

JPA ADMINISTRATION

Report from Experience Modification *Ad Hoc* Committee – Mr. Ric Burwell, CHWCA Executive Director

ISSUE

The existing workers' compensation experience modification ("Ex-mod") process is yielding results that go beyond the outcomes expected when it was initiated. Specifically, some members' Ex-mods have dropped below – and some have risen above – what an equivalently sized entity would find in the insured marketplace or in other workers' compensation pools. This has led to individual member allocations that may not accurately reflect the overall will and desire of the JPA.

RECOMMENDATION

Based on the work of the *ad hoc* Committee, staff recommends the Executive Committee approve the updated experience modification methodology.

BACKGROUND AND STATUS

On July 20, the *ad hoc* Committee reviewed, in a webinar setting, proposed amendments to the ex-mod process with the goal of making it more responsive and equitable, while at the same time keeping year-over-year changes during a phase-in period to a reasonable level.

The model brought forward by staff for the Committee's consideration and discussion mirrored, in many aspects, the ex-mod formulae employed by similar JPAs. In short, the Committee looked at two principal pricing considerations, placing a minimum and maximum on the computed ex-mod, and placing year-over-year limiters on increases/decreases to avoid difficult swings.

Minimum/Maximum

This issue was resolved fairly quickly. After looking at a couple different symmetrical models, (*i.e.*, the number of percentage points below 1.00 matches the number of points above 1.00), the group came to agreement on an asymmetrical model, with a floor of 0.75 and a ceiling of 1.50.

Year-over-Year Limiters

The issue of limitations year-over-year became a more spirited topic of consideration. The current ex-mod methodology uses a 25-point limiter, and there was agreement that the member Authorities are familiar with and fairly comfortable with that number.

However, in looking at some of the individual outcomes for member Authorities with the proposed methodology change and using a 25-point limiter, we found that a couple agencies, those whose ex-mods had dropped to unusually low numbers (< 0.50), would experience particularly large percentage increases. It was agreed that such increases in year-over-year budgeting could present managerial difficulties for those Authorities.

Staff had brought one model to the meeting that included a limiter of 10 points. The argument in favor of the lower limiter was that it would yield softer year-over-year increases to the Authorities whose ex-mods had been driven down to an artificially low figure. The counter-argument to a low limiter like 10 was that it would take a longer period of time (estimated to be five to six years) for those affected Authorities to "catch up" to the rest of the JPA.

After considerable discussion, consensus was reached on a first-year phase-in using a limiter of 10 points in year one, followed by a limiter of 25 points in subsequent years.

In Summary

In condensed format, here are the changes being proposed:

1. The ex-mod will be amended so that the credibility factor is based on the entire pool's results, not on the largest member's. Further, the prior year's ex-mod will no longer be a partial driver of the credibility factor;
2. There will be a minimum ex-mod of .75, and a maximum of 1.50;
3. Provided, however, that in no year shall any member's ex-mod increase or decrease by more than 10 points in FY2018 (the first transition year), and by 25 points in subsequent years.

