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Stewardship report

Prepared by Sedgwick | January 31, 2019



Office of Risk Management

Melissa Harris
Marsha Pemble
Vickie Jones
Kristy Breaux

Ann Wax
Farrel Hebert
Joseph Roussel
Deborah Grand
Brett Beoubay
Karen Jackson
Sherry Price
Rita Major

State Risk Director
Assistant State Risk Director
Executive Management Officer
State Risk Administrator – Underwriting, Loss
Prevention & Statistics
State Risk Administrator – Claims
State Risk Administrator
Assistant Director for Litigation Manager
Administrative Program Director
Loss Prevention Manager
State Claims Manager
State Claims Manager
State Risk Administrator

Sedgwick

Bryan Graff
Scott Smalley
Thomas Pfingstag

Director, Client Services
Vice President, Client Services
Senior Vice President, Client Services

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.

- Our partnership began on August 1, 2015
- Successfully exercised years 4 and 5 of the original contract during FY18
- During the past year, Melissa Harris became the State Risk Director after the retirement of Bud Thompson after many years of service
- Rachel Krauch was brought in to be the Claims Manager for Workers' Compensation
- Sedgwick introduces Schedule a Ride option for WC claimants
- Sedgwick introduced Predictive Analysis for SIU in FY18
- New plan was created to assist in FEMA recoveries in FY18

- The Partnership is stronger than ever with new and creative ideas to meet new challenges
- Closing Ratio's continue to be strong
- The weather events of the Summer spared Louisiana for the most part
- Settlement projects were created and began for older Workers' Compensation claims and are beginning to be successful.
- Sedgwick merged with Cunningham Lindsey during FY18
- Sedgwick introduced new technologies for today and the future which will benefit clients
- Return to Work Specialist held 25 separate presentations
- Continued Medicare Assignments/Reporting as required
- Continued to be the State's repository for Contract Attorney's Certificate of Insurance
- SOC1, Type 2 Report from SSAE 16 submitted timely

●	Quality Control Center for Property Claims
●	Implemented new process for Louisiana Medicaid Reporting
●	Workers Compensation settlement initiatives
●	Provided pharmaceutical data to State Auditors for studies
●	Engaged in Foresite implant program
●	Created new plan for FEMA recoveries
●	Enhanced reports for client and colleagues

Data Set – Measurement Definitions				
Data Set	Beginning Range	Ending Range	Measurement Year	Valued “as of” Date
New	7/1/2015	6/30/2016	2016	6/30/2016
	7/1/2016	6/30/2017	2017	6/30/2017
	7/1/2017	6/30/2018	2018	6/30/2018
Pending			2016	6/30/2016
			2017	6/30/2017
			2018	6/30/2018
Closed	7/1/2015	6/30/2016	2016	6/30/2016
	7/1/2016	6/30/2017	2017	6/30/2017
	7/1/2017	6/30/2018	2018	6/30/2018
Payments	7/1/2015	6/30/2016	2016	6/30/2016
	7/1/2016	6/30/2017	2017	6/30/2017
	7/1/2017	6/30/2018	2018	6/30/2018

Definition:

- New Claims are Open and Closed Claims with Date Claim 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.

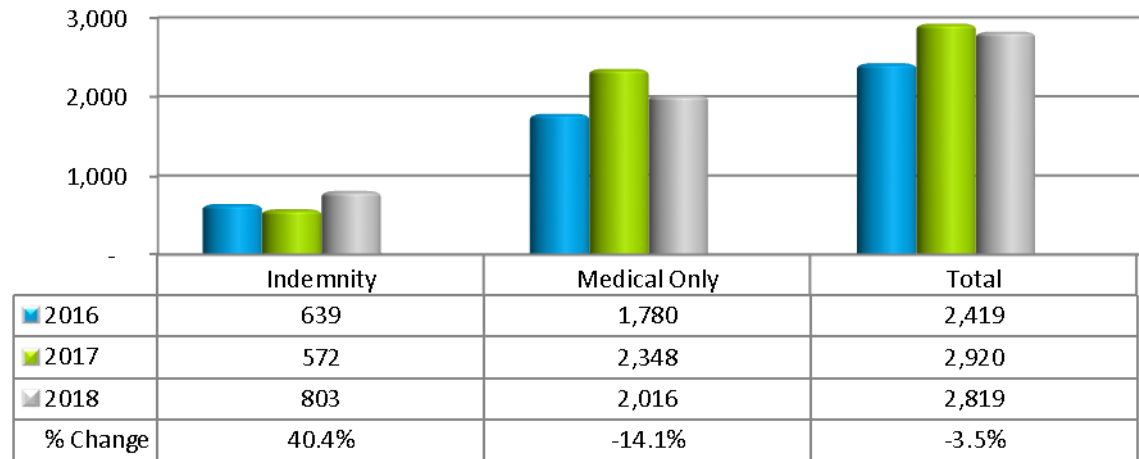
Workers' Compensation

Workers' Compensation Summary

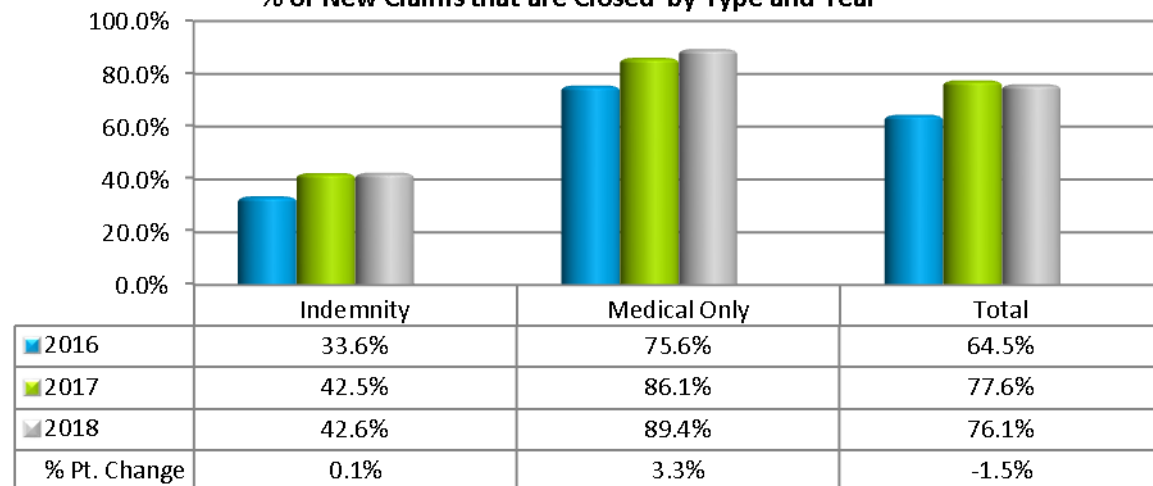
Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Indemnity Claims	639	572	803	40.4%
	Total New Claims	2,419	2,920	2,819	-3.5%
	% Indemnity	26.4%	19.6%	28.5%	8.9%
	Average Incurred	\$7,064	\$5,922	\$9,227	55.8%
	Total Incurred w/ Incurred >\$100K	9.9%	25.8%	35.0%	9.2%
	Total claims w/ Incurred >\$100K	0.3%	0.8%	1.5%	0.7%
Pending Claims	Indemnity Claims	1,867	1,720	1,851	7.6%
	Total Pending Claims	2,462	2,178	2,203	1.1%
	% Indemnity	75.8%	79.0%	84.0%	5.0%
	Average Incurred	\$205,319	\$244,644	\$267,560	9.4%
	Total Incurred w/ Incurred >\$100K	92.1%	94.3%	94.7%	0.4%
	Total claims w/ Incurred >\$100K	46.5%	54.4%	56.0%	1.6%
% Litigated on Indemnity Only	20.8%	26.7%	29.9%	3.2%	
Closed Claims	Indemnity Claims	757	801	890	11.1%
	Total Closed Claims	2,871	3,321	3,321	0.0%
	% Indemnity	26.4%	24.1%	26.8%	2.7%
	Average Paid	\$15,830	\$14,978	\$17,674	18.0%
	Average Days Open	374	322	341	5.9%
	Closing Ratio	112.2%	109.3%	99.1%	-10.2%
	Total Paid w/ Paid >\$100K	69.0%	72.3%	75.9%	3.6%
	Total claims w/ Paid >\$100K	3.0%	3.8%	4.1%	0.3%
	% Litigated on Indemnity Only	9.2%	7.0%	15.2%	8.2%
Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Indemnity Paid	\$19,922,310	\$23,297,388	\$24,899,442	6.9%
	Total Medical Paid	\$26,665,708	\$28,124,057	\$32,053,520	14.0%
	Total Expense Paid	\$3,865,095	\$5,607,389	\$6,357,169	13.4%
	Total Recoveries	\$7,144,247	\$7,639,494	\$5,137,269	-32.8%
	Total Paid	\$50,453,113	\$57,028,834	\$63,310,132	11.0%
	% Indemnity	39.5%	40.9%	39.3%	-1.6%
	% Medical	52.9%	49.3%	50.6%	1.3%
	% Expense	7.7%	9.8%	10.0%	0.2%

- Indemnity claims increased 40% during FY18
- Prisons are seeing an increase of IN claims at a higher rate than other Agencies
- Drug testing was non-mandatory in FY18
- Medical Only claims closures in year are higher than BOB
- High percentages of closed claims during FY18 suggest faster resolution for claims

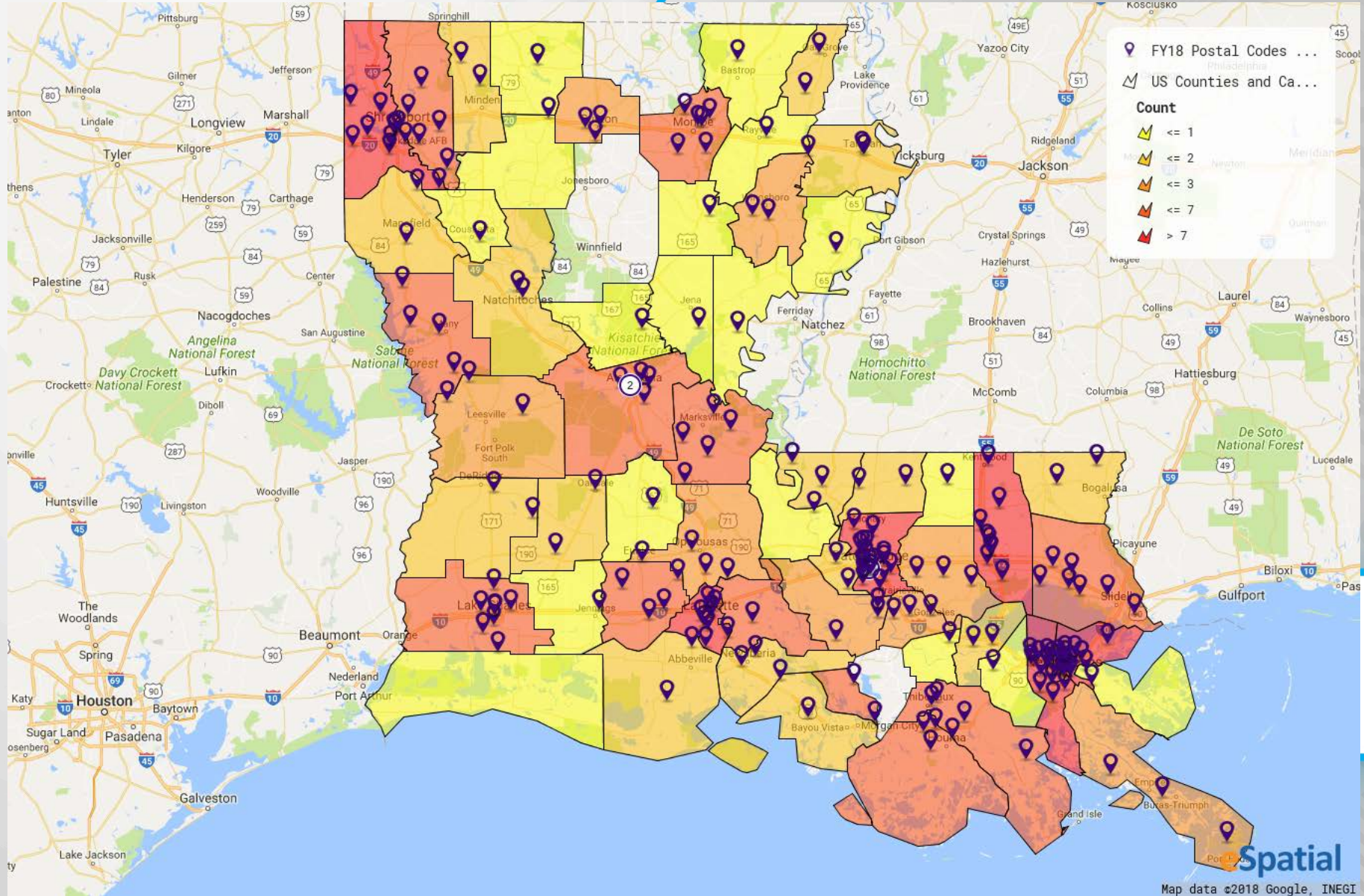
Workers' Compensation - New Claims Claim Count by Type and Year



Workers' Compensation - New Claims % of New Claims that are Closed by Type and Year

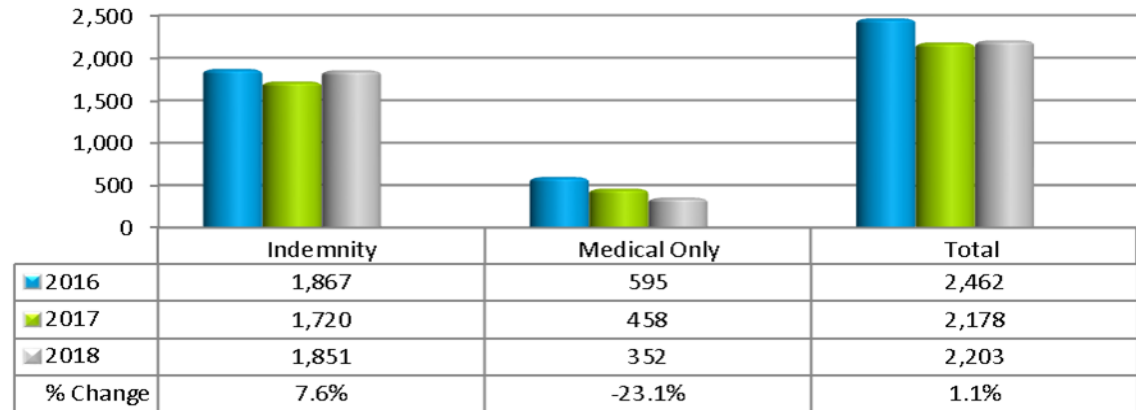


FY2018 WC Claims Map

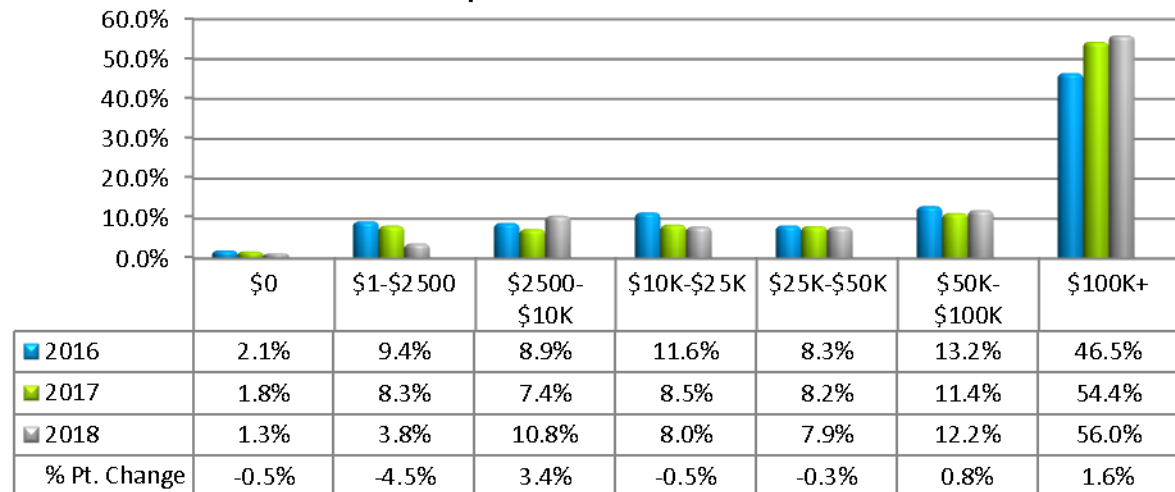


- Severity has increased
- Increase in Indemnity claims related to increase in claims at 2 Agencies
- 48 more claims over 5 years old to 914 in FY18
- 65% of Total Future Incurred is on claims older than 5 years
- 552 Pending claims have terminated employment

