SCRANTON THE ELECTRIC CITY

Scranton

PENNSYLVANIA

CITY OF SCRANTON

2013 OPERATING BUDGET

File of Council No. 77 of 2012 (As Amended)

Mayor's Office

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SCRANTON

November 15, 2012

Nancy Krake
City Clerk
340 N. Washington Ave.
Scranton, PA 18503

Dear Mrs. Krake,

Per Article IX, Section 902 of the Home Rule Charter, enclosed is the City of Scranton's Operating Budget for the year ending December 31, 2013. The Budget includes estimated income indicating taxes, fees, and charges for the ensuing fiscal year. Detailed proposed expenditures by department including employees per job classification and capital expenditures are outlined within the current budget. The proposed expenditures do not exceed the total estimated funds available. The proposed budget has increased by approximately 24.3 million compared to the prior year's budget.

Very truly yours,

Christopher A. Doherty
Mayor, City of Scranton

Cc: Roseann Novembrino, City Controller
Paul Kelly, Esquire, City Solicitor
Ryan McGowan, Business Administrator
Mary Lou Murray, Finance Manager
Gerry Cross, PA Economy League
Fred Reddig, DCED

OFFICE OF THE MAYOR

CITY HALL • 340 NORTH WASHINGTON AVENUE • SCRANTON, PENNSYLVANIA 18503 • PHONE: 570-348-4101 • FAX: 570-348-4215

December 13, 2012

Dear Council President Janet Evans,

I am asking that you consider amending the Mayor's 2013 operating budget. I humbly request that you increase the property tax by an additional 10% making the total increase for 2013 to 22%. This would allow the City to comply with Judge O'Brien's decision for the second unfunded debt.

Thank you for your consideration.

Sincerely,

Christopher A. Doherty,
Mayor,
City of Scranton

2013 Budget Highlights

Financial Overview

On August 23, 2012, the City of Scranton took the first step in restoring long term fiscal stability and repairing the City's creditworthiness by adopting a new Recovery Plan that replaces the 2002 Recovery Plan. The new Recovery Plan provides the fiscal framework for the City's governing bodies to follow through 2015.

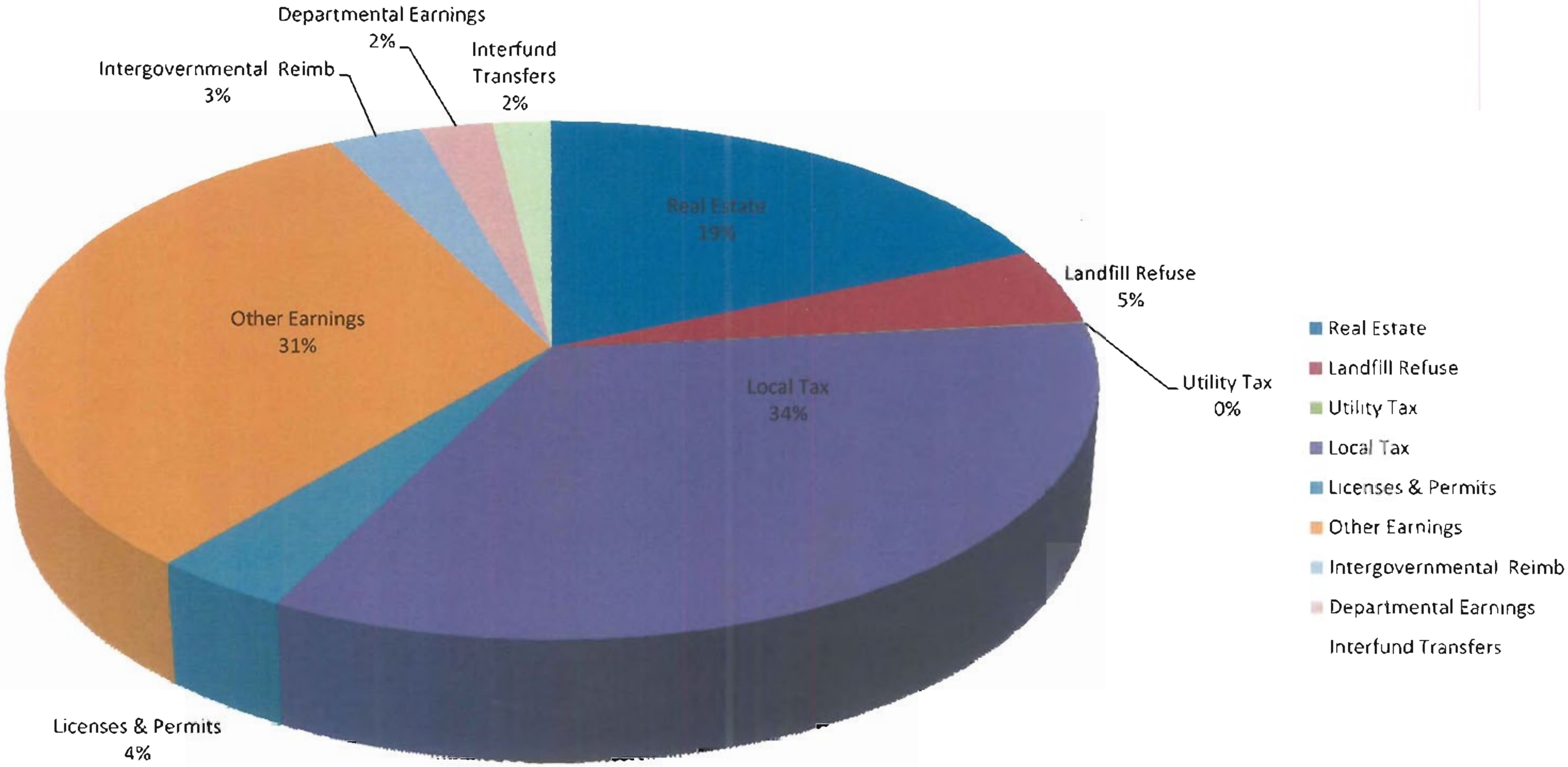
The 2013 Budget calls for an aggressive approach to current revenues. The 2013 Budget calls for a tax increase of 22%. Additional revenue enhancements such as increasing the current Real Estate Transfer tax from 2.8% to 2.9% will allow the City of Scranton to receive an additional $555,000. The adoption of an Amusement Tax will net the City of Scranton $200,000 of new revenue in 2013.

In 2013, the elected leadership of the City of Scranton has decided to aggressively pursue the large non-profits within the City of Scranton. The 2013 Budget has budgeted $1,300,000 in 2013 for their PILOT program. Lastly, the 2013 Budget includes a Commuter Tax at 1%. The Commuter Tax is pending Court approval and if this takes place it would generate $2,500,000 in 2013. The budget maintains adequate reserves in all funds for the City and includes appropriate funds to meet required debt service payment on outstanding general obligation debt.

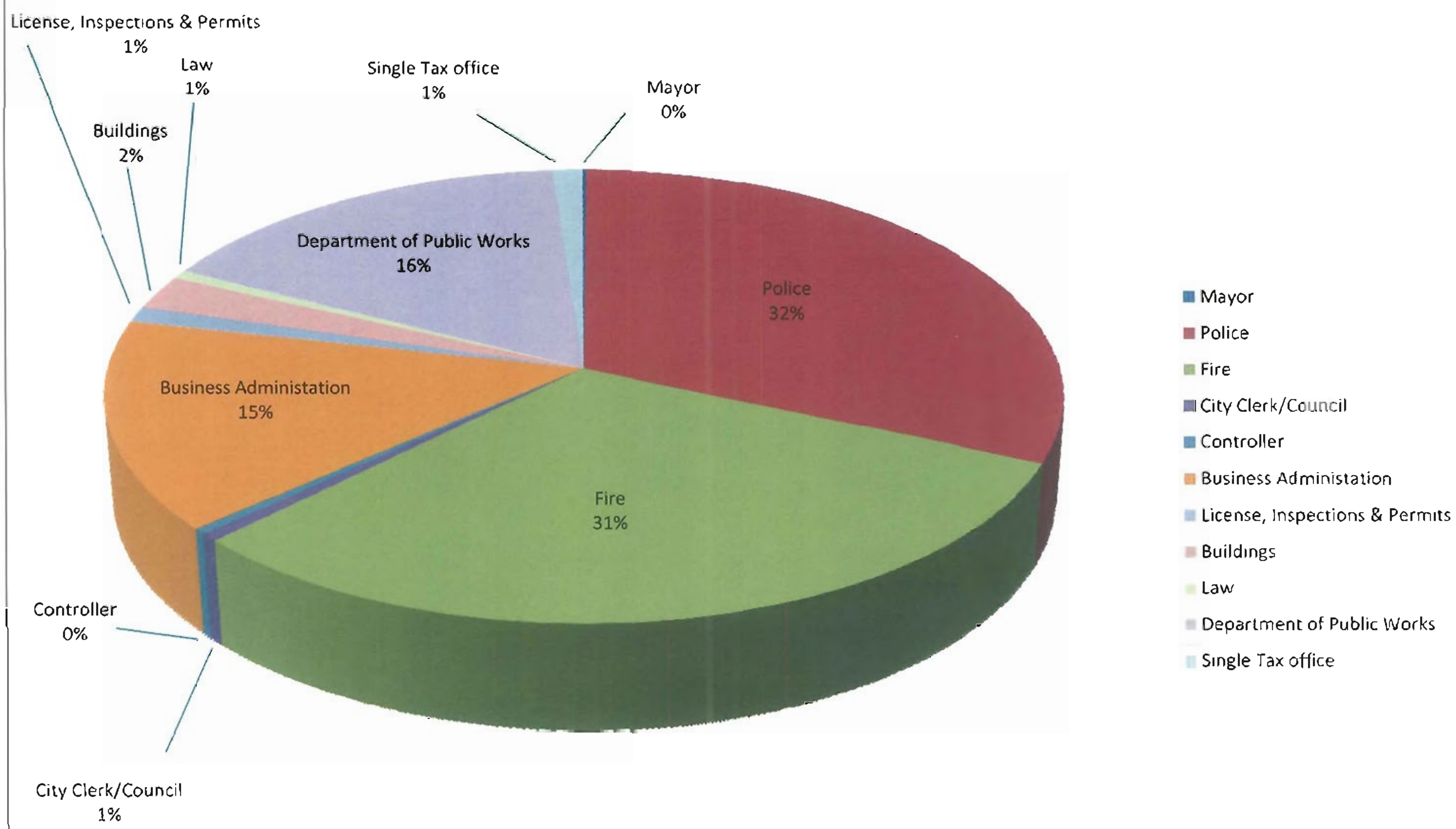
With respect to expenditures within the 2013 Budget the City of Scranton has budgeted the Supreme Court arbitration awards to the Police and Fire Departments for back pay, etc. Additionally, the City of Scranton's minimum municipal pension obligation has increased by 5 million dollars in 2013.

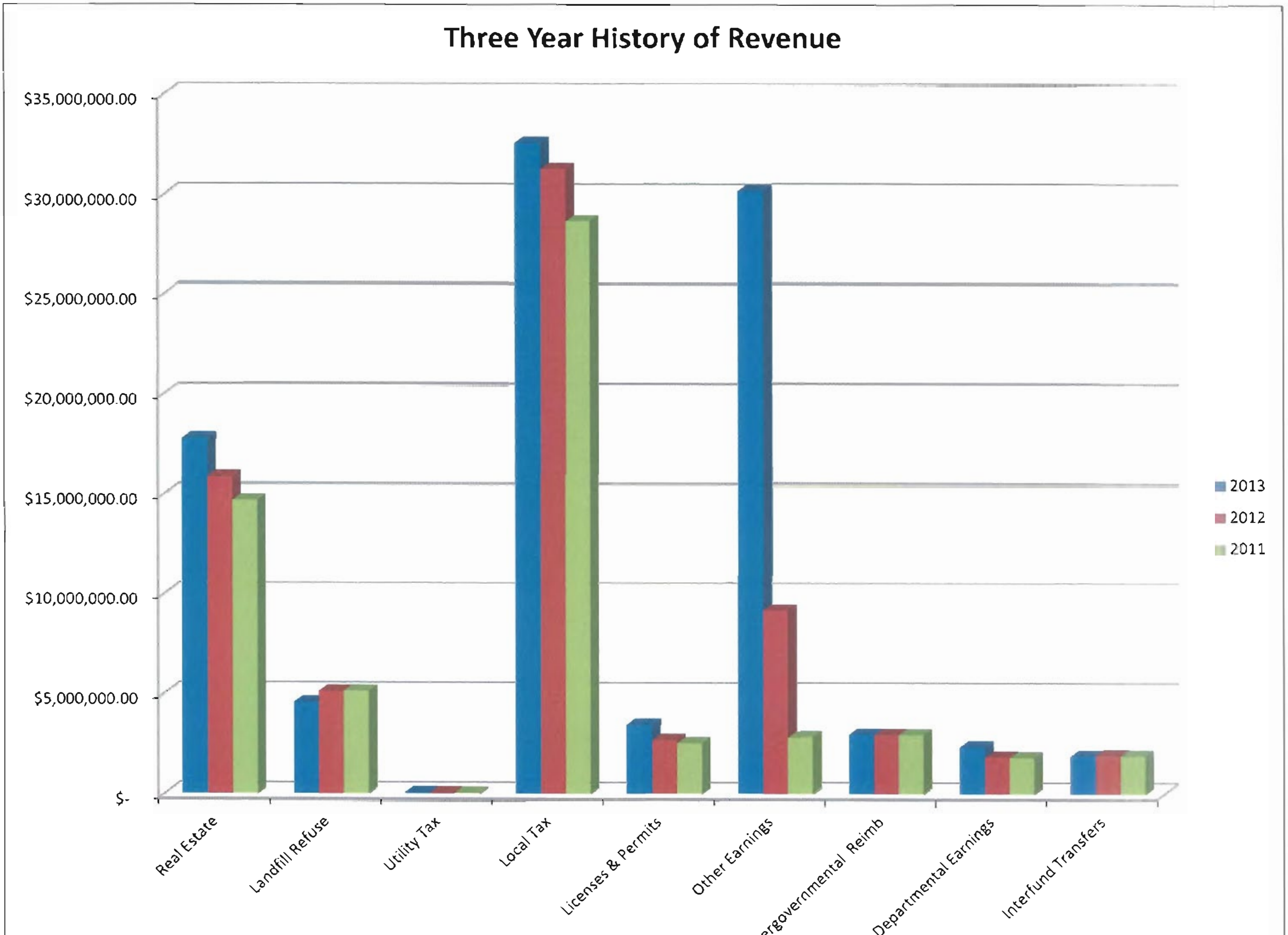
A sustainable City has many components, including ensuring safety at home, work, and leisure, protecting the vitality of our arts, cultural, and recreational amenities, preserving our parks, and caring for the health and well-being of our citizens. These principles continue to shape the budget and City service delivery. The proposed budget includes several expenditures which contribute to the further development of these goals.

Summary of 2013 Revenue

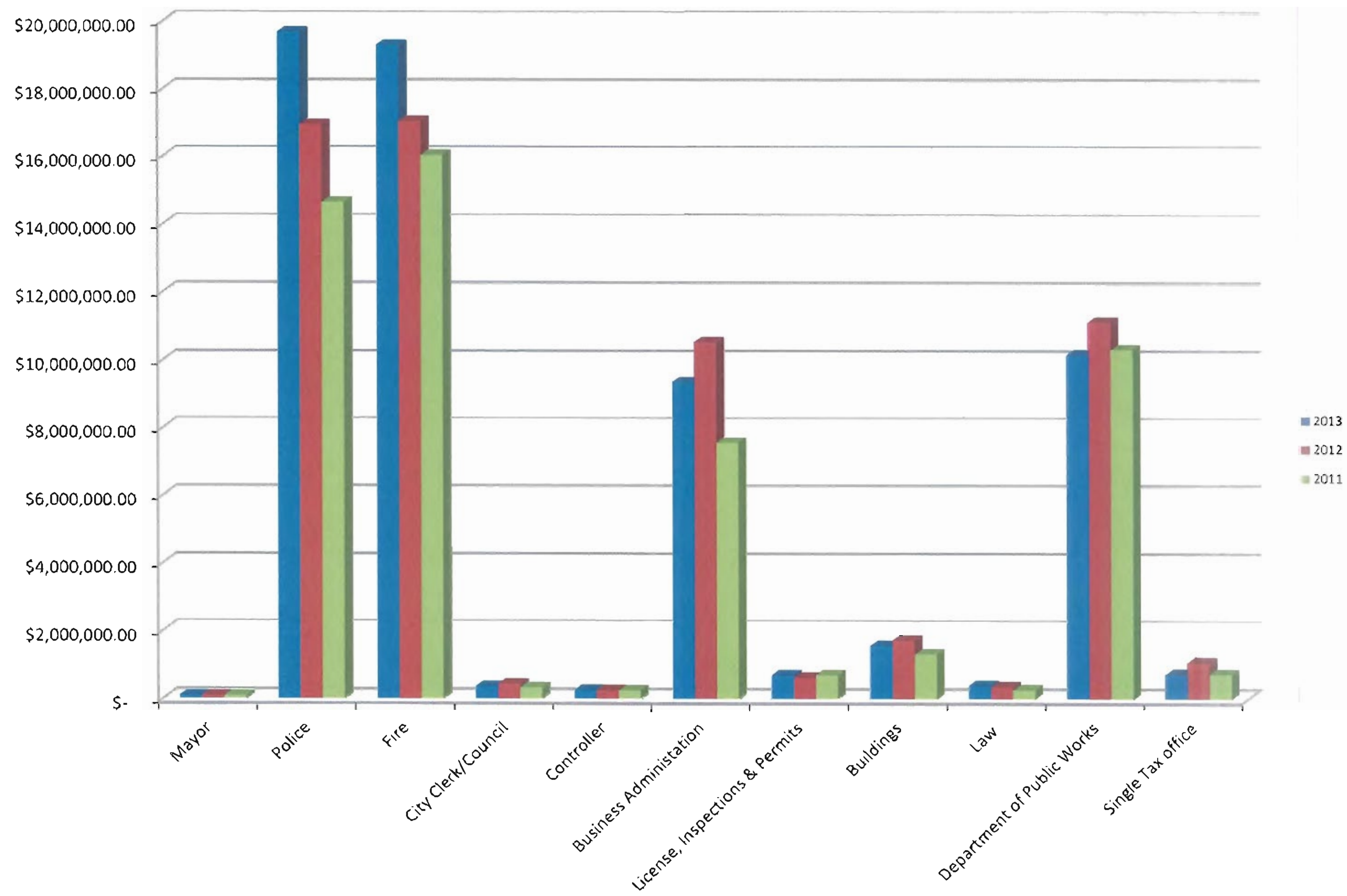


Summary of 2013 Expenditures by Department




Three Year History of Revenue
$35,000,000.00
$30,000,000.00
$25,000,000.00
$20,000,000.00
$15,000,000.00
$10,000,000.00
$5,000,000.00
$-
Real Estate
Landfill Refuse
Utility Tax
Local Tax
Licenses & Permits
Other Earnings
Intergovernmental Reimb
Departmental Earnings
Interfund Transfers
2013
2012
2011

Three Year History of Expenditures by Department



CITY OF SCRANTON

2013 OPERATING BUDGET

REVENUE SUMMARY

	2012 Operating Budget	2012 Actual Through (9.30.2012)	2013 Operating Budget
CURRENT REAL ESTATE TAX	$ 13,970,012.98	$ 12,205,715.42	$ 17,211,055.98
DELINQUENT REAL ESTATE TAX	1,900,000.00	2,134,620.81	2,100,000.00
LANDFILL/REFUSE FEES	5,100,000.00	3,514,081.42	4,550,000.00
UTILITY TAX	58,826.00	-	61,000.00
NON RESIDENT WAGE TAX	500,000.00	273,211.63	400,000.00
LOCAL TAXES (ACT 511)	30,745,106.50	21,126,425.17	31,979,064.00
PENALTIES & INT/DEL. TAX	54,500.00	9,689.91	104,100.00
LICENSES & PERMITS	2,681,230.00	1,112,331.36	3,445,062.50
FINES, FORFEITS & VIOLATIONS	1,169,200.00	505,685.28	1,755,500.00
INTEREST EARNINGS	10,000.00	1,292.78	10,000.00
RENTS AND CONCESSIONS	28,000.00	-	25,000.00
INTERGOVERNMENTAL REIMBURSEMENTS	2,910,000.00	2,311,335.24	2,921,682.00
IN LIEU OF TAXES	183,250.00	203,779.93	1,300,000.00
DEPARTMENTAL EARNINGS	1,821,000.00	855,400.27	2,308,500.00
RECREATIONAL DEPARTMENTS	61,000.00	40,185.00	60,500.00
MISC REVENUES/CABLE TV	7,731,524.00	736,023.71	27,029,921.00
INTERFUND TRANSFERS	1,907,472.16	1,200,000.00	1,870,023.22
TAX ANTICIPATION NOTES	14,500,000.00	17,532,500.00	14,000,000.00
TOTAL REVENUE	**$ 85,331,121.64**	**$ 63,762,277.93**	**$ 111,131,408.70**

Real Estate Tax

Account Description

Real Estate Tax is levied on the assessed value of all real property (land and land improvements). The assessed values are provided by Lackawanna County. The property tax rate is given as a percentage. It may also be expressed as a millage rate or mill levy. The City's 2012 land rate was 96.701. The land rate will be increased 22% in 2013. The 2013 land rate will be 117.975. The building improvement rate was 21.030 in 2012. The building improvement rate will be increased 22% in 2013. The 2013 building improvement rates will be 25.656. (A mill is also one-thousandth of a dollar.) To calculate the property tax, the City multiplies the assessed value of the property by the mill rate and then divides by 1,000.

Budget Variance

Real estate tax is based on historical figures from the current period. The increase is attributed to a tax increase of 22%.

Landfill/ Refuse Fees

Account Description

The City has established a residential refuse fee. This fee was required in order for the City to maintain essential Public Works services at their existing levels. In 2012, the annual fee was $178 per unit per year. In 2013, the annual fee will be $178 per unit per year.

Budget Variance

Landfill/ Refuse Fees will not change in 2013.

Local Tax

Account Description

The City's single greatest source of revenue is its Local Taxes. Local Taxes consists of the City's wage tax, mercantile tax and local service tax. The City's wage tax is 2.4%. It is commonly incorrectly stated that the rate is 3.4%. The confusion is caused by the fact that the City's Wage Tax of 2.4% is collected along with the Scranton School District's 1% Wage Tax. The taxpayers make a single payment to the Scranton Collector of Taxes. The same collection system is used for the City and School Mercantile and Business Privilege Tax and thus the same type of confusion exists. The City's Mercantile and Business Privilege Tax rate was a flat .875% no matter what kind of business; in 2013 this will change to .1%. The City's Real Estate Transfer tax will be increased to 2.90% in 2013

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Budget Variance

In 2013, the Real Estate Transfer tax will be increased to 2.90% along with an increase in the Mercantile and Business Privilege Tax to .1%

Penalties & Interest - Delinquent Tax

Account Description

Penalties and Interest revenue is the result an individual and/or business' taxes which became delinquent. The City assesses a penalty on the delinquent balance.

Budget Variance

The amounts remain consistent and comparable with the prior year.

Licenses and Permits

Account Description

Revenue is derived from the sale of licenses and permits. This office issues and administers all City Licensed Contractors as well as Building, Electrical, Mechanical, Plumbing and Sign Permits. In addition to issuing licenses and permits, this office conducts annual inspections on Personal Care Homes, Rooming Housing, Child Day Cares (excluding In Home Day Care Centers), Hotels and all Food / Drinking establishments within the City. This office also administers and issues other licenses such as Amusements, Dog, Dumpster, Eating and Drinking, Peddlers, Entertainment, Gas Pump, Hauling, Parking Facilities, Scale, Scrap Yard, Transient and Tree Trimming.

In 2013, the City of Scranton will receive fees through the third party planning review process. The City of Scranton did receive bids for the selected vendor to complete this work in late 2012 and is currently working on a contract so the vendor can begin this work on January 1, 2013.

Budget Variance

The revenue fluctuations can be attributed to an increase in a variety of permit fees and licenses.

Fines, Forfeits, & Violations

Account Description

Fines, Forfeits, and Violations are collected from persons or businesses that violate state statutes or City ordinances. The City will be entering into a contract with Standard Parking to have them provide meter collections for the City of Scranton.

Budget Variance

The revenue fluctuations can be attributed to the upgrade of meters that will take place along with the increase of fees received from the storage of vehicles that are abandoned or towed.

Interest Earnings

Account Description

Interest Income is derived from investing available cash in interest bearing accounts.

Budget Variance

Revenue is a function of the interest rates provided by the City's banks. The City's operating account has the largest average cash balance. In 2012, the operating account carried a rate less than 1%.

Intergovernmental Reimbursement

Account Description

Intergovernmental Reimbursement represents federal and state collected revenue, locally shared to the City. Federal funds are derived from the Community Development Block Grant funds which assist in the City demolition program which strives to eliminate slum and blight in City neighborhoods. The State funds contribute to the City's pension obligation.

Budget Variance

The amounts remain consistent and comparable with the prior year.

Payment in Lieu of Taxes

Account Description

A payment in lieu of taxes ("PILOT") is made to compensate a local government for some or all of the tax revenue that it loses because of the nature of the ownership or use of a particular piece of real property.

Budget Variance

The amount has increased through the Recovery Plan process, the City of Scranton has decided to take an aggressive approach with local non-profits.

Departmental Earnings

Account Description

These accounts represent various department revenue earned through operation. Other revenue is generated by utility companies who dig out roads; public safety report copy fees; and public safety false alarms charges. In 2013, there will be a change to false alarm charges. There will be no charge for the first false alarm, a $500 charge for the 2nd and 3rd false alarm and a $1000 charge for the 4th false alarm and any additional false alarms therein after.

Budget Variance

Revenue fluctuations can be attributed to updating the existing parking meter system along with changes in the false alarm procedures in 2013.

User Fees

Overview

User Fees are collected by the Parks & Recreation Department for use of City property.

Budget Variance

The amount is constant compared to the prior year.

Misc. Revenue/ Cable TV

Overview

This account represents funds received from various sources. Cable TV franchise fee represents a portion of the current balance. The remaining balance can be attributed to other miscellaneous revenues recognized by the City. An additional borrowing will take place in 2013 to cover the costs of the increased pension costs and back pay award for the fire and police unions.

Budget Variance

In 2013, the City of Scranton will be borrowing 25 million to cover the costs of the back pay award for the fire and police. The remaining funds of this borrowing can be attributed to the increase in the City of Scranton's Minimum Municipal Pension Obligation.

Inter-fund Transfers

Account Description

This account represents reimbursements from third parties. Transfers from other funds include reimbursement from insurance companies relating to worker's compensation excess from recovery payments. While the other account represents the annual liquid fuels tax fund payment. Under provisions of the law, these payments are based on the total miles of locally owned roads and streets plus the most recent U.S. Federal census figures on record. Funds are used for the construction, reconstruction, and maintenance of these roads and streets.

Budget Variance

Tax Anticipation Notes

Account Description

Tax Anticipation Notes are short term obligations issued by the City in anticipation of future tax revenue. The City issues two notes, payable in six months and twelve months from issuance.

