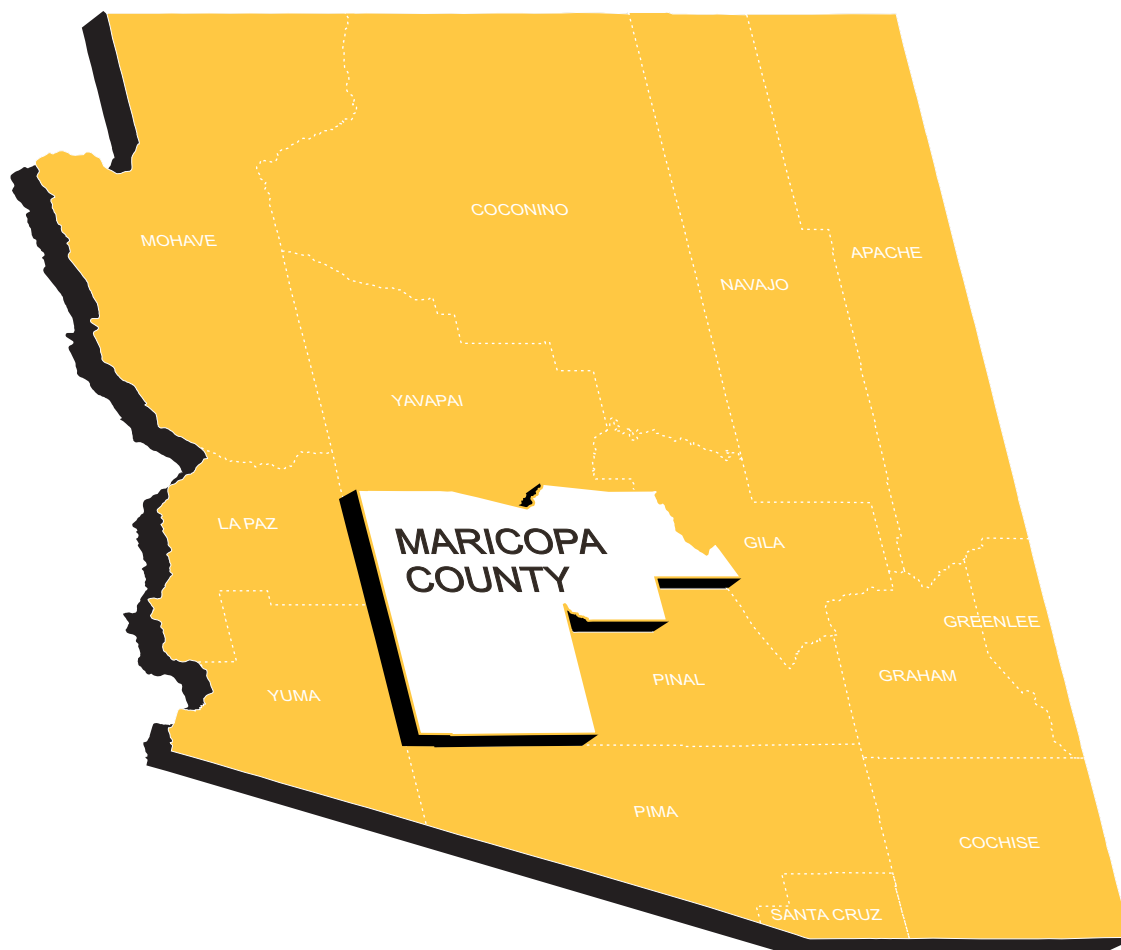


Risk Management Annual Report

Fiscal Year Ended June 30, 2016



Maricopa County, Arizona

www.maricopa.gov

**MARICOPA COUNTY
RISK MANAGEMENT ANNUAL REPORT
FISCAL YEAR 2015-2016**

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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, 2015 through June 30, 2016.*

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. 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 control and prevention programs.

Structure and Mission

As of June 30, 2016, the Risk Management Department (Department) completed its **35th year** administering the County's self-insurance program. Risk Management's mission is to provide claims management, safety and loss control 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 FY15-16, 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

FY15-16 Results

During the three year period of FY13-14 through FY15-16, the Risk Trust's assets decreased over six million dollars, approximately 16.74% from \$36,524,053 to \$30,409,891. During the same period, the Trust's liabilities increased over eighteen million dollars, approximately 27.10%, from \$66,719,932 to \$84,803,250. 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 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 FY15-16 includes a decrease in outstanding losses for General Liability by approximately \$8.2 million, primarily from one claim with \$3.2 million in case reserves that were paid in full, one large open claim that had a reduction in case reserves by about \$600,000, and the latest three years from prior analysis developed favorably. Workers' Compensation, Auto Liability, and Medical Malpractice case reserves decreased by \$1.3 million, \$1.9 million, and \$0.8 million respectively. Environmental Liability claim reserves increased by \$1.6 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 FY13-14, the Cost of Risk was 1.63%, and decreased to 1.25% at the end of FY15-16. Risk Management's commitment is to maintain this measure at or below 2%.

Claims and Premiums	ACTUAL FY13-14	ACTUAL FY14-15	ACTUAL FY15-16
Auto Liability	\$473,663	\$549,658	\$779,927
General Liability	\$8,996,288	\$1,602,542	\$4,471,333
Medical Malpractice	\$1,186,500	\$10,700	\$1,085,750
Environmental Liability	\$237,405	\$1,676,521	\$621,774
Property/Auto/Enviro Prop Damage	\$1,013,723	\$1,332,234	\$1,067,901
Workers' Compensation	\$3,527,011	\$4,030,529	\$3,540,961
Unemployment	\$554,122	\$457,390	\$397,374
Premiums	\$5,183,725	\$5,519,792	\$5,413,059
Subtotal	\$21,172,437	\$15,179,366	\$17,378,079
Other Expenses			
Legal Expenses	\$6,112,202	\$4,917,009	\$3,997,666
Actuary Fees	\$44,400	\$35,000	\$35,000
Broker Fees	\$57,875	\$58,794	\$60,556
Consulting and Management Fees	\$38,975	\$42,542	\$180,679
Claims Administration Service Fees	\$14,047	\$14,047	\$10,888
Workers' Compensation Taxes	\$250,061	\$191,131	\$164,111
Administrative	\$2,775,050	\$2,851,698	\$2,979,035
Subtotal	\$9,292,610	\$8,110,221	\$7,427,935
Total Risk Management Costs	\$30,465,047	\$23,289,587	\$24,806,014
Total County Expenditures	\$1,865,944,000	\$1,914,790,775	\$1,983,477,179
TOTAL COST AS A PERCENTAGE OF COUNTY EXPENDITURES	1.63%	1.22%	1.25%

- 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, 2016, 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,

Thomas P. Liddy
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.

