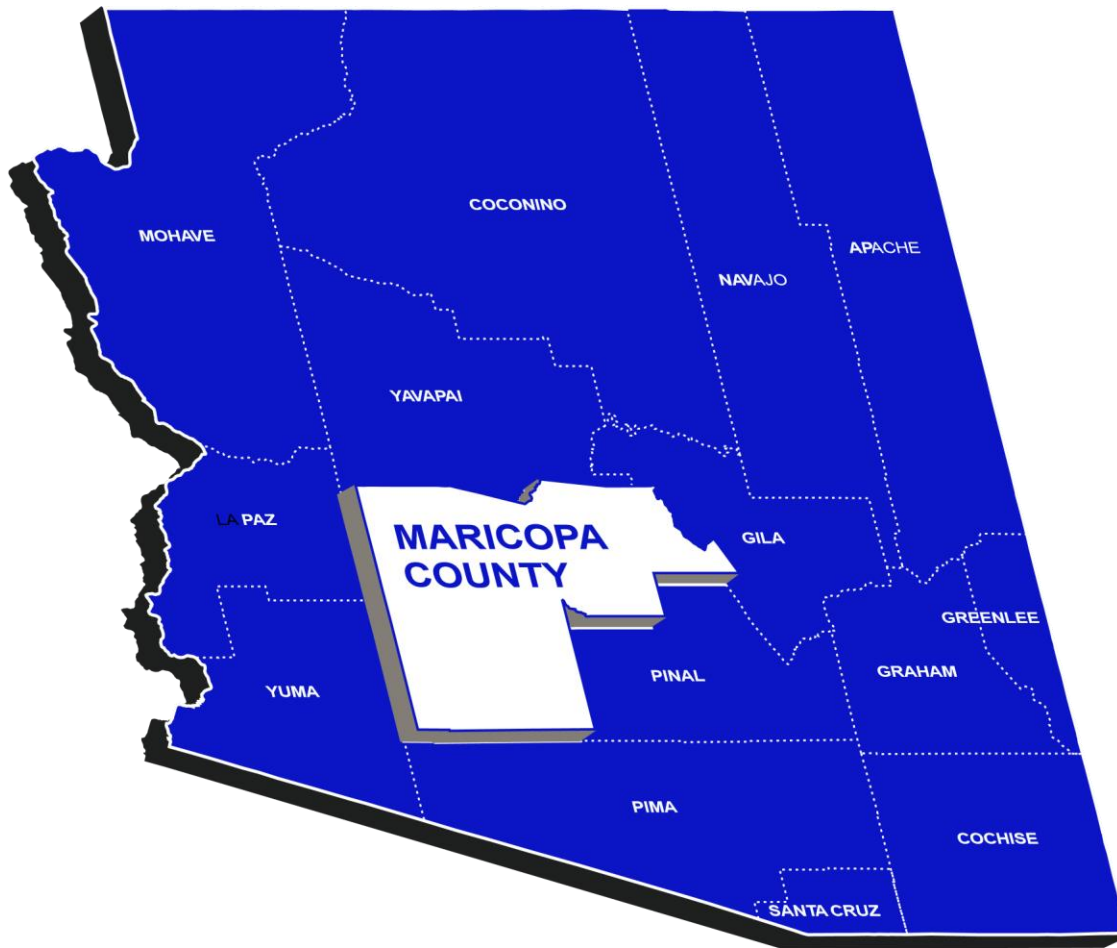


# Risk Management Annual Report

Fiscal Year Ended June 30, 2017



Maricopa County, Arizona

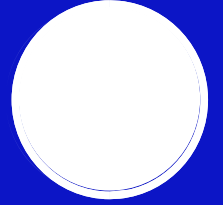
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**MARICOPA COUNTY  
RISK MANAGEMENT ANNUAL REPORT  
FISCAL YEAR 2016-2017**

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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, 2016 through June 30, 2017.*

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, 2017, the Risk Management Department (Department) completed its **36th 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 FY16-17, 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

### **FY16-17 Results**

During the three year period of FY14-15 through FY16-17, the Risk Trust's assets decreased almost six million dollars, approximately 17.18% from \$34,460,520 to \$28,539,234. During the same period, the Trust's liabilities increased over five million dollars, approximately 7.21%, from \$74,182,225 to \$79,527,931. 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 FY16-17 includes a decrease in outstanding losses for General Liability by approximately \$2 million. Workers' Compensation and Medical Malpractice case reserves decreased by \$1.7 million and \$198 thousand respectively. Environmental Liability claim reserves increased by \$21.5 million, primarily from one claim.

## 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 or budget 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 FY14-15, the Cost of Risk was 1.22%, and decreased to 1.08% at the end of FY16-17. Risk Management's commitment is to maintain this measure at or below 2%.

<b>Claims and Premiums</b>	<b>ACTUAL FY14-15</b>	<b>ACTUAL FY15-16</b>	<b>ACTUAL FY16-17</b>
Auto Liability	\$549,658	\$779,927	\$228,040
General Liability	\$1,602,542	\$4,471,333	\$1,396,848
Medical Malpractice	\$10,700	\$1,085,750	\$68,704
Environmental Liability	\$1,676,521	\$621,774	\$1,927,928
Property/Auto/Enviro Prop Damage	\$1,332,234	\$1,067,901	\$1,550,073
Workers' Compensation	\$4,030,529	\$3,540,961	\$3,487,129
Unemployment	\$457,390	\$397,374	\$485,297
Premiums	\$5,519,792	\$5,413,059	\$5,152,732
<b>Subtotal</b>	<b>\$15,179,366</b>	<b>\$17,378,079</b>	<b>\$14,297,351</b>
<b>Other Expenses</b>			
Legal Expenses	\$4,917,009	\$3,997,666	\$5,174,305
Actuary Fees	\$35,000	\$35,000	\$35,000
Broker Fees	\$58,794	\$60,556	\$62,373
Consulting and Management Fees	\$42,542	\$180,679	\$41,203
Claims Administration Service Fees	\$14,047	\$10,888	\$10,600
Workers' Compensation Taxes	\$191,131	\$164,111	\$105,475
Administrative	\$2,851,698	\$2,979,035	\$3,459,315
<b>Subtotal</b>	<b>\$8,110,221</b>	<b>\$7,427,935</b>	<b>\$8,888,271</b>
<b>Total Risk Management Costs</b>	<b>\$23,289,587</b>	<b>\$24,806,014</b>	<b>\$23,185,622</b>
<b>Total County Expenditures</b>	<b>\$1,914,790,775</b>	<b>\$1,983,477,179</b>	<b>\$2,146,018,879</b>
<b>TOTAL COST AS A PERCENTAGE OF COUNTY EXPENDITURES</b>	<b>1.22%</b>	<b>1.25%</b>	<b>1.08%</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, 2017, 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,

---

Kathleen Kolm  
Acting 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, four senior adjusters, one adjuster, and three 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.

