



BOARD OF COUNTY COMMISSIONERS WORK SESSION

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SummitCountyCO.gov

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Breckenridge, CO 80424

BOARD OF COUNTY COMMISSIONERS WORK SESSION WORK SESSION AGENDA

Tuesday, February 25, 2025 at 9:30 AM

Attend in person at:

County Commissioners Meeting Room; Summit County Courthouse 3rd Floor
208 Lincoln Avenue, Breckenridge, Colorado

Attend virtually by registering in advance at:

https://summitcountyco-gov.zoom.us/webinar/register/WN_9tF6UAmlR8O0EAKv1N5Jcw

After registering, you will receive a confirmation email with login information.

- 9:30 a.m. Building Inspection Progress & Adoption of New Standards**
Building Codes Update and Adoption
[Building Codes Update and Adoption Staff Report](#)
- 10:30 a.m. Recess**
- 10:35 a.m. CTSI Presentation**
CTSI Presentation
[Staff Report CTSI Feb 2025](#)
[Summit CAPP & CWCP Loss Analysis](#)
[Summit Top 5 Analysis](#)
- 11:20 a.m. Manager & Commissioner Updates**
- 11:50 a.m. Lake Hill Housing Project Discussion (Recommended Executive Session)**
- 12:30 p.m. Adjourn**

BOCC Meetings



*This agenda is subject to change at any time. Please contact the Manager's Office or visit our website to obtain updates at:
<http://www.summitcountyco.gov>

If you require accessible versions of meeting materials, please contact accessibility@summitcountyco.gov.



STAFF REPORT MEMORANDUM
Building Inspection Department

DATE: February 25, 2025, Work Session
TO: Board of County Commissioners
THROUGH: David Rossi, County Manager
FROM: Glen Morgan, Chief Building Official
Steve Greer, Assistant County Manager
SUBJECT: Building Codes Update and Adoption

BACKGROUND:

Typically, Summit County Building Codes are updated every 6 years. The building inspection department works with the BOCC, the Building Board of Review, Fire Districts and the community to develop local amendments to the codes that have been published by the International Code Council (ICC).

The 2024 International Code Council (ICC) Code adoption, will include building, plumbing mechanical and energy codes (11 in total). The current codes adopted by the County are the 2018 ICC codes, with local amendments. The 2024 ICC Codes are the most up to date codes available for adoption.

DISCUSSION:

A Building Board of Review meeting was held January 15th. The meeting agenda focused on introducing two new board members and laying out the code adoption objectives for the 2024 ICC codes.

Jay with RWB Fire discussed Fire district priorities and introduced the DRAFT Colorado Wildfire Resiliency Code. This code is tied to a house bill that requires it to be completed and adopted by the State in Mid-2025. Local jurisdictions will likely be required to adopt the code within 3 months of the State adoption.

Additionally, we have engaged, the Summit County Builders Association, local design teams, independent local contractors and our partner towns to listen to their likes and concerns about the status quo and discuss how our current codes can be improved and or enhanced.

Of the eleven ICC Building Codes the County has currently adopted, Building, Plumbing, Fuel Gas etc. the code update that will garner the most community input will be the International Energy Conservation Code, (IECC).

Prior to moving the code update process forward with the Board of Review; and the subsequent public outreach, direction from the BOCC is sought on the following matters,



1. Does the Board support, including a Renewable Energy Mitigation Program (REMP) into the Energy Conservation Code?

If yes, should we pursue requiring only electric/ heat pump supported systems (not gas except for fire pits)? The direction our local energy conservation initiatives are headed is to require electric ready and or electric only power sources. This is based on the renewable energy progress the XCEL grid has achieved over the last 10 years, and the difficulties XCEL has voiced in meeting existing and future demands on the existing gas infrastructure. It seems to make sense that the struggling gas infrastructure should not be further burdened by allowing gas for new outdoor energy intensive uses.

A secondary question related to a REMF code is whether the board supports the concept of allowing payment (writing a check) in lieu of providing onsite renewable energy off sets. It is the building inspection departments position that writing checks to meet code, degrades the integrity of the building code compliance process.

2. Does the Board support adopting the robust 2024 IECC code as written and developed by the national code development committees, with minimal local amendments?

The 2024 Energy code was developed through a new standard based inclusionary national code development process. It provides a robust prescriptive path along with options to follow alternative performance base solutions.