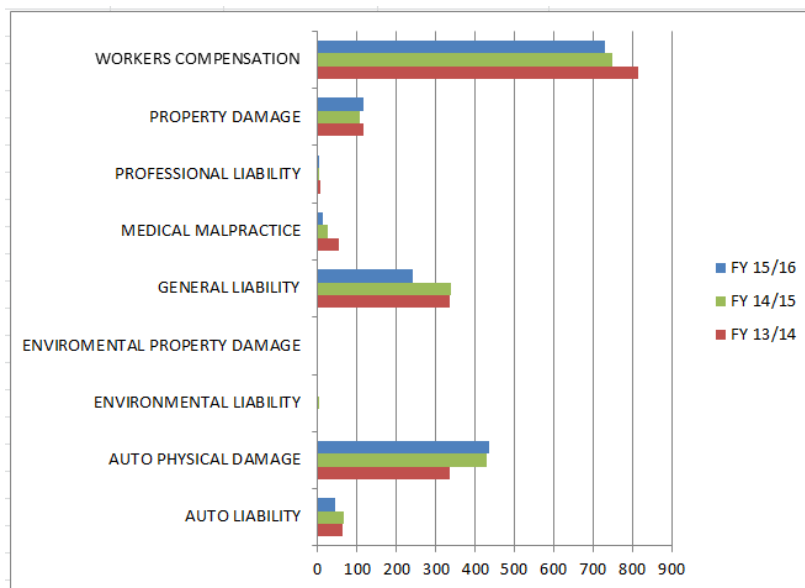
The Division also manages the Subsequent Remedial Measures Program, the purpose and intent of which is to assist departments in (1) identifying the root cause(s) of events which have precipitated a Notice of Claim and/or lawsuit against Maricopa County and its employees, agents and volunteers, and (2) 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 manages the Roundtable Program for high exposure and other sensitive claims. This program 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.

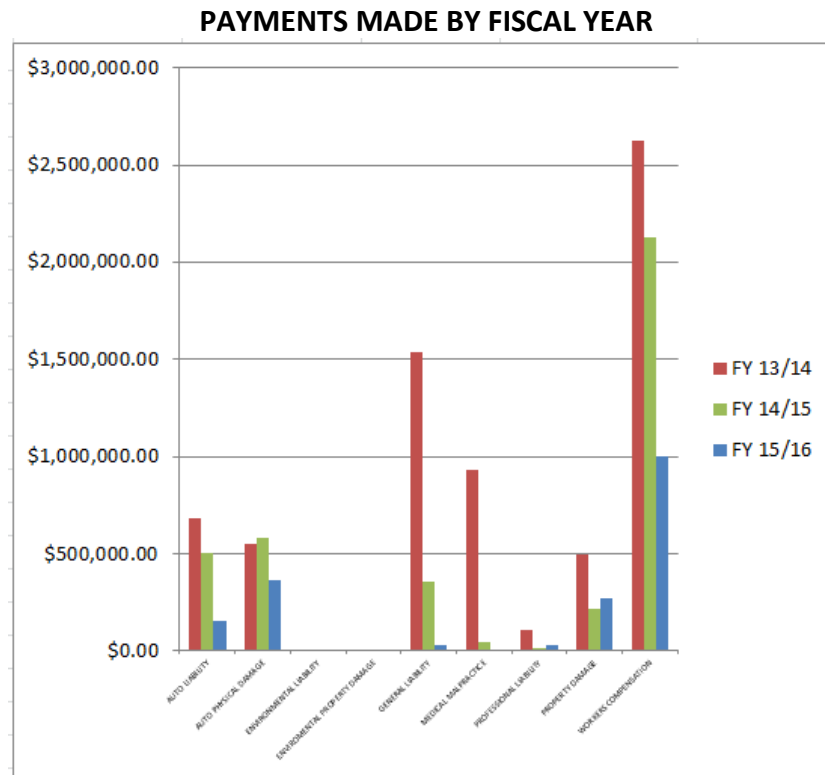
Fiscal Year 15-16 Summary

In Fiscal Year (FY) 15-16, the Division managed 1,581 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 90 claims from FY 14-15.

CLAIM COUNTS BY FISCAL YEAR



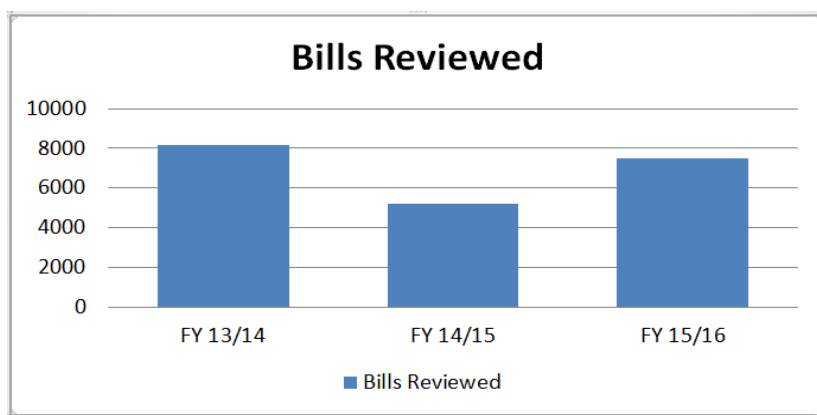
For all such claims and lawsuits, the Division paid \$1,846,697 a decrease of \$63,927 from FY 14-15.



