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**GUNNISON COUNTY BOARD OF COMMISSIONERS**  
**WORK SESSION MEETING AGENDA**

**DATE:** Tuesday, July 23, 2024

**Page 1 of 1**

**PLACE:** Board of County Commissioners' Meeting Room at the Gunnison County Courthouse  
**(REMOTE OPTION BELOW)**

8:30 am

- CTSI Loss Ratio Report and Analysis
  
- Adjourn

Please Note: Packet materials for the above discussions will be available on the Gunnison County website at <http://www.gunnisoncounty.org/meetings> prior to the meeting.

**ZOOM MEETING DETAILS:**

Join Zoom Meeting: <https://us02web.zoom.us/j/89798905619>

One tap mobile

+12532158782,,82753657556#,,,,\*471302# US (Tacoma)

+13462487799,,82753657556#,,,,\*471302# US (Houston)

**AGENDA ITEM or FINAL CONTRACT REVIEW SUBMITTAL FORM**

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**Agenda Item:** CTSI Loss Ratio Report and Analysis

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**Action Requested:**

**Parties to the Agreement:**

**Term Begins:**

**Term Ends:**

**Grant Contract #:**

**Summary:**

CTSI Loss Ratio Report and Analysis

**Fiscal Impact:**

**Submitted by:** Holly Perry

**Submitter's Email Address:** hperry@gunnisoncounty.org

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**Finance Review:**

Required

Not Required

Comments:

Reviewed by:

Discharge Date:

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**County Attorney Review:**

Required

Not Required

Comments:

Reviewed by:

Discharge Date:

Certificate of Insurance Required

Yes  No

---

**County Manager Review:**

Comments:

Reviewed by: GUNCOUNTY1\Hperry

Discharge Date: 7/19/2024

Consent Agenda

Regular Agenda

Worksession

Time Allotted: 30

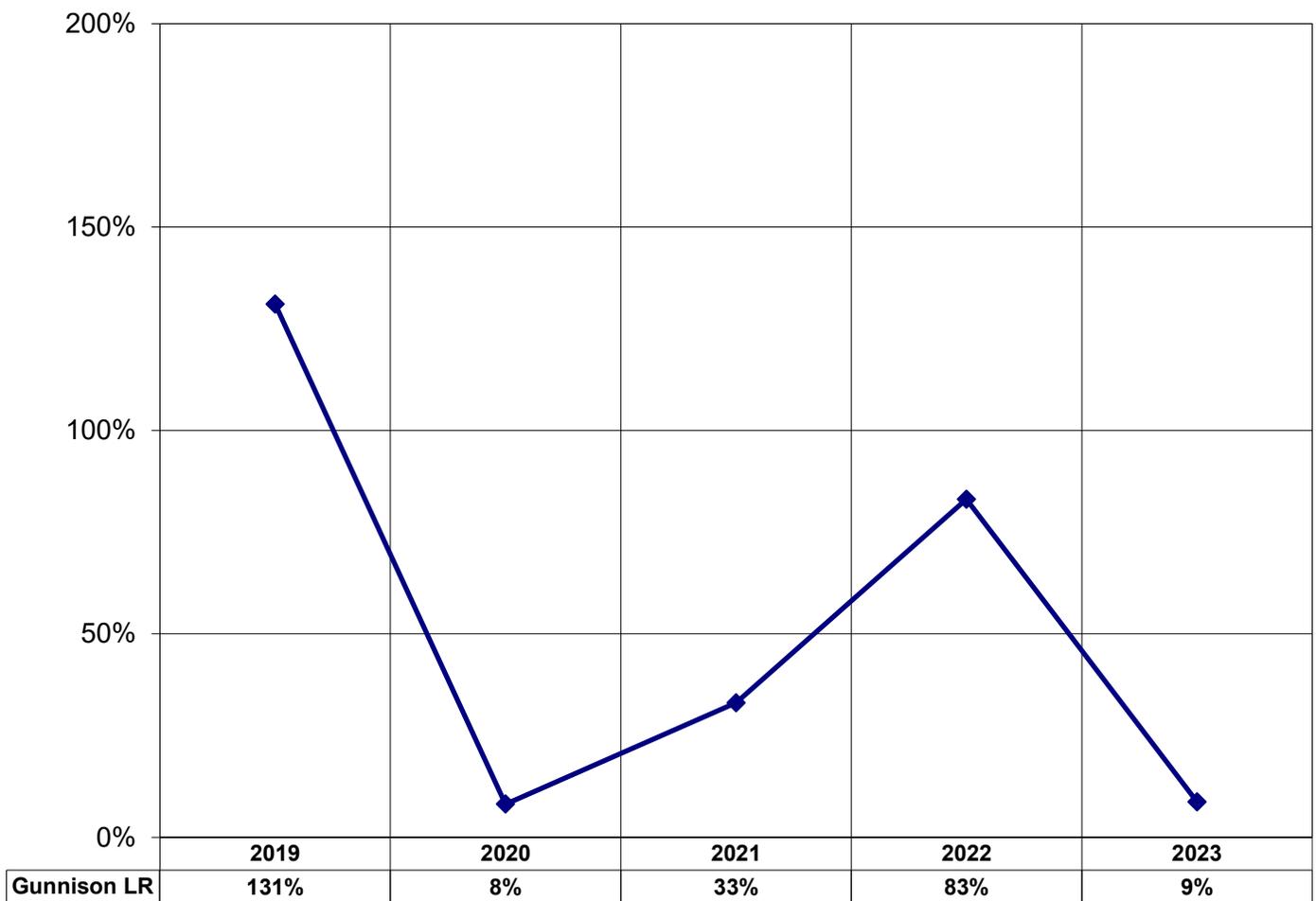
Agenda Date: 7/23/2024

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# Colorado Counties Casualty Property Pool Loss Ratio Report as of December 31, 2023



## Gunnison County CAPP Loss Ratio



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

Loss Analysis by County and Division, Department & Accident

Claims From 1/1/23 to 12/31/23

Division	Department	Claim Type	Total \$ Incurred
<b>010-Administration</b>			
<i>010101-Admin Commissioners</i>			
<b>Errors &amp; Omissions</b>			
C223GUN009	Alleges Malpractice	General Liability	\$1
<b>Off Road Equipment</b>			
C222GUN018	Complaint alleges property damaged due to County plow operations	General Liability	\$32,909
<i>010102-Admin Administration</i>			
<b>Veh-Backing</b>			
C223GUN003	County veh. backed into clmt. veh. in parking lot	Auto Liability	\$980
<i>010111-Admin Grounds &amp; Bldg Maint</i>			
<b>Veh-Strk Veh,Ped,Obj</b>			
C223GUN008	Adv. Clay struck Sheriff's office building	Property	\$33,000
<i>010120-Admin Clerk&amp;Recorder,Elections</i>			
<b>Legal Process</b>			
C223GUN011	Alleges due process violation	General Liability	\$25,001
		<b>5</b>	<b>\$91,891</b>
<b>020-Law Enforcement</b>			
<i>020203-Sheriff-Detention Center</i>			
<b>Inmate Related</b>			
C223GUN005	NOC alleges retaliation	General Liability	\$1
<i>020210-Sheriff-S&amp;R Volunteers</i>			
<b>Veh-Strk Veh,Ped,Obj</b>			
C223GUN006	County veh struck tree	Auto Physical Damage	\$4,645
		<b>2</b>	<b>\$4,646</b>
<b>030-Road &amp; Bridge</b>			
<i>030309-R&amp;B Maintenance</i>			
<b>Falling or Thrown Object</b>			
C223GUN004	Tree fell onto camper	General Liability	\$0
<b>Street or Roadway</b>			
C223GUN007	Clmt veh. damaged when passing road maintenance	General Liability	\$1
<b>Struck Object</b>			
C223GUN010	Cat struck claimant veh. while blading	General Liability	\$1
<i>030312-R&amp;B Snow &amp; Ice Removal</i>			
<b>Off Road Equipment</b>			
C223GUN001	Loader struck CV	General Liability	\$0
<b>Veh-Backing</b>			
C223GUN002	MV backed into CV	Auto Liability	\$2,046
		<b>5</b>	<b>\$2,048</b>
<b>Total</b>		<b>12</b>	<b>\$98,584</b>

Loss Analysis by Pool by Division

Claims From 01/01/23 to 12/31/23 as of December 31, 2023

Division	Frequency # of Claims	Severity \$ of Claims	Average \$ of Claims
010-Administration	161	\$3,836,468	\$23,829
020-Law Enforcement	202	\$2,743,302	\$13,581
030-Road & Bridge	208	\$2,192,815	\$10,542
040-Social Services	21	\$128,970	\$6,141
050-Health Department	3	\$8,428	\$2,809
090-Public Transportation	18	\$274,423	\$15,246
110-Ambulance Service	5	\$8,881	\$1,776
130-Weed & Pest Control	1	\$0	\$0
140-Landfill	7	\$22,642	\$3,235
150-Public Safety	1	\$4,000	\$4,000
170-Miscellaneous	3	\$1	\$0
190-District Attorneys	10	\$73,683	\$7,368
<b>Pool Total</b>	<b>640</b>	<b>\$9,293,613</b>	<b>\$14,521</b>

Loss Analysis by Pool by Accident

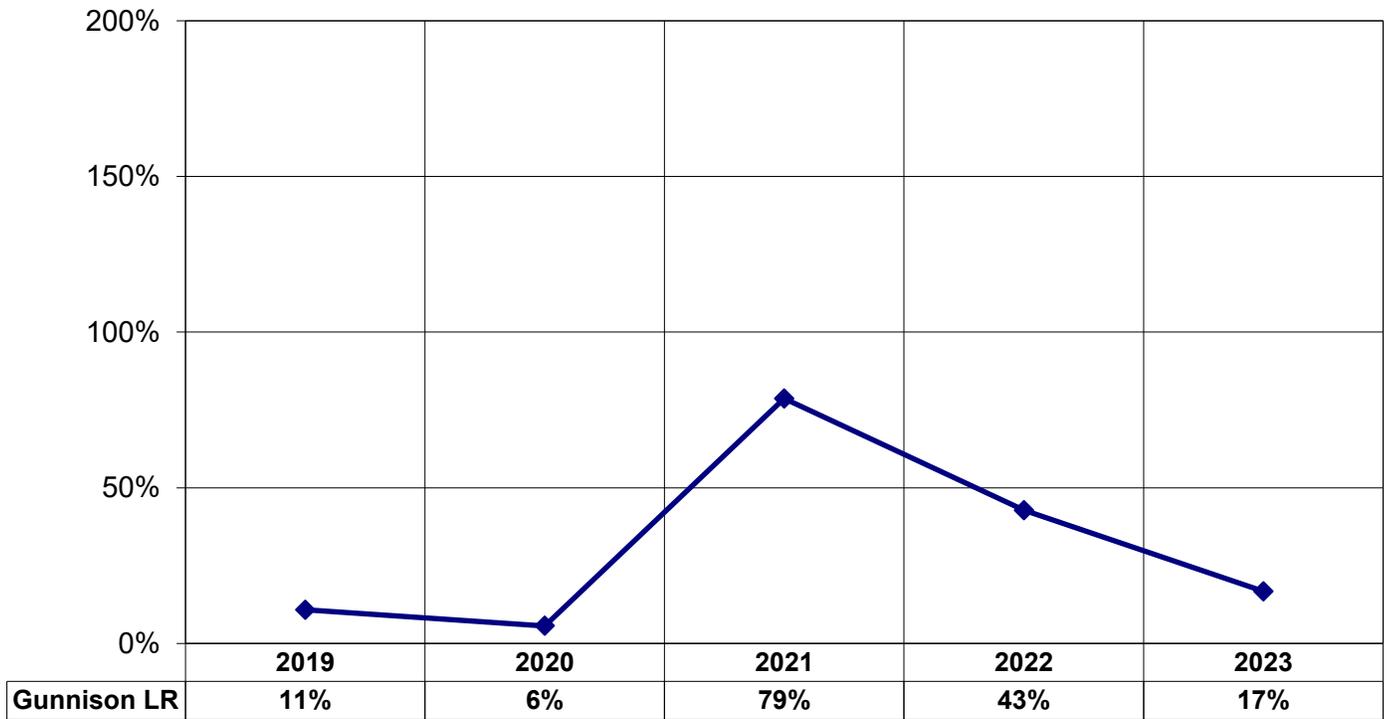
Claims From January 01, 2023 through December 31, 2023

Accident	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
Hail/Wind	33	\$3,338,969	\$101,181
Arrest Related	17	\$1,060,043	\$62,355
Veh-Strk Veh,Ped,Obj	143	\$701,332	\$4,904
Weather	1	\$452,500	\$452,500
Veh-Jacknife,Rollover	8	\$355,597	\$44,450
Fire, Smoke, Explosion	3	\$333,500	\$111,167
Criminal Activity	2	\$324,750	\$162,375
Veh-Emerg Resp/Pursuit	21	\$270,676	\$12,889
Inmate Related	15	\$269,292	\$17,953
Lightning/Snow/Rain	7	\$261,149	\$37,307
Veh-Struck Animal	31	\$218,743	\$7,056
Fatality	9	\$190,005	\$21,112
Constitutional Violation	8	\$182,654	\$22,832
Veh-Backing	52	\$181,439	\$3,489
Slip,Trip or Fall	45	\$169,920	\$3,776
Veh-Rear End Acc	19	\$163,934	\$8,628
Veh-Fail to Yield ROW	9	\$116,705	\$12,967
Vandalism	20	\$87,556	\$4,378
Legal Process	8	\$75,006	\$9,376
Veh-Ice On Road	14	\$71,255	\$5,090
Emp Term-Subj to Deduct	11	\$65,009	\$5,910
Malicious Prosecution	3	\$51,600	\$17,200
Errors & Omissions	7	\$50,005	\$7,144
Temperature Extremes	4	\$44,786	\$11,196
Discrimination	2	\$42,239	\$21,119
Off Road Equipment	15	\$41,715	\$2,781
Veh-Loss of Control	5	\$32,665	\$6,533
Struck Object	22	\$27,640	\$1,256
Dischg, Leak, & Overflow	8	\$26,922	\$3,365
Veh-Rocks From Truck	12	\$21,953	\$1,829
Alleged Acc-Ins Unaware	10	\$21,338	\$2,134
Defamation or Slander	4	\$14,386	\$3,596
Veh-Sideswp,Lane Chg,Pa:	6	\$14,348	\$2,391
Falling or Thrown Object	10	\$5,704	\$570
Veh-Ran Off Rdwy	1	\$5,301	\$5,301
Veh-Intersection Acc	2	\$2,001	\$1,001
Veh-Trk or Tractor Trlr	1	\$965	\$965
Street or Roadway	27	\$6	\$0
Excavation-Trench/Tunnel	16	\$4	\$0
Bodily Injury	2	\$2	\$1
Govt Process or System	1	\$1	\$1
Right of Way Maint	1	\$1	\$1
Trespass	1	\$1	\$1
Building Related	1	\$0	\$0
Equip & Power Tools	1	\$0	\$0
Gunshot	1	\$0	\$0
Professional Liability	1	\$0	\$0
	<b>640</b>	<b>\$9,293,613</b>	<b>\$14,521</b>

# County Workers' Compensation Pool Loss Ratio Report as of December 31, 2023



## Gunnison County CWCP Loss Ratio



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

# County Workers' Compensation Pool

Gunnison



## Loss Analysis by County and Division, Department & Accident

Claims From 1/1/23 to 12/31/23

Division	Department	Claim Type	Total \$ Incurred
<b>010-Administration</b>			
<i>010110-Admin Planning &amp; Zoning</i>			
<b>Cumulative Trauma</b>			
W223GUN012	Cumulative trauma.	Medical Only	\$500
<i>010140-Admin Assessor</i>			
<b>Slip, Trip or Fall</b>			
W223GUN008	Trip and fall.	Medical Only	\$6,500
		<u>2</u>	<u>\$7,000</u>
<b>020-Law Enforcement</b>			
<i>020203-Sheriff-Detention Center</i>			
<b>Inmate Related</b>			
W223GUN010	Combative inmate.	Medical Only	\$6,500
		<u>1</u>	<u>\$6,500</u>
<b>030-Road &amp; Bridge</b>			
<i>030309-R&amp;B Maintenance</i>			
<b>Body Mechanics</b>			
W223GUN007	Twisting radiator cap.	Medical Only	\$0
W223GUN009	Walking on rocks.	Medical Only	\$0
<b>Cuts</b>			
W223GUN006	Thumb laceration.	Medical Only	\$219
<b>Falling or Thrown Object</b>			
W223GUN013	Tire fell on foot.	Medical Only	\$0
<b>Slip, Trip or Fall</b>			
W223GUN001	Slipped getting out of the truck	Medical Only	\$0
W223GUN005	Slipped and fell on ice.	Medical Only	\$0
<i>030312-R&amp;B Snow &amp; Ice Removal</i>			
<b>Slip, Trip or Fall</b>			
W222GUN021	Fell getting out of plow truck	Medical Only	\$0
<i>030314-R&amp;B Fleet Maintenance</i>			
<b>Cuts</b>			
W223GUN002	Stabbed self with pick.	Medical Only	\$0
		<u>8</u>	<u>\$219</u>
<b>140-Landfill</b>			
<i>140900-Landfill Administration</i>			
<b>Falling or Thrown Object</b>			
W223GUN004	Bailing wire poked eye	Medical Only	\$336
<b>Slip, Trip or Fall</b>			
W223GUN015	Fell out of bobcat	Indemnity	\$14,298
<i>140901-Landfill Operations</i>			
<b>Body Mechanics</b>			
W223GUN011	Stepped out of bobcat.	Medical Only	\$5,000
<b>Slip, Trip or Fall</b>			
W223GUN014	Tripped over torpedo heater	Medical Only	\$6,500
W223GUN003	Slipped on step.	Medical Only	\$0
		<u>5</u>	<u>\$26,134</u>

