



AGENDA ITEM REQUEST FORM
Communication to Board of County Commissioners

To: Chair Sandy Hollingsworth, Commissioner Web Sill and Commissioner Linda Isenhart

From: Chanda Johnson, HR Director

Today's Date: 04/11/2022

BoCC Meeting Date: 05/03/2022

Does this item require a PUBLIC HEARING? No

Item: Colorado Technical Services, Inc. (CTSI) 5-Year Loss Analysis and Pool Update. CTSI insures the county.

Request or Issue: Marylin Wagner, Sr. Loss Control Representative with CTSI, will present the 5-year loss analysis and state of the insurance pool.

Recommended Action / Next Step: Informational only, no Board action required

Financial Impact(s): none

Finance/HR Staff: n/a

Grant Apps: n/a

Associated Agencies: CTSI

Amount of agenda time needed: 30 minutes

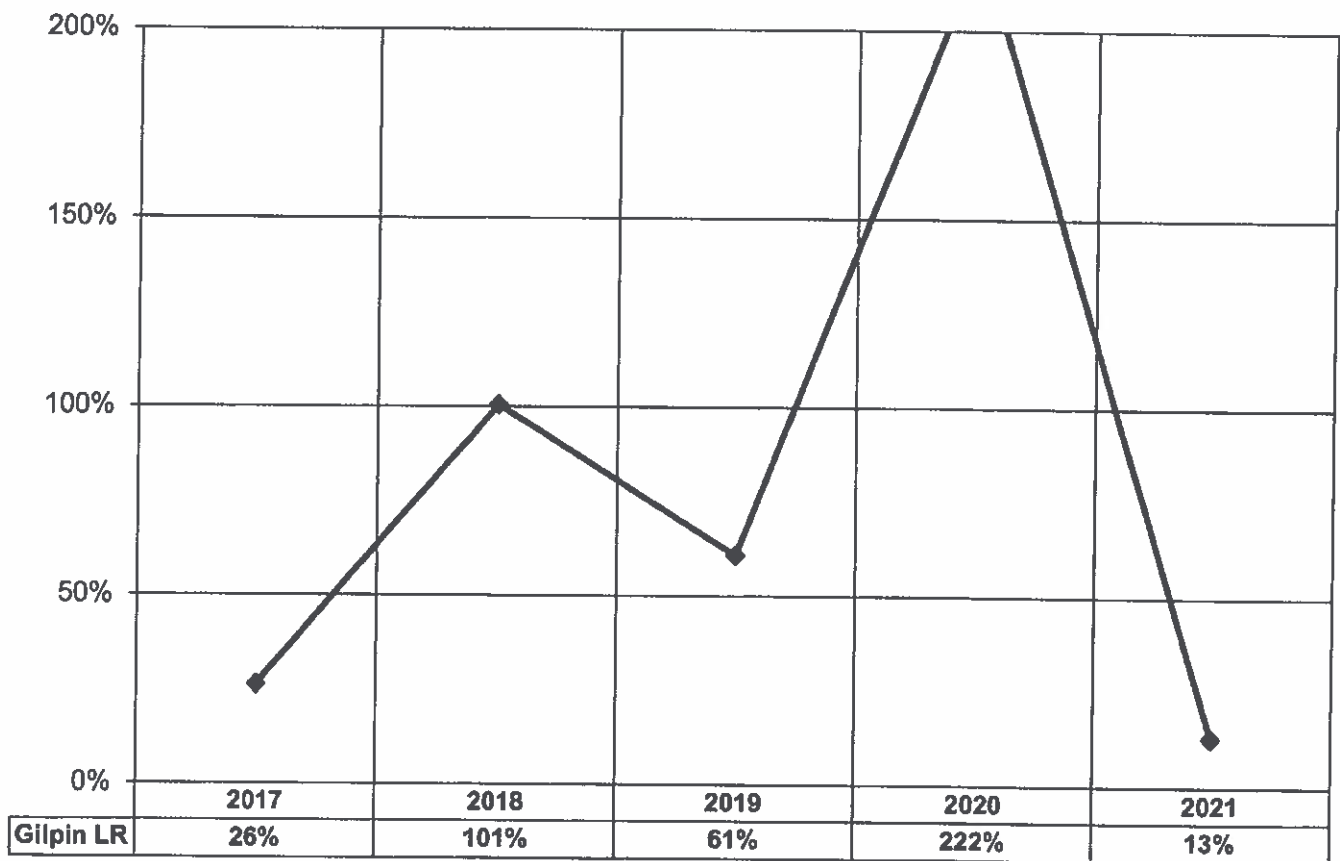
Is this item time sensitive: no

Contact for Follow Up: Chanda Johnson

**Colorado Counties Casualty Property Pool
Loss Ratio Report
as of December 31, 2021**



**Gilpin County
CAPP Loss Ratio**



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