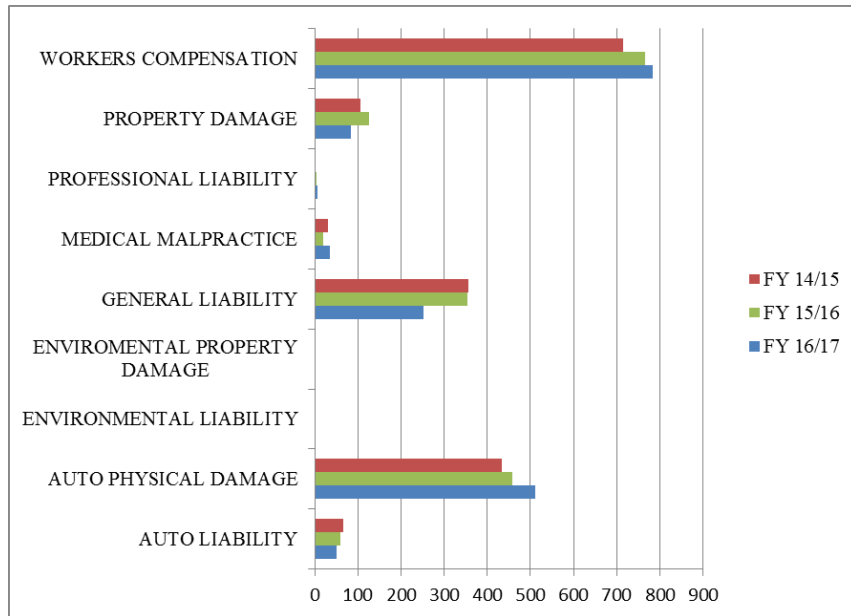
The Division also manages the Subsequent Remedial Measures Program, the purpose and intent of which is to assist departments in (1) identifying the root cause(s) of events which have precipitated a Notice of Claim and/or lawsuit against Maricopa County and its employees, agents and volunteers, and (2) 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 16-17 Summary**

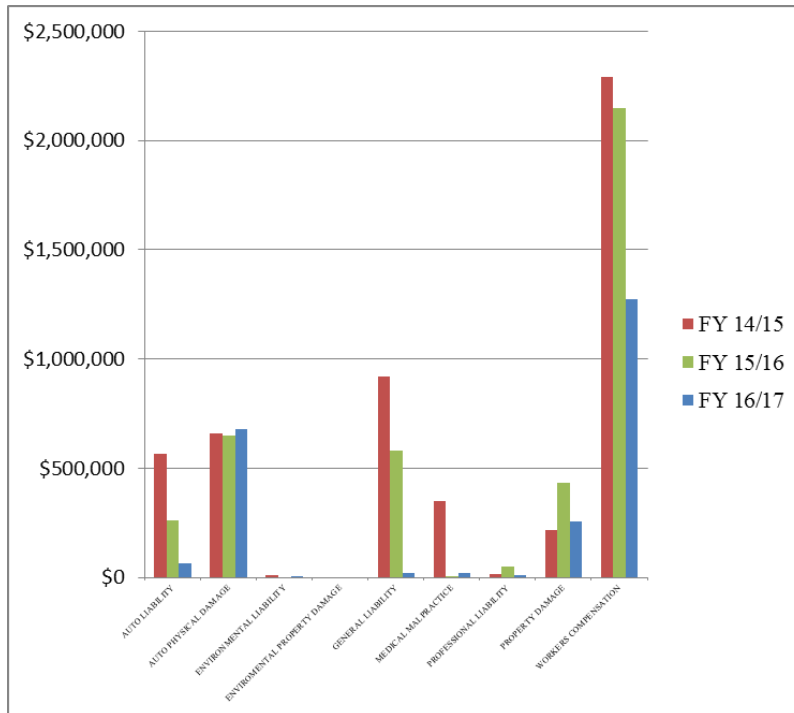
In Fiscal Year (FY) 16-17, the Division managed 1,728 new workers' compensation, auto liability, auto physical damage, general liability, environmental liability, environmental property damage, professional liability, medical malpractice, and property claims, an increase of 147 claims from FY 15-16.

### CLAIM COUNTS BY FISCAL YEAR



For all such claims and lawsuits, the Division paid \$2,320,872 an increase of \$474,175 from FY 15-16.

### PAYMENTS MADE BY FISCAL YEAR

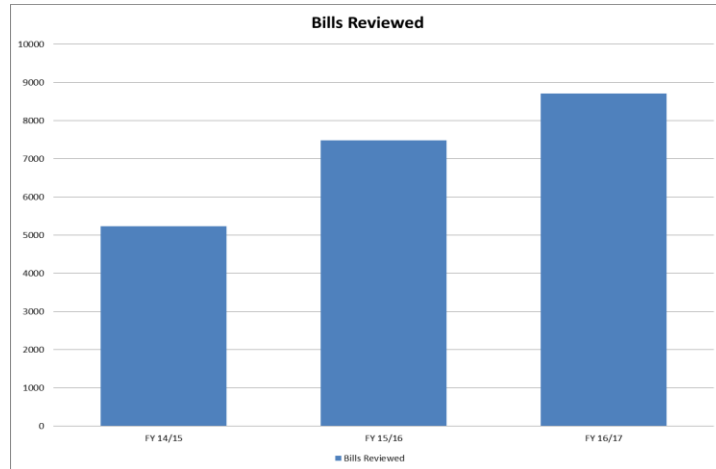


The Division also provided the following services to County departments and districts:

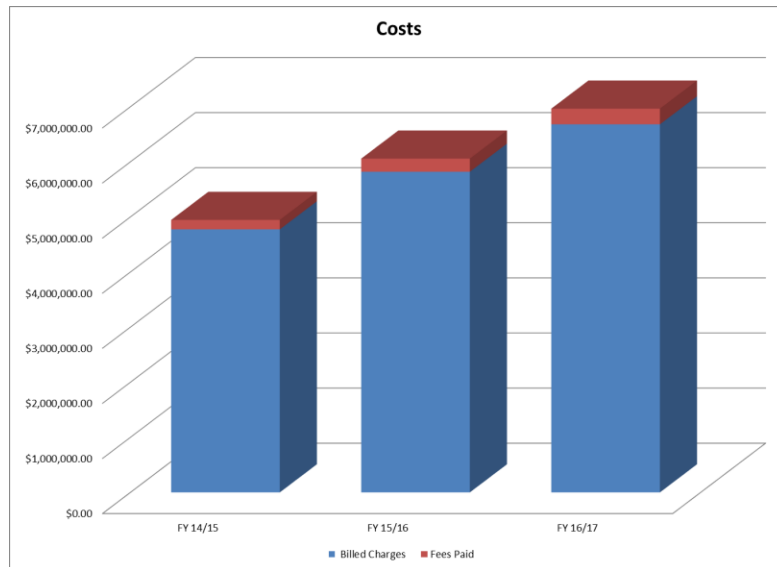
- Risk Management's Workers Compensation vendor conducts bill/invoice reviews and applies available discounts when injured County employees utilize a Preferred Provider Organization (PPO) (a medical services network). In FY16-17, the County realized a net savings of

\$4,427,906, which equates to a 66% savings from billed charges. In FY 12-13 we began calculating our savings on net of duplicate billings. By excluding duplicate bills from the calculations it provides a truer picture.

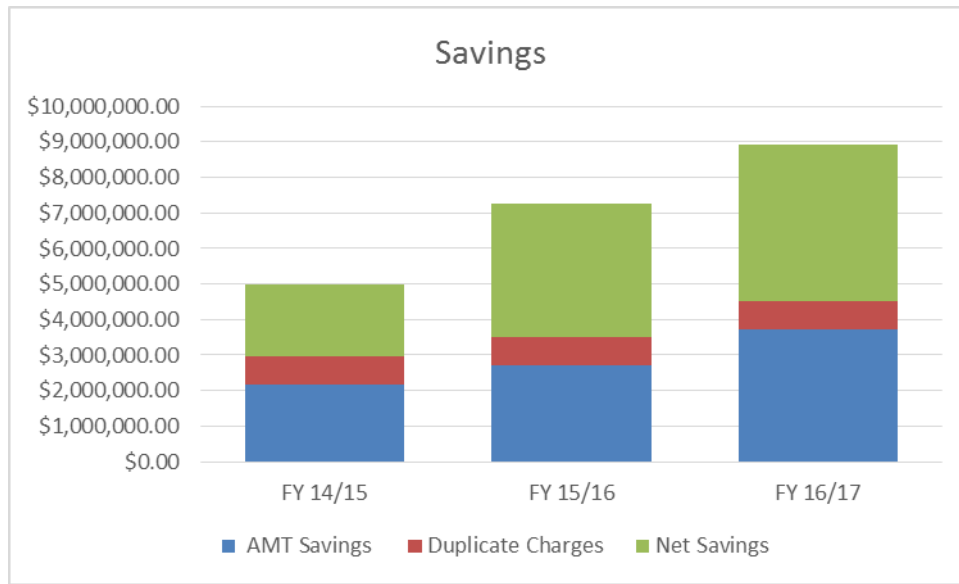
### WORKERS' COMPENSATION BILL REVIEW



### 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 3,620 volunteers.

# SAFETY DIVISION

SAFETY  
DIVISION



## **SAFETY DIVISION**

The focus of the Risk Management Safety Division is collaborating with other departments County-wide 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 reducing negative outcomes and increasing 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, safety 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.

This four-step process and the cooperation of the various departments have been instrumental in reducing injuries and vehicle collisions. An example of continually improving departmental safety performance is the Injury Incident Rate detailed below.

The Risk Management Safety Division offers a total solution for 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.

### **Risk Management Safety Training & Programs**

**SafeStart:** After completing SafeStart training for all Flood Control, MCDOT and Waste Resources and Recovery Department employees in FY16/17, the Risk Management Safety Divisions qualified SafeStart Instructors continued the maintenance phase of the SafeStart training. A total of 179 County MCDOT and FCD employees were trained in various levels of SafeStart.

**Maricopa County Vehicle and Equipment Use Program (VUP):** 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 and the Risk Management Trust Fund. The Risk Management Safety Division acts as the County Manager's Designee, processing all employee requests to operate vehicles and equipment for the County. The job of keeping thousands of County employees trained, qualified and authorized on over 50 types of equipment is a difficult task. The Maricopa County Risk Management Safety Division utilizes application submissions via OnBase, MVD records and The HUB training records to process and track VUP approvals, denials, revocations and renewals.

**On-Site Safety Training Programs:** Due to staffing requirements and workload demands, not all departments can send employees to off-site training, thus the Risk Management Safety Division provides training 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-unique to more hazardous activities, such as fall protection.
- Heat Stress Awareness-for employees working outside during summer months.
- Safe Lifting and Back Injury Prevention.
- Slip-Trip-Falls

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

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

**Train the Trainer:** The Maricopa County Risk Management Safety Division has also created a 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:** In an effort to expand the opportunity for employees to have access to safety training and minimize the time away from their job duties, the Safety Division developed specific on-line training programs to comply with OSHA requirements for Annual Refresher training. These training programs provided by the Risk Management Safety Division can be found on the County On-Line Learning Center home page:

Blood Borne Pathogens – OSA107  
Fall Protection – OSA124  
Heat Illness Prevention – OSA131  
Lock Out/Tag Out – OSA127  
Respiratory Protection – OSA128  
Slips, Trips and Falls – OSA144

Confined Space – OSA123  
Fire Extinguisher Safety – OSA117  
Hearing Conservation – OSA115  
Personal Protective Equipment – OSA111

**Commercial Driver's License (CDL):** Based on job duties, some employees are required to drive commercial vehicles to perform their duties at the County. These employees require specialized training and a CDL from the Motor Vehicle Division to drive these vehicles. In order to minimize department down time, the Safety Division's fleet safety specialist provides on-site programs. These include:

- Providing a three (3) day training program to prepare employees to take the written examination required to obtain a CDL from the MVD.
- Serving as a third party tester for ADOT and MVD. The Fleet CDL Safety Training and Development Specialist provides approved and recognized testing services as required by the State for county employees, eliminating the need of expended man hours having to go to MVD for the hands on testing.
- Providing all CDL annual training to department's requiring CDL drivers.  
*\*Currently the Safety Division does not have a location to conduct hands on training*

**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.  
*\*Currently the Safety Division does not have a location to conduct hands on training*
- Defensive Driving Training (DDC) – This course is required training in order to obtain a Vehicle Use Permit (VUP). DDC is also a recommendation for drivers who have been involved in a “Preventable” vehicle collision. County employees log more than 25 million miles annually with a high potential for complacency while driving. To combat complacency and keep focus on safe driving, DDC is required every two years.
- CPR and First Aid - CPR and First Aid are a requirement for many positions in the County. CPR is a skill that one never knows when they will need it, and will never know what a difference it can make until it is used. First Aid is the immediate care given to an injured or suddenly ill person, consisting only of furnishing temporary assistance until competent medical care, if needed, is obtained or until the chance for recovery without medical care is assured. This training is outsourced to a third party, but the Risk Management Safety Division funds the course, ensures compliance & billing accuracy.

