



# CITY OF SCRANTON

## 2020 OPERATING BUDGET

File of the Council No. 78, 2019 (As Amended)



DEPARTMENT OF BUSINESS ADMINISTRATION

CITY HALL • 340 NORTH WASHINGTON AVENUE • SCRANTON, PENNSYLVANIA 18503 • PHONE: 570-348-4118 • FAX: 570-348-4225

November 15, 2019

City Clerk  
City of Scranton  
340 North Washington Avenue  
Scranton, Pa 18503

Re: 2020 Budget

Dear Ms. Reed:

According to Article Ms. Lori Reed  
IX, Section 902, of the Home Rule Charter, the Administration of the City of Scranton hereby submits the  
2019 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-related 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,

David M. Bulzoni  
Business Administrator  
City of Scranton



## 2020 Amended Budget Summary

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### Financial Overview

The City of Scranton 2020 budget includes variables not quantified by the time of submission. The budget also reflects the continuing impact of the City's financial crisis. From the 2015 to the 2020 budget, the City's land valuation decreased from \$91,832,420.00 to \$89,836,851.00, or \$1,995,569.00; the City's improvement value over the same budget period decreased from \$306,336,580.00 to \$296,473,758.00, or \$9,862,822.00. A \$10.00 million valuation decrease over a relatively short time period is not a hallmark of financial stability. The City will continue to strive to achieve manageable annual adjustments in both revenues and expenditures to avoid the punitive nature of double digit real estate tax increases. The budget follows the Pennsylvania Economy League recommendation in conjunction with the Amoroso Recovery Plan and recommends an incremental tax increase. This budget increases real estate taxes on the Land component by seven (7) mills, from 232.521 to 239.521 mills, which equates to an overall 2.40% increase in real estate taxes. The improvement value will not be increased. The continued compression of real estate tax valuations is an ongoing concern in budget creation will remain a financial focal point. The 2017 budget was transitory from revenue assignments concluding the parking monetization transactions and the sale of the sewer assets; the 2020 budget reflects the execution of initiatives which will influence the City's financial outlook. A prospective change in refuse billings and collections, as well as the prospective migration from business privilege and mercantile taxes to the payroll preparation tax are impactful on the City's principal revenue drivers. As has been stated previously, revenue components such as real estate and earned income taxes would have been strained without the completion of the monetization initiatives.

An integral component of the restoration of fiscal stability is the assignment of real estate taxes through a segmented calculation which originated in the 2015 budget. The City of Scranton created a dedicated millage to meet total annual debt service and appointed a single point paying agent to manage those payments. This concept was well received by the financial markets and has been an integral part of the restoration of the City's credit worthiness and the achievement of a debt rating. The reduction in real estate tax budgeted debt service from \$14,713,139.50 in 2014 to \$10,327,948.90 in 2020 is representative of the City's efforts at achieving compliance with municipal debt ratios for peer cities. Thirty-three percent of real estate tax collections will be assigned to debt service using the above payment structure.

Real estate taxes will continue as a significant source of revenue in the 2020 budget. The intent of the 2020 budget is to create an incremental adjustment in real estate taxes as recommended by the City's Recovery Coordinator, the Pennsylvania Economy League. The debt service allocation is based on the City's annual debt service requirement and adjusted accordingly. This process is based purely on an annual calculation and eliminates discretionary considerations from the evaluation process. The budget uses one-time variable revenue assignments through the sale of refuse receivables and/or a refuse amnesty as well as recurring means through the introduction of the payroll preparation tax and the subsequent phasing out of the current year business privilege and mercantile tax collections. The collection of delinquent business privilege and mercantile taxes will continue. The City anticipates a joint effort with the Scranton School District to collect the delinquent taxes.



The Minimum Municipal Obligation is stable in 2020, increasing by \$480,852. The City directed the reduction in the Plan discount rate to 7.50% from 8.00%; with a further reduction to 7.25%, which is consistent with municipal peers throughout the Commonwealth. The City is concluding negotiations with the Commonwealth of Pennsylvania Department of Labor and Industry on the release of excess funds reserved for the self-funded Workers Compensation program. The intent is to create an Other Post-Employment Benefits (OPEB) Trust Fund to assist with future allocations for retiree benefits. The amount of the release subject to these negotiations is \$6.00 million.

The 2020 budget positions the City to further evaluate revenue maximization and expense containment. Analytic methodology is used for better identification of components of the City's taxes and fees. The City is undertaking a utility bill audit to identify savings as well as evaluating a grant funding maximization program. Those analytics and similar programs should result in better fee and tax clarification in future budget years. An effective storm water management program portends to be a principal initiative in 2020.

A realistic approach to expenditure budgeting will mirror the same approach to revenues. While several issues portend some significance for the City with the 2020 budget, the approach evaluates each budget category for savings realized through either achievable efficiencies or program alternatives to manage costs more effectively. The budget finally visits the effective salary issue through key position raises. This measure of sensibility with nonunion salaries has been devoid of any real methodology in prior budgets. A planned compensation review should use the results of peer city evaluations to further assist the process. A recently completed salary survey will assist the process. Once salaries have reached a level of equilibrium, raises may rotate every two years for the nonunion employee base.

In effect, the 2020 budget continues to pivot from crises to recovery as the City exits Act 47. The ability to sustain positive momentum will be critical; broad economic development initiatives, such as LERTA expansion and Opportunity Zone funding initiatives could have a measured impact on the City's continued improvement. Creating an active Redevelopment Authority will be instrumental in developmental initiatives.

On July 2, 2014, the City of Scranton took the initial steps in restoring long term fiscal stability and the repair of the City's creditworthiness by the unveiling of the Amoroso Plan. With the continued implementation of the Plan components and the incorporation of those provisions in the Act 47 Exit Plan prepared by the Pennsylvania Economy League, the fiscal framework for the City of Scranton is now intact and will serve as a guide to follow through the conclusion of 2019 and the anticipated exit from Distressed Status in 2020.

A sustainable City is achieved not only through the cost effective delivery of services, but through the value-added nature of the delivery of those services. Those services have many components, including ensuring safety at home, work, and leisure, protecting the vitality of our arts, cultural, and recreational amenities, improving and preserving our parks, and caring for the health and well-being of our citizens. While there is a cost that we all must assume to achieve that sustainability, we should expect to receive maximum value for those dollars expended. Managing those costs, achieving a measurable level of value for tax dollars, and using well founded budgetary principles will assure the future viability and vitality of the City of Scranton.



## **2020 Amended General Fund Budget - Revenues**

### **Real Estate Tax**

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#### **Account Description**

The Real Estate Tax is a primary revenue driver in the City of Scranton annual operating budget and is the most, generally, subject to adjustment. In the Commonwealth of Pennsylvania, real estate tax adjustments are affected to meet budgetary obligations by most municipalities, school districts and counties. Taxes are levied on the assessed value of all taxable real property. The City of Scranton values are compiled by Lackawanna County. The property tax rate is expressed either as a percentage or may also be indicated as a millage rate or mill levy.

The City of Scranton 2015 budget had initiated discussions about the segregated millage concept on land and improvements. Future discussions regarding the potential advantages of migrating to a single millage based on a total assessed valuation have also been considered. This concept was deferred for further evaluation and may resurrect when a Lackawanna County property reassessment is completed. The City's 2020 land rate will be increased by seven (7) mills to 239.521. The 2020 improvement rate is 50.564 and will remain the same. (A mill is also stated as one-thousandth of a dollar.) The City's total millage rate in 2020 is 290.085.

As noted previously, in departing from the usual assignment of taxes to operations, including debt service, the City created a debt service component from both levies. This concept was continued in the 2019 budget with an alteration to the assignment of this dedicated revenue. The use of a dedicated percentage of real estate tax revenue was memorialized in the legislative document authorizing the levy. The assignment will continue with an allocation of thirty-three percent (33%), which is an adjustment from the thirty-two percent (32%) of real estate tax revenue to meet debt service requirements in 2019. Again, the value of assessed City property has decreased significantly. Overall, debt service has decreased by 30%, principally through reductions funded by the sewer asset sale. The net debt service figure of \$10,774,198.90 is comparable to the 2018 budget amount of \$10,315,179.53. Debt service increased in 2019.

Total millage, therefore, increases by seven (7) mills to 290.085 mills.

With the dedicated revenue component for debt service, the arbitrary use of this specific real estate levy component is eliminated. This debt service structure has improved the credit profile of the City following high profile defaults, most recently in 2012. The process also adds greater transparency and effectiveness to the discussion of transacting future debt because of the specific revenue assignment. This revenue component would be adjusted annually only to meet those specific debt service requirements. The City will continue to work with the designated Single Point Paying Agent, newly designated Fidelity Bank, to efficiently pay debt service throughout the budget year. The respective millage rate for land and improvements applied to the City's operational needs is also subject to adjustment annually.



## **Budget Highlights**

- The real estate tax levy will increase by seven (7) mills on land to 290.085 mills in 2020;
- The debt service revenue component is set a thirty-three percent (33%).

## **Landfill/ Refuse Fees**

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### **Account Description**

The City has established a residential fee to fund essential refuse and mandated recycling collection programs. The annual fee was increased from \$178 per unit per year in 2013 to \$300 in the 2014 budget. The billing period was subsequently modified in 2014 to allow for two payments annually. The new initiative the City is presently evaluating for current refuse collections is joint effort with the Single Tax Office. A refuse fee may be embedded in the real estate tax bill beginning in either 2020 or 2021. This initiative would broaden the collection universe and increases the collection rate thereby enabling the City to reduce the fee. In theory the fee would generate the same amount of revenue based on the current real estate tax collection rate. The figure may be adjusted based on the initial collection experience. The optionality of this modification may be impacted by a reassessment of real property in Lackawanna County. The City anticipates the second phase would be the implementation of a hybrid pay-as-you-throw, or per bag regimen, in the subsequent fiscal year. This program phase would enable the City to further reduce the amount of the embedded refuse cost in the real estate tax bill, reduce landfill costs, and improve recycling.

### **Budget Highlights**

- The City seeks to further evaluate a significant modification in collection protocol by embedding the refuse fee in the real estate tax bill;
- The City will seek to review alternative collection processes for delinquent refuse payments. The further review of programs for either a refuse amnesty program and/or the sale of refuse receivables is projected in the 2020 budget;
- The Department of Environmental Protection Refuse/Recycling evaluation was completed in 2018 and is the foundation of a 'pay-as-you throw' or hybrid program concept. The City anticipates the shift to this type refuse program may be implemented in conjunction with the 2021 budget upon further analysis in 2020. Program reviews are ongoing. The objective of the City is to identify a program method which favorably impacts program costs and increases recycling effectiveness.



## Local Tax

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### Account Description

Local Taxes are a significant component of the City's revenue base. Presently included in the local tax levy is the City wage, mercantile and local services taxes. The City's wage tax is 2.4%; the total wage tax collected in the City of Scranton is 3.4%, as commonly stated, which includes the Scranton School District's 1% Wage Tax. The taxpayers submit payments to Berkheimer Associates, the designated collector of earned income taxes for Lackawanna County municipalities. With the exception of the current and delinquent wage taxes, the remaining Local Taxes are collected by the Single Tax Office. The Single Tax Office is the local tax collection agent for the City, School District and Lackawanna County and is singular to a Class 2-A city. Scranton is the only Class 2-A city in the Commonwealth. The City's Mercantile and Business Privilege Tax rate is a flat .1%. The Real Estate Transfer tax, which is collected by Lackawanna County, was reduced to 2.20% in 2018 and will remain constant in 2020. The City anticipates the elimination of the business privilege and mercantile taxes with the subsequent implementation of the payroll preparation tax in 2020. The payroll preparation tax was authorized under amendments to Act 47. If so elected, the City is required to levy the tax prior to the exit from Act 47. The tax rate on payrolls will be .28609% or 2.86 mills. The implementation timing remains subject to discussion.

### Budget Highlights

- Real estate transfer tax collections have performed favorably since 2014. A constant collection level is projected in the 2020 budget following the .20% reduction in 2018. Wage Tax collections are projected to increase due to a favorable local economy but only marginally due to a "plateauing" effect. The payroll preparation tax will be subject to court approval;
- The improvement in Mercantile and Business Privilege Tax collection percentages through the use of analytics by the Single Tax Office was never fully realized. This cooperative effort between the City and Tax office will be revisited through a joint Request for Proposal for data analytics and collection services with the Scranton School District.
- With the Governor's signature of House Bill 1773 in 2014, the City has continued the tripling of the local services tax in the 2020 budget. The full amount calculated is based on total payrolls identified through wage tax collections. The City is subject to court approval annually to levy the tax.



## **Penalties & Interest - Delinquent Tax**

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### **Account Description**

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

### **Budget Highlights**

- The amounts remain consistent with prior year collections.

## **Licenses and Permits**

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### **Account Description**

Revenue is derived from the sale and issuance of licenses and permits. The Office of Licenses and Permits issues and administers all permit activity for the City of Scranton. In addition to issuing licenses and permits, this office conducts annual inspections on personal care homes, rooming houses and rental units, child day care centers (excluding in-home day care centers), hotels and food / drinking establishments within the City. This office also administers and issues other licenses for amusements, dogs, dumpsters, eating and drinking establishments, peddlers, entertainment, gas pumps, hauling, parking facilities, scales, scrap yards, transient activity and tree trimming.

The City will continue to receive fees through the third-party planning review process in 2020. A departmental initiative for 2020 is a continuation of an initiative to improve departmental efficiency. A recommendation was made to City Council to approve a firm to analyze the operation of the Department. While revenues increased significantly from 2018 forecasts, the overall budget is projected to remain consistent with prior years pending the outcome of the departmental evaluation and the possible impact on fees.

### **Budget Highlights**

- Revenue fluctuations in prior budgets may be attributed to various factors impacting the collection of permit fees and licenses, including activity influenced by the state of the local economy;
- The City is seeking to improve departmental efficiency through the use of technology, including improving payment methods. Cash payments were eliminated in 2019 and check and credit card payments are presently the only payment options;



- The City will undertake a review of enacting ordinances to better identify the effectiveness of permitting activity through the a departmental evaluation;
- The City budget reflects an optimism that tax abatement legislation will have a positive effect on development;
- Foreclosure registry fees fund the Scranton Home Assistance Program created by the partnership between the City and Neighborworks Northeastern Pennsylvania. The partnership was formalized by legislation adopted on June 23, 2016. A home improvement grant program with a maximum allocation of \$5,000 is managed by Neighborworks from the receipt of foreclosure registry payments. The relationship with Neighborworks was expanded by the implementation of the Beautiful Blocks Program. This program was begun in 2019. The program received an initial funding injection through the release of escrow funds for the City's Rental Registration Program. Both programs have been well received and subscribed.

## **Fines, Forfeits, & Violations**

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### **Account Description**

Fines, Forfeits, and Violations are collected from persons or businesses that violate state statutes or City ordinances. Historically, parking meter revenue was a budget component and was derived from a management agreement the City maintained for the operation of the on-street parking program. The program also included mobile parking services. Landmark concession lease legislation adopted by City Council on June 30, 2016 consolidated parking operations with the non-profit National Development Council (NDC), thereby eliminating revenues associated with the on-street program. Civilian Parking Tickets, which resulted from the 2015 agreement between the City of Scranton and the Fraternal Order of Police, and Quality of Life Tickets, will remain an integral component of this revenue category.

### **Budget Highlights**

- Police Fines and The Civilian Parking Tickets are the principal revenue sources;

## Interest Earnings

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### Account Description

Interest Income is derived from investing available cash in interest bearing accounts and does not include fee offsets through earnings allowances.

### Budget Highlights

- The City of Scranton has two primary cash accounts which are subject to some balance seasonality: The General Fund and the Debt Service Account component of the General Fund. The debt service account is presently maintained with the Single Point Paying Agent to meet debt payment needs; the general fund is maintained for operations.
- The remaining proceeds associated with the sewer asset sale are invested subject to Act 10 of 2016 provisions. Those proceeds principally reside in dedicated funding accounts, including Special Cities and the Capital Budget.
- The City will seek to generate income from operating budget cash balances in 2019 in conjunction with improvements in earnings rates. To improve earnings, the City implemented a "sweep" program into a Treasury security based fund compliant with Act 10 of 2016. Interest earned from the program for 2019 exceeded \$298,000.00.

## Intergovernmental Reimbursement

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### Account Description

Intergovernmental Reimbursement represents federal and state revenue received by City. Federal funds are typically derived from sources including the Community Development Block Grant which funds many City programs, including demolition of blighted structures and police enforcement. The State sourced funding contributes to the City's minimum municipal pension obligation. The amount of the state aid budget increases in 2020 by approximately \$250,000.00.

### Budget Highlights

- The amount budgeted for the school resource officer line item was reinstated in 2017 for accounting purposes associated through the shared program with the school district.



## **Payment in Lieu of Taxes**

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### **Account Description**

A payment in lieu of taxes ("PILOT") is made to compensate the City of Scranton 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 Highlights**

- The 2020 budget year will be a continuation of the targeted contribution approach of the University of Scranton.

## **Departmental Earnings**

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### **Account Description**

These accounts represent various departmental revenues earned through program operations. Revenue is generated by utility companies through roadway impact repairs, public safety report fees and public safety false alarm charges. False alarm charges were modified in 2014. The City eliminated the budget for meter revenue in 2017. Utility company fees were subject to litigation and the resulting settlement will impact fee collection through revised enacting legislations.

### **Highlights**

- Impact repairs will be redefined through in the Street and Sidewalks ordinance.

## **User Fees**

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### **Overview**

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

### **Budget Highlights**

- The budget amount is consistent with current year projections.

## **Misc. Revenue/ Cable TV**

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### **Overview**

This account represents funds received from various sources. The Cable TV franchise fee represents the primary portion of recurring revenue. The CATV budget reflects the execution of the revised contract.

### **Budget Highlights**

- The City expects to receive an amount consistent with 2018 results.

## **Inter-fund Transfers**

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### **Account Description**

This account represents reimbursements from third parties or transfers between City funds. Transfers from other funds include reimbursement from insurance companies relating to worker's compensation claims, excess recovery payments, grant funding reimbursement and other single revenue sources. The transfer of the annual liquid fuels payment is also listed. Under provisions of the law, these funds may be deployed only for eligible expenditures. The liquid fuels 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 City roads and streets. The budget also includes a transfer of funds to meet the debt service requirements of the proposed Pension Obligation Note.



## **Budget Highlights**

- The City's Office of Business Administration has opted to a return to liquid fuels funds transfers to the general fund. The City used the fund as a standalone account in 2015. This change was recommended by the City's auditors;
- The liquid fuels transfer represents approximately 100% of the anticipated state allocation in 2018. Approximately \$640,000 of liquid fuels funds will be deployed to repay the Pennsylvania Infrastructure Bank paving loan and the Street Lighting lease, \$785,000 for eligible general fund expenditures, and \$850,000 for a 2020 roadway resurfacing project. The roadway resurfacing allocation is variable and may be changed to meet program demands. An increase in the roadway allocation therefore reduces the amount available to offset eligible expenditures. This change occurred in 2019 due to the program cost as bid.

## **Tax Anticipation Notes**

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### **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. The City issued a \$12.75 million Tax Anticipation Note in 2019

### **Budget Highlights**

- The necessity of the Tax Anticipation Note is to fund operations until tax revenues are realized and to fund the Workers Compensation account by January 31. The City maintains a self funded Workers Compensation program. Improvements in the City's fund balance may lessen the amount of future annual borrowings, thereby reducing interest costs.

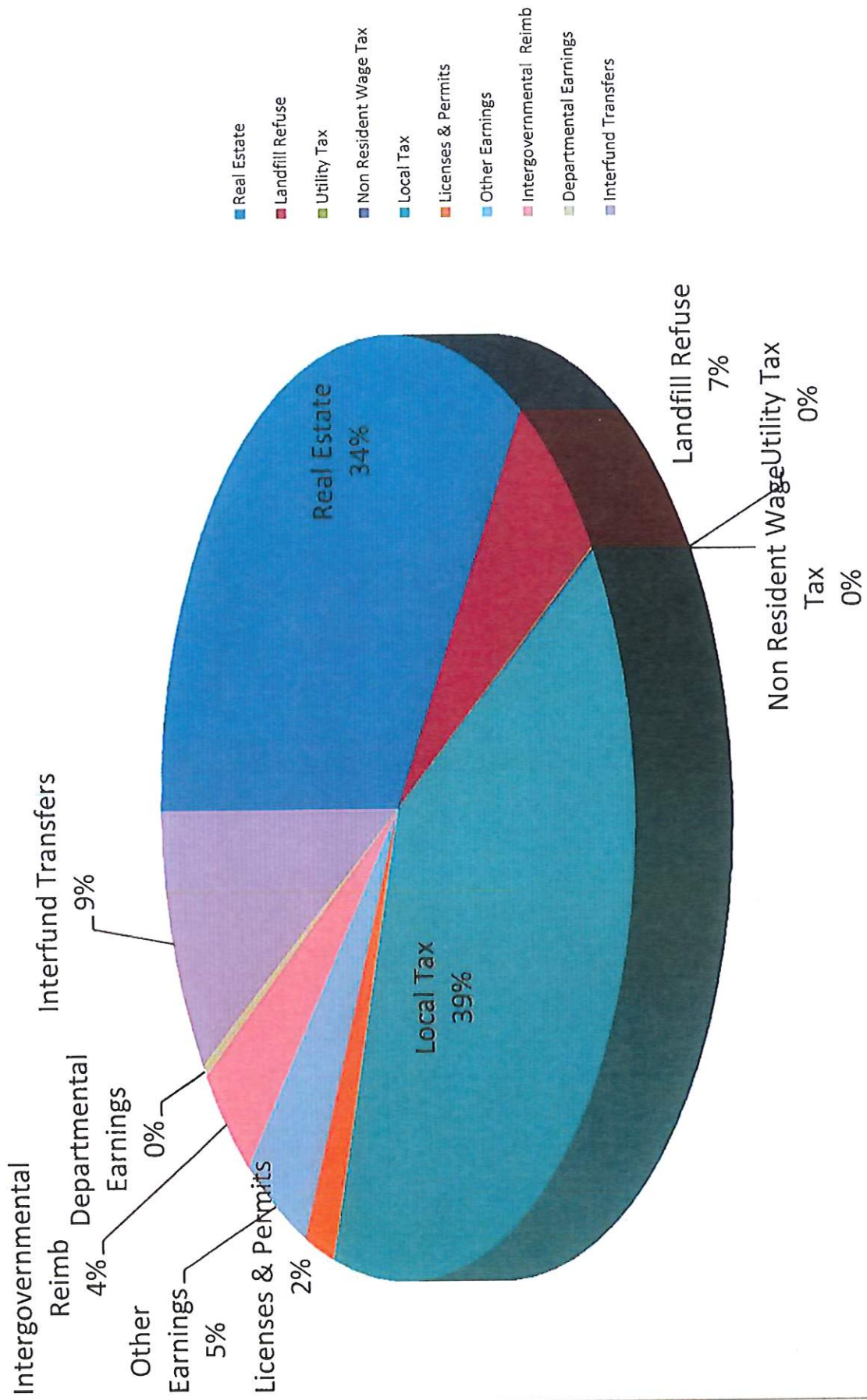
General Fund Revenues & Expenditures

| Revenue Category                  | 2019                 |  | 2019                |    | 2020                 |  |
|-----------------------------------|----------------------|--|---------------------|----|----------------------|--|
|                                   | Budget               |  | Oct YTD             |    | Budget               |  |
| Real Estate Taxes                 | \$33,520,051         |  | \$31,374,701        |    | \$35,832,840         |  |
| Refuse Revenues                   | \$7,267,500          |  | \$6,126,701         |    | \$6,796,250          |  |
| Real Estate Transfer Tax          | 3,376,000.00         |  | \$1,671,220         |    | \$2,751,000          |  |
| Earned Income Tax                 | \$29,212,533         |  | \$21,021,102        |    | \$28,860,288         |  |
| Mercantile/Business Privilege Tax | \$3,585,250          |  | \$2,301,938         |    | \$2,575,000          |  |
| Parking Tax                       | \$0                  |  | \$0                 |    | \$0                  |  |
| Commuter Tax                      | \$0                  |  | \$0                 |    | \$0                  |  |
| LST                               | \$4,653,335          |  | \$2,499,847         |    | \$4,950,000          |  |
| Amusement Tax                     | \$385,000            |  | \$7,841             |    | \$295,000            |  |
| PAYROLL PREP TAX                  | \$0                  |  | \$0                 |    | \$647,918            |  |
| Utility Tax                       | \$75,000             |  | \$0                 |    | \$75,000             |  |
| Penalties & Interest              | \$249,600            |  | \$210,641           |    | \$245,600            |  |
| Licenses & Permits                | \$1,992,004          |  | \$1,975,825         |    | \$2,038,164          |  |
| Fines, Forfeits & Violations      | \$347,850            |  | \$469,033           |    | \$551,100            |  |
| Interest Earnings                 | \$150,000            |  | \$298,853           |    | \$275,000            |  |
| Rents & Concessions               | \$5,000              |  | \$4,500             |    | \$5,000              |  |
| Intergovernmental Reimbursements  | \$6,659,966          |  | \$4,339,867         |    | \$4,251,066          |  |
| In Lieu of Taxes                  | \$250,000            |  | \$242,588           |    | \$250,000            |  |
| Departmental Earnings             | \$267,125            |  | \$199,045           |    | \$447,000            |  |
| User Fees                         | \$45,500             |  | \$30,596            |    | \$40,000             |  |
| MBROs                             | \$1,000              |  | \$0                 |    | \$0                  |  |
| Miscellaneous Revenues            | \$ 1,117,200.00      |  | \$658,593           | \$ | 2,765,623.89         |  |
| Bond Proceeds Other               | \$0                  |  | \$0                 |    | \$0                  |  |
| Interfund Transfers               | \$4,147,793          |  | \$1,169,695         |    | \$9,398,901          |  |
| <b>Total Revenues</b>             | <b>\$97,307,707</b>  |  | <b>\$74,602,586</b> |    | <b>\$103,050,751</b> |  |
| Tax Anticipation Notes            | \$12,750,000         |  | \$12,750,000        |    | \$12,750,000         |  |
| State Loan Receipts               | \$0                  |  | \$0                 |    | \$0                  |  |
| State Grant Receipts              | \$0                  |  | \$0                 |    | \$0                  |  |
| Bond Issue Proceeds               | \$1,000              |  | \$0                 |    | \$0                  |  |
| <b>Total Revenues</b>             | <b>\$110,058,707</b> |  | <b>\$87,352,586</b> |    | <b>\$115,800,751</b> |  |



| CITY OF SCRANTON                 |                   |                     |                   |  |
|----------------------------------|-------------------|---------------------|-------------------|--|
| 2020 OPERATING BUDGET            |                   |                     |                   |  |
| REVENUE SUMMARY                  |                   |                     |                   |  |
|                                  | 2019              | 2019 Actual         | 2020              |  |
|                                  | Operating Budget  | Through (9.30.2019) | Operating Budget  |  |
|                                  | \$                | \$                  | \$                |  |
| CURRENT REAL ESTATE TAX          | 32,045,050.63     | 28,004,430.95       | 32,857,840.33     |  |
| DELINQUENT REAL ESTATE TAX       | 1,475,000.00      | 3,370,270.51        | 2,975,000.00      |  |
| LANDFILL/REFUSE FEES             | 7,267,500.00      | 6,126,701.04        | 6,796,250.00      |  |
| UTILITY TAX                      | 75,000.00         | -                   | 75,000.00         |  |
| NON RESIDENT WAGE TAX            | 520,000.00        | -                   | 100,000.00        |  |
| LOCAL TAXES (ACT 511)            | 40,692,118.03     | 27,501,947.50       | 39,979,205.51     |  |
| PENALTIES & INT/DEL. TAX         | 249,600.00        | 210,641.23          | 245,600.00        |  |
| LICENSES & PERMITS               | 1,992,004.00      | 1,975,825.09        | 2,038,164.00      |  |
| FINES, FORFEITS & VIOLATIONS     | 347,850.00        | 469,033.03          | 551,100.00        |  |
| INTEREST EARNINGS                | 150,000.00        | 298,853.22          | 275,000.00        |  |
| RENTS AND CONCESSIONS            | 5,000.00          | 4,500.00            | 5,000.00          |  |
| INTERGOVERNMENTAL REIMBURSEMENTS | 6,659,966.00      | 4,339,867.05        | 4,251,066.00      |  |
| IN LIEU OF TAXES                 | 250,000.00        | 242,587.96          | 250,000.00        |  |
| DEPARTMENTAL EARNINGS            | 267,125.00        | 199,045.00          | 447,000.00        |  |
| RECREATIONAL DEPARTMENTS         | 45,500.00         | 30,595.75           | 40,000.00         |  |
| MISC REVENUES/CABLE TV           | 1,119,200.00      | 658,593.01          | 2,765,623.89      |  |
| INTERFUND TRANSFERS              | 4,147,793.00      | 1,169,694.79        | 9,398,901.00      |  |
| TAX ANTICIPATION NOTES           | 12,750,000.00     | 12,750,000.00       | 12,750,000.00     |  |
| TOTAL REVENUE                    | \$ 110,058,706.66 | \$ 87,352,586.13    | \$ 115,800,750.73 |  |

# Summary of 2020 Revenue





| CITY OF SCRANTON      |                                                                                |                          |                                     |                          |  |
|-----------------------|--------------------------------------------------------------------------------|--------------------------|-------------------------------------|--------------------------|--|
| 2020 OPERATING BUDGET |                                                                                |                          |                                     |                          |  |
| BUDGETED REVENUES     |                                                                                |                          |                                     |                          |  |
| GENERAL FUND          |                                                                                |                          |                                     |                          |  |
| Account Number        | Account Description                                                            | 2019<br>Operating Budget | 2019 Actual<br>(Through 09.30.2019) | 2020<br>Operating Budget |  |
| 01.301.30100          | REAL ESTATE TAXES (calculated at 90%)                                          |                          |                                     |                          |  |
| 01.301.30105          | Real Estate Taxes                                                              |                          |                                     |                          |  |
| 01.301.30110          | Real Estate Taxes                                                              |                          |                                     |                          |  |
| 01.301.30706          | Real Estate Taxes                                                              |                          |                                     |                          |  |
| 01.301.30120          | Real Estate Taxes                                                              |                          |                                     |                          |  |
|                       | Assessed Valuation: Land @ \$89,836,851 Improvements @ \$296,473,758 (09-2019) |                          |                                     |                          |  |
|                       | CURRENT REAL ESTATE TAX -IMPROVEMENTS MILLAGE RATE - 50.564 MILLS              | 13,410,679.84            | \$ 19,019,572.50                    | 13,491,809.18            |  |
|                       | at 89%                                                                         |                          |                                     |                          |  |
|                       | CURRENT REAL ESTATE TAX - LAND MILLAGE RATE - 239.521 MILLS                    | 18,634,370.79            | 8,984,858.45                        | 19,366,031.15            |  |
|                       | DELINQUENT REAL ESTATE TAX                                                     | 1,475,000.00             | \$ 3,370,270.51                     | 2,975,000.00             |  |
|                       | TOTAL REAL ESTATE TAXES                                                        | \$ 33,520,050.63         | \$ 31,374,701.46                    | \$ 35,832,840.33         |  |
|                       |                                                                                |                          |                                     |                          |  |
| 01.302.30200          | LANDFILL / REFUSE FEES                                                         |                          |                                     |                          |  |
| 01.302.30210          | LANDFILL TIPPING FEE - @\$300 RATE IN 2018                                     | 5,612,500.00             | 4,844,545.64                        | 5,600,000.00             |  |
|                       | DELINQ. REFUSE DISP FEE                                                        | 1,655,000.00             | 1,282,155.40                        | 1,196,250.00             |  |
|                       | TOTAL LANDFILL/REFUSE FEES                                                     | \$ 7,267,500.00          | \$ 6,126,701.04                     | \$ 6,796,250.00          |  |
|                       |                                                                                |                          |                                     |                          |  |
| 01.304.30400          | UTILITY TAX                                                                    | 75,000.00                | -                                   | 75,000.00                |  |
|                       |                                                                                |                          |                                     |                          |  |
| 01.305.30500          | NON RESIDENT WAGE TAX                                                          | 520,000.00               | -                                   | 100,000.00               |  |
|                       |                                                                                |                          |                                     |                          |  |
|                       | LOCAL TAXES                                                                    |                          |                                     |                          |  |
| 01.310.31110          | REAL ESTATE TRANSFER TAX (2.20)                                                | 3,375,000.00             | 1,671,220.46                        | 2,750,000.00             |  |
| 01.310.31115          | DELINQUENT REAL ESTATE TRANSFER TAX                                            | 1,000.00                 | -                                   | 1,000.00                 |  |
| 01.310.31120          | CURRENT WAGE TAX (2.4)                                                         | 28,587,533.03            | 20,966,779.13                       | 28,650,287.77            |  |
| 01.310.31125          | DELINQUENT WAGE TAX                                                            | 105,000.00               | 54,322.57                           | 110,000.00               |  |
| 01.310.31160          | MERCANTILE TAX 1.0 MILLS                                                       | 1,605,000.00             | 1,186,242.59                        | 1,250,000.00             |  |
| 01.310.31190          | MERCANTILE-DELINQUENT                                                          | 100,000.00               | 41,619.53                           | 50,000.00                |  |
| 01.310.31205          | LOCAL SERVICES TAX                                                             | 4,653,335.00             | 2,498,846.56                        | 4,950,000.00             |  |
| 01.310.31260          | DELINQUENT BUS. PRIV. TAX                                                      | 400,000.00               | 78,446.04                           | 175,000.00               |  |
| 01.310.31290          | BUS. PRIV. TAX 1.0 MILLS                                                       | 1,480,250.00             | 955,629.79                          | 1,100,000.00             |  |
| 01.310.31291          | PARKING TAX                                                                    | -                        | -                                   | -                        |  |
| 01.310.31292          | COMMUTER TAX-PENDING COURT APPROVAL                                            | 385,000.00               | 7,840.83                            | 295,000.00               |  |
| 01.310.31295          | AMUSEMENT TAX                                                                  | -                        | -                                   | 647,917.74               |  |
| 01.310.31296          | PAYROLL PREPARATION TAX (2.5820 or 2.58 mills)                                 |                          |                                     |                          |  |
|                       | TOTAL LOCAL TAXES (ACT 511)                                                    | \$ 40,692,118.03         | \$ 27,501,947.50                    | \$ 39,979,205.51         |  |
|                       |                                                                                |                          |                                     |                          |  |
|                       | PENALTIES & INT / DELINQUENT TAXES                                             |                          |                                     |                          |  |
| 01.319.31900          | PEN/INT/OLQ REAL ESTATE                                                        | 125,000.00               | 128,691.05                          | 135,000.00               |  |
| 01.319.31910          | PEN/IDQ BUS. PRIV. TAX                                                         | 75,000.00                | 42,370.18                           | 55,000.00                |  |
| 01.319.31930          | ADVERTISING/RL EST. REGIS                                                      | 100.00                   | -                                   | 100.00                   |  |
| 01.319.31940          | TAX, REFUSE, DEMOLITION LIEN AND CONDEMNATION SEARCH FEES                      | 49,500.00                | 39,580.00                           | 55,500.00                |  |
| 01.319.31950          | FILING FEES- DELINQUENT ACCOUNT                                                | -                        | -                                   | -                        |  |
|                       | TOTAL PENALTIES & INT/DEL. TAXES                                               | \$ 249,600.00            | \$ 210,641.23                       | \$ 245,600.00            |  |



CITY OF SCRANTON  
2020 OPERATING BUDGET  
BUDGETED REVENUES  
GENERAL FUND

| Account Number | Account Description         | 2019<br>Operating Budget | 2019 Actual<br>(Through 09.30.2019) | 2020<br>Operating Budget |
|----------------|-----------------------------|--------------------------|-------------------------------------|--------------------------|
|                | LICENSES AND PERMITS        |                          |                                     |                          |
| 01.320.32010   | ELECTRICAL PERMITS          | 116,470.00               | 81,315.00                           | 116,470.00               |
| 01.320.32030   | PLUMBER LICENSES            | 20,610.00                | 20,150.00                           | 22,620.00                |
| 01.320.32040   | ELECTRICIAN LICENSES        | 34,400.00                | 36,930.00                           | 34,400.00                |
| 01.320.32050   | MECHANICAL PERMITS          | 162,150.00               | 94,156.00                           | 112,150.00               |
| 01.320.32060   | MECHANICAL LICENSES         | 32,500.00                | 32,575.00                           | 32,500.00                |
| 01.320.32070   | CONTRACTOR LICENSES         | 85,000.00                | 109,425.00                          | 85,000.00                |
| 01.320.32080   | SCALE LICENSES              | 3,500.00                 | 4,480.00                            | 3,500.00                 |
| 01.320.32110   | BEVERAGE LICENSES           |                          |                                     |                          |
| 01.320.32120   | BUILDING PERMITS            | 636,324.00               | 570,998.20                          | 636,324.00               |
| 01.320.32130   | JUNKYARD LICENSES           | 8,000.00                 | 5,000.00                            | 8,000.00                 |
| 01.320.32140   | PARKING FACILITIES          | 1,250.00                 | 1,350.00                            | 1,250.00                 |
| 01.320.32150   | SIGN HANGERS LICENSES       | 6,500.00                 | 4,975.00                            | 6,500.00                 |
| 01.320.32160   | DOG & KENNEL LICENSES       | 13,000.00                | 25,906.50                           | 13,000.00                |
| 01.320.32170   | LOGGING LICENSES            | 25,000.00                | 22,360.00                           | 25,000.00                |
| 01.320.32180   | EATING & DRINKING LICENSES  | 92,500.00                | 77,100.00                           | 92,500.00                |
| 01.320.32190   | GASOLINE PUMP LICENSES      | 5,000.00                 | 4,525.00                            | 5,000.00                 |
| 01.320.32200   | MUSIC MACHINE PERMITS       | 100.00                   |                                     | 100.00                   |
| 01.320.32210   | PINBALL MACHINE PERMITS     |                          |                                     |                          |
| 01.320.32240   | PLUMBER PERMITS             | 35,000.00                | 42,088.50                           | 35,000.00                |
| 01.320.32250   | SIGN PERMITS                | 40,000.00                | 51,543.36                           | 40,000.00                |
| 01.320.32290   | TEMP. PEDDLER PERMIT        | 12,500.00                | 11,200.00                           | 12,500.00                |
| 01.320.32295   | TRANSIENT MERCHANT LICENSES |                          |                                     |                          |
| 01.320.32300   | POOLS & BILLIARDS LICENSES  | 500.00                   | 50.00                               | 50.00                    |
| 01.320.32320   | DAILY ENTERTAINMENT LICENSE | 21,000.00                | 22,400.00                           | 21,000.00                |
| 01.320.32330   | ELECTRONIC MACHINE PERMIT   |                          |                                     |                          |
| 01.320.32332   | VIDEO AMUSEMENTS            | 100.00                   |                                     | 100.00                   |
| 01.320.32335   | AMUSEMENT RIDES             | 4,500.00                 | 20,150.00                           | 19,000.00                |
| 01.320.32336   | DUMPSTER PERMITS            | 4,500.00                 | 7,540.00                            | 4,500.00                 |
| 01.320.32337   | ARCADE LICENSES             | 2,500.00                 |                                     | 100.00                   |
| 01.320.32340   | NON-CLASS LIC. & PERMITS    |                          |                                     |                          |
| 01.320.32345   | SECOND-HAND DEALER REVENUE  | 4,500.00                 | 4,250.00                            | 4,500.00                 |
| 01.320.32360   | SIGN PERMITS/CONSTRUCTION   | 2,500.00                 | 2,359.00                            | 2,500.00                 |
| 01.320.32380   | RENTAL INSPECTIONS          | 100.00                   |                                     | 100.00                   |
| 01.320.32390   | CHILD DAY CARE              | 5,000.00                 | 9,200.00                            | 5,000.00                 |
| 01.320.32400   | PERSONAL BOARDING CARE      | 3,500.00                 | 6,330.00                            | 3,500.00                 |
| 01.320.32420   | SANITATION HAULER FEE       |                          |                                     |                          |
| 01.320.32430   | HOUSING RENTAL LICENSES     | 250,000.00               | 364,000.00                          | 275,000.00               |
| 01.320.32450   | BUILDING CODE STATE FEE     | 1,000.00                 | 10,786.50                           | 1,000.00                 |
| 01.320.32460   | THIRD PARTY PLAN REVIEWS    | 325,000.00               | \$ 308,892.03                       | 375,000.00               |
| 01.320.32470   | FORECLOSURE REGISTRY        | 37,500.00                | 23,900.00                           | 45,000.00                |
|                | TOTAL LICENSES & PERMITS    | \$ 1,992,004.00          | \$ 1,975,926.09                     | \$ 2,038,164.00          |



| CITY OF SCRANTON      |                                                   |                          |                                     |                          |  |
|-----------------------|---------------------------------------------------|--------------------------|-------------------------------------|--------------------------|--|
| 2020 OPERATING BUDGET |                                                   |                          |                                     |                          |  |
| BUDGETED REVENUES     |                                                   |                          |                                     |                          |  |
| GENERAL FUND          |                                                   |                          |                                     |                          |  |
| Account Number        | Account Description                               | 2019<br>Operating Budget | 2019 Actual<br>(Through 09.30.2019) | 2020<br>Operating Budget |  |
|                       | FINES, FORFEITS & VIOLATIONS                      |                          |                                     |                          |  |
| 01.330.33000          | Fines, Forfeits & Violations                      | 100.00                   |                                     | 100.00                   |  |
| 01.331.33100          | Fines, Forfeits & Violations                      | 165,000.00               | 276,695.32                          | 345,000.00               |  |
| 01.331.33118          | Fines, Forfeits & Violations                      | -                        | 2,279.25                            | 2,000.00                 |  |
| 01.331.33119          | Fines, Forfeits & Violations                      | 12,000.00                | 10,700.00                           | 11,000.00                |  |
| 01.331.33120          | Fines, Forfeits & Violations                      | 100,000.00               | 102,225.00                          | 135,000.00               |  |
| 01.331.33121          | Fines, Forfeits & Violations                      | 35,000.00                | 56,440.00                           | 20,000.00                |  |
| 01.331.33130          | Fines, Forfeits & Violations                      | 35,000.00                | 20,213.46                           | 37,500.00                |  |
| 01.331.33145          | Fines, Forfeits & Violations                      | 750.00                   | 480.00                              | 500.00                   |  |
| 01.331.33155          | Fines, Forfeits & Violations                      | -                        |                                     | -                        |  |
| 01.331.33165          | Fines, Forfeits & Violations                      | \$ 347,850.00            | \$ 469,033.03                       | \$ 551,100.00            |  |
|                       | TOTAL FINES, FORFEITS & VIOLATIONS                |                          |                                     |                          |  |
|                       | INTEREST EARNINGS                                 | 150,000.00               | 298,853.22                          | 275,000.00               |  |
| 01.341.38525          | Interest Earnings                                 | \$ 150,000.00            | \$ 298,853.22                       | \$ 275,000.00            |  |
|                       | TOTAL INTEREST EARNINGS                           | \$                       | \$                                  | \$                       |  |
|                       | RENTS AND CONCESSIONS                             | 5,000.00                 | 4,500.00                            | 5,000.00                 |  |
| 01.342.34200          | Rents & Concessions                               |                          |                                     |                          |  |
|                       | INTERGOVERNMENTAL REIMBURSEMENT                   |                          |                                     |                          |  |
| 01.350.35002          | Intergovernmental Reimbursements                  |                          |                                     |                          |  |
| 01.350.35020          | Intergovernmental Reimbursements                  | 3,600,000.00             | 3,978,627.78                        | 3,850,000.00             |  |
| 01.350.35060          | Intergovernmental Reimbursements                  | 100.00                   | -                                   | 100.00                   |  |
| 01.350.35070          | Intergovernmental Reimbursements                  |                          | 9,700.00                            | 15,000.00                |  |
| 01.350.35100          | Intergovernmental Reimbursements                  | 2,773,900.00             | 136,653.78                          | 100,000.00               |  |
| 01.350.35115          | Intergovernmental Reimbursements                  |                          |                                     |                          |  |
| 01.350.35130          | Intergovernmental Reimbursements                  |                          |                                     |                          |  |
| 01.350.35140          | Intergovernmental Reimbursements                  | 285,866.00               | 214,885.49                          | 285,866.00               |  |
|                       | REIMBURSEMENT SCHOOL RESOURCE OFFICERS            | 100.00                   | -                                   | 100.00                   |  |
|                       | PRIOR YEAR REIMBURSEMENT SCHOOL RESOURCE OFFICERS | \$ 6,659,966.00          | \$ 4,339,867.05                     | \$ 4,251,066.00          |  |
|                       | TOTAL INTERGOVERNMENTAL REIMBURSEMENTS            | \$                       | \$                                  | \$                       |  |
|                       | IN LIEU OF TAXES                                  | \$ 250,000.00            | \$ 242,587.96                       | \$ 250,000.00            |  |
| 01.359.35900.35940    | In Lieu of Taxes                                  |                          |                                     |                          |  |

