CTSI

Serving Colorado's Counties

Gunnison County Loss Analysis

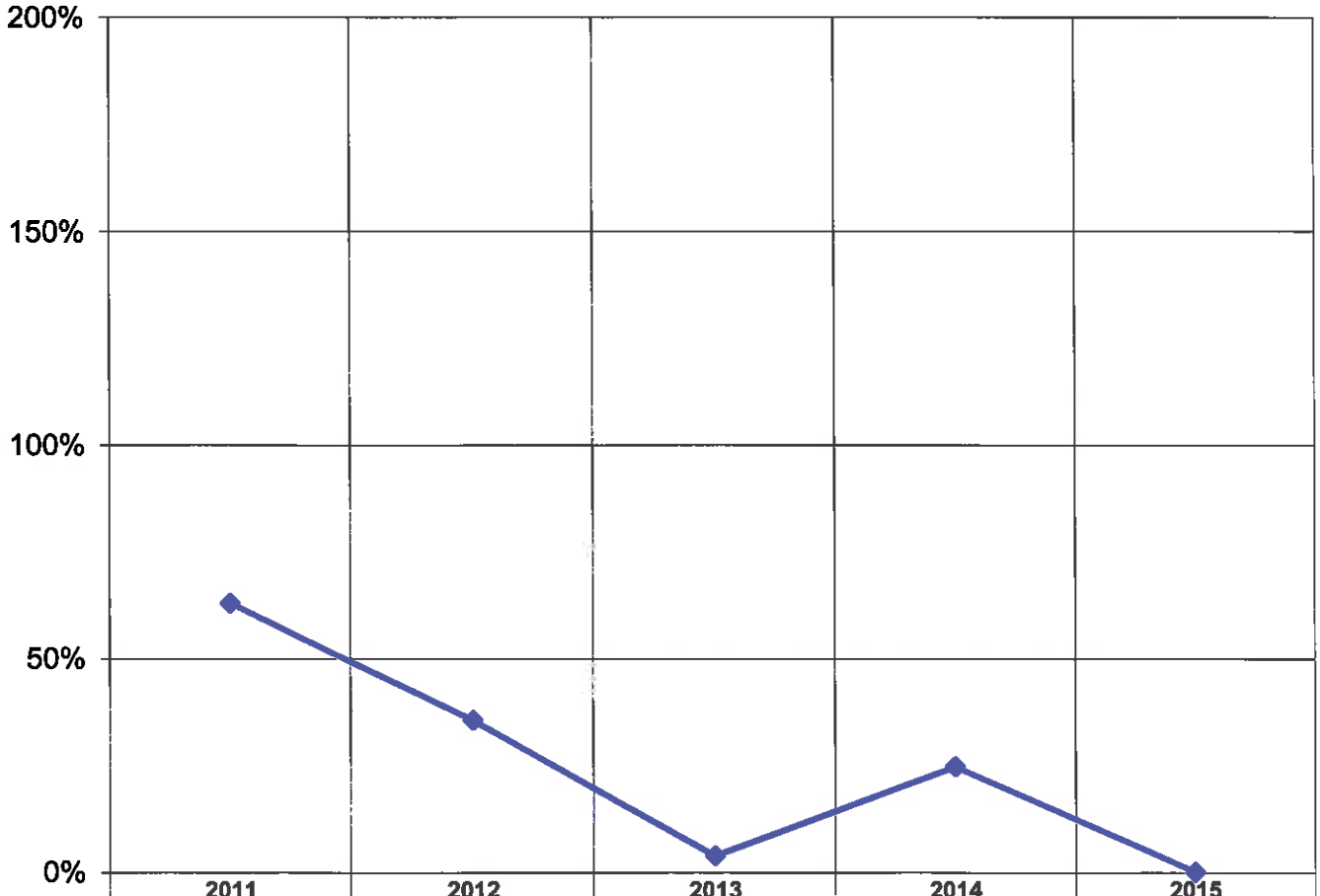
County Casualty and Property Pool (CAPP)

2010 to 2014 as of 12/31/14

County Technical Services, Inc.
The service arm of county government
www.ctsi.org

Colorado Counties Casualty Property Pool
Loss Ratio Report
as of March 31, 2015

Gunnison County
CAPP Loss Ratio

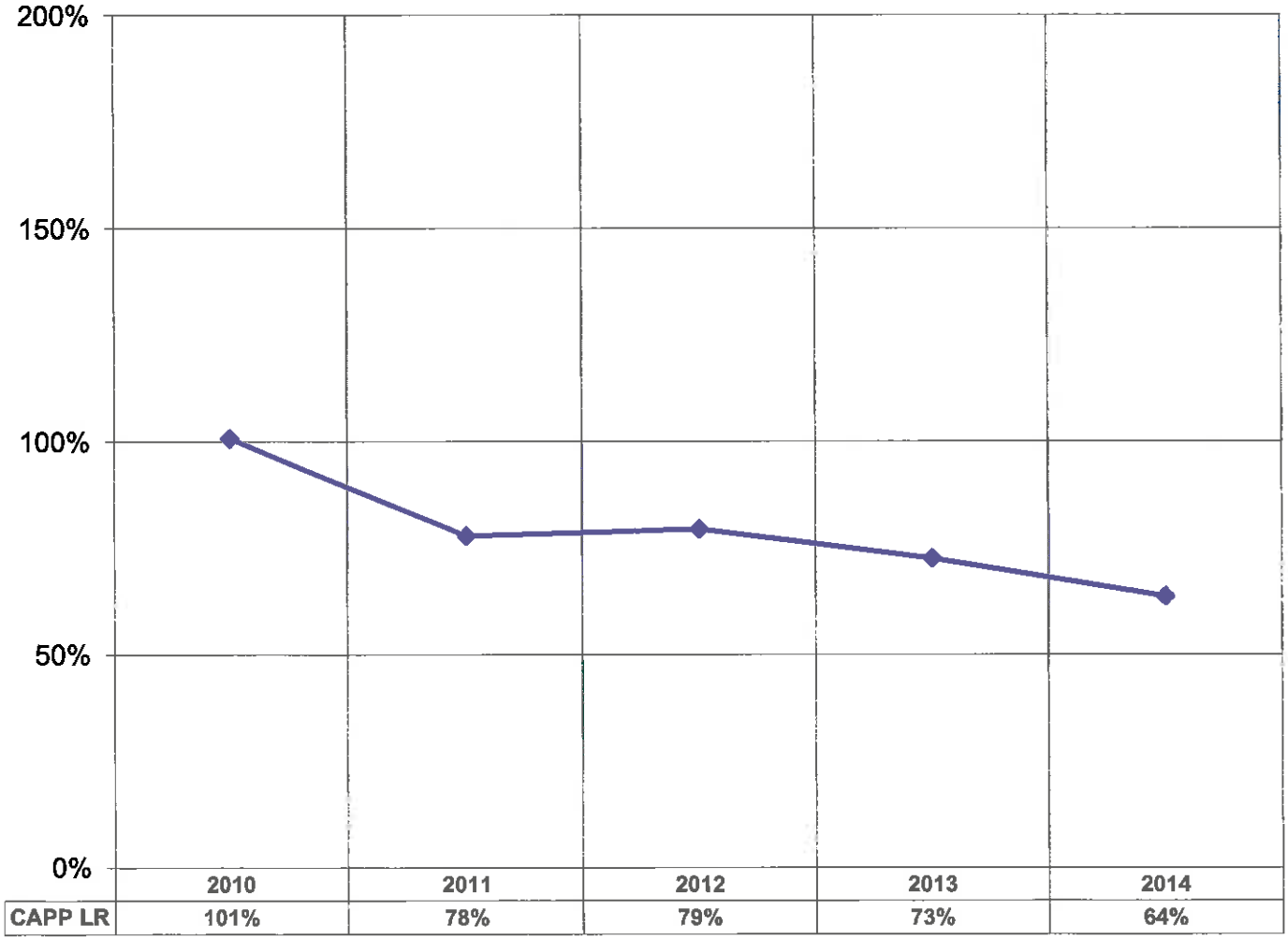


	2011	2012	2013	2014	2015
Gunnison LR	63%	36%	4%	25%	0%

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

Colorado Counties Casualty Property Pool
Loss Ratio Report
as of December 31, 2014

