



Experience Modification Factors for the Workers' Compensation Program

Program Year 201 -1

Presented to

Santa Clara County Schools Insurance Group

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Monday, February 12, 2018

Ms. Corinne Kelsch
Executive Director
Santa Clara County Schools' Insurance Group
645 Wool Creek Drive
San Jose, CA 95112

RE: Experience Modification Factors for the Workers' Compensation Program

Dear Ms. Kelsch:

As you requested, we have developed experience modification factors for the Santa Clara County Schools' Insurance Group's workers' compensation program. Attached are detailed calculations for each member for the 2018-19 program year. We understand that the Group has adopted a credibility weighted methodology based on losses from the previous five years which are individually capped at \$125,000.

The table on the following page summarizes the prior 2017-18 and current 2018-19 experience modification factors for the Group's members.

SCCSIG PROPOSED 2018-19 EXPERIENCE MODIFICATION FACTORS
FIVE-YEAR CREDIBILITY METHOD
BASED ON LOSSES LIMITED TO \$125,000 PER OCCURRENCE

| | Actual 2017-18 Prior | Proposed 2018-19 Current | % Change From 17-18 |
|---------------------------|----------------------------|--------------------------------|------------------------|
| BERRYESSA | 1.028 | 0.966 | -6% |
| CAMBRIAN | 0.939 | 0.941 | 0% |
| CUPERTINO | 0.917 | 0.866 | -6% |
| EAST SIDE | 1.081 | 1.170 | 8% |
| FRANKLIN-MCKINLEY | 1.348 | 1.324 | -2% |
| FREMONT UNION | 0.792 | 0.716 | -10% |
| GILROY | 1.313 | 1.413 | 8% |
| LAKESIDE JOINT | 0.969 | 0.977 | 1% |
| LOMA PRIETA | 0.928 | 0.935 | 1% |
| LOS ALTOS | 0.738 | 0.693 | -6% |
| LOS GATOS – SARATOGA DCER | 1.045 | 0.966 | -8% |
| LOS GATOS-SARATOGA | 0.724 | 0.749 | 3% |
| LOS GATOS UNION | 0.820 | 0.853 | 4% |
| LUTHER BURBANK | 1.066 | 0.963 | -10% |
| METRO EDUCATION DISTRICT | 1.035 | 1.046 | 1% |
| MORELAND | 0.906 | 0.938 | 3% |
| MORGAN HILL | 1.148 | 1.206 | 5% |
| MT PLEASANT | 0.962 | 1.041 | 8% |
| MOUNTAIN VIEW WHISMAN | 0.982 | 1.063 | 8% |
| MT VIEW - LOS ALTOS | 0.655 | 0.637 | -3% |
| OAK GROVE | 1.079 | 1.168 | 8% |
| ORCHARD | 0.955 | 0.926 | -3% |
| SARATOGA UNION | 0.901 | 0.906 | 1% |
| SUNNYVALE | 0.910 | 0.985 | 8% |
| UNION | 0.847 | 0.852 | 1% |
| MILPITAS USD | 1.170 | 1.131 | -3% |
| SANTA CLARA USD | 1.021 | 0.949 | -7% |
| | | | |
| AVERAGE | 1.000 | 1.000 | 0% |

The following table illustrates the correlation between the change in the calculated experience mod and the percentage change in experience period losses. The prior mods were based on losses from accident years 2011-12 to 2015-16. The current mods are based on losses from accident years 2012-13 to 2016-17.

