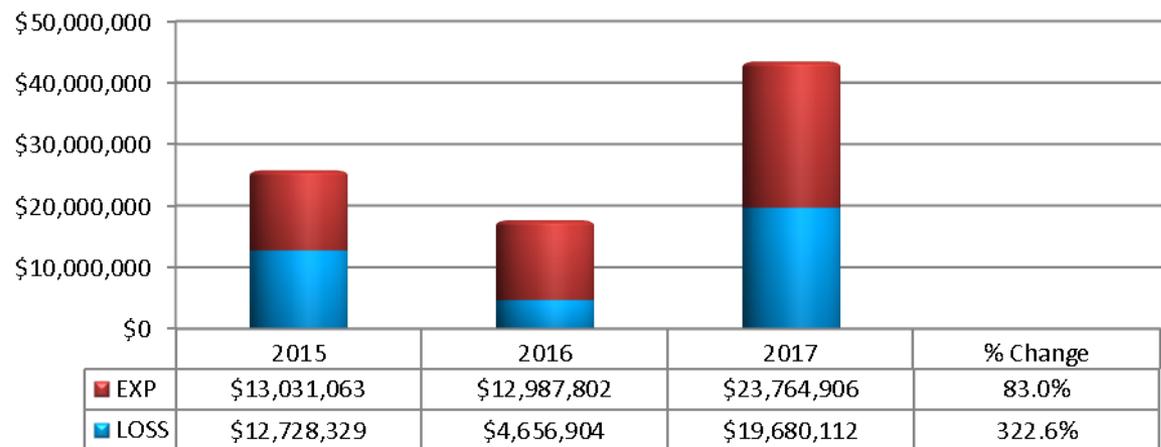


- Increase of 232 claims closed
- 701 claims closed with at least \$1 in FY17 compared to 498 in FY16
- One DOC claim closed worth \$5.4M
- Closed 65 DOC claims worth \$11.7M

General Liability - Closed Claims Cost of Claims by Year Closed



General Liability - Closed Claims Total Paid by Bucket and Year Closed

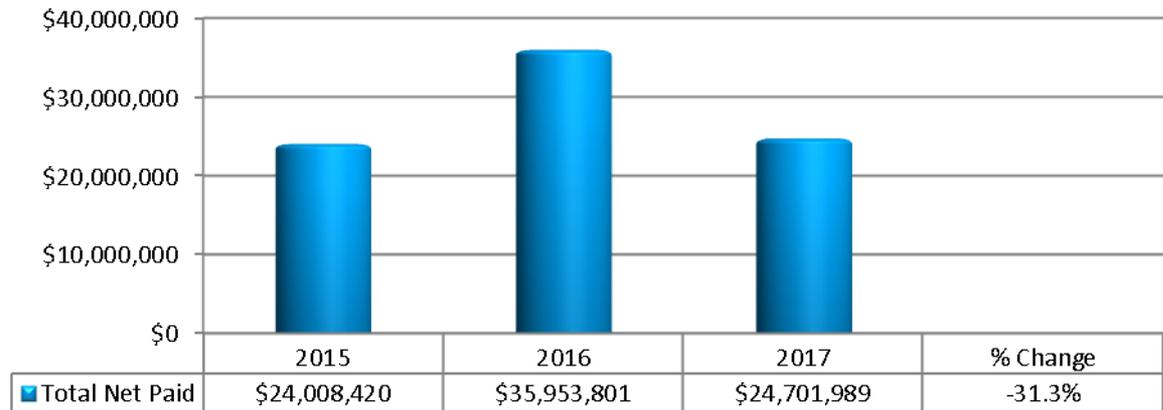


One Elevator event with 5 claims in Superdome closed



- General Liability coverage accounts for 94.7% of payments
- Civil Rights claims have are the most frequent and sever
- Defense Attorney payments of \$15.3M in FY17
- 352 DOC inmate claims were issued payments for Defense Attorney
- Largest Loss payment was \$1.03M

General Liability
Total Net Paid by Year of Allocation



General Liability
Total Paid by Bucket and Year of Allocation





Medical Malpractice





Medical Malpractice Summary

| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|--------------|--------------|--------------|---------|
| New Claims | Total New Claims | 151 | 128 | 126 | -1.6% |
| | Total Incurred | \$13,335,106 | \$12,196,154 | \$9,980,984 | -18.2% |
| | Average Incurred | \$88,312 | \$95,282 | \$79,214 | -16.9% |
| | Total Incurred w/ Incurred >\$100K | 12.2% | 12.8% | 24.4% | 11.6% |
| | Total claims w/ Incurred >\$100K | 9.3% | 9.4% | 15.1% | 5.7% |
| Pending Claims | Total Pending Claims | 556 | 556 | 495 | -11.0% |
| | Total Incurred | \$85,819,048 | \$86,814,546 | \$80,502,430 | -7.3% |
| | Average Incurred | \$154,351 | \$156,141 | \$162,631 | 4.2% |
| | Total Incurred w/ Incurred >\$100K | 73.6% | 73.0% | 84.1% | 11.1% |
| | Total claims w/ Incurred >\$100K | 55.9% | 56.5% | 71.1% | 14.6% |
| | % Litigated | 27.5% | 27.3% | 29.3% | 2.0% |
| Closed Claims | Total Closed Claims | 159 | 134 | 195 | 45.5% |
| | Total Paid | \$15,491,667 | \$12,617,013 | \$19,917,292 | 57.9% |
| | Average Paid | \$97,432 | \$94,157 | \$102,140 | 8.5% |
| | Average Days Open | 1,475 | 1,380 | 1,438 | 4.2% |
| | Closing Ratio | 96.4% | 98.5% | 146.3% | 47.8% |
| | Total Paid w/ Paid >\$100K | 81.0% | 84.1% | 82.7% | -1.4% |
| | Total claims w/ Paid >\$100K | 23.9% | 26.1% | 23.1% | -3.0% |
| | % Litigated | 35.8% | 33.6% | 37.4% | 3.8% |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Loss Paid | \$9,649,578 | \$10,307,806 | \$8,265,039 | -19.8% |
| | Total Expense Paid | \$6,186,682 | \$6,614,545 | \$8,440,143 | 27.6% |
| | Total Recoveries | \$0 | \$0 | \$0 | 0.0% |
| | Total Paid | \$15,836,260 | \$16,922,352 | \$16,705,182 | -1.3% |
| | % Loss | 60.9% | 60.9% | 49.5% | -11.4% |
| | % Expense | 39.1% | 39.1% | 50.5% | 11.4% |

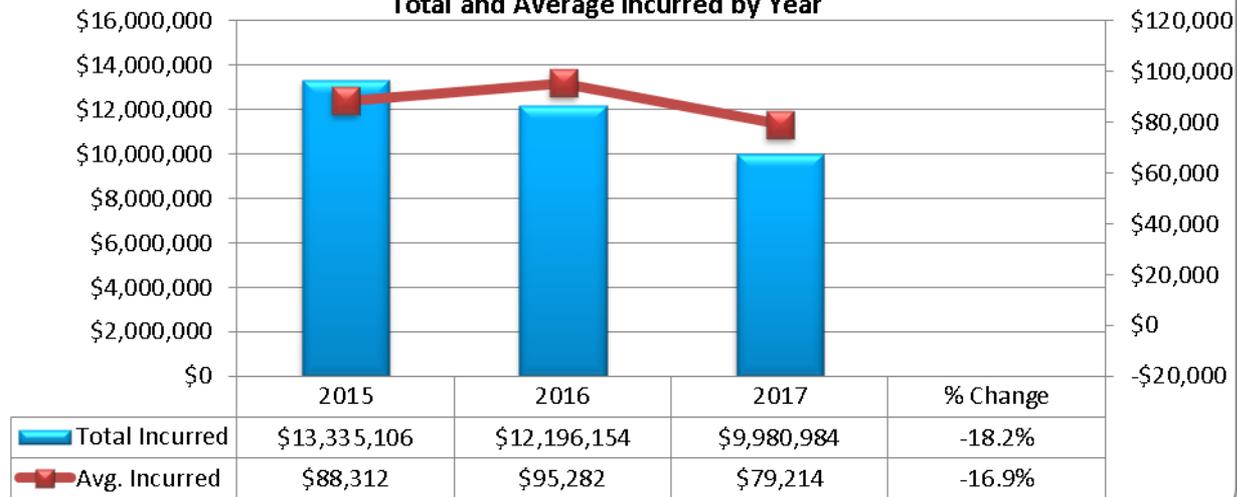




- FY17 Surgery related cause – 33 claims
- FY17 Failure to Diagnose “X” – 42 claims
- LSU – New Orleans – 72 claims
- MRP on new FY17
 - Dismissed – 17
 - Won – 4
 - Abandoned – 1
 - Fees not Paid – 2
 - Split Decision - 1

