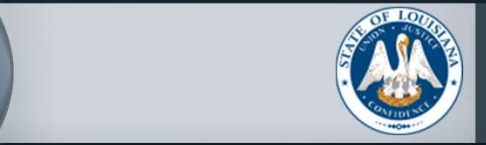


JAN FEB MAR APR MAY JUN JUL AUG SEP OCT NOV DEC

Prepared by Sedgwick | as of June 30, 2020



TRENDS PERFORMANCE ANALYSIS INSIGHTS

STEWARDSHIP REPORT



Strategy | customized, solutions-oriented approach to each client relationship



Innovation | diversified solutions portfolio and technology innovation



Knowledge | experienced resources with specialized knowledge in each industry and risk class



Scalability | extensive global footprint and ability to scale to meet client needs



PLANNED

Acquiring talented industry professionals and specialists

Sedgwick acquires Nationwide Appraisals

We are pleased to announce that Sedgwick has acquired **Nationwide Appraisals**, a premier independent, Illinois-based auto damage appraiser and inspection provider for the insurance industry. Adding Nationwide Appraisals to the Sedgwick family is an investment in our long-term growth that enhances our end-to-end auto claims solutions and broadens our presence in the personal claims space. We will issue a press release and promote the news externally after Labor Day but wanted to promptly share the good news with our colleagues.

Nationwide Appraisals' field inspection services leverage best-in-class technology and a coast-to-coast network of contracted professionals to optimize the appraiser dispatch process, automate appraisal workflow, and standardize reporting—allowing for seamless integration with all claim stakeholders. Their system directs claims to the appropriate pathways for resolution, including appraisals, photo estimations, repairs, car rentals/replacements and more.

Effective Sept. 1, Nationwide Appraisals' President and Founder Chris Bakes joins Sedgwick as a managing director, reporting to Jim Ryan, president, casualty. He brings with him 40 talented colleagues with tremendous expertise in the auto claims arena. Please join us in welcoming them to Sedgwick!

Chris and his team will work closely with our leaders in casualty operations, business development, client services, IT, marketing/communications and other departments on a full-scale integration plan so we can best leverage these exciting new offerings.

If you have any questions about today's news, please contact [Jim Ryan](#) or [Scott Rogers](#), president, client services.

First-party auto expertise

Sedgwick acquires Stericycle's Expert Solutions service line

Global senior leadership and U.S. colleagues -

We are pleased to share the news that Sedgwick has acquired Stericycle's **Expert Solutions service line**, which focuses on helping companies protect their consumers and brand reputations by managing a wide range of in-market business and product risks. Their clients include premier brands in industries like automotive, food and beverage, medical devices, retail, pharmaceuticals and consumer products.

This strategic transaction brings to Sedgwick market-leading expertise and specialization in the complexities associated with end-to-end product recall, remediation and retention, thus expanding our offerings in this arena. While Sedgwick has a long tradition of helping clients with product liability claims, acquiring this business enables us to provide a comprehensive global solution for managing risk, recall and remediation—including the retrieval of in-market product, processing and tracking returns, working with governing regulatory agencies and more.

Stericycle's Expert Solutions service line nicely complements Sedgwick's business focus on taking care of people and handling complex processes designed to make things right again when unexpected events occur. As part of this acquisition, we proudly welcome to Sedgwick more than 300 talented colleagues from Stericycle in the U.S., Canada and Europe.

Expert product recall & remediation team



UNPLANNED

Supporting our clients through challenging times

moving forward, TOGETHER

YOUR BACK TO BUSINESS TOOLKIT

VIEW THE BACK TO BUSINESS MAIN FLYER

[Back to business overview podcast](#)

REOPEN **RETURN** **RECOVER**

- Pre-opening site inspection services**
 - Flyer
 - Podcast
- Industrial hygiene and disinfection**
 - Flyer
 - Podcast
- Facilities safety and cleaning**
 - Flyer
 - Podcast
- Ergonomic evaluation and workplace social distancing**
 - Flyer
 - Podcast
- Preparedness assessment services**
 - Flyer
 - Podcast
- Temperature screening and support**
 - Flyer
 - Podcast
- Fits for work programs**
 - Flyer
 - Podcast
- Clinical consultation**
 - Flyer
 - Podcast
- Surgery preparedness**
 - Flyer
 - Podcast
- COVID-19 heating and healthy return to work solutions**
 - Flyer
 - Podcast
- COVID-19 exposure investigation**
 - Flyer
- Unemployment claims management and tax services**
 - Flyer
 - Podcast
- Absence management solutions**
 - Flyer
 - Podcast

Back to business toolkit

COVID-19 Update center

Sedgwick continues to deliver preparedness and response efforts to help our colleagues, clients and our communities during this coronavirus pandemic. Here's the latest pandemic-related solutions, news and insights, support and positivity resources. [Find them all in one place.](#)

Expanded service offerings

- Care
- Claims
- Compliance
- Cleaning

Regulatory updates

- STATE CHART (DISABILITY, LEAVE AND UNEMPLOYMENT BENEFITS) Last updated May 21
- CORONAVIRUS COMPENSABILITY UNDER WORKERS' COMPENSATION BY STATE Last updated October 18
- STATE AGENCY COVID-19 RELATED ACTIONS IMPACTING WORKERS' COMPENSATION Last updated July 24
- STATE AGENCY COVID-19 RELATED ACTIONS IMPACTING LIABILITY Last updated September 18
- COVID-19 IMPACT ON UNEMPLOYMENT Last updated April 09
- FACE MASKS AND FACIAL COVERINGS GUIDANCE Last updated July 03

moving forward, TOGETHER

NEW BACK TO BUSINESS TOOLKIT

Sedgwick's suite of services was designed to get your business back up and running as quickly — and safely — as possible. We're here to help. We're ready to go. Let's get you back to business.

[Learn more](#)

Coronavirus update center

Office of Risk Management – State of Louisiana

Melissa Harris	State Risk Director
Marsha Pemble	Assistant State Risk Director
Vickie Jones	Executive Management Officer
Joseph Roussel	Asst. Director for Litigation
Kristy Breaux	SRA– Underwriting, Loss, Prevention & Statistics
Ann Wax	State Risk Administrator – Claims
Sherry Price	State Risk Administrator – Disaster Mgr. & Recovery
Vickie Aaron	Accountant Administrator
Brett Beoubay	Loss Prevention Manager
Karen Jackson	State Claims Manager
Rita Major	State Claims Manager
Robert Hilborn	State Risk Supervisor
John Armstrong	State Risk Statistics Specialist

Sedgwick

Bryan Graff	Director, Client Services
Scott Smalley	VP, Client Services
Frank Majorie	Director, Claims
Rachel Krauch	Manager, Claims
Janet Morris	Data Analyst

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.

This report analyzes results for the Office of Risk Management’s program managed by Sedgwick over the past 3 fiscal years. Our partnership spans over many coverages of insurance along with Loss Prevention, Building Appraisals and Policy invoicing. During early 2020 the world changed as the pandemic grew. Many changes had to be made to keep people safe. This definitely interrupted the normal processes and procedures we were all used to. Sedgwick and State colleague’s began working remotely for the first time, Universities were closed to students as were many other State facilities.

These interruptions impacted the “normal” claims process such as fewer claims being reported and the closure of the courts have delayed resolution for at least one year on many claims. During the fiscal year, the program endured Hurricane Barry and an F5 tornado in Rapides parish resulting in over 215 claims. Virtual meetings became the norm for safety training, return to work, leadership, quarterly team and catastrophe meetings.

●	New Property claims reporting format for Catastrophe claims
●	Business Objects module rolled out in viaOne
●	Ultimate Projection worksheet introduced
●	Colleagues began working remotely in April 2020
●	SOC1, Type 2 Report from SSAE 16 delivered timely
●	25 claims accept by Second Injury Fund
●	Daily COVID report developed

Data Set – Measurement Definitions				
Data Set	Beginning Range	Ending Range	Measurement Year	Valued “as of” Date
New	7/1/2017	6/30/2018	2018	6/30/2018
	7/1/2018	6/30/2019	2019	6/30/2019
	7/1/2019	6/30/2020	2020	6/30/2020
Pending			2018	6/30/2018
			2019	6/30/2019
			2020	6/30/2020
Closed	7/1/2017	6/30/2018	2018	6/30/2018
	7/1/2018	6/30/2019	2019	6/30/2019
	7/1/2019	6/30/2020	2020	6/30/2020
Payments	7/1/2017	6/30/2018	2018	6/30/2018
	7/1/2018	6/30/2019	2019	6/30/2019
	7/1/2019	6/30/2020	2020	6/30/2020

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.
- Indemnity claims are based on **Juris coding**.

COVID-19

During the beginning of the Pandemic, the Catastrophe number “12” – with the description “COVID -19” was created to assist in the analyzation of claims and data

Cause Code 8300 – Pandemic and Nature/Result 8300 – COVID-10 codes were created in the claims system for identifying claims

ICD – 10 Code was developed and is populated by Bill Review data

Catastrophe

Catastrophe Number	Catastrophe Type	Catastrophe Name	Begin Date	End Date
12	NCCI	COVID-19	12/01/2019	

Paging: 1 Results 1 - 1 of 1 Show 10 Records Per Page Update

- Summary
- Loss
- Injury
- MMI
- Sedgwick Contacts
- Voc Rehab
- Related Claims/Cases
- Status History

Cause: 8300 Pandemic
 Nature/Result: 8300 COVID-19
 Part/Target: 4800 Internal Organs

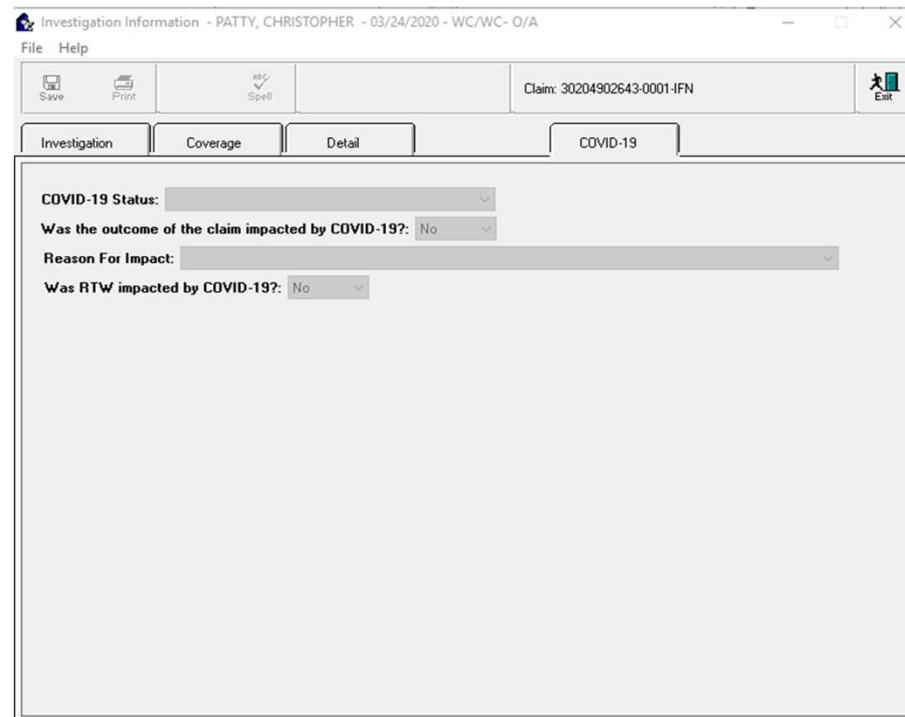
- Claim Status
- ICD
- TPOC

ICD Diagnosis Codes for Medicare Reporting

ICD ID	Ver	ICD Code	Description
PRIMARY	10	B97.29	Other coronavirus as the cause of diseases classified elsewhere

Paging: 1 Results 1 - 1 of 1 Show 10 Records Per Page Update

At the beginning of the Pandemic, a tab was created to capture relative data regarding COVID related claims



Investigation Information - PATTY, CHRISTOPHER - 03/24/2020 - WC/WC- O/A

File Help

Save Print Spell Claim: 30204902643-0001-IFN Exit

Investigation Coverage Detail COVID-19

COVID-19 Status: [dropdown]

Was the outcome of the claim impacted by COVID-19?: No [dropdown]

Reason For Impact: [dropdown]

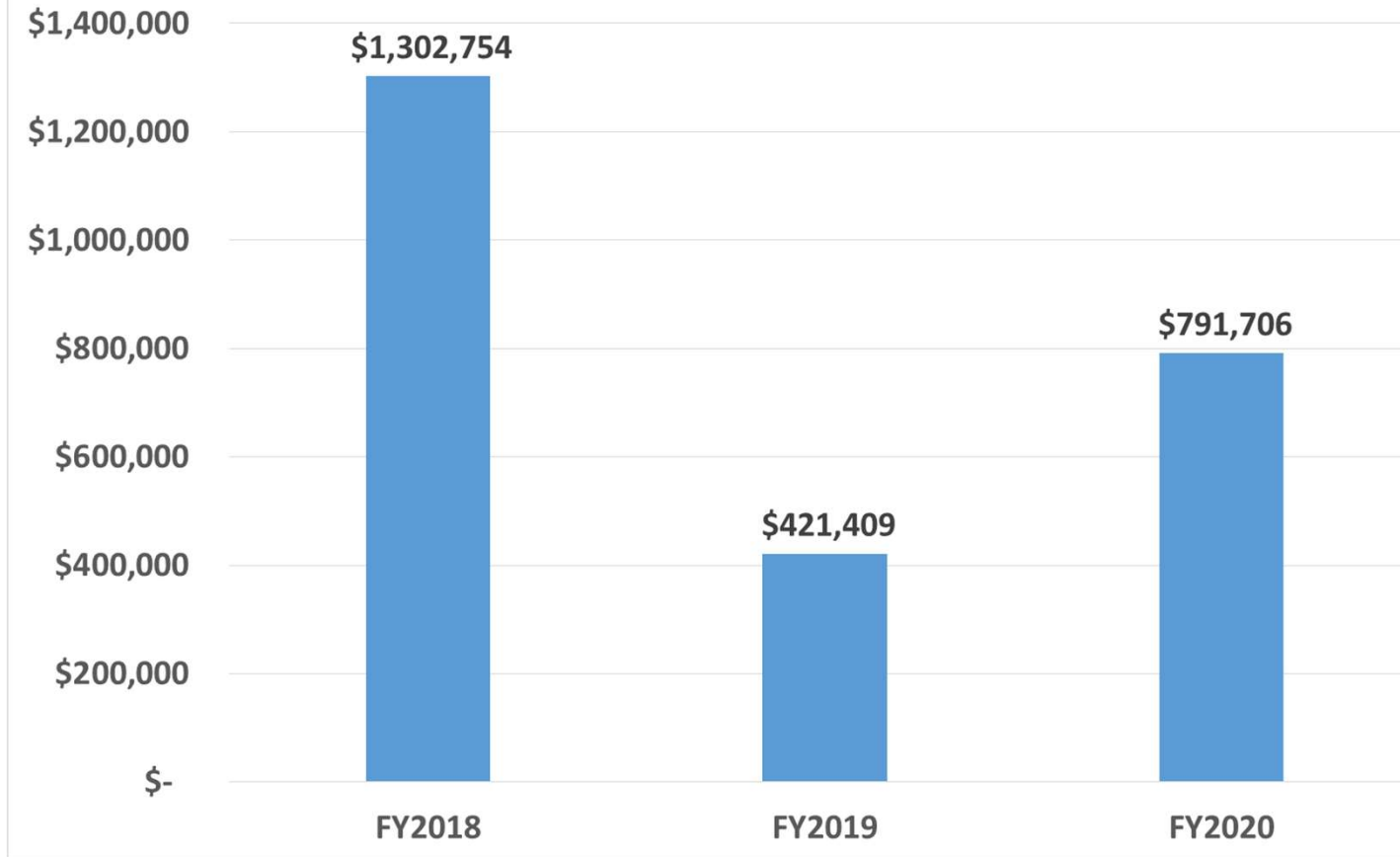
Was RTW impacted by COVID-19?: No [dropdown]

Count of Formatted File Number		Claim Status	Claim Substatus					O Total	C			C Total	I	I Total	Grand Total
Plan Name	Line Code	COVID-19 Status	Accepted	Compromised	Deferred	Pending		Accepted	Compromised	Denied		Pending			
Workers Compensation	WC	Positive Test	5		12	2	19	1		2	3			22	
		(blank)	3				3	3			3			6	
		Negative Test			2			2	1		1	2			4
		Alleged Exposure Only - No Symptoms			1			1							1
Workers Compensation Total			8		15	2	25	5	3	8			33		
CGL	GL	(blank)		2		5	7		1		1			8	
		Alleged Exposure Only - No Symptoms		3			3							3	
		Negative Test		3			3							3	
CGL Total			8		5	13		1		1			14		
Medical Malpractice	MM	Symptoms Only - Not Tested				1	1							1	
		Positive Test				1	1							1	
Medical Malpractice Total						2	2							2	
(blank)	GL	(blank)										2	2	2	
	PR	(blank)										1	1	1	
	WC	(blank)										1	1	1	
		Alleged Exposure Only - No Symptoms										1	1	1	
(blank) Total												5	5	5	
Grand Total			8	8	15	9	40	5	1	3	9	5	5	54	

There have been 54 claims/incidents reported as of June 30, 2020

Hudson Initiative

Hudson Initiative Vendor Payments



- 87% increase in total payments in FY2020
- Expanded use of members in Sedgwick Preferred Vendor Network
- Several key vendors used in 2018 but not in 2019

Projected Ultimate Analysis

Sedgwick Client Workers' Compensation Analysis Data Valued Through 06/30/2020

This Analysis Develops IN%, Total Claim Count, and Total Incurred									
Loss Year Ending	Projected Ultimate Claims				Sedgwick Ultimate	Actual Total Incurred	IBNR	12/31/2019 Projection	Change
	IN	MO	Total	Ultimate IN%					
2009	765	2,701	3,466	22.1%	\$56,520,256	\$56,520,256	\$0	\$56,191,318	\$328,938
2010	657	2,598	3,255	20.2%	\$59,659,591	\$59,445,996	\$213,595	\$59,852,899	-\$193,308
2011	735	2,319	3,054	24.1%	\$75,654,872	\$71,020,555	\$4,634,317	\$75,241,709	\$413,163
2012	699	2,191	2,890	24.2%	\$76,593,850	\$67,138,134	\$9,455,717	\$74,838,976	\$1,754,874
2013	641	1,813	2,454	26.1%	\$83,866,986	\$69,084,240	\$14,782,746	\$83,174,636	\$692,350
2014	533	1,622	2,156	24.7%	\$71,872,407	\$55,669,238	\$16,203,169	\$69,810,088	\$2,062,319
2015	484	1,509	1,993	24.3%	\$64,336,555	\$47,280,023	\$17,056,532	\$64,132,206	\$204,349
2016	477	1,449	1,925	24.8%	\$55,464,447	\$37,726,938	\$17,737,508	\$56,042,667	-\$578,220
2017	436	1,939	2,374	18.4%	\$57,464,332	\$35,516,755	\$21,947,577	\$57,440,810	\$23,523
2018	539	1,736	2,275	23.7%	\$80,244,191	\$43,854,615	\$36,389,576	\$81,064,237	-\$820,047
2019	471	1,418	1,890	24.9%	\$67,569,911	\$30,577,133	\$36,992,778	\$69,938,555	-\$2,368,643
2020	561	1,271	1,832	30.6%	\$77,701,764	\$25,398,557	\$52,303,207	\$83,590,372	
								Total Change	\$1,190,360

**Excludes \$0 Claims

**Incurred is Net and Uncapped

www.laorm.com



Notice: Tropical Storm Cristobal

Current weather predictions indicate Louisiana will be impacted by heavy rains and wind when TS Cristobal makes landfall. TS Cristobal is predicted to make landfall the latter part of this weekend to early this coming Monday, June 8, 2020.

Should an agency sustain losses to several buildings, please email lastorms@sedgwick.com ASAP including the Agency Name(s) and Agency Location code(s). We will send you an Agency-specific form that allows multiple claim reporting.

This form will replace the need to complete individual "Louisiana State Property 1st Party Losses" claim forms.

*****Agencies who suspect they have employees who have contracted COVID-19 during the course and scope of their employment may enter a workers' compensation claim in Claim Capture.**

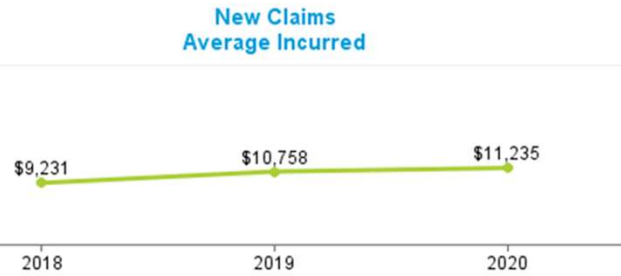
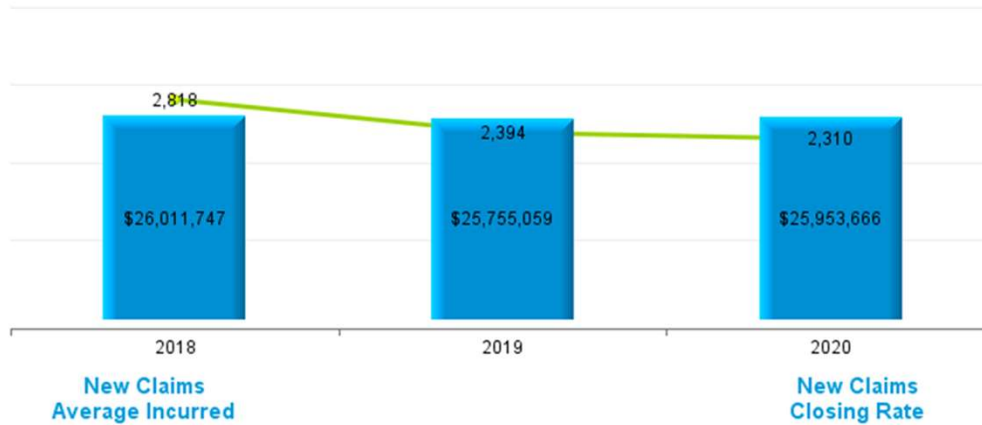
Each claim will be reviewed on an individual basis to determine eligibility to receive workers' compensation benefits. This is not a given. Not everyone who contracts the virus will be covered for workers' compensation benefits. Each claim will be investigated to see if it falls within guidelines the Office of Risk Management has established for the evaluation of COVID-19 claims.***

***Select [this link](#) to view our New Safety Program**

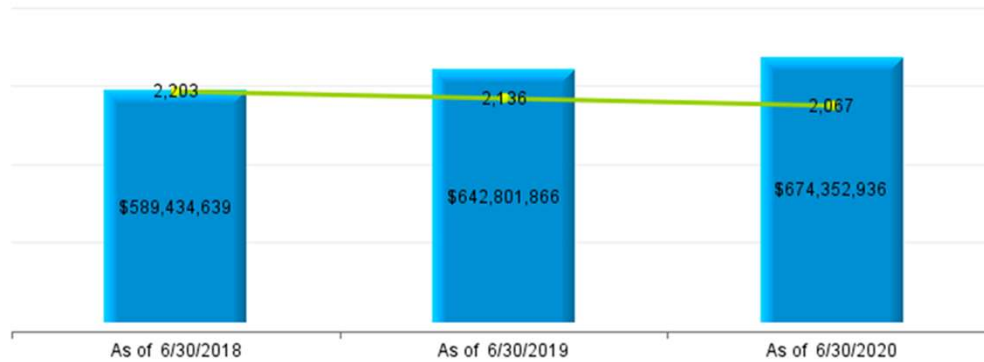
Contact Sedgwick regarding all claim matters at (225)368-3500 or toll free at (844)717-5566

Workers' Compensation

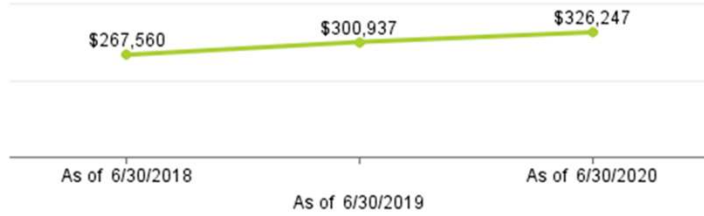
New Claims
Count and Total Incurred



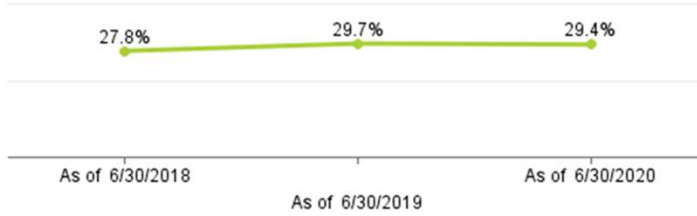
Pending Claims Count and Total Incurred



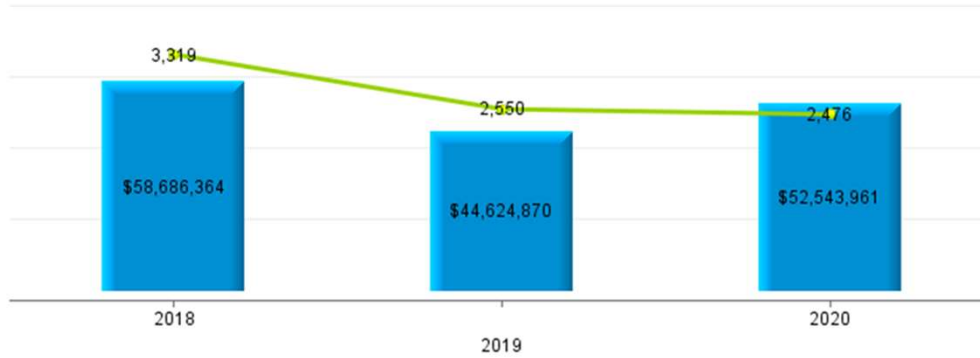
Pending Claims Average Incurred



Pending Indemnity Claims % Litigation



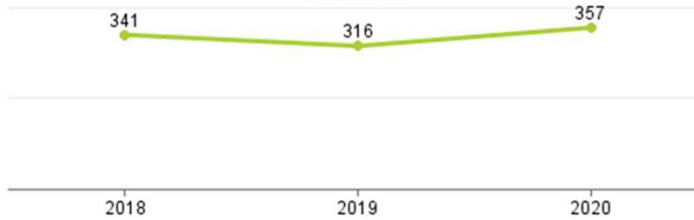
Closed Claims
Count and Total Incurred



Closed Claims
Average Incurred



Closed Claims
Duration

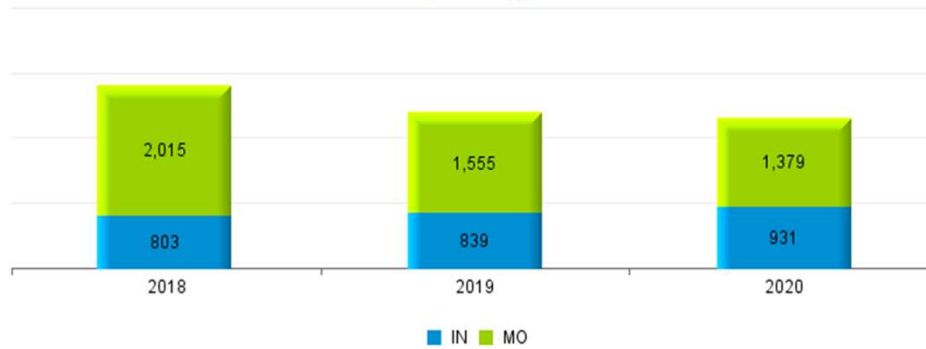


WC - Performance Summary



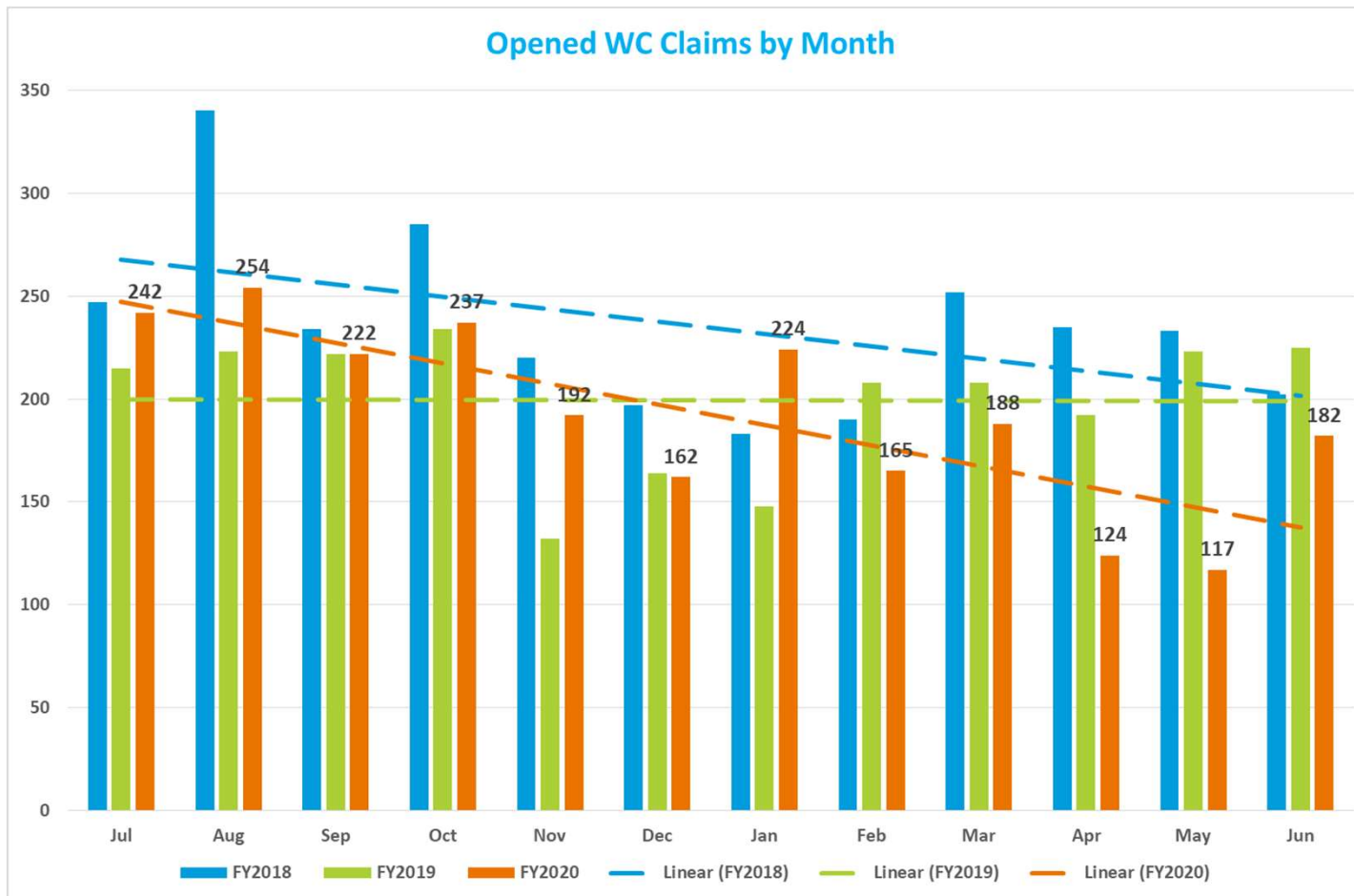
	Metric	2018	2019	2020	% Change
New Claims	Indemnity Type Claims	803	839	931	11.0%
	Total Claims	2818	2394	2310	-3.5%
	% Indemnity Type of New Claims	28.5%	35.0%	40.3%	5.3%
	Average Incurred	\$9,231	\$10,758	\$11,235	4.4%
	Total Incurred	\$26,011,747	\$25,755,059	\$25,953,666	0.8%
	% Litigated on Indemnity Only	1.9%	1.7%	0.9%	-0.8%
	Closing Rate	76.1%	74.4%	76.1%	1.7%
	Average Days Open	66	68	67	-0.9%
	Average TTD Days on IN Claims	47	37	36	-4.0%
Pending Claims	Indemnity Type Claims	1851	1950	1984	1.7%
	Total Claims	2203	2136	2067	-3.2%
	% Indemnity Type	84.0%	91.3%	96.0%	4.7%
	Average Incurred	\$267,560	\$300,937	\$326,247	8.4%
	Total Claims w/Incurred > \$100K	56.0%	59.8%	61.6%	1.8%
	Total Incurred	\$589,434,639	\$642,801,866	\$674,352,936	4.9%
	% Litigated on Indemnity Only	27.8%	29.7%	29.4%	-0.3%
	% Over 2 Years Old	59.8%	61.3%	63.4%	2.1%
	Average TTD Days on IN Claims	1,119	1,077	1,062	-1.4%
Closed Claims	Indemnity Type Claims	890	954	1028	7.8%
	Total Claims	3319	2550	2476	-2.9%
	% Indemnity Type	26.8%	37.4%	41.5%	4.1%
	Average Incurred	\$17,682	\$17,500	\$21,221	21.3%
	Total Claims w/Incurred > \$100K	4.1%	4.4%	5.3%	0.9%
	Total Incurred	\$58,686,364	\$44,624,870	\$52,543,961	17.7%
	% Litigated on Indemnity Only	13.4%	13.0%	11.9%	-1.1%
	Average Days Open	341	316	357	12.8%
	Closing Ratio by Claim	99.1%	102.8%	102.9%	0.2%
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Indemnity	\$24,899,442	\$25,704,660	\$26,819,187	4.34%
	Medical	\$32,053,520	\$32,122,356	\$30,547,272	-4.90%
	Expense	\$6,357,169	\$6,326,173	\$6,825,324	7.89%
	Total Paid	\$63,310,132	\$64,153,189	\$64,191,783	0.06%
	Total Recovery	\$5,137,269	\$4,894,589	\$5,620,875	14.84%
	Net Paid	\$58,172,862	\$59,258,600	\$58,570,908	-1.16%
	% Indemnity	39.3%	40.1%	41.8%	1.71%
	% Medical	50.6%	50.1%	47.6%	-2.48%
	% Expense	10.0%	9.9%	10.6%	0.77%

New Claims - Count by Claim Type



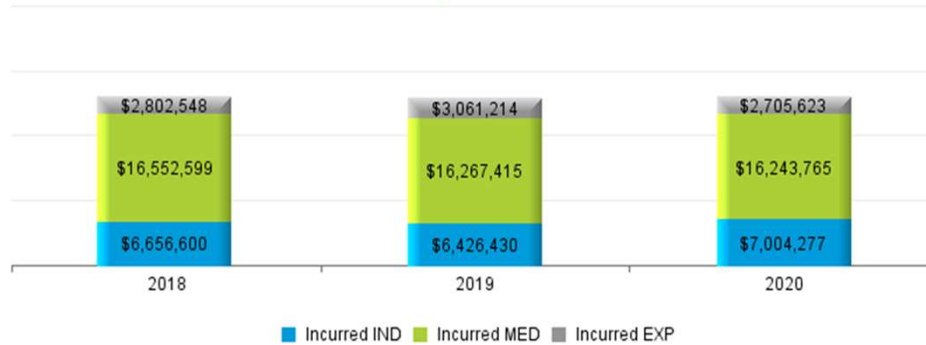
Claim Type	Claim Count 2018	% of Total	Claim Count 2019	% of Total	Claim Count 2020	% of Total
IN	803	28.5%	839	35.0%	931	40.3%
MO	2,015	71.5%	1,555	65.0%	1,379	59.7%
Total	2,818	100.0%	2,394	100.0%	2,310	100.0%

- 30% of all claims in FY2020 involve a resident or offender
- 13 Death claims in FY2020
- MVA account for 5.5% of frequency and 10% of cost



