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KERS' COMPENSATION / VEHICULAR LIABILITY / GENERAL LIABILITY / VANPOOL LIAB
KANSAS CITY AREA TRANSPORTATION AUTHORITY
FACTS AND FIGURES
FOR ACTUARIAL SERVICES

EMPLOYEES:	780	2014 BUDGET
EMPLOYEES:	786	2015 BUDGET
REVENUE VEHICLES:	283	2015 ACTUAL
SERVICE VEHICLES: (non-revenue)	65	2015 ACTUAL

1987	TOTAL REVENUE MILES:	8,627,764	ACTUAL
1988	TOTAL REVENUE MILES:	8,681,818	ACTUAL
1989	TOTAL REVENUE MILES:	8,878,107	ACTUAL
1990	TOTAL REVENUE MILES:	8,934,639	ACTUAL
1991	TOTAL REVENUE MILES:	8,854,558	ACTUAL
1992	TOTAL REVENUE MILES:	8,293,597	ACTUAL
1993	TOTAL REVENUE MILES:	7,927,786	ACTUAL
1994	TOTAL REVENUE MILES:	7,933,322	ACTUAL
1995	TOTAL REVENUE MILES:	7,878,967	ACTUAL
1996	TOTAL REVENUE MILES:	7,609,477	ACTUAL
1997	TOTAL REVENUE MILES:	7,682,387	ACTUAL
1998	TOTAL REVENUE MILES:	8,125,359	ACTUAL
1999	TOTAL REVENUE MILES:	8,949,074	ACTUAL
2000	TOTAL REVENUE MILES:	9,841,440	ACTUAL
2001	TOTAL REVENUE MILES:	10,218,184	ACTUAL
2002	TOTAL REVENUE MILES:	9,739,787	ACTUAL
2003	TOTAL REVENUE MILES:	9,375,104	ACTUAL
2004	TOTAL REVENUE MILES:	9,573,367	ACTUAL
2005	TOTAL REVENUE MILES:	10,180,179	ACTUAL
2006	TOTAL REVENUE MILES:	10,734,711	ACTUAL
2007	TOTAL REVENUE MILES:	10,758,522	ACTUAL
2008	TOTAL REVENUE MILES:	10,710,258	ACTUAL
2009	TOTAL REVENUE MILES:	10,293,062	ACTUAL
2010	TOTAL REVENUE MILES:	9,710,964	ACTUAL
2011	TOTAL REVENUE MILES:	9,755,998	ACTUAL
2012	TOTAL REVENUE MILES:	9,615,594	ACTUAL
2013	TOTAL REVENUE MILES:	9,503,945	ACTUAL
2014	TOTAL REVENUE MILES:	9,518,376	ACTUAL
2015	TOTAL REVENUE MILES:	2015 NOT AVAILABLE	

2007	TOTAL NON-REVENUE SERVICE VEHIC	71,676	ACTUAL
2008	TOTAL NON-REVENUE SERVICE VEHIC	240,111	ACTUAL
2009	TOTAL NON-REVENUE SERVICE VEHIC	211,404	ACTUAL
2010	TOTAL NON-REVENUE SERVICE VEHIC	215,448	ACTUAL
2011	TOTAL NON-REVENUE SERVICE VEHIC	229,781	ACTUAL
2012	TOTAL NON-REVENUE SERVICE VEHIC	233,392	ACTUAL
2013	TOTAL NON-REVENUE SERVICE VEHIC	259,659	ACTUAL
2014	TOTAL NON-REVENUE SERVICE VEHIC	240,320	ACTUAL
2015	TOTAL NON-REVENUE SERVICE VEHIC	249,989	2015 Estimated