**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.

As Maricopa County continues developing safety management systems, it is necessary that each level of management take a proactive role in safety improvement. Management commitment, front-line supervision and accountability are the keys to sustain successful safety processes and reduce unsafe work practices.



# ENVIRONMENTAL DIVISION

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 \$10,668,536 for FY16-17.

This fiscal year the Division:

- The Risk Recycling program during its second full fiscal year of operation collected and recycled approximately 477,000 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 less than \$1,405. The SWAP Program was begun. This program allows for a department to reuse items no longer needed by another department at no cost. Risk Recycling also took over the management of the Office Comingled Recycling Program in February. In the final five months of the year, approximately 400,000 lbs of comingled waste was recycled. The Risk Recycling Program also was awarded a NACo Achievement Award.
- Continued to cooperate with Arizona Department of Environmental Quality (ADEQ) in conducting remediation of groundwater contamination at the Cave Creek Landfill. In FY 16-17, ADEQ approved the Revised Remedial Action Plan. The soil vapor extraction (SVE) system was enlarged to allow additional treatment. By the end of FY16-17 more than 17,000 lbs of VOCs were been removed from the subsurface. The groundwater extraction well was installed and well testing completed. Work began on design of the groundwater treatment system. 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.
- Continued to participate with the Hassayampa Steering Committee in working towards the remediation of the Hassayampa Superfund Site.
- Evaluated discharges to four dry wells at three County facilities with Spill Prevention Control and Countermeasure (SPCCs) plans. Modified the discharge controls so that only two dry wells required Aquifer Protection Permits (APPs) and updated the SPCCs.
- Completed in-house assessments and remedial oversight for industrial hygiene, indoor air quality, microbial contamination, asbestos and lead paint projects. Over 295 projects were opened, completed and closed in FY16-17. 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.
- 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 110 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.

#### IV-1

- 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

## 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, 2017.

### Self-Insured Trust Fund Combined Balance Sheet Comparison FY14-15, FY15-16, FY16-17

	Audited FY14-15	Audited FY15-16	Audited FY16-17	
Assets	\$ 34,460,520	\$30,409,891	\$28,539,234	Liabilities
	\$ 74,182,225	\$84,803,250	\$79,527,931	
Net Position	(\$ 39,814,882)	(\$54,269,224)	(\$50,780,777)	

During the FY14-15 through FY16-17 period, the Risk Trust's assets decreased almost six million dollars, approximately 17.18%, from \$34,460,520 to \$28,539,234. During the same period, the Trust's liabilities increased over five million dollars, approximately 7.21%, from \$74,182,225 to \$79,527,931. 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 2017, the market is starting to harden. All lines of coverage had a slight increase with the exception of Crime Coverage. Crime saw a 21% increase due to one claim on the record. We anticipate coming in with just another slight increase across the board next fiscal year as well. Risk Management works closely with our insurance broker to aggressively pursue reasonable insurance coverage's to protect the County.

### **Budget Summary**

The **expenditure budget** for the Risk Management Department for FY16-17 was \$33,338,997, of which \$2,911,340 was for personnel costs, \$521,461 supplies and services, and \$29,906,196 was for insurance, legal, and claims and claims related expenditures. On a percentage basis, 89.70% of Risk Management's budget is committed to insurance, legal, claims and claim related expenditures.

The **revenue budget** for the Risk Management Department for FY16-17 was \$24,088,690, of which \$20,170,789 was from user charges, \$400,000 from interest earnings and \$3,517,901 was budgeted for contingency transfers in. On a percentage basis, 83.74% 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.

