



1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833
(800) 541-4591 Fax (916) 244-1199
<https://www.planjpa.org/>

PLAN-WORKS COMMITTEE MEETING AGENDA

**Thursday, October 22, 2026
10:00 a.m.**

[Zoom](#)

**Meeting ID: 856 4655 1845
Password: 089194**

All or portions of this meeting will be conducted by teleconferencing in accordance with Government Code Section 54953(b). Teleconference locations are as follows:

Sedgwick	1750 Creekside Oaks Drive, Suite 200, Sacramento, CA 95833
Town of Atherton	91 Ashfield Rd, Atherton, CA 94027
City of Half Moon Bay	501 Main St., Half Moon Bay, CA 94022
Town of Hillsborough	1600 Floribunda Ave, Hillsborough, CA 94010
City of San Carlos	600 Elm St., San Carlos, CA 94070

Each location is accessible to the public, and members of the public may address the PLAN-WORKS Committee from any teleconference location.

In compliance with the Americans with Disabilities Act, if you need a disability-related modification or accommodation to participate in this meeting, please contact Kassandra Batista at kassandra.batista@sedgwick.com (916) 244-1103 or (916) 244-1199 (fax). Requests must be made as early as possible, and at least one full business day before the start of the meeting.

Documents and materials relating to an open session agenda item that are provided to the Pooled Liability Assurance Network Joint Powers Authority (PLAN JPA) Claims Committee less than 72 hours prior to a regular meeting will be available for public inspection at 1750 Creekside Oaks Dr., Suite 200, Sacramento, CA 95833

- Page**
- 1. CALL TO ORDER**
 - 2. INTRODUCTIONS/ROLL CALL**
 - 3. APPROVAL OF AGENDA AS POSTED (OR AMENDED)**

- Page** **4. PUBLIC COMMENTS** - This time is reserved for members of the public to address the Committee relative to matters of the PLAN JPA not on the agenda. No action may be taken on non-agenda items unless authorized by law. Comments will be limited to five minutes per person and twenty minutes in total.
- 5. CONSENT CALENDAR**
 If a Committee member would like to discuss any item listed, it may be pulled from the Consent Calendar.
- 3** *A. Minutes from the December 22, 2025, PLAN-WORKS Committee Meeting
 Recommendation: Staff recommends the PLAN-WORKS Committee approve the Consent Calendar.
- 6. GENERAL MANAGER’S REPORT**
- 7** A. Report from PLAN JPA’s General Manager
 Recommendation: None.
- 7. ADMINISTRATIVE MATTERS**
- 11** A. Recommendation of Adoption of Program Membership and Underwriting Policy
 Recommendation: Staff recommends the PLAN-WORKS Committee recommend that the Executive Committee recommend the Board of Directors adopt the Program Membership and Underwriting Policy, establishing formal standards for underwriting review, conditional participation requirements, and ongoing underwriting oversight of participating members.
- 17** *B. Report on Workers’ Compensation Claims Trends
 Recommendation: None.
- 8. CLOSING COMMENTS**
 This time is reserved for comments by PLAN-WORKS Committee members and/or staff and to identify matters for future PLAN-WORKS Committee business.
 A. PLAN-WORKS Committee
 B. Staff
- 9. ADJOURNMENT**

NOTICES:

- The next PLAN JPA Annual Workshop Sessions will be held on December 8, 2026, at the Oceano Hotel in Half Moon Bay, CA.
- The next PLAN JPA Board of Directors meeting will be held on December 9, 2026, at the Oceano Hotel in Half Moon Bay, CA.

**POOLED LIABILITY ASSURANCE NETWORK JOINT
POWERS AUTHORITY
(PLAN JPA)**

**MINUTES OF THE PLAN-WORKS COMMITTEE
MEETING OF DECEMBER 22, 2025**

A regular meeting of the PLAN-WORKS Committee was held on December 22, 2025, via videoconference.

MEMBERS PRESENT: Mandy Brown, Hillsborough
Kenneth Styles, Half Moon Bay
Rebecca Mendenhall, San Carlos
George Rodericks, Atherton

MEMBERS ABSENT: None.

OTHERS PRESENT: Eric Dahlen, General Manager
Kassandra Batista, Administrative Analyst
Jackie Miller, Workers' Compensation Program Manager

1. CALL TO ORDER:

The Regular Meeting of the PLAN JPA PLAN-WORKS Committee meeting was called to order at 10:05 a.m.

2. INTRODUCTIONS:

Roll call was taken and it was determined there was a quorum present.

3. APPROVAL OF THE AGENDA AS POSTED (OR AMENDED):

George Rodericks moved to approve the agenda as posted. Kenneth Stiles seconded the motion. A roll call vote was taken and the motion passed unanimously.

