Gunnison County Loss Analysis

County Casualty and Property Pool (CAPP)

2011 to 2015 as of 12/31/15

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

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

CTSI
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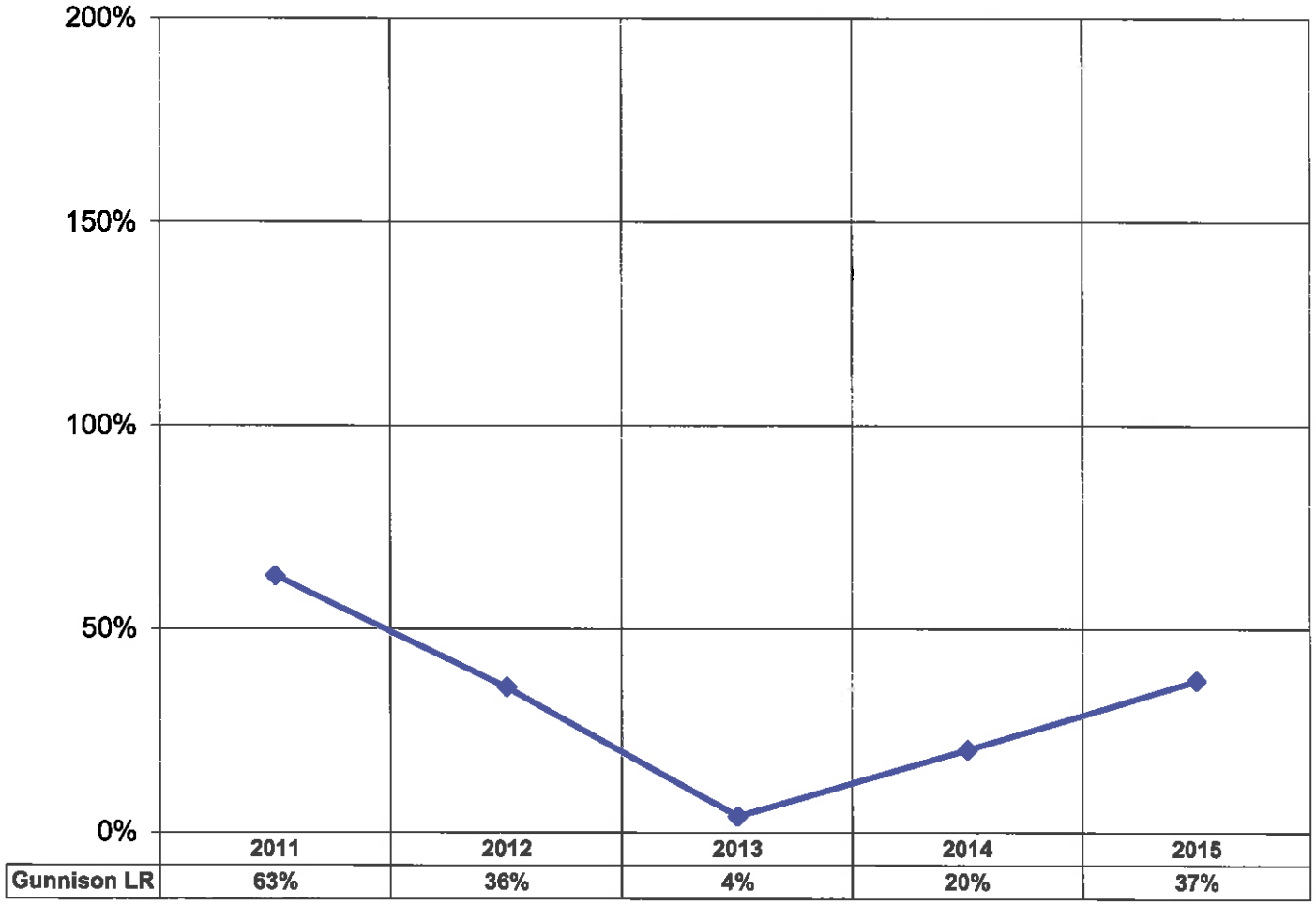
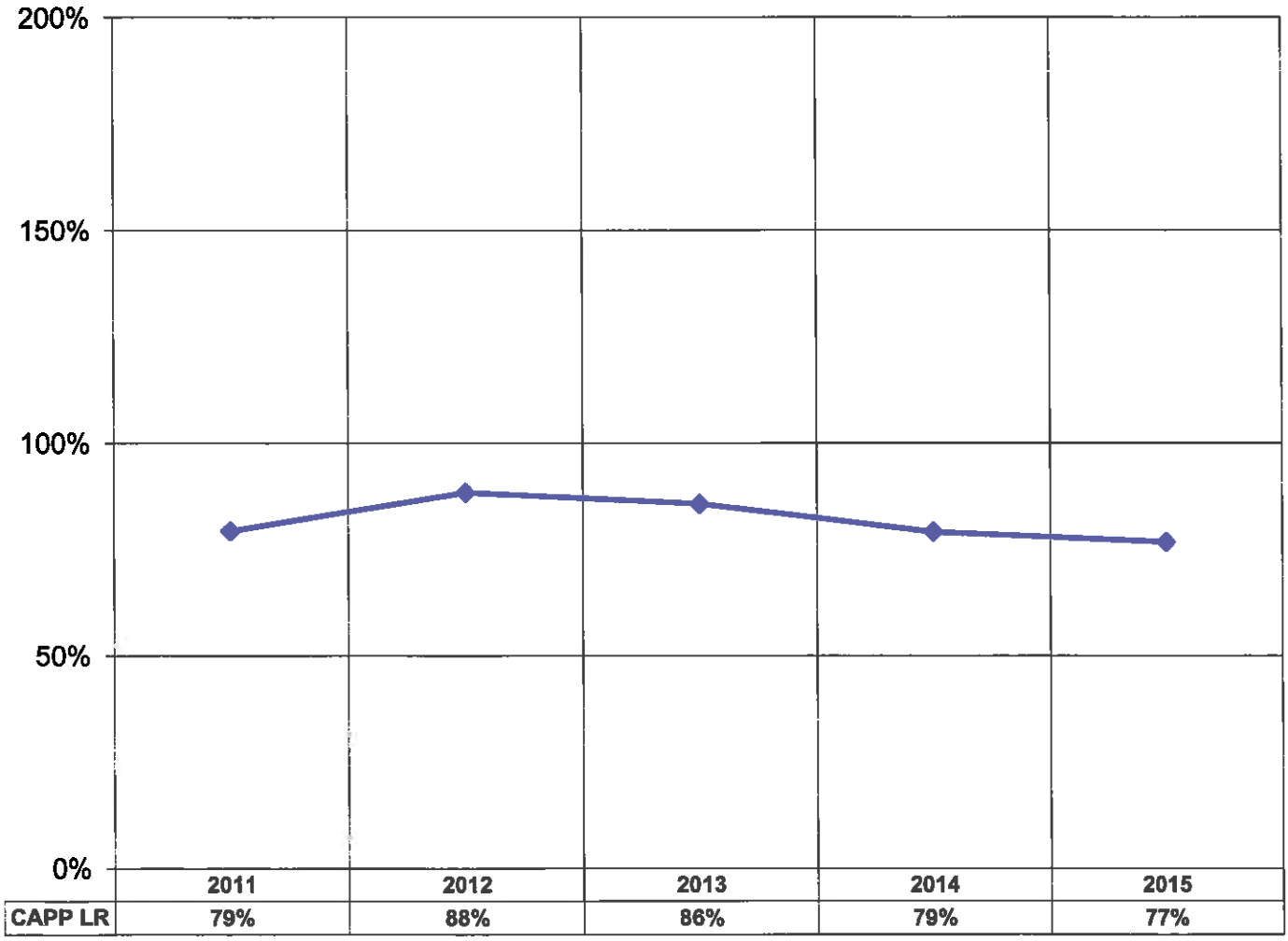
Gunnison County
CAPP Loss Ratio