**County Workers' Compensation Pool**

**Loss Analysis by County and  
Division, Department & Accident**

**Gunnison**



**Claims From 1/1/23 to 12/31/23**

<b>Division</b>	<b>Department</b>	<b>Claim Type</b>	<b>Total \$ Incurred</b>	
		<b>Total</b>	<b>16</b>	<b>\$39,853</b>

# County Workers' Compensation Pool



## Loss Analysis by Pool by Division

Claims From 01/01/23 to 12/31/23 as of December 31, 2023

Division	Frequency # of Claims	Severity \$ of Claims	Average \$ of Claims
010-Administration	129	\$909,039	\$7,047
020-Law Enforcement	397	\$2,013,102	\$5,071
030-Road & Bridge	131	\$1,483,525	\$11,325
040-Social Services	51	\$191,641	\$3,758
050-Health Department	22	\$130,304	\$5,923
060-Community Services	6	\$1,371	\$229
090-Public Transportation	4	\$17,381	\$4,345
110-Ambulance Service	20	\$126,513	\$6,326
130-Weed & Pest Control	2	\$1,344	\$672
140-Landfill	18	\$114,546	\$6,364
150-Public Safety	2	\$32,000	\$16,000
170-Miscellaneous	3	\$67,481	\$22,494
190-District Attorneys	6	\$7,805	\$1,301
<b>Pool Total</b>	<b>791</b>	<b>\$5,096,052</b>	<b>\$6,443</b>

# County Workers' Compensation Pool



## Loss Analysis by Pool by Accident

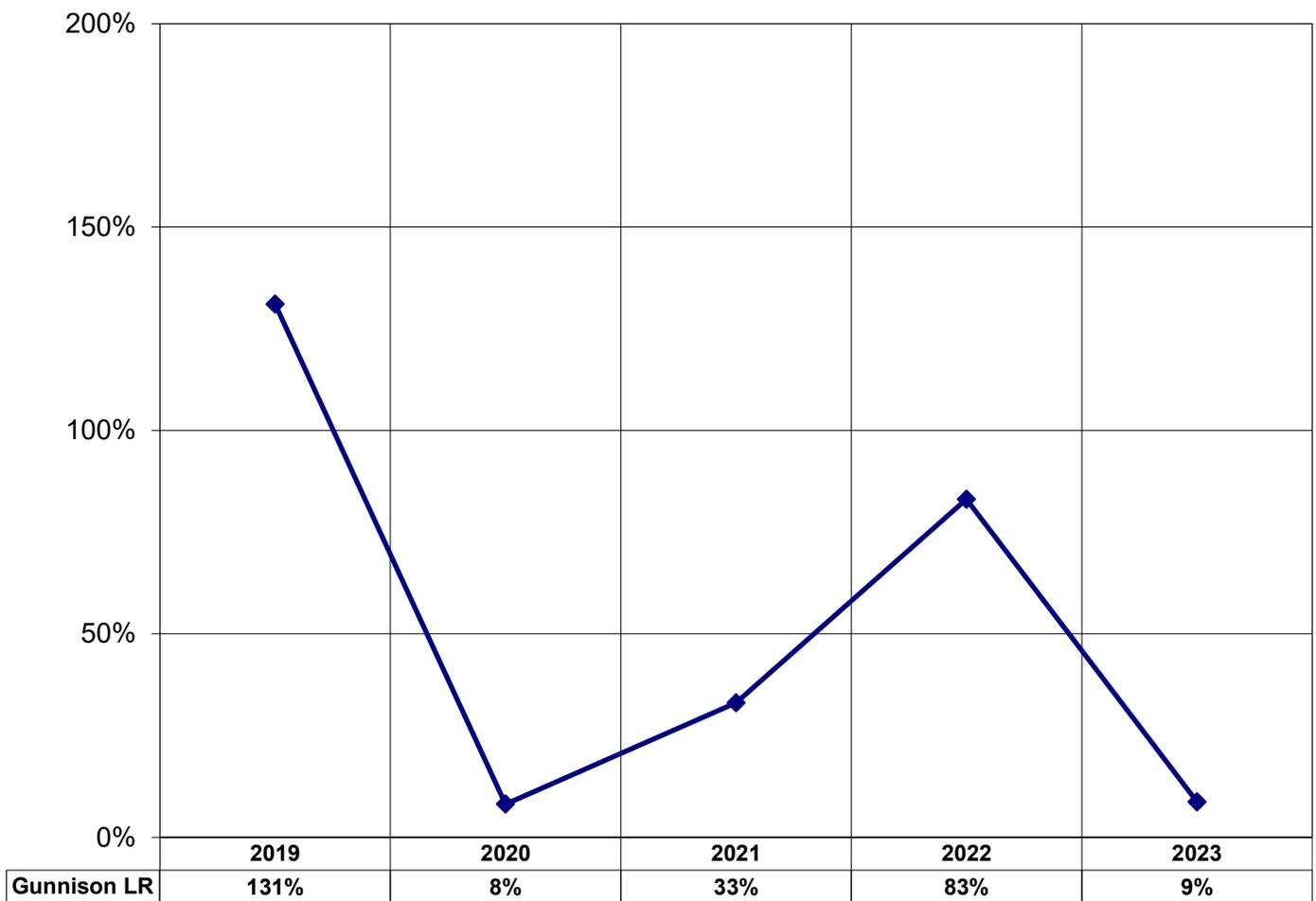
Claims From January 01, 2023 through December 31, 2023

Accident	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
Slip, Trip or Fall	184	\$1,069,317	\$5,812
Lifting	47	\$701,407	\$14,924
Body Mechanics	72	\$600,422	\$8,339
Falling or Thrown Object	36	\$453,735	\$12,604
Training	42	\$347,544	\$8,275
Inmate Related	98	\$264,776	\$2,702
Arrest Related	32	\$251,214	\$7,850
Struck Object	43	\$208,866	\$4,857
Push, Pull	19	\$103,154	\$5,429
Step in Hole	3	\$102,256	\$34,085
Fire, Smoke, Explosion	6	\$101,045	\$16,841
Equip & Power Tools	7	\$100,520	\$14,360
Caught in/btwn Equip	24	\$90,629	\$3,776
Bodily Injury	5	\$88,595	\$17,719
Veh-Front End Coll	3	\$85,518	\$28,506
Veh-Rear End Acc	7	\$51,478	\$7,354
Animal or Insect	25	\$44,702	\$1,788
Stress-Mental	1	\$41,489	\$41,489
Veh-Intersection Acc	5	\$38,348	\$7,670
Cumulative Trauma	8	\$35,576	\$4,447
Veh-Loss of Control	3	\$34,352	\$11,451
Veh-Jackknife, Rollover	4	\$30,643	\$7,661
Chemical or Other Exposu	28	\$28,703	\$1,025
Foreign Body in Eye	7	\$27,004	\$3,858
Needle Stick	9	\$26,121	\$2,902
Cuts	17	\$23,406	\$1,377
Jumping, Running	5	\$23,023	\$4,605
Veh-Fail to Yield ROW	5	\$19,914	\$3,983
Exposure Blood/Bodily Flu	21	\$17,703	\$843
Assault & Battery	3	\$17,234	\$5,745
Confront w/Others	2	\$15,913	\$7,957
Human Action	2	\$8,500	\$4,250
Reaching	1	\$8,500	\$8,500
Veh-Emerg Resp/Pursuit	1	\$8,500	\$8,500
Veh-Struck Animal	1	\$8,500	\$8,500
Attack by Inmate	4	\$7,500	\$1,875
Traumatic Incident	1	\$6,500	\$6,500
Glass	1	\$1,037	\$1,037
Temperature Extremes	3	\$1,035	\$345
Heart/Chest Pains	2	\$714	\$357
Noise	2	\$654	\$327
Veh-Backing	1	\$0	\$0
Veh-Other Driving	1	\$0	\$0
	<b>791</b>	<b>\$5,096,052</b>	<b>\$6,443</b>

