

**Chapter 12 - Case Outstanding Development Technique
Self-Insurer Case Outstanding Only - General Liability
Development of Unpaid Claim Estimate**

Exhibit III

| Accident Year | Case Outstanding at 12/31/08 | CDF to Ultimate | | | Unpaid Claim Estimate |
|------------------|------------------------------------|-----------------|-------|---------------------|-----------------------------|
| | | Reported | Paid | Case Outstanding | |
| (1) | (2) | (3) | (4) | (5) | (6) |
| 1998 | 500,000 | 1.015 | 1.046 | 1.506 | 753,000 |
| 1999 | 650,000 | 1.020 | 1.067 | 1.454 | 945,100 |
| 2000 | 800,000 | 1.030 | 1.109 | 1.421 | 1,136,800 |
| 2001 | 850,000 | 1.051 | 1.187 | 1.445 | 1,228,250 |
| 2002 | 975,000 | 1.077 | 1.306 | 1.439 | 1,403,025 |
| 2003 | 1,000,000 | 1.131 | 1.489 | 1.545 | 1,545,000 |
| Total | 4,775,000 | | | | 7,011,175 |

Column Notes:

(2) Based on data from Self-Insurer Case Outstanding Only.

(3) and (4) From Exhibit I, Sheet 2 in Chapter 8.

(5) = $\{[(3) - 1] \times (4)\} / ((4) - (3)) + 1$.

(6) = $[(2) \times (5)]$.