# CITY OF SCRANTON

# 2015 Operating Budget FILE OF THE COUNCIL NO. 58, 2014

# Department of Business Administration

City Hall 340 North Washington Avenue Scranton, Pennsylvania 18503 Tel: (570) 348-4118 Fax: (570) 348-4225



SCRANTON

November 15, 2014

Ms. Lori Reed City Clerk City of Scranton 340 North Washington Avenue Scranton, Pa 18503

Re:

2015 Budget

Dear Ms. Reed:

According to Article IX, Section 902, of the Home Rule Charter, the Administration of the City of Scranton hereby submits the 2015 Operating Budget. The Budget document includes estimated income, including various taxes, fees, and other revenues for the fiscal year. Detailed proposed expenditures by department including employee expenses and capital expenditures are delineated. Proposed expenditures do not exceed budgeted revenues.

Should you have any questions or require additional information, please do not hesitate to contact me.

Sincerely,

Business Administrator

City of Scranton

# 2015 General Fund Budget - Revenues

#### Real Estate Tax

# **Account Description**

Real Estate Tax is a primary revenue driver in the City of Scranton annual budget and most subject to adjustment. Real estate tax adjustments are effected to meet budgetary obligations by most municipalities, school districts and counties in the Commonwealth of Pennsylvania. Taxes are levied on the assessed value of all real property. 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 of Scranton 2015 budget sought to depart from the segregated millage concept on land and improvements and migrate to a single millage based on a total assessed valuation. This concept was deferred for further evaluation. The City's 2014 land rate is 184.867. The 2014 land improvement rate is 40.202. (A mill is also one-thousandth of a dollar.) The City's total millage rate for 2015 will be 47.835 mills for Improvements and 219.973 for Land. In a departure from the usual deployment of the segregated taxes, the City will create a debt service millage component from both levies. Hence, the amount of the Improvement millage dedicated to debt service will be 22.929 mills and 24.906 mills will be used for operations. The same concept will be employed for the land component; 105.440 mills will be dedicated for debt service and 114.533 mills will be employed for operations. With the dedicated component of millage for debt service, any arbitrary consideration of the use of this specific levy will be eliminated. The process will also add greater transparency to the process of transacting future debt because of the specific impact on the millage components. This millage component will be adjusted annually only to meet those specific debt service requirements. The City will work with the designated Single Point paying agent to efficiently fund those debt service payments during the budget year. The millage rate for Land will be based on the City's operational needs annually and will be adjusted accordingly. Therefore, the millage adjustment for 2015 equates to an overall 18.99% increase. The increase on the land millage component equates to the same 18.99% increase; as does the improvement millage, which equates to 18.98%. (The component increases are not combined; the adjustment equates to an 18.99% increase.) The total dollar value of projected real estate taxes will increase by 18.68%. 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**

The increase is in the real estate tax, in percentage terms, equates to an overall millage increase of approximately 18.99%.

# **Account Description**

The City has established a residential refuse fee. This fee was required in order for the City to fund and maintain essential refuse and recycling collection services at existing levels. The annual fee was increased from \$178 per unit per year in 2013 to \$300 per unit in 2014. The payment period was modified in 2014 to allow for more manageable payments.

# **Budget Variance**

The Refuse Fee will remain at \$300 per unit in 2015. Increased collections are projected on a current and delinquent basis due to procedural improvements with the City's third party collection process.

#### Local Tax

#### **Account Description**

Another important driver and the City's second greatest source of revenue is its Local Taxes. Local Taxes consists of the City's wage tax, mercantile tax and local services 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 payments to Berkheimer Associates, the designated collector of earned income taxes. The same collection system is used for the City and School District for Mercantile and Business Privilege Taxes. The City's Mercantile and Business Privilege Tax rate is a flat .1% for City businesses. The City's Real Estate Transfer tax, as collected by Lackawanna County, is 2.90%. Those taxes, as noted, are collected by the Single Tax Office.

#### **Budget Variance**

Mercantile and Business Privilege Tax percentages, along with the Real Estate Transfer Tax will not change in 2015. The Single Tax office now collects the Parking and Amusements taxes and will continue to do so in 2015. With the Governor's signature of House Bill 1773, the City is eligible for a tripling of the local services tax in 2015. The City must initially adopt a revised Recovery Plan and obtain court approval to implement the tax. Therefore, the increased revenue is projected from the beginning of the second quarter through the end of the fiscal year.

# 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 permits for 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 2014, the City received fees through the third party planning review process. The City will continue to receive fees through this process in 2015. The City also expects to completely review the fee structure for the permits indicated previously.

# **Budget Variance**

Revenue fluctuations in prior budgets may be attributed to various factors impacting the collection of permit fees and licenses. The rental registration fee was modified in 2014 and the City is presently evaluating a complete restructuring of fees associated with the Department of Licenses and Permits.

# Fines, Forfeits, & Violations

#### **Account Description**

Fines, Forfeits, and Violations are collected from persons or businesses that violate state statutes or City ordinances. The City entered into a contract with Republic Parking System in mid-2013 to provide meter collection and enforcement for the City of Scranton. The City also entered into a long term contract with Pango LLC to provide the mobile enhancement to meter collections. The City expects a continued expansion of the parking program in 2015.

# **Budget Variance**

The City has experienced revenue fluctuations attributable to staffing issues dedicated to parking enforcement and other seasonal issues. The City is seeking to find an avenue for further improvement in the collection activity of the parking programs, through enhancements and a tiered fee structure.

#### **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. Interest earnings, when available, are nominal and carry no real budgetary significance due to the current economic environment.

# Intergovernmental Reimbursement

# **Account Description**

Intergovernmental Reimbursement represents federal and state collected revenue, locally shared to the City. Federal funds are derived from Community Development Block Grant funds which assist in many City programs, including demolition of blighted structures and police

enforcement. The State funds contribute to the City's minimum municipal pension obligation. The amount of the state aid budget remains constant with 2014. The City of Scranton will also apply for a renewal of the federal SAFER Grant program. Approval will be determined as early as late 2014, or at the latest, by mid-2015. The grant, which affected 29 employees, expired in June 2014. The City has increased the contingency budget to compensate for the potential of a reduced grant amount.

# **Budget Variance**

The amount is reduced, year over year, based on the expectations of the grant award.

# 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 City of Scranton has budgeted for unrealized expectations in recent years. The City will deploy a more practical approach to this process and may seek the use of alternative funding methods to support the program.

#### **Departmental Earnings**

# **Account Description**

These accounts represent various department revenues earned through program operations. Other revenue is generated by utility companies through roadway impact repairs; other revenue is generated from public safety report copy fees and public safety false alarms charges. False alarm charges were modified in 2014 and the fees will be assessed according to the schedule in 2015. Parking meter revenue will be deployed, in part, to meet the debt service requirements of the reissued Scranton Parking Authority bank debt. The City will revisit meter rates in 2015 through the evaluation of parking zones. The City is seeking a monetization of parking assets which likely may have a significant budgetary impact in 2015.

# **Budget Variance**

The budget remains consistent with 2014 but only through a more aggressive approach to earnings.

#### **User Fees**

#### Overview

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

# **Budget Variance**

While the fee schedule for show mobile use was revised, the budgetary impact is nominal. The categorical amount is consistent with the 2014 budget. The City will evaluate all user fees in 2015 in an effort to broaden the departmental revenue base.

# Misc. Revenue/ Cable TV

#### Overview

This account represents funds received from various sources. The Cable TV franchise fee represents a primary portion of the recurring revenue balance. The remaining balance can be attributed to other, mostly, single source revenues recognized by the City. If approved, an additional borrowing will take place in 2015 to cover costs associated with a component of the back pay award for the fire and police unions. The City will also revisit the sale of delinquent tax claims in 2015.

# **Budget Variance**

The primary difference associated with the year over year increase is related to funding resulting from the tax claim sale and the settlement award debt.

#### **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 and grant funding reimbursement. The transfer of the annual liquid fuels tax fund payment to the general fund is also listed. Under provisions of the law, these funds may be deployed only for eligible expenditures. The funding is 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 primarily for the construction, reconstruction, and maintenance of these roads and streets.

# **Budget Variance**

Direct disbursements will begin from the Liquid Fuels Account for eligible expenses, such as the repayment of the Pennsylvania Infrastructure Bank loan. The 2015 budget year will transition the responsibility for payment of eligible expenses from the general fund to direct expense from the liquid fuels fund.

#### **Tax Anticipation Notes**

#### **Account Description**

Tax Anticipation Notes are short term obligations issued by the City to sustain cash flow in anticipation of future tax revenues. The amount of issue has been consistent in recent years, most recently funded in an amount approximating \$12.20 million.

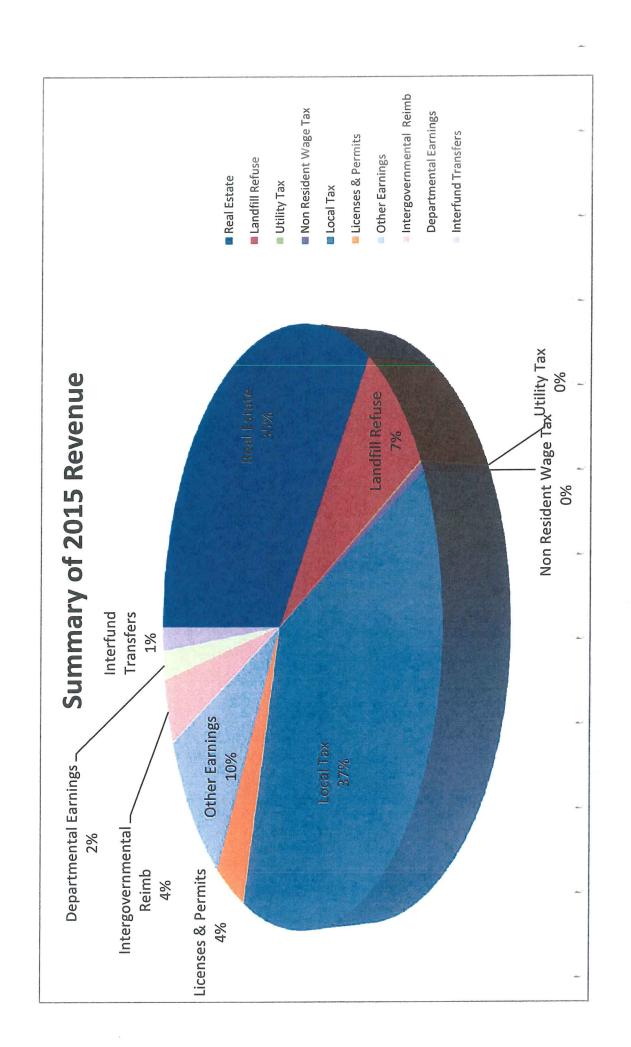
# **Budget Variance**

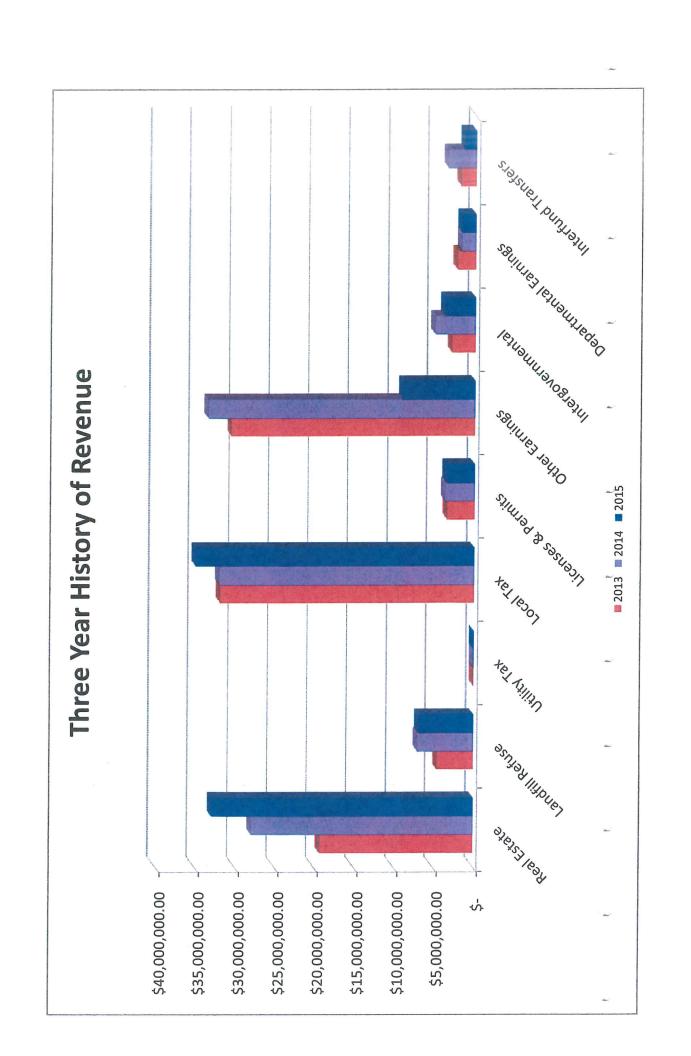
The City expects to issue the 2015 Tax and Revenue Anticipation Note in an amount approximating \$13.00 million.

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TOTAL CONTRACTOR CONTR	2015 OPERATING BUDGET	SET	
		The state of the s	
	2014	2014 Actual	2015
History and the second	Operating Budget	Through (9.30.2014)	Operating Budget
CURRENT REAL ESTATE TAX	\$ 25,843,903.24	\$ 21,034,108.08	\$ 30,671,751.62
DELINQUENT REAL ESTATE TAX	2,100,000.00	1,357,579.10	2,275,000.00
LANDFILL/REFUSE FEES	7,000,000.00	6,177,743.82	6,875,000.00
UTILITY TAX	61,000.00		61,000.00
NON RESIDENT WAGE TAX	500,000.00	4,654.48	450,000.00
LOCAL TAXES (ACT 511)	31,454,064.00	23,901,776.26	34,432,500.00
PENALTIES & INT/DEL. TAX	124,100.00	90,538.74	120,100.00
LICENSES & PERMITS	3,678,900.00	1,802,721.22	3,503,250.00
FINES, FORFEITS & VIOLATIONS	1,407,500.00	643,073.94	861,000.00
NTEREST EARNINGS	10,000.00	203.74	500.00
RENTS AND CONCESSIONS	25,000.00	4,500.00	5,000.00
NTERGOVERNMENTAL REIMBURSEMENTS	4,976,089.93	3,006,493.55	3,768,835.17
IN LIEU OF TAXES	300,000.00	56,261.80	200,000.00
DEPARTMENTAL EARNINGS	1,735,000.00	974,597.81	1,725,000.00
RECREATIONAL DEPARTMENTS	60,500.00	45,377.00	50,000.00
MISC REVENUES/CABLE TV	31,776,500.00	723,538.86	7,974,688.23
NTERFUND TRANSFERS	3,484,441.08		1,425,000.00
TAX ANTICIPATION NOTES	16,000,000.00	12,200,000.00	13,000,000.00
TOTAL REVENUE	\$ 130,536,998.25	\$ 72,023,168.40	\$ 107,398,625.02
	\$ 130,536,998.25	\$ 72,023,168.40	\$ 107,398,625.02

	2014	2014	2015
Revenue Category	Budget	Sept YTD	Budget
Real Estate Taxes	\$27,943,903	\$22,391,687	\$32,946,752
Refuse Revenues	\$7,000,000	\$6,177,744	\$6,875,000
Real Estate Transfer Tax	\$2,520,000	\$2,260,679	\$2,605,000
Earned Income Tax	\$24,650,000	\$18,093,571	\$24,800,000
Mercantile/Business Privlege Tax	\$2,584,064	\$2,100,173	\$2,740,000
Parking Tax	\$250,000	\$107,664	\$250,000
Commuter Tax	0\$	0\$	\$0
LST	\$1,650,000	\$1,267,711	\$4,287,500
Amusement Tax	\$300,000	\$76,634	\$200,000
Utility Tax	\$61,000	0\$	\$61,000
Penalties & Interest	\$124,100	\$90,539	\$120,100
Licenses & Permits	\$3,678,900	\$1,802,721	\$3,503,250
Fines, Forfeits & Violations	\$1,407,500	\$643,074	\$861,000
Interest Earnings	\$10,000	\$204	\$500
Rents & Concessions	\$25,000	\$4,500	\$5,000
Intergovernmental Reimbursements	\$4,976,090	\$3,006,494	\$3,768,835
In Lieu of Taxes	\$300,000	\$56,262	\$200,000
Departmental Earnings	\$1,735,000	\$974,598	\$1,725,000
User Fees	\$60,500	\$45,377	\$50,000
MBROs	\$200,000	0\$	\$100,000
Miscellaneous Revenues	\$3,576,500	\$723,539	\$3,074,688
Bond Proceeds Other	\$0	0\$	\$0
Interfund Transfers	\$3,484,441	\$0	\$1,425,000
Total Revenues	\$86,536,998	\$59,823,168	\$89,598,625
Tax Anticipation Notes	\$16,000,000	\$12,200,000	\$13,000,000
State Loan Receipts	\$0	0\$	\$0
State Grant Receipts	\$0	0\$	\$0
Bond Issue Proceeds	\$28,000,000	0\$	\$4,800,000
Total Revenues	\$130,536,998	\$72,023,168	\$107,398,625

\$ 130,536,998.25 \$ 72,023,168.40 \$ 107,398,625.02





		CITY OF SCRANTON			
		2015 OPERATING BUDGET			The state of the s
		BUDGETED REVENUES			
*		GENERAL FUND			
			2014	2014 Actual	2015
Account Number		Account Description	Operating Budget	(Through 09.30.2014)	Operating Budget
	REAL ESTATE TAXES (calculated at 88%)	REAL ESTATE TAXES (calculated at 88%) Assessed Valuation: Land @ \$91,832,420, improvements @ \$306,336,580 (11-2014)			
		CURRENT REAL ESTATE TAX -IMPROVEMENTS/OPERATIONS MILLAGE RATE- 24,908 MILLS	21,988,334.45	\$ 21,034,108.08	6,714,064.59
01.301.30100		CURRENT REAL ESTATE TAX -IMPROVEMENTS/DEBT SERVICE MILLAGE RATE- 22.929 MILLS			6,181,112.46
01.301.30706		CURRENT REAL ESTATE TAX - LAND/OPERATIONS MILLAGE RATE - 114.533 MILLS	3,855,568.79		9,255,701.46
		CURRENT REAL ESTATE TAX - LAND/DEBT SERVICE MILLAGE RATE - 105,440 MILLS			8.520,873.12
01.301.30120	Real Estate Taxes	DELINQUENT REAL ESTATE TAX	2,100,000,00	1.357.579.10	2.275.000.00
		TOTAL REAL ESTATE TAXES	\$ 27,943,903.24	\$ 22.391.687.18	\$ 32.946.761.62
		LANDFILL / REFUSE FEES			-
01,302,30200	Refuse Revenues	LANDFILL TIPPING FEE - \$300 RATE IN 2014	5.800.000.00	5 197 469 24	5 500 000 00
01.302,30210	Refuse Revenues	DELING REFUSE DISP FEE	1,200,000,00	980 274 58	1 375 000 00
		TOTAL LANDFILL/REFUSE FEES	7 000 000 00	\$ 6 177 743 82	\$ 875,000,00
					200000000000000000000000000000000000000
01.304.30400	Utility Tax	UTILITY TAX	61 000 00	-	84 000 00
					0000000
01.305,30500	Earned Income Tax	NON RESIDENT WAGE TAX	500.000.00	4 654 48	450 000 00
,					
		LOCAL TAXES (ACT 511)			
01.310.31110	Real Estate Transfer Tax	, REAL ESTATE TRANSFER TAX (2.90)	2,500,000.00	2.260.678.76	2.600.000.00
01.310.31115	Real Estate Transfer Tax	DELINQUENT REAL ESTATE TRANSFER TAX	20,000,00		5 000 00
01.310.31120	Earned Income Tax	CURRENT WAGE TAX (2.4)	23,400,000.00	18,030,030.67	24,250,000.00
01.310.31125	Earned Income Tax	DELINQUENT WAGE TAX	750,000,00	58,885,48	100.000.00
01.310.31160	Mercantile/Business Priviege Tax	MERCANTILE TAX 1.0 MILLS	1,424,064.00	720,556,97	1,200,000,00
01.310.31190	Mercantile/Business Priviege Tax	MERCANTILE-DELINQUENT	60,000.00	1,000.00	40,000.00
01.310.31205	LST	LOCAL SERVICES TAX	1,650,000.00	1,267,710,83	4.287.500.00
01.310.31260	Mercantile/Business Priviege Tax	DELINQUENT BUS. PRIV. TAX	100,000,00	65,925.33	100,000,00
01.310.31290	Mercantile/Business Privlege Tax	BUS. PRIV. TAX 1.0 MILLS	1,000,000.00	1,312,690.38	1,400,000.00
01.310.31291	Parking Tax	PARKING TAX	250,000.00	107,664.35	250,000.00
01.310.31292	Commuter Tax	COMMUTER TAX-PENDING COURT APPROVAL	,	,	
01.310.31295	Amusement Tax	AMUSEMENT TAX	300,000,000	76,633,51	200,000.00
		TOTAL LOCAL TAXES (ACT 511)	\$ 31,464,064.00	\$ 23,901,776.26	\$ 34,432,500.00
		PENALTIES & INT / DELINQUENT TAXES			
01,319,31900	Penalties & Interest	PEN/INT/OLG REAL ESTATE	40,000.00	40,718.00	45,000.00
01.319.31910	Penaltles & Interest	PEN/DLQ BUS, PRIV, TAX	14,000.00	8,880.74	15,000.00
01.319.31930	Penaities & Interest	ADVERTISING/RL.EST.REGIS	100.00		100.00
01.319.31940	Penalties & Interest	TAX, REFUSE, DEMOILITION LIEN AND CONDEMNATION SEARCH FEES	00'000'02	40,940.00	00.000,00
01.319.31950	Penalties & Interest	FILING FEES- DELINQUENT ACCOUNT			
	11	TOTAL PENALTIES & INT/DEL TAXES	\$ 124,100.00	\$ 90,538.74	\$ 120,100.00