Budget Variance

In 2013, the City of Scranton will be issuing one Tax Anticipation Note for 14 million dollars.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED REVENUES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 Actual (Through 09.30.2012)	2013 Operating Budget
	REAL ESTATE TAXES			
01.301.30100	CURRENT REAL ESTATE TAX -LAND RATE-117.975 MILLS- BLDG IMPROVEMENTS- 25.656 MILLS	13,970,012.98	$ 12,205,715.42	13,970,012.98
01.301.30706	UNFUNDED DEBT A AND B LAND RATE-.023208-MILLS-BLDG IMPROVEMENT-.005258 MILLS			3,241,043.00
	2013 REAL ESTATE TAX MILLAGE-LAND RATE 117.975 MILLS-BLDG IMPROVEMENTS-25.656 MILLS			
01.301.30120	DELINQUENT REAL ESTATE TAX	1,900,000.00	2,134,620.81	2,100,000.00
	TOTAL REAL ESTATE TAXES	**$ 15,870,012.98**	**$ 14,340,336.23**	**$ 19,311,055.98**
	LANDFILL / REFUSE FEES			
01.302.30200	LANDFILL TIPPING FEE - $178 RATE	4,150,000.00	3,225,909.31	3,600,000.00
01.302.30210	DELINQ REFUSE DISP FEE	950,000.00	288,172.11	950,000.00
	TOTAL LANDFILL/REFUSE FEES	**$ 5,100,000.00**	**$ 3,514,081.42**	**$ 4,550,000.00**
01.304.30400	**UTILITY TAX**	**58,826.00**	**-**	**61,000.00**
01.305.30500	**NON RESIDENT WAGE TAX**	**500,000.00**	**273,211.63**	**400,000.00**
	LOCAL TAXES (ACT 511)			
01.310.31110	REAL ESTATE TRANSFER TAX (2.90)	4,344,827.00	3,735,599.83	2,500,000.00
01.310.31115	DELINQUENT REAL ESTATE TRANSFER TAX	20,000.00	-	20,000.00
01.310.31120	CURRENT WAGE TAX (2.4)	21,900,000.00	14,495,923.95	22,400,000.00
01.310.31125	DELINQUENT WAGE TAX	300,000.00	35,000.00	150,000.00
01.310.31160	MERCANTILE TAX 1.0 MILLS	1,224,064.50	989,022.34	1,424,064.00
01.310.31190	MERCANTILE-DELINQUENT	60,000.00	33,167.47	60,000.00
01.310.31205	LOCAL SERVICES TAX	1,734,840.00	1,038,092.17	1,650,000.00
01.310.31260	DELINQUENT BUS. PRIV. TAX	125,000.00	51,087.03	100,000.00
01.310.31290	BUS. PRIV. TAX 1.0 MILLS	536,375.00	708,909.53	850,000.00
01.310.31291	PARKING TAX	500,000.00	39,622.85	225,000.00
01.310.31292	COMMUTER TAX-PENDING COURT APPROVAL	-	-	2,500,000.00
01.310.31295	AMUSEMENT TAX	-	-	100,000.00
	TOTAL LOCAL TAXES (ACT 511)	**$ 30,745,106.50**	**$ 21,126,425.17**	**$ 31,979,064.00**
	PENALTIES & INT / DELINQUENT TAXES			
01.319.31900	PEN/INT/DLQ REAL ESTATE	40,000.00	-	40,000.00
01.319.31910	PEN/DLQ BUS. PRIV. TAX	14,400.00	9,689.91	14,000.00
01.319.31930	ADVERTISING/RL.EST.REGIS	100.00	-	100.00
01.319.31940	TAX, REFUSE, DEMOILITION LIEN AND CONDEMNATION SEARCH FEES			50,000.00
01.319.31950	FILING FEES- DELINQUENT ACCOUNT		-	-
	TOTAL PENALTIES & INT/DEL. TAXES	**$ 54,500.00**	**$ 9,689.91**	**$ 104,100.00**

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED REVENUES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 Actual (Through 09.30.2012)	2013 Operating Budget
	LICENSES AND PERMITS			
01.320.32010	ELECTRICAL PERMITS	230,000.00	147,428.00	220,000.00
01.320.32030	PLUMBER LICENSES	25,000.00	16,095.00	24,000.00
01.320.32040	ELECTRICIAN LICENSES	40,000.00	27,045.00	40,000.00
01.320.32050	MECHANICAL PERMITS	235,000.00	78,774.00	175,000.00
01.320.32060	MECHANICAL LICENSES	38,500.00	26,515.00	39,000.00
01.320.32070	CONTRACTOR LICENSES	84,000.00	30,475.00	70,000.00
01.320.32080	SCALE LICENSES	6,000.00	3,440.00	6,000.00
01.320.32110	BEVERAGE LICENSES	85,000.00	72,720.00	90,000.00
01.320.32120	BUILDING PERMITS	1,300,000.00	439,308.20	1,940,162.50
01.320.32130	JUNKYARD LICENSES	4,500.00	3,500.00	4,500.00
01.320.32140	PARKING FACILITIES	68,000.00	200.00	-
01.320.32150	SIGN HANGERS LICENSES	9,000.00	5,376.00	9,000.00
01.320.32160	DOG & KENNEL LICENSES	59,940.00	14,914.00	35,000.00
01.320.32170	LODGING LICENSES	16,000.00	12,270.00	16,000.00
01.320.32180	EATING & DRINKING LICENSES	75,000.00	63,650.00	75,000.00
01.320.32190	GASOLINE PUMP LICENSES	5,000.00	3,825.00	5,000.00
01.320.32200	MUSIC MACHINE PERMITS	2,400.00	800.00	2,400.00
01.320.32210	PINBALL MACHINE PERMITS	650.00	4,400.00	4,200.00
01.320.32240	PLUMBER PERMITS	70,000.00	34,155.00	70,000.00
01.320.32250	SIGN PERMITS	45,000.00	39,447.16	45,000.00
01.320.32290	TEMP. PEDDLER PERMIT	18,000.00	13,500.00	18,000.00
01.320.32295	TRANSIENT MERCHANT LICENSES	1,100.00	-	-
01.320.32300	POOLS & BILLIARDS LICENSES	4,000.00	450.00	3,000.00
01.320.32320	DAILY ENTERTAINMENT LICENSE	27,500.00	11,800.00	27,500.00
01.320.32330	ELECTRONIC MACHINE PERMIT	3,750.00	600.00	2,500.00
01.320.32332	VIDEO AMUSEMENTS	6,000.00	1,150.00	4,500.00
01.320.32335	AMUSEMENT RIDES	700.00	2,400.00	2,000.00
01.320.32336	DUMPSTER PERMITS	7,000.00	2,455.00	6,000.00
01.320.32337	ARCADE LICENSES	8,000.00	4,300.00	6,500.00
01.320.32340	NON-CLASS LIC. & PERMITS	5,390.00	1,000.00	4,000.00
01.320.32345	SECOND-HAND DEALER REVENUE	6,500.00	5,100.00	6,500.00
01.320.32360	SIGN PERMITS/CONSTRUCTION	11,000.00	10,206.00	12,500.00
01.320.32380	RENTAL INSPECTIONS	8,800.00	-	8,800.00
01.320.32390	CHILD DAY CARE	4,000.00	-	2,500.00
01.320.32400	PERSONAL BOARDING CARE	7,000.00	3,300.00	7,000.00
01.320.32420	SANITATION HAULER FEE	500.00	-	500.00
01.320.32430	HOUSING RENTAL LICENSES	150,000.00	22,725.00	100,000.00
01.320.32450	BUILDING CODE STATE FEE	13,000.00	9,008.00	13,000.00
01.320.32460	THIRD PARTY PLAN REVIEWS			350,000.00
	TOTAL LICENSES & PERMITS	**$ 2,681,230.00**	**$ 1,112,331.36**	**$ 3,445,062.50**

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED REVENUES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 Actual (Through 09.30.2012)	2013 Operating Budget
	FINES, FORFEITS & VIOLATIONS			
01.330.33000	FINES & FORFEITS/MISCELLANEOUS	1,000.00	-	1,000.00
01.331.33100	POLICE FINES	346,000.00	202,060.74	340,000.00
01.331.33118	PARKING TICKETS-YELLOW	700,000.00	257,909.00	1,000,000.00
01.331.33119	PARKING TICKETS-WHITE	35,500.00	12,590.00	33,000.00
01.331.33130	FINES & PENALTIES - STATE	60,000.00	29,849.54	60,000.00
01.331.33145	PARKING METER PERMITS	25,000.00	3,151.00	20,000.00
01.331.33155	TAXI DRIVER PERMITS	1,700.00	125.00	1,500.00
01.331.33165	POLICE TOWING/STORAGE FEES			300,000.00
	TOTAL FINES, FORFEITS & VIOLATIONS	**$ 1,169,200.00**	**$ 505,685.28**	**$ 1,755,500.00**
	INTEREST EARNINGS			
01.341.38525	INTEREST-CASH-CHECKING	10,000.00	1,292.78	10,000.00
	TOTAL INTEREST EARNINGS	**$ 10,000.00**	**$ 1,292.78**	**$ 10,000.00**
01.342.34200	**RENTS AND CONCESSIONS**	**$ 28,000.00**	**$ -**	**$ 25,000.00**
	INTERGOVERNMENTAL REIMBURSEMENT			
01.350.35002	OECD REIMB -- DEMOLITION PROGRAM	200,000.00	-	-
01.350.35020	SUPL STATE AID PENSION	2,710,000.00	-	2,921,682.00
01.350.35060	DCA ACT 47 LOAN		2,250,000.00	-
01.350.35100	FEMA EMERG PMTS		61,335.24	-
	TOTAL INTERGOVERNMENTAL REIMBURSEMENTS	**$ 2,910,000.00**	**$ 2,311,335.24**	**$ 2,921,682.00**
01.359.35900-35940	**IN LIEU OF TAXES**	**$ 183,250.00**	**$ 203,779.93**	**$ 1,300,000.00**

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED REVENUES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 Actual (Through 09.30.2012)	2013 Operating Budget
	DEPARTMENTAL EARNINGS			
01.360.36010	PARKING METERS	1,400,000.00	699,904.27	1,900,000.00
01.360.36020	BOARD OF ZONING/PLANNING COMMISSION	33,000.00	-	20,000.00
01.360.36030	PAVE CUTS - PAWC	110,000.00	75,008.00	110,000.00
01.360.36035	PAVE CUTS - UGI ENERGY	90,000.00	34,694.00	90,000.00
01.360.36040	PAVE CUTS - OTHER	3,000.00	5,936.00	3,500.00
01.360.36050	REPORT COPIES-FIRE/POL	85,000.00	39,808.00	85,000.00
01.360.36060	FIRE/POL BURGLAR ALARMS	100,000.00	50.00	100,000.00
	TOTAL DEPARTMENTAL EARNINGS	**$ 1,821,000.00**	**$ 855,400.27**	**$ 2,308,500.00**
01.367.36740	**USER FEES**	**61,000.00**	**40,185.00**	**60,500.00**
	MISC REVENUES/CABLE TV			
01.380.38000	OTHER-NOT CLASSIFIED	55,024.00	122,949.58	100,000.00
01.380.38010	CATV REVENUE	975,000.00	613,064.13	975,000.00
01.380.38020	DONATED REVENUE	1,000.00	10.00	1,000.00
01.380.38030	OTHER FINANCING SOURCE	500.00	-	500.00
01.380.38050	UNFUNDED DEBT LOAN (2011 BILLS)	6,700,000.00	-	-
01.380.38060	MARKET-BASED REVENUE OPPORTUNITIES	-	-	353,421.00
01.380.38070	REPAYMENT FROM ICE BOX DEVELOPMENT			600,000.00
01.380.38860	PROCEEDS 2013 BOND ISSUANCE			25,000,000.00
	TOTAL MISC REVENUES/CABLE TV	**$ 7,731,524.00**	**$ 736,023.71**	**$ 27,029,921.00**
	INTERFUND TRANSFERS			
01.392.39331	TRANSFERS IN FROM OTHER FUNDS	300,000.00	-	375,000.00
01.392.39332	TRANSFERS IN FROM LIQUID FUELS	1,607,472.16	1,200,000.00	1,495,023.22
	TOTAL INTERFUND TRANSFERS	**$ 1,907,472.16**	**$ 1,200,000.00**	**$ 1,870,023.22**
	TAX ANTICIPATION NOTES			
01.394.39320	TAN SERIES A	5,000,000.00	5,000,000.00	14,000,000.00
01.394.39330	TAN SERIES B	9,500,000.00	12,532,500.00	
	TOTAL TAX ANTICIPATION NOTES	**$ 14,500,000.00**	**$ 17,532,500.00**	**$ 14,000,000.00**
	TOTAL REVENUE	**$ 85,331,121.64**	**$ 63,762,277.93**	**$ 111,131,408.70**

CITY OF SCRANTON
2013 OPERATING BUDGET
EXPENDITURE SUMMARY BY DEPARTMENT

	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
MAYOR	$ 81,872.00	$ 59,801.95	$ 81,535.00
DEPT OF PUBLIC SAFETY BUREAU OF POLICE	16,938,581.51	11,706,223.75	19,684,249.06
DEPT OF PUBLIC SAFETY BUREAU OF FIRE	17,031,779.64	11,151,971.20	19,291,494.21
CITY CLERK/COUNCIL	426,087.22	217,815.97	328,686.42
CONTROLLER	244,417.19	165,464.27	245,412.53
DEPT OF BUSINESS ADMINISTRATION BUREAU OF ADMINISTRATION	8,686,200.97	5,795,834.31	7,599,733.11
DEPT OF BUSINESS ADMINISTRATION BUREAU OF HUMAN RESOURCES	1,329,003.38	1,041,967.24	1,258,928.60
DEPT OF BUSINESS ADMINISTRATION BUREAU OF INFO TECHNOLOGY	312,206.38	221,546.16	284,600.00
DEPT OF BUSINESS ADMINISTRATION BUREAU OF TREASURY	192,115.97	106,139.90	174,478.73
DEPT OF LICENSES INSPECTIONS & PERMITS BUREAU OF LIPS	614,524.69	446,781.75	675,945.44
DEPT OF LICENSES INSPECTIONS & PERMITS BUREAU OF BUILDINGS	1,704,682.74	612,536.38	1,542,429.48
LAW DEPARTMENT	341,145.68	200,242.71	344,762.92
DEPT OF PUBLIC WORKS BUREAU OF ADMINISTRATION	2,316,846.25	1,497,735.61	2,276,467.15
DEPT OF PUBLIC WORKS BUREAU OF ENGINEERING	240,499.61	162,425.42	246,315.87
DEPT OF PUBLIC WORKS BUREAU OF HIGHWAYS	2,990,236.88	1,718,557.96	2,953,166.99
DEPT OF PUBLIC WORKS BUREAU OF REFUSE	3,528,144.07	2,433,122.24	2,615,596.62
DEPT OF PUBLIC WORKS BUREAU OF GARAGES	1,445,389.96	877,618.93	1,461,857.14
DEPARTMENT OF PUBLIC WORKS- BUREAU OF PARKS & RECREATION	597,450.34	364,697.30	600,876.88
SINGLE TAX OFFICE	1,057,999.01	516,364.86	708,624.74
NON-DEPARTMENTAL	25,251,938.00	24,565,686.21	47,017,446.74
TOTAL OPERATING EXPENDITURES	**$ 85,331,121.49**	**$ 63,862,534.12**	**$ 109,392,607.63**
ECONOMIC & COMMUNITY DEVELOPMENT (NON-ADDITION TO THE BUDGET)	$ 451,986.00	$ 365,961.57	$ 453,267.00

CITY OF SCRANTON
2013 OPERATING BUDGET
EXPENDITURE SUMMARY BY ACCOUNT

		2012 Operating Budget	2012 (Through 09/30/12)	2013 Budget
4010	STANDARD SALARY	$ 22,177,383.78	$ 16,532,520.45	$ 22,356,510.10
4040	OTHER SALARY	554,793.13	424,561.50	547,470.24
4070	LONGEVITY SALARY	1,601,541.07	896,038.34	1,684,008.33
4080	OVERTIME SALARY	498,500.00	811,230.20	935,617.40
4090	COURT APPEARANCE SALARY	160,000.00	98,235.05	150,000.00
4101	UNIFORM ALLOWANCE	233,662.15	232,399.90	259,735.60
4112	HEALTH INSURANCE - POLICE UNION	4,384,630.40	3,240,545.21	4,261,867.04
4113	HEALTH INSURANCE - FIRE UNION	6,141,010.08	4,407,205.28	5,881,965.07
4116	HEALTH INSURANCE - CLERICAL UNION	1,422,330.36	883,734.39	1,146,223.11
4117	HEALTH INSURANCE - NON-UNION	852,480.54	715,920.61	951,165.97
4118	HEALTH INSURANCE - DPW UNION	1,314,805.22	992,757.36	1,381,428.90
4119	HEALTH INSURANCE - SINGLE TAX OFFICE	630,966.91	166,658.80	331,234.74
4120	LIFE/DISABILITY INSURANCE	582,862.74	378,913.45	620,105.28
4130	I.A.M. PENSION	305,656.00	155,055.18	285,677.60
4140	CITY 10% EARLY RETIREMENT	284,657.42	234,350.49	277,235.46
4150	CITY PENSION	4,215,385.00	(25.00)	9,305,150.00

CITY OF SCRANTON
2013 OPERATING BUDGET
EXPENDITURE SUMMARY BY ACCOUNT

		2012 Operating Budget	2012 (Through 09/30/12)	2013 Budget
4170	POLICE EDUCATION ALLOWANCE	57,589.80	57.84	58,922.85
4180	SOCIAL SECURITY	953,250.00	594,205.84	958,109.97
4190	UNEMPLOYMENT INSURANCE	932,498.75	345,729.29	125,000.00
	TOTAL EMPLOYEE COMPENSATION	$ 47,304,003.34	$ 31,110,094.18	$ 51,517,427.66
4201	PROFESSIONAL SERVICES	936,658.56	306,238.20	736,231.68
4210	SERVICES & MAINTENANCE FEE	86,600.48	43,845.32	78,994.32
4220	CONTRACTED SERVICES	1,248.00	295.00	1,000.00
4230	PRINTING & BINDING	9,104.17	6,529.95	8,800.00
4240	POSTAGE & FREIGHT	20,100.00	18,048.00	30,100.00
4250	ADVERTISING	31,645.83	17,100.90	32,500.00
4260	RENTAL VEHICLES & EQUIPMENT	19,826.85	-	19,000.00
4270	DUES & SUBSCRIPTIONS	17,171.73	6,059.43	15,661.00
4280	MISC SERVICES-NOT CLASSIFIED	3,052.00	200.00	2,746.00
4290	STATIONERY/OFFICE SUPPLIES	26,093.24	11,540.59	23,825.00
4301	GAS. OIL & LUBRICANTS	684,521.90	380,902.98	684,521.90
4310	EQUIPMENT/VEHICLE REPAIR & MAINT	250,728.95	141,156.91	250,728.95
4316	CLEAN AIR MAINTENANCE	-	-	-
4320	BUILDING REPAIR-SUPPLY & MAINT	393,898.17	26,429.71	215,000.00

CITY OF SCRANTON
2013 OPERATING BUDGET
EXPENDITURE SUMMARY BY ACCOUNT

			2012 Operating Budget	2012 (Through 09/30/12)	2013 Budget
	4330	MEDICAL, CHEMICAL & LAB SUPPLIES	42,044.81	2,802.58	35,000.00
	4340	CONSTRUCTION-PAVING MATERIAL	124,500.00	37,634.45	120,000.00
	4350	PAINT & SIGN MATERIAL	25,000.00	8,242.88	20,000.00
	4360	SMALL TOOLS/SHOP SUPPLIES	5,350.00	647.32	4,350.00
	4370	PARKS & RECREATION SUPPLIES	2,242.25	1,439.00	2,242.25
	4380	GUNS & AMMUNITION	17,300.00	7,389.36	17,300.00
	4390	MATERIAL/SUPPLIES (MISC)	212,834.44	108,323.29	174,730.48
	4401	TIRES	85,000.00	67,721.19	85,000.00
	4410	SALT	281,000.00	71,450.32	250,000.00
	4420	TRAVEL & LODGING	5,000.00	1,484.55	4,500.00
	4430	AIR PACKS/REHAB SUPPLIES	9,100.00	1,778.59	8,000.00
	4440	TELEPHONE	75,000.00	56,434.64	75,000.00
	4450	ELECRICAL	445,000.00	196,107.27	445,000.00
45-4448		UTILITIES (EXCEPT ELECTRICAL)	726,000.00	320,867.70	726,000.00
	4460	STREET LIGHTING	750,945.00	585,549.55	750,945.00
	4465	BUILDING SUPPLIES	1,000.00	-	1,000.00
	4466	STREET LIGHTING SERVICE / MAINTENANCE	190,000.00	71,416.77	190,000.00
	4470	TRAINING & CERTIFICATION	37,411.00	17,100.09	36,050.00
	4490	LANDFILL	1,502,450.00	1,026,690.10	500,000.00

CITY OF SCRANTON
2013 OPERATING BUDGET
EXPENDITURE SUMMARY BY ACCOUNT

		2012 Operating Budget	2012 (Through 06/30/12)	2013 Budget
4530	PERFORMING ARTS	20,600.00	12,064.00	19,000.00
4540	SPRING/SUMMER PROGRAM	7,725.66	1,216.00	7,500.00
4550	CAPITAL EXPENDITURES	337,024.00	115,350.74	309,539.00
4560	EQUIPMENT MAINTENANCE & LEASES	60,000.00	58,447.11	60,000.00
4570	MAINTENANCE OF COMMUNICATION EQUIP	48,537.67	17,840.00	44,651.00
4576	MAINTENANCE OF SUPER FUND SIGHT	100,000.00	-	50,000.00
4580	GENERAL EQUIPMENT	36,535.00	3,936.08	50,000.00
4630	LIABILITY & CASUALTY INSURANCE	1,002,359.14	892,280.24	1,000,000.00
4901	PREVENTIVE MAINTENANCE	2,108.65	1,779.76	2,108.65
6000	TAX & MISC REFUNDS	1,855.27	1,855.27	1,900.00
6002	SPA CITATION ISSUERS	562,234.80	514,787.06	-
6003	SPCA ANIMAL CONTROL	37,500.00	37,500.00	37,500.00
6004	SINGLE TAX OFFICE AUDIT	-	-	-
6007	FLOOD PROTECTION SYSTEM MAINTENANCE	40,172.58	12,845.98	30,000.00

CITY OF SCRANTON
2013 OPERATING BUDGET
EXPENDITURE SUMMARY BY ACCOUNT

		2012 Operating Budget	2012 (Through 09/30/12)	2013 Budget
6009-10	WORKERS' COMPENSATION	3,500,000.00	2,974,769.63	3,700,608.00
6020	DPW BUYOUT INCENTIVE			-
6024	BANK FEES & CHARGES	700.00	655.22	700.00
	NON-DEPARTMENTAL EXPENDITURES:			
10020-10140	BOARDS & COMMISSIONS	115,300.00	74,278.16	106,300.00
15010-15360	INTEREST & DEBT SERVICE (w/o TANs)	2,900,486.50	6,501,503.94	9,906,046.74
15230-15240	TANs (SERIES A & B)	15,190,000.00	14,807,867.06	14,800,000.00
13090,16090-17060	UNPAID BILLS/COURT AWARDS/MISCELLANEOUS	7,046,151.50	3,182,037.05	22,205,100.00
	TOTAL NON-DEPARTMENTAL EXPENDITURES	25,251,938.00	24,565,686.21	47,017,446.74
	TOTAL OPERATING EXPENDITURES	$ 85,331,121.49	$ 63,862,534.12	$ 109,392,607.63
4010	ECONOMIC & COMMUNITY DEVELOPMENT STANDARD SALARY (NON-ADDITION TO THE BUDGET)	451,986.00	365,961.57	453,267.00

Mayor's Office

Department Description

The Mayor is the Chief Executive Officer of the City. The Mayor's Office directs all City departments except those administered by other elected officials; administers the efficient delivery of municipal services; and develops the City economic base.

Mission

To provide leadership in developing regional, state and federal policies and priorities that promote Scranton's growth and stability, and to advocate those policies and priorities on behalf of the citizens of Scranton. The Mayor's Office coordinates the activities of the City government to ensure that services are provided in an efficient and effective manner.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
Office of the Mayor - #10				
Christopher Doherty, Mayor				
4010 01 010 00000 4010	STANDARD SALARY	$ 81 085.00	$ 59.773 10	$ 81,085.00
4040 01 010 00000.4040	OTHER SALARY (MISC)	-	19.85	-
4080 01 010.00000.4080	OVERTIME SALARY	-	-	-
	TOTAL EMPLOYEE COMPENSATION	81,085.00	59,792.95	81,085.00
4270 01.010.00000.4270	DUES AND SUBSCRIPTIONS	435.00		300.00
4290 01.010.00000.4290	STATIONARY/OFFICE SUPPLIES	352 00	9 00	150 00
4390 01.010.00000 4390	MATERIALS/SUPPLIES (MISC)	-	-	-
4420 01 010.00000.4420	TRAVEL AND LODGING	-	-	-
4550 01 010 00000.4550	CAPITAL EXPENDITURES	-	-	-
	TOTAL OPERATING EXPENDITURES	787 00	9 00	450.00
	DEPARTMENT of MAYOR TOTAL	$ 81,872.00	$ 59,801.95	$ 81,535.00

Office of the Mayor - #10
Christopher Doherty, Mayor

POSITION/TITLE	2012 Total	#	2013 Total	#
MAYOR	$ 50,000.00	1	$ 50,000.00	1
CONFIDENTIAL SECRETARY	31,085.00	1	31,085.00	1
Department of the Mayor Total	**$ 81,085.00**	**2**	**$ 81,085.00**	**2**

Public Safety – Scranton Police Department

Department Description

The Scranton Police Department is responsible for the overall management, resources allocation and strategic direction of the Department. This includes the development, evaluation and implementation of policies, procedures, programs, community initiatives, employee training and recruitment. The Department implements and manages police service for the City. The Department also establishes staffing levels necessary to provide adequate levels of police service. The Department plans, staffs, and implements police response to major planned and unplanned events, natural disasters, major emergencies, and coordinates with other City and law enforcement agencies for such events.

Mission

To deliver high quality public safety service so all people may share a safe and healthy environment.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
Dept. of Public Safety - #11				
Bureau of Police - #71				
Carl Graziano, Acting Police Chief				
4010 01.011.00071.4010	STANDARD SALARY	$ 8,764,533.98	$ 6,601,705.85	$ 8,999,649.17
4040 01.011.00071.4040	OTHER SALARY (MISC)	221,771.07	125,021.58	245,689.63
4070 01.011.00071.4070	LONGEVITY SALARY	631,359.14	431,637.54	689,930.72
4080 01.011.00071.4080	OVERTIME SALARY	120,000.00	511,604.46	550,000.00
4090 01.011.00071.4090	COURT APPEARANCE SALARY	160,000.00	98,235.05	150,000.00
4101 01.011.00071.4101	UNIFORM ALLOWANCE	102,200.00	102,359.90	103,660.00
4112 01.011.00071.4112	HEALTH INSURANCE - POLICE UNION	4,384,630.40	3,240,545.21	4,261,867.04
4120 01.011.00071.4120	LIFE/DISABILITY INSURANCE	254,000.00	167,871.44	258,197.00
4140 01.011.00071.4140	CITY 10% EARLY RETIREMENT	156,407.12	128,545.48	149,344.32
4150 01.011.00071.4150	CITY PENSION	1,541,840.00	-	3,648,077.00
4170 01.011.00071.4170	POLICE EDUCATION ALLOWANCE	57,589.80	57.84	58,922.85
4180 01.011.00071.4180	SOCIAL SECURITY	303,000.00	229,938.37	360,692.33
	TOTAL EMPLOYEE COMPENSATION	16,697,331.51	11,637,522.70	19,476,030.06
4201 01.011.00071.4201	PROFESSIONAL SERVICES	13,250.00	2,040.75	11,925.00
4210 01.011.00071.4210	SERVICES AND MAINTENANCE FEE	34,075.31	34,208.81	30,000.00
4270 01.011.00071.4270	DUES AND SUBSCRIPTIONS	2,428.00	1,865.00	2,185.00
4280 01.011.00071.4280	MISC SERVICES-NON CLASSIFIED	3,052.00	200.00	2,746.00
4290 01.011.00071.4290	STATIONARY/OFFICE SUPPLIES	1,174.69	-	1,000.00
4380 01.011.00071.4380	GUNS/AMMUNITION	17,300.00	7,389.36	17,300.00
4390 01.011.00071.4390	MATERIALS/SUPPLIES (MISC)	17,470.00	9,586.22	15,813.00
4420 01.011.00071.4420	TRAVEL AND LODGING	5,000.00	1,484.55	4,500.00
4470 01.011.00071.4470	TRAINING AND CERTIFICATION	17,500.00	2,816.73	15,750.00
4550 01.011.00071.4550	CAPITAL EXPENDITURES	100,000.00	614.63	80,000.00
4570 01.011.00071.4570	MAINTENANCE COMMUNICATION EQUIPMENT	30,000.00	8,495.00	27,000.00
	TOTAL OPERATING EXPENDITURES	241,250.00	68,701.05	208,219.00
	BUREAU of POLICE TOTAL	**$ 16,938,581.51**	**$ 11,706,223.75**	**$ 19,684,249.06**

Department of Public Safety - #11
Bureau of Police - #71
Carl Graziano, Acting Police Chief

POSITION/TITLE		2012 Total	2012 #		2013 Total	2013 #
SUPERINTENDENT OF POLICE	$	80,278.41	1	$	87,118.93	1
CAPTAIN OF DETECTIVES		77,190 78	1		80,546.34	1
CAPTAIN - PATROL		74,221.89	1		77,448.38	1
LIEUTENANT OF DETECTIVES		71,367 09	1		74,469.72	1
LIEUTENANT - ADMINISTRATIVE		68,622.22	1		71,605.35	1
LIEUTENANTS		205,866.66	3		214,816.05	3
SUPERVISOR - NARCOTICS DIVISION		65,983.01	1		68,851.43	1
FIRE MARSHALL		65,983.01	1		68,851.43	1
DETECTIVE SERGEANT		263,932.04	4		275,405.72	4
DETECTIVES		824,787.60	13		860,642.64	13
SERGEANTS-TRAINING		128,890.40	2		132,406.56	2
SERGEANTS		824,787.60	13		860,642.64	13
JUVENILE PATROLMEN		244,019.76	4		318,284.70	5
CORPORALS		410,610.20	7		428,460.06	7
REGULAR PATROLMEN		4,907,020.11	87		5,179,189.84	88
SCHOOL RESOURCE OFFICERS FUNDED BY SCHOOL DISTRICT 6 OFFICERS		(137,764 06)			(353 126 59)	
COPS HIRING PROGRAM- FUNDED BY SPECIAL CITIES		0.00	0.00		(58,854 43)	-
SUBTOTAL POLICE OFFICERS		8,173,796 73	140		8,386,758.77	142
SIT CLERKS		473,400.00	15		491,152.50	15
ADMINISTRATIVE ASSISTANT III- PAYROLL CLERK		34,160 00	1		35,441 16	1
GRANT MANAGER/SIT CLERK		43,302.85	1		44,926.87	1
SIT CLERK/CRIMINAL INFORMATION SPECIALIST		39,874 40	1		41,369 87	1
Subtotal - Administrative Support		590,737.25	18		612,890.40	18
Bureau of Police Total	$	8,764,533.98	158	$	8,999,649.17	160

Public Safety – Scranton Fire Department

Department Description

The Scranton Fire Department serves the needs of the Scranton community and its citizens through fire services. It also conducts a variety of prevention efforts and public education programs to promote fire safety throughout the community. Eight fire stations are operated by the Department.

Mission

To provide efficient and effective fire protection to the citizens of the City of Scranton.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

	Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
	Dept. of Public Safety - #11				
	Bureau of Fire - #78				
	Thomas Davis, Fire Chief				
4010	01.011.00078.4010	STANDARD SALARY	$ 7,466,697.83	$ 5,642,676.45	$ 7,168,786.27
4040	01.011.00078.4040	OTHER SALARY (MISC)	$ 212,274.04	196,208.19	$ 165,400.00
4070	01.011.00078.4070	LONGEVITY SALARY	$ 691,104.34	464,400.80	$ 697,449.73
4080	01.011.00078.4080	OVERTIME SALARY	100,000.00	67,257.92	91,470.76
4101	01.011.00078.4101	UNIFORM ALLOWANCE	83,126.32	86,140.00	99,280.00
4113	01.011.00078.4113	HEALTH INSURANCE - FIRE UNION	6,141,010.08	4,407,205.28	5,881,965.07
4120	01.011.00078.4120	LIFE/DISABILITY INSURANCE	246,862.74	157,492.71	274,862.24
4140	01.011.00078.4140	CITY 10% EARLY RETIREMENT	128,250.30	105,805.03	127,891.14
4150	01.011.00078.4150	CITY PENSION	1,854,942.00	-	4,643,813.00
		TOTAL EMPLOYEE COMPENSATION	16,924,287.45	11,127,186.38	19,150,918.21
4210	01.011.00078.4210	SERVICES AND MAINTENANCE FEE	5,640.00	3,001.00	5,700.00
4270	01.011.00078.4270	DUES AND SUBSCRIPTIONS	376.00	315.00	376.00
4316	01.011.00078.4316	CLEAN AIR MAINTENANCE	-	-	-
4320	01.011.00078.4320	BLDG/REPAIR-SUPPLY MAINT	6,251.19	364.09	5,000.00
4390	01.011.00078.4390	MATERIALS/SUPPLIES (MISC)	9,964.00	1,106.70	8,000.00
4420	01.011.00078.4420	TRAVEL AND LODGING	-	-	-
4430	01.011.00078.4430	AIR PACKS/REHAB SUPPLIES	9,100.00	1,778.59	8,000.00
4470	01.011.00078.4470	TRAINING AND CERTIFICATION	19,311.00	14,283.36	20,000.00
4550	01.011.00078.4550	CAPITAL EXPENDITURES	16,485.00	-	40,000.00
4570	01.011.00078.4570	MAINTENANCE COMMUNICATION EQUIP	3,850.00	-	3,500.00
4575	01.011.00078.4575	MAINTENANCE-EQUIPMENT	-	-	-
4580	01.011.00078.4580	GENERAL EQUIPMENT	36,535.00	3,936.08	50,000.00
		TOTAL OPERATING EXPENDITURES	107,512.19	24,784.82	140,576.00
		BUREAU of FIRE TOTAL	$ 17,031,779.64	$ 11,151,971.20	$ 19,291,494.21
		DEPARTMENT of PUBLIC SAFETY TOTAL	$ 33,970,361.15	$ 22,858,194.95	$ 38,975,743.27

Department of Public Safety - #11				
Bureau of Fire - #78				
Thomas Davis, Fire Chief				
	2012		2013	
POSITION/TITLE	Total	#	Total	#
CHIEF	$ 67,228.11	1	$ 67,228.11	1
DEPUTY CHIEF	77,570.90	1	80,835.25	1
ASST. CHIEF	303,297.52	4	316,007.70	4
ADMIN. CAPTAIN			71,364.18	1
CAPTAIN	1,307,810.12	19	1,364,665.13	19
LIEUTENANT	1,390,945.14	21	1,377,194.04	20
CHAUFFEUR	2,259,603.29	35	2,717,058.47	41
FIRE INSPECTOR			150,293.29	2
FIRE PREVENTION OFFICER	72,905.04	1	76,074.38	1
PRIVATE	1,953,177.51	32	2,844,770.45	45
SAFER GRANT- CHAUFFEUR			(725,782.86)	(11)
SAFER GRANT- PRIVATE			(1,206,362.87)	(19)
ADMINISTRATIVE ASSISTANT III- PAYROLL CLERK	34,160.00	1	35,441.00	1
Bureau of Fire Total	$ 7,466,697.63	115	$ 7,168,786.27	136

City Clerk/ City Council

Department Description

The Scranton City Council constitutes the legislative branch of the City government. As such, it enacts all ordinances, resolutions, levies taxes, appropriates monies for government operations, and holds weekly public meetings.

