

<b>RISK MANAGEMENT (630081) COST ALLOCATION METHODOLOGY</b>		
<b>BUDGET CATEGORY (COST POOL)</b>	<b>DESCRIPTION</b>	<b>ALLOCATION FORMULA</b>
ADMINISTRATIVE COSTS:	Staff, ISF's, office expenses, etc.	Pro-rated on department salary/salary for all pool participants
GENERAL LIABILITY CLAIMS-RELATED EXPENSES: General/Auto Liability Insurance, Claims, Reserves, Legal and Related Expenses	Calculation Experience-basis (80%): 5 year average of total payments made less excess recovery money received on all general liability claims per fiscal year and Exposure basis (20%): salary, excluding benefits.	80% of claims-related expenses x 5-yr average losses for department/5 yr average losses for all participants
		20% of claims-related expenses x department salary/salary for all participants
MEDICAL MALPRACTICE LIABILITY CLAIMS-RELATED EXPENSES:	Medical Malpractice Liability Insurance, Self-Insurance Claims, Reserves, Legal and Related Expenses	80% of claims-related expenses x 5-yr average losses for department/5 yr average losses for all participants
		20% of claims-related expenses x department salary/salary for all participants
PROPERTY PROGRAM: Property Insurance and related expenses	Calculation is based on actual premiums for each piece of real or personal property. Percentage occupancy in County facilities is based on the ALCOLINK space allocation system maintained by GSA.	The premiums for each building is allocated to the occupying departments based on their occupancy percentage in that building. Premiums for each vehicle and County personal property is allocated to the appropriate department . Premiums for all real and other property is summed by department and related overhead costs are allocated to departments based on the total premium for real and other property.
EMPLOYEE DISHONESTY PROGRAM: Employee Dishonesty Insurance Premium	Costs in this budget category are generally not affected by claims experience	Pro-rated on department salary/salary for all pool participants
DEPARTMENT SPECIFIC INSURANCE PROGRAMS	Insurance coverages specific to one or a few departments (i.e. aviation, watercraft, public officials)	Calculation is based on policy premium. Costs in this budget category are generally not affected by claims experience

<b>WORKERS' COMPENSATION (601001) COST ALLOCATION METHODOLOGY</b>		
<b>BUDGET CATEGORY (COST POOL)</b>	<b>DESCRIPTION</b>	<b>ALLOCATION FORMULA</b>
ADMINISTRATIVE AND LOSS PREVENTION COSTS FOR COUNTY-WIDE PROGRAMS:	Staff, County indirects, ISF's, loss prevention, and occupational health and wellness programs, disability retirement program expenses.	Pro-rated on department salary/salary for all pool participants
DEPARTMENT SPECIFIC SERVICES	Annual physical exams , some loss prevention programs.	Allocated exclusively to departments utilizing services, based on utilization.
WORKERS' COMPENSATION:	Claims costs, excess insurance premium, state assessment, reserve contributions.	80% of claims-related expenses x 5-yr average losses for department/5 yr average losses for all participants
		20% of claims-related expenses x department salary/salary for all participants. For this pool, only, safety department salaries are adjusted for 4850 benefits paid by the department