



Finance and Economic Dev. Comm. Meeting

November 7, 2016

5:00 pm

Pinky Alder Room

-
- 1) ORAL COMMUNICATIONS
 - 2) PRESENTATION OF PROPERTY AND CASUALTY ANNUAL REVIEW BY KEENAN AND ASSOCIATES

NOTE: All Agenda items and back-up materials are available for public review at the Upland Public Library, downstairs reference desk at 450 North Euclid Avenue, the City Clerk's Office at 460 North Euclid Avenue and the City website at www.ci.upland.ca.us, subject to staff's ability to post the documents before the meeting.

In compliance with the Americans with Disabilities Act, if you need special assistance to participate in this meeting, please contact the City Clerk's Office at 909.931.4120. Notification 48 hours prior to the meeting will enable the City to make reasonable arrangements to ensure accessibility to this meeting. [28 CFR 35.102-35.104 ADA Title II]

POSTING STATEMENT: On November 3, 2016 a true and correct copy of this agenda was posted on the bulletin boards at 450 N. Euclid Avenue (Upland Public Library) and 460 N. Euclid Avenue (Upland City Hall).

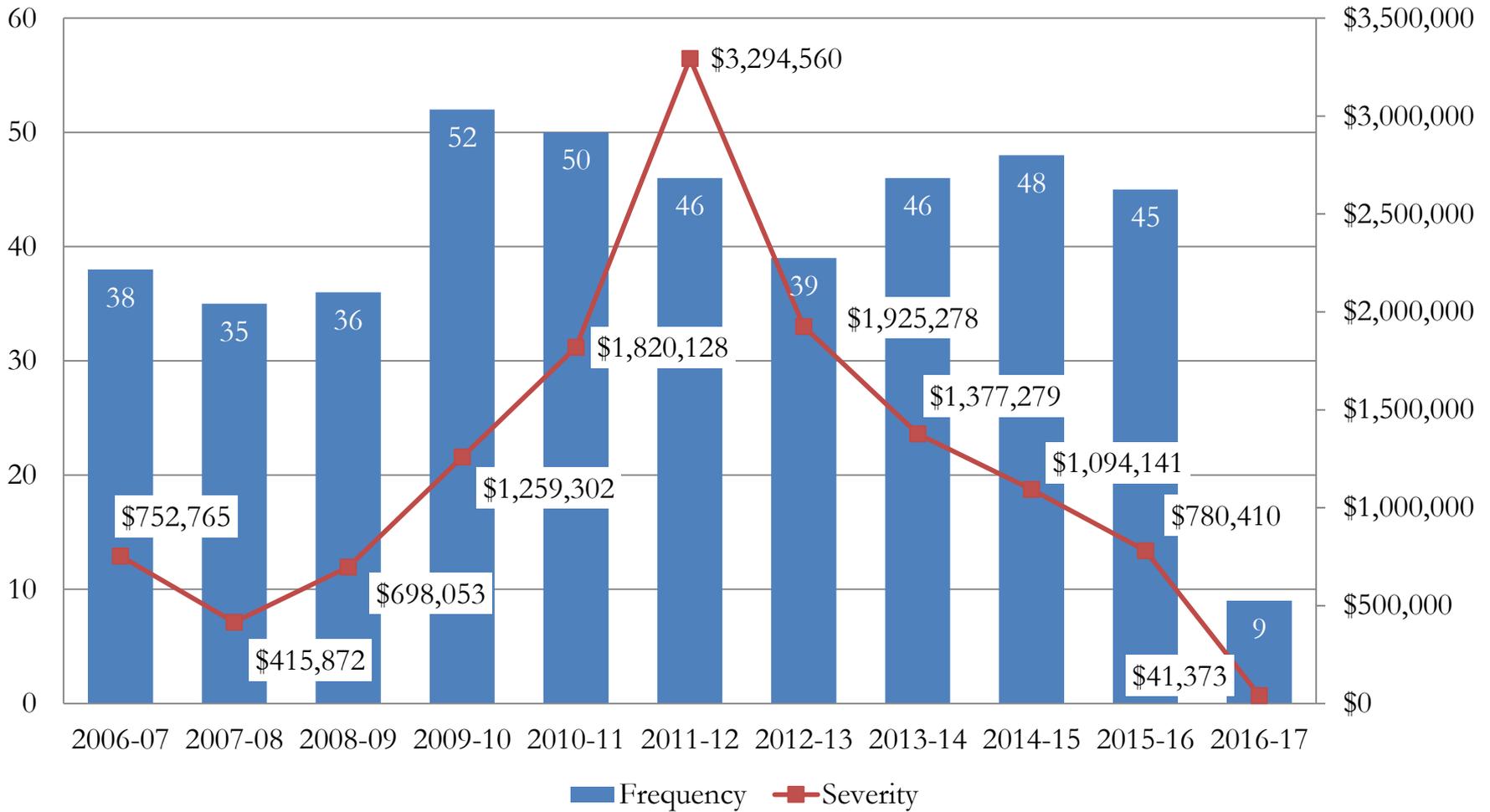


CITY OF UPLAND
CALIFORNIA
INCORPORATED IN 1906

City of Upland Property & Casualty Program Overview

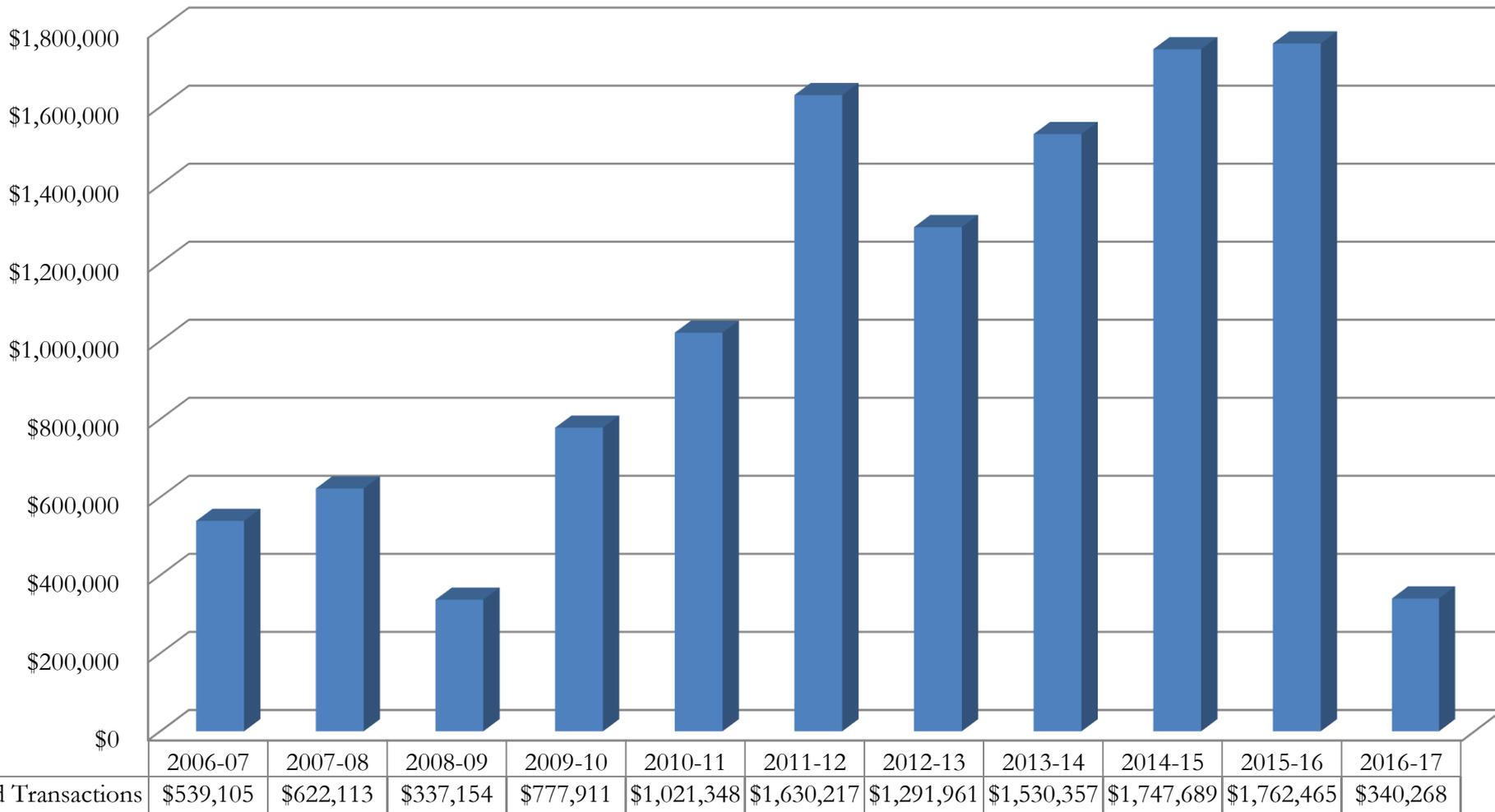


WC Frequency & Severity





WC Paid Transactions (All dates of Injury)