Workers' Compensation - Pending Claims
Claim Count by Claim Type and As of Year



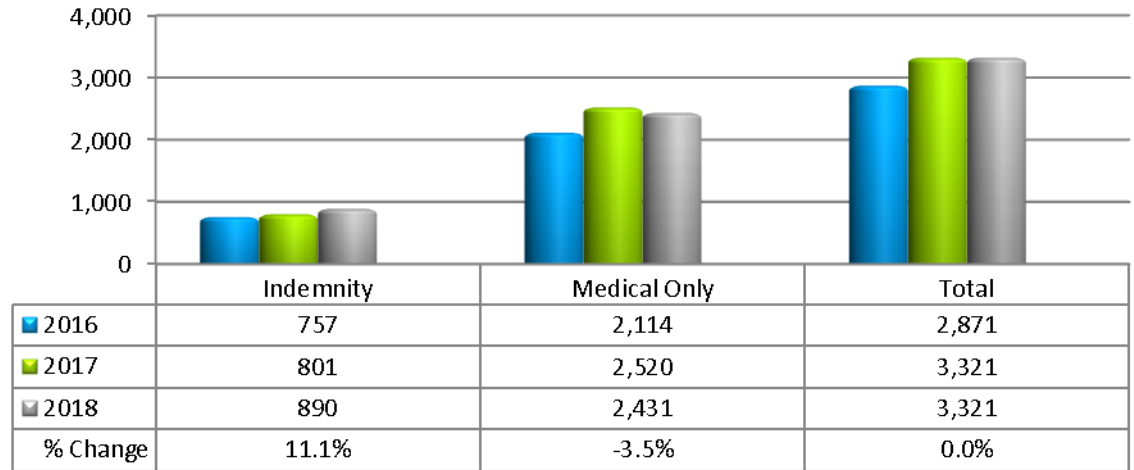
Workers' Compensation - Pending Claims
% of Total Claims by Incurred Stratification and As of Year



- Indemnity claims closures under 1 year saw an increase of 95 claims in FY18
- FY18 IN Average Costs increased due to 3 large claim closures
- Closed FY18 Total Incurred was \$58.7M up from \$49.7M
- Medical Only costs dropped 18.1%

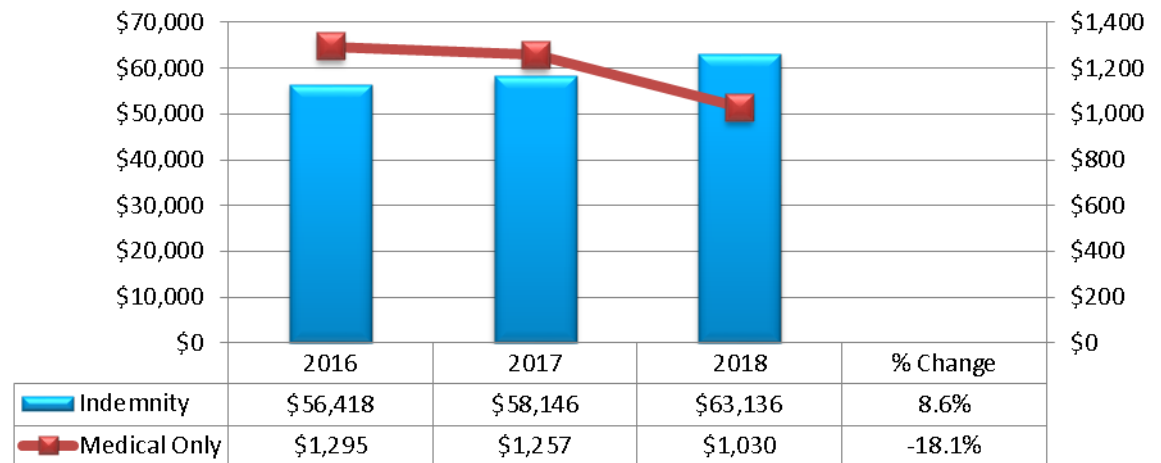
Workers' Compensation - Closed Claims

Claim Count by Type and Year Closed



Workers' Compensation - Closed Claims

Average Cost of Claim by Claim Type and Year Closed

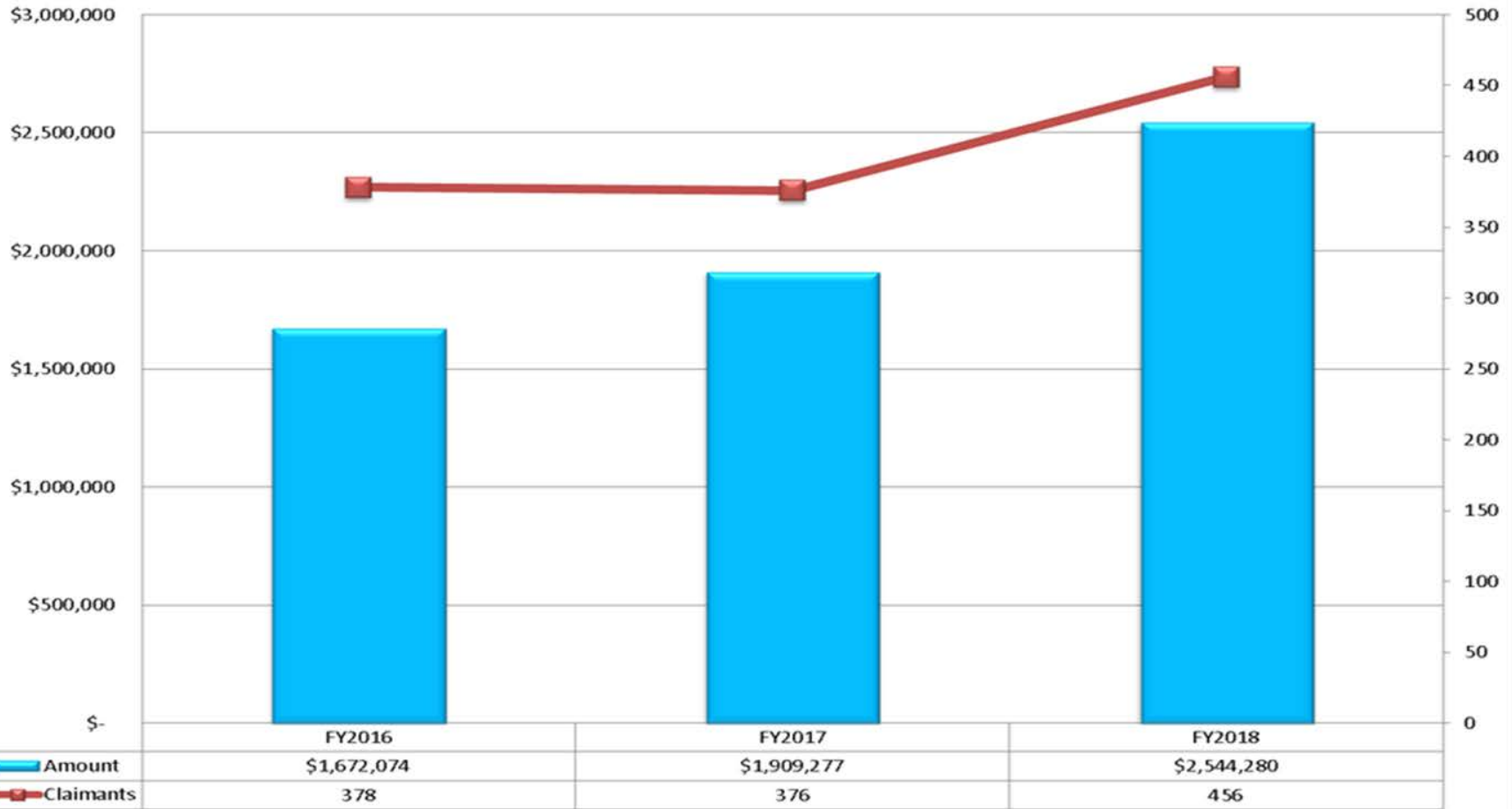


WC - Indemnity	2016	2017	2018	Difference from previous year
Temporary Total Disability	\$11,912,484	\$13,366,263	\$13,866,888	3.7%
Permanent Partial Disability	\$4,527,263	\$5,358,478	\$6,239,013	16.4%
Settlement	\$1,774,582	\$2,583,007	\$3,747,245	45.1%
Permanent Total Disability	\$482,663	\$645,809	\$582,004	-9.9%
Temporary Partial Disability	\$734,228	\$793,676	\$96,998	-87.8%

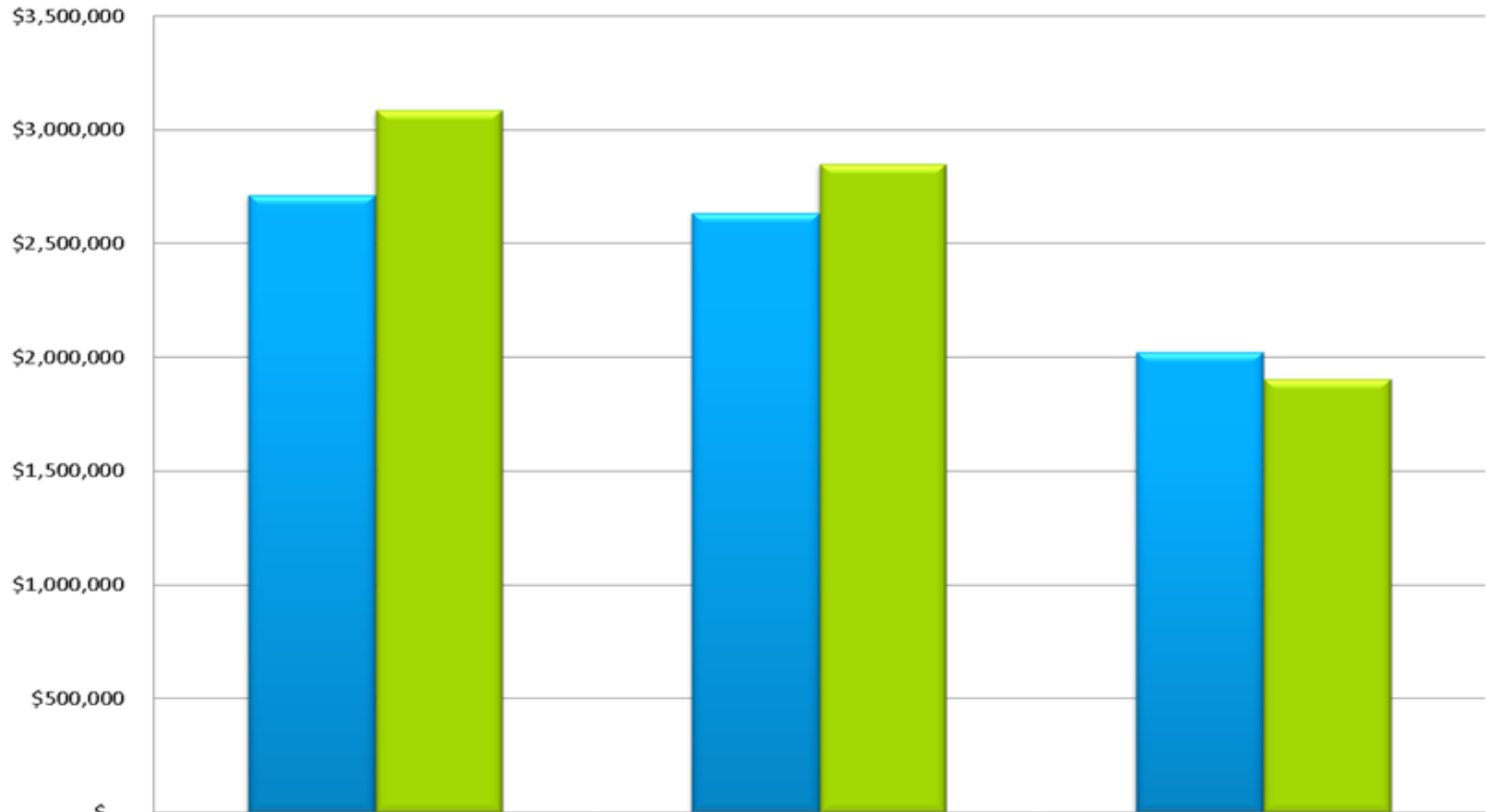
WC - Medical	2016	2017	2018	Difference from previous year
Pharmacy	\$6,542,604	\$6,467,149	\$7,273,682	12.5%
Hosp Outpatient	\$4,782,747	\$5,766,719	\$6,514,335	13.0%
Medical Equip	\$2,344,725	\$2,593,616	\$3,323,916	28.2%
Surgery	\$2,516,363	\$2,787,604	\$3,052,839	9.5%
Physical Therapy	\$2,290,582	\$2,441,439	\$2,353,297	-3.6%

WC - Expense	2016	2017	2018	Difference from previous year
Legal Fees	\$2,348,080	\$2,585,609	\$2,517,298	-2.6%
All Other EXP	\$356,840	\$896,247	\$1,122,638	25.3%
Field Case Mgmt	\$379,810	\$485,305	\$579,954	19.5%
Surveillance	\$239,209	\$370,923	\$505,705	36.3%
Teleph Case Mgmt	\$231,300	\$321,284	\$297,053	-7.5%

Workers' Compensation Claimants receiving TTD Benefits in Fiscal Year Reported and Amount



Workers' Compensation - Payments Second Injury Fund Recoveries



	FY2016	FY2017	FY2018
Special Fund - Indemnity	\$2,713,745	\$2,634,671	\$2,022,050
Special Fund - Medical	\$3,084,941	\$2,851,034	\$1,903,338

Jones Act

Jones Act Summary

Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	9	8	6	-25.0%
	Average Incurred	\$8,427	\$13,932	\$15,727	12.9%
	Total Incurred w/ Incurred >\$100K	0.0%	0.0%	0.0%	0.0%
	Total claims w/ Incurred >\$100K	0.0%	0.0%	0.0%	0.0%
Pending Claims	Total Pending Claims	12	9	7	-22.2%
	Average Incurred	\$211,068	\$360,114	\$429,962	19.4%
	Total Incurred w/ Incurred >\$100K	93.2%	93.5%	94.3%	0.8%
	Total claims w/ Incurred >\$100K	33.3%	44.4%	57.1%	12.7%
	% Litigated on Indemnity Only	33.3%	55.6%	57.1%	1.5%
Closed Claims	Total Closed Claims	12	12	13	8.3%
	Average Paid	\$231,520	\$9,598	\$125,276	1205.3%
	Average Days Open	941	418	759	81.7%
	Closing Ratio	120.0%	133.3%	118.2%	-15.1%
	Total Paid w/ Paid >\$100K	93.1%	0.0%	95.6%	95.6%
	Total claims w/ Paid >\$100K	25.0%	0.0%	7.7%	7.7%
	% Litigated on Indemnity Only	25.0%	0.0%	7.7%	7.7%

Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Indemnity Paid	\$278,200	\$402,253	\$71,093	-82.3%
	Total Medical Paid	\$248,170	\$192,002	\$229,994	19.8%
	Total Expense Paid	\$445,045	\$363,514	\$247,735	-31.8%
	Total Recoveries	\$0	\$0	\$3,944	100.0%
	Total Paid	\$971,414	\$957,768	\$548,822	-42.7%
	% Indemnity	28.6%	42.0%	13.0%	-29.0%
	% Medical	25.5%	20.0%	42.2%	22.2%
	% Expense	45.8%	38.0%	45.5%	7.5%

Employer's Liability

Employer's Liability Summary

Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	4	2	2	0.0%
	Average Incurred	\$0	\$42,500	\$30,000	-29.4%
	Total Incurred w/ Incurred >\$100K	0.0%	0.0%	0.0%	0.0%
	Total claims w/ Incurred >\$100K	0.0%	0.0%	0.0%	0.0%
Pending Claims	Total Pending Claims	24	9	5	-44.4%
	Average Incurred	\$755,099	\$28,633	\$47,640	66.4%
	Total Incurred w/ Incurred >\$100K	98.0%	0.0%	56.7%	56.7%
	Total claims w/ Incurred >\$100K	16.7%	0.0%	20.0%	20.0%
	% Litigated on Indemnity Only	95.8%	88.9%	100.0%	11.1%
Closed Claims	Total Closed Claims	10	17	22	29.4%
	Average Paid	\$13,871	\$1,015,342	\$788,807	-22.3%
	Average Days Open	193	1,921	2,077	8.1%
	Closing Ratio	250.0%	850.0%	122.2%	-727.8%
	Total Paid w/ Paid >\$100K	92.3%	99.4%	99.0%	-0.4%
	Total claims w/ Paid >\$100K	10.0%	23.5%	18.2%	-5.3%
	% Litigated on Indemnity Only	20.0%	94.1%	100.0%	5.9%

Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Indemnity Paid	\$1,460,263	\$1,883,000	\$5,000	-99.7%
	Total Medical Paid	\$0	\$0	\$0	0.0%
	Total Expense Paid	\$237,429	\$39,095	\$64,225	64.3%
	Total Recoveries	\$0	\$67,856	\$0	-100.0%
	Total Paid	\$1,697,692	\$1,922,095	\$69,225	-96.4%
	% Indemnity	86.0%	98.0%	7.2%	-90.8%
	% Medical	0.0%	0.0%	0.0%	0.0%
	% Expense	14.0%	2.0%	92.8%	90.8%

1st Party Auto

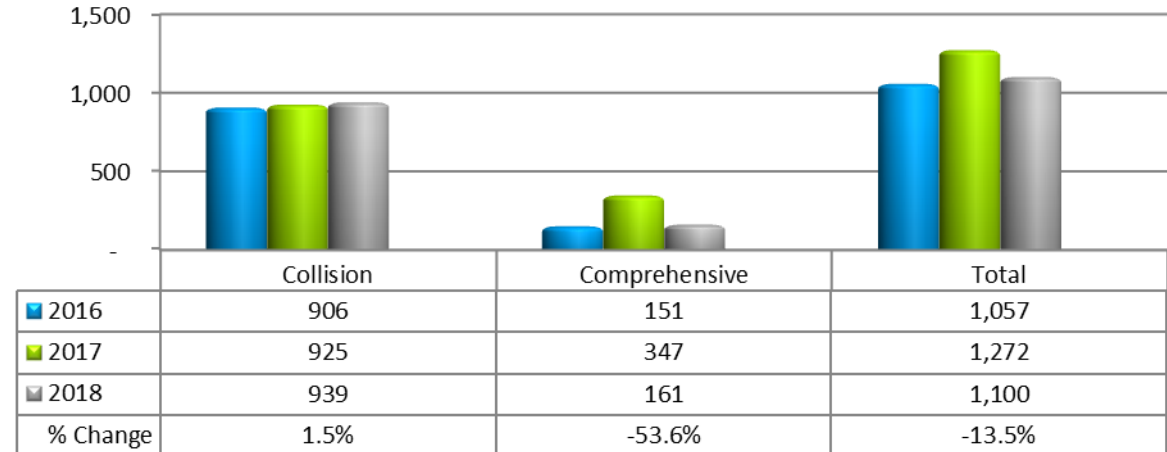
Auto 1st Party Summary

State of Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	1,057	1,272	1,100	-13.5%
	Total Incurred	\$1,388,629	\$2,903,193	\$1,812,978	-37.6%
	Average Incurred	\$1,314	\$2,282	\$1,648	-27.8%
	Total Incurred w/ Incurred >\$100K	0.0%	0.0%	0.0%	0.0%
	Total claims w/ Incurred >\$100K	0.0%	0.0%	0.0%	0.0%
Pending Claims	Total Pending Claims	293	293	299	2.0%
	Average Incurred	\$3,538	\$6,049	\$5,134	-15.1%
	Total Incurred w/ Incurred >\$100K	0.0%	0.0%	0.0%	0.0%
	Total claims w/ Incurred >\$100K	0.0%	0.0%	0.0%	0.0%
	% Litigated on Indemnity Only	1.7%	4.1%	3.3%	-0.8%
Closed Claims	Indemnity Claims				
	Total Closed Claims	996	1,295	1,110	-14.3%
	% Indemnity				
	Average Paid	\$1,380	\$1,804	\$1,831	1.5%
	Average Days Open	116	100	86	-14.1%
	Closing Ratio	125.0%	133.3%	60.0%	-73.3%
	Total Paid w/ Paid >\$100K	0.0%	0.0%	0.0%	0.0%
	Total claims w/ Paid >\$100K	0.0%	0.0%	0.0%	0.0%
% Litigated on Indemnity Only	0.3%	0.2%	0.6%	0.4%	
State of Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Loss Paid	\$1,262,029	\$2,513,959	\$1,632,576	-35.1%
	Total Expense Paid	\$75,151	\$113,806	\$109,861	-3.5%
	Total Recoveries	\$258,751	\$614,079	\$521,255	-15.1%
	Total Paid	\$1,337,180	\$2,627,765	\$1,742,437	-33.7%
	% Loss	94.4%	95.7%	93.7%	-2.0%
	% Expense	5.6%	4.3%	6.3%	2.0%

- Collision claims remain constant
- Comprehensive claims settled back to comparable claims prior to FY17
- FY18 top 3 frequent causes are
 - Rear-Ended by OV
 - Hit Stationary Object
 - Rear-Ended OV
- Incurred decreased significantly

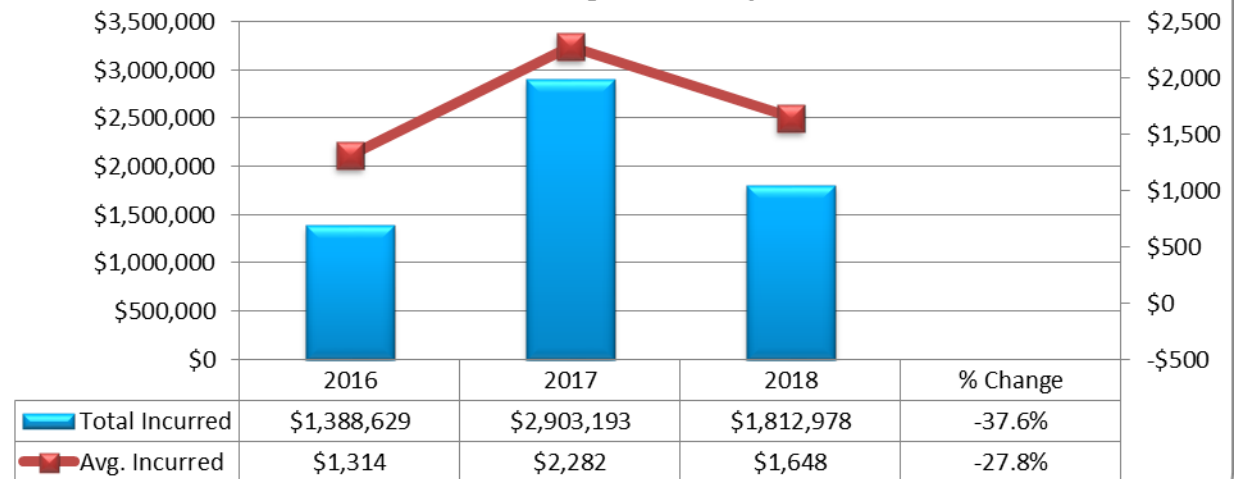
Auto Liability 1st Party - New Claims

Claim Count by Coverage and Year



Auto Liability 1st Party - New Claims

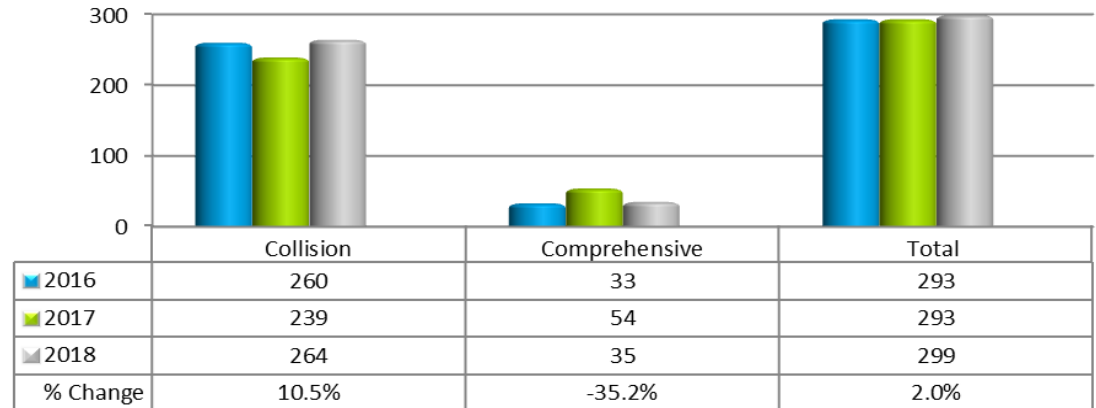
Total and Average Incurred by Year



- Pending claims remain consistent
- 99.3% of these claims closed within one year
- Collected \$1.2M in subrogation
- State Police and DOTD account for about 50% of all closures
- Average cost per claim remains somewhat comparable to previous year

Auto Liability 1st Party - Pending Claims

Claim Count by Coverage and As of Year



Auto Liability 1st Party - Closed Claims

Cost of Claims by Year Closed



	2016	2017	2018	Difference from previous year
Miscellaneous CL/Other	\$918,532	\$1,223,893	\$1,131,786	-7.5%
Miscellaneous CM/PI	\$166,248	\$907,726	\$401,992	-55.7%
Deductible Refund - CL	\$32,147	\$102,770	\$83,206	-19.0%
Total loss	\$227,250	\$269,500	\$14,180	-94.7%
Partial loss	\$349	\$5,463	\$0	-100.0%

	2016	2017	2018	Difference from previous year
Appraisal/Appraisers	\$29,523	\$65,538	\$78,371	19.6%
Defense Attorney	\$11,444	\$9,487	\$19,388	104.4%
Attorney (Non-Litigated)	\$17,438	\$27,327	\$1,954	-92.9%
Towing	\$4,918	\$4,464	\$791	-82.3%
Misc. Legal Expenses	\$8,790	\$98	\$0	-100.0%

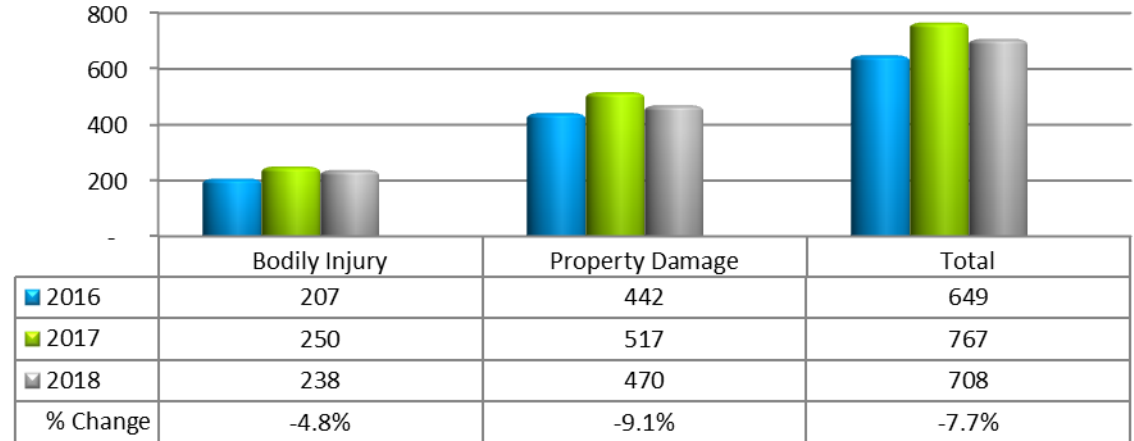
3rd Party Auto

3rd Party Auto Summary

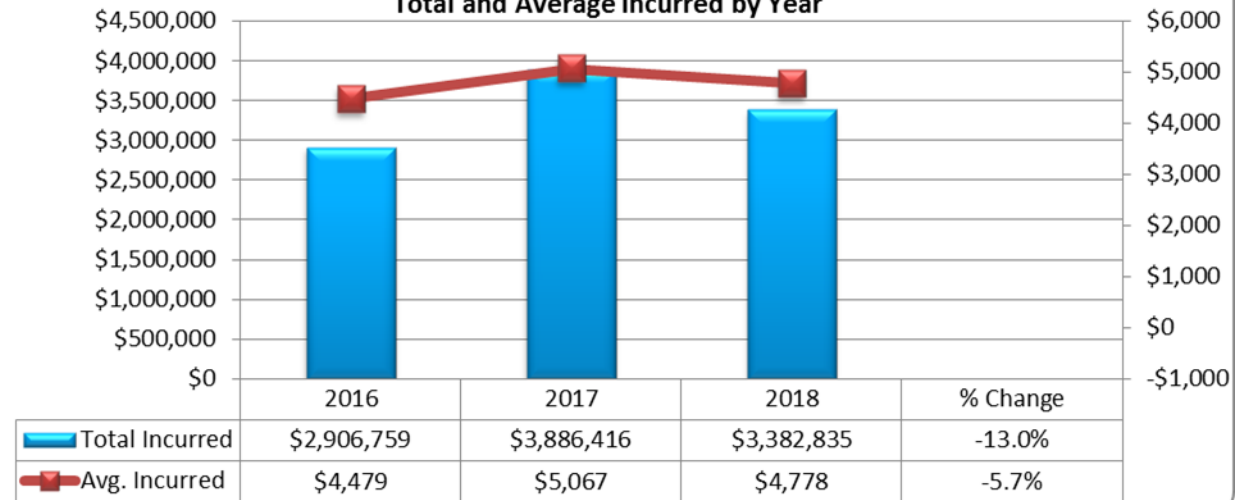
State of Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	649	767	708	-7.7%
	Total Incurred	\$2,906,759	\$3,886,416	\$3,382,835	-13.0%
	Average Incurred	\$4,479	\$5,067	\$4,778	-5.7%
	Total Incurred w/ Incurred >\$100K	0.0%	22.5%	3.9%	-18.6%
	Total claims w/ Incurred >\$100K	0.0%	0.5%	0.1%	-0.4%
Pending Claims	Total Pending Claims	650	530	530	0.0%
	Total Incurred	\$30,657,663	\$27,834,455	\$33,729,605	21.2%
	Average Incurred	\$47,166	\$52,518	\$63,641	21.2%
	Total Incurred w/ Incurred >\$100K	54.1%	55.4%	67.2%	11.8%
	Total claims w/ Incurred >\$100K	7.1%	11.5%	15.5%	4.0%
	% Litigated	50.5%	67.7%	64.3%	-3.4%
Closed Claims	Total Closed Claims	580	896	742	-17.2%
	Total Paid	\$7,227,246	\$15,823,128	\$10,686,294	-32.5%
	Average Paid	\$12,461	\$17,660	\$14,402	-18.4%
	Average Days Open	302	284	311	9.5%
	Closing Ratio	38.9%	176.5%	106.3%	-70.2%
	Total Paid w/ Paid >\$100K	64.1%	76.3%	61.1%	-15.2%
	Total Claims w/ Paid >\$100K	2.8%	3.9%	3.2%	-0.7%
	% Litigated	12.1%	11.5%	17.4%	5.9%
State of Louisiana Metric					
Paid Claims	Total Loss Paid	\$5,195,711	\$5,620,469	\$9,418,154	67.6%
	Total Expense Paid	\$3,541,710	\$4,093,879	\$4,441,838	8.5%
	Total Recoveries	\$2,957	\$10,898	\$13,632	25.1%
	Total Paid	\$8,737,421	\$9,714,348	\$13,859,992	42.7%
	% Loss	59.5%	57.9%	68.0%	10.1%
	% Expense	40.5%	42.1%	32.0%	-10.1%

- State Police frequency leads this Coverage
 - 122 Events
 - 170 claims (BI & PD)
- DOTD had 86 Events
- Rear-ended OV highest frequency in Cause
- East Baton Rouge Parish had 82 Events
- Total Incurred declined by 13%
- Average Total Incurred decreased 5.7%

Auto Liability 3rd Party - New Claims
Claim Count by Coverage and Year



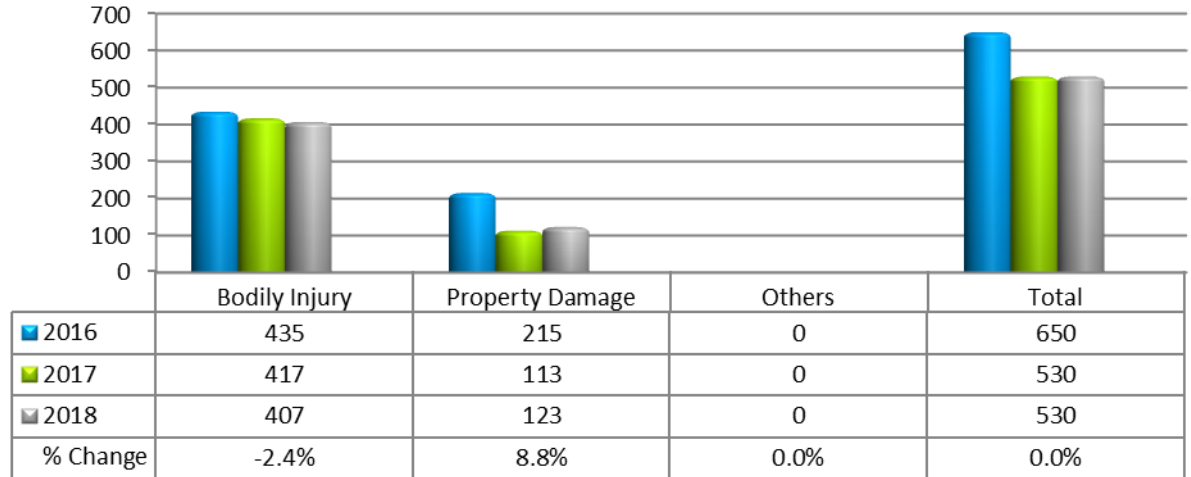
Auto Liability 3rd Party - New Claims
Total and Average Incurred by Year



