

# January: Concentrations & Claim Analysis

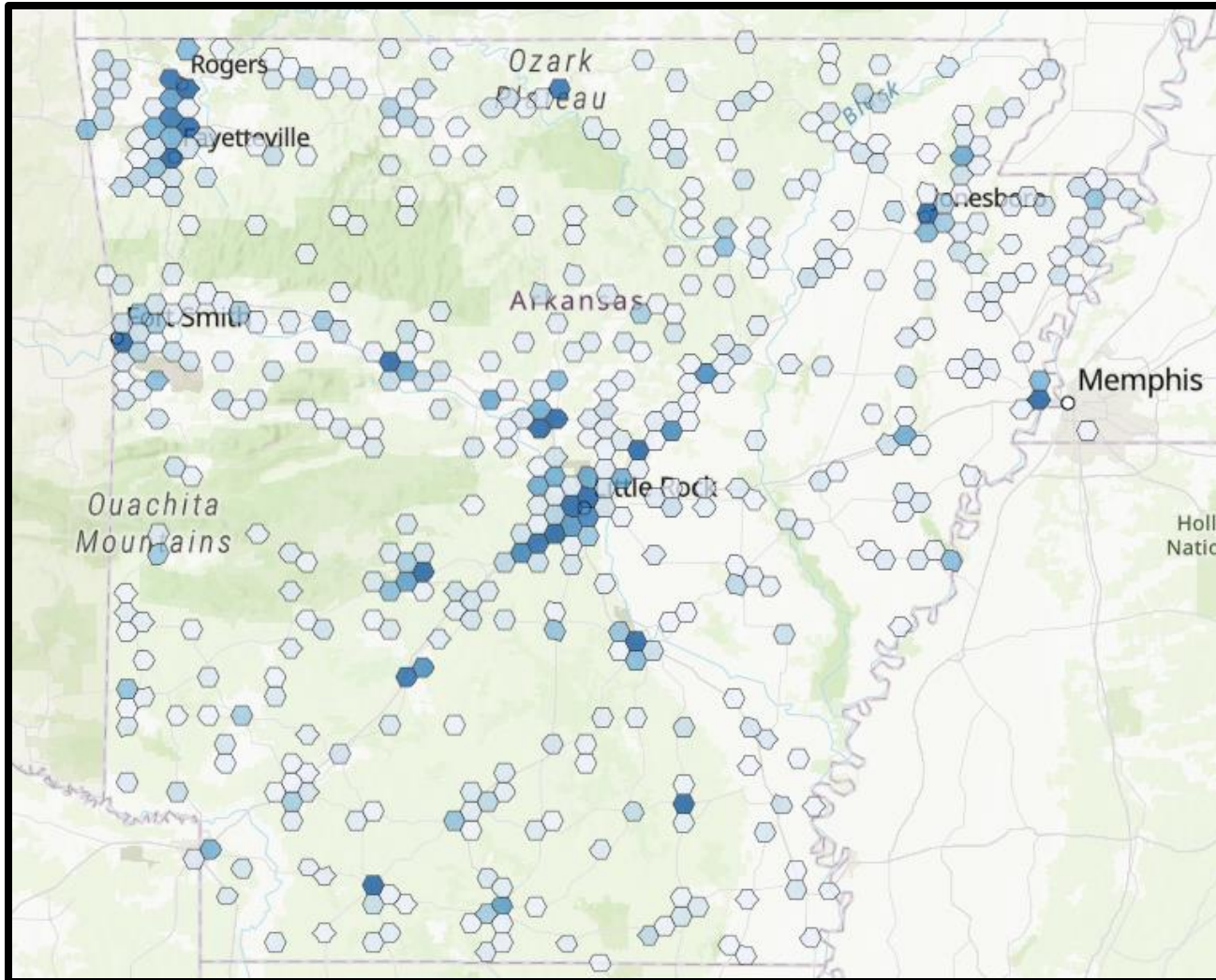


# Process Update

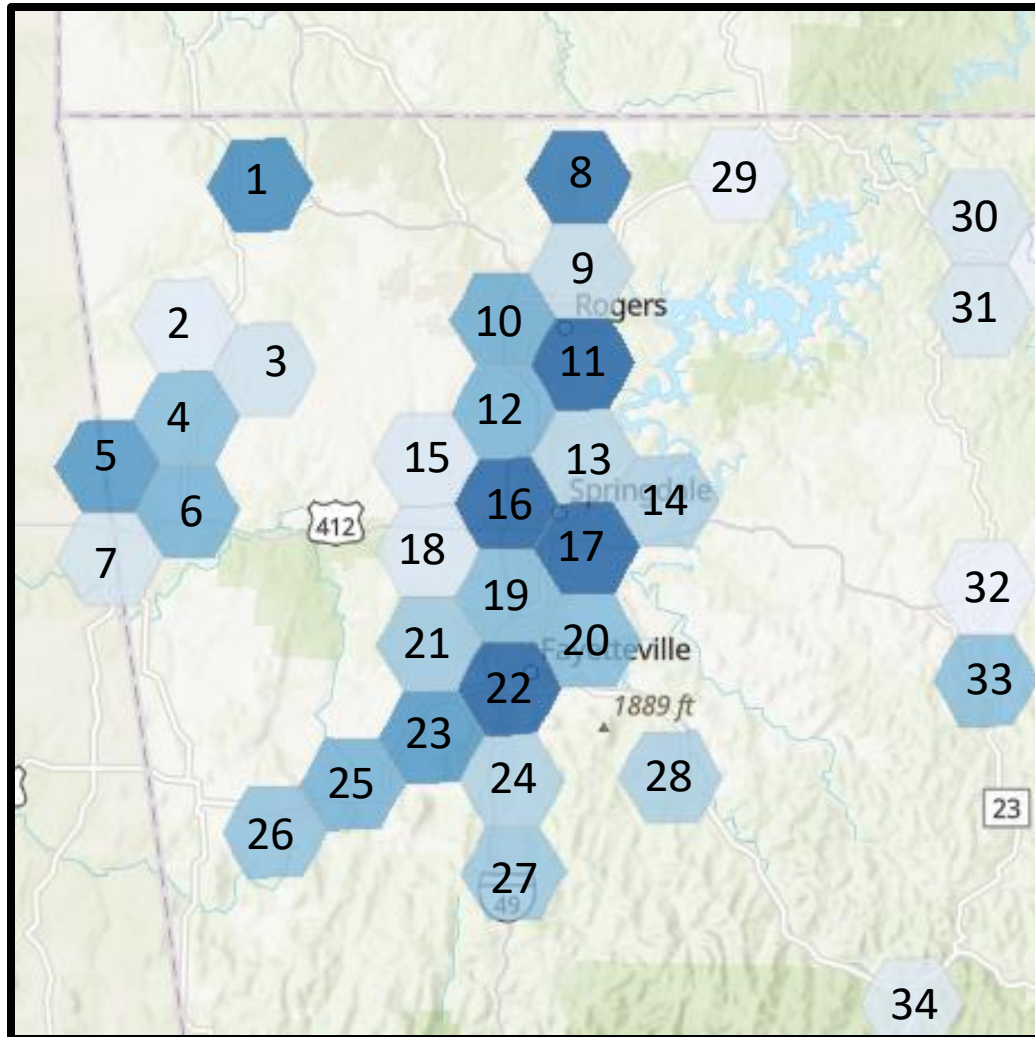


Gather Data	Statement of Values	ASPSIT	ASBA	Higher-Ed	AID Sent: 10/3 3:08 AM ASBA Sent: 10/9 11:32 AM AID: 10/10 9:30 AM ASBA: 10/10 10:30 AM
	Policies	10/3	10/9	10/3	
	Losses	10/3	10/9	10/3	
	Valuation Reports	10/24	10/31	10/24	
Interview Program Managers					
Organize Data					Complete
Data Analysis	Concentration/Mapping		100%		Ongoing
	Loss Analysis		75%		
	Weather Modeling		90%		
Evaluate Insurance Trust & Funding					Ongoing
Market Evaluation					
Unforeseen Areas of Study					
Final Recommendations					

# State-Level Concentrations



# K-12- Northwest AR



1	\$155,858,766.12	8	\$179,628,038.80	15	\$26,444,335.64	22	\$326,871,437.23	29	\$6,916,923.14
2	\$16,719,664.72	9	\$51,878,569.83	16	\$507,117,534.64	23	\$141,173,633.09	30	\$26,762,011.98
3	\$37,743,036.29	10	\$916,977,271.25	17	\$443,548,341.12	24	\$65,360,670.22	31	\$28,656,126.14
4	\$93,604,504.73	11	\$536,099,643.56	18	\$28,035,985.71	25	\$107,245,068.58	32	\$5,814,883.29
5	\$139,674,255.75	12	\$105,933,882.79	19	\$96,610,601.50	26	\$85,688,627.02	33	\$91,358,348.57
6	\$106,973,045.18	13	\$61,006,374.29	20	\$95,039,437.47	27	\$77,781,304.30	34	\$18,389,001.75
7	\$31,212,687.42	14	\$65,704,195.02	21	\$78,131,070.81	28	\$66,942,214.31	#	\$4,020,580,340.26

# K-12- Northwest AR



K-12 Northwest Arkansas Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred
2012-2013	6	0	\$ -	0	\$ -	0	\$ -	0	\$ -	6	\$ 91,123.38	\$ 91,123.38
2013-2014	5	0	\$ -	0	\$ -	0	\$ -	1	\$ 4,509.69	4	\$ 7,011.75	\$ 11,521.44
2014-2015	6	2	\$ 8,234.00	1	\$ 275,879.50	0	\$ -	0	\$ -	3	\$ 32,951.29	\$ 317,064.79
2015-2016	3	0	\$ -	0	\$ -	0	\$ -	0	\$ -	3	\$ 17,090.17	\$ 17,090.17
2016-2017	14	2	\$ 13,562.29	1	\$ 8,621.31	0	\$ -	0	\$ -	11	\$ 98,667.32	\$ 120,850.92
2017-2018	11	0	\$ -	1	\$ 75,350.00	0	\$ -	2	\$ 230.00	8	\$ 53,763.80	\$ 129,343.80
2018-2019	17	4	\$ 84,782.76	6	\$ 197,434.75	0	\$ -	0	\$ -	7	\$ 662,982.41	\$ 945,199.92
2019-2020	8	1	\$ 1,650.00	4	\$ 11,218,842.07	0	\$ -	0	\$ -	3	\$ 12,877.42	\$ 11,233,369.49
2020-2021	6	0	\$ -	0	\$ -	0	\$ -	4	\$ 39,637.61	2	\$ 187,065.63	\$ 226,703.24
2021-2022	9	1	\$ 3,975,000.00	1	\$ 9,693,863.74	0	\$ -	0	\$ -	7	\$ 164,935.98	\$ 13,833,799.72
2022-2023	8	1	\$ 500,000.00	0	\$ -	0	\$ -	1	\$ 10,000.00	6	\$ 1,068,151.35	\$ 1,578,151.35
2023-2024	0	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ -

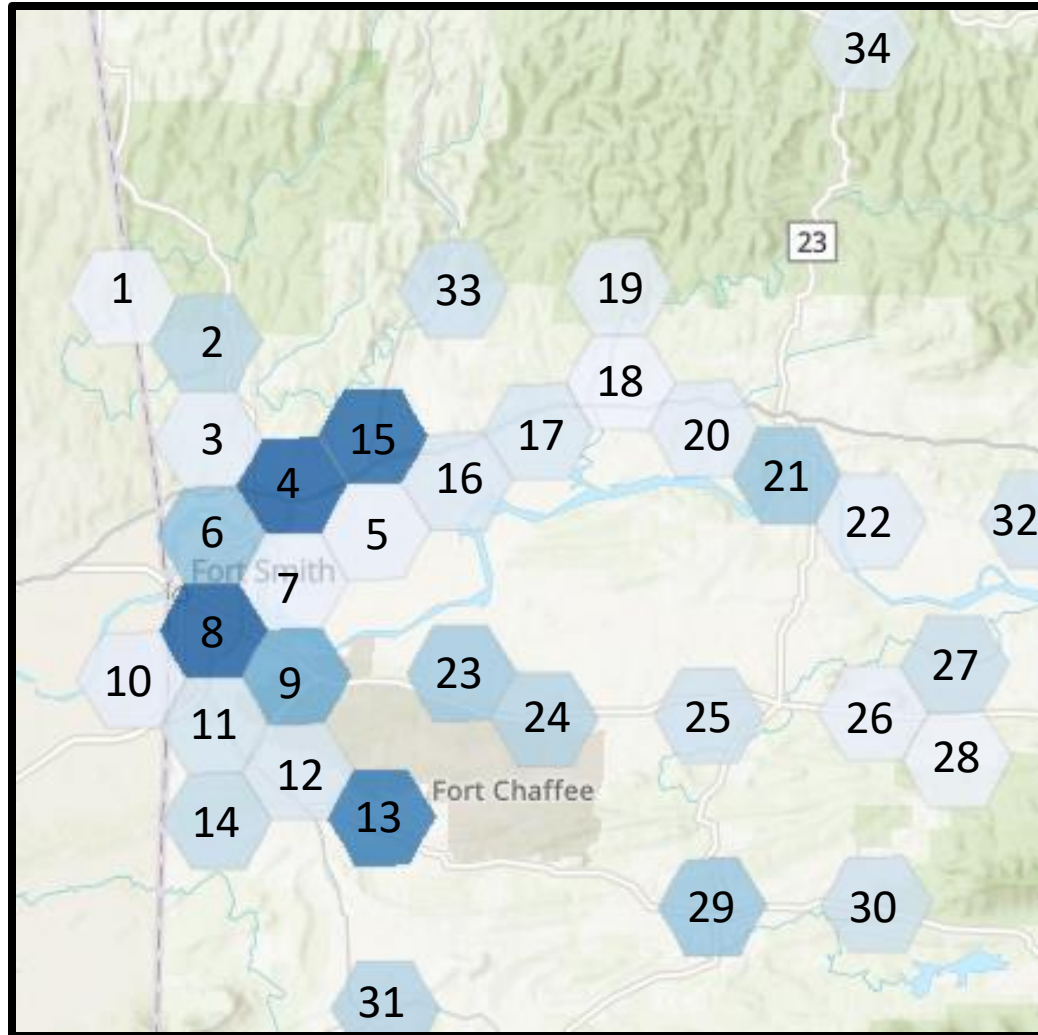


# Northwest Arkansas- Large Loss Detail



Policy Year	District	Claim	Value
2019-2020	Springdale	Wind/Hail	\$ 10,872,009.37
2021-2022	Springdale	Hail	\$ 9,693,861.74
2021-2022	Springdale	Wind	\$ 3,975,000.00

# K-12- Fort Smith



1	\$ 250,247.56	8	\$577,861,661.26	15	\$190,636,904.98	22	\$16,073,391.47	29	\$ 76,524,056.00
2	\$ 54,984,109.12	9	\$111,204,665.07	16	\$ 21,128,000.02	23	\$70,725,051.21	30	\$ 37,167,481.08
3	\$ 11,636,908.00	10	\$ 10,487,454.08	17	\$ 23,814,445.22	24	\$58,399,411.30	31	\$ 59,553,833.29
4	\$243,888,467.79	11	\$ 30,776,251.62	18	\$ 1,160,573.87	25	\$35,248,961.12	32	\$ 32,410,361.82
5	\$ 8,237,669.17	12	\$ 24,293,320.00	19	\$ 8,662,791.10	26	\$ 8,463,381.13	33	\$ 35,997,973.79
6	\$ 82,143,416.72	13	\$168,438,911.20	20	\$ 14,159,945.04	27	\$42,485,462.39	34	\$ 18,389,001.76
7	\$ 7,054,216.23	14	\$ 48,475,679.03	21	\$ 74,445,326.74	28	\$ 1,225,776.86	#	\$ 2,206,405,107.04