**CITY OF SCRANTON**  
**2020 OPERATING BUDGET**  
**BUDGETED REVENUES**  
**GENERAL FUND**

| Account Number | Account Description                       | 2019<br>Operating Budget | 2019 Actual<br>(Through 09.30.2019) | 2020<br>Operating Budget |
|----------------|-------------------------------------------|--------------------------|-------------------------------------|--------------------------|
|                | <b>DEPARTMENTAL EARNINGS</b>              |                          |                                     |                          |
| 01.360.36010   | PARKING METERS                            |                          | 6,020.00                            | 6,500.00                 |
| 01.360.36020   | BOARD OF ZONING/PLANNING COMMISSION       | 27,125.00                | 22,373.00                           | 22,500.00                |
| 01.360.36030   | PAVE CUTS - PAWC                          | 110,000.00               | 66,158.00                           | 83,000.00                |
| 01.360.36035   | PAVE CUTS - UGI ENERGY                    | 90,000.00                | 8,594.00                            | 245,000.00               |
| 01.360.36040   | PAVE CUTS - OTHER                         | 15,000.00                | 25,150.00                           | 27,500.00                |
| 01.360.36050   | REPORT COPIES-FIRE/POL                    |                          |                                     |                          |
| 01.360.36060   | FIRE/POL BURGLAR ALARMS                   | 25,000.00                | 67,750.00                           | 62,500.00                |
|                | <b>TOTAL DEPARTMENTAL EARNINGS</b>        | <b>\$ 267,125.00</b>     | <b>\$ 199,045.00</b>                | <b>\$ 447,000.00</b>     |
|                | <b>USER FEES</b>                          | <b>45,500.00</b>         | <b>30,595.75</b>                    | <b>40,000.00</b>         |
| 01.367.36740   | User Fees                                 |                          |                                     |                          |
|                | <b>MISC REVENUES/CABLE TV</b>             |                          |                                     |                          |
| 01.380.38000   | Miscellaneous Revenues                    | 200,000.00               | 86,612.10                           | 100,000.00               |
| 01.380.38004   | OTHER-NOT CLASSIFIED                      | 65,000.00                | 57,250.00                           | 67,500.00                |
| 01.380.38010   | PA LCB LICENSE FEES                       | 850,000.00               | 514,730.91                          | 975,000.00               |
| 01.380.38020   | CATV REVENUE                              | 100.00                   | -                                   | 100.00                   |
| 01.380.38030   | DONATED REVENUE                           | 100.00                   | -                                   | 100.00                   |
| 01.380.38040   | OTHER FINANCING SOURCE                    | 1,000.00                 | -                                   | 100,000.00               |
| 01.380.38040   | OTHER FINANCING SOURCE - SMALL CELL TOWER | 1,000.00                 | -                                   | 100.00                   |
| 01.380.38060   | MARKET-BASED REVENUE OPPORTUNITIES        | 1,000.00                 | -                                   | 1,000.00                 |
| 01.380.38070   | REPAYMENT FROM ICE BOX DEVELOPMENT        |                          |                                     |                          |
| 01.380.38070   | PROCEEDS 2014 BOND ISSUANCE               |                          |                                     |                          |
| 01.380.38065   | PROCEEDS 2015 BOND ISSUANCE               | 1,000.00                 | -                                   | 1,520,823.89             |
| 01.380.38075   | SALE OF ASSETS                            |                          |                                     |                          |
| 01.380.38080   | PROCEEDS 2017 BOND ISSUANCE               |                          |                                     |                          |
| 01.380.38085   | PROCEEDS OF 2018 BOND ISSUANCE            |                          |                                     |                          |
| 01.380.38085   | PROCEEDS OF 2019 BOND ISSUANCE            |                          |                                     |                          |
| 01.380.38090   | PROCEEDS OF 2020 BOND ISSUANCE            |                          |                                     |                          |
|                | <b>TOTAL MISC REVENUES/CABLE TV</b>       | <b>\$ 1,119,200.00</b>   | <b>\$ 658,593.01</b>                | <b>\$ 2,765,523.89</b>   |
|                | <b>INTERFUND TRANSFERS</b>                |                          |                                     |                          |
| 01.392.39331   | Transfers in from other funds             | 1,808,252.00             | 512,587.79                          | 7,059,450.00             |
| 01.392.39332   | Transfers in from liquid fuels            | 2,398,541.00             | 657,107.00                          | 2,339,451.00             |
|                | <b>TOTAL INTERFUND TRANSFERS</b>          | <b>\$ 4,147,793.00</b>   | <b>\$ 1,169,694.79</b>              | <b>\$ 9,398,901.00</b>   |
|                | <b>TAX ANTICIPATION NOTES</b>             |                          |                                     |                          |
| 01.394.39320   | TAN SERIES A                              | 12,750,000.00            | 12,750,000.00                       | 12,750,000.00            |
| 01.394.39330   | TAN SERIES B                              |                          |                                     |                          |
|                | <b>TOTAL TAX ANTICIPATION NOTES</b>       | <b>\$ 12,750,000.00</b>  | <b>\$ 12,750,000.00</b>             | <b>\$ 12,750,000.00</b>  |
|                | <b>TOTAL REVENUE</b>                      | <b>\$ 110,058,706.66</b> | <b>\$ 87,352,586.13</b>             | <b>\$ 115,800,750.73</b> |



## **2020 Amended General Fund Budget - Expenditures**

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### **Summary Highlights**

The 2020 budget continues the process of investment and fiscal management in conjunction with the Revised Recovery Plan and Exit Strategy. The value-added component is apparent through continued capital allocations, specifically in information technology. The delivery of city services continues to evolve with technology as a principal foundation for each department. 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 effectively deliver all services, and not just those assumed by our union employees, in an effective manner whereby residents and businesses will receive value for their tax dollars. The delivery of value is the basis for justification for the present tax base.

The City of Scranton employee base must be viewed as an asset when evaluating the delivery of services. Limited and targeted additions to staff are included in the budget only when a determination is made that those positions either add measurable value and efficiency to the departmental operation, or are offset by either program savings or revenue production.

To more effectively maintain and deliver services, additions to staff will occur in the Solicitor's Office and the Department of Public Works. The Solicitor's Office will seek to employ additional full time legal employees to better manage the case load which increasingly is assumed by outside counsel. The Parks Department director's assistant position will be eliminated as a conflict was created with the union responsibilities. Casual employees will also be added and designated for additional parks and recreation responsibilities. A fleet coordinator position will be added in the Department of Public Works to better manage the new gas card and the GPS programs.

The City continues to improve the delivery of services through an aggressive capital improvement and acquisition program. Major parks initiatives are either planned or underway. Measurable roadway improvements will continue in the 2020 budget. Capital acquisitions will continue but will be limited and will affect service-oriented departments.

Technological improvements will influence the City's future success by assuring a more effective delivery of services, with limited staffing availability, at reasonable costs. The redefinition of the delivery of City services will continue through the use of technological innovations.

## **Mayor's Office**

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### **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 and an Administrative Secretary, which was a full-time addition to the budget in 2018.

The Mayor's Office coordinates the activities and initiatives of City government to ensure that services are provided in an efficient and effective manner and citizens have a voice in the responsible delivery of those services.

### **2020 Budget Highlights**

- The dues to the membership subscription in the Pennsylvania League of Cities will continue in 2020. A more active role in this organization is recommended.

## **City Clerk/ City Council**

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### **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.

### **2020 Budget Highlights**

- Funding is continued under Services and Maintenance budget for the Granicus system, which has proven very advantageous to disseminate information.
- Professional services include costs associated with audit completion, stenographic services, and legislative document storage costs.



## **City Controller**

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### **Department Description**

The City Controller maintains an encumbrance system of budget operations. The Controller's Office works closely with the Office of Business Administration and department heads to compile such information regarding city properties and obligations, and monitors and reviews city income and expenditures as are deemed necessary to carry out these duties. The Controller furnishes the Mayor and Council with monthly reporting on these matters. The 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 expenditure of city monies for verification that such expenditures are within the respective budget allotment. The City Controller authorizes and signs vouchers before presentation to the City Treasurer for payment. In so doing, all pre-audit claims and demands against the city prior to the payment function are supported. Approval for payment vouchers are made only if the Office is satisfied that payments are processed in accordance with law.

### **2020 Budget Highlights**

- An outlay of \$35,000 was budgeted in the Professional Services category to completed audits for the Single Tax Office and the gas card program.

## **Business Administration**

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### **Department Description**

The Department of Business Administration is directly responsible for planning, direction and monitoring of departmental activities, both within the Department of Business Administration and throughout the City. The operating divisions of the Department delivering general governmental services include: 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 and major City initiatives. 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 and has proactively initiated major projects within the City. The departmental responsibilities have evolved to include project initiation and management as well as the ongoing financial responsibilities

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, contract negotiations, and disciplinary matters to ensure compliance with City rules, policies, and procedures. The Department has direct responsibilities with oversight of the City's insurance and workers compensation programs.

The **Bureau of Information Technology** is the central information technology and telecommunications source for all departments within the City of Scranton. With the many technological changes impacting the City operation, the Information Technology department has become the central hub controlling all City operations. The department's value is immeasurable. 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 this rapidly changing technological environment. Increasingly, this department has become the foundation for all City operations.

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. The Department also has had direct oversight responsibilities for the billing and collection of refuse payments although contemplated changes in this program will likely redefine the functions of this department.



## 2020 Budget Highlights

### Bureau of Administration

- The **Bureau of Administration** budget will continue with the current staffing complement.
- The Professional Services budget will decrease with the completion and partial payment for the traffic sign management system. The budget will continue to be expansive because of its collective nature for many related costs associated both current and proposed capital projects. Generally, these costs support related engineering and design services or professional contracts not specifically embedded into the various departmental budgets.
- Increases in health insurance for clerical and nonunion employees are forecast at manageable levels. While the City is self-insured, individual claims may impact the annual costs associated with program delivery. The City continues to implement wellness programs in conjunction with the creation of the Workers Compensation Safety Committee.
- The non-uniform pension contribution will increase by 11% due to adjustments in the City's actuarial requirements following the acceleration of the Minimum Municipal Obligation. The most recent plan valuation was completed in 2019.
- Operating transfers to the Workers Compensation Trust Fund will continue to decrease. The 5.78% decrease follows the decrease by 11.8% in the 2019 budget. This funding requirement occurs annually and is actuarially determined. The City maintains a self funded Workers Compensation program. Favorable recent activity impacted by more effective program management is expected to continue to reduce this cost in coming years.
- Bank fees and charges are more reflective of actual bank account activity and do not incorporate transaction related fees. The City implemented a "sweep" investment program in 2019 in conjunction with the increase, albeit temporary, of market interest rates. The program has generated significant earnings to date.

### Bureau of Human Resources

The **Bureau of Human Resources** salary budget was increased in 2016 to include an addition to staff to manage the City's Workers Compensation program. While the City's historic program management had not been viewed favorably by the Commonwealth of Pennsylvania, great strides have been made in cost savings through case settlements undertaken by this position. The position was not filled in 2019. Every effort will be made to find a qualified prospective employee to fill the position as its value has been demonstrated. The Workers Compensation program is self-funded and the prior four-year certification filings have occurred on a timely basis following tardy prior submissions. This addition to staff has had a critical role in addressing those concerns expressed by the Department of Labor and Industry regarding the effectiveness of the management of the City program. Improvements will continue with safety management and claims administration. As a result of these improvements, the



City has engaged the Department of Labor and Industry in 2019 to review the criteria associated with the reserve funding requirements for the program. Negotiations are substantially completed for the release of excess funds into an Other Post-Employment Benefits (OBEB) Trust Fund. This discussion with the Department began in 2015.

- The Professional Services budget includes costs associated with the random drug testing program, safety and wellness programs, legal and arbitration fees associated with Compensation and Heart and Lung cases;
- The stationary/office supplies budget includes costs of equipment acquisitions associated with the departmental safety and environment review as authorized by the City of Scranton Safety Committee;
- Insurance costs are forecast to remain stable with a minor increase in property and casualty rates.

### **Bureau of Information Technology**

The **Bureau of Information Technology** continues to drive the progression of the City through the upgrade of hardware and software in each department. The Department also coordinates efforts to evaluate the delivery of services to the City, such as telephone services. The City completed the upgrade of the financial accounting system software in the second quarter of 2015. The system was last upgraded in 2004. The City of Scranton now has a much greater reliance on technology for the operation of all departments, especially the police department. Technological initiatives are planned in 2019 in the Department of Public Works as well as continued improvement of police services. Prospective improvements will likely occur in the Department of Licenses and Permits following the upcoming departmental evaluation. Technological support has been greatly enhanced through the 2015 addition of the Information Technology Manager.

- The Department had dedicated significant effort to the implementation of the Police Records Management System. The Department is actively supporting this installation of the wireless Law Enforcement Records Management System in conjunction with the upgrade of the County of Lackawanna 911 system. The City was the first municipality in Lackawanna County to install the system;
- The Professional Services and Services and Maintenance fee budgets include costs associated with annual maintenance contracts, CCTV system, and video wall support as well as the up-fitting of technology in the police vehicles. The budget will also support the implementation of GPS services in City vehicles;
- The costs in dues and subscriptions are reflective of an expansion to the full Office 365 suite;
- The Materials and Supplies and Capital Expenditures budgets incorporate the continued need for computer replacement to replace outdated units. The budget also includes funds required to



replace servers in City facilities. The City continues to replace outdated servers and network switches. The budget also includes the purchases associated with the fleet management software;

- The telephone system budget supports costs associated with police department body camera usage and improvements in bandwidth in city facilities;
- The training budget will be increased to provide additional staff training to bypass the need to add a network administrator to the budget;
- The capital budget includes costs associated with the replacement of outdated MTD's in police vehicles, additional servers, including those situated in the new Public Safety Building, access control updates, cameras at City facilities, including the parks system, a new central firewall, and another dedicated vehicle for the Department.

### **Bureau of Treasury**

The Bureau of Treasury budget is reduced because of the prospective changes to the refuse billing program.

- The Office of Business Administration has assisted with the review of refuse billing and collection options. The City was recipient of services supported by a Commonwealth grant evaluating the structure of the refuse collection program to determine alternate methods of service delivery, specifically a pay-as-you throw or per bag concept. The City is reviewing the viability of a prospective transition to an embedded fee in the real estate tax bill. A further transition in 2021 to a hybrid pay-as-you-throw system to reduce costs both to the City and its residents will be a subsequent program evaluation. Additional reviews are ongoing in an effort to impact costs and efficiencies related to the delivery of the service. The implementation of an electronic recycling program would offer a service uniformly to all real estate tax payers with the advent of the redefined refuse billing protocol. The City will further engage the County to jointly deliver the service;
- The cost associated with the Tax Collection Committee expense is a pro-rated assignment based on an allocation of costs to the other participating Lackawanna County municipalities.

## **Office of Economic and Community Development**

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### **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.

### **2020 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. Salary increases were included in the budget for Departmental employees.

## **Department of Licenses, Inspections & Permits**

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### **Department Description**

The Department of Licenses, Inspections & Permits ("LIPS") has multiple responsibilities in support of varied City functions. The primary responsibility of the Department is 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 also 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 buildings and structures within the City of Scranton. The Department also oversees the maintenance and improvements of all City buildings.

### **2020 Budget Highlights**

- The continued departmental initiative for 2020 and subsequent years will be the incorporation of automation through the expanded use of options in the City's financial accounting system software. Providing a more user-friendly method of permit issuance and payment will be a critical evaluation component. The Information Technology Department will assist with a system review. Improvements such as changing the payment medium to credit cards has improved convenience;



- The City Planner was assigned to the Department in 2018;
- The Building Demolition line item had been expanded for greater activity in 2019 and will remain elevated;
- The departmental evaluation will be completed in 2020.

## **Department of Licenses, Inspections & Permits - Buildings**

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### **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, including the Public Safety Building, and the Department of Public Works.

### **2020 Budget Highlights**

- The overall budget remains consistent with 2019. City officials will need to contemplate the approach to improvements to the municipal building. More comprehensive improvements were made to the City’s firehouses in the prior two budget years; a comprehensive energy improvement program will be undertaken for the Department of Public Works facility and police department headquarters, and will be coupled with the facility improvements planned for the public safety building. Continued improvements will be made to the City’s firehouses through the ESCO program, principally through lighting improvements.

## **Department of Law**

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### **Department Description**

The Law Department serves as legal advisor to the Mayor and department heads of the City; represents the City in negligence actions; 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.

## **2020 Budget Highlights**

- Due to the volume of activity in the Office of the Solicitor, including the varied legal issues confronted by the City annually, the department will remove a part-time assistant City solicitor and add two full time solicitors. The staffing complement is consistent with Scranton's peer cities. Since the salary budget in 2018 for a full-time solicitor did not attract candidates, a more reasonable approach to the salary budget for these positions is taken. A Project manager was added to staff to assist in drafting Requests for Proposals and to assist with project monitoring and development. The position was not filled in 2019. The Professional Services budget is consistent with 2019 due to the unknown of filling the two solicitor positions and also to assist with the management of class action lawsuits, which require a specific degree of expertise. It remains unknown at the time of budget submission whether the City will seek to assume the legal responsibilities of the Scranton Sewer Authority.

## **Public Safety – Scranton Police Department**

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### **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 policing. The Department plans, staffs, and implements police responses to major planned and unplanned events, natural disasters, major emergencies, and coordinates with other City departments and law enforcement agencies for such events. The Department is increasingly more technologically oriented which corresponds to the trend in effective public safety management. Costs associated with the many technological initiatives involving each department are reflected throughout the City budget and are specifically coordinated through the Department of Information Technology.

### **2020 Budget Highlights**

- The Departmental budget is expected to increase approximately 3.36%;
- Health care costs are expected to increase by 13.60% due principally to an under-budgeting in 2019;
- The Professional Services and Services and Maintenance budgets are consistent with the increase in the use of designated software and associated maintenance fees;



- Net overtime salary levels are expected to remain consistent with the 2019 budget although the budget does not reflect reimbursements consistent with the 2018 budget;
- The Capital Expenditure budget will increase by \$75,000 to include patrol vehicle purchases, training simulator costs, additional firearms, and costs associated with the Public Safety Building, including plumbing and the paving of the parking lot;
- With the inclusion of the Animal Control budget in overall departmental responsibilities, the City will continue to maintain a more realistic contribution level to the Griffin Pond Animal Shelter which is generally the sole recipient organization of the City's animal control program. The program has stabilized from the time period where the Center had undergone personnel issues. The capital improvement program for the Shelter facility was completed last year. The delivery of animals to the Shelter had reached what may be deemed crisis proportions in 2014, and the City offered no contribution in 2013. The contribution uses an arithmetic calculation based on the number of pets brought to the Shelter from the City and a component of the pet license fee. With a dispersion of responsibilities for the maintenance of the program, funding in this budget will also include allocations to the Veterinary Emergency Referral Center, and, under the non-departmental category, St. Dogs and Cats.

## **Public Safety – Scranton Fire Department**

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### **Department Description**

The Scranton Fire Department serves the needs of the Scranton community and its citizens through fire and emergency 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.

### **2020 Budget Highlights**

- The City expects future staffing levels to remain relatively constant without SAFER grant support;
- Health insurance costs are projected to increase by 39% due to under budgeting in 2019;
- The Fire House improvement project has been substantially completed other than some finishing items and the replacement of lighting, which is part of the ESCO project;
- Capital acquisitions were reduced and include the replacement of turnout gear and the finishing items in the firehouses;
- Overtime is expected to be consistent with the 2019 budget;

- Pension costs are expected to increase by 5.00% due to the requirements of the revaluation completed in 2019.

## **Department of Public Works**

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### **Department Description**

In 2018, the Department of Public Works was restructured to consist of five bureaus: Administration, Engineering, Highways, Refuse, and Garage; the Bureau of Parks & Recreation was designated as a separate department consistent with City of Scranton historical standards. 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 and park maintenance.

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. The bureau is also responsible for the City's residential recycling program.

The **Bureau of Garage and Equipment Maintenance** services 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 **Parks and Recreation Department** is responsible for the oversight and maintenance off the entire City park system; Nay Aug Park is managed by the Scranton Municipal Recreation Authority.



## **2020 Budget Highlights**

### **Department of Public Works – Administration**

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- Health insurance costs are projected to increase by 19% due to under-budgeting 2019;
- The Professional Services budget is decreased since the cost of consulting services to complete an energy efficiency evaluation on the Public Works facility will be incorporated into the ESCO lease;
- The flood protection system maintenance line item in 2019 reflects funding received for flood control projects. Those projects should be funded directly by the federal and state agencies. The budget does include a matching amount for a prospective Briggs Street project incorporated into a grant application;

### **Department of Public Works – Engineering**

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- The budget is consistent with 2018.

### **Department of Public Works – Highways**

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- The budget is consistent with 2019;
- The Capital Expenditures budget was reduced to include only the acquisition dump trucks;
- The roadway resurfacing budget is consistent via a slight reduction to \$850,000 and again will be funded by the City's 2019 Liquid Fuels allocation. Additional funds may be allocated to the paving program through dollars assigned to eligible operating budget costs;

### **Department of Public Works – Refuse**

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- The Capital Expenditures budget includes an amount to purchase a refuse packer;
- Recycling includes an amount anticipated to fund an electronic component drop-off program although the program will require much greater evaluation and state Department of Environmental Protection approval.

### **Department of Public Works – Garage**

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- The Capital Expenditures budget was funded to continue the acquisition of new garage maintenance equipment;

### **Department of Parks and Recreation**

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 parks system encompasses 28 parks including 7 pools, 2 waterslides, and a dog park. The recent addition is the elevated park adjacent to the 500 Lackawanna Avenue residences. 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. The rationale for the departmental segregation is based on the general deterioration of the parks system and the significance of projects in process, including improvements to Novembrino Park and the Linden Street Park. Crowley Park improvements were substantially completed in 2019. These projects are presently overseen with assistance by the Office of Business Administration.

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- Capital expenditures are generally a carry-over from the 2019 budget and include a component for funding improvements to the Novembrino Recreation Complex. Other improvements are



contemplated for Connell Park but have not yet reached the design phase. A brush and tree maintenance application is underway at Connell Park.

- The City will continue to seek Weston Fund allocations for the continued maintenance of Weston Field and Weston Park. A plan to prepare a five-year budget for improvements to the parks is recommended. The plan design will be funded by the Foundation.

## **Single Tax Office**

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### **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 Tax office collects:

- Current Real Estate Taxes for Lackawanna County, the Scranton School District, and The City of Scranton;
- Local taxes including current and delinquent Scranton School District and City of Scranton Business Privilege and Mercantile Taxes, Amusement taxes, and the Local Services Tax;

### **2020 Budget Highlights**

- The City and School District are considering a joint request for proposal for a delinquent business privilege and mercantile tax audit discovery and collection program in conjunction with the Single Tax Office. Contracts previously executed by the City and School District for their individual programs have expired;
- Salary increases are included in the budget for office employees based on the additional efforts required to manage changes to the City of Scranton refuse billing and payment program. The City is contemplating the inclusion of a refuse fee in the real estate tax bill;

- The initial budget allocation for the Ethics Commission is included and is consistent with the Civil Service Commission budget;

## **Total Principal and Interest Payments, Debt Obligations/Lease Payments**

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The City of Scranton will continue to dedicate a percentage of the real estate tax levy for debt service. The allocation does not include lease payments. The concept was modified from the 2016 budget which included dedicated debt service millage. Because of the complexity of calculating four millage components, the concept was collapsed to the traditional two millage components with a designated percentage for debt service. The 2018 Operating Budget concluded a complete re-profiling of the City's debt structure. In addition to the new debt issues related to the comprehensive parking transaction and the award settlement, the City completely refunded or defeased all remaining higher yielding debt. The only remaining pre-2014 debt series remaining is that of the 2002 Emmaus General Authority variable rate issue, which may be refunded to fixed rate debt if the City receives an investment grade debt rating in 2020 and interest rates increase.

A description of City debt transactions since 2014 follows:

### **New Debt Issuance Since 2014**

#### **Refinancing of 2009 and 2011 Defaulted Parking Loans**

Issuer: The Parking Authority of the City of Scranton, Pennsylvania

\$3,828,480 Refunding Revenue Note, Series of 2014

Purpose: To refund, on an interim taxable basis, parking related loans that defaulted in 2012.

Average Rate of the Issue: 6.75% (has since been paid off as planned)

Settlement: December 2014

#### **Pennsylvania Infrastructure Bank Loan**

Issuer: The City of Scranton

\$2,420,000 General Obligation Note, Series of 2015

Purpose: (1) Funds for roadway improvements

Combined Average Rate of the Issue: 1.625%

Settlement: 2015

#### **Financing of Judgment**

Issuer: The Redevelopment Authority of the City of Scranton

\$29,810,000 Guaranteed Lease Revenue Bonds, Series A of 2016



### **Use of Sewer Proceeds & Other City Funds**

The City has utilized a portion of the proceeds it received as a result of the sewer sale, committed debt service funds, and a contribution from bond insurer AMBAC to pay off several series of debt.

Approximately \$18.9 million to payoff the City's General Obligation Bonds Series A, B & C of 12 and Series A of 2013 which had rates ranging from 7.25% to 8.50%

Approximately \$8.9 million to payoff the Scranton Redevelopment Authority Guaranteed Lease Revenue Bonds, Series of 2006 which had rates of 6.10%

Approximately \$20 million to payoff the City's General Obligation Bonds, Series C & D of 2003 which had rates ranging from 4.90% to 5.60%.

To summarize, in 2014 the City had debt obligations (principal and interest) totaling approximately \$237 million (2039 final maturity) and an approximate annual debt service payment of \$14 million per year. It was also faced with defaulted parking loans, a parking system in receivership which was a drain on the General Fund with major capital needs which would further strain the General Fund, a large court judgement, and rapidly increasing MMO costs.

After the most recent refunding transaction, the City was left with an approximate annual debt service payment of \$10.6 million and a relatively short debt portfolio which pays off in 2032- 12 years from now. Over the life of the remaining bonds, the City will pay approximately \$148 million of debt service and its highest interest rate is 5.25%.

To highlight the only anticipated debt transaction impacting the general fund in 2020:

- The Tax Anticipation Note will be issue at approximately the same amount as 2019. The transaction will be completed on a negotiated basis as a private sale with M&T Bank, which is allowed under the Local Government Unit Debt Act. The private placement will yield 2.57%, which is favorable in the current interest rate environment.

### **Total Miscellaneous, including Contingencies and Unencumbered Expenses**

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- The Contingency budget is funded for non-budgeted emergencies, or when an individual budget is vastly exceeded due to emergencies;

- Unencumbered expenses are payments carried over from the prior fiscal year which have not been subject to encumbrance;
- The court award budget is expected to fund the remaining Award Settlement payments not resolved by the conclusion of 2019 and any litigation settlements resolved by the Law Department;
- The Veterans Organization budget includes a \$10,000 contribution for Phase II of the Veterans Memorial project. The project is substantially completed;
- The OPEB Trust Fund allocation is based on a recommendation from the City's auditor. The fund would be established for Other Postemployment Benefits, which may include Medicare reimbursements. The Government Finance Officers Association recommends as a best practice that governments prefund their obligations for postemployment benefits other than pensions once it is determined that the employer has incurred a substantial long-term liability, which is the case with the City of Scranton. If funded properly, the City may make long term investments to cover these obligations through a separate trust fund which should, over time, result in a lower total cost for providing postemployment benefits. Other examples of postemployment benefits might include health care or insurance premiums.

The City has received comments from the pension board fund manager in creating the fund. The City anticipates potential funding allocations once the logistics of the Workers Compensation Reserve fund reduction is finalized with the Department of Labor and Industry. The City received a Notice to Proceed letter issued to one of the Trustees dated November 8, 2019;

- The Targeted Expenses Budget will support contractual payment requirements for third party agreements which are performance based. As an example, the analytics and identification program implemented for the Single Tax office for the Business Privilege and Mercantile Tax Program requires a 20% compensation level for all dollars collected resulting from the program. Those dollars are received by the City and 20% of those payments are remitted to the third party. This line item will provide more clarity in identifying those payments;
- The grant match line item was new for 2019 and is based on a list of grants both approved and pending as submitted by the City's grant writer. The list includes at the time of writing:
 

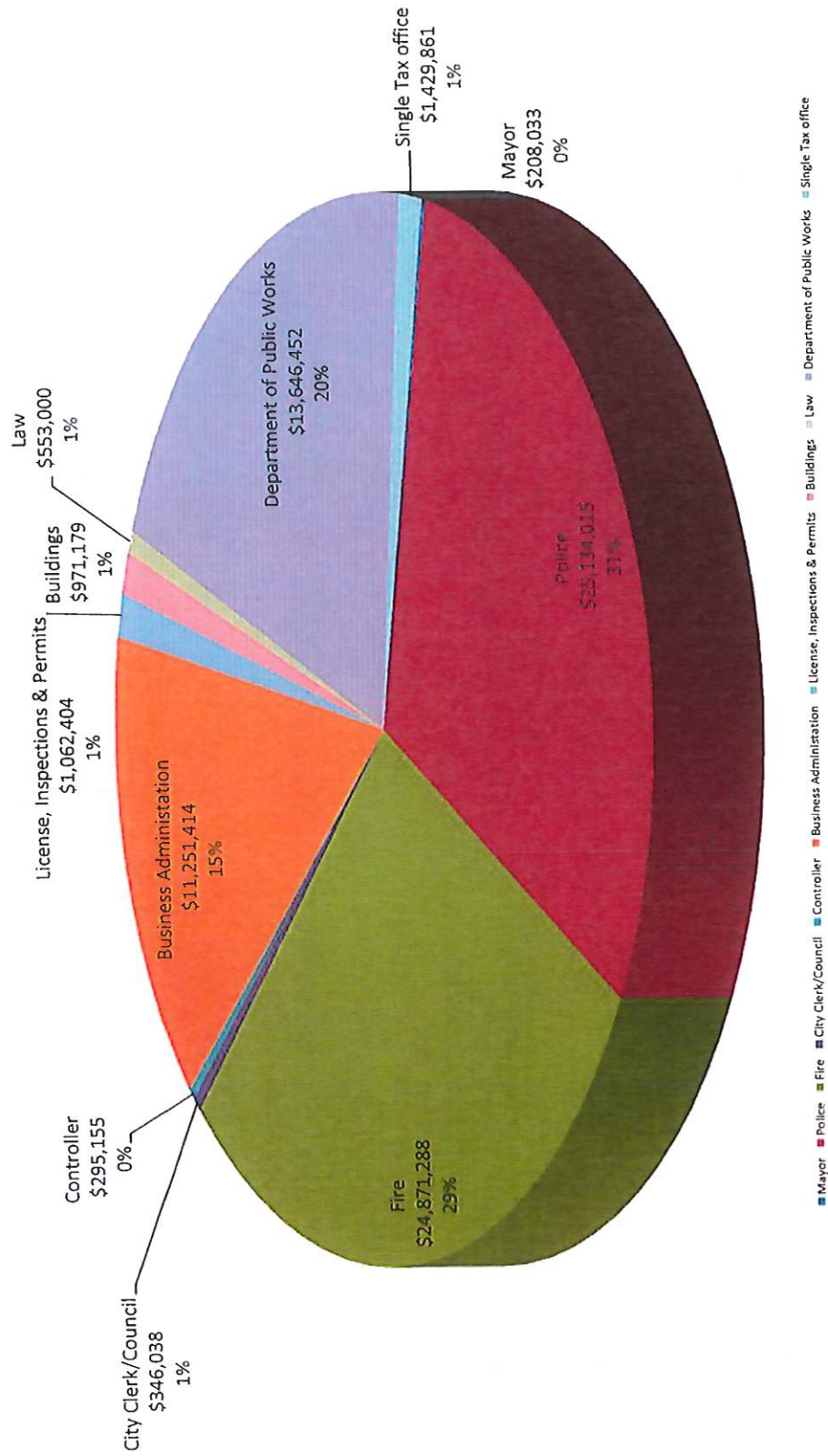
|                                                     |           |
|-----------------------------------------------------|-----------|
| • Keystone Historic Preservation Grant              | \$100,000 |
| • Linden Street Remediation Grant                   | \$62,500  |
| • LSA Nay Aug Park                                  | \$25,000  |
| • LSA Parking Garage Cameras                        | \$25,000  |
| • PennDOT MultiModal Grant Ash Street Bridge        | \$475,800 |
| • DCED Small Water and Sewer Projects Briggs Street | \$75,000  |

The Ash Street Match will be allocated from the 2020 Capital Budget if approved by Council, thereby reducing the amount of the grant match from the operating budget. These funds may be reallocated for grant applications contemplated for 2020.



| CITY OF SCRANTON                                                 |                   |                   |                  |                   |
|------------------------------------------------------------------|-------------------|-------------------|------------------|-------------------|
| 2020 OPERATING BUDGET                                            |                   |                   |                  |                   |
| EXPENDITURE SUMMARY BY DEPARTMENT                                |                   |                   |                  |                   |
|                                                                  | 2019              | 2019              | 2019             | 2020              |
|                                                                  | Operating Budget  | Through 9/30/2019 | Operating Budget | Operating Budget  |
| MAYOR                                                            | \$                | \$                | \$               | \$                |
| DEPT OF PUBLIC SAFETY BUREAU OF POLICE                           | 24,329,905.50     | 17,307,889.44     | 123,853.03       | 25,134,015.10     |
| DEPT OF PUBLIC SAFETY BUREAU OF FIRE                             | 23,335,390.00     | 15,372,075.93     |                  | 24,826,288.17     |
| CITY CLERK/COUNCIL                                               | 350,943.14        | 221,757.38        |                  | 346,037.56        |
| CONTROLLER                                                       | 299,888.39        | 216,036.67        |                  | 295,155.03        |
| DEPT OF BUSINESS ADMINISTRATION BUREAU OF ADMINISTRATION         | 8,595,353.49      | 4,573,481.79      |                  | 8,116,133.34      |
| DEPT OF BUSINESS ADMINISTRATION BUREAU OF HUMAN RESOURCES        | 1,583,395.46      | 1,292,799.52      |                  | 1,540,313.06      |
| DEPT OF BUSINESS ADMINISTRATION BUREAU OF INFO TECHNOLOGY        | 1,252,250.00      | 856,964.48        |                  | 1,455,250.00      |
| DEPT OF BUSINESS ADMINISTRATION BUREAU OF TREASURY               | 155,311.98        | 92,726.10         |                  | 139,717.88        |
| DEPT OF LICENSES INSPECTIONS & PERMITS BUREAU OF LIPS            | 1,045,486.55      |                   |                  |                   |
| DEPT OF LICENSES INSPECTIONS & PERMITS BUREAU OF BUILDINGS       | 1,023,322.76      | 759,454.73        |                  | 971,179.05        |
| LAW DEPARTMENT                                                   | 542,112.47        | 258,514.77        |                  | 553,000.00        |
| DEPT OF PUBLIC WORKS BUREAU OF ADMINISTRATION                    | 4,781,905.40      | 2,707,124.11      |                  | 3,591,118.55      |
| DEPT OF PUBLIC WORKS BUREAU OF ENGINEERING                       | 197,164.08        | 140,530.46        |                  | 205,175.13        |
| DEPT OF PUBLIC WORKS BUREAU OF HIGHWAYS                          | 4,151,491.74      | 1,875,778.43      |                  | 3,895,891.78      |
| DEPT OF PUBLIC WORKS BUREAU OF REFUSE                            | 4,136,663.42      | 2,831,169.49      |                  | 4,519,975.28      |
| DEPT OF PUBLIC WORKS BUREAU OF GARAGES                           | 1,329,276.02      | 1,035,570.97      |                  | 1,389,291.17      |
| DEPARTMENT OF PUBLIC WORKS- BUREAU OF PARKS & RECREATION         | 1,628,274.39      | 1,135,448.68      |                  | 1,598,515.06      |
| SINGLE TAX OFFICE                                                | 1,095,643.49      | 876,447.43        |                  | 1,384,860.93      |
| NON-DEPARTMENTAL                                                 | 30,057,779.75     | 21,394,100.19     |                  | 34,603,395.92     |
| TOTAL OPERATING EXPENDITURES                                     | \$ 110,058,706.66 | \$ 73,647,610.82  |                  | \$ 115,800,750.73 |
| ECONOMIC & COMMUNITY DEVELOPMENT<br>(NON-ADDITION TO THE BUDGET) | \$                | \$ 647,544.47     | \$ 524,987.88    | \$ 635,912.35     |

## Summary of 2020 Expenditures by Department





## CITY OF SCRANTON

## 2020 OPERATING BUDGET

## EXPENDITURE SUMMARY BY ACCOUNT

|      |                                      | 2019             | 2019                | 2020             |
|------|--------------------------------------|------------------|---------------------|------------------|
|      |                                      | Operating Budget | (Through 9/30/2019) | Budget           |
|      |                                      | \$               | \$                  | \$               |
| 4010 | STANDARD SALARY                      | 28,529,695.51    | 20,352,971.66       | 28,942,958.69    |
| 4040 | OTHER SALARY                         | 1,079,100.00     | 484,369.71          | 753,000.00       |
| 4070 | LONGEVITY SALARY                     | 1,861,007.77     | 1,215,006.88        | 1,836,788.00     |
| 4080 | OVERTIME SALARY                      | 1,402,750.00     | 1,259,379.21        | 1,473,750.00     |
| 4090 | COURT APPEARANCE SALARY              | 135,000.00       | 139,742.24          | 174,400.00       |
| 4101 | UNIFORM ALLOWANCE                    | 268,120.00       | 231,735.41          | 268,860.00       |
| 4112 | HEALTH INSURANCE - POLICE UNION      | 5,744,220.06     | 5,140,290.17        | 6,525,933.31     |
| 4113 | HEALTH INSURANCE - FIRE UNION        | 4,279,591.00     | 4,665,021.06        | 5,964,788.16     |
| 4116 | HEALTH INSURANCE - CLERICAL UNION    | 1,555,980.00     | 1,266,706.28        | 1,608,199.65     |
| 4117 | HEALTH INSURANCE - NON-UNION         | 1,620,366.00     | 1,194,186.54        | 1,460,593.87     |
| 4118 | HEALTH INSURANCE - DPW UNION         | 1,773,915.00     | 1,466,623.02        | 2,118,394.24     |
| 4119 | HEALTH INSURANCE - SINGLE TAX OFFICE | 702,956.00       | 584,632.98          | 966,154.46       |
| 4120 | LIFE/DISABILITY INSURANCE            | 346,905.00       | 254,725.62          | 346,905.00       |
| 4130 | I.A.M. PENSION                       | 455,000.00       | 324,977.87          | 500,000.00       |
| 4140 | CITY 10% EARLY RETIREMENT            | 255,962.95       | 200,888.99          | 255,962.95       |
| 4150 | CITY PENSION                         | 10,808,680.00    | 3,978,627.78        | 11,289,532.00    |
| 4170 | POLICE EDUCATION ALLOWANCE           | 60,000.00        | 1,001.65            | 50,000.00        |
| 4180 | SOCIAL SECURITY                      | 921,230.00       | 753,407.92          | 1,031,230.00     |
| 4190 | UNEMPLOYMENT INSURANCE               | 25,000.00        | 8,499.92            | 15,000.00        |
|      | TOTAL EMPLOYEE COMPENSATION          | \$ 61,825,479.29 | \$ 43,522,794.91    | \$ 65,582,450.33 |
| 4201 | PROFESSIONAL SERVICES                | 1,391,925.81     | 682,728.38          | 1,022,500.00     |
| 4210 | SERVICES & MAINTENANCE FEE           | 205,050.00       | 111,124.24          | 205,000.00       |
| 4220 | CONTRACTED SERVICES                  | 2,500.00         | 1,675.39            | 2,500.00         |