Frequency
of Claims

Severity
\$ of Claims

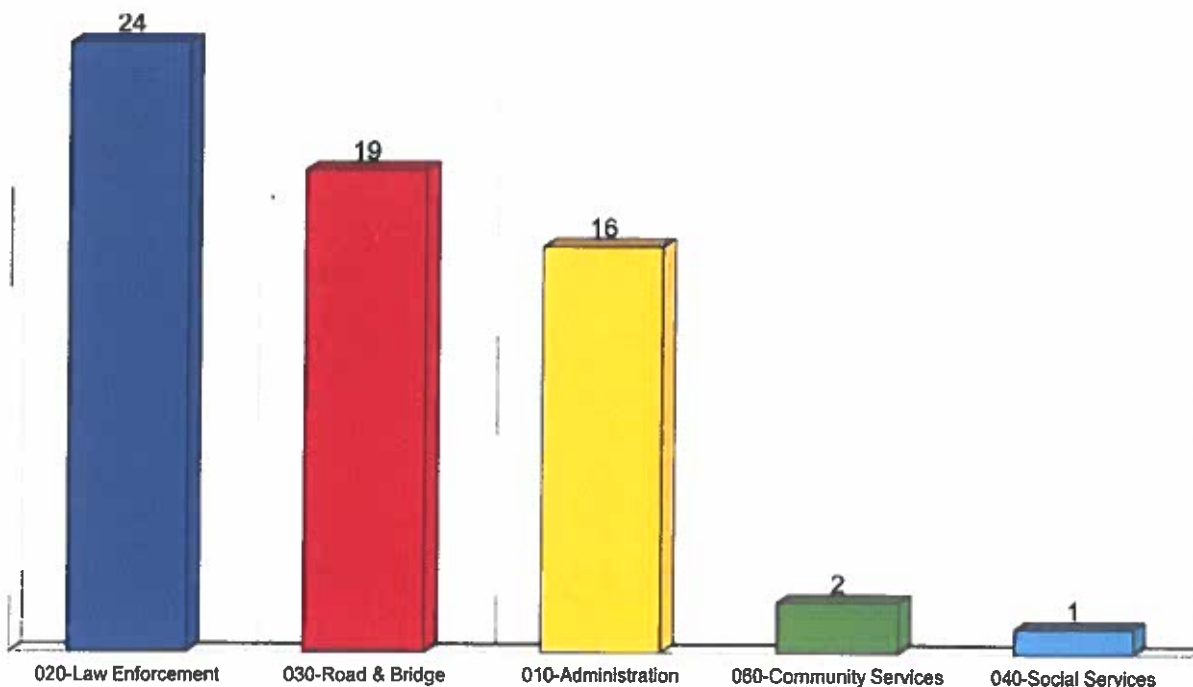
Average Cost
Per Claim

62

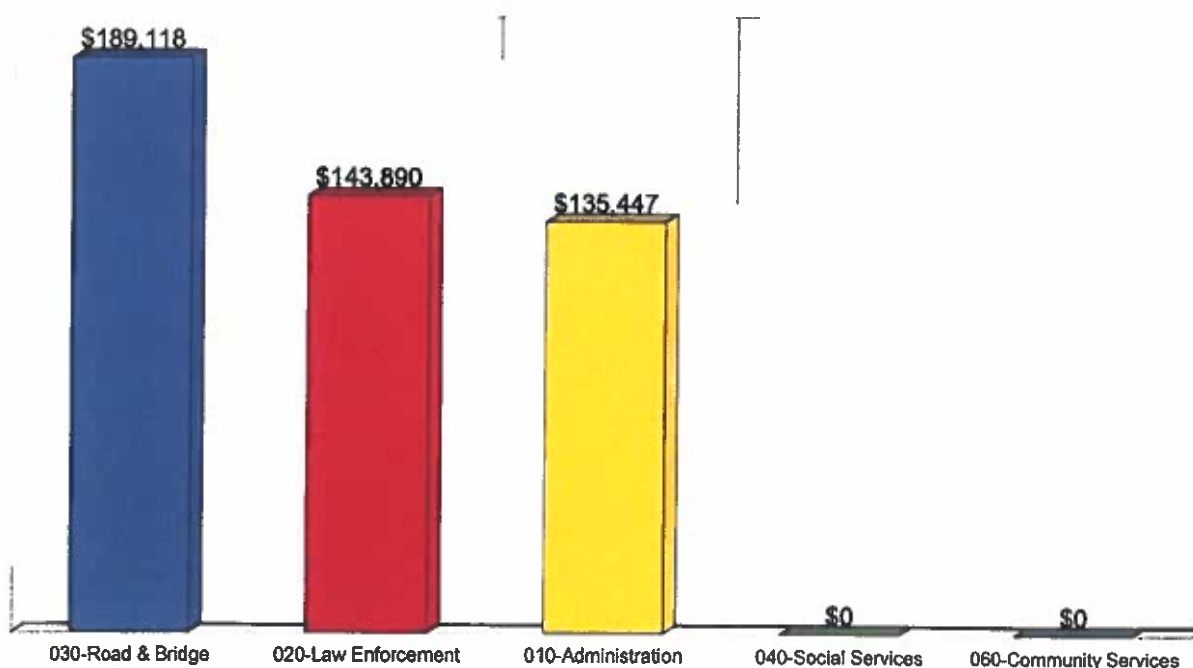
\$468,455

\$7,556

Top Five in Frequency



Top Five in Severity



Frequency
of Claims

Severity
\$ of Claims

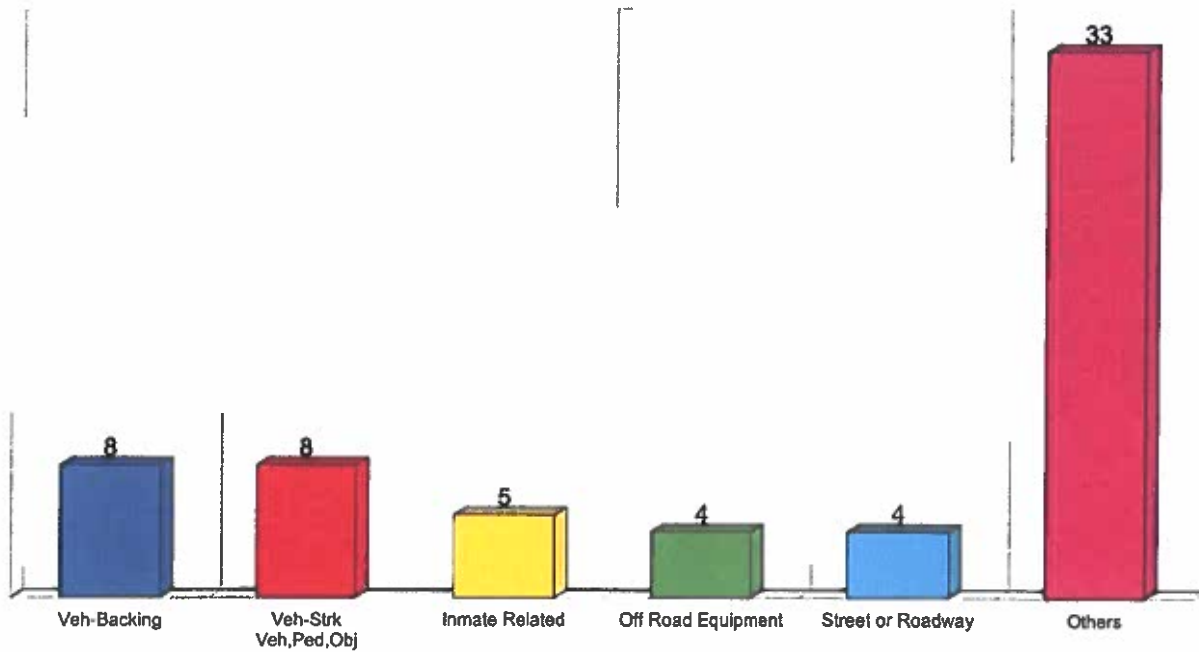
Average Cost
Per Claim

62

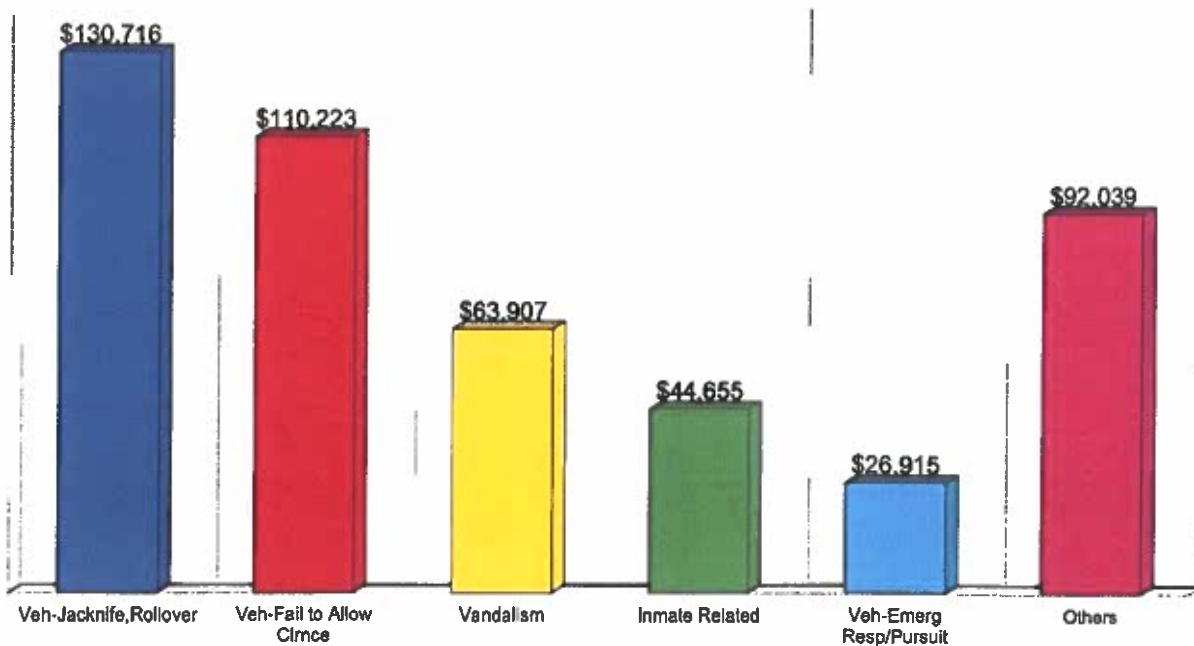
\$468,455

\$7,556

Top Five in Frequency



Top Five in Severity



Colorado Counties Casualty and Property



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

Gilpin

Claims From 2017 to 2021 as of December 31, 2021

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
010-Administration				
<u>010101-Admin Commissioners</u>				
	Veh-Backing	2	\$0	\$0
	Veh-Strk Veh,Ped,Obj	1	\$0	\$0
<u>010102-Admin Administration</u>				
	Hail/Wind	1	\$370	\$370
	Veh-Strk Veh,Ped,Obj	1	\$0	\$0
<u>010111-Admin Grounds & Bldg Maint</u>				
	Dischg, Leak, & Overflow	1	\$0	\$0
	Hail/Wind	1	\$7,315	\$7,315
	Slip, Trip or Fall	2	\$0	\$0
	Veh-Fail to Allow Cmrce	1	\$109,732	\$109,732
