



Benchmarking Services

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Contact Information:

Mary L. Stewart, CPCU, ARM-P

mstewart@riskinstitute.org

(703) 352-1846

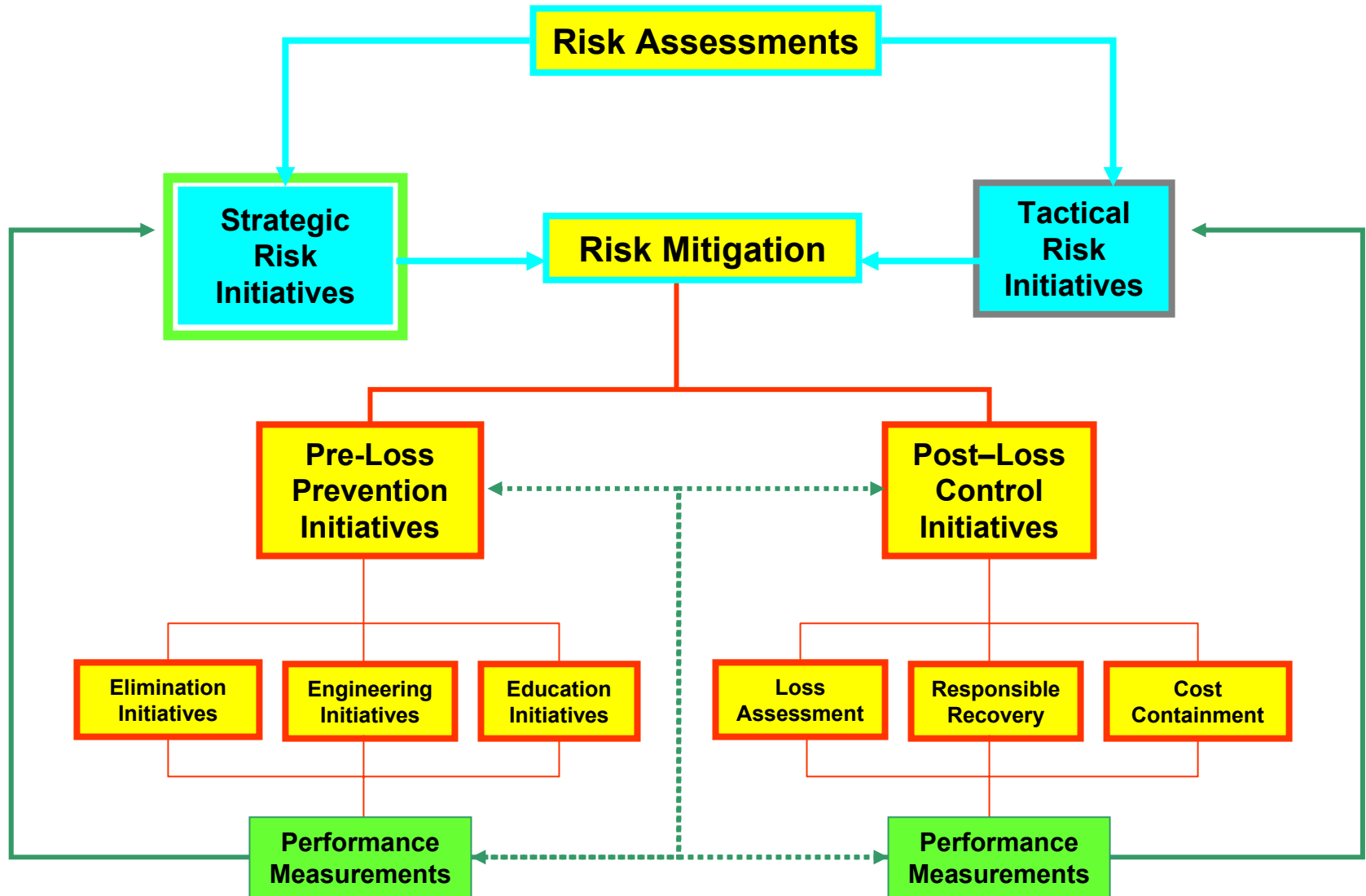
Data Exchange Benchmarking Services

- **Goal: Demonstrate How Benchmarking Efforts Add Value to Risk Management Programs.**

The chart on next slide highlights the relationship between monitoring risk management functions and best performance measurement.

Public Entity Risk Management Performance

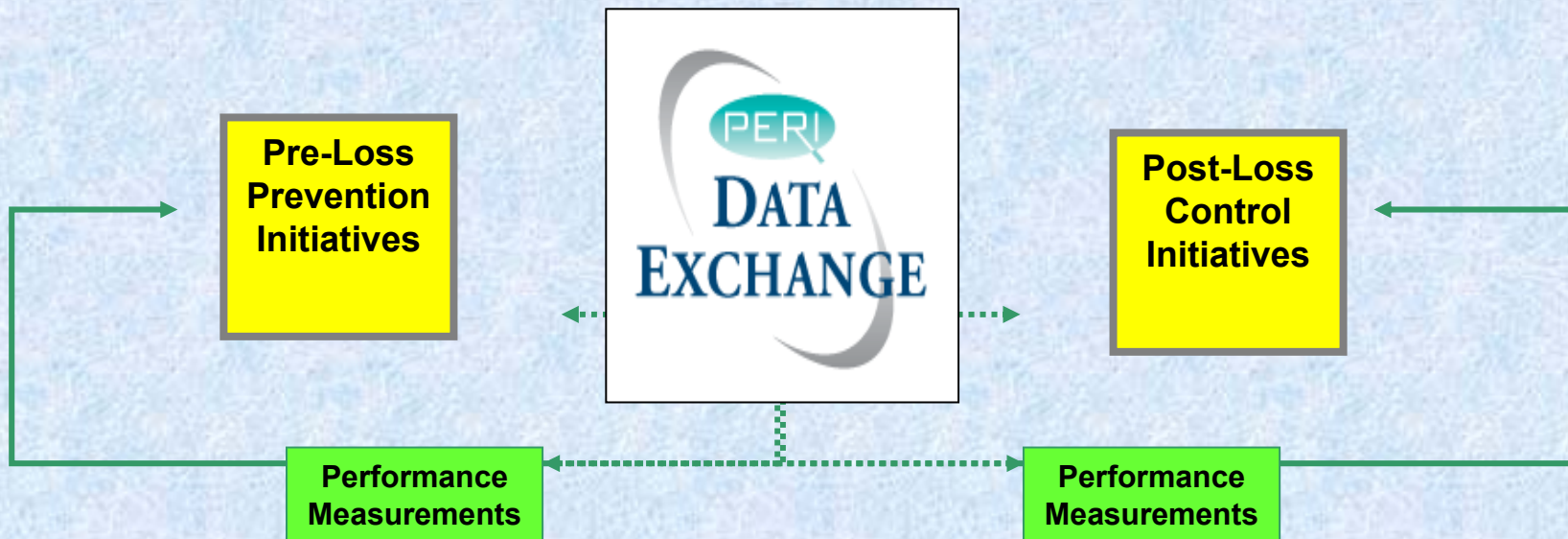
Guiding Principle - Linking Risk Metrics to Best Practices



Public Entity Risk Management Performance

Use PERI's Data Exchange to Determine Best Practices

The Data Exchange was created to fill a void in the industry, namely to have an impartial organization willing to collect claim data and other information without effecting current contractual arrangements.



The next slide is a summary of what the Data Exchange can offer. As a newly created program, it has the potential to grow into other areas and to offer more services as interest from public entities increase.

Data Exchange Mission Statement

Provide risk management benchmarking information and risk mitigation advisory services to the public sector, focusing on the risks and losses that have the greatest financial impact and therefore the greatest impact on the delivery of public services.

This purpose is achieved by providing:

- **Risk Information Products**
 - public domain sources
 - national database of workplace injuries and liability claims and judgments
- **Web-based Analytical Tools**
 - comparative loss information
 - performance measurement linked to risk mitigation best practices
- **Risk Mitigation Advisory Services**
 - consultative benchmarking services
 - best practices for risk mitigation
 - custom education and training support services