The currently adopted energy code in Summit County is the 2018 IECC with local amendments (Summit Sustainable Code) that reflect the prescriptive provisions of the 2021 IECC. The 2021 IECC is the current minimum energy code mandated by the State. The 2024 IECC represents modest incremental increases in minimum building energy performance over the 2021 IECC and provides additional performance-based paths and options to meeting code, that are not available under the currently adopted code.

In short, adopting the 2024 IECC without extensive local amendments will,

- move the needle toward reaching the 2030 Climate Action Plan Goals.
- allow for multiple paths to achieving code compliance that the current energy code does not provide.
- provide clarity to a code that is currently burdened by confusion and difficulty in achieving effective consistent enforcement and compliance.

Adding locally developed above code, sustainable amendments to the 2024 IECC combined with the new State Wildfire Resiliency Code will inflate the cost of construction of new housing for both market and deed restricted projects.



Inclusion of the wildfire code in the 2024 code adoption will most likely be required and will add to the resiliency of buildings in the event of a wildfire therefore the additional costs associated with wildfire resiliency amendments are both unavoidable and potentially beneficial to the whole Summit County community.

With concern for those construction cost increases and the negative perceptions the design and construction industry have shared regarding the past, Zero Energy Ready Home (ZERH) code adoption process, we have purposely distanced the County from the stretch code discussion being held in the Town of Breckenridge. We have been listening but not participating as continuity with our partner Towns (Silverthorne, Frisco, Keystone Dillon and Motezuma) seems more important than continuity with Breckenridge where we have no shared jurisdictional oversight. We will, however, continue to review and evaluate their progress.

Electric ready, solar ready and EV ready provisions are not included in the 2024 IECC but are required to be included in our code adoption through a state house bill mandate. The new 2024 codes will need to include a referenced exhibit that will encompass the State Electric, Solar and EV charging ready provisions.

Adoption of the 2024 International Energy Conservation Code (IECC) without adding locally developed sustainable code provisions will provide market driven, enforceable requirements with robust minimum efficiency requirements that will result in the maximum level of energy efficiency that is safe, technologically feasible and life cycle cost-effective; considering economic feasibility, including potential costs and savings for consumers and building owners and return on investment.

Maintaining the energy code without adding locally developed sustainable provisions will provide much needed continuity and clarity with our partner towns, that we have inspection services agreements with (Silverthorne, Frisco, Keystone, Dillon and Montezuma).

REQUEST:

The building inspection department would like direction moving forward with a Building Code update and adoption process which will include the most recently published 2024 International Codes, and whether we should include additional sustainable code amendments to the Energy Conservation Code (IECC), including REMP provisions. The effective date for the updated codes is anticipated to be January 1, 2026.



STAFF REPORT MEMORANDUM
Human Resources

DATE: Tuesday, February 25, 2025, Work Session
TO: Board of County Commissioners
THROUGH: Andy Atencio, Assistant County Manager
FROM: Stefanie Miranda, Director of Human Resources
SUBJECT: CTSI Presentation

ISSUE

The County participates in the County Technical Service Inc.(CTSI) Property and Casualty and Workers' Compensation insurance pools. Dana Foley, Sr. Loss Control Manager for CTSI, will present the County's 5-year loss ratio analysis.

RECOMMENDATION

No recommendations are provided, nor actions requested. Materials are informational.

DISCUSSION

The information presented will indicate that the County's experience in the Colorado Counties Casualty Property Pool and in the County Workers' Compensation Pool is exceptionally and consistently favorable over the past 5 years.

CONCLUSION

Materials and discussions are informational.

