

Levy County

Deductible Options

10K Deductible Option - Property -WC & Liability

Line of Coverage	Renewal Premium	\$10K Deductible Option Premium	Premium Savings by going to a \$10K deductible		
Property/Crime	\$ 659,082	\$ 604,506	\$ 54,575.10		
POL/LEL/GL/AL	\$ 380,728	\$ 304,208	\$ 76,519.64		
WC	\$ 428,920	\$ 345,704	\$ 83,216.40		
Total	\$ 1,468,729.92				
	\$ 1,468,729.92	\$ 1,254,418.78			
Participation Credit-	(\$7,344)	\$ (6,272.00)			
	\$ 1,461,385.92	\$ 1,248,146.78	\$ 213,239.14		
			-14.59%		
				Highest Year	\$ 199,039.00 \$ 14,200.14
				Lowest Year	\$ 88,212.00 \$ 125,027.14
				Average	\$ 142,602.00 \$ 70,637.14

25K Deductible Option - Property -WC & Liability

Line of Coverage	Renewal Premium	\$25K Deductible Option Premium	Premium Savings by going to a \$25K deductible	5 Year Avg losses	
Property/Crime	\$ 659,082	\$ 595,946	\$ 63,135.90		
POL/LEL/GL/AL	\$ 380,728	\$ 255,079	\$ 125,649.45		
WC	\$ 428,920	\$ 321,544	\$ 107,376.00		
Total	\$ 1,468,729.92				
	\$ 1,468,729.92	\$ 1,172,568.57			
Participation Credit-	(\$7,344)	\$ (5,863.00)			
	\$ 1,461,385.92	\$ 1,166,705.57	\$ 294,680.35		
			-20.16%		
				Highest Year	\$ 357,924.00 \$ (63,243.65)
				Lowest Year	\$ 124,519.00 \$ 170,161.35
				Average	\$ 210,091.00 \$ 84,589.35

If you decide to move to a deductible program - The County would have to set aside money each year to specifically fund all losses \$10,000 or \$25,000 and below.

The County would still report all claims to Johns Eastern

PRM will pay the claim

PRM will invoice the County on a quarterly basis for the deductible reimbursement

Levy BoCC - Loss Summary as of 06.30.21

<u>WC</u>	<u>Open</u>	<u>Total</u>	<u>Paid</u>	<u>Reserves</u>	<u>Incurred</u>	<u>LTD \$10K</u>	<u>\$490K x \$10K</u>	<u>LTD \$25K</u>	<u>\$475K x \$25K</u>
2010	0	17	\$ 22,290.22	\$ -	\$ 22,290.22	\$ 22,290.22	\$ -	\$ 22,290.22	\$ -
2011	0	33	\$ 151,382.52	\$ -	\$ 151,382.52	\$ 110,265.48	\$ 41,117.04	\$ 140,456.41	\$ 10,926.11
2012	0	22	\$ 170,621.00	\$ -	\$ 170,621.00	\$ 68,268.24	\$ 102,352.76	\$ 118,863.93	\$ 51,757.07
2013	0	25	\$ 60,775.71	\$ -	\$ 60,775.71	\$ 46,730.20	\$ 14,045.51	\$ 60,775.71	\$ -
2014	0	26	\$ 464,962.03	\$ -	\$ 464,962.03	\$ 111,905.45	\$ 353,056.58	\$ 208,866.06	\$ 256,095.97
2015	0	14	\$ 97,106.07	\$ -	\$ 97,106.07	\$ 40,557.66	\$ 56,548.41	\$ 69,894.10	\$ 27,211.97
2016	1	8	\$ 127,453.93	\$ 44,184.87	\$ 171,638.80	\$ 29,542.59	\$ 142,096.21	\$ 44,638.80	\$ 127,000.00
2017	0	21	\$ 174,189.72	\$ -	\$ 174,189.72	\$ 64,127.41	\$ 110,062.31	\$ 109,127.41	\$ 65,062.31
2018	0	17	\$ 35,556.91	\$ -	\$ 35,556.91	\$ 29,558.97	\$ 5,997.94	\$ 35,556.91	\$ -
2019	1	22	\$ 95,997.10	\$ 102,711.46	\$ 198,708.56	\$ 62,397.48	\$ 136,311.08	\$ 91,829.76	\$ 106,878.80
2020	3	11	\$ 19,182.99	\$ 10,132.36	\$ 29,315.35	\$ 23,527.65	\$ 5,787.70	\$ 29,315.35	\$ -
	5	216	\$ 1,419,518.20	\$ 157,028.69	\$ 1,576,546.89	\$ 609,171.35	\$ 967,375.54	\$ 931,614.66	\$ 644,932.23
		Average	\$ 140,033.52	\$ 14,689.63	\$ 154,723.15	\$ 56,348.26	\$ 96,158.78	\$ 93,318.84	\$ 64,493.22