2003	TOTAL VANPOOL REVENUE MILES	490,029	ACTUAL
2004	TOTAL VANPOOL REVENUE MILES	509,937	ACTUAL
2005	TOTAL VANPOOL REVENUE MILES	523,179	ACTUAL
2006	TOTAL VANPOOL REVENUE MILES	577,685	ACTUAL
2007	TOTAL VANPOOL REVENUE MILES	538,535	ACTUAL
2008	TOTAL VANPOOL REVENUE MILES	504,989	ACTUAL
2009	TOTAL VANPOOL REVENUE MILES	442,257	ACTUAL
2010	TOTAL VANPOOL REVENUE MILES	448,333	ACTUAL
2011	TOTAL VANPOOL REVENUE MILES	463,853	ACTUAL
2012	TOTAL VANPOOL REVENUE MILES	484,237	ACTUAL
2013	TOTAL VANPOOL REVENUE MILES	513,353	ACTUAL
2014	TOTAL VANPOOL REVENUE MILES	546,546	ACTUAL
2015	TOTAL VANPOOL REVENUE MILES	503,578	2015 ESTIMATED

2003	TOTAL VANPOOL MILES	628,993	ACTUAL
2004	TOTAL VANPOOL MILES	649,042	ACTUAL
2005	TOTAL VANPOOL MILES	663,725	ACTUAL
2006	TOTAL VANPOOL MILES	728,807	ACTUAL
2007	TOTAL VANPOOL MILES	660,893	ACTUAL

2008	TOTAL VANPOOL MILES	615,570 ACTUAL
2009	TOTAL VANPOOL MILES	549,155 ACTUAL
2010	TOTAL VANPOOL MILES	562,661 ACTUAL
2011	TOTAL VANPOOL MILES	535,238 ACTUAL
2012	TOTAL VANPOOL MILES	591,725 ACTUAL
2013	TOTAL VANPOOL MILES	629,007 ACTUAL
2014	TOTAL VANPOOL MILES	678,556 ACTUAL
2015	TOTAL VANPOOL MILES	624,448 2015 ESTIMATED

1990	MISSOURI ANNUAL PAYROLL:	20,503,980 ACTUAL
1991	MISSOURI ANNUAL PAYROLL:	19,915,284 ACTUAL
1992	MISSOURI ANNUAL PAYROLL:	25,692,828 ACTUAL
1993	MISSOURI ANNUAL PAYROLL:	26,202,336 ACTUAL
1994	MISSOURI ANNUAL PAYROLL:	20,585,028 ACTUAL
1995	MISSOURI ANNUAL PAYROLL:	18,452,292 ACTUAL
1996	MISSOURI ANNUAL PAYROLL:	\$21,058,752 ACTUAL
1997	MISSOURI ANNUAL PAYROLL:	\$22,114,176 ACTUAL
1998	MISSOURI ANNUAL PAYROLL:	\$23,206,186 ACTUAL
1999	MISSOURI ANNUAL PAYROLL:	\$21,175,843 ACTUAL
2000	MISSOURI ANNUAL PAYROLL:	\$25,499,712 ACTUAL
2001	MISSOURI ANNUAL PAYROLL:	\$21,658,504 ACTUAL
2002	MISSOURI ANNUAL PAYROLL:	\$22,224,664 ACTUAL
2003	MISSOURI ANNUAL PAYROLL:	\$34,943,316 ACTUAL
2004	MISSOURI ANNUAL PAYROLL:	\$27,604,992 ACTUAL
2005	MISSOURI ANNUAL PAYROLL:	\$30,309,991 ACTUAL
2006	MISSOURI ANNUAL PAYROLL:	\$32,864,983 ACTUAL
2007	MISSOURI ANNUAL PAYROLL:	\$39,267,240 ACTUAL
2008	MISSOURI ANNUAL PAYROLL:	\$34,529,000 ACTUAL
2009	MISSOURI ANNUAL PAYROLL:	\$30,566,136 ACTUAL
2010	MISSOURI ANNUAL PAYROLL:	\$35,903,077 ACTUAL
2011	MISSOURI ANNUAL PAYROLL:	\$35,839,266 ACTUAL
2012	MISSOURI ANNUAL PAYROLL:	\$33,834,261 ACTUAL
2013	MISSOURI ANNUAL PAYROLL:	\$33,844,365 ACTUAL
2014	MISSOURI ANNUAL PAYROLL:	\$32,486,898 ACTUAL
2015	MISSOURI ANNUAL PAYROLL:	\$35,447,159 ESTIMATED

