

# Risk Management Annual Report

Fiscal Year Ended June 30, 2018



**Maricopa County, Arizona**

[www.maricopa.gov](http://www.maricopa.gov)

**MARICOPA COUNTY  
RISK MANAGEMENT ANNUAL REPORT  
FISCAL YEAR 2017-2018**

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# Executive Summary

## **RISK MANAGEMENT ANNUAL REPORT EXECUTIVE SUMMARY**

Presented herein is the *Maricopa County Risk Management Annual Report for the fiscal year July 1, 2017 through June 30, 2018.*

This report contains summaries of the fiscal year's losses and costs for Maricopa County's (County) auto liability, auto physical damage, general liability, medical malpractice, property damage, workers' compensation, professional liability, environmental liability, environmental property damage and unemployment exposures. Additional policies and coverage's included are flood, crime, cyber, terrorism, aviation, aircraft liability and drone liability. This report, along with ongoing quarterly reports to County departments during the year, are intended to assist departments in recognizing the nature and extent of their losses to implement and improve their loss prevention programs.

### **Structure and Mission**

As of June 30, 2018, the Risk Management Department (Department) completed its **37th year** administering the County's self-insurance program. Risk Management's mission is to provide claims management, safety consultations and training, environmental consultations and insurance coverage services to Maricopa County departments, districts, and Trust members so each can reduce or eliminate loss. The vision is to be recognized as a leader in Risk Management, and relied upon for a County-wide risk management philosophy and culture. Risk Management's primary activities are:

- Risk consulting
- Insurance procurement above self-insured retention levels
- Maricopa County Self-Insured Risk Trust Fund management and financing
- Administration and adjusting of workers' compensation and unemployment claims
- Investigation and disposition of casualty and property claims and lawsuits
- Safety training, reporting, and compliance
- Loss control programs
- Environmental investigation, remediation, and reporting
- Contractual indemnification and insurance requirement language standards and review.

The Department is divided into four operating divisions: Claims, Safety, Environmental, and Administration. Highlights for each division are included herein. The Department strives to accomplish its mission with assistance and direction from the Maricopa County Board of Supervisors, the Maricopa County Self-Insured Risk Trust Fund Board of Trustees, and the County Manager and County Chief Financial Officer. The Director of Risk Management reports to the County Chief Financial Officer.

## **Self-Insured Trust Fund**

Arizona Revised Statute (ARS) § 11-981 authorizes the County to self-insure, or procure insurance from any insurer authorized by the State of Arizona Department of Insurance, or both. Insurance (defined in ARS Title 20) includes, but is not limited to: auto liability, auto physical damage, general liability, medical malpractice, property, workers' compensation, professional liability, environmental liability, environmental property damage and unemployment insurance.

Upon establishment of the self-insurance program, the County is required to designate a Risk Trust Administrator (Director, Risk Management), and establish a trust. The Risk Trust is funded by an allocation of funds from General Fund and Non-General Fund departments and Special Districts, or such other funding sources permitted by State statute and authorized by the Risk Trust's Board of Trustees.

A Board of Trustees assists Risk Management to coordinate the Risk Trust's activities and affairs. Trustees, United States citizens and residents of Maricopa County, are appointed by the Maricopa County Board of Supervisors (BOS) and the County Manager. During Fiscal Year FY17-18, the following individuals were members of the Board of Trustees:

<u>Trustee District/Appointment</u>	<u>Trustee</u>
BOS District One	Lisa Wahlin
BOS District Two	Scott LeMarr
BOS District Three	Thomas Katsenes
BOS District Four	Steven Beeghley, Chair
BOS District Five	Laura Guerrero
County Manager	Shelby Scharbach

### **FY17-18 Results**

During the three year period of FY15-16 through FY17-18, the Risk Trust's assets decreased a little over ten million dollars, approximately 33.84% from \$30,409,891 to \$20,118,841. During the same period, the Trust's liabilities also decreased over two and half million dollars, approximately 3.30%, from \$84,803,250 to \$82,056,789. The deficit in the Risk Trust net position is a combination of a spend down of the Trust in fiscal years when user departments were only charged for administrative costs and a funding plan that uses both user charges on a cost reimbursement basis and contingency funds. The Risk Trust is not funded for accrued claim liabilities when determining the funding for each fiscal year.

Claim activity that occurred in FY17-18 indicates an incurred decrease in outstanding reserves for General Liability by approximately \$1.3 million and Medical Malpractice by \$780 thousand. Workers' Compensation incurred an increase of reserves by \$256 thousand.

## Cost of Risk

Cost of Risk is a comparison of the Risk Management program and costs of claims and claims related expenses to the County's overall expenditures in the fiscal year. The effectiveness of a risk management program can be reflected in this comparison since the cost of a risk management program includes paid claims (amounts paid in the fiscal year without regard to the year the claim arose), insurance premiums, safety and loss control programs, and operational and administrative expenses, against the total County's expenditures. For FY15-16, the Cost of Risk was 1.25%, and decreased to 1.08% in FY16-17 then increased to 1.36% at the end of FY17-18. Risk Management's commitment is to maintain this measure at or below 2%.

Claims and Premiums	ACTUAL FY15-16	ACTUAL FY16-17	ACTUAL FY17-18
Auto Liability	\$779,927	\$228,040	\$719,718
General/Professional Liability	\$4,471,333	\$1,397,448	\$5,015,111
Medical Malpractice	\$1,085,750	\$68,704	\$3,336,236
Environmental Liability	\$621,774	\$1,927,928	\$1,976,343
Property/Auto/Enviro Prop Damage	\$1,067,901	\$1,550,073	\$932,296
Workers' Compensation	\$3,540,961	\$3,487,129	\$3,510,205
Unemployment	\$397,374	\$485,297	\$368,158
Premiums	\$5,413,059	\$5,152,732	\$5,229,074
<b>Subtotal</b>	<b>\$17,378,079</b>	<b>\$14,297,351</b>	<b>\$21,087,141</b>
Other Expenses			
Legal Expenses	\$3,997,666	\$5,174,305	\$5,170,821
Actuary Fees	\$35,000	\$35,000	\$0
Broker Fees	\$60,556	\$62,373	\$62,773
Consulting and Management Fees	\$180,679	\$41,203	\$22,030
Claims Administration Service Fees	\$10,888	\$10,600	\$10,600
Workers' Compensation Taxes	\$164,111	\$105,475	\$138,746
Administrative	\$2,979,035	\$3,459,315	\$3,717,531
<b>Subtotal</b>	<b>\$7,427,935</b>	<b>\$8,888,271</b>	<b>\$9,122,501</b>
<b>Total Risk Management Costs</b>	<b>\$24,806,014</b>	<b>\$23,185,622</b>	<b>\$30,209,642</b>
<b>Total County Expenditures</b>	<b>\$1,983,477,179</b>	<b>\$2,146,018,879</b>	<b>\$2,227,113,378</b>
<b>TOTAL COST AS A PERCENTAGE OF COUNTY EXPENDITURES</b>	<b>1.25%</b>	<b>1.08%</b>	<b>1.36%</b>

- Notes:
1. Paid claims represents the amount paid in the fiscal year regardless of occurrence date and does not include Reported But Not Paid (RBNP) or Incurred But Not Reported (IBNR) reserves.
  2. Amounts as valued for the period through June 30, 2018, as reported in the Advantage Financial System.
  3. County expenditures do not include internal service funds per Internal Audit recommendation.
  4. For presentation purposes only, the dollar amounts and associated percentages in all of the charts and tables presented herein, have been rounded to the nearest whole dollar or percent.