Particular   Par			CITY OF SCRANTON			and the second s
CHANCING & PRIMITION         CORNERON LYANDO         CORNE			2016 OPERATING BUDGET		THE REAL PROPERTY AND ADDRESS OF THE PERSON NAMED IN COLUMN TWO IN COLUM	
Commons & Permis   CLEMESS AND PERMITS   C		the factorial to the fa	BUDGETED REVENUES			
Underson & Permits         LECTIVED FRENITIS         Account Description         275.44         2014 Account           Luciones & Permits         LLECTIVED FRENITIS         200.000.00         15,125.00         200.000           Luciones & Permits         PLUMBERT LUCINESS         200.000.00         15,125.00         15,100.00           Luciones & Permits         PLUMBERT LUCINESS         200.000.00         15,100.00         15,100.00           Luciones & Permits         PLUMBERT LUCINESS         200.000.00         15,100.00         15,100.00           Luciones & Permits         PLUMBERT LUCIONES         200.000.00         15,100.00         15,100.00			GENERAL FUND			
Concesse & Parmis   Concesses & Parmis   Concesse				2014	2014 Actus	2015
LOTTENERS AND PERMITS         LOTENIARS AND PERMITS         200,000.00         15,250.00         226,250.00 <th>Account Number</th> <th></th> <th>Account Description</th> <th>Operating Budget</th> <th>(Through 09.30.2014)</th> <th>Operating Budget</th>	Account Number		Account Description	Operating Budget	(Through 09.30.2014)	Operating Budget
Licensee & Permis   PLUMBER LICENSEE   2000 00   15,952 00   235 00   10   10   10   10   10   10   10			LICENSES AND PERMITS			-
Licenses & Permis   PUNEMER LICENSES   2000 00   1,525 00   1,52	01.320.32010	Licenses & Permits	ELECTRICAL PERMITS	00 000 000	198 609 00	000 000
Lichense & Permits         EECHNINGAL LICENSES         Control Control         Control Control         Control Control         C	01.320.32030	Licenses & Permits	PLUMBER LICENSES	20,000,00	159,922.00	225,000,00
Licenses & Permits   MECHANISA, PERMITS   175 000 100   175 000 100   100	01.320.32040	Licenses & Permits	ELECTRICIAN LICENSES	30,000,00	23 005 00	40,000,00
Uchress & Permis         DECHANGE         CADODO         251000           Uchress & Permis         OFFICIATE CHENES         CENTRACTION LUCENESS         CENTRACTION LUCENESS           Uchress & Permis         ENCATA CHENESS         CENTRACTION LUCENESS         CENTRACTION LUCENESS           Uchress & Permis         ENCATA CHENESS         CENTRACTION LUCENESS         CENTRACTION LUCENESS           Uchress & Permis         SIGNATURE CHENESS         CENTRACTION LUCENESS         CENTRACTION LUCENESS           Uchress & Permis         SIGNATURE CHENESS         CENTRACTION LUCENESS         CENTRACTION LUCENESS           Uchress & Permis         SIGNATURE CHENESS         CENTRACTION LUCENESS         CENTRACTION LUCENESS           Uchress & Permis         SIGNATURE CHENESS         CENTRACTION LUCENESS         CENTRACTION LUCENESS           Uchress & Permis         SIGNATURE CHENESS         CENTRACTION LUCENESS         CENTRACTION LUCENESS           Uchress & Permis         SIGNATURE CHENESS         CENTRACTION CHENESS         CENTRACTION CHENESS           Uchress & Permis         SIGNATURE CHENESS         CENTRACTION CHENESS         CENTRACTION CHENESS           Uchress & Permis         SIGNATURE CHENESS         CENTRACTION CHENESS         CENTRACTION CHENESS           Uchress & Permis         SIGNATURE CHENESS         CENTRACTION CHENESS <th< td=""><td>01,320,32050</td><td>Licenses &amp; Permits</td><td>MECHANICAL PERMITS</td><td>175 000 00</td><td>113 168 00</td><td>40,000.00</td></th<>	01,320,32050	Licenses & Permits	MECHANICAL PERMITS	175 000 00	113 168 00	40,000.00
Universe & Familia   SCALE LUCRNEES   E-GORDO   24/21/26/01   Contract of Longo   24/21/26/01   Contract of Longo	01.320.32060	Licenses & Permits	MECHANICAL LICENSES	30,000,00	25 100 00	30,000,00
Universe & Permis   EVCRAGE LUCENSES   EMPRIS   ENTRY   ENTR	01.320.32070	Licenses & Permits	CONTRACTOR LICENSES	00.000.09	24 225 00	50,000,00
Ucurses & Parmis         BULDIANS PERMITS         EVERCAMENE         LECHENSES         FATORON PERMITS         1,700.00         7,700.00	01.320.32080	Licenses & Permits	SCALE LICENSES	9,000,00	3.730.00	6 000 00
Lowerse & Permis         Lowerse & Permis<	01.320.32110	Licenses & Permits	BEVERAGE LICENSES	80,000,00	71,700,00	75,000,00
Licenses & Permits         JUNATABO LICENSES         6,000 00         6,000 00         6,000 00         1,	01.320.32120	Licenses & Permits	BUILDING PERMITS	1,500,000.00	482,014.00	1.575,000.00
Licenses & Parmils         PARMINS FACILITIES         CONTRACTOR         200000         4 846.00           Licenses & Parmils         DOOS AKENNEL LICENSES         2000000         13780.00         30           Licenses & Parmils         DOOS AKENNEL LICENSES         2000000         13780.00         30           Licenses & Parmils         LODGINA LICENSES         2000000         13780.00         30           Licenses & Parmils         LODGINA LICENSES         2000000         13780.00         30           Licenses & Parmils         EATING & DRINKING LICENSES         2000000         17480.00         150           Licenses & Parmils         Licenses & Parmils         PALMAER REMAITS         176,000         17480.00         150           Licenses & Parmils         FINALIZA MACHINE PERMITS         176,000         176         176         176           Licenses & Parmils         TRANDISINI MERCHANI LICENSES         176,000         176,000         176         176           Licenses & Parmils         TRANDISINI MERCHANI LICENSE         176,000         176,000         176         176           Licenses & Parmils         Licenses & Parmils         ALOCOLO         176,000         176         176           Licenses & Parmils         Licenses & Parmils         ALOCOLOS SIL	01.320.32130	Licenses & Permits	JUNKYARD LICENSES	6,000.00	8,000.00	8,000,00
Lecenses & Permits         SIGNA MANIEL LICENSES         2000000         14,865,00         36,00           Lecenses & Permits         DOOS & KINNIEL LICENSES         20,00000         13,780,00         25,650,00           Lecenses & Permits         EANDIEL LICENSES         20,00000         7,746,00         25,650,00           Lecenses & Permits         EANDIEL LICENSES         6,000,00         7,746,00         7,746,00           Lecenses & Permits         EANDIEL PRANTIS         7,746,00         7,746,00         7,746,00           Lecenses & Permits         PERMITS         PERMITS         7,746,00         7,746,00         7,746,00           Lecenses & Permits         PERMITS         PERMITS         7,746,00         7,746,00         7,746,00         7,746,00           Lecenses & Permits         PERMITS         PERMITS         7,746,00         <	01 220.32 140	Licenses & Permits	PARKING FACILITIES	•	200,00	1,250.00
Licenses & Permis   LOGOING LICENSES   2000000   19,700.00   20,000.00   19,700.00   20,000.00   20,	04 320.32100	Licenses & Permis	SIGN HANGERS LICENSES	9,000.00	4,845.00	5,000.00
Licenses & Permits         EATINOS & DETAINES         26,000.00         2,560.00         7,445.00         26,500.00         1,500.00         7,445.00         26,500.00         7,445.00         60         7,445.00         7,445.00         60         7,445.00 </td <td>01.320.32160</td> <td>Licenses &amp; Permis</td> <td>DOG &amp; KENNEL LICENSES</td> <td>20,000.00</td> <td>13,780,00</td> <td>30,000.00</td>	01.320.32160	Licenses & Permis	DOG & KENNEL LICENSES	20,000.00	13,780,00	30,000.00
Licenses & Permits         RANDE & DRIVING LICENSES         80,000.00         77,445.00         60.00           Licenses & Permits         GASOLINE PERMITS         2,400.00         4,000.00         1,000.00         6,000.00         1,000.00 <td>01.320.32170</td> <td>Licenses &amp; Permits</td> <td>LODGING LICENSES</td> <td>20,000.00</td> <td>25,630,00</td> <td>26.000.00</td>	01.320.32170	Licenses & Permits	LODGING LICENSES	20,000.00	25,630,00	26.000.00
Licenses & Permits         GASCUIRE PUMP LICENSES         4,000.00         4,300.00         4,300.00         4,300.00         4,300.00         1,000.00         4,300.00         1,000.00         <	01.320.32180	Licenses & Permits	EATING & DRINKING LICENSES	80,000.00	77,445.00	80,000,00
Licenses & Permits         MUSIGN MACHINE PERMITS         2 4000         600 00         600 00           Licenses & Permits         PLUMBER PERMITS         TOWNING PERMITS         15000 00         64,638.00         160           Licenses & Permits         PLUMBER PERMIT         TEMP PEDDLER PERMIT         16000 00         61,000.00         10,000.00	01.320.32190	Licenses & Permits	GASOLINE PUMP LICENSES	6,000.00	4,300.00	5,000,00
Licenses & Permits         PINBALL MACHINE PERMITS	01.320.32200	Licenses & Permits	MUSIC MACHINE PERMITS	2,400.00	200.00	1,000,00
Licenses & Permits         InUbeR PERMITS         1500.00         64.68.00         150.00           Licenses & Permits         ILCENSES & Permits         TEMP PEDDLER PERMITS         140.00         140.00         140.00           Licenses & Permits         TEMP PEDDLER PERMITS         10.00         10.00         10.00         10.00           Licenses & Permits         POOLS & BILLI ARDS LICENSES         2.00         1.00         1.00         1.00           Licenses & Permits         DAILY EMTERIAMIENT LICENSE         2.00         1.00         1.00         1.00           Licenses & Permits         Licenses & Permits         LICENSES & Permits         2.00         1.00         2.00           Licenses & Permits         Licenses & Permits         AMOSEMIENT RICES         4.00         2.650.00         3.60           Licenses & Permits         APEM DELICENSES         Permits         ACOCOO         2.650.00         3.60           Licenses & Permits         APEM DELICENSES         Permits         ACOCOO         3.60         4.00           Licenses & Permits         APEM DELICENSES         Permits         ACOCOO         3.60         4.00           Licenses & Permits         CHILD DAY CARE         CHILD DAY CARE         CHILD DAY CARE         4.00         4.00	01.320.32210	Licenses & Permits	PINBALL MACHINE PERMITS	2,500.00		500,00
Licenses & Permits         SISAM PERMITS         SISAM PERMITS         45,000.00         31,042.00         40           Licenses & Permits         TEAN PERMIT LICENSES         TEAN PERMIT         TEAN PERMIT         10,300.00 <td< td=""><td>01.320.32240</td><td>Licenses &amp; Permits</td><td>PLUMBER PERMITS</td><td>75,000,00</td><td>54,839.00</td><td>150,000.00</td></td<>	01.320.32240	Licenses & Permits	PLUMBER PERMITS	75,000,00	54,839.00	150,000.00
Licenses & Permils         TEMP, PODUE & BILLIARDS LICENSES         10,300,00	01.320.3220	Licenses & Permis	SIGN PERMITS	45,000,00	31,042.00	40,000.00
Licenses & Permits         FIANNISIEM MECHANIT LICENSES         FIANNISIEM MECHANIT LICENSES         FIANNISIEM MECHANIT LICENSES         LICENSES & Permits         POOLS & BILLIARDS LICENSES         LICENSES & Permits         2,000.00         1,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         4,000.00         2,300.00         2,300.00         4,000.00         2,300.00         2,300.00         2,300.00         4,000.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00         2,300.00	01.320.32290	Licenses & Permis	TEMP, PEDDLER PERMIT	18,000.00	10,300.00	15,000.00
Licenses & Permits         POLOGA & BILLIAM SECTION MACHINE PERMIT         POLOGA & BILLIAM SECTION MACHINE PERMIT         1,300,00         1	04 920 92280	Licenses & Permits	TRANSIENT MERCHANT LICENSES	•	,	
Licenses & Permits         DAILY ENTERTAINMENT LICENSE         27,500,00         19,675,00         20           Licenses & Permits         VIDEO AMUSEMENTS         4,500,00         5,500,00         3,500,00         3,500,00           Licenses & Permits         VIDEO AMUSEMENTS         AMUSEMENT RIDES         2,500,00         2,650,00         3,500,00         3,500,00         3,500,00         3,500,00         3,500,00         3,500,00         4,000,00         3,600,00         3,600,00         4,000,00         3,600,00         4,000,00         3,600,00         4,000,00         3,600,00         4,000,00         3,600,00         4,000,00         3,600,00         4,000,00         3,600,00         4,000,00         4,000,00         4,000,00         3,600,00         4,000,00	01.320.32300	Licenses & Permits	POOLS & BILLIARDS LICENSES	2,000.00	1,300.00	1,500.00
Licenses & Permits         EIECTRONIO MACHINE PERMIT         ELECTRONIO MACHINE PERMIT         ELECTRONIO MACHINE PERMIT         ELECTRONIO MACHINE PERMIT         ELECTRONIO MACHINE PERMITS         ELECTRONIO	01.320.32320	Licenses & Permits	DAILY ENTERTAINMENT LICENSE	27,500,00	19,575,00	20,000.00
Licenses & Permits   AMUSEMENT RICES   AMUSE MANTES MINTES   LICENSES & Permits   AMUSE MENT RICES   AMUSE	01.320.32330	Licenses & Permits	ELECTRONIC MACHINE PERMIT	2,500,00	,	900.009
Licenses & Permits         AMOSEREN RIDES         AMO	04 320 32332	Licenses & Permis	VIDEO AMUSEMENTS	4,500.00	200,000	90,009
Licenses & Permits         UNMIST LEK PERMITS         4,000,00         2,645,00         3,600,00         4,000,00         2,645,00         3,600,00         4,000,00         4	01 300 303ag	Liceises & Pellings	AMUSEMENT KIDES	4,000.00	2,650,00	3,000.00
Licenses & Permits   ANA-CLAS LICENSES   ANA-CLAS LICENSES & Permits   ANA-CLAS LICENSES & Permits   ANA-CLAS LICENSES & Permits   ANA-CLAS LICENSES & Permits   SECOND-HAND DEALER REVENUE   6,500.00   6,510.	01 320 32337	Licenses & Dermite	DOMPOLET PERMITS	4,000.00	2,645.00	3,000.00
Licenses & Permits   SCOND-HAD DEALER REVENUE   Licenses & Permits   SCOND-HAD DEALER REVENUE   Licenses & Permits   SIGN PERMITS/CONSTRUCTION   12,500.00   6,911.80   10   10     Licenses & Permits   SIGN PERMITS/CONSTRUCTION   12,500.00   6,911.80   10   10     Licenses & Permits   CHILD DAY CARE   Licenses & Permits   SANITATION HAULER FEE   Licenses & Permits   SANITATION HAULER FEE   Licenses & Permits   HOUSING REMITS   13,000.00   4,535.00   10     Licenses & Permits   BUILDING CODE STATE FEE   Licenses & Permits   13,000.00   175,000.0	01 320 32340	Licenses & Dermits	ARCADE LICENSES	4,000.00	3,500.00	4,090.00
Licenses & Permits         SIGNO PERMITS/CONSTRUCTION         5,500.00         5,160.00         5,160.00         5,160.00         5,160.00         5,160.00         5,160.00         5,160.00         5,160.00         5,160.00         5,160.00         5,160.00         5,160.00         6,911.80         710.00	01,320,32345	Licenses & Permits	SECOND HAND DEALED BEYEN IT	4,000,00	1	200.00
Licenses & Permits         RETAIL INSPECTIONS         CHILD DAY CARE         6,911,80         10           Licenses & Permits         CHILD DAY CARE         4,000,00         4,600,00         4           Licenses & Permits         SANITATION HALLER FEE         5,000,00         4,635,00         6           Licenses & Permits         HOUSING RENTAL LICENSES         450,000,00         442,219,00         600           Licenses & Permits         HULDING CODE STATE FEE         13,000,00         176,300         75,000           Licenses & Permits         HIRD PARTY PLAN REVIEWS         600         750,000,00         176,300           Licenses & Permits         THIRD PARTY PLAN REVIEWS         250         750,000,00         176,300           TOTAL LICENSES & PERMITS         \$ 3,678,900,00         \$ 1,802,721.22         \$ 3,678,900,00	01.320.32360	Licenses & Permits	SIGN DEBMITS/CONSTDUCTION	6,500.00	6,150.00	5,000.00
Licenses & Permits         CHILD DAY CARE         4,000.00         3,600.00         4           Licenses & Permits         PERSONAL BOARDING CARE         5,000.00         4,535.00         6           Licenses & Permits         SANITATION HAULER FEE         600.00         44,213.00         6           Licenses & Permits         HUDING CODE STATE FEE         13,000.00         750.000.00         750.000.00           Licenses & Permits         THIRD PARTY PLAN REVIEWS         750.000.00         176.309.2         70           TOTAL LICENSES & PERMITS         \$ 3,678,900.00         \$ 1,002,721.22         \$ 3,678,900.00	01.320.32380	Licenses & Permits	RENTAL INSPECTIONS	12,500,00	6,911.80	10,000.00
Licenses & Permits         PERSONAL BOARDING CARE         4,000,00         4,500,00         <	01.320,32390	Licenses & Permits	CHI D DAY CARE	- 0000	, ,	
Licenses & Permits         S. Permits         S. ALTITATION CATALLE FEE         600,00         4,535,00         6           Licenses & Permits         BUILDING CODE STATE FEE         13,000,00         442,219,00         600           Licenses & Permits         BUILDING CODE STATE FEE         13,000,00         8,366,00         10           TOTAL LICENSES & PERMITS         \$ 3,678,900,00         \$ 1,802,721,22         \$ 3,603	01.320.32400	Licenses & Permits	PERSONAL BOADDING OADE	4,000.00		4,000.00
Licenses & Permits         Permits         HOUSING REMATAL LICENSES         450,000,00         442,219,00         600           Licenses & Permits         BUILDING CODE STATE FEE         13,000,00         8,366,00         176,300,00         176,300,00         176,300,10         256           TOTAL LICENSES & PERMITS         \$ 3,678,900,00         \$ 1,802,721,22         \$ 3,503	01.320.32420	Licenses & Permits	SANITATION HAIL ED DEC	00.000,6		9,000.00
Licenses & Permits	01 320 32430	Control of Section 1	JOHON DESIGNATION	900.00	1	00.005
Licenses & Permits	01 320 32450	Toose B Domits	HOUSING KENTAL LICENSES	450,000.00		600,000,00
INIXID PARTY PLAN REVIEWS   750,000,00   176,309,42   176,309,42   177AL LICENSES & PERMITS   \$ 3,678,900,00   \$ 1,802,721,22   \$	01 320 32450	LICENSES & PEITING	BUILDING CODE STATE FEE	13,000.00	8,366.00	10,000.00
\$ 3,678,900.00 \$ 1,802,721.22 \$	01.020.02400	Licenses & Permits	THIRD PARTY PLAN REVIEWS	750,000.00		250,000.00
			TOTAL LICENSES & PERMITS		<b>.</b> ,	

	1,7,2	CITY OF SCRANTON			
		2015 OPERATING BUDGET			
		BUDGETED REVENUES			
		GENERAL FUND			
Action Name			2014	2014 Actual	2015
		Account Description	Operating Budget	(Through 09.30.2014)	Operating Budget
		FINES, FOREFITS & VIOLATIONS			
01.330,33000	Fines, Forfelts & Violations	FINES & FORFEITS/MISCELLANEOUS	4 000 00		00 001
01.331,33100	Fines, Forfelts & Violations	POLICE FINES	425,000,00	138 061 38	300,000
01.331.33118	Fines, Forfelts & Violations	PARKING TICKETS.	850,000,000	00.100,000	2/3,000.00
01.331.33119	Fines, Forfelts & Violations	PARKING TICKETS-POLICE ISSUED	50,000,00		475,000.00
01.331.33130	Fines, Forfeits & Violations	FINES & PENALTIES - STATE	00,000,00		00.000,68
01.331.33145	Fines, Forfeits & Violations	PARKING METER PERMITS	00,000,00		25,000,00
01.331.33155	Fines, Forfelts & Violations	TAXI DRIVER PERMITS	20,000.00	180,5/3,00	50,000.00
01.331.33165	Fines, Forfeits & Violations	POLICE TOWING/STOBAGE EECS	1,500.00	125.00	500.00
		TOTAL FINES FOR FETS & MOLI ATMINIS			1
		TOTAL TIMES, FORTEITS & VIOLATIONS	\$ 1,407,500.00	\$ 643,073.94	\$ 861,000.00
		INTEDEST CADMINGS			
01 3/1 38525	To cook Description	INTEREST EARWINGS			
0.000.11.00.10	melest callengs	IN LEKES I - CASH-CHECKING	10,000.00	203.74	500.00
***************************************		TOTAL INTEREST EARNINGS	\$ 10,000.00	\$ 203.74	\$ 500.00
000 942 000	Donne 9 October 1				
00740.740.0	INCHIES & CONCESSIONS	RENTS AND CONCESSIONS	\$ 25,000.00	\$ 4,500.00	\$ 5,000.00
000000000000000000000000000000000000000	, 44	IN ERGOVERNMENTAL REIMBURSEMENT			
01.350.35002	intergovernmental Reimbursements	OECD REIMB - DEMOLITION PROGRAM			
04 250 35050	intergovernmental Reimpursements	SUPL STATE AID PENSION	3,006,493.00	3 006 493 55	3 000 000 00
01,350,35060	Intergovernmental Relmbursements	DCA ACT 47 LOAN			000000000000000000000000000000000000000
01.350.35100	Intergovernmental Reimbursements	FEMA EMERG PMTS			1
01.350.35115	Intergovernmental Reimbursements	ACT 13 UNCONVENTIONAL GAS WELL FUND USAGE	761 78		-
01.350.35130	Intergovernmental Reimbursements	FEMA PAYMENTS- FIRE SAFER GRANT	1 800 000 00		2000001
01.350.35140	Intergovernmental Reimbursements	REIMBURSEMENT SCHOOL RESOURCE OFFICERS	368 835 47		400,000.00
		TOTAL INTERGOVERNMENTAL REIMBURSEMENTS	4 076 000 03		200,030.
			4, 4, 6, 0, 003, 33	3,006,493.65	3,768,835.17
01.359.35900-35940	in Lieu of Taxes	IN LIEU OF TAXES			
			300,000.00	\$ 56,261.80	\$ 200,000.00

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Account Number  0.380,3800 0.380,38020 0.980,38020 0.980,38020 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,38030 0.980,380300 0.980,38030	BUDGETED REVENUES  GENERAL FUND  Account Description  DEPARTMENTAL EARNINGS  PARKING METERS  BOARD OF ZONINGPLANNING COMMISSION  BANE CITS. DAWC			
lumber	Acc EPARTMENTAL EARNINGS PARKING METERS BOARD OF SONINGPLANNING COMMI			
umper	EPARTMENTAL EARNINGS PARKING METERS BOARD OF ZONINGPILANNING COP			
	EPARTMENTAL EARNINGS PARKING METERS BOARD OF ZONINGPILANNING COP	2014	2014 Actual	2016
		Operating Budget	(Through 09.30,2014)	Operating Budget
	PARKING METERS POARD OF ZONINGPLANNING COMMISSION PAYE CITYS, DAME			-
	BOARD OF ZUNINGIPLANNING COMMISSION PAVE CLITS - DAWG	1,375,000,00	744 216 61	4 250 000 00
		20,000.00		15,000,00
	DAVIC CITCL TANGEN	100,000.00		00,000,000
	DAVE CLITS OTHERS	00.000,00		125,000,00
	REPORT CODIES FIDERON	10,000.00		25,000,00
	FIRE/POLITICAL MANAS	20,000.00		10,000,00
	TOTAL DEPARTMENTAL FARMINGS	120,000.00		100,000.00
		\$ 1,736,000.00	\$ 974,597.81	\$ 1,725,000.00
	USER FEES	00 004 00		
		00,000,00	46,377.00	50,000.00
	MISC REVENUES/CABLE TV			
	OTHER-NOT CLASSIFIED	100,000.00	85 007 89	250 000 050
	CALV REVENUE	1,175,000.00		1 175 000 00
	DONALED REVENUE	1,000.00	5 250 00	15,000,00
	OTHER FINANCING SOURCE	500.00		מי מפט אפ
	MARKE I-BASED REVENUE OPPORTUNITIES	200,000.00		100 000 00
	DECOCEDE SALES SOLE SOLE SOLE SOLE SOLE SOLE SOLE S	600,000,00		100,000,00
	PROCEEDS 2016 BOND (SSUANCE	28,000,000.00	-	
	SALE OF ASSETT TAX OF ALLA			4 800 000 00
	TOTAL MISC REVENIER/CARIE TV	1,700,000.00		1,500,000.00
		\$ 31,776,500.00	\$ 723,538.86	\$ 7,974,688.23
	INTERFUND TRANSFERS			-
	TRANSFERS IN FROM OTHER FUNDS	00 000 0		
	TRANSFERS IN FROM LIQUID FUELS	3.482.441 DR		400,000.00
	I O I AL IN I ERFUND I RANSFERS	\$ 3,484,441.08		1,425,000,00
	TAX ANTICIPATION NOTES			
	TAN SERIES A			
01.394.39330 Tax Anticipation Notes	TAN SERIES B	16,000,000.00	12,200,000.00	13,000,000.00
	TOTAL TAX ANTICIPATION NOTES	1	-	
		\$ 16,000,000,000.00	\$ 12,200,000.00	\$ 13,000,000.00
NAME OF TAXABLE PARTY O	TOTAL REVENUE	İ	-	
		\$ 130,636,998.25	\$ 72,023,168.40	\$ 107,398,625.02
			100	

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# **Summary Highlights**

The 2015 budget seeks to restore fiscal integrity to the City of Scranton through the effective allocation of limited resources. In addition to fulfilling the contractual responsibilities the City maintains with the respective unions, through salary, staffing, and manning requirements, the City is seeking to add value to the delivery of not only those services delivered by our union employees, but all employees, in a cost effective manner. Hence, the City will limit salary increases for non-union employees in the 2015 budget except as supported by grant funding, budget offsets, or to support the continuity of departmental operation. The City is seeking to evaluate further a recommendation to create a salary increase and restoration program for non-union employees on a rotating basis to not only manage funds more effectively but to offer an incentive to those employees who fulfill the many difficult responsibilities of service delivery on a daily basis.

To more effectively maintain and deliver services, additions to staff will occur in the Mayor's office, Police Department, Human Resources Department, Licenses and Permits Department, and the Department of Public Works. When possible, the additions will be made from staff reductions in other departments.

The City also seeks to improve the delivery of services through a more aggressive capital improvement and acquisition program. Fleet improvements are needed for each department and grant funding will be sought when available, as well as through cost effective leasing opportunities. Eligible capital improvements will be funded through the annual Liquid Fuels allocation in compliance with Commonwealth rules and regulations.

To avoid staffing additions and the costs associated with those employees, the City will seek to utilize professional services as appropriate. As an example, a Recycling Consultant will be added to the Department of Public Works budget to assist with the improvement in the City's Commercial Recycling Program. Additional recycling tonnage benefits the City through additional grant funding. Other examples using a similar approach may be found with other City departments.

# Mayor's Office

# **Department Description**

The Mayor might be considered the Board Chairman and Chief Executive Officer of the City. The Mayor's Office is administered by an Executive Secretary. The Mayor's Office coordinates the activities and initiatives of the City government to ensure that services are provided in an efficient and effective manner and citizens have a voice in the responsible delivery of services.

#### 2015 Budget Highlights

The budget seeks to add a part time receptionist to the Mayor's office staff to assist in responding to the large volume of inquiries received on a daily basis. The addition to staff would be limited to approximately four hours each day and would provide the flexibility to meet staffing requirements during vacation periods. The increase in dues and subscriptions pertain to a renewed membership in the Pennsylvania League of Cities and Municipalities, which fulfills an important function for all member cities throughout the Commonwealth through many shared initiatives.

#### 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.

#### 2015 Budget Highlights

The proposed budget for this department remains consistent with the 2014 budget.

#### City Controller

# **Department Description**

The City Controller maintains an encumbrance system of budget operation; receives from the Office of Business Administration and department heads such information regarding city properties and obligations and city income and expenditures as are deemed necessary to carry out these duties. The Controller furnishes the Mayor and Council a report concerning these matters on a monthly basis. Said reports are typically submitted within two (2) weeks after the close of the month. The Controller also submits such other reports as necessary and proactively assists all City departments with information to fulfill bidding and purchase requirements properly.

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 presentation to the City Treasurer for payment. In so doing, all pre-audit claims and demands against the city prior to payments are supported and approval for payment vouchers are made only if satisfied that such payment is in accordance with law.

# 2015 Budget Highlights

The proposed budget for this department remains consistent with the 2014 budget.

#### **Business Administration**

#### **Department Description**

The Department of Business Administration plans, directs and monitors the activities of the operating divisions delivering general government services, including: Administration, Human Resources, Information Technology, and Treasury. The overall function of the Office of Business Administration supports initiatives involving 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 and expenditure proposals, providing the basis for operational and strategic planning. This bureau is also responsible for the procurement of goods and services for the various City Departments.

The Bureau of Human Resources provides personnel, payroll, and support functions including benefit administration, recruiting, and hiring services. This office provides support and resolution pertaining to employee issues, staff development, safety initiatives, and disciplinary matters to ensure compliance with City rules, policies, and procedures.

The **Bureau of Information Technology** is the central information technology and telecommunications source for all departments within the City of Scranton. This department provides project management, business analysis, data network, telephone, application development, software and hardware support and electronically delivered communication services for internal users, as well as the evaluation of new initiatives in the rapidly changing technological environment.

The **Bureau of Treasury** collects, reconciles, records, and deposits City revenues; disburses money as required by City rules; manages the City's cash and investments; and acts as the fiscal custodian of all funds received by the City of Scranton.

# 2015 Budget Highlights

The Bureau of Administration budget reflects a full staffing complement through the recent hiring of a Finance Manager, and the addition to staff of a Staff Accountant. Salaries supporting the positions of Business Administrator, Finance Manager, and Staff Accountant will be partially offset by a three year grant received by the Commonwealth of Pennsylvania's Department of Community and Economic Development. The grant funding is received on a decreasing scale annually, with an approximate 66% funding component for the 2105 budget. The Department has also developed a program for the use of interns from the various colleges and universities in the area to support office functions. The Professional Services budget was increased to include staff training, most of who have been in their various capacities for less than two years, and financial advisory services to assist with the restoration of the City's creditworthiness.

The Bureau of Human Resources salary budget was increased to include an addition to staff to support payroll execution and support other information needs, including insurance management. The position is created through the elimination of a support position in the Office of Treasury. It is presently a union position and will remain so in the 2015 budget. The other addition to the budget pertains to a full time non-union hire to meet the needs of coordinating the many activities of the various City boards and commissions, which presently are unfulfilled. The salary of the Human Resources Director will be increased by \$7,500 in conjunction with an appointment as Assistant Business Administrator. This appointment will assist the City in maintaining Office functions in the event of any personnel transition, which was an acute issue in 2014. Funding will be achieved through a reallocation of the Act 47 grant.

The **Bureau of Information Technology** continues to administer the upgrade of hardware and software throughout the City departments and coordinate efforts to evaluate the delivery of services to the City, such as telephone services. The City will undergo an upgrade in financial accounting system software in the first quarter of 2015, which affects most City departments. The system was last improved in 2004. Costs associated with the upgrade are grant supported. Salaries will be adjusted based on the responsibilities of the Director, with no increase in the amount budgeted in the current fiscal year.

The Bureau of Treasury salary budget was decreased through the elimination of a support position, which will be reallocated to the Human Resources Department. Additionally, the Tax Collection Committee expense was reduced to reflect only the prorated City contribution to the committee's anticipated operating expenses. Costs for the collection of Earned Income Taxes, previously reflected in this line item, are deducted as percentage of collections and are not assumed as a direct cost fulfilled by the City.

# 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.

# 2015 Budget Highlights

The Department initiatives support many economic development programs and capital improvements undertaken by the City. Departmental salaries are considered non-additions to the General Fund budget and receive federal funding support. Staffing levels in the Department change with a reduction of a part time position. Another Neighborhood Patrol officer was added in 2014, from the current staffing level of three officers to four and will continue in the 2015 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 and Subdivision ordinances. 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.

# 2015 Budget Highlights

The departmental salary includes the addition to staff of another housing/health inspector. The current complement of three housing inspectors is insufficient to manage the issues associated with the entire housing stock in the City. Additionally, the contribution level to the Griffin Pond Animal Shelter which is the recipient of the City's animal control program will be increased to a more acceptable level. The delivery of animals to the Shelter had reached what may be deemed crisis proportions. The numbers of animals delivered to the Shelter has averaged in excess of 1,000 over the prior four years. The increased contribution level will be made through an arithmetic calculation which includes a contribution per animal delivered to the Shelter as well as a revenue sharing program through the issuance of pet licenses, which will be increased in 2015. The Professional Services budget was increase to fund any costs associated with the remaining components on the anticipation SAPA Plan implementation, as well as any initial costs with the reconstruction and updating of the City's Zoning and Subdivision ordinances.

#### 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. This department is responsible for the operation and maintenance of City buildings, including City Hall, Police and Fire facilities, and the Department of Public Works.

#### 2015 Budget Highlights

While the overall budget remains constant in 2015, the City will seek to evaluate a comprehensive energy management program to reduce utility costs and complete building improvements long overdue. The program will incorporate improvements to all City buildings, including those housing public safety, public works, and municipal operations.

# 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 as well as the Single Tax Office, including preparing contracts and drafting ordinances.

# 2015 Budget Highlights

Due to the number of legal issues confronted by the City annually, the department will realize a shift in positions to more effectively represent the City with legal matters. The position of paralegal will be eliminated in the budget and replaced by an Assistant City Solicitor. Additionally, the professional services budget will be adjusted with a more realistic approach to the amount of legal representation required by the City.

# Public Safety - Scranton Police Department

#### Department Description

The Scranton Police Department is responsible for the overall management, resource allocation and strategic direction of this component of public safety. This service delivery includes the development, evaluation and implementation of policies, procedures, programs, community initiatives, employee training and recruitment. The Department implements and manages police services 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.

#### 2015 Budget Highlights

While the budget remains relatively constant into 2015, an important initiative includes the proposed addition of two beat patrol offices for the Downtown section of the City. The department has applied for grant funding for those positions. The additions are

reflective of the continued growth in downtown activities, including a continued increase in the residential component. The budget also includes the provision of neighborhood police officer funded by the Officer of Community and Economic Development. Therefore, the complement will increase from 144 officers (one officer was added in 2014 to the budgeted amount of 142, excluding the Chief of Police) to 147 officers. Clerical numbers will remain at 18. An approximate 1.00% variable increase was included in the salary budget to compensate for any promotions in 2015. The budget for overtime funding, which results from shift manning requirements, provides a more realistic approach to funding those personnel requirements. The capital expenditure and training/certification budgets were increased resulting from a continued need for equipment replacement and training requirements.

#### 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 manned and operated by the Department.

#### 2015 Budget Highlights

While the City expects staffing to remain relatively constant, the overall complement was reduced from 133 employees, including the Chief and Administrative Assistant, to 127 employees. The Department has completed the filing process for the next SAFER grant funding round, but approval at this time is unknown and may not approximate the \$1.60 million received in the prior funding round. The grant allocated in the 2014 budget impacts the salaries of 31 employees. The 2015 budget incorporates the current complement of 29 employees without an immediate funding offset. A reduced grant amount is forecast in the expenditure narrative. The budget also provides a more realistic approach to funding overtime costs associated with shift manning requirements. An approximate 1.00% variable increase was included in the salary budget to compensate for any promotions in 2015.

Relative to capital projects, plans are underway to evaluate much needed improvements at each of the fire houses through a comprehensive energy management program, as noted previously. The City is also evaluating the acquisition and use of the former Reserve facility on Colfax Avenue to combine various disparate public safety functions, as well as designate the facility for much needed storage space. The City would also include the facility in the comprehensive energy management project. The City also expects to seek major capital equipment replacement initiatives through grant funding and leasing programs.

# 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 roadway maintenance and repair, weekly household trash collection services, design and construction management of streets, bridges, and public buildings, traffic engineering, street lighting and traffic signal maintenance coordination, and office operations.

The **Bureau of Administration** provides overall policy direction, management, and communication for the Department. The bureau coordinates financial initiatives related to the Department, as well as purchasing, and payroll services.

The **Bureau of Engineering** manages all activities involving technical support associated with private development and use of the City's street rights-of-way.

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

The Bureau of Refuse provides weekly trash collection services, including large item acceptance, and coordinates the City's residential recycling program.

The Bureau of Garage and Equipment Maintenance maintains and procures vehicles and other equipment for the City of Scranton, including the oversight of the parts inventories, tools and other supplies, as well as the City's fuel purchase program.

The Bureau of Parks & Recreation provides a broad range of recreational programs and services to the residents of the City of Scranton, as well as maintenance and oversight of the City's parks system. The City's park system encompasses 27 parks including 7 pools, 2 waterslides, and a dog park. The park system offers many recreational activities to the

residents of the City of Scranton. Additionally, the bureau provides logistical support to the many organization sponsored activities held within the geography of the City of Scranton.

#### 2015 Budget Highlights

While the City expects the staffing complement to remain relatively constant, an additional employee will be required to assist in the maintenance of the City's levee and flood control system. A major roadway resurfacing program is planned for 2015 through Pennsylvania Infrastructure Bank funding. The City also plans major capital equipment replacement initiatives through the deployment of grant funding and leasing programs, as well as the continued deployment of capital projects funds.

# Department of Public Works - Engineering

The **Bureau of Engineering** will continue to coordinate and manage all activities associated with private development and use of the City's street rights-of-way. The bureau will continue to assist in the completion of public works initiatives within the City of Scranton.

#### Department of Public Works – Highways

The Bureau of Highways will have direct involvement with the completion of an approximately \$2.50 million roadway resurfacing program, completed in part through Commonwealth of Pennsylvania assistance from the Pennsylvania Infrastructure Bank Loan Program and the continued deployment of the annual Liquid Fuels allocation. The City expects to work with the Army Corps of Engineers and the Federal Emergency Management Agency to complete the construction of the levee system. An approximate \$3.20 million project is planned. The City will seek to deploy flood control funds previously escrowed to complete the project within the funding match requirements of the program. The City will add to staff another flood control/levee maintenance worker. The City also will deploy Capital Projects funds to acquire a four wheel drive vehicle through the Commonwealth of Pennsylvania CoStars Program to assist with levee maintenance activities.

# Department of Public Works - Refuse

The Bureau of Refuse will take delivery of four new garbage packers to replace those in an aging fleet. This equipment will be secured through a competitively priced equipment lease program. The City also recently secured from the City of Scranton School District a smaller scale refuse packer that can be used in areas which cannot accommodate the standard size refuse packer. The City plans to secure the services of a Recycling Consultant to improve commercial collection practices under the direction of the Commonwealth's Department of Conservation and Natural Resources.

#### Department of Public Works - Garage

The Bureau of Garages and Maintenance will continue to not only manage the needs of an aging fleet of vehicles but provide direction on the future equipment needs of the City. The City expects to deploy Capital Projects funds in 2015 to acquire Ford F550 or comparable vehicles to assist in snow removal and other roadway maintenance activities.