- East Baton Rouge Parish has 76 pending claims
- 357 of Pending at the end of FY18 are in litigation
 - State Police 77
 - DOTD 59
- Litigated claims account for \$32.7M of Total Incurred of FY18 pending claims
 - \$15M in Expense
 - \$17.1M in Loss

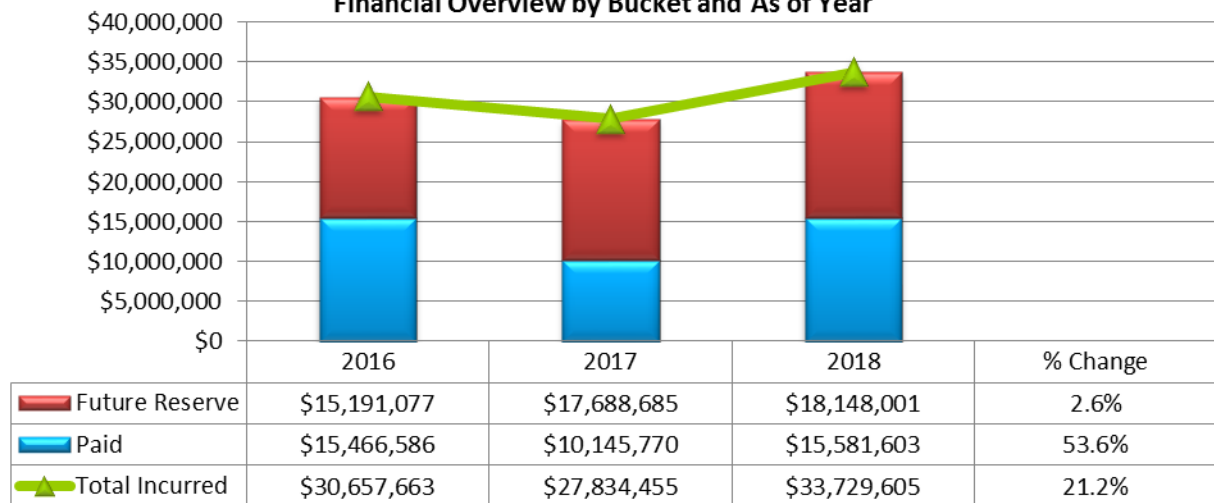
Auto Liability 3rd Party - Pending Claims

Claim Count by Coverage and As of Year



Auto Liability 3rd Party - Pending Claims

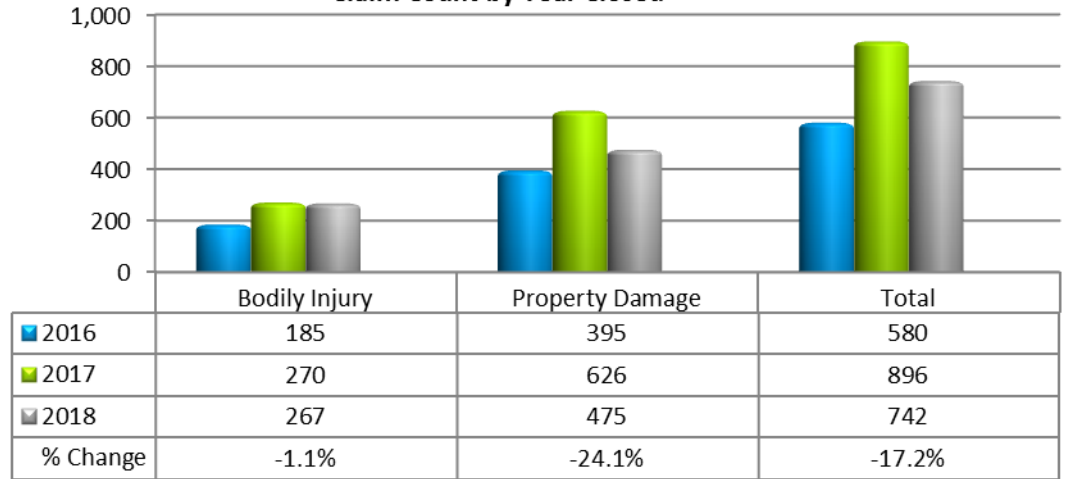
Financial Overview by Bucket and As of Year



- 592 claims closed within first year
- About 40% are closed with \$0 paid
- 130 closed in FY18 were in litigation
- 90% of the costs are on the litigated claims
- Litigated claims average \$69K
- Non Litigated claims average \$2,700

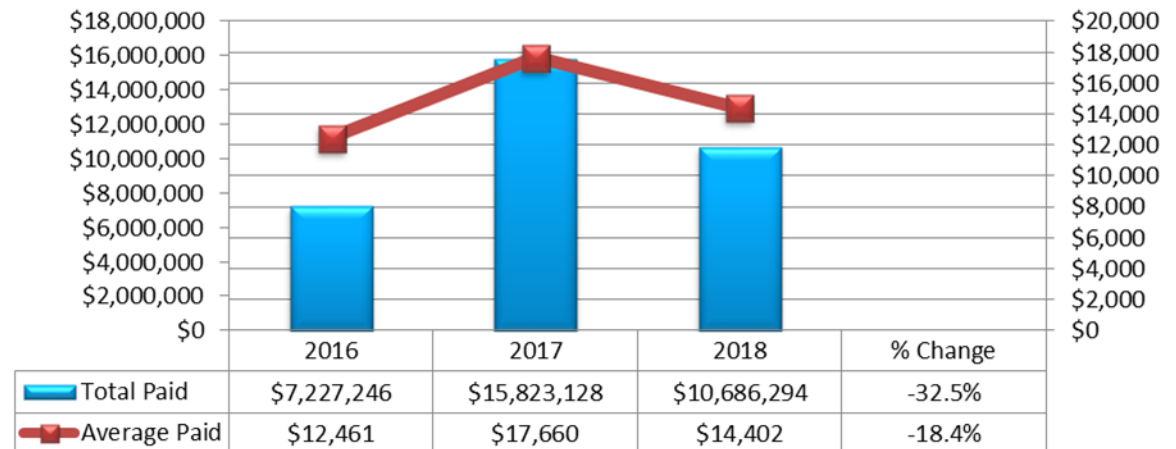
Auto Liability 3rd Party - Closed Claims

Claim Count by Year Closed



Auto Liability 3rd Party - Closed Claims

Cost of Claims by Year Closed



AU - Loss	2016	2017	2018	Difference from previous year
Settlement of all claims	\$5,065,308	\$5,625,518	\$9,581,145	70.3%
Loss of use	\$8,026	\$3,255	\$5,075	55.9%
Towing	\$0	\$0	\$3,129	100.0%
Partial payment	\$9,800	\$0	\$0	NA
Miscellaneous Indemnity/Loss	\$33,959	-\$3,246	\$0	-100.0%

AU - Expense	2016	2017	2018	Difference from previous year
Defense Attorney	\$2,488,656	\$3,162,034	\$3,450,191	9.1%
Expert Testimony	\$262,673	\$134,928	\$280,251	107.7%
Court Costs/Court Reporter	\$127,413	\$162,330	\$160,780	-1.0%
Deposition	\$106,673	\$83,992	\$93,926	11.8%
Attorney (Non-Litigated)	\$268,496	\$190,640	\$9,557	-95.0%

Aviation

Aviation Summary

State of Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	4	3	5	66.7%
	Total Incurred	\$618,747	\$156,174	\$55,451	-64.5%
	Average Incurred	\$154,687	\$52,058	\$11,090	-78.7%
	Total Incurred w/ Incurred >\$100K	96.8%	77.0%	0.0%	-77.0%
	Total claims w/ Incurred >\$100K	25.0%	33.3%	0.0%	-33.3%
Pending Claims	Total Pending Claims	1	0	2	0.0%
	Total Incurred	\$599,000	\$0	\$40,000	0.0%
	Average Incurred	\$599,000	\$0	\$20,000	0.0%
	Total Incurred w/ Incurred >\$100K	100.0%	0.0%	0.0%	0.0%
	Total claims w/ Incurred >\$100K	100.00%	0.00%	0.00%	0.0%
	% Litigated	0.0%	0.0%	0.0%	0.0%
Closed Claims	Total Closed Claims	5	4	3	-25.0%
	Total Paid	\$24,307	\$404,223	\$15,451	-96.2%
	Average Paid	\$4,861	\$101,056	\$5,150	-94.9%
	Average Days Open	91	271	82	-69.7%
	Closing Ratio	125.0%	133.3%	60.0%	-73.3%
	Total Paid w/ Paid >\$100K	0.0%	91.1%	0.0%	-91.1%
	Total Claims w/ Paid >\$100K	0.0%	50.0%	0.0%	-50.0%
	% Litigated	0.0%	0.0%	0.0%	0.0%
State of Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Loss Paid	\$9,828	\$390,769	\$39,848	-89.8%
	Total Expense Paid	\$14,479	\$13,453	\$0	-100.0%
	Total Recoveries	\$0	\$0	\$36,848	100.0%
	Total Paid	\$24,307	\$404,223	\$39,848	-90.1%
	% Loss	40.4%	96.7%	100.0%	3.3%
	% Expense	59.6%	3.3%	0.0%	-3.3%

Wet Marine

Wet Marine Summary

State of Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	18	17	14	-17.6%
	Total Incurred	\$57,722	\$225,965	\$61,638	-72.7%
	Average Incurred	\$3,207	\$13,292	\$4,403	-66.9%
	Total Incurred w/ Incurred >\$100K	0.0%	0.0%	0.0%	0.0%
	Total claims w/ Incurred >\$100K	0.0%	0.0%	0.0%	0.0%
Pending Claims	Total Pending Claims	31	18	17	-5.6%
	Total Incurred	\$904,802	\$785,899	\$443,119	-43.6%
	Average Incurred	\$29,187	\$43,661	\$26,066	-40.3%
	Total Incurred w/ Incurred >\$100K	30.3%	35.3%	27.8%	-7.5%
	Total claims w/ Incurred >\$100K	3.2%	11.1%	5.9%	-5.2%
	% Litigated	22.6%	66.7%	58.8%	-7.9%
Closed Claims	Total Closed Claims	7	30	17	-43.3%
	Total Paid	\$34,891	\$603,654	\$446,327	-26.1%
	Average Paid	\$4,984	\$20,122	\$26,255	30.5%
	Average Days Open	414	614	744	21.2%
	Closing Ratio	38.9%	176.5%	106.3%	-70.2%
	Total Paid w/ Paid >\$100K	0.0%	62.6%	57.3%	-5.3%
	Total Claims w/ Paid >\$100K	0.0%	6.7%	11.8%	5.1%
	% Litigated	28.6%	16.7%	23.5%	6.8%
State of Louisiana Metric					
Paid Claims	Total Loss Paid	\$8,078	\$271,206	\$202,037	-25.5%
	Total Expense Paid	\$101,293	\$162,308	\$124,431	-23.3%
	Total Recoveries	\$150,729	\$63,893	\$66,938	4.8%
	Total Paid	\$109,371	\$433,514	\$326,468	-24.7%
	% Loss	7.4%	62.6%	61.9%	-0.7%
	% Expense	92.6%	37.4%	38.1%	0.7%

General Liability

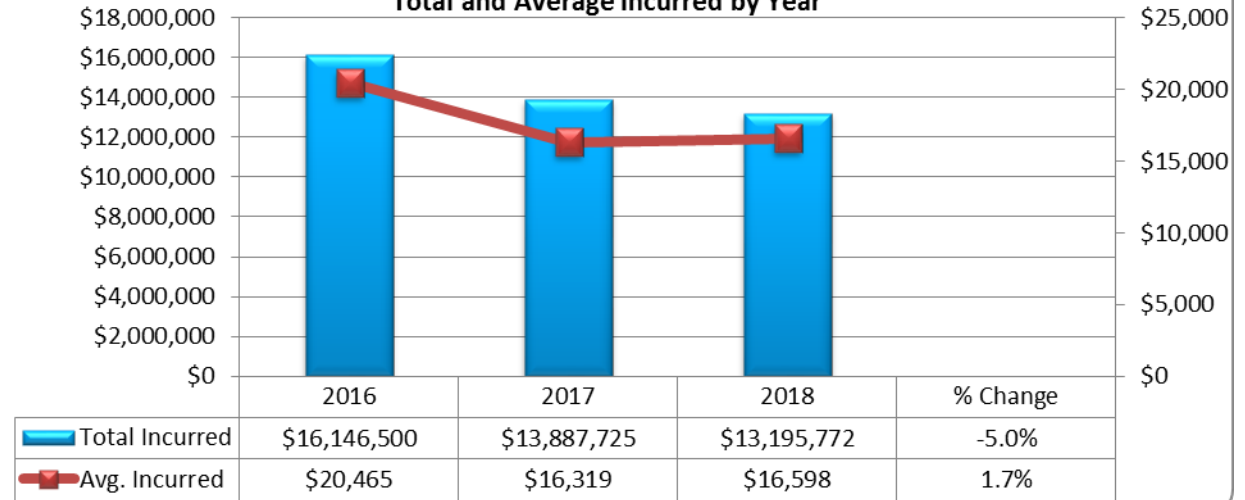
General Liability Summary

State of Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	789	851	795	-6.6%
	Total Incurred	\$16,146,500	\$13,887,725	\$13,195,772	-5.0%
	Average Incurred	\$20,465	\$16,319	\$16,598	1.7%
	Total Incurred w/ Incurred >\$100K	37.5%	17.6%	17.0%	-0.6%
	Total claims w/ Incurred >\$100K	0.4%	0.8%	1.3%	0.5%
Pending Claims	Total Pending Claims	1,407	1,269	1,228	-3.2%
	Total Incurred	\$168,505,711	\$150,635,373	\$140,613,850	-6.7%
	Average Incurred	\$119,762	\$118,704	\$114,506	-3.5%
	Total Incurred w/ Incurred >\$100K	74.2%	73.5%	72.5%	-1.0%
	Total claims w/ Incurred >\$100K	12.4%	15.1%	16.0%	0.9%
	% Litigated	84.5%	88.0%	87.5%	-0.5%
Closed Claims	Total Closed Claims	784	1,011	912	-9.8%
	Total Paid	\$19,136,868	\$43,445,018	\$27,536,132	-36.6%
	Average Paid	\$24,409	\$42,972	\$30,193	-29.7%
	Average Days Open	570	701	719	2.5%
	Closing Ratio	96.8%	115.5%	104.5%	-11.0%
	Total Paid w/ Paid >\$100K	71.6%	77.6%	66.0%	-11.6%
	Total claims w/ Paid >\$100K	5.2%	6.7%	7.3%	0.6%
	% Litigated	41.3%	46.3%	48.9%	2.6%