# K-12- Fort Smith



K-12 Fort Smith Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred
2012-2013	13	1	\$ 20,635.73	0	\$ -	0	\$ -	0	\$ -	12	\$ 237,411.52	\$ 258,047.25
2013-2014	21	3	\$ 37,116.48	3	\$ 135,472.53	2	\$ 349,364.21	0	\$ -	13	\$ 156,447.71	\$ 678,400.93
2014-2015	15	3	\$ 15,837.74	0	\$ -	0	\$ -	0	\$ -	12	\$ 435,205.62	\$ 451,043.36
2015-2016	16	2	\$ 6,220.56	3	\$ 3,117,642.76	0	\$ -	0	\$ -	11	\$ 94,234.66	\$ 3,218,097.98
2016-2017	17	0	\$ -	4	\$ 64,165.06	0	\$ -	0	\$ -	13	\$ 79,853.36	\$ 144,018.42
2017-2018	14	4	\$ 65,931.94	2	\$ 588,627.12	0	\$ -	0	\$ -	8	\$ 47,203.88	\$ 701,762.94
2018-2019	15	3	\$ 15,809.70	2	\$ 14,666.00	0	\$ -	0	\$ -	10	\$ 73,540.79	\$ 104,016.49
2019-2020	23	2	\$ 6,438.00	2	\$ 548,362.09	0	\$ -	0	\$ -	19	\$ 266,693.26	\$ 821,493.35
2020-2021	21	5	\$ 551,064.56	1	\$ 4,280.00	0	\$ -	2	\$ -	13	\$ 206,828.28	\$ 762,172.84
2021-2022	18	3	\$ 13,733.52	3	\$ 15,372,715.55	2	\$ 2,860,248.54	0	\$ -	10	\$ 340,648.19	\$ 18,587,345.80
2022-2023	23	1	\$ 18,916.50	4	\$ 2,509,499.70	1	\$ 4,000,000.00	1	\$ 200,000.00	16	\$ 421,594.86	\$ 7,150,011.06
2023-2024	7	1	\$ 44,969.09	0	\$ -	0	\$ -	0	\$ -	6	\$ 51,289.81	\$ 96,258.90

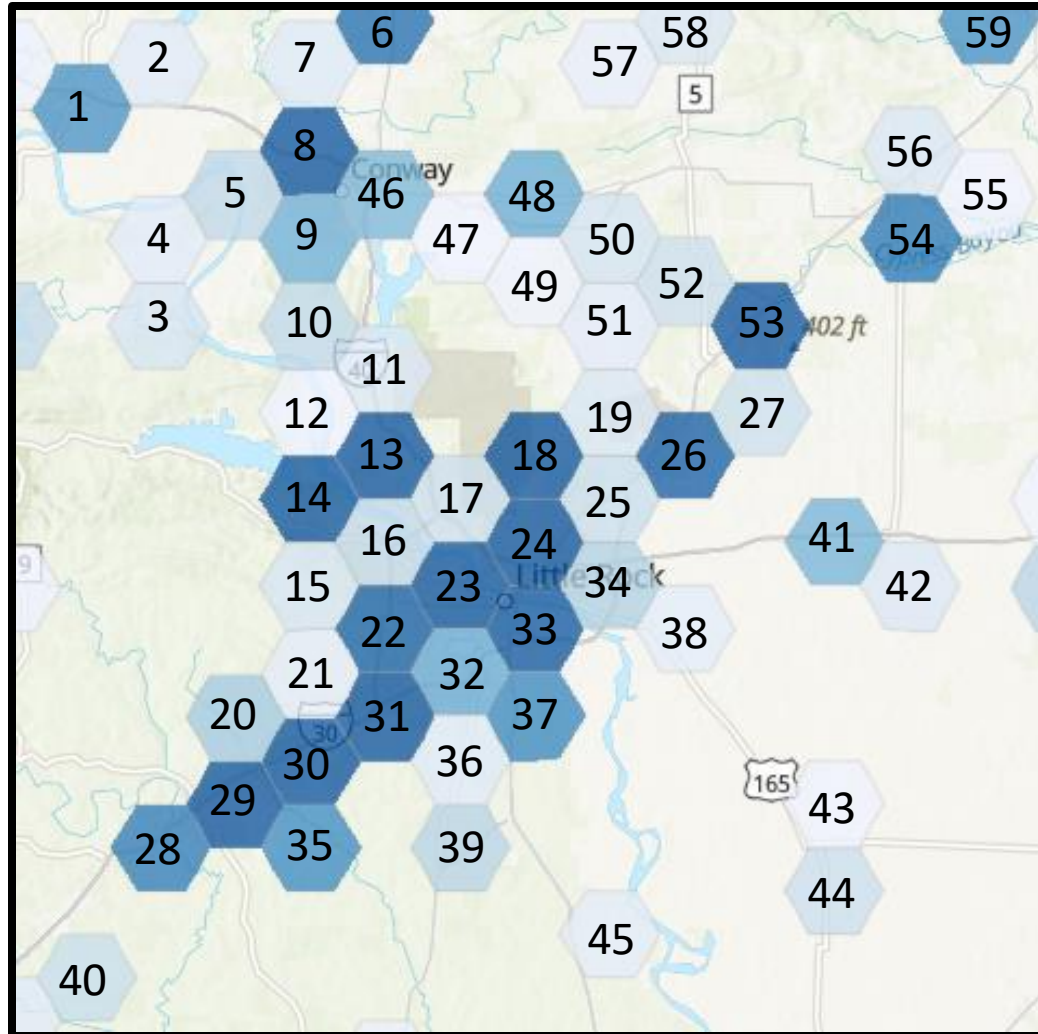


# K-12- Fort Smith- Large Loss Detail



Policy Year	District	Claim	Value
2021-2022	Fort Smith SD	Hail	\$ 11,000,000.00
2021-2022	Lavaca SD	Hail	\$ 4,370,932.75
2022-2023	Fort Smith SD	Fire	\$ 4,000,000.00
2015-2016	Fort Smith School District	Hail	\$ 3,110,250.31
2021-2022	Van Buren SD	Fire	\$ 2,860,248.54
2022-2023	Mulberry SD	Hail	\$ 1,753,913.44

# K-12- Central AR



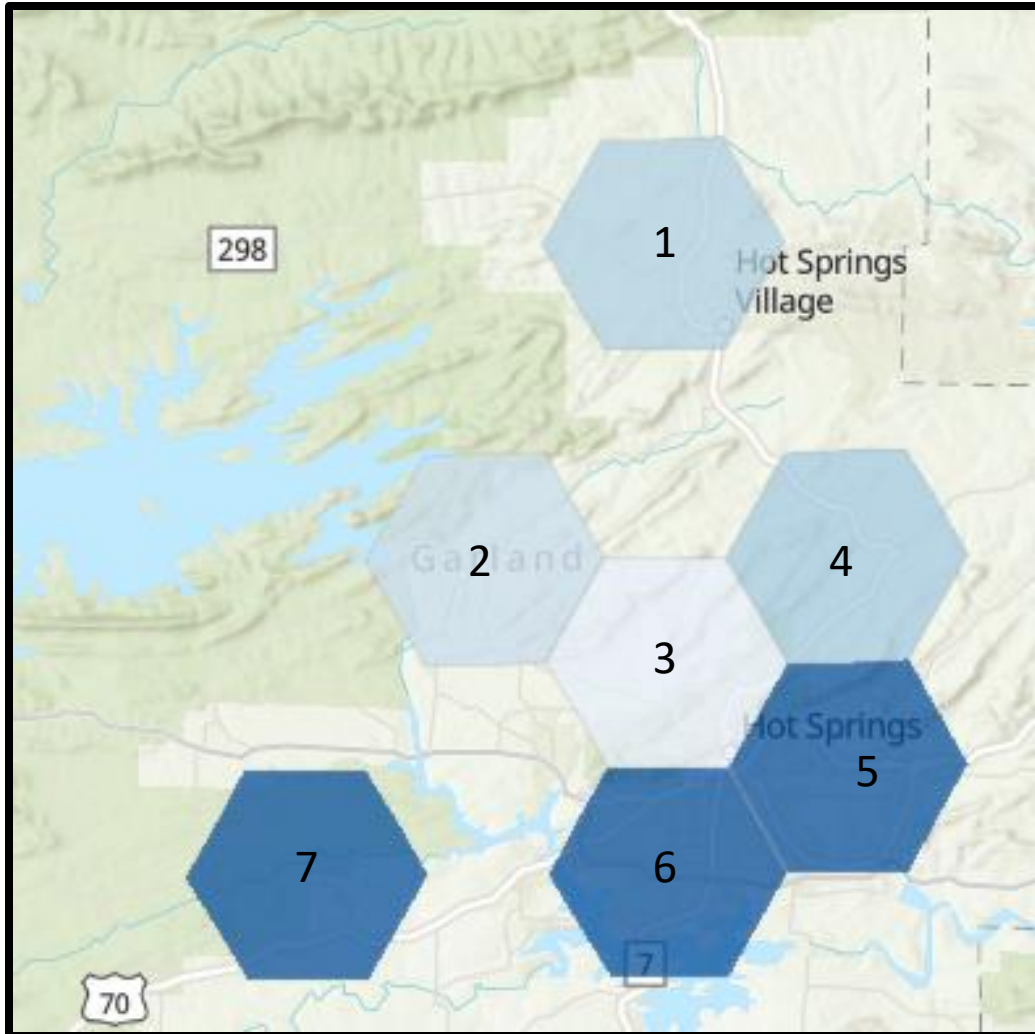
1	\$133,655,638.11	11	\$ 18,602,357.88	21	\$ 12,001,814.14	31	\$382,389,071.96	41	\$ 93,624,583.60	51	\$ 13,388,311.02
2	\$ 15,776,028.83	12	\$ 120,220.10	22	\$188,419,372.24	32	\$108,096,830.44	42	\$ 19,111,531.71	52	\$ 33,683,031.98
3	\$ 25,368,246.05	13	\$206,158,427.21	23	\$397,411,722.47	33	\$197,109,561.45	43	\$ 200,586.24	53	\$ 407,705,425.14
4	\$ 14,319,851.98	14	\$211,839,009.61	24	\$481,585,676.37	34	\$ 57,904,413.32	44	\$ 37,460,509.12	54	\$ 164,046,696.53
5	\$ 47,538,997.81	15	\$ 25,656,270.90	25	\$ 37,627,784.87	35	\$143,607,061.78	45	\$ 11,404,002.90	55	\$ 347,748.12
6	\$173,227,012.78	16	\$ 46,085,402.00	26	\$189,414,496.42	36	\$ 15,565,701.11	46	\$ 90,676,706.93	56	\$ 21,439,665.23
7	\$ 16,599,560.13	17	\$ 35,070,216.15	27	\$ 35,957,982.33	37	\$146,885,778.04	47	\$ 273,629.92	57	\$ 8,216,182.00
8	\$206,980,525.62	18	\$205,580,774.84	28	\$158,839,716.35	38	\$ 11,033,801.39	48	\$105,101,036.36	58	\$ 22,661,438.02
9	\$ 99,870,173.39	19	\$ 22,637,357.04	29	\$231,294,699.23	39	\$ 53,928,361.61	49	\$ 4,932.18	59	\$ 136,982,815.23
10	\$ 48,671,854.61	20	\$ 66,674,208.59	30	\$278,686,911.15	40	\$ 39,811,809.75	50	\$ 27,603,232.67	#	\$ 5,981,936,764.95

# K-12- Central AR



K-12 Central Arkansas Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred
2012-2013	31	9	\$ 72,428.45	0	\$ -	0	\$ -	0	\$ -	12	\$ 175,914.37	\$ 248,342.82
2013-2014	27	2	\$ 32,973.22	0	\$ -	0	\$ -	1	\$ 848.63	13	\$ 814,847.38	\$ 848,669.23
2014-2015	37	7	\$ 60,547.93	5	\$126,729.28	2	\$ 8,753.12	0	\$ -	12	\$ 286,709.49	\$ 482,739.82
2015-2016	39	4	\$ 41,051.99	5	\$126,729.28	1	\$57,661.65	0	\$ -	11	\$ 317,726.77	\$ 543,169.69
2016-2017	35	6	\$ 62,108.22	6	\$153,796.33	0	\$ -	0	\$ -	13	\$ 151,811.70	\$ 367,716.25
2017-2018	35	12	\$137,928.01	3	\$ 93,035.84	1	\$ 2,159.28	0	\$ -	8	\$ 199,527.13	\$ 432,650.26
2018-2019	33	7	\$ 11,023.83	4	\$ 21,271.27	2	\$24,457.00	0	\$ -	10	\$ 322,067.30	\$ 378,819.40
2019-2020	40	13	\$137,063.10	4	\$104,701.79	2	\$31,435.63	0	\$ -	19	\$ 373,530.48	\$ 646,731.00
2020-2021	43	6	\$ 18,507.59	2	\$ 6,844.65	2	\$31,491.79	9	\$957,435.27	13	\$ 325,495.28	\$ 1,339,774.58
2021-2022	34	2	\$ 19,563.07	2	\$772,735.00	4	\$40,428.44	0	\$ -	10	\$ 482,011.51	\$ 1,314,738.02
2022-2023	69	23	\$996,042.76	7	\$337,081.78	0	\$ -	6	\$398,500.00	16	\$1,188,259.30	\$ 2,919,883.84
2023-2024	5	0	\$ -	3	\$ 18,231.13	0	\$ -	0	\$ -	6	\$ 6,133.00	\$ 24,364.13

# K-12- Hot Springs



1	\$57,784,011.99
2	\$37,010,981.90
3	\$7,516,669.77
4	\$64,081,809.00
5	\$306,546,226.29
6	\$228,898,911.22
7	\$211,529,777.76
#	\$913,368,387.93

# K-12- Hot Springs



K-12 Hot Springs Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred
2012-2013	16	7	\$ 75,733.50	1	\$ 51,253.76	0	\$ -	0	\$ -	8	\$ 39,360.74	\$ 166,348.00
2013-2014	6	1	\$ 114,250.00	1	\$ 3,004.29	0	\$ -	0	\$ -	4	\$ 8,515.59	\$ 125,769.88
2014-2015	10	0	\$ -	1	\$ 50,852.00	1	\$ 103,131.73	0	\$ -	8	\$ 136,100.94	\$ 290,084.67
2015-2016	9	0	\$ -	3	\$ 53,009.86	1	\$ -	0	\$ -	5	\$ 22,582.03	\$ 75,591.89
2016-2017	12	0	\$ -	0	\$ -	1	\$ 5,431.00	0	\$ -	11	\$ 458,590.28	\$ 464,021.28
2017-2018	6	0	\$ -	2	\$ 52,442.74	0	\$ -	2	\$ 4,243.84	2	\$ 28,651.74	\$ 85,338.32
2018-2019	4	0	\$ -	1	\$ 14,448.62	0	\$ -	0	\$ -	3	\$ 30,676.68	\$ 45,125.30
2019-2020	7	0	\$ -	3	\$ 1,187.00	0	\$ -	0	\$ -	4	\$ 129,361.29	\$ 130,548.29
2020-2021	11	2	\$ 8,953.81	0	\$ -	0	\$ -	2	\$ 3,663.75	7	\$ 533,080.15	\$ 545,697.71
2021-2022	10	4	\$ 141,308.17	1	\$ -	0	\$ -	0	\$ -	5	\$ 21,901.23	\$ 163,209.40
<b>2022-2023</b>	<b>11</b>	<b>2</b>	<b>\$ 2,302,895.37</b>	<b>2</b>	<b>\$ 1,591.00</b>	<b>0</b>	<b>\$ -</b>	<b>1</b>	<b>\$ 10,000.00</b>	<b>6</b>	<b>\$ 78,946.40</b>	<b>\$ 2,393,432.77</b>
2023-2024	2	0	\$ -	0	\$ -	0	\$ -	0	\$ -	2	\$ 11,197.76	\$ 11,197.76