# Colorado Counties Casualty Property Pool Loss Ratio Report as of December 31, 2023



## Gunnison County CAPP Loss Ratio



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

Frequency  
# of Claims

Severity  
\$ of Claims

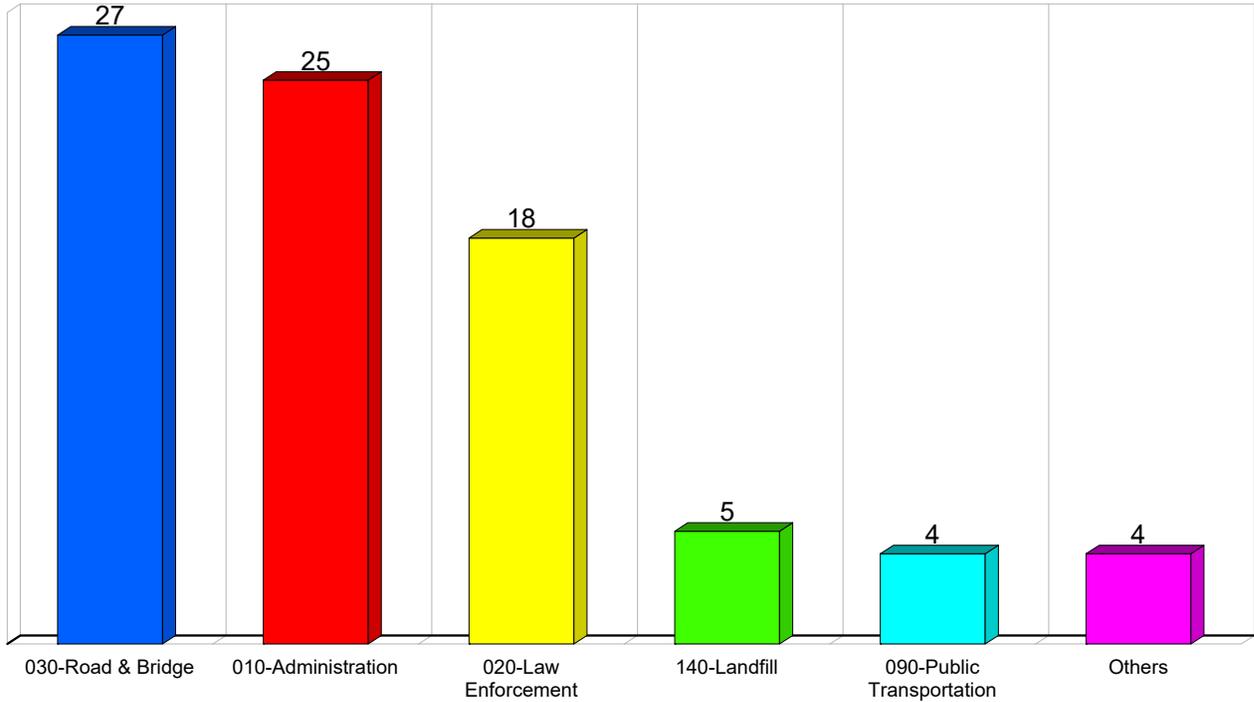
Average Cost  
Per Claim

83

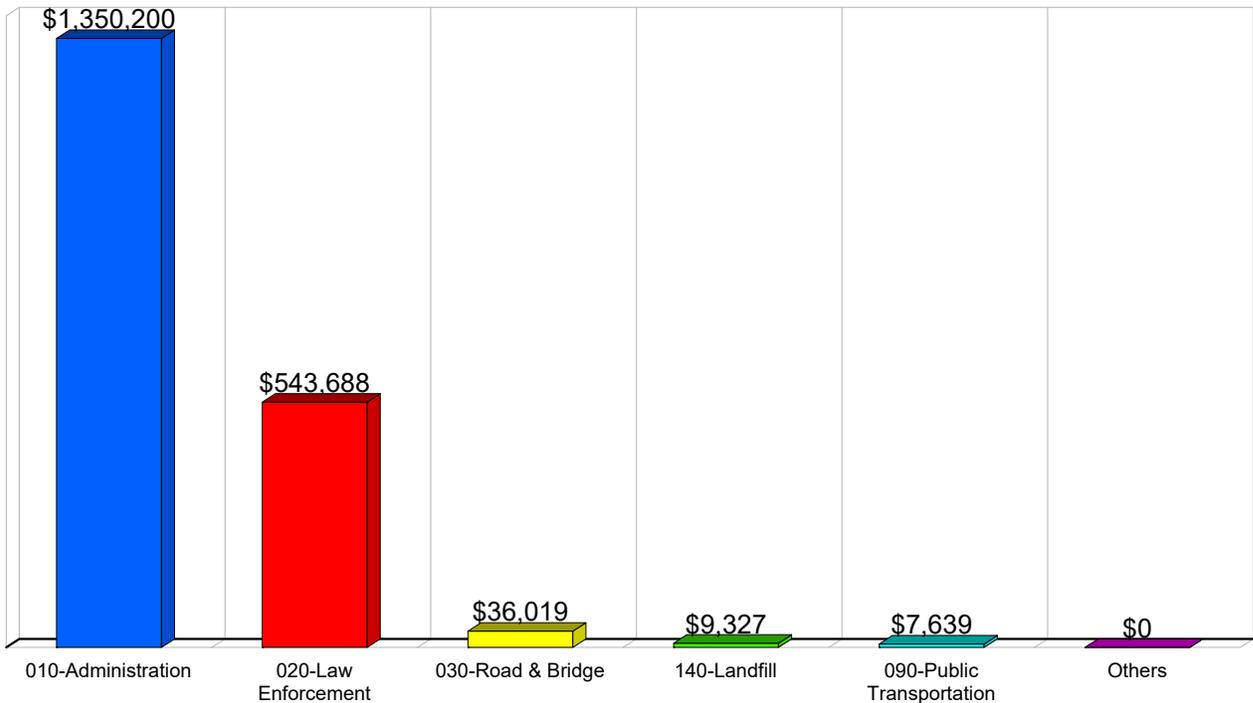
\$1,946,873

\$23,456

**Top Five in Frequency**



**Top Five in Severity**



Frequency  
# of Claims

Severity  
\$ of Claims

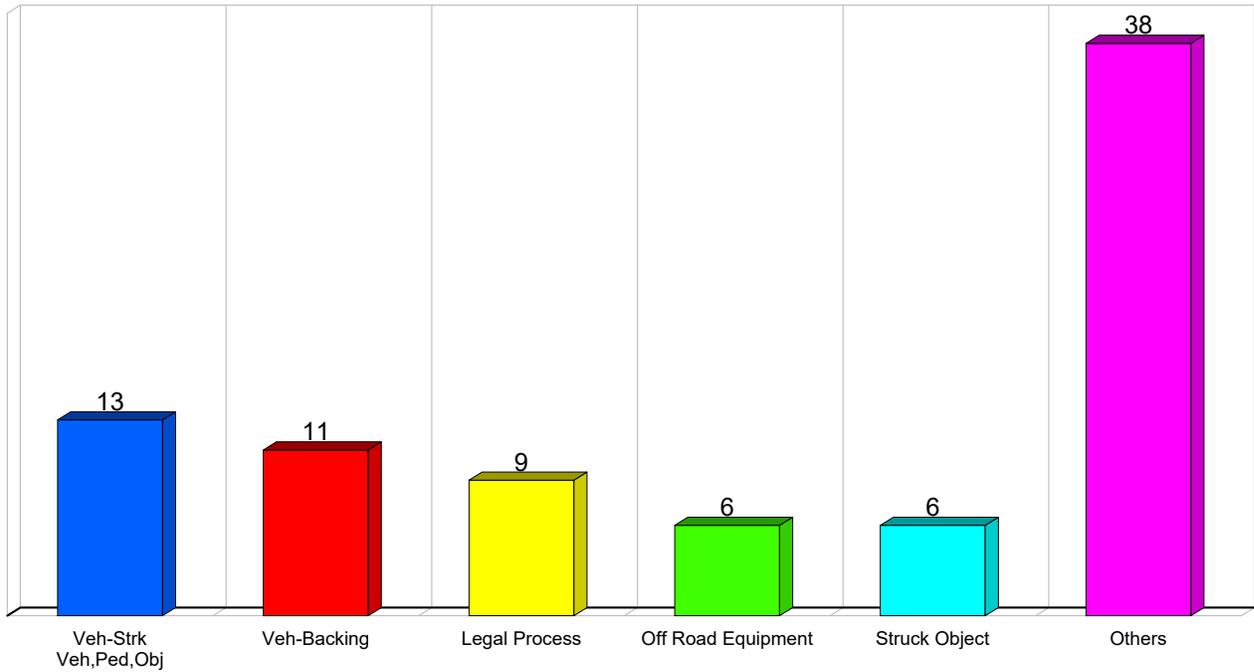
Average Cost  
Per Claim

83

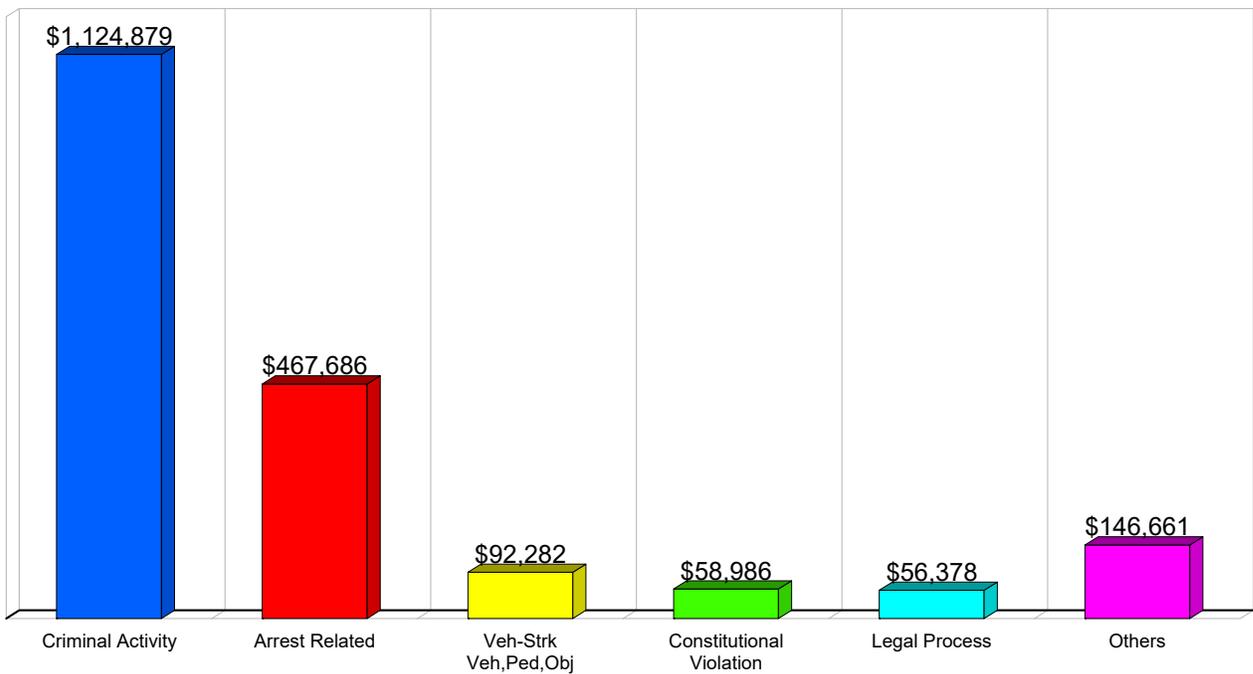
\$1,946,873

\$23,456

**Top Five in Frequency**



**Top Five in Severity**



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

Gunnison

Claims From 2019 to 2023 as of December 31, 2023

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
<b>010-Administration</b>				
<u>010101-Admin Commissioners</u>				
	Constitutional Violation	1	\$58,986	\$58,986
	Errors & Omissions	2	\$1	\$1
	Govt Process or System	2	\$0	\$0
	Legal Process	3	\$0	\$0
	Off Road Equipment	1	\$32,909	\$32,909
	Veh-Backing	1	\$2,105	\$2,105
<u>010102-Admin Administration</u>				
	Veh-Backing	1	\$980	\$980
	Veh-Strk Veh,Ped,Obj	1	\$1,423	\$1,423
<u>010105-Admin Financial Administration</u>				
	Criminal Activity	1	\$1,124,879	\$1,124,879
<u>010110-Admin Planning &amp; Zoning</u>				
	Legal Process	1	\$20,149	\$20,149
<u>010111-Admin Grounds &amp; Bldg Maint</u>				
	Hail/Wind	1	\$0	\$0
	Lightning/Snow/Rain	1	\$13,112	\$13,112
	Slip,Trip or Fall	2	\$14,032	\$7,016
	Struck Object	1	\$0	\$0
	Veh-Strk Veh,Ped,Obj	1	\$33,000	\$33,000
<u>010120-Admin Clerk&amp;Recorder,Elections</u>				
	Legal Process	1	\$25,001	\$25,001
<u>010140-Admin Assessor</u>				
	Legal Process	2	\$11,228	\$5,614
<u>010172-Admin Airport</u>				
	Hail/Wind	1	\$8,894	\$8,894
	Veh-Strk Veh,Ped,Obj	1	\$3,500	\$3,500
		<b>25</b>	<b>\$1,350,200</b>	<b>\$54,008</b>

**020-Law Enforcement**

020201-Sheriff-Administration

	Constitutional Violation	1	\$0	\$0
	Emp Term-Subj to Deduct	1	\$0	\$0
	Fire, Smoke, Explosion	1	\$7,480	\$7,480
	Veh-Strk Veh,Ped,Obj	1	\$25,061	\$25,061

020202-Sheriff-Patrol Division

	Alleged Acc-Ins Unaware	1	\$364	\$364
	Arrest Related	1	\$467,686	\$467,686
	Hail/Wind	1	\$30,185	\$30,185
	Legal Process	1	\$0	\$0
	Veh-Backing	1	\$1,686	\$1,686
	Veh-Rear End Acc	1	\$889	\$889
	Veh-Strk Veh,Ped,Obj	2	\$981	\$491
	Veh-Struck Animal	1	\$361	\$361

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

Claims From 2019 to 2023 as of December 31, 2023

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
<b><u>020203-Sheriff-Detention Center</u></b>				
	<i>Discrimination</i>	1	\$0	\$0
	<i>Inmate Related</i>	1	\$1	\$1
<b><u>020208-Sheriff-Prisoner Transport</u></b>				
	<i>Veh-Rear End Acc</i>	2	\$4,349	\$2,175
<b><u>020210-Sheriff-S&amp;R Volunteers</u></b>				
	<i>Veh-Strk Veh,Ped,Obj</i>	1	\$4,645	\$4,645
		<b>18</b>	<b>\$543,688</b>	<b>\$30,205</b>
<b>030-Road &amp; Bridge</b>				
<b><u>030300-R&amp;B Administration</u></b>				
	<i>Veh-Backing</i>	1	\$0	\$0
	<i>Veh-Strk Veh,Ped,Obj</i>	1	\$1,196	\$1,196
<b><u>030301-R&amp;B District 01</u></b>				
	<i>Struck Object</i>	1	\$1,976	\$1,976
<b><u>030309-R&amp;B Maintenance</u></b>				
	<i>Falling or Thrown Object</i>	1	\$0	\$0
	<i>Off Road Equipment</i>	1	\$0	\$0
	<i>Street or Roadway</i>	4	\$1	\$0
	<i>Struck Object</i>	1	\$1	\$1
	<i>Veh-Backing</i>	1	\$878	\$878
	<i>Veh-Ran Off Rdwy</i>	1	\$360	\$360
<b><u>030312-R&amp;B Snow &amp; Ice Removal</u></b>				
	<i>Off Road Equipment</i>	3	\$0	\$0
	<i>Street or Roadway</i>	1	\$0	\$0
	<i>Struck Object</i>	1	\$0	\$0
	<i>Veh-Backing</i>	1	\$2,046	\$2,046
	<i>Veh-Ice On Road</i>	2	\$5,189	\$2,595
	<i>Veh-Rocks From Truck</i>	1	\$0	\$0
	<i>Veh-Strk Veh,Ped,Obj</i>	2	\$21,509	\$10,755
<b><u>030314-R&amp;B Fleet Maintenance</u></b>				
	<i>Alleged Acc-Ins Unaware</i>	1	\$888	\$888
	<i>Veh-Loss of Control</i>	1	\$1,008	\$1,008
	<i>Veh-Strk Veh,Ped,Obj</i>	1	\$966	\$966
<b><u>030315-R&amp;B Trucking</u></b>				
	<i>Veh-Strk Veh,Ped,Obj</i>	1	\$0	\$0
		<b>27</b>	<b>\$36,019</b>	<b>\$1,334</b>
<b>040-Social Services</b>				
<b><u>040400-Soc Svcs Administration</u></b>				
	<i>Child Custody</i>	1	\$0	\$0
		<b>1</b>	<b>\$0</b>	<b>\$0</b>
<b>050-Health Department</b>				

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

Gunnison

Claims From 2019 to 2023 as of December 31, 2023

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
<b><u>050500-Health-Administration</u></b>				
	<i>Legal Process</i>	1	\$0	\$0
	<i>Struck Object</i>	1	\$0	\$0
		<b>2</b>	<b>\$0</b>	<b>\$0</b>
<b><u>090-Public Transportation</u></b>				
<b><u>090810-Transit Agency</u></b>				
	<i>Veh-Backing</i>	3	\$7,639	\$2,546
	<i>Veh-Strk Veh,Ped,Obj</i>	1	\$0	\$0
		<b>4</b>	<b>\$7,639</b>	<b>\$1,910</b>
<b><u>140-Landfill</u></b>				
<b><u>140900-Landfill Administration</u></b>				
	<i>Lightning/Snow/Rain</i>	1	\$8,759	\$8,759
	<i>Struck Object</i>	1	\$0	\$0
	<i>Veh-Backing</i>	2	\$568	\$284
<b><u>140901-Landfill Operations</u></b>				
	<i>Off Road Equipment</i>	1	\$0	\$0
		<b>5</b>	<b>\$9,327</b>	<b>\$1,865</b>
<b><u>190-District Attorneys</u></b>				
<b><u>190907-DA Judicial District 07</u></b>				
	<i>Constitutional Violation</i>	1	\$0	\$0
		<b>1</b>	<b>\$0</b>	<b>\$0</b>
<b>Total</b>		<b>83</b>	<b>\$1,946,873</b>	<b>\$23,456</b>

Frequency  
# of Claims

Severity  
\$ of Claims

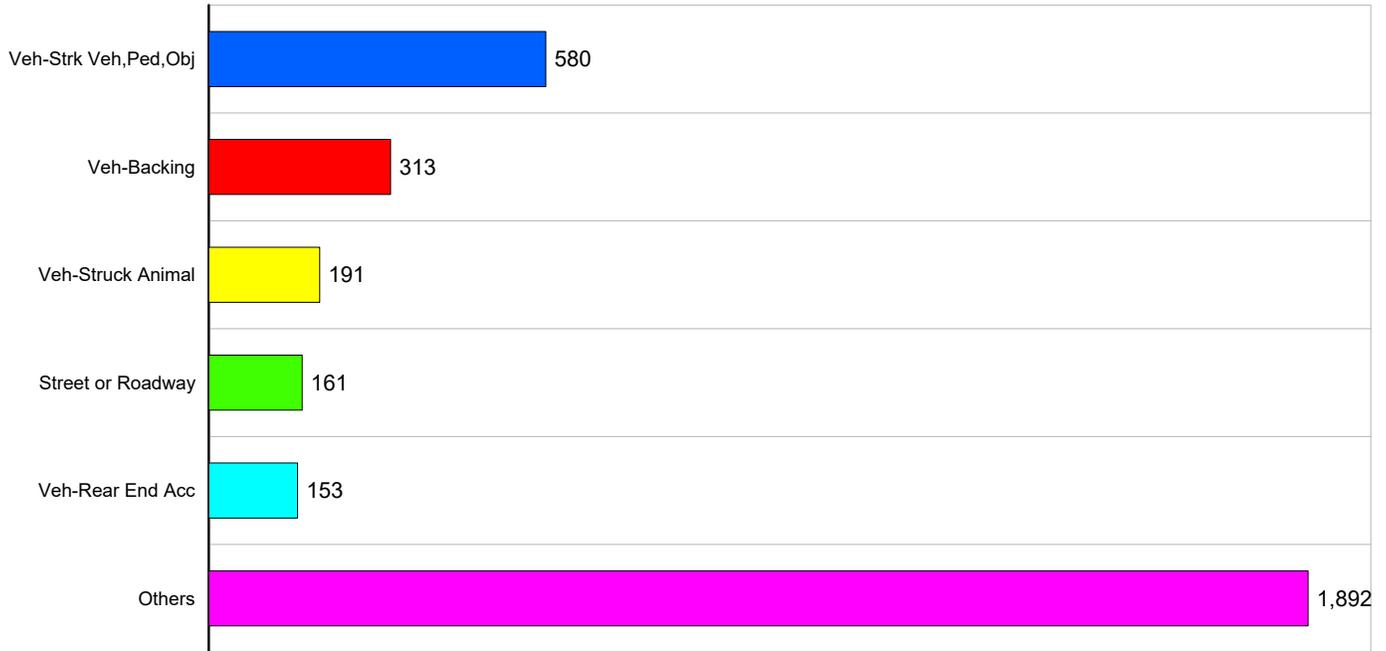
Average Cost  
Per Claim

3,290

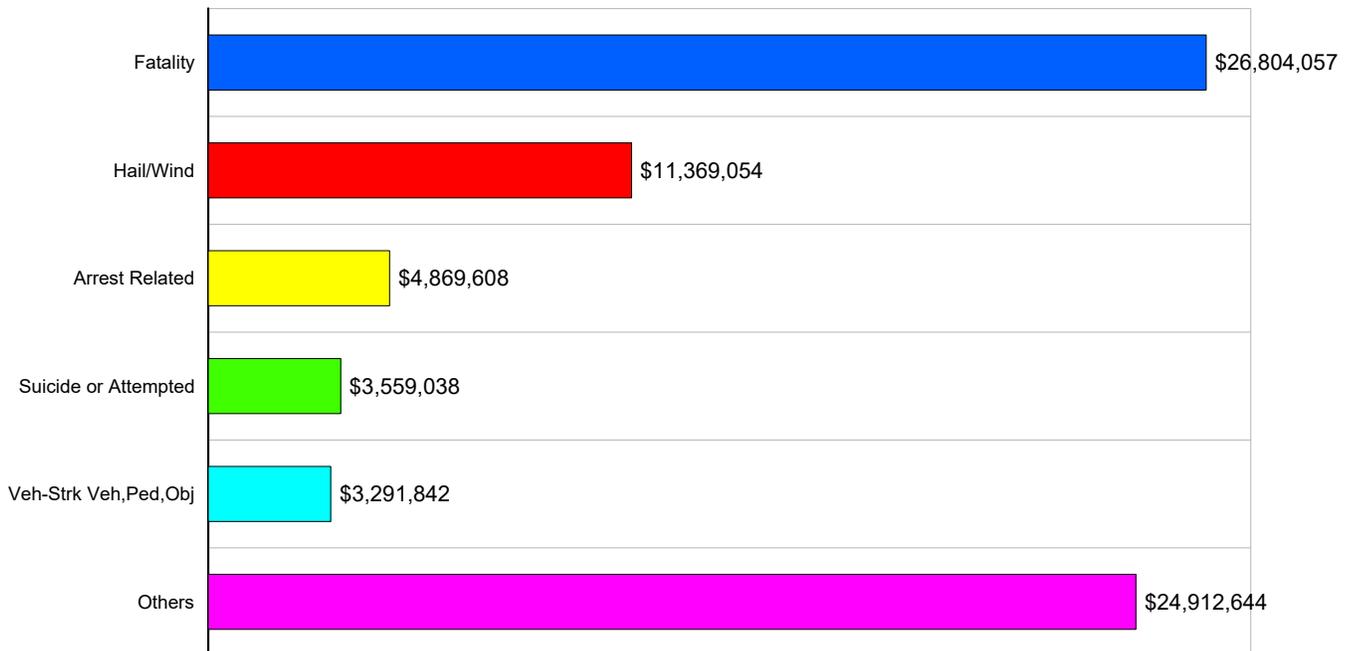
\$74,806,243

\$22,737

**Top Five in Frequency**



**Top Five in Severity**



**Loss Analysis by Pool by Accident**

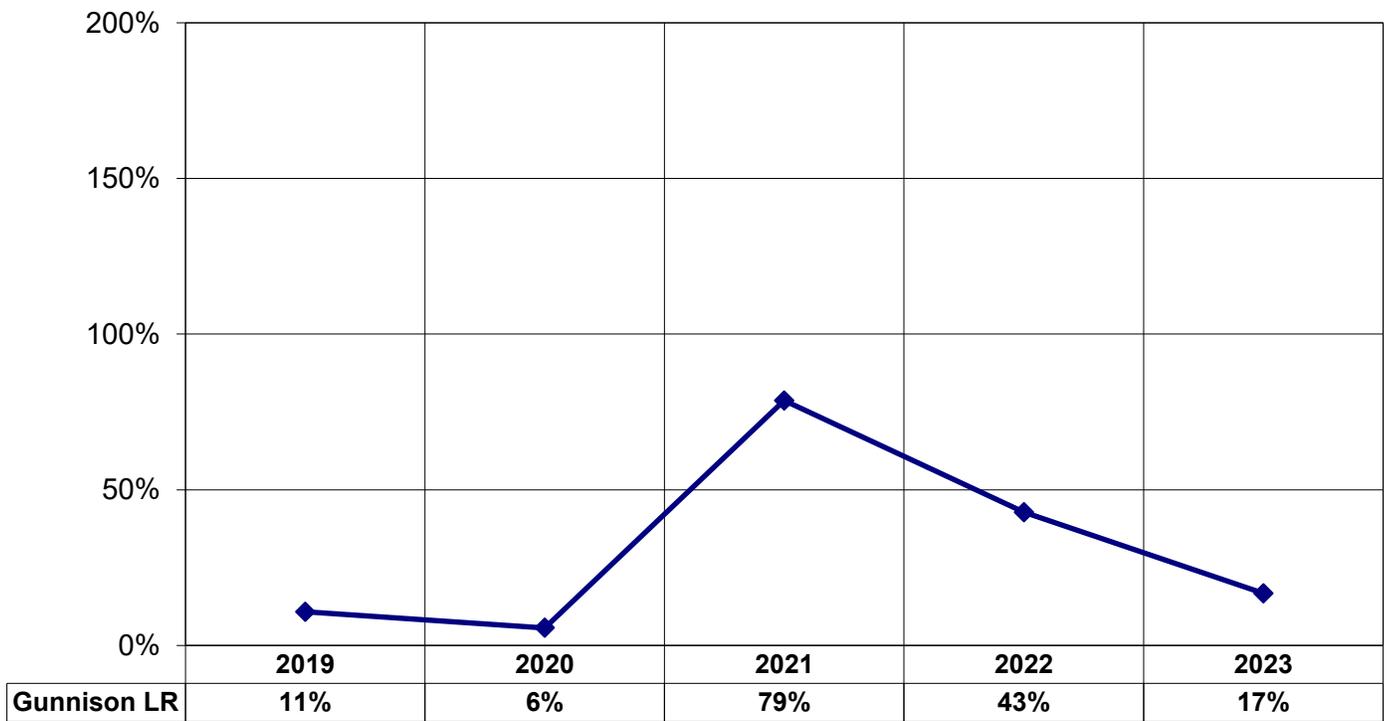
**Claims From 2019 to 2023 as of December 31, 2023**