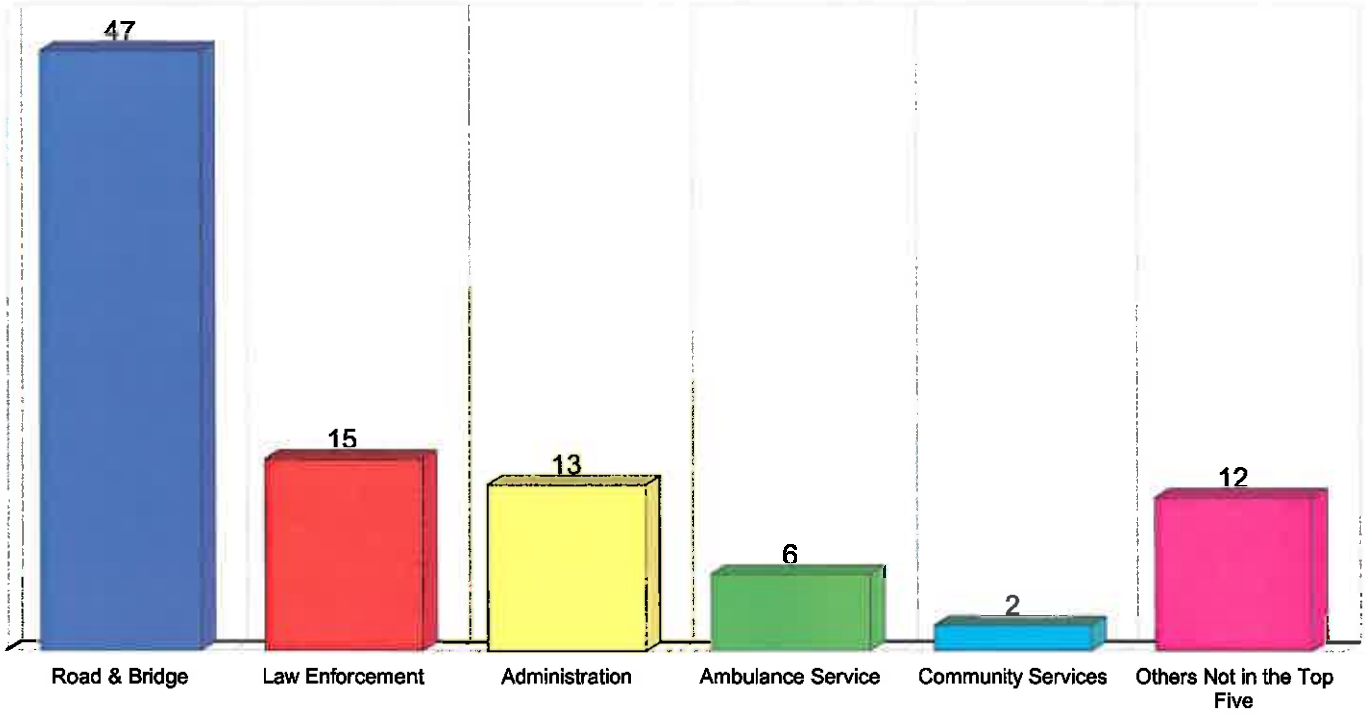
Colorado Counties Casualty & Property Pool
Loss Ratio



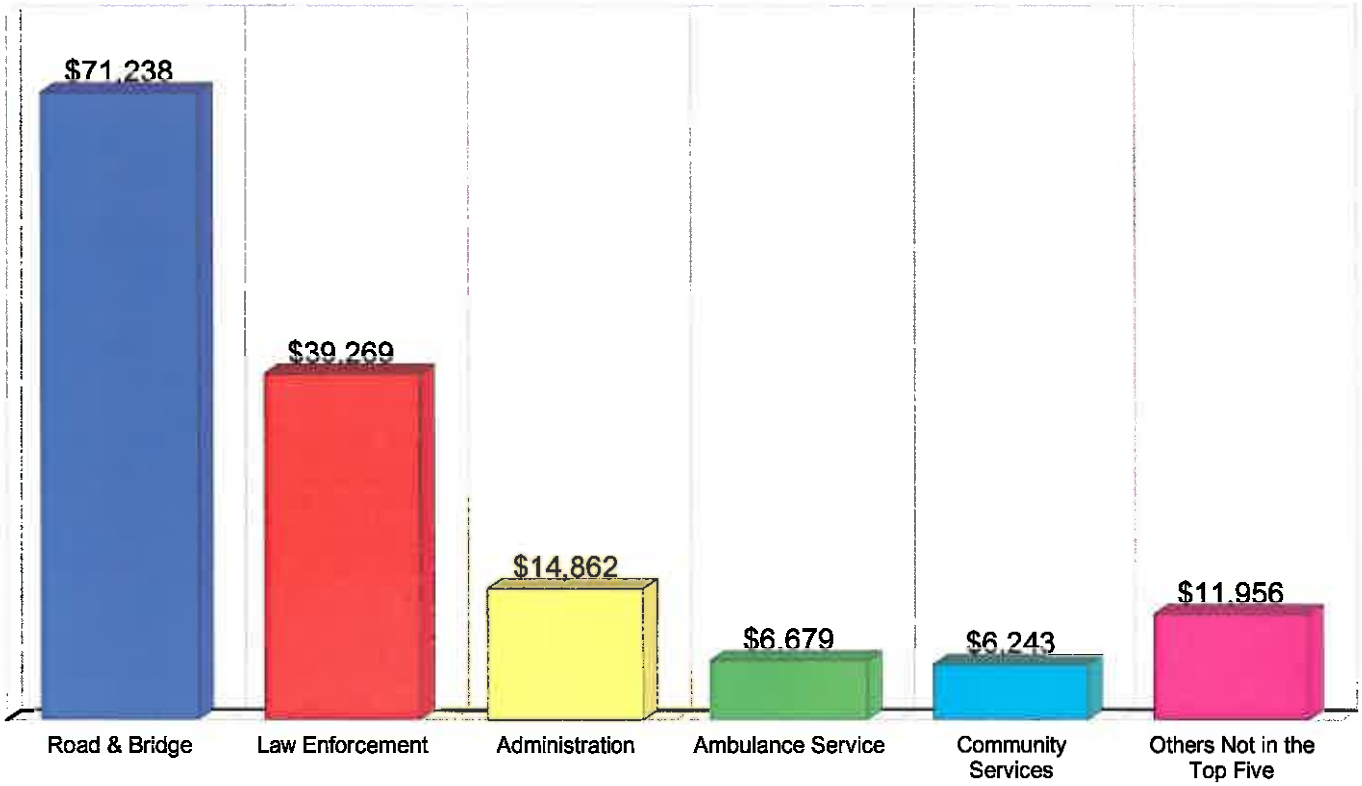
All claim years subject to change due to activity of claims.

Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
95	$150,247	$1,582

Top Five in Frequency



Top Five in Severity

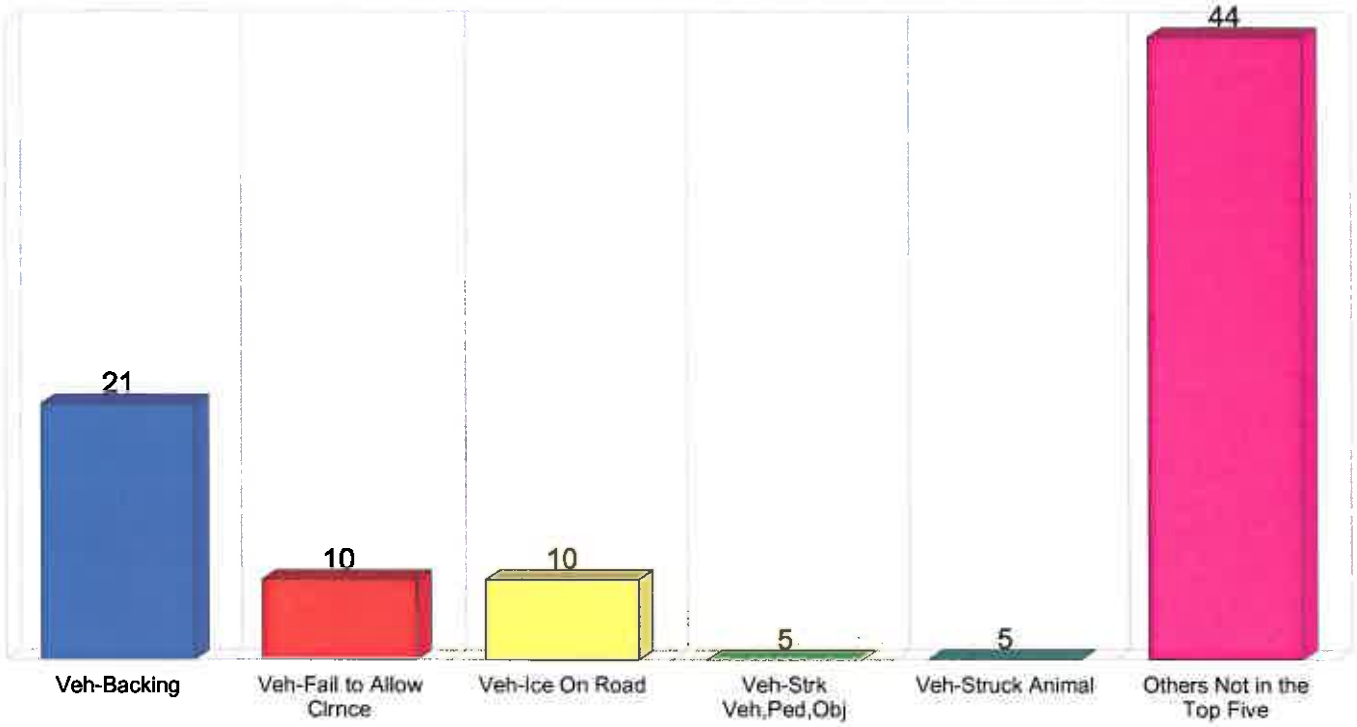


Loss Analysis by *County by Accident*

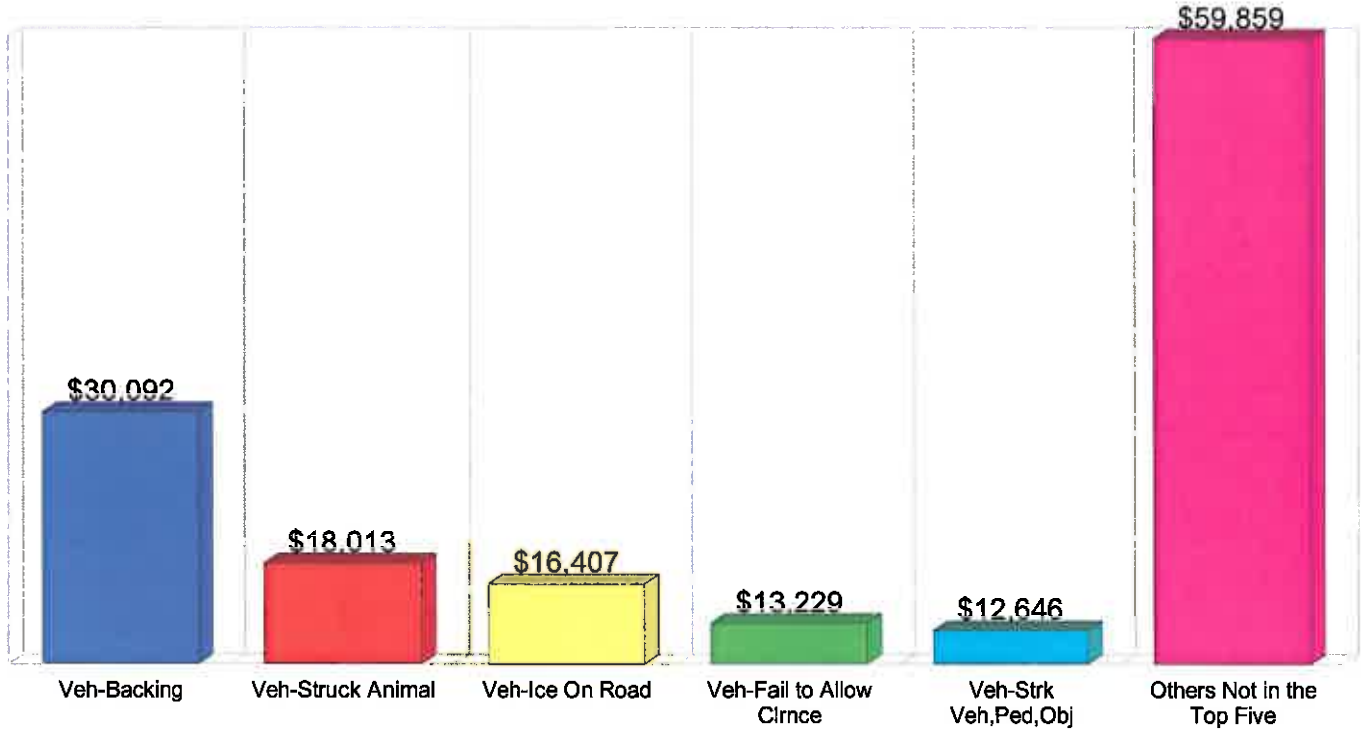
Claims From to 2010 through 2014 as of 12/31/14

Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
95	$150,247	$1,582

Top Five in Frequency



Top Five in Severity



Loss Analysis by Division, Department & Accident
Claims From to 2010 through 2014 as of 12/31/14

Gunnison County

CTSI
Serving Colorado's Counties

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
010	**Administration**			
	Admin Administration			
	Criminal Activity	1	$1,246	$1,246
	Veh-Backing	1	$1,349	$1,349
	Veh-Sideswp,Lane Chg,Pass	1	$0	$0
	Veh-Struck Animal	1	$2,097	$2,097
	Admin Airport			
	Struck Object	1	$6,444	$6,444
	Veh-Fail to Allow Clrnce	1	$695	$695
	Admin Assessor			
	Falling or Thrown Object	1	$1,529	$1,529
	Admin Clerk&Recorder,Elections			
	Legal Process	1	$0	$0
	Admin Commissioners			
	Errors & Omissions	1	$1	$1
	Admin Fairgrounds			
	Vandalism	1	$176	$176
	Admin Grounds & Bldg Maint			
	Hail,Ice,Snow,Rain,Wind	1	$0	$0
	Veh-Backing	1	$1,326	$1,326
	Admin Planning & Zoning			
	Legal Process	1	$0	$0
	Administration	13	$14,862	$1,143
110	**Ambulance Service**			
	Ambulance-Ambulance Svc			
	Veh-Backing	1	$182	$182
	Veh-Ice On Road	1	$1,000	$1,000
	Veh-Rear End Acc	1	$1,369	$1,369
	Veh-Sideswp,Lane Chg,Pass	2	$0	$0
	Veh-Struck Animal	1	$4,129	$4,129
	Ambulance Service	6	$6,679	$1,113
060	**Community Services**			
	Community Svcs Sr Program			
	Veh-Backing	2	$6,243	$3,121
	Community Services	2	$6,243	$3,121
190	**District Attorneys**			
	DA Judicial District 07			
	Employment-Discrimination	2	$0	$0
	District Attorneys	2	$0	$0
050	**Health Department**			
	Health-Administration			
	Defamation or Slander	1	$0	$0

