CTSI

Serving Colorado's Counties

Gunnison County Loss Analysis

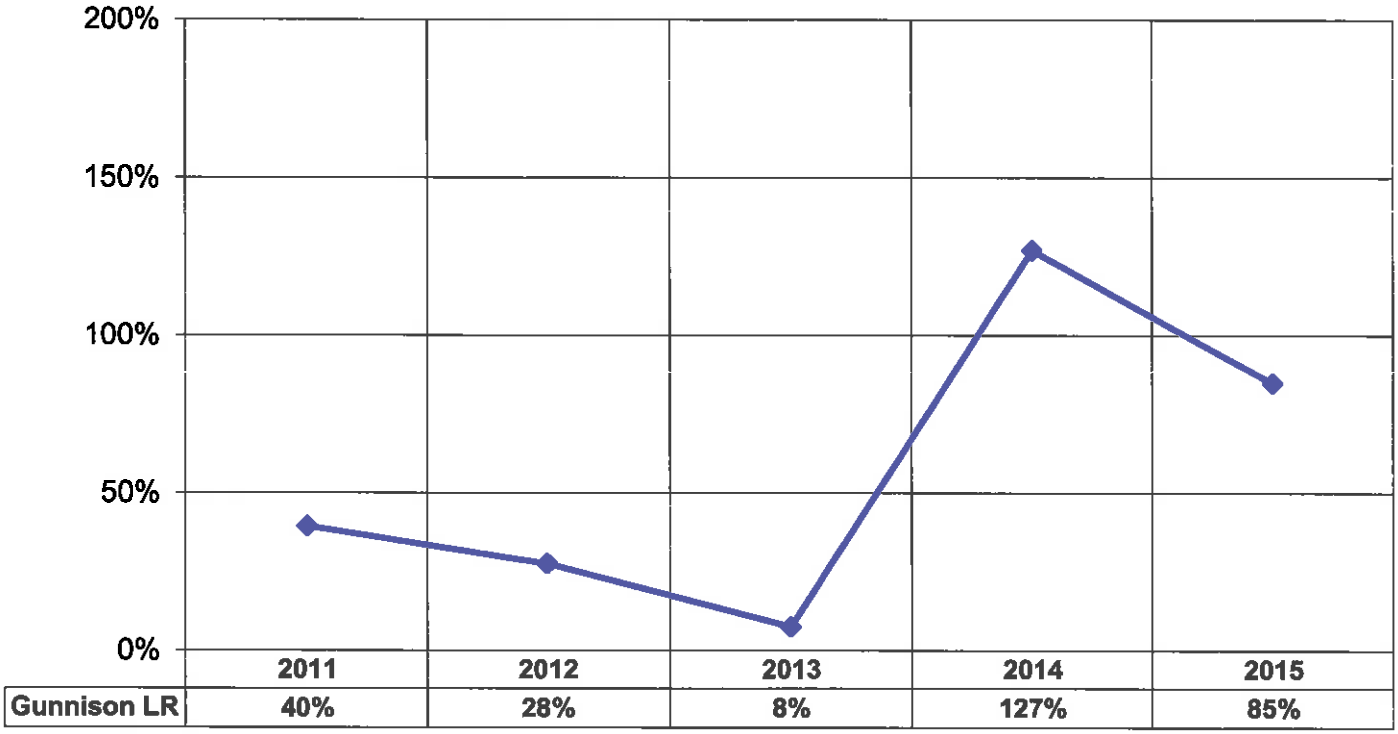
County Workers Comp Pool (CWCP)