REFERENCE MATERIALS

1. Experience Modification Analysis

CHWCA

EXPERIENCE MODIFICATION FACTOR AND CONTRIBUTION CHANGES

2017 Exmod and 2018 Indications

Exmod capped between 0.75 and 1.5 - change of 0.1

MEMBER	EX MOD FACTOR					CONTRIBUTION				
	2017 Approved	2018 Indications	Proposed Exmod	CHANGES		2017 Approved	2018 Indications	CHANGES		
					%			\$	%	
Alameda City	0.164	0.264	0.826	0.10	60.81%	\$44,542	\$59,234	\$14,692	32.98%	
Alameda County	1.434	1.334	0.988	(0.10)	-6.97%	170,193	158,298	(11,895)	-6.99%	
Benicia	1.017	0.920	0.920	(0.10)	-9.47%	39,006	35,768	(3,238)	-8.30%	
Butte	0.816	0.898	0.898	0.08	10.16%	59,893	64,058	4,165	6.95%	
Contra Costa	0.837	0.907	0.907	0.07	8.41%	196,622	208,845	12,223	6.22%	
Eureka	0.893	0.993	1.008	0.10	11.19%	58,697	63,478	4,781	8.15%	
Fresno	1.614	1.514	1.170	(0.10)	-6.19%	583,456	544,014	(39,442)	-6.76%	
Kern	1.624	1.524	1.379	(0.10)	-6.16%	445,606	415,191	(30,415)	-6.83%	
Kings	1.432	1.332	1.101	(0.10)	-7.0%	81,986	76,146	(5,840)	-7.1%	
Madera	0.383	0.483	0.914	0.10	26.1%	29,283	34,112	4,829	16.5%	
Marin	0.493	0.593	0.930	0.10	20.3%	55,574	63,030	7,455	13.4%	
Mendocino	0.874	0.974	1.213	0.10	11.4%	43,220	46,560	3,340	7.7%	
Merced	1.001	0.901	0.899	(0.10)	-10.0%	106,247	95,842	(10,405)	-9.8%	
Monterey	0.649	0.749	0.874	0.10	15.4%	135,699	151,638	15,940	11.7%	
Paso Robles	0.328	0.428	0.928	0.10	30.5%	19,437	22,576	3,139	16.1%	
Plumas	0.280	0.380	0.910	0.10	35.8%	19,491	22,991	3,500	18.0%	
Riverbank	1.120	1.039	1.039	(0.08)	-7.2%	12,494	11,989	(504)	-4.0%	
Riverside										
Sacramento	1.273	1.173	1.104	(0.10)	-7.9%	614,979	564,547	(50,432)	-8.2%	
San Bernardino	0.704	0.804	0.930	0.10	14.2%	207,932	230,565	22,633	10.9%	
San Diego	0.578	0.678	0.857	0.10	17.3%	329,504	369,821	40,317	12.2%	
San Joaquin	0.741	0.841	0.914	0.10	13.5%	171,340	189,577	18,238	10.6%	
San Luis Obispo	0.880	0.980	1.046	0.10	11.4%	103,638	112,467	8,829	8.5%	
San Mateo	0.907	0.849	0.849	(0.06)	-6.4%	110,698	103,829	(6,869)	-6.2%	
Santa Barbara	0.414	0.514	0.846	0.10	24.2%	83,348	97,315	13,967	16.8%	
Santa Clara	0.524	0.624	0.788	0.10	19.1%	173,328	195,872	22,545	13.0%	
Stanislaus	1.901	1.801	1.309	(0.10)	-5.3%	330,623	310,839	(19,784)	-6.0%	
Sutter	0.862	0.962	0.981	0.10	11.6%	95,840	104,319	8,479	8.8%	
Tulare	1.387	1.287	1.131	(0.10)	-7.2%	448,630	413,470	(35,159)	-7.8%	
Upland	1.011	0.958	0.958	(0.05)	-5.2%	23,952	22,870	(1,082)	-4.5%	
Ventura	2.084	1.984	1.500	(0.10)	-4.8%	96,094	91,246	(4,848)	-5.0%	
Wasco	0.485	0.585	0.940	0.10	20.6%	15,079	16,655	1,576	10.5%	
Yolo	0.460	0.560	0.873	0.10	21.7%	58,816	68,078	9,262	15.7%	
Total	0.91	0.93	1.00		2.3%	\$4,965,246	\$4,965,243	(\$3)	0.0%	

Note: Proposed Exmod column is for informational purposes only.

