AGENDA ITEM or FINAL CONTRACT REVIEW SUBMITTAL FORM

Agenda Item: Colorado Counties Casualty Property Pool Loss Rati

Action Requested: Discussion

Parties to the Agreement:

Term Begins: **Term Ends:** **Grant Contract #:**

Summary:

CTSI Colorado Counties Casualty Property Pool Report

Fiscal Impact:

Submitted by: Liz Mense **Submitter's Email Address:** EMense@gunnisoncounty.org

Finance Review: (●) Required ( ) Not Required

Comments:
No concerns. ln

Reviewed by: GUNCOUNTY1\lNienhueser Discharge Date: 4/29/2020

County Attorney Review: (●) Required ( ) Not Required

Comments:
ok db 4/30/20

Reveiwed by: GUNCOUNTY1\dBaumgarten Discharge Date: 4/30/2020 Certificate of Insurance Required Yes ( ) No (●)

County Manager Review:

Comments:

Reveiwed by: GUNCOUNTY1\mbirnie Discharge Date: 5/1/2020

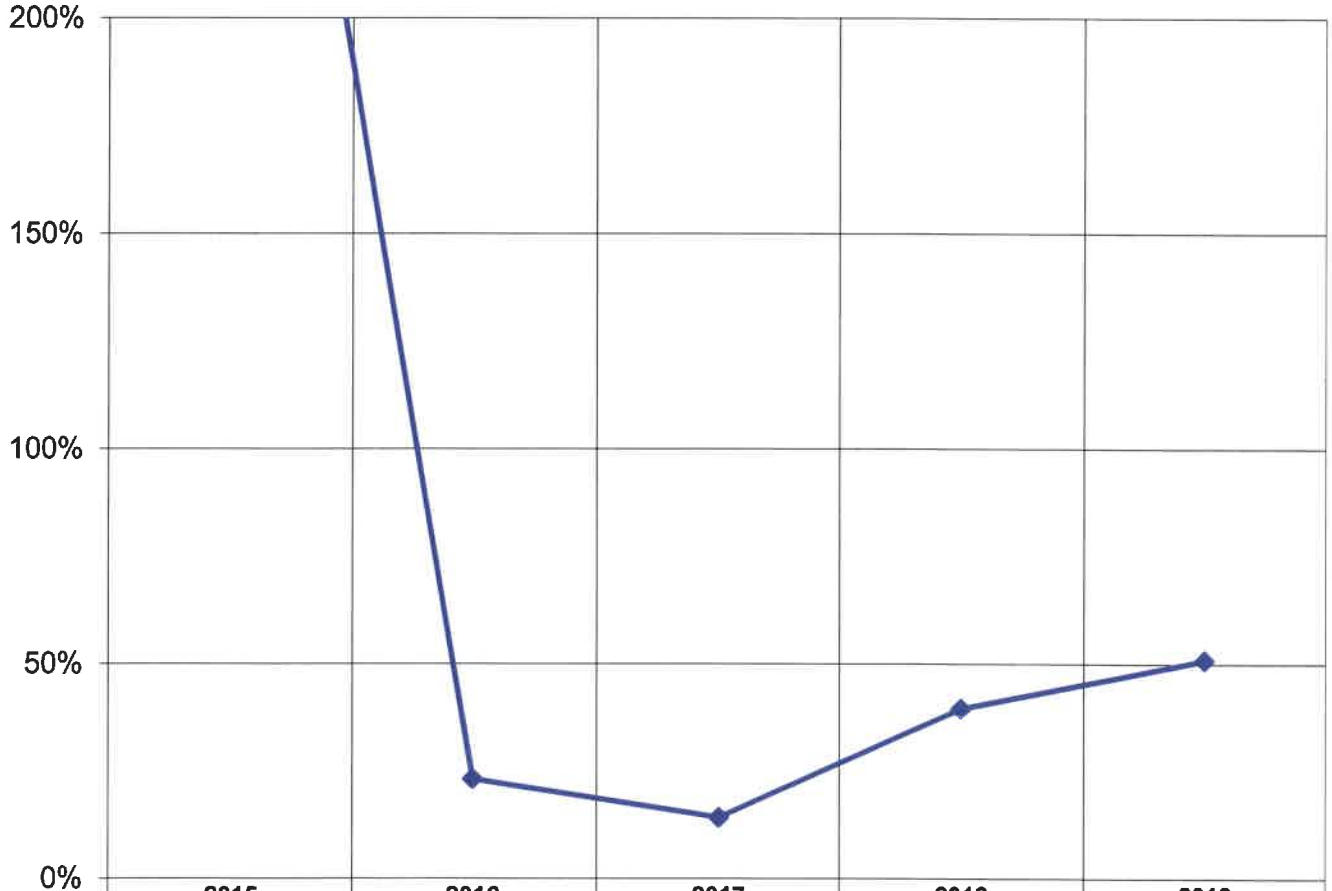
( ) Consent Agenda (●) Regular Agenda ( ) Worksession Time Allotted: 30 minutes

Agenda Date: 5/5/2020

Revised April 2015

Colorado Counties Casualty Property Pool
Loss Ratio Report
as of December 31, 2019

