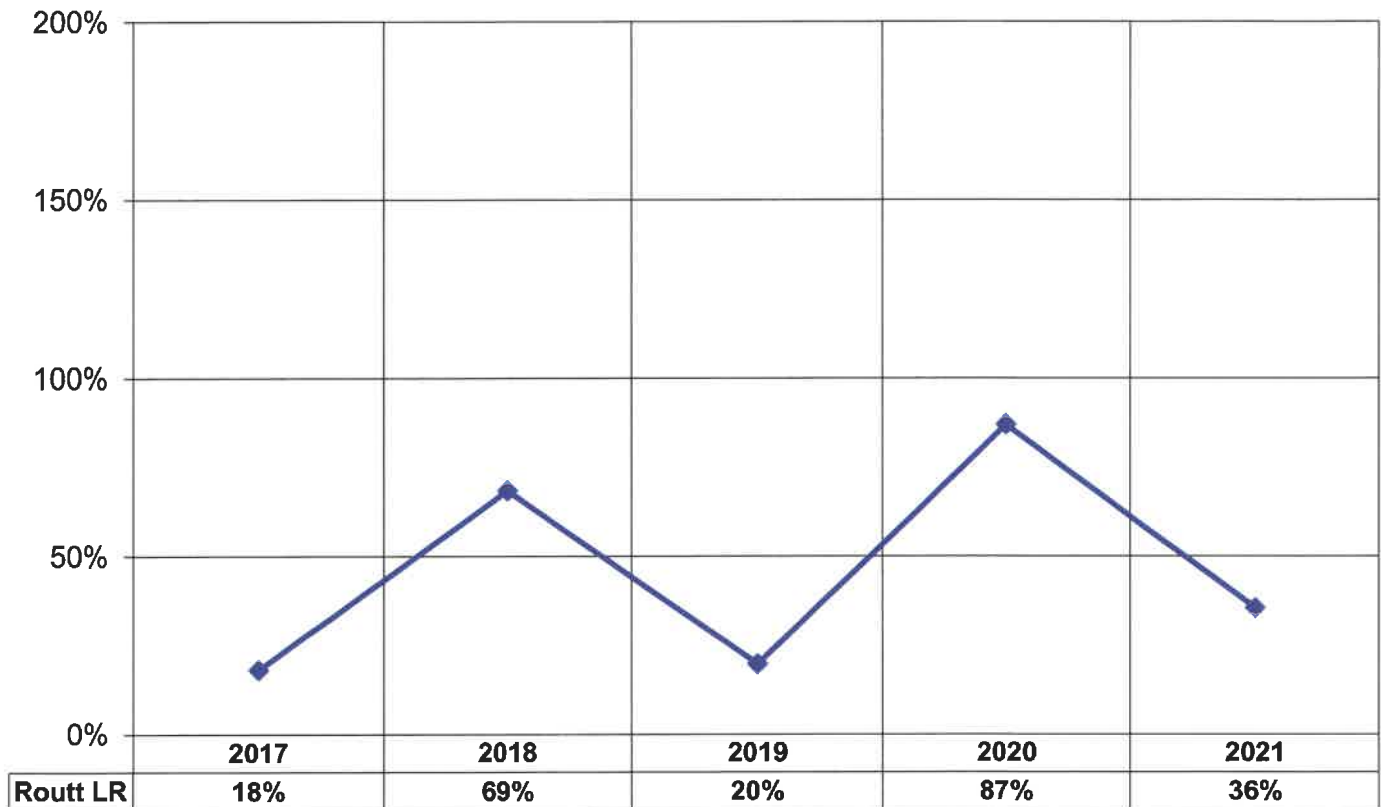


Colorado Counties Casualty Property Pool Loss Ratio Report as of December 31, 2021