	Weather	1	\$3,675	\$3,675
<u>010114-Admin Building Inspection</u>				
	Building Related	1	\$8,146	\$8,146
<u>010116-Admin Parks & Open Space</u>				
	Emp Term-Subj to Deduct	1	\$0	\$0
	Vandallism	1	\$400	\$400
	Weather	1	\$5,810	\$5,810
<u>010176-Admin Human Svcs Headstart</u>				
	Emp Term-Subj to Deduct	1	\$0	\$0
		16	\$135,447	\$8,465
020-Law Enforcement				
<u>020201-Sheriff-Administration</u>				
	Vandalism	1	\$21,690	\$21,690
	Weather	1	\$2,911	\$2,911
<u>020202-Sheriff-Patrol Division</u>				
	Arrest Related	1	\$9,838	\$9,838
	Veh-Backing	3	\$5,853	\$1,951
	Veh-Emerg Resp/Pursuit	3	\$26,915	\$8,972
	Veh-Fail to Allow Cmrce	1	\$491	\$491
	Veh-Front End Coll	1	\$17,302	\$17,302
	Veh-Ice On Road	1	\$2,368	\$2,368
	Veh-Sideswp,Lane Chg,Pass	1	\$1,188	\$1,188
	Veh-Strk Veh,Ped,Obj	4	\$8,942	\$2,236
	Weather	1	\$537	\$537
<u>020203-Sheriff-Detention Center</u>				
	Inmate Related	5	\$44,655	\$8,931
<u>020208-Sheriff-Prisoner Transport</u>				
	Alleged Acc-Ins Unaware	1	\$1,200	\$1,200
		24	\$143,890	\$5,995
030-Road & Bridge				