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

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

Colorado Counties Casualty & Property Pool
Loss Ratio

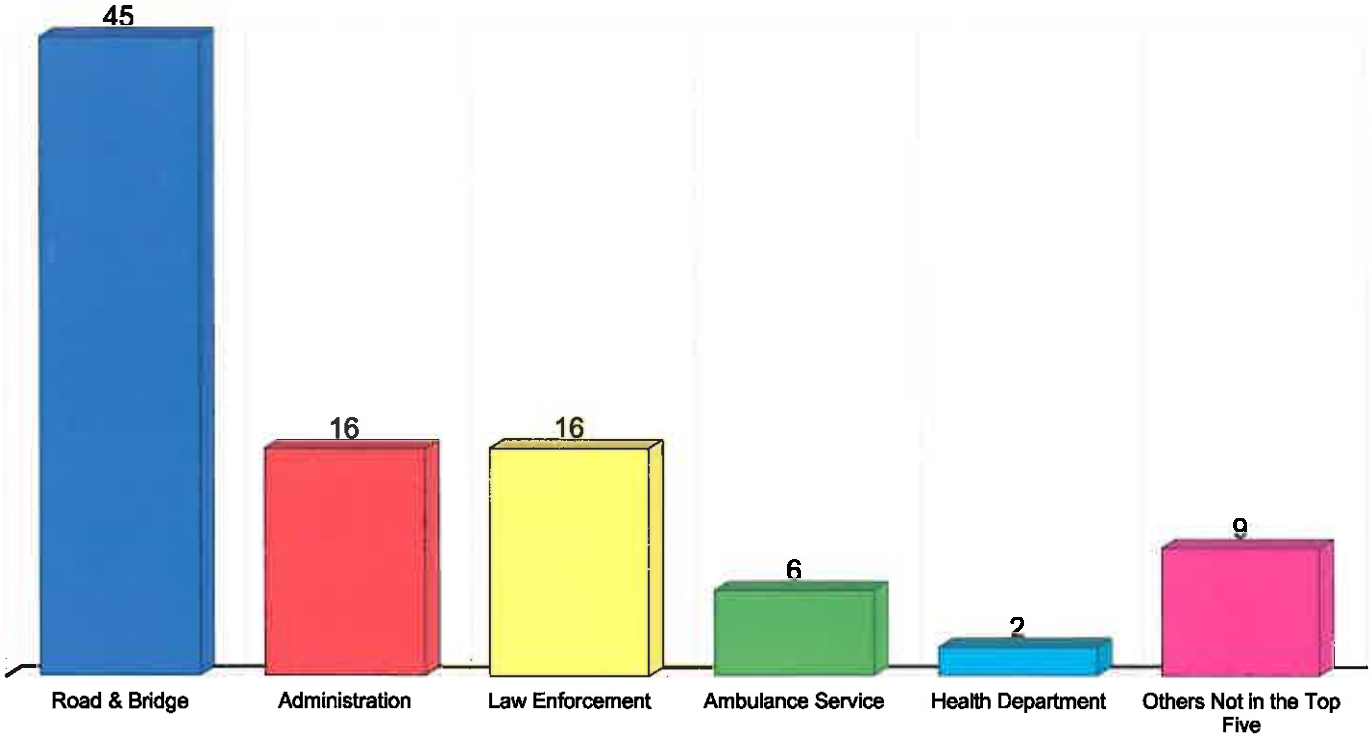


All claim years subject to change due to activity of claims.