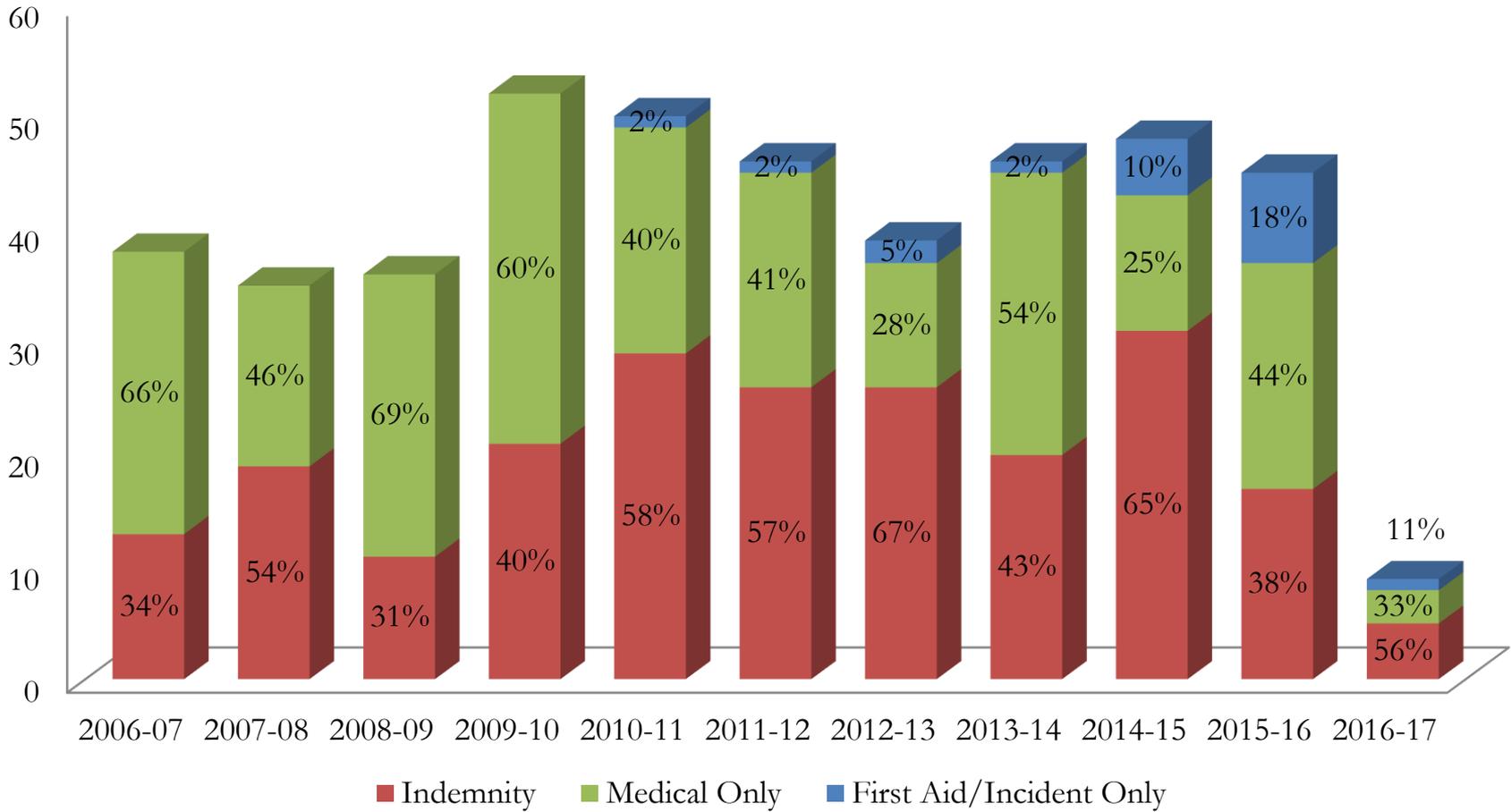


WC Loss Stratification

Fiscal Year	0-50K	50-150K	150-250K	250-500K	500-750K	>750K	Total Incurred	Claim Count
2006-07	\$286,780	\$328,315	\$137,670	\$0	\$0	\$0	\$752,765	38
2007-08	\$288,963	\$126,909	\$0	\$0	\$0	\$0	\$415,872	35
2008-09	\$208,626	\$200,000	\$150,620	\$138,807	\$0	\$0	\$698,053	36
2009-10	\$474,090	\$439,281	\$212,590	\$133,341	\$0	\$0	\$1,259,302	52
2010-11	\$638,317	\$520,658	\$340,642	\$320,511	\$0	\$0	\$1,820,128	50
2011-12	\$659,353	\$680,668	\$386,360	\$326,001	\$250,000	\$992,177	\$3,294,560	46
2012-13	\$604,459	\$582,765	\$282,122	\$429,045	\$26,887	\$0	\$1,925,278	39
2013-14	\$471,417	\$361,208	\$300,000	\$244,654	\$0	\$0	\$1,377,279	46
2014-15	\$629,407	\$364,707	\$100,027	\$0	\$0	\$0	\$1,094,141	48
2015-16	\$440,219	\$340,191	\$0	\$0	\$0	\$0	\$780,410	45
2016-17	\$41,373	\$0	\$0	\$0	\$0	\$0	\$41,373	9
Grand Total	\$4,743,003	\$3,944,702	\$1,910,032	\$1,592,359	\$276,887	\$992,177	13459159.26	444



WC Claim Type





WC Large Loss Summary

Claims > \$250,000 (All Safety Claims)

- \$1,742,177 Total Incurred, 9/3/11 DOI, Fracture, Open Status
- \$526,887 Total Incurred, 9/13/12 DOI, Strain, Open Status
- \$491,708 Total Incurred, 12/2/10 DOI, OCC: All Other, Open Status
- \$461,950 Total Incurred, 8/19/05 DOI, Cancer, Open Status
- \$429,045 Total Incurred, 1/23/13 DOI, Strain, Open Status
- \$388,807 Total Incurred, 12/27/08 DOI, Sprain, Open Status
- \$383,341 Total Incurred, 8/26/09 DOI, Strain, Open Status
- \$368,783 Total Incurred, 12/14/13 DOI, Cumulative, Open Status
- \$363,599 Total Incurred, 9/15/04 DOI, Strain, Open Status
- \$359,764 Total Incurred, 5/30/14 DOI, Multiple Injuries, Open Status
- \$323,797 Total Incurred, 5/30/90 DOI, Strain, Open Status
- \$305,268 Total Incurred, 10/13/10 DOI, Contusion, Open Status



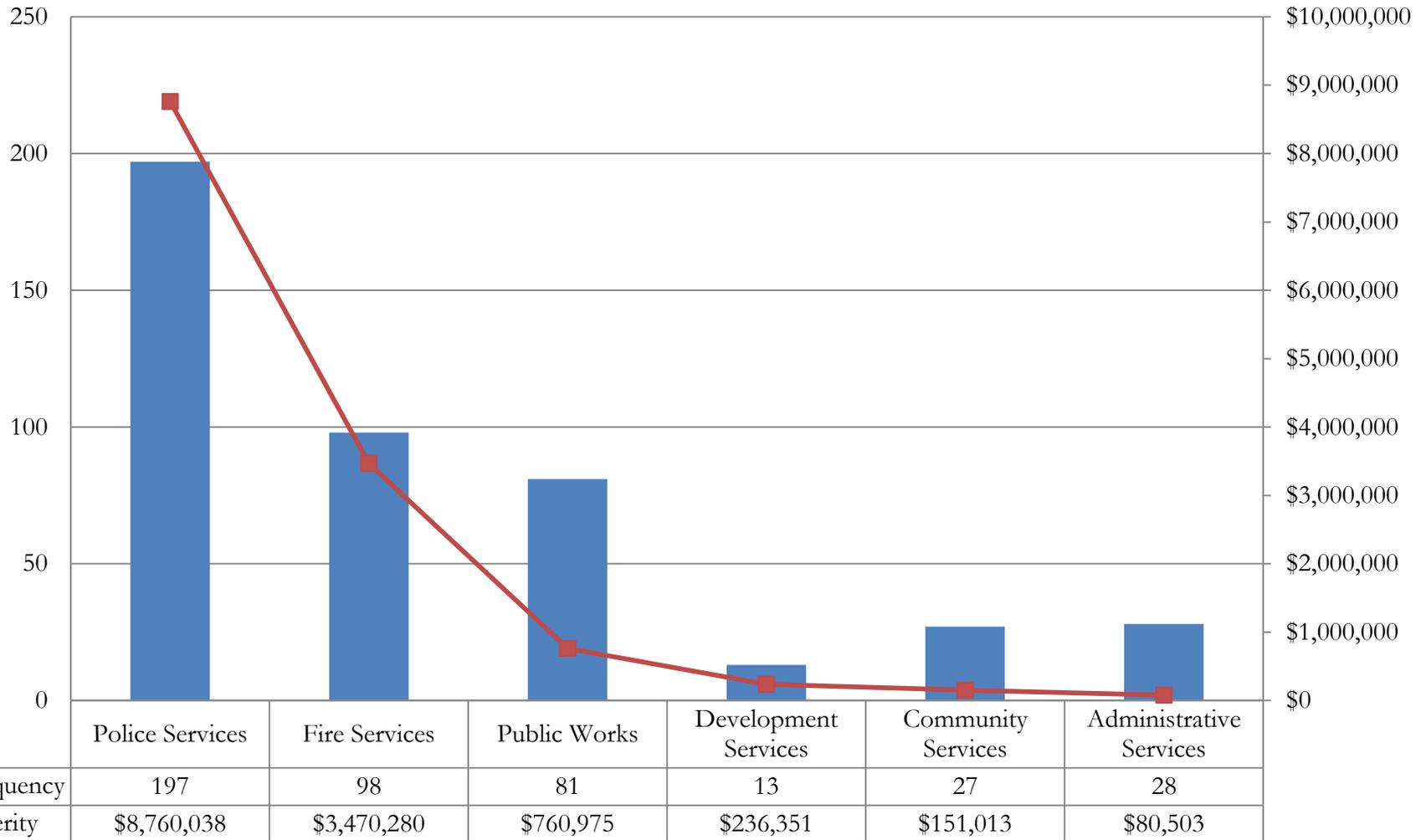
WC Large Loss Summary

Claims > \$250,000 (All Safety Claims)

- \$303,846 Total Incurred, 5/19/12 DOI, Strain, Open Status
- \$277,055 Total Incurred, 3/15/05 DOI, Multiple Injuries, Closed Status
- \$273,535 Total Incurred, 5/23/11 DOI, Mental Stress, Closed Status
- \$272,155 Total Incurred, 5/20/12 DOI, Strain, Open Status
- \$266,107 Total Incurred, 9/20/13 DOI, Strain, Open Status
- \$254,837 Total Incurred, 1/6/87 DOI, Multiple, Closed Status