# Department of Public Works -Parks & Recreation

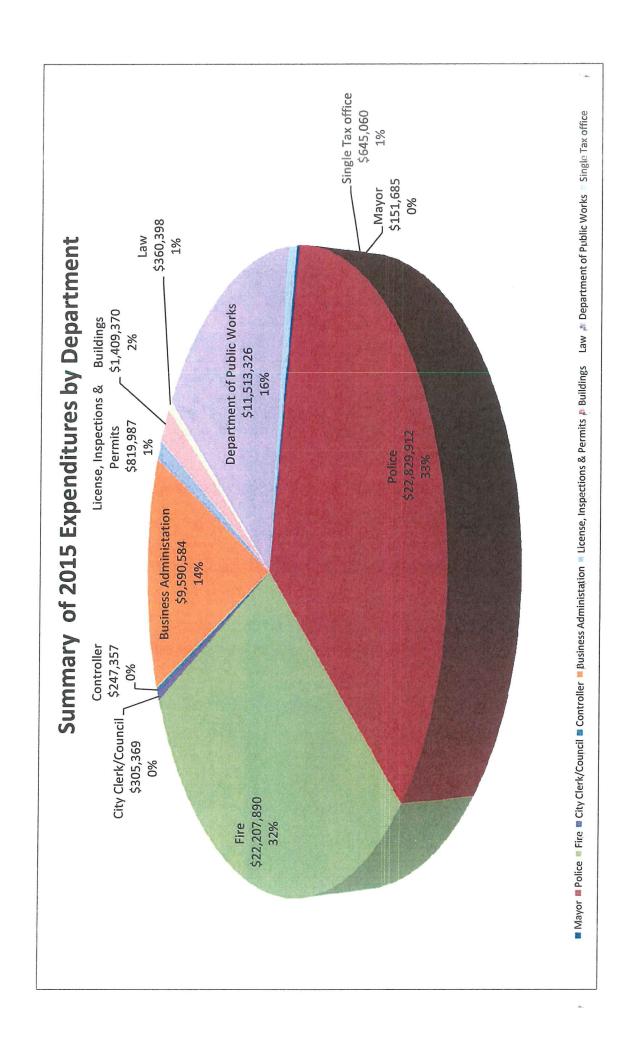
The Bureau of Parks & Recreation will continue to develop and oversee a broad range of recreational programs and activities for the residents of Scranton. The City's park system encompasses 27 parks including 7 pools, 2 waterslides, and a dog park. The City is assembling funding sources for the reestablishment of the Novembrino Recreation Complex and will seek grant funding through Lackawanna County for improvements to three of the City's parks. The City will continue to seek Weston Fund allocations for the continued maintenance of Weston Field and Weston Park.

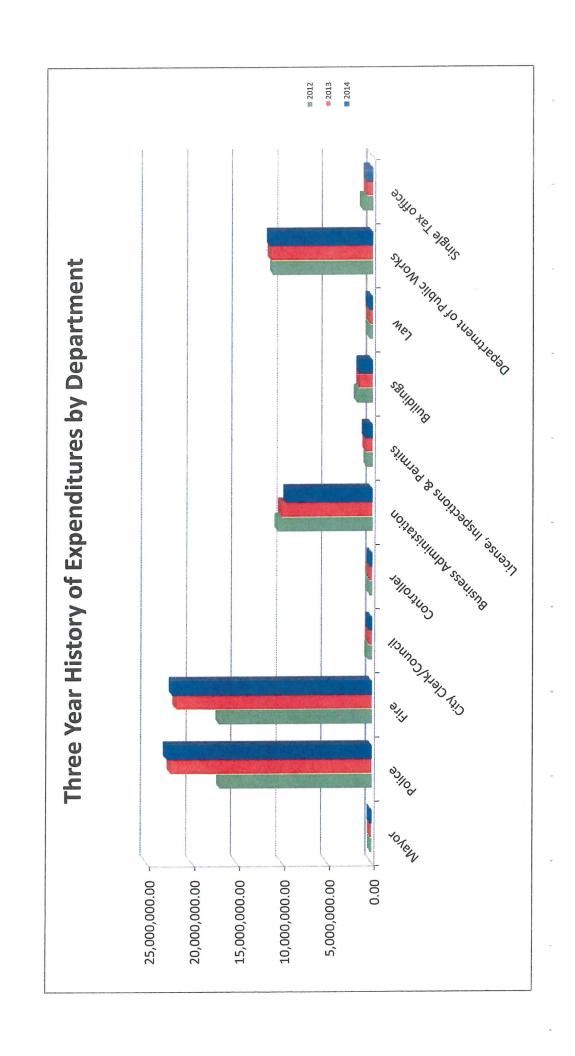
# Office Description

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 for residents to conveniently pay various taxes. The Collector of Taxes, an elected official, supervises an office staff which strives 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 through an appointment from the Tax Collection Committee as designated under Commonwealth of Pennsylvania Act 32. The 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
- In 2014, the office was designated as the collector for the City of Scranton Parking and Amusement taxes.

EXPENDITURE SUMMARY BY DEPARTMENT    2014	107,398,625.02	66,166,842.56 \$	\$ 130,215,162.85 \$	
2014   2017,768.15 \$	672,328.99	-	638,925.02	(NOW-DUTTION TO THE BODGET)
2014   2014				ECONOMIC & COMMUNITY DEVELOPMENT
2014 2014 2014 2014 2014 2014 2014 2014	94,398,625.02		130,215,162.85	TOTAL OPERATING EXPENDITURES
2014 2014 2014 2014 2014 2014 2014 2014	24,317,685.58	22,852,425.36	60,902,195.95	NON-DEPARTMENTAL
2014 2014 2014 2014 20  Operating Budget (Through 09/30/2014) Operating Budget 22,378,412.13 13,425,527.90 2 22,378,412.13 13,283,88.38 2 21,737,233.99 11,328,388.38 2 21,737,233.99 11,328,388.38 2 246,600.14 164,388.66 24,497,27.26 246,600.14 164,388.66 24,749,727.26 246,600.14 164,388.66 24,749,727.26 246,600.14 164,388.66 24,71,129.95 284,600.00 251,778.87 284,600.00 251,778.87 284,600.00 251,778.87 284,600.00 251,778.87 284,600.00 251,778.87 284,600.00 251,778.87 284,600.51 277,486.51 200,351.61 200,351.61 2,709,943.45 2,426,513.33 263,697.81 166,776.93 2,583,873.59 1,762,296.85 3,785,030.78 2,721,417.22 263,509.24 437,610.83 287,610.83	645,059.55	673,942.69	622,139.52	SINGLE TAX OFFICE
2014 2014 2014 2014 2014 2014 2014 2014	581,014.98	437,610.83	609,520.24	DEPARTMENT OF PUBLIC WORKS. BUREAU OF PARKS & RECREATION
2014 2014 2014 2014 2014 2014 2014 2014	1,515,046.46	971,991.47	1,427,623.17	DEPT OF PUBLIC WORKS BUREAU OF GARAGES
2014 2014 2014 2014 20 Operating Budget (Through 09/30/2014) Operating 91,485.00 \$ 71,788.15 \$ 22,378.412.13 13,425,527.90 2 21,737.233.99 11,328,388.38 2 300,942.29 201,737.53 246,600.14 164,368.66 2 201,737.53 2010 1,117,854.60 2 201,737.53 2010 251,778.87 284,600.00 251,778.87 284,600.00 251,778.87 284,600.00 251,778.87 284,600.00 251,778.87 284,600.00 251,778.87 284,600.00 251,778.87 284,500.51 2010 201,737.88 2 2010 2010 2010 2010 2010 2010 2010	3,799,760.86	2,721,417.22	3,785,030.78	DEPT OF PUBLIC WORKS BUREAU OF REFUSE
2014 2014 2014 2014 20 Operating Budget (Through 09/30/2014) Operating \$ 91,485.00 \$ 71,768.15 \$ 22,378,412.13 13,425,527.90 2 21,737,233.99 11,328,388.38 2 23,739,233.99 11,328,388.38 2 23,739,233.99 201,737.53 201,737.53 201,737.53 201,737.53 201,737.53 201,737.53 201,737.53 201,737.53 201,737.53 201,737.53 201,737.53 201,737.53 201,737.53 201,737.53 201,737.53 201,737.87 201,337.89 201,337	2,699,007.86	1,762,296.85	2,583,873.59	DEPT OF PUBLIC WORKS BUREAU OF HIGHWAYS
2014 2014 2014 2014 20 Operating Budget (Through 09/30/2014) Operating 91,485.00 \$ 71,788.15 \$ 22,378,412.13 13,425,527.90 2 21,737,233.99 11,328,388.38 2 200,942.29 201,737.53 246,600.14 164,368.66 2 201,737.23.99 10,737.53 2010 201,737.53 2010 201,737.53 2010 201,737.53 2010 201,737.53 2010 201,737.53 2010 201,737.53 2010 201,737.86 2010 201,737.86 2010 201,737.87 2010 201,737.87 2010 201,737.87 2010 201,737.87 2010 201,737.87 2010 201,737.87 2010 201,737.87 2010 201,737.87 2010 201,737.87 2010 201,737.87 2010 201,737.88 2010 2010 2010 2010 2010 2010 2010 20	250,001.06	156,776.93	263,697.81	DEPT OF PUBLIC WORKS BUREAU OF ENGINEERING
2014 2014 2014 2014 20 Operating Budget (Through 09/30/2014) Operating \$ 91,485.00 \$ 71,768.15 \$ 22,378,412.13 13,425,527.90 2 21,737,233.99 11,328,388.38 2 201,737.53 300,942.29 201,737.53 201,737	2,668,495.21	2,426,513.33	2,709,943.45	DEPT OF PUBLIC WORKS BUREAU OF ADMINISTRATION
2014 2014 2014 2014 20 2014 2014 2014 20	360,398.31	200,351.61	277,486.51	LAW DEPARTMENT
2014 2014 2014 2014 2014 2014 2014 2014	1,409,369.58	1,061,964.69	1,441,871.82	DEPT OF LICENSES INSPECTIONS & PERMITS BUREAU OF BUILDINGS
2014   2014	819,987.25	495,849.72	686,715.79	DEPT OF LICENSES INSPECTIONS & PERMITS BUREAU OF LIPS
NG BUDGET       2014     2014     2014     2014     2014     2014     2014     2014     2014     2014     2014     2014     2014     2014     2014     2019     Operating Budget (Through 09/30/2014)     Operating 91,485.00     \$ 71,788.15     \$ \$ 71,788.15     \$ \$ 71,328,388.38     22       CIC SAFETY BUREAU OF FIRE     21,373,233.99     11,328,388.38     22       OUNCIL     300,942.29     201,737.53     22       OUNCIL     246,600.14     164,388.86     22       NESS ADMINISTRATION BUREAU OF HUMAN RESOURCES     1,230,739.10     1,117,884.80     7       NESS ADMINISTRATION BUREAU OF INFO TECHNOLOGY     284,600.00     251,778.87     1,117,884.80     1,117,884.80	159,156.78	94,550.51	471,129.95	DEPT OF BUSINESS ADMINISTRATION BUREAU OF TREASURY
2014     2014     2014     2014     2       RE SUMMARY BY DEPARTMENT     2014     2014     2014     2       CPARTMENT     2014     2014     2014     2014     2014     2019 </td <td>417,100.00</td> <td>251,778.87</td> <td>284,600.00</td> <td>DEPT OF BUSINESS ADMINISTRATION BUREAU OF INFO TECHNOLOGY</td>	417,100.00	251,778.87	284,600.00	DEPT OF BUSINESS ADMINISTRATION BUREAU OF INFO TECHNOLOGY
2014     2014     2014     2014     2       RE SUMMARY BY DEPARTMENT     2014     2014     2       Operating Budget of Police of Police of SAFETY BUREAU OF POLICE of SAFETY BUREAU OF FIRE of SAFETY BUREAU OF SAFETY BU	1,307,568.49	1,117,854.60	1,230,739.10	DEPT OF BUSINESS ADMINISTRATION BUREAU OF HUMAN RESOURCES
NG BUDGET       2014     2014     2014     2       C SAFETY BUREAU OF FIRE     20,942.29     21,737,233.99     11,328,388.38       COUNCIL     2014     2014     2014     2014     20 Operating Budget (Through 09)30/2014)     Operating Budget (Through 09)30/2014)     4 Operating Budget (Through 09)30/2014     4 Operating Budget (T	7,706,758.69	5,749,727.26	8,163,921.62	DEPT OF BUSINESS ADMINISTRATION BUREAU OF ADMINISTRATION
2014     2014     2014     2014     2014     2014     2014     2014     2014     0 Derating Budget (Through 09/30/2014)     Operating Budget (Through 09/30/2014)     0 Derating Budget (T	247,357.48	164,368.66	246,600.14	CONTROLLER
2014 2014 2014 2014 2014 2014 2014 2014	305,369.12	201,737.53	300,942.29	CITY CLERK/COUNCIL
## 2014   2014	22,207,890.33	11,328,388.38	21,737,233.99	DEPT OF PUBLIC SAFETY BUREAU OF FIRE
2014 2014 2014 201 Operating Budget (Through 09/30/2014) Operating 91,485.00 \$ 71,788.15 \$	22,829,912.43	13,425,527.90	22,378,412.13	DEPT OF PUBLIC SAFETY BUREAU OF POLICE
2014 2014 2014 Coperating Budget (Through 04/30/2014)	151,685.00	5	91,485.00 \$	MAYOR
2015 OPERATING BUDGET EXPENDITURE SUMMARY BY DEPARTMENT	2015	2014 70174 70175 7		
				2015 OPERATING BUDGET EXPENDITURE SUMMARY BY DEPARTMENT





	2015 Operating Budget			\$ 112,085.00		110 005 00	00.000,00	39,000,00	100.001		200.002		00.009,85	15/ 685.00	
	2014 (Through 09/30/2014)			\$ 71,660.47	1110	71 660 47	7.000	00 09	47.68			, , ,	89.701	\$ 71.768.15	
	2014 Operating Budget		The state of the s	91,085.00		91.085.00		300.00	100.00			, 00000	00.00	91,485.00	
CITY OF SCRANTON 2015 OPERATING BUDGET BUDGETED EXPENDITURES GENERAL FUND				φ.							1000			•	
CITY OF . 2015 OPERA BUDGETED E	Account Description	01	STANDABD SALABY	OTHER SALARY MISC)	OVERTIME SALARY	TOTAL EMPLOYEE COMPENSATION	NITO AND COMPANY	DUES AND SUBSCRIPTIONS	STATIONARY/OFFICE SUPPLIES	MATERIALS/SUPPLIES (MISC) TRAVEL AND LONGING	CAPITAL EXPENDITURES	TOTAL OPERATING EXPENDITURES	Tributa de la companya de la company	DEPARTMENT of MAYOR TOTAL	
	Account Number	Office of the Mayor - #10	4010 01 010 0000 4010	4040 01.010.00000 4040	4080 01.010.00000.4080		4270 04 040 0000 4270	4270 01.010.00000.4270	4390 01.010.00000.4290	4420 01.010.00000.4420	4550 01.010.00000.4550				

Account Number   Account Description   GENERAL FUND   2014   20		2015 OPERATING BUDGET RIDGETED EXPENDITIBES			
by. #11         Account Description         2014         2014         Operating Budget         (Through 09/30/20/4)         Operating Budget         (Through 09/20/20/4)         Operating Budget         (Through 09/20/20/4)         Operating Budget         (Through 09/20/20/4)         Operating Budget         (Through 09/20/20/4)         (Through 09/20/20/4)         Operating Budget         (Through 09/20/20/4)         (Through 09/20/20/4)         (Through 09/20/20/20/4)         (Through 09/20/20/20/20/20/20/20/20/20/20/20/20/20/		GENERAL FUND	- Anna Carlotte - Anna Carlott	***************************************	
STANDARD SALARY   STANDARD S			2014	2014	# CC
##1  STANDARD SALARY  OTHER SALARY MISC)  OTHER SALARY  OTHER SALARY MISC)  OTHER SALARY	Account Number	Account Description	Operating Budget	(Through 09/30/2014)	Operating Budget
#71  STANDARD SALARY  OTHER SALARY  OTHER SALARY  OTHER SALARY  COURT AND CRAIN SALARY  ONERTIME SALARY  ONERTIME SALARY  COURT AND CRAIN SALARY  ONERTIME SALA	Dent of Buldic Safety				
STANDARD SALARY         \$ 9,783,008.72         \$ 7,361,077.46         \$           OTHER SALARY (MISC)         173,645.26         175,906.74         175,906.74           OVERTIME SALARY         275,645.26         57,841,872           OVERTIME SALARY         175,620.80         175,620.80           OVERTIME SALARY         175,620.00         175,620.80           OVERTIME SALARY         170,000.00         175,620.00           UNIFORM ALLOWANCE         175,620.00         175,685.00           HEALTH INSURANCE FOLICE UNION         173,685.00         173,685.00           CITY PENSION         173,68.00         173,68.50           POLICE EDUCATION ALLOWANCE         275,615.63           CITY PENSION         173,00           PROFESSIONAL SERVICES         5,002,761.00           SERVICES AND MAINTENANCE FIE         4,700.60           DUES AND SANTENANCE FIE         4,700.60           SERVICES AND MAINTENANCE FIE         4,700.00           SERVICES AND MAINTENANCE FIE         1,700.00           SERVICES AND MAINTENANCE FIE         1,700.00           OUNS/AMMUNITON         1,700.00           STATIONARY/OFFICE SUPPLIES         1,700.00           CAPITAL EXPENDITURES         1,700.00           MAINTENANCE COMMUNICATION EQUI	Bureau of Police - #71	114.		The state of the s	
STANDARD SALARY   STANDARD SALARY   STANDARD SALARY   MISC)					
OVERTIME SALARY (MISC)         OTHER SALARY (MISC)         175 906.74           LONGEVITY SALARY         751,545.26         175 906.74           COVERTIME SALARY         140,000.00         116,688.77           COVERTIME SALARY         140,000.00         116,688.77           COUNT APPEASANCE SALARY         140,000.00         116,688.77           COLD SABLITY INSURANCE - POLICE UNION         175,600.00         16,680.00           HEALTH INSURANCE - POLICE UNION         275,600.00         15,680.00           CITY TOPA ERRIV PETRAMENT         139,132.66         17,788.64           CITY TOPA ERRIV PETRAMENT         5,000,000.00         2613.63           POLICE EURITY         139,132.66         17,788.64           FOLICE EURITY         2,167.11         139,303.44           FOLICE EURITY         2,167.00         2,178.64           FOLICE EURITY         2,167.00         2,178.64           FOLICE EURITY         2,176.00         2,176.00           FOLICE SAND MAINTENANCE FEE         4,000.00         1,175.66           DUES AND MAINTENANCE FOR SUPPLIES         4,000.00         1,134.10           GUNSAAMAUNITION         1,17,000.00         1,134.10           MAINTENANCE COMMUNICATION EQUIPMENT         1,134.61         1,134.61 <tr< td=""><td>4010 01.011.00071.4010</td><td>STANDARD SALARY</td><td>THE MANAGEMENT OF THE PARTY OF</td><td></td><td>\$ 10 048 411 85</td></tr<>	4010 01.011.00071.4010	STANDARD SALARY	THE MANAGEMENT OF THE PARTY OF		\$ 10 048 411 85
COURT APPEARANCE SALARY   COURT APPEARANCE   COURT APPEARAN	4040 01.011.00071.4040	OTHER SALARY (MISC)			180,906,00
COURT APPERAINE SALARY         COURT APPERAINE SALARY         COURT APPERAINE SALARY           COURT APPERAINE SALARY         100,000 00 116,888 77 100,000 00 116,888 77 100,000 00 116,888 77 116,888 77 116,888 77 116,888 77 116,888 77 116,888 79 116,888	4070 01.011.00071.4070	LONGEVITY SALARY	751,523.83	578,814.82	770,593,00
COUNT DATE SALARY	4080 01.011.00071.4080	ı	225,000.00	653,647.37	700,000,00
HONE PROMISED   105,860.00	4090 01.011.00071.4090		140,000.00	116,668.77	130,000,00
HEATTH INSURANCE - POLICE UNION   HEATTH INSURANCE - POLICE UNION   HEATTH INSURANCE - POLICE UNION   1,000,000 00   1,000,0	4101 01.011.00071.4101		105,850.00	105,850.00	110,850,00
LIFEDISABILITY INSURANCE	4112 01,011,00071,4112		5,000,000.00	3.603.309.44	4.582 198 58
CITY 10% EARLY RETIREMENT         (139,132.56         115,786.56           COITY 10% EARLY RETIREMENT         5,082,781.00         92,613.63           POLICE EDUCATION ALLOWANCE         5,082,781.00         92,613.63           SOCIAL SECURITY         1,784.84         1,784.84           SOCIAL SECURITY         378,428.26         27,4501.57           TOTAL EMPLOYEE COMPENSATION         22,197,112.13         13,302,354.33           PROFESSIONAL SERVICES         6,000.00         5,886.23           SERVICES AND MAINTENANCE FEE         44,088.60         40,945.61           DUES AND MAINTENANCE FICE SUPPLIES         2,750.00         2,750.00           MISC SERVICES AND MAINTENANCE COMMUNICATION         1,000.00         1,150.00           MATERIAL SUPPLIES (MISC)         1,000.00         1,150.00           TRAINING AND CERTIFICATION         1,300.00         1,134.38           AMINTENANCE COMMUNICATION EQUIPMENT         1,000.00         44,100.00           MAINTENANCE COMMUNICATION EQUIPMENT         1,000.00         1,23,173.57           BUREAU of POLICE TOTAL         \$         22,378,412.13         \$           BUREAU of POLICE TOTAL         \$         22,378,412.13         \$	4120 01.011.00071.4120		275,802.06	222.393.14	300,000,00
CITY PENSION	4140 01.011.00071.4140		139,132.56	115,786,55	153,045,00
POLICE EDUCATION ALLOWANCE   59,969,44   1,784,84	4150 01.011.00071.4150		5,082,761.00	92,613.63	5.170,561.00
SOCIAL SECURITY   SOCIAL SERVICES   SERVICES   SERVICES   SERVICES   SERVICES   SERVICES   SOCIAL SERVICES   SOCIAL SERVICES   SOCIAL SECURITIONS   SERVICES AND MAINTENANCE FLEE   STATIONARY/OFS-ION CLASSIFIED   STATIONARY/OFS-ION CLASS	4170 01.011.00071.4170		59,959.44	1,784.84	50,000,00
PROFESSIONAL SERVICES   13,302,354,333	4180 01.011,000/1.4180	- 1	378,428.26	274,501.57	397,347,00
PROFESSIONAL SERVICES   Services   Services	manual potantial post according to the second secon	TOTAL EMPLOYEE COMPENSATION	22,197,112.13	13,302,354.33	22,591,912,43
SERVICES AND MAINTENANCE FEE   44,088.60   5,896.23   1,900.00   5,896.23   1,900.00   2,750.00	4204 04 044 00024 4204	010000110000110000		A Community of the comm	
STATIONARY/OFFICE SUPPLIES   CAPITAL EXPENDITURES   CAPITAL EXPEND	4240 04 044 00074 4240	PROTEGOIONAL SERVICES	00.000,9	5,896.23	6,000,00
MISC SERVICES AND SUBSCRIFT INDEX   MISC SERVICES AND SUBSCRIFT INDEX   STATIONARY/OFFICE SUPPLIES   1,600.00   1,655.68   1,000.00   1,750.0	4270 01.011.00071.4210	SERVICES AND MAIN ENANCE FEE	44,088.60	40,945.61	55,000.00
MATERIAL S/SUPPLIES   1,655.68   2,161.40   1,655.68   2,161.40   1,655.68   2,161.40   1,655.68   2,161.40   1,655.68   2,161.40   1,655.68   2,160.00   7715.00	4200 01 01 0007 1.4270	MOOD STEELINGS S	2,750.00	2,750.00	3,000.00
CAPITAL EXPENDITURES   1,000.00   715	4280 01.011.000/1.4280	MISC SERVICES-NON CLASSIFIED	2,161.40	1,655.68	200.00
MATERIAL EXPENDITURES (MISC)   13,752.15   15,000.00   13,752.15   15,000.00   13,752.15   15,000.00   13,752.15   15,000.00   13,752.15   146,38   13,414.18   123,173.14   18   13,425,527.90   14,000.00   123,173.77   134,18   13,425,527.90   123,173.77   134,18   13,425,527.90   13	4380 01 01 01 000 1 4290	O I NI CINAR I VICTORIO DE PRICES	1,000.00	715.00	1,000,00
TRAINING AND CERTIFICATION	4300 01 011 00071 4300	MATERIAL SCIENTIFE AMESS	17,300.00	•	10,000.00
TRAINING AND CENTRY   2,500.00   2,146,38   2,500.00   7,134,18   2,500.00   7,134,18   2,500.00   7,134,18   2,500.00   7,134,18   2,500.00   4,100.00   4,078,34   2,078,34   2,000.00   4,078,34   2,000.00   4,078,34   2,000.00   4,078,34   2,000.00   1,23,173,57   2,000.00   1,23,173,57   2,000.00   1,23,173,57   2,000.00   1,23,173,57   2,000.00   1,23,173,57   2,000.00   1,23,173,57   2,000.00   2,	4420 01 011 00071 4430	TDAVEL AND LODGING	15,000.00	13,752.15	15,000.00
CAPITAL EXPENDITURES   7.134.18	0244 12000 110 10 0244	TANKING AND CONTRACTOR	2,500.00	2,146.38	2,500.00
CAPITAL EAFENDII URES   78,000.00   44,100.00   44,100.00   44,100.00   44,100.00   44,100.00   44,100.00   44,100.00   4,078.34	4550 04 044 00074 4550	CARTING AND CERTIFICATION	7,500.00	7,134.18	45,000.00
MAIN I ENANCE COMMUNICATION EQUIPMENT	4530 01.011.00071.4550	CAPITAL EXPENDITURES	78,000.00	44,100.00	95,000,00
181,300.00     123,173.57       \$     22,378,412.13       \$     13,425,527.90	45/0 01.011.000/1.45/0	MAIN I ENANCE COMMUNICATION EQUIPMENT	5,000.00	4,078.34	5,000,00
OTAL \$ 22,378,412.13 \$ 13,425,527.90 \$		TOTAL OPERATING EXPENDITURES	181,300.00	123,173.57	238,000.00
		BUREAU of POLICE TOTAL		43 425 527 90	\$ 22 820 Q42 A3
		Andrew Company of the			

	CITICAL TO CALLED				
	GENERAL FUND				
		2014		2014	2015
Account Number	Account Description	Operating Budget	dget	(Through 09/30/2014)	Operating Budget
Dept. of Public Safety - #11	y . #11				
Bureau of Fire - #78					
4010 01.011.00078.4010	STANDARD SALARY	9	9 240 578 50	\$ 6.307.580.98	0 310 024 Q
4040 01.011.00078.4040	OTHER SALARY (MISC)		206,377,70		\$ 227.014.00
4070 01.011.00078.4070	LONGEVITY SALARY		778,709.56	570,726.95	774,320,37
4080 01.011.00078.4080	OVERTIME SALARY	-	50,000.00	187,466.80	350,000,00
4101 01.011.00078.4101			98,550.00	94,535.00	100,000,00
4113 01.011.00078.4113	HEALTH INSURANCE - FIRE UNION	4,8	4,900,000.00	3.497.473.75	4.800,000,00
4120 01.011.00078.4120	LIFE/DISABILITY INSURANCE	7	276,018.91	222.037.20	300,000,000
4140 01.011.00078,4140	CITY 10% EARLY RETIREMENT		119,071.32	99,056,11	130.978.00
4150 01.011.00078.4150	CITY PENSION	5.6	5.935,833.00	92,613,61	6 023 553 00
	TOTAL EMPLOYEE COMPENSATION	21,6	21,605,138.99	11,276,208.65	22,024,890,33
	The state of the s				
4201 01.011.00078.4201				100000000000000000000000000000000000000	3,000.00
4210 01.011.00078.4210	SERVICES AND MAINTENANCE FEE		8,109.00	2,785.00	3,000,00
4270 01.011.00078.4270	DUES AND SUBSCRIPTIONS		486.00	165.00	200 00
4316 01.011.00078.4316					
4320 01.011.00078.4320			5,000.00	1,850.00	2,500,00
4390 01.011.00078.4390	MATERIALS/SUPPLIES (MISC)		6,000.00	4,801,08	5,000,00
4420 01.011.00078.4420	TRAVEL AND LODGING			•	1,000,00
4430 01.011.00078.4430	AIR PACKS/REHAB SUPPLIES		9,000.00	4,194.93	5,000.00
4470 01.011.00078.4470	TRAINING AND CERTIFICATION		20,000.00	18,316.82	720,000.00
4550 01.011.00078.4550	CAPITAL EXPENDITURES		35,000.00	3,917.03	125,000,00
45/0 01.011.000/8.45/0	MAIN ENANCE COMMUNICATION EQUIP		3,500.00	1,171.00	3,000.00
45/5 01.011.000/8.4575	MAINTENANCE-EQUIPMENT		,		
4580 01.011.00078.4580			45,000.00	14,978.87	15,000.00
	TOTAL OPERATING EXPENDITURES	and the state of t	132,095.00	52,179.73	183,000,00
	DIDEAL CRIDE TOTAL	A CONTRACTOR OF THE CONTRACTOR			
	BUNEAU UI FINE I U I AL.	\$ 21,	21,737,233.99	\$ 11,328,388.38	\$ 22,207,890.33
	DEPARTMENT OF PUBLIC SAFETY TOTAL	\$	44,115,646.12	\$ 24,753,916.28	\$ 45.037.802.76

		And the Agreement of the second of the secon	To Market A. Alabaman Lander	2015	Opera			226.623.63		3,418,00	00.0	230,041.63		16,815,85	00'0	00.0				0.00	800	4		3 \$ 247,357.48	
				2014	(Through 09/30/2014)			\$ 163,400.42				163,400.42		344.61	1	S. S	62.00	166.39	395.24		-	968.24		\$ 164,368.66	
				2014	Operating Budget			225,211.84		3,388.30		228,600.14	•	17,300.00	The state of the s		100.00	200.00	400.00			18,000.00		246,600.14	
z	GET	URES						မှ																s	
CITY OF SCRANTON	2015 OPERATING BUDGET	BUDGETED EXPENDITURES	GENERAL FUND		Account Description	The state of the s	o, City Controller	STANDARD SALARY	OTHER SALARY (MISC)	LONGEVITY SALARY	OVERTIME SALARY	TOTAL EMPLOYEE COMPENSATION		PROFESSIONAL SERVICES	SERVICES AND MAINTENANCE FEE	PRINTING AND BINDING	POSTAGE AND FREIGHT	DUES AND SUBSCRIPTIONS	STATIONARY/OFFICE SUPPLIES	TRAVEL AND LODGING	CAPITAL EXPENDITURES	TOTAL OPERATING EXPENDITURES		DEPARTMENT of CITY CONTROLLER TOTAL	
					Account Number	 City Controller - #30	Roseann Novembrino, City Controller	4010 01.030.00000,4010	4040 01.030.00000.4040	4070 01.030.00000.4070	4080 01.030.00000.4080			4201 01.030.00000.4201	4210 01.030.00000.4210	4230 01.030.00000.4230	4240 01.030.00000.4240	4270 01.030.00000.4270	4290 01.030.00000.4290	4420 01.030.00000.4420	4550 01.030.00000.4550		1 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7 7		