2011 to 2015 as of 12/31/15

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

County Workers' Compensation Pool
Loss Ratio Report
as of December 31, 2015

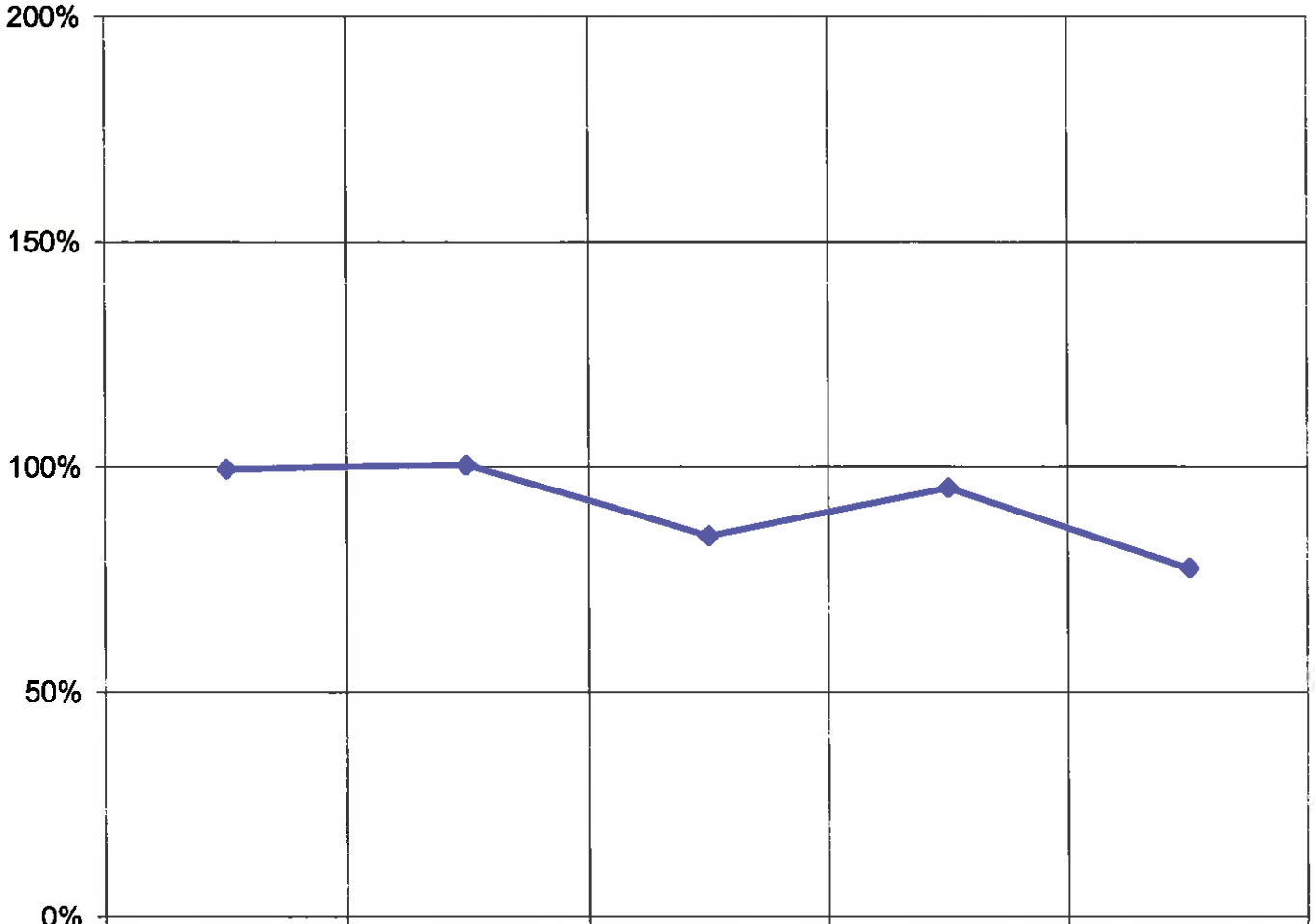
Gunnison County
CWCP Loss Ratio



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