<b>Accident</b>	<b>Frequency # of Claims</b>	<b>Severity \$ of Claims</b>	<b>Average Cost Per Claim</b>
Fatality	36	\$26,804,057	\$744,557
Hail/Wind	130	\$11,369,054	\$87,454
Arrest Related	64	\$4,869,608	\$76,088
Suicide or Attempted	8	\$3,559,038	\$444,880
Veh-Strk Veh,Ped,Obj	580	\$3,291,842	\$5,676
Emp Term-Subj to Deduct	66	\$2,823,321	\$42,778
Inmate Related	82	\$2,562,642	\$31,252
Veh-Rear End Acc	153	\$1,888,068	\$12,340
Veh-Jacknife,Rollover	33	\$1,714,926	\$51,967
Criminal Activity	4	\$1,453,641	\$363,410
Lightning/Snow/Rain	39	\$1,334,830	\$34,226
Veh-Ice On Road	71	\$1,124,841	\$15,843
Legal Process	78	\$990,229	\$12,695
Veh-Struck Animal	191	\$979,331	\$5,127
Constitutional Violation	48	\$860,475	\$17,927
Fire, Smoke, Explosion	13	\$805,767	\$61,982
Veh-Fail to Yield ROW	68	\$784,536	\$11,537
Veh-Backing	313	\$741,211	\$2,368
Veh-Emerq Resp/Pursuit	81	\$707,704	\$8,737
Dischg, Leak, & Overflow	47	\$643,553	\$13,693
Vandalism	111	\$513,633	\$4,627
Weather	1	\$452,500	\$452,500
Network Liability	7	\$430,762	\$61,537
Wrongful Entry	2	\$304,611	\$152,306
Slip,Trip or Fall	148	\$298,991	\$2,020
Govt Process or System	8	\$278,412	\$34,802
Veh-Front End Coll	8	\$266,789	\$33,349
Temperature Extremes	13	\$249,636	\$19,203
Struck Object	120	\$246,030	\$2,050
Veh-Train Accident	1	\$241,555	\$241,555
Veh-Ran Off Rdwy	9	\$234,623	\$26,069
Veh-Sideswp,Lane Chg,Pass	47	\$211,292	\$4,496
Veh-Fail to Allow Clnce	18	\$193,165	\$10,731
Errors & Omissions	25	\$192,551	\$7,702
Veh-Loss of Control	26	\$173,065	\$6,656
Defamation or Slander	18	\$154,433	\$8,580
Discrimination	10	\$142,645	\$14,264
Off Road Equipment	109	\$123,423	\$1,132
Sexual Harassment	5	\$107,788	\$21,558
Alleged Acc-Ins Unaware	61	\$107,685	\$1,765
Veh-Intersection Acc	12	\$101,583	\$8,465
Gunshot	3	\$77,580	\$25,860
Street or Roadway	161	\$72,423	\$450
Falling or Thrown Object	54	\$64,009	\$1,185
Animal or Insect	7	\$59,068	\$8,438
Malicious Prosecution	5	\$51,602	\$10,320
Sewer or Water	1	\$43,259	\$43,259
Veh-Rocks From Truck	58	\$43,019	\$742
Elec Surge-Not Lightning	9	\$22,012	\$2,446
Building Related	4	\$8,271	\$2,068
Excavation-Trench/Tunnel	67	\$6,376	\$95
Bodily Injury	13	\$5,949	\$458
Chemical or Other Exposure	1	\$4,686	\$4,686
Caught in/btwn Equip	1	\$2,730	\$2,730
Wrongful Death	6	\$2,535	\$423
Others	36	\$8,876	\$247
	<b>3,290</b>	<b>\$74,806,243</b>	<b>\$22,737</b>

# County Workers' Compensation Pool Loss Ratio Report as of December 31, 2023



## Gunnison County CWCP Loss Ratio



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

Frequency  
# of Claims

Severity  
\$ of Claims

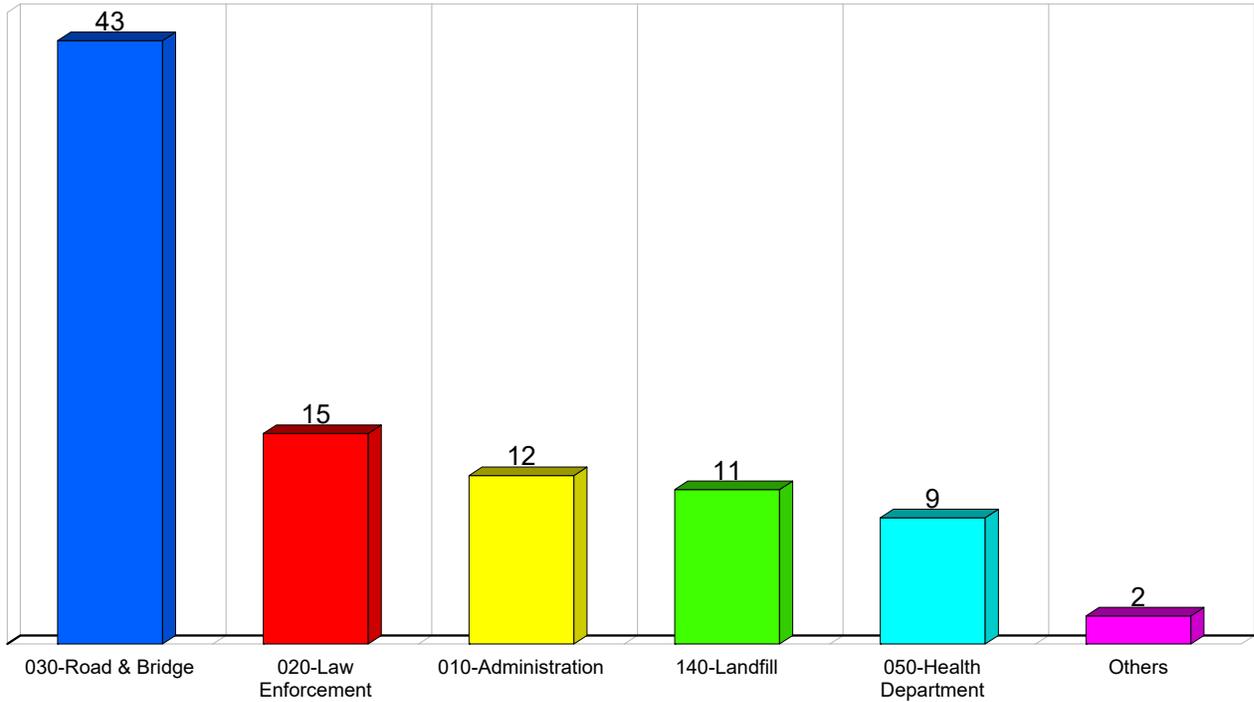
Average Cost  
Per Claim

92

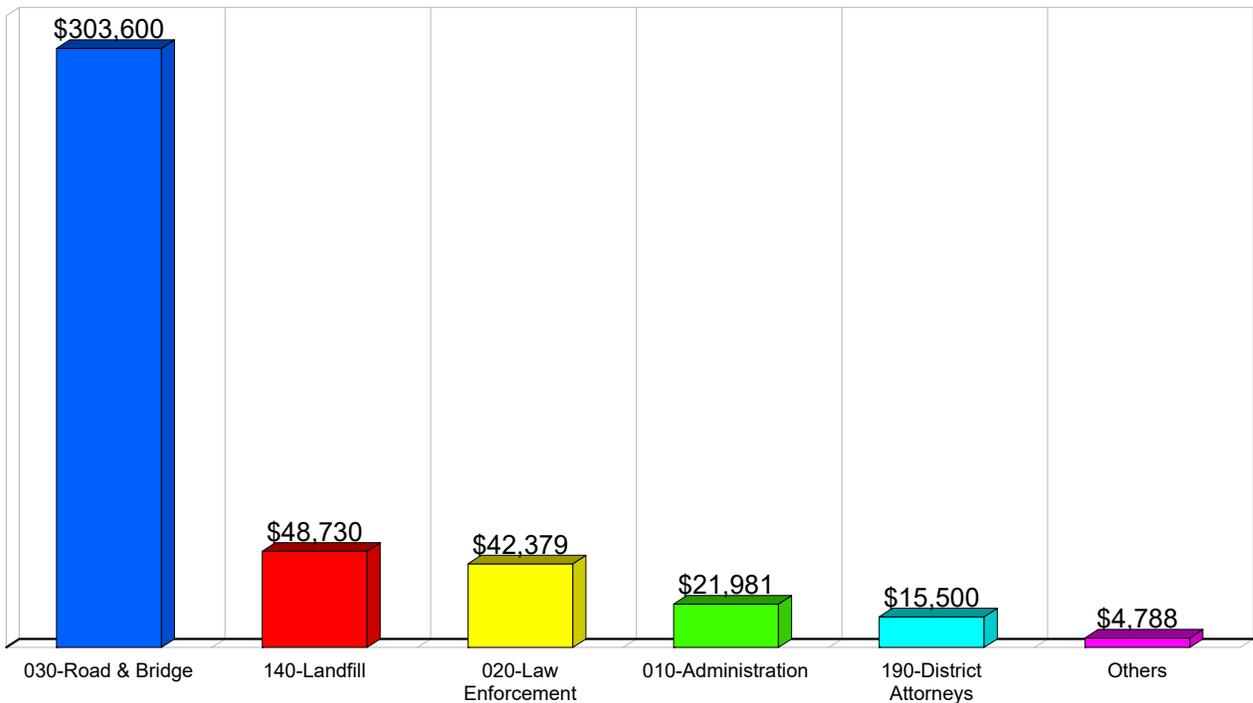
\$436,978

\$4,750

**Top Five in Frequency**



**Top Five in Severity**



Frequency  
# of Claims

Severity  
\$ of Claims

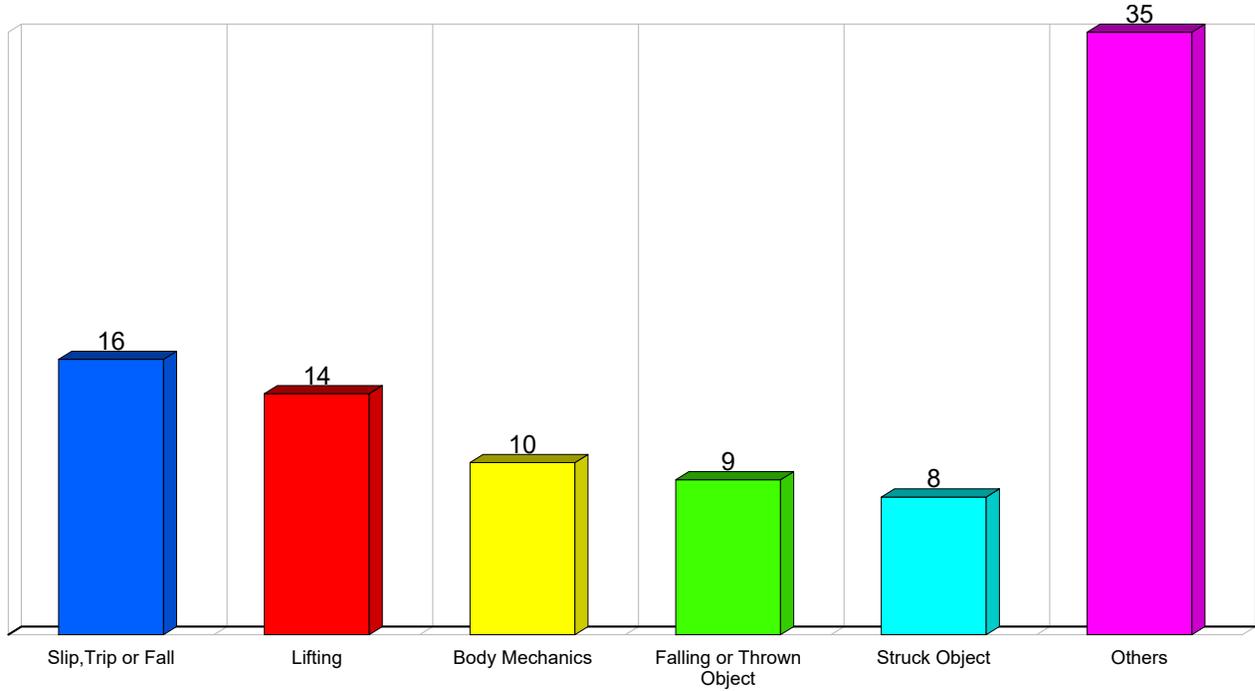
Average Cost  
Per Claim

92

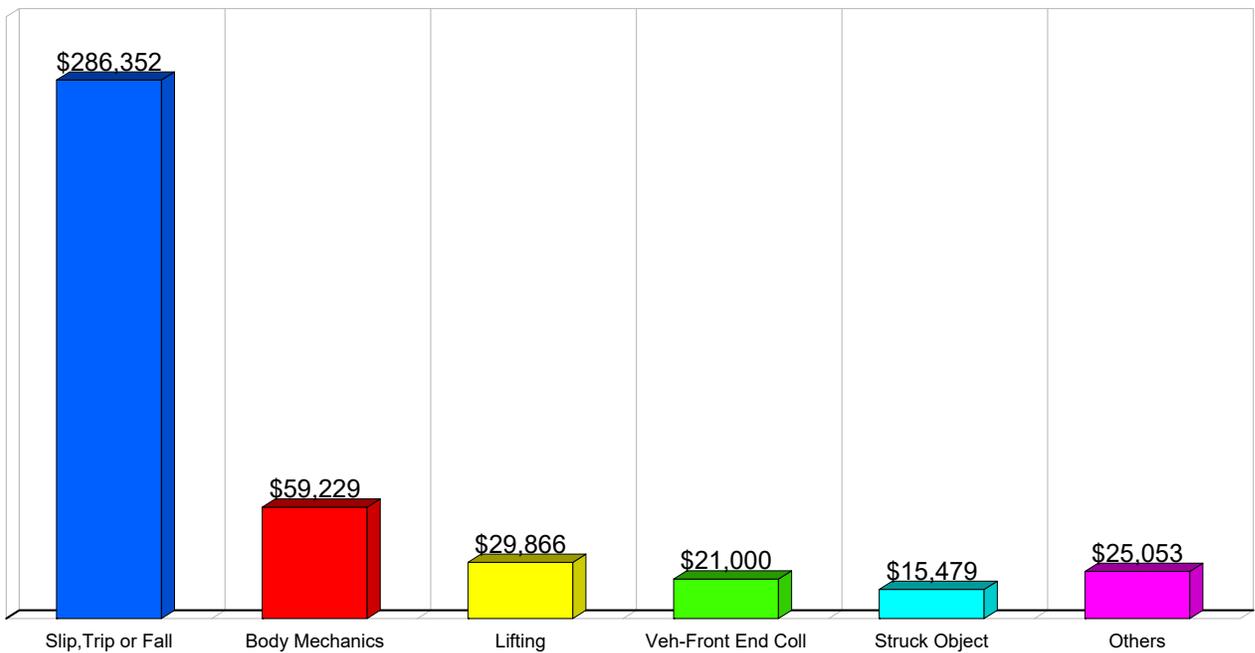
\$436,978

\$4,750

**Top Five in Frequency**



**Top Five in Severity**



**County Workers' Compensation Pool**



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

**Gunnison**

**Claims From 2019 to 2023 as of December 31, 2023**

<b>Division</b>	<b>Department</b>	<b>Frequency of Claims</b>	<b>Severity of Claims</b>	<b>Average Incurred</b>
<b>010-Administration</b>				
<u>010107-Admin Other Support Svcs</u>				
	<i>Body Mechanics</i>	1	\$0	\$0
	<i>Push, Pull</i>	1	\$1,096	\$1,096
<u>010110-Admin Planning &amp; Zoning</u>				
	<i>Body Mechanics</i>	1	\$346	\$346
	<i>Cumulative Trauma</i>	1	\$500	\$500
<u>010111-Admin Grounds &amp; Bldg Maint</u>				
	<i>Lifting</i>	1	\$8,809	\$8,809
	<i>Push, Pull</i>	1	\$0	\$0
<u>010120-Admin Clerk&amp;Recorder,Elections</u>				
	<i>Falling or Thrown Object</i>	1	\$0	\$0
	<i>Slip, Trip or Fall</i>	1	\$1,274	\$1,274
<u>010140-Admin Assessor</u>				
	<i>Slip, Trip or Fall</i>	2	\$9,044	\$4,522
<u>010172-010172</u>				
	<i>Lifting</i>	1	\$0	\$0
<u>010172-Admin Airport</u>				
	<i>Lifting</i>	1	\$912	\$912
		<b>12</b>	<b>\$21,981</b>	<b>\$1,832</b>