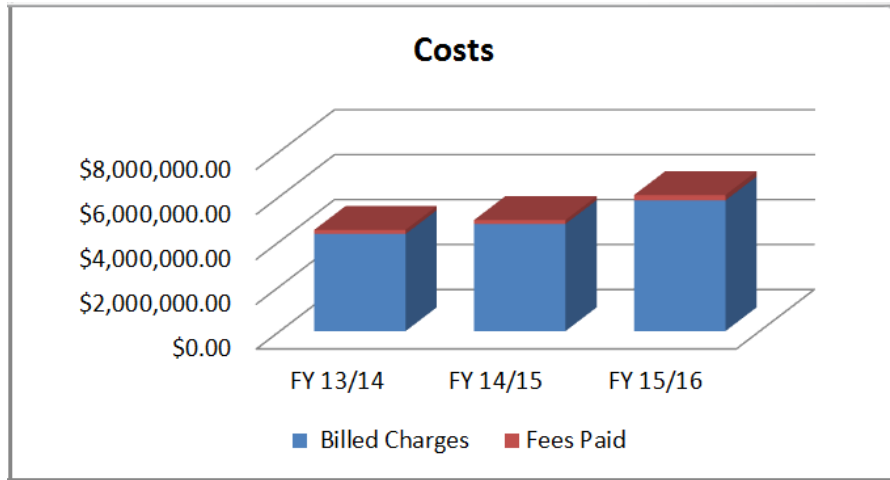
The Division also provided the following services to County departments and districts:

- 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 FY15-16, the County realized a net savings of \$3,765,373, which equates to a 65% 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.

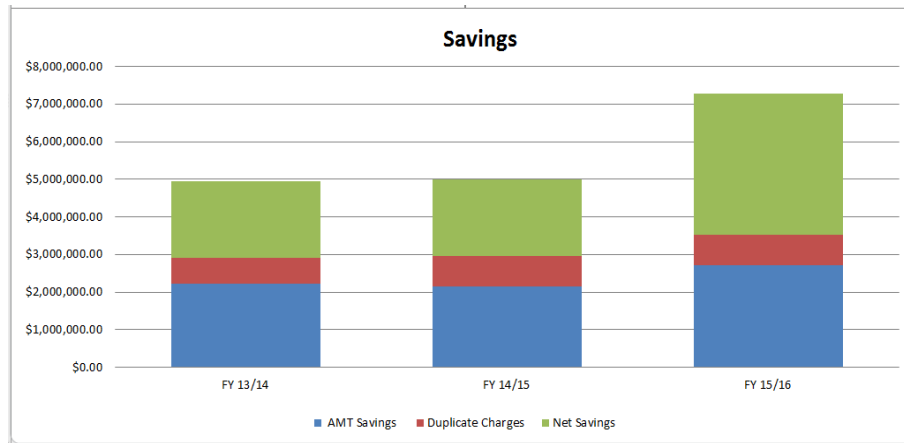
WORKERS’ COMPENSATION BILL REVIEW



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 166 volunteer programs with 3,372 volunteers.



SAFETY DIVISION

SAFETY
DIVISION

SAFETY DIVISION

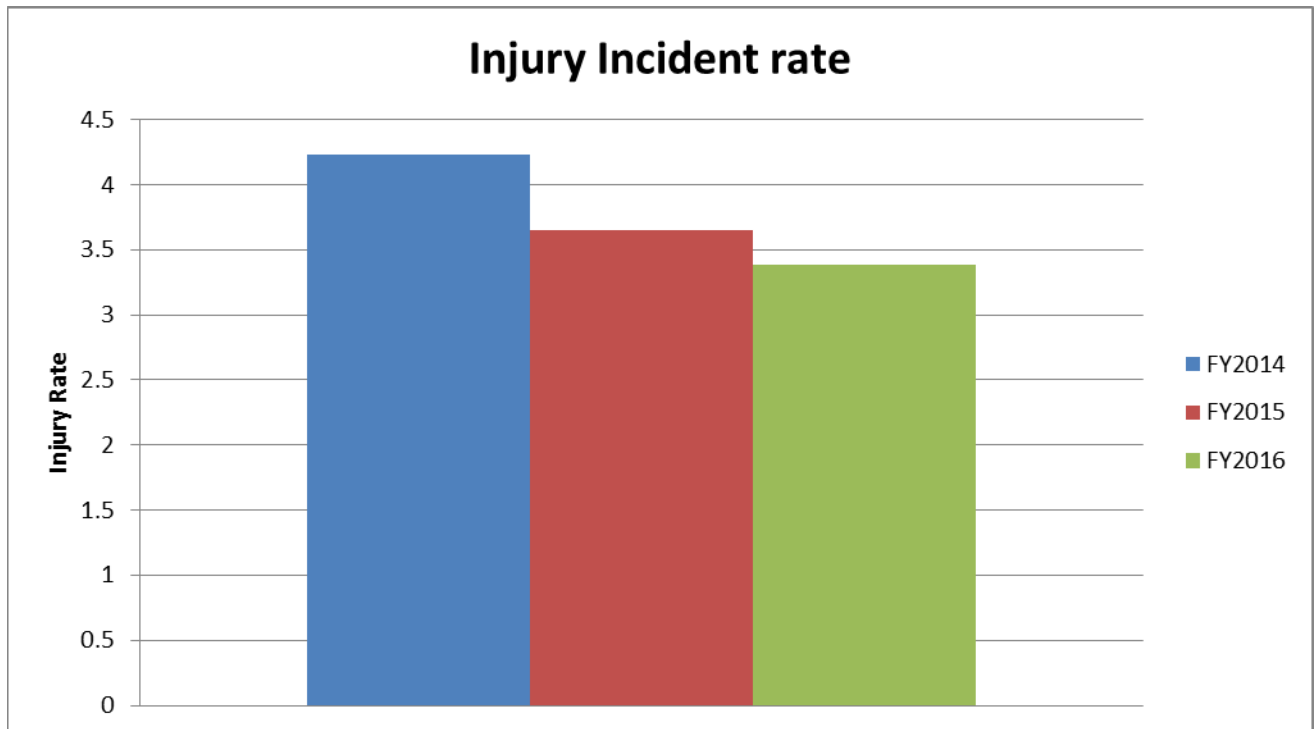
The focus of the Risk Management Safety Division is collaborating with other departments County-wide to innovatively develop safety programs to assist in meeting strategic goals. Risk mitigation, loss reduction and compliance are achieved by interaction with departments utilizing a variety of proven 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 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.

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.

In FY2016, workers' compensation data realized a decrease of 30 recordable injuries. There were 426 recordable injuries in FY2015 versus 396 recordable injuries in FY2016. The injury incident rate is based on a ratio of the recordable injuries and the number of exposure hours (employee hours worked).

The County's overall injury incident rate decreased from 3.65 in FY2015 to 3.39 in FY2016.