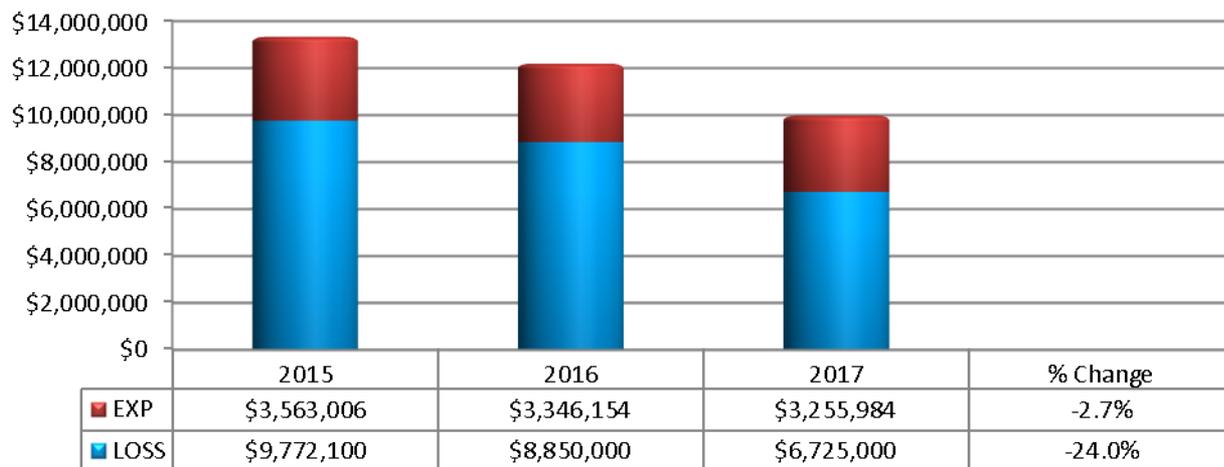
Medical Malpractice - New Claims

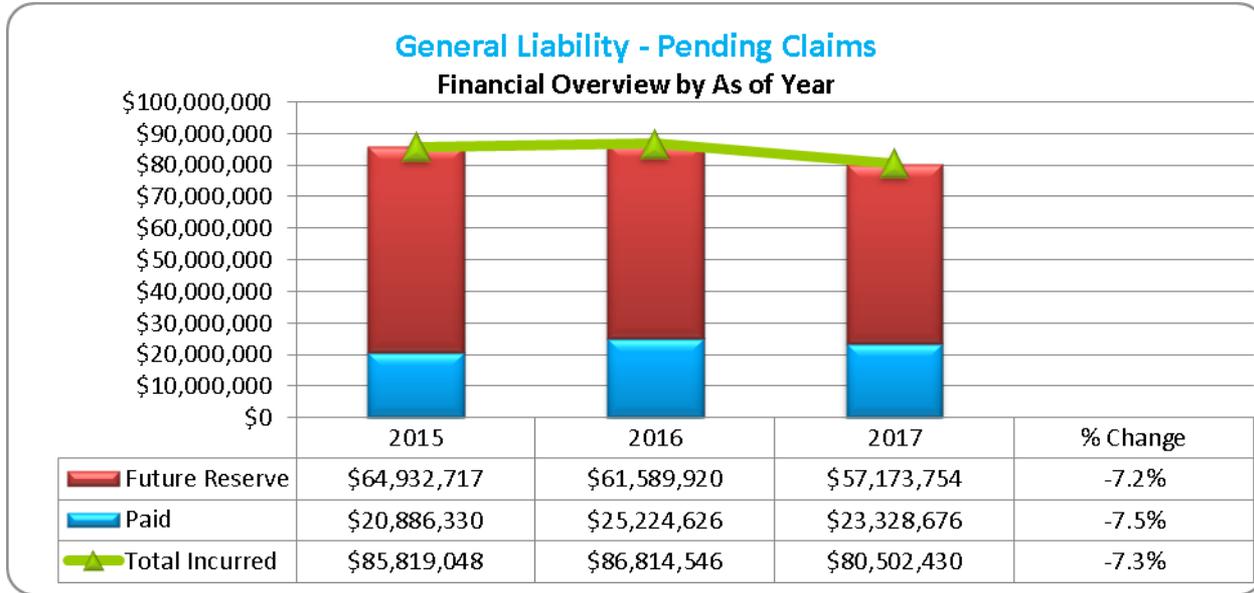
Total and Average Incurred by Year



Medical Malpractice - New Claims

Total Incurred by Bucket and Year





- Colleagues have a caseload of 125 on average
- LSUHSC – New Orleans has 185 open cases with \$27M Total Incurred
- 22 claims have trial dates set
- 6 claims have mediations set

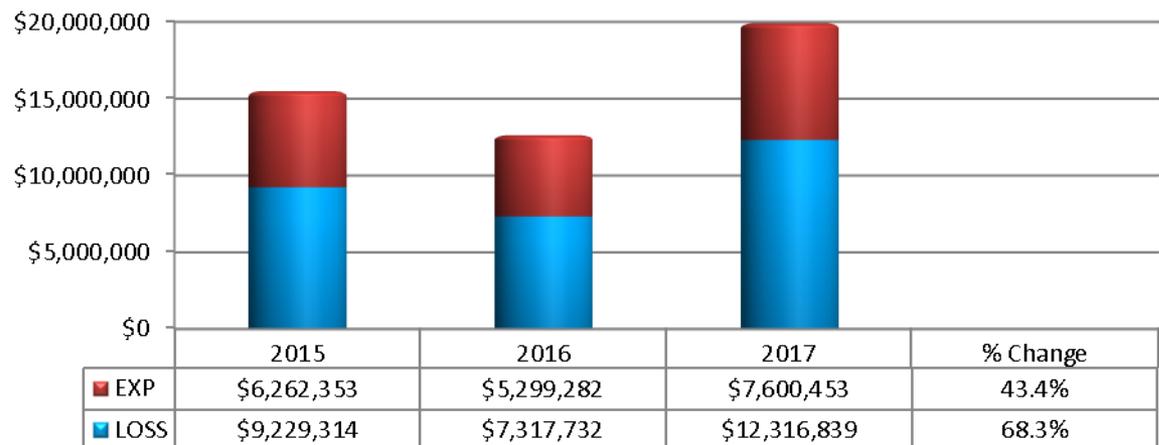


- 111 claims closed without Loss paid, but averaged \$25K in expense
- Average Loss Payment was per claim is \$179K
- “Failure to Diagnose” was most frequent and average \$216K if loss payment is made
- 20 claims over 5 years old
- Average is 3.8 years

General Liability - Closed Claims
Cost of Claims by Year Closed



General Liability - Closed Claims
Total Paid by Bucket and Year Closed





Road Hazard





Road Hazard Summary

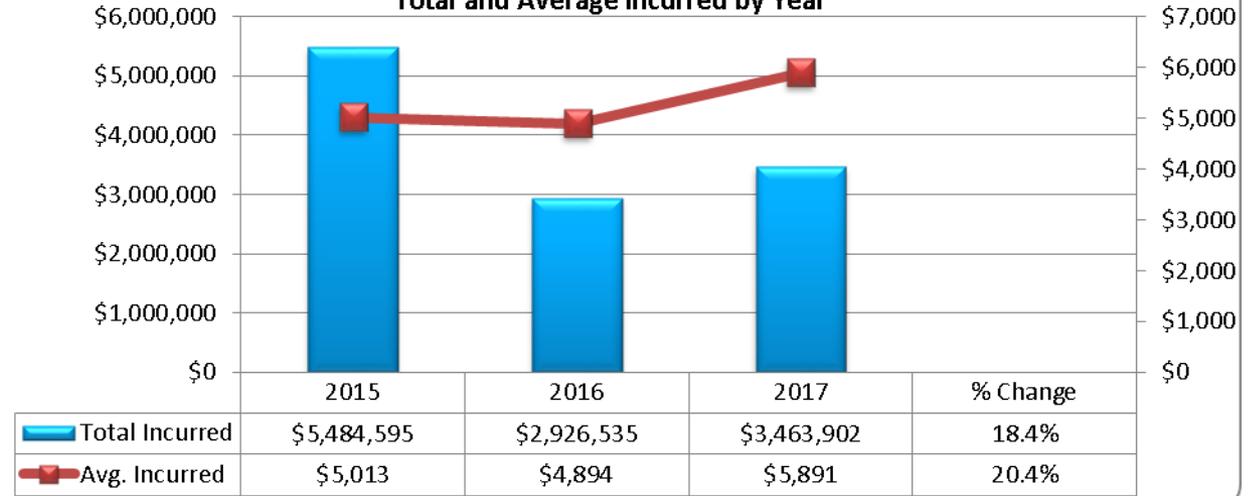
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|--------------|--------------|---------------|---------|
| New Claims | Total New Claims | 1,094 | 598 | 588 | -1.7% |
| | Total Incurred | \$5,484,595 | \$2,926,535 | \$3,463,902 | 18.4% |
| | Average Incurred | \$5,013 | \$4,894 | \$5,891 | 20.4% |
| | Total Incurred w/ Incurred >\$100K | 6.7% | 6.8% | 11.5% | 4.7% |
| | Total claims w/ Incurred >\$100K | 0.3% | 0.2% | 0.3% | 0.1% |
| Pending Claims | Total Pending Claims | 862 | 763 | 735 | -3.7% |
| | Total Incurred | \$94,562,097 | \$95,395,254 | \$102,855,770 | 7.8% |
| | Average Incurred | \$109,701 | \$125,027 | \$139,940 | 11.9% |
| | Total Incurred w/ Incurred >\$100K | 73.5% | 77.1% | 79.5% | 2.4% |
| | Total claims w/ Incurred >\$100K | 15.7% | 19.0% | 23.4% | 4.4% |
| | % Litigated | 74.8% | 84.9% | 90.1% | 5.2% |
| Closed Claims | Total Closed Claims | 1,082 | 746 | 623 | -16.5% |
| | Total Paid | \$16,131,788 | \$5,687,661 | \$2,844,184 | -50.0% |
| | Average Paid | \$14,909 | \$7,624 | \$4,565 | -40.1% |
| | Average Days Open | 315 | 339 | 310 | -8.7% |
| | Closing Ratio | 94.1% | 115.1% | 104.5% | -10.6% |
| | Total Paid w/ Paid >\$100K | 82.2% | 70.4% | 44.0% | -26.4% |
| | Total claims w/ Paid >\$100K | 1.8% | 0.7% | 0.8% | 0.1% |
| | % Litigated | 14.8% | 15.3% | 14.3% | -1.0% |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Loss Paid | \$10,292,903 | (\$37,067) | \$38,869 | -204.9% |
| | Total Expense Paid | \$6,247,977 | \$5,812,660 | \$5,045,640 | -13.2% |
| | Total Recoveries | \$1,006,535 | \$0 | \$0 | 0.0% |
| | Total Paid | \$16,540,880 | \$5,775,593 | \$5,084,508 | -12.0% |
| | % Loss | 62.2% | -0.6% | 0.8% | 1.4% |
| | % Expense | 37.8% | 100.6% | 99.2% | -1.4% |