**020-Law Enforcement**

<u>020201-Sheriff-Administration</u>				
	<i>Training</i>	1	\$0	\$0
	<i>Veh-Front End Coll</i>	1	\$21,000	\$21,000
<u>020202-Sheriff-Patrol Division</u>				
	<i>Chemical or Other Exposure</i>	1	\$234	\$234
	<i>Exposure Blood/Bodily Fluids/Disease</i>	1	\$298	\$298
	<i>Falling or Thrown Object</i>	1	\$1,452	\$1,452
	<i>Human Action</i>	1	\$1,088	\$1,088
	<i>Struck Object</i>	2	\$9,400	\$4,700
	<i>Training</i>	1	\$847	\$847
<u>020203-Sheriff-Detention Center</u>				
	<i>Arrest Related</i>	1	\$0	\$0
	<i>Exposure Blood/Bodily Fluids/Disease</i>	1	\$0	\$0
	<i>Inmate Related</i>	2	\$6,500	\$3,250
<u>020205-Sheriff-Investigations</u>				
	<i>Exposure Blood/Bodily Fluids/Disease</i>	1	\$1,395	\$1,395
<u>020209-Sheriff-Emergency Services</u>				
	<i>Exposure Blood/Bodily Fluids/Disease</i>	1	\$165	\$165
		<b>15</b>	<b>\$42,379</b>	<b>\$2,825</b>

**030-Road & Bridge**

**County Workers' Compensation Pool**

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

**Gunnison**



**Claims From 2019 to 2023 as of December 31, 2023**

<b>Division</b>	<b>Department</b>	<b>Frequency of Claims</b>	<b>Severity of Claims</b>	<b>Average Incurred</b>
<b><u>030301-R&amp;B District 01</u></b>				
	<i>Body Mechanics</i>	2	\$799	\$400
	<i>Chemical or Other Exposure</i>	2	\$0	\$0
	<i>Falling or Thrown Object</i>	1	\$0	\$0
	<i>Foreign Body in Eye</i>	1	\$0	\$0
	<i>Lifting</i>	3	\$9,215	\$3,072
	<i>Slip, Trip or Fall</i>	1	\$211,249	\$211,249
	<i>Struck Object</i>	1	\$5,860	\$5,860
<b><u>030303-R&amp;B District 03</u></b>				
	<i>Caught in/btwn Equip</i>	1	\$0	\$0
	<i>Equip &amp; Power Tools</i>	1	\$1,655	\$1,655
	<i>Lifting</i>	5	\$4,317	\$863
	<i>Struck Object</i>	1	\$0	\$0
<b><u>030309-R&amp;B Maintenance</u></b>				
	<i>Body Mechanics</i>	4	\$52,917	\$13,229
	<i>Chemical or Other Exposure</i>	1	\$0	\$0
	<i>Cuts</i>	2	\$219	\$109
	<i>Falling or Thrown Object</i>	1	\$0	\$0
	<i>Lifting</i>	1	\$2,697	\$2,697
	<i>Push, Pull</i>	3	\$1,539	\$513
	<i>Slip, Trip or Fall</i>	6	\$12,786	\$2,131
	<i>Struck Object</i>	2	\$219	\$109
<b><u>030312-R&amp;B Snow &amp; Ice Removal</u></b>				
	<i>Slip, Trip or Fall</i>	1	\$0	\$0
<b><u>030314-R&amp;B Fleet Maintenance</u></b>				
	<i>Cuts</i>	1	\$0	\$0
	<i>Falling or Thrown Object</i>	2	\$128	\$64
		<b>43</b>	<b>\$303,600</b>	<b>\$7,060</b>
<b>050-Health Department</b>				
<b><u>050554-Health-Sanitation</u></b>				
	<i>Animal or Insect</i>	3	\$1,026	\$342
	<i>Body Mechanics</i>	1	\$167	\$167
	<i>Cuts</i>	2	\$0	\$0
	<i>Falling or Thrown Object</i>	1	\$350	\$350
	<i>Glass</i>	1	\$0	\$0
	<i>Lifting</i>	1	\$543	\$543
		<b>9</b>	<b>\$2,086</b>	<b>\$232</b>
<b>070-Water &amp; Sanitation</b>				
<b><u>070700-Water &amp; Sanitation</u></b>				
	<i>Caught in/btwn Equip</i>	1	\$2,702	\$2,702
		<b>1</b>	<b>\$2,702</b>	<b>\$2,702</b>
<b>140-Landfill</b>				

**County Workers' Compensation Pool**



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

**Gunnison**

**Claims From 2019 to 2023 as of December 31, 2023**

<b>Division</b>	<b>Department</b>	<b>Frequency of Claims</b>	<b>Severity of Claims</b>	<b>Average Incurred</b>
<b><u>140900-Landfill Administration</u></b>				
	<i>Falling or Thrown Object</i>	2	\$2,683	\$1,342
	<i>Slip, Trip or Fall</i>	2	\$29,999	\$15,000
<b><u>140901-Landfill Operations</u></b>				
	<i>Body Mechanics</i>	1	\$5,000	\$5,000
	<i>Cuts</i>	1	\$1,174	\$1,174
	<i>Lifting</i>	1	\$3,373	\$3,373
	<i>Slip, Trip or Fall</i>	2	\$6,500	\$3,250
	<i>Struck Object</i>	2	\$0	\$0
		<b>11</b>	<b>\$48,730</b>	<b>\$4,430</b>
<b><u>190-District Attorneys</u></b>				
<b><u>190907-DA Judicial District 07</u></b>				
	<i>Slip, Trip or Fall</i>	1	\$15,500	\$15,500
		<b>1</b>	<b>\$15,500</b>	<b>\$15,500</b>
<b>Total</b>		<b>92</b>	<b>\$436,978</b>	<b>\$4,750</b>

Frequency  
# of Claims

Severity  
\$ of Claims

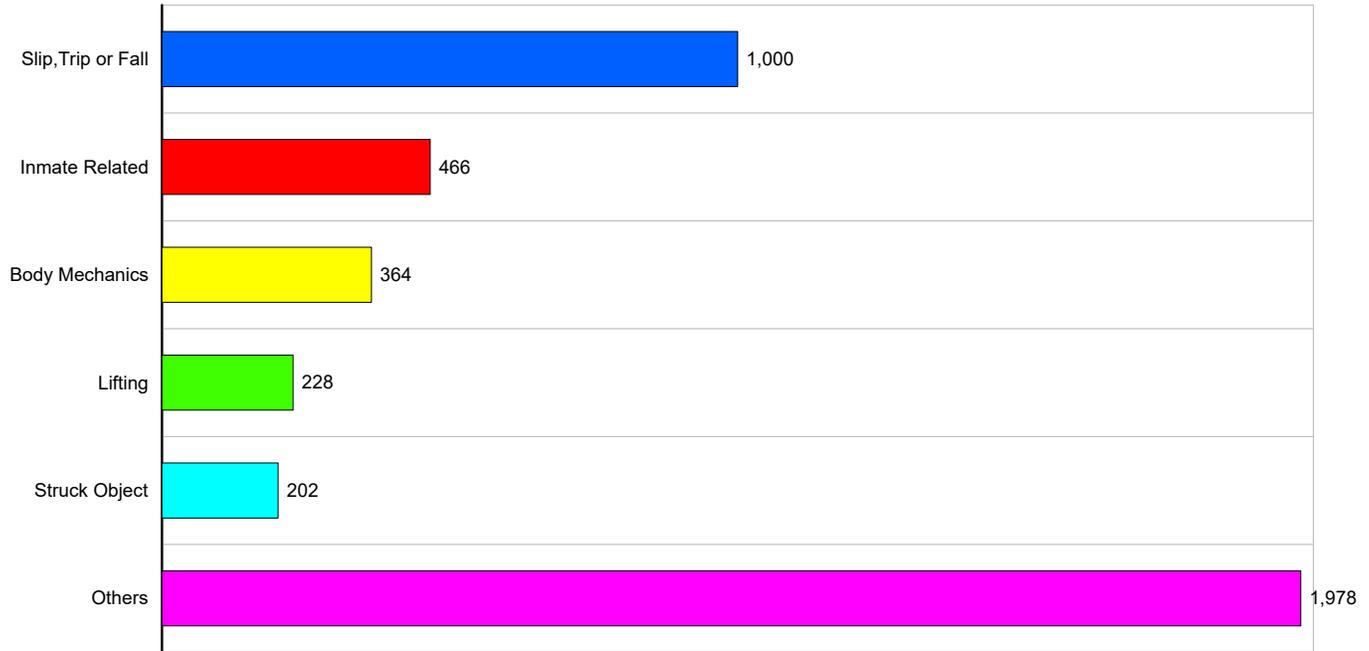
Average Cost  
Per Claim

4,238

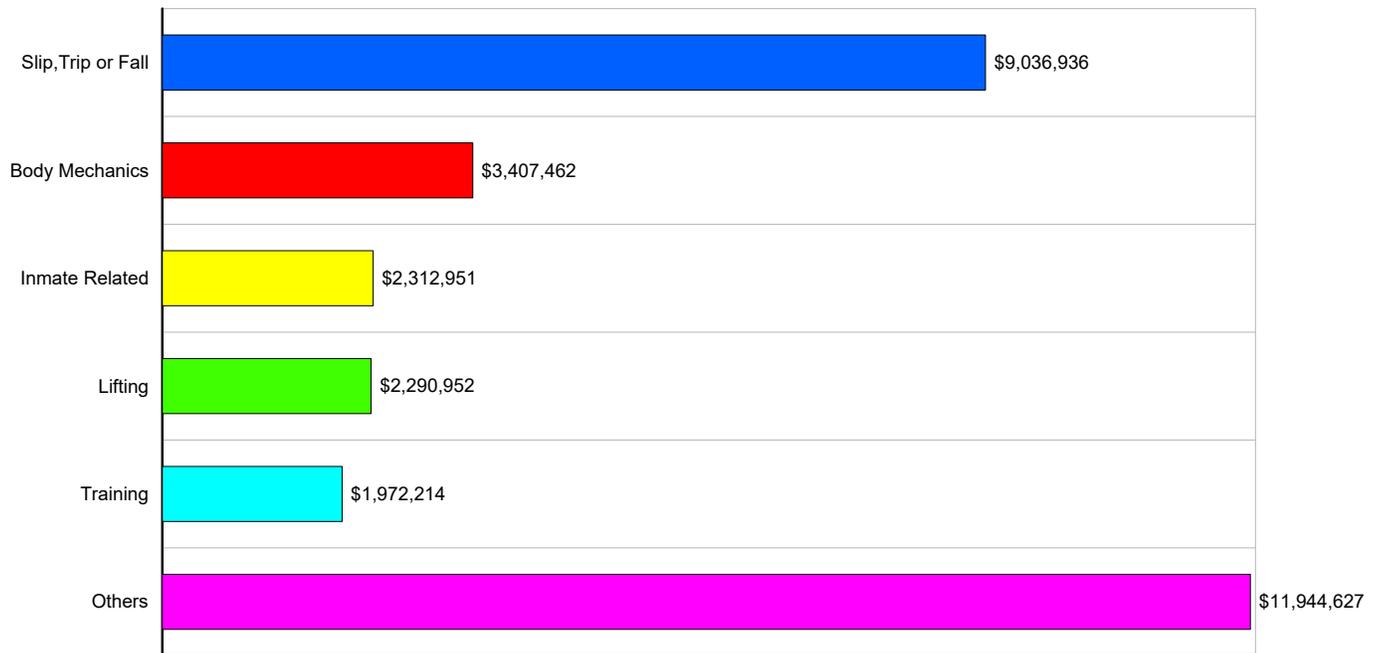
\$30,965,141

\$7,307

**Top Five in Frequency**



**Top Five in Severity**



# County Workers' Compensation Pool



## Loss Analysis by Pool by Accident

Claims From 2019 to 2023 as of December 31, 2023

Accident	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
Slip, Trip or Fall	1,000	\$9,036,936	\$9,037
Body Mechanics	364	\$3,407,462	\$9,361
Inmate Related	466	\$2,312,951	\$4,963
Lifting	228	\$2,290,952	\$10,048
Training	187	\$1,972,214	\$10,547
Falling or Thrown Object	163	\$1,348,443	\$8,273
Exposure Blood/Bodily Fluids/Disease	183	\$989,997	\$5,410
Veh-Rear End Acc	40	\$958,644	\$23,966
Veh-Loss of Control	35	\$853,014	\$24,372
Arrest Related	189	\$813,092	\$4,302
Struck Object	202	\$601,012	\$2,975
Push, Pull	61	\$557,476	\$9,139
Veh-Emerg Resp/Pursuit	8	\$450,502	\$56,313
Veh-Fail to Yield ROW	29	\$422,150	\$14,557
Confront w/Others	26	\$399,766	\$15,376
Jumping, Running	17	\$376,707	\$22,159
Step in Hole	18	\$349,079	\$19,393
Cumulative Trauma	78	\$307,976	\$3,948
Caught in/btwn Equip	133	\$255,960	\$1,925
Stress-Mental	18	\$238,688	\$13,260
Gunshot	6	\$235,748	\$39,291
Veh-Intersection Acc	18	\$231,754	\$12,875
Human Action	6	\$213,854	\$35,642
Fire, Smoke, Explosion	17	\$193,125	\$11,360
Cuts	122	\$191,251	\$1,568
Animal or Insect	141	\$181,420	\$1,287
Noise	17	\$174,399	\$10,259
Veh-Jackknife,Rollover	17	\$172,829	\$10,166
Chemical or Other Exposure	150	\$158,506	\$1,057
Reaching	9	\$124,860	\$13,873
Equip & Power Tools	25	\$117,241	\$4,690
Veh-Front End Coll	9	\$112,010	\$12,446
Bodily Injury	14	\$103,811	\$7,415
Veh-Sideswp,Lane Chg,Pass	4	\$100,804	\$25,201
Veh-Ice On Road	5	\$97,850	\$19,570
Attack by Inmate	11	\$77,008	\$7,001
Needle Stick	48	\$71,838	\$1,497
Mold Exposure	2	\$70,000	\$35,000
Foreign Body in Eye	34	\$66,976	\$1,970
Assault & Battery	12	\$65,065	\$5,422
Veh-Passgr Bus	1	\$41,224	\$41,224
Veh-Strk Veh,Ped,Obj	13	\$37,293	\$2,869
Veh-Struck Animal	4	\$34,308	\$8,577
Strain	5	\$25,341	\$5,068
Veh-Trk or Tractor Tlrl	6	\$23,559	\$3,926
Weather	2	\$20,233	\$10,116
Veh-Ran Off Rdwy	7	\$19,377	\$2,768
Veh-Other Driving	7	\$7,049	\$1,007
Traumatic Incident	1	\$6,500	\$6,500
Heart/Chest Pains	8	\$6,377	\$797
Temperature Extremes	9	\$5,345	\$594
Inhalation	4	\$5,242	\$1,311
Veh-Train Accident	2	\$4,958	\$2,479
Glass	10	\$4,497	\$450
Flood	1	\$2,643	\$2,643
Others	46	\$17,828	\$388
	<b>4,238</b>	<b>\$30,965,141</b>	<b>\$7,307</b>