Disclaimer the provided Injury Incident Rate is not 100% accurate. Non-classified (salary) employees do not report all of their exposure hours via the ADP portal which auto-populates 40 hours. The actual rate would be lower than what is presented.

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 2015, the Risk Management Safety Division qualified SafeStart Instructors began the maintenance phase of the SafeStart training. A total of 179 new County employees were trained in various levels of SafeStart. The Flood Control and MCDOT SafeStart Steering Committees continued in operation, developing SafeStart reminder signs, videos, calendars and note pads.

Maricopa County Vehicle and Equipment Use Program (VUP): The job of keeping hundreds of County employees trained, qualified and authorized on over 40 types of equipment is a difficult task. Maricopa County departments such as Maricopa County Department of Transportation (MCDOT), Flood Control District (FCD), Waste Resources and Recycling Management (WRR) and Maricopa County Sheriff's Office (MCSO) have joined together with the Safety Division to develop and implement a Vehicle Use Permit (VUP) program to manage this training.

On-Site Safety Training Programs: Due to staffing issues, 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 and 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.

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: 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 – OSM102OA	Confined Space – OSM112OA
Fall Protection – OSM113OA	Fire Extinguisher Safety – OSM108-OB
Heat Illness Prevention – OSM116-O	Hearing Conservation – OSM106OA
Lock Out/Tag Out – OSM114OA	Personal Protective Equipment – OSM104OA
Respiratory Protection – OSM115OA	Safety in the Office – OSA136-O
Slips, Trips and Falls – SAF124-O	

Commercial Driver’s License (CDL): Several County employees are required to drive commercial vehicles to perform their duties at the County. These employees require specialized training and a CDL from Motor Vehicles to drive these vehicles. In order to minimize department down time the Safety Division’s fleet safety consultant 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.

Off-Site Safety Training: 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 and a one-hour field exercise. Employees operate vehicles through a course designed to help them become more efficient at backing, parking lot maneuvering, lane changes, and evasive maneuvers. The Safety Division also instructs various other driver safety classes such as Utility Truck, Trailer Towing Safety and Defensive Driving. In FY2015 we conducted 14 Collision Avoidance classes for 159 County employees.
- Defensive Driving Training (DDC) – This course is required training in order to obtain a Vehicle Use Permit (VUP). DDC is often a corrective action 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 bi-annually.
- Vehicle and Equipment Use Permit (VUP) – This program is an authorization for county employees to drive county owned, leased and/or personal vehicles on 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.
- 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.

Citizens Serving Citizens Safety Day: The 2016 Citizens Serving Citizens Safety day was a great success. There were 16 County departments/divisions from all over the county, interacting with employees to expand understanding of what each department does and how safety plays a role within their services.

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 and Audits
- Departmental Safety Committees
- Job Safety Analysis
- Vehicle Collision investigations with corrective action recommendations designed to minimize reoccurrence of accidents.

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 \$6,500,483 for FY15-16.

This fiscal year the Division:

- The Risk Recycling program during its first full fiscal year of operation collected and recycled approximately 160,000 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 \$3,000. The Risk Recycling Program also was awarded an Award of Merit for Environmental Achievement by Arizona Forward.
- Continued to cooperate with Arizona Department of Environmental Quality (ADEQ) in conducting site characterization of groundwater contamination at the Cave Creek Landfill. In FY 2015-2016 public comments were received, addressed and submitted to ADEQ for approval of the Draft Revised Remedial Action Plan. Construction of the vapor extraction system (SVE) was completed. Operation of the SVE system was commenced. The groundwater extraction well was designed and the location pad prepared for construction. An intergovernmental agreement (IGA) was reached with the City of Phoenix for the installation of 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.
- Prepared updated Spill Prevention Control and Countermeasure (SPCCs) plans for 5 County facilities and Stormwater Pollution Prevention Plans (SWPPPs) for 4 County facilities. Continued to review County facilities to ensure that required permits are in place.
- Completed in-house assessments and remedial oversight for industrial hygiene, indoor air quality, microbial contamination, asbestos and lead paint projects. Over 259 projects were opened, completed and closed in FY15-16. Since the in-house service began in 2006, it continues to represent a direct savings to the County by avoiding 3rd 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 including 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.

- 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, 2016.

Self-Insured Trust Fund Combined Balance Sheet Comparison FY13-14, FY14-15, FY15-16

	Audited <u>FY13-14</u>	Audited <u>FY14-15</u>	Audited <u>FY15-16</u>
Assets	\$ 36,524,053	\$34,460,520	\$30,409,891
Liabilities	\$ 66,719,932	\$74,182,225	\$84,803,250
Net Position	(\$ 30,195,879)	(\$39,814,882)	(\$54,269,224)

During the FY13-14 through FY15-16 period, the Risk Trust's assets decreased over six million dollars, approximately 16.74%, from \$36,524,053 to \$30,409,891. During the same period, the Trust's liabilities increased over eighteen million dollars, approximately 27.10%, from \$66,719,932 to \$84,803,250. 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 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 2016, the market held steady except for Medical Malpractice. Medical Malpractice saw a major carrier make the business decision to drop their limits. This caused the County to see a second carrier to have the same coverage. This caused a slight increase as well this year. 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 FY15-16 was \$33,338,997, of which \$2,771,796 was for personnel costs, \$549,469 supplies and services, and \$30,017,732 was for insurance, legal, and claims and claims related expenditures. On a percentage basis, 90.04% of Risk Management's budget is committed to insurance, legal, claims and claim related expenditures.