Routt County CAPP Loss Ratio



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



Frequency
of Claims

Severity
\$ of Claims

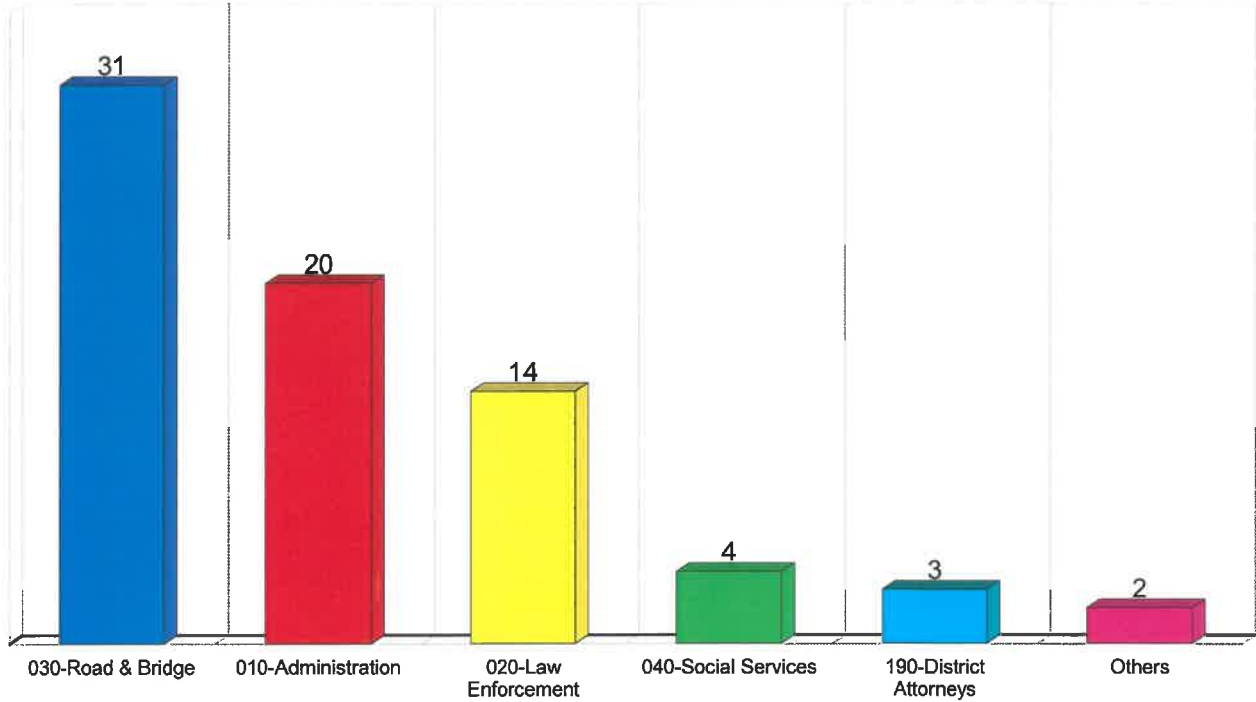
Average Cost
Per Claim

74

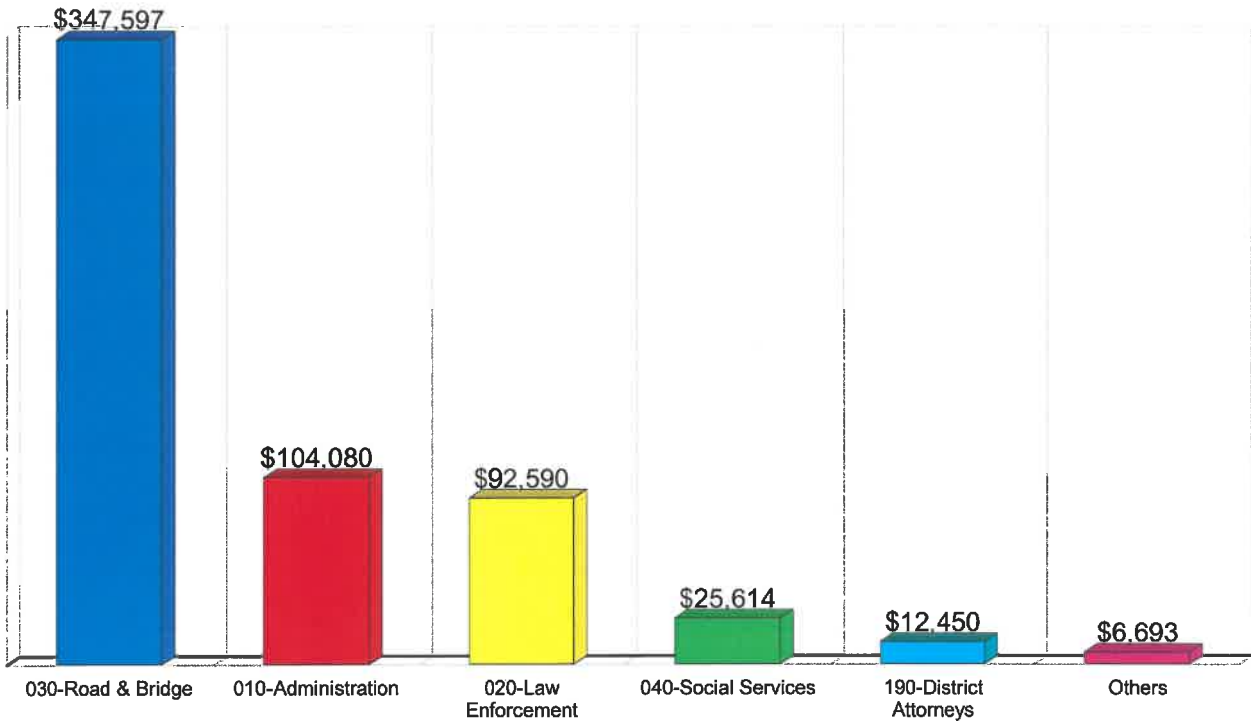
\$589,025

\$7,960

Top Five in Frequency



Top Five in Severity



Frequency
of Claims

Severity
\$ of Claims

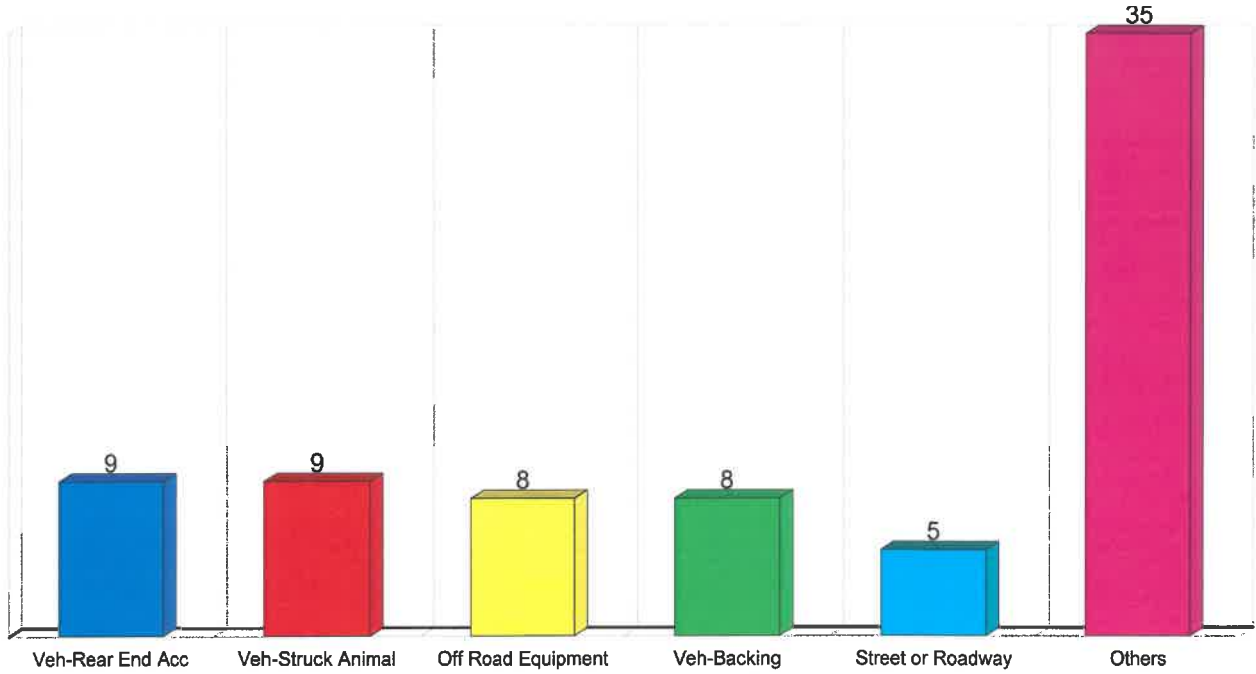
Average Cost
Per Claim

74

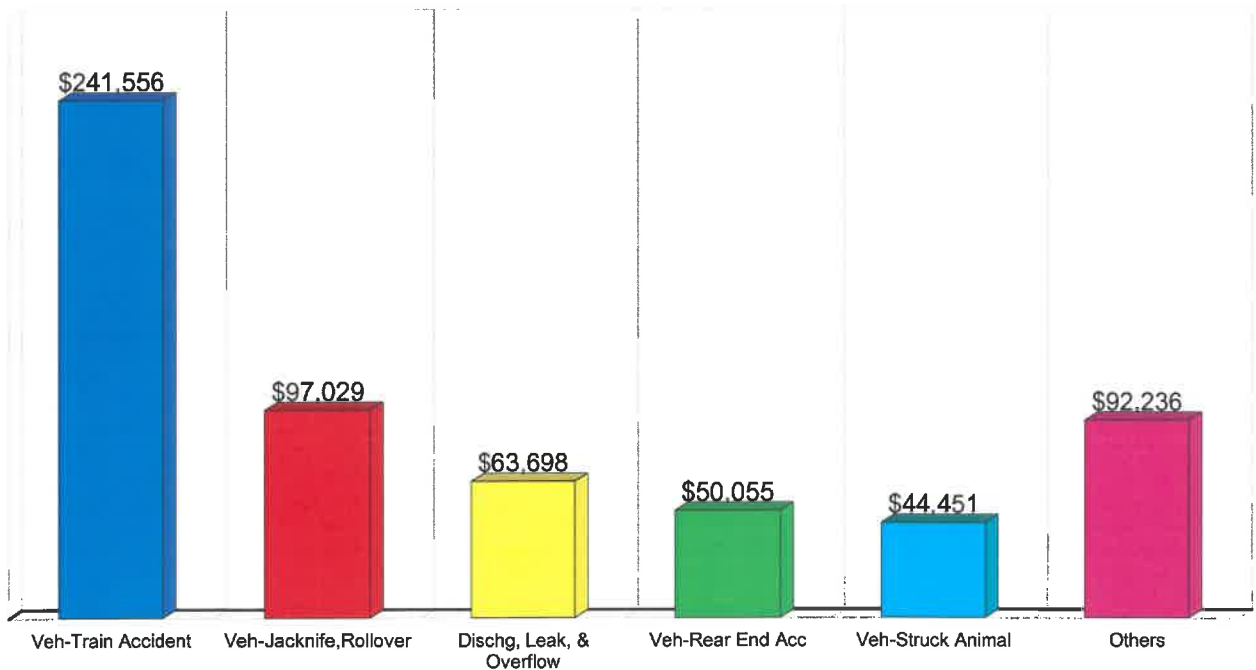
\$589,025

\$7,960

Top Five in Frequency



Top Five in Severity



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

Routt

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>				
	Defamation or Slander	1	\$0	\$0
	Fatality	1	\$1	\$1
<u>010102-Admin Administration</u>				
	Dischg, Leak, & Overflow	1	\$63,698	\$63,698
<u>010111-Admin Grounds & Bldg Maint</u>				
	Veh-Rear End Acc	1	\$9,098	\$9,098
	Veh-Strk Veh,Ped,Obj	2	\$2,113	\$1,057
<u>010114-Admin Building Inspection</u>				
	Veh-Backing	1	\$1,893	\$1,893
	Veh-Ice On Road	2	\$2,583	\$1,291
	Veh-Rear End Acc	1	\$1,645	\$1,645
