

AUTO LIAB CHG CALCULATION WORKSHEET

BN0709

FINAL

		PAID LOSSES				NET PAID															
STATEWIDE SUM		\$1,561,632	100%	\$1,429,169	100%	\$984,740	100%	\$444,429	\$4,046,571	\$4,491,000	100%	\$4,663,060	100%	(\$172,060)							
As of 12/03		As of 12/05						10%		90%		100%									
AL PRIOR BASE PD FY01-03		AL NEW BASE PD FY03-05		NET PAID (NET OF WAIVED LOSS)		PAID LOSS Based Part		NET PAID Based Part		BN0709 AL BUDGETED CHARGE		BN0507 AL BUDGETED CHARGE		INCREASE (DECR)							
{1}		{2}		{2a}		{3}		{3a}		{4}		{5}		{6}		{7}		{7a}		{8}	
100000	DEPT OF HUMAN SVC	294,847	18.88%	261,903	18.326%	225,238	22.8728%	81,444	925,564	1,007,008	22.42%	1,018,198	21.84%	(11,190)							
107000	DEPT OF ADMINISTRA	96,136	6.16%	22,231	1.556%	9,683	0.9833%	6,913	39,790	46,704	1.04%	118,951	2.55%	(72,248)							
109000	DEPT OF AVIATION	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
114000	LONG TERM CARE OM	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
121000	OFFICE OF THE GOVE	0	0.00%	928	0.065%	0	0.0000%	288	0	288	0.01%	0	0.00%	288							
122000	PSYCHOLOGISTS EXAM	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
123000	ECON & COMMUNITY I	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
124000	CLINICAL SOCIAL WOF	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
131000	OR ADVOCACY COMM	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
137000	DEPT OF JUSTICE	0	0.00%	1,969	0.138%	483	0.0490%	612	1,984	2,596	0.06%	0	0.00%	2,596							
141000	DIV OF STATE LANDS	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
142000	LEGISLATIVE COUNSEL	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
144000	LEGISLATIVE REVENU	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
145000	LEGISLATIVE FISCAL	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
150000	DEPT OF REVENUE	956	0.06%	3,049	0.213%	0	0.0000%	948	0	948	0.02%	1,631	0.03%	(682)							
155000	LEGISLATIVE ASSEMB	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
156000	LEGISLATIVE ADMINIS	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
165000	SECRETARY OF STAT	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
170000	OREGON STATE TREA	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
177000	ST LOTTERY COMM	12,843	0.82%	13,723	0.960%	10,473	1.0635%	4,267	43,034	47,302	1.05%	23,810	0.51%	23,492							
196000	DISTRICT ATTORNEYS	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
198000	JUDICIAL DEPT	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
199000	GOVERNMENT STAND	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
248000	MILITARY DEPT	7,218	0.46%	3,231	0.226%	775	0.0787%	1,005	3,185	4,189	0.09%	19,370	0.42%	(15,180)							
250000	MARINE BOARD	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
255000	PAROLE BOARD	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
257000	OR STATE POLICE	330,881	21.19%	159,857	11.185%	99,173	10.0710%	49,711	407,530	457,241	10.18%	1,067,326	22.89%	(610,086)							
259000	PUBLIC SAFETY STAN	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	23	0.00%	(23)							
274000	DEPT OF VETERANS' /	0	0.00%	2,003	0.140%	0	0.0000%	623	0	623	0.01%	0	0.00%	623							
291000	DEPT OF CORRECTIO	37,996	2.43%	7,679	0.537%	6,007	0.6100%	2,388	24,685	27,073	0.60%	37,814	0.81%	(10,741)							
330000	OFFICE OF ENERGY	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
340000	DEPT OF ENVIRONME	12,057	0.77%	48,118	3.367%	26,678	2.7092%	14,963	109,628	124,591	2.77%	32,938	0.71%	91,653							
350000	COLUMBIA RIVER GOF	Not part of AL state plan						na		na na		na									
399000	PSYCH SECURITY REV	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
404000	PUBLIC DEFENSE SVC	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
415000	OR YOUTH AUTHORIT	48,366	3.10%	114,272	7.996%	58,350	5.9254%	35,535	239,778	275,313	6.13%	159,046	3.41%	116,266							
423000	COMM ON CHILDREN	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
425000	LEGIS COMM ON INDI	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
435000	SAIF CORP	4,422	0.28%	38,891	2.721%	24,010	2.4382%	12,094	98,664	110,758	2.47%	9,000	0.19%	101,758							
440000	CONSUMER & BUSINE	11,069	0.71%	3,491	0.244%	1,679	0.1705%	1,086	6,898	7,984	0.18%	11,397	0.24%	(3,414)							
442000	PRIVATE HEALTH PARTI	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	11,397	0.24%	(11,397)							
459000	PUBLIC EMPLOYEE RE	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
471000	EMPLOYMENT DEPT	36,885	2.36%	1,099	0.077%	0	0.0000%	342	0	342	0.01%	46,230	0.99%	(45,888)							
543000	OR STATE LIBRARY	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
575000	OR STUDENT ASSISTA	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
580000	OR UNIVERSITY SYST	152,216	9.75%	147,003	10.286%	147,003	14.9281%	45,714	604,076	649,790	14.47%	494,912	10.61%	154,878							
581000	EDUCATION DEPT	4,574	0.29%	0	0.000%	0	0.0000%	0	0	0	0.00%	4,062	0.09%	(4,062)							
584000	TEACHER STNDS & PF	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
585000	BLIND COMM	390	0.02%	24,339	1.703%	2,504	0.2543%	7,569	10,289	17,857	0.40%	102	0.00%	17,755							
586000	COMM COLLEGES & V	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
603000	AGRICULTURE DEPT	21,258	1.36%	20,504	1.435%	9,709	0.9859%	6,376	39,896	46,273	1.03%	24,329	0.52%	21,943							
629000	FORESTRY DEPT	21,156	1.35%	60,039	4.201%	48,559	4.9312%	18,670	199,544	218,215	4.86%	70,271	1.51%	147,944							
632000	GEOLOGY & MINERAL I	1,486	0.10%	0	0.000%	0	0.0000%	0	0	0	0.00%	20,640	0.44%	(20,640)							
634000	PARKS & RECREATIO	31,786	2.04%	6,867	0.480%	5,077	0.5155%	2,135	20,861	22,997	0.51%	48,278	1.04%	(25,281)							
635000	FISH & WILDLIFE DEP	53,128	3.40%	187,679	13.132%	87,679	8.9038%	58,363	360,298	418,661	9.32%	161,423	3.46%	257,238							
660000	LAND CONSERVATION	0	0.00%	233	0.016%	0	0.0000%	72	0	72	0.00%	0	0.00%	72							
690000	WATER RESOURCES I	4,915	0.31%	1,603	0.112%	0	0.0000%	499	0	499	0.01%	7,174	0.15%	(6,675)							
691000	OR WATERSHED ENH	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
730000	DEPT OF TRANSPOR	342,182	21.91%	212,341	14.858%	186,202	18.9088%	66,032	765,158	831,190	18.51%	1,194,325	25.61%	(363,135)							
831000	OR HEALTH LICENSIN	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
833000	HEALTH RELATED LIC	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
834000	OR BD OF DENTISTRY	na	na	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	na							
839000	BUREAU OF LABOR &	825	0.05%	0	0.000%	0	0.0000%	0	0	0	0.00%	217	0.00%	(217)							
845000	OR LIQUOR CONTROL	6,253	0.40%	36,226	2.535%	12,700	1.2897%	11,265	52,187	63,452	1.41%	15,232	0.33%	48,220							
847000	MEDICAL EXAMINERS	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
848000	MILITARY DEPT EMER	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
851000	BOARD OF NURSING	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
860000	PUBLIC UTILITY COMM	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							
862000	RACING COMM	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0							