Frequency & Severity by Department

Losses from: 07/01/06 – 09/30/16



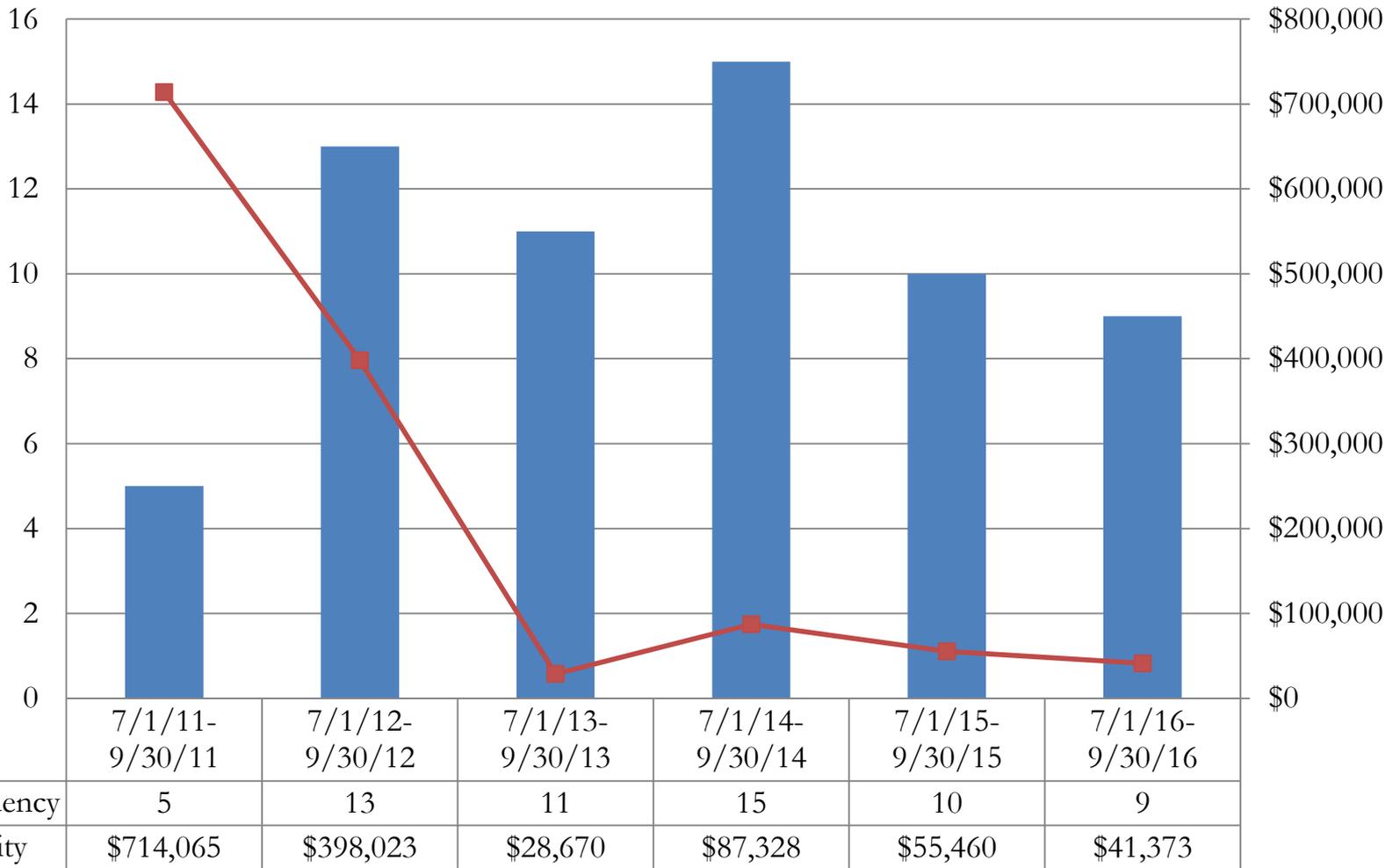
Top 3 Causes of Loss by Department

Losses from: 07/01/06 – 09/30/16

Department	Nature	Frequency	Severity
Police Services	Strain	83	\$4,705,941
	Sprain	18	\$352,739
	All Other	17	\$382,688
Fire Services	Strain	31	\$755,083
	Sprain	9	\$519,410
	All Other	15	\$132,240
Public Works	Strain	32	\$457,466
	Sprain	8	\$37,339
	Laceration	10	\$4,802
Development Services	Strain	5	\$77,881
	Contusion	2	\$14,077
	Laceration	2	\$295
Community Services	Contusion	4	\$1,642
	Sprain	6	\$79,387
	Laceration	4	\$939
Administrative Services	Strain	12	\$44,017
	Contusion	5	\$2,298
	Laceration	3	\$884



Point in Time valued as of 9/30



10 valued as of 09/30/16

License No. 0451271

PRESENTATION OF PROPERTY AND CASUALTY ANNUAL REVIEW BY KEENAN AND ASSOCIATES

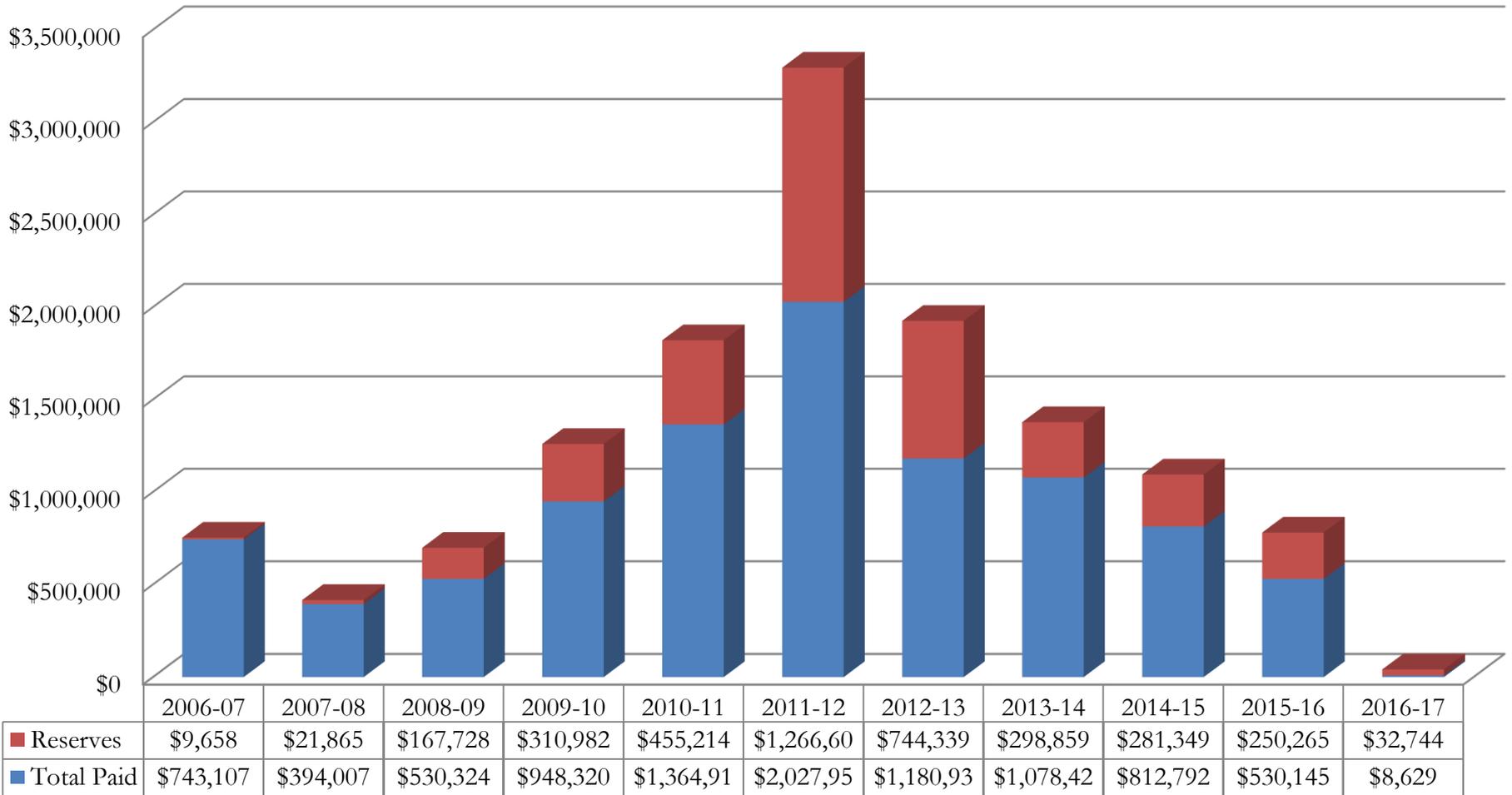
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Innovative Solutions. Enduring Principles.

Keenan
Associates



Total Incurred = Total Paid & Reserved



11 valued as of 09/30/16

License No. 0451271

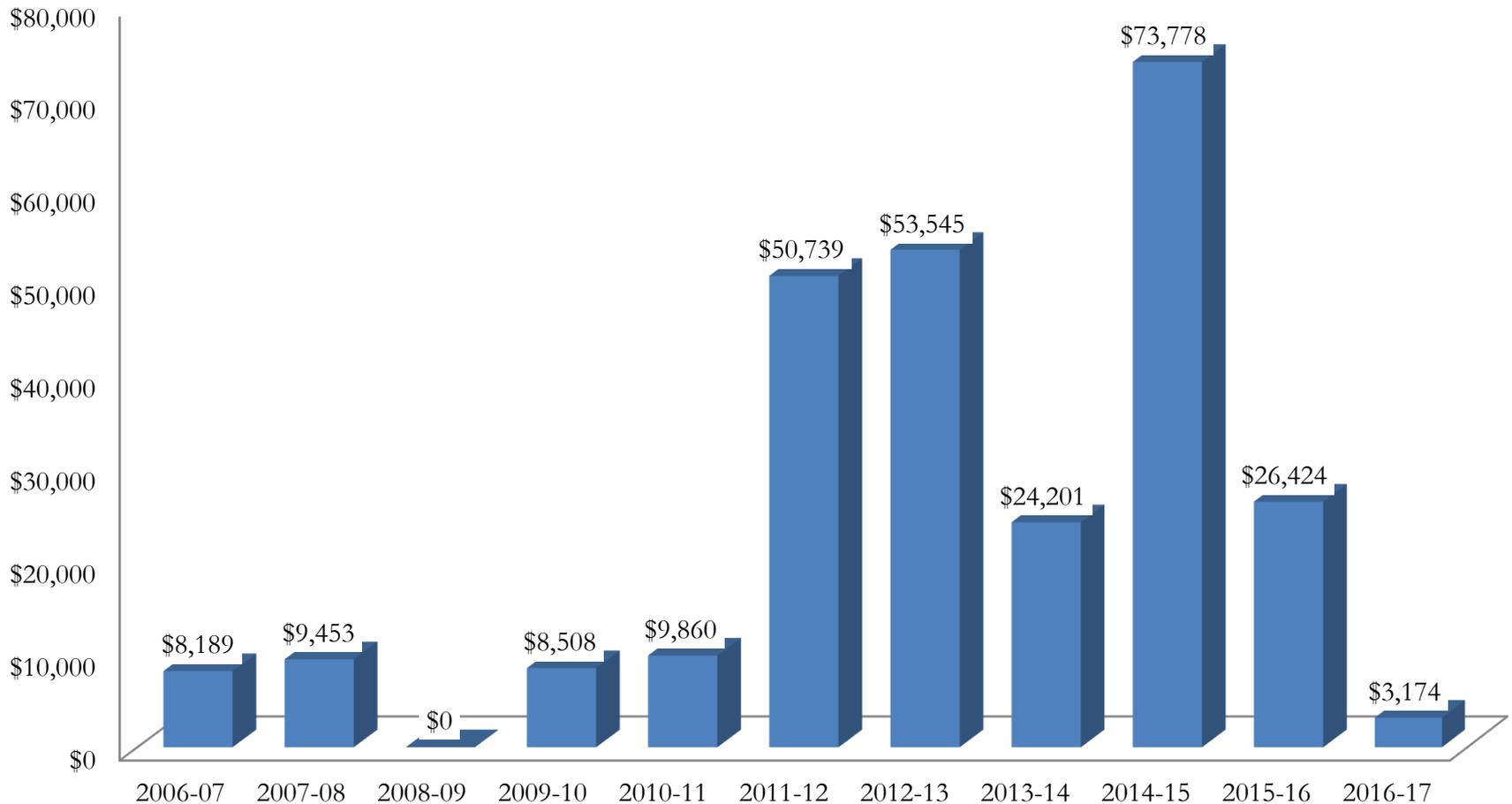
PRESENTATION OF PROPERTY AND CASUALTY ANNUAL REVIEW BY KEENAN AND ASSOCIATES

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Innovative Solutions. Enduring Principles.
Keenan
 Associates