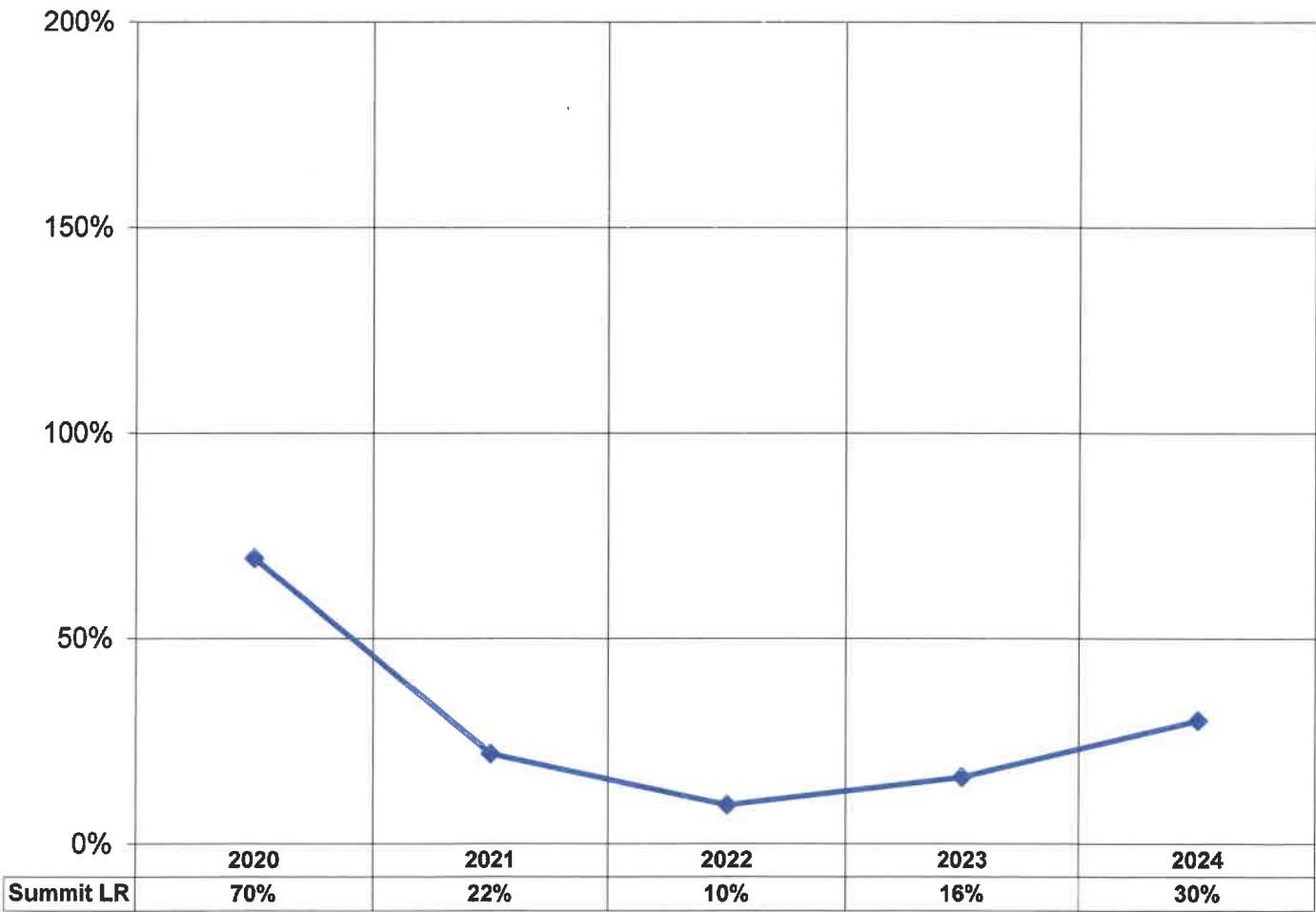
ATTACHMENT(S):

- A. Colorado Counties Casualty Property Pool & Workers' Compensation Loss Ratio Report
- B. Top 5 Analysis Report

Colorado Counties Casualty Property Pool
Loss Ratio Report
as of December 31, 2024