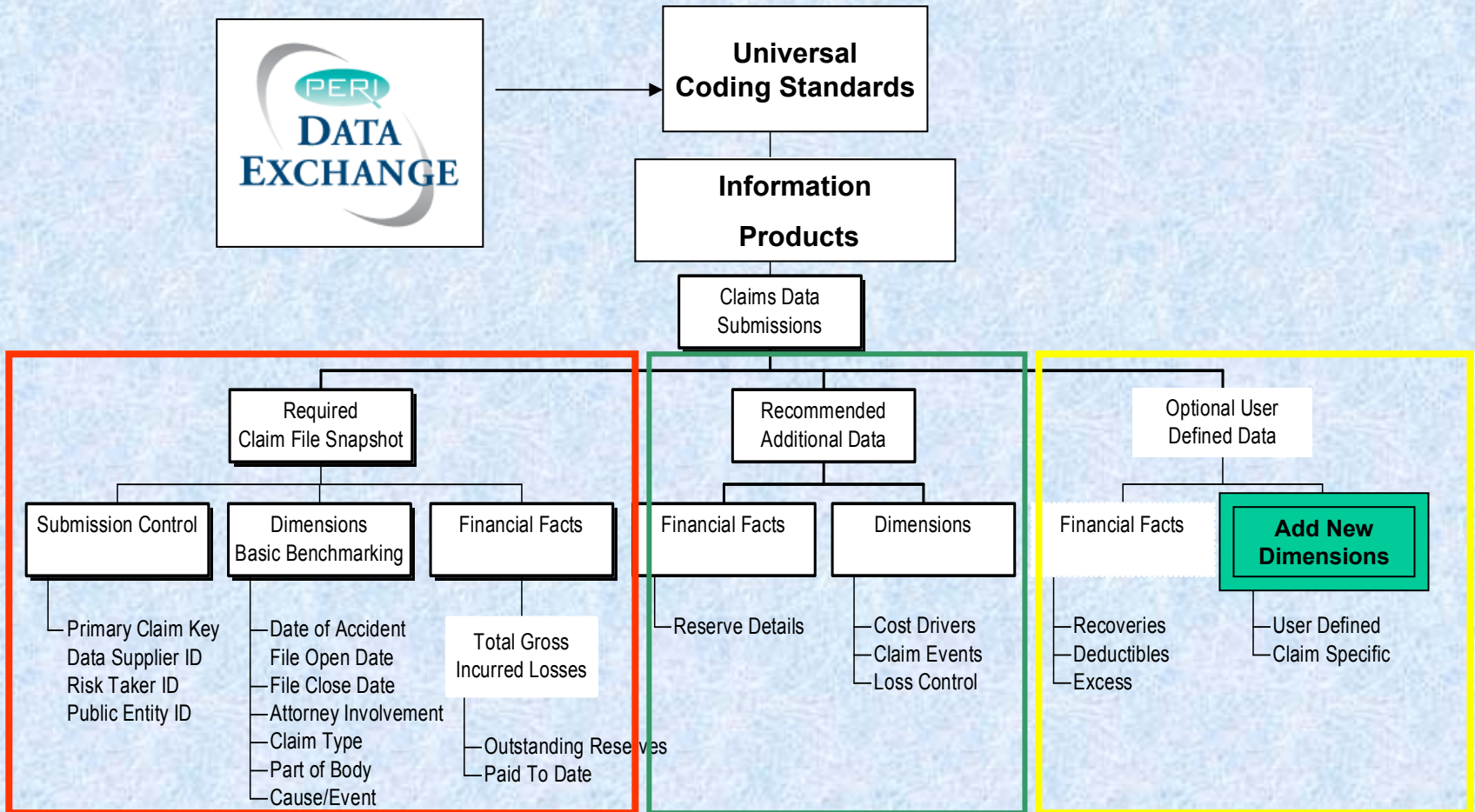
Data Exchange Benchmarking Services

- **Risk Information Products**

Create a national database of workplace injuries and liability claims.

Benchmarking Benefits of Claims Data Collection

Required Data + Optional Data Elements



Workers' Compensation claims data based on IAIABC EDI Standards (key dimensions mapped to PERI Standards)

Liability claims data based on modified PRDP standards (coverage mapped to PERI standard)

Governmental Functions

Local Governments & Districts

001 = Airports
005 = Correction
023 = Financial Administration
024 = Firefighters
025 = Judicial and Legal
029 = Other Government Administration
032 = Health
040 = Hospitals
044 = Streets and Highways
050 = Housing and Community Development(Local)
052 = Local Libraries
059 = Natural Resources
061 = Parks and Recreation
062 = Police Protection - Officers
079 = Welfare
080 = Sewerage
081 = Solid Waste Management
087 = Water Transport and Terminals
089 = Other and Unallocable
091 = Water Supply
092 = Electric Power
093 = Gas Supply
094 = Transit
112 = Elementary and Secondary - Other Total
124 = Fire - Other
162 = Police - Other

Education

012 = Elementary and Secondary - Instruction
212 = Elementary and Secondary - Admin/Clerical
312 = Elementary and Secondary - Oper/Maint
412 = Elementary and Secondary - Cafeteria
512 = Elementary and Secondary - Bus Transport
612 = Elementary and Secondary - Health/Rec
712 = Elementary and Secondary - Student (Part-time Only)
812 = Elementary and Secondary - Unallocable

016 = Higher Education - Other
018 = Higher Education - Instructional
021 = Other Education (State)

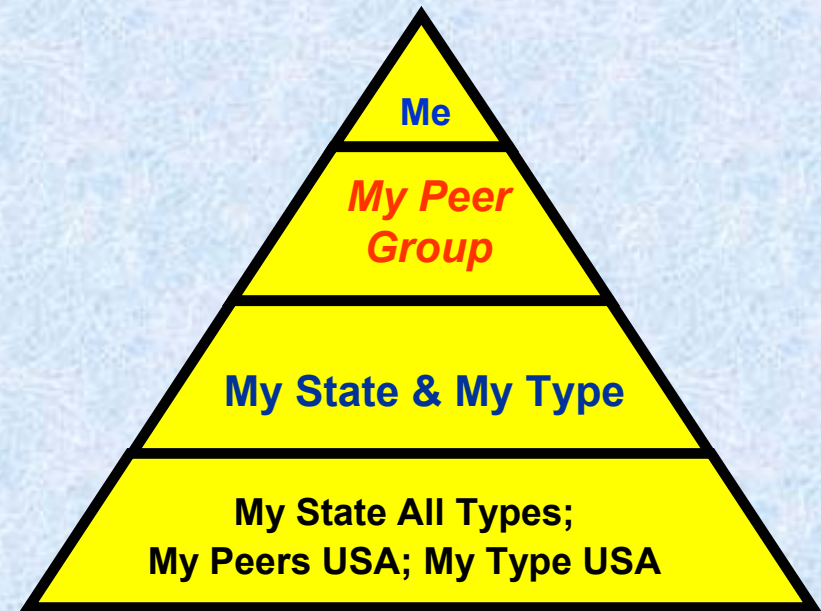
Based on US Census of Governments

Peer Groups Comparisons

based on Scalable Peer Group Profiles with a State Focus

Peer Group Considerations

- **State**
- **Type of Government**
 - Local Governments – Municipalities
 - County Governments
 - Public School Districts
 - Special Districts
 - Higher Education
 - State Governments
 - Other Governments
- **Service Responsibilities**
 - Population (Governments & Special Districts)
 - Average Daily Attendance (Education)
 - Vehicles Available Maximum Service (Transits)
 - Housing Units (Housing Authorities)
- **Number of Employees (FTE)**
 - Full Time Employees
 - Seasonal Part Time Employees
 - Full Time Part Time Employees
- **Current Annual Expenditures**
- **Exposure Exceptions**
 - Seasonal Service Responsibilities
 - High Hazard Enterprise Services



Peer Groups Determined by :

- 1.) **Data Certification Process**
- 2.) **Public Domain Information**
- 3.) **Public Entity Updates**
- 4.) **Consultative Services**

WC Data Standards based on Occupational Injury & Illness Classification System U.S. Bureau of Labor Statistics

Event or Exposure

ASSAULTS AND VIOLENT ACTS
 BODILY REACTION AND EXERTION
 CONTACT WITH OBJECTS AND EQUIPMENT
 EXPOSURE TO HARMFUL SUBSTANCES OR ENVIRONMENTS
 FALLS
 FIRES AND EXPLOSIONS
 OTHER EVENTS OR EXPOSURES
 TRANSPORTATION ACCIDENTS

Source of Injury

CHEMICALS AND CHEMICAL PRODUCTS
 CONTAINERS
 FURNITURE AND FIXTURES
 MACHINERY
 OTHER SOURCES
 PARTS AND MATERIALS
 PERSONS, PLANTS, ANIMALS, AND MINERALS
 STRUCTURES AND SURFACES
 TOOLS, INSTRUMENTS, AND EQUIPMENT
 VEHICLES

Part of Body

BODY SYSTEMS
 HEAD
 LOWER EXTREMITIES
 MULTIPLE BODY PARTS
 NECK, INCLUDING THROAT
 OTHER BODY PARTS
 TRUNK
 UPPER EXTREMITIES

Classified using Z16.2 codes from the American National Standards Institute (ANSI), as supplied by the US Bureau of Labor.