SCCSIG PROPOSED 2018-19 EXPERIENCE MODIFICATION FACTORS

Change in X-mods vs. Change in Experience Losses

| | Prior X-mod | Current X-mod | Change X-mod | Prior X-mod Losses | Current X-mod Losses | Change X-mod Losses |
|---------------------------|----------------|------------------|-----------------|--------------------------|----------------------------|---------------------------|
| BERRYESSA | 1.028 | 0.966 | -6% | \$1,339,220 | \$1,192,947 | -11% |
| CAMBRIAN | 0.939 | 0.941 | 0% | 476,908 | 492,013 | 3% |
| CUPERTINO | 0.917 | 0.866 | -6% | 3,037,924 | 2,900,005 | -5% |
| EAST SIDE | 1.081 | 1.170 | 8% | 5,139,846 | 5,920,211 | 15% |
| FRANKLIN-MCKINLEY | 1.348 | 1.324 | -2% | 2,824,333 | 2,828,233 | 0% |
| FREMONT UNION | 0.792 | 0.716 | -10% | 1,611,483 | 1,322,659 | -18% |
| GILROY | 1.313 | 1.413 | 8% | 3,058,311 | 3,567,365 | 17% |
| LAKESIDE JOINT | 0.969 | 0.977 | 1% | 0 | 0 | 0% |
| LOMA PRIETA | 0.928 | 0.935 | 1% | 6,090 | 8,169 | 34% |
| LOS ALTOS | 0.738 | 0.693 | -6% | 315,790 | 212,094 | -33% |
| LOS GATOS – SARATOGA DCER | 1.045 | 0.966 | -8% | 204,269 | 61,623 | -70% |
| LOS GATOS-SARATOGA | 0.724 | 0.749 | 3% | 212,524 | 271,373 | 28% |
| LOS GATOS UNION | 0.820 | 0.853 | 4% | 259,464 | 340,434 | 31% |
| LUTHER BURBANK | 1.066 | 0.963 | -10% | 241,409 | 56,597 | -77% |
| METRO EDUCATION DISTRICT | 1.035 | 1.046 | 1% | 363,549 | 368,671 | 1% |
| MORELAND | 0.906 | 0.938 | 3% | 713,541 | 818,114 | 15% |
| MORGAN HILL | 1.148 | 1.206 | 5% | 1,790,793 | 2,041,318 | 14% |
| MT PLEASANT | 0.962 | 1.041 | 8% | 451,460 | 625,482 | 39% |
| MOUNTAIN VIEW WHISMAN | 0.982 | 1.063 | 8% | 922,554 | 1,344,251 | 46% |
| MT VIEW - LOS ALTOS | 0.655 | 0.637 | -3% | 328,836 | 307,918 | -6% |
| OAK GROVE | 1.079 | 1.168 | 8% | 2,244,329 | 2,683,700 | 20% |
| ORCHARD | 0.955 | 0.926 | -3% | 85,812 | 31,479 | -63% |
| SARATOGA UNION | 0.901 | 0.906 | 1% | 346,353 | 354,627 | 2% |
| SUNNYVALE | 0.910 | 0.985 | 8% | 1,089,381 | 1,376,914 | 26% |
| UNION | 0.847 | 0.852 | 1% | 543,208 | 596,067 | 10% |
| MILPITAS USD | 1.170 | 1.131 | -3% | 2,343,867 | 2,485,758 | 6% |
| SANTA CLARA USD | 1.021 | 0.949 | -7% | 3,739,016 | 3,552,867 | -5% |
| TOTAL | 1.000 | 1.000 | 0% | \$33,690,271 | \$35,760,889 | 6% |

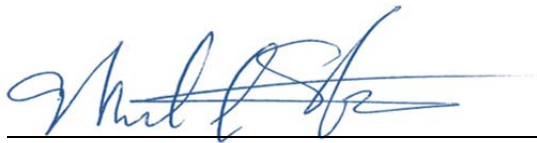
We appreciate the opportunity to be of service to the Santa Clara County Schools' Insurance Group in preparing this report. Please feel free to call Derek Burkhalter at (916) 244-1167 or Mike Harrington at (916) 244-1162 with any questions you may have concerning this report.

Sincerely,

Bickmore



Derek Burkhalter, ACAS, MAAA
Manager, Property and Casualty Insurance Services, Bickmore
Associate, Casualty Actuarial Society
Member, American Academy of Actuaries



Mike Harrington, FCAS, MAAA
President, Actuarial Consulting, Bickmore
Fellow, Casualty Actuarial Society
Member, American Academy of Actuaries

