

**FISCAL YEAR 2019
REPORT**



**Prepared by
Department of Administration
DIVISION OF RISK MANAGEMENT**

Table of Contents

Mission Statement	2
Objective	2
Operations	2
Programs	3
1) Insurance Administration	3
2) Claims Adjusting & Litigation Management.....	5
3) Contract Review	5
4) Cost of Risk Allocation	6
FY2019 Issues.....	7
A1 AMI Risk Consultants, Inc. Funding Projections for Future Fiscal Years.....	9
A2 AMI Risk Consultants, Inc. Reserve Analysis.....	10
Exhibits	
Budget Items	
B1 Catastrophe Fund Expenditure/Revenue/Lapse FY1988 to FY2018.....	11
B2 FY2019 Payroll Assessment (9 Month Period).....	12
B3 FY2018 Authorized Budget v. Actual Expenditures	13
B4 FY2017 Authorized Budget v. Actual Expenditures	14
B5 FY2016 Authorized Budget v. Actual Expenditures	15
B6 FY2015 Authorized Budget v. Actual Expenditures	16
B7 FY2014 Authorized Budget v. Actual Expenditures	17
B8 FY2009-2018 Authorized v. Actual Summary	18
Cost Items	
C1 FY2019 Cost of Risk – General Liability.....	19
C2 FY2019 Cost of Risk – Workers’ Compensation.....	20
C3 FY2014-2018 AMHS Ferry Vessel Hull Claims 5-year	21
C4 FY2014-2018 CORA Workers’ Compensation Pie Chart.....	22
C5 FY2014-2018 CORA General Liability 5-year Break-Out Pie Chart.....	23
C6 FY2014-2018 CORA Auto Liability 5-year Break-Out Pie Chart	24
C7 FY2014-2018 CORA Aviation Liability 5-Year Break-Out Pie Chart	25
C8 FY2014-2018 Claims Frequency per 100 All Departments.	26
C9 FY2014-2018 Claims Severity per 100 All Departments.	27
C10 FY2015-2019 State Owned Building Premium Cost per \$100.....	28
C11 CY2009-2018 Work Comp Medical Costs – Bar Graph	29
C12 FY2018 Light Duty Return To Work Cost Savings Pie Chart.....	30
Loss Photos.....	31-33

Mission Statement

“To mitigate the state’s risk of financial loss from accidental loss and injury.”

Objective

To protect the financial assets and operations of the State of Alaska from accidental loss through a comprehensive self-insurance program for normal and expected property and casualty claims of high frequency and low severity combined with high limit broad form excess insurance protection for catastrophic loss exposures.

Operations

Risk Management administers the self-insurance program for each State agency, covering all sudden and accidental property and casualty claims. Annual assessments allocated by Risk Management are the maximum each agency is called upon to pay, forestalling the need for supplemental appropriation or disruption of vital state services after a major property loss, adverse civil jury award, or significant workers’ compensation claim.

Risk Management also administers the Light Duty Return to Work program by working closely with the injured employee, supervisor, treating physician, and workers’ compensation adjuster to return employees to work in light duty status within their department once released by their physician. This program motivates employees to return to their regular duties, reduces stress and financial hardship, reduces workers’ compensation cost, and eliminates or reduces hiring and training substitute employees.

With a present staff of five—Risk Management operates from the State Office building in Juneau—serving a statewide constituency that includes all departments of the executive, legislative and judicial branches of state government; all state boards and commissions; their respective employees and members. The state risk management program affects many Alaskans, from the injured state employee, to those who contract with state agencies (construction, purchase, professional service and lease agreements), and all Alaskans that claim the state is legally liable for their individual property damage or personal injury.

By effectively managing the state’s property and liability exposures through a comprehensive self-insurance program, Risk Management expends less public funds than would be paid to private insurance companies. An in-house claim administrator provides claim services for property and third-party losses. A third-party administrator is utilized for workers’ compensation claim administration. All litigation is supported by in house defense counsel assigned from the Torts and Workers’ Compensation Section of the Department of Law.

PROGRAMS

1) Insurance Administration

Property insurance with broad form all risk coverage (including earthquake and flood) is provided on a stated value cost basis covering all state owned or leased real property (buildings) and state owned personal property (business equipment and office contents including State Museum fine arts), as well as all owned and non-owned aircraft, watercraft (Alaska Marine Highway System ferries and other agency vessels).

Casualty coverage protects each state agency and their personnel from third party civil (Tort) liability claims alleged to have arisen from combined liability; general (premises/operations), automobile, professional (errors and omissions), medical malpractice, aviation (aircraft and airport) or marine (crew and passenger injuries).

Specialty coverage — blanket public employee faithful performance and custom bonding, accidental death and disability (including medical expenses) for volunteers, computer and telephone fraud and foreign liability, etc. The State's excess insurance programs continually evolve — responding to new State activities, policy form offerings and current condition in world reinsurance markets.

In FY2019 the state continues to completely self-insure all statutory workers' compensation claims as an authorized self-insured employer. The state also self-insures all of its comprehensive casualty exposures; general liability (premises and operations), professional liability (medical and legal malpractice) and automobile liability. The policies listed in the following section have Self-Insured Retention (SIR) levels. SIR's are the funds Risk Management contributes to a claim prior to excess policies taking effect. Property risks are still at an SIR of \$1 million per claim; marine hull risks are at an SIR of \$500,000 per claim; and \$250,000 per incident for airport and aircraft liability exposures. Policy limits of excess insurance vary by risk; \$1 billion for marine liabilities, \$250 million for property (including a sublimit of \$50 million for earthquake and flood), \$175 million for fine arts, and \$500 million for airport. The following page provides a brief overview of the FY2019 excess insurance program.

Many diverse domestic and international insurance companies and various Lloyd's of London underwriting syndicates and companies participate in the State of Alaska's excess insurance program.

Marketing of the State's insurance program is provided by Arthur J. Gallagher Risk Management Services, one of the largest independent brokers in the world market. The State obtained the independent actuarial assessment of the state insurance program required by *AS 37.05.287 (b)* from AMI Risk Consultants, Inc. Specialty computer software programs were supported by Origami Risk LLC. All Risk Management professional service contracts are solicited through formal request for proposals issued every five to seven years.

FY2019 PROPERTY/CASUALTY PROGRAM

<u>COVERAGE</u>	<u>SELF-INSURED RETENTION</u>	<u>LIMITS OF INSURANCE</u>
PROPERTY — all risk owned/leased buildings incl. contents replacement cost coverage (Earthquake & Flood)	\$1,000,000 each loss 5% subject to min, \$1,000,000	\$250,000,000 \$50,000,000
FINE ARTS - Premises (Earthquake & Flood)	\$2,500 \$10,000	\$175,000,000
BOILER & MACHINERY	\$50,000	\$100,000,000
COMBINED LIABILITY (including general liability, auto, professional liability, medical malpractice, director & officers etc.)	Self-insured	
WORKERS' COMPENSATION	Authorized Self -Insured Employer	Statutory Benefit
MARINE Vessel Hull & Machinery Marine P&I Legal Liabilities Marine Pollution	\$500,000 \$500,000 \$500,000	Declared Values \$1,000,000,000
FOREIGN LIABILITY	NIL	\$1,000,000
AVIATION LIABILITY Airports Aircraft	\$250,000 \$250,000	\$500,000,000 \$25,000,000
EMPLOYEE FIDELITY BOND / FAITHFUL PERFORMANCE	\$500,000 \$250,000	\$25,000,000 \$5,000,000

This list is not detailed and does not include all policies for special exposures — there are policy extensions and limitations not included in this statement — additional information concerning specific areas of coverage is available from Risk Management on request. These policies extend to cover all State Departments except those specifically excluded such as the Alaska Railroad, University of Alaska, and AHFC who administer their own insurance programs.

2) Claims Adjusting and Litigation Management

By assuming all normal expected accidental loss, the State can optimize the cost efficiencies of a self-insurance program and directly control the defense and settlement of its claims. Using our own in-house claims administrator and independent insurance adjusting firms located throughout the state, enables Risk Management to provide prompt investigation and fair settlement of liability claims filed by the public and to give all injured state employees and their dependent's timely receipt of any benefits owed under workers' compensation statutes. Replacement cost funding is immediately arranged for prompt repair or renewal of state property and equipment that is damaged or destroyed.

Penser North America, Inc. is the State's third-party claims administrator for all workers' compensation injury and illness claims filed by state employees; their office is in Anchorage, Alaska.

Risk Management claim administrators oversee and manage the day-to-day activities of all independent professionals handling state claims. Through an on-line interactive claims information system, they are able to immediately determine the current status of any case and view all payment and reserve transactions. Large or precedential claims are closely monitored through detailed narrative status reports with direct supervision and control by the state. Risk Management staff can audit claims in real time without leaving their desk, saving travel time and expenses.

For litigated cases, Risk Management funds the Torts and Workers' Compensation Section within the Department of Law, presently fifteen assistant attorneys general and seven paralegal positions. When a conflict of interest arises or if the current caseload demands it, a private defense counsel is retained by individual professional service contract with authority of the Department of Law.

Risk Management claims staff work closely with Department of Law legal staff on defense or settlement decisions in all complex claims and litigation cases. Risk Management continues to work with the Department of Law to modernize processes and make production of discovery files more efficient for litigated workers' compensation claims and conduct early case assessments for tort claims.

3) Contract Review

A vital and basic cornerstone in any comprehensive Risk Management program is the transfer of risk through careful consideration of terms and conditions used in all State contract agreements (supply, service, lease, construction, and professional) to identify just a few. Indemnification (hold-harmless) and specifically relevant insurance requirements are necessary to protect the State from being held legally responsible to pay for the negligent acts of independent contractors and other parties with whom the State has written contracts. Due to the wide variety of contract forms, it is not possible to adopt a single standard or uniform format. Risk Management has developed boilerplate forms (Appendix B1 and B2) to be used by State contracting officers as guidelines in professional service agreements.

Modifications are made on an individual request basis, tailoring the final terms to the unique activities of that agreement, considering availability and affordability of the requested insurance coverage.

4) Cost of Risk Allocation

Risk Management's budget is funded entirely through inter-agency receipts annually billed each agency through a Cost of Risk premium allocation system (CORA). The Risk Management information system generates the annual cost of risk allocation to each agency reflecting their proportionate share of the State's overall cost of risk. Designed to achieve equitable distribution of the self-insurance program costs, it factors exposure values subject to loss and considers the past five years actual claims experience incurred by each department. For most cost of risk allocations, 80% of the premium billing is based on the average of the past five years-actual claims experience. This provides a direct fiscal incentive to each agency to reduce or control their claim costs.

The program compiles an insured property inventory schedule of owned or leased buildings used, or occupied, and reported to us by State agencies; recording age and type of building construction, occupancy, fire protection services, sprinkler systems, and projected replacement cost value. Individual premiums are then determined. In cases of multiple occupancy premium allocation is made to each department based on square footage used.

Premium allocations for general liability and workers' compensation are billed to each department through payroll rates as shown later in this report. Additional breakouts to a second tier divisional or institutional level are now being generated demonstrating to each agency those units generating claims costs and also assisting in accurate and equitable distribution of the Risk Management annual cost of risk allocation within each department. For greatest accuracy, exposure component detail (payrolls, personnel, vehicles etc.) needs to be configured to the same locations or divisional units used for claim location identification. Risk Management continues to work with each agency to develop this information to improve the value of these reports to better assist management comparisons of similar units and operations.

The CORA premium is collected through two methods from individual state agency operating budgets. Reimbursable Services Agreements (RSA's) are used for all categories of insurance other than Workers' Compensation and Combined Liability (general, auto and professional) which are assessed on a rate per \$100 payroll - applied monthly to each agency's actual payroll until the allocated premium is paid. As each agency's payroll generates the premium owed the assessment is individually shut off.

The FY2019 actual rates used for payroll deductions are compared to FY2018 rates, which are presented in **Exhibit B2**.

FY2019 Issues

Risk Financing:

Obtaining adequate financing to meet the ongoing demands of the State's comprehensive self-insurance program remains the highest and most prominent issue for Risk Management. Exclusively funded by interagency receipts, Risk Management pays all claim settlements and defense costs as they are due and payable, drawing from the Catastrophic Reserve Account (CRA) whenever there is insufficient appropriation to meet ongoing claim obligations.

This account is annually refilled by two methods. First, any remaining Risk Management operating appropriation is transferred into the account. Second, a year-end "sweep" of unexpended lapsing state general funds from other state agency operating budgets may be collected if there is less than a \$5 million unencumbered balance in the fund at fiscal year-end.