4. PUBLIC COMMENTS:

None.

5. GENERAL MANAGER'S REPORT:

A. Report by PLAN JPA's General Manager

Mr. Eric Dahlen, PLAN JPA General Manager, reminded the committee the Board approved the establishment of the PLAN-WORKS Committee by resolution on December 4, 2025. The Committee is a standing committee subject to the Brown Act and was established to provide participating agencies with a voice in the administration and development of the PLAN-WORKS program. Staff will review the bylaws to consider expanding eligibility for agency representatives and accommodating additional participating agencies as the program grows. He also noted that the Committee serves in an advisory capacity, with recommendations proceeding to the Executive Committee and Board, as appropriate.

The following items were discussed:

- Board Counsel generally will not attend Committee meetings unless an agenda item involves a legal matter.
- The Committee discussed LWP's participation in future meetings. LWP may participate when appropriate based on the agenda; however, the Workers' Compensation Program Manager would present claim settlements to the Committee.
- Staff updated the program's governing documents, including the bylaws and Master Program Document, to replace references to the PLAN JPA Primary Pooled Workers' Compensation Program with PLAN-WORKS.
- Staff continued working with the Office of Self-Insurance Plans (OSIP) to obtain the program's master certificate number and affiliate numbers for participating agencies.

6. ELECTIONS:

B. Elections of Committee Chair and Vice Chair

Mr. Dahlen reviewed the roles of the PLAN-WORKS Committee Chair and Vice Chair, noting that the officers would provide leadership for the Committee and work with staff on matters including loss development, program costs, renewal strategy, promotion of the program to prospective participants, and updates to program documents. The Chair would also serve as a member of the Executive Committee.

Discussion ensued regarding the selection of officers and existing representation on other PLAN JPA committees. Mandy volunteered to serve as Chair, and Ken was identified to serve as Vice Chair.

George Rodericks moved to approve the agenda as posted. Kenneth Stiles seconded the motion. A roll call vote was taken and the motion passed unanimously.

7. ADMINISTRATIVE MATTERS:

C. Office of Self-Insurance Plans (OSIP) Status Update

Mr. Dahlen provided an update on staff's communications with the Office of Self-Insurance Plans (OSIP) regarding the PLAN-WORKS master certificate. He reported that the certification process had taken approximately six to seven weeks, despite earlier guidance that it could be completed within one week. During the process, staff received additional direction regarding mailing requirements and the use of wet signatures. He noted that staff had followed OSIP's instructions and that the program was in a better position to complete the certification process.

The master certificate number had been expected by the preceding Friday; however, staff had not received confirmation that it had been issued by the close of business. Upon receipt, staff agreed to provide the certificate number to the Workers' Compensation Program Manager, who would coordinate with LWP to ensure the information was included in its records and claims system.

D. Establishing Meeting Frequency and Dates

Mr. Dahlen asked the Committee to establish a meeting frequency for PLAN-WORKS. He explained that the Executive Committee has authority under the bylaws to approve subcommittee meeting dates by resolution and that staff intended to bring the proposed schedule to the Executive Committee. The Workers' Compensation Program Manager recommended that the Committee meet quarterly during its first year, with the possibility of reducing the frequency to twice annually in subsequent years as the program becomes more established.

Discussion ensued regarding the potential need for additional meetings as the program grows and prospective participants are evaluated for a July 1 coverage start. Staff also discussed establishing an underwriting committee to evaluate agencies seeking participation in PLAN JPA coverage programs and bring recommendations

forward. The Committee discussed potential March, May, and June meetings, with May and June meetings to be called as special meetings if needed.

Rebecca Mendenhall moved to approve the agenda as posted. George Rodericks seconded the motion. A roll call vote was taken and the motion passed unanimously.

8. **CLOSING COMMENTS:**

A. **PLAN-WORKS Committee**

None.

B. **Staff**

None.

9. **ADJOURNMENT**

The Regular Meeting of the PLAN-WORKS Committee was adjourned at 10:35 p.m.



Eric Dahlen, General Manager

GENERAL MANAGER'S REPORT

SUBJECT: Report from PLAN JPA's General Manager

BACKGROUND AND HISTORY:

The PLAN Workers' Compensation Coverage Program commenced operations on January 1, 2026, representing a significant strategic expansion of PLAN's services to member agencies. During its inaugural year, the primary focus has been establishing a financially sound and operationally stable program, including implementation of underwriting standards, claims administration processes, actuarial funding methodologies, and excess insurance protections.

As with most startup pooling arrangements, the program's early success should be measured by its stability, governance, and financial discipline rather than rapid membership growth. The foundation established during the first year positions the program for future expansion while maintaining prudent risk management practices.