	BUDGETED EXPENDITURES			
A 400000	A	2014	2014	2015
Account Number	Account Description	Operating Budget	( i nrougn 09/30/2014)	Operating Budget
Department of Busine	Department of Business Administration - #40			
Bureau of Administration - #40	lon - #40	The second secon		
4010 01 040 00040 4010	STANDABD SALADY	9000000	242 220 027	
4040 04 040 00040 4040		4 477 46		88 88 0 C C C C C C C C C C C C C C C C
4070 01 040 00040 4070	LONGEVITY SALARY	3,477,40	. ,	0,000,00
4080 01.040.00040.4080	OVERTIME SALARY			
4116 01.040.00040.4116	HEALTH INSURANCE - CLERICAL UNION	1.300.000.00	1.074.030.74	1,285,000,00
4117 01.040.00040.4117	HEALTH INSURANCE - NON UNION	700,000.00	596,765.56	700,000,00
4120 01.040.00040.4120	LIFE/DISABILITY INSURANCE	84,827.70	60,822.40	87,500.00
4150 01.040.00040.4150	CITY PENSION	1,107,818.00	21,474.76	1,163,209.00
4180 01.040.00040.4180	SOCIAL SECURITY	185,311.71	134,223.87	194,577,30
4190 01.040.00040.4190	UNEMPLOYMENT INSURANCE	95,000.00	44,837.61	75,000,00
	TOTAL EMPLOYEE COMPENSATION	3,717,007.22	2,145,385.81	3,808,786.29
4201 01.040.00040.4201	PROFESSIONAL SERVICES	20 000 00	21 585 36	150 000 00
4210 01.040.00040.4210	SERVICES AND MAINTENANCE FEE	2,820.00	1.820.43	2,500,00
4230 01.040.00040.4230	PRINTING AND BINDING	1,550.00	1,099.29	1,500,00
4240 01.040.00040.4240	POSTAGE AND FREIGHT	30,000,00	13,100.00	15,000.0
4250 01.040.00040.4250	ADVERTISING	15,000.00	10,728.60	15,000.00
4270 01.040.00040.4270	DUES AND SUBSCRIPTIONS	1,000.00	505.00	1,200.00
4290 01.040.00040.4290	STATIONARY/OFFICE SUPPLIES	15,000.00	8,025.21	8,000.00
4390 01.040.00040.4390	MATERIALS/SUPPLIES (MISC)	350.00	281.14	500.00
4420 01.040.00040.4420	TRAVEL AND LODGING	ŧ	-	500.0
4470 01.040.00040.4470	TRAINING AND CERTIFICATION	-	-	
4550 01.040.00000.4550	CAPITAL EXPENDITURES	1	1	
4560 01.040.00040.4560	EQUIPMENT MAINTENANCE/LEASES	1		
6002 01.040.00040.6002	REPUBLIC PARKING CITATION ISSUERS	659,786.40	559,931.00	659,786.40
6009 01.040.00040.6009	OPERATING TRANSFERS-WORKERS' COMP TRUST	3,700,608.00	2,987,060.00	3,038,986,00
6024 01.040.00040.6024	BANK FEES AND CHARGES	800.00	205.42	5,000.00
	TOTAL OPERATING EXPENDITURES	4,446,914.40	3,604,341.45	3,897,972.40
	BUREAU of ADMINISTRATION TOTAL	\$ 8.163.921.62	\$ 574972726	\$ 7708758.69

		2015	Operating Budget				\$ 180,878.37	1,398.00	3,792.12		186,068.49	ı.	120,000.00	ľ	200.00	200.00	200.00	1,000,000,00	1,121,500,00	\$ 1,307,568,49	
		2014	(Through 09/30/2014)				\$ 75,148.28	1			75,148.28		100,203.73	3	396.06			942,106.53	1,042,706.32	\$ 1,117,854.60	
		2014	Operating Budget				106,570.96		3,668.14	5	110,239.10		120,000.00		500.00		•	1,000,000.00	1,120,500.00	1,230,739.10	The state of the s
CITY OF SCRANTON 2015 OPERATING BUDGET BUDGETED EXPENDITURES	GENERAL FUND		Account Description	Idministration . #40	Ces - #41		STANDARD SALARY	OTHER SALARY (MISC)	LONGEVITY SALARY	OVERTIME SALARY	TOTAL EMPLOYEE COMPENSATION		PROFESSIONAL SERVICES	STATIONARY/OFFICE SUPPLIES	MATERIALS/SUPPLIES (MISC)	TRAVEL AND LODGING	TRAINING AND CERTIFICATION	LIABILITY/CASUALTY INSURANCE	TOTAL OPERATING EXPENDITURES	BUREAU of HUMAN RESOURCES TOTAL	
			Account Number	Denartment of Business Administration #40	Bureau of Human Resources - #41	CORP. 14 - 15 mile in minimal processor of the	4010 01.040.00041.4010	4040 01.040.00041.4040	4070 01.040.00041.4070	4080 01.040.00041.4080			4201 01.040.00041.4201	4290 01.040.00041.4290	4390 01.040.00041.4390	4420 01.040.00041.4420	4470 01.040.00041.4470	4630 01.040.00041.4630			TABLE TO THE PARTY OF THE PARTY

			Operating Budget			75 800 00	70,000,07			75,600,00	, 000 M	30,000,00	9	1 000 00	20,000.00		90,000,00	500.00	50,000,00	75,000.00	341,500.00		
			Ö			 	•		Ĺ						L					L		•	•
		2014	(Through 09/30/2014)			58 153 BO	20.50		-	58,153.80	07 700 07	4 502 00	20,300,1		22.961.44	-	66.474.45	-	•	55,802.99	193,625.07	F0 0FF 130	10:01),107
			Ē			4	<b>&gt;</b>															-	•
OF THE RESIDENCE OF THE PERSON	THE STATE OF THE S	2044	Operating Budget			75 600 00	20,000,0		1	75,600.00	46 000 OU	00.000,01 00.000 8	1	1	20,000.00		75,000.00	100	A COLUMN TO THE PROPERTY OF TH	00.000,09	209,000.00	00 004 500	00.000,100
F	S					u	*								_								•
CITY OF SCRANTON 2015 OPERATING BUDGET	BUDGETED EXPENDITURES GENERAL FUND		Account Description	ness Administration - #40	Bureau of Information Technology - #42	STANDARD SALARY	OTHER SALARY (MISC)	LONGEVITY SALARY	OVERTIME SALARY	TOTAL EMPLOYEE COMPENSATION	PROFESSIONAL SERVICES	SERVICES AND MAINTENANCE FEE	DUES AND SUBSCRIPTIONS	STATIONARY/OFFICE SUPPLIES	MATERIALS/SUPPLIES (MISC)	TRAVEL AND LODGING	TELEPHONE	TRAINING AND CERTIFICATION	CAPITAL EXPENDITURES	EQUIPMENT MAINTENANCE/LEASES	TOTAL OPERATING EXPENDITURES	RUREAU of INFORMATION TECHNOLOGY TOTAL	
1999			Account Number	Department of Busin	Bureau of Information	4010 01.040.00042.4010	4040 01.040.00042.4040	4070 01.040.00042.4070	4080 01.040.00042.4080	A4	4201 01 040 00042 4201	4210 01.040.00042.4210	4270 01.040.00042.4270	4290 01.040.00042.4290	4390 01,040,00042,4390	4420 01.040.00042.4420	4440 01.040.00042.4440	4470 01.040.00042.4470	4550 01.040.00042.4550	4560 01.040.00042.4560	W. C.		

				(Through 09/30/2014) Operating Budget				93.668.17 \$ 106.306.78		2,825,00		93,668.17 109,131.78	# # C	1,000.00			682.98 1,000.00	1		199.36 1,000.00	- 47,025,00	882.34 50,025.00	94.550.51 \$ 159,156.78	<u>.</u>	7,213,911.24 \$ 9,590,583.96	
				Operating Budget (Through			WHO CHINA DECOMPOSE TAX TO A	137 603 04		3,111,91		140,714,95		100.00		,	1,510.00	•	•	1,100.00	327,705.00	330,415.00	471.129.95		10,150,390.67	
CITY OF SCRANTON	2015 OPERATING BUDGET BUDGETED EXPENDITURES	GENERAL FUND		Account Description	A deministrated on HAO	Department of Business Administration - #40	143	STANDARD SALARY	30)	LONGEVITY SALARY	OVERTIME SALARY	TOTAL EMPLOYEE COMPENSATION		PROFESSIONAL SERVICES	ADVERTISING	STATIONARY/OFFICE SUPPLIES	MATERIALS/SUPPLIES (MISC)	TRAVEL AND LODGING	CAPITAL EXPENDITURES	TAX AND MISC REFUNDS	TAX COLLECTION COMMITTEE EXPENSE	TOTAL OPERATING EXPENDITURES	BUREAU of TREASURY TOTAL		DEPARTMENT of BUSINESS ADMINISTRATION TOTAL	
				Account Number		Department of busines	Bureau of Treasury - #43	4010 01 040 00043 4010	4040 01 040 00043 4040	4070 01.040,00043.4070	4080 01.040.00043.4080			4201 01.040.00043.4201	4250 01.040.00043.4250	4290 01.040.00043.4290	4390 01.040.00043.4390	4420 01.040.00043.4420	4550 01.040,00043.4550	6000 01.040.00043.6000	6001 01.040.00043.6001					

	2015 OPERATING BUDGET BUDGETED EXPENDITURES	N GET JRES		
	GENERAL FUND	The state of the s	- The Control of the	
7.7000		2014	2014	2015
Account Number	Account Description	Operating Budget	(Through 09/30/2014) Operating Budget	Operating Budget
-				
Office of Economic	Office of Economic & Community Development (OECD) - #50		TO CONTRACT OF THE PARTY OF THE	
50.00000.4010	STANDARD SALARY	\$ 638,925.02		\$ 672.328.99
	19. de la constante de la cons	***************************************		
	OECD DEPARTMENT TOTAL (NON-ADDITION TO BUDGET)	\$ 638,925.02		\$ 672,328.99

		The second division of the second sec	2015	Operating Budget				650,942.01	1,862.71	31,245.00	6,500.00	15,000.00	705,549.72	03 883 53		1,000.00	500,00	•	1,000,00			87,554,00	114,437.53	819,987,25	
				Орв				မာ															<b>.</b>	•	
			2014	(Through 09/30/2014)			and the state of t	440,137.58		•	7,301.96	10,082,44	457,521.98			827.74		E			•	37,500.00	38,327.74	495,849.72	
		-	-	Ē	_			69																s	
		and the first of t	2014	Operating Budget				592,359.85	1,803.20	32,778.57	6,500.00	14,774.17	648,215.79			1,000.00				•	•	37,500.00	38,500.00	686,715.79	
				ŏ				69																s	
CITY OF SCRANTON	BUDGETED EXPENDITURES	GENERAL FUND		. Account Description	Downste AEA	Dept. Of Licenses, inspections of Permits - #21	Bureau of Licenses, inspections & Permits #51	STANDARD SALARY	OTHER SALARY (MISC)	LONGEVITY SALARY	OVERTIME SALARY	UNIFORM ALLOWANCE (AUTO)	TOTAL EMPLOYEE COMPENSATION	DBOFFESSIONAL SEBVICES	DIJES AND SHRSCRIPTIONS	STATIONARY/OFFICE SUPPLIES	MATERIALS/SUPPLIES (MISC)	TRAVEL AND LODGING	TRAINING AND CERTIFICATION	CAPITAL EXPENDITURES	MAINTENANCE COMMUNICATION EQUIPMENT	SPCA-ANIMAL CONTROL	TOTAL OPERATING EXPENDITURES	BUREAU of LICENSES, INSPECTIONS & PERMITS TOTAL	
	and the same of th	PARAMETER STREET, STRE		Account Number	of social so	Dept. of Licenses, II	Bureau of Licenses,	4010 01.051.00051.4010	4040 01.051.00051.4040	4070 01.051.00051.4070	4080 01,051,00051,4080	4101 01.051.00051.4101		4201 01 051 00051 4201	4270 01 051 00051 4270	4290 01.051.00051.4290	4390 01.051.00051.4390	4420 01.051.00051.4420	4470 01.051.00051.4470	4550 01.051.00051.4550	4570 01.051.00051.4570	6003 01.051.00051.6003			

	CITY OF SCRANTON 2015 OPERATING BUDGET BUDGETED EXPENDITIRES	OET IRES		
	GENERAL FUND		l male and a second	man and American Company of Section 2
		2014	2014	2015
Account Number	Account Description	Operating Budget	(Through 09/30/2014)	Operating Budget
Dept. of Licenses, in	Dept. of Licenses, inspections & Permits - #51	and the state of t		
Bureau of Buildings - #82	-#82	The second secon		
0101 00000 10010	CTAILD ON A DO			
4010 01.031.00082.4010	STANDARD SALARY	\$ 106,667.10	.10 \$ 78,520.26	\$ 110,667.12
4070 01 051 00082 4040	OTHER SALARY (WISC)	3/5.14	3/5.14	3,200.00
4080 01,051,00082,4080	OVERTIME SALARY	1 000 0	715.02	
4101 01.051.00082.4101	UNIFORM ALLOWANCE	1 260 00		
T DESCRIPTION OF THE PROPERTY	TOTAL EMPLOYEE COMPENSATION	115,871,82	80	12
1001				H
4201 01.051.00082.4201	PROFESSIONAL SERVICES	40,000.00	.00 4,384.48	22,456.08
4210 01.051.00082.4210	SVCES AND MAINT FEE			
4320 01.051.00082.4320	BLDG/REPAIR-SUPPL MAINT	160,000.00	1,00 232,634,17	248,000,00
4360 01.051.00082.4360	SMALL TOOLS/SHOP SUPPL		1	1
4420 01.051.00082.4420	TRAVEL AND LODGING		1	E
4445 01.051.00082.4445	SEWER CHARGES	00.000,96	1,00 48,460.29	75,000,00
4447 01.051.00082,4447	UGI - GAS	175,000.00	,00 121,155,02	L
4448 01.051.00082,4448	PAWC WATER	455,000.00	305,977.18	L
4450 01.051.00082.4450	ELECTRICAL	400,000.00	7.00 268,858.27	375,000,00
4465 01.051.00082.4465	BUILDING SUPPLIES			1,000.00
	TOTAL OPERATING EXPENDITURES	1,326,000.00	0.00 981,469.41	1,286,456.08
	DIEDEALL SEDILL PRINCE TOTAL			
	BUREAU OF BUILDINGS TOTAL	1,441,871.82	1,061,964.69	1,409,369,58
	DEPARTMENT of LICENSES, INSPECTIONS & PERMITS TOTAL	\$ 2,128,587.61	1,557,814.41	\$ 2,229,356.83
THE STATE OF THE S				

			2015	Operating Budget			122,645.35	752.98			123,398.31	225,000.00		5,000.00	200.00	200.00	200,000	500,00	5,000.00	237,000.00		360,398.31		
							5.58	-		•	5,58	9.13		4,156.90	170.00					6.03	384	1.61		
			2014	(Through 09/30/2014)	Little		87,685.58				87,685,58	108,339.13		4,15	17					112,666.03		\$ 200,351.61		
			2014	Operating Budget (			121,233.55	752.96	1	1	121,986.51	150,000.00		5,000.00	500.00	•			ŀ	155,500.00		277,486.51		
CITY OF SCRANTON	BUDGET ENAMES  ACTION OF THE STATE OF THE ST	GENERAL FUND		Account Description							MPENSATION	ICES	ENANCE FEE	SNC	SUPPLIES	(MISC)		ICATION	8	(PENDITURES		TOTAL \$		
							STANDARD SALARY	OTHER SALARY (MISC)	LONGEVITY SALARY	OVERTIME SALARY	8	PROFESSIONAL SERVICE	SERVICES AND MAINTEN	DUES AND SUBSCRIPTIONS	STATIONARY/OFFICE SU	MATERIALS/SUPPLIES (A	TRAVEL AND LODGING	TRAINING AND CERTIFIC		TOTAL OPERATING EXPI		DEPARTMENT of LAW TO		- Constitution
		and before the formation of the formatio		Account Number	Company of the Compan	Paw Department - #00	4010 01.060.00000.4010	4040 01.060.00000.4040	4070 01,060,00000.4070	4080 01.060.00000.4080		4201 01.060.00000.4201	4210 01.060.00000.4210	4270 01.060,00000.4270	4290 01.060.00000.4290	4390 01.060.00000,4390	4420 01.060.00000.4420	4470 01.060.00000.4470	4550 01.060.00000.4550				***************************************	

	2015 OPERATING BUDGET	Hall			
	TO TOTAL TOTAL MANAGEMENT AND				
	BUDGETED EXPENDITURES	RES			
	GENERAL TUND				To the about the about the about a decision of the contract of the about the about the contract of the contrac
		2014		2014	2015
Account Number	Account Description	Operating Budget	Budget	(Through 09/30/2014)	Operating Budget
Department of Public Works - #80	: Works - #80			0.00	
Bureau of Administration - #80	ıtlon - #80				
4010 01.080.00080.4010	STANDARD SALARY	S	118,204.31	\$ 90,782.26	\$ 120,991.66
4040 01.080.00080.4040	OTHER SALARY (MISC)		376.48		2,800.00
4070 01.080.00080.4070	LONGEVITY SALARY		7,432.93	R CONTRACTOR CONTRACTO	7,712.00
4080 01.080.00080.4080	OVERTIME SALARY		•	10.61	
4118 01.080,00080.4118	HEALTH INSURANCE - DPW UNION		1,800,000.00	1,858,581.08	1,800,000.00
4120 01.080.00080.4120	LIFE/DISABILITY INSURANCE		•		* 100 mm
4130 01.080.00080.4130	I.A.M. PENSION		318,344.00	200,162.70	300,344.00
4180 01.080.00080.4180	SOCIAL SECURITY		390,141.73	253,562.44	351,100.00
	TOTAL EMPLOYEE COMPENSATION		2,634,499.45	2,403,099.09	2,582,747,66
7007 00000 000 70			00 000	0000	
4201 01.080.00080.4201	PROFESSIONAL SERVICES		700.00	00.00	700.00
4270 01.080.00080.4270	DUES AND SUBSCRIPTIONS SEBVICES & MAINTENANCE SEE		- 22	. 00 03	447 KK
4210 01.080.00080.4210	SERVICES & WAIN LEIVINGE TEE		07.000	00:60	}
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	11,032.50	15,000.00
4576 01.080.00080.4576	MAINTENANCE SUPER FUND SIGHT		30,000.00	11,189.40	20,000.00
6007 01.080.00080.6007	FLOOD PROTECTION SYSTEM MAINTENANCE		30,537.77	1,053.34	50,000.00
	TOTAL OPERATING EXPENDITURES		75,444.00	23,414.24	85,747.55
	BUREAU OF ADMINISTRATION TOTAL	4	2,709,943.45	\$ 2,426,513.33	\$ 2,668,495.21
	er en			The second section of the second seco	
	The second secon				

Account Number   Account Description	2015 OPERATING BUDGET BUDGETED EXPENDITURES GENERAL FUND Iption S	2014 Operating Budget 146,343.10	2014 (Through 09/30/2014) (Through 09/30/2014) \$ 110,762.85	2015 Oneration Bidget
IIIC Works -#80  ring -#81  STANDARD SALARY  OTHER SALARY  OTHER SALARY  OVERTIME SALARY  SALOWANCE  TOTAL EMPLOYEE COMPENS  SERVICES & MAINTENANCE I  TOTAL EMPLOYEE COMPENS  STATIONARY/OFFICE SUPPLIES (MISC  STATIONARY/OFFICE SUPPLIES (MISC	BUDGETED EXPENDITURES GENERAL FUND	2014 Operating Bu	2014 Through 09/30	2016 Oneration Budget
IIC Works -#80  ring -#81  STANDARD SALARY  OTHER SALARY  OTHER SALARY  OVERTIME SALARY  OVERTIME SALARY  UNIFORM ALLOWANCE  TOTAL EMPLOYEE COMPENS  PROFESSIONAL SERVICES  SERVICES & MAINTENANCE!  MISC SERVICES & UPDEL  STATIONARY/OFFICE SUPPLIES (MISC	GENERAL FUND	2014 Operating Bu	2014 Through 09/30	Oneration Budget
IIIC Works - #80 IIIC Works - #80 IIIC WORKS - #80 STANDARD SALARY OTHER SALARY OTHER SALARY OTHER SALARY OVERTIME SALARY SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY SERVICES & MAINTENANCE INISC SERVICES & MAINTENANCE STATIONARY/OFFICE SUPPLIES STATIONARY/OFFICE SUPPLIES OVERTIME SALARY		2014 Operating Bu	2014 Through 09/30	Onerating Budget
IIIC Works - #80  TING - #81  STANDARD SALARY OTHER SALARY OTHER SALARY OTHER SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY TONGEVITY SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY SALARY OVERTIME SALARY O		2014 Operating Bu	2014 Through 09/30	Onerating Budget
IIIC Works - #80  IIIIG - #81  STANDARD SALARY OTHER SALARY (MISC) LONGEVITY SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY INFORM ALLOWANCE TOTAL EMPLOYEE COMPENS SERVICES & MAINTENANCE IS SERVICES & MAINTENANCE IS STATIONARY/OFFICE SUPPLIES (MISC SERVICES-NOT CLASSI) STATIONARY/OFFICE SUPPLIES (MISC		Operating Bu	Through 09/30	Onerating Budget
IIC Works -#80 STANDARD SALARY STANDARD SALARY OTHER SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY OVERTIME SALARY SERVICES & MAINTENA STATIONARY/OFFICE S STATIONARY/OFFICE S MATERIALS/SUPPLIES	6		110	THE RICHARD
TING -#81  STANDARD SALARY  STANDARD SALARY  OTHER SALARY  OVERTIME SALARY  OVERTIME SALARY  UNIFORM ALLOWANCE  TOTAL EMPLOYEE COM  PROFESSIONAL SERVICES & MAINTENA  SERVICES & MAINTENA  SERVICES & MAINTENA  STATIONARY/CES-NOT C  STATIONARY/CES-NOT C  STATIONARY/CES-NOT C  STATIONARY/CES-NOT C	69		110	
STANDARD SALARY OTHER SALARY OTHER SALARY OTHER SALARY OVERTIME SALARY SERVICES & MAINTENA MATERIALS/SUPPLIES OVERTIME SALARY	φ.		110	
STANDARD SALARY OTHER SALARY (MISC) LONGEVITY SALARY OVERTIME SALARY UNIFORM ALLOWANCE TOTAL EMPLOYEE COM PROFESSIONAL SERVICES & MAINTENA SERVICES & MAINTENA MISC SERVICES SA MATERIALS/SUPPLIES ( STATIONARY/OFFICE S MATERIALS/SUPPLIES)	9		110	
STANDARD SALARY OTHER SALARY (MISC) OUNGEVITY SALARY OVERTIME SALARY UNIFORMALLOWANCE TOTAL EMPLOYEE COM PROFESSIONAL SERVICES & MAINTENA SERVICES & MAINTENA SERVICES & MAINTENA MATERIALS/SUPPLIES	φ.		110	
OTHER SALARY (MISC) LONGEVITY SALARY OVERTIME SALARY UNIFORM ALLOWANCE TOTAL EMPLOYEE COM PROFESSIONAL SERVICES & MAINTENA SERVICES & MAINTENA MISC SERVICES-NOT C STATIONARY/OFFICE S MATERIALS/SUPPLIES		175 14	555.85	\$ 177,708.71
LONGEVITY SALARY OVERTIME SALARY UNIFORM ALLOWANCE TOTAL EMPLOYEE COM PROFESSIONAL SERVIC SERVICES & MAINTENA MISC SERVICES-NOT C STATIONARY/OFFICE S MATERIALS/SUPPLIES (		1.00	555.85	375,14
OVERTIME SALARY UNIFORM ALLOWANCE TOTAL EMPLOYEE COM PROFESSIONAL SERVIC SERVICES & MAINTENA MISC SERVICES.NOT C STATIONARY/OFFICE S MATERIALS/SUPPLIES		3,751.36		3,891.00
UNIFORM ALLOWANCE TOTAL EMPLOYEE COM TOTAL EMPLOYEE COM SERVICES & MAINTENA MISC SERVICES NOT CO STATIONARY/OFFICE S MATERIALS/SUPPLIES		2,500.00	5,423.86	5,500.00
TOTAL EMPLOYEE COM PROFESSIONAL SERVIC SERVICES & MAINTENA MISC SERVICES.NOT C STATIONARY/OFFICE S MATERIALS/SUPPLIES (		2,128.21	1,848.56	2,128,21
		155,097.81	118,591.12	189,601.08
		108,000.00	37,998.36	60,000,00
		200.00	100.00	200.00
		•	•	ı
MATERIALS/SUPPLIES		20.00	41.91	100.00
		350.00	45.54	100,00
			1	
4550 01.080.00081.4550 CAPITAL EXPENDITURES		•	•	•
	Commission of the commission o	108,600.00	38,185.81	60,400.00
BUREAU of ENGINEERING TOTAL	<b>Φ</b>	263,697.81	\$ 156,776.93	\$ 250,001.08

			Ĥ	(Through 09/30/2014) Operating Budget			0.16 \$ 777,196.46 \$ 1,192,001.28			0.00 150,000,00	10,080.00	3.59 888,151.60 1,451,324.87			0.00 80,955,00		0.00 69,428.50 125,000,00	7,477.53	18,090.80	0.00 235,227.59 250,000.00		0.00 392,772.14 477,682.99	70,193.69		00.00 874,145.25 1,247,682,99	73.59 \$ 1.762.296.85 \$ 2.699,007,86
NO	JDGET	Q	2014	Operating Budget			1,123,230.16		94,853.43	130,000.00	11,340.00	1,359,423.59			10,000.00		00.000,09	30,000.00	90'000'09	220,000.00		664,450.00	190,000.00		1,224,450.00	\$ 2,583,873.59
CITY OF SCRANTON	2015 OPERATING BUDGET BUDGETED EXPENDITURES	GENERAL FUND	THE PROPERTY OF THE PROPERTY O	Account Description	Works - #80	#83	STANDARD SALARY	OTHER SALARY (MISC)	LONGEVITY SALARY	OVERTIME SALARY	UNIFORM ALLOWANCE	TOTAL EMPLOYEE COMPENSATION	VALUE AND	SERVICES AND MAINTENANCE FEE	RENTAL VEHICLES & EQUIPMENT	STATIONARY/OFFICE SUPPLIES	CONSTRUCTION-PAVING MATERIAL	PAINT/SIGN MATERIAL	MATERIALS/SUPPLIES (MISC)	SALT	TRAVEL AND LODGING	STREET LIGHTING	STREET LIGHTING SERVICE / MAINTENANCE	CAPITAL EXPENDITURES	TOTAL OPERATING EXPENDITURES	BUREAU of HIGHWAYS TOTAL
				Account Number	Denartment of Public Works - #80	Bureau of Highways - #83	4010 01.080.00083.4010	4040 01.080.00083.4040	4070 01.080.00083.4070	4080 01.080.00083.4080	4101 01.080.00083.4101			4210 01.080.00083.4210	4260 01.080.00083.4260	4290 01.080.00083.4290	4340 01.080.00083.4340	4350 01.080.00083.4350	4390 01.080.00083.4390	4410 01.080.00083.4410	4420 01.080.00083.4420	4460 01.080.00083.4460	4466 01.080.00083.4466	4550 01.080.00083.4550		

	2015 OPERATING BUDGET	UDGET			
	BUDGETED EXPEN	ITURES	4 manufacture and the control of the	And	
	GENERAL FUND	٥			
			2014	2014	2015
Account Number	Account Description	0	Operating Budget	(Through 09/30/2014)	Operating Budget
Department of Public Works - #80	Works - #80			NATURAL DESCRIPTION OF A PARTY OF THE PARTY	
Bureau of Refuse - #84	34				
4010 01.080.00084,4010	STANDARD SALARY	es.	1,909,196.49	\$ 1,379,207.14	\$ 1,952,558.23
4040 01.080.00084.4040	OTHER SALARY (MISC)		•		
4070 01.080.00084.4070	LONGEVITY SALARY		73,603.29		76,032.19
4080 01.080,00084.4080	OVERTIME SALARY		100,000.00	121,847.27	
4101 01.080,00084.4101	UNIFORM ALLOWANCE		19,320.00	18,900.00	19,320,00
	TOTAL EMPLOYEE COMPENSATION		2,102,119.78	1,519,954.41	2,197,910,42
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)		1,000.00	824.98	1,000.00
4420 01.080.00084.4420	TRAVEL AND LODGING		_	,	
4490 01.080.00084.4490	LANDFILL		1,681,911.00	1,200,637.83	1,600,850.44
4550 01.080.00084.4550	CAPITAL EXPENDITURES		,	1	
	TOTAL OPERATING EXPENDITURES		1,682,911.00	1,201,462.81	1,601,850.44
	BUREAU of REFUSE TOTAL	•	3,785,030.78	\$ 2,721,417.22	3,799,760.86
			manife & American Artifact Antifacture and conference of construction of the contract of the c		

				Н	Operating Budget			944 949 00		23,856,27			*			1,500,00				3 7,000.00						9 1,109,517.19	7 S 1 516 046 48	-
				2014	(Through 09/30/2014)			313 636 00		1	18,110.38	3,255.00	233,991.38	,	•	1,115.50	•	472,284.98	161,084.20	5,630.83	26,619.70	71,264.88	•	•	•	738,000.09	\$ 971 991 47	t'100'110
st de nimeme mailteanimement sometaut de servicement de servicemen				2014	Operating Budget			221 040 06		23,094.16	10,000.00	3,360.00	368,394.22		•	1,948.00		684,000.00	238,228.95	6,000.00	29,052.00	100,000.00		1	•	1,059,228.95	1 427 523 17	11.020,134,1
	3ET	RES						е	•																		J	•
CITY OF SCRANTON	2015 OPERATING BUDGET	BUDGETED EXPENDITURES	GENERAL FUND		Account Description	e Works - #80	#85	STANDADA NA CALABO	OTHER SALARY (MISC)	LONGEVITY SALARY	OVERTIME SALARY	UNIFORM ALLOWANCE	TOTAL EMPLOYEE COMPENSATION	PROFESSIONAL SERVICES	SERVICES AND MAINTENANCE FEE	CONTRACTED SERVICES	STATIONARY/OFFICE SUPPL	GAS, OIL, LUBRICANTS	EQUIP/VEHICLE REP/MAINT	SMALL TOOLS/SHOP SUPPL	MATERIALS/SUPPL (MISC)	TIRES	TRAVEL AND LODGING	CAPITAL EXPENDITURES	MAINTENANCE (PREVENTATIVE)	TOTAL OPERATING EXPENDITURES	RIBEAL of GARAGES TOTAL	BONEAU OF CARAGES TOTAL
					Account Number	Department of Public Works - #80	Bureau of Garages - #85	4040 04 080 00085 4040	4040 01 080 00085 4040	4070 01.080,00085,4070	4080 01,080,00085,4080	4101 01.080.00085.4101		4201 01.080.00085.4201	4210 01.080.00085.4210	4220 01.080.00085.4220	4290 01.080.00085.4290	4301 01.080.00085.4301	4310 01.080.00085.4310	4360 01.080.00085.4360	4390 01.080.00085.4390	4401 01.080.00085.4401	4420 01.080.00085.4420	4550 01,080,00085,4550	4901 01.080.00085.4901			