Due to the international catastrophic claims during CY2017 and 2018, we will be experiencing market hardening in the world reinsurance and excess markets for FY2020 renewals. State property brokers have indicated we may experience increases of 10% or higher, however, with the State's excellent loss record, and meetings with the market, we are anticipating only slight increases at renewal.

1. As required by Alaska Statute 37.05.287 (b) an independent casualty actuary annually estimates future payments of loss and allocated loss adjustment expense for the State of Alaska's self-insurance program. In their report dated October 29, 2018, AMI Risk Consultants, Inc., estimated expected claim payments in FY2019 to be \$33,147,000 and predict the state will ultimately pay \$144,382,000 for outstanding losses as of June 30, 2020.
2. The following two **Exhibits A1 and A2** are from the October 29, 2018, AMI Risk Consultants, Inc., Annual Actuarial Report.

State Catastrophe Insurance Reserve Account

This fund, authorized under *AS 37.05.289*, is limited to a maximum of \$5 million unencumbered, is first replenished by any lapsing Risk Management funds, and then by other agency lapsing general fund appropriation. When enacted in 1987, this fund was intended to pay only the rare large loss. As detailed above, this account has been used to pay the more frequent smaller claims when the Risk Management appropriation has been depleted.

From FY1990 through FY2018, over \$143 million has been withdrawn from the catastrophe reserve fund or by other direct appropriation to pay claim settlements — see **Exhibit B1**. **Exhibit B8** shows the authorized budget and actual expenditure comparison for FY2009 - FY2018.

Exhibits C3 thru **C7** contain pie charts with graph data illustrating a breakout by department of the last five-year cumulative loss history in Alaska Marine Highway System ferries marine hull claims (by vessel), Workers' Compensation, General Liability, Auto Liability claim cost, and Airport/Aircraft losses.

Exhibits C8 and **C9**, again broken down by Department, show the frequency and severity per 100 full time employees (FTE) on an annual basis (based on actual paid costs). For FY2018, the frequency and severity levels show a minor decrease in claim costs and in frequency per 100 FTE's from the previous year. We continue to find that each department has an interest in and pay close attention to the management of their workers' compensation risk exposures, which seems to be maintaining medical costs, as seen by **Exhibit C11**.

Exhibit C10 shows the cost per hundred to insure the State of Alaska property. This exhibit shows Risk Management has been able, through our broker, to keep the cost per/\$100 of value at a very low level during the past five years.

Exhibit C12 provides a FY2018 pie chart with graph data illustrating the number of eligible injured employees with those we assisted in returning to light duty work and savings in Workers' Compensation cost.

The Risk Management information system can generate many varied forms of analytical reports that can demonstrate costs per line of coverage, loss patterns, and cause of accidents or injury trends. The staff would be glad to respond to any request for customized reports or specific information tailored to the needs of individual agencies.

**Conclusions
(continued)***Funding for New Claims Occurring During Future Fiscal Years*

Our estimated funding for the ultimate cost of new claims occurring during the next three fiscal years is as follows.

**Estimated Ultimate Losses for New Claims
At the Expected Confidence Level
(\$000's)**

For Fiscal Year 2018/2019

Coverage	Undiscounted	Discounted at 3.0%
Workers' Compensation	\$26,129	\$22,544
General Liability	5,005	4,389
Automobile Liability	308	293
Marine	630	600
Aviation	317	298
Property	758	730
Total	\$33,147	\$28,854

For Fiscal Year 2019/2020

Coverage	Undiscounted	Discounted at 3.0%
Workers' Compensation	\$26,522	\$22,883
General Liability	5,099	4,472
Automobile Liability	312	297
Marine	668	636
Aviation	321	302
Property	804	775
Total	\$33,726	\$29,365

For Fiscal Year 2020/2021

Coverage	Undiscounted	Discounted at 3.0%
Workers' Compensation	\$26,922	\$23,228
General Liability	5,194	4,555
Automobile Liability	317	301
Marine	709	675
Aviation	326	306
Property	853	822
Total	\$34,321	\$29,887

Estimates for other confidence levels are shown in the **Summary Exhibit, Pages 2A to 2C** of the Actuarial Exhibits immediately following this written report.

**Conclusions
(continued)**

**Estimated Outstanding Claim Liabilities at Retention
As of June 30, 2020
Expected Confidence Level
(\$000's)**

Coverage	Undiscounted	Discounted at 3.0%
Workers' Compensation	\$148,697	\$122,121
General Liability	21,708	20,022
Automobile Liability	397	383
Marine	812	787
Aviation	482	463
Property	618	607
Total	\$172,714	\$144,382

**Estimated Outstanding Claim Liabilities at Retention
As of June 30, 2021
Expected Confidence Level
(\$000's)**

Coverage	Undiscounted	Discounted at 3.0%
Workers' Compensation	\$147,874	\$121,552
General Liability	21,528	19,860
Automobile Liability	385	372
Marine	810	785
Aviation	514	494
Property	649	637
Total	\$171,761	\$143,698

Estimates for other confidence levels are shown in the **Summary Exhibit, Pages 1B to 1D** of the Actuarial Exhibits immediately following this written report.

Risk Management Catastrophe Fund FU 11133
Expenditure/Revenue/Sweep Data

	6/30 Balance	Amount Needed for \$ 5 mil on 7/1	Lapse Sweep from Risk Mgt Appn.	Lapse Sweep - Other Agencies	Amount Short	3rd Party Recoveries and Misc. Receipts	Total Expended
FY88			3,421,253.00				
FY89		1,578,747.00	1,578,747.00	-			836,000.00
FY90		3,300,000.00	2,464,374.00	-			4,792,812.00
FY91	1,631,171.00	3,368,829.00	no avail. lapse	3,368,829.00		2,464,373.00	7,586,187.00
FY92	2,423.00	4,997,577.00	no avail. lapse	4,997,577.00			10,615,110.00
FY93	894,418.00	9,105,582.00	no avail. lapse	9,105,582.00		1,721,248.00	3,520,177.00
FY94	1,761,431.95	3,238,568.05	no avail. lapse	3,238,568.00		1,680,732.00	6,503,231.00
FY95	0.55	4,999,999.45	no avail. lapse	4,999,999.00		2,419,468.00	6,004,651.00
FY96	76,348.83	4,923,651.17	no avail. lapse	4,923,651.00		1,060,724.00	3,349,144.00
FY97	2,248,119.65	2,751,880.35	no avail. lapse	2,751,880.00		1,649,588.00	4,326,865.00
FY98	25,316.03	4,974,683.97	no avail. lapse	4,974,684.00		641,028.56	5,173,490.00
FY99	1,923,003.72	3,076,996.28	no avail. lapse	1,194,473.68	1,882,523	3,675,408.71	2,739,654.00
FY00	595,234.11	4,404,765.89	no avail. lapse	2,747,201.00	1,657,565	1,881,227.00	8,164,040.24
FY01	1,262,902.40	3,737,097.60	no avail. lapse	3,737,098.00		2,401,937.59	8,253,712.00
FY02	91,155.45	4,908,844.55	no avail. lapse	4,908,845.55		654,010.44	9,460,362.00
FY03	31,367.00	4,968,633.00	no avail. lapse	4,968,633.00		2,209,797.00	6,872,626.95
FY04	29,344.00	4,970,656.11	no avail. lapse	4,970,656.11		1,505,030.57	7,025,194.93
FY05	-	5,000,000.00	no avail. lapse	5,000,000.00		675,283.00	5,040,982.34
FY06	0.20	4,999,999.80	no avail. lapse	4,999,999.80		913,528.55	2,921,395.19
FY07	76.28	4,999,923.72	3,720,803.15	-	1,279,121	662,948.69	3,061,913.41
FY08	303,503.12	4,696,496.88	2,091,901.17	-	2,604,596.00	676,518.28	5,569,395.22
FY09	946,391.99	4,053,608.01	3,427,445.51	-	626,163.00	1,099,985.60	2,329,146.38
FY10	4,544,477.71	455,522.29	137,974.70	-	317,548	1,478,796.69	4,704,645.71
FY11	331,796.60	4,668,203.40	50,049.90	4,618,153.00	0.50	383,989.90	5,129,207.08
FY12	12,590.47	4,987,409.53	50,147.73	4,937,261.80	-	(340,178.56)	6,189,158.83
FY13	1,802.35	4,998,197.65	16,753.82	4,981,443.83	-	(1,633,782.34)	6,025,893.12
FY14	76.93	4,999,923.07	3,260.75	4,996,662.32	-	(567,501.81)	4,523,110.49
FY15	9,746.14	4,990,253.86	2,105,687.44	2,884,566.42	-	(403,902.06)	642,635.00
FY16	2,915,848.73	2,084,151.27	-	1,794,122.22	290,029.05	(28,526.98)	2,181,078.27
FY17	5,021,189.05	(21,189.05)	-	-	(21,189)	(295,777.10)	-
FY18	4,105,647.61	894,352.39	9,744.82	891,903.00	(7,295.43)	(2,039,736.71)	143,541,818.16

FY2019 Payroll Assessment
(9 Month Period)

DEPARTMENT	FY 2019 Payroll Authorized	LESS 1/3 FOR WAGES ONLY (Actuals)	FY 2018 Payroll Authorized	LESS 1/3 FOR WAGES ONLY (Actuals)	FY 2019 Payroll Premium	FY 2018 Payroll Premium	Compare FY19 Payroll Premium to FY18 Payroll Premium	FY 2019 RATE	FY 2018 Actual Rate	Delta FY2019 to FY2018 Actuals
Office of the Governor	18,229,300	12,031,338	18,079,300	11,932,338	145,180.82	125,195.83	19,984.99	1.61%	1.40%	-0.21%
Administration	129,472,600	85,451,916	130,220,700	85,945,662	749,141.91	852,146.91	(103,005.00)	1.17%	1.32%	0.15%
Law	65,921,100	43,507,926	65,830,500	43,448,130	292,418.89	311,111.51	(18,692.62)	0.90%	0.95%	0.06%
Revenue	62,514,140	41,259,332	57,351,500	37,851,990	491,610.32	508,196.54	(16,586.22)	1.59%	1.79%	0.20%
Education	32,064,900	21,162,834	32,881,400	21,701,724	183,206.71	234,714.81	(51,508.10)	1.15%	1.44%	0.29%
Health and Social Services	370,833,700	244,750,242	353,623,100	233,391,246	5,468,167.97	6,032,790.27	(564,622.30)	2.98%	3.45%	0.47%
Labor	76,880,000	50,740,800	77,999,600	51,479,736	450,008.05	648,846.24	(198,838.19)	1.18%	1.68%	0.50%
Community and Econ. Dev.	62,017,100	40,931,286	62,804,600	41,451,036	263,292.21	304,914.33	(41,622.12)	0.86%	0.98%	0.12%
Military and Veterans Affairs	29,679,200	19,588,272	28,175,400	18,595,764	354,923.43	376,339.38	(21,415.95)	2.42%	2.86%	0.44%
Natural Resources	89,199,600	58,871,736	86,653,600	57,191,376	1,288,265.29	1,308,940.42	(20,675.13)	2.92%	3.05%	0.13%
Fish and Game	123,203,300	81,314,178	125,189,500	82,625,070	1,171,069.76	1,300,685.71	(129,615.95)	1.92%	2.10%	0.18%
Public Safety	113,715,400	75,052,164	113,108,100	74,651,346	2,952,838.80	3,034,840.34	(82,001.54)	5.25%	5.42%	0.17%
Environ. Conservation	57,590,200	38,009,532	55,303,900	36,500,574	223,471.04	290,201.64	(66,730.60)	0.78%	1.06%	0.28%
Corrections	212,241,700	140,079,522	205,321,600	135,512,256	4,765,562.94	4,613,137.17	152,425.77	4.54%	4.54%	0.00%
Transp. and Pub. Facilities	374,781,700	247,355,922	372,560,420	245,889,877	8,220,214.76	8,790,513.76	(570,299.00)	4.43%	4.77%	0.34%
Leg. Affairs/Fin./Ombuds	45,524,900	30,046,434	46,191,400	30,486,324	217,908.31	228,854.42	(10,946.11)	0.97%	1.00%	0.03%
Legislative Audit	5,465,200	3,607,032	5,275,600	3,481,896	15,042.71	16,014.53	(971.82)	0.59%	0.61%	0.02%
Court System	82,281,700	54,305,922	82,190,400	54,245,664	479,432.84	437,104.37	42,328.47	1.18%	1.07%	-0.10%
TOTALS	1,951,615,740	1,288,066,388	1,918,760,620	1,266,382,009	27,731,757	29,414,548	(1,682,791.42)			