**SCCSIG Credibility Plan Experience Modifiers
Fiscal Year 2018-19 Funding Allocation**

Indicated Experience Modifiers With Credibility by Member

| Member | 5 Year Total Payroll (A) | 5 Year Total Loss Rate (B) | Indicated Modifier (C) | Member Credibility (D) | Credibility Weighted Modifier (E) | Balanced Modifier (F) |
|---------------------------|-----------------------------------|-------------------------------------|------------------------------|------------------------------|--|-----------------------------|
| BERRYESSA | \$197,373,055 | \$0.60 | 0.940 | 44% | 0.973 | 0.966 |
| CAMBRIAN | 94,559,837 | 0.52 | 0.809 | 28% | 0.947 | 0.941 |
| CUPERTINO | 553,321,731 | 0.52 | 0.815 | 69% | 0.872 | 0.866 |
| EAST SIDE | 741,445,606 | 0.80 | 1.241 | 75% | 1.178 | 1.170 |
| FRANKLIN-MCKINLEY | 268,331,653 | 1.05 | 1.638 | 52% | 1.333 | 1.324 |
| FREMONT UNION | 396,627,460 | 0.33 | 0.518 | 62% | 0.721 | 0.716 |
| GILROY | 316,236,428 | 1.13 | 1.754 | 56% | 1.423 | 1.413 |
| LAKESIDE JOINT | 4,111,371 | 0.00 | 0.000 | 2% | 0.984 | 0.977 |
| LOMA PRIETA | 16,793,695 | 0.05 | 0.076 | 6% | 0.941 | 0.935 |
| LOS ALTOS | 154,020,129 | 0.14 | 0.214 | 38% | 0.698 | 0.693 |
| LOS GATOS – SARATOGA DCER | 16,658,161 | 0.37 | 0.575 | 6% | 0.973 | 0.966 |
| LOS GATOS-SARATOGA | 136,412,351 | 0.20 | 0.309 | 36% | 0.754 | 0.749 |
| LOS GATOS UNION | 102,162,800 | 0.33 | 0.518 | 29% | 0.859 | 0.853 |
| LUTHER BURBANK | 17,923,361 | 0.32 | 0.491 | 7% | 0.970 | 0.963 |
| METRO EDUCATION DISTRICT | 41,863,408 | 0.88 | 1.369 | 15% | 1.053 | 1.046 |
| MORELAND | 149,358,334 | 0.55 | 0.851 | 38% | 0.944 | 0.938 |
| MORGAN HILL | 217,976,605 | 0.94 | 1.456 | 47% | 1.214 | 1.206 |
| MT PLEASANT | 81,276,298 | 0.77 | 1.196 | 25% | 1.048 | 1.041 |
| MOUNTAIN VIEW WHISMAN | 157,137,048 | 0.86 | 1.330 | 39% | 1.071 | 1.063 |
| MT VIEW - LOS ALTOS | 213,182,938 | 0.14 | 0.225 | 46% | 0.641 | 0.637 |
| OAK GROVE | 311,467,512 | 0.86 | 1.339 | 56% | 1.176 | 1.168 |
| ORCHARD | 23,291,675 | 0.14 | 0.210 | 9% | 0.932 | 0.926 |
| SARATOGA UNION | 84,114,974 | 0.42 | 0.655 | 25% | 0.912 | 0.906 |
| SUNNYVALE | 216,239,683 | 0.64 | 0.990 | 47% | 0.992 | 0.985 |
| UNION | 148,713,004 | 0.40 | 0.623 | 38% | 0.858 | 0.852 |
| MILPITAS USD | 309,289,122 | 0.80 | 1.249 | 56% | 1.139 | 1.131 |
| SANTA CLARA USD | 589,052,182 | 0.60 | 0.938 | 70% | 0.956 | 0.949 |
| Member | \$5,558,940,423 | \$0.64 | | | 1.007 | 1.000 |

Notes:

- (A) Exhibit II, Page 1, Col (F)
 (B) Exhibit II, Page 3, Col (F)
 (C) (C) / Total (C)
 (D) (A) / ((A) + \$247,148,535)
 (E) (D) * (C) + (1 - (D)); Tempered to limit changes from prior to maximum of +/-10%.
 (F) (E) balanced to 1.000