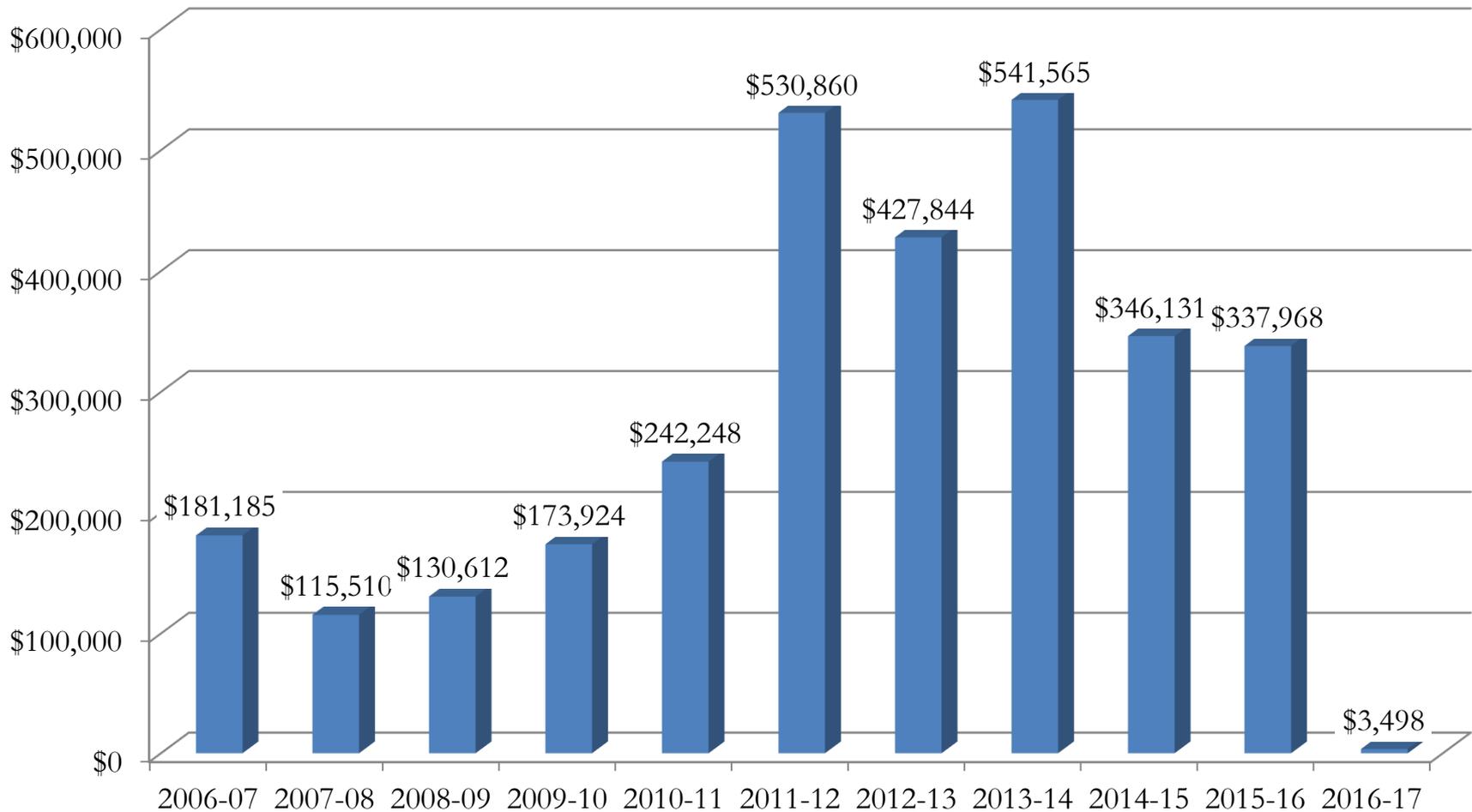


Total Paid in Temporary Disability (Non- Safety)





Total Paid in TD & 4850 Benefit (Police and Fire Only)





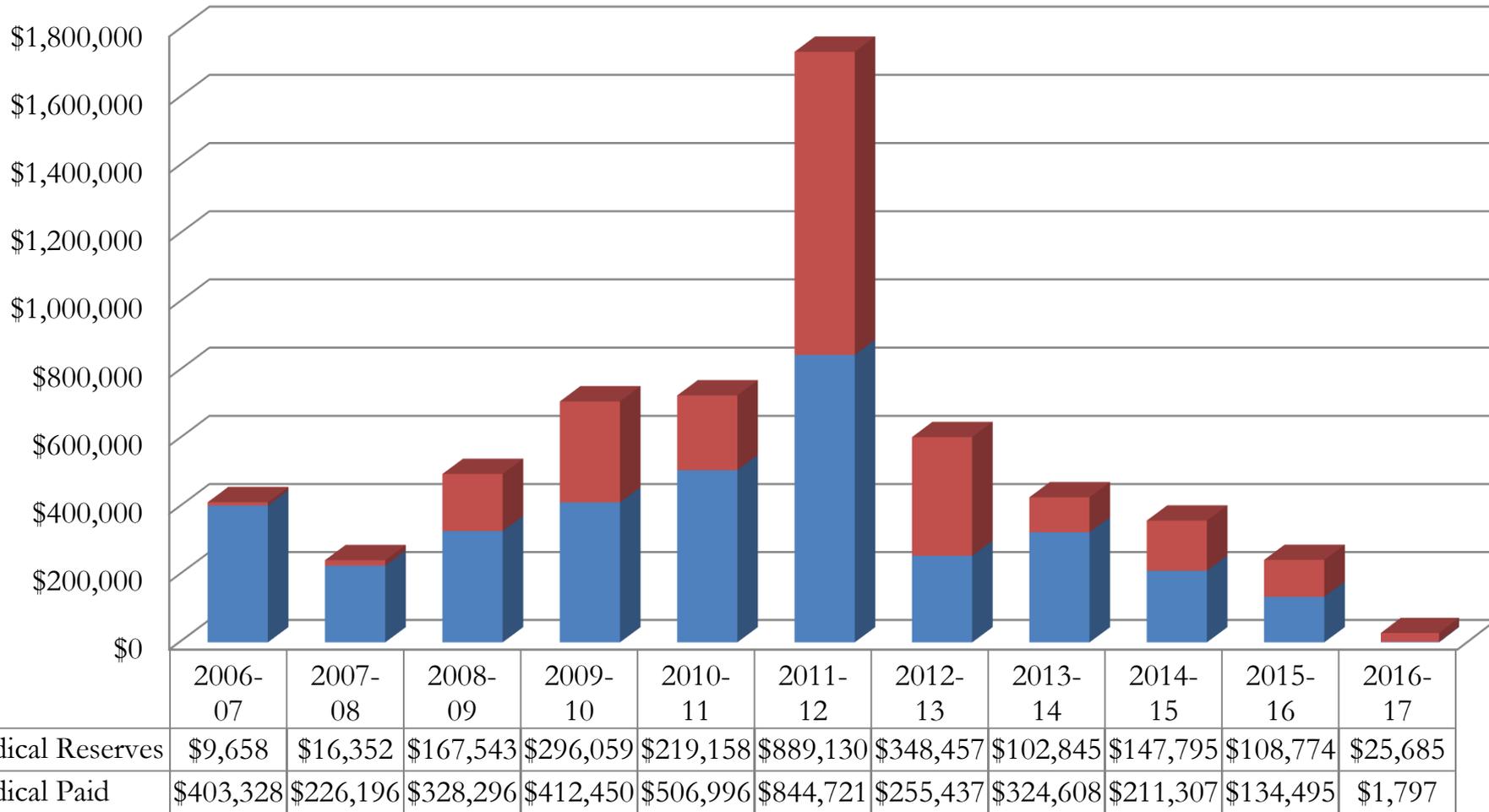
Total Paid in TD & 4850 Benefit (Police and Fire Only)

The prior administrator was not keeping track of 4850 paid directly to the employee.

