



Stewardship Report

Prepared by Sedgwick | February 5, 2020



Office of Risk Management

Melissa Harris
Marsha Pemble
Vickie Jones
Joseph Roussel
Kristy Breaux
Ann Wax
Farrel Hebert
Vickie Aaron
Brett Beoubay
Karen Jackson
Sherry Price
Rita Major
Robert Hilborn
John Armstrong
Debi Patt

State Risk Director
Assistant State Risk Director
Executive Management Officer
Asst. Director for Litigation
SRA– Underwriting, Loss, Prevention & Statistics
State Risk Administrator – Claims
State Risk Administrator – Disaster Mgr. & Recovery
Accountant Administrator
Loss Prevention Manager
State Claims Manager
State Claims Manager
State Claims Manager
State Risk Supervisor
State Risk Statistics Specialist
State Risk Supervisor

Sedgwick

Bryan Graff
Scott Smalley
David Santschi
Steven Keith

Director, Client Services
Vice President, Client Services
Senior Vice President, Client Services
AVP, Client Services Managed Care

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 the Louisiana Office of Risk Management's 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.

- New reported claims decreased approximately 500 claims
 - Workers' Compensation claims decreased 428 claims
 - Transportation claims increased 88
 - Property claims decreased 62
 - 2 Cyber claims in FY19, expect more in the future
- No hurricanes or mass flooding events
- Tornado damaged 59 buildings at Louisiana Tech
- Began Transition of Building Appraisals to Sedgwick Appraisal Services and Goldmine system
- SOC1, Type 2 Report from SSAE 16 delivered timely

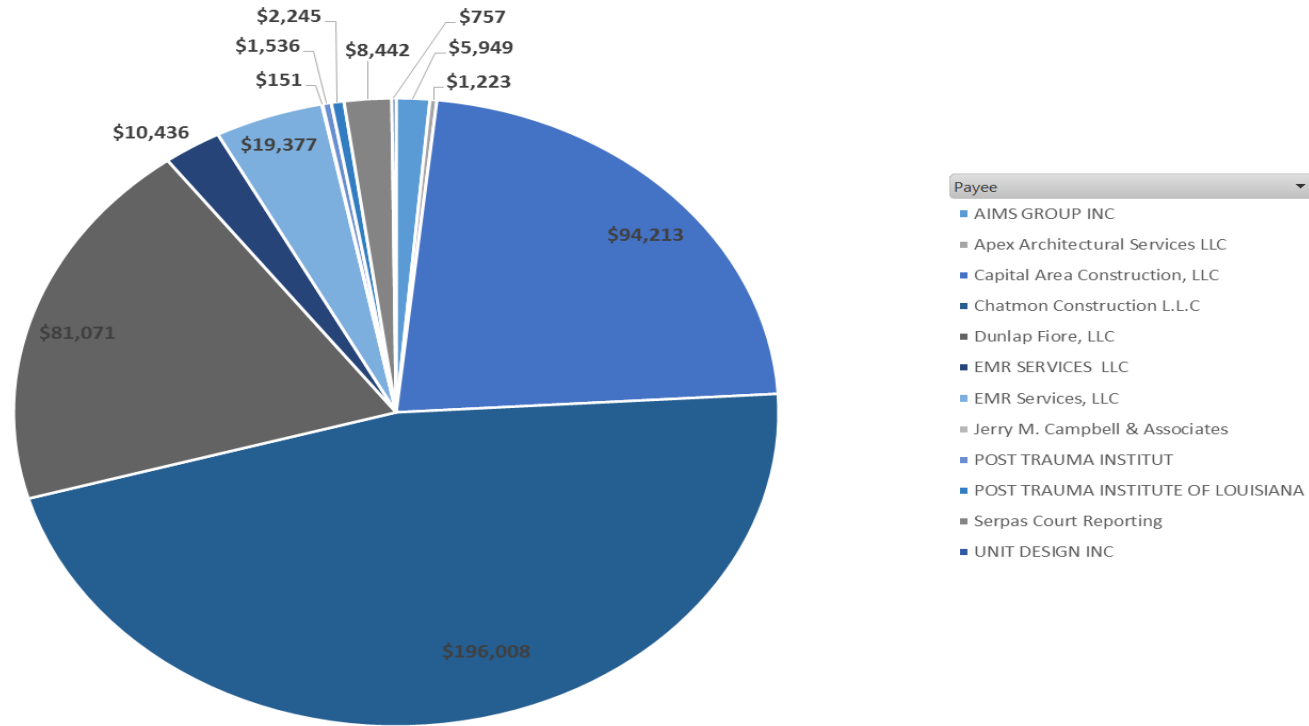
Data Set – Measurement Definitions				
Data Set	Beginning Range	Ending Range	Measurement Year	Valued “as of” Date
New	7/1/2016	6/30/2017	2017	6/30/2017
	7/1/2017	6/30/2018	2018	6/30/2018
	7/1/2018	6/30/2019	2019	6/30/2019
Pending			2017	6/30/2017
			2018	6/30/2018
			2019	6/30/2019
Closed	7/1/2016	6/30/2017	2017	6/30/2017
	7/1/2017	6/30/2018	2018	6/30/2018
	7/1/2018	6/30/2019	2019	6/30/2019
Payments	7/1/2016	6/30/2017	2017	6/30/2017
	7/1/2017	6/30/2018	2018	6/30/2018
	7/1/2018	6/30/2019	2019	6/30/2019

Definition:

- New Claims are Open and Closed Claims with Date 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.

Hudson Initiative

Total Payments - FY19



• Total Paid = \$421,409

Loss Prevention & Building Evaluations



Loss Prevention

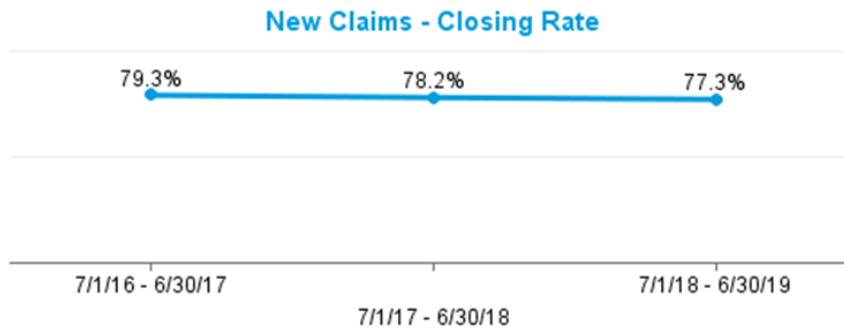
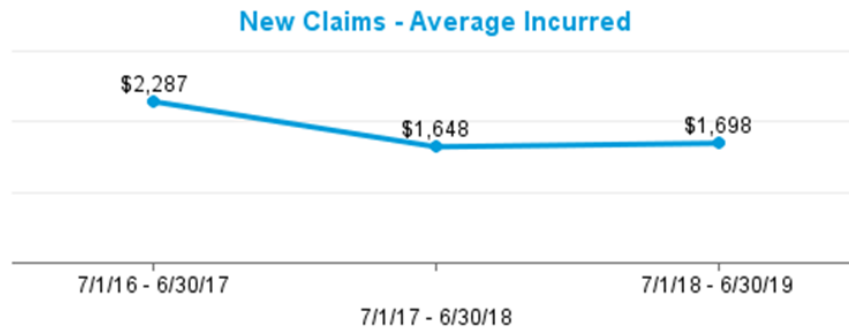
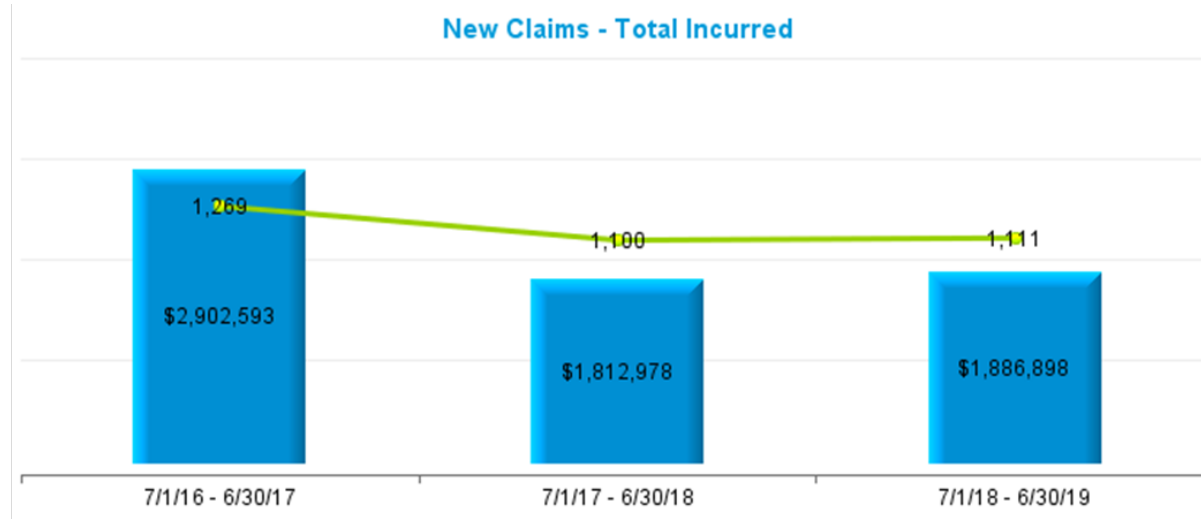
Full Audits:	175
Compliance Reviews:	421
Consultations:	109
Investigations:	3
Walk-Throughs:	1,585
Training Sessions:	79

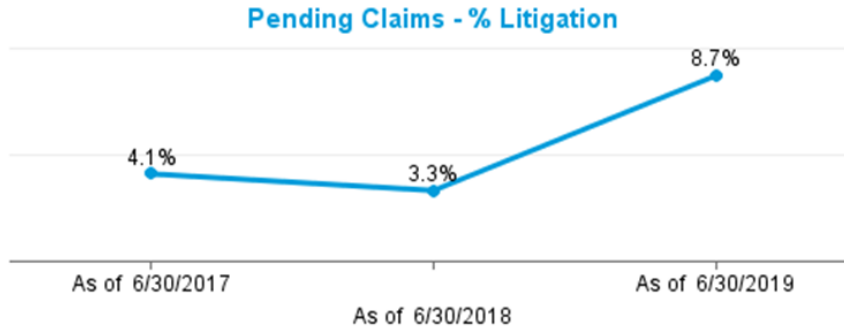
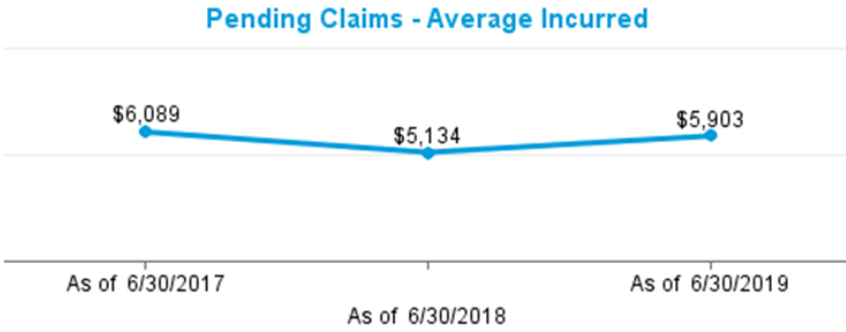
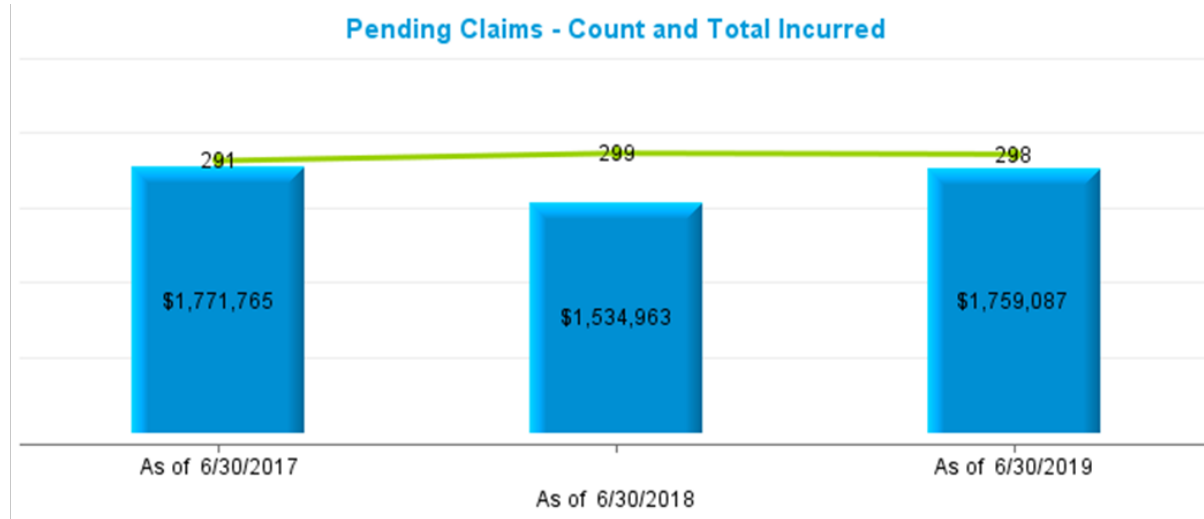
Building Evaluations

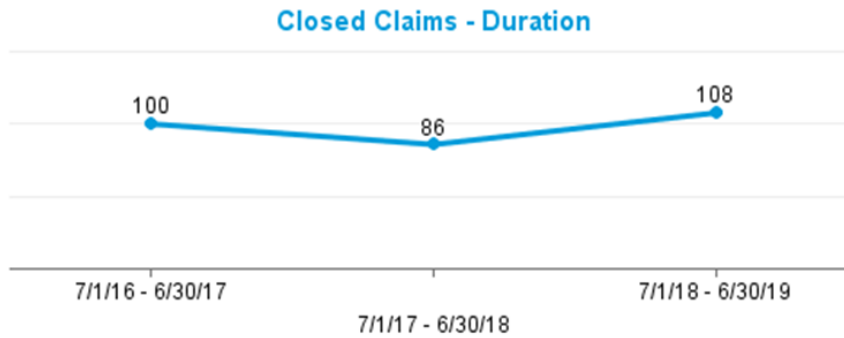
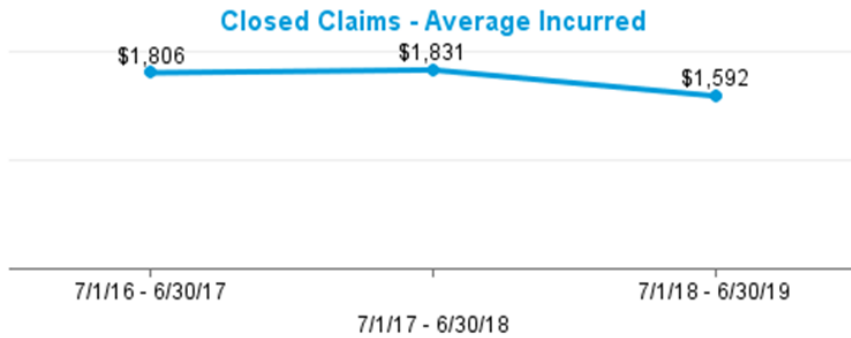
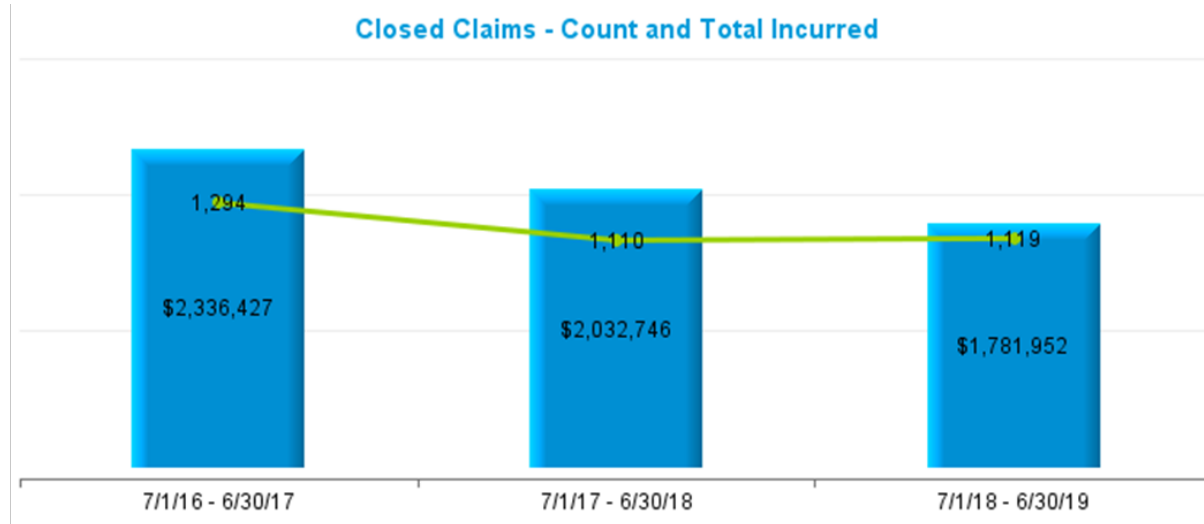
Reappraisals:	2,123
New Buildings:	130
Investigations:	154

Rank	# of Audits	Question	Answer
1	56	CR - 1.5.4.1 Does the agency have form DA WC4000 available for review?	No
2	51	CR - 2.4.2 Are Driver Authorization forms (DA 2054 or other form), that have been signed and dated annually, available for review?	No
3	47	CR - 2.4.1 Is there a signed and dated list of approved or unapproved drivers verified by the Official Driving Record (ODR) forms?	No
4	44	CR - 1.1.2.1 Have documented safety responsibilities been presented to all new employees initially during orientation and/or upon assignment to a position with different/additional safety responsibilities?	No
5	42	CR - 1.1.3.1 Have these rules been distributed ANNUALLY (via safety meetings, postings, etc.) TO ALL EMPLOYEES and such action documented?	No
6	42	CR - 1.5.3 Has management designated a coordinator?	No
7	41	CR - 1.1.1.3 Has the program been presented to new employees during orientation and such action been documented?	No
8	40	CR - 2.4.3 Are Official Driving Records (ODR), which have been reviewed annually, available for review?	No
9	38	CR - 1.6.3 Is the agency conducting documented employee awareness on BBP for low risk employees at least once every 5 years thereafter?	No
10	33	CR - 1.6.2 Is the agency conducting documented employee awareness/training on BBP for low risk employees within 90 days of hire?	No

Auto – 1st Party

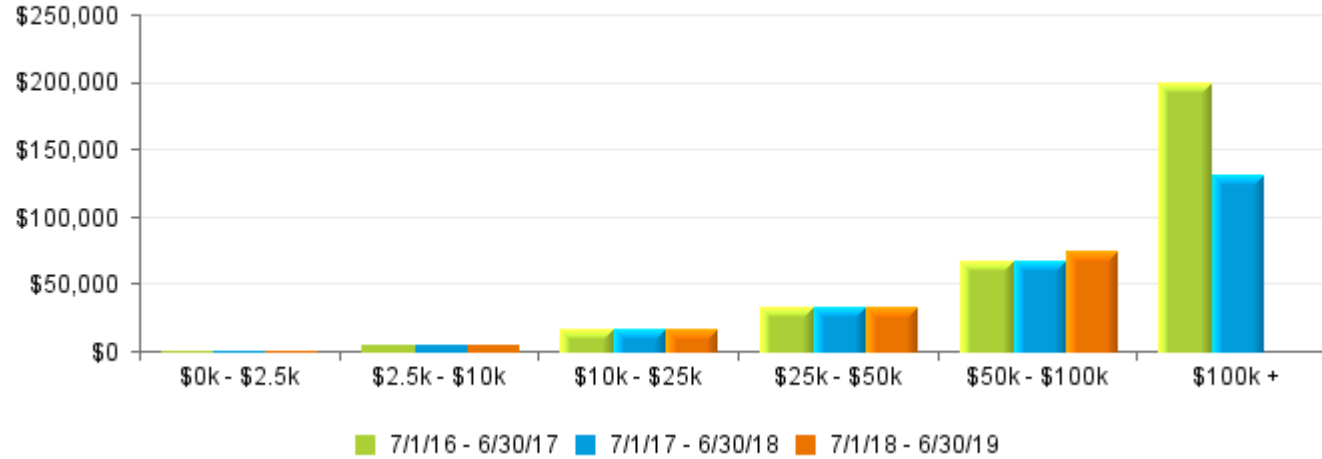






Metric		7/1/16 - 6/30/17	7/1/17 - 6/30/18	7/1/18 - 6/30/19	%Change
New Claims	Bodily Injury Claims				0.0%
	Total Claims	1269	1100	1111	1.0%
	%Bodily Injury Claim				
	Average Incurred	\$2,287	\$1,648	\$1,698	3.0%
	Total Incurred	\$2,902,593	\$1,812,978	\$1,886,898	4.1%
	% Litigated	0.1%			
	% Attorney Representation	0.4%		0.3%	0.3%
	Closing Rate	79.3%	78.2%	77.3%	-0.9%
	Average Days Open	76	61	54	-11.6%
Pending Claims	Bodily Injury Claims				0.0%
	Total Claims	291	299	298	-0.3%
	%Bodily Injury				
	Average Incurred	\$6,089	\$5,134	\$5,903	15.0%
	Total Claims w/Incurred > \$100K				
	Total Incurred	\$1,771,765	\$1,534,963	\$1,759,087	14.6%
	% Litigated	4.1%	3.3%	8.7%	5.4%
	% Attorney Representation	5.2%	4.7%	9.7%	5.0%
%Over 2 Years Old	4.1%	7.0%	5.0%	-2.0%	
Closed Claims	Bodily Injury Claims				0.0%
	Total Claims	1294	1110	1119	0.8%
	%Bodily Injury				
	Average Incurred	\$1,806	\$1,831	\$1,592	-13.0%
	Total Claims w/Incurred > \$100K				
	Total Incurred	\$2,336,427	\$2,032,746	\$1,781,952	-12.3%
	% Litigated	0.2%	0.5%	0.6%	0.1%
	Average Days Open	100	86	108	25.4%
Closing Ratio by Claim	100.2%	99.3%	100.1%	0.8%	
Payments	Loss	\$2,513,959	\$1,632,576	\$1,641,816	0.57%
	Expense	\$113,806	\$109,861	\$164,534	49.77%
	Total Paid	\$2,627,765	\$1,742,437	\$1,806,350	3.67%
	Total Recovery	\$614,079	\$521,255	\$332,441	-36.22%
	Net Paid	\$2,013,686	\$1,221,182	\$1,473,909	20.70%

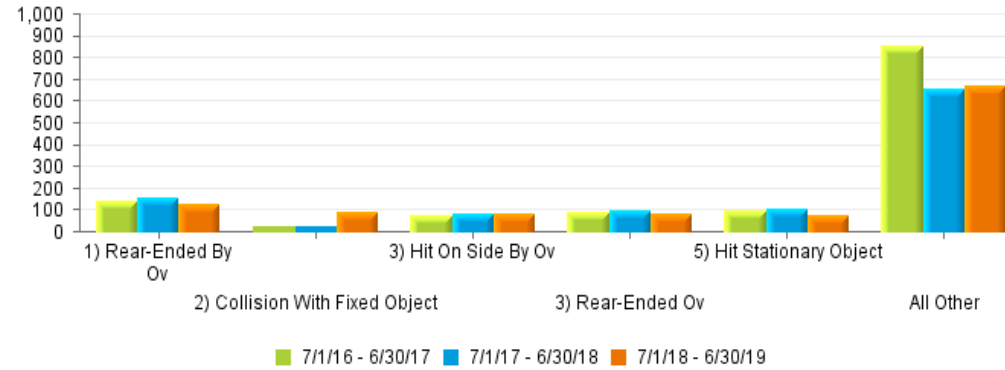
New Claims - Average Incurred by Incurred Group



Incurred Group	Avg Incurred 7/1/16 - 6/30/17	Claim Count	Avg Incurred 7/1/17 - 6/30/18	Claim Count	Avg Incurred 7/1/18 - 6/30/19	Claim Count
\$0k - \$2.5k	\$404	1,522	\$390	1,373	\$341	1,481
\$2.5k - \$10k	\$5,164	375	\$5,202	322	\$5,098	300
\$10k - \$25k	\$16,308	103	\$16,384	94	\$16,016	87
\$25k - \$50k	\$33,451	38	\$33,294	31	\$32,883	44
\$50k - \$100k	\$67,463	10	\$66,423	6	\$74,333	3
\$100k +	\$198,758	5	\$131,540	1	\$0	0
Total	\$2,870	2,053	\$2,155	1,827	\$1,854	1,915

- Frequency has decreased 6.7% since FY17
- Average incurred has decreased \$300 per claim

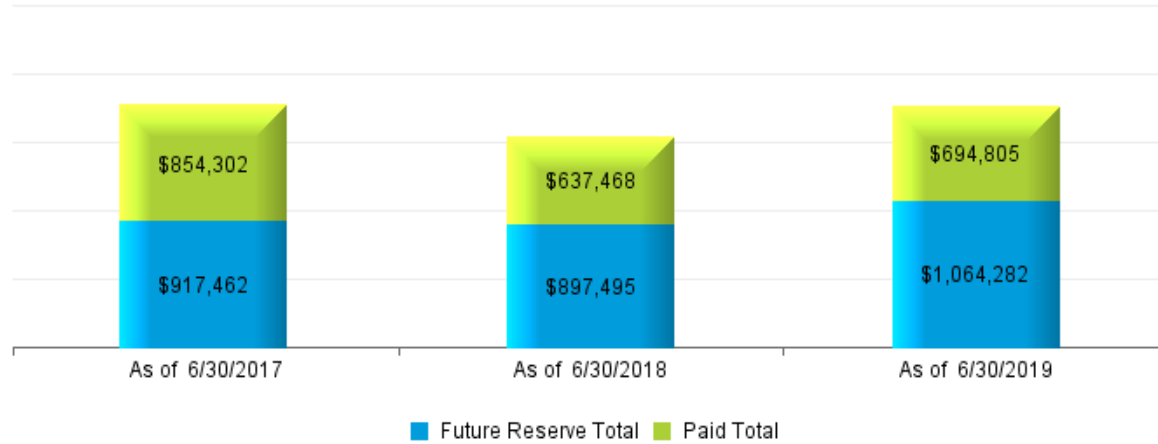
New Claims - Count by Top Frequent Cause



Cause	Claims Count 7/1/16 - 6/30/17	% of Total	Claims Count 7/1/17 - 6/30/18	% of Total	Claims Count 7/1/18 - 6/30/19	% of Total
1) Rear-Ended By Ov	139	11.0%	154	14.0%	126	11.3%
2) Collision With Fixed Object	24	1.9%	20	1.8%	89	8.0%
3) Hit On Side By Ov	74	5.8%	81	7.4%	78	7.0%
3) Rear-Ended Ov	89	7.0%	94	8.5%	78	7.0%
5) Hit Stationary Object	92	7.2%	100	9.1%	70	6.3%
All Other	851	67.1%	651	59.2%	670	60.3%
Total	1269	100.0%	1100	100.0%	1111	100.0%

- The State's vehicles are rear-ended by other vehicles more than any other cause.

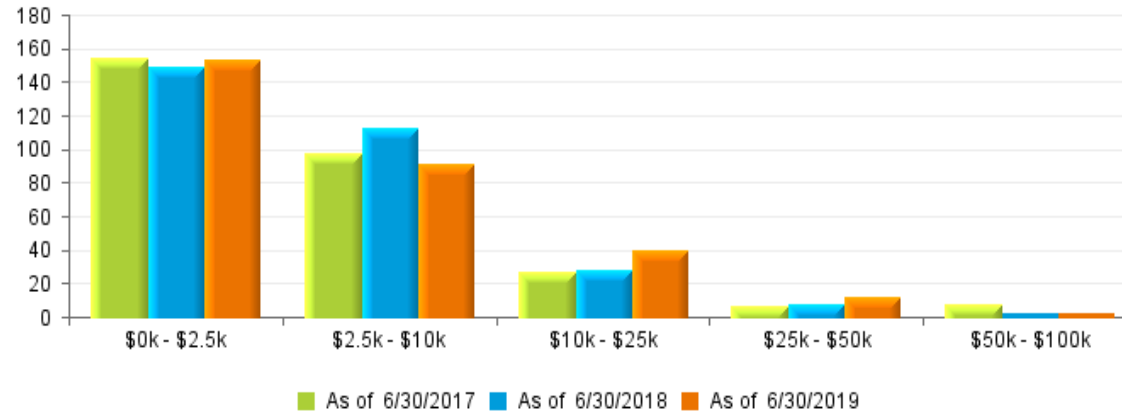
Pending Claims - Financial Overview



	As of 6/30/2017	As of 6/30/2018	As of 6/30/2019
Financial Overview			
Future Reserve	\$917,462	\$897,495	\$1,064,282
Paid	\$854,302	\$637,468	\$694,805
Incurred	\$1,771,765	\$1,534,963	\$1,759,087

- Total incurred increased \$235K
- 121 Claims in Subrogation (40%)
- \$1.2M of Total Incurred are claims in Subrogation
- 95% of Expense Reserve assigned to claims in Subrogation

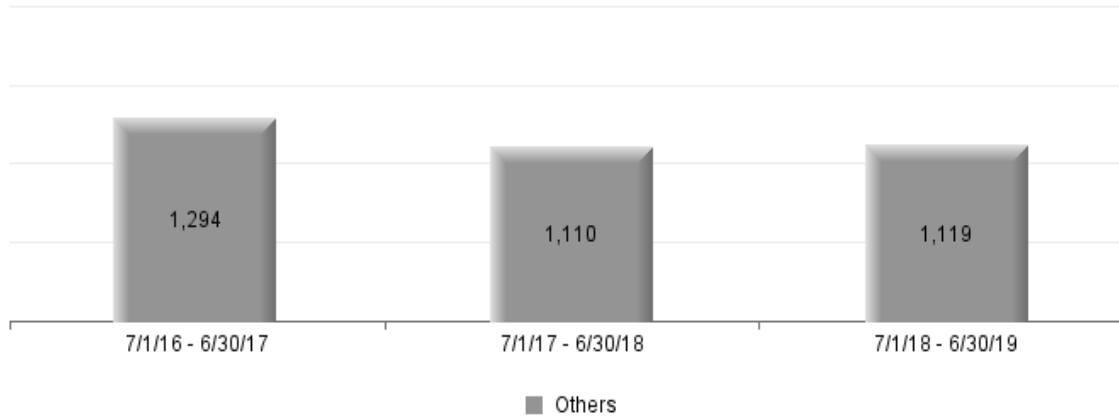
Pending Claims - Count by Incurred Group



Incurred Group	Claim Count As of 6/30/2017	% of Total	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total
\$0k - \$2.5k	154	52.9%	149	49.8%	153	51.3%
\$2.5k - \$10k	97	33.3%	112	37.5%	91	30.5%
\$10k - \$25k	27	9.3%	28	9.4%	40	13.4%
\$25k - \$50k	6	2.1%	8	2.7%	12	4.0%
\$50k - \$100k	7	2.4%	2	0.7%	2	0.7%
Total	291	100.0%	299	100.0%	298	100.0%

- Pending claims remain consistent year over year
- 126 claims are in Subrogation

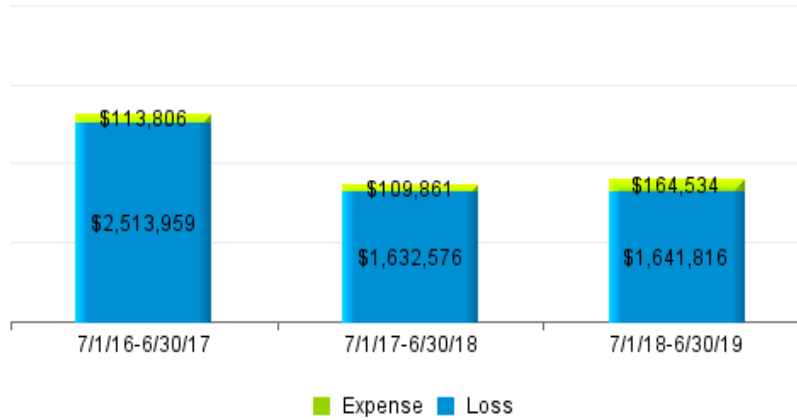
Closed Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/16 - 6/30/17	% of Total	Claim Count 7/1/17 - 6/30/18	% of Total	Claim Count 7/1/18 - 6/30/19	% of Total
Others	1,294	100.0%	1,110	100.0%	1,119	100.0%
Total	1294	100.0%	1110	100.0%	1119	100.0%

- 302 State Police claims closed in FY19
- 143 Office of Children & Family Services closed in FY19

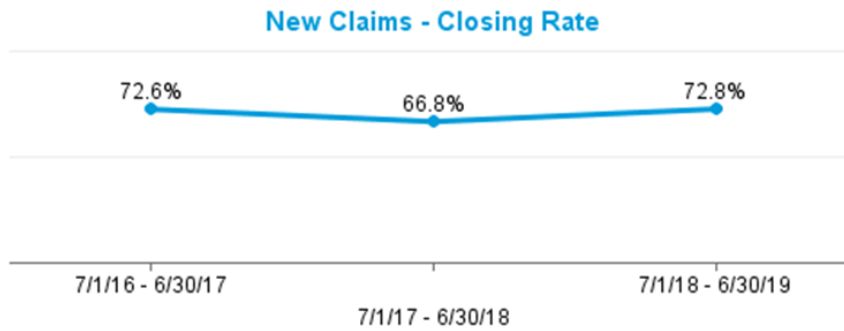
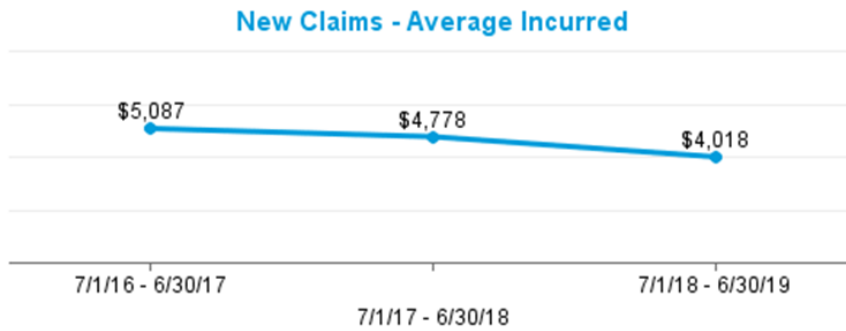
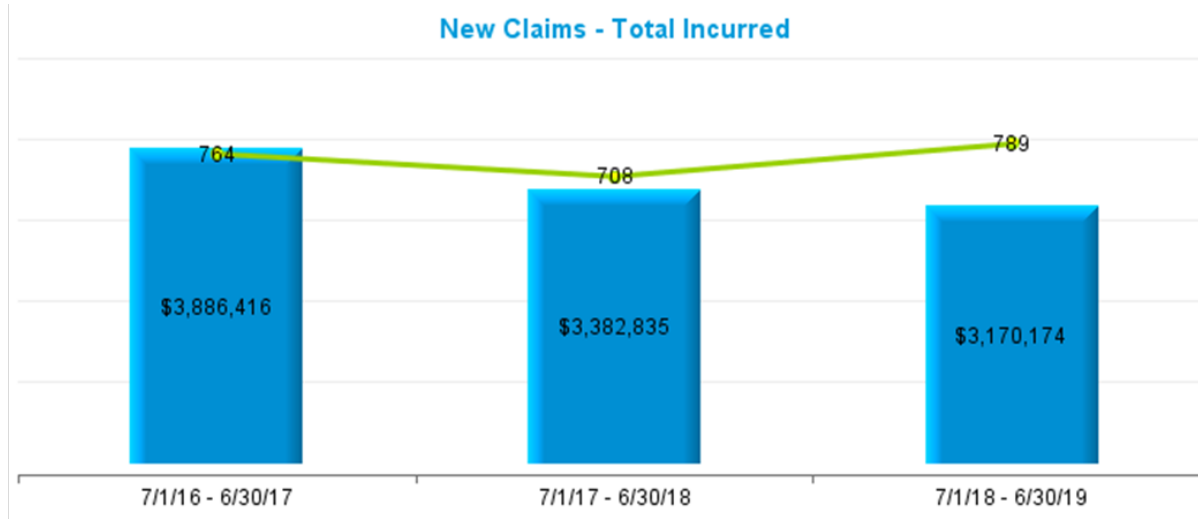
**Total Paid
by Category and Year Paid**