- During 4th QTR of FY2020, claims decreased to 141 per month average from 200
- COVID related issues kept many at home

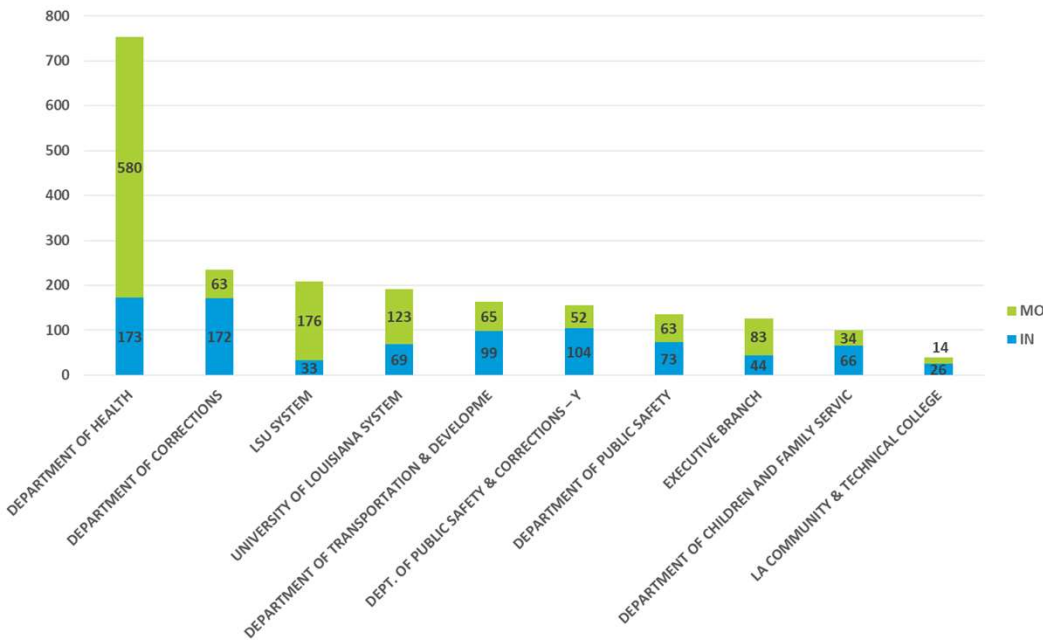
New Claims - Total Incurred by Bucket



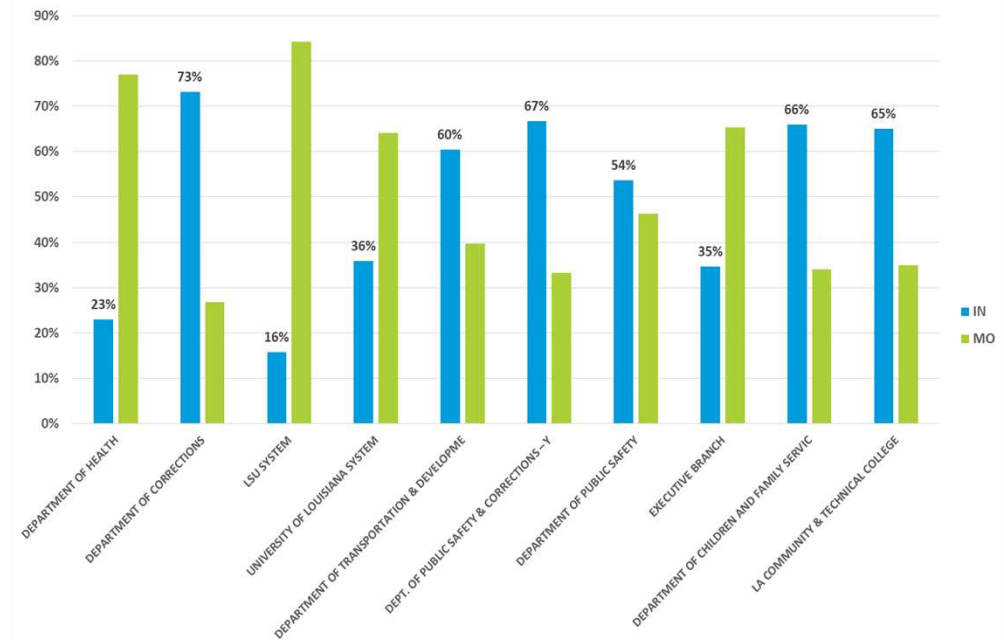
Bucket	Total Incurred 2018	% of Total	Total Incurred 2019	% of Total	Total Incurred 2020	% of Total
Indemnity	\$6,656,600	25.6%	\$6,426,430	25.0%	\$7,004,277	27.0%
Medical	\$16,552,599	63.6%	\$16,267,415	63.2%	\$16,243,765	62.6%
Expense	\$2,802,548	10.8%	\$3,061,214	11.9%	\$2,705,623	10.4%
Total	\$26,011,747	100.0%	\$25,755,059	100.0%	\$25,953,666	100.0%

- Slip and Fall account for \$6.6M or 25% of FY2020 Total Incurred
- Struck By accounts for \$4.3M in FY2020 for Total Incurred

Top 10 Agencies for FY2020 WC claims

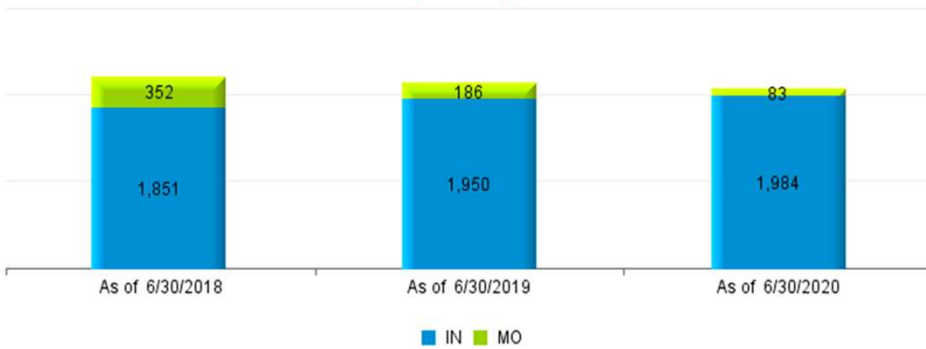


Top 10 Agencies for FY2020 WC Claims Indemnity Ratio

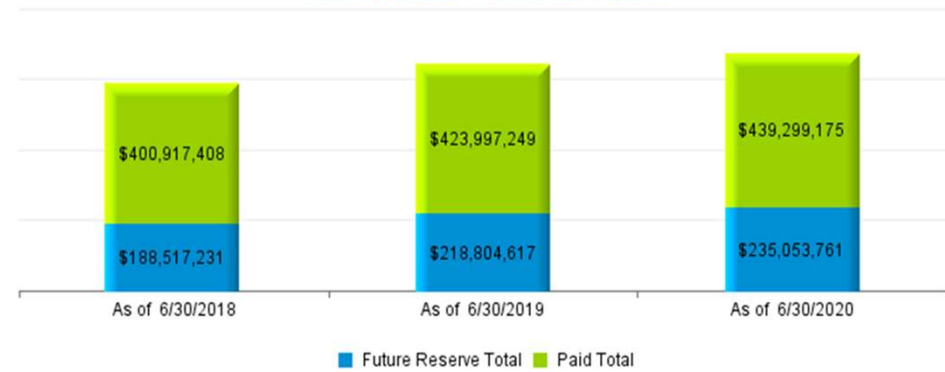


- Department of Health leads in frequency, has a strong 23% IN ratio
- Overall Ratio is 41% Indemnity ratio to 59% Medical Only

Pending Claims - Count by Claim Type



Pending Claims - Financial Overview

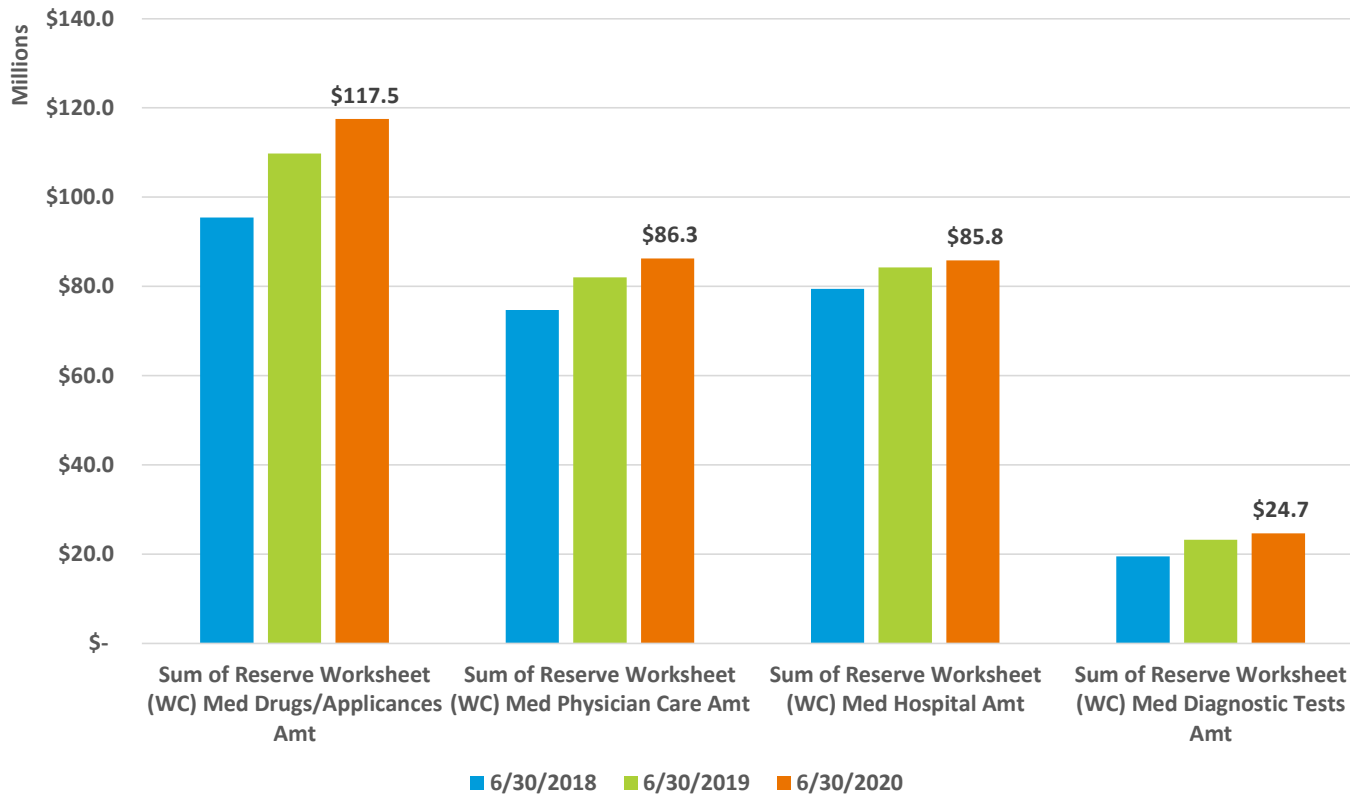


Claim Type	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total	Claim Count As of 6/30/2020	% of Total
IN	1851	84.0%	1950	91.3%	1984	96.0%
MO	352	16.0%	186	8.7%	83	4.0%
Total	2,203	100.0%	2,136	100.0%	2,067	100.0%

Financial Overview	As of 6/30/2018	% of Total	As of 6/30/2019	% of Total	As of 6/30/2020	% of Total
Future Reserve	\$188,517,231	32.0%	\$218,804,617	34.0%	\$235,053,761	34.9%
Paid	\$400,917,408	68.0%	\$423,997,249	66.0%	\$439,299,175	65.1%
Incurred	\$589,434,639	100.0%	\$642,801,866	100.0%	\$674,352,936	100.0%

- 935 claims are over 5 years old, \$544M of Total Incurred
 - 63 are death related
- 94 claims have Full Settlement (awaiting closures)

Top 4 Medical Reserve Worksheet Categories



- RX costs continue to increase
- Biggest increase of RX is between 5 and 10 years

File Options Help

New Update Save Cancel Accept Reject Print Prev Next Notes History Spell AutoInc Close

1. Current Financial 2. Worksheet

Indemnity Medical Expense No: 1 Date: 02/02/2021

Category	Paid	Scheduled	Reserve	Incurred
Physician	0.00	0.00	700.00	700.00
Hospital	0.00	0.00	1,000.00	1,000.00
Drugs/Appliances	0.00	0.00	0.00	0.00
Physical Therapy/Rehab.	0.00	0.00	0.00	0.00
Diagnostic Testing	0.00	0.00	0.00	0.00
Medical Management	0.00	0.00	0.00	0.00
Nursing/Attendant Care	0.00	0.00	0.00	0.00
IME	0.00	0.00	0.00	0.00
Lump Sum Medical	0.00	0.00	0.00	0.00
Other	0.00	0.00	0.00	0.00
Statutory Life Medical	0.00	0.00	0.00	0.00

Amount

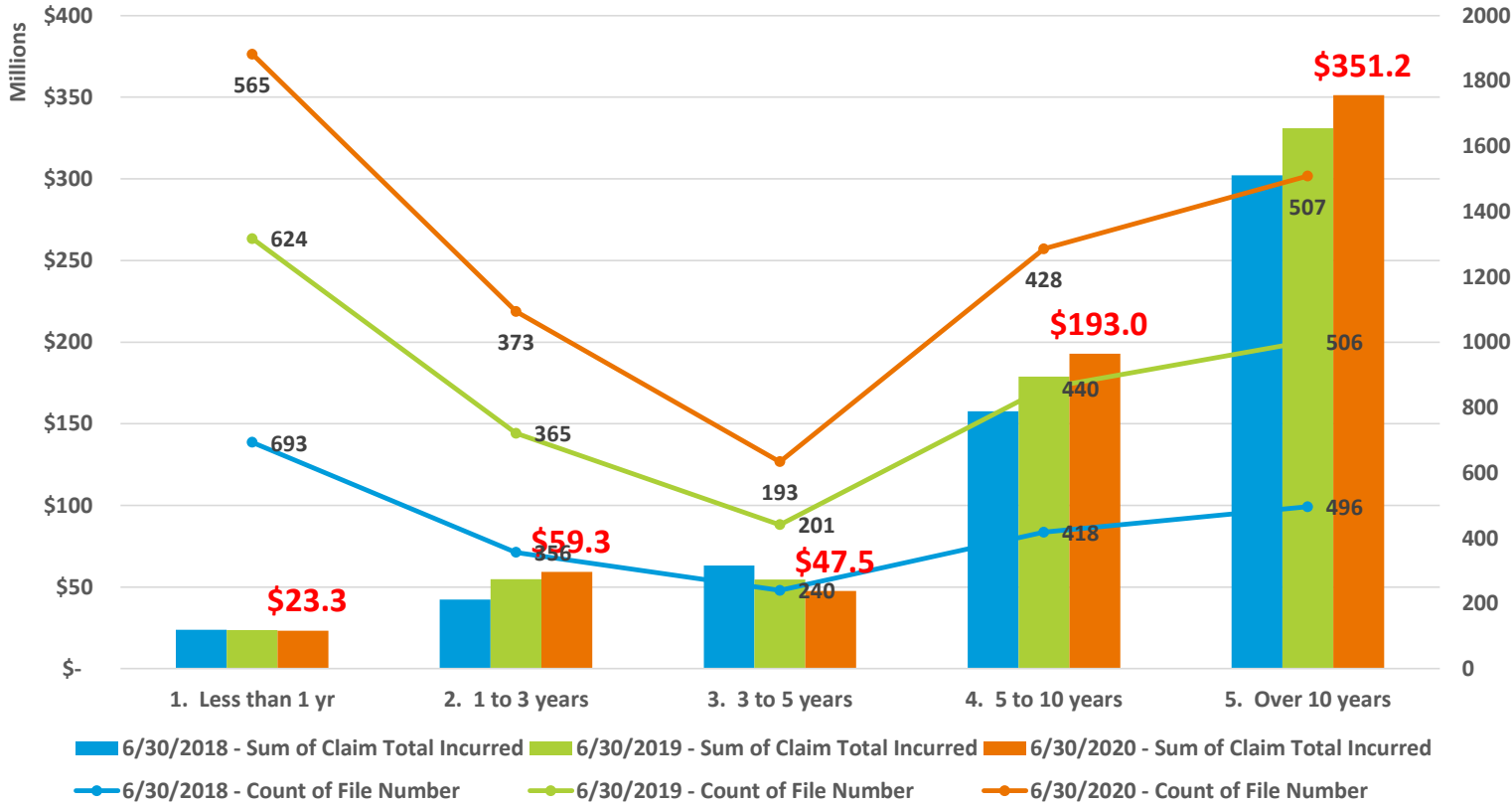
Pre-Injury AWW: 1,400.00 Physician: 700.00

Associated pay codes:
 301, 304, 305, 306, 307, 310, 317, 318, 326, 336, 339, 340, 342, 343, 344, 356

Comments: Reserve for MD visit at ER, follow up visit

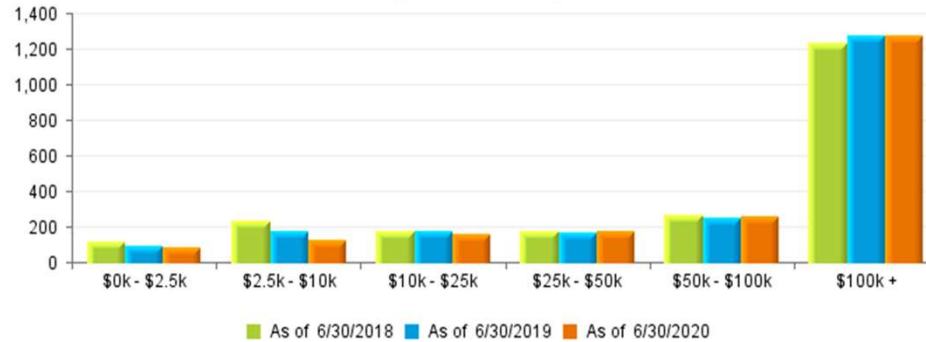
- Example of Reserve Worksheet in JURIS

WC Pending by Grouped Years



- Claims 3 to 5 years have decreased 20%
- Reserves are still increasing on older claims as medical treatments and prescriptions continue

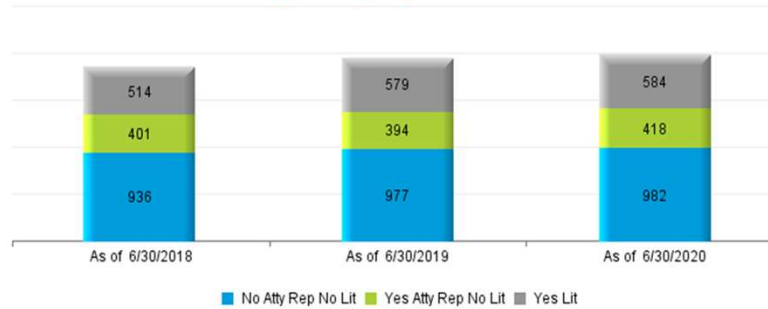
Pending Claims - Count by Incurred Group



Incurred Group	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total	Claim Count As of 6/30/2020	% of Total
\$0k - \$2.5k	113	5.1%	90	4.2%	81	3.9%
\$2.5k - \$10k	237	10.8%	173	8.1%	124	6.0%
\$10k - \$25k	177	8.0%	176	8.2%	158	7.6%
\$25k - \$50k	175	7.9%	168	7.9%	175	8.5%
\$50k - \$100k	268	12.2%	251	11.8%	255	12.3%
\$100k +	1233	56.0%	1278	59.8%	1274	61.6%
Total	2,203	100.0%	2,136	100.0%	2,067	100.0%

- Increase in % of claims over \$100K
- Lower % in claims under \$10K was declining prior to COVID

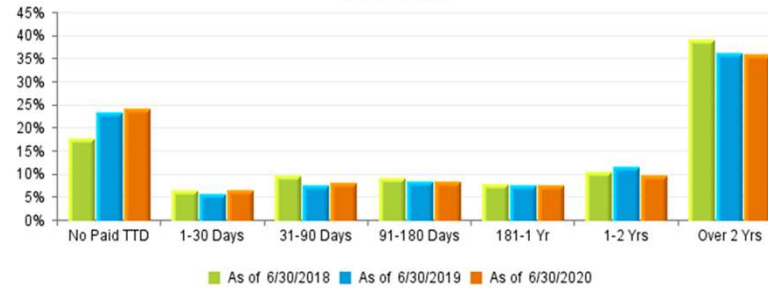
Pending Indemnity Litigated Claims - Count



Litigation and Attorney Representation	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total	Claim Count As of 6/30/2020	% of Total
No Atty Rep No Lit	936	50.6%	977	50.1%	982	49.5%
Yes Atty Rep No Lit	401	21.7%	394	20.2%	418	21.1%
Yes Lit	514	27.8%	579	29.7%	584	29.4%
Total	1,851	100.0%	1,950	100.0%	1,984	100.0%

- 50% of Pending have litigation and/or attorney assigned

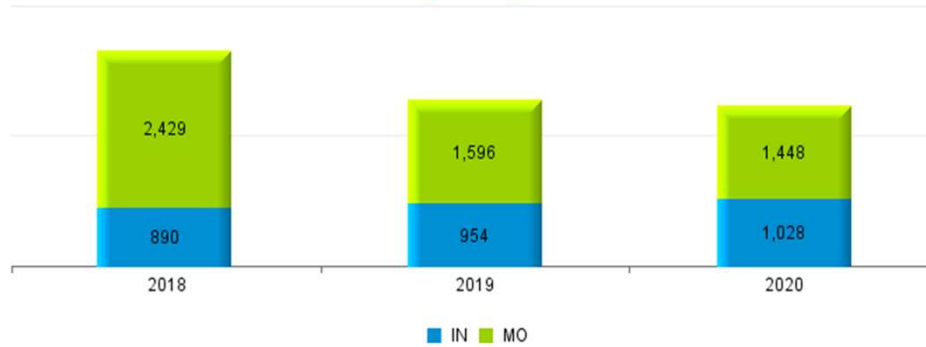
Pending Indemnity Claims - Distribution by TTD Days



TTD Days Strat	Claim Count As of 6/30/2018	% of Total	Avg IND Incurred	Claim Count As of 6/30/2019	% of Total	Avg IND Incurred	Claim Count As of 6/30/2020	% of Total	Avg IND Incurred
No Paid TTD	325	17.6%	\$25,881	457	23.4%	\$20,606	479	24.1%	\$21,233
1-30 Days	118	6.4%	\$36,547	110	5.6%	\$36,458	128	6.5%	\$32,751
31-90 Days	178	9.6%	\$13,820	147	7.5%	\$14,457	160	8.1%	\$12,796
91-180 Days	168	9.1%	\$24,406	162	8.3%	\$28,709	166	8.4%	\$27,290
181-1 Yr	146	7.9%	\$68,006	145	7.4%	\$69,188	150	7.6%	\$64,166
1-2 Yrs	193	10.4%	\$134,412	222	11.4%	\$129,520	190	9.6%	\$141,523
Over 2 Yrs	723	39.1%	\$241,581	707	36.3%	\$261,276	711	35.8%	\$273,402
Total	1851	100.0%	\$124,159	1950	100.0%	\$124,980	1984	100.0%	\$126,937

- Advocates and RTW programs are strong
- Increase of 47% or 154 more claimants did not receive TTD in FY2020

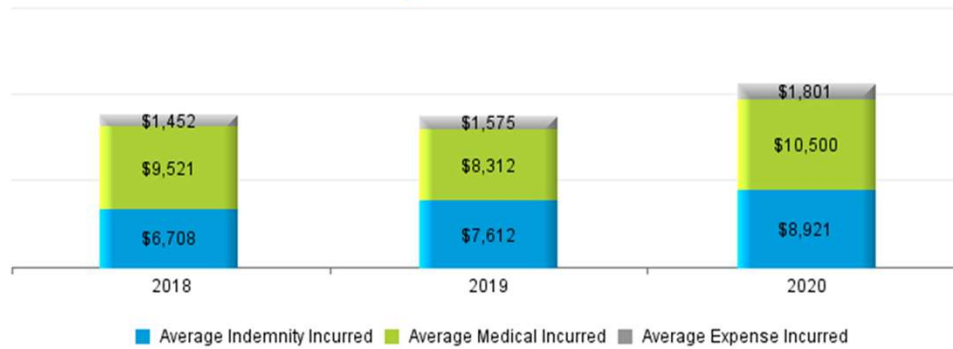
Closed Claims - Count by Claim Type



Claim Type	Claim Count 2018	% of Total	Claim Count 2019	% of Total	Claim Count 2020	% of Total
IN	890	26.8%	954	37.4%	1,028	41.5%
MO	2,429	73.2%	1,596	62.6%	1,448	58.5%
Total	3,319	100.0%	2,550	100.0%	2,476	100.0%

- Decrease in FY2020 claims driven by low severity claims

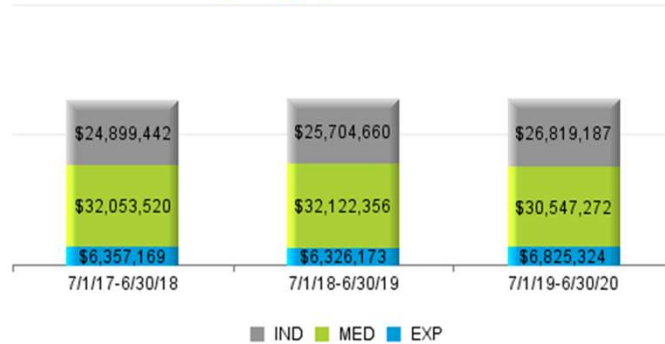
Closed Claims - Average Incurred by Financial Bucket



Financial Bucket	Avg Incurred 2018	Avg Incurred 2019	Avg Incurred 2020
Indemnity	\$6,708	\$7,612	\$8,921
Medical	\$9,521	\$8,312	\$10,500
Expense	\$1,452	\$1,575	\$1,801
Total	\$17,682	\$17,500	\$21,221

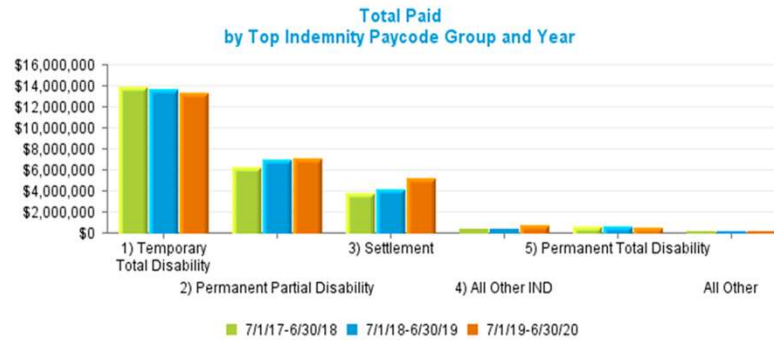
- Average Incurred increased largely due to decrease in number of low dollar claims
- 131 claims over \$100K closed in FY2020

Total Paid
by Category and Year Paid



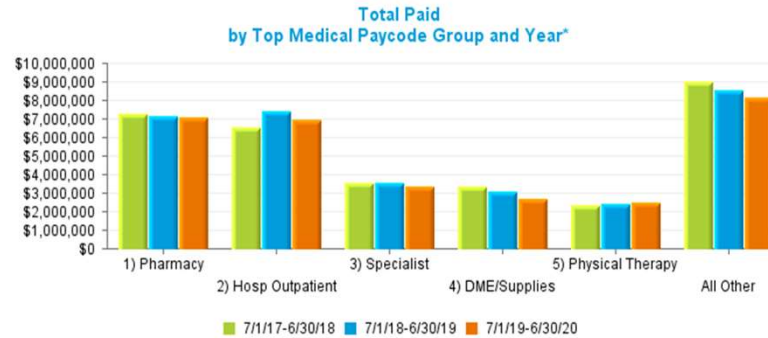
Paycode Category	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
Indemnity	\$24,899,442	1,697	\$25,704,660	1,544	\$26,819,187	1,574
Medical	\$32,053,520	4,399	\$32,122,356	3,890	\$30,547,272	3,790
Expense	\$6,357,169	2,788	\$6,326,173	2,764	\$6,825,324	2,247
Total Paid	\$63,310,132	4,777	\$64,153,189	4,226	\$64,191,783	4,189
Total Recovery	\$5,137,269	238	\$4,894,589	290	\$5,620,875	252
Net Paid	\$58,172,862	4,817	\$59,258,600	4,293	\$58,570,908	4,203

- Indemnity increased by \$1.1M
- Medical decreased by 5%
- Expense increased by \$500K
- Recoveries increased by \$725K or 14.8%



Indemnity Paycode Group	Total Paid	Claim Count	Total Paid	Claim Count	Total Paid	Claim Count
	7/1/17-6/30/18		7/1/18-6/30/19		7/1/19-6/30/20	
1) Temporary Total Disability	\$13,866,888	1,278	\$13,600,396	1,114	\$13,310,186	1,124
2) Permanent Partial Disability	\$6,239,013	392	\$6,901,968	404	\$7,044,463	417
3) Settlement	\$3,747,245	88	\$4,174,799	94	\$5,130,275	123
4) All Other IND	\$367,294	170	\$395,616	86	\$668,263	117
5) Permanent Total Disability	\$582,004	58	\$541,303	45	\$506,740	42
All Other	\$96,998	18	\$90,577	10	\$159,261	20
Total	\$24,899,442	1,697	\$25,704,660	1,544	\$26,819,187	1,574

- Lump Sum Settlement Payments driver for FY2020 increase \$1.1M
 - Death Benefits increased \$270K

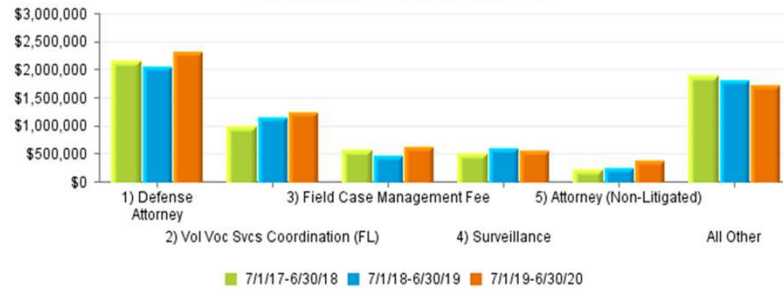


Medical Paycode Group*	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
1) Pharmacy	\$7,273,682	2,332	\$7,154,442	2,187	\$7,035,099	2,188
2) Hosp Outpatient	\$6,509,313	1,283	\$7,374,592	1,246	\$6,916,328	1,200
3) Specialist	\$3,561,939	1,225	\$3,512,103	1,252	\$3,314,930	1,224
4) DME/Supplies	\$3,323,916	1,177	\$3,094,695	1,112	\$2,649,909	1,058
5) Physical Therapy	\$2,353,152	944	\$2,430,728	937	\$2,438,207	900
All Other	\$8,996,395	4,159	\$8,536,484	3,685	\$8,160,510	3,569
Total	\$32,018,398	4,399	\$32,103,043	3,889	\$30,514,983	3,790

*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.