Growth Opportunities

The program's most immediate growth opportunity exists within existing PLAN member agencies that currently obtain workers' compensation coverage through commercial insurers, other pools, or self-insured arrangements. PLAN already possesses established relationships, governance credibility, and a strong understanding of public agency operations, creating a natural pathway for expansion.

Additional opportunities exist among municipalities seeking long-term stability and member-governed coverage solutions. As the program matures and develops a stronger operating history, PLAN should be increasingly well-positioned to compete for these organizations.

Strategic growth provides several benefits:

- Greater diversification of risk.
- Increased actuarial credibility.
- Improved negotiating leverage with excess coverage providers.
- Better distribution of fixed administrative costs.
- Enhanced long-term financial stability.

Achieving adequate scale remains one of the most important factors affecting the program's future competitiveness and sustainability.

Impediments to Growth

Several challenges continue to affect the program's ability to expand.

First, as a newly established program, PLAN has limited operating history from which prospective members can evaluate financial performance, claims experience, and reserve development. Many public agencies prefer to observe multiple years of results before considering participation.

Second, the workers' compensation marketplace remains highly competitive. Prospective members have access to numerous alternatives, including commercial insurance carriers, self-insurance programs, captives, and established public entity pools.

Finally, a relatively small participant base can result in greater sensitivity to individual member loss experience and claim volatility. Until additional members are admitted, this concentration of risk may continue to influence both contribution levels and excess insurance pricing.

Cost Structure Review

The program's principal cost components include:

- Expected losses and allocated loss adjustment expenses.
- Excess coverage contributions.
- Claims administration services.
- Actuarial and auditing services.
- Program administration and governance costs.

The largest cost drivers remain expected losses and excess insurance protection. While administrative expenses are important, long-term program affordability will be driven primarily by claim performance, underwriting discipline, and the ability to spread risk across a broader membership base.

As is common during the startup phase of any workers' compensation pool, initial pricing includes additional conservatism until sufficient experience develops to demonstrate program performance and reserve adequacy.

Local Agency Workers' Compensation Excess Joint Powers Authority (LAWCX) Startup Surcharge

A significant cost consideration during program implementation was the surcharge imposed by LAWCX as part of the excess insurance pricing structure.

LAWCX expressed concerns regarding the level of uncertainty surrounding historical exposure and underwriting data available during program formation. Those concerns included the

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consistency and accuracy of payroll reporting, classification information, historical loss data, and the absence of program-specific operating experience.

As a result, LAWCX applied a surcharge, through an increase in the confidence level funding by assigning PLAN a 90% confidence level (CL), intended to account for perceived uncertainty rather than actual claim performance. In practical terms, the surcharge represented a startup cost associated with launching a new workers' compensation program and transferring risk to the excess insurance market.

Since inception, staff has worked to improve data collection, reporting standards, underwriting documentation, and exposure verification. As the program develops credible operating results and demonstrates financial stability, opportunities may exist to negotiate reductions or elimination of this surcharge in future renewals.

The Committee should recognize that successfully addressing these data-quality concerns may represent one of the most meaningful opportunities for reducing future program costs.

Strategic Considerations

As the program prepares to enter its second year, staff recommends continued focus on four priorities:

1. **Measured Growth** through the recruitment of agencies that align with PLAN's underwriting philosophy and risk profile.
2. **Data Quality Improvements** to strengthen actuarial credibility and support future excess insurance negotiations.
3. **Cost Optimization** through continued evaluation of excess insurance structure and funding methodologies.
4. **Long-Term Financial Sustainability** by maintaining disciplined underwriting standards while pursuing responsible program expansion.

Conclusion

The PLAN Workers' Compensation Coverage Program has successfully completed its foundational startup period and is positioned for continued development. The program's long-term success will depend upon achieving greater scale, maintaining underwriting discipline, improving data quality, and demonstrating consistent financial results. While the LAWCX surcharge reflects challenges commonly faced by startup pools, staff believes continued operational maturity and growth should create opportunities to improve pricing and strengthen the program's competitive position in future years.

**PLAN JPA
PLANWORKS COMMITTEE MEETING**

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Staff will continue to monitor program performance and return to the Committee with recommendations regarding growth strategies, underwriting initiatives, and excess insurance negotiations as additional experience becomes available.

RECOMMENDATION:

None.