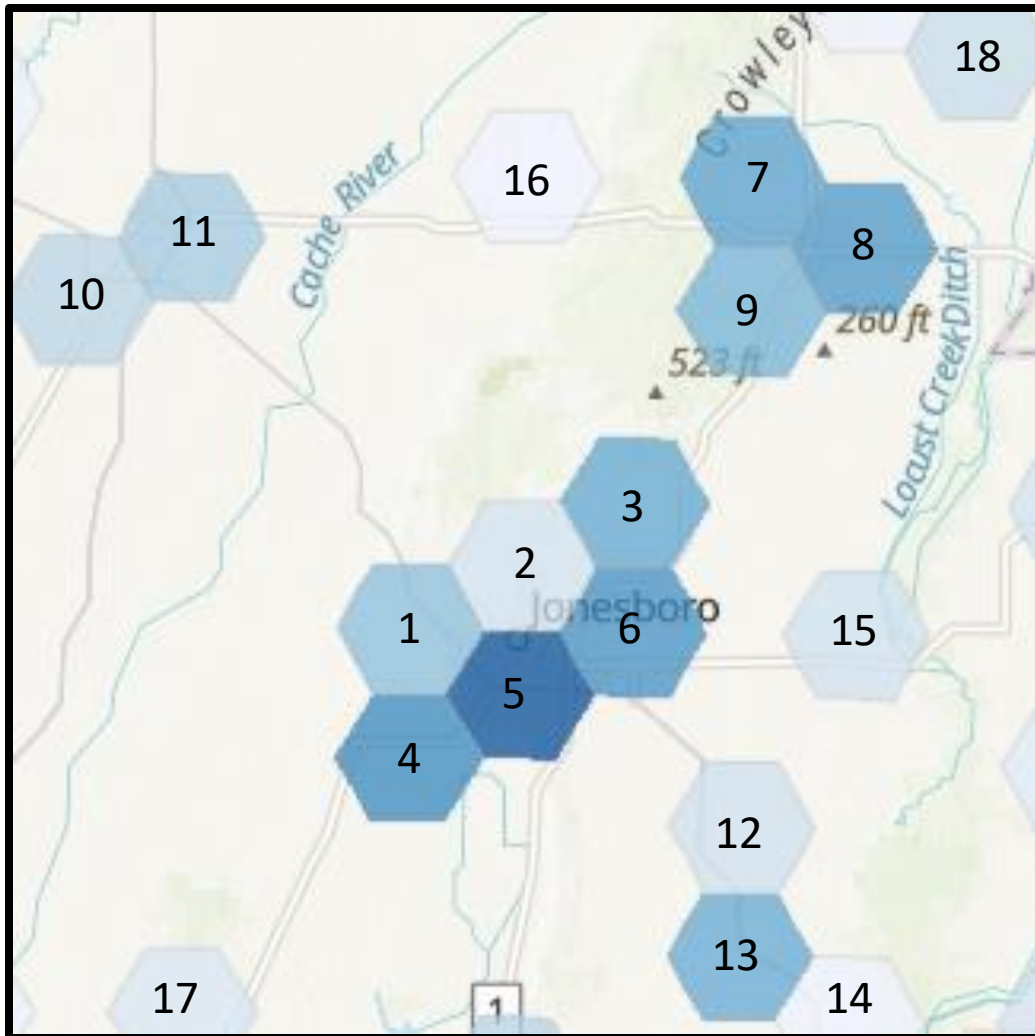


# K-12- Hot Springs- Large Loss Detail



Policy Year	District	Claim	Value
2022-2023	Jessieville SD	Wind	\$ 2,273,828.74

# K-12- Jonesboro



1	\$80,699,223.65	8	\$126,636,989.26	15	\$31,142,196.30
2	\$28,681,474.34	9	\$94,692,267.73	16	\$154,512.99
3	\$109,308,090.15	10	\$51,401,011.41	17	\$21,707,395.52
4	\$144,263,270.31	11	\$65,412,133.08	18	\$39,073,572.24
5	\$296,020,502.56	12	\$31,713,051.06	#	<b>\$1,476,686,689.71</b>
6	\$133,554,234.82	13	\$105,759,817.60		
7	\$116,461,066.72	14	\$5,879.97		

# K-12- Jonesboro



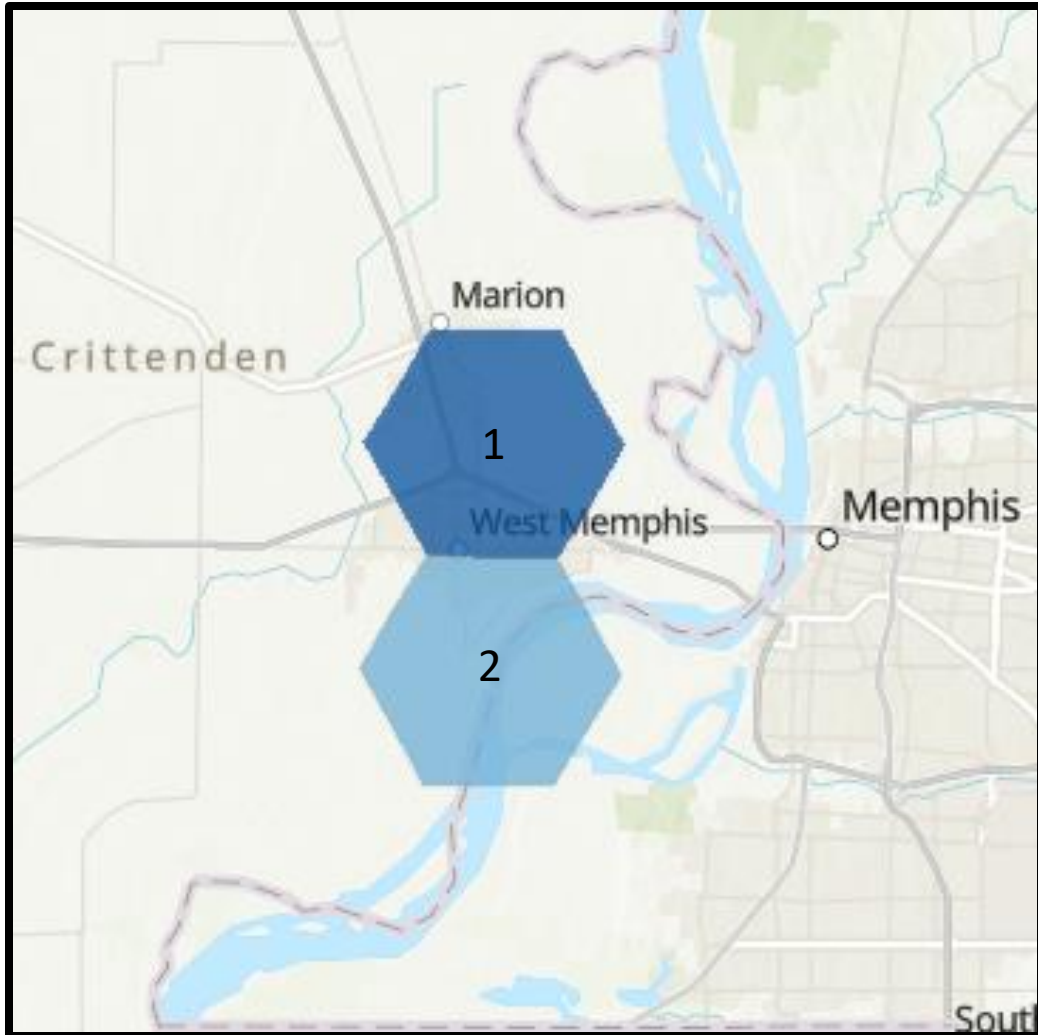
K-12 Jonesboro Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred
2012-2013	10	1	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ -	\$ 79,244.34
2013-2014	12	2	\$ 87,243.15	0	\$ -	0	\$ -	0	\$ -	2	\$ 87,243.15	\$ 246,677.90
2014-2015	8	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ 81,089.10
2015-2016	9	1	\$ 31,994.00	1	\$ 129,561.41	1	\$ 115,762.44	0	\$ -	3	\$ 277,317.85	\$ 370,501.34
2016-2017	15	6	\$ 27,501.33	1	\$ 996.86	1	\$ 1,804,086.85	0	\$ -	8	\$ 1,832,585.04	\$ 1,916,008.07
2017-2018	18	3	\$ 69,728.93	0	\$ -	4	\$ 61,477.92	0	\$ -	7	\$ 131,206.85	\$ 170,785.47
2018-2019	5	1	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ -	\$ 340,430.99
2019-2020	12	2	\$ 6,582.00	1	\$ 11,759.81	0	\$ -	0	\$ -	3	\$ 18,341.81	\$ 27,506.95
2020-2021	3	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ 29,086.25
2021-2022	6	0	\$ -	3	\$ 1,493,799.43	0	\$ -	0	\$ -	3	\$ 1,493,799.43	\$ 1,696,085.52
2022-2023	12	0	\$ -	0	\$ -	0	\$ -	4	\$ 500,000.00	4	\$ 500,000.00	\$ 611,829.74
2023-2024	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ 100,000.00

# K-12- Jonesboro- Large Loss Detail



Policy Year	District	Claim	Value
2016-2017	Paragould	Fire	\$ 1,804,086.85
2021-2022	Hoxie SD	Hail	\$ 1,418,371.93

# K-12- West Memphis



1	\$389,207,338.85
2	\$98,603,566.26
#	\$487,810,905.11

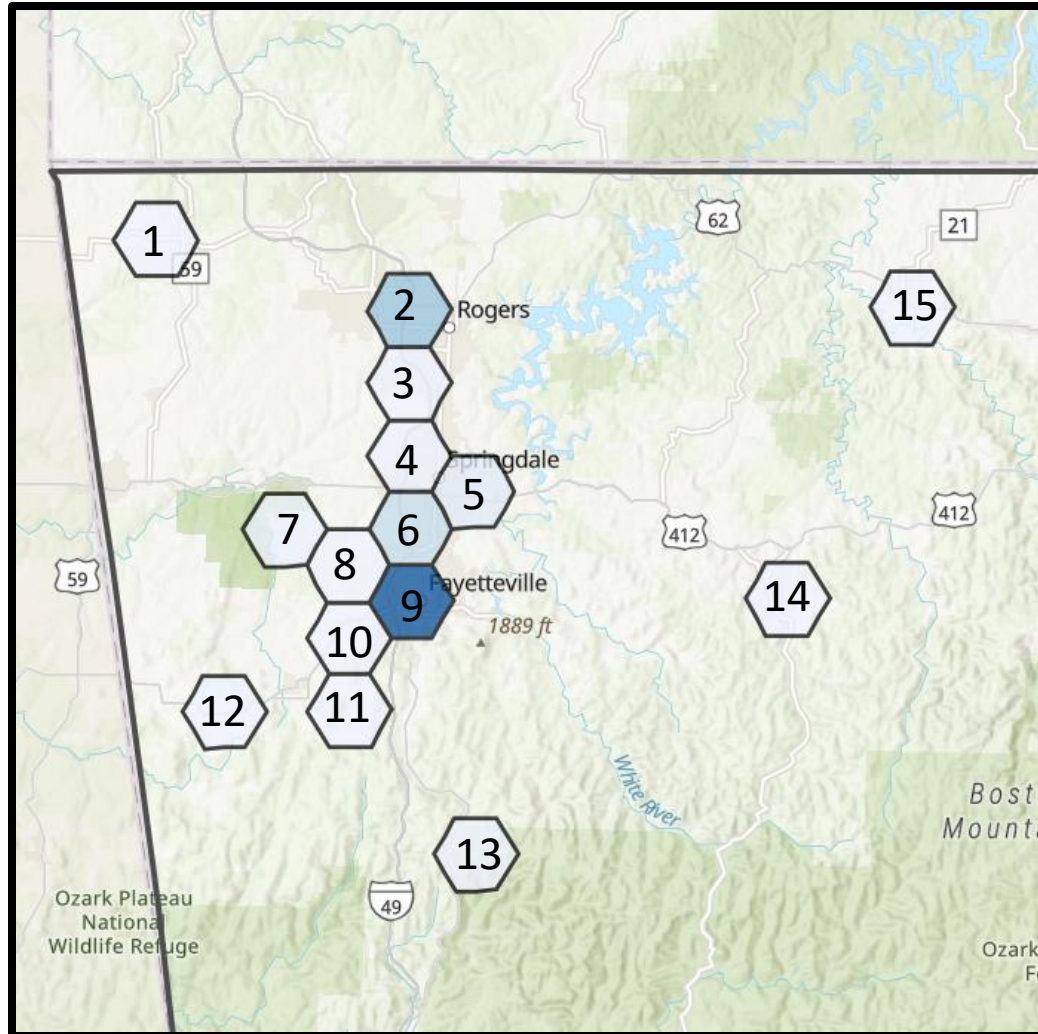


# K-12- West Memphis



K-12 West Memphis Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred
2012-2013	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ 13,027.68
2013-2014	4	1	\$ 10,552.04	1	\$ 42,280.00	0	\$ -	0	\$ -	2	\$ 52,832.04	\$ 66,713.19
2014-2015	2	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ 13,462.56
2015-2016	4	1	\$ 10,164.10	0	\$ -	0	\$ -	0	\$ -	1	\$ 10,164.10	\$ 20,435.92
2016-2017	9	3	\$ 1,764.27	0	\$ -	0	\$ -	0	\$ -	3	\$ 1,764.27	\$ 10,763.13
2017-2018	2	2	\$ 4,337.00	0	\$ -	0	\$ -	0	\$ -	2	\$ 4,337.00	\$ 4,337.00
2018-2019	7	0	\$ -	0	\$ -	2	\$ 23,819.16	0	\$ -	2	\$ 23,819.16	\$ 43,877.01
2019-2020	7	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ 162,032.80
2020-2021	9	0	\$ -	0	\$ -	0	\$ -	2	\$ 63,179.73	2	\$ 63,179.73	\$ 123,451.39
2021-2022	8	1	\$ 12,890.00	1	\$ 135,260.00	0	\$ -	0	\$ -	2	\$ 148,150.00	\$ 187,173.73
2022-2023	12	2	\$ 6,499.00	0	\$ -	2	\$ 70,042.09	2	\$ 540,000.00	6	\$ 616,541.09	\$ 642,817.97
2023-2024	5	2	\$ 4,266.86	0	\$ -	0	\$ -	0	\$ -	2	\$ 4,266.86	\$ 54,391.36

# Higher-Ed- NWA



1	\$ 82,577.25	9	\$ 2,895,225,099.42
2	\$ 180,859,617.50	10	\$ 56,865.05
3	\$ 4,239,310.95	11	\$ 208,203.91
4	\$ 8,753,097.56	12	\$ 1,410,527.16
5	\$ 33,982,376.56	13	\$ 201,487.66
6	\$ 100,390,287.76	14	\$ 38,181.59
7	\$ 7,068,332.59	15	\$ 199,199.62
8	\$ 1,159,940.36	#	\$ 3,233,875,104.94

# Higher-Ed- NWA



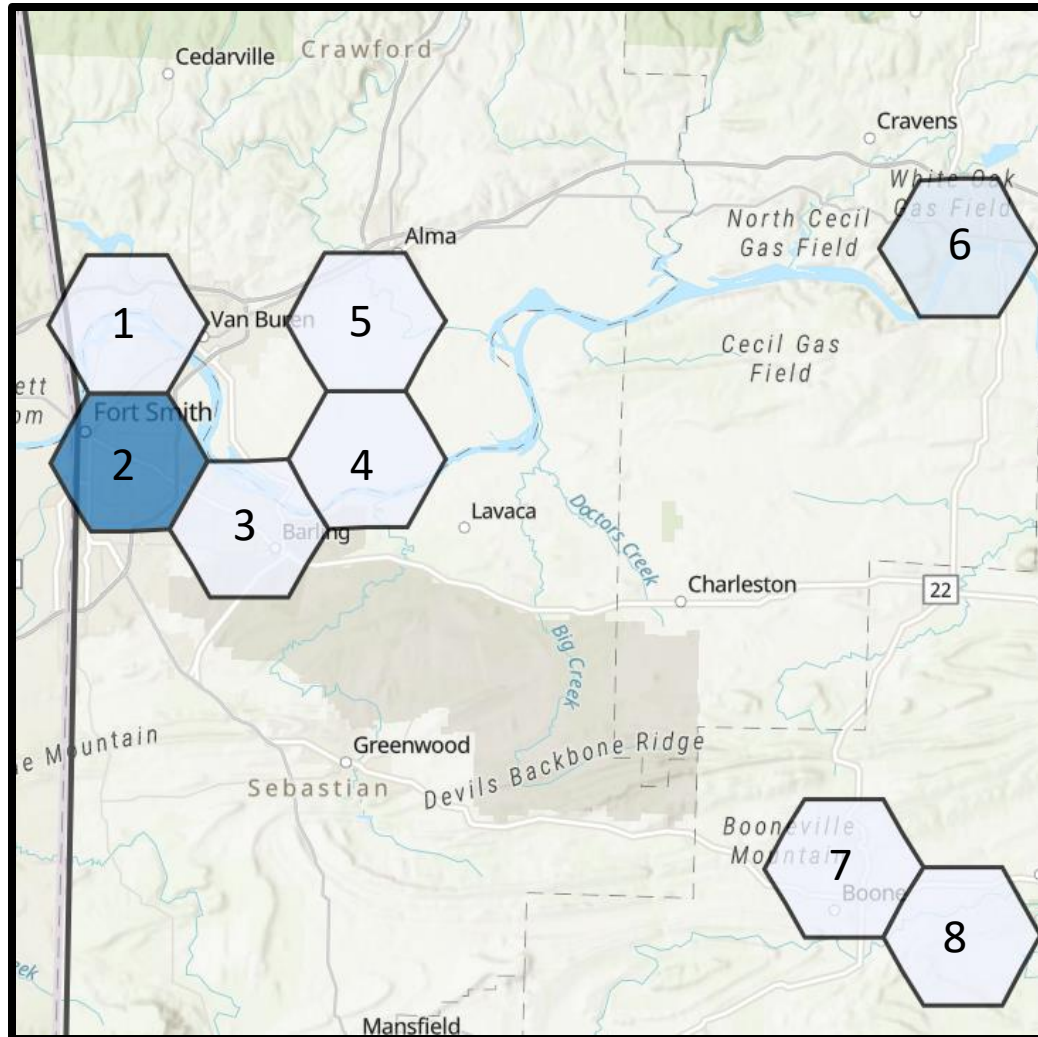
Higher-Ed Northwest Arkansas Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other	Total Incurred	
2013-2014	1	0	\$-	0	\$	-	0	\$	-	0	\$	-
2014-2015	0	0	\$-	0	\$	-	0	\$	-	0	\$	-
2015-2016	0	0	\$-	0	\$	-	0	\$	-	0	\$	-
2016-2017	1	0	\$-	0	\$	-	1	\$	14,773.00	0	\$	14,773.00
2017-2018	3	0	\$-	0	\$	-	0	\$	-	3	\$	190,200.16
2018-2019	4	0	\$-	1	\$	16,522.00	0	\$	-	3	\$	16,522.00
2019-2020	10	1	\$-	1	\$	-	0	\$	-	8	\$	1,959,674.00
2020-2021	8	0	\$-	0	\$	-	3	\$	2,045,204.00	1	\$	11,550,000.00
2021-2022	4	0	\$-	1	\$	75,000.00	0	\$	-	3	\$	75,000.00
2022-2023	7	0	\$-	2	\$	1,250,000.00	0	\$	-	5	\$	629,500.00
2023-2024	0	0	\$-	0	\$	-	0	\$	-	0	\$	-

