

CITY OF BOISE  
 WORKERS COMPENSATION SELF-INSURED RETENTION  
 LOSSES VS RESERVES

YEAR	ACTUAL LOSSES PAID										ANTICIPATED FUTURE LOSSES					TOTAL ANTICIPATED LOSSES	
	1 22%	2 25%	3 15%	4 9%	5 6%	6 4%	7 3%	8 2%	9 1%	10 2%	>10 11%	ANTICIPATED FUTURE LOSSES IN SUBSEQUENT YEARS					
FISCAL YEAR	1999 <sup>(1)</sup>	2000 <sup>(1)</sup>	2001 <sup>(1)</sup>	2002 <sup>(1)</sup>	2003 <sup>(1)</sup>	2004 <sup>(1)(2)</sup>	2005 <sup>(1)</sup>	2006 <sup>(1)</sup>	2007 <sup>(1)</sup>	2008 <sup>(1)</sup>							
ESTIMATED ULTIMATE LOSSES <sup>(1)</sup>	\$698	\$194	\$25	\$10	\$24	-\$2	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$429
1999		238	328	125	37	67	26	0	0	0	0	0	0	0	0	0	821
2000	721																847
2001	847		238	239	2	35	99	9	7	4	4	4	4	4	4	4	872
2002	872			293	227	33	56	16	10	7	7	7	7	7	7	7	984
2003	984				305	235	42	36	22	14	14	14	14	14	14	14	984
2004	1,101					564	363	26	13	8	8	8	8	8	8	8	1,101
2005	1,387						344	156	80	49	49	49	49	49	49	49	1,387

Losses Paid/Projected to be Paid  
 by Year (Including Allocated Loss  
 Adjustment Expenses)

Cumulative Losses	178	432	591	667	595	932	930	243	132	82	1,659	6,441
Loss Funding	178	610	1,201	1,868	2,463	3,395	4,325	4,568	4,700	4,782	6,441	6,441
Cumulative Loss Funding	698	721	847	872	984	1,101	1,387					
Estimated Cash Reserves	698	1,419	2,266	3,138	4,122	5,223	6,610	6,610	6,610	6,610	6,610	6,610
Unallocated Loss Adjustment Expense (less dividend expense)	520	289	256	205	389	169	457	(243)	(132)	(82)	169	
Net Claims Expense	(157)	(215)	(214)	(318)	(367)	(406)	(437)					
Claims incurred but not reported other charges for services	363	74	42	(113)	22	(237)	20	(243)	(132)	(82)		
Operating transfers in (out)	(560)	(463)	(28)	(45)	(407)	(124)	(457)					
Interest Earned on Contingency and Reserves <sup>(3)</sup>	407	351	225	317	431	336	242					
Cumulative Interest Earned on Contingency and Reserves <sup>(3)</sup>	0	0	0	0	0	0	0					
Total Cash Reserves and Interest	20	78	137	53	31	45	90	34	26	21		
	20	98	235	288	319	364	454	488	514	535		
	\$230	\$270	\$646	\$858	\$935	\$955	\$850	\$640	\$534	\$474		

(1) Actual funding and paid losses figures  
 (2) Negative numbers in an annual Losses Paid column denote net recoveries during the loss year  
 (3) Interest projected at 5% APR