CHWCA

EXPERIENCE MODIFICATION FACTOR AND CONTRIBUTION CHANGES

2017 Exmod and 2018 Indications

Exmod capped between 0.75 and 1.5 - change of 0.25

MEMBER	EX MOD FACTOR					CONTRIBUTION				
	2017 Approved	2018 Indications	CHANGES	CHANGES		2017 Approved	2018 Indications	CHANGES		
					%			\$	%	
Alameda City	0.164	0.414	0.25	152.04%	\$44,542	\$80,863	\$36,321	81.54%		
Alameda County	1.434	1.184	(0.25)	-17.43%	170,193	\$141,395	(28,798)	-16.92%		
Benicia	1.017	0.920	(0.10)	-9.47%	39,006	\$35,395	(3,611)	-9.26%		
Butte	0.816	0.898	0.08	10.16%	59,893	\$63,368	3,476	5.80%		
Contra Costa	0.837	0.907	0.07	8.41%	196,622	\$206,371	9,750	4.96%		
Eureka	0.893	1.008	0.11	12.82%	58,697	\$63,527	4,830	8.23%		
Fresno	1.614	1.364	(0.25)	-15.49%	583,456	\$488,147	(95,309)	-16.34%		
Kern	1.624	1.379	(0.24)	-15.06%	445,606	\$373,499	(72,108)	-16.18%		
Kings	1.432	1.182	(0.25)	-17.5%	81,986	\$67,847	(14,139)	-17.2%		
Madera	0.383	0.633	0.25	65.4%	29,283	\$41,267	11,984	40.9%		
Marin	0.493	0.743	0.25	50.7%	55,574	\$74,103	18,529	33.3%		
Mendocino	0.874	1.124	0.25	28.6%	43,220	\$51,579	8,359	19.3%		
Merced	1.001	0.899	(0.10)	-10.2%	106,247	\$94,537	(11,710)	-11.0%		
Monterey	0.649	0.874	0.23	34.7%	135,699	\$171,174	35,475	26.1%		
Paso Robles	0.328	0.578	0.25	76.2%	19,437	\$27,220	7,782	40.0%		
Plumas	0.280	0.530	0.25	89.4%	19,491	\$28,158	8,666	44.5%		
Riverbank	1.120	1.039	(0.08)	-7.2%	12,494	\$11,914	(580)	-4.6%		
Riverside										
Sacramento	1.273	1.104	(0.17)	-13.2%	614,979	\$528,048	(86,930)	-14.1%		
San Bernardino	0.704	0.930	0.23	32.0%	207,932	\$258,436	50,504	24.3%		
San Diego	0.578	0.828	0.25	43.3%	329,504	\$429,850	100,346	30.5%		
San Joaquin	0.741	0.914	0.17	23.2%	171,340	\$201,559	30,219	17.6%		
San Luis Obispo	0.880	1.046	0.17	19.0%	103,638	\$117,646	14,008	13.5%		
San Mateo	0.907	0.849	(0.06)	-6.4%	110,698	\$102,684	(8,014)	-7.2%		
Santa Barbara	0.414	0.664	0.25	60.4%	83,348	\$118,019	34,671	41.6%		
Santa Clara	0.524	0.774	0.25	47.7%	173,328	\$229,389	56,061	32.3%		
Stanislaus	1.901	1.651	(0.25)	-13.2%	330,623	\$282,959	(47,663)	-14.4%		
Sutter	0.862	0.981	0.12	13.9%	95,840	\$104,925	9,085	9.5%		
Tulare	1.387	1.137	(0.25)	-18.0%	448,630	\$363,459	(85,171)	-19.0%		
Upland	1.011	0.958	(0.05)	-5.2%	23,952	\$22,654	(1,298)	-5.4%		
Ventura	2.084	1.834	(0.25)	-12.0%	96,094	\$84,437	(11,658)	-12.1%		
Wasco	0.485	0.735	0.25	51.5%	15,079	\$18,995	3,916	26.0%		
Yolo	0.460	0.710	0.25	54.4%	58,816	\$81,822	23,006	39.1%		
Total	0.91	0.96		5.6%	\$4,965,246	\$4,965,245	(\$1)	0.0%		

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Proposed - Internal Ex Mod Calculation
 Losses Limited to \$100K
 Exmod capped between 0.75 and 1.5 - change of 0.1