- May and June of FY2020 payments decreased 33% and 23% from monthly average of \$2.5M
- Increase in Lump Sum Settlement payments of \$400K for FY2020

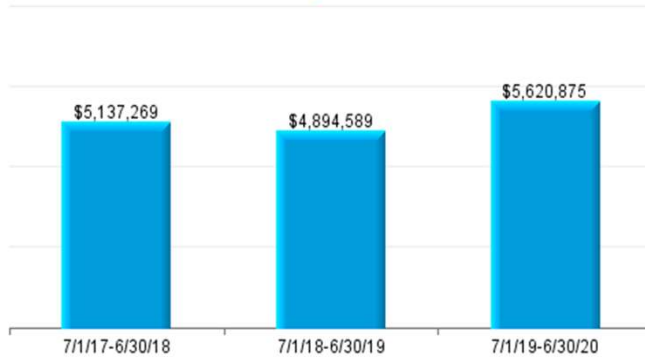
Total Paid
by Top Expense Paycode and Year



Expense Paycode	Total Paid	Claim Count	Total Paid	Claim Count	Total Paid	Claim Count
	7/1/17-6/30/18		7/1/18-6/30/19		7/1/19-6/30/20	
1) Defense Attorney	\$2,164,979	409	\$2,052,527	420	\$2,320,319	388
2) Vol Voc Svcs Coordination (FL)	\$996,718	272	\$1,153,136	276	\$1,225,746	296
3) Field Case Management Fee	\$579,004	491	\$470,786	428	\$618,702	514
4) Surveillance	\$505,705	243	\$587,521	288	\$557,296	293
5) Attorney (Non-Litigated)	\$214,175	145	\$242,730	142	\$379,658	193
All Other	\$1,896,588	2,609	\$1,819,473	2,566	\$1,723,603	1,986
Total	\$6,357,169	2,788	\$6,326,173	2,764	\$6,825,324	2,247

- Increase in settlement activity has lead to an increase in Attorney Payments in FY2020

Total Recoveries
by Year

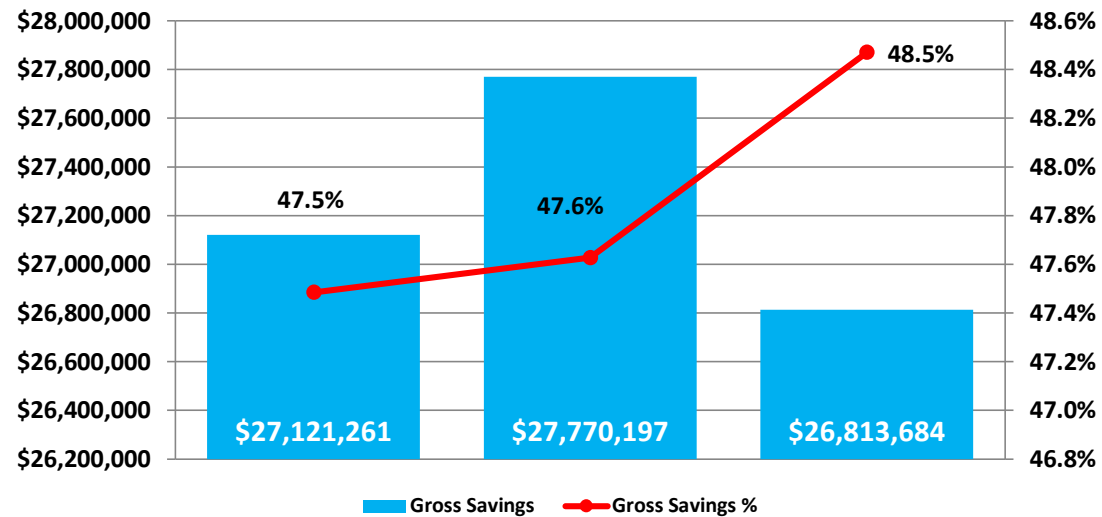


Paycode Category	Total Recovery 7/1/17-6/30/18	Total Recovery 7/1/18-6/30/19	Total Recovery 7/1/19-6/30/20
REC	\$5,137,269	\$4,894,589	\$5,620,875
Total	\$5,137,269	\$4,894,589	\$5,620,875

- \$890K recovered from Excess
- Recovered \$648K from Excess Medical, up \$400K
- \$3.76M recovered from Second Injury Fund eligible claims
- \$860K in Subrogation Recoveries

Workers' Compensation Managed Care

Bill Review Savings



PPO Net Savings

FY 2018	\$5,526,818
FY 2019	\$6,096,140
FY 2020	\$6,609,827

Surgical Implant Net Savings (Implemented 11/2017)

FY 2018	-\$232,441
FY 2019	-\$903,420
FY 2020	-\$417,554

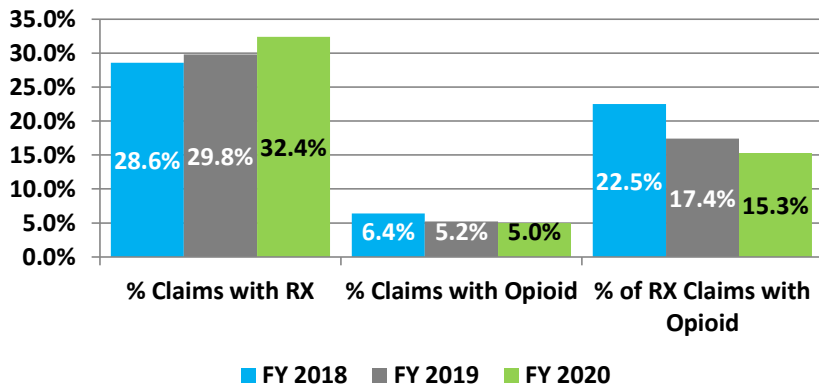
% Savings Below Fee Schedule

- FY 2018: 26.0%
- FY 2019: 25.6%
- FY 2020: 25.5%

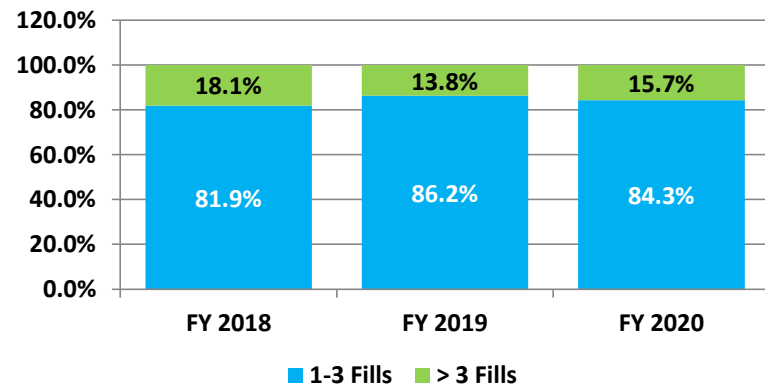
Pay Code Description	Average Paid			% Change
	FY 2018	FY 2019	FY 2020	
Hospital-In Patient	\$12,352	\$10,373	\$5,922	-42.9%
Pharmacy	\$3,116	\$3,266	\$3,212	-1.6%
Hospital-Outpatient	\$3,335	\$3,358	\$3,716	10.7%
Physical Therapy	\$2,369	\$2,525	\$2,687	6.4%
Medical Supplies & Equipment	\$2,842	\$2,783	\$2,469	-11.3%
Freestanding Ambulatory Surgery	\$12,707	\$16,053	\$13,989	-12.9%
X-Ray/MRI/CT Scan/EMG	\$1,039	\$1,160	\$1,098	-5.4%

- The number of new claims with incurreds greater than \$100k increased from 54 to 55 – FY 2018 had 43 claims above \$100k
- The number of major surgery claims in the valuation period increased by 3 – as a percent of claims with an IN reserve the % is down from 12.5% to 12.1%
- Pharmacy average payment is down slightly – for each of the past 3 years approximately 80% of payments were on claims 36 months or older
- Physical Therapy saw an increase in the number of claims with > \$10k in spend – this has been an upward trend for each period:
 - FY2018 17 claims
 - FY2019 21 claims
 - FY2020 29 claims (30193050024-0001 had \$99k – MVA military base)

Opioid Trends



Opioid Fills

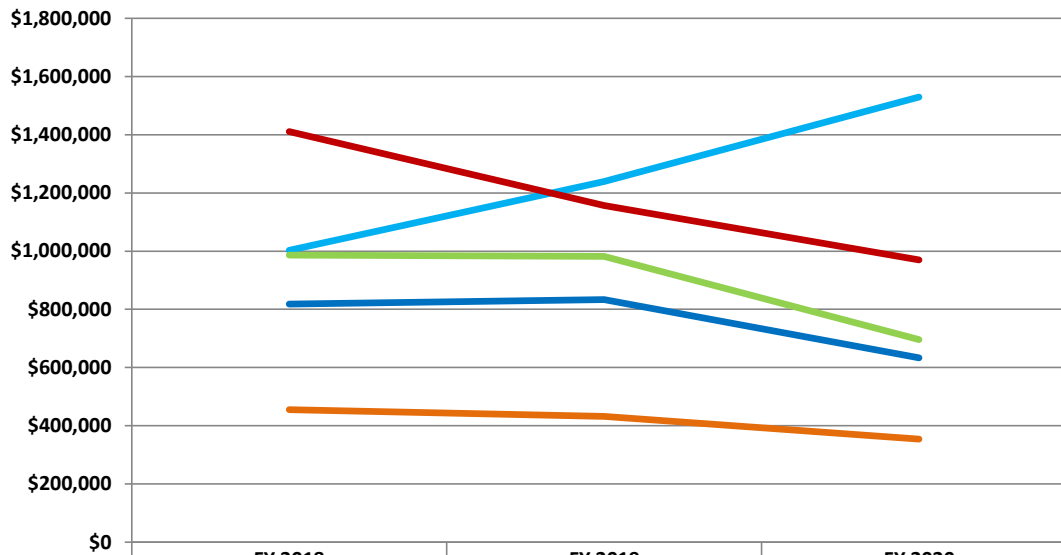


- The % of claims with opioids went down from 5.2% to 5%
- We saw a slight decrease in the % of claims with lower fill activity 86.2% to 84.3% - but this is still a good result and an indicator of the impact of reducing initial opioid fills
- For FY 2020 the number of new claims with more than 5 opioid fills was down to 12 from 23 in FY 2018
- Overall -16.1% decrease in opioid spend

Pharmacy Spend by Therapeutic Class



Pharmacy Spend by Therapeutic Class



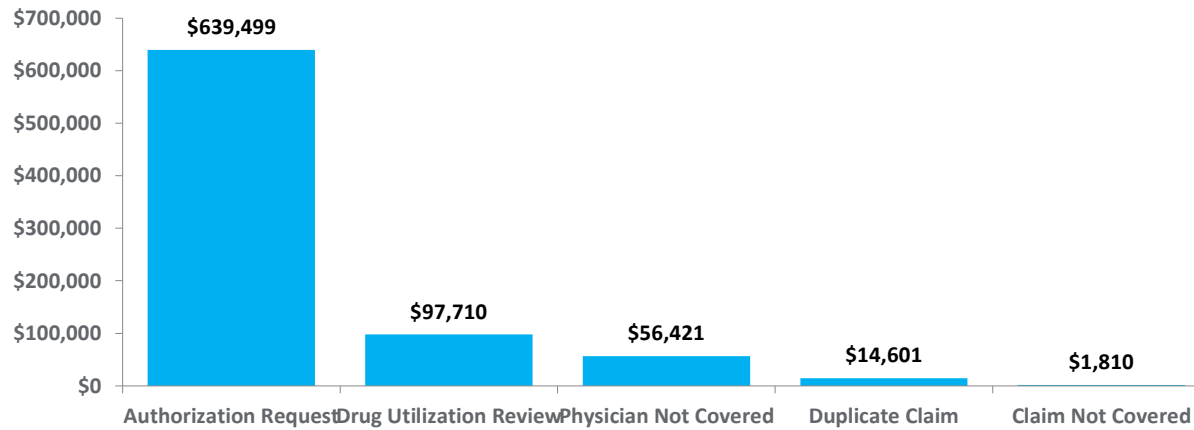
	FY 2018	FY 2019	FY 2020
DERMATOLOGICAL	\$1,002,783	\$1,239,248	\$1,530,114
ANALGESIC - OPIOIDS	\$1,411,427	\$1,156,652	\$969,967
ANTICONVULSANT	\$986,032	\$981,789	\$696,046
ANALGESIC - ANTIINFLAMMTRY	\$818,535	\$833,647	\$633,000
SKELETAL MUSCLE RELXNTS	\$455,889	\$431,550	\$353,779

- We saw decreases in 4 of the top 5 drug therapeutic classes.
- We saw a 31.3% decrease in opioid spend compared to FY 2018
- Anticonvulsants – the drug class which includes Lyrica dropped significantly with the change to generic in July 2019 (-29.1%)
- Dermatologicals saw a significant increase year over year – a 52.6% increase from FY 2018

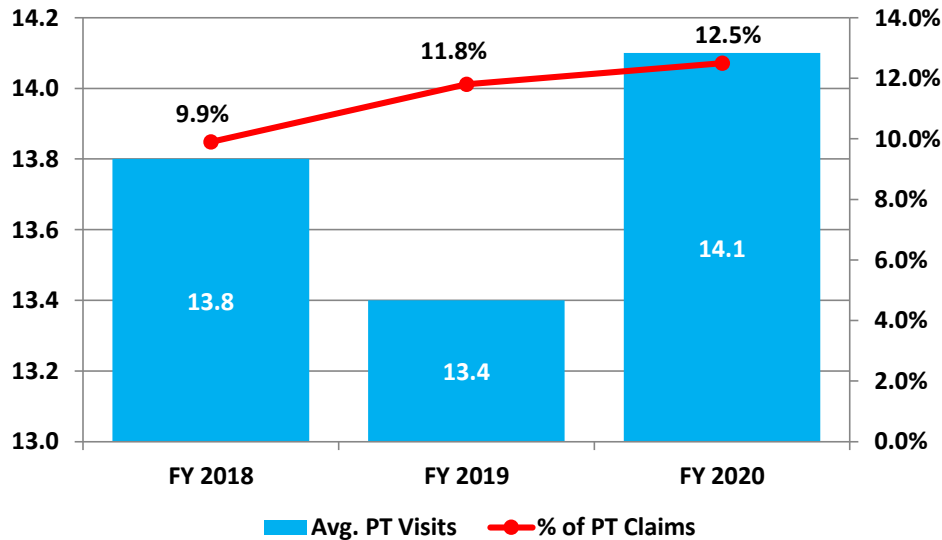
YTD blocked savings

Year	Authorization Request	Drug Utilization Review	Physician Not Covered	Duplicate Claim	Claim Not Covered	Total Blocked Savings	Total Authorized Spend	Blocked Savings %
2018	\$720,448	\$88,950	\$85,234	\$16,519	\$7,684	\$918,834	\$5,982,197	8.6%
2019	\$652,516	\$138,971	\$65,764	\$9,929	\$2,599	\$869,780	\$5,841,886	8.1%
2020	\$639,499	\$97,710	\$56,421	\$14,601	\$1,810	\$810,041	\$5,782,980	7.4%
Total	\$254,473	\$8,810	\$10,345	\$4,136	\$936	\$278,701	\$258,234	

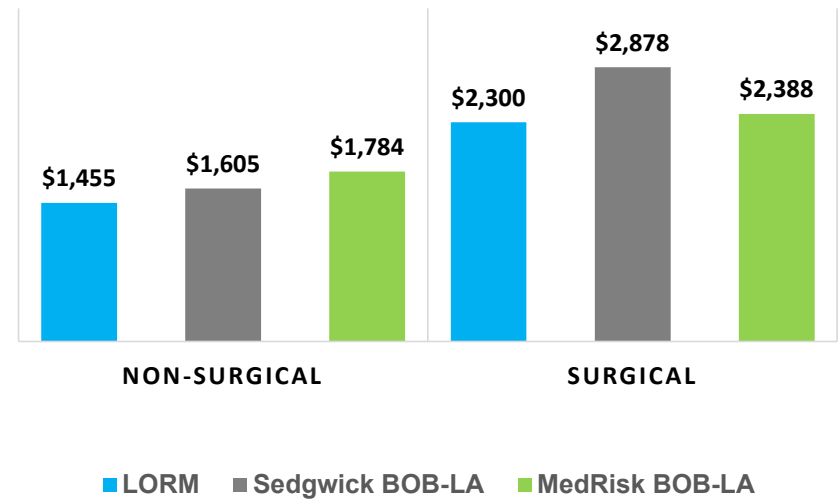
Q2 2020 blocked savings



Physical Therapy Utilization

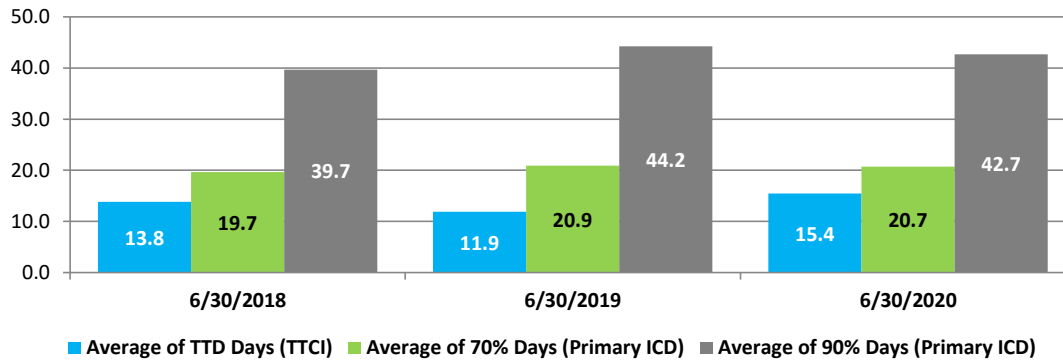


Average Cost Per Case



- The % of claims with physical therapy was relatively flat – 11.8% to 12.5% - the average number of visits increased by less than one visit – 13.4 to 14.1
- Looking at non-surgical claims ORM is lower on an average costs basis when compared to the Sedgwick BOB and MedRisk’s client base

TTD vs ODG on New Claims*



- Average TTD increased while the projected disability from the Official Disability Guidelines (“ODG”) was steady
- There was an increase in new claims with more than 14 days of TTD in the current period
- For claims with a nurse involved the % of new claims with TTD at 14 days or less increased from 10% to 11% (2018 result was 7%)

IN Incurred Segmentation of TTD				
	0 Days	1-7 Days	8-14 Days	> 14 Days
FY 2018	11%	13%	4%	73%
FY 2019	19%	11%	3%	67%
FY 2020	14%	11%	4%	71%

*Incurred >\$0 and >\$100k excluded

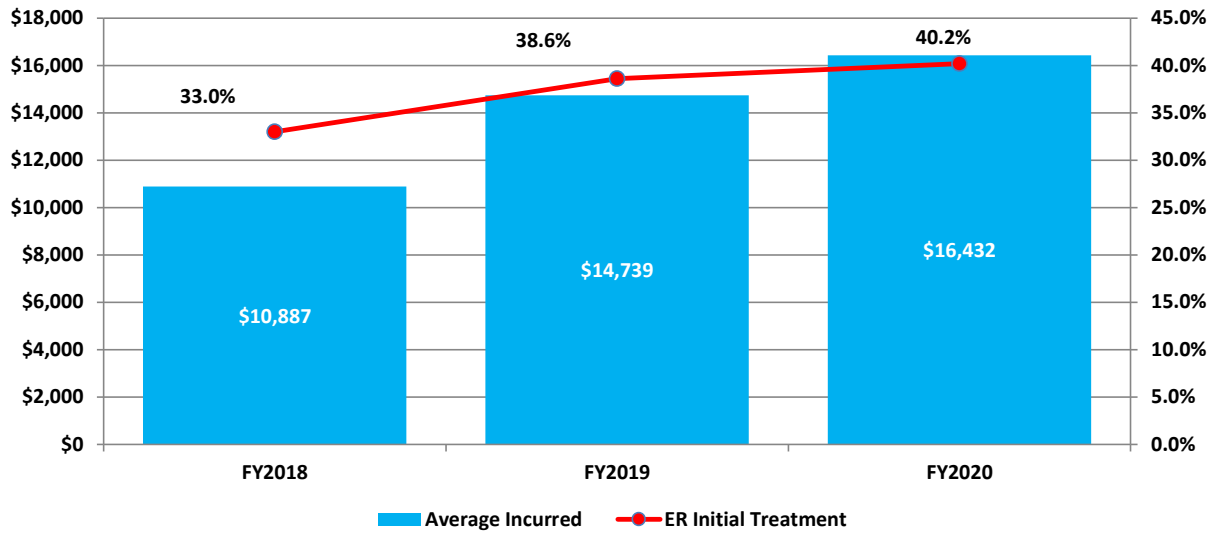
Utilization Review	FY 2018	FY 2019	FY 2020
Total UR's	4339	4822	4212
Procedures Reviewed	13452	15737	12371
% Approved	58.6%	51.9%	55.4%
% Denied	37.8%	44.7%	40.7%
% Negotiated/Withdrawn	3.5%	3.5%	3.9%
Total Savings	\$2,922,612	\$3,522,917	\$3,028,525
Average Savings/UR	\$674	\$731	\$719
Net Savings	\$2,575,506	\$3,146,263	\$2,721,153

Telephonic Case Management	FY 2018	FY 2019	FY 2020
Total TCM Referrals	542	525	616
TCM Cases Opened	394	377	482
TCM Cases Closed	354	383	409
Closed Case Avg Duration	141	136	101

Field Case Management	FY 2018	FY 2019	FY 2020
Total Referrals	432	396	469
Closed Claims	90	98	133
Closed Case Avg Duration	137	178	182

- Total medical procedures reviewed increased by 17%
- The % of procedures denied decreased slightly - 44.7% to 40.7% - savings from these denied procedures was \$2.7m
- There was a 28% increase in TCM referrals which were opened and the average duration decreased from 136 to 101
- There was an 18% increase in FCM referrals and the average duration increased slightly from 178 to 182

Initial Treatment ER Trends



Value of Early Treatment*			
Period	< 7 Days	> 7 Days	% Difference
FY 2018	\$9,353	\$17,938	91.8%
FY 2019	\$9,910	\$17,152	73.1%
FY 2020	\$9,606	\$19,942	107.6%
Total	\$9,613	\$18,366	91.0%

- The % of claims where the Emergency Room was initial treatment increased while the average incurred value of those claims increased as well
- The table to the right shows how earlier treatment correlates with lower average incurreds

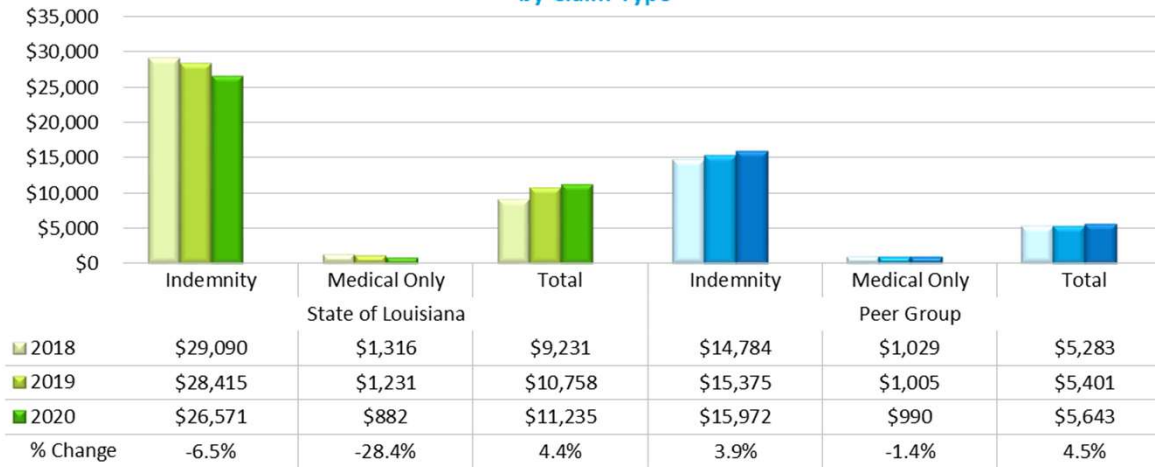
*Includes claims with >\$0 incurred and excludes claims with >\$100k incurred

Workers' Compensation Peer Group Comparison

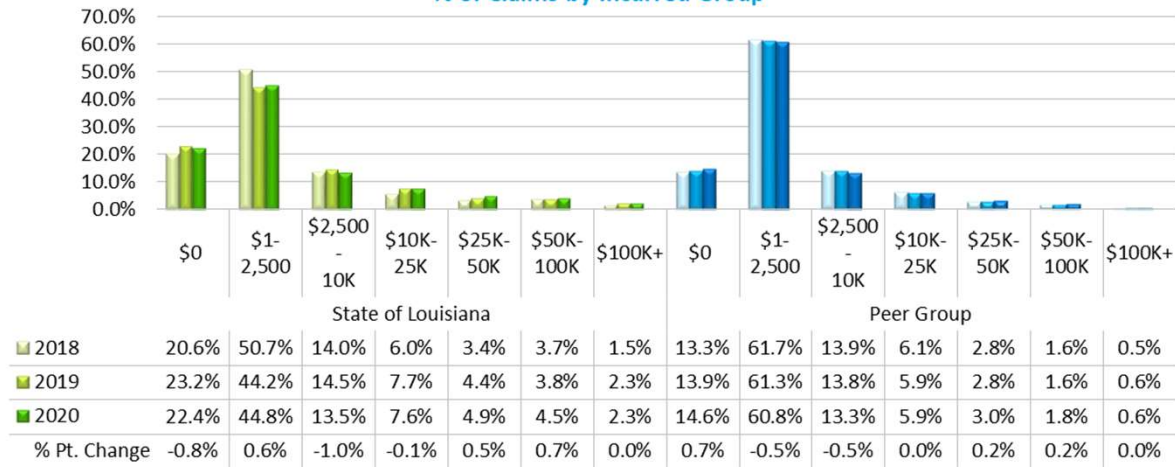
New Claims - Indemnity Rate



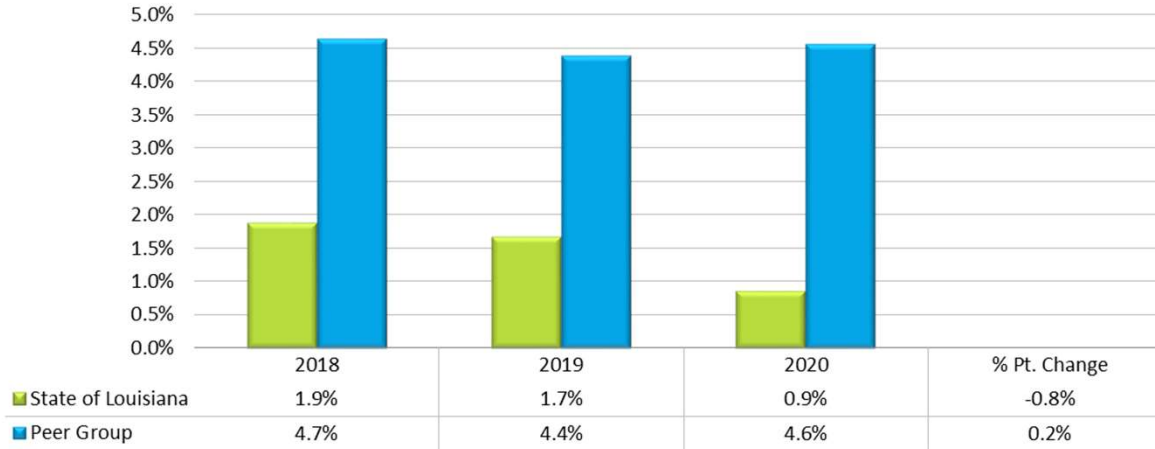
New Claims - Average Incurred
by Claim Type



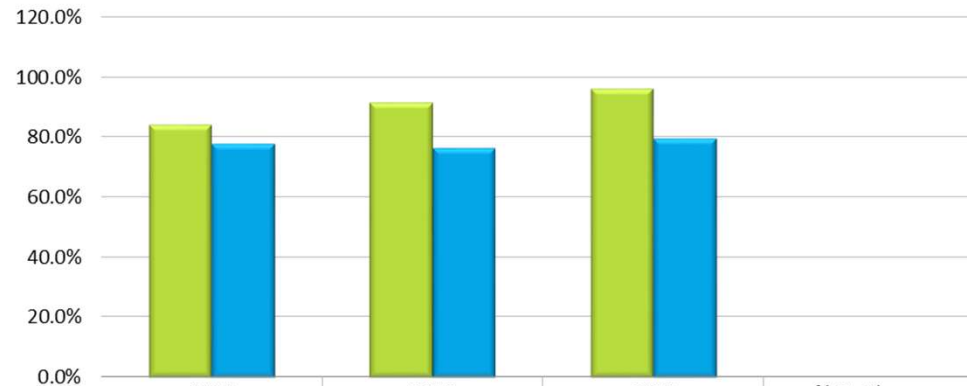
New Claims
% of Claims by Incurred Group



New Indemnity Claims - Litigation Rate

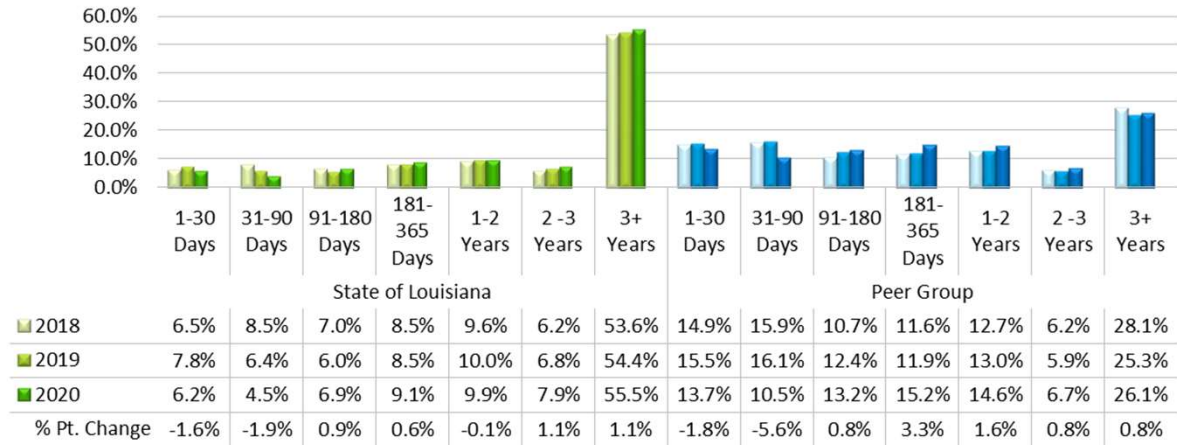


Pending Claims - Indemnity Rate

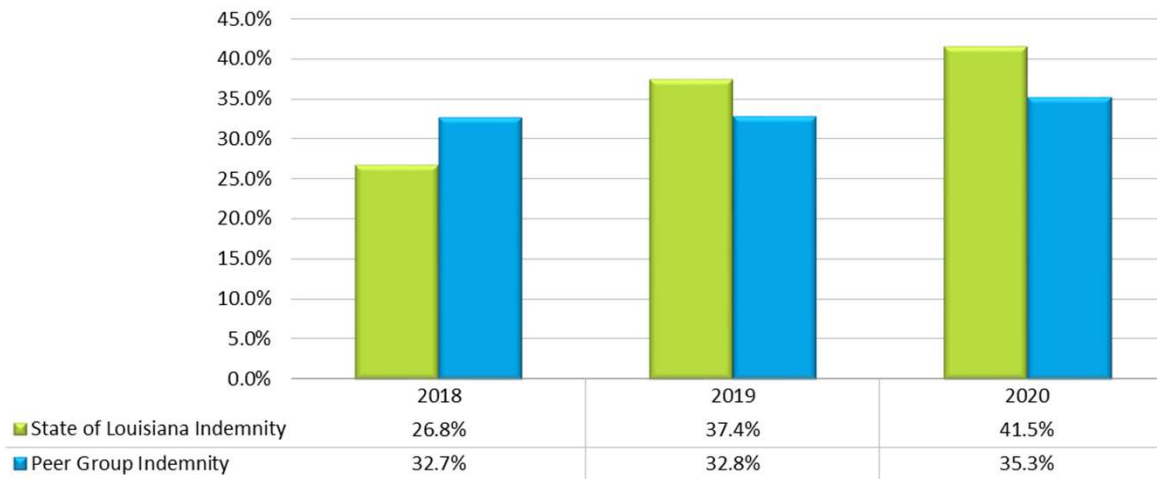


	2018	2019	2020	% Pt. Change
State of Louisiana Indemnity	84.0%	91.3%	96.0%	4.7%
Peer Group Indemnity	77.8%	76.3%	79.6%	3.3%