# Higher-Ed- NWA Large Loss Detail



Policy Year	Member	Claim	Value
2020-2021	UA- Fayetteville	Frozen Pipes	\$11,550,000.00
2020-2021	UA- Fayetteville	Flood	\$ 7,235,000.00
2022-2023	UA - Fayetteville	Wind/Hail	\$ 1,250,000.00
2020-2021	UA- Fayetteville	Fire	\$ 1,210,044.00

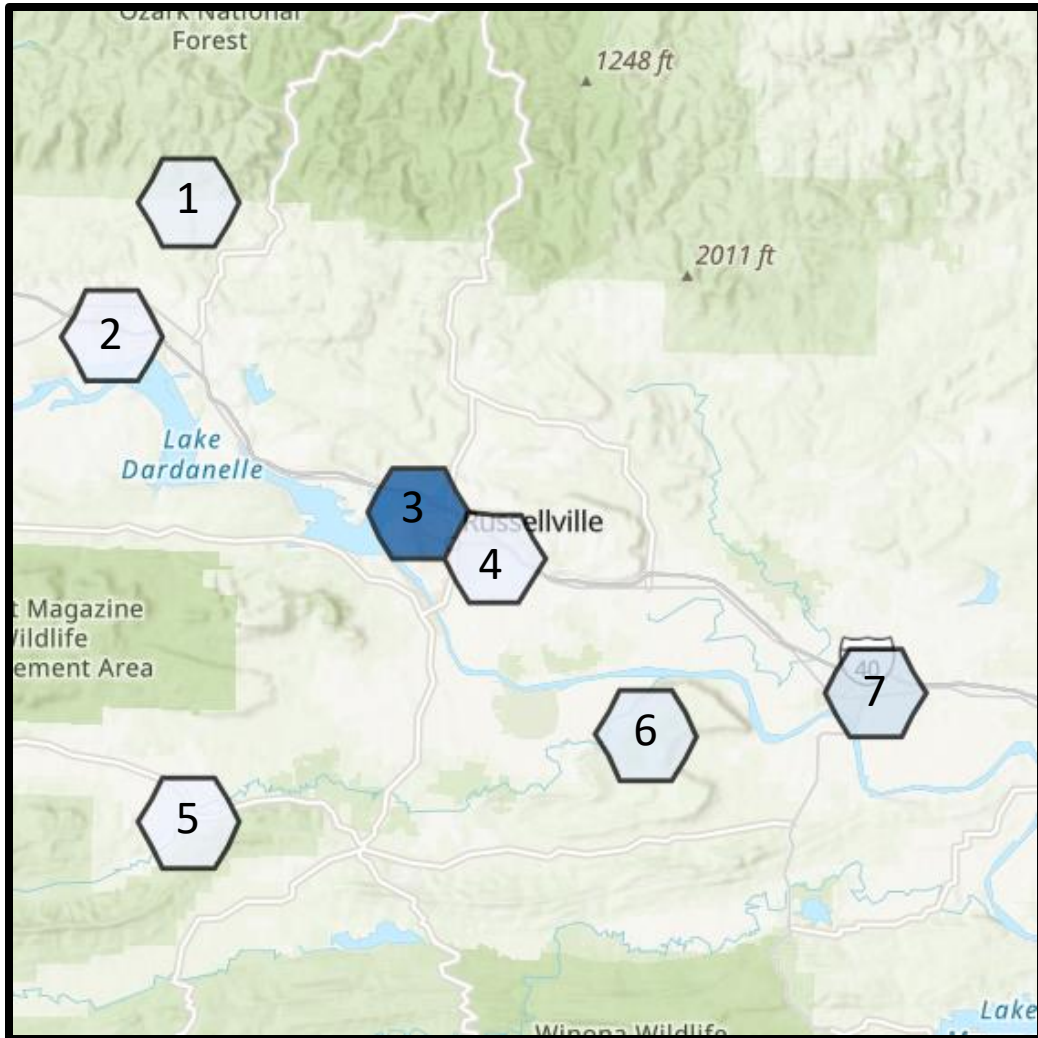
# Higher-Ed- Fort Smith



1	\$ 2,431,211.92	4	\$ 3,470,582.95	7	\$ 321,882.47
2	<b>\$404,230,437.61</b>	5	\$ 1,247,906.49	8	\$ 272,481.94
3	\$ 289,716.58	6	\$45,051,730.83	#	<b>\$457,315,950.79</b>



# Higher-Ed- Russellville



1	\$ 10,336,417.61	5	\$ 107,864.87
2	\$ 323,594.61	6	\$ 35,962,298.75
3	\$711,068,046.97	7	\$ 80,488,573.87
4	\$ 7,139,675.46	#	\$845,426,472.14

# Higher-Ed- Russellville



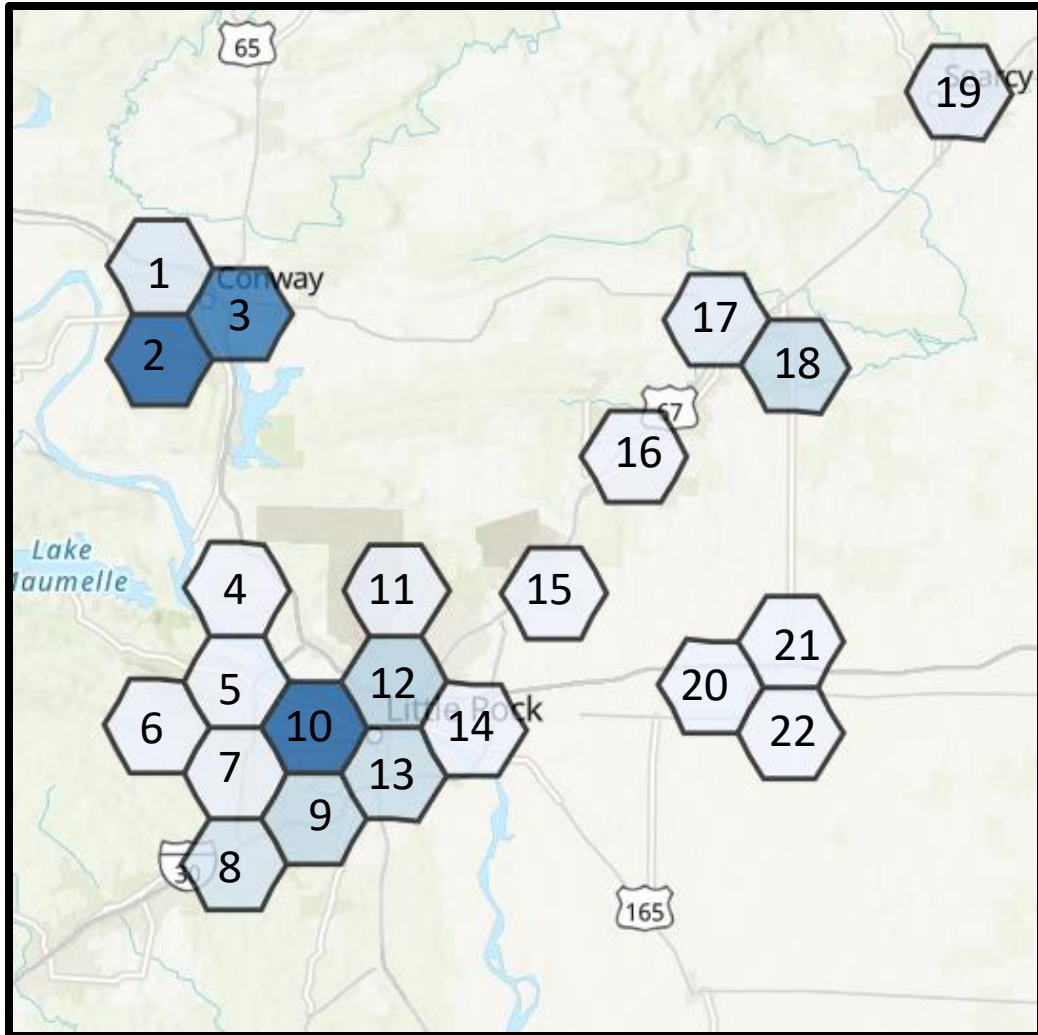
Higher-Ed Russellville Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred
2013-2014	0	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ -
2014-2015	3	0	\$ -	1	\$ 91,379.29	0	\$ -	0	\$ -	2	\$ 8,322.87	\$ 99,702.16
2015-2016	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ -	\$ -
2016-2017	3	0	\$ -	1	\$ -	0	\$ -	0	\$ -	2	\$ -	\$ -
2017-2018	3	0	\$ -	1	\$ 76,185.00	0	\$ -	0	\$ -	2	\$ -	\$ 76,185.00
2018-2019	2	0	\$ -	1	\$ 128,717.40	1	\$ 4,330,607.00	0	\$ -	0	\$ -	\$ 4,459,324.40
2019-2020	4	0	\$ -	0	\$ -	0	\$ -	0	\$ -	4	\$ -	\$ -
2020-2021	2	0	\$ -	1	\$ -	0	\$ -	0	\$ -	1	\$ 83,132.61	\$ 83,132.61
2021-2022	5	0	\$ -	1	\$ -	0	\$ -	0	\$ -	4	\$ 21,409.01	\$ 21,409.01
2022-2023	3	0	\$ -	1	\$ -	0	\$ -	2	\$ 150,000.00	0	\$ -	\$ 150,000.00
2023-2024	0	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ -

# Higher-Ed- Russellville Large Loss Detail



Policy Year	Member	Claim	Value
2018-2019	Arkansas Tech University	Fire	\$ 4,330,607.00

# Higher-Ed- Central Arkansas



1	\$ 52,740,731.73	9	\$ 117,944,961.15	17	\$ 38,344,942.16
2	\$918,336,821.69	10	\$3,595,035,968.59	18	\$ 112,070,037.29
3	\$427,510,034.22	11	\$ 11,398,410.88	19	\$ 31,091,251.01
4	\$ 328,982.15	12	\$ 142,226,434.14	20	\$ 4,389,384.38
5	\$ 1,437,290.24	13	\$ 102,071,250.04	21	\$ 1,635,473.33
6	\$ 7,480,860.41	14	\$ 1,805,068.90	22	\$ 745,170.36
7	\$ 14,085,148.70	15	\$ 346,090.59	#	\$ 5,650,827,517.24
8	\$ 68,947,837.25	16	\$ 855,368.03		

# Higher-Ed- Central Arkansas



Higher-Ed Central Arkansas Region													
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred	
2013-2014	2	0	\$ -	0	\$ -	1	\$ -	0	\$ -	1	\$ -	\$ -	
2014-2015	2	0	\$ -	1	\$ 138,582.00	0	\$ -	0	\$ -	1	\$ -	\$ 138,582.00	
2015-2016	5	0	\$ -	1	\$ -	0	\$ -	0	\$ -	4	\$ 70,097.89	\$ 70,097.89	
2016-2017	4	1	\$ 8,118.48	0	\$ -	0	\$ -	0	\$ -	3	\$ 62,776.16	\$ 70,894.64	
2017-2018	7	0	\$ -	1	\$ 412,543.18	0	\$ -	0	\$ -	6	\$ 181,063.62	\$ 593,606.80	
2018-2019	4	0	\$ -	2	\$ -	0	\$ -	0	\$ -	2	\$ 35,526.33	\$ 35,526.33	
2019-2020	2	0	\$ -	0	\$ -	1	\$ -	0	\$ -	1	\$ -	\$ -	
2020-2021	2	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ 55,335.46	\$ 55,335.46	
2021-2022	3	0	\$ -	0	\$ -	1	\$ 10,383,825.74	0	\$ -	2	\$ 16,500.00	\$ 10,400,325.74	
2022-2023	9	0	\$ -	0	\$ -	1	\$ -	4	\$ 3,950,000.00	4	\$ 125,000.00	\$ 4,075,000.00	
2023-2024	0	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ -	

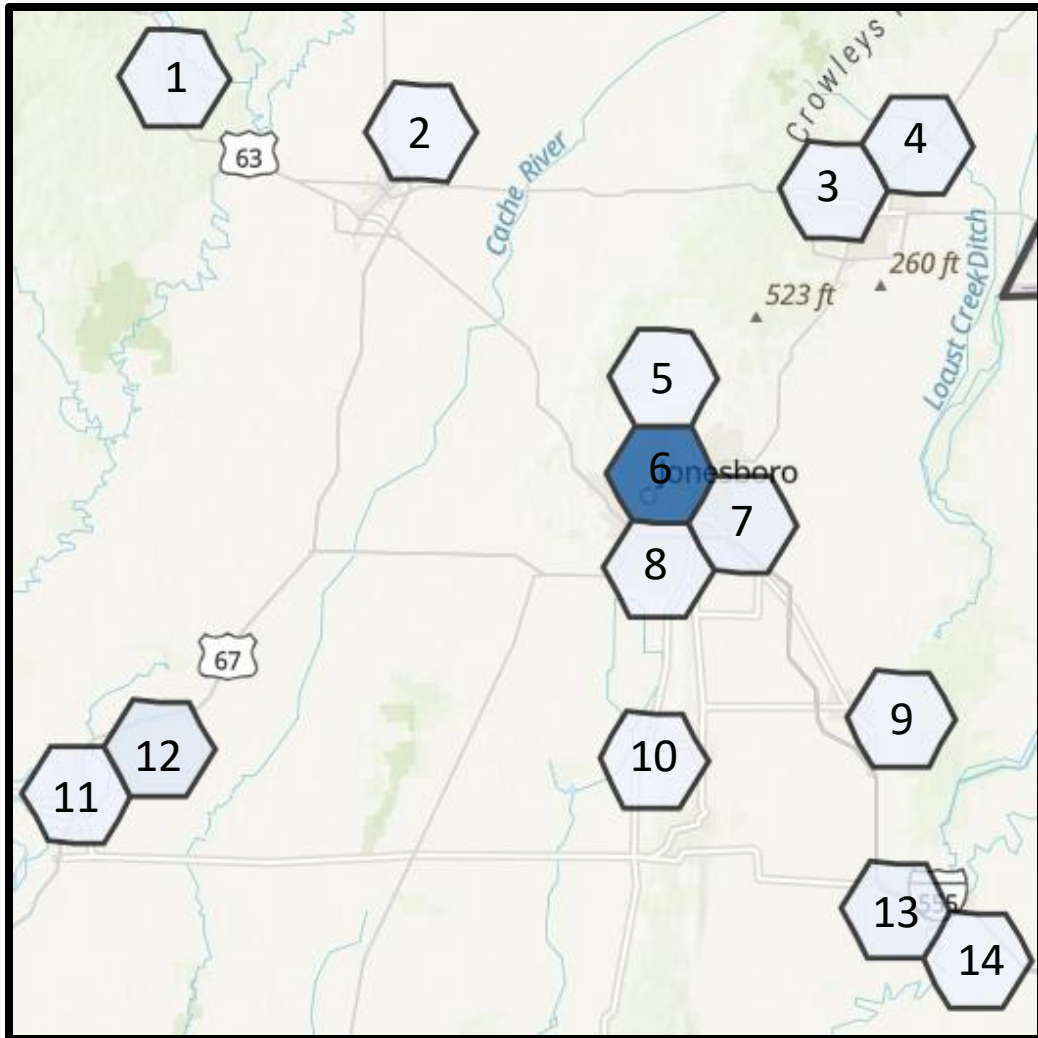


# Higher-Ed- Central AR Large Loss Detail



Policy Year	Member	Claim	Value
2021-2022	University of Central Arkansas	Fire	\$ 10,383,825.74
2022-2023	UA - Little Rock	Freezing	\$ 3,000,000.00