Gunnison County
CAPP Loss Ratio

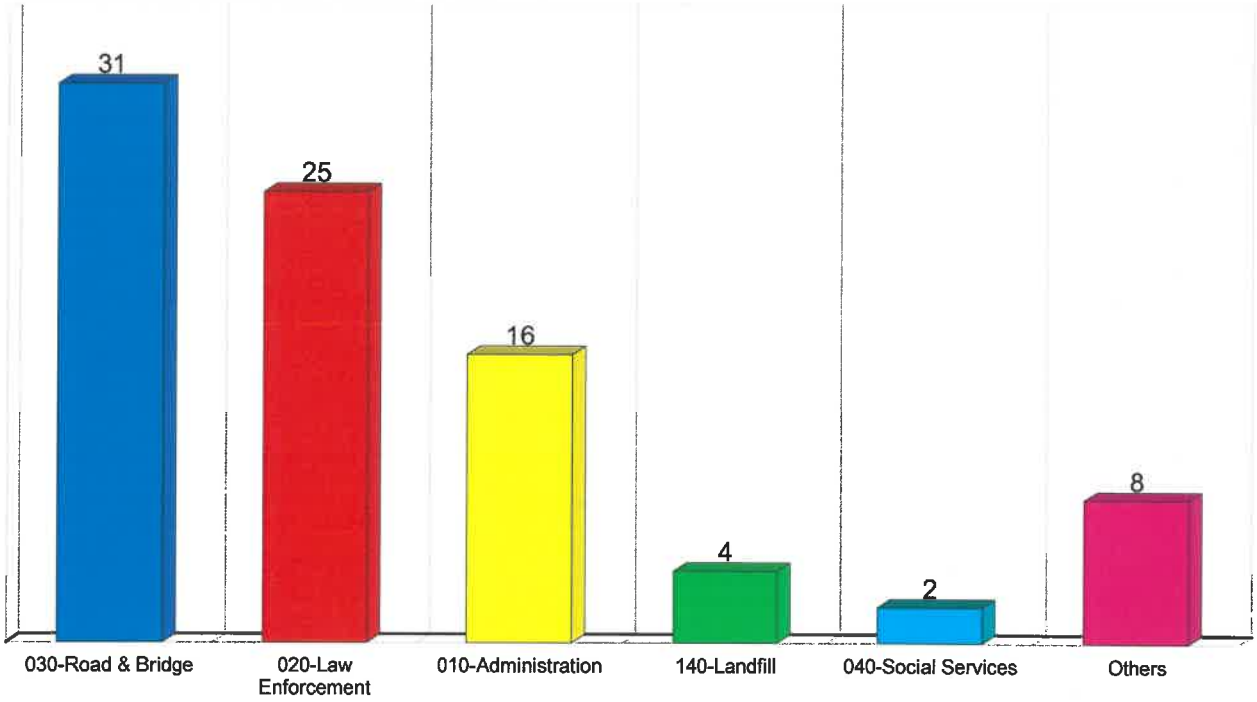


	2015	2016	2017	2018	2019
Gunnison LR	356%	23%	14%	40%	51%

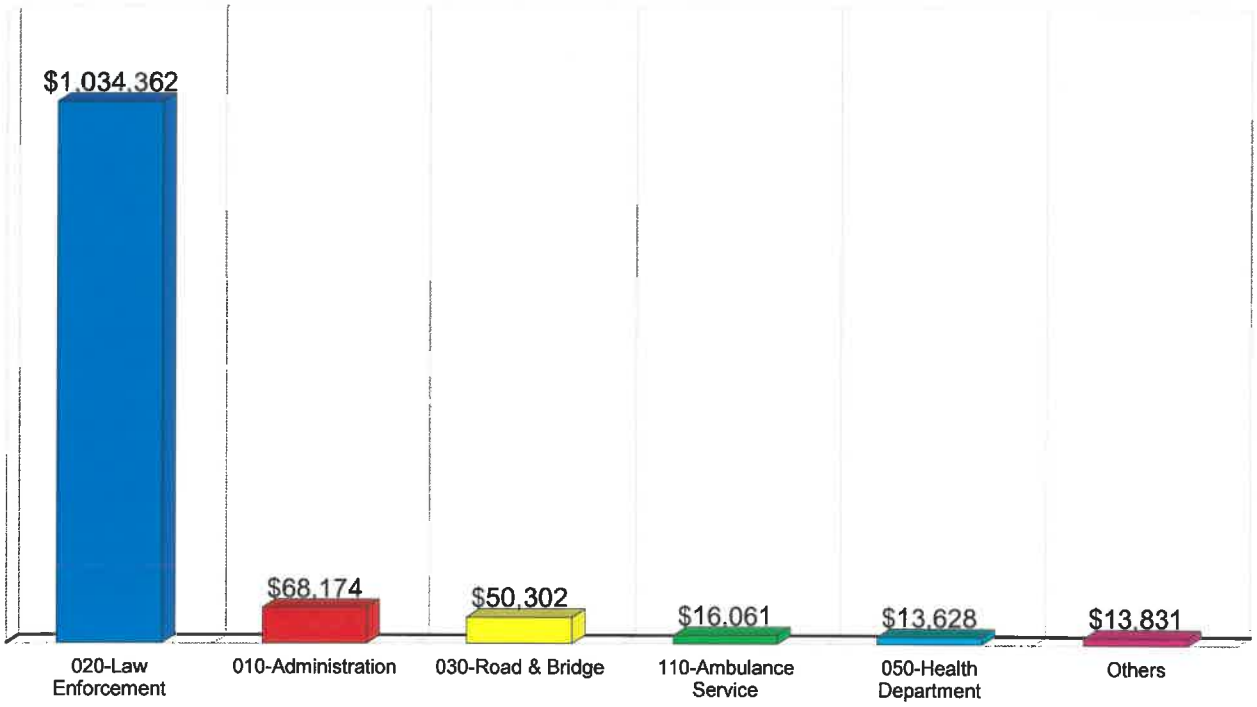
All claim years subject to change due to activity of claims.

Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
86	$1,196,357	$13,911

Top Five in Frequency



Top Five in Severity



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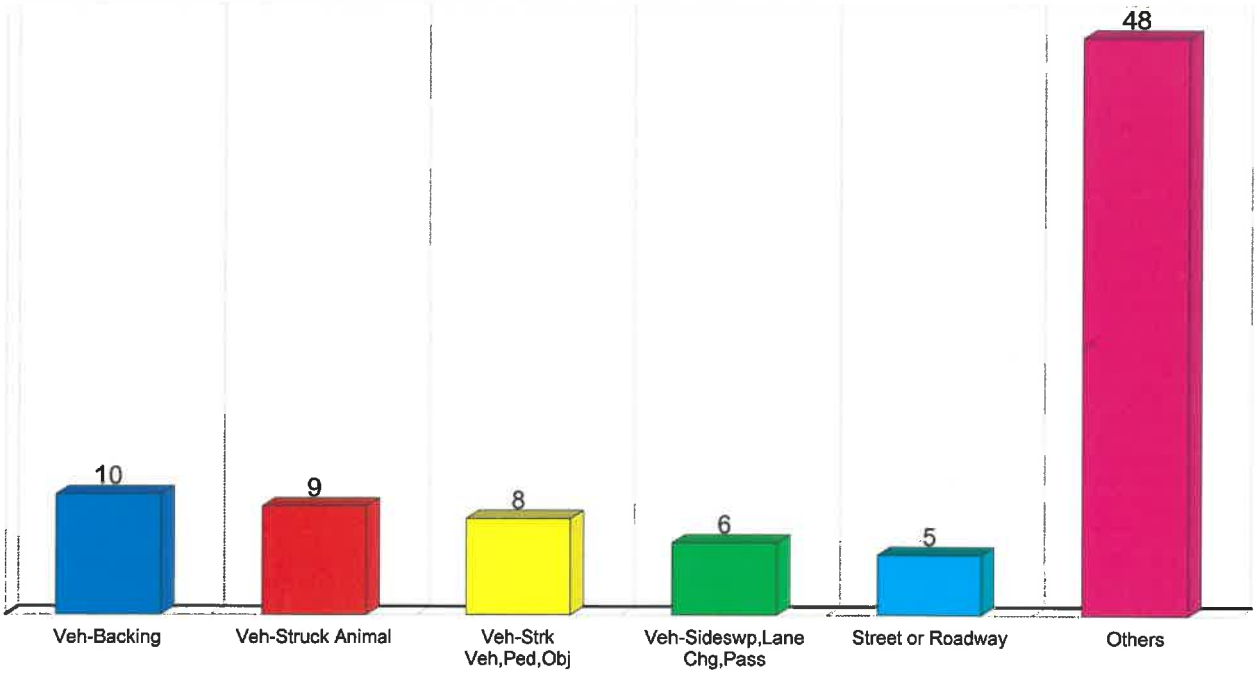
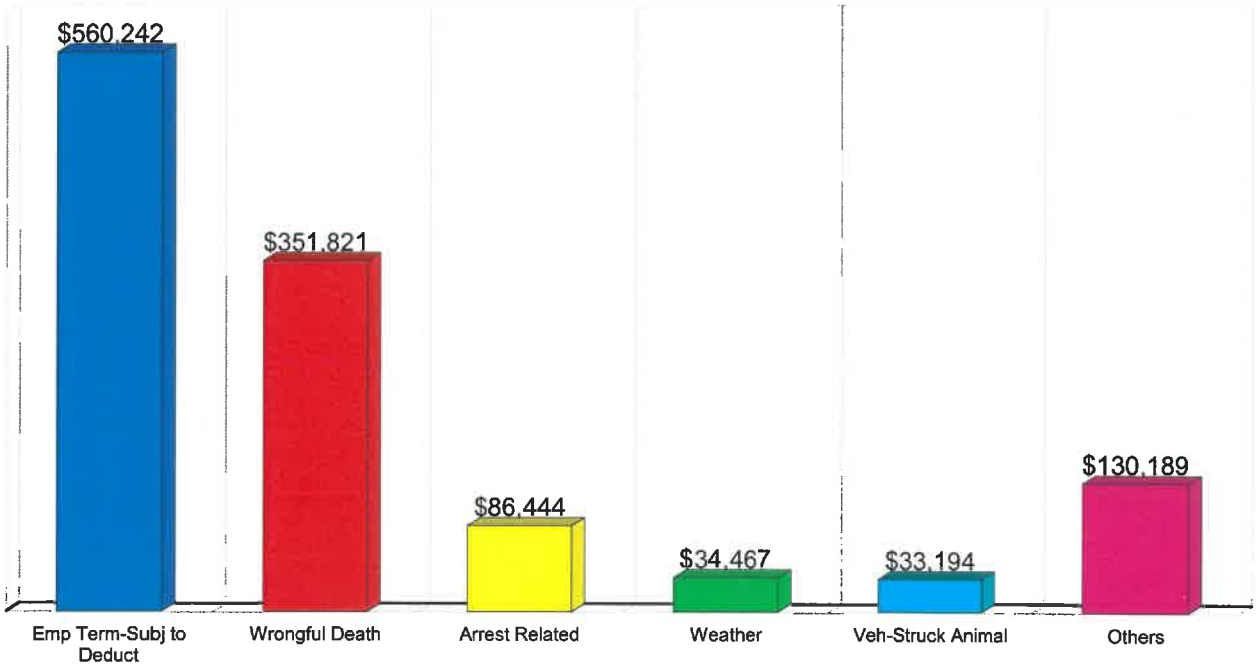


Top Five in Severity



Loss Analysis by County and Division, Department & Accident - Five Year

Gunnison

CTSI Serving Colorado's Counties

Claims From 2015 to 2019 as of December 31, 2019

Division / Department	Frequency of Claims	Severity of Claims	Average Incurred
010-Administration			
010101-Admin Commissioners			
Govt Process or System	1	$0	$0
Legal Process	1	$0	$0
Trespass	1	$0	$0
Veh-Front End Coll	1	$7,900	$7,900
010102-Admin Administration			
Medical Treatment (Non inmate)	2	$0	$0
010103-Admin County Attorney			
Veh-Struck Animal	1	$5,650	$5,650
010107-Admin Other Support Svcs			
Veh-Strk Veh,Ped,Obj	1	$0	$0
010111-Admin Grounds & Bldg Maint			
Weather	1	$27,411	$27,411
010114-Admin Building Inspection			
Veh-Sideswp,Lane Chg,Pass	2	$6,483	$3,241
010140-Admin Assessor			
Veh-Backing	1	$3,977	$3,977
010172-Admin Airport			
Hail/Wind	1	$8,894	$8,894
Veh-Backing	1	$2,319	$2,319
010176-Admin Human Svcs Headstart			
Vandalism	1	$1,213	$1,213
010814-Admin Facilities Mgmt			
Veh-Backing	1	$4,328	$4,328
	16	**$68,174**	**$4,261**
020-Law Enforcement			
020201-Sheriff-Administration			
Emp Term-Subj to Deduct	2	$560,242	$280,121
Street or Roadway	1	$1,718	$1,718
020202-Sheriff-Patrol Division			
Arrest Related	1	$84,363	$84,363
Law Enforcement	1	$0	$0
Legal Process	1	$1	$1
Veh-Backing	2	$2,620	$1,310
Veh-Emerg Resp/Pursuit	1	$408	$408
Veh-Loss of Control	1	$5,765	$5,765
Veh-Rear End Acc	1	$889	$889
Veh-Sideswp,Lane Chg,Pass	2	$5,596	$2,798
Veh-Strk Veh,Ped,Obj	1	$1,369	$1,369
Veh-Struck Animal	5	$8,576	$1,715
020203-Sheriff-Jail			
Arrest Related	1	$2,081	$2,081

