

Risk Management Claim Statistics

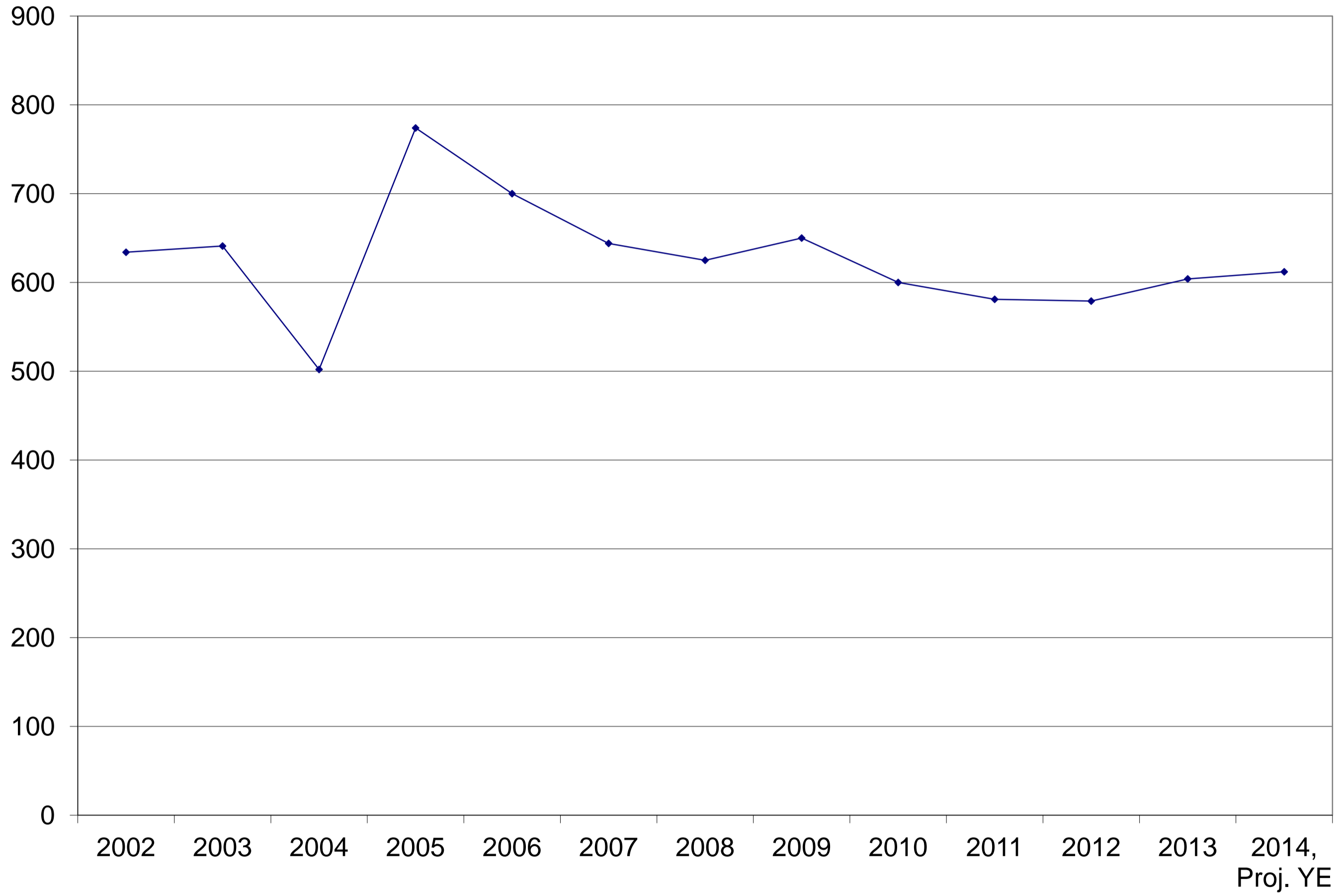
2014

Risk Management Claims Overview

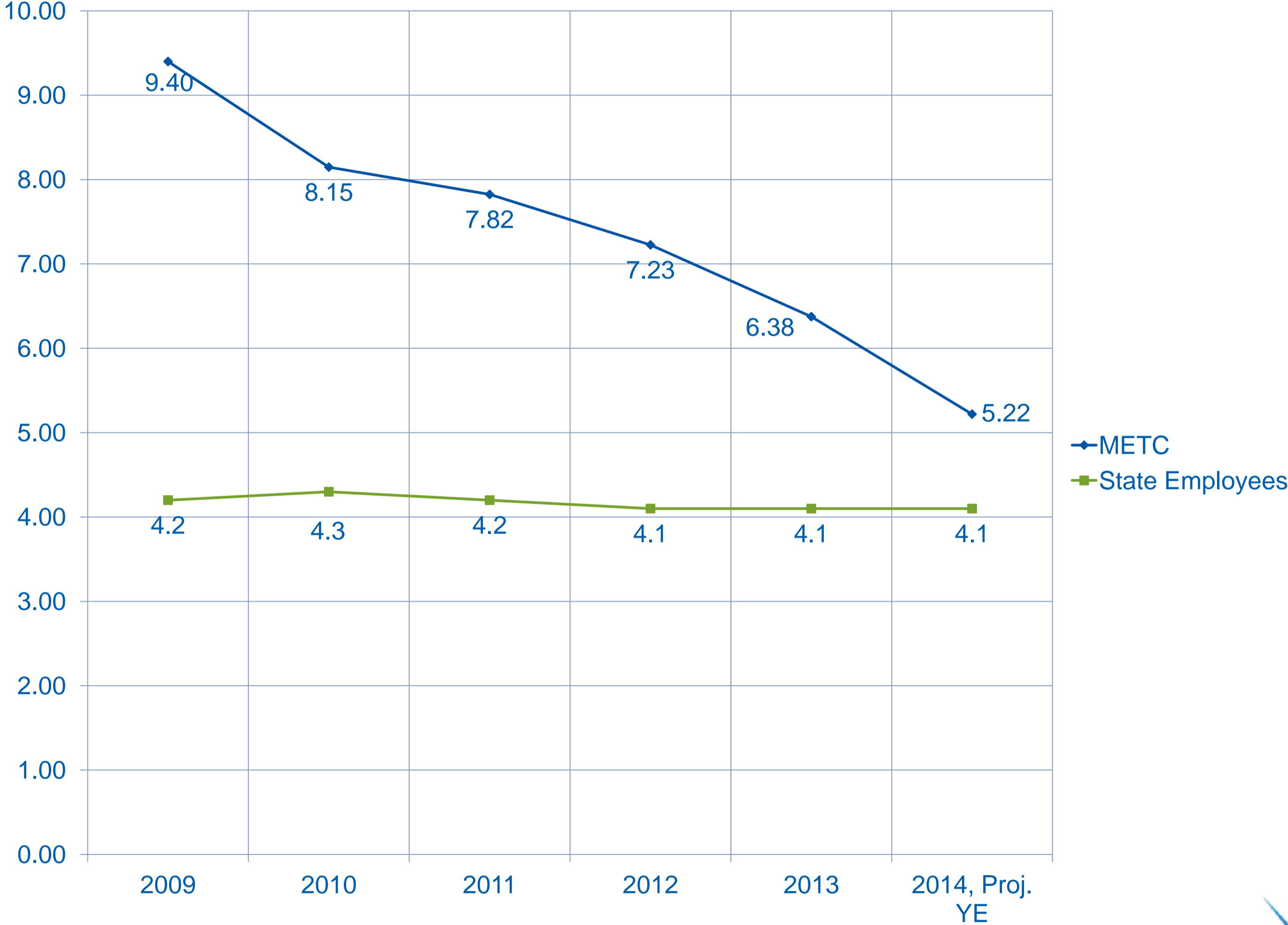
- Self-Insured Claims
 - Bodily Injury
 - Property Damage
- Risk Management Staff
- Risk Control
 - Claim Expense Management