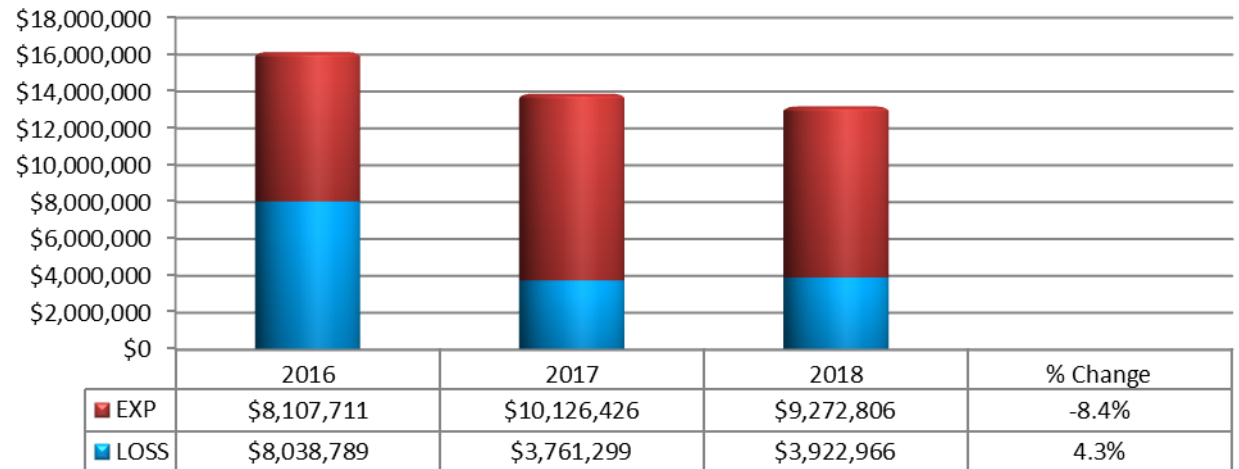
State of Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Loss Paid	\$21,504,602	\$7,993,148	\$11,024,788	37.9%
	Total Expense Paid	\$15,668,160	\$17,484,809	\$17,156,767	-1.9%
	Total Recoveries	\$377,671	\$187,581	\$101,513	-45.9%
	Total Paid	\$37,172,763	\$25,477,957	\$28,181,555	10.6%
	% Loss	57.9%	31.4%	39.1%	7.7%
	% Expense	42.1%	68.6%	60.9%	-7.7%

- 795 new claims in FY18
- 94 Weed Eater / Lawnmower claims
- 201 Civil Rights Violations claims in FY18 with a \$6.1M Total Incurred
- 109 inmate claims in FY18
- FY18 saw 73 Slip and Fall claims accounting for \$491K of Total Incurred

General Liability - New Claims Total and Average Incurred by Year



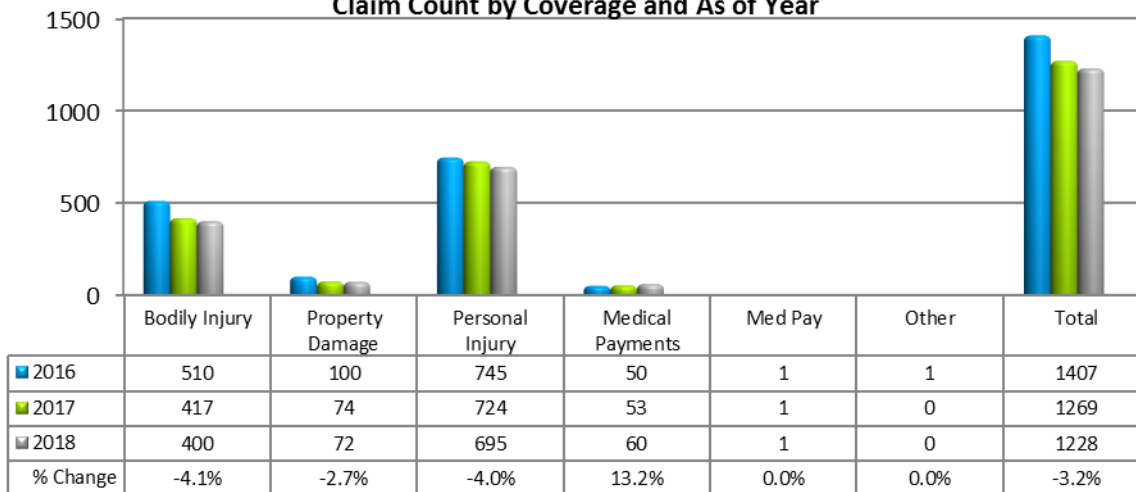
General Liability - New Claims Total Incurred by Bucket and Year



- FY18 - 1089 are currently in some point of Litigation
- Most Litigated Coverage is Person Injury
- 50% are Civil Rights' claims
- Closing Ratio remains strong at 104.5%
- 52 pending claims are over 10 years old

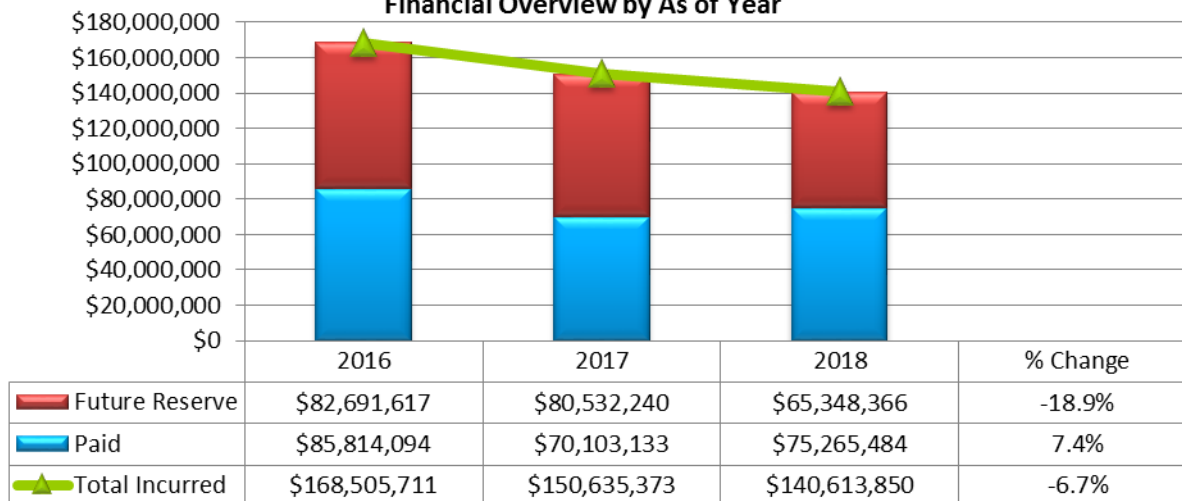
General Liability - Pending Claims

Claim Count by Coverage and As of Year



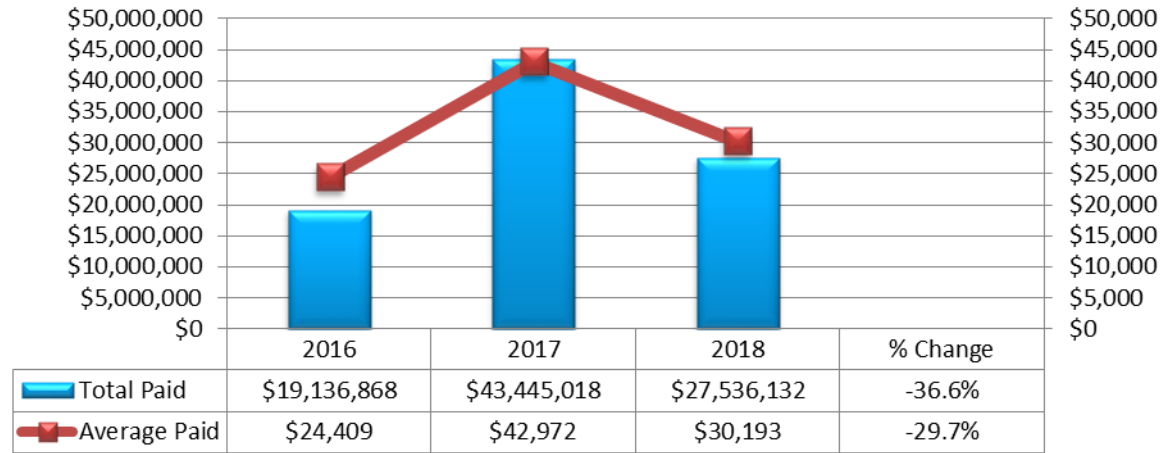
General Liability - Pending Claims

Financial Overview by As of Year



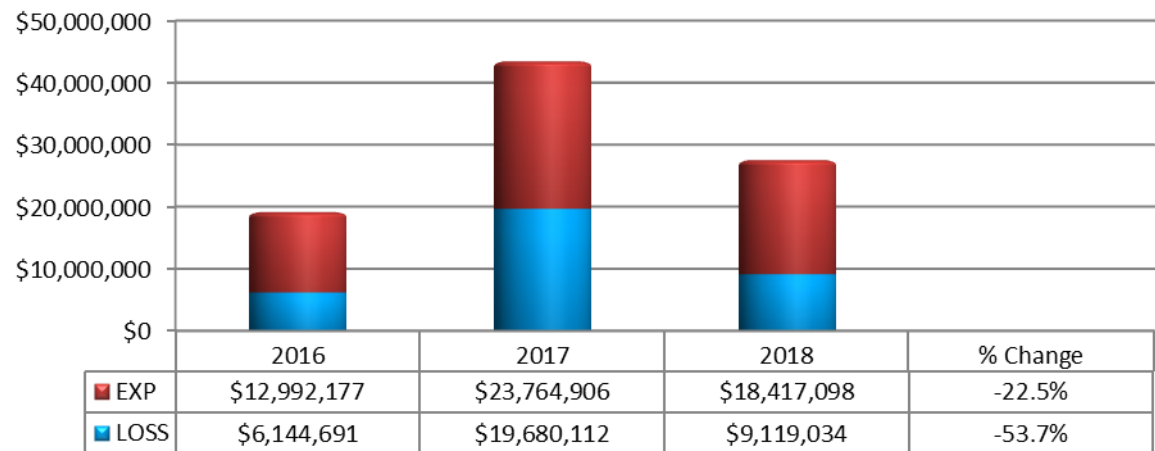
General Liability - Closed Claims

Cost of Claims by Year Closed



General Liability - Closed Claims

Total Paid by Bucket and Year Closed



- 273 claims closed in FY18 with alleged Civil Rights violations worth \$2.5M in Loss costs
- 90 Slip and Fall Claims closed worth \$271K worth Loss costs
- FY18 Non Litigated, Non Inmate claim average is \$3,700
- FY18 Litigated, Non Inmate claim average is \$68K

GL - Loss	2016	2017	2018	Difference from previous year
Settlement of all claims	\$18,809,862	\$7,229,684	\$10,227,404	41.5%
Miscellaneous Medical	\$1,202,014	\$765,775	\$613,118	-19.9%
Structured settlement	\$0	\$0	\$181,500	100.0%
Miscellaneous CM/PI	\$934,893	\$0	\$0	NA
Miscellaneous Indemnity/Loss	\$505,880	\$0	\$0	NA

GL - Expense	2016	2017	2018	Difference from previous year
Defense Attorney	\$12,524,655	\$16,142,003	\$15,457,921	-4.2%
Expert Testimony	\$628,291	\$575,929	\$712,651	23.7%
Court Costs/Court Reporter	\$182,997	\$379,049	\$390,258	3.0%
Attorney (Non-Litigated)	\$1,764,857	\$47,271	\$250,317	429.5%
Deposition	\$158,258	\$38,820	\$34,494	-11.1%

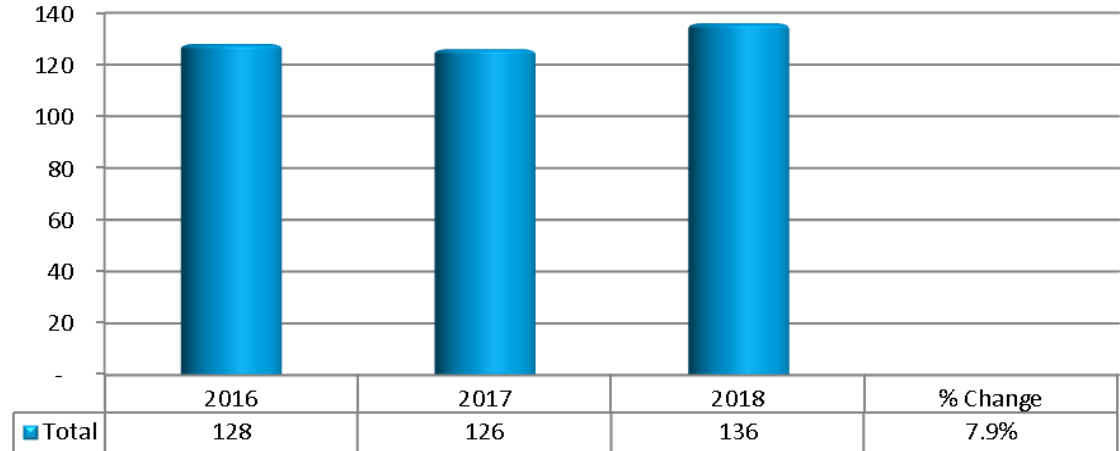
Medical Malpractice

Medical Malpractice Summary

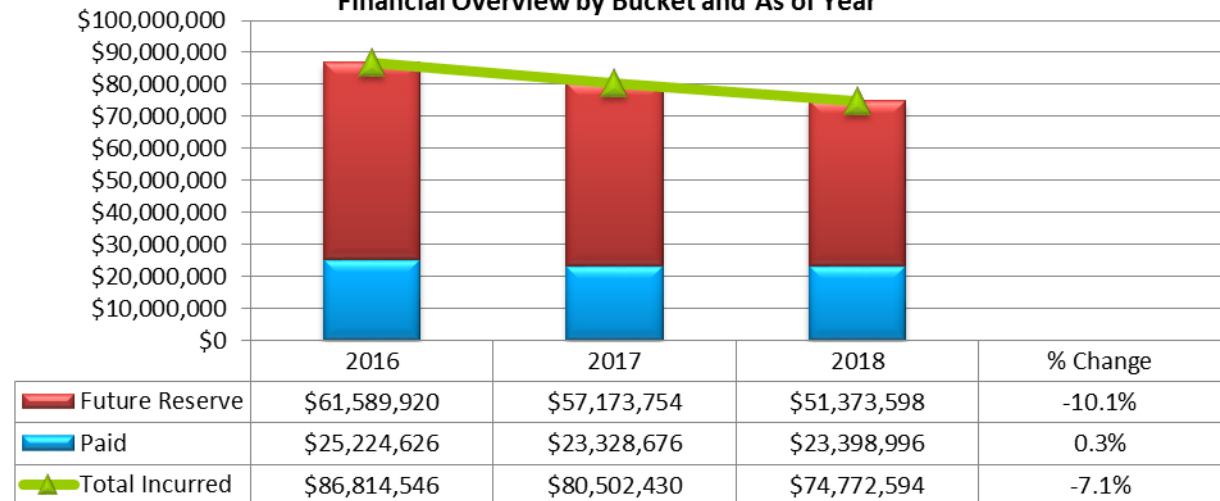
State of Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	128	126	136	7.9%
	Total Incurred	\$12,196,154	\$9,980,984	\$10,326,470	3.5%
	Average Incurred	\$95,282	\$79,214	\$75,930	-4.1%
	Total Incurred w/ Incurred >\$100K	12.8%	24.4%	21.8%	-2.6%
	Total claims w/ Incurred >\$100K	9.4%	15.1%	12.5%	-2.6%
Pending Claims	Total Pending Claims	556	495	480	-3.0%
	Total Incurred	\$86,814,546	\$80,502,430	\$74,772,594	-7.1%
	Average Incurred	\$156,141	\$162,631	\$155,776	-4.2%
	Total Incurred w/ Incurred >\$100K	73.0%	84.1%	85.0%	0.9%
	Total claims w/ Incurred >\$100K	56.5%	71.1%	70.8%	-0.3%
	% Litigated	27.7%	30.3%	29.6%	-0.7%
Closed Claims	Total Closed Claims	134	195	190	-2.6%
	Total Paid	\$12,617,013	\$19,917,292	\$24,393,669	22.5%
	Average Paid	\$94,157	\$102,140	\$128,388	25.7%
	Average Days Open	1,380	1,438	1,485	3.3%
	Closing Ratio	100.0%	145.5%	108.6%	-36.9%
	Total Paid w/ Paid >\$100K	84.1%	82.7%	84.0%	1.3%
	Total claims w/ Paid >\$100K	26.1%	23.1%	25.3%	2.2%
	% Litigated	33.6%	36.9%	39.5%	2.6%
State of Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Loss Paid	\$10,307,806	\$8,265,039	\$8,898,583	7.7%
	Total Expense Paid	\$6,614,545	\$8,440,143	\$7,950,151	-5.8%
	Total Recoveries	\$0	\$0	\$0	0.0%
	Total Paid	\$16,922,352	\$16,705,182	\$16,848,733	0.9%
	% Loss	60.9%	49.5%	52.8%	3.3%
	% Expense	39.1%	50.5%	47.2%	-3.3%

- Claims frequency increased by 10 claims in FY18 from FY17
- Medical schools account for 114 of the new claims
- 99 claims are over 5 years old (13 over 10)
- FY18 - 155 pending claims have active litigation
- 50%+- of Incurred is reserved for Expense