FISCAL YEAR	TTD Paid	4850 Paid
2006-07	\$166,380	\$14,805
2007-08	\$115,510	\$0
2008-09	\$130,612	\$0
2009-10	\$144,898	\$29,025
2010-11	\$166,167	\$76,081
2011-12	\$316,471	\$214,389
2012-13	\$257,995	\$169,848
2013-14	\$354,488	\$187,076
2014-15	\$217,812	\$128,319
2015-16	\$194,765	\$143,204
2016-17	\$2,762	\$736
Grand Total	\$2,067,860	\$963,484

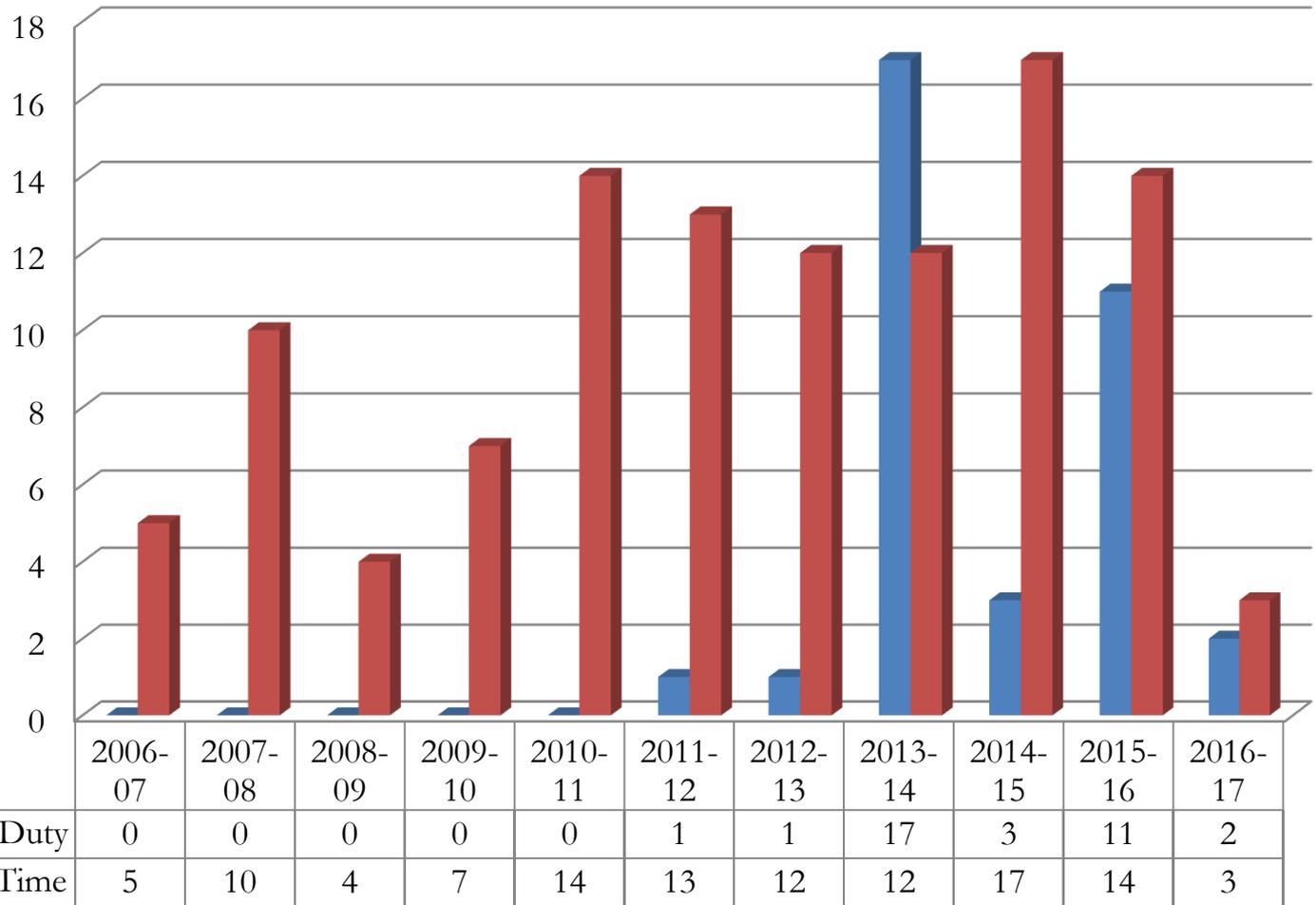


Total Paid in Medical Costs



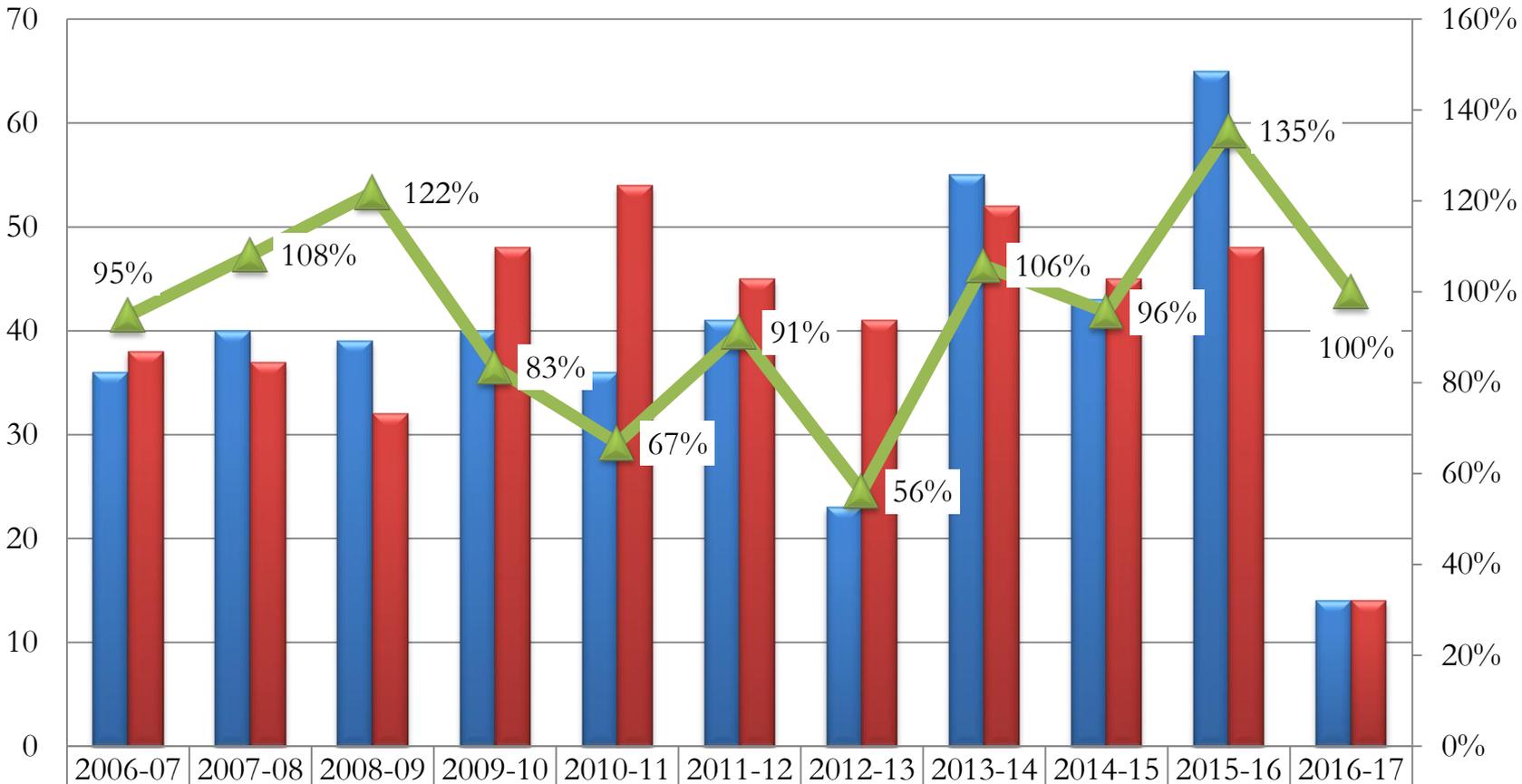


Lost & Modified Duty Days





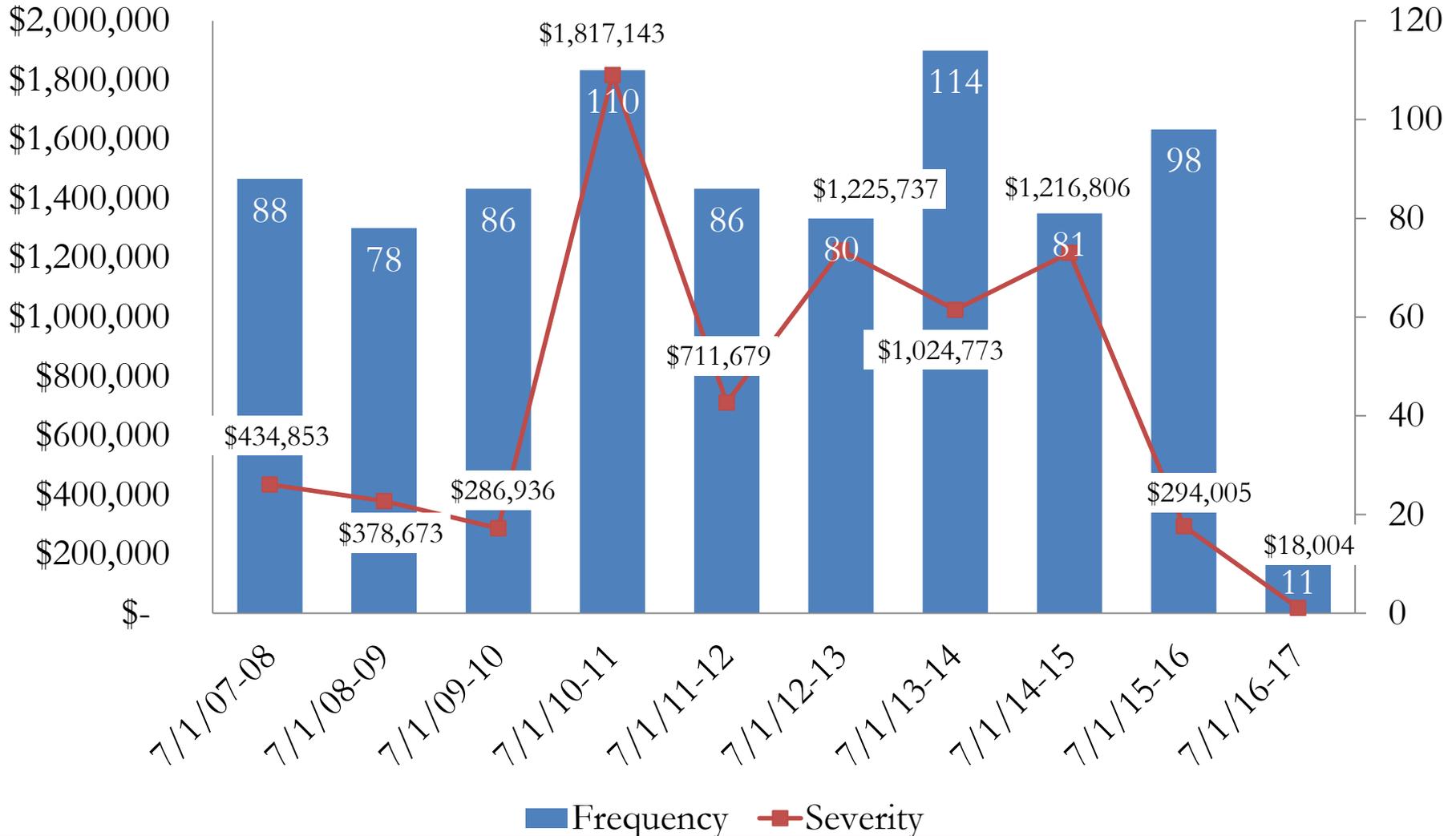
Open & Closed Claims



Closed	36	40	39	40	36	41	23	55	43	65	14
Opened	38	37	32	48	54	45	41	52	45	48	14
Closing Ratio	95%	108%	122%	83%	67%	91%	56%	106%	96%	135%	100%