FY2018
Authorized Budget v. Actual Expenditures

FY2018 - Budgeted		AUTO (AU)	AVIATION (AV)	BONDS (BO)	GENERAL (GL)	MALPRACTICE (MA)	MARINE (PI)	PROPERTY (PR)	WORK COMP (WC)	AIRPORT (AP)	MUSEUM (MF)	TOTAL
Insurance Type Code												
Authorized Budget:												
Component Detail:												
Insurance Premiums		-	468,331.84	79,439.62	3,660.81	-	2,908,913.05	4,479,693.63	-	338,230.77	86,682.80	8,364,952.53
Brokerage		-	5,331.89	904.41	41.68	-	33,117.57	51,000.69	-	3,850.71	986.87	95,233.82
Actuarial		317.97	317.97	317.97	317.97	317.97	317.97	317.97	317.97	317.97	317.97	3,179.68
Data Processing		6,450.01	6,450.01	6,450.01	6,450.01	6,449.99	6,450.01	6,450.01	6,449.99	6,449.99		58,050.02
AG Defense		66,459.48	18,025.42		2,035,276.04	319,735.49	126,626.04		1,201,508.08	43,988.88		3,811,619.42
Claim Adjusters									1,765,765.14			1,765,765.14
Loss Payments		774,058.29	1,255,135.49	-	2,566,091.90	88,905.43	162,272.36	1,042,040.53	18,936,764.06	-	3,812.47	24,829,080.55
Second Injury Fund (SIF) Pymt									357,200.64			357,200.64
Self-Insured Employer fee									598,175.03			598,175.03
Subtotal:		847,285.74	1,753,592.62	87,112.00	4,611,838.40	415,408.88	3,237,696.99	5,579,502.83	22,866,180.92	392,838.33	91,800.11	39,883,256.82
Administration:		17,963.57	37,178.46	1,846.89	97,777.00	8,807.21	68,643.41	118,292.75	484,792.92	8,328.69	1,946.28	845,577.17
Lease Space		674.84	1,396.69	69.38	3,673.21	330.86	2,578.74	4,443.93	18,212.34	312.89	73.12	31,766.01
TOTAL		865,924.15	1,792,167.77	89,028.27	4,713,288.62	424,546.95	3,308,919.15	5,702,239.51	23,369,186.18	401,479.90	93,819.51	40,760,600.00
Property Premium Credit												-
Total Revenue:		1,792,167.77	1,792,167.77	89,028.27	4,713,288.62	424,546.95	3,308,919.15	5,702,239.51	23,369,186.18	401,479.90	93,819.51	40,760,600.00
FY18 Judgement Bill												480,487.05
ADRM FY18 Encumbrance												(3,683,921.17)
Cat Fund Supplemental												
FY18 AR Lapse sweep CAT Fund												(\$9,744.82)
Total Finalized Budget											37,547,421.06	
Actual Expenditures:												
Insurance Premiums		\$447,759.00	\$75,950.00	\$3,500.00	\$2,781,130.55	\$4,282,910.00	\$323,373.00	\$82,875.00	\$7,997,497.55			\$91,050.40
Brokerage		\$5,097.67	\$864.68	\$39.85	\$31,662.78	\$48,760.33	\$3,681.56	\$943.52	\$3,040.00			\$3,040.00
Actuarial		\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00	\$304.00			\$55,500.00
Data Processing		\$6,166.67	\$6,166.67	\$6,166.67	\$6,166.67	\$6,166.67	\$6,166.67	\$6,166.67	\$6,166.67			\$3,644,182.90
AG Defense		\$63,540.05	\$17,233.60		\$1,945,870.59	\$305,690.17	\$121,063.62	\$1,148,728.33	\$42,056.54			\$1,688,198.75
Claim Adjusters								\$896,285.86	\$17,766,249.37			\$22,277,200.28
Loss Payments		\$732,527.16	\$1,200,000.00		\$1,338,368.82	\$85,000.00	\$155,144.07	\$341,509.56	\$571,898.44			\$571,898.44
Second Injury Fund (SIF) Pymt												
Self-Insured Employer fee												
Subtotal:		\$602,537.88	\$1,676,560.94	\$83,285.35	\$3,294,249.93	\$397,160.83	\$3,095,471.69	\$5,334,406.86	\$21,523,055.11	\$375,581.76	\$87,767.52	\$36,670,077.88
Administration:		\$17,963.57	\$37,178.46	\$1,846.89	\$97,777.00	\$8,807.21	\$68,643.41	\$118,292.75	\$484,792.92	\$8,328.69	\$1,946.28	\$845,577.17
Lease Space		\$674.84	\$1,396.69	\$69.38	\$3,673.21	\$330.86	\$2,578.74	\$4,443.93	\$18,212.34	\$312.89	\$73.12	\$31,766.01
Total Expenditures:		\$821,176.29	\$1,715,136.09	\$85,201.62	\$3,395,700.14	\$406,298.90	\$3,166,693.85	\$5,457,143.55	\$22,026,060.37	\$384,223.33	\$89,786.92	\$37,547,421.06
Over/Under Appropriation:		\$44,747.86	\$77,031.68	\$3,826.65	\$1,317,588.48	\$18,248.05	\$142,225.30	\$245,095.96	\$1,343,125.81	\$17,256.57	\$4,032.59	\$3,213,178.94
Difference between Total Expenditures and Total Final Budget											\$0.00	

FY2017
Authorized Budget v. Actual Expenditures

FY2017 - Budgeted Insurance Type Code	AUTO (AU)	AVIATION (AV)	BONDS (BO)	GENERAL (GL)	MALPRACTICE (MA)	MARINE (PI)	PROPERTY (PR)	WORK COMP (WC)	AIRPORT (AP)	MUSEUM (MF)	TOTAL
Authorized Budget:											
Component Detail											
Insurance Premiums		\$361,687.05	\$60,100.00	\$6,010.00		\$3,204,263.00	\$3,518,538.00		\$442,061.95	\$26,317.00	\$7,618,977.00
Brokerage		\$6,750.00	\$241.38	\$24.14		\$45,000.00	\$30,334.48		\$8,250.00		\$90,600.00
Actuarial	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,000.00
Data Processing	\$7,444.44	\$7,444.44	\$7,444.44	\$7,444.44	\$7,444.44	\$7,444.44	\$7,444.45	\$7,444.45	\$7,444.45		\$67,000.00
AG Defense	\$10,557.82			\$2,247,594.88	\$165,855.93	\$135,827.17		\$1,081,558.51	\$79,705.89		\$3,721,100.00
Claim Adjusters								\$1,791,109.48			\$1,791,109.48
Loss Payments	\$123,251.04	\$70,583.37		\$6,470,014.33		\$160,404.00	\$3,244,764.83	\$15,983,160.65			\$26,052,178.22
Second Injury Fund (SIF) Pymt								\$364,885.00			\$364,885.00
Self-Insured Employer fee								\$653,229.00			\$653,229.00
Subtotal:	\$141,653.30	\$446,864.87	\$68,185.82	\$8,731,487.59	\$173,700.37	\$3,553,338.61	\$6,801,481.76	\$19,881,787.09	\$537,862.29	\$26,717.00	\$40,363,078.70
Administration:											
Lease Space	\$3,016.19	\$9,514.99	\$1,451.87	\$185,917.60	\$3,898.56	\$75,660.44	\$144,822.42	\$423,338.41	\$11,452.58	\$568.88	\$859,441.93
	\$110.83	\$349.62	\$53.35	\$6,831.36	\$135.90	\$2,780.07	\$5,321.36	\$15,555.16	\$420.81	\$20.90	\$31,579.37
TOTAL	\$144,780.32	\$456,729.48	\$69,691.03	\$8,924,236.55	\$177,534.83	\$3,631,779.12	\$6,951,625.54	\$20,320,680.66	\$549,735.68	\$27,306.78	\$41,254,100.00
Property Premium Credit											-\$54,000.48
Total Revenue:	\$144,780.32	\$456,729.48	\$69,691.03	\$8,924,236.55	\$177,534.83	\$3,631,779.12	\$6,897,625.06	\$20,320,680.66	\$549,735.68	\$27,306.78	\$41,200,099.52
FY17 Judgement Bill											\$0.00
Cat Fund Supplemental											\$2,181,078.27
FY17 AR Lapse from CAT Fund											(\$1,277,735.85)
Total Finalized Budget											\$42,103,441.94
FY2017 Known Expenditures											
Actual Expenditures:											
Insurance Premiums	\$0.00	\$444,964.00	\$77,550.00	\$16,361.00	\$0.00	\$3,132,982.00	\$3,795,316.43	\$0.00	\$443,964.00	\$28,202.57	\$7,939,340.00
Brokerage	\$0.00	\$5,077.72	\$884.96	\$186.70	\$0.00	\$35,752.11	\$43,310.36	\$12,150.00	\$5,066.31	\$321.83	\$102,750.00
Actuarial	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,000.00
Data Processing	\$9,388.89	\$9,388.89	\$9,388.89	\$9,388.89	\$9,388.88	\$9,388.89	\$9,388.89	\$9,388.89	\$9,388.89		\$84,500.00
AG Defense	\$140,548.13			\$1,760,312.65	\$401,162.66	\$35,354.76		\$1,014,375.38	\$13,384.34		\$3,365,137.92
Claim Adjusters								\$1,063,147.00			\$1,063,147.00
Loss Payments	\$209,773.26	\$402,109.32	\$0.00	\$3,137,951.86	\$23,557.35	\$1,425,062.79	\$615,652.44	\$21,668,484.96	\$11,020.00	\$0.00	\$27,493,611.98
Second Injury Fund (SIF) Pymt								\$640,153.00			\$640,153.00
Self-Insured Employer fee								\$343,150.00			\$343,150.00
Subtotal:	\$360,110.28	\$861,939.93	\$89,223.85	\$4,924,601.10	\$434,508.89	\$4,638,940.55	\$4,464,068.12	\$24,751,249.23	\$483,223.54	\$28,924.40	\$41,035,789.90
Administration:											
Lease Space	\$7,890.83	\$18,887.06	\$1,933.19	\$107,909.20	\$9,521.08	\$101,649.73	\$97,817.87	\$542,356.10	\$10,588.53	\$633.80	\$899,187.38
	\$329.81	\$789.41	\$80.80	\$4,510.23	\$397.95	\$4,248.61	\$4,088.45	\$22,668.60	\$442.56	\$26.49	\$37,582.91
Total Expenditures:	\$368,330.92	\$881,616.40	\$90,237.84	\$5,037,020.53	\$444,427.91	\$4,744,838.88	\$4,565,974.44	\$25,316,273.93	\$494,254.63	\$29,584.69	\$41,972,560.19
Over/Under Appropriation	(\$223,550.60)	(\$424,886.92)	(\$20,546.81)	\$3,887,216.02	(\$266,893.08)	(\$1,113,059.77)	\$2,331,650.62	(\$4,995,593.27)	\$5,481.06	(\$2,277.91)	(\$772,460.67)
Difference between Total Expenditures and Total Final Budget											\$130,851.75