	CITY OF SCRANTON			
	BUDGETED EXPENDITURES			
	GENERAL FUND			1.00 mm
		2014	2014	2015
Account Number	Account Description	Operating Budget	(Through 09/30/2014)	Operating Budget
Department of Public Works - #80				
Bureau of Parks & Recreation - #100	creation - #100			
4010 01,100,00000,4010	STANDARD SALARY	\$ 290 050 01	\$ 205 410 55	\$ 286.916.55
4040 01.100.00000.4040	SC)			
4070 01.100.00000,4070	LONGEVITY SALARY	24,883.28		25,704,43
4080 01.100.00000.4080	OVERTIME SALARY	13,500.00	17,139.00	20,000.00
4101 01.100.00000.4101	UNIFORM ALLOWANCE	2,520.00	2,100.00	2,520.00
	TOTAL EMPLOYEE COMPENSATION	474,720.24	355,690.96	455,564,98
4210 01.100.00000.4210	SERVICES AND MAINTENANCE FEE			1
4270 01.100.00000.4270	DUES AND SUBSCRIPTIONS		,	•
4280 01.100.00000.4280	MISC SERVICES-NON CLASSIFIED			10,000,00
4290 01.100.00000.4290	STATIONARY/OFFICE SUPPLIES	100.00	88.05	250.00
4320 01.100.00000.4320	BLDG/REPAIR-SUPPLY MAINT	40,000.00	15,088.18	25,000.00
4330 01.100.00000.4330	MEDICAL, CHEM, LAB SUP	30,000.00	15,088.18	25,000.00
4360 01.100.00000.4360	SMALL TOOLS/SHOP SUPPLIES	200.00	,	200.00
4370 01.100.00000.4370	PARKS/RECREATION SUPPLIES	1,500.00	393.87	1,000.00
4420 01.100.00000.4420	TRAVEL AND LODGING		t	
4530 01.100.00000.4530	PERFORMING ARTS	18,000.00	15,475.00	17,000.00
4540 01.100.00000.4540	SPRING/SUMMER PROG	5,000.00	5,467.59	2,000.00
4550 01.100.00000.4550	CAPITAL EXPENDITURES	40,000.00	30,319.00	40,000.00
4570 01.100.00000,4570	MAINTENANCE COMMUNICATION EQUIP		1	
	TOTAL OPERATING EXPENDITURES	134,800.00	81,919.87	125,450.00
	DEPARTMENT OF PARKS & RECREATION TOTAL	\$ 609,520.24	\$ 437,610.83	\$ 581,014.98
	DEDADTMENT & DIED IN SHORT AT A LANGE TOTAL			
		11,379,689.04	\$ 8,476,606.63	\$ 11,513,326,43

		2016	Operating Budget		\$ 351.424.00	2,000.00	1,000,00	287,635.55	645,059,55	,	1	\$ 645,059.55	
		2014	(Through 09/30/2014)		\$ 251.967.55	4,676.65	2,507.98	414,790.51	673,942.69			\$ 673,942.69	
		2014	Operating Budget		342,990.00	,		279,149.52	622,139.52			622,139.52	
ET	SES				69							S	
CITY OF SCRANTON 2015 OPERATING BUDGET	BUDGETED EXPENDITURES GENERAL FUND		Account Description	01	STANDARD SALARY	OTHER SALARY (MISC)	OVERTIME SALARY	HEALTH INSURANCE - SINGLE TAX OFFICE	TOTAL EMPLOYEE COMPENSATION	SINGLE TAX OFFICE AUDIT	TOTAL OPERATING EXPENDITURES	SINGLE TAX OFFICE DEPARTMENT TOTAL	
			Account Number	Single Tax Office - #90	4010 01.090.00000.4010	4040 01.090.00000.4040	4080 01.090.00000.4080	4119 01.090.00000.4119		6004 01.090.00000.6004			

	BUDGETED EXPENDITURES			
	GENERAL FUND			
		2014	2014	2015
Account Number	Account Description	Operating Budget	(Through 09/30/2014)	Operating Budget
NON-DEPARTMENTAL 4299 01 401 10030 4299	NON-DEPARTMENTAL EXPENDITURES - #401 01 401 10030 4299 ZONING ROARD	15,000,00	\$ 14 571 35	30 000 00
4299 01 401 10060 4299	SEUM			
	FIRST NIGHT SCRANTON	20,000.00		
4299 01.401.10080.4299	SCRANTON TOMORROW	20,000.00		30,000.00
4299 01.401.10110.4299	SHADE TREE COMMISSION	10,000.00	9,018.98	25,000.00
4299 01.401.10120.4299	ST. CATS AND DOGS	ı		1,500,00
0007	MAYORS 504 TASK FORCE	300.00	•	
7729 01:401:01:40.4739	CUT SERVICE COMMISSIONS  TOTAL BOARDS & COMMISSIONS	90,300.00	\$ 48,590.33	165,500,00
4299 01.401.15230.4299	TAN SERIES	17,000,000,00	12.986.733.37	13.000,000,00
4299 01.401.15240.4299	TAN SERIES INTEREST		4	340,000,00
4299 01.401.15306,4299	OPER TSF TO DEBT SVC-2003 SERIES A BONDS	538,200.00	349,025.58	
4299 01.401.15307.4299	OPER TSF TO DEBT SVC-2003 SERIES B BONDS	2,131,754.00	1,376,511.70	2,125,955.00
4299 01.401.15308.4299	OPER TSF TO DEBT SVC-2003 SERIES C BONDS	1,229,370.00	794,527.00	1,228,300.00
4299 01.401.15309.4299	OPER TSF TO DEBT SVC-2003 SERIES D BONDS	1,076,500.00	794,527.00	1,079,250.00
4299 01.401.15310.4299	OPER TSF TO DEBT SVC-STREET LIGHTING	479,800.00	479,800.00	545,388.00
4299 01.401.15311.4299	OPER TSF TO DEBT SVC-SALE LEASEBACK OF DPW- SERIES 2004	580,000.00	48,405.86	603,100.00
4299 01.401.15313.4299	OPER ISP TO DEBI SVC-2006 BOND	986,000.00	290,100.00	00'009'866
4299 01,401,15316,4299	OPER TSF TO DEBT SVC-SALE LEASEBACK - SERIES 2008  OPER TSF TO DET SVC- OTHER FINANCING SOURCE	1,000,000	124,554.14	3,701,83
4299 01.401.15317.4299			1	
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	2,450,000.00	2,050,904.72	7
4299 01.401.15320.4299	OPER TSF TO DEBT SVC-GUARANTEED ENERGY SAVINGS	145,000.00	144,997.96	145,00
4299 U1.401.15321.4299 4299 01.401.15322.4299	OPER ISE TO DEBLISACE REFINANCING DEBLI PYMNI REDUCTION		1	80
4299 01.401.15323.4299	OPER TSF TO DEBT SVC-2012 SERIES A UNFUNDED DEBT LOAN	1,701,975,00	1,547,708,37	1,488,350,00
4299 01.401.15324.4299	OPER TSF TO DEBT SVC-FDM REVOLVING AID LOAN	100,000.00		100,000,00
4299 01.401.15325.4299	OPER TSF TO DEBT SVC-2012 SERIES C	1,407,937.50	1,300,886.68	
4299 01,401,15326,4299	OPER TSF TO DEBT SVC-2013 SERIES A	705,975.00	288,237.35	
4299 01.401.15327.4299				1,151,000.00
4299 01.401.15328.4299	واذم	1,300,000.00		
	IOIAL INIEKESI & DEBI SERVICE/LOANS		\$ 22,576,919.73	\$ 14,(01,985.58
4299 01.401.15329.4299	OPER TSF TO DEBT SVC-ISSUANCE COSTS FOR LEASE OF REFUSE PACKERS			128,082.87
4299 01.401.19330.4299	OPER TRE TO DEBT SVC-130/04/NGE COSTS FOR LEASE OF NWE ENGINE			50,000,00
4299 01.401.15332.4299				50,000,00
	SERVICE/LEASES		\$ 22,576,919.73	
	TOTAL INTEREST & DERT SERVICE	34 743 439 50	\$ 22 576 919 73	4 764 985 59
				-

	2015	1				100.00	100.00	$\vdash$	\$ 24,317,685.58	\$ 107,398,625.02	
	2014	(Through 09/30/2014)	215.00	95,686.12	131,014.18	7.00		\$ 226,915.30	\$ 22,852,425.36	\$ 66,166,842.56	7 (1)
	2014	Operating Budget	100,000.00	6,798,656.45	22,200,000.00	100.00		29,098,756.45	60,902,195.95	130,215,162.85	
CITY OF SCRANTON 2015 OPERATING BUDGET BUDGETED EXPENDITURES GENERAL FUND		CONTINGENCY Account Description	INFINCTION EXPENSES DEIOR YEAR ORI LOATIONS	COURT AWARDS	VETERAN'S ORGANIZATION	TRIPP PARK COMMUNITY CENTER	TOTAL LINDAID BILLS / COLIDET AWARDS / MISC		TOTAL NON-DEPARTMENTAL EXPENDITURES	IOIAL GENERAL FUND EXPENDITURES	
	Account Number	4299 01.401.13090.4299	4299 01.401 16090 4299	4299 01.401.16270,4299	4299 01,401,17020,4299	4299 01.401.17060.4289				Washington Common of the Commo	77.7

		100		
Office of the Mayor - #10				
Andrewson and the state of the				
	2014	a Daniel	2015	
POSITION/TITLE	Total	*	Total	**
MAYOR	\$ 60,000.00	-	\$ 65,000.00	-
CONFIDENTIAL SECRETARY	31,085.00	-	35,085.00	
PART-TIME SECRETARY		-	11,000.00	
Department of the Mayor Total	\$ 91,085.00	2	\$ 112,085.00	3
T COLOR OF THE COL	American pure AAAAAA AAAA TATAA TATA			
TRANSPORTED AND AND AND AND AND AND AND AND AND AN				
		***************************************		

Department of Public Safety - #11		-			And the first of t	
1 1					ATTENDED TO THE PERSON OF THE	
жения на	2014	4			2015	
POSITION/TITLE	Total		*		Total	#
SUPERINTENDENT OF POLICE	\$ 90 004 38	1 38	-	¥	03 594 19	-
		9.34	-	+	86 533 04	-
CAPTAIN - PATROL	80,893.59	3.59	-		83.204.78	
LIEUTENANT OF DETECTIVES	77,782.33	2.33	-	e greater	80,004.58	
IEUTENANT - ADMINISTRATIVE	74,790.66	99.0	-		76,927.54	
LIEUTENANTS	224,371.98	1.98	3		230,782.62	6
SUPERVISOR - NARCOTICS DIVISION	71,914.13	4.13	F		73,968.81	-
FIRE MARSHALL	71,914.13	4.13	-		73,968.81	-
DETECTIVE SERGEANT	287,656.52	6.52	4		295,875.24	4
DETECTIVES	898,925.82	5.82	13		924,608.62	13
SERGEANTS-TRAINING	138,296.28	6.28	2	2004°	142,247.48	2
SERGEANTS	898,925.82	5.82	13		927,453.69	13
JUVENILE PATROLMEN	332,443.30	3.30	5		341,941.45	5
CORPORALS	447,519.80	9.80	7		460,306.21	7
REGULAR PATROLMEN	5,409,582.64	2.64	88		5,842,352.84	66
		0.00			(189,686.79)	
Neighborhood Police Officers Paid by OECD (4 in 2015)			NESSE.		(240,270.00)	(4)
COPS HIRING PROGRAM- FUNDED BY SPECIAL CITIES	(61,472.53)	2.53)	'		(15,000.00)	
SUBTOTAL POLICE OFFICERS	9,128,668.19	8.19	142		9,288,813.11	143
SIT CLERKS	508 342 80	2 80	15		527 405 65	2.5
ADMINISTRATIVE ASSISTANT III- PAYROLL CLERK	36.681.60	1.60			38.057.16	
GRANT MANAGER/SIT CLERK	46,499.31	9.31	_		48,243.03	1
SIT CLERK/CRIMINAL INFORMATION SPECIALIST	42,817.81	7.81	-		44,423.48	
Subtotal - Administrative Support	634,341.52	1.52	18		658,129.32	18
Bureau of Police Totai	\$ 9,763,009.71	12.71	160	ø	9,946,942.43	161
			2			

Department of Public Safety - #11				
Bureau of Fire - #78				
Average and the second				
	2014		2015	
POSITION/TITLE	Total	*	Total	*
CHEF	\$ 50,000.00	-	\$ 67.228.11	
DEPUTY CHIEF	84,406.13	-	87,361.68	-
ASST. CHIEF	329,965.50	4	341,568.86	4
ADMIN. CAPTAIN	74,538.92	-	75,843.35	
CAPTAIN	1,426,488.50	19	1,467,244.12	19
LIEUTENANT	1,438,456.68	20	1,258,396.08	18
CHAUFFEUR	2,769,008.25	41	2,768,389.08	39
FIRE INSPECTOR	156,978.82	2	161,463.94	2
FIRE PREVENTION OFFICER	79,458.47	1	81,728.66	-
PRIVATE	2,794,595.80	45	2,662,594.22	39
SAFER GRANT- CHAUFFEUR		(11)	-	
SAFER GRANT- PRIVATE		(19)	ı	
MASTER MECHANIC	1		79,735.28	
ADMINISTRATIVE ASSISTANT III- PAYROLL CLERK	36,681.43	-	38,056.98	
Bureau of Fire Total	\$ 9,240,578.50	136	\$ 9,089,610.36	127
		2012		
NOTE: 1 Private has submitted retirement paperwork effective 1/31/2014. Position will not be filled.	n will not be filled.			
				The second secon

And a second sec					
Office of City Clerk/City Council - #20					
And the state of t					
	2014	an a		2015	
POSITION/TITLE	Total	#	Total	#	
					Ī
CITY COUNCIL	\$ 62,500.00	5	\$ 62.500.00	00	rC.
CITY CLERK	41.220.00	-	41.220	90	7
EXECUTIVE ASSISTANT	36,681.44	-	38,056	66	T-
CONFIDENTIAL SECRETARY	33,889.52	-	35,160,38	.38	-
LEGISLATIVE LEGAL ADVISOR (a)	45,000.00	1	45,000.00	00:	-
Department of City Clerk / City Council Total	\$ 219,290.96	6	\$ 221,937.37	.37	o
		9488			
(a) No health care benefits					
The state of the s					
•			W. Constitution of the Con		

City Controller - #30				
Roseann Novembrino, City Controller				
	2014		2015	
POSITION/TITLE	Total	*	Total	#
CITY CONTROLLER	\$ 40,000.00	1	\$ 40,000.00	-
SOLICITOR TO CONTROLLER	25,092.00	1	25,092.00	-
CONFIDENTIAL SECRETARY/ASSISTANT	28,171.00	-	28,171.00	-
DEPUTY CONTROLLER/ADMIN.	32,737.00	-	32,737.00	-
ADMINISTRATIVE ASSISTANT IV -INTERNAL AUDITOR	37,647.79	-	39,059,58	_
PROGRAM MONITOR	28,827.05	-	28,827.05	-
PERFORMANCE AUDITOR	32,737.00	+	32,737.00	-
Department City Controller Total	\$ 225,211.84	7	\$ 226,623.63	7
And the second s				

Description of the Control of the Co				
Department of Business Administration - #40				
Bureau of Administration - #40				
OF THE OWN OF THE CONTRACT OF				
	2014		2015	
POSITION/TITLE	Total	*	Total	#
BUSINESS ADMINISTRATOR	\$ 53,550.00	1	\$ 79,900.00	-
FINANCE MANAGER	37,400.00	-	49.900.00	
SENIOR ACCOUNTANT	37,400.00	1	37.400.00	
STAFF ACCOUNTANT			35,000.00	
FINANCIAL ANALYST	36,225.00	-	37.583.44	
ADMINISTRATIVE ASSISTANT III- ACCOUNTS PAYABLE CLERK	36,681.42	-	38,056.97	
ADMINISTRATIVE ASSISTANT IV -PURCHASING CLERK	37,647.79	-	39,059.58	
		SECTION .		
Bureau of Administration Total	238,904.21	9	316,899.99	7
The second secon			****	
The second secon				
			W	

			Mean	
Department of Business Administration - #40				
Bureau of Human Resources - #41				
	2014		2015	
POSITION/TITLE	Total	*	Total	*
			tone	
HUMAN RESOURCES DIRECTOR/PEL COORDINATOR	36,000.00	-	43,500.00	-
ADMINISTRATIVE ASSISTANT I-BENEFITS COORDINATOR	33,889.52	-	35,160.38	-
ADMIN ASSISTANT III- PAYROLL CLERK	36,681.44	-	38,057.00	-
ADMINISTRATIVE ASSISTANT			33,000.00	-
BOARDS & COMMISSIONS COORDINATOR			29,000.00	-
Bureau of Human Resources Total	106,570.96	3	178,717.38	9

Department of Business Administration - #40				M44
Bureau of Information Technology - #42				Anna Angelon and Anna Anna Anna Anna Anna Anna Anna
				-
Otherwise and the state of the	2014		2015	
POSITION/TITLE	Total	#	Total	*
INFORMATION TECHNOLOGY MANAGER	39,600.00	-	41,600,00	-
NETWORK SYSTEMS MANAGER	36,000.00	1	34,000.00	•
CONSTRUCTION OF THE PARTY OF TH				
Bureau of Information Technology Total	75,600.00	2	75,600.00	2
				Antonia Company of the state of

Department of Business Administration - #40					
Bureau of Treasury - #43					
	2014			2015	
POSITION/TITLE	Total	*	Total		#
CITY TREASURER	\$ 34,560.00	-	\$ 34,560.00	0.00	-
ADMINISTRATIVE ASSISTANT II- CASHIER	34,576.76	-	35,873,39	3.39	-
ADMINISTRATIVE ASSISTANT II - ASSISTANT CASHIER	34,576.76	-	35,873.39	3.39	-
ADMINISTRATIVE ASSISTANT I	33,889.52	-		1	
Bureau of Treasury Total	\$ 137,603.04	4	\$ 106,306.78	8.78	က
Department of Business Administration Total	\$ 558,678.21	15	\$ 677,524.15	4.15	11

Office of Economic and Community Development - #50						
		2014			2015	
POSITION/TITLE	Total		*		Total	#
EXECUTIVE DIRECTOR	\$ 46	46,152.00	1	6	46,152.00	
DEPUTY DIRECTOR	36	36,000.00	-		36,000.00	
DIRECTOR OF FINANCE & COMPLIANCE	39	39,200.00	-	1000	39,200.00	
DIRECTOR OF HOUSING/ADA COMPLIANCE	31	31,991.00	1		31,991.00	
SOLICITOR	52	52,500.00	-		52,500.00	
ADMINISTRATIVE ASSISTANT III-FINANCIAL ANALYST	36	36,681.44	_	MG-11	38,056.99	
SUPPORT SERVICE SPECIALIST- PART TIME	23	,824.00	-			1
CONSTRUCTION/ADA SPECIALIST	27	27,200.00	-		27,200.00	
ECONOMIC DEVELOPMENT / RELOCATION SPECIALIST	27	27,200.00	_		27,200.00	
CITY PLANNER	40	40,824.00	-		40,824.00	
PUBLIC SERVICE/ESG SPECIALIST	27	27,200.00	-		27,200.00	
COLIAI OPPORTUNITY SPECIALIST	27	27,200.00	-		27,200.00	
BLIGHT & DEMOLITION SPECIALIST	38	38.535.00	-		38,535.00	
Bureau of Administration Total	\$ 454	454,507.44	13	s	432,058.99	12
And the second s	404	top to the form	4000		tanburd of notificial	topt
HOII-auution to buuget	Serios		1080		TO HORDEN HOLL	5
Office of Economic and Community Development - #50						
Bureau of Neighborhood Police - #515						
		2014			2015	
POSITION/TITLE	Total		#		Total	*
NEIGHBORHOOD POLICE OFFICERS	\$ 18	184,417.58	e	69	240,270.00	
Bureau of Neighborhood Police Total	\$ 18	184,417.58	m	G	240,270.00	
A CONTRACTOR OF THE PARTY OF TH						
OECD Department Total	\$ 63	638,925.02	16	P	672,328.99	
non-addition to budget	non-ad	non-addition to budget	udget		non-addition to budget	udget
ABARA ALIANDANIA	- Commission Commissio			- P		

	2004	# Total	4	33,889.52 1 35,160.38 1 38,399.53 1 39,839.51 1			37,513.58 1 38,920.34 1	37.513.58 1 38.920.34 1	1	112,540.74 3 116,761.02 3	- 39,059.67	2	37,513.58 1	37,513.58 1 38,920.34 1	692,359.85 16 \$ 650,942.01 17	
Dept. of Licenses, inspections & Permits - #51	Bureau of Licenses, Inspections & Permits - #51	POSITION/TITLE	DIRECTOR	ADMINISTRATIVE ASSISTANT I- PERMIT CLERK ELECTRICAL INSPECTOR	PLUMBING INSPECTOR	MECHANICAL INSPECTOR	WEIGHTS & MEASURES	ENFORCER OF LICENSES	ZONING OFFICER/CODE ENFORCER	HOUSING INSPECTORS	HOUSING/HEALTH INSPECTOR	RENTAL REGISTRATION ASSISTANT	HEALTH INSPECTOR	ANIMAL CONTROL OFFICER	Bureau of Licenses, inspections & Permits Total	

		286		-	
Dept. of Licenses, Inspections & Permits - #51	A CONTRACTOR OF THE PROPERTY O				
Bureau of Buildings - #82	The state of the s				
	2014			2015	
POSITION/TITLE	Total	#	Total		#
MAINTENANCE	\$ 37,513.58	-	\$ 38.9	20.34	
JANITOR	69,153.52	2	71,7	71,746.78	2
Bureau of Buildings Total	\$ 106,667.10	8	\$ 110,6	110,667.12	3
Department of Licenses, Inspections & Permits Total	\$ 699,026.95	19	\$ 761,6	761,609.13	20
The state of the s					

			D220	
Law Department - #60	- Accession of the Control of the Co			
The state of the s				
The state of the s	2014		2015	
POSITION/TITLE	Total	#	Total	*
CITY SOLICITOR	\$ 52,500.00	+	\$ 52.500.00	
FIRST ASSISTANT CITY SOLICITOR	-	-	35.000.00	-
ADMINISTRATIVE ASSISTANT IV- PARALEGAL	37,647.87	1	1	
CONFIDENTIAL SECRETARY	31,085.68	-	35,145.35	-
THE PARTY OF THE P				
Department of Law Total	\$ 121,233.55	4	\$ 122,645.35	6
TOTAL				
Constitution and the second se				
THE RESIDENCE OF THE PARTY OF T				
The second secon				
THE PARTY CONTRACTOR C	000000000000000000000000000000000000000			
		2524		

			00270			
Department of Public Works - #80						
Bureau of Administration - #80						energy and designation
The state of the s						
The second secon		2014			2015	10000
POSITION/TITLE		Total	*		Total	#
DIRECTOR	မာ	43,875.00	-	ક	43,875.00	
ADMINISTRATIVE ASSISTANT IV		37,647.87	-		39,059.67	1
ADMINISTRATIVE ASSISTANT III- PAYROLL CLERK		36,681.44	-	0.000	38,056.99	
The state of the s			300542			
Bureau of Administration Total	s,	118,204.31	3	မှ	120,991,66	e
The state of the s						
TOTAL				200		

Department of Public Works - #80					
Bureau of Engineering - #81		2000			
A PARAMETER AND A STATE OF THE					
	2014			2015	
POSITION/TITLE	Total	*	Total		#
PAVE CUT INSPECTOR	\$ 37,513.58	-	38	3,920.39	-
FLOOD CONTROL PROJECT COORDINATOR	29,750.00	1	. 26	29,750.00	-
FLOOD CONTROL MAINTENANCE	79,079.52	2	106	109,036.32	က
The second secon					
Bureau of Engineering Total	\$ 146,343.10	) 4	\$ 177	177,706.71	5
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			<b>2</b> /4 **		

Department of Public Works - #80	and the second s			
Bureau of Highways - #83	The second secon			
	2014		2015	
POSITION/TITLE	Total	74:	Total	*
HEAVY EQUIPMENT OPERATOR/CRAFTSMEN	84.776.22	2	86.689.82	2
HEAVY EQUIPMENT OPERATOR/LEADER	169.552,44	4	173.379.64	4
CHAUFFEUR	249,890.36	9	298.011.16	7
REPAIRMAN	368,580.96	6	377.192.16	6
DISPATCHER	41,050.88	-	42,007.68	
MAINTENANCE/CRAFTSMAN LEADER	42,804.53	_	43.761.33	
TREE TRIMMER	42,388.11	-	43.344.91	-
SWEEPER OPERATOR/CHAUFFEUR	42,002.27	-	42.959.07	-
STONE-BRICK LAYER MASON	41,802.59	-	42.759.39	+
TRAFFIC/SIGN MAINTENANCE	40,381.80	1	41,896.12	-
THE PARTY OF THE P				
Bureau of Highways Total	\$ 1,123,230.16	27	\$ 1,192,001.28	28
The state of the s		outstat.		

Department of Public Works - #80				
Bureau of Refuse - #84				
				A THE STATE OF THE
	2014		2015	
POSITION/TITLE	Total	*	Total	#
OPERATOR LEADER	551,045.43	13	563,483.83	13
COLLECTOR LEADER	41,592.30	-	42,549.10	-
COLLECTOR	1,106,065.06	27	1,131,247.60	27
DISPATCHER	40,941.26	-	41,898.06	-
RECYCLING CHAUFFEUR	169,552.44	4	173,379.64	4
Bureau of Refuse Total	\$ 1,909,196.49	46	\$ 1,952,558.23	46
		richael		

Department of Public Works - #80         Bureau of Garages - #85           Bureau of Garages - #85         2014           POSITION/TITLE         \$ 84,197.56           AUTO REPAIRMAN-LEADER         \$ 84,197.56           EQUIPMENT / VEHICLE MAINTENANCE         42,202.78           TIRE-EQUIPMENT REPAIR/HELPER         41,423.20           PARTS MANAGER/AUTO REPAIR/PA STATE VEHICLE INSPECTOR         40,672.58           MOTOR VEHICLE REPAIR         40,672.58           MECHANIC         40,672.58           MECHANIC DIESEL         40,672.58			
To AAINTENANCE \$ R/HELPER REPAIR/PA STATE VEHICLE INSPECTOR R			
To  IN-LEADER  IN-LEADER  HICLE MAINTENANCE  T REPAIR/HELPER  RAUTO REPAIR/PA STATE VEHICLE INSPECTOR  E REPAIR  EL			
To AIN-LEADER  WN-LEADER HIGLE MAINTENANCE T REPAIR/HELPER RAUTO REPAIR/PA STATE VEHICLE INSPECTOR E REPAIR E REPAIR EL			
TO TO THE		2015	
\$ ATE VEHICLE INSPECTOR	*	Total	#
SATE VEHICLE INSPECTOR			
ATE VEHICLE INSPECTOR	56 2 \$	87,522.66	2
ATE VEHICLE INSPECTOR	78 2	43.761.33	
EPAIR/PA STATE VEHICLE INSPECTOR	20 1	42,380.00	_
	78 1	43,055.58	-
	58 1	42,197.75	•
	58 1	42,197.75	
	58 1	42,197.75	
Bureau of Garages Total \$ 331,940.06	\$ 6 90	343,312.82	80

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Department of Public Works - #80			(3) SP			
Burearu of Parks & Recreation - #100			100.20			
				200		
		2014	2020		2015	
POSITION/TITLE		Total	*	TENNER	Total	*
		:		202		
PROJECT ADMINISTRATOR		41,160.74	-		42,704.27	-
PARKS & RECREATION SPECIALIST (a)		32,300.00	-		32,300.00	-
CHAUFFEUR ( POSITION ADDED TO HIGHWAYS)		41,760.99	-		•	
POOL OPERATORS / GROUNDSKEEPER		82,285.22	2		84,198.82	2
PARKS & RECREATION GROUNDSKEEPER		82,892.16	2		84,805.76	2
FACILITY MAINTENANCE / GROUNDSKEEPER		41,950.90	-		42,907.70	-
PARKS & RECREATION SPECIALIST		(32,300.00)	2000			
			Etseval			
Department of Parks & Recreation Total (a)	s	290,050.01	8	s	286,916.55	7
(a)paid from Account 01.100.00000.4040, Other Salary).						
Department of Dublic Morbe Total		2 040 064 42	07		4 079 407 95	0
	9	0,000,000	10	9	4,013,401.40	) B

Single Tax Office - #90 (a)						
		2014			2015	
POSITION/TITLE		Total	**		Total	#
COLLECTOR OF TAXES	69	26.650.00	-	s	26.650.00	
CONTROLLER		27,500.00	-		27,500.00	-
CASHIER I		18,865.00	1		19,415.86	-
CASHIER II		17,865.00	-		18,386.66	•
CASHIER II		17,865.00	-		18,386.66	1
CLERK TYPIST		19,365.00	-		19,930.46	-
INFORMATION CLERK		17,865.00	-		18,386.66	-
AUDITOR I		19,365.00	-		19,930.46	-
AUDITOR		19,365.00	-		19,930.46	-
AUDITOR/BUSINESS PRIV/MERC (b)		35,730.00	τ-	5.44	36,773.32	-
MAILING CLERK		16,865.00	1		17,357.46	•
FIELD AUDITORS		17,865.00	-		18,386.66	1
CLERK		16,865.00	1		17,357.46	1
CLERK		16,865.00	1		17,357.46	1
CLERK II		17,865.00	1		18,386.66	1
ABATEMENT CLERK		16,865.00	1		17,357.46	1
CRT OPERATOR-PROPERTY		19,365.00	1		19,930.46	
Single Tax Office Department Total	69	342,990.00	11	6	351,424.16	11
CONTRACT CON					Typing the second secon	
(a) Salaries are paid 50% by the City and 50% by the Scranton School District.						
(b) Full Time City employee					Control of the Contro	

WHITE THE PARTY OF				
	2014		2015	
THE PROPERTY OF THE PROPERTY O	Total	*	Total	***
The state of the s			3339111	
Total City of Scranton Budgeted Payroll (a)	\$ 25,180,068.85	466	\$ 25,583,888.83	461
(a) Does not include OECD Payroll				

### **GRA** Consulting

March 19, 2014

Mr. David Bulzoni
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 David:

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, 2013. 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. Due to changes in the third party administrator, this analysis has moved to February 25, 2014.