Loss Analysis by Division, Department & Accident
Claims From to 2010 through 2014 as of 12/31/14

Gunnison County

CTSI
Serving Colorado's Counties

Division	Department		Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
050	**Health Department**				
	Health-Health Care Facilities				
	Health, Safety & Welfare		1	$0	$0
		Health Department	2	$0	$0
100	**Housing Authority**				
	Housing Authority				
	Slip,Trip or Fall		1	$0	$0
	Temperature Extremes		1	$1,566	$1,566
		Housing Authority	2	$1,566	$783
140	**Landfill**				
	Landfill Administration				
	Veh-Strk Veh,Ped,Obj		1	$894	$894
	Landfill Operations				
	Veh-Loss of Control		1	$5,000	$5,000
		Landfill	2	$5,894	$2,947
020	**Law Enforcement**				
	Sheriff-Administration				
	Emp Term-Subj to Deduct		1	$3,670	$3,670
	Sheriff-Detention Center				
	Falling or Thrown Object		1	$3,378	$3,378
	Sheriff-Jail				
	Inmate Related		2	$1,292	$646
	Sheriff-Patrol Division				
	Arrest Related		1	$0	$0
	Veh-Backing		2	$3,925	$1,962
	Veh-Emerg Resp/Pursuit		1	$3,115	$3,115
	Veh-Ice On Road		1	$517	$517
	Veh-Strk Veh,Ped,Obj		3	$11,584	$3,861
	Veh-Struck Animal		3	$11,788	$3,929
		Law Enforcement	15	$39,269	$2,618
170	**Miscellaneous**				
	Misc Unspecified				
	Alleged Acc-Ins Unaware		1	$299	$299
		Miscellaneous	1	$299	$299
090	**Public Transportation**				
	Transit Agency				
	Health, Safety & Welfare		1	$0	$0
		Public Transportation	1	$0	$0
030	**Road & Bridge**				
	R&B Administration				
	Unknown		1	$786	$786

Loss Analysis by Division, Department & Accident
Claims From to 2010 through 2014 as of 12/31/14

Gunnison County

CTSI
Serving Colorado's Counties

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
030	**Road & Bridge**			
	R&B Administration			
	Veh-Backing	5	$6,345	$1,269
	Veh-Fail to Allow Cirnce	1	$58	$58
	Veh-Ice On Road	1	$271	$271
	R&B District 01			
	Veh-Backing	1	$483	$483
	R&B District 04			
	Veh-Backing	1	$4,731	$4,731
	R&B Fleet Maintenance			
	Veh-Other Driving	1	$0	$0
	R&B Maintenance			
	Equip & Power Tools	1	$8,818	$8,818
	Right of Way Maint	1	$2,370	$2,370
	Veh-Backing	3	$942	$314
	Veh-Fail to Allow Cirnce	5	$9,092	$1,818
	Veh-Jacknife,Rollover	1	$877	$877
	Veh-Loss of Control	1	$856	$856
	Veh-Rocks From Truck	1	$836	$836
	Veh-Strk Veh,Ped,Obj	1	$168	$168
	R&B Snow & Ice Removal			
	Falling or Thrown Object	1	$0	$0
	Street or Roadway	1	$8,603	$8,603
	Struck Object	1	$1,781	$1,781
	Veh-Backing	2	$371	$186
	Veh-Fail to Allow Cirnce	3	$3,384	$1,128
	Veh-Ice On Road	7	$14,619	$2,088
	Veh-Intersection Acc	1	$0	$0
	Veh-Jacknife,Rollover	1	$900	$900
	Veh-Rear End Acc	2	$4,663	$2,331
	Veh-Sideswp,Lane Chg,Pass	1	$0	$0
	R&B Traffic Maintenance			
	Unknown	1	$0	$0
	R&B Trucking			
	Veh-Trk or Tractor Trlr	1	$286	$286
	Road & Bridge	47	$71,238	$1,516
070	**Water & Sanitation**			
	Water & Sanitation			
	Veh-Backing	2	$4,197	$2,098
	Water & Sanitation	2	$4,197	$2,098

Loss Analysis by Division, Department & Accident
Claims From to 2010 through 2014 as of 12/31/14

Gunnison County

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim

	County Total		
	# of Claims	Total $ Incurred	Average Incurred
Gunnison	95	$ 150,247	$ 1,582

County's % of Pool Total		
% of Total Number of Pool Claims	% of Total Cost of Pool Claims	% of Average Pool Claim Cost
2.60%	0.65%	25.11%

	Pool Total		
	# of Claims	Total $ Incurred	Average Incurred
Colorado Counties Casualty and Property Pool	3,659	$ 23,043,966	$ 6,298

Loss Analysis by *Pool by Accident*

CTSI
Serving Colorado's Counties

Claims From 1988 through December 31, 2014

Accident	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
Emp Term-Subj to Deduct	277	$13,102,373	$47,301
Hail,Ice,Snow,Rain,Wind	784	$10,374,074	$13,232
Employment Related	213	$5,678,982	$26,662
Inmate Related	428	$5,666,532	$13,240
Arrest Related	606	$5,579,254	$9,207
Fire, Smoke, Explosion	137	$5,292,836	$38,634
Gunshot	7	$3,953,725	$564,818
Veh-Jacknife,Rollover	232	$3,459,275	$14,911
Veh-Strk Veh,Ped,Obj	1,875	$3,140,921	$1,675
Veh-Fail to Allow Clmce	1,158	$3,033,133	$2,619
Veh-Loss of Control	760	$2,953,145	$3,886
Veh-Intersection Acc	418	$2,836,550	$6,786
Veh-Rear End Acc	845	$2,367,134	$2,801
Discrimination	73	$2,359,401	$32,321
Legal Process	290	$2,112,754	$7,285
Veh-Backing	1,621	$1,962,497	$1,211
Defamation or Slander	76	$1,916,361	$25,215
Law Enforcement	162	$1,865,098	$11,513
Govt Process or System	257	$1,672,790	$6,509
Lightning	237	$1,659,292	$7,001
Constitutional Violation	113	$1,571,234	$13,905
Errors & Omissions	233	$1,467,048	$6,296
Veh-Other Driving	611	$1,240,592	$2,030
Veh-Fail to Yield ROW	199	$1,126,161	$5,659
Dischg, Leak, & Overflow	100	$1,111,017	$11,110
Veh-Emerg Resp/Pursuit	224	$1,101,418	$4,917
Veh-Sideswp,Lane Chg,Pass	667	$1,082,829	$1,623
Building Related	91	$1,021,733	$11,228
Embezzlement	10	$949,320	$94,932
Veh-Trk or Tractor Trlr	255	$899,647	$3,528
Suicide or Attempted	26	$892,675	$34,334
Criminal Activity	397	$874,600	$2,203
Slip,Trip or Fall	769	$659,989	$858
Vandalism	349	$658,290	$1,886
Bodily Injury	367	$599,917	$1,635
Veh-Passgr Bus	223	$564,807	$2,533
Veh-Struck Animal	168	$559,633	$3,331
Wrongful Death	61	$502,584	$8,239
Arson	7	$480,564	$68,652
Equip & Power Tools	105	$461,447	$4,395
Child Custody	43	$451,250	$10,494
Veh-Ran Off Rdwy	154	$446,990	$2,903
Veh-Ice On Road	157	$440,240	$2,804
Malicious Prosecution	34	$435,160	$12,799
Sexual Harassment	33	$427,549	$12,956
Falling or Thrown Object	178	$360,616	$2,026
Veh-Train Accident	20	$352,881	$17,644
Sewer or Water	109	$332,850	$3,054
Flood	42	$329,464	$7,844
Assault & Battery	42	$318,764	$7,590
Others	4,709	$4,446,777	$944
	20,952	**$107,154,170**	**$5,114**