<u>010116-Admin Parks & Open Space</u>				
	Slip,Trip or Fall	1	\$0	\$0
<u>010125-Admin Communications. PBX</u>				
	Veh-Backing	1	\$940	\$940
<u>010130-Admin Treasurer</u>				
	Legal Process	1	\$0	\$0
<u>010172-Admin Airport</u>				
	Elec Surge-Not Lightning	1	\$0	\$0
	Falling or Thrown Object	1	\$847	\$847
	Lightning/Snow/Rain	1	\$6,551	\$6,551
	Off Road Equipment	1	\$0	\$0
	Struck Object	1	\$6,352	\$6,352
	Veh-Backing	1	\$1,370	\$1,370
	Veh-Strk Veh,Ped,Obj	1	\$6,988	\$6,988
		20	\$104,080	\$5,204
020-Law Enforcement				
<u>020201-Sheriff-Administration</u>				
	Veh-Ice On Road	1	\$636	\$636
<u>020202-Sheriff-Patrol Division</u>				
	Vandalism	1	\$0	\$0
	Veh-Ice On Road	1	\$4,972	\$4,972
	Veh-Jackknife,Rollover	1	\$49,841	\$49,841
	Veh-Rear End Acc	2	\$12,669	\$6,334
	Veh-Struck Animal	2	\$12,177	\$6,089
<u>020203-Sheriff-Detention Center</u>				
	Inmate Related	1	\$0	\$0
<u>020205-Sheriff-Investigations</u>				
	Veh-Rear End Acc	1	\$912	\$912
<u>020208-Sheriff-Prisoner Transport</u>				
	Veh-Struck Animal	1	\$8,023	\$8,023