County Workers' Compensation Pool
Loss Ratio Report
as of December 31, 2015

County Workers' Compensation Pool
Loss Ratio



	2011	2012	2013	2014	2015
CWCP LR	99%	100%	85%	95%	78%

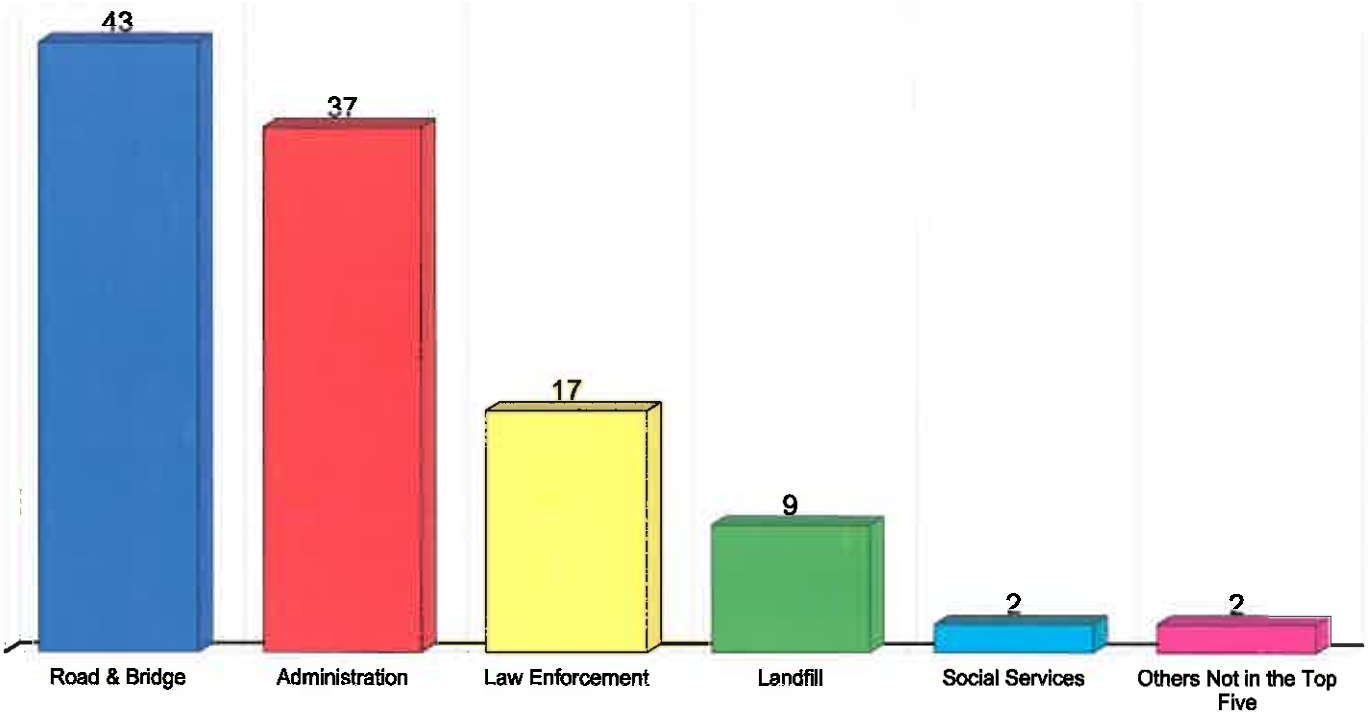
All claim years subject to change due to activity of claims.

