

GENERAL LIAB CHG CALCULATION WORKSHEET

BN0709

FINAL

		PAID LOSSES		NET PAID											
STATEWIDE SUM		\$34,939,972	100%	\$37,985,886	100%	\$32,965,304	100%	5,200,582	36,557,418	\$41,758,000	100%	\$37,922,905	100%	\$3,835,095	
		As of 12/03		As of 12/05						BN0709		BN0507		INCREASE	
		GL		GL		NET PAID		PAID		NET		GL		GL	
		PRIOR		NEW		(NET OF		LOSS		PAID		BUDGETED		BUDGETED	
		BASE PD		BASE PD		(NET OF		Based		Based		BUDGETED		CHARGED	
		FYs98-03		FY00-05		WAIVED		Part		Part		CHARGED		CHARGED	
		{1}		{2}		{3}		{4}		{5}		{6}		{7a}	
		{1}		{2a}		{3a}		{4}		{5}		{6a}		{7a}	
		{1}		{2a}		{3a}		{4}		{5}		{6a}		{7a}	
100000	DEPT OF HUMAN SVC	7,497,087	21.46%	8,221,602	21.6438%	7,674,207	23.27965%	1,088,646	8,510,438	9,599,084	23.0%	8,783,871	23.2%	815,213	
107000	DEPT OF ADMINISTRATION	365,749	1.05%	408,491	1.0754%	249,268	0.75615%	55,990	276,429	332,419	0.8%	327,304	0.9%	5,115	
109000	DEPT OF AVIATION	40	0.00%	31,912	0.0840%	0	0.00000%	6,218	0	6,218	0.0%	2,010	0.0%	4,208	
114000	LONG TERM CARE ON	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
121000	OFFICE OF THE GOVE	46,462	0.13%	255,679	0.6731%	82,380	0.24990%	35,793	91,357	127,150	0.3%	51,264	0.1%	75,886	
122000	PSCHOLOGISTS EXAM	1,042	0.00%	1,042	0.0027%	0	0.00000%	2,138	0	2,138	0.0%	2,252	0.0%	(115)	
123000	ECONOMIC DEVELOP	0	0.00%	9,256	0.0244%	0	0.00000%	3,223	0	3,223	0.0%	2,000	0.0%	1,223	
124000	CLINICAL SOCIAL WO	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
131000	OR ADVOCACY COMM	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	271	0.0%	1,729	
137000	DEPT OF JUSTICE	931,838	2.67%	861,419	2.2677%	661,419	2.00641%	115,853	733,491	849,345	2.0%	1,023,393	2.7%	(174,048)	
141000	DIV OF STATE LANDS	147,753	0.42%	186,727	0.4916%	56,785	0.17226%	26,680	62,972	89,652	0.2%	86,356	0.2%	3,296	
142000	LEGISLATIVE COUNSEL	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
144000	LEGISLATIVE REVENL	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
145000	LEGISLATIVE FISCAL	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
150000	DEPT OF REVENUE	120,699	0.35%	85,812	0.2259%	40,312	0.12229%	13,342	44,704	58,046	0.1%	112,991	0.3%	(54,945)	
155000	LEGISLATIVE ASSEME	35,899	0.10%	83,488	0.2198%	47,297	0.14348%	13,035	52,451	65,486	0.2%	25,494	0.1%	39,992	
156000	LEGISLATIVE ADMINIS	1,679	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,406	0.0%	(406)	
165000	SECRETARY OF STAT	523,857	1.50%	1,317,899	3.4694%	1,117,899	3.39114%	176,186	1,239,712	1,415,899	3.4%	599,294	1.6%	816,605	
170000	OREGON STATE TREAS	0	0.00%	15,862	0.0418%	0	0.00000%	4,096	0	4,096	0.0%	2,000	0.0%	2,096	
177000	ST LOTTERY COMM	441,195	1.26%	299,577	0.7887%	195,590	0.59332%	41,595	216,902	258,497	0.6%	471,311	1.2%	(212,814)	
196000	DISTRICT ATTORNEY	709,192	2.03%	856,514	2.2548%	656,514	1.99153%	115,205	728,053	843,258	2.0%	841,915	2.2%	1,343	
198000	JUDICIAL DEPT	703,037	2.01%	717,827	1.8897%	679,035	2.05985%	96,875	753,027	849,902	2.0%	868,235	2.3%	(18,424)	
199000	GOVERNMENT STANC	886	0.00%	886	0.0023%	0	0.00000%	2,117	0	2,117	0.0%	2,214	0.0%	(97)	
248000	MILITARY DEPT	83,664	0.24%	72,448	0.1907%	44,192	0.13405%	11,575	49,007	60,582	0.1%	82,504	0.2%	(21,921)	
250000	MARINE BOARD	57,161	0.16%	64,343	0.1694%	22,774	0.06908%	10,504	25,255	35,760	0.1%	40,601	0.1%	(4,842)	
255000	PAROLE BOARD	187,936	0.54%	172,388	0.4538%	137,494	0.41709%	24,784	152,476	177,261	0.4%	195,987	0.5%	(18,726)	
257000	OR STATE POLICE	4,217,155	12.07%	1,250,128	3.2910%	1,074,297	3.25887%	167,229	1,191,360	1,358,589	3.3%	2,690,483	7.1%	(1,331,894)	
259000	PUBLIC SAFETY STAN	112,592	0.32%	127,151	0.3347%	46,839	0.14208%	18,806	51,942	70,748	0.2%	24,719	0.1%	46,029	
274000	DEPT OF VETERANS	800	0.00%	34,600	0.0911%	2,776	0.00842%	6,573	3,078	9,651	0.0%	2,194	0.0%	7,458	