The City Council is comprised of five elected members. Activities include attendance at committee meetings and individual involvement with City Departments, the Mayor, City residents, and civic organizations.

Mission

To give thoughtful consideration to all proposed legislation, to assist constituents with City- related issues, and to make decisions in accordance with the best interest of the citizens of Scranton.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

	Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
	Office of the City Clerk/City Council - #20				
	Nancy Krake, City Clerk				
4010	01.020.00000.4010	STANDARD SALARY	$ 217,087.22	$ 167,140.41	$ 216,904.50
4040	01.020.00000.4040	OTHER SALARY (MISC)	-	33.90	-
4070	01.020.00000.4070	LONGEVITY SALARY	-	-	2,835.28
4080	01.020.00000.4080	OVERTIME SALARY	1,000.00	1,382.36	1,646.64
		TOTAL EMPLOYEE COMPENSATION	218,087.22	168,556.67	221,386.42
4201	01.020.00000.4201	PROFESSIONAL SERVICES	187,000.00	30,866.43	86,000.00
4210	01.020.00000.4210	SERVICES AND MAINTENANCE FEE	2,000.00	-	1,000.00
4220	01.020.00000.4220	CONTRACTED SERVICES	-	-	-
4230	01.020.00000.4230	PRINTING AND BINDING	5,354.17	5,354.17	5,800.00
4250	01.020.00000.4250	ADVERTISING	12,645.83	12,382.15	13,500.00
4260	01.020.00000.4260	RENTAL VEHICLES & EQUIPMENT	-	-	-
4270	01.020.00000.4270	DUES AND SUBSCRIPTIONS	-	-	-
4290	01.020.00000.4290	STATIONARY/OFFICE SUPPL	1,000.00	656.55	1,000.00
4420	01.020.00000.4420	TRAVEL AND LODGING	-	-	-
4550	01.020.00000.4550	CAPITAL EXPENDITURES	-	-	-
		TOTAL OPERATING EXPENDITURES	208,000.00	49,259.30	107,300.00
		DEPARTMENT of CITY CLERK / CITY COUNCIL TOTAL	$ 426,087.22	$ 217,815.97	$ 328,686.42

Office of City Clerk/City Council - #20				
Nancy Krake , City Clerk				
	2012		2013	
POSITION/TITLE	Total	#	Total	#
CITY COUNCIL	$ 62,500.00	5	$ 62,500.00	5
CITY CLERK	41,220.00	1	41,220.00	1
EXECUTIVE ASSISTANT	37,282.22	1	35,441.00	1
CONFIDENTIAL SECRETARY	31,085.00	1	32,743.50	1
LEGISLATIVE LEGAL ADVISOR (a)	45,000.00	1	45,000.00	1
Department of City Clerk / City Council Total	$ 217,087.22	9	$ 216,904.50	9
(a) No health care benefits				

City Controller

Department Description

The City Controller maintains an encumbrance system of budget operation; receives from the Business Administrator and department heads such information regarding city properties and obligations and city income and expenditures as she deems necessary to carry out these duties. She furnishes the Mayor and Council a report concerning these matters on a monthly basis. Said reports are submitted within two (2) weeks after the close of the month. She submits such other reports as she deems necessary.

The City Controller reviews all vouchers for the expenditures of city monies and, if satisfied that such expenditures are within the budget allotment pertaining thereto, signs said vouchers before it is presented to the City Treasurer for payment. In so doing, she shall also pre-audit all claims and demands against the city prior to payment and shall approve vouchers for payment thereof only if satisfied that such payment is in accordance with law.

Mission

To provide an internal audit function to ensure the adequacy of internal controls to safeguard the City's assets and the integrity of financial Statements.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

	Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
	City Controller - #30				
	Roseann Novembrino, City Controller				
4010	01.030.00000.4010	STANDARD SALARY	$ 220,624.05	$ 165,017.35	$ 223,938.80
4040	01.030.00000.4040	OTHER SALARY (MISC)	-	39.93	-
4070	01.030.00000.4070	LONGEVITY SALARY	2,804.80	-	3,273.73
4080	01.030.00000.4080	OVERTIME SALARY	-	0.00	-
		TOTAL EMPLOYEE COMPENSATION	223,428.85	165,057.28	227,212.53
					-
4201	01.030.00000.4201	PROFESSIONAL SERVICES	20,000.00	-	17,500.00
4210	01.030.00000.4210	SERVICES AND MAINTENANCE FEE	-	-	-
4230	01.030.00000.4230	PRINTING AND BINDING	250.00	-	-
4240	01.030.00000.4240	POSTAGE AND FREIGHT	100.00	58.00	100.00
4270	01.030.00000.4270	DUES AND SUBSCRIPTIONS	325.00	216.43	300.00
4290	01.030.00000.4290	STATIONARY/OFFICE SUPPLIES	313.34	132.56	300.00
4420	01.030.00000.4420	TRAVEL AND LODGING	-	-	-
4550	01.030.00000.4550	CAPITAL EXPENDITURES	-	-	-
		TOTAL OPERATING EXPENDITURES	20,988.34	406.99	18,200.00
		DEPARTMENT of CITY CONTROLLER TOTAL	$ 244,417.19	$ 165,464.27	$ 245,412.53

City Controller - #30

Roseann Novembrino, City Controller

POSITION/TITLE	2012 Total	#	2013 Total	#
CITY CONTROLLER	$ 40,000.00	1	$ 40,000.00	1
SOLICITOR TO CONTROLLER	25,092.00	1	25,092.00	1
CONFIDENTIAL SECRETARY/ASSISTANT	28,171.00	1	28,171.00	1
DEPUTY CONTROLLER/ADMIN.	32,737.00	1	32,737.00	1
ADMINISTRATIVE ASSISTANT IV -INTERNAL AUDITOR	35,060.00	1	36,374.75	1
PROGRAM MONITOR	26,827.05	1	28,827.05	1
PERFORMANCE AUDITOR	32,737.00	1	32,737.00	1
Department City Controller Total	**$ 220,624.05**	**7**	**$ 223,938.80**	**7**

Business Administration

Department Description

The Department of Business Administration plans; directs and monitors the activities of the operating divisions of the General Government Services, including: Administration, Human Resources, Information Technology, and Treasury. The Business Administration assists with policy formulation, human resource management, accounting support, purchasing, technology support, and fiscal management. The Department evaluates administrative and operational functions and reviews business processes, thereby ensuring optimal use of available resources.

The **Bureau of Administration** develops the City's annual budget; implements the Mayor's financial and management policy agenda for departments; and monitors budget performance throughout the year. It also assesses the City's economic environment, forecasts revenues, monitors revenue collections, and evaluates new revenue proposals, providing the basis for operational and strategic planning. This bureau is also responsible for the procurement of goods and services for the City Departments.

Bureau of Human Resources provide personnel, payroll, and support functions including benefit administration, recruiting, and hiring services. This section counsels and advises employee issues, staff development, safety initiatives, and disciplinary matters to ensure compliance with City rules, policies, and procedures.

Bureau of Information Technology is the central information technology and telecommunications department for the City of Scranton. This section provides project management, business analysis, data network, telephone, application development, software and hardware support and electronically delivered communication services for internal users.

Bureau of Treasury collects, reconciles, records, and deposits all City taxes and other revenue; disburses money as required by City rules; manages the City's cash and investment; and acts as the fiscal custodian of all funds received by the City of Scranton.

Mission

To ensure effective and efficient allocation of City resources to enable the Mayor and City departments to provide quality services and infrastructure to the people of Scranton.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

	Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
	Department of Business Administration - #40				
	Bureau of Administration - #40				
	Ryan McGowan, Business Administrator				
4010	01.040.00040.4010	STANDARD SALARY	$ 160,170.00	$ 121,374.87	$ 235,165.75
4040	01.040.00040.4040	OTHER SALARY (MISC)	-	34.60	700.00
4070	01.040.00040.4070	LONGEVITY SALARY	6,238.80	-	6,827.17
4080	01.040.00040.4080	OVERTIME SALARY	-	-	-
4116	01.040.00040.4116	HEALTH INSURANCE - CLERICAL UNION	1,422,330.35	883,734.39	1,146,223.11
4117	01.040.00040.4117	HEALTH INSURANCE - NON UNION	852,480.54	715,920.61	951,165.97
4120	01.040.00040.4120	LIFE/DISABILITY INSURANCE	82,000.00	53,549.30	87,046.04
4150	01.040.00040.4150	CITY PENSION	818,603.00	(25.00)	1,013,260.00
4180	01.040.00040.4180	SOCIAL SECURITY	230,000.00	131,360.25	206,887.07
4190	01.040.00040.4190	UNEMPLOYMENT INSURANCE	932,498.75	345,729.29	125,000.00
		TOTAL EMPLOYEE COMPENSATION	4,504,321.44	2,251,678.31	3,772,275.11
4201	01.040.00040.4201	PROFESSIONAL SERVICES	45,330.00	16,905.80	45,000.00
4210	01.040.00040.4210	SERVICES AND MAINTENANCE FEE	3,000.00	2,541.63	3,000.00
4230	01.040.00040.4230	PRINTING AND BINDING	3,500.00	1,175.78	3,000.00
4240	01.040.00040.4240	POSTAGE AND FREIGHT	20,000.00	17,990.00	30,000.00
4250	01.040.00040.4250	ADVERTISING	19,000.00	4,718.75	19,000.00
4270	01.040.00040.4270	DUES AND SUBSCRIPTIONS	9,444.73	-	7,500.00
4290	01.040.00040.4290	STATIONARY/OFFICE SUPPLIES	18,000.00	10,560.03	18,000.00
4390	01.040.00040.4390	MATERIALS/SUPPLIES (MISC)	370.00	52.10	350.00
4420	01.040.00040.4420	TRAVEL AND LODGING	-	-	-
4470	01.040.00040.4470	TRAINING AND CERTIFICATION	300.00	-	300.00
4550	01.040.00000.4550	CAPITAL EXPENDITURES	-	-	-
4560	01.040.00040.4560	EQUIPMENT MAINTENANCE/LEASES	-	-	-
6002	01.040.00040.6002	SPA CITATION ISSUERS	562,234.80	514,787.06	-
6009	01.040.00040.6009	OPERATING TRANSFERS-WORKERS' COMP TRUST	3,500,000.00	2,974,769.63	3,700,608.00
6024	01.040.00040.6024	BANK FEES AND CHARGES	700.00	655.22	700.00
		TOTAL OPERATING EXPENDITURES	4,181,879.53	3,544,156.00	3,827,458.00
		BUREAU of ADMINISTRATION TOTAL	$ 8,686,200.97	$ 5,795,834.31	$ 7,599,733.11

Department of Business Administration - #40				
Bureau of Administration - #40				
Ryan McGowan, Business Administrator				
	2012		2013	
POSITION/TITLE	Total	#	Total	#
BUSINESS ADMINISTRATOR	$ 53,550.00	1	$ 53,550.00	1
FINANCE MANAGER	37,400.00	1	37,400.00	1
SENIOR ACCOUNTANT			37,400.00	1
FINANCIAL ANALYST			35,000.00	1
ADMINISTRATIVE ASSISTANT III- ACCOUNTS PAYABLE CLERK	34,160.00	1	35,441.00	1
ADMINISTRATIVE ASSISTANT IV -PURCHASING CLERK	35,060.00	1	36,374.75	1
Bureau of Administration Total	160,170.00	4	235,165.75	6

Human Resources

Department Description

Human Resources provide personnel, payroll, and support functions including benefit administration, recruiting, and hiring services. This section counsels and advises employee issues, staff development, safety initiatives, and disciplinary matters to ensure compliance with City rules, policies, and procedures.

Mission

To provide leadership in the management and development of human capital by supporting the recruitment, retention and development of competent, well-trained and motivated employees.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

	Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
	Department of Business Administration - #40				
	Bureau of Human Resources - #41				
	Ryan McGowan, Business Administrator; Gina McAndrew, Director				
4010	01.040.00041.4010	STANDARD SALARY	$ 101,720.00	$ 78,399.96	$ 104,184.50
4040	01.040.00041.4040	OTHER SALARY (MISC)	-	20.05	-
4070	01.040.00041.4070	LONGEVITY SALARY	3,416.00	-	3,544.10
4080	01.040.00041.4080	OVERTIME SALARY	-	-	-
		TOTAL EMPLOYEE COMPENSATION	105,136.00	78,420.01	107,728.60
					-
4201	01.040.00041.4201	PROFESSIONAL SERVICES	219,995.50	70,748.75	150,000.00
4290	01.040.00041.4290	STATIONARY/OFFICE SUPPLIES	-	-	-
4390	01.040.00041.4390	MATERIALS/SUPPLIES (MISC)	1,512.74	518.24	1,200.00
4420	01.040.00041.4420	TRAVEL AND LODGING	-	-	-
4470	01.040.00041.4470	TRAINING AND CERTIFICATION	-	-	-
4630	01.040.00041.4630	LIABILITY/CASUALTY INSURANCE	1,002,359.14	892,280.24	1,000,000.00
		TOTAL OPERATING EXPENDITURES	1,223,867.38	963,547.23	1,151,200.00
		BUREAU of HUMAN RESOURCES TOTAL	$ 1,329,003.38	$ 1,041,967.24	$ 1,258,928.60

Department of Business Administration - #40				
Bureau of Human Resources - #41				
Ryan McGowan, Business Administrator; Gina McAndrew, Director				
	2012		2013	
POSITION/TITLE	Total	#	Total	#
HUMAN RESOURCES DIRECTOR/PEL COORDINATOR	36,000.00	1	36,000.00	1
ADMINISTRATIVE ASSISTANT I-BENEFITS COORDINATOR	31,560.00	1	32,743.50	1
ADMIN ASSISTANT III- PAYROLL CLERK	34,160.00	1	35,441.00	1
Bureau of Human Resources Total	101,720.00	3	104,184.50	3

Information Technology

Department Description

Information Technology is the central information technology and telecommunications department for the City of Scranton. This section provides project management, business analysis, data network, telephone, application development, software and hardware support and electronically delivered communication services for internal users.

Mission

To provide superior customer service, communication, and tools, through the effective use of applied technology to help our users and the City as a whole meet business objectives.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
Department of Business Administration - #40				
Bureau of Information Technology - #42				
Ryan McGowan, Business Administrator; Frank Swietnicki, Director				
4010 01.040 00042 4010	STANDARD SALARY	$ 75,600.00	$ 58,323.33	$ 75,600 00
4040 01 040 00042 4040	OTHER SALARY (MISC)	-	16 14	-
4070 01.040 00042 4070	LONGEVITY SALARY	-	-	-
4080 01.040 00042.4080	OVERTIME SALARY	-	-	-
	TOTAL EMPLOYEE COMPENSATION	75,600 00	58,339.47	75,600.00
01.040 00042.4201	PROFESSIONAL SERVICES	43,606.38	41,710 05	46,000.00
4210 01 040.00042 4210	SERVICES AND MAINTENANCE FEE	13,000 00	3,308.88	13,000 00
4270 01 040.00042 4270	DUES AND SUBSCRIPTIONS	-	-	-
4290 01 040.00042.4290	STATIONARY/OFFICE SUPPLIES	-	-	-
4390 01 040 00042 4390	MATERIALS/SUPPLIES (MISC)	45,000.00	3,306 01	15 000 00
4420 01 040 00042 4420	TRAVEL AND LODGING	-	-	-
4440 01 040 00042 4440	TELEPHONE	75,000 00	56,434 64	75,000 00
4470 01 040 00042 4470	TRAINING AND CERTIFICATION	-	-	-
4550 01 040 00042.4550	CAPITAL EXPENDITURES	-	-	-
4560 01 040 00042.4560	EQUIPMENT MAINTENANCE/LEASES	60,000.00	58,447 11	60,000.00
	TOTAL OPERATING EXPENDITURES	236,606 38	163,206.69	209,000 00
	BUREAU of INFORMATION TECHNOLOGY TOTAL	$ 312,206.38	$ 221,546.16	$ 284,600.00

Department of Business Administration - #40
Bureau of Information Technology - #42
Ryan McGowan, Business Administrator; Frank Swietnicki, Director

POSITION/TITLE	2012 Total	#	2013 Total	#
INFORMATION TECHNOLOGY MANAGER	39,600.00	1	39,600.00	1
NETWORK SYSTEMS MANAGER	36,000.00	1	36,000.00	1
Bureau of Information Technology Total	**75,600.00**	**2**	**75,600.00**	**2**

Treasury

Department Description

Treasury collects, reconciles, records, and deposits all City taxes and other revenue; disburses money as required by City rules; manages the City's cash and investment; and acts as the fiscal custodian of all funds received by the City of Scranton.

Mission

To collect, deposit, invest, and disburse all taxes and other revenue of the City of Scranton. By carrying out this mission in a professional, efficient, and customer-orientated manner, Treasury maximizes the financial resources available to meet the needs of the community and its citizens.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

	Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
	Department of Business Administration - #40				
	Bureau of Treasury - #43				
	Ryan McGowan, Business Administrator; Christopher Boland, City Treasurer				
4010	01.040.00043.4010	STANDARD SALARY	$ 130,520.00	$ 95,160.09	$ 134,118.50
4040	01.040.00043.4040	OTHER SALARY (MISC)	0.00	23.44	0.00
4070	01.040.00043.4070	LONGEVITY SALARY	8,005.20	-	5,960.23
4080	01.040.00043.4080	OVERTIME SALARY	-	-	-
		TOTAL EMPLOYEE COMPENSATION	138,525.20	95,183.53	140,078.73
					-
4201	01.040.00043.4201	PROFESSIONAL SERVICES	50,635.50	9,064.20	30,000.00
4250	01.040.00043.4250	ADVERTISING	-	-	-
4290	01.040.00043.4290	STATIONARY/OFFICE SUPPLIES	-	-	-
4390	01.040.00043.4390	MATERIALS/SUPPLIES (MISC)	1,100.00	36.90	2,500.00
4420	01.040.00043.4420	TRAVEL AND LODGING	-	-	-
4550	01.040.00043.4550	CAPITAL EXPENDITURES	-	-	-
6000	01.040.00043.6000	TAX AND MISC REFUNDS	1,855.27	1,855.27	1,900.00
		TOTAL OPERATING EXPENDITURES	53,590.77	10,956.37	34,400.00
		BUREAU of TREASURY TOTAL	$ 192,115.97	$ 106,139.90	$ 174,478.73
		DEPARTMENT of BUSINESS ADMINISTRATION TOTAL	$ 10,519,526.70	$ 7,165,487.61	$ 9,317,740.44

Department of Business Administration - #40				
Bureau of Treasury - #43				
Ryan McGowan, Business Administrator; Christopher Boland, City Treasurer				
	2012		2013	
POSITION/TITLE	Total	#	Total	#
CITY TREASURER	$ 34,560.00	1	$ 34,560.00	1
ADMINISTRATIVE ASSISTANT II- CASHIER	32,200.00	1	33,407.50	1
ADMINISTRATIVE ASSISTANT II - ASSISTANT CASHIER	32,200.00	1	33,407.50	1
ADMINISTRATIVE ASSISTANT I	31,560.00	1	32,743.50	1
Bureau of Treasury Total	$ 130,520.00	4	$ 134,118.50	4
Department of Business Administration Total	$ 468,010.00	13	$ 549,068.75	15

Office of Economic and Community Development

Department Description

The Office of Economic and Community Development ("OECD") manages the U.S. Department of Housing and Urban Development ("HUD") entitlement grants for the City of Scranton, as well as other funding for housing and neighborhood development initiatives. The Department leverages public and private funds to provide affordable housing, promote safe and livable neighborhoods, and stimulate economic development in Scranton.

Mission

To facilitate the development of viable neighborhoods by providing quality affordable housing, suitable and enhanced living environment. To create a local environment that stimulates balanced growth through job creation, business assistance, housing options and neighborhood redevelopment.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
Office of Economic & Community Development (OECD) - #50				
Linda Aebli, Director				
50.00000.4010	STANDARD SALARY	$ 451,986.00	$ 347,861.40	$ 453,267.00
	OECD DEPARTMENT TOTAL (NON-ADDITION TO BUDGET)	**$ 451,986.00**	**$ 365,961.57**	**$ 453,267.00**

Office of Economic and Community Development - #50
Bureau of Administration
Linda Aebli, Director

POSITION/TITLE		2012 Total	2012 #		2013 Total	2013 #
EXECUTIVE DIRECTOR	$	46,152.00	1	$	46,152.00	1
DEPUTY DIRECTOR		36,000.00	1		36,000.00	1
DIRECTOR OF FINANCE & COMPLIANCE		39,200.00	1		39,200.00	1
DIRECTOR OF HOUSING/ADA COMPLIANCE		31,991.00	1		31,991.00	1
SOLICITOR		52,500.00	1		52,500.00	1
ADMINISTRATIVE ASSISTANT III-FINANCIAL ANALYST		34,160.00	1		35,441.00	1
SUPPORT SERVICE SPECIALIST- PART TIME		23,824.00	1		23,824.00	1
CONSTRUCTION/ADA SPECIALIST		27,200.00	1		27,200.00	1
ECONOMIC DEVELOPMENT /RELOCATION SPECIALIST		27,200.00	1		27,200.00	1
CITY PLANNER		40,824.00	1		40,824.00	1
PUBLIC SERVICE/ESG SPECIALIST		27,200.00	1		27,200.00	1
EQUAL OPPORTUNITY SPECIALIST		27,200.00	1		27,200.00	1
BLIGHT & DEMOLITION SPECIALIST		38,535.00	1		38,535.00	1
Bureau of Administration Total	**$**	**451,986.00**	**13**	**$**	**453,267.00**	**13**
non-addition to budget		**non-addition to budget**			**non-addition to budget**	

Office of Economic and Community Development - #50
Bureau of Neighborhood Police - #515
Linda Aebli, Director

POSITION/TITLE		2012 Total	2012 #		2013 Total	2013 #
NEIGHBORHOOD POLICE OFFICERS						
Bureau of Neighborhood Police Total	**$**	**-**	**-**	**$**	**-**	**-**
OECD Department Total	**$**	**451,986.00**	**13**	**$**	**453,267.00**	**13**
non-addition to budget		**non-addition to budget**			**non-addition to budget**	

Department of Licenses, Inspections & Permits

Department Description

The Department of Licenses, Inspections & Permits ("LIPS") has the primary responsibility for the planning and regulation of land use and development in Scranton. The Department reviews building plans, and site plans; processes zoning applications, and conducts inspections. This Department is responsible for the administration and enforcement of the City's Construction Code and Zoning ordinance. The purpose of the Construction Code is to provide standards to safeguard life, health, property, and public welfare by regulating and controlling the design, construction, quality of materials, use, occupancy, location and maintenance of all building and structures within the City of Scranton.

Mission

To guide and promote the planning, building and maintenance of Scranton.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

	Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
	Dept. of Licenses, Inspections & Permits - #51				
	Bureau of Licenses, Inspections & Permits - #51				
	Mark Seitzinger, Director				
4010	01.051.00051.4010	STANDARD SALARY	$ 521,640.00	$ 391,556.64	$ 574,755.00
4040	01.051.00051.4040	OTHER SALARY (MISC)	1,048.05	99.74	1,742.22
4070	01.051.00051.4070	LONGEVITY SALARY	27,150.45	-	31,299.10
4080	01.051.00051.4080	OVERTIME SALARY	3,500.00	9,055.37	8,000.00
4101	01.051.00051.4101	UNIFORM ALLOWANCE (AUTO)	12,833.33	8,570.00	16,649.12
		TOTAL EMPLOYEE COMPENSATION	566,171.83	409,281.75	632,445.44
					-
4201	01.051.00051.4201	PROFESSIONAL SERVICES	5,250.00	-	3,000.00
4270	01.051.00051.4270	DUES AND SUBSCRIPTIONS	500.00	-	-
4290	01.051.00051.4290	STATIONARY/OFFICE SUPPLIES	4,266.19	-	3,000.00
4390	01.051.00051.4390	MATERIALS/SUPPLIES (MISC)			-
4420	01.051.00051.4420	TRAVEL AND LODGING	-	-	-
4470	01.051.00051.4470	TRAINING AND CERTIFICATION	300.00	-	-
4550	01.051.00051.4550	CAPITAL EXPENDITURES	-	-	-
4570	01.051.00051.4570	MAINTENANCE COMMUNICATION EQUIPMENT	536.67	-	-
6003	01.051.00051.6003	SPCA-ANIMAL CONTROL	37,500.00	37,500.00	37,500.00
		TOTAL OPERATING EXPENDITURES	48,352.86	37,500.00	43,500.00
		BUREAU of LICENSES, INSPECTIONS & PERMITS TOTAL	**$ 614,524.69**	**$ 446,781.75**	**$ 675,945.44**

Dept. of Licenses, Inspections & Permits - #51
Bureau of Licenses, Inspections & Permits - #51
Mark Seitzinger, Director

POSITION/TITLE	2012 Total	#	2013 Total	#
DIRECTOR	$ 41,760.00	1	$ 41,760.00	1
ADMINISTRATIVE ASSISTANT I- PERMIT CLERK	31,560.00	1	32,743.50	1
ELECTRICAL INSPECTOR	35,760.00	1	37,101.00	1
PLUMBING INSPECTOR	35,760.00	1	37,101.00	1
MECHANICAL INSPECTOR	35,760.00	1	37,101.00	1
WEIGHTS & MEASURES	34,935.00	1	36,245.00	1
ADMINISTRATIVE ASSISTANT I	31,560.00	1	32,743.50	1
ENFORCER OF LICENSES	34,935.00	1	36,245.00	1
ZONING OFFICER/CODE ENFORCER	30,000.00	1	30,000.00	1
HOUSING INSPECTORS	104,805.00	3	108,735.00	3
RENTAL REGISTRATION ASSISTANT	34,935.00	1	72,490.00	2
HEALTH INSPECTOR	34,935.00	1	36,245.00	1
ANIMAL CONTROL OFFICER	34,935.00	1	36,245.00	1
Bureau of Licenses, Inspections & Permits Total	**$ 521,640.00**	**15**	**$ 574,755.00**	**16**

Department of Licenses, Inspections & Permits - Buildings

Department Description

The Department of Licenses, Inspections & Permits – Buildings ("Buildings") provides comprehensive facility management and planning for all City Departments. Buildings is responsible for the operation and maintenance of City buildings, including City Hall, Police and Fire facilities, and Department of Public Works.

Mission

To provide the highest quality support services to all customers, internal and external, which results in improved levels of service and efficiency in their operations.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

	Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
	Dept. of Licenses, Inspections & Permits - #51				
	Bureau of Buildings - #82				
	Mark Seitzinger, Director				
4010	01.051.00082.4010	STANDARD SALARY	$ 99,335.00	$ 72,742.75	$ 103,060.00
4040	01.051.00082.4040	OTHER SALARY (MISC)	-	18.38	
4070	01.051.00082.4070	LONGEVITY SALARY	8,590.80	-	9,609.48
4080	01.051.00082.4080	OVERTIME SALARY	1,000.00	2,749.20	1,500.00
4101	01.051.00082.4101	UNIFORM ALLOWANCE	810.00	1,260.00	1,260.00
		TOTAL EMPLOYEE COMPENSATION	109,735.80	76,770.33	115,429.48
4201	01.051.00082.4201	PROFESSIONAL SERVICES	75,000.00	8,211.66	70,000.00
4210	01.051.00082.4210	SVCES AND MAINT FEE	27,225.00	-	25,000.00
4320	01.051.00082.4320	BLDG/REPAIR-SUPPL MAINT	320,221.94	10,579.42	160,000.00
4360	01.051.00082.4360	SMALL TOOLS/SHOP SUPPL	500.00	-	-
4420	01.051.00082.4420	TRAVEL AND LODGING	-	-	-
4445	01.051.00082.4445	SEWER CHARGES	96,000.00	36,150.00	96,000.00
4447	01.051.00082.4447	UGI - GAS	175,000.00	60,786.74	175,000.00
4448	01.051.00082.4448	PAWC -- WATER	455,000.00	223,930.96	455,000.00
4450	01.051.00082.4450	ELECTRICAL	445,000.00	196,107.27	445,000.00
4465	01.051.00082.4465	BUILDING SUPPLIES	1,000.00	-	1,000.00
		TOTAL OPERATING EXPENDITURES	1,594,946.94	535,766.05	1,427,000.00
		BUREAU of BUILDINGS TOTAL	**1,704,682.74**	**612,536.38**	**1,542,429.48**
		DEPARTMENT of LICENSES, INSPECTIONS & PERMITS TOTAL	**$ 2,319,207.43**	**$ 1,059,318.13**	**$ 2,218,374.92**

Dept. of Licenses, Inspections & Permits - #51
Bureau of Buildings - #82
Mark Seitzinger, Director

POSITION/TITLE	2012 Total	2012 #	2013 Total	2013 #
MAINTENANCE	$ 34,935.00	1	$ 36,245.00	1
JANITOR	64,400.00	2	66,815.00	2
Bureau of Buildings Total	**$ 99,335.00**	**3**	**$ 103,060.00**	**3**
Department of Licenses, Inspections & Permits Total	**$ 620,975.00**	**18**	**$ 677,815.00**	**19**

Department of Law

Department Description

The Law Department serves as legal advisor to the Mayor and department heads of the City; represents the City in negligence actions filed against the City; prosecutes all suits initiated on the behalf of the City; defends all cases brought against the City; and provides legal services to all City departments, including preparing contracts and drafting ordinances.