FY2016
Authorized Budget v. Actual Expenditures

FY2016 - Budgeted Insurance Type Code	AUTO (AU)	AVIATION (AV)	BONDS (BO)	GENERAL (GL)	MALPRACTICE (MA)	MARINE (PI)	PROPERTY (PR)	WORK COMP (WC)	AIRPORT (AP)	MUSEUM (MF)	TOTAL
Authorized Budget:											
Component Detail											
Insurance Premiums		\$361,687.05	\$60,100.00	\$6,010.00	\$0.00	\$3,204,263.00	\$3,518,538.00	\$0.00	\$442,061.95	\$26,317.00	\$7,618,977.00
Brokerage	\$0.00	\$6,750.00	\$241.38	\$24.14	\$0.00	\$45,000.00	\$30,334.48	\$0.00	\$8,250.00		\$90,600.00
Actuarial	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,000.00
Data Processing	\$7,444.44	\$7,444.45	\$7,444.44	\$7,444.44	\$7,444.44	\$7,444.44	\$7,444.45	\$7,444.45	\$7,444.45		\$67,000.00
AG Defense	\$10,557.82	\$0.00	\$0.00	\$2,247,594.68	\$165,855.93	\$135,827.17	\$0.00	\$0.00	\$79,705.89	\$0.00	\$3,721,100.00
Claim Adjusters								\$1,791,109.48			\$1,791,109.48
Loss Payments	\$718,745.09	160,874.35	\$2,594.75	\$3,248,624.02	316,559.21	\$511,165.28	\$1,511,384.95	\$19,400,270.93	\$64,868.69		\$25,935,087.27
Second Injury Fund (SIF) Pymt											\$0.00
Self-Insured Employer fee								\$1,123,116.00			\$1,123,116.00
Subtotal:	\$737,147.35	\$537,155.85	\$70,780.57	\$5,510,097.28	\$490,259.58	\$3,904,099.89	\$5,068,101.88	\$23,403,899.37	\$602,730.98	\$26,717.00	\$40,350,989.75
Administration:	\$15,700.61	\$11,440.96	\$1,507.57	\$117,360.41	\$10,442.11	\$83,154.02	\$107,946.28	\$498,483.24	\$12,837.66	\$569.05	\$859,441.92
Lease Space	\$576.90	\$420.39	\$55.39	\$4,312.30	\$383.69	\$3,055.41	\$3,966.38	\$18,316.29	\$471.71	\$20.91	\$31,579.37
Total Revenue:	\$753,424.87	\$549,017.20	\$72,343.53	\$5,631,769.98	\$501,085.38	\$3,990,309.33	\$5,180,014.54	\$23,920,698.90	\$616,040.35	\$27,306.96	\$41,242,011.04
FY16 Judgement Bill Cat Fund Supplemental FY16 Lapse											\$642,635.00 (\$1,587,591.20)
FY2016 Known Expenditures											Total Finalized Budget \$40,297,054.84
Actual Expenditures:											
Insurance Premiums	\$0.00	\$366,735.60	\$61,846.00	\$13,316.00	\$0.00	\$3,245,409.00	\$3,952,259.00	\$0.00	\$448,232.40	\$26,317.00	\$8,114,115.00
Brokerage	\$0.00	\$4,094.87	\$690.56	\$148.68	\$0.00	\$36,237.35	\$44,129.85	\$0.00	\$5,004.84	\$283.85	\$90,600.00
Actuarial	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,000.00
Data Processing	\$7,444.44	\$7,444.45	\$7,444.44	\$7,444.44	\$7,444.44	\$7,444.44	\$7,444.45	\$7,444.45	\$7,444.45		\$67,000.00
AG Defense	\$44,523.85			\$1,945,819.69	\$203,890.72	\$30,601.60	\$0.00	\$1,055,143.29	\$5,933.64		\$3,285,912.79
Claim Adjusters								\$1,071,067.04			\$1,071,067.04
Loss Payments	\$230,455.00	\$2,475.00		\$913,339.00	308,096.00	\$512,706.00	\$798,448.00	\$22,948,052.43	-\$9,000.00	\$0.00	\$25,704,571.43
Second Injury Fund (SIF) Pymt								\$364,885.00			\$364,885.00
Self-Insured Employer fee								\$653,229.00			\$653,229.00
Subtotal:	\$282,823.29	\$381,149.92	\$70,381.00	\$2,880,467.81	\$519,831.16	\$3,832,798.39	\$4,802,681.30	\$26,100,221.21	\$458,015.33	\$27,010.85	\$39,355,380.26
Administration:	\$6,461.92	\$8,708.47	\$1,608.06	\$65,812.61	\$11,877.04	\$87,571.35	\$109,731.13	\$596,334.97	\$10,464.68	\$617.14	\$899,187.38
Lease Space	\$305.33	\$411.48	\$75.98	\$3,109.69	\$561.20	\$4,137.80	\$5,184.87	\$28,177.22	\$494.46	\$29.16	\$42,487.20
Total Expenditures:	\$289,590.54	\$390,269.87	\$72,065.03	\$2,949,390.11	\$532,269.40	\$3,924,507.55	\$4,917,597.30	\$26,724,733.40	\$468,974.48	\$27,657.15	\$40,297,054.84
Over/Under Appropriation	\$463,834.33	\$158,747.33	\$278.50	\$2,682,379.87	(\$31,184.02)	\$65,801.77	\$262,417.24	(\$2,804,034.50)	\$147,065.87	(\$350.19)	\$944,956.20
											Difference between Total Expenditures and Total Final Budget \$

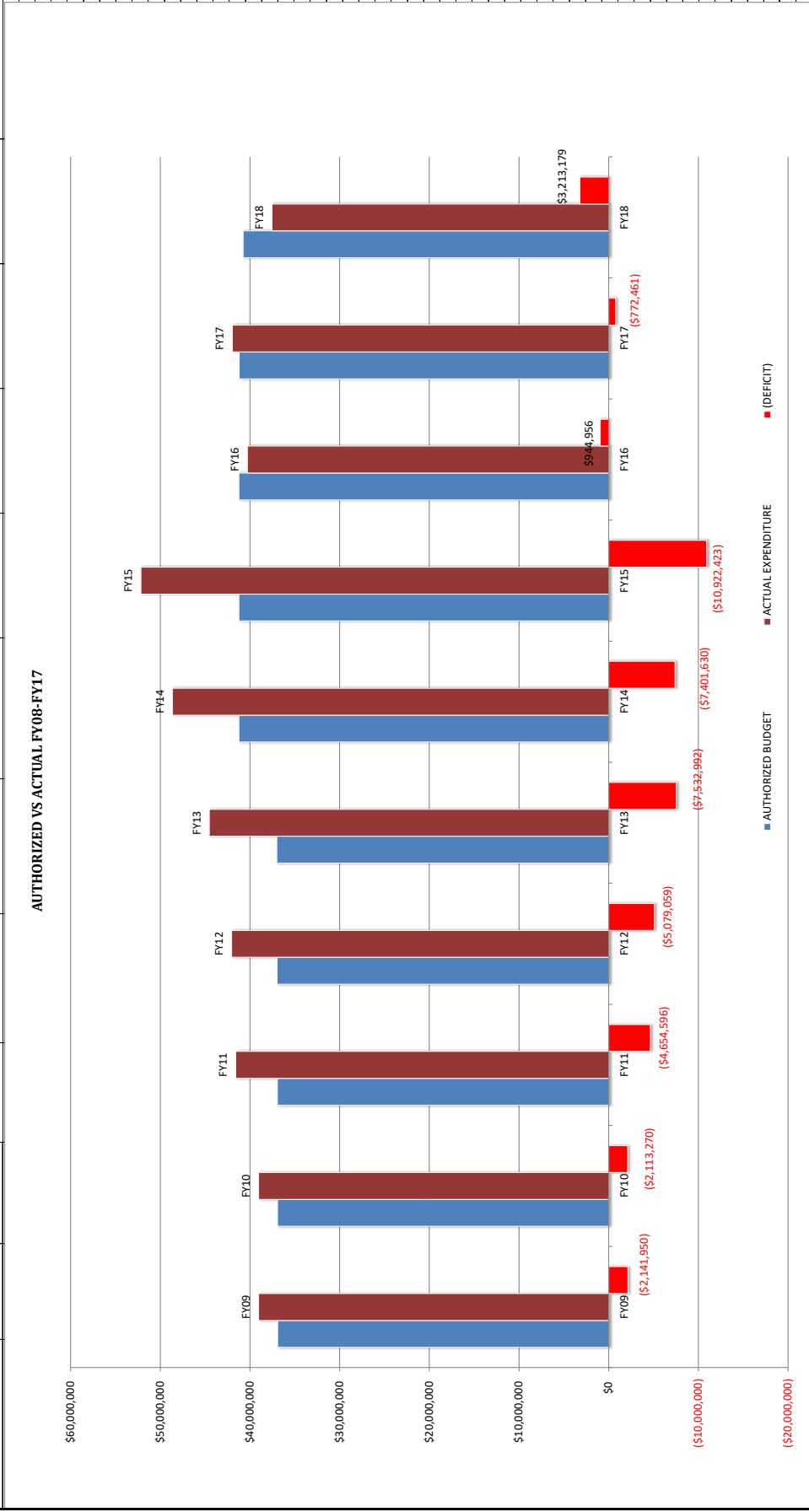
FY2015
Authorized Budget v. Actual Expenditures

FY2015 - Budgeted Insurance Type Code	AUTO (AU)	AVIATION (AV)	BONDS (BO)	GENERAL (GL)	MALPRACTICE (MA)	MARINE (PI)	PROPERTY (PR)	WORK COMP (WC)	AIRPORT (AP)	MUSEUM (MF)	TOTAL
Authorized Budget:											
Component Detail:											
Insurance Premiums	\$0.00	\$340,283.03	\$60,100.00	\$6,010.35	\$0.00	\$3,022,713.65	\$3,389,966.00		\$415,901.48	\$26,317.00	\$7,261,291.51
Brokerage	\$0.00	\$3,915.00	\$748.45	\$112.09	\$0.00	\$33,797.90	\$38,141.57	\$0.00	\$4,785.00		\$81,500.01
Actuarial	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,000.00
Data Processing	\$9,388.88	\$9,388.88	\$9,388.88	\$9,388.90	\$9,388.88	\$9,388.90	\$9,388.90	\$9,388.90	\$9,388.88		\$84,500.00
AG Defense	\$245,057.39	\$0.00	\$0.00	\$2,282,744.39	\$191,015.29	\$14,050.21	\$34,498.81	\$838,912.76	\$103,721.12	\$0.00	\$3,709,999.97
Claim Adjusters								\$2,375,058.17			\$2,375,058.17
Loss Payments	\$804,115.69	239,318.02	\$16,845.83	\$2,160,603.28	-38,162.18	\$191,139.38	-\$569,879.82	\$22,732,026.45	\$174,825.51		\$25,710,832.16
Second Injury Fund (SIF) Pymt											\$0.00
Self-Insured Employer fee								\$1,211,760.00			\$1,211,760.00
Subtotal:	\$1,058,961.96	\$593,304.93	\$87,483.16	\$4,459,259.01	\$162,641.99	\$3,271,490.04	\$2,902,515.46	\$27,167,546.28	\$709,021.99	\$26,717.00	\$40,438,941.82
Administration:	\$20,207.01	\$11,321.39	\$1,669.35	\$85,091.15	\$3,103.52	\$62,426.26	\$55,385.52	\$518,408.51	\$13,529.49		\$771,652.00
Lease Space	\$759.58	\$425.57	\$62.75	\$3,198.55	\$116.66	\$2,346.59	\$2,081.93	\$19,486.83	\$508.57		\$29,006.18
Total Revenue:	\$1,079,928.55	\$605,051.89	\$89,215.26	\$4,547,548.71	\$165,862.17	\$3,336,262.88	\$2,959,982.91	\$27,705,441.61	\$723,060.05	\$27,245.97	\$41,239,600.00
FY15 Judgement Bill											\$8,505,000.00
Cat Fund Supplemental											\$4,523,110.49
FY15 Lapse											(\$2,105,687.44)
FY2015 Known Expenditures											\$52,162,023.05
Actual Expenditures:											
Insurance Premiums											
Brokerage	\$0.00	\$361,687.05	\$60,100.00	\$2,975.00	\$0.00	\$3,204,263.00	\$3,521,573.00		\$442,061.95	\$26,317.00	\$7,618,977.00
Actuarial	\$400.00	\$4,300.95	\$714.67	\$35.38	\$0.00	\$38,103.05	\$42,189.23	\$0.00	\$5,256.72		\$90,600.00
Data Processing	\$7,444.44	\$7,444.44	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,000.00
AG Defense	\$13,205.08	\$7,444.44	\$7,444.44	\$7,444.45	\$7,444.44	\$7,444.45	\$7,444.45	\$7,444.45	\$7,444.44		\$67,000.00
Claim Adjusters								\$1,074,434.95	\$82,211.49		\$3,665,862.84
Loss Payments	\$173,459.49	\$105,181.70		\$9,312,764.35	2,727.28	\$145,807.23	\$4,835,273.10	\$22,135,698.85	\$164,562.15		\$1,791,109.48
Second Injury Fund (SIF) Pymt											\$378,557.00
Self-Insured Employer fee								\$744,559.00			\$744,559.00
Subtotal:	\$194,509.01	\$479,014.14	\$68,659.11	\$11,493,654.67	\$190,966.67	\$3,541,568.61	\$8,406,879.78	\$26,132,203.73	\$701,936.75	\$26,717.00	\$51,236,139.47
Administration:	\$3,395.07	\$8,360.98	\$1,198.41	\$200,617.20	\$3,333.24	\$61,816.52	\$146,738.38	\$456,126.09	\$12,252.00		\$894,304.21
Lease Space	\$119.89	\$295.24	\$42.32	\$7,084.13	\$117.70	\$2,182.84	\$5,181.58	\$16,106.57	\$432.64		\$31,579.37
Total Expenditures:	\$198,023.96	\$487,670.36	\$69,899.84	\$11,701,385.99	\$194,417.61	\$3,605,567.97	\$8,558,799.74	\$26,604,436.39	\$714,621.38	\$27,199.80	\$52,162,023.05
Over/Under Appropriation:	\$881,904.58	\$117,381.52	\$19,315.42	(\$7,153,837.27)	(\$28,555.44)	(\$269,305.08)	(\$5,598,816.83)	\$1,101,005.23	\$8,438.67	\$46.17	(\$10,822,423.05)
Difference between Total Expenditures and Total Final Budget											
\$0.00											