## **Acknowledgments**

The Risk Management Department would like to thank the Maricopa County Board of Supervisors, Elected Officials, County Manager, Deputy County Manager, Chief Financial Officer, Self-Insured Trust Fund Board of Trustees, County departmental management and all County employees and volunteers for their demonstrated interest in reducing claims and lawsuits, and their commitment to safety.

Respectfully submitted,

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Liane Yeager  
Director, Risk Management

And the entire Risk Management Staff



# Claims Division

CLAIMS  
DIVISION

## CLAIMS DIVISION

The Risk Management Claims Division is staffed with one manager, six adjusters and two administrative employees. The Division is committed to reducing Maricopa County’s cost of risk through prudent claim and litigation management arising from the County’s employee, auto, property and liability exposures. The Division also manages the County’s unemployment claims through a third-party claim administrator.

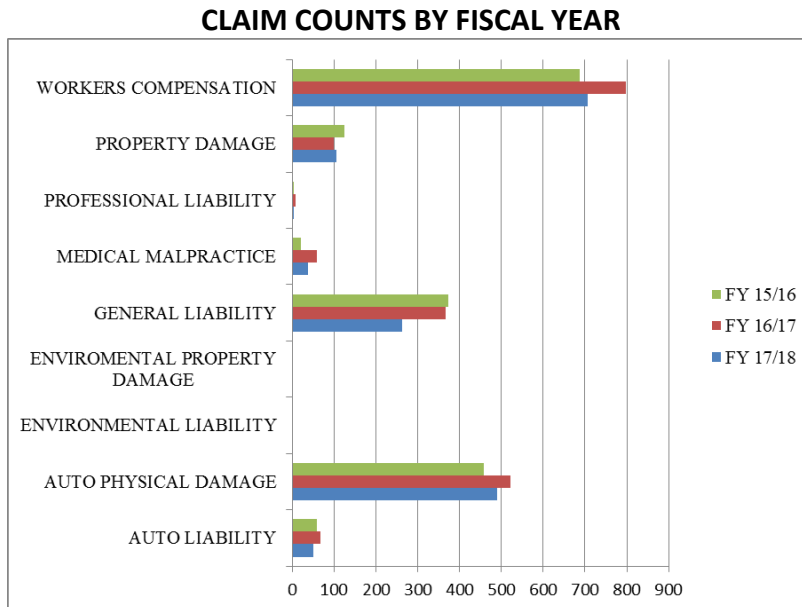
Claims and lawsuits are investigated, evaluated and then either denied or resolved via litigation or settlement. Litigated matters are assigned to either in-house counsel within the County Attorney’s Office or outside counsel pursuant to contract. Thereafter, the Division manages the assigned attorneys to minimize expense and obtain expeditious and fair resolutions.

The Division also manages the Subsequent Remedial Measures Program, the purpose and intent of which is to assist departments in (1) identifying the root cause(s) of events which have precipitated a Notice of Claim and/or lawsuit against Maricopa County and its employees, agents and volunteers, and (2) formulating a subsequent remedial measures plan designed to mitigate future claims and/or lawsuits arising out of the same or substantially similar root cause(s).

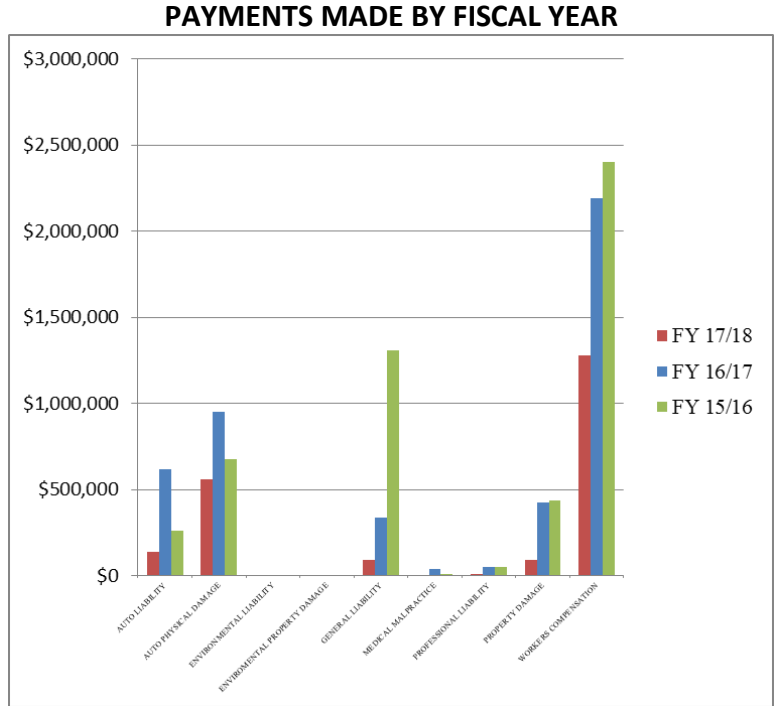
The Division also meets quarterly with department management to discuss high exposure and other sensitive claims. This provides the Division, the defendant departments and employees, agents, volunteers, and defense counsel with the formulation and critical review of litigation tactics, strategies, and related evidentiary issues.

### Fiscal Year 17-18 Summary

In Fiscal Year (FY) 17-18, the Division managed 1,655 new workers’ compensation, auto liability, auto physical damage, general liability, environmental liability, environmental property damage, professional liability, medical malpractice, and property claims, a decrease of 268 claims from FY 16-17.



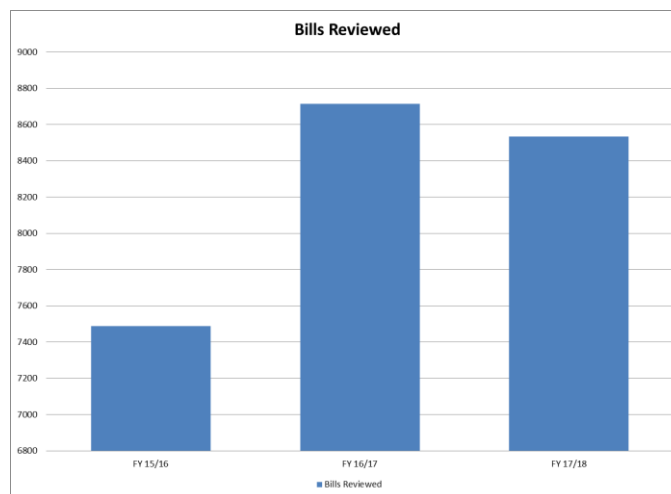
For all such claims and lawsuits, the Division paid \$2,171,343 a decrease of \$149,529 from FY 16-17.



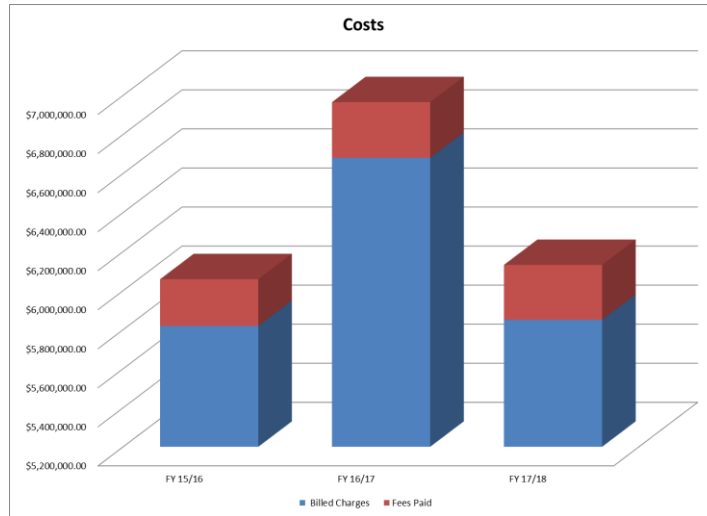
The Division also provided the following services to County departments and districts:

- Risk Management’s Workers Compensation vendor conducts bill/invoice reviews and applies available discounts when injured County employees utilize a Preferred Provider Organization (PPO) (a medical services network). In FY17-18, the County realized a net savings of \$4,051,604, which equates to a 69% savings from billed charges.