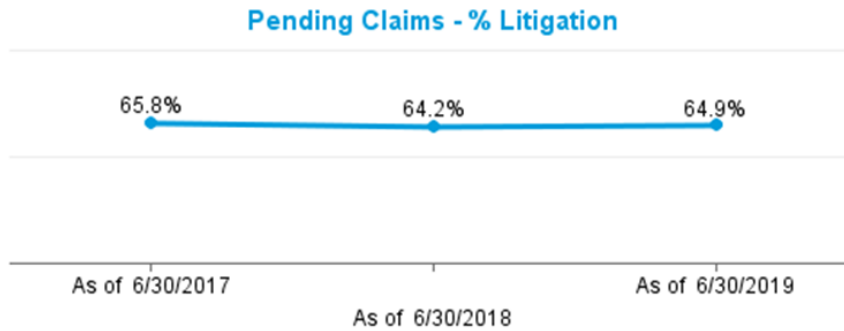
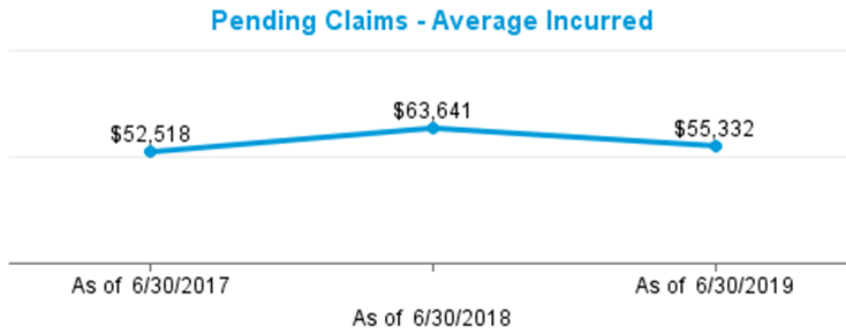
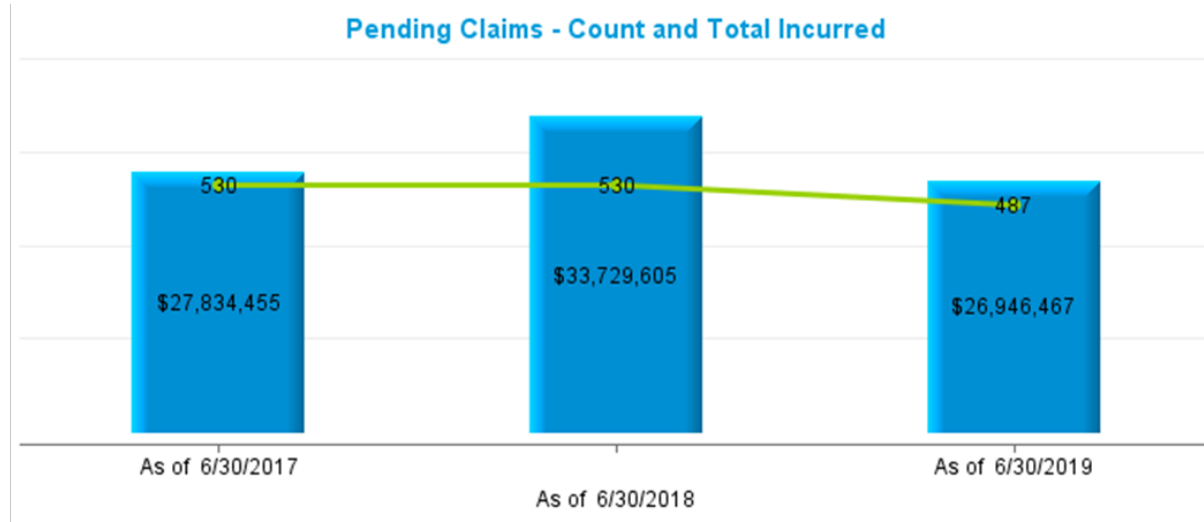


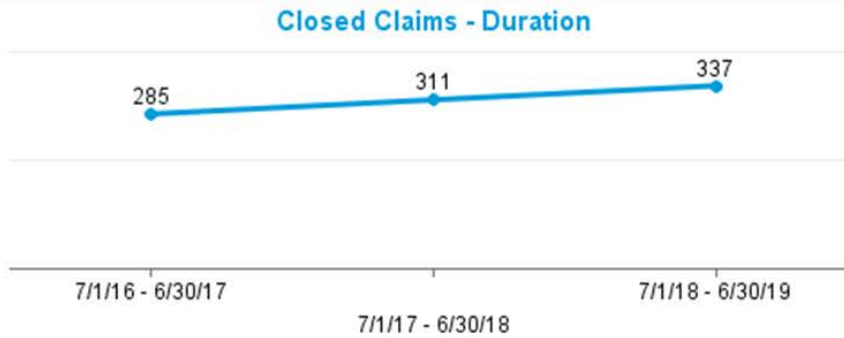
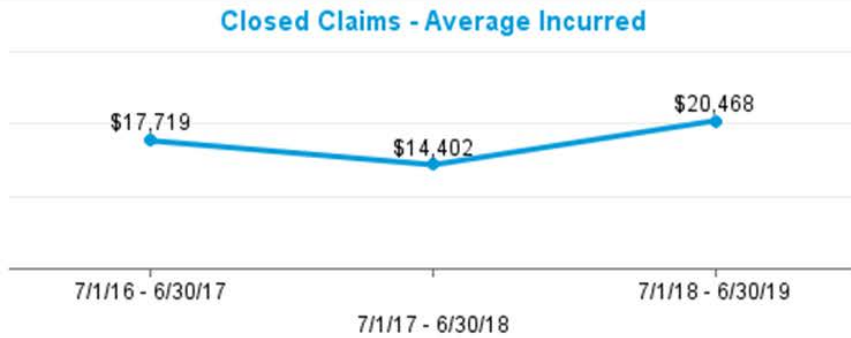
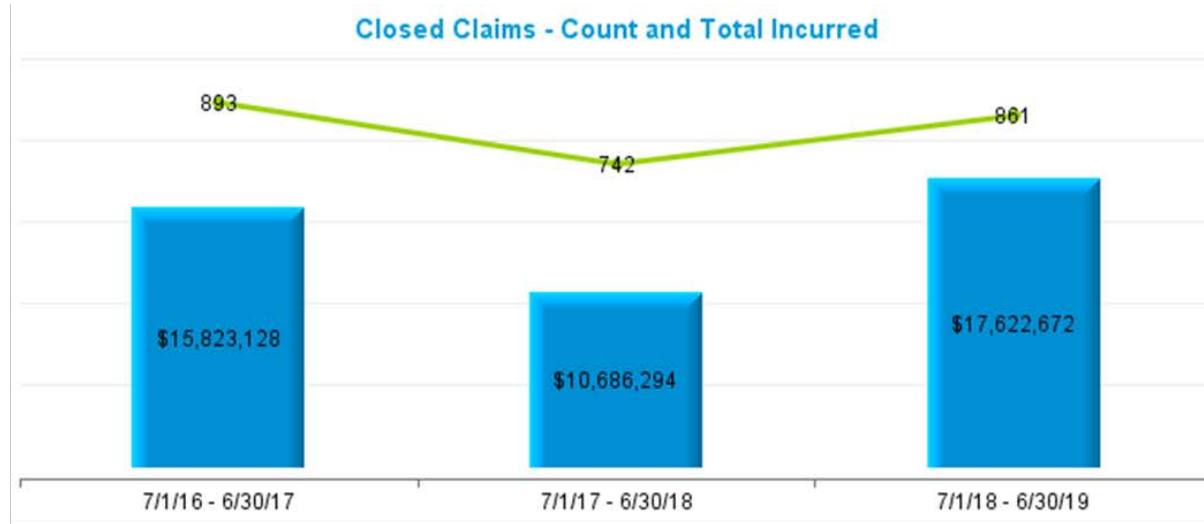
Paycode Category	Total Paid 7/1/16-6/30/17	Claim Count	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count
Loss	\$2,513,959	673	\$1,632,576	466	\$1,641,816	440
Expense	\$113,806	418	\$109,861	529	\$164,534	491
Total Paid	\$2,627,765	811	\$1,742,437	732	\$1,806,350	688
Total Recovery	\$614,079	149	\$521,255	128	\$332,441	120
Net Paid	\$2,013,686	823	\$1,221,182	758	\$1,473,909	740

- Loss Payments remain consistent for FY18 and FY19
- Expense increase \$55K

Auto – 3rd Party

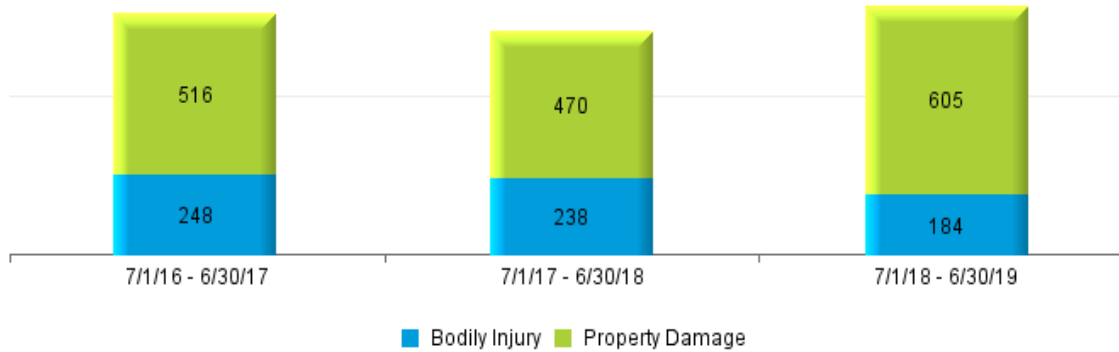






	Metric	7/1/16 - 6/30/17	7/1/17 - 6/30/18	7/1/18 - 6/30/19	% Change
New Claims	Bodily Injury Claims	248	238	184	-22.7%
	Total Claims	764	708	789	11.4%
	% Bodily Injury Claim	32.5%	33.6%	23.3%	-10.3%
	Average Incurred	\$5,087	\$4,778	\$4,018	-15.9%
	Total Incurred	\$3,886,416	\$3,382,835	\$3,170,174	-6.3%
	% Litigated	6.4%	7.1%	5.8%	-1.2%
	% Attorney Representation	22.3%	20.3%	19.3%	-1.1%
	Closing Rate	72.6%	66.8%	72.8%	5.9%
	Average Days Open	89	82	64	-21.8%
Pending Claims	Bodily Injury Claims	417	407	370	-9.1%
	Total Claims	530	530	487	-8.1%
	% Bodily Injury	78.7%	76.8%	76.0%	-0.8%
	Average Incurred	\$52,518	\$63,641	\$55,332	-13.1%
	Total Claims w/Incurred > \$100K	11.5%	15.5%	13.8%	-1.7%
	Total Incurred	\$27,834,455	\$33,729,605	\$26,946,467	-20.1%
	% Litigated	65.8%	64.2%	64.9%	0.7%
	% Attorney Representation	80.6%	75.1%	78.6%	3.6%
	% Over 2 Years Old	42.1%	39.2%	39.2%	0.0%
Closed Claims	Bodily Injury Claims	268	267	241	-9.7%
	Total Claims	893	742	861	16.0%
	% Bodily Injury	30.0%	36.0%	28.0%	-8.0%
	Average Incurred	\$17,719	\$14,402	\$20,468	42.1%
	Total Claims w/Incurred > \$100K	3.9%	3.2%	4.4%	1.2%
	Total Incurred	\$15,823,128	\$10,686,294	\$17,622,672	64.9%
	% Litigated	3.9%	15.5%	14.2%	-1.3%
	Average Days Open	285	311	337	8.3%
	Closing Ratio by Claim	115.7%	100.0%	105.4%	5.4%
Payments	Loss	\$5,620,469	\$9,418,154	\$8,608,099	-8.60%
	Expense	\$4,093,879	\$4,441,838	\$3,902,651	-12.14%
	Total Paid	\$9,714,348	\$13,859,992	\$12,510,750	-9.73%
	Total Recovery	\$10,898	\$13,632	\$8,997	-34.00%
	Net Paid	\$9,703,450	\$13,846,360	\$12,501,753	-9.71%

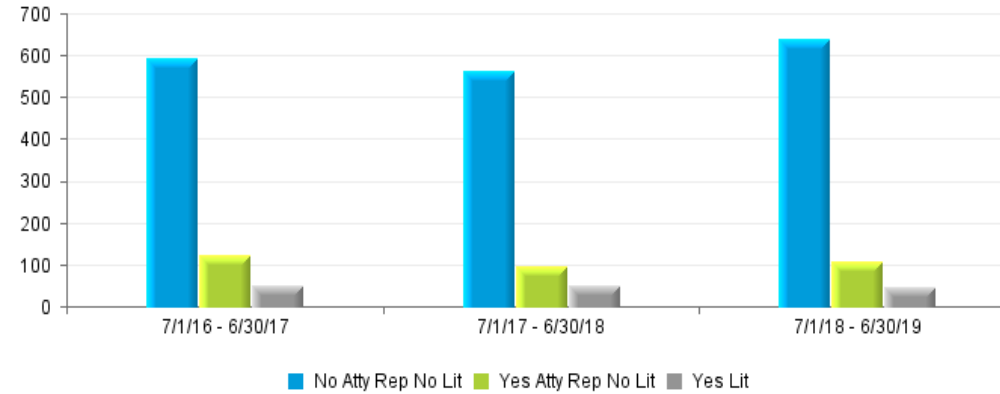
New Claims
by Coverage Code



Coverage Code	Claim Count 7/1/16 - 6/30/17	% of Total	Claim Count 7/1/17 - 6/30/18	% of Total	Claim Count 7/1/18 - 6/30/19	% of Total
Bodily Injury	248	32.5%	238	33.6%	184	23.3%
Property Damage	516	67.5%	470	66.4%	605	76.7%
Total	764	100.0%	708	100.0%	789	100.0%

- 618 Events occurred in FY19 compared to 498 in FY17
- Department of Public Safety had 215 claims in Fy19 up from 131 in FY18

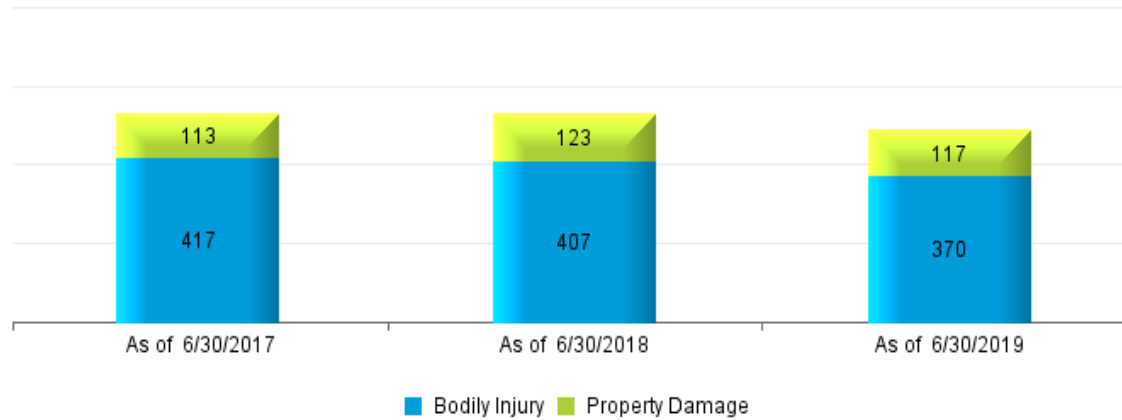
New Claims - Litigation Rate



Litigation and Attorney Representation	Claim Count 7/1/16 - 6/30/17	% of Total	Claim Count 7/1/17 - 6/30/18	% of Total	Claim Count 7/1/18 - 6/30/19	% of Total
No Atty Rep No Lit	594	77.7%	564	79.7%	637	80.7%
Yes Atty Rep No Lit	121	15.8%	94	13.3%	106	13.4%
Yes Lit	49	6.4%	50	7.1%	46	5.8%
Total	764	100.0%	708	100.0%	789	100.0%

Office of State Police had 17 more litigated claims in FY19

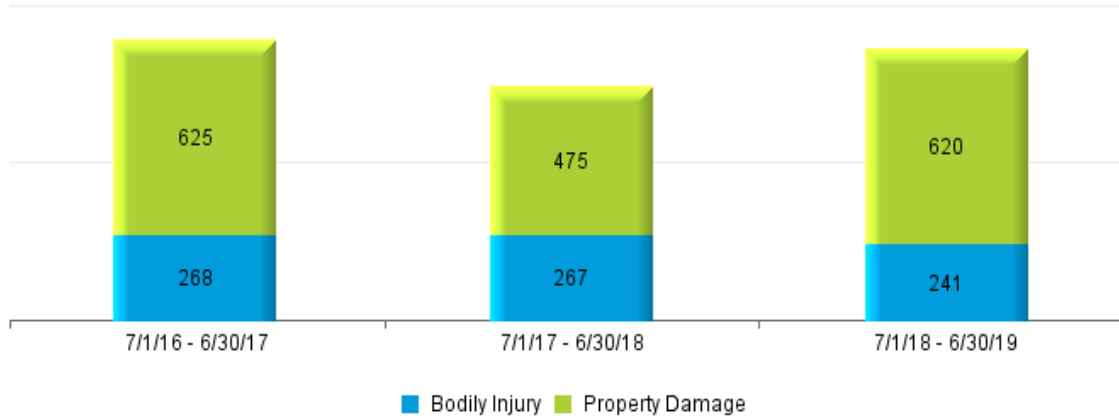
Pending Claims - Count by Coverage Code



Coverage Code	Claim Count As of 6/30/2017	% of Total	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total
Bodily Injury	417	78.7%	407	76.8%	370	76.0%
Property Damage	113	21.3%	123	23.2%	117	24.0%
Total	530	100.0%	530	100.0%	487	100.0%

- Pending's decrease in FY17
- DOC, DPS and DOTD have the most pending

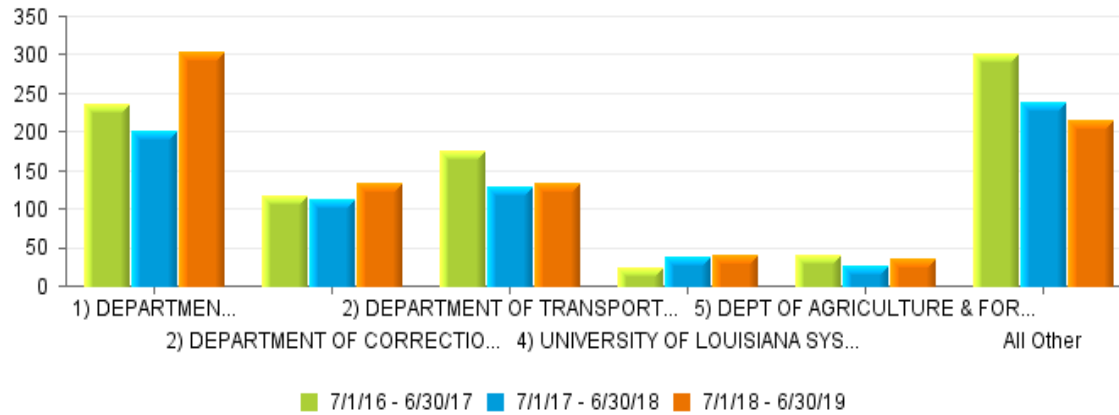
Closed Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/16 - 6/30/17	% of Total	Claim Count 7/1/17 - 6/30/18	% of Total	Claim Count 7/1/18 - 6/30/19	% of Total
Bodily Injury	268	30.0%	267	36.0%	241	28.0%
Property Damage	625	70.0%	475	64.0%	620	72.0%
Total	893	100.0%	742	100.0%	861	100.0%

- Bodily Injury claim average was \$70K, almost double from FY18
- 38 claims over \$100K and all were litigated

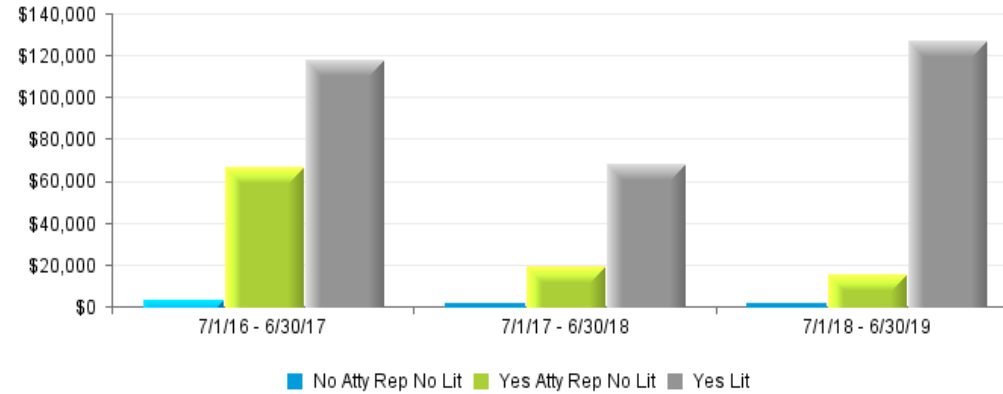
Closed Claims - Count by Top Frequent Location



Location	Claim Count 7/1/16 - 6/30/17	% of Total	Claim Count 7/1/17 - 6/30/18	% of Total	Claim Count 7/1/18 - 6/30/19	% of Total
1) DEPARTMENT OF PUBLIC SAFETY	235	26.3%	200	27.0%	303	35.2%
2) DEPARTMENT OF CORRECTIONS	117	13.1%	113	15.2%	134	15.6%
2) DEPARTMENT OF TRANSPORTATION & INFRASTRUCTURE	176	19.7%	129	17.4%	134	15.6%
4) UNIVERSITY OF LOUISIANA SYSTEM	24	2.7%	37	5.0%	40	4.6%
5) DEPT OF AGRICULTURE & FORESTRY	39	4.4%	26	3.5%	36	4.2%
All Other	302	33.8%	237	31.9%	214	24.9%
Total	893	100.0%	742	100.0%	861	100.0%

- Department of Public Safety has about 35% of the closed claims

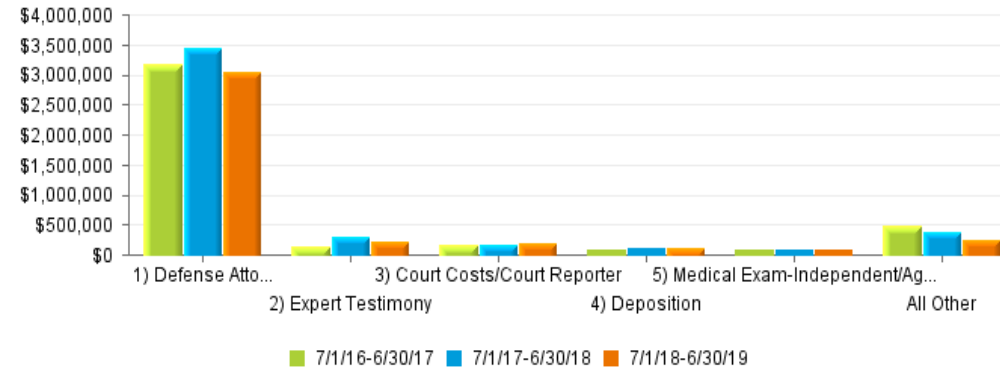
Closed Litigated Claims - Average Incurred



Litigation and Attorney Representation	Avg Incurred 7/1/16 - 6/30/17	Claim Count	Avg Incurred 7/1/17 - 6/30/18	Claim Count	Avg Incurred 7/1/18 - 6/30/19	Claim Count
No Atty Rep No Lit	\$3,147	716	\$1,779	529	\$1,289	653
Yes Atty Rep No Lit	\$66,533	142	\$19,478	98	\$15,412	86
Yes Lit	\$117,770	35	\$68,141	115	\$126,683	122
Total	\$17,719	893	\$14,402	742	\$20,468	861

- Litigated average increased due to 2 claims
- Litigated claims account for \$26.M of the \$26.9M in Total incurred

**Total Paid
by Top Expense Paycodes and Year**



Expense Paycode	Total Paid 7/1/16-6/30/17	Claim Count	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count
1) Defense Attorney	\$3,162,034	299	\$3,450,191	299	\$3,041,885	330
2) Expert Testimony	\$134,928	23	\$280,251	41	\$217,138	47
3) Court Costs/Court Reporter	\$162,330	155	\$160,780	151	\$193,658	166
4) Deposition	\$83,992	52	\$93,926	43	\$118,290	38
5) Medical Exam-Independent/Agreed	\$74,449	35	\$92,381	32	\$85,937	29
All Other	\$476,146	336	\$364,310	359	\$245,744	281
Total	\$4,093,879	508	\$4,441,838	529	\$3,902,651	507

- Defense of claims continue to lead the Expense payments
 - Overall reduction of \$540K in Expense payments

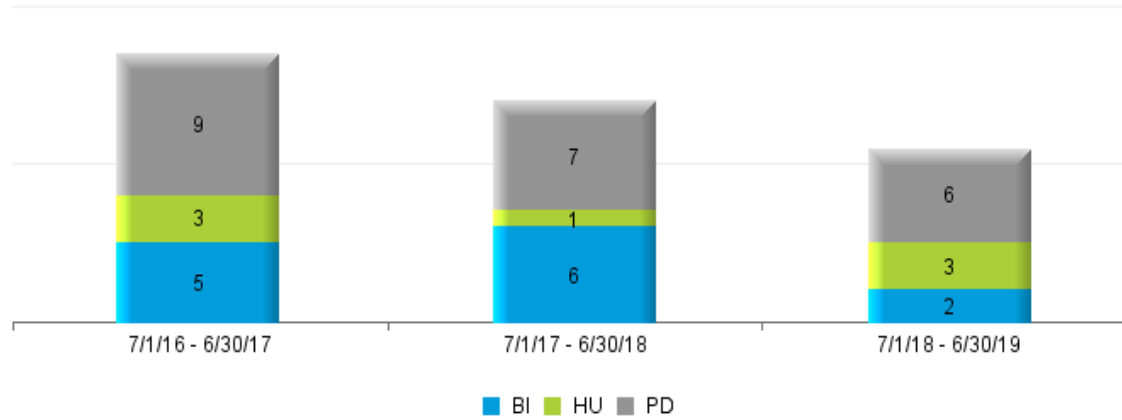
Aviation

	Metric	7/1/16 - 6/30/17	7/1/17 - 6/30/18	7/1/18 - 6/30/19	% Change
New Claims	Bodily Injury Claims				0.0%
	Total Claims	3	5	4	-20.0%
	% Bodily Injury Claim				
	Average Incurred	\$52,058	\$11,090	\$5,375	-51.5%
	Total Incurred	\$156,174	\$55,451	\$21,500	-61.2%
	% Litigated				
	% Attorney Representation				
	Closing Rate	100.0%	60.0%	25.0%	-35.0%
	Average Days Open	213	126	80	-36.6%
Pending Claims	Bodily Injury Claims				0.0%
	Total Claims		2	3	50.0%
	% Bodily Injury				
	Average Incurred		\$20,000	\$7,167	-64.2%
	Total Claims w/Incurred > \$100K				
	Total Incurred		\$40,000	\$21,500	-46.3%
	% Litigated				
	% Attorney Representation				
% Over 2 Years Old					
Closed Claims	Bodily Injury Claims				0.0%
	Total Claims	4	3	3	0.0%
	% Bodily Injury				
	Average Incurred	\$101,056	\$5,150	\$11,682	126.8%
	Total Claims w/Incurred > \$100K	50.0%			
	Total Incurred	\$404,223	\$15,451	\$35,045	126.8%
	% Litigated				
	Average Days Open	271	82	194	136.2%
Closing Ratio by Claim	133.3%	60.0%	75.0%	15.0%	
Payments	Loss	\$390,769	\$39,848	\$10,648	-73.28%
	Expense	\$13,453			0.00%
	Total Paid	\$404,223	\$39,848	\$10,648	-73.28%
	Total Recovery		\$36,848	\$17,642	-52.12%
	Net Paid	\$404,223	\$3,000	(\$6,994)	-333.12%

Wet Marine

	Metric	7/1/16 - 6/30/17	7/1/17 - 6/30/18	7/1/18 - 6/30/19	% Change
New Claims	Bodily Injury Claims	5	6	2	-66.7%
	Total Claims	17	14	11	-21.4%
	% Bodily Injury Claim	29.4%	42.9%	18.2%	-24.7%
	Average Incurred	\$13,292	\$4,403	\$1,774	-59.7%
	Total Incurred	\$225,965	\$61,638	\$19,515	-68.3%
	% Litigated	23.5%			
	% Attorney Representation	35.3%	28.6%		-28.6%
	Closing Rate	52.9%	50.0%	36.4%	-13.6%
	Average Days Open	149	114	127	11.2%
Pending Claims	Bodily Injury Claims	15	15	11	-26.7%
	Total Claims	18	17	16	-5.9%
	% Bodily Injury	83.3%	88.2%	68.8%	-19.5%
	Average Incurred	\$43,661	\$26,066	\$70,749	171.4%
	Total Claims w/Incurred > \$100K	11.1%	5.9%	12.5%	6.6%
	Total Incurred	\$785,899	\$443,119	\$1,131,992	155.5%
	% Litigated	77.8%	58.8%	56.3%	-2.6%
	% Attorney Representation	83.3%	82.4%	56.3%	-26.1%
Closed Claims	% Over 2 Years Old	44.4%	29.4%	31.3%	1.8%
	Bodily Injury Claims	6	7	7	0.0%
	Total Claims	30	17	13	-23.5%
	% Bodily Injury	20.0%	41.2%	53.8%	12.7%
	Average Incurred	\$20,122	\$26,255	\$3,734	-85.8%
	Total Claims w/Incurred > \$100K	6.7%	11.8%		-11.8%
	Total Incurred	\$603,654	\$446,327	\$48,542	-89.1%
	% Litigated	16.7%	35.3%	46.2%	10.9%
Payments	Average Days Open	614	744	793	6.6%
	Closing Ratio by Claim	176.5%	106.7%	109.1%	2.4%
	Loss	\$271,206	\$202,037	\$228,685	13.19%
	Expense	\$162,308	\$124,431	\$332,131	166.92%
	Total Paid	\$433,514	\$326,468	\$560,816	71.78%
	Total Recovery	\$63,893	\$66,938	(\$3,578)	-105.35%
	Net Paid	\$369,622	\$259,530	\$564,394	117.47%

New Claims by Coverage Code

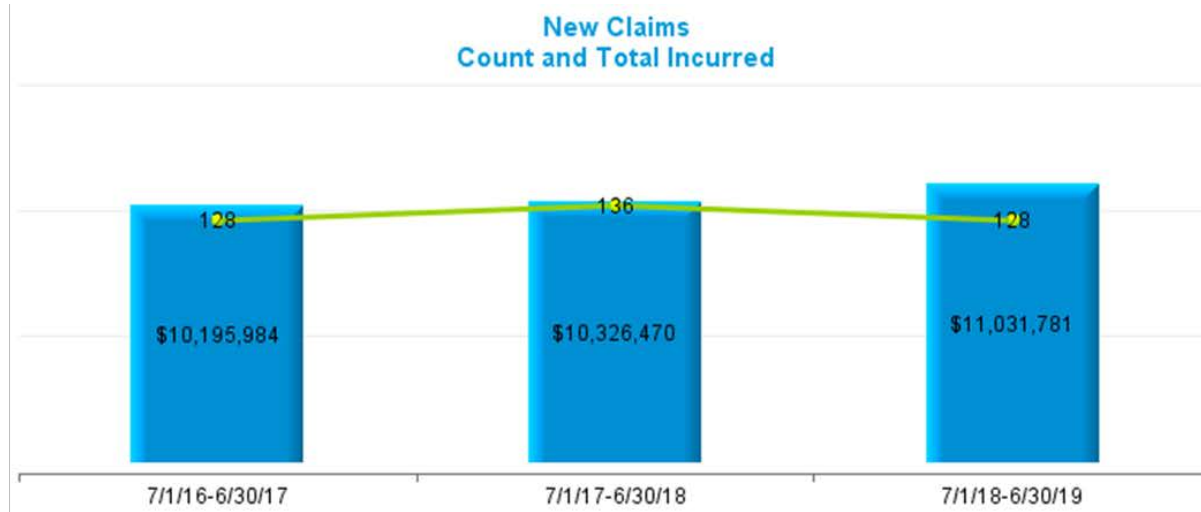


Coverage Code	Claim Count 7/1/16 - 6/30/17	% of Total	Claim Count 7/1/17 - 6/30/18	% of Total	Claim Count 7/1/18 - 6/30/19	% of Total
Bodily Injury	5	29.4%	6	42.9%	2	18.2%
Property Damage	9	52.9%	7	50.0%	6	54.5%
Others	3	17.6%	1	7.1%	3	27.3%
Total	17	100.0%	14	100.0%	11	100.0%