REFERENCE MATERIALS ATTACHED:

- None

ADMINISTRATIVE MATTERS

SUBJECT: Recommendation of Adoption of Program Membership and Underwriting Policy

BACKGROUND AND HISTORY:

Recommendation

The PLAN Works Committee review and discuss the proposed elements of the Program Membership and Underwriting Policy as it relates to the Workers' Compensation Coverage Program and recommend approval to the Executive Committee, with a subsequent recommendation to the Board of Directors for formal adoption. The proposed policy establishes a comprehensive framework for the admission of new workers' compensation program participants, ongoing underwriting oversight of existing members, and the protection of the Program's long-term financial stability.

Strategic Purpose

As the PLAN Workers' Compensation Program continues to evolve, it is important to maintain underwriting standards that promote equitable risk sharing, protect the financial integrity of the Program, and ensure that all participating members contribute to and benefit from a financially sound workers' compensation pool.

Staff is currently working on developing and formalizing an underwriting process that balances growth opportunities with prudent risk management and provides the Board with a structured framework for evaluating both new and existing participants.

Key Concepts for Committee Discussion

1. Evaluation of Total Exposure

A fundamental underwriting principle is the evaluation of the applicant's overall workers' compensation exposure. The policy proposes that payroll exposure serve as a primary indicator of risk and funding responsibility. Payroll remains the most reliable measure of workers' compensation exposure because it reflects workforce size, operational complexity, and the volume of covered employees.

Under the proposed policy, applicants would be required to provide:

- Five to ten years of payroll information.
- Employee counts by classification and location.
- Public safety staffing information.

- Operational exposure data.

The Committee should consider whether payroll growth trends, concentration of public safety operations, and workforce composition should receive additional emphasis during underwriting review due to their direct impact on future claim frequency and severity.

2. Importance of Loss History and Loss Run Analysis

The underwriting review process relies heavily upon historical loss information to assess the extent to which a prospective member's claims experience may affect the overall pool. The policy requires applicants to provide ten years of loss runs, open claim inventories, reserve information, excess claim history, and litigation records.

The Committee may wish to discuss the importance of evaluating:

- Claims frequency trends.
- Severity of losses.
- Catastrophic claim exposure.
- Open claim inventory.
- Litigation rates.
- Historical reserve adequacy.
- Loss development patterns.

A thorough review of loss run data allows PLAN to determine whether historical performance reflects isolated events or systemic risk management concerns that could affect existing members.

3. Financial Condition and Fiscal Stability

A financially stable member is better positioned to meet contribution obligations, implement corrective action plans, and support long-term workers' compensation funding needs.

The proposed policy requires submission and evaluation of:

- Three years of audited financial statements.
- Current budgets.
- Outstanding debt schedules.
- Pension and other post-employment benefits (OPEB) obligations.
 - Actuarial information where available.

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The Committee should consider whether specific financial indicators should be prioritized during review, including:

- General Fund reserve levels.
- Liquidity and cash reserves.
- Structural budget balance.
- Long-term debt burden.
- Pension and post-employment liabilities.
- Trends affecting future fiscal sustainability.

Strong financial capacity assists in maintaining contribution stability and reduces the likelihood that financial distress may create future challenges for the Program or its members.

4. Approval Versus Conditional Participation

One of the most significant elements of the proposed policy is the establishment of multiple membership outcomes rather than limiting decisions to either acceptance or denial. The policy provides four potential actions:

1. Approval
2. Conditional Approval
3. Deferred Action
4. Denial

The Committee should discuss the value of conditional participation as a risk management tool.

Conditional participation may be particularly appropriate when an applicant demonstrates:

- Acceptable overall financial strength.
- Commitment to participation and governance.
- Manageable workers' compensation exposure.
- Identifiable deficiencies that can be corrected over time.

Examples of conditions that may be imposed include:

- Enhanced safety programs.
- Corrective action plans.
- Additional reporting requirements.
- Risk management consulting services.

- Probationary participation periods.
- Modified contribution requirements.

This approach intends to provide PLAN with flexibility to responsibly grow membership while protecting existing members from undue risk.

5. Ongoing Underwriting Reviews for Existing Members

The proposed policy recognizes that underwriting is not a one-time event associated solely with admission into the Program. Instead, underwriting is established as a continuous process to identify emerging risks and opportunities for improvement among participating members.

Periodic reviews may include analysis of:

- Claims trends.
- Loss ratios.
- Payroll growth.
- Financial condition.
- Safety performance.
- Regulatory compliance.
- Actuarial indicators.

The Committee should consider the importance of implementing regular underwriting reviews to:

- Promote accountability.
- Identify deteriorating loss experience early.
- Protect program equity among members.
- Support proactive risk management intervention.
- Strengthen overall pool performance.

Rather than being punitive, ongoing underwriting reviews provide an opportunity for PLAN to partner with members in improving workplace safety and reducing long-term claim costs.