**SCCSIG Credibility Plan Experience Modifiers
Fiscal Year 2018-19 Funding Allocation**

Payroll

| Member | 2012-13 (A) | 2013-14 (B) | 2014-15 (C) | 2015-16 (D) | 2016-17 (E) | 5 Year Total (F) | Projected 2018-19 (G) |
|---------------------------|----------------|-----------------|-----------------|-----------------|-----------------|------------------------|-----------------------------|
| BERRYESSA | \$35,498,798 | \$37,338,912 | \$39,818,903 | \$41,465,590 | \$43,250,853 | \$197,373,055 | \$45,000,000 |
| CAMBRIAN | 16,585,476 | 17,894,002 | 19,013,214 | 19,887,825 | 21,179,320 | 94,559,837 | 21,908,149 |
| CUPERTINO | 98,179,737 | 103,300,573 | 110,791,561 | 120,182,972 | 120,866,888 | 553,321,731 | 121,013,287 |
| EAST SIDE | 133,846,820 | 136,491,098 | 147,720,077 | 159,109,745 | 164,277,865 | 741,445,606 | 133,514,827 |
| FRANKLIN-MCKINLEY | 47,509,177 | 50,800,694 | 54,377,960 | 57,151,072 | 58,492,750 | 268,331,653 | 59,534,623 |
| FREMONT UNION | 68,809,826 | 71,193,121 | 77,311,981 | 86,352,245 | 92,960,288 | 396,627,460 | 102,112,171 |
| GILROY | 54,424,740 | 58,640,682 | 63,476,524 | 67,888,639 | 71,805,843 | 316,236,428 | 73,067,610 |
| LAKESIDE JOINT | 691,789 | 790,267 | 806,913 | 955,018 | 867,384 | 4,111,371 | 847,464 |
| LOMA PRIETA | 2,791,937 | 2,960,432 | 3,381,519 | 3,801,678 | 3,858,129 | 16,793,695 | 3,860,321 |
| LOS ALTOS | 26,672,887 | 29,189,472 | 31,784,233 | 32,023,741 | 34,349,795 | 154,020,129 | 35,900,000 |
| LOS GATOS – SARATOGA DCER | 3,125,416 | 3,348,531 | 3,255,693 | 3,478,891 | 3,449,630 | 16,658,161 | 4,006,000 |
| LOS GATOS-SARATOGA | 24,495,103 | 26,058,866 | 27,657,406 | 28,490,435 | 29,710,542 | 136,412,351 | 32,200,000 |
| LOS GATOS UNION | 18,192,164 | 18,080,884 | 20,814,001 | 21,637,369 | 23,438,381 | 102,162,800 | 23,700,000 |
| LUTHER BURBANK | 2,832,479 | 3,095,642 | 3,781,975 | 4,051,517 | 4,161,749 | 17,923,361 | 3,992,197 |
| METRO EDUCATION DISTRICT | 8,982,548 | 8,901,280 | 7,925,095 | 7,727,877 | 8,326,608 | 41,863,408 | 8,300,000 |
| MORELAND | 26,735,708 | 27,950,928 | 30,057,475 | 31,274,606 | 33,339,618 | 149,358,334 | 36,072,960 |
| MORGAN HILL | 38,613,208 | 39,234,698 | 43,521,045 | 46,223,648 | 50,384,006 | 217,976,605 | 54,855,665 |
| MT PLEASANT | 14,512,871 | 15,504,722 | 15,958,208 | 17,213,499 | 18,086,998 | 81,276,298 | 18,881,754 |
| MOUNTAIN VIEW WHISMAN | 26,215,292 | 28,179,060 | 31,158,637 | 33,628,681 | 37,955,379 | 157,137,048 | 44,994,669 |
| MT VIEW - LOS ALTOS | 35,462,530 | 38,311,025 | 42,678,503 | 46,213,071 | 50,517,809 | 213,182,938 | 49,377,836 |
| OAK GROVE | 55,796,347 | 56,676,639 | 63,246,875 | 66,804,660 | 68,942,991 | 311,467,512 | 69,530,854 |
| ORCHARD | 3,676,315 | 4,158,978 | 4,767,467 | 5,140,242 | 5,548,673 | 23,291,675 | 5,500,000 |
| SARATOGA UNION | 15,115,180 | 15,658,036 | 17,518,574 | 17,772,007 | 18,051,177 | 84,114,974 | 18,516,393 |
| SUNNYVALE | 37,653,959 | 40,038,057 | 41,764,576 | 46,322,304 | 50,460,787 | 216,239,683 | 53,270,224 |
| UNION | 24,491,535 | 26,886,441 | 29,437,756 | 32,125,547 | 35,771,725 | 148,713,004 | 37,481,465 |
| MILPITAS USD | 54,931,635 | 57,872,886 | 61,606,757 | 65,836,338 | 69,041,506 | 309,289,122 | 73,000,000 |
| SANTA CLARA USD | 94,675,320 | 101,829,883 | 111,766,914 | 127,507,496 | 153,272,569 | 589,052,182 | 174,500,000 |
| All Members | \$970,518,797 | \$1,020,385,809 | \$1,105,399,841 | \$1,190,266,713 | \$1,272,369,263 | \$5,558,940,423 | \$1,304,938,469 |

Notes:

- (A) Provided by SCCSIG.
- (B) Provided by SCCSIG.
- (C) Provided by SCCSIG.
- (D) Provided by SCCSIG.
- (E) Provided by SCCSIG.
- (F) (A) + (B) + (C) + (D) + (E)
- (G) Provided by SCCSIG.