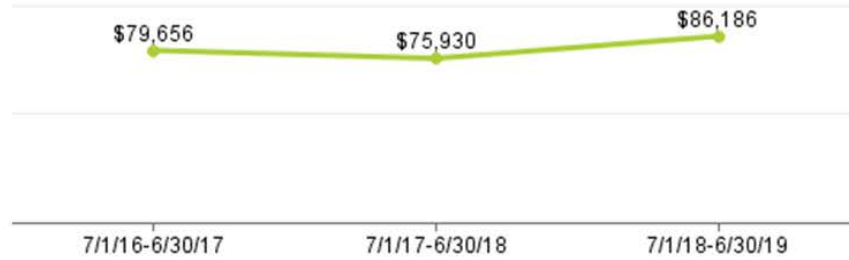


Medical Malpractice

**New Claims
Count and Total Incurred**



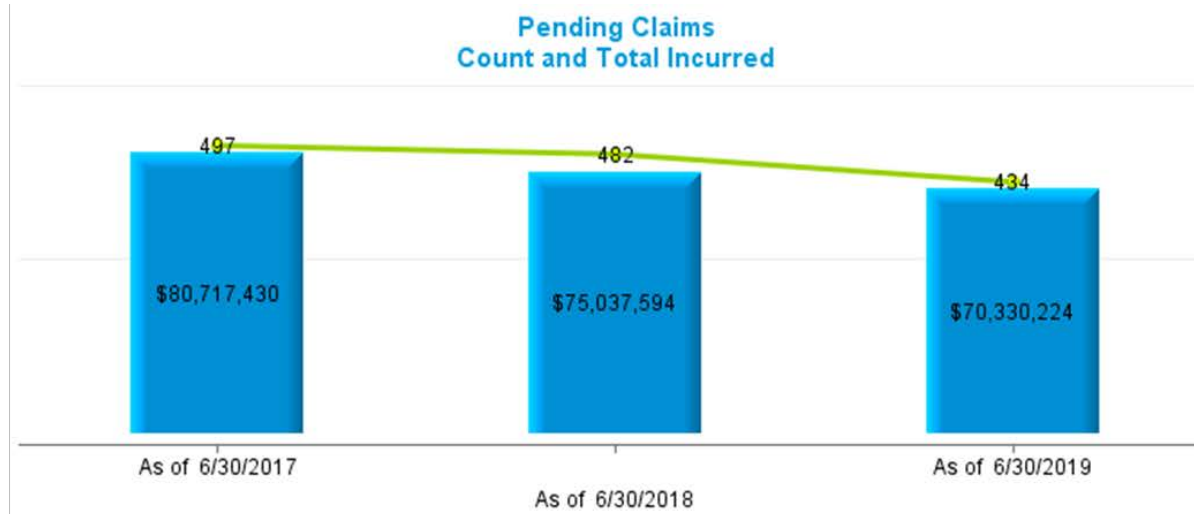
**New Claims
Average Incurred**



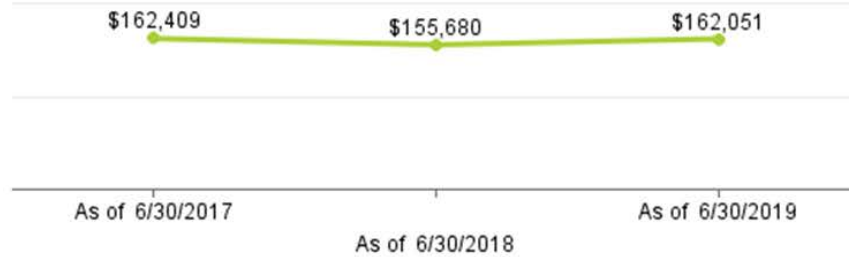
**New Claims
Closing Rate**



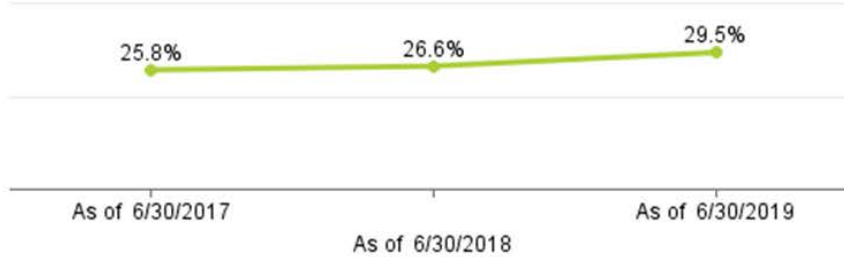
Pending Claims
Count and Total Incurred

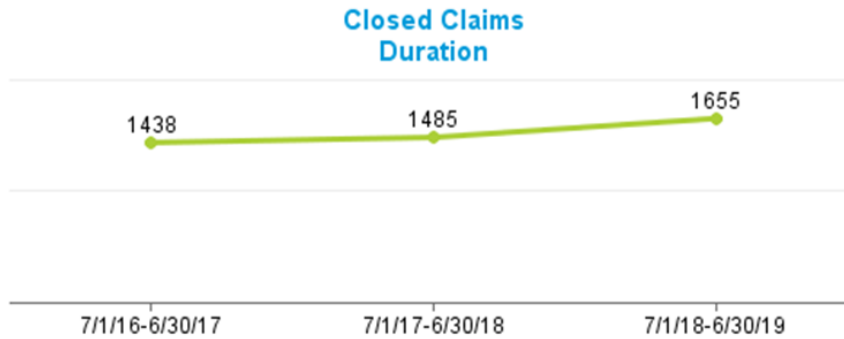
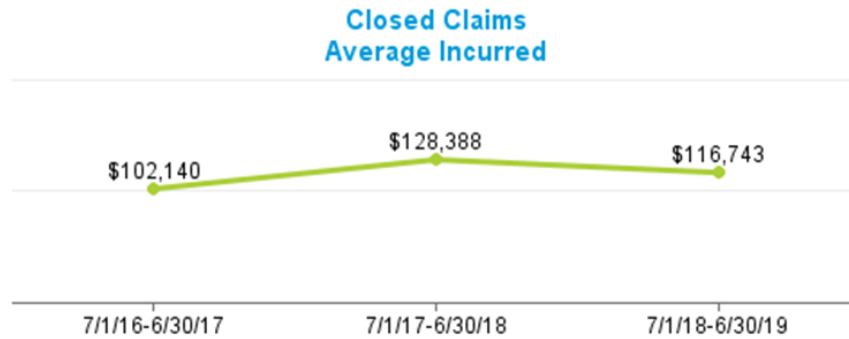
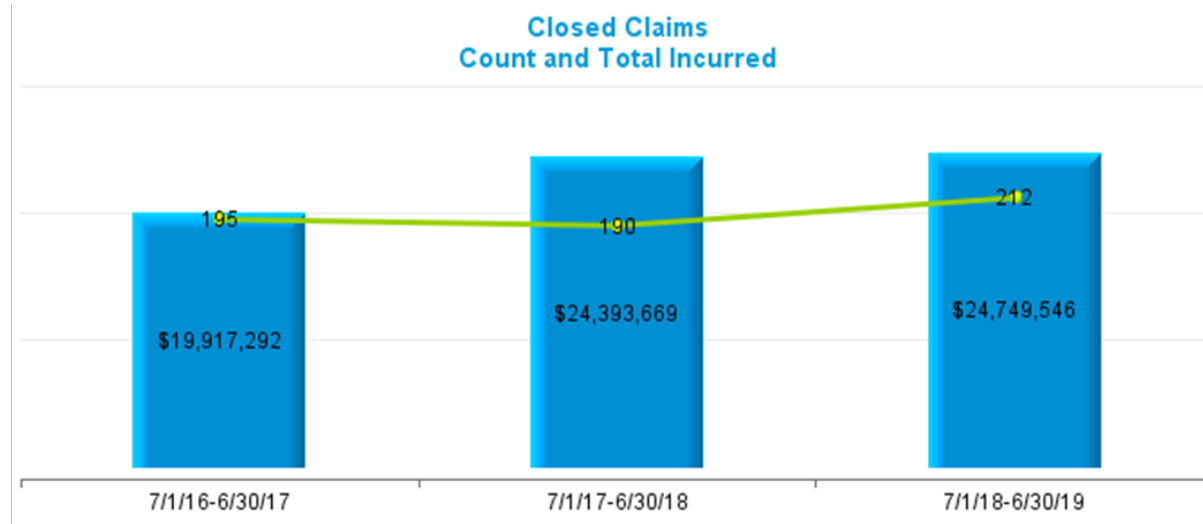


Pending Claims
Average Incurred



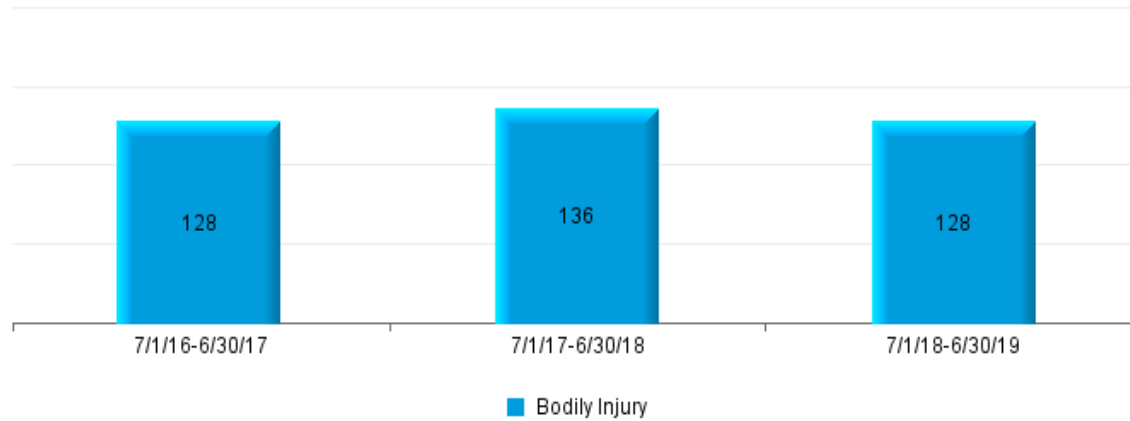
Pending Claims
% Litigation





	Metric	7/1/16-6/30/17	7/1/17-6/30/18	7/1/18-6/30/19	% Change
New Claims	Bodily Injury Claims	128	136	128	-5.9%
	Total Claims	128	136	128	-5.9%
	% Bodily Injury Claim	100.0%	100.0%	100.0%	0.0%
	Average Incurred	\$79,656	\$75,930	\$86,186	13.5%
	Total Incurred	\$10,195,984	\$10,326,470	\$11,031,781	6.8%
	% Litigated	1.6%	2.9%	0.8%	-2.2%
	% Attorney Representation	89.8%	94.9%	99.2%	4.4%
	Closing Rate	14.8%	10.3%	9.4%	-0.9%
	Average Days Open	158	161	162	0.6%
Pending Claims	Bodily Injury Claims	497	482	434	-10.0%
	Total Claims	497	482	434	-10.0%
	% Bodily Injury	100.0%	100.0%	100.0%	0.0%
	Average Incurred	\$162,409	\$155,680	\$162,051	4.1%
	Total Claims w/Incurred > \$100K	71.0%	71.0%	71.7%	0.7%
	Total Incurred	\$80,717,430	\$75,037,594	\$70,330,224	-6.3%
	% Litigated	25.8%	26.6%	29.5%	2.9%
	% Attorney Representation	95.4%	97.3%	100.0%	2.7%
	% Over 2 Years Old	58.6%	55.4%	51.8%	-3.6%
Closed Claims	Bodily Injury Claims	195	190	212	11.6%
	Total Claims	195	190	212	11.6%
	% Bodily Injury	100.0%	100.0%	100.0%	0.0%
	Average Incurred	\$102,140	\$128,388	\$116,743	-9.1%
	Total Claims w/Incurred > \$100K	23.1%	25.3%	21.7%	-3.6%
	Total Incurred	\$19,917,292	\$24,393,669	\$24,749,546	1.5%
	% Litigated	22.6%	29.5%	27.8%	-1.6%
	Average Days Open	1,438	1,485	1,655	11.4%
	Closing Ratio by Claim	146.1%	110.9%	137.2%	26.3%
Payments	Loss	\$8,265,039	\$8,898,583	\$6,551,789	-26.37%
	Expense	\$8,455,929	\$8,025,547	\$7,812,043	-2.66%
	Total Paid	\$16,720,969	\$16,924,130	\$14,363,832	-15.13%
	Total Recovery	\$0	\$0	\$0	0.00%
	Net Paid	\$16,720,969	\$16,924,130	\$14,363,832	-15.13%

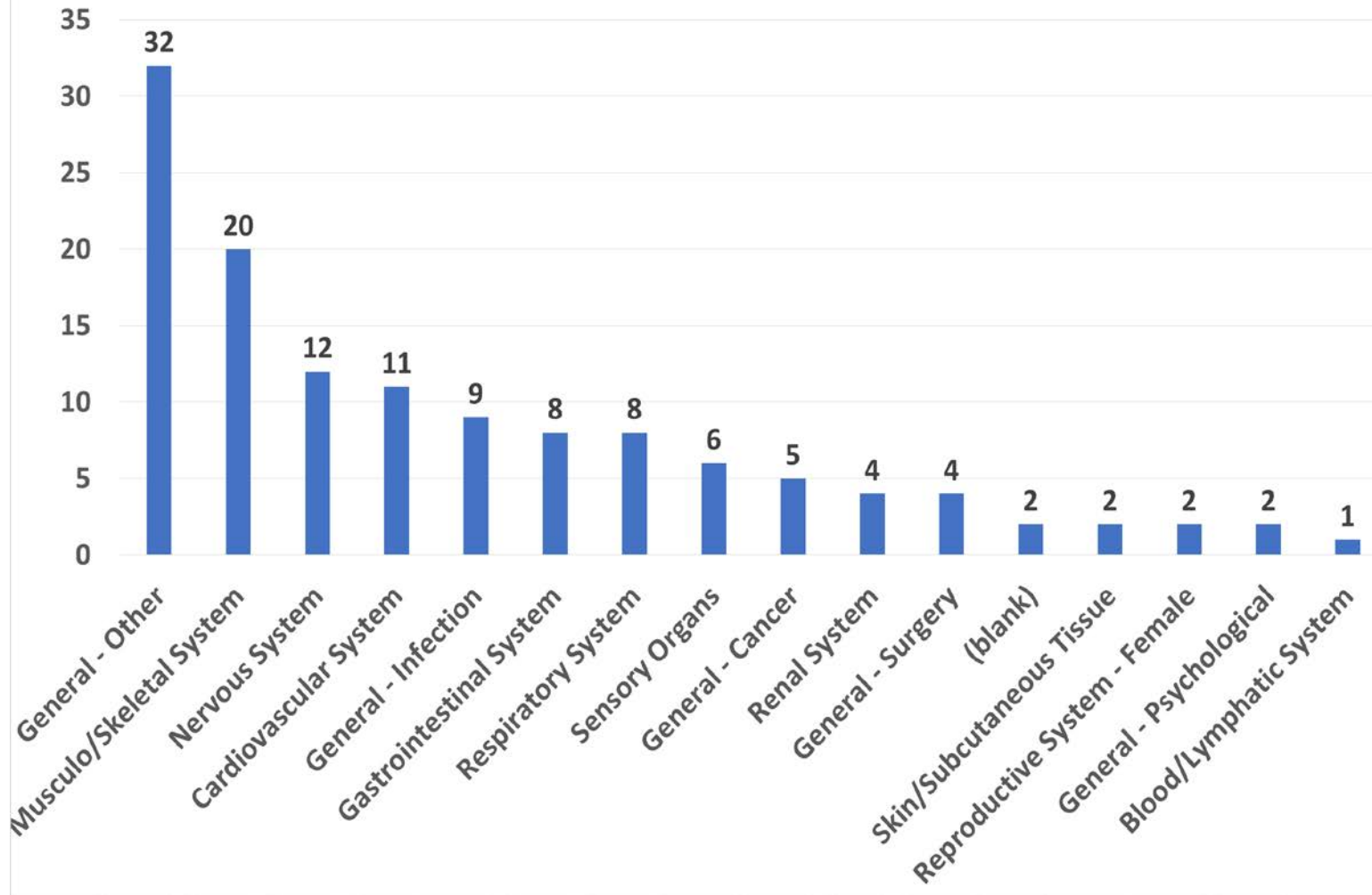
New Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/16-6/30/17	% of Total	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total
Bodily Injury	128	100.0%	136	100.0%	128	100.0%
Total	128	100.0%	136	100.0%	128	100.0%

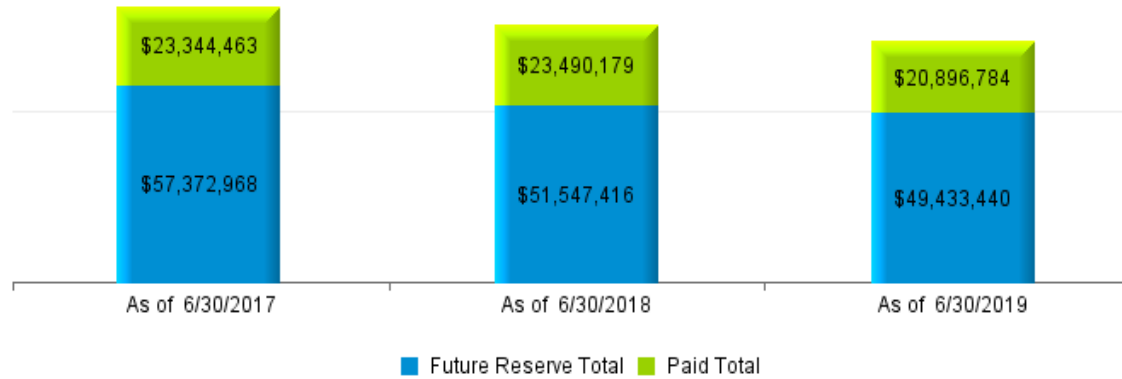
- LSUHSC – New Orleans had 74 new claims in FY19
- LSUHSC – Shreveport had 48 claims in FFY19

FY19 Claims by SEQUELAE GROUPS



- Most claims are categorized as “General – Other”
- Previous years follow very similar to FY19 chart

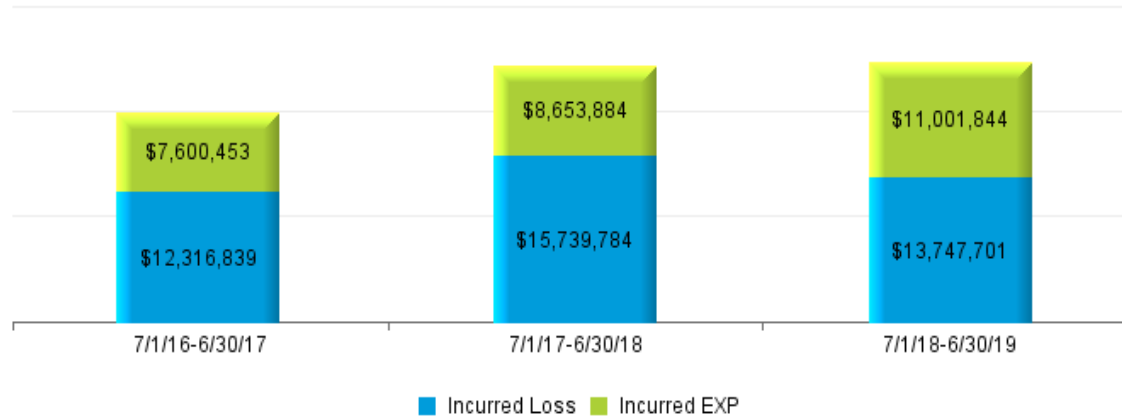
Pending Claims - Financial Overview



	As of 6/30/2017	% of Total	As of 6/30/2018	% of Total	As of 6/30/2019	% of Total
Financial Overview						
Future Reserve	\$57,372,968	71.1%	\$51,547,416	68.7%	\$49,433,440	70.3%
Paid	\$23,344,463	28.9%	\$23,490,179	31.3%	\$20,896,784	29.7%
Incurred	\$80,717,430	100.0%	\$75,037,594	100.0%	\$70,330,224	100.0%

- FY19 Pending claims are down to 434 or about 9%
- Total incurred is down 6% or about \$5M

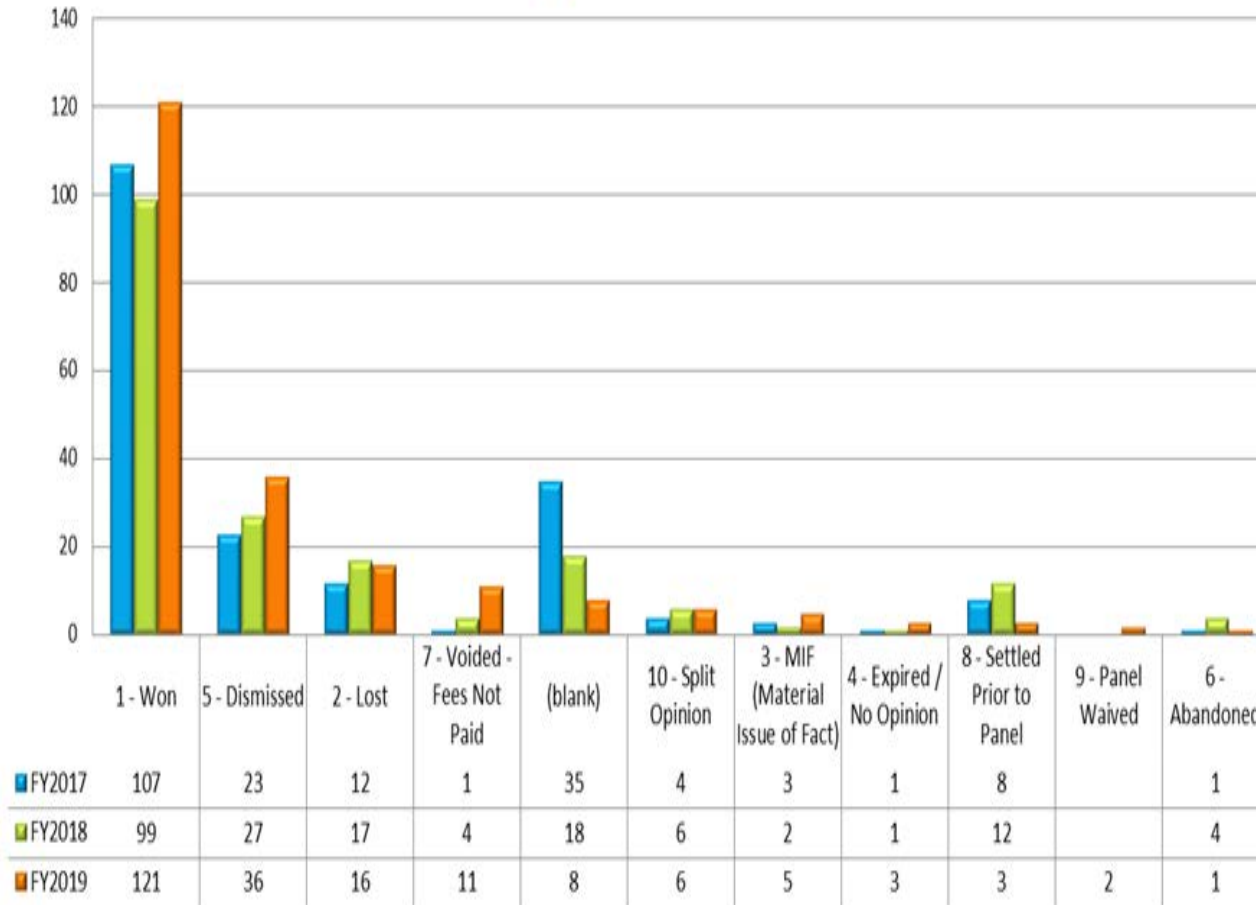
Closed Claims - Total Incurred by Bucket



Bucket	Total Incurred 7/1/16-6/30/17	% of Total	Total Incurred 7/1/17-6/30/18	% of Total	Total Incurred 7/1/18-6/30/19	% of Total
Loss	\$12,316,839	61.8%	\$15,739,784	64.5%	\$13,747,701	55.5%
Expense	\$7,600,453	38.2%	\$8,653,884	35.5%	\$11,001,844	44.5%
Total	\$19,917,292	100.0%	\$24,393,669	100.0%	\$24,749,546	100.0%

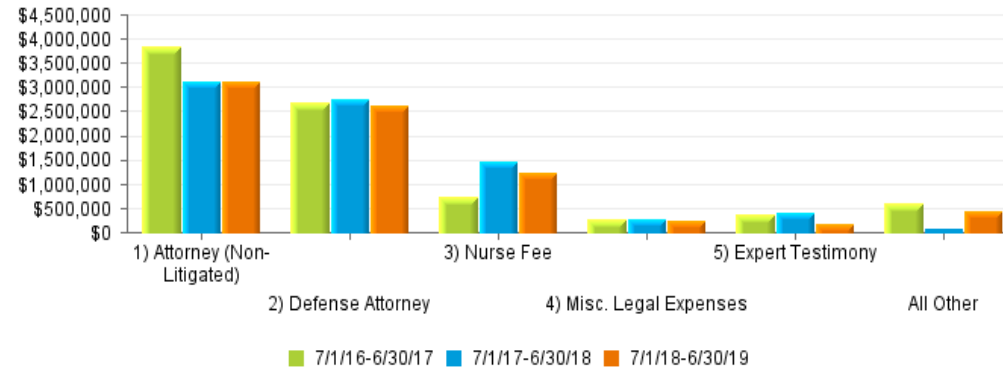
- 212 claims closed in FY19, up 11.5%
- Total Paid increase is due to Expense

MRP Results on Closed Claims
By Fiscal Year Closed



- MRP victories continue to improve
- Dedicated colleagues and introduction of Nurse Program

**Total Paid
by Top Expense Paycodes and Year**



Expense Paycode	Total Paid 7/1/16-6/30/17	Claim Count	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count
1) Attorney (Non-Litigated)	\$3,835,106	500	\$3,093,790	468	\$3,110,526	452
2) Defense Attorney	\$2,665,046	219	\$2,734,161	198	\$2,626,610	188
3) Nurse Fee	\$733,819	66	\$1,454,173	117	\$1,214,942	112
4) Misc. Legal Expenses	\$273,985	140	\$259,503	180	\$241,369	117
5) Expert Testimony	\$353,568	70	\$410,980	68	\$173,791	45
All Other	\$594,405	316	\$72,939	331	\$444,805	299
Total	\$8,455,929	643	\$8,025,547	639	\$7,812,043	607

- Expenses decreased in FY19 partially due to the involvement of the Nurse Program



Medical Malpractice Future Medical

	Metric	7/1/16-6/30/17	7/1/17-6/30/18	7/1/18-6/30/19	% Change
New Claims	Bodily Injury Claims		3		
	Total Claims		3		
	% Bodily Injury Claim		100.0%		
	Average Incurred		\$320,868		
	Total Incurred		\$962,604		
	% Litigated		33.3%		
	% Attorney Representation		100.0%		
	Closing Rate				
	Average Days Open		258		
	Pending Claims	Bodily Injury Claims	42	42	42
Total Claims		42	42	42	0.0%
% Bodily Injury		100.0%	100.0%	100.0%	0.0%
Average Incurred		\$746,203	\$841,124	\$882,581	4.9%
Total Claims w/Incurred > \$100K		78.6%	81.0%	81.0%	0.0%
Total Incurred		\$31,340,511	\$35,327,220	\$37,068,406	4.9%
% Litigated		9.5%	11.9%	11.9%	0.0%
% Attorney Representation		21.4%	26.2%	28.6%	2.4%
% Over 2 Years Old		95.2%	92.9%	92.9%	0.0%
Closed Claims	Bodily Injury Claims	4	6	1	-83.3%
	Total Claims	4	6	1	-83.3%
	% Bodily Injury	100.0%	100.0%	100.0%	0.0%
	Average Incurred	\$198,295	\$186,503	\$300,000	60.9%
	Total Claims w/Incurred > \$100K	50.0%	66.7%	100.0%	33.3%
	Total Incurred	\$793,181	\$1,119,019	\$300,000	-73.2%
	% Litigated				
	Average Days Open	4,472	5,171	2,735	-47.1%
	Closing Ratio by Claim	400.0%	100.0%	0.0%	-100.0%
Payments	Loss	\$1,767,859	\$1,884,815	\$1,364,549	-27.60%
	Expense	\$1,310	\$824	\$14,186	1,621.08%
	Total Paid	\$1,769,169	\$1,885,639	\$1,378,735	-26.88%
	Total Recovery	\$0	\$0	\$0	0.00%
	Net Paid	\$1,769,169	\$1,885,639	\$1,378,735	-26.88%

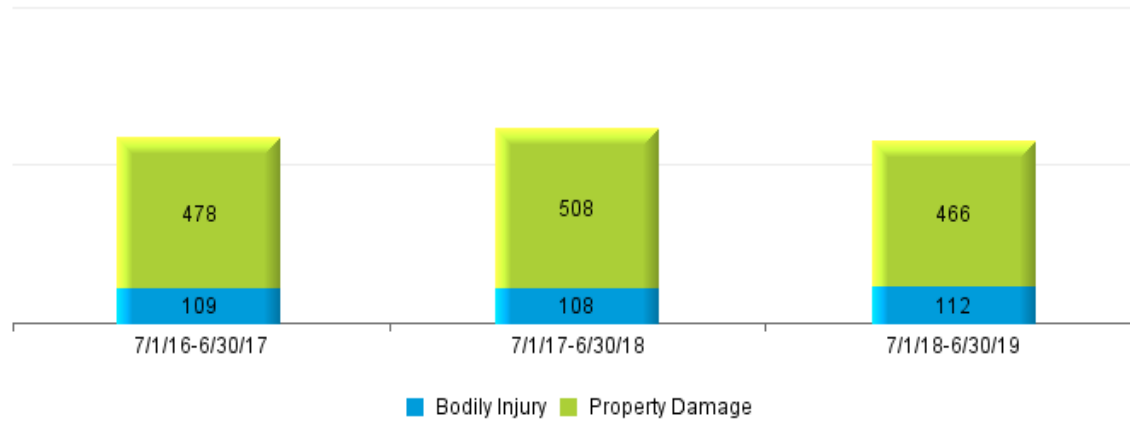
Future Medical Care Fund

	Metric	7/1/16-6/30/17	7/1/17-6/30/18	7/1/18-6/30/19	% Change
New Claims	Bodily Injury Claims				0.0%
	Total Claims	3	11	8	-27.3%
	% Bodily Injury Claim				
	Average Incurred	\$337,509	\$132,945	\$144,998	9.1%
	Total Incurred	\$1,012,526	\$1,462,400	\$1,159,981	-20.7%
	% Litigated	66.7%	45.5%	87.5%	42.0%
	% Attorney Representation	66.7%	72.7%	100.0%	27.3%
	Closing Rate				
	Average Days Open	215	126	222	75.9%
Pending Claims	Bodily Injury Claims				0.0%
	Total Claims	53	60	66	10.0%
	% Bodily Injury				
	Average Incurred	\$595,113	\$469,811	\$443,580	-5.6%
	Total Claims w/Incurred > \$100K	47.2%	43.3%	42.4%	-0.9%
	Total Incurred	\$31,540,974	\$28,188,659	\$29,276,288	3.9%
	% Litigated	9.4%	16.7%	25.8%	9.1%
	% Attorney Representation	32.1%	36.7%	45.5%	8.8%
	% Over 2 Years Old	81.1%	76.7%	71.2%	-5.5%
Closed Claims	Bodily Injury Claims				0.0%
	Total Claims		4	2	-50.0%
	% Bodily Injury				
	Average Incurred		\$335,551	\$70,417	-79.0%
	Total Claims w/Incurred > \$100K		50.0%	50.0%	0.0%
	Total Incurred		\$1,342,205	\$140,835	-89.5%
	% Litigated		25.0%		-25.0%
	Average Days Open		2,885	1,904	-34.0%
	Closing Ratio by Claim	0.0%	36.4%	25.0%	-11.4%
Payments	Loss	\$765,775	\$613,118	\$653,790	6.63%
	Expense	\$967	\$2,383	\$3,976	66.86%
	Total Paid	\$766,742	\$615,500	\$657,766	6.87%
	Total Recovery	\$166,588	\$85,005	\$0	-100.00%
	Net Paid	\$600,154	\$530,495	\$657,766	23.99%

Road Hazard

	Metric	7/1/16-6/30/17	7/1/17-6/30/18	7/1/18-6/30/19	% Change
New Claims	Bodily Injury Claims	109	108	112	3.7%
	Total Claims	587	616	578	-6.2%
	% Bodily Injury Claim	18.6%	17.5%	19.4%	1.8%
	Average Incurred	\$5,900	\$4,547	\$5,617	23.5%
	Total Incurred	\$3,463,402	\$2,800,715	\$3,246,707	15.9%
	% Litigated	14.8%	14.9%	18.7%	3.8%
	% Attorney Representation	17.0%	16.6%	19.4%	2.8%
	Closing Rate	72.9%	74.8%	74.6%	-0.3%
	Average Days Open	71	56	59	5.8%
Pending Claims	Bodily Injury Claims	608	627	563	-10.2%
	Total Claims	734	751	664	-11.6%
	% Bodily Injury	82.8%	83.5%	84.8%	1.3%
	Average Incurred	\$140,130	\$141,320	\$108,394	-23.3%
	Total Claims w/Incurred > \$100K	23.4%	25.6%	21.2%	-4.3%
	Total Incurred	\$102,855,270	\$106,131,229	\$71,973,751	-32.2%
	% Litigated	89.0%	90.0%	92.5%	2.5%
	% Attorney Representation	90.2%	90.9%	92.8%	1.8%
	% Over 2 Years Old	66.9%	67.5%	65.7%	-1.8%
Closed Claims	Bodily Injury Claims	109	96	180	87.5%
	Total Claims	623	614	688	12.1%
	% Bodily Injury	17.5%	15.6%	26.2%	10.5%
	Average Incurred	\$4,565	\$4,330	\$71,828	1,558.8%
	Total Claims w/Incurred > \$100K	0.8%	0.8%	11.2%	10.4%
	Total Incurred	\$2,844,184	\$2,658,728	\$49,417,760	1,758.7%
	% Litigated	12.8%	14.5%	26.6%	12.1%
	Average Days Open	310	257	729	184.3%
	Closing Ratio by Claim	104.7%	97.3%	115.0%	17.7%
Payments	Loss	\$38,869	\$157,509	\$34,439,845	21,765.32%
	Expense	\$5,045,640	\$4,910,853	\$4,675,075	-4.80%
	Total Paid	\$5,084,508	\$5,068,362	\$39,114,920	671.75%
	Total Recovery	\$0	\$0	\$0	0.00%
	Net Paid	\$5,084,508	\$5,068,362	\$39,114,920	671.75%

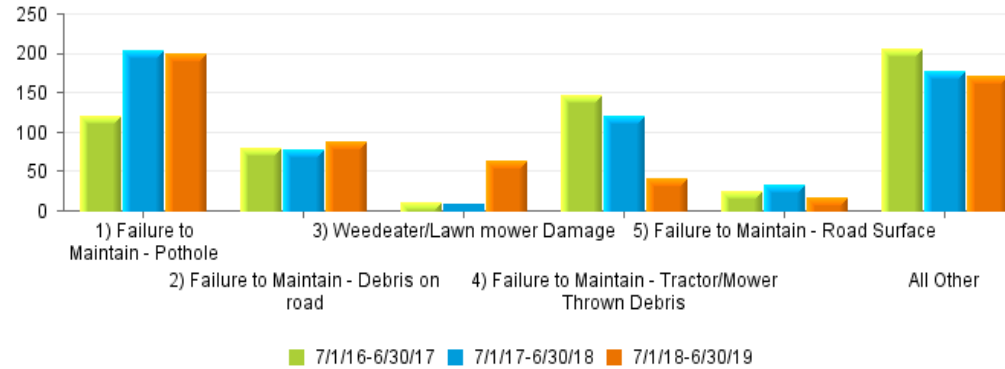
New Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/16-6/30/17	% of Total	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total
Bodily Injury	109	18.6%	108	17.5%	112	19.4%
Property Damage	478	81.4%	508	82.5%	466	80.6%
Total	587	100.0%	616	100.0%	578	100.0%