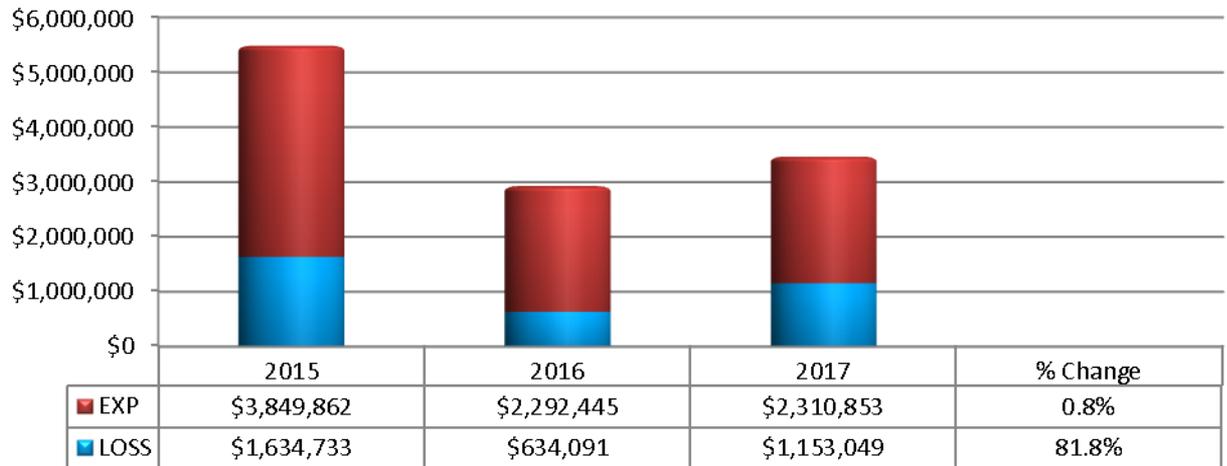


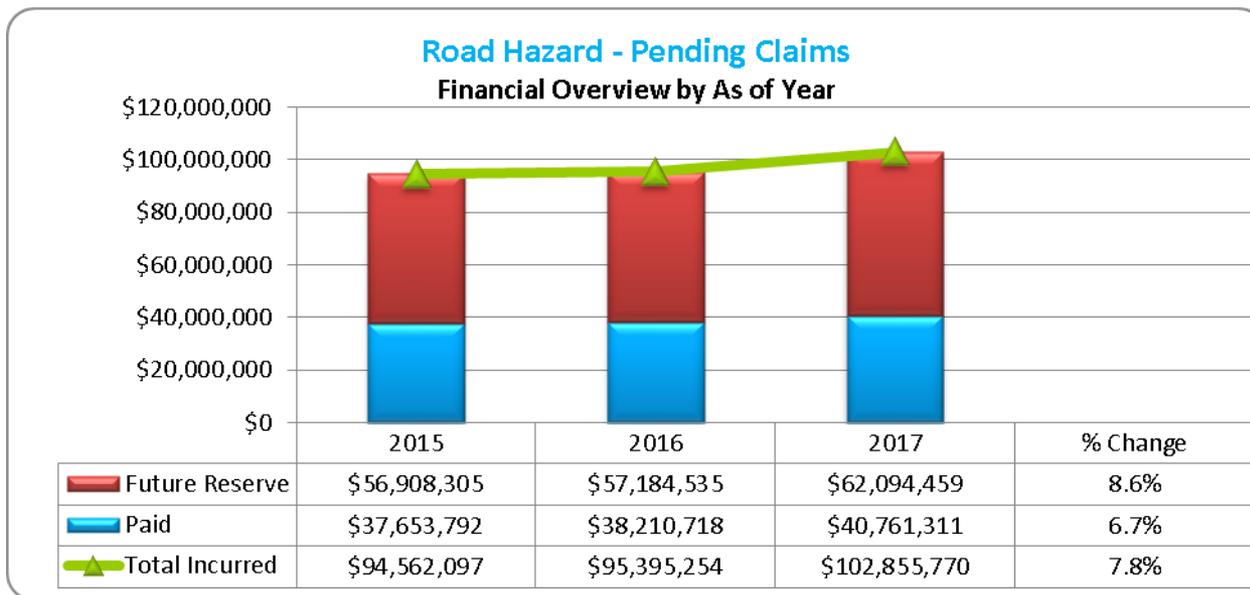
- Claims are down almost 50% from FY15
- 293 of the 588 reported in FY17 are now closed
- Majority of reported claims are mowing or potholes
- Baton Rouge area has highest frequency
- One claim from flood of August 2016

Road Hazard - New Claims
Total and Average Incurred by Year



Road Hazard - New Claims
Total Incurred by Bucket and Year



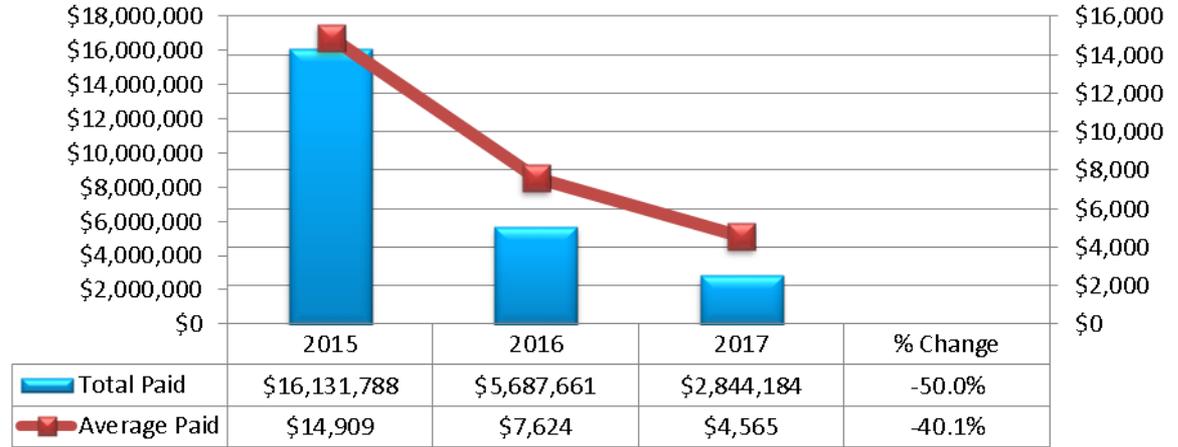


- 226 claims have Consent Judgements worth \$26.1M of Future Reserves
- Many claims are just stagnate, but unable to close
- 22 Trials are scheduled for calendar 2018

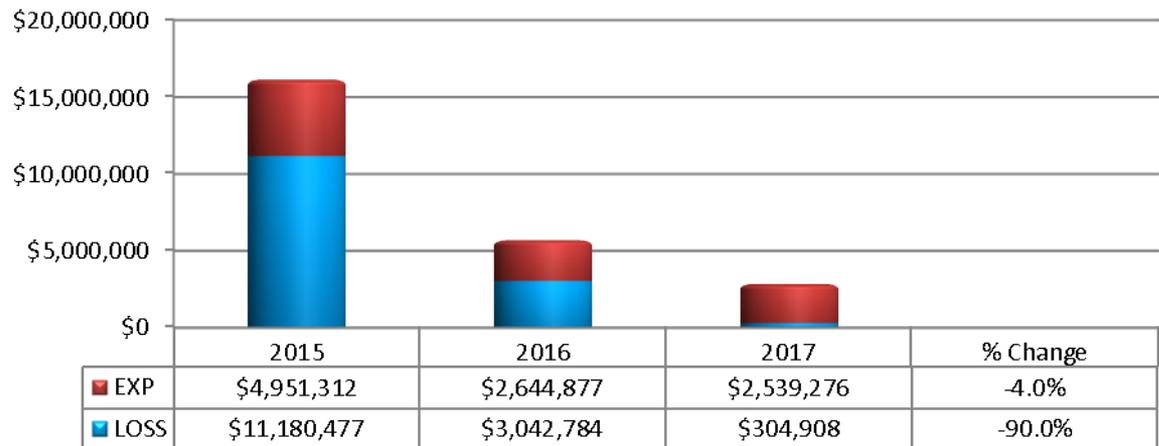


- 371 claims closed with no payment
- 2 claims had to be reopened and closed in FY17 to issue old payments
- 384 claims closed with a sub status of Compromised in FY17
- 268 claims closed with a sub status as "Denied"

Road Hazard - Closed Claims
Cost of Claims by Year Closed



Road Hazard - Closed Claims
Total Paid by Bucket and Year Closed



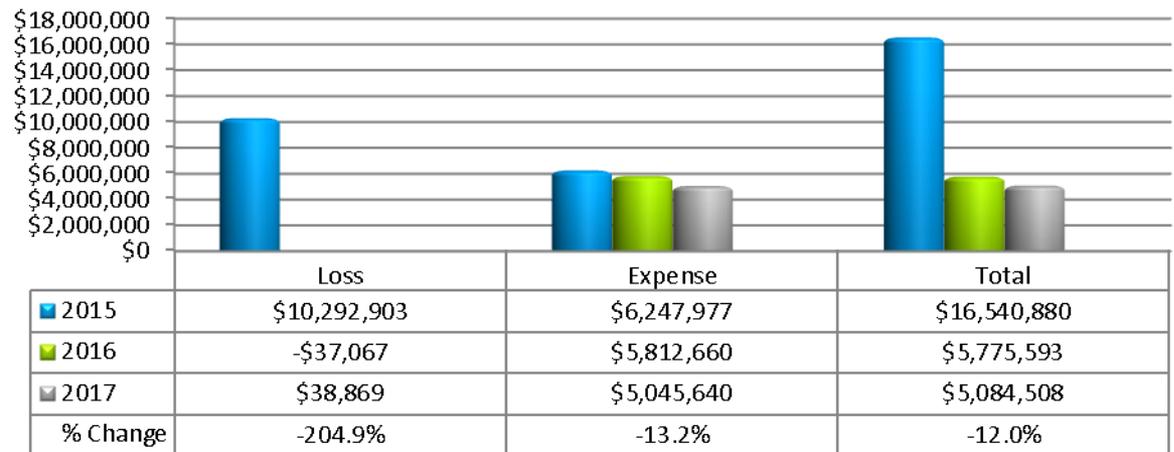


- Without legislature appropriations Loss payments continue to be minimal
- 491 claims had a Defense Attorney payment to prepare for anticipated litigation
- Experts were used on 35 claims
- One Loss payment was \$24K
- Refund on old annuities for \$113K