2006	KANSAS ANNUAL PAYROLL:	\$819,145 ACTUAL
2007	KANSAS ANNUAL PAYROLL:	\$855,893 ACTUAL
2008	KANSAS ANNUAL PAYROLL:	\$874,842 ACTUAL
2009	KANSAS ANNUAL PAYROLL:	\$1,005,733 ACTUAL
2010	KANSAS ANNUAL PAYROLL:	\$985,620 ACTUAL
2011	KANSAS ANNUAL PAYROLL:	\$989,857 ACTUAL
2012	KANSAS ANNUAL PAYROLL:	\$1,054,533 ACTUAL
2013	KANSAS ANNUAL PAYROLL:	\$1,088,030 ACTUAL
2014	KANSAS ANNUAL PAYROLL:	\$1,199,846.00 ACTUAL
2015	KANSAS ANNUAL PAYROLL:	\$894,928.22 AVG FOR 9 YEARS

1996	ANNUAL RIDERSHIP:	14,213,971 ACTUAL
1997	ANNUAL RIDERSHIP:	14,355,340 ACTUAL
1998	ANNUAL RIDERSHIP:	14,754,354 ACTUAL
1999	ANNUAL RIDERSHIP:	15,218,904 ACTUAL
2000	ANNUAL RIDERSHIP:	14,832,179 ACTUAL
2001	ANNUAL RIDERSHIP:	15,127,049 ACTUAL
2002	ANNUAL RIDERSHIP:	14,271,195 ACTUAL
2003	ANNUAL RIDERSHIP:	13,240,574 ACTUAL
2004	ANNUAL RIDERSHIP:	13,073,579 ACTUAL
2005	ANNUAL RIDERSHIP:	13,777,356 ACTUAL
2006	ANNUAL RIDERSHIP:	14,462,115 ACTUAL
2007	ANNUAL RIDERSHIP:	15,046,232 ACTUAL
2008	ANNUAL RIDERSHIP:	16,798,213 ACTUAL
2009	ANNUAL RIDERSHIP:	15,168,438 ACTUAL
2010	ANNUAL RIDERSHIP:	14,762,446 ACTUAL
2011	ANNUAL RIDERSHIP:	15,593,031 ACTUAL
2012	ANNUAL RIDERSHIP:	16,166,950 ACTUAL
2013	ANNUAL RIDERSHIP:	15,827,606 ACTUAL
2014	ANNUAL RIDERSHIP:	15,951,895 ACTUAL
2015	ANNUAL RIDERSHIP:	16,239,780 2015 Actual not available

WORK COMP	\$9,685,260
AUTO LIABILITY	\$9,873,436
TOTAL	\$19,558,696

- U SELF-INSURED FOR AUTO LIABILITY CHANGED TO 1MIL RETENTION ON AUGUST 2010.
 - U SELF-INSURED FOR AUTO LIABILITY SINCE MAY 23, 1986 - \$5,000,000 Retention
 - U SELF-INSURED FOR WORKERS' COMP. SINCE JAN. 1, 1990 - \$600,000 retention per claim, \$1.5 MIL annual aggregate
 - U VEHICULAR CLAIMS ADMINISTERED BY GAB/ROBINS FROM 1986-10/31/2007 THOS MCGEE STARTING 11/1/07
 - U WC CLAIMS ADMINISTERED BY GAB EFF FROM 1990 - 1994, 1998 TO 10/31/07 THOS MCGEE STARTING 11/1/07
- SEE INSURANCE SCHEDULE FOR DETAILS

2014

WC ADMIN COSTS:

TPA WC Claim Fee	\$40,000	Thomas McGee
TPA WC Admin Fee	\$8,878	Thomas McGee
LEGAL	\$55,159	FIELDS & BROWN & MVP Law PAID THRU TPA AS LEGAL EXPENSE
XS INS./SURETY	\$140,583	SAFETY NATIONAL -EXCESS OF \$600,000 RET
LOSS PREVENTION	\$5,000	STUDIES/INSPECTION
NURSE CASE MANAGEMENT	\$23,550	Proactive NCM; CompAlliance NCM
PPO BILL REVIEW	\$57,887	CompAlliance
MO 2ND INJ. FUND	\$82,581	STATE OF MISSOURI
MO Taxes	\$13,494	STATE OF MISSOURI
ACTUARIAL STUDY	\$4,888	PINNACLE (1/2 for WC)
BROKER	\$22,782	LOCKTON (1/2 for WC)
	\$454,801	