CTSI

Serving Colorado's Counties

Gunnison County Loss Analysis

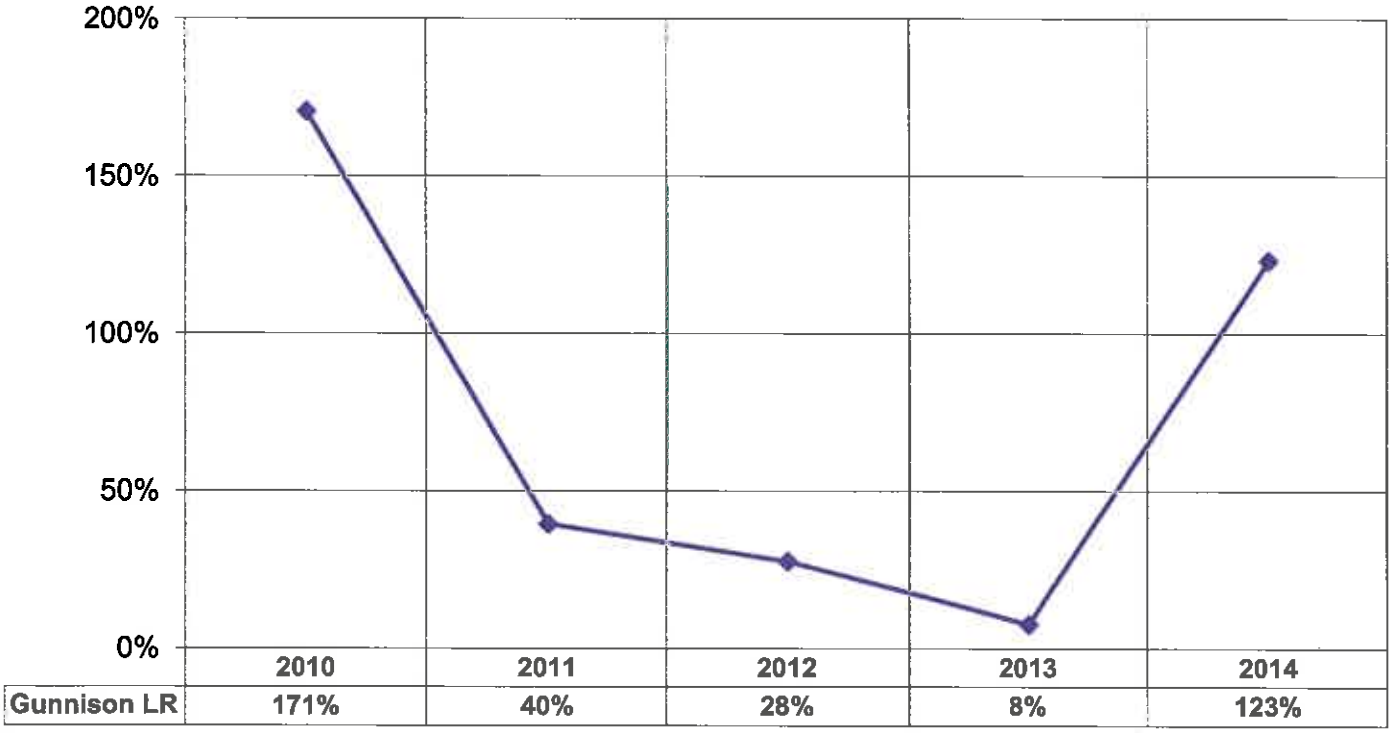
County Workers Comp Pool (CWCP)

2010 to 2014 as of 12/31/14

County Technical Services, Inc.
The service arm of county government
www.ctsi.org