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

Routt

Claims From 2017 to 2021 as of December 31, 2021

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
<u>020210-Sheriff-S&R Volunteers</u>				
	Veh-Backing	1	\$0	\$0
<u>020215-Sheriff-Animal Control</u>				
	Alleged Acc-Ins Unaware	1	\$2,952	\$2,952
	Veh-Backing	1	\$408	\$408
		14	\$92,590	\$6,614
<u>030-Road & Bridge</u>				
<u>030300-R&B Administration</u>				
	Veh-Struck Animal	2	\$2,268	\$1,134
<u>030301-R&B District 01</u>				
	Veh-Jacknife,Rollover	1	\$47,188	\$47,188
<u>030302-R&B District 02</u>				
	Vandalism	2	\$2,661	\$1,330
	Veh-Rear End Acc	3	\$23,300	\$7,767
	Veh-Struck Animal	1	\$4,558	\$4,558
<u>030303-R&B District 03</u>				
	Falling or Thrown Object	2	\$1,511	\$755
	Street or Roadway	1	\$0	\$0
<u>030309-R&B Maintenance</u>				
	Excavation-Trench/Tunnel	1	\$0	\$0
	Off Road Equipment	2	\$6,825	\$3,413
	Street or Roadway	1	\$0	\$0
	Veh-Struck Animal	1	\$2,691	\$2,691
	Veh-Train Accident	1	\$241,556	\$241,556
<u>030310-R&B Construction</u>				
	Off Road Equipment	1	\$0	\$0
	Street or Roadway	3	\$2	\$1
<u>030311-R&B Bridge Construction</u>				
	Veh-Backing	1	\$4,015	\$4,015
<u>030312-R&B Snow & Ice Removal</u>				
	Off Road Equipment	3	\$0	\$0
	Veh-Backing	1	\$3,615	\$3,615
	Veh-Strk Veh,Ped,Obj	1	\$7,000	\$7,000
<u>030314-R&B Fleet Maintenance</u>				
	Off Road Equipment	1	\$0	\$0
<u>030315-R&B Trucking</u>				
	Veh-Rocks From Truck	2	\$408	\$204
		31	\$347,597	\$11,213
<u>040-Social Services</u>				
<u>040403-Soc Svs Welfare, TANF etc. Clients</u>				
	Defamation or Slander	1	\$1	\$1
<u>040404-Soc Svcs Custody Investigations</u>				

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

Routt

Claims From 2017 to 2021 as of December 31, 2021

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
	<i>Defamation or Slander</i>	1	\$25,001	\$25,001
040406-Soc Svcs Council on Aging				
	<i>Veh-Sideswp,Lane Chg,Pass</i>	1	\$612	\$612
	<i>Veh-Strk Veh,Ped,Obj</i>	1	\$0	\$0
		<u>4</u>	<u>\$25,614</u>	<u>\$6,404</u>
150-Public Safety				
150217-Public Safety Emergency Response				
	<i>Veh-Struck Animal</i>	1	\$5,900	\$5,900
		<u>1</u>	<u>\$5,900</u>	<u>\$5,900</u>
170-Miscellaneous				
180950-Spons Entity Unspecified				
	<i>Veh-Backing</i>	1	\$793	\$793
		<u>1</u>	<u>\$793</u>	<u>\$793</u>
190-District Attorneys				
190914-DA Judicial District 14				
	<i>Veh-Rear End Acc</i>	1	\$2,431	\$2,431
	<i>Veh-Sideswp,Lane Chg,Pass</i>	1	\$1,186	\$1,186
	<i>Veh-Struck Animal</i>	1	\$8,833	\$8,833
		<u>3</u>	<u>\$12,450</u>	<u>\$4,150</u>
Total		74	\$589,025	\$7,960