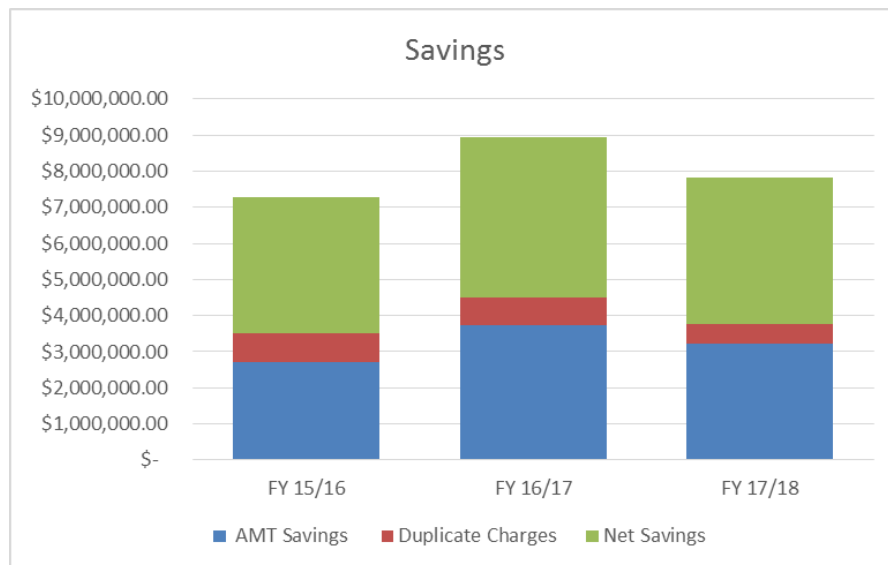
### WORKERS’ COMPENSATION BILL REVIEW



## WORKERS COMPENSATION COSTS



## WORKERS' COMPENSATION SAVINGS



- Recovery of subrogation for liability and workers' compensation claims against third parties.
- Consultation services to departments concerning coverage, exposures, perils, risk management issues, and pending claims and litigation.
- Review of indemnity and insurance requirements for County contracts.
- Oversight of vendors and contractors providing Risk Management services, auto and property appraisals, auto repair and structured settlement services.

- Coordination of claim adjusting and recovery from the County's property, aviation and crime insurance policies, as well as from the County's excess liability and medical malpractice insurers.
- Maintenance of the database to track and monitor County volunteers for purpose of workers' compensation and Risk Trust liability coverage. Currently the Division manages 138 volunteer programs with 1,371 volunteers.



# Safety Division

## SAFETY DIVISION

The focus of the Risk Management Safety Division collaborates with County departments to innovatively develop safety programs to assist in meeting strategic goals. Risk mitigation, loss reduction and compliance are achieved by interaction with departments utilizing a variety of proven safety strategies to reduce negative outcomes and increase productivity. Our goal is to mitigate exposures thus minimizing preventable injuries/accidents. Our road map to success is a four-step process:

1. Obtain management's support of County safety policies
2. Train employees in safe work practices and safety/hazard awareness and identification
3. Identify potential risks and develop safer, less risky alternatives to accomplish the task or process
4. Maintain an effective, comprehensive and compliant accident/incident control program

It is necessary that each member of the workforce takes a proactive role in safety. Leadership commitment and accountability, front-line supervision and a safety-focused workforce are the keys to sustain successful safety processes and reduce unsafe work practices.

The Safety Division offers safety awareness and safety compliance training. We utilize strategic partnering with all County departments to provide a safe and hazard free workplace for all county employees.

### **Safety Training & Programs**

**SafeStart®:** Several Safety Specialists are certified by Safe Start to instruct this program. It is a commercial program which teaches safety awareness and human error reduction to prevent accidents and injuries. This program has been successfully rolled out to both Flood Control and MCDOT.

**Maricopa County Vehicle and Equipment Use Program (VUP/EUP):** This program is an authorization for county employees to drive county owned, leased and/or personal vehicles while conducting county business per Maricopa County policy A2310. The Safety Division processes all employee requests to operate equipment for the County.

**On-Site Safety Training Programs:** Training is provided at employee worksites, focused on the needs of the department, utilizing current injury/collision trends of the department. This training can be task or program specific or targeted to re-educate employees in safe procedures.

Examples of targeted training include:

- Personal Protective Equipment for more hazardous activities, such as fall protection, overhead risks, environmental conditions, etc.
- Heat Stress Awareness for employees working outside during summer months
- Safe Lifting and Back Injury Prevention

Examples of routine training offered at multiple locations to accommodate the scheduling needs of departments include:

- Defensive Driving
- Hazard Communication
- Bloodborne Pathogen Awareness
- Fire Extinguisher Awareness and Emergency Evacuation
- CPR and First Aid
- Ladder Safety
- Confined Spaces
- Asbestos/Mold Awareness
- Heat Stress
- Fall Protection
- Personal Protective Equipment

**Train-the-Trainer:** Robust Train-the-Trainer program as a provision for departments who need to provide their own training due to 24-hour operations or geographically challenging locations.

**On-Line Safety Training Programs:** The Safety Division has developed specific on-line training programs to comply with OSHA requirements for annual refresher training. These training programs can be found in the County on-line learning center called the HUB:

Blood Borne Pathogens – OSA108  
Fall Protection – OSA126  
Heat Illness Prevention – OSA131  
Lock Out/Tag Out – OSA127  
Respiratory Protection – OSA128

Confined Space – OSA123  
Fire Extinguisher Safety – OSA117  
Hearing Conservation – OSA115  
Personal Protective Equipment – OSA113OL  
Defensive Driving – OSA104OL

**Commercial Driver’s License (CDL):** Specialized training for employees who perform job duties requiring a CDL. The following on-site programs are provided:

- Three (3) day training program to prepare employees to take the written examination required to obtain a CDL from the MVD
- Approved and recognized testing services as required by the State for county employees
- Provide CDL annual training to department’s requiring CDL drivers

**Off-Site Safety Training:** (Training that requires an off-site location due to the type of training)

- Welding Safety Training and Certification -- All County departments that have cutting and welding activities require training to comply with OSHA and ANSI safety requirements. Training and certification is administered by an outside contractor.
- Collision Awareness Driving Safety - This course is two hours of classroom driver safety. The Safety Division also instructs various other driver safety classes such as Utility Truck, Trailer Towing Safety and Defensive Driving.

- CPR and First Aid - This training is outsourced to a third party, and sponsored by the Safety Division

**Additional Safety Strategies:** The Safety Division uses a wide variety of recognized safety program techniques in addition to training to keep County employees safe. These include:

- Facility and Field Operation Inspections
- Departmental Safety Program Audits
- Departmental Policy and Procedure Development
- Departmental Safety Committees
- Injury and Vehicle Collision investigations to determine root cause with corrective action recommendations, designed to minimize reoccurrence of incidents.



# Environmental Division

## ENVIRONMENTAL DIVISION

The Environmental Division of Risk Management conducts remedial investigations and takes action to minimize County environmental liability as determined by law, regulation, statute, and/or court order. The Division provides leadership in the area of pollution prevention and environmental management, and has developed a proactive assessment and action process that mitigates environmental liabilities, saving the County in the cost of remedial action and regulatory penalties. Possible environmental liability costs of known sites have been reduced from previous estimates of over \$500 million for FY95-96, to approximately \$29,895,463 for FY17-18.