# Higher-Ed- Jonesboro



1	\$ 133,717.19	6	<b>\$1,555,680,026.11</b>	11	\$ 2,268,414.12
2	\$ 2,846,697.08	7	\$ 18,002,057.03	12	\$ 50,252,082.68
3	\$ 436,479.75	8	\$ 1,668,026.99	13	\$ 19,451,614.54
4	\$10,563,638.81	9	\$ 63,183.39	14	\$ 924,193.27
5	\$ 1,696,120.41	10	\$ 933,035.95	#	<b>\$ 1,664,919,287.32</b>

# Higher-Ed- Jonesboro



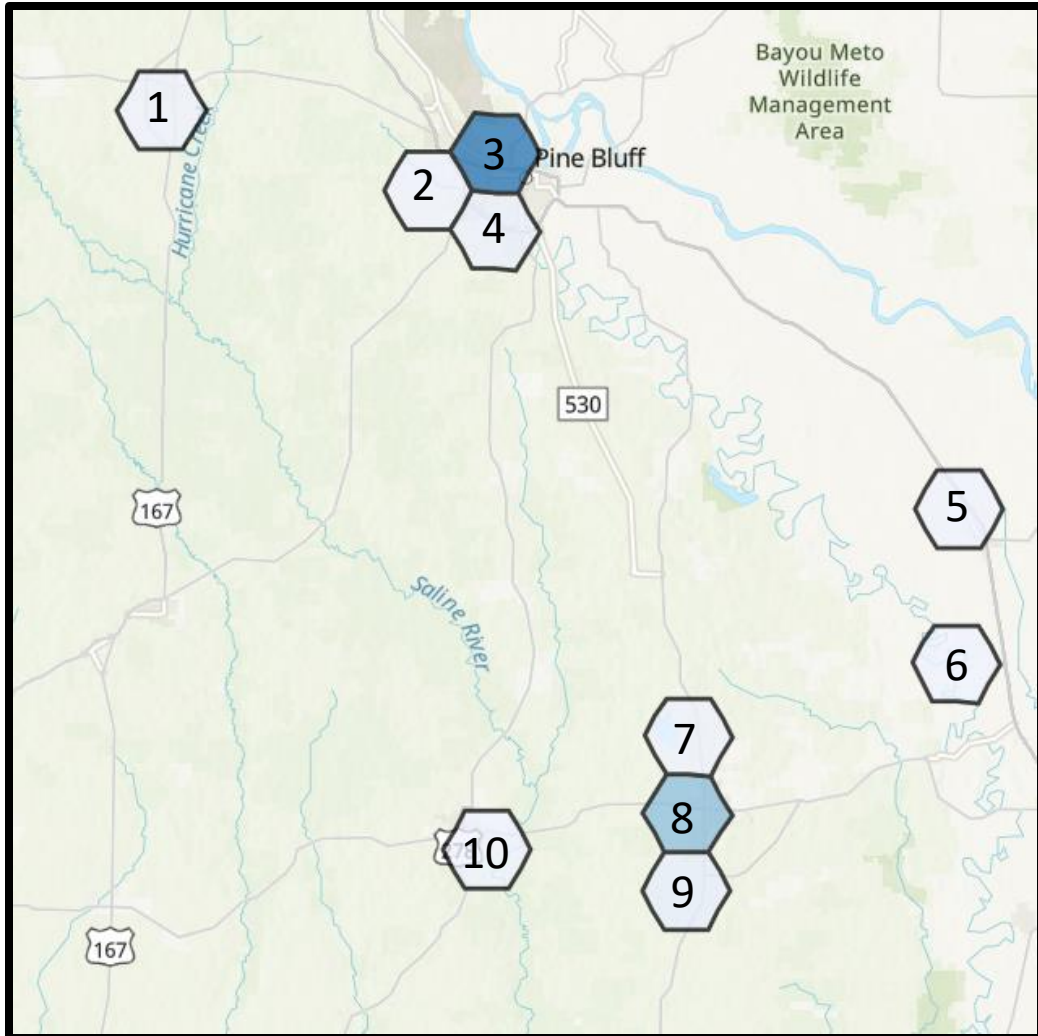
Higher-Ed Jonesboro Region															
Year	Claims	Wind			Hail		Fire			Pipes		Other		Total Incurred	
2013-2014	3	0	\$	-	1	\$ 1,908,949.03	0	\$	-	0	\$	-	2	\$ 6,693.46	\$ 1,915,642.49
2014-2015	0	0	\$	-	0	\$ -	0	\$	-	0	\$	-	0	\$ -	\$ -
2015-2016	1	0	\$	-	0	\$ -	0	\$	-	0	\$	-	1	\$ 806,084.21	\$ 806,084.21
2016-2017	3	0	\$	-	0	\$ -	1	\$ 17,241.36	0	\$	-	2	\$ 4,446,586.31	\$ 4,463,827.67	
2017-2018	6	0	\$	-	0	\$ -	0	\$	-	0	\$	-	6	\$ 246,298.04	\$ 246,298.04
2018-2019	1	0	\$	-	0	\$ -	0	\$	-	0	\$	-	1	\$ -	\$ -
2019-2020	0	0	\$	-	0	\$ -	0	\$	-	0	\$	-	0	\$ -	\$ -
2020-2021	3	0	\$	-	0	\$ -	0	\$	-	0	\$	-	3	\$ 279,113.20	\$ 279,113.20
2021-2022	2	0	\$	-	0	\$ -	0	\$	-	0	\$	-	2	\$ 177,726.77	\$ 177,726.77
2022-2023	4	0	\$	-	0	\$ -	0	\$	-	3	\$ 3,779,003.43	1	\$ -	\$ 3,779,003.43	
2023-2024	1	0	\$	-	0	\$ -	0	\$	-	0	\$	-	1	\$ -	\$ -

# Higher-Ed- Jonesboro Large Loss Detail



Policy Year	Member	Claim	Value
2016-2017	Black River Technical College	Flood	\$ 4,446,586.31
2022-2023	Arkansas State University - Jonesboro	Freezing	\$ 3,500,000.00
2013-2014	Arkansas State University - Jonesboro	Wind/Hail	\$ 1,908,949.03

# Higher-Ed- Southeast AR



1	\$	129,764.25	7	\$	2,886,286.11
2	\$	669,875.97	8	\$	198,724,161.78
3	\$	415,199,365.81	9	\$	21,544,725.42
4	\$	10,553,511.66	10	\$	57,201.49
5	\$	65,092.11	#	\$	651,032,129.60
6	\$	1,202,145.00			



# Higher-Ed- Southeast AR



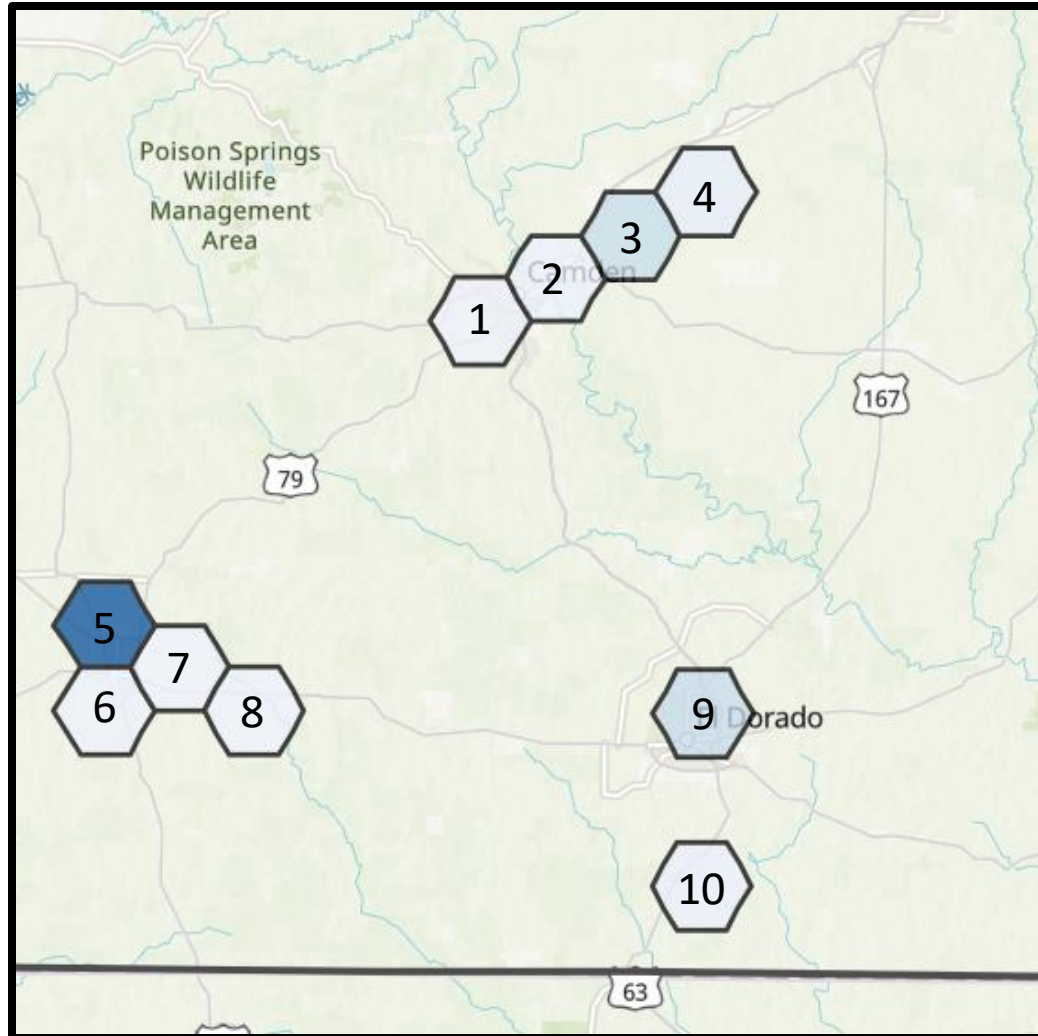
Higher-Ed Southeast Arkansas Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred
2013-2014	0	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ -
2014-2015	1	0	\$ -	1	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ -
2015-2016	5	0	\$ -	1	\$ -	0	\$ -	0	\$ -	4	\$ 350,573.00	\$ 350,573.00
2016-2017	2	0	\$ -	1	\$ 28,767.00	1	\$ 220,346.00	0	\$ -	0	\$ -	\$ 249,113.00
2017-2018	4	0	\$ -	2	\$ 8,452,331.71	1	\$ 100,000.00	0	\$ -	1	\$ 1,425,000.00	\$ 9,977,331.71
2018-2019	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ -	\$ -
2019-2020	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ 10,000.00	\$ 10,000.00
2020-2021	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ -	\$ -
2021-2022	1	0	\$ -	1	\$ 40,000.00	0	\$ -	0	\$ -	0	\$ -	\$ 40,000.00
2022-2023	4	0	\$ -	1	\$ -	0	\$ -	1	\$ -	2	\$ 25,000.00	\$ 25,000.00
2023-2024	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ 10,652,017.71	\$ 10,652,017.71

# Higher-Ed- Southeast AR Large Loss Detail



Policy Year	Member	Claim	Value
2017-2018	UA-	Pine Bluff Wind & Hail	\$7,950,000.00
2017-2018	UA-	Pine Bluff Sprinkler Leakage	\$1,425,000.00

# Higher-Ed- South AR



1	\$ 3,210,498.16	7	\$ 24,735.98
2	\$ 3,917,064.17	8	\$ 1,268,000.25
3	\$ 99,358,276.46	9	\$ 101,395,208.55
4	\$ 23,010,586.98	10	\$ 11,597,611.55
5	\$504,432,608.50	#	\$754,005,177.48
6	\$ 5,790,586.88		

# Higher-Ed- South AR



Higher-Ed South Arkansas Region																		
Year	Claims	Wind			Hail			Fire			Pipes			Other			Total Incurred	
2013-2014	0	0	\$	-	0	\$	-	0	\$	-	0	\$	-	0	\$	-	\$	-
2014-2015	0	0	\$	-	0	\$	-	0	\$	-	0	\$	-	0	\$	-	\$	-
2015-2016	2	0	\$	-	1	\$	-	1	\$	-	0	\$	-	0	\$	-	\$	-
2016-2017	0	0	\$	-	0	\$	-	0	\$	-	0	\$	-	0	\$	-	\$	-
2017-2018	1	0	\$	-	0	\$	-	0	\$	-	0	\$	-	1	\$	7,623,147.12	\$	7,623,147.12
2018-2019	5	0	\$	-	0	\$	-	1	\$	2,000.00	0	\$	-	4	\$	10,000.00	\$	12,000.00
2019-2020	2	0	\$	-	0	\$	-	1	\$	-	0	\$	-	1	\$	-	\$	-
2020-2021	4	0	\$	-	1	\$	-	1	\$	3,500.00	0	\$	-	2	\$	104,469.71	\$	107,969.71
2021-2022	2	0	\$	-	0	\$	-	0	\$	-	0	\$	-	2	\$	215,398.88	\$	215,398.88
2022-2023	5	0	\$	-	2	\$	35,000.00	0	\$	-	1	\$	75,000.00	2	\$	308,877.71	\$	418,877.71
2023-2024	0	0	\$	-	0	\$	-	0	\$	-	0	\$	-	0	\$	-	\$	-

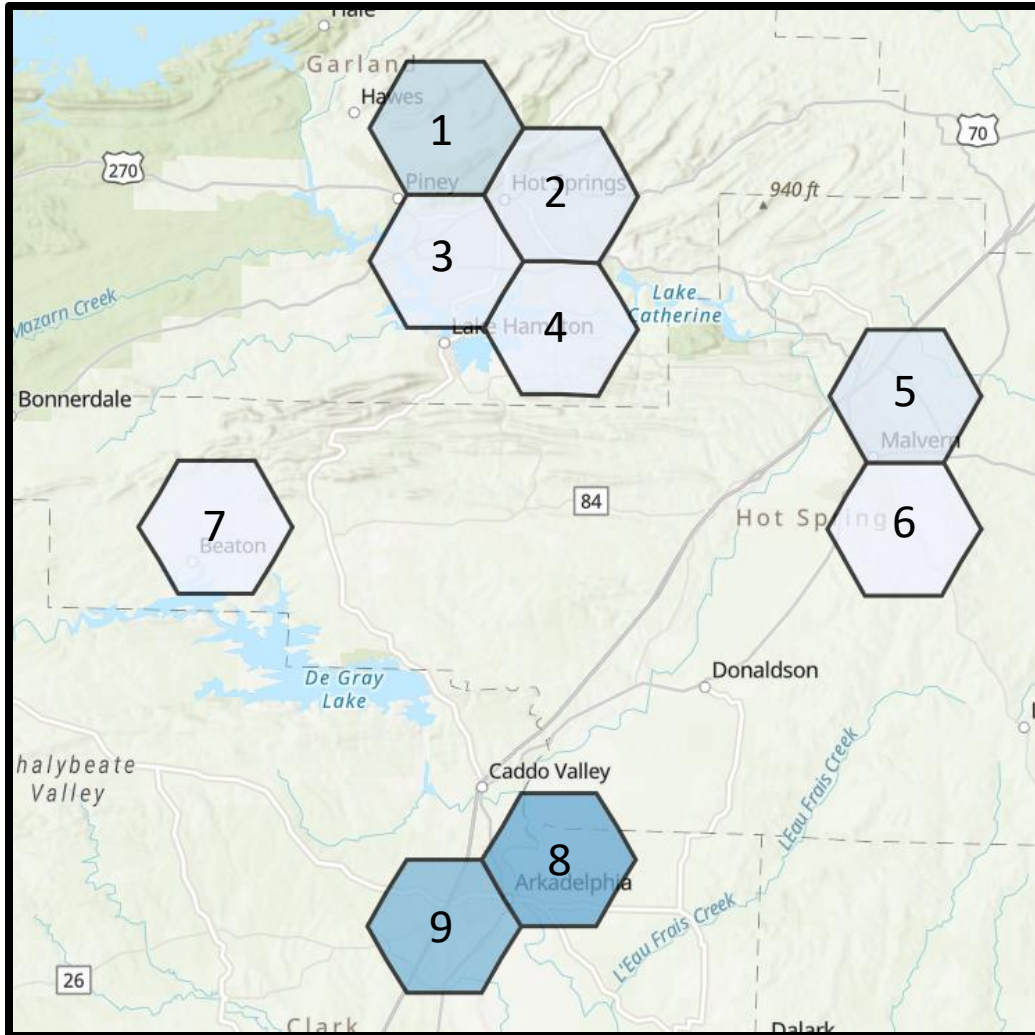
# Higher-Ed- South AR Large Loss Detail



Policy Year	Member	Claim	Value
2017-2018	South Arkansas Community College	Lightning	\$ 7,623,147.12