6. Protection of Existing Members

The Committee should consider the broader fiduciary responsibility of protecting current program participants. New member admissions and ongoing underwriting oversight are intended to ensure that one entity's risk profile does not adversely impact contribution stability, funding adequacy, excess insurance costs, or actuarial confidence for the entire Program.

The underwriting framework therefore emphasizes:

- Actuarial review.
- Equity among members.
- Contribution adequacy.
- Program funding sufficiency.
- Long-term sustainability.

These principles are foundational to maintaining a strong and financially sound workers' compensation pool.

Fiscal and Program Impact

Adoption of the policy establishes a formal underwriting framework but does not create additional funding obligations. Instead, it provides governance guidance that supports:

- Improved underwriting consistency.
- Enhanced risk selection.
- Better actuarial planning.
- Protection of member equity.
- Long-term financial sustainability of the Workers' Compensation Program.

Committee Discussion Questions

The Committee may wish to specifically discuss:

1. Does the policy appropriately balance program growth with protection of existing members?
2. Are payroll exposure and loss history sufficiently emphasized in membership evaluations?
3. Under what circumstances should conditional participation be preferred over outright denial?
4. How frequently should ongoing underwriting reviews be conducted for existing members?

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5. What corrective actions should be available when underwriting reviews identify deteriorating performance?

This policy strengthens the Program's underwriting discipline, supports equitable risk sharing, and provides a framework for maintaining the long-term financial and actuarial stability of the PLAN Workers' Compensation Program.

RECOMMENDATION:

Staff recommends the PLAN-WORKS Committee recommend that the Executive Committee recommend the Board of Directors adopt the Program Membership and Underwriting Policy, establishing formal standards for underwriting review, conditional participation requirements, and ongoing underwriting oversight of participating members.

REFERENCE MATERIALS ATTACHED:

None

ADMINISTRATIVE MATTERS

SUBJECT: Report on Workers' Compensation Claims Trends

BACKGROUND AND HISTORY:

PLAN WORKS Workers' Compensation Program has provided workers' compensation coverage and claims administration services to participating PLAN WORKS members since January 1, 2026. Workers' Compensation Oversight Services are provided pursuant to the Administration Agreement, with Mr. Kyle Rodriguez serving as the Workers' Compensation Program Manager (WCPM).

The WCPM provides oversight and support for the Program through direct collaboration with PLAN WORKS members and the third-party administrator, LWP Claims Solutions (LWP). Services include claim-specific file reviews, consultation on complex claim matters, program analysis, and assistance with general workers' compensation inquiries.

Since its inception on January 1, 2026, LWP has received 15 workers' compensation claims, including nine indemnity claims, four medical-only claims, and two first aid claims. As of September 30, 2026, eight claims have been resolved and seven remain open, resulting in a 53% claims closure rate. Attached are claim summary reports from LWP that will be reviewed at the meeting.

PLAN WORKS members are encouraged to contact the WCPM to discuss claim-related concerns, program resources, and strategies to support effective claims management and return-to-work outcomes.

STAFF RECOMMENDATION:

None.

REFERENCE MATERIALS ATTACHED:

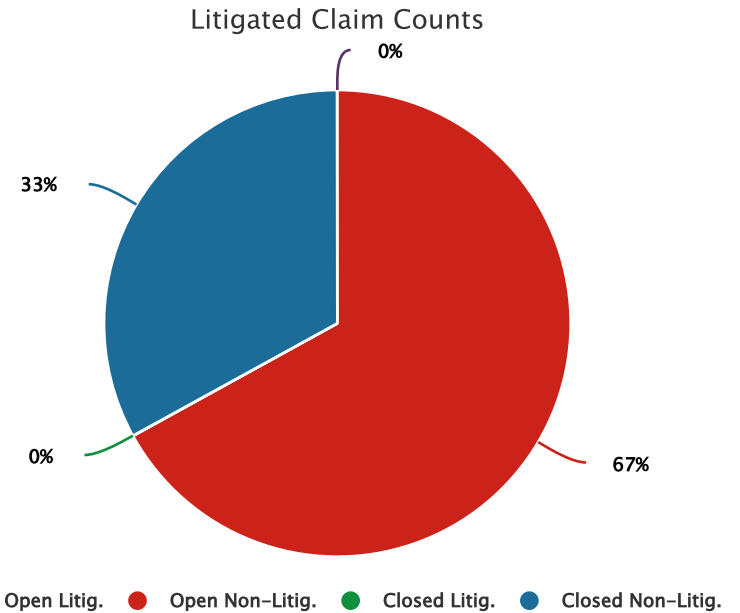
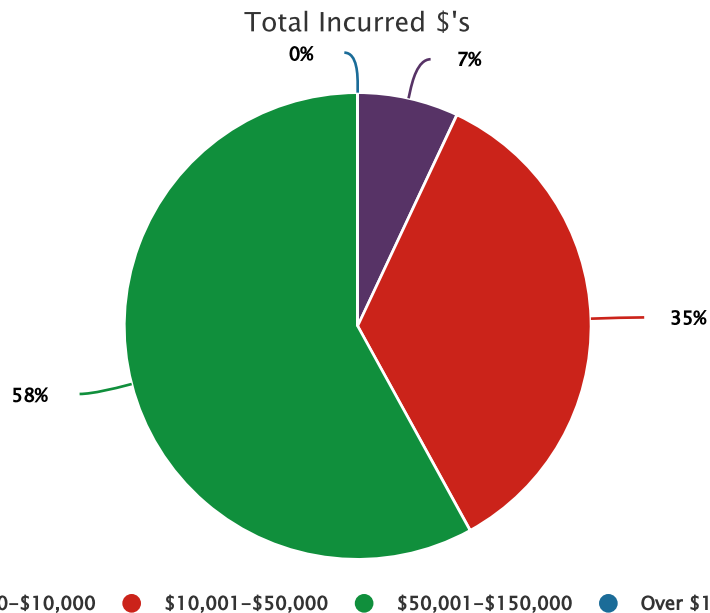
- LWP Workers' Compensation Program Overview to September 30, 2026
- LWP Stewardship Report through September 30, 2026