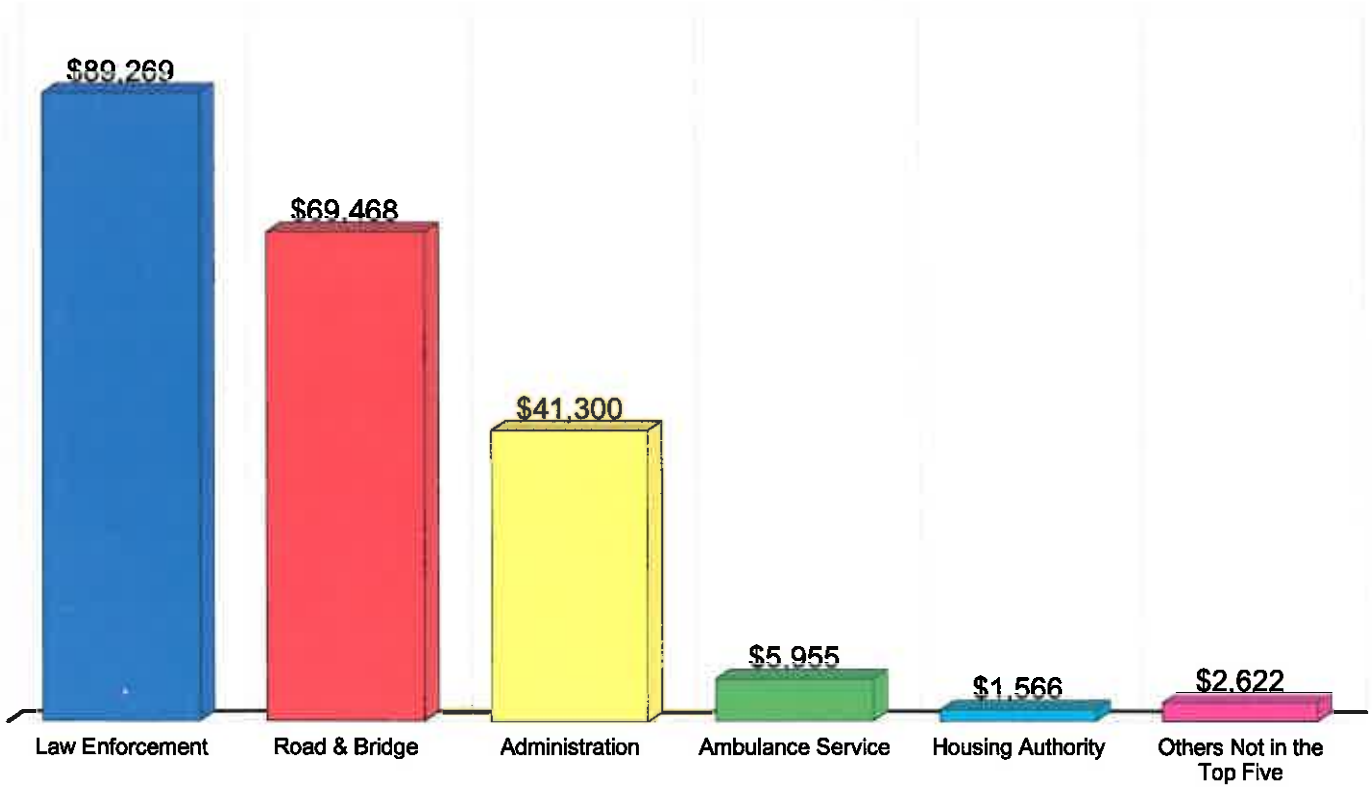
All Pool Members CAPP 2

Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
94	$210,180	$2,236

Top Five in Frequency



Top Five in Severity