WC - Universal Source Codes

Data Mapping – Source to PERI Standard

Claim Status Code

- O Open
- C Closed
- R Reopened
- X Reopened & Closed

Type of Injury or Disease (IAIABC)

- 01 Traumatic Injury
- 02 Occupational Disease
- 03 Cumulative Injury (Other than Disease)

Benefits Type Being Paid Code

- 01 Death
- 02 Permanent Total Disability
- 03 Major Permanent Partial Disability
- 04 Minor Permanent Partial Disability
- 05 Temporary Total or Temporary Partial Disability
- 06 Medical Claims Only
- 07 Contract Medical or Hospital Allowance
- 08 Compromise Death
- 09 Permanent Partial Disability

Return to Work Status Type

- 01 Actual RTW without physical restrictions
- 02 Actual RTW with physical restrictions
- 05 Released RTW without physical restrictions
- 06 Released to RTW with physical restrictions

Code - Initial Medical Treatment

- 0 No medical treatment
- 1 Minor on-site remedies by employer medical staff
- 2 Minor clinic/hospital medical remedies and diagnostic testing
- 3 Emergency evaluation, diagnostic testing, and medical proc's
- 4 Hospitalization greater than 24 hours
- 5 Future major medical/Lost time anticipated

Code - Type of Recovery

- 01 No Recovery
- 02 Second Injury Fund Only
- 03 Subrogation Only (Third Party)
- 04 Subrogation with Second Injury Fund
- 05 Joint Coverage Without Subrogation
- 06 Joint Coverage With Subrogation

Settlement Type

- 00 Claim Not Subject to Settlement
- 01 Noncompensable, Previously Alleged
- 03 Stipulated Award (Insurer/Claimant Settlement)
- 04 Findings and Award (Judicial Award)

Employee Gender

- Male Male
- F Female
- U Unknown
- Female Female
- M Male

Employee Marital Status

- S Single
- W Widowed
- M Married
- D Divorced

Employee Employment Status Code

- 01 Regular/Full-Time
- 02 Volunteer
- 03 Part-Time Employee
- 04 Seasonal
- 05 Apprenticeship Full-Time
- 06 Apprenticeship Part-Time
- 07 Unemployed/Not Employed
- 08 Retired
- 10 On Strike
- 11 Disabled
- 12 Other

Type of Deductible Applicable Code

- 00 No Deductible Program
- 01 No Deductible Program for this claim
- 01R Deductible amount fully recoverable and included in Gross Loss
- 02N Deductible amount fully recovered for Net Reporting Program
- 02G Deductible amount paid directly by insured and included in Gross Loss
- 03N Deductible amount not fully recovered for Net Reporting Program
- 03G Deductible amount paid directly by insured and not included in Gross Loss

Coverage Type Applicable for Loss

- A Workers Compensation Only
- B Employers Liability Only
- C Workers Compensation and Employers Liability
- D Liability Over
- F Federal Coverage Applicable
- L Longshore and Harbor Worker

Managed Care Organization Type Code

- 00 No medical services provided through a managed care org
- 01 Medical loss services provided through a state approved MCO
- 02 Medical loss services provided through a state approved MHO
- 03 Medical loss services provided through a state approved PPO
- 04 Medical loss services provided through a state approved EPO



Type of Legal Liability – Data Mapping



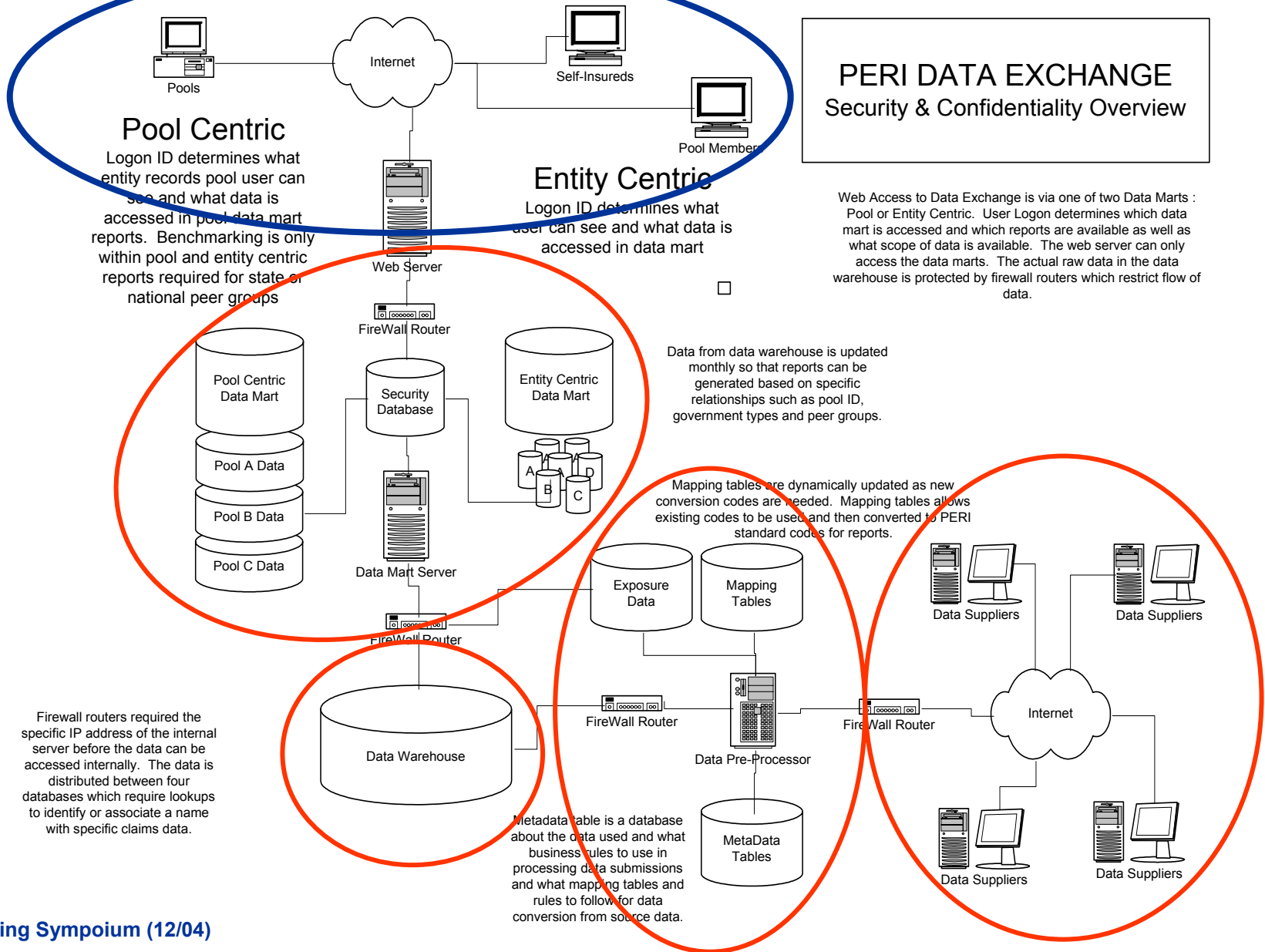
Shift from Cause of Loss to Type of Liability

Legal Liability Type is key mapping requirement

- Under Development**
Still Collecting
- ✓ Cause Of Loss
 - ✓ Primary Place
 - ✓ Government Function
 - ✓ Vehicle Type
 - ✓ Event

New PERI Type of Liability Coverage Codes		PRDP Coverage Codes			
Type of Liability	Coverage Description	PERI Occurrence Coverage Code	Old PRDP Coverage Code	PRDP Product	PRDP Coverage Description
Aviation Liability	Aircraft Liability	AIR3	AIRLIA	Aviation Risks	Aircraft Liability
Aviation Liability	Airport Liability	AIR1	AIRPRT	Aviation Risks	Airport Liability
Aviation Liability	Aviation - All Ground Base Operations Liability	AIR0			
Aviation Liability	Aviation - Not Otherwise Classified	AIRZ	AIRNOC	Aviation Risks	Aviation - not otherwise classified
Aviation Liability	Hangarkeepers Liability	AIR2	AIRHK	Aviation Risks	Hangarkeepers Liability
Contractual Liability	Any Contract Liability	CON0			
Contractual Liability	Contract Dispute Liability	CON1			
Contractual Liability	Contractor Vicarious Liability	CON2			
Employment Practices Liability	Employment Practices Liability	EPL0	GLEPL	General Liability	Employment Practices
Employment Practices Liability	Fiduciary Liability	EPL4			
Environmental Liability	Brown Fields Environmental Liability	EIL1			
Environmental Liability	Environmental - Not Otherwise Classified	EILZ	ENVNOC	Environmental Liability	Environmental - not otherwise classified
Environmental Liability	Environmental Impairment Liability - Third Party	EILD	ENV3RD	Environmental Liability	Environmental Impairment Liability - Third Party
Law Enforcement Liability	Law Enforcement - All Liabilities	LEL0	GLLAW	General Liability	Law enforcement
Law Enforcement Liability	Law Enforcement - Civil Rights Liabilities	LEL1			
Law Enforcement Liability	Law Enforcement - Other Liabilities	LEL2			
Management & Governance Liability	Educators Legal Liability - Comprehensive	GEO2	GLE0	General Liability	Educators Legal
Management & Governance Liability	Governance Liability - All Liabilities	GEO0			
Management & Governance Liability	Inverse Condemnation	GEO4			
Management & Governance Liability	Other Civil Rights Liability	GEO3			
Management & Governance Liability	Public Officials Errors and Omissions	GEO1	POEO	Public Officials E and O	Public Officials Errors and Omissions
Marine Liability	Marina and Wharf/Cocks Liability	MAR0			
Marine Liability	Watercraft - Not Otherwise Classified	MARZ	WATNOC	Watercraft Risks	Watercraft - not otherwise classified
Marine Liability	Watercraft - Protection and Indemnity	MAR3	WATPAI	Watercraft Risks	Watercraft - Protection and Indemnity
Medical Malpractice Liability	All Medical Malpractice Liability	MML0			
Medical Malpractice Liability	Incidental Medical Malpractice Liability	MML1	GLMED	General Liability	Incidental Medical Liability
Medical Malpractice Liability	Medical Malpractice Liability	MML2	PRFMED	Professional Liability	Medical Liability
Operations & Products Liability	Care Custody and Control Legal Liability	GOL8			
Operations & Products Liability	Corporal Punishment Liability	GOL4			
Operations & Products Liability	Operations Liability	GOL0			
Operations & Products Liability	Products & Completed Operations Liability	GOL1	GLPROD	General Liability	Product Liability
Personal Injury Liability	Advertiser's Liability	PAL1			
Personal Injury Liability	Personal Injury	PAL0	GLPINJ	General Liability	Personal Injury
Premises & Building Liability	Athletic or Sports Participants Liability	GPB3			
Premises & Building Liability	Premises & Building Liability	GPB0			
Premises & Building Liability	Streets & Roads Liability	GPB1			
Professional Liability	All Professional Liabilities	PEO0			
Professional Liability	Architects and Engineers	PEO1	PRFARC	Professional Liability	Architects and Engineers
Professional Liability	Attorney Legal Liability	PEO2			
Professional Liability	Inspections & Regulation Liability	PEO3			
Professional Liability	Professional Liability - Not Otherwise Classified	PEOZ	PRFNOC	Professional Liability	Professional Liability - not otherwise classified
Railroad Liability	Fixed Rail	RRL0	VERAIL	Vehicle Risks	Fixed Rail
Vehicle Liability	Employer Non-Owned Liability	CAL3			
Vehicle Liability	Garagekeepers & Garage Liability	CAL2	VEGK	Vehicle Risks	Garagekeepers Liability
Vehicle Liability	Vehicle Liability - All Liabilities	CAL0			
Vehicle Liability	Vehicle Liability - Third Party BI and PD	CAL1	VE3RD	Vehicle Risks	Vehicle Third Party Liability
Vehicle Liability	Vehicle Liability Losses - Not Otherwise Classified	CALZ	VENOC	Vehicle Risks	Vehicle Risks - not otherwise classified