<u>AP and I</u>	<u>Open</u>	<u>Total</u>	<u>Paid</u>	<u>Reserves</u>	<u>Incurred</u>	<u>LTD \$10K</u>	<u>\$240K x \$10K</u>	<u>LTD \$25K</u>	<u>\$225K x \$25K</u>
2010	0	5	\$ 43,563.87	\$ -	\$ 43,563.87	\$ 26,320.23	\$ 17,243.64	\$ 43,089.09	\$ 474.78
2011	0	24	\$ 313,336.50	\$ -	\$ 313,336.50	\$ 86,879.15	\$ 226,457.35	\$ 122,267.57	\$ 191,068.93
2012	0	13	\$ 72,100.42	\$ -	\$ 72,100.42	\$ 55,386.50	\$ 16,713.92	\$ 72,100.42	\$ -
2013	0	11	\$ 88,786.73	\$ -	\$ 88,786.73	\$ 45,920.86	\$ 42,865.87	\$ 88,075.10	\$ 711.63
2014	0	6	\$ 117,488.36	\$ -	\$ 117,488.36	\$ 44,671.68	\$ 72,816.68	\$ 81,596.32	\$ 35,892.04
2015	0	18	\$ 69,186.33	\$ -	\$ 69,186.33	\$ 68,755.22	\$ 431.11	\$ 69,186.33	\$ -
2016	0	8	\$ 39,645.99	\$ -	\$ 39,645.99	\$ 33,435.36	\$ 6,210.63	\$ 39,645.99	\$ -
2017	0	19	\$ 84,522.70	\$ -	\$ 84,522.70	\$ 75,283.63	\$ 9,239.07	\$ 84,522.70	\$ -
2018	0	14	\$ 62,818.55	\$ -	\$ 62,818.55	\$ 56,414.58	\$ 6,403.97	\$ 62,818.55	\$ -
2019	0	14	\$ 46,157.06	\$ -	\$ 46,157.06	\$ 38,978.57	\$ 7,178.49	\$ 46,157.06	\$ -
2020	3	7	\$ 14,178.94	\$ 7,908.50	\$ 22,087.44	\$ 22,087.44	\$ -	\$ 22,087.44	\$ -
	3	139	\$ 951,785.45	\$ 7,908.50	\$ 959,693.95	\$ 554,133.22	\$ 405,560.73	\$ 731,546.57	\$ 228,147.38
		Average	\$ 93,760.65	\$ -	\$ 93,760.65	\$ 52,923.17	\$ 40,556.07	\$ 63,987.83	\$ 22,814.74

<u>Auto Lia</u>	<u>Open</u>	<u>Total</u>	<u>Paid</u>	<u>Reserves</u>	<u>Incurred</u>	<u>LTD \$10K</u>	<u>\$290K x \$10K</u>	<u>LTD \$25K</u>	<u>\$275K x \$25K</u>
2010	0	6	\$ 6,681.41	\$ -	\$ 6,681.41	\$ 6,681.41	\$ -	\$ 6,681.41	\$ -
2011	0	6	\$ 34,984.54	\$ -	\$ 34,984.54	\$ 17,484.54	\$ 17,500.00	\$ 32,484.54	\$ 2,500.00
2012	0	10	\$ 156,202.05	\$ -	\$ 156,202.05	\$ 37,156.41	\$ 119,045.64	\$ 54,935.44	\$ 101,266.61
2013	0	5	\$ 2,897.06	\$ -	\$ 2,897.06	\$ 2,897.06	\$ -	\$ 2,897.06	\$ -
2014	0	7	\$ 26,629.42	\$ -	\$ 26,629.42	\$ 16,629.42	\$ 10,000.00	\$ 26,629.42	\$ -
2015	0	1	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
2016	0	7	\$ 55,183.77	\$ -	\$ 55,183.77	\$ 25,172.77	\$ 30,011.00	\$ 40,172.77	\$ 15,011.00
2017	0	3	\$ 16,102.83	\$ -	\$ 16,102.83	\$ 15,306.14	\$ 796.69	\$ 16,102.83	\$ -
2018	0	5	\$ 10,970.67	\$ -	\$ 10,970.67	\$ 10,970.67	\$ -	\$ 10,970.67	\$ -
2019	0	1	\$ 715.50	\$ -	\$ 715.50	\$ 715.50	\$ -	\$ 715.50	\$ -
2020	1	3	\$ 4,269.48	\$ 19,770.00	\$ 24,039.48	\$ 14,269.48	\$ 9,770.00	\$ 24,039.48	\$ -
	1	54	\$ 314,636.73	\$ 19,770.00	\$ 334,406.73	\$ 147,283.40	\$ 187,123.33	\$ 215,629.12	\$ 118,777.61
		Average	\$ 31,036.73	\$ -	\$ 31,036.73	\$ 11,465.75	\$ 17,735.33	\$ 15,765.20	\$ 11,877.76