Medical Malpractice - New Claims
Claim Count by Coverage and Year



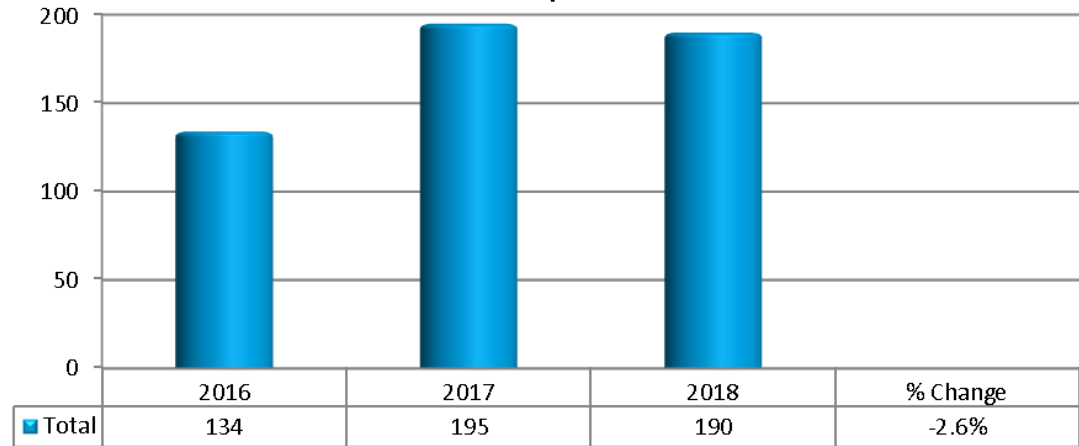
Medical Malpractice - Pending Claims
Financial Overview by Bucket and As of Year



- Litigated claims average 6 years in duration
- Claims with “Suits” in the Matter Type costs \$14M in Loss while \$7M in Expense
- MRP Results of “Won” in FY18 closed claims was 99 while “Lost” was 17

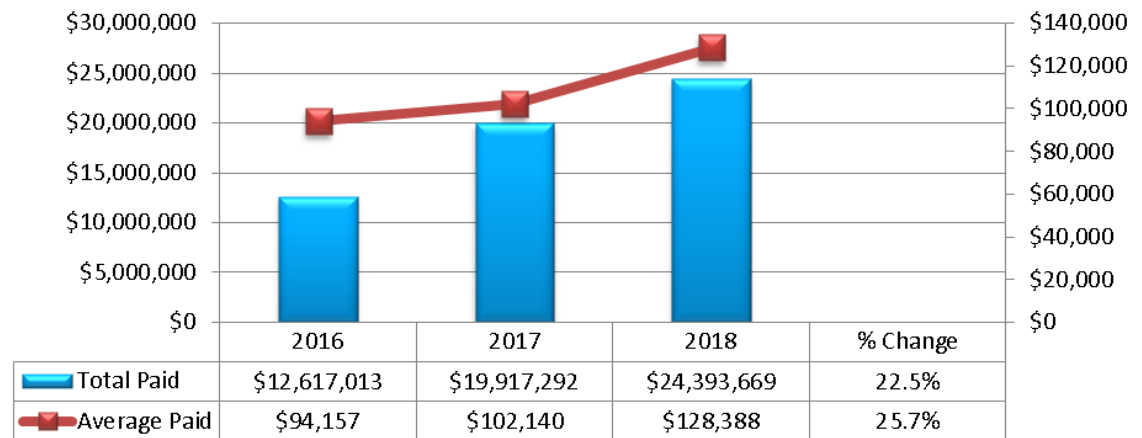
Medical Malpractice - Closed Claims

Claim Count by Year Closed



Medical Malpractice - Closed Claims

Cost of Claims by Year Closed



MM - Loss	2016	2017	2018	Difference from previous year
Settlement of all claims	\$8,034,872	\$8,217,003	\$8,915,633	8.5%
Structured settlement	\$0	\$50,000	\$0	-100.0%
Miscellaneous Indemnity/Loss	\$2,272,934	-\$1,964	-\$17,050	768.2%

MM - Expense	2016	2017	2018	Difference from previous year
Attorney (Non-Litigated)	\$2,383,102	\$3,827,649	\$3,051,698	-20.3%
Defense Attorney	\$2,997,496	\$2,665,046	\$2,734,161	2.6%
Nurse Fee	\$40,727	\$725,979	\$1,423,331	96.1%
Expert Testimony	\$174,951	\$353,568	\$410,980	16.2%
Misc. Legal Expenses	\$456,026	\$273,985	\$257,444	-6.0%

Future Medical Malpractice

Future Medical Malpractice Summary

State of Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	2	2	3	50.0%
	Total Incurred	\$530,004	\$215,000	\$962,604	347.7%
	Average Incurred	\$265,002	\$107,500	\$320,868	198.5%
	Total Incurred w/ Incurred >\$100K	100.0%	58.1%	97.7%	39.6%
	Total claims w/ Incurred >\$100K	100.0%	50.0%	66.7%	16.7%
Pending Claims	Total Pending Claims	46	44	44	0.0%
	Total Incurred	\$30,668,835	\$31,555,511	\$35,592,220	12.8%
	Average Incurred	\$666,714	\$717,171	\$808,914	12.8%
	Total Incurred w/ Incurred >\$100K	98.2%	98.2%	99.0%	0.8%
	Total claims w/ Incurred >\$100K	78.3%	77.3%	81.8%	4.5%
	% Litigated	47.8%	43.2%	43.2%	0.0%
Closed Claims	Total Closed Claims	0	4	6	50.0%
	Total Paid	\$0	\$793,181	\$1,119,019	41.1%
	Average Paid	\$0	\$198,295	\$186,503	-5.9%
	Average Days Open	0	4,472	5,171	15.6%
	Closing Ratio	0%	200.0%	100.0%	-100.0%
	Total Paid w/ Paid >\$100K	0.0%	96.3%	97.4%	1.1%
	Total claims w/ Paid >\$100K	0.0%	50.0%	66.7%	16.7%
	% Litigated	0.0%	75.0%	100.0%	25.0%
State of Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Loss Paid	\$1,507,189	\$1,767,859	\$1,884,815	6.6%
	Total Expense Paid	\$12,362	\$17,097	\$76,220	345.8%
	Total Recoveries	\$0	\$0	\$0	0.0%
	Total Paid	\$1,519,551	\$1,784,956	\$1,961,035	9.9%
	% Loss	99.2%	99.0%	96.1%	-2.9%
	% Expense	0.8%	1.0%	3.9%	2.9%

Road Hazard

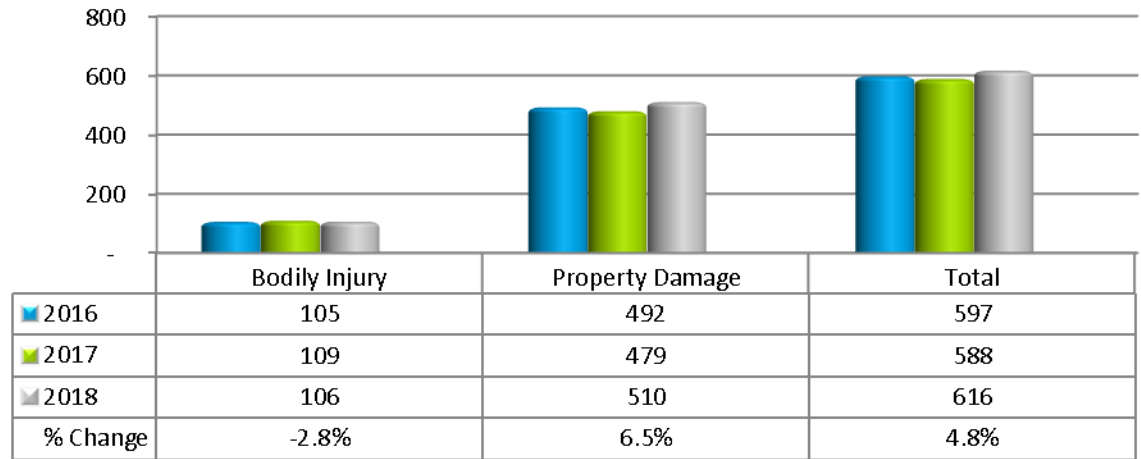
Road Hazard Summary

State of Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	597	588	616	4.8%
	Total Incurred	\$2,926,350	\$3,463,902	\$2,800,715	-19.1%
	Average Incurred	\$4,902	\$5,891	\$4,547	-22.8%
	Total Incurred w/ Incurred >\$100K	6.8%	11.5%	4.3%	-7.2%
	Total claims w/ Incurred >\$100K	0.2%	0.3%	0.2%	-0.1%
Pending Claims	Total Pending Claims	763	735	751	2.2%
	Total Incurred	\$95,395,254	\$102,855,770	\$106,131,229	3.2%
	Average Incurred	\$125,027	\$139,940	\$141,320	1.0%
	Total Incurred w/ Incurred >\$100K	77.1%	79.5%	80.6%	1.1%
	Total claims w/ Incurred >\$100K	19.0%	23.4%	25.6%	2.2%
	% Litigated	84.1%	89.4%	90.0%	0.6%
Closed Claims	Total Closed Claims	745	623	614	-1.4%
	Total Paid	\$5,687,475	\$2,844,184	\$2,658,728	-6.5%
	Average Paid	\$7,634	\$4,565	\$4,330	-5.2%
	Average Days Open	340	310	257	-17.1%
	Closing Ratio	115.1%	104.5%	97.3%	-7.2%
	Total Paid w/ Paid >\$100K	70.4%	44.0%	44.2%	0.2%
	Total claims w/ Paid >\$100K	0.7%	0.8%	0.8%	0.0%
	% Litigated	15.3%	14.3%	14.8%	0.5%

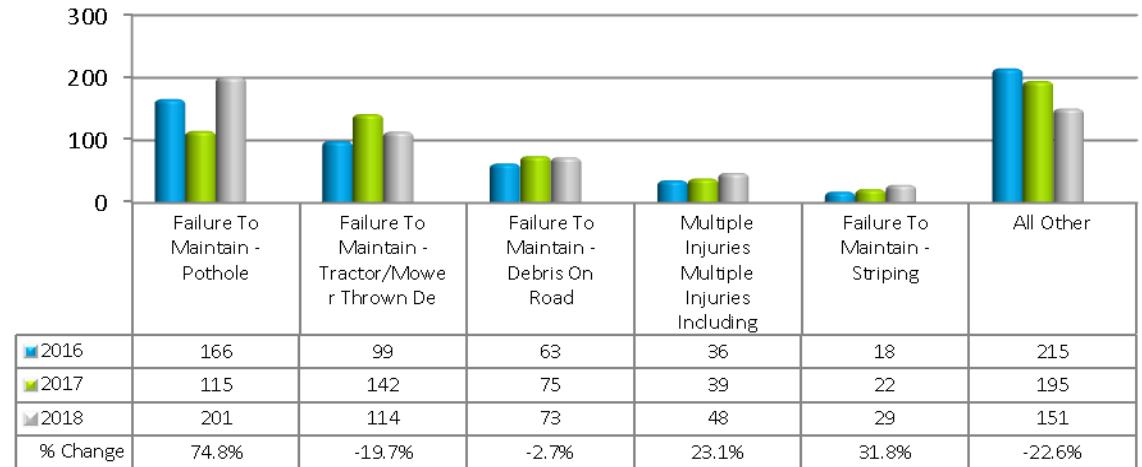
State of Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Loss Paid	(\$37,253)	\$38,869	\$157,509	305.2%
	Total Expense Paid	\$5,812,660	\$5,045,640	\$4,910,853	-2.7%
	Total Recoveries	\$0	\$0	\$0	0.0%
	Total Paid	\$5,775,407	\$5,084,508	\$5,068,362	-0.3%
	% Loss	-0.6%	0.8%	3.1%	2.3%
	% Expense	100.6%	99.2%	96.9%	-2.3%

- FY18 Bodily Injury claims account for about 88% of Total Incurred
- East Baton Rouge Parish saw 140 of the new claims in FY18
- Most Frequent Cause for BI is “Failure to Maintain – Shoulder” with 14 claims

Road Hazard - New Claims
Claim Count by Type and Year

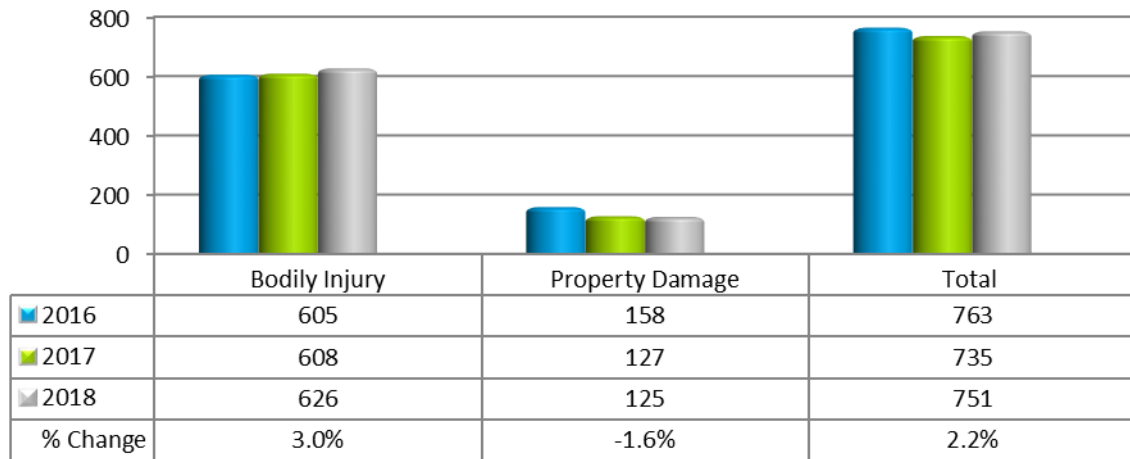


Road Hazard - New Claims
Count by Top Frequency Nature of Injury and Year

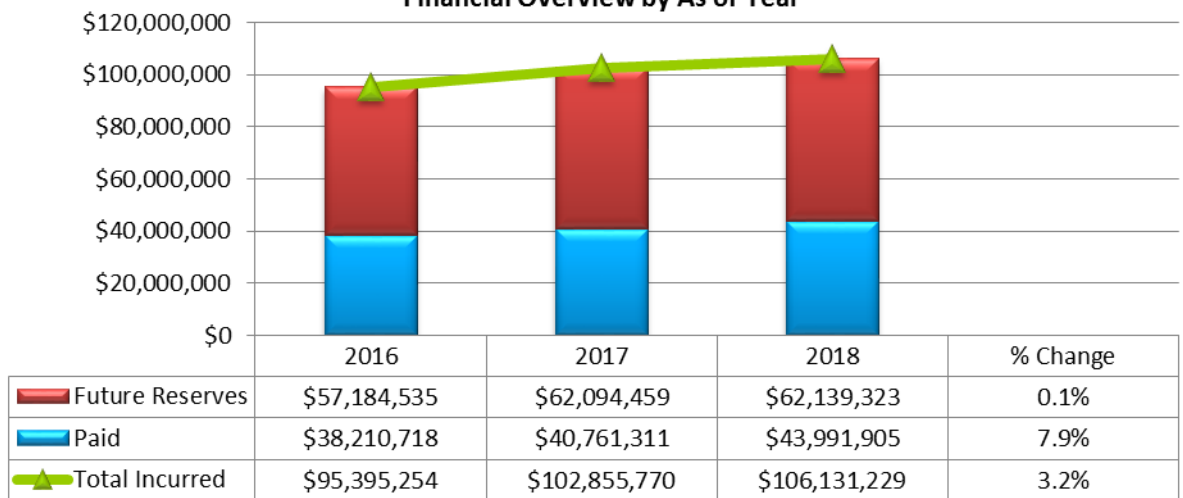


- 271 claims in FY18 have “Consent Judgement” or “Considered Decree”
- Bill passed in 2018 Session will resolve 200+ of these pending claims worth \$30M~
- 92 claims over 10 years old
- About 300 claims are less than 3 years old