~ Data: 2013-2015 ~ Losses valued as of 9/30/16 ~

MEMBER	TRADITIONAL EX MOD CALCULATION COMPONENTS							FINAL CALCULATION: Comparison to Prior Year and Capped at a 0.1 Change				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	
	3 YEAR EXPECTED LOSS	3 YEAR ACTUAL LOSS LIMITED	RAW EXMOD	INDEXED RAW EXMOD	CREDIBILITY	DEVIATION FROM NORM MULTIPLIED By CREDIBILITY	FACTORED EXPERIENCE MODIFIER	MEMBER	CAPPED EXPERIENCE MODIFIER	2017 CAPPED EXMOD	DIFFERENCE (Over 0.1 Highlighted)	2018 INDEXED/CAPPED EX MOD
Alameda City	276,836	6,092	0.022	0.041	0.182	(0.174)	0.826	Alameda City	0.826	0.164	0.66	0.264
Alameda County	188,770	94,081	0.498	0.923	0.150	(0.012)	0.988	Alameda County	0.988	1.434	(0.45)	1.334
Benicia	53,072	-	-	-	0.080	(0.080)	0.920	Benicia	0.920	1.017	(0.10)	0.920
Butte	113,324	7,714	0.068	0.126	0.116	(0.102)	0.898	Butte	0.898	0.816	0.08	0.898
Contra Costa	342,913	100,021	0.292	0.540	0.202	(0.093)	0.907	Contra Costa	0.907	0.837	0.07	0.907
Eureka	100,803	58,411	0.579	1.073	0.110	0.008	1.008	Eureka	1.008	0.893	0.11	0.993
Fresno	626,990	548,786	0.875	1.621	0.273	0.170	1.170	Fresno	1.170	1.614	(0.44)	1.514
Kern	447,070	637,836	1.427	2.642	0.231	0.379	1.379	Kern	1.379	1.624	(0.24)	1.524
Kings	101,241	104,911	1.036	1.919	0.110	0.101	1.101	Kings	1.101	1.432	(0.33)	1.332
Madera	87,048	7,490	0.086	0.159	0.102	(0.086)	0.914	Madera	0.914	0.383	0.53	0.483
Marin	154,131	40,044	0.260	0.481	0.136	(0.070)	0.930	Marin	0.930	0.493	0.44	0.593
Mendocino	70,932	126,945	1.790	3.314	0.092	0.213	1.213	Mendocino	1.213	0.874	0.34	0.974
Merced	179,159	29,648	0.165	0.306	0.146	(0.101)	0.899	Merced	0.899	1.001	(0.10)	0.901
Monterey	432,234	103,960	0.241	0.445	0.227	(0.126)	0.874	Monterey	0.874	0.649	0.23	0.749
Paso Robles	44,662	227	0.005	0.009	0.073	(0.072)	0.928	Paso Robles	0.928	0.328	0.60	0.428
Plumas	68,187	-	-	-	0.090	(0.090)	0.910	Plumas	0.910	0.280	0.63	0.380
Riverbank	12,111	13,283	1.097	2.031	0.038	0.039	1.039	Riverbank	1.039	1.120	(0.08)	1.039
Riverside	-	-	-	-	-	-	-	Riverside	-	-	-	-
Sacramento	892,962	636,519	0.713	1.320	0.326	0.104	1.104	Sacramento	1.104	1.273	(0.17)	1.173
San Bernardino	520,083	201,908	0.388	0.719	0.249	(0.070)	0.930	San Bernardino	0.930	0.704	0.23	0.804
San Diego	841,038	249,392	0.297	0.549	0.317	(0.143)	0.857	San Diego	0.857	0.578	0.28	0.678
San Joaquin	439,431	147,695	0.336	0.622	0.229	(0.086)	0.914	San Joaquin	0.914	0.741	0.17	0.841
San Luis Obispo	193,935	136,670	0.705	1.305	0.152	0.046	1.046	San Luis Obispo	1.046	0.880	0.17	0.980
San Mateo	193,813	378	0.002	0.004	0.152	(0.151)	0.849	San Mateo	0.849	0.907	(0.06)	0.849
Santa Barbara	249,053	13,934	0.056	0.104	0.172	(0.154)	0.846	Santa Barbara	0.846	0.414	0.43	0.514
Santa Clara	419,486	11,876	0.028	0.052	0.224	(0.212)	0.788	Santa Clara	0.788	0.524	0.26	0.624
Stanislaus	314,348	440,577	1.402	2.595	0.194	0.309	1.309	Stanislaus	1.309	1.901	(0.59)	1.801
Sutter	148,051	68,736	0.464	0.860	0.133	(0.019)	0.981	Sutter	0.981	0.862	0.12	0.962
Tulare	542,593	443,757	0.818	1.514	0.254	0.131	1.131	Tulare	1.131	1.387	(0.26)	1.287
Upland	40,706	8,871	0.218	0.404	0.070	(0.042)	0.958	Upland	0.958	1.011	(0.05)	0.958
Ventura	83,421	277,446	3.326	6.158	0.100	0.514	1.514	Ventura	1.500	2.084	(0.58)	1.984
Wasco	30,541	-	-	-	0.060	(0.060)	0.940	Wasco	0.940	0.485	0.45	0.585
Yolo	177,213	12,046	0.068	0.126	0.145	(0.127)	0.873	Yolo	0.873	0.460	0.41	0.560
	\$ 8,386,157	\$ 4,529,254	0.540	0.999			0.968					
	Total (2) / Total (1)					*		1.004				0.904