- Frequency decrease in FY19 attributed to less Tractor /Mower claims and 39 less Pothole claims in EBR Parish
- 532 Events responsible for the 578 claims

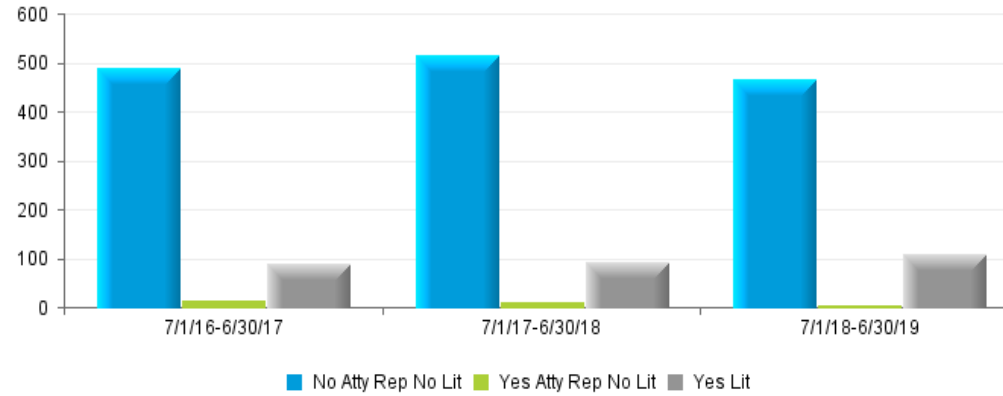
**New Claims - Count
by Top Frequent Cause**



Cause	Claim Count 7/1/16-6/30/17	% of Total	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total
1) Failure to Maintain - Pothole	119	20.3%	203	33.0%	200	34.6%
2) Failure to Maintain - Debris on road	80	13.6%	77	12.5%	88	15.2%
3) Weedeater/Lawn mower Damage	11	1.9%	8	1.3%	62	10.7%
4) Failure to Maintain - Tractor/Mower Thrown Debris	146	24.9%	120	19.5%	41	7.1%
5) Failure to Maintain - Road Surface	25	4.3%	32	5.2%	17	2.9%
All Other	206	35.1%	176	28.6%	170	29.4%
Total	587	100.0%	616	100.0%	578	100.0%

- East Baton Rouge had 32 Pothole claims in FY19, down 39 claims
 - Significant drop in Tractor/Mower claims in FY19

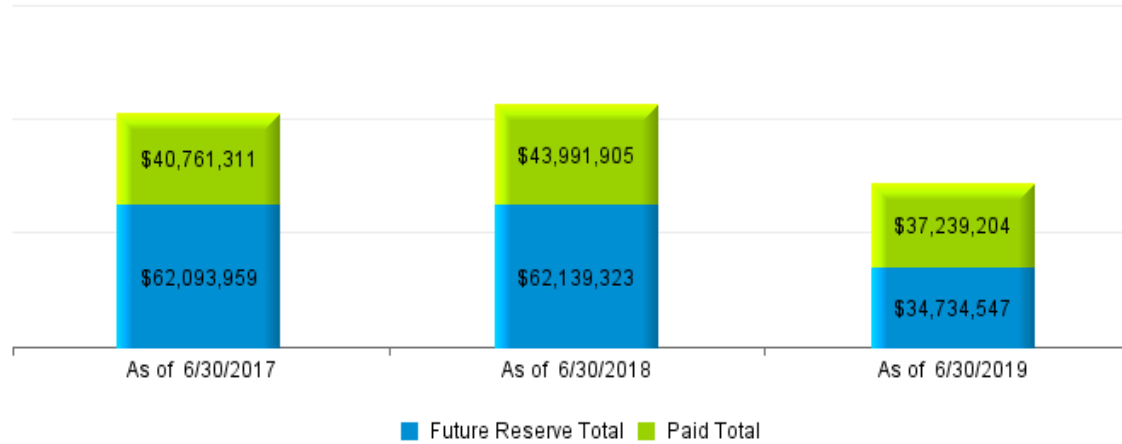
New Claims - Litigation Rate



Litigation and Attorney Representation	Claim Count	% of Total	Claim Count	% of Total	Claim Count	% of Total
	7/1/16-6/30/17		7/1/17-6/30/18		7/1/18-6/30/19	
No Atty Rep No Lit	487	83.0%	514	83.4%	466	80.6%
Yes Atty Rep No Lit	13	2.2%	10	1.6%	4	0.7%
Yes Lit	87	14.8%	92	14.9%	108	18.7%
Total	587	100.0%	616	100.0%	578	100.0%

- Claims in Litigation/Atty Rep remain constant

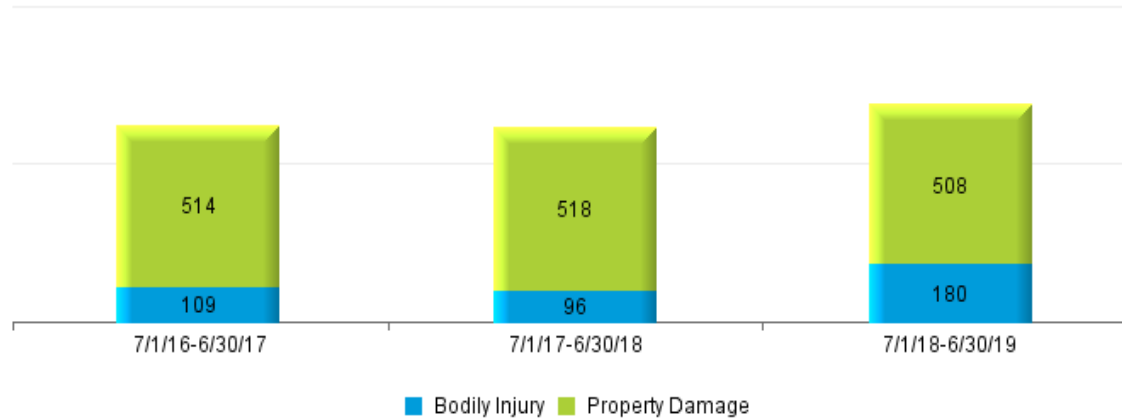
Pending Claims - Financial Overview



	As of 6/30/2017	% of Total	As of 6/30/2018	% of Total	As of 6/30/2019	% of Total
Financial Overview						
Future Reserve	\$62,093,959	60.4%	\$62,139,323	58.5%	\$34,734,547	48.3%
Paid	\$40,761,311	39.6%	\$43,991,905	41.5%	\$37,239,204	51.7%
Incurred	\$102,855,270	100.0%	\$106,131,229	100.0%	\$71,973,751	100.0%

- As of June 30, 2019 - 114 claims are pending with a judgement or decree worth about \$20M Incurred
- There are 100 open claims awaiting 2019 payments

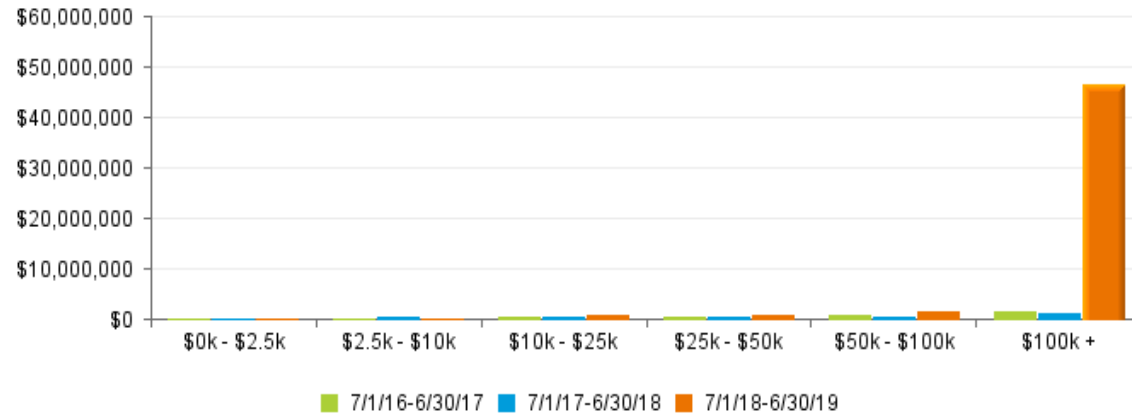
Closed Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/16-6/30/17	% of Total	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total
Bodily Injury	109	17.5%	96	15.6%	180	26.2%
Property Damage	514	82.5%	518	84.4%	508	73.8%
Total	623	100.0%	614	100.0%	688	100.0%

- 2018 Session released funds to pay claims

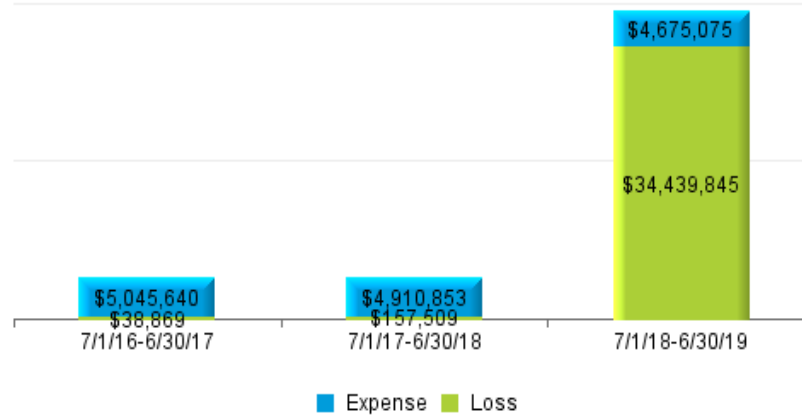
**Closed Claims - Total Incurred
by Incurred Group**



Incurred Group	Total Incurred 7/1/16-6/30/17	% of Total	Total Incurred 7/1/17-6/30/18	% of Total	Total Incurred 7/1/18-6/30/19	% of Total
\$0k - \$2.5k	\$92,697	3.3%	\$87,472	3.3%	\$88,199	0.2%
\$2.5k - \$10k	\$173,905	6.1%	\$184,351	6.9%	\$177,600	0.4%
\$10k - \$25k	\$426,634	15.0%	\$330,881	12.4%	\$565,465	1.1%
\$25k - \$50k	\$320,791	11.3%	\$431,999	16.2%	\$880,198	1.8%
\$50k - \$100k	\$578,636	20.3%	\$449,407	16.9%	\$1,297,008	2.6%
\$100k +	\$1,251,522	44.0%	\$1,174,619	44.2%	\$46,409,290	93.9%
Total	\$2,844,184	100.0%	\$2,658,728	100.0%	\$49,417,760	100.0%

- 107 of 688 claims closed were Atty Rep/Lit worth \$44M Total Incurred
- \$32.7M paid in Loss payments from 2018 appropriations
- 354 were closed with \$0 payment

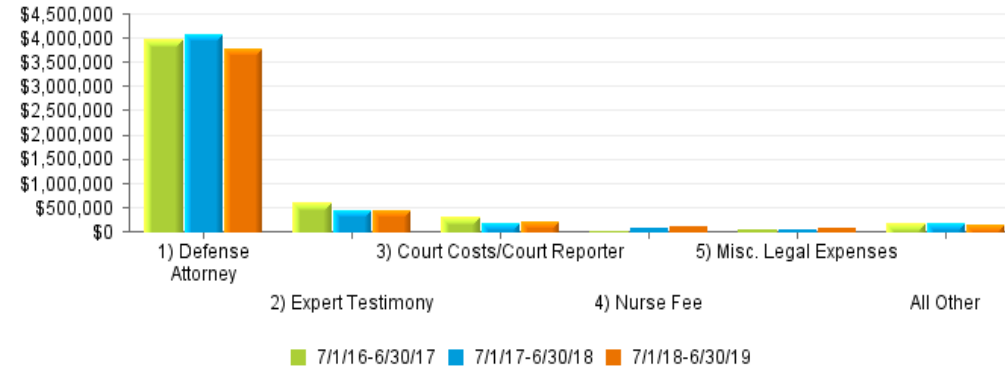
Total Paid
by Category and Year Paid



Paycode Category	Total Paid 7/1/16-6/30/17	Claim Count	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count
Loss	\$38,869	171	\$157,509	137	\$34,439,845	256
Expense	\$5,045,640	536	\$4,910,853	530	\$4,675,075	519
Total Paid	\$5,084,508	699	\$5,068,362	658	\$39,114,920	736
Total Recovery	\$0	1	\$0	0	\$0	1
Net Paid	\$5,084,508	699	\$5,068,362	658	\$39,114,920	736

- \$34.3M Loss Payment were for appropriations
- \$103K Loss Payments were for non Lit/Atty Rep claims

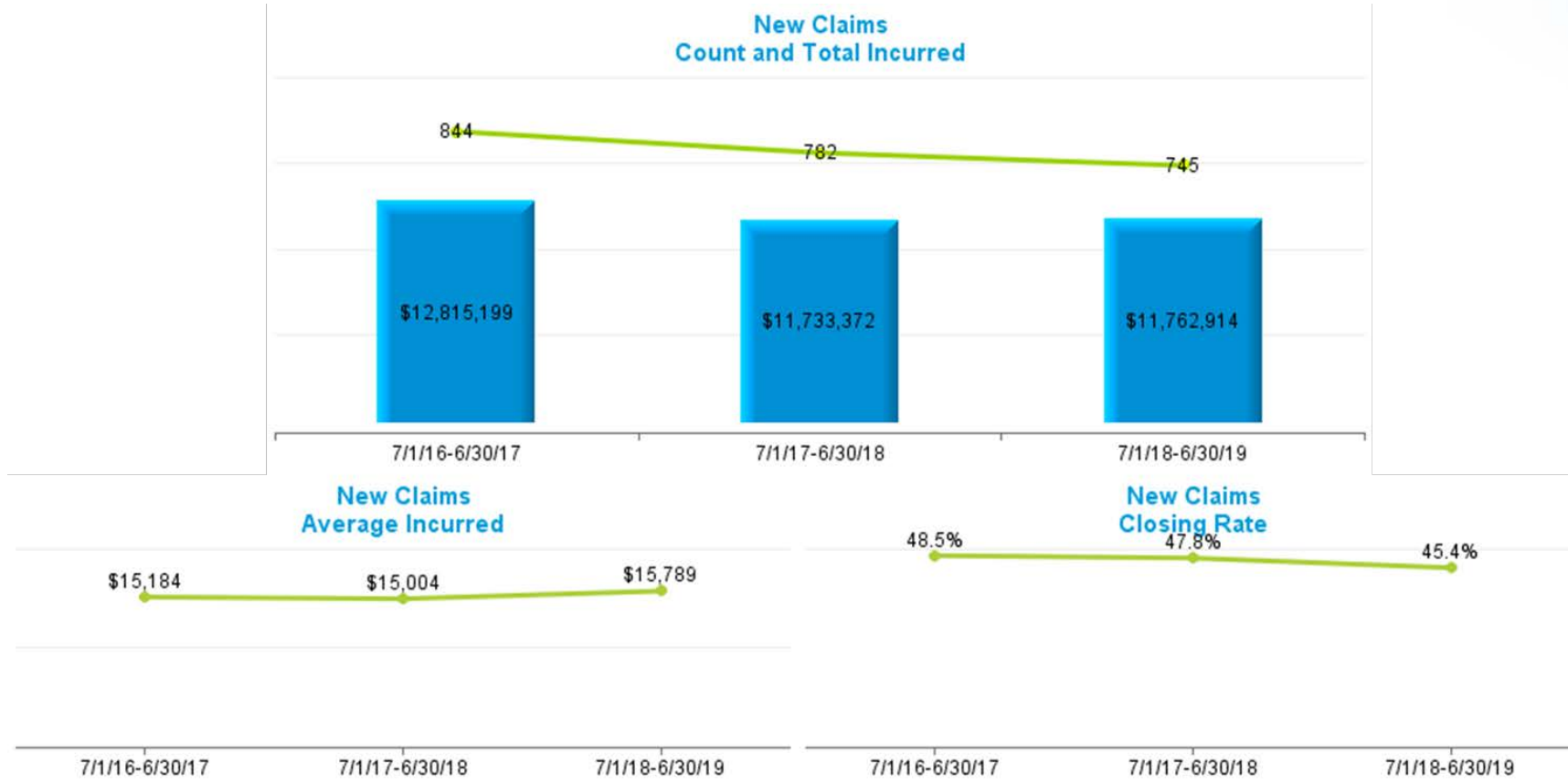
**Total Paid
by Top Expense Paycodes and Year**



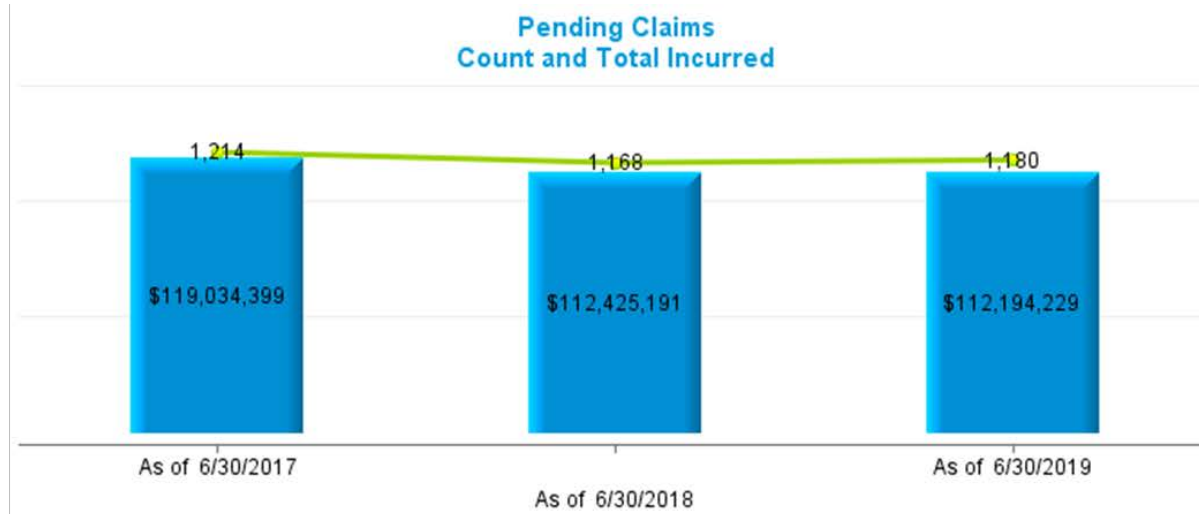
Expense Paycode	Total Paid 7/1/16-6/30/17	Claim Count	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count
1) Defense Attorney	\$3,957,862	491	\$4,060,862	481	\$3,762,900	467
2) Expert Testimony	\$581,089	93	\$426,687	81	\$420,698	85
3) Court Costs/Court Reporter	\$284,729	154	\$167,397	117	\$196,273	147
4) Nurse Fee	\$8,547	6	\$62,018	20	\$94,735	32
5) Misc. Legal Expenses	\$47,912	23	\$20,868	16	\$58,711	27
All Other	\$165,502	195	\$173,020	178	\$141,758	145
Total	\$5,045,640	536	\$4,910,853	530	\$4,675,075	519

- Amount of Def Attorney payments decreased by 7%
- Number of claims with Def Attorney payment decreased by 3%

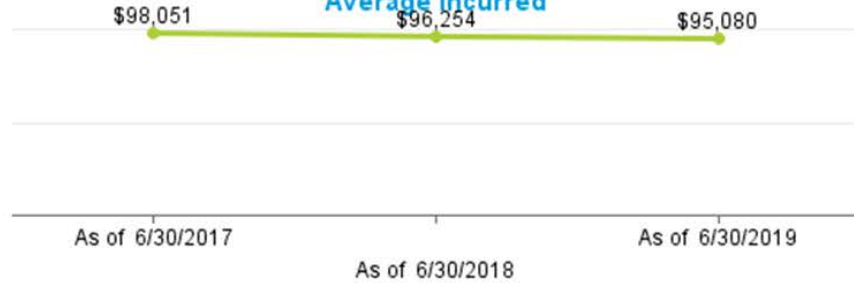
General Liability



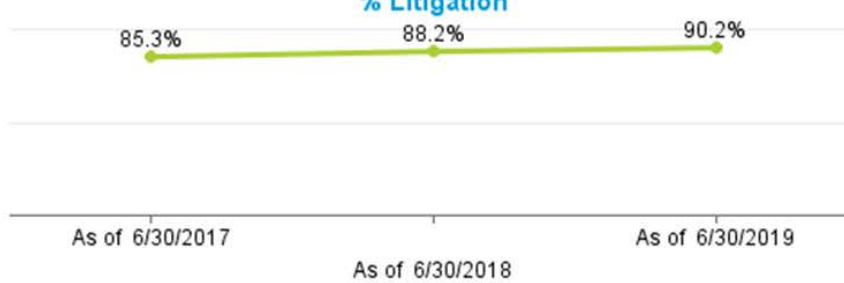
**Pending Claims
Count and Total Incurred**

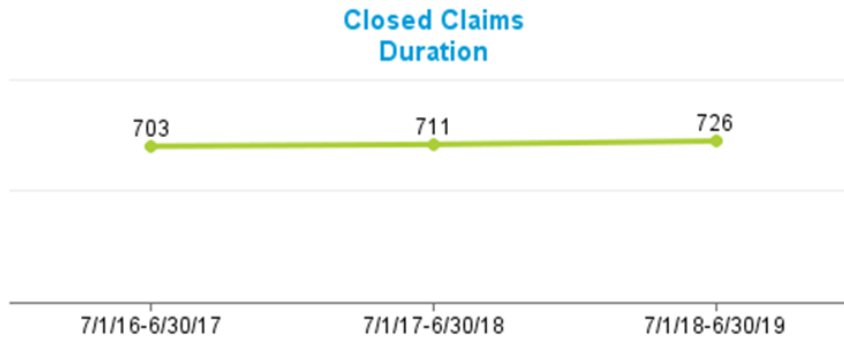
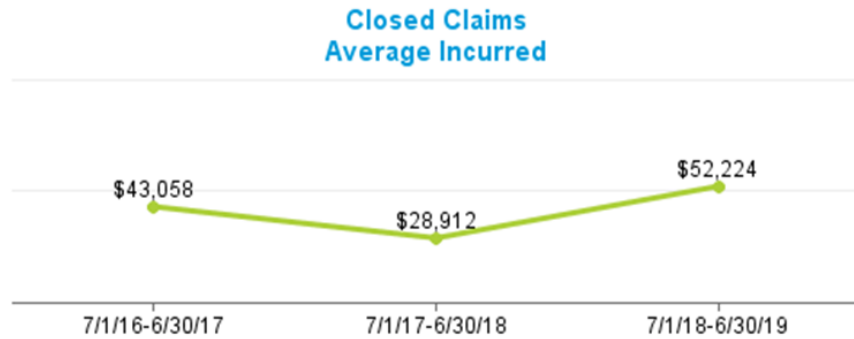
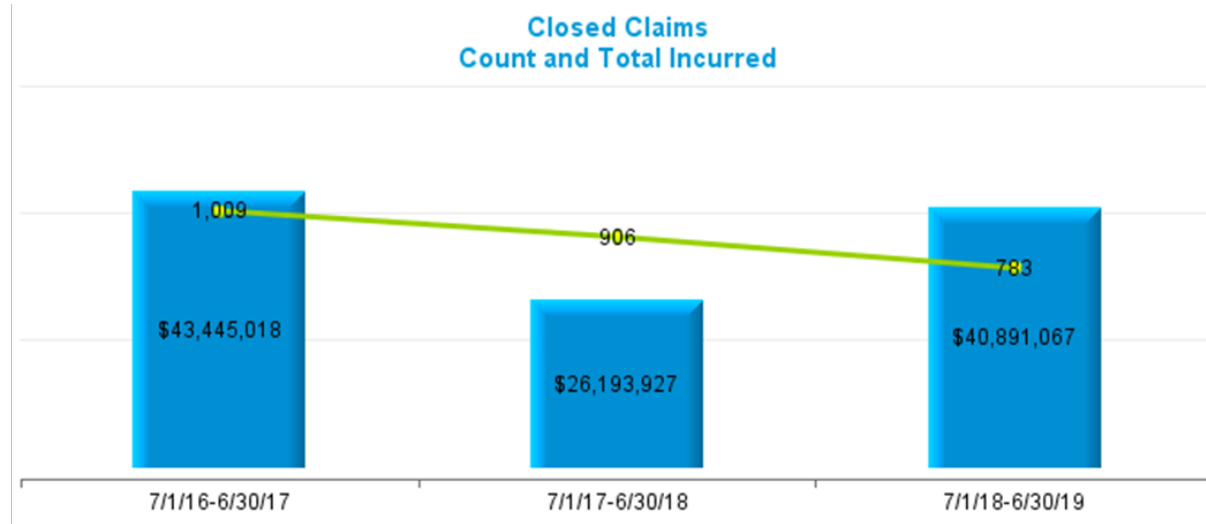


**Pending Claims
Average Incurred**



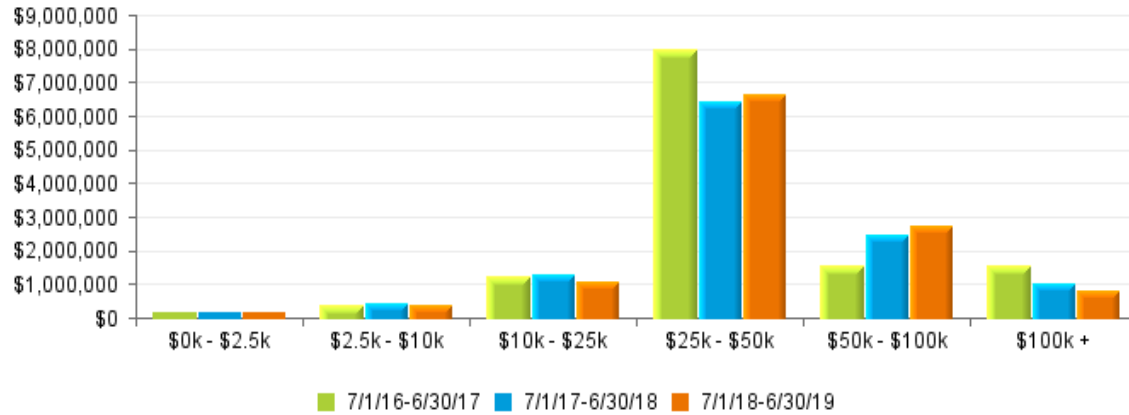
**Pending Claims
% Litigation**





	Metric	7/1/16-6/30/17	7/1/17-6/30/18	7/1/18-6/30/19	%Change
New Claims	Bodily Injury Claims	213	230	242	5.2%
	Total Claims	844	782	745	-4.7%
	% Bodily Injury Claim	25.2%	29.4%	32.5%	3.1%
	Average Incurred	\$15,184	\$15,004	\$15,789	5.2%
	Total Incurred	\$12,815,199	\$11,733,372	\$11,762,914	0.3%
	% Litigated	39.1%	41.7%	43.9%	2.2%
	% Attorney Representation	44.3%	47.8%	49.1%	1.3%
	Closing Rate	48.5%	47.8%	45.4%	-2.5%
	Average Days Open	106	96	109	12.6%
Pending Claims	Bodily Injury Claims	416	399	424	6.3%
	Total Claims	1214	1168	1180	1.0%
	% Bodily Injury	34.3%	34.2%	35.9%	1.8%
	Average Incurred	\$98,051	\$96,254	\$95,080	-1.2%
	Total Claims w/Incurred > \$100K	13.7%	14.6%	14.3%	-0.3%
	Total Incurred	\$119,034,399	\$112,425,191	\$112,194,229	-0.2%
	% Litigated	85.3%	88.2%	90.2%	2.0%
	% Attorney Representation	91.8%	91.9%	93.4%	1.5%
	% Over 2 Years Old	45.1%	43.7%	43.5%	-0.2%
Closed Claims	Bodily Injury Claims	315	271	242	-10.7%
	Total Claims	1009	906	783	-13.6%
	% Bodily Injury	31.2%	29.9%	30.9%	1.0%
	Average Incurred	\$43,058	\$28,912	\$52,224	80.6%
	Total Claims w/Incurred > \$100K	6.7%	7.2%	8.8%	1.6%
	Total Incurred	\$43,445,018	\$26,193,927	\$40,891,067	56.1%
	% Litigated	35.5%	43.8%	46.7%	2.9%
	Average Days Open	703	711	726	2.1%
	Closing Ratio by Claim	116.6%	105.8%	98.4%	-7.4%
Payments	Loss	\$7,227,372	\$10,411,670	\$12,891,975	23.82%
	Expense	\$17,483,842	\$17,154,385	\$15,030,758	-12.38%
	Total Paid	\$24,711,215	\$27,566,055	\$27,922,733	1.29%
	Total Recovery	\$20,993	\$16,508	\$2,026	-87.72%
	Net Paid	\$24,690,221	\$27,549,546	\$27,920,706	1.35%

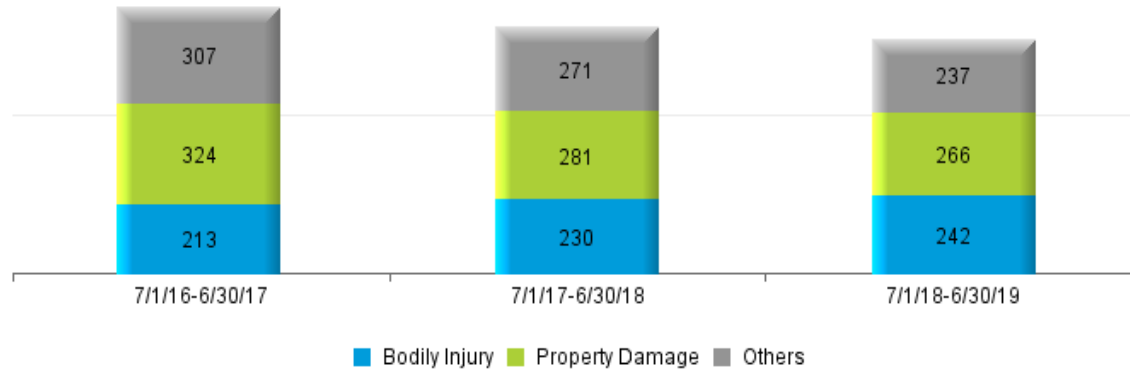
New Claims - Total Incurred by Incurred Group



Incurred Group	Total Incurred 7/1/16-6/30/17	% of Total	Total Incurred 7/1/17-6/30/18	% of Total	Total Incurred 7/1/18-6/30/19	% of Total
\$0k - \$2.5k	\$135,742	1.1%	\$138,339	1.2%	\$159,135	1.4%
\$2.5k - \$10k	\$399,869	3.1%	\$411,566	3.5%	\$378,829	3.2%
\$10k - \$25k	\$1,245,628	9.7%	\$1,293,517	11.0%	\$1,054,840	9.0%
\$25k - \$50k	\$7,968,197	62.2%	\$6,429,353	54.8%	\$6,640,670	56.5%
\$50k - \$100k	\$1,530,764	11.9%	\$2,441,097	20.8%	\$2,732,439	23.2%
\$100k +	\$1,535,000	12.0%	\$1,019,500	8.7%	\$797,000	6.8%
Total	\$12,815,199	100.0%	\$11,733,372	100.0%	\$11,762,914	100.0%

- Less claims reported have lowered the overall Incurred
- Claims \$50K and over are consistent the past 2 fiscal years

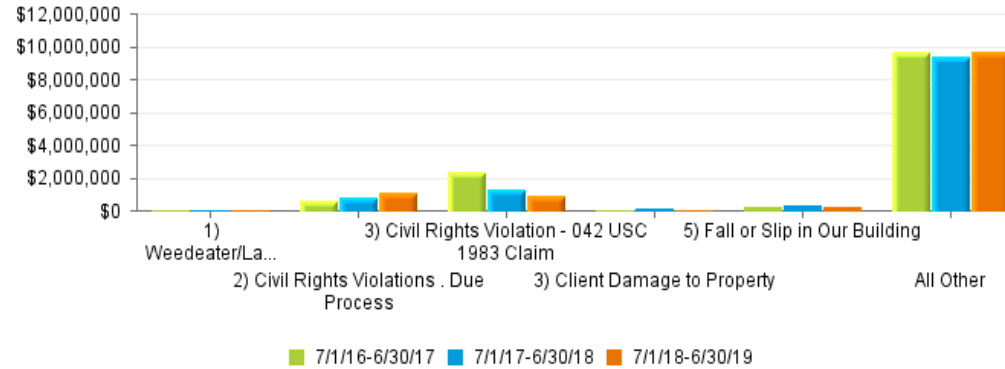
New Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/16-6/30/17	% of Total	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total
Bodily Injury	213	25.2%	230	29.4%	242	32.5%
Property Damage	324	38.4%	281	35.9%	266	35.7%
Others	307	36.4%	271	34.7%	237	31.8%
Total	844	100.0%	782	100.0%	745	100.0%

- Claims decreased 11% year over year
- DOC experienced a 20% decrease
- Department of Health had a 25% decrease

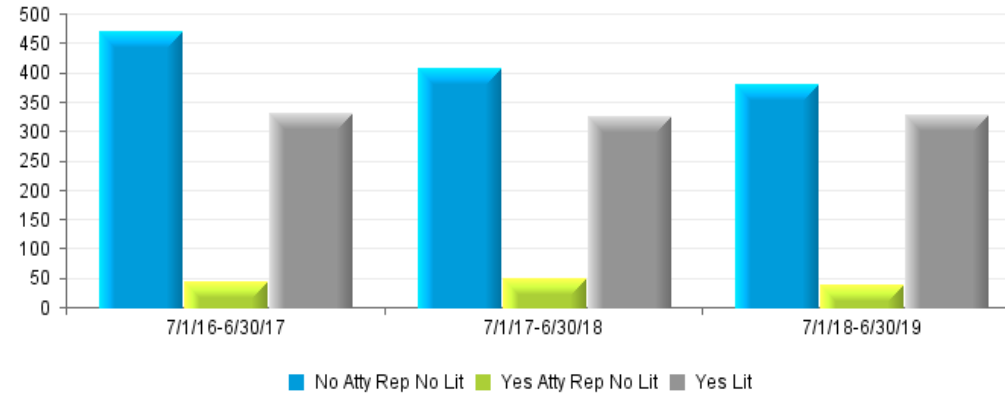
New Claims - Total Incurred by Top Frequent Cause



Cause	Total Incurred 7/1/16-6/30/17	% of Total	Total Incurred 7/1/17-6/30/18	% of Total	Total Incurred 7/1/18-6/30/19	% of Total
1) Weedeater/Lawn mower Damage	\$32,610	0.3%	\$29,837	0.3%	\$30,382	0.3%
2) Civil Rights Violations . Due Process	\$542,213	4.2%	\$746,366	6.4%	\$1,057,658	9.0%
3) Civil Rights Violation - 042 USC 1983 Claim	\$2,368,403	18.5%	\$1,253,496	10.7%	\$853,004	7.3%
3) Client Damage to Property	\$23,233	0.2%	\$55,136	0.5%	\$23,386	0.2%
5) Fall or Slip in Our Building	\$178,911	1.4%	\$301,371	2.6%	\$187,700	1.6%
All Other	\$9,669,828	75.5%	\$9,347,165	79.7%	\$9,610,784	81.7%
Total	\$12,815,199	100.0%	\$11,733,372	100.0%	\$11,762,914	100.0%