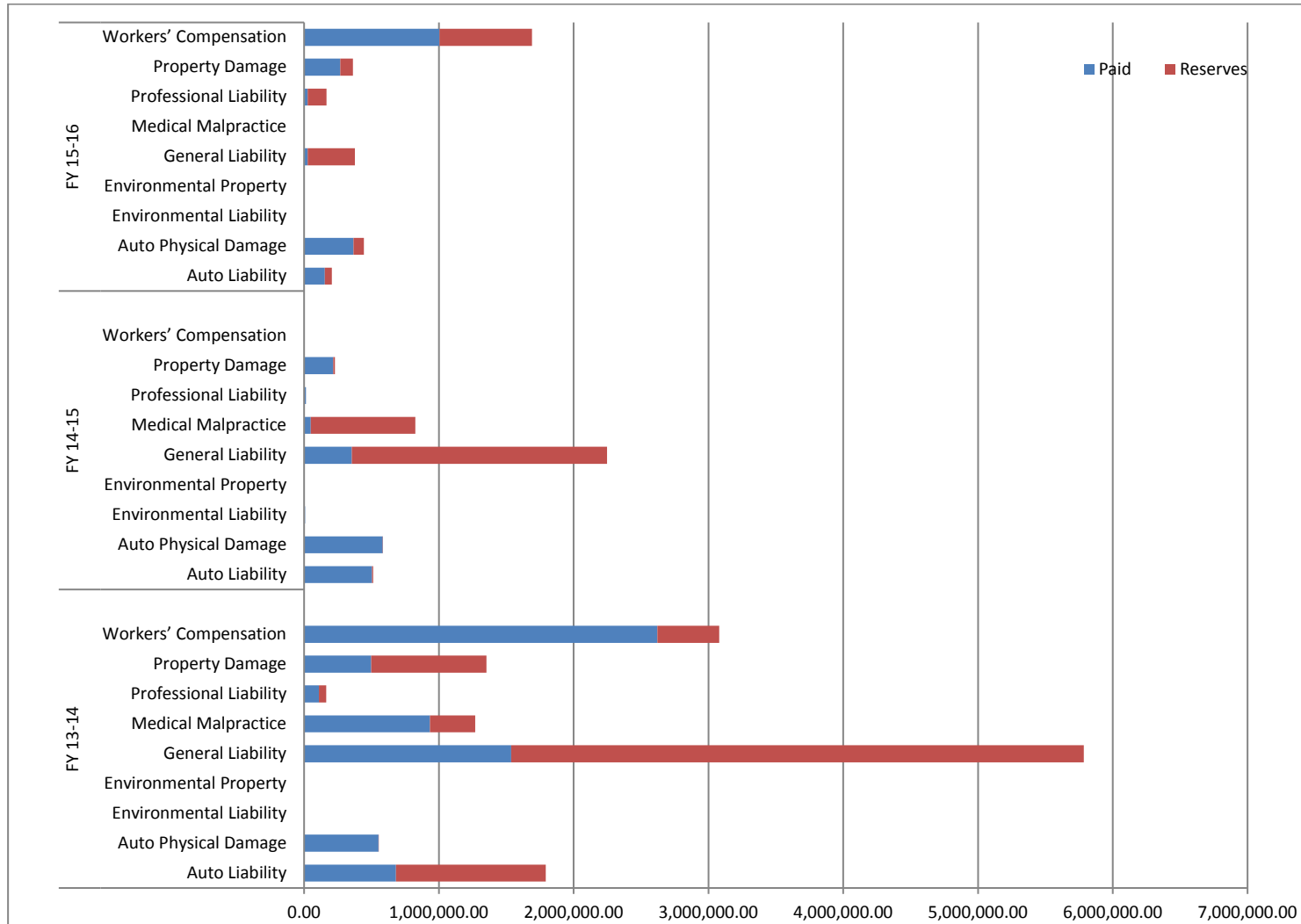
The **revenue budget** for the Risk Management Department for FY15-16 was \$24,088,690, of which \$20,170,789 was from user charges, \$400,000 from interest earnings and \$3,517,901 was budgeted for contingency transfers in. On a percentage basis, 83.74% of the revenue is from user charges. These user 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 FY13-14 TO FY15-16



- 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 FY13-14 give a truer picture as these claims have had time to mature.
 2. Amounts as valued on June 30, 2016, 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.

**TOTAL COST SUMMARY TABLE
FY13-14 TO FY15-16**

		Auto Liability	Auto Physical Damage	Environmental Liability	Environmental Property Damage	General Liability	Medical Malpractice	Professional Liability	Property Damage	Worker's Compensation
FY 13-14	\$ Paid	\$682,192	\$552,121	\$0	\$0	\$1,535,993	\$934,268	\$109,489	\$497,267	\$2,621,807
	Open Reserves	\$1,110,063	\$2,151	\$0	\$0	\$4,248,935	\$334,974	\$55,106	\$855,153	\$457,538
	Total Incurred	\$1,792,256	\$554,272	\$0	\$0	\$5,784,928	\$1,269,242	\$164,596	\$1,352,419	\$3,079,345
FY 14-15	\$ Paid	\$503,339	\$582,530	\$8,009	\$0	\$354,172	\$49,728	\$13,478	\$216,974	\$2,131,202
	Open Reserves	\$10,002	\$3,007	\$0	\$0	\$1,894,340	\$775,846	\$0	\$11,503	\$231,792
	Total Incurred	\$513,341	\$585,537	\$8,009	\$0	\$2,248,512	\$825,574	\$13,478	\$228,477	\$2,362,994
FY 15-16	\$ Paid	\$152,969	\$366,962	\$0	\$0	\$27,136	\$0	\$27,123	\$267,548	\$1,004,960
	Open Reserves	\$53,681	\$75,739	\$0	\$0	\$348,830	\$16	\$138,205	\$95,646	\$686,841
	Total Incurred	\$206,650	\$442,700	\$0	\$0	\$375,965	\$16	\$165,327	\$363,194	\$1,691,801

Notes:

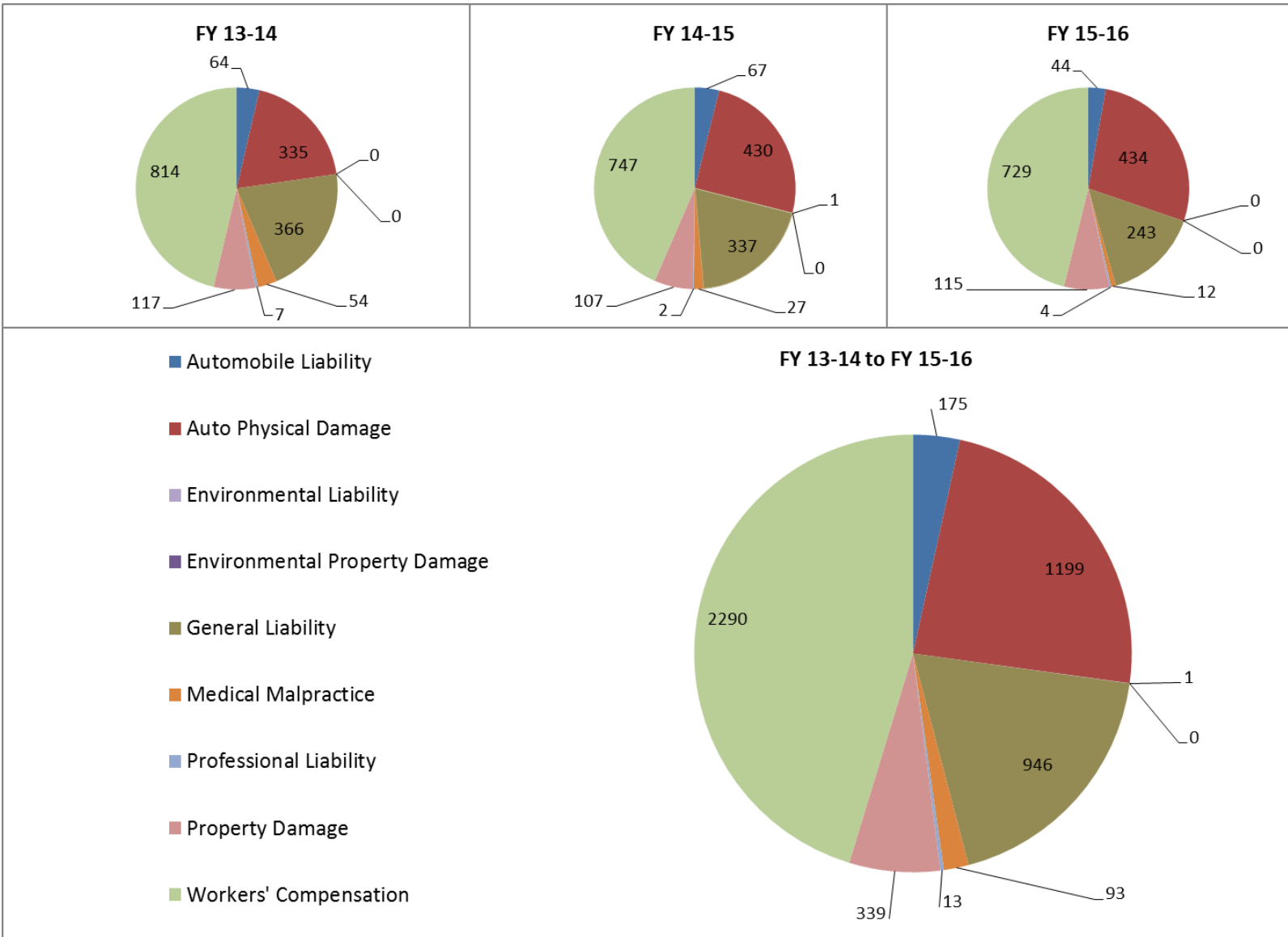
1. Dollars paid listed above represents payments on claims by event date, not actual payment date. Due to lag time in resolution and payment of claims, the figures from FY13-14 give a truer picture as these claims have had time to mature.
2. Amounts as valued on June 30, 2016, as reported by the RiskMaster system.
3. Unemployment not included.
4. 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
FY13-14 TO FY15-16**

Department	FY13-14		FY14-15		FY15-16	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	66	\$397,640	81	\$189,174	105	\$63,300
Animal Control	71	\$61,493	54	\$91,752	68	\$72,971
Clerk of the Superior Court	16	\$9,203	12	\$23,068	16	\$6,975
Constables	8	\$9,678	10	\$127,457	6	\$15,257
Correctional health	83	\$1,083,476	55	\$107,295	27	\$26,280
County Assessor	10	\$54,346	7	\$43,163	6	\$2,581
County Attorney	59	\$278,104	42	\$47,334	34	\$40,373
Environmental Services	35	\$88,985	51	\$67,481	36	\$23,291
Facilities Management	53	\$671,397	35	\$98,405	47	\$196,830
Flood Control District	31	\$73,549	37	\$78,101	25	\$33,081
Human Services	27	\$97,819	19	\$19,834	24	\$19,233
Justice Courts	10	\$10,479	7	\$1,373	2	\$0
Juvenile Probation	66	\$237,472	62	\$215,581	54	\$60,154
Library District	10	\$3,930	10	\$22,597	8	\$5,251
Medical Examiner	18	\$55,930	27	\$17,307	22	\$41,850
Parks and Recreation	18	\$124,348	12	\$24,950	21	\$91,485
Planning and Development	6	\$7,890	7	\$16,905	2	\$36,951
Protective Services	7	\$60,613	1	\$5,012	12	\$6,202
Public Defender	16	\$61,248	9	\$32,988	14	\$35,397
Public Health	27	\$46,293	30	\$106,882	25	\$42,957
Sheriff	867	\$2,852,759	905	\$2,145,831	776	\$887,662
Superintendent of Schools	6	\$13,326	0	\$0	5	\$1,998
Transportation	139	\$437,165	115	\$146,966	110	\$61,247
Trial Courts	32	\$103,104	28	\$74,793	22	\$14,413
ALL OTHERS	76	\$92,887	102	\$155,181	114	\$60,956
TOTALS	1757	\$6,933,134	1718	\$3,859,430	1581	\$1,846,695

- 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 FY13-14 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, 2016, 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 FY13-14 TO FY15-16



Notes: Unemployment not included.

**TOTAL NUMBER OF CLAIMS SUMMARY TABLE
FY13-14 TO FY15-16**

	FY 13-14	FY 14-15	FY 15-16
Automobile Liability	64	67	44
Auto Physical Damage	335	430	434
Environmental Liability	0	1	0
Environmental Property Damage	0	0	0
General Liability	366	337	243
Medical Malpractice	54	27	12
Professional Liability	7	2	4
Property Damage	117	107	115
Workers' Compensation	814	747	729
TOTALS	1757	1718	1581

- 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
FY13-14 TO FY15-16**

Department	FY13-14		FY14-15		FY15-16	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	1	\$0	3	\$9,830	2	\$2,754
Air Quality	0	\$0	0	\$0	2	\$0
Animal Control	3	\$4,856	0	\$0	1	\$0
Constables	1	\$0	1	\$1,200	2	\$15,158
County Attorney	1	\$1,625	2	\$11,264	1	\$0
Environmental Services	6	\$38,332	3	\$2,479	1	\$0
Facilities Management	1	\$3,709	1	\$1,033	0	\$0
Flood Control District	1	\$15,000	4	\$6,427	1	\$10,032
Juvenile Probation	0	\$0	0	\$0	1	\$0
Library District	1	\$0	0	\$0	0	\$0
Parks and Recreation	1	\$3,553	0	\$0	0	\$0
Planning and Development	1	\$3,150	0	\$0	0	\$0
Public Defender	0	\$0	1	\$0	1	\$543
Public Defense Services	1	\$1,025	0	\$0	0	\$0
Risk Management	0	\$0	1	\$3,108	0	\$0
Sheriff	34	\$496,437	38	\$448,206	29	\$123,440
Transportation	6	\$114,505	7	\$19,790	1	\$1,041
Trial Courts	1	\$0	0	\$0	0	\$0
All Others	5	\$0	6	\$0	2	\$0
TOTALS	64	\$682,192	67	\$503,337	44	\$152,968

- 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 FY13-14 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, 2016, as reported by the RiskMaster system.
4. All dollar amounts are rounded to the nearest dollar.