291000	DEPT OF CORRECTIO	4,895,406	14.01%	6,431,191	16.9305%	6,231,191	18.90227%	852,008	6,910,182	7,762,190	18.6%	6,292,975	16.6%	1,469,215	
330000	OFFICE OF ENERGY	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
340000	DEPT OF ENVIRONME	406,335	1.16%	323,977	0.8529%	229,605	0.69651%	44,820	254,624	299,444	0.7%	439,592	1.2%	(140,147)	
350000	COLUMBIA RIVER GOI	158,915	0.45%	69	0.0002%	0	0.00000%	2,009	0	2,009	0.0%	40,486	0.1%	(38,477)	
399000	PSYCH SECURITY RE	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
404000	PUBLIC DEFENSE SVC	0	0.00%	36,208	0.0953%	10,497	0.03184%	6,786	11,641	18,426	0.0%	2,000	0.0%	16,426	
415000	OR YOUTH AUTHORIT	594,188	1.70%	987,489	2.5996%	787,489	2.38884%	132,516	873,299	1,005,815	2.4%	709,124	1.9%	296,690	
423000	COMM ON CHILDREN	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
425000	LEGIS COMM ON INDI	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
435000	SAIF CORP	427,242	1.22%	342,912	0.9027%	255,904	0.77628%	47,323	283,789	331,111	0.8%	444,645	1.2%	(113,534)	
440000	CONSUMER & BUSINE	373,787	1.07%	166,800	0.4391%	106,875	0.32420%	24,046	118,521	142,567	0.3%	281,461	0.7%	(138,894)	
442000	PRIVATE HEALTH PART	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	281,461	0.7%	(279,461)	
459000	PUBLIC EMPLOYEE RI	142,395	0.41%	100,539	0.2647%	68,061	0.20646%	15,288	75,477	90,766	0.2%	134,767	0.4%	(44,001)	
471000	EMPLOYMENT DEPT	220,782	0.63%	356,887	0.9395%	253,793	0.76988%	49,170	281,448	330,617	0.8%	183,420	0.5%	147,198	
543000	OR STATE LIBRARY	164	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,040	0.0%	(40)	
575000	OR STUDENT ASSIST	98,698	0.28%	77,956	0.2052%	32,324	0.09805%	12,303	35,846	48,149	0.1%	87,410	0.2%	(39,260)	
580000	OR UNIVERSITY SYST	2,771,933	7.93%	4,357,899	11.4724%	4,157,899	12.61296%	577,982	4,610,971	5,189,315	12.4%	2,845,835	7.5%	2,343,117	
581000	EDUCATION DEPT	794,690	2.27%	201,889	0.5315%	155,893	0.47290%	28,684	172,880	201,564	0.5%	841,053	2.2%	(639,489)	
584000	TEACHER STNDS & PF	1,205	0.00%	550	0.0014%	0	0.00000%	2,073	0	2,073	0.0%	2,292	0.0%	(219)	
585000	BLIND COMM	32,697	0.09%	32,737	0.0862%	0	0.00000%	6,327	0	6,327	0.0%	9,914	0.0%	(3,588)	
586000	COMM COLLEGES & V	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
603000	AGRICULTURE DEPT	793,640	2.27%	1,618,735	4.2614%	896,569	2.71974%	215,948	994,265	1,210,213	2.9%	839,658	2.2%	370,555	
629000	FORESTRY DEPT	318,008	0.91%	77,782	0.2048%	57,292	0.17379%	12,280	63,534	75,815	0.2%	207,302	0.5%	(131,487)	
632000	GEOLOGY & MINERAL IN	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	207,302	0.5%	(205,302)	
634000	PARKS & RECREATIOI	112,670	0.32%	198,228	0.5218%	152,728	0.46330%	28,200	169,370	197,570	0.5%	127,218	0.3%	70,352	
635000	FISH & WILDLIFE DEP	467,656	1.34%	214,423	0.5645%	143,349	0.43485%	30,340	158,970	189,310	0.5%	445,659	1.2%	(256,349)	
660000	LAND CONSERVATION	0	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
690000	WATER RESOURCES I	16,639	0.05%	6,483	0.0171%	2,833	0.00859%	2,857	3,141	5,998	0.0%	11,149	0.0%	(5,151)	
691000	OR WATERSHED ENH	0	0.00%	200	0.0005%	0	0.00000%	2,026	0	2,026	0.0%	2,000	0.0%	26	
730000	DEPT OF TRANSPOR	5,490,620	15.71%	6,473,204	17.0411%	6,257,430	18.98187%	857,561	6,939,281	7,796,842	18.7%	6,653,333	17.5%	1,143,509	
831000	OR HEALTH LICENSIN	33,086	0.09%	42,222	0.1112%	0	0.00000%	7,580	0	7,580	0.0%	11,503	0.0%	(3,923)	
833000	HEALTH RELATED LIC	3,539	0.01%	14,763	0.0389%	3,539	0.01074%	3,951	3,925	7,876	0.0%	4,593	0.0%	3,283	
834000	OR BD OF DENTISTRY	2,033	0.00%	0	0.0000%	0	0.00000%	2,000	0	2,000	0.0%	2,000	0.0%	0	
839000	BUREAU OF LABOR &	178,138	0.51%	325,025	0.8556%	212,422	0.64438%	44,958	235,569	280,528	0.7%				

