

WASHINGTON COUNTY SELF-INSURANCE PLAN

25% Payroll, 50% Experience, 25% Property

2009 BUDGET

	PAYROLL (000's)	PERCENT	DOLLAR	INCURRED CLAIMS	3 YR PERCENT	DOLLAR	PERCENT	DOLLAR	FULL VALUE	DOLLAR	2009 SUBTOTAL	2008 ASSESSMENT	2009 ASSESSMENT
COUNTY	28,236	0.7257	266,050	723,911	0.7100	520,570	0.4563	167,291	0.4563	167,291	953,911	833,118	963,377
TOWNS													
ARGYLE	367	0.0094	3,458	0	0.0000	0	0.0241	8,822	0.0241	8,822	12,280	11,332	12,402
CAMBRIDGE	241	0.0062	2,271	6,706	0.0066	4,822	0.0179	6,552	0.0179	6,552	13,645	14,524	13,780
DRESDEN	271	0.0070	2,553	5,614	0.0055	4,037	0.0262	9,593	0.0262	9,593	16,184	12,588	16,344
EASTON	297	0.0076	2,798	123	0.0001	89	0.0256	9,368	0.0256	9,368	12,255	11,485	12,377
FORT ANN	444	0.0114	4,184	22,159	0.0217	15,934	0.0605	22,167	0.0605	22,167	42,285	28,730	42,704
FORT EDWARD	628	0.0161	5,917	1,713	0.0017	1,232	0.0292	10,723	0.0292	10,723	17,872	30,754	18,049
GRANVILLE	425	0.0109	4,005	38	0.0000	27	0.0337	12,356	0.0337	12,356	16,387	16,797	16,550
GREENWICH	427	0.0110	4,023	341	0.0003	245	0.0368	13,503	0.0368	13,503	17,771	15,719	17,948
HAMPTON	103	0.0026	971	343	0.0003	246	0.0066	2,405	0.0066	2,405	3,622	2,995	3,658
HARTFORD	263	0.0068	2,478	0	0.0000	0	0.0133	4,885	0.0133	4,885	7,363	22,033	7,437
HEBRON	235	0.0060	2,214	20,847	0.0204	14,992	0.0176	6,435	0.0176	6,435	23,641	8,637	17,274
JACKSON	206	0.0053	1,941	11,511	0.0113	8,278	0.0207	7,583	0.0207	7,583	17,802	17,398	17,979
KINGSBURY	801	0.0206	7,547	8,597	0.0084	6,182	0.0586	21,476	0.0586	21,476	35,206	28,530	35,555
PUTNAM	305	0.0078	2,874	432	0.0004	311	0.0275	10,072	0.0275	10,072	13,257	11,605	13,388
SALEM	262	0.0067	2,469	274	0.0003	197	0.0197	7,218	0.0197	7,218	9,884	9,132	9,982
WHITE CREEK	249	0.0064	2,346	20,000	0.0196	14,382	0.0215	7,898	0.0215	7,898	24,626	40,162	24,870
WHITEHALL	310	0.0080	2,921	40,000	0.0392	28,764	0.0170	6,234	0.0170	6,234	37,919	54,541	38,295
TOTAL	5,834	0.1499	54,970	138,696	0.1360	99,738	0.4563	167,291	0.4563	167,291	321,998	336,962	318,592

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PAYROLL (000's)	PERCENT	DOLLAR	INCURRED CLAIMS	3 YR PERCENT	DOLLAR	FULL VALUE	DOLLAR SUBTOTAL	2008 ASSESSMENT	2009 ASSESSMENT
VILLAGES									
ARGYLE	15	0.0004	141	0	0.0000	0	455	545	602
CAMBRIDGE	539	0.0139	5,079	8,954	0.0088	6,439	3,910	6,656	13,312
FORT ANN	46	0.0012	433	0	0.0000	0	739	1,076	1,184
FORT EDWARD	664	0.0171	6,256	2,096	0.0021	1,507	5,021	11,863	12,912
GRANVILLE	676	0.0174	6,370	1,016	0.0010	731	3,741	10,458	10,948
GREENWICH	454	0.0117	4,278	42,055	0.0412	30,242	3,417	16,316	32,632
HUDSON FALLS	1,654	0.0425	15,585	58,998	0.0579	42,426	9,938	52,962	68,623
SALEM	139	0.0036	1,310	1,029	0.0010	740	1,801	3,692	3,889
WHITEHALL	653	0.0168	6,153	42,909	0.0421	30,856	3,021	39,480	40,427
TOTAL	4,840	0.1244	45,604	157,057	0.1540	112,941	32,043	143,049	184,529
TOTAL	38,910	1.0000	366,625	1,019,664	1.0000	733,249	366,624	1,313,129	1,466,498

Note: Surcharge of 1.0% applied as a result of 100% maximum increase applied to Town of Hebron and Villages of Cambridge and Greenwich. Total surcharge of \$13,787.

Washington County

2009 Workers' Comp Budget

Total Amount to be raised:	1,466,498		
Less Actual Assessment		Doubled 2008 Assessment	Difference
Town of Hebron	23,641	17,274	6,367
Village of Cambridge	15,427	13,312	2,115
Village of Greenwich	37,937	32,632	5,305
Total Adjusted Amount	1,389,493		13,787
Surcharge	0.010		

Note: Surcharge of 1.0% applied as a result of 100% maximum increase applied to Town of Hebron and Villages of Cambridge and Greenwich. Total surcharge of \$13,787.