Increased Security & Confidentiality



Data Exchange Benchmarking Services

- **Web-based Analytical Tools**

Compare loss information - offer performance measurement linked to risk mitigation best practices.

WC Report Parameters

Allow Additional Drill Down Analysis

CLAIM TYPE - WC

All Claims
 All Indemnity Claims
 All Medical Claims
 All Closed Claims
 All Closed Indemnity Claims
 All Closed Medical Claims
 All Open Claims
 All Open Indemnity Claims
 All Open Medical Claims

LOSS LIMITATION

<= \$25,000
 <= \$100,000
 <= \$250,000
 > \$25,000
 > \$100,000
 > \$250,000
 ALL

DURATION

Open < 31 days
 Open 31-90 days
 Open 91-180 days
 Open 181-365 days
 Open 365+ days

REPORTING LAG

Lag: 0-7 Days
 Lag: 8-14 Days
 Lag: 15-28 Days
 Lag: 29+ Days

OTHER CATEGORIES IN PICK LIST

PART OF BODY (OIICS)

EVENT OR EXPOSURE (OIICS)

EMPLOYEE PROFILE (AGE & LOS)

ATTORNEY REPRESENTATION

WC Risk Metrics for Smart/Best Practices

Example : Value of Part of Body Metrics

TGI Average Cost Per Claim

Part of Body - Major Category	School Dist ADA 0 - 499	School Dist ADA 500 - 999	School Dist ADA 1000 - 2499	School Dist ADA 2500 - 4999	School Dist ADA 5000 - 24999	School Dist ADA >= 25000	All School Districts		
	POB: Body Systems	1,001	10,552	10,891	14,791	13,382	10,600	12,849	
POB: Head	Cost Per Claim			Total Gross Incurred Cost Per Claim		Distribution of Costs			
POB: Lower Extremities	Part of Body Involved in Injury			Median Cost Per Claim	Mean Cost Per Claim	Standard Deviation	Mean Medical Costs Per Claim	Mean Indemnity Costs Per Claim	Mean Allocated Expenses Per Claim
POB: Multiple Body Parts									
POB: Neck, including throat									
POB: Other Body Parts									
POB: Trunk				1,057	13,448	34,796	6,124	13,579	8,241
POB: Trunk				800	12,337	32,465	5,783	14,922	7,933
POB: Upper Extremities				2,845	23,756	52,540	9,792	22,523	9,400
POB: Not Reported				544	6,702	20,424	3,204	14,504	6,242
Total Risk Pool Experience									

Total Gross Incurred Cost Per Claim Reporting Lag From Date of Injury to Payor Notice

Part of Body Injured	0-7 Days	8-14 Days	15-28 Days	29+ Days	Total Incurred
: Body Systems	86.90 %	4.93 %	2.88 %	5.29 %	100.00 %
: Head	34.85 %	0.00 %	65.15 %	0.00 %	100.00 %
: Lower Extremities	98.14 %	0.00 %	0.00 %	1.86 %	100.00 %
: Multiple Body Parts	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
: Neck, including throat	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
: Other Body Parts	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
: Trunk	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
: Upper Extremities	0.00 %	0.00 %	0.00 %	0.00 %	0.00 %
: Not Reported	81.74 %	3.31 %	3.01 %	11.94 %	100.00 %
All Claims	82.83 %	3.67 %	3.22 %	10.27 %	100.00 %

order based on TGI

Medical Management & Disability

Best Practice Implications

- Case Management by Injury Type
- Return to Work – Light Duty
- Medical Management
- Medical Expertise
- Medical Audits
- Cost Patterns
- Reserving

Risk Metrics for Loss Prevention Best Practices

Example : Value of Detail Claims Information By Event or Exposure

- Event to Physical Risk Hazard Analysis
- Identify Department Outliers
- Focus Initiatives by Event
- Process Analysis
- Best Control Response
- Best Training Subjects
- Risk Targets/Objectives
- Benchmark
 - Departments
 - Period to Period

Event or Exposure Causing Injury	Reporting Name 7340	Percent Distribution of Gross Incurred C			
		Schools in My State ADA 5000 - 24999	All Schools in My State	All Entities in My State	Schools in All States ADA 5000 - 24999
Assaults & Violent Acts	13.70 %	3.17 %	4.13 %	2.04 %	3.17 %
Bodily Reaction and Exertion	0.00 %	4.05 %	12.43 %	14.19 %	4.05 %
Contact With Objects & Equipment	27.62 %	1.90 %	2.25 %	1.52 %	1.90 %
Falls	30.82 %	13.41 %	26.63 %	20.86 %	13.41 %
Fires & Explosions	0.01 %	0.81 %	1.04 %	1.57 %	0.81 %

Event or Exposure Causing Injury	Mean Cost Per Claim					
	School Dist ADA 0 - 499	School Dist ADA 500 - 999	School Dist ADA 1000 - 2499	School Dist ADA 2500 - 4999	School Dist ADA 5000 - 24999	School Dist ADA >= 25000
Assaults & Violent Acts	0	1,038	8,404	3,187	5,093	6,56
Bodily Reaction and Exertion	0	0	0	0	0	0

Event or Exposure	Total Gross Incurred Cost Per Claim Reporting Lag From Date of Injury to Payor Notice				Cost Per Claim		Distribution of Costs		
	0-7 Days	8-14 Days	15-28 Days	29+ Days	Mean Cost Per Claim	Standard Deviation	Mean Medical Costs Per Claim	Mean Indemnity Costs Per Claim	Mean Allocated Expenses Per Claim
Assaults & Violent Acts	84.44 %	5.84 %	2.00 %	7.71 %	11,283	22,040	5,461	13,687	6,916
Bodily Reaction and Exertion	0.00 %	0.00 %	0.00 %	0.00 %	7.114	12.849	3.860	6.086	4.610
Contact With Objects & Equipment	91.96 %	0.04 %	0.16 %	7.84 %					
Falls	79.10 %	5.93 %	2.96 %	12.01 %					
Fires & Explosions	100.00 %	0.00 %	0.00 %	0.00 %					
Harmful Substance/Environment	86.75 %	0.68 %	7.04 %	5.53 %					
Other Events or Exposures	97.03 %	0.29 %	2.63 %	0.05 %					
Transportation Accidents	86.65 %	1.43 %	3.68 %	8.25 %					
Not Reported	59.76 %	0.64 %	3.04 %	36.56 %					
TGI All Claims	82.83 %	3.67 %	3.22 %	10.27 %					

Event or Exposure Causing Injury	Median Cost Per Claim			
	2003	2002	2001	2000
Assaults & Violent Acts	10,579	2,817	3,000	
Bodily Reaction and Exertion	1,188	941	880	
Contact With Objects & Equipment	1,670	5,252	778	
Falls	801	766	926	
Fires & Explosions	533	606	1,387	

Report Parameters For Focused Analysis

WC Entity 6 - Report Lag

Please fill the following prompt(s):

Claim Benefits Selected:

Enter Begin Loss Year Range:

Enter End Loss Year Range:

Select Member Name:

WC Entity 6 - Report Lag

Please fill the following prompt(s):

Claim Benefits Selected:

Enter Begin Loss Year Range:

Enter End Loss Year Range:

Select Member Name:

- All Claims
- All Claims; Status = Other
- All Closed Claims
- All Closed Indemnity Claims
- All Closed Medical Claims
- All Indemnity Claims
- All Indemnity Claims; Status = Other
- All Medical Claims
- All Medical Claims; Status = Other
- All Open Claims
- All Open Indemnity Claims

Excel or CSV Files
HTML Web Pages
Adobe PDF Files

WC Entity 1 - Avg Cost

Please fill the following prompt(s):

Claim Benefits Selected:

Enter Begin Loss Year Range:

Enter End Loss Year Range:

Enter Excluded Loss Limitation (>25,000, >100,000, >250,000):

Enter Max Loss Limitation (25,000, 100,000, 250,000):

Select Entity Name:

- Reporting Name 4080
- Reporting Name 4081
- Reporting Name 4082
- Reporting Name 4083
- Reporting Name 4084
- Reporting Name 4085
- Reporting Name 4086
- Reporting Name 4464
- Reporting Name 4465
- Reporting Name 4466
- Reporting Name 4467

WC Entity 1 - Avg Cost

Please fill the following prompt(s):

Claim Benefits Selected:

Enter Begin Loss Year Range:

Enter End Loss Year Range:

Enter Excluded Loss Limitation (>25,000, >100,000, >250,000):

Enter Max Loss Limitation (25,000, 100,000, 250,000):

Select Entity Name:

- > \$25,000
- Transportation Accidents; Lag: 15-28 Days
- Transportation Accidents; Lag: 29+ Days
- <= \$100,000
- <= \$25,000
- <= \$250,000
- > \$100,000
- > \$25,000
- > \$250,000
- ALL
- Claims with Attorney Representation
- Claims with No Attorney Representation

Sample – Entity Centric Reports

Median Cost Per Claim								
Rank Order	Event or Exposure Causing Injury	Reporting Name 3660	Schools in My State ADA >= 25000	All Schools in My State	All Entities in My State	Schools in All States ADA >= 25000	Schools in All States	All Entities in All States
1	Not Reported	4,341	901	1,148	1,062	901	1,148	1,001
2	Transportation Accidents	1,438	1,438	746	650	1,438	746	650
3	Contact With Objects & Equipment	1,092	1,092	612	371	1,092	612	371
4	Bodily Reaction and Exertion	804	804	1,009	1,030	804	1,009	1,030
5	Harmful Substance/Environment	693	693	327	334	693	327	334
6	Falls	521	521	750	786	521	750	786
7	Assaults & Violent Acts	385	385	559	560	385	559	560
8	Other Events or Exposures	324	324	324	328	324	324	328
9	Fires & Explosions	0	0	4,602	2,256	0	4,602	2,256
	Total Risk Experience	645	741	875	859	741	875	844

Experience for the Specific Entity Logged On

Entity's Peer Group Experience using Logon ID Security Profile

Entity Experience in Specific State as Logged On

All Governments Experience in Logon State

Experience for the Entity Peer Group in ALL States

Median Cost Per Claim							
Claim Costs By Attorney Involvement	Reporting Name 3660	Schools in My State ADA >= 25000	All Schools in My State	All Entities in My State	Schools in All States ADA >= 25000	Schools in All States	All Entities in All States
All Claims							
All Claims	645	741	875	859	741	875	844
All Indemnity Claims	15,131	12,000	7,045	7,101	12,000	7,045	6,472
All Medical Claims	471	478	405	395	478	405	393
Allocated Expense Costs	1,518	1,595	1,814	2,808	1,595	1,814	2,593
Claims With Attorney Involved							
All Claims	12,492	13,242	887	879	13,242	887	881
All Indemnity Claims	15,131	48,087	8,865	8,100	48,087	8,865	8,121
All Medical Claims	10,000	10,000	358	365	10,000	358	365
Allocated Expense Costs	4,618	5,080	4,323	5,835	5,080	4,323	5,825
Claims With No Attorney Involved							
All Claims	554	631	867	848	631	867	813
All Indemnity Claims	15,000	10,800	6,006	6,050	10,800	6,006	4,693
All Medical Claims	419	458	445	429	458	445	424
Allocated Expense Costs	1,108	908	745	885	908	745	822

- Government Type
 - Peer Group
 - State
- Are Set Based on Logon ID Security Profile

TYPE OF REPORT THAT ENTITIES CAN ACCESS

Sample – Entity Centric Reports

Claims with Attorney Involvement by Selected Period - Cost Per Claim

Last Refresh: 8/11/2004

Loss Period Selected : 2003 to 2003

Claim Status: All

Loss Limitation: All

Liability Type: Vehicle Risks

Claim Costs by Attorney Involvement	Total Gross Incurred Costs Per Claim			Distribution of Costs			Total Gross Incurred	Total Number of Claims	
	Median Cost Per Claim	Average Cost Per Claim	Average Standard Deviation	Average Injury Costs Per Claim	Average Property Costs Per Claim	Average Allocated Expenses Per Claim			
All Claims	All Claims	1,242.53	6,795.13	30,501.35	2,362.54	12,620.41	995.55	1,094,016.36	161
	Injury Damage Claims	3,300.21	14,704.04	46,450.56	3,931.03	12,620.41	2,132.07	970,466.38	66
	Property Damage Claims	2,100.87	8,265.10	34,706.80	2,414.88	23,041.69	1,399.82	595,086.98	72
	Allocated Expense Costs	250.00	995.55	3,665.90				88,603.90	89
With Atty Invld	All Claims	15,000.00	40,000.00	25,000.00	25,000.00	5,000.00	25,000.00	80,000.00	2
	Injury Damage Claims	15,000.00	40,000.00	25,000.00	25,000.00	5,000.00	25,000.00	80,000.00	2
	Property Damage Claims	65,000.00	65,000.00	0.00	35,000.00	5,000.00	25,000.00	65,000.00	1
	Allocated Expense Costs	25,000.00	25,000.00	0.00				25,000.00	1
W NO Atty Invld	All Claims	1,227.60	6,377.46	30,333.64	2,325.91	12,233.55	722.77	1,014,016.36	159
	Injury Damage Claims	3,000.00	13,913.54	46,743.22	3,859.77	12,233.55	1,459.49	890,466.38	64
	Property Damage Claims	2,100.87	7,466.01	34,286.34	2,378.47	22,187.52	954.53	530,086.98	71
	Allocated Expense Costs	249.15	722.77	2,639.94				63,603.90	88

Claim Counts & Costs	Claim Counts			Total Gross Incurred			Previous Cost		
	Claim Costs by Attorney Involvement	Property Claims	Injury Claims	Percent of Total Claim Count	Percent of Total Costs	Total Benefits Cost	Total ALE Cost	Previous Year TGI Cost	Previous Year TGI Claims
All Claims	All Claims	57	66	53.85 %	41.14 %	1,005,412.46	88,603.90	444,718.68	154
	Injury Damage Claims	0	66	22.07 %	36.49 %	895,843.77	74,622.61	148,691.40	8
	Property Damage Claims	57	15	24.08 %	22.38 %	519,496.70	75,590.28	296,027.28	146
With Atty Invld	All Claims	0	2	40.00 %	36.67 %	55,000.00	25,000.00	309,583.74	65
	Injury Damage Claims	0	2	40.00 %	36.67 %	55,000.00	25,000.00	148,691.40	6
	Property Damage Claims	0	1	20.00 %	26.67 %	40,000.00	25,000.00	160,892.34	59
W NO Atty Invld	All Claims	57	64	54.08 %	41.85 %	950,412.46	63,603.90	173,373.27	64
	Injury Damage Claims	0	64	21.77 %	37.03 %	840,843.77	49,622.61	0.00	0
	Property Damage Claims	57	14	24.15 %	21.12 %	479,496.70	50,590.28	173,373.27	64

Sample – Entity Centric Reports

Cost & Distribution By Reporting Lags

Loss Period Selected : 2002 to 2003
 Claim Benefits Selected: All Claims

Reporting Name 3660

Last Refresh 8/11/2004

State CA
 Government Type Public School Districts

Percent Number of Claims Reporting Lag from Date of Injury to Payor Notice

Percentage Distribution of Total Gross Incurred Losses By Reporting Lags

Rank Order *	Risk Pool Member	0-7 Days	8-14 Days	15-28 Days	29+ Days	Avg Total Number of Claims Per Entity	0-7 Days	8-14 Days	15-28 Days	29+ Days
1	All Entities in All States	89.87 %	3.18 %	2.00 %	4.95 %	15,146	85.51 %	3.82 %	3.43 %	7.24 %
2	All Entities in My State	90.08 %	2.98 %	1.92 %	5.02 %	14,184	85.56 %	3.77 %	3.31 %	7.36 %
3	All Schools in My State	90.12 %	2.85 %	2.02 %	5.01 %	7,580	86.80 %	3.25 %	3.54 %	6.42 %
3	Schools in All States	90.12 %	2.85 %	2.02 %	5.01 %	7,580	86.80 %	3.25 %	3.54 %	6.42 %
5	Schools in All States ADA >= 25000	87.88 %	2.67 %	2.59 %	6.86 %	1,312	84.01 %	1.32 %	7.11 %	7.57 %
5	Schools in My State ADA >= 25000	87.88 %	2.67 %	2.59 %	6.86 %	1,312	84.01 %	1.32 %	7.11 %	7.57 %
7	Reporting Name 3660	87.32 %	3.35 %	2.99 %	6.34 %	568	83.28 %	1.45 %	8.51 %	6.75 %

* Sum of 15-28 Days & 29+ Days Used to Rank based on Total Gross Incurred

Median Cost Per Claim Reporting Lag from Date of Injury to Payor Notice

Average Cost Per Claim Reporting Lag from Date of Injury to Payor Notice

Risk Pool Member	0-7 Days	8-14 Days	15-28 Days	29+ Days	Total Gross Incurred Per Entity	0-7 Days	8-14 Days	15-28 Days	29+ Days
Reporting Name 3660	538	751	25,157	2,500	10,230	9,757	4,448	29,085	10,900
Schools in My State ADA >= 25000	549	740	7,000	4,000	8,560	8,183	4,234	23,484	9,440
All Schools in My State	692	1,190	2,942	4,037	7,641	7,360	8,711	13,382	9,780
All Entities in My State	725	1,355	3,048	4,575	9,209	8,747	11,679	15,819	13,499
Schools in All States ADA >= 25000	549	740	7,000	4,000	8,560	8,183	4,234	23,484	9,440
Schools in All States	692	1,190	2,942	4,037	7,641	7,360	8,711	13,382	9,780
All Entities in All States	705	1,150	2,694	4,268	8,933	8,499	10,724	15,314	13,084