This fiscal year the Division:

- The Risk Recycling program during its third full fiscal year of operation collected and recycled approximately 2.2 million pounds of materials from County operations. Prior to Risk Recycling, most of this material would have gone to landfill. The total amount paid to vendors for transportation and recycling was \$21,679 and was mostly offset by recycling revenues of \$20,178. The SWAP Program processed nearly 300 orders for items to be reused by County departments. The Risk Management Department was awarded a NACo Achievement Award for its program to ensure that hard drives from County equipment are shredded before being recycled.
- Continued to cooperate with Arizona Department of Environmental Quality (ADEQ) in conducting remediation of groundwater contamination at the Cave Creek Landfill. The soil vapor extraction (SVE) system continued to operate; by the end of FY17-18 approximately 30,000 lbs of VOCs had been removed from the subsurface. The design of the groundwater treatment system completed by August 2017. The County continued to work with the City of Phoenix to locate both an additional down-gradient monitoring well and the treated groundwater recharge well on City property. The City of Phoenix acquired a parcel of land on which to install the injection well. A lease agreement between the City of Phoenix and Maricopa County for the Sonoran Preserve well (i.e., MW-11) was signed. Groundwater/soil vapor monitoring wells MW-09 and MW-10 (located along the western New Landfill property boundary) were completed in late July and early September 2017, respectively. SVE-03 (located in the New Landfill between TSSV-04 and TSSV-05) and SVE-04 (located in the Old Landfill, east of TSSV-01) were completed in early August and late September 2017, respectively.
- Continued to participate with the Hassayampa Steering Committee in working towards the remediation of the Hassayampa Superfund Site.
- Managed the County's eleven (11) facility Air Permits. Developed a tracking database and worked with the GIS group to develop a phone app for data entry by Equipment Services.
- Twelve (12) monitoring wells located at Chase field and the SW corner of Jackson and 1<sup>st</sup> Avenue that had been required for previously closed leaking underground storage tank (LUST) investigations were abandoned in accordance with Arizona Department of Water Resources (ADWR) standards. An old water well located in the basement of the Security Building was identified and abandoned in accordance with ADWR requirements.
- Completed in-house assessments and remedial oversight for industrial hygiene, indoor air quality, microbial contamination, asbestos and lead paint projects. Over 302 projects were opened, completed and closed in FY17-18. Since the in-house service began in 2006, it

continues to represent a direct savings to the County by avoiding 3<sup>rd</sup> party consultant fees in the conservative range of \$150,000 - \$200,000 annually. This has conservatively saved the County \$1.9 million since these in-house services began in 2006.

- Continued Hazard Communication Training to comply with OSHA's Globally Harmonized System (GHS) amendments. Training has included over 50 classes made up of classroom sessions and live webinars.
- Conducted inspections of County owned and maintained drywells. Recommendations were turned over to Facilities Maintenance for required repairs and for best practices repairs. These repairs help reduce regulatory liability and general liability for the County. Several drywells were discovered that were not previously inventoried or inspected.
- Assisted Facilities Management, Superior Courts, Real Estate, Maricopa County Sheriff's Office (MCSO), Maricopa County Department of Transportation (MCDOT), Juvenile and Adult Probation, Flood Control District, Legal Defender, Environmental Services, Equipment Services, Emergency Management, Office of Enterprise Technology ( OET), Maricopa County Attorney's Office, Assessor, Waste Resources and Recycling, Public Health, Medical Examiner, Parks, Equipment Services and the Library District in environmental studies, hazardous waste reviews and clean-ups, and conducting indoor air quality review, asbestos and lead paint surveys.
- Continued to provide sound environmental compliance information to requesting departments.

The Division recognizes that environmental risks are capable of being managed through risk control and prevention measures. These measures include separation of hazardous materials, effective pollution prevention and loss control techniques, redundant controls and safety mechanisms, double and triple containment of tanks and flow tubes, emergency response plans, and effective training of employees. The Division will continue to seek to implement these measures.



# Administrative Division

## ADMINISTRATIVE DIVISION

The Administrative Division is responsible for procuring the insurance policies above the County's self-insured retention, providing certificates of insurance to County departments, preparing the annual user charges for services, preparing the annual budget and financial statements for the Risk Trust, and providing administrative support to the other divisions within the department. Included in this report is a comparison of the assets and liabilities of the Risk Trust over a three-year period, the trend of the current insurance market, a budget summary, and the financial statements through fiscal year ended June 30, 2018.

### Self-Insured Trust Fund Combined Balance Sheet Comparison FY15-16, FY16-17, FY17-18

	Audited <u>FY15-16</u>	Audited <u>FY16-17</u>	Audited <u>FY17-18</u>
Assets	\$ 30,409,891	\$28,539,234	\$20,118,841
Liabilities	\$ 84,803,250	\$79,527,931	\$82,056,789
Net Position	(\$ 54,269,224)	(\$50,780,777)	(\$61,834,226)

During the FY15-16 through FY17-18 period, the Risk Trust's assets decreased a little over ten million dollars, approximately 33.84%, from \$30,409,891 to \$20,118,841. During the same period, the Trust's liabilities also decreased over two and a half million dollars, approximately 3.30%, from \$84,803,250 to \$82,056,789. The deficit in Risk Trust net position is a result of a spend down of the Risk Trust fund in fiscal years when user departments were only charged for administrative costs even though claims and insurance continued to be paid by Risk Management on behalf of user departments.

The Risk Trust began billing user departments for the full costs of claims and insurance and administrative costs in FY99-00. On an annual basis, the Risk Trust funding plan calculates the total Risk Management's expenses for the fiscal year, the next year's claims and claims related expenses and other factors. Beginning in fiscal year 2012, the Risk Trust began using a combination of user charges on a cost reimbursement basis and contingency funds. The County does not fund the Risk Trust for accrued claim liabilities when determining the funding for each fiscal year.

### Insurance Policies

Risk Management continually analyzes insurance market trends. During 2018, the market has tightened. However, volatility associated with natural catastrophes is nothing new but the market remains competitive from a historical standpoint. There are slight increases in all lines of coverage due to inflation and overall claim count. It is anticipated that there will be another slight increase across the board next fiscal year as well. Risk Management works closely with our insurance broker to aggressively pursue reasonable insurance coverages to protect the County.

## **Budget Summary**

The **expenditure budget** for the Risk Management Department for FY17-18 was \$34,364,359, of which \$2,974,679 was for personnel costs, \$821,261 supplies and services, and \$30,568,419 was for insurance, legal, and claims and claims related expenditures. On a percentage basis, 88.95% of Risk Management's budget is committed to insurance, legal, claims and claim related expenditures.