Loss Analysis by Pool by Accident

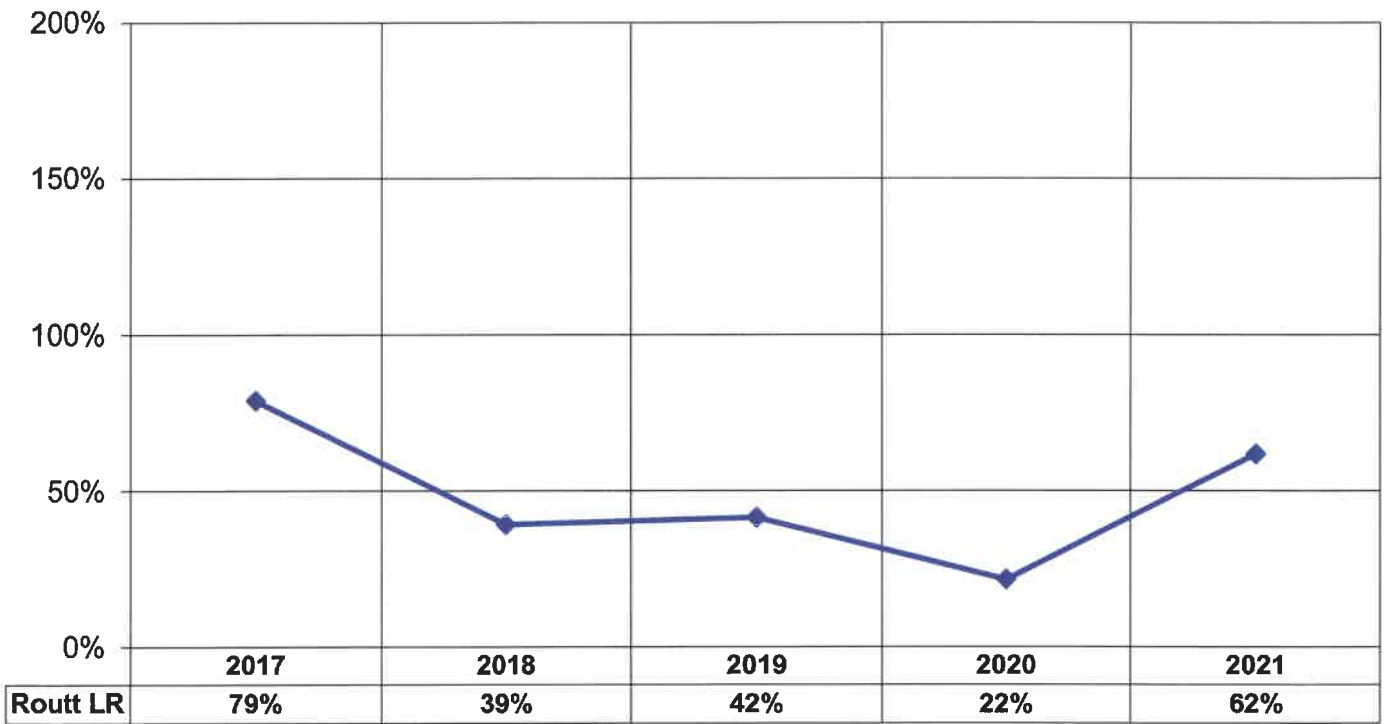
Claims From 2017 to 2021 as of December 31, 2021

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
Dischq, 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-Emerq 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-Sideswp.Lane Cha.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 Rdwv	20	\$313,248	\$15,662
Veh-Fail to Allow Cfmce	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-Passqr 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 Surqe-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 Activty	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**



**Routt County
CWCP Loss Ratio**



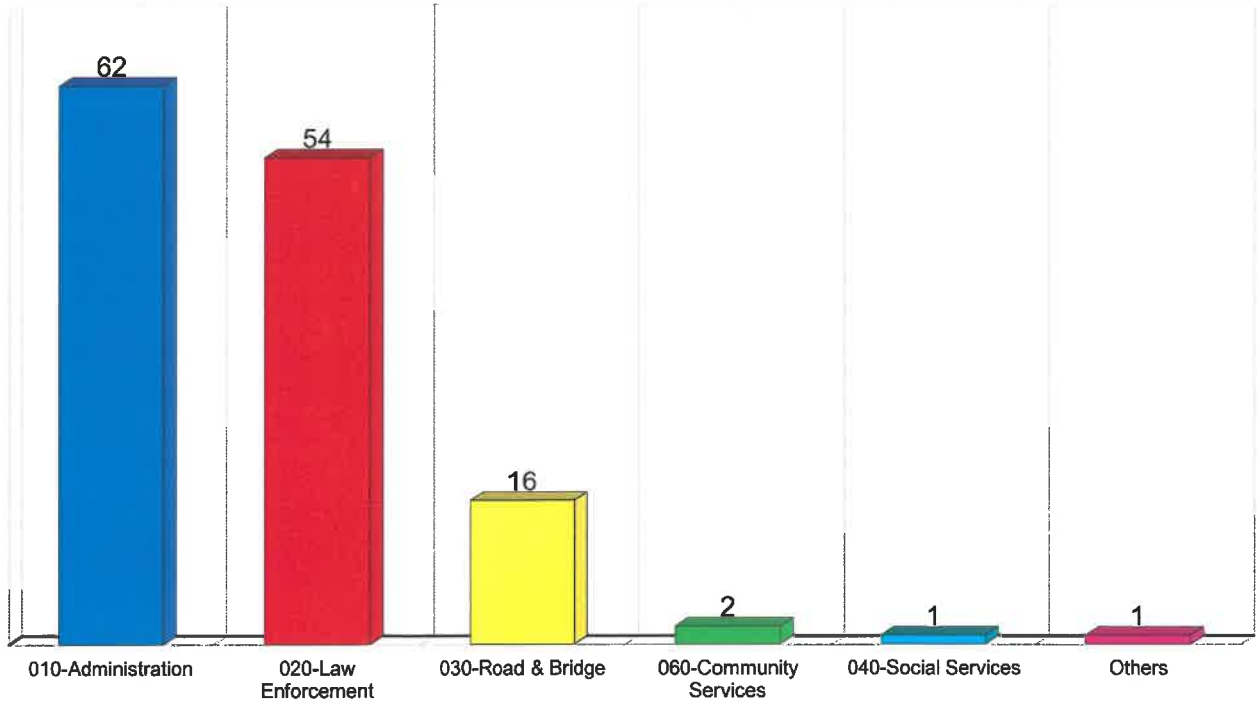
All claim years subject to change due to activity of claims.