- Alleged Civil Rights violations are the main driver of Incurred

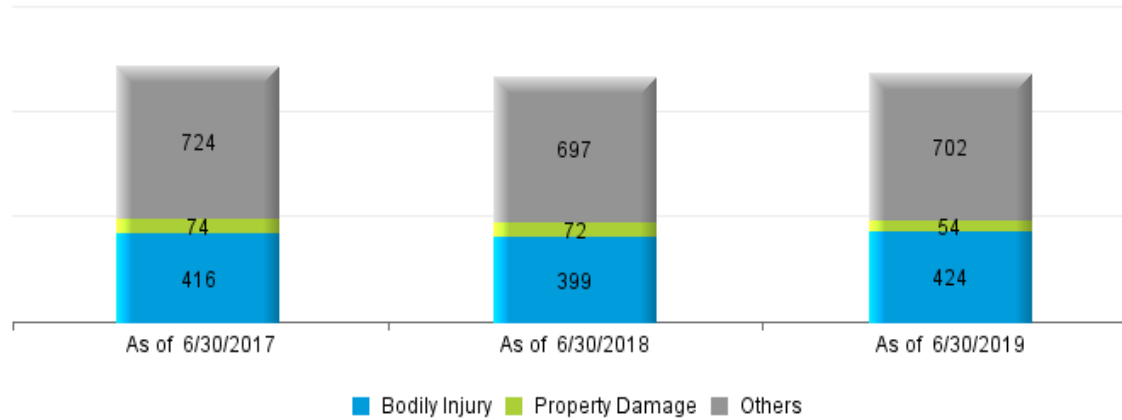
New Claims - Litigation Rate



Litigation and Attorney Representation	Claim Count	% of Total	Claim Count	% of Total	Claim Count	% of Total
	7/1/16-6/30/17		7/1/17-6/30/18		7/1/18-6/30/19	
No Atty Rep No Lit	470	55.7%	408	52.2%	379	50.9%
Yes Atty Rep No Lit	44	5.2%	48	6.1%	39	5.2%
Yes Lit	330	39.1%	326	41.7%	327	43.9%
Total	844	100.0%	782	100.0%	745	100.0%

- Litigation remains flat year over year

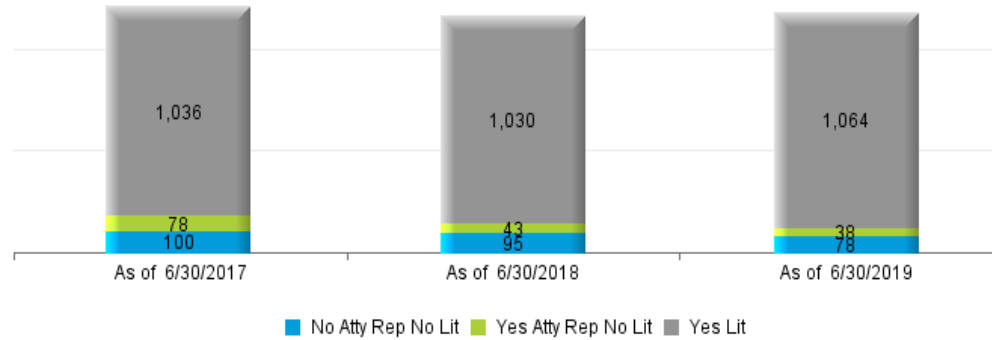
Pending Claims - Count by Coverage



Coverage Code	Claim Count As of 6/30/2017	% of Total	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total
Bodily Injury	416	34.3%	399	34.2%	424	35.9%
Property Damage	74	6.1%	72	6.2%	54	4.6%
Others	724	59.6%	697	59.7%	702	59.5%
Total	1,214	100.0%	1,168	100.0%	1,180	100.0%

- Current pending remain somewhat flat
- DOC has 27% of claims, 15% of incurred

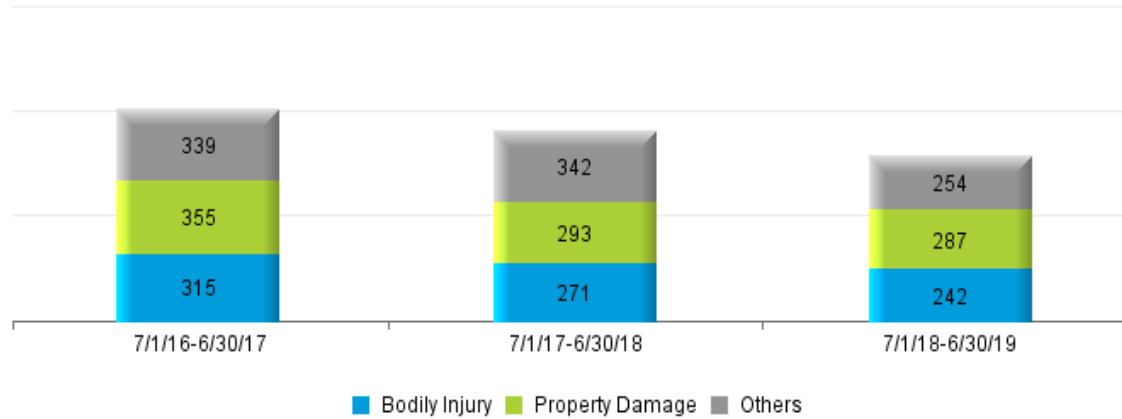
Pending Litigated Claims - Count



Litigation and Attorney Representation	Claim Count As of 6/30/2017	% of Total	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total
No Atty Rep No Lit	100	8.2%	95	8.1%	78	6.6%
Yes Atty Rep No Lit	78	6.4%	43	3.7%	38	3.2%
Yes Lit	1,036	85.3%	1,030	88.2%	1,064	90.2%
Total	1,214	100.0%	1,168	100.0%	1,180	100.0%

- Current Pending Claims are mostly Litigated or have Attorney Representation
 - DOC has 316 Litigated or Attorney Rep claims

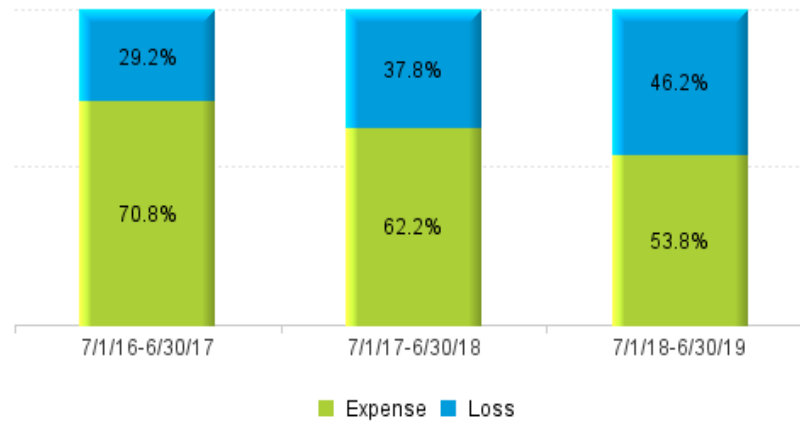
Closed Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/16-6/30/17	% of Total	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total
Bodily Injury	315	31.2%	271	29.9%	242	30.9%
Property Damage	355	35.2%	293	32.3%	287	36.7%
Others	339	33.6%	342	37.7%	254	32.4%
Total	1,009	100.0%	906	100.0%	783	100.0%

- BI claims dropped by 10% in FY18
- “Others” type of claims decreased 25% in FY19

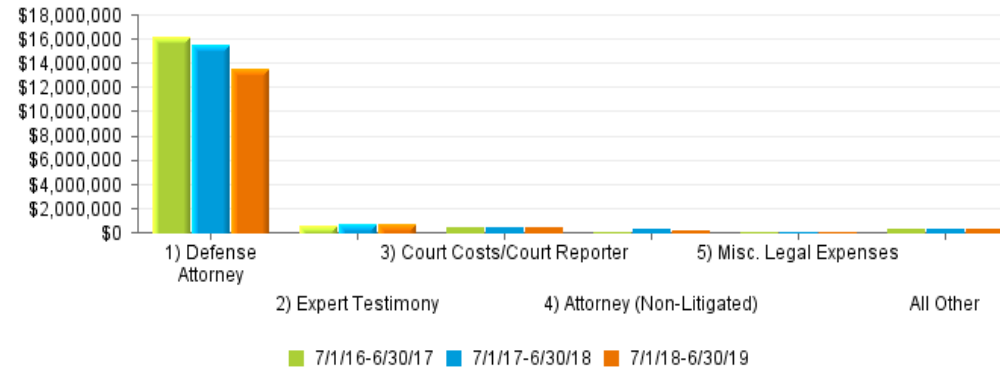
**% Total Paid
by Category and Year Paid**



Paycode Category	Total Paid 7/1/16-6/30/17	% of Total	Total Paid 7/1/17-6/30/18	% of Total	Total Paid 7/1/18-6/30/19	% of Total
Expense	\$17,483,842	70.8%	\$17,154,385	62.2%	\$15,030,758	53.8%
Loss	\$7,227,372	29.2%	\$10,411,670	37.8%	\$12,891,975	46.2%
Net Paid	\$24,711,215	100.0%	\$27,566,055	100.0%	\$27,922,733	100.0%

- Total Payments increased slightly in FY19
- Defense Attorney Payments decreased over \$2M in FY19

**Total Paid
by Top Expense Paycodes and Year**

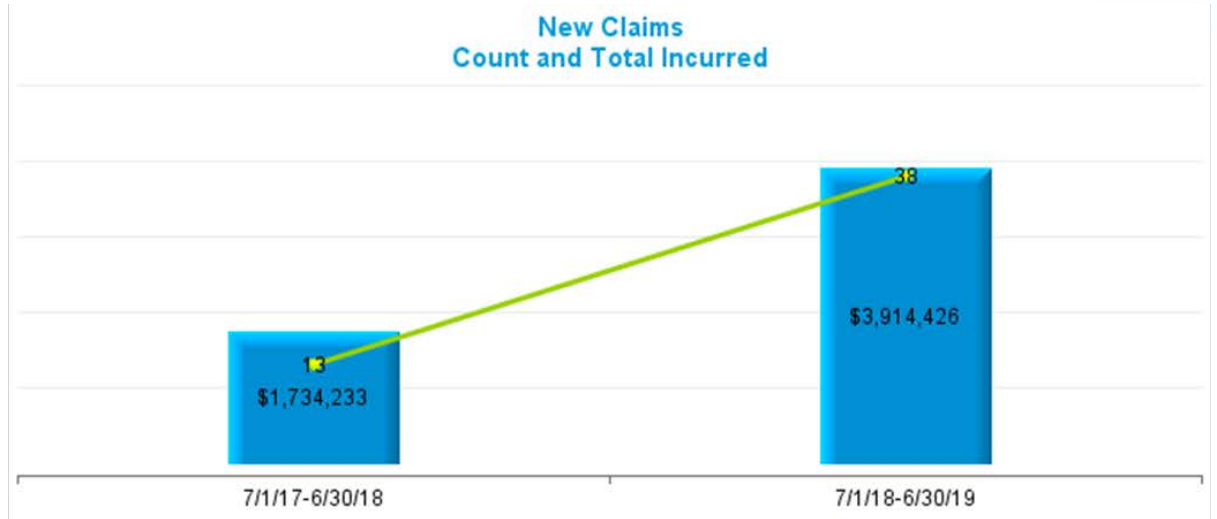


Expense Paycode	Total Paid 7/1/16-6/30/17	Claim Count	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count
1) Defense Attorney	\$16,142,003	1,274	\$15,457,921	1,261	\$13,536,651	1,215
2) Expert Testimony	\$575,929	86	\$712,651	92	\$692,215	77
3) Court Costs/Court Reporter	\$379,049	309	\$390,258	299	\$343,563	259
4) Attorney (Non-Litigated)	\$47,271	71	\$250,317	74	\$151,819	76
5) Misc. Legal Expenses	\$49,092	45	\$48,152	35	\$56,381	32
All Other	\$290,499	374	\$295,085	297	\$250,130	273
Total	\$17,483,842	1,412	\$17,154,385	1,390	\$15,030,758	1,360

- Defense Attorney payments decrease is the driver of overall reduction in payments

Property – Old CAT

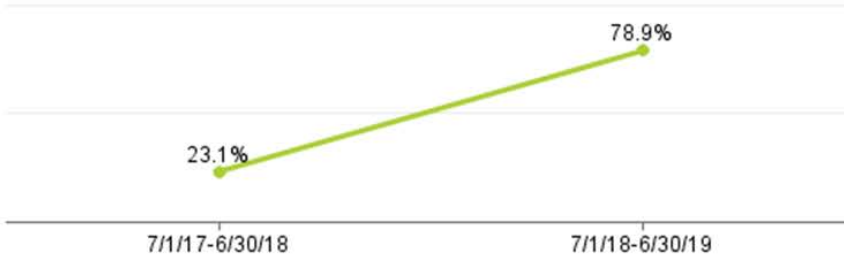
New Claims
Count and Total Incurred



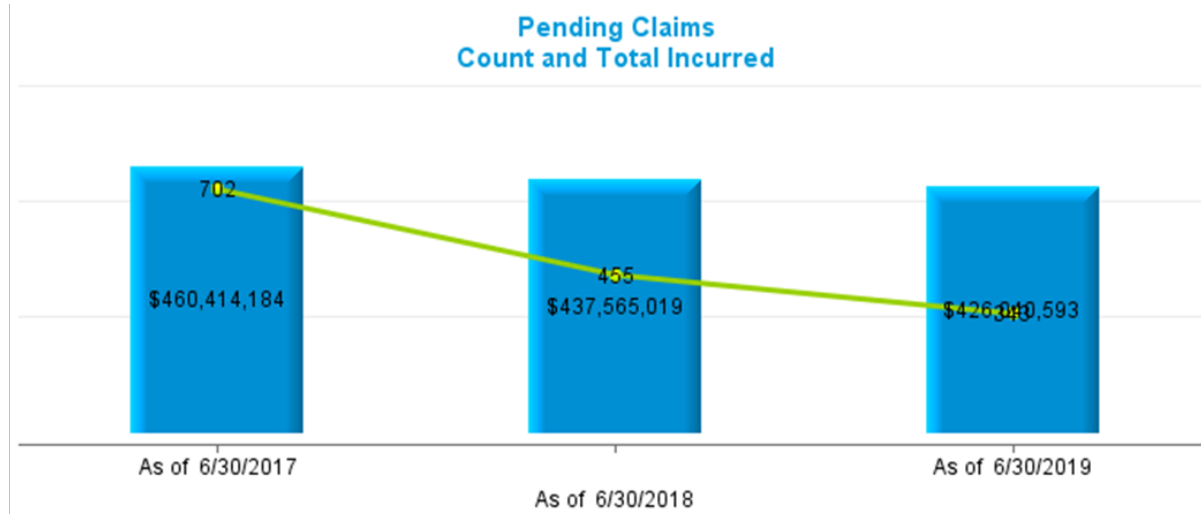
New Claims
Average Incurred



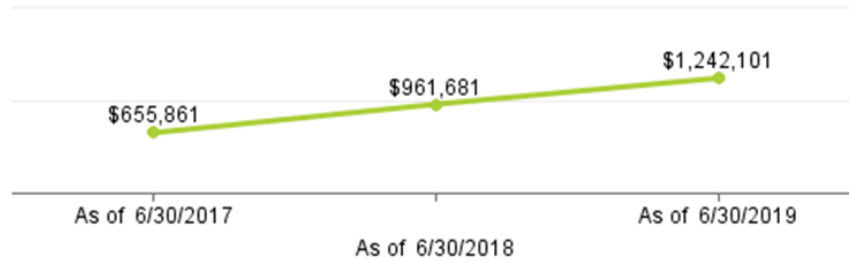
New Claims
Closing Rate



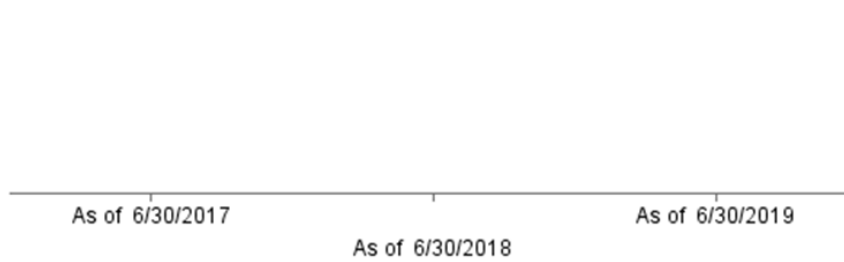
Pending Claims
Count and Total Incurred

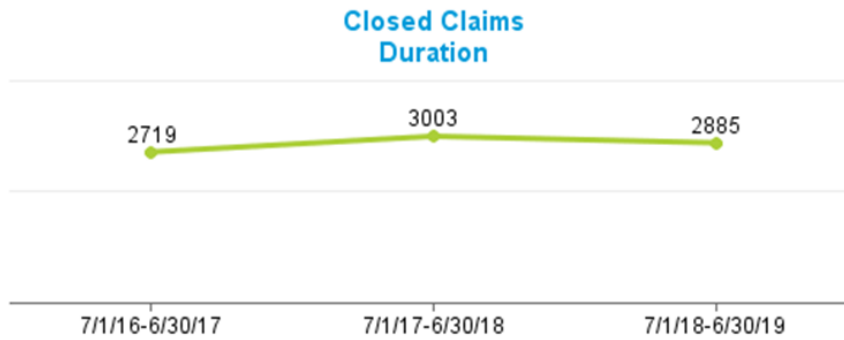
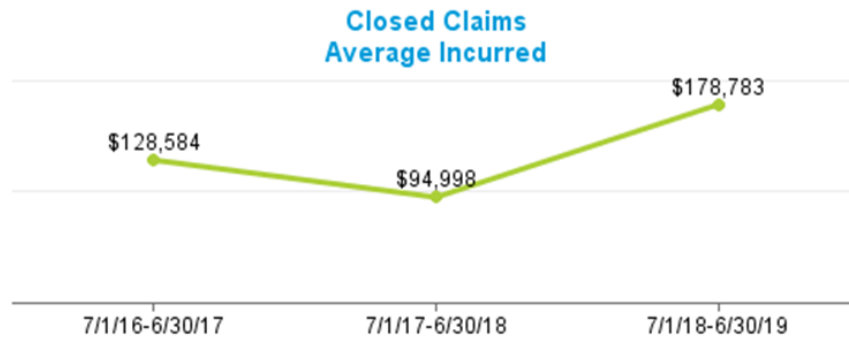
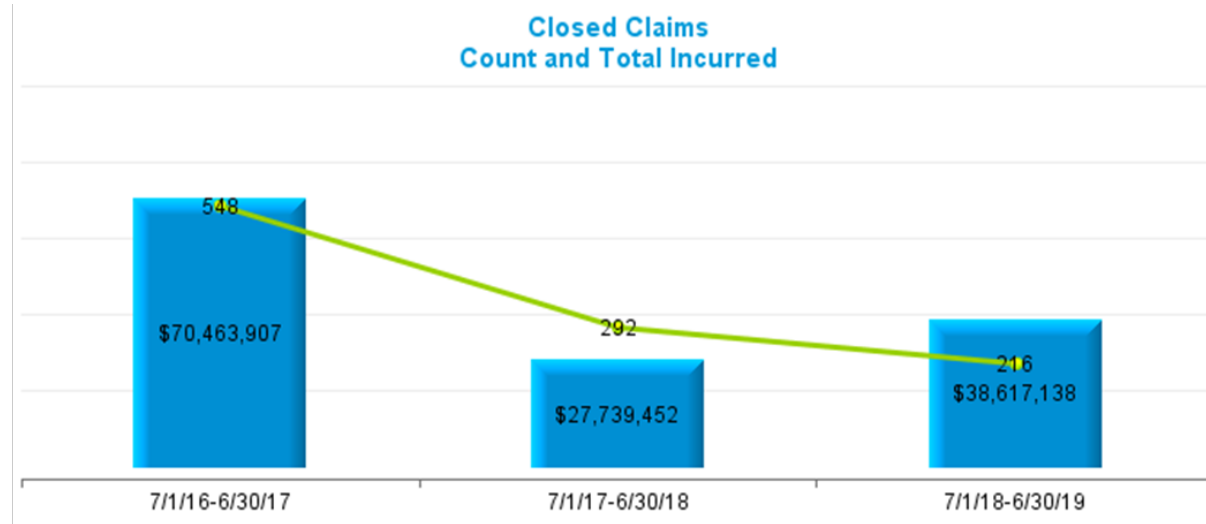


Pending Claims
Average Incurred

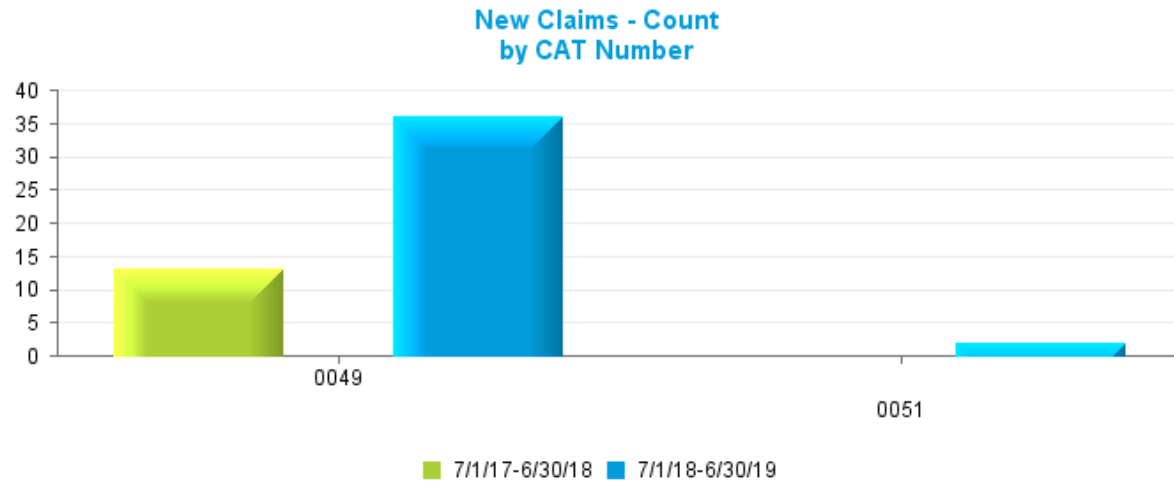


Pending Claims
% Litigation





	Metric	7/1/16-6/30/17	7/1/17-6/30/18	7/1/18-6/30/19	% Change
New Claims	Bodily Injury Claims				0.0%
	Total Claims		13	38	192.3%
	% Bodily Injury Claim				
	Average Incurred		\$133,403	\$103,011	-22.8%
	Total Incurred		\$1,734,233	\$3,914,426	125.7%
	% Litigated				
	% Attorney Representation				
	Closing Rate		23.1%	78.9%	55.9%
	Average Days Open		14	77	438.9%
Pending Claims	Bodily Injury Claims				0.0%
	Total Claims	702	455	343	-24.6%
	% Bodily Injury				
	Average Incurred	\$655,861	\$961,681	\$1,242,101	29.2%
	Total Claims w/Incurred > \$100K	15.1%	17.4%	23.3%	6.0%
	Total Incurred	\$460,414,184	\$437,565,019	\$426,040,593	-2.6%
	% Litigated				
	% Attorney Representation	0.1%	0.2%		-0.2%
% Over 2 Years Old	99.6%	97.8%	94.8%	-3.1%	
Closed Claims	Bodily Injury Claims				0.0%
	Total Claims	548	292	216	-26.0%
	% Bodily Injury				
	Average Incurred	\$128,584	\$94,998	\$178,783	88.2%
	Total Claims w/Incurred > \$100K	10.8%	14.4%	13.4%	-1.0%
	Total Incurred	\$70,463,907	\$27,739,452	\$38,617,138	39.2%
	% Litigated				
	Average Days Open	2,719	3,003	2,885	-3.9%
Closing Ratio by Claim	49,300.0%	1,746.7%	343.5%	-1,403.2%	
Payments	Loss	\$5,775,518	(\$8,729,037)	\$3,190,587	-136.55%
	Expense	\$47,830	\$9,006		-100.00%
	Total Paid	\$5,823,349	(\$8,720,032)	\$3,190,587	-136.59%
	Total Recovery	\$25,893,255	\$1,156,132	\$575,195	-50.25%
	Net Paid	(\$20,069,906)	(\$9,876,164)	\$2,615,392	-126.48%

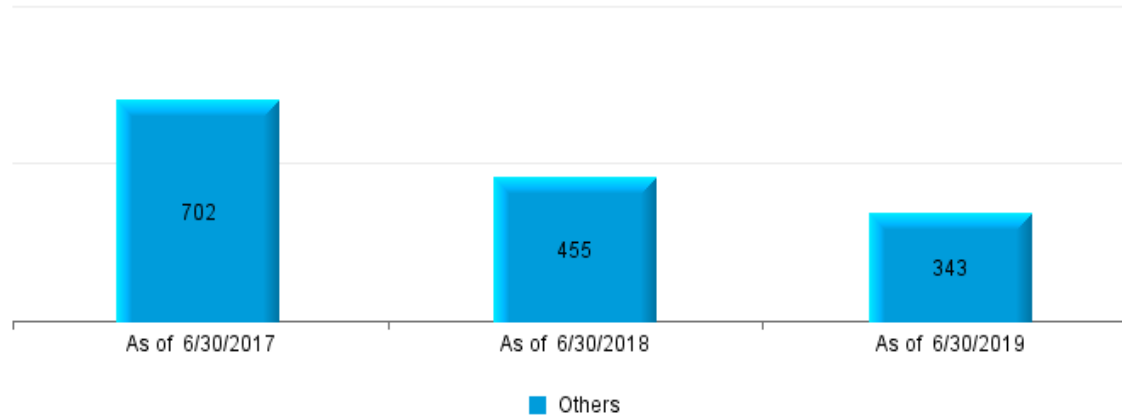


CAT Number	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total
0049	13	100.0%	36	94.7%
0051	0	0%	2	5.3%
Total	13	100.0%	38	100.0%

During FY 2019

- 29 new claims from Louisiana Housing Corporation
- 5 new claims from LSU Agriculture Center

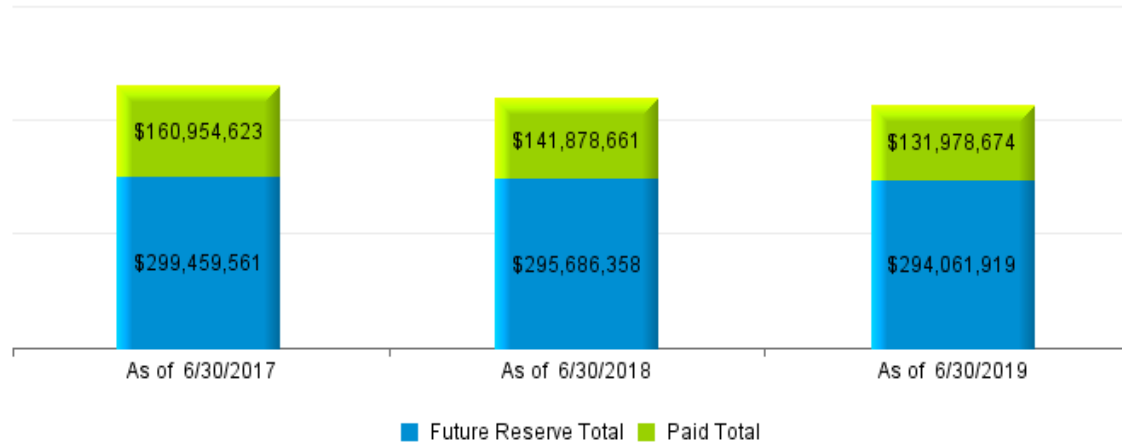
Pending Claims - Count by Coverage



Coverage Code	Claim Count As of 6/30/2017	% of Total	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total
Others	702	100.0%	455	100.0%	343	100.0%
Total	702	100.0%	455	100.0%	343	100.0%

- June 30, 219
- 167 Isaac claims
 - 117 Gustav claims
 - 47 Katrina claims
 - 8 Rita claims
 - 4 Ike claims

Pending Claims - Financial Overview

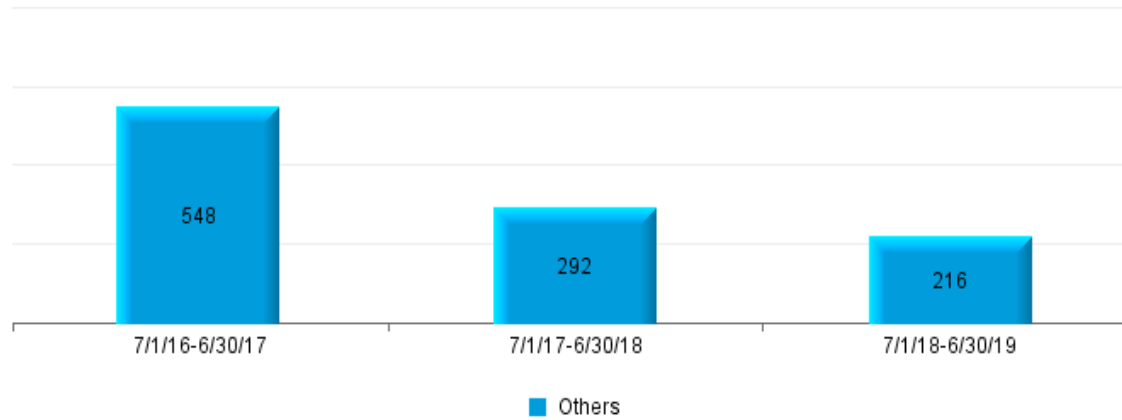


	As of 6/30/2017	% of Total	As of 6/30/2018	% of Total	As of 6/30/2019	% of Total
Financial Overview						
Future Reserve	\$299,459,561	65.0%	\$295,686,358	67.6%	\$294,061,919	69.0%
Paid	\$160,954,623	35.0%	\$141,878,661	32.4%	\$131,978,674	31.0%
Incurred	\$460,414,184	100.0%	\$437,565,019	100.0%	\$426,040,593	100.0%

As of June 30, 2019
Outstanding Reserve

- Katrina - \$283M
- Gustav - \$16M
- Isaac - \$3.6M
- Rita - \$950K
- Ike - \$20K

Closed Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/16-6/30/17	% of Total	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total
Others	548	100.0%	292	100.0%	216	100.0%
Total	548	100.0%	292	100.0%	216	100.0%

Closed during FY19

- Katrina – 156
- Gustav – 41
- Ike – 15
- Rita – 4

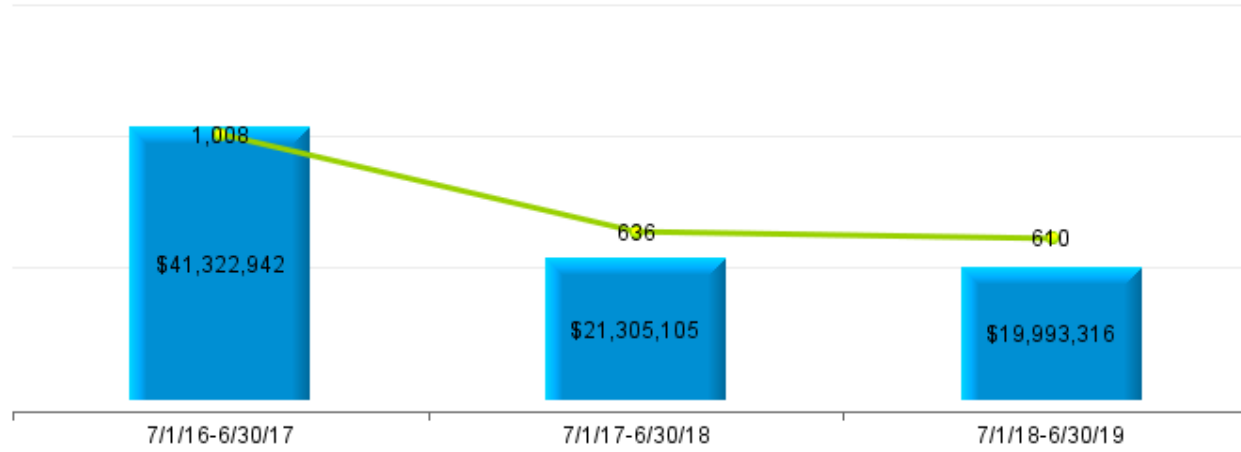
Average paid on closed claims is \$178K

Pay Code Category Updated	Pay Code	Pay Code Description	Total Paid				# Claims				Average Paid per Claim				% of Total Paid All Periods
			7/1/16-6/30/17	7/1/17-6/30/18	7/1/18-6/30/19	% Change	7/1/16-6/30/17	7/1/17-6/30/18	7/1/18-6/30/19	% Change	7/1/16-6/30/17	7/1/17-6/30/18	7/1/18-6/30/19	% Change	
Loss	100	Damage to building	\$5,708,272	(\$8,973,114)	\$3,190,587	-135.6%	204	111	107	-3.6%	\$27,982	(\$80,839)	\$29,819	-136.9%	-25.3%
Loss	197	Miscellaneous Indemnity/Loss	\$0	(\$112,632)	\$0	-100.0%	0	1	0	-100.0%	\$0	(\$112,632)	\$0	-100.0%	-38.3%
Loss	208	Contents NOC	\$67,247	\$356,708	\$0	-100.0%	5	1	0	-100.0%	\$13,449	\$356,708	\$0	-100.0%	144.2%
Expense	675	Defense Attorney	\$680	\$0	\$0	0.0%	2	0	0	0.0%	\$340	\$0	\$0	0.0%	0.2%
Expense	683	Independent Adjustor	(\$807)	\$0	\$0	0.0%	1	0	0	0.0%	(\$807)	\$0	\$0	0.0%	-0.3%
Expense	696	Misc. Legal Expenses	\$47,916	\$9,006	\$0	-100.0%	1	1	0	-100.0%	\$47,916	\$9,006	\$0	-100.0%	19.4%
Expense	697	Miscellaneous Expense	\$41	\$0	\$0	0.0%	1	0	0	0.0%	\$41	\$0	\$0	0.0%	0.0%
Recovery	714	Other Loss Recovery	\$25,893,255	\$1,156,132	\$575,195	-50.2%	133	139	26	-81.3%	\$194,686	\$8,317	\$22,123	166.0%	100.0%