Pending Claims
% of Claims by Duration Group



Closed Claims - Indemnity Rate

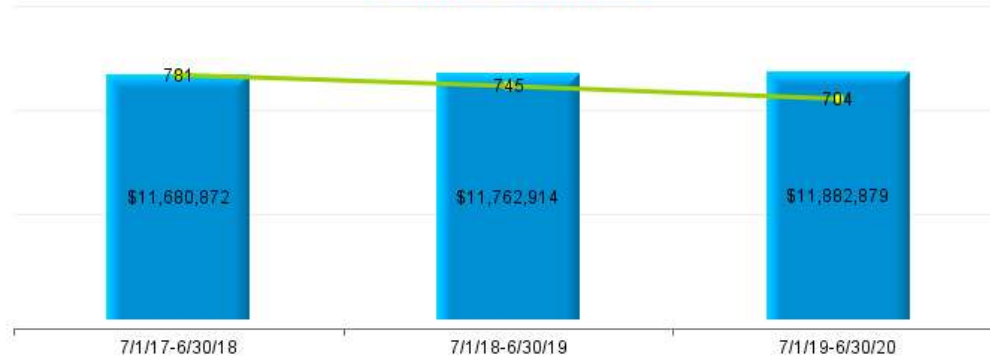


Closed Claims - Average Paid
by Claim Type

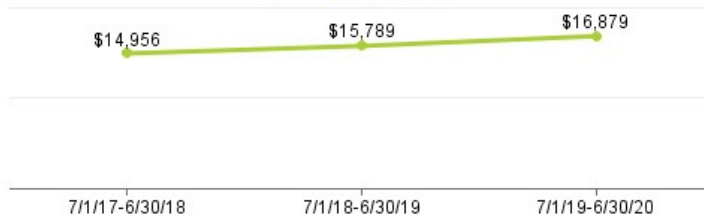


General Liability

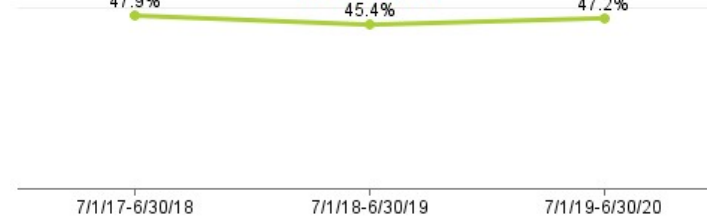
New Claims
Count and Total Incurred



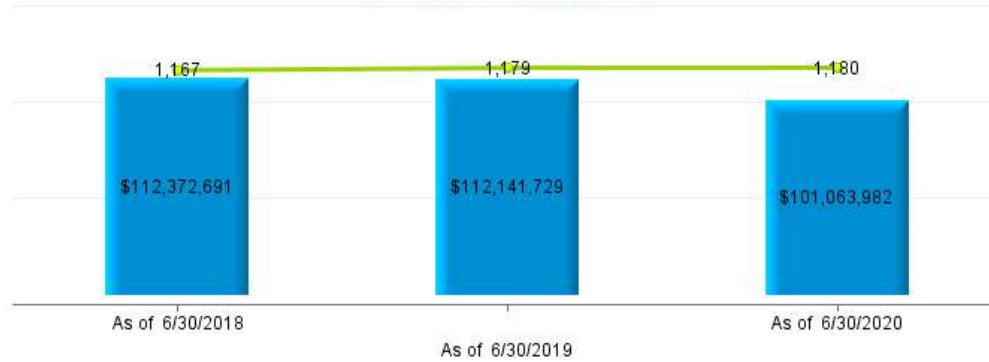
New Claims
Average Incurred



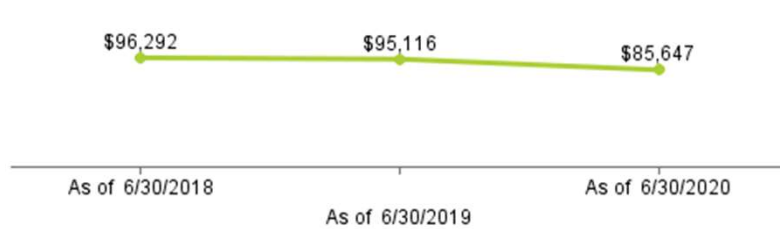
New Claims
Closing Rate



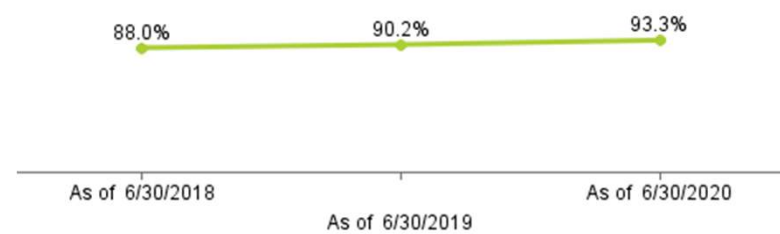
Pending Claims
Count and Total Incurred



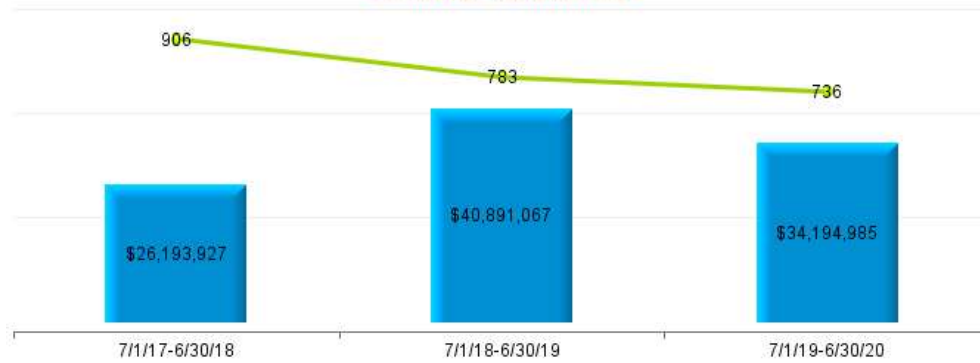
Pending Claims
Average Incurred



Pending Claims
% Litigation



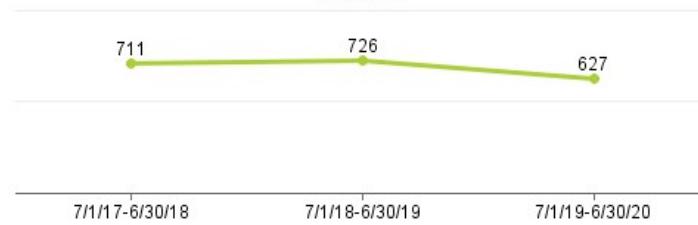
Closed Claims
Count and Total Incurred



Closed Claims
Average Incurred



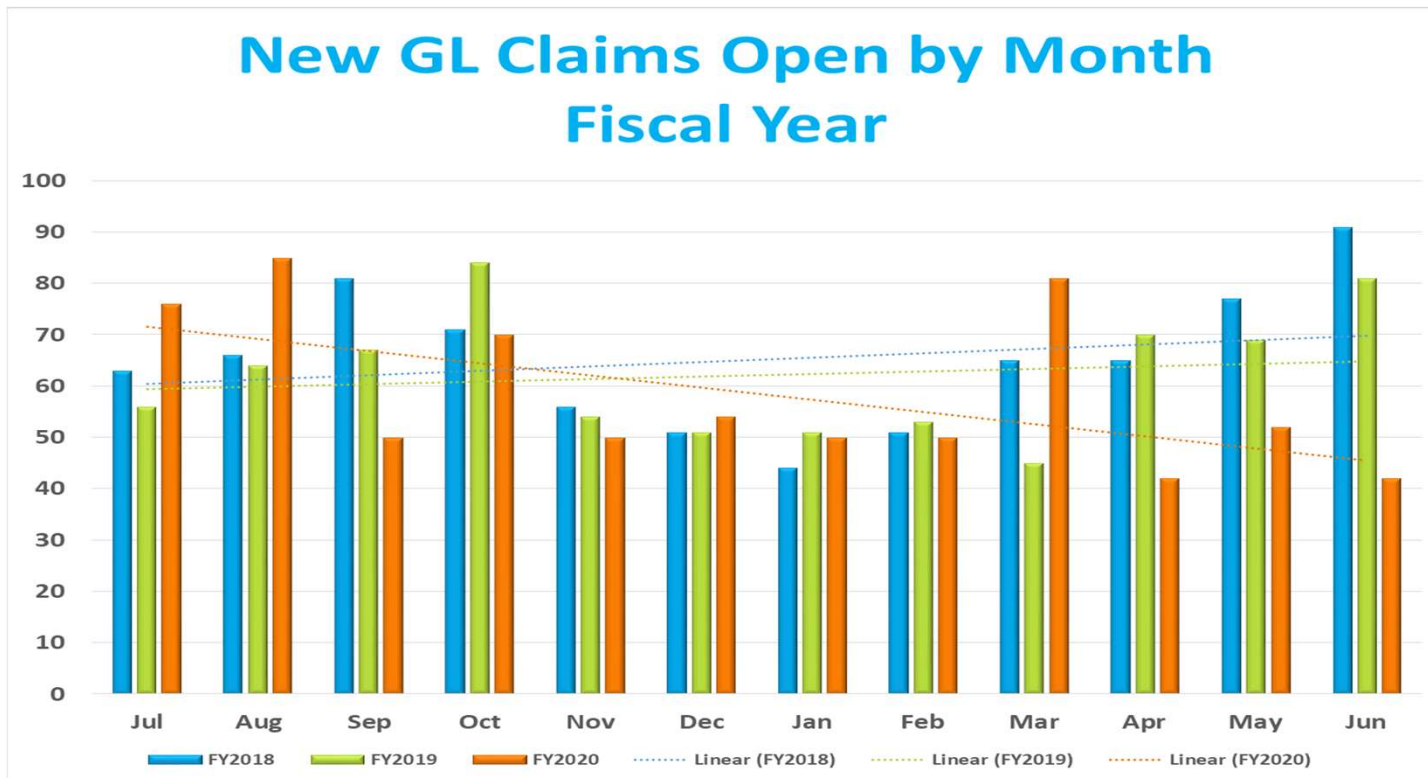
Closed Claims
Duration



GL - Performance Summary

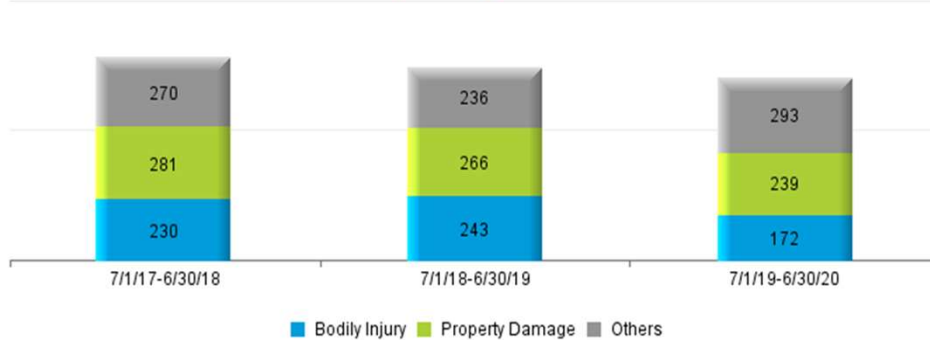


	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
New Claims	Bodily Injury Claims	230	243	172	-29.2%
	Total Claims	781	745	704	-5.5%
	% Bodily Injury Claim	29.4%	32.6%	24.4%	-8.2%
	Average Incurred	\$14,956	\$15,789	\$16,879	6.9%
	Total Incurred	\$11,680,872	\$11,762,914	\$11,882,879	1.0%
	% Litigated	41.6%	43.9%	47.2%	3.3%
	% Attorney Representation	47.6%	48.6%	53.4%	4.8%
	Closing Rate	47.9%	45.4%	47.2%	1.8%
	Average Days Open	96	109	118	9.0%
Pending Claims	Bodily Injury Claims	399	424	392	-7.5%
	Total Claims	1167	1179	1180	0.1%
	% Bodily Injury	34.2%	36.0%	33.2%	-2.7%
	Average Incurred	\$96,292	\$95,116	\$85,647	-10.0%
	Total Claims w/Incurred > \$100K	14.7%	14.3%	14.6%	0.2%
	Total Incurred	\$112,372,691	\$112,141,729	\$101,063,982	-9.9%
	% Litigated	88.0%	90.2%	93.3%	3.1%
	% Attorney Representation	91.6%	93.0%	95.6%	2.6%
	% Over 2 Years Old	43.7%	43.5%	46.8%	3.3%
Closed Claims	Bodily Injury Claims	271	243	218	-10.3%
	Total Claims	906	783	736	-6.0%
	% Bodily Injury	29.9%	31.0%	29.6%	-1.4%
	Average Incurred	\$28,912	\$52,224	\$46,461	-11.0%
	Total Claims w/Incurred > \$100K	7.2%	8.8%	7.3%	-1.5%
	Total Incurred	\$26,193,927	\$40,891,067	\$34,194,985	-16.4%
	% Litigated	43.8%	46.7%	47.8%	1.1%
	Average Days Open	711	726	627	-13.7%
	Closing Ratio by Claim	106.0%	98.4%	99.9%	1.4%
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Loss	\$10,411,670	\$12,891,975	\$8,974,331	-30.39%
	Expense	\$17,154,385	\$15,030,758	\$14,989,391	-0.28%
	Total Paid	\$27,566,055	\$27,922,733	\$23,963,722	-14.18%
	Total Recovery	\$16,508	\$2,026	\$187,354	9,145.64%
	Net Paid	\$27,549,546	\$27,920,706	\$23,776,368	-14.84%



FY2020 4th QTR COVID decreases New claims

New Claims - Count by Coverage Code



New Claims - Total Incurred by Bucket

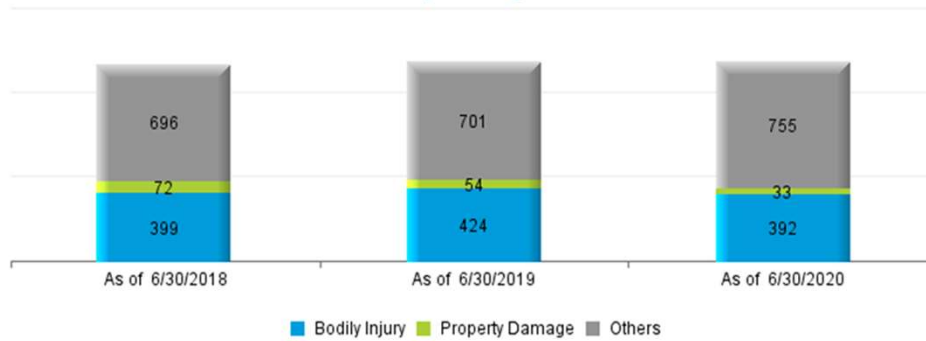


Coverage Code	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total	Claim Count 7/1/19-6/30/20	% of Total
Bodily Injury	230	29.4%	243	32.6%	172	24.4%
Property Damage	281	36.0%	266	35.7%	239	33.9%
Others	270	34.6%	236	31.7%	293	41.6%
Total	781	100.0%	745	100.0%	704	100.0%

Bucket	Total Incurred 7/1/17-6/30/18	% of Total	Total Incurred 7/1/18-6/30/19	% of Total	Total Incurred 7/1/19-6/30/20	% of Total
Loss	\$2,435,066	20.8%	\$2,193,215	18.6%	\$2,124,339	17.9%
Expense	\$9,245,806	79.2%	\$9,569,699	81.4%	\$9,758,539	82.1%
Total	\$11,680,872	100.0%	\$11,762,914	100.0%	\$11,882,879	100.0%

- Claims decreased by 5.5% (41) - COVID related
- Inmate claims increased 98 claims from FY2019

Pending Claims - Count by Coverage



Pending Claims - Financial Overview

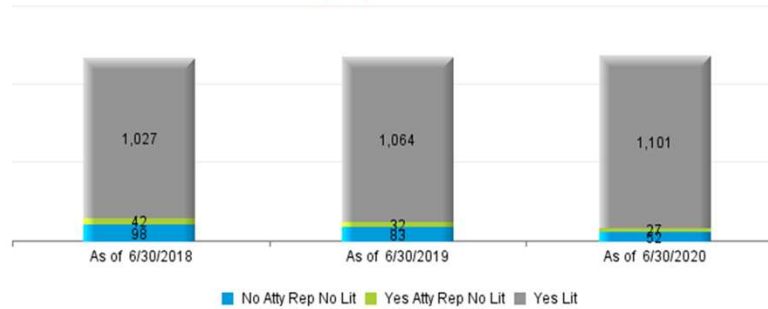


Coverage Code	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total	Claim Count As of 6/30/2020	% of Total
Bodily Injury	399	34.2%	424	36.0%	392	33.2%
Property Damage	72	6.2%	54	4.6%	33	2.8%
Others	696	59.6%	701	59.5%	755	64.0%
Total	1,167	100.0%	1,179	100.0%	1,180	100.0%

Financial Overview	As of 6/30/2018	% of Total	As of 6/30/2019	% of Total	As of 6/30/2020	% of Total
Future Reserve	\$42,864,690	38.1%	\$45,907,732	40.9%	\$42,354,321	41.9%
Paid	\$69,508,002	61.9%	\$66,233,998	59.1%	\$58,709,660	58.1%
Incurred	\$112,372,691	100.0%	\$112,141,729	100.0%	\$101,063,982	100.0%

- Total pending claims remain consistent
 - Future Reserve decreases \$11M
 - LSP has the most pending claims

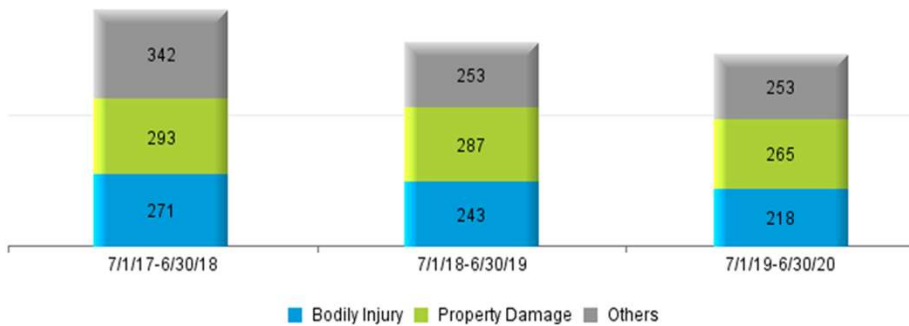
Pending Litigated Claims - Count



Litigation and Attorney Representation	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total	Claim Count As of 6/30/2020	% of Total
No Atty Rep No Lit	98	8.4%	83	7.0%	52	4.4%
Yes Atty Rep No Lit	42	3.6%	32	2.7%	27	2.3%
Yes Lit	1,027	88.0%	1,064	90.2%	1,101	93.3%
Total	1,167	100.0%	1,179	100.0%	1,180	100.0%

Litigation rate among pending continues in the mid 90% range

Closed Claims - Count by Coverage Code



Closed Claims - Total Incurred by Bucket

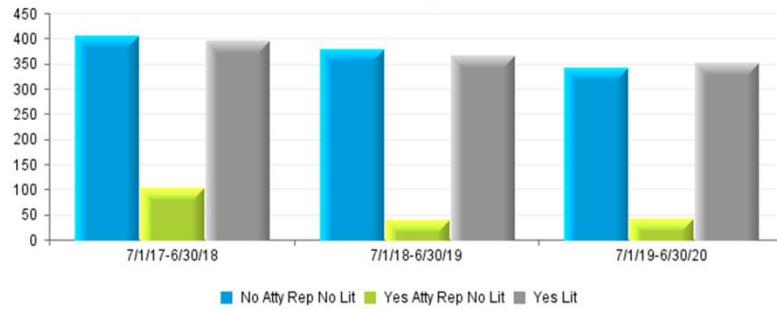


Coverage Code	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total	Claim Count 7/1/19-6/30/20	% of Total
Bodily Injury	271	29.9%	243	31.0%	218	29.6%
Property Damage	293	32.3%	287	36.7%	265	36.0%
Others	342	37.7%	253	32.3%	253	34.4%
Total	906	100.0%	783	100.0%	736	100.0%

Bucket	Total Incurred 7/1/17-6/30/18	% of Total	Total Incurred 7/1/18-6/30/19	% of Total	Total Incurred 7/1/19-6/30/20	% of Total
Loss	\$7,777,079	29.7%	\$22,091,266	54.0%	\$13,064,916	38.2%
Expense	\$18,416,849	70.3%	\$18,799,800	46.0%	\$21,130,069	61.8%
Total	\$26,193,927	100.0%	\$40,891,067	100.0%	\$34,194,985	100.0%

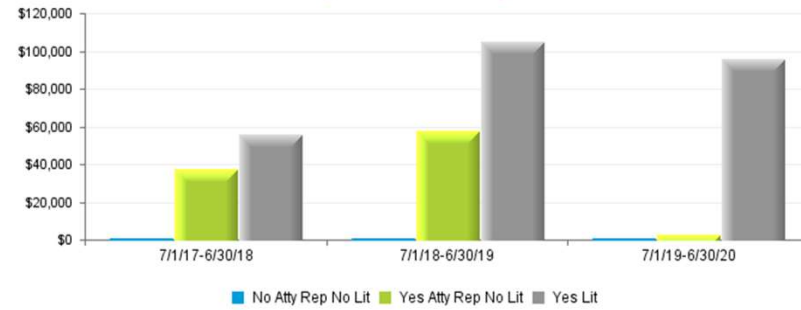
- 187 Civil Rights closed in FY2020 - \$10.7M Total Paid
- 76 Inmate claims closed in FY2020 - \$4.7M Total Paid
- 93% less than \$100K, with about 70% under \$10K

Closed Claims - Litigation Count



Litigation and Attorney Representation	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total	Claim Count 7/1/19-6/30/20	% of Total
No Atty Rep No Lit	405	44.7%	378	48.3%	343	46.6%
Yes Atty Rep No Lit	104	11.5%	39	5.0%	41	5.6%
Yes Lit	397	43.8%	366	46.7%	352	47.8%
Total	906	100.0%	783	100.0%	736	100.0%

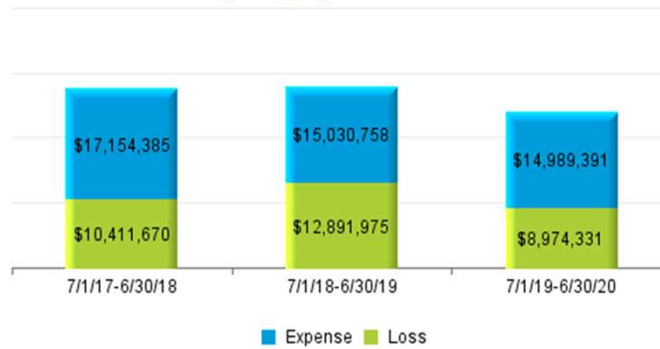
Closed Litigated Claims - Average Incurred



Litigation and Attorney Representation	Avg Incurred 7/1/17-6/30/18	Avg Incurred 7/1/18-6/30/19	Avg Incurred 7/1/19-6/30/20
No Atty Rep No Lit	\$647	\$889	\$827
Yes Atty Rep No Lit	\$37,056	\$57,872	\$2,798
Yes Lit	\$55,612	\$104,640	\$96,013
Total	\$93,315	\$163,400	\$99,638

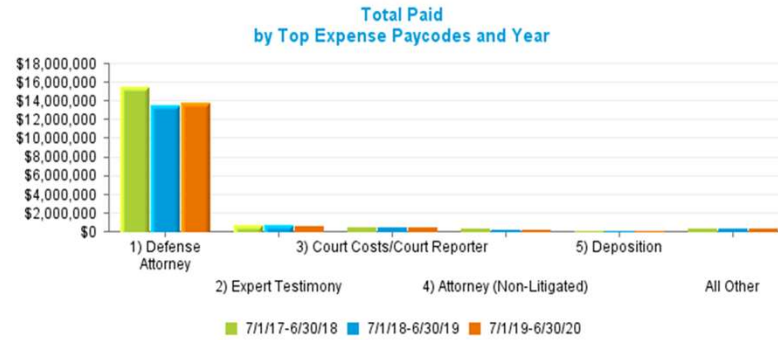
- Litigation has increased and ultimately costing more in the past 2 years

Total Paid
by Category and Year Paid



Paycode Category	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
Loss	\$10,411,670	319	\$12,891,975	287	\$8,974,331	280
Expense	\$17,154,385	1,390	\$15,030,758	1,360	\$14,989,391	1,407
Total Paid	\$27,566,055	1,582	\$27,922,733	1,515	\$23,963,722	1,555
Total Recovery	\$16,508	6	\$2,026	3	\$187,354	3
Net Paid	\$27,549,546	1,582	\$27,920,706	1,516	\$23,776,368	1,556

- “Settlement of all claims” pay code decreased
- Defense Attorney fees remain constant at \$13.7M in FY2020
- \$185K recovery

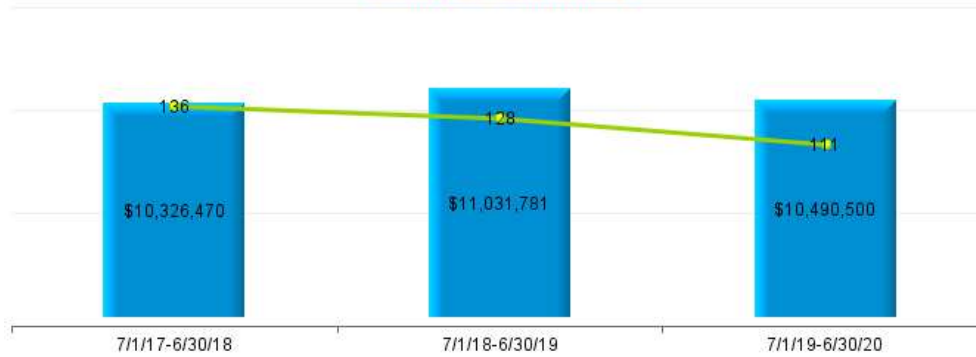


Expense Paycode	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
1) Defense Attorney	\$15,457,921	1,261	\$13,536,851	1,215	\$13,715,001	1,273
2) Expert Testimony	\$712,651	92	\$692,215	77	\$516,934	66
3) Court Costs/Court Reporter	\$390,258	299	\$343,563	259	\$342,303	246
4) Attorney (Non-Litigated)	\$250,317	74	\$151,819	76	\$93,037	52
5) Deposition	\$34,494	46	\$39,412	40	\$54,510	31
All Other	\$308,743	289	\$267,098	276	\$267,606	246
Total	\$17,154,385	1,390	\$15,030,758	1,360	\$14,989,391	1,407

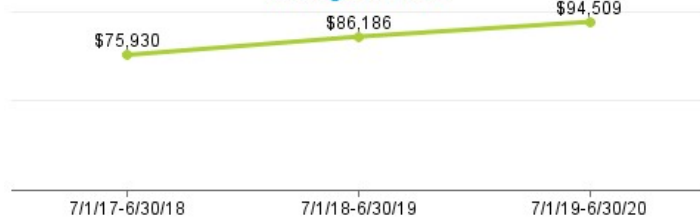
- Defense Attorney amount decreased, but claims increased
 - 440 claims had payments to Outside Counsel

Medical Malpractice

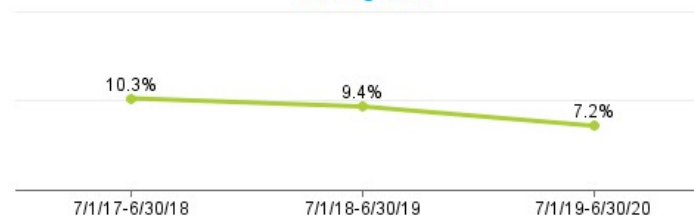
New Claims Count and Total Incurred



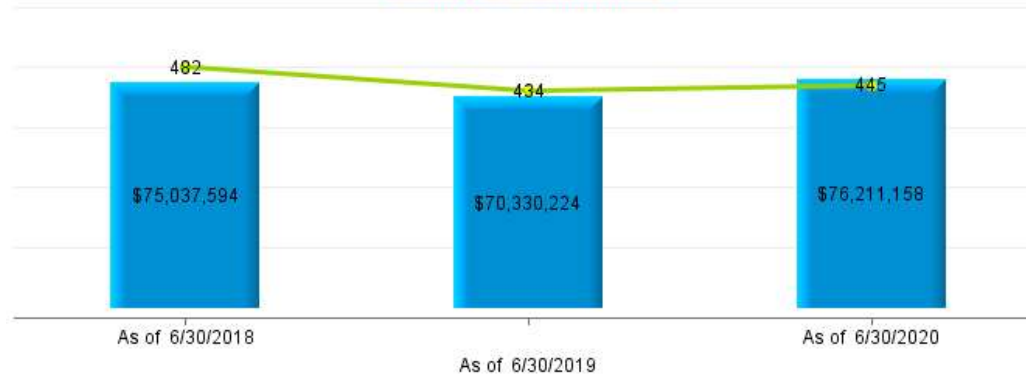
New Claims Average Incurred



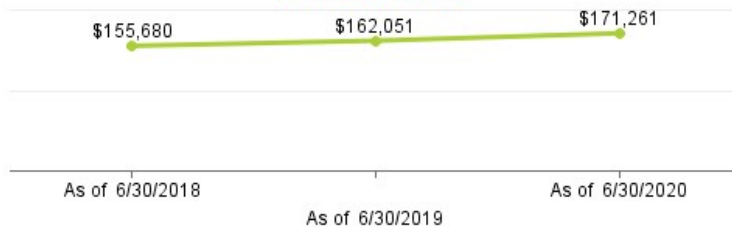
New Claims Closing Rate



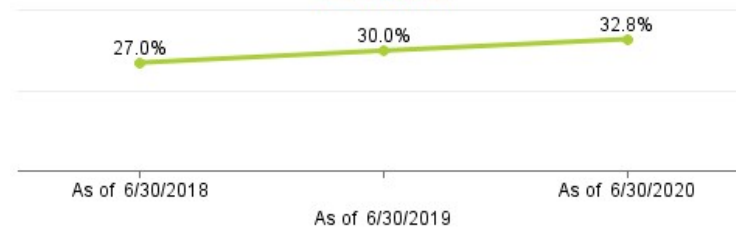
Pending Claims
Count and Total Incurred



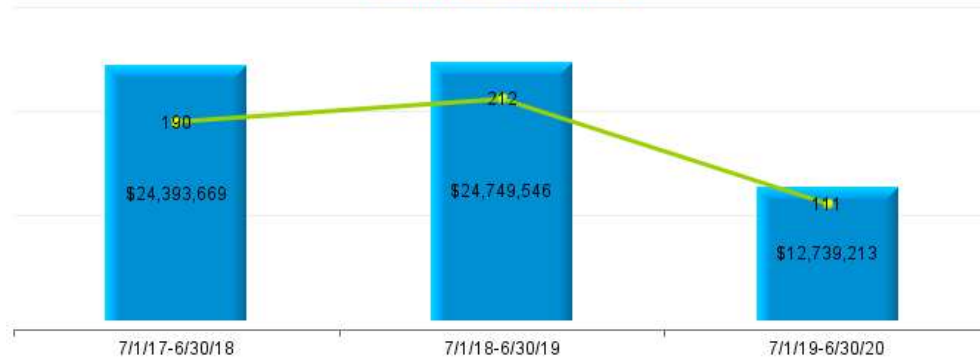
Pending Claims
Average Incurred



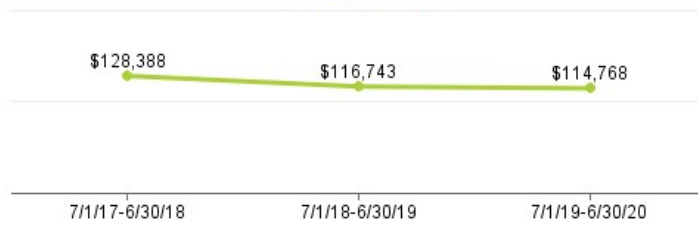
Pending Claims
% Litigation



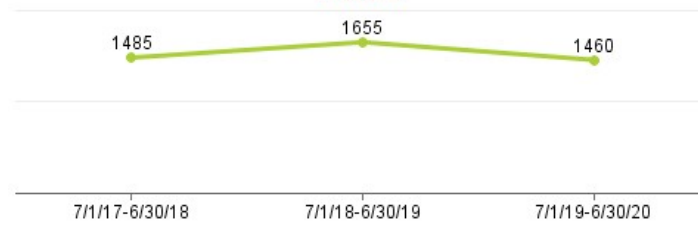
Closed Claims
Count and Total Incurred



Closed Claims
Average Incurred



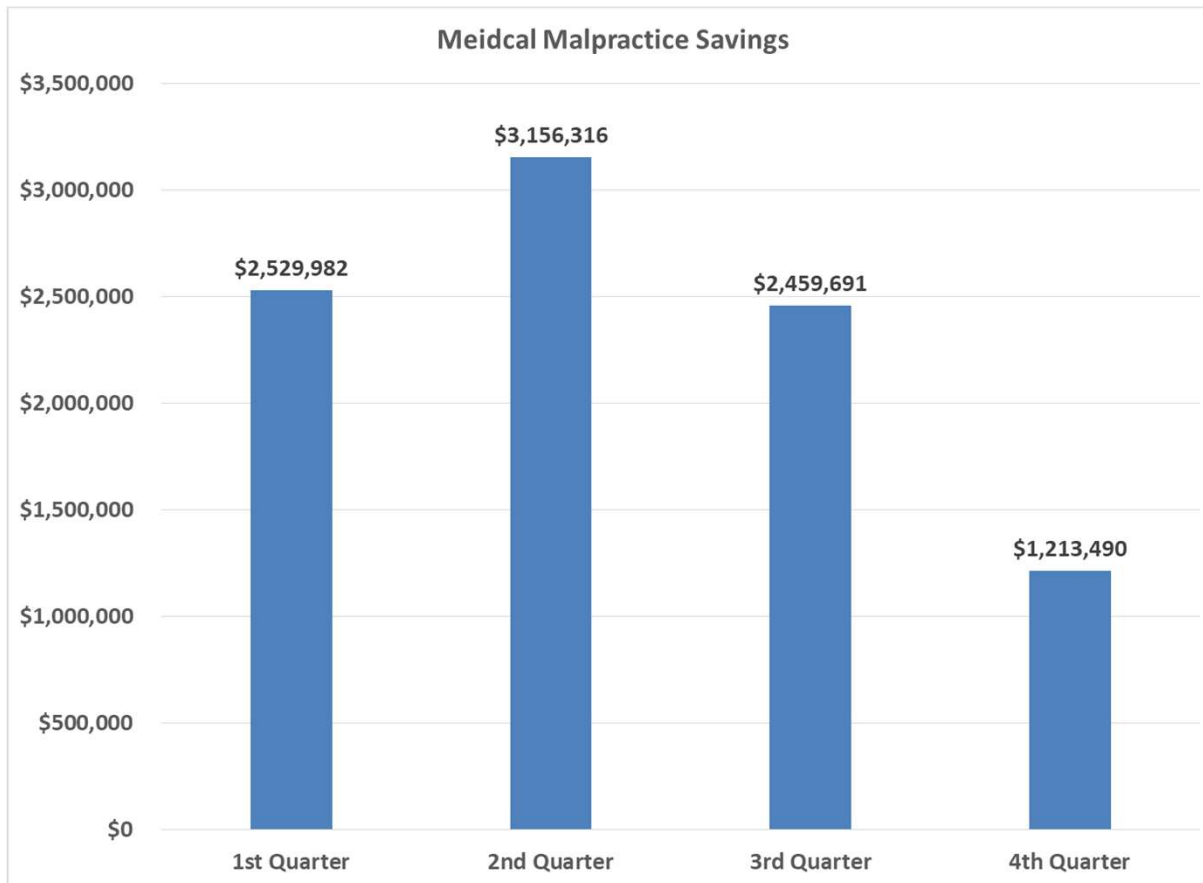
Closed Claims
Duration



MM - Performance Summary

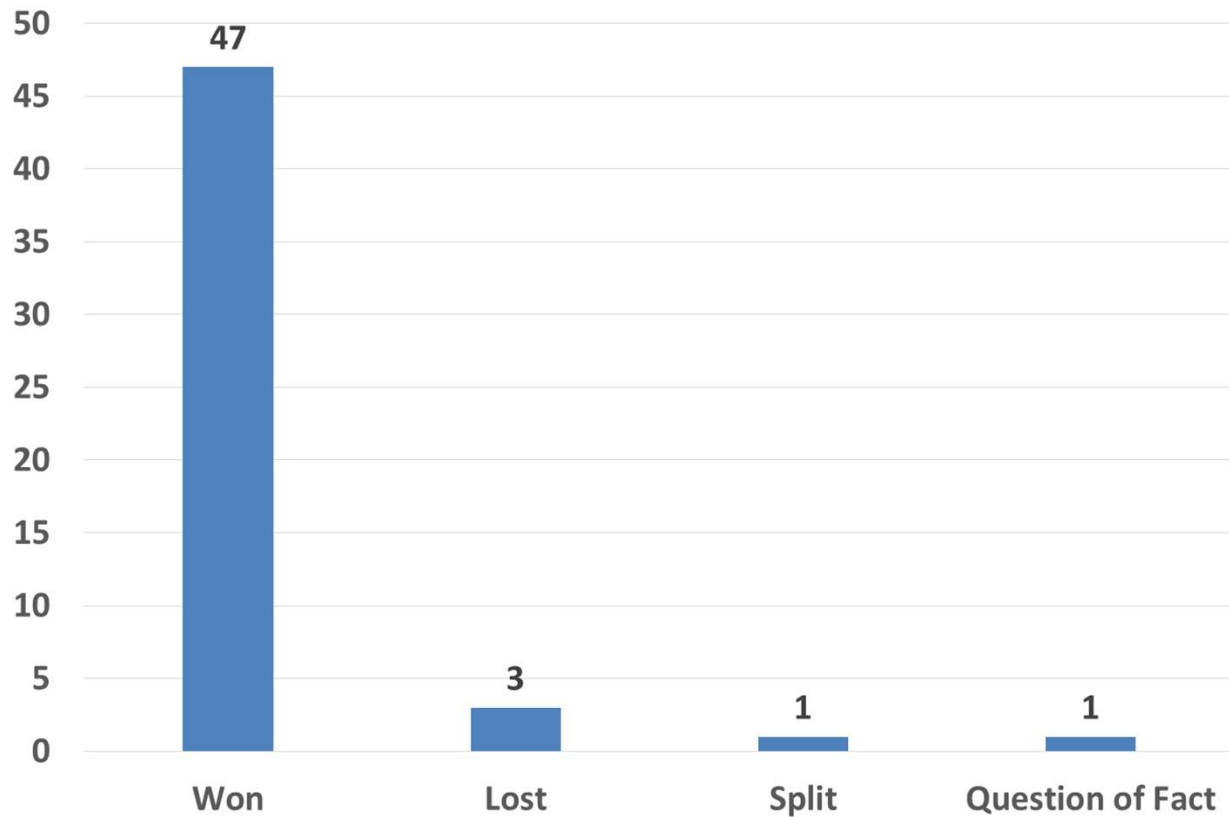


	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
New Claims	Bodily Injury Claims	136	128	111	-13.3%
	Total Claims	136	128	111	-13.3%
	% Bodily Injury Claim	100.0%	100.0%	100.0%	0.0%
	Average Incurred	\$75,930	\$86,186	\$94,509	9.7%
	Total Incurred	\$10,326,470	\$11,031,781	\$10,490,500	-4.9%
	% Litigated	2.2%		2.7%	2.7%
	% Attorney Representation	94.1%	98.4%	98.2%	-0.2%
	Closing Rate	10.3%	9.4%	7.2%	-2.2%
	Average Days Open	161	162	179	11.0%
Pending Claims	Bodily Injury Claims	482	434	445	2.5%
	Total Claims	482	434	445	2.5%
	% Bodily Injury	100.0%	100.0%	100.0%	0.0%
	Average Incurred	\$155,680	\$162,051	\$171,261	5.7%
	Total Claims w/Incurred > \$100K	71.0%	71.7%	77.1%	5.4%
	Total Incurred	\$75,037,594	\$70,330,224	\$76,211,158	8.4%
	% Litigated	27.0%	30.0%	32.8%	2.9%
	% Attorney Representation	96.9%	99.3%	99.6%	0.2%
	% Over 2 Years Old	55.4%	51.8%	54.4%	2.5%
Closed Claims	Bodily Injury Claims	190	212	111	-47.6%
	Total Claims	190	212	111	-47.6%
	% Bodily Injury	100.0%	100.0%	100.0%	0.0%
	Average Incurred	\$128,388	\$116,743	\$114,768	-1.7%
	Total Claims w/Incurred > \$100K	25.3%	21.7%	20.7%	-1.0%
	Total Incurred	\$24,393,669	\$24,749,546	\$12,739,213	-48.5%
	% Litigated	28.9%	27.8%	29.7%	1.9%
	Average Days Open	1,485	1,655	1,460	-11.8%
	Closing Ratio by Claim	110.9%	137.2%	90.2%	-47.0%
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Loss	\$8,898,583	\$6,551,789	\$4,212,097	-35.71%
	Expense	\$8,025,547	\$7,812,043	\$7,945,642	1.71%
	Total Paid	\$16,924,130	\$14,363,832	\$12,157,739	-15.36%
	Total Recovery	\$0	\$0	\$1,200	100.00%
	Net Paid	\$16,924,130	\$14,363,832	\$12,156,539	-15.37%



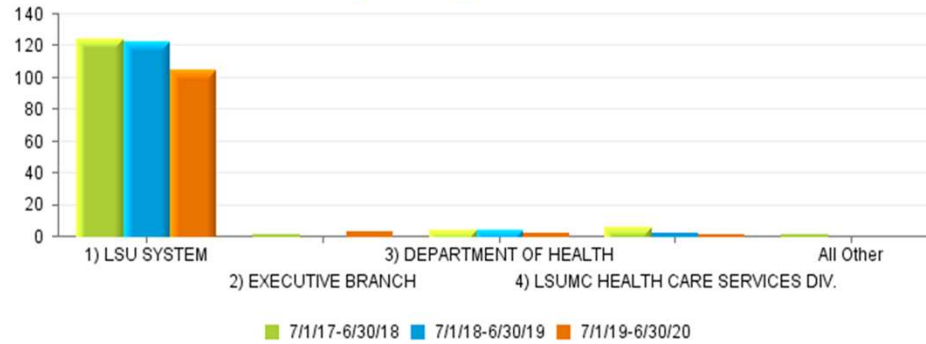
- \$9.3M in savings
- No trials in FY2020

FY2020 Medical Review Panel Results



- Winning at the Review Panel is imperative to lowering costs
- 121 New Nurse Case Assignments

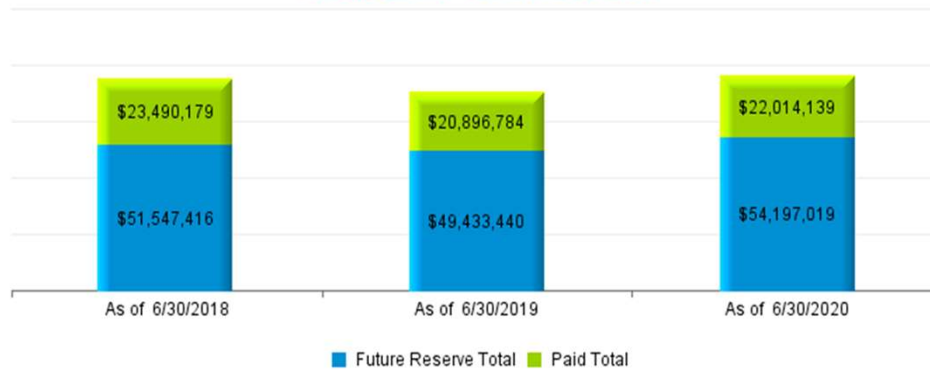
New Claims - Count by Top Frequent Location