# Higher-Ed- Hot Springs-Arkadelphia



1	\$126,994,228.84	6	\$ 471,870.00
2	\$ 31,653,545.42	7	\$ 1,647,252.70
3	\$ 15,455,847.12	8	\$ 267,984,462.08
4	\$ 11,891,233.50	9	\$ 224,652,542.72
5	\$ 46,253,992.31	#	\$727,004,974.69

# Higher-Ed- Hot Springs- Arkadelphia



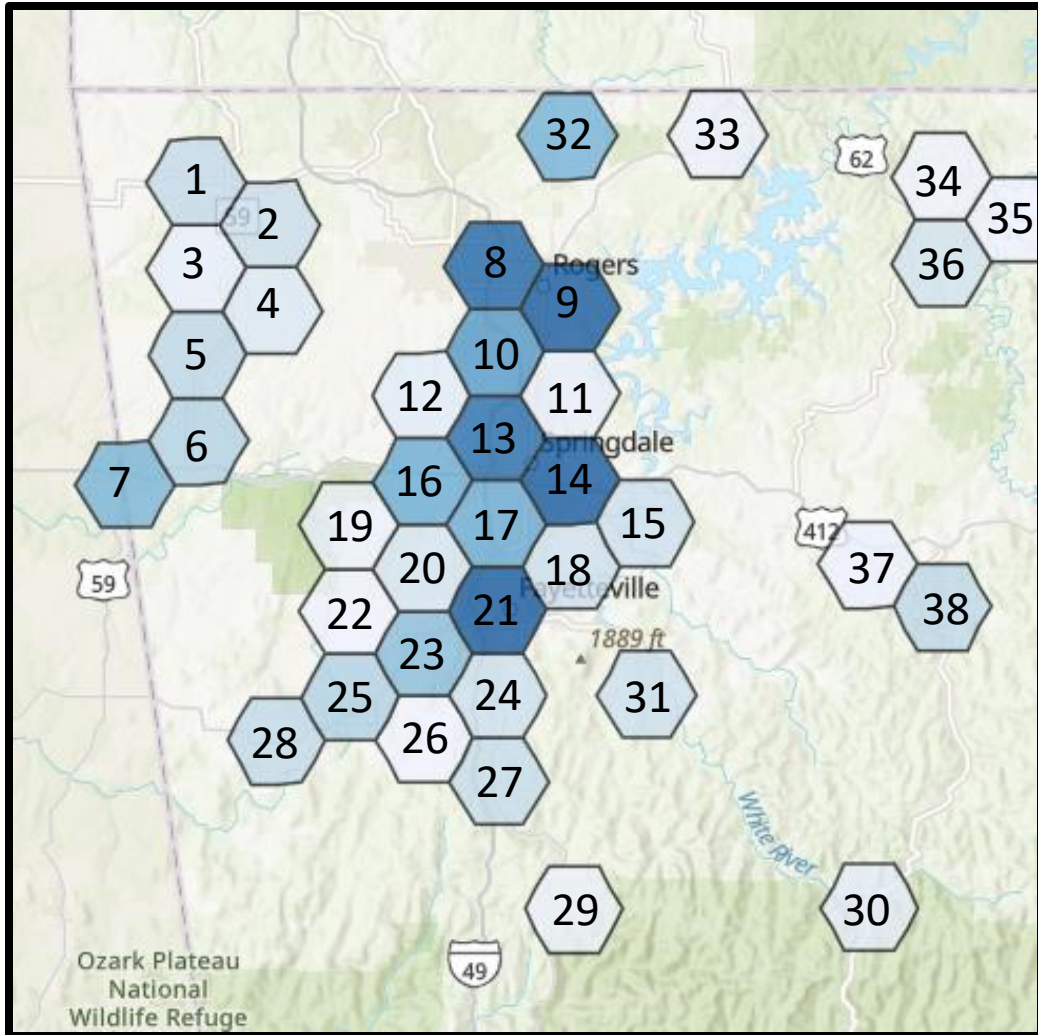
Higher-Ed Hot Springs-Arkadelphia Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred
2013-2014	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ 15,527.46	\$ 15,527.46
2014-2015	4	0	\$ -	2	\$ 1,170,255.00	1	\$ -	0	\$ -	1	\$ -	\$ 1,170,255.00
2015-2016	2	0	\$ -	1	\$ -	0	\$ -	0	\$ -	1	\$ -	\$ -
2016-2017	2	0	\$ -	2	\$ 26,079.00	0	\$ -	0	\$ -	0	\$ -	\$ 26,079.00
2017-2018	2	0	\$ -	0	\$ -	0	\$ -	0	\$ -	2	\$ 48,487.33	\$ 48,487.33
2018-2019	0	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ -
2019-2020	3	0	\$ -	2	\$ 7,204.38	0	\$ -	0	\$ -	1	\$ 1,000,000.00	\$ 1,007,204.38
2020-2021	2	0	\$ -	0	\$ -	0	\$ -	0	\$ -	2	\$ 94,898.03	\$ 94,898.03
2021-2022	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ -	\$ -
2022-2023	3	0	\$ -	1	\$ 25,000.00	0	\$ -	1	\$ 250,000.00	1	\$ 175,000.00	\$ 450,000.00
2023-2024	0	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ -

# Higher-Ed- Hot Springs- Arkadelphia Large Loss Detail



Policy Year	Member	Claim	Value
2014-2015	UA- Garvan Gardens	Wind & Hail	\$ 1,170,255.00
2019-2020	Henderson State University	Other	\$ 1,000,000.00

# Combined- NWA



1	\$ 83,423,146.22	12	\$ 16,444,335.64	23	\$155,732,152.73	34	\$ 8,465.35
2	\$ 72,518,197.15	13	\$ 323,991,859.78	24	\$ 65,360,670.22	35	\$ 31,620.93
3	\$ 16,719,664.72	14	\$ 507,436,859.76	25	\$107,245,068.58	36	\$ 55,409,672.77
4	\$ 37,743,063.29	15	\$ 65,704,195.02	26	\$ 208,203.91	37	\$ 5,814,883.29
5	\$ 93,604,504.73	16	\$ 196,634,513.48	27	\$ 77,781,304.30	38	\$ 91,396,530.16
6	\$106,002,491.88	17	\$ 196,369,779.56	28	\$ 87,099,154.19	#	\$ 7,227,737,893.26
7	\$171,857,496.47	18	\$ 64,886,849.47	29	\$ 201,487.66		
8	\$1,134,792,597.26	19	\$ 7,068,332.59	30	\$ 1,839,001.75		
9	\$427,006,583.16	20	\$ 49,984,617.87	31	\$ 66,942,214.31		
10	\$234,189,115.43	21	\$3,305,101,997.39	32	\$179,628,038.80		
11	\$ 14,813,575.54	22	\$ 2,149,876.76	33	\$ 6,916,923.14		

# Combined- NWA



Combined Northwest Arkansas Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other	Total Incurred	
2013-2014	6	0	\$ -	0	\$ -	0	\$ -	1	\$ 4,509.69	5	\$ 7,011.75	\$ 11,521.44
2014-2015	6	2	\$ 8,234.00	1	\$ 275,879.50	0	\$ -	0	\$ -	3	\$ 32,951.29	\$ 317,064.79
2015-2016	3	0	\$ -	0	\$ -	0	\$ -	0	\$ -	3	\$ 17,090.17	\$ 17,090.17
2016-2017	15	2	\$ 13,562.29	1	\$ 8,621.31	1	\$ 14,773.00	0	\$ -	11	\$ 98,667.32	\$ 135,623.92
2017-2018	14	0	\$ -	1	\$ 75,350.00	0	\$ -	2	\$ 230.00	11	\$ 243,963.96	\$ 319,543.96
2018-2019	21	4	\$ 84,782.76	7	\$ 213,956.75	0	\$ -	0	\$ -	10	\$ 662,982.41	\$ 961,721.92
2019-2020	18	2	\$ 1,650.00	5	\$ 11,218,842.07	0	\$ -	0	\$ -	11	\$ 1,972,551.42	\$ 13,193,043.49
2020-2021	14	0	\$ -	0	\$ -	3	\$ 2,045,204.00	5	\$ 11,589,637.61	6	\$ 7,707,077.00	\$ 21,341,918.61
2021-2022	13	1	\$ 3,975,000.00	2	\$ 9,768,863.74	0	\$ -	0	\$ -	10	\$ 164,935.98	\$ 13,908,799.72
2022-2023	15	1	\$ 500,000.00	2	\$ 1,250,000.00	0	\$ -	1	\$ 10,000.00	11	\$ 1,697,651.35	\$ 3,457,651.35
2023-2024	0	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ -

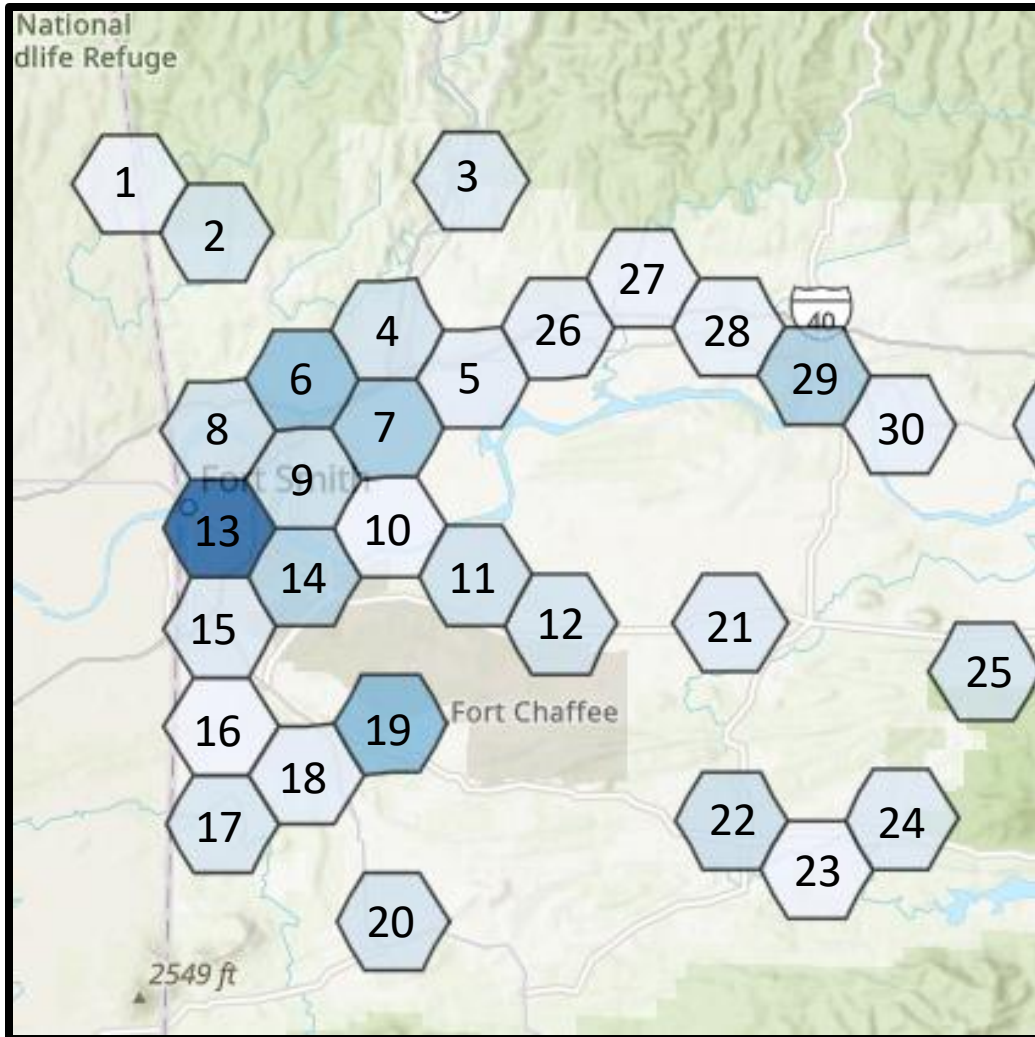


# Combined- NWA Large Loss Detail



Policy Year	District	Claim	Value
2020-2021	UA- Fayetteville	Frozen Pipes	\$ 11,550,000.00
2019-2020	Springdale	Wind/Hail	\$ 10,872,009.37
2021-2022	Springdale	Hail	\$ 9,693,861.74
2020-2021	UA- Fayetteville	Flood	\$ 7,235,000.00
2021-2022	Springdale	Wind	\$ 3,975,000.00
2022-2023	UA - Fayetteville	Wind/Hail	\$ 1,250,000.00
2020-2021	UA- Fayetteville	Fire	\$ 1,210,044.00

# Combined- Fort Smith



1	\$ 150,247.56	9	\$ 81,185,005.32	17	\$ 48,385,604.39	25	\$ 53,109,449.24
2	\$ 54,984,109.12	10	\$ 3,470,582.95	18	\$ 24,293,320.00	26	\$ 23,814,445.22
3	\$ 35,997,973.79	11	\$ 70,725,051.21	19	\$168,438,911.20	27	\$ 9,823,364.97
4	\$ 62,174,674.63	12	\$ 58,399,411.30	20	\$ 59,553,833.29	28	\$ 14,159,945.04
5	\$ 24,866,224.77	13	\$1,019,482,786.87	21	\$ 35,248,961.12	29	\$ 119,497,057.56
6	\$158,114,610.71	14	\$ 111,494,381.65	22	\$ 76,845,938.47	30	\$ 16,073,391.47
7	\$134,209,581.26	15	\$ 41,263,705.69	23	\$ 272,481.94	#	\$ 2,613,756,523.10
8	\$ 70,463,916.64	16	\$ 90,074.64	24	\$ 37,167,481.08		

# Combined- Fort Smith



Combined Fort Smith Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred
2012-2013	13	1	\$ 20,635.73	0	\$ -	0	\$ -	0	\$ -	12	\$ 237,411.52	\$ 258,047.25
2013-2014	21	3	\$ 37,116.48	3	\$ 135,472.53	2	\$ 349,364.21	0	\$ -	13	\$ 156,447.71	\$ 678,400.93
2014-2015	15	3	\$ 15,837.74	0	\$ -	0	\$ -	0	\$ -	12	\$ 435,205.62	\$ 451,043.36
2015-2016	16	2	\$ 6,220.56	3	\$ 3,117,642.76	0	\$ -	0	\$ -	11	\$ 94,234.66	\$ 3,218,097.98
2016-2017	17	0	\$ -	4	\$ 64,165.06	0	\$ -	0	\$ -	13	\$ 79,853.36	\$ 144,018.42
2017-2018	14	4	\$ 65,931.94	2	\$ 588,627.12	0	\$ -	0	\$ -	8	\$ 47,203.88	\$ 701,762.94
2018-2019	15	3	\$ 15,809.70	2	\$ 14,666.00	0	\$ -	0	\$ -	10	\$ 73,540.79	\$ 104,016.49
2019-2020	23	2	\$ 6,438.00	2	\$ 548,362.09	0	\$ -	0	\$ -	19	\$ 266,693.26	\$ 821,493.35
2020-2021	21	5	\$ 551,064.56	1	\$ 4,280.00	0	\$ -	2	\$ -	13	\$ 206,828.28	\$ 762,172.84
2021-2022	18	3	\$ 13,733.52	3	\$ 15,372,715.55	2	\$ 2,860,248.54	0	\$ -	10	\$ 340,648.19	\$ 18,587,345.80
2022-2023	23	1	\$ 18,916.50	4	\$ 2,509,499.70	1	\$ 4,000,000.00	1	\$ 200,000.00	16	\$ 421,594.86	\$ 7,150,011.06
2023-2024	7	1	\$ 44,969.09	0	\$ -	0	\$ -	0	\$ -	6	\$ 51,289.81	\$ 96,258.90

