## TML RISK MANAGEMENT POOL

## Adverse Member Report Card

Entity Name:

City of Cookeville

Date of Report: May 13, 2003

Location Code:

8319

Contact Name:

Tom Bruce/Jim Burchett

Agent: Legge Agency

Phone Number:

931-526-9591

Consultant: Jason Rich

Coverages in Place:

WC 🖂

EOL 🖂

AGL 🖂

APD:X P&C 🖂

5-Yr Adverse Lines (>75%): WC

EOL \_

LEL AGL

LEL 🖂

APD

P&C

Adverse Loss Ratios

5-Year (1997-2002) WC 146% GL

EOL

GL 🖂

GL 📗

LEL

AGL

APD

P&C

1-Year (2001-2002) WC 124% GL

EOL

LEL

AGL

APD

P&C

Combined Loss Ratios (all yrs)

WC 90%

Combined Liability 22% P&C 18%

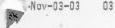
WC Mgmt Items (if adverse): Panel ☐ LCC ☐ AccInv ☐ ФExams ☐ ReasIndem ☐ Housekpng ☐ FacInsp ☐ Eqinsp ☐

For the five year period reviewed the City of Cookeville contributed \$595,691 in Workers Compensation premium. Net incurred losses for that same period totaled \$870,243. The city reported 344 accidents during this period.

Narrative: A review of the workers compensation losses over the five year period revealed that the city recorded 36 severity claims, each over \$10,000. Nine of these claims incurred amounts over \$75,000 each while 5 of those claims surpassed \$100,000 each. While no specific department dominated the claims it is interesting to note that 9 of the 36 severity claims were knee related. Both Tom Bruce and Jim Burchett work well with Loss Control and efficiently impliment all recommendations.

Critical Questions: What training courses are specifically targeted to each department on a regularly scheduled basis? Are department heads and supervisors involved in the training process to a point that they can pass important information along to line employees?

6153773067



Adverse Membership Analysis - 2003 TML Risk Management Pool

Time Period: July 1, 1997 through June 30, 2002
Regarding: Losses by Accident Date / Earned Premium

Member Summary

City of Cookeville

## Numbers of Adverse Pool Members by Line of Coverage - Fully Insured Members

Workers' Compensation				7.00			Member	
	Loss Ratio Range 0%	# of members 87	%age of Total 19.3%	Acceptable/ Adverse	%age of Total	Ratio	5 Yr Ratio	1 Yr Ratio
	Between 0% & 25% Between 25% & 75%	125 109	27.7% 24.2%	321	71.2%	44.5%		
1	Between 75% & 100% 100% & greater TOTAL	31 99 451	8,9% 22.0%	130	28.8%	138.6% 92.2%	145.0%	124.0%
							Member	Mamba
General Llability	Loss Ratio Range o%	# of members 158	%agc of Total 38.3%	Acceptable/ <u>Advorse</u>	%age of Total	Loss Ratio	5 Yr Ratio	1 Yr Ratio
	Between 0% & 25% Between 25% & 75%	88 71 18	21,4% 17,2% 4,4%	317	76.9%	30.0%		
ſ	Botween 75% & 100% 100% & greater TOTAL	77	18,7%	95	23.1%	167.0% 78.0%		
							Member	Membe
aw Enforcement Liability	Loss Ratio Ragge 0%	# af members 125	%age of Total 48.6%	Acceptable/ Adverso	%age of <u>Yotal</u>	Loss <u>Ratio</u>	5 Yr Ratio	1 Yr Ratio
	Between 0% & 25% Between 25% & 75%	41 36	16.0% 14.0% 6.2%	202	78.6%	23.0%		
I	Between 75% & 100% 100% & greater TOTAL	16 39 257	15.2%	55	21.4%	171.2% 65.2%		
Errors & Omissions Liability							Member	Membe
TIDES & ORIGOGRAP ERRORLY	Loss Ratio Range 0%	# of <u>members</u> 260	%age of Total 66.9%	Acceptable/ Adverse	%age of Total	Loss <u>Ratio</u>	5 Yr Ratio	1 Yr Ratio
	Between 0% & 25% Between 25% & 75% Between 75% & 100%	23 31 13	5.7% 7.7% 3.2%	323	80.3%	10.0%		
	100% & greater TOTAL	66 402	16.4%	79	19.7%	199.4% 68.9%		
Auto General Liability							Member	Membe
	Loss Ratio Range 0%	# of members 165	%age of <u>Total</u> 37.6%	Acceptable/ Adverse	%age of Total	Loss Ratio	5 Yr Ratio	1 Yr Ratio
	Between 0% & 25% Between 25% & 75% Between 75% & 100%	125 86 18	26.5% 20.0% 4.1%	378	86,1%	30,0%		
1	100% & greater TOTAL	43 439	9.8%	61	13.9%	149.4% 63.1%		
Auto Physical Damage	Loss Ratio	# of	%age of	Acceptable/	%sge of	Loss	Member 5 Yr	Membe 1 Yr
	Range 0%	members 135	<u>Total</u> 33.2%	Adverse	Total	Ratio	Ratio	Ratio
	Between 9% & 25% Between 25% & 75% Between 75% & 100%	76 101 27	18.7% 24.8% 6.6%	312		29,1%		
1	100% & greater TOTAL	68 407	18,7%	95	23.3%	133.6% 61. <u>6%</u>		
Property & Crims	Loss Ratio Range 0%	# of members 145	%age of Total 38.2%	Acceptable/ Adverse	%age of Total	Loss Ratio	Member 5 Yr Ratio	Membe 1 Yr <u>Ratio</u>
	Between 0% & 25% Between 25% & 75% Between 75% & 100%	95 85 15	25,0% 22.4% 3,9%	325	85.5%	22.5%		
	100% & greater TOTAL	40 380	10.5%	55	14.5%	198.1% 57.4%		