Road Hazard - Pending Claims
Claim Count by Coverage and As of Year

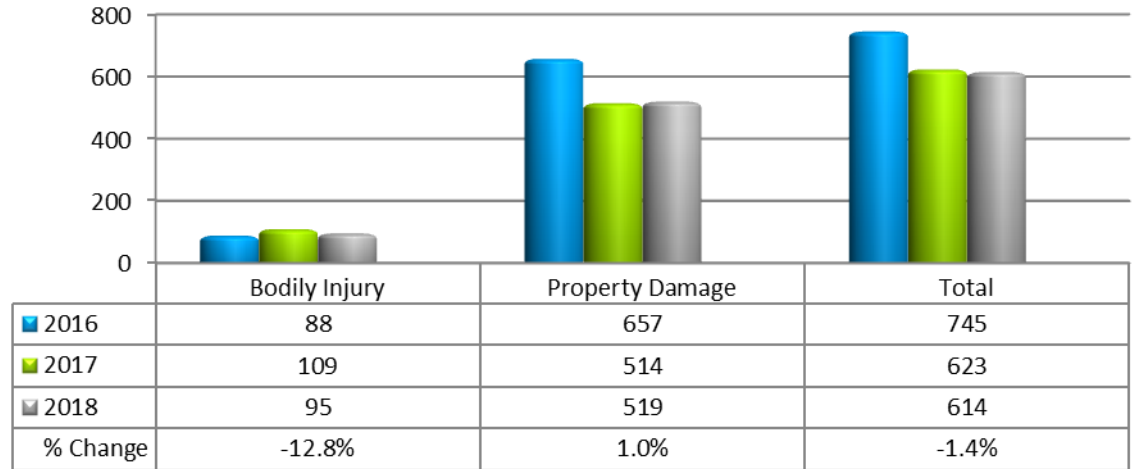


Road Hazard - Pending Claims
Financial Overview by As of Year

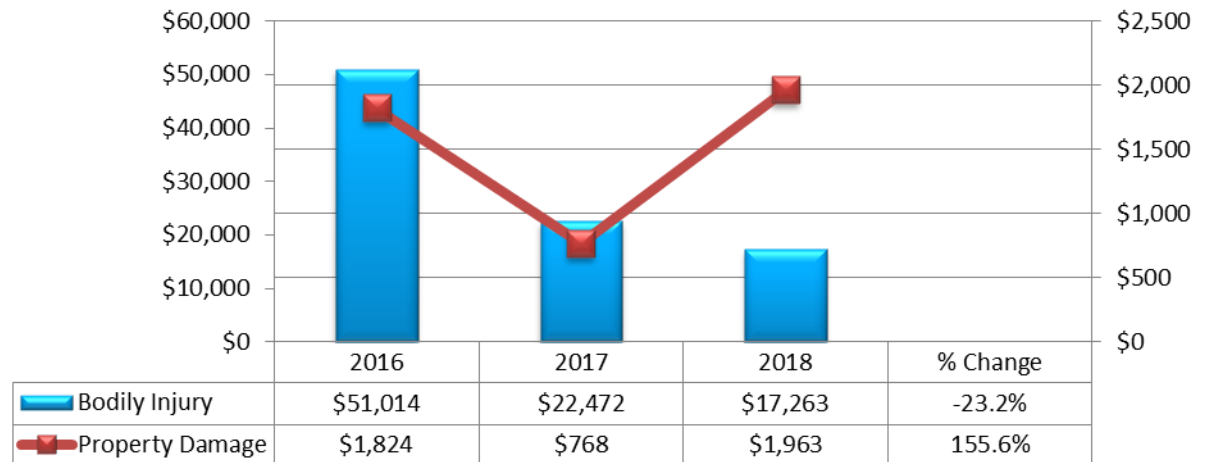


- 400 claims closed in FY18 with no payments
- 25% of BI claims reported close within in the first year
- Several older claims had to be re-opened to pay balances due to local courts
- 2018 Appropriations will be accounted for during FY19

Road Hazard - Closed Claims
Claim Count by Coverage and Year Closed



Road Hazard - Closed Claims
Average Cost of Claim by Coverage and Year Closed



RH - Loss	2016	2017	2018	Difference from previous year
Settlement of all claims	-\$42,998	\$37,830	\$157,509	316.4%
Partial payment	\$0	\$1,039	\$0	-100.0%
Miscellaneous Indemnity/Loss	\$17	\$0	\$0	NA
Miscellaneous Loss	\$5,728	\$0	\$0	NA

RH - Expense	2016	2017	2018	Difference from previous year
Defense Attorney	\$4,339,195	\$3,957,862	\$4,060,862	2.6%
Expert Testimony	\$768,140	\$581,089	\$426,687	-26.6%
Court Costs/Court Reporter	\$236,930	\$284,729	\$167,397	-41.2%
Deposition	\$52,881	\$80,390	\$52,027	-35.3%
Attorney (Non-Litigated)	\$225,156	\$1,054	\$16,631	1477.9%*

* Refund adjusted 2017 actual

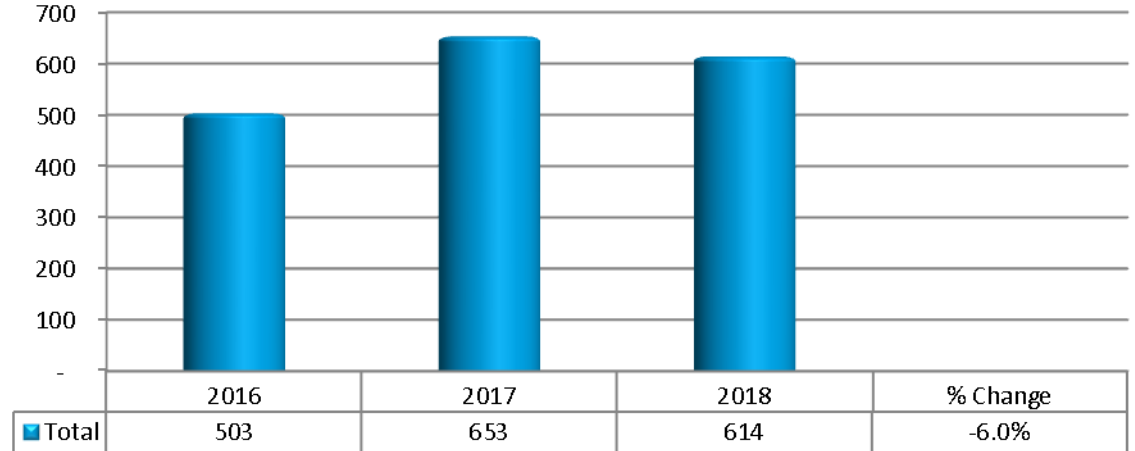
Property Non-CAT

Property Non-CAT Summary

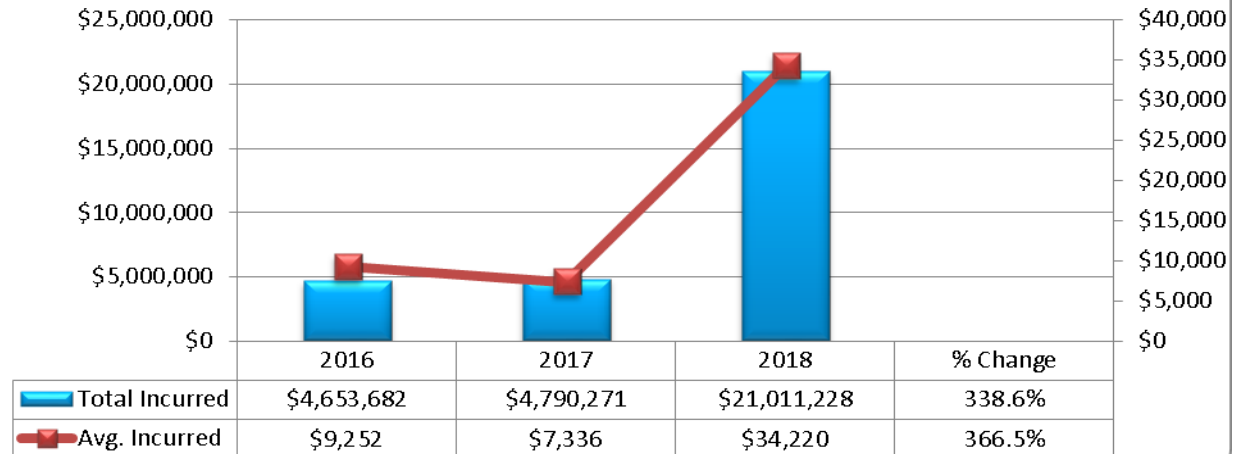
Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	503	653	614	-6.0%
	Total Incurred	\$4,653,682	\$4,790,271	\$21,011,228	338.6%
	Average Incurred	\$9,252	\$7,336	\$34,220	366.5%
	Total Incurred w/ Incurred >\$100K	41.6%	31.7%	78.8%	47.1%
	Total claims w/ Incurred >\$100K	1.4%	1.1%	2.6%	1.5%
Pending Claims	Total Pending Claims	339	426	441	3.5%
	Total Incurred	\$11,322,873	\$12,094,064	\$29,969,639	147.8%
	Average Incurred	\$33,401	\$28,390	\$67,958	139.4%
	Total Incurred w/ Incurred >\$100K	66.4%	64.1%	81.2%	17.1%
	Total claims w/ Incurred >\$100K	8.0%	6.3%	9.1%	2.8%
	% Litigated	5.0%	3.8%	5.0%	1.2%
Closed Claims	Total Closed Claims	498	572	616	7.7%
	Total Paid	\$17,770,106	\$5,567,692	\$5,011,920	-10.0%
	Average Paid	\$35,683	\$9,734	\$8,136	-16.4%
	Average Days Open	265	257	278	8.3%
	Closing Ratio	97.6%	86.8%	97.6%	10.8%
	Total Paid w/ Paid >\$100K	84.5%	54.4%	35.6%	-18.8%
	Total claims w/ Paid >\$100K	1.0%	2.1%	1.8%	0.3%
	% Litigated	0.4%	0.7%	1.0%	0.3%
Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Loss Paid	\$4,516,927	\$5,768,732	\$8,919,338	54.6%
	Total Expense Paid	\$106,284	\$160,134	\$450,211	181.1%
	Total Recoveries	\$78,839	\$647,722	\$323,675	-50.0%
	Total Paid	\$4,623,211	\$5,928,866	\$9,369,549	58.0%
	% Loss	97.7%	97.3%	95.2%	-2.1%
	% Expense	2.3%	2.7%	4.8%	2.1%

- FY18 – 81 claims from freezing event in January 2018 worth about \$2.6M
- FY18 – 2 claims at LSUHSC in New Orleans flooded in August 2017, \$10.8M
- 12 fires in FY18
- Vandalism and Mischief cause was the leader in frequency in FY18 and previous years

PR Non-CAT - New Claims
Claim Count by Coverage and Year

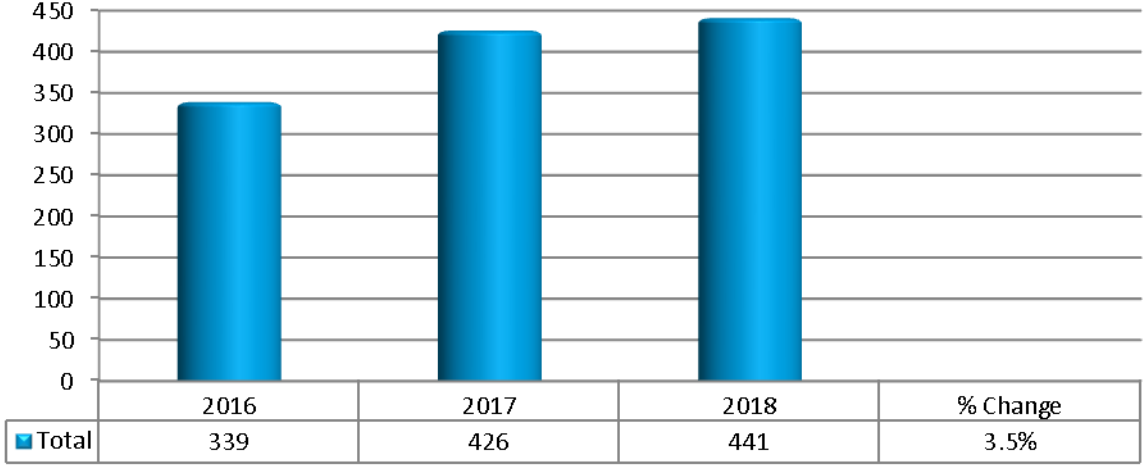


PR Non-CAT - New Claims
Total and Average Incurred by Year

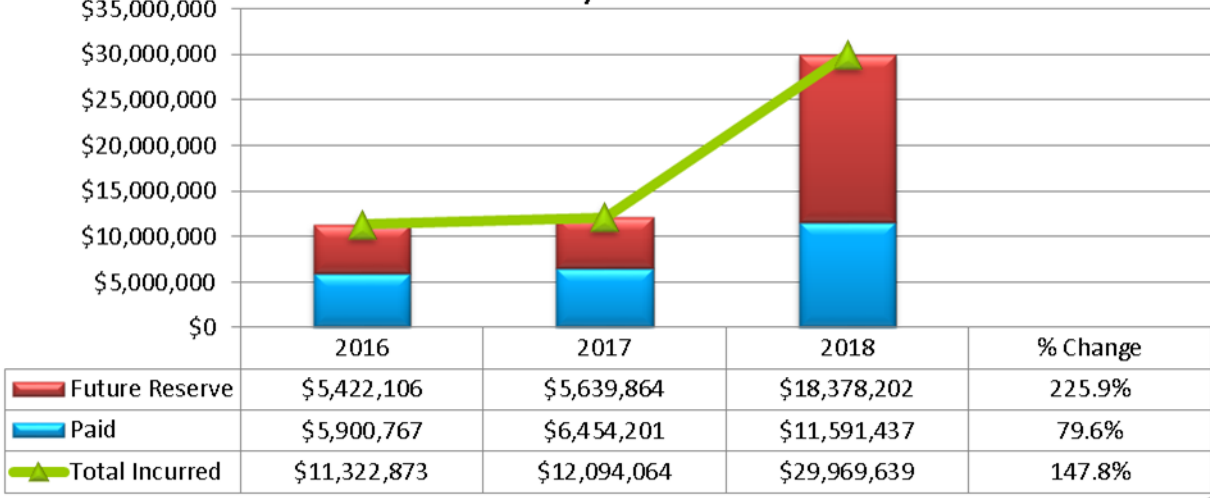


- FY18 – 3 claims worth \$14.5M caused increase in Total Incurred
- Fire at PRESBYTERE in April 2016 is worth \$900K
- FY18 – 20 claims open over 5 years old
- Use of Remediation consultants have increased

PR Non-CAT - Pending Claims
Claim Count by As of Year



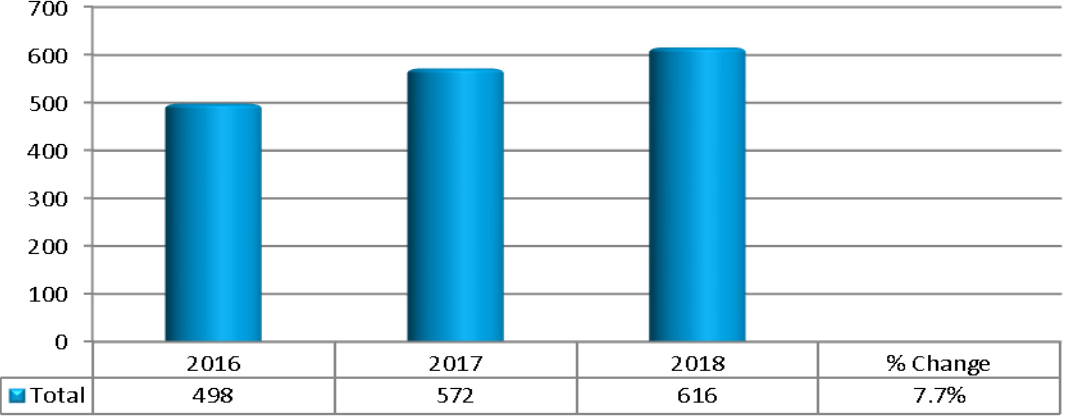
PR Non-CAT - Pending Claims
Financial Overview by Bucket and As of Year



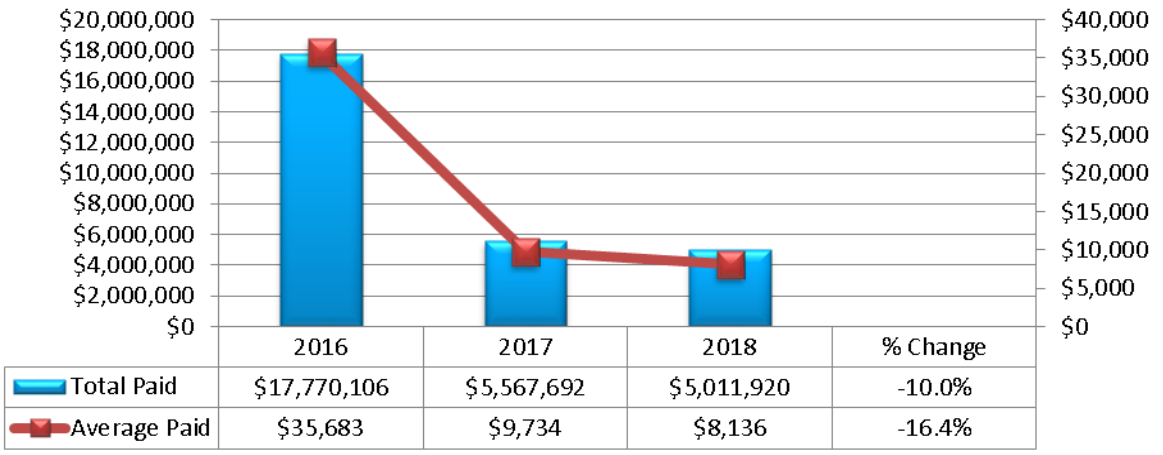


- Pinecrest has 80 of the closed claims in FY18
- 14 claims were cold weather related with little or no substantial damage in FY18
- 501 claims closed in FY18 opened less than 1 year
- 301 claims closed in FY18 with payments, most severe was \$215K