Summit County
CAPP Loss Ratio



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

Claims From 1/1/24 to 12/31/24

Division	Department	Claim Type	Total \$ Incurred
010-Administration			
<i>010101-Admin Commissioners</i>			
Emp Term-Subj to Deduct			
C224SUM024	Wrongful discharge	General Liability	\$1
C224SUM025	EEOC complaint alleges discrimination	General Liability	\$1
Errors & Omissions			
C224SUM031	BI from auto accident not involving MV	General Liability	\$0
<i>010102-Admin Administration</i>			
Veh-Strk Veh,Ped,Obj			
C224SUM034	NOC alleges injuries due to MVA	Auto Liability	\$0
<i>010111-Admin Grounds & Bldg Maint</i>			
Dischg, Leak, & Overflow			
C224SUM021	Sprinkler syst. failed flooding hallway of Old Court House	Property	\$9,000
Fire, Smoke, Explosion			
C224SUM017	Fire at housing unit	Property	\$20,000
Sewer or Water			
C224SUM026	Water damage at HCHC second floor	Property	\$65,000
Temperature Extremes			
C224SUM011	Sprinkler froze and burst causing water damages	Property	\$2,413
Veh-Strk Veh,Ped,Obj			
C224SUM018	Adv. Spillane vehicle struck County guardrail	Property	\$0
C224SUM008	Bus backed into wash-bay door	Property	\$3,967
10			\$100,382
020-Law Enforcement			
<i>020202-Sheriff-Patrol Division</i>			
Veh-Backing			
C223SUM052	County veh backed into pylon	Auto Physical Damage	\$1,261
Veh-Strk Veh,Ped,Obj			
C224SUM005	County veh. struck stationary tractor trailer	Auto Physical Damage	\$0
C224SUM015	Adv struck parked/unoccupied County veh.	Auto Physical Damage	\$4,819
Veh-Struck Animal			
C224SUM036	MV struck deer	Auto Physical Damage	\$2,360
4			\$8,440
030-Road & Bridge			
<i>030300-R&B Administration</i>			
Veh-Strk Veh,Ped,Obj			
C224SUM032	BI from auto accident not involving MV	Auto Liability	\$1
<i>030309-R&B Maintenance</i>			
Veh-Sideswp,Lane Chg,Pass			
C224SUM023	Adv. Jones turned into County lane	Auto Physical Damage	\$10,496
Veh-Strk Veh,Ped,Obj			
C224SUM022	County veh. struck concrete barrier & bldg.	Auto Physical Damage	\$7,179
C224SUM004	Adv. struck dam road lights	Property	\$0
<i>030312-R&B Snow & Ice Removal</i>			
Off Road Equipment			
C224SUM016	Grader struck parked vehicle	General Liability	\$0

Claims From 1/1/24 to 12/31/24

Division	Department	Claim Type	Total \$ Incurred
Struck Object			
	C224SUM013 Plow struck fleet bldg.	Property	\$0
	C224SUM014 Plow struck fleet bldg	Property	\$3,000
Veh-Strk Veh,Ped,Obj			
	C223SUM053 Adv. slid into County vehicle.	Auto Physical Damage	\$0
	C224SUM019 Alleges clmt. vehicle struck by plow	Auto Liability	\$0
030313-R&B Traffic Maintenance			
Veh-Rear End Acc			
	C224SUM029 MV rearended CV	Auto Physical Damage	\$5,000
	C224SUM030 MV rearended CV	Auto Liability	\$9,645
030314-R&B Fleet Maintenance			
Veh-Rear End Acc			
	C224SUM006 Adv Keating struck County veh.	Auto Physical Damage	\$0
Veh-Strk Veh,Ped,Obj			
	C223SUM054 County veh. struck guardrail	Auto Physical Damage	\$4,724
Veh-Struck Animal			
	C224SUM035 MV struck elk	Auto Physical Damage	\$39,077
030315-R&B Trucking			
Fire, Smoke, Explosion			
	C224SUM010 County veh caught fire	Auto Physical Damage	\$0
		15	\$79,122
090-Public Transportation			
090810-Transit Agency			
Slip,Trip or Fall			
	C224SUM020 Clmt slid out of bus seat	Auto Liability	\$500
Veh-Backing			
	C224SUM007 County veh backed into County bus	Auto Physical Damage	\$4,911
Veh-Rear End Acc			
	C224SUM003 County vehicle struck claimant vehicle	Auto Liability	\$56,137
	C224SUM009 Adv Zavodsky struck County veh.	Auto Physical Damage	\$0
	C224SUM002 County vehicle struck claimant vehicle	Auto Physical Damage	\$0
Veh-Strk Veh,Ped,Obj			
	C224SUM028 Clmt injured on County bus	Auto Liability	\$500
	C223SUM051 Cnty. vehicle struck illegally parked veh.	Auto Liability	\$0
	C224SUM012 Adv. Fuentes struck MV	Auto Physical Damage	\$12,443
	C224SUM001 County veh. struck claimant vehicle	Auto Liability	\$1,025
		9	\$75,517
140-Landfill			
140900-Landfill Administration			
Fire, Smoke, Explosion			
	C224SUM033 Fire at gatehouse	Property	\$310,000
Veh-Backing			
	C224SUM027 MV backed into other MV	Auto Physical Damage	\$5,000
	C224SUM037 Compactor backed into parked excavator	Auto Liability	\$44,000
		3	\$359,000
Total		41	\$622,461