WASHINGTON COUNTY SELF-INSURANCE PLAN

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2009 BUDGET

	PAYROLL (000's)	PERCENT	DOLLAR	INCURRED CLAIMS	3 YR PERCENT	DOLLAR	FULL VALUE	DOLLAR SUBTOTAL	2008 ASSESSMENT	2009 ASSESSMENT
COUNTY	28,236	0.7257	266,050	723,911	0.7100	520,570	0.4563	953,911	833,118	984,304
TOWNS										
ARGYLE	367	0.0094	3,458	0	0.0000	0	0.0241	12,280	11,332	12,652
CAMBRIDGE	241	0.0062	2,271	6,706	0.0066	4,822	0.0179	13,645	14,524	14,059
DRESDEN	271	0.0070	2,553	5,614	0.0055	4,037	0.0262	16,184	12,588	12,627
EASTON	297	0.0076	2,798	123	0.0001	89	0.0256	12,255	11,485	12,627
FORT ANN	444	0.0114	4,184	22,159	0.0217	15,934	0.0605	42,285	28,730	37,349
FORT EDWARD	628	0.0161	5,917	1,713	0.0017	1,232	0.0292	17,872	30,754	18,414
GRANVILLE	425	0.0109	4,005	38	0.0000	27	0.0337	16,387	16,797	16,884
GREENWICH	427	0.0110	4,023	341	0.0003	245	0.0368	17,771	15,719	18,310
HAMPTON	103	0.0026	971	343	0.0003	246	0.0066	3,622	2,995	3,732
HARTFORD	263	0.0068	2,478	0	0.0000	0	0.0133	7,363	22,033	7,587
HEBRON	235	0.0060	2,214	20,847	0.0204	14,992	0.0176	23,641	8,637	11,228
JACKSON	206	0.0053	1,941	11,511	0.0113	8,278	0.0207	17,802	17,398	18,342
KINGSBURY	801	0.0206	7,547	8,597	0.0084	6,182	0.0586	35,206	28,530	36,273
PUTNAM	305	0.0078	2,874	432	0.0004	311	0.0275	13,257	11,605	13,659
SALEM	262	0.0067	2,469	274	0.0003	197	0.0197	9,884	9,132	10,183
WHITE CREEK	249	0.0064	2,346	20,000	0.0196	14,382	0.0215	24,626	40,162	25,373
WHITEHALL	310	0.0080	2,921	40,000	0.0392	28,764	0.0170	37,919	54,541	39,069
TOTAL	5,834	0.1499	54,970	138,696	0.1360	99,738	0.4563	321,998	336,962	312,105

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VILLAGES	PAYROLL (000's)	PERCENT		DOLLAR	INCURRED CLAIMS	PERCENT		DOLLAR	FULL VALUE	DOLLAR	SUBTOTAL	2008 ASSESSMENT	2009 ASSESSMENT
ARGYLE	15	0.0004		141	0	0.0000		0	0.0012	455	596	545	614
CAMBRIDGE	539	0.0139		5,079	8,954	0.0088		6,439	0.0107	3,910	15,427	6,656	8,653
FORT ANN	46	0.0012		433	0	0.0000		0	0.0020	739	1,173	1,076	1,208
FORT EDWARD	664	0.0171		6,256	2,096	0.0021		1,507	0.0137	5,021	12,785	11,863	13,173
GRANVILLE	676	0.0174		6,370	1,016	0.0010		731	0.0102	3,741	10,841	10,458	11,169
GREENWICH	454	0.0117		4,278	42,055	0.0412		30,242	0.0093	3,417	37,937	16,316	21,211
HUDSON FALLS	1,654	0.0425		15,585	58,998	0.0579		42,426	0.0271	9,938	67,949	52,962	
SALEM	139	0.0036		1,310	1,029	0.0010		740	0.0049	1,801	3,851	3,692	3,968
WHITEHALL	653	0.0168		6,153	42,909	0.0421		30,856	0.0082	3,021	40,029	39,480	41,243
TOTAL	4,840	0.1244		45,604	157,057	0.1540		112,941	0.0874	32,043	190,588	143,049	170,089
TOTAL	38,910	1.0000		366,625	1,019,664	1.0000		733,249	1.0000	366,624	1,466,498	1,313,129	1,466,498

Note: Surcharge of 3.0% applied as a result of 30% maximum increase applied to Town of Fort Ann and Hebron and Villages of Cambridge and Greenwich. Total surcharge of \$40,849.

Washington County

2009 Workers' Comp Budget

Total Amount to be raised:	1,466,498		
Less Actual Assessment		30% Over 2008 Assessment	Difference
Town of Fort Ann	42,285	37,349	4,936
Town of Hebron	23,641	11,228	12,413
Village of Cambridge	15,427	8,653	6,774
Village of Greenwich	37,937	21,211	16,726
Total Adjusted Amount	1,347,208		40,849
Surcharge	0.030		

Note: Surcharge of 3.0% applied as a result of 100% maximum increase applied to Towns of Hebron and Fort Ann and Villages of Cambridge and Greenwich. Total surcharge of \$40,849.

Surcharge placed the following over 30% increase

	2009 Assessment	30% Over 2008 Assessment	Difference
Town of Dresden	16,674	16,364	310
Village of Hudson Falls	70,009	68,851	1,158
			1,468