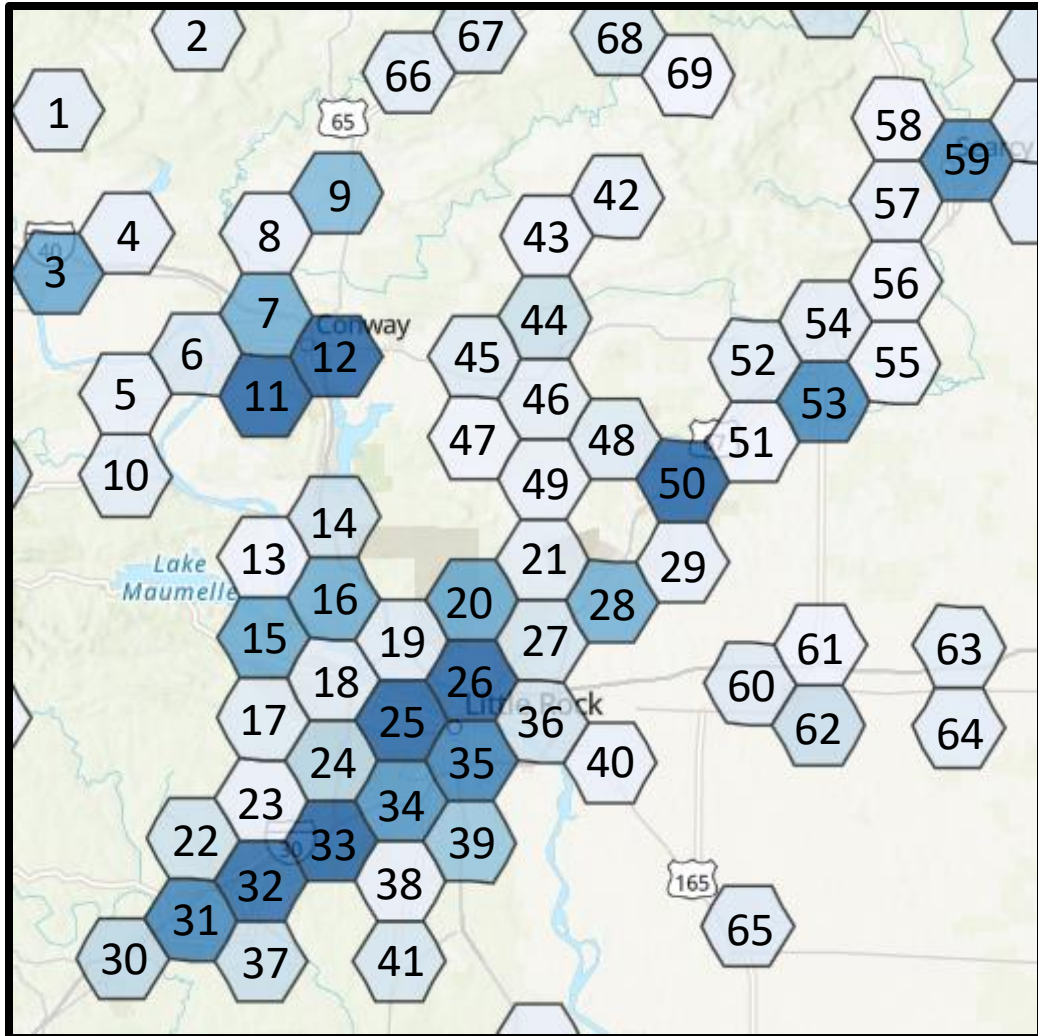
# Combined- Fort Smith Large Loss Detail



Policy Year	District	Claim	Value
2021-2022	Fort Smith SD	Hail	\$ 11,000,000.00
2021-2022	Lavaca SD	Hail	\$ 4,370,932.75
2022-2023	Fort Smith SD	Fire	\$ 4,000,000.00
2015-2016	Fort Smith School District	Hail	\$ 3,110,250.31
2021-2022	Van Buren SD	Fire	\$ 2,860,248.54
2022-2023	Mulberry SD	Hail	\$ 1,753,913.44



# Combined- Central AR



1	\$ 24,945,452.79	15	\$ 211,839,009.61	29	\$ 18,288,934.16	43	\$ 8,216,182.00	57	\$ 15,233,007.52
2	\$ 27,869,509.03	16	\$ 206,487,409.37	30	\$ 98,950,771.47	44	\$ 74,863,212.59	58	\$ 15,424.69
3	\$216,241,612.10	17	\$ 33,137,131.30	31	\$291,183,644.11	45	\$ 36,575,570.44	59	\$ 281,139,131.01
4	\$ 15,776,028.83	18	\$ 29,398,372.24	32	\$342,098,171.15	46	\$ 21,539,115.92	60	\$ 35,561,149.73
5	\$ 14,319,851.98	19	\$ 34,121,280.93	33	\$438,440,509.21	47	\$ 4,932.18	61	\$ 1,635,473.33
6	\$ 47,538,997.81	20	\$ 216,979,185.71	34	\$258,222,255.59	48	\$ 33,683,031.98	62	\$ 82,309,520.33
7	\$200,800,653.77	21	\$ 22,637,357.04	35	\$298,959,487.66	49	\$ 13,388,311.02	63	\$ 28,895,028.96
8	\$ 16,599,560.13	22	\$ 66,674,208.59	36	\$ 59,709,482.22	50	\$425,869,038.25	64	\$ 24,809,440.00
9	\$173,227,012.78	23	\$ 11,850,574.11	37	\$ 80,195,801.78	51	\$ 360,803.09	65	\$ 37,661,095.36
10	\$ 25,368,246.05	24	\$ 109,901,580.96	38	\$ 15,565,701.11	52	\$ 30,287,925.55	66	\$ 28,442,360.00
11	\$994,572,226.41	25	\$4,021,571,694.68	39	\$146,885,778.05	53	\$283,665,244.58	67	\$ 40,222,797.92
12	\$600,742,113.40	26	\$ 661,696,146.10	40	\$ 11,033,801.39	54	\$ 21,681,115.81	68	\$ 48,462,635.42
13	\$ 120,220.10	27	\$ 54,896,314.50	41	\$ 53,928,361.61	55	\$ 347,748.12	69	\$ 284,263.68
14	\$ 67,274,212.49	28	\$ 198,248,713.22	42	\$ 22,661,438.02	56	\$ 267,055.26	#	\$ 12,016,379,428.30

# Combined- Central AR



Combined Central Arkansas Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other	Total Incurred	
2013-2014	29	2	\$ 32,973.22	0	\$ -	1	\$ -	1	\$ 848.63	14	\$ 814,847.38	\$ 848,669.23
2014-2015	39	7	\$ 60,547.93	6	\$265,311.28	2	\$ 8,753.12	0	\$ -	13	\$ 286,709.49	\$ 621,321.82
2015-2016	44	4	\$ 41,051.99	6	\$126,729.28	1	\$ 57,661.65	0	\$ -	15	\$ 387,824.66	\$ 613,267.58
2016-2017	39	7	\$ 70,226.70	6	\$153,796.33	0	\$ -	0	\$ -	16	\$ 214,587.86	\$ 438,610.89
2017-2018	42	12	\$137,928.01	4	\$505,579.02	1	\$ 2,159.28	0	\$ -	14	\$ 380,590.75	\$ 1,026,257.06
2018-2019	37	7	\$ 11,023.83	6	\$ 21,271.27	2	\$ 24,457.00	0	\$ -	12	\$ 357,593.63	\$ 414,345.73
2019-2020	42	13	\$137,063.10	4	\$104,701.79	3	\$ 31,435.63	0	\$ -	20	\$ 373,530.48	\$ 646,731.00
2020-2021	45	6	\$ 18,507.59	2	\$ 6,844.65	2	\$ 31,491.79	9	\$ 957,435.27	13	\$ 380,830.74	\$ 1,395,110.04
2021-2022	37	2	\$ 19,563.07	2	\$772,735.00	5	\$10,424,254.18	0	\$ -	12	\$ 498,511.51	\$ 11,715,063.76
2022-2023	78	23	\$996,042.76	7	\$337,081.78	1	\$ -	10	\$4,348,500.00	20	\$1,313,259.30	\$ 6,994,883.84
2023-2024	5	0	\$ -	3	\$ 18,231.13	0	\$ -	0	\$ -	6	\$ 6,133.00	\$ 24,364.13

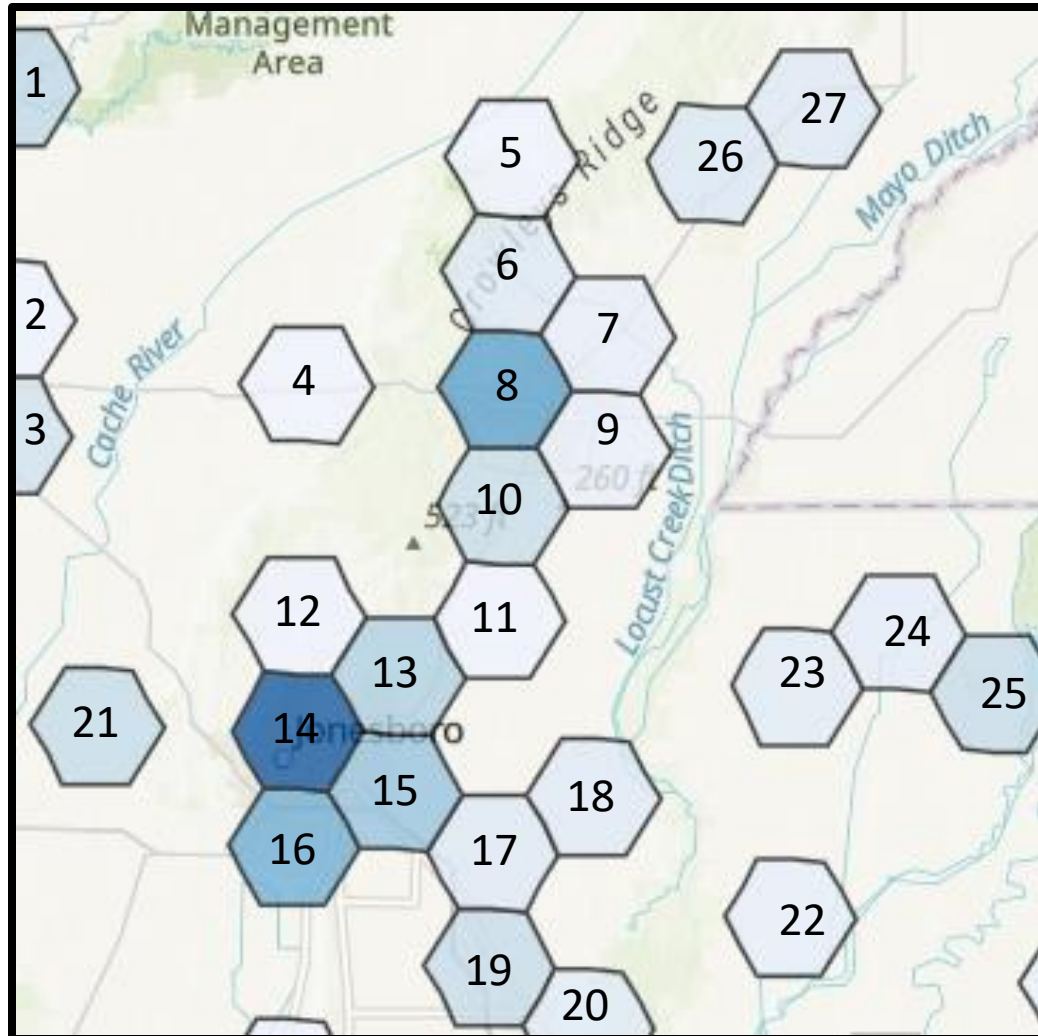


# Combined- Central AR Large Loss Detail



Policy Year	Member	Claim	Value
2021-2022	University of Central Arkansas	Fire	\$ 10,383,825.74
2022-2023	UA - Little Rock	Freezing	\$ 3,000,000.00

# Combined- Jonesboro



1	\$89,976,043.91	8	\$ 214,543,354.23	15	\$137,131,218.84	22	\$ 16,184,172.50
2	\$ 2,846,697.08	9	\$ 13,045,844.49	16	\$181,237,564.41	23	\$ 28,565,742.77
3	\$58,687,966.68	10	\$ 74,107,764.80	17	\$ 31,713,051.06	24	\$ 21,326,320.99
4	\$ 154,512.99	11	\$ 80,999.97	18	\$ 31,142,196.30	25	\$ 79,250,569.66
5	\$ 57,000.00	12	\$ 1,696,120.41	19	\$ 77,811,310.58	26	\$ 39,073,572.24
6	\$32,845,713.02	13	\$ 109,227,090.17	20	\$ 28,017,570.38	27	\$ 32,813,839.59
7	\$14,247,765.73	14	\$1,859,500,808.91	21	\$ 80,699,223.65	#	\$ 3,255,984,035.36

# Combined- Jonesboro



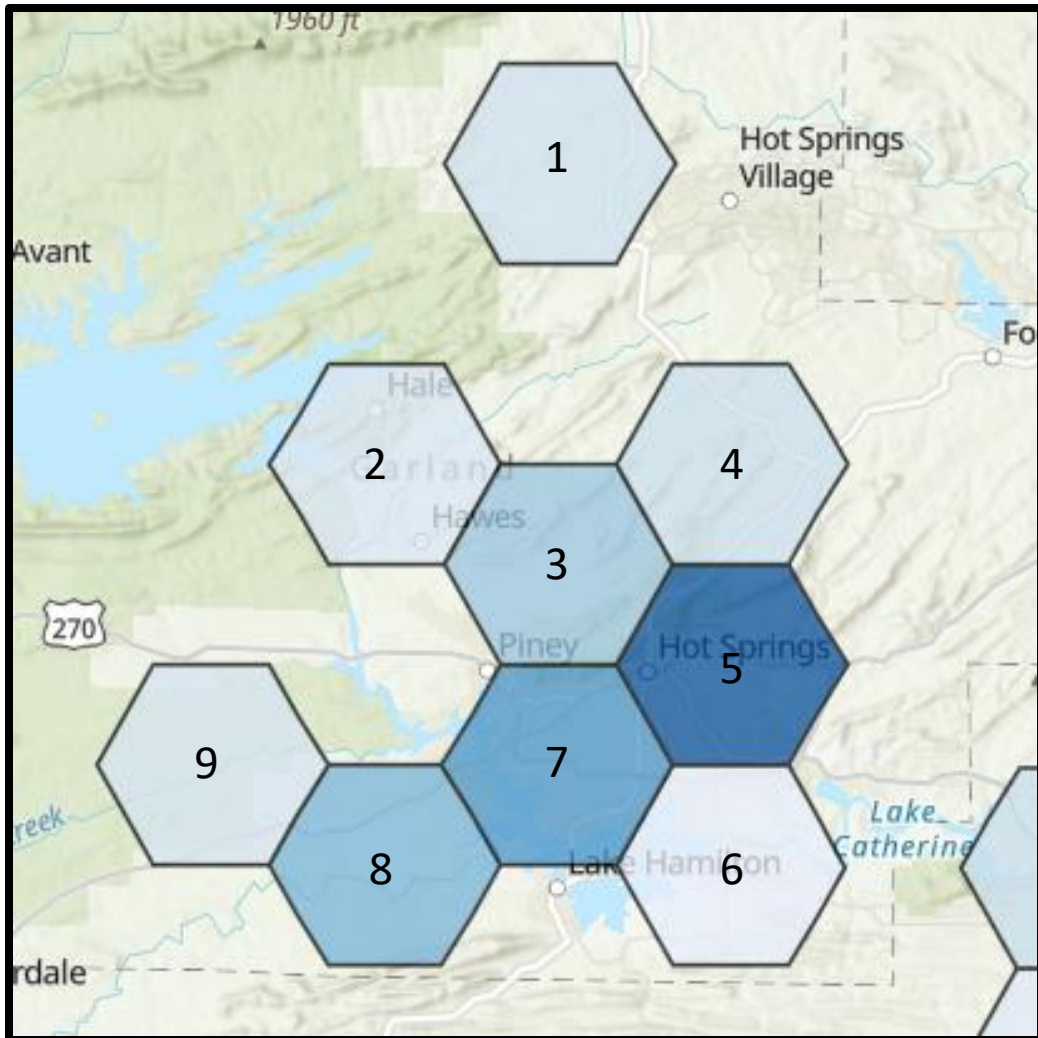
Combined Jonesboro Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other	Total Incurred	
2013-2014	15	2	\$87,243.15	1	\$1,908,949.03	0	\$ -	0	\$ -	4	\$ 93,936.61	\$ 2,162,320.39
2014-2015	8	0	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ 81,089.10
2015-2016	10	1	\$31,994.00	1	\$ 129,561.41	1	\$ 115,762.44	0	\$ -	4	\$ 1,083,402.06	\$ 1,176,585.55
2016-2017	18	6	\$27,501.33	1	\$ 996.86	2	\$ 1,821,328.21	0	\$ -	10	\$ 6,279,171.35	\$ 6,379,835.74
2017-2018	24	3	\$69,728.93	0	\$ -	4	\$ 61,477.92	0	\$ -	13	\$ 377,504.89	\$ 417,083.51
2018-2019	6	1	\$ -	0	\$ -	0	\$ -	0	\$ -	2	\$ -	\$ 340,430.99
2019-2020	12	2	\$ 6,582.00	1	\$ 11,759.81	0	\$ -	0	\$ -	3	\$ 18,341.81	\$ 27,506.95
2020-2021	6	0	\$ -	0	\$ -	0	\$ -	0	\$ -	3	\$ 279,113.20	\$ 308,199.45
2021-2022	8	0	\$ -	3	\$1,493,799.43	0	\$ -	0	\$ -	5	\$ 1,671,526.20	\$ 1,873,812.29
2022-2023	16	0	\$ -	0	\$ -	0	\$ -	7	\$ 4,279,003.43	5	\$ 500,000.00	\$ 4,390,833.17
2023-2024	2	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ -	\$ 100,000.00