Mission

To provide the highest quality legal counsel and representation to the City departments, and the Mayor in order to legally protect the City and its interest.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

	Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
	Law Department - #60				
	Atty. Paul Kelly, City Solicitor				
4010	01.060.00000.4010	STANDARD SALARY	$ 152,645.68	$ 117,931.54	$ 153,960.43
4040	01.060.00000.4040	OTHER SALARY (MISC)	-	32.75	727.49
4070	01.060.00000.4070	LONGEVITY SALARY	-	-	-
4080	01.060.00000.4080	OVERTIME SALARY	-	-	-
		TOTAL EMPLOYEE COMPENSATION	152,645.68	117,964.29	154,687.92
4201	01.060.00000.4201	PROFESSIONAL SERVICES	184,784.50	78,562.92	185,000.00
4210	01.060.00000.4210	SERVICES AND MAINTENANCE FEE	-	-	-
4270	01.060.00000.4270	DUES AND SUBSCRIPTIONS	3,663.00	3,663.00	5,000.00
4290	01.060.00000.4290	STATIONARY/OFFICE SUPPLIES	52.50	52.50	75.00
4390	01.060.00000.4390	MATERIALS/SUPPLIES (MISC)	-	-	-
4420	01.060.00000.4420	TRAVEL AND LODGING	-	-	-
4470	01.060.00000.4470	TRAINING AND CERTIFICATION	-	-	-
4550	01.060.00000.4550	CAPITAL EXPENDITURES	-	-	-
		TOTAL OPERATING EXPENDITURES	188,500.00	82,278.42	190,075.00
		DEPARTMENT of LAW TOTAL	**$ 341,145.68**	**$ 200,242.71**	**$ 344,762.92**

Law Department - #60				
Atty. Paul Kelly, City Solicitor				
	2012		**2013**	
POSITION/TITLE	**Total**	**#**	**Total**	**#**
CITY SOLICITOR	$ 52,500.00	1	$ 52,500.00	1
FIRST ASSISTANT CITY SOLICITOR	34,000.00	1	34,000.00	1
ADMINISTRATIVE ASSISTANT IV- PARALEGAL	35,060.00	1	36,374.75	1
CONFIDENTIAL SECRETARY	31,085.68	1	31,085.68	1
Department of Law Total	**$ 152,645.68**	**4**	**$ 153,960.43**	**4**

Department of Public Works

Department Description

The Department of Public Works is comprised of six bureaus; Administration, Engineering, Highways, Refuse, Garage, and Parks & Recreation. The Department's responsibilities include year-round road maintenance and repair, weekly household trash collection service, design and construction management of streets, bridges, and public buildings, traffic engineering and operations offices.

The **Bureau of Administration** provides overall policy direction, management, and communication for the Department. Provides financial, purchasing, and payroll services for the Department.

Bureau of Engineering manages all activities associated with private development and use of the City's street right-of-way.

Bureau of Highways is responsible for maintenance, sweeping, and snow removal on public streets and alleys.

Bureau of Refuse provides weekly trash collection service, and large item pickup, coordinates City's recycling program.

Bureau of Garage maintains and procures vehicles and pieces of equipment for the City of Scranton, maintains the required inventories of parts, tools, and supplies, and purchases fuel for the City's fleet.

Bureau of Parks & Recreation provides a broad range of programs, services, facilities and park amenities to the citizens of Scranton. The City's park system encompasses 27 parks including 7 pools, 2 waterslides, and a dog park. The parks offer several activities including but not limited to football, baseball, softball, basketball, soccer, tennis, and many more activities.

Mission

The Department of Public Works strives to protect the present and build for the future.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
Department of Public Works - #80				
Bureau of Administration - #80				
Mark Dougher, Director				
4010 01.080.00080.4010	STANDARD SALARY	$ 113,095 00	$ 94 234.55	$ 115,690 75
4040 01 080 00080 4040	OTHER SALARY (MISC)	350 60	24 18	363.75
4070 01 080 00080 4070	LONGEVITY SALARY	6,922 00	-	7 181 58
4080 01 080.00080 4080	OVERTIME SALARY	-	146.14	-
4118 01.080.00080.4118	HEALTH INSURANCE - DPW UNION	1,314,805.22	992,757.36	1,381,428 90
4120 01 080 00080 4120	LIFE/DISABILITY INSURANCE	-	-	-
4130 01 080.00080 4130	I A M. PENSION	305,656.00	155,055.18	285,6//.60
4180 01.080.00080.4180	SOCIAL SECURITY	420,250.00	232,907.22	390,530.57
	TOTAL EMPLOYEE COMPENSATION	2,161,078.82	1,475,124.63	2,180,873 15
4201 01.080.00080 4201	PROFESSIONAL SERVICES	350.00	-	350.00
4270 01.080.00080 4270	DUES AND SUBSCRIPTIONS	-	-	-
4210 01 080 00080.4210	SERVICES & MAINTENANCE FEE	1,093.85	420 00	1,093.00
4290 01.080.00080.4290	STATIONARY/OFFICE SUPPL	-	-	
4420 01.080 00080.4420	TRAVEL AND LODGING	-		
4550 01.080.00080 4550	CAPITAL EXPENDITURES	-	-	
4570 01 080.00080.4570	MAINT COMMUNICATION EQUIP	14,151 00	9,345 00	14,151 00
4576 01.080.00080.4576	MAINTENANCE SUPER FUND SIGHT	100,000 00	-	50,000.00
6007 01.080.00080.6007	FLOOD PROTECTION SYSTEM MAINTENANCE	40,172.58	12,845.98	30 000 00
6020 01.080 00080.6020	DPW BUYOUT INCENTIVE			-
	TOTAL OPERATING EXPENDITURES	155,767.43	22,610.98	95,594.00
	BUREAU of ADMINISTRATION TOTAL	$ 2,316,846.25	$ 1,497,735.61	$ 2,276,467.15

Department of Public Works - #80
Bureau of Administration - #80
Mark Dougher, Director

POSITION/TITLE	2012 Total	#	2013 Total	#
DIRECTOR	$ 43,875.00	1	$ 43,875.00	1
ADMINISTRATIVE ASSISTANT IV	35,060.00	1	36,374.75	1
ADMINISTRATIVE ASSISTANT III- PAYROLL CLERK	34,160.00	1	35,441.00	1
Bureau of Administration Total	**$ 113,095.00**	**3**	**$ 115,690.75**	**3**

Department of Public Works – Engineering

Department Description

The Department of Public Works is comprised of six bureaus; Administration, Highways, Refuse, Garage, and Parks & Recreation. The Department's responsibilities include year-round road maintenance and repair, weekly household trash collection service, design and construction management of streets, bridges, and public buildings, traffic engineering and operations offices.

Bureau of Engineering manages all activities associated with private development and use of the City's street right-of-way.

Mission

The Department of Public Works strives to protect the present and build for the future.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
Department of Public Works - #80				
Bureau of Engineering - #81				
Mark Dougher, Director				
4010 01 080 00081.4010	STANDARD SALARY	$ 143,458.76	$ 107,113.70	$ 145,074.44
4040 01 080 00081 4040	OTHER SALARY (MISC)	349.35	34 72	362.45
4070 01 080 00081.4070	LONGEVITY SALARY	3,493 50	-	3,624 50
4080 01 080.00081.4080	OVERTIME SALARY	-	6,579.40	2,500 00
4101 01 080.00081.4101	UNIFORM ALLOWANCE	790.00	395.00	2,346 48
	TOTAL EMPLOYEE COMPENSATION	148,091.61	114,122.82	153,907.87
4201 01 080.00081 4201	PROFESSIONAL SERVICES	91 456 68	48,127.64	91,456.68
4210 01.080.00081.4210	SERVICES & MAINTENANCE FEE	201.32	-	201 32
4280 01 080.00081.4280	MISC SERVICES-NOT CLASSIFIED	-	-	
4290 01.080 00081 4290	STATIONARY/OFFICE SUPPLIES	100 00	-	100 00
4390 01.080.00081.4390	MATERIALS/SUPPLIES (MISC)	650 00	174 96	650 00
4470 01.080 00081.4470	TRAINING AND CERTIFICATION	-	-	
4550 01 080 00081 4550	CAPITAL EXPENDITURES	-	-	-
	TOTAL OPERATING EXPENDITURES	92,408.00	48,302 60	92,408 00
	BUREAU of ENGINEERING TOTAL	$ 240,499.61	$ 162,425.42	$ 246,315.87

Department of Public Works - #80
Bureau of Engineering - #81
Mark Dougher, Director

POSITION/TITLE		2012 Total	#		2013 Total	#
PAVE CUT INSPECTOR	$	34,935.00	1	$	36,245.00	1
FLOOD CONTROL PROJECT COORDINATOR		29,750.00	1		29,750 00	1
FLOOD CONTROL MAINTENANCE		78,773.76	2		79,079.44	2
Bureau of Engineering Total	**$**	**143,458.76**	**4**	**$**	**145,074.44**	**4**

Department of Public Works – Highways

Department Description

The Department of Public Works is comprised of six bureaus; Administration, Engineering, Highways, Refuse, Garage, and Parks & Recreation. The Department's responsibilities include year-round road maintenance and repair, weekly household trash collection service, design and construction management of streets, bridges, and public buildings, traffic engineering and operations offices.

Bureau of Highways is responsible for maintenance, sweeping, and snow removal on public streets and alleys.

Mission

The Department of Public Works strives to protect the present and build for the future.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
Department of Public Works - #80				
Bureau of Highways - #83				
Mark Dougher, Director				
4010 01.080 00083 4010	STANDARD SALARY	$ 1 116,780 24	$ 778,657.10	$ 1,163,866.86
4040 01 080.00083 4040	OTHER SALARY (MISC)	-	244.85	
4070 01.080 00083.4070	LONGEVITY SALARY	108 961 50	-	102,595 13
4080 01.080 00083 4080	OVERTIME SALARY	150.000.00	87,055.73	150,000 00
4101 01 080 00083 4101	UNIFORM ALLOWANCE	10.935.00	9,900.00	11,760 00
	TOTAL EMPLOYEE COMPENSATION	1,386.676.74	875,857 68	1,428,221 99
4210 01 080.00083.4210	SERVICES AND MAINTENANCE FEE	365.00	365 00	-
4260 01 080.00083.4260	RENTAL VEHICLES & EQUIPMENT	19,826.85	-	19.000.00
4290 01.080.00083 4290	STATIONARY/OFFICE SUPPLIES	373.07	129.95	-
4340 01.080.00083.4340	CONSTRUCTION-PAVING MATERIAL	124,500.00	37,634.45	120,000.00
4350 01.080.00083.4350	PAINT/SIGN MATERIAL	25,000.00	8,242 88	20,000.00
4390 01.080.00083.4390	MATERIALS/SUPPLIES (MISC)	105,550.22	67,394.90	100,000.00
4410 01.080.00083.4410	SALT	281,000 00	71,450.32	250,000.00
4420 01.080.00083.4420	TRAVEL AND LODGING	-	-	-
4460 01.080.00083.4460	STREET LIGHTING	750,945.00	585,549.55	750,945 00
4466 01 080.00083 4466	STREET LIGHTING SERVICE / MAINTENANCE	190,000.00	71,416.77	190,000 00
4550 01 080.00083 4550	CAPITAL EXPENDITURES	106,000.00	516.46	75,000 00
	TOTAL OPERATING EXPENDITURES	1,603,560.14	842,700.28	1,524,945 00
	BUREAU of HIGHWAYS TOTAL	**$ 2,990,236.88**	**$ 1,718,557.96**	**$ 2,953,166.99**

Department of Public Works - #80
Bureau of Highways - #83
Mark Dougher, Director

POSITION/TITLE	2012 Total	#	2013 Total	#
HEAVY EQUIPMENT OPERATOR/CRAFTSMEN	81,448.22	2	84,776.22	2
HEAVY EQUIPMENT OPERATOR/LEADER	162,896.44	4	169,552.44	4
CHAUFFEUR	279,496.66	7	291,892.63	7
REPAIRMAN	353,604.96	9	368,580.96	9
DISPATCHER	39,386.88	1	41,050.88	1
MAINTENANCE/CRAFTSMAN LEADER	41,140 53	1	42,804.53	1
TREE TRIMMER	40,724.11	1	42,388.11	1
SWEEPER OPERATOR/CHAUFFEUR	40,338.27	1	42,002.27	1
STONE-BRICK LAYER MASON	40,138 59	1	41,802.59	1
TRAFFIC/SIGN MAINTENANCE	37,605.98	1	39,016.23	1
Bureau of Highways Total	**$ 1,116,780.64**	**28**	**$ 1,163,866.86**	**28**

Department of Public Works – Refuse

Department Description

The Department of Public Works is comprised of six bureaus; Administration, Engineering, Highways, Refuse, Garage, and Parks & Recreation. The Department's responsibilities include year-round road maintenance and repair, weekly household trash collection service, design and construction management of streets, bridges, and public buildings, traffic engineering and operations offices.

Bureau of Refuse provides weekly trash collection service, and large item pickup, coordinates City's recycling program.

Mission

The Department of Public Works strives to protect the present and build for the future.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
Department of Public Works - #80				
Bureau of Refuse - #84				
Mark Dougher, Director				
4010 01.080 00084 4010	STANDARD SALARY	$ 1,754,199.17	$ 1,212,011 47	$ 1 826,772.55
4040 01.080.00084.4040	OTHER SALARY (MISC)	-	369.62	
4070 01.080 00084.4070	LONGEVITY SALARY	63,358.42	-	77,587 59
4080 01 080 00084 4080	OVERTIME SALARY	105,000.00	91 299.77	107,000 00
4101 01.080 00084.4101	UNIFORM ALLOWANCE	17,380.00	17,775.00	18,480.00
	TOTAL EMPLOYEE COMPENSATION	1,939,937 59	1,321,455 86	2,029,840.14
4260 01.080.00084.4260	RENTAL VEHICLES & EQUIP	-	-	-
4330 01.080 00084.4330	MEDICAL CHEM. LAB SUP	-	-	-
4390 01.080 00084 4390	MATERIALS/SUPPL (MISC)	1,217 48	437 28	1,217 48
4420 01 080 00084 4420	TRAVEL AND LODGING	-	-	-
4490 01 080 00084 4490	LANDFILL	1,502,450 00	1,026,690 10	500,000.00
4550 01 080.00084 4550	CAPITAL EXPENDITURES	84,539.00	84,539.00	84,539 00
	TOTAL OPERATING EXPENDITURES	1,588,206.48	1,111,666.38	585,756.48
	BUREAU of REFUSE TOTAL	**$ 3,528,144.07**	**$ 2,433,122.24**	**$ 2,615,596.62**

Department of Public Works - #80
Bureau of Refuse - #84
Mark Dougher, Director

POSITION/TITLE	2012 Total	#	2013 Total	#
OPERATOR LEADER	529,413.43	13	551,045.43	13
COLLECTOR LEADER	79,856.60	2	41,592.30	1
COLLECTOR	942,755.44	24	1,023,641.12	25
DISPATCHER	39,277.26	1	40,941.26	1
RECYCLING CHAUFFEUR	162,896.44	4	169,552.44	4
Bureau of Refuse Total	$ 1,754,199.17	44	$ 1,826,772.55	44

Department of Public Works – Garage

Department Description

The Department of Public Works is comprised of six bureaus; Administration, Engineering, Highways, Refuse, Garage, and Parks & Recreation. The Department's responsibilities include year-round road maintenance and repair, weekly household trash collection service, design and construction management of streets, bridges, and public buildings, traffic engineering and operations offices.

Bureau of Garage maintains and procures vehicles and pieces of equipment for the City of Scranton, maintains the required inventories of parts, tools, and supplies, and purchases fuel for the City's fleet.

Mission

The Department of Public Works strives to protect the present and build for the future.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
Department of Public Works - #80				
Bureau of Garages - #85				
Mark Dougher, Director				
4010 01.080.00085.4010	STANDARD SALARY	$ 354,932 91	$ 241,907 08	$ 368,859 12
4040 01.080.00085 4040	OTHER SALARY (MISC)	-	69.96	
4070 01 080 00085 4070	LONGEVITY SALARY	18 932.05	-	21 858 52
4080 01 080.00085.4080	OVERTIME SALARY	10,000.00	14,193.75	10,000.00
4101 01 080 00085.4101	UNIFORM ALLOWANCE	3,217.50	3,235.00	3,780.00
	TOTAL EMPLOYEE COMPENSATION	387,082 46	259,405 79	404,497 64
4201 01.080 00085 4201	PROFESSIONAL SERVICES	-	-	-
4210 01.080 00085.4210	SERVICES AND MAINTENANCE FEE	-	-	-
4220 01 080 00085 4220	CONTRACTED SERVICES	1 248.00	295.00	1 000 00
4290 01.080 00085.4290	STATIONARY/OFFICE SUPPL	200 00	-	
4301 01 080 00085.4301	GAS, OIL, LUBRICANTS	684,521.90	380,902.98	684,521 90
4310 01.080.00085.4310	EQUIP/VEHICLE REP/MAINT	250,728.95	141,156 91	250,728 95
4360 01.080.00085 4360	SMALL TOOLS/SHOP SUPPL	4,500.00	647 32	4 000 00
4390 01.080 00085 4390	MATERIALS/SUPPL (MISC)	30,000.00	25,709 98	30 000 00
4401 01 080.00085 4401	TIRES	85,000.00	67 721 19	85,000 00
4420 01 080 00085 4420	TRAVEL AND LODGING	-	-	
4550 01 080 00085 4550	CAPITAL EXPENDITURES	-	-	
4901 01 080 00085 4901	MAINTENANCE (PREVENTATIVE)	2,108.65	1,779.76	2,108.65
	TOTAL OPERATING EXPENDITURES	1,058,307.50	618,213.14	1,057 359.50
	BUREAU of GARAGES TOTAL	$ 1,445,389.96	$ 877,618.93	$ 1,461,857.14

Department of Public Works - #80
Bureau of Garages - #85
Mark Dougher, Director

POSITION/TITLE		2012 Total	#		2013 Total	#
AUTO REPAIRMAN-LEADER	$	80,938.91	2	$	84,301.56	2
EQUIPMENT / VEHICLE MAINTENANCE		80,169.62	2		83,144.04	2
TIRE-EQUIPMENT REPAIR/HELPER		39,759.20	1		41,423.20	1
PARTS MANAGER/AUTO REPAIR/PA STATE VEHICLE INSPECTOR		40,434.78	1		42,098.78	1
MOTOR VEHICLE REPAIR		37,876.80	1		39,297.18	1
MECHANIC		37,876.80	1		39,297.18	1
MECHANIC DIESEL		37,876.80	1		39,297.18	1
Bureau of Garages Total	**$**	**354,932.91**	**9**	**$**	**368,859.12**	**9**

Department of Public Works -Parks & Recreation

Department Description

The Department of Public Works is comprised of six bureaus; Administration, Engineering, Highways, Refuse, Garage, and Parks & Recreation. The Department's responsibilities include year-round road maintenance and repair, weekly household trash collection service, design and construction management of streets, bridges, and public buildings, traffic engineering and operations offices.

Bureau of Parks & Recreation provides a broad range of programs, services, facilities and park amenities to the citizens of Scranton. The City's park system encompasses 27 parks including 7 pools, 2 waterslides, and a dog park.

Mission

Parks & Recreation is dedicated to customer satisfaction and enhancing lives by providing innovative programs and safe, beautiful, sustainable places.

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
Department of Public Works - #80				
Bureau of Parks & Recreation - #100				
Mark Dougher, Director				
4010 01 100 00000.4010	STANDARD SALARY	$ 276,227 04	$ 181,411.79	$ 287,648 46
4040 01 100.00000.4040	OTHER SALARY (MISC)	119,000.02	100,331 57	132,484.70
4070 01 100.00000.4070	LONGEVITY SALARY	21,204 07	-	20 431.47
4080 01.100.00000.4080	OVERTIME SALARY	8,000 00	17,500.51	13,500.00
4101 01.100 00000 4101	UNIFORM ALLOWANCE	2,370 00	2,765.00	2,520.00
	TOTAL EMPLOYEE COMPENSATION	426,801 13	302,008.87	456,584.63
4210 01.100.00000.4210	SERVICES AND MAINTENANCE FEE		-	-
4270 01.100.00000 4270	DUES AND SUBSCRIPTIONS		-	-
4280 01 100.00000 4280	MISC SERVICES-NON CLASSIFIED		-	-
4290 01 100.00000.4290	STATIONARY/OFFICE SUPPLIES	261.45	-	200 00
4320 01.100.00000 4320	BLDG/REPAIR-SUPPLY MAINT	67,425 04	15,486 20	50,000 00
4330 01 100.00000.4330	MEDICAL, CHEM. LAB SUP	42,044.81	2,802.58	35,000.00
4360 01 100.00000.4360	SMALL TOOLS/SHOP SUPPLIES	350 00	-	350 00
4370 01 100.00000 4370	PARKS/RECREATION SUPPLIES	2 242 25	1,439 00	2,242.25
4420 01 100.00000 4420	TRAVEL AND LODGING	-	-	-
4530 01 100.00000.4530	PERFORMING ARTS	20,600 00	12,064 00	19,000 00
4540 01.100 00000.4540	SPRING/SUMMER PROG	7,725 66	1,216 00	7,500 00
4550 01 100.00000 4550	CAPITAL EXPENDITURES	30,000.00	29 680 65	30,000.00
4570 01 100 00000 4570	MAINTENANCE COMMUNICATION EQUIP	-	-	-
	TOTAL OPERATING EXPENDITURES	170,649 21	62,688.43	144 292 25
	DEPARTMENT of PARKS & RECREATION TOTAL	$ 597,450.34	$ 364,697.30	$ 600,876.88
	DEPARTMENT of PUBLIC WORKS TOTAL	$ 11,118,567.11	$ 7,054,157.46	$ 10,154,280.65

Department of Public Works - #80
Burearu of Parks & Recreation - #100
Mark Dougher, Director

POSITION/TITLE		2012 Total	#		2013 Total	#
PROJECT ADMINISTRATOR		38,331.41	1		39,768.83	1
PARKS & RECREATION SPECIALIST (a)		32,300 00	1		32,300.00	1
CHAUFFEUR		40,096 99	1		41,760.99	1
POOL OPERATORS / GROUNDSKEEPER		78,957.22	2		82,285.22	2
PARKS & RECREATION GROUNDSKEEPER		78,554.52	2		81,882.52	2
FACILITY MAINTENANCE / GROUNDSKEEPER		40,286 90	1		41,950 90	1
PARKS & RECREATION SPECIALIST		(32,300 00)	(1)		(32,300 00)	
Department of Parks & Recreation Total (a)	$	276,227.04	7	$	287,648.46	8

(a)paid from Account 01.100.00000.4040, Other Salary).

Department of Public Works Total	$	3,758,693.52	95	$	3,907,912.18	96

Single Tax Office

Office Description

The Scranton Single Tax Office was created to administer the tax laws of the City of Scranton and the Scranton School District and to provide one single location to pay various taxes. The Collector of Taxes, an elected official, supervises a staff who strive to assess and collect all taxes in a fair and equitable manner. The City and School District assume an equal responsibility for the incurred wages and benefits associated with this office. In 2012, Berkheimer Associates began collecting the Wage Tax. This office collects:

- Current Real Estate Taxes for Lackawanna County, the Scranton School District, and The City of Scranton

- Current and delinquent, Scranton School District and City of Scranton:
  - Business Privilege and Mercantile Taxes

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
Single Tax Office - #90				
William Courtright, Tax Collector				
4010 01.090.00000.4010	STANDARD SALARY	$ 427,032 10	$ 345,382.42	$ 377,390.00
4040 01.090.00000.4040	OTHER SALARY (MISC)	-	1,918.05	-
4080 01.090.00000.4080	OVERTIME SALARY	-	2,405.59	-
4119 01.090.00000.4119	HEALTH INSURANCE - SINGLE TAX OFFICE	630,966 91	166,658.80	331,234 74
	TOTAL EMPLOYEE COMPENSATION	1,057,999.01	516,364.86	708,624 74
6004 01.090.00000.6004	SINGLE TAX OFFICE AUDIT	-	-	-
	TOTAL OPERATING EXPENDITURES	-	-	-
	SINGLE TAX OFFICE DEPARTMENT TOTAL	**$ 1,057,999.01**	**$ 516,364.86**	**$ 708,624.74**

Single Tax Office - #90 (a)
William Courtright, Tax Collector

POSITION/TITLE		2012 Total	#		2013 Total	#
COLLECTOR OF TAXES	$	26,650.00	1	$	26,650.00	1
CHIEF CLERK		22,750.00	1		22,750.00	1
CONTROLLER		27,500.00	1		27,500.00	1
CASHIER I		18,865.00	1		18,865.00	1
CASHIER II		17,865.00	1		17,865.00	1
CASHIER II		17,865.00	1		17,865.00	1
CLERK TYPIST		19,365.00	1		19,365.00	1
ASST. CASHIER						
INFORMATION CLERK		17,865.00	1		17,865.00	1
AUDITOR I		19,365.00	1		19,365.00	1
AUDITOR		19,365.00	1		19,365.00	1
CLERK 1 (ACT 511)-		7,254.17				
AUDITOR/BUSINESS PRIV/MERC (b)		34,820.00	1		35,730.00	1
CALCULATOR		7,027.08				
CLERK		7,254.17				
CLERK		7,254.17				
MAILING CLERK		16,865.00	1		16,865.00	1
FIELD AUDITORS		17,865.00	1		17,865.00	1
CLERK		16,865.00	1		16,865.00	1
CLERK I		16,865.00	1		16,865.00	1
CLERK II		17,865.00	1		17,865.00	1
ABATEMENT CLERK		16,865.00	1		16,865.00	1
CRT OPERATOR-WAGE		7,254.17				
CRT OPERATOR-PROPERTY		19,365.00	1		19,365.00	1
FIELD AUDITORS		7,254.17				
FIELD AUDITORS		7,254.17				
SOLICITOR		11,650.00	1		11,650.00	1
Single Tax Office Department Total	$	427,032.10	19	$	377,390.00	19

(a) Salaries are paid 50% by the City and 50% by the Scranton School District
(b) City employee

CITY OF SCRANTON
2013 OPERATING BUDGET
BUDGETED EXPENDITURES
GENERAL FUND

	Account Number	Account Description	2012 Operating Budget	2012 (Through 09/30/12)	2013 Operating Budget
	NON-DEPARTMENTAL EXPENDITURES - #401				
4299	01.401.10030.4299	ZONING BOARD	$ 30,000.00	$ 10,717.90	$ 30,000.00
4299	01.401.10060.4299	EVERHART MUSEUM	25,000.00	25,000.00	25,000.00
4299	01.401.10085.4299	PUBLIC ACCESS TELEVISION	9,000.00	-	-
4299	01.401.10110.4299	SHADE TREE COMMISSION	20,000.00	14,839.99	20,000.00
4299	01.401.10120.4299	MAYOR'S 504 TASK FORCE	300.00		300.00
4299	01.401.10140.4299	CIVIL SERVICE COMMISSION	31,000.00	23,720.27	31,000.00
		TOTAL BOARDS & COMMISSIONS	**$ 115,300.00**	**$ 74,278.16**	**$ 106,300.00**
4299	01.401.15230.4299	TAN SERIES A	5,140,000.00	5,140,000.00	14,800,000.00
4299	01.401.15240.4299	TAN SERIES B	10,050,000.00	9,667,867.06	-
4299	01.401.15306.4299	OPER TSF TO DEBT SVC-2003 SERIES A BONDS	545,000.00	450,847.93	545,000.00
4299	01.401.15307.4299	OPER TSF TO DEBT SVC-2003 SERIES B BONDS	2,130,000.00	1,769,187.53	2,130,000.00
4299	01.401.15308.4299	OPER TSF TO DEBT SVC-2003 SERIES C BONDS	1,232,000.00	1,024,456.46	1,232,000.00
4299	01.401.15309.4299	OPER TSF TO DEBT SVC-2003 SERIES D BONDS	1,080,000.00	896,971.25	1,080,000.00
4299	01.401.15310.4299	OPER TSF TO DEBT SVC-STREET LIGHTING	500,000.00	455,000.00	500,000.00
4299	01.401.15311.4299	OPER TSF TO DEBT SVC-SALE LEASEBACK OF DPW- SERIES 2004	535,000.00	73,821.76	555,000.00
4299	01.401.15313.4299	OPER TSF TO DEBT SVC-2006 BOND	650,000.00	292,404.00	650,000.00
4299	01.401.15314.4299	OPER TSF TO DEBT SVC-SALE LEASEBACK - SERIES 2008	200,000.00	69,118.04	240,000.00
4299	01.401.15316.4299	OPER TSF TO DET SVC- OTHER FINANCING SOURCE	1,000.00		1,000.00
4299	01.401.15317.4299	OPER TSF DEBT SVC-2011 BOND	200,000.00		-
4299	01.401.15318.4299	OPER TSF DEBT SVC-SRA- PENN STAR BANK	-		-
4299	01.401.15319.4299	OPER TSF DEBT SVC-SCRANTON PARKING AUTHORITY	1,360,948.50	1,360,948.50	1,900,000.00
4299	01.401.15320.4299	OPER TSF TO DEBT SVC-GUARANTEED ENERGY SAVINGS	145,000.00	108,748.47	145,000.00
4299	01.401.15321.4299	OPER TSF TO DEBT SVC- REFINANCING- DEBT PYMNT REDUCTION	(6,400,000.00)	-	(4,558,650.91)
4299	.01.401.15322.4299	OPER TSF TO DEBT SVC-ISSUANCE COSTS FOR LEASE OF METERS			0.00
4299	01.401.15323.4299	OPER TSF TO DEBT SVC-2011 UNFUNDED DEBT LOAN	721,538.00	-	1,708,215.56
4299	01.401.15324.4299	OPER TSF TO DEBT SVC-FDM REVOLVING AID LOAN			100,000.00
4299	01.401.15325.4299	OPER TSF TO DEBT SVC-2012 SERIES C	-	-	1,500,000.00
4299	01.401.15326.4299	OPER TSF TO DEBT SVC-2013 SERIES A			474,747.92
4299	01.401.15327.4299	OPER TSF TO DEBT SVC-2013 BORROWING	-		1,703,734.17
		TOTAL INTEREST & DEBT SERVICE	**$ 18,090,486.50**	**$ 21,309,371.00**	**$ 24,706,046.74**
4299	01.401.13090.4299	CONTINGENCY	141,051.50	-	1,000,000.00
4299	01.401.16090.4299	UNENCUMBERED EXPENSES PRIOR YEAR OBLIGATIONS	6,700,000.00	3,055,320.21	4,000,000.00
4299	01.401.16270.4299	COURT AWARDS	200,000.00	126,666.84	17,200,000.00
4299	01.401.17020.4299	VETERAN'S ORGANIZATION	100.00	50.00	100.00
4299	01.401.17060.4299	TRIPP PARK COMMUNITY CENTER	5,000.00	-	5,000.00
		TOTAL UNPAID BILLS / COURT AWARDS / MISC	**$ 7,046,151.50**	**$ 3,182,037.05**	**$ 22,205,100.00**
		TOTAL NON-DEPARTMENTAL EXPENDITURES	**$ 25,251,938.00**	**$ 24,565,686.21**	**$ 47,017,446.74**
		TOTAL GENERAL FUND EXPENDITURES	**$ 85,331,121.49**	**$ 63,862,534.12**	**$ 109,392,607.63**

GRA Consulting

October 10, 2012

Mr. Ryan McGowan
Business Administrator
City of Scranton
Department of Business Administration
City Hall
340 North Washington Avenue
Scranton, Pennsylvania 18503

Re: The City's Self-Insured Workers' Compensation Program
Reserve Analysis and Loss Forecast, Self-Insurance Renewal Application

Dear Stuart:

Gary R. Abramson, Casualty Actuarial Services ("GRA Consulting") has been retained by The City of Scranton to evaluate outstanding losses for the City's workers' compensation self-insurance program as of August 31, 2012. This analysis has been conducted to assist the administration of the City with their financial reporting requirements as well as to assist the City in their self-insurance renewal application process with the PA Bureau of Workers' Compensation.