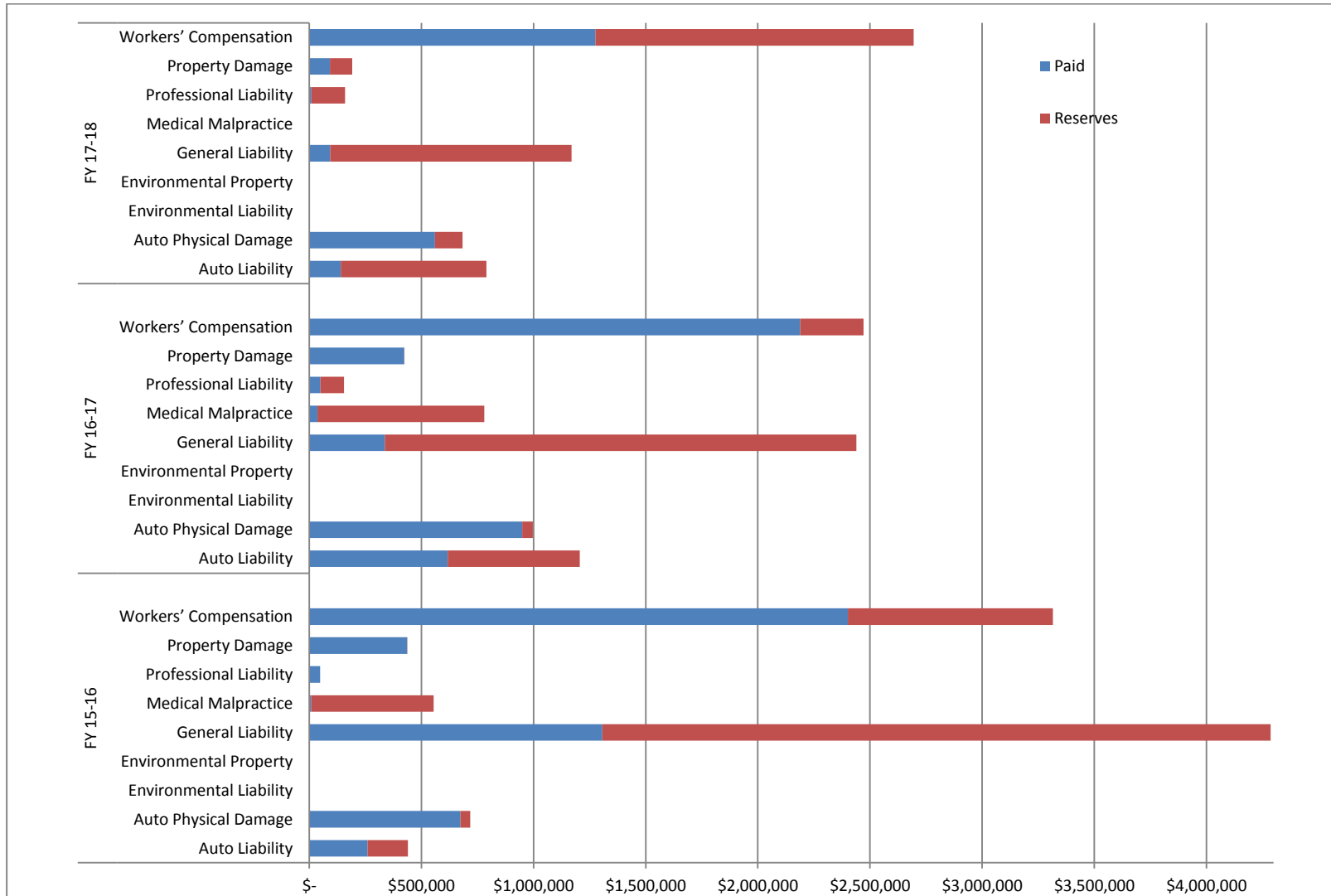
The **revenue budget** for the Risk Management Department for FY17-18 was \$26,142,105, of which \$20,574,204 was from user charges, \$150,000 from interest earnings, \$400,000 from miscellaneous revenue and \$5,017,901 was budgeted for contingency transfers in. On a percentage basis, 78.70% of the revenue is from user charges. These user charges are based on actuarially estimated claims payments and insurance projections Risk Management will pay on behalf of County departments.

Note: The auditors have not reviewed and are not providing an opinion as to the information disclosed in the annual report.



# Statistics and Coverage

## TOTAL COST SUMMARY CHART FY15-16 TO FY17-18



- Notes:
1. Dollars paid listed above represents payments on claims by event date, not actual payment date. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture as these claims have had time to mature.
  2. Amounts as valued on June 30, 2018, as reported by the Origami system.
  3. Unemployment not included.
  4. Small dollar amounts may not be visible on the chart, but they are included in the data.

**TOTAL COST SUMMARY TABLE  
FY15-16 TO FY17-18**

		Auto Liability	Auto Physical Damage	Environmental Liability	Environmental Property Damage	General Liability	Medical Malpractice	Professional Liability	Property Damage	Worker's Compensation
<b>FY 15-16</b>	\$ Paid	\$260,537	\$674,352	\$0	\$0	\$1,306,942	\$8,339	\$48,260	\$435,996	\$2,401,023
	Open Reserves	\$178,668	\$43,594	\$0	\$0	\$2,979,421	\$546,638	\$0	\$2	\$915,065
	Collections and Recoveries	\$0	\$360,307	\$0	\$0	\$0	\$450	\$0	\$74,649	\$53,461
	Total Incurred	\$439,205	\$357,638	\$0	\$0	\$4,286,363	\$554,527	\$48,260	\$361,349	\$3,262,627
<b>FY 16-17</b>	\$ Paid	\$616,845	\$949,298	\$357	\$0	\$337,266	\$36,662	\$49,387	\$422,961	\$2,188,827
	Open Reserves	\$589,371	\$47,184	\$0	\$0	\$2,102,472	\$743,423	\$105,855	\$1,000	\$282,508
	Collections and Recoveries	\$0	\$373,701	\$357	\$0	\$0	\$0	\$0	\$53,845	\$42,024
	Total Incurred	\$1,206,216	\$622,781	\$0	\$0	\$2,439,738	\$780,084	\$155,242	\$370,116	\$2,429,312
<b>FY 17-18</b>	\$ Paid	\$140,050	\$560,727	\$0	\$0	\$93,236	\$0	\$9,660	\$92,337	\$1,275,333
	Open Reserves	\$649,273	\$122,173	\$0	\$0	\$1,075,826	\$555	\$150,342	\$99,265	\$1,419,752
	Collections and Recoveries	\$0	\$261,582	\$0	\$0	\$0	\$0	\$0	\$34,125	\$9,421
	Total Incurred	\$789,323	\$421,319	\$0	\$0	\$1,169,062	\$555	\$160,002	\$157,476	\$2,685,665

Notes:

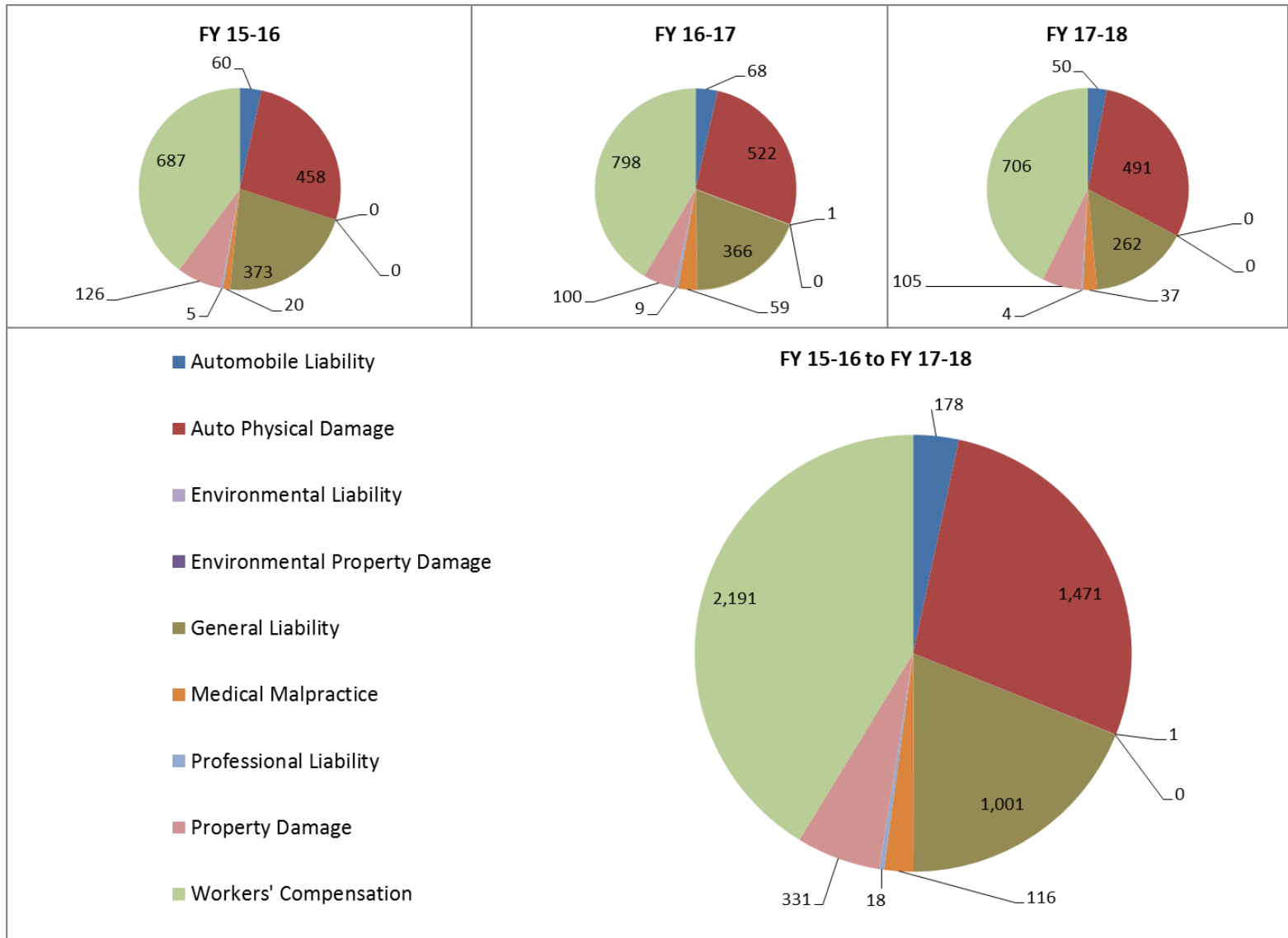
1. Dollars paid listed above represents payments on claims by event date, not actual payment date. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture as these claims have had time to mature.
2. This is the only table or chart in the annual report to include the Collections/Recoveries
3. Amounts as valued on June 30, 2018, as reported by the Origami system.
4. Unemployment not included.
5. The totals are derived using both dollars and cents. The cents are removed for presentation purposes and all dollar amounts are rounded to the nearest dollar.

**TOTAL CLAIMS SUMMARY TABLE  
FY15-16 TO FY17-18**

Department	FY15-16		FY16-17		FY17-18	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	111	\$140,640	140	\$166,469	147	\$265,424
Air Quality	18	\$68,901	16	\$9,659	11	\$14,171
Animal Care and Control	68	\$321,857	53	\$133,442	57	\$149,314
Assessor	8	\$3,500	6	\$12,237	5	\$8,239
Clerk of the Superior Court	17	\$8,935	8	\$8,860	8	\$7,518
Constables	6	\$59,469	11	\$17,988	4	\$5,378
Correctional Health	36	\$124,740	90	\$151,509	73	\$72,497
County Attorney	44	\$607,778	38	\$67,593	30	\$13,946
Environmental Services	40	\$42,559	30	\$51,303	29	\$9,043
Equipment Services	8	\$13,177	10	\$51,997	12	\$6,412
Facilities Management	62	\$284,472	34	\$177,179	24	\$46,471
Flood Control District	27	\$58,389	19	\$212,583	34	\$88,958
Human Services	24	\$46,769	25	\$42,845	29	\$18,112
Juvenile Probation	46	\$270,687	72	\$331,199	86	\$229,239
Library District	10	\$6,216	8	\$7,661	5	\$10,306
Medical Examiner	21	\$57,628	25	\$14,367	25	\$11,956
Non-Jurisdictional	70	\$0	54	\$955	33	\$0
Parks and Recreation	24	\$128,108	21	\$132,352	16	\$13,546
Public Defender	17	\$74,908	20	\$23,487	15	\$32,144
Public Fiduciary	10	\$5,194	4	\$49,791	3	\$1,393
Public Health	27	\$156,518	38	\$64,723	17	\$3,839
Sheriff	840	\$2,295,336	986	\$2,445,022	811	\$943,240
Superior Court	25	\$53,823	0	\$0	21	\$33,725
Transportation	121	\$131,948	137	\$250,316	102	\$108,528
All Others	49	\$173,897	78	\$178,064	58	\$77,944
<b>TOTAL</b>	1729	\$5,135,450	1923	\$4,601,602	1655	\$2,171,343

- Notes:
1. Dollars paid listed above represents payments on claims by event date, not actual payment date, and does not include RBNP or IBNR reserves. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture of the cost of these claims as they have had time to mature.
  2. Number of claims represents the number of claims for the year in which the event occurred.
  3. Amounts as valued on June 30, 2018, as reported by the Origami system.
  4. Unemployment not included.
  5. All dollar amounts are rounded to the nearest dollar.

## TOTAL NUMBER OF CLAIMS SUMMARY CHART FY15-16 TO FY17-18



Notes: Unemployment not included.

**TOTAL NUMBER OF CLAIMS SUMMARY TABLE  
FY15-16 TO FY17-18**

	FY 15-16	FY 16-17	FY 17-18
Automobile Liability	60	68	50
Auto Physical Damage	458	522	491
Environmental Liability	0	1	0
Environmental Property Damage	0	0	0
General Liability	373	366	262
Medical Malpractice	20	59	37
Professional Liability	5	9	4
Property Damage	126	100	105
Workers' Compensation	687	798	706
<b>TOTALS</b>	1,729	1,923	1,655

- Notes: 1. Number of claims paid represents the amount of claims for the year in which the event occurred.  
2. Unemployment not included.

**AUTO LIABILITY LOSS SUMMARY  
FY15-16 TO FY17-18**

Department	FY15-16		FY16-17		FY17-18	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	4	\$5,217	5	\$16,207	9	\$31,629
Air Quality	2	\$7,185	3	\$3,282	0	\$0
Animal Care and Control	1	\$0	3	\$42,229	6	\$3,450
Constables	2	\$30,158	1	\$2,164	0	\$0
County Attorney	1	\$0	2	\$2,000	2	\$0
Elections	0	\$0	1	\$3,392	0	\$0
Environmental Services	1	\$1,402	4	\$8,530	0	\$0
Facilities Management	0	\$0	1	\$0	0	\$0
Flood Control District	1	\$10,032	0	\$0	1	\$1,369
Juvenile Probation	2	\$4,245	1	\$858	1	\$5,952
Legal Advocate	0	\$0	1	\$8,508	1	\$0
Parks and Recreation	1	\$1,744	0	\$0	0	\$0
Planning and Development	0	\$0	2	\$450	1	\$18,000
Public Defender	1	\$543	0	\$0	0	\$0
Sheriff	39	\$181,141	38	\$518,783	22	\$77,827
Superior Court	2	\$17,828	0	\$0	1	\$0
Transportation	1	\$1,041	5	\$10,442	4	\$1,823
All Others	2	\$0	1	\$0	2	\$0
<b>TOTALS</b>	60	\$260,537	68	\$616,845	50	\$140,050

- Notes: 1. Dollars paid listed above represents payments on claims by event date, not actual payment date, and does not include RBNP or IBNR reserves. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture of the cost of these claims as they have had time to mature.
2. Number of claims represents the number of claims for the year in which the event occurred.
3. Amounts as valued on June 30, 2018, as reported by the Origami system.
4. All dollar amounts are rounded to the nearest dollar.