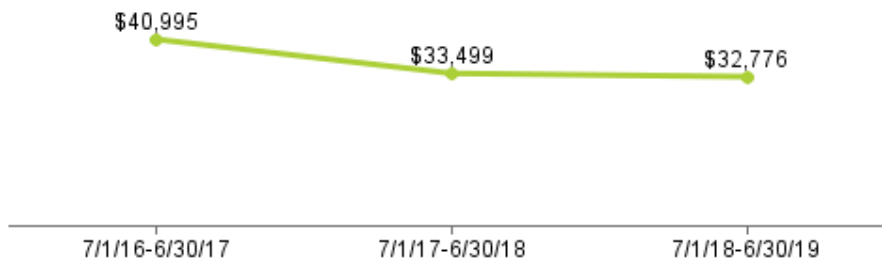
- 133 claims had activity in FY19
 - \$3.19M paid
 - \$575K Recovery recognized

Property
(excluding older CAT's)

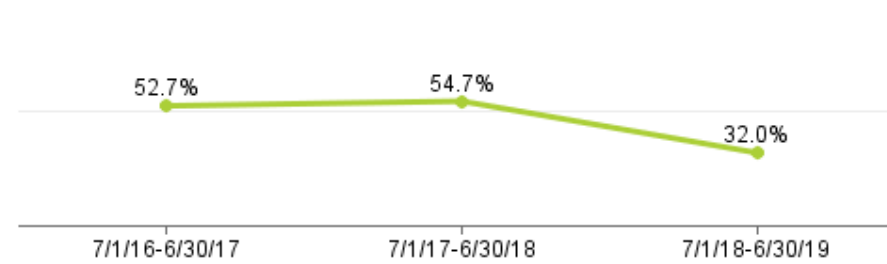
New Claims
Count and Total Incurred



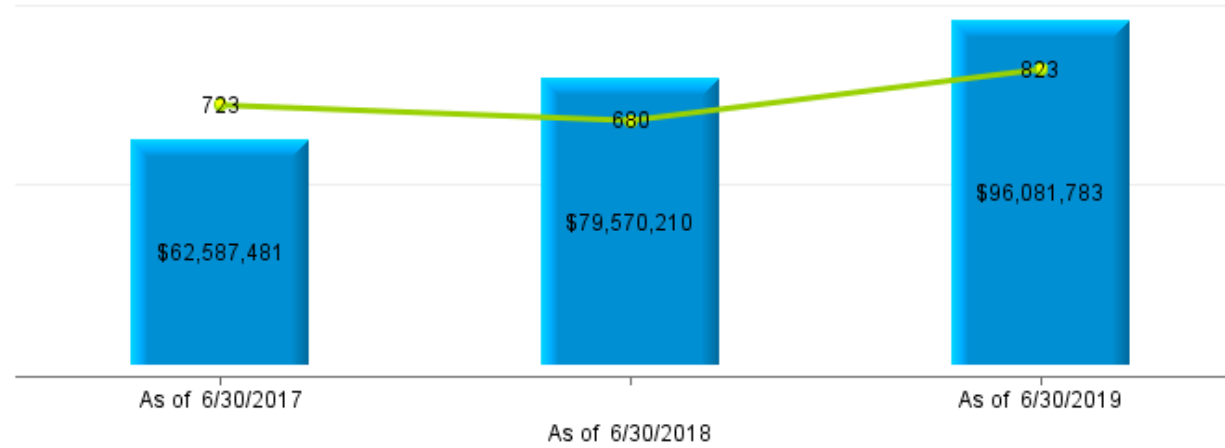
New Claims
Average Incurred



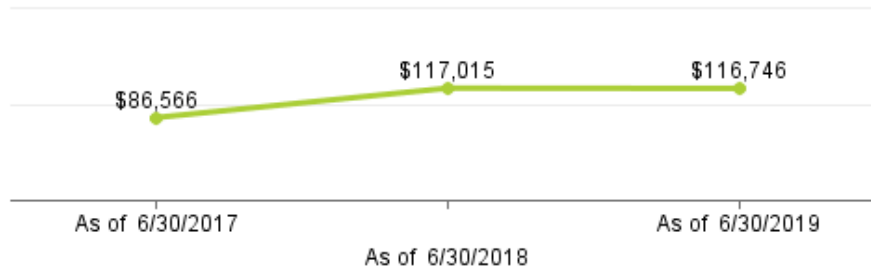
New Claims
Closing Rate



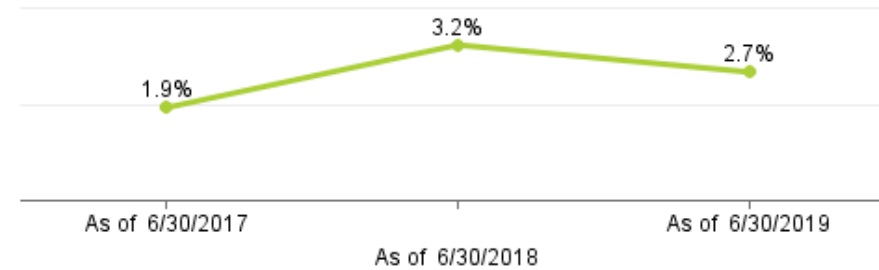
Pending Claims
Count and Total Incurred



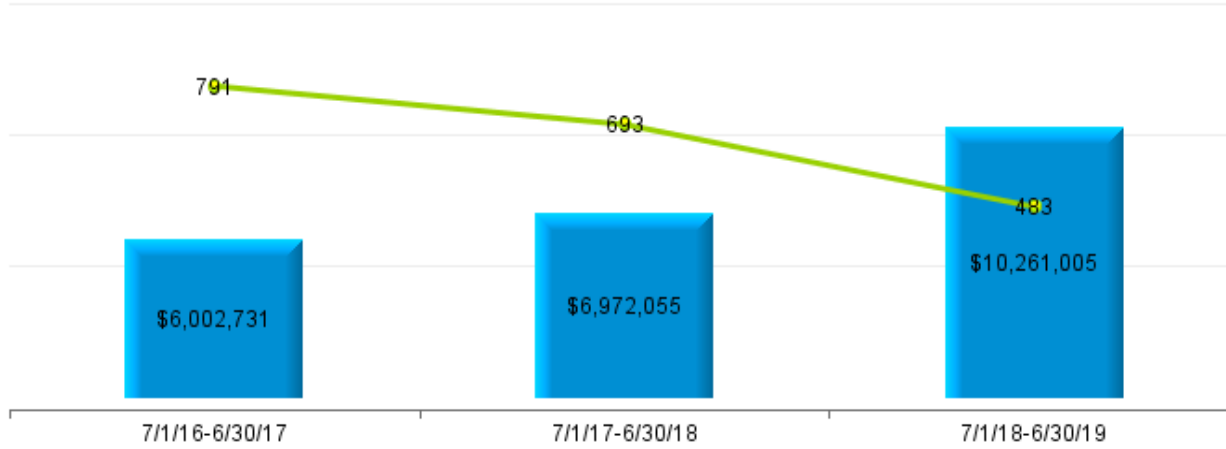
Pending Claims
Average Incurred



Pending Claims
% Litigation



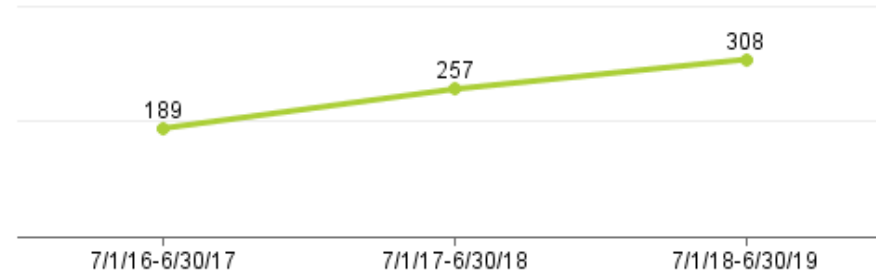
**Closed Claims
Count and Total Incurred**



**Closed Claims
Average Incurred**

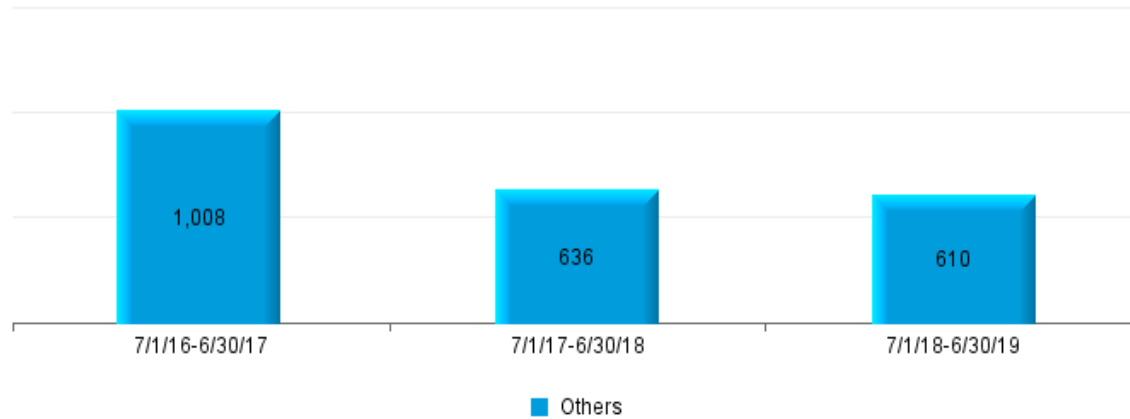


**Closed Claims
Duration**



	Metric	7/1/16-6/30/17	7/1/17-6/30/18	7/1/18-6/30/19	% Change
New Claims	Bodily Injury Claims				0.0%
	Total Claims	1008	636	610	-4.1%
	% Bodily Injury Claim				
	Average Incurred	\$40,995	\$33,499	\$32,776	-2.2%
	Total Incurred	\$41,322,942	\$21,305,105	\$19,993,316	-6.2%
	% Litigated		0.2%		-0.2%
	% Attorney Representation		0.2%		-0.2%
	Closing Rate	52.7%	54.7%	32.0%	-22.7%
	Average Days Open	128	100	121	21.3%
	Pending Claims	Bodily Injury Claims			
Total Claims		723	680	823	21.0%
% Bodily Injury					
Average Incurred		\$86,566	\$117,015	\$116,746	-0.2%
Total Claims w/Incurred > \$100K		10.8%	12.8%	11.9%	-0.9%
Total Incurred		\$62,587,481	\$79,570,210	\$96,081,783	20.8%
% Litigated		1.9%	3.2%	2.7%	-0.6%
% Attorney Representation		2.1%	3.4%	2.7%	-0.7%
% Over 2 Years Old		8.7%	23.2%	36.1%	12.9%
Closed Claims	Bodily Injury Claims				0.0%
	Total Claims	791	693	483	-30.3%
	% Bodily Injury				
	Average Incurred	\$7,589	\$10,061	\$21,244	111.2%
	Total Claims w/Incurred > \$100K	1.6%	2.0%	4.1%	2.1%
	Total Incurred	\$6,002,731	\$6,972,055	\$10,261,005	47.2%
	% Litigated	0.1%	0.3%	0.6%	0.3%
	Average Days Open	189	257	308	20.0%
Closing Ratio by Claim	78.0%	106.8%	76.6%	-30.2%	
Payments	Loss	\$18,512,567	\$14,095,679	\$15,673,182	11.19%
	Expense	\$351,882	\$892,468	\$265,313	-70.27%
	Total Paid	\$18,864,449	\$14,988,148	\$15,938,495	6.34%
	Total Recovery	\$647,722	\$10,290,631	\$3,026,176	-70.59%
	Net Paid	\$18,216,728	\$4,697,517	\$12,912,319	174.88%

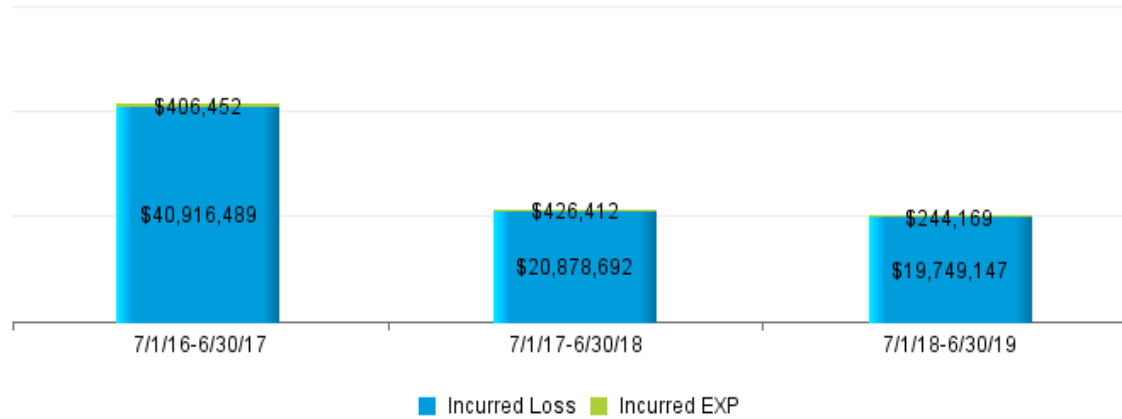
New Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/16-6/30/17	% of Total	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total
Others	1,008	100.0%	636	100.0%	610	100.0%
Total	1,008	100.0%	636	100.0%	610	100.0%

- 59 claims in FY19 are related to the April tornado at LA Tech
- Jimmie Davis State Park had 57 between 2 wind events in FY19
- Weather Related events account for 50% of losses

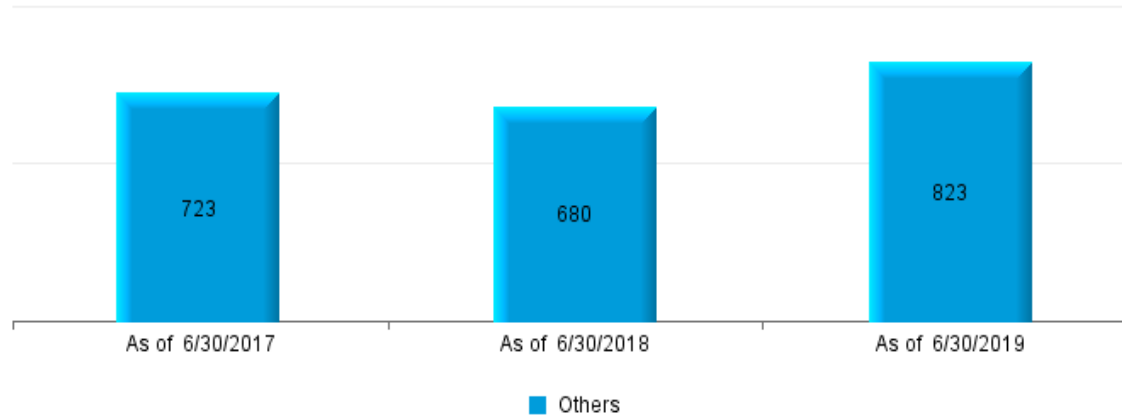
New Claims - Total Incurred by Bucket



Bucket	Total Incurred 7/1/16-6/30/17	% of Total	Total Incurred 7/1/17-6/30/18	% of Total	Total Incurred 7/1/18-6/30/19	% of Total
Loss	\$40,916,489	99.0%	\$20,878,692	98.0%	\$19,749,147	98.8%
Expense	\$406,452	1.0%	\$426,412	2.0%	\$244,169	1.2%
Total	\$41,322,942	100.0%	\$21,305,105	100.0%	\$19,993,316	100.0%

- LA Tech Total Incurred is \$11M on these tornado related claims
- \$3.2M uncovered losses at LA Tech

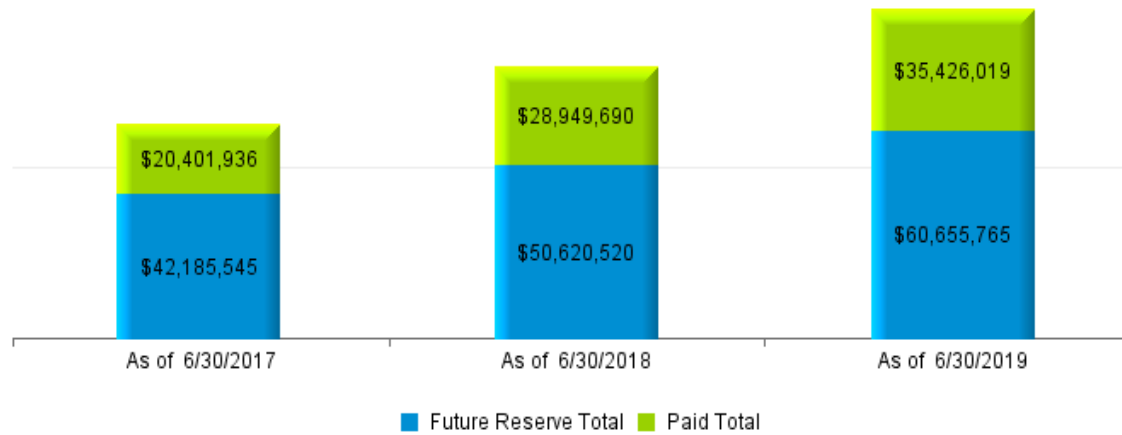
Pending Claims - Count by Coverage



Coverage Code	Claim Count As of 6/30/2017	% of Total	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total
Others	723	100.0%	680	100.0%	823	100.0%
Total	723	100.0%	680	100.0%	823	100.0%

- Pending increase is due to weather related claims
- UL – System have 203 pending
- Jimmie Davis has 64 pending claims

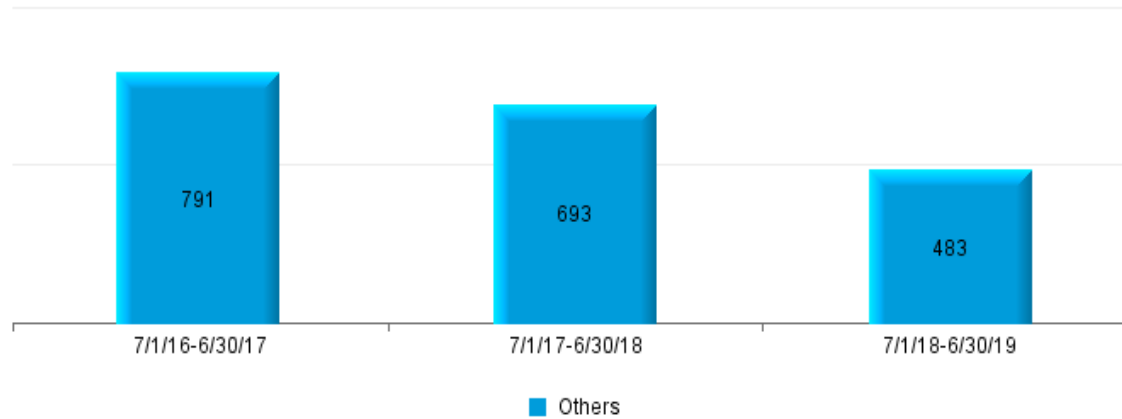
Pending Claims - Financial Overview



	As of 6/30/2017	% of Total	As of 6/30/2018	% of Total	As of 6/30/2019	% of Total
Financial Overview						
Future Reserve	\$42,185,545	67.4%	\$50,620,520	63.6%	\$60,655,765	63.1%
Paid	\$20,401,936	32.6%	\$28,949,690	36.4%	\$35,426,019	36.9%
Incurred	\$62,587,481	100.0%	\$79,570,210	100.0%	\$96,081,783	100.0%

- 7.5% of claims (67) realizes 80% of Incurred
- DOC has about \$37M
- UL – System has \$21M Total Incurred
- LCIW has a claim with incurred value of \$20M

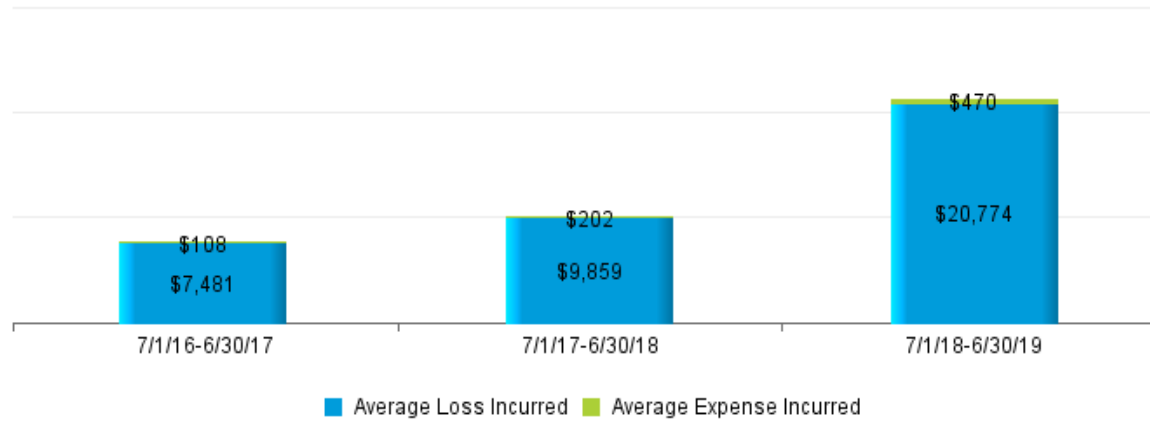
Closed Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/16-6/30/17	% of Total	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total
Others	791	100.0%	693	100.0%	483	100.0%
Total	791	100.0%	693	100.0%	483	100.0%

- \$0 dollar claims drive the reduced claim closures
- 8 claims closed from flood of March 2016
- 24 claims closed from August 2016 flood

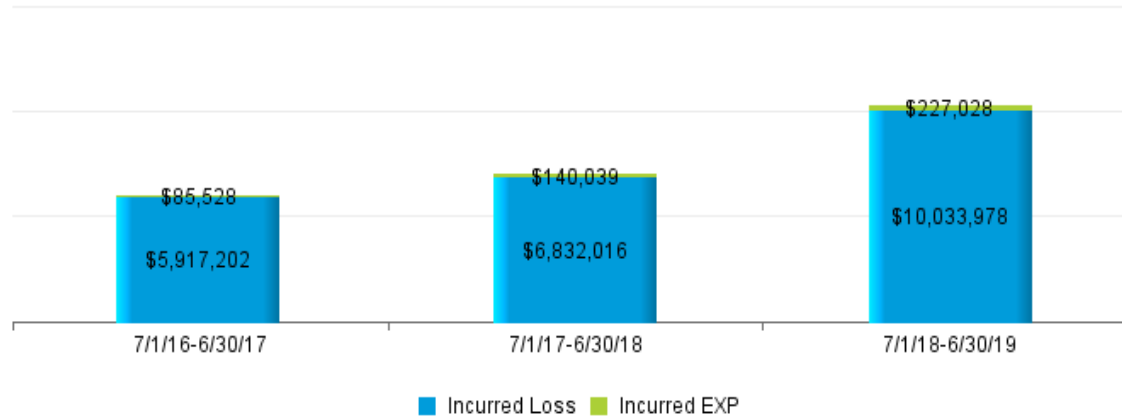
Closed Claims - Average Incurred by Bucket



Bucket	Avg Incurred 7/1/16-6/30/17	Avg Incurred 7/1/17-6/30/18	Avg Incurred 7/1/18-6/30/19
Loss	\$7,481	\$9,859	\$20,774
Expense	\$108	\$202	\$470
Total	\$7,589	\$10,061	\$21,244

- Few \$0 claims is driving the increase in averages
- Floods of 2016 also contribute the increase

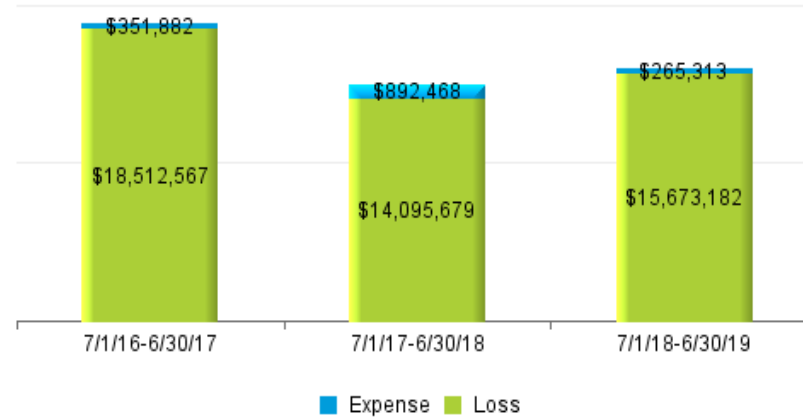
Closed Claims - Total Incurred by Bucket



Bucket	Total Incurred 7/1/16-6/30/17	% of Total	Total Incurred 7/1/17-6/30/18	% of Total	Total Incurred 7/1/18-6/30/19	% of Total
Loss	\$5,917,202	98.6%	\$6,832,016	98.0%	\$10,033,978	97.8%
Expense	\$85,528	1.4%	\$140,039	2.0%	\$227,028	2.2%
Total	\$6,002,731	100.0%	\$6,972,055	100.0%	\$10,261,005	100.0%

- FY19 had 20 claims over \$100k equaling \$7.1M
- Majority of these claims are from the floods of 2016
- Claims not related to 2016 floods account for \$6.3M

**Total Paid
by Category and Year Paid**



Paycode Category	Total Paid 7/1/16-6/30/17	Claim Count	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count
Loss	\$18,512,567	475	\$14,095,679	495	\$15,673,182	435
Expense	\$351,882	60	\$892,468	70	\$265,313	82
Total Paid	\$18,864,449	493	\$14,988,148	521	\$15,938,495	467
Total Recovery	\$647,722	22	\$10,290,631	88	\$3,026,176	96
Net Paid	\$18,216,728	499	\$4,697,517	568	\$12,912,319	508

- Non Flood claim payments were \$10.3M in FY19
- 2016 Flood claims were \$5.7M payments in FY19

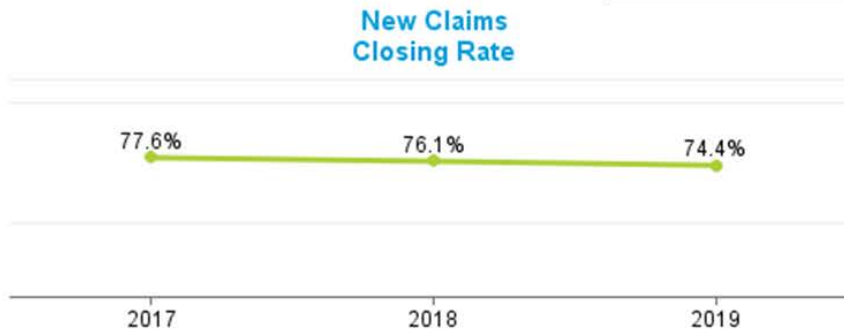
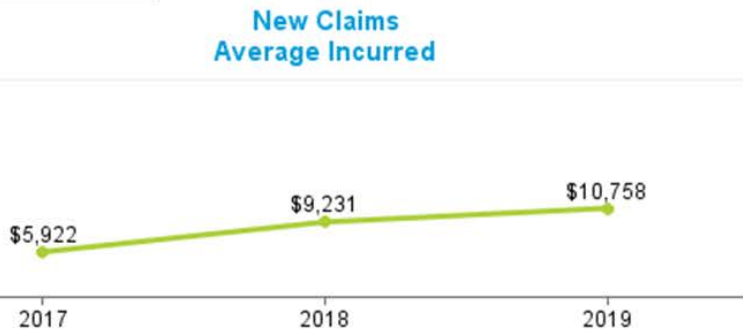
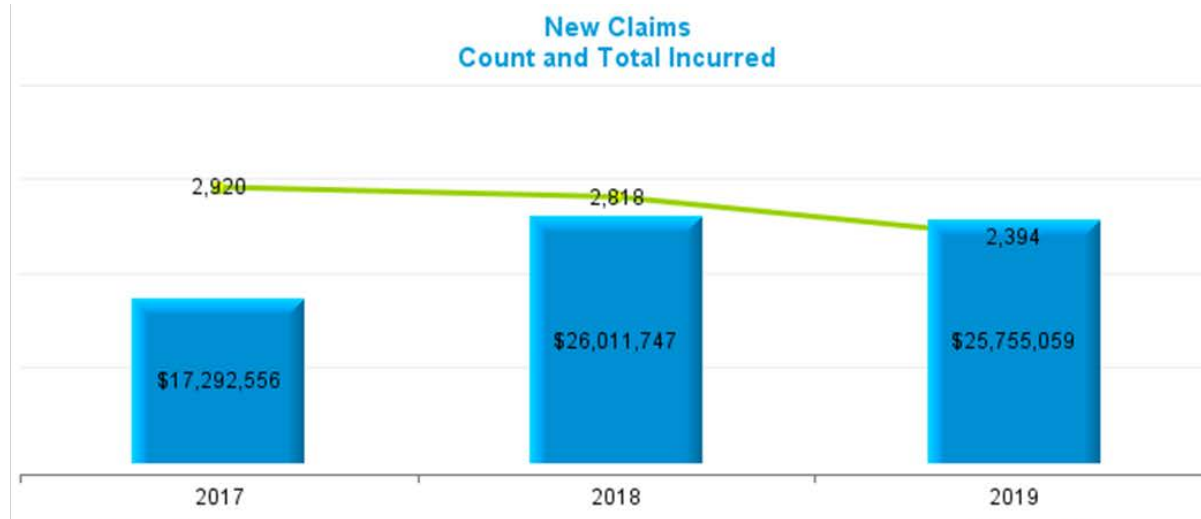
Jones Act

	Metric	2017	2018	2019	% Change
New Claims	Indemnity Type Claims	7	1	4	300.0%
	Total Claims	8	6	4	-33.3%
	% Indemnity Type of New Claims	87.5%	16.7%	100.0%	83.3%
	Average Incurred	\$13,932	\$15,727	\$9,287	-40.9%
	Total Incurred	\$111,457	\$94,360	\$37,150	-60.6%
	% Litigated on Indemnity Only				
	Closing Rate	62.5%	66.7%	100.0%	33.3%
	Average Days Open	101	104	189	81.4%
	Average TTD Days on IN Claims	7	145	22	-84.7%
Pending Claims	Indemnity Type Claims	8	6	4	-33.3%
	Total Claims	9	7	4	-42.9%
	% Indemnity Type	88.9%	85.7%	100.0%	14.3%
	Average Incurred	\$360,114	\$429,962	\$1,050,204	144.3%
	Total Claims w/Incurred > \$100K	44.4%	57.1%	100.0%	42.9%
	Total Incurred	\$3,241,026	\$3,009,736	\$4,200,815	39.6%
	% Litigated on Indemnity Only	62.5%	66.7%	100.0%	33.3%
	% Over 2 Years Old	55.6%	71.4%	100.0%	28.6%
	Average TTD Days on IN Claims	78	70	68	-2.0%
Closed Claims	Indemnity Type Claims	10	9	6	-33.3%
	Total Claims	12	13	7	-46.2%
	% Indemnity Type	83.3%	69.2%	85.7%	16.5%
	Average Incurred	\$9,598	\$125,276	\$29,996	-76.1%
	Total Claims w/Incurred > \$100K		7.7%		-7.7%
	Total Incurred	\$115,173	\$1,628,584	\$209,971	-87.1%
	% Litigated on Indemnity Only		11.1%	16.7%	5.6%
	Average Days Open	418	759	473	-37.7%
	Closing Ratio by Claim	133.3%	133.3%	175.0%	41.7%
Payments	Indemnity	\$402,253	\$71,093	\$24,435	-65.63%
	Medical	\$184,452	\$229,994	\$176,091	-23.44%
	Expense	\$371,064	\$247,735	\$426,817	72.29%
	Total Paid	\$957,768	\$548,822	\$627,342	14.31%
	Total Recovery		\$3,944	\$34,959	786.49%
	Net Paid	\$957,768	\$544,879	\$592,383	8.72%
	% Indemnity	42.0%	13.0%	3.9%	-9.06%
	% Medical	19.3%	41.9%	28.1%	-13.84%
% Expense	38.7%	45.1%	68.0%	22.90%	

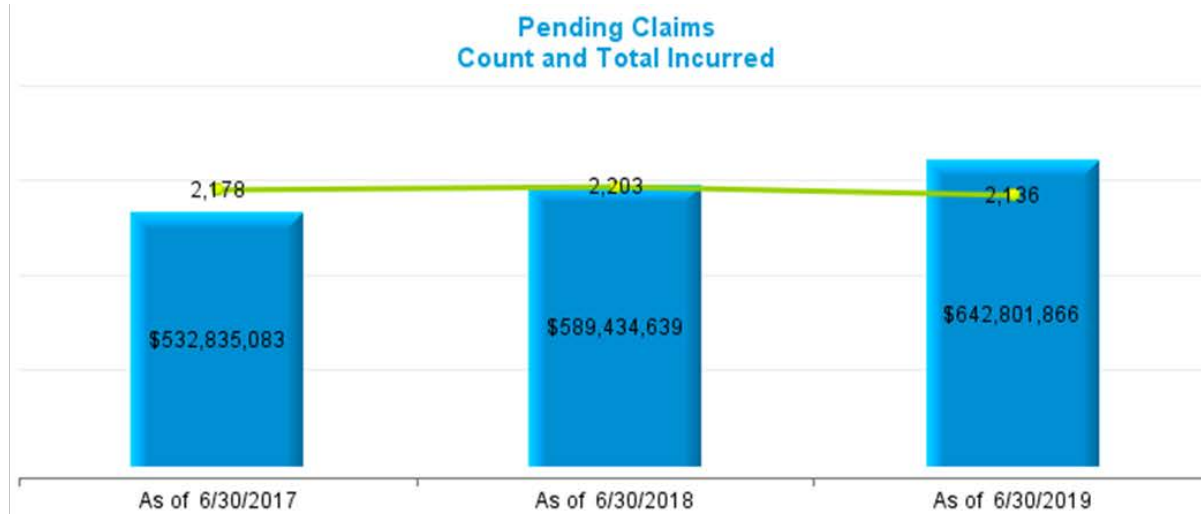
Employer Liability

	Metric	2017	2018	2019	% Change
New Claims	Indemnity Type Claims				0.0%
	Total Claims	2	2	1	-50.0%
	% Indemnity Type of New Claims				
	Average Incurred	\$42,500	\$30,000	\$40,000	33.3%
	Total Incurred	\$85,000	\$60,000	\$40,000	-33.3%
	% Litigated on Indemnity Only				
	Closing Rate				
	Average Days Open	148	25	45	80.0%
	Average TTD Days on IN Claims				0.0%
Pending Claims	Indemnity Type Claims				0.0%
	Total Claims	9	5	4	-20.0%
	% Indemnity Type				
	Average Incurred	\$28,633	\$47,640	\$87,250	83.1%
	Total Claims w/Incurred > \$100K		20.0%	25.0%	5.0%
	Total Incurred	\$257,700	\$238,200	\$349,000	46.5%
	% Litigated on Indemnity Only				
	% Over 2 Years Old	77.8%	40.0%	25.0%	-15.0%
Average TTD Days on IN Claims				0.0%	
Closed Claims	Indemnity Type Claims				0.0%
	Total Claims	17	22	2	-90.9%
	% Indemnity Type				
	Average Incurred	\$1,015,342	\$788,807	\$6,883	-99.1%
	Total Claims w/Incurred > \$100K	23.5%	18.2%		-18.2%
	Total Incurred	\$17,260,811	\$17,353,754	\$13,766	-99.9%
	% Litigated on Indemnity Only				
	Average Days Open	1921	2077	1076	-48.2%
Closing Ratio by Claim	850.0%	300.0%	200.0%	-100.0%	
Payments	Indemnity	\$1,883,000	\$5,000	(\$5,000)	-200.00%
	Medical				0.00%
	Expense	\$39,095	\$64,225	\$85,838	33.65%
	Total Paid	\$1,922,095	\$69,225	\$80,838	16.78%
	Total Recovery	\$67,856			0.00%
	Net Paid	\$1,854,239	\$69,225	\$80,838	16.78%
	% Indemnity	98.0%	7.2%	-6.2%	-13.41%
	% Medical				
% Expense	2.0%	92.8%	106.2%	13.41%	