By using the loss experience of The City of Scranton in combination with the City's own development patterns weighted with those patterns as promulgated by the Pennsylvania Bureau of Workers' Compensation, GRA Consulting has estimated the total discounted outstanding liabilities as of August 31, 2012 to be $21,828,429. As displayed on Exhibit 4, this amount represents the sum of estimated outstanding losses discounted for future investment earnings at an annual rate of 3.00 percent. This is an approximate increase of $600,000 over the prior report and is completely due to the three quarter percent reduction in the rate of interest used in discounting the future cash flows of the expected payment of claims. Without this reduction in the rate of discount, the obligation would have decreased from the prior analysis by $600,000 to $20,643,425.

In addition, Exhibit 5 details the level of expected claims and claims expense expenditures for the 2013 calendar year, which total $3,233,952. This is an approximate $180,000 decrease over the prior year's expected claims expenditures and is predominantly due to a slowdown in the underlying payout patterns utilized within this analysis, especially in the most recent three of four program years. As requested by the Bureau in November of 2005, this number is no longer based upon ultimate loss projections inclusive of anticipated reinsurance recoveries of any kind. In other words, this amount is now gross of any amounts that may be reimbursed by your excess carriers.

Gary R. Abramson, Casualty Actuarial Services
125 Rivendell Rd., Hillsborough, NJ 08844
Tel. (908) 271-4277 Fax (908) 271-4278

As outlined in Table A, the total expenditures to the Fund for 2012 are anticipated to be $3,555,002.

As stated previously, a change in the claims administration management of this program can have many impacts, from increasing reserves to a speed up in the payment of claims, or visa versa. It will take a full year to two to determine whether the claims management philosophy of the newest TPA will have a material impact on the projected results of this program. At this time, it appears that the initial impact of PA Claims appears to be some significant reserve takedowns on open claims, especially in the more recent program years. We will continue to closely monitor changes in paid and reported loss development patterns for future analyses.

Summarizing, in light of the current economy, the interest rate used to discount the City's outstanding obligations has been reduced ¾'s of a point to 3.00%. The reduction in the discount rate utilized in this analysis has an approximate $1,200,000 detrimental impact to the final discounted obligations of the City as calculated within Exhibit 4. This is significant and completely over shadows the observed improvement in the City's overall workers' compensation obligations.

Should you have any questions or need for further clarification; please do not hesitate to contact me at (908) 271-4277. Two originals of this report and one working copy for the reinsurance company have been provided. Upon acceptance of this report, please forward one of the originals to Mr. George Knehr at the Bureau of Workers' Compensation.

The invoice for our services has been included in a separate cover within this mailing.

Sincerely, Gary R Abramson

Gary R. Abramson, ACAS, MAAA
Consulting Actuary

gra:gra:cover_october 10_2012.doc

GRA Consulting

October 10, 2012

Mr. George Knehr
Chief
Commonwealth of Pennsylvania
Department of Labor & Industry
Self-Insurance and Safety Division
Bureau of Workers' Compensation
1171 S. Cameron Street
Room 114
Harrisburg, PA 17104-2501

RE: The City of Scranton
Pennsylvania Self-Insurance Renewal Application Security Requirements

Dear Mr. Knehr:

Gary R. Abramson, Casualty Actuarial Services ("GRA Consulting") has been retained by The City of Scranton via a successful sealed bid as notified by the City on September 12, 2012, to evaluate outstanding losses for the City's workers' compensation self-insurance program. This analysis has been conducted to assist the administration of the City with their annual renewal application establishing security requirements with the Pennsylvania Bureau of Workers' Compensation, Self-Insurance and Safety Division.

By using the loss experience of The City of Scranton in combination with their own historical development patterns, weighted with Pennsylvania statewide development patterns as promulgated by your Department, GRA Consulting has estimated the total discounted outstanding liabilities as of August 31, 2012 to be $21,828,489. As displayed on Exhibit 4, this amount represents the sum of estimated outstanding losses discounted for future investment earnings at an annual rate of 3.00 percent.

The attached Table A summarizes the projected expenditures for the City's self-insured workers' compensation program for the calendar year commencing January 1, 2013 It includes estimates of the cost of claims and claim expense payments (gross of any anticipated reinsurance recoveries), claims administrative costs, general self-insurance costs and the Trust Fund operating expenses. The development of the claims liability expenses is explained within the attached synopsis; otherwise the expenses associated with 2013 are as estimated by The City based upon expected outlays. As displayed within this table, the projected annual expenditures for calendar year 2013 for all categories combined is $3,555,002.

If you should have any questions, please do not hesitate to call me at (908) 271-4277.

Sincerely,

Gary R Abramson

Gary R. Abramson, ACAS, MAAA
Consulting Actuary

Enclosures

GRA:DOC: SCRANTON_SMRY_08.31.12.DOC
cc: Ryan McGowan, Business Administrator

Gary R. Abramson, Casualty Actuarial Services
125 Rivendell Rd., Hillsborough, NJ 08844
Tel. (908) 271-4277 Fax (908) 271-4278

Projected Annual Expenditure Amounts
Calendar Year 2013

Category	Amount
1. Claims Liability (Losses & ALAE payments, from Exhibit 5)	$3,233,952
2. Claims Administrative Expense (Excalibur Insurance Mgmt Services annual services fee)	$52,000
3. General Self-Insurance Expenses (Excess Reinsurance, Risk Mgmt Services, Loss Control & Special Assessments)	$211,500
4. Trust Operating Expenses (Trust Fund fees including investment, accounting and actuarial services)	$57,550
Total Projected Annual Expenditures (January 1, 2011 through December 31, 2011)	$3,555,002

THE CITY OF SCRANTON

Workers' Compensation

SYNOPSIS OF PROCEDURES

The general thrust of this analysis has involved the estimation of expected ultimate losses by program year. This is accomplished in the following fashion.

For all historical injury periods, loss development factors as promulgated by the PA Bureau of Workers' Compensation, Self-Insurance and Safety Division, are combined with the historical development patterns of The City and then applied to the most recent evaluation of losses. This link ratio approach results in the estimation of ultimate losses by program year.

This methodology parallels that employed by the Bureau with the following exceptions:

(1) Individual large losses, if necessary, are capped at their respective per occurrence retentions, subject to the reinsurance in-force being that as provided by a licensed carrier with a financial rating of at least B+,

(2) Paid and reported loss development procedures are utilized prior to selecting ultimate loss estimates which are based upon a 40/60 weighted average of the two procedures, and

(3) The estimated outstanding losses as of the date of evaluation are discounted to a present value basis utilizing the underlying payment pattern of the specific losses at a yield rate representative of the U.S. 30 year Treasury Bond in effect at the time of evaluation, as specified in the PA Bureau of Workers' Compensation, Self-Insurance and Safety Division Regulations, § 125.9 (f).

A detailed explanation of the exhibits and analysis follows.

EXHIBIT I

Sheet 1 of this exhibit provides a summary of the loss experience under analysis. The experience is that as provided by Pennsylvania Claim Services, evaluated as of August 31, 2012. PA Claims assumed all claims administrative responsibilities from Excalibur as of March 31, 2011. The data displayed is the collective experience of all previous TPA's as provided to and assimilated by PA Claims. A comparison of the losses for accident years up through and including 2011, will show that during the previous twelve months, the program paid out $2.26M in claims and related expenses, while the reported losses increased by $560,000 over the same time frame. This implies a decrease in the outstanding losses for the City's self-insured program of approximately $1.7M for policy years up through and including 2011. This data has not been audited for accuracy but has been reviewed for reasonableness and consistency.

Sheet 2 of this exhibit provides basic exposure information in the form of number of employees and payroll for the current, prospective and fifteen historical program periods. Trends in the average annual wage per employee are displayed for each year and for the fifteen year history overall.

Gary R. Abramson, Casualty Actuarial Services
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Tel. (908) 271-4277 Fax (908) 271-4278

EXHIBIT 2

Exhibit 2 presents the development of the estimated ultimate losses for the respective accident periods.

Three versions of Exhibit 2 are presented – ultimate losses projected on a fully unlimited basis; ultimate loss projections limited to each policy period's specific per occurrence retention; and ultimate losses limited by the specific per occurrence retention for those reinsurers who have been approved by the Bureau as responsive reinsurers for the time periods under review.

The estimated losses of Exhibit 2, Sheets 2 & 3 have been presented on a limited basis. Excess insurance purchased by the City effectively limits the impact of any large loss to a specific per occurrence retention underlying the program. Column (F) identifies the critical large loss amount by accident period. Any claim at or exceeding this limit would effectively be subject to a special capping procedure, thereby limiting its impact on the overall obligations of the City. As of this valuation, 72 individual claims meet this criterion. This is an increase of one critical claim from that which was reported one year prior. The 2002 program year currently contributes over 15% of the total number of the potential large losses.

From Sheet 3 of this exhibit, when the large claims are removed from this capping procedure due to the unlikely recovery of any reinsurance recoverables due from Frontier Insurance for program years 1995 and 1996 and the General Reinsurance Pappy Plan of late 1990-93, the number of critical claims declines to 43 overall. This is the same count as from the prior analysis. It is this exhibit that forms the basis of the final analysis for this review.

The selected expected ultimate losses of this exhibit are based upon a 40/60 weighted average between the two loss development methodologies employed – paid & reported. Due to the influence of the City's previous and highly successful buyout program of older, open claims, it is anticipated that the estimate based solely upon paid losses could overstate the true underlying ultimate losses by program period. Therefore, while it is likely that the true ultimate losses by year will lie somewhere between the estimates developed by the two methodologies, it is expected that they will probably be more closely aligned with those of the reported methodology. This weighting methodology will need to be closely monitored on an ongoing basis to properly reflect the reserving and payment practices of the current TPA.

Development of the selected loss development factors utilized in the projection of ultimate losses for this exhibit is explained in greater detail in the commentary underlying Appendix A.

EXHIBIT 3

Exhibit 3 develops estimated ultimate losses for the current and prospective program years by extending loss-per-exposure estimates from prior accident periods. Various averages are displayed on this exhibit and the selected average attempts to balance responsiveness to current trends with the stability inherent in reviewing several years of experience. The selected average loss rate, per $100 of payroll, is then multiplied by the estimated exposure base for the individual years, to yield estimated expected ultimate losses for the current, relatively immature January 1, 2012 - December 31, 2012 program year as well as the forecasted results for the January 1, 2013 – December 31, 2013 accident period. The selected loss rate for accident year 2012 is $1.25 less than the selected rate from the prior analysis. This 7% decrease in the selected loss rate is due to the consistency in expected loss rates over the past seven years.

Loss and exposure trends utilized in this exhibit are selections based upon insurance industry averages. To the extent that the City's actual underlying trend is different, a slight bias in the estimate may result. However, the excess insurance purchased by the City should limit the impact of this risk, at least from a severity viewpoint.

EXHIBIT 4

Exhibit 4 develops the estimated outstanding losses as of August 31, 2012 on both a nominal basis and a discounted basis. The estimated outstanding losses as of August 31, 2012 are calculated by subtracting the paid losses as of that date from the estimate of the limited ultimate losses derived in Exhibit 2, Sheet 3 and Exhibit 3 for program year 2012. The discounted outstanding losses of this exhibit were produced through the application of discount factors derived based upon the prevailing 30 year U.S. Treasury Bond rate in effect as of August 31, 2012 and the underlying payment pattern for the specific losses. In addition, there are twelve large claims in the 1986-1989 program years plus another eleven in the 1999 – 2002, and 2004 years as identified in Appendix B with paid to date amounts in excess of their underlying retention. Since Exhibit 2 has already limited these claims to a maximum of the underlying retention, any excess payments have to be backed-out in order to eliminate a double credit for reinsurance recoverable.

The discounted outstanding loss as calculated within Exhibit 4 is approximately $600,000 larger than the prior analysis. The three quarter point reduction in the underlying rate of interest utilized in discounting the expected payout pattern is responsible for almost $1.2Mil of the difference between the annual evaluations. Without the change in discount rate, this discounted obligation would have been reduced by almost $600,000 from the prior evaluation.

EXHIBIT 5

Exhibit 5 develops a projection of the calendar year 2013 expected claims payments, including allocated claims expenses, for each program year under review. This exhibit simply extrapolates from the unlimited ultimate losses as previously derived for the anticipated annual expenditures commencing January 1, 2013. The projection is based upon the underlying paid loss development patterns that underlie the development of the ultimate losses by program year (attached as Appendix A, Sheets 1-5). By converting the cumulative paid factors into as percentage of losses paid at a given maturity and then comparing that percentage twelve months later, a percentage of losses expected to be paid in the upcoming twelve months can be calculated. The subsequent multiplication across program years yields an anticipated annual expenditure for calendar year 2013 of $3,233,952. This figure is inclusive of allocated claims expenses since they are contained within the underlying loss data as presented by PA Claims for this analysis and is further presented gross of any anticipated reinsurance recoveries.

The estimated claims payments for 2013 are approximately $180,000 less than the prior analysis, reflective of a slight decrease in the payment pattern underlying the current claims. From a review of this exhibit, program years 2010 through 2013 account for over 45% of the anticipated total claims payments to be made during the prospective 2013 calendar year.

Gary R. Abramson, Casualty Actuarial Services
125 Rivendell Rd., Hillsborough, NJ 08844
Tel. (908) 271-4277 Fax (908) 271-4278

APPENDIX A

Appendix A presents the analysis of historical loss development patterns utilizing a variety of curve fitting techniques and display's various goodness of fit tests. Pennsylvania WC Bureau development patterns for paid and reported losses and reported claim counts have been used to supplement the City's own experience. The City's own loss development patterns are displayed in the triangulations of Sheets 1-2 & 6-7, for paid and reported losses respectively.

Various averages of the development factors are shown, as are those of the Bureau of WC. The selected development factors attempt to weigh the responsiveness of the City's own experience with the stability inherent in those of the collective insurance industry in the Commonwealth of Pennsylvania for Industry Grouping 16, Public Administration entities. Selections of paid and reported loss development factors have decreased slightly over prior valuations and will need to be closely monitored going forward. PA Claims continues to aggressively settle claims and establish reasonable reserves, resulting in some slowdown in payout patterns especially in the more recent program years. The final selection process attempts to smooth over these variable data anomalies.

APPENDIX B

Appendix B, Sheet 1 presents the derivation of the critical reported loss amounts necessary to identify current large losses that would require special treatment under various per claim retention programs.

These critical loss amounts were used during a review of individual losses of the City as detailed through a PA Claims Statement of Losses valued as of August 31, 2012. As mentioned previously, currently seventy-two losses meet or exceed these critical amounts and are displayed individually by program year within Sheets 2 through 5 of this Appendix.

APPENDIX C

Appendix C presents the derivation of discount factors used in discounting each accident periods' outstanding liabilities. This exhibit utilizes a discount rate of 3.00% per annum in combination with the selected payment pattern underlying the paid losses. The discount rate is representative of the effective yield as of August 31, 2012 for 30 year US Treasury Bonds.

The City of Scranton
Summary of Historical Loss Experience
As of August 31, 2012

Accident Year	Maturity (months)	Number of Claims Closed	Open	Total	Paid Losses (Net of Subro)	Reported Losses
01/01/79-12/31/79	404	3	1	4	$724,142	$769,032
01/01/80-12/31/80	392	7	3	10	$2,247,497	$2,579,571
01/01/81-12/31/81	380	3	1	4	$1,342,097	$1,405,005
01/01/82-12/31/82	368	7	2	9	$1,521,011	$1,806,746
01/01/83-12/31/83	356	2	2	4	$1,179,556	$1,383,922
01/01/84-12/31/84	344	5	0	5	$535,347	$535,347
01/01/85-12/31/85	332	2	0	2	$7,620	$7,620
01/01/86-12/31/86	320	0	4	4	$1,863,124	$2,389,406
01/01/87-12/31/87	308	6	4	10	$2,618,325	$3,403,986
01/01/88-12/31/88	296	4	3	7	$1,547,988	$2,379,391
01/01/89-12/31/89	284	9	2	11	$2,733,778	$2,997,210
01/01/90-12/31/90	272	17	3	20	$2,652,184	$3,475,852
01/01/91-12/31/91	260	79	7	86	$4,794,455	$5,693,816
01/01/92-12/31/92	248	127	4	131	$4,849,366	$5,311,588
01/01/93-12/31/93	236	135	5	140	$7,359,201	$8,193,270
01/01/94-12/31/94	224	142	0	142	$1,687,229	$1,687,229
01/01/95-12/31/95	212	171	3	174	$5,456,623	$5,624,875
01/01/96-12/31/96	200	163	4	167	$3,751,031	$4,550,576
01/01/97-12/31/97	188	151	1	152	$2,035,813	$2,074,168
01/01/98-12/31/98	176	131	2	133	$1,850,513	$2,132,624
01/01/99-12/31/99	164	162	0	162	$2,116,580	$2,116,580
01/01/00-12/31/00	152	112	0	112	$1,814,755	$1,814,755
01/01/01-12/31/01	140	126	1	127	$1,569,655	$1,574,655
01/01/02-12/31/02	128	153	5	158	$6,387,119	$7,121,339
01/01/03-12/31/03	116	103	5	108	$1,507,999	$2,283,090
01/01/04-12/31/04	104	106	4	110	$2,512,209	$2,833,177
01/01/05-12/31/05	92	101	4	105	$1,688,703	$1,854,585
01/01/06-12/31/06	80	106	5	111	$1,319,335	$1,591,211
01/01/07-12/31/07	68	119	3	122	$1,039,340	$1,092,199
01/01/08-12/31/08	56	95	8	103	$1,680,225	$2,179,154
01/01/09-12/31/09	44	101	11	112	$1,285,286	$1,551,901
01/01/10-12/31/10	32	100	14	114	$1,262,133	$1,848,536
01/01/11-12/31/11	20	78	13	91	$856,554	$1,593,713
01/01/12-12/31/12	8	31	24	55	$211,322	$456,812
Totals		2657	148	2805	$76,008,114	$88,312,944

Source: Pennsylvania Claim Service
Statement of Losses Valued as of August 31, 2012

Note: Closed claim counts exclude claims closed without payment

The City of Scranton
Summary of Historical Exposure
As of August 31, 2012

Calendar Year	*Number of Employees*	*Payroll*	*Average Pay Per EE*	*Annual Change in Avg Payroll*
1997	571	$18,920,100	$33,135	
1998	584	$18,968,992	$32,481	-2.0%
1999	485	$19,098,399	$39,378	21.2%
2000	516	$22,307,900	$43,232	9.8%
2001	605	$24,626,474	$40,705	-5.8%
2002	580	$21,313,870	$36,748	-9.7%
2003	543	$16,463,598	$30,320	-17 5%
2004	562	$20,214,639	$35,969	18.6%
2005	520	$17,887,985	$34,400	-4.4%
2006	529	$17,807,008	$33,662	-2.1%
2007	516	$18,738,747	$36,315	7.9%
2008	525	$19,114,409	$36,408	0.3%
2009	549	$18,670,308	$34,008	-6.6%
2010	555	$24,921,069	$44,903	32.0%
2011	480	$24,992,200	$52,067	16 0%
Average Annual Trend in Average Payroll per Employee:				4.1%
2012 Projected	451	$22,177,384	$49,174	-5.6%
2013 Budgetary	455	$22,842,705	$50,204	2.1%

Source: City of Scranton, Department of Business Administration

Estimation of Unlimited Ultimate Losses

(A) Accident Period	(B) Evaluation Date	(C) Maturity (months)	(D) Reported Losses at 8/31/12	(E) Paid Losses at 8/31/12	(F) Large Loss Critical Amount	(G) Number of Losses > Column(F)	(H) Reported on Large Losses	(I) Paid on Large Losses
01/01/86-12/31/86	8/31/2012	320.0	$2,389,406	$1,863,124	N/A	N/A	N/A	N/A
01/01/87-12/31/87	8/31/2012	308.0	$3,403,986	$2,618,325	N/A	N/A	N/A	N/A
01/01/88-12/31/88	8/31/2012	296.0	$2,379,391	$1,547,988	N/A	N/A	N/A	N/A
01/01/89-12/31/89	8/31/2012	284.0	$2,997,210	$2,733,778	N/A	N/A	N/A	N/A
01/01/90-12/31/90	8/31/2012	272.0	$3,475,852	$2,652,184	N/A	N/A	N/A	N/A
01/01/91-12/31/91	8/31/2012	260.0	$5,693,816	$4,794,455	N/A	N/A	N/A	N/A
01/01/92-12/31/92	8/31/2012	248.0	$5,311,588	$4,849,366	N/A	N/A	N/A	N/A
01/01/93-12/31/93	8/31/2012	236.0	$8,193,270	$7,359,201	N/A	N/A	N/A	N/A
01/01/94-12/31/94	8/31/2012	224.0	$1,687,229	$1,687,229	N/A	N/A	N/A	N/A
01/01/95-12/31/95	8/31/2012	212.0	$5,624,875	$5,456,623	N/A	N/A	N/A	N/A
01/01/96-12/31/96	8/31/2012	200.0	$4,550,576	$3,751,031	N/A	N/A	N/A	N/A
01/01/97-12/31/97	8/31/2012	188.0	$2,074,168	$2,035,813	N/A	N/A	N/A	N/A
01/01/98-12/31/98	8/31/2012	176.0	$2,132,624	$1,850,513	N/A	N/A	N/A	N/A
01/01/99-12/31/99	8/31/2012	164.0	$2,116,580	$2,116,580	N/A	N/A	N/A	N/A
01/01/00-12/31/00	8/31/2012	152.0	$1,814,755	$1,814,755	N/A	N/A	N/A	N/A
01/01/01-12/31/01	8/31/2012	140.0	$1,574,655	$1,569,655	N/A	N/A	N/A	N/A
01/01/02-12/31/02	8/31/2012	128.0	$7,121,339	$6,387,119	N/A	N/A	N/A	N/A
01/01/03-12/31/03	8/31/2012	116.0	$2,283,090	$1,507,999	N/A	N/A	N/A	N/A
01/01/04-12/31/04	8/31/2012	104.0	$2,833,177	$2,512,209	N/A	N/A	N/A	N/A
01/01/05-12/31/05	8/31/2012	92.0	$1,854,585	$1,688,703	N/A	N/A	N/A	N/A
01/01/06-12/31/06	8/31/2012	80.0	$1,591,211	$1,319,335	N/A	N/A	N/A	N/A
01/01/07-12/31/07	8/31/2012	68.0	$1,092,199	$1,039,340	N/A	N/A	N/A	N/A
01/01/08-12/31/08	8/31/2012	56.0	$2,179,154	$1,680,225	N/A	N/A	N/A	N/A
01/01/09-12/31/09	8/31/2012	44.0	$1,551,901	$1,285,286	N/A	N/A	N/A	N/A
01/01/10-12/31/10	8/31/2012	32.0	$1,848,536	$1,262,133	N/A	N/A	N/A	N/A
01/01/11-12/31/11	8/31/2012	20.0	$1,593,713	$856,554	N/A	N/A	N/A	N/A
01/01/12-12/31/12	8/31/2012	8.0	$456,812	$211,322	N/A	N/A	N/A	N/A
Totals			$79,825,700	$68,450,845				

(J) Accident Period	(K) Evaluation Date	(L) Maturity (months)	(M) Cumulative Rptd Loss Dev Factor	(N) Implied Limited Ultimate Losses	(O) Cumulative Paid Loss Dev Factor	(P) Implied Limited Ultimate Losses	(Q) Selected Estimated Ultimate Losses
01/01/86-12/31/86	8/31/2012	320.0	1.048	$2,504,047	1.208	$2,249,968	$2,402,415
01/01/87-12/31/87	8/31/2012	308.0	1.050	$3,574,951	1.217	$3,186,158	$3,419,433
01/01/88-12/31/88	8/31/2012	296.0	1.053	$2,504,718	1.227	$1,899,240	$2,262,527
01/01/89-12/31/89	8/31/2012	284.0	1.055	$3,163,097	1.238	$3,384,032	$3,251,471
01/01/90-12/31/90	8/31/2012	272.0	1.058	$3,678,434	1.250	$3,314,821	$3,532,989
01/01/91-12/31/91	8/31/2012	260.0	1.062	$6,044,085	1.263	$6,055,488	$6,048,646
01/01/92-12/31/92	8/31/2012	248.0	1.065	$5,657,359	1.278	$6,195,358	$5,872,559
01/01/93-12/31/93	8/31/2012	236.0	1.069	$8,759,256	1.294	$9,520,514	$9,063,759
01/01/94-12/31/94	8/31/2012	224.0	1.074	$1,811,296	1.312	$2,213,090	$1,972,013
01/01/95-12/31/95	8/31/2012	212.0	1.079	$6,066,667	1.332	$7,267,346	$6,546,938
01/01/96-12/31/96	8/31/2012	200.0	1.084	$4,933,810	1.355	$5,081,170	$4,992,754
01/01/97-12/31/97	8/31/2012	188.0	1.091	$2,262,277	1.380	$2,810,428	$2,481,538
01/01/98-12/31/98	8/31/2012	176.0	1.098	$2,341,925	1.410	$2,609,547	$2,448,974
01/01/99-12/31/99	8/31/2012	164.0	1.107	$2,342,631	1.445	$3,057,451	$2,628,569
01/01/00-12/31/00	8/31/2012	152.0	1.117	$2,027,028	1.485	$2,694,373	$2,293,966
01/01/01-12/31/01	8/31/2012	140.0	1.129	$1,777,898	1.532	$2,405,168	$2,028,806
01/01/02-12/31/02	8/31/2012	128.0	1.144	$8,144,586	1.589	$10,152,198	$8,947,631
01/01/03-12/31/03	8/31/2012	116.0	1.162	$2,652,169	1.659	$2,502,388	$2,592,257
01/01/04-12/31/04	8/31/2012	104.0	1.184	$3,355,142	1.747	$4,388,145	$3,768,343
01/01/05-12/31/05	8/31/2012	92.0	1.213	$2,250,274	1.859	$3,138,649	$2,605,624
01/01/06-12/31/06	8/31/2012	80.0	1.252	$1,992,537	2.007	$2,647,576	$2,254,552
01/01/07-12/31/07	8/31/2012	68.0	1.306	$1,426,828	2.211	$2,298,432	$1,775,469
01/01/08-12/31/08	8/31/2012	56.0	1.387	$3,021,497	2.511	$4,219,393	$3,500,656
01/01/09-12/31/09	8/31/2012	44.0	1.516	$2,352,551	2.989	$3,841,498	$2,948,130
01/01/10-12/31/10	8/31/2012	32.0	1.755	$3,244,801	3.858	$4,869,595	$3,894,718
01/01/11-12/31/11	8/31/2012	20.0	2.326	$3,706,717	5.881	$5,037,779	$4,239,141
01/01/12-12/31/12	8/31/2012	8.0	4.971	$2,270,649	14.859	$3,139,980	$2,618,381
Totals				$93,867,230		$110,179,784	$100,392,252

Columns (D) and (E): Exhibit 1, Sheet 1
Column(F): Not applicable
Columns (G) through (I): Not applicable
Column(M): Appendix A, Sheet 9 & 9A
Column(N): Col(D) x Col(M)
Column(O): Appendix A, Sheet 4 & 4A
Column(P): Col(E) x Col(O)
Column(Q): 60% of Col. (N) and 40% of Col. (P)

Estimation of Limited Ultimate Losses

Limited to Specific per Claim Retentions (Assumes Full Reinsurance Recoveries)

(A) Accident Period	(B) Evaluation Date	(C) Maturity (months)	(D) Reported Losses at 8/31/12	(E) Paid Losses at 8/31/12	(F) Large Loss Critical Amount	(G) Number of Losses > Column(F)	(H) Reported on Large Losses	(I) Paid on Large Losses
01/01/86-12/31/86	8/31/2012	320.0	$2,389,406	$1,863,124	$238,554	4	$2,389,406	$1,863,124
01/01/87-12/31/87	8/31/2012	308.0	$3,403,986	$2,618,325	$333,262	5	$3,139,009	$2,353,348
01/01/88-12/31/88	8/31/2012	296.0	$2,379,391	$1,547,988	$284,989	4	$2,024,078	$1,192,675
01/01/89-12/31/89	8/31/2012	284.0	$2,997,210	$2,733,778	$473,778	1	$685,170	$525,709
01/01/90-12/31/90	8/31/2012	272.0	$3,475,852	$2,652,184	$472,464	3	$2,044,955	$1,221,287
01/01/91-12/31/91	8/31/2012	260.0	$5,693,816	$4,794,455	$329,717	7	$3,919,002	$3,044,141
01/01/92-12/31/92	8/31/2012	248.0	$5,311,588	$4,849,366	$375,552	5	$3,130,907	$2,678,167
01/01/93-12/31/93	8/31/2012	236.0	$8,193,270	$7,359,201	$374,154	8	$4,940,385	$4,106,316
01/01/94-12/31/94	8/31/2012	224.0	$1,687,229	$1,687,229	$326,026	1	$346,081	$346,081
01/01/95-12/31/95	8/31/2012	212.0	$5,624,875	$5,456,623	$463,589	4	$2,207,301	$2,051,501
01/01/96-12/31/96	8/31/2012	200.0	$4,550,576	$3,751,031	$461,162	3	$1,958,499	$1,173,955
01/01/97-12/31/97	8/31/2012	188.0	$2,074,168	$2,035,813	$366,740	1	$395,272	$395,272
01/01/98-12/31/98	8/31/2012	176.0	$2,132,624	$1,850,513	$364,251	1	$526,889	$275,685
01/01/99-12/31/99	8/31/2012	164.0	$2,116,580	$2,116,580	$225,876	2	$533,606	$533,606
01/01/00-12/31/00	8/31/2012	152.0	$1,814,755	$1,814,755	$223,820	3	$1,176,872	$1,176,872
01/01/01-12/31/01	8/31/2012	140.0	$1,574,655	$1,569,655	$221,421	4	$1,022,627	$1,022,627
01/01/02-12/31/02	8/31/2012	128.0	$7,121,339	$6,387,119	$262,308	12	$4,402,211	$3,692,862
01/01/03-12/31/03	8/31/2012	116.0	$2,283,090	$1,507,999	$301,291	2	$1,042,642	$467,592
01/01/04-12/31/04	8/31/2012	104.0	$2,833,177	$2,512,209	$337,763	2	$933,027	$747,593
01/01/05-12/31/05	8/31/2012	92.0	$1,854,585	$1,688,703	$412,054	0	$0	$0
01/01/06-12/31/06	8/31/2012	80.0	$1,591,211	$1,319,335	$598,842	0	$0	$0
01/01/07-12/31/07	8/31/2012	68.0	$1,092,199	$1,039,340	$573,851	0	$0	$0
01/01/08-12/31/08	8/31/2012	56.0	$2,179,154	$1,680,225	$540,229	0	$0	$0
01/01/09-12/31/09	8/31/2012	44.0	$1,551,901	$1,285,285	$492,862	0	$0	$0
01/01/10-12/31/10	8/31/2012	32.0	$1,848,536	$1,262,133	$450,070	0	$0	$0
01/01/11-12/31/11	8/31/2012	20.0	$1,593,713	$856,554	$328,170	0	$0	$0
01/01/12-12/31/12	8/31/2012	8.0	$456,812	$211,322	$126,743	0	$0	$0
Totals			$79,825,700	$68,450,845		72	$36,817,940	$28,868,412