VEHICULAR ADMIN. COSTS:

TPA Auto Claim Fee	\$94,000	Thomas McGee
TPA Auto Admin. Fee	\$16,510	Thomas McGee
TPA GL Claim Fee	\$2,952	Thomas McGee
TPA GL Admin. Fee	\$439	Thomas McGee
LEGAL	\$150,690	FLAT FEE - OFFICE OF THE CITY ATTORNEY-KANSAS
XS INS.	\$282,650	Princeton \$5 Mil excess of \$1Mil retention
ACTUARIAL STUDY	\$4,888	PINNACLE (1/2 for AUTO)
BROKER	\$22,782	LOCKTON (1/2 for AUTO)
	480,910	

2013

WC ADMIN COSTS:

TPA	\$42,820	Thomas McGee
TPA Admin Fee	\$9,249	Thomas McGee
LEGAL	\$61,522	FIELDS & BROWN & MVP Law PAID THRU TPA AS LEGAL EXPENSE
XS INS./SURETY	\$128,368	SAFETY NATIONAL -EXCESS OF \$600,000 RET
LOSS PREVENTION	\$5,000	STUDIES/INSPECTION
NURSE CASE MANAGEMENT	\$19,582	Proactive NCM; CompAlliance NCM
PPO BILL REVIEW	\$71,719	CompAlliance
2ND INJ. FUND/TAXES	\$61,611	STATE OF MISSOURI
ACTUARIAL STUDY	\$4,975	PINNACLE (1/2 for WC)
BROKER	\$22,386	LOCKTON (1/2 for WC)
	\$427,232	

VEHICULAR ADMIN. COSTS:

TPA Auto	\$77,750	Thomas McGee
TPA Auto Admin. Fee	\$14,580	Thomas McGee
TPA General Liability	\$956	Thomas McGee
TPA GL Admin. Fee	\$516	Thomas McGee
LEGAL	\$148,463	FLAT FEE - OFFICE OF THE CITY ATTORNEY-KANSAS
XS INS.	\$276,875	Princeton \$5 Mil excess of \$1Mil retention
ACTUARIAL STUDY	\$4,975	PINNACLE (1/2 for AUTO)
BROKER	\$22,386	LOCKTON (1/2 for AUTO)
	546,501	

2012

WC ADMIN COSTS:

TPA	\$35,720	THOMAS MCGEE
TPA Admin Fee	\$9,249	

LEGAL	\$91,506
XS INS./SURETY	\$107,105
LOSS PREVENTION	\$5,000
NURSE CASE MANAGEMENT	\$7,764
PPO BILL REVIEW	\$47,048
2ND INJ. FUND/TAXES	\$45,971
ACTUARIAL STUDY	\$4,975
BROKER	\$22,192
	\$376,530

VEHICULAR ADMIN. COSTS:

IPA Auto	\$47,940
IPA Auto Admin. Fee	\$14,580
IPA General Liability	\$1,395
IPA GL Admin. Fee	\$516
LEGAL	\$148,463
XS INS.	\$241,825
ACTUARIAL STUDY	\$4,975
BROKER	\$22,192
	481,886

FIELDS & BROWN	PAID THRU TPA AS LEGAL EXPENSE
SAFETY NATIONAL	-EXCESS OF \$600,000 RET
STUDIES/INSPECTION	
Proactive NCM; Compresults NCM	
COMPRESULTS	
STATE OF MISSOURI	
PINNACLE (1/2 for WC)	
LOCKTON (1/2 for WC)	

THOMAS MCGEE

FLAT FEE - OFFICE OF THE CITY ATTORNEY-KANSAS
Princeton \$5 Mil excess of \$1Mil retention
PINNACLE (1/2 for AUTO)
LOCKTON (1/2 for AUTO)