Self-Insured Claim Statistics

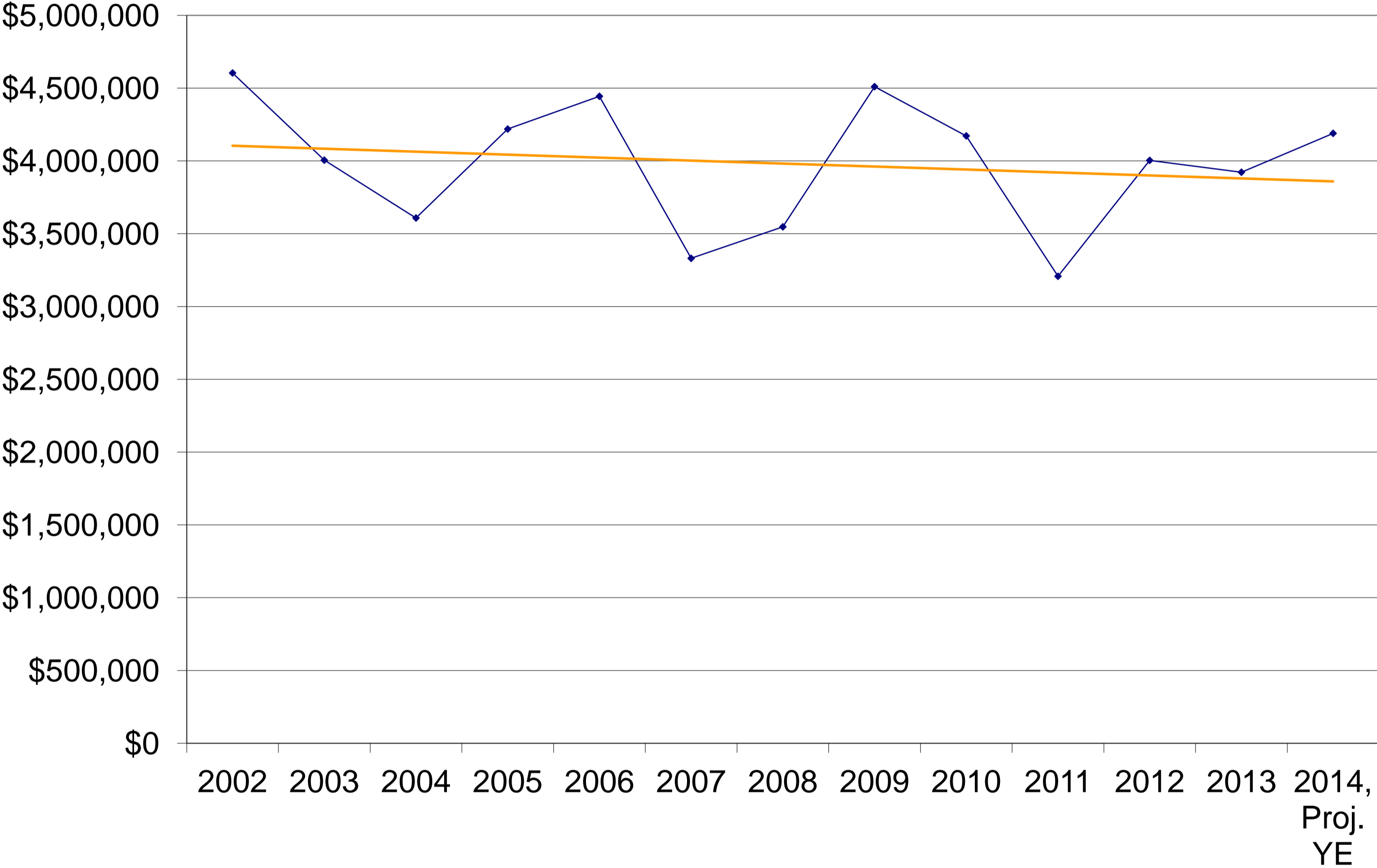
WC Claims & Incidents



WC claims per 100 employees



WC Claim Expense



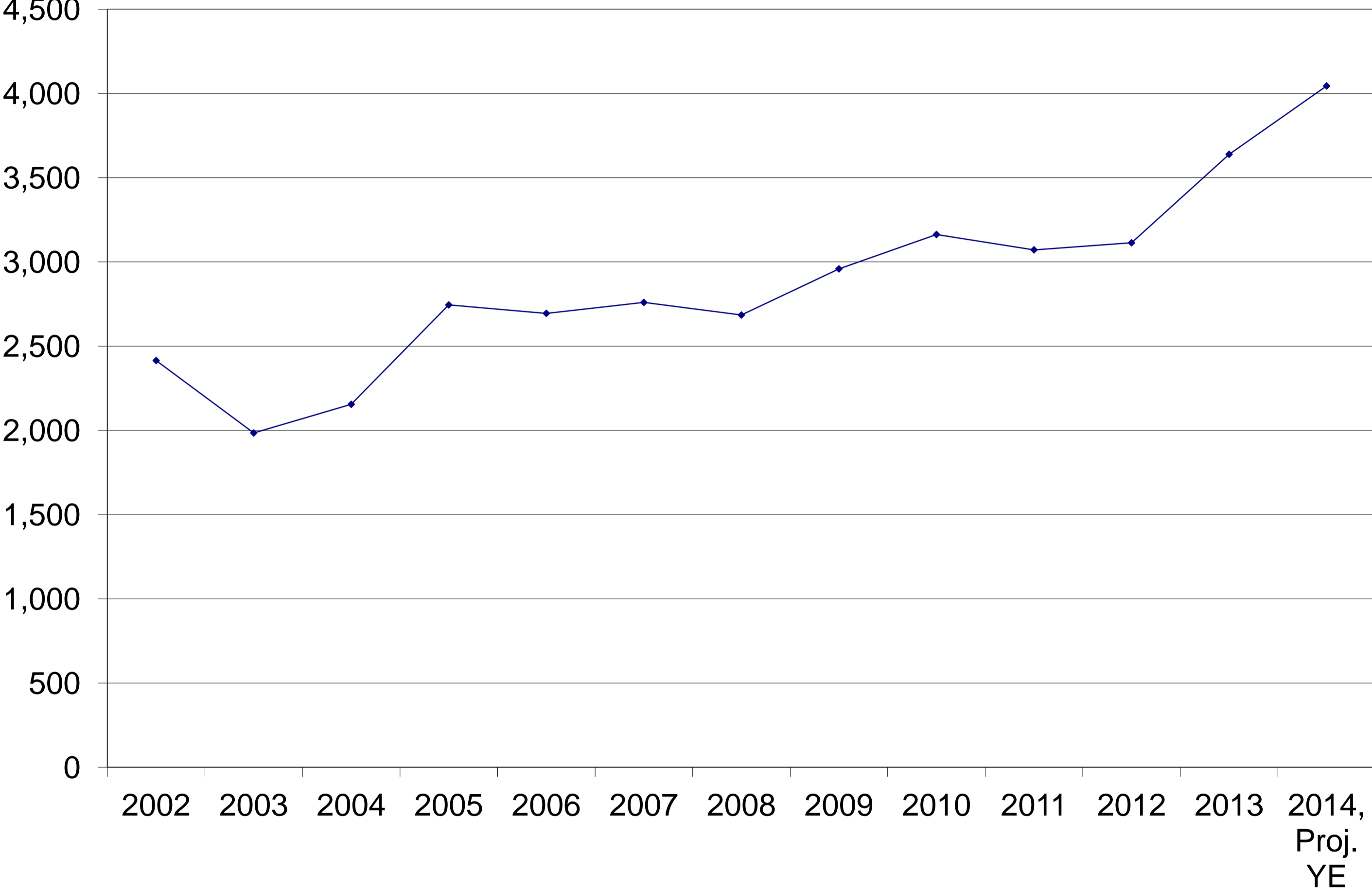
WC Claim Claims-Key Points

- Medical expenses
 - Average medical benefit paid per claim in 2011 was 17% higher than state average of \$5,800 (*DLI WC System Report, June 2014*)
 - Continuing trend in 2014
- Wage loss law changes
 - From 2002-2014, the maximum weekly rate has increased 31%
- Other Statutory changes