Loss Analysis by *County by Division*

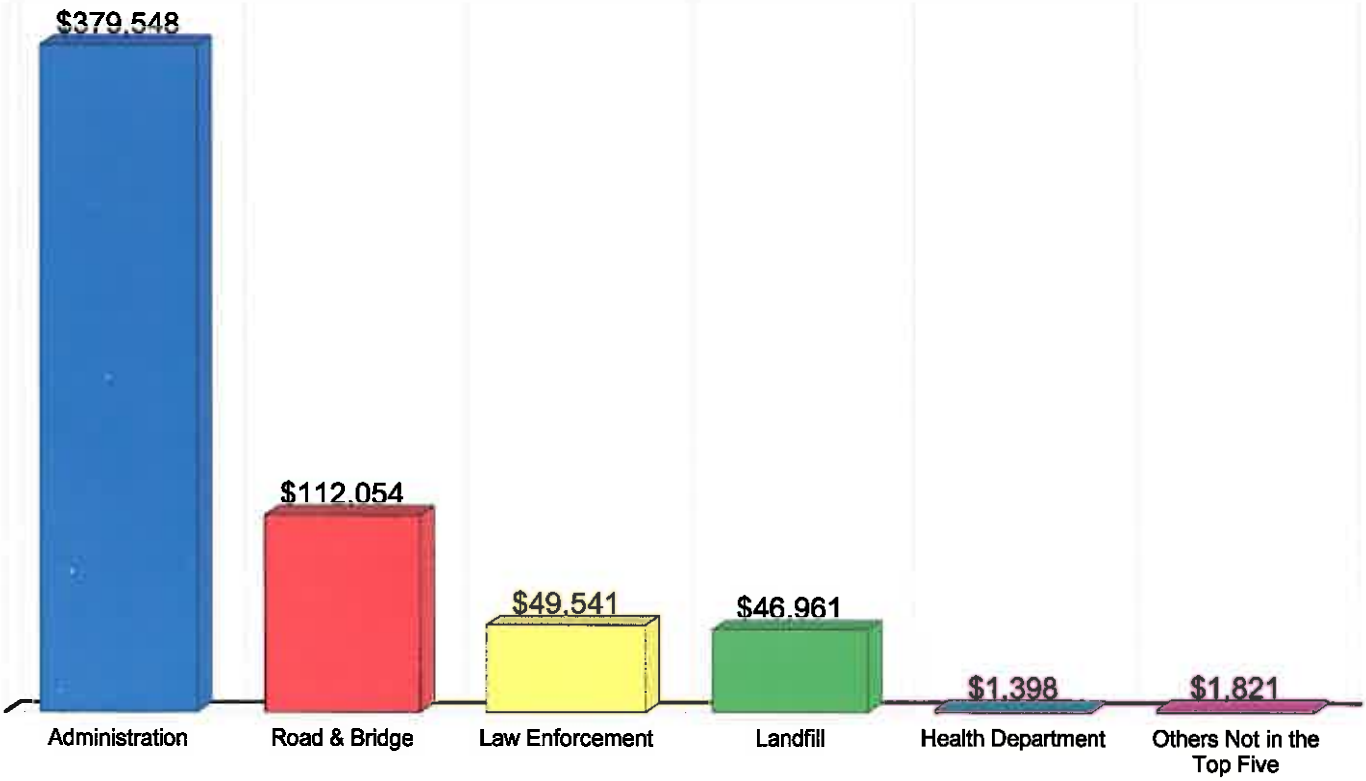
Claims From to 2011 through 2015 as of 12/31/15

Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
110	$591,323	$5,376

Top Five in Frequency



Top Five in Severity



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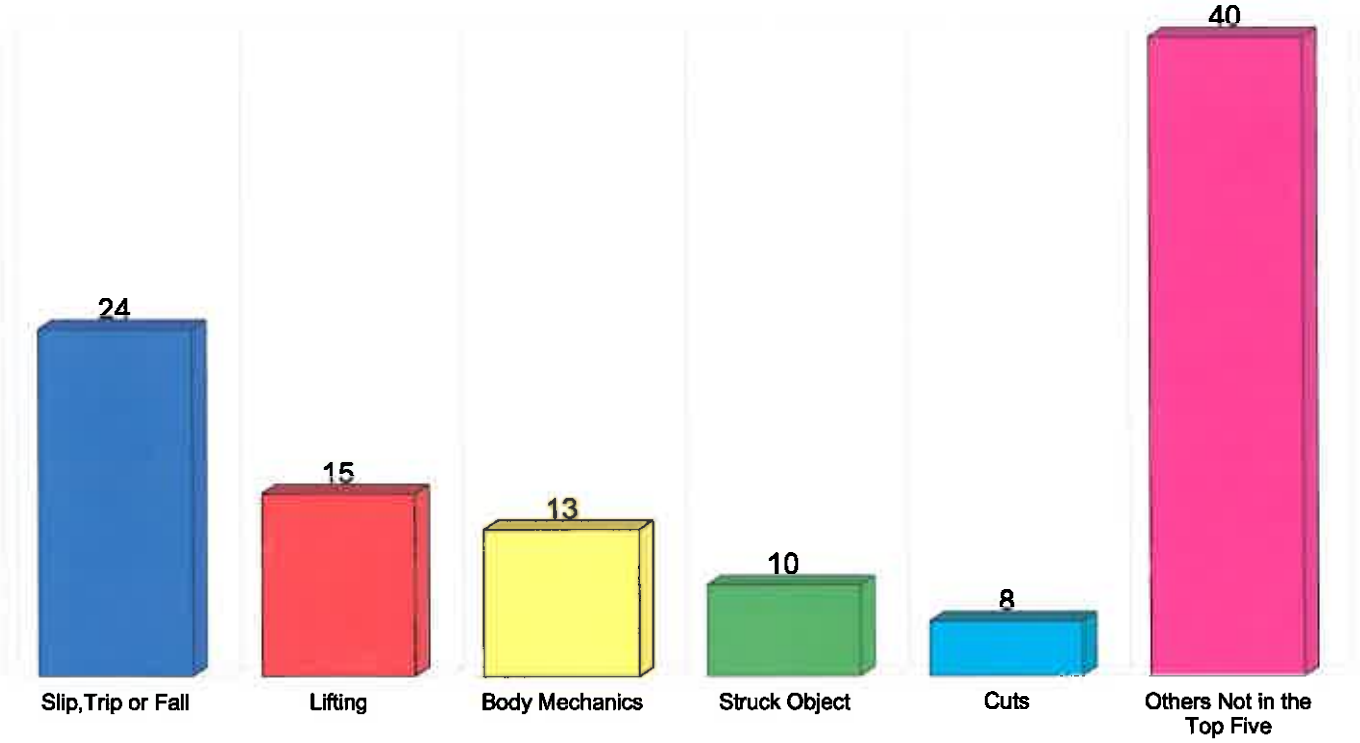