Row Calculations:	(1)	(2)	(3) = (2) / (1)	(4) = (3) / Total (3)	(5) = SQRT ((1-"4") * "5") / Total (1)	1 + "6"	'(7) unless capped from 0.75 to 1.5	(8) - (9)	(8) Unless capped at a 0.1 change from prior year
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CHWCA

Proposed - Internal Ex Mod Calculation
Losses Limited to \$100K
Exmod capped between 0.75 and 1.5 - change of 0.25

~ Data: 2013-2015 ~ Losses valued as of 9/30/16 ~

MEMBER	TRADITIONAL EX MOD CALCULATION COMPONENTS							FINAL CALCULATION: Comparison to Prior Year and Capped at a 0.25 Change					
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)		
	3 YEAR EXPECTED LOSS	3 YEAR ACTUAL LOSS LIMITED	RAW EXMOD	INDEXED RAW EXMOD	CREDIBILITY	DEVIATION FROM NORM MULTIPLIED By CREDIBILITY	FACTORED EXPERIENCE MODIFIER	MEMBER	CAPPED EXPERIENCE MODIFIER	2017 CAPPED EXMOD	DIFFERENCE (Over 0.25 Highlighted)	2018 INDEXED/CAPPED EX MOD	
Alameda City	276,836	6,092	0.022	0.041	0.182	(0.174)	0.826	Alameda City	0.826	0.164	0.66	0.414	
Alameda County	188,770	94,081	0.498	0.923	0.150	(0.012)	0.988	Alameda County	0.988	1.434	(0.45)	1.184	
Benicia	53,072	-	-	-	0.080	(0.080)	0.920	Benicia	0.920	1.017	(0.10)	0.920	
Butte	113,324	7,714	0.068	0.126	0.116	(0.102)	0.898	Butte	0.898	0.816	0.08	0.898	
Contra Costa	342,913	100,021	0.292	0.540	0.202	(0.093)	0.907	Contra Costa	0.907	0.837	0.07	0.907	
Eureka	100,803	58,411	0.579	1.073	0.110	0.008	1.008	Eureka	1.008	0.893	0.11	1.008	
Fresno	626,990	548,786	0.875	1.621	0.273	0.170	1.170	Fresno	1.170	1.614	(0.44)	1.364	
Kern	447,070	637,836	1.427	2.642	0.231	0.379	1.379	Kern	1.379	1.624	(0.24)	1.379	
Kings	101,241	104,911	1.036	1.919	0.110	0.101	1.101	Kings	1.101	1.432	(0.33)	1.182	
Madera	87,048	7,490	0.086	0.159	0.102	(0.086)	0.914	Madera	0.914	0.383	0.53	0.633	
Marin	154,131	40,044	0.260	0.481	0.136	(0.070)	0.930	Marin	0.930	0.493	0.44	0.743	
Mendocino	70,932	126,945	1.790	3.314	0.092	0.213	1.213	Mendocino	1.213	0.874	0.34	1.124	
Merced	179,159	29,648	0.165	0.306	0.146	(0.101)	0.899	Merced	0.899	1.001	(0.10)	0.899	
Monterey	432,234	103,960	0.241	0.445	0.227	(0.126)	0.874	Monterey	0.874	0.649	0.23	0.874	
Paso Robles	44,662	227	0.005	0.009	0.073	(0.072)	0.928	Paso Robles	0.928	0.328	0.60	0.578	
Plumas	68,187	-	-	-	0.090	(0.090)	0.910	Plumas	0.910	0.280	0.63	0.530	
Riverbank	12,111	13,283	1.097	2.031	0.038	0.039	1.039	Riverbank	1.039	1.120	(0.08)	1.039	
Riverside	-	-	-	-	-	-	-	Riverside	-	-	-	-	
Sacramento	892,962	636,519	0.713	1.320	0.326	0.104	1.104	Sacramento	1.104	1.273	(0.17)	1.104	
San Bernardino	520,083	201,908	0.388	0.719	0.249	(0.070)	0.930	San Bernardino	0.930	0.704	0.23	0.930	
San Diego	841,038	249,392	0.297	0.549	0.317	(0.143)	0.857	San Diego	0.857	0.578	0.28	0.828	
San Joaquin	439,431	147,695	0.336	0.622	0.229	(0.086)	0.914	San Joaquin	0.914	0.741	0.17	0.914	
San Luis Obispo	193,935	136,670	0.705	1.305	0.152	0.046	1.046	San Luis Obispo	1.046	0.880	0.17	1.046	
San Mateo	193,813	378	0.002	0.004	0.152	(0.151)	0.849	San Mateo	0.849	0.907	(0.06)	0.849	
Santa Barbara	249,053	13,934	0.056	0.104	0.172	(0.154)	0.846	Santa Barbara	0.846	0.414	0.43	0.664	
Santa Clara	419,486	11,876	0.028	0.052	0.224	(0.212)	0.788	Santa Clara	0.788	0.524	0.26	0.774	
Stanislaus	314,348	440,577	1.402	2.595	0.194	0.309	1.309	Stanislaus	1.309	1.901	(0.59)	1.651	
Sutter	148,051	68,736	0.464	0.860	0.133	(0.019)	0.981	Sutter	0.981	0.862	0.12	0.981	
Tulare	542,593	443,757	0.818	1.514	0.254	0.131	1.131	Tulare	1.131	1.387	(0.26)	1.137	
Upland	40,706	8,871	0.218	0.404	0.070	(0.042)	0.958	Upland	0.958	1.011	(0.05)	0.958	
Ventura	83,421	277,446	3.326	6.158	0.100	0.514	1.514	Ventura	1.500	2.084	(0.58)	1.834	
Wasco	30,541	-	-	-	0.060	(0.060)	0.940	Wasco	0.940	0.485	0.45	0.735	
Yolo	177,213	12,046	0.068	0.126	0.145	(0.127)	0.873	Yolo	0.873	0.460	0.41	0.710	
	\$ 8,386,157	\$ 4,529,254	0.540	0.999			0.968						
	Total (2) / Total (1)						*		1.004				0.933