FY2014
Authorized Budget v. Actual Expenditures

FY2014 - Budgeted		AUTO (AU)	AVIATION (AV)	BONDS (BO)	GENERAL (GL)	MALPRACTICE (MA)	MARINE (PI)	PROPERTY (PR)	WORK COMP (WC)	AIRPORT (AP)	MUSEUM (MIF)	TOTAL
Insurance Type Code												
Authorized Budget:												
Component Detail:												
Insurance Premiums		\$0.00	\$302,473.80	\$60,100.00	\$2,975.00	\$0.00	\$3,036,214.25	\$3,389,966.00		\$453,710.70	\$26,317.00	\$7,271,756.75
Brokerage		\$0.00	\$3,915.00	\$748.45	\$12.07	\$0.00	\$33,797.90	\$38,141.57	\$0.00	\$4,785.00		\$81,500.00
Actuarial		\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,000.00
Data Processing		\$10,116.67	\$10,116.67	\$10,116.67	\$10,116.67	\$10,116.67	\$10,116.67	\$10,116.66	\$10,116.66	\$10,116.66		\$91,050.00
AG Defense		\$238,000.77	\$0.00	\$0.00	\$2,217,010.92	\$185,514.85	\$13,645.63	\$33,505.40	\$811,588.05	\$100,734.39	\$0.00	\$3,600,000.00
Claim Adjusters									\$1,526,757.66			\$1,526,757.66
Loss Payments		\$819,250.70	271,062.53	-\$320.00	\$1,261,456.99	144,588.94	\$385,150.48	\$38,580.75	\$23,769,039.31	\$1,998.74		\$26,690,808.44
Second Injury Fund (SIF) Pymt									\$379,719.00			\$379,719.00
Self-Insured Employer fee									\$792,850.00			\$792,850.00
	Subtotal:	\$1,067,768.14	\$587,968.00	\$71,045.12	\$3,492,071.65	\$340,620.46	\$3,479,324.93	\$3,510,710.38	\$27,290,470.68	\$571,745.49	\$26,717.00	\$40,438,441.84
	Administration:											
	Lease Space											
	Total Revenue:	\$20,375.30	\$11,219.69	\$1,355.69	\$66,636.20	\$6,499.77	\$66,392.96	\$66,991.87	\$520,760.58	\$10,910.13	\$509.82	\$771,652.00
		\$765.90	\$421.74	\$50.96	\$2,504.83	\$244.32	\$2,495.69	\$2,518.20	\$19,575.23	\$410.11	\$19.16	\$29,006.16
		\$1,088,909.34	\$589,609.43	\$72,451.78	\$3,561,212.68	\$347,364.55	\$3,548,213.58	\$3,580,220.45	\$27,830,806.48	\$563,065.72	\$27,245.98	\$41,239,100.00
FY14 Judgement Bill												
Cat Fund Supplemental												
FY14 Lapse												
												\$1,378,997.46
												\$6,025,893.12
												(\$3,260.75)
												\$48,640,729.83
FY2014 Known Expenditures												
Actual Expenditures:												
Insurance Premiums			\$340,283.03	\$60,100.00	\$6,010.35	\$0.00	\$3,022,713.65	\$3,389,966.00		\$415,901.47	\$26,317.00	\$7,261,291.50
Brokerage		\$0.00	\$3,819.30	\$674.56	\$67.46	\$0.00	\$33,926.63	\$38,344.01	\$0.00	\$4,668.04		\$81,500.00
Actuarial		\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$400.00	\$4,000.00
Data Processing		\$9,388.88	\$9,388.89	\$9,388.89	\$9,388.89	\$9,388.89	\$9,388.89	\$9,388.89	\$9,388.89	\$9,388.89		\$84,500.00
AG Defense		\$27,561.36			\$2,532,528.87	\$89,124.87	\$57,104.08	\$2,170.91	\$1,075,221.22	\$39,484.67		\$3,823,195.98
Claim Adjusters									\$2,363,058.17			\$2,363,058.17
Loss Payments		\$1,213,824.89	\$196,341.00		\$1,784,413.30	100,760.27	\$390,857.00	\$506,309.00	\$28,500,839.78			\$32,693,345.24
Second Injury Fund (SIF) Pymt									\$394,659.00			\$394,659.00
Self-Insured Employer fee									\$517,101.00			\$517,101.00
	Subtotal:	\$1,251,175.13	\$550,232.22	\$70,563.45	\$4,332,808.87	\$199,674.03	\$3,514,390.25	\$3,946,578.81	\$33,160,668.06	\$469,843.07	\$26,717.00	\$47,522,650.89
	Administration:											
	Lease Space											
		\$28,725.07	\$12,632.49	\$1,620.03	\$99,474.69	\$4,584.21	\$80,685.04	\$90,607.43	\$761,318.39	\$10,786.88	\$613.38	\$1,091,047.62
		\$711.68	\$312.98	\$40.14	\$2,464.54	\$113.58	\$1,999.02	\$2,244.85	\$18,862.09	\$267.25	\$15.20	\$27,031.32
		\$1,280,611.88	\$563,177.69	\$72,223.61	\$4,434,748.10	\$204,371.82	\$3,597,074.31	\$4,039,431.10	\$33,940,848.54	\$480,897.20	\$27,345.58	\$48,640,729.83
	Total Expenditures:	\$1,280,611.88	\$563,177.69	\$72,223.61	\$4,434,748.10	\$204,371.82	\$3,597,074.31	\$4,039,431.10	\$33,940,848.54	\$480,897.20	\$27,345.58	\$48,640,729.83
	Over/Under Appropriation:	\$ (191,702.54)	\$ 36,431.74	\$ 228.17	\$ (873,535.42)	\$ 142,992.73	\$ (48,860.73)	\$ (459,210.65)	\$ (6,110,042.06)	\$ 102,168.52	\$ (99.60)	\$ (7,401,629.83)
												\$0.00
												Difference between Total Expenditures and Total Final Budget

	FY09	FY10	FY11	FY12	FY13	FY14	FY15	FY16	FY17	FY18	Total Deficits 10 yr
AUTHORIZED BUDGET	\$36,905,500	\$36,924,800	\$36,942,200	\$36,974,100	\$37,000,600	\$41,239,100	\$41,239,600	\$41,242,011	\$41,200,099	\$40,760,600	\$588,144,011
ACTUAL EXPENDITURE	\$39,047,450	\$39,038,070	\$41,596,796	\$42,053,159	\$44,533,592	\$48,640,730	\$52,162,023	\$40,297,055	\$41,972,560	\$37,547,421	\$677,311,925
(DEFICIT)	(\$2,141,950)	(\$2,113,270)	(\$4,654,596)	(\$5,079,059)	(\$7,532,992)	(\$7,401,630)	(\$10,922,423)	\$944,956	(\$772,461)	\$3,213,179	(\$36,460,246)



FY 2019 Cost of Risk
General Liability

Department	Exposure Based Calculation 20%			Experienced Based Calculation 80%			
	Payroll	Percent of Total	Exposure Based Premium Amount Charged	Total Incurred Losses FY13 Thru FY17	Percent of Total Limited Losses	Experience Based Premium Amount	Total Premium
Office of the Governor	\$ 18,229,300.00	0.93%	\$ 2,436.49	\$ 20,000.00	0.19%	\$ 9,745.96	\$ 12,182.45
Administration	\$ 129,472,600.00	6.63%	\$ 19,771.81	\$ 187,019.24	1.79%	\$ 79,087.24	\$ 98,859.05
Law	\$ 65,921,100.00	3.38%	\$ 10,942.92	\$ 111,187.44	1.06%	\$ 43,771.67	\$ 54,714.59
Revenue	\$ 62,514,140.00	3.20%	\$ 4,591.85	\$ -	0.00%	\$ 18,367.42	\$ 22,959.27
Education	\$ 32,064,900.00	1.64%	\$ 2,355.26	\$ -	0.00%	\$ 9,421.06	\$ 11,776.32
Health and Social Services	\$ 370,833,700.00	19.00%	\$ 158,818.91	\$ 2,398,049.26	22.95%	\$ 635,275.65	\$ 794,094.56
Labor	\$ 76,880,000.00	3.94%	\$ 5,647.07	\$ -	0.00%	\$ 22,588.27	\$ 28,235.34
Commerce and Econ. Dev.	\$ 62,017,100.00	3.18%	\$ 4,555.34	\$ -	0.00%	\$ 18,221.38	\$ 22,776.72
Military and Veterans Affairs	\$ 29,679,200.00	1.52%	\$ 3,028.12	\$ 15,456.49	0.15%	\$ 12,112.47	\$ 15,140.59
Natural Resources	\$ 89,199,600.00	4.57%	\$ 7,612.68	\$ 19,331.54	0.18%	\$ 30,450.72	\$ 38,063.40
Fish and Game	\$ 123,203,300.00	6.31%	\$ 9,567.68	\$ 9,441.05	0.09%	\$ 38,270.71	\$ 47,838.39
Public Safety	\$ 113,715,400.00	5.83%	\$ 126,977.20	\$ 2,161,933.23	20.69%	\$ 507,908.79	\$ 634,885.99
Environ. Conservation	\$ 57,590,200.00	2.95%	\$ 4,669.63	\$ 8,009.06	0.08%	\$ 18,678.52	\$ 23,348.15
Corrections	\$ 212,241,700.00	10.88%	\$ 246,449.31	\$ 4,207,419.61	40.26%	\$ 985,797.23	\$ 1,232,246.54
Transp. And Pub. Facilities	\$ 374,781,700.00	19.20%	\$ 91,311.08	\$ 1,162,432.37	11.12%	\$ 365,244.33	\$ 456,555.41
Legislative Affairs	\$ 45,524,900.00	2.33%	\$ 3,343.94	\$ -	0.00%	\$ 13,375.77	\$ 16,719.71
Legislative Audit	\$ 5,465,200.00	0.28%	\$ 401.43	\$ -	0.00%	\$ 1,605.74	\$ 2,007.17
Court System	\$ 82,281,700.00	4.22%	\$ 14,280.00	\$ 150,104.14	1.44%	\$ 57,119.99	\$ 71,399.99
	\$ 1,951,615,740.00	100%	\$ 716,760.73	\$ 10,450,383.43	100%	\$ 2,867,042.91	\$ 3,583,803.64