Workers' Compensation Program Overview

Account Summary - Inception to 9/30/2026

<u>Reserve Category</u>	<u>Paid</u>	<u>Outstanding</u>	<u>Incurred</u>
Indemnity	\$38,211	\$37,777	\$75,988
Alloc. Loss Expense	\$2,304	\$19,986	\$22,290
Medical	\$18,062	\$117,954	\$136,016
4850	\$0.00	\$0.00	\$0.00
Total	\$58,577	\$175,717	\$234,294

	<u>Open</u>	<u>Closed</u>	<u>Total</u>
Indemnity	6	3	9
Medical Only	1	3	4
First Aid	0	2	2
Total	7	8	15



Incurred Distribution

	<u>\$0 - \$10,000</u>	<u>\$10,000 - \$50,000</u>	<u>\$50,000 - \$150,000</u>	<u>Over \$150,000</u>
Claims (excl. FA)	7	5	1	0
Incurred	\$16,639	\$85,408	\$141,149	\$0

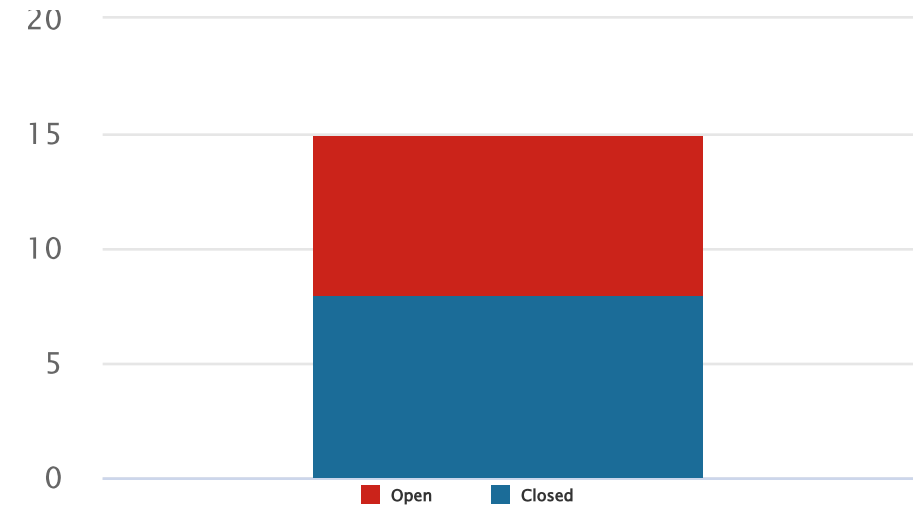
Legal Representation for Indemnity

	<u>Ind. Claims</u>	<u>Open Litigated</u>	<u>Open Non-Litigated</u>	<u>Closed Litigated</u>	<u>Closed Non-Litigated</u>
Claim Counts (Ind. Only)	9	0	6	0	3
Percent of Indemnity Claims		0%	67%	0%	33%

Reported Claim Type Through 2026

Year	Indemnity	Medical	First Aid	Grand Total	Total Net Paid	Total Outstanding	Total Net Incurred
2026	9	4	2	15	\$66,969	\$176,227	\$243,196
Grand Total	9	4	2	15	\$66,969	\$176,227	\$243,196