**AUTO PHYSICAL DAMAGE SUMMARY
FY13-14 TO FY15-16**

Department	FY13-14		FY14-15		FY15-16	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	29	\$33,737	49	\$33,838	73	\$45,746
Air Quality	1	\$1,517	1	\$0	8	\$17,751
Animal Control	21	\$7,380	7	\$24,165	9	\$9,369
Clerk of Superior Court	1	\$0	3	\$1,029	1	\$3,600
Constables	6	\$6,679	5	\$35,229	3	\$99
County Attorney	11	\$6,531	17	\$14,721	9	\$4,944
Environmental Services	14	\$12,262	29	\$32,159	21	\$11,684
Equipment Services	1	\$0	3	\$16,348	4	\$2,979
Facilities Management	6	\$6,723	3	\$1,333	5	\$3,742
Flood Control District	15	\$26,106	21	\$40,789	15	\$17,278
Human Services	1	\$0	1	\$0	0	\$0
Justice Courts	1	\$0	0	\$0	0	\$0.00
Juvenile Probation	6	\$16,422	9	\$12,638	8	\$2,688
Library District	0	\$0	3	\$4,373	3	\$4,288
Medical Examiner	1	\$0	1	\$0	2	\$0
Parks and Recreation	5	\$10,617	1	\$0	3	\$0
Planning and Development	2	\$1,243	6	\$9,328	1	\$0
Public Advocate	3	\$0	0	\$0	1	\$0
Public Defender	1	\$0	2	\$5,264	1	\$0
Public Defense Services	1	\$0	1	\$0	0	\$0
Public Health	2	\$3,307	3	\$3,452	2	\$0
Sheriff	178	\$310,735	227	\$291,328	214	\$194,573
Transportation	28	\$108,863	31	\$44,374	34	\$33,668
Waste Resources and Recycling	1	\$0	0	\$0	3	\$3,110
All Others	0	\$0	7	\$12,164	14	\$11,443
TOTALS	335	\$552,122	430	\$582,532	434	\$366,962

- 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 FY13-14 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, 2016, as reported by the RiskMaster system.
 4. All dollar amounts are rounded to the nearest dollar.

**ENVIRONMENTAL LIABILITY
FY13-14 TO FY15-16**

Department	FY13-14		FY14-15		FY15-16	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Flood Control District	0	\$0	1	\$8,009	0	\$0
TOTALS	0	\$0	1	\$8,009	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 FY13-14 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, 2016, as reported by the RiskMaster system.
 4. All dollar amounts are rounded to the nearest dollar.

**ENVIRONMENTAL PROPERTY DAMAGE
FY13-14 TO FY15-16**

Department	FY13-14		FY14-15		FY15-16	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
	0	\$0	0	\$0	0	\$0
TOTALS	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 FY13-14 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, 2016, as reported by the RiskMaster system.
 4. All dollar amounts are rounded to the nearest dollar.

**GENERAL LIABILITY LOSS SUMMARY
FY13-14 TO FY15-16**

Department	FY13-14		FY14-15		FY15-16	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	2	\$0	0	\$0	2	\$0
Animal Control	12	\$2,777	7	\$3,414	21	\$17,998
Correctional Health	1	\$0	5	\$0	4	\$0
County Assessor	2	\$0	5	\$500	1	\$0
County Attorney	30	\$154,759	14	\$6,205	7	\$0
County Manager's Office	1	\$5,592	1	\$0	0	\$0
Environmental Services	2	\$500	2	\$0	3	\$0
Facilities Management	8	\$252,451	8	\$6,700	4	\$2,318
Flood Control District	2	\$0	7	\$16,058	1	\$296
Justice Courts	1	\$0	4	\$372	1	\$0
Library District	1	\$0	0	\$0	2	\$0
Medical Examiner	2	\$3,640	2	\$0	0	\$0
Parks and Recreation	1	\$5,843	2	\$4,000	1	\$0
Planning and Development	1	\$740	0	\$0	0	\$0
Protective Services	3	\$1,000	0	\$0	0	\$0
Public Advocate	1	\$500	0	\$0	0	\$0
Public Defender	9	\$32,884	5	\$27,724	4	\$1,257
Public Fiduciary	2	\$22,865	1	\$0	0	\$0.00
Public Health	4	\$7,500	2	\$2,126	3	\$0
Risk Management	1	\$0	0	\$0.00	0	\$0
Sheriff	210	\$1,031,717	186	\$222,270	105	\$1,506
Stadium District	1	\$0	2	\$0	1	\$0
Transportation	34	\$13,227	25	\$6,741	22	\$2,511
Trial Courts	9	\$0	4	\$0	2	\$0
All Others	26	\$0	55	\$58,061	59	\$1,250
TOTALS	366	\$1,535,995	337	\$354,171	243	\$27,136

- 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 FY13-14 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, 2016, as reported by the RiskMaster system.
 4. All dollar amounts are rounded to the nearest dollar.

**MEDICAL MALPRACTICE LOSS SUMMARY
FY13-14 TO FY15-16**

Department	FY13-14		FY14-15		FY15-16	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Correctional Health	50	\$934,268	27	\$49,728	10	\$0
All Others	4	\$0	0	\$0	2	\$0
TOTALS	54	\$934,268	27	\$49,728	12	\$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 FY13-14 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, 2016, as reported by the RiskMaster system.
 4. All dollar amounts are rounded to the nearest dollar.