Row Calculations:	(1)	(2)	(3) = (2) / (1)	(4) = (3) / Total (3)	(5) = SQRT ((1) / Total (1))	(1-"4") * "5"	1 + "6"	"(7) unless capped from 0.75 to 1.5	(8) - (9)	(8) Unless capped at a 0.25 change from prior year
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CHWCA

Current Ex Mod Calculation

~ Data: 2013-2015 ~ Losses valued as of 9/30/16 ~

MEMBER	TRADITIONAL EX MOD CALCULATION COMPONENTS					CALCULATION OF 2017 EX MOD				FINAL CALCULATION: Comparison to Prior Year and Capped at a .25 Change				
	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(9)	(10)	(11)	(12)	
	3 YEAR EXPECTED LOSS	3 YEAR ACTUAL LOSS	RAW EXMOD	INDEXED RAW EXMOD	INDEXED CREDIBILITY	INDEXED Prior Year CAPPED EXMOD (For credibility)	RAW EXMOD With Credibility Factors	2017 RAW EX MOD * 3 YR EXPECTED LOSS	CALCULATED 2017 INDEXED EXMOD	MEMBER	CALCULATED 2017 INDEXED EXMOD	INDEXED Prior Year CAPPED EXMOD	DIFFERENCE (Over .25 Highlighted)	FINAL 2017 INDEXED/CAPPED EX MOD
Alameda City	276,836	6,092	0.022	0.041	0.417	0.255	0.165	45,794	0.164	Alameda City	0.164	0.255	(0.09)	0.164
Alameda County	188,770	94,081	0.498	0.923	0.345	1.684	1.422	268,372	1.413	Alameda County	1.413	1.684	(0.27)	1.434
Benicia	53,072	-	-	-	0.183	1.252	1.023	54,284	1.017	Benicia	1.017	1.252	(0.23)	1.017
Butte	113,324	7,714	0.068	0.126	0.267	1.066	0.815	92,311	0.810	Butte	0.810	1.066	(0.26)	0.816
Contra Costa	342,913	100,021	0.292	0.540	0.465	1.087	0.833	285,526	0.828	Contra Costa	0.828	1.087	(0.26)	0.837
Eureka	100,803	58,411	0.579	1.073	0.252	0.840	0.899	90,602	0.893	Eureka	0.893	0.840	0.05	0.893
Fresno	626,990	548,786	0.875	1.621	0.628	1.630	1.624	1,018,277	1.614	Fresno	1.614	1.630	(0.02)	1.614
Kern	447,070	637,836	1.427	2.642	0.531	1.374	2.046	914,853	2.034	Kern	2.034	1.374	0.66	1.624
Kings	101,241	104,911	1.036	1.919	0.252	1.279	1.441	145,856	1.432	Kings	1.432	1.279	0.15	1.432
Madera	87,048	7,490	0.086	0.159	0.234	0.454	0.385	33,498	0.383	Madera	0.383	0.454	(0.07)	0.383
Marin	154,131	40,044	0.260	0.481	0.312	0.503	0.496	76,481	0.493	Marin	0.493	0.503	(0.01)	0.493
Mendocino	70,932	126,945	1.790	3.314	0.211	0.624	1.192	84,553	1.185	Mendocino	1.185	0.624	0.56	0.874
Merced	179,159	29,648	0.165	0.306	0.336	1.251	0.933	167,230	0.928	Merced	0.928	1.251	(0.32)	1.001
Monterey	432,234	103,960	0.241	0.445	0.522	0.879	0.653	282,208	0.649	Monterey	0.649	0.879	(0.23)	0.649