Colorado Counties Casualty and Property

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

Gilpin



Claims From 2017 to 2021 as of December 31, 2021

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
<u>030309-R&B Maintenance</u>				
	Off Road Equipment	3	\$2,484	\$828
	Street or Roadway	3	\$0	\$0
	Veh-Backing	1	\$0	\$0
	Veh-Fail to Allow Clmce	1	\$0	\$0
	Veh-Intersection Acc	1	\$6,137	\$6,137
	Veh-Strk Veh,Ped,Obj	1	\$0	\$0
<u>030310-R&B Construction</u>				
	Vandalism	1	\$41,817	\$41,817
<u>030312-R&B Snow & Ice Removal</u>				
	Off Road Equipment	1	\$0	\$0
	Struck Object	1	\$0	\$0
<u>030314-R&B Fleet Maintenance</u>				
	Falling or Thrown Object	1	\$0	\$0
<u>030315-R&B Trucking</u>				
	Street or Roadway	1	\$0	\$0
	Veh-Fail to Allow Clmce	1	\$0	\$0
	Veh-Jackknife,Rollover	2	\$130,716	\$65,358
	Veh-Strk Veh,Ped,Obj	1	\$7,964	\$7,964
		<u>19</u>	<u>\$189,118</u>	<u>\$9,954</u>
040-Social Services				
<u>040400-Soc Svcs Administration</u>				
	Employment Related	1	\$0	\$0
		<u>1</u>	<u>\$0</u>	<u>\$0</u>
060-Community Services				
<u>060650-Community Svcs Sr Program</u>				
	Veh-Backing	2	\$0	\$0
		<u>2</u>	<u>\$0</u>	<u>\$0</u>
	Total	62	\$468,455	\$7,556

Colorado Counties Casualty and Property

Loss Analysis by Pool by Accident



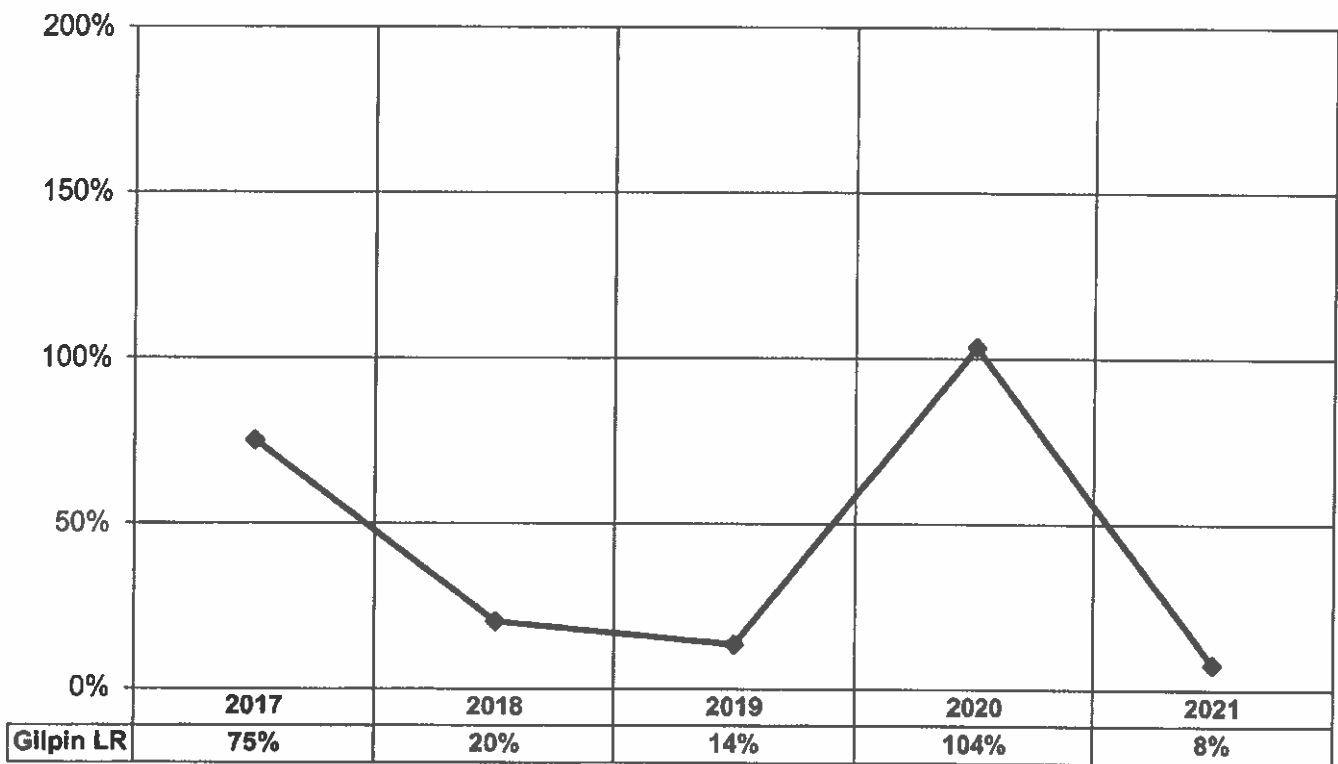
Claims From 2017 to 2021 as of December 31, 2021