Claims From 2015 to 2019 as of December 31, 2019

Division / Department	Frequency of Claims	Severity of Claims	Average Incurred
Discrimination	1	$0	$0
Wrongful Death	1	$351,821	$351,821
020208-Sheriff-Prisoner Transport			
Veh-Rear End Acc	2	$4,350	$2,175
Veh-Struck Animal	1	$4,563	$4,563
	25	**$1,034,362**	**$41,374**
030-Road & Bridge			
030300-R&B Administration			
Alleged Acc-Ins Unaware	1	$961	$961
Veh-Backing	1	$0	$0
Veh-Ice On Road	1	$1,263	$1,263
Weather	1	$7,056	$7,056
030301-R&B District 01			
Struck Object	1	$2,288	$2,288
Veh-Backing	1	$0	$0
Veh-Ran Off Rdwy	1	$3,798	$3,798
030302-R&B District 02			
Veh-Backing	1	$1,739	$1,739
030309-R&B Maintenance			
Street or Roadway	3	$2	$1
Veh-Backing	1	$2,000	$2,000
Veh-Ran Off Rdwy	3	$3,333	$1,111
Veh-Strk Veh,Ped,Obj	1	$3,231	$3,231
030312-R&B Snow & Ice Removal			
Falling or Thrown Object	1	$0	$0
Natural Hazard	1	$0	$0
Off Road Equipment	1	$0	$0
Road & Bridge Maint	1	$0	$0
Street or Roadway	1	$0	$0
Struck Object	1	$0	$0
Veh-Backing	1	$906	$906
Veh-Ice On Road	2	$987	$494
Veh-Sideswp,Lane Chg,Pass	2	$0	$0
Veh-Strk Veh,Ped,Obj	2	$9,200	$4,600
Veh-Struck Animal	1	$12,500	$12,500
030316-R&B Weed & Pest Control			
Veh-Fail to Yield ROW	1	$1,038	$1,038
	31	**$50,302**	**$1,623**
040-Social Services			
040400-Soc Svcs Adminstration			
Constitutional Violation	2	$11,384	$5,692
	2	**$11,384**	**$5,692**

Loss Analysis by County and Division, Department & Accident - Five Year

Gunnison

CTSI Serving Colorado's Counties

Claims From 2015 to 2019 as of December 31, 2019

Division / Department	Frequency of Claims	Severity of Claims	Average Incurred
050-Health Department			
050500-Health-Administration			
Malicious Prosecution	1	$13,628	$13,628
Wrongful Death	1	$0	$0
	2	**$13,628**	**$6,814**
090-Public Transportation			
090810-Transit Agency			
Veh-Strk Veh,Ped,Obj	2	$0	$0
	2	**$0**	**$0**
110-Ambulance Service			
110250-Ambulance-Ambulance Svc			
Veh-Intersection Acc	1	$14,156	$14,156
Veh-Struck Animal	1	$1,905	$1,905
	2	**$16,061**	**$8,031**
140-Landfill			
140901-Landfill Operations			
Falling or Thrown Object	2	$0	$0
Off Road Equipment	1	$0	$0
Struck Object	1	$1,570	$1,570
	4	**$1,570**	**$392**
170-Miscellaneous			
170950-Misc Unspecified			
Veh-Strk Veh,Ped,Obj	1	$877	$877
	1	**$877**	**$877**
190-District Attorneys			
190907-DA Judicial District 07			
Constitutional Violation	1	$1	$1
	1	**$1**	**$1**
Total	**86**	**$1,196,357**	**$13,911**