Frequency  
# of Claims

Severity  
\$ of Claims

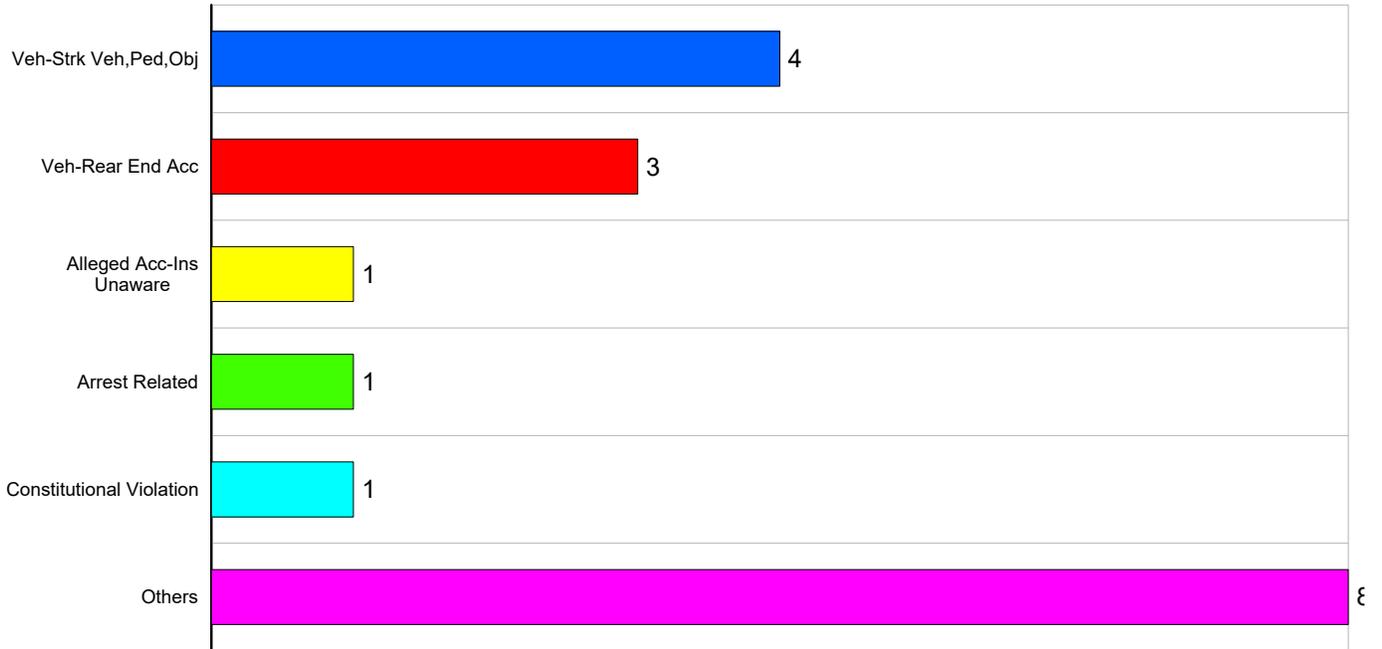
Average Cost  
Per Claim

18

\$543,688

\$30,205

**Top Five in Frequency**



**Top Five in Severity**



Frequency  
# of Claims

Severity  
\$ of Claims

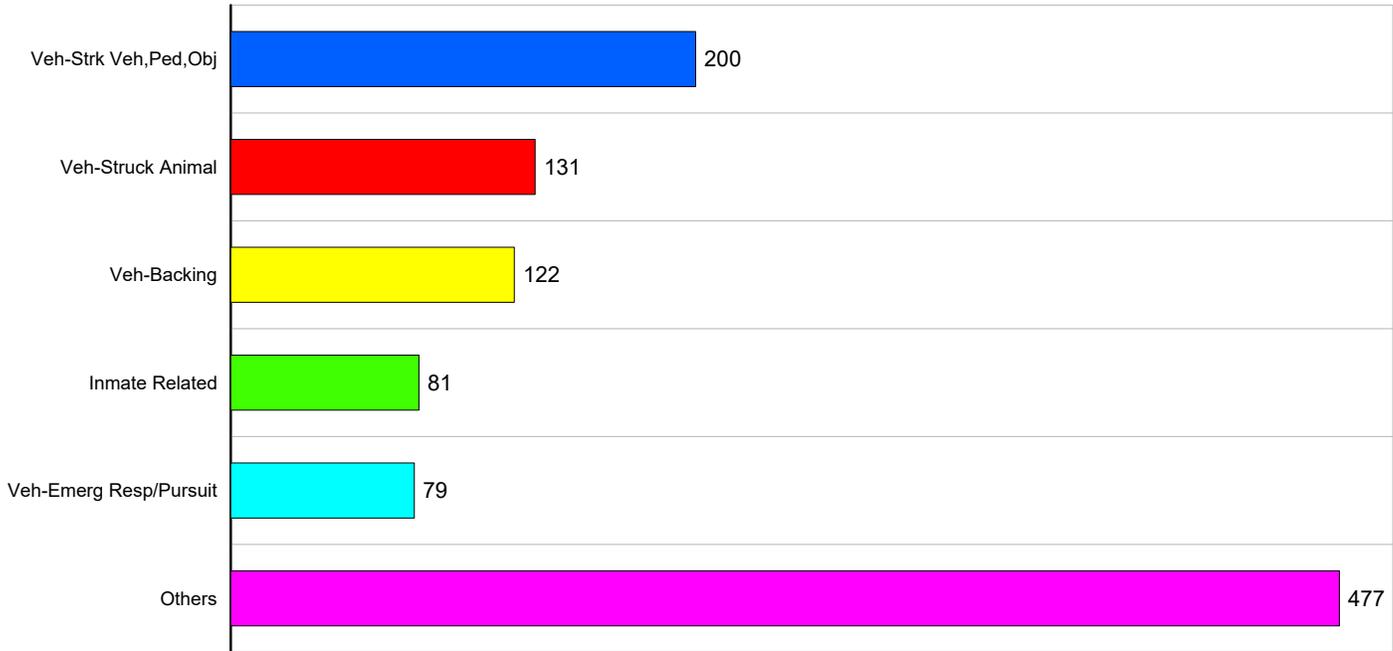
Average Cost  
Per Claim

1,090

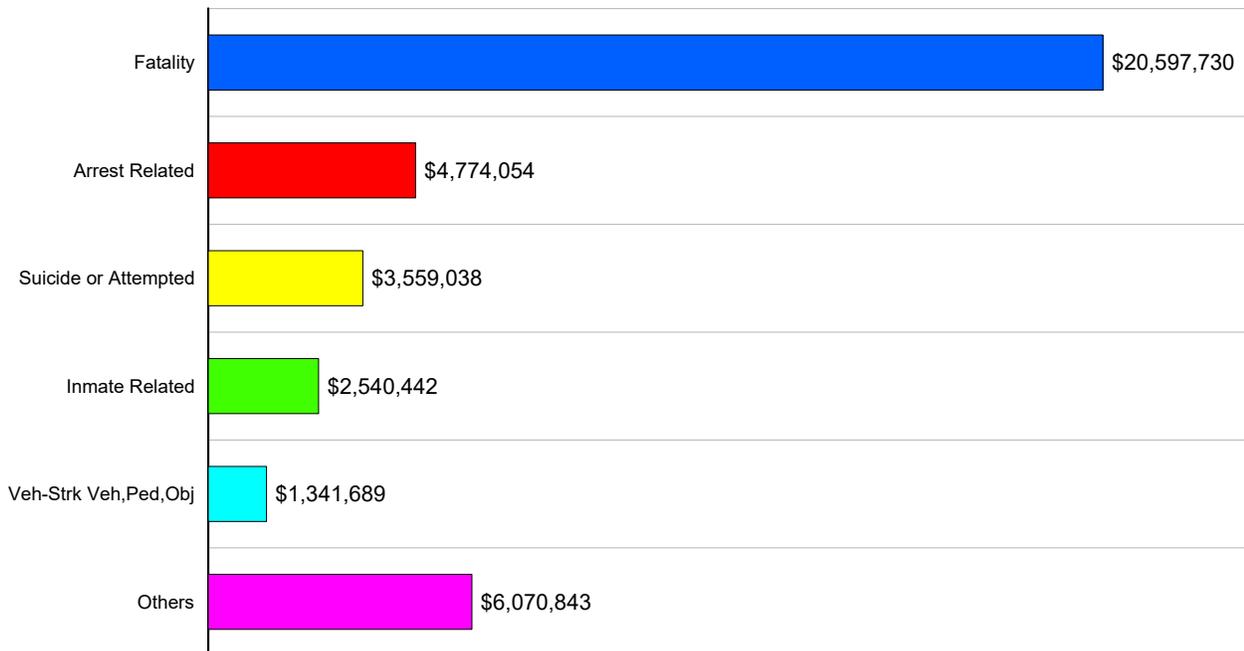
\$38,883,796

\$35,673

**Top Five in Frequency**

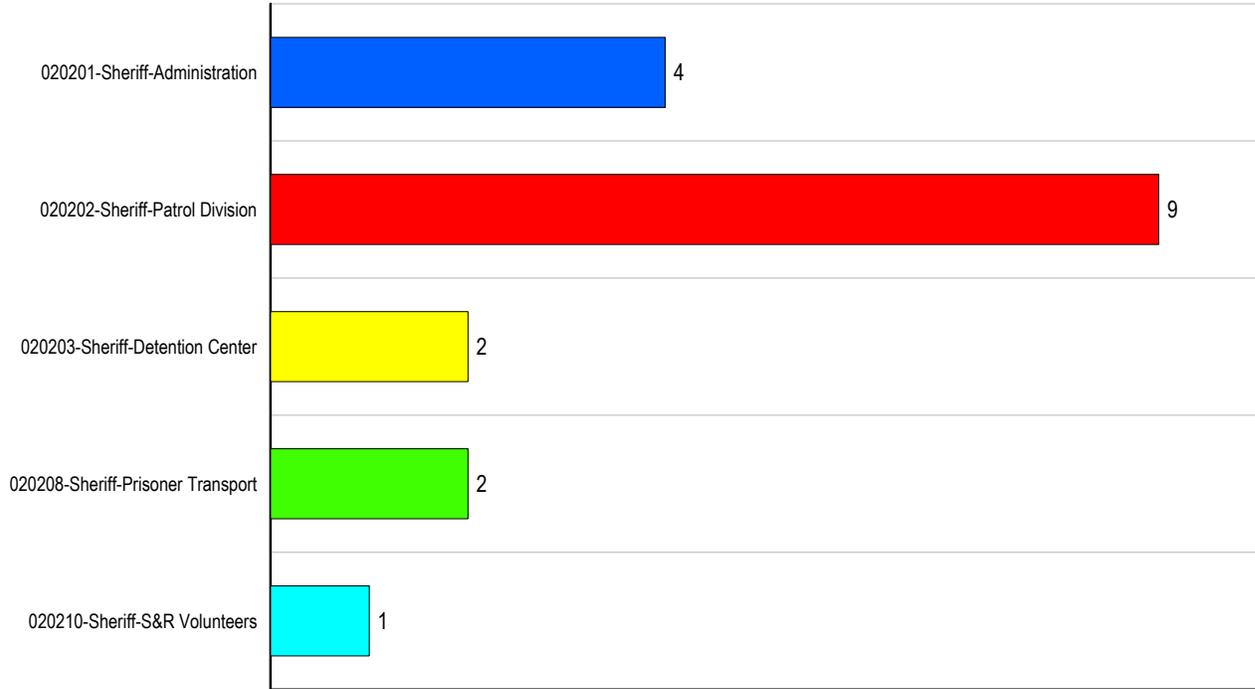


**Top Five in Severity**

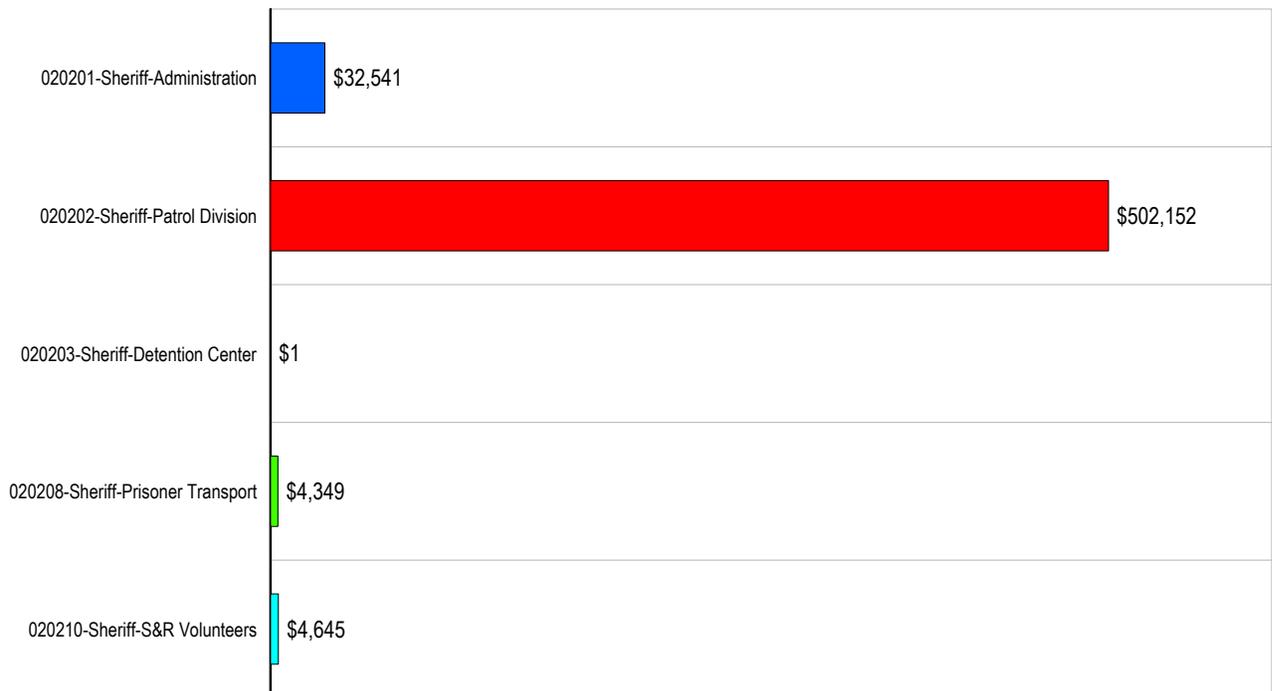


	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
	18	\$543,688	\$30,205

**Top Five in Frequency**



**Top Five in Severity**



Frequency  
# of Claims

Severity  
\$ of Claims

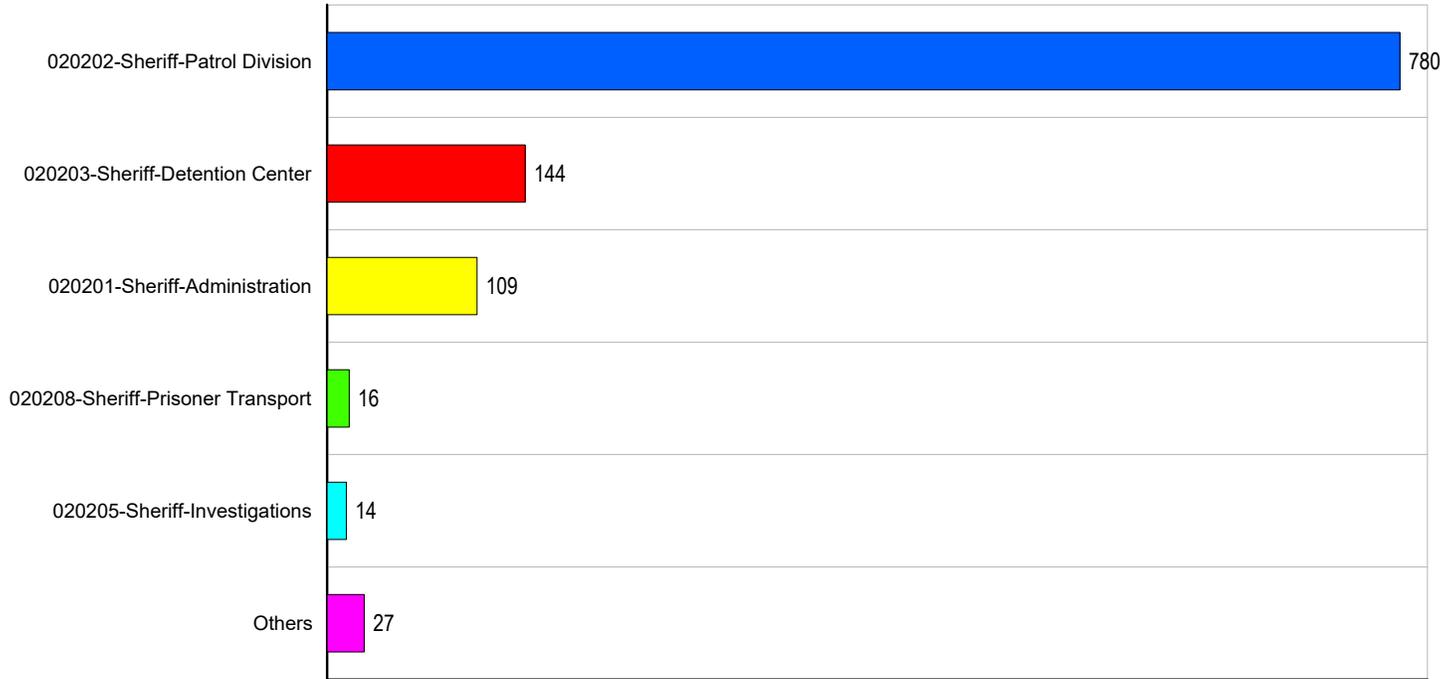
Average Cost  
Per Claim

1,090

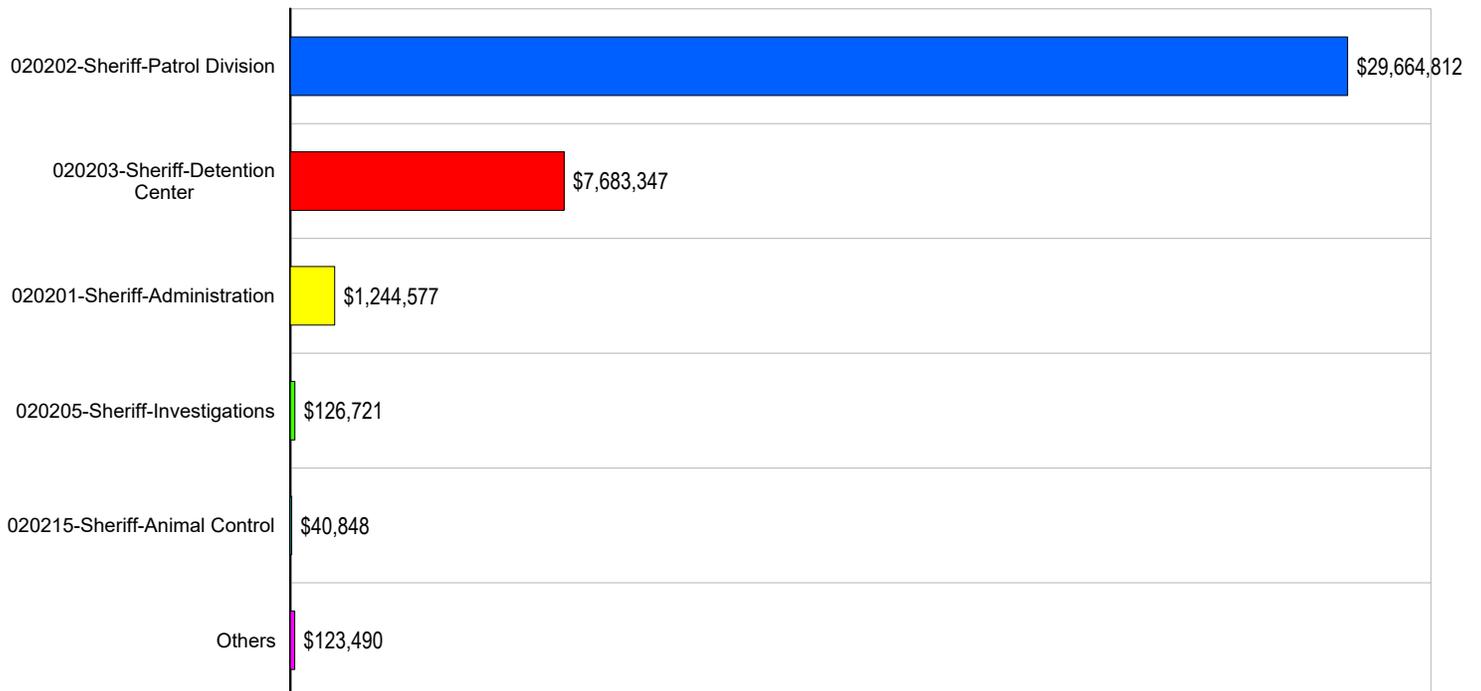
\$38,883,796

\$35,673

**Top Five in Frequency**



**Top Five in Severity**



**Loss Analysis by Pool by Accident for Sheriff's Office**

**Claims From 2019 to 2023 as of December 31, 2023**

<b>Accident</b>	<b>Frequency # of Claims</b>	<b>Severity \$ of Claims</b>	<b>Average Cost Per Claim</b>
Fatality	22	\$20,597,730	\$936,260
Arrest Related	60	\$4,774,054	\$79,568
Suicide or Attempted	8	\$3,559,038	\$444,880
Inmate Related	81	\$2,540,442	\$31,363
Veh-Strk Veh,Ped,Obj	200	\$1,341,689	\$6,708
Veh-Struck Animal	131	\$750,818	\$5,731
Veh-Emerg Resp/Pursuit	79	\$680,828	\$8,618
Veh-Rear End Acc	74	\$678,082	\$9,163
Emp Term-Subj to Deduct	15	\$635,757	\$42,384
Veh-Fail to Yield ROW	30	\$388,218	\$12,941
Lightning/Snow/Rain	5	\$315,677	\$63,135
Wrongful Entry	2	\$304,611	\$152,306
Constitutional Violation	22	\$269,489	\$12,250
Hail/Wind	28	\$268,950	\$9,605
Legal Process	26	\$267,891	\$10,303