2011

WC ADMIN COSTS:

IPA	\$58,289
IPA Admin. Fee	\$10,389
LEGAL	\$95,143
XS INS./SURETY	\$107,105
LOSS PREVENTION	\$5,000
NURSE CASE MANAGEMENT	\$18,385
PPO BILL REVIEW	\$36,015
2ND INJ. FUND/TAXES	\$80,000
ACTUARIAL STUDY	\$5,250
BROKER	\$22,000
	\$437,576

THOMAS MCGEE

FIELDS & BROWN	PAID THRU TPA AS LEGAL EXPENSE
SAFETY NATIONAL	-EXCESS OF \$600,000 RET
STUDIES/INSPECTION	
ZURICH	
COMPRESULTS	
STATE OF MISSOURI	
PINNACLE (1/2 for WC)	
LOCKTON (1/2 for WC)	

VEHICULAR ADMIN. COSTS:

IPA Auto	\$71,493
IPA Auto Admin. Fee	\$12,743
IPA General Liability	\$2,829
IPA - GL Admin. Fee	\$504
LEGAL	\$144,140
XS INS.	\$305,000
ACTUARIAL STUDY	\$5,250
BROKER	\$22,000
	563,959

THOMAS MCGEE

FLAT FEE - OFFICE OF THE CITY ATTORNEY-KANSAS
Ironshore \$5 Mil excess of \$1Mil retention
PINNACLE (1/2 for AUTO)
LOCKTON (1/2 for AUTO)

2010

WC ADMIN COSTS:

IPA	\$97,719
LEGAL	\$72,028
XS INS./SURETY	\$99,988
LOSS PREVENTION	\$5,000
NURSE CASE MANAGEMENT	\$26,104
PPO BILL REVIEW	\$69,069
2ND INJ. FUND/TAXES	\$80,000
ACTUARIAL STUDY	\$5,250
BROKER	\$24,690
	\$479,847

THOMAS MCGEE

FIELDS & BROWN	PAID THRU TPA AS LEGAL EXPENSE
SAFETY NATIONAL	-EXCESS OF \$600,000 RET
STUDIES/INSPECTION	
ZURICH	
COMPRESULTS	
STATE OF MISSOURI	
PINNACLE (1/2 for WC)	
LOCKTON (1/2 for WC)	

VEHICULAR ADMIN. COSTS:

IPA	\$97,719
LEGAL	\$144,140
XS INS.	\$359,000
ACTUARIAL STUDY	\$5,250
BROKER	\$24,690
	630,798

THOMAS MCGEE

FLAT FEE - OFFICE OF THE CITY ATTORNEY-KANSAS
Ironshore \$5 Mil excess of \$1Mil retention
PINNACLE (1/2 for AUTO)
LOCKTON (1/2 for AUTO)

2009

WC ADMIN COSTS:

TPA	\$52,088
LEGAL	\$87,486
XS INS./SURETY	\$107,813
LOSS PREVENTION	\$5,000
NURSE CASE MANAGEMENT	\$32,790
PPO BILL REVIEW	\$52,367
2ND INJ. FUND/TAXES	\$80,000
ACTUARIAL STUDY	\$5,000
BROKER	\$24,088
	\$446,632

VEHICULAR ADMIN. COSTS:

TPA	\$52,088
LEGAL	\$139,265
XS INS.	\$109,427
ACTUARIAL STUDY	\$5,000
BROKER	\$24,088
	329,868

THOMAS MCGEE

FIELDS & BROWN PAID THRU TPA AS LEGAL EXPENSE
Midwest Employers -EXCESS OF \$600,000 RET
STUDIES/INSPECTION
ZURICH
COMPRESULTS
STATE OF MISSOURI
PINNACLE (1/2 for WC)
LOCKTON (1/2 for WC)

2008**WC ADMIN COSTS:**

TPA	\$92,883
LEGAL	\$52,254
XS INS./SURETY	\$132,725
LOSS PREVENTION	\$5,000
NURSE CASE MANAGEMENT	\$72,430
PPO BILL REVIEW	\$76,918
2ND INJ. FUND/TAXES	\$80,000
ACTUARIAL STUDY	\$4,750
BROKER	\$23,500
	\$540,460