Sample – Entity Centric Reports

Experience by Peer Groups By Selected Period by Event or Exposure - Cost Per Claim

Loss Period Selected: 2003 to 2003
 Claim Benefits Selected: All Claims

Reporting Name 3660

Last Refresh: 8/11/2004

State CA
 Government Type Public School Districts

Experience for the Specific Year and Rank Order

Percent Distribution of Gross Incurred Costs

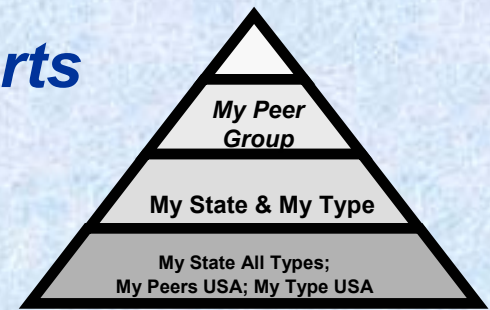
Rank Order	Event or Exposure Causing Injury	Reporting Name 3660	Schools in My State ADA >= 25000	All Schools in My State	All Entities in My State	Schools in All States ADA >= 25000	Schools in All States	All Entities in All States
4	Assaults & Violent Acts	10.90 %	4.32 %	1.18 %	0.89 %	4.32 %	1.18 %	0.86 %
2	Bodily Reaction and Exertion	16.66 %	6.61 %	12.22 %	11.70 %	6.61 %	12.22 %	11.34 %
8	Contact With Objects & Equipment	0.06 %	0.02 %	0.76 %	0.55 %	0.02 %	0.76 %	0.53 %
1	Falls	39.27 %	15.58 %	19.84 %	18.18 %	15.58 %	19.84 %	17.61 %
9	Fires & Explosions	0.00 %	0.00 %	1.92 %	1.68 %	0.00 %	1.92 %	1.63 %
7	Harmful Substance/Environment	1.74 %	0.69 %	1.88 %	2.56 %	0.69 %	1.88 %	2.48 %
6	Other Events or Exposures	6.10 %	2.42 %	1.63 %	1.13 %	2.42 %	1.63 %	1.10 %
5	Transportation Accidents	8.92 %	3.54 %	2.09 %	2.32 %	3.54 %	2.09 %	2.24 %
3	Not Reported	16.36 %	66.82 %	58.48 %	60.99 %	66.82 %	58.48 %	62.21 %

Percent Distribution of Claim Frequency

Rank Order	Event or Exposure Causing Injury	Reporting Name 3660	Schools in My State ADA >= 25000	All Schools in My State	All Entities in My State	Schools in All States ADA >= 25000	Schools in All States	All Entities in All States
4	Assaults & Violent Acts	10.34 %	3.84 %	1.34 %	1.73 %	3.84 %	1.34 %	1.64 %
2	Bodily Reaction and Exertion	15.33 %	5.68 %	10.03 %	10.68 %	5.68 %	10.03 %	10.13 %
8	Contact With Objects & Equipment	0.38 %	0.14 %	1.21 %	1.28 %	0.14 %	1.21 %	1.21 %
1	Falls	41.76 %	15.48 %	18.32 %	17.62 %	15.48 %	18.32 %	16.73 %
9	Fires & Explosions	0.00 %	0.00 %	1.02 %	1.10 %	0.00 %	1.02 %	1.04 %
5	Harmful Substance/Environment	9.58 %	3.55 %	5.22 %	6.07 %	3.55 %	5.22 %	5.76 %
6	Other Events or Exposures	5.75 %	2.13 %	2.75 %	2.79 %	2.13 %	2.75 %	2.65 %
7	Transportation Accidents	3.45 %	1.28 %	2.53 %	2.81 %	1.28 %	2.53 %	2.67 %
3	Not Reported	13.41 %	67.90 %	57.58 %	55.92 %	67.90 %	57.58 %	58.16 %

Entity Centric – Benchmarking Reports

Cost Driver Metrics



Loss Period Selected: 2003 to 2003
 Claim Status: All Claims
 Loss Limitation: All

Experience Metrics for All Claims	Reporting Name 7340	Schools in My State ADA 5000 - 24999	All Schools in My State	All Entities in My State	Schools in All States ADA 5000 - 24999	Schools in All States	All Entities in All States
Average Incurred Cost Per Claim							
Median Cost Per Claim	554	795	800	850	795	800	816
Mean Cost Per Claim	6,565	6,210	6,825	8,178	6,210	6,825	7,897
Standard Deviation Per Claim	15,890	23,898	19,168	25,035	23,898	19,168	24,546
Mean Indemnity Costs Per Claim	9,965	6,584	7,458	8,977	6,584	7,458	9,085
Mean Medical Costs Per Claim	4,369	3,822	4,016	4,406	3,822	4,016	4,300
Mean Benefits Costs Per Claim	6,362	5,682	6,178	7,127	5,682	6,178	7,000
Mean Allocated Expense Per Claim	910	1,543	1,940	3,252	1,543	1,940	2,821
Percentage of Total Benefits Costs							
Medical Costs as % of Total Benefits	68.67 %	67.01 %	64.74 %	61.59 %	67.01 %	64.74 %	61.11 %
Indemnity Costs as % of Total Benefits	31.33 %	32.99 %	35.26 %	38.41 %	32.99 %	35.26 %	38.89 %
Medical Costs Paid as % of Total Incurred	32.03 %	31.64 %	20.03 %	19.19 %	31.64 %	20.03 %	19.09 %
Indemnity Costs Paid as % of Total Incurred	13.58 %	12.52 %	9.69 %	11.18 %	12.52 %	9.69 %	11.60 %

Loss Limit Criteria Selected: <= \$25,000

Experience Metrics for Criteria Selected	Reporting Name 7340	Schools in My State ADA 5000 - 24999	All Schools in My State	All Entities in My State	Schools in All States ADA 5000 - 24999	Schools in All States	All Entities in All States
Entity and Claim Counts Included in Criteria Selected							
Number of Entities Selected	1	22	110	324	22	110	685
Number of Claims with Values	72	1,512	4,462	8,895	1,512	4,462	9,566
Number of Claims - Medical Only	64	1,121	3,132	6,121	1,121	3,132	6,698
Number of Claims - Indemnity Reserves	7	349	1,004	2,048	349	1,004	2,145
Total Gross Incurred Losses Included in the Criteria							
Total Gross Incurred Losses - Medical	85,141	2,810,665	8,161,421	16,261,568	2,810,665	8,161,421	17,043,618
Total Gross Incurred Losses - Indemnity	29,226	733,573	2,520,509	5,374,470	733,573	2,520,509	5,716,482
Total Gross Incurred Losses for Benefits	114,367	3,544,238	10,681,930	21,636,038	3,544,238	10,681,930	22,760,100
Total Gross Incurred Allocated Expenses	7,090	568,493	1,613,511	3,600,288	568,493	1,613,511	3,798,222
Total Gross Incurred Losses	121,457	4,112,731	12,295,441	25,236,326	4,112,731	12,295,441	26,558,323
Claims Excluded : > \$25,000							
Number of Claims Excluded by Loss Limitation	9	109	421	961	109	421	994
Total Value of Individual Claims over Limitation	410,284	6,009,403	21,153,717	55,551,496	6,009,403	21,153,717	57,588,391
Mean Costs per Excluded Claim	45,587	55,132	50,246	57,806	55,132	50,246	57,936
Median Costs Per Excluded Claim	41,656	37,988	41,201	44,388	37,988	41,201	44,388

- Part of Body
- Event or Exposure
- Occupation When Injured
- Length of Employment
- Report Lags
- Claim Durations
- Attorney Involvement
- Disability Ratings

Loss Prevention & Claims Management

Pareto Analytical Tools to Quickly Focus Resources & Advise Members

Loss Period Selected: 2003 to 2003

Last Refresh: 8/12/2004

Cost Per Claim		Cost Per Claim			Distribution of Costs			Total Gross Incurred	Total Number of Claims
Rank Order	Member name is ONLY available to the POOL	Median Cost Per Claim	Average Cost Per Claim	Standard Deviation	Average Medical Costs Per Claim	Average Indemnity Costs Per Claim	Average Allocated Expenses Per Claim		
1		1,080	4,385	9,995	2,892	5,191	992	951,514	217
2		1,198	8,439	21,739	5,211	8,628	1,396	691,969	82
3		1,000	6,603	12,576	3,447	7,371	1,174	495,235	75
4		583	5,574	15,306	3,721	9,300	985	451,518	81
5		1,015	6,045	12,822	3,601	7,664	861	380,836	63
6		467	26,344	69,688	16,870	30,613	2,039	368,821	14
7									
8									
9									
10									