**CITY OF SCRANTON**  
**2020 OPERATING BUDGET**  
**EXPENDITURE SUMMARY BY ACCOUNT**

|      |                                  | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Budget |
|------|----------------------------------|--------------------------|-----------------------------|----------------|
| 4230 | PRINTING & BINDING               | 7,950.00                 | 3,928.33 \$                 | 6,450.00       |
| 4240 | POSTAGE & FREIGHT                | 34,100.00                | 34,208.35 \$                | 37,625.00      |
| 4250 | ADVERTISING                      | 54,000.00                | 33,766.15 \$                | 50,000.00      |
| 4260 | RENTAL VEHICLES & EQUIPMENT      | 300,000.00               | 25,794.98 \$                | 100,000.00     |
| 4270 | DUES & SUBSCRIPTIONS             | 31,263.63                | 27,552.79 \$                | 33,598.48      |
| 4280 | MISC SERVICES-NOT CLASSIFIED     | 7,000.00                 | 5,839.75 \$                 | 6,750.00       |
| 4290 | STATIONERY/OFFICE SUPPLIES       | 21,050.00                | 14,518.70 \$                | 20,450.00      |
| 4301 | GAS, OIL & LUBRICANTS            | 340,000.00               | 326,612.54 \$               | 350,000.00     |
| 4310 | EQUIPMENT/VEHICLE REPAIR & MAINT | 325,000.00               | 287,802.31 \$               | 375,000.00     |
| 4320 | BUILDING REPAIR-SUPPLY & MAINT   | 180,000.00               | 144,217.21 \$               | 165,250.00     |
| 4330 | MEDICAL, CHEMICAL & LAB SUPPLIES | 20,000.00                | 3,923.43 \$                 | 10,000.00      |
| 4340 | CONSTRUCTION-PAVING MATERIAL     | 150,000.00               | 87,074.68 \$                | 150,000.00     |
| 4350 | PAINT & SIGN MATERIAL            | 25,000.00                | 11,870.36 \$                | 20,000.00      |
| 4360 | SMALL TOOLS/SHOP SUPPLIES        | 7,000.00                 | 10,748.19 \$                | 17,000.00      |
| 4370 | PARKS & RECREATION SUPPLIES      | 48,600.00                | 5,406.40 \$                 | 37,500.00      |
| 4380 | GUNS & AMMUNITION                | 30,000.00                | 7,930.90 \$                 | 43,500.00      |
| 4390 | MATERIAL/SUPPLIES (MISC)         | 208,600.00               | 172,518.95 \$               | 228,600.00     |
| 4401 | TIRES                            | 109,500.00               | 55,984.68 \$                | 90,500.00      |
| 4410 | SALT                             | 425,000.00               | 332,574.82 \$               | 475,000.00     |
| 4420 | TRAVEL & LODGING                 | 21,750.00                | 4,272.17 \$                 | 20,500.00      |
| 4430 | AIR PACKS/REHAB SUPPLIES         | 6,000.00                 | 494.57 \$                   | 5,000.00       |
| 4440 | TELEPHONE                        | 200,000.00               | 180,552.85 \$               | 245,000.00     |



**CITY OF SCRANTON**  
**2020 OPERATING BUDGET**  
**EXPENDITURE SUMMARY BY ACCOUNT**

|      |                                       | 2019             | 2019                | 2020         |
|------|---------------------------------------|------------------|---------------------|--------------|
|      |                                       | Operating Budget | (Through 9/30/2019) | Budget       |
|      |                                       | 135,000.00       | 124,778.22          | 150,000.00   |
| 4450 | ELECTRICAL                            |                  |                     |              |
| 4445 | SEWER CHARGES                         |                  | - \$                | -            |
| 4447 | PG ENERGY GAS                         | 135,000.00       | 73,508.22 \$        | 125,000.00   |
| 4448 | PAWC-WATER                            | 475,000.00       | 358,224.76 \$       | 435,000.00   |
| 4460 | STREET LIGHTING                       | 200,000.00       | 142,457.18 \$       | 230,000.00   |
| 4465 | BUILDING SUPPLIES                     | 1,000.00         | - \$                | 750.00       |
| 4466 | STREET LIGHTING SERVICE / MAINTENANCE | 60,000.00        | 58,909.52 \$        | 150,000.00   |
| 4467 | TRAFFIC SIGNAL ELECTRIC/MAINTENANCE   | 90,000.00        | 54,318.10 \$        | 90,000.00    |
| 4470 | TRAINING & CERTIFICATION              | 192,500.00       | 116,455.11 \$       | 185,000.00   |
| 4480 | SELF INSURANCE                        | 110,000.00       | 20,934.00 \$        | 95,000.00    |
| 4490 | LANDFILL                              | 1,300,000.00     | 1,037,650.74 \$     | 1,410,000.00 |
| 4530 | PERFORMING ARTS                       | 20,000.00        | 15,375.00 \$        | 17,500.00    |
| 4540 | SPRING/SUMMER PROGRAM                 | 3,000.00         | 1,694.00 \$         | 3,000.00     |
| 4550 | CAPITAL EXPENDITURES                  | 3,333,000.00     | 1,744,957.74 \$     | 2,832,750.00 |
| 4551 | ROAD RESURFACING                      | 875,000.00       | - \$                | 850,000.00   |
| 4555 | RECYCLING                             | 175,000.00       | - \$                | 350,000.00   |
| 4560 | EQUIPMENT MAINTENANCE & LEASES        | 94,000.00        | 60,994.80 \$        | 92,500.00    |
| 4570 | MAINTENANCE OF COMMUNICATION EQUIP    | 29,750.00        | 21,510.09 \$        | 32,750.00    |
| 4575 | MAINTENANCE-EQUIPMENT                 | 1,000.00         | - \$                | 1,000.00     |
| 4576 | MAINTENANCE OF SUPER FUND SIGHT       | 13,000.00        | 3,600.00 \$         | 10,000.00    |
| 4580 | GENERAL EQUIPMENT                     | 63,814.18        | 52,535.54 \$        | 62,500.00    |
| 4590 | BUILDING DEMOLITION                   | 150,000.00       | 20,775.00 \$        | 145,000.00   |
| 4630 | LIABILITY & CASUALTY INSURANCE        | 1,175,000.00     | 1,046,707.59 \$     | 1,175,000.00 |

**CITY OF SCRANTON**  
**2020 OPERATING BUDGET**  
**EXPENDITURE SUMMARY BY ACCOUNT**

|                   |                                                                                  | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Budget    |
|-------------------|----------------------------------------------------------------------------------|--------------------------|-----------------------------|-------------------|
| 4901              | PREVENTATIVE MAINTENANCE                                                         | 7,500.00                 | 5,399.07                    | 7,500.00          |
| 6000              | TAX & MISC REFUNDS                                                               | 5,000.00                 | 3,073.30                    | 2,500.00          |
| 6001              | TAX COLLECTION COMMITTEE EXPENSE                                                 | 500.00                   | -                           | 500.00            |
| 6002              | SPA CITATION ISSUERS                                                             | -                        | -                           | -                 |
| 6003              | SPCA ANIMAL CONTROL                                                              | 86,976.00                | 61,970.76                   | 69,370.00         |
| 6004              | SINGLE TAX OFFICE AUDIT                                                          | -                        | -                           | -                 |
| 6006              | PERSONNEL COST ADJUSTMENT                                                        | 7,500.00                 | 3,730.07                    | 4,750.00          |
| 6007              | FLOOD PROTECTION SYSTEM MAINTENANCE                                              | 1,973,900.00             | 486,805.00                  | 250,000.00        |
| 6009              | WORKERS' COMPENSATION                                                            | 3,300,718.00             | 1,801,600.00                | 3,109,811.00      |
| 6024              | BANK FEES & CHARGES                                                              | 11,000.00                | 89.80                       | 10,000.00         |
|                   | NON-DEPARTMENTAL EXPENDITURES:                                                   |                          |                             |                   |
| 10020-10140       | BOARDS & COMMISSIONS                                                             | 690,000.00               | 649,567.46                  | 637,000.00        |
| 15010-15360       | INTEREST & DEBT SERVICE (w/o TANs)                                               | 13,019,000.93            | 7,015,230.25                | 18,201,845.92     |
| 15230-15240       | TANs (SERIES A & B)                                                              | 13,215,375.00            | 12,344,115.91               | 13,196,250.00     |
| 13090,16090-17060 | UNPAID BILLS/COURT AWARDS/MISCELLANEOUS                                          | 3,133,403.82             | 1,385,186.57                | 2,568,300.00      |
|                   | TOTAL NON-DEPARTMENTAL EXPENDITURES                                              | 30,057,779.75            | 21,394,100.19               | 34,603,395.92     |
|                   | TOTAL OPERATING EXPENDITURES                                                     | \$ 110,058,706.66        | \$ 74,808,069.83            | \$ 115,800,750.73 |
| 4010              | ECONOMIC & COMMUNITY DEVELOPMENT<br>STANDARD SALARY (NON-ADDITION TO THE BUDGET) | 647,544.47               | 524,987.88                  | 635,912.35        |



| CITY OF SCRANTON          |                              |                          |                             |                          |
|---------------------------|------------------------------|--------------------------|-----------------------------|--------------------------|
| 2020 OPERATING BUDGET     |                              |                          |                             |                          |
| BUDGETED EXPENDITURES     |                              |                          |                             |                          |
| GENERAL FUND              |                              |                          |                             |                          |
| Account Number            | Account Description          | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Operating Budget |
| Office of the Mayor - #10 |                              |                          |                             |                          |
| 4010 01.010.00000.4010    | STANDARD SALARY              | \$ 144,085.00            | 101,479.45                  | 146,085.00               |
| 4040 01.010.00000.4040    | OTHER SALARY (MISC)          | 0                        | -                           | -                        |
| 4080 01.010.00000.4080    | OVERTIME SALARY              | 0                        | -                           | -                        |
|                           | TOTAL EMPLOYEE COMPENSATION  | \$ 144,085.00            | \$ 101,479.45               | \$ 146,085.00            |
| 4270 01.010.00000.4270    | DUES AND SUBSCRIPTIONS       | 21,913.63                | 21,913.63                   | 24,348.48                |
| 4290 01.010.00000.4290    | STATIONARY/OFFICE SUPPLIES   | 150.00                   | 19.95                       | 100.00                   |
| 4390 01.010.00000.4390    | MATERIALS/SUPPLIES (MISC)    | -                        | -                           | -                        |
| 4420 01.010.00000.4420    | TRAVEL AND LODGING           | 1,000.00                 | 440.00                      | 2,500.00                 |
| 4550 01.010.00000.4550    | CAPITAL EXPENDITURES         | -                        | -                           | -                        |
|                           | TOTAL OPERATING EXPENDITURES | \$ 23,063.63             | \$ 22,373.58                | \$ 26,948.48             |
|                           | DEPARTMENT of MAYOR TOTAL    | \$ 167,148.63            | \$ 123,853.03               | \$ 173,033.48            |

| CITY OF SCRANTON             |                                     |                          |                             |                          |
|------------------------------|-------------------------------------|--------------------------|-----------------------------|--------------------------|
| 2020 OPERATING BUDGET        |                                     |                          |                             |                          |
| BUDGETED EXPENDITURES        |                                     |                          |                             |                          |
| GENERAL FUND                 |                                     |                          |                             |                          |
| Account Number               | Account Description                 | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Operating Budget |
| Dept. of Public Safety - #11 |                                     |                          |                             |                          |
| Bureau of Police - #71       |                                     |                          |                             |                          |
| 4010 01.011.00071.4010       | STANDARD SALARY                     | \$ 10,956,666.44         | 7,786,259.70                | 10,790,552.79            |
| 4040 01.011.00071.4040       | OTHER SALARY (MISC)                 | 400,000.00               | 244,088.77                  | 350,000.00               |
| 4070 01.011.00071.4070       | LONGEVITY SALARY                    | 872,919.00               | 652,420.38                  | 872,919.00               |
| 4080 01.011.00071.4080       | OVERTIME SALARY                     | 650,000.00               | 669,777.04                  | 700,000.00               |
| 4090 01.011.00071.4090       | COURT APPEARANCE SALARY             | 135,000.00               | 139,742.24                  | 174,400.00               |
| 4101 01.011.00071.4101       | UNIFORM ALLOWANCE                   | 115,850.00               | 107,730.00                  | 115,850.00               |
| 4112 01.011.00071.4112       | HEALTH INSURANCE - POLICE UNION     | 5,744,220.06             | 5,140,290.17                | 6,525,933.31             |
| 4120 01.011.00071.4120       | LIFE/DISABILITY INSURANCE           | 150,634.00               | 109,068.57                  | 150,634.00               |
| 4140 01.011.00071.4140       | CITY 10% EARLY RETIREMENT           | 133,030.00               | 104,332.40                  | 133,030.00               |
| 4150 01.011.00071.4150       | CITY PENSION                        | 4,073,480.00             | 1,757,264.37                | 4,163,946.00             |
| 4170 01.011.00071.4170       | POLICE EDUCATION ALLOWANCE          | 60,000.00                | 1,001.65                    | 50,000.00                |
| 4180 01.011.00071.4180       | SOCIAL SECURITY                     | 346,230.00               | 297,214.04                  | 346,230.00               |
|                              | TOTAL EMPLOYEE COMPENSATION         | \$ 23,638,029.50         | \$ 17,009,189.33            | \$ 24,373,495.10         |
|                              |                                     |                          |                             |                          |
| 4201 01.011.00071.4201       | PROFESSIONAL SERVICES               | \$ 40,000.00             | 38,166.20                   | 45,000.00                |
| 4210 01.011.00071.4210       | SERVICES AND MAINTENANCE FEE        | 69,000.00                | 65,546.33                   | 77,500.00                |
| 4270 01.011.00071.4270       | DUES AND SUBSCRIPTIONS              | 3,150.00                 | 3,176.20                    | 3,150.00                 |
| 4280 01.011.00071.4280       | MISC SERVICES-NON CLASSIFIED        | 2,000.00                 | 845.38                      | 1,750.00                 |
| 4290 01.011.00071.4290       | STATIONARY/OFFICE SUPPLIES          | 2,750.00                 | 2,347.66                    | 2,750.00                 |
| 4380 01.011.00071.4380       | GUNS/AMMUNITION                     | 30,000.00                | 7,930.90                    | 43,500.00                |
| 4390 01.011.00071.4390       | MATERIALS/SUPPLIES (MISC)           | 21,000.00                | 17,394.37                   | 21,000.00                |
| 4420 01.011.00071.4420       | TRAVEL AND LODGING                  | 4,500.00                 | 1,222.89                    | 4,250.00                 |
| 4470 01.011.00071.4470       | TRAINING AND CERTIFICATION          | 50,000.00                | 45,044.15                   | 50,000.00                |
| 4550 01.011.00071.4550       | CAPITAL EXPENDITURES                | 375,000.00               | 50,793.00                   | 435,000.00               |
| 4570 01.011.00071.4570       | MAINTENANCE COMMUNICATION EQUIPMENT | 7,500.00                 | 4,262.27                    | 7,250.00                 |
| 6003 01.011.00071.6003       | SPCA-ANIMAL CONTROL                 | 86,976.00                | 61,970.76                   | 69,370.00                |
|                              | TOTAL OPERATING EXPENDITURES        | 691,876.00               | 298,700.11                  | 760,520.00               |
|                              |                                     |                          |                             |                          |
|                              | BUREAU of POLICE TOTAL              | \$ 24,329,905.50         | \$ 17,307,889.44            | \$ 25,134,015.10         |



| CITY OF SCRANTON                    |                                   |                          |                             |                          |    |
|-------------------------------------|-----------------------------------|--------------------------|-----------------------------|--------------------------|----|
| 2020 OPERATING BUDGET               |                                   |                          |                             |                          |    |
| BUDGETED EXPENDITURES               |                                   |                          |                             |                          |    |
| GENERAL FUND                        |                                   |                          |                             |                          |    |
| Account Number                      | Account Description               | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Operating Budget |    |
| <b>Dept. of Public Safety - #11</b> |                                   |                          |                             |                          |    |
| <b>Bureau of Fire - #78</b>         |                                   |                          |                             |                          |    |
| 4010 01.011.00078.4010              | STANDARD SALARY                   | \$ 10,002,752.16         | 7,300,809.05                | 10,311,498.97            |    |
| 4040 01.011.00078.4040              | OTHER SALARY (MISC)               | 500,000.00               | 88,768.79                   | 205,000.00               |    |
| 4070 01.011.00078.4070              | LONGEVITY SALARY                  | 758,574.90               | 562,586.50                  | 736,942.09               | \$ |
| 4080 01.011.00078.4080              | OVERTIME SALARY                   | 350,000.00               | 255,382.32                  | 325,000.00               |    |
| 4101 01.011.00078.4101              | UNIFORM ALLOWANCE                 | 98,550.00                | 74,115.86                   | 98,550.00                |    |
| 4113 01.011.00078.4113              | HEALTH INSURANCE - FIRE UNION     | 4,279,591.00             | 4,665,021.06                | 5,964,788.16             |    |
| 4120 01.011.00078.4120              | LIFE/DISABILITY INSURANCE         | 141,521.00               | 103,388.28                  | 141,521.00               |    |
| 4140 01.011.00078.4140              | CITY 10% EARLY RETIREMENT         | 122,932.95               | 96,556.59                   | 122,932.95               |    |
| 4150 01.011.00078.4150              | CITY PENSION                      | 5,985,988.00             | 1,542,204.41                | 6,288,055.00             |    |
|                                     | TOTAL EMPLOYEE COMPENSATION       | \$ 22,239,890.01         | \$ 14,688,812.86            | \$ 24,194,288.17         |    |
| 4201 01.011.00078.4201              | PROFESSIONAL SERVICES             | \$ 30,425.81             | 30,425.81                   | 32,500.00                |    |
| 4210 01.011.00078.4210              | SERVICES AND MAINTENANCE FEE      | 14,760.00                | 8,136.10                    | 12,250.00                |    |
| 4270 01.011.00078.4270              | DUES AND SUBSCRIPTIONS            | 1,000.00                 | 853.56                      | 1,000.00                 |    |
| 4316 01.011.00078.4316              | CLEAN AIR MAINTENANCE             |                          |                             |                          |    |
| 4320 01.011.00078.4320              | BLDG/REPAIR-SUPPLY MAINT          | 15,000.00                | 7,895.15                    | 12,750.00                |    |
| 4390 01.011.00078.4390              | MATERIALS/SUPPLIES (MISC)         | 7,250.00                 | 4,290.90                    | 7,250.00                 |    |
| 4420 01.011.00078.4420              | TRAVEL AND LODGING                | 3,000.00                 | 408.58                      | 2,500.00                 |    |
| 4430 01.011.00078.4430              | AIR PACKS/REHAB SUPPLIES          | 6,000.00                 | 494.57                      | 5,000.00                 |    |
| 4470 01.011.00078.4470              | TRAINING AND CERTIFICATION        | 95,000.00                | 70,254.41                   | 95,000.00                |    |
| 4550 01.011.00078.4550              | CAPITAL EXPENDITURES              | 853,000.00               | 503,341.95                  | 395,000.00               |    |
| 4570 01.011.00078.4570              | MAINTENANCE-COMMUNICATION EQUIP   | 5,250.00                 | 4,626.50                    | 5,250.00                 |    |
| 4575 01.011.00078.4575              | MAINTENANCE-EQUIPMENT             | 1,000.00                 |                             | 1,000.00                 |    |
| 4580 01.011.00078.4580              | GENERAL EQUIPMENT                 | 63,814.18                | 52,535.54                   | 62,500.00                |    |
|                                     | TOTAL OPERATING EXPENDITURES      | \$ 1,095,499.99          | \$ 683,263.07               | \$ 632,000.00            |    |
|                                     | BUREAU of FIRE TOTAL              | \$ 23,335,390.00         | \$ 15,372,075.93            | \$ 24,826,288.17         |    |
|                                     | DEPARTMENT of PUBLIC SAFETY TOTAL | \$ 47,665,295.50         | \$ 32,679,965.37            | \$ 49,960,303.27         |    |

| CITY OF SCRANTON                                   |                                               |                          |                             |                          |  |
|----------------------------------------------------|-----------------------------------------------|--------------------------|-----------------------------|--------------------------|--|
| 2020 OPERATING BUDGET                              |                                               |                          |                             |                          |  |
| BUDGETED EXPENDITURES                              |                                               |                          |                             |                          |  |
| GENERAL FUND                                       |                                               |                          |                             |                          |  |
| Account Number                                     | Account Description                           | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Operating Budget |  |
| <b>Office of the City Clerk/City Council - #20</b> |                                               |                          |                             |                          |  |
| 4010 01.020.00000.4010                             | STANDARD SALARY                               | \$ 233,315.79            | 170,218.00                  | 239,756.27               |  |
| 4040 01.020.00000.4040                             | OTHER SALARY (MISC)                           | 1,000.00                 | -                           | 500.00                   |  |
| 4070 01.020.00000.4070                             | LONGEVITY SALARY                              | 3,877.35                 | -                           | 4,031.29                 |  |
| 4080 01.020.00000.4080                             | OVERTIME SALARY                               | 500.00                   | -                           | 500.00                   |  |
|                                                    | TOTAL EMPLOYEE COMPENSATION                   | \$ 238,693.14            | \$ 170,218.00               | \$ 244,787.56            |  |
| 4201 01.020.00000.4201                             | PROFESSIONAL SERVICES                         | \$ 59,000.00             | 20,608.11                   | 52,500.00                |  |
| 4210 01.020.00000.4210                             | SERVICES AND MAINTENANCE FEE                  | 15,000.00                | 11,399.97                   | 15,000.00                |  |
| 4220 01.020.00000.4220                             | CONTRACTED SERVICES                           | -                        | -                           | -                        |  |
| 4230 01.020.00000.4230                             | PRINTING AND BINDING                          | 6,250.00                 | 3,928.33                    | 5,750.00                 |  |
| 4250 01.020.00000.4250                             | ADVERTISING                                   | 31,500.00                | 15,345.30                   | 27,500.00                |  |
| 4260 01.020.00000.4260                             | RENTAL VEHICLES & EQUIPMENT                   | -                        | -                           | -                        |  |
| 4270 01.020.00000.4270                             | DUES AND SUBSCRIPTIONS                        | -                        | -                           | -                        |  |
| 4290 01.020.00000.4290                             | STATIONARY/OFFICE SUPPL                       | 500.00                   | 257.67                      | 500.00                   |  |
| 4420 01.020.00000.4420                             | TRAVEL AND LODGING                            | -                        | -                           | -                        |  |
| 4550 01.020.00000.4550                             | CAPITAL EXPENDITURES                          | \$ 112,250.00            | \$ 51,539.38                | \$ 101,250.00            |  |
|                                                    | TOTAL OPERATING EXPENDITURES                  | \$ 350,943.14            | \$ 221,757.38               | \$ 346,037.56            |  |
|                                                    | DEPARTMENT of CITY CLERK / CITY COUNCIL TOTAL |                          |                             |                          |  |



| CITY OF SCRANTON                           |                              |                          |                             |
|--------------------------------------------|------------------------------|--------------------------|-----------------------------|
| 2020 OPERATING BUDGET                      |                              |                          |                             |
| BUDGETED EXPENDITURES                      |                              |                          |                             |
| GENERAL FUND                               |                              |                          |                             |
| Account Number                             | Account Description          | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) |
| <b>City Controller - #30</b>               |                              |                          |                             |
| 4010 01.030.00000.4010                     | STANDARD SALARY              | \$ 250,608.90            | 180,962.82                  |
| 4040 01.030.00000.4040                     | OTHER SALARY (MISC)          | 2,500.00                 | -                           |
| 4070 01.030.00000.4070                     | LONGEVITY SALARY             | 3,979.49                 | -                           |
| 4080 01.030.00000.4080                     | OVERTIME SALARY              | 0.00                     | -                           |
|                                            | TOTAL EMPLOYEE COMPENSATION  | \$ 257,088.39            | \$ 180,962.82               |
|                                            |                              |                          | \$ 257,580.03               |
| 4201 01.030.00000.4201                     | PROFESSIONAL SERVICES        | \$ 40,000.00             | 34,000.00                   |
| 4210 01.030.00000.4210                     | SERVICES AND MAINTENANCE FEE | -                        | -                           |
| 4230 01.030.00000.4230                     | PRINTING AND BINDING         | 200.00                   | -                           |
| 4240 01.030.00000.4240                     | POSTAGE AND FREIGHT          | 100.00                   | 92.00                       |
| 4270 01.030.00000.4270                     | DUES AND SUBSCRIPTIONS       | 700.00                   | 218.40                      |
| 4290 01.030.00000.4290                     | STATIONARY/OFFICE SUPPLIES   | 1,300.00                 | 763.45                      |
| 4420 01.030.00000.4420                     | TRAVEL AND LODGING           | 500.00                   | -                           |
| 4550 01.030.00000.4550                     | CAPITAL EXPENDITURES         | -                        | -                           |
|                                            | TOTAL OPERATING EXPENDITURES | \$ 42,800.00             | \$ 35,073.85                |
|                                            |                              |                          | \$ 37,575.00                |
| <b>DEPARTMENT of CITY CONTROLLER TOTAL</b> |                              | <b>\$ 299,888.39</b>     | <b>\$ 216,036.67</b>        |
|                                            |                              |                          | <b>\$ 295,155.03</b>        |

| CITY OF SCRANTON                            |  |                                         |                          |                             |                          |
|---------------------------------------------|--|-----------------------------------------|--------------------------|-----------------------------|--------------------------|
| 2020 OPERATING BUDGET                       |  |                                         |                          |                             |                          |
| BUDGETED EXPENDITURES                       |  |                                         |                          |                             |                          |
| GENERAL FUND                                |  |                                         |                          |                             |                          |
| Account Number                              |  | Account Description                     | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Operating Budget |
| Department of Business Administration - #40 |  |                                         |                          |                             |                          |
| Bureau of Administration - #40              |  |                                         |                          |                             |                          |
| 4010 01.040.00040.4010                      |  | STANDARD SALARY                         | \$ 360,830.14            | 264,437.66                  | 377,569.78               |
| 4040 01.040.00040.4040                      |  | OTHER SALARY (MISC)                     | -                        | -                           | 4,000.00                 |
| 4070 01.040.00040.4070                      |  | LONGEVITY SALARY                        | 3,877.35                 | -                           | 3,478.04                 |
| 4080 01.040.00040.4080                      |  | OVERTIME SALARY                         | -                        | -                           | -                        |
| 4116 01.040.00040.4116                      |  | HEALTH INSURANCE - CLERICAL UNION       | 1,555,980.00             | 1,266,706.28                | 1,608,199.65             |
| 4117 01.040.00040.4117                      |  | HEALTH INSURANCE - NON UNION            | 1,620,366.00             | 1,194,186.54                | 1,460,593.87             |
| 4120 01.040.00040.4120                      |  | LIFE/DISABILITY INSURANCE               | 54,750.00                | 42,288.77                   | 54,750.00                |
| 4150 01.040.00040.4150                      |  | CITY PENSION                            | 749,232.00               | 679,159.00                  | 837,531.00               |
| 4180 01.040.00040.4180                      |  | SOCIAL SECURITY                         | 225,000.00               | 165,303.89                  | 235,000.00               |
| 4190 01.040.00040.4190                      |  | UNEMPLOYMENT INSURANCE                  | 25,000.00                | 8,499.92                    | 15,000.00                |
|                                             |  | TOTAL EMPLOYEE COMPENSATION             | \$ 4,595,035.49          | \$ 4,096,043.54             | \$ 4,596,122.34          |
|                                             |  |                                         |                          |                             |                          |
| 4201 01.040.00040.4201                      |  | PROFESSIONAL SERVICES                   | \$ 500,000.00            | 223,759.14                  | 225,000.00               |
| 4210 01.040.00040.4210                      |  | SERVICES AND MAINTENANCE FEE            | 1,750.00                 | 25.00                       | 1,250.00                 |
| 4230 01.040.00040.4230                      |  | PRINTING AND BINDING                    | 1,500.00                 | -                           | 500.00                   |
| 4240 01.040.00040.4240                      |  | POSTAGE AND FREIGHT                     | 34,000.00                | 34,116.35                   | 37,500.00                |
| 4250 01.040.00040.4250                      |  | ADVERTISING                             | 22,500.00                | 18,420.85                   | 22,500.00                |
| 4270 01.040.00040.4270                      |  | DUES AND SUBSCRIPTIONS                  | 1,000.00                 | 960.00                      | 1,100.00                 |
| 4290 01.040.00040.4290                      |  | STATIONARY/OFFICE SUPPLIES              | 12,750.00                | 10,703.82                   | 12,750.00                |
| 4390 01.040.00040.4390                      |  | MATERIALS/SUPPLIES (MISC)               | 600.00                   | 266.78                      | 600.00                   |
| 4420 01.040.00040.4420                      |  | TRAVEL AND LODGING                      | 2,500.00                 | 2,090.65                    | 2,500.00                 |
| 4470 01.040.00040.4470                      |  | TRAINING AND CERTIFICATION              | 2,000.00                 | 392.35                      | 1,500.00                 |
| 4480 01.040.00040.4480                      |  | SELF INSURANCE                          | 110,000.00               | 20,934.00                   | 95,000.00                |
| 4550 01.040.00000.4550                      |  | CAPITAL EXPENDITURES                    | -                        | -                           | -                        |
| 4560 01.040.00040.4560                      |  | EQUIPMENT MAINTENANCE/LEASES            | 3,300,718.00             | 1,801,600.00                | 3,109,811.00             |
| 6009 01.040.00040.6009                      |  | OPERATING TRANSFERS-WORKERS' COMP TRUST | 11,000.00                | 89.80                       | 10,000.00                |
| 6024 01.040.00040.6024                      |  | BANK FEES AND CHARGES                   | \$ 4,000,318.00          | \$ 2,113,358.74             | \$ 3,520,011.00          |
|                                             |  | TOTAL OPERATING EXPENDITURES            |                          |                             |                          |
|                                             |  |                                         |                          |                             |                          |
|                                             |  | BUREAU of ADMINISTRATION TOTAL          | \$ 8,595,353.49          | \$ 4,573,481.79             | \$ 8,116,133.34          |



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| 2020 OPERATING BUDGET |  |  |  |  |  |
| BUDGETED EXPENDITURES |  |  |  |  |  |
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| CITY OF SCRANTON                            |                                        |                          |                             |                          |  |
|---------------------------------------------|----------------------------------------|--------------------------|-----------------------------|--------------------------|--|
| 2020 OPERATING BUDGET                       |                                        |                          |                             |                          |  |
| BUDGETED EXPENDITURES                       |                                        |                          |                             |                          |  |
| GENERAL FUND                                |                                        |                          |                             |                          |  |
| Account Number                              | Account Description                    | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Operating Budget |  |
| Department of Business Administration - #40 |                                        |                          |                             |                          |  |
| Bureau of Information Technology - #42      |                                        |                          |                             |                          |  |
| 4010 01.040.00042.4010                      | STANDARD SALARY                        | \$ 140,750.00            | 109,213.23                  | 157,750.00               |  |
| 4040 01.040.00042.4040                      | OTHER SALARY (MISC)                    | -                        | -                           | -                        |  |
| 4070 01.040.00042.4070                      | LONGEVITY SALARY                       | -                        | -                           | -                        |  |
| 4080 01.040.00042.4080                      | OVERTIME SALARY                        | -                        | -                           | -                        |  |
|                                             | TOTAL EMPLOYEE COMPENSATION            | \$ 140,750.00            | \$ 109,213.23               | \$ 157,750.00            |  |
| 4201 01.040.00042.4201                      | PROFESSIONAL SERVICES                  | -                        | -                           | -                        |  |
| 4210 01.040.00042.4210                      | SERVICES AND MAINTENANCE FEE           | \$ 150,000.00            | 81,565.64                   | 145,000.00               |  |
| 4270 01.040.00042.4270                      | DUES AND SUBSCRIPTIONS                 | 100,000.00               | 24,933.00                   | 95,000.00                |  |
| 4290 01.040.00042.4290                      | STATIONARY/OFFICE SUPPLIES             | 500.00                   | -                           | 500.00                   |  |
| 4390 01.040.00042.4390                      | MATERIALS/SUPPLIES (MISC)              | 1,000.00                 | 144.75                      | 1,000.00                 |  |
| 4420 01.040.00042.4420                      | TRAVEL AND LODGING                     | 75,000.00                | 71,540.18                   | 95,000.00                |  |
| 4440 01.040.00042.4440                      | TELEPHONE                              | 1,000.00                 | -                           | 1,000.00                 |  |
| 4470 01.040.00042.4470                      | TRAINING AND CERTIFICATION             | 200,000.00               | 180,552.85                  | 245,000.00               |  |
| 4550 01.040.00042.4550                      | CAPITAL EXPENDITURES                   | 35,000.00                | -                           | 32,500.00                |  |
| 4560 01.040.00042.4560                      | EQUIPMENT MAINTENANCE/LEASES           | 455,000.00               | 328,020.03                  | 590,000.00               |  |
|                                             | TOTAL OPERATING EXPENDITURES           | \$ 94,000.00             | 60,994.80                   | 92,500.00                |  |
|                                             |                                        | \$ 1,111,500.00          | \$ 747,751.25               | \$ 1,297,500.00          |  |
|                                             | BUREAU of INFORMATION TECHNOLOGY TOTAL | \$ 1,252,250.00          | \$ 856,964.48               | \$ 1,455,250.00          |  |



| CITY OF SCRANTON      |  |  |  |  |  |
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| 2020 OPERATING BUDGET |  |  |  |  |  |
| BUDGETED EXPENDITURES |  |  |  |  |  |
| GENERAL FUND          |  |  |  |  |  |
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| CITY OF SCRANTON                                |                                                 |                          |                             |                          |  |  |  |
|-------------------------------------------------|-------------------------------------------------|--------------------------|-----------------------------|--------------------------|--|--|--|
| 2020 OPERATING BUDGET                           |                                                 |                          |                             |                          |  |  |  |
| BUDGETED EXPENDITURES                           |                                                 |                          |                             |                          |  |  |  |
| GENERAL FUND                                    |                                                 |                          |                             |                          |  |  |  |
| Account Number                                  | Account Description                             | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Operating Budget |  |  |  |
| Dept. of Licenses, Inspections & Permits - #51  |                                                 |                          |                             |                          |  |  |  |
| Bureau of Licenses, Inspections & Permits - #51 |                                                 |                          |                             |                          |  |  |  |
| 4010 01.051.00051.4010                          | STANDARD SALARY                                 | \$ 786,660.00            | 520,273.65                  | 820,456.97               |  |  |  |
| 4040 01.051.00051.4040                          | OTHER SALARY (MISC)                             | -                        | -                           | -                        |  |  |  |
| 4070 01.051.00051.4070                          | LONGEVITY SALARY                                | 19,826.55                | -                           | 15,447.27                |  |  |  |
| 4080 01.051.00051.4080                          | OVERTIME SALARY                                 | 3,000.00                 | 197.41                      | 2,500.00                 |  |  |  |
| 4101 01.051.00051.4101                          | UNIFORM ALLOWANCE (AUTO)                        | 12,500.00                | 11,415.25                   | 13,000.00                |  |  |  |
|                                                 | TOTAL EMPLOYEE COMPENSATION                     | \$ 821,986.55            | \$ 531,886.31               | \$ 851,404.24            |  |  |  |
| 4201 01.051.00051.4201                          | PROFESSIONAL SERVICES                           | \$ 50,000.00             | 17,500.00                   | 50,000.00                |  |  |  |
| 4270 01.051.00051.4270                          | DUES AND SUBSCRIPTIONS                          | -                        | -                           | -                        |  |  |  |
| 4290 01.051.00051.4290                          | STATIONARY/OFFICE SUPPLIES                      | 500.00                   | -                           | 500.00                   |  |  |  |
| 4390 01.051.00051.4390                          | MATERIALS/SUPPLIES (MISC)                       | 500.00                   | -                           | 500.00                   |  |  |  |
| 4420 01.051.00051.4420                          | TRAVEL AND LODGING                              | 1,000.00                 | -                           | 1,000.00                 |  |  |  |
| 4470 01.051.00051.4470                          | TRAINING AND CERTIFICATION                      | 1,000.00                 | -                           | 1,000.00                 |  |  |  |
| 4550 01.051.00051.4550                          | CAPITAL EXPENDITURES                            | 20,000.00                | 5,725.91                    | 12,750.00                |  |  |  |
| 4570 01.051.00051.4570                          | MAINTENANCE COMMUNICATION EQUIPMENT             | 500.00                   | -                           | 250.00                   |  |  |  |
| 4590 01.051.00051.4590                          | BUILDING DEMOLITION                             | 150,000.00               | 20,775.00                   | 145,000.00               |  |  |  |
|                                                 | TOTAL OPERATING EXPENDITURES                    | 223,500.00               | 44,000.91                   | 211,000.00               |  |  |  |
|                                                 | BUREAU of LICENSES, INSPECTIONS & PERMITS TOTAL | \$ 1,045,486.55          | \$ 575,887.22               | \$ 1,062,404.24          |  |  |  |

| CITY OF SCRANTON      |                                                           |                                                                |                          |                             |                          |
|-----------------------|-----------------------------------------------------------|----------------------------------------------------------------|--------------------------|-----------------------------|--------------------------|
| 2020 OPERATING BUDGET |                                                           |                                                                |                          |                             |                          |
| BUDGETED EXPENDITURES |                                                           |                                                                |                          |                             |                          |
| GENERAL FUND          |                                                           |                                                                |                          |                             |                          |
|                       |                                                           |                                                                | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Operating Budget |
|                       | Account Number                                            | Account Description                                            |                          |                             |                          |
|                       | <b>Dept. of Licenses, Inspections &amp; Permits - #51</b> |                                                                |                          |                             |                          |
|                       | <b>Bureau of Buildings - #82</b>                          |                                                                |                          |                             |                          |
|                       | 4010 01.051.00082.4010                                    | STANDARD SALARY                                                | \$ 112,752.79            | 78,779.00                   | 110,903.74               |
|                       | 4040 01.051.00082.4040                                    | OTHER SALARY (MISC)                                            | -                        | -                           | -                        |
|                       | 4070 01.051.00082.4070                                    | LONGEVITY SALARY                                               | 7,309.97                 | -                           | 7,025.31                 |
|                       | 4080 01.051.00082.4080                                    | OVERTIME SALARY                                                | 1,000.00                 | 702.68                      | 1,000.00                 |
|                       | 4101 01.051.00082.4101                                    | UNIFORM ALLOWANCE                                              | 1,260.00                 | 1,260.00                    | 1,500.00                 |
|                       |                                                           | TOTAL EMPLOYEE COMPENSATION                                    | \$ 122,322.76            | \$ 80,741.68                | \$ 120,429.05            |
|                       |                                                           |                                                                |                          |                             |                          |
|                       | 4201 01.051.00082.4201                                    | PROFESSIONAL SERVICES                                          | \$ 5,000.00              | 1,300.00                    | 2,500.00                 |
|                       | 4210 01.051.00082.4210                                    | SVCS AND MAINT FEE                                             | -                        | -                           | -                        |
|                       | 4320 01.051.00082.4320                                    | BLDG/REPAIR-SUPPL MAINT                                        | 150,000.00               | 120,901.85                  | 137,500.00               |
|                       | 4360 01.051.00082.4360                                    | SMALL TOOLS/SHOP SUPPL                                         | -                        | -                           | -                        |
|                       | 4420 01.051.00082.4420                                    | TRAVEL AND LODGING                                             | -                        | -                           | -                        |
|                       | 4445 01.051.00082.4445                                    | SEWER CHARGES                                                  | -                        | -                           | -                        |
|                       | 4447 01.051.00082.4447                                    | UGI - GAS                                                      | 135,000.00               | 73,508.22                   | 125,000.00               |
|                       | 4448 01.051.00082.4448                                    | PAWC - WATER                                                   | 475,000.00               | 358,224.76                  | 435,000.00               |
|                       | 4450 01.051.00082.4450                                    | ELECTRICAL                                                     | 135,000.00               | 124,778.22                  | 150,000.00               |
|                       | 4465 01.051.00082.4465                                    | BUILDING SUPPLIES                                              | 1,000.00                 | -                           | 750.00                   |
|                       |                                                           | TOTAL OPERATING EXPENDITURES                                   | \$ 901,000.00            | \$ 678,713.05               | \$ 850,750.00            |
|                       |                                                           |                                                                |                          |                             |                          |
|                       |                                                           | <b>BUREAU of BUILDINGS TOTAL</b>                               | \$ 1,023,322.76          | \$ 759,454.73               | \$ 971,179.05            |
|                       |                                                           | <b>DEPARTMENT of LICENSES, INSPECTIONS &amp; PERMITS TOTAL</b> | \$ 2,068,809.31          | \$ 1,335,341.95             | \$ 2,033,583.29          |



| CITY OF SCRANTON            |                              |                          |                             |                          |  |  |  |
|-----------------------------|------------------------------|--------------------------|-----------------------------|--------------------------|--|--|--|
| 2020 OPERATING BUDGET       |                              |                          |                             |                          |  |  |  |
| BUDGETED EXPENDITURES       |                              |                          |                             |                          |  |  |  |
| GENERAL FUND                |                              |                          |                             |                          |  |  |  |
| Account Number              | Account Description          | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Operating Budget |  |  |  |
| <b>Law Department - #60</b> |                              |                          |                             |                          |  |  |  |
| 4010 01.060.00000.4010      | STANDARD SALARY              | \$ 274,112.47            | 175,357.99                  | 317,500.00               |  |  |  |
| 4040 01.060.00000.4040      | OTHER SALARY (MISC)          | -                        | -                           | -                        |  |  |  |
| 4070 01.060.00000.4070      | LONGEVITY SALARY             | -                        | -                           | -                        |  |  |  |
| 4080 01.060.00000.4080      | OVERTIME SALARY              | -                        | -                           | -                        |  |  |  |
|                             | TOTAL EMPLOYEE COMPENSATION  | \$ 274,112.47            | \$ 175,357.99               | \$ 317,500.00            |  |  |  |
| 4201 01.060.00000.4201      | PROFESSIONAL SERVICES        | \$ 255,000.00            | 82,030.17                   | 225,000.00               |  |  |  |
| 4210 01.060.00000.4210      | SERVICES AND MAINTENANCE FEE | 2,000.00                 | -                           | 2,000.00                 |  |  |  |
| 4270 01.060.00000.4270      | DUES AND SUBSCRIPTIONS       | 3,000.00                 | 431.00                      | 3,000.00                 |  |  |  |
| 4290 01.060.00000.4290      | STATIONARY/OFFICE SUPPLIES   | 500.00                   | 227.63                      | 500.00                   |  |  |  |
| 4390 01.060.00000.4390      | MATERIALS/SUPPLIES (MISC)    | 500.00                   | 168.98                      | 500.00                   |  |  |  |
| 4420 01.060.00000.4420      | TRAVEL AND LODGING           | 3,500.00                 | -                           | 2,500.00                 |  |  |  |
| 4470 01.060.00000.4470      | TRAINING AND CERTIFICATION   | 3,500.00                 | 299.00                      | 2,000.00                 |  |  |  |
| 4550 01.060.00000.4550      | CAPITAL EXPENDITURES         | -                        | -                           | -                        |  |  |  |
|                             | TOTAL OPERATING EXPENDITURES | \$ 268,000.00            | \$ 83,156.78                | \$ 235,500.00            |  |  |  |
|                             | DEPARTMENT of LAW TOTAL      | \$ 542,112.47            | \$ 258,514.77               | \$ 553,000.00            |  |  |  |