SCCSIG Credibility Plan Experience Modifiers Fiscal Year 2018-19 Funding Allocation

Incurred Losses as of December 31, 2017, Capped at \$125,000

| Member | 2012-13 (A) | 2013-14 (B) | 2014-15 (C) | 2015-16 (D) | 2016-17 (E) | 5 Year Total (F) |
|---------------------------|----------------|----------------|----------------|----------------|----------------|------------------------|
| BERRYESSA | \$418,305 | \$328,232 | \$60,256 | \$261,031 | \$125,122 | \$1,192,947 |
| CAMBRIAN | 10,191 | 91,899 | 200,194 | 101,080 | 88,648 | 492,013 |
| CUPERTINO | 936,332 | 392,360 | 674,893 | 318,808 | 577,613 | 2,900,005 |
| EAST SIDE | 858,160 | 1,348,499 | 1,300,786 | 1,187,937 | 1,224,829 | 5,920,211 |
| FRANKLIN-MCKINLEY | 700,985 | 713,435 | 473,243 | 332,989 | 607,581 | 2,828,233 |
| FREMONT UNION | 283,572 | 159,231 | 283,175 | 368,221 | 228,461 | 1,322,659 |
| GILROY | 627,385 | 1,019,504 | 623,531 | 627,626 | 669,319 | 3,567,365 |
| LAKESIDE JOINT | 0 | 0 | 0 | 0 | 0 | 0 |
| LOMA PRIETA | 173 | 2,253 | 1,205 | 2,286 | 2,251 | 8,169 |
| LOS ALTOS | 75,397 | 51,127 | 37,075 | 10,457 | 38,037 | 212,094 |
| LOS GATOS – SARATOGA DCER | 27,987 | 1,089 | 8,892 | 22,614 | 1,041 | 61,623 |
| LOS GATOS-SARATOGA | 9,835 | 47,274 | 83,648 | 17,061 | 113,556 | 271,373 |
| LOS GATOS UNION | 20,267 | 23,075 | 140,112 | 63,806 | 93,174 | 340,434 |
| LUTHER BURBANK | 36,673 | 0 | 10,028 | 9,788 | 107 | 56,597 |
| METRO EDUCATION DISTRICT | 25,896 | 253,010 | 11,507 | 41,230 | 37,028 | 368,671 |
| MORELAND | 25,150 | 120,063 | 288,463 | 131,897 | 252,540 | 818,114 |
| MORGAN HILL | 311,320 | 596,553 | 51,052 | 493,600 | 588,793 | 2,041,318 |
| MT PLEASANT | 62,587 | 209,808 | 17,849 | 216,012 | 119,227 | 625,482 |
| MOUNTAIN VIEW WHISMAN | 42,925 | 214,449 | 139,838 | 506,770 | 440,269 | 1,344,251 |
| MT VIEW - LOS ALTOS | 58,172 | 32,450 | 165,103 | 16,699 | 35,493 | 307,918 |
| OAK GROVE | 703,964 | 303,373 | 294,858 | 605,433 | 776,073 | 2,683,700 |
| ORCHARD | 10,744 | 0 | 7,106 | 5,646 | 7,983 | 31,479 |
| SARATOGA UNION | 11,502 | 36,756 | 105,646 | 120,418 | 80,305 | 354,627 |
| SUNNYVALE | 214,996 | 433,652 | 191,921 | 258,308 | 278,038 | 1,376,914 |
| UNION | 163,277 | 153,530 | 137,125 | 76,921 | 65,214 | 596,067 |
| MILPITAS USD | 282,557 | 615,252 | 465,977 | 541,788 | 580,184 | 2,485,758 |
| SANTA CLARA USD | 522,857 | 615,623 | 965,982 | 779,785 | 668,619 | 3,552,867 |
| All Members | \$6,441,207 | \$7,762,499 | \$6,739,468 | \$7,118,210 | \$7,699,506 | \$35,760,889 |

Notes:

- (A) Provided by SCCSIG
- (B) Provided by SCCSIG
- (C) Provided by SCCSIG
- (D) Provided by SCCSIG
- (E) Provided by SCCSIG
- (F) (A) + (B) + (C) + (D) + (E)