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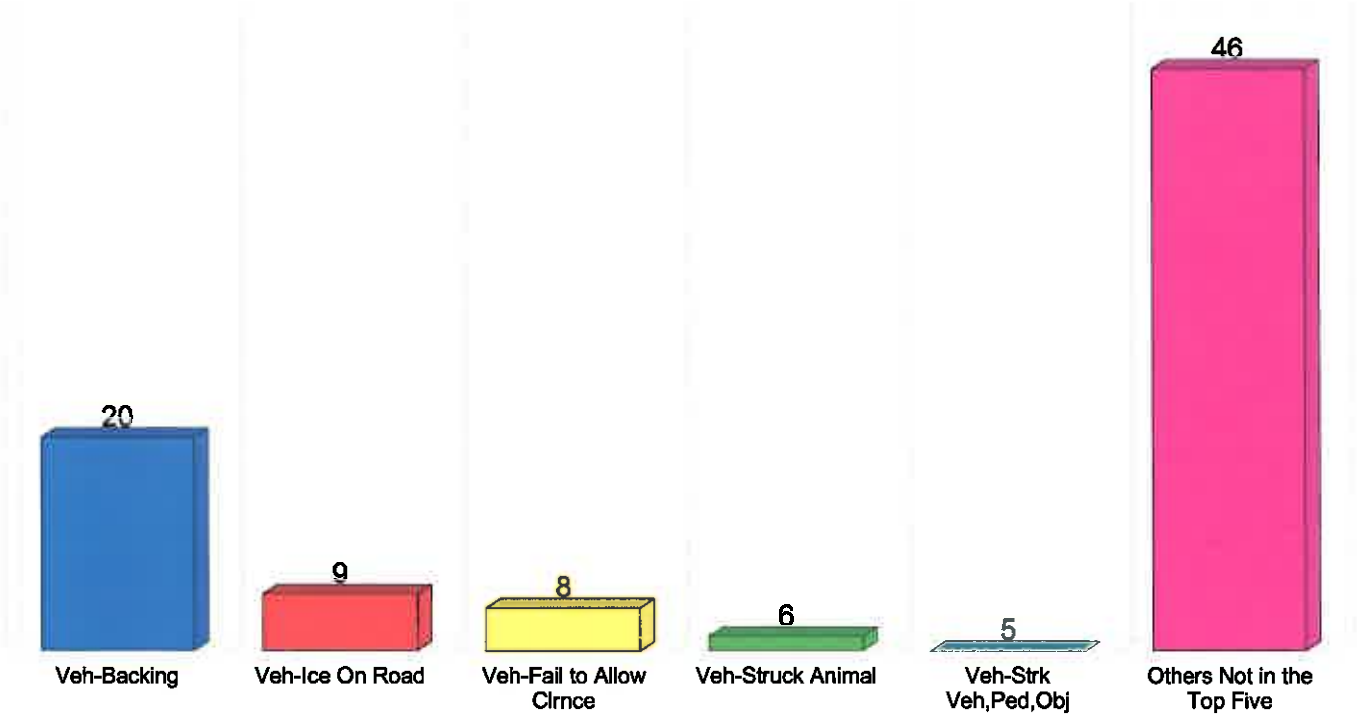
Top Five in Frequency



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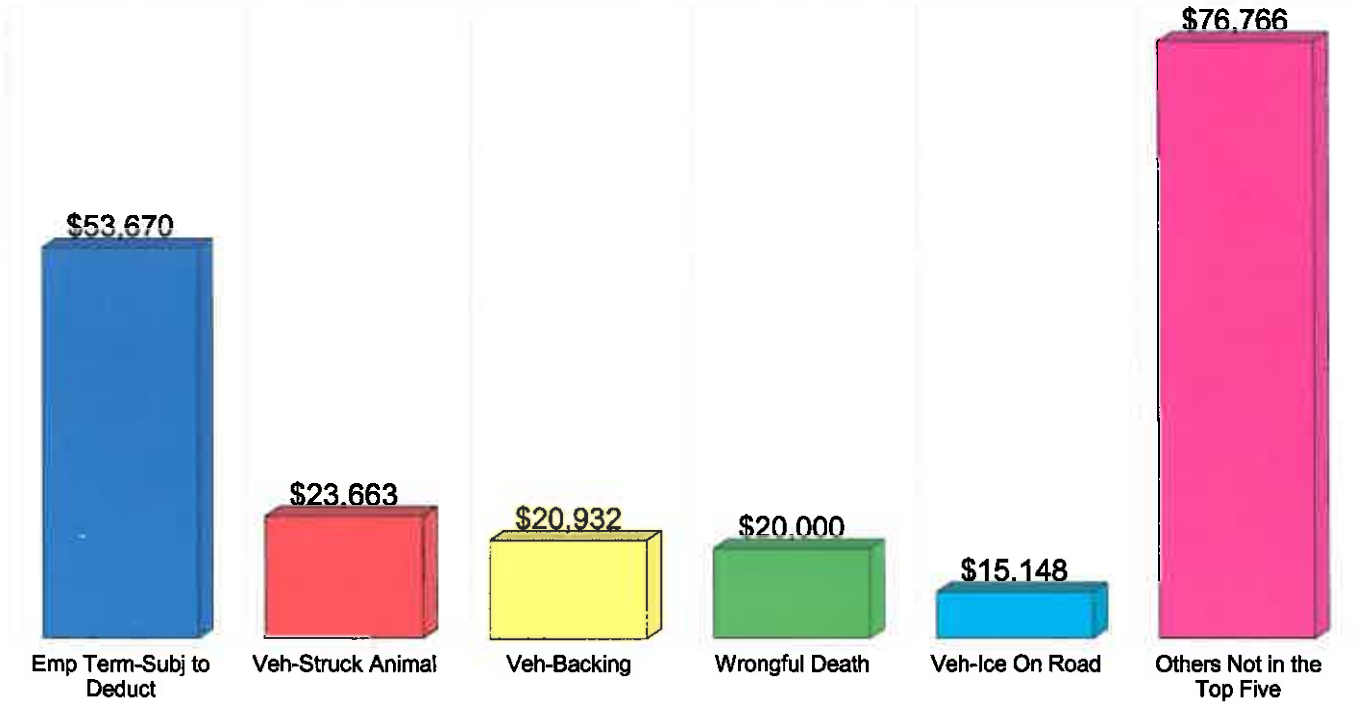