Location	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total	Claim Count 7/1/19-6/30/20	% of Total
1) LSU SYSTEM	124	91.2%	122	95.3%	105	94.6%
2) EXECUTIVE BRANCH	1	0.7%	0	0%	3	2.7%
3) DEPARTMENT OF HEALTH	4	2.9%	4	3.1%	2	1.8%
4) LSUMC HEALTH CARE SERVICES D	6	4.4%	2	1.6%	1	0.9%
All Other	1	0.7%	0	0%	0	0%
Total	136	100.0%	128	100.0%	111	100.0%

- Claims decreased most likely due to COIVD
- 76 claims from LSUHSC New Orleans and 29 Shreveport
- 8 claims Voided – Due to Fees Not Paid

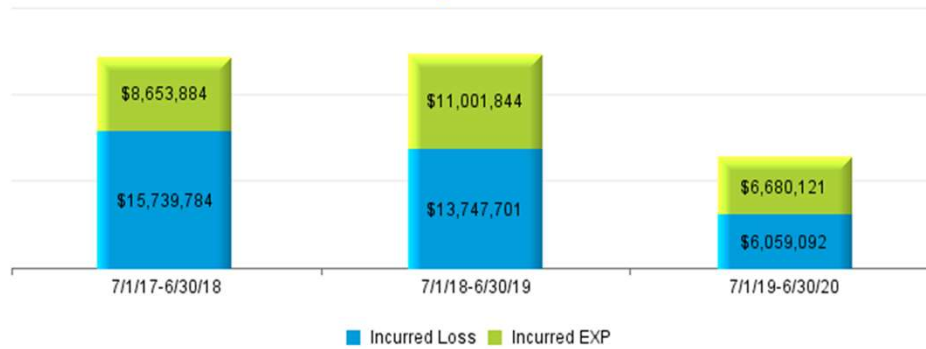
Pending Claims - Financial Overview



	As of 6/30/2018	% of Total	As of 6/30/2019	% of Total	As of 6/30/2020	% of Total
Financial Overview						
Future Reserve	\$51,547,416	68.7%	\$49,433,440	70.3%	\$54,197,019	71.1%
Paid	\$23,490,179	31.3%	\$20,896,784	29.7%	\$22,014,139	28.9%
Incurred	\$75,037,594	100.0%	\$70,330,224	100.0%	\$76,211,158	100.0%

- 445 open claims
- 304 Assigned to Attorney General
- 118 Assigned to Contract Counsel (+2 Trialnet Exempt)
- Most Expensive = \$4.7M Total Incurred

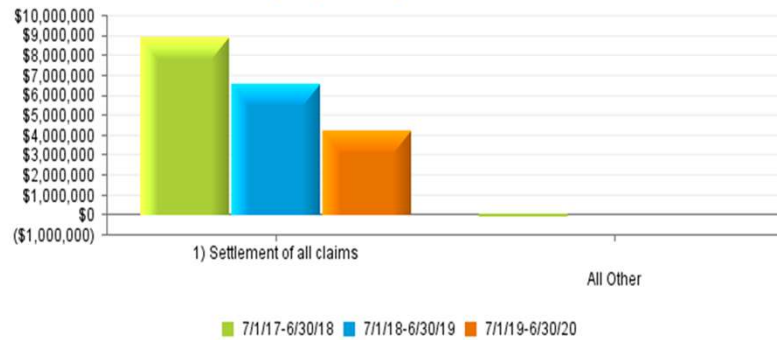
Closed Claims - Total Incurred by Bucket



Bucket	Total Incurred 7/1/17-6/30/18	% of Total	Total Incurred 7/1/18-6/30/19	% of Total	Total Incurred 7/1/19-6/30/20	% of Total
Loss	\$15,739,784	64.5%	\$13,747,701	55.5%	\$6,059,092	47.6%
Expense	\$8,653,884	35.5%	\$11,001,844	44.5%	\$6,680,121	52.4%
Total	\$24,393,669	100.0%	\$24,749,546	100.0%	\$12,739,213	100.0%

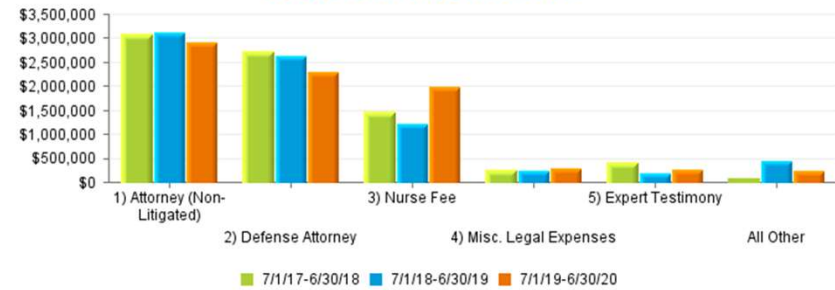
- No >\$1M claim closed in FY2020
- Closures down 99 claims from FY2019

Total Paid by Top Loss Paycodes and Year



Loss Paycode	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
1) Settlement of all claims	\$8,915,633	36	\$6,551,789	35	\$4,212,097	20
All Other	-\$17,050	1	\$0	0	\$0	0
Total	\$8,898,583	36	\$6,551,789	35	\$4,212,097	20

Total Paid by Top Expense Paycodes and Year

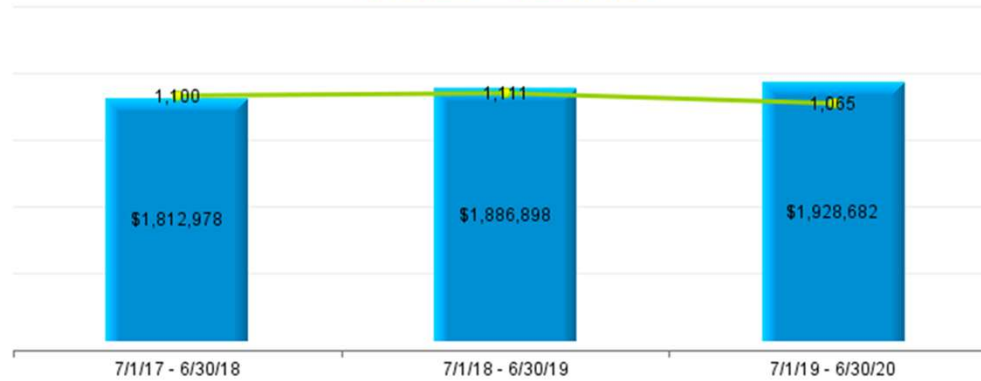


Expense Paycode	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
1) Attorney (Non-Litigated)	\$3,093,790	468	\$3,110,526	452	\$2,898,134	390
2) Defense Attorney	\$2,734,161	198	\$2,626,610	188	\$2,293,641	174
3) Nurse Fee	\$1,454,173	117	\$1,214,942	112	\$1,978,463	176
4) Misc. Legal Expenses	\$259,503	180	\$241,369	117	\$276,968	143
5) Expert Testimony	\$410,980	68	\$173,791	45	\$269,874	59
All Other	\$72,939	331	\$444,805	299	\$228,561	241
Total	\$8,025,547	639	\$7,812,043	607	\$7,945,642	535

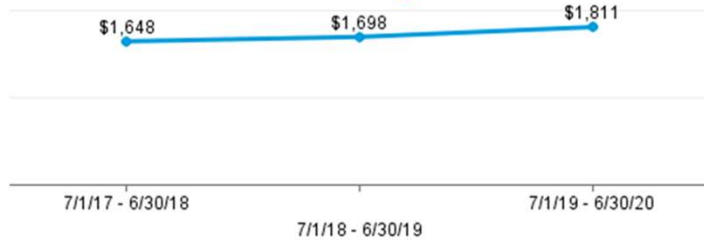
- 70 fewer claims had payments in FY2020 v FY2019
- FY2020 saw a shift in percentage of Loss payment total to 34.6% of Total Paid

Auto 1st Party Liability

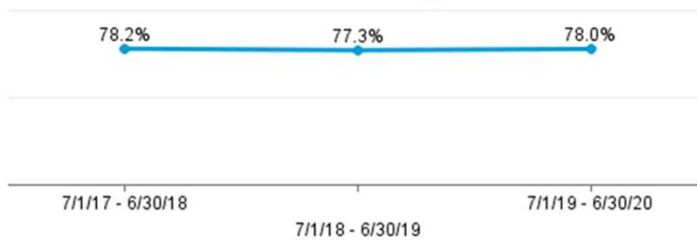
New Claims - Total Incurred



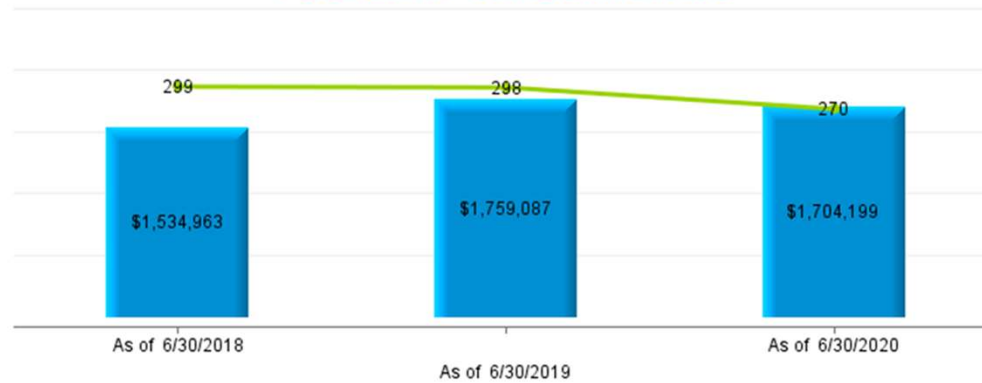
New Claims - Average Incurred



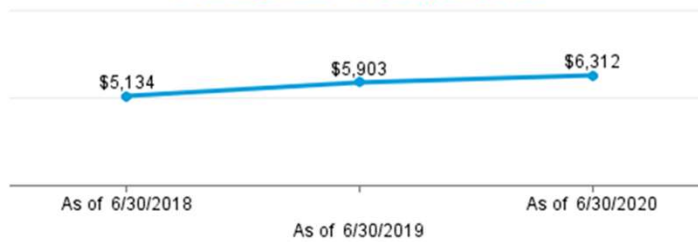
New Claims - Closing Rate



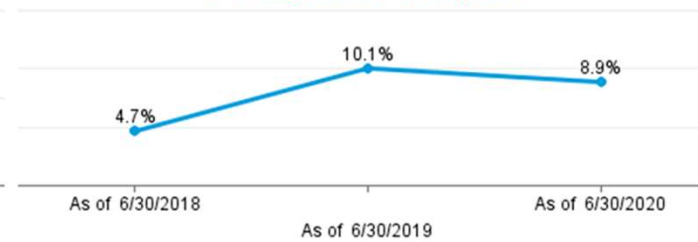
Pending Claims - Count and Total Incurred



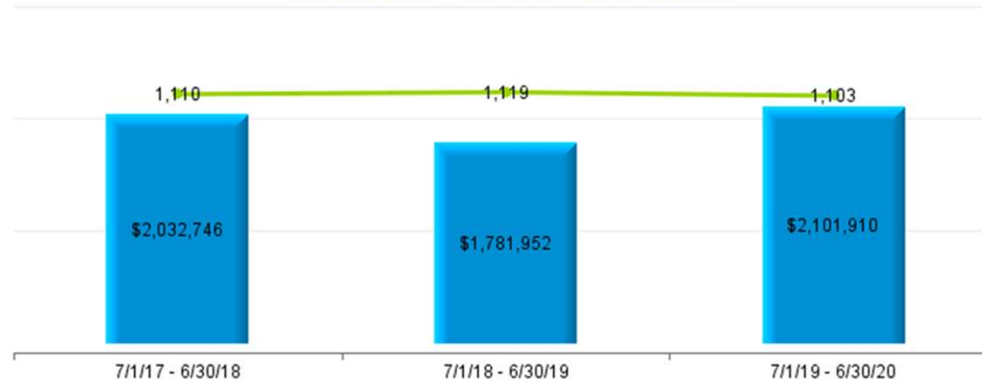
Pending Claims - Average Incurred



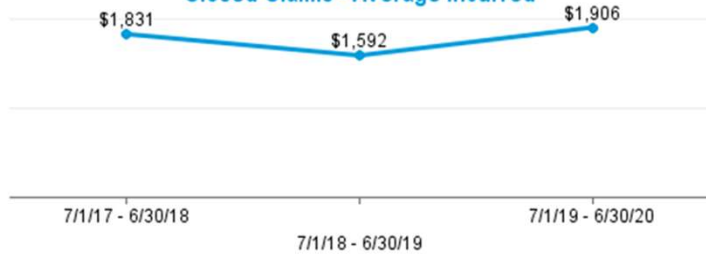
Pending Claims - % Litigation



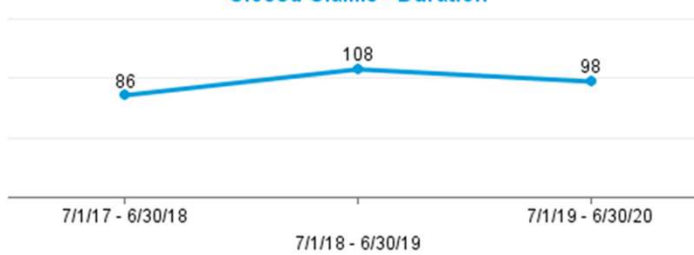
Closed Claims - Count and Total Incurred



Closed Claims - Average Incurred



Closed Claims - Duration

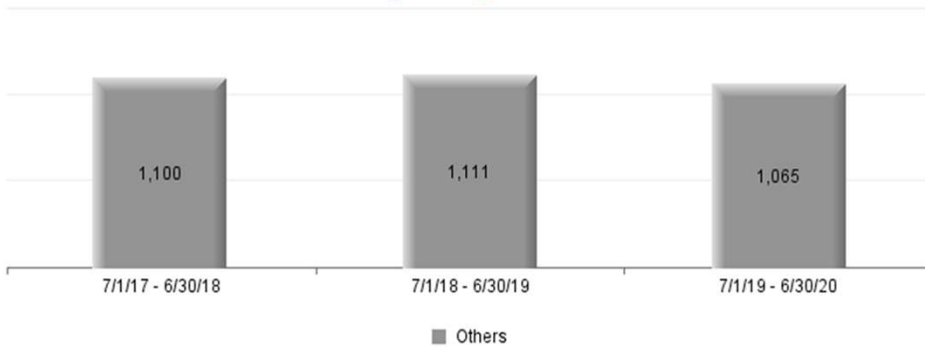


AU - Performance Summary



	Metric	7/1/17 - 6/30/18	7/1/18 - 6/30/19	7/1/19 - 6/30/20	% Change
New Claims	Bodily Injury Claims				0.0%
	Total Claims	1100	1111	1065	-4.1%
	% Bodily Injury Claim				
	Average Incurred	\$1,648	\$1,698	\$1,811	6.6%
	Total Incurred	\$1,812,978	\$1,886,898	\$1,928,682	2.2%
	% Litigated				
	% Attorney Representation		0.3%	0.2%	-0.1%
	Closing Rate	78.2%	77.3%	78.0%	0.7%
	Average Days Open	61	54	62	15.6%
Pending Claims	Bodily Injury Claims				0.0%
	Total Claims	299	298	270	-9.4%
	% Bodily Injury				
	Average Incurred	\$5,134	\$5,903	\$6,312	6.9%
	Total Claims w/Incurred > \$100K			0.4%	0.4%
	Total Incurred	\$1,534,963	\$1,759,087	\$1,704,199	-3.1%
	% Litigated	4.7%	10.1%	8.9%	-1.2%
	% Attorney Representation	5.0%	10.1%	8.9%	-1.2%
	% Over 2 Years Old	7.0%	5.0%	8.1%	3.1%
Closed Claims	Bodily Injury Claims				0.0%
	Total Claims	1110	1119	1103	-1.4%
	% Bodily Injury				
	Average Incurred	\$1,831	\$1,592	\$1,906	19.7%
	Total Claims w/Incurred > \$100K				
	Total Incurred	\$2,032,746	\$1,781,952	\$2,101,910	18.0%
	% Litigated	0.5%	0.6%	1.1%	0.5%
	Average Days Open	86	108	98	-9.5%
	Closing Ratio by Claim	99.3%	100.1%	102.6%	2.5%
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Loss	\$1,632,576	\$1,641,816	\$1,837,529	11.92%
	Expense	\$109,861	\$164,534	\$216,049	31.31%
	Total Paid	\$1,742,437	\$1,806,350	\$2,053,578	13.69%
	Total Recovery	\$521,255	\$332,441	\$530,060	59.44%
	Net Paid	\$1,221,182	\$1,473,909	\$1,523,519	3.37%

New Claims by Coverage Code



Coverage Code	Claim Count 7/1/17 - 6/30/18	% of Total	Claim Count 7/1/18 - 6/30/19	% of Total	Claim Count 7/1/19 - 6/30/20	% of Total
Others	1,100	100.0%	1,111	100.0%	1,065	100.0%
Total	1100	100.0%	1111	100.0%	1065	100.0%

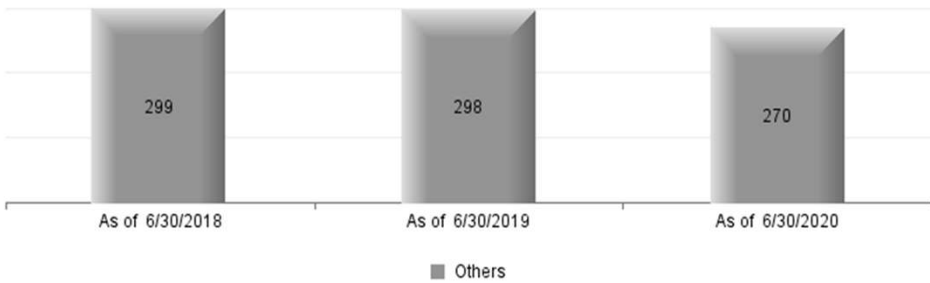
New Claims - Total Incurred by Bucket



Bucket	Total Incurred 7/1/17 - 6/30/18	% of Total	Total Incurred 7/1/18 - 6/30/19	% of Total	Total Incurred 7/1/19 - 6/30/20	% of Total
Loss	\$1,733,839	95.6%	\$1,817,287	96.3%	\$1,812,630	94.0%
Expense	\$79,139	4.4%	\$69,611	3.7%	\$116,052	6.0%
Total	\$1,812,978	100.0%	\$1,886,898	100.0%	\$1,928,682	100.0%

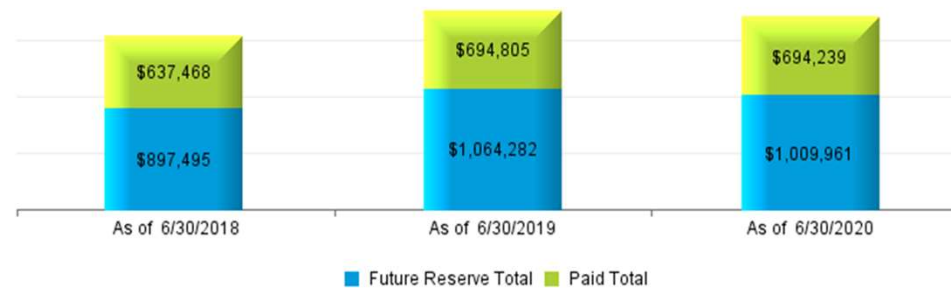
- FY2020 – 932 State Owned, 89 Rental and 44 Private
 - Total Costs increased about \$42K overall
 - 21% of New Claims are Comprehensive (Hail)

Pending Claims - Count by Coverage Code



Coverage Code	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total	Claim Count As of 6/30/2020	% of Total
Others	299	100.0%	298	100.0%	270	100.0%
Total	299	100.0%	298	100.0%	270	100.0%

Pending Claims - Financial Overview



Financial Overview	As of 6/30/2018	As of 6/30/2019	As of 6/30/2020
Future Reserve	\$897,495	\$1,064,282	\$1,009,961
Paid	\$637,468	\$694,805	\$694,239
Incurred	\$1,534,963	\$1,759,087	\$1,704,199

- FY2020 – Pending reduced 9%
- 115 pending claims in Subrogation Status
 - 18 are in active litigation

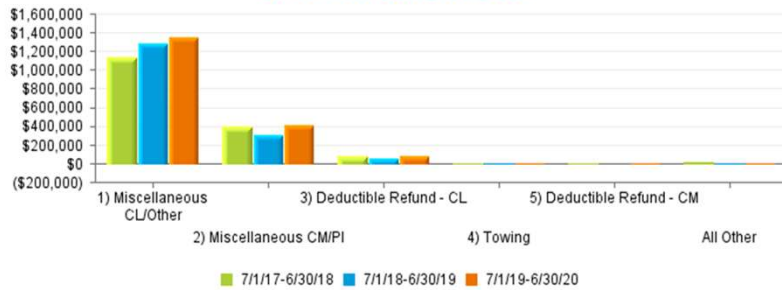
Closed Claims - Total Incurred by Bucket



Bucket	Total Incurred 7/1/17 - 6/30/18	% of Total	Total Incurred 7/1/18 - 6/30/19	% of Total	Total Incurred 7/1/19 - 6/30/20	% of Total
Loss	\$1,904,009	93.7%	\$1,669,474	93.7%	\$1,898,679	90.3%
Expense	\$128,737	6.3%	\$112,478	6.3%	\$203,232	9.7%
Total	\$2,032,746	100.0%	\$1,781,952	100.0%	\$2,101,910	100.0%

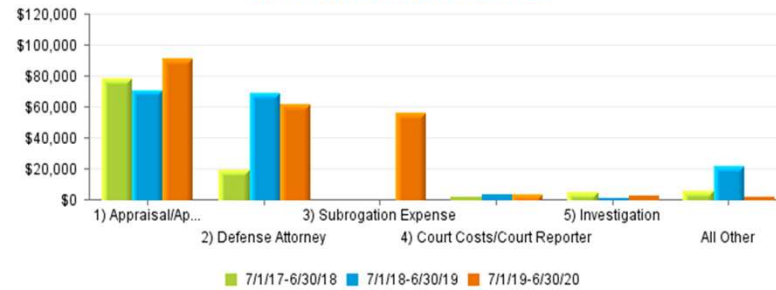
- 1,103 claims closed in FY2020 (91 Rentals, 43 Private)
- 514 claims had loss payment, averaging \$3,405
 - \$406K recovered on 88 claims
- 102.6% Closing Ratio

Total Paid by Top Loss Paycodes and Year



Loss Paycode	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
1) Miscellaneous CL/Other	\$1,131,786	348	\$1,278,454	332	\$1,349,739	398
2) Miscellaneous CM/PI	\$401,992	78	\$304,865	83	\$407,705	110
3) Deductible Refund - CL	\$83,206	94	\$57,025	59	\$76,863	79
4) Towing	\$412	1	\$1,356	1	\$2,339	6
5) Deductible Refund - CM	\$1,000	1	\$0	0	\$1,000	1
All Other	\$14,180	2	\$116	1	-\$116	1
Total	\$1,632,576	466	\$1,641,816	440	\$1,837,529	537

Total Paid by Top Expense Paycodes and Year

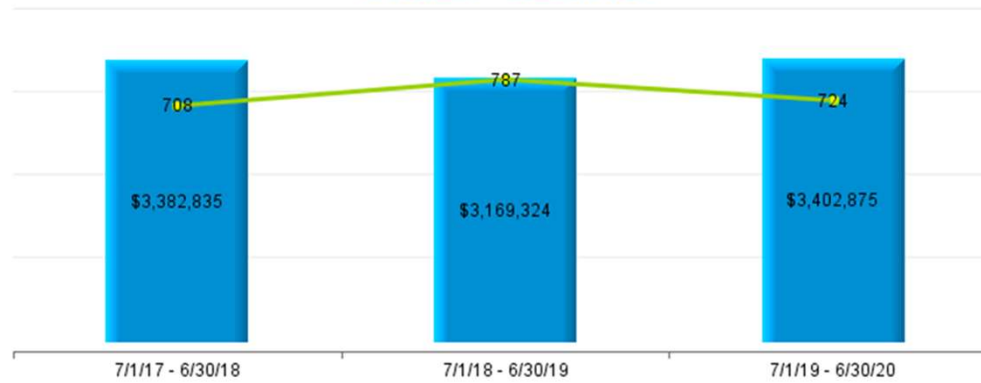


Expense Paycode	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
1) Appraisal/Appraisers	\$78,371	490	\$70,267	457	\$90,808	490
2) Defense Attorney	\$19,388	10	\$68,671	26	\$61,666	28
3) Subrogation Expense	\$0	0	\$0	0	\$56,238	68
4) Court Costs/Court Reporter	\$1,403	4	\$3,120	8	\$3,251	10
5) Investigation	\$4,793	30	\$890	6	\$2,683	10
All Other	\$5,908	31	\$21,586	12	\$1,403	22
Total	\$109,861	529	\$164,534	491	\$216,049	566

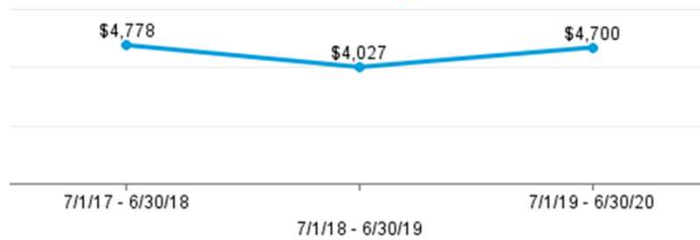
- Subrogation Expense uploading into JURIS beginning July 2019
 - 42 claims had Hail damage with payment

Auto 3rd Party Liability

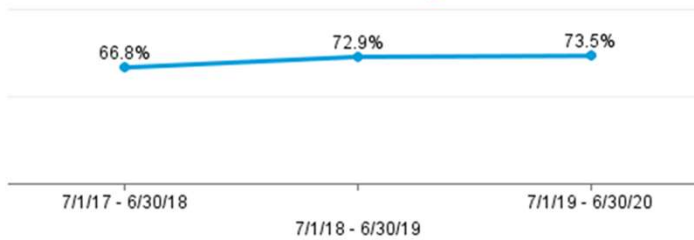
New Claims - Total Incurred



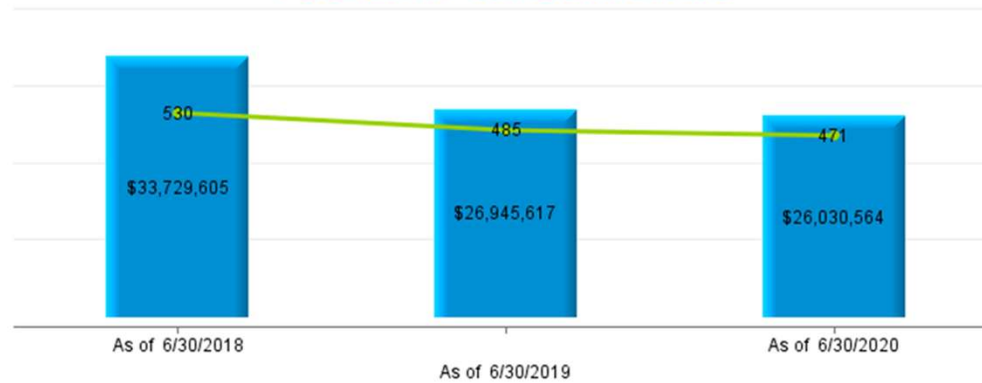
New Claims - Average Incurred



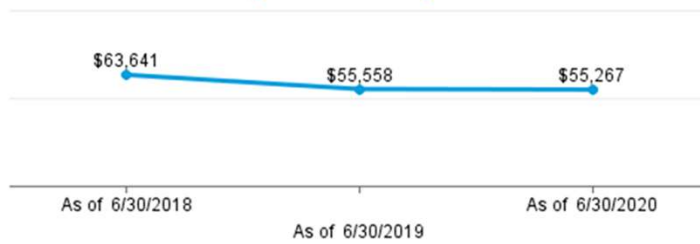
New Claims - Closing Rate



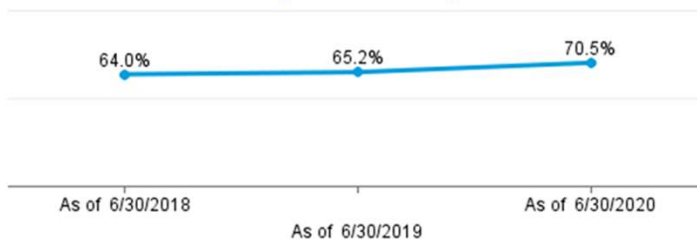
Pending Claims - Count and Total Incurred



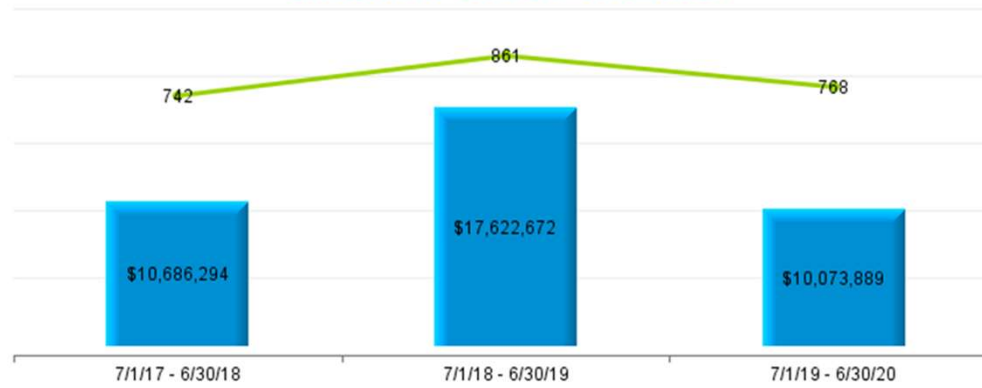
Pending Claims - Average Incurred



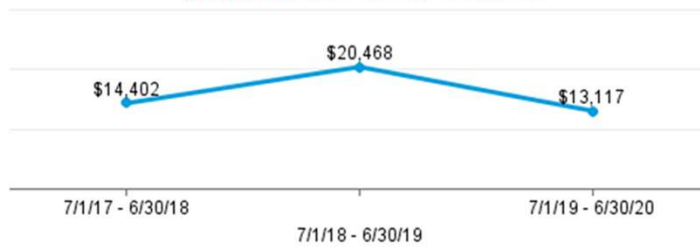
Pending Claims - % Litigation



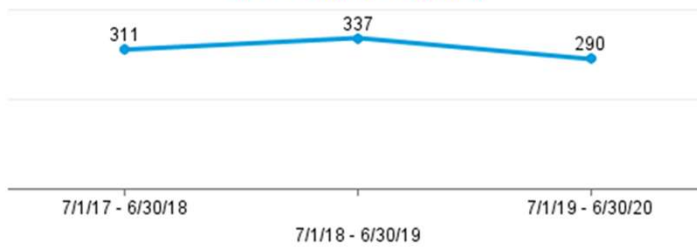
Closed Claims - Count and Total Incurred



Closed Claims - Average Incurred



Closed Claims - Duration

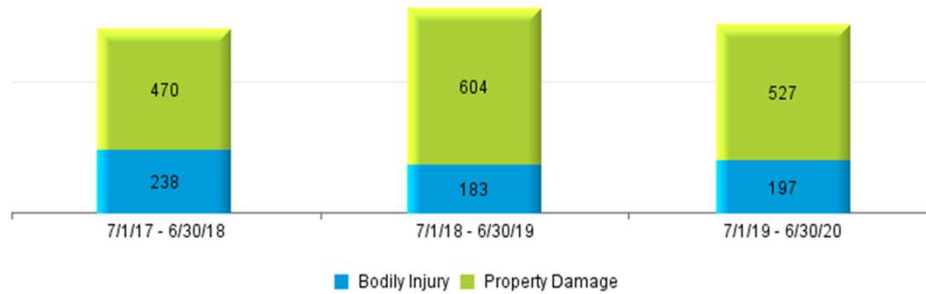


AL - Performance Summary



	Metric	7/1/17 - 6/30/18	7/1/18 - 6/30/19	7/1/19 - 6/30/20	% Change
New Claims	Bodily Injury Claims	238	183	197	7.7%
	Total Claims	708	787	724	-8.0%
	% Bodily Injury Claim	33.6%	23.3%	27.2%	4.0%
	Average Incurred	\$4,778	\$4,027	\$4,700	16.7%
	Total Incurred	\$3,382,835	\$3,169,324	\$3,402,875	7.4%
	% Litigated	7.1%	6.0%	8.0%	2.0%
	% Attorney Representation	20.3%	18.9%	20.2%	1.2%
	Closing Rate	66.8%	72.9%	73.5%	0.5%
	Average Days Open	82	64	85	32.8%
Pending Claims	Bodily Injury Claims	407	369	373	1.1%
	Total Claims	530	485	471	-2.9%
	% Bodily Injury	76.8%	76.1%	79.2%	3.1%
	Average Incurred	\$63,641	\$55,558	\$55,267	-0.5%
	Total Claims w/Incurred > \$100K	15.5%	13.8%	15.5%	1.7%
	Total Incurred	\$33,729,605	\$26,945,617	\$26,030,564	-3.4%
	% Litigated	64.0%	65.2%	70.5%	5.3%
	% Attorney Representation	74.9%	78.1%	82.0%	3.8%
	% Over 2 Years Old	39.2%	39.4%	38.6%	-0.7%
Closed Claims	Bodily Injury Claims	267	241	209	-13.3%
	Total Claims	742	861	768	-10.8%
	% Bodily Injury	36.0%	28.0%	27.2%	-0.8%
	Average Incurred	\$14,402	\$20,468	\$13,117	-35.9%
	Total Claims w/Incurred > \$100K	3.2%	4.4%	2.5%	-1.9%
	Total Incurred	\$10,686,294	\$17,622,672	\$10,073,889	-42.8%
	% Litigated	15.5%	14.3%	14.5%	0.2%
	Average Days Open	311	337	290	-13.9%
	Closing Ratio by Claim	100.0%	105.7%	101.9%	-3.8%
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Loss	\$9,418,154	\$8,608,099	\$3,626,742	-57.87%
	Expense	\$4,441,838	\$3,902,651	\$4,379,540	12.22%
	Total Paid	\$13,859,992	\$12,510,750	\$8,006,282	-36.00%
	Total Recovery	\$13,632	\$8,997	\$11,970	33.04%
	Net Paid	\$13,846,360	\$12,501,753	\$7,994,312	-36.05%