County Workers' Compensation Pool
Loss Ratio Report
as of December 31, 2014

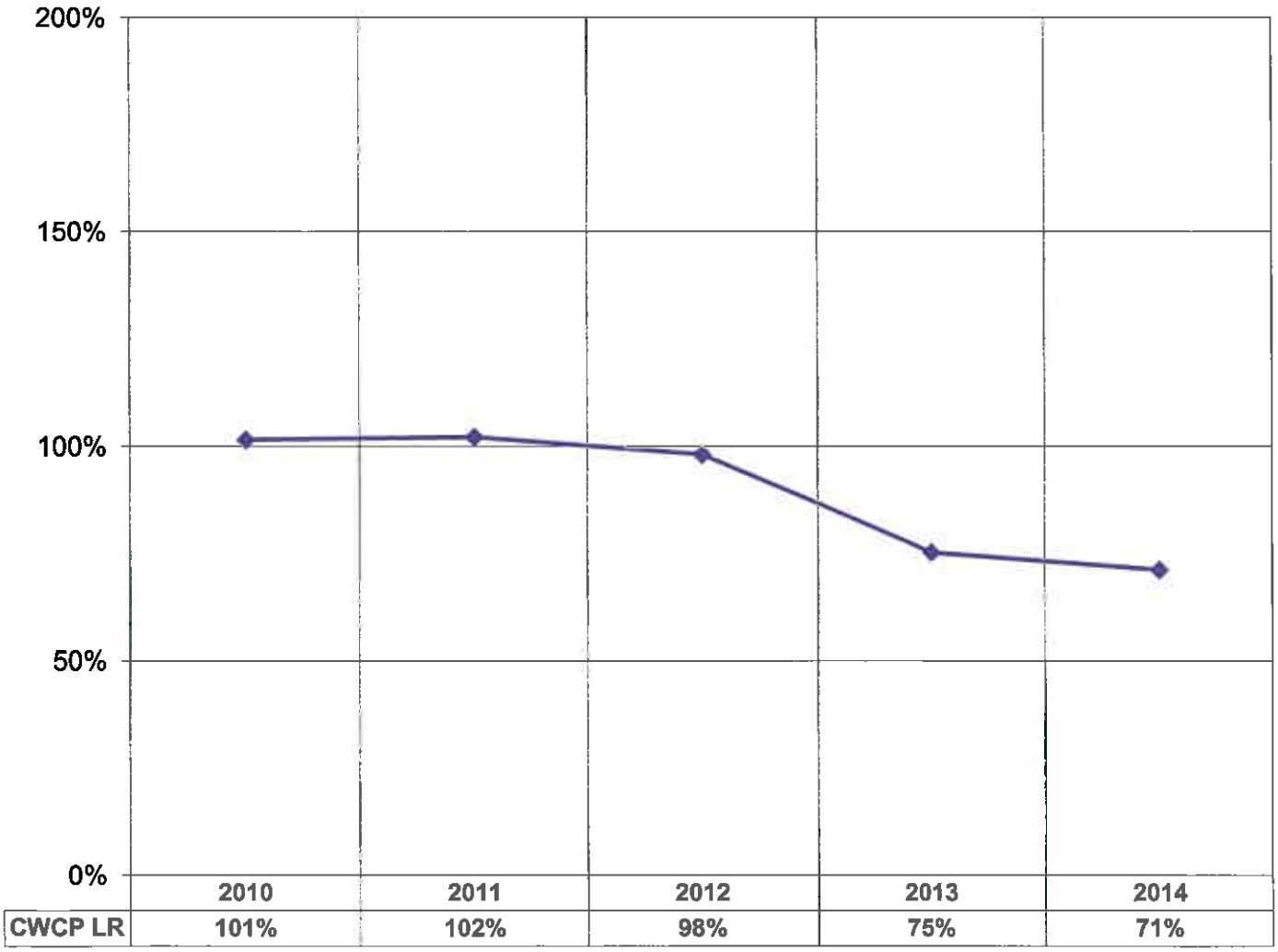
Gunnison County
CWCP Loss Ratio



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

County Workers' Compensation Pool
Loss Ratio Report
as of December 31, 2014

County Workers' Compensation Pool
Loss Ratio



	2010	2011	2012	2013	2014
CWCP LR	101%	102%	98%	75%	71%

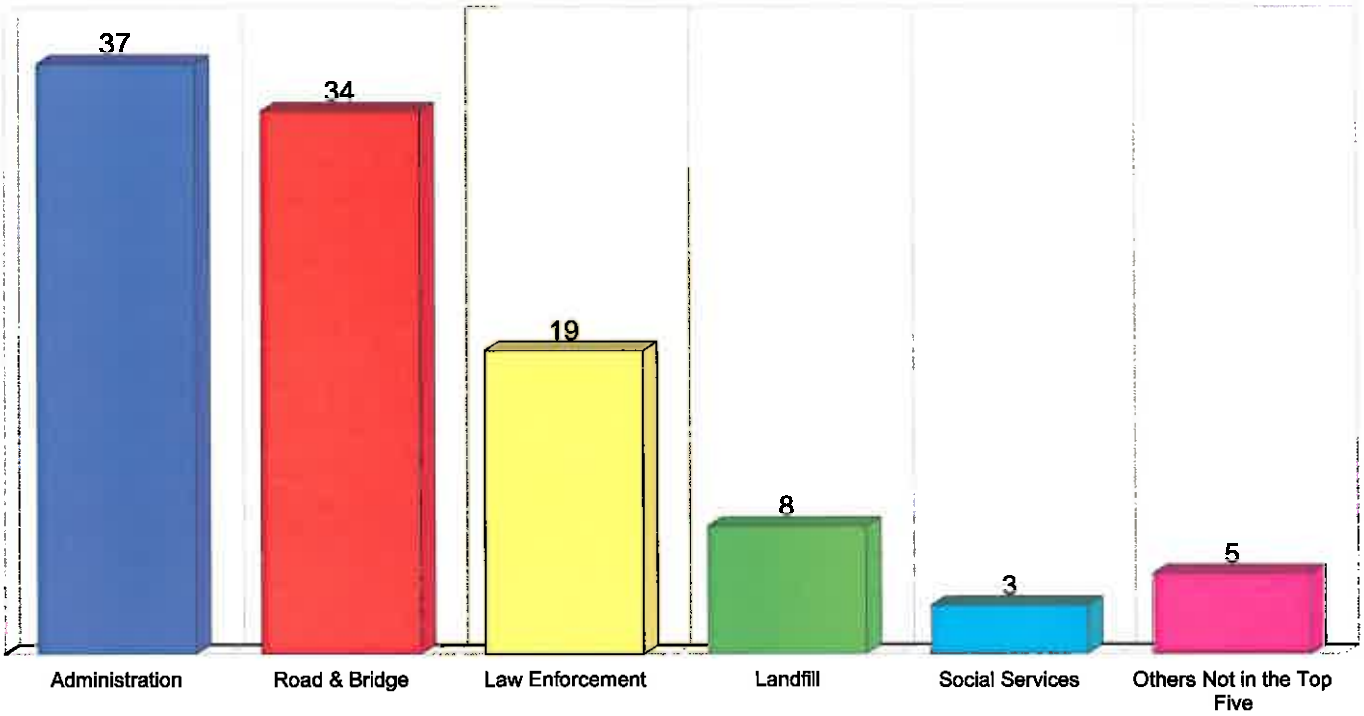
All claim years subject to change due to activity of claims.

Loss Analysis by *County by Division*

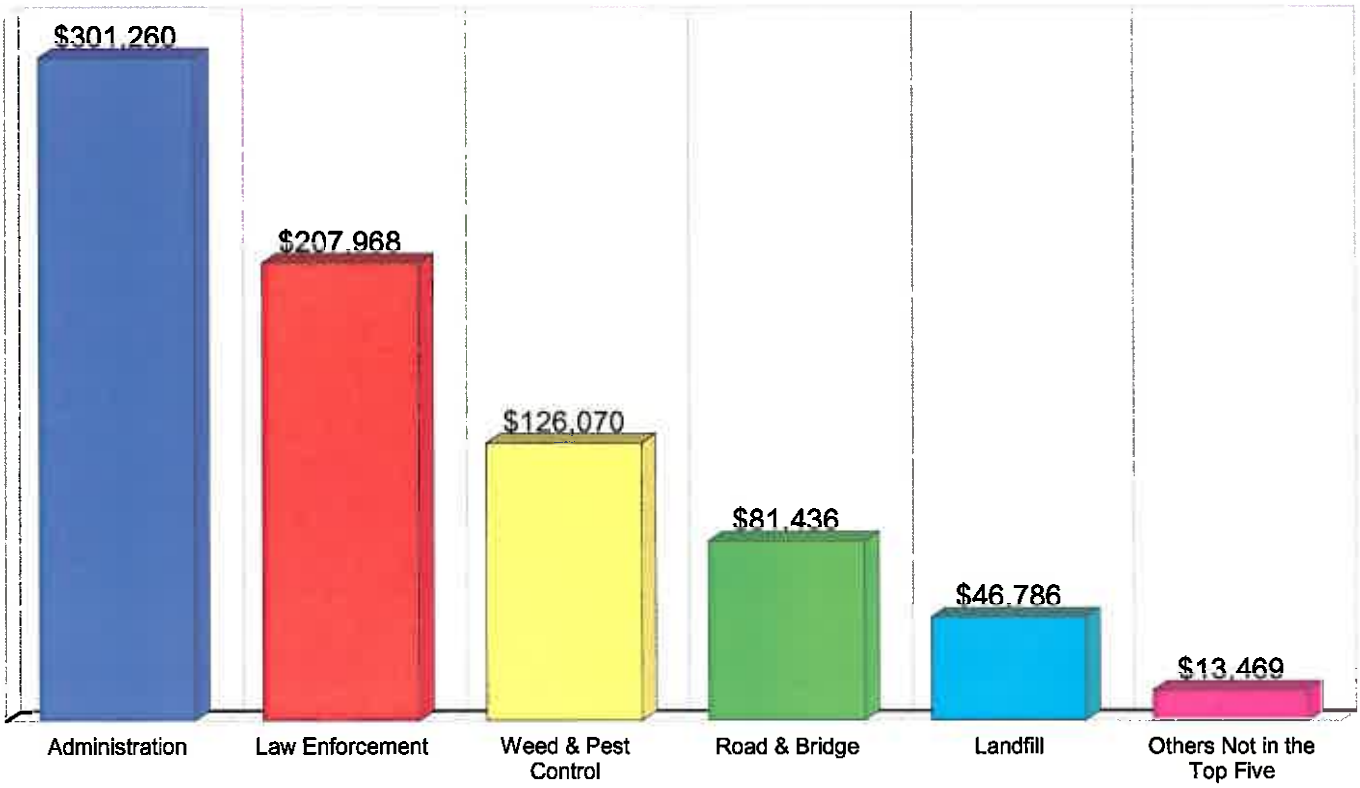
Claims From to 2010 through 2014 as of 12/31/14

Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
106	$776,989	$7,330

Top Five in Frequency



Top Five in Severity

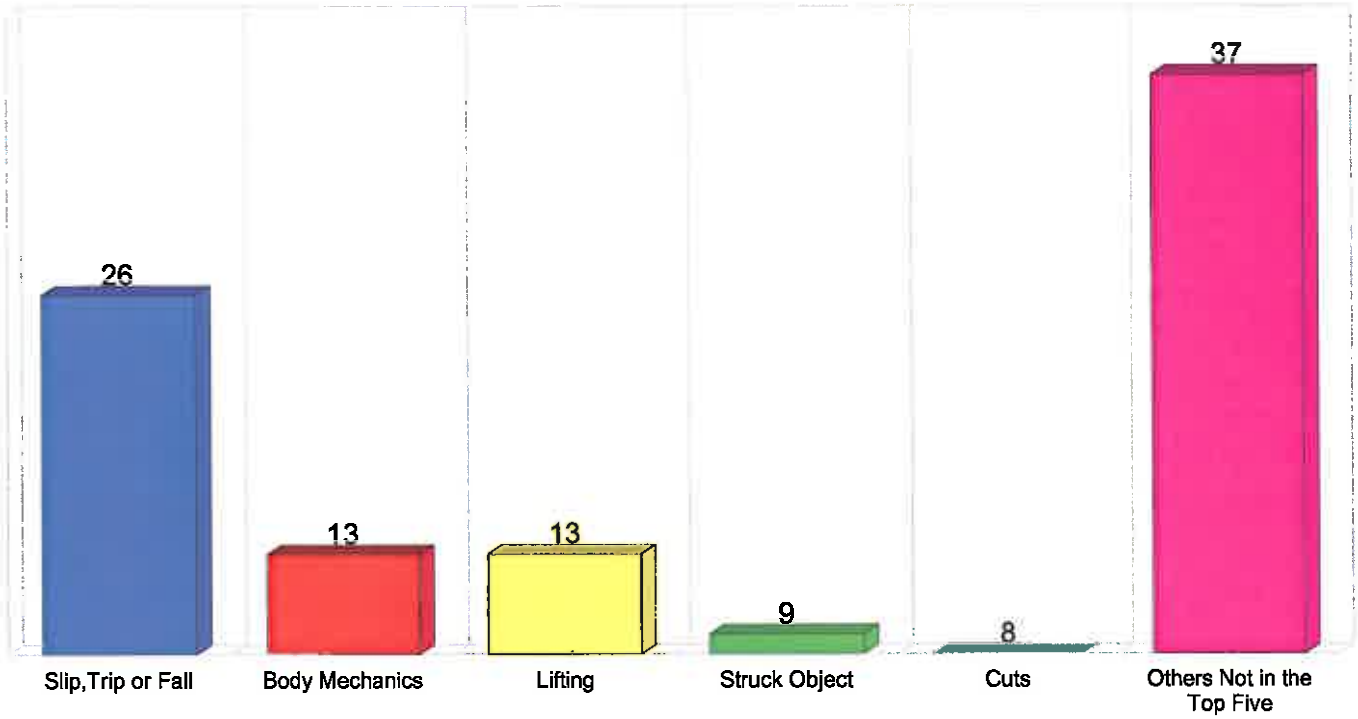


Loss Analysis by *County by Accident*

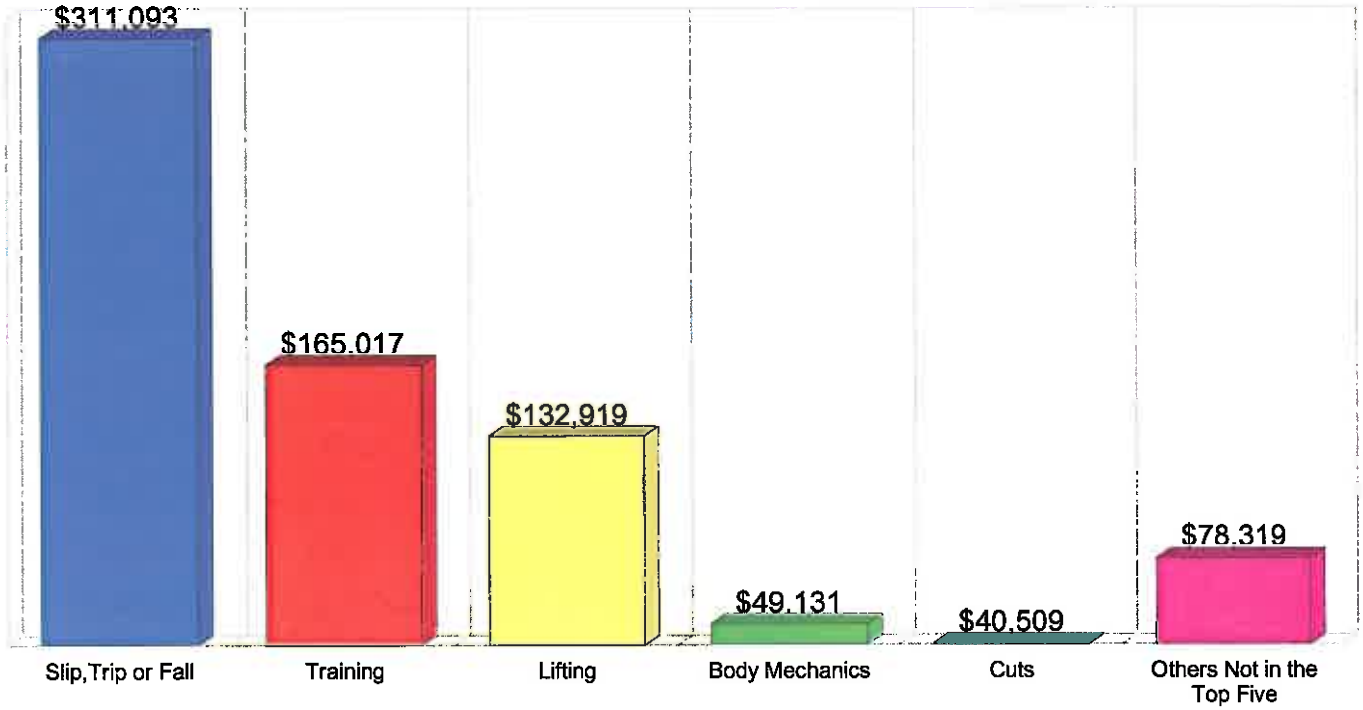
Claims From to 2010 through 2014 as of 12/31/14

Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
106	$776,989	$7,330

Top Five in Frequency



Top Five in Severity



Loss Analysis by Division, Department & Accident
Claims From to 2010 through 2014 as of 12/31/14

Gunnison County

CTSI Serving Colorado's Counties

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
010	**Administration**			
	Admin Administration			
	Body Mechanics	2	$6,404	$3,202
	Lifting	1	$183	$183
	Slip,Trip or Fall	5	$157,417	$31,483
	Stress-Mental	1	$0	$0
	Struck Object	1	$1,538	$1,538
	Admin Airport			
	Falling or Thrown Object	1	$18,735	$18,735
	Slip,Trip or Fall	1	$0	$0
	Admin Commissioners			
	Push, Pull	1	$0	$0
	Admin Coroner			
	Exposure Blood/Bodily Fluids/Disease	1	$0	$0
	Admin Data Processing			
	Lifting	1	$58,580	$58,580
	Admin Facilities Mgmt			
	Lifting	1	$2,500	$2,500
	Admin Financial Administration			
	Slip,Trip or Fall	1	$0	$0
	Admin Fleet Maint (Not R&B)			
	Body Mechanics	1	$224	$224
	Cuts	1	$870	$870
	Foreign Body in Eye	1	$359	$359
	Push, Pull	1	$377	$377
	Admin Grounds & Bldg Maint			
	Animal or Insect	1	$0	$0
	Cuts	2	$1,307	$654
	Equip & Power Tools	1	$773	$773
	Falling or Thrown Object	1	$419	$419
	Foreign Body in Eye	1	$278	$278
	Lifting	2	$14,375	$7,187
	Push, Pull	2	$338	$169
	Slip,Trip or Fall	2	$9,270	$4,635
	Admin Other Support Svcs			
	Cumulative Trauma	1	$0	$0
	Slip,Trip or Fall	1	$5,000	$5,000
	Step in Hole	1	$22,312	$22,312
	Admin Unspecified			
	Struck Object	1	$0	$0
	Administration	37	$301,260	$8,142
050	**Health Department**			
	Health-Environmental Health			
	Lifting	1	$1,398	$1,398
	Health Department	1	$1,398	$1,398