Loss Analysis by Pool by Division

Claims From 01/01/24 to 12/31/24 as of December 31, 2024

Division	Frequency # of Claims	Severity \$ of Claims	Average \$ of Claims
010-Administration	155	\$2,928,302	\$18,892
020-Law Enforcement	211	\$3,199,905	\$15,165
030-Road & Bridge	181	\$1,304,581	\$7,208
040-Social Services	11	\$96,598	\$8,782
050-Health Department	4	\$14,501	\$3,625
060-Community Services	1	\$1,000	\$1,000
070-Water & Sanitation	1	\$15,000	\$15,000
090-Public Transportation	12	\$87,705	\$7,309
110-Ambulance Service	6	\$6,229	\$1,038
140-Landfill	9	\$360,030	\$40,003
150-Public Safety	1	\$1	\$1
170-Miscellaneous	9	\$10,619	\$1,180
190-District Attorneys	5	\$7,216	\$1,443
Pool Total	606	\$8,031,686	\$13,254

Loss Analysis by Pool by Accident

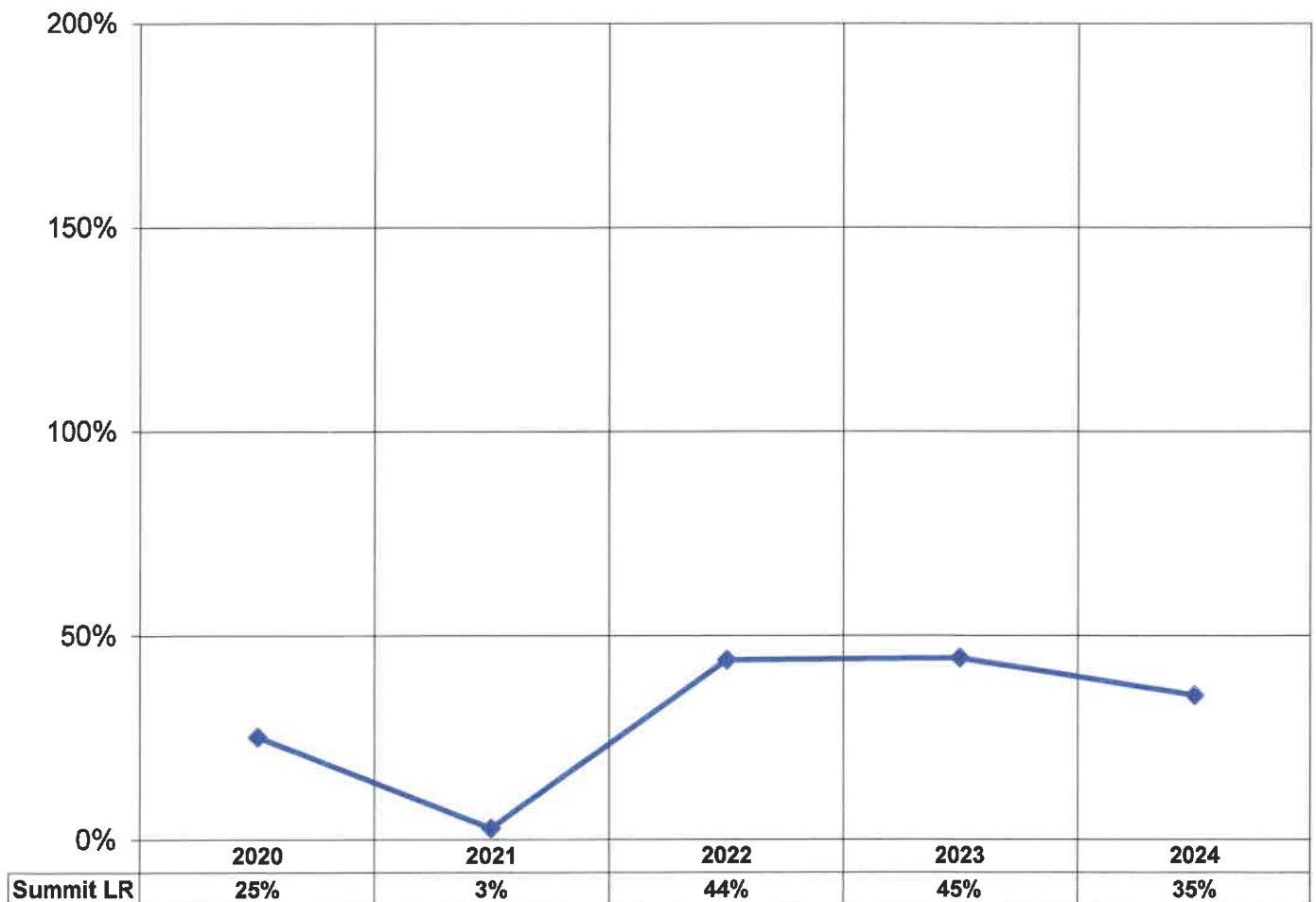
Claims From January 01, 2024 through December 31, 2024