FY2019 Cost of Risk
Workers' Compensation

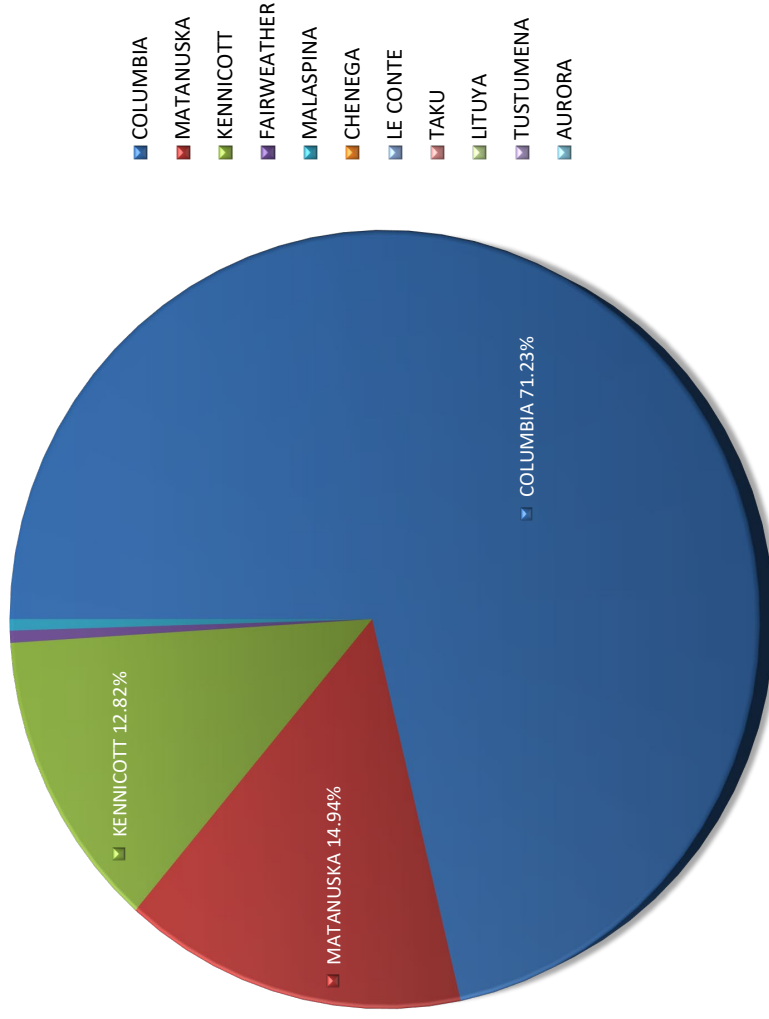
Department	Exposure Based Calculation			Experienced Based Calculation			
	Payroll	Percent of Total	Exposure Portion	Total Incurred Losses FY13 thru FY17	Percent of Total Limited Losses	Experience Portion	Total Premium
Office of the governor	\$ 18,229,300.00	0.93%	\$ 26,008.39	\$ 402,597.91	0.46%	\$ 104,033.55	\$ 130,041.94
Administration	\$ 129,472,600.00	6.63%	\$ 129,048.43	\$ 1,564,714.38	1.81%	\$ 516,193.73	\$ 645,242.16
Law	\$ 65,921,100.00	3.38%	\$ 47,093.20	\$ 363,855.32	0.42%	\$ 188,372.81	\$ 235,466.01
Revenue	\$ 62,514,140.00	3.20%	\$ 93,644.49	\$ 1,484,200.58	1.71%	\$ 374,577.98	\$ 468,222.47
Education	\$ 32,064,900.00	1.64%	\$ 33,960.38	\$ 434,035.90	0.50%	\$ 135,841.51	\$ 169,801.89
Health and Social Services	\$ 370,833,700.00	19.00%	\$ 926,177.58	\$ 17,424,402.65	20.12%	\$ 3,704,710.34	\$ 4,630,887.92
Labor	\$ 76,880,000.00	3.94%	\$ 83,505.65	\$ 1,089,053.90	1.26%	\$ 334,022.60	\$ 417,528.25
Commerce and Econ. Dev	\$ 62,017,100.00	3.18%	\$ 47,852.04	\$ 424,811.14	0.49%	\$ 191,408.15	\$ 239,260.19
Military and Veterans Affairs	\$ 29,679,200.00	1.52%	\$ 66,614.44	\$ 1,219,871.82	1.41%	\$ 266,457.76	\$ 333,072.20
Natural Resources	\$ 89,199,600.00	4.57%	\$ 239,477.56	\$ 4,579,512.73	5.29%	\$ 957,910.23	\$ 1,197,387.79
Fish and Game	\$ 123,203,300.00	6.31%	\$ 218,040.45	\$ 3,703,771.85	4.28%	\$ 872,161.78	\$ 1,090,202.23
Public Safety	\$ 113,715,400.00	5.83%	\$ 433,903.95	\$ 8,828,930.82	10.19%	\$ 1,735,615.82	\$ 2,169,519.77
Environ. Conservation	\$ 57,590,200.00	2.95%	\$ 38,937.17	\$ 266,605.90	0.31%	\$ 155,748.70	\$ 194,685.87
Corrections	\$ 212,241,700.00	10.88%	\$ 700,897.39	\$ 13,944,858.86	16.10%	\$ 2,803,589.54	\$ 3,504,486.93
Transp. And Pub. Facilities	\$ 374,781,700.00	19.20%	\$ 1,446,032.99	\$ 29,469,843.87	34.03%	\$ 5,784,131.97	\$ 7,230,164.96
Legislative Affairs	\$ 45,524,900.00	2.33%	\$ 40,097.38	\$ 427,433.17	0.49%	\$ 160,389.53	\$ 200,486.91
Legislative Audit	\$ 5,465,200.00	0.28%	\$ 2,607.11	\$ -	0.00%	\$ 10,428.43	\$ 13,035.54
Court System	\$ 82,281,700.00	4.22%	\$ 81,076.36	\$ 972,636.81	1.12%	\$ 324,305.42	\$ 405,381.78
	\$ 1,951,615,740.00	100%	\$ 4,654,974.96	\$ 86,601,137.61	100%	\$ 18,619,899.85	\$ 23,274,874.81

Exhibit C3

**Alaska Marine Ferry Hull Claims
Last 5 Years (FY14-FY18) Claims History by Vessel**

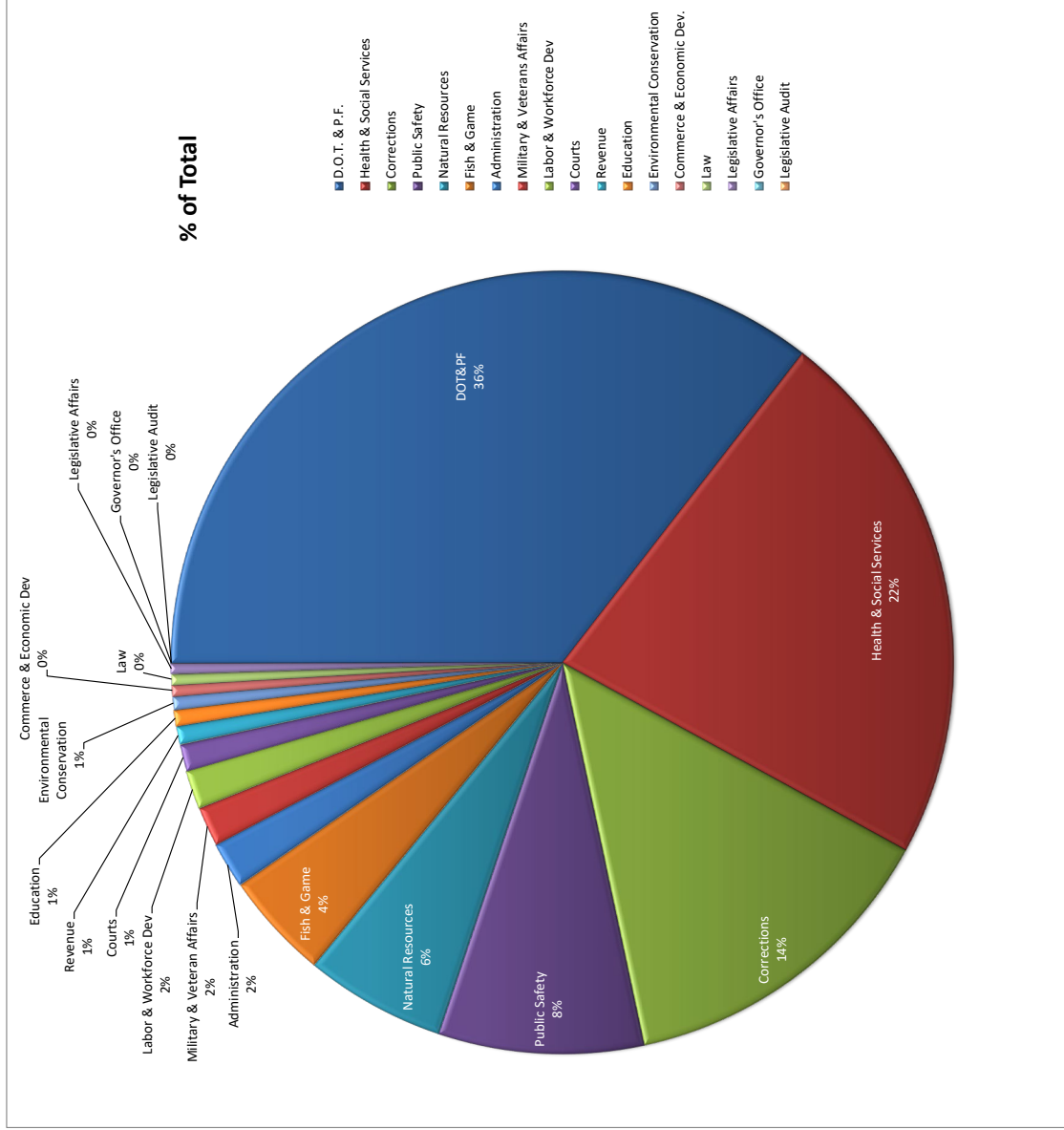
VESSEL	% of Total	Marine Hull
COLUMBIA	71.23%	\$ 546,206
MATANUSKA	14.94%	\$ 114,547
KENNICOTT	12.82%	\$ 98,329
FAIRWEATHER	0.52%	\$ 3,979
MALASPINA	0.49%	\$ 3,751
CHENEGA	0.00%	\$ -
LE CONTE	0.00%	\$ -
TAKU	0.00%	\$ -
LITUYA	0.00%	\$ -
TUSTUMENA	0.00%	\$ -
AURORA	0.00%	\$ -
SUB TOTALS	100%	\$ 766,812

AMHS Vessels 5 yr Combined Losses, Hull Liabilities



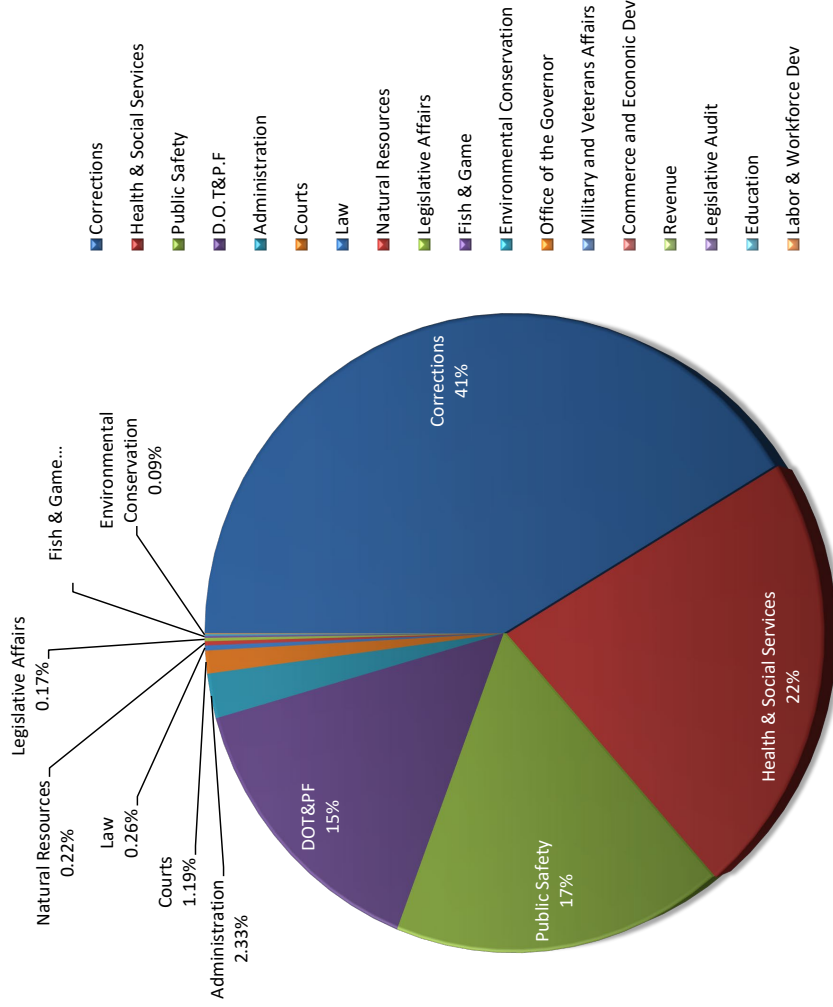
Workers' Compensation History by Department (FY14-FY18)

Department	% of Total	Workers' Comp 5 Yr Claims Data
D.O.T. & P.F.	35.52%	\$ 11,627,755
Health & Social Services	22.44%	\$ 7,347,404
Corrections	13.69%	\$ 4,483,463
Public Safety	8.49%	\$ 2,779,419
Natural Resources	5.81%	\$ 1,902,196
Fish & Game	4.44%	\$ 1,452,577
Administration	1.91%	\$ 624,892
Military & Veterans Affairs	1.63%	\$ 534,677
Labor & Workforce Dev	1.61%	\$ 527,818
Courts	1.10%	\$ 360,001
Revenue	0.75%	\$ 245,662
Education	0.67%	\$ 220,748
Environmental Conservation	0.56%	\$ 184,366
Commerce & Economic Dev.	0.48%	\$ 156,226
Law	0.43%	\$ 141,531
Legislative Affairs	0.42%	\$ 135,916
Governor's Office	0.05%	\$ 15,583
Legislative Audit	0.00%	\$ -
TOTALS 5 Yr	100%	\$ 32,740,234