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|                  | 2020         |
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| Operating Budget |              |
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|                  | 219,919.82   |
|                  | -            |
|                  | 8,054.49     |
|                  | 250.00       |
|                  | 2,118,394.24 |
|                  | -            |
|                  | 500,000.00   |
|                  | 450,000.00   |
|                  | 3,296,618.55 |
|                  |              |
|                  | 2,500.00     |
|                  | -            |
|                  | 1,500.00     |
|                  | -            |
|                  | 500.00       |
|                  | 10,000.00    |
|                  | 20,000.00    |
|                  | 10,000.00    |
|                  | 250,000.00   |
| \$               | 294,500.00   |
|                  |              |
| \$               | 3,591,118.55 |
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| CITY OF SCRANTON                     |                                                                  |                          |                             |                          |
|--------------------------------------|------------------------------------------------------------------|--------------------------|-----------------------------|--------------------------|
| 2020 OPERATING BUDGET                |                                                                  |                          |                             |                          |
| BUDGETED EXPENDITURES                |                                                                  |                          |                             |                          |
| GENERAL FUND                         |                                                                  |                          |                             |                          |
| Account Number                       | Account Description                                              | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Operating Budget |
| NON-DEPARTMENTAL EXPENDITURES - #401 |                                                                  |                          |                             |                          |
| 4299 01.401.10030.4299               | ZONING BOARD                                                     | \$ 25,000.00             | 19,581.00                   | 25,000.00                |
| 4299 01.401.10060.4299               | EVERHART MUSEUM                                                  | 29,000.00                | 28,999.98                   | 37,500.00                |
| 4299 01.401.10075.4299               | SCRANTON PLAN                                                    | 150,000.00               | 150,000.00                  | 100,000.00               |
| 4299 01.401.10080.4299               | SCRANTON TOMORROW                                                | 225,000.00               | 225,000.00                  | 225,000.00               |
| 4299 01.401.10100.4299               | SHADE TREE COMMISSION                                            | 200,000.00               | 184,241.98                  | 175,000.00               |
| 4299 01.401.10110.4299               | ST. CATS AND DOGS                                                | 10,000.00                | 7,980.00                    | 10,000.00                |
| 4299 01.401.10130.4299               | MAYORS 504 TASK FORCE                                            | 1,000.00                 | -                           | 1,000.00                 |
| 4299 01.401.10140.4299               | CIVIL SERVICE COMMISSION                                         | 25,000.00                | 23,264.50                   | 25,000.00                |
| 4299 01.401.10150.4299               | HUMAN RELATIONS COMMISSION                                       | 1,000.00                 | -                           | 1,000.00                 |
| 4299 01.401.10155.4299               | LHVA TRAIL MAINTENANCE                                           | 24,000.00                | 10,500.00                   | 12,500.00                |
| 4299 01.401.10160.4299               | ETHICS BOARD                                                     | -                        | -                           | 25,000.00                |
|                                      | TOTAL BOARDS, COMMISSIONS, NON-PROFIT CONTRIBUTIONS              | \$ 690,000.00            | \$ 649,567.46               | \$ 637,000.00            |
|                                      |                                                                  |                          |                             |                          |
| 4299 01.401.15230.4299               | TAN SERIES                                                       | \$ 12,750,000.00         | 12,344,115.91               | \$ 12,750,000.00         |
| 4299 01.401.15240.4299               | TAN SERIES INTEREST                                              | 465,375.00               | -                           | \$ 446,250.00            |
| 4299 01.401.15310.4299               | OPER TSF TO DEBT SVC-STREET LIGHTING                             | 525,000.00               | 425,000.00                  | \$ 452,541.66            |
| 4299 01.401.15320.4299               | OPER TSF TO DEBT SVC-GUARANTEED ENERGY SAVINGS                   | 144,997.96               | 108,748.47                  | \$ 156,894.74            |
| 4299 01.401.15324.4299               | OPER TSF TO DEBT SVC-FDM REVOLVING AID LOAN                      | 100,000.00               | 100,000.00                  | \$ 100,000.00            |
| 4299 01.401.15328.4299               | OPER TSF TO DEBT SVC-2016 REDEVELOPMENT AUTHORITY SERIES AA      | 883,725.00               | 149,362.50                  | \$ 888,012.50            |
| 4299 01.401.15331.4299               | OPER TSF TO DEBT SVC-SERIES OF 2019/2020 GO BONDS BUILDING       | 1,000.00                 | -                           | \$ 1,000.00              |
| 4299 01.401.15332.4299               | OPER TSF TO DEBT SVC-SERIES OF 2017 GENERAL OBLIGATION REFUNDING | 3,231,000.00             | 3,231,000.00                | \$ 3,231,000.00          |
| 4299 01.401.15333.4299               | OPER TSF TO DEBT SVC-2018 TAXABLE SERIES                         | 1,208,252.22             | 512,587.79                  | \$ 6,559,450.00          |
| 4299 01.401.15338.4299               | OPER TSF TO DEBT SVC-2016 REDEVELOPMENT AUTHORITY SERIES A       | 3,614,000.00             | 722,000.00                  | \$ 3,620,500.00          |
| 4299 01.401.15339.4299               | OPER TSF TO DEBT SVC-SERIES OF 2016 GENERAL OBLIGATION NOTES     | 1,875,250.00             | 815,125.00                  | \$ 1,878,000.00          |
|                                      | TOTAL PRINCIPAL AND INTEREST, LOANS                              | \$ 24,798,600.18         | \$ 18,407,939.67            | \$ 30,083,648.90         |
|                                      |                                                                  |                          |                             |                          |
| 4299 01.401.15329.4299               | OPER TSF TO DEBT SVC-LEASE OF REFUSE PACKERS                     | 218,147.96               | 218,147.96                  | \$ 218,147.96            |
| 4299 01.401.15330.4299               | OPER TSF TO DEBT SVC-LEASE OF KME ENGINE #4                      | 49,849.00                | 49,849.00                   | \$ 49,849.00             |
| 4299 01.401.15334.4299               | OPER TSF TO DEBT SVC-LEASE OF JOHN DEERE WHEEL LOADER            | 25,851.02                | 25,851.02                   | \$ 25,851.02             |
| 4299 01.401.15335.4299               | OPER TSF TO DEBT SVC-LEASE OF LAW ENFORCEMENT MGMT SYSTEM        | 219,557.60               | -                           | \$ -                     |
| 4299 01.401.15336.4299               | OPER TSF TO DEBT SVC-REPUBLIC LEASE OF TURNOUT GEAR              | -                        | 80,000.00                   | \$ -                     |
| 4299 01.401.15337.4299               | OPER TSF TO DEBT SVC-ESCO LEASE BUILDING                         | 100,000.00               | -                           | \$ 100,000.00            |
| 4299 01.401.15340.4299               | OPER TSF TO DEBT SVC-LEASE FORD TRUCKS 2016                      | 53,925.94                | 53,925.94                   | \$ 53,925.94             |
| 4299 01.401.15341.4299               | OPER TSF TO DEBT SVC-PIB LOAN                                    | 244,811.66               | -                           | \$ 244,811.66            |
| 4299 01.401.15342.4299               | OPER TSF TO DEBT SVC-LEASE STREET LIGHTING                       | 421,476.00               | 421,476.00                  | \$ 429,767.00            |
| 4299 01.401.15343.4299               | 2018 AERIAL PLATFORM TRUCK LEASE                                 | 102,156.57               | 102,156.57                  | \$ 102,156.57            |
| 4299 01.401.15344.4299               | OPER TSF TO DEBT SVC-M&T LEASE REFUSE PACKERS                    | -                        | -                           | \$ 89,937.87             |
|                                      | TOTAL LEASE PAYMENTS                                             | \$ 1,435,775.75          | \$ 951,406.49               | \$ 1,314,447.02          |
|                                      |                                                                  |                          |                             |                          |
|                                      | TOTAL INTEREST & DEBT SERVICE                                    | \$ 26,234,375.93         | \$ 19,359,346.16            | \$ 31,398,095.92         |
|                                      |                                                                  |                          |                             |                          |
| 4299 01.401.13090.4299               | CONTINGENCY                                                      | 596,904.82               | -                           | \$ 400,000.00            |
| 4299 01.401.13100.4299               | OECD CONTINGENCY                                                 | 150,000.00               | 155,502.94                  | 244,000.00               |

| CITY OF SCRANTON       |                                                  |                          |                             |                          |  |
|------------------------|--------------------------------------------------|--------------------------|-----------------------------|--------------------------|--|
| 2020 OPERATING BUDGET  |                                                  |                          |                             |                          |  |
| BUDGETED EXPENDITURES  |                                                  |                          |                             |                          |  |
| GENERAL FUND           |                                                  |                          |                             |                          |  |
| Account Number         | Account Description                              | 2019<br>Operating Budget | 2019<br>(Through 9/30/2019) | 2020<br>Operating Budget |  |
| 4299 01.401.16090.4299 | UNENCUMBERED EXPENSES PRIOR YEAR OBLIGATIONS     | 375,000.00               | 246,749.92                  | 300,000.00               |  |
| 4299 01.401.16270.4299 | COURT AWARDS                                     | 725,000.00               | 357,839.25                  | 500,000.00               |  |
| 4299 01.401.17020.4299 | VETERAN'S ORGANIZATION                           | 50,000.00                | 50,000.00                   | 10,000.00                |  |
| 4299 01.401.17040.4299 | OPEB TRUST FUND                                  | 100,000.00               | -                           | 50,000.00                |  |
| 4299 01.401.17060.4299 | TRIPP PARK COMMUNITY CENTER                      | 1,000.00                 | 1,000.00                    | 1,000.00                 |  |
| 4299 01.401.17080.4299 | TARGETED EXPENSES - REVENUE PASS THROUGH ACCOUNT | 275,000.00               | -                           | 300,000.00               |  |
| 4299 01.401.17100.4299 | GRANT MATCH                                      | 860,499.00               | 574,094.46                  | 763,300.00               |  |
|                        | TOTAL UNPAID BILLS / COURT AWARDS / MISC         | \$ 3,133,403.82          | \$ 1,385,186.57             | \$ 2,568,300.00          |  |
|                        | TOTAL NON-DEPARTMENTAL EXPENDITURES              | \$ 30,057,779.75         | \$ 21,394,100.19            | \$ 34,603,395.92         |  |
|                        | TOTAL GENERAL FUND EXPENDITURES                  | \$ 110,058,706.66        | \$ 71,405,120.72            | \$ 115,800,750.73        |  |



| Office of the Mayor - #10     |               | 2019 |               | 2020 |  |
|-------------------------------|---------------|------|---------------|------|--|
| POSITION/TITLE                | Total         | #    | Total         | #    |  |
| MAYOR                         | \$ 75,000.00  | 1    | \$ 75,000.00  | 1    |  |
| CONFIDENTIAL SECRETARY        | \$ 39,085.00  | 1    | \$ 40,085.00  | 1    |  |
| ADMINISTRATIVE ASSISTANT      | \$ 30,000.00  | 1    | \$ 31,000.00  | 1    |  |
| Department of the Mayor Total | \$ 144,085.00 | 3    | \$ 146,085.00 | 3    |  |

| Department of Public Safety - #11                                                                                           |                  |     |                  |     |     |
|-----------------------------------------------------------------------------------------------------------------------------|------------------|-----|------------------|-----|-----|
| Bureau of Police - #71                                                                                                      |                  |     |                  |     |     |
| POSITION/TITLE                                                                                                              | 2019             |     | 2020             |     | #   |
|                                                                                                                             | Total            | #   | Total            | #   |     |
| SUPERINTENDENT OF POLICE                                                                                                    | \$ 100,333.81    | 1   | \$ 102,605.12    | 1   | 1   |
| DEPARTMENT CAPTAIN                                                                                                          | \$ 92,763.73     | 1   | \$ 94,863.73     | 1   | 1   |
| LIEUTENANT OF DETECTIVES                                                                                                    | \$ 85,765.60     | 1   | \$ 87,707.15     | 1   | 1   |
| LIEUTENANT - ADMINISTRATIVE                                                                                                 | \$ 82,466.90     | 1   | \$ 84,333.71     | 1   | 1   |
| LIEUTENANTS                                                                                                                 | \$ 247,400.62    | 3   | \$ 253,001.13    | 3   | 3   |
| SUPERVISOR - NARCOTICS DIVISION                                                                                             | \$ 79,295.30     | 1   | \$ 81,090.35     | 1   | 1   |
| FIRE MARSHALL                                                                                                               | \$ 79,295.30     | 1   | \$ 81,090.42     | 1   | 1   |
| DETECTIVE SERGEANT                                                                                                          | \$ 317,181.20    | 4   | \$ 324,361.68    | 4   | 4   |
| DETECTIVES                                                                                                                  | \$ 1,219,924.96  | 16  | \$ 1,247,541.12  | 16  | 16  |
| SERGEANTS-TRAINING                                                                                                          | \$ 152,490.62    | 2   | \$ 155,942.64    | 2   | 2   |
| SERGEANTS                                                                                                                   | \$ 1,143,679.65  | 15  | \$ 1,169,569.80  | 15  | 15  |
| JUVENILE PATROLMEN                                                                                                          | \$ 293,250.84    | 4   | \$ 299,889.76    | 4   | 4   |
| CORPORALS                                                                                                                   | \$ 575,449.00    | 8   | \$ 576,710.80    | 8   | 8   |
| REGULAR PATROLMEN                                                                                                           | \$ 6,032,589.10  | 89  | \$ 5,732,866.47  | 89  | 89  |
| SCHOOL RESOURCE OFFICERS 1/2 FUNDED BY SSD (6 OFFICERS)                                                                     |                  |     |                  |     |     |
| Neighborhood Police Officers Paid by OECD (4 in 2019)                                                                       | \$ (274,853.00)  | (4) | \$ (247,520.35)  | (4) | (4) |
| SUBTOTAL POLICE OFFICERS                                                                                                    | \$ 10,227,033.63 | 143 | \$ 10,044,053.53 | 143 | 143 |
| ANIMAL CONTROL OFFICER (a)                                                                                                  | \$ 59,113.30     | 2   | \$ 60,117.03     | 2   | 2   |
| SIT CLERKS                                                                                                                  | \$ 537,334.80    | 15  | \$ 550,850.86    | 15  | 15  |
| ADMINISTRATIVE ASSISTANT III- PAYROLL CLERK                                                                                 | \$ 38,773.68     | 1   | \$ 39,748.92     | 1   | 1   |
| GRANT MANAGER/SIT CLERK                                                                                                     | \$ 49,151.22     | 1   | \$ 50,387.75     | 1   | 1   |
| SIT CLERK/CRIMINAL INFORMATION SPECIALIST                                                                                   | \$ 45,259.80     | 1   | \$ 46,398.43     | 1   | 1   |
| Subtotal - Administrative Support                                                                                           | \$ 670,519.50    | 18  | \$ 687,385.96    | 18  | 18  |
| Bureau of Police Total                                                                                                      | \$ 10,956,666.44 | 163 | \$ 10,790,552.79 | 163 | 163 |
| * Scranton School District Reimburses the City for salaries & healthcare of 6 officers based on hours spent in the Schools. |                  |     |                  |     |     |
| (a) Animal Control Officer is 1 full-time & 1 part-time                                                                     |                  |     |                  |     |     |



| Department of Public Safety - #11           |                  |  |     |                  |  |     |  |  |  |
|---------------------------------------------|------------------|--|-----|------------------|--|-----|--|--|--|
| Bureau of Fire - #78                        |                  |  |     |                  |  |     |  |  |  |
| POSITION/TITLE                              | 2019             |  | #   | 2020             |  | #   |  |  |  |
|                                             | Total            |  |     | Total            |  |     |  |  |  |
| CHIEF/EMERGENCY MANAGEMENT COORDINATOR      | \$ 84,728.11     |  | 1   | \$ 84,728.11     |  | 1   |  |  |  |
| DEPUTY CHIEF                                | \$ 92,911.33     |  | 1   | \$ 93,841.06     |  | 1   |  |  |  |
| ASST. CHIEF                                 | \$ 268,015.19    |  | 3   | \$ 270,695.37    |  | 3   |  |  |  |
| ADMIN. CAPTAIN                              | \$ 82,598.37     |  | 1   | \$ 83,424.36     |  | 1   |  |  |  |
| CAPTAIN                                     | \$ 991,180.44    |  | 17  | \$ 1,251,365.36  |  | 15  |  |  |  |
| LIEUTENANT                                  | \$ 1,111,901.13  |  | 17  | \$ 1,283,451.65  |  | 16  |  |  |  |
| CHAUFFEUR                                   | \$ 2,443,738.75  |  | 36  | \$ 2,236,784.73  |  | 29  |  |  |  |
| FIRE INSPECTOR                              | \$ 171,804.61    |  | 2   | \$ 173,522.66    |  | 2   |  |  |  |
| FIRE PREVENTION OFFICER                     | \$ 85,902.30     |  | 1   | \$ 86,761.33     |  | 1   |  |  |  |
| PRIVATE                                     | \$ 4,545,295.34  |  | 43  | \$ 4,620,414.09  |  | 68  |  |  |  |
| MASTER MECHANIC                             | \$ 85,902.30     |  | 1   | \$ 86,761.33     |  | 1   |  |  |  |
| ADMINISTRATIVE ASSISTANT III- PAYROLL CLERK | \$ 38,773.68     |  | 1   | \$ 39,748.92     |  | 1   |  |  |  |
| Bureau of Fire Total                        | \$ 10,002,752.16 |  | 124 | \$ 10,311,498.97 |  | 139 |  |  |  |

| Office of City Clerk/City Council - #20       |               |   |               |   |   |
|-----------------------------------------------|---------------|---|---------------|---|---|
| POSITION/TITLE                                | 2019          |   | 2020          |   | # |
|                                               | Total         | # | Total         | # |   |
| CITY COUNCIL                                  | \$ 62,500.00  | 5 | \$ 62,500.00  | 5 | 5 |
| CITY CLERK                                    | \$ 50,220.00  | 1 | \$ 54,220.00  | 1 | 1 |
| EXECUTIVE ASSISTANT                           | \$ 38,773.47  | 1 | \$ 40,312.94  | 1 | 1 |
| CONFIDENTIAL SECRETARY                        | \$ 35,822.32  | 1 | \$ 36,723.33  | 1 | 1 |
| LEGISLATIVE LEGAL ADVISOR (a)                 | \$ 46,000.00  | 1 | \$ 46,000.00  | 1 | 1 |
| Department of City Clerk / City Council Total | \$ 233,315.79 | 9 | \$ 239,756.27 | 9 | 9 |
| (a) No health care benefits                   |               |   |               |   |   |



| City Controller - #30                           |    | 2019              |          | 2020  |                   |
|-------------------------------------------------|----|-------------------|----------|-------|-------------------|
| Roseann Novembrino, City Controller             |    | Total             | #        | Total | #                 |
| POSITION/TITLE                                  |    |                   |          |       |                   |
| CITY CONTROLLER                                 | \$ | 40,000.00         | 1        | \$    | 40,000.00         |
| SOLICITOR TO CONTROLLER                         | \$ | 25,092.00         | 1        | \$    | 25,092.00         |
| CONFIDENTIAL SECRETARY/ASSISTANT                | \$ | 32,671.00         | 1        | \$    | 33,671.00         |
| DEPUTY CONTROLLER/ADMIN                         | \$ | 39,737.00         | 1        | \$    | 43,737.00         |
| ADMINISTRATIVE ASSISTANT IV -INTERNAL AUDITOR * | \$ | 39,794.90         | 1        | \$    | 35,696.39         |
| PROGRAM MONITOR                                 | \$ | 34,077.00         | 1        | \$    | 35,077.00         |
| PERFORMANCE AUDITOR                             | \$ | 39,237.00         | 1        | \$    | 39,737.00         |
| <b>Department City Controller Total</b>         | \$ | <b>250,608.90</b> | <b>7</b> | \$    | <b>253,010.39</b> |

|                                                        |    | 2019       |   | 2020       |           |
|--------------------------------------------------------|----|------------|---|------------|-----------|
|                                                        |    | Total      | # | Total      | #         |
| POSITION/TITLE                                         |    |            |   |            |           |
| Department of Business Administration - #40            |    |            |   |            |           |
| Bureau of Administration - #40                         |    |            |   |            |           |
| BUSINESS ADMINISTRATOR                                 | \$ | 95,000.00  | 1 | \$         | 95,000.00 |
| FINANCE MANAGER/ASST. BUSINESS ADMINISTRATOR           | \$ | 60,900.00  | 1 | \$         | 74,900.00 |
| SENIOR ACCOUNTANT                                      | \$ | 38,900.00  | 1 | \$         | 40,900.00 |
| STAFF ACCOUNTANT                                       | \$ | 38,500.00  | 1 | \$         | 41,000.00 |
| FINANCIAL ANALYST                                      | \$ | 48,961.77  | 1 | \$         | 50,193.48 |
| ADMINISTRATIVE ASSISTANT III- ACCOUNTS PAYABLE CLERK * | \$ | 38,773.47  | 1 | \$         | 34,780.38 |
| ADMINISTRATIVE ASSISTANT IV -PURCHASING CLERK          | \$ | 39,794.90  | 1 | \$         | 40,795.92 |
| Bureau of Administration Total                         |    | 360,830.14 | 7 | 377,569.78 | 7         |



| POSITION/TITLE                                  | 2019              |          | 2020              |          |
|-------------------------------------------------|-------------------|----------|-------------------|----------|
|                                                 | Total             | #        | Total             | #        |
| HUMAN RESOURCES DIRECTOR                        | \$ 56,000.00      | 1        | \$ 58,250.00      | 1        |
| ADMINISTRATIVE ASSISTANT I-BENEFITS COORDINATOR | \$ 35,822.32      | 1        | \$ 36,723.36      | 1        |
| ADMIN ASSISTANT III- PAYROLL CLERK              | \$ 38,773.47      | 1        | \$ 39,988.99      | 1        |
| ADMINISTRATIVE ASSISTANT I-CLERICAL FLOATER     | \$ 35,822.32      | 1        | \$ 36,723.36      | 1        |
| WORKER'S COMPENSATION PROGRAM MANAGER           | \$ 42,500.00      | 1        | \$ 42,500.00      | 1        |
| <b>Bureau of Human Resources Total</b>          | <b>208,918.11</b> | <b>5</b> | <b>214,185.71</b> | <b>5</b> |

| POSITION/TITLE                              | 2019         |   | 2020         |   |
|---------------------------------------------|--------------|---|--------------|---|
|                                             | Total        | # | Total        | # |
| Department of Business Administration - #40 |              |   |              |   |
| Bureau of Information Technology - #42      |              |   |              |   |
| DIRECTOR OF INFORMATION TECHNOLOGY          | \$ 54,100.00 | 1 | \$ 61,100.00 | 1 |
| INFORMATION TECHNOLOGY MANAGER              | \$ 42,900.00 | 1 | \$ 47,900.00 | 1 |
| NETWORK SYSTEMS ASSISTANT                   | \$ 43,750.00 | 1 | \$ 48,750.00 | 1 |
| Bureau of Information Technology Total      | 140,750.00   | 3 | 157,750.00   | 3 |



| POSITION/TITLE                                     | 2019                 |           | 2020                 |           |
|----------------------------------------------------|----------------------|-----------|----------------------|-----------|
|                                                    | Total                | #         | Total                | #         |
| CITY TREASURER                                     | \$ 45,060.00         | 1         | \$ 47,560.00         | 1         |
| ADMINISTRATIVE ASSISTANT II- CASHIER               | \$ 36,548.56         | 1         | \$ 37,468.26         | 1         |
| ADMINISTRATIVE ASSISTANT II - ASSISTANT CASHIER    | \$ 36,548.56         | 1         | \$ 32,784.76         | 1         |
| <b>Bureau of Treasury Total</b>                    | <b>\$ 117,157.12</b> | <b>3</b>  | <b>\$ 117,813.02</b> | <b>3</b>  |
| <b>Department of Business Administration Total</b> | <b>\$ 828,655.37</b> | <b>18</b> | <b>\$ 867,318.51</b> | <b>18</b> |

|                                                                                                                                                                                                                           |           | 2019                          |           | 2020                          |           |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------|-------------------------------|-----------|-------------------------------|-----------|
| POSITION/TITLE                                                                                                                                                                                                            | #         | Total                         | #         | Total                         | #         |
| EXECUTIVE DIRECTOR                                                                                                                                                                                                        | 1         | \$ 52,152.00                  | 1         | \$ 53,152.00                  | 1         |
| DEPUTY DIRECTOR                                                                                                                                                                                                           | 1         | \$ 44,500.00                  | 1         | \$ 48,500.00                  | 1         |
| DIRECTOR OF FINANCE & COMPLIANCE                                                                                                                                                                                          | 1         | \$ 43,000.00                  | 1         | \$ 44,000.00                  | 1         |
| DIRECTOR OF HOUSING/ADA COMPLIANCE                                                                                                                                                                                        | 1         | \$ 36,991.00                  | 1         | \$ 37,991.00                  | 1         |
| SOLICITOR                                                                                                                                                                                                                 | 1         | \$ 52,500.00                  | 1         | \$ 52,500.00                  | 1         |
| ADMINISTRATIVE ASSISTANT III-FINANCIAL ANALYST                                                                                                                                                                            | 1         | \$ 38,773.47                  | 1         | \$ 40,749.00                  | 1         |
| HOUSING SPECIALIST                                                                                                                                                                                                        | 1         | \$ 36,000.00                  | 1         | \$ 37,000.00                  | 1         |
| ADMINISTRATIVE ASSISTANT                                                                                                                                                                                                  | 1         | \$ -                          | 1         | \$ -                          | 1         |
| PUBLIC SERVICE/ESG SPECIALIST *                                                                                                                                                                                           | 1         | \$ 29,500.00                  | 1         | \$ 30,500.00                  | 1         |
| EQUAL OPPORTUNITY SPECIALIST *                                                                                                                                                                                            | 1         | \$ 43,000.00                  | 1         | \$ 44,000.00                  | 1         |
| <b>Bureau of Administration Total</b>                                                                                                                                                                                     | <b>9</b>  | <b>\$ 376,416.47</b>          | <b>9</b>  | <b>\$ 388,392.00</b>          | <b>9</b>  |
| <b>non-addition to budget</b>                                                                                                                                                                                             |           | <b>non-addition to budget</b> |           | <b>non-addition to budget</b> |           |
| <small>*Construction/ADA Specialist &amp; Economic Development/Relocation Specialist position became Housing Specialist<br/> *Economic Development/Relocation Specialist position became Administrative Assistant</small> |           |                               |           |                               |           |
| <b>Office of Economic and Community Development - #50</b><br><b>Bureau of Neighborhood Police - #515</b>                                                                                                                  |           |                               |           |                               |           |
| POSITION/TITLE                                                                                                                                                                                                            | #         | Total                         | #         | Total                         | #         |
| NEIGHBORHOOD POLICE OFFICERS                                                                                                                                                                                              | 4         | \$ 271,128.00                 | 4         | \$ 247,520.35                 | 4         |
| <b>Bureau of Neighborhood Police Total</b>                                                                                                                                                                                | <b>4</b>  | <b>\$ 271,128.00</b>          | <b>4</b>  | <b>\$ 247,520.35</b>          | <b>4</b>  |
| <b>OECD Department Total</b>                                                                                                                                                                                              | <b>13</b> | <b>\$ 647,544.47</b>          | <b>13</b> | <b>\$ 635,912.35</b>          | <b>13</b> |
| <b>non-addition to budget</b>                                                                                                                                                                                             |           | <b>non-addition to budget</b> |           | <b>non-addition to budget</b> |           |



|                                                 |    | 2019       |    | 2020  |            |
|-------------------------------------------------|----|------------|----|-------|------------|
| POSITION/TITLE                                  |    | Total      | #  | Total | #          |
| Dept. of Licenses, Inspections & Permits - #51  |    |            |    |       |            |
| Bureau of Licenses, Inspections & Permits - #51 |    |            |    |       |            |
| DIRECTOR                                        | \$ | 46,760.00  | 1  | \$    | 50,760.00  |
| Deputy Director                                 | \$ | 42,535.00  | 1  | \$    | 46,635.00  |
| ADMINISTRATIVE ASSISTANT I- PERMIT CLERK        | \$ | 71,644.64  | 2  | \$    | 73,446.66  |
| ELECTRICAL INSPECTOR                            |    |            |    |       |            |
| PLUMBING INSPECTOR                              | \$ | 40,589.59  | 1  | \$    | 41,610.51  |
| MECHANICAL INSPECTOR                            | \$ | 39,653.13  | 1  | \$    | 40,650.69  |
| WEIGHTS & MEASURES                              | \$ | 35,822.32  | 1  | \$    | 36,723.33  |
| ADMINISTRATIVE ASSISTANT I                      | \$ | 39,653.13  | 1  | \$    | 40,650.69  |
| ENFORCER OF LICENSES                            | \$ | 37,500.00  | 1  | \$    | 37,500.00  |
| ZONING OFFICER/CODE ENFORCER                    | \$ | 30,000.00  | 1  | \$    | 30,000.00  |
| CONFIDENTIAL SECRETARY ZONING/PLANNING          | \$ | 198,265.65 | 5  | \$    | 203,253.45 |
| HOUSING INSPECTORS                              | \$ | 39,653.13  | 1  | \$    | 40,650.69  |
| HOUSING/HEALTH INSPECTOR                        | \$ | 79,306.26  | 2  | \$    | 81,301.38  |
| RENTAL REGISTRATION ASSISTANT/housing_inspector | \$ | 45,624.00  | 1  | \$    | 56,623.88  |
| CITY PLANNER                                    | \$ | 39,653.13  | 1  | \$    | 40,650.69  |
| HEALTH INSPECTOR                                |    |            |    |       |            |
| Bureau of Licenses, Inspections & Permits Total | \$ | 786,660.00 | 20 | \$    | 820,456.97 |

|                                                     |  |                           |  |               |  |               |  |
|-----------------------------------------------------|--|---------------------------|--|---------------|--|---------------|--|
| Dept. of Licenses, Inspections & Permits - #51      |  | Bureau of Buildings - #82 |  | 2019          |  | 2020          |  |
| POSITION/TITLE                                      |  | #                         |  | Total         |  | #             |  |
| MAINTENANCE                                         |  | 1                         |  | \$ 39,653.13  |  | \$ 40,650.69  |  |
| JANITOR                                             |  | 2                         |  | \$ 73,099.66  |  | \$ 70,253.05  |  |
| Bureau of Buildings Total                           |  | 3                         |  | \$ 112,752.79 |  | \$ 110,903.74 |  |
| Department of Licenses, Inspections & Permits Total |  | 23                        |  | \$ 899,412.79 |  | \$ 931,360.71 |  |



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| Law Department - #60 |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
|----------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|

| POSITION/TITLE                              | 2019                 |          | 2020                 |          |
|---------------------------------------------|----------------------|----------|----------------------|----------|
|                                             | Total                | #        | Total                | #        |
| DIRECTOR                                    | \$ 54,375.00         | 1        | \$ 57,375.00         | 1        |
| RECYCLING COORDINATOR                       | \$ 36,249.95         | 1        | \$ 36,999.95         | 1        |
| FLEET COORDINATOR                           |                      |          | \$ 45,000.00         | 1        |
| ADMINISTRATIVE ASSISTANT IV                 | \$ 39,794.90         | 1        | \$ 40,795.95         | 1        |
| ADMINISTRATIVE ASSISTANT III- PAYROLL CLERK | \$ 38,773.68         | 1        | \$ 39,748.92         | 1        |
| <b>Bureau of Administration Total</b>       | <b>\$ 169,193.54</b> | <b>4</b> | <b>\$ 219,919.82</b> | <b>5</b> |



| Department of Public Works - #80  |  | Bureau of Engineering - #81 |   | 2019          |   | 2020 |  |
|-----------------------------------|--|-----------------------------|---|---------------|---|------|--|
| POSITION/TITLE                    |  | Total                       | # | Total         | # |      |  |
| PAVE CUT INSPECTOR                |  | \$ 39,653.13                | 1 | \$ 40,650.62  | 1 |      |  |
| FLOOD CONTROL PROJECT COORDINATOR |  | \$ 28,999.98                | 1 | \$ 28,999.98  | 1 |      |  |
| FLOOD CONTROL MAINTENANCE         |  | \$ 45,695.66                | 1 | \$ 46,609.47  | 1 |      |  |
| Bureau of Engineering Total       |  | \$ 114,348.77               | 3 | \$ 116,260.07 | 3 |      |  |

| Department of Public Works - #80   |    | 2019                |           | 2020  |                     |
|------------------------------------|----|---------------------|-----------|-------|---------------------|
| Bureau of Highways - #83           |    | Total               | #         | Total | #                   |
| POSITION/TITLE                     |    |                     |           |       |                     |
| HEAVY EQUIPMENT OPERATOR/CRAFTSMEN | \$ | 94,173.58           | 2         | \$    | 96,056.90           |
| HEAVY EQUIPMENT OPERATOR/LEADER    | \$ | 188,347.16          | 4         | \$    | 192,113.80          |
| CHAUFFEUR                          | \$ | 323,635.44          | 7         | \$    | 330,107.86          |
| REPAIRMAN                          | \$ | 319,184.78          | 7         | \$    | 278,957.94          |
| WATCH PERSON                       |    |                     |           | \$    | 46,609.47           |
| DISPATCHER (2nd shift)             | \$ | 45,695.66           | 1         | \$    | 46,609.47           |
| MAINTENANCE/CRAFTSMAN LEADER       | \$ | 47,520.02           | 1         | \$    | 48,470.24           |
| TREE TRIMMER                       | \$ | 47,086.79           | 1         | \$    | 48,028.45           |
| SWEEPER OPERATOR/CHAUFFEUR         | \$ | 46,685.38           | 1         | \$    | 47,618.90           |
| STONE-BRICK LAYER MASON            | \$ | 46,477.68           | 1         | \$    | 47,407.15           |
| TRAFFIC/SIGN MAINTENANCE           | \$ | 85,369.62           | 2         | \$    | 96,268.74           |
| <b>Bureau of Highways Total</b>    | \$ | <b>1,244,176.11</b> | <b>27</b> | \$    | <b>1,278,248.92</b> |



| Department of Public Works - #80 |                 |    |                 |    |    |
|----------------------------------|-----------------|----|-----------------|----|----|
| Bureau of Refuse - #84           |                 |    |                 |    |    |
| POSITION/TITLE                   | 2019            |    | 2020            |    | #  |
|                                  | Total           | #  | Total           | #  |    |
| FOREMAN LEAD                     | \$ 47,087.30    | 1  | \$ 47,087.30    | 1  | 1  |
| FOREMAN ASSISTANT                | \$ 45,000.00    | 1  | \$ 47,000.00    | 1  | 1  |
| OPERATOR LEADER                  | \$ 612,128.27   | 13 | \$ 624,369.85   | 13 | 13 |
| COLLECTOR LEADER                 | \$ 45,581.52    | 1  | \$ 47,183.97    | 1  | 1  |
| COLLECTOR                        | \$ 1,230,701.04 | 27 | \$ 1,255,310.70 | 27 | 27 |
| DISPATCHER                       | \$ 45,581.52    | 1  | \$ 46,492.99    | 1  | 1  |
| RECYCLING CHAUFFEUR              | \$ 188,347.16   | 4  | \$ 192,113.80   | 4  | 4  |
| Bureau of Refuse Total           | \$ 2,214,426.81 | 48 | \$ 2,259,558.61 | 48 | 48 |







| Single Tax Office - #90 (a)                                                    |    | 2019              |           | 2020                 |           |
|--------------------------------------------------------------------------------|----|-------------------|-----------|----------------------|-----------|
| POSITION/TITLE                                                                 |    | Total             | #         | Total                | #         |
| COLLECTOR OF TAXES                                                             | \$ | 26,650.00         | 1         | \$ 26,650.00         | 1         |
| CONTROLLER                                                                     | \$ | 29,500.00         | 1         | \$ 29,500.00         | 1         |
| LEAD CASHIER                                                                   | \$ | 20,566.31         | 1         | \$ 23,066.30         | 1         |
| CASHIER                                                                        | \$ | 19,476.12         | 1         | \$ 21,976.12         | 1         |
| CASHIER                                                                        | \$ | 19,476.12         | 1         | \$ 21,976.12         | 1         |
| LEAD AUDITOR                                                                   | \$ | 21,111.40         | 1         | \$ 21,976.12         | 1         |
| LEAD CLERK                                                                     | \$ | 19,476.12         | 1         | \$ 21,976.12         | 1         |
| LEAD AUDITOR                                                                   | \$ | 21,111.40         | 1         | \$ 23,611.40         | 1         |
| LEAD AUDITOR                                                                   | \$ | 21,111.40         | 1         | \$ 23,611.40         | 1         |
| AUDITOR (b) (Cashier)                                                          | \$ | 38,952.24         | 1         | \$ 41,452.24         | 1         |
| CLERK                                                                          | \$ | 18,385.94         | 1         | \$ 20,885.94         | 1         |
| AUDITOR                                                                        | \$ | 19,476.12         | 1         | \$ 21,976.12         | 1         |
| AUDITOR                                                                        | \$ | 20,364.90         | 1         | \$ 22,864.90         | 1         |
| CLERK                                                                          | \$ | 19,464.80         | 1         | \$ 14,025.21         | 1         |
| CLERK                                                                          | \$ | 15,439.50         | 1         | \$ 20,885.94         | 1         |
| AUDITOR                                                                        | \$ | 18,877.78         | 1         | \$ 14,025.21         | 1         |
| CLERK                                                                          | \$ | 18,385.94         | 1         | \$ 20,885.94         | 1         |
| LEAD AUDITOR                                                                   | \$ | 21,111.40         | 1         | \$ 23,611.39         | 1         |
| <b>Single Tax Office Department Total</b>                                      | \$ | <b>388,937.49</b> | <b>18</b> | \$ <b>414,956.47</b> | <b>18</b> |
| (a) Salaries are paid 50% by the City and 50% by the Scranton School District. |    |                   |           |                      |           |
| (b) Full Time City employee                                                    |    |                   |           |                      |           |



|                                             | 2019             |     | 2020             |     |
|---------------------------------------------|------------------|-----|------------------|-----|
|                                             | Total            | #   | Total            | #   |
| Total City of Scranton Budgeted Payroll (a) | \$ 28,529,695.51 | 472 | \$ 28,942,958.69 | 487 |
| (a) Does not include OECD Payroll           |                  |     |                  |     |

# GRA Consulting

September 23, 2019

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 Mr. Bulzoni:

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, 2019. This analysis has been conducted to assist the administration of the City with their financial reporting requirements as well as to assist the City in their self-insurance renewal application process with the PA Bureau of Workers' Compensation.

By using the loss experience of The City of Scranton in combination with the City's own development patterns weighted with those patterns as promulgated by the Pennsylvania Bureau of Workers' Compensation, GRA Consulting has estimated the total discounted outstanding liabilities as of August 31, 2019 to be \$16,698,980. As displayed on Exhibit 4, this amount represents the sum of estimated outstanding losses discounted for future investment earnings at an annual rate of 2.25 percent.

This is a decrease of approximately \$900,000 over the prior report. The predominant impacts were threefold:

1. During the previous twelve months, the self-insured program paid out \$2,252,389 in claims and related expenses, while the reported losses increased by approximately \$1,430,395 over the same time frame. This implies a decrease in the outstanding losses for the City's self-insured program of approximately \$822,000 for policy years up through and including 2018/19.
2. The overall improving results were negatively impacted by a three quarter point decrease in the discount rate from 3.0% to 2.25%, which resulted in an approximate \$800,000 hit when discounting the outstanding obligations of the City, and

Gary R. Abramson, Casualty Actuarial Services  
4726 Goodwood Way, Wilmington, NC 28412  
Tel. (908) 642-3031



3. The continued utilization of loss development factors based upon the experience of the current TPA PMA. These new PMA tables and resultant development factors were weighted 60/40 with the City's pre-2012 factors prior to weighting that result with those of the Bureau of WC. There were minor changes when compared to prior results.

The goal is to phase out the older pre-2012 City development tables over the next year or two and rely exclusively on a PMA & Bureau weighted factors only.

Exhibit 5 details the level of anticipated, expected claims and claims expense expenditures for the 2020 calendar year, which total \$2,693,209. This is approximately \$225,000 less than the prior review. This is impacted by the improving results of some of the more recent program years' experience.

We had a prior history of overstating the expected payouts due to two issues: the selected paid loss development factors continued to overestimate the ultimate final costs, and, two, the Bureau's position that the starting point of this exhibit should be estimated ultimate losses by program year that reflect zero potential reinsurance recoveries for any year regardless of whether or not the providing carrier is viewed as qualified or not. This has been the Bureau's position since November of 2005. We believe we have taken appropriate steps to better estimate the expected outlay for the upcoming calendar year.

The Bureau's position continues to be that the estimated ultimate losses used in Exhibit 5 to project the upcoming cash payouts in 2020 be gross of any reinsurance recoverable. As an example of the impact of this position on projecting future outlays, we have estimated that this position results in an overstatement of the expected cash payout during 2019 for the Wilding claim alone of approximately \$65,000.

Finally, as outlined in Table A, combining the expected claims to be paid in 2020 with the other expenses of the Fund as provided by the Business Administration staff, the total expenditures to the Fund for 2020 are anticipated to be \$3,109,811.

Should you have any questions or need for further clarification, please do not hesitate to contact me at (908) 642 - 3031. In the interest of complying with the PA WC Bureau's request for a timely 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

Gary R. Abramson, Casualty Actuarial Services  
4726 Goodwood Way, Wilmington, NC 28412  
Tel. (908) 642-0331



**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 reported 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, 62 individual claims meet this criterion. This is at the same level as the prior August 2018 analysis.