Frequency
of Claims
136

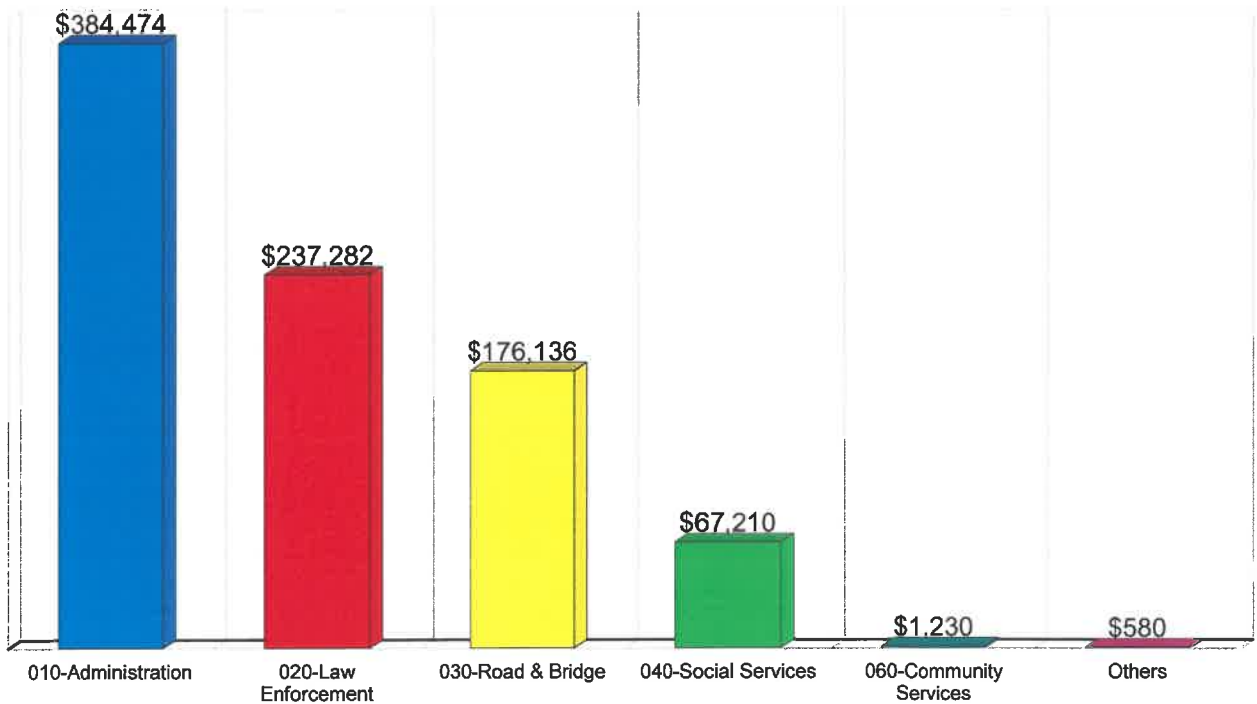
Severity
\$ of Claims
\$866,913

Average Cost
Per Claim
\$6,374

Top Five in Frequency



Top Five in Severity

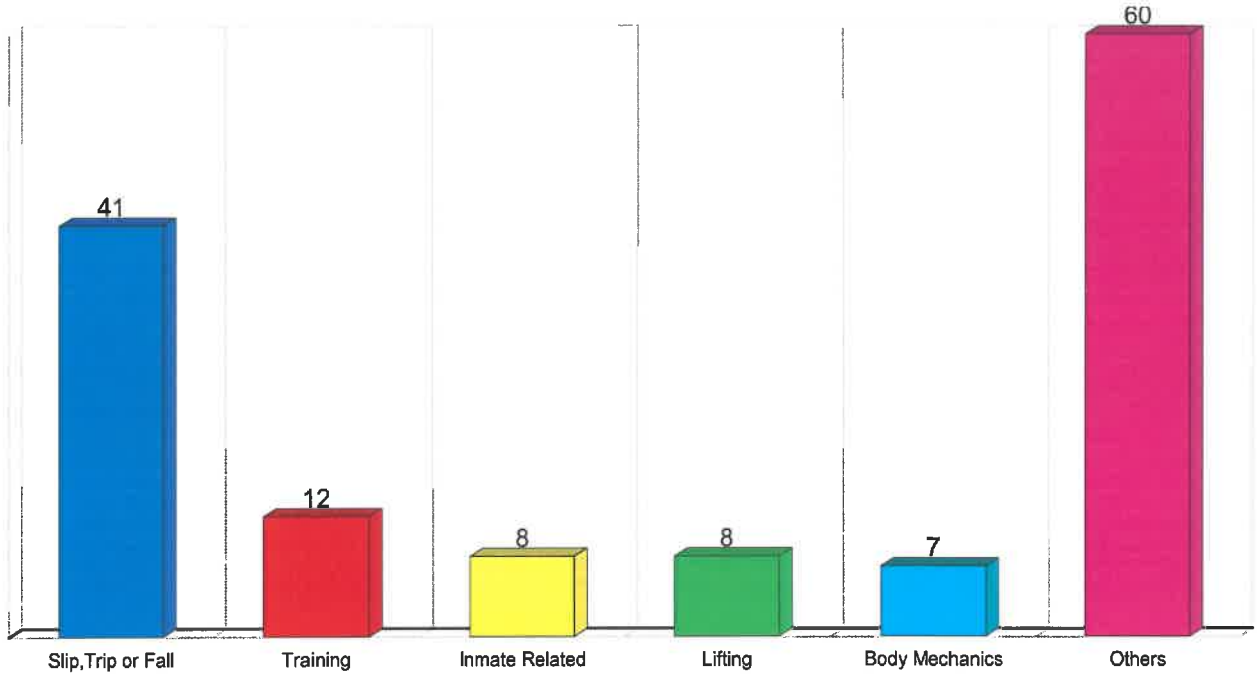


Frequency
of Claims
136

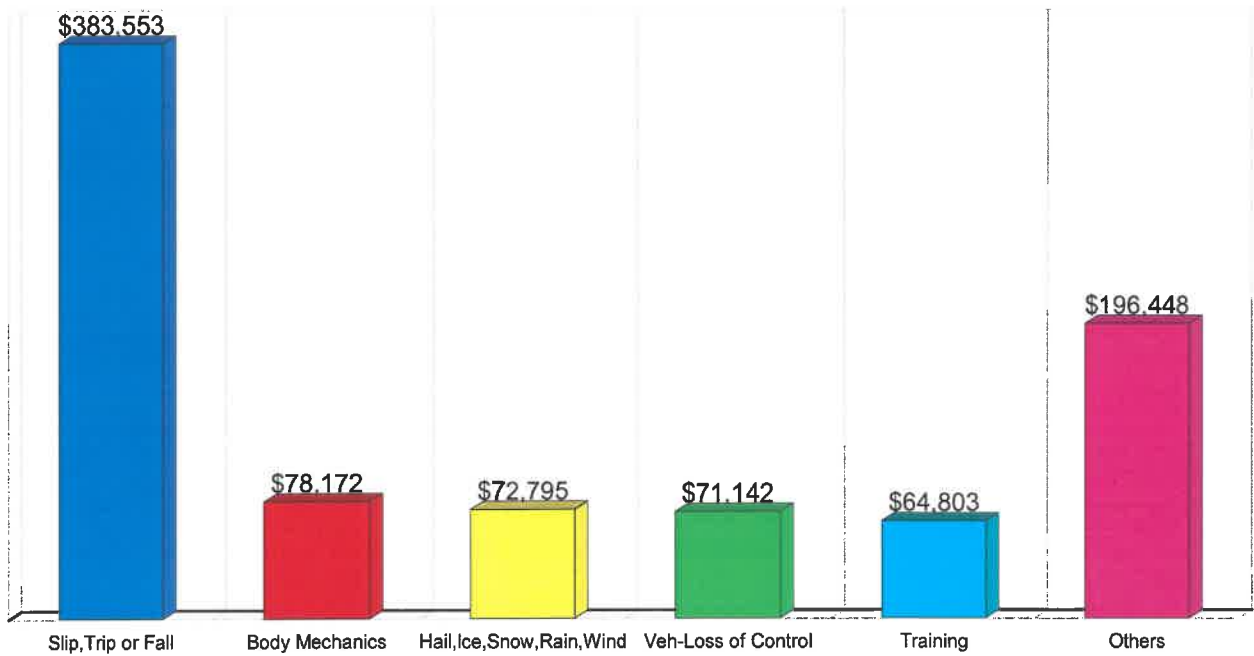
Severity
\$ of Claims
\$866,913

Average Cost
Per Claim
\$6,374

Top Five in Frequency



Top Five in Severity



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

Routt

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>				
	Cumulative Trauma	1	\$6,500	\$6,500
	Cuts	1	\$449	\$449
	Lifting	1	\$0	\$0
	Slip, Trip or Fall	2	\$45,368	\$22,684
<u>010105-Admin Financial Administration</u>				
	Cumulative Trauma	1	\$1,293	\$1,293
	Slip, Trip or Fall	2	\$0	\$0
<u>010106-Admin Human Resources</u>				
	Body Mechanics	2	\$20,686	\$10,343
	Cumulative Trauma	1	\$0	\$0
	Slip, Trip or Fall	1	\$0	\$0
	Struck Object	1	\$0	\$0
<u>010107-Admin Other Support Svcs</u>				
	Cumulative Trauma	1	\$4,591	\$4,591