Road Hazard
Total Net Paid by Year of Allocation



Road Hazard
Total Paid by Bucket and Year of Allocation



Property – CAT 1617



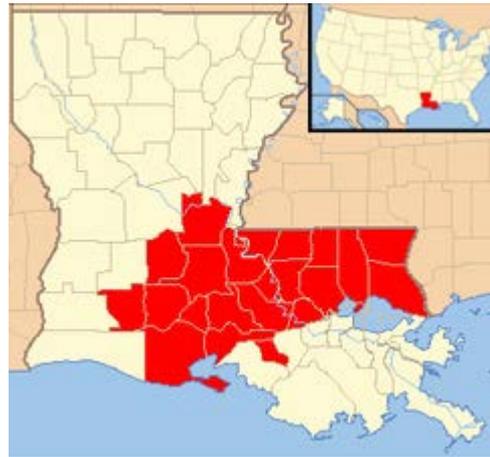


Property – CAT 1617 Summary

| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|------|--------------|--------------|----------|
| New Claims | Total New Claims | 0 | 246 | 10 | -95.9% |
| | Total Incurred | \$0 | \$15,234,871 | \$368,860 | -97.6% |
| | Average Incurred | \$0 | \$61,930 | \$36,886 | -40.4% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 85.0% | 63.7% | -21.3% |
| | Total claims w/ Incurred >\$100K | 0.0% | 4.1% | 10.0% | 5.9% |
| Pending Claims | Total Pending Claims | 0 | 174 | 108 | -37.9% |
| | Total Incurred | \$0 | \$15,234,626 | \$15,194,124 | -0.3% |
| | Average Incurred | \$0 | \$87,555 | \$140,686 | 60.7% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 85.0% | 85.7% | 0.7% |
| | Total claims w/ Incurred >\$100K | 0.0% | 5.7% | 9.3% | 3.6% |
| | % Litigated | 0.0% | 0.0% | 0.0% | 0.0% |
| Closed Claims | Total Closed Claims | 0 | 72 | 77 | 6.9% |
| | Total Paid | \$0 | \$245 | \$202,704 | 82636.3% |
| | Average Paid | \$0 | \$3 | \$2,633 | 77263.8% |
| | Average Days Open | 0 | 52 | 169 | 225.4% |
| | Closing Ratio | 0.0% | 29.3% | 700.0% | 670.7% |
| | Total Paid w/ Paid >\$100K | 0.0% | 0.0% | 55.1% | 55.1% |
| | Total claims w/ Paid >\$100K | 0.0% | 0.0% | 1.3% | 1.3% |
| | % Litigated | 0.0% | 0.0% | 0.0% | 0.0% |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Loss Paid | \$0 | \$1,948,474 | \$2,115,953 | 8.6% |
| | Total Expense Paid | \$0 | \$0 | \$36,303 | 100.0% |
| | Total Recoveries | \$0 | \$0 | \$0 | 0.0% |
| | Total Paid | \$0 | \$1,948,474 | \$2,152,256 | 10.5% |
| | % Loss | 0.0% | 100.0% | 98.3% | -1.7% |
| | % Expense | 0.0% | 0.0% | 1.7% | 1.7% |



Property – CAT 1644





Property – CAT 1644 Summary

| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|------|------|--------------|---------|
| New Claims | Total New Claims | 0 | 0 | 339 | 0.0% |
| | Total Incurred | \$0 | \$0 | \$34,969,277 | 0.0% |
| | Average Incurred | \$0 | \$0 | \$103,154 | -40.4% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 0.0% | 92.0% | 92.0% |
| | Total claims w/ Incurred >\$100K | 0.0% | 0.0% | 11.8% | 11.8% |
| Pending Claims | Total Pending Claims | 0 | 0 | 192 | 0.0% |
| | Total Incurred | \$0 | \$0 | \$34,450,774 | 0.0% |
| | Average Incurred | \$0 | \$0 | \$179,431 | 0.0% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 0.0% | 92.8% | 92.8% |
| | Total claims w/ Incurred >\$100K | 0.0% | 0.0% | 20.3% | 20.3% |
| | % Litigated | 0.0% | 0.0% | 0.0% | 0.0% |
| Closed Claims | Total Closed Claims | 0 | 0 | 147 | 0.0% |
| | Total Paid | \$0 | \$0 | \$518,503 | 0.0% |
| | Average Paid | \$0 | \$0 | \$3,527 | 0.0% |
| | Average Days Open | 0 | 0 | 124 | 0.0% |
| | Closing Ratio | 0.0% | 0.0% | 43.4% | 43.4% |
| | Total Paid w/ Paid >\$100K | 0.0% | 0.0% | 37.9% | 37.9% |
| | Total claims w/ Paid >\$100K | 0.0% | 0.0% | 0.7% | 0.7% |
| | % Litigated | 0.0% | 0.0% | 0.0% | 0.0% |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Loss Paid | \$0 | \$0 | \$10,527,674 | 100.0% |
| | Total Expense Paid | \$0 | \$0 | \$154,476 | 100.0% |
| | Total Recoveries | \$0 | \$0 | \$0 | 0.0% |
| | Total Paid | \$0 | \$0 | \$10,682,149 | 100.0% |
| | % Loss | 0.0% | 0.0% | 98.6% | 98.6% |
| | % Expense | 0.0% | 0.0% | 1.4% | 1.4% |





Property – Non CAT





Property – Non CAT Summary

| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|--------------|--------------|--------------|---------|
| New Claims | Total New Claims | 502 | 504 | 652 | 29.4% |
| | Total Incurred | \$3,823,654 | \$4,653,807 | \$4,789,471 | 2.9% |
| | Average Incurred | \$7,617 | \$9,234 | \$7,346 | -20.4% |
| | Total Incurred w/ Incurred >\$100K | 20.6% | 41.5% | 31.7% | -9.8% |
| | Total claims w/ Incurred >\$100K | 0.6% | 1.4% | 1.1% | -0.3% |
| Pending Claims | Total Pending Claims | 307 | 328 | 417 | 27.1% |
| | Total Incurred | \$25,362,624 | \$10,583,030 | \$11,747,249 | 11.0% |
| | Average Incurred | \$82,614 | \$32,265 | \$28,171 | -12.7% |
| | Total Incurred w/ Incurred >\$100K | 85.1% | 65.3% | 64.2% | -1.1% |
| | Total claims w/ Incurred >\$100K | 6.2% | 7.3% | 6.2% | -1.1% |
| | % Litigated | 4.6% | 4.0% | 2.4% | -1.6% |
| Closed Claims | Total Closed Claims | 607 | 490 | 567 | 15.7% |
| | Total Paid | \$7,560,764 | \$17,716,405 | \$5,311,826 | -70.0% |
| | Average Paid | \$12,456 | \$36,156 | \$9,368 | -74.1% |
| | Average Days Open | 344 | 210 | 209 | 10.3% |
| | Closing Ratio | 119.0% | 95.9% | 86.2% | -9.7% |
| | Total Paid w/ Paid >\$100K | 46.9% | 84.8% | 54.3% | -30.5% |
| | Total claims w/ Paid >\$100K | 1.3% | 1.0% | 1.9% | 0.9% |
| | % Litigated | 0.2% | 0.4% | 0.7% | 0.3% |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Loss Paid | \$6,844,247 | \$4,516,927 | \$5,768,857 | 27.7% |
| | Total Expense Paid | \$306,102 | \$106,284 | \$160,134 | 50.7% |
| | Total Recoveries | \$891,195 | \$78,839 | \$647,722 | 721.6% |
| | Total Paid | \$7,150,348 | \$4,623,211 | \$5,928,991 | 28.2% |
| | % Loss | 95.7% | 97.7% | 97.3% | -0.4% |
| | % Expense | 4.3% | 2.3% | 2.7% | 0.4% |





Loss Prevention





Hudson Initiative Vendors





\$70,468.48

Payments to Qualified Vendors



Appendix





Property – Old CAT





Property – Old CAT Summary

| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|---------------|---------------|---------------|---------|
| New Claims | Total New Claims | 30 | 6 | 0 | -100.0% |
| | Total Incurred | \$16,601 | \$7,094 | \$0 | -100.0% |
| | Average Incurred | \$553 | \$1,182 | \$0 | -100.0% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| | Total claims w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| Pending Claims | Total Pending Claims | 1,504 | 1,194 | 702 | -41.2% |
| | Total Incurred | \$565,809,885 | \$524,399,592 | \$460,414,184 | -12.2% |
| | Average Incurred | \$376,203 | \$439,196 | \$655,861 | 49.3% |
| | Total Incurred w/ Incurred >\$100K | 96.8% | 97.2% | 98.0% | 0.8% |
| | Total claims w/ Incurred >\$100K | 12.4% | 13.8% | 15.1% | 1.3% |
| | % Litigated | 0.1% | 0.2% | 0.1% | -0.1% |
| Closed Claims | Total Closed Claims | 383 | 385 | 548 | 42.3% |
| | Total Paid | \$36,271,618 | \$40,517,500 | \$70,463,907 | 73.9% |
| | Average Paid | \$94,704 | \$105,240 | \$128,584 | 22.2% |
| | Average Days Open | 1,876 | 2,452 | 2,719 | 10.9% |
| | Closing Ratio | 183.0% | 124.1% | 132.1% | 8.0% |
| | Total Paid w/ Paid >\$100K | 94.0% | 93.6% | 94.6% | 1.0% |
| | Total claims w/ Paid >\$100K | 4.7% | 6.5% | 10.8% | 4.3% |
| | % Litigated | 0.0% | 0.0% | 0.2% | 0.2% |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Loss Paid | \$16,908,349 | \$9,932,896 | \$24,288,085 | 144.5% |
| | Total Expense Paid | \$421,975 | \$160,714 | \$399,713 | 148.7% |
| | Total Recoveries | \$6,220,998 | \$5,121,772 | \$26,540,976 | 418.2% |
| | Total Paid | \$17,330,324 | \$10,093,610 | \$24,687,798 | 144.6% |
| | % Loss | 97.6% | 98.4% | 98.4% | 0.0% |
| | % Expense | 2.4% | 1.6% | 1.6% | 0.0% |