Claims Status - All Claims by Loss Year



	2026
Open	7
Closed	8

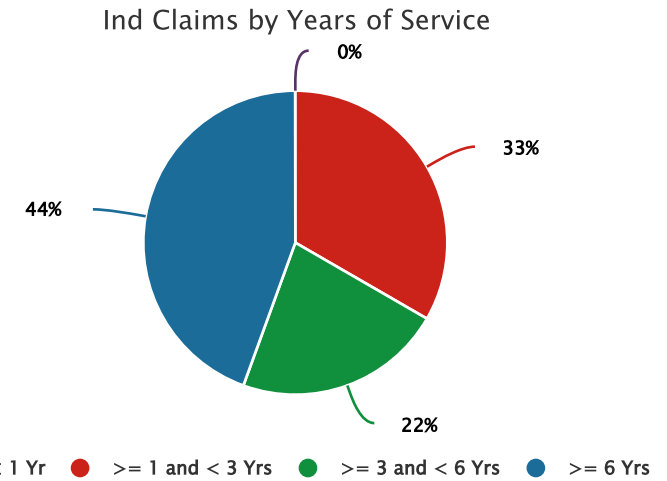
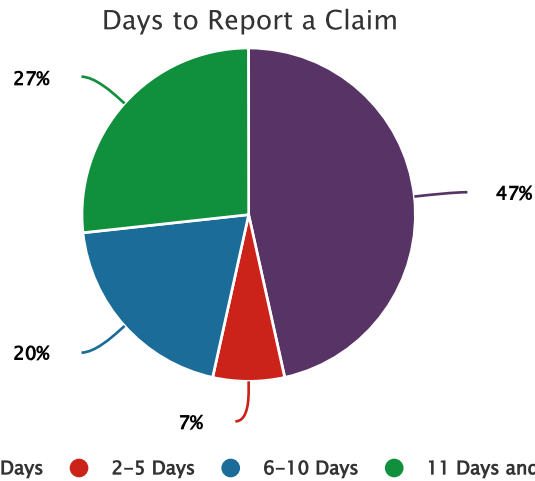
Total Open As Of



Workers' Compensation Program Overview

Medical Only Claims	Inception to Date	Last 3 Years
MO Claim Count	4	4
% Claims Medical Only	26.67%	26.7%
Incurred for MO Claims	\$5,784	\$5,784
Avg Incurred/Claim	\$1,446	\$1,446
MO % of Total Incurred	2.4%	2.4%
Closed Claims	3	3
Total Incurred Closed Claims	\$984	\$984
Closure Ratio	75%	75%
Avg Days To Close	63	63

Indemnity Claims	Inception to Date	Last 3 Years
Indemnity Claim Count	9	9
% Claims as Indemnity	60%	60%
Incurred for Indemnity Claims	\$237,412	\$237,412
Avg Incurred/Claim	\$26,379	\$26,379
Indemnity % of Total Incurred	97.6%	97.6%
Closed Claims	3	3
Total Incurred Closed Claims	\$17,831	\$17,831
Closure Ratio	33.3%	33.3%
Avg Days To Close	99	99



Days to Report a Claim - Last 3 Years					
	Claims with Data	0 - 1 Day	2 - 5 Days	6 - 10 Days	11 and Over Days
Claim Count	15	7	1	3	4
Reporting Distribution	100%	47%	7%	20%	27%

Indemnity Claims by Number of Years of Employment at Date of Loss – Inception to Date					
	Claims with Data	< 1 Year	>= 1 and < 3 Years	>= 3 and < 6 Years	>= 6 Years
Claim Counts (Ind. Only)	9	0	3	2	4
Percent of All Claims	100%	0%	33%	22%	44%
Total Incurred	\$75,988	\$0	\$69,243	\$443	\$6,300
% of Incurred	100%	0%	91%	1%	8%

Workers' Compensation Program Overview

Top 10 Claims by Total Incurred Inception to Date

<u>Accident Type</u>	<u>Claim Number</u>	<u>Date of Loss</u>	<u>Claim Status</u>	<u>Total Paid</u>	<u>Total Incurred</u>
Other, Miscellaneous NOC	2698100014	5/18/26	Open	\$33,614.86	\$141,148.93
Fall, Slip, or Trip - On Same	2698100013	5/13/26	Open	\$2,706.28	\$25,632.32
Motor Vehicle - Collision or	2698100008	3/11/26	Open	\$6,469.84	\$21,141.80
Other, Miscellaneous NOC	2698100019	6/1/26	Open	\$0.00	\$13,567.20
Strain Or Injury By NOC	2698100002	1/16/26	Closed	\$13,166.25	\$13,166.25
Cumulative, NOC	2698100012	3/25/26	Open	\$3,556.15	\$11,900.00
Other, Miscellaneous NOC	2698100009	3/25/26	Open	\$1,785.32	\$6,191.20
Strain or Injury By - Continual	2698100016	6/3/26	Open	\$22.50	\$4,800.00
Struck or Injured By - Object	2698100007	3/3/26	Closed	\$4,642.04	\$4,642.04
Struck or Injured By - Hand Tool	2698100006	2/17/26	Closed	\$739.17	\$739.17