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 32 overall. When comparing sheets 2 & 3 of this exhibit, the impact of the unresponsive reinsurance can be estimated at approximately \$6.25Million. It is Sheet 3 of 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 60/40 weighted average between the two loss development methodologies employed – reported & paid. 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 continue to be closely monitored 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 payroll base for the individual years, to yield estimated expected ultimate losses for the current, relatively immature March 1, 2019 - February 29, 2020 program year as well as the forecasted results for the March 1, 2020 – February 28, 2021 accident period. The selected loss rate for accident year 2019/2020 was reduced by \$1.00 to \$11.00 overall, reflective of improving ultimate loss projections relative to increases in payroll.



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

#### **EXHIBIT 4**

Exhibit 4 develops the estimated outstanding losses as of August 31, 2019 on both a nominal basis and a discounted basis. The estimated outstanding losses as of August 31, 2019 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 2019/20. The discounted outstanding losses of this exhibit were produced through the application of discount factors derived based upon the prevailing 30 year U.S. Treasury Bond rate in effect as of August 31, 2019 and the underlying payment pattern for the specific losses. In addition, there are ten large claims in the 1986/87-1988/89 program years, fourteen in the 1999/2000 through 2004/2005 program years, and one in the 2007/2007 program year, 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 \$900,000 less than the prior analysis. An additional \$800,000 of improvement was negated due to a three-quarter point decrease in the selected interest rate used to discount the outstanding obligations (from 3.00% to 2.25%).

#### **EXHIBIT 5**

Exhibit 5 develops a projection of the calendar year 2020 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, 2020. 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 a 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 2020 of \$3,366,512. 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 prior years' payouts has shown that this method had generally overstated the projected claims payments for the upcoming twelve months by upwards of \$500,000 to \$1,000,000. The reasoning is two-fold: historical paid development factors are overly conservative based upon the impact of historical buyout programs and the ultimate losses used to project the upcoming payments do not reflect potential reinsurance recoveries.

During this review, we have somewhat smoothed the impact of the historical paid loss development overstatement, yet the results of the ultimate loss projections of Exhibit 2 still show the estimates based upon the paid loss projections only are 16% to 17% higher than those of the reported methodology. Also, the unlimited expected losses in this exhibit do not reflect any potential recoveries from responsible



reinsurers. It is estimated that \$4.3M of reported losses on large claims is currently excess of the various underlying self-insured retentions and that \$3.3M of paid losses are currently excess of underlying self-insured retentions and are expected to be covered by those same responsible reinsurers.

Our mid-point of a reasonable range of estimates (\$2,693,209) results in a 20% decrease in expected costs. This selected mid-point is slightly less than the actual annual average payout of the past four program years of approximately \$2,730,000 and is approximately \$300,000 larger than the actual average annual payout for the latest three program years. Based upon the average monthly payments over the past thirty-six months (\$200,000), the \$2.693M midpoint appears to be reasonable and adequate.

#### 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. For the second consecutive year, the City's own development experience for the past five evaluations as administered by their current TPA PMA are displayed as Sheets 1A-2A and 6A-7A.

PMA has been the current TPA for six and one half years and continues to aggressively settle claims and establish reasonable reserves. As such, PMA's loss development patterns could be argued as the most responsive to current conditions. However, due the somewhat limited experience of PMA (five diagonals, four point to point observations), we are currently not willing to completely exclude the large experience of the older, mixed TPA triangles through August 31, 2011. Therefore, with this review we have weighted the City's older experience and that of PMA (40/60) prior to weighing that result 50/50 with the factors as promulgated by the Bureau for Public entities.

Various averages of the development factors are shown, as are those of the PA 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.

The methodology described above results in final selections of paid and reported loss development factors that continue to decline over prior valuations. They will need to be closely monitored going forward but the expectation is that they will reach a plateau and level out over the coming one or two evaluations.

#### 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 large losses of the City as detailed through a PA Claims Statement of Losses valued as of August 31, 2019. As mentioned previously, currently sixty-two losses meet or exceed these critical amounts and are displayed individually by program year within Sheets 2 through 5 of this Appendix.



**APPENDIX C**

Appendix C presents the derivation of discount factors used in discounting each accident periods' outstanding liabilities. This exhibit utilizes a discount rate of 2.25% per annum in combination with the selected payment pattern underlying the paid losses. The discount rate is representative of the effective yield as of August 31, 2019 for 30 year US Treasury Bonds.

The City of Scranton  
Summary of Historical Loss Experience  
As of August 31, 2019

| Accident<br>Year  | Maturity<br>(months) | Number of Claims |      |       | Paid Losses<br>(Net of Subro) | Reported<br>Losses |
|-------------------|----------------------|------------------|------|-------|-------------------------------|--------------------|
|                   |                      | Closed           | Open | Total |                               |                    |
| 03/01/79-02/28/80 | 486                  | 5                | 1    | 6     | \$1,297,429                   | \$1,302,549        |
| 03/01/80-02/28/81 | 474                  | 6                | 1    | 7     | \$1,804,619                   | \$1,856,328        |
| 03/01/81-02/28/82 | 462                  | 6                | 1    | 7     | \$2,203,427                   | \$2,271,537        |
| 03/01/82-02/28/83 | 450                  | 8                | 1    | 9     | \$756,284                     | \$818,375          |
| 03/01/83-02/28/84 | 438                  | 2                | 1    | 3     | \$1,664,684                   | \$1,755,155        |
| 03/01/84-02/28/85 | 426                  | 5                | 0    | 5     | \$134,535                     | \$134,535          |
| 03/01/85-02/28/86 | 414                  | 4                | 0    | 4     | \$1,307,618                   | \$1,307,618        |
| 03/01/86-02/28/87 | 402                  | 1                | 2    | 3     | \$1,456,090                   | \$1,539,292        |
| 03/01/87-02/28/88 | 390                  | 8                | 1    | 9     | \$2,435,978                   | \$2,468,166        |
| 03/01/88-02/28/89 | 378                  | 3                | 6    | 9     | \$3,214,623                   | \$3,766,916        |
| 03/01/89-02/28/90 | 366                  | 11               | 0    | 11    | \$2,001,581                   | \$2,001,581        |
| 03/01/90-02/28/91 | 354                  | 18               | 2    | 20    | \$2,819,662                   | \$3,156,606        |
| 03/01/91-02/28/92 | 342                  | 114              | 4    | 118   | \$5,678,850                   | \$5,873,789        |
| 03/01/92-02/28/93 | 330                  | 203              | 0    | 203   | \$5,270,593                   | \$5,270,597        |
| 03/01/93-02/28/94 | 318                  | 178              | 3    | 181   | \$7,764,151                   | \$7,922,124        |
| 03/01/94-02/28/95 | 306                  | 194              | 0    | 194   | \$1,815,475                   | \$1,815,480        |
| 03/01/95-02/28/96 | 294                  | 275              | 2    | 277   | \$6,901,418                   | \$6,921,772        |
| 03/01/96-02/28/97 | 282                  | 221              | 2    | 223   | \$2,600,878                   | \$2,762,116        |
| 03/01/97-02/28/98 | 270                  | 235              | 1    | 236   | \$2,275,681                   | \$2,298,911        |
| 03/01/98-02/28/99 | 258                  | 221              | 0    | 221   | \$2,236,204                   | \$2,236,210        |
| 03/01/99-02/28/00 | 246                  | 233              | 0    | 233   | \$2,026,959                   | \$2,026,957        |
| 03/01/00-02/28/01 | 234                  | 194              | 0    | 194   | \$1,751,046                   | \$1,751,054        |
| 03/01/01-02/28/02 | 222                  | 191              | 0    | 191   | \$2,505,028                   | \$2,505,031        |
| 03/01/02-02/28/03 | 210                  | 207              | 2    | 209   | \$5,661,322                   | \$5,714,221        |
| 03/01/03-02/28/04 | 198                  | 150              | 2    | 152   | \$1,603,248                   | \$1,974,020        |
| 03/01/04-02/28/05 | 186                  | 149              | 1    | 150   | \$3,089,469                   | \$3,107,366        |
| 03/01/05-02/28/06 | 174                  | 156              | 0    | 156   | \$1,576,622                   | \$1,576,847        |
| 03/01/06-02/28/07 | 162                  | 169              | 1    | 170   | \$2,039,870                   | \$2,201,706        |
| 03/01/07-02/28/08 | 150                  | 174              | 1    | 175   | \$1,523,293                   | \$1,542,592        |
| 03/01/08-02/28/09 | 138                  | 142              | 1    | 143   | \$1,528,870                   | \$1,544,905        |
| 03/01/09-02/28/10 | 126                  | 158              | 0    | 158   | \$1,543,525                   | \$1,543,521        |
| 03/01/10-02/28/11 | 114                  | 157              | 1    | 158   | \$1,823,067                   | \$1,900,036        |
| 03/01/11-02/28/12 | 102                  | 145              | 3    | 148   | \$2,030,095                   | \$2,104,774        |
| 03/01/12-02/28/13 | 90                   | 134              | 1    | 135   | \$1,312,588                   | \$1,328,301        |
| 03/01/13-02/28/14 | 78                   | 124              | 1    | 125   | \$1,208,821                   | \$1,217,817        |
| 03/01/14-02/28/15 | 66                   | 114              | 1    | 115   | \$1,744,803                   | \$1,753,744        |
| 03/01/15-02/28/16 | 54                   | 119              | 4    | 123   | \$2,784,431                   | \$4,704,541        |
| 03/01/16-02/28/17 | 42                   | 94               | 5    | 99    | \$2,025,783                   | \$2,134,780        |
| 03/01/17-02/28/18 | 30                   | 98               | 4    | 102   | \$984,738                     | \$1,030,958        |
| 03/01/18-02/28/19 | 18                   | 100              | 13   | 113   | \$803,302                     | \$889,872          |
| 03/01/19-02/28/20 | 6                    | 48               | 19   | 67    | \$182,044                     | \$332,546          |
| Totals            |                      | 4774             | 88   | 4862  | \$95,388,704                  | \$100,365,246      |

Source: PMA Companies Loss Summary by Policy, Account # 0441006  
Statement of Losses Valued as of August 31, 2019

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



*The City of Scranton  
Summary of Historical Exposure  
As of August 31, 2019*

| <u>Calendar<br/>Year</u>                                     | <u>Number of<br/>Employees</u> | <u>Payroll</u> | <u>Average Pay<br/>Per EE</u> | <u>Annual<br/>Change in<br/>Avg Payroll</u> |
|--------------------------------------------------------------|--------------------------------|----------------|-------------------------------|---------------------------------------------|
| 1997                                                         | 571                            | \$18,920,100   | \$33,135                      |                                             |
| 1998                                                         | 584                            | \$18,968,992   | \$32,481                      | -2.0%                                       |
| 1999                                                         | 485                            | \$19,098,399   | \$39,378                      | 21.2%                                       |
| 2000                                                         | 516                            | \$22,307,900   | \$43,232                      | 9.8%                                        |
| 2001                                                         | 605                            | \$24,626,474   | \$40,705                      | -5.8%                                       |
| 2002                                                         | 580                            | \$21,313,870   | \$36,748                      | -9.7%                                       |
| 2003                                                         | 543                            | \$16,463,598   | \$30,320                      | -17.5%                                      |
| 2004                                                         | 562                            | \$20,214,639   | \$35,969                      | 18.6%                                       |
| 2005                                                         | 520                            | \$17,887,985   | \$34,400                      | -4.4%                                       |
| 2006                                                         | 529                            | \$17,807,008   | \$33,662                      | -2.1%                                       |
| 2007                                                         | 516                            | \$18,738,747   | \$36,315                      | 7.9%                                        |
| 2008                                                         | 525                            | \$19,114,409   | \$36,408                      | 0.3%                                        |
| 2009                                                         | 549                            | \$18,670,308   | \$34,008                      | -6.6%                                       |
| 2010                                                         | 555                            | \$24,921,069   | \$44,903                      | 32.0%                                       |
| 2011                                                         | 480                            | \$24,992,200   | \$52,067                      | 16.0%                                       |
| 2012                                                         | 468                            | \$22,633,282   | \$48,362                      | -7.1%                                       |
| 2013                                                         | 498                            | \$28,699,650   | \$57,630                      | 19.2%                                       |
| 2014                                                         | 480                            | \$30,574,331   | \$63,697                      | 10.5%                                       |
| 2015                                                         | 475                            | \$32,395,961   | \$68,202                      | 7.1%                                        |
| 2016                                                         | 474                            | \$31,625,548   | \$66,721                      | -2.2%                                       |
| 2017                                                         | 477                            | \$33,189,637   | \$69,580                      | 4.3%                                        |
| 2018                                                         | 495                            | \$33,935,408   | \$68,556                      | -1.5%                                       |
| 2019                                                         | 497                            | \$34,953,470   | \$70,329                      | 2.6%                                        |
| <b>Average Annual Trend in Average Payroll per Employee:</b> |                                |                |                               | 5.0%                                        |
| <b>2020 Budgetary</b>                                        | 500                            | \$36,002,074   | \$72,004                      | 5.0%                                        |

Source: City of Scranton, Department of Business Administration

Estimation of Unlimited Ultimate Losses

| (A)<br>Accident<br>Period | (B)<br>Evaluation<br>Date | (C)<br>Maturity<br>(months) | (D)<br>Reported<br>Losses<br>at 8/31/19 | (E)<br>Paid<br>Losses<br>at 8/31/19 | (F)<br>Large Loss<br>Critical<br>Amount | (G)<br>Number<br>of Losses ><br>Column (F) | (H)<br>Reported<br>on Large<br>Losses | (I)<br>Paid<br>on Large<br>Losses |
|---------------------------|---------------------------|-----------------------------|-----------------------------------------|-------------------------------------|-----------------------------------------|--------------------------------------------|---------------------------------------|-----------------------------------|
| 03/01/88-02/28/87         | 8/31/2019                 | 402.0                       | \$1,539,282                             | \$1,458,090                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/87-02/28/88         | 8/31/2019                 | 390.0                       | \$2,468,160                             | \$2,435,978                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/88-02/28/89         | 8/31/2019                 | 378.0                       | \$3,766,916                             | \$3,214,623                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/89-02/28/90         | 8/31/2019                 | 366.0                       | \$2,001,581                             | \$2,001,581                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/90-02/28/91         | 8/31/2019                 | 354.0                       | \$3,158,606                             | \$2,819,662                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/91-02/28/92         | 8/31/2019                 | 342.0                       | \$5,073,789                             | \$5,678,850                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/92-02/28/93         | 8/31/2019                 | 330.0                       | \$5,270,597                             | \$5,270,593                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/93-02/28/94         | 8/31/2019                 | 318.0                       | \$7,922,124                             | \$7,784,151                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/94-02/28/95         | 8/31/2019                 | 306.0                       | \$1,815,480                             | \$1,815,475                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/95-02/28/96         | 8/31/2019                 | 294.0                       | \$8,921,772                             | \$8,901,418                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/96-02/28/97         | 8/31/2019                 | 282.0                       | \$2,762,110                             | \$2,000,876                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/97-02/28/98         | 8/31/2019                 | 270.0                       | \$2,298,911                             | \$2,275,681                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/98-02/28/99         | 8/31/2019                 | 258.0                       | \$2,238,210                             | \$2,238,204                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/99-02/28/00         | 8/31/2019                 | 246.0                       | \$2,026,957                             | \$2,026,959                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/00-02/28/01         | 8/31/2019                 | 234.0                       | \$1,751,054                             | \$1,751,048                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/01-02/28/02         | 8/31/2019                 | 222.0                       | \$2,505,031                             | \$2,505,028                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/02-02/28/03         | 8/31/2019                 | 210.0                       | \$5,714,221                             | \$5,661,322                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/03-02/28/04         | 8/31/2019                 | 198.0                       | \$1,974,020                             | \$1,603,248                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/04-02/28/05         | 8/31/2019                 | 186.0                       | \$3,107,368                             | \$3,089,409                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/05-02/28/06         | 8/31/2019                 | 174.0                       | \$1,576,847                             | \$1,576,822                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/06-02/28/07         | 8/31/2019                 | 162.0                       | \$2,201,706                             | \$2,039,870                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/07-02/28/08         | 8/31/2019                 | 150.0                       | \$1,542,592                             | \$1,523,293                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/08-02/28/09         | 8/31/2019                 | 138.0                       | \$1,544,905                             | \$1,528,870                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/09-02/28/10         | 8/31/2019                 | 126.0                       | \$1,543,521                             | \$1,543,525                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/10-02/28/11         | 8/31/2019                 | 114.0                       | \$1,900,036                             | \$1,823,067                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/11-02/28/12         | 8/31/2019                 | 102.0                       | \$2,104,774                             | \$2,030,095                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/12-02/28/13         | 8/31/2019                 | 90.0                        | \$1,328,301                             | \$1,312,588                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/13-02/28/14         | 8/31/2019                 | 78.0                        | \$1,217,017                             | \$1,208,021                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/14-02/28/15         | 8/31/2019                 | 66.0                        | \$1,753,744                             | \$1,744,803                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/15-02/28/16         | 8/31/2019                 | 54.0                        | \$4,704,541                             | \$2,784,431                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/16-02/28/17         | 8/31/2019                 | 42.0                        | \$2,134,780                             | \$2,025,783                         | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/17-02/28/18         | 8/31/2019                 | 30.0                        | \$1,030,059                             | \$984,738                           | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/18-02/28/19         | 8/31/2019                 | 18.0                        | \$889,872                               | \$803,302                           | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| 03/01/19-02/28/20         | 8/31/2019                 | 6.0                         | \$332,549                               | \$182,044                           | N/A                                     | N/A                                        | N/A                                   | N/A                               |
| <b>Totals</b>             |                           |                             | <b>\$90,919,149</b>                     | <b>\$86,220,108</b>                 |                                         |                                            |                                       |                                   |

| (J)<br>Accident<br>Period | (K)<br>Evaluation<br>Date | (L)<br>Maturity<br>(months) | (M)<br>Cumulative<br>Rptd Loss<br>Dev Factor | (N)<br>Implied<br>Limited<br>Ultimate<br>Losses | (O)<br>Cumulative<br>Paid Loss<br>Dev Factor | (P)<br>Implied<br>Limited<br>Ultimate<br>Losses | (Q)<br>Selected<br>Estimated<br>Ultimate<br>Losses |
|---------------------------|---------------------------|-----------------------------|----------------------------------------------|-------------------------------------------------|----------------------------------------------|-------------------------------------------------|----------------------------------------------------|
| 03/01/88-02/28/87         | 8/31/2019                 | 402.0                       | 1.038                                        | \$1,594,900                                     | 1.110                                        | \$1,610,296                                     | \$1,603,459                                        |
| 03/01/87-02/28/88         | 8/31/2019                 | 390.0                       | 1.037                                        | \$2,560,495                                     | 1.114                                        | \$2,713,310                                     | \$2,621,621                                        |
| 03/01/88-02/28/89         | 8/31/2019                 | 378.0                       | 1.039                                        | \$3,812,990                                     | 1.118                                        | \$3,593,724                                     | \$3,785,284                                        |
| 03/01/89-02/28/90         | 8/31/2019                 | 366.0                       | 1.040                                        | \$2,082,135                                     | 1.122                                        | \$2,246,369                                     | \$2,147,829                                        |
| 03/01/90-02/28/91         | 8/31/2019                 | 354.0                       | 1.042                                        | \$3,288,014                                     | 1.127                                        | \$3,177,704                                     | \$3,244,250                                        |
| 03/01/91-02/28/92         | 8/31/2019                 | 342.0                       | 1.044                                        | \$6,129,374                                     | 1.132                                        | \$6,428,535                                     | \$6,249,038                                        |
| 03/01/92-02/28/93         | 8/31/2019                 | 330.0                       | 1.045                                        | \$5,509,560                                     | 1.137                                        | \$5,994,968                                     | \$5,703,723                                        |
| 03/01/93-02/28/94         | 8/31/2019                 | 318.0                       | 1.047                                        | \$8,298,950                                     | 1.143                                        | \$8,076,726                                     | \$8,528,850                                        |
| 03/01/94-02/28/95         | 8/31/2019                 | 306.0                       | 1.049                                        | \$1,905,268                                     | 1.150                                        | \$2,087,154                                     | \$1,978,021                                        |
| 03/01/95-02/28/96         | 8/31/2019                 | 294.0                       | 1.052                                        | \$7,280,224                                     | 1.157                                        | \$7,981,825                                     | \$7,560,864                                        |
| 03/01/96-02/28/97         | 8/31/2019                 | 282.0                       | 1.054                                        | \$2,912,184                                     | 1.164                                        | \$3,027,823                                     | \$2,958,159                                        |
| 03/01/97-02/28/98         | 8/31/2019                 | 270.0                       | 1.057                                        | \$2,430,223                                     | 1.172                                        | \$2,687,828                                     | \$2,525,264                                        |
| 03/01/98-02/28/99         | 8/31/2019                 | 258.0                       | 1.060                                        | \$2,370,802                                     | 1.181                                        | \$2,641,807                                     | \$2,479,204                                        |
| 03/01/99-02/28/00         | 8/31/2019                 | 246.0                       | 1.064                                        | \$2,155,830                                     | 1.191                                        | \$2,414,888                                     | \$2,259,452                                        |
| 03/01/00-02/28/01         | 8/31/2019                 | 234.0                       | 1.067                                        | \$1,888,981                                     | 1.202                                        | \$2,105,001                                     | \$1,963,620                                        |
| 03/01/01-02/28/02         | 8/31/2019                 | 222.0                       | 1.072                                        | \$2,684,274                                     | 1.215                                        | \$3,043,259                                     | \$2,827,868                                        |
| 03/01/02-02/28/03         | 8/31/2019                 | 210.0                       | 1.076                                        | \$6,150,099                                     | 1.229                                        | \$8,958,343                                     | \$8,472,597                                        |
| 03/01/03-02/28/04         | 8/31/2019                 | 198.0                       | 1.082                                        | \$2,135,149                                     | 1.244                                        | \$1,895,137                                     | \$2,078,144                                        |
| 03/01/04-02/28/05         | 8/31/2019                 | 186.0                       | 1.088                                        | \$3,379,928                                     | 1.262                                        | \$3,899,780                                     | \$3,587,859                                        |
| 03/01/05-02/28/06         | 8/31/2019                 | 174.0                       | 1.095                                        | \$1,720,195                                     | 1.283                                        | \$2,022,424                                     | \$1,844,687                                        |
| 03/01/06-02/28/07         | 8/31/2019                 | 162.0                       | 1.103                                        | \$2,428,113                                     | 1.308                                        | \$2,665,039                                     | \$2,522,184                                        |
| 03/01/07-02/28/08         | 8/31/2019                 | 150.0                       | 1.112                                        | \$1,715,914                                     | 1.334                                        | \$2,032,451                                     | \$1,842,829                                        |
| 03/01/08-02/28/09         | 8/31/2019                 | 138.0                       | 1.124                                        | \$1,735,971                                     | 1.387                                        | \$2,090,250                                     | \$1,877,683                                        |
| 03/01/09-02/28/10         | 8/31/2019                 | 126.0                       | 1.137                                        | \$1,755,409                                     | 1.407                                        | \$2,171,486                                     | \$1,921,588                                        |
| 03/01/10-02/28/11         | 8/31/2019                 | 114.0                       | 1.154                                        | \$2,192,821                                     | 1.455                                        | \$2,653,320                                     | \$2,377,023                                        |
| 03/01/11-02/28/12         | 8/31/2019                 | 102.0                       | 1.175                                        | \$2,473,404                                     | 1.516                                        | \$3,078,128                                     | \$2,715,234                                        |
| 03/01/12-02/28/13         | 8/31/2019                 | 90.0                        | 1.202                                        | \$1,598,980                                     | 1.594                                        | \$2,092,880                                     | \$1,795,346                                        |
| 03/01/13-02/28/14         | 8/31/2019                 | 78.0                        | 1.230                                        | \$1,508,264                                     | 1.699                                        | \$2,053,209                                     | \$1,728,242                                        |
| 03/01/14-02/28/15         | 8/31/2019                 | 66.0                        | 1.289                                        | \$2,260,684                                     | 1.843                                        | \$3,218,108                                     | \$2,642,854                                        |
| 03/01/15-02/28/16         | 8/31/2019                 | 54.0                        | 1.384                                        | \$6,417,781                                     | 2.057                                        | \$5,728,346                                     | \$5,142,007                                        |
| 03/01/16-02/28/17         | 8/31/2019                 | 42.0                        | 1.488                                        | \$3,172,978                                     | 2.404                                        | \$4,068,970                                     | \$3,851,374                                        |
| 03/01/17-02/28/18         | 8/31/2019                 | 30.0                        | 1.716                                        | \$1,769,478                                     | 3.051                                        | \$3,004,235                                     | \$2,263,381                                        |
| 03/01/18-02/28/19         | 8/31/2019                 | 18.0                        | 2.290                                        | \$2,037,492                                     | 4.647                                        | \$3,733,259                                     | \$2,715,799                                        |
| 03/01/19-02/28/20         | 8/31/2019                 | 6.0                         | 5.507                                        | \$1,851,315                                     | 13.583                                       | \$2,472,660                                     | \$2,099,853                                        |
| <b>Totals</b>             |                           |                             |                                              | <b>\$103,290,883</b>                            |                                              | <b>\$117,351,846</b>                            | <b>\$108,915,178</b>                               |

Columns (D) and (E): Exhibit 1, Sheet 1  
Column (F): Not applicable  
Columns (G) through (I): Not applicable  
Column (H): Appendix A, Sheet 9 & 9A

Column (N): Col(D) x Col(M)  
Column (O): Appendix A, Sheet 4 & 4A  
Column (P): Col(E) x Col(O)  
Column (Q): 60% of Col. (N) and 40% of Col. (P)



Estimation of Limited Ultimate Losses  
Limited to Specific per Claim Retentions (Assumes Full Reinsurance Recoveries)

| (A)<br>Accident<br>Period | (B)<br>Evaluation<br>Date | (C)<br>Maturity<br>(months) | (D)<br>Reported<br>Losses<br>at 8/31/19 | (E)<br>Paid<br>Losses<br>at 8/31/19 | (F)<br>Large Loss<br>Critical<br>Amount | (G)<br>Number<br>of Losses ><br>Column(F) | (H)<br>Reported<br>on Large<br>Losses | (I)<br>Paid<br>on Large<br>Losses |
|---------------------------|---------------------------|-----------------------------|-----------------------------------------|-------------------------------------|-----------------------------------------|-------------------------------------------|---------------------------------------|-----------------------------------|
| 03/01/85-02/28/87         | 8/31/2019                 | 402.0                       | \$1,539,292                             | \$1,458,090                         | \$243,501                               | 3                                         | \$1,539,291                           | \$1,458,090                       |
| 03/01/87-02/28/88         | 8/31/2019                 | 390.0                       | \$2,468,168                             | \$2,435,978                         | \$340,239                               | 4                                         | \$2,118,372                           | \$2,088,185                       |
| 03/01/88-02/28/89         | 8/31/2019                 | 378.0                       | \$3,768,918                             | \$3,214,623                         | \$291,350                               | 5                                         | \$2,688,237                           | \$2,133,947                       |
| 03/01/89-02/28/90         | 8/31/2019                 | 366.0                       | \$2,001,581                             | \$2,001,581                         | \$484,842                               | 0                                         | \$0                                   | \$0                               |
| 03/01/90-02/28/91         | 8/31/2019                 | 354.0                       | \$3,156,808                             | \$2,819,682                         | \$483,704                               | 2                                         | \$1,480,451                           | \$1,149,598                       |
| 03/01/91-02/28/92         | 8/31/2019                 | 342.0                       | \$5,873,789                             | \$5,878,850                         | \$337,939                               | 8                                         | \$4,216,450                           | \$4,021,520                       |
| 03/01/92-02/28/93         | 8/31/2019                 | 330.0                       | \$5,270,597                             | \$5,270,593                         | \$385,472                               | 4                                         | \$2,498,780                           | \$2,498,780                       |
| 03/01/93-02/28/94         | 8/31/2019                 | 318.0                       | \$7,922,124                             | \$7,764,151                         | \$384,380                               | 9                                         | \$5,250,307                           | \$5,092,475                       |
| 03/01/94-02/28/95         | 8/31/2019                 | 306.0                       | \$1,815,480                             | \$1,815,475                         | \$335,349                               | 0                                         | \$0                                   | \$0                               |
| 03/01/95-02/28/96         | 8/31/2019                 | 294.0                       | \$8,921,772                             | \$8,901,418                         | \$477,898                               | 5                                         | \$2,954,851                           | \$2,938,594                       |
| 03/01/96-02/28/97         | 8/31/2019                 | 282.0                       | \$2,782,118                             | \$2,600,878                         | \$475,878                               | 2                                         | \$1,238,564                           | \$1,088,107                       |
| 03/01/97-02/28/98         | 8/31/2019                 | 270.0                       | \$2,298,911                             | \$2,275,681                         | \$379,258                               | 1                                         | \$395,272                             | \$395,272                         |
| 03/01/98-02/28/99         | 8/31/2019                 | 258.0                       | \$2,236,210                             | \$2,238,204                         | \$377,025                               | 0                                         | \$0                                   | \$0                               |
| 03/01/99-02/28/00         | 8/31/2019                 | 246.0                       | \$2,026,957                             | \$2,028,959                         | \$235,252                               | 3                                         | \$842,198                             | \$842,198                         |
| 03/01/00-02/28/01         | 8/31/2019                 | 234.0                       | \$1,751,054                             | \$1,751,046                         | \$234,370                               | 3                                         | \$1,008,418                           | \$1,008,418                       |
| 03/01/01-02/28/02         | 8/31/2019                 | 222.0                       | \$2,505,031                             | \$2,505,028                         | \$233,468                               | 4                                         | \$1,292,419                           | \$1,292,419                       |
| 03/01/02-02/28/03         | 8/31/2019                 | 210.0                       | \$5,714,221                             | \$5,681,322                         | \$278,953                               | 4                                         | \$1,802,953                           | \$1,889,898                       |
| 03/01/03-02/28/04         | 8/31/2019                 | 198.0                       | \$1,974,020                             | \$1,603,248                         | \$323,888                               | 1                                         | \$601,103                             | \$324,028                         |
| 03/01/04-02/28/05         | 8/31/2019                 | 186.0                       | \$3,107,368                             | \$3,089,469                         | \$368,107                               | 2                                         | \$915,257                             | \$915,257                         |
| 03/01/05-02/28/06         | 8/31/2019                 | 174.0                       | \$1,576,847                             | \$1,576,622                         | \$457,258                               | 0                                         | \$0                                   | \$0                               |
| 03/01/06-02/28/07         | 8/31/2019                 | 162.0                       | \$2,201,708                             | \$2,039,870                         | \$680,957                               | 1                                         | \$951,274                             | \$789,437                         |
| 03/01/07-02/28/08         | 8/31/2019                 | 150.0                       | \$1,542,592                             | \$1,523,293                         | \$675,275                               | 0                                         | \$0                                   | \$0                               |
| 03/01/08-02/28/09         | 8/31/2019                 | 138.0                       | \$1,544,905                             | \$1,528,870                         | \$668,660                               | 0                                         | \$0                                   | \$0                               |
| 03/01/09-02/28/10         | 8/31/2019                 | 126.0                       | \$1,543,521                             | \$1,543,525                         | \$660,871                               | 0                                         | \$0                                   | \$0                               |
| 03/01/10-02/28/11         | 8/31/2019                 | 114.0                       | \$1,900,036                             | \$1,823,087                         | \$695,017                               | 0                                         | \$0                                   | \$0                               |
| 03/01/11-02/28/12         | 8/31/2019                 | 102.0                       | \$2,104,774                             | \$2,030,095                         | \$683,003                               | 0                                         | \$0                                   | \$0                               |
| 03/01/12-02/28/13         | 8/31/2019                 | 90.0                        | \$1,328,301                             | \$1,312,588                         | \$688,170                               | 0                                         | \$0                                   | \$0                               |
| 03/01/13-02/28/14         | 8/31/2019                 | 78.0                        | \$1,217,817                             | \$1,208,821                         | \$649,430                               | 0                                         | \$0                                   | \$0                               |
| 03/01/14-02/28/15         | 8/31/2019                 | 66.0                        | \$1,753,744                             | \$1,744,803                         | \$825,065                               | 0                                         | \$0                                   | \$0                               |
| 03/01/15-02/28/16         | 8/31/2019                 | 54.0                        | \$4,704,541                             | \$2,784,431                         | \$592,178                               | 1                                         | \$1,951,614                           | \$302,419                         |
| 03/01/16-02/28/17         | 8/31/2019                 | 42.0                        | \$2,134,780                             | \$2,025,783                         | \$545,491                               | 0                                         | \$0                                   | \$0                               |
| 03/01/17-02/28/18         | 8/31/2019                 | 30.0                        | \$1,030,958                             | \$984,738                           | \$474,472                               | 0                                         | \$0                                   | \$0                               |
| 03/01/18-02/28/19         | 8/31/2019                 | 18.0                        | \$809,872                               | \$803,302                           | \$350,275                               | 0                                         | \$0                                   | \$0                               |
| 03/01/19-02/28/20         | 8/31/2019                 | 6.0                         | \$332,548                               | \$192,044                           | \$184,008                               | 0                                         | \$0                                   | \$0                               |
| Totals                    |                           |                             | \$90,019,149                            | \$86,220,108                        |                                         | 62                                        | \$34,031,872                          | \$30,314,553                      |

| (J)<br>Accident<br>Period | (K)<br>Evaluation<br>Date | (L)<br>Maturity<br>(months) | (M)<br>Cumulative<br>Rptd Loss<br>Dev Factor | (N)<br>Implied<br>Limited<br>Ultimate<br>Losses | (O)<br>Cumulative<br>Paid Loss<br>Dev Factor | (P)<br>Implied<br>Limited<br>Ultimate<br>Losses | (Q)<br>Selected<br>Estimated<br>Ultimate<br>Losses |
|---------------------------|---------------------------|-----------------------------|----------------------------------------------|-------------------------------------------------|----------------------------------------------|-------------------------------------------------|----------------------------------------------------|
| 03/01/85-02/28/87         | 8/31/2019                 | 402.0                       | 1.038                                        | \$855,001                                       | 1.110                                        | \$854,999                                       | \$855,000                                          |
| 03/01/87-02/28/88         | 8/31/2019                 | 390.0                       | 1.037                                        | \$1,702,879                                     | 1.114                                        | \$1,769,817                                     | \$1,773,574                                        |
| 03/01/88-02/28/89         | 8/31/2019                 | 378.0                       | 1.039                                        | \$2,822,586                                     | 1.118                                        | \$2,908,121                                     | \$2,850,800                                        |
| 03/01/89-02/28/90         | 8/31/2019                 | 366.0                       | 1.040                                        | \$2,082,135                                     | 1.122                                        | \$2,248,369                                     | \$2,147,829                                        |
| 03/01/90-02/28/91         | 8/31/2019                 | 354.0                       | 1.042                                        | \$2,746,251                                     | 1.127                                        | \$2,888,992                                     | \$2,803,347                                        |
| 03/01/91-02/28/92         | 8/31/2019                 | 342.0                       | 1.044                                        | \$4,529,455                                     | 1.132                                        | \$4,678,120                                     | \$4,588,121                                        |
| 03/01/92-02/28/93         | 8/31/2019                 | 330.0                       | 1.045                                        | \$4,499,579                                     | 1.137                                        | \$4,755,036                                     | \$4,601,702                                        |
| 03/01/93-02/28/94         | 8/31/2019                 | 318.0                       | 1.047                                        | \$8,398,168                                     | 1.143                                        | \$8,654,517                                     | \$8,500,708                                        |
| 03/01/94-02/28/95         | 8/31/2019                 | 306.0                       | 1.049                                        | \$1,905,268                                     | 1.150                                        | \$2,087,154                                     | \$1,978,021                                        |
| 03/01/95-02/28/96         | 8/31/2019                 | 294.0                       | 1.052                                        | \$6,672,352                                     | 1.157                                        | \$7,083,198                                     | \$6,838,691                                        |
| 03/01/96-02/28/97         | 8/31/2019                 | 282.0                       | 1.054                                        | \$2,608,327                                     | 1.164                                        | \$2,783,310                                     | \$2,689,120                                        |
| 03/01/97-02/28/98         | 8/31/2019                 | 270.0                       | 1.057                                        | \$2,412,373                                     | 1.172                                        | \$2,804,441                                     | \$2,489,200                                        |
| 03/01/98-02/28/99         | 8/31/2019                 | 258.0                       | 1.060                                        | \$2,370,802                                     | 1.181                                        | \$2,641,807                                     | \$2,479,204                                        |
| 03/01/99-02/28/00         | 8/31/2019                 | 246.0                       | 1.064                                        | \$1,903,727                                     | 1.191                                        | \$2,042,366                                     | \$1,959,163                                        |
| 03/01/00-02/28/01         | 8/31/2019                 | 234.0                       | 1.067                                        | \$1,542,650                                     | 1.202                                        | \$1,642,987                                     | \$1,582,788                                        |
| 03/01/01-02/28/02         | 8/31/2019                 | 222.0                       | 1.072                                        | \$2,379,378                                     | 1.215                                        | \$2,553,151                                     | \$2,448,697                                        |
| 03/01/02-02/28/03         | 8/31/2019                 | 210.0                       | 1.076                                        | \$5,301,989                                     | 1.229                                        | \$5,834,133                                     | \$5,614,847                                        |
| 03/01/03-02/28/04         | 8/31/2019                 | 198.0                       | 1.082                                        | \$1,762,835                                     | 1.244                                        | \$1,968,908                                     | \$1,844,343                                        |
| 03/01/04-02/28/05         | 8/31/2019                 | 186.0                       | 1.088                                        | \$3,184,390                                     | 1.262                                        | \$3,544,468                                     | \$3,328,421                                        |
| 03/01/05-02/28/06         | 8/31/2019                 | 174.0                       | 1.095                                        | \$1,726,195                                     | 1.283                                        | \$2,022,424                                     | \$1,844,687                                        |
| 03/01/06-02/28/07         | 8/31/2019                 | 162.0                       | 1.103                                        | \$2,129,018                                     | 1.308                                        | \$2,383,860                                     | \$2,230,875                                        |
| 03/01/07-02/28/08         | 8/31/2019                 | 150.0                       | 1.112                                        | \$1,715,914                                     | 1.334                                        | \$2,032,451                                     | \$1,842,528                                        |
| 03/01/08-02/28/09         | 8/31/2019                 | 138.0                       | 1.124                                        | \$1,735,971                                     | 1.367                                        | \$2,090,250                                     | \$1,877,883                                        |
| 03/01/09-02/28/10         | 8/31/2019                 | 126.0                       | 1.137                                        | \$1,755,489                                     | 1.407                                        | \$2,171,488                                     | \$1,921,888                                        |
| 03/01/10-02/28/11         | 8/31/2019                 | 114.0                       | 1.154                                        | \$2,192,821                                     | 1.455                                        | \$2,653,328                                     | \$2,377,023                                        |
| 03/01/11-02/28/12         | 8/31/2019                 | 102.0                       | 1.175                                        | \$2,473,404                                     | 1.516                                        | \$3,078,128                                     | \$2,716,294                                        |
| 03/01/12-02/28/13         | 8/31/2019                 | 90.0                        | 1.202                                        | \$1,598,989                                     | 1.594                                        | \$2,092,880                                     | \$1,795,348                                        |
| 03/01/13-02/28/14         | 8/31/2019                 | 78.0                        | 1.238                                        | \$1,508,284                                     | 1.699                                        | \$2,053,209                                     | \$1,728,242                                        |
| 03/01/14-02/28/15         | 8/31/2019                 | 66.0                        | 1.289                                        | \$2,280,084                                     | 1.843                                        | \$3,216,108                                     | \$2,642,854                                        |
| 03/01/15-02/28/16         | 8/31/2019                 | 54.0                        | 1.364                                        | \$4,555,452                                     | 2.057                                        | \$5,908,185                                     | \$4,809,574                                        |
| 03/01/16-02/28/17         | 8/31/2019                 | 42.0                        | 1.486                                        | \$3,172,978                                     | 2.404                                        | \$4,868,970                                     | \$3,851,374                                        |
| 03/01/17-02/28/18         | 8/31/2019                 | 30.0                        | 1.710                                        | \$1,769,478                                     | 3.051                                        | \$3,004,235                                     | \$2,263,381                                        |
| 03/01/18-02/28/19         | 8/31/2019                 | 18.0                        | 2.280                                        | \$2,037,492                                     | 4.647                                        | \$3,733,259                                     | \$2,715,789                                        |
| 03/01/19-02/28/20         | 8/31/2019                 | 6.0                         | 5.567                                        | \$1,851,315                                     | 13.583                                       | \$2,472,680                                     | \$2,088,853                                        |
| Totals                    |                           |                             |                                              | \$90,219,404                                    |                                              | \$105,318,940                                   | \$98,258,419                                       |

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)