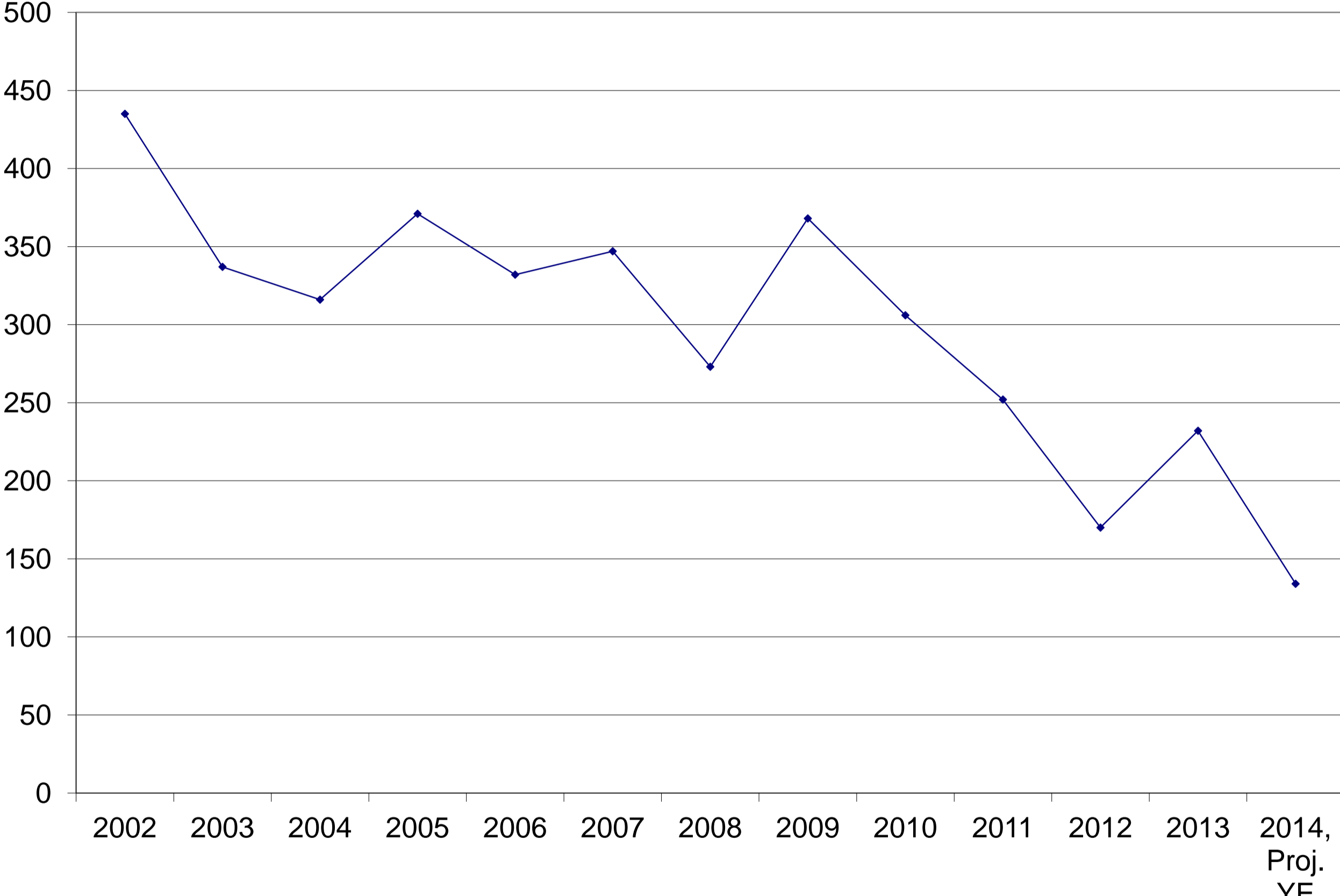
WC Claim Expense Management

- Rx program
- Return-to-work initiatives
- Regular claim reviews with divisions
- Lower fees with medical bill review
- Claim audits