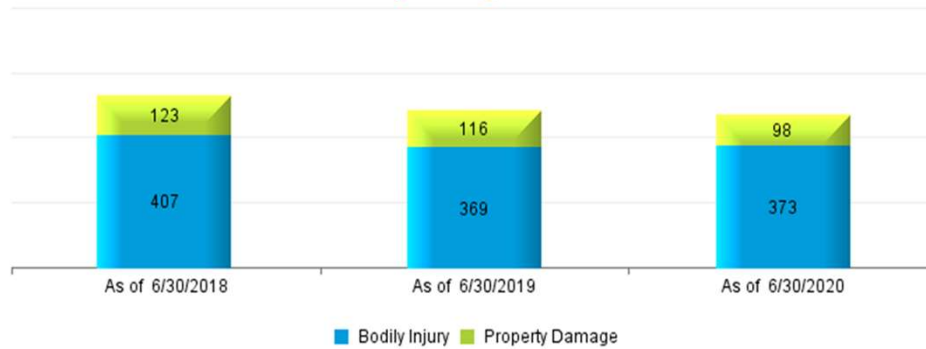
New Claims by Coverage Code



Coverage Code	Claim Count 7/1/17 - 6/30/18	% of Total	Claim Count 7/1/18 - 6/30/19	% of Total	Claim Count 7/1/19 - 6/30/20	% of Total
Bodily Injury	238	33.6%	183	23.3%	197	27.2%
Property Damage	470	66.4%	604	76.7%	527	72.8%
Total	708	100.0%	787	100.0%	724	100.0%

- Claims fell by 8%, most likely due to COVID
- Division of Probation and Parole had 39 events
- October 22, 2019 Dixon Corrections bus wreck
- 146 Litigated or Attorney Represented

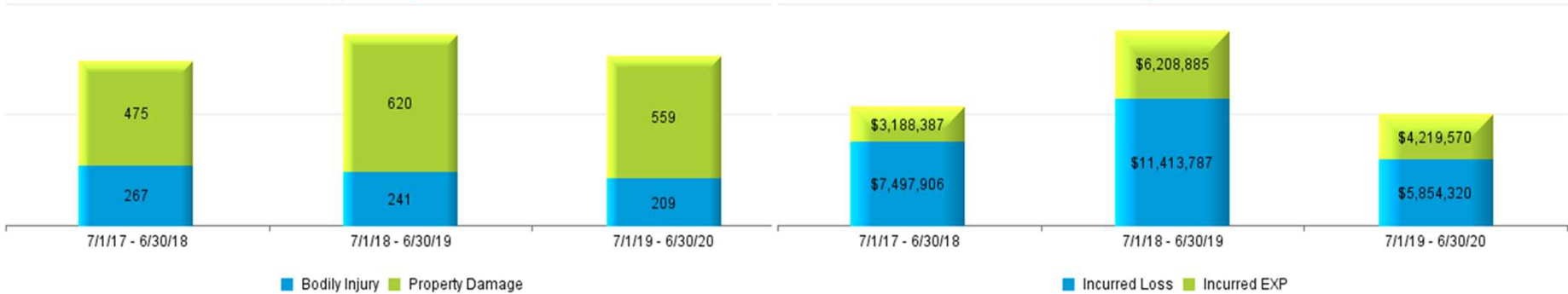
Pending Claims - Count by Coverage Code



Coverage Code	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total	Claim Count As of 6/30/2020	% of Total
Bodily Injury	407	76.8%	369	76.1%	373	79.2%
Property Damage	123	23.2%	116	23.9%	98	20.8%
Total	530	100.0%	485	100.0%	471	100.0%

- 309 BI claims are in litigation and few trials are set
- Trials are being continued due to COVID-19
- 47 claims over 5 years old
- \$15.2M in Future Reserves

Closed Claims - Count by Coverage Code



Closed Claims - Total Incurred by Bucket

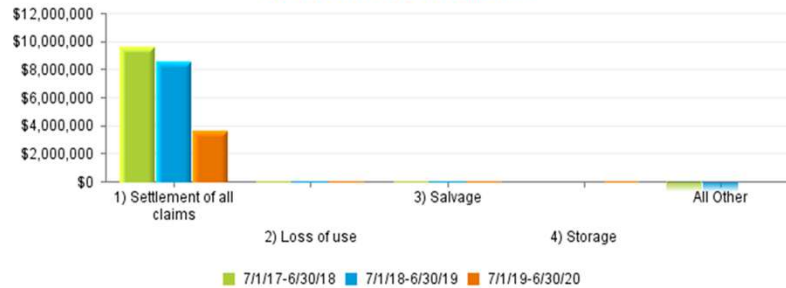


Coverage Code	Claim Count 7/1/17 - 6/30/18	% of Total	Claim Count 7/1/18 - 6/30/19	% of Total	Claim Count 7/1/19 - 6/30/20	% of Total
Bodily Injury	267	36.0%	241	28.0%	209	27.2%
Property Damage	475	64.0%	620	72.0%	559	72.8%
Total	742	100.0%	861	100.0%	768	100.0%

Bucket	Total Incurred 7/1/17 - 6/30/18	% of Total	Total Incurred 7/1/18 - 6/30/19	% of Total	Total Incurred 7/1/19 - 6/30/20	% of Total
Loss	\$7,497,906	70.2%	\$11,413,787	64.8%	\$5,854,320	58.1%
Expense	\$3,188,387	29.8%	\$6,208,885	35.2%	\$4,219,570	41.9%
Total	\$10,686,294	100.0%	\$17,622,672	100.0%	\$10,073,889	100.0%

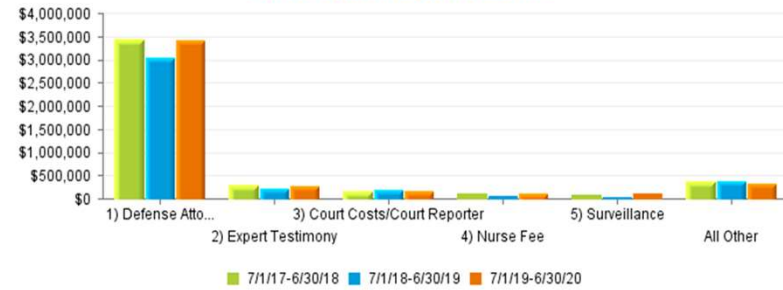
- 393 claims closed with payment
 - 16 trials
 - 11 Mediations
 - Closing Ratio 101.9%

Total Paid by Top Loss Paycodes and Year



Loss Paycode	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
1) Settlement of all claims	\$9,581,145	409	\$8,593,556	354	\$3,618,038	339
2) Loss of use	\$5,075	9	\$12,861	14	\$4,355	3
3) Salvage	\$161	1	\$1,739	3	\$4,252	2
4) Storage	\$0	0	\$0	0	\$97	1
All Other	-\$168,226	4	-\$57	1	\$0	0
Total	\$9,418,154	414	\$8,608,099	358	\$3,626,742	340

Total Paid by Top Expense Paycodes and Year

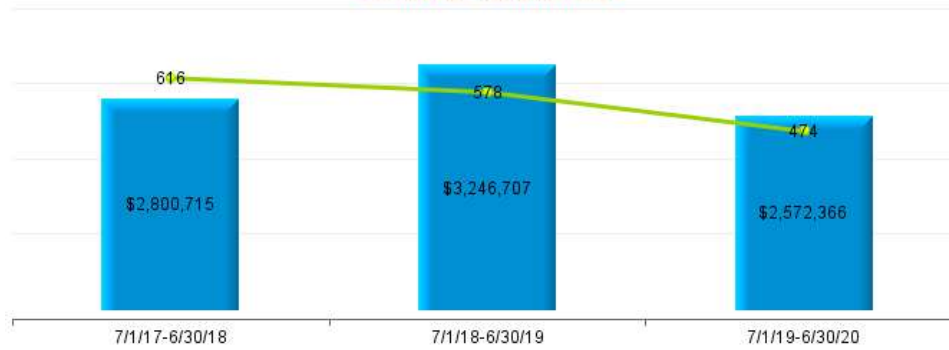


Expense Paycode	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
1) Defense Attorney	\$3,450,191	299	\$3,041,885	330	\$3,413,204	341
2) Expert Testimony	\$280,251	41	\$217,138	47	\$270,256	45
3) Court Costs/Court Reporter	\$160,780	151	\$193,658	166	\$158,235	146
4) Nurse Fee	\$102,078	42	\$54,390	21	\$107,404	26
5) Surveillance	\$85,543	50	\$21,018	11	\$101,357	34
All Other	\$362,995	356	\$374,562	290	\$329,084	347
Total	\$4,441,838	529	\$3,902,651	507	\$4,379,540	562

- “Settlement of all claims” payments decreases significantly
- “Defense Attorney” payments increase

Road Hazard

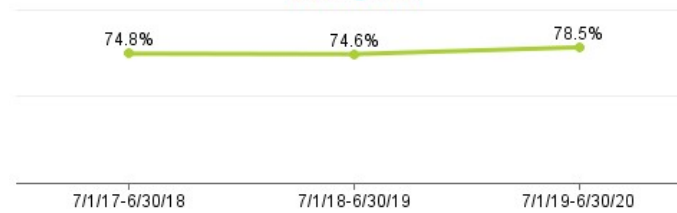
New Claims
Count and Total Incurred



New Claims
Average Incurred



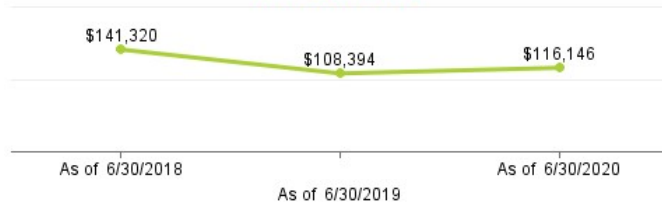
New Claims
Closing Rate



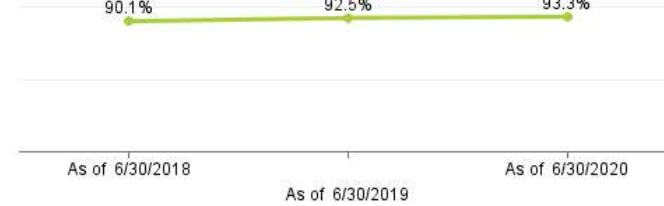
Pending Claims
Count and Total Incurred



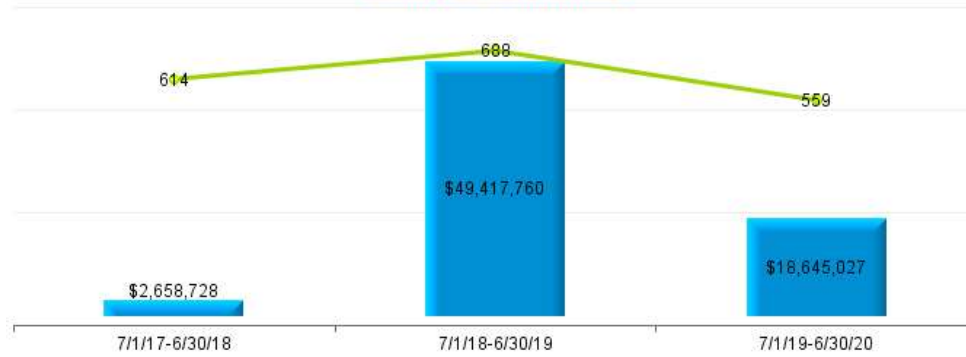
Pending Claims
Average Incurred



Pending Claims
% Litigation



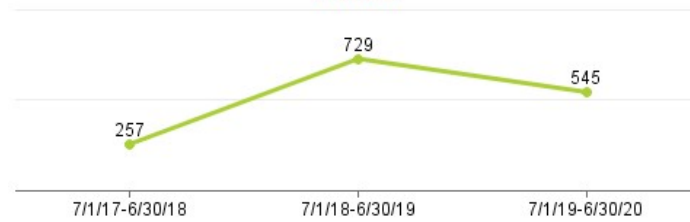
Closed Claims
Count and Total Incurred



Closed Claims
Average Incurred



Closed Claims
Duration

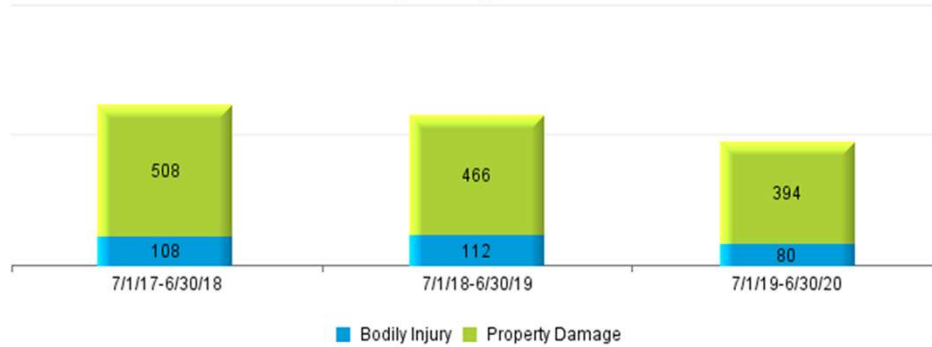


RH - Performance Summary



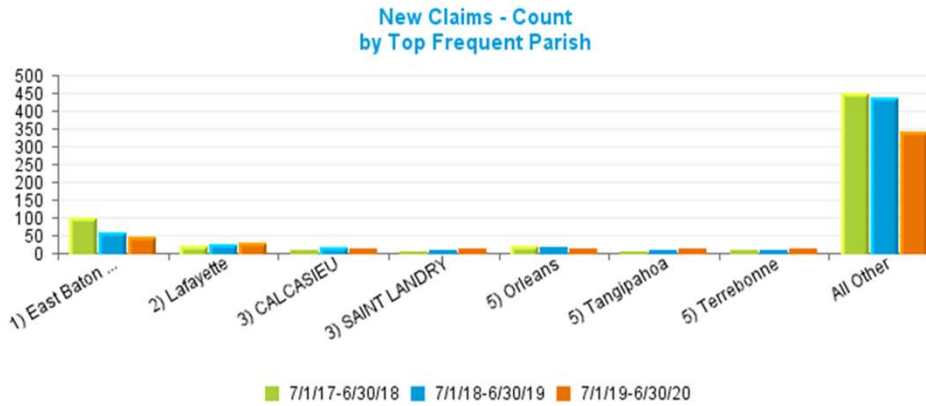
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
New Claims	Bodily Injury Claims	108	112	80	-28.6%
	Total Claims	616	578	474	-18.0%
	% Bodily Injury Claim	17.5%	19.4%	16.9%	-2.5%
	Average Incurred	\$4,547	\$5,617	\$5,427	-3.4%
	Total Incurred	\$2,800,715	\$3,246,707	\$2,572,366	-20.8%
	% Litigated	14.9%	18.7%	15.4%	-3.3%
	% Attorney Representation	16.6%	19.4%	16.7%	-2.7%
	Closing Rate	74.8%	74.6%	78.5%	3.9%
	Average Days Open	56	59	65	10.8%
Pending Claims	Bodily Injury Claims	627	563	507	-9.9%
	Total Claims	751	664	596	-10.2%
	% Bodily Injury	83.5%	84.8%	85.1%	0.3%
	Average Incurred	\$141,320	\$108,394	\$116,146	7.2%
	Total Claims w/Incurred > \$100K	25.6%	21.2%	23.0%	1.8%
	Total Incurred	\$106,131,229	\$71,973,751	\$69,223,086	-3.8%
	% Litigated	90.1%	92.5%	93.3%	0.8%
	% Attorney Representation	91.1%	92.8%	93.8%	1.0%
	% Over 2 Years Old	67.5%	65.7%	69.1%	3.5%
Closed Claims	Bodily Injury Claims	96	180	148	-17.8%
	Total Claims	614	688	559	-18.8%
	% Bodily Injury	15.6%	26.2%	26.5%	0.3%
	Average Incurred	\$4,330	\$71,828	\$33,354	-53.6%
	Total Claims w/Incurred > \$100K	0.8%	11.2%	5.7%	-5.5%
	Total Incurred	\$2,658,728	\$49,417,760	\$18,645,027	-62.3%
	% Litigated	14.5%	26.7%	26.5%	-0.3%
	Average Days Open	257	729	545	-25.3%
	Closing Ratio by Claim	97.3%	115.0%	114.2%	-0.8%
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Loss	\$157,509	\$34,439,845	\$10,656,296	-69.06%
	Expense	\$4,910,853	\$4,675,075	\$5,374,043	14.95%
	Total Paid	\$5,068,362	\$39,114,920	\$16,030,339	-59.02%
	Total Recovery	\$0	\$0	\$12,684	100.00%
	Net Paid	\$5,068,362	\$39,114,920	\$16,017,655	-59.05%

New Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total	Claim Count 7/1/19-6/30/20	% of Total
Bodily Injury	108	17.5%	112	19.4%	80	16.9%
Property Damage	508	82.5%	466	80.6%	394	83.1%
Total	616	100.0%	578	100.0%	474	100.0%

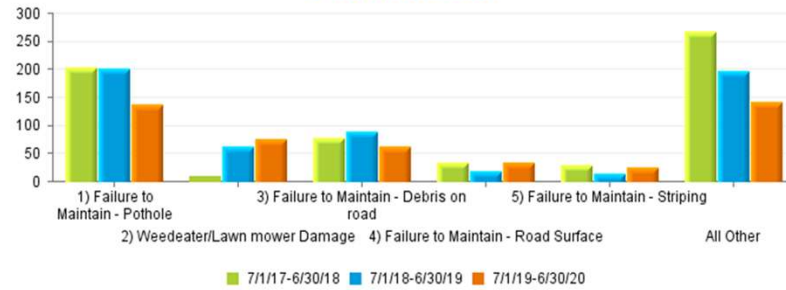
- Frequency declined 28% in BI and 16% in PD claims
- 78.5% 1st year closure rate
- COVID impacts some cases



Parish	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total	Claim Count 7/1/19-6/30/20	% of Total
1) East Baton Rouge	102	16.6%	58	10.0%	44	9.3%
2) Lafayette	19	3.1%	24	4.2%	28	5.9%
3) CALCASIEU	9	1.5%	18	3.1%	13	2.7%
3) SAINT LANDRY	5	0.8%	8	1.4%	13	2.7%
5) Orleans	20	3.2%	15	2.6%	12	2.5%
5) Tangipahoa	3	0.5%	9	1.6%	12	2.5%
5) Terrebonne	10	1.6%	10	1.7%	12	2.5%
All Other	448	72.7%	436	75.4%	340	71.7%
Total	616	100.0%	578	100.0%	474	100.0%

- East Baton Rouge continues to lead in frequency
- Orleans Parish has the most in BI claims with 9

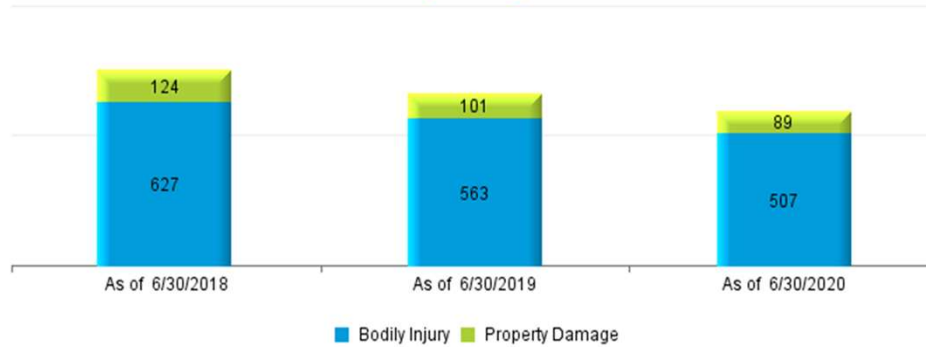
New Claims - Count by Top Frequent Cause



Cause	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total	Claim Count 7/1/19-6/30/20	% of Total
1) Failure to Maintain - Pothole	203	33.0%	200	34.6%	137	28.9%
2) Weedeater/Lawn mower Damage	8	1.3%	62	10.7%	76	16.0%
3) Failure to Maintain - Debris on road	77	12.5%	88	15.2%	62	13.1%
4) Failure to Maintain - Road Surface	32	5.2%	17	2.9%	34	7.2%
5) Failure to Maintain - Striping	29	4.7%	14	2.4%	24	5.1%
All Other	267	43.3%	197	34.1%	141	29.7%
Total	616	100.0%	578	100.0%	474	100.0%

Incidents involving potholes, mowing and debris in roadway are the most frequent cause of claims

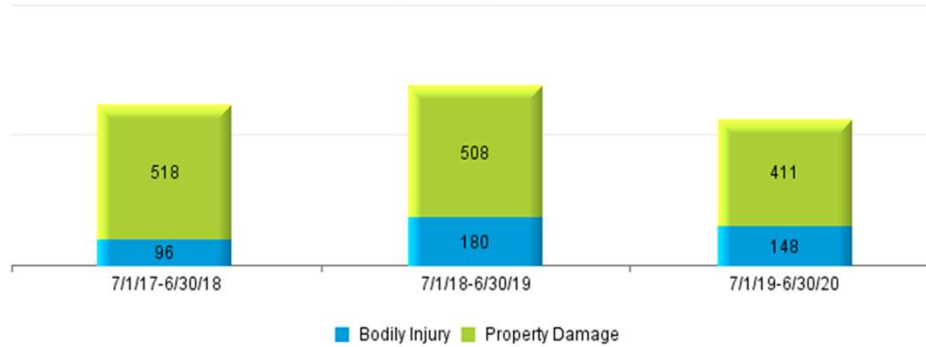
Pending Claims - Count by Coverage



Coverage Code	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total	Claim Count As of 6/30/2020	% of Total
Bodily Injury	627	83.5%	563	84.8%	507	85.1%
Property Damage	124	16.5%	101	15.2%	89	14.9%
Total	751	100.0%	664	100.0%	596	100.0%

- Pending claims down 10%
- 59 claims remain from 2019 appropriation with \$5.9M to be paid
- 20 claims remain from 2018 appropriation with \$3.1M to be paid

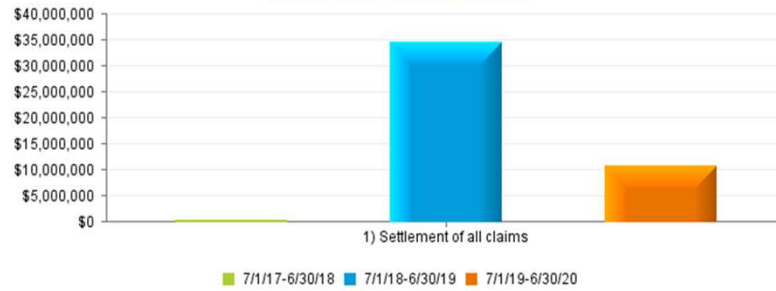
Closed Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total	Claim Count 7/1/19-6/30/20	% of Total
Bodily Injury	96	15.6%	180	26.2%	148	26.5%
Property Damage	518	84.4%	508	73.8%	411	73.5%
Total	614	100.0%	688	100.0%	559	100.0%

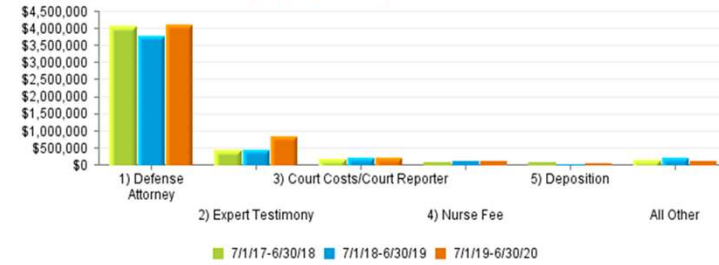
- Appropriations from 2018 and 2019 drove the BI closures
- PD claims lower due to decreased new claims

Total Paid by Top Loss Paycodes and Year



Loss Paycode	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
1) Settlement of all claims	\$157,509	137	\$34,439,845	256	\$10,656,296	190
Total	\$157,509	137	\$34,439,845	256	\$10,656,296	190

Total Paid by Top Expense Paycodes and Year

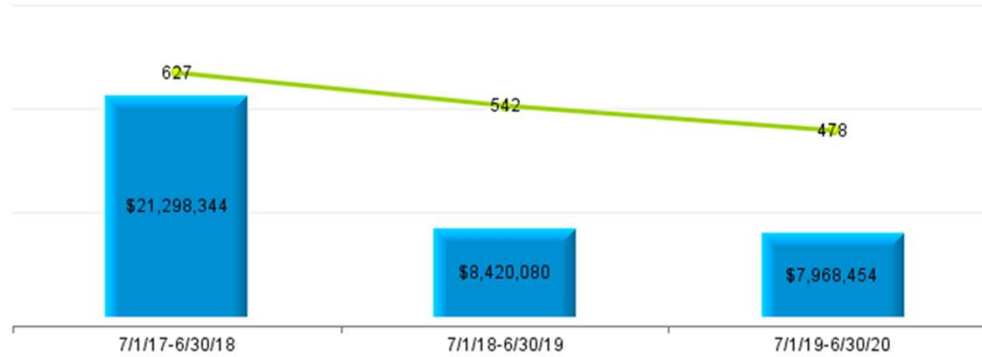


Expense Paycode	Total Paid 7/1/17-6/30/18	Claim Count	Total Paid 7/1/18-6/30/19	Claim Count	Total Paid 7/1/19-6/30/20	Claim Count
1) Defense Attorney	\$4,060,862	481	\$3,762,900	467	\$4,097,584	430
2) Expert Testimony	\$426,687	81	\$420,698	85	\$836,205	99
3) Court Costs/Court Reporter	\$167,397	117	\$196,273	147	\$189,288	133
4) Nurse Fee	\$62,018	20	\$94,735	32	\$103,254	23
5) Deposition	\$52,027	38	\$16,156	19	\$44,563	17
All Other	\$141,862	174	\$184,313	152	\$103,150	131
Total	\$4,910,853	500	\$4,675,075	519	\$5,374,043	469

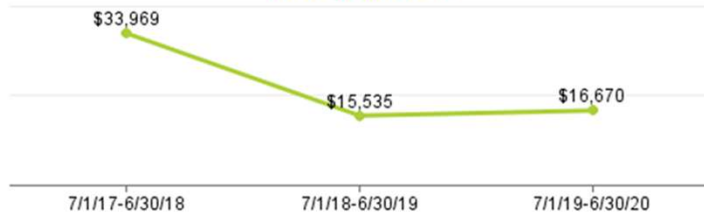
Settlement of all Claims
 2018 appropriation – 6 claims \$471K
 2019 appropriations – 80 claims \$10M

Property – Non-CAT

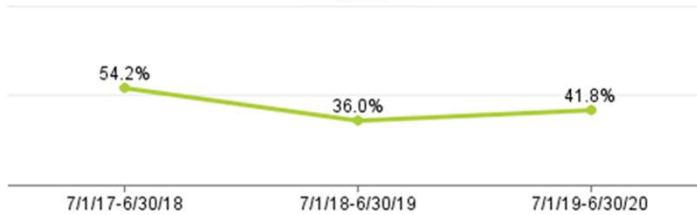
New Claims
Count and Total Incurred



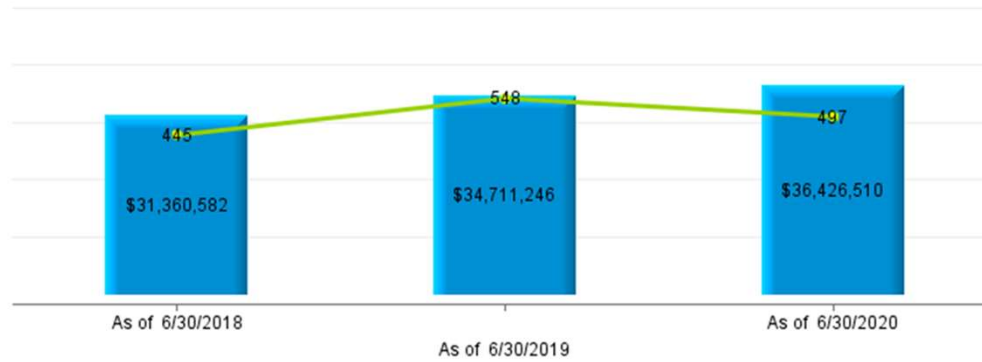
New Claims
Average Incurred



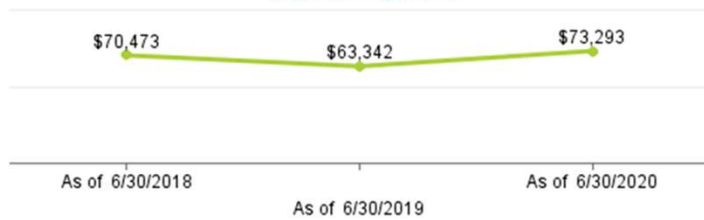
New Claims
Closing Rate



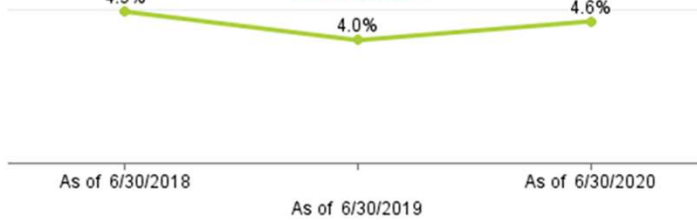
Pending Claims
Count and Total Incurred



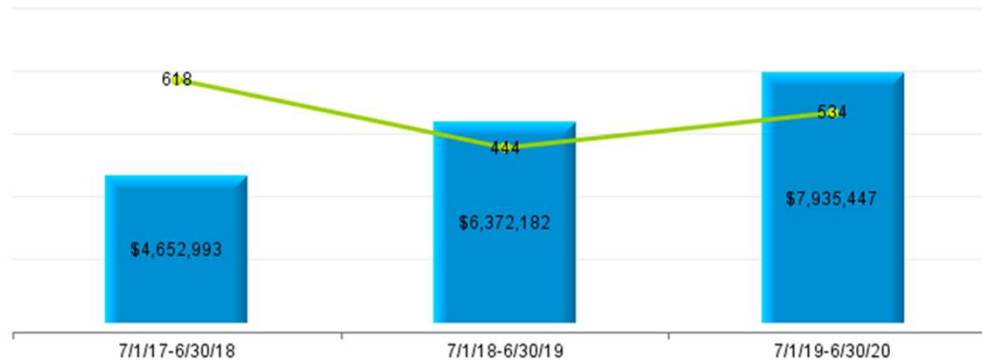
Pending Claims
Average Incurred



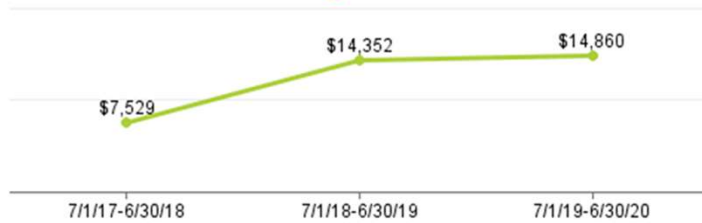
Pending Claims
% Litigation



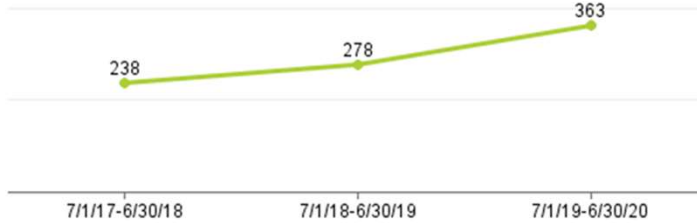
Closed Claims
Count and Total Incurred



Closed Claims
Average Incurred



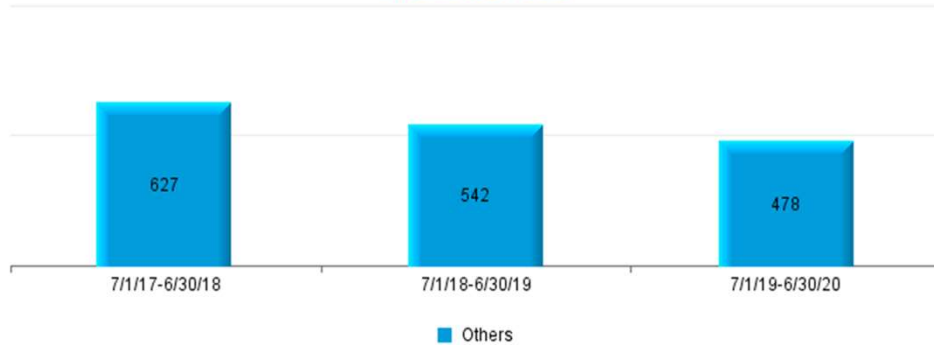
Closed Claims
Duration



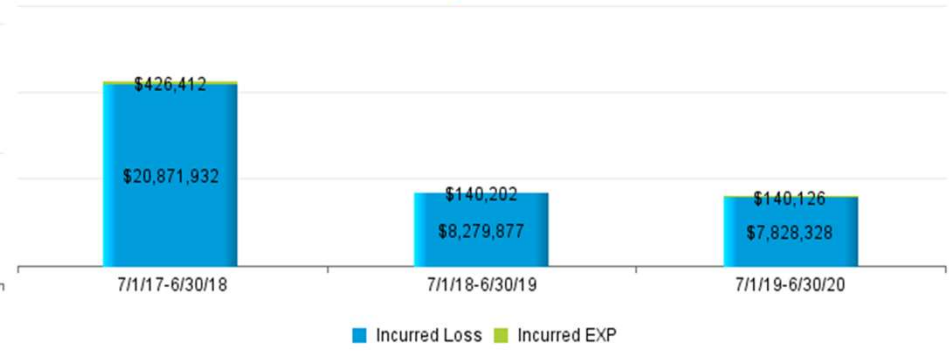
PR Non CAT - Performance Summary

	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
New Claims	Bodily Injury Claims				0.0%
	Total Claims	627	542	478	-11.8%
	% Bodily Injury Claim				
	Average Incurred	\$33,969	\$15,535	\$16,670	7.3%
	Total Incurred	\$21,298,344	\$8,420,080	\$7,968,454	-5.4%
	% Litigated	0.2%			
	% Attorney Representation	0.2%			
	Closing Rate	54.2%	36.0%	41.8%	5.9%
	Average Days Open	99	127	129	1.0%
Pending Claims	Bodily Injury Claims				0.0%
	Total Claims	445	548	497	-9.3%
	% Bodily Injury				
	Average Incurred	\$70,473	\$63,342	\$73,293	15.7%
	Total Claims w/Incurred > \$100K	9.7%	8.6%	10.7%	2.1%
	Total Incurred	\$31,360,582	\$34,711,246	\$36,426,510	4.9%
	% Litigated	4.9%	4.0%	4.6%	0.6%
	% Attorney Representation	5.2%	4.0%	4.6%	0.6%
	% Over 2 Years Old	16.2%	16.4%	19.1%	2.7%
Closed Claims	Bodily Injury Claims				0.0%
	Total Claims	618	444	534	20.3%
	% Bodily Injury				
	Average Incurred	\$7,529	\$14,352	\$14,860	3.5%
	Total Claims w/Incurred > \$100K	1.5%	2.9%	2.6%	-0.3%
	Total Incurred	\$4,652,993	\$6,372,182	\$7,935,447	24.5%
	% Litigated	0.3%	0.7%	0.2%	-0.5%
	Average Days Open	238	278	363	30.7%
	Closing Ratio by Claim	96.5%	81.0%	110.7%	29.6%
Payments	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
	Loss	\$9,423,934	\$10,013,491	\$9,201,481	-8.11%
	Expense	\$463,510	\$217,893	\$292,215	34.11%
	Total Paid	\$9,887,444	\$10,231,383	\$9,493,696	-7.21%
	Total Recovery	\$323,675	\$207,506	\$67,821	-67.32%
	Net Paid	\$9,563,769	\$10,023,877	\$9,425,875	-5.97%

