

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 GL EOL LEL AGL APD P&C
 5-Yr Adverse Lines [>75%]: WC GL EOL LEL AGL APD P&C

Adverse Loss Ratios

5-Year (1997-2002) WC 146% GL EOL 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 Exams RcasIndcm Housekpng FacInsp EqInsp

Critical Data: 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?

Adverse Membership Analysis - 2003
TML Risk Management Pool

Member Summary

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

City of Cookeville

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

Workers' Compensation

Loss Ratio Range	# of members	%age of Total	Acceptable/ Adverse	%age of Total	Loss Ratio	Member 5 Yr Ratio	Member 1 Yr Ratio
0%	87	19.3%					
Between 0% & 25%	125	27.7%					
Between 25% & 75%	109	24.2%	321	71.2%	44.5%		
Between 75% & 100%	31	6.9%					
100% & greater	99	22.0%	130	28.8%	138.8%	146.0%	124.0%
TOTAL	451				92.2%		

General Liability

Loss Ratio Range	# of members	%age of Total	Acceptable/ Adverse	%age of Total	Loss Ratio	Member 5 Yr Ratio	Member 1 Yr Ratio
0%	159	38.3%					
Between 0% & 25%	88	21.4%					
Between 25% & 75%	71	17.2%	317	76.9%	30.0%		
Between 75% & 100%	18	4.4%					
100% & greater	77	18.7%	95	23.1%	167.0%		
TOTAL	412				78.0%		

Law Enforcement Liability

Loss Ratio Range	# of members	%age of Total	Acceptable/ Adverse	%age of Total	Loss Ratio	Member 5 Yr Ratio	Member 1 Yr Ratio
0%	125	48.6%					
Between 0% & 25%	41	16.0%					
Between 25% & 75%	38	14.0%	202	78.6%	23.0%		
Between 75% & 100%	16	6.2%					
100% & greater	39	15.2%	55	21.4%	171.2%		
TOTAL	257				65.2%		

Errors & Omissions Liability

Loss Ratio Range	# of members	%age of Total	Acceptable/ Adverse	%age of Total	Loss Ratio	Member 5 Yr Ratio	Member 1 Yr Ratio
0%	260	66.9%					
Between 0% & 25%	23	5.7%					
Between 25% & 75%	31	7.7%	323	80.3%	10.0%		
Between 75% & 100%	13	3.2%					
100% & greater	66	16.4%	79	19.7%	199.4%		
TOTAL	402				68.9%		

Auto General Liability

Loss Ratio Range	# of members	%age of Total	Acceptable/ Adverse	%age of Total	Loss Ratio	Member 5 Yr Ratio	Member 1 Yr Ratio
0%	165	37.6%					
Between 0% & 25%	125	28.5%					
Between 25% & 75%	88	20.0%	378	86.1%	30.0%		
Between 75% & 100%	18	4.1%					
100% & greater	43	9.8%	61	13.9%	149.4%		
TOTAL	439				63.1%		

Auto Physical Damage

Loss Ratio Range	# of members	%age of Total	Acceptable/ Adverse	%age of Total	Loss Ratio	Member 5 Yr Ratio	Member 1 Yr Ratio
0%	135	33.2%					
Between 0% & 25%	76	18.7%					
Between 25% & 75%	101	24.8%	312	76.7%	29.1%		
Between 75% & 100%	27	6.6%					
100% & greater	68	16.7%	95	23.3%	133.6%		
TOTAL	407				61.6%		

Property & Crimes

Loss Ratio Range	# of members	%age of Total	Acceptable/ Adverse	%age of Total	Loss Ratio	Member 5 Yr Ratio	Member 1 Yr Ratio
0%	145	38.2%					
Between 0% & 25%	95	25.0%					
Between 25% & 75%	85	22.4%	325	85.5%	22.5%		
Between 75% & 100%	15	3.9%					
100% & greater	40	10.5%	55	14.5%	158.1%		
TOTAL	380				57.4%		

Prepared by:

TML Risk Management Pool - Loss Control Department