Gary R. Abramson, Casualty Actuarial Services



Estimation of Limited Ultimate Losses  
Limited to Specific per Claim Retentions

(Assumes Allowable Reinsurance recoveries - all but Frontier 1994-1996 and General Re/Poppy Plan 1990-1993)

| (A)                | (B)                | (C)                  | (D)                              | (E)                          | (F)                              | (G)                                | (H)                            | (I)                        |
|--------------------|--------------------|----------------------|----------------------------------|------------------------------|----------------------------------|------------------------------------|--------------------------------|----------------------------|
| Accident<br>Period | Evaluation<br>Date | Maturity<br>(months) | Reported<br>Losses<br>at 8/31/19 | Paid<br>Losses<br>at 8/31/19 | Large Loss<br>Critical<br>Amount | Number<br>of Losses ><br>Column(F) | Reported<br>on Large<br>Losses | Paid<br>on Large<br>Losses |
| 03/01/86-02/28/87  | 8/31/2018          | 402.0                | \$1,539,292                      | \$1,456,090                  | \$243,501                        | 3                                  | \$1,539,291                    | \$1,456,090                |
| 03/01/87-02/28/88  | 8/31/2019          | 390.0                | \$2,468,168                      | \$2,435,978                  | \$340,239                        | 4                                  | \$2,118,372                    | \$2,088,185                |
| 03/01/88-02/28/89  | 8/31/2019          | 378.0                | \$3,766,918                      | \$3,214,623                  | \$291,350                        | 5                                  | \$2,688,237                    | \$2,133,947                |
| 03/01/89-02/28/90  | 8/31/2019          | 366.0                | \$2,001,581                      | \$2,001,581                  | \$484,642                        | 0                                  | \$0                            | \$0                        |
| 03/01/90-02/28/91  | 8/31/2019          | 354.0                | \$3,158,608                      | \$2,819,662                  | \$483,704                        | 0                                  | \$0                            | \$0                        |
| 03/01/91-02/28/92  | 8/31/2019          | 342.0                | \$5,873,789                      | \$5,078,850                  | \$337,939                        | 0                                  | \$0                            | \$0                        |
| 03/01/92-02/28/93  | 8/31/2019          | 330.0                | \$5,270,597                      | \$5,270,593                  | \$385,472                        | 0                                  | \$0                            | \$0                        |
| 03/01/93-02/28/94  | 8/31/2019          | 318.0                | \$7,922,124                      | \$7,764,151                  | \$384,380                        | 0                                  | \$0                            | \$0                        |
| 03/01/94-02/28/95  | 8/31/2019          | 306.0                | \$1,615,480                      | \$1,815,475                  | \$335,349                        | 0                                  | \$0                            | \$0                        |
| 03/01/95-02/28/96  | 8/31/2019          | 294.0                | \$6,921,772                      | \$6,901,418                  | \$477,688                        | 0                                  | \$0                            | \$0                        |
| 03/01/96-02/28/97  | 8/31/2019          | 282.0                | \$2,762,118                      | \$2,000,878                  | \$475,878                        | 0                                  | \$0                            | \$0                        |
| 03/01/97-02/28/98  | 8/31/2019          | 270.0                | \$2,288,911                      | \$2,275,881                  | \$379,258                        | 1                                  | \$395,272                      | \$395,272                  |
| 03/01/98-02/28/99  | 8/31/2019          | 258.0                | \$2,236,210                      | \$2,236,204                  | \$377,825                        | 0                                  | \$0                            | \$0                        |
| 03/01/99-02/28/00  | 8/31/2019          | 246.0                | \$2,026,957                      | \$2,026,959                  | \$235,252                        | 3                                  | \$942,188                      | \$942,188                  |
| 03/01/00-02/28/01  | 8/31/2019          | 234.0                | \$1,751,054                      | \$1,751,046                  | \$234,370                        | 3                                  | \$1,008,418                    | \$1,008,418                |
| 03/01/01-02/28/02  | 8/31/2019          | 222.0                | \$2,505,031                      | \$2,505,028                  | \$233,468                        | 4                                  | \$1,292,419                    | \$1,292,419                |
| 03/01/02-02/28/03  | 8/31/2019          | 210.0                | \$5,714,221                      | \$5,681,322                  | \$278,953                        | 4                                  | \$1,902,953                    | \$1,889,898                |
| 03/01/03-02/28/04  | 8/31/2019          | 198.0                | \$1,974,020                      | \$1,603,248                  | \$323,888                        | 1                                  | \$691,103                      | \$324,028                  |
| 03/01/04-02/28/05  | 8/31/2019          | 186.0                | \$3,107,366                      | \$3,080,469                  | \$368,107                        | 2                                  | \$915,257                      | \$915,257                  |
| 03/01/05-02/28/06  | 8/31/2019          | 174.0                | \$1,578,847                      | \$1,578,822                  | \$457,258                        | 0                                  | \$0                            | \$0                        |
| 03/01/06-02/28/07  | 8/31/2019          | 162.0                | \$2,201,708                      | \$2,039,870                  | \$680,957                        | 1                                  | \$951,274                      | \$789,437                  |
| 03/01/07-02/28/08  | 8/31/2019          | 150.0                | \$1,542,592                      | \$1,523,293                  | \$675,275                        | 0                                  | \$0                            | \$0                        |
| 03/01/08-02/28/09  | 8/31/2019          | 138.0                | \$1,544,905                      | \$1,528,870                  | \$688,880                        | 0                                  | \$0                            | \$0                        |
| 03/01/09-02/28/10  | 8/31/2019          | 126.0                | \$1,543,521                      | \$1,543,525                  | \$660,871                        | 0                                  | \$0                            | \$0                        |
| 03/01/10-02/28/11  | 8/31/2019          | 114.0                | \$1,900,036                      | \$1,823,067                  | \$695,017                        | 0                                  | \$0                            | \$0                        |
| 03/01/11-02/28/12  | 8/31/2019          | 102.0                | \$2,104,774                      | \$2,030,095                  | \$683,003                        | 0                                  | \$0                            | \$0                        |
| 03/01/12-02/28/13  | 8/31/2019          | 90.0                 | \$1,320,301                      | \$1,312,588                  | \$688,170                        | 0                                  | \$0                            | \$0                        |
| 03/01/13-02/28/14  | 8/31/2019          | 78.0                 | \$1,217,817                      | \$1,208,821                  | \$649,430                        | 0                                  | \$0                            | \$0                        |
| 03/01/14-02/28/15  | 8/31/2019          | 66.0                 | \$1,753,744                      | \$1,744,803                  | \$825,085                        | 0                                  | \$0                            | \$0                        |
| 03/01/15-02/28/16  | 8/31/2019          | 54.0                 | \$4,704,541                      | \$2,784,431                  | \$592,178                        | 1                                  | \$1,951,814                    | \$302,410                  |
| 03/01/16-02/28/17  | 8/31/2019          | 42.0                 | \$2,134,780                      | \$2,025,783                  | \$545,491                        | 0                                  | \$0                            | \$0                        |
| 03/01/17-02/28/18  | 8/31/2019          | 30.0                 | \$1,030,958                      | \$984,738                    | \$474,472                        | 0                                  | \$0                            | \$0                        |
| 03/01/18-02/28/19  | 8/31/2019          | 18.0                 | \$809,872                        | \$803,302                    | \$358,275                        | 0                                  | \$0                            | \$0                        |
| 03/01/19-02/28/20  | 8/31/2019          | 6.0                  | \$332,548                        | \$182,044                    | \$184,008                        | 0                                  | \$0                            | \$0                        |
| Totals             |                    |                      | \$90,919,149                     | \$88,220,108                 |                                  | 32                                 | \$16,304,408                   | \$13,535,560               |

| (J)                | (K)                | (L)                  | (M)                                   | (N)                                      | (O)                                   | (P)                                      | (Q)                                         |
|--------------------|--------------------|----------------------|---------------------------------------|------------------------------------------|---------------------------------------|------------------------------------------|---------------------------------------------|
| Accident<br>Period | Evaluation<br>Date | Maturity<br>(months) | Cumulative<br>Rptd Loss<br>Dev Factor | Implied<br>Limited<br>Ultimate<br>Losses | Cumulative<br>Paid Loss<br>Dev Factor | Implied<br>Limited<br>Ultimate<br>Losses | Selected<br>Estimated<br>Ultimate<br>Losses |
| 03/01/86-02/28/87  | 8/31/2019          | 402.0                | 1.038                                 | \$855,001                                | 1.110                                 | \$854,999                                | \$855,000                                   |
| 03/01/87-02/28/88  | 8/31/2019          | 390.0                | 1.037                                 | \$1,762,879                              | 1.114                                 | \$1,789,617                              | \$1,773,574                                 |
| 03/01/88-02/28/89  | 8/31/2019          | 378.0                | 1.039                                 | \$2,822,588                              | 1.118                                 | \$2,909,121                              | \$2,858,800                                 |
| 03/01/89-02/28/90  | 8/31/2019          | 366.0                | 1.040                                 | \$2,082,136                              | 1.122                                 | \$2,248,359                              | \$2,147,820                                 |
| 03/01/90-02/28/91  | 8/31/2019          | 354.0                | 1.042                                 | \$3,288,814                              | 1.127                                 | \$3,177,704                              | \$3,244,250                                 |
| 03/01/91-02/28/92  | 8/31/2019          | 342.0                | 1.044                                 | \$6,129,374                              | 1.132                                 | \$6,428,535                              | \$6,249,038                                 |
| 03/01/92-02/28/93  | 8/31/2019          | 330.0                | 1.045                                 | \$5,509,560                              | 1.137                                 | \$5,994,966                              | \$5,703,723                                 |
| 03/01/93-02/28/94  | 8/31/2019          | 318.0                | 1.047                                 | \$8,296,950                              | 1.143                                 | \$8,876,726                              | \$8,528,850                                 |
| 03/01/94-02/28/95  | 8/31/2019          | 306.0                | 1.049                                 | \$1,905,266                              | 1.150                                 | \$2,007,154                              | \$1,978,021                                 |
| 03/01/95-02/28/96  | 8/31/2019          | 294.0                | 1.052                                 | \$7,280,224                              | 1.157                                 | \$7,981,825                              | \$7,560,864                                 |
| 03/01/96-02/28/97  | 8/31/2019          | 282.0                | 1.054                                 | \$2,912,184                              | 1.164                                 | \$3,027,623                              | \$2,958,359                                 |
| 03/01/97-02/28/98  | 8/31/2019          | 270.0                | 1.057                                 | \$2,412,373                              | 1.172                                 | \$2,604,441                              | \$2,489,200                                 |
| 03/01/98-02/28/99  | 8/31/2019          | 258.0                | 1.060                                 | \$2,370,802                              | 1.181                                 | \$2,841,807                              | \$2,479,204                                 |
| 03/01/99-02/28/00  | 8/31/2019          | 246.0                | 1.064                                 | \$1,803,727                              | 1.191                                 | \$2,042,306                              | \$1,859,183                                 |
| 03/01/00-02/28/01  | 8/31/2019          | 234.0                | 1.067                                 | \$1,542,850                              | 1.202                                 | \$1,642,997                              | \$1,582,789                                 |
| 03/01/01-02/28/02  | 8/31/2019          | 222.0                | 1.072                                 | \$2,379,378                              | 1.215                                 | \$2,553,151                              | \$2,448,887                                 |
| 03/01/02-02/28/03  | 8/31/2019          | 210.0                | 1.076                                 | \$5,301,989                              | 1.229                                 | \$5,834,133                              | \$5,514,847                                 |
| 03/01/03-02/28/04  | 8/31/2019          | 198.0                | 1.082                                 | \$1,762,635                              | 1.244                                 | \$1,968,908                              | \$1,844,343                                 |
| 03/01/04-02/28/05  | 8/31/2019          | 186.0                | 1.088                                 | \$3,184,390                              | 1.262                                 | \$3,544,488                              | \$3,328,421                                 |
| 03/01/05-02/28/06  | 8/31/2019          | 174.0                | 1.095                                 | \$1,726,195                              | 1.283                                 | \$2,022,424                              | \$1,844,687                                 |
| 03/01/06-02/28/07  | 8/31/2019          | 162.0                | 1.103                                 | \$2,129,018                              | 1.308                                 | \$2,383,660                              | \$2,230,875                                 |
| 03/01/07-02/28/08  | 8/31/2019          | 150.0                | 1.112                                 | \$1,715,914                              | 1.334                                 | \$2,032,451                              | \$1,842,528                                 |
| 03/01/08-02/28/09  | 8/31/2019          | 138.0                | 1.124                                 | \$1,735,971                              | 1.367                                 | \$2,090,250                              | \$1,877,583                                 |
| 03/01/09-02/28/10  | 8/31/2019          | 126.0                | 1.137                                 | \$1,755,408                              | 1.407                                 | \$2,171,486                              | \$1,921,888                                 |
| 03/01/10-02/28/11  | 8/31/2019          | 114.0                | 1.154                                 | \$2,182,821                              | 1.455                                 | \$2,653,328                              | \$2,377,023                                 |
| 03/01/11-02/28/12  | 8/31/2019          | 102.0                | 1.175                                 | \$2,473,404                              | 1.516                                 | \$3,078,129                              | \$2,715,294                                 |
| 03/01/12-02/28/13  | 8/31/2019          | 90.0                 | 1.202                                 | \$1,596,989                              | 1.594                                 | \$2,092,880                              | \$1,785,348                                 |
| 03/01/13-02/28/14  | 8/31/2019          | 78.0                 | 1.238                                 | \$1,508,284                              | 1.699                                 | \$2,053,209                              | \$1,728,242                                 |
| 03/01/14-02/28/15  | 8/31/2019          | 66.0                 | 1.289                                 | \$2,260,884                              | 1.843                                 | \$3,218,108                              | \$2,842,454                                 |
| 03/01/15-02/28/16  | 8/31/2019          | 54.0                 | 1.384                                 | \$4,555,452                              | 2.057                                 | \$5,906,185                              | \$5,095,748                                 |
| 03/01/16-02/28/17  | 8/31/2019          | 42.0                 | 1.488                                 | \$3,172,978                              | 2.404                                 | \$4,868,970                              | \$3,851,374                                 |
| 03/01/17-02/28/18  | 8/31/2019          | 30.0                 | 1.716                                 | \$1,769,470                              | 3.051                                 | \$3,004,235                              | \$2,263,381                                 |
| 03/01/18-02/28/19  | 8/31/2019          | 18.0                 | 2.290                                 | \$2,037,492                              | 4.647                                 | \$3,733,259                              | \$2,715,793                                 |
| 03/01/19-02/28/20  | 8/31/2019          | 6.0                  | 5.567                                 | \$1,851,315                              | 13.583                                | \$2,472,660                              | \$2,000,853                                 |
| Totals             |                    |                      |                                       | \$88,184,178                             |                                       | \$111,983,139                            | \$102,503,764                               |

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

Column(F): Appendix B, Sheet 1

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% Col. (P)

Gary R. Abramson, Casualty Actuarial Services



The City of Scranton  
Workers' Compensation

Estimation of Limited Ultimate Losses

| (A)                | (B)                           | (C)                     | (D)                           | (E)          | (F)                        | (G)                 | (H)                                  |
|--------------------|-------------------------------|-------------------------|-------------------------------|--------------|----------------------------|---------------------|--------------------------------------|
| Accident<br>Period | Limited<br>Ultimate<br>Losses | Loss<br>Trend<br>Factor | Trended<br>Ultimate<br>Losses | Payroll      | Payroll<br>Trend<br>Factor | Adjusted<br>Payroll | Loss Rate<br>per \$100<br>of Payroll |
| 03/01/09-02/28/10  | \$1,921,888                   | 1.791                   | \$3,441,808                   | \$19,712,101 | 1.553                      | \$30,612,291        | \$11.24                              |
| 03/01/10-02/28/11  | \$2,377,023                   | 1.689                   | \$4,015,931                   | \$24,932,924 | 1.486                      | \$37,052,697        | \$10.84                              |
| 03/01/11-02/28/12  | \$2,715,294                   | 1.594                   | \$4,327,766                   | \$24,599,047 | 1.422                      | \$34,982,320        | \$12.37                              |
| 03/01/12-02/28/13  | \$1,795,346                   | 1.504                   | \$2,699,536                   | \$23,644,343 | 1.361                      | \$32,176,684        | \$8.39                               |
| 03/01/13-02/28/14  | \$1,726,242                   | 1.419                   | \$2,448,707                   | \$29,012,097 | 1.302                      | \$37,781,297        | \$6.48                               |
| 03/01/14-02/28/15  | \$2,642,854                   | 1.338                   | \$3,536,734                   | \$30,877,936 | 1.246                      | \$38,479,526        | \$9.19                               |
| 03/01/15-02/28/16  | \$5,095,746                   | 1.262                   | \$6,433,261                   | \$32,267,559 | 1.193                      | \$38,479,664        | \$16.72                              |
| 03/01/16-02/28/17  | \$3,851,374                   | 1.191                   | \$4,587,048                   | \$31,886,230 | 1.141                      | \$36,387,485        | \$12.61                              |
| 03/01/17-02/28/18  | \$2,263,381                   | 1.124                   | \$2,543,135                   | \$33,313,932 | 1.092                      | \$36,379,647        | \$6.99                               |
| 03/01/18-02/28/19  | \$2,715,799                   | 1.060                   | \$2,878,747                   | \$34,105,085 | 1.045                      | \$35,639,814        | \$8.08                               |
| Total              | \$27,104,945                  |                         | \$36,912,676                  |              |                            | \$357,971,424       | \$10.31                              |
| Excl Hi & Lo       |                               |                         | \$28,030,708                  |              |                            | \$281,710,464       | \$9.95                               |
| Avg Last 5 Yrs     |                               |                         | \$19,978,926                  |              |                            | \$185,366,136       | \$10.78                              |
| Avg Last 3 Yrs     |                               |                         | \$10,008,930                  |              |                            | \$108,406,946       | \$9.23                               |

| (I)                | (J)                      | (K)          | (L)                                       |
|--------------------|--------------------------|--------------|-------------------------------------------|
| Accident<br>Period | Selected<br>Loss<br>Rate | Payroll      | Forecast<br>Limited<br>Ultimate<br>Losses |
| 03/01/19-02/28/20  | \$11.00                  | \$35,128,237 | \$3,864,106                               |
| 03/01/20-02/28/21  | \$11.16                  | \$36,212,086 | \$4,040,506                               |

Column(F): Based upon a selected annual wage trend of 4.5%

Column(G): Column (E) x Column (F)

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

Column(J): Selected average of Column (H), trended for 2020-21

Column(K): Exhibit 1, Sheet 2

Column(L): Column (J) x Column (K)

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

**The City of Scranton  
Worker's Compensation**

**Exhibit 4**

**Projection of Discounted Outstanding Losses**

| <b>(A)</b><br><b>Accident</b><br><b>Year</b> | <b>(B)</b><br><b>Limited</b><br><b>Ultimate</b><br><b>Losses</b> | <b>(C)</b><br><b>Paid</b><br><b>Losses</b> | <b>(D)</b><br><b>Outstanding</b><br><b>Losses</b> | <b>(E)</b><br><b>Discount</b><br><b>Factor</b> | <b>(F)</b><br><b>Discounted</b><br><b>Outstanding</b><br><b>Losses</b> |
|----------------------------------------------|------------------------------------------------------------------|--------------------------------------------|---------------------------------------------------|------------------------------------------------|------------------------------------------------------------------------|
| <b>As of August 31, 2019;</b>                |                                                                  |                                            |                                                   |                                                |                                                                        |
| <b>Pre - 1986</b>                            | \$9,446,097                                                      | \$9,168,596                                | \$277,501                                         | 1.000                                          | \$277,501                                                              |
| <b>1986/87</b>                               | \$855,000                                                        | \$850,000                                  | \$5,001                                           | 1.000                                          | \$5,001                                                                |
| <b>1987/88</b>                               | \$1,773,574                                                      | \$1,749,793                                | \$23,781                                          | 1.000                                          | \$23,781                                                               |
| <b>1988/89</b>                               | \$2,856,800                                                      | \$2,706,577                                | \$150,223                                         | 0.989                                          | \$148,570                                                              |
| <b>1989/90</b>                               | \$2,147,829                                                      | \$2,001,581                                | \$146,248                                         | 0.978                                          | \$143,030                                                              |
| <b>1990/91</b>                               | \$3,244,250                                                      | \$2,819,662                                | \$424,588                                         | 0.972                                          | \$412,593                                                              |
| <b>1991/92</b>                               | \$6,249,038                                                      | \$5,678,850                                | \$570,188                                         | 0.966                                          | \$550,520                                                              |
| <b>1992/93</b>                               | \$5,703,723                                                      | \$5,270,593                                | \$433,130                                         | 0.955                                          | \$413,706                                                              |
| <b>1993/94</b>                               | \$8,528,860                                                      | \$7,764,151                                | \$764,709                                         | 0.945                                          | \$722,500                                                              |
| <b>1994/95</b>                               | \$1,978,021                                                      | \$1,815,475                                | \$162,546                                         | 0.934                                          | \$151,816                                                              |
| <b>1995/96</b>                               | \$7,560,864                                                      | \$6,901,418                                | \$659,446                                         | 0.923                                          | \$608,783                                                              |
| <b>1996/97</b>                               | \$2,958,359                                                      | \$2,600,878                                | \$357,481                                         | 0.912                                          | \$326,105                                                              |
| <b>1997/98</b>                               | \$2,489,200                                                      | \$2,275,681                                | \$213,519                                         | 0.901                                          | \$192,441                                                              |
| <b>1998/99</b>                               | \$2,479,204                                                      | \$2,236,204                                | \$243,000                                         | 0.890                                          | \$216,344                                                              |
| <b>1999/00</b>                               | \$1,959,183                                                      | \$1,832,579                                | \$126,604                                         | 0.879                                          | \$111,326                                                              |
| <b>2000/01</b>                               | \$1,582,789                                                      | \$1,481,672                                | \$101,117                                         | 0.868                                          | \$87,805                                                               |
| <b>2001/02</b>                               | \$2,448,887                                                      | \$2,303,711                                | \$145,176                                         | 0.857                                          | \$124,472                                                              |
| <b>2002/03</b>                               | \$5,514,847                                                      | \$4,971,424                                | \$543,423                                         | 0.846                                          | \$459,981                                                              |
| <b>2003/04</b>                               | \$1,844,343                                                      | \$1,579,220                                | \$265,123                                         | 0.836                                          | \$221,515                                                              |
| <b>2004/05</b>                               | \$3,328,421                                                      | \$2,974,212                                | \$354,209                                         | 0.827                                          | \$293,015                                                              |
| <b>2005/06</b>                               | \$1,844,687                                                      | \$1,576,622                                | \$268,065                                         | 0.819                                          | \$219,535                                                              |
| <b>2006/07</b>                               | \$2,230,875                                                      | \$2,000,433                                | \$230,441                                         | 0.813                                          | \$187,285                                                              |
| <b>2007/08</b>                               | \$1,842,529                                                      | \$1,523,293                                | \$319,236                                         | 0.806                                          | \$257,459                                                              |
| <b>2008/09</b>                               | \$1,877,683                                                      | \$1,528,870                                | \$348,813                                         | 0.803                                          | \$280,035                                                              |
| <b>2009/10</b>                               | \$1,921,888                                                      | \$1,543,525                                | \$378,363                                         | 0.799                                          | \$302,373                                                              |
| <b>2010/11</b>                               | \$2,377,023                                                      | \$1,823,067                                | \$553,956                                         | 0.798                                          | \$441,950                                                              |
| <b>2011/12</b>                               | \$2,715,294                                                      | \$2,030,095                                | \$685,199                                         | 0.796                                          | \$545,727                                                              |
| <b>2012/13</b>                               | \$1,795,346                                                      | \$1,312,588                                | \$482,758                                         | 0.797                                          | \$384,813                                                              |
| <b>2013/14</b>                               | \$1,726,242                                                      | \$1,208,821                                | \$517,421                                         | 0.799                                          | \$413,577                                                              |
| <b>2014/15</b>                               | \$2,642,854                                                      | \$1,744,803                                | \$898,051                                         | 0.803                                          | \$720,731                                                              |
| <b>2015/16</b>                               | \$5,095,746                                                      | \$2,784,431                                | \$2,311,315                                       | 0.807                                          | \$1,865,936                                                            |
| <b>2016/17</b>                               | \$3,851,374                                                      | \$2,025,783                                | \$1,825,591                                       | 0.813                                          | \$1,485,115                                                            |
| <b>2017/18</b>                               | \$2,263,381                                                      | \$984,738                                  | \$1,278,643                                       | 0.821                                          | \$1,049,724                                                            |
| <b>2018/19</b>                               | \$2,715,799                                                      | \$803,302                                  | \$1,912,497                                       | 0.830                                          | \$1,586,580                                                            |
| <b>2019/20</b>                               | <u>\$1,932,053</u>                                               | <u>\$182,044</u>                           | <u>\$1,750,009</u>                                | 0.838                                          | <u>\$1,467,335</u>                                                     |
| <b>Totals</b>                                | <b>\$111,782,063</b>                                             | <b>\$92,054,692</b>                        | <b>\$19,727,371</b>                               |                                                | <b>\$16,698,980</b>                                                    |

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

Accident Year 2019/20 from Loss Forecast, Exhibit 3, as of 6 months

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

(applicable to program years 1986 - 1988, 1999 - 2004, and 2006)

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

Column (E): Appendix C

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

Gary R. Abramson, Casualty Actuarial Services

DISC\_OS.XLS

23-Sep-19



Projection of Annual Expenditure Amounts  
Calendar Year 2020

| (A)              | (B)                             | (C)                                                | (D)                                            | (E)                                     | (F)                                                         | (G)                                                              |
|------------------|---------------------------------|----------------------------------------------------|------------------------------------------------|-----------------------------------------|-------------------------------------------------------------|------------------------------------------------------------------|
| Accident<br>Year | Unlimited<br>Ultimate<br>Losses | Accident<br>Year Age<br>(in months)<br>at 12/31/19 | Ultimate<br>Paid Loss<br>Development<br>Factor | Percentage<br>Paid As of<br>at 12/31/19 | Percentage<br>of Losses<br>Paid in<br>Upcoming<br>12 Months | Anticipated<br>Losses & ALAE<br>Paid in<br>Upcoming<br>12 Months |
| Pre - 1986       | \$9,446,097                     | 454                                                | 1.012                                          | 98.8%                                   | 1.0%                                                        | \$94,461                                                         |
| 1986/87          | \$1,603,459                     | 406                                                | 1.024                                          | 97.7%                                   | 1.0%                                                        | \$16,035                                                         |
| 1987/88          | \$2,621,621                     | 394                                                | 1.036                                          | 96.6%                                   | 1.1%                                                        | \$29,675                                                         |
| 1988/89          | \$3,785,284                     | 382                                                | 1.048                                          | 95.5%                                   | 1.1%                                                        | \$41,865                                                         |
| 1989/90          | \$2,147,829                     | 370                                                | 1.060                                          | 94.4%                                   | 1.1%                                                        | \$23,217                                                         |
| 1990/91          | \$3,244,250                     | 358                                                | 1.072                                          | 93.3%                                   | 1.1%                                                        | \$34,283                                                         |
| 1991/92          | \$6,249,038                     | 346                                                | 1.084                                          | 92.3%                                   | 1.0%                                                        | \$64,573                                                         |
| 1992/93          | \$5,703,723                     | 334                                                | 1.096                                          | 91.3%                                   | 1.0%                                                        | \$57,647                                                         |
| 1993/94          | \$8,528,860                     | 322                                                | 1.108                                          | 90.3%                                   | 1.0%                                                        | \$84,333                                                         |
| 1994/95          | \$1,978,021                     | 310                                                | 1.121                                          | 89.2%                                   | 1.0%                                                        | \$20,716                                                         |
| 1995/96          | \$7,560,864                     | 298                                                | 1.134                                          | 88.2%                                   | 1.0%                                                        | \$77,369                                                         |
| 1996/97          | \$2,958,359                     | 286                                                | 1.147                                          | 87.2%                                   | 1.0%                                                        | \$29,586                                                         |
| 1997/98          | \$2,525,264                     | 274                                                | 1.160                                          | 86.2%                                   | 1.0%                                                        | \$24,688                                                         |
| 1998/99          | \$2,479,204                     | 262                                                | 1.173                                          | 85.3%                                   | 1.0%                                                        | \$23,701                                                         |
| 1999/00          | \$2,259,452                     | 250                                                | 1.186                                          | 84.3%                                   | 0.9%                                                        | \$21,126                                                         |
| 2000/01          | \$1,963,629                     | 238                                                | 1.199                                          | 83.4%                                   | 0.9%                                                        | \$17,962                                                         |
| 2001/02          | \$2,827,868                     | 226                                                | 1.211                                          | 82.6%                                   | 0.8%                                                        | \$23,247                                                         |
| 2002/03          | \$6,472,597                     | 214                                                | 1.224                                          | 81.7%                                   | 0.9%                                                        | \$58,347                                                         |
| 2003/04          | \$2,079,144                     | 202                                                | 1.239                                          | 80.7%                                   | 1.0%                                                        | \$20,635                                                         |
| 2004/05          | \$3,587,869                     | 190                                                | 1.256                                          | 79.6%                                   | 1.1%                                                        | \$39,378                                                         |
| 2005/06          | \$1,844,687                     | 178                                                | 1.276                                          | 78.4%                                   | 1.2%                                                        | \$22,497                                                         |
| 2006/07          | \$2,522,884                     | 166                                                | 1.298                                          | 77.0%                                   | 1.4%                                                        | \$34,368                                                         |
| 2007/08          | \$1,842,529                     | 154                                                | 1.324                                          | 75.5%                                   | 1.5%                                                        | \$28,200                                                         |
| 2008/09          | \$1,877,683                     | 142                                                | 1.356                                          | 73.8%                                   | 1.7%                                                        | \$32,494                                                         |
| 2009/10          | \$1,921,888                     | 130                                                | 1.393                                          | 71.8%                                   | 2.0%                                                        | \$37,874                                                         |
| 2010/11          | \$2,377,023                     | 118                                                | 1.438                                          | 69.5%                                   | 2.3%                                                        | \$53,766                                                         |
| 2011/12          | \$2,715,294                     | 106                                                | 1.494                                          | 66.9%                                   | 2.6%                                                        | \$71,121                                                         |
| 2012/13          | \$1,795,346                     | 94                                                 | 1.566                                          | 63.9%                                   | 3.1%                                                        | \$54,999                                                         |
| 2013/14          | \$1,726,242                     | 82                                                 | 1.660                                          | 60.2%                                   | 3.6%                                                        | \$62,545                                                         |
| 2014/15          | \$2,642,854                     | 70                                                 | 1.789                                          | 55.9%                                   | 4.3%                                                        | \$114,689                                                        |
| 2015/16          | \$6,142,007                     | 58                                                 | 1.975                                          | 50.6%                                   | 5.3%                                                        | \$323,786                                                        |
| 2016/17          | \$3,851,374                     | 46                                                 | 2.267                                          | 44.1%                                   | 6.5%                                                        | \$250,514                                                        |
| 2017/18          | \$2,263,381                     | 34                                                 | 2.781                                          | 36.0%                                   | 8.2%                                                        | \$184,641                                                        |
| 2018/19          | \$2,715,799                     | 22                                                 | 3.909                                          | 25.6%                                   | 10.4%                                                       | \$281,823                                                        |
| 2019/20          | \$3,864,106                     | 10                                                 | 8.075                                          | 12.4%                                   | 13.2%                                                       | \$509,968                                                        |
| 2020/21          | <u>\$4,040,506</u>              | 0                                                  | N/A                                            | 0.0%                                    | 12.4%                                                       | <u>\$500,383</u>                                                 |
| Totals           | \$124,166,037                   |                                                    |                                                |                                         |                                                             | \$3,366,512                                                      |

Column (B): Exhibit 2, Sheet 1 or Exhibit 3 for Accident Years 2019 and 2020

Column (D): Appendix A, Sheet 5, runoff of 1998/99 and prior

Column (E): 1/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)

|             |          |
|-------------|----------|
| \$2,019,907 | @ 60%    |
| \$2,693,209 | Midpoint |

City of Sacramento  
Workers Compensation

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

| ACIDENT<br>YEAR   | 12 Months | 24 Months | 36 Months | 48 Months | 60 Months | 72 Months | 84 Months | 96 Months | 108 Months | 120 Months | 132 Months | 144 Months | 156 Months | 168 Months | 180 Months | 192 Months | 204 Months | 216 Months | 228 Months | 240 Months | 252 Months | 264 Months | 276 Months | 288 Months | 300 Months |
|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1/1/03 - 12/31/07 | 102,810   | 213,764   | 346,370   | 502,871   | 592,871   | 730,077   | 852,741   | 952,741   | 1,052,741  | 1,152,741  | 1,252,741  | 1,352,741  | 1,452,741  | 1,552,741  | 1,652,741  | 1,752,741  | 1,852,741  | 1,952,741  | 2,052,741  | 2,152,741  | 2,252,741  | 2,352,741  | 2,452,741  | 2,552,741  | 2,652,741  |
| 1/1/03 - 12/31/08 | 102,810   | 213,764   | 346,370   | 502,871   | 592,871   | 730,077   | 852,741   | 952,741   | 1,052,741  | 1,152,741  | 1,252,741  | 1,352,741  | 1,452,741  | 1,552,741  | 1,652,741  | 1,752,741  | 1,852,741  | 1,952,741  | 2,052,741  | 2,152,741  | 2,252,741  | 2,352,741  | 2,452,741  | 2,552,741  | 2,652,741  |
| 1/1/03 - 12/31/09 | 102,810   | 213,764   | 346,370   | 502,871   | 592,871   | 730,077   | 852,741   | 952,741   | 1,052,741  | 1,152,741  | 1,252,741  | 1,352,741  | 1,452,741  | 1,552,741  | 1,652,741  | 1,752,741  | 1,852,741  | 1,952,741  | 2,052,741  | 2,152,741  | 2,252,741  | 2,352,741  | 2,452,741  | 2,552,741  | 2,652,741  |
| 1/1/03 - 12/31/10 | 102,810   | 213,764   | 346,370   | 502,871   | 592,871   | 730,077   | 852,741   | 952,741   | 1,052,741  | 1,152,741  | 1,252,741  | 1,352,741  | 1,452,741  | 1,552,741  | 1,652,741  | 1,752,741  | 1,852,741  | 1,952,741  | 2,052,741  | 2,152,741  | 2,252,741  | 2,352,741  | 2,452,741  | 2,552,741  | 2,652,741  |
| 1/1/03 - 12/31/11 | 102,810   | 213,764   | 346,370   | 502,871   | 592,871   | 730,077   | 852,741   | 952,741   | 1,052,741  | 1,152,741  | 1,252,741  | 1,352,741  | 1,452,741  | 1,552,741  | 1,652,741  | 1,752,741  | 1,852,741  | 1,952,741  | 2,052,741  | 2,152,741  | 2,252,741  | 2,352,741  | 2,452,741  | 2,552,741  | 2,652,741  |

| ACIDENT<br>YEAR   | 12 Months | 24 Months | 36 Months | 48 Months | 60 Months | 72 Months | 84 Months | 96 Months | 108 Months | 120 Months | 132 Months | 144 Months | 156 Months | 168 Months | 180 Months | 192 Months | 204 Months | 216 Months | 228 Months | 240 Months | 252 Months | 264 Months | 276 Months | 288 Months | 300 Months |
|-------------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 1/1/03 - 12/31/07 | 1,028,100 | 2,137,640 | 3,463,700 | 5,028,710 | 5,928,710 | 7,300,770 | 8,527,410 | 9,527,410 | 10,527,410 | 11,527,410 | 12,527,410 | 13,527,410 | 14,527,410 | 15,527,410 | 16,527,410 | 17,527,410 | 18,527,410 | 19,527,410 | 20,527,410 | 21,527,410 | 22,527,410 | 23,527,410 | 24,527,410 | 25,527,410 | 26,527,410 |
| 1/1/03 - 12/31/08 | 1,028,100 | 2,137,640 | 3,463,700 | 5,028,710 | 5,928,710 | 7,300,770 | 8,527,410 | 9,527,410 | 10,527,410 | 11,527,410 | 12,527,410 | 13,527,410 | 14,527,410 | 15,527,410 | 16,527,410 | 17,527,410 | 18,527,410 | 19,527,410 | 20,527,410 | 21,527,410 | 22,527,410 | 23,527,410 | 24,527,410 | 25,527,410 | 26,527,410 |
| 1/1/03 - 12/31/09 | 1,028,100 | 2,137,640 | 3,463,700 | 5,028,710 | 5,928,710 | 7,300,770 | 8,527,410 | 9,527,410 | 10,527,410 | 11,527,410 | 12,527,410 | 13,527,410 | 14,527,410 | 15,527,410 | 16,527,410 | 17,527,410 | 18,527,410 | 19,527,410 | 20,527,410 | 21,527,410 | 22,527,410 | 23,527,410 | 24,527,410 | 25,527,410 | 26,527,410 |
| 1/1/03 - 12/31/10 | 1,028,100 | 2,137,640 | 3,463,700 | 5,028,710 | 5,928,710 | 7,300,770 | 8,527,410 | 9,527,410 | 10,527,410 | 11,527,410 | 12,527,410 | 13,527,410 | 14,527,410 | 15,527,410 | 16,527,410 | 17,527,410 | 18,527,410 | 19,527,410 | 20,527,410 | 21,527,410 | 22,527,410 | 23,527,410 | 24,527,410 | 25,527,410 | 26,527,410 |
| 1/1/03 - 12/31/11 | 1,028,100 | 2,137,640 | 3,463,700 | 5,028,710 | 5,928,710 | 7,300,770 | 8,527,410 | 9,527,410 | 10,527,410 | 11,527,410 | 12,527,410 | 13,527,410 | 14,527,410 | 15,527,410 | 16,527,410 | 17,527,410 | 18,527,410 | 19,527,410 | 20,527,410 | 21,527,410 | 22,527,410 | 23,527,410 | 24,527,410 | 25,527,410 | 26,527,410 |

Paul Thompson

11/11/11



City of Scranton  
Workers Compensation

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

|                                                            | 12/21  | 24/35 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/132 | 132/144 | 144/156 | 156/168 | 168/180 | 180/192 | 192/204 | 204/216 | 216/228 | 228/240 | 240/252 | 252/264 | 264/276 | 276/288 | 288/300 | Idi   |
|------------------------------------------------------------|--------|-------|-------|-------|-------|-------|-------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|
| Dr. Average                                                | 2,232  | 1,450 | 1,270 | 1,205 | 1,151 | 1,123 | 1,098 | 1,074  | 1,050   | 1,026   | 1,002   | 978     | 954     | 930     | 906     | 882     | 858     | 834     | 810     | 786     | 762     | 738     | 714     | 690     | 1,024 |
| Vigid Avg.                                                 | 2,104  | 1,469 | 1,290 | 1,207 | 1,144 | 1,145 | 1,088 | 1,053  | 1,022   | 992     | 962     | 932     | 902     | 872     | 842     | 812     | 782     | 752     | 722     | 692     | 662     | 632     | 602     | 572     | 1,024 |
| Avg (ex-high & low)                                        | 2,202  | 1,442 | 1,240 | 1,257 | 1,154 | 1,116 | 1,086 | 1,072  | 1,055   | 1,033   | 1,002   | 972     | 942     | 912     | 882     | 852     | 822     | 792     | 762     | 732     | 702     | 672     | 642     | 612     | 1,024 |
| Selected                                                   | 2,215  | 1,450 | 1,200 | 1,205 | 1,145 | 1,135 | 1,098 | 1,070  | 1,059   | 1,033   | 1,002   | 972     | 942     | 912     | 882     | 852     | 822     | 792     | 762     | 732     | 702     | 672     | 642     | 612     | 1,024 |
| Cumulative to all                                          | 12,418 | 8,509 | 3,807 | 3,222 | 2,547 | 2,225 | 1,960 | 1,705  | 1,474   | 1,261   | 1,052   | 843     | 634     | 425     | 216     | 107     | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 1,024 |
| Cumulative to all                                          | 13,350 | 8,927 | 4,156 | 3,464 | 2,739 | 2,301 | 2,017 | 1,740  | 1,500   | 1,280   | 1,057   | 840     | 623     | 406     | 189     | 72      | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 0       | 1,024 |
| PMA Final                                                  | 3,432  | 1,800 | 1,425 | 1,200 | 1,100 | 1,141 | 1,111 | 1,069  | 1,034   | 1,000   | 966     | 932     | 898     | 864     | 830     | 796     | 762     | 728     | 694     | 660     | 626     | 592     | 558     | 524     | 1,024 |
| 40M Internal LDFs                                          | 7,350  | 3,465 | 2,517 | 2,147 | 1,800 | 1,641 | 1,500 | 1,369  | 1,254   | 1,137   | 1,017   | 897     | 777     | 657     | 537     | 417     | 297     | 177     | 57      | 0       | 0       | 0       | 0       | 0       | 1,024 |
| 2008 Bureau Factors                                        | 6,776  | 3,415 | 2,701 | 2,320 | 2,070 | 1,900 | 1,750 | 1,605  | 1,467   | 1,329   | 1,191   | 1,053   | 915     | 777     | 639     | 501     | 363     | 225     | 87      | 0       | 0       | 0       | 0       | 0       | 1,024 |
| Cumulative for Industry Grouping 10: Public Administration | 7,009  | 3,460 | 2,600 | 2,234 | 1,930 | 1,774 | 1,649 | 1,528  | 1,405   | 1,279   | 1,152   | 1,025   | 898     | 771     | 644     | 517     | 390     | 263     | 136     | 0       | 0       | 0       | 0       | 0       | 1,024 |
| (Bureau/Scranton Internal)                                 |        |       |       |       |       |       |       |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         | 1,024 |

PMA Final: Appendix 4B, with base interpretations displayed within Appendix 1A & 1D, as of August 31, 2010  
Scranton LDF weights: 00% PMA only experience, 40% prior TPA's combined experience

City of Scranton - PMA experience only  
Workers Compensation

Analysis Based Upon Paid Loss and Expenses  
As of August 31, 2019

| ACCIDENT YEAR    | 9 Months | 18 Months | 30 Months | 42 Months | 54 Months | 66 Months | 78 Months | 90 Months | 102 Months | 114 Months | 126 Months | 138 Months | 150 Months | 162 Months | 174 Months | 186 Months | 198 Months | 210 Months | 222 Months | 234 Months |
|------------------|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 3/1/87 - 2/28/98 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/98 - 2/28/99 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/99 - 2/28/00 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/00 - 2/28/01 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/01 - 2/28/02 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/02 - 2/28/03 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/03 - 2/28/04 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/04 - 2/28/05 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/05 - 2/28/06 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/06 - 2/28/07 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/07 - 2/28/08 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/08 - 2/28/09 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/09 - 2/28/10 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/10 - 2/28/11 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/11 - 2/28/12 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/12 - 2/28/13 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/13 - 2/28/14 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/14 - 2/28/15 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/15 - 2/28/16 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/16 - 2/28/17 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/17 - 2/28/18 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/18 - 2/28/19 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/19 - 2/28/20 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/87 - 2/28/98 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/98 - 2/28/99 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/99 - 2/28/00 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/00 - 2/28/01 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/01 - 2/28/02 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/02 - 2/28/03 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/03 - 2/28/04 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/04 - 2/28/05 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/05 - 2/28/06 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/06 - 2/28/07 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/07 - 2/28/08 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/08 - 2/28/09 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/09 - 2/28/10 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/10 - 2/28/11 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/11 - 2/28/12 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/12 - 2/28/13 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/13 - 2/28/14 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/14 - 2/28/15 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/15 - 2/28/16 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/16 - 2/28/17 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/17 - 2/28/18 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/18 - 2/28/19 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/19 - 2/28/20 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/87 - 2/28/98 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/98 - 2/28/99 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/99 - 2/28/00 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/00 - 2/28/01 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/01 - 2/28/02 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/02 - 2/28/03 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/03 - 2/28/04 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/04 - 2/28/05 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/05 - 2/28/06 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/06 - 2/28/07 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/07 - 2/28/08 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/08 - 2/28/09 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/09 - 2/28/10 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/10 - 2/28/11 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/11 - 2/28/12 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/12 - 2/28/13 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/13 - 2/28/14 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/14 - 2/28/15 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/15 - 2/28/16 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/16 - 2/28/17 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/17 - 2/28/18 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/18 - 2/28/19 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/19 - 2/28/20 |          |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |

Per PMA, The Hartford



City of Scranton - PMA experience only  
Workers Compensation

Analysis Based Upon Paid Loss and Expenses  
As of August 31, 2019

|                      | 10-18  | 18-20 | 20-42 | 42-53 | 54-68 | 68-78 | 78-90 | 90-102 | 102-114 | 114-126 | 126-138 | 138-150 | 150-162 | 162-174 | 174-186 | 186-198 | 198-210 | 210-222 | 222-234 | Total |
|----------------------|--------|-------|-------|-------|-------|-------|-------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|
| St. Average          | 5,765  | 1,360 | 1,418 | 1,115 | 1,021 | 1,014 | 1,015 | 1,014  | 1,014   | 1,032   | 1,010   | 1,006   | 1,035   | 1,006   | 1,004   | 1,004   | 1,001   | 1,001   | 1,003   |       |
| Wild Avg.            | 5,648  | 1,319 | 1,158 | 1,089 | 1,020 | 1,015 | 1,015 | 1,014  | 1,031   | 1,031   | 1,010   | 1,008   | 1,031   | 1,004   | 1,003   | 1,003   | 1,001   | 1,001   | 1,003   |       |
| Avg (x-high & low)   | 5,406  | 1,332 | 1,160 | 1,078 | 1,019 | 1,017 | 1,011 | 1,015  | 1,017   | 1,034   | 1,004   | 1,002   | 1,008   | 1,002   | 1,001   | 1,001   | 1,000   | 1,000   | 1,001   |       |
| Selected             | 5,760  | 1,325 | 1,155 | 1,090 | 1,020 | 1,015 | 1,015 | 1,016  | 1,030   | 1,010   | 1,007   | 1,005   | 1,025   | 1,005   | 1,003   | 1,003   | 1,001   | 1,007   | 1,003   |       |
| Cumulative/No bill   | 11,285 | 1,963 | 1,481 | 1,282 | 1,177 | 1,153 | 1,136 | 1,120  | 1,103   | 1,071   | 1,060   | 1,053   | 1,048   | 1,022   | 1,017   | 1,014   | 1,011   | 1,010   | 1,003   |       |
| Cumulative/With bill | 11,285 | 1,963 | 1,481 | 1,282 | 1,177 | 1,153 | 1,136 | 1,120  | 1,103   | 1,071   | 1,060   | 1,053   | 1,048   | 1,022   | 1,017   | 1,014   | 1,011   | 1,010   | 1,003   | 1,000 |

21-Sep-19

Paid\_PMA\_Trinagle.xls

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

[illegible]



## SELECTED

PAID\_FIT.xls

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

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

| ACTUAL VALUES        |                                       | Curve : $Y = A \cdot (B \cdot X)^X$<br>(Power Model) |           | Curve : $Y = 1 / [1 + \exp(-A \cdot X^B)]$<br>(Weibull) |                         | Curve : $Y = A \cdot (1/X)^B + 1$<br>(Inverse Power Curve) |         | *** SELECTED *** |       |
|----------------------|---------------------------------------|------------------------------------------------------|-----------|---------------------------------------------------------|-------------------------|------------------------------------------------------------|---------|------------------|-------|
| X                    | Y                                     | X                                                    | LN(LN(Y)) | LN(X)                                                   | Double Log<br>[Y/(Y-1)] | LN(1/X)                                                    | LN(Y-1) | X                | Y     |
| Maturity<br>(Months) | Cumulative<br>Paid Loss<br>Dev Factor |                                                      |           |                                                         |                         |                                                            |         |                  |       |
| 12                   | 7.089                                 | 12.00                                                | 0.67      | 2.48                                                    | -1.88                   | -2.48                                                      | 1.81    | 246.0            | 1.191 |
| 24                   | 3.456                                 | 24.00                                                | 0.22      | 3.18                                                    | -1.07                   | -3.18                                                      | 0.90    | 258.0            | 1.181 |
| 36                   | 2.609                                 | 36.00                                                | -0.04     | 3.58                                                    | -0.73                   | -3.58                                                      | 0.48    | 270.0            | 1.172 |
| 48                   | 2.234                                 | 48.00                                                | -0.22     | 3.87                                                    | -0.52                   | -3.87                                                      | 0.21    | 282.0            | 1.164 |
| 60                   | 1.939                                 | 60.00                                                | -0.41     | 4.09                                                    | -0.32                   | -4.09                                                      | -0.06   | 294.0            | 1.157 |
| 72                   | 1.774                                 | 72.00                                                | -0.56     | 4.28                                                    | -0.19                   | -4.28                                                      | -0.26   | 306.0            | 1.150 |
| 84                   | 1.649                                 | 84.00                                                | -0.69     | 4.43                                                    | -0.07                   | -4.43                                                      | -0.43   | 318.0            | 1.143 |
| 96                   | 1.558                                 | 96.00                                                | -0.81     | 4.56                                                    | 0.03                    | -4.56                                                      | -0.58   | 330.0            | 1.137 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 342.0            | 1.132 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 354.0            | 1.127 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 366.0            | 1.122 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 378.0            | 1.118 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 390.0            | 1.114 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 402.0            | 1.110 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 414.0            | 1.106 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 426.0            | 1.103 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 438.0            | 1.100 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 450.0            | 1.097 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 462.0            | 1.094 |
|                      |                                       |                                                      |           |                                                         |                         |                                                            |         | 474.0            | 1.091 |
| SUM                  |                                       | 432.00                                               | -1.85     | 30.48                                                   | -4.76                   | -30.48                                                     | 2.06    |                  |       |
| AVERAGE              |                                       | 54.00                                                | -0.23     | 3.81                                                    | -0.59                   | -3.81                                                      | 0.26    |                  |       |
|                      |                                       | PARAMETER ESTIMATES                                  |           | PARAMETER ESTIMATES                                     |                         | PARAMETER ESTIMATES                                        |         |                  |       |
|                      |                                       | N = 8,000                                            |           | N = 8,000                                               |                         | N = 8,000                                                  |         |                  |       |
|                      |                                       | A = 5.856                                            |           | A = 0.018                                               |                         | A = 94.816                                                 |         |                  |       |
|                      |                                       | B = 0.984                                            |           | B = 0.897                                               |                         | B = 1.127                                                  |         |                  |       |
|                      |                                       | R^2 = 0.950                                          |           | R^2 = 0.990                                             |                         | R^2 = 0.998                                                |         |                  |       |

PAID\_FIT2.xls

25-Sep-19



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

[illegible]

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

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

| ACTUAL VALUES     |                      | TRANSFORMED VALUES  |       | FITTED VALUES       |       | TRANSFORMED VALUES  |       | FITTED VALUES       |       | TRANSFORMED VALUES  |       | FITTED VALUES       |       | TRANSFORMED VALUES  |       | FITTED VALUES       |       |
|-------------------|----------------------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|-------|---------------------|-------|
| X                 | Y                    | X                   | Y     | X                   | Y     | X                   | Y     | X                   | Y     | X                   | Y     | X                   | Y     | X                   | Y     | X                   | Y     |
| Maturity (Months) | Cumulative Paid Loss |                     |       |                     |       |                     |       |                     |       |                     |       |                     |       |                     |       |                     |       |
| 12                | 7.089                | 12.00               | 0.67  | 10                  | 5.175 | 2.48                | -1.88 | 10                  | 7.525 | -2.48               | 1.81  | 10                  | 8.075 | -2.48               | 1.81  | 10                  | 8.075 |
| 24                | 3.456                | 24.00               | 0.22  | 22                  | 3.849 | 3.18                | -1.07 | 22                  | 3.981 | -3.18               | 0.90  | 22                  | 3.909 | -3.18               | 0.90  | 22                  | 3.909 |
| 36                | 2.609                | 36.00               | -0.04 | 34                  | 3.019 | 3.58                | -0.73 | 34                  | 2.874 | -3.58               | 0.48  | 34                  | 2.781 | -3.58               | 0.48  | 34                  | 2.781 |
| 48                | 2.234                | 48.00               | -0.22 | 46                  | 2.475 | 3.87                | -0.52 | 46                  | 2.330 | -3.87               | 0.21  | 46                  | 2.267 | -3.87               | 0.21  | 46                  | 2.267 |
| 60                | 1.939                | 60.00               | -0.41 | 58                  | 2.102 | 4.09                | -0.32 | 58                  | 2.005 | -4.09               | -0.06 | 58                  | 1.975 | -4.09               | -0.06 | 58                  | 1.975 |
| 72                | 1.774                | 72.00               | -0.58 | 70                  | 1.839 | 4.28                | -0.19 | 70                  | 1.791 | -4.28               | -0.26 | 70                  | 1.789 | -4.28               | -0.26 | 70                  | 1.789 |
| 84                | 1.849                | 84.00               | -0.69 | 82                  | 1.648 | 4.43                | -0.07 | 82                  | 1.639 | -4.43               | -0.43 | 82                  | 1.660 | -4.43               | -0.43 | 82                  | 1.660 |
| 96                | 1.558                | 96.00               | -0.81 | 94                  | 1.506 | 4.56                | 0.03  | 94                  | 1.526 | -4.56               | -0.58 | 94                  | 1.566 | -4.56               | -0.58 | 94                  | 1.566 |
|                   |                      |                     |       | 106                 | 1.399 |                     |       | 106                 | 1.440 |                     |       | 106                 | 1.494 |                     |       | 106                 | 1.494 |
|                   |                      |                     |       | 118                 | 1.317 |                     |       | 118                 | 1.372 |                     |       | 118                 | 1.438 |                     |       | 118                 | 1.438 |
|                   |                      |                     |       | 130                 | 1.253 |                     |       | 130                 | 1.317 |                     |       | 130                 | 1.393 |                     |       | 130                 | 1.393 |
|                   |                      |                     |       | 142                 | 1.203 |                     |       | 142                 | 1.272 |                     |       | 142                 | 1.356 |                     |       | 142                 | 1.356 |
|                   |                      |                     |       | 154                 | 1.164 |                     |       | 154                 | 1.235 |                     |       | 154                 | 1.324 |                     |       | 154                 | 1.324 |
|                   |                      |                     |       | 166                 | 1.132 |                     |       | 166                 | 1.204 |                     |       | 166                 | 1.298 |                     |       | 166                 | 1.298 |
|                   |                      |                     |       | 178                 | 1.107 |                     |       | 178                 | 1.178 |                     |       | 178                 | 1.276 |                     |       | 178                 | 1.276 |
|                   |                      |                     |       | 190                 | 1.087 |                     |       | 190                 | 1.156 |                     |       | 190                 | 1.256 |                     |       | 190                 | 1.256 |
|                   |                      |                     |       | 202                 | 1.071 |                     |       | 202                 | 1.137 |                     |       | 202                 | 1.239 |                     |       | 202                 | 1.239 |
|                   |                      |                     |       | 214                 | 1.058 |                     |       | 214                 | 1.121 |                     |       | 214                 | 1.224 |                     |       | 214                 | 1.224 |
|                   |                      |                     |       | 226                 | 1.047 |                     |       | 226                 | 1.107 |                     |       | 226                 | 1.211 |                     |       | 226                 | 1.211 |
|                   |                      |                     |       | 238                 | 1.039 |                     |       | 238                 | 1.094 |                     |       | 238                 | 1.199 |                     |       | 238                 | 1.199 |
| SUM               |                      | 432.00              | -1.85 |                     |       | 30.48               | -4.76 |                     |       | -30.48              | 2.06  |                     |       |                     |       |                     |       |
| AVERAGE           |                      | 54.00               | -0.23 |                     |       | 3.81                | -0.59 |                     |       | -3.81               | 0.26  |                     |       |                     |       |                     |       |
|                   |                      | PARAMETER ESTIMATES |       | PARAMETER ESTIMATES |       | PARAMETER ESTIMATES |       | PARAMETER ESTIMATES |       | PARAMETER ESTIMATES |       | PARAMETER ESTIMATES |       | PARAMETER ESTIMATES |       | PARAMETER ESTIMATES |       |
|                   |                      | N =                 |       | N =                 |       | N =                 |       | N =                 |       | N =                 |       | N =                 |       | N =                 |       | N =                 |       |
|                   |                      | A =                 |       | A =                 |       | A =                 |       | A =                 |       | A =                 |       | A =                 |       | A =                 |       | A =                 |       |
|                   |                      | B =                 |       | B =                 |       | B =                 |       | B =                 |       | B =                 |       | B =                 |       | B =                 |       | B =                 |       |
|                   |                      | R <sup>2</sup> =    |       | R <sup>2</sup> =    |       | R <sup>2</sup> =    |       | R <sup>2</sup> =    |       | R <sup>2</sup> =    |       | R <sup>2</sup> =    |       | R <sup>2</sup> =    |       | R <sup>2</sup> =    |       |
|                   |                      | 8,000               |       | 8,000               |       | 8,000               |       | 8,000               |       | 8,000               |       | 8,000               |       | 8,000               |       | 8,000               |       |
|                   |                      | 6.956               |       | 0.018               |       | 0.018               |       | 0.018               |       | 0.018               |       | 0.018               |       | 0.018               |       | 0.018               |       |
|                   |                      | 0.984               |       | 0.897               |       | 0.897               |       | 0.897               |       | 0.897               |       | 0.897               |       | 0.897               |       | 0.897               |       |
|                   |                      | 0.950               |       | 0.990               |       | 0.990               |       | 0.990               |       | 0.990               |       | 0.990               |       | 0.990               |       | 0.990               |       |

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23-Sep-19



**City of Scranton  
Workers Compensation**

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

| ACCIDENT | 12 Months | 24 Months | 36 Months | 48 Months | 60 Months | 72 Months | 84 Months | 108 Months | 120 Months | 132 Months | 144 Months | 156 Months | 168 Months | 180 Months | 192 Months | 216 Months | 228 Months | 240 Months | 252 Months | 264 Months | 276 Months | 300 Months |
|----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 10/1/07  | 1,201,462 | 1,135,014 | 1,020,323 | 918,000   | 820,528   | 737,454   | 660,202   | 592,702    | 531,147    | 478,754    | 428,179    | 379,454    | 332,652    | 287,235    | 243,515    | 200,885    | 160,000    | 121,000    | 82,000     | 43,000     | 24,000     | 13,000     |
| 10/2/07  | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/3/07  | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/4/07  | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/5/07  | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/6/07  | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/7/07  | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/8/07  | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/9/07  | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/10/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/11/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/12/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/13/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/14/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/15/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/16/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/17/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/18/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/19/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/20/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/21/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/22/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/23/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/24/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/25/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/26/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/27/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/28/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/29/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/30/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/31/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/32/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/33/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/34/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/35/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/36/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/37/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/38/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/39/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/40/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/41/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/42/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/43/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/44/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/45/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      |
| 10/46/07 | 862,468   | 797,053   | 716,775   | 649,775   | 586,919   | 524,353   | 463,226   | 403,353    | 344,728    | 289,448    | 239,728    | 189,410    | 139,114    | 88,855     | 38,728     | 2,000      | 2,000      | 2,000      | 2,000      | 2,000      | 2          |            |

City of Scranton  
Workers Compensation

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

|                                                         | 12/24 | 24/30 | 36/48 | 48/60 | 60/72 | 72/84 | 84/96 | 96/108 | 108/120 | 120/132 | 132/144 | 144/156 | 156/168 | 168/180 | 180/192 | 192/204 | 204/216 | 216/228 | 228/240 | 240/252 | 252/264 | 264/276 | 276/288 | 288/300 | Total |
|---------------------------------------------------------|-------|-------|-------|-------|-------|-------|-------|--------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|
| St. Avenue                                              | 1,255 | 1,322 | 1,306 | 1,002 | 0,985 | 1,016 | 1,047 | 1,007  | 1,015   | 0,962   | 1,037   | 1,012   | 1,002   | 1,000   | 1,000   | 1,002   | 1,003   | 1,005   | 1,003   | 1,018   | 0,925   | 0,925   | 1,002   | 1,002   | 1,000 |
| West Ave.                                               | 1,307 | 1,245 | 1,162 | 1,002 | 0,984 | 1,007 | 1,033 | 1,001  | 1,015   | 0,963   | 1,037   | 1,012   | 1,002   | 1,000   | 1,000   | 1,002   | 1,003   | 1,005   | 1,003   | 1,016   | 0,925   | 0,925   | 1,002   | 1,004   | 1,002 |
| Avg (≥ high & low)                                      | 2,025 | 1,287 | 1,123 | 1,002 | 0,990 | 1,016 | 1,026 | 1,013  | 1,009   | 1,003   | 1,031   | 1,006   | 1,001   | 1,000   | 1,000   | 1,002   | 1,004   | 1,005   | 1,003   | 1,003   | 0,905   | 0,905   | 1,002   | 1,004   | 1,002 |
| Selected                                                | 2,025 | 1,300 | 1,125 | 1,002 | 0,993 | 1,012 | 1,025 | 1,007  | 1,013   | 1,000   | 1,034   | 1,012   | 1,003   | 1,003   | 1,002   | 1,005   | 1,004   | 1,005   | 1,010   | 1,015   | 0,905   | 0,905   | 1,003   | 1,003   | 1,010 |
| Cumulative No. of                                       | 3,030 | 1,941 | 1,493 | 1,260 | 1,163 | 1,182 | 1,163 | 1,129  | 1,121   | 1,103   | 1,100   | 1,070   | 1,057   | 1,054   | 1,051   | 1,040   | 1,044   | 1,040   | 1,034   | 1,024   | 1,009   | 1,009   | 1,014   | 1,012   | 1,010 |
| Cumulative No. of                                       | 3,030 | 1,920 | 1,500 | 1,272 | 1,176 | 1,194 | 1,160 | 1,140  | 1,132   | 1,117   | 1,117   | 1,081   | 1,063   | 1,065   | 1,062   | 1,059   | 1,054   | 1,050   | 1,045   | 1,034   | 1,019   | 1,019   | 1,024   | 1,022   | 1,010 |
| PMA Factors                                             | 2,390 | 1,504 | 1,270 | 1,183 | 1,132 | 1,101 | 1,081 | 1,068  | 1,058   | 1,043   | 1,042   | 1,037   | 1,033   | 1,029   | 1,028   | 1,024   | 1,022   | 1,020   | 1,017   | 1,017   | 1,017   | 1,014   | 1,014   | 1,017   | 1,010 |
| 48/60 Internal LDFs                                     | 3,022 | 1,807 | 1,370 | 1,210 | 1,150 | 1,130 | 1,120 | 1,096  | 1,066   | 1,076   | 1,072   | 1,054   | 1,047   | 1,043   | 1,040   | 1,038   | 1,035   | 1,032   | 1,029   | 1,024   | 1,009   | 1,009   | 1,014   | 1,012   | 1,010 |
| 2008 Bureau Factors                                     | 3,371 | 2,112 | 1,748 | 1,560 | 1,464 | 1,390 | 1,334 | 1,293  | 1,258   | 1,225   | 1,192   | 1,161   | 1,134   | 1,110   | 1,087   | 1,066   |         |         |         |         |         |         |         |         |       |
| Cumulative for Industry Grouping 16: Public Acquisition |       |       |       |       |       |       |       |        |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |         |       |
| 50/50 Weighting                                         | 3,146 | 1,890 | 1,579 | 1,399 | 1,307 | 1,254 | 1,227 | 1,194  | 1,172   | 1,150   | 1,132   | 1,103   | 1,090   | 1,077   | 1,064   | 1,052   |         |         |         |         |         |         |         |         |       |

PMA Factor: Applicable CB with base calculations displayed within Associate EA & CB, as of August 31, 2013  
Scranton LDC Weighted 60% PMA only experience, 40% prior TPA's combined experience



City of San Antonio - PMAA experience only  
Workers Compensation

Analysis Based Upon Incurred Loss and Expenses  
As of August 31, 2019

| ACCIDENT YEAR    | 0 Month | 18 Months | 30 Months | 42 Months | 54 Months | 66 Months | 78 Months | 90 Months | 102 Months | 114 Months | 126 Months | 138 Months | 150 Months | 162 Months | 174 Months | 186 Months | 198 Months | 210 Months | 222 Months | 234 Months |
|------------------|---------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|------------|
| 3/1/87 - 2/28/98 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/98 - 2/28/99 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/99 - 2/28/00 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/00 - 2/28/01 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/01 - 2/28/02 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/02 - 2/28/03 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/03 - 2/28/04 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/04 - 2/28/05 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/05 - 2/28/06 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/06 - 2/28/07 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/07 - 2/28/08 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/08 - 2/28/09 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/09 - 2/28/10 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/10 - 2/28/11 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/11 - 2/28/12 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/12 - 2/28/13 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/13 - 2/28/14 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/14 - 2/28/15 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/15 - 2/28/16 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/16 - 2/28/17 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/17 - 2/28/18 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/18 - 2/28/19 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/19 - 2/28/20 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/87 - 2/28/98 | 6:18    | 18:32     | 30:42     | 42:54     | 54:66     | 66:78     | 78:90     | 90:102    | 102:114    | 114:126    | 126:138    | 138:150    | 150:162    | 162:174    | 174:186    | 186:198    | 198:210    | 210:222    | 222:234    |            |
| 3/1/98 - 2/28/99 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/99 - 2/28/00 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/00 - 2/28/01 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/01 - 2/28/02 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/02 - 2/28/03 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/03 - 2/28/04 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/04 - 2/28/05 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/05 - 2/28/06 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/06 - 2/28/07 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/07 - 2/28/08 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/08 - 2/28/09 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/09 - 2/28/10 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/10 - 2/28/11 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/11 - 2/28/12 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/12 - 2/28/13 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/13 - 2/28/14 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/14 - 2/28/15 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/15 - 2/28/16 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/16 - 2/28/17 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/17 - 2/28/18 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/18 - 2/28/19 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/19 - 2/28/20 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/87 - 2/28/98 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/98 - 2/28/99 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/99 - 2/28/00 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/00 - 2/28/01 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/01 - 2/28/02 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/02 - 2/28/03 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/03 - 2/28/04 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/04 - 2/28/05 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/05 - 2/28/06 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/06 - 2/28/07 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/07 - 2/28/08 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/08 - 2/28/09 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/09 - 2/28/10 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/10 - 2/28/11 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/11 - 2/28/12 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/12 - 2/28/13 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/13 - 2/28/14 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/14 - 2/28/15 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/15 - 2/28/16 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/16 - 2/28/17 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/17 - 2/28/18 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |
| 3/1/18 - 2/28/19 |         |           |           |           |           |           |           |           |            |            |            |            |            |            |            |            |            |            |            |            |

City of Scranton - PMA experience only  
Workers Compensation

Appendix A  
Sheet 7A

Analysis Based Upon Incurred Loss and Expenses  
As of August 31, 2019

|                     | 19:30 | 30:42 | 42:54 | 54:58 | 68:78 | 78:80 | Point to Point Incurred Loss Development Factors |         |         |         |         |         |         |         |         |         | 198:198 | 198:210 | 210:222 | 222:224 | Total |
|---------------------|-------|-------|-------|-------|-------|-------|--------------------------------------------------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|---------|-------|
|                     |       |       |       |       |       |       | 90:102                                           | 102:114 | 114:126 | 126:138 | 138:150 | 150:162 | 162:174 | 174:186 | 186:198 | 198:210 | 210:222 | 222:224 |         |         |       |
| Str. Average        | 5.783 | 1.262 | 1.052 | 1.105 | 1.017 | 1.001 | 0.894                                            | 1.025   | 1.023   | 1.010   | 0.979   | 1.002   | 1.032   | 0.983   | 1.002   | 1.001   | 1.000   | 1.007   | 1.008   | 0.976   |       |
| Wtd Avg.            | 5.830 | 1.221 | 1.051 | 1.049 | 1.017 | 1.000 | 0.995                                            | 1.025   | 1.021   | 1.010   | 0.978   | 0.998   | 1.030   | 0.987   | 1.001   | 1.001   | 1.000   | 1.000   | 1.000   | 1.000   |       |
| Avg (x-high & low)  | 3.879 | 1.278 | 1.050 | 1.038 | 1.019 | 1.003 | 0.984                                            | 1.010   | 1.008   | 1.009   | 1.000   | 1.001   | 1.004   | 1.000   | 1.001   | 1.001   | 1.000   | 1.000   | 1.000   | 1.000   |       |
| Selected            | 4.000 | 1.265 | 1.050 | 1.075 | 1.018 | 1.002 | 1.000                                            | 1.025   | 1.022   | 1.010   | 1.000   | 1.001   | 1.030   | 1.000   | 1.001   | 1.001   | 1.000   | 1.007   | 1.007   | 1.000   |       |
| Cumulative No Inj   | 6.413 | 1.803 | 1.267 | 1.207 | 1.123 | 1.103 | 1.101                                            | 1.101   | 1.074   | 1.051   | 1.040   | 1.040   | 1.039   | 1.009   | 1.009   | 1.008   | 1.007   | 1.007   | 1.000   | 1.000   |       |
| Cumulative No Fatal | 6.413 | 1.803 | 1.267 | 1.207 | 1.123 | 1.103 | 1.101                                            | 1.101   | 1.074   | 1.051   | 1.040   | 1.040   | 1.039   | 1.009   | 1.009   | 1.008   | 1.007   | 1.007   | 1.000   | 1.000   |       |

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23-Sep-19



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

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

\*\*\* SELECTED \*\*\*

| ACTUAL VALUES       |                      | TRANSFORMED VALUES |           | FITTED VALUES |       | TRANSFORMED VALUES |                         | FITTED VALUES |       | TRANSFORMED VALUES |         | FITTED VALUES |       |
|---------------------|----------------------|--------------------|-----------|---------------|-------|--------------------|-------------------------|---------------|-------|--------------------|---------|---------------|-------|
| X                   | Y                    | X                  | LN(LN(Y)) | X             | Y     | LN(X)              | Double Log<br>[Y/(Y-1)] | X             | Y     | LN(1/X)            | LN(Y-1) | X             | Y     |
|                     | Cumulative           |                    |           |               |       |                    |                         |               |       |                    |         |               |       |
|                     | Maturity<br>(Months) |                    |           |               |       |                    |                         |               |       |                    |         |               |       |
| 12                  | 3.930                | 12.00              | 0.31      | 120.0         | 1.009 | 2.48               | -1.23                   | 120           | 1.010 | -2.48              | 1.08    | 120           | 1.052 |
| 24                  | 1.941                | 24.00              | -0.41     | 132.0         | 1.005 | 3.18               | -0.32                   | 132           | 1.006 | -3.18              | -0.06   | 132           | 1.005 |
| 36                  | 1.483                | 36.00              | -0.91     | 144.0         | 1.003 | 3.58               | 0.10                    | 144           | 1.003 | -3.58              | -0.71   | 144           | 1.003 |
| 48                  | 1.280                | 48.00              | -1.47     | 156.0         | 1.002 | 3.87               | 0.45                    | 156           | 1.002 | -3.87              | -1.35   | 156           | 1.002 |
| 60                  | 1.184                | 60.00              | -1.88     | 168.0         | 1.001 | 4.09               | 0.67                    | 168           | 1.001 | -4.09              | -1.81   | 168           | 1.001 |
|                     |                      |                    |           | 180.0         | 1.001 |                    |                         | 180           | 1.001 |                    |         | 180           | 1.001 |
|                     |                      |                    |           | 192.0         | 1.000 |                    |                         | 192           | 1.000 |                    |         | 192           | 1.000 |
|                     |                      |                    |           | 204.0         | 1.000 |                    |                         | 204           | 1.000 |                    |         | 204           | 1.000 |
|                     |                      |                    |           | 216.0         | 1.000 |                    |                         | 216           | 1.000 |                    |         | 216           | 1.000 |
|                     |                      |                    |           | 228.0         | 1.000 |                    |                         | 228           | 1.000 |                    |         | 228           | 1.000 |
|                     |                      |                    |           | 240.0         | 1.000 |                    |                         | 240           | 1.000 |                    |         | 240           | 1.000 |
|                     |                      |                    |           | 252.0         | 1.000 |                    |                         | 252           | 1.000 |                    |         | 252           | 1.000 |
|                     |                      |                    |           | 264.0         | 1.000 |                    |                         | 264           | 1.000 |                    |         | 264           | 1.000 |
|                     |                      |                    |           | 276.0         | 1.000 |                    |                         | 276           | 1.000 |                    |         | 276           | 1.000 |
|                     |                      |                    |           | 288.0         | 1.000 |                    |                         | 288           | 1.000 |                    |         | 288           | 1.000 |
|                     |                      |                    |           | 300.0         | 1.000 |                    |                         | 300           | 1.000 |                    |         | 300           | 1.000 |
|                     |                      |                    |           | 312.0         | 1.000 |                    |                         | 312           | 1.000 |                    |         | 312           | 1.000 |
|                     |                      |                    |           | 324.0         | 1.000 |                    |                         | 324           | 1.000 |                    |         | 324           | 1.000 |
|                     |                      |                    |           | 336.0         | 1.000 |                    |                         | 336           | 1.000 |                    |         | 336           | 1.000 |
|                     |                      |                    |           | 348.0         | 1.000 |                    |                         | 348           | 1.000 |                    |         | 348           | 1.000 |
| SUM                 |                      | 180.00             | -4.36     |               |       | 17.21              | -0.32                   |               |       | -17.21             | -2.85   |               |       |
| AVERAGE             |                      | 36.00              | -0.87     |               |       | 3.44               | -0.06                   |               |       | -3.44              | -0.57   |               |       |
|                     |                      |                    |           |               |       |                    |                         |               |       |                    |         |               |       |
| PARAMETER ESTIMATES |                      |                    |           |               |       |                    |                         |               |       |                    |         |               |       |
| N = 5.000           |                      |                    |           |               |       |                    |                         |               |       |                    |         |               |       |
| A = 255.180         |                      |                    |           |               |       |                    |                         |               |       |                    |         |               |       |
| B = 1.775           |                      |                    |           |               |       |                    |                         |               |       |                    |         |               |       |
| R^2 = 0.995         |                      |                    |           |               |       |                    |                         |               |       |                    |         |               |       |

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

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

| ACTUAL VALUES         |                                       | Curve : $Y = A \cdot (B^X)$<br>(Power Model) |           | Curve : $Y = 1 / [1 - \exp(-AX^B)]$<br>(Weibull) |                         | Curve : $Y = A \cdot (1/2XYB + 1)$<br>(Inverse Power Curve) |         | *** SELECTED *** |         |
|-----------------------|---------------------------------------|----------------------------------------------|-----------|--------------------------------------------------|-------------------------|-------------------------------------------------------------|---------|------------------|---------|
| X                     | Y                                     | X                                            | LN(LN(Y)) | LN(X)                                            | Double Log<br>[Y/(Y-1)] | LN(X)                                                       | LN(Y-1) | LN(X)            | LN(Y-1) |
| Maternity<br>(Months) | Cumulative<br>Paid Loss<br>Dev Factor | X                                            | Y         | X                                                | Y                       | X                                                           | Y       | X                | Y       |
| 12                    | 3.146                                 | 12.00                                        | 0.14      | 2.48                                             | -0.96                   | -2.48                                                       | 0.75    | 6.0              | 5.567   |
| 24                    | 1.899                                 | 24.00                                        | -0.44     | 3.18                                             | -0.29                   | -3.18                                                       | -0.11   | 18.0             | 2.290   |
| 36                    | 1.579                                 | 36.00                                        | -0.78     | 3.58                                             | 0.00                    | -3.58                                                       | -0.55   | 30.0             | 1.716   |
| 48                    | 1.399                                 | 48.00                                        | -1.09     | 3.87                                             | 0.23                    | -3.87                                                       | -0.92   | 42.0             | 1.466   |
| 60                    | 1.307                                 | 60.00                                        | -1.32     | 4.09                                             | 0.37                    | -4.09                                                       | -1.18   | 54.0             | 1.364   |
| 72                    | 1.264                                 | 72.00                                        | -1.45     | 4.28                                             | 0.45                    | -4.28                                                       | -1.33   | 66.0             | 1.289   |
| 84                    | 1.227                                 | 84.00                                        | -1.59     | 4.43                                             | 0.52                    | -4.43                                                       | -1.48   | 78.0             | 1.238   |
| 96                    | 1.194                                 | 96.00                                        | -1.73     | 4.56                                             | 0.60                    | -4.56                                                       | -1.64   | 90.0             | 1.202   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 102.0            | 1.175   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 114.0            | 1.154   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 126.0            | 1.137   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 138.0            | 1.124   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 150.0            | 1.112   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 162.0            | 1.103   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 174.0            | 1.095   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 186.0            | 1.088   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 198.0            | 1.082   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 210.0            | 1.076   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 222.0            | 1.072   |
|                       |                                       |                                              |           |                                                  |                         |                                                             |         | 234.0            | 1.067   |
| SUM                   |                                       | 432.00                                       | -8.26     | 30.48                                            | 0.91                    | -30.48                                                      | -6.44   |                  |         |
| AVERAGE               |                                       | 54.00                                        | -1.03     | 3.81                                             | 0.11                    | -3.81                                                       | -0.80   |                  |         |
|                       |                                       | PARAMETER ESTIMATES                          |           | PARAMETER ESTIMATES                              |                         | PARAMETER ESTIMATES                                         |         |                  |         |
|                       |                                       | N =                                          | 8,000     | N =                                              | 8,000                   | N =                                                         | 8,000   |                  |         |
|                       |                                       | A =                                          | 2.991     | A =                                              | 0.067                   | A =                                                         | 35.917  |                  |         |
|                       |                                       | B =                                          | 0.979     | B =                                              | 0.739                   | B =                                                         | 1.151   |                  |         |
|                       |                                       | R^2 =                                        | 0.928     | R^2 =                                            | 0.964                   | R^2 =                                                       | 0.998   |                  |         |

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25-Sep-19



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

\*\*\* SELECTED \*\*\*

| ACTUAL VALUES        |                        | TRANSFORMED VALUES                                   |           | FITTED VALUES       |       | TRANSFORMED VALUES                                     |                        | FITTED VALUES       |       | TRANSFORMED VALUES                                         |         | FITTED VALUES       |       |  |  |
|----------------------|------------------------|------------------------------------------------------|-----------|---------------------|-------|--------------------------------------------------------|------------------------|---------------------|-------|------------------------------------------------------------|---------|---------------------|-------|--|--|
|                      |                        | Curve : $Y = A \cdot (B \cdot X)^C$<br>(Power Model) |           |                     |       | Curve : $Y = 1 / (1 - \exp(-AX \cdot B))$<br>(Weibull) |                        |                     |       | Curve : $Y = A \cdot (1/X)^B + 1$<br>(Inverse Power Curve) |         |                     |       |  |  |
| X                    | Y                      | X                                                    | LN(LN(Y)) | X                   | Y     | LN(X)                                                  | Double Log<br>[Y(Y-1)] | X                   | Y     | LN(1/X)                                                    | LN(Y-1) | X                   | Y     |  |  |
| Maturity<br>(Months) | Rpd Loss<br>Div Factor |                                                      |           |                     |       |                                                        |                        |                     |       |                                                            |         |                     |       |  |  |
| 12                   | 3.148                  | 12.00                                                | 0.14      | 246.0               | 1.007 | 2.48                                                   | -0.96                  | 246.0               | 1.020 | -2.48                                                      | 0.76    | 246.0               | 1.064 |  |  |
| 24                   | 1.899                  | 24.00                                                | -0.44     | 258.0               | 1.005 | 3.18                                                   | -0.29                  | 258.0               | 1.018 | -3.18                                                      | -0.11   | 258.0               | 1.060 |  |  |
| 36                   | 1.579                  | 36.00                                                | -0.78     | 270.0               | 1.004 | 3.58                                                   | 0.00                   | 270.0               | 1.015 | -3.58                                                      | 0.00    | 270.0               | 1.057 |  |  |
| 48                   | 1.399                  | 48.00                                                | -1.09     | 282.0               | 1.003 | 3.87                                                   | 0.23                   | 282.0               | 1.013 | -3.87                                                      | -0.92   | 282.0               | 1.054 |  |  |
| 60                   | 1.307                  | 60.00                                                | -1.32     | 294.0               | 1.002 | 4.09                                                   | 0.37                   | 294.0               | 1.012 | -4.09                                                      | -1.18   | 294.0               | 1.052 |  |  |
| 72                   | 1.264                  | 72.00                                                | -1.45     | 306.0               | 1.001 | 4.28                                                   | 0.45                   | 306.0               | 1.010 | -4.28                                                      | -1.33   | 306.0               | 1.049 |  |  |
| 84                   | 1.227                  | 84.00                                                | -1.59     | 318.0               | 1.001 | 4.43                                                   | 0.52                   | 318.0               | 1.009 | -4.43                                                      | -1.48   | 318.0               | 1.047 |  |  |
| 96                   | 1.194                  | 96.00                                                | -1.73     | 330.0               | 1.001 | 4.56                                                   | 0.60                   | 330.0               | 1.008 | -4.56                                                      | -1.64   | 330.0               | 1.045 |  |  |
|                      |                        |                                                      |           | 342.0               | 1.001 |                                                        |                        | 342.0               | 1.007 |                                                            |         | 342.0               | 1.044 |  |  |
|                      |                        |                                                      |           | 354.0               | 1.001 |                                                        |                        | 354.0               | 1.006 |                                                            |         | 354.0               | 1.042 |  |  |
|                      |                        |                                                      |           | 366.0               | 1.001 |                                                        |                        | 366.0               | 1.005 |                                                            |         | 366.0               | 1.040 |  |  |
|                      |                        |                                                      |           | 378.0               | 1.000 |                                                        |                        | 378.0               | 1.005 |                                                            |         | 378.0               | 1.039 |  |  |
|                      |                        |                                                      |           | 390.0               | 1.000 |                                                        |                        | 390.0               | 1.004 |                                                            |         | 390.0               | 1.037 |  |  |
|                      |                        |                                                      |           | 402.0               | 1.000 |                                                        |                        | 402.0               | 1.004 |                                                            |         | 402.0               | 1.036 |  |  |
|                      |                        |                                                      |           | 414.0               | 1.000 |                                                        |                        | 414.0               | 1.003 |                                                            |         | 414.0               | 1.035 |  |  |
|                      |                        |                                                      |           | 426.0               | 1.000 |                                                        |                        | 426.0               | 1.003 |                                                            |         | 426.0               | 1.034 |  |  |
|                      |                        |                                                      |           | 438.0               | 1.000 |                                                        |                        | 438.0               | 1.002 |                                                            |         | 438.0               | 1.033 |  |  |
|                      |                        |                                                      |           | 450.0               | 1.000 |                                                        |                        | 450.0               | 1.002 |                                                            |         | 450.0               | 1.032 |  |  |
|                      |                        |                                                      |           | 462.0               | 1.000 |                                                        |                        | 462.0               | 1.002 |                                                            |         | 462.0               | 1.031 |  |  |
|                      |                        |                                                      |           | 474.0               | 1.000 |                                                        |                        | 474.0               | 1.002 |                                                            |         | 474.0               | 1.030 |  |  |
| SUM                  |                        | 432.00                                               | -8.26     |                     |       | 30.48                                                  | 0.91                   |                     |       | -30.48                                                     | -6.44   |                     |       |  |  |
| AVERAGE              |                        | 54.00                                                | -1.03     |                     |       | 3.81                                                   | 0.11                   |                     |       | -3.81                                                      | -0.80   |                     |       |  |  |
|                      |                        |                                                      |           | PARAMETER ESTIMATES |       |                                                        |                        | PARAMETER ESTIMATES |       |                                                            |         | PARAMETER ESTIMATES |       |  |  |
|                      |                        |                                                      |           | N =                 | 8.000 |                                                        |                        |                     |       | N =                                                        | 8.000   |                     |       |  |  |
|                      |                        |                                                      |           | A =                 | 2.991 |                                                        |                        |                     |       | A =                                                        | 35.917  |                     |       |  |  |
|                      |                        |                                                      |           | B =                 | 0.979 |                                                        |                        |                     |       | B =                                                        | 1.151   |                     |       |  |  |
|                      |                        |                                                      |           | R^2 =               | 0.928 |                                                        |                        |                     |       | R^2 =                                                      | 0.998   |                     |       |  |  |

The City of Scranton  
City of Scranton WC Incurred Loss Development Factors  
PMA experience only

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

| ACTUAL VALUES |       | Curve : $Y = A \cdot (B \cdot X)$<br>(Power Model) |           | Curve : $Y = 1 / (1 - \exp(-A \cdot X^B))$<br>(Weibull) |                         | Curve : $Y = A \cdot (1/X)^B + 1$<br>(Inverse Power Curve) |         | *** SELECTED ***    |       |
|---------------|-------|----------------------------------------------------|-----------|---------------------------------------------------------|-------------------------|------------------------------------------------------------|---------|---------------------|-------|
| X             | Y     | X                                                  | LN(LN(Y)) | LN(X)                                                   | Double Log<br>[Y/(Y-1)] | LN(1/X)                                                    | LN(Y-1) | X                   | Y     |
| 6             | 6.413 | 6.00                                               | 0.62      | 1.79                                                    | -1.77                   | -1.79                                                      | 1.69    | 12.0                | 2.390 |
| 18            | 1.603 | 18.00                                              | -0.75     | 2.89                                                    | -0.02                   | -2.89                                                      | -0.51   | 24.0                | 1.504 |
| 30            | 1.267 | 30.00                                              | -1.44     | 3.40                                                    | 0.44                    | -3.40                                                      | -1.32   | 36.0                | 1.279 |
| 42            | 1.207 | 42.00                                              | -1.67     | 3.74                                                    | 0.57                    | -3.74                                                      | -1.58   | 48.0                | 1.183 |
| 54            | 1.123 | 54.00                                              | -2.16     | 3.99                                                    | 0.79                    | -3.99                                                      | -2.10   | 60.0                | 1.132 |
| 66            | 1.103 | 66.00                                              | -2.32     | 4.19                                                    | 0.86                    | -4.19                                                      | -2.27   | 72.0                | 1.101 |
| 78            | 1.101 | 78.00                                              | -2.34     | 4.36                                                    | 0.87                    | -4.36                                                      | -2.30   | 84.0                | 1.081 |
| 90            | 1.101 | 90.00                                              | -2.34     | 4.50                                                    | 0.87                    | -4.50                                                      | -2.30   | 96.0                | 1.066 |
| 102           | 1.074 | 102.00                                             | -2.64     | 4.62                                                    | 0.98                    | -4.62                                                      | -2.61   | 108.0               | 1.058 |
| 114           | 1.051 | 114.00                                             | -3.01     | 4.74                                                    | 1.11                    | -4.74                                                      | -2.98   | 120.0               | 1.048 |
|               |       |                                                    |           |                                                         |                         |                                                            |         | 132.0               | 1.042 |
|               |       |                                                    |           |                                                         |                         |                                                            |         | 144.0               | 1.037 |
|               |       |                                                    |           |                                                         |                         |                                                            |         | 156.0               | 1.033 |
|               |       |                                                    |           |                                                         |                         |                                                            |         | 168.0               | 1.029 |
|               |       |                                                    |           |                                                         |                         |                                                            |         | 180.0               | 1.026 |
|               |       |                                                    |           |                                                         |                         |                                                            |         | 192.0               | 1.024 |
|               |       |                                                    |           |                                                         |                         |                                                            |         | 204.0               | 1.022 |
|               |       |                                                    |           |                                                         |                         |                                                            |         | 216.0               | 1.020 |
|               |       |                                                    |           |                                                         |                         |                                                            |         | 228.0               | 1.019 |
|               |       |                                                    |           |                                                         |                         |                                                            |         | 240.0               | 1.017 |
| SUM           |       | 600.00                                             | -18.06    | 38.22                                                   | 4.71                    | -38.22                                                     | -16.26  |                     |       |
| AVERAGE       |       | 60.00                                              | -1.81     | 3.82                                                    | 0.47                    | -3.82                                                      | -1.63   |                     |       |
|               |       | PARAMETER ESTIMATES                                |           | PARAMETER ESTIMATES                                     |                         | PARAMETER ESTIMATES                                        |         | PARAMETER ESTIMATES |       |
|               |       | N = 10.000                                         |           | N = 10.000                                              |                         | N = 10.000                                                 |         | N = 10.000          |       |
|               |       | A = 2.244                                          |           | A = 0.054                                               |                         | A = 52.641                                                 |         | A = 52.641          |       |
|               |       | B = 0.974                                          |           | B = 0.886                                               |                         | B = 1.463                                                  |         | B = 1.463           |       |
|               |       | R^2 = 0.817                                        |           | R^2 = 0.907                                             |                         | R^2 = 0.970                                                |         | R^2 = 0.970         |       |