New Claims - Count by Coverage Code



New Claims - Total Incurred by Bucket

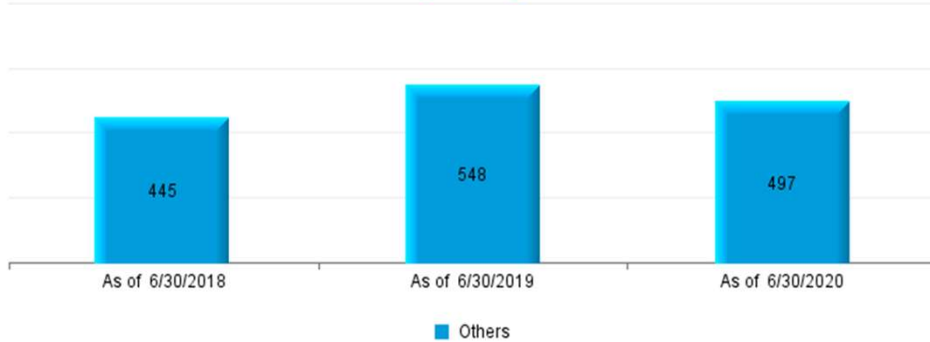


Coverage Code	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total	Claim Count 7/1/19-6/30/20	% of Total
Others	627	100.0%	542	100.0%	478	100.0%
Total	627	100.0%	542	100.0%	478	100.0%

Bucket	Total Incurred 7/1/17-6/30/18	% of Total	Total Incurred 7/1/18-6/30/19	% of Total	Total Incurred 7/1/19-6/30/20	% of Total
Loss	\$20,871,932	98.0%	\$8,279,877	98.3%	\$7,828,328	98.2%
Expense	\$426,412	2.0%	\$140,202	1.7%	\$140,126	1.8%
Total	\$21,298,344	100.0%	\$8,420,080	100.0%	\$7,968,454	100.0%

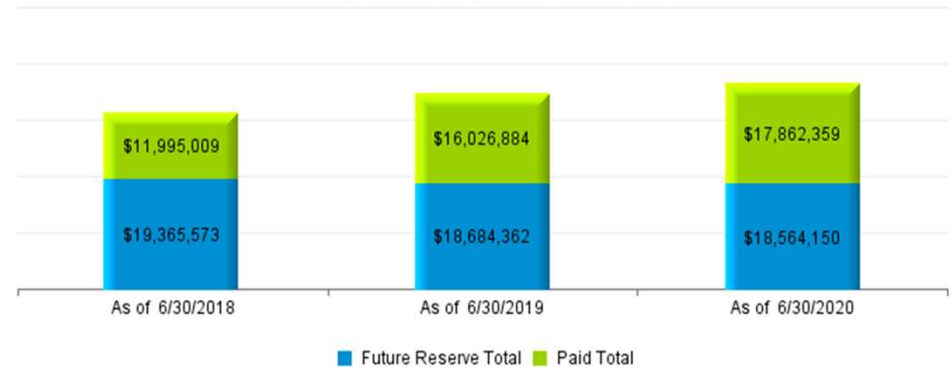
- Claims decreased 11% in FY2020
- Reduced flood claims in New Orleans area decreases Total Incurred
- Mild Winters in FY2019 and FY2020

Pending Claims - Count by Coverage



Coverage Code	Claim Count As of 6/30/2018	% of Total	Claim Count As of 6/30/2019	% of Total	Claim Count As of 6/30/2020	% of Total
Others	445	100.0%	548	100.0%	497	100.0%
Total	445	100.0%	548	100.0%	497	100.0%

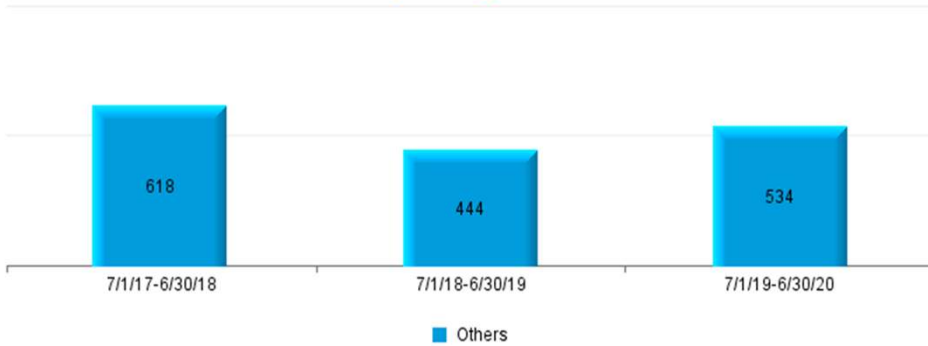
Pending Claims - Financial Overview



Financial Overview	As of 6/30/2018	% of Total	As of 6/30/2019	% of Total	As of 6/30/2020	% of Total
Future Reserve	\$19,365,573	61.8%	\$18,684,362	53.8%	\$18,564,150	51.0%
Paid	\$11,995,009	38.2%	\$16,026,884	46.2%	\$17,862,359	49.0%
Incurred	\$31,360,582	100.0%	\$34,711,246	100.0%	\$36,426,510	100.0%

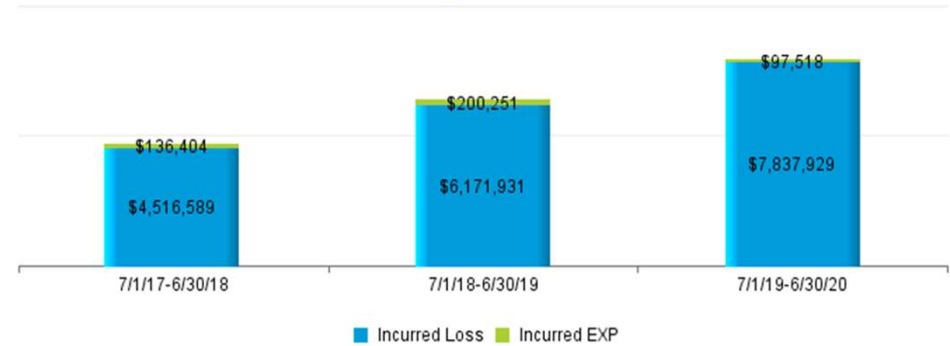
- Pending decreases 9% in FY2020
- Office of State Parks has 86 claims pending
- 2 fire claims account for 1/3 of Incurred

Closed Claims - Count by Coverage Code



Coverage Code	Claim Count 7/1/17-6/30/18	% of Total	Claim Count 7/1/18-6/30/19	% of Total	Claim Count 7/1/19-6/30/20	% of Total
Others	618	100.0%	444	100.0%	534	100.0%
Total	618	100.0%	444	100.0%	534	100.0%

Closed Claims - Total Incurred by Bucket

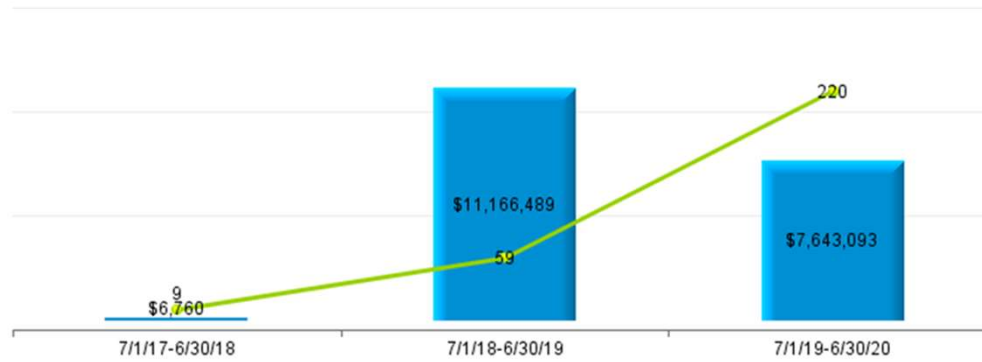


Bucket	Total Incurred 7/1/17-6/30/18	% of Total	Total Incurred 7/1/18-6/30/19	% of Total	Total Incurred 7/1/19-6/30/20	% of Total
Loss	\$4,516,589	97.1%	\$6,171,931	96.9%	\$7,837,929	98.8%
Expense	\$136,404	2.9%	\$200,251	3.1%	\$97,518	1.2%
Total	\$4,652,993	100.0%	\$6,372,182	100.0%	\$7,935,447	100.0%

- Prescribed claims driver of closed claims in FY2020
- 188 claims closed with \$0 paid in FY2020, bring down of \$927K
 - \$1.2M fire claim drives incurred of FY2020

Property New Catastrophes

New Claims
Count and Total Incurred



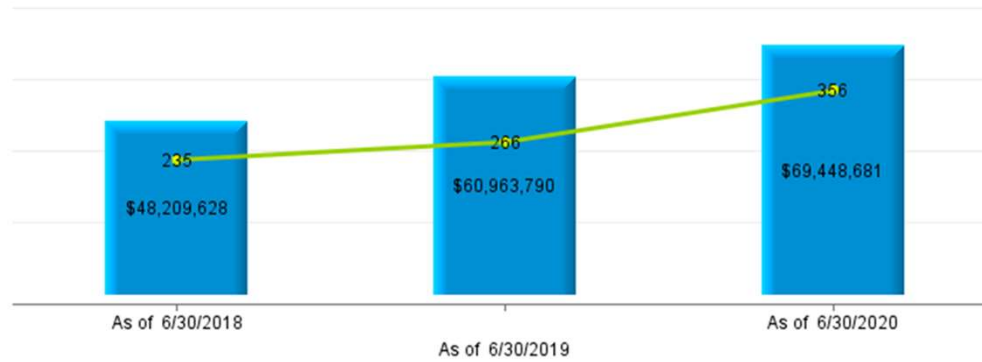
New Claims
Average Incurred



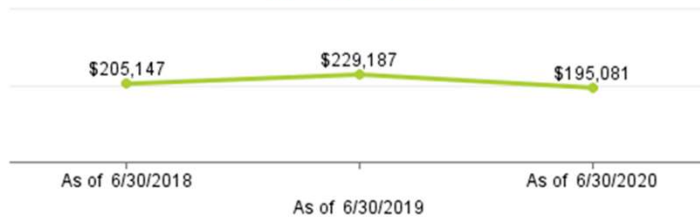
New Claims
Closing Rate



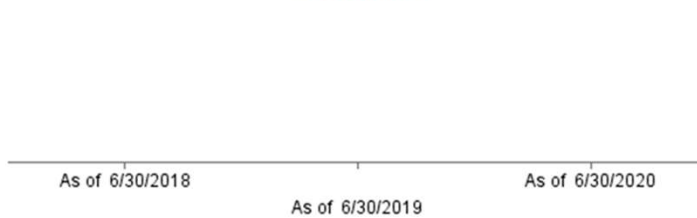
Pending Claims
Count and Total Incurred



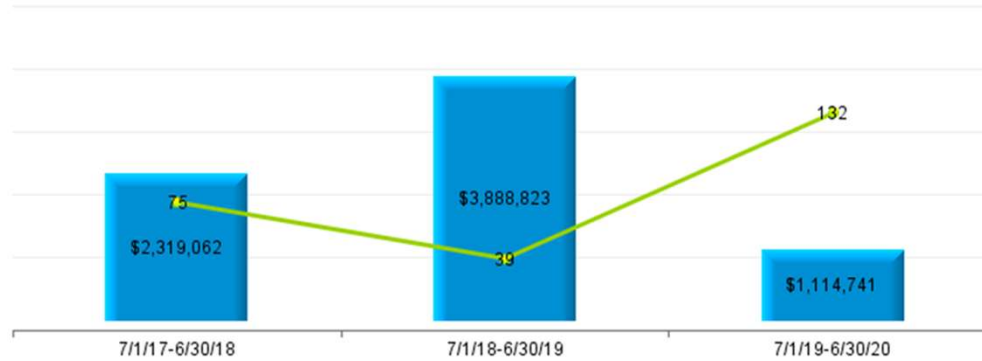
Pending Claims
Average Incurred



Pending Claims
% Litigation



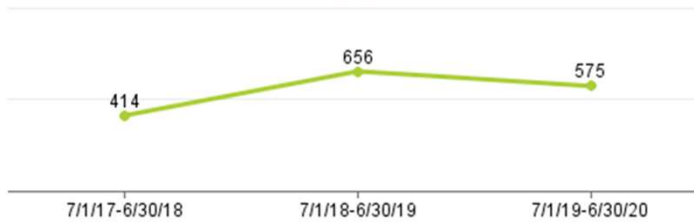
Closed Claims
Count and Total Incurred



Closed Claims
Average Incurred

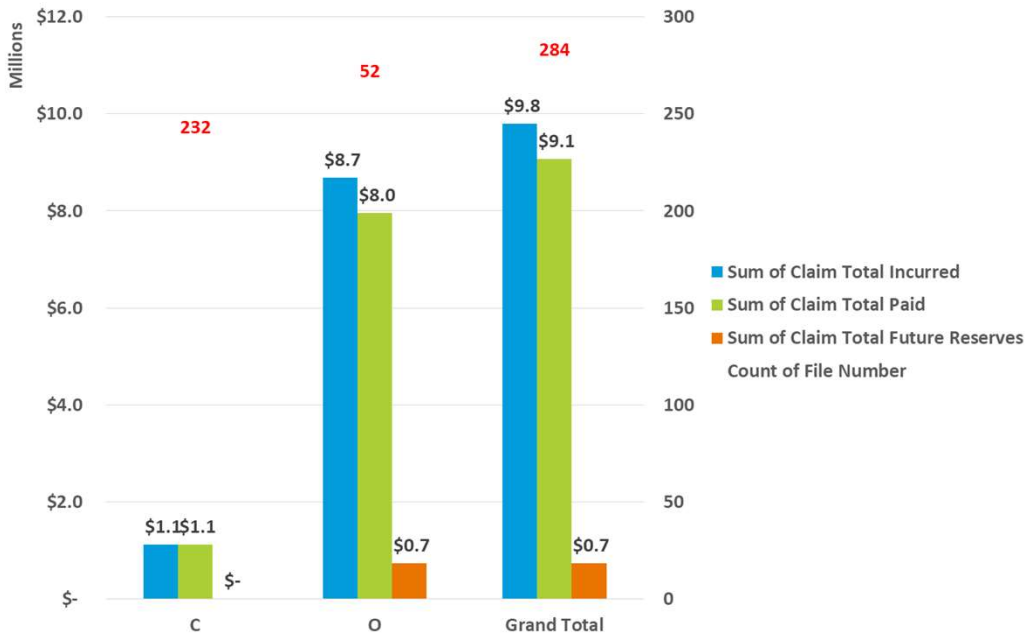


Closed Claims
Duration

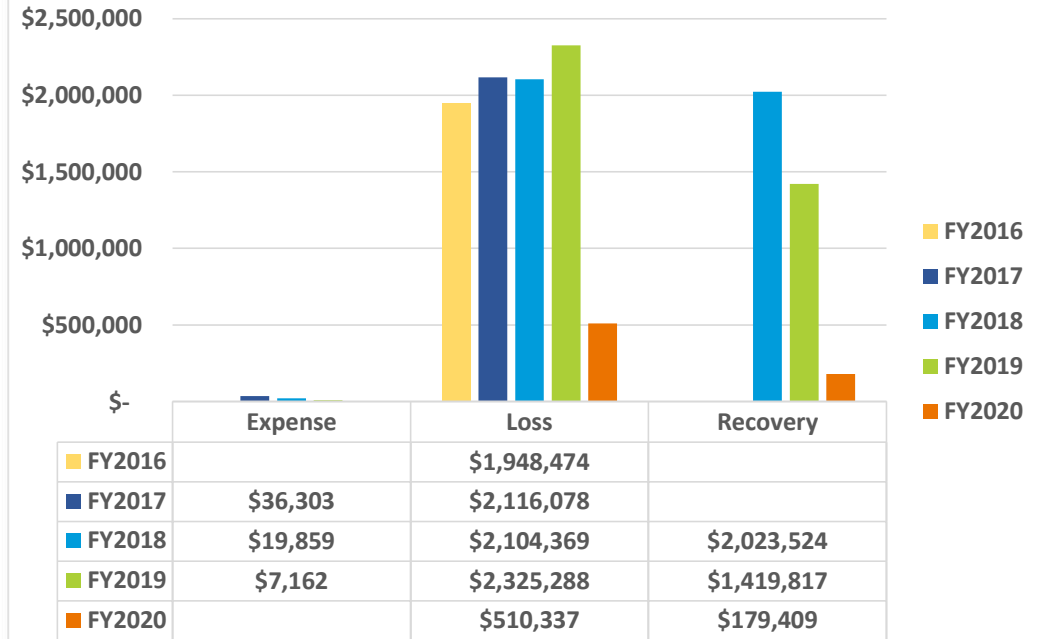


	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
New Claims	Bodily Injury Claims				0.0%
	Total Claims	9	59	220	272.9%
	% Bodily Injury Claim				
	Average Incurred	\$751	\$189,263	\$34,741	-81.6%
	Total Incurred	\$6,760	\$11,166,489	\$7,643,093	-31.6%
	% Litigated				
	% Attorney Representation				
	Closing Rate	88.9%		38.6%	38.6%
	Average Days Open	182	50	211	322.2%
Pending Claims	Bodily Injury Claims				0.0%
	Total Claims	235	266	356	33.8%
	% Bodily Injury				
	Average Incurred	\$205,147	\$229,187	\$195,081	-14.9%
	Total Claims w/Incurred > \$100K	18.7%	18.8%	20.2%	1.4%
	Total Incurred	\$48,209,628	\$60,963,790	\$69,448,681	13.9%
	% Litigated				
	% Attorney Representation				
% Over 2 Years Old	36.6%	77.8%	45.8%	-32.0%	
Closed Claims	Bodily Injury Claims				0.0%
	Total Claims	75	39	132	238.5%
	% Bodily Injury				
	Average Incurred	\$30,921	\$99,713	\$8,445	-91.5%
	Total Claims w/Incurred > \$100K	6.7%	17.9%	2.3%	-15.7%
	Total Incurred	\$2,319,062	\$3,888,823	\$1,114,741	-71.3%
	% Litigated				
	Average Days Open	414	656	575	-12.3%
Closing Ratio by Claim	822.2%	47.5%	59.3%	11.8%	
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Loss	\$4,671,745	\$5,659,691	(\$513,693)	-109.08%
	Expense	\$428,958	\$47,420	\$29,311	-38.19%
	Total Paid	\$5,100,703	\$5,707,112	(\$484,382)	-108.49%
	Total Recovery	\$9,966,955	\$2,818,670	\$2,530,817	-10.21%
	Net Paid	(\$4,866,252)	\$2,888,442	(\$3,015,200)	-204.39%

1617 Claims as of June 30, 2020



1617 Payments by Fiscal Year



- 52 claims remain open, \$732K Outstanding Reserves
 - \$9M spent in Loss
 - \$3.6M in Recoveries

1644 Claims as of June 30, 2020

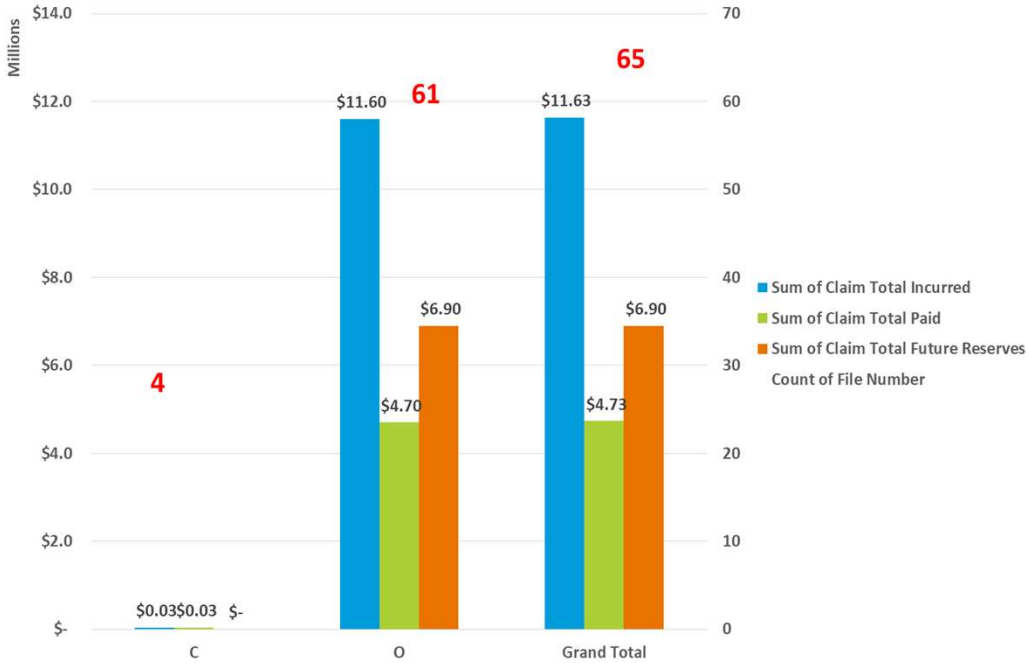


1644 Payments by Fiscal Year

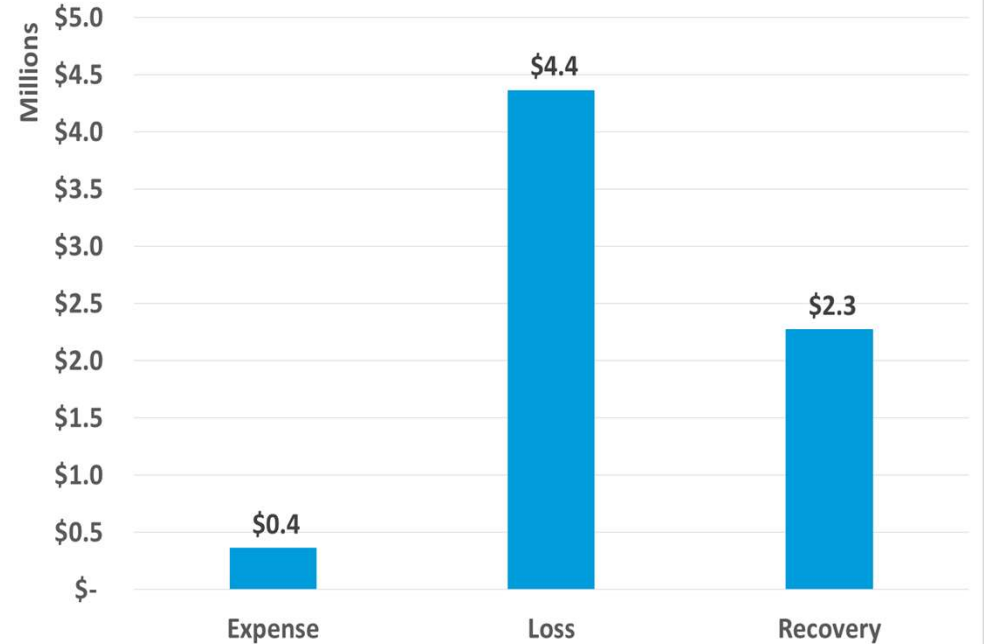


- 393 claims, 116 remain open
 - \$48.7M Total Incurred
- \$30.8M Outstanding, \$18M paid

1925 Claims as of June 30, 2020

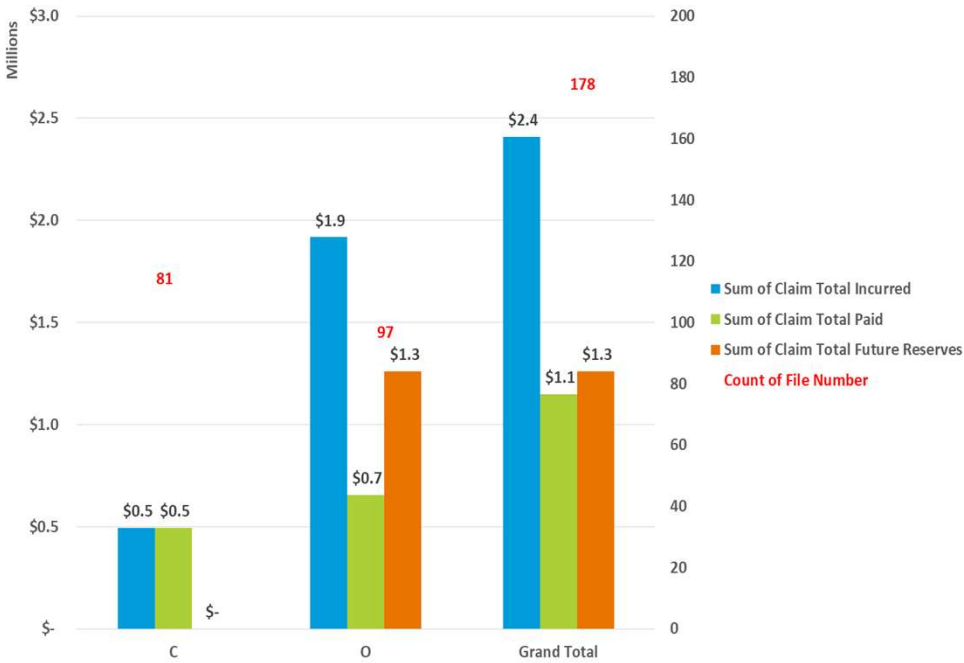


1925 Payments as of June 30, 2020

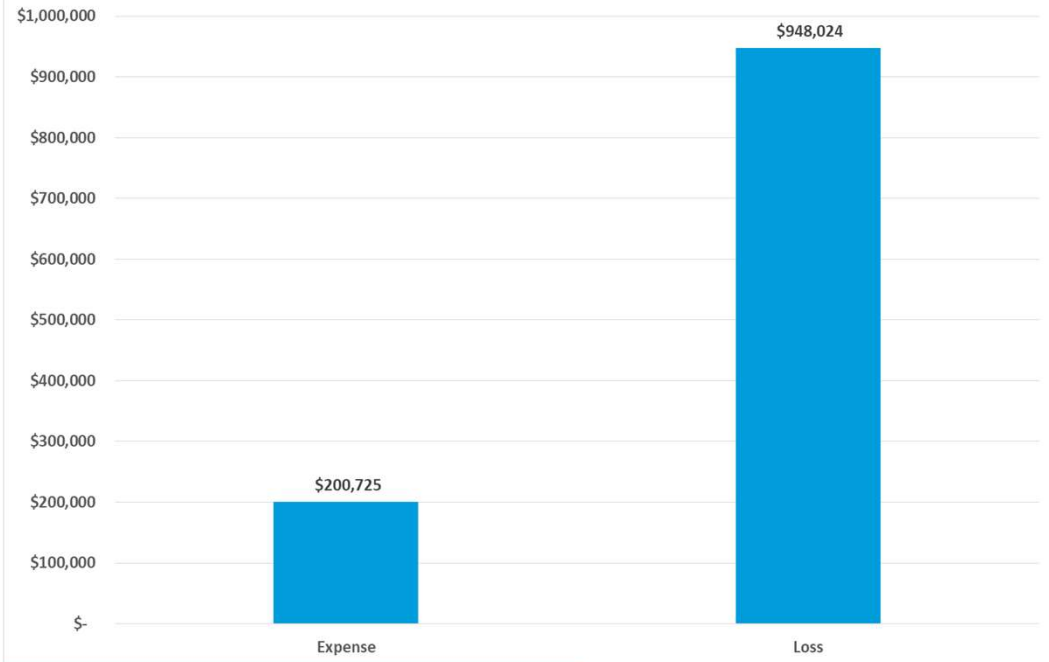


- 65 Claims
- Total Incurred of \$11.6M , \$6.8M Outstanding
- Total Paid \$4.8M
- \$2.3M in advanced payments from Excess

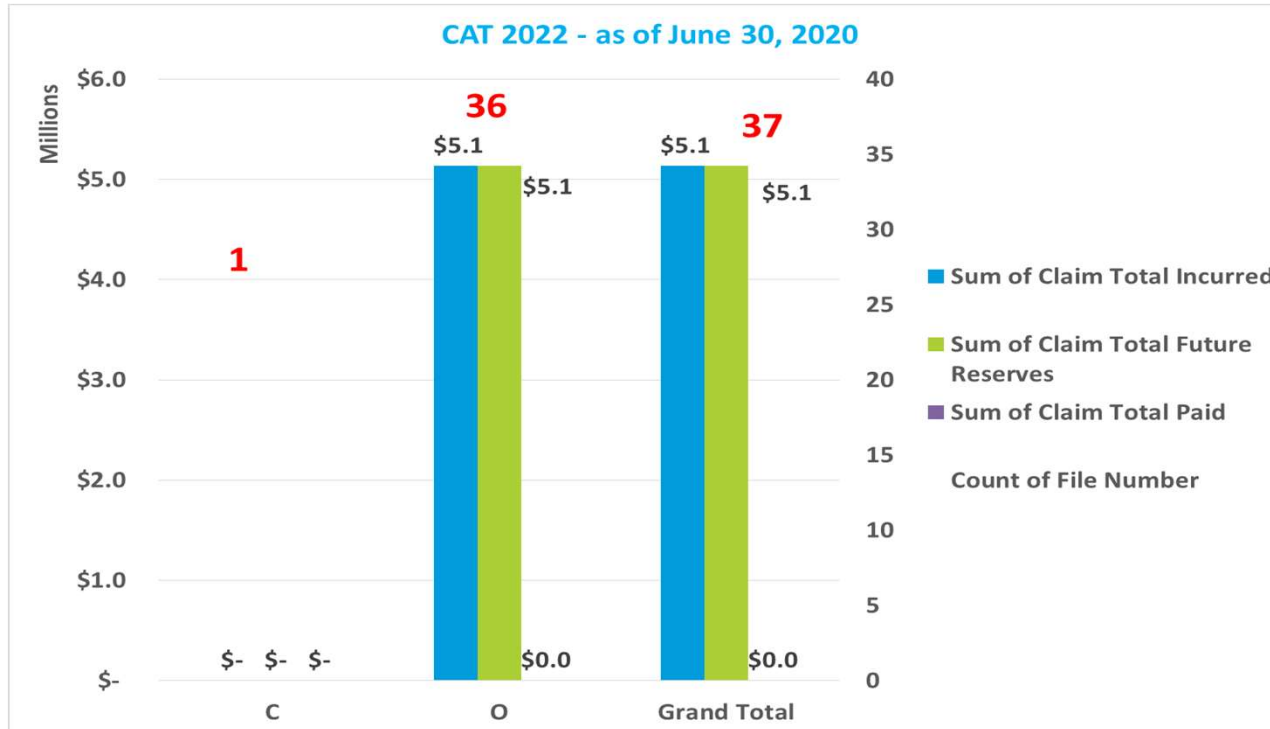
1943 Claims as of June 30, 2020



1943 Payment as of June 30, 2020



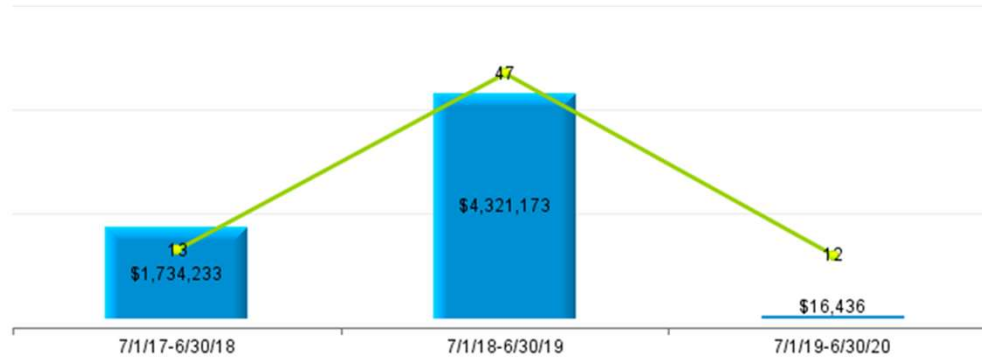
- 178 buildings damaged
- \$2.4M Total Incurred, \$1.3M Outstanding
- Total Paid \$1.1M



- 37 claims, reported using Spreadsheet process
- LSU AG (Alexandria) & LSU – Alexandria (April 2020)
 - Total Incurred \$5.1M

Property – Old CAT

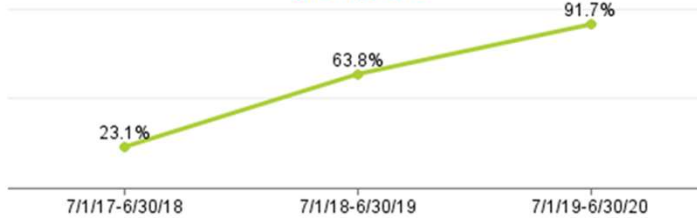
New Claims Count and Total Incurred



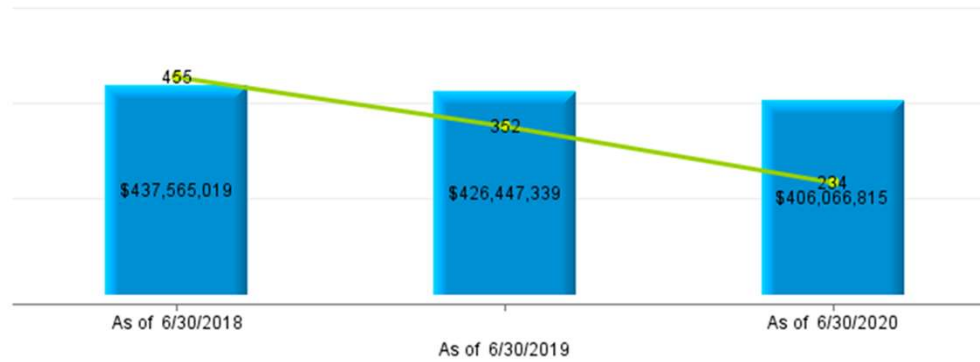
New Claims Average Incurred



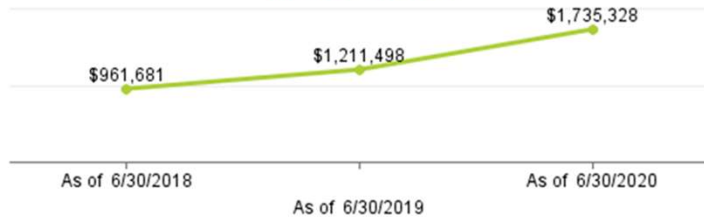
New Claims Closing Rate



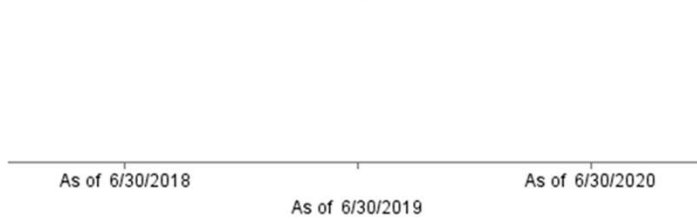
Pending Claims
Count and Total Incurred



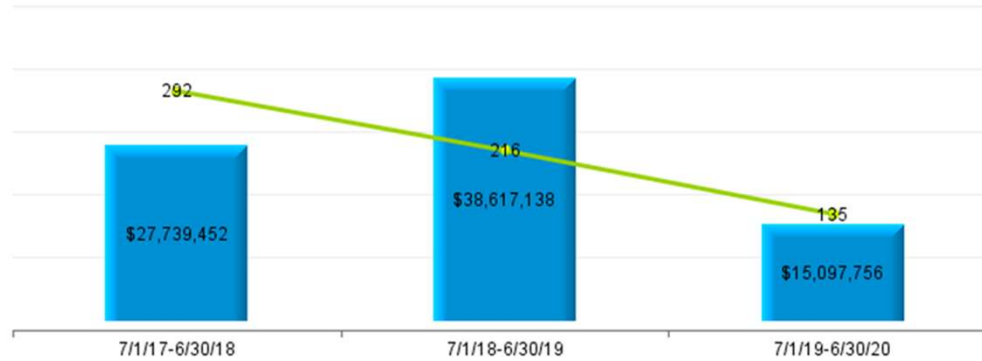
Pending Claims
Average Incurred



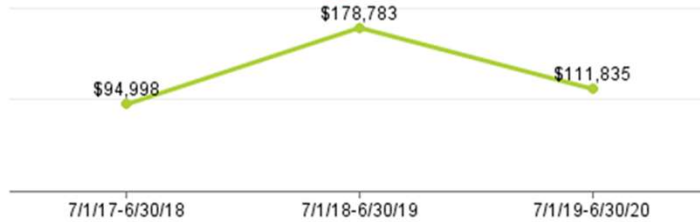
Pending Claims
% Litigation



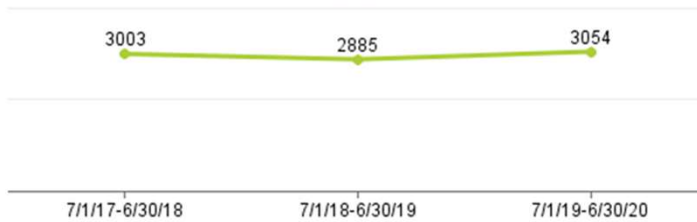
Closed Claims
Count and Total Incurred



Closed Claims
Average Incurred



Closed Claims
Duration



PR Old CAT – Performance Summary



	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
New Claims	Bodily Injury Claims				0.0%
	Total Claims	13	47	12	-74.5%
	% Bodily Injury Claim				
	Average Incurred	\$133,403	\$91,940	\$1,370	-98.5%
	Total Incurred	\$1,734,233	\$4,321,173	\$16,436	-99.6%
	% Litigated				
	% Attorney Representation				
	Closing Rate	23.1%	63.8%	91.7%	27.8%
	Average Days Open	14	103	223	117.9%
Pending Claims	Bodily Injury Claims				0.0%
	Total Claims	455	352	234	-33.5%
	% Bodily Injury				
	Average Incurred	\$961,681	\$1,211,498	\$1,735,328	43.2%
	Total Claims w/Incurred > \$100K	17.4%	23.0%	21.4%	-1.6%
	Total Incurred	\$437,565,019	\$426,447,339	\$406,066,815	-4.8%
	% Litigated				
	% Attorney Representation	0.2%			
% Over 2 Years Old	97.8%	92.3%	99.6%	7.2%	
Closed Claims	Bodily Injury Claims				0.0%
	Total Claims	292	216	135	-37.5%
	% Bodily Injury				
	Average Incurred	\$94,998	\$178,783	\$111,835	-37.4%
	Total Claims w/Incurred > \$100K	14.4%	13.4%	17.8%	4.4%
	Total Incurred	\$27,739,452	\$38,617,138	\$15,097,756	-60.9%
	% Litigated				
	Average Days Open	3,003	2,885	3,054	5.9%
Closing Ratio by Claim	1,746.7%	287.3%	1,083.3%	796.1%	
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Loss	(\$8,729,037)	\$3,190,587	\$186,736	-94.15%
	Expense	\$9,006		\$62	100.00%
	Total Paid	(\$8,720,032)	\$3,190,587	\$186,798	-94.15%
	Total Recovery	\$1,156,132	\$575,195	\$0	-100.00%
	Net Paid	(\$9,876,164)	\$2,615,392	\$186,798	-92.86%