Loss Analysis by Division, Department & Accident
Claims From to 2010 through 2014 as of 12/31/14

Gunnison County

CTSI Serving Colorado's Counties

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
140	**Landfill**			
	Landfill Administration			
	Struck Object	1	$1,229	$1,229
	Landfill Operations			
	Animal or Insect	1	$614	$614
	Cuts	2	$2,061	$1,030
	Lifting	2	$42,049	$21,024
	Slip,Trip or Fall	1	$0	$0
	Struck Object	1	$834	$834
	Landfill	8	$46,786	$5,848
020	**Law Enforcement**			
	Sheriff-Jail			
	Body Mechanics	1	$3,500	$3,500
	Caught in/btwn Equip	1	$0	$0
	Inmate Related	3	$500	$167
	Slip,Trip or Fall	2	$3,109	$1,555
	Training	3	$1,354	$451
	Sheriff-Patrol Division			
	Animal or Insect	1	$16,056	$16,056
	Body Mechanics	1	$14,216	$14,216
	Cuts	1	$926	$926
	Exposure Blood/Bodily Fluids/Disease	1	$1,155	$1,155
	Slip,Trip or Fall	2	$3,489	$1,745
	Training	3	$163,663	$54,554
	Law Enforcement	19	$207,968	$10,946
090	**Public Transportation**			
	Transit Agency			
	Lifting	1	$10,249	$10,249
	Public Transportation	1	$10,249	$10,249
030	**Road & Bridge**			
	R&B Administration			
	Slip,Trip or Fall	1	$0	$0
	R&B Construction			
	Cuts	1	$1,359	$1,359
	R&B District 01			
	Caught In/btwn Equip	1	$0	$0
	R&B Fleet Maintenance			
	Body Mechanics	1	$315	$315
	Chemical or Other Exposure	1	$721	$721
	Falling or Thrown Object	1	$113	$113
	Push, Pull	1	$3,340	$3,340
	Slip,Trip or Fall	1	$0	$0
	R&B Maintenance			
	Animal or Insect	1	$0	$0

Loss Analysis by Division, Department & Accident
Claims From to 2010 through 2014 as of 12/31/14

Gunnison County

CTSI Serving Colorado's Counties

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
030 Road & Bridge				
	R&B Maintenance			
	Body Mechanics	5	$4,165	$833
	Cumulative Trauma	1	$0	$0
	Cuts	1	$33,985	$33,985
	Falling or Thrown Object	2	$1,054	$527
	Lifting	4	$3,585	$896
	Push, Pull	1	$0	$0
	Slip,Trip or Fall	4	$5,720	$1,430
	Struck Object	5	$4,247	$849
	R&B Traffic Maintenance			
	Unknown	1	$3,326	$3,326
	R&B Trucking			
	Body Mechanics	1	$19,504	$19,504
	Road & Bridge	34	$81,436	$2,395
040 Social Services				
	Soc Svcs Adminstration			
	Body Mechanics	1	$803	$803
	Slip,Trip or Fall	2	$341	$170
	Social Services	3	$1,144	$381
070 Water & Sanitation				
	Water & Sanitation			
	Slip,Trip or Fall	2	$678	$339
	Water & Sanitation	2	$678	$339
130 Weed & Pest Control				
	Weed & Pest Control			
	Slip,Trip or Fall	1	$126,070	$126,070
	Weed & Pest Control	1	$126,070	$126,070

Loss Analysis by Division, Department & Accident
Claims From to 2010 through 2014 as of 12/31/14

Gunnison County

CTSI
Serving Colorado's Counties

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim

	County Total		
	# of Claims	Total $ Incurred	Average Incurred
Gunnison	106	$ 776,989	$ 7,330

County's % of Pool Total		
% of Total Number of Pool Claims	% of Total Cost of Pool Claims	% of Average Pool Claim Cost
2.11%	2.32%	109.85%

	Pool Total		
	# of Claims	Total $ Incurred	Average Incurred
County Workers' Compensation Pool	5,023	$ 33,517,009	$ 6,673

Loss Analysis by *Pool by Accident*

CTSI
Serving Colorado's Counties

Claims From 1986 through December 31, 2014

Accident	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
Slip,Trip or Fall	7,923	$47,314,296	$5,972
Lifting	3,653	$27,233,054	$7,455
Veh-Other Driving	1,130	$12,889,811	$11,407
Cumulative Trauma	1,114	$9,475,061	$8,505
Struck Object	3,488	$6,153,177	$1,764
Strain	921	$5,895,942	$6,402
Push, Pull	511	$5,633,739	$11,025
Training	658	$5,192,307	$7,891
Body Mechanics	583	$4,890,192	$8,388
Caught in/btwn Equip	1,367	$3,773,436	$2,760
Misc Injury	1,674	$3,548,466	$2,120
Confront w/Others	820	$2,693,367	$3,285
Veh-Jacknife,Rollover	69	$2,183,525	$31,645
Veh-Intersection Acc	60	$1,997,527	$33,292
Falling or Thrown Object	497	$1,957,852	$3,939
Reaching	183	$1,724,271	$9,422
Equip & Power Tools	346	$1,351,071	$3,905
Veh-Loss of Control	108	$1,332,289	$12,336
Animal or Insect	730	$1,292,274	$1,770
Attack by Inmate	177	$1,111,959	$6,282
Arrest Related	501	$1,080,863	$2,157
Veh-Strk Veh,Ped,Obj	83	$1,030,213	$12,412
Unknown	450	$916,323	$2,036
Gunshot	33	$832,601	$25,230
Jumping, Running	180	$815,610	$4,531
Veh-Rear End Acc	125	$806,100	$6,449
Veh-Ran Off Rdwy	23	$742,593	$32,287
Inmate Related	269	$713,961	$2,654
Misc Cause	735	$674,728	$918
Cuts	1,215	$671,223	$552
Step in Hole	51	$574,077	$11,256
Aircraft Accident	3	$554,285	$184,762
Veh-Trk or Tractor Trlr	10	$541,279	$54,128
Veh-Ice On Road	30	$517,606	$17,254
Fire, Smoke, Explosion	125	$507,621	$4,061
Hazardous Procedure	334	$429,010	$1,284
Human Action	120	$427,188	$3,560
Road & Bridge Maint	53	$417,510	$7,878
Veh-Front End Coll	27	$412,809	$15,289
Veh-Train Accident	2	$374,171	$187,086
Elec Surge-Not Lightning	20	$357,480	$17,874
Inhalation	545	$331,720	$609
Off Road Equipment	30	$265,816	$8,861
Exposure Blood/Bodily Fluids/Disease	608	$242,003	$398
Bodily Injury	39	$230,633	$5,914
Veh-Fail to Yield ROW	13	$228,066	$17,544
Health, Safety & Welfare	88	$224,544	$2,552
Veh-Viol Traff Ctrl Device	5	$186,614	$37,323
Building Related	108	$185,323	$1,716
Veh-Emerg Resp/Pursuit	20	$181,195	$9,060
Others	1,948	$1,692,168	$869
	33,805	**$164,808,951**	**$4,875**