Accident	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
Hail/Wind	15	\$1,565,123	\$104,342
Fire, Smoke, Explosion	7	\$1,104,969	\$157,853
Arrest Related	15	\$1,044,348	\$69,623
Veh-Strk Veh,Ped,Obj	116	\$687,876	\$5,930
Constitutional Violation	22	\$510,863	\$23,221
Veh-Struck Animal	52	\$446,073	\$8,578
Veh-Emerg Resp/Pursuit	16	\$329,734	\$20,608
Veh-Rear End Acc	26	\$318,369	\$12,245
Veh-Backing	47	\$223,433	\$4,754
Veh-Fail to Yield ROW	12	\$162,316	\$13,526
Weather	5	\$161,920	\$32,384
Inmate Related	10	\$153,911	\$15,391
Sewer or Water	5	\$151,757	\$30,351
Vandalism	13	\$145,587	\$11,199
Dischg, Leak, & Overflow	4	\$115,089	\$28,772
Emp Term-Subj to Deduct	8	\$100,008	\$12,501
Veh-Jackknife,Rollover	4	\$96,572	\$24,143
Struck Object	38	\$67,153	\$1,767
Veh-Ice On Road	4	\$59,349	\$14,837
Veh-Intersection Acc	3	\$54,831	\$18,277
Fatality	6	\$50,006	\$8,334
Lightning	1	\$46,000	\$46,000
Temperature Extremes	4	\$43,942	\$10,986
Veh-Loss of Control	4	\$41,797	\$10,449
Errors & Omissions	17	\$41,205	\$2,424
Veh-Sideswp,Lane Chg,Pass	6	\$35,531	\$5,922
Human Action	4	\$35,494	\$8,873
Veh-Trk or Tractor Trlr	2	\$29,811	\$14,906
Slip,Trip or Fall	42	\$27,899	\$664
Legal Process	6	\$26,254	\$4,376
Off Road Equipment	9	\$25,003	\$2,778
Employment-Discrimination	1	\$25,001	\$25,001
Regulatory Taking/Inverse Cond/Land Use	1	\$25,001	\$25,001
Boiler	1	\$16,000	\$16,000
Elec Surge-Not Lightning	1	\$15,000	\$15,000
Alleged Acc-Ins Unaware	6	\$13,788	\$2,298
Veh-Ran Off Rdwy	2	\$13,580	\$6,790
Lightning/Snow/Rain	2	\$6,360	\$3,180
Animal or Insect	4	\$5,237	\$1,309
Building Related	2	\$3,501	\$1,751
Criminal Activity	2	\$2,100	\$1,050
Falling or Thrown Object	4	\$2,000	\$500
Law Enforcement	1	\$1,600	\$1,600
Child Custody	1	\$285	\$285
Discrimination	3	\$2	\$1
Govt Process or System	2	\$2	\$1
Street or Roadway	32	\$2	\$0
Bodily Injury	2	\$1	\$1
Employment Related	1	\$1	\$1
Health, Safety & Welfare	1	\$1	\$1
Suicide or Attempted	1	\$1	\$1
Cuts	1	\$0	\$0
Excavation-Trench/Tunnel	5	\$0	\$0
Flood	1	\$0	\$0
Heart/Chest Pains	1	\$0	\$0
Network Liability	1	\$0	\$0
Veh-Other Driving	1	\$0	\$0
Veh-Rocks From Truck	3	\$0	\$0
	606	\$8,031,686	\$13,254