	Slip, Trip or Fall	2	\$22,871	\$11,435
<u>010108-Admin Data Processing</u>				
	Cumulative Trauma	1	\$1,398	\$1,398
<u>010110-Admin Planning & Zoning</u>				
	Falling or Thrown Object	1	\$360	\$360
<u>010111-Admin Grounds & Bldg Maint</u>				
	Body Mechanics	3	\$46,611	\$15,537
	Caught in/btwn Equip	2	\$0	\$0
	Cuts	1	\$1,227	\$1,227
	Falling or Thrown Object	1	\$0	\$0
	Lifting	2	\$847	\$424
	Push, Pull	1	\$0	\$0
	Slip, Trip or Fall	9	\$149,466	\$16,607
<u>010113-Admin Fleet Maint (Not R&B)</u>				
	Falling or Thrown Object	1	\$23,518	\$23,518
<u>010114-Admin Building Inspection</u>				
	Slip, Trip or Fall	1	\$0	\$0
	Veh-Rear End Acc	1	\$0	\$0
<u>010120-Admin Clerk&Recorder,Elections</u>				
	Slip, Trip or Fall	1	\$0	\$0
<u>010125-Admin Communications, PBX</u>				
	Slip, Trip or Fall	1	\$0	\$0
<u>010140-Admin Assessor</u>				
	Lifting	1	\$252	\$252
	Struck Object	1	\$0	\$0
<u>010172-010172</u>				
	Slip, Trip or Fall	2	\$3,950	\$1,975
<u>010172-Admin Airport</u>				