(J) Accident Period	(K) Evaluation Date	(L) Maturity (months)	(M) Cumulative Rptd Loss Dev Factor	(N) Implied Limited Ultimate Losses	(O) Cumulative Paid Loss Dev Factor	(P) Implied Limited Ultimate Losses	(Q) Selected Estimated Ultimate Losses
01/01/86-12/31/86	8/31/2012	320.0	1.048	$1,000,000	1.208	$1,000,000	$1,000,000
01/01/87-12/31/87	8/31/2012	308.0	1.050	$2,028,285	1.217	$2,072,442	$2,045,948
01/01/88-12/31/88	8/31/2012	296.0	1.053	$1,574,028	1.227	$1,635,937	$1,598,791
01/01/89-12/31/89	8/31/2012	284.0	1.055	$2,940,005	1.238	$3,233,278	$3,057,314
01/01/90-12/31/90	8/31/2012	272.0	1.058	$3,014,294	1.250	$3,268,401	$3,123,937
01/01/91-12/31/91	8/31/2012	260.0	1.062	$4,333,996	1.263	$4,660,680	$4,464,670
01/01/92-12/31/92	8/31/2012	248.0	1.065	$4,322,638	1.278	$4,773,838	$4,503,118
01/01/93-12/31/93	8/31/2012	236.0	1.069	$6,677,592	1.294	$7,408,220	$6,969,843
01/01/94-12/31/94	8/31/2012	224.0	1.074	$1,789,767	1.312	$2,109,146	$1,917,518
01/01/95-12/31/95	8/31/2012	212.0	1.079	$5,685,998	1.332	$6,535,076	$6,025,629
01/01/96-12/31/96	8/31/2012	200.0	1.084	$4,310,372	1.355	$4,990,923	$4,582,593
01/01/97-12/31/97	8/31/2012	188.0	1.091	$2,231,158	1.380	$2,664,758	$2,404,598
01/01/98-12/31/98	8/31/2012	176.0	1.098	$2,163,326	1.410	$2,620,783	$2,346,309
01/01/99-12/31/99	8/31/2012	164.0	1.107	$2,252,035	1.445	$2,786,644	$2,465,879
01/01/00-12/31/00	8/31/2012	152.0	1.117	$1,462,497	1.485	$1,697,068	$1,556,326
01/01/01-12/31/01	8/31/2012	140.0	1.129	$1,623,279	1.532	$1,838,206	$1,709,250
01/01/02-12/31/02	8/31/2012	128.0	1.144	$6,709,833	1.589	$7,882,468	$7,178,887
01/01/03-12/31/03	8/31/2012	116.0	1.162	$2,140,976	1.659	$2,426,461	$2,255,170
01/01/04-12/31/04	8/31/2012	104.0	1.184	$3,050,221	1.747	$3,882,303	$3,383,054
01/01/05-12/31/05	8/31/2012	92.0	1.213	$2,250,274	1.859	$3,138,649	$2,605,624
01/01/06-12/31/06	8/31/2012	80.0	1.252	$1,992,537	2.007	$2,647,576	$2,254,552
01/01/07-12/31/07	8/31/2012	68.0	1.306	$1,426,828	2.211	$2,298,432	$1,775,469
01/01/08-12/31/08	8/31/2012	56.0	1.387	$3,021,497	2.511	$4,219,393	$3,500,656
01/01/09-12/31/09	8/31/2012	44.0	1.516	$2,352,551	2.989	$3,841,498	$2,948,130
01/01/10-12/31/10	8/31/2012	32.0	1.755	$3,244,801	3.858	$4,869,595	$3,894,718
01/01/11-12/31/11	8/31/2012	20.0	2.326	$3,706,717	5.881	$5,037,779	$4,239,141
01/01/12-12/31/12	8/31/2012	8.0	4.971	$2,270,649	14.859	$3,139,980	$2,618,381
Totals				$79,576,154		$96,699,534	$86,425,506

Columns (D) and (E): Exhibit 1, Sheet 1
Column(F): Appendix B, Sheet 1
Columns (G) through (I): Excalibur Large Loss Report by Policy Period
Column(M): Appendix A, Sheet 9 & 9A

Column(N):(Col(D)-Col(H))xCol(M) + Col(G) x Specific Retention
Column(O): Appendix A, Sheet 4 & 4A
Column(P):(Col(E)-Col(I))xCol(O) + Col(G) x Specific Retention
Column(Q): 60% of Col. (N) and 40% of Col. (P)

Estimation of Limited Ultimate Losses
Limited to Specific per Claim Retentions

(Assumes Allowable Reinsurance recoveries - all but Frontier 1995-1996 and General Re/Pappy Plan 1990-1993)

(A) Accident Period	(B) Evaluation Date	(C) Maturity (months)	(D) Reported Losses at 8/31/12	(E) Paid Losses at 8/31/12	(F) Large Loss Critical Amount	(G) Number of Losses > Column(F)	(H) Reported on Large Losses	(I) Paid on Large Losses
01/01/86-12/31/86	8/31/2012	320.0	$2,389,406	$1,863,124	$238,554	4	$2,389,406	$1,863,124
01/01/87-12/31/87	8/31/2012	308.0	$3,403,986	$2,618,325	$333,262	5	$3,139,009	$2,353,348
01/01/88-12/31/88	8/31/2012	296.0	$2,379,391	$1,547,988	$284,989	4	$2,024,078	$1,192,675
01/01/89-12/31/89	8/31/2012	284.0	$2,997,210	$2,733,778	$473,778	1	$685,170	$525,709
01/01/90-12/31/90	8/31/2012	272.0	$3,475,852	$2,652,184	$472,464	1	$484,629	$380,379
01/01/91-12/31/91	8/31/2012	260.0	$5,693,816	$4,794,455	$329,717	0	$0	$0
01/01/92-12/31/92	8/31/2012	248.0	$5,311,588	$4,849,366	$375,552	0	$0	$0
01/01/93-12/31/93	8/31/2012	236.0	$8,193,270	$7,359,201	$374,154	0	$0	$0
01/01/94-12/31/94	8/31/2012	224.0	$1,687,229	$1,687,229	$326,026	1	$346,081	$346,081
01/01/95-12/31/95	8/31/2012	212.0	$5,624,875	$5,456,623	$463,589	0	$0	$0
01/01/96-12/31/96	8/31/2012	200.0	$4,550,576	$3,751,031	$461,162	0	$0	$0
01/01/97-12/31/97	8/31/2012	188.0	$2,074,168	$2,035,813	$366,740	1	$395,272	$395,272
01/01/98-12/31/98	8/31/2012	176.0	$2,132,624	$1,850,513	$384,251	1	$526,889	$275,685
01/01/99-12/31/99	8/31/2012	164.0	$2,116,580	$2,116,580	$225,876	2	$533,606	$533,606
01/01/00-12/31/00	8/31/2012	152.0	$1,814,755	$1,814,755	$223,820	3	$1,176,872	$1,176,872
01/01/01-12/31/01	8/31/2012	140.0	$1,574,655	$1,569,655	$221,421	4	$1,022,627	$1,022,627
01/01/02-12/31/02	8/31/2012	128.0	$7,121,339	$6,387,119	$262,308	12	$4,402,211	$3,692,862
01/01/03-12/31/03	8/31/2012	116.0	$2,283,090	$1,507,999	$301,291	2	$1,042,642	$467,592
01/01/04-12/31/04	8/31/2012	104.0	$2,833,177	$2,512,209	$337,763	2	$933,027	$747,593
01/01/05-12/31/05	8/31/2012	92.0	$1,854,585	$1,688,703	$412,054	0	$0	$0
01/01/06-12/31/06	8/31/2012	80.0	$1,591,211	$1,319,335	$598,842	0	$0	$0
01/01/07-12/31/07	8/31/2012	68.0	$1,092,199	$1,039,340	$573,851	0	$0	$0
01/01/08-12/31/08	8/31/2012	56.0	$2,179,154	$1,680,225	$540,225	0	$0	$0
01/01/09-12/31/09	8/31/2012	44.0	$1,551,901	$1,285,286	$492,862	0	$0	$0
01/01/10-12/31/10	8/31/2012	32.0	$1,848,536	$1,262,133	$450,070	0	$0	$0
01/01/11-12/31/11	8/31/2012	20.0	$1,593,713	$856,554	$328,170	0	$0	$0
01/01/12-12/31/12	8/31/2012	8.0	$456,812	$211,322	$126,743	0	$0	$0
Totals			$79,825,700	$68,450,845		43	$19,101,518	$14,973,424

(J) Accident Period	(K) Evaluation Date	(L) Maturity (months)	(M) Cumulative Rptd Loss Dev Factor	(N) Implied Limited Ultimate Losses	(O) Cumulative Paid Loss Dev Factor	(P) Implied Limited Ultimate Losses	(Q) Selected Estimated Ultimate Losses
01/01/86-12/31/86	8/31/2012	320.0	1.048	$1,000,000	1.208	$1,000,000	$1,000,000
01/01/87-12/31/87	8/31/2012	308.0	1.050	$2,028,285	1.217	$2,072,442	$2,045,948
01/01/88-12/31/88	8/31/2012	296.0	1.053	$1,574,028	1.227	$1,635,937	$1,598,791
01/01/89-12/31/89	8/31/2012	284.0	1.055	$2,940,005	1.238	$3,233,278	$3,057,314
01/01/90-12/31/90	8/31/2012	272.0	1.058	$3,665,560	1.250	$3,339,406	$3,535,098
01/01/91-12/31/91	8/31/2012	260.0	1.062	$6,044,085	1.263	$6,055,488	$6,048,646
01/01/92-12/31/92	8/31/2012	248.0	1.065	$5,657,359	1.278	$6,195,358	$5,872,559
01/01/93-12/31/93	8/31/2012	236.0	1.069	$8,759,256	1.294	$9,520,514	$9,063,759
01/01/94-12/31/94	8/31/2012	224.0	1.074	$1,789,767	1.312	$2,109,146	$1,917,518
01/01/95-12/31/95	8/31/2012	212.0	1.079	$6,066,667	1.332	$7,267,346	$6,546,938
01/01/96-12/31/96	8/31/2012	200.0	1.084	$4,933,810	1.355	$5,081,170	$4,992,754
01/01/97-12/31/97	8/31/2012	188.0	1.091	$2,231,158	1.380	$2,664,758	$2,404,598
01/01/98-12/31/98	8/31/2012	176.0	1.098	$2,163,326	1.410	$2,620,783	$2,346,309
01/01/99-12/31/99	8/31/2012	164.0	1.107	$2,252,035	1.445	$2,786,644	$2,465,879
01/01/00-12/31/00	8/31/2012	152.0	1.117	$1,462,497	1.485	$1,697,068	$1,556,326
01/01/01-12/31/01	8/31/2012	140.0	1.129	$1,623,279	1.532	$1,838,206	$1,709,250
01/01/02-12/31/02	8/31/2012	128.0	1.144	$6,709,833	1.589	$7,882,469	$7,178,887
01/01/03-12/31/03	8/31/2012	116.0	1.162	$2,140,976	1.659	$2,426,461	$2,255,170
01/01/04-12/31/04	8/31/2012	104.0	1.184	$3,050,221	1.747	$3,882,303	$3,383,054
01/01/05-12/31/05	8/31/2012	92.0	1.213	$2,250,274	1.859	$3,138,649	$2,605,624
01/01/06-12/31/06	8/31/2012	80.0	1.252	$1,992,537	2.007	$2,647,576	$2,254,552
01/01/07-12/31/07	8/31/2012	68.0	1.306	$1,426,828	2.211	$2,298,432	$1,775,469
01/01/08-12/31/08	8/31/2012	56.0	1.387	$3,021,497	2.511	$4,219,393	$3,500,656
01/01/09-12/31/09	8/31/2012	44.0	1.516	$2,352,551	2.989	$3,841,498	$2,948,130
01/01/10-12/31/10	8/31/2012	32.0	1.755	$3,244,801	3.858	$4,869,595	$3,894,718
01/01/11-12/31/11	8/31/2012	20.0	2.326	$3,705,717	5.881	$5,037,779	$4,239,141
01/01/12-12/31/12	8/31/2012	8.0	4.971	$2,770,649	14.859	$3,139,980	$2,618,381
Totals				$86,358,001		$102,501,676	$92,815,471

Columns (D) and (E). Exhibit 1, Sheet 1
Column(F): Appendix B, Sheet 1
Columns (G) through (I): Excalibur Large Loss Report by Policy Period
Column(M): Appendix A, Sheet 9 & 9A

Column(N):(Col(D)-Col(H))xCol(M) + Col(G) x Specific Retention
Column(O). Appendix A, Sheet 4 & 4A
Column(P):(Col(E)-Col(I))xCol(O) + Col(G) x Specific Retention
Column(Q): 60% of Col. (N) and 40% Col. (P)

The City of Scranton
Workers' Compensation

Exhibit 3

Estimation of Limited Ultimate Losses

(A) Accident Period	(B) Limited Ultimate Losses	(C) Loss Trend Factor	(D) Trended Limited Ultimate Losses	(E) Payroll	(F) Payroll Trend Factor	(G) Adjusted Payroll	(H) Loss Rate per $100 of Payroll
01/01/02-12/31/02	$7,178,887	1.791	$12,856,293	$21,313,870	1.280	$27,283,556	$47.12
01/01/03-12/31/03	$2,255,170	1.689	$3,810,062	$16,463,598	1.249	$20,560,778	$18.53
01/01/04-12/31/04	$3,383,054	1.594	$5,392,074	$20,214,639	1.218	$24,629,575	$21.89
01/01/05-12/31/05	$2,605,624	1.504	$3,917,896	$17,887,985	1.189	$21,263,193	$18.43
01/01/06-12/31/06	$2,254,552	1.419	$3,198,126	$17,807,008	1.160	$20,650,670	$15.49
01/01/07-12/31/07	$1,775,469	1.338	$2,375,979	$18,738,747	1.131	$21,201,172	$11.21
01/01/08-12/31/08	$3,500,656	1.262	$4,419,497	$19,114,409	1.104	$21,098,731	$20.95
01/01/09-12/31/09	$2,948,130	1.191	$3,511,270	$18,670,308	1.077	$20,105,880	$17.46
01/01/10-12/31/10	$3,894,718	1.124	$4,376,106	$24,921,069	1.051	$26,182,698	$16.71
01/01/11-12/31/11	$4,239,141	1.060	$4,493,490	$24,992,200	1.025	$25,617,005	$17.54
Total	**$34,035,402**		**$48,350,792**			**$228,593,257**	**$21.15**
Excl Hi & Lo			**$33,118,521**			**$180,108,529**	**$18.39**
Avg Last 5 Yrs			**$19,176,341**			**$114,205,486**	**$16.79**
Avg Last 3 Yrs			**$12,380,865**			**$71,905,582**	**$17.22**

(I) Accident Period	(J) Selected Loss Rate	(K) Payroll	(L) Forecast Limited Ultimate Losses
01/01/12-12/31/12	***$18.25***	$22,177,384	**$4,047,373**
01/01/13-12/31/13	***$18.87***	$22,842,705	**$4,311,143**

Column(B): Exhibit 2, Sheet 3
Column(C): Based upon a selected annual loss trend of 6.0%
Column(D): Column (B) x Column (C)
Column(E): Exhibit 1, Sheet 2
Column(F): Based upon a selected annual wage trend of 2.5%
Column(G): Column (E) x Column (F)
Column(H): Column (D) / Column (G)
Column(J): Selected average of Column (H), trended for 2013
Column(K): Exhibit 1, Sheet 2
Column(L):Column (J) x Column (K)

The City of Scranton
Worker's Compensation

Exhibit 4

Projection of Discounted Outstanding Losses

(A) Accident Year	(B) Limited Ultimate Losses	(C) Paid Losses	(D) Outstanding Losses	(E) Discount Factor	(F) Discounted Outstanding Losses
As of August 30, 2012:					
Pre - 1986	$8,487,243	$7,557,269	$929,974	0.971	$902,888
1986	$1,000,000	$1,000,000	$0	0.919	($0)
1987	$2,045,948	$2,014,977	$30,971	0.905	$28,034
1988	$1,598,791	$1,346,127	$252,665	0.891	$225,156
1989	$3,057,314	$2,708,069	$349,245	0.877	$306,334
1990	$3,535,098	$2,652,184	$882,914	0.863	$762,075
1991	$6,048,646	$4,794,455	$1,254,191	0.849	$1,065,135
1992	$5,872,559	$4,849,366	$1,023,193	0.835	$854,759
1993	$9,063,759	$7,359,201	$1,704,558	0.822	$1,400,583
1994	$1,917,518	$1,687,229	$230,289	0.808	$186,063
1995	$6,546,938	$5,456,623	$1,090,315	0.794	$866,175
1996	$4,992,754	$3,751,031	$1,241,723	0.781	$969,658
1997	$2,404,598	$2,035,813	$368,785	0.770	$284,004
1998	$2,346,309	$1,850,513	$495,796	0.759	$376,466
1999	$2,465,879	$2,080,793	$385,086	0.752	$289,398
2000	$1,556,326	$1,387,884	$168,442	0.744	$125,272
2001	$1,709,250	$1,511,296	$197,954	0.738	$148,765
2002	$7,178,887	$5,802,301	$1,376,586	0.733	$1,009,183
2003	$2,255,170	$1,507,999	$747,171	0.731	$545,950
2004	$3,383,054	$2,414,154	$968,900	0.728	$705,624
2005	$2,605,624	$1,688,703	$916,921	0.728	$667,362
2006	$2,254,552	$1,319,335	$935,217	0.729	$681,459
2007	$1,775,469	$1,039,340	$736,129	0.731	$537,938
2008	$3,500,656	$1,762,386	$1,738,269	0.734	$1,276,327
2009	$2,948,130	$1,285,286	$1,662,844	0.739	$1,228,746
2010	$3,894,718	$1,262,133	$2,632,585	0.745	$1,960,416
2011	$4,239,141	$856,554	$3,382,588	0.751	$2,540,890
2012	$2,698,248	$211,322	$2,486,926	0.757	$1,883,828
Totals	$101,382,581	$73,192,343	$28,190,238		$21,828,489

Column (B): Exhibit 2, Sheet 3, or Exhibit 1, Sheet 1 for Pre-1986
Accident Year 2012 from Loss Forecast, Exhibit 3

Column (C): Exhibit 1, Sheet 1, less claim payments in excess of SIR
(applicable to program years 1986 - 1989, 1999 - 2002, and 2004)

Column (D): Column (B) - Column (C)

Column (E): Appendix C

Column (F): Column (D) x Column (E)

Exhibit 5

The City of Scranton
Worker's Compensation

Projection of Annual Expenditure Amounts
Calendar Year 2013

(A) Accident Year	(B) Unlimited Ultimate Losses	(C) Accident Year Age (in months) @ 12/31/12	(D) Ultimate Paid Loss Development Factor	(E) Percentage Paid As of 12/31/12	(F) Percentage of Losses Paid in Upcoming 12 Months	(G) Anticipated Losses & ALAE Paid in Upcoming 12 Months
Pre - 1986	$8,487,243	360	1.175	85.1%	1.0%	$84,872
1986	$2,402,415	324	1.188	84.2%	1.0%	$24,024
1987	$3,419,433	312	1.201	83.3%	0.9%	$31,149
1988	$2,262,527	300	1.214	82.4%	0.9%	$20,169
1989	$3,251,471	288	1.228	81.4%	0.9%	$30,528
1990	$3,532,989	276	1.242	80.5%	0.9%	$32,424
1991	$6,048,646	264	1.257	79.5%	1.0%	$58,104
1992	$5,872,559	252	1.272	78.6%	0.9%	$55,082
1993	$9,063,759	240	1.288	77.6%	1.0%	$88,500
1994	$1,972,013	228	1.305	76.6%	1.0%	$20,325
1995	$6,546,938	216	1.325	75.5%	1.1%	$73,430
1996	$4,992,754	204	1.347	74.3%	1.2%	$61,140
1997	$2,481,538	192	1.371	72.9%	1.3%	$33,296
1998	$2,448,974	180	1.400	71.4%	1.5%	$36,140
1999	$2,628,559	168	1.432	69.8%	1.6%	$42,839
2000	$2,293,966	156	1.471	68.0%	1.8%	$41,472
2001	$2,028,806	144	1.515	66.0%	2.0%	$40,883
2002	$8,947,631	132	1.569	63.7%	2.3%	$202,031
2003	$2,592,257	120	1.634	61.2%	2.5%	$65,956
2004	$3,768,343	108	1.715	58.3%	2.9%	$108,710
2005	$2,605,624	96	1.818	55.0%	3.3%	$85,794
2006	$2,254,552	84	1.952	51.2%	3.8%	$85,336
2007	$1,775,469	72	2.135	46.8%	4.4%	$77,840
2008	$3,500,656	60	2.397	41.7%	5.1%	$179,161
2009	$2,948,130	48	2.801	35.7%	6.0%	$177,465
2010	$3,894,718	36	3.499	28.6%	7.1%	$277,420
2011	$4,239,141	24	4.966	20.1%	8.4%	$357,780
2012	$4,047,373	12	9.734	10.3%	9.9%	$399,163
2013	$4,311,143	0	N/A	0.0%	10.3%	$442,916
Totals	$114,619,629					$3,233,952

Column (B): Exhibit 2, Sheet 1 or Exhibit 3 for Accident Year 2012 and 2013

Column (D): Appendix A, Sheet 5

Column (E): 1/Column (D)

Column (F): Annual Differences in Column (E)

Pre-1986 based upon factors from Appendix A, Sheet 3, 1 year prior

Column (G): Column (B) x Column (F)

City of Scranton
Workers Compensation

Appendix A
Sheet 1

Analysis Based Upon Paid Loss and Expenses

As of December 31, 2011

ACCIDENT YEAR	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months	108 Months	120 Months	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months	204 Months	216 Months	228 Months	240 Months	252 Months	264 Months	276 Months	288 Months	300 Months
1/1/87 - 12/31/87													1,446,046	1,556,474	1,868,875	1,948,236	2,032,989	2,220,235	2,274,378	2,319,972	2,369,815	2,420,196	2,490,368	2,532,302	2,592,929
1/1/88 - 12/31/88												983,828	1,018,513	1,074,084	1,127,995	1,177,999	1,232,728	1,289,801	1,332,500	1,369,339	1,407,287	1,446,530	1,483,474	1,522,571	
1/1/89 - 12/31/89											1,842,890	1,834,840	2,109,638	2,113,111	2,240,393	2,332,493	2,418,955	2,469,035	2,521,183	2,572,802	2,622,913	2,668,348	2,706,548		
1/1/90 - 12/31/90										1,415,584	1,569,159	1,791,984	2,004,844	2,101,105	2,196,411	2,260,901	2,340,082	2,394,610	2,449,011	2,503,363	2,556,388	2,616,840			
1/1/91 - 12/31/91									2,332,760	2,562,327	3,028,469	3,352,438	3,526,051	3,716,842	4,034,906	4,139,646	4,271,619	4,396,623	4,508,106	4,622,438	4,726,128				
1/1/92 - 12/31/92								2,868,276	2,894,739	3,358,570	3,592,219	3,730,151	3,878,365	4,029,140	4,148,890	4,277,430	4,490,740	4,717,458	4,777,107	4,816,197					
1/1/93 - 12/31/93							3,892,981	4,345,981	5,246,437	5,676,986	5,870,976	6,078,459	6,306,816	6,500,609	6,678,871	6,918,882	7,102,528	7,228,081	7,274,928						
1/1/94 - 12/31/94						1,157,792	1,284,594	1,491,034	1,644,156	1,670,823	1,672,284	1,672,455	1,673,231	1,674,591	1,690,749	1,687,228	1,687,274	1,687,229							
1/1/95 - 12/31/95					2,174,101	2,573,963	3,293,768	3,859,963	4,084,862	4,515,339	4,695,831	4,827,970	5,001,838	5,097,271	5,306,774	5,367,980	5,424,812								
1/1/96 - 12/31/96				1,534,588	1,856,233	2,189,028	2,693,561	2,869,398	3,127,337	3,276,520	3,309,236	3,411,441	3,486,109	3,602,138	3,661,386	3,714,761									
1/1/97 - 12/31/97			733,977	863,897	1,324,708	1,474,325	1,600,891	1,659,087	1,700,698	1,733,462	1,755,739	1,923,406	1,940,944	2,032,898	2,035,367										
1/1/98 - 12/31/98		522,741	730,039	980,801	1,347,428	1,462,767	1,602,992	1,660,466	1,698,773	1,732,208	1,748,513	1,787,098	1,824,636	1,840,362											
1/1/99 - 12/31/99	208,666	582,671	907,678	1,319,795	1,594,206	1,678,593	1,782,110	1,832,718	1,954,103	1,994,778	2,116,680	2,116,580	2,116,680												
1/1/00 - 12/31/00	102,819	213,764	345,370	574,791	767,116	1,119,754	1,266,916	1,464,723	1,666,493	1,795,672	1,510,734	1,814,887													
1/1/01 - 12/31/01	221,010	600,250	800,133	917,859	1,048,999	1,248,194	1,466,098	1,589,472	1,511,951	1,511,951	1,569,855														
1/1/02 - 12/31/02	423,841	1,347,773	2,277,445	3,032,927	3,983,629	4,571,285	5,602,089	5,772,409	6,210,190	6,284,348															
1/1/03 - 12/31/03	264,691	518,299	732,556	995,113	1,191,157	1,275,287	1,350,113	1,407,430	1,469,068																
1/1/04 - 12/31/04	273,922	646,356	988,687	1,241,444	1,764,572	2,149,098	2,274,020	2,549,176																	
1/1/05 - 12/31/05	365,297	701,561	1,022,338	1,253,648	1,527,912	1,597,308	1,658,888																		
1/1/06 - 12/31/06	337,064	678,358	946,811	1,047,698	1,173,328	1,305,877																			
1/1/07 - 12/31/07	367,569	611,388	786,912	853,951	917,618																				
1/1/08 - 12/31/08	557,539	1,023,648	1,468,207	1,592,886																					
1/1/09 - 12/31/09	370,979	802,393	1,032,829																						
1/1/10 - 12/31/10	505,827	1,068,876																							
1/1/11 - 12/31/11	541,439																								

Point to Point Paid Loss Development Factors

ACCIDENT YEAR	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:144	144:156	156:168	168:180	180:192	192:204	204:216	216:228	228:240	240:252	252:264	264:276	276:288	288:300
1/1/87 - 12/31/87													1.076	1.201	1.042	1.043	1.092	1.024	1.020	1.021	1.021	1.026	1.021	1.024
1/1/88 - 12/31/88												1.057	1.055	1.060	1.044	1.048	1.048	1.033	1.028	1.028	1.027	1.026	1.028	
1/1/89 - 12/31/89											1.117	1.150	1.002	1.060	1.041	1.038	1.022	1.021	1.020	1.020	1.017	1.015		
1/1/90 - 12/31/90										1.101	1.149	1.119	1.048	1.045	1.039	1.028	1.023	1.023	1.022	1.022	1.023			
1/1/91 - 12/31/91									1.098	1.162	1.107	1.051	1.054	1.086	1.026	1.032	1.029	1.025	1.026	1.022				
1/1/92 - 12/31/92								1.086	1.160	1.070	1.038	1.040	1.039	1.030	1.031	1.050	1.050	1.013	1.008					
1/1/93 - 12/31/93							1.118	1.208	1.082	1.034	1.036	1.038	1.031	1.027	1.038	1.027	1.016	1.008						
1/1/95 - 12/31/94						1.110	1.161	1.102	1.016	1.001	1.000	1.000	1.001	1.010	0.998	1.000	1.000							
1/1/95 - 12/31/95					1.184	1.280	1.172	1.058	1.105	1.040	1.028	1.038	1.019	1.041	1.011	1.011								
1/1/96 - 12/31/96				1.210	1.179	1.230	1.066	1.090	1.048	1.009	1.031	1.022	1.033	1.016	1.016									
1/1/97 - 12/31/97			1.177	1.534	1.113	1.088	1.036	1.026	1.019	1.013	1.096	1.009	1.047	1.001										
1/1/98 - 12/31/98		1.397	1.343	1.374	1.078	1.035	1.036	1.023	1.085	1.009	1.022	1.021	1.009											
1/1/99 - 12/31/99	2.792	1.558	1.454	1.208	1.062	1.051	1.040	1.098	1.021	1.061	1.000	1.000												
1/1/00 - 12/31/00	2.079	1.616	1.664	1.389	1.423	1.131	1.158	1.151	1.085	0.841	1.201													
1/1/01 - 12/31/01	2.716	1.333	1.147	1.143	1.188	1.198	1.079	0.963	1.000	1.038														
1/1/02 - 12/31/02	3.180	1.690	1.332	1.313	1.148	1.225	1.030	1.076	1.012															
1/1/03 - 12/31/03	2.033	1.413	1.358	1.197	1.071	1.059	1.042	1.044																
1/1/04 - 12/31/04	2.380	1.530	1.256	1.421	1.217	1.059	1.121																	
1/1/05 - 12/31/05	1.921	1.457	1.228	1.219	1.045	1.039																		
1/1/06 - 12/31/06	2.013	1.398	1.106	1.120	1.113																			
1/1/07 - 12/31/07	1.578	1.287	1.065	1.075																				
1/1/08 - 12/31/08	1.636	1.434	1.085																					
1/1/09 - 12/31/09	2.163	1.287																						
1/1/10 - 12/31/10	2.113																							