		As of 12/03		As of 12/05			10%	90%	100%	BN0507		INCREASE (DECR)		
		AL PRIOR BASE PD FY01-03		AL NEW BASE PD FY03-05			PAID LOSS Based Part	NET PAID Based Part	BN0709 AL BUDGETED CHARGE	AL BUDGETED CHARGE				
		{1}		{2}	{2a}	{3}	{3a}	{4}	{5}	{6}	{6a}	{7}	{7a}	{8}
914000	HOUSING & COMMUNI	4,986	0.32%	19,336	1.353%	6,791	0.6896%	6,013	27,906	33,919	0.76%	8,221	0.18%	25,698
915000	CONSTRUCTION CON	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0
919000	REAL ESTATE AGENC	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0
951000	OR FILM & VIDEO OFF	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0
964000	ARCHITECT EXAMINEI	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0
965000	LANDSCAPE ARCHITE	<i>Not part of AL state plan</i>								na	na	na	na	na
971000	CORRECTIONS ENTEF	21,318	1.37%	30,556	2.138%	15,968	1.6215%	9,502	65,616	75,118	1.67%	56,353	1.21%	18,764
973000	LANDSCAPE CONTRAI	0	0.00%	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0
975000	HOME CARE COMMIS	na	na	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0
976000	TOURISM COMMISSIO	na	na	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0
977000	OREGON WINE BOARI	na	na	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0
978000	OREGON PATIENT SAI	na	na	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0
979000	OREGON HEALTH POL	na	na	0	0.000%	0	0.0000%	0	0	0	0.00%	0	0.00%	0