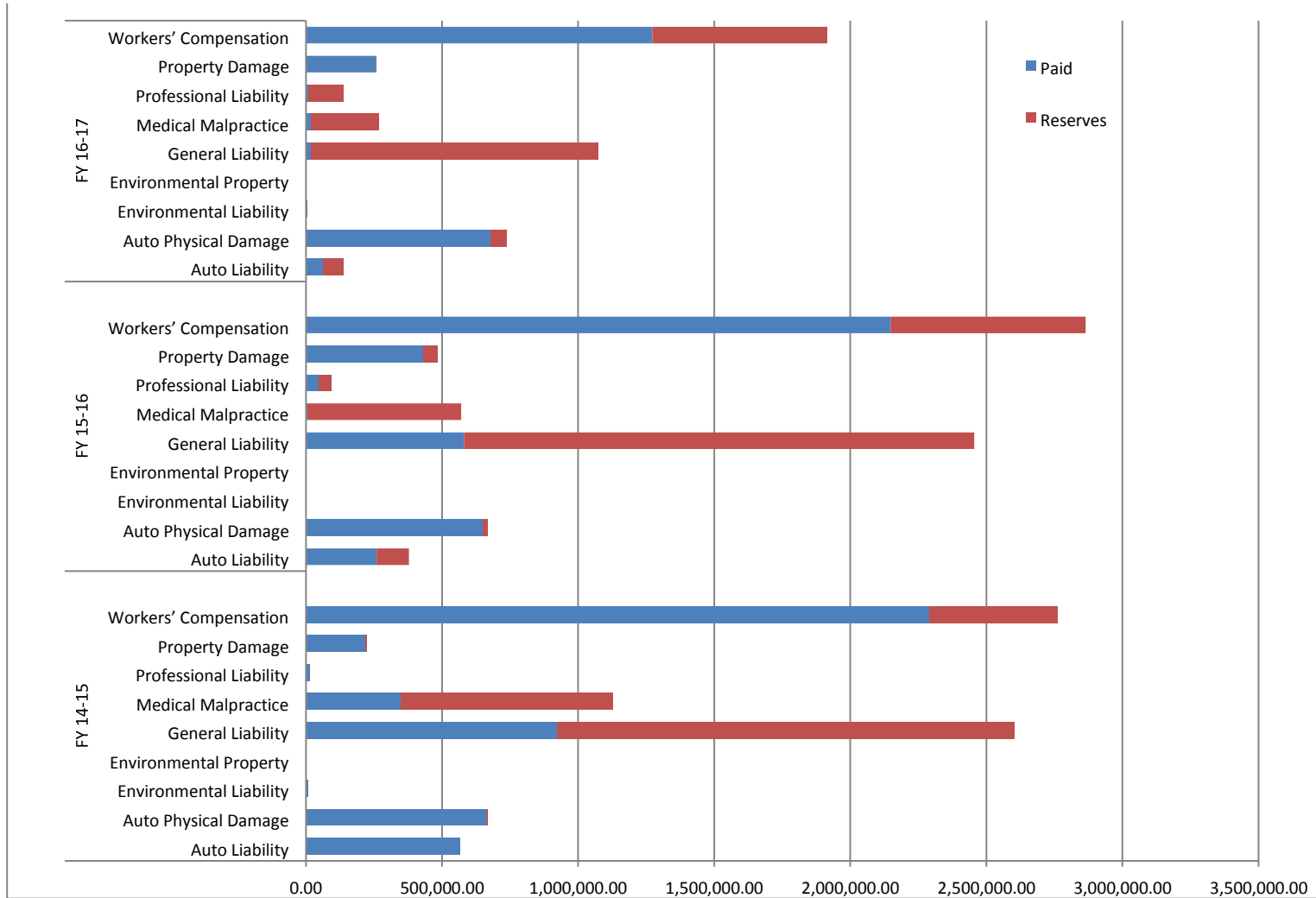
Note: The auditors have not reviewed and are not providing an opinion as to the information disclosed in the annual report.





# STATISTICS AND COVERAGE

## TOTAL COST SUMMARY CHART FY14-15 TO FY16-17



- Notes:
- 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 FY14-15 give a truer picture as these claims have had time to mature.

2. Amounts as valued on June 30, 2017, as reported by the RiskMaster system.
3. Unemployment not included.
4. Small dollar amounts may not be visible on the chart, but they are included in the data.

VI-1  
**TOTAL COST SUMMARY TABLE FY14-15  
 TO FY16-17**

		Auto Liability	Auto Physical Damage	Environmental Liability	Environmental Property Damage	General Liability	Medical Malpractice	Professional Liability	Property Damage	Worker's Compensation
<b>FY 14-15</b>	\$ Paid	\$565,339	\$660,466	\$8,009	\$0	\$921,427	\$349,971	\$13,478	\$217,149	\$2,291,383
	Open Reserves	\$0	\$1,002	\$0	\$0	\$1,681,704	\$779,429	\$0	\$2,800	\$471,065
	Collections and Recoveries	\$0	-\$284,121	\$0	\$0	-\$47,203	\$0	\$0	-\$58,723	-\$57,442
	Total Incurred	\$565,339	\$377,347	\$8,009	\$0	\$2,555,928	\$1,129,400	\$13,478	\$161,226	\$2,705,006
<b>FY 15-16</b>	\$ Paid	\$259,330	\$649,737	\$0	\$0	\$580,755	\$4,633	\$48,260	\$432,247	\$2,147,954
	Open Reserves	\$118,627	\$17,501	\$0	\$0	\$1,874,791	\$565,088	\$45,196	\$52,085	\$716,409
	Collections and Recoveries	\$0	-\$348,757	\$0	\$0	\$0	\$0	\$0	-\$92,780	-\$18,218
	Total Incurred	\$377,957	\$318,481	\$0	\$0	\$2,455,546	\$569,721	\$93,456	\$391,552	\$2,846,145
<b>FY 16-17</b>	\$ Paid	\$64,050	\$679,825	\$350	\$0	\$19,505	\$18,000	\$9,127	\$257,491	\$1,272,524
	Open Reserves	\$73,056	\$58,848	\$0	\$0	\$1,055,157	\$250,049	\$127,377	\$2,036	\$643,060
	Collections and Recoveries	\$0	-\$246,859	-\$357	\$0	\$0	\$0	\$0	-\$30,087	-\$8,602

Total Incurred	\$137,106	\$491,814	-\$7	\$0	\$1,074,662	\$268,049	\$136,504	\$229,440	\$1,906,982
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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 FY14-15 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, 2017, as reported by the RiskMaster 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.