County Workers' Compensation Pool



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

Routt

Claims From 2017 to 2021 as of December 31, 2021

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
	<i>Body Mechanics</i>	1	\$10,876	\$10,876
	<i>Caught in/btwn Equip</i>	1	\$0	\$0
	<i>Cuts</i>	1	\$516	\$516
	<i>Lifting</i>	1	\$41,312	\$41,312
	<i>Slip, Trip or Fall</i>	2	\$0	\$0
	<i>Struck Object</i>	1	\$0	\$0
<u>010173-Admin Airport</u>				
	<i>Slip, Trip or Fall</i>	2	\$1,026	\$513
<u>010175-Admin Fairgrounds</u>				
	<i>Equip & Power Tools</i>	1	\$0	\$0
	<i>Falling or Thrown Object</i>	1	\$1,046	\$1,046
	<i>Struck Object</i>	1	\$0	\$0
<u>010176-Admin Human Svcs Headstart</u>				
	<i>Cumulative Trauma</i>	1	\$311	\$311
	<i>Slip, Trip or Fall</i>	1	\$0	\$0
<u>010811-Admin Environmental Coordinator</u>				
	<i>Caught in/btwn Equip</i>	1	\$0	\$0
	<i>Slip, Trip or Fall</i>	1	\$0	\$0
		62	\$384,474	\$6,201

020-Law Enforcement

020201-Sheriff-Administration

<i>Lifting</i>	1	\$151	\$151
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020202-Sheriff-Patrol Division

<i>Animal or Insect</i>	3	\$15,638	\$5,213
<i>Body Mechanics</i>	1	\$0	\$0
<i>Caught in/btwn Equip</i>	1	\$5,366	\$5,366
<i>Confront w/Others</i>	1	\$0	\$0
<i>Exposure Blood/Bodily Fluids/Disease</i>	1	\$148	\$148
<i>Foreign Body in Eye</i>	1	\$5,000	\$5,000
<i>Heart/Chest Pains</i>	1	\$59	\$59
<i>Jumping, Running</i>	1	\$307	\$307
<i>Slip, Trip or Fall</i>	2	\$333	\$167
<i>Struck Object</i>	1	\$2,088	\$2,088
<i>Training</i>	4	\$833	\$208
<i>Veh-Loss of Control</i>	1	\$1,490	\$1,490

020203-Sheriff-Detention Center

<i>Animal or Insect</i>	1	\$0	\$0
<i>Chemical or Other Exposure</i>	1	\$16,431	\$16,431
<i>Exposure Blood/Bodily Fluids/Disease</i>	2	\$698	\$349
<i>Inmate Related</i>	8	\$16,259	\$2,032
<i>Needle Stick</i>	1	\$589	\$589
<i>Slip, Trip or Fall</i>	1	\$15,116	\$15,116
<i>Stress-Mental</i>	1	\$20	\$20
<i>Training</i>	8	\$63,970	\$7,996

020205-Sheriff-Investigations

County Workers' Compensation Pool



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

Routt

Claims From 2017 to 2021 as of December 31, 2021

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
	<i>Arrest Related</i>	1	\$0	\$0
	<i>Exposure Blood/Bodily Fluids/Disease</i>	1	\$313	\$313
<u>020210-Sheriff-S&R Volunteers</u>				
	<i>Falling or Thrown Object</i>	1	\$4,500	\$4,500
	<i>Hail,Ice,Snow,Rain,Wind</i>	1	\$72,795	\$72,795
	<i>Push, Pull</i>	1	\$911	\$911
	<i>Slip,Trip or Fall</i>	1	\$315	\$315
<u>020212-Sheriff-Dispatch</u>				
	<i>Slip,Trip or Fall</i>	2	\$0	\$0
<u>020215-Sheriff-Animal Control</u>				
	<i>Animal or Insect</i>	2	\$13,294	\$6,647
	<i>Cumulative Trauma</i>	1	\$658	\$658
	<i>Slip,Trip or Fall</i>	1	\$0	\$0
		54	\$237,282	\$4,394
030-Road & Bridge				
<u>010111-Admin Grounds & Bldg Maint</u>				
	<i>Slip,Trip or Fall</i>	1	\$76,374	\$76,374
<u>030302-R&B District 02</u>				
	<i>Caught in/btwn Equip</i>	1	\$1,379	\$1,379
	<i>Noise</i>	1	\$22,673	\$22,673
<u>030309-R&B Maintenance</u>				
	<i>Falling or Thrown Object</i>	2	\$748	\$374
	<i>Hot Object</i>	1	\$242	\$242
	<i>Lifting</i>	1	\$0	\$0
	<i>Slip,Trip or Fall</i>	5	\$67,503	\$13,501
	<i>Veh-Jackknife,Rollover</i>	1	\$802	\$802
	<i>Veh-Loss of Control</i>	1	\$2,442	\$2,442
	<i>Veh-Train Accident</i>	1	\$3,973	\$3,973
<u>030316-R&B Weed & Pest Control</u>				
	<i>Chemical or Other Exposure</i>	1	\$0	\$0
		16	\$176,136	\$11,008
040-Social Services				
<u>040400-Soc Svcs Administration</u>				
	<i>Veh-Loss of Control</i>	1	\$67,210	\$67,210
		1	\$67,210	\$67,210
060-Community Services				
<u>060650-Community Svcs Sr Program</u>				
	<i>Cuts</i>	1	\$0	\$0
	<i>Slip,Trip or Fall</i>	1	\$1,230	\$1,230
		2	\$1,230	\$615

County Workers' Compensation Pool



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

Routt

Claims From 2017 to 2021 as of December 31, 2021

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
090-Public Transportation				
<u>090810-Transit Agency</u>				
	<i>Lifting</i>	1	\$580	\$580
		1	\$580	\$580
	Total	136	\$866,913	\$6,374

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-Emerq Resp/Pursuit	16	\$421,621	\$26,351
Fatality	4	\$417,152	\$104,288
Veh-Viol Traff Ctrl Device	5	\$408,594	\$81,719
Jumping, 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-Jacknife,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-Passar 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