Paso Robles	44,662	227	0.005	0.009	0.168	0.395	0.330	14,742	0.328	Paso Robles	0.328	0.395	(0.07)	0.328
Plumas	68,187	-	-	-	0.207	0.355	0.281	19,184	0.280	Plumas	0.280	0.355	(0.08)	0.280
Riverbank	12,111	13,283	1.097	2.031	0.087	1.040	1.127	13,645	1.120	Riverbank	1.120	1.040	0.08	1.120
Riverside	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sacramento	892,962	636,519	0.713	1.320	0.750	1.162	1.280	1,143,182	1.273	Sacramento	1.273	1.162	0.11	1.273
San Bernardino	520,083	201,908	0.388	0.719	0.572	0.695	0.709	368,557	0.704	San Bernardino	0.704	0.695	0.01	0.704
San Diego	841,038	249,392	0.297	0.549	0.728	0.667	0.581	488,774	0.578	San Diego	0.578	0.667	(0.09)	0.578
San Joaquin	439,431	147,695	0.336	0.622	0.526	0.883	0.746	327,664	0.741	San Joaquin	0.741	0.883	(0.14)	0.741
San Luis Obispo	193,935	136,670	0.705	1.305	0.349	0.659	0.885	171,608	0.880	San Luis Obispo	0.880	0.659	0.22	0.880
San Mateo	193,813	378	0.002	0.004	0.349	1.157	0.754	146,110	0.749	San Mateo	0.749	1.157	(0.41)	0.907
Santa Barbara	249,053	13,934	0.056	0.104	0.396	0.622	0.417	103,734	0.414	Santa Barbara	0.414	0.622	(0.21)	0.414
Santa Clara	419,486	11,876	0.028	0.052	0.514	0.774	0.403	169,055	0.401	Santa Clara	0.401	0.774	(0.37)	0.524
Stanislaus	314,348	440,577	1.402	2.595	0.445	1.651	2.071	650,936	2.058	Stanislaus	2.058	1.651	0.41	1.901
Sutter	148,051	68,736	0.464	0.860	0.305	0.870	0.867	128,336	0.862	Sutter	0.862	0.870	(0.01)	0.862
Tulare	542,593	443,757	0.818	1.514	0.584	1.228	1.395	757,084	1.387	Tulare	1.387	1.228	0.16	1.387
Upland	40,706	8,871	0.218	0.404	0.160	1.134	1.017	41,400	1.011	Upland	1.011	1.134	(0.12)	1.011
Ventura	83,421	277,446	3.326	6.158	0.229	1.834	2.825	235,642	2.808	Ventura	2.808	1.834	0.97	2.084
Wasco	30,541	-	-	-	0.139	0.567	0.488	14,915	0.485	Wasco	0.485	0.567	(0.08)	0.485
Yolo	177,213	12,046	0.068	0.126	0.334	0.631	0.463	81,976	0.460	Yolo	0.460	0.631	(0.17)	0.460
	\$ 8,386,157	\$ 4,529,254	0.540	1.000				\$ 8,436,388						
	Total (2) / Total (1)					0.999	1.006		1.000		1.000	0.999		

Row Calculations:	(1)	(2)	(3) = (2) / (1)	(4) = (3) / Total (3)	(5) = (1) / (A) * SR	(6) = Prior Year Capped Ex Mod	(7) = (4) * (5) + (6) * 1 - (5)	(8) = (1) * (7)	(9) = (7) * Total (1) / Total (8)	(9) = (7) * Total (1) / Total (8)	(10) = (6)	(11) = (9) - (10)	(12) = (9) Unless capped at a .25 change from prior year
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