← POOL CENTRIC

Entity Benchmarking within Pool

Claims Benchmarking within State & National

Loss Period Selected: 2002 to 2003
Claim Benefits Selected: All Claims

Rank Order	Risk Pool Member	Average Cost Per Claim Reporting Lag from Date of Injury to Payor Notice				Average Cost Per Claim	Percentage Distribution of Costs *			
		0-7 Days	8-14 Days	15-28 Days	29+ Days		0-7 Days	8-14 Days	15-28 Days	29+ Days
1	G	7,245	17,140	997	73,420	15,973	45.36 %	107.31 %	6.24 %	459.66 %
2	B	10,113	82,340	0	24,871	14,738	68.62 %	558.70 %	0.00 %	168.76 %
3	G	14			495	14,474	102.26 %	2.39 %	0.57 %	238.32 %
4	A	11			872	11,705	95.31 %	6.82 %	26.04 %	203.94 %
5	C	9			2,023	10,860	83.65 %	133.22 %	230.20 %	258.04 %
6	R	10,924	19,586	939	4,750	10,651	102.57 %	183.89 %	8.82 %	44.60 %

Claim Costs By Attorney Involvement	Reporting Name 3660	Schools in My State ADA >= 25000	All Schools in My State	All Entities in My State	Schools in All States ADA >= 25000	Schools in All States	All Entities in All States
All Claims		741	875	859	741	875	844
All Indemnity Claims	15,131	12,000	7,048	7,101	12,000	7,048	6,472
All Medical Claims	471	478	405	395	478	405	393
Allocated Expense Costs	1,518	1,561	1,044	1,000	1,518	1,044	1,000
Claims With Attorney Involved							
All Claims	12,492	13,241	8,441	8,441	12,492	8,441	8,441
All Indemnity Claims	15,131	48,000	15,131	15,131	15,131	15,131	15,131
All Medical Claims	10,000	10,000	10,000	10,000	10,000	10,000	10,000
Allocated Expense Costs	4,618	5,000	4,618	4,618	4,618	4,618	4,618
Claims With No Attorney Involved							
All Claims	564	63	34	34	564	34	34
All Indemnity Claims	15,000	10,811	15,000	15,000	15,000	15,000	15,000
All Medical Claims	419	48	419	419	419	419	419
Allocated Expense Costs	1,106	900	1,106	1,106	1,106	1,106	1,106

ENTITY CENTRIC

Cause of Loss Benchmarking

Experience By Peer Groups By Selected Period By Event or Exposure - Median & Average Cost Per Claim By Peer Group

Claim Benefits Selected: All Claims

Loss Period Selected: 2003 to 2003

CIICS Event or Exposure = "Cause of Loss". This reports shows comparison between peer groups within pool. Companion reports that show counts and incurred losses, similar to POB reports are available. POB reports also use peer group comparisons.

Last Refresh: 7/29/2004

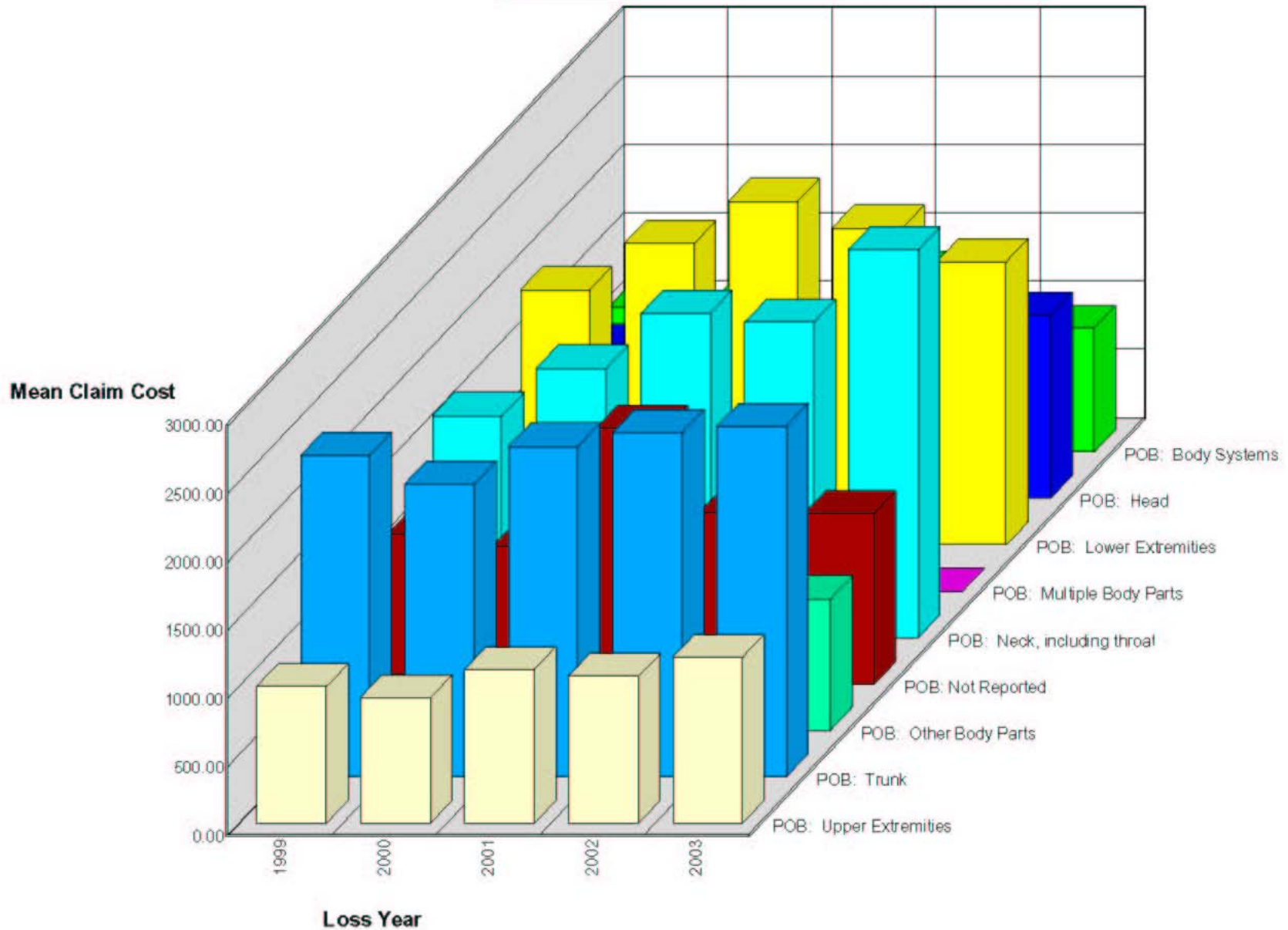
Event or Exposure Causing Injury	Median Cost Per Claim					
	Peer Group School ADA 0 - 499	Peer Group School ADA 500 - 899	Peer Group School ADA 1000 - 2499	Peer Group School ADA 2500 - 4999	Peer Group School ADA 5000 - 24999	Peer Group School ADA >= 25000
Assaults & Violent Acts	0	518	3,000	750	2,165	1,062
Bodily Reaction and Exertion	0	0	0	0	0	0
Contact With Objects & Equipment	0	333	3,000	1,523	2,200	1,577
Falls	0	4,000	2,800	3,700	3,000	2,581

Claim Status: All Claims
Ending Loss Year: 2003

Loss Limit Criteria: < \$25,000

Additional Claim Criteria: POB

Pool Mean Cost by Part of Body by Loss Year



Pool Centric Reports - Liability

Claim Status: All Claims

Loss Limitation: <= \$25,000

Liability Type: All

Rank Order	Major Type of Legal Liability	Median Cost Per Claim					Four Year Median
		2003	2002	2001	2000	1999	
1	Vehicle Risks	25,986	26,829	9,793	6,933	0	26,258
2	Professional Liability	51,609	17,221	33,765	0	0	18,543
3	General Liability	22,980	22,240	11,187	3,143	0	17,899
4	Aviation Risks	0	0	0	0	0	0
4	Environmental Liability	0	0	0	0	0	0
4	Public Officials Errors and Omissions	3,605	0	0	0	0	0
	Pool Experience Median	38,652	27,062	14,182	5,454	0	19,600

Loss Period Selected : 2003 to 2003

Loss Limitation: All

Claim Status: All

Liability Type: Vehicle Risks

Claim Costs by Attorney Involvement	Total Gross Incurred Costs Per Claim			Distribution of Costs			Total Gross Incurred	Total Number of Claims	
	Median Cost Per Claim	Average Cost Per Claim	Average Standard Deviation	Average Injury Costs Per Claim	Average Property Costs Per Claim	Average Allocated Expenses Per Claim			
All Claims	All Claims	1,242.53	6,795.13	30,501.35	2,362.54	12,620.41	995.55	1,094,016.36	161
	Injury Damage Claims	3,300.21	14,704.04	46,450.56	3,931.03	12,620.41	2,132.07	970,466.38	66
	Property Damage Claims	2,100.87	8,265.10	34,706.80	2,414.88	23,041.69	1,399.82	595,086.98	72
	Allocated Expense Costs	250.00	995.55	3,665.90				88,603.90	89
With Atty Invd	All Claims	15,000.00	40,000.00	25,000.00	25,000.00	5,000.00	25,000.00	80,000.00	2
	Injury Damage Claims	15,000.00	40,000.00	25,000.00	25,000.00	5,000.00	25,000.00	80,000.00	2
	Property Damage Claims	65,000.00	65,000.00	0.00	35,000.00	5,000.00	25,000.00	65,000.00	1
	Allocated Expense Costs	25,000.00	25,000.00	0.00				25,000.00	1
W NO Atty Invd	All Claims	1,227.60	6,377.46	30,333.64	2,325.91	12,233.55	722.77	1,014,016.36	159
	Injury Damage Claims	3,000.00	13,913.54	46,743.22	3,859.77	12,233.55	1,459.49	890,466.38	64
	Property Damage Claims	2,100.87	7,466.01	34,286.34	2,378.47	22,187.52	954.53	530,086.98	71
	Allocated Expense Costs	249.15	722.77	2,639.94				63,603.90	88