Liability Claims & Incidents



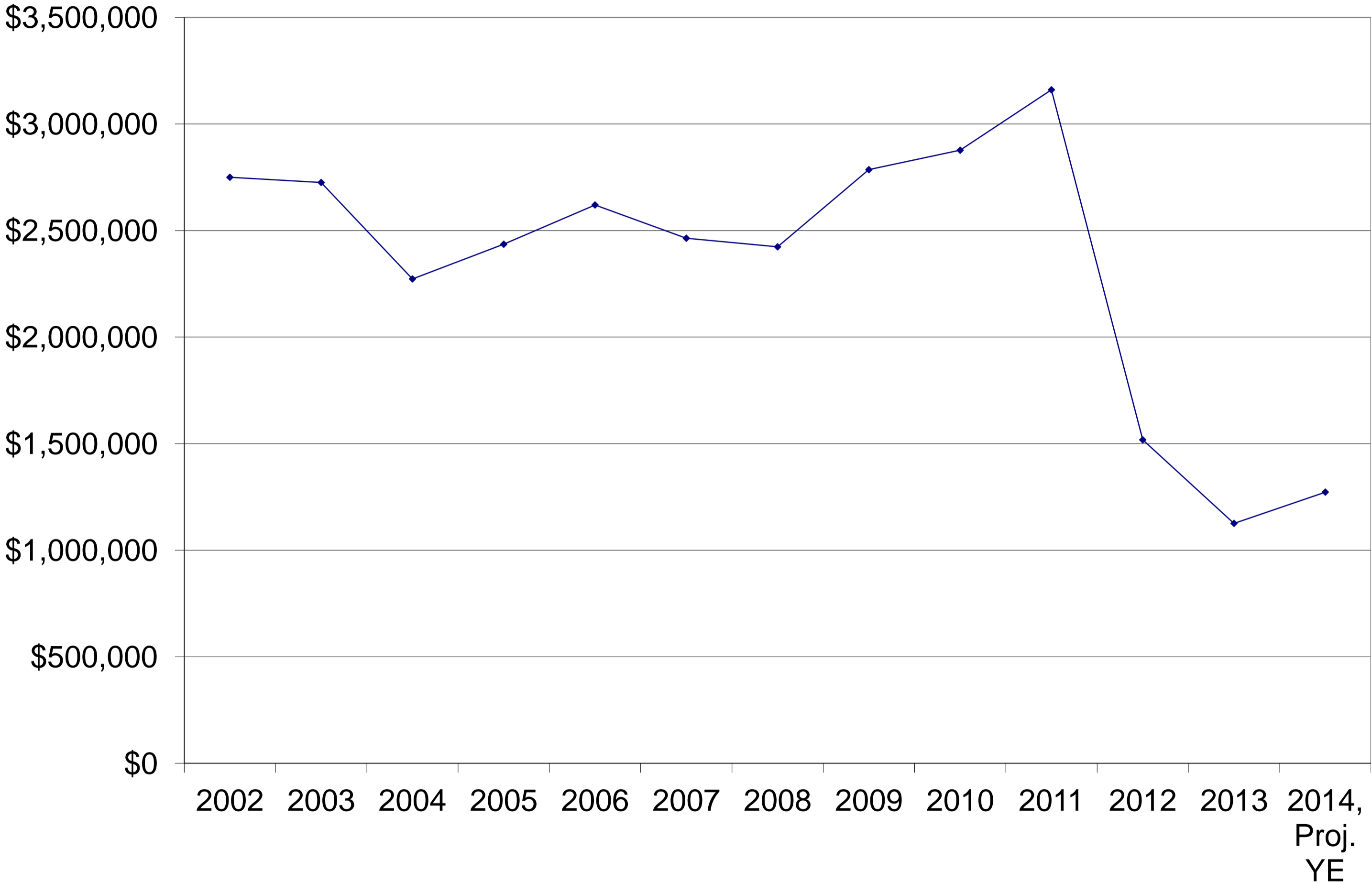
Liability claims with pymts*



*Excludes claim mgmt expense



Liability Claim Expense



Liability Claims-Key Points

- Additional service
 - Green Line
 - Capital projects
- Weather
- No-Fault

Liability Claim Expense Management

- Claim frequency measures
 - LRV operations
 - Bus operators initiatives
- Claim meetings
- Negotiated rates with Independent Medial Examines
- Capital projects

Looking ahead

- Recent law changes
- No-Fault claims
- Risk Control: Liability and Workers' Compensation
 - Expense mitigation
 - Prevention
- Partnerships

Questions?