County Workers' Compensation Pool Loss Ratio Report as of December 31, 2024



Summit County CWCP Loss Ratio



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

County Workers' Compensation Pool

Loss Analysis by County and Division, Department & Accident

Summit



Claims From 1/1/24 to 12/31/24

Division	Department	Claim Type	Total \$ Incurred
010-Administration			
<i>010111-Admin Grounds & Bldg Maint</i>			
Body Mechanics			
W224SUM009	Stepped out of trailer	Indemnity	\$65,493
		1	\$65,493
020-Law Enforcement			
<i>020201-Sheriff-Administration</i>			
Slip,Trip or Fall			
W224SUM005	Tripped in the bathroom.	Medical Only	\$2,496
<i>020202-Sheriff-Patrol Division</i>			
Body Mechanics			
W224SUM010	Loading ATV onto trailer	Medical Only	\$8,500
Training			
W224SUM014	Arrest Control Training	Medical Only	\$323
W224SUM013	Arrest Control Training	Medical Only	\$468
W224SUM011	Arrest Control Tactics training	Medical Only	\$459
W224SUM003	Arrest Control Training	Indemnity	\$85,153
W224SUM004	Training scenario	Medical Only	\$681
<i>020209-Sheriff-Emergency Services</i>			
Cumulative Trauma			
W224SUM012	Wearing protective vest during job	Indemnity	\$41,008
<i>020210-Sheriff-S&R Volunteers</i>			
Stress-Mental			
W224SUM007	Stress.	Medical Only	\$1,072
<i>020215-Sheriff-Animal Control</i>			
Animal or Insect			
W224SUM006	Scruffing a cat	Medical Only	\$1,085
		10	\$141,245
050-Health Department			
<i>050500-Health-Administration</i>			
Lifting			
W224SUM008	Loading tent weights	Medical Only	\$8,500
<i>050550-Health-Health Care Facilities</i>			
Slip,Trip or Fall			
W224SUM002	Slipped and fell on icy path	Medical Only	\$8,500
		2	\$17,000
090-Public Transportation			
<i>090810-Transit Agency</i>			
Cumulative Trauma			
W223SUM023	Performing normal job duties.	Medical Only	\$599
Slip,Trip or Fall			
W224SUM001	Slip and fall.	Medical Only	\$0
		2	\$599
Total		15	\$224,336

Loss Analysis by Pool by Division

Claims From 01/01/24 to 12/31/24 as of December 31, 2024

Division	Frequency # of Claims	Severity \$ of Claims	Average \$ of Claims
010-Administration	113	\$1,538,124	\$13,612
020-Law Enforcement	374	\$2,375,931	\$6,353
030-Road & Bridge	110	\$1,302,154	\$11,838
040-Social Services	71	\$484,780	\$6,828
050-Health Department	23	\$123,156	\$5,355
060-Community Services	4	\$18,524	\$4,631
090-Public Transportation	3	\$599	\$200
110-Ambulance Service	21	\$132,288	\$6,299
130-Weed & Pest Control	1	\$1,236	\$1,236
140-Landfill	8	\$24,647	\$3,081
150-Public Safety	3	\$3,605	\$1,202
160-Search & Rescue	1	\$20,000	\$20,000
170-Miscellaneous	9	\$10,700	\$1,189
180-Sponsored Entities	1	\$4,055	\$4,055
190-District Attorneys	4	\$0	\$0
Pool Total	746	\$6,039,800	\$8,096