PR Non-CAT - Closed Claims
Claim Count by Year Closed

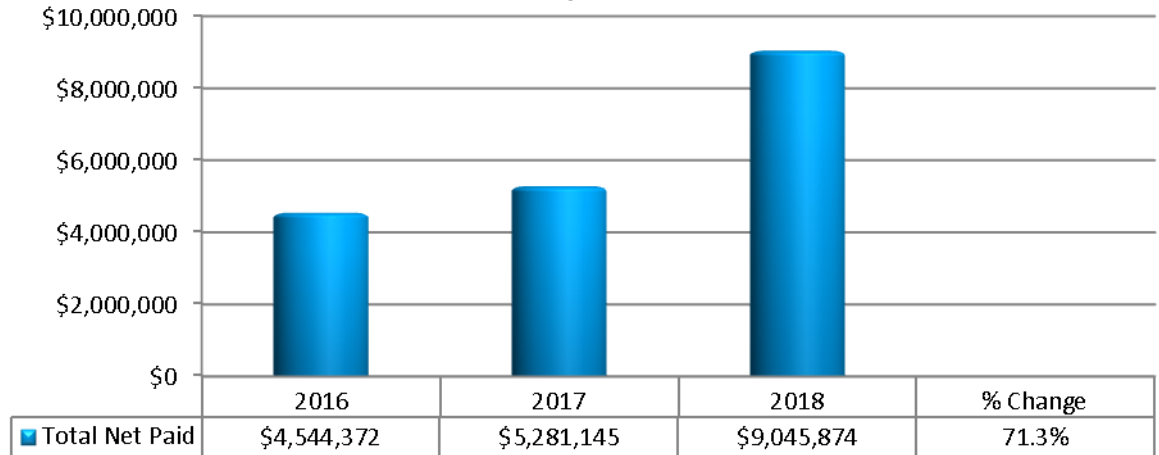


PR Non-CAT - Closed Claims
Cost of Claims by Year Closed

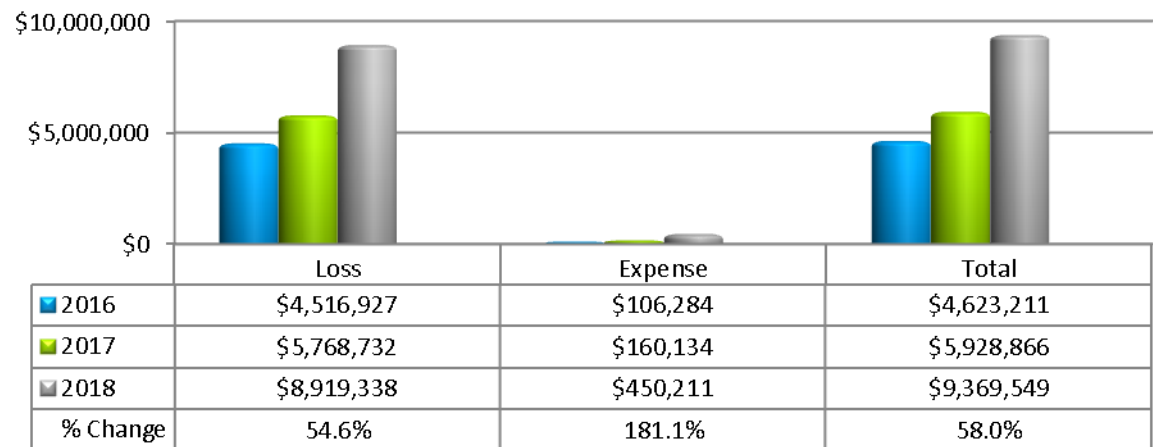


- \$7.7M in Building Payments made in FY18
- \$2.9M made to Guarantee on LSUHSC for August 2017 flood claim in FY18
- LSUHSC had \$3.3M of payments in FY18
- Southern University of Baton Rouge had \$1.2M paid in FY18

Property - Non-CAT
Total Net Paid by Year of Allocation



Property - Non-CAT
Total Paid by Bucket and Year of Allocation



Property – Old CAT

Property Old CAT Summary

Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	6	0	15	0.0%
	Total Incurred	\$7,094	\$0	\$1,734,233	100.0%
	Average Incurred	\$1,182	\$0	\$115,616	0.0%
	Total Incurred w/ Incurred >\$100K	0.0%	0.0%	92.1%	92.1%
	Total claims w/ Incurred >\$100K	0.0%	0.0%	13.3%	13.3%
Pending Claims	Total Pending Claims	1,181	694	451	-35.0%
	Total Incurred	\$523,620,845	\$460,068,170	\$437,254,877	-5.0%
	Average Incurred	\$443,371	\$662,922	\$969,523	46.2%
	Total Incurred w/ Incurred >\$100K	97.2%	98.0%	98.6%	0.6%
	Total claims w/ Incurred >\$100K	13.7%	15.1%	17.3%	2.2%
	% Litigated	0.2%	0.1%	0.2%	0.1%
Closed Claims	Total Closed Claims	377	541	286	-47.1%
	Total Paid	\$40,463,799	\$70,177,614	\$27,352,078	-61.0%
	Average Paid	\$107,331	\$129,718	\$95,367	-26.3%
	Average Days Open	2,427	2,700	2,974	10.2%
	Closing Ratio	502.7%	1001.9%	665.1%	-336.8%
	Total Paid w/ Paid >\$100K	93.7%	94.8%	91.6%	-3.2%
	Total claims w/ Paid >\$100K	6.6%	10.7%	14.0%	3.3%
	% Litigated	0.0%	0.2%	0.0%	-0.2%
Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Loss Paid	\$3,467,495	\$5,775,518	(\$8,729,037)	-251.1%
	Total Expense Paid	\$54,431	\$47,830	\$9,006	-81.2%
	Total Recoveries	\$5,042,933	\$25,893,255	\$1,156,132	-95.5%
	Total Paid	\$3,521,925	\$5,823,349	(\$8,720,032)	-249.7%
	% Loss	98.5%	99.2%	100.1%	0.9%
	% Expense	1.5%	0.8%	-0.1%	-0.9%

Property – CAT 1617

Property CAT 1617 Summary

Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	247	10	0	-100.0%
	Total Incurred	\$15,234,996	\$368,860	\$0	-100.0%
	Average Incurred	\$61,680	\$36,886	\$0	-100.0%
	Total Incurred w/ Incurred >\$100K	85.0%	63.7%	0.0%	-63.7%
	Total claims w/ Incurred >\$100K	4.0%	10.0%	0.0%	-10.0%
Pending Claims	Total Pending Claims	175	108	89	-17.6%
	Total Incurred	\$15,234,751	\$15,194,124	\$14,810,177	-2.5%
	Average Incurred	\$87,056	\$140,686	\$166,406	18.3%
	Total Incurred w/ Incurred >\$100K	85.0%	85.7%	85.7%	0.0%
	Total claims w/ Incurred >\$100K	5.7%	9.3%	10.1%	0.8%
	% Litigated	0.0%	0.0%	0.0%	0.0%
Closed Claims	Total Closed Claims	72	78	20	-74.4%
	Total Paid	\$245	\$202,829	\$629,679	210.4%
	Average Paid	\$3	\$2,600	\$31,484	1110.7%
	Average Days Open	52	168	575	241.4%
	Closing Ratio	29.1%	709.1%	2000.0%	1290.9%
	Total Paid w/ Paid >\$100K	0.0%	55.0%	84.5%	29.5%
	Total claims w/ Paid >\$100K	0.0%	1.3%	10.0%	8.7%
	% Litigated	0.0%	0.0%	0.0%	0.0%
Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Loss Paid	\$1,948,474	\$2,116,078	\$2,104,369	-0.6%
	Total Expense Paid	\$0	\$36,303	\$19,859	-45.3%
	Total Recoveries	\$0	\$0	\$2,023,524	100.0%
	Total Paid	\$1,948,474	\$2,152,381	\$2,124,228	-1.3%
	% Loss	100.0%	98.3%	99.15	0.8%
	% Expense	0.0%	1.7%	0.9%	-0.8%

Property – CAT 1644

Property CAT 1644 Summary

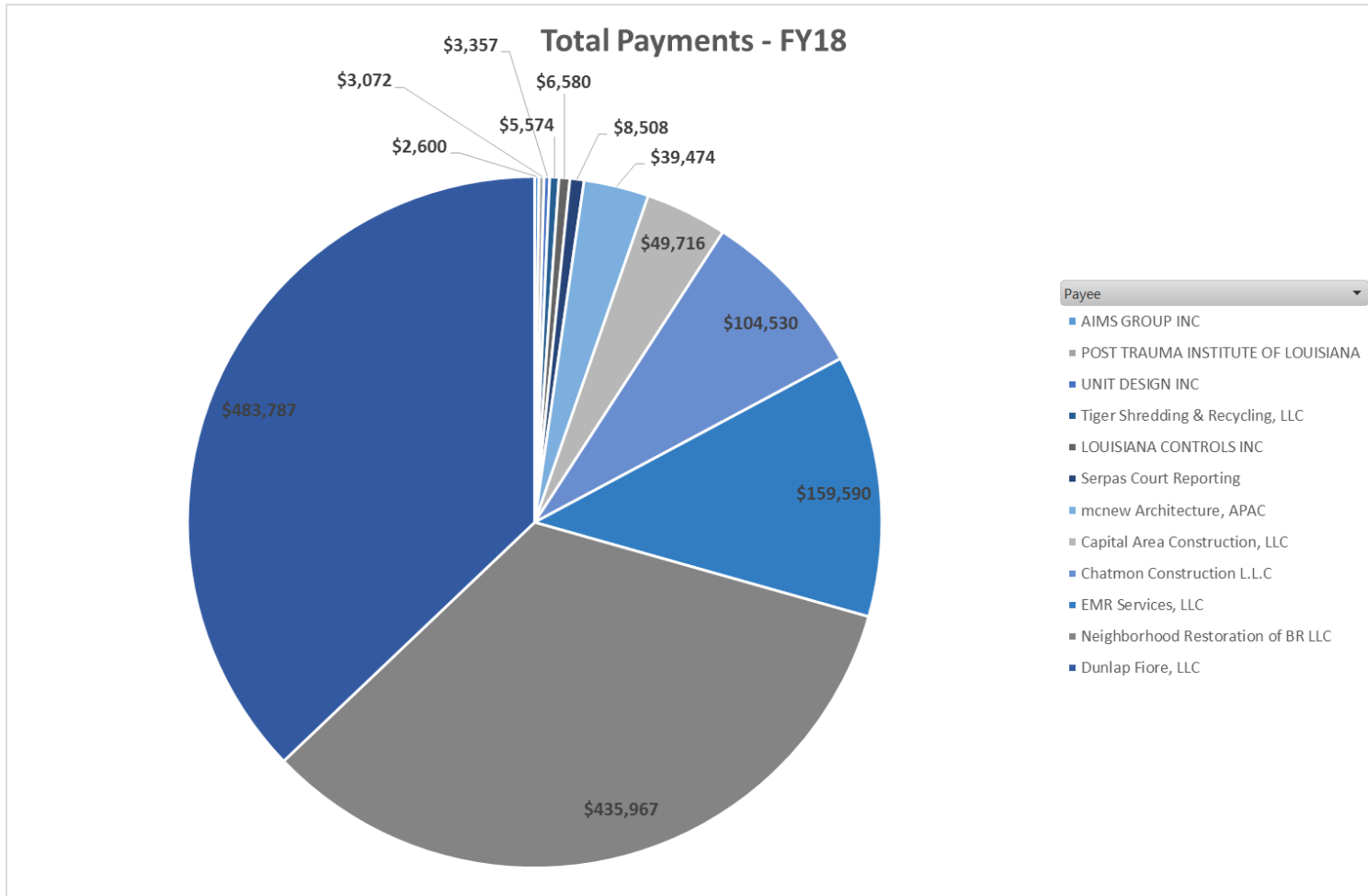
Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	0	339	8	-97.6%
	Total Incurred	\$0	\$34,969,277	\$6,760	-100.0%
	Average Incurred	\$0	\$103,154	\$845	-99.2%
	Total Incurred w/ Incurred >\$100K	0.0%	92.0%	0.0%	-92.0%
	Total claims w/ Incurred >\$100K	0.0%	11.8%	0.0%	-11.8%
Pending Claims	Total Pending Claims	0	192	146	-24.0%
	Total Incurred	\$0	\$34,450,774	\$33,399,451	-3.1%
	Average Incurred	\$0	\$179,431	\$228,763	27.5%
	Total Incurred w/ Incurred >\$100K	0.0%	92.8%	93.8%	1.0%
	Total claims w/ Incurred >\$100K	0.0%	20.3%	24.0%	3.7%
	% Litigated	0.0%	0.0%	0.0%	0.0%
Closed Claims	Total Closed Claims	0	147	54	-63.3%
	Total Paid	\$0	\$518,503	\$1,689,383	225.8%
	Average Paid	\$0	\$3,527	\$31,285	787.0%
	Average Days Open	0	124	362	191.3%
	Closing Ratio	0.0%	43.4%	1050.0%	1006.6%
	Total Paid w/ Paid >\$100K	0.0%	37.9%	69.1%	31.2%
	Total claims w/ Paid >\$100K	0.0%	0.7%	5.6%	4.9%
	% Litigated	0.0%	0.0%	0.0%	0.0%
Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Loss Paid	\$0	\$10,527,674	\$2,567,376	-75.6%
	Total Expense Paid	\$0	\$154,476	\$456,593	195.6%
	Total Recoveries	\$0	\$0	\$7,943,432	100.0%
	Total Paid	\$0	\$10,682,149	\$3,023,969	-71.7%
	% Loss	0.0%	98.6%	84.9%	-13.7%
	% Expense	0.0%	1.4%	15.1%	13.7%

Property – Harvey

Property – Harvey Summary

Louisiana Metric		2016	2017	2018	% (-/+)
New Claims	Total New Claims	0	0	13	100.0%
	Total Incurred	\$0	\$0	\$286,867	100.0%
	Average Incurred	\$0	\$0	\$22,067	0.0%
	Total Incurred w/ Incurred >\$100K	0.0%	0.0%	87.1%	87.1%
	Total claims w/ Incurred >\$100K	0.0%	0.0%	7.7%	7.7%
Pending Claims	Total Pending Claims	0	0	7	100.0%
	Total Incurred	\$0	\$0	\$276,675	100.0%
	Average Incurred	\$0	\$0	\$39,525	100.0%
	Total Incurred w/ Incurred >\$100K	0.0%	0.0%	90.4%	90.4%
	Total claims w/ Incurred >\$100K	0.0%	0.0%	14.3%	14.3%
	% Litigated	0.0%	0.0%	0.0%	0.0%
Closed Claims	Total Closed Claims	0	0	6	100.0%
	Total Paid	\$0	\$0	\$10,192	100.0%
	Average Paid	\$0	\$0	\$1,699	100.0%
	Average Days Open	0	0	176	100.0%
	Closing Ratio	0.0%	0.0%	46.2%	46.2%
	Total Paid w/ Paid >\$100K	0.0%	0.0%	0.0%	0.0%
	Total claims w/ Paid >\$100K	0.0%	0.0%	0.0%	0.0%
	% Litigated	0.0%	0.0%	0.0%	0.0%
Louisiana Metric		2016	2017	2018	% (-/+)
Paid Claims	Total Loss Paid	\$0	\$0	\$24,858	100.0%
	Total Expense Paid	\$0	\$0	\$0	0.0%
	Total Recoveries	\$0	\$0	\$0	0.0%
	Total Paid	\$0	\$0	\$24,858	100.0%
	% Loss	0.0%	0.0%	100.0%	100.0%
	% Expense	0.0%	0.0%	0.0%	0.0%

Hudson Initiative



Loss Prevention & Building Evaluations

Loss Prevention

- Completed Audits: 361
- Full Audits: 175
- Compliance Reviews: 186
- Consultations: 37
- Investigations: 10
- Walk-Throughs: 1,118

Building Evaluations

- Reappraisals: 1,945
- New Buildings: 93
- Modification/deletion: 81