

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

YEAR	1	2	3	4	5	6	7	8
ESTIMATED LOSS PAYMENT PATTERN	22%	25%	15%	9%	6%	4%	3%	2%

ACTUAL LOSSES PAID

Fiscal Year	Estimated Ultimate Losses ⁽¹⁾	1999 ⁽¹⁾	2000 ⁽¹⁾	2001 ⁽¹⁾	2002 ⁽¹⁾	2003 ⁽¹⁾	2004 ^(1,3)	2005 ⁽¹⁾	2006 ⁽¹⁾
1999	698	178	194	25	10	24	(2)	-	-
2000	721		238	328	125	37	67	26	1
2001	847			238	239	2	35	99	21
2002	872				293	227	33	56	26
2003	984					305	235	42	13
2004	1101						564	363	151
2005	1387							344	387
2006	1209								462

Losses Paid/Projected to be Paid by Year (incl. Allocated Loss Adjustment Expenses)		178	432	591	667	595	932	930	1,061
Cumulative Losses		178	610	1,201	1,868	2,463	3,395	4,325	5,386
Loss Funding		698	721	847	872	984	1,101	1,387	1,209
Cumulative Loss Funding		698	1,419	2,266	3,138	4,122	5,223	6,610	7,819
Estimated Cash Reserves		520	289	256	205	389	169	457	148
Unallocated Loss Adjustment Expense (less dividend expense)		(157)	(215)	(214)	(318)	(367)	(406)	(437)	(361)
Net Claims Expense		363	74	42	(113)	22	(237)	20	(213)
Claims incurred but not reported		(560)	(463)	(28)	(45)	(407)	(124)	(457)	(148)
Other charges for services		407	351	225	317	431	336	242	505
Operating transfers in (out) Interest Earned on		-	-	-	-	-	-	-	-
Contingency and Reserves Cumulative Interest Earned on		20	78	137	53	31	45	90	176
Contingency and Reserves Total Cash Reserves & Interest		20	98	235	288	319	364	454	630
		230	270	646	858	935	955	850	1,170

(1) Actual funding and paid losses figures

(2) Projected paid losses

(3) Negative numbers in an annual Losses Paid column denote net recoveries during the loss year.

(4) Interest projected at 5% APR

9	10 >10		
1%	2%	11%	100%

ANTICIPATED FUTURE LOSSES

2007 ⁽²⁾	2008 ⁽²⁾	Anticipated Future Losses in Subsequent Years	Total Anticipated Losses
-	-	-	429
-	-	-	822
6	4	202	847
9	7	221	872
23	15	351	984
2	1	20	1,101
59	36	561	1,387
67	41	639	1,209

168	103	1,994	7,651
5,554	5,657	7,651	
-	-	N/A	
7,819	7,819	7,819	
(168)	(103)	168	

(168)	(103)
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47	42
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677	719
1,049	988