Jones Act





Jones Act Summary

| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|-----------|-----------|-----------|---------|
| New Claims | Indemnity Claims | 2 | 6 | 7 | 16.7% |
| | Total New Claims | 13 | 8 | 7 | -12.5% |
| | % Indemnity | 15.4% | 75.0% | 100.0% | 25.0% |
| | Average Incurred | \$5,828 | \$8,418 | \$10,615 | 26.1% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| | Total claims w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| Pending Claims | Indemnity Claims | 10 | 9 | 7 | -22.2% |
| | Total Pending Claims | 14 | 11 | 7 | -36.4% |
| | % Indemnity | 71.4% | 81.8% | 100.0% | 18.2% |
| | Average Incurred | \$317,036 | \$229,483 | \$454,190 | 97.9% |
| | Total Incurred w/ Incurred >\$100K | 95.2% | 93.5% | 95.3% | 1.8% |
| | Total claims w/ Incurred >\$100K | 50.0% | 36.4% | 57.1% | 20.7% |
| | % Litigated on Indemnity Only | 42.9% | 36.4% | 71.4% | 35.0% |
| Closed Claims | Indemnity Claims | 8 | 8 | 10 | 25.0% |
| | Total Closed Claims | 18 | 12 | 12 | 0.0% |
| | % Indemnity | 44.4% | 66.7% | 83.3% | 16.6% |
| | Average Paid | \$31,367 | \$231,520 | \$9,598 | -95.9% |
| | Average Days Open | 488 | 941 | 418 | -55.6% |
| | Closing Ratio | 112.5% | 100.0% | 150.0% | 50.0% |
| | Total Paid w/ Paid >\$100K | 72.9% | 93.1% | 0.0% | -93.1% |
| | Total claims w/ Paid >\$100K | 5.6% | 25.0% | 0.0% | -25.0% |
| | % Litigated on Indemnity Only | 5.6% | 25.0% | 0.0% | -25.0% |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Indemnity Paid | \$291,550 | \$276,975 | \$397,003 | 43.3% |
| | Total Medical Paid | \$255,877 | \$247,075 | \$178,767 | -27.6% |
| | Total Expense Paid | \$323,488 | \$444,767 | \$365,488 | -17.8% |
| | Total Recoveries | \$132 | \$0 | \$0 | 0.0% |
| | Total Paid | \$870,915 | \$968,817 | \$941,257 | -2.8% |
| | % Indemnity | 33.5% | 28.6% | 42.2% | 13.6% |
| | % Medical | 29.4% | 25.5% | 19.0% | -6.5% |
| | % Expense | 37.1% | 45.9% | 38.8% | -7.1% |



Employer's Liability





Employer's Liability Summary

| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|-------------|-------------|-------------|---------|
| New Claims | Indemnity Claims | 0 | 0 | 0 | 0/0% |
| | Total New Claims | 21 | 4 | 2 | -50.0% |
| | % Indemnity | 0.0% | 0.0% | 0.0% | 0.0% |
| | Average Incurred | \$10,756 | \$0 | \$42,500 | 0.0% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| | Total claims w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| Pending Claims | Indemnity Claims | 0 | 0 | 0 | 0.0% |
| | Total Pending Claims | 30 | 24 | 9 | -62.5% |
| | % Indemnity | 0.0% | 0.0% | 0.0% | 0.0% |
| | Average Incurred | \$635,629 | \$755,099 | \$28,633 | -96.2% |
| | Total Incurred w/ Incurred >\$100K | 97.8% | 98.0% | 0.0% | -98.0% |
| | Total claims w/ Incurred >\$100K | 13.3% | 16.7% | 0.0% | -16.7% |
| | % Litigated on Indemnity Only | 83.3% | 95.8% | 100.0% | 4.2% |
| Closed Claims | Indemnity Claims | 0 | 0 | 0 | 0.0% |
| | Total Closed Claims | 3 | 10 | 17 | 70.0% |
| | % Indemnity | 0.0% | 0.0% | 0.0% | 0.0% |
| | Average Paid | \$6,937 | \$13,871 | \$1,015,342 | 7219.7% |
| | Average Days Open | 871 | 193 | 1,921 | 895.9% |
| | Closing Ratio | 14.3% | 250.0% | 850.0% | 600.0% |
| | Total Paid w/ Paid >\$100K | 0.0% | 92.3% | 99.4% | 7.1% |
| | Total claims w/ Paid >\$100K | 0.0% | 10.0% | 23.5% | 13.5% |
| | % Litigated on Indemnity Only | 100.0% | 20.0% | 94.1% | 74.1% |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Indemnity Paid | \$2,762,508 | \$1,460,263 | \$1,883,000 | 28.9% |
| | Total Medical Paid | \$0 | \$0 | \$0 | -0.0% |
| | Total Expense Paid | \$176,817 | \$237,429 | \$39,095 | -83.5% |
| | Total Recoveries | \$0 | \$0 | \$67,856 | 100.0% |
| | Total Paid | \$2,939,325 | \$1,697,692 | \$1,922,095 | -13.2% |
| | % Indemnity | 94.0% | 86.0% | 98.0% | 12.0% |
| | % Medical | 0.0% | 0.0% | 0.0% | 0.0% |
| | % Expense | 6.0% | 14.0% | 2.0% | -12.0% |





Aviation





Aviation Summary

| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|----------|-----------|-----------|---------|
| New Claims | Total New Claims | 3 | 4 | 3 | -25.0% |
| | Total Incurred | \$12,039 | \$618,747 | \$156,174 | -74.8% |
| | Average Incurred | \$4,013 | \$154,687 | \$52,058 | -66.3% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 96.8% | 77.0% | -19.8% |
| | Total claims w/ Incurred >\$100K | 0.0% | 25.0% | 33.3% | 8.3% |
| Pending Claims | Total Pending Claims | 2 | 1 | 0 | -100.0% |
| | Total Incurred | \$10,000 | \$599,000 | \$0 | -100.0% |
| | Average Incurred | \$5,000 | \$599,000 | \$0 | -100.0% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 100.0% | 0.0% | -100.0% |
| | Total claims w/ Incurred >\$100K | 0.0% | 100.0% | 0.0% | -100.0% |
| | % Litigated | 0.0% | 0.0% | 0.0% | 0.0% |
| Closed Claims | Total Closed Claims | 1 | 5 | 4 | -20.0% |
| | Total Paid | \$2,039 | \$24,307 | \$404,223 | 1563.0% |
| | Average Paid | \$2,039 | \$4,861 | \$101,056 | 1978.8% |
| | Average Days Open | 108 | 91 | 271 | 196.5% |
| | Closing Ratio | 33.3% | 125.0% | 133.3% | 8.3% |
| | Total Paid w/ Paid >\$100K | 0.0% | 0.0% | 91.1% | 91.1% |
| | Total Claims w/ Paid >\$100K | 0.0% | 0.0% | 50.0% | 50.0% |
| | % Litigated | 0.0% | 0.0% | 0.0% | 0.0% |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Loss Paid | \$2,039 | \$9,828 | \$390,769 | 3879.2% |
| | Total Expense Paid | \$0 | \$14,479 | \$13,453 | -7.1% |
| | Total Recoveries | \$0 | \$0 | \$0 | 0.0% |
| | Total Paid | \$2,039 | \$24,307 | \$404,223 | 1563.0% |
| | % Loss | 100.0% | 40.4% | 96.7% | 56.3% |
| | % Expense | 0.0% | 59.6% | 3.3% | -56.3% |





Wet Marine





Wet Marine Summary

| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|-------------|-----------|-----------|---------|
| New Claims | Total New Claims | 24 | 18 | 17 | -5.6% |
| | Total Incurred | \$102,705 | \$57,722 | \$225,965 | 291.5% |
| | Average Incurred | \$4,279 | \$3,207 | \$13,292 | 314.5% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| | Total claims w/ Incurred >\$100K | 0.0% | 0.0% | 0.0% | 0.0% |
| Pending Claims | Total Pending Claims | 20 | 31 | 18 | -41.9% |
| | Total Incurred | \$748,997 | \$904,802 | \$785,899 | -13.1% |
| | Average Incurred | \$37,450 | \$29,187 | \$43,661 | 49.6% |
| | Total Incurred w/ Incurred >\$100K | 36.7% | 30.3% | 35.3% | 5.0% |
| | Total claims w/ Incurred >\$100K | 5.0% | 3.2% | 11.1% | 7.9% |
| | % Litigated | 45.0% | 22.6% | 66.7% | 44.1% |
| Closed Claims | Total Closed Claims | 32 | 7 | 30 | 328.6% |
| | Total Paid | \$1,656,698 | \$34,981 | \$603,654 | 1630.1% |
| | Average Paid | \$51,772 | \$4,984 | \$20,122 | 303.7% |
| | Average Days Open | 565 | 414 | 614 | 48.3% |
| | Closing Ratio | 118.5% | 38.9% | 176.5% | 137.6% |
| | Total Paid w/ Paid >\$100K | 86.1% | 0.0% | 62.6% | 62.6% |
| | Total Claims w/ Paid >\$100K | 6.3% | 0.0% | 6.7% | 6.7% |
| | % Litigated | 0.0% | 28.6% | 16.7% | -11.9% |
| <hr/> | | | | | |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Loss Paid | \$243,651 | \$8,078 | \$271,206 | 3257.3% |
| | Total Expense Paid | \$66,399 | \$101,293 | \$162,308 | 60.2% |
| | Total Recoveries | \$259,289 | \$150,729 | \$63,893 | -57.6% |
| | Total Paid | \$310,051 | \$109,371 | \$433,514 | 296.4% |
| | % Loss | 78.6% | 7.4% | 62.6% | 55.2% |
| | % Expense | 21.4% | 92.6% | 37.4% | -55.2% |