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 February 25, 2014 to be \$19,631,799. As displayed on Exhibit 4, this amount represents the sum of estimated outstanding losses discounted for future investment earnings at an annual rate of 3.50 percent. This is an approximate decrease of \$2,100,000 over the prior report and is due to the one half percent increase in the rate of interest used in discounting the future cash flows of the expected payment of claims coupled with an increase in claim payment activities noted especially in the more recent program years. Without the increase in the rate of discount, the obligation would have decreased from the prior analysis by \$1,400,000 to \$20,380,905.

In addition, Exhibit 5 details the level of expected claims and claims expense expenditures for the 2014 calendar year, which total \$2,599,332. This is an approximate \$625,000 decrease over the prior year's expected claims expenditures and is due to a new selection method that reflects the past history of this projection being overly conservative. This noted conservatism is due to two issues: the selected paid loss development factors continue to overestimate the ultimate final costs coupled with the Bureau's position that the starting point of this exhibit are estimated ultimate costs by

Mr. Ryan McGowan 3/19/2014 Page 2 of 2

program year that reflect zero potential reinsurance recoveries for any year regardless of whether or not the proving carrier is viewed as responsive or not. This has been the Bureau's position since November of 2005. In other words, this amount is now gross of any amounts that may be reimbursed by your excess carriers. Further, as outlined in Table A, the total expenditures to the Fund for 2014 are anticipated to be \$2,940,726.

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 PMA Companies appears to be an increase in payments 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.

Should you have any questions or need for further clarification; please do not hesitate to contact me at (908) 271-4277. One originals of this report and one working copy for the reinsurance company have been provided. In the interest of complying with the PA WC Bureau's request for the prompt review of the actuarial report, I have forwarded an original of this report to Lac Longson, Actuary, PA Bureau of Workers' Compensation in Harrisburg.

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

Sincerely,

Gary R. Abramson, ACAS, MAAA

Consulting Actuary

gra:Scranton\_cover\_march 19\_2014.doc

## GRA Consulting

March 19, 2014

Mr. Lac Longson Actuary Commonwealth of Pennsylvania Department of Labor & Industry Self-Insurance and Safety Division Bureau of Workers' Compensation 1171 S. Cameron Street 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 23, 2013, 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 February 25, 2014 to be \$19,631,799. As displayed on Exhibit 4, this amount represents the sum of estimated outstanding losses discounted for future investment earnings at an annual rate of 3.50 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, 2014. 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 2014 are as estimated by The City based upon expected outlays. As displayed within this table, the projected annual expenditures for calendar year 2014 for all categories combined is \$2,940,726.

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

Sincerely,

Gary R. Abramson, ACAS, MAAA

Consulting Actuary

Enclosures

GRA:DOC: SCRANTON\_SMRY\_02.25.142.DOC cc: David Bulzoni, Business Administrator

# Projected Annual Expenditure Amounts <u>Calendar Year 2014</u>

Category	Amount
<ol> <li>Claims Liability - midpoint of reasonableness range</li> <li>Losses &amp; ALAE payments, from Exhibit 5)</li> </ol>	\$2,599,332
2. Claims Administrative Expense (PMA Claims Services annual services fee)	\$68,750
3. General Self-Insurance Expenses (Excess Reinsurance, Risk Mgmt Services, Loss Control & Special Assessments)	\$215,094
<ol> <li>Trust Operating Expenses (Trust Fund fees including investment, accounting and actuarial services)</li> </ol>	\$57,550
Total Projected Annual Expenditures (January 1, 2014 through December 31, 2014)	\$2,940,726

19-Mar-14

Table A.xIs

# 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 1

Sheet I of this exhibit provides a summary of the loss experience under analysis. The experience is that as provided by PMA Companies, evaluated as of February 25, 2014. PMA assumed all claims administrative responsibilities PA Claims Services as of March 1, 2013. The data displayed is the collective experience of all previous TPA's as provided to and assimilated by PMA. A comparison of the losses for accident years up through and including 2013, will show that during the previous eighteen months, the program paid out \$3.91M in claims and related expenses, while the reported losses increased by \$2.13M over the same time frame. This implies a decrease in the outstanding losses for the City's self-insured program of approximately \$1.78M for policy years up through and including 2013. 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 sixteen historical program periods. Trends in the average annual wage per employee are displayed for each year and for the fifteen year history overall.

### 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 periods 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, 82 individual claims meet this criterion. This is an increase of ten critical claims from that which was reported one and one half years prior. The 2002/03 program year currently contributes over 17% 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 50 overall. This is an increase of seven claims over 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 would 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 March 1, 2013 - February 28, 2014 program year as well as the forecasted results for the March 1, 2014 – February 28, 2015 accident period. The selected loss rate for accident year 2013/14 is \$2.50 less than the selected rate from the prior analysis. This 14% decrease in the selected loss rate is due to the consistency in expected loss rates over the past six 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 February 25, 2014 on both a nominal basis and a discounted basis. The estimated outstanding losses as of February 25, 2014 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 2013/14. 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 February 25, 2014 and the underlying payment pattern for the specific losses. In addition, there are ten large claims in the 1986/87-1988/89 program years plus another twelve 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 \$2.1Mil less than the prior analysis and is reflective of the increased payment activity over the past eighteen months, especially those of the more recent program years, and a one half percent increase in the rate of return utilized to discount the outstanding losses. The one half point increase in the underlying rate of interest utilized in discounting the expected payout pattern is responsible for almost \$740,000 of the difference between the annual evaluations. Without the change in discount rate, this discounted obligation would have been reduced by approximately \$1,400,000 from the prior evaluation.

### EXHIBIT 5

Exhibit 5 develops a projection of the calendar year 2014 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, 2014. 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 2014 of \$2,970,665. This figure is inclusive of allocated claims expenses since they are contained within the underlying loss data as presented by PMA Companies for this analysis and is further presented gross of any anticipated reinsurance recoveries.

A review of the past five years has shown that this method has generally overstated the projected claims payments for the upcoming twelve months by upwards of 25%. The reasoning is probably two-fold: historical paid development factors are overly conservative and the ultimate losses used to project the upcoming payments do not reflect potential reinsurance recoveries. Our mid-point of a reasonable range of estimates results in a 12.5% decrease in expected costs. Based upon the average monthly payments of the past eighteen months (\$217,295), the \$2.6M midpoint appears to be very accurate and reasonable.

### 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 February 25, 2014. As mentioned previously, currently eighty-two losses meet or exceed these critical amounts and are displayed individually by program year within Sheets 2 through 5 of this Appendix.

### <u>APPENDIX C</u>

Appendix C presents the derivation of discount factors used in discounting each accident periods' outstanding liabilities. This exhibit utilizes a discount rate of 3.50% per annum in combination with the selected payment pattern underlying the paid losses. The discount rate is representative of the effective yield as of February 25, 2014 for 30 year US Treasury Bonds.

### The City of Scranton Summary of Historical Loss Experience As of February 25, 2014

Accident Year	Maturity (months)	Num Closed	ber of Clain Open	ns Total	Paid Losses (Net of Subro)	Reported <u>Losses</u>
<u>i cai</u>	monanay	<u> </u>		-		<del>**</del>
03/01/79-02/28/80	420	5	1	6	\$1,252,761	\$1,286,088
03/01/80-02/28/81	408	5	2	7	\$1,730,328	\$1,901,934
03/01/81-02/28/82	396	5	2	7	\$2,131,102	\$2,385,985
03/01/82-02/28/83	384	8	1	9	\$682,818	\$798,533
03/01/83-02/28/84	372	2	1	3	\$1,576,556	\$1,753,155
03/01/84-02/28/85	360	5	0	5	\$134,535	\$134,535
03/01/85-02/28/86	348	2	2	4	\$1,183,494	\$1,372,916
03/01/86-02/28/87	336	1	2	3	\$1,311,800	\$1,536,617
03/01/87-02/28/88	324	9	2	11	\$2,199,300	\$3,767,337
03/01/88-02/28/89	312	5	5	10	\$2,817,600	\$3,805,632
03/01/89-02/28/90	300	10	1	11	\$1,926,855	\$2,023,237
03/01/90-02/28/91	288	18	2	20	\$2,571,827	\$3,237,112
03/01/91-02/28/92	276	113	5	118	\$5,274,168	\$6,013,375
03/01/92-02/28/93	264	200	3	203	\$5,111,920	\$5,345,083
03/01/93-02/28/94	252	176	5	181	\$7,295,815	\$7,927,656
03/01/94-02/28/95	240	194	0	194	\$1,815,475	\$1,815,480
03/01/95-02/28/96	228	273	4	277	\$6,555,936	\$6,822,601
03/01/96-02/28/97	216	221	2	223	\$2,260,764	\$2,913,734
03/01/97-02/28/98	204	236	1	237	\$2,262,816	\$2,282,119
03/01/98-02/28/99	192	218	2	220	\$2,051,277	\$2,310,240
03/01/99-02/28/00	180	233	0	233	\$2,026,959	\$2,026,957
03/01/00-02/28/01	168	194	0	194	\$1,751,046	\$1,751,054
03/01/01-02/28/02	156	190	1	191	\$2,504,786	\$2,505,511
03/01/02-02/28/03	144	202	6	208	\$5,448,783	\$6,109,369
03/01/03-02/28/04	132	149	3	152	\$1,445,748	\$1,982,920
03/01/04-02/28/05	120	146	4	150	\$2,888,873	\$3,146,682 \$4,748,157
03/01/05-02/28/06	108	154	2	156	\$1,545,048	\$1,748,157
03/01/06-02/28/07	96	167	3	170	\$1,571,847	\$1,870,339
03/01/07-02/28/08	84	172	3	175	\$1,443,881	\$1,534,296 \$1,615,851
03/01/08-02/28/09	72	139	4	143	\$1,312,723	\$1,405,280
03/01/09-02/28/10	60	155	2	157	\$1,317,006 \$1,603,634	\$1,944,360
03/01/10-02/28/11	48	150	8	158	\$1,693,634 \$1,489,786	\$1,707,541
03/01/11-02/28/12	36	138	10	148 136	\$7,489,788 \$790,455	\$843,142
03/01/12-02/28/13	24	125	11	130	\$790,433 \$541,694	\$820,897
03/01/13-02/28/14	12	<u>47</u>	<u>85</u> 185	<u>132</u> 4252	\$79,919,416	\$90,445,725
Totals		4067	100	4202	ψ1 3,3 13,7 10	ψυσηπηση 120

Source: PMA Companies Loss Summary by Policy, Account # 0441006 Statement of Losses Valued as of: February 25, 2014

Note: Claim counts include claims closed without payment & notice only claims

### The City of Scranton Summary of Historical Exposure As of February 25, 2014

Calendar <u>Year</u>	Number of Employees	<u>Payroll</u>	Average Pay <u>Per EE</u>	Annual Change in Avq 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% <sup>-</sup>
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%
2012	468	\$22,633,282	\$48,362	-7.1%
2013	480	\$22,809,778	\$47,520	-1.7%
verage Annual Tr	end in Averag	ge Payroll per	Employee:	2.7%
2014 Projected	463	\$25,180,068	\$54,385	14.4%

Source: City of Scranton, Department of Business Administration

Estimation	of	Unlimited Ultimate Losses
Estimation	or	Unlimited Ultimate Losses

		-					(1.1)	(II)
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I) Baid
15.5	<b>(</b> -)		Reported	Paid	Large Loss	Number	Reported	Paid
Accident	Evaluation	Maturity	Losses	Losses	Critical	of Losses >	on Large	on Large
Period	Date	(months)	at 2/25/14	at 2/25/14	Amount_	Column(F)	Losses	Losses
03/01/86-02/28/87		336.0	\$1,536,617	\$1,311,800	N/A	N/A	N/A	N/A
03/01/87-02/28/88		324.0	\$3,767,337	\$2,199,300	N/A	N/A	N/A	N/A
03/01/88-02/28/89		312,0	\$3,805,632	\$2,817,600	N/A	N/A	N/A	N/A
03/01/89-02/28/90		300.0	\$2,023,237	\$1,926,855	N/A	N/A	N/A	· N/A
03/01/90-02/28/91		288.0	\$3,237,112	\$2,571,827	N/A	N/A	N/A	N/A
03/01/91-02/28/92		276.0	\$6,013,375	\$5,274,168	N/A	N/A	N/A	N/A
03/01/92-02/28/93		264.0	\$5,345,083	\$5,111,920	N/A	N/A	N/A	N/A
03/01/93-02/28/94		252.0	\$7,927,656	\$7,295,815	N/A	N/A	N/A	· N/A
03/01/94-02/28/95		240.0	\$1,815,480	\$1,815,475	N/A	N/A	N/A	N/A
03/01/95-02/28/96		228.0	\$6,822,601	\$6,555,936	N/A	N/A	N/A	N/A
03/01/96-02/28/97		216.0	\$2,913,734	\$2,260,764	N/A	N/A	N/A	N/A
03/01/97-02/28/98		204.0	\$2,282,119	\$2,262,816	N/A	N/A	N/A	N/A
03/01/98-02/28/99		192.0	\$2,310,240	\$2,051,277	N/A	N/A	N/A	N/A
03/01/99-02/28/00		180.0	\$2,026,957	\$2,026,959	N/A	N/A	N/A	N/A
03/01/00-02/28/01		168.0	\$1,751,054	\$1,751,046	N/A	N/A	N/A	N/A
		156.0	\$2,505,511	\$2,504,786	N/A	N/A	N/A	N/A
03/01/01-02/28/02		144.0	\$6,109,369	\$5,448,783	N/A	N/A	N/A	N/A
03/01/02-02/28/03		132.0	\$1,982,920	\$1,445,748	N/A	N/A	N/A	N/A
03/01/03-02/28/04		120.0	\$3,146,682	\$2,888,873	N/A	N/A	N/A	N/A
03/01/04-02/28/05		108.0	\$1,748,157	\$1,545,048	N/A	N/A	N/A	N/A
03/01/05-02/28/06		96.0	\$1,870,339	\$1,571,847	N/A	N/A	N/A	N/A
03/01/06-02/28/07		84.0	\$1,534,296	\$1,443,881	N/A	N/A	N/A	N/A
03/01/07-02/28/08		72.0	\$1,615,851	\$1,312,723	N/A	N/A	N/A	N/A
03/01/08-02/28/09		60.0	\$1,405,280	\$1,317,006	N/A	N/A	N/A	N/A
03/01/09-02/28/10		48.0	\$1,944,360	\$1,693,634	N/A	N/A	N/A	N/A
03/01/10-02/28/11		36.0	\$1,707,541	\$1,489,786	N/A	N/A	N/A	N/A
03/01/11-02/28/12		24.0	\$843,142	\$790,455	N/A	N/A	N/A	N/A
03/01/12-02/28/13			\$820,897	\$541,694	N/A	N/A	N/A	N/A
03/01/13-02/28/14	2/25/2014	12.0	\$80,812,579	\$71,227,822			_	
Totals						(D)		(Q)
(J)	(K)	(L)	(M)	(N)	(0)	(P)		• •
			, ,			1 12		
	(- 3	•	, ,	Implied		Implied		Selected Estimated
		• •	Cumulative	Limited	Cumulative	Limited		Estimated
Accident		Maturity	Cumulative Rptd Loss	Limited Ultimate	Paid Loss	Limited Ultimate		Estimated Ultimate
Accident Period	Evaluation Date	Maturity	Cumulative	Limited Ultimate Losses	Paid Loss Dev Factor	Limited Ultimate Losses	····	Estimated Ultimate Losses
Period	Evaluation	Maturity	Cumulative Rptd Loss Dev Factor 1 045	Limited Ultimate Losses \$1,606,159	Paid Loss Dev Factor 1.196	Limited Ultimate Losses \$1,569,451		Estimated Ultimate Losses :\$1,591,476
	Evaluation Date 2/25/2014	Maturity (months)	Cumulative Rptd Loss Dev Factor	Limited Ultimate Losses \$1,606,159 \$3,945,421	Paid Loss Dev Factor 1.196 1.205	Limited Ultimate Losses \$1,569,451 \$2,649,530		Estimated Ultimate Losses :\$1,591,476 \$3,427,064
Period 03/01/86-02/28/87 03/01/87-02/28/88	Evaluation Date 2/25/2014 2/25/2014	Maturity (months) 336.0	Cumulative Rptd Loss Dev Factor 1 045	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840	Paid Loss Dev Factor 1.196 1.205 1.214	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198
Period 03/01/86-02/28/87	Evaluation Date 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0	Cumulative Rptd Loss Dev Factor 1.045 1.047	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106	Paid Loss Dev Factor 1.196 1.205 1.214 1.223	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443		Estimated Ultimate Losses :\$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/89 03/01/89-02/28/90	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 312.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302	Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/89	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779	Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234 1.246	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/89 03/01/89-02/28/90 03/01/90-02/28/91	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0 288.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.054	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943	Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234 1.246 1.258	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077
Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/88-02/28/90 03/01/89-02/28/91 03/01/90-02/28/91 03/01/91-02/28/92 03/01/92-02/28/93	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0 288.0 276.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.052 1.054 1.057	Limited Ultimate Losses \$1,606,159 \$3,945,241 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/89 03/01/89-02/28/90 03/01/90-02/28/91 03/01/91-02/28/92	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0 288.0 276.0 264.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.052 1.054 1.057 1.060	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394	Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/89 03/01/89-02/28/91 03/01/90-02/28/91 03/01/91-02/28/92 03/01/92-02/28/93 03/01/93-02/28/94 03/01/94-02/28/95	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0 288.0 276.0 264.0 252.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.052 1.054 1.057 1.060 1.064	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,493,995 \$1,938,394 \$7,313,767	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$8,558,459		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/99 03/01/99-02/28/90 03/01/90-02/28/92 03/01/92-02/28/93 03/01/93-02/28/94 03/01/93-02/28/94 03/01/93-02/28/94	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0 286.0 276.0 264.0 252.0 240.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.054 1.057 1.060 1.064	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$6,558,459 \$2,995,174		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/99 03/01/99-02/28/91 03/01/91-02/28/92 03/01/93-02/28/93 03/01/93-02/28/93 03/01/93-02/28/95 03/01/93-02/28/96 03/01/96-02/28/97	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 300.0 288.0 276.0 264.0 252.0 240.0 228.0	Cumulative Rptd Loss Dev Factor 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.072	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,493,995 \$1,938,394 \$7,313,767	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.305 1.325	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,264,280 \$2,338,551 \$6,558,459 \$2,995,174 \$3,047,332		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/90 03/01/99-02/28/91 03/01/99-02/28/91 03/01/91-02/28/92 03/01/93-02/28/93 03/01/93-02/28/96 03/01/95-02/28/97 03/01/96-02/28/97	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 300.0 288.0 276.0 264.0 252.0 240.0 216.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.052 1.054 1.057 1.060 1.064 1.068 1.072	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,514,545	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.305 1.325 1.347	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$3,047,332 \$2,813,286		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,475 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/90 03/01/99-02/28/91 03/01/91-02/28/92 03/01/92-02/28/94 03/01/93-02/28/94 03/01/94-02/28/96 03/01/95-02/28/97 03/01/97-02/28/98	Evaluation Date  2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0 288.0 276.0 264.0 252.0 240.0 228.0 216.0 204.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,394 \$7,313,767 \$3,137,522 \$2,469,809	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/90 03/01/98-02/28/91 03/01/91-02/28/92 03/01/93-02/28/94 03/01/93-02/28/94 03/01/94-02/28/95 03/01/96-02/28/97 03/01/96-02/28/99 03/01/98-02/28/99 03/01/98-02/28/99	Evaluation Date  2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 300.0 288.0 276.0 264.0 252.0 240.0 228.0 216.0 204.0 192.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,514,545 \$2,220,608 \$1,932,749	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/90 03/01/89-02/28/91 03/01/91-02/28/92 03/01/92-02/28/94 03/01/93-02/28/94 03/01/94-02/28/95 03/01/95-02/28/96 03/01/96-02/28/98 03/01/98-02/28/98 03/01/98-02/28/99 03/01/99-02/28/00	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 300.0 268.0 276.0 252.0 240.0 228.0 216.0 204.0 192.0 180.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.088 1.096	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,514,545 \$2,220,608	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,096,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156
Period 03/01/86-02/28/87 03/01/87-02/28/87 03/01/87-02/28/89 03/01/89-02/28/91 03/01/91-02/28/92 03/01/93-02/28/93 03/01/93-02/28/93 03/01/93-02/28/94 03/01/95-02/28/97 03/01/96-02/28/97 03/01/98-02/28/99 03/01/99-02/28/00 03/01/90-02/28/01	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 300.0 276.0 264.0 252.0 240.0 228.0 204.0 192.0 180.0 168.0	Cumulative Rptd Loss Dev Factor 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.088 1.096 1.104	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,514,545 \$2,220,608 \$1,932,749	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$4,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/99 03/01/99-02/28/91 03/01/91-02/28/92 03/01/93-02/28/93 03/01/93-02/28/93 03/01/93-02/28/93 03/01/93-02/28/93 03/01/93-02/28/93 03/01/98-02/28/98 03/01/98-02/28/00 03/01/00-02/28/01 03/01/01-02/28/02 03/01/01-02/28/02	Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	Maturity (months) 336.0 324.0 300.0 288.0 276.0 264.0 252.0 240.0 228.0 204.0 192.0 180.0 168.0	Cumulative Rptd Loss Dev Factor 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.088 1.096 1.104 1.113	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,493,995 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,514,545 \$2,220,608 \$1,932,749 \$2,789,608	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$4,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080 \$2,261,978
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/90 03/01/99-02/28/91 03/01/99-02/28/91 03/01/93-02/28/94 03/01/93-02/28/94 03/01/95-02/28/97 03/01/96-02/28/97 03/01/98-02/28/98 03/01/98-02/28/90 03/01/90-02/28/01 03/01/01-02/28/02 03/01/02-02/28/03 03/01/03-02/28/04	Evaluation Date  2/25/2014	Maturity (months) 336.0 324.0 300.0 288.0 276.0 264.0 252.0 240.0 228.0 216.0 204.0 192.0 180.0 156.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.088 1.096 1.104 1.113 1.125	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,514,545 \$2,220,608 \$1,932,749 \$2,789,608 \$6,871,765	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.234 1.246 1.258 1.273 1.288 1.305 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,995,174 \$3,047,332 \$2,813,286 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640 \$4,721,680		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080 \$2,261,978 \$4,069,754
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/90 03/01/99-02/28/91 03/01/91-02/28/92 03/01/93-02/28/93 03/01/93-02/28/94 03/01/95-02/28/96 03/01/96-02/28/97 03/01/98-02/28/99 03/01/98-02/28/00 03/01/00-02/28/00 03/01/01-02/28/00 03/01/03-02/28/00 03/01/03-02/28/04	Evaluation Date  2/25/2014	Maturity (months) 336.0 324.0 300.0 288.0 276.0 264.0 252.0 240.0 216.0 204.0 192.0 180.0 168.0 156.0 144.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.088 1.096 1.104 1.113 1.125 1.138	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,343 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,514,545 \$2,220,608 \$1,932,749 \$2,789,608 \$6,871,765 \$2,257,536	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$6,556,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640 \$4,721,680 \$2,650,243		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,098 \$2,261,978 \$4,069,754 \$2,293,697
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/90 03/01/89-02/28/90 03/01/91-02/28/92 03/01/93-02/28/94 03/01/94-02/28/96 03/01/95-02/28/96 03/01/95-02/28/99 03/01/98-02/28/99 03/01/98-02/28/90 03/01/00-02/28/01 03/01/01-02/28/02 03/01/01-02/28/02 03/01/04-02/28/04 03/01/04-02/28/06	Evaluation Date  2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0 268.0 276.0 264.0 252.0 240.0 216.0 204.0 192.0 180.0 168.0 144.0 132.0 120.0 108.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.088 1.096 1.104 1.113 1.125 1.138 1.155	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,395 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,514,545 \$2,220,608 \$1,932,749 \$2,789,608 \$6,874,765 \$2,257,536 \$3,635,137	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.234 1.246 1.258 1.273 1.288 1.305 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$2,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640 \$4,721,680 \$2,650,243 \$2,857,607		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080 \$2,261,978 \$4,069,754 \$2,293,697 \$2,492,784
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/90 03/01/98-02/28/90 03/01/99-02/28/91 03/01/93-02/28/94 03/01/93-02/28/94 03/01/93-02/28/95 03/01/95-02/28/97 03/01/96-02/28/97 03/01/98-02/28/99 03/01/98-02/28/00 03/01/01-02/28/01 03/01/01-02/28/02 03/01/03-02/28/02 03/01/03-02/28/02 03/01/03-02/28/02 03/01/03-02/28/02 03/01/05-02/28/06 03/01/05-02/28/06	Evaluation Date 2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0 276.0 276.0 240.0 228.0 216.0 204.0 192.0 180.0 156.0 144.0 132.0 120.0 108.0 96.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.088 1.096 1.104 1.113 1.125 1.138 1.155 1.176	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,762 \$2,2469,809 \$2,514,545 \$2,220,608 \$1,932,749 \$2,789,608 \$6,871,765 \$2,257,536 \$3,635,137 \$2,055,999	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.234 1.246 1.258 1.273 1.288 1.305 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.715	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640 \$4,721,680 \$2,650,243 \$2,657,607 \$2,818,943		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,263,4041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080 \$2,261,978 \$4,069,754 \$2,293,697 \$2,492,784 \$2,267,165
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/97 03/01/99-02/28/91 03/01/91-02/28/92 03/01/93-02/28/93 03/01/93-02/28/93 03/01/93-02/28/94 03/01/96-02/28/97 03/01/98-02/28/97 03/01/98-02/28/00 03/01/98-02/28/00 03/01/01-02/28/02 03/01/03-02/28/04 03/01/03-02/28/04 03/01/03-02/28/04 03/01/03-02/28/04 03/01/03-02/28/04 03/01/05-02/28/05 03/01/05-02/28/07	Evaluation Date 2/25/2014	Maturity (months) 336.0 336.0 312.0 300.0 268.0 276.0 264.0 252.0 240.0 228.0 216.0 204.0 192.0 180.0 168.0 144.0 132.0 120.0 108.0 96.0 84.0	Cumulative Rptd Loss Dev Factor 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.088 1.096 1.104 1.113 1.125 1.138 1.155 1.176 1.203	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,514,545 \$2,220,608 \$1,932,749 \$2,789,608 \$6,871,765 \$2,257,593 \$3,635,137 \$2,055,999 \$2,249,568	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.715 1.818	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$4,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640 \$4,721,680 \$2,650,243 \$2,857,607 \$2,818,943 \$2,802,781		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080 \$2,261,978 \$4,069,754 \$2,293,697 \$2,492,784 \$2,267,165 \$2,368,017
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/97 03/01/99-02/28/91 03/01/99-02/28/92 03/01/93-02/28/93 03/01/93-02/28/93 03/01/93-02/28/93 03/01/93-02/28/93 03/01/96-02/28/97 03/01/97-02/28/02 03/01/03-02/28/02 03/01/03-02/28/02 03/01/03-02/28/02 03/01/03-02/28/02 03/01/03-02/28/02 03/01/03-02/28/02 03/01/03-02/28/02 03/01/05-02/28/02 03/01/07-02/28/02	Evaluation Date 2/25/2014	Maturity (months) 336.0 324.0 300.0 288.0 276.0 264.0 252.0 240.0 298.0 216.0 204.0 192.0 180.0 156.0 144.0 132.0 108.0 96.0 84.0 72.0	Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.088 1.096 1.104 1.113 1.125 1.138 1.155 1.176 1.203 1.238 1.286	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,943 \$8,493,995 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,800 \$2,216,506 \$1,932,749 \$2,789,608 \$6,871,765 \$2,227,506 \$3,635,137 \$2,055,999 \$2,249,568 \$1,899,313	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.715 1.689	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640 \$4,721,680 \$2,650,243 \$2,657,607 \$2,818,943		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080 \$2,261,978 \$4,069,754 \$2,293,697 \$2,492,784 \$2,267,165 \$2,368,017 \$2,406,009
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/90 03/01/99-02/28/91 03/01/93-02/28/91 03/01/93-02/28/93 03/01/93-02/28/94 03/01/96-02/28/97 03/01/98-02/28/99 03/01/98-02/28/01 03/01/03-02/28/01 03/01/03-02/28/01 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/07-02/28/03 03/01/07-02/28/03 03/01/07-02/28/03 03/01/08-02/28/03 03/01/08-02/28/03 03/01/08-02/28/03	Evaluation Date 2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0 288.0 276.0 264.0 252.0 240.0 216.0 216.0 192.0 180.0 156.0 144.0 132.0 108.0 96.0 84.0 72.0	Cumulative Rptd Loss Dev Factor  1.045 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.077 1.082 1.088 1.096 1.104 1.113 1.125 1.138 1.155 1.176 1.203 1.238 1.286 1.356	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,367,779 \$5,667,843 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,514,554 \$2,220,608 \$1,932,749 \$2,789,608 \$6,871,765 \$2,257,536 \$3,635,177 \$2,055,999 \$2,249,568 \$1,899,313 \$2,078,175	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.715 1.689 1.634 1.715 1.818 1.952 2.135	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$4,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640 \$4,721,680 \$2,650,243 \$2,857,607 \$2,818,943 \$2,802,781		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080 \$2,261,978 \$4,069,754 \$2,293,697 \$2,492,784 \$2,257,165 \$2,358,017 \$2,406,009 \$3,606,641
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/89 03/01/89-02/28/91 03/01/91-02/28/92 03/01/93-02/28/94 03/01/93-02/28/94 03/01/95-02/28/96 03/01/96-02/28/99 03/01/98-02/28/00 03/01/03-02/28/01 03/01/03-02/28/02 03/01/05-02/28/06 03/01/05-02/28/06 03/01/05-02/28/06 03/01/05-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/09-02/28/09 03/01/09-02/28/09	Evaluation Date 2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0 288.0 276.0 264.0 252.0 240.0 216.0 204.0 192.0 180.0 156.0 144.0 132.0 120.0 108.0 96.0 84.0 72.0 60.0 48.0	Cumulative Rptd Loss Dev Factor  1.045 1.047 1.049 1.052 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.088 1.096 1.104 1.113 1.125 1.138 1.155 1.176 1.203 1.238 1.238 1.286 1.356 1.465	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,779 \$5,667,343 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,514,545 \$2,220,608 \$1,932,749 \$6,871,765 \$2,257,536 \$3,635,137 \$2,055,999 \$2,249,568 \$1,899,313 \$2,078,175 \$1,905,424	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.715 1.818 1.952 2.135 2.397	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640 \$4,721,680 \$2,650,243 \$2,857,607 \$2,818,943 \$2,857,607 \$2,818,943 \$2,802,781 \$3,156,887		Estimated Ultimate Losses \$1,591,476 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080 \$2,261,978 \$4,069,754 \$2,293,697 \$2,492,784 \$2,267,165 \$2,358,017 \$2,406,009 \$3,606,641 \$3,781,986
Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/90 03/01/89-02/28/90 03/01/93-02/28/90 03/01/93-02/28/93 03/01/93-02/28/96 03/01/95-02/28/96 03/01/95-02/28/96 03/01/98-02/28/99 03/01/98-02/28/90 03/01/00-02/28/00 03/01/00-02/28/00 03/01/03-02/28/04 03/01/04-02/28/05 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06 03/01/06-02/28/06	Evaluation Date 2/25/2014	Maturity (months)  336.0 324.0 312.0 300.0 276.0 264.0 252.0 240.0 216.0 204.0 192.0 180.0 156.0 144.0 132.0 120.0 108.0 96.0 84.0 72.0 60.0 48.0 36.0	Cumulative Rptd Loss Dev Factor  1.045 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.082 1.088 1.096 1.104 1.113 1.125 1.138 1.155 1.176 1.203 1.238 1.286 1.366 1.465 1.465	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,637,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,762 \$2,246,809 \$2,514,545 \$2,220,608 \$1,932,749 \$2,789,608 \$6,871,765 \$2,257,566 \$2,257,596 \$3,635,137 \$2,055,999 \$2,249,568 \$1,899,313 \$2,078,175 \$1,905,424 \$2,848,257 \$2,827,692	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.715 1.818 1.952 2.135 2.397 2.801	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$6,556,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640 \$4,721,680 \$2,650,243 \$2,857,697 \$2,818,943 \$2,857,897 \$2,858,897 \$2,818,943 \$2,802,781 \$3,156,887 \$4,744,218		Estimated Ultimate Losses \$1,591,476 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080 \$2,261,978 \$4,069,754 \$2,293,697 \$2,492,784 \$2,267,165 \$2,368,017 \$2,406,009 \$3,606,641 \$3,781,986 \$2,615,322
Period 03/01/86-02/28/87 03/01/87-02/28/87 03/01/87-02/28/89 03/01/89-02/28/91 03/01/99-02/28/91 03/01/93-02/28/93 03/01/93-02/28/93 03/01/93-02/28/93 03/01/95-02/28/93 03/01/96-02/28/97 03/01/98-02/28/01 03/01/00-02/28/01 03/01/00-02/28/01 03/01/03-02/28/02 03/01/03-02/28/02 03/01/03-02/28/02 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/10 03/01/13-02/28/11	Evaluation Date 2/25/2014	Maturity (months) 336.0 324.0 312.0 300.0 276.0 264.0 252.0 240.0 228.0 216.0 204.0 192.0 180.0 168.0 156.0 144.0 132.0 120.0 108.0 96.0 84.0 72.0 60.0 48.0 36.0 24.0	Cumulative Rptd Loss Dev Factor 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.088 1.096 1.104 1.113 1.125 1.138 1.155 1.176 1.203 1.238 1.286 1.356 1.465 1.656 2.066	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,357,793 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,469,809 \$2,214,545 \$2,220,608 \$1,932,749 \$2,789,608 \$6,871,765 \$2,257,509 \$2,249,568 \$1,899,313 \$2,078,175 \$1,905,424 \$2,848,257 \$2,848,257 \$2,848,257 \$2,848,257 \$2,848,257 \$2,848,257 \$2,827,692 \$1,741,819	Paid Loss Dev Factor  1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.715 1.818 1.952 2.135 2.397 2.801 3.499	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640 \$4,721,680 \$2,650,243 \$2,857,607 \$2,818,843 \$2,857,607 \$2,818,843 \$2,857,607 \$2,818,843 \$2,802,781 \$3,156,887 \$4,744,218		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080 \$2,261,978 \$4,069,754 \$2,293,697 \$2,492,784 \$2,267,165 \$2,368,017 \$2,406,009 \$3,606,609 \$3,784,986 \$2,615,322 \$3,805,240
Period 03/01/86-02/28/87 03/01/88-02/28/89 03/01/88-02/28/89 03/01/89-02/28/90 03/01/91-02/28/91 03/01/93-02/28/94 03/01/93-02/28/94 03/01/95-02/28/96 03/01/96-02/28/97 03/01/97-02/28/98 03/01/98-02/28/90 03/01/00-02/28/01 03/01/01-02/28/02 03/01/06-02/28/07 03/01/06-02/28/07 03/01/06-02/28/07 03/01/06-02/28/07 03/01/06-02/28/07 03/01/08-02/28/07 03/01/08-02/28/07 03/01/08-02/28/07 03/01/08-02/28/07 03/01/08-02/28/07	Evaluation Date 2/25/2014	Maturity (months)  336.0 324.0 312.0 300.0 276.0 264.0 252.0 240.0 216.0 204.0 192.0 180.0 156.0 144.0 132.0 120.0 108.0 96.0 84.0 72.0 60.0 48.0 36.0	Cumulative Rptd Loss Dev Factor  1.045 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082 1.082 1.088 1.096 1.104 1.113 1.125 1.138 1.155 1.176 1.203 1.238 1.286 1.366 1.465 1.465	Limited Ultimate Losses \$1,606,159 \$3,945,421 \$3,993,840 \$2,128,106 \$3,413,302 \$6,637,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,762 \$2,246,809 \$2,514,545 \$2,220,608 \$1,932,749 \$2,789,608 \$6,871,765 \$2,257,566 \$2,257,596 \$3,635,137 \$2,055,999 \$2,249,568 \$1,899,313 \$2,078,175 \$1,905,424 \$2,848,257 \$2,827,692	Paid Loss <u>Dev Factor</u> 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.715 1.818 1.952 2.135 2.397 2.801 3.499 4.966	Limited Ultimate Losses \$1,569,451 \$2,649,530 \$3,419,736 \$2,357,443 \$3,173,893 \$6,570,170 \$6,433,278 \$2,338,551 \$8,558,459 \$2,995,174 \$3,047,332 \$2,813,286 \$2,837,360 \$2,508,358 \$3,683,477 \$8,257,552 \$2,268,640 \$4,721,680 \$2,650,243 \$2,857,607 \$2,818,943 \$2,802,781 \$3,156,887 \$3,156,887 \$3,156,887 \$3,156,887		Estimated Ultimate Losses \$1,591,476 \$3,427,064 \$3,764,198 \$2,219,841 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,700,818 \$2,634,041 \$2,467,309 \$2,162,992 \$3,147,156 \$7,426,080 \$2,261,978 \$4,069,754 \$2,293,697 \$2,492,784 \$2,267,165 \$2,368,017 \$2,406,009 \$3,606,641 \$3,781,986 \$2,615,322