Veh-Backing	122	\$244,077	\$2,001
Veh-Jackknife,Rollover	6	\$163,086	\$27,181
Veh-Ice On Road	27	\$155,914	\$5,775
Fire, Smoke, Explosion	5	\$105,379	\$21,076
Vandalism	21	\$100,658	\$4,793
Discrimination	3	\$100,406	\$33,469
Veh-Sideswp,Lane Chg,Pass	13	\$94,484	\$7,268
Veh-Front End Coll	3	\$89,557	\$29,852
Gunshot	3	\$77,580	\$25,860
Animal or Insect	4	\$59,068	\$14,767
Veh-Fail to Allow Clrnce	2	\$58,011	\$29,006
Defamation or Slander	7	\$54,833	\$7,833
Sewer or Water	1	\$43,259	\$43,259
Veh-Loss of Control	11	\$39,156	\$3,560
Alleged Acc-Ins Unaware	21	\$34,199	\$1,629
Dischg, Leak, & Overflow	5	\$28,739	\$5,748
Veh-Intersection Acc	4	\$25,389	\$6,347
Struck Object	18	\$10,799	\$600
Elec Surge-Not Lightning	3	\$9,139	\$3,046
Falling or Thrown Object	6	\$6,617	\$1,103
Wrongful Death	3	\$2,535	\$845
Veh-Ran Off Rdwy	1	\$2,063	\$2,063
Equip & Power Tools	1	\$2,045	\$2,045
Errors & Omissions	1	\$1,460	\$1,460
Sexual Harassment	2	\$1,401	\$701
Slip,Trip or Fall	3	\$466	\$155
Human Action	1	\$201	\$201
Malicious Prosecution	1	\$1	\$1
Assault & Battery	1	\$0	\$0
Bodily Injury	1	\$0	\$0
Employment Related	1	\$0	\$0
Health, Safety & Welfare	1	\$0	\$0
Law Enforcement	3	\$0	\$0
Street or Roadway	1	\$0	\$0
Veh-Other Driving	1	\$0	\$0
	<b>1,090</b>	<b>\$38,883,795.79</b>	<b>\$35,673.21</b>

Claims From to 2019 through 2023 as of 12/31/23

**Frequency  
# of Claims**

**Severity  
\$ of Claims**

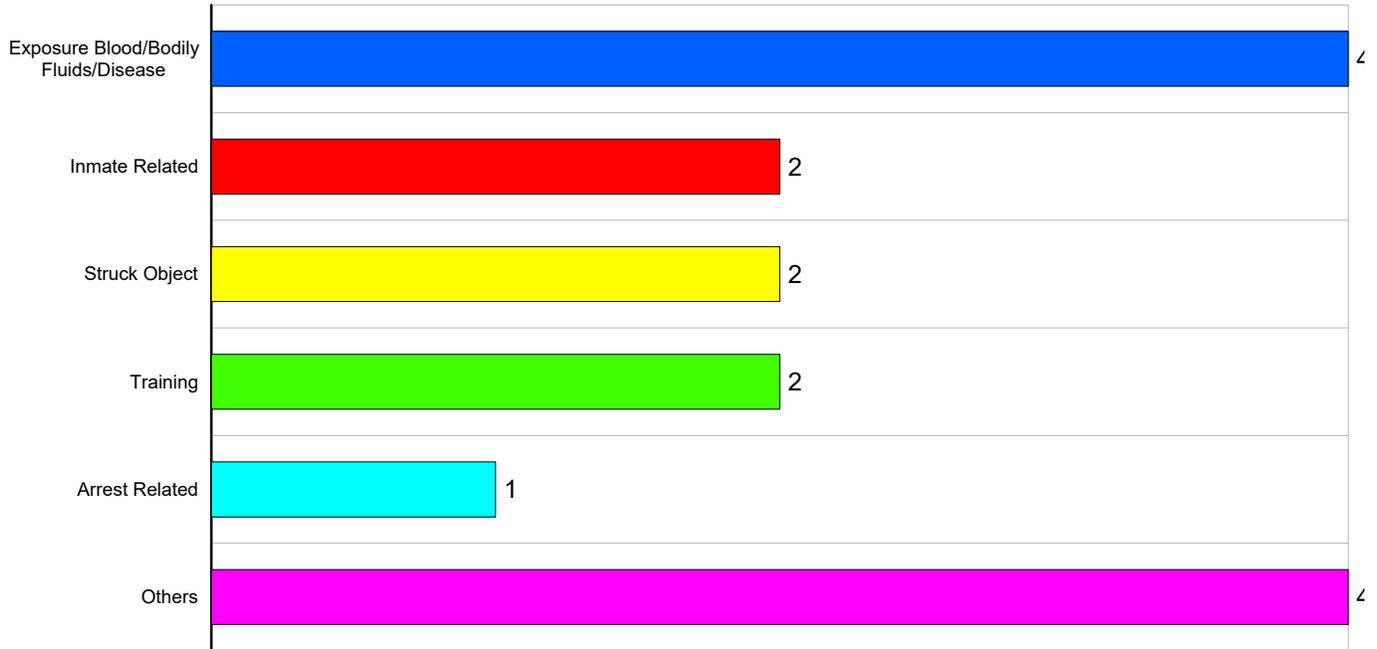
**Average Cost  
Per Claim**

15

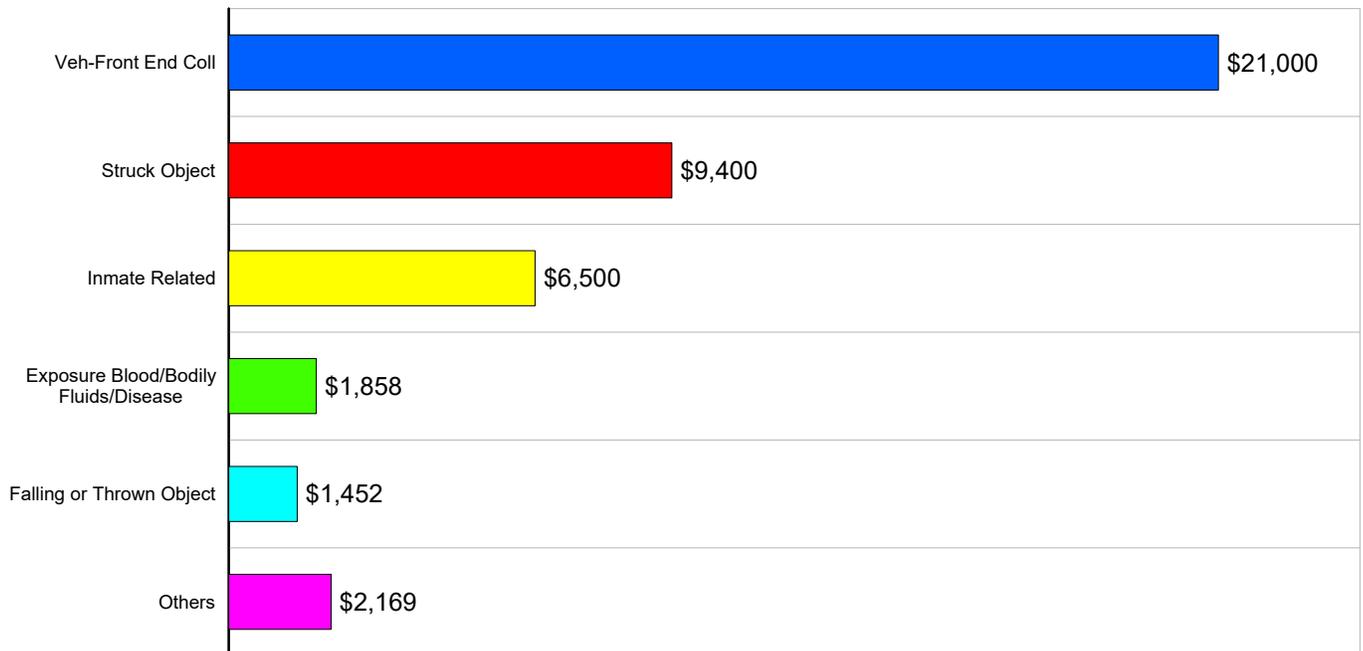
\$42,379

\$2,825

**Top Five in Frequency**



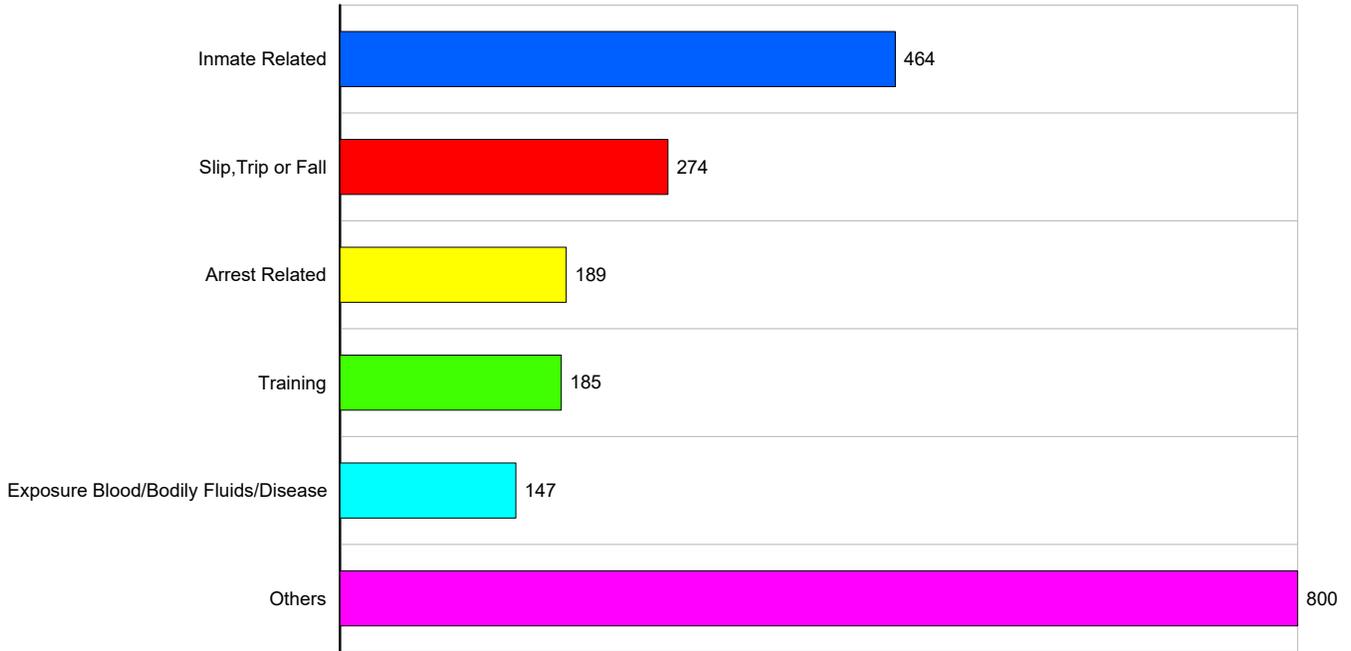
**Top Five in Severity**



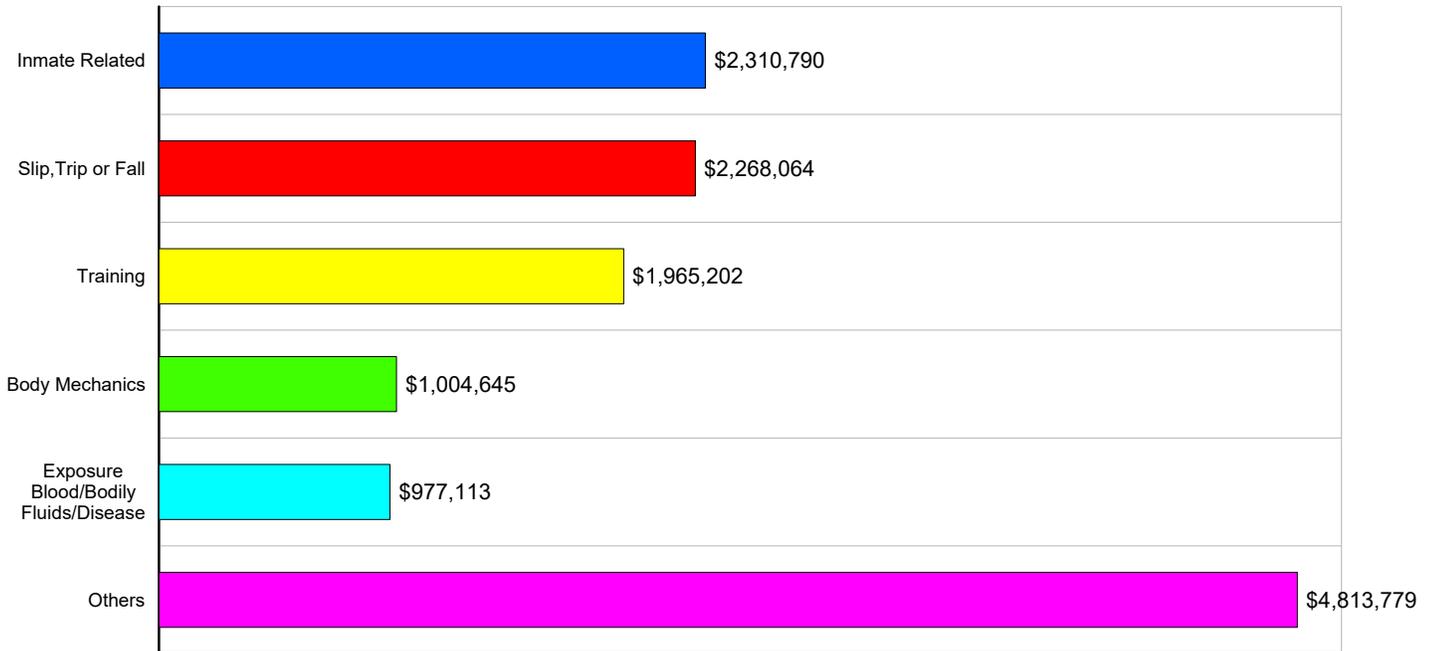
Claims From to 2019 through 2023 as of 12/31/23