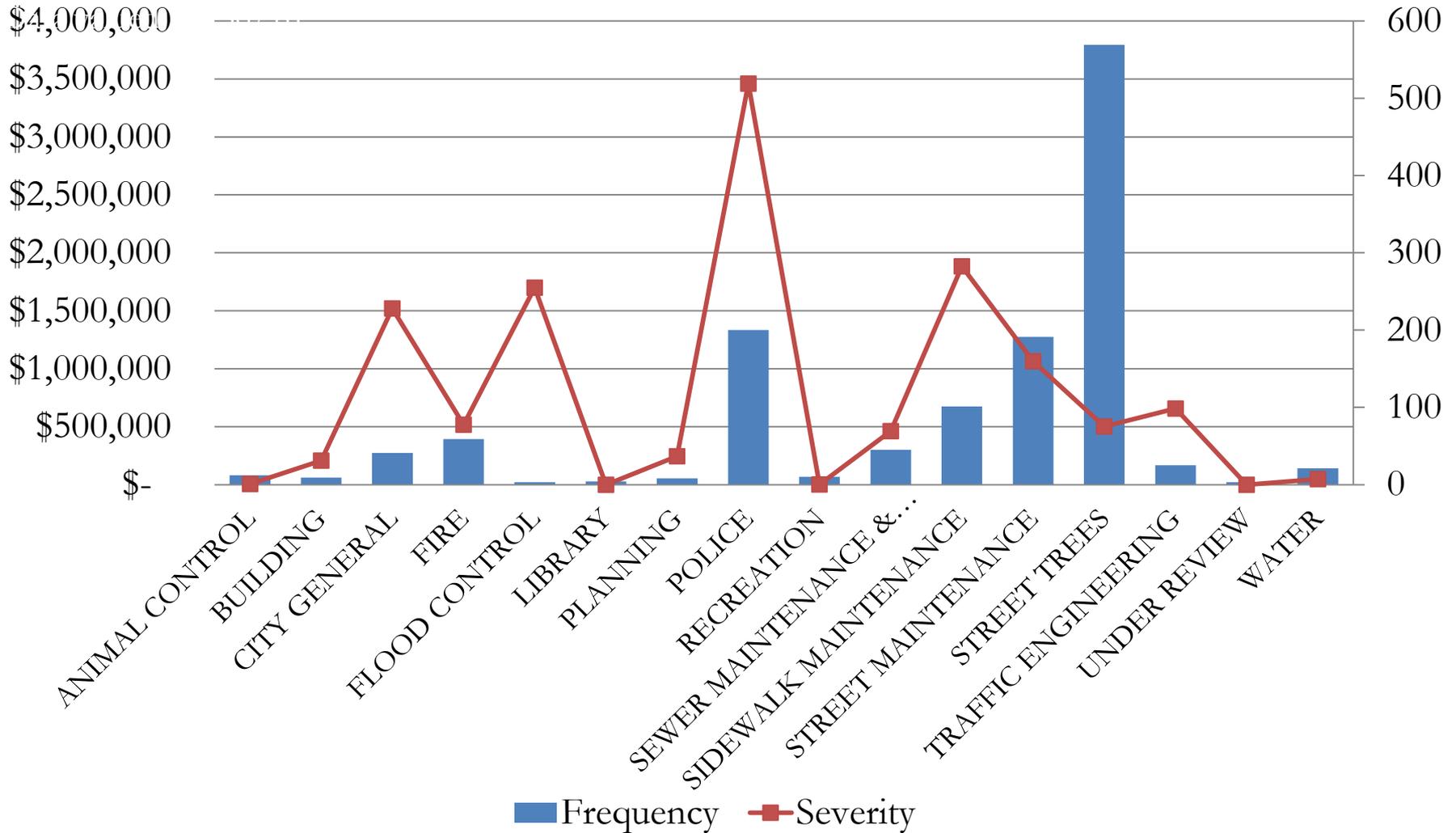


General Liability Frequency & Severity





General Liability Claim Type





GL Loss Stratification

FY	Claim Count	Total Incurred	0-50K	50-150K	150-250K	250-500K	>500K
7/1/2007-08	88	\$ 434,853	\$ 253,529	\$ 119,765	\$ 61,559	\$ -	\$ -
7/1/2008-09	78	\$ 378,673	\$ 203,902	\$ 174,772	\$ -	\$ -	\$ -
7/1/2009-10	86	\$ 286,936	\$ 207,637	\$ 79,299	\$ -	\$ -	\$ -
7/1/2010-11	110	\$ 1,817,143	\$ 478,787	\$ 514,055	\$ 300,000	\$ 524,300	\$ -
7/1/2011-12	86	\$ 711,679	\$ 357,301	\$ 291,129	\$ 63,249	\$ -	\$ -
7/1/2012-13	80	\$ 1,225,737	\$ 278,296	\$ 400,000	\$ 300,995	\$ 246,446	\$ -
7/1/2013-14	114	\$ 1,024,773	\$ 535,645	\$ 409,127	\$ 80,000	\$ -	\$ -
7/1/2014-15	81	\$ 1,216,806	\$ 473,004	\$ 368,803	\$ 125,000	\$ 250,000	\$ -
7/1/2015-16	98	\$ 294,005	\$ 258,536	\$ 35,468	\$ -	\$ -	\$ -
7/1/2016-17	11	\$ 18,004	\$ 18,004	\$ -	\$ -	\$ -	\$ -
Grand Total	832	\$ 7,408,608	\$ 3,064,641	\$ 2,392,418	\$ 930,803	\$ 1,020,746	\$ -



General Liability Large Loss Summary

Claims > \$250,000

- \$500,000 Total Incurred
 - 6/13/11 DOL, Violation of Civil Rights, Open Status.
- \$500,000 Total Incurred
 - 10/23/14 DOL, Pedestrian Struck in crosswalk, Open Status.
- \$474,735 Total Incurred
 - 02/02/11 DOL, City Misconduct/Conspiracy, Closed Status.
- \$375,000 Total Incurred
 - 4/23/13 DOL, Employment Discrimination, Open Status
- \$321,446 Total Incurred
 - 10/05/12 DOL, Police Shooting, Closed Status.
- \$300,000 Total Incurred
 - 3/19/13 DOL, Excessive Force, Open Status
- \$298,468 Total Incurred
 - 5/5/11 DOL, Wrongful Termination, Closed Status

