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January 18, 2022

California Pines Community Services District
Ms. Holly Sherer
Office Administrator
HCR-4 Box 43002
Alturas, California 96101-9504

Re: 2022-23 Workers' Compensation Experience Modification Factor

Dear Ms. Sherer,

In preparation for the 2022-23 Workers' Compensation Program renewal on July 1, 2022, we are providing your agency's 2022-23 Experience Modification Factor (EMOD) to help with budget planning. SDRMA follows the Workers' Compensation Insurance Rating Bureau (WCIRB) methodology for calculating EMODs. A detailed EMOD Calculation Form and claims detail is attached to help you understand your EMOD.

Your agency's 2022-23 EMOD is 76%

If you have questions regarding your agency's EMOD, please contact our Finance Department at accounting@sdrma.org or 800.537.7790.

The market for Workers' Compensation coverage continues to remain stable. We anticipate only medical inflation to cause minor rate increases for excess/reinsurance coverage for the 2022-23 program year. Thus, we anticipate minimal rate changes for the 2022-23 program year.

The SDRMA Board of Directors will also discuss a potential Longevity Distribution in the coming months. Should the board approve a distribution, every member that has completed its initial commitment of three full program years and has an EMOD of 150% or lower is eligible to receive a longevity distribution credit when they renew coverage. More information regarding a potential longevity distribution will be shared in March.

Members considering withdrawal from coverage with SDRMA for the 2022-23 program year are required to submit a **"Notice of Intent to Withdraw"** by **April 1, 2022** in accordance with SDRMA Bylaws and must have completed the initial three full program year commitment period. If you have any questions about withdrawing from our program, please contact Ellen Doughty at edoughty@sdrma.org or 800.537.7790.



On behalf of the SDRMA Board of Directors and our entire risk management team, we thank you for your continued participation in our programs.

Sincerely,
Special District Risk Management Authority

A handwritten signature in blue ink that reads "Laura S. Gill". The signature is written in a cursive, flowing style.

Laura S. Gill, ARM, ARM-P, CSDM
Chief Executive Officer

Special District Risk Management Authority
Workers' Compensation Program
 Program Year 2022-23



Experience Modification (EMOD) Calculation Form

California Pines Community Services District

HCR-4 Box 43002
 Alturas, California 96101

Summary

PY 2022-23 EMOD - 76%
 PY 2021-22 EMOD - 105%

Detail Calculations for Program Year 2022-23

Expected Losses

Class Codes	2018-19 Payroll	2019-20 Payroll	2020-21 Payroll	Total Payroll	Expected Loss Rate	Total Expected Losses	Expected Primary Losses	Expected Excess Losses
7706	\$565,645	\$285,093	\$444,936	\$1,295,674	0.0222	\$28,763.96	\$7,766.28	\$20,997.68
7707	\$0	\$0	\$0	\$0	1.0657	\$0.00	\$0.00	\$0.00
8742-D	\$6,000	\$5,600	\$6,000	\$17,600	0.0014	\$24.64	\$7.16	\$17.48
8810	\$76,028	\$62,126	\$71,353	\$209,507	0.0011	\$230.46	\$76.05	\$154.41
9403	\$47,112	\$37,069	\$24,618	\$108,799	0.0296	\$3,220.45	\$792.23	\$2,428.22
9410	\$95,864	\$70,583	\$93,290	\$259,737	0.0052	\$1,350.63	\$560.51	\$790.12
9420	\$100,076	\$61,255	\$79,812	\$241,143	0.0331	\$7,981.84	\$2,362.63	\$5,619.21
	\$890,725	\$521,726	\$720,009	\$2,132,460		\$41,571.98	\$11,564.86	\$30,007.12

Actual Losses valued as of 12/31/2021

Year	Claims Count	Actual Incurred Losses	Actual Losses*	Actual Primary Losses	Actual Excess Losses
2018-19	1	\$1,308.05	\$1,058.05	\$1,058.05	\$0.00
2019-20	1	\$879.68	\$629.68	\$629.68	\$0.00
2020-21	1	\$215.00	\$0.00	\$0.00	\$0.00
		Totals	\$1,687.73	\$1,687.73	\$0.00

* Actual Losses are capped at \$175,000 per claim for purposes of EMOD calculations.

EMOD Calculation - Based on Workers' Compensation Insurance Rating Bureau's (WCIRB) rating model.

Total Adjusted Losses			
Expected Excess Losses	Actual Primary Losses	Total Expected Losses	2022-23 EMOD
(\$30,007.12	+ \$1,687.73) \$41,571.98	= 76%

Special District Risk Management Authority

Workers' Compensation EMOD Claims Detail

Program Year 2022-23

California Pines Community Services District



Injury Date	Claim Number	Claim Status	Injury Category	Injury Type	Total Incurred	*Actual Losses
03/04/2019	SDWA-560204	C	Medical	- Lifting	\$1,308.05	\$1,058.05
2018-19	No. of Claims	1			\$1,308.05	\$1,058.05
09/25/2019	SDWA-560730	C	Medical	- Hand Tool, Utensil; Not Powered	\$879.68	\$629.68
2019-20	No. of Claims	1			\$879.68	\$629.68
09/14/2020	SDWA-561380	C	Indemnity	- Struck/Injured By Object Being Lifted	\$215.00	\$0.00
2020-21	No. of Claims	1			\$215.00	\$0.00
Total	No. of Claims	3			\$2,402.73	\$1,687.73

* Actual Losses have the first \$250 excluded and are capped at \$175,000