Colorado Counties Casualty and Property

Loss Analysis by *Pool by Accident*

CTSI
Serving Colorado's Counties

Claims From 2015 to 2019 as of December 31, 2019

Accident	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
Weather	169	$6,244,243	$36,948
Emp Term-Subj to Deduct	67	$4,194,424	$62,603
Inmate Related	98	$2,774,240	$28,309
Arrest Related	49	$2,087,925	$42,611
Hail/Wind	37	$1,703,648	$46,045
Wrongful Death	21	$1,590,866	$75,756
Veh-Fail to Yield ROW	90	$1,342,204	$14,913
Veh-Strk Veh,Ped,Obj	334	$1,255,749	$3,760
Lightning/Snow/Rain	11	$1,027,127	$93,375
Veh-Rear End Acc	172	$1,009,266	$5,868
Veh-Intersection Acc	68	$946,039	$13,912
Fire, Smoke, Explosion	21	$941,258	$44,822
Veh-Struck Animal	219	$826,993	$3,776
Veh-Jacknife,Rollover	28	$759,198	$27,114
Veh-Backing	405	$668,467	$1,651
Veh-Ice On Road	134	$594,230	$4,435
Veh-Emerg Resp/Pursuit	81	$592,609	$7,316
Dischg, Leak, & Overflow	42	$545,082	$12,978
Gunshot	10	$487,319	$48,732
Suicide or Attempted	15	$476,962	$31,797
Veh-Sideswp,Lane Chg,Pass	187	$434,637	$2,324
Veh-Loss of Control	65	$422,238	$6,496
Vandalism	79	$418,442	$5,297
Veh-Front End Coll	24	$375,418	$15,642
Constitutional Violation	35	$305,783	$8,737
Govt Process or System	31	$280,510	$9,049
Slip,Trip or Fall	168	$271,370	$1,615
Fatality	11	$231,866	$21,079
Struck Object	138	$204,206	$1,480
Veh-Fail to Allow Clrnce	82	$192,515	$2,348
Off Road Equipment	63	$165,093	$2,621
Hail,Ice,Snow,Rain,Wind	19	$159,214	$8,380
Embezzlement	4	$150,463	$37,616
Veh-Ran Off Rdwy	33	$150,064	$4,547
Alleged Acc-Ins Unaware	69	$149,069	$2,160
Legal Process	54	$128,374	$2,377
Employment-Discrimination	5	$123,453	$24,691
Falling or Thrown Object	98	$117,707	$1,201
Employment Related	8	$107,551	$13,444
Veh-Trk or Tractor Trlr	7	$96,315	$13,759
Health, Safety & Welfare	7	$93,619	$13,374
Criminal Activity	26	$89,731	$3,451
Defamation or Slander	20	$87,798	$4,390
Veh-Passgr Bus	15	$57,121	$3,808
Veh-Rocks From Truck	75	$46,716	$623
Lightning	1	$45,702	$45,702
Elec Surge-Not Lightning	8	$45,677	$5,710
Street or Roadway	233	$30,490	$131
Discrimination	25	$21,535	$861
Errors & Omissions	16	$21,461	$1,341
Sewer or Water	4	$16,561	$4,140
Network Liability	2	$14,651	$7,326
Malicious Prosecution	1	$13,628	$13,628
Chemical or Other Exposure	10	$12,911	$1,291
Equip & Power Tools	8	$8,794	$1,099
Others	164	$59,381	$362
	3,866	**$35,217,916**	**$9,110**