Future Med Mal





Future Med Mal Summary

| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
|---------------------------|------------------------------------|--------------|--------------|--------------|---------|
| New Claims | Total New Claims | 1 | 2 | 2 | 0.0% |
| | Total Incurred | \$4,900 | \$530,004 | \$215,000 | -59.4% |
| | Average Incurred | \$4,900 | \$265,002 | \$107,500 | -59.4% |
| | Total Incurred w/ Incurred >\$100K | 0.0% | 100.0% | 58.1% | -41.9% |
| | Total claims w/ Incurred >\$100K | 0.0% | 100.0% | 50.0% | -50.0% |
| Pending Claims | Total Pending Claims | 44 | 46 | 44 | -4.3% |
| | Total Incurred | \$27,324,915 | \$30,668,835 | \$31,555,511 | 2.9% |
| | Average Incurred | \$621,021 | \$666,714 | \$717,171 | 7.6% |
| | Total Incurred w/ Incurred >\$100K | 98.1% | 98.2% | 98.2% | 0.0% |
| | Total claims w/ Incurred >\$100K | 77.3% | 78.3% | 77.3% | -1.0% |
| | % Litigated | 45.5% | 47.8% | 43.2% | -4.6% |
| Closed Claims | Total Closed Claims | 1 | 0 | 4 | 0.0% |
| | Total Paid | \$4,900 | \$0 | \$793,181 | 0.0% |
| | Average Paid | \$4,900 | \$0 | \$198,295 | 0.0% |
| | Average Days Open | 114 | 0 | 4,472 | 0.0% |
| | Closing Ratio | 33.3% | 0.0% | 200.0% | 200.0% |
| | Total Paid w/ Paid >\$100K | 0.0% | 0.0% | 96.3% | 96.3% |
| | Total claims w/ Paid >\$100K | 0.0% | 0.0% | 50.0% | 50.0% |
| | % Litigated | 100.0% | 0.0% | 75.0% | 75.0% |
| | | | | | |
| State of Louisiana Metric | | 2015 | 2016 | 2017 | % (-/+) |
| Paid Claims | Total Loss Paid | \$995,631 | \$1,507,189 | \$1,767,859 | 17.3% |
| | Total Expense Paid | \$398 | \$12,362 | \$17,097 | 38.3% |
| | Total Recoveries | \$0 | \$0 | \$0 | 0.0% |
| | Total Paid | \$996,029 | \$1,519,551 | \$1,784,956 | 17.5% |
| | % Loss | 100.0% | 99.2% | 99.0% | -0.2% |
| | % Expense | 0.0% | 0.8% | 1.0% | 0.2% |





Medicare





REFERRALS AND AVERAGE MSA FUNDING COST

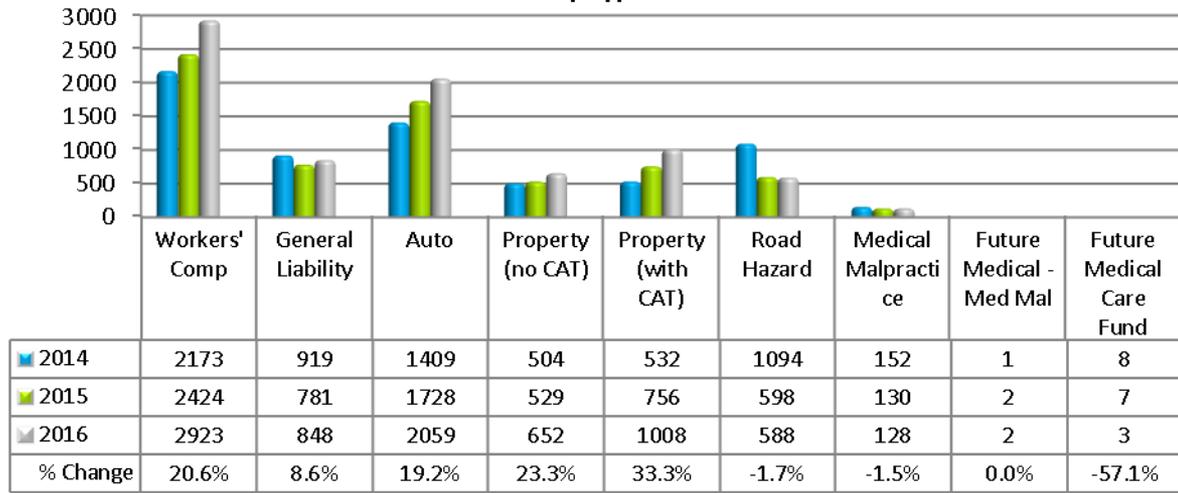
| TYPE | NO. | AVG MSA | AVG RX |
|-------------------------------|-----------|-----------|-----------|
| SUBMISSION MSA | 15 | \$157,407 | \$91,231 |
| MEDICAL COST PROJECTION | 2 | \$407,911 | \$349,542 |
| MSA SUBMISSION (CMS APPROVAL) | 13 | \$19,352 | \$3,813 |
| TOTAL | 17 | | |



| Medicare Lien Referral Summary | | | |
|---------------------------------------|------------------|------------------|------------------|
| | GL | WC | Total |
| Number CP Amounts Received | 69 | 185 | 254 |
| Number of Zero Dollar CP | 26 | 111 | 137 |
| Files with lien amount | 43 | 74 | 117 |
| Files with challenges | 12 | 50 | 62 |
| Savings from challenges | \$173,614 | \$318,291 | \$491,905 |
| Final Demands Received | 11 | 26 | 37 |

