

MONTEREY BAY AREA SELF INSURANCE AUTHORITY
FY '21-22 LIABILITY INSURANCE FUND

LIABILITY EXPENDITURE DETAIL									
LIABILITY OPERATING FUND									
(as of 020921)									
ACCOUNT	CATEGORY	FY '19-20 ADOPTED	FY '19-20 Actual	%	FY '20-21 ADOPTED	FY '20-21 Actual	%	FY '21-22 PROPOSED	OVER/(UNDER) PRIOR YEAR
				OF BUDGET				OF BUDGET	
ADMINISTRATIVE COSTS									
6010.00	Office/Other G&A	250	-	0%	250	-	0%	250	-
6100.00	Program Admin Fee (1/2)	139,500	139,500	100%	142,750	107,063	75%	146,000	3,250
6120.00	Bank Charges	-	53	0%	-	143	0%	-	-
6130.00	Insurance Expense	774,960	774,956	100%	867,254	867,565	100%	1,551,387	684,133
6130.01	Liability Premium (CARMA)	653,556	653,556	100%	752,728	752,728	100%	1,382,499	629,771
6130.02	E&O Premium	10,000	9,996	100%	10,000	10,000	100%	10,000	-
6130.03	Crime Premium	1,200	1,200	100%	1,200	1,260	105%	1,260	60
6130.04	EPL Premium (ERMA)	110,204	110,204	100%	103,326	103,577	100%	157,628	54,302
6190.00	Audit/Accounting	12,500	12,500	100%	13,000	11,500	88%	13,000	-
6195.00	Travel/Training	5,000	7,023	140%	7,500	595	8%	5,000	(2,500)
6220.00	Fees/Dues/State Assessments	-	-	0%	-	-	0%	-	-
6220.01	CAJPA Membership	1,250	625	50%	625	1,500	240%	1,500	875
6240.00	Outside Safety Programs (Lexipol)	35,000	63,240	181%	50,000	43,956	88%	50,000	-
6250.00	Actuary Services	7,500	6,730	90%	6,865	-	0%	6,865	-
6250.01	Peer Review	-	-	0%	-	-	0%	3,000	3,000
6105.00	TPA Administrative Fees	60,000	55,858	93%	60,000	51,529	86%	60,000	-
6152.00	Claims Expense	1,859,684	1,254,681	67%	1,863,268	1,419,504	76%	1,983,671	120,403
6580.00	Legal Other (LCW Consortium)	24,000	15,721	66%	28,680	26,650	93%	28,205	(475)
6580.01	Legal Services P&P	7,500	1,141	15%	7,500	2,576	34%	7,500	-
6160.00	Miscellaneous	1,500	500	33%	1,500	-	0%	1,500	-
6590.00	Safety Programs (Grant Program)	75,000	59,991	80%	75,000	30,000	40%	75,000	-
SUBTOTAL ADMINISTRATIVE COSTS		3,003,644	2,392,517	80%	3,124,192	2,562,579	82%	3,932,878	808,686
<i>Credit from Surplus</i>									
<i>Investment Earnings Discount</i>									
TOTAL LIABILITY EXPENDITURES		3,003,644	2,392,517	80%	3,124,192	2,562,579	82%	3,932,878	808,686

Updated: LH 5/27/2021

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**LIABILITY EXPENDITURE DETAIL
STEP [1] - 50% PAYROLL**

MEMBER CITY	PAYROLL	PERCENT OF CITY PAYROLL	50% OF LIABILITY PAYROLL
Capitola	\$ 6,194,164	9.85%	\$ 193,682
Del Rey Oaks	\$ 1,459,024	2.32%	\$ 45,622
Gonzales	\$ 4,053,383	6.45%	\$ 126,743
Greenfield	\$ 6,779,110	10.78%	\$ 211,973
Hollister	\$ 17,942,383	28.53%	\$ 561,032
King City	\$ 3,188,426	5.07%	\$ 99,697
Marina	\$ 10,231,169	16.27%	\$ 319,914
Sand City	\$ 2,727,512	4.34%	\$ 85,285
Scotts Valley	\$ 5,145,170	8.18%	\$ 160,882
Soledad	\$ 5,168,379	8.22%	\$ 161,608
Total	\$ 62,888,718	100.00%	\$ 1,966,439