County Workers' Compensation Pool
Loss Ratio Report
as of December 31, 2019

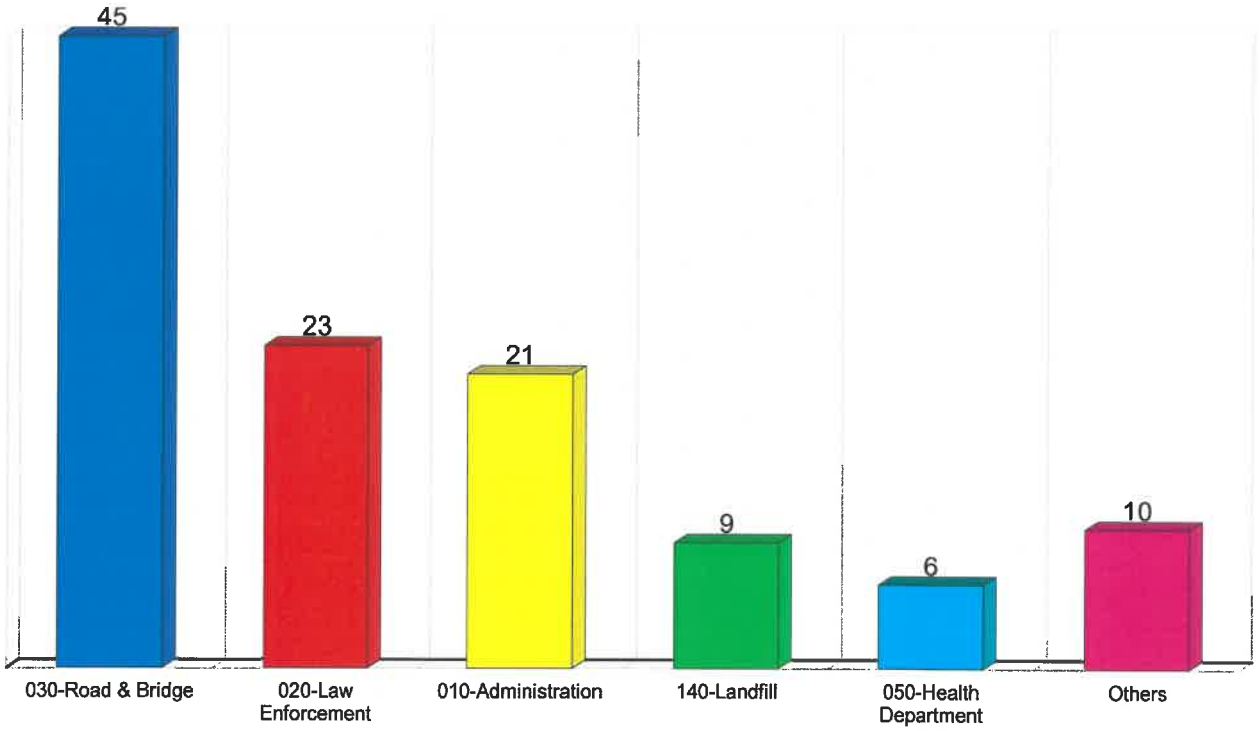
Gunnison County
CWCP Loss Ratio

	2015	2016	2017	2018	2019
Gunnison LR	195%	211%	160%	54%	20%

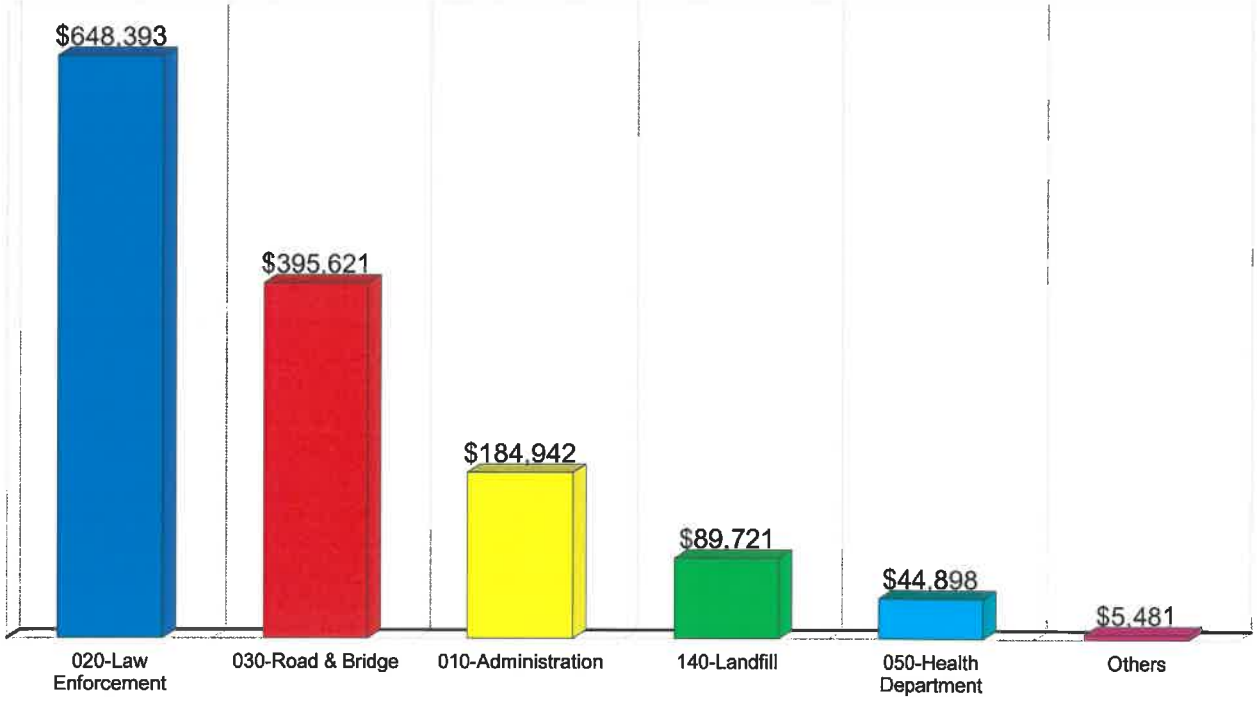
All claim years subject to change due to activity of claims.

Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
114	$1,369,056	$12,009

Top Five in Frequency



Top Five in Severity



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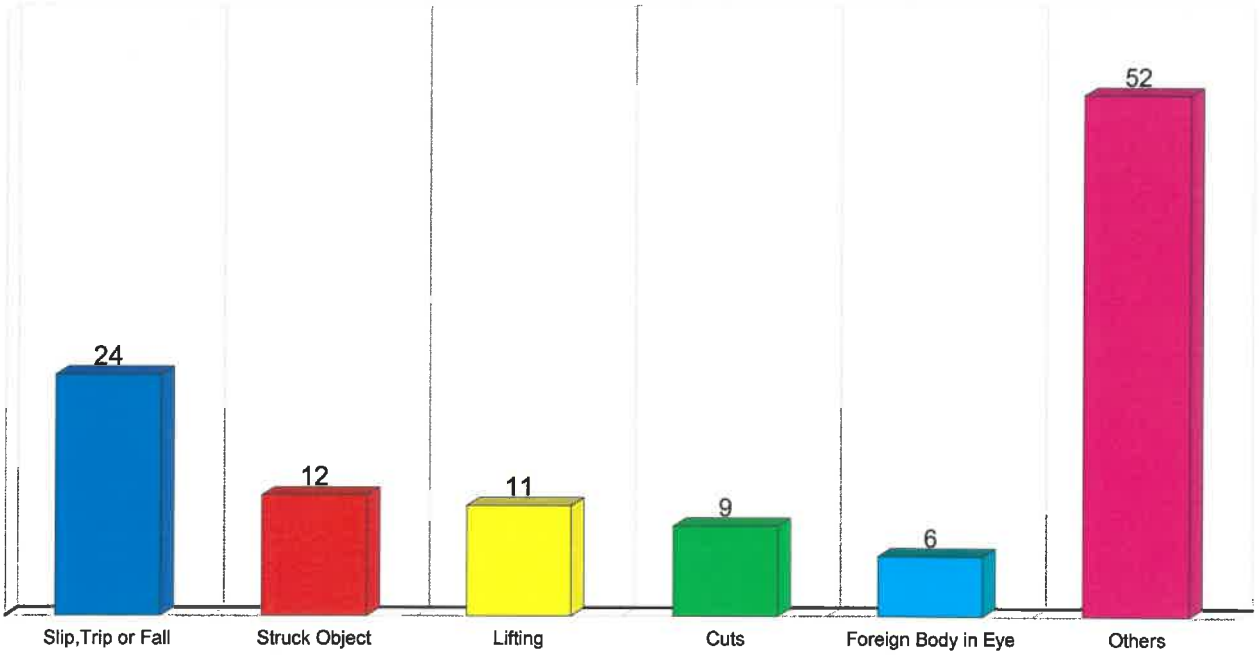
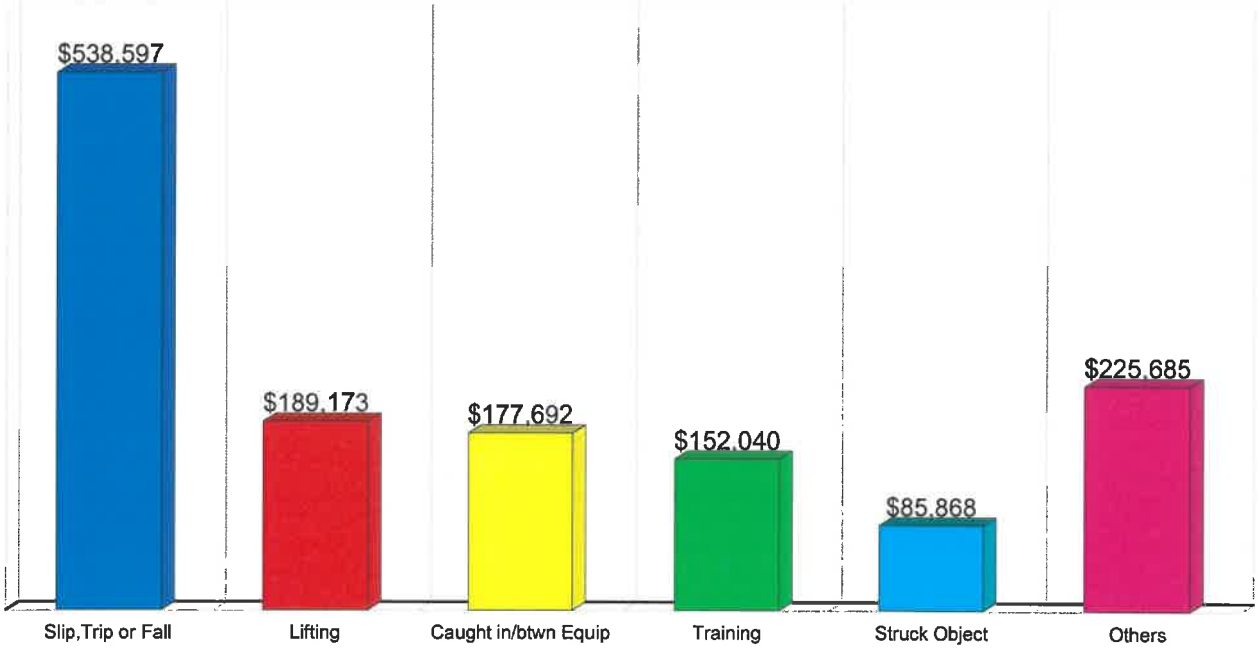
Top Five in Frequency