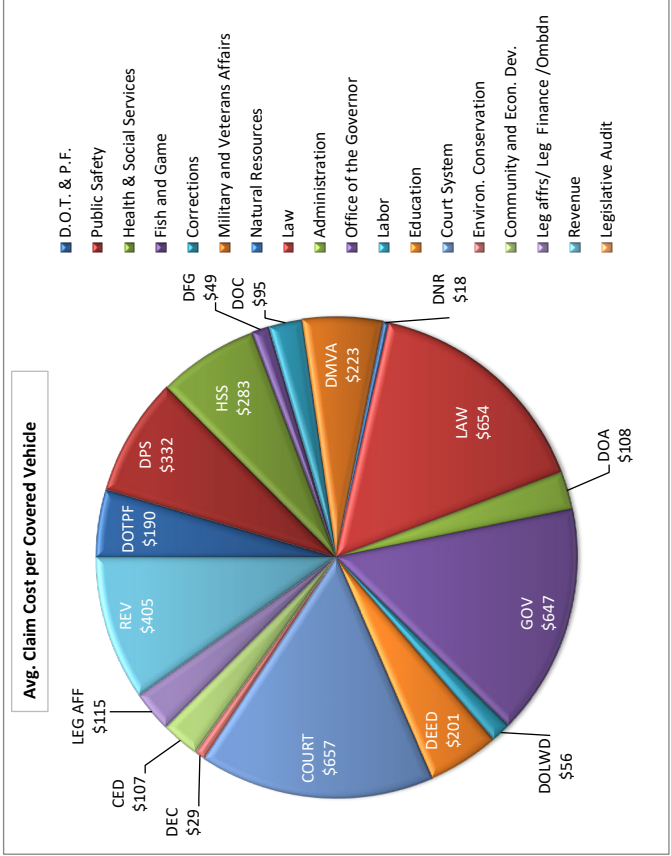
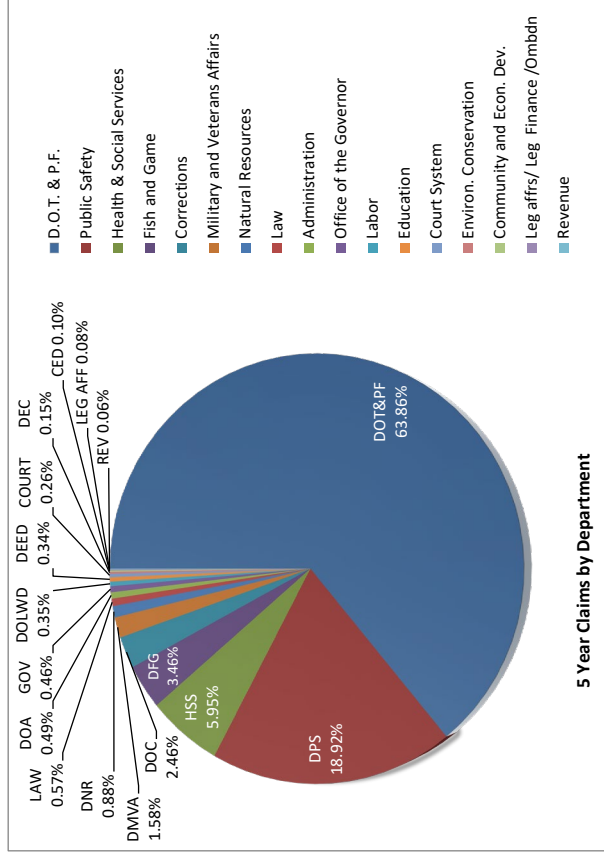


Department	% of Total	General Liability Claims - 5 Year Totals
Corrections	41.44%	\$ 3,713,568.12
Health & Social Services	21.98%	\$ 1,970,120.74
Public Safety	17.27%	\$ 1,547,500.53
D.O.T&P.F	14.88%	\$ 1,333,877.08
Administration	2.33%	\$ 209,141.00
Courts	1.19%	\$ 106,969.45
Law	0.26%	\$ 23,747.36
Natural Resources	0.22%	\$ 19,331.54
Legislative Affairs	0.17%	\$ 15,399.17
Fish & Game	0.11%	\$ 9,441.05
Environmental Conservation	0.09%	\$ 8,009.06
Office of the Governor	0.05%	\$ 4,164.04
Military and Veterans Affairs	0.00%	\$ -
Commerce and Economic Dev	0.00%	\$ -
Revenue	0.00%	\$ -
Legislative Audit	0.00%	\$ -
Education	0.00%	\$ -
Labor & Workforce Dev	0.00%	\$ -
	100%	\$ 8,961,269.14

% of 5 Year Claim Total by Department



Department	Avg. Claim Cost per Covered Vehicle	% of Total (Claims)	Vehicle Fleet Size	Auto Liability Claims \$
D.O.T. & P.F.	\$190	63.86%	4,208	\$800,502.66
Public Safety	\$332	18.92%	714	\$237,205.87
Health & Social Services	\$283	5.95%	264	\$74,591.23
Fish and Game	\$49	3.46%	892	\$43,396.57
Corrections	\$95	2.46%	325	\$30,775.99
Military and Veterans	\$223	1.58%	89	\$19,845.30
Natural Resources	\$18	0.88%	625	\$11,042.46
Law	\$654	0.57%	11	\$7,198.99
Administration	\$108	0.49%	57	\$6,136.92
Office of the Governor	\$647	0.46%	9	\$5,825.00
Labor	\$56	0.35%	78	\$4,363.45
Education	\$201	0.34%	21	\$4,229.62
Court System	\$657	0.26%	5	\$3,287.17
Environ. Conservation Community and Econ. Dev.	\$29	0.15%	67	\$1,936.99
Dev.	\$107	0.10%	12	\$1,286.72
Leg affrs/ Leg Finance	\$115	0.08%	9	\$1,038.24
Revenue	\$405	0.06%	2	\$809.63
Legislative Audit	\$0	0.00%	0	\$0.00
5 YEAR TOTAL	\$170	100%	7388	\$1,253,472.81



Aviation Combined Losses
 Airport Liability and Aircraft Hull
 5 Year History FY14-FY18
 by Department

Department	% of Total Losses	Combined Loss Totals	Airport Losses	Aircraft Losses
Public Safety	70.00%	1,615,990.20	1,216,990	\$ 399,000.00
D.O.T. & P.F.	29.76%	687,021.80	687,022	\$ -
Fish and Game	0.24%	5,584.32	-	\$ 5,584.32
Natural Resources	0.00%	-	-	\$ -
SUB TOTALS	100%	2,308,596.32	1,904,012	\$ 404,584.32

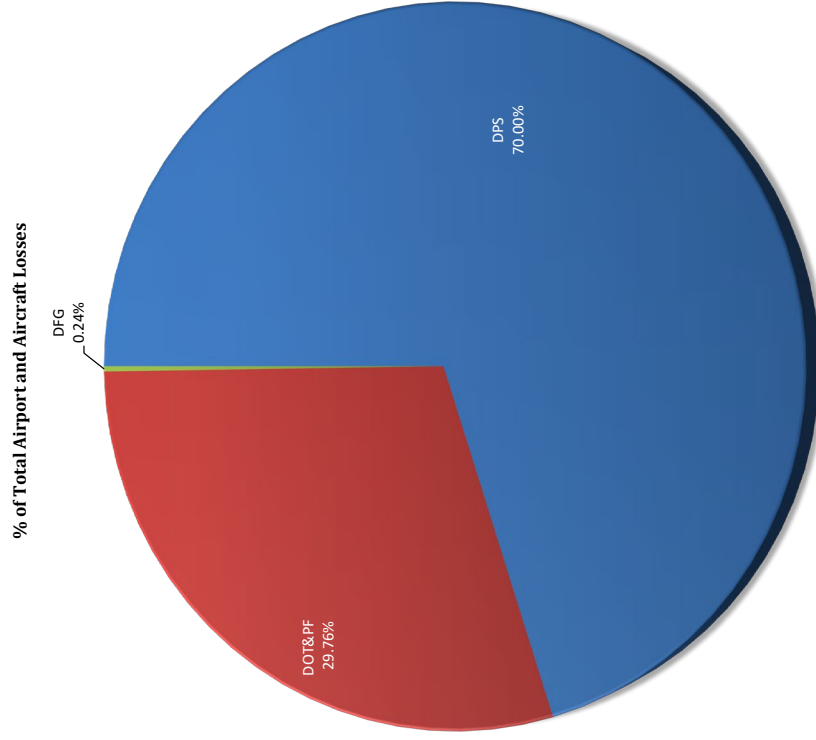


Exhibit C8

All Departments
Workers' Compensation Claims
Frequency to 100 FTE's

Department	2018			2017			2016			2015			2014		
	# New WC Claims	FTEs	# /100FTEs	# New WC Claims	FTEs	# /100FTEs	# New WC Claims	FTEs	# /100FTEs	# New WC Claims	FTEs	# /100FTEs	# New WC Claims	FTEs	# /100FTEs
Governor's Office	2	140	1.4	4	147	2.7	0	148	0.0	4	154	2.6	2	162	1.2
Administration	14	1155	1.2	9	1060	0.8	9	1069	0.8	21	1076	2.0	23	1078	2.1
Law	4	503	0.8	5	545	0.9	6	554	1.1	7	570	1.2	7	577	1.2
Revenue	1	498	0.2	4	531	0.8	5	559	0.9	8	570	1.4	10	572	1.7
Education	6	285	2.1	6	318	1.9	5	338	1.5	7	343	2.0	7	346	2.0
Health & Social Services	226	3407	6.6	248	3510	7.1	225	3525	6.4	273	3555	7.7	261	3561	7.3
Labor & Workforce Dev.	22	732	3.0	17	756	2.2	14	801	1.7	33	839	3.9	15	867	1.7
Commerce & Economic Dev.	12	514	2.3	6	530	1.1	5	555	0.9	8	574	1.4	9	562	1.6
Military & Veterans Affairs	11	271	4.1	11	273	4.0	15	319	4.7	11	334	3.3	11	340	3.2
Natural Resources	91	723	12.6	85	810	10.5	120	825	14.5	95	874	10.9	117	873	13.4
Fish & Game	52	1055	4.9	52	1118	4.7	67	1153	5.8	66	1181	5.6	61	1195	5.1
Public Safety	97	822	11.8	110	825	13.3	102	862	11.8	99	898	11.0	91	897	10.1
Environmental Conservation	6	490	1.2	5	512	1.0	5	536	0.9	8	558	1.4	6	561	1.1
Corrections	152	1898	8.0	145	1870	7.8	142	1871	7.6	134	1871	7.2	164	1860	8.8
D.O.T. & P.F.	231	3040	7.6	216	3303	6.5	252	3346	7.5	271	3387	8.0	164	3399	4.8
Legislative Affairs	2	295	0.7	3	306	1.0	3	294	1.0	7	308	2.3	7	303	2.3
Legislative Audit	0	44	0.0	0	44	0.0	0	47	0.0	0	46	0.0	0	46	0.0
Courts	8	753	1.1	9	787	1.1	6	787	0.8	9	792	1.1	15	791	1.9
FISCAL YEAR TOTALS	937	16625	5.6	935	17245	5.4	981	17589	5.6	1061	17930	5.9	970	17990	5.4