		As of 12/03		As of 12/05			12%	88%	100%		
		GL PRIOR BASE PD FYs98-03		GL NEW BASE PD FY00-05	NET PAID (NET OF WAIVED LOSS)		PAID LOSS Based Part	NET PAID Based Part	BN0709 GL BUDGETED CHARGE	BN0507 GL BUDGETED CHARGE	INCREASE (DECR)
		{1}		{2}	{3}	{3a}	{4}	{5}	{6}	{7a}	{8}
964000	ARCHITECT EXAMINEI	0	0.00%	0	0.0000%	0	2,000	0	2,000	2,000	0.0%
965000	LANDSCAPE ARCHITE	0	0.00%	0	0.0000%	0	2,000	0	2,000	2,000	0.0%
971000	CORRECTIONS ENTEF	5,413	0.02%	2,392	0.0063%	1,231	2,316	1,365	3,682	3,759	0.0%
973000	LANDSCAPE CONTRA	0	0.00%	0	0.0000%	0	2,000	0	2,000	2,000	0.0%
975000	HOME CARE COMMIS'	na	na	0	0.0000%	0	2,000	0	2,000	2,000	0.0%
976000	TOURISM COMMISSIO	na	na	0	0.0000%	0	2,000	0	2,000	2,000	0.0%
977000	OREGON WINE BOARI	na	na	0	0.0000%	0	2,000	0	2,000	2,000	0.0%
978000	OREGON PATIENT SA	na	na	0	0.0000%	0	2,000	0	2,000	2,000	0.0%
979000	OREGON HEALTH POI	na	na	0	0.0000%	0	2,000	0	2,000	2,000	0.0%
OTHER STATEWIDE LOSSES		753,605	2.1%	2,992,803	7.3%	NOT INCLUDED IN STATEWIDE SUM					