Top Five in Severity



Loss Analysis by County and Division, Department & Accident - Five Year

Gunnison

CTSI Serving Colorado's Counties

Claims From 2015 to 2019 as of December 31, 2019

Division / Department	Frequency of Claims	Severity of Claims	Average Incurred
010-Administration			
010102-Admin Administration			
Body Mechanics	1	$24,989	$24,989
Caught in/btwn Equip	1	$0	$0
Push, Pull	1	$1,683	$1,683
Slip,Trip or Fall	1	$27,728	$27,728
010105-Admin Financial Administration			
Slip,Trip or Fall	2	$1,144	$572
010107-Admin Other Support Svcs			
Cumulative Trauma	1	$3,684	$3,684
Lifting	1	$30,765	$30,765
Slip,Trip or Fall	2	$3,802	$1,901
010111-Admin Grounds & Bldg Maint			
Cuts	1	$0	$0
Hot Object	1	$0	$0
Lifting	1	$8,809	$8,809
010113-Admin Fleet Maint (Not R&B)			
Equip & Power Tools	1	$0	$0
Foreign Body in Eye	1	$82	$82
Push, Pull	1	$11,539	$11,539
010116-Admin Parks & Open Space			
Lightning	1	$0	$0
010120-Admin Clerk&Recorder,Elections			
Push, Pull	1	$48,566	$48,566
Slip,Trip or Fall	2	$21,536	$10,768
010172-Admin Airport			
Falling or Thrown Object	1	$616	$616
	21	**$184,942**	**$8,807**
020-Law Enforcement			
020201-Sheriff-Administration			
Lifting	1	$22,639	$22,639
Training	1	$0	$0
020202-Sheriff-Patrol Division			
Animal or Insect	1	$0	$0
Arrest Related	1	$633	$633
Body Mechanics	1	$152	$152
Exposure Blood/Bodily Fluids/Disease	1	$1,114	$1,114
Gunshot	1	$155	$155
Slip,Trip or Fall	4	$422,954	$105,739
Struck Object	2	$16,349	$8,174
020203-Sheriff-Jail			
Caught in/btwn Equip	1	$1,353	$1,353
Inmate Related	2	$2,245	$1,122
Reaching	1	$23,682	$23,682

Claims From 2015 to 2019 as of December 31, 2019

Division / Department	Frequency of Claims	Severity of Claims	Average Incurred
Struck Object	1	$3,574	$3,574
Training	3	$152,040	$50,680
020205-Sheriff-Investigations			
Exposure Blood/Bodily Fluids/Disease	1	$1,339	$1,339
020209-Sheriff-Detention Center			
Exposure Blood/Bodily Fluids/Disease	1	$165	$165
	23	**$648,393**	**$28,191**
030-Road & Bridge			
030300-R&B Administration			
Falling or Thrown Object	1	$0	$0
030301-R&B District 01			
Animal or Insect	1	$0	$0
Bodily Injury	1	$63,654	$63,654
Cuts	2	$0	$0
Foreign Body in Eye	2	$84	$42
Lifting	2	$3,075	$1,538
Slip,Trip or Fall	2	$0	$0
Struck Object	4	$62,117	$15,529
Veh-Loss of Control	1	$1,758	$1,758
030303-R&B District 03			
Equip & Power Tools	1	$1,655	$1,655
Lifting	1	$0	$0
Push, Pull	1	$2,347	$2,347
Slip,Trip or Fall	1	$461	$461
Traumatic Incident	1	$0	$0
030305-R&B District 05			
Slip,Trip or Fall	1	$0	$0
030309-R&B Maintenance			
Animal or Insect	1	$228	$228
Body Mechanics	1	$0	$0
Caught in/btwn Equip	2	$176,339	$88,169
Cuts	2	$2,474	$1,237
Foreign Body in Eye	3	$107	$36
Lifting	3	$63,505	$21,168
Push, Pull	2	$2,228	$1,114
Slip,Trip or Fall	2	$0	$0
Struck Object	3	$328	$109
Veh-Struck Animal	1	$385	$385
030312-R&B Snow & Ice Removal			
Cuts	1	$1,603	$1,603
Slip,Trip or Fall	1	$13,003	$13,003
030314-R&B Fleet Maintenance			
Equip & Power Tools	1	$271	$271
	45	**$395,621**	**$8,792**