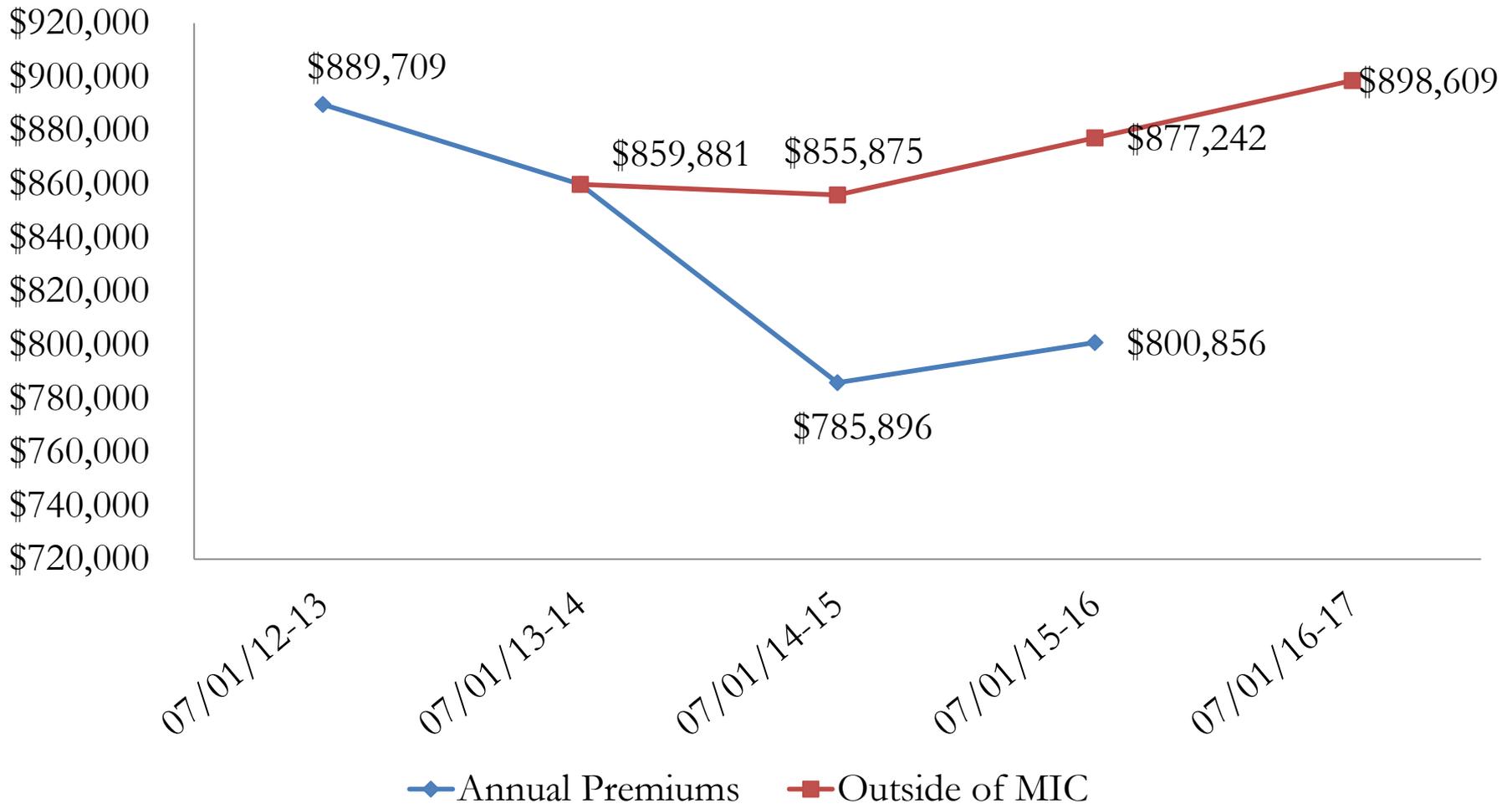


CITY OF UPLAND
CALIFORNIA
INCORPORATED IN 1906

City of Upland Property & Casualty Premium History

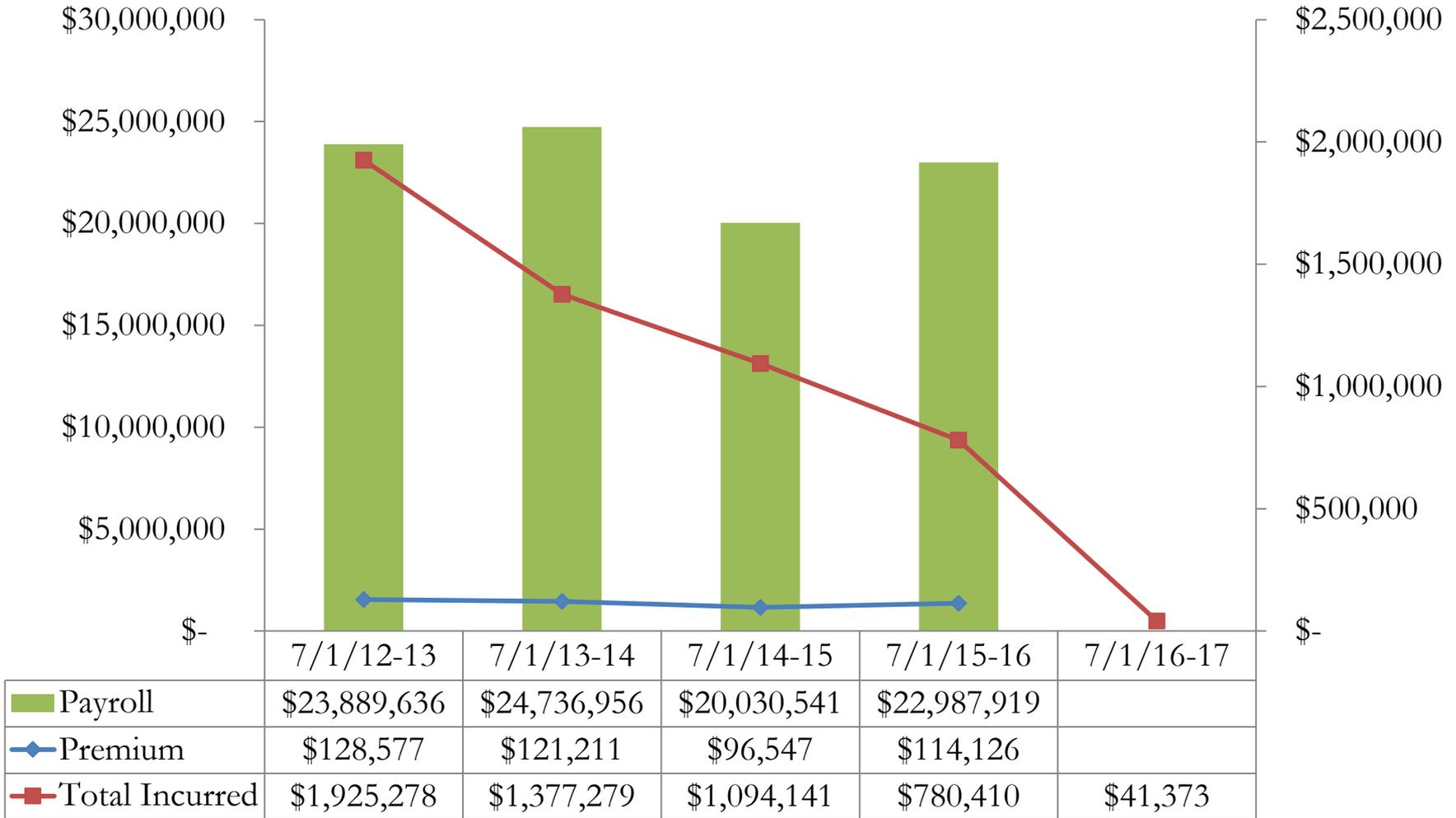


Total P&C Annual Premium History



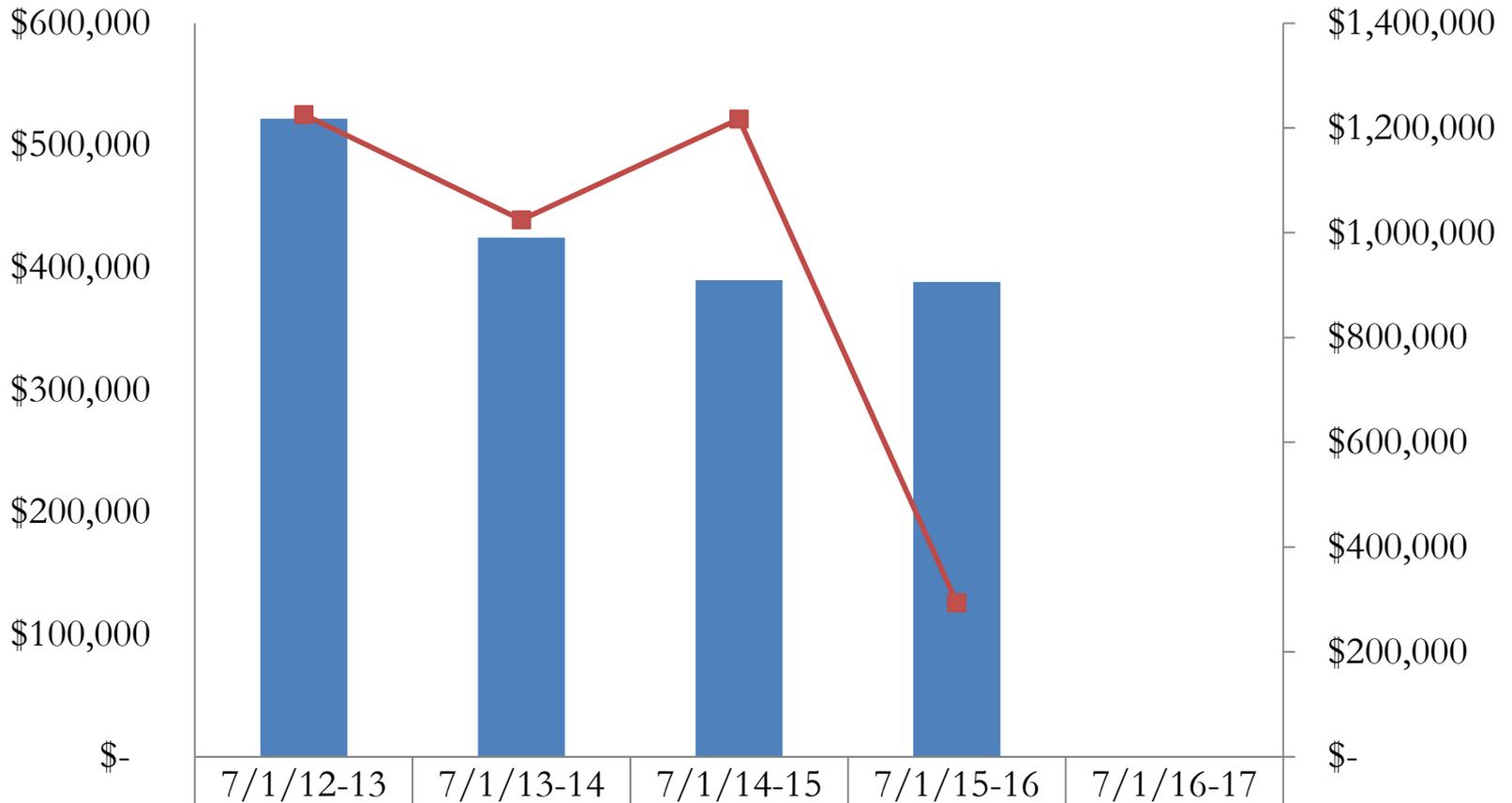


Excess WC Program History





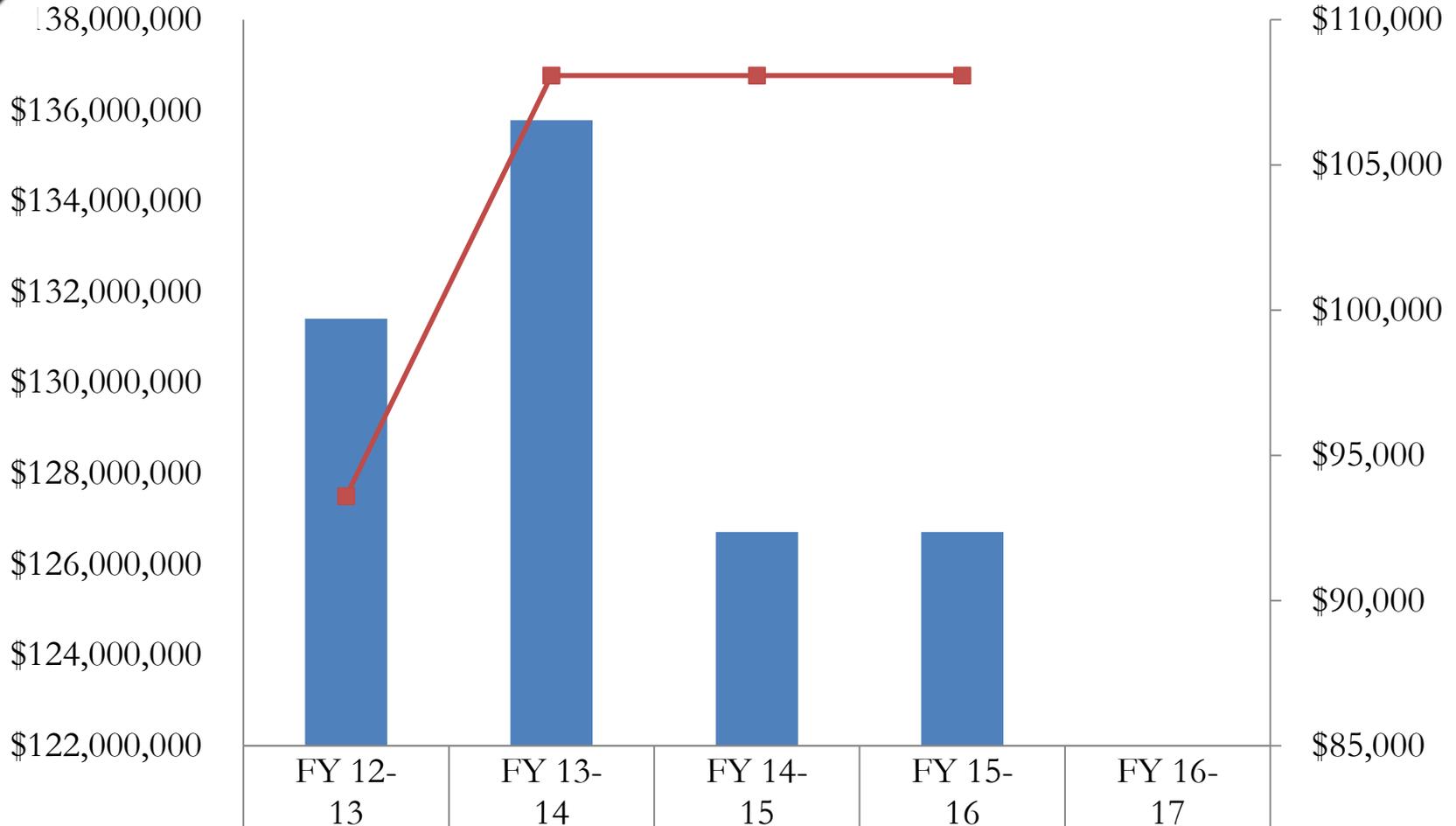
Excess Liability Program History



■ Premium	\$521,745	\$424,573	\$389,695	\$388,198	
■ Total Incurred	\$1,225,737	\$1,024,773	\$1,216,806	\$294,005	



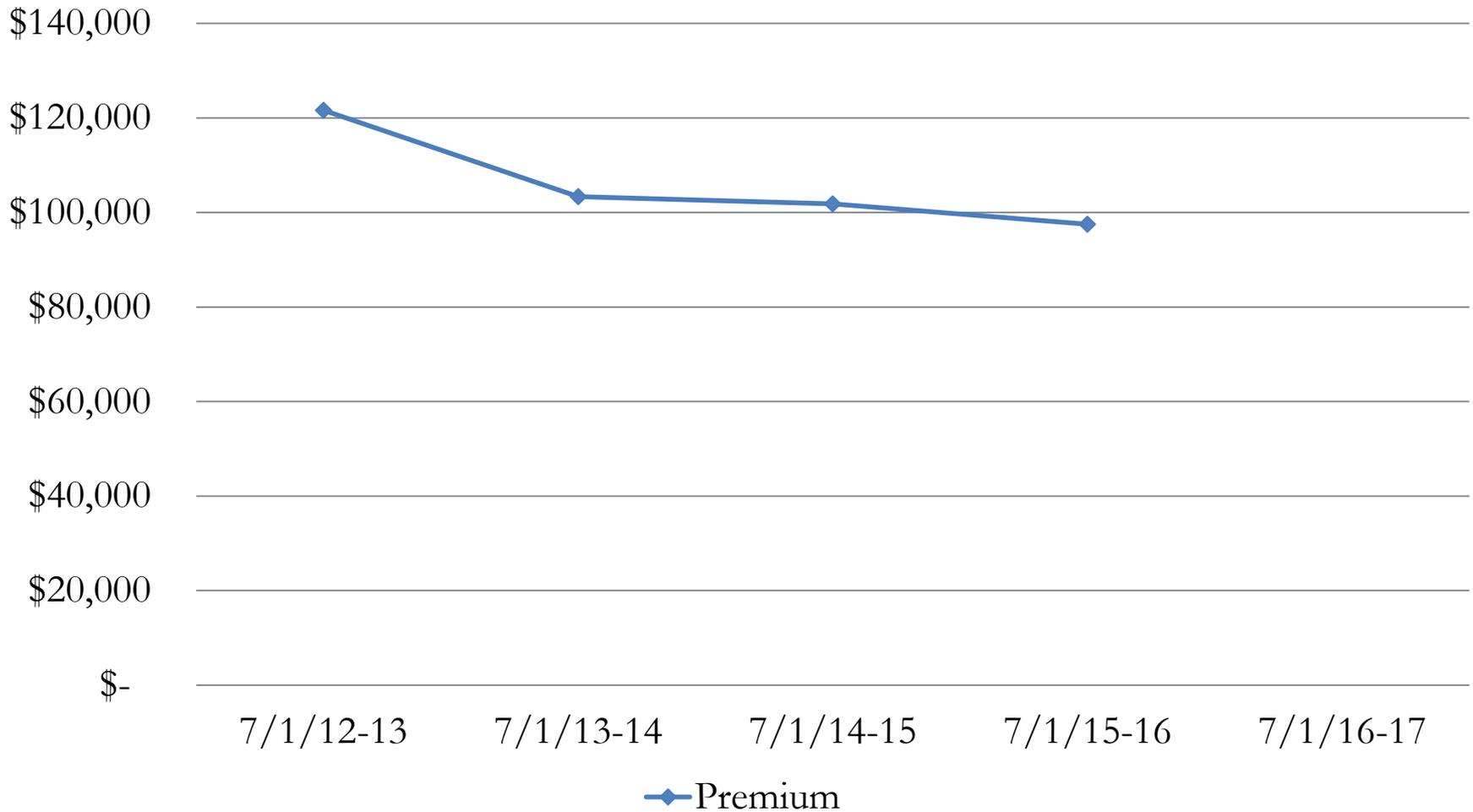
Property Program History



■ Premium	\$99,704	\$106,540	\$92,366	\$92,366	
■ Total Insurable Values	\$127,498,8	\$136,771,2	\$136,771,2	\$136,771,2	



DIC Program History



Keenan Resources

Keenan provides resources to reduce your Risk Management exposures and costs



We listen, learn and create solutions

Municipal Insurance Cooperative

Broad & Flexible Coverage

Follows form reinsurance providing the broadest available coverage to protect your agency and Members select an individually customized SIR.

New Coverages: Inverse Condemnation, Breach of Contract, Front & Back Wages, Underground Pipes, etal.

Cost Reduction Tools

Comprehensive exposure analysis, analytics, tools and resources to help reduce your overall cost of risk.

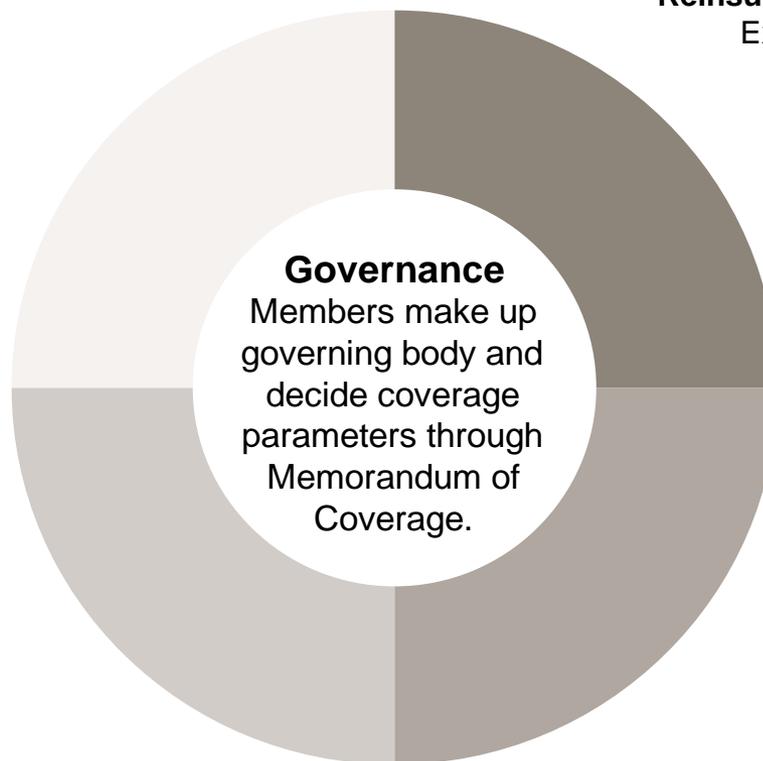
(Lexipol, Contractual Risk Transfer, P&C Bridge / Safe Personnel)

Reinsurance Claims Expertise

Excess Reinsurance
Claims Manager.

Group Purchasing Power

Reduced rates and eliminated assessment risk.



Technology and Training Proprietary Resources

“P&C Bridge is one of the bright spots in an otherwise dismal year. This has saved our agency money and employees said training was convenient and informative.”
Kurt Banks,
Dir. Risk Mgmt.

UPLAND CALIFORNIA
More Than a Century of Gracious Living

P&C Bridge
A Keenan Solution

Welcome Vanessa Pena Last Login: June 5, 2015 - 02:28 PM