Licensing & General Government Pool		MIN CHG	NET PAID	BDGT CHG								
16	TOTAL - L&G POOL	94,211	0.27%	0	0.0000%	0	8,000	0	8,000	52,465	0.1%	(44,465)
108000	COUNSELOR & THERAPI	0		0					500	3,279	0.0%	(2,779)
113000	INVESTIGATORS BRD	32,280		Transferred to 259000					na	na	na	na
115000	EMPLOYMENT RELATIO	0		0					500	3,279	0.0%	(2,779)
119000	TAX SERVICE EXAMINEF	14,942		0					500	3,279	0.0%	(2,779)
120000	ACCOUNTANCY BOARD	0		0					500	3,279	0.0%	(2,779)
167000	COUNCIL ON COURT PR	0		0					na	na	na	na
175000	JUDICIAL FITNESS & DIS	0		0					500	3,279	0.0%	(2,779)
191000	LANE CO BOUNDARY CC	0		0					500	3,279	0.0%	(2,779)
213000	CRIMINAL JUSTICE COM	0		0					500	3,279	0.0%	(2,779)
662000	LAND USE BRD OF APPE	0		0					500	3,279	0.0%	(2,779)
811000	CHIROPRACTIC EXAMIN	0		0					500	3,279	0.0%	(2,779)
952000	OR UTILITY NOTIFICATIC	0		0					500	3,279	0.0%	(2,779)
963000	OPTOMETRY BOARD	0		0					500	3,279	0.0%	(2,779)
966000	ENGINEERING & LAND S	44,154		0					500	3,279	0.0%	(2,779)
967000	GEOLOGIST EXAMINE	2,835		0					500	3,279	0.0%	(2,779)
968000	MASSAGE THERAPIST	0		0					500	3,279	0.0%	(2,779)
969000	PHYSICAL THERAPIST	0		0					500	3,279	0.0%	(2,779)
974000	APPRAISER CERT & L	0		0					500	3,279	0.0%	(2,779)

Promotional Commissions Pool		MIN CHG	NET PAID	BDGT CHG								
31	TOTAL - PC POOL	28,619	0.08%	0	0.0000%	0	8,000	0	8,000	8,386	0.0%	(386)
604000	CHEWING & CREEPING f	0		0					258	271	0.0%	(12)
605000	BEEF COMM	0		0					258	271	0.0%	(12)
606000	BARTLETT PEAR COMM	0		0					258	271	0.0%	(12)
607000	TALL FESCUE COMM	0		0					258	271	0.0%	(12)
608000	WESTERN OR ONION CC	0		0					258	271	0.0%	(12)
611000	RASPBERRY & BLACKBE	0		0					258	271	0.0%	(12)
617000	DAIRY PRODUCTS COMI	0		0					258	271	0.0%	(12)
620000	FRYER COMM	0		0					258	271	0.0%	(12)
623000	HAZELNUT COMM	0		0					258	271	0.0%	(12)
624000	ALFALFA SEED COMM	0		0					258	271	0.0%	(12)
628000	FOREST RESOURCES IN	0		0					258	271	0.0%	(12)
641000	HIGHLAND BENTGRASS	0		0					258	271	0.0%	(12)
642000	MINT COMM	0		0					258	271	0.0%	(12)
643000	HOP COMM	0		0					258	271	0.0%	(12)
644000	SHEEP COMM	0		0					258	271	0.0%	(12)
645000	DUNGENESS CRAB COW	0		0					258	271	0.0%	(12)
646000	SALMON COMM	0		0					258	271	0.0%	(12)
647000	PROCESSED VEGETABL	0		0					258	271	0.0%	(12)
655000	ORCHARDGRASS SEED	0		0					258	271	0.0%	(12)
656000	OR TRAWL COMM	0		0					258	271	0.0%	(12)
657000	RYEGRASS SEED COMM	0		0					258	271	0.0%	(12)
658000	POTATO COMM	0		0					258	271	0.0%	(12)
659000	PROCESSED PRUNE & F	0		0					258	271	0.0%	(12)
664000	CLOVER COMM	0		0					258	271	0.0%	(12)
668000	STRAWBERRY COMM	0		0					258	271	0.0%	(12)
669000	SWEET CHERRY COMM	0		0					258	271	0.0%	(12)
670000	BLUEBERRY COMM	28,619		0					258	271	0.0%	(12)
678000	WHEAT COMM	0		0					258	271	0.0%	(12)
679000	GRAINS COMM	0		0					258	271	0.0%	(12)
733000	TRAVEL INFORMATION C	0		0					258	271	0.0%	(12)
972000	ALBACORE COMM	0		0					258	271	0.0%	(12)

NOTES

DEFINITIONS

GL - GENERAL LIABILITY is from non-vehicle incidents alleged to cause harm to others, including employment, civil rights, and relief claims.
 Paid losses - claim payments made. Any paid legal fees or paid claim expenses are added in too, but reserves (estimates of future payments) are not. Pairs are from claims with dates of loss in the base period. Their valuation dates are cited below; see columns {1} and {2}.
 Net paid - your agency's paid loss minus your waived loss(es).