Updated: LH 2/22/2021

**MONTEREY BAY AREA SELF INSURANCE AUTHORITY
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**LIABILITY EXPENDITURE DETAIL
STEP [2] - 6 YEAR LOSS EXPERIENCE**

MEMBER CITY	EXPERIENCE FY 14-15	EXPERIENCE FY 15-16	EXPERIENCE FY 16-17	EXPERIENCE FY 17-18	EXPERIENCE FY 18-19	EXPERIENCE FY 19-20	SIX-YEAR TOTALS	EXPERIENCE PERCENTAGE
Capitola	\$ 8,323	\$ 124,439	\$ 258,327	\$ 226,380	\$ 1,736	\$ 168,150	\$ 787,353	11.13%
Del Rey Oaks		\$ 30,738	\$ 121,587		\$ 803	\$ 57,309	\$ 210,437	2.98%
Gonzales	\$ 1,923	\$ 43,674	\$ 250,384	\$ 535		\$ 60,500	\$ 357,016	5.05%
Greenfield	\$ 42,476	\$ 162,513	\$ 302,314	\$ 400,671	\$ 66,293	\$ 6,522	\$ 980,789	13.87%
Hollister	\$ 287,114	\$ 261,042	\$ 231,487	\$ 325,203	\$ 149,172	\$ 145,554	\$ 1,399,572	19.79%
King City	\$ 89,694	\$ 123,565	\$ 5,273	\$ 54,114	\$ 457,421	\$ 1,000	\$ 731,066	10.34%
Marina	\$ 49,512	\$ 43,331	\$ 65,617	\$ 30,586	\$ 42,499	\$ 343,734	\$ 575,279	8.13%
Sand City	\$ 2,036	\$ 6,943	\$ 9,279	\$ 226,651	\$ 69,949		\$ 314,858	4.45%
Scotts Valley		\$ 345,375	\$ 330,358	\$ 383,243	\$ 211,465	\$ 276,000	\$ 1,546,442	21.87%
Soledad	\$ 2,598	\$ 40,003	\$ 7,615	\$ 12,155	\$ 57,574	\$ 49,423	\$ 169,367	2.39%
Total	\$ 483,674	\$ 1,181,622	\$ 1,582,241	\$ 1,659,538	\$ 1,056,912	\$ 1,108,192	\$ 7,072,180	100.00%

Updated: LH 2/22/20

BASED ON 12/31/20 Losses - TOTAL INCURRED, CAPPED AT 250K

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**LIABILITY EXPENDITURE DETAIL
STEP [3] - 50% EXPERIENCE**

MEMBER CITY	EXPERIENCE PERCENTAGE	50% OF LIABILITY OPERATING BUDGET
Capitola	11.13%	\$ 218,926
Del Rey Oaks	2.98%	\$ 58,513
Gonzales	5.05%	\$ 99,269
Greenfield	13.87%	\$ 272,711
Hollister	19.79%	\$ 389,155
King City	10.34%	\$ 203,275
Marina	8.13%	\$ 159,958
Sand City	4.45%	\$ 87,547
Scotts Valley	21.87%	\$ 429,992
Soledad	2.39%	\$ 47,093
Total	100.00%	\$ 1,966,439

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**LIABILITY EXPENDITURE DETAIL
STEP [4] - 50% PAYROLL & 50% EXPERIENCE
UNMODIFIED WITHOUT THRESHOLDS**