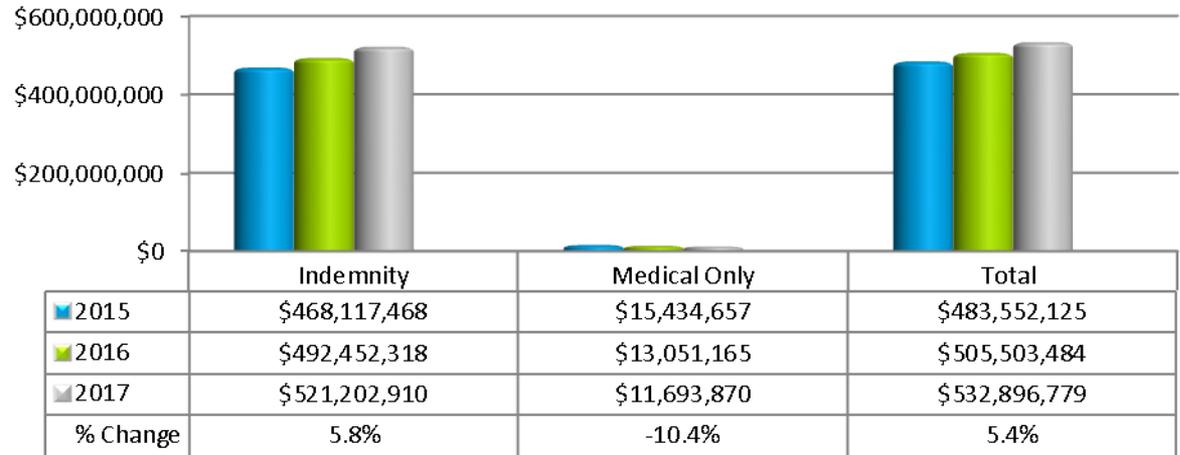


All Lines - New Claims Claim Count by Type and Year

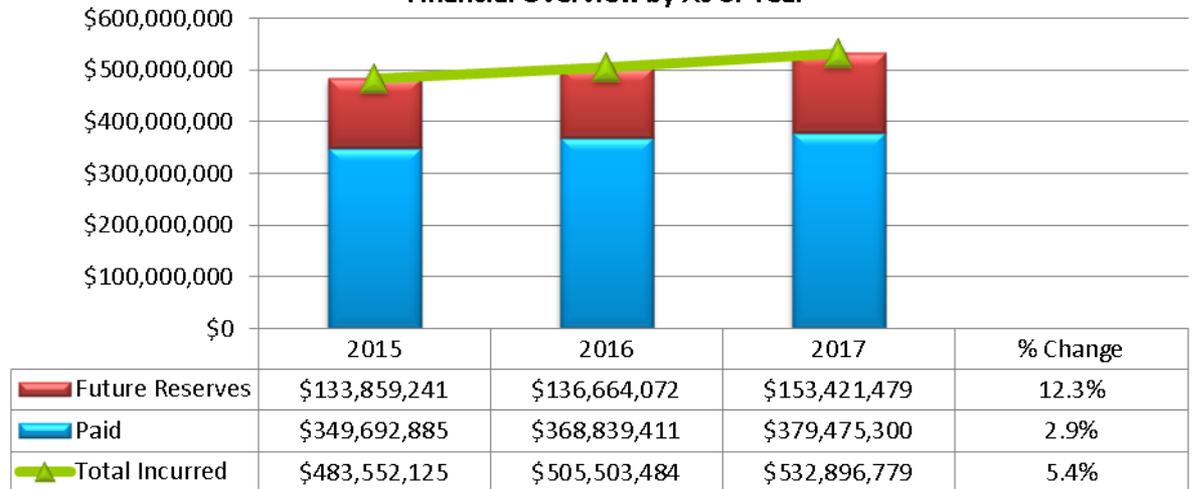


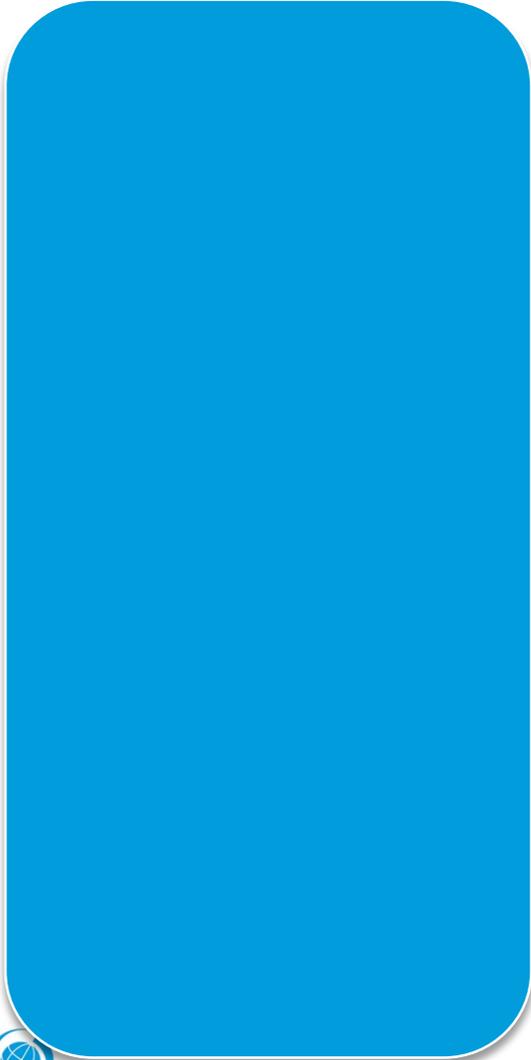


Workers' Compensation - Pending Claims Total Incurred by Claim Type and As of Year



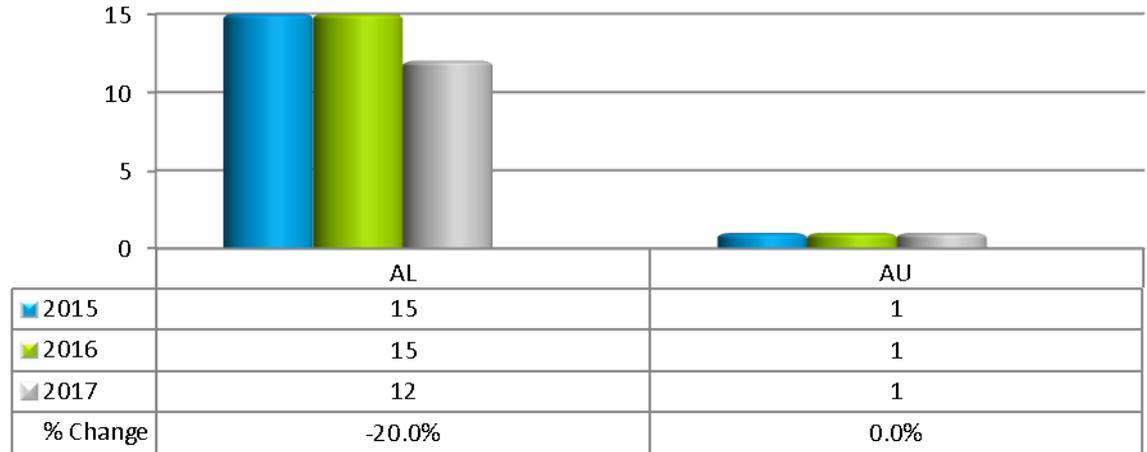
Workers' Compensation - Pending Claims Financial Overview by As of Year





Auto Liability - Pending Claims

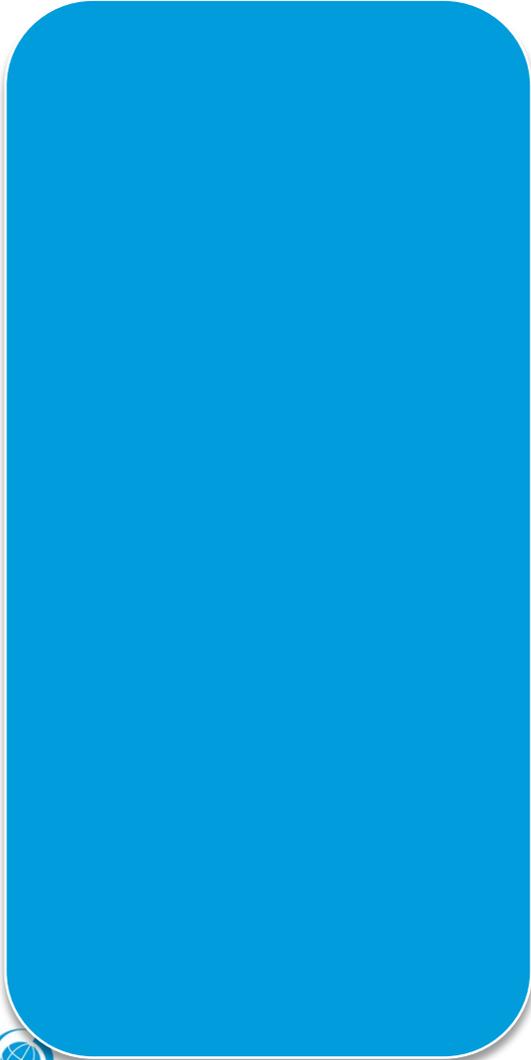
Claim Count by Line Code and As of Year - Claims Aged over 10 years



Auto Liability - Pending Claims

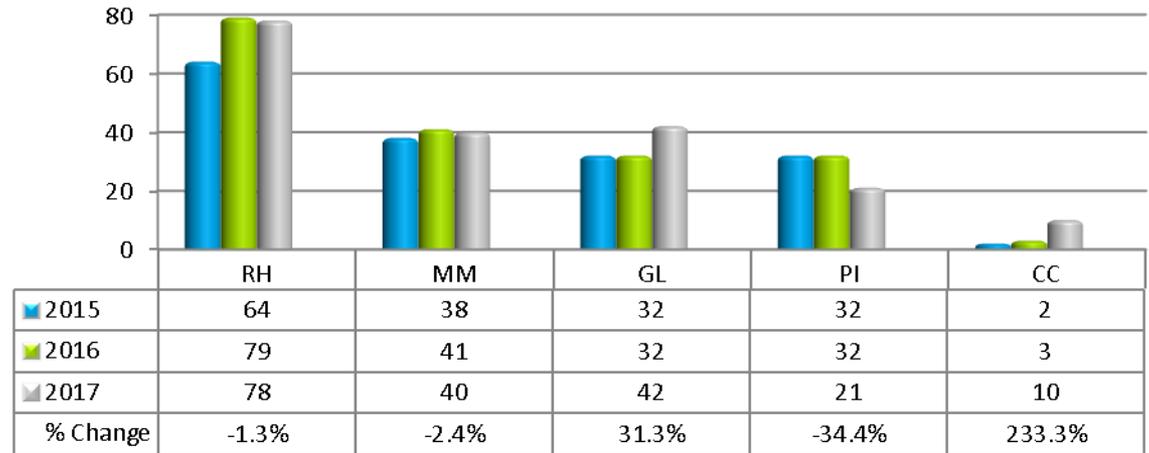
Financial Overview by As of Year on Claims Aged over 10 years





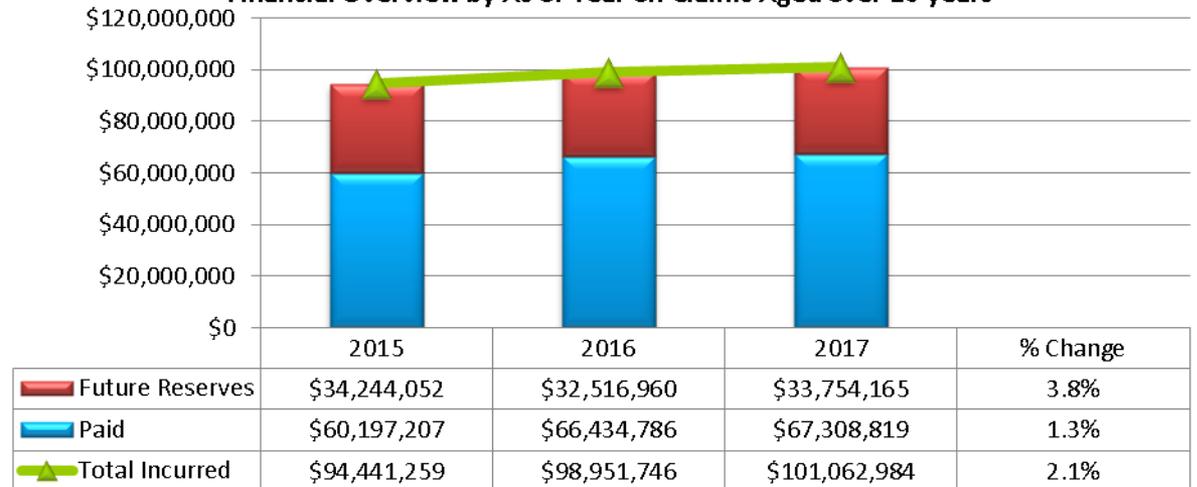
General Liability - Pending Claims

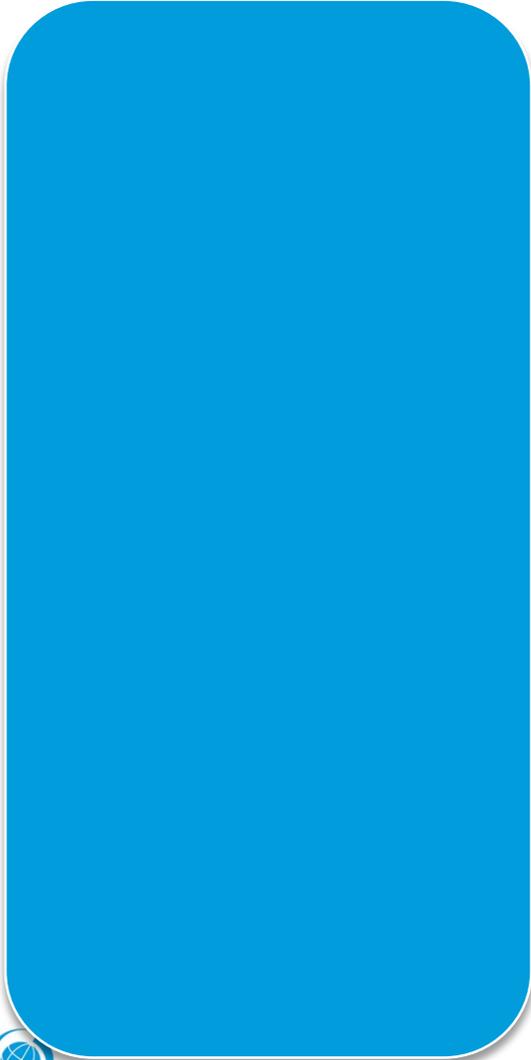
Claim Count by Line Code and As of Year - Claims Aged over 10 years