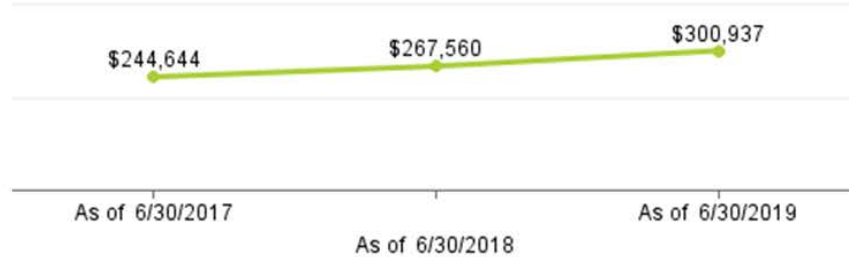
Workers' Compensation



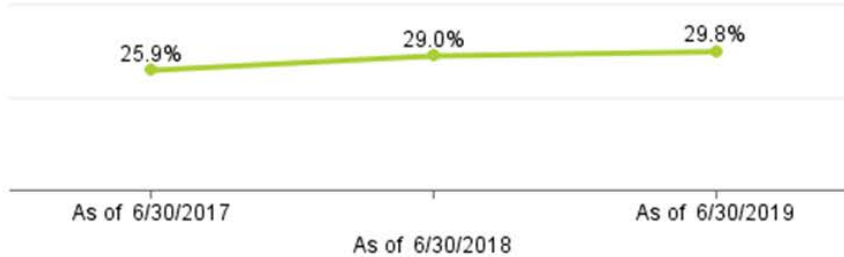
**Pending Claims
Count and Total Incurred**

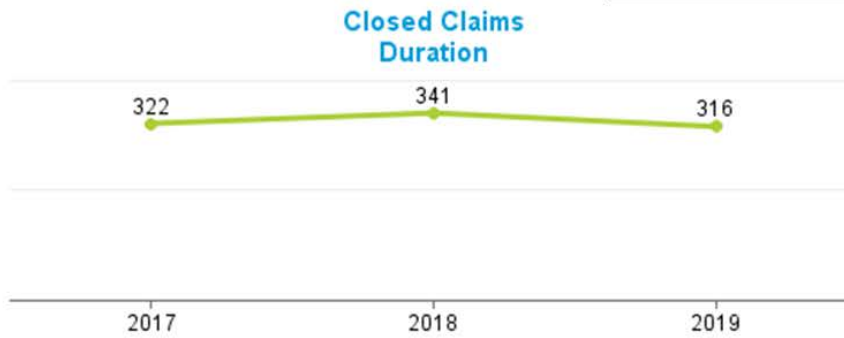
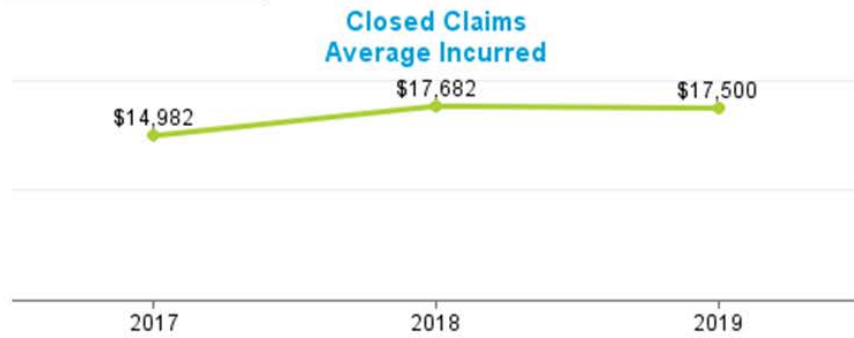
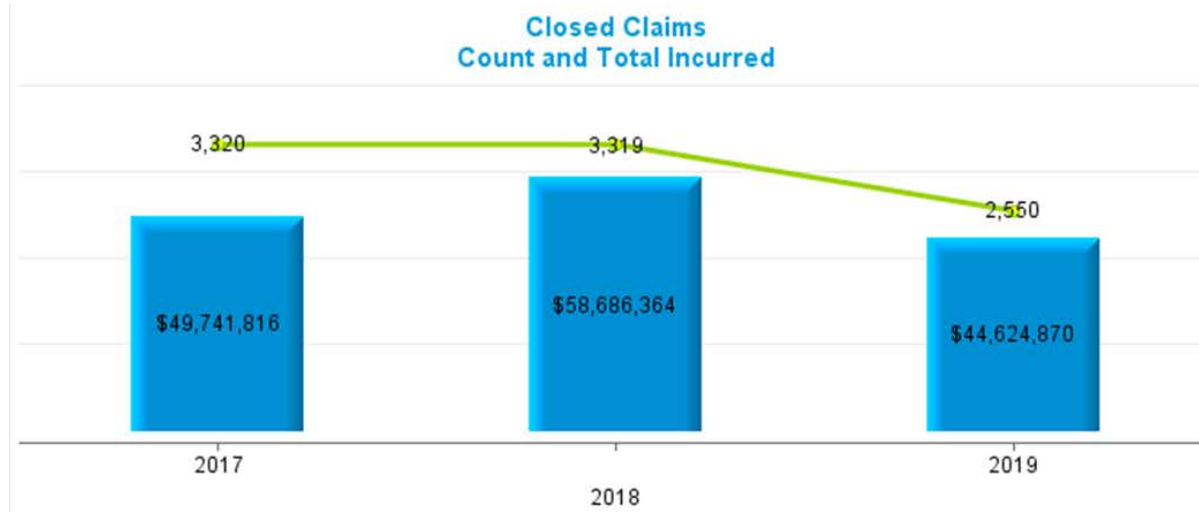


**Pending Claims
Average Incurred**



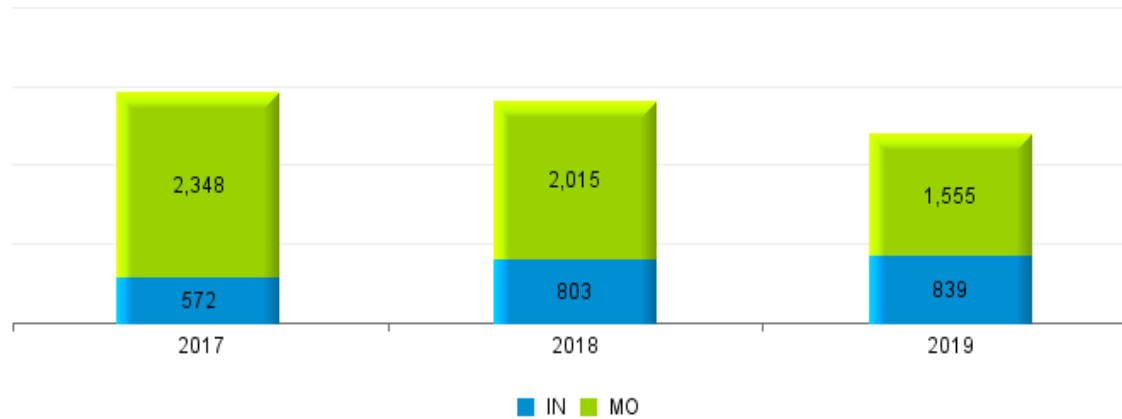
**Pending Indemnity Claims
% Litigation**





	Metric	2017	2018	2019	% Change
New Claims	Indemnity Type Claims	572	803	839	4.5%
	Total Claims	2920	2818	2394	-15.0%
	% Indemnity Type of New Claims	19.6%	28.5%	35.0%	6.6%
	Average Incurred	\$5,922	\$9,231	\$10,758	16.5%
	Total Incurred	\$17,292,556	\$26,011,747	\$25,755,059	-1.0%
	% Litigated on Indemnity Only	2.4%	1.9%	1.5%	-0.3%
	Closing Rate	77.6%	76.1%	74.4%	-1.7%
	Average Days Open	62	66	68	2.3%
	Average TTD Days on IN Claims	52	47	37	-20.2%
Pending Claims	Indemnity Type Claims	1720	1851	1950	5.3%
	Total Claims	2178	2203	2136	-3.0%
	% Indemnity Type	79.0%	84.0%	91.3%	7.3%
	Average Incurred	\$244,644	\$267,560	\$300,937	12.5%
	Total Claims w/Incurred > \$100K	54.4%	56.0%	59.8%	3.9%
	Total Incurred	\$532,835,083	\$589,434,639	\$642,801,866	9.1%
	% Litigated on Indemnity Only	25.9%	29.0%	29.8%	0.9%
	% Over 2 Years Old	61.1%	59.8%	61.3%	1.5%
	Average TTD Days on IN Claims	1,187	1,119	1,077	-3.7%
Closed Claims	Indemnity Type Claims	801	890	954	7.2%
	Total Claims	3320	3319	2550	-23.2%
	% Indemnity Type	24.1%	26.8%	37.4%	10.6%
	Average Incurred	\$14,982	\$17,682	\$17,500	-1.0%
	Total Claims w/Incurred > \$100K	3.8%	4.1%	4.4%	0.3%
	Total Incurred	\$49,741,816	\$58,686,364	\$44,624,870	-24.0%
	% Litigated on Indemnity Only	4.7%	13.4%	12.9%	-0.5%
	Average Days Open	322	341	316	-7.3%
	Closing Ratio by Claim	109.6%	99.1%	102.8%	3.6%
Payments	Indemnity	\$23,297,388	\$24,899,442	\$25,704,660	3.23%
	Medical	\$28,124,057	\$32,053,520	\$32,122,356	0.21%
	Expense	\$5,607,389	\$6,357,169	\$6,326,173	-0.49%
	Total Paid	\$57,028,834	\$63,310,132	\$64,153,189	1.33%
	Total Recovery	\$7,639,494	\$5,137,269	\$4,894,589	-4.72%
	Net Paid	\$49,389,340	\$58,172,862	\$59,258,600	1.87%
	% Indemnity	40.9%	39.3%	40.1%	0.74%
	% Medical	49.3%	50.6%	50.1%	-0.56%
	% Expense	9.8%	10.0%	9.9%	-0.18%

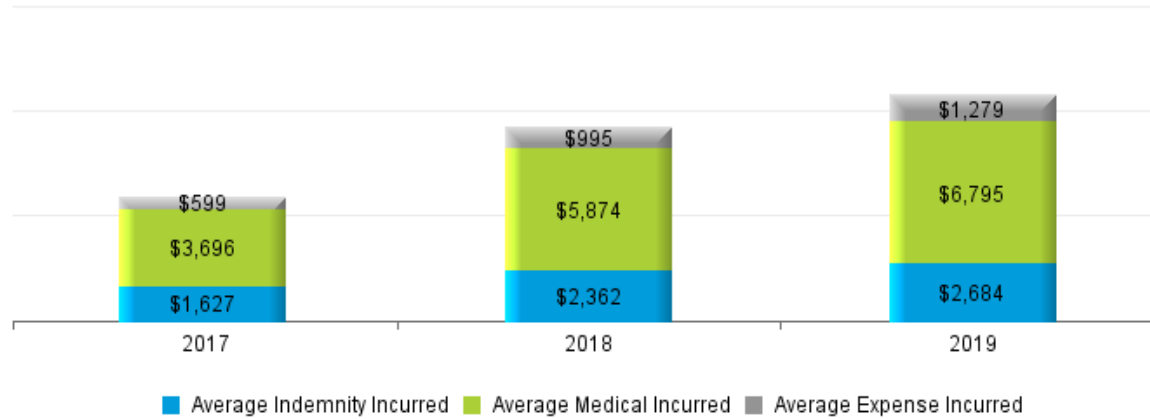
New Claims - Count by Claim Type



Claim Type	Claim Count 2017	% of Total	Claim Count 2018	% of Total	Claim Count 2019	% of Total
IN	572	19.6%	803	28.5%	839	35.0%
MO	2,348	80.4%	2,015	71.5%	1,555	65.0%
Total	2,920	100.0%	2,818	100.0%	2,394	100.0%

- Overall reduction of 424 claims
- Medical Only claims decreased 460 claims
- Pincrest saw the biggest decrease of 128 claims to 404
- 2 employees died in FY19

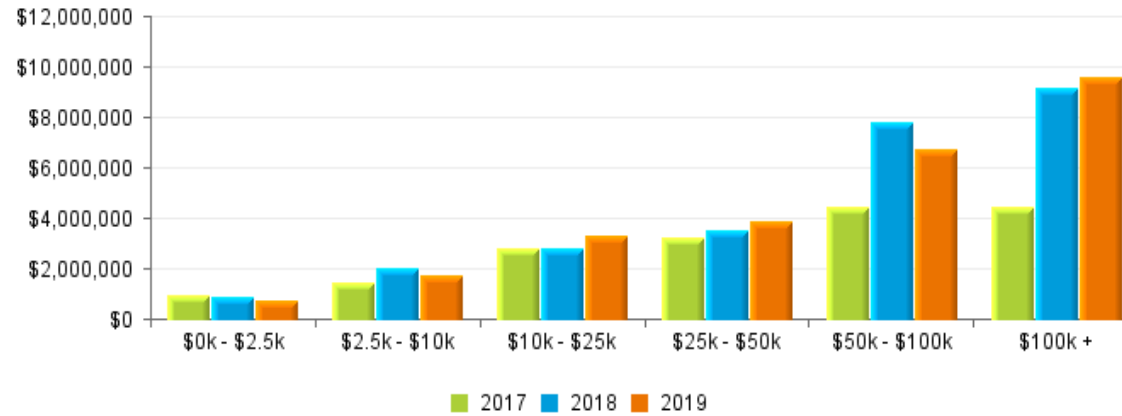
New Claims - Average Incurred by Bucket



Bucket	Avg Incurred 2017	Avg Incurred 2018	Avg Incurred 2019
Indemnity	\$1,627	\$2,362	\$2,684
Medical	\$3,696	\$5,874	\$6,795
Expense	\$599	\$995	\$1,279
Total	\$5,922	\$9,231	\$10,758

- Severity has increased in FY19 claims
- Due to increase in Indemnity claims and decrease in Medical Only averages increased

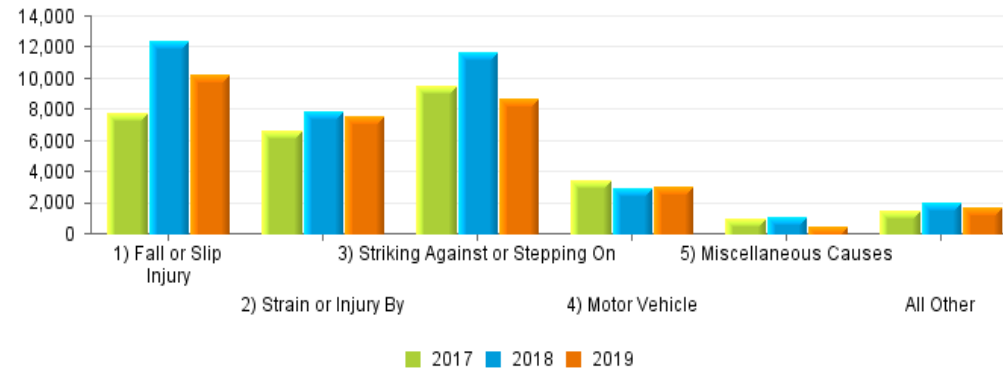
**New Claims - Total Incurred
by Incurred Group**



Incurred Group	Total Incurred 2017	% of Total	Total Incurred 2018	% of Total	Total Incurred 2019	% of Total
\$0k - \$2.5k	\$955,297	5.5%	\$829,079	3.2%	\$688,240	2.7%
\$2.5k - \$10k	\$1,462,452	8.5%	\$2,024,015	7.8%	\$1,682,444	6.5%
\$10k - \$25k	\$2,780,935	16.1%	\$2,804,479	10.8%	\$3,300,249	12.8%
\$25k - \$50k	\$3,201,337	18.5%	\$3,493,419	13.4%	\$3,822,612	14.8%
\$50k - \$100k	\$4,435,130	25.6%	\$7,750,979	29.8%	\$6,686,391	26.0%
\$100k +	\$4,457,406	25.8%	\$9,109,777	35.0%	\$9,575,122	37.2%
Total	\$17,292,556	100.0%	\$26,011,747	100.0%	\$25,755,059	100.0%

- Severity has increased
- Claims over \$50K – 6% of the claims result in 63% of the incurred
- Over \$100K - 2% of claims result in 37% of the incurred

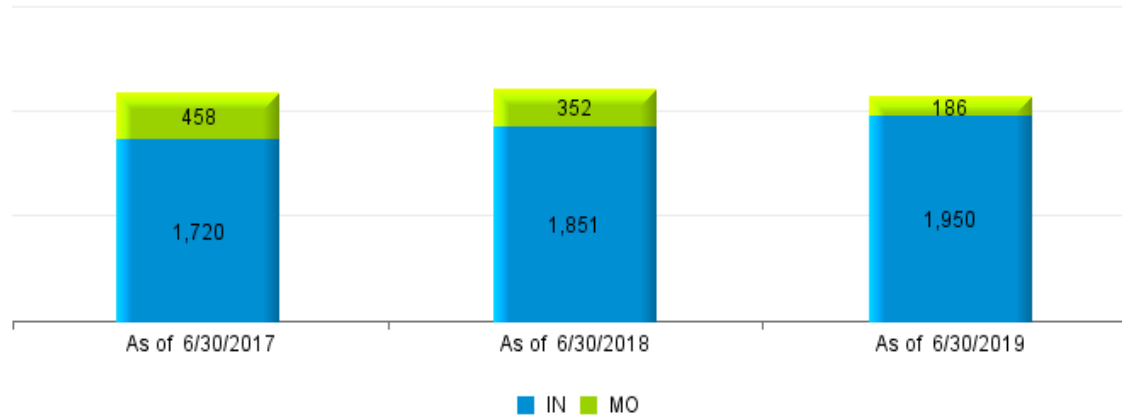
New Indemnity Claims - Total TTD Days by Top Frequent Cause



Cause	Total TTD Days	Claim Count 2017	% of Total TTD Days	Total TTD Days	Claim Count 2018	% of Total TTD Days	Total TTD Days	Claim Count 2019	% of Total TTD Days
1) Fall or Slip Injury	7,716	159	26.0%	12,320	235	32.7%	10,198	211	32.4%
2) Strain or Injury By	6,612	136	22.3%	7,797	200	20.7%	7,537	192	24.0%
3) Striking Against or Stepping On	9,500	151	32.0%	11,641	173	30.9%	8,646	173	27.5%
4) Motor Vehicle	3,420	66	11.5%	2,913	101	7.7%	3,025	154	9.6%
5) Miscellaneous Causes	969	32	3.3%	1,064	49	2.8%	426	66	1.4%
All Other	1,465	28	4.9%	1,985	45	5.3%	1,616	43	5.1%
Total	29,682	572	100.0%	37,720	803	100.0%	31,448	839	100.0%

- The Return to Work Program is improving with a reduction of 6,272 days in FY19

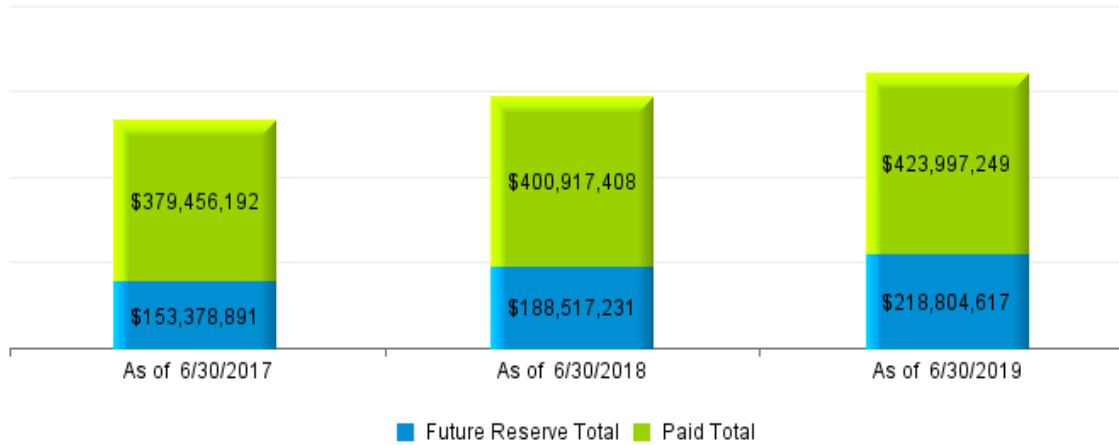
Pending Claims - Count by Claim Type



Claim Type	Claim Count As of 6/30/2017	% of Total	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total
IN	1720	79.0%	1851	84.0%	1950	91.3%
MO	458	21.0%	352	16.0%	186	8.7%
Total	2,178	100.0%	2,203	100.0%	2,136	100.0%

- Total pending claims are down 3%
- Indemnity claims are up 5%
- 506 claims are over 10 years old
- 54% of claims pending are over 3 years

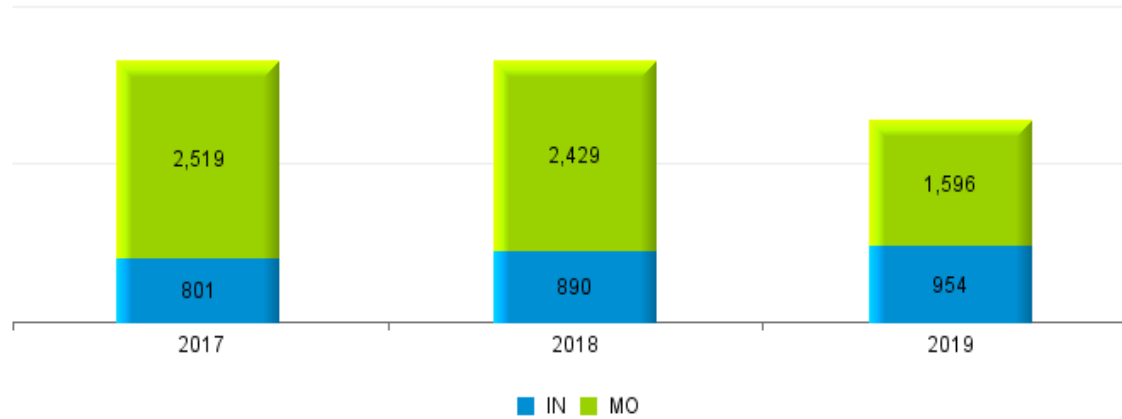
Pending Claims - Financial Overview



Financial Overview	As of 6/30/2017	% of Total	As of 6/30/2018	% of Total	As of 6/30/2019	% of Total
Future Reserve	\$153,378,891	28.8%	\$188,517,231	32.0%	\$218,804,617	34.0%
Paid	\$379,456,192	71.2%	\$400,917,408	68.0%	\$423,997,249	66.0%
Incurred	\$532,835,083	100.0%	\$589,434,639	100.0%	\$642,801,866	100.0%

- Total Reserves continue to increase
- Claims over 10 years represent about 51% of Total Incurred
- Claims over 10 account for 41% of Future Reserves

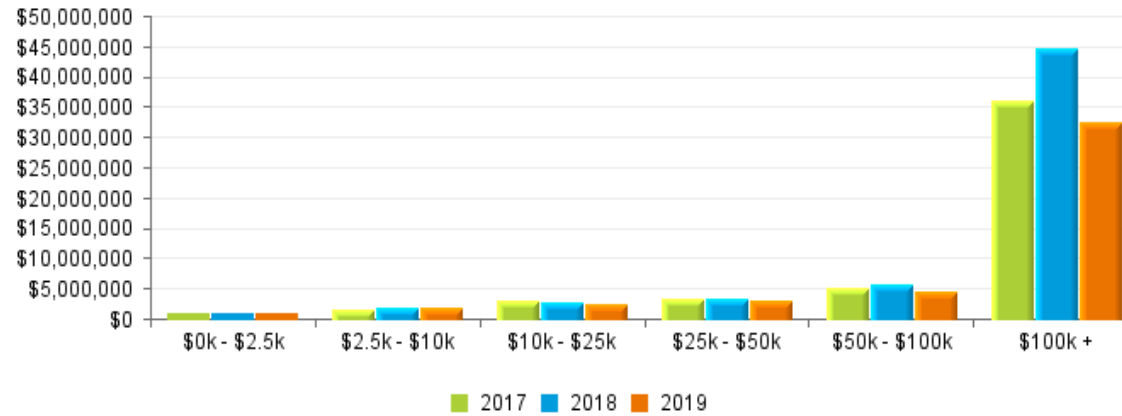
Closed Claims - Count by Claim Type



Claim Type	Claim Count 2017	% of Total	Claim Count 2018	% of Total	Claim Count 2019	% of Total
IN	801	24.1%	890	26.8%	954	37.4%
MO	2,519	75.9%	2,429	73.2%	1,596	62.6%
Total	3,320	100.0%	3,319	100.0%	2,550	100.0%

- Closures decreased 23% in FY19
- Pincrest had over 400 claims close
- Average of closed claims increased to 289 days from 280

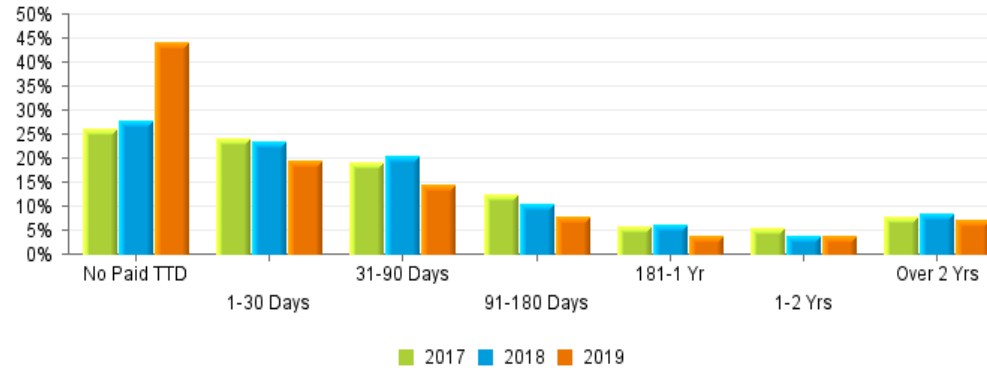
**Closed Claims - Total Incurred
by Incurred Stratification**



Incurred Group	Total Incurred 2017	% of Total	Total Incurred 2018	% of Total	Total Incurred 2019	% of Total
\$0k - \$2.5k	\$1,006,770	2.0%	\$939,764	1.6%	\$836,417	1.9%
\$2.5k - \$10k	\$1,545,486	3.1%	\$1,778,431	3.0%	\$1,655,474	3.7%
\$10k - \$25k	\$2,835,932	5.7%	\$2,594,040	4.4%	\$2,287,413	5.1%
\$25k - \$50k	\$3,199,302	6.4%	\$3,289,598	5.6%	\$3,075,396	6.9%
\$50k - \$100k	\$5,206,046	10.5%	\$5,562,832	9.5%	\$4,318,285	9.7%
\$100k +	\$35,948,280	72.3%	\$44,521,698	75.9%	\$32,451,885	72.7%
Total	\$49,662,642	100.0%	\$58,602,700	100.0%	\$44,580,687	100.0%

- FY19 had 113 claims close over \$100K
- 72.7% of Total Incurred is related to 4% of the claims

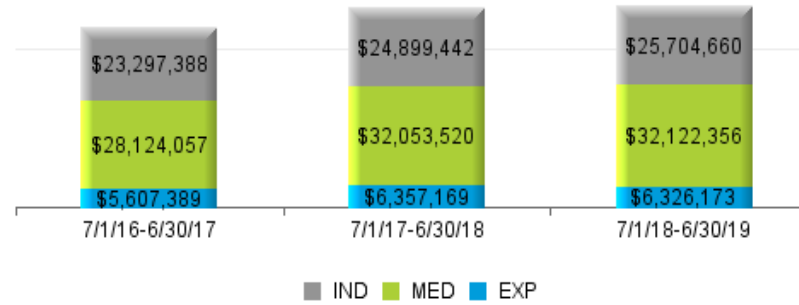
Closed Indemnity Claims - Distribution by TTD Days



TTD Days Strat	Claim Count 2017	% of Total	Avg IND Incurred	Claim Count 2018	% of Total	Avg IND Incurred	Claim Count 2019	% of Total	Avg IND Incurred
No Paid TTD	209	26.1%	\$3,261	247	27.8%	\$2,703	421	44.1%	\$712
1-30 Days	192	24.0%	\$4,669	209	23.5%	\$4,469	184	19.3%	\$2,968
31-90 Days	153	19.1%	\$4,374	180	20.2%	\$4,620	137	14.4%	\$4,933
91-180 Days	98	12.2%	\$12,635	93	10.4%	\$13,291	74	7.8%	\$9,071
181-1 Yr	45	5.6%	\$36,271	53	6.0%	\$43,372	35	3.7%	\$23,586
1-2 Yrs	42	5.2%	\$93,217	33	3.7%	\$90,896	35	3.7%	\$86,990
Over 2 Yrs	62	7.7%	\$162,425	75	8.4%	\$177,304	68	7.1%	\$196,303
Total	801	100.0%	\$23,849	890	100.0%	\$25,017	954	100.0%	\$20,348

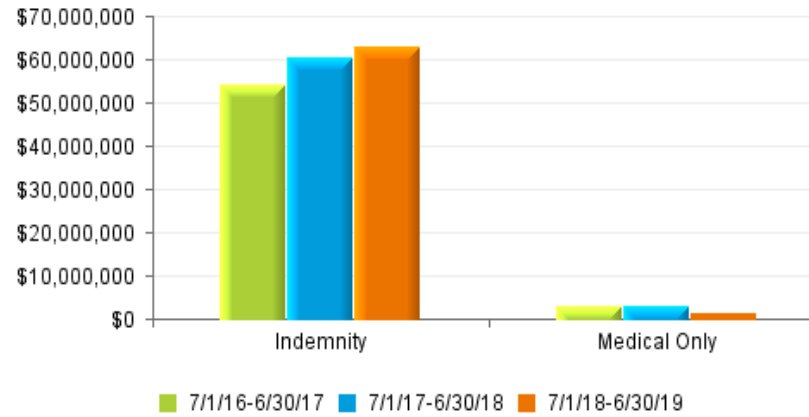
- 44% of claims do not have TTD paid in FY17

**Total Paid
by Category and Year Paid**



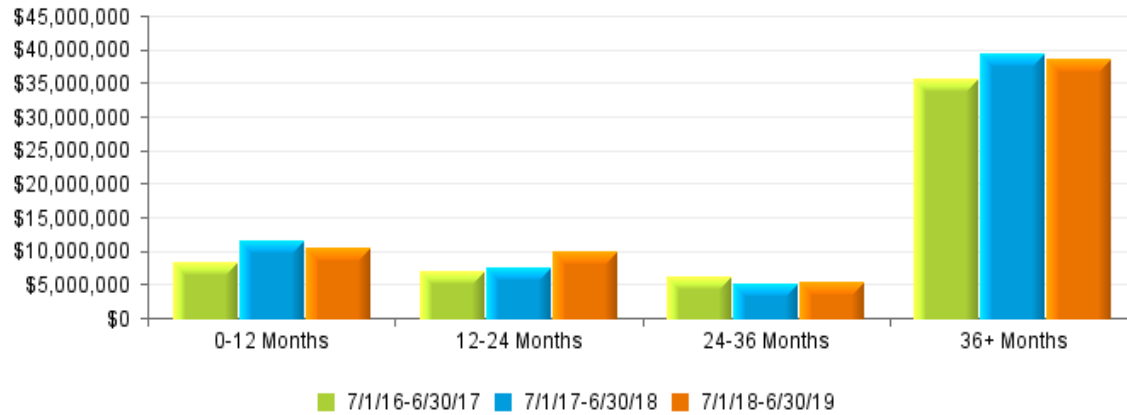
Paycode Category	Total Paid 7/1/16-6/30/17	Claim Count	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count
Indemnity	\$23,297,388	1,534	\$24,899,442	1,697	\$25,704,660	1,544
Medical	\$28,124,057	4,394	\$32,053,520	4,399	\$32,122,356	3,890
Expense	\$5,607,389	1,892	\$6,357,169	2,788	\$6,326,173	2,764
Total Paid	\$57,028,834	4,685	\$63,310,132	4,777	\$64,153,189	4,226
Total Recovery	\$7,639,494	272	\$5,137,269	238	\$4,894,589	290
Net Paid	\$49,389,340	4,737	\$58,172,862	4,817	\$59,258,600	4,293

**Total Paid
by Claim Type and Year Paid**



Claim Type	Total Paid 7/1/16-6/30/17	Total Paid 7/1/17-6/30/18	Total Paid 7/1/18-6/30/19
IN	\$54,096,446	\$60,321,819	\$62,738,272
MO	\$2,932,388	\$2,988,313	\$1,414,917
Total	\$57,028,834	\$63,310,132	\$64,153,189

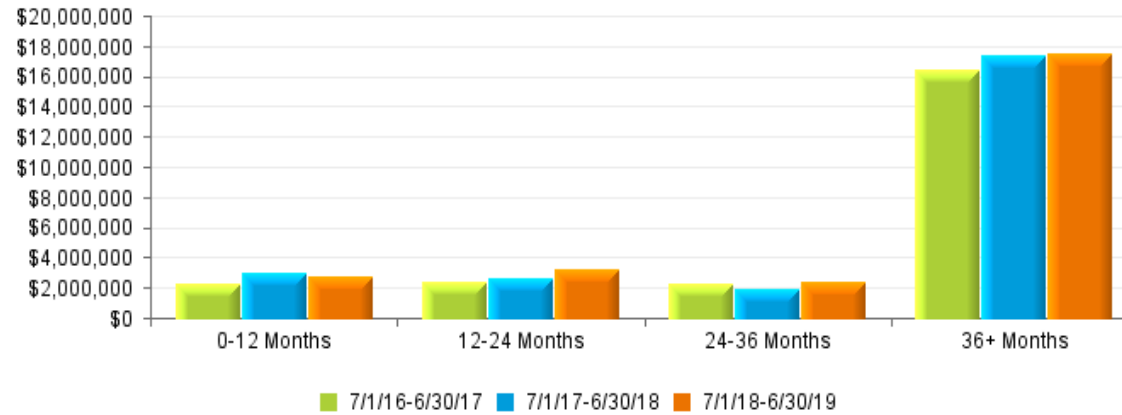
**Total Paid
by Claim Duration and Year**