# Combined- Jonesboro Large Loss Detail



Policy Year	Member	Claim	Value
2016-2017	Black River Technical College	Flood	\$ 4,446,586.31
2022-2023	Arkansas State University - Jonesboro	Freezing	\$ 3,500,000.00
2013-2014	Arkansas State University - Jonesboro	Wind/Hail	\$ 1,908,949.03
2016-2017	Paragould	Fire	\$ 1,804,086.85
2021-2022	Hoxie SD	Hail	\$ 1,418,371.93

# Combined- Hot Springs



1	\$ 57,784,011.99	6	\$ 11,891,233.50
2	\$ 37,010,981.90	7	\$ 230,758,069.39
3	\$126,825,703.84	8	\$ 166,132,863.70
4	\$ 64,081,809.00	9	\$ 45,396,914.07
5	\$359,481,655.43	#	\$ 1,099,363,242.82

# Combined- Hot Springs



Combined Hot Springs Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other	Total Incurred	
2013-2014	5	1	\$114,250.00	0	\$ -	0	\$ -	0	\$ -	4	\$8,515.59	\$ 122,765.59
2014-2015	11	0	\$ -	2	\$1,221,107.00	1	\$ 103,131.73	0	\$ -	8	\$136,100.94	\$ 1,460,339.67
2015-2016	6	0	\$ -	1	\$ 4,160.00	1	\$ -	0	\$ -	4	\$21,549.03	\$ 25,709.03
2016-2017	10	0	\$ -	0	\$ -	1	\$ 5,431.00	0	\$ -	9	\$448,227.58	\$ 453,658.58
2017-2018	4	0	\$ -	0	\$ -	0	\$ -	2	\$ 4,243.84	2	\$28,651.74	\$ 32,895.58
2018-2019	4	0	\$ -	1	\$ 14,448.62	0	\$ -	0	\$ -	3	\$30,676.68	\$ 45,125.30
2019-2020	7	0	\$ -	3	\$ 1,187.00	0	\$ -	0	\$ -	4	\$129,361.29	\$ 130,548.29
2020-2021	7	2	\$ 8,953.81	0	\$ -	0	\$ -	2	\$ 3,663.75	3	\$5,280.52	\$ 17,898.08
2021-2022	10	4	\$141,308.17	1	\$ -	0	\$ -	0	\$ -	5	\$21,901.23	\$ 163,209.40
2022-2023	11	1	\$ 29,066.63	3	\$ 36,591.00	0	\$ -	1	\$ 10,000.00	6	\$68,946.40	\$ 144,604.03
2023-2024	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$2,197.76	\$ 2,197.76

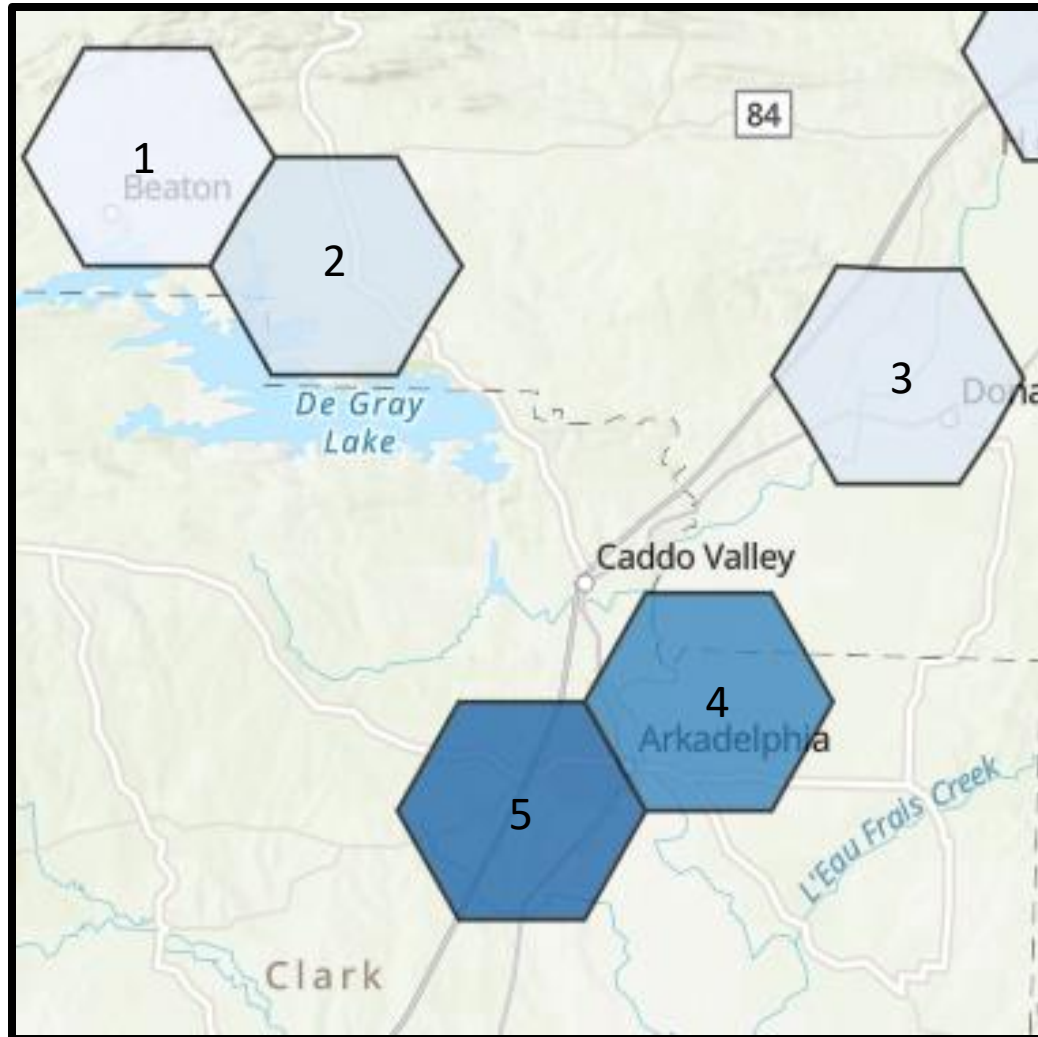


# Combined- Hot Springs Large Loss Detail



Policy Year	District	Claim	Value
2022-2023	Jessieville SD	Wind	\$ 2,273,828.74
2014-2015	UA- Garvan Gardens	Wind & Hail	\$ 1,170,255.00

# Combined- Arkadelphia



1	\$ 1,647,252.70	4	\$ 275,363,301.84
2	\$49,294,148.05	5	\$ 337,732,802.47
3	\$30,999,461.34	#	\$695,036,966.40

# Combined- Arkadelphia

ma & lee  
Since 1909  
insurance

Combined Arkadelphia Region												
Year	Claims	Wind		Hail		Fire		Pipes		Other	Total Incurred	
2013-2014	4	0	\$ -	0	\$ -	0	\$ -	0	\$ -	4	\$ 61,380.23	\$ 61,380.23
2014-2015	5	0	\$ -	1	\$ -	1	\$ -	0	\$ -	3	\$ -	\$ -
2015-2016	4	0	\$ -	1	\$ -	0	\$ -	0	\$ -	3	\$ 7,696.60	\$ 7,696.60
2016-2017	3	0	\$ -	2	\$ 26,079.00	0	\$ -	0	\$ -	1	\$ -	\$ 26,079.00
2017-2018	5	0	\$ -	3	\$ 104,904.14	0	\$ -	0	\$ -	2	\$ 48,487.33	\$ 153,391.47
2018-2019	1	1	\$ -	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ -
2019-2020	7	0	\$ -	3	\$ 12,580.58	0	\$ -	0	\$ -	3	\$ 1,120,971.91	\$ 1,133,552.49
2020-2021	6	0	\$ -	0	\$ -	0	\$ -	2	\$ 34,709.36	4	\$ 79,418.86	\$ 114,128.22
2021-2022	1	1	\$ 7,240.00	0	\$ -	0	\$ -	0	\$ -	0	\$ -	\$ 7,240.00
2022-2023	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ 175,000.00	\$ 175,000.00
2023-2024	1	0	\$ -	0	\$ -	0	\$ -	0	\$ -	1	\$ 20,000.00	\$ 20,000.00

# Combined- Arkadelphia Large Loss Detail



Policy Year	Member	Claim	Value
2019-2020	Henderson State University	Other	\$ 1,000,000.00

# K-12 Total Losses



Total K-12 Losses												
Year	Claims	Wind		Hail		Fire		Pipes		Other		Total Incurred
2012-2013	262	61	\$ 848,610.36	6	\$ 288,053.04	6	\$ 2,874,938.50	0	\$ -	189	\$1,790,785.56	\$5,802,387.46
2013-2014	280	32	\$ 765,570.34	21	\$ 2,773,040.96	7	\$ 611,494.53	9	\$ 70,875.74	211	\$3,189,205.11	\$7,410,186.68
2014-2015	240	34	\$ 785,685.87	17	\$ 1,926,293.69	9	\$ 3,659,325.31	1	\$ 13,843.88	179	\$2,006,999.93	\$8,392,148.68
2015-2016	201	31	\$ 391,024.75	26	\$ 4,312,950.98	6	\$ 179,004.09	0	\$ -	138	\$1,355,462.60	\$6,238,442.42
2016-2017	317	95	\$ 980,578.04	47	\$ 1,649,401.36	4	\$ 1,813,503.35	4	\$ 39,618.44	167	\$2,020,926.08	\$6,504,027.27
2017-2018	257	53	\$ 508,983.27	28	\$ 6,938,899.66	12	\$ 1,192,571.38	9	\$ 17,791.38	155	\$1,226,825.20	\$9,885,070.89
2018-2019	275	69	\$ 1,541,499.20	37	\$ 2,493,628.46	8	\$ 129,489.19	0	\$ -	161	\$1,982,083.20	\$6,146,700.05
2019-2020	302	86	\$ 2,577,510.73	32	\$11,971,356.12	3	\$ 36,846.76	0	\$ -	181	\$2,281,748.34	\$16,867,461.95
2020-2021	332	47	\$ 2,612,177.32	19	\$ 4,589,103.47	14	\$ 278,165.51	73	\$ 1,738,571.35	179	\$4,407,727.72	\$13,625,745.37
2021-2022	263	45	\$ 4,603,140.18	30	\$30,997,789.00	12	\$19,490,602.65	2	\$ 927.00	174	\$2,519,789.86	\$57,612,248.69
2022-2023	401	106	\$138,120,394.95	32	\$ 5,382,217.09	14	\$ 4,571,429.95	48	\$ 3,881,320.36	201	\$4,898,376.38	\$156,853,738.73
2023-2024	71	16	\$ 628,618.99	5	\$ 2,521,731.13	1	\$ 1,883,269.25	0	\$ -	49	\$1,389,122.39	\$6,422,741.76

# Higher-Ed Total Losses



Total Higher Ed												
Year	Claims	Wind		Hail		Fire		Pipes		Other	Total Incurred	
2013-2014	12	0	\$ -	2	\$1,908,949.03	1	\$ -	0	\$ -	9	\$ 54,565.62	\$ 1,963,514.65
2014-2015	13	0	\$ -	6	\$1,514,981.87	1	\$ -	0	\$ -	6	\$ 34,780.87	\$ 1,549,762.74
2015-2016	18	0	\$ -	5	\$ 389,320.83	1	\$ -	0	\$ -	12	\$ 1,226,755.10	\$ 1,616,075.93
2016-2017	24	1	\$8,118.48	6	\$ 234,798.03	3	\$ 252,360.36	0	\$ -	14	\$ 4,637,293.54	\$ 5,132,570.41
2017-2018	38	0	\$ -	9	\$9,030,899.89	4	\$ 226,447.55	0	\$ -	25	\$ 9,714,196.27	\$ 18,971,543.71
2018-2019	19	0	\$ -	5	\$ 145,239.40	2	\$ 4,332,607.00	0	\$ -	12	\$ 54,526.33	\$ 4,532,372.73
2019-2020	24	0	\$ -	3	\$ 7,204.38	3	\$ -	0	\$ -	18	\$ 2,969,674.00	\$ 2,976,878.38
2020-2021	28	0	\$ -	4	\$ 6,966.39	4	\$ 2,048,704.00	1	\$11,550,000.00	19	\$ 8,426,784.80	\$ 22,032,455.19
2021-2022	19	0	\$ -	3	\$ 127,464.40	1	\$10,383,825.74	0	\$ -	15	\$ 470,228.75	\$ 10,981,518.89
2022-2023	41	0	\$ -	7	\$1,350,000.00	1	\$ -	0	\$ -	33	\$10,063,375.37	\$ 11,413,375.37
2023-2024	4	0	\$ -	2	\$ 100,000.00	0	\$ -	0	\$ -	2	\$ 25,000.00	\$ 125,000.00



# Combined Total Losses



Combined Total Losses												
Year	Claims	Wind		Hail		Fire		Pipes		Other	Total Incurred	
2013-2014	292	32	\$ 765,570.34	23	\$ 4,681,989.99	8	\$ 611,494.53	9	\$ 70,875.74	220	\$ 3,243,770.73	\$ 9,373,701.33
2014-2015	253	34	\$ 785,685.87	23	\$ 3,441,275.56	10	\$ 3,659,325.31	1	\$ 13,843.88	185	\$ 2,041,780.80	\$ 9,941,911.42
2015-2016	219	31	\$ 391,024.75	31	\$ 4,702,271.81	7	\$ 179,004.09	0	\$ -	150	\$ 2,582,217.70	\$ 7,854,518.35
2016-2017	341	96	\$ 988,696.52	53	\$ 1,884,199.39	7	\$ 2,065,863.71	4	\$ 39,618.44	181	\$ 6,658,219.62	\$ 11,636,597.68
2017-2018	295	53	\$ 508,983.27	37	\$15,969,799.55	16	\$ 1,419,018.93	9	\$ 17,791.38	180	\$10,941,021.47	\$ 28,856,614.60
2018-2019	294	69	\$ 1,541,499.20	42	\$ 2,638,867.86	10	\$ 4,462,096.19	0	\$ -	173	\$ 2,036,609.53	\$ 10,679,072.78
2019-2020	326	86	\$ 2,577,510.73	35	\$11,978,560.50	6	\$ 36,846.76	0	\$ -	199	\$ 5,251,422.34	\$ 19,844,340.33
2020-2021	360	47	\$ 2,612,177.32	23	\$ 4,596,069.86	18	\$ 2,326,869.51	74	\$13,288,571.35	198	\$12,834,512.52	\$ 35,658,200.56
2021-2022	282	45	\$ 4,603,140.18	33	\$31,125,253.40	13	\$29,874,428.39	2	\$ 927.00	189	\$ 2,990,018.61	\$ 68,593,767.58
2022-2023	442	106	\$138,120,394.95	39	\$ 6,732,217.09	15	\$ 4,571,429.95	48	\$ 3,881,320.36	234	\$14,961,751.75	\$ 168,267,114.10
2023-2024	75	16	\$ 628,618.99	7	\$ 2,621,731.13	1	\$ 1,883,269.25	0	\$ -	51	\$ 1,414,122.39	\$ 6,547,741.76

# Summary



## Concentration Analysis

- Central Arkansas loss limit need adequate to cover all other regions
  - \$2.5-5 Billion, contingent on market conditions and costs

## Loss Analysis

- With outliers removed, expected losses are north of \$25 million annually for all programs combined
- Major Types:
  - Wind
  - Hail
  - Fire
  - Frozen Pipes

# Next/Immediate Action



- Research the structure and funding
- Further claims analysis
- Initial draft report