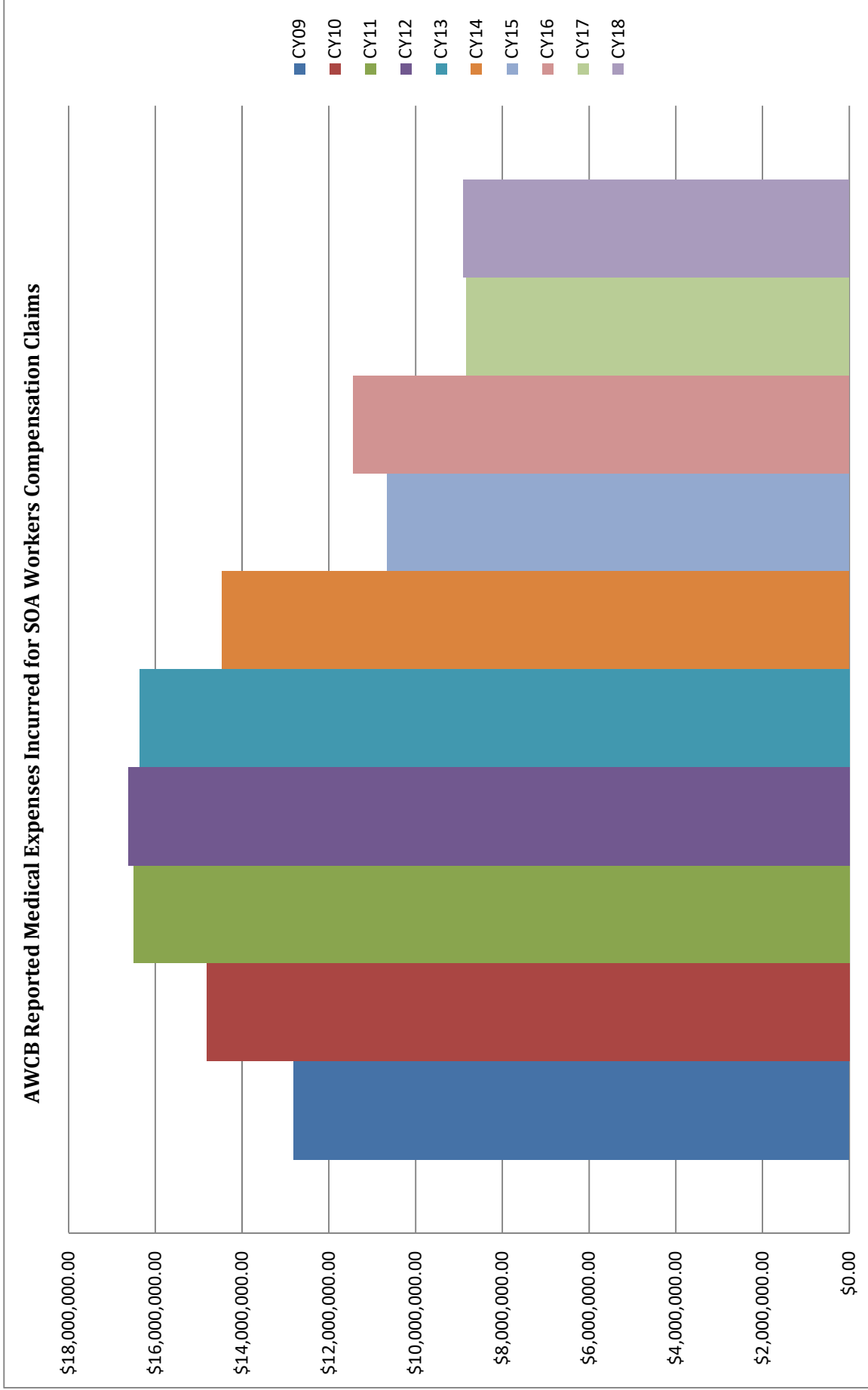
All Departments
Workers Compensation Claim Severity
per 100 FTE's

Department	FY2018			FY2017			FY2016			FY2015			FY2014			5 yr Total Claim Cost
	Claim cost \$	FTEs	\$/100FTEs	Claim cost \$	FTEs	\$/100FTEs	Claim cost \$	FTEs	\$/100FTEs	Claim cost \$	FTEs	\$/100FTEs	Claim cost \$	FTEs	\$/100FTEs	
Governor's Office	\$ 71,496	140	\$ 51,178	\$ 88,627	147	\$ 60,290	\$ 83,267	148	\$ 56,261	\$ 117,542	154	\$ 76,326	\$ 133,065	162	\$ 82,139	\$ 493,996
Administration	\$ 294,820	1155	\$ 25,519	\$ 206,484	1060	\$ 19,480	\$ 305,019	1069	\$ 28,533	\$ 428,655	1076	\$ 39,838	\$ 405,510	1078	\$ 37,617	\$ 1,640,487
Law	\$ 204,843	503	\$ 40,724	\$ 119,944	545	\$ 22,008	\$ 161,411	554	\$ 29,136	\$ 71,232	570	\$ 12,497	\$ 169,996	577	\$ 29,462	\$ 727,426
Revenue	\$ 198,696	498	\$ 39,923	\$ 187,949	531	\$ 35,395	\$ 203,007	559	\$ 36,316	\$ 153,651	570	\$ 26,956	\$ 324,224	572	\$ 56,683	\$ 1,067,526
Education	\$ 100,663	285	\$ 35,283	\$ 207,057	318	\$ 65,112	\$ 179,389	338	\$ 53,074	\$ 157,367	343	\$ 45,880	\$ 120,692	346	\$ 34,882	\$ 765,168
Health & Social Services	\$ 4,729,849	3407	\$ 1,388,815	\$ 4,379,820	3510	\$ 1,247,811	\$ 5,381,483	3525	\$ 1,522,666	\$ 5,059,833	3555	\$ 1,422,330	\$ 6,494,551	3561	\$ 182,380	\$ 26,045,536
Labor & Workforce Dev	\$ 362,463	732	\$ 49,537	\$ 345,206	756	\$ 45,662	\$ 371,973	801	\$ 46,439	\$ 464,095	839	\$ 55,315	\$ 672,364	867	\$ 77,551	\$ 2,216,101
Commerce & Economic Dev.	\$ 138,578	514	\$ 26,961	\$ 123,446	530	\$ 23,292	\$ 132,873	555	\$ 23,941	\$ 137,268	574	\$ 23,914	\$ 257,111	562	\$ 45,749	\$ 789,275
Military & Veterans Affairs	\$ 347,626	271	\$ 128,418	\$ 412,832	273	\$ 151,221	\$ 386,264	319	\$ 121,086	\$ 218,034	334	\$ 65,280	\$ 329,947	340	\$ 97,043	\$ 1,694,703
Natural Resources	\$ 1,144,462	723	\$ 158,228	\$ 1,284,893	810	\$ 158,629	\$ 1,259,537	825	\$ 152,671	\$ 1,265,108	874	\$ 144,749	\$ 1,729,571	873	\$ 198,118	\$ 6,683,571
Fish & Game	\$ 551,228	1055	\$ 52,249	\$ 596,086	1118	\$ 53,317	\$ 978,126	1153	\$ 84,833	\$ 1,020,949	1181	\$ 86,448	\$ 1,294,081	1195	\$ 108,291	\$ 4,400,470
Public Safety	\$ 1,672,301	822	\$ 203,517	\$ 2,566,958	825	\$ 311,146	\$ 2,455,783	862	\$ 284,894	\$ 2,183,286	898	\$ 243,128	\$ 2,555,616	897	\$ 284,907	\$ 11,433,943
Environmental Conservation	\$ 93,630	490	\$ 19,096	\$ 157,686	512	\$ 30,798	\$ 244,005	536	\$ 45,523	\$ 187,919	558	\$ 33,677	\$ 150,859	561	\$ 26,891	\$ 834,098
Corrections	\$ 2,881,301	1898	\$ 151,807	\$ 3,768,240	1870	\$ 201,510	\$ 3,516,561	1871	\$ 187,951	\$ 3,368,967	1871	\$ 180,062	\$ 3,992,983	1860	\$ 214,677	\$ 17,528,052
D.O.T. & P.F.	\$ 5,895,376	3040	\$ 193,946	\$ 7,336,705	3303	\$ 222,122	\$ 8,116,728	3346	\$ 242,580	\$ 8,578,269	3387	\$ 253,270	\$ 8,885,027	3399	\$ 261,401	\$ 38,812,104
Legislative Affairs	\$ 15,386	295	\$ 5,216	\$ 34,205	306	\$ 11,178	\$ 86,859	294	\$ 29,544	\$ 57,771	308	\$ 18,757	\$ 114,016	303	\$ 37,629	\$ 308,237
Legislative Audit	\$ 64,858	44	\$ 146,406	\$ 65,628	44	\$ 149,155	\$ 70,991	47	\$ 151,045	\$ 76,876	46	\$ 167,122	\$ 69,689	46	\$ 151,498	\$ 348,042
Courts	\$ 279,470	753	\$ 37,114	\$ 123,386	787	\$ 15,551	\$ 51,166	787	\$ 6,501	\$ 237,639	792	\$ 30,005	\$ 190,450	791	\$ 24,077	\$ 881,110
Fiscal Year Totals	\$ 19,047,043	16625	\$ 114,569	\$ 22,004,150	17245	\$ 127,597	\$ 23,984,442	17589	\$ 136,360	\$ 23,784,461	17930	\$ 132,652	\$ 27,889,752	17990	\$ 155,029	\$ 116,709,847

Exhibit C10

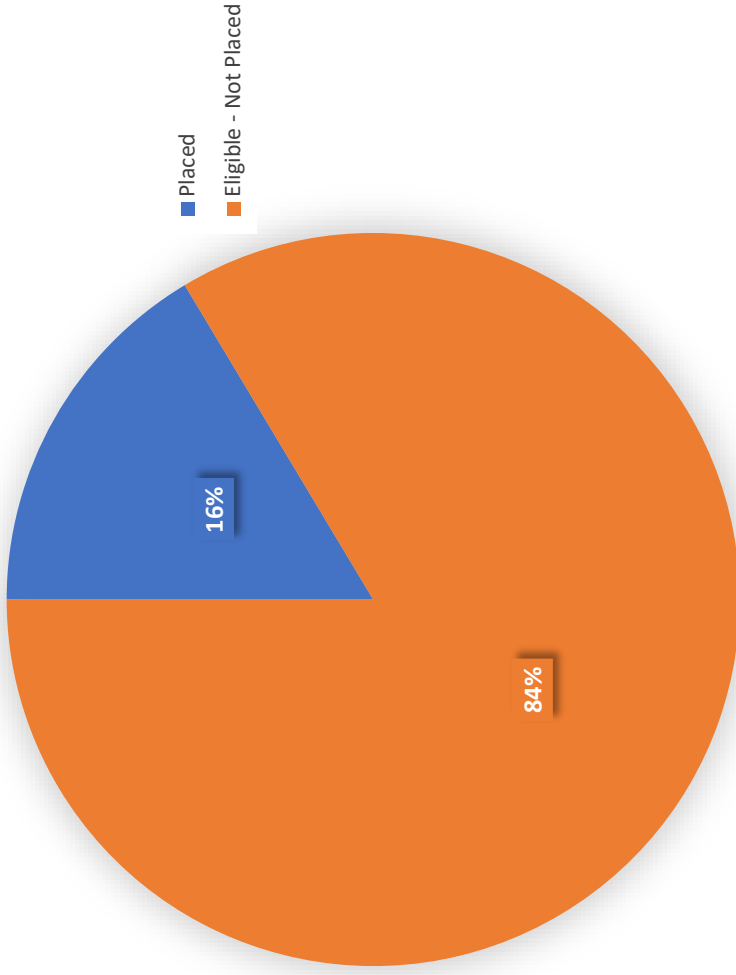
**Buildings
Premium Cost
Per/\$100
All Building Classes**

Fiscal Year	FY2019	FY2018	FY2017	FY2016	FY2015
Replacement Cost Value	\$ 7,840,740,554	\$ 7,836,278,730	\$ 6,316,662,303	\$ 6,261,746,905	\$ 6,154,920,113
Premium Cost Per Year	\$ 4,518,266	\$ 4,322,910	\$ 3,813,992	\$ 3,978,576	\$ 3,547,891
AVERAGE COST RATE/\$100 FOR ALL BUILDING CLASSES	\$ 0.06	\$ 0.06	\$ 0.06	\$ 0.06	\$ 0.06



Light Duty Program	Employees	% of Total
Placed	21	16%
Eligible - Not Placed	107	84%
Total	128	100%

**Total Cost Savings
\$316,588**



Marine Hull

Claim: AMHS Columbia – Bow Thruster Compartment Fire Date of Loss: 06/29/2018

Initial Claim Reserve: \$200,000.00

Expenses to Date: \$0.00

Description: Fire in the bow Thruster compartment due to a blocked exhaust

Status: Claim is currently ongoing, pending proof of repair and payment



BT Silencer – side view with visual singe marks



Deformed Outboard

Property

Claim: DOL&WD – AVTEC Dorm Pipe Failure

Date of Loss: 07/17/2017

Initial Claim Reserve: \$550,000.00

Expenses to Date: \$179,331.65

Description: A hot water return pipe ruptured and damaged flooring in dorm rooms and hallway.

Status: Repairs completed. Claim closing.



Damaged Pipe



Water damage under subflooring/ crawlspace

Property

Claim: Anchorage Earthquake November 2018

Date of Loss: 11/30/2018

Rolling total of damages: Approx. \$5.7 Mil.

Expenses to Date: \$0.00

Description: Magnitude 7.1 Earthquake hit Anchorage

Status: Repairs are ongoing with over 100 state owned buildings and structures affected.



Visual structural and cosmetic separation at walls and floors