Claim Duration	Total Paid 7/1/16-6/30/17	Claim Count	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count
0-12 Months	\$8,322,432	2,800	\$11,487,415	2,831	\$10,426,471	2,390
12-24 Months	\$6,958,426	338	\$7,461,607	391	\$9,937,144	335
24-36 Months	\$6,225,631	220	\$5,007,454	209	\$5,227,794	192
36+ Months	\$35,522,344	1,327	\$39,353,655	1,346	\$38,561,779	1,309
Total	\$57,028,834	4,685	\$63,310,132	4,777	\$64,153,189	4,226

- FY19 “0 to 12 Months” claim payments have decrease over \$1M
- 40% of payments are related to claims aged 3+ years

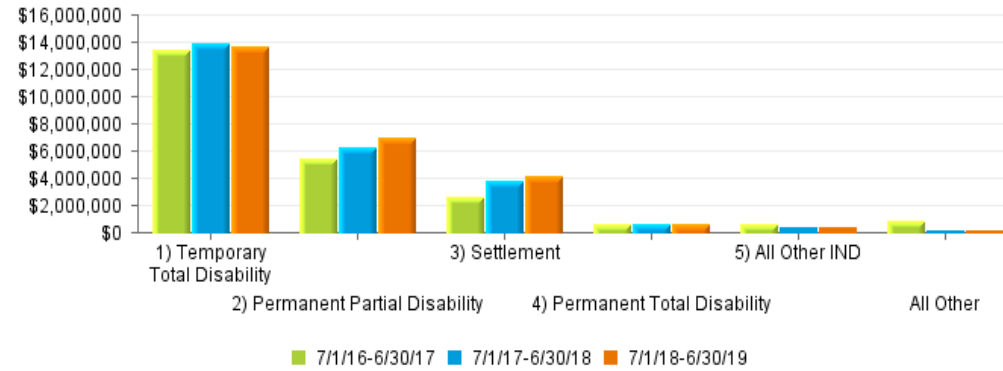
**Total Indemnity Paid
by Claim Duration and Year**



Claim Duration	Total Paid 7/1/16-6/30/17	Claim Count	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count
0-12 Months	\$2,264,363	477	\$2,955,025	553	\$2,707,053	483
12-24 Months	\$2,391,086	145	\$2,652,220	206	\$3,164,884	183
24-36 Months	\$2,222,040	101	\$1,955,353	102	\$2,340,677	92
36+ Months	\$16,419,899	811	\$17,336,844	836	\$17,492,045	786
Total	\$23,297,388	1,534	\$24,899,442	1,697	\$25,704,660	1,544

- New claims Indemnity payments decreased about \$288K in FY19
- Aged claims continue to be the driver in Indemnity payments

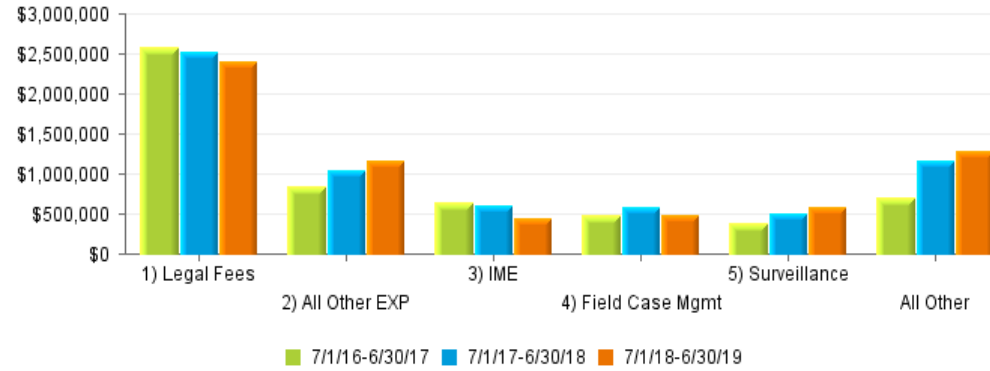
**Total Paid
by Top Indemnity Paycode Group and Year**



Indemnity Paycode Group	Total Paid	Claim Count	Total Paid	Claim Count	Total Paid	Claim Count
	7/1/16-6/30/17		7/1/17-6/30/18		7/1/18-6/30/19	
1) Temporary Total Disability	\$13,366,263	1,137	\$13,866,888	1,278	\$13,600,396	1,114
2) Permanent Partial Disability	\$5,358,478	349	\$6,239,013	392	\$6,901,968	404
3) Settlement	\$2,583,007	66	\$3,747,245	88	\$4,174,799	94
4) Permanent Total Disability	\$645,809	55	\$582,004	58	\$541,303	45
5) All Other IND	\$547,538	53	\$367,294	170	\$395,616	86
All Other	\$796,294	124	\$96,998	18	\$90,577	10
Total	\$23,297,388	1,534	\$24,899,442	1,697	\$25,704,660	1,544

- The number of claimants receiving TTD has decrease in FY19.
 - PPD claimants are increasing

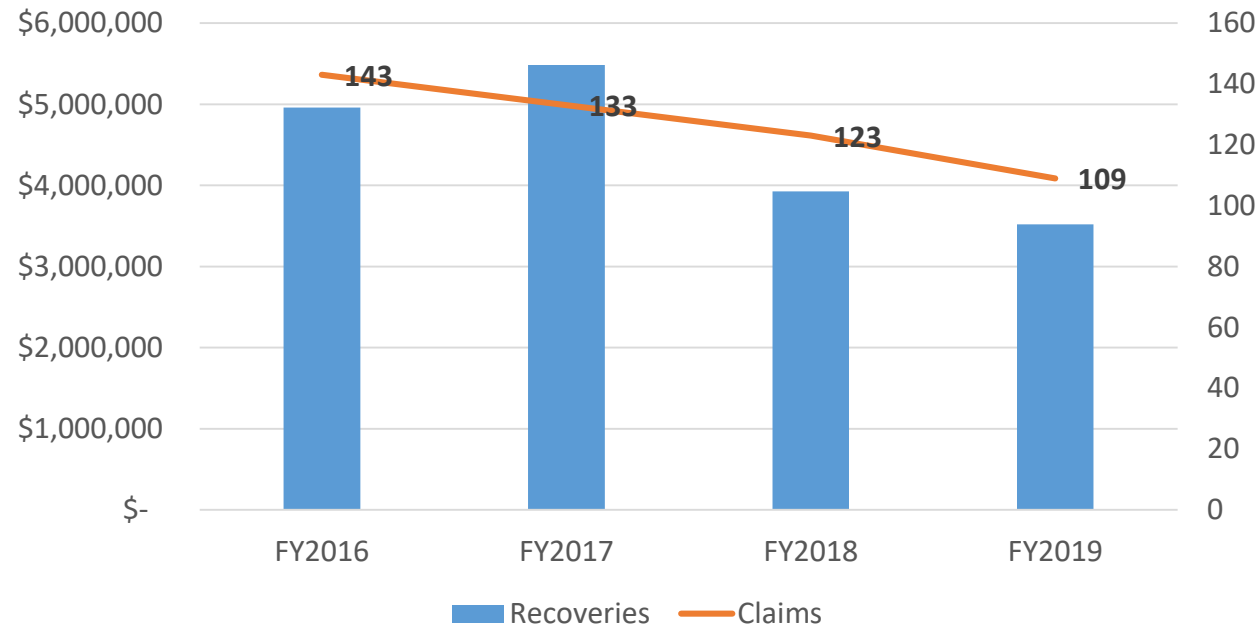
**Total Paid
by Top Expense Paycode Group and Year***



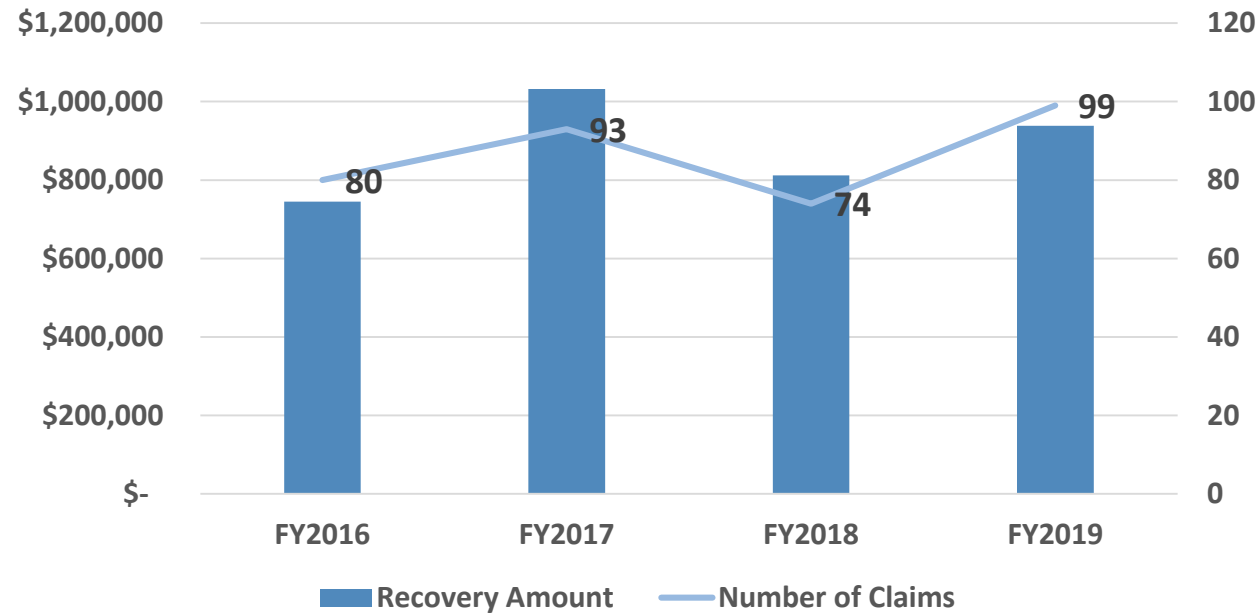
Expense Paycode Group*	Total Paid 7/1/16-6/30/17	Claim Count	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count
1) Legal Fees	\$2,585,609	501	\$2,517,298	502	\$2,394,049	547
2) All Other EXP	\$830,386	330	\$1,033,902	346	\$1,165,054	302
3) IME	\$638,032	233	\$599,174	208	\$449,301	145
4) Field Case Mgmt	\$485,305	412	\$579,954	491	\$471,931	429
5) Surveillance	\$370,923	228	\$505,705	243	\$587,521	288
All Other	\$707,641	1,495	\$1,156,259	2,513	\$1,277,630	2,453
Total	\$5,617,895	1,895	\$6,392,292	2,791	\$6,345,485	2,765

*Medical and Expense Paid Groups are modified to better reflect certain medical management costs by combining medical with corresponding expense pay codes. These include TCM, FCM, UR, Peer Review etc.

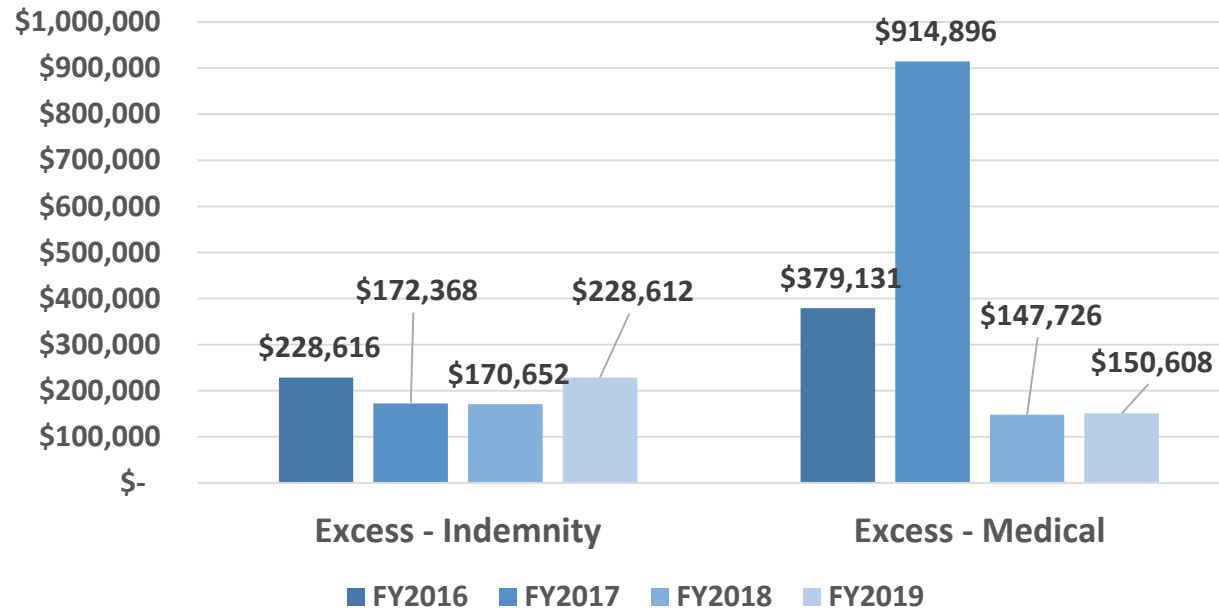
- Legal fees continue to lead drive the Expense category



- \$17,891,568 has been recovered since inception
- \$3.5M recovered in FY19 on 110 claims

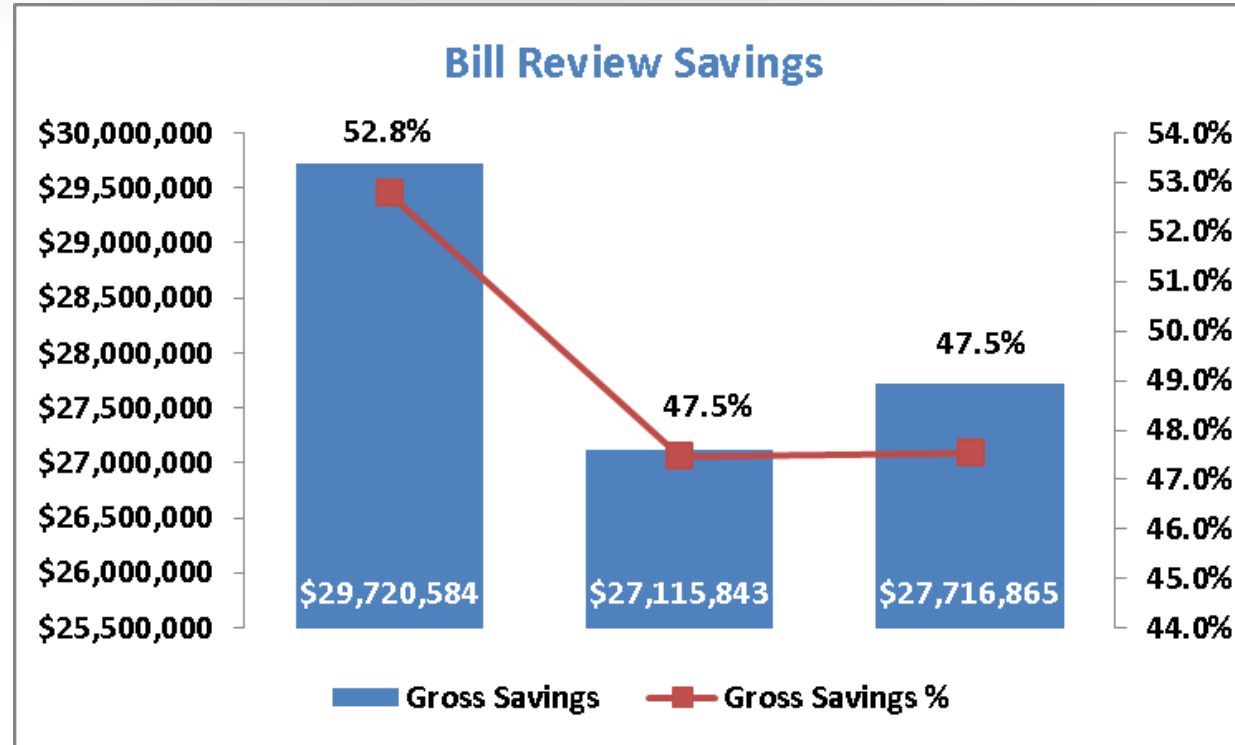


- \$3.5M have been recovered since inception
- \$904K recovered in FY19 on 101 claims



- 14 claims in FY19 for total of \$379K

Managed Care



PPO Net Savings

FY 2017	\$4,055,836
FY 2018	\$5,530,327
FY 2019	\$6,112,894

**Surgical Implant Net Savings
(Implemented 11/2017)**

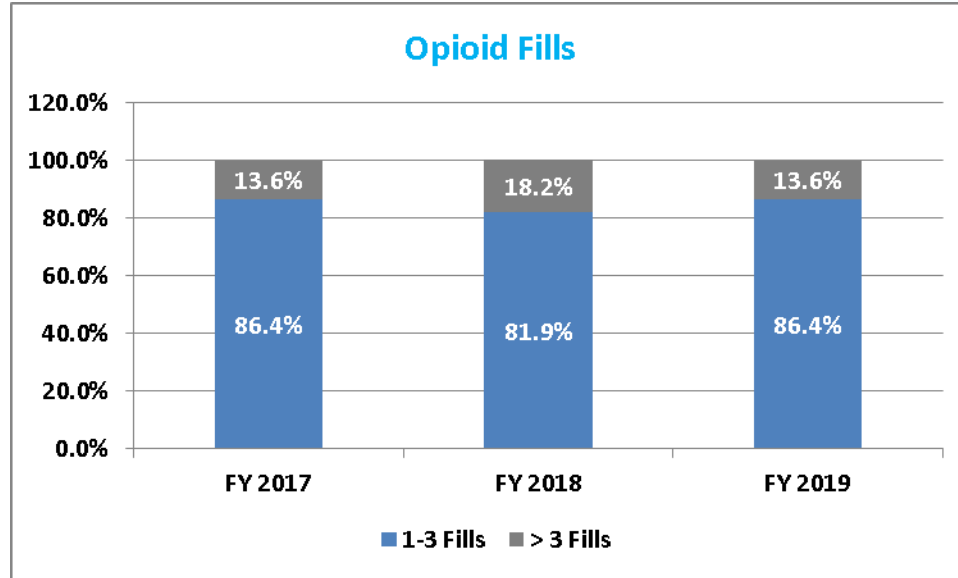
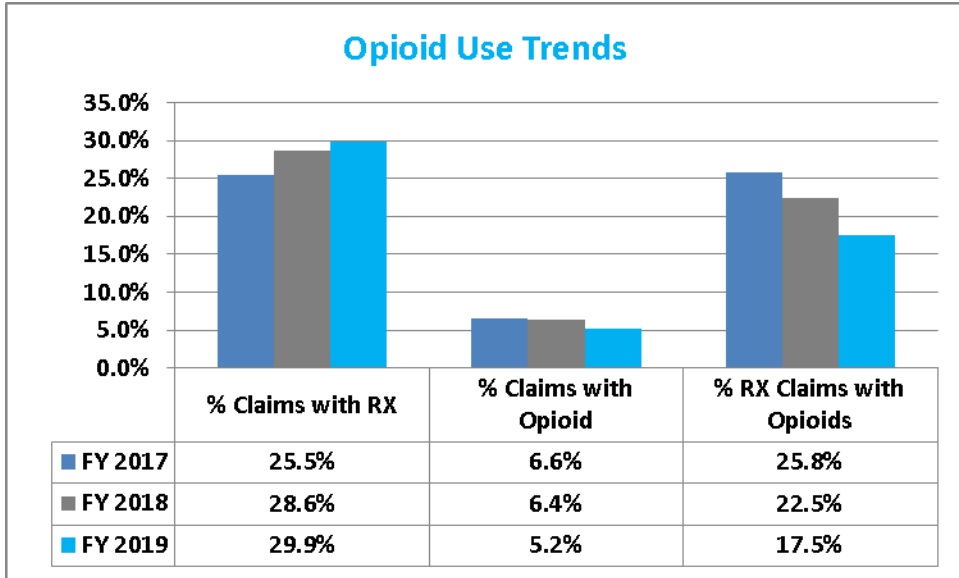
FY 2018	- \$232,441
FY 2019	- \$903,420

% Savings Below Fee Schedule

- FY 2017 23.5%
- FY 2018 27.9%
- FY 2019 28.4%

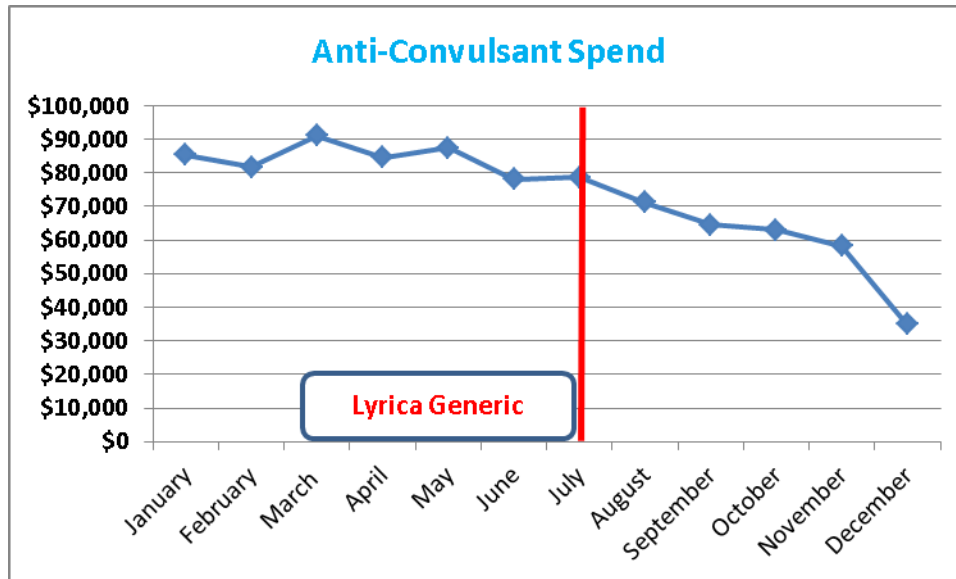
Pay Code Type	Total Paid			Total Claims			Average per Claim		
	FY 2017	FY 2018	FY 2019	FY 2017	FY 2018	FY 2019	FY 2017	FY 2018	FY 2019
Hospital-In Patient	\$719,652	\$1,309,328	\$809,055	109	106	78	\$6,602	\$12,352	\$10,373
Pharmacy	\$6,485,072	\$7,292,273	\$7,162,583	2343	2340	2193	\$2,768	\$3,116	\$3,266
Hospital-Outpatient	\$3,446,817	\$3,658,278	\$3,586,293	1113	1097	1068	\$3,097	\$3,335	\$3,358
Physical Therapy	\$2,220,711	\$2,098,901	\$2,203,958	889	886	873	\$2,498	\$2,369	\$2,525
Medical Supplies & Equipment	\$2,589,420	\$3,362,040	\$3,105,282	1083	1183	1116	\$2,391	\$2,842	\$2,783
Surgeon	\$2,201,434	\$2,352,408	\$2,351,149	1022	1047	1086	\$2,154	\$2,247	\$2,165
Freestanding Ambulatory Surgery	\$2,347,279	\$2,884,428	\$3,804,634	209	227	237	\$11,231	\$12,707	\$16,053
X-Ray/MRI/CT Scan/EMG	\$1,683,647	\$2,105,179	\$2,286,863	2013	2026	1972	\$836	\$1,039	\$1,160

- The number of new claims with incurreds greater than \$100k increased from 43 to 54
- 38% decrease in Hospital In-Patient was offset by increases for Ambulatory Surgery Center spend – Surgeon fees were flat
- The number of new claims with major surgery decreased slightly from 2018 (-3) – the % of major surgery on IN claims was down from 7.8% to 7.3%
- Average pharmacy costs increase – total spend was down 2% - 79.2% of pharmacy spend was on claims 36m or older
- Average costs for Physical Therapy increased – use of MedRisk is difficult due to lack of direction of care

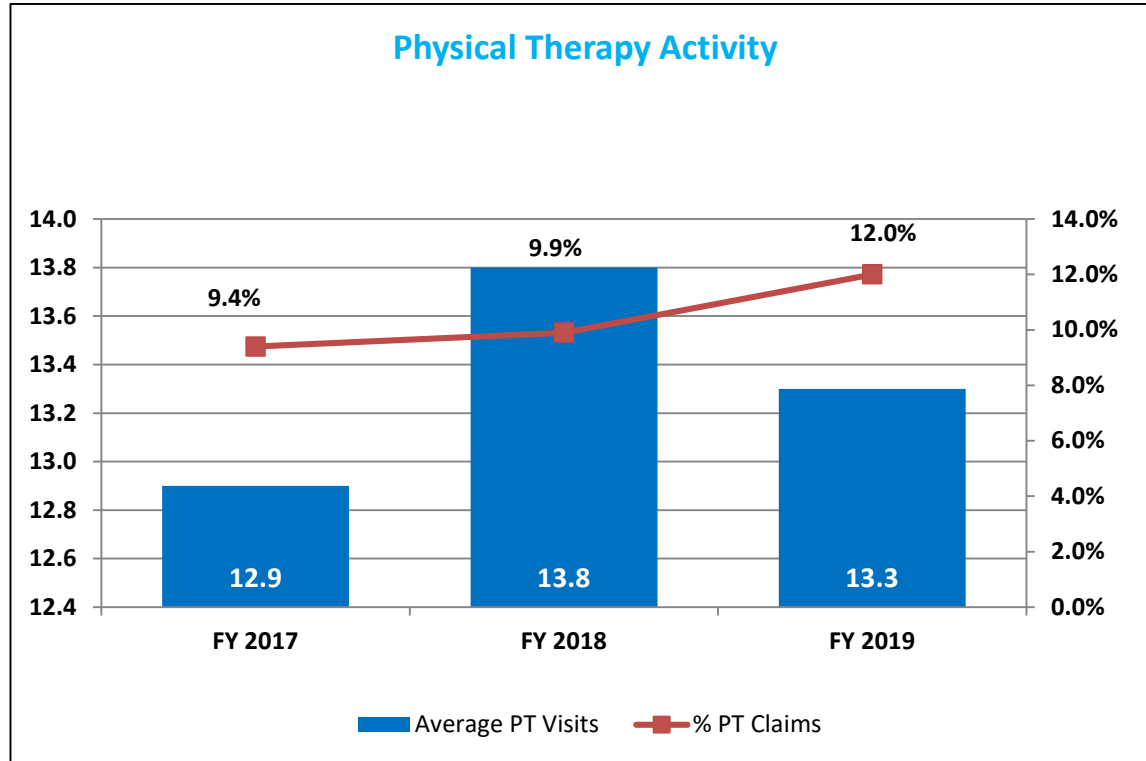


- The % of claims with opioids went down from 6.4% to 5.2%
- We saw an increase in the % of claims with lower fill activity 81.9% to 86.4%
- For FY 2019 the number of new claims with more than 5 opioid fills was down to 12 from 23 in FY 2018
- Overall -18.5% decrease in opioid spend

Therapeutic Class	FY 2017	FY 2018	FY 2019	2017 to 2019 Change	2018 to 2019 Change
DERMATOLOGICAL	\$650,355	\$1,004,320	\$1,185,708	82.3%	18.1%
ANALGESIC - OPIOIDS	\$1,514,318	\$1,412,814	\$1,151,519	-24.0%	-18.5%
ANTICONVULSANT	\$905,980	\$987,436	\$982,875	8.5%	-0.5%
ANALGESIC - ANTI - INFLAMMATORY	\$604,147	\$820,190	\$833,801	38.0%	1.7%
SKELETAL MUSCLE RELAXANTS	\$436,469	\$456,377	\$429,626	-1.6%	-5.9%



- Dermatological is the drug class with the highest spend – 82.3% increase from FY 2017
- Anticonvulsant showed a slight decrease through June 2019 but we are seeing a more significant drop through the final six months of 2019 driven by Lyrica going generic
- When comparing the last six months of 2018 to the same period in 2019 the average paid per claim decreased from \$1,169 to \$984 (-15.8%)



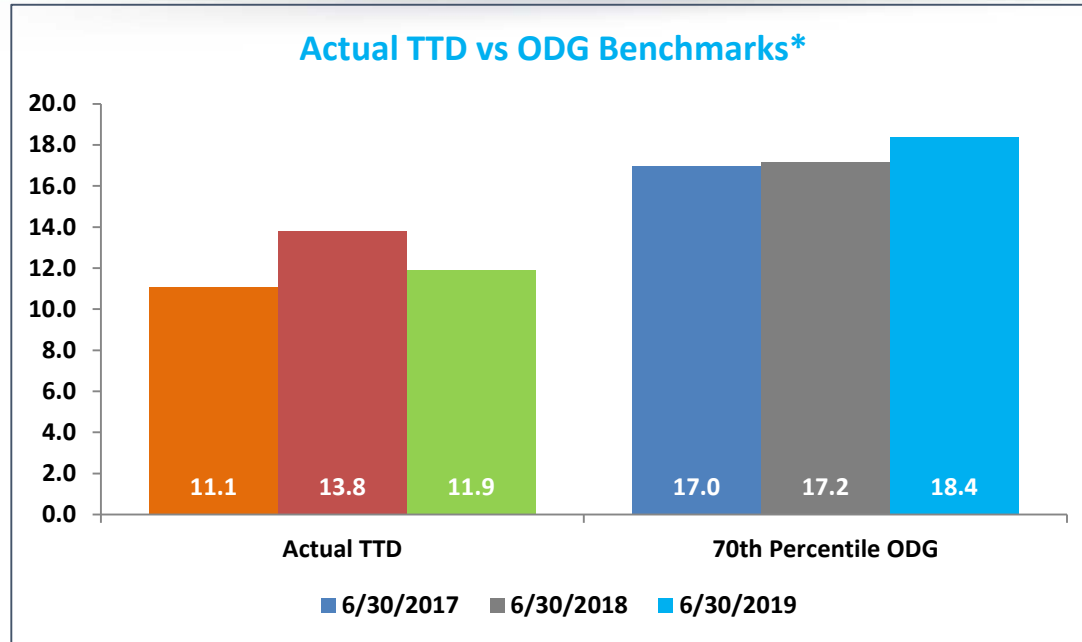
- The percent of claims with PT services increased from the prior period from 9.9% to 12%
- The average visits per claim on PT claims was down slightly.
- The percent of PT claims without surgery dropped from 64.8% to 60.2%

Utilization Review Overall Summary			
	FY 2017	FY 2018	FY 2019
Total Reviews	4,484	4,339	4,822
Total Procedures	13,537	13,452	15,737
Number of Approved	7,467	7,885	8,165
Approved %	55.2%	58.6%	51.9%
Number of Negotiated	345	352	361
Negotiated %	2.5%	2.6%	2.3%
Number of Denied	5,620	5,090	7,029
Denied %	41.5%	37.8%	44.7%
Number of Withdrawn	105	125	182
Withdrawn %	0.8%	0.9%	1.2%

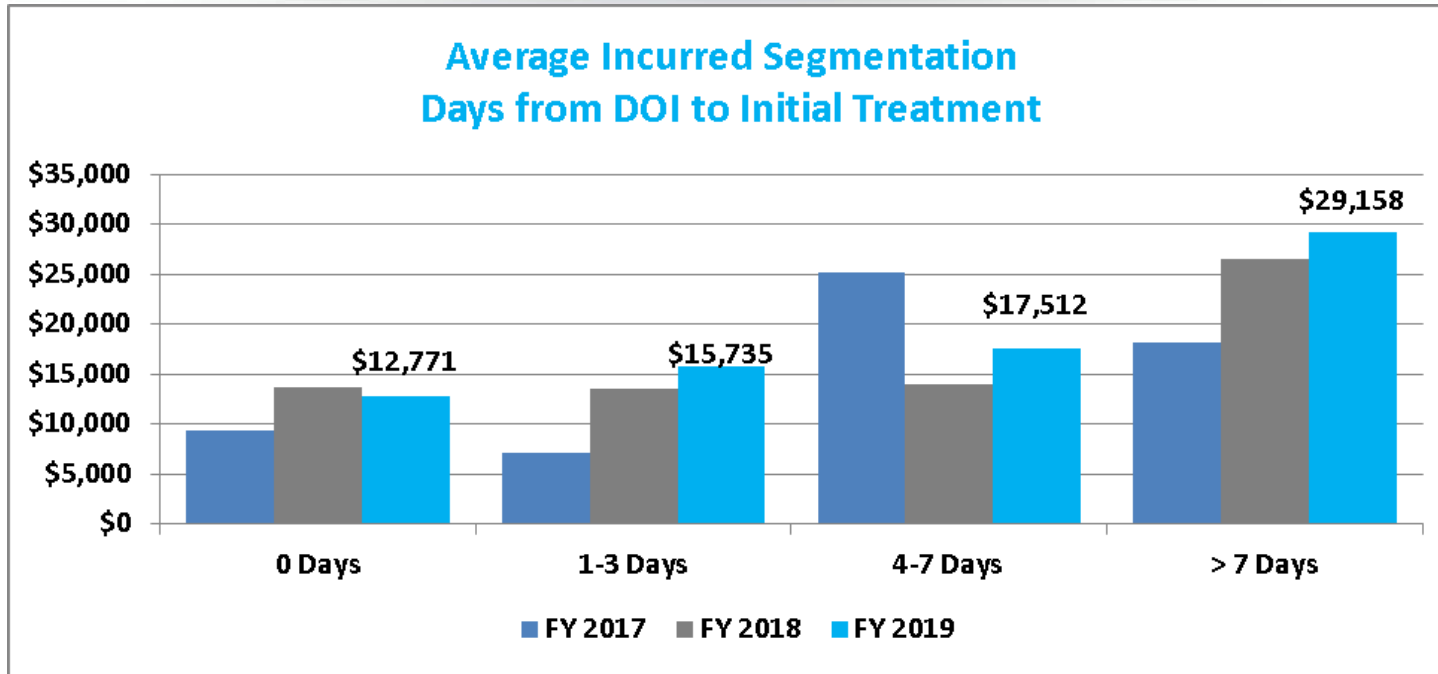
Telephonic Case Management Overall Summary			
	FY 2017	FY 2018	FY 2019
Total TCM Referrals	538	542	525
Total Open TCM	374	394	377
Closed TCM Claims	164	268	258
Closed TCM Case Average Duration	114	131	119
Savings per Referral	\$1,988	\$1,935	\$1,967

Field Case Management Overall Summary			
	FY 2017	FY 2018	FY 2019
Total FCM Referrals	455	432	396
Closed FCM Claims	37	90	99
Average Duration of Closed FCM Assignments	116	137	178
Open Referrals Avg Days Open	162	219	247
Savings per Referral	\$11,194	\$18,207	\$12,360

- Total medical procedures reviewed increased by 17%
- The % of procedures denied increased from 37.8% to 44.7% - driving \$2.7m in savings
- Projected indemnity savings on TCM claims was up slightly from \$1935 to \$1967 per referral
- FCM referrals decreased and savings per referral were down from \$18,207 to \$12,360



- This chart compares actual TTD results by period against the ODG projected disability days for the primary diagnosis.
- Actual TTD days are below the typical disability days in each period



- Incurred values increase based on how soon an employee receives initial treatment
- Consider evaluating clinical triage process (Clinical Consultation) to ensure necessary medical treatment is obtained as soon as possible
- Sedgwick customers saw a 3:1 ROI when utilizing Clinical Consultation in Louisiana in 2019

Incurred values calculated on new claims in each period – valued at 18 months