	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
	2,059	\$13,339,592	\$6,479

**Top Five in Frequency**



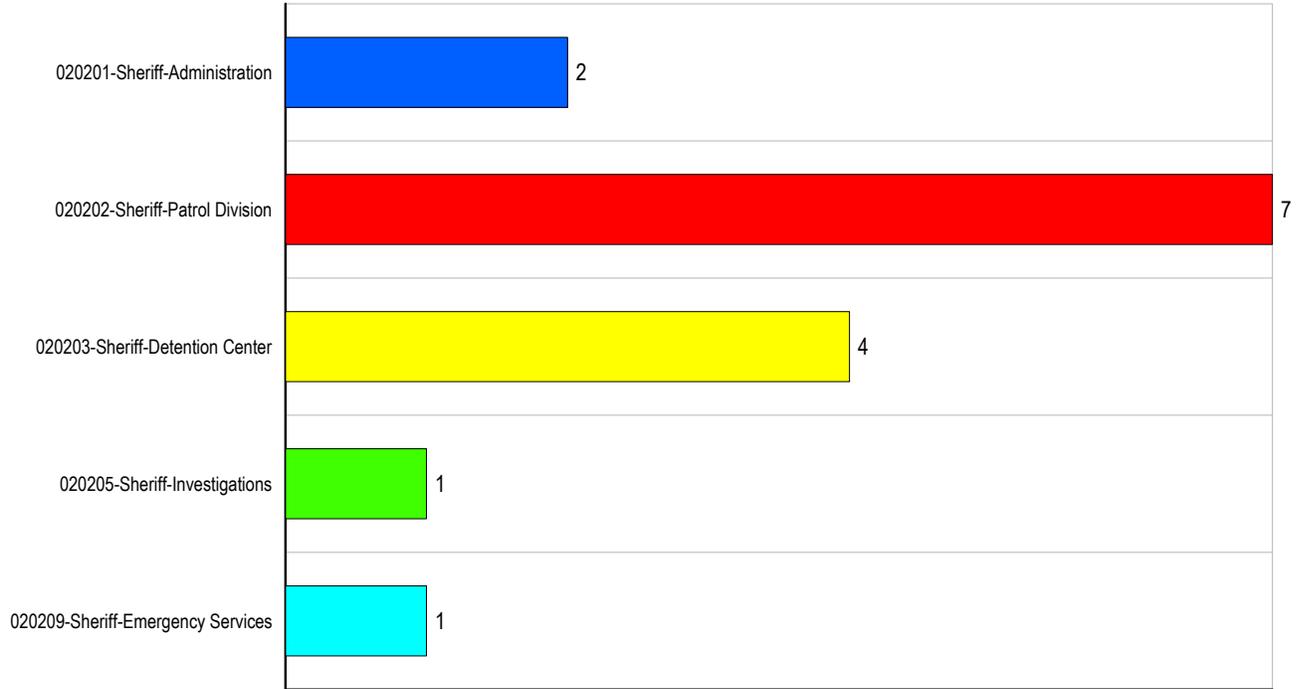
**Top Five in Severity**



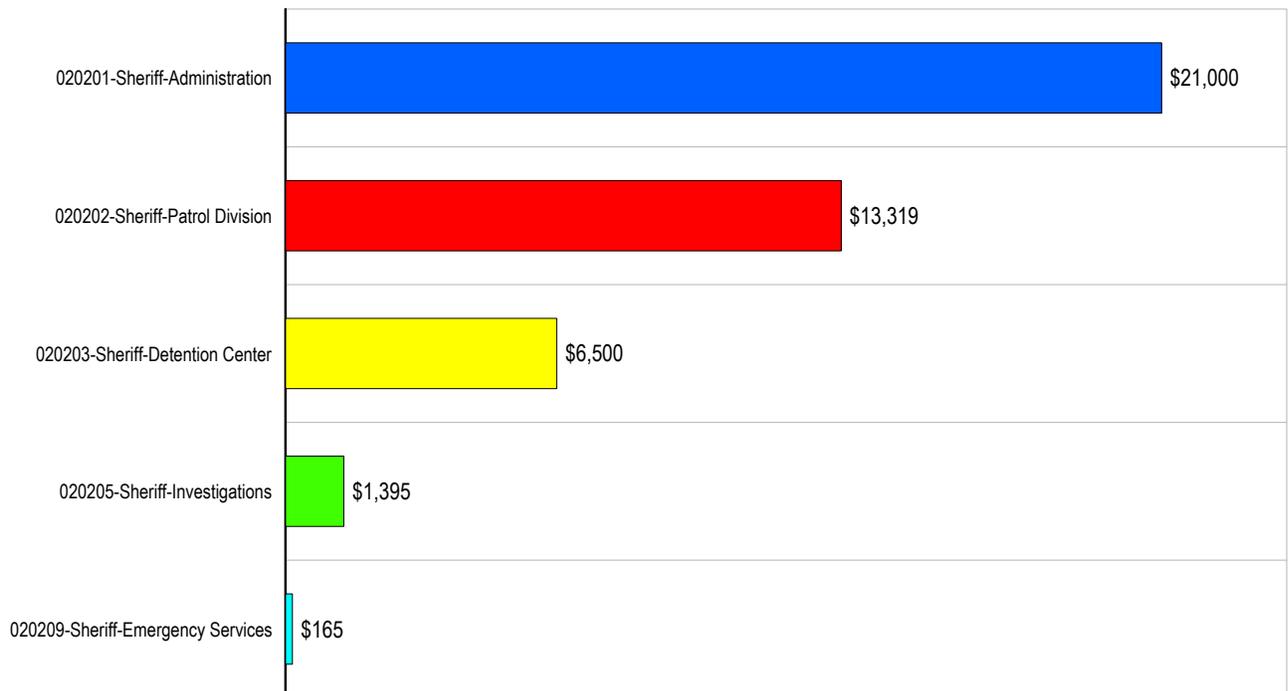
Claims From to 2019 through 2023 as of 12/31/23

	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
	15	\$42,379	\$2,825

**Top Five in Frequency**



**Top Five in Severity**



**County Workers' Compensation Pool**

**Loss Analysis by Pool by Sheriff's Office**

**Claims From to 2019 through 2023 as of 12/31/23**



**Frequency  
# of Claims**

**Severity  
\$ of Claims**

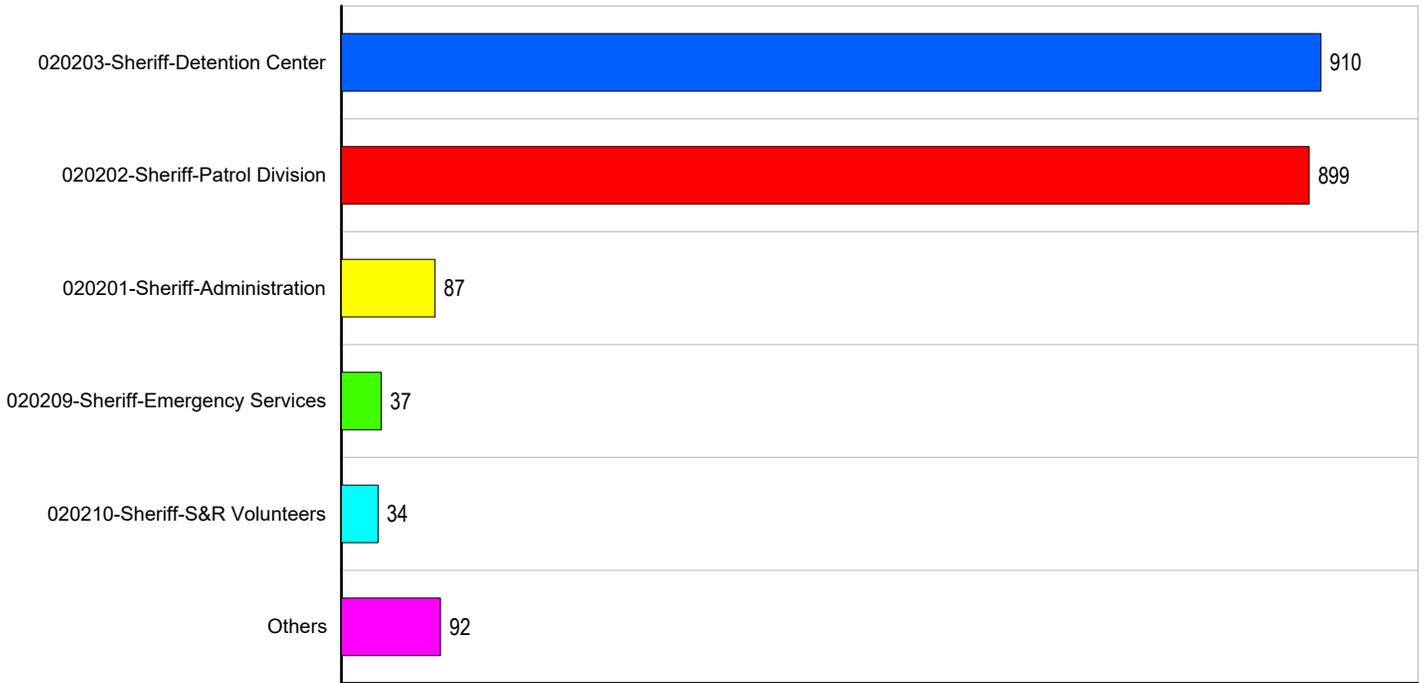
**Average Cost  
Per Claim**

2,059

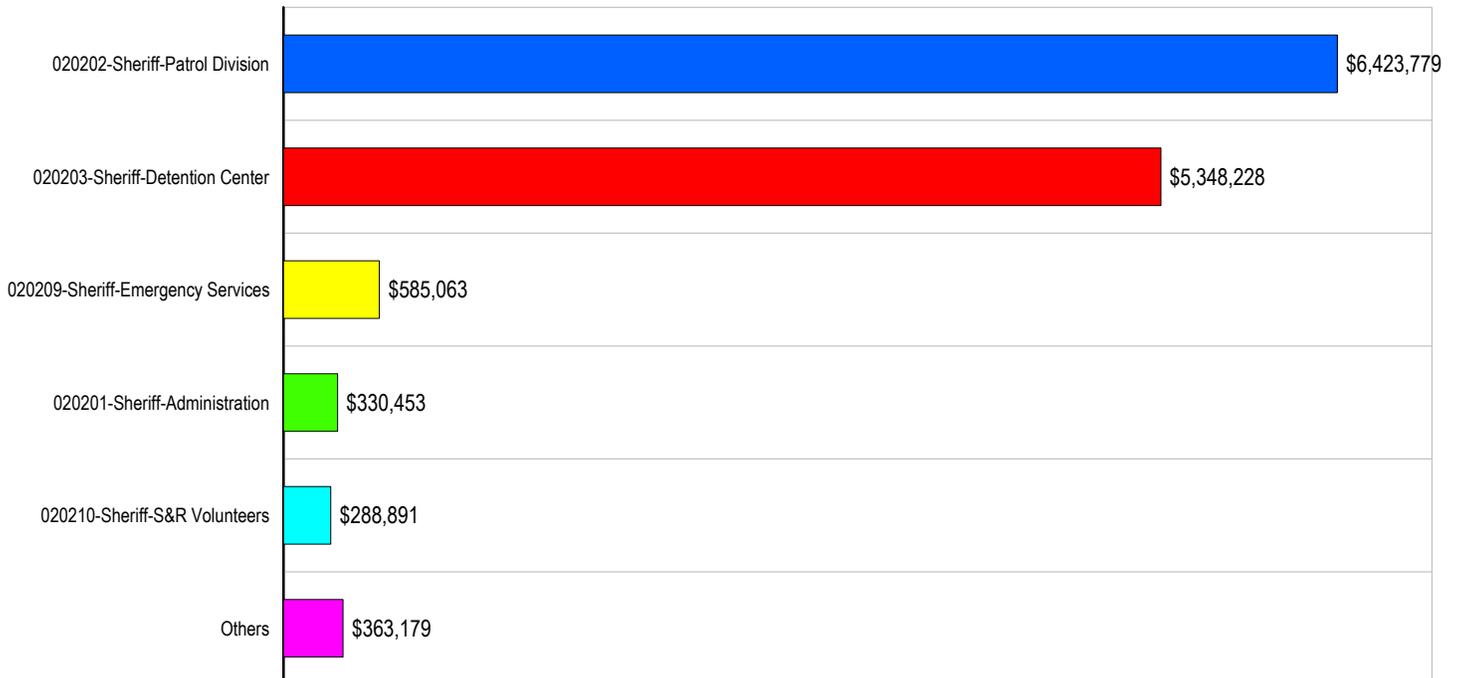
\$13,339,592

\$6,479

**Top Five in Frequency**



**Top Five in Severity**



# County Workers' Compensation Pool



## Loss Analysis by Pool by Accident for Sheriff's Office

Claims From 2019 to 2023 as of December 31, 2023

Accident	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
Inmate Related	464	\$2,310,790	\$4,980
Slip, Trip or Fall	274	\$2,268,064	\$8,278
Training	185	\$1,965,202	\$10,623
Body Mechanics	112	\$1,004,645	\$8,970
Exposure Blood/Bodily Fluids/Disease	147	\$977,113	\$6,647
Arrest Related	189	\$813,092	\$4,302
Veh-Emerg Resp/Pursuit	8	\$450,502	\$56,313
Jumping, Running	16	\$376,238	\$23,515
Veh-Rear End Acc	19	\$255,435	\$13,444
Gunshot	6	\$235,748	\$39,291
Veh-Intersection Acc	11	\$228,213	\$20,747
Step in Hole	5	\$226,527	\$45,305
Stress-Mental	11	\$202,937	\$18,449
Fire, Smoke, Explosion	11	\$181,257	\$16,478
Lifting	33	\$175,667	\$5,323
Struck Object	63	\$150,332	\$2,386
Veh-Fail to Yield ROW	11	\$129,817	\$11,802
Animal or Insect	90	\$129,585	\$1,440
Noise	12	\$121,886	\$10,157
Chemical or Other Exposure	70	\$119,301	\$1,704
Caught in/btwn Equip	71	\$116,434	\$1,640
Push, Pull	15	\$110,897	\$7,393
Veh-Front End Coll	7	\$109,350	\$15,621
Veh-Loss of Control	12	\$102,249	\$8,521
Attack by Inmate	11	\$77,008	\$7,001
Cumulative Trauma	18	\$73,455	\$4,081
Mold Exposure	2	\$70,000	\$35,000
Falling or Thrown Object	31	\$60,632	\$1,956
Assault & Battery	6	\$47,442	\$7,907
Veh-Sideswp, Lane Chg, Pass	3	\$45,841	\$15,280
Needle Stick	27	\$43,413	\$1,608
Cuts	40	\$36,174	\$904
Veh-Struck Animal	3	\$25,808	\$8,603
Veh-Strk Veh, Ped, Obj	8	\$24,185	\$3,023
Human Action	2	\$9,588	\$4,794
Equip & Power Tools	5	\$7,222	\$1,444
Veh-Ran Off Rdwy	3	\$6,924	\$2,308
Veh-Jackknife, Rollover	3	\$6,517	\$2,172
Traumatic Incident	1	\$6,500	\$6,500
Confront w/Others	7	\$5,894	\$842
Veh-Other Driving	3	\$5,200	\$1,733
Reaching	2	\$4,619	\$2,310
Bodily Injury	4	\$4,617	\$1,154
Glass	8	\$4,089	\$511
Weather	1	\$3,661	\$3,661
Others	29	\$9,524	\$328
	<b>2,059</b>	<b>\$13,339,592.36</b>	<b>\$6,478.68</b>