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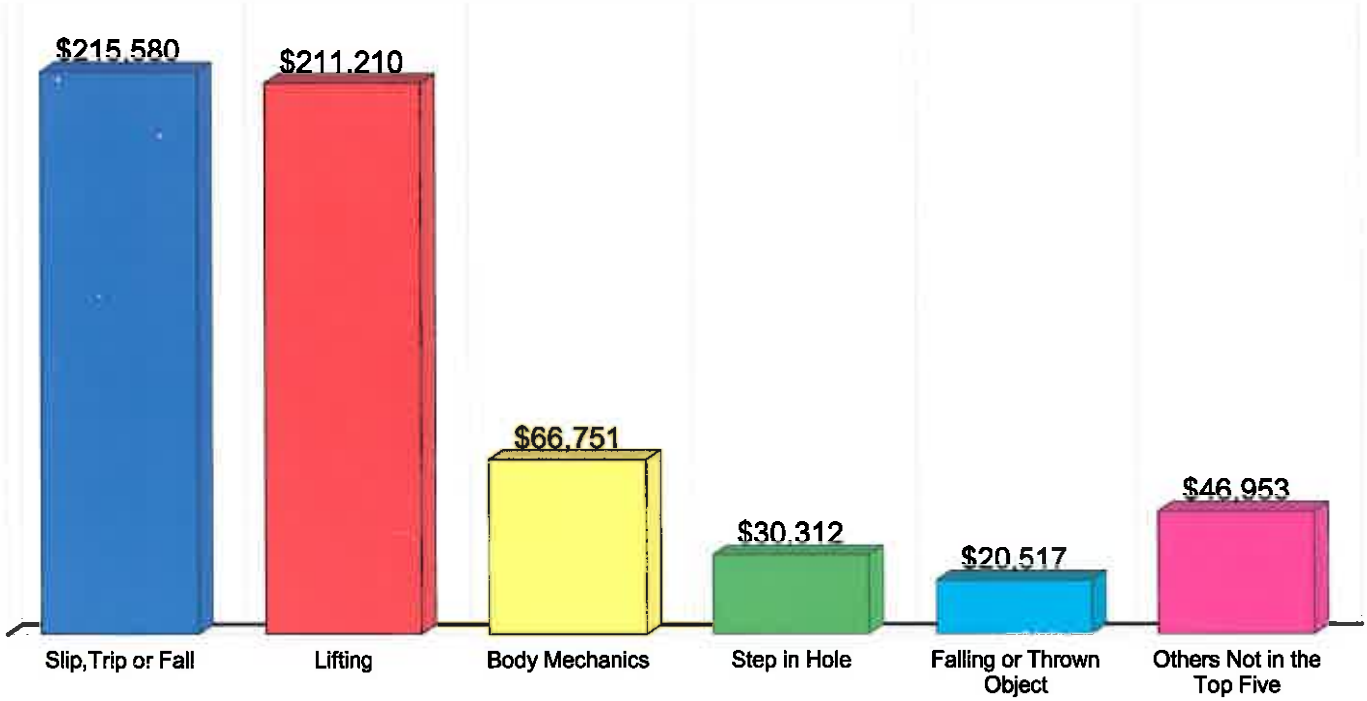