MEMBER CITY	50% OF LIABILITY FROM PAYROLL	50% OF LIABILITY FROM SIX-YEAR EXP	TOTAL CONTRIBUTION NO THRESHOLD
Capitola	\$ 193,682	\$ 218,926	\$ 412,608
Del Rey Oaks	\$ 45,622	\$ 58,513	\$ 104,134
Gonzales	\$ 126,743	\$ 99,269	\$ 226,013
Greenfield	\$ 211,973	\$ 272,711	\$ 484,684
Hollister	\$ 561,032	\$ 389,155	\$ 950,187
King City	\$ 99,697	\$ 203,275	\$ 302,972
Marina	\$ 319,914	\$ 159,958	\$ 479,872
Sand City	\$ 85,285	\$ 87,547	\$ 172,832
Scotts Valley	\$ 160,882	\$ 429,992	\$ 590,874
Soledad	\$ 161,608	\$ 47,093	\$ 208,701
Total	\$ 1,966,439	\$ 1,966,439	\$ 3,932,878

Updated: LH 2/22/2021

**MONTEREY BAY AREA SELF INSURANCE AUTHORITY
FY '21-22 LIABILITY INSURANCE FUND**

**LIABILITY EXPENDITURE DETAIL
STEP [5] - ADJUSTMENT FACTOR
AS PER PRIOR YEAR OPERATING BUDGET**

MEMBER CITY	FY '20-21 CONTRIBUTION	150% OF PRIOR-YEAR CONTRIBUTION	UNMODIFIED CONTRIBUTION	(as of 123119) FY '19-20
Capitola	\$ 369,327	\$ 553,991	\$ 412,608	\$ (141,382.36)
Del Rey Oaks	\$ 83,619	\$ 125,429	\$ 104,134	\$ (21,294.55)
Gonzales	\$ 232,350	\$ 348,525	\$ 226,013	\$ (122,512.49)
Greenfield	\$ 442,770	\$ 664,155	\$ 484,684	\$ (179,470.85)
Hollister	\$ 797,732	\$ 1,196,598	\$ 950,187	\$ (246,411.20)
King City	\$ 217,858	\$ 326,787	\$ 302,972	\$ (23,814.16)
Marina	\$ 315,618	\$ 473,427	\$ 479,872	\$ 6,445.05
Sand City	\$ 151,305	\$ 226,958	\$ 172,832	\$ (54,125.53)
Scotts Valley	\$ 361,146	\$ 541,719	\$ 590,874	\$ 49,155.70
Soledad	\$ 152,467	\$ 228,701	\$ 208,701	\$ (20,000.01)
TOTAL	\$ 3,124,192	\$ 4,686,288	\$ 3,932,878	\$ (753,410)

Updated: LH 2/22/2021

**MONTEREY BAY AREA SELF INSURANCE AUTHORITY
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**LIABILITY EXPENDITURE DETAIL
UNMODIFIED CONTRIBUTIONS, TOTAL REVENUES
AND COMPARATIVE ANALYSIS**

	<i>A</i>		<i>B</i>		<i>C</i>		<i>D</i>
MEMBER AGENCY	FY '20-21 ACTUAL CONTRIBUTIONS		FY '21-22 RECOMMENDED CONTRIBUTIONS		INCREASE (DECREASE) FROM PRIOR YEAR		CHANGE FROM PRIOR YEAR
Capitola	\$ 369,327	\$	419,857	\$	50,530	\$	14%
Del Rey Oaks	\$ 83,619	\$	105,841	\$	22,222	\$	27%
Gonzales	\$ 232,350	\$	230,756	\$	(1,594)	\$	-1%
Greenfield	\$ 442,770	\$	492,617	\$	49,847	\$	11%
Hollister	\$ 797,732	\$	971,184	\$	173,452	\$	22%
King City	\$ 217,858	\$	306,704	\$	88,846	\$	41%
Marina	\$ 315,618	\$	473,427	\$	157,809	\$	50%
Sand City	\$ 151,305	\$	176,024	\$	24,719	\$	16%
Scotts Valley	\$ 361,146	\$	541,719	\$	180,573	\$	50%
Soledad	\$ 152,467	\$	214,749	\$	62,282	\$	41%
	\$ 3,124,192	\$	3,932,878	\$	808,686	\$	26%
TOTAL CONTRIBUTIONS FOR FY '21-22		\$	3,932,878				

Operating Budget	\$ 3,932,878
SURPLUS CREDIT	\$ -
Investment Earnings	
Agency Contributions	\$ 3,932,878

Updated: LH 2/22/2021