Licensing & General Government Pool

15	TOTAL - L&G POOL	1,486	0.10%	0	0.00%	0	0.000%	0	0	0	0.0%	390	0.0%	(390)
108000	COUNSELOR & THERAP	0		0						0		23	0.0%	(23)
113000	INVESTIGATORS BRD	0		<i>Transferred to 259000</i>						na	na	na	na	na
115000	EMPLOYMENT RELATIO	0		0						0		23	0.0%	(23)
119000	TAX SERVICE EXAMINEI	0		0						0		23	0.0%	(23)
120000	ACCOUNTANCY BOARD	0		0						0		23	0.0%	(23)
167000	COUNCIL ON COURT PROCEDURES	0		0						na	na	na	na	na
175000	JUDICIAL FITNESS & DIS	0		0						0		23	0.0%	(23)
191000	LANE CO BOUNDARY CC	0		0						0		23	0.0%	(23)
213000	CRIMINAL JUSTICE COM	0		0						0		23	0.0%	(23)
662000	LAND USE BRD OF APPE	0		0						0		23	0.0%	(23)
811000	CHIROPRACTIC EXAMIN	0		0						0		23	0.0%	(23)
952000	OR UTILITY NOTIFICATI	0		0						0		23	0.0%	(23)
963000	OPTOMETRY BOARD	<i>Not part of AL state plan</i>								na	na	na	na	na
966000	ENGINEERING & LAND S	0		0						0		23	0.0%	(23)
967000	GEOLOGIST EXAMINER	0		0						0		23	0.0%	(23)
968000	MASSAGE THERAPISTS	0		0						0		23	0.0%	(23)
969000	PHYSICAL THERAPIST	0		0						0		23	0.0%	(23)
974000	APPRAISER CERT & LI	0		0						0		23	0.0%	(23)

Promotional Commissions Pool

31	TOTAL - PC POOL	0	0.00%	0	0.00%	0	0.000%	0	0	0	0.0%	0	0.0%	0
604000	CHEWING & CREEPING	0		0						0		0	0.0%	0
605000	BEEF COMM	0		0						0		0	0.0%	0
606000	BARTLETT PEAR COMM	0		0						0		0	0.0%	0
607000	TALL FESCUE COMM	0		0						0		0	0.0%	0
608000	WESTERN OR ONION CC	0		0						0		0	0.0%	0
611000	RASPBERRY & BLACKBI	0		0						0		0	0.0%	0
617000	DAIRY PRODUCTS COM	0		0						0		0	0.0%	0
620000	FRYER COMM	0		0						0		0	0.0%	0
623000	HAZELNUT COMM	0		0						0		0	0.0%	0
624000	ALFALFA SEED COMM	0		0						0		0	0.0%	0
628000	FOREST RESOURCES IN	0		0						0		0	0.0%	0
641000	HIGHLAND BENTGRASS	0		0						0		0	0.0%	0
642000	MINT COMM	0		0						0		0	0.0%	0
643000	HOP COMM	0		0						0		0	0.0%	0
644000	SHEEP COMM	0		0						0		0	0.0%	0
645000	DUNGENESS CRAB CO	0		0						0		0	0.0%	0
646000	SALMON COMM	0		0						0		0	0.0%	0
647000	PROCESSED VEGETABL	0		0						0		0	0.0%	0
655000	ORCHARDGRASS SEED	0		0						0		0	0.0%	0
656000	OR TRAWL COMM	0		0						0		0	0.0%	0
657000	RYEGRASS SEED COMM	0		0						0		0	0.0%	0
658000	POTATO COMM	0		0						0		0	0.0%	0
659000	PROCESSED PRUNE & F	0		0						0		0	0.0%	0
664000	CLOVER COMM	0		0						0		0	0.0%	0
668000	STRAWBERRY COMM	0		0						0		0	0.0%	0
669000	SWEET CHERRY COMM	0		0						0		0	0.0%	0
670000	BLUEBERRY COMM	0		0						0		0	0.0%	0
678000	WHEAT COMM	0		0						0		0	0.0%	0
679000	GRAINS COMM	0		0						0		0	0.0%	0
733000	TRAVEL INFORMATION	0		0						0		0	0.0%	0
972000	ALBACORE COMM	0		0						0		0	0.0%	0