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23-Sep-19



The City of Scranton  
PA Bureau of WC - Reported Claim Development Factors, Public Administration  
ANALYSIS OF DEVELOPMENT PATTERNS  
USING "THE METHOD OF LEAST SQUARES"

| ACTUAL VALUES |       | TRANSFORMED VALUES                                        |        | FITTED VALUES       |       | TRANSFORMED VALUES                              |                        | FITTED VALUES       |       | TRANSFORMED VALUES  |       | FITTED VALUES       |         | TRANSFORMED VALUES  |       | FITTED VALUES       |       |
|---------------|-------|-----------------------------------------------------------|--------|---------------------|-------|-------------------------------------------------|------------------------|---------------------|-------|---------------------|-------|---------------------|---------|---------------------|-------|---------------------|-------|
|               |       | Curve: $Y = A \cdot (1/X)^B + 1$<br>(Inverse Power Curve) |        |                     |       | Curve: $Y = 1 / (1 - \exp(-AX^B))$<br>(Weibull) |                        |                     |       |                     |       |                     |         |                     |       |                     |       |
| X             | Y     | X                                                         | Y      | X                   | Y     | LN(X)                                           | Double Log<br>[Y(Y-1)] | X                   | Y     | X                   | Y     | LN(X)               | LN(Y-1) | X                   | Y     | X                   | Y     |
| 18            | 1.067 | 18.00                                                     | -2.73  | 8.0                 | 1.146 | 2.89                                            | 1.02                   | 8.0                 | 1.270 | 8.0                 | 1.048 | -2.89               | -2.70   | 8.0                 | 2.393 | 8.0                 | 1.270 |
| 30            | 1.012 | 30.00                                                     | -4.48  | 20.0                | 1.044 | 3.40                                            | 1.50                   | 20.0                | 1.048 | 20.0                | 1.052 | -3.40               | -4.45   | 20.0                | 1.052 | 20.0                | 1.048 |
| 42            | 1.006 | 42.00                                                     | -5.20  | 32.0                | 1.013 | 3.74                                            | 1.85                   | 32.0                | 1.013 | 32.0                | 1.010 | -3.74               | -5.19   | 32.0                | 1.010 | 32.0                | 1.013 |
| 54            | 1.002 | 54.00                                                     | -6.48  | 44.0                | 1.004 | 3.99                                            | 1.87                   | 44.0                | 1.004 | 44.0                | 1.003 | -3.99               | -6.48   | 44.0                | 1.003 | 44.0                | 1.004 |
| 66            | 1.001 | 66.00                                                     | -7.53  | 56.0                | 1.001 | 4.19                                            | 2.02                   | 56.0                | 1.001 | 56.0                | 1.001 | -4.19               | -7.53   | 56.0                | 1.001 | 56.0                | 1.001 |
|               |       |                                                           |        | 68.0                | 1.000 |                                                 |                        | 68.0                | 1.000 | 68.0                | 1.000 |                     |         | 68.0                | 1.000 | 68.0                | 1.000 |
|               |       |                                                           |        | 80.0                | 1.000 |                                                 |                        | 80.0                | 1.000 | 80.0                | 1.000 |                     |         | 80.0                | 1.000 | 80.0                | 1.000 |
|               |       |                                                           |        | 92.0                | 1.000 |                                                 |                        | 92.0                | 1.000 | 92.0                | 1.000 |                     |         | 92.0                | 1.000 | 92.0                | 1.000 |
|               |       |                                                           |        | 104.0               | 1.000 |                                                 |                        | 104.0               | 1.000 | 104.0               | 1.000 |                     |         | 104.0               | 1.000 | 104.0               | 1.000 |
|               |       |                                                           |        | 116.0               | 1.000 |                                                 |                        | 116.0               | 1.000 | 116.0               | 1.000 |                     |         | 116.0               | 1.000 | 116.0               | 1.000 |
|               |       |                                                           |        | 128.0               | 1.000 |                                                 |                        | 128.0               | 1.000 | 128.0               | 1.000 |                     |         | 128.0               | 1.000 | 128.0               | 1.000 |
|               |       |                                                           |        | 140.0               | 1.000 |                                                 |                        | 140.0               | 1.000 | 140.0               | 1.000 |                     |         | 140.0               | 1.000 | 140.0               | 1.000 |
|               |       |                                                           |        | 152.0               | 1.000 |                                                 |                        | 152.0               | 1.000 | 152.0               | 1.000 |                     |         | 152.0               | 1.000 | 152.0               | 1.000 |
|               |       |                                                           |        | 164.0               | 1.000 |                                                 |                        | 164.0               | 1.000 | 164.0               | 1.000 |                     |         | 164.0               | 1.000 | 164.0               | 1.000 |
|               |       |                                                           |        | 176.0               | 1.000 |                                                 |                        | 176.0               | 1.000 | 176.0               | 1.000 |                     |         | 176.0               | 1.000 | 176.0               | 1.000 |
|               |       |                                                           |        | 188.0               | 1.000 |                                                 |                        | 188.0               | 1.000 | 188.0               | 1.000 |                     |         | 188.0               | 1.000 | 188.0               | 1.000 |
|               |       |                                                           |        | 200.0               | 1.000 |                                                 |                        | 200.0               | 1.000 | 200.0               | 1.000 |                     |         | 200.0               | 1.000 | 200.0               | 1.000 |
|               |       |                                                           |        | 212.0               | 1.000 |                                                 |                        | 212.0               | 1.000 | 212.0               | 1.000 |                     |         | 212.0               | 1.000 | 212.0               | 1.000 |
|               |       |                                                           |        | 224.0               | 1.000 |                                                 |                        | 224.0               | 1.000 | 224.0               | 1.000 |                     |         | 224.0               | 1.000 | 224.0               | 1.000 |
|               |       |                                                           |        | 236.0               | 1.000 |                                                 |                        | 236.0               | 1.000 | 236.0               | 1.000 |                     |         | 236.0               | 1.000 | 236.0               | 1.000 |
| SUM           |       | 210.00                                                    | -26.40 |                     |       | 18.21                                           | 8.05                   |                     |       |                     |       | -18.21              | -26.36  |                     |       |                     |       |
| AVERAGE       |       | 42.00                                                     | -5.28  |                     |       | 3.64                                            | 1.61                   |                     |       |                     |       | -3.64               | -5.27   |                     |       |                     |       |
|               |       | PARAMETER ESTIMATES                                       |        | PARAMETER ESTIMATES |       | PARAMETER ESTIMATES                             |                        | PARAMETER ESTIMATES |       | PARAMETER ESTIMATES |       | PARAMETER ESTIMATES |         | PARAMETER ESTIMATES |       | PARAMETER ESTIMATES |       |
|               |       | N =                                                       |        | N =                 |       | N =                                             |                        | N =                 |       | N =                 |       | N =                 |         | N =                 |       | N =                 |       |
|               |       | A =                                                       |        | A =                 |       | A =                                             |                        | A =                 |       | A =                 |       | A =                 |         | A =                 |       | A =                 |       |
|               |       | B =                                                       |        | B =                 |       | B =                                             |                        | B =                 |       | B =                 |       | B =                 |         | B =                 |       | B =                 |       |
|               |       | R^2 =                                                     |        | R^2 =               |       | R^2 =                                           |                        | R^2 =               |       | R^2 =               |       | R^2 =               |         | R^2 =               |       | R^2 =               |       |
|               |       | 5.000                                                     |        | 5.000               |       | 5.000                                           |                        | 5.000               |       | 5.000               |       | 5.000               |         | 5.000               |       | 5.000               |       |
|               |       | 1.344                                                     |        | 0.325               |       | 0.325                                           |                        | 2416.728            |       | 2416.728            |       | 2416.728            |         | 2416.728            |       | 2416.728            |       |
|               |       | 0.908                                                     |        | 0.751               |       | 0.751                                           |                        | 3.587               |       | 3.587               |       | 3.587               |         | 3.587               |       | 3.587               |       |
|               |       | 0.987                                                     |        | 0.989               |       | 0.989                                           |                        | 0.980               |       | 0.980               |       | 0.980               |         | 0.980               |       | 0.980               |       |

PCRB\_CLAIM.xls

23-Sep-19

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

| ACTUAL VALUES                        |       | TRANSFORMED VALUES |           | FITTED VALUES       |       | TRANSFORMED VALUES |       | FITTED VALUES       |       | TRANSFORMED VALUES |         | FITTED VALUES       |       | *** SELECTED *** |       |
|--------------------------------------|-------|--------------------|-----------|---------------------|-------|--------------------|-------|---------------------|-------|--------------------|---------|---------------------|-------|------------------|-------|
| X                                    | Y     | X                  | LN(LN(Y)) | X                   | Y     | X                  | LN(X) | X                   | Y     | X                  | LN(1/X) | X                   | Y     | X                | Y     |
| Curve : Y = A*(B^X)<br>(Power Model) |       |                    |           |                     |       |                    |       |                     |       |                    |         |                     |       |                  |       |
| 12                                   | 3.146 | 12.00              | 0.14      | 8.0                 | 2.526 | 8.0                | 2.48  | -0.96               | 3.730 | 8.0                | -2.48   | 8.0                 | 4.280 | 8.0              | 4.280 |
| 24                                   | 1.899 | 24.00              | -0.44     | 20.0                | 2.060 | 20.0               | 3.18  | -0.29               | 2.179 | 20.0               | -3.18   | 20.0                | 2.142 | 20.0             | 2.142 |
| 36                                   | 1.579 | 36.00              | -0.78     | 32.0                | 1.756 | 32.0               | 3.58  | 0.00                | 1.772 | 32.0               | -3.58   | 32.0                | 1.665 | 32.0             | 1.665 |
| 48                                   | 1.398 | 48.00              | -1.09     | 44.0                | 1.550 | 44.0               | 3.87  | 0.23                | 1.499 | 44.0               | -3.87   | 44.0                | 1.461 | 44.0             | 1.461 |
| 60                                   | 1.307 | 60.00              | -1.32     | 56.0                | 1.407 | 56.0               | 4.09  | 0.37                | 1.367 | 56.0               | -4.09   | 56.0                | 1.349 | 56.0             | 1.349 |
| 72                                   | 1.264 | 72.00              | -1.45     | 68.0                | 1.305 | 68.0               | 4.28  | 0.45                | 1.281 | 68.0               | -4.28   | 68.0                | 1.279 | 68.0             | 1.279 |
| 84                                   | 1.227 | 84.00              | -1.59     | 80.0                | 1.230 | 80.0               | 4.43  | 0.52                | 1.221 | 80.0               | -4.43   | 80.0                | 1.232 | 80.0             | 1.232 |
| 96                                   | 1.194 | 96.00              | -1.73     | 92.0                | 1.175 | 92.0               | 4.56  | 0.60                | 1.177 | 92.0               | -4.56   | 92.0                | 1.197 | 92.0             | 1.197 |
|                                      |       |                    |           | 104.0               | 1.134 | 104.0              |       |                     | 1.143 | 104.0              |         | 104.0               | 1.171 | 104.0            | 1.171 |
|                                      |       |                    |           | 116.0               | 1.103 | 116.0              |       |                     | 1.118 | 116.0              |         | 116.0               | 1.151 | 116.0            | 1.151 |
|                                      |       |                    |           | 128.0               | 1.079 | 128.0              |       |                     | 1.098 | 128.0              |         | 128.0               | 1.135 | 128.0            | 1.135 |
|                                      |       |                    |           | 140.0               | 1.061 | 140.0              |       |                     | 1.081 | 140.0              |         | 140.0               | 1.122 | 140.0            | 1.122 |
|                                      |       |                    |           | 152.0               | 1.047 | 152.0              |       |                     | 1.068 | 152.0              |         | 152.0               | 1.111 | 152.0            | 1.111 |
|                                      |       |                    |           | 164.0               | 1.037 | 164.0              |       |                     | 1.058 | 164.0              |         | 164.0               | 1.101 | 164.0            | 1.101 |
|                                      |       |                    |           | 176.0               | 1.028 | 176.0              |       |                     | 1.049 | 176.0              |         | 176.0               | 1.093 | 176.0            | 1.093 |
|                                      |       |                    |           | 188.0               | 1.022 | 188.0              |       |                     | 1.042 | 188.0              |         | 188.0               | 1.087 | 188.0            | 1.087 |
|                                      |       |                    |           | 200.0               | 1.017 | 200.0              |       |                     | 1.038 | 200.0              |         | 200.0               | 1.081 | 200.0            | 1.081 |
|                                      |       |                    |           | 212.0               | 1.013 | 212.0              |       |                     | 1.031 | 212.0              |         | 212.0               | 1.075 | 212.0            | 1.075 |
|                                      |       |                    |           | 224.0               | 1.010 | 224.0              |       |                     | 1.026 | 224.0              |         | 224.0               | 1.071 | 224.0            | 1.071 |
|                                      |       |                    |           | 236.0               | 1.008 | 236.0              |       |                     | 1.023 | 236.0              |         | 236.0               | 1.067 | 236.0            | 1.067 |
| SUM                                  |       | 432.00             | -8.26     |                     |       |                    | 30.48 | 0.91                |       |                    | -30.48  |                     |       |                  |       |
| AVERAGE                              |       | 54.00              | -1.03     |                     |       |                    | 3.81  | 0.11                |       |                    | -3.81   |                     |       |                  |       |
|                                      |       |                    |           | PARAMETER ESTIMATES |       |                    |       | PARAMETER ESTIMATES |       |                    |         | PARAMETER ESTIMATES |       |                  |       |
|                                      |       |                    |           | N =                 | 8.000 | N =                | 8.000 | N =                 | 8.000 | N =                | 8.000   |                     |       |                  |       |
|                                      |       |                    |           | A =                 | 2.991 | A =                | 0.057 | A =                 | 0.057 | A =                | 35.917  |                     |       |                  |       |
|                                      |       |                    |           | B =                 | 0.579 | B =                | 0.739 | B =                 | 0.739 | B =                | 1.151   |                     |       |                  |       |
|                                      |       |                    |           | R^2 =               | 0.928 | R^2 =              | 0.984 | R^2 =               | 0.984 | R^2 =              | 0.998   |                     |       |                  |       |

RPTD\_FIT\_CRITICAL.xls

61-425-19



Derivation of Large Loss Critical Values

| (A)                | (B)                                   | (C)                         | (D)                                | (E)                                       | (F)                                        | (G)                                                        |
|--------------------|---------------------------------------|-----------------------------|------------------------------------|-------------------------------------------|--------------------------------------------|------------------------------------------------------------|
| Accident<br>Period | Implied<br>Trend<br>Factor<br>to 2020 | Large<br>Loss<br>Definition | Maturity<br>at 8/31/19<br>(months) | Reported<br>Loss<br>Development<br>Factor | Reported<br>Claim<br>Development<br>Factor | Large Loss<br>Critical<br>Reported<br>Amount<br>at 8/31/19 |
| 01/01/86-12/31/86  | N/A                                   | \$250,000                   | 404                                | 1.027                                     | 1.000                                      | \$243,501                                                  |
| 01/01/87-12/31/87  | N/A                                   | \$350,000                   | 392                                | 1.029                                     | 1.000                                      | \$340,239                                                  |
| 01/01/88-12/31/88  | N/A                                   | \$300,000                   | 380                                | 1.030                                     | 1.000                                      | \$291,350                                                  |
| 01/01/89-12/31/89  | N/A                                   | \$500,000                   | 368                                | 1.032                                     | 1.000                                      | \$484,642                                                  |
| 01/01/90-12/31/90  | N/A                                   | \$500,000                   | 356                                | 1.034                                     | 1.000                                      | \$483,704                                                  |
| 01/01/91-12/31/91  | N/A                                   | \$350,000                   | 344                                | 1.036                                     | 1.000                                      | \$337,939                                                  |
| 01/01/92-12/31/92  | N/A                                   | \$400,000                   | 332                                | 1.038                                     | 1.000                                      | \$385,472                                                  |
| 01/01/93-12/31/93  | N/A                                   | \$400,000                   | 320                                | 1.041                                     | 1.000                                      | \$384,360                                                  |
| 01/01/94-12/31/94  | N/A                                   | \$350,000                   | 308                                | 1.044                                     | 1.000                                      | \$335,349                                                  |
| 01/01/95-12/31/95  | N/A                                   | \$500,000                   | 296                                | 1.047                                     | 1.000                                      | \$477,696                                                  |
| 01/01/96-12/31/96  | N/A                                   | \$500,000                   | 284                                | 1.051                                     | 1.000                                      | \$475,878                                                  |
| 01/01/97-12/31/97  | N/A                                   | \$400,000                   | 272                                | 1.055                                     | 1.000                                      | \$379,258                                                  |
| 01/01/98-12/31/98  | N/A                                   | \$400,000                   | 260                                | 1.059                                     | 1.000                                      | \$377,825                                                  |
| 01/01/99-12/31/99  | N/A                                   | \$250,000                   | 248                                | 1.063                                     | 1.000                                      | \$235,252                                                  |
| 01/01/00-12/31/00  | N/A                                   | \$250,000                   | 236                                | 1.067                                     | 1.000                                      | \$234,370                                                  |
| 01/01/01-12/31/01  | N/A                                   | \$250,000                   | 224                                | 1.071                                     | 1.000                                      | \$233,466                                                  |
| 01/01/02-12/31/02  | N/A*                                  | \$300,000                   | 212                                | 1.075                                     | 1.000                                      | \$278,953                                                  |
| 01/01/03-12/31/03  | N/A*                                  | \$350,000                   | 200                                | 1.081                                     | 1.000                                      | \$323,868                                                  |
| 01/01/04-12/31/04  | N/A*                                  | \$400,000                   | 188                                | 1.087                                     | 1.000                                      | \$368,107                                                  |
| 01/01/05-12/31/05  | N/A*                                  | \$500,000                   | 176                                | 1.093                                     | 1.000                                      | \$457,258                                                  |
| 01/01/06-12/31/06  | N/A                                   | \$750,000                   | 164                                | 1.101                                     | 1.000                                      | \$680,957                                                  |
| 01/01/07-12/31/07  | N/A                                   | \$750,000                   | 152                                | 1.111                                     | 1.000                                      | \$675,275                                                  |
| 01/01/08-12/31/08  | N/A                                   | \$750,000                   | 140                                | 1.122                                     | 1.000                                      | \$668,660                                                  |
| 01/01/09-12/31/09  | N/A                                   | \$750,000                   | 128                                | 1.135                                     | 1.000                                      | \$660,871                                                  |
| 01/01/10-12/31/10  | N/A                                   | \$800,000                   | 116                                | 1.151                                     | 1.000                                      | \$695,017                                                  |
| 01/01/11-12/31/11  | N/A                                   | \$800,000                   | 104                                | 1.171                                     | 1.000                                      | \$683,003                                                  |
| 01/01/12-12/31/12  | N/A                                   | \$800,000                   | 92                                 | 1.197                                     | 1.000                                      | \$668,170                                                  |
| 01/01/13-12/31/13  | N/A                                   | \$800,000                   | 80                                 | 1.232                                     | 1.000                                      | \$649,430                                                  |
| 01/01/14-12/31/14  | N/A                                   | \$800,000                   | 68                                 | 1.279                                     | 1.000                                      | \$625,065                                                  |
| 01/01/15-12/31/15  | N/A                                   | \$800,000                   | 56                                 | 1.349                                     | 1.001                                      | \$592,178                                                  |
| 01/01/16-12/31/16  | N/A                                   | \$800,000                   | 44                                 | 1.461                                     | 1.004                                      | \$545,491                                                  |
| 01/01/17-12/31/17  | N/A                                   | \$800,000                   | 32                                 | 1.665                                     | 1.013                                      | \$474,472                                                  |
| 01/01/18-12/31/18  | N/A                                   | \$800,000                   | 20                                 | 2.142                                     | 1.048                                      | \$356,275                                                  |
| 01/01/19-12/31/19  | N/A                                   | \$1,000,000                 | 8                                  | 4.280                                     | 1.270                                      | \$184,006                                                  |

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

Column (E): Appendix A, Sheet 11; runoff 1997 and prior

Column (F): Appendix A, Sheet 10

Column (G): Column (C)/ Column (E)/ Column (F)

**The City of Scranton  
Workers' Compensation**

**APPENDIX B  
Sheet 2**

**Summary of Critical Value Disability Losses  
As of August 31, 2019**

| (A)                      | (B)           | (C)          | (D)            | (E)          | (F)         | (G)                  | (H)            | (I)                                 |
|--------------------------|---------------|--------------|----------------|--------------|-------------|----------------------|----------------|-------------------------------------|
| Date of Loss             | Named Insured | Medical Paid | Indemnity Paid | Expense Paid | Total Paid  | Outstanding Reserves | Total Incurred | Large Loss Critical Reported Amount |
| <b>03/01/86-02/28/87</b> |               |              |                |              |             |                      |                |                                     |
| 03/01/86                 | SABLE         | \$2,393.7    | \$437,837.9    | \$7,031.5    | \$447,263.1 | \$78,417.0           | \$525,680      | \$243,501                           |
| 07/01/86                 | MCGEE         | \$6,212.9    | \$467,853.8    | \$21,943.0   | \$496,009.7 | \$4,794.0            | \$500,794      | \$243,501                           |
| 01/09/87                 | HOBAN         | \$48,816.9   | \$413,962.6    | \$50,038.1   | \$512,817.6 | \$0.0                | \$512,818      | \$340,239                           |
|                          | 3 Claims      |              |                |              | \$1,456,090 | \$83,201             | \$1,539,291    |                                     |
| <b>03/01/87-02/28/88</b> |               |              |                |              |             |                      |                |                                     |
| 08/04/87                 | KERRIGAN      | \$176,577.9  | \$433,507.0    | \$20,630.6   | \$630,715   | \$32,187             | \$662,902      | \$340,239                           |
| 08/09/87                 | ROSS III      | \$8,995.6    | \$368,392.5    | \$2,022.1    | \$379,410   | \$0                  | \$379,410      | \$340,239                           |
| 08/15/87                 | NOVAK         | \$15,303.9   | \$371,896.9    | \$15,026.9   | \$402,228   | \$0                  | \$402,228      | \$340,239                           |
| 09/01/87                 | GENOVESE      | \$166,034.9  | \$484,785.5    | \$23,011.1   | \$673,831   | \$0                  | \$673,831      | \$340,239                           |
|                          | 4 Claims      |              |                |              | \$2,086,185 | \$32,187             | \$2,118,372    |                                     |
| <b>03/01/88-02/28/89</b> |               |              |                |              |             |                      |                |                                     |
| 05/06/88                 | MCGOWAN       | \$17,515     | \$557,939      | \$15,655     | \$591,109   | \$117,387            | \$708,496      | \$291,350                           |
| 07/14/88                 | TASSEY        | \$3,990      | \$290,010      | \$3,038      | \$297,038   | \$105,246            | \$402,284      | \$291,350                           |
| 07/17/88                 | RESCIGNO      | \$0          | \$225,491      | \$3,372      | \$228,863   | \$329,657            | \$558,520      | \$291,350                           |
| 08/13/88                 | MCHALE        | \$31,714     | \$300,486      | \$23,443     | \$355,642   | \$0                  | \$355,642      | \$291,350                           |
| 01/14/89                 | HOFFMAN       | \$32,152     | \$611,106      | \$18,037     | \$661,295   | \$0                  | \$661,295      | \$484,642                           |
|                          | 5 Claims      |              |                |              | \$2,133,947 | \$552,290            | \$2,686,237    |                                     |
| <b>03/01/90-02/28/91</b> |               |              |                |              |             |                      |                |                                     |
| 06/26/90                 | JONES         | 0            | 563,549.60     | 12,896.00    | \$576,446   | 302,317              | \$878,763      | \$483,704                           |
| 12/30/90                 | BENTLER       | 75,542.51    | 444,566.46     | 38,214.33    | \$567,063   | 34,626               | \$601,689      | "Pappy                              |
|                          | 2 Claims      |              |                |              | \$1,143,508 | \$336,943            | \$1,480,451    | Plan"                               |

LgLosses.xls

23-Sep-19



**The City of Scranton  
Workers' Compensation**

**APPENDIX B  
Sheet 3**

**Summary of Critical Value Disability Losses  
As of August 31, 2019**

| (A)<br>Date of<br>Loss   | (B)<br>Named<br>Insured | (C)<br>Medical<br>Paid | (D)<br>Indemnity<br>Paid | (E)<br>Expense<br>Paid | (F)<br>Total<br>Paid | (G)<br>Outstanding<br>Reserves | (H)<br>Total<br>Incurred | (I)<br>Large Loss<br>Critical<br>Reported<br>Amount |
|--------------------------|-------------------------|------------------------|--------------------------|------------------------|----------------------|--------------------------------|--------------------------|-----------------------------------------------------|
| <b>03/01/91-02/28/92</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 05/06/91                 | PRICE                   | \$23,868               | \$378,615                | \$2,156                | \$404,639            | \$38,989                       | \$443,608                | \$337,939                                           |
| 07/19/91                 | WHALEN                  | \$138,044              | \$295,115                | \$18,444               | \$451,602            | \$0                            | \$451,602                | \$337,939                                           |
| 07/24/91                 | MALINOWSKI              | \$89,010               | \$528,352                | \$46,470               | \$633,833            | \$92,233                       | \$726,066                | \$337,939                                           |
| 08/01/91                 | PETRINI                 | \$1,720                | \$461,128                | \$6,417                | \$469,265            | \$2,771                        | \$472,036                | \$337,939                                           |
| 08/21/91                 | HARVEY                  | \$119,714              | \$322,891                | \$58,992               | \$501,597            | \$0                            | \$501,597                | \$337,939                                           |
| 09/08/91                 | HUBSHMAN                | \$13,294               | \$398,781                | \$61,227               | \$473,302            | \$0                            | \$473,302                | \$337,939                                           |
| 11/05/91                 | SEYMOUR                 | \$96,312               | \$564,249                | \$21,588               | \$682,150            | \$60,957                       | \$743,107                | \$337,939                                           |
| 02/07/92                 | BIDWELL                 | \$0                    | \$395,914                | \$9,218                | \$405,133            | \$0                            | \$405,133                | \$385,472                                           |
|                          | 8 Claims                |                        |                          |                        | \$4,021,520          | \$194,930                      | \$4,216,450              |                                                     |
| <b>03/01/92-02/28/93</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 08/02/92                 | DAVIS, B.               | \$123,164              | \$381,864                | \$38,082               | \$543,111            | \$0                            | \$543,111                | \$385,472                                           |
| 08/26/92                 | GRISKO                  | \$72,744               | \$535,788                | \$33,261               | \$641,792            | \$0                            | \$641,792                | \$385,472                                           |
| 10/14/92                 | MONAHAN                 | \$34,940               | \$644,818                | \$80,507               | \$760,265            | \$0                            | \$760,265                | \$385,472                                           |
| 11/29/92                 | DAVIS, Wm.              | \$90,017               | \$403,035                | \$58,560               | \$551,613            | \$0                            | \$551,613                | \$385,472                                           |
|                          | 4 Claims                |                        |                          |                        | \$2,496,780          | \$0                            | \$2,496,780              |                                                     |
| <b>03/01/93-02/28/94</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 03/04/93                 | POWELL                  | \$135,344              | \$679,580                | \$92,769               | \$907,693            | \$140,878                      | \$1,048,571              | \$384,360                                           |
| 04/15/93                 | CONLON                  | \$77,228               | \$584,473                | \$19,034               | \$680,735            | \$0                            | \$680,735                | \$384,360                                           |
| 05/02/93                 | WASYLYNIAK              | \$59,871               | \$470,649                | \$27,589               | \$558,109            | \$0                            | \$558,109                | \$384,360                                           |
| 05/14/93                 | JEFFERS                 | \$31,885               | \$319,155                | \$36,513               | \$387,553            | \$0                            | \$387,553                | \$384,360                                           |
| 06/22/93                 | PALUTIS                 | \$76,477               | \$390,796                | \$48,169               | \$515,442            | \$0                            | \$515,442                | \$384,360                                           |
| 07/08/93                 | ARMFIELD                | \$11,505               | \$637,515                | \$16,930               | \$665,950            | \$11,796                       | \$677,746                | \$384,360                                           |
| 07/24/93                 | CAWLEY                  | \$34,655               | \$345,596                | \$42,994               | \$423,245            | \$0                            | \$423,245                | \$384,360                                           |
| 08/11/93                 | DAFFARO                 | \$50,352               | \$553,136                | \$4,180                | \$607,667            | \$5,218                        | \$612,885                | \$384,360                                           |
| 01/19/94                 | BURRIER                 | \$59,239               | \$255,436                | \$31,406               | \$346,081            | \$0                            | \$346,081                | \$335,349                                           |
|                          | 9 Claims                |                        |                          |                        | \$5,092,475          | \$157,892                      | \$5,250,367              |                                                     |

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23-Sep-19

**The City of Scranton  
Workers' Compensation**

**APPENDIX B  
Sheet 4**

**Summary of Critical Value Disability Losses  
As of August 31, 2019**

| (A)<br>Date of<br>Loss   | (B)<br>Named<br>Insured | (C)<br>Medical<br>Paid | (D)<br>Indemnity<br>Paid | (E)<br>Expense<br>Paid | (F)<br>Total<br>Paid | (G)<br>Outstanding<br>Reserves | (H)<br>Total<br>Incurred | (I)<br>Large Loss<br>Critical<br>Reported<br>Amount |
|--------------------------|-------------------------|------------------------|--------------------------|------------------------|----------------------|--------------------------------|--------------------------|-----------------------------------------------------|
| <b>03/01/95-02/28/96</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 07/20/95                 | MCGINNIS                | \$91,758               | \$494,797                | \$40,216               | \$626,771            | \$0                            | \$626,771                | \$477,696                                           |
| 08/23/95                 | DERMODY                 | \$8,741                | \$625,434                | \$70,983               | \$705,159            | \$0                            | \$705,159                | \$477,696                                           |
| 09/18/95                 | ANDREJACK               | \$48,989               | \$363,700                | \$53,425               | \$465,114            | \$16,257                       | \$482,371                | \$477,696                                           |
| 12/07/95                 | HINKLEY                 | \$61,862               | \$362,619                | \$55,955               | \$480,436            | \$0                            | \$480,436                | \$477,696                                           |
| 01/05/96                 | DUDZINSKI               | \$59,031               | \$543,209                | \$53,990               | \$660,115            | \$0                            | \$660,115                | \$475,878                                           |
|                          | 5 Claims                |                        |                          |                        | \$2,938,594          | \$16,257                       | \$2,954,851              |                                                     |
| <b>03/01/96-02/28/97</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 07/24/96                 | DOYLE                   | \$586                  | \$666,365                | \$13,488               | \$680,439            | \$0                            | \$680,439                | \$475,878                                           |
| 09/04/96                 | MUSSO                   | \$200,916              | \$154,800                | \$49,952               | \$405,668            | \$152,457                      | \$558,125                |                                                     |
|                          | 2 Claims                |                        |                          |                        | \$1,086,107          | \$152,457                      | \$1,238,564              |                                                     |
| <b>03/01/97-02/28/98</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 06/09/97                 | MATTICKS                | \$62,307               | \$275,891                | \$57,074               | \$395,272            | \$0                            | \$395,272                | \$379,258                                           |
|                          | 1 Claim                 |                        |                          |                        | \$395,272            | \$0                            | \$395,272                |                                                     |
| <b>03/01/99-02/28/00</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 04/06/99                 | OTTONE                  | \$24,493               | \$227,517                | \$33,777               | \$285,787            | \$0                            | \$285,787                | \$235,252                                           |
| 05/10/99                 | KLEE                    | \$15,904               | \$209,899                | \$22,015               | \$247,818            | \$0                            | \$247,818                | \$235,252                                           |
| 01/26/00                 | MARTIN                  | \$272,273              | \$89,236                 | \$47,084               | \$408,593            | \$0                            | \$408,593                | \$234,370                                           |
|                          | 3 Claims                |                        |                          |                        | \$942,198            | \$0                            | \$942,198                |                                                     |
| <b>03/01/00-02/28/01</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 06/09/00                 | MEDALLIS                | \$103,100              | \$148,552                | \$30,040               | \$281,692            | \$0                            | \$281,692                | \$234,370                                           |
| 07/13/00                 | WAZNAK                  | \$224,469              | \$220,048                | \$43,165               | \$487,682            | \$0                            | \$487,682                | \$234,370                                           |
| 02/17/01                 | BATYKO                  | \$44,640               | \$156,846                | \$37,558               | \$239,044            | \$0                            | \$239,044                | \$233,466                                           |
|                          | 3 Claims                |                        |                          |                        | \$1,008,418          | \$0                            | \$1,008,418              |                                                     |

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23-Sep-19



**The City of Scranton  
Workers' Compensation**

**APPENDIX B  
Sheet 5**

**Summary of Critical Value Disability Losses**

*As of August 31, 2019*

| (A)<br>Date of<br>Loss   | (B)<br>Named<br>Insured | (C)<br>Medical<br>Paid | (D)<br>Indemnity<br>Paid | (E)<br>Expense<br>Paid | (F)<br>Total<br>Paid | (G)<br>Outstanding<br>Reserves | (H)<br>Total<br>Incurred | (I)<br>Large Loss<br>Critical<br>Reported<br>Amount |
|--------------------------|-------------------------|------------------------|--------------------------|------------------------|----------------------|--------------------------------|--------------------------|-----------------------------------------------------|
| <b>03/01/01-02/28/02</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 08/10/01                 | LANNING                 | \$56,527               | \$219,620                | \$25,557               | \$301,704            | \$0                            | \$301,704                | \$233,466                                           |
| 08/23/01                 | GALELLA                 | \$44,321               | \$184,415                | \$27,920               | \$256,656            | \$0                            | \$256,656                | \$233,466                                           |
| 02/11/02                 | MACKIN                  | \$46,164               | \$221,969                | \$22,969               | \$291,102            | \$0                            | \$291,102                | \$278,953                                           |
| 02/20/02                 | OZOVEK                  | \$143,954              | \$288,672                | \$30,331               | \$442,957            | \$0                            | \$442,957                | \$278,953                                           |
|                          | 4 Claims                | (2 post 10/17/01 SIR)  |                          |                        | \$1,292,419          | \$0                            | \$1,292,419              |                                                     |
| <b>03/01/02-02/28/03</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 04/15/02                 | FARGIONE                | \$126,603              | \$304,542                | \$27,010               | \$463,519            | \$0                            | \$463,519                | \$278,953                                           |
| 06/12/02                 | GISOLFI                 | \$144,865              | \$294,596                | \$45,856               | \$485,317            | \$0                            | \$485,317                | \$278,953                                           |
| 07/21/02                 | ROSAR, J.               | \$79,913               | \$308,354                | \$44,915               | \$433,182            | \$0                            | \$433,182                | \$278,953                                           |
| 07/25/02                 | BOEZI                   | \$206,569              | \$224,196                | \$77,115               | \$507,881            | \$13,055                       | \$520,936                | \$278,953                                           |
|                          | 4 Claims                | (all pre 10/17/02)     |                          |                        | \$1,889,898          | \$13,055                       | \$1,902,953              |                                                     |
| <b>03/01/03-02/28/04</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 11/25/03                 | MALONE                  | \$4,886                | \$310,817                | \$8,325                | \$324,028            | \$367,075                      | \$691,103                | \$370,135                                           |
|                          | 1 Claim                 | (1 post 10/16/03 SIR)  |                          |                        | \$324,026            | \$367,075                      | \$691,103                |                                                     |
| <b>03/01/04-02/28/05</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 06/24/04                 | EIBACH                  | \$155,654              | \$284,209                | \$58,192               | \$498,055            | \$0                            | \$498,055                | \$368,107                                           |
| 09/19/04                 | McINTYRE                | \$149,519              | \$236,458                | \$20,023               | \$417,202            | \$0                            | \$417,202                | \$368,107                                           |
|                          | 2 Claims                | (pre 10/17/04)         |                          |                        | \$915,257            | \$0                            | \$915,257                |                                                     |
| <b>03/01/06-02/28/07</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 09/12/06                 | SVETOVICH               | \$261,778              | \$419,387                | \$108,271              | \$789,437            | \$161,837                      | \$951,274                | \$680,957                                           |
|                          | 1 Claim                 |                        |                          |                        | \$789,437            | \$161,837                      | \$951,274                |                                                     |
| <b>03/01/15-02/28/16</b> |                         |                        |                          |                        |                      |                                |                          |                                                     |
| 07/11/15                 | WILDING                 | \$93,143               | \$204,737                | \$4,540                | \$302,419            | \$1,649,195                    | \$1,951,614              | \$592,178                                           |
|                          | 1 Claim                 |                        |                          |                        | \$302,419            | \$1,649,195                    | \$1,951,614              |                                                     |

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23-Sep-19

**The City of Scranton  
Workers' Compensation**

**APPENDIX C**

**Derivation of Discount Factors as of 8/31/19**

| (A)                | (B)                                | (C)                                              | (D)                            | (E)                            | (F)                                    | (G)                     | (H)                |
|--------------------|------------------------------------|--------------------------------------------------|--------------------------------|--------------------------------|----------------------------------------|-------------------------|--------------------|
| Accident<br>Period | Maturity<br>in Years<br>at 8/31/19 | Cumulative<br>Paid Loss<br>Development<br>Factor | % Losses<br>Paid<br>at 8/31/19 | Midpoint<br>Upcoming<br>Period | % Losses<br>Paid<br>Upcoming<br>Period | Column(F)<br>Discounted | Discount<br>Factor |
| 2019/2020          | 0.50                               | 13.583                                           | 7.4%                           | 1.0                            | 14.2%                                  | 0.138                   | 0.838              |
| 2018/2019          | 1.50                               | 4.647                                            | 21.5%                          | 2.0                            | 11.3%                                  | 0.108                   | 0.830              |
| 2017/2018          | 2.50                               | 3.051                                            | 32.8%                          | 3.0                            | 8.8%                                   | 0.083                   | 0.821              |
| 2016/2017          | 3.50                               | 2.404                                            | 41.6%                          | 4.0                            | 7.0%                                   | 0.064                   | 0.813              |
| 2015/2016          | 4.50                               | 2.057                                            | 48.6%                          | 5.0                            | 5.6%                                   | 0.051                   | 0.807              |
| 2014/2015          | 5.50                               | 1.843                                            | 54.3%                          | 6.0                            | 4.6%                                   | 0.040                   | 0.803              |
| 2013/2014          | 6.50                               | 1.699                                            | 58.9%                          | 7.0                            | 3.9%                                   | 0.033                   | 0.799              |
| 2012/2013          | 7.50                               | 1.594                                            | 62.7%                          | 8.0                            | 3.2%                                   | 0.027                   | 0.797              |
| 2011/2012          | 8.50                               | 1.516                                            | 66.0%                          | 9.5                            | 5.1%                                   | 0.041                   | 0.796              |
|                    | 10.50                              | 1.407                                            | 71.1%                          | 11.5                           | 3.9%                                   | 0.030                   | 0.799              |
|                    | 12.50                              | 1.334                                            | 75.0%                          | 13.5                           | 3.0%                                   | 0.022                   | 0.806              |
|                    | 14.50                              | 1.283                                            | 77.9%                          | 15.5                           | 2.4%                                   | 0.017                   | 0.819              |
|                    | 16.50                              | 1.244                                            | 80.4%                          | 17.5                           | 1.9%                                   | 0.013                   | 0.836              |
|                    | 18.50                              | 1.215                                            | 82.3%                          | 19.5                           | 2.1%                                   | 0.014                   | 0.857              |
|                    | 20.50                              |                                                  | 84.4%                          | 21.5                           | 2.3%                                   | 0.014                   | 0.879              |
|                    | 22.50                              |                                                  | 86.7%                          | 23.5                           | 2.6%                                   | 0.015                   | 0.901              |
|                    | 24.50                              |                                                  | 89.3%                          | 25.5                           | 2.8%                                   | 0.016                   | 0.923              |
|                    | 26.50                              |                                                  | 92.1%                          | 27.5                           | 3.1%                                   | 0.017                   | 0.945              |
|                    | 28.50                              |                                                  | 95.2%                          | 29.5                           | 3.4%                                   | 0.018                   | 0.966              |
|                    | 30.50                              |                                                  | 98.6%                          | 31.5                           | 1.4%                                   | 0.007                   | 0.978              |
| ULT                | 32.50                              | 1.000                                            | 100.0%                         |                                |                                        |                         |                    |

Annual Interest Rate: 2.25%

Column(C): Appendix A, Sheet 4

Column(D): 1 / Column (C)

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

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

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

Column(G): Column(F) x [1 + Interest Rate]<sup>n</sup> - Column(E)

Column(H): [1 - Interest Rate]<sup>n</sup> / [1 - Interest Rate] x [Upward Sum, Column(G)]

DFAX.XLS

23-Sep-19