**AUTO PHYSICAL DAMAGE SUMMARY  
FY15-16 TO FY17-18**

Department	FY15-16		FY16-17		FY17-18	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	74	\$85,385	98	\$97,403	92	\$85,422
Air Quality	8	\$19,845	8	\$1,930	5	\$3,789
Animal Care and Control	9	\$10,369	11	\$28,896	13	\$11,162
Constables	3	\$29,310	5	\$9,601	2	\$1,209
County Attorney	9	\$29,469	7	\$14,295	8	\$2,613
Emergency Management	1	\$0	0	\$0	3	\$8,154
Enterprise Technology	1	\$7,550	2	\$0	4	\$0
Environmental Services	24	\$22,332	15	\$28,793	13	\$3,588
Equipment Services	4	\$2,979	5	\$50,560	9	\$2,302
Facilities Management	7	\$6,277	8	\$10,879	3	\$6,695
Flood Control District	16	\$41,400	11	\$14,118	11	\$54,182
Juvenile Probation	8	\$18,655	8	\$24,583	11	\$23,484
Legal Advocate	2	\$4,825	1	\$148	2	\$6,700
Library District	3	\$4,992	0	\$0	1	\$0
Medical Examiner	2	\$0	2	\$2,185	7	\$5,177
Parks and Recreation	3	\$0	2	\$1,686	3	\$6,012
Planning and Development	1	\$0	4	\$2,017	6	\$4,167
Public Defender	1	\$0	4	\$5,788	7	\$12,571
Public Fiduciary	3	\$3,507	0	\$0	0	\$0
Public Health	2	\$0	8	\$15,491	0	\$0
Sheriff	233	\$307,261	274	\$511,376	251	\$256,808
Superior Court	4	\$14,308	1	\$1,485	2	\$4,617
Transportation	34	\$55,773	40	\$114,116	33	\$56,058
Waste Resources and Recycling	3	\$6,515	2	\$0	0	\$0
All Others	3	\$3,600	6	\$13,947	5	\$6,017
<b>TOTALS</b>	458	\$674,352	522	\$949,298	491	\$560,727

- Notes:
1. Dollars paid listed above represents payments on claims by event date, not actual payment date, and does not include RBNP or IBNR reserves. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture of the cost of these claims as they have had time to mature.
  2. Number of claims represents the number of claims for the year in which the event occurred.
  3. Amounts as valued on June 30, 2018, as reported by the Origami system.
  4. All dollar amounts are rounded to the nearest dollar.

**ENVIRONMENTAL LIABILITY  
FY15-16 TO FY17-18**

Department	FY15-16		FY16-17		FY17-18	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Risk Management	0	\$0	1	\$357	0	\$0
<b>TOTALS</b>	1	\$0	1	\$357	0	\$0

- Notes:
1. Dollars paid listed above represents payments on claims by event date, not actual payment date, and does not include RBNP or IBNR reserves. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture of the cost of these claims as they have had time to mature.
  2. Number of claims represents the number of claims for the year in which the event occurred.
  3. Amounts as valued on June 30, 2018, as reported by the Origami system.
  4. All dollar amounts are rounded to the nearest dollar.

**ENVIRONMENTAL PROPERTY DAMAGE  
FY15-16 TO FY17-18**

Department	FY15-16		FY16-17		FY17-18	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
	0	\$0	0	\$0	0	\$0
<b>TOTALS</b>	0	\$0	0	\$0	0	\$0

- Notes:
1. Dollars paid listed above represents payments on claims by event date, not actual payment date, and does not include RBNP or IBNR reserves. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture of the cost of these claims as they have had time to mature.
  2. Number of claims represents the number of claims for the year in which the event occurred.
  3. Amounts as valued on June 30, 2018, as reported by the Origami system.
  4. All dollar amounts are rounded to the nearest dollar.

**GENERAL LIABILITY LOSS SUMMARY  
FY15-16 TO FY17-18**

Department	FY15-16		FY16-17		FY17-18	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	3	\$0	1	\$500	2	\$0
Animal Care and Control	24	\$192,557	4	\$1,162	4	\$60,000
Assessor	2	\$0	2	\$500	2	\$500
Clerk of the Superior Court	3	\$500	0	\$0	2	\$500
Constables	1	\$0	2	\$0	0	\$0
Correctional Health	5	\$4,100	2	\$0	7	\$0
County Attorney	18	\$525,284	10	\$0	9	\$0
County Manager	1	\$0	1	\$0	0	\$0
Elections	1	\$0	1	\$0	0	\$0
Environmental Services	3	\$0	0	\$0	2	\$500
Facilities Management	5	\$2,318	6	\$1,311	2	\$1,819
Finance	2	\$0	1	\$0	0	\$0
Flood Control District	1	\$296	0	\$0	1	\$11,850
Human Services	3	\$250	2	\$0	2	\$0
Justice Courts	3	\$69	4	\$0	6	\$5,652
Library District	4	\$150	0	\$0	1	\$0
Parks and Recreation	1	\$0	1	\$238	1	\$0
Public Defender	7	\$19,742	5	\$0	3	\$0
Public Fiduciary	2	\$0	2	\$0	0	\$0
Public Health	3	\$1,032	6	\$1,940	1	\$500
Recorder	1	\$0	1	\$0	1	\$0
Sheriff	175	\$529,125	217	\$308,643	158	\$10,490
Superior Court	3	\$0	0	\$0	4	\$0
Transportation	30	\$14,601	41	\$20,717	22	\$1,425
All Others	72	\$16,919	57	\$2,255	32	\$0
<b>TOTALS</b>	<b>373</b>	<b>\$1,306,942</b>	<b>366</b>	<b>\$337,266</b>	<b>262</b>	<b>\$93,236</b>

- Notes:
1. Dollars paid listed above represents payments on claims by event date, not actual payment date, and does not include RBNP or IBNR reserves. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture of the cost of these claims as they have had time to mature.
  2. Number of claims represents the number of claims for the year in which the event occurred.
  3. Amounts as valued on June 30, 2018, as reported by the Origami system.
  4. All dollar amounts are rounded to the nearest dollar.

**MEDICAL MALPRACTICE LOSS SUMMARY  
FY15-16 TO FY17-18**

Department	FY15-16		FY16-17		FY17-18	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Correctional Health	17	\$8,339	56	\$36,662	35	\$0
All Others	3	\$0	3	\$0	2	\$0
<b>TOTALS</b>	20	\$8,339	59	\$36,662	37	\$0

- Notes:
1. Dollars paid listed above represents payments on claims by event date, not actual payment date, and does not include RBNP or IBNR reserves. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture of the cost of these claims as they have had time to mature.
  2. Number of claims represents the number of claims for the year in which the event occurred.
  3. Amounts as valued on June 30, 2018, as reported by the Origami system.
  4. All dollar amounts are rounded to the nearest dollar.

**PROFESSIONAL LIABILITY LOSS SUMMARY  
FY15-16 TO FY17-18**

Department	FY15-16		FY16-17		FY17-18	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Assessor	0	\$0	1	\$19	0	\$0
Correctional Health	0	\$0	2	\$0	0	\$0
County Attorney	3	\$40,091	4	\$29,983	4	\$9,660
Legal Defender	0	\$0	1	\$10,365	0	\$0
Public Defender	2	\$8,169	1	\$9,020	0	\$0
<b>TOTALS</b>	5	\$48,260	9	\$49,387	4	\$9,660

- Notes:
1. Dollars paid listed above represents payments on claims by event date, not actual payment date, and does not include RBNP or IBNR reserves. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture of the cost of these claims as they have had time to mature.
  2. Number of claims represents the number of claims for the year in which the event occurred.
  3. Amounts as valued on June 30, 2018, as reported by the Origami system.
  4. All dollar amounts are rounded to the nearest dollar.