NOTES

DEFINITIONS

AL - AUTO LIABILITY is from vehicle incidents alleged to cause harm to others.
 Paid losses - claim payments made. Any paid legal fees or paid claim expenses are added in too, but reserves (estimates of future payments) are not. Paid losses are from claims with dates of loss in the base period. Their valuation dates are cited below; see columns {1} and {2}.
 Net paid - your agency's paid loss minus your waived loss(es).

As of 12/03	
AL	
PRIOR	
BASE PD	
FY01-03	
{1}	

As of 12/05		
AL		NET PAID
NEW		(NET OF
BASE PD		WAIVED
FY03-05		LOSS)
{2}	{2a}	{3}
		{3a}

	10%	90%	100%
PAID	NET	BN0709	
LOSS	PAID	AL	
Based	Based	BUDGETED	
Part	Part	CHARGE	
{4}	{5}	{6}	{6a}

BN0507
AL
BUDGETED
CHARGE
{7}
{7a}

INCREASE
(DECR)
{8}

WAIVED LOSSES

Waived losses are removed from your agency's base period paid losses.

Statewide AL waived losses = **\$444,429**

- AL - Your agency's largest loss up to \$100,000, including paid legal and paid claim expense.
- Amount over the maximum agency retention per loss of \$500,000.

LIABILITY POOLS

Two pools are available for certain agencies with no more than 20 FTE. For charges, they are treated as a single agency. Chartered members had a loss-free base period and no extraordinary risk characteristics, as determined by RMD.

AL MINIMUM CHARGE

There is no minimum charge.

EXPLANATION OF COLUMNS AND CHARGE CALCULATION

- {1} Paid Losses that have dates of loss in the prior base period (for comparison).
AL: Base period losses are from FYs 2001-03 (three years). Shown are the paid from these years, valued as of 12/31/03.
- {2} Paid Losses that have dates of loss in the new base period.
AL: Base period losses are from FYs 2003-05 (three years). Shown are the paid from these years, valued as of 12/31/05.
- {2a} Agency's percent share of statewide paid losses.
- {3} Net Paid. See "net paid" and "waived losses" under NOTES.
- {3a} Agency's percent share of statewide "net paid" losses.
- {4} The **Paid Loss Based** part is based on your agency's percent share of statewide "paid losses." It spreads the cost of statewide waived losses.
(Remember to change col {2a} to a decimal. Rounding may make your calculated charge off a tad.)
Paid loss-based charge = [(agency's col {2a}) x (statewide waived losses)]
= (agency's col {2a}) x (\$1,429,169) - (\$984,740)
= (agency's col {2a}) x (**\$444,429**)
- {5} The **Net Paid Based** part is based on your agency's percent share of statewide "net paid" losses. It spreads the rest of the charge.
(Percentage rounding may make your calculated charge off a tad.)
Net paid-based charge = (agency's col {3a}) x [(statewide sum of col {6}) - (statewide sum of col {4})]
= (agency's col {3a}) x [(4,491,000) - (444,429)]
= (agency's col {3a}) x (**\$4,046,571**)
- {6} Your agency's total **AL PART** of the budgeted liability charge = col {4} + col {5}.
- {6a} Your agency's percent share of the budgeted statewide AL charge.
- {7} Your agency's budgeted AL charge for the current biennium.
- {7a} Your agency's percent share of the current biennium's budgeted AL charge.
- {8} Increase (decrease) in next biennium's budgeted charge compared to the current biennium's budgeted charge.

LIABILITY POOLS

Pool members share loss experience and minimum charges - no minimum for AL.

- {3} Net paid, net of waived losses. Waived losses are:
AL: Up to \$100,000 in total waived for pool's two largest paid losses, including legal and claim expense.
Amount over the maximum agency retention per loss of \$500,000.

{4} to {6} Budgeted charge for each pool is divided equally among members.