Loss Prevention

- Full Audits: 202 scheduled; 164 completed; 38 outstanding
- Compliance Reviews: 326 scheduled; 254 completed; 72 outstanding
- Consultations: 100
- Investigations: 2
- Walk-Throughs: 1,403 scheduled; 1,209 complete; 194 outstanding
- Training Sessions: 101 (virtual included) with 1,387 attendees

- Driver Safety
- Hazardous Communication GHS
- Heat Stress
- Ladder Safety
- Lockout-Tagout
- Personal Protective Equipment
- Safe Lifting Injury Prevention
- Slip, Trip and Fall



New Safety Program Presentations

Driver Safety
Heat Stress
Ladder Safety
Personal Protective Equipment
Slip, Trip and Fall

Building Appraisals

Re-Appraisal: 1,498

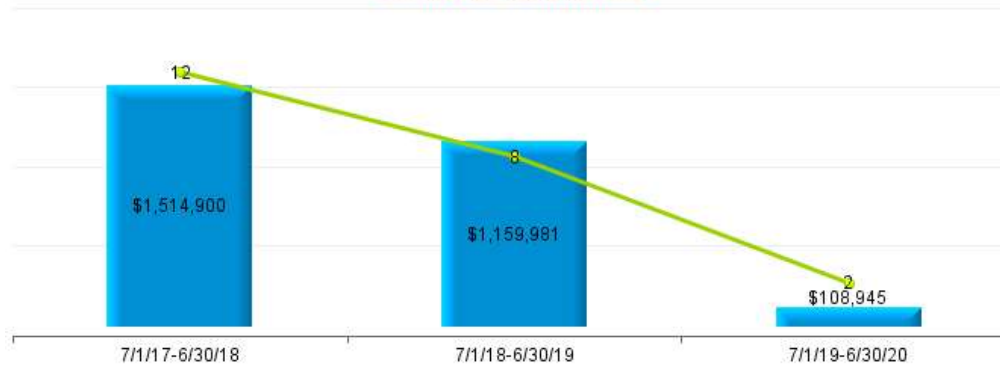
New : 79

Modifications: 34

Deletions: 40

Future Medical Care Fund

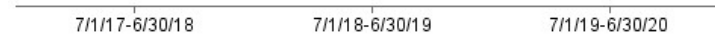
New Claims
Count and Total Incurred



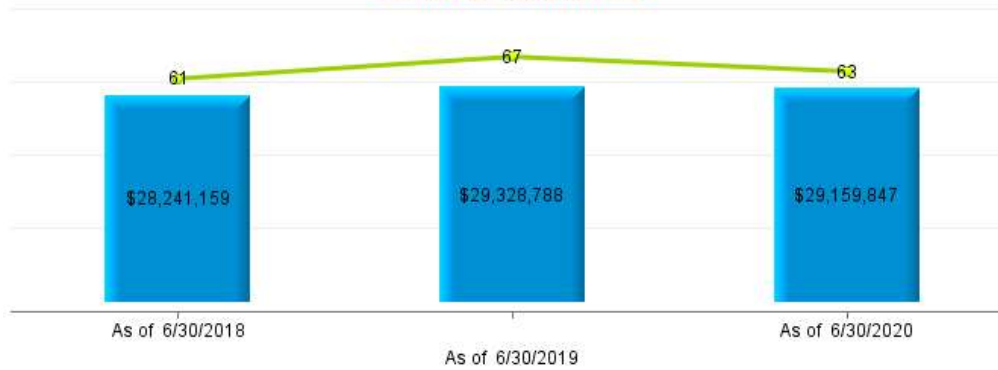
New Claims
Average Incurred



New Claims
Closing Rate



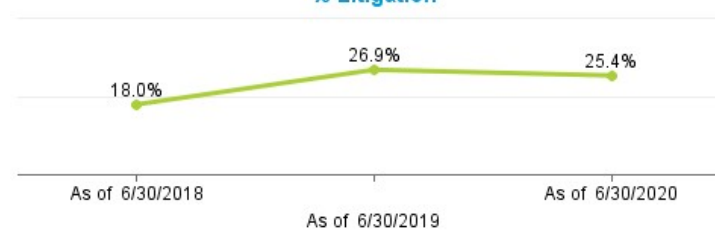
Pending Claims
Count and Total Incurred



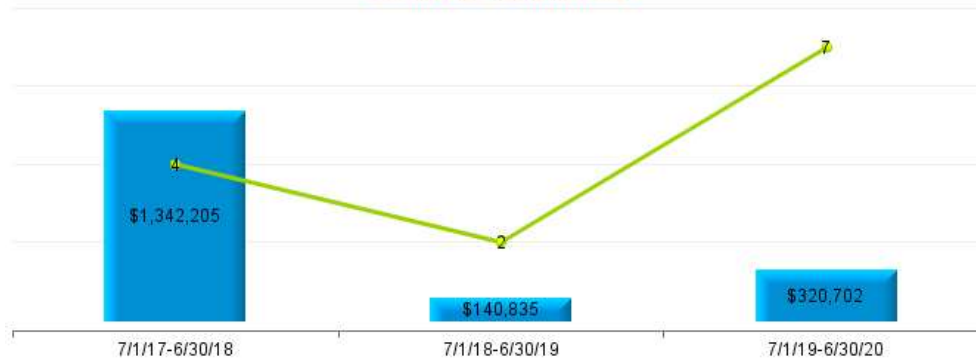
Pending Claims
Average Incurred



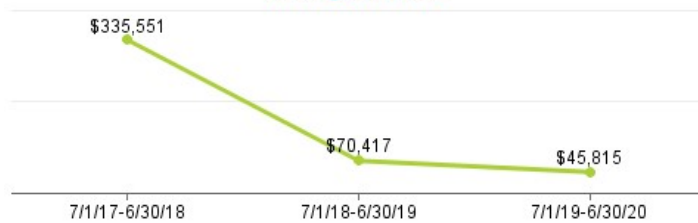
Pending Claims
% Litigation



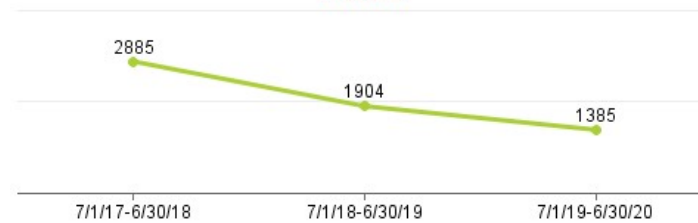
Closed Claims
Count and Total Incurred



Closed Claims
Average Incurred



Closed Claims
Duration



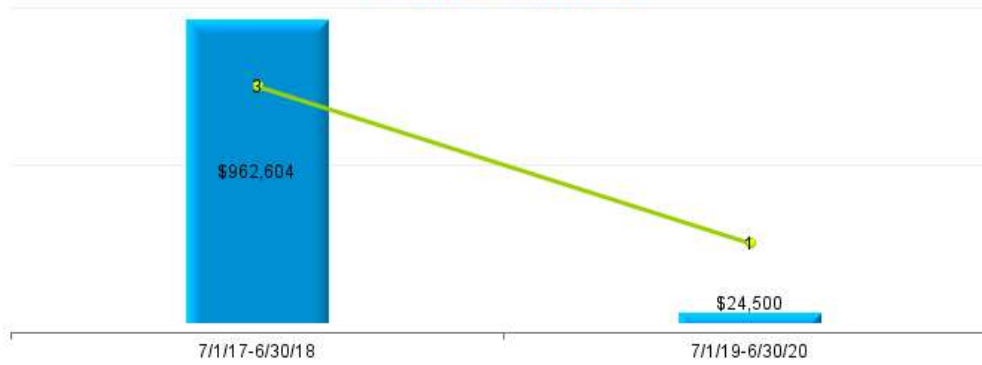
FMCF - Performance Summary



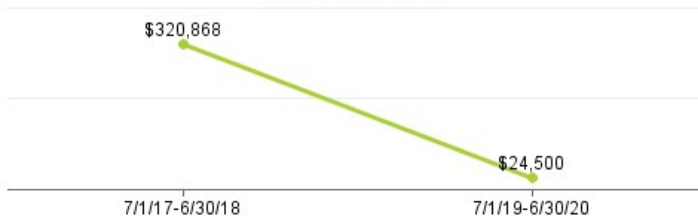
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
New Claims	Bodily Injury Claims				0.0%
	Total Claims	12	8	2	-75.0%
	% Bodily Injury Claim				
	Average Incurred	\$126,242	\$144,998	\$54,472	-62.4%
	Total Incurred	\$1,514,900	\$1,159,981	\$108,945	-90.6%
	% Litigated	50.0%	87.5%	100.0%	12.5%
	% Attorney Representation	83.3%	100.0%	100.0%	0.0%
	Closing Rate				
	Average Days Open	137	222	274	23.4%
Pending Claims	Bodily Injury Claims				0.0%
	Total Claims	61	67	63	-6.0%
	% Bodily Injury				
	Average Incurred	\$462,970	\$437,743	\$462,855	5.7%
	Total Claims w/Incurred > \$100K	42.6%	41.8%	42.9%	1.1%
	Total Incurred	\$28,241,159	\$29,328,788	\$29,159,847	-0.6%
	% Litigated	18.0%	26.9%	25.4%	-1.5%
	% Attorney Representation	39.3%	47.8%	47.6%	-0.1%
	% Over 2 Years Old	75.4%	70.1%	85.7%	15.6%
Closed Claims	Bodily Injury Claims				0.0%
	Total Claims	4	2	7	250.0%
	% Bodily Injury				
	Average Incurred	\$335,551	\$70,417	\$45,815	-34.9%
	Total Claims w/Incurred > \$100K	50.0%	50.0%	14.3%	-35.7%
	Total Incurred	\$1,342,205	\$140,835	\$320,702	127.7%
	% Litigated	25.0%		57.1%	57.1%
	Average Days Open	2,885	1,904	1,385	-27.3%
	Closing Ratio by Claim	33.3%	25.0%	300.0%	275.0%
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Loss	\$613,118	\$653,790	\$603,266	-7.73%
	Expense	\$2,383	\$3,976	\$6,897	73.46%
	Total Paid	\$615,500	\$657,766	\$610,162	-7.24%
	Total Recovery	\$85,005	\$0	\$0	0.00%
	Net Paid	\$530,495	\$657,766	\$610,162	-7.24%

Future Medical - Medical Malpractice

New Claims
Count and Total Incurred



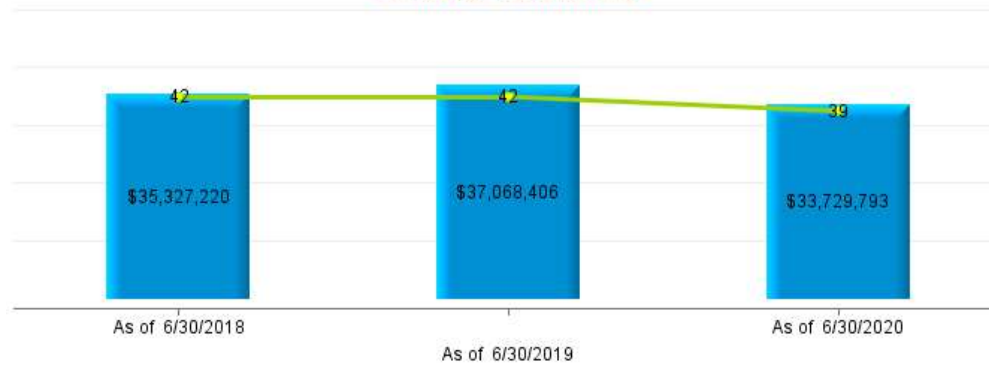
New Claims
Average Incurred



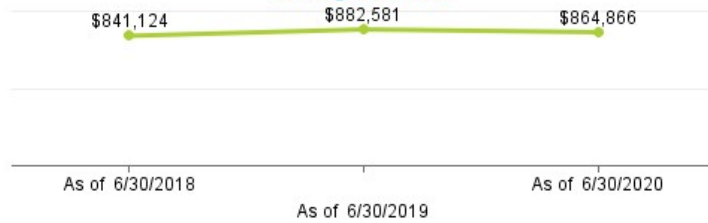
New Claims
Closing Rate



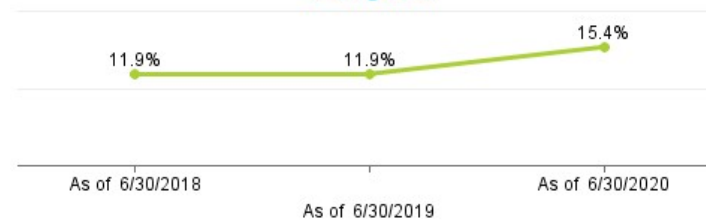
Pending Claims
Count and Total Incurred



Pending Claims
Average Incurred



Pending Claims
% Litigation



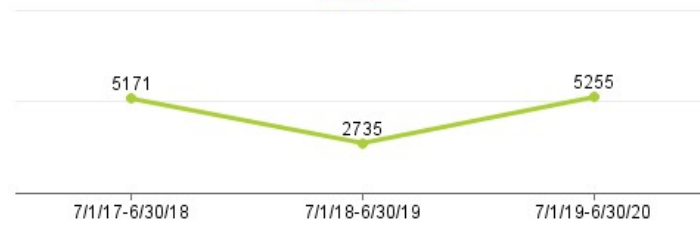
Closed Claims
Count and Total Incurred



Closed Claims
Average Incurred



Closed Claims
Duration



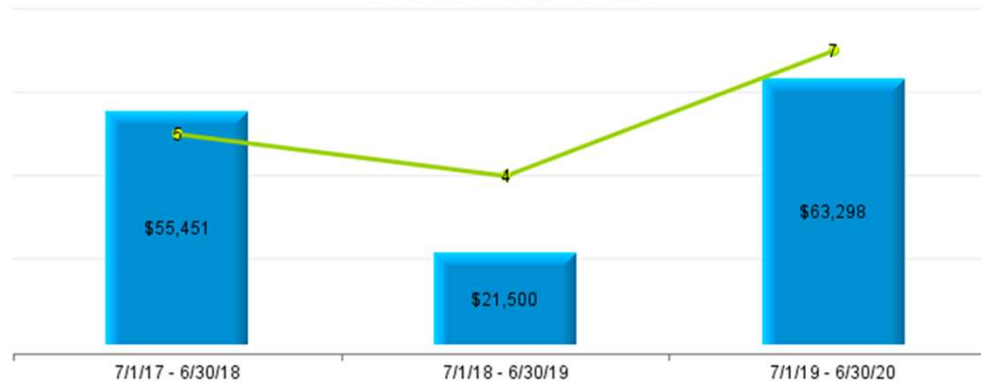
FM MM - Performance Summary



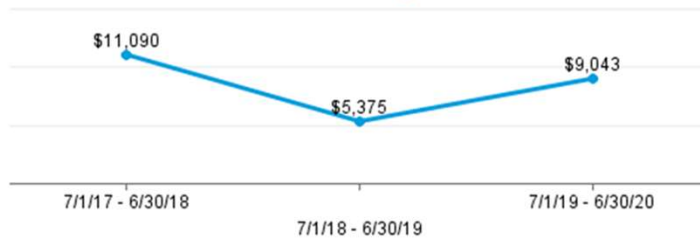
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
New Claims	Bodily Injury Claims	3		1	-66.7%
	Total Claims	3		1	-66.7%
	% Bodily Injury Claim	100.0%		100.0%	0.0%
	Average Incurred	\$320,868		\$24,500	-92.4%
	Total Incurred	\$962,604		\$24,500	-97.5%
	% Litigated	33.3%		100.0%	66.7%
	% Attorney Representation	100.0%		100.0%	0.0%
	Closing Rate				
	Average Days Open	258		12	-95.4%
Pending Claims	Bodily Injury Claims	42	42	39	-7.1%
	Total Claims	42	42	39	-7.1%
	% Bodily Injury	100.0%	100.0%	100.0%	0.0%
	Average Incurred	\$841,124	\$882,581	\$864,866	-2.0%
	Total Claims w/Incurred > \$100K	81.0%	81.0%	82.1%	1.1%
	Total Incurred	\$35,327,220	\$37,068,406	\$33,729,793	-9.0%
	% Litigated	11.9%	11.9%	15.4%	3.5%
	% Attorney Representation	26.2%	28.6%	30.8%	2.2%
	% Over 2 Years Old	92.9%	92.9%	97.4%	4.6%
Closed Claims	Bodily Injury Claims	6	1	5	400.0%
	Total Claims	6	1	5	400.0%
	% Bodily Injury	100.0%	100.0%	100.0%	0.0%
	Average Incurred	\$186,503	\$300,000	\$742,577	147.5%
	Total Claims w/Incurred > \$100K	66.7%	100.0%	80.0%	-20.0%
	Total Incurred	\$1,119,019	\$300,000	\$3,712,887	1,137.6%
	% Litigated				
	Average Days Open	5,171	2,735	5,255	92.2%
	Closing Ratio by Claim	100.0%	0.0%	400.0%	400.0%
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Loss	\$1,884,815	\$1,364,549	\$1,493,217	9.43%
	Expense	\$824	\$14,186	\$8,518	-39.96%
	Total Paid	\$1,885,639	\$1,378,735	\$1,501,734	8.92%
	Total Recovery	\$0	\$0	\$0	0.00%
	Net Paid	\$1,885,639	\$1,378,735	\$1,501,734	8.92%

Aviation

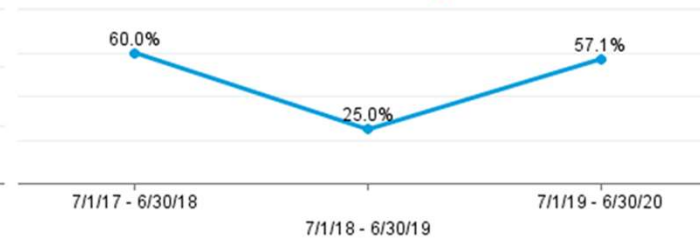
New Claims - Total Incurred



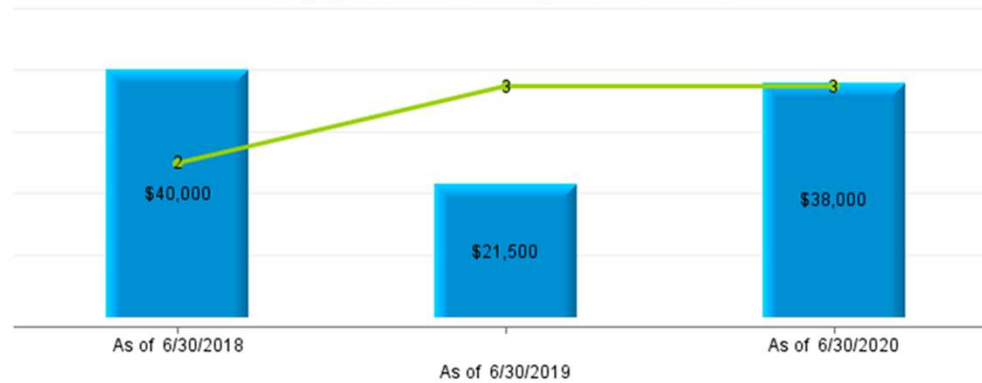
New Claims - Average Incurred



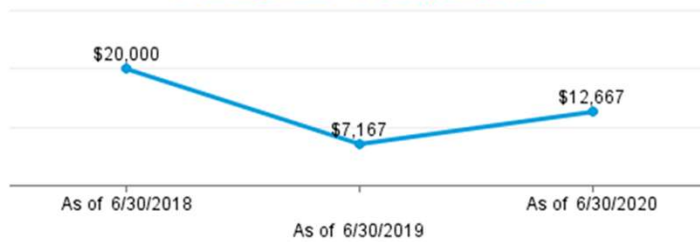
New Claims - Closing Rate



Pending Claims - Count and Total Incurred



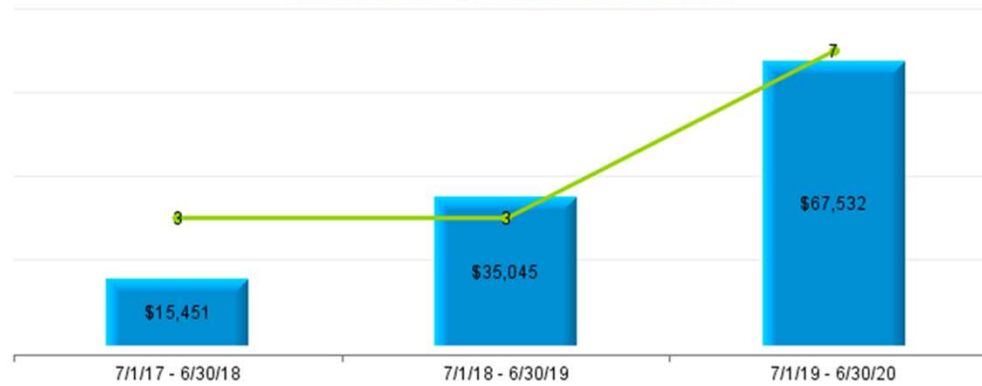
Pending Claims - Average Incurred



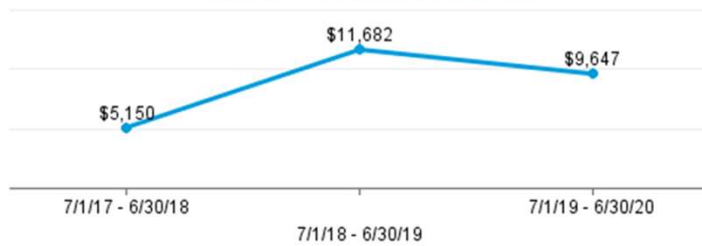
Pending Claims - % Litigation



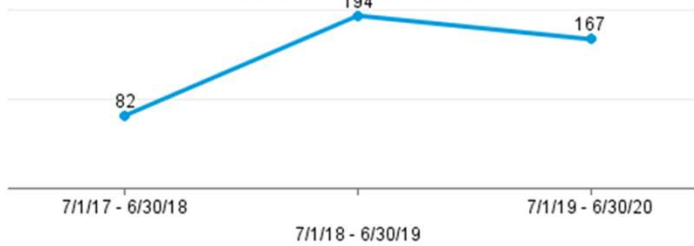
Closed Claims - Count and Total Incurred



Closed Claims - Average Incurred



Closed Claims - Duration



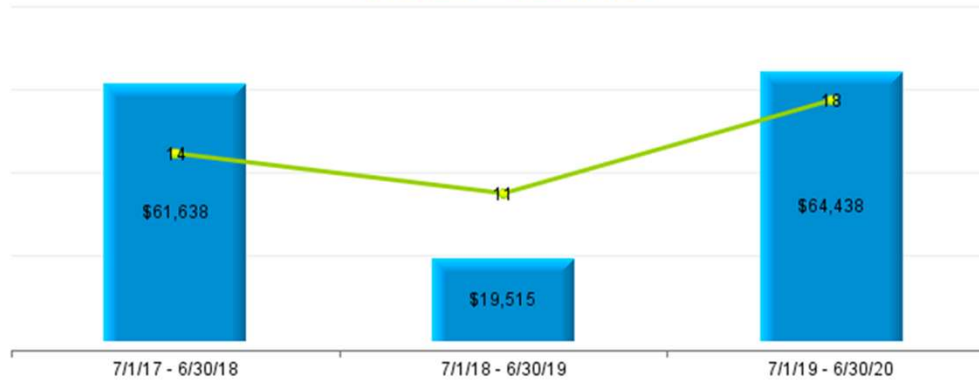
AN - Performance Summary



	Metric	7/1/17 - 6/30/18	7/1/18 - 6/30/19	7/1/19 - 6/30/20	% Change
New Claims	Bodily Injury Claims				0.0%
	Total Claims	5	4	7	75.0%
	% Bodily Injury Claim				
	Average Incurred	\$11,090	\$5,375	\$9,043	68.2%
	Total Incurred	\$55,451	\$21,500	\$63,298	194.4%
	% Litigated				
	% Attorney Representation				
	Closing Rate	60.0%	25.0%	57.1%	32.1%
	Average Days Open	126	80	106	32.4%
Pending Claims	Bodily Injury Claims				0.0%
	Total Claims	2	3	3	0.0%
	% Bodily Injury				
	Average Incurred	\$20,000	\$7,167	\$12,667	76.7%
	Total Claims w/Incurred > \$100K				
	Total Incurred	\$40,000	\$21,500	\$38,000	76.7%
	% Litigated				
	% Attorney Representation				
% Over 2 Years Old					
Closed Claims	Bodily Injury Claims				0.0%
	Total Claims	3	3	7	133.3%
	% Bodily Injury				
	Average Incurred	\$5,150	\$11,682	\$9,647	-17.4%
	Total Claims w/Incurred > \$100K				
	Total Incurred	\$15,451	\$35,045	\$67,532	92.7%
	% Litigated				
	Average Days Open	82	194	167	-13.6%
Closing Ratio by Claim	60.0%	75.0%	100.0%	25.0%	
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Loss	\$39,848	\$10,648	\$67,532	534.21%
	Expense				0.00%
	Total Paid	\$39,848	\$10,648	\$67,532	534.21%
	Total Recovery	\$36,848	\$17,642	\$54,539	209.15%
	Net Paid	\$3,000	(\$6,994)	\$12,994	-285.79%

Wet Marine

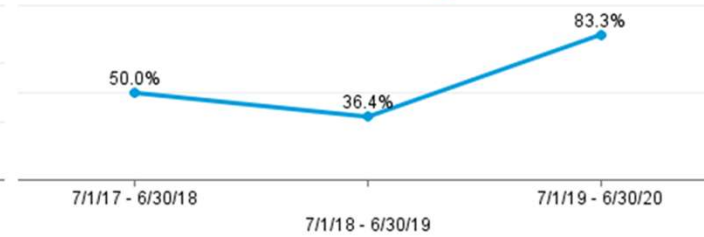
New Claims - Total Incurred



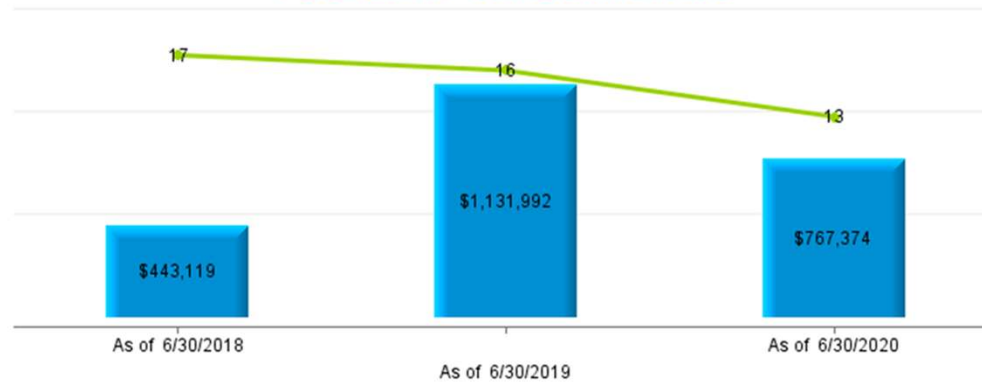
New Claims - Average Incurred



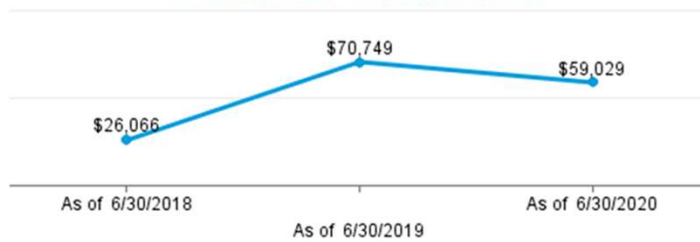
New Claims - Closing Rate



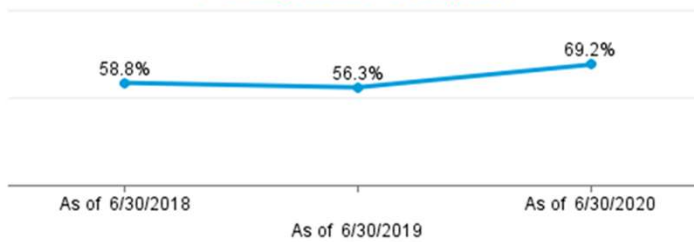
Pending Claims - Count and Total Incurred



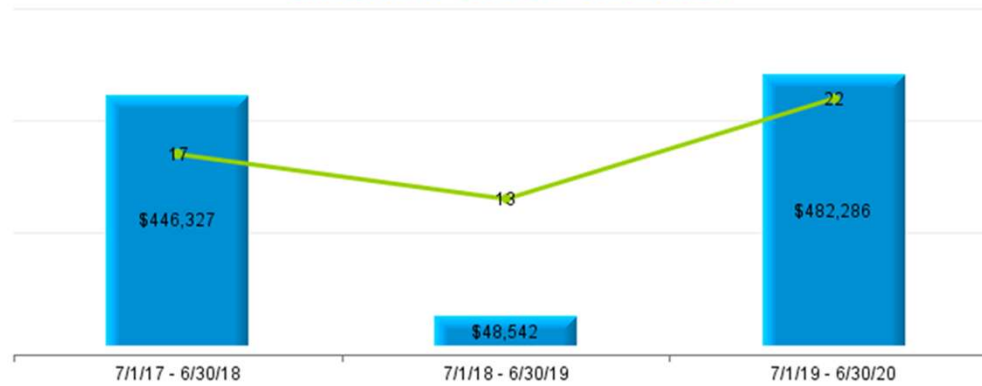
Pending Claims - Average Incurred



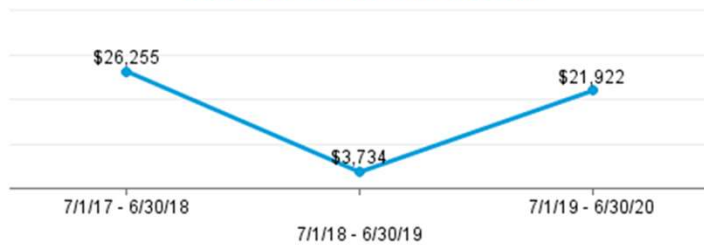
Pending Claims - % Litigation



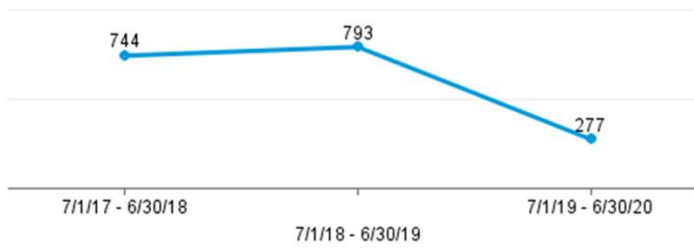
Closed Claims - Count and Total Incurred



Closed Claims - Average Incurred



Closed Claims - Duration



WM - Performance Summary



	Metric	7/1/17 - 6/30/18	7/1/18 - 6/30/19	7/1/19 - 6/30/20	% Change
New Claims	Bodily Injury Claims	6	2	1	-50.0%
	Total Claims	14	11	18	63.6%
	% Bodily Injury Claim	42.9%	18.2%	5.6%	-12.6%
	Average Incurred	\$4,403	\$1,774	\$3,580	101.8%
	Total Incurred	\$61,638	\$19,515	\$64,438	230.2%
	% Litigated				
	% Attorney Representation	28.6%		11.1%	11.1%
	Closing Rate	50.0%	36.4%	83.3%	47.0%
	Average Days Open	114	127	105	-16.9%
Pending Claims	Bodily Injury Claims	15	11	9	-18.2%
	Total Claims	17	16	13	-18.8%
	% Bodily Injury	88.2%	68.8%	69.2%	0.5%
	Average Incurred	\$26,066	\$70,749	\$59,029	-16.6%
	Total Claims w/Incurred > \$100K	5.9%	12.5%	7.7%	-4.8%
	Total Incurred	\$443,119	\$1,131,992	\$767,374	-32.2%
	% Litigated	58.8%	56.3%	69.2%	13.0%
	% Attorney Representation	82.4%	56.3%	69.2%	13.0%
% Over 2 Years Old	29.4%	31.3%	61.5%	30.3%	
Closed Claims	Bodily Injury Claims	7	7	4	-42.9%
	Total Claims	17	13	22	69.2%
	% Bodily Injury	41.2%	53.8%	18.2%	-35.7%
	Average Incurred	\$26,255	\$3,734	\$21,922	487.1%
	Total Claims w/Incurred > \$100K	11.8%		4.5%	4.5%
	Total Incurred	\$446,327	\$48,542	\$482,286	893.5%
	% Litigated	35.3%	46.2%	9.1%	-37.1%
	Average Days Open	744	793	277	-65.1%
Closing Ratio by Claim	106.7%	109.1%	116.7%	7.6%	
	Metric	7/1/17-6/30/18	7/1/18-6/30/19	7/1/19-6/30/20	% Change
Payments	Loss	\$202,037	\$228,685	\$68,554	-70.02%
	Expense	\$124,431	\$332,131	\$96,655	-70.90%
	Total Paid	\$326,468	\$560,816	\$165,209	-70.54%
	Total Recovery	\$66,938	(\$3,578)		-100.00%
	Net Paid	\$259,530	\$564,394	\$165,209	-70.73%