Loss Analysis by Division, Department & Accident
Claims From to 2011 through 2015 as of 12/31/15

Gunnison

CTSI Serving Colorado's Counties

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
010	**Administration**			
	Admin Administration			
	Body Mechanics	2	$46,765	$23,382
	Lifting	1	$183	$183
	Slip,Trip or Fall	4	$160,359	$40,090
	Stress-Mental	1	$0	$0
	Struck Object	1	$1,538	$1,538
	Admin Airport			
	Falling or Thrown Object	2	$19,351	$9,675
	Slip,Trip or Fall	1	$0	$0
	Admin Clerk&Recorder,Elections			
	Slip,Trip or Fall	2	$21,705	$10,852
	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	$2,392	$2,392
	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
	Admin Grounds & Bldg Maint			
	Cuts	2	$1,307	$654
	Equip & Power Tools	1	$773	$773
	Foreign Body In Eye	1	$278	$278
	Hot Object	1	$0	$0
	Lifting	2	$14,375	$7,187
	Push, Pull	2	$338	$169
	Slip,Trip or Fall	1	$9,270	$9,270
	Admin Other Support Svcs			
	Cumulative Trauma	2	$7,500	$3,750
	Slip,Trip or Fall	1	$3,069	$3,069
	Step in Hole	1	$30,312	$30,312
	Admin Unspecified			
	Struck Object	1	$0	$0
	Administration	**37**	**$379,548**	**$10,258**
050	**Health Department**			
	Health-Environmental Health			
	Lifting	1	$1,398	$1,398

Loss Analysis by Division, Department & Accident
Claims From to 2011 through 2015 as of 12/31/15

Gunnison

CTSI Serving Colorado's Counties

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
	Health Department	1	$1,398	$1,398
140	**Landfill**			
	Landfill Administration			
	Cuts	1	$0	$0
	Slip,Trip or Fall	1	$0	$0
	Struck Object	1	$1,229	$1,229
	Landfill Operations			
	Animal or Insect	1	$1,561	$1,561
	Cuts	2	$2,061	$1,030
	Lifting	2	$42,110	$21,055
	Slip,Trip or Fall	1	$0	$0
	Landfill	9	$46,961	$5,218
020	**Law Enforcement**			
	Sheriff-Administration			
	Lifting	1	$24,000	$24,000
	Sheriff-Jail			
	Body Mechanics	1	$263	$263
	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			
	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	1	$315	$315
	Training	2	$3,703	$1,852
	Law Enforcement	17	$49,541	$2,914
030	**Road & Bridge**			
	R&B Administration			
	Falling or Thrown Object	1	$0	$0
	Slip,Trip or Fall	1	$0	$0
	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	2	$228	$114
	Body Mechanics	6	$4,165	$694
	Caught In/btwn Equip	1	$5,000	$5,000
	Cumulative Trauma	1	$0	$0

CTSI Serving Colorado's Counties

Loss Analysis by Division, Department & Accident
Claims From to 2011 through 2015 as of 12/31/15