**PROPERTY DAMAGE LOSS SUMMARY  
FY15-16 TO FY17-18**

Department	FY15-16		FY16-17		FY17-18	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	1	\$0	5	\$8,086	4	\$8,296
Air Quality	3	\$22,750	0	\$0	2	\$0
Animal Care and Control	4	\$0	3	\$2,702	1	\$0
Contract Counsel	0	\$0	1	\$0	0	\$0
Education Service	1	\$0	0	\$0	1	\$0
Elections	0	\$0	1	\$0	0	\$0
Emergency Management	1	\$0	0	\$0	0	\$0
Enterprise Technology	1	\$0	2	\$27,810	2	\$0
Environmental Services	2	\$0	1	\$0	7	\$0
Equipment Services	1	\$0	1	\$0	1	\$0
Facilities Management	35	\$235,714	13	\$162,082	12	\$26,110
Flood Control District	1	\$0	2	\$0	5	\$0
Human Services	0	\$0	0	\$0	5	\$0
Juvenile Probation	0	\$0	3	\$16,284	1	\$0
Legal Advocate	0	\$0	0	\$0	2	\$0
Medical Examiner	1	\$7,268	0	\$0	0	\$0
Non-Jurisdictional	0	\$0	1	\$0	0	\$0
Parks and Recreation	13	\$117,878	11	\$127,023	5	\$5,519
Public Health	3	\$0	2	\$0	1	\$0
Risk Management	1	\$0	0	\$0	0	\$0
Sheriff	18	\$7,859	16	\$35,299	17	\$20,785
Superior Court	1	\$0	0	\$0	1	\$0
Transportation	38	\$44,527	38	\$43,676	37	\$31,627
Waste Resources and Recycling	1	\$0	0	\$0	1	\$0
<b>TOTALS</b>	126	\$435,996	100	\$422,961	105	\$92,337

- Notes:
1. Dollars paid listed above represents payments on claims by event date, not actual payment date, and does not include RBNP or IBNR reserves. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture of the cost of these claims as they have had time to mature.
  2. Number of claims represents the number of claims for the year in which the event occurred.
  3. Amounts as valued on June 30, 2018, as reported by the Origami system.
  4. All dollar amounts are rounded to the nearest dollar.

**UNEMPLOYMENT LOSS SUMMARY – PAID IN YEAR  
FY15-16 TO FY17-18**

Department	FY15-16	FY16-17	FY17-18
	\$ Paid	\$ Paid	\$ Paid
ADULT PROBATION	\$12,650	\$24,161	\$17,860
ANIMAL CARE AND CONTROL	\$5,516	\$2,775	(\$2)
CLERK OF SUPERIOR COURT	\$21,830	\$45,298	\$14,926
CORRECTIONAL HEALTH	\$18,099	\$12,160	\$32,130
COUNTY ASSESSOR	\$6,975	\$16,800	\$9,811
COUNTY ATTORNEY	\$25,846	\$12,102	\$5,431
ELECTIONS	\$3,871	\$2,808	(\$285)
FACILITIES MANAGEMENT	\$9,060	\$31,033	\$21,430
HUMAN SERVICES	\$55,514	\$115,058	\$63,059
JUSTICE COURTS	\$24,361	\$16,719	\$6,110
JUVENILE PROBATION	\$5,593	\$115	\$7,616
OFFICE OF ENTERPRISE TECHNOLOGY	\$4,320	\$10,320	\$6,122
OFFICE OF PROCUREMENT	\$3,161	\$1,440	\$5,215
OFFICE OF THE PUBLIC ADVOCATE	\$3,360	\$2,464	\$0
PUBLIC DEFENDER	\$7,680	\$8,400	\$6,249
PUBLIC FIDUCIARY	\$5,660	(\$720)	\$0
PUBLIC HEALTH	\$53,409	\$61,309	\$42,353
RESEARCH AND REPORTING	\$3,235	(\$92)	\$0
SHERIFF	\$54,158	\$35,845	\$37,814
SOLID WASTE	\$3,106	\$0	\$0
SUPERINTENDENT OF SCHOOLS	\$3,311	\$3	\$6,121
TRANSPORTATION	\$17,930	\$10,017	\$7,268
SUPERIOR COURT	\$30,972	\$23,391	\$33,177
ENVIRONMENTAL SERVICES	\$3,086	\$9,039	\$720
All Others	\$14,670	\$44,853	\$45,032
<b>TOTALS</b>	<b>\$397,375</b>	<b>\$485,297</b>	<b>\$368,158</b>

- Notes: 1. Dollars paid represents the amount paid for the fiscal year. There are no reserves for unemployment.  
2. Amounts as valued on June 30, 2018, as reported by the Advantage Financial System.

**WORKERS' COMPENSATION LOSS SUMMARY  
FY15-16 TO FY17-18**

Department	FY15-16		FY16-17		FY17-18	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	29	\$50,038	31	\$44,272	40	\$140,077
Air Quality	5	\$19,121	5	\$4,447	4	\$10,382
Animal Care and Control	30	\$118,931	32	\$58,454	33	\$74,703
Assessor	6	\$3,500	3	\$11,717	3	\$7,739
Clerk of the Superior Court	13	\$4,835	8	\$8,860	5	\$3,495
Correctional Health	14	\$112,301	30	\$114,847	31	\$72,497
County Attorney	13	\$12,934	15	\$21,314	7	\$1,674
Education Service	4	\$2,413	1	\$219	4	\$7,814
Enterprise Technology	3	\$72,660	1	\$102	1	\$7,292
Environmental Services	10	\$18,825	10	\$13,981	7	\$4,955
Equipment Services	3	\$10,198	3	\$1,437	2	\$4,110
Facilities Management	15	\$40,163	6	\$2,907	7	\$11,848
Flood Control District	8	\$6,661	6	\$198,465	16	\$21,557
Human Services	21	\$46,519	21	\$37,119	19	\$18,112
Juvenile Probation	36	\$247,787	60	\$289,474	73	\$199,802
Library District	3	\$1,074	8	\$7,661	3	\$10,306
Medical Examiner	18	\$50,360	21	\$10,881	17	\$6,779
Parks and Recreation	6	\$8,486	7	\$3,406	7	\$2,015
Public Defender	6	\$46,454	10	\$8,679	5	\$19,573
Public Fiduciary	5	\$1,687	2	\$49,791	3	\$1,393
Public Health	19	\$155,486	22	\$47,292	15	\$3,339
Sheriff	375	\$1,269,949	441	\$1,070,922	363	\$577,330
Superior Court	15	\$21,687	14	\$14,422	13	\$29,108
Transportation	18	\$16,007	13	\$61,366	6	\$17,595
All Others	12	\$62,946	28	\$106,791	22	\$21,839
<b>TOTALS</b>	<b>687</b>	<b>\$2,401,023</b>	<b>798</b>	<b>\$2,188,827</b>	<b>706</b>	<b>\$1,275,333</b>

- Notes:
1. Dollars paid listed above represents payments on claims by event date, not actual payment date, and does not include RBNP or IBNR reserves. Due to lag time in resolution and payment of claims, the figures from FY15-16 give a truer picture of the cost of these claims as they have had time to mature.
  2. Number of claims represents the number of claims for the year in which the event occurred.
  3. Amounts are as valued on June 30, 2018, as reported by Origami.
  4. All dollar amounts are rounded to the nearest dollar.