Liability	Open	Total	Paid	Reserves	Incurred	LTD \$10K	\$290K x \$10K	LTD \$25K	\$275K x \$25K
2010	0	6	\$ 9,399.77	\$ -	\$ 9,399.77	\$ 9,399.77	\$ -	\$ 9,399.77	\$ -
2011	0	18	\$ 7,682.73	\$ -	\$ 7,682.73	\$ 7,682.73	\$ -	\$ 7,682.73	\$ -
2012	0	7	\$ 43,665.37	\$ -	\$ 43,665.37	\$ 12,760.24	\$ 30,905.13	\$ 27,760.24	\$ 15,905.13
2013	0	6	\$ 269,436.96	\$ -	\$ 269,436.96	\$ 11,996.26	\$ 257,440.70	\$ 26,996.26	\$ 242,440.70
2014	0	9	\$ 86,361.13	\$ -	\$ 86,361.13	\$ 25,832.56	\$ 60,528.57	\$ 40,832.56	\$ 45,528.57
2015	0	9	\$ 53,279.56	\$ -	\$ 53,279.56	\$ 24,801.53	\$ 28,478.03	\$ 39,801.53	\$ 13,478.03
2016	0	7	\$ 61.00	\$ -	\$ 61.00	\$ 61.00	\$ -	\$ 61.00	\$ -
2017	0	15	\$ 13,037.24	\$ -	\$ 13,037.24	\$ 13,037.24	\$ -	\$ 13,037.24	\$ -
2018	4	14	\$ 39,271.71	\$ 170,434.50	\$ 209,706.21	\$ 47,342.66	\$ 162,363.55	\$ 102,342.66	\$ 107,363.55
2019	1	9	\$ 25,040.54	\$ 1,000.00	\$ 26,040.54	\$ 20,111.40	\$ 5,929.14	\$ 26,040.54	\$ -
2020	4	15	\$ 311.05	\$ 52,500.00	\$ 52,811.05	\$ 37,811.05	\$ 15,000.00	\$ 52,811.05	\$ -
Average	9	115	\$ 547,547.06	\$ 223,934.50	\$ 771,481.56	\$ 210,836.44	\$ 560,645.12	\$ 346,765.58	\$ 424,715.98
All Lines	Open	Total	Paid	Reserves	Incurred	LTD \$10K	XS of \$10K	LTD \$25K	XS of \$25K
2010	0	34	\$ 81,935.27	\$ -	\$ 81,935.27	\$ 64,691.63	\$ 17,243.64	\$ 81,460.49	\$ 474.78
2011	0	81	\$ -	\$ -	\$ 507,386.29	\$ 222,311.90	\$ 285,074.39	\$ 302,891.25	\$ 204,495.04
2012	0	52	\$ 442,588.84	\$ -	\$ 442,588.84	\$ 173,571.39	\$ 269,017.45	\$ 273,660.03	\$ 168,928.81
2013	0	47	\$ 421,896.46	\$ -	\$ 421,896.46	\$ 107,544.38	\$ 314,352.08	\$ 178,744.13	\$ 243,152.33
2014	0	48	\$ 695,440.94	\$ -	\$ 695,440.94	\$ 199,039.11	\$ 496,401.83	\$ 357,924.36	\$ 337,516.58
2015	0	42	\$ 219,571.96	\$ -	\$ 219,571.96	\$ 134,114.41	\$ 85,457.55	\$ 178,881.96	\$ 40,690.00
2016	1	30	\$ 222,344.69	\$ 44,184.87	\$ 266,529.56	\$ 88,211.72	\$ 178,317.84	\$ 124,518.56	\$ 142,011.00
2017	0	58	\$ 287,852.49	\$ -	\$ 287,852.49	\$ 167,754.42	\$ 120,098.07	\$ 222,790.18	\$ 65,062.31
2018	4	50	\$ 148,617.84	\$ 170,434.50	\$ 319,052.34	\$ 144,286.88	\$ 174,765.46	\$ 211,688.79	\$ 107,363.55
2019	2	46	\$ 167,910.20	\$ 103,711.46	\$ 271,621.66	\$ 122,202.95	\$ 149,418.71	\$ 164,742.86	\$ 106,878.80
2020	11	36	\$ 37,942.46	\$ 90,310.86	\$ 128,253.32	\$ 97,695.62	\$ 30,557.70	\$ 128,253.32	\$ -
Average	18	524	\$ 2,726,101.15	\$ 408,641.69	\$ 3,642,129.13	\$ 1,521,424.41	\$ 2,120,704.72	\$ 2,225,555.93	\$ 1,416,573.20
Average			\$ 298,684.30	\$ 31,833.08	\$ 351,387.58	\$ 142,601.58	\$ 209,014.70	\$ 210,091.12	\$ 141,657.32