SCCSIG Credibility Plan Experience Modifiers
Fiscal Year 2018-19 Funding Allocation

Reported Loss Rate Per \$100 of Payroll

| Member | 2012-13 (A) | 2013-14 (B) | 2014-15 (C) | 2015-16 (D) | 2016-17 (E) | 5 Year Total (F) |
|---------------------------|----------------|----------------|----------------|----------------|----------------|------------------------|
| BERRYESSA | \$1.18 | \$0.88 | \$0.15 | \$0.63 | \$0.29 | \$0.60 |
| CAMBRIAN | 0.06 | 0.51 | 1.05 | 0.51 | 0.42 | 0.52 |
| CUPERTINO | 0.95 | 0.38 | 0.61 | 0.27 | 0.48 | 0.52 |
| EAST SIDE | 0.64 | 0.99 | 0.88 | 0.75 | 0.75 | 0.80 |
| FRANKLIN-MCKINLEY | 1.48 | 1.40 | 0.87 | 0.58 | 1.04 | 1.05 |
| FREMONT UNION | 0.41 | 0.22 | 0.37 | 0.43 | 0.25 | 0.33 |
| GILROY | 1.15 | 1.74 | 0.98 | 0.92 | 0.93 | 1.13 |
| LAKESIDE JOINT | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| LOMA PRIETA | 0.01 | 0.08 | 0.04 | 0.06 | 0.06 | 0.05 |
| LOS ALTOS | 0.28 | 0.18 | 0.12 | 0.03 | 0.11 | 0.14 |
| LOS GATOS – SARATOGA DCER | 0.90 | 0.03 | 0.27 | 0.65 | 0.03 | 0.37 |
| LOS GATOS-SARATOGA | 0.04 | 0.18 | 0.30 | 0.06 | 0.38 | 0.20 |
| LOS GATOS UNION | 0.11 | 0.13 | 0.67 | 0.29 | 0.40 | 0.33 |
| LUTHER BURBANK | 1.29 | 0.00 | 0.27 | 0.24 | 0.00 | 0.32 |
| METRO EDUCATION DISTRICT | 0.29 | 2.84 | 0.15 | 0.53 | 0.44 | 0.88 |
| MORELAND | 0.09 | 0.43 | 0.96 | 0.42 | 0.76 | 0.55 |
| MORGAN HILL | 0.81 | 1.52 | 0.12 | 1.07 | 1.17 | 0.94 |
| MT PLEASANT | 0.43 | 1.35 | 0.11 | 1.25 | 0.66 | 0.77 |
| MOUNTAIN VIEW WHISMAN | 0.16 | 0.76 | 0.45 | 1.51 | 1.16 | 0.86 |
| MT VIEW - LOS ALTOS | 0.16 | 0.08 | 0.39 | 0.04 | 0.07 | 0.14 |
| OAK GROVE | 1.26 | 0.54 | 0.47 | 0.91 | 1.13 | 0.86 |
| ORCHARD | 0.29 | 0.00 | 0.15 | 0.11 | 0.14 | 0.14 |
| SARATOGA UNION | 0.08 | 0.23 | 0.60 | 0.68 | 0.44 | 0.42 |
| SUNNYVALE | 0.57 | 1.08 | 0.46 | 0.56 | 0.55 | 0.64 |
| UNION | 0.67 | 0.57 | 0.47 | 0.24 | 0.18 | 0.40 |
| MILPITAS USD | 0.51 | 1.06 | 0.76 | 0.82 | 0.84 | 0.80 |
| SANTA CLARA USD | 0.55 | 0.60 | 0.86 | 0.61 | 0.44 | 0.60 |
| All Members | \$0.66 | \$0.76 | \$0.61 | \$0.60 | \$0.61 | \$0.64 |

Notes:

- (A) Exhibit II, Page 2, Col (A) / Exhibit II, Page 1, Col (A)
- (B) Exhibit II, Page 2, Col (B) / Exhibit II, Page 1, Col (B)
- (C) Exhibit II, Page 2, Col (C) / Exhibit II, Page 1, Col (C)
- (D) Exhibit II, Page 2, Col (D) / Exhibit II, Page 1, Col (D)
- (E) Exhibit II, Page 2, Col (E) / Exhibit II, Page 1, Col (E)
- (F) Exhibit II, Page 2, Col (F) / Exhibit II, Page 1, Col (F)