Analysis Based Upon Paid Loss and Expenses
As of December 31, 2011

Point to Point Paid Loss Development Factors

	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:144	144:156
Str. Average	2.232	1.450	1.270	1.286	1.151	1.123	1.088	1.074	1.059	1.033	1.069	1.045
Wgtd Avg.	2.194	1.459	1.250	1.267	1.144	1.145	1.086	1.086	1.062	1.036	1.057	1.042
Avg (x-high & low)	2.202	1.442	1.249	1.257	1.134	1.118	1.086	1.072	1.056	1.038	1.062	1.039
Selected	2.215	1.450	1.200	1.266	1.145	1.135	1.086	1.076	1.059	1.038	1.062	1.042
Cumulative/No tail	12.418	5.606	3.867	3.222	2.547	2.225	1.960	1.805	1.674	1.581	1.523	1.434
Cumulative/w/tail	13.350	6.027	4.156	3.464	2.739	2.391	2.107	1.940	1.800	1.699	1.637	1.542
2005 Bureau Factors	6.776	3.415	2.701	2.320	2.070	1.908	1.789	1.686	1.607	1.540	1.478	1.418
50/50 Weighting	10.054	4.721	3.429	2.892	2.404	2.149	1.948	1.813	1.703	1.620	1.557	1.480

	156:168	168:180	180:192	192:204	204:216	216:228	228:240	240:252	252:264	264:276	276:288	288:300	Tail
Str. Average	1.034	1.052	1.028	1.030	1.035	1.021	1.021	1.023	1.022	1.022	1.024	1.024	
Wgtd Avg.	1.033	1.045	1.027	1.029	1.032	1.017	1.019	1.022	1.021	1.021	1.023	1.024	
Avg (x-high & low)	1.034	1.041	1.030	1.032	1.031	1.021	1.022	1.022	1.022	1.025			
Selected	1.034	1.046	1.028	1.030	1.033	1.020	1.020	1.022	1.022	1.022	1.023	1.024	1.100
Cumulative/No tail	1.378	1.331	1.273	1.238	1.202	1.163	1.141	1.118	1.094	1.071	1.048	1.024	
Cumulative/w/tail	1.480	1.431	1.368	1.331	1.292	1.251	1.226	1.202	1.176	1.151	1.126	1.101	1.075
2005 Bureau Factors	1.364	1.316	1.270	1.226	1.190	1.157							
50/50 Weighting	1.422	1.373	1.319	1.279	1.241								

(Note: potentially overstated due to the influence of an aggressive buyout program of prior program years, 1999 - 2002)

2005 Bureau Factors: Cumulative for Industry Grouping 16: Public Administration

The City of Scranton

City of Scranton WC Paid Loss Development Factors

ANALYSIS OF DEVELOPMENT PATTERNS
USING "THE METHOD OF LEAST SQUARES"

ACTUAL VALUES		Curve : Y = A^(B^X) (Power Model) TRANSFORMED VALUES		FITTED VALUES		Curve : Y = 1 / [1 - EXP(-AX^B)] (Weibull) TRANSFORMED VALUES		FITTED VALUES		Curve : Y = A * (1/X)^B + 1 (Inverse Power Curve) TRANSFORMED VALUES		FITTED VALUES		*** SELECTED *** FITTED VALUES	
X	Y	X	LN[LN(Y)]			LN(X)	Double Log [Y/(Y-1)]			LN(1/X)	LN(Y-1)				
Maturity (Months)	Cumulative Paid Loss Dev Factor	X'	Y'	X	Y	X'	Y'	X	Y	X'	Y'	X	Y	X	Y
12	12.418	12.00	0.92	120	1.478	2.48	-2.48	120	1.551	-2.48	2.44	120	1.622	120	1.551
24	5.606	24.00	0.54	132	1.382	3.18	-1.63	132	1.466	-3.18	1.53	132	1.551	132	1.466
36	3.867	36.00	0.30	144	1.307	3.58	-1.21	144	1.397	-3.58	1.05	144	1.494	144	1.397
48	3.222	48.00	0.16	156	1.248	3.87	-0.99	156	1.340	-3.87	0.80	156	1.446	156	1.340
60	2.547	60.00	-0.07	168	1.201	4.09	-0.70	168	1.293	-4.09	0.44	168	1.406	168	1.293
72	2.225	72.00	-0.22	180	1.164	4.28	-0.52	180	1.254	-4.28	0.20	180	1.372	180	1.254
84	1.960	84.00	-0.40	192	1.134	4.43	-0.34	192	1.220	-4.43	-0.04	192	1.342	192	1.220
96	1.805	96.00	-0.53	204	1.110	4.56	-0.21	204	1.192	-4.56	-0.22	204	1.317	204	1.192
108	1.674	108.00	-0.66	216	1.090	4.68	-0.09	216	1.168	-4.68	-0.39	216	1.295	216	1.168
				228	1.074			228	1.147			228	1.275	228	1.147
				240	1.061			240	1.128			240	1.258	240	1.128
				252	1.050			252	1.113			252	1.242	252	1.113
				264	1.041			264	1.099			264	1.228	264	1.099
				276	1.034			276	1.087			276	1.216	276	1.087
				288	1.028			288	1.077			288	1.205	288	1.077
				300	1.023			300	1.068			300	1.194	300	1.068
				312	1.019			312	1.060			312	1.185	312	1.060
				324	1.016			324	1.053			324	1.176	324	1.053
				336	1.013			336	1.046			336	1.168	336	1.046
				348	1.011			348	1.041			348	1.161	348	1.041
SUM		540.00	0.05			35.17	-8.16			-35.17	5.80				
AVERAGE		60.00	0.01			3.91	-0.91			-3.91	0.64				

PARAMETER ESTIMATES	Power Model	Weibull	Inverse Power Curve
N =	9.000	9.000	9.000
A =	13.290	0.006	273.503
B =	0.984	1.069	1.271
R^2 =	0.977	0.998	0.997

The City of Scranton
Weighted Average of PA Bureau of WC Paid Loss Development Factors
City of Scranton WC Paid Loss Development Factors

Appendix A
Sheet 4

ANALYSIS OF DEVELOPMENT PATTERNS
USING "THE METHOD OF LEAST SQUARES"

ACTUAL VALUES

X Maturity (Months)	Y Cumulative Paid Loss Dev Factor
12	10.064
24	4.721
36	3.429
48	2.892
60	2.404
72	2.149
84	1.948
96	1.813
SUM	
AVERAGE	

Curve : Y = A^(B^X)
(Power Model)

TRANSFORMED VALUES X X'	LN[LN(Y)] Y'	FITTED VALUES X	 Y
12.00	0.84	8.0	7.927
24.00	0.44	20.0	5.611
36.00	0.21	32.0	4.208
48.00	0.06	44.0	3.310
60.00	-0.13	56.0	2.711
72.00	-0.27	68.0	2.295
84.00	-0.41	80.0	1.998
96.00	-0.52	92.0	1.780
		104.0	1.617
		116.0	1.492
		128.0	1.396
		140.0	1.320
		152.0	1.260
		164.0	1.213
		176.0	1.174
		188.0	1.143
		200.0	1.118
		212.0	1.097
		224.0	1.080
		236.0	1.067
SUM 432.00	0.22		
AVERAGE 54.00	0.03		

PARAMETER ESTIMATES

N =	8.000
A =	10.364
B =	0.985
R^2 =	0.961

Curve : Y = 1 / [1 - EXP(-AX^B)]
(Weibull)

TRANSFORMED VALUES LN(X) X'	Double Log [Y/(Y-1)] Y'	FITTED VALUES X	 Y
2.48	-2.26	8.0	13.552
3.18	-1.44	20.0	5.928
3.58	-1.06	32.0	3.971
3.87	-0.86	44.0	3.072
4.09	-0.62	56.0	2.555
4.28	-0.47	68.0	2.221
4.43	-0.33	80.0	1.988
4.56	-0.22	92.0	1.816
		104.0	1.686
		116.0	1.583
		128.0	1.500
		140.0	1.433
		152.0	1.377
		164.0	1.330
		176.0	1.291
		188.0	1.257
		200.0	1.228
		212.0	1.202
		224.0	1.180
		236.0	1.161
SUM 30.48	-7.25		
AVERAGE 3.81	-0.91		

PARAMETER ESTIMATES

N =	8.000
A =	0.010
B =	0.960
R^2 =	0.994

Curve : Y = A * (1/X)^B + 1
(Inverse Power Curve)

TRANSFORMED VALUES LN(1/X) X'	LN(Y-1) Y'	FITTED VALUES X	 Y
-2.48	2.20	8.0	14.859
-3.18	1.31	20.0	5.881
-3.58	0.89	32.0	3.858
-3.87	0.64	44.0	2.989
-4.09	0.34	56.0	2.511
-4.28	0.14	68.0	2.211
-4.43	-0.05	80.0	2.007
-4.56	-0.21	92.0	1.859
		104.0	1.747
		116.0	1.659
		128.0	1.589
		140.0	1.532
		152.0	1.485
		164.0	1.445
		176.0	1.410
		188.0	1.380
		200.0	1.355
		212.0	1.332
		224.0	1.312
		236.0	1.294
SUM -30.48	5.26		
AVERAGE -3.81	0.66		

PARAMETER ESTIMATES

N =	8.000
A =	147.967
B =	1.139
R^2 =	0.998

*** SELECTED ***

FITTED VALUES X	 Y
8.0	14.859
20.0	5.881
32.0	3.858
44.0	2.989
56.0	2.511
68.0	2.211
80.0	2.007
92.0	1.859
104.0	1.747
116.0	1.659
128.0	1.589
140.0	1.532
152.0	1.485
164.0	1.445
176.0	1.410
188.0	1.380
200.0	1.355
212.0	1.332
224.0	1.312
236.0	1.294

The City of Scranton
Weighted Average of PA Bureau of WC Paid Loss Development Factors
City of Scranton WC Paid Loss Development Factors

Appendix A
Sheet 4A

ANALYSIS OF DEVELOPMENT PATTERNS
USING "THE METHOD OF LEAST SQUARES"

ACTUAL VALUES		Curve : Y = A^(B^X) (Power Model)				Curve : Y = 1 / [1 - EXP(-AX^B)] (Weibull)				Curve : Y = A * (1/X)^B + 1 (Inverse Power Curve)				*** SELECTED ***	
		TRANSFORMED VALUES		FITTED VALUES		TRANSFORMED VALUES		FITTED VALUES		TRANSFORMED VALUES		FITTED VALUES		FITTED VALUES	
X	Y	X	LN[LN(Y)]			LN(X)	Double Log [Y/(Y-1)]			LN(1/X)	LN(Y-1)				
Maturity (Months)	Cumulative Paid Loss Dev Factor	X'	Y'	X	Y	X'	Y'	X	Y	X'	Y'	X	Y	X	Y
12	10.064	12.00	0.84	236.0	1.067	2.48	-2.26	236.0	1.161	-2.48	2.20	236.0	1.294	236.0	1.294
24	4.721	24.00	0.44	248.0	1.055	3.18	-1.44	248.0	1.144	-3.18	1.31	248.0	1.278	248.0	1.278
36	3.429	36.00	0.21	260.0	1.046	3.58	-1.06	260.0	1.129	-3.58	0.89	260.0	1.263	260.0	1.263
48	2.892	48.00	0.06	272.0	1.038	3.87	-0.86	272.0	1.116	-3.87	0.64	272.0	1.250	272.0	1.250
60	2.404	60.00	-0.13	284.0	1.032	4.09	-0.62	284.0	1.104	-4.09	0.34	284.0	1.238	284.0	1.238
72	2.149	72.00	-0.27	296.0	1.026	4.28	-0.47	296.0	1.094	-4.28	0.14	296.0	1.227	296.0	1.227
84	1.948	84.00	-0.41	308.0	1.022	4.43	-0.33	308.0	1.085	-4.43	-0.05	308.0	1.217	308.0	1.217
96	1.813	96.00	-0.52	320.0	1.018	4.56	-0.22	320.0	1.076	-4.56	-0.21	320.0	1.208	320.0	1.208
				332.0	1.015			332.0	1.069			332.0	1.199	332.0	1.199
				344.0	1.013			344.0	1.062			344.0	1.191	344.0	1.191
				356.0	1.010			356.0	1.056			356.0	1.184	356.0	1.184
				368.0	1.009			368.0	1.051			368.0	1.177	368.0	1.177
				380.0	1.007			380.0	1.046			380.0	1.171	380.0	1.171
				392.0	1.006			392.0	1.042			392.0	1.165	392.0	1.165
				404.0	1.005			404.0	1.038			404.0	1.159	404.0	1.159
				416.0	1.004			416.0	1.034			416.0	1.154	416.0	1.154
				428.0	1.003			428.0	1.031			428.0	1.149	428.0	1.149
				440.0	1.003			440.0	1.028			440.0	1.144	440.0	1.144
				452.0	1.002			452.0	1.026			452.0	1.140	452.0	1.140
				464.0	1.002			464.0	1.023			464.0	1.136	464.0	1.136
SUM		432.00	0.22			30.48	-7.25			-30.48	5.26				
AVERAGE		54.00	0.03			3.81	-0.91			-3.81	0.66				

PARAMETER ESTIMATES

	Power Model	Weibull	Inverse Power Curve
N =	8.000	8.000	8.000
A =	10.364	0.010	147.967
B =	0.985	0.960	1.139
R^2 =	0.961	0.994	0.998

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10/10/12

The City of Scranton
Weighted Average of PA Bureau of WC Paid Loss Development Factors
City of Scranton WC Paid Loss Development Factors

ANALYSIS OF DEVELOPMENT PATTERNS
USING "THE METHOD OF LEAST SQUARES"

ACTUAL VALUES		Curve : Y = A^(B^X) (Power Model)				Curve : Y = 1 / (1 - EXP(-AX^B)) (Weibull)				Curve : Y = A * (1/X)^B + 1 (Inverse Power Curve)				*** SELECTED ***	
		TRANSFORMED VALUES		FITTED VALUES		TRANSFORMED VALUES		FITTED VALUES		TRANSFORMED VALUES		FITTED VALUES		FITTED VALUES	
X	Y	X	LN[LN(Y)]			LN(X)	Double Log [Y/(Y-1)]			LN(1/X)	LN(Y-1)				
Maturity (Months)	Cumulative Paid Loss Dev Factor	X'	Y'	X	Y	X'	Y'	X	Y	X'	Y'	X	Y	X	Y
12	10.064	12.00	0.84	12	7.015	2.48	-2.26	12	9.348	-2.48	2.20	12	9.734	12	9.734
24	4.721	24.00	0.44	24	5.068	3.18	-1.44	24	5.062	-3.18	1.31	24	4.966	24	4.966
36	3.429	36.00	0.21	36	3.865	3.58	-1.06	36	3.605	-3.58	0.89	36	3.499	36	3.499
48	2.892	48.00	0.06	48	3.084	3.87	-0.86	48	2.871	-3.87	0.64	48	2.801	48	2.801
60	2.404	60.00	-0.13	60	2.656	4.09	-0.62	60	2.429	-4.09	0.34	60	2.397	60	2.397
72	2.149	72.00	-0.27	72	2.185	4.28	-0.47	72	2.135	-4.28	0.14	72	2.135	72	2.135
84	1.948	84.00	-0.41	84	1.918	4.43	-0.33	84	1.925	-4.43	-0.05	84	1.952	84	1.952
96	1.813	96.00	-0.52	96	1.720	4.56	-0.22	96	1.769	-4.56	-0.21	96	1.818	96	1.818
				108	1.571			108	1.649			108	1.715	108	1.715
				120	1.457			120	1.553			120	1.634	120	1.634
				132	1.369			132	1.476			132	1.569	132	1.569
				144	1.299			144	1.413			144	1.515	144	1.515
				156	1.243			156	1.361			156	1.471	156	1.471
				168	1.199			168	1.316			168	1.432	168	1.432
				180	1.163			180	1.279			180	1.400	180	1.400
				192	1.134			192	1.247			192	1.371	192	1.371
				204	1.111			204	1.219			204	1.347	204	1.347
				216	1.091			216	1.195			216	1.325	216	1.325
				228	1.076			228	1.174			228	1.305	228	1.305
				240	1.063			240	1.155			240	1.288	240	1.288
SUM		432.00	0.22			30.48	-7.25			-30.48	5.26				
AVERAGE		54.00	0.03			3.81	-0.91			-3.81	0.66				

	PARAMETER ESTIMATES (Power Model)	PARAMETER ESTIMATES (Weibull)	PARAMETER ESTIMATES (Inverse Power Curve)
N =	8.000	8.000	8.000
A =	10.364	0.010	147.967
B =	0.985	0.960	1.139
R^2 =	0.961	0.994	0.998

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10/10/12

City of Scranton
Workers Compensation

Appendix A
Sheet 6

Analysis Based Upon Incurred Loss and Expenses
As of December 31, 2011

ACCIDENT YEAR	12 Months	24 Months	36 Months	48 Months	60 Months	72 Months	84 Months	96 Months
1/1/87 - 12/31/87								
1/1/88 - 12/31/88								
1/1/89 - 12/31/89								
1/1/90 - 12/31/90								
1/1/91 - 12/31/91								
1/1/92 - 12/31/92								4,631,840
1/1/93 - 12/31/93							7,974,434	7,994,833
1/1/95 - 12/31/94						1,803,044	1,809,252	1,752,551
1/1/95 - 12/31/95					4,709,866	4,812,912	5,191,364	6,238,169
1/1/96 - 12/31/96				4,198,890	6,089,526	4,029,541	3,860,165	4,141,476
1/1/97 - 12/31/97			1,201,462	1,422,293	1,797,317	1,881,114	1,940,568	2,011,828
1/1/98 - 12/31/98		802,593	1,133,614	2,023,603	1,842,193	1,930,594	2,018,369	2,056,874
1/1/99 - 12/31/99	395,278	985,458	2,031,083	2,032,422	2,391,284	2,104,468	2,133,309	2,134,645
1/1/00 - 12/31/00	142,096	599,026	483,830	1,412,823	1,547,741	1,516,481	1,827,822	2,119,883
1/1/01 - 12/31/01	325,778	711,038	1,694,775	1,795,050	1,945,112	1,714,593	1,821,226	1,579,261
1/1/02 - 12/31/02	786,615	3,969,761	5,895,918	6,419,660	8,011,369	6,746,648	6,380,197	6,430,161
1/1/03 - 12/31/03	426,532	1,651,286	1,772,972	1,754,972	1,938,459	2,001,946	2,098,788	2,229,712
1/1/04 - 12/31/04	882,397	1,248,118	1,661,589	2,579,732	2,812,245	2,607,182	2,609,384	2,867,966
1/1/05 - 12/31/05	760,969	1,249,930	1,828,765	1,723,154	1,814,716	1,829,889	1,836,768	
1/1/06 - 12/31/06	505,080	1,014,541	1,175,764	1,222,062	1,511,304	1,671,681		
1/1/07 - 12/31/07	1,471,276	834,768	878,772	984,850	1,062,260			
1/1/08 - 12/31/08	3,103,580	3,013,075	1,859,962	1,862,829				
1/1/09 - 12/31/09	2,057,817	1,393,927	1,364,782					
1/1/10 - 12/31/10	2,728,031	2,191,596						
1/1/11 - 12/31/11	1,240,407							

ACCIDENT YEAR	108 Months	120 Months	132 Months	144 Months	156 Months	168 Months	180 Months	192 Months
1/1/87 - 12/31/87					2,858,220	2,807,839	3,098,052	2,882,516
1/1/88 - 12/31/88				2,386,993	2,374,898	2,382,702	2,399,068	2,416,086
1/1/89 - 12/31/89			3,273,468	3,441,079	3,479,359	3,321,932	3,179,141	3,195,890
1/1/90 - 12/31/90		3,047,754	3,287,929	3,398,728	3,394,446	3,284,728	3,347,990	3,428,122
1/1/91 - 12/31/91	4,631,147	4,469,424	4,836,171	4,904,419	4,893,818	5,322,063	5,134,328	5,178,001
1/1/92 - 12/31/92	4,860,202	4,639,601	4,565,856	4,725,946	5,208,728	5,333,587	5,345,883	5,835,766
1/1/93 - 12/31/93	7,097,554	7,283,018	7,388,985	7,768,686	7,900,000	7,989,593	8,110,336	7,978,931
1/1/95 - 12/31/94	1,734,654	1,839,028	1,876,428	1,673,130	1,873,316	1,883,593	1,890,746	1,887,228
1/1/95 - 12/31/95	5,584,705	6,132,463	6,020,955	5,943,928	5,914,921	5,886,409	5,879,820	5,879,837
1/1/96 - 12/31/96	4,206,686	4,181,336	4,108,137	4,284,342	4,326,304	4,386,358	4,437,973	4,403,153
1/1/97 - 12/31/97	1,982,119	1,904,686	2,027,266	2,070,683	2,039,649	2,072,797	2,074,168	
1/1/98 - 12/31/98	2,051,392	2,086,683	2,086,729	2,130,762	2,132,022	2,132,824		
1/1/99 - 12/31/99	2,232,988	2,245,369	2,271,139	2,118,680	2,116,680			
1/1/00 - 12/31/00	2,213,917	2,313,930	1,523,337	1,822,033				
1/1/01 - 12/31/01	1,611,951	1,511,951	1,669,655					
1/1/02 - 12/31/02	6,684,801	6,640,843						
1/1/03 - 12/31/03	2,242,808							

ACCIDENT YEAR	204 Months	216 Months	228 Months	240 Months	252 Months	264 Months	276 Months	288 Months	300 Months
1/1/87 - 12/31/87	3,034,993	2,971,720	3,027,240	3,063,789	3,337,348	3,326,087	3,337,940	3,399,546	3,429,088
1/1/88 - 12/31/88	2,450,085	2,483,052	2,491,207	2,654,921	2,639,932	2,640,287	2,640,303	2,800,503	
1/1/89 - 12/31/89	2,834,225	2,852,004	3,020,486	2,999,488	3,014,818	2,986,205	2,991,565		
1/1/90 - 12/31/90	3,438,106	3,487,511	3,487,417	3,487,482	3,492,539	3,470,182			
1/1/91 - 12/31/91	5,807,933	5,640,337	5,598,220	6,599,798	5,607,058				
1/1/92 - 12/31/92	5,679,217	5,590,852	5,308,938	5,311,085					
1/1/93 - 12/31/93	7,941,184	6,129,614	6,054,994						
1/1/95 - 12/31/94	1,887,229	1,867,229							
1/1/95 - 12/31/95	6,824,875								

Point to Point Incurred Loss Development Factors

ACCIDENT YEAR	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108
1/1/87 - 12/31/87								
1/1/88 - 12/31/88								
1/1/89 - 12/31/89								
1/1/90 - 12/31/90								
1/1/91 - 12/31/91								
1/1/92 - 12/31/92								1.028
1/1/93 - 12/31/93							1.003	0.888
1/1/95 - 12/31/94						1.003	0.969	0.990
1/1/95 - 12/31/95					1.022	1.079	1.009	1.006
1/1/96 - 12/31/96				1.207	0.795	0.955	1.078	1.031
1/1/97 - 12/31/97			1.164	1.264	1.047	1.032	1.037	0.985
1/1/98 - 12/31/98		1.412	1.785	0.910	1.048	1.045	1.018	0.998
1/1/99 - 12/31/99	2.442	2.104	1.001	1.177	0.880	1.014	1.001	1.046
1/1/00 - 12/31/00	4.210	0.808	2.920	1.095	0.979	1.074	1.302	1.044
1/1/01 - 12/31/01	2.183	2.384	1.059	1.084	0.881	0.948	0.974	0.957
1/1/02 - 12/31/02	5.047	1.485	1.089	0.938	1.122	0.946	1.006	1.040
1/1/03 - 12/31/03	3.871	1.074	0.990	1.105	1.033	1.047	1.083	1.008
1/1/04 - 12/31/04	1.414	1.331	1.653	1.013	0.960	1.041	1.099	
1/1/05 - 12/31/05	1.664	1.463	0.942	1.053	1.006	1.004		
1/1/06 - 12/31/06	2.009	1.159	1.039	1.237	1.040			
1/1/07 - 12/31/07	0.687	1.053	1.121	1.018				
1/1/08 - 12/31/08	0.971	0.617	1.012					
1/1/09 - 12/31/09	0.674	0.979						
1/1/10 - 12/31/10	0.803							

ACCIDENT YEAR	108:120	120:132	132:144	144:156	156:168	168:180	180:192	192:204
1/1/87 - 12/31/87					0.982	1.103	0.930	1.053
1/1/88 - 12/31/88				1.003	1.003	1.007	1.007	1.015
1/1/89 - 12/31/89			1.051	1.011	0.955	0.957	1.005	0.887
1/1/90 - 12/31/90		1.072	1.040	0.999	0.982	1.026	1.024	1.003
1/1/91 - 12/31/91	0.988	1.037	1.058	1.018	1.086	0.965	1.009	1.083
1/1/92 - 12/31/92	0.998	0.984	1.035	1.102	1.024	1.002	1.054	0.990
1/1/93 - 12/31/93	1.026	1.014	1.050	1.018	1.009	1.016	0.984	0.996
1/1/95 - 12/31/94	1.060	0.912	0.998	1.000	1.006	1.004	0.998	1.000
1/1/95 - 12/31/95	1.098	0.982	0.987	0.995	0.995	0.985	1.000	0.990
1/1/96 - 12/31/96	0.976	0.987	1.039	1.015	1.010	1.016	0.992	
1/1/97 - 12/31/97	0.981	1.064	1.022	0.986	1.015	1.001		
1/1/98 - 12/31/98	1.007	1.000	1.031	1.001	1.000			
1/1/99 - 12/31/99	1.008	1.011	0.932	1.000				
1/1/00 - 12/31/00	1.045	0.658	1.196					
1/1/01 - 12/31/01	1.000	1.038						
1/1/02 - 12/31/02	0.993							

ACCIDENT YEAR	204:216	216:228	228:240	240:252	252:264	264:276	276:288	288:300
1/1/87 - 12/31/87	0.979	1.019	1.012	1.089	0.997	1.004	1.016	1.000
1/1/88 - 12/31/88	1.013	1.003	1.068	0.994	1.000	1.000	0.995	
1/1/89 - 12/31/89	1.006	1.059	0.993	1.005	0.991	1.002		
1/1/90 - 12/31/90	1.014	1.000	1.000	1.001	0.994			
1/1/91 - 12/31/91	0.968	1.010	1.000	1.001				
1/1/92 - 12/31/92	1.002	0.950	1.000					
1/1/93 - 12/31/93	1.024	0.991						
1/1/95 - 12/31/94	1.000							

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Analysis Based Upon Incurred Loss and Expenses

As of December 31, 2011

Point to Point Incurred Loss Development Factors

	12:24	24:36	36:48	48:60	60:72	72:84	84:96	96:108	108:120	120:132	132:144	144:156	156:168
Str. Average	2.155	1.322	1.308	1.092	0.985	1.015	1.047	1.007	1.013	0.980	1.037	1.012	1.002
Wgtd Avg.	1.387	1.248	1.168	1.089	0.984	1.007	1.033	1.001	1.015	0.986	1.033	1.017	1.006
Avg (x-high & low)	2.026	1.287	1.183	1.092	0.990	1.018	1.029	1.013	1.009	1.003	1.031	1.008	1.001
Selected	2.025	1.300	1.165	1.082	0.985	1.012	1.035	1.007	1.013	1.000	1.034	1.012	1.003
Cumulative/No tail	3.930	1.941	1.493	1.280	1.164	1.182	1.168	1.129	1.121	1.108	1.106	1.070	1.057
Cumulative/W/tail	3.970	1.960	1.508	1.272	1.176	1.194	1.180	1.140	1.132	1.117	1.117	1.081	1.068
2005 Bureau Factors	3.271	2.112	1.788	1.580	1.464	1.390	1.334	1.283	1.258	1.225	1.192	1.161	1.134
Cumulative for Industry Grouping 16: Public Administration													
50/50 Weighting	3.620	2.036	1.648	1.426	1.320	1.292	1.257	1.217	1.195	1.171	1.156	1.121	1.101

	168:180	180:192	192:204	204:216	216:228	228:240	240:252	252:264	264:276	276:288	288:300	Tail
Str. Average	1.008	1.000	1.002	1.003	1.005	1.012	1.018	0.995	1.002	1.002	1.009	
Wgtd Avg.	1.002	1.001	1.003	1.005	0.998	1.006	1.016	0.996	1.002	1.004	1.009	
Avg (x-high & low)	1.000	1.002	1.007	1.004	1.005	1.003	1.003	0.995	1.002			
Selected	1.003	1.002	1.005	1.004	1.005	1.010	1.015	0.995	1.002	1.003	1.009	1.010
Cumulative/No tail	1.054	1.051	1.049	1.044	1.040	1.034	1.024	1.009	1.014	1.012	1.009	
Cumulative/W/tail	1.065	1.062	1.059	1.054	1.050	1.045	1.034	1.019	1.024	1.022	1.019	1.010
2005 Bureau Factors	1.110	1.087	1.068									
Cumulative for Industry Grouping 16: Public Administration												
50/50 Weighting	1.087	1.074	1.063									

The City of Scranton
City of Scranton WC Incurred Loss Development Factors

Appendix A
Sheet 8

ANALYSIS OF DEVELOPMENT PATTERNS
USING "THE METHOD OF LEAST SQUARES"

ACTUAL VALUES

X Maturity (Months)	Y Cumulative Rptd Loss Dev Factor
12	3.930
24	1.941
36	1.493
48	1.260
60	1.164
SUM	
AVERAGE	

Curve : Y = A^(B^X)
(Power Model)

	TRANSFORMED VALUES X X'	TRANSFORMED VALUES LN[LN(Y)] Y'	FITTED VALUES X	FITTED VALUES Y
	12.00	0.31	120.0	1.009
	24.00	-0.41	132.0	1.005
	36.00	-0.91	144.0	1.003
	48.00	-1.47	156.0	1.002
	60.00	-1.88	168.0	1.001
			180.0	1.001
			192.0	1.000
			204.0	1.000
			216.0	1.000
			228.0	1.000
			240.0	1.000
			252.0	1.000
			264.0	1.000
			276.0	1.000
			288.0	1.000
			300.0	1.000
			312.0	1.000
			324.0	1.000
			336.0	1.000
			348.0	1:000
SUM	180.00	-4.36		
AVERAGE	36.00	-0.87		