Accident	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
Fatality	20	\$16,970,886	\$848,544
Hail/Wind	82	\$8,352,934	\$101,865
Emp Term-Subj to Deduct	61	\$3,853,930	\$63,179
Inmate Related	97	\$3,255,484	\$33,562
Veh-Strk Veh.Ped.Obi	463	\$2,524,802	\$5,453
Weather	90	\$2,322,536	\$25,806
Arrest Related	48	\$1,590,536	\$33,136
Veh-Jackknife.Rollover	32	\$1,555,198	\$48,600
Suicide or Attempted	12	\$1,292,644	\$107,720
Veh-Rear End Acc	183	\$1,195,127	\$6,531
Discha. Leak. & Overflow	51	\$1,077,925	\$21,136
Lightning/Snow/Rain	21	\$1,076,605	\$51,267
Veh-Struck Animal	227	\$946,996	\$4,172
Govt Process or System	22	\$914,082	\$41,549
Veh-Fail to Yield ROW	75	\$898,885	\$11,985
Veh-Ice On Road	90	\$769,183	\$8,546
Legal Process	71	\$765,447	\$10,781
Fire, Smoke, Explosion	18	\$762,300	\$42,350
Veh-Backing	358	\$716,861	\$2,002
Veh-Emerg Resp/Pursuit	80	\$634,207	\$7,928
Vandalism	96	\$597,138	\$6,220
Wrongful Death	15	\$591,411	\$39,427
Constitutional Violation	39	\$533,484	\$13,679
Veh-Intersection Acc	47	\$530,162	\$11,280
Veh-Sidesw.Lane Chg Pass	148	\$422,417	\$2,854
Veh-Loss of Control	38	\$366,525	\$9,645
Veh-Front End Coll	18	\$336,657	\$18,703
Veh-Ran Off Rdwy	20	\$313,248	\$15,662
Veh-Fail to Allow Clnce	44	\$300,680	\$6,834
Wrongful Entry	1	\$298,752	\$298,752
Veh-Train Accident	1	\$241,556	\$241,556
Struck Object	117	\$204,236	\$1,746
Slip, Trip or Fall	140	\$197,328	\$1,409
Defamation or Slander	23	\$188,149	\$8,180
Veh-Passgr Bus	11	\$170,294	\$15,481
Temperature Extremes	5	\$161,400	\$32,280
Off Road Equipment	91	\$159,051	\$1,748
Discrimination	19	\$133,494	\$7,026
Alleged Acc-Ins Unaware	67	\$132,665	\$1,980
Employment Related	5	\$107,551	\$21,510
Street or Roadway	220	\$78,181	\$355
Health, Safety & Welfare	5	\$68,446	\$13,689
Veh-Trk or Tractor Trlr	4	\$54,473	\$13,618
Network Liability	6	\$49,167	\$8,194
Falling or Thrown Object	78	\$48,637	\$624
Veh-Rocks From Truck	60	\$42,740	\$712
Elec Surge-Not Lightning	10	\$39,858	\$3,986
Errors & Omissions	15	\$36,462	\$2,431
Sewer or Water	3	\$33,413	\$11,138
Gunshot	4	\$30,651	\$7,663
Animal or Insect	10	\$27,230	\$2,723
Building Related	3	\$15,646	\$5,215
Criminal Activity	5	\$13,370	\$2,674
Equip & Power Tools	6	\$10,461	\$1,743
Sexual Harassment	6	\$10,002	\$1,667
Others	124	\$27,813	\$224
	3,605	\$58,049,316	\$16,102