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Vanessa Pena
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Is Coming to Work an Essential Job Function? **New**

P&C Insights

Is Coming to Work an Essential Job Function?
by The McCalmon Group, Inc.
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Recorded Webinar: Don't Be a Victim to Cyber Liability Risks

Data is everywhere within our organizations. Not protecting the data puts your organization at risk of lawsuits and other regulatory fines.

Cyber liability is one of the newest emerging risks that schools, public agencies, and healthcare organizations must manage on a daily basis.

[View Webinar - Download Presentation](#)

Recorded Webinar - Employment Practices Liability - Avoiding Retaliation Claims

While employment liability claims typically involve wrongful termination, discrimination or harassment, there's one more area to add to this trio: Retaliation Claims. These claims have become more common and our one-hour webinar, presented by Employment Liability expert Dennis Walsh, will give you a crash course on the following:

- Expanded definition of "Retaliation Claims"
- Review of several retaliation cases
- Best practices to mitigate retaliation claims

[View Webinar - Download Presentation](#)



- An Advance in Online Safety Training
- KSP Categories:
 - Emergency Management
 - Employment Practices/Supervisory
 - Environmental
 - Health
 - Human Resources
 - Transportation



Loss Control Safety & Compliance

- Assign Safety Awareness Topics – monthly
- Accident Investigation Training to department supervisors
- Ad Hoc Services
 - Ergo evaluations (4 conducted)
 - Indoor air quality assessment

WC Claims Handling Protocols

- Claims Strategy: weekly conference calls to discuss city identified claims
- Quarterly WC File Reviews with claims team and defense attorney
- Monthly WC data reports
- Company Nurse - live as of May, 2015