WAIVED LOSSES

Waived losses are removed from your agency's base period paid losses. Total statewide GL waived losses = **5,020,582**

GL - Your agency's largest loss up to \$200,000, including paid legal and paid claim expense.
 - Amount over the maximum agency retention per loss of \$500,000.

As of 12/03
GL
PRIOR
BASE PD
FYs98-03
{1}

As of 12/05	
GL	NET PAID
NEW	(NET OF
BASE PD	WAIVED
FY00-05	LOSS)
{2}	{2a}
{3}	{3a}

12%	88%	100%
PAID	NET	BN0709
LOSS	PAID	GL
Based	Based	BUDGETED
Part	Part	CHARGE
{4}	{5}	{6}
{6a}		

BN0507
GL
BUDGETED
CHARGE
{7}
{7a}

INCREASE
(DECR)
{8}

LIABILITY POOLS

Two pools are available for certain agencies with no more than 20 FTE. For charges, they are treated as a single agency. Chartered members had a loss-free base period and no extraordinary risk characteristics, as determined by RMD.

GL MINIMUM CHARGE

An agency with no losses pays a minimum of \$2000 per biennium. Pools are available for certain agencies with no more than 20 FTE.

EXPLANATION OF COLUMNS AND CHARGE CALCULATION

- {1} Paid Losses that have dates of loss in the prior base period (for comparison).
GL: Base period losses are from FYs 1998-2003 (six years). Shown are the paid from these years, valued as of 12/31/03.
- {2} Paid Losses that have dates of loss in the new base period.
GL: Base period losses are from FYs 2000-2005 (six years). Shown are the paid from these years, valued as of 12/31/05.
- {2a} Agency's percent share of statewide "paid" losses.
- {3} Net Paid. See "net paid" and "waived losses" under NOTES.
- {3a} Agency's percent share of statewide "net paid" losses.
- {4} The **Paid Loss Based** part is based on your agency's percent share of statewide "paid losses." It spreads the cost of statewide waived losses. There is a \$2000 minimum charge added. (Remember to change col {2a} to a decimal. Rounding may make your calculated charge off a tad.)
Paid loss-based charge = [(agency's col {2a}) x (statewide waived losses)] + \$2000
= (agency's col {2a}) x (37,985,886) - (32,965,304)
= (agency's col {2a}) x (**5,020,582**) + \$2000
- {5} The **Net Paid Based** part is based on your agency's percent share of statewide "net paid" losses. It spreads the rest of the charge. (Remember to change col {3a} to a decimal. Rounding may make your calculated charge off a tad.)
Net paid-based charge = (agency's col {3a}) x [(statewide sum of col {6}) - (statewide sum of col {4})]
= (agency's col {3a}) x [(41,758,000) - (5,200,582)]
= (agency's col {3a}) x (**36,557,418**)
- {6} Your agency's total **GL PART** of the budgeted liability charge = col {4} + col {5}.
- {6a} Your agency's percent share of the budgeted statewide GL charge.
- {7} Your agency's budgeted GL charge for the current biennium.
- {7a} Your agency's percent share of the current biennium's budgeted GL charge.
- {8} Increase (decrease) in next biennium's budgeted charge compared to the current biennium's budgeted charge.

LIABILITY POOLS

Pool members share loss experience and a minimum charge of \$8000.

- {1} Paid Losses that have dates of loss in the prior base period (for comparison).
GL: Base period losses are from FYs 2000-03 (four years). Shown are the paid from these years, valued as of 12/31/03.
- {2} Paid Losses that have dates of loss in the new base period.
GL: Base period losses are from FYs 2002-05 (four years). Shown are the paid from these years, valued as of 12/31/05.
- {3} Net paid, net of waived losses. Waived losses are:
GL: Up to \$200,000 in total waived for pool's two largest paid losses added together, including legal and claim expense. Amount over the maximum agency retention per loss of \$500,000.
- {4} The **Minimum Charge** per pool is \$8000 (4 times the minimum for "non-pool" agencies).
- {5} The **Net Paid Based** part is based on the pool's percent share of statewide "net paid" losses.
- {6} Your agency's total **GL PART** of the budgeted liability charge = col {4} + col {5}. It is divided equally among members.