**County Workers' Compensation Pool
Loss Ratio Report
as of December 31, 2021**



**Gilpin County
CWCP Loss Ratio**



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

Frequency
of Claims

Severity
\$ of Claims

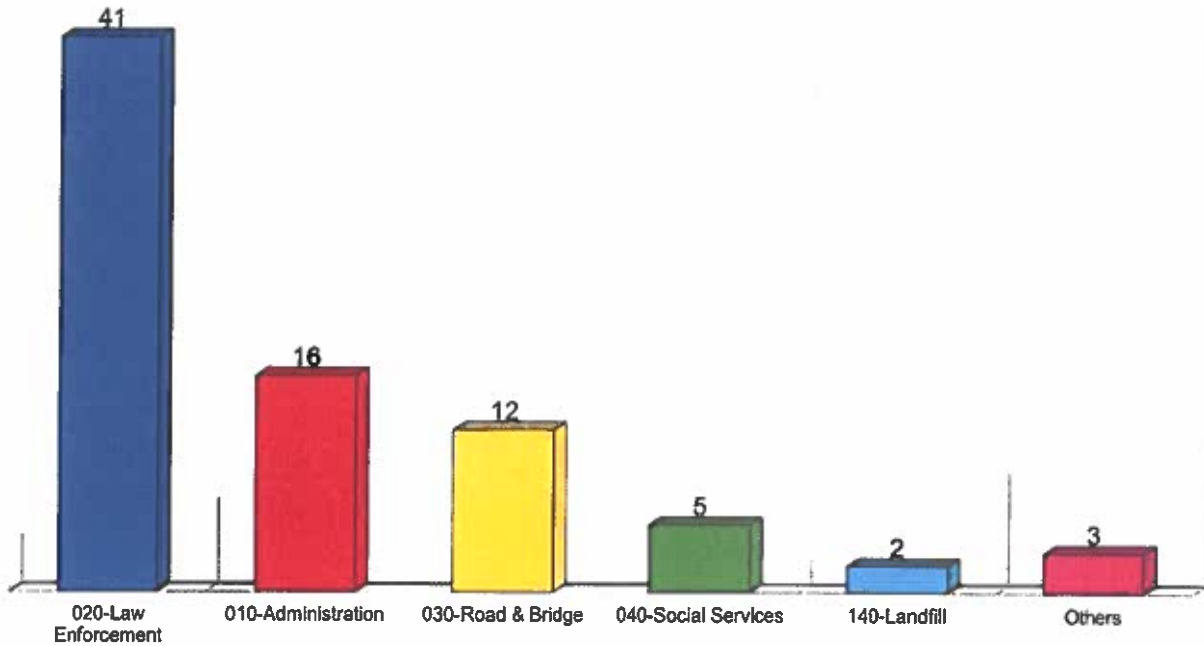
Average Cost
Per Claim

79

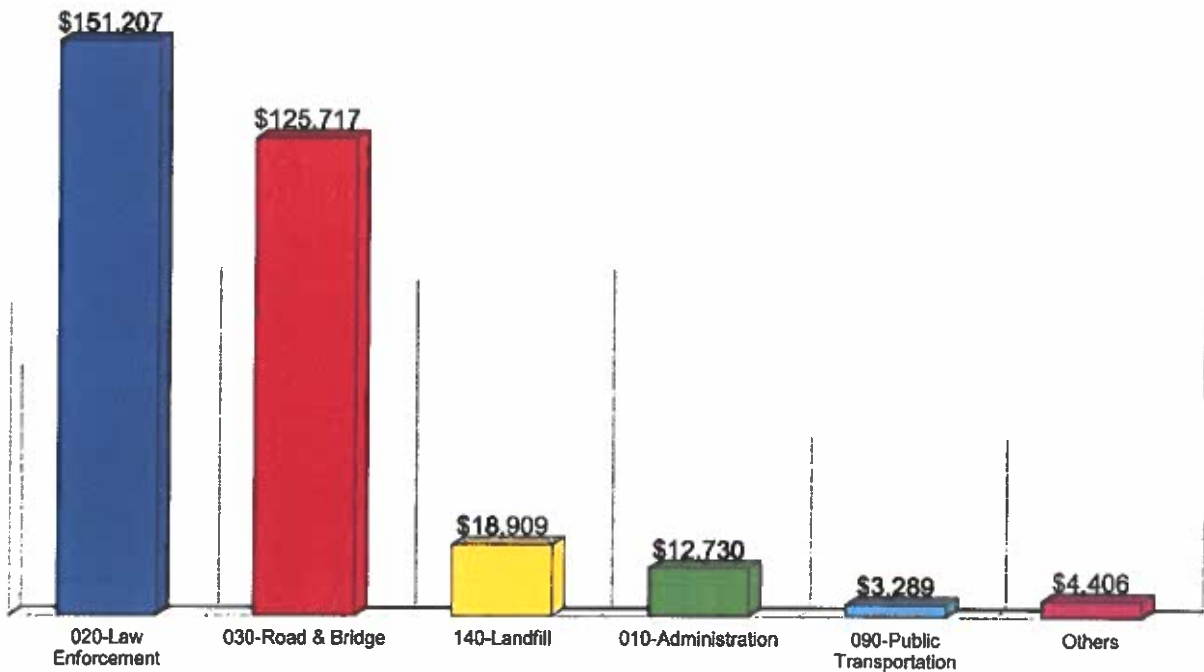
\$316,258

\$4,003

Top Five in Frequency



Top Five in Severity



Frequency
of Claims

Severity
\$ of Claims

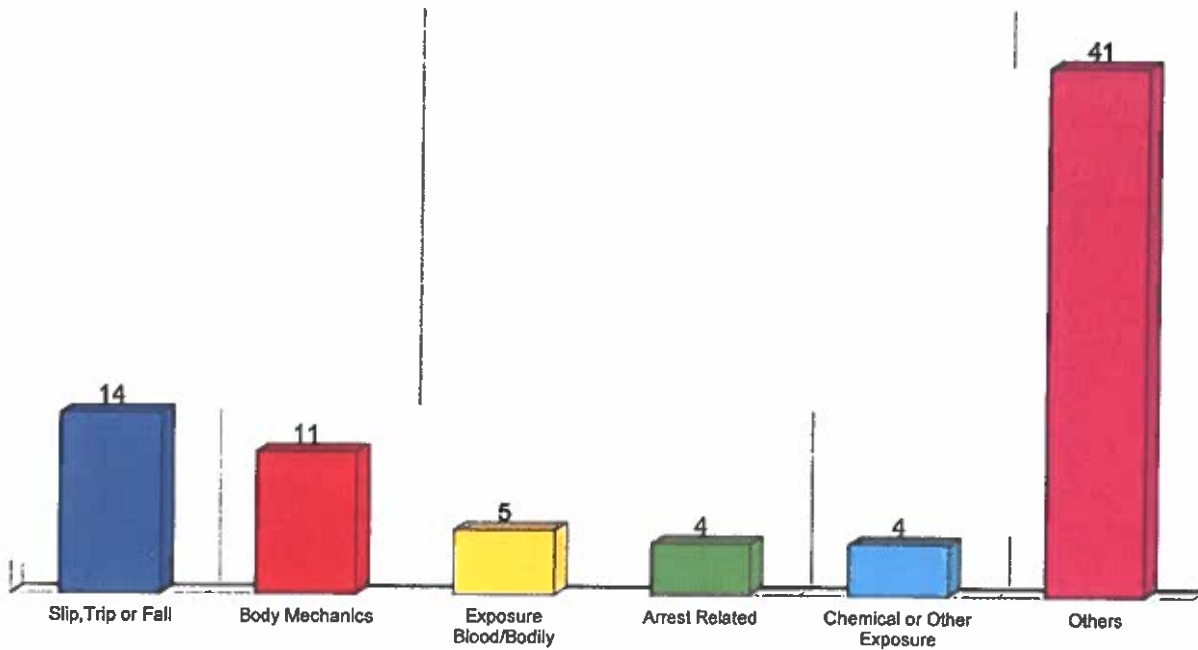
Average Cost
Per Claim

79

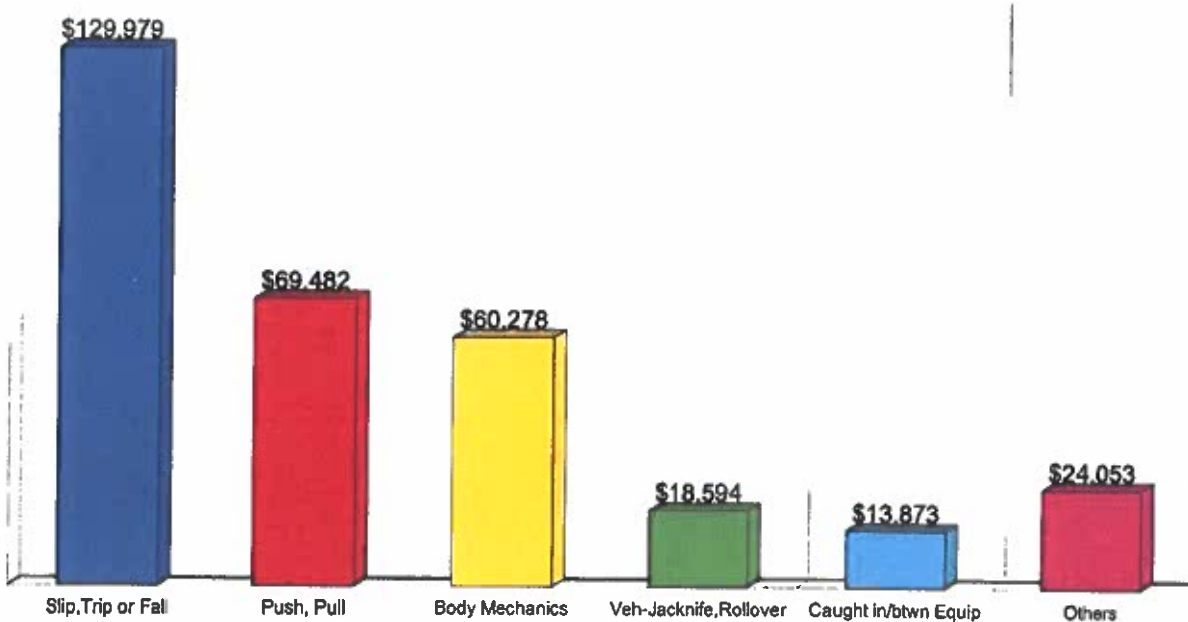
\$316,258

\$4,003

Top Five in Frequency



Top Five in Severity



County Workers' Compensation Pool

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

Gilpin



Claims From 2017 to 2021 as of December 31, 2021

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
010-Administration				
<u>010102-Admin Administration</u>				
	Falling or Thrown Object	1	\$0	\$0
	Slip, Trip or Fall	2	\$2,197	\$1,099
<u>010103-Admin County Attorney</u>				
	Body Mechanics	1	\$0	\$0
<u>010107-Admin Other Support Svcs</u>				
	Falling or Thrown Object	1	\$820	\$820