VEHICULAR ADMIN. COSTS:

TPA	\$92,883
LEGAL	\$135,208
XS INS.	\$149,022
ACTUARIAL STUDY	\$4,750
BROKER	\$23,500
	405,363

THOMAS MCGEE

FIELDS & BROWN PAID THRU TPA AS LEGAL EXPENSE
MIDWEST EMPLOYERS CASUALTY -EXCESS OF \$600,000 RET
STUDIES/INSPECTION
ZURICH
COMPRESULTS
STATE OF MISSOURI
PINNACLE (1/2 for WC)
LOCKTON (1/2 for WC)

THOMAS MCGEE

FLAT FEE - OFFICE OF THE CITY ATTORNEY-KANSAS
AIG \$5 Mil excess of \$5Mil retention
PINNACLE (1/2 for AUTO)
LOCKTON (1/2 for AUTO)

2007**WC ADMIN COSTS:**

TPA	\$118,177
LEGAL	\$23,667
XS INS./SURETY	\$199,640
LOSS PREVENTION	\$5,000
NURSE CASE MANAGEMENT	\$64,370
PPO BILL REVIEW	\$104,869
2ND INJ. FUND/TAXES	\$80,191
ACTUARIAL STUDY	\$4,750
BROKER	\$17,500
	\$618,164

VEHICULAR ADMIN. COSTS:

TPA	\$118,177
LEGAL	\$131,270
XS INS.	\$150,000
ACTUARIAL STUDY	\$4,750
BROKER	\$17,500
	421,697

GAB/ROBINS & McGee

FIELDS & BROWN LEGAL PAID THRU TPA AS EXPENSE
MIDWEST EMPLOYERS CASUALTY -EXCESS OF \$600,000 RET
STUDIES/INSPECTION
ZURICH
COMPRESULTS
STATE OF MISSOURI
PINNACLE
HAYS (1/2 for WC)

GAB/ROBINS & McGee

FLAT FEE - OFFICE OF THE CITY ATTORNEY-KANSAS
AIG \$5 Mil excess of \$5Mil retention
PINNACLE
HAYS (1/2 for AUTO)

2006**WC ADMIN COSTS:**

TPA	\$96,708
LEGAL	\$18,101
XS INS./SURETY	\$193,402
LOSS PREVENTION	\$5,000

GAB/ROBINS

FIELDS & BROWN LEGAL PAID THRU TPA AS EXPENSE
EXCESS/SURETY Midwest Employers
STUDIES/INSPECTION

NURSE CASE MANAGEMENT
PPO BILL REVIEW
2ND INJ. FUND/TAXES
ACTUARIAL STUDY
BROKER

\$62,893
\$74,360
\$70,409
\$4,500
\$17,500
\$542,873

ZURICH
COMPRESULTS
STATE OF MISSOURI
PINNACLE
HAYS (1/2 for WC)

VEHICULAR ADMIN. COSTS:

TPA
LEGAL
XS INS.
ACTUARIAL STUDY
BROKER

96,708
121,620
150,000
4,500
17,500
\$390,328

GAB/ROBINS
KANSAS CITY, MISSOURI LEGAL DEPT
AIG \$5 Mil excess of \$5Mil retention
PINNACLE
HAYS (1/2 for AUTO)

2005

WC ADMIN. COSTS :

TPA
LEGAL
XS INS./SURETY
LOSS PREVENTION
NURSE CASE MANAGEMENT
PPO BILL REVIEW
2ND INJ. FUND/TAXES
ACTUARIAL STUDY
BROKER

\$101,153
\$70,863
\$181,740
\$5,000
\$53,387
\$48,028
\$71,000
\$4,200
\$17,500
\$552,871

GAB/ROBINS
FIELDS & BROWN LEGAL PAID THRU TPA AS EXPENSE
EXCESS/SURETY Midwest Employers
STUDIES/INSPECTION
ZURICH
COMPRESULTS
STATE OF MISSOURI
PINNACLE
HAYS (1/2 for WC)