General Liability - Pending Claims

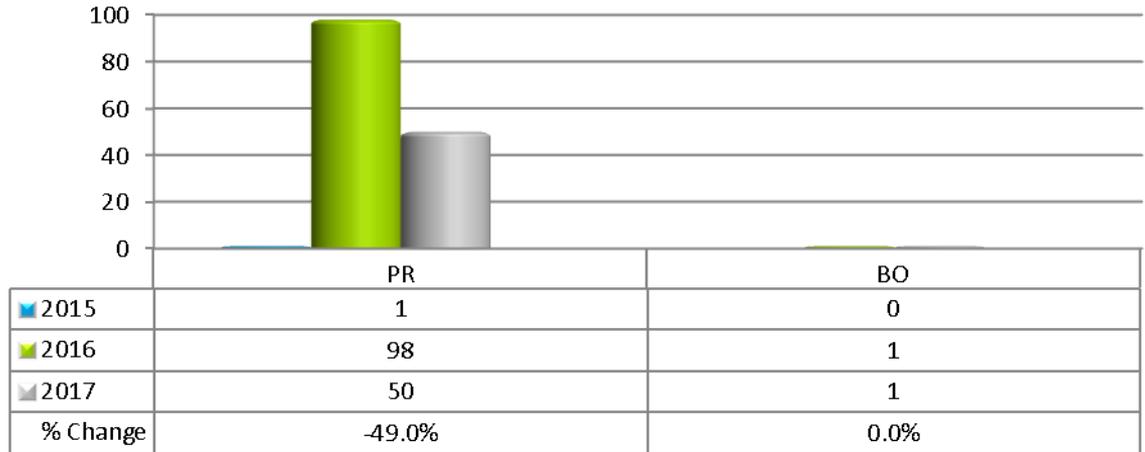
Financial Overview by As of Year on Claims Aged over 10 years





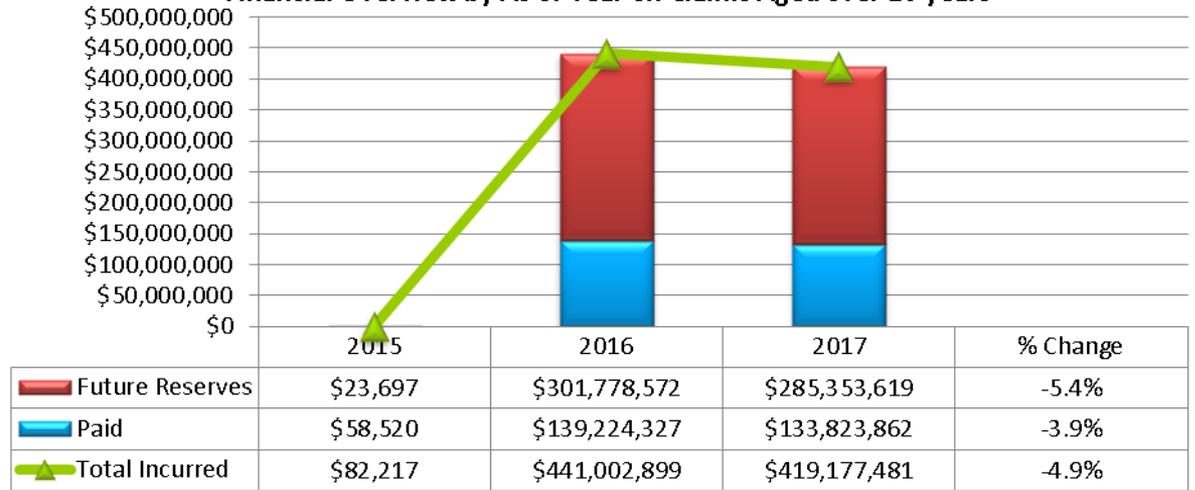
Property - Pending Claims

Claim Count by Line Code and As of Year - Claims Aged over 10 years

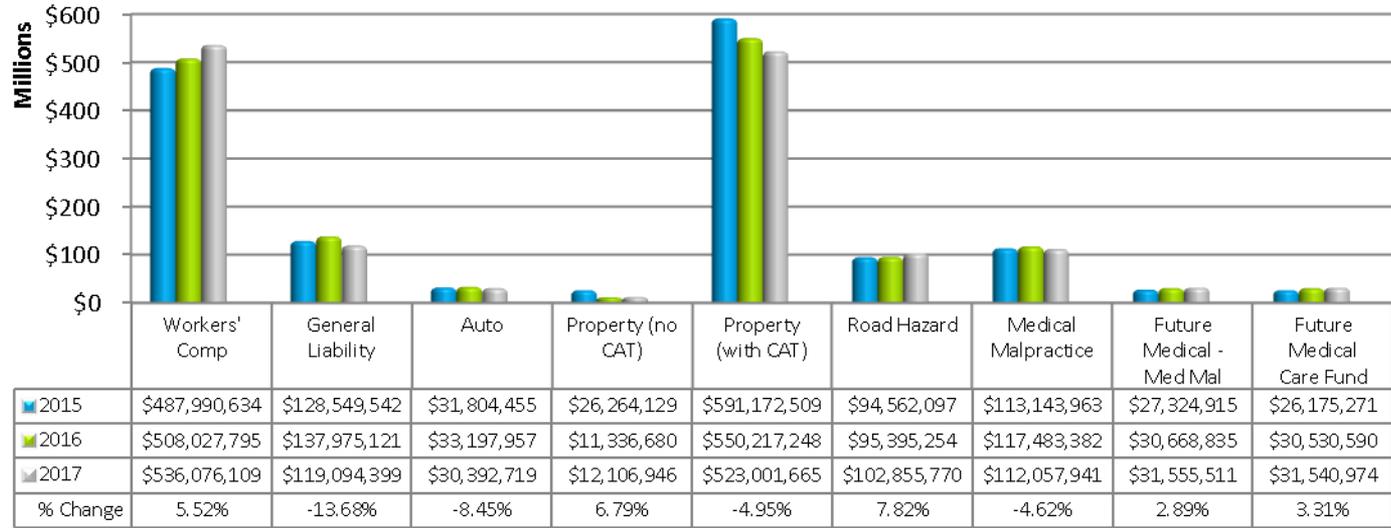


Property - Pending Claims

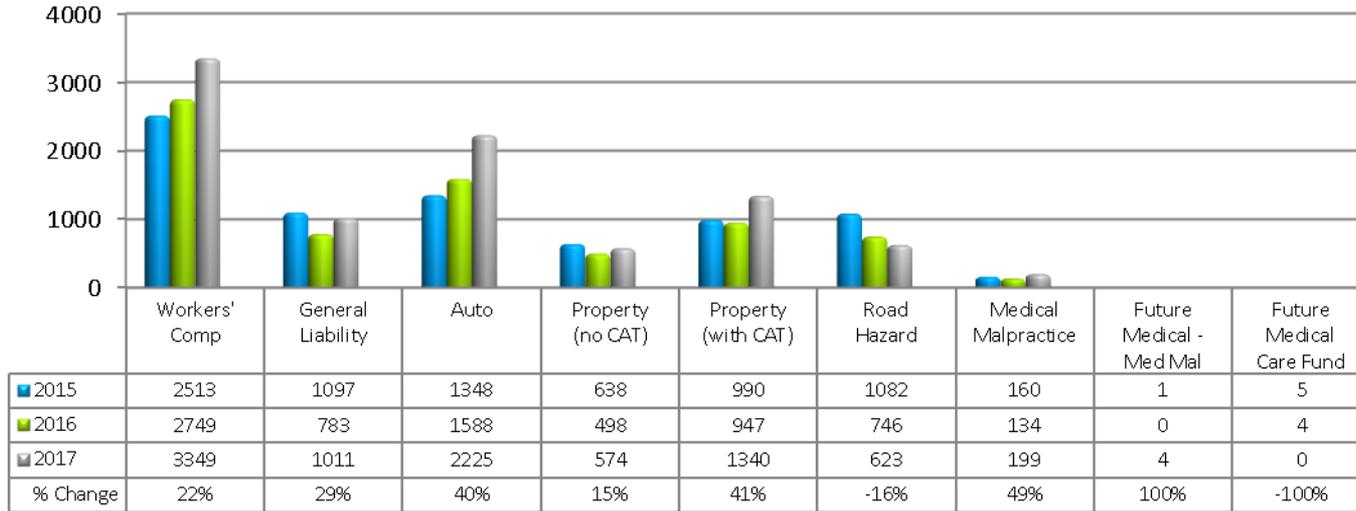
Financial Overview by As of Year on Claims Aged over 10 years



All Lines - Pending Claims Claim Count by Claim Type and As of Year



All Lines - Closed Claims Claim Count by Type and Year Closed



All Lines - Closed Claims Closing Ratio by Type and Year Closed