Gunnison

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
030	**Road & Bridge**			
	R&B Maintenance			
	Cuts	1	$2,474	$2,474
	Falling or Thrown Object	2	$1,054	$527
	Lifting	6	$68,173	$11,362
	Push, Pull	3	$1,835	$612
	Slip,Trip or Fall	4	$5,720	$1,430
	Struck Object	7	$4,575	$654
	R&B Snow & Ice Removal			
	Slip,Trip or Fall	1	$11,015	$11,015
	R&B Traffic Maintenance			
	Unknown	1	$3,326	$3,326
	Road & Bridge	43	$112,054	$2,606
040	**Social Services**			
	Soc Svcs Adminstration			
	Body Mechanics	1	$803	$803
	Slip,Trip or Fall	1	$341	$341
	Social Services	2	$1,144	$572
070	**Water & Sanitation**			
	Water & Sanitation			
	Slip,Trip or Fall	1	$678	$678
	Water & Sanitation	1	$678	$678

	County Total		
	# of Claims	Total $ Incurred	Average Incurred
Gunnison	110	$ 591,323	$ 5,376

County's % of Pool Total		
% of Total Number of Pool Claims	% of Total Cost of Pool Claims	% of Average Pool Claim Cost
2.21%	1.74%	78.55%

	Pool Total		
	# of Claims	Total $ Incurred	Average Incurred
Workers' Compensation Pool	4,727	$ 31,785,981	$ 6,724

Loss Analysis by *Pool by Accident*

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Serving Colorado's Counties

Claims From 1986 through December 31, 2015

Accident	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
Slip,Trip or Fall	8,185	$49,760,350	$6,079
Lifting	3,706	$27,934,329	$7,538
Veh-Other Driving	1,134	$13,127,841	$11,577
Cumulative Trauma	1,130	$9,527,814	$8,432
Struck Object	3,524	$6,180,780	$1,754
Strain	938	$6,177,267	$6,586
Body Mechanics	653	$6,141,107	$9,404
Push, Pull	536	$5,946,198	$11,094
Training	711	$5,248,356	$7,382
Caught in/btwn Equip	1,391	$3,857,454	$2,773
Misc Injury	1,674	$3,579,028	$2,138
Confront w/Others	823	$2,784,719	$3,384
Reaching	189	$2,474,464	$13,092
Veh-Jacknife,Rollover	73	$2,373,415	$32,513
Falling or Thrown Object	534	$2,317,440	$4,340
Veh-Intersection Acc	63	$2,175,896	$34,538
Animal or Insect	775	$1,387,960	$1,791
Veh-Loss of Control	117	$1,380,026	$11,795
Equip & Power Tools	350	$1,353,601	$3,867
Arrest Related	535	$1,245,102	$2,327
Attack by Inmate	177	$1,066,802	$6,027
Veh-Strk Veh,Ped,Obj	84	$1,035,789	$12,331
Veh-Rear End Acc	138	$978,971	$7,094
Inmate Related	324	$966,276	$2,982
Unknown	454	$922,741	$2,032
Gunshot	36	$839,629	$23,323
Jumping, Running	184	$819,412	$4,453
Step in Hole	61	$812,513	$13,320
Veh-Ice On Road	34	$780,816	$22,965
Veh-Ran Off Rdwy	24	$743,695	$30,987
Veh-Front End Coll	29	$729,080	$25,141
Cuts	1,263	$700,443	$555
Misc Cause	735	$674,728	$918
Aircraft Accident	3	$554,285	$184,762
Veh-Trk or Tractor Trlr	11	$541,279	$49,207
Fire, Smoke, Explosion	125	$507,621	$4,061
Human Action	122	$440,052	$3,607
Hazardous Procedure	335	$429,510	$1,282
Road & Bridge Maint	53	$417,510	$7,878
Veh-Train Accident	2	$374,171	$187,086
Off Road Equipment	31	$372,848	$12,027
Elec Surge-Not Lightning	23	$361,094	$15,700
Inhalation	545	$331,723	$609
Veh-Fail to Yield ROW	16	$302,701	$18,919
Exposure Blood/Bodily Fluids/Disease	646	$250,204	$387
Veh-Viol Traff Ctrl Device	6	$244,062	$40,677
Health, Safety & Welfare	89	$224,544	$2,523
Bodily Injury	41	$215,320	$5,252
Assault & Battery	11	$214,060	$19,460
Veh-Emerg Resp/Pursuit	21	$185,297	$8,824
Others	2,127	$1,973,774	$928
	34,791	**$173,984,101**	**$5,001**