Top 5 Accident Type by Total Incurred Last 3 Years

<u>Accident Type</u>	<u>Claims</u>	<u>% of Claims</u>	<u>Total Incurred</u>	<u>Average Cost Per Claim</u>	<u>% of Incurred</u>
Other, Miscellaneous NOC	4	26.7%	\$160,907.33	\$40,226.83	66.2%
Fall, Slip, or Trip - On Same	2	13.3%	\$25,654.82	\$12,827.41	10.5%
Motor Vehicle - Collision or	1	6.7%	\$21,141.80	\$21,141.80	8.7%
Strain Or Injury By NOC	1	6.7%	\$13,166.25	\$13,166.25	5.4%
Cumulative, NOC	1	6.7%	\$11,900.00	\$11,900.00	4.9%

Top 5 Part of Body by Total Incurred Last 3 Years

<u>Part of Body</u>	<u>Claims</u>	<u>% of Claims</u>	<u>Total Incurred</u>	<u>Average Cost Per Claim</u>	<u>% of Incurred</u>
Multiple Lower Extremities	2	13.3%	\$141,171.43	\$70,585.72	58%
Multiple Body Parts (Including	3	20%	\$46,774.12	\$15,591.37	19.2%
Foot	2	13.3%	\$13,589.70	\$6,794.85	5.6%
Lower Leg	1	6.7%	\$13,166.25	\$13,166.25	5.4%
Heart	1	6.7%	\$11,900.00	\$11,900.00	4.9%

Top 5 Nature of Loss by Total Incurred Last 3 Years

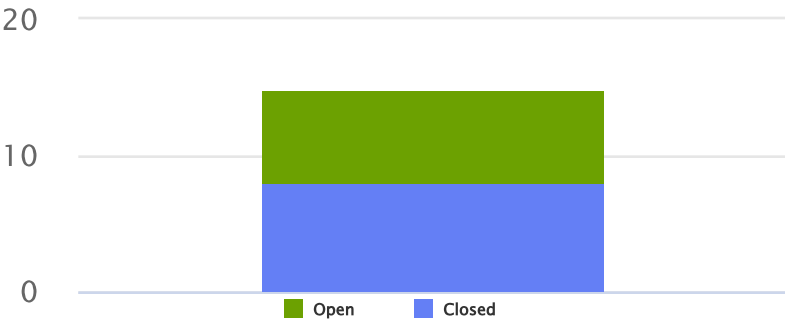
<u>Nature of Loss</u>	<u>Claims</u>	<u>% of Claims</u>	<u>Total Incurred</u>	<u>Average Cost Per Claim</u>	<u>% of Incurred</u>
Sprain or Tear	1	6.7%	\$141,148.93	\$141,148.93	58%
Multiple Injuries Including Both	1	6.7%	\$25,632.32	\$25,632.32	10.5%
Multiple Physical Injuries Only	1	6.7%	\$21,141.80	\$21,141.80	8.7%
Fracture	1	6.7%	\$13,567.20	\$13,567.20	5.6%
Strain or Tear	3	20%	\$13,211.25	\$4,403.75	5.4%



Reported Claim Type Through 9/30/2026

Year	First Aid	Indemnity	Medical	Grand Total	Total Net Incurred
2026	2	9	4	15	\$243,196
Grand Total	2	9	4	15	\$243,196

Claims Status – All Claims by Loss Year

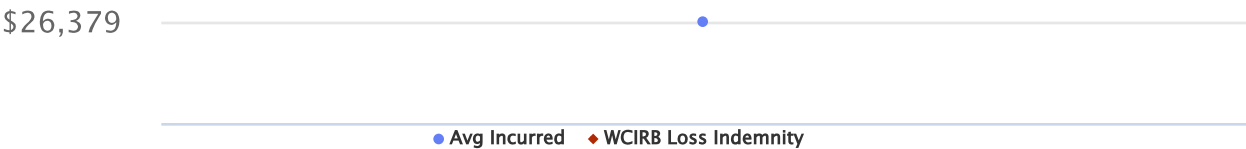


	2026
Open	7
Closed	8

Total Open As Of



Indemnity Average Compared to WCIRB



	2026
Claims	9
Avg Incurred	\$26,379
WCIRB Loss Indemnity	