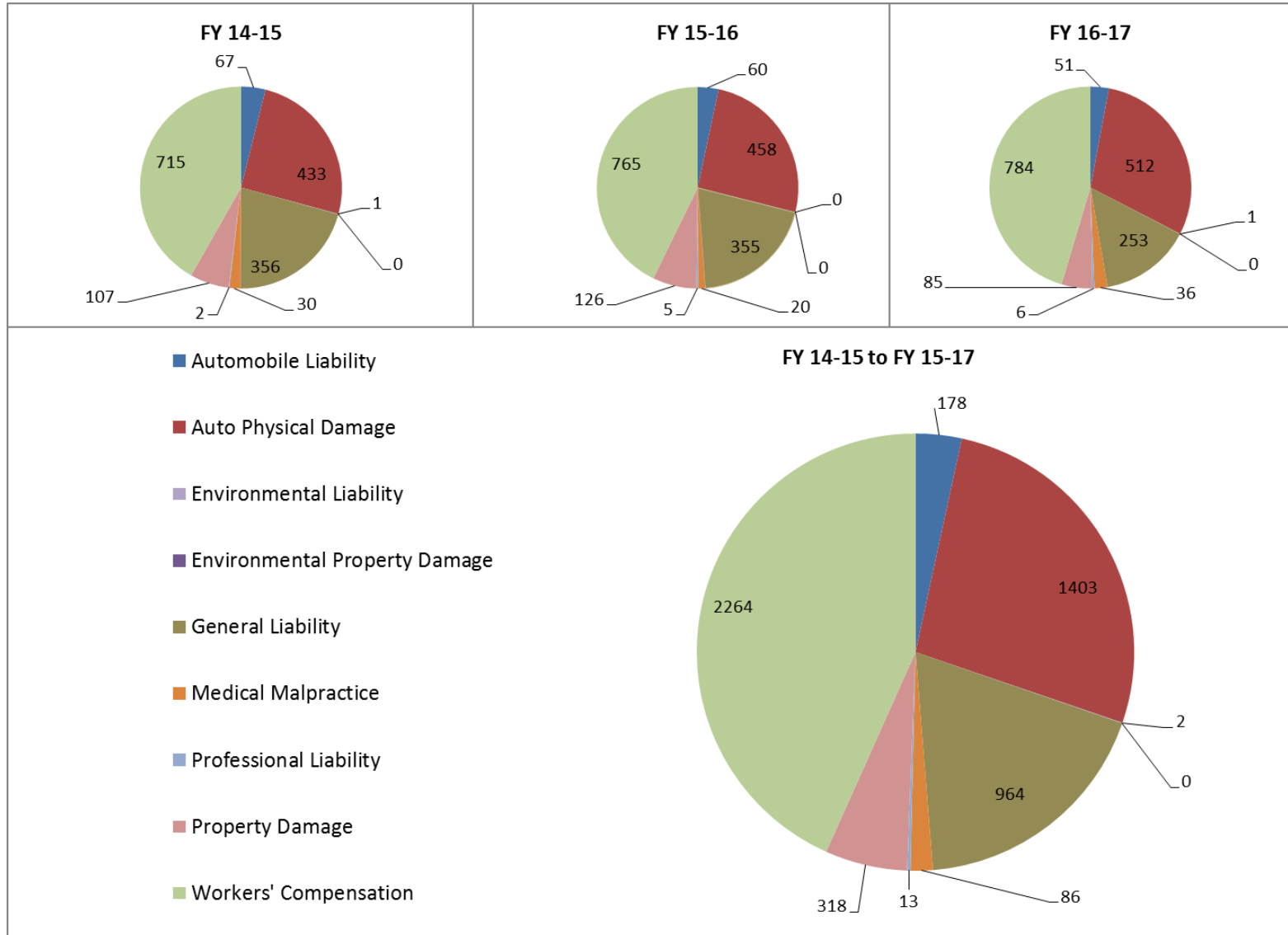
**TOTAL CLAIMS SUMMARY TABLE FY14-15 TO FY16-17**

Department	FY14-15		FY15-16		FY16-17	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	81	\$213,018	113	\$140,635	139	\$110,593
Air Quality	9	\$3,830	18	\$63,294	16	\$8,178
Animal Control	53	\$93,190	71	\$156,298	52	\$75,094
Assessor	7	\$43,163	9	\$3,500	5	\$10,484
Clerk of the Superior Court	12	\$23,068	18	\$8,935	7	\$4,470
Constables	10	\$129,913	6	\$59,469	10	\$12,682
Correctional Health	57	\$420,114	35	\$99,451	64	\$87,414
County Attorney	41	\$47,334	41	\$273,750	32	\$32,006
Environmental Services	52	\$67,909	40	\$37,061	29	\$26,085
Facilities Management	35	\$98,405	50	\$277,805	25	\$152,133
Flood Control District	38	\$78,101	27	\$58,375	18	\$17,121
Human Services	18	\$19,834	24	\$34,855	25	\$33,560
Justice Courts	7	\$1,373	5	\$178	5	\$17,503
Juvenile Probation	56	\$217,503	56	\$166,260	70	\$211,090
Library District	10	\$22,597	10	\$5,512	7	\$7,595
Medical Examiner	27	\$17,725	22	\$56,738	24	\$5,508
Parks and Recreation	12	\$24,950	24	\$128,108	22	\$67,240
Planning and Development	7	\$18,502	2	\$39,766	7	\$450
Public Defender	10	\$143,441	18	\$68,691	19	\$8,375
Public Fiduciary	7	\$13,590	10	\$5,194	4	\$35,311
Public Health	30	\$142,036	28	\$147,516	37	\$41,754
Sheriff	902	\$2,585,291	886	\$1,968,695	886	\$1,084,723
Transportation	116	\$307,235	119	\$126,756	119	\$157,471
Trial Courts	24	\$83,576	26	\$53,497	15	\$10,634
All Others	90	\$211,522	131	\$142,579	91	\$103,396
<b>TOTAL</b>	<b>1711</b>	<b>\$5,027,221</b>	<b>1789</b>	<b>\$4,122,917</b>	<b>1728</b>	<b>\$2,320,871</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 FY14-15 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, 2017, as reported by the RiskMaster system.

4. Unemployment not included.
5. All dollar amounts are rounded to the nearest dollar.

## TOTAL NUMBER OF CLAIMS SUMMARY CHART FY14-15 TO FY16-17



Notes: Unemployment not included.

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**TOTAL NUMBER OF CLAIMS SUMMARY TABLE  
FY14-15 TO FY16-17**

	FY 14-15	FY 15-16	FY 16-17
Automobile Liability	67	60	51
Auto Physical Damage	433	458	512
Environmental Liability	1	0	1
Environmental Property Damage	0	0	0
General Liability	356	355	253
Medical Malpractice	30	20	36
Professional Liability	2	5	6
Property Damage	107	126	85
Workers' Compensation	715	765	784
<b>TOTALS</b>	1711	1789	1728

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  
FY14-15 TO FY16-17**

Department	FY14-15		FY15-16		FY16-17	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	3	\$9,830	4	\$5,217	5	\$5,057
Air Quality	0	\$0	2	\$7,185	3	\$1,801
Animal Control	0	\$0	1	\$0	2	\$5,959
Constables	1	\$1,200	2	\$30,158	1	\$2,164
County Attorney	2	\$11,264	1	\$0	2	\$2,000
Elections	0	\$0	0	\$0	1	\$3,392
Environmental Services	3	\$2,479	1	\$1,402	3	\$5,920
Facilities Management	1	\$1,033	0	\$0	0	\$0
Flood Control District	4	\$6,427	1	\$10,032	0	\$0
Juvenile Probation	0	\$0	2	\$4,245	1	\$858
Legal Advocate	0	\$0	0	\$0	1	\$0
Parks and Recreation	0	\$0	1	\$1,744	0	\$0
Planning and Development	0	\$0	0	\$0	2	\$450
Public Defender	1	\$0	1	\$543	0	\$0
Risk Management	1	\$3,108	0	\$0	0	\$0
Sheriff	38	\$460,206	39	\$179,934	25	\$33,423
Transportation	7	\$69,790	1	\$1,041	4	\$3,026
Trial Courts	0	\$0	2	\$17,828	0	\$0
All Others	6	\$0	2	\$0	1	\$0
<b>TOTALS</b>	67	\$565,339	60	\$259,330	51	\$64,050

- 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 FY14-15 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, 2017, as reported by the RiskMaster system.
4. All dollar amounts are rounded to the nearest dollar.