Pool Data Mart - Financial Benchmarking

Underwriting & Loss Control Indicators by Member Peer Groups

Experience by Occupational Classification By Peer Groups By Selected Period - Cost Per Claim

Loss Period : All Claim Benefits : All Loss Limitation : 100,000 Loss Period : 2003

Average Cost Per Claim based on Claim Population Selections and all

Claims Selected that have values less than Loss

Employee Occupation at Time of Injury	Average Cost Per Claim					
	2003	2002	2001	2000	1999	Prior Four Year Average
Not Reported	12,292	10,115	10,142	22,026	9,506	12,458
ALL OTHER MUNICIPAL OR COUNTY EMPLOYEES NOC	6,633	9,254	7,256	10,109	7,432	8,521
CLERICAL OFFICE EMPLOYEES NOC	4,523	10,457	13,795	13,337	10,547	11,958
DETECTIVE AND PATROL AGENCIES			391	478	296	342
DRIVERS - ALL EMPLOYEES	8,442	19,826	1,539	1,825	9,375	9,022
HOSPITAL/KENNELS/DOG SHOW-ALL EMPLOYEES-& DRIVERS	1,002	649	375			562
POLICE OFFICERS & DRIVERS	14,211	15,279	9,727	15,844	13,215	13,531
POLICY DEPUTIES/DEPUTIES OF SHERIFFS ETC.	8,462	64,720	235			13,132

Experience by Occupational Classification By Peer Groups By Selected Period - Average Cost By Peer Group

Loss Year Selected: 2002

Last Refresh: 7/28/2004

Employee Occupation at Time of Injury	Average Cost Per Claim						
	Peer Group County pop 0 - 9999	Peer Group County pop 10000 - 24999	Peer Group County pop 25000 - 49999	Peer Group County pop 50000 - 99999	Peer Group County pop 100000 - 499999	Peer Group County pop >= 500000	Peer Group Spec Dist pop 1 - 9999
AIRCRAFT OR HELICOPTER OPERATION-AIR CARRIER-ALL EMPLOY/DRVRS		443	300		2,232		126
ALL OTHER MUNICIPAL OR COUNTY EMPLOYEES NOC					300		
ANALYTCL CHEMISTS (NOT IN NJ)					183		
ATTORNEY-ALL EMPLOYEES	330	5,477	5,037		2,129	240	

Shows the impact of occupations with leading cost per claim costs by peer group. Can be used to help focus loss prevention efforts by functions/departments/occupations within different peer groups. When supplemented with payroll normalizing data, could help with rate adequacy studies with emphasis on occupational code relativities and contribution sizes.

Data Exchange Benchmarking Services

- **Risk Mitigation Advisory Services**

Offer consultative benchmarking services and custom education/training support services.

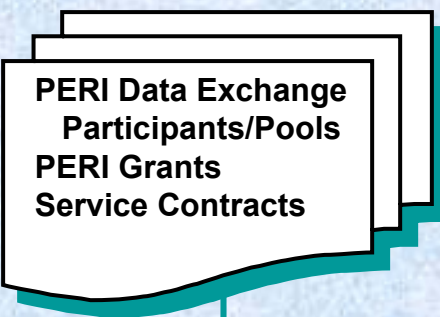
Education & Training Services

e Learning Programs

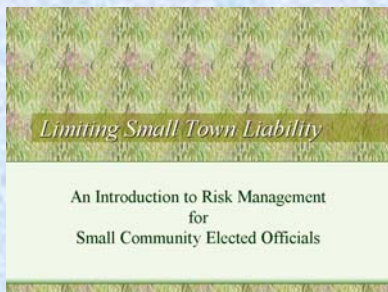


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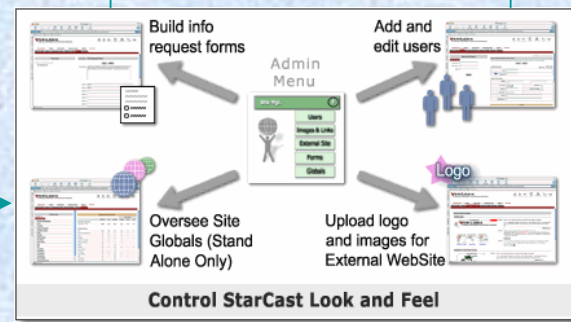
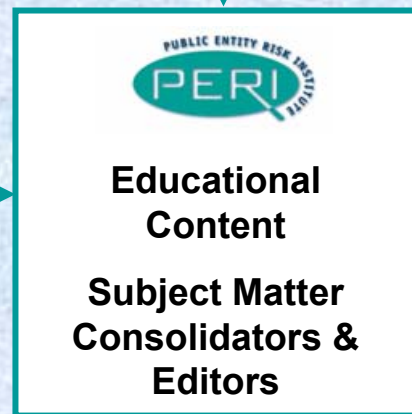
Web Based Risk Mitigation Training based on Risk Metrics



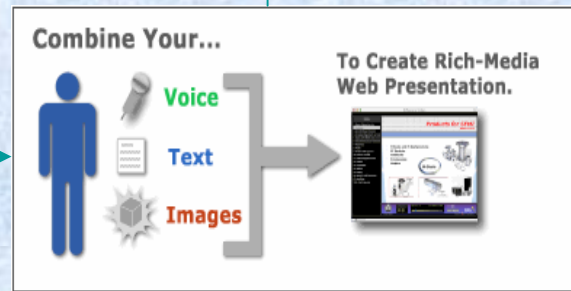
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Education & Training Services

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what's new

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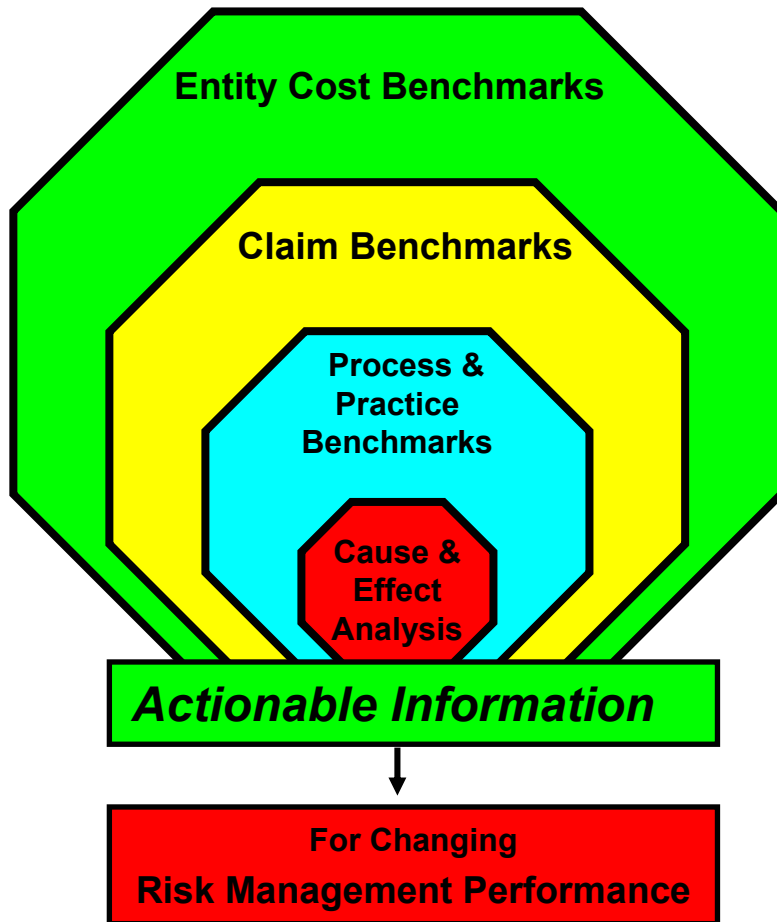
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The newest edition of PERIScope, our quarterly newsletter, is now online. [Read it here.](#)

December 06, 2004
Learn more about the University of Washington's Symposium 2005: Best Practices in Risk Reduction for Colleges and Universities - a two-day symposium for emergency professionals serving colleges and universities. [full story](#)

October 21, 2004
NRMC publishes *Pillars of Accountability: A Risk Management Guide for Nonprofit Boards*. [full story](#)

October 21, 2004
The Incident Command System may not be useful in all post-disaster search and rescue operations. Find out why in this paper by Joseph E. Trainor of the University of Delaware. [full story](#)

Summary of Benchmarking Services



Benchmarking essentially involves:

- *Learning, sharing information and adopting best practices to bring about step changes in performance.*
- *Simply making comparisons with other organizations and then learning the lessons that those comparisons throw up.*
- *Continuous process of measuring loss performance, cost drivers, & risk management practices against the best organizations recognized as industry leaders.*

Contact Public Entity Risk Institute at
703-352-1846
to request an Internet demonstration
of the database.