**PROFESSIONAL LIABILITY LOSS SUMMARY
FY13-14 TO FY15-16**

Department	FY13-14		FY14-15		FY15-16	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
County Attorney	5	\$99,899	2	\$13,478	3	\$23,759
Public Defender	2	\$9,591	0	\$0	1	\$3,364
TOTALS	7	\$109,490	2	\$13,478	4	\$27,123

- 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 FY13-14 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, 2016, as reported by the RiskMaster system.
 4. All dollar amounts are rounded to the nearest dollar.

**PROPERTY DAMAGE LOSS SUMMARY
FY13-14 TO FY15-16**

Department	FY13-14		FY14-15		FY15-16	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	1	\$0	3	\$6,286	1	\$0
Air Quality	1	\$0	3	\$2,515	3	\$0
Animal Control	3	\$0	5	\$0	4	\$0
Clerk of Superior Court	0	\$0	1	\$12,160	0	\$0
Emergency Management	1	\$0	0	\$0	1	\$0
Employee Benefits and Health	0	\$0	1	\$0	0	\$0
Environmental Services	1	\$392	4	\$0	2	\$0
Equipment Services	0	\$0	0	\$0	1	\$0
Facilities Management	29	\$325,173	18	\$86,829	32	\$158,382
Flood Control District	7	\$12,062	0	\$0	1	\$0
Human Services	1	\$81,535	3	\$0	0	\$0
Juvenile Probation	0	\$0	1	\$26,182	0	\$0
Medical Examiner	0	\$0	0	\$0	1	\$7,268
Office of Enterprise Technology	1	\$790	0	\$0	1	\$0
Parks and Recreation	6	\$28,362	4	\$4,677	11	\$83,535
Public Health	1	\$0	2	\$0	3	\$0
Risk Management	0	\$0	0	\$0	1	\$0
Sheriff	13	\$33,973	19	\$7,452	15	\$7,387
Superintendent of Schools	1	\$0	0	\$0	1	\$0
Transportation	50	\$14,979	41	\$51,274	35	\$10,975
Trial Courts	0	\$0	0	\$0	1	\$0
Waste Resources and Recycling	1	\$0	2	\$19,597	1	\$0
TOTALS	117	\$497,266	107	\$216,972	115	\$267,547

- 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 FY13-14 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, 2016, as reported by the RiskMaster system.
 4. All dollar amounts are rounded to the nearest dollar.

**UNEMPLOYMENT LOSS SUMMARY – PAID IN YEAR
FY13-14 TO FY15-16**

Department	FY13-14	FY14-15	FY15-16
	\$ Paid	\$ Paid	\$ Paid
Adult Probation	\$35,817	\$16,384	\$12,650
Air Quality	\$3,617	\$10,379	\$1,646
Animal Control	\$11,610	\$16,366	\$5,516
Clerk of Superior Court	\$9,385	\$10,223	\$21,830
Correctional Health	\$25,112	\$41,552	\$18,099
County Assessor	\$28,487	\$4,570	\$6,975
County Attorney	\$29,463	\$20,864	\$25,846
Elections	\$12,149	\$14,339	\$3,871
Equipment Services	\$2,640	\$0	\$0
Facilities Management	\$7,426	\$11,575	\$9,060
Flood Control District	\$7,052	\$9,537	\$1,680
Human Services	\$132,416	\$49,288	\$55,514
Justice Courts	\$22,239	\$15,366	\$24,361
Office of Enterprise Technology	\$10,295	\$14,986	\$4,320
Parks and Recreation	\$3,205	\$7,088	\$1,481
Public Defender	\$13,202	\$5,916	\$7,680
Public Fiduciary	\$5,004	\$5,193	\$5,660
Public Health	\$23,794	\$27,455	\$53,409
Recorder	\$9,134	\$0	\$0
Sheriff	\$60,314	\$62,824	\$54,158
Star Call Center	\$2,640	\$1,299	\$0
Transportation	\$56,759	\$37,897	\$30,972
Trial Courts	\$13,388	\$8,867	\$17,930
Waste Resources and Recycling	\$16,800	\$5,280	\$3,106
All Others	\$7,995	\$56,452	\$32,569
TOTALS	\$549,943	\$453,700	\$398,333

- 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
FY13-14 TO FY15-16**

Department	FY13-14		FY14-15		FY15-16	
	# Claims	\$ Paid	# Claims	\$ Paid	# Claims	\$ Paid
Adult Probation	33	\$363,903	26	\$139,219	27	\$14,800
Air Quality	3	\$757	5	\$1,315	4	\$1,009
Animal Control	32	\$46,481	35	\$64,173	33	\$45,605
Clerk of Superior Court	15	\$9,203	8	\$9,879	13	\$2,875
Correctional Health	32	\$149,207	22	\$57,567	13	\$26,280
County Assessor	8	\$54,346	2	\$42,663	5	\$2,581
County Attorney	12	\$15,291	7	\$1,665	14	\$11,670
Elections Department	4	\$36,226	4	\$29,005	2	\$368
Environmental Services	12	\$37,499	13	\$32,843	9	\$11,607
Facilities Management	9	\$83,340	5	\$2,510	6	\$32,389
Flood Control District	6	\$20,381	4	\$6,818	7	\$5,474
Human Services	25	\$16,284	15	\$19,834	21	\$18,983
Justice Courts	8	\$10,479	3	\$1,001	1	\$0.00
Juvenile Probation	60	\$221,051	52	\$176,760	45	\$57,466
Library District	8	\$3,930	7	\$18,224	3	\$964
Medical Examiner	15	\$52,290	24	\$17,307	19	\$34,583
Parks and Recreation	5	\$75,973	5	\$16,273	6	\$7,949
Protective Services	4	\$59,613	0	\$0	9	\$3,667
Public Defender	4	\$18,774	1	\$0	7	\$30,233
Public Health	20	\$35,487	23	\$101,304	17	\$42,957
Sheriff	432	\$979,897	435	\$1,176,574	413	\$560,755
Superintendent of Schools	5	\$13,326	0	\$0	4	\$1,998
Transportation	21	\$185,592	11	\$24,787	18	\$13,051
Trial Courts	22	\$103,104	22	\$67,641	15	\$12,218
All Others	19	\$29,372	18	\$123,839	18	\$65,478
TOTALS	814	\$2,621,806	747	\$2,131,201	729	\$1,004,960

- 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 FY13-14 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, 2016, as reported by RiskMaster.
 4. All dollar amounts are rounded to the nearest dollar.