2005

VEHICULAR ADMIN. COSTS:

TPA
LEGAL
XS INS.
ACTUARIAL STUDY
BROKER

\$101,153
\$118,078
\$150,084
\$4,200
\$17,500
\$391,015

GAB/ROBINS
KANSAS CITY, MISSOURI LEGAL DEPT
AIG \$5 Mil excess of \$5Mil retention
PINNACLE
HAYS (1/2 for AUTO)

2004

O WC ADMIN. COSTS :

TPA
LEGAL
XS INS./SURETY
LOSS PREVENTION
NURSE CASE MANAGEMENT
PPO BILL REVIEW
2ND INJ. FUND/TAXES
ACTUARIAL STUDY
AGENCY

\$92,382
\$113,149
\$114,506
\$5,000
\$76,716
\$52,283
\$117,000
\$5,250
\$6,890
\$583,176

GAB/ROBINS
FIELDS & BROWN
EXCESS/SURETY Midwest Employers
STUDIES/INSPECTION
ZURICH
COMPRESULTS
STATE OF MISSOURI
Milliman & Robertson
CREICHER HEARTLAND

ANNUAL TOTAL

2004

O VEHICULAR ADMIN. COSTS:

TPA
LEGAL
XS INS.
ACTUARIAL STUDY
AGENCY

\$92,382
\$131,198
\$190,496
\$5,500
\$6,890
\$426,466

GAB/ROBINS
KANSAS CITY, MISSOURI LEGAL DEPT
PRINCETON \$5 Mil excess of retention
Milliman & Robertson
CREICHER HEARTLAND

ANNUAL TOTAL

2003

O WC ADMIN. COSTS :

TPA
LEGAL
XS INS./SURETY

\$94,499
\$150,000
\$56,040

GAB/ROBINS
FIELDS & BROWN
EXCESS/SURETY Hartford

LOSS PREVENTION	\$20,000	STUDIES/INSPECTION
MEDICAL MGT.	\$33,093	CASE MANAGEMENT
2ND INJ. FUND/TAXES	\$63,000	STATE OF MISSOURI
ACTUARIAL STUDY	\$5,250	Milliman & Robertson
AGENCY	\$5,500	CRETCHER HEARTLAND

ANNUAL TOTAL \$427,382

PERIOD

2003

O VEHICULAR ADMIN. COSTS:

IPA	\$94,499	GAB/ROBINS	
LEGAL	\$124,950	KANSAS CITY, MISSOURI LEGAL DEPT	12/9/02 ltr from Beaufort
XS INS.	\$143,525	SCOTTSDALE XS	
ACTUARIAL STUDY	\$5,500	Milliman & Robertson	
AGENCY	\$5,500	CRETCHER HEARTLAND	
ANNUAL TOTAL	\$373,974		

2002

		\$1,500,000	
IPA	\$88,164	GAB/ROBINS	
LEGAL	\$150,000	FIELDS & BROWN	
XS INS./SURETY	\$56,000	EXCESS/SURETY	Hartford
LOSS PREVENTION	\$20,000	STUDIES/INSPECTION	
MEDICAL MGT.	\$40,000	CASE MANAGEMENT	
2ND INJ. FUND/TAXES	\$50,080	STATE OF MISSOURI	
ACTUARIAL STUDY	\$5,250	Milliman & Robertson	
AGENCY	\$4,000	CRETCHER HEARTLAND	
ANNUAL TOTAL	\$413,494	plus claims, surveillance, xtra board	
		\$1,500,000	

VEHICULAR ADMIN. COSTS:

IPA	\$88,164	GAB/ROBINS	9/1/02 to 9/1/05
LEGAL	\$124,950	KANSAS CITY, MISSOURI LEGAL DEPT	12/9/02 ltr from Beaufort
XS INS.	\$143,525	SCOTTSDALE XS	6/28/02 - 6/28/03
ACTUARIAL STUDY	\$5,500	Milliman & Robertson	2001 thru 2005
AGENCY	\$4,000	CRETCHER HEARTLAND	
ANNUAL TOTAL	\$366,139		

2001