Totals

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

	1 imailmal t	a Spacific p	er Claim Re	or Limited Ulullia tentions (Assum	es Full Reinsu	rance Recove	eries)	
				(E)	(F)	(G)	(H)	(1)
(A)	`(B)	(C)	(D) Reported	(L) Paid	Large Loss	Number	Reported	Paid
			Losses	Losses	Critical	of Losses >	on Large	on Large
Accident	Evaluation	Maturity		at 2/25/14	Amount	Column(F)	Losses	Losses
Period	Date	(months)	at 2/25/14	\$1,311,800	\$239,234	3		\$1,311,800
03/01/86-02/28/87	2/25/2014	336.0	\$1,536,617	\$2,199,300	\$334,288	4	\$3,417,543	\$1,849,507
03/01/87-02/28/88	2/25/2014	324.0	\$3,767,337	\$2,817,600	\$285,987	5	\$2,716,126	\$1,806,659
03/01/88-02/28/89	2/25/2014	312.0	\$3,805,632		\$475,285	1	\$502,970	\$406,588
03/01/89-02/28/90	2/25/2014	300.0	\$2,023,237	\$1,926,855	\$474,383	2	\$1,560,957	\$895,674
03/01/90-02/28/91	2/25/2014	288.0	\$3,237,112	\$2,571,827	\$331,126	8	\$4,353,202	\$3,617,237
03/01/91-02/28/92	2/25/2014	276.0	\$6,013,375	\$5,274,168	\$377,715	. 4	\$2,560,951	\$2,338,108
03/01/92-02/28/93	2/25/2014	264.0	\$5,345,083	\$5,111,920	\$376,294	9	\$5,255,897	\$4,624,139
03/01/93-02/28/94		252.0	\$7,927,656	\$7,295,815	\$272,137	2	\$602,245	\$602,245
03/01/94-02/28/95	2/25/2014	240.0	\$1,815,480	\$1,815,475	\$385,823	5	\$2,864,434	\$2,597,776
03/01/95-02/28/96	2/25/2014	228.0	\$6,822,601	\$6,555,936	\$382,737	2	\$1,404,579	\$751,771
03/01/96-02/28/97	2/25/2014	216.0	\$2,913,734	\$2,260,764	\$303,599	2	\$701,254	\$701,254
03/01/97-02/28/98	2/25/2014	204.0	\$2,282,119	\$2,262,816	\$300,878	2		\$615,605
03/01/98-02/28/99	2/25/2014	192.0	\$2,310,240	\$2,051,277	\$186,261	4	\$1,153,532	\$1,153,532
03/01/99-02/28/00	2/25/2014	180.0	\$2,026,957	\$2,026,959	\$184,379	3	\$1,008,418	\$1,008,418
03/01/00-02/28/01	2/25/2014	168.0	\$1,751,054	\$1,751,046	\$182,396	5	\$1,517,642	\$1,517,642
03/01/01-02/28/02	2/25/2014	156.0	\$2,505,511	\$2,504,786		14	\$4,656,126	\$4,052,118
03/01/02-02/28/03	2/25/2014	144.0	\$6,109,369	\$5,448,783	\$216,365	2	\$1,042,649	\$517,817
03/01/03-02/28/04	2/25/2014	132.0	\$1,982,920	\$1,445,748	\$249,332	3	\$1,259,187	\$1,110,364
03/01/04-02/28/05	2/25/2014	120.0	\$3,146,682	\$2,888,873	\$281,212	0	\$0	\$0
03/01/05-02/28/06	2/25/2014	108.0	\$1,748,157	\$1,545,048	\$346,565	1	\$619,241	\$336,137
03/01/06-02/28/07	2/25/2014	96.0	\$1,870,339	\$1,571,847	\$511,967	0	\$0.15,241	\$0
03/01/07-02/28/08	2/25/2014	84.0	\$1,534,296	\$1,443,881	\$503,582	1	\$507,356	\$208,728
03/01/08-02/28/09	2/25/2014	72.0	\$1,615,851	\$1,312,723	\$494,618	0	\$00,1000	\$0
03/01/09-02/28/10	2/25/2014	60.0	\$1,405,280	\$1,317,006	\$484,931	0	\$0	\$0
03/01/10-02/28/11	2/25/2014	48.0	\$1,944,360	\$1,693,634	\$505,780	0	\$0	\$0
03/01/11-02/28/12	2/25/2014	36.0	\$1,707,541	\$1,489,786	\$492,012	0	\$0 \$0	\$0
03/01/12-02/28/13	2/25/2014	24.0	\$843,142	\$790,455	\$285,970	-	\$0	\$0
03/01/13-02/28/14	2/25/2014	. 12.0	\$820,897	<u>\$541,694</u>	\$238,873	<u>0</u>	\$40,084,704	\$32,023,119
Totals			\$80,812,579	\$71,227,822		82	\$40,004,104	402,020,110

03/01/13-02/20/14	201201		\$80,812,579	\$71,227,822		82_\$40,084,	704 \$32,023,119
Totals					(0)	(P)	(Q)
(J)	(K)	(L)	(M)	(N)	(0)	Implied	Selected
				Implied	Cumulative	Limited	Estimated
			Cumulative	Limited	Paid Loss	Ultimate	Ultimate
Accident	Evaluation	Maturity	Rptd Loss	Ultimate	Dev Factor	Losses	Losses
Period	Date	(months)	Dev Factor	Losses	1.196	\$855,000	\$855,000
03/01/86-02/28/87	2/25/2014	336.0		\$855,000	1.205	\$1,821,401	\$1,788,357
03/01/87-02/28/88	2/25/2014	324.0		\$1,766,329	1.214	\$2,926,984	\$2,876,826
03/01/88-02/28/89	2/25/2014	312.0		\$2,843,387	1.223	\$2,359,997	\$2,203,438
03/01/89-02/28/90	2/25/2014	300.0		\$2,099,066	1.234	\$3,068,542	\$2,887,848
03/01/90-02/28/91	2/25/2014	288.0		\$2,767,385	1.246	\$4,864,082	\$4,678,787
03/01/91-02/28/92	2/25/2014	276.0		\$4,555,256		\$5,090,803	\$4,767,703
03/01/92-02/28/93	2/25/2014	264.0		\$4,552,303	1.258	\$6,999,838	\$5,665,366
03/01/93-02/28/94	2/25/2014	252.0		\$6,442,384	1.273	\$2,262,787	\$2,102,340
03/01/94-02/28/95	2/25/2014	240.0		\$1,995,375	1.288	\$7,667,188	\$7,112,747
03/01/95-02/28/96	2/25/2014	228.0		\$6,743,119	1.305	\$2,999,190	\$2,774,715
03/01/96-02/28/97	2/25/2014	216.0		\$2,625,065	1.325	\$2,993,150	\$2,657,711
03/01/97-02/28/98	2/25/2014	204.0		\$2,510,882	1.347	\$2,768,996	\$2,545,287
03/01/98-02/28/99	2/25/2014	192.0		\$2,396,148	1.371	\$2,700,990	\$2,063,175
03/01/99-02/28/00	2/25/2014	180.0		\$1,956,869	1.400	\$2,222,632 \$1,813,809	\$1,667,340
03/01/00-02/28/01	2/25/2014	168.0		\$1,569,695	1.432	\$2,801,670	\$2,590,598
03/01/01-02/28/02	2/25/2014	156.0		\$2,449,883	1.471		\$6,027,408
03/01/02-02/28/03	2/25/2014	144.0		\$5,834,596	1.515	\$6,316,626	\$1,974,730
03/01/03-02/28/04	2/25/2014	132.0		\$1,820,490	1.569	\$2,206,091	\$3,671,037
03/01/04-02/28/05	2/25/2014	120.0		\$3,380,488	1.634	\$4,106,860	\$2,293,697
03/01/05-02/28/06	2/25/2014	108.0	1.176	\$2,055,999	1.715	\$2,650,243	\$2,551,466
03/01/06-02/28/07	2/25/2014	96.0	1.203	\$2,254,770	1.818	\$2,996,511	\$2,267,165
03/01/07-02/28/08	2/25/2014	84.0	1.238	\$1,899,313	1.952	\$2,818,943	\$2,548,244
03/01/08-02/28/09	2/25/2014	72.0	1.286	\$2,175,655	2.135	\$3,107,128	\$2,406,009
03/01/09-02/28/10	2/25/2014	60.0	1.356	\$1,905,424	2.397	\$3,156,887	\$2,406,503 \$3,606,641
03/01/10-02/28/11	2/25/2014	48.0	1.465	\$2,848,257	2.801	\$4,744,218	
03/01/11-02/28/12	2/25/2014	36.0	1.656	\$2,827,692	3.499	\$5,213,428	\$3,781,986
03/01/12-02/28/13	2/25/2014	24.0	2.066	\$1,741,819	4.966	\$3,925,576	\$2,515,322
03/01/13-02/28/14	2/25/2014	12.0	3.444	\$2,826,994	9.734	<b>\$</b> 5,272,607	\$3,805,240
Totals				\$79,699,642		\$99,940,991	\$87,796,182

Columns (D) and (E): Exhibit 1, Sheet 1

Column(F): Appendix B, Sheet 1 & 2
Columns (G) through (I): PMA 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