PARAMETER ESTIMATES

N =	5.000
A =	8.527
B =	0.956
R^2 =	0.991

Curve : Y = 1 / [1 - EXP(-AX^B)]
(Weibull)

	TRANSFORMED VALUES LN(X) X'	TRANSFORMED VALUES Double Log [Y/(Y-1)] Y'	FITTED VALUES X	FITTED VALUES Y
	2.48	-1.23	120	1.010
	3.18	-0.32	132	1.006
	3.58	0.10	144	1.003
	3.87	0.46	156	1.002
	4.09	0.67	168	1.001
			180	1.001
			192	1.000
			204	1.000
			216	1.000
			228	1.000
			240	1.000
			252	1.000
			264	1.000
			276	1.000
			288	1.000
			300	1.000
			312	1.000
			324	1.000
			336	1.000
			348	1.000
SUM	17.21	-0.32		
AVERAGE	3.44	-0.06		

PARAMETER ESTIMATES

N =	5.000
A =	0.016
B =	1.180
R^2 =	0.998

Curve : Y = A * (1/X)^B + 1
(Inverse Power Curve)

	TRANSFORMED VALUES LN(1/X) X'	TRANSFORMED VALUES LN(Y-1) Y'	FITTED VALUES X	FITTED VALUES Y
	-2.48	1.08	120	1.052
	-3.18	-0.06	132	1.044
	-3.58	-0.71	144	1.038
	-3.87	-1.35	156	1.033
	-4.09	-1.81	168	1.029
			180	1.025
			192	1.023
			204	1.020
			216	1.018
			228	1.017
			240	1.015
			252	1.014
			264	1.013
			276	1.012
			288	1.011
			300	1.010
			312	1.010
			324	1.009
			336	1.008
			348	1.008
SUM	-17.21	-2.85		
AVERAGE	-3.44	-0.57		

PARAMETER ESTIMATES

N =	5.000
A =	255.180
B =	1.775
R^2 =	0.995

***** SELECTED *****

FITTED VALUES

X	Y
120	1.010
132	1.006
144	1.003
156	1.002
168	1.001
180	1.001
192	1.000
204	1.000
216	1.000
228	1.000
240	1.000
252	1.000
264	1.000
276	1.000
288	1.000
300	1.000
312	1.000
324	1.000
336	1.000
348	1.000

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City of Scranton
ghted Average of PA Bureau of WC Incurred Loss Development Factors
y of Scranton WC Incurred Loss Development Factors

LYSIS OF DEVELOPMENT PATTERNS
NG "THE METHOD OF LEAST SQUARES"

ACTUAL VALUES		Curve : Y = A^(B^X) (Power Model)				Curve : Y = 1 / [1 - EXP(-AX^B)] (Weibull)				Curve : Y = A * (1/X)^B + 1 (Inverse Power Curve)				*** SELECTED ***	
		TRANSFORMED VALUES		FITTED VALUES		TRANSFORMED VALUES		FITTED VALUES		TRANSFORMED VALUES		FITTED VALUES		FITTED VALUES	
X	Y	X	LN[LN(Y)]			LN(X)	Double Log [Y/(Y-1)]			LN(1/X)	LN(Y-1)				
turity onths)	Cumulative Rptd Loss Dev Factor	X'	Y'	X	Y	X'	Y'	X	Y	X'	Y'	X	Y	X	Y
12	3.620	12.00	0.25	8.0	2.764	2.48	-1.13	8.0	4.313	-2.48	0.96	8.0	4.971	8.0	4.971
24	2.036	24.00	-0.34	20.0	2.206	3.18	-0.39	20.0	2.375	-3.18	.0.04	20.0	2.326	20.0	2.326
36	1.648	36.00	-0.69	32.0	1.850	3.58	-0.07	32.0	1.824	-3.58	-0.43	32.0	1.755	32.0	1.755
48	1.426	48.00	-1.04	44.0	1.614	3.87	0.19	44.0	1.561	-3.87	-0.85	44.0	1.516	44.0	1.516
60	1.320	60.00	-1.28	56.0	1.451	4.09	0.35	56.0	1.407	-4.09	-1.14	56.0	1.387	56.0	1.387
72	1.292	72.00	-1.36	68.0	1.336	4.28	0.40	68.0	1.308	-4.28	-1.23	68.0	1.306	68.0	1.306
84	1.257	84.00	-1.48	80.0	1.253	4.43	0.46	80.0	1.239	-4.43	-1.36	80.0	1.252	80.0	1.252
96	1.217	96.00	-1.63	92.0	1.192	4.56	0.55	92.0	1.189	-4.56	-1.53	92.0	1.213	92.0	1.213
				104.0	1.146			104.0	1.152			104.0	1.184	104.0	1.184
				116.0	1.112			116.0	1.123			116.0	1.162	116.0	1.162
				128.0	1.086			128.0	1.101			128.0	1.144	128.0	1.144
				140.0	1.066			140.0	1.083			140.0	1.129	140.0	1.129
				152.0	1.051			152.0	1.069			152.0	1.117	152.0	1.117
				164.0	1.040			164.0	1.057			164.0	1.107	164.0	1.107
				176.0	1.031			176.0	1.048			176.0	1.098	176.0	1.098
				188.0	1.024			188.0	1.040			188.0	1.091	188.0	1.091
				200.0	1.018			200.0	1.034			200.0	1.084	200.0	1.084
				212.0	1.014			212.0	1.029			212.0	1.079	212.0	1.079
				224.0	1.011			224.0	1.025			224.0	1.074	224.0	1.074
				236.0	1.009			236.0	1.021			236.0	1.069	236.0	1.069
UM		432.00	-7.57			30.48	0.35			-30.48	-5.55				
VERAGE		54.00	-0.95			3.81	0.04			-3.81	-0.69				

PARAMETER ESTIMATES		PARAMETER ESTIMATES		PARAMETER ESTIMATES	
N =	8.000	N =	8.000	N =	8.000
A =	3.327	A =	0.050	A =	47.857
B =	0.979	B =	0.795	B =	1.197
R^2 =	0.911	R^2 =	0.976	R^2 =	0.993

PTD_FIT.xls 10/10/12

The City of Scranton
Weighted Average of PA Bureau of WC Incurred Loss Development Factors
City of Scranton WC Incurred Loss Development Factors

Appendix A
Sheet 9A

ANALYSIS OF DEVELOPMENT PATTERNS
USING "THE METHOD OF LEAST SQUARES"

ACTUAL VALUES		Curve : Y = A^(B^X) (Power Model)				Curve : Y = 1 / [1 - EXP(-AX^B)] (Weibull)				Curve : Y = A * (1/X)^B + 1 (Inverse Power Curve)				*** SELECTED ***	
		TRANSFORMED VALUES		FITTED VALUES		TRANSFORMED VALUES		FITTED VALUES		TRANSFORMED VALUES		FITTED VALUES		FITTED VALUES	
X	Y	X	LN[LN(Y)]			LN(X)	Double Log [Y/(Y-1)]			LN(1/X)	LN(Y-1)				
Maturity (Months)	Cumulative Rptd Loss Dev Factor	X'	Y'	X	Y	X'	Y'	X	Y	X'	Y'	X	Y	X	Y
12	3.620	12.00	0.25	236.0	1.009	2.48	-1.13	236.0	1.021	-2.48	0.96	236.0	1.069	236.0	1.069
24	2.036	24.00	-0.34	248.0	1.007	3.18	-0.39	248.0	1.018	-3.18	0.04	248.0	1.065	248.0	1.065
36	1.648	36.00	-0.69	260.0	1.005	3.58	-0.07	260.0	1.015	-3.58	-0.43	260.0	1.062	260.0	1.062
48	1.426	48.00	-1.04	272.0	1.004	3.87	0.19	272.0	1.013	-3.87	-0.85	272.0	1.058	272.0	1.058
60	1.320	60.00	-1.28	284.0	1.003	4.09	0.35	284.0	1.011	-4.09	-1.14	284.0	1.055	284.0	1.055
72	1.292	72.00	-1.36	296.0	1.002	4.28	0.40	296.0	1.010	-4.28	-1.23	296.0	1.053	296.0	1.053
84	1.257	84.00	-1.48	308.0	1.002	4.43	0.46	308.0	1.008	-4.43	-1.36	308.0	1.050	308.0	1.050
96	1.217	96.00	-1.63	320.0	1.001	4.56	0.55	320.0	1.007	-4.56	-1.53	320.0	1.048	320.0	1.048
				332.0	1.001			332.0	1.006			332.0	1.046	332.0	1.046
				344.0	1.001			344.0	1.005			344.0	1.044	344.0	1.044
				356.0	1.001			356.0	1.005			356.0	1.042	356.0	1.042
				368.0	1.001			368.0	1.004			368.0	1.041	368.0	1.041
				380.0	1.000			380.0	1.003			380.0	1.039	380.0	1.039
				392.0	1.000			392.0	1.003			392.0	1.038	392.0	1.038
				404.0	1.000			404.0	1.003			404.0	1.036	404.0	1.036
				416.0	1.000			416.0	1.002			416.0	1.035	416.0	1.035
				428.0	1.000			428.0	1.002			428.0	1.034	428.0	1.034
				440.0	1.000			440.0	1.002			440.0	1.033	440.0	1.033
				452.0	1.000			452.0	1.001			452.0	1.032	452.0	1.032
				464.0	1.000			464.0	1.001			464.0	1.031	464.0	1.031
SUM		432.00	-7.57			30.48	0.35			-30.48	-5.55				
AVERAGE		54.00	-0.95			3.81	0.04			-3.81	-0.69				

	Power Model	Weibull	Inverse Power Curve
PARAMETER ESTIMATES			
N =	8.000	8.000	8.000
A =	3.327	0.050	47.857
B =	0.979	0.795	1.197
R^2 =	0.911	0.976	0.993

RPTD_FIT.xls

10/10/12

The City of Scranton
PA Bureau of WC - Reported Claim Development Factors, Public Administration

Appendix A
Sheet 10

ANALYSIS OF DEVELOPMENT PATTERNS
USING "THE METHOD OF LEAST SQUARES"

ACTUAL VALUES		Curve : Y = A^(B^X) (Power Model)				Curve : Y = 1 / [1 - EXP(-AX^B)] (Weibull)				Curve : Y = A * (1/X)^B + 1 (Inverse Power Curve)				*** SELECTED ***	
		TRANSFORMED VALUES		FITTED VALUES		TRANSFORMED VALUES		FITTED VALUES		TRANSFORMED VALUES		FITTED VALUES		FITTED VALUES	
X	Y	X	LN[LN(Y)]			LN(X)	Double Log [Y/(Y-1)]			LN(1/X)	LN(Y-1)				
Maturity (Months)	Cumulative Rptd Claim Dev Factor	X'	Y'	X	Y	X'	Y'	X	Y	X'	Y'	X	Y	X	Y
18	1.067	18.00	-2.73	8.0	1.146	2.89	1.02	8.0	1.270	-2.89	-2.70	8.0	2.393	8.0	1.270
30	1.012	30.00	-4.46	20.0	1.044	3.40	1.50	20.0	1.048	-3.40	-4.46	20.0	1.052	20.0	1.048
42	1.006	42.00	-5.20	32.0	1.013	3.74	1.65	32.0	1.013	-3.74	-5.19	32.0	1.010	32.0	1.013
54	1.002	54.00	-6.48	44.0	1.004	3.99	1.87	44.0	1.004	-3.99	-6.48	44.0	1.003	44.0	1.004
66	1.001	66.00	-7.53	56.0	1.001	4.19	2.02	56.0	1.001	-4.19	-7.53	56.0	1.001	56.0	1.001
				68.0	1.000			68.0	1.000			68.0	1.001	68.0	1.000
				80.0	1.000			80.0	1.000			80.0	1.000	80.0	1.000
				92.0	1.000			92.0	1.000			92.0	1.000	92.0	1.000
				104.0	1.000			104.0	1.000			104.0	1.000	104.0	1.000
				116.0	1.000			116.0	1.000			116.0	1.000	116.0	1.000
				128.0	1.000			128.0	1.000			128.0	1.000	128.0	1.000
				140.0	1.000			140.0	1.000			140.0	1.000	140.0	1.000
				152.0	1.000			152.0	1.000			152.0	1.000	152.0	1.000
				164.0	1.000			164.0	1.000			164.0	1.000	164.0	1.000
				176.0	1.000			176.0	1.000			176.0	1.000	176.0	1.000
				188.0	1.000			188.0	1.000			188.0	1.000	188.0	1.000
				200.0	1.000			200.0	1.000			200.0	1.000	200.0	1.000
				212.0	1.000			212.0	1.000			212.0	1.000	212.0	1.000
				224.0	1.000			224.0	1.000			224.0	1.000	224.0	1.000
				236.0	1.000			236.0	1.000			236.0	1.000	236.0	1.000
SUM		210.00	-26.40			18.21	8.05			-18.21	-26.36				
AVERAGE		42.00	-5.28			3.64	1.61			-3.64	-5.27				

PARAMETER ESTIMATES	Power Model	Weibull	Inverse Power Curve
N =	5.000	5.000	5.000
A =	1.344	0.325	2416.726
B =	0.908	0.751	3.567
R^2 =	0.987	0.989	0.980

Derivation of Large Loss Critical Values

(A) Accident Period	(B) Implied Trend Factor to 2013	(C) Large Loss Defintion	(D) Maturity at 8/31/12 (months)	(E) Reported Loss Development Factor	(F) Reported Claim Development Factor	(G) Large Loss Critical Reported Amount at 8/31/12
01/01/85-12/31/85	N/A	$150,000	332	1.046	1.000	$143,416
01/01/86-12/31/86	N/A	$250,000	320	1.048	1.000	$238,554
01/01/87-12/31/87	N/A	$350,000	308	1.050	1.000	$333,262
01/01/88-12/31/88	N/A	$300,000	296	1.053	1.000	$284,989
01/01/89-12/31/89	N/A	$500,000	284	1.055	1.000	$473,778
01/01/90-12/31/90	N/A	$500,000	272	1.058	1.000	$472,464
01/01/91-12/31/91	N/A	$350,000	260	1.062	1.000	$329,717
01/01/92-12/31/92	N/A	$400,000	248	1.065	1.000	$375,552
01/01/93-12/31/93	N/A	$400,000	236	1.069	1.000	$374,154
01/01/94-12/31/94	N/A	$350,000	224	1.074	1.000	$326,026
01/01/95-12/31/95	N/A	$500,000	212	1.079	1.000	$463,589
01/01/96-12/31/96	N/A	$500,000	200	1.084	1.000	$461,162
01/01/97-12/31/97	N/A	$400,000	188	1.091	1.000	$366,740
01/01/98-12/31/98	N/A	$400,000	176	1.098	1.000	$364,251
01/01/99-12/31/99	N/A	$250,000	164	1.107	1.000	$225,876
01/01/00-12/31/00	N/A	$250,000	152	1.117	1.000	$223,820
01/01/01-12/31/01	N/A*	$250,000	140	1.129	1.000	$221,421
01/01/02-12/31/02	N/A*	$300,000	128	1.144	1.000	$262,308
01/01/03-12/31/03	N/A*	$350,000	116	1.162	1.000	$301,291
01/01/04-12/31/04	N/A*	$400,000	104	1.184	1.000	$337,763
01/01/05-12/31/05	N/A*	$500,000	92	1.213	1.000	$412,054
01/01/06-12/31/06	N/A	$750,000	80	1.252	1.000	$598,842
01/01/07-12/31/07	N/A	$750,000	68	1.306	1.000	$573,851
01/01/08-12/31/08	N/A	$750,000	56	1.387	1.001	$540,229
01/01/09-12/31/09	N/A	$750,000	44	1.516	1.004	$492,862
01/01/10-12/31/10	N/A	$800,000	32	1.755	1.013	$450,070
01/01/11-12/31/11	N/A	$800,000	20	2.326	1.048	$328,170
01/01/12-12/31/12	N/A	$800,000	8	4.971	1.270	$126,743

Note(*): retention increased from $250,000 to $300,000 effective 10/17/01, then to $350,000 10/17/02, and then to $400,000 effective 10/17/03. At 10/17/04, the SIR increased to $500,000 and then $1,500,000 from 10/17/05 to 12/1/05 and then decreased to $750,000 through the 1/1/09 renewal.

Column (E): Appendix A, Sheet 9
Column (F): Appendix A, Sheet 10
Column (G): Column (C)/ Column (E)/ Column (F)

Summary of Crtical Value Disability Losses
As of August 31, 2012

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)
Date of Loss	Named Insured	Medical Paid	Indemnity Paid	Expense Paid	Total Paid	Outstanding Reserves	Total Incurred	Large Loss Critical Reported Amount
02/13/86	LEONCINI	$196,927.58	$389,164.99	$19,124.09	$605,216.66	$130,071.20	$735,287.86	$238,554
02/15/86	WALSH	$25,955.57	$462,752.91	$9,045.56	$497,754.04	$133,251.32	$631,005.36	
03/01/86	SABLE	$2,393.70	$346,568.53	$6,477.54	$355,439.77	$168,885.43	$524,325.20	
07/01/86	MCGEE	$6,212.93	$376,763.73	$21,736.99	$404,713.65	$94,074.26	$498,787.91	
	4 Claims				$1,863,124.12	$526,282.21	$2,389,406.33	
01/09/87	HOBAN	$48,816.90	$413,962.63	$50,038.08	$512,817.61	$0.00	$512,817.61	$333,262
08/04/07	KERRIGAN	$175,187.64	$433,506.97	$20,404.99	$629,099.60	$34,242.83	$663,342.43	
08/09/87	ROSS III	$8,995.57	$367,254.20	$2,016.10	$378,265.87	$148,562.32	$526,828.19	
08/15/87	NOVAK	$15,303.92	$371,896.94	$15,020.89	$402,221.75	$5,000.00	$407,221.75	
09/01/87	GENOVESE	$21,901.14	$398,850.62	$10,191.31	$430,943.07	$597,856.12	$1,028,799.19	
	5 Claims				$2,353,347.90	$785,661.27	$3,139,009.17	
05/06/88	MCGOWAN	$17,514.72	$413,178.23	$15,525.96	$446,218.91	$262,025.84	$708,244.75	$284,989
07/14/88	TASSEY	$3,990.47	$228,468.45	$2,585.78	$235,044.70	$166,632.82	$401,677.52	
07/17/88	RESCIGNO	$0.00	$152,403.41	$3,365.60	$155,769.01	$402,744.50	$558,513.51	
08/13/88	MCHALE	$31,713.72	$300,485.77	$23,442.59	$355,642.08	$0.00	$355,642.08	
	4 Claims				$1,192,674.70	$831,403.16	$2,024,077.86	
01/14/89	HOFFMAN	$26,565.63	$481,824.92	$17,318.21	$525,708.76	$159,461.47	$685,170.23	$473,778
	1 Claim				$525,708.76	$159,461.47	$685,170.23	
02/16/90	ABDA	$4,805.22	$374,019.08	$1,554.47	$380,378.77	$104,250.20	$484,628.97	$472,464
06/26/90	JONES	$0.00	$427,688.56	$12,284.50	$439,973.06	$435,161.08	$875,134.14	"Pappy
12/30/90	BENTLER	$61,604.80	$313,799.55	$25,530.50	$400,934.85	$284,257.03	$685,191.88	Plan"
	3 Claims				$1,221,286.68	$823,668.31	$2,044,954.99	

Summary of Crtical Value Disability Losses
As of August 31, 2012

(A) Date of Loss	(B) Named Insured	(C) Medical Paid	(D) Indemnity Paid	(E) Expense Paid	(F) Total Paid	(G) Outstanding Reserves	(H) Total Incurred	(I) Large Loss Critical Reported Amount
05/06/91	PRICE	$23,868.04	$284,179.34	$1,775.45	$309,822.83	$132,278.56	$442,101.39	$329,717
07/19/91	WHALEN	$138,043.62	$295,114.77	$18,285.10	$451,443.49	$2,000.00	$453,443.49	
07/24/91	MALINOWSKI	$57,654.28	$379,560.45	$38,065.39	$475,280.12	$243,785.04	$719,065.16	
08/01/91	PETRINI	$1,720.00	$327,943.91	$5,890.90	$335,554.81	$135,474.56	$471,029.37	
08/21/91	HARVEY	$107,831.13	$300,286.09	$30,089.72	$438,206.94	$180,755.08	$618,962.02	
09/08/91	HUBSHMAN	$13,293.50	$398,780.58	$61,227.47	$473,301.55	$0.00	$473,301.55	
11/05/91	SEYMOUR	$96,312.43	$442,836.78	$21,382.03	$560,531.24	$180,568.04	$741,099.28	
	7 Claims				$3,044,140.98	$874,861.28	$3,919,002.26	
02/07/92	BIDWELL	$0.00	$385,806.15	$9,212.47	$395,018.62	$280,188.92	$675,207.54	$375,552
08/02/92	DAVIS, B.	$123,164.17	$381,864.49	$38,082.15	$543,110.81	$0.00	$543,110.81	
08/26/92	GRISKO	$72,190.02	$535,788.00	$30,970.08	$638,948.10	$67,969.37	$706,917.47	
10/14/92	MONAHAN	$21,541.06	$465,517.64	$62,418.08	$549,476.78	$104,582.17	$654,058.95	
11/29/92	DAVIS, W.	$90,016.95	$403,035.37	$58,560.19	$551,612.51	$0.00	$551,612.51	
	5 Claims				$2,678,166.82	$452,740.46	$3,130,907.28	
03/04/93	POWELL	$125,615.86	$513,909.99	$91,370.42	$730,896.27	$172,050.98	$902,947.25	$374,154
04/15/93	CONLON	$77,228.41	$483,298.96	$18,757.44	$579,284.81	$161,254.84	$740,539.65	
05/02/93	WASYLYNIAK	$59,870.79	$434,934.14	$27,208.35	$522,013.28	$161,468.76	$683,482.04	
05/14/93	JEFFERS	$31,885.02	$319,154.89	$36,512.65	$387,552.56	$0.00	$387,552.56	
06/22/93	PALUTIS	$76,477.15	$390,796.46	$48,168.66	$515,442.27	$0.00	$515,442.27	
07/08/93	ARMFIELD	$10,407.64	$464,607.46	$16,814.98	$491,830.08	$185,047.78	$676,877.86	
07/24/93	CAWLEY	$34,655.02	$345,595.71	$42,993.90	$423,244.63	$0.00	$423,244.63	
08/11/93	DAFFARO	$49,842.80	$402,334.68	$3,874.98	$456,052.46	$154,246.12	$610,298.58	
	8 Claims				$4,106,316.36	$834,068.48	$4,940,384.84	
01/19/94	BURRIER	$59,238.58	$255,435.83	$31,406.49	$346,080.90	$0.00	$346,080.90	$326,026
	1 Claim				$346,080.90	$0.00	$346,080.90	
07/20/95	MCGINNIS	$91,757.59	$494,797.19	$40,209.83	$626,764.61	$0.00	$626,764.61	$463,589
08/23/95	DERMODY	$3,400.00	$427,246.67	$66,316.41	$496,963.08	$90,944.28	$587,907.36	
09/18/95	ANDREJACK	$39,343.51	$357,648.81	$50,344.45	$447,336.77	$64,856.59	$512,193.36	
12/07/95	HINKLEY	$61,862.41	$362,618.89	$55,954.79	$480,436.09	$0.00	$480,436.09	
	4 Claims				$2,051,500.55	$155,800.87	$2,207,301.42	

Summary of Crtical Value Disability Losses
As of August 31, 2012

(A) Date of Loss	(B) Named Insured	(C) Medical Paid	(D) Indemnity Paid	(E) Expense Paid	(F) Total Paid	(G) Outstanding Reserves	(H) Total Incurred	(I) Large Loss Critical Reported Amount
01/05/96	DUDZINSKI	$50,043.78	$374,978.51	$39,039.68	$464,061.97	$135,118.84	$599,180.81	$461,162
07/24/96	DOYLE	-$39.34	$374,414.20	$5,544.62	$379,919.48	$510,987.32	$890,906.80	
09/04/96	MUSSO	$139,030.48	$154,800.19	$36,142.79	$329,973.46	$138,438.36	$468,411.82	
	3 Claims				$1,173,954.91	$649,425.68	$1,958,499.43	
06/09/97	MATTICKS	$62,307.28	$275,890.62	$57,073.79	$395,271.69	$0.00	$395,271.69	$366,740
	1 Claim				$395,271.69	$0.00	$395,271.69	
08/24/98	CORBY	$61,365.64	$204,682.64	$9,636.95	$275,685.23	$251,203.52	$526,888.75	$364,251
	1 Claim				$275,685.23	$251,203.52	$526,888.75	
04/06/99	OTTONE	$24,493.31	$227,516.92	$33,777.27	$285,787.50	$0.00	$285,787.50	$225,876
05/10/99	KLEE	$15,904.24	$209,899.19	$22,015.40	$247,818.83	$0.00	$247,818.83	
	2 Claims				$533,606.33	$0.00	$533,606.33	
01/26/00	MARTIN	$271,441.08	$89,235.96	$46,820.84	$407,497.88	$0.00	$407,497.88	$223,820
06/09/00	MEDALLIS	$103,099.88	$148,551.80	$30,040.34	$281,692.02	$0.00	$281,692.02	
07/13/00	WAZNAK	$224,468.58	$220,047.81	$43,165.21	$487,681.60	$0.00	$487,681.60	
	3 Claims				$1,176,871.50	$0.00	$1,176,871.50	
02/17/01	BATYKO	$44,640.37	$156,845.82	$37,557.87	$239,044.06	$0.00	$239,044.06	$221,421
04/16/01	McDONNELL	$11,244.25	$203,239.44	$10,740.35	$225,224.04	$0.00	$225,224.04	
08/10/01	LANNING	$56,526.67	$219,619.55	$25,556.84	$301,703.06	$0.00	$301,703.06	
08/23/01	GALELLA	$44,321.03	$184,414.84	$27,920.35	$256,656.22	$0.00	$256,656.22	
	4 Claims				$1,022,627.38	$0.00	$1,022,627.38	
	(all pre 10/17/01)							

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02/11/02	MACKIN	$46,163.57	$221,969.24	$22,968.89	$291,101.70	$0.00	$291,101.70	$262,308
02/20/02	OZOVEK	$143,954.13	$268,671.50	$30,331.09	$442,956.72	$0.00	$442,956.72	
04/15/02	FARGIONE	$109,236.29	$209,150.96	$12,756.04	$331,143.29	$108,013.45	$439,156.74	
05/25/02	WALSH-LIEBERT	$14,181.89	$189,958.37	$31,909.34	$236,049.60	$85,495.72	$321,545.32	
06/03/02	BORGIA	$21,059.79	$215,810.90	$26,147.77	$263,018.46	$0.00	$263,018.46	
06/06/02	WOYTACH	$12,119.67	$222,567.05	$34,673.51	$269,360.23	$0.00	$269,360.23	
06/12/02	GISOLFI	$144,864.89	$294,595.67	$45,855.84	$485,316.40	$0.00	$485,316.40	
07/21/02	ROSAR, J.	$79,912.60	$308,353.55	$44,914.99	$433,181.14	$0.00	$433,181.14	
07/25/02	BOEZI	$143,046.22	$194,684.59	$54,489.63	$392,220.44	$65,839.89	$458,060.33	
08/07/02	THURSBY	$35,010.62	$211,658.10	$23,985.82	$270,654.54	$0.00	$270,654.54	
08/31/02	DIEROLF	$0.00	$0.00	$379.75	$379.75	$450,000.00	$450,379.75	
09/24/02	PIAZZA	$43,921.73	$207,269.30	$26,288.50	$277,479.53	$0.00	$277,479.53	
	12 Claims				$3,692,861.80	$709,349.06	$4,402,210.86	
	(all pre 10/17/02)							
07/14/03	ROSAR	$70,341.79	$151,459.25	$49,179.94	$270,980.98	$83,564.00	$354,544.98	$301,291
11/25/03	MALONE	$4,886.28	$183,406.09	$8,318.74	$196,611.11	$491,485.84	$688,096.95	$344,332
	2 Claims	*(1 post 10/16/03 SIR)*			$467,592.09	$575,049.84	$1,042,641.93	
06/24/04	EIBACH	$155,653.78	$284,208.56	$58,191.73	$498,054.07	$0.00	$498,054.07	$337,763
09/19/04	McINTYRE	$134,955.28	$102,262.46	$12,321.16	$249,538.90	$185,433.59	$434,972.49	
	2 Claims	*(pre 10/17/04)*			$747,592.97	$185,433.59	$933,026.56	

Derivation of Discount Factors as of 8/31/12

(A) Accident Period	(B) Maturity in Years at 8/31/12	(C) Cumulative Paid Loss Development Factor	(D) % Losses Paid at 8/31/12	(E) Midpoint Upcoming Period	(F) % Losses Paid Upcoming Period	(G) Column(F) Discounted	(H) Discount Factor
2012	0.67	14.859	6.7%	1.2	10.3%	0.099	0.757
2011	1.67	5.881	17.0%	2.2	8.9%	0.084	0.751
2010	2.67	3.858	25.9%	3.2	7.5%	0.069	0.745
2009	3.67	2.989	33.5%	4.2	6.4%	0.056	0.739
2008	4.67	2.511	39.8%	5.2	5.4%	0.046	0.734
2007	5.67	2.211	45.2%	6.2	4.6%	0.038	0.731
2006	6.67	2.007	49.8%	7.2	4.0%	0.032	0.729
2005	7.67	1.859	53.8%	8.2	3.4%	0.027	0.728
2004	8.67	1.747	57.2%	9.7	5.7%	0.043	0.728
	10.67	1.589	62.9%	11.7	4.4%	0.031	0.733
	12.67	1.485	67.3%	13.7	3.6%	0.024	0.744
	14.67	1.410	70.9%	15.7	2.9%	0.018	0.759
	16.67	1.355	73.8%	17.7	2.4%	0.014	0.781
	18.67	1.312	76.2%	19.7	2.7%	0.015	0.808
	20.67		78.9%	21.7	2.9%	0.015	0.835
	22.67		81.8%	23.7	3.2%	0.016	0.863
	24.67		85.0%	25.7	3.5%	0.017	0.891
	26.67		88.6%	27.7	3.9%	0.017	0.919
	28.67		92.5%	29.7	4.3%	0.018	0.947
	30.67		96.7%	31.7	3.3%	0.013	0.971
ULT	32.67	1.000	100.0%				

Annual Interest Rate: 3.00%

Column(C): Appendix A, Sheet 4

Column(D): 1 / Column (C)

Column(E): [Column (B), current line + Column (B), next line] / 2

Column(F): Column (D), next line - Column (D), current line

with runoff after 19 years based upon an annual increase of 10% over prior period

Column(G): Column(F) x [1 + Interest Rate]^[-Column(E)]

Column(H): [1 + Interest Rate]^[Column(B)] / [1 - Column(D)] x [Upward Sum, Column(G)]