Loss Analysis by County and Division, Department & Accident - Five Year

Gunnison

CTSI Serving Colorado's Counties

Claims From 2015 to 2019 as of December 31, 2019

Division / Department	Frequency of Claims	Severity of Claims	Average Incurred
040-Social Services			
040400-Soc Svcs Adminstration			
Slip,Trip or Fall	1	$3,809	$3,809
040403-Soc Svs Welfare,TANF etc. Clients			
Slip,Trip or Fall	2	$507	$253
	3	**$4,315**	**$1,438**
050-Health Department			
050500-Health-Administration			
Needle Stick	1	$20	$20
Slip,Trip or Fall	1	$43,654	$43,654
050554-Health-Sanitation			
Animal or Insect	1	$0	$0
Cuts	1	$0	$0
Falling or Thrown Object	1	$350	$350
New Claim Entry	1	$874	$874
	6	**$44,898**	**$7,483**
060-Community Services			
060650-Community Svcs Sr Program			
New Claim Entry	1	$0	$0
Struck Object	1	$0	$0
	2	**$0**	**$0**
070-Water & Sanitation			
070700-Water & Sanitation			
Lifting	1	$1,165	$1,165
	1	**$1,165**	**$1,165**
140-Landfill			
140900-Landfill Administration			
Chemical or Other Exposure	1	$0	$0
Cuts	1	$0	$0
Slip,Trip or Fall	1	$0	$0
140901-Landfill Operations			
Cuts	1	$1,174	$1,174
Glass	1	$0	$0
Lifting	1	$59,215	$59,215
Slip,Trip or Fall	1	$0	$0
Struck Object	1	$3,500	$3,500
Unknown	1	$25,832	$25,832
	9	**$89,721**	**$9,969**
160-Search & Rescue			

Loss Analysis by County and Division, Department & Accident - Five Year

Gunnison

CTSI Serving Colorado's Counties

Claims From 2015 to 2019 as of December 31, 2019

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
160210-Search & Rescue Volunteers				
	Chemical or Other Exposure	4	$0	$0
		4	**$0**	**$0**
	Total	**114**	**$1,369,056**	**$12,009**

Loss Analysis by *Pool by Accident*

CTSI
Serving Colorado's Counties

Claims From 2015 to 2019 as of December 31, 2019

Accident	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
Slip,Trip or Fall	1,300	$13,199,124	$10,153
Body Mechanics	432	$3,410,082	$7,894
Lifting	283	$3,395,509	$11,998
Training	253	$2,047,898	$8,094
Inmate Related	402	$2,033,555	$5,059
Falling or Thrown Object	191	$1,029,307	$5,389
Arrest Related	236	$1,026,191	$4,348
Struck Object	215	$1,015,059	$4,721
Caught in/btwn Equip	175	$996,977	$5,697
Push, Pull	67	$987,332	$14,736
Fatality	4	$924,713	$231,178
Veh-Loss of Control	48	$897,492	$18,698
Off Road Equipment	1	$768,678	$768,678
Cumulative Trauma	115	$758,372	$6,595
Cuts	173	$611,529	$3,535
Animal or Insect	221	$586,118	$2,652
Veh-Other Driving	17	$578,317	$34,019
Veh-Strk Veh,Ped,Obj	24	$578,110	$24,088
Veh-Fail to Yield ROW	17	$557,540	$32,796
Step in Hole	28	$553,324	$19,762
Veh-Sideswp,Lane Chg,Pass	9	$537,424	$59,714
Veh-Ice On Road	10	$448,096	$44,810
Veh-Rear End Acc	51	$382,377	$7,498
Veh-Trk or Tractor Trlr	19	$377,031	$19,844
Equip & Power Tools	39	$319,455	$8,191
Jumping, Running	13	$303,084	$23,314
Gunshot	11	$300,393	$27,308
Noise	20	$264,475	$13,224
Reaching	15	$256,039	$17,069
Veh-Viol Traff Ctrl Device	6	$255,251	$42,542
Veh-Intersection Acc	19	$234,552	$12,345
Exposure Blood/Bodily Fluids/Disease	226	$197,434	$874
Hail,Ice,Snow,Rain,Wind	9	$165,939	$18,438
Confront w/Others	48	$159,257	$3,318
Stress-Mental	48	$155,741	$3,245
Veh-Jacknife,Rollover	16	$143,616	$8,976
Strain	27	$127,997	$4,741
Chemical or Other Exposure	181	$107,602	$594
Veh-Passgr Bus	3	$103,252	$34,417
Heart/Chest Pains	13	$79,142	$6,088
Attack by Inmate	15	$72,797	$4,853
Bodily Injury	8	$72,582	$9,073
Lightning	7	$64,333	$9,190
Veh-Emerg Resp/Pursuit	13	$60,128	$4,625
Temperature Extremes	18	$57,678	$3,204
Veh-Front End Coll	11	$57,246	$5,204
Needle Stick	33	$53,928	$1,634
Unknown	10	$34,031	$3,403
Foreign Body in Eye	63	$29,880	$474
Glass	11	$23,267	$2,115
Veh-Ran Off Rdwy	6	$22,189	$3,698
Fire, Smoke, Explosion	11	$15,533	$1,412
Human Action	9	$13,832	$1,537
Criminal Activity	1	$7,745	$7,745
Weather	2	$6,078	$3,039
Others	85	$43,170	$508
	5,288	**$41,507,803**	**$7,849**

County Technical Services, Inc.

More Than Insurance

CTSI OFFERS A WIDE RANGE OF PRODUCTS AND SERVICES, INCLUDING:

CTSI, the service arm of county government, is here to help you.

- Management consulting services
- Risk Management
- Loss Prevention Services
- COBRA and HIPPA Administration
- Workers' compensation insurance through the County Workers' Compensation Pool
- Property and liability insurance through the Colorado Counties Casualty and Property Pool
- Health care coverage through the County Health Pool
- Ancillary insurance programs
- Workers' compensation claims administration
- Property and liability claims administration
- Third-party claims administration services for self-insured governmental entities
- Claim consultation and review
- Health Awareness newsletter
- Technical Updates on legal and regulatory issues
- A library of reference books, videos and other training aids.
- Information on rules, regulations and requirements
- Latest case law affecting county practices
- Human resources personnel training
- Salary surveys
- Review of county policies and practices
- Health, safety and regulatory training for elected officials and county employees
- Grant writing
- County administration services
- Review of proposed building plans
- Lease/purchase program for county equipment and buildings

AND SO MUCH MORE . . .

CTSI
Serving Colorado's Counties

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