**AUTO PHYSICAL DAMAGE SUMMARY FY14-15 TO FY16-17**

Department	FY14-15		FY15-16		FY16-17	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	49	\$33,838	74	\$83,786	98	\$80,570
Air Quality	1	\$0	8	\$17,845	8	\$1,930
Animal Control	7	\$24,165	9	\$9,369	11	\$23,423
Clerk of the Superior Court	3	\$1,029	1	\$3,600	0	\$0
Constables	5	\$35,229	3	\$29,310	5	\$9,601
Contract Council	1	\$0	0	\$0	0	\$0
Correctional Health	1	\$0	0	\$0	0	\$0
County Attorney	17	\$14,721	9	\$29,469	7	\$13,295
Emergency Management	1	\$5,012	4	\$2,535	3	\$3,020
Environmental Services	29	\$32,159	24	\$18,430	15	\$13,012
Equipment Services	3	\$68,961	4	\$2,979	4	\$48,226
Facilities Management	3	\$1,333	4	\$3,742	4	\$7,859
Flood Control District	21	\$40,789	16	\$41,400	11	\$11,635
Human Services	1	\$0	0	\$0	2	\$1,768
Juvenile Probation	9	\$12,638	8	\$17,655	8	\$23,583
Library District	3	\$4,373	3	\$4,288	0	\$0
Parks and Recreation	1	\$0	3	\$0	2	\$0
Planning and Development	6	\$9,328	1	\$0	4	\$0
Public Defender	2	\$5,264	1	\$0	4	\$3,641
Public Health	3	\$3,452	2	\$0	8	\$11,115
Risk Management	1	\$0	0	\$0	1	\$0
Sheriff	229	\$316,651	233	\$294,852	266	\$323,019
Transportation	32	\$44,374	34	\$54,773	40	\$94,421
Trial Courts	2	\$7,152	4	\$14,308	1	\$1,485
All Others	3	\$0	13	\$21,397	10	\$8,221
<b>TOTALS</b>	433	\$660,466	458	\$649,737	512	\$679,825

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 FY14-15 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, 2017, as reported by the RiskMaster system.
4. All dollar amounts are rounded to the nearest dollar.

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**ENVIRONMENTAL LIABILITY FY14-15 TO FY16-17**

Department	FY14-15		FY15-16		FY16-17	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Flood Control District	1	\$8,009	0	\$0	0	\$0
Risk Management	0	\$0	0	\$0	1	\$350
<b>TOTALS</b>	1	\$8,009	0	\$0	1	\$350

- 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 FY14-15 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, 2017, as reported by the RiskMaster system.
  4. All dollar amounts are rounded to the nearest dollar.





**ENVIRONMENTAL PROPERTY DAMAGE FY14-15 TO FY16-17**

Department	FY14-15		FY15-16		FY16-17	
	# 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 FY14-15 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, 2017, as reported by the RiskMaster system.
  4. All dollar amounts are rounded to the nearest dollar.

## GENERAL LIABILITY LOSS SUMMARY FY14-15 TO FY16-17

Department	FY14-15		FY15-16		FY16-17	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Animal Control	7	\$3,414	24	\$31,670	4	\$847
Assessor	5	\$500	2	\$0	1	\$0
Contract Council	2	\$7,775	1	\$6,724	0	\$0.00
Correctional Health	5	\$0	4	\$0	1	\$0
County Attorney	14	\$6,205	14	\$191,256	5	\$0
Elections	2	\$2,872	1	\$0	1	\$0
Emergency Management	1	\$0	0	\$0.00	1	\$0
Environmental Services	3	\$0	3	\$0	0	\$0.00
Facilities Management	8	\$6,700	5	\$2,318	4	\$1,311
Flood Control District	8	\$16,058	1	\$296	0	\$0.00
Human Resources	1	\$0	0	\$0.00	0	\$0.00
Justice Courts	4	\$372	3	\$69	2	\$0
Legal Advocate	1	\$0.00	1	\$0.00	0	\$0.00
Legal Defender	1	\$8,136	0	\$0.00	0	\$0.00
Medical Examiner	2	\$0	0	\$0.00	1	\$1,300
Parks and Recreation	2	\$4,000	1	\$0	1	\$238
Public Defender	6	\$138,176	7	\$13,525	5	\$0
Public Fiduciary	1	\$10,283	2	\$0	2	\$0
Public Health	2	\$2,126	3	\$1,032	5	\$500
Recorder	1	\$45,000	0	\$0.00	0	\$0.00
Sheriff	198	\$555,024	167	\$321,685	146	\$3,321
Stadium District	2	\$0	1	\$0	0	\$0.00
Transportation	25	\$114,785	28	\$10,781	35	\$10,533
Trial Courts	4	\$0	3	\$0	0	\$0.00
All Others	51	\$0	84	\$1,400	39	\$1,455
<b>TOTALS</b>	356	\$921,427	355	\$580,755	253	\$19,505

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 FY14-15 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, 2017, as reported by the RiskMaster system.

4. All dollar amounts are rounded to the nearest dollar.

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**MEDICAL MALPRACTICE LOSS SUMMARY FY14-15 TO FY16-17**

Department	FY14-15		FY15-16		FY16-17	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Correctional Health	30	\$349,971	17	\$4,633	34	\$18,000
All Others	0	\$0.00	3	\$0	2	\$0
<b>TOTALS</b>	30	\$349,971	20	\$4,633	36	\$18,000

- 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 FY14-15 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, 2017, as reported by the RiskMaster system.
  4. All dollar amounts are rounded to the nearest dollar.

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**PROFESSIONAL LIABILITY LOSS SUMMARY FY14-15 TO FY16-17**

Department	FY14-15		FY15-16		FY16-17	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Assessor	0	\$0	0	\$0	1	\$0
Correctional Health	0	\$0	0	\$0	1	\$0
County Attorney	2	\$13,478	3	\$40,091	3	\$0
Legal Defender	0	\$0	0	\$0	1	\$9,127
Public Defender	0	\$0	2	\$8,169	0	\$0.00
<b>TOTALS</b>	2	\$13,478	5	\$48,260	6	\$9,127

- 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 FY14-15 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, 2017, as reported by the RiskMaster system.
  4. All dollar amounts are rounded to the nearest dollar.