<u>010110-Admin Planning & Zoning</u>				
	Cuts	1	\$235	\$235
<u>010111-Admin Grounds & Bldg Maint</u>				
	Cuts	1	\$396	\$396
	Inhalation	1	\$0	\$0
	Misc Cause	1	\$3	\$3
<u>010116-Admin Parks & Open Space</u>				
	Chemical or Other Exposure	2	\$208	\$104
<u>010118-Admin Custodial</u>				
	Body Mechanics	1	\$888	\$888
<u>010125-Admin Communications, PBX</u>				
	Body Mechanics	1	\$500	\$500
<u>010140-Admin Assessor</u>				
	Veh-Rear End Acc	1	\$7,029	\$7,029
<u>010150-Admin Coroner</u>				
	Exposure Blood/Bodily Fluids/Disease	1	\$0	\$0
	Slip, Trip or Fall	1	\$454	\$454
		16	\$12,730	\$796
020-Law Enforcement				
<u>020202-Sheriff-Patrol Division</u>				
	Animal or Insect	3	\$0	\$0
	Arrest Related	4	\$289	\$72
	Body Mechanics	3	\$15,970	\$5,323
	Cuts	1	\$0	\$0
	Exposure Blood/Bodily Fluids/Disease	2	\$284	\$142
	Glass	1	\$0	\$0
	Gunshot	1	\$4,739	\$4,739
	Heart/Chest Pains	1	\$0	\$0
	Slip, Trip or Fall	8	\$122,089	\$15,261
	Step in Hole	1	\$0	\$0
	Struck Object	1	\$563	\$563
	Training	1	\$1,000	\$1,000
	Veh-Emerg Resp/Pursuit	2	\$0	\$0
	Veh-Front End Coll	1	\$0	\$0
	Veh-Other Driving	1	\$1,058	\$1,058

