

Appendix D

TML Claims Comparison

TML RISK MANAGEMENT POOL

Accredited Law Enforcement Agencies in Tennessee: A Risk Management Study

Twenty-three (23) Non-accredited Agencies
Losses 7/1/84 - 6/30/02

Loc	City	Pop. (2000)	# of Ofcs	Workers' Compensation		Law Enforcement Liability		Police Auto Liability		Police Auto Physical Damage	
				Claims	Loss	Claims	Loss	Claims	Loss	Claims	Loss
8943	NA - 1	10,433	28	64	78,160	10	394,996	11	33,575	0	0
7817	NA - 2	10,748	31	100	136,106	2	55,777	7	9,201	1	0
7656	NA - 3	10,876	29	41	250,011	4	22,333	1	0	0	0
6384	NA - 4	12,244	41	66	88,367	8	164,415	9	5,714	18	25,034
7354	NA - 5	12,749	35	54	226,012	6	17,593	14	9,481	17	33,802
7031	NA - 6	13,372	39	63	695,165	5	58,562	12	16,697	1	0
7359	NA - 7	14,329	38	103	375,484	10	132,631	21	19,776	32	39,566
7302	NA - 8	16,105	39	70	209,064	15	93,603	12	22,896	13	54,569
8005	NA - 9	20,840	34	70	224,575	7	83,913	16	111,838	18	50,877
8050	NA - 10	27,387	57	131	282,408	8	13,773	18	87,391	1	0
8187	NA - 11	37,182	84	197	266,097	17	164,326	31	103,651	36	16,581
8645	NA - 12	40,543	85	144	495,859	8	33,975	17	104,163	4	0
8614	NA - 13	10,515	23	35	24,676	5	79,729	3	0	0	0
7338	NA - 14	10,796	39	56	434,120	6	41,353	18	72,760	26	74,926
6023	NA - 15	11,530	18	30	366,042	3	60,253	6	7,651	1	0
7038	NA - 16	12,418	22	48	92,637	11	206,771	5	15,125	15	53,805
7190	NA - 17	13,220	30	84	83,515	5	51,342	22	46,419	7	9,859
6907	NA - 18	13,780	37	79	297,724	2	8,474	17	11,152	14	7,298
7023	NA - 19	15,198	42	66	502,918	3	26,616	17	41,749	15	17,618
7386	NA - 20	23,230	47	145	439,434	15	273,180	20	98,832	10	7,774
8341	NA - 21	33,055	79	256	716,547	13	270,780	38	95,264	23	36,582
9636	NA - 22	37,348	80	121	352,341	18	472,070	30	141,792	3	0
8360	NA - 23	40,620	74	241	634,712	5	94,397	25	83,033	8	77
	Average	19,493	45	98	320,555	8	122,664	16	49,485	11	18,623
	Total	448,328	1,031	2,244	7,372,772	184	2,821,261	370	1,138,160	263	428,337
	Annual Loss Rate Per 100 Officers			27.21	69,589	2.231	34,205	4.468	13,799	3.199	5,193

Five (5) Accredited Agencies - 8 yr Data
Losses 7/1/84 - 6/30/02

Loc	City	Pop. (2000)	# of Ofcs	Workers' Compensation		Law Enforcement Liability		Police Auto Liability		Police Auto Physical Damage	
				Claims	Loss	Claims	Loss	Claims	Loss	Claims	Loss
7193	AA - B	23,120	52	41	173,125	10	321,757	30	66,487	13	38,700
7398	AA - C	23,445	82	111	620,547	3	9,917	6	28,439	0	0
7718	AA - D	31,872	107	158	155,039	3	18,643	22	55,502	44	60,329
8080	AA - H	55,469	193	437	2,371,864	18	710,064	48	102,952	1	0
9219	AA - I	44,905	158	0	0	18	334,031	35	179,580	0	0
	Average	35,782	114	149	664,115	10	278,528	28	86,592	12	19,806
	Total	178,611	572	747	3,320,574	50	1,392,642	141	432,960	58	99,029
	Annual Loss Rate Per 100 Officers			22.55	72,565	1.093	30,434	3.081	9,462	1.267	2,164

Nine (9) Accredited Agencies - Pre & Post Accreditation
Losses by defined Date Ranges

Loc	City	Pop. (2000)	# of Ofcs	Workers' Compensation		Law Enforcement Liability		Police Auto Liability		Police Auto Physical Damage	
				Claims	Loss	Claims	Loss	Claims	Loss	Claims	Loss
7189	AA - A	3,382	53	40	93,483	0	0	12	8,743	0	0
				60	394,777	4	13,339	7	6,335	11	22,683
7193	AA - B	23,120	52	4	1,555	4	10,156	4	3,937	0	0
				15	120,581	0	0	6	9,969	0	0
7398	AA - C	23,445	82	10	891	3	7,296	4	5,572	0	0
				21	84,306	2	50,100	2	2,823	0	0
7718	AA - D	31,872	107	20	8,400	3	20,827	2	7,940	9	16,481
				54	69,970	1	1,643	5	3,861	8	12,283
8010	AA - E	24,821	83	57	105,381	1	2,100	19	17,379	17	26,319
				52	242,765	4	126,570	10	21,107	19	24,257
8292	AA - F	24,965	85	7	123,338	7	142,464	45	475,345	2	0
				58	211,712	8	61,116	22	170,353	1	0
8319	AA - G	23,923	106	46	183,354	7	80,752	11	2,454	1	0
				59	90,604	3	38,297	12	39,117	1	0
9089	AA - H	55,469	193	136	466,831	24	83,978	23	47,115	0	0
				229	711,493	13	365,963	20	41,655	0	0
9219	AA - I	44,905	158	0	0	4	24,381	13	24,246	0	0
				0	0	10	69,202	24	71,698	0	0
	Average	26,434	100	320	993,022	53	371,935	133	592,731	29	44,800
	Total	255,902	899	549	1,906,227	45	714,429	108	387,116	40	59,223
	Annual Loss Rate Per 100 Officers - Pre			10.796	33,185	1.474	10,343	3.690	16,483	806	1,246
	Annual Loss Rate Per 100 Officers - Post			18.522	64,313	1.251	19,887	3.003	10,209	1.112	1,647