PUBLIC RISK MANAGEMENT LOSS FUND ANALYSIS

PREPARED BY
WORLD
Risk Management

VALUED AS OF 06/30/2021

041 - LEVY BOCC

PRM FUND YEAR	MEMBER LOSS FUND	SAFETY CREDIT	DRUG-FREE CREDIT	= NET MEMBER LOSS FUND	TOTAL EXPERIENCE	DEDUCTIBLE APPLIED	EXCESS (NON-CAT)	EXCESS (CAT)	= NET TOTAL EXPERIENCE	% OF LOSS FUND
2005	344,083	0	17,204	326,879	851,120	0	0	0	851,120	260.4%
2006	612,014	0	30,601	581,413	250,787	0	0	0	250,787	43.1%
2008	448,789	0	22,439	426,350	320,176	0	0	0	320,176	75.1%
2009	374,821	11,245	18,741	344,835	437,783	0	44,432	0	393,350	114.1%
2010	527,538	14,654	24,423	488,461	208,151	0	0	0	208,151	42.6%
2011	378,000	10,500	17,500	350,000	375,090	0	99,359	0	275,731	78.8%
2012	356,517	9,903	16,505	330,108	421,089	0	26,267	0	394,822	119.6%
2013	394,695	11,841	19,735	363,119	421,896	0	167,441	0	254,456	70.1%
2014	458,452	13,754	22,923	421,775	680,347	0	28,170	0	652,177	154.6%
2015	501,997	15,060	25,100	461,837	466,196	0	0	162,996	303,200	65.7%
2016	603,449	18,103	30,172	555,173	262,824	0	0	5,080	257,744	46.4%
2017	693,847	20,815	34,692	638,340	271,468	0	0	0	271,468	42.5%
2018	693,847	20,815	34,692	638,339	319,052	0	0	0	319,052	50.0%
2019	712,469	14,249	35,623	662,596	261,622	0	0	0	261,622	39.5%
2020	769,466	15,389	38,473	715,604	128,253	0	0	0	128,253	17.9%
TOTAL	7,869,982	176,329	388,824	7,304,829	5,675,854	0	365,669	168,076	5,142,110	70.4%

	AUTO LIABILITY	AUTO PHYS DMG	LIABILITY	CRIME	PROPERTY	WORK COMP	TOTAL
2005	3	0	10	0	3	33	49
2006	11	1	20	0	0	36	68
2008	4	1	17	0	0	23	45
2009	6	4	10	0	1	16	37
2010	6	1	6	0	4	17	34
2011	6	7	18	0	19	33	83
2012	10	5	7	0	8	22	52
2013	5	4	6	0	7	25	47
2014	7	2	9	2	4	26	50
2015	1	3	9	0	16	14	43
2016	7	3	7	0	11	8	36
2017	3	6	15	0	13	21	58
2018	5	6	14	0	8	17	50
2019	1	9	9	0	5	22	46
2020	3	3	15	0	4	11	36
TOTAL	78	55	172	2	103	324	734
PERCENTAGE	10.6%	7.5%	23.4%	0.3%	14.0%	44.1%	