		3	Limited to Sp		0 £ 4006 and G	onaral Pa/Pann	v Plan 1990-1	993)
(Assumes			recoveries - a	Il but Frontier 19	(F)	(G)	(H)	(1)
(A)	(B)	(C)	(D)	(E)		Number	Reparted	Paid
			Reported	Paid	Large Loss		on Large	on Large
Accident	Evaluation	Maturity	Losses	Losses	Critical	of Losses >	Losses	Losses
Period	Date	(months)	at 2/25/14	at 2/25/14	Amount	Column(F)		\$1,311,800
03/01/86-02/28/87		336.0	\$1,536,617	\$1,311,800	\$239,234	3	\$1,536,617	
		324.0		\$2,199,300	\$334,288	4	\$3,417,543	\$1,849,507
03/01/87-02/28/88		312.0		\$2,817,600	\$285,987	5	\$2,716,126	\$1,806,659
03/01/88-02/28/89				\$1,926,855	\$475,285	1	\$502,970	\$406,588
03/01/89-02/28/90		300.0			\$474,383	0	50	<b>£</b> 0
03/01/90-02/28/91	2/25/2014	286.0		\$2,571,827		ů.	30	25
03/01/91-02/28/92	2/25/2014	276.0	\$6,013,375	\$5,274,168	\$331,126	0	80	F
03/01/92-02/28/93	2/25/2014	264.0	\$5,345,083	\$5,111,920	\$377,715			#C
03/01/93-02/28/94		252.0	\$7,927,656	\$7,295,815	<b>\$</b> 376,294	G	<b>\$0</b>	
		240.0	\$1,815,480	\$1,815,475	\$272,137	()	10	30
03/01/94-02/28/95		228.0		\$6,555,936	\$385,823	0	(H)	50
03/01/95-02/28/96				\$2,260,764	\$382,737	. 0	30	SC
03/01/96-02/28/97		216.0			\$303,599	2	\$701,254	\$701,254
03/01/97-02/28/98	2/25/2014	204.0		\$2,262,816		2	\$843,778	\$615,605
03/01/98-02/28/99	2/25/2014	192.0	\$2,310,240	\$2,051,277	\$300,878		\$1,153,532	\$1,153,532
03/01/99-02/28/00		180.0	\$2,026,957	\$2,026,959	\$186,261	4		
03/01/00-02/28/01	2/25/2014	168.0	\$1,751,054	\$1,751,046	\$184,379	3	\$1,008,418	\$1,008,418
		156.0		\$2,504,786	\$182,396	5	\$1,517,642	\$1,517,642
03/01/01-02/28/02				\$5,448,783	\$216,365	14	\$4,656,126	\$4,052,118
03/01/02-02/28/03		144.0		\$1,445,748	\$249,332	2	\$1,042,649	\$517,817
03/01/03-02/28/04		132.0	\$1,982,920			3	\$1,259,187	\$1,110,364
03/01/04-02/28/05	2/25/2014	120.0	\$3,146,682	\$2,888,873	\$281,212	0	\$0	\$0
03/01/05-02/28/06		108.0	\$1,748,157	\$1,545,048	\$346,565			\$336,137
03/01/06-02/28/07		96.0	\$1,870,339	\$1,571,847	<b>\$511,96</b> 7	1	\$619,241	
	2/25/2014	84.0	\$1,534,296	\$1,443,881	\$503,582	0	\$0	\$0
03/01/07-02/28/08		72.0	\$1,615,851	\$1,312,723	\$494,618	1	\$507,356	\$208,728
03/01/08-02/28/09	2/25/2014			\$1,317,006	\$484,931	0	\$0	\$6
03/01/09-02/28/10	2/25/2014	60.0			\$505,780	0	<b>\$</b> 0	SC
03/01/10-02/28/11	2/25/2014	48.0	\$1,944,360	\$1,693,634		0	\$0	\$0
03/01/11-02/28/12	2/25/2014	36.0	\$1,707,541	\$1,489,786	\$492,012			<b>\$</b> 0
03/01/12-02/28/13		24.0	\$843,142	\$790,455	\$285,970	0	\$0	
						0	<u>50</u>	<u>\$0</u>
SEINAMS OF MONA	2/25/2014	12.0	\$820,897	\$541.694	\$238,873	9		
03/01/13-02/28/14	2/25/2014	12.0	\$820,897 \$80,812,579		\$238,873	50	\$21,482,439	<b>\$</b> 16,596,169
Totals			\$80,812,579	\$71,227,822		50		\$16,596,169 (Q)
Totals	2/25/2014 (K)	(L)		\$71,227,822 (N)	(O)	50 (P)		(Q)
			\$80,812,579 (M)	\$71,227,822 (N) Implied	(0)	(P) Implied		(Q) Selected
Totals			\$80,812,579	\$71,227,822 (N)	(O) Cumulative	(P) Implied Limited		(Q) Selected Estimated
Totals (J)	(K)	(L)	\$80,812,579 (M)	\$71,227,822 (N) Implied	(O) Cumulative Paid Loss	(P) Implied Limited Ultimate		(Q) Selected Estimated Ultimate
Totals (J)  Accident	(K) Evaluation	(L)  Maturity	\$80,812,579 (M) Cumulative Rptd Loss	\$71,227,822 (N) Implied Limited	(O) Cumulative	(P) Implied Limited		(Q) Selected Estimated Ultimate Losses
Totals (J)  Accident Period	(K) Evaluation Date	(L) Maturity (months)	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor	\$71,227,822 (N) Implied Limited Ultimate Losses	(O) Cumulative Paid Loss	(P) Implied Limited Ultimate		(Q) Selected Estimated Ultimate Losses \$855,000
Totals (J)  Accident Period 03/01/86-02/28/87	(K) Evaluation Date 2/25/2014	(L)  Maturity (months) 336.0	(M)  Cumulative Rptd Loss Dev Factor 1.045	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000	(O) Cumulative Paid Loss Dev Factor 1,196	(P) Implied Limited Ultimate Losses \$855,000		(Q) Selected Estimated Ultimate Losses \$855,000
Totals (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/88	(K) Evaluation Date 2/25/2014 2/25/2014	(L)  Maturity (months) 336.0 324.0	(M) Cumulative Rptd Loss Dev Factor 1.045 1.047	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329	(O) Cumulative Paid Loss Dev Factor 1,196 1,205	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401		(Q) Selected Estimated Ultimate Losses \$885,000
Totals (J)  Accident Period 03/01/86-02/28/87	(K) Evaluation Date 2/25/2014	(L)  Maturity (months) 336.0 324.0 312.0	\$80,812,579  (M)  Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387	(O) Cumulative Paid Loss Dev Factor 1,196 1,205 1,214	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826
Totals (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/88	(K) Evaluation Date 2/25/2014 2/25/2014	(L)  Maturity (months) 336.0 324.0	(M) Cumulative Rptd Loss Dev Factor 1.045 1.047	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066	(O) Cumulative Paid Loss Dev Factor 1.196 1.205 1.214 1.223	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,438
Totals (J)  Accident Period 03/01/86-02/26/87 03/01/87-02/28/88 03/01/88-02/28/89	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months) 336.0 324.0 312.0	\$80,812,579  (M)  Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387	(O) Cumulative Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893		(Q) Selected Estimated Ulfimate Losses \$855,000 \$1,786,357 \$2,876,826 \$2,203,438 \$3,317,535
Totals (J)  Accident Period 03/01/86-02/26/87 03/01/87-02/28/89 03/01/83-02/28/90 03/01/90-02/28/91	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months)  336.0  324.0  312.0  300.0	\$80,812,579 (M) Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066	(O) Cumulative Paid Loss Dev Factor 1.196 1.205 1.214 1.223	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170		(Q) Selected Estimated Ulfimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,438 \$3,317,539 \$6,442,735
Totals (J)  Accident Period 03/01/86-02/28/87 03/01/88-02/28/89 03/01/88-02/28/90 03/01/90-02/28/91 03/01/91-02/28/92	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months) 336.0 324.0 312.0 300.0 288.0 276.0	\$80,812,579 (M) Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.054 1.057	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,099,066 \$3,413,302 \$6,357,779	(O) Cumulative Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893		(Q) Selected Estimated Ultimate Losses \$885,000 \$1,788,357 \$2,876,828 \$2,203,438 \$3,317,538 \$6,442,738 \$5,974,077
Totals (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/90 03/01/99-02/28/91 03/01/91-02/28/92 03/01/92-02/28/93	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months) 336.0 324.0 312.0 300.0 286.0 276.0 264.0	\$80,812,579 (M) Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.054 1.057 1.060	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943	(O) Cumulative Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170		(Q) Selected Estimated Ultimate Losses \$885,000 \$1,780,357 \$2,876,826 \$2,203,436 \$3,317,536 \$6,442,736 \$6,474,077
Totals (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/89-02/28/90 03/01/90-02/28/90 03/01/91-02/28/92 03/01/92-02/28/93 03/01/93-02/28/94	(K)  Evaluation Date  2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months) 336.0 324.0 312.0 300.0 286.0 276.0 264.0 252.0	\$80,812,579 (M) Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.054 1.057 1.060 1.064	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935	(O)  Cumulative Paid Loss Dev Factor 1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276		(Q) Selected Estimated Ultimate Losses \$885,000 \$1,780,357 \$2,876,826 \$2,203,436 \$3,317,536 \$6,442,736 \$6,474,077
Totals (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/88-02/28/90 03/01/90-02/28/92 03/01/90-02/28/92 03/01/93-02/28/93 03/01/93-02/28/94	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M) Cumulative Rptd Loss Dev Factor 1.045 1.047 1.052 1.052 1.057 1.060 1.064 1.058	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394	(O)  Cumulative Paid Loss Dev Factor 1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,496 \$3,317,596 \$6,442,735 \$6,974,077 \$8,774,073 \$2,098,457
Totals (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/89-02/28/90 03/01/90-02/28/90 03/01/91-02/28/92 03/01/92-02/28/93 03/01/93-02/28/94	(K)  Evaluation Date  2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767	(O)  Cumulative Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,172,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,436 \$3,317,536 \$6,442,735 \$5,974,077 \$8,774,077 \$2,098,457 \$7,811,644
Totals (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/88-02/28/90 03/01/90-02/28/92 03/01/90-02/28/92 03/01/93-02/28/93 03/01/93-02/28/94	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M) Cumulative Rptd Loss Dev Factor 1.045 1.047 1.052 1.052 1.057 1.060 1.064 1.058	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522	(O)  Cumulative Paid Loss Dev Factor 1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288 1,305 1,325	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174		(Q) Selected Estimated Ulfimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,438 \$3,317,536 \$6,442,736 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583
Totals  (J)  Accident Period 03/01/86-02/26/87 03/01/87-02/28/89 03/01/89-02/28/90 03/01/91-02/28/92 03/01/91-02/28/92 03/01/93-02/28/94 03/01/95-02/28/96 03/01/95-02/28/96	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767	(O)  Cumulative Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954		(Q) Selected Estimated Ulfimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,438 \$3,317,535 \$6,442,736 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,667,711
Totals  (J)  Accident Period 03/01/86-02/26/87 03/01/87-02/28/89 03/01/89-02/28/90 03/01/91-02/28/92 03/01/91-02/28/92 03/01/93-02/28/94 03/01/95-02/28/96 03/01/96-02/28/97 03/01/97-02/28/98	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months) 336.0 324.0 312.0 300.0 288.0 276.0 252.0 240.0 228.0 216.0 204.0	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1.045 1.047 1.052 1.054 1.057 1.060 1.064 1.068 1.072 1.077 1.082	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522	(O)  Cumulative Paid Loss Dev Factor 1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288 1,305 1,325	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,436 \$3,317,536 \$6,442,736 \$8,774,077 \$2,098,457 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,287
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/98 03/01/89-02/28/90 03/01/90-02/28/90 03/01/92-02/28/94 03/01/93-02/28/94 03/01/94-02/28/95 03/01/95-02/28/97 03/01/95-02/28/97	(K)  Evaluation Date  2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months) 336.0 324.0 312.0 300.0 286.0 276.0 252.0 240.0 228.0 216.0 204.0 192.0	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1.045 1.047 1.049 1.052 1.054 1.057 1.060 1.064 1.068 1.077 1.082 1.088	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,300 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,148	(O)  Cumulative Paid Loss Dev Factor 1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288 1,305 1,315 1,347	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,436 \$3,317,533 \$6,442,735 \$6,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,571 \$2,545,267 \$2,063,175
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/88-02/28/99 03/01/99-02/28/93 03/01/91-02/28/93 03/01/93-02/28/94 03/01/94-02/28/95 03/01/95-02/28/97 03/01/95-02/28/98 03/01/98-02/28/98 03/01/98-02/28/99 03/01/98-02/28/99	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months)  336.0 324.0 300.0 288.0 276.0 252.0 240.0 228.0 216.0 204.0 192.0 180.0	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072 1,077 1,082 1,088 1,096	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,148 \$1,956,869	(O)  Cumulative Paid Loss Dev Factor 1,196 1,205 1,214 1,223 1,234 1,246 1,246 1,248 1,273 1,288 1,305 1,325 1,347 1,371 1,400	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,436 \$3,317,533 \$6,442,735 \$6,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,571 \$2,545,267 \$2,063,175
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/98 03/01/89-02/28/90 03/01/90-02/28/90 03/01/92-02/28/94 03/01/93-02/28/94 03/01/94-02/28/95 03/01/95-02/28/97 03/01/95-02/28/97	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,058 1,072 1,077 1,082 1,082 1,096 1,096 1,096 1,096	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,146 \$1,956,869	(O)  Cumulative Paid Loss Dev Factor 1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288 1,305 1,325 1,327 1,347 1,347 1,347 1,347 1,400 1,432	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,995,174 \$2,995,174 \$2,995,174 \$2,995,174 \$2,995,174 \$2,995,174		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,436 \$3,317,536 \$6,442,735 \$6,442,735 \$7,74,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,267 \$2,063,175 \$1,667,340
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/88-02/28/99 03/01/99-02/28/93 03/01/91-02/28/93 03/01/93-02/28/94 03/01/94-02/28/95 03/01/95-02/28/97 03/01/95-02/28/98 03/01/98-02/28/98 03/01/98-02/28/99 03/01/98-02/28/99	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072 1,077 1,082 1,088 1,096 1,088 1,096 1,104 1,113	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,793 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,148 \$1,956,869 \$1,569,695 \$2,449,883	(O)  Cumulative Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471	(P) Implied Limited Ulfimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,436 \$3,317,536 \$6,442,736 \$5,974,077 \$2,098,457 \$7,811,644 \$3,080,587 \$2,667,711 \$2,2645,287 \$2,063,175 \$1,667,340 \$2,590,596
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/88-02/28/90 03/01/90-02/28/93 03/01/90-02/28/93 03/01/93-02/28/93 03/01/94-02/28/95 03/01/96-02/28/97 03/01/97-02/28/98 03/01/98-02/28/90 03/01/90-02/28/90 03/01/90-02/28/00 03/01/90-02/28/00	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,058 1,072 1,077 1,082 1,082 1,096 1,096 1,096 1,096	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,493 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,146 \$1,569,695 \$2,449,883 \$5,634,596	(O)  Cumulative Paid Loss Dev Factor 1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288 1,305 1,325 1,347 1,371 1,400 1,432 1,471 1,515	(P) Implied Limited Ulfimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,172,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626		(Q) Selected Estimated Ulfimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,438 \$3,317,536 \$6,442,736 \$5,974,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,287 \$2,063,175 \$1,667,344 \$2,590,598 \$6,027,408
Totals (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/99 03/01/93-02/28/90 03/01/93-02/28/93 03/01/93-02/28/95 03/01/93-02/28/96 03/01/93-02/28/96 03/01/93-02/28/98 03/01/98-02/28/98 03/01/98-02/28/98 03/01/98-02/28/99 03/01/03-02/28/00 03/01/03-02/28/00	(K)  Evaluation Date 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072 1,077 1,082 1,088 1,096 1,088 1,096 1,104 1,113	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,793 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,148 \$1,956,869 \$1,569,695 \$2,449,883	(O)  Cumulative Paid Loss Dev Factor  1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091		(Q) Selected Estimated Ulfimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,438 \$3,317,535 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,287 \$2,063,175 \$1,667,340 \$2,590,595 \$6,027,406 \$1,974,730
Totals  (J)  Accident Period 03/01/86-02/28/88 03/01/87-02/28/90 03/01/89-02/28/90 03/01/90-02/28/90 03/01/93-02/28/90 03/01/93-02/28/95 03/01/94-02/28/95 03/01/95-02/28/96 03/01/96-02/28/97 03/01/97-02/28/98 03/01/98-02/28/90 03/01/00-02/28/00 03/01/00-02/28/00 03/01/03-02/28/00	(K)  Evaluation Date  2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014 2/25/2014	(L)  Maturity (months)  336.0 324.0 312.0 300.0 288.0 276.0 252.0 240.0 228.0 216.0 204.0 192.0 168.0 165.0 144.0 132.0	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072 1,077 1,082 1,088 1,072 1,088 1,096 1,104 1,113 1,125	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,493 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,146 \$1,569,695 \$2,449,883 \$5,634,596	(O)  Cumulative Paid Loss Dev Factor 1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288 1,305 1,325 1,347 1,371 1,400 1,432 1,471 1,515	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091 \$4,106,660		(Q) Selected Estimated Ultimate Losses \$885,000 \$1,788,357 \$2,876,828 \$2,203,438 \$3,317,338 \$6,442,738 \$5,974,077 \$2,098,457 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,287 \$2,063,176 \$1,667,340 \$2,590,540 \$5,974,730 \$3,671,037
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/99 03/01/99-02/28/91 03/01/91-02/28/93 03/01/93-02/28/94 03/01/94-02/28/95 03/01/96-02/28/97 03/01/96-02/28/99 03/01/98-02/28/99 03/01/00-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00	(K)  Evaluation Date  2/25/2014	(L)  Maturity (months) 336.0 324.0 312.0 300.0 286.0 276.0 252.0 240.0 228.0 216.0 204.0 192.0 166.0 156.0 144.0 132.0	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072 1,077 1,082 1,088 1,096 1,104 1,113 1,125 1,138 1,155	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,395 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,146 \$1,569,659 \$2,449,883 \$5,834,596 \$1,620,490	(O)  Cumulative Paid Loss Dev Factor  1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,498 \$3,317,533 \$6,442,735 \$6,442,735 \$7,811,644 \$3,080,547 \$7,811,644 \$3,080,571 \$2,545,287 \$2,063,175 \$1,667,340 \$2,590,598 \$6,027,408 \$1,974,730 \$2,293,697
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/88-02/28/99 03/01/99-02/28/99 03/01/91-02/28/92 03/01/93-02/28/94 03/01/94-02/28/95 03/01/95-02/28/99 03/01/98-02/28/99 03/01/98-02/28/99 03/01/00-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00 03/01/04-02/28/00	(K)  Evaluation Date 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072 1,077 1,082 1,088 1,096 1,104 1,113 1,125 1,138 1,155 1,176	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,146 \$1,569,695 \$2,449,883 \$5,634,596 \$1,620,490 \$3,300,488 \$2,055,999	(O)  Cumulative Paid Loss Dev Factor  1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288 1,305 1,325 1,347 1,371 1,400 1,432 1,471 1,515 1,559 1,634 1,715	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091 \$4,106,660		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,498 \$3,317,533 \$6,442,735 \$6,442,735 \$7,811,644 \$3,080,547 \$7,811,644 \$3,080,571 \$2,545,287 \$2,063,175 \$1,667,340 \$2,590,598 \$6,027,408 \$1,974,730 \$2,293,697
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/89-02/28/90 03/01/90-02/28/91 03/01/91-02/28/92 03/01/93-02/28/94 03/01/95-02/28/97 03/01/95-02/28/98 03/01/95-02/28/98 03/01/98-02/28/98 03/01/00-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00 03/01/01-02/28/04	(K)  Evaluation Date 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor  1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,058 1,072 1,077 1,082 1,088 1,096 1,104 1,113 1,125 1,138 1,155 1,176 1,203	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,622 \$2,510,882 \$2,396,146 \$1,569,695 \$2,449,883 \$5,834,599 \$1,620,490 \$3,360,488 \$2,055,999 \$2,254,770	(O)  Cumulative Paid Loss Dev Factor  1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288 1,305 1,325 1,347 1,371 1,400 1,432 1,471 1,515 1,569 1,634 1,715 1,618	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091 \$4,106,660 \$2,650,243 \$2,996,511		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,436 \$3,317,536 \$6,442,738 \$5,974,077 \$2,098,457 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,267 \$2,063,175 \$1,667,340 \$2,590,596 \$5,027,406 \$1,974,730 \$3,671,037 \$2,293,697 \$2,5551,466
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/88-02/28/99 03/01/93-02/28/93 03/01/93-02/28/94 03/01/93-02/28/95 03/01/95-02/28/96 03/01/95-02/28/98 03/01/95-02/28/98 03/01/95-02/28/98 03/01/96-02/28/00 03/01/01-02/28/00 03/01/01-02/28/00 03/01/03-02/28/00 03/01/03-02/28/00 03/01/05-02/28/06 03/01/05-02/28/07	(K)  Evaluation Date 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,058 1,072 1,077 1,082 1,088 1,072 1,071 1,082 1,088 1,104 1,113 1,125 1,138 1,155 1,176 1,203 1,238	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,7672 \$2,510,882 \$2,396,146 \$1,956,869 \$1,569,695 \$2,449,883 \$5,834,596 \$1,620,498 \$3,360,488 \$2,055,999 \$2,254,770 \$1,899,313	(O)  Cumulative Paid Loss Dev Factor  1.96 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.775 1.618	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091 \$4,106,860 \$2,650,243 \$2,996,511 \$2,818,943		(Q) Selected Estimated Ultimate Losses \$855,000 \$1,788,357 \$2,876,826 \$2,203,436 \$3,317,536 \$6,442,736 \$5,974,077 \$2,098,457 \$7,811,644 \$3,080,587 \$2,645,748 \$2,545,267 \$2,063,175 \$1,667,340 \$2,590,596 \$6,027,406 \$1,974,730 \$3,671,037 \$2,293,697 \$2,293,697 \$2,293,697 \$2,293,697
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/88-02/28/99 03/01/90-02/28/92 03/01/90-02/28/93 03/01/93-02/28/94 03/01/95-02/28/95 03/01/95-02/28/97 03/01/96-02/28/97 03/01/96-02/28/03 03/01/00-02/28/01 03/01/00-02/28/01 03/01/02-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03	(K)  Evaluation Date 2/25/2014	(L)  Maturity (months)	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor  1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,058 1,072 1,077 1,082 1,088 1,096 1,104 1,113 1,125 1,138 1,155 1,176 1,203	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,146 \$1,566,695 \$1,569,695 \$2,449,883 \$5,834,596 \$1,620,490 \$3,360,488 \$2,055,999 \$2,254,770 \$1,899,313 \$2,175,655	(O)  Cumulative Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.775 1.618 1.952 2.135	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091 \$4,106,660 \$2,650,243 \$2,996,511 \$2,818,943 \$3,107,128		(Q) Selected Estimated Ulfimate Losses \$855,000 \$1,788,357 \$2,976,826 \$2,203,436 \$3,317,536 \$6,442,736 \$5,974,077 \$8,774,077 \$2,098,457 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,264 \$3,080,583 \$2,667,715 \$2,063,175 \$1,667,344 \$2,590,596 \$5,974,067 \$1,974,733 \$3,671,067 \$2,293,697 \$2,293,697 \$2,293,697 \$2,293,697 \$2,293,697 \$2,293,697 \$2,293,697 \$2,293,697 \$2,293,697
Totals  (J)  Accident Period  03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/99 03/01/93-02/28/90 03/01/93-02/28/93 03/01/93-02/28/93 03/01/93-02/28/94 03/01/93-02/28/94 03/01/94-02/28/95 03/01/98-02/28/94 03/01/03-02/28/04 03/01/03-02/28/04 03/01/04-02/28/05 03/01/05-02/28/07 03/01/05-02/28/07 03/01/05-02/28/07 03/01/05-02/28/07 03/01/05-02/28/07	(K)  Evaluation Date  2/25/2014	(L)  Maturity (months) 336.0 324.0 300.0 286.0 276.0 264.0 252.0 240.0 228.0 216.0 204.0 180.0 166.0 144.0 132.0 108.0 96.0 84.0 72.0	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,058 1,072 1,077 1,082 1,088 1,072 1,071 1,082 1,088 1,104 1,113 1,125 1,138 1,155 1,176 1,203 1,238	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,7672 \$2,510,882 \$2,396,146 \$1,956,869 \$1,569,695 \$2,449,883 \$5,834,596 \$1,620,498 \$3,360,488 \$2,055,999 \$2,254,770 \$1,899,313	(O)  Cumulative Paid Loss Dev Factor  1.96 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.775 1.618	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,996,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091 \$4,106,860 \$2,650,243 \$2,996,511 \$2,818,943 \$3,107,128 \$3,156,887		(Q) Selected Estimated Ultimate Losses \$885,000 \$1,788,357 \$2,876,826 \$2,203,436 \$3,317,536 \$6,442,735 \$6,442,735 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,287 \$2,063,175 \$1,667,340 \$2,590,595 \$6,027,408 \$1,974,730 \$3,671,037 \$2,293,687 \$2,2545,466 \$2,267,166 \$2,546,244 \$2,406,005
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/99 03/01/93-02/28/90 03/01/93-02/28/94 03/01/94-02/28/95 03/01/95-02/28/99 03/01/95-02/28/98 03/01/96-02/28/98 03/01/96-02/28/98 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/05 03/01/05-02/28/05 03/01/05-02/28/05 03/01/05-02/28/05 03/01/05-02/28/06 03/01/05-02/28/08 03/01/06-02/28/08	(K)  Evaluation Date  2/25/2014	(L)  Maturity (months)  336.0 324.0 312.0 380.0 286.0 276.0 252.0 240.0 228.0 216.0 204.0 192.0 166.0 156.0 144.0 132.0 108.0 96.0 84.0 72.0	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,054 1,056 1,064 1,068 1,077 1,082 1,088 1,096 1,104 1,113 1,125 1,138 1,155 1,176 1,203 1,228 1,286 1,356	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,302 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,395 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,146 \$1,956,869 \$1,569,959 \$2,449,883 \$5,834,596 \$1,620,490 \$3,360,488 \$2,055,999 \$2,254,770 \$1,899,313 \$2,175,655 \$1,905,424	(O)  Cumulative Paid Loss Dev Factor 1.196 1.205 1.214 1.223 1.234 1.246 1.258 1.273 1.288 1.305 1.325 1.347 1.371 1.400 1.432 1.471 1.515 1.569 1.634 1.775 1.618 1.952 2.135	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091 \$4,106,660 \$2,650,243 \$2,996,511 \$2,818,943 \$3,107,128		(Q) Selected Estimated Ultimate Losses \$885,000 \$1,788,357 \$2,876,828 \$2,203,438 \$3,317,533 \$6,442,738 \$6,442,738 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,287 \$2,063,175 \$1,667,340 \$2,590,593 \$5,027,408 \$1,974,730 \$3,671,037 \$2,293,697 \$2,2551,466 \$2,267,168 \$2,267,168 \$2,267,168 \$2,267,168 \$2,267,168 \$2,267,168 \$2,267,168 \$2,267,168 \$2,268,244 \$2,406,008 \$3,606,641
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/99 03/01/99-02/28/91 03/01/93-02/28/94 03/01/93-02/28/94 03/01/94-02/28/95 03/01/95-02/28/97 03/01/96-02/28/97 03/01/00-02/28/00 03/01/00-02/28/01 03/01/03-02/28/02 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03	(K)  Evaluation Date  2/25/2014	(L)  Maturity (months)  \$36.0  \$24.0  \$300.0  286.0  276.0  252.0  240.0  216.0  204.0  192.0  180.0  144.0  132.0  108.0  96.0  84.0  72.0  60.0  48.0	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor 1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072 1,077 1,082 1,088 1,096 1,104 1,113 1,125 1,138 1,155 1,176 1,203 1,238 1,238 1,238 1,236 1,356 1,465	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,300 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,148 \$1,956,869 \$1,569,959 \$2,449,883 \$5,834,596 \$1,620,490 \$3,380,488 \$2,055,999 \$2,254,770 \$1,899,313 \$2,175,855 \$1,905,424 \$2,848,257	(O)  Cumulative Paid Loss Dev Factor  1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,205 1,317 1,400 1,432 1,471 1,515 1,569 1,634 1,775 1,618 1,952 2,135 2,397 2,801	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,996,174 \$2,902,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091 \$4,106,860 \$2,650,243 \$2,996,511 \$2,818,943 \$3,107,128 \$3,156,887		(Q) Selected Estimated Ultimate Losses \$885,000 \$1,788,357 \$2,876,828 \$2,203,438 \$3,317,533 \$6,442,738 \$6,442,738 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,287 \$2,063,175 \$1,667,340 \$2,590,593 \$5,027,408 \$1,974,730 \$3,671,037 \$2,293,697 \$2,2551,466 \$2,267,168 \$2,267,168 \$2,267,168 \$2,267,168 \$2,267,168 \$2,267,168 \$2,267,168 \$2,267,168 \$2,268,244 \$2,406,008 \$3,606,641
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/88-02/28/90 03/01/90-02/28/90 03/01/90-02/28/90 03/01/90-02/28/94 03/01/93-02/28/96 03/01/93-02/28/96 03/01/95-02/28/96 03/01/96-02/28/97 03/01/97-02/28/98 03/01/90-02/28/00 03/01/00-02/28/01 03/01/01-02/28/02 03/01/03-02/28/04 03/01/04-02/28/05 03/01/05-02/28/06 03/01/06-02/28/07 03/01/07-02/28/08 03/01/08-02/28/08 03/01/08-02/28/08 03/01/08-02/28/08 03/01/09-02/28/11 03/01/10-02/28/11	(K)  Evaluation Date 2/25/2014	(L)  Maturity (months)  336.0 324.0 300.0 288.0 276.0 252.0 240.0 216.0 204.0 166.0 156.0 144.0 132.0 120.0 168.0 96.0 84.0 72.0 60.0 48.0 36.0	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor  1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072 1,077 1,082 1,088 1,096 1,104 1,113 1,125 1,138 1,155 1,176 1,203 1,238 1,286 1,356 1,465 1,465	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,050 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,146 \$1,569,695 \$2,449,883 \$5,634,596 \$1,569,695 \$2,449,896 \$1,569,695 \$2,449,896 \$1,569,695 \$2,449,896 \$1,569,695 \$2,449,896 \$1,520,490 \$3,380,488 \$2,055,999 \$2,254,770 \$1,899,313 \$2,175,655 \$1,905,424 \$2,848,257 \$2,827,692	(O)  Cumulative Paid Loss Dev Factor  1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288 1,305 1,325 1,347 1,371 1,400 1,432 1,471 1,515 1,559 1,634 1,775 1,618 1,952 2,135 2,397 2,801 3,499	(P) Implied Limited Ulfimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,766,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091 \$4,106,860 \$2,650,243 \$2,996,511 \$2,818,943 \$3,107,128 \$3,156,887 \$4,744,213 \$5,213,428		(Q) Selected Estimated Ultimate Losses \$865,000 \$1,788,357 \$2,976,826 \$2,203,438 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,287 \$2,063,175 \$1,667,340 \$2,590,598 \$6,027,408 \$1,974,730 \$2,293,697 \$2,251,466 \$2,267,165 \$2,267,165 \$2,267,165 \$2,267,165 \$2,268,244 \$2,406,049 \$3,606,641 \$3,781,986
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/88 03/01/88-02/28/89 03/01/89-02/28/91 03/01/99-02/28/91 03/01/93-02/28/93 03/01/93-02/28/93 03/01/93-02/28/93 03/01/96-02/28/93 03/01/96-02/28/93 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/05-02/28/03 03/01/05-02/28/03 03/01/06-02/28/03 03/01/06-02/28/03 03/01/06-02/28/03 03/01/06-02/28/03 03/01/06-02/28/03 03/01/06-02/28/03 03/01/06-02/28/03 03/01/06-02/28/03	(K)  Evaluation Date 2/25/2014	(L)  Maturity (months)  \$36.0 \$324.0 \$312.0 \$300.0 276.0 2264.0 2252.0 240.0 226.0 160.0 162.0 162.0 162.0 163.0 163.0 163.0 163.0 160.0	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor  1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072 1,077 1,082 1,088 1,096 1,104 1,113 1,125 1,138 1,155 1,176 1,203 1,238 1,286 1,356 1,465 1,656 2,066	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,066 \$3,413,002 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,627 \$2,510,882 \$2,396,148 \$1,956,869 \$1,569,695 \$2,449,883 \$5,834,599 \$2,254,770 \$1,899,313 \$2,175,655 \$1,905,424 \$2,848,257 \$2,827,692 \$1,741,819	(O)  Cumulative Paid Loss Dev Factor  1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288 1,305 1,325 1,347 1,317 1,400 1,432 1,471 1,515 1,569 1,634 1,715 1,618 1,952 2,135 2,397 2,801 3,499 4,966	(P) Implied Limited Ultimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,995,174 \$2,995,174 \$2,995,174 \$2,202,954 \$2,768,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091 \$4,106,660 \$2,650,243 \$2,996,511 \$2,818,943 \$3,107,128 \$3,156,887 \$4,744,218 \$5,213,428 \$3,925,576		(Q) Selected Estimated Ultimate Losses \$865,000 \$1,788,357 \$2,876,826 \$2,203,438 \$3,317,539 \$6,442,735 \$5,974,077 \$8,774,073 \$2,098,457 \$7,811,644 \$3,080,583 \$2,667,711 \$2,545,287 \$2,063,175 \$1,667,340 \$2,590,598 \$5,027,408 \$1,974,730 \$3,671,037 \$2,293,697 \$2,251,466 \$2,267,165 \$2,267,165 \$2,267,165 \$2,267,165 \$2,267,165 \$2,267,165 \$2,267,165 \$2,267,165 \$2,267,165 \$2,267,165 \$2,268,244 \$2,406,009 \$3,606,641 \$3,781,986 \$2,515,322
Totals  (J)  Accident Period 03/01/86-02/28/87 03/01/87-02/28/89 03/01/88-02/28/99 03/01/99-02/28/99 03/01/93-02/28/94 03/01/93-02/28/94 03/01/94-02/28/95 03/01/95-02/28/96 03/01/96-02/28/90 03/01/93-02/28/90 03/01/93-02/28/90 03/01/93-02/28/90 03/01/03-02/28/91 03/01/03-02/28/01 03/01/03-02/28/02 03/01/03-02/28/03 03/01/03-02/28/03 03/01/03-02/28/03 03/01/08-02/28/03 03/01/08-02/28/03 03/01/08-02/28/03 03/01/08-02/28/03 03/01/08-02/28/03 03/01/08-02/28/03 03/01/08-02/28/03 03/01/08-02/28/03	(K)  Evaluation Date 2/25/2014	(L)  Maturity (months)  336.0 324.0 300.0 288.0 276.0 252.0 240.0 216.0 204.0 166.0 156.0 144.0 132.0 120.0 168.0 96.0 84.0 72.0 60.0 48.0 36.0	\$80,812,579 (M)  Cumulative Rptd Loss Dev Factor  1,045 1,047 1,049 1,052 1,054 1,057 1,060 1,064 1,068 1,072 1,077 1,082 1,088 1,096 1,104 1,113 1,125 1,138 1,155 1,176 1,203 1,238 1,286 1,356 1,465 1,465	\$71,227,822 (N) Implied Limited Ultimate Losses \$855,000 \$1,766,329 \$2,843,387 \$2,099,050 \$6,357,779 \$5,667,943 \$8,433,935 \$1,938,394 \$7,313,767 \$3,137,522 \$2,510,882 \$2,396,146 \$1,569,695 \$2,449,883 \$5,634,596 \$1,569,695 \$2,449,896 \$1,569,695 \$2,449,896 \$1,569,695 \$2,449,896 \$1,569,695 \$2,449,896 \$1,520,490 \$3,380,488 \$2,055,999 \$2,254,770 \$1,899,313 \$2,175,655 \$1,905,424 \$2,848,257 \$2,827,692	(O)  Cumulative Paid Loss Dev Factor  1,196 1,205 1,214 1,223 1,234 1,246 1,258 1,273 1,288 1,305 1,325 1,347 1,371 1,400 1,432 1,471 1,515 1,559 1,634 1,775 1,618 1,952 2,135 2,397 2,801 3,499	(P) Implied Limited Ulfimate Losses \$855,000 \$1,821,401 \$2,926,984 \$2,359,997 \$3,173,893 \$6,570,170 \$6,433,276 \$9,284,280 \$2,338,551 \$8,558,459 \$2,995,174 \$2,902,954 \$2,766,996 \$2,222,632 \$1,813,809 \$2,801,670 \$6,316,626 \$2,206,091 \$4,106,860 \$2,650,243 \$2,996,511 \$2,818,943 \$3,107,128 \$3,156,887 \$4,744,213 \$5,213,428		(Q) Selected Estimated Ultimate

Calumns (D) and (E): Exhibit 1, Sheet 1

Column(F): Appendix B, Sheet 1

Columns (G) through (I): Excalibur Large Lass Report by Policy Period Column(M): Appendix A, Sheet 9 & 9A

 $Column(N): (Col(D)-Col(H)) \times Col(M) + Col(G) \times Specific Retention$ 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

Estimation of Limited Ultimate Losses

A)	(B)	(c)	(a)	(E)	(F)	(9)	(H)
			Trended		•	<b>.</b>	•
	Limited	Loss	Limited		Payroll		Loss Rate
Accident	Ultimate	Trend	Ultimate		Trend	Adjusted	per \$100
Period	Losses	Factor	Losses	Payroll	Factor	Payroll	of Pavroll
03/01/03-02/28/04	\$1,974,730	1.791	\$3,536,442	\$17,088,772	1,280	\$21,875,072	\$16.17
03/01/04-02/28/05	\$3,671,037	1,689	\$6,202,139	\$19,826,863	1.249	\$24,761,035	\$25.05
03/01/05-02/28/06	\$2,293,697	1.594	\$3,655,804	\$17,874,489	1.218	\$21,778,329	\$16.79
03/01/06-02/28/07	\$2,551,466	1.504	\$3,836,462	\$17,962,298	1.189	\$21,351,528	\$17.97
03/01/07-02/28/08	\$2,267,165	1.419	\$3,216,017	\$18,801,357	1.160	\$21,803,810	\$14.75
03/01/08-02/28/09	\$2,548,244	1.338	\$3,410,125	\$19,040,392	1.131	\$21,542,456	\$15.83
03/01/09-02/28/10	\$2,406,009	1.262	\$3,037,531	\$19,712,101	1.104	\$21,758,472	\$13.96
03/01/10-02/28/11	\$3,606,641	1.191	\$4,295,568	\$24,932,924	1.077	\$26,850,032	\$16.00
03/01/11-02/28/12	\$3,781,986	1.124	\$4,249,440	\$24,599,047	1.051	\$25,844,374	\$16.44
03/01/12-02/28/13	\$2,615,322	1.060	\$2,772,241	\$22,662,698	1.025	\$23,229,265	\$11.93
Total	\$27,716,298		\$38,211,770			\$230,794,374	\$16.56
Excl Hi & Lo			\$29,237,389			\$182,804,073	\$15.99
Avg Last 5 Yrs			\$17,764,905			\$119,224,599	\$14.90
Avg Last 3 Yrs			\$11,317,248			\$75,923,671	\$14.91

						\$3,922,256 Column(F): Based upon a selected annual wage trend of 2.5%	Column(G): Column (E) x Column (F)
(L)	Forecast	Limited	Ultimate	Losses	\$3,480,724	\$3,922,256	
(X)				Payroll	\$23,204,826	\$25,284,985	
(T)		Selected	Foss	Rate	\$15.00	\$15.51	
(1)			Accident	Period	03/01/13-02/28/14	03/01/14-02/28/15	

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

FORECAST.XLS

Column(L):Column (J)  $\times$  Column (K)

Column(K): Exhibit 1, Sheet 2

Column(J): Selected average of Column (H), trended for 2014-15

Column(H): Column (D) / Column (G)

19-Mar-14

# Gary R. Abramson, Casualty Actuarial Services

# Projection of Discounted Outstanding Losses

(A)	(B) Limited	(C)	(D)	(E)	(F) Discounted
Accident		Paid	Outstanding	Discount	Outstanding
	Losses	Losses	Losses	Factor	Losses
<u>Year</u>	LUSSES				
As of Febru	uary 25, 2014:				
Pre - 1986		\$8,691,594	\$941,552	0.966	\$909,712
1986/87	\$855,000	\$850,000	\$5,000	0.923	\$4,616
1987/88	\$1,788,357	\$1,749,793	\$38,565	0.907	\$34,996
1988/89	\$2,876,826	\$2,530,147	\$346,679	0.891	\$309,061
1989/90	\$2,203,438	\$1,926,855	\$276,583	0.876	\$242,153
1990/91	\$3,317,539	\$2,571,827	\$745,712	0.860	\$641,064
1991/92	\$6,442,735	\$5,274,168	\$1,168,567	0.844	\$986,063
1992/93	\$5,974,077	\$5,111,920	\$862,157	0.828	\$714,044
1993/94	\$8,774,073	\$7,295,815	\$1,478,258	0.813	\$1,201,219
1994/95	\$2,098,457	\$1,815,475	\$282,982	0.797	\$225,607
1995/96	\$7,811,644	\$6,555,936	\$1,255,708	0.782	\$981,850
1996/97	\$3,080,583	\$2,260,764	\$819,819	0.767	\$628,696
1997/98	\$2,667,711	\$2,262,816	\$404,895	0.752	\$304,414
1998/99	\$2,545,287	\$2,051,277	\$494,010	0.740	\$365,489
1999/00	\$2,063,175	\$1,832,579	\$230,596	0.728	\$167,838
2000/01	\$1,667,340	\$1,481,672	\$185,668	0.719	\$133,511
2001/02	\$2,590,598	\$2,303,470	\$287,128	0.710	\$203,954
2002/03	\$6,027,408	\$4,913,907	\$1,113,501	0.704	\$784,412
2003/04	\$1,974,730	\$1,445,748	\$528,982	0.699	\$369,539
2004/05	\$3,671,037	\$2,790,819	\$880,218	0.696	\$612,452
2005/06	\$2,293,697	\$1,545,048	\$748,649	0.693	\$518,819
2006/07	\$2,551,466	\$1,571,847	\$979,619	0.693	\$678,465
2007/08	\$2,267,165	\$1,443,881	\$823,284	0.693	\$570,910
2008/09	\$2,548,244	\$1,312,723	\$1,235,521	0.696	\$859,741
2009/10	\$2,406,009	\$1,317,006	\$1,089,003	0.700	\$761,875
2010/11	\$3,606,641	\$1,693,634	\$1,913,007	0.705	\$1,348,057
2010/11	\$3,781,986	\$1,489,786	\$2,292,200	0.711	\$1,629,696
2011/12	\$2,615,322	\$790,455	\$1,824,867	0.718	\$1,310,665
2012/13	\$3,480,724	\$541,694	\$2,939,030	0.726	\$2,132,877
Totals	\$103,614,415	\$77,422,655	\$23,252,730		\$19,631,799

Column (B): Exhibit 2, Sheet 3, or Exhibit 1, Sheet 1 for Pre-1986

Accident Year 2013/14 from Loss Forecast, Exhibit 3

Column (C): Exhibit 1, Sheet 1, less claim payments in excess of SIR

(applicable to program years 1986 - 1988, 1999 - 2002, and 2004)

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

Column (E): Appendix C

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

# Projection of Annual Expenditure Amounts Calendar Year 2014

(A)	(B)	(C)	(D)	(E)	(F)	(G)
					Percentage	Anticipated
		Accident	Ultimate		of Losses	Losses & ALAE Paid in
	Unlimited	Year Age	Paid Loss	Percentage	Paid in	
Acciden		(in months)	Development	Paid As of	Upcoming	Upcoming
<u>Year</u>	Losses	at 12/31/13	<u>Factor</u>	<u>12/31/13</u>	12 Months	12 Months
Pre - 1986		360		89.7%	1.0%	
1986/87	\$1,591,476	334		85.1%	1.0%	\$15,915
1987/88	\$3,427,064	322	•	84.2%	0.9%	\$31,923
1988/89	\$3,764,198	310		83.3%	0.9%	\$34,304
1989/90	\$2,219,841	298		82.3%	1.0%	\$21,302
1990/91	\$3,317,539	286	1.229	81.4%	0.9%	\$31,110
1991/92	\$6,442,735	274	1.244	80.4%	1.0%	\$63,223
1992/93	\$5,974,077	262	1.259	79.4%	1.0%	\$57,227
1993/94	\$8,774,073	250	1.275	78.4%	1.0%	\$87,472
1994/95	\$2,098,457	238	1.291	77.5%	1.0%	\$20,402
1995/96	\$7,811,644	226	1.309	76.4%	1.0%	\$81,636
1996/97	\$3,080,583	214	1.328	75.3%	1.1%	\$35,053
1997/98	\$2,700,818	202	1.351	74.0%	1.2%	\$33,573
1998/99	\$2,634,041	190	1.376	72.7%	1.4%	\$35,897
1999/00	\$2,467,309	178	1.405	71.2%	1.5%	\$37,007
2000/01	\$2,162,992	166	1.438	69.5%	1.7%	\$35,855
2001/02	\$3,147,156	154	1.478	67.7%	1.8%	\$57,915
2002/03	\$7,426,080	142	1.524	65.6%	2.1%	\$152,453
2003/04	\$2,261,978	130	1.579	63.3%	2.3%	\$52,080
2004/05	\$4,069,754	118	1.647	60.7%	2.6%	\$105,693
2005/06	\$2,293,697	106	1.731	57.8%	2.9%	\$67,611
2006/07	\$2,492,784	. 94	1.838	54.4%	3.4%	\$83,965
2007/08	\$2,267,165	82	1.979	50.5%	3.9%	\$87,894
2008/09	\$2,368,017	70	2.172	46.0%	4.5%	\$106,473
2009/10	\$2,406,009	58	2.452	40.8%	5.3%	\$126,450
2010/11	\$3,606,641	46	2.891	34.6%	6.2%	\$223,203
2011/12	\$3,781,986	34	3.668	27.3%	7.3%	\$277,148
2012/13	\$2,615,322	22	5.379	18.6%	8.7%	\$226,920
2013/14	\$3,480,724	10	11.749	8.5%	10.1%	\$350,791
2014/15	\$3,922,256	0	N/A	0.0%	8.5%	<u>\$333,841</u>
Totals	\$114,239,562					\$2,970,665

Column (B): Exhibit 2, Sheet 1 or Exhibit 3 for Accident Year 2013 and 2014

Column (D): Appendix A, Sheet 5 Column (E): I/Column (D)

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

Pre-1986 based upon factors from Appendix A, Sheet 3, 4 year prior

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

\$2,227,999 @ 75% \$2,599,332 Midpoint