**PROPERTY DAMAGE LOSS SUMMARY FY14-15 TO FY16-17**

Department	FY14-15		FY15-16		FY16-17	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	3	\$6,286	1	\$0	5	\$3,986
Air Quality	3	\$2,515	3	\$19,266	0	\$0
Animal Control	5	\$0	4	\$0	3	\$1,702
Clerk of the Superior Court	1	\$12,160	0	\$0	0	\$0
Contract Council	0	\$0	0	\$0	1	\$0
Elections	0	\$0	0	\$0	1	\$0
Emergency Management	0	\$0	1	\$0	0	\$0
Employee Benefits and Health	1	\$0	0	\$0	0	\$0
Environmental Services	4	\$0	2	\$0	1	\$0
Equipment Services	0	\$0	1	\$0	0	\$0
Facilities Management	18	\$86,829	35	\$235,714	12	\$140,276
Flood Control District	0	\$0	1	\$0	2	\$0
Human Services	3	\$0	0	\$0	0	\$0
Juvenile Probation	1	\$26,182	0	\$0	3	\$16,284

Medical Examiner	0	\$0	1	\$7,268	0	\$0
Office of Enterprise Technology	0	\$0	1	\$0	2	\$0
Parks and Recreation	4	\$4,677	13	\$117,878	11	\$64,598
Public Health	2	\$0	3	\$0	2	\$0
Risk Management	0	\$0	1	\$0	0	\$0
Sheriff	19	\$7,452	18	\$7,859	14	\$7,567
Superintendent of Schools	0	\$0	1	\$0	0	\$0
Transportation	41	\$51,449	38	\$44,261	27	\$23,078
Trial Courts	0	\$0	1	\$0	0	\$0
Waste Resources and Recycling	2	\$19,597	1	\$0	0	\$0
All Others	0	\$0	0	\$0	1	\$0
<b>TOTALS</b>	107	\$217,149	126	\$432,247	85	\$257,491

- 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 FY14-15 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, 2017, as reported by the RiskMaster system.
4. All dollar amounts are rounded to the nearest dollar.

**UNEMPLOYMENT LOSS SUMMARY – PAID IN YEAR  
FY14-15 TO FY16-17**

Department	FY14-15	FY15-16	FY16-17
	\$ Paid	\$ Paid	\$ Paid
Adult Probation	\$16,384	\$12,650	\$24,161
Air Quality	\$10,379	\$1,646	\$6,381
Animal Care and Control	\$16,366	\$5,516	\$2,775
Clerk of the Superior Court	\$10,223	\$21,830	\$45,298
Contract Counsel	\$5,520	\$1,440	\$1,589
Correctional Health	\$41,552	\$18,099	\$12,160
County Attorney	\$20,864	\$25,846	\$12,102
Elections	\$14,339	\$3,871	\$2,808
Enterprise Technology	\$14,986	\$4,320	\$10,320
Environmental Services	\$10,054	\$3,086	\$9,039
Facilities Management	\$11,575	\$9,060	\$31,033
Flood Control	\$9,537	\$1,680	\$1,765
Human Services	\$49,288	\$55,514	\$115,058

Justice Courts	\$15,366	\$24,361	\$16,719
Library	\$7,137	\$1,554	\$0
Medical Examiner	\$5,536	\$211	\$4,908
Parks and Recreation	\$7,088	\$1,481	\$1,570
Public Defender	\$5,916	\$7,680	\$8,400
Public Health	\$27,455	\$53,409	\$61,309
Research and Reporting	\$7,056	\$3,235	\$0
Sheriff	\$62,824	\$54,158	\$35,845
Solid Waste	\$5,280	\$3,106	\$0
Superior Court	\$37,897	\$30,972	\$23,391
Transportation	\$8,867	\$17,930	\$10,017
All Others	\$32,211	\$35,679	\$48,740
<b>TOTALS</b>	<b>\$453,700</b>	<b>\$398,335</b>	<b>\$485,389</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, 2016, as reported by the Advantage Financial System.

### WORKERS' COMPENSATION LOSS SUMMARY FY14-15 TO FY16-17

Department	FY14-15		FY15-16		FY16-17	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	26	\$163,063	31	\$51,633	30	\$20,481
Air Quality	5	\$1,315	5	\$18,997	5	\$4,447
Animal Control	34	\$65,611	33	\$115,259	32	\$43,163
Assessor	2	\$42,663	7	\$3,500	3	\$10,484
Clerk of the Superior Court	8	\$9,879	14	\$4,835	7	\$4,470
Constables	4	\$93,484	0	\$0.00	3	\$916
Correctional Health	21	\$70,143	14	\$94,818	28	\$69,414
County Attorney	6	\$1,665	14	\$12,934	15	\$16,711
Elections	4	\$29,005	2	\$5,782	9	\$24,844
Environmental Services	13	\$33,271	10	\$17,229	10	\$7,153
Equipment Services	2	\$18,869	3	\$10,198	3	\$1,143
Facilities Management	5	\$2,510	6	\$36,032	5	\$2,687
Flood Control District	4	\$6,818	8	\$6,647	5	\$5,486
Human Services	14	\$19,834	21	\$34,605	21	\$31,791
Justice Courts	3	\$1,001	2	\$109	3	\$17,503

Juvenile Probation	46	\$178,683	46	\$144,360	58	\$170,365
Library District	7	\$18,224	3	\$1,074	7	\$7,595
Medical Examiner	24	\$17,725	19	\$49,470	21	\$4,208
Parks and Recreation	5	\$16,273	6	\$8,486	8	\$2,404
Public Fiduciary	5	\$3,307	5	\$1,687	2	\$35,311
Public Health	23	\$136,458	20	\$146,484	22	\$30,139
Sheriff	418	\$1,245,957	429	\$1,164,365	435	\$717,394
Transportation	11	\$26,837	18	\$15,900	13	\$26,413
Trial Courts	18	\$76,425	16	\$21,360	14	\$9,149
All Others	7	\$12,363	33	\$182,192	25	\$8,853
<b>TOTALS</b>	<b>715</b>	<b>\$2,291,383</b>	<b>765</b>	<b>\$2,147,954</b>	<b>784</b>	<b>\$1,272,524</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 FY14-15 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, 2017, as reported by RiskMaster.
  4. All dollar amounts are rounded to the nearest dollar.