

Loss Summary and Loss Ratio Analysis

Named Insured: Village of Orland
Policy Period: 1/1/11 - 1/1/12



Coverage	Carrier	# of Open Claims	Total # of Claims	Paid	Reserve	Expense	Total Incurred Losses	Exposure	Loss Evaluation Date	
Payroll										
Worker's Compensation	1/1/11-1/1/12	Safety National/CCMSI	20	29	\$ 129,204	\$ 193,483	\$ 7,949	\$ 330,637	\$ 25,908,298	09/26/11
	1/1/10-1/1/11	Safety National/CCMSI	6	47	\$ 186,702	\$ 101,616	\$ 12,964	\$ 301,282	\$ 23,991,695	09/26/11
	10/1/08-1/1/10	Safety National/CCMSI	2	55	\$ 309,031	\$ 82,554	\$ 22,304	\$ 420,652	\$ 30,448,409	09/26/11
	10/1/07-10/1/08	Safety National/CCMSI	1	52	\$ 315,874	\$ 16,356	\$ 5,270	\$ 337,500	\$ 27,253,953	09/26/11
Totals			29	183	\$ 940,811	\$ 394,010	\$ 48,487	\$ 1,390,072	\$ 107,602,355	
Values										
Property / Inland Marine	1/1/11-1/1/12	Chubb	0	0	\$ -	\$ -	\$ -	\$ -	\$ 157,156,332	09/19/11
	1/1/10-1/1/11	Chubb	0	0	\$ -	\$ -	\$ -	\$ -	\$ 156,890,536	09/19/11
	10/1/08-1/1/10	Chubb	0	2	\$ 2,350	\$ -	\$ 145	\$ 2,495	\$ 122,482,844	09/19/11
	10/1/07-10/1/08	Chubb	0	3	\$ 73,080	\$ -	\$ 269	\$ 73,349	\$ 116,155,020	09/19/11
Totals			0	5	\$ 75,430	\$ -	\$ 414	\$ 75,844	\$ 552,684,732	
Payroll										
General Liability	1/1/11-1/1/12	Chartis	4	9	\$ -	\$ 6,250	\$ 20	\$ 6,270	\$ 25,908,298	08/31/11
Public Entities Excess Liability	1/1/10-1/1/11	Chartis	2	7	\$ -	\$ 1,279	\$ 20	\$ 1,299	\$ 23,991,695	08/31/11
EPL/Public Official Liability	10/1/08-1/1/10	Chartis	1	7	\$ 28,987	\$ -	\$ 57	\$ 29,044	\$ 30,448,409	08/31/11
Law Enforcement Liability	10/1/07-10/1/08	Chartis	0	2	\$ 41,654	\$ -	\$ 27	\$ 41,681	\$ 27,253,953	08/31/11
Totals			7	25	\$ 70,641	\$ 7,529	\$ 124	\$ 78,294	\$ 107,602,355	
Total Units										
Automobile - Liability	1/1/11-1/1/12	Chartis	0	0	\$ -	\$ -	\$ -	\$ -	183	08/31/11
	1/1/10-1/1/11	Chartis	0	6	\$ 4,887	\$ -	\$ 10	\$ 4,897	163	08/31/11
	10/1/08-1/1/10	Chartis	0	15	\$ 42,523	\$ -	\$ 180	\$ 68,212	156	08/31/11
	10/1/07-10/1/08	Chartis	0	6	\$ 6,819	\$ -	\$ 164	\$ 6,984	152	08/31/11
Totals			0	27	\$ 54,229	\$ -	\$ 354	\$ 80,092	654	
Total Units										
Automobile - Phys Damage	1/1/11-1/1/12	Chubb	0	0	\$ -	\$ -	\$ -	\$ -	183	09/19/11
	1/1/10-1/1/11	Chubb	1	4	\$ 5,769	\$ 1,951	\$ -	\$ 7,720	163	09/19/11
	10/1/08-1/1/10	Chubb	0	5	\$ 7,225	\$ -	\$ -	\$ 7,225	156	09/19/11
	10/1/07-10/1/08	Chubb	0	0	\$ -	\$ -	\$ -	\$ -	152	09/19/11
Totals			1	9	\$ 12,994	\$ 1,951	\$ -	\$ 14,945	654	
Sales / Payroll										
Umbrella	1/1/11-1/1/12	Chartis	0	0	\$ -	\$ -	\$ -	\$ -	\$ 25,908,298	08/31/11
	1/1/10-1/1/11	Chartis	0	0	\$ -	\$ -	\$ -	\$ -	\$ 23,991,695	08/31/11
	10/1/08-1/1/10	Chartis	1	1	\$ -	\$ -	\$ -	\$ -	\$ 30,448,409	08/31/11
	10/1/07-10/1/08	Chartis	1	2	\$ -	\$ -	\$ -	\$ -	\$ 27,253,953	08/31/11
Totals			2	3	\$ -	\$ -	\$ -	\$ -	\$ 107,602,355	

Totals By Policy Year		# of Open Claims	Total # of Claims	Paid	Reserve	Expense	Total Incurred Losses		
	1/1/11-1/1/12	24	38	\$ 129,204	\$ 199,733	\$ 7,969	\$ 336,907		
	1/1/10-1/1/11	9	64	\$ 197,359	\$ 104,846	\$ 12,994	\$ 315,199		
	10/1/08-1/1/10	4	85	\$ 390,116	\$ 82,554	\$ 22,686	\$ 495,356		
	10/1/07-10/1/08	2	65	\$ 437,427	\$ 16,356	\$ 5,730	\$ 459,514		
Totals		39	252	\$ 1,154,106	\$ 403,490	\$ 49,380	\$ 1,606,975		