Loss Analysis by Division, Department & Accident
Claims From to 2011 through 2015 as of 12/31/15

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	$289	$289
	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	$0	$0
	Admin County Attorney			
	Veh-Struck Animal	1	$5,650	$5,650
	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 Human Resources			
	Emp Term-Subj to Deduct	1	$20,000	$20,000
	Admin Other Support Svcs			
	Veh-Strk Veh,Ped,Obj	1	$500	$500
	Admin Planning & Zoning			
	Legal Process	1	$0	$0
	Administration	16	$41,300	$2,581
110	**Ambulance Service**			
	Ambulance-Ambulance Svc			
	Veh-Backing	1	$182	$182
	Veh-Ice On Road	1	$275	$275
	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	$5,955	$992
060	**Community Services**			
	Community Svcs Sr Program			
	Veh-Backing	1	$1,126	$1,126
	Community Services	1	$1,126	$1,126
190	**District Attorneys**			

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

Gunnison County

CTSI Serving Colorado's Counties

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
190	**District Attorneys**			
	DA Judicial District 07			
	Employment-Discrimination	1	$0	$0
	District Attorneys	1	$0	$0
050	**Health Department**			
	Health-Administration			
	Defamation or Slander	1	$0	$0
	Health-Health Care Facilities			
	Health, Safety & Welfare	1	$0	$0
	Health Department	2	$0	$0
100	**Housing Authority**			
	Housing Authority			
	Temperature Extremes	1	$1,566	$1,566
	Housing Authority	1	$1,566	$1,566
140	**Landfill**			
	Landfill Operations			
	Falling or Thrown Object	1	$0	$0
	Veh-Loss of Control	1	$0	$0
	Landfill	2	$0	$0
020	**Law Enforcement**			
	Sheriff-Administration			
	Emp Term-Subj to Deduct	2	$33,670	$16,835
	Sheriff-Detention Center			
	Falling or Thrown Object	1	$3,378	$3,378
	Sheriff-Jail			
	Inmate Related	1	$1,292	$1,292
	Wrongful Death	1	$20,000	$20,000
	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	16	$89,269	$5,579
170	**Miscellaneous**			
	Misc Unspecified			
	Alleged Acc-Ins Unaware	1	$299	$299
	Miscellaneous	1	$299	$299
090	**Public Transportation**			
	Transit Agency			

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

Gunnison County

CTSI Serving Colorado's Counties

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
090	**Public Transportation**			
	Transit Agency			
	Health, Safety & Welfare	1	$0	$0
	Public Transportation	1	$0	$0
030	**Road & Bridge**			
	R&B Administration			
	Alleged Acc-Ins Unaware	1	$961	$961
	Unknown	1	$786	$786
	Veh-Backing	4	$5,044	$1,261
	Veh-Fail to Allow Clrnce	1	$58	$58
	Veh-Ice On Road	1	$271	$271
	R&B District 01			
	Struck Object	1	$2,800	$2,800
	Veh-Backing	1	$1	$1
	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
	Veh-Backing	3	$942	$314
	Veh-Fail to Allow Clrnce	5	$9,092	$1,818
	Veh-Jacknife,Rollover	1	$877	$877
	Veh-Loss of Control	1	$856	$856
	Veh-Ran Off Rdwy	1	$1,900	$1,900
	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	3	$1,111	$370
	Veh-Fail to Allow Clrnce	1	$800	$800
	Veh-Ice On Road	6	$14,084	$2,347
	Veh-Intersection Acc	1	$0	$0
	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	45	$69,468	$1,544
070	**Water & Sanitation**			
	Water & Sanitation			
	Veh-Backing	2	$1,197	$598