County Workers' Compensation Pool

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

Gilpin



Claims From 2017 to 2021 as of December 31, 2021

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
<u>020203-Sheriff-Detention Center</u>				
	Body Mechanics	1	\$0	\$0
	Cuts	1	\$1,031	\$1,031
	Inmate Related	2	\$832	\$416
	Lifting	1	\$357	\$357
	Needle Stick	1	\$1,809	\$1,809
	Training	1	\$451	\$451
<u>020205-Sheriff-Investigations</u>				
	Exposure Blood/Bodily Fluids/Disease	2	\$511	\$255
<u>020212-Sheriff-Dispatch</u>				
	Stress-Mental	1	\$226	\$226
		41	\$151,207	\$3,688
030-Road & Bridge				
<u>030309-R&B Maintenance</u>				
	Body Mechanics	1	\$33,832	\$33,832
	Caught in/btwn Equip	2	\$13,873	\$6,936
	Falling or Thrown Object	2	\$1,085	\$542
	Veh-Fall to Yield ROW	1	\$0	\$0
	Veh-Loss of Control	2	\$0	\$0
	Veh-Strk Veh, Ped, Obj	1	\$0	\$0
<u>030314-R&B Fleet Maintenance</u>				
	Body Mechanics	1	\$7,446	\$7,446
	Push, Pull	2	\$69,482	\$34,741
		12	\$125,717	\$10,476
040-Social Services				
<u>040400-Soc Svcs Administration</u>				
	Body Mechanics	2	\$1,642	\$821
	Chemical or Other Exposure	1	\$166	\$166
	Cumulative Trauma	1	\$186	\$186
	Slip, Trip or Fall	1	\$0	\$0
		5	\$1,994	\$399
060-Community Services				
<u>060650-Community Svcs Sr Program</u>				
	Slip, Trip or Fall	1	\$1,949	\$1,949
		1	\$1,949	\$1,949
090-Public Transportation				
<u>090810-Transit Agency</u>				
	Slip, Trip or Fall	1	\$3,289	\$3,289
		1	\$3,289	\$3,289

County Workers' Compensation Pool



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

Gilpin

Claims From 2017 to 2021 as of December 31, 2021

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
140-Landfill				
<u>140901-Landfill Operations</u>				
	<i>Foreign Body in Eye</i>	1	\$315	\$315
	<i>Veh-Jacknife,Rollover</i>	1	\$18,594	\$18,594
		2	\$18,909	\$9,454
170-Miscellaneous				
<u>170950-Misc Unspecified</u>				
	<i>Chemical or Other Exposure</i>	1	\$463	\$463
		1	\$463	\$463
	Total	79	\$316,258	\$4,003

County Workers' Compensation Pool

Loss Analysis by Pool by Accident



Claims From 2017 to 2021 as of December 31, 2021

Accident	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
Slip, Trip or Fall	1,097	\$11,594,477	\$10,569
Body Mechanics	412	\$4,131,365	\$10,028
Lifting	252	\$2,568,686	\$10,193
Inmate Related	452	\$2,372,465	\$5,249
Training	214	\$2,138,939	\$9,995
Veh-Sideswp, Lane Chg, Pass	10	\$1,559,708	\$155,971
Falling or Thrown Object	178	\$1,268,819	\$7,128
Push, Pull	53	\$886,763	\$16,731
Struck Object	193	\$845,604	\$4,381
Caught in/btwn Equip	158	\$810,890	\$5,132
Arrest Related	238	\$807,046	\$3,391
Exposure Blood/Bodily Fluids/Disease	224	\$791,017	\$3,531
Cumulative Trauma	102	\$697,998	\$6,843
Veh-Loss of Control	47	\$662,887	\$14,104
Veh-Rear End Acc	44	\$627,550	\$14,262
Veh-Strk Veh, Ped, Obi	21	\$618,359	\$29,446
Veh-Emerg Resp/Pursuit	16	\$421,621	\$26,351
Fatality	4	\$417,152	\$104,288
Veh-Viol Traff Ctrl Device	5	\$408,594	\$81,719
Jumplng, Running	11	\$360,245	\$32,750
Veh-Fail to Yield ROW	18	\$328,252	\$18,236
Animal or Insect	185	\$322,305	\$1,742
Veh-Intersection Acc	22	\$310,789	\$14,127
Equip & Power Tools	33	\$293,622	\$8,898
Step in Hole	21	\$274,352	\$13,064
Veh-Trk or Tractor Trlr	13	\$255,962	\$19,689
Gunshot	7	\$239,926	\$34,275
Reaching	11	\$237,452	\$21,587
Confront w/Others	48	\$236,191	\$4,921
Cuts	142	\$218,068	\$1,536
Chemical or Other Exposure	166	\$216,939	\$1,307
Stress-Mental	31	\$210,337	\$6,785
Veh-Jackknife, Rollover	18	\$126,864	\$7,048
Attack by Inmate	15	\$122,418	\$8,161
Noise	11	\$119,216	\$10,838
Assault & Battery	8	\$107,888	\$13,486
Needle Stick	46	\$95,842	\$2,084
Veh-Ice On Road	8	\$80,488	\$10,061
Hail, Ice, Snow, Rain, Wind	1	\$72,795	\$72,795
Veh-Front End Coll	10	\$69,286	\$6,929
Bodily Injury	7	\$67,980	\$9,711
Human Action	9	\$65,749	\$7,305
Veh-Passng Bus	1	\$41,084	\$41,084
Veh-Ran Off Rdwy	8	\$30,671	\$3,834
Veh-Struck Animal	7	\$30,088	\$4,298
Unknown	7	\$28,405	\$4,058
Strain	7	\$25,341	\$3,620
Veh-Other Driving	10	\$24,050	\$2,405
Foreign Body in Eye	51	\$21,997	\$431
Temperature Extremes	11	\$21,890	\$1,990
Glass	12	\$20,803	\$1,734
Fire, Smoke, Explosion	9	\$13,393	\$1,488
Weather	2	\$8,225	\$4,112
Criminal Activity	1	\$7,745	\$7,745
Child Custody	1	\$6,500	\$6,500
Others	67	\$36,979	\$552
	4,755	\$38,380,078	\$8,072