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

Gunnison County

CTSI
Serving Colorado's Counties

Division	Department	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
	Water & Sanitation	2	$1,197	$598

	County Total		
	# of Claims	Total $ Incurred	Average Incurred
Gunnison County	94	$ 210,180	$ 2,236

County's % of Pool Total		
% of Total Number of Pool Claims	% of Total Cost of Pool Claims	% of Average Pool Claim Cost
2.61%	0.90%	34.62%

	Pool Total		
	# of Claims	Total $ Incurred	Average Incurred
Colorado Counties Casualty and Property Pool	3,454	$ 21,942,931	$ 6,353

Loss Analysis by *Pool by Accident*

CTSI
Serving Colorado's Counties

Claims From 1988 through December 31, 2015

Accident	Frequency # of Claims	Severity $ of Claims	Average Cost Per Claim
Emp Term-Subj to Deduct	290	$14,020,096	$48,345
Hail,Ice,Snow,Rain,Wind	817	$11,192,179	$13,699
Arrest Related	618	$6,244,200	$10,104
Inmate Related	441	$6,177,060	$14,007
Fire, Smoke, Explosion	142	$5,807,927	$40,901
Employment Related	213	$5,678,982	$26,662
Gunshot	12	$4,178,999	$348,250
Veh-Jacknife,Rollover	240	$3,683,856	$15,349
Veh-Strk Veh,Ped,Obj	1,908	$3,174,037	$1,664
Veh-Loss of Control	787	$3,081,211	$3,915
Veh-Fail to Allow Clrnce	1,187	$3,064,699	$2,582
Veh-Intersection Acc	429	$3,036,086	$7,077
Veh-Rear End Acc	869	$2,455,316	$2,825
Discrimination	77	$2,449,107	$31,807
Legal Process	300	$2,120,695	$7,069
Veh-Backing	1,702	$2,047,570	$1,203
Errors & Omissions	236	$2,047,046	$8,674
Defamation or Slander	78	$1,916,363	$24,569
Govt Process or System	263	$1,879,569	$7,147
Law Enforcement	163	$1,865,098	$11,442
Lightning	237	$1,658,442	$6,998
Constitutional Violation	115	$1,564,724	$13,606
Veh-Fail to Yield ROW	220	$1,288,838	$5,858
Veh-Other Driving	610	$1,220,777	$2,001
Dischg, Leak, & Overflow	112	$1,190,055	$10,625
Embezzlement	12	$1,171,630	$97,636
Veh-Emerg Resp/Pursuit	240	$1,165,300	$4,855
Veh-Sideswp,Lane Chg,Pass	689	$1,087,993	$1,579
Building Related	92	$1,021,733	$11,106
Criminal Activity	409	$931,022	$2,276
Veh-Trk or Tractor Trlr	256	$905,858	$3,539
Wrongful Death	67	$892,583	$13,322
Suicide or Attempted	26	$882,674	$33,949
Veh-Struck Animal	204	$708,754	$3,474
Vandalism	356	$657,066	$1,846
Slip,Trip or Fall	810	$649,853	$802
Bodily Injury	367	$599,917	$1,635
Veh-Ice On Road	195	$579,706	$2,973
Veh-Passgr Bus	227	$564,659	$2,487
Arson	7	$480,564	$68,652
Veh-Ran Off Rdwy	159	$471,658	$2,966
Equip & Power Tools	109	$462,346	$4,242
Child Custody	43	$451,250	$10,494
Malicious Prosecution	34	$431,603	$12,694
Sexual Harassment	33	$427,549	$12,956
Regulatory Taking/Inverse Cond/Land Use	16	$405,866	$25,367
Falling or Thrown Object	202	$384,819	$1,905
Assault & Battery	43	$383,764	$8,925
Veh-Train Accident	20	$352,881	$17,644
Sewer or Water	110	$340,504	$3,095
Others	4,872	$4,709,029	$967
	21,664	**$114,163,510**	**$5,270**