Loss Analysis by Pool by Accident

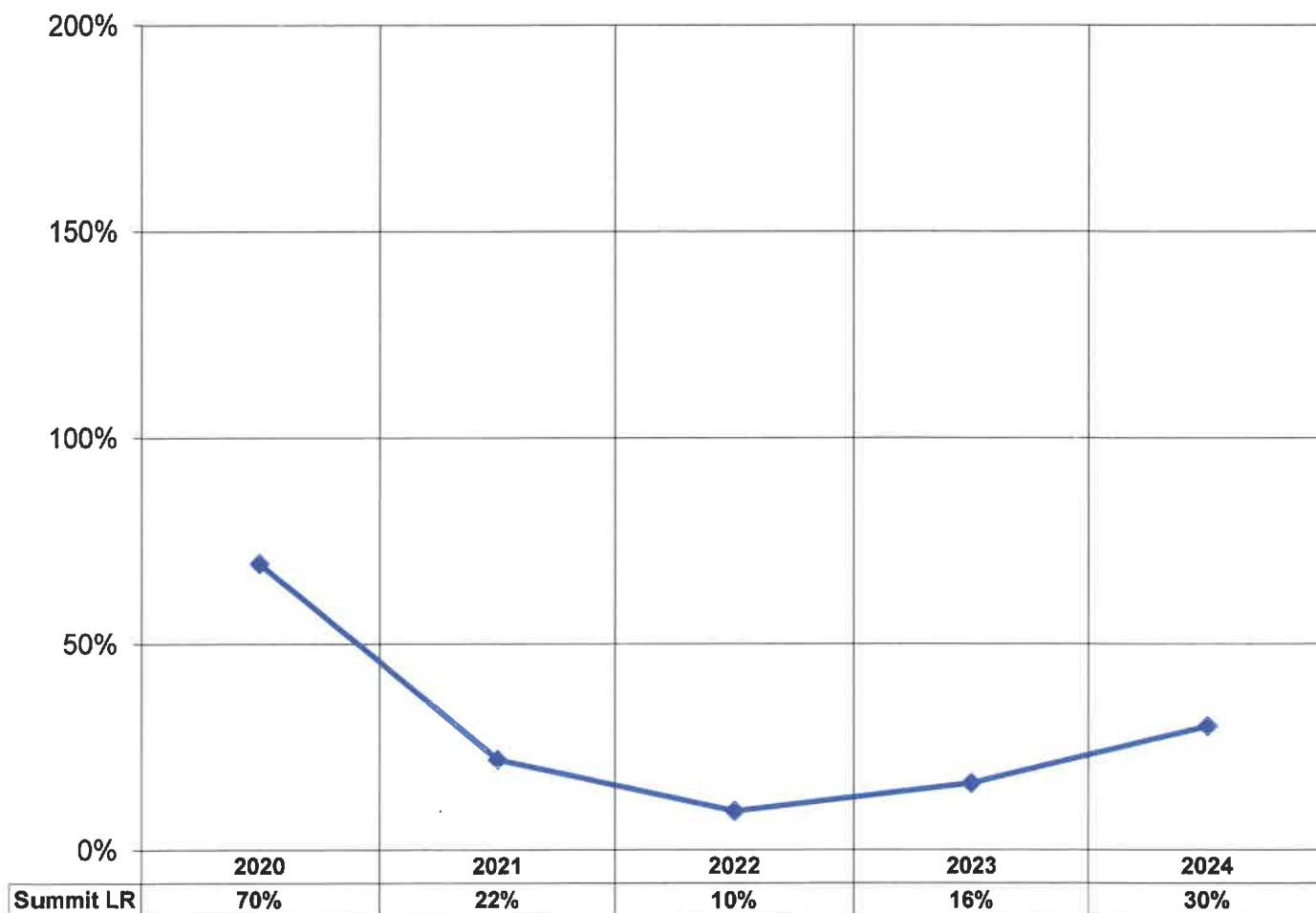
Claims From January 01, 2024 through December 31, 2024

Accident	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
Slip,Trip or Fall	172	\$2,421,633	\$14,079
Body Mechanics	44	\$522,105	\$11,866
Training	49	\$514,371	\$10,497
Lifting	35	\$438,163	\$12,519
Inmate Related	86	\$300,263	\$3,491
Gunshot	3	\$271,848	\$90,616
Arrest Related	46	\$259,732	\$5,646
Falling or Thrown Object	27	\$232,001	\$8,593
Struck Object	39	\$206,191	\$5,287
Push, Pull	11	\$171,123	\$15,557
Caught in/btwn Equip	27	\$105,125	\$3,894
Cumulative Trauma	9	\$70,047	\$7,783
Cancer	1	\$60,463	\$60,463
Exposure Blood/Bodily Fluids/Disease	26	\$53,819	\$2,070
Veh-Fail to Yield ROW	3	\$39,816	\$13,272
Chemical or Other Exposure	44	\$39,538	\$899
Animal or Insect	29	\$37,656	\$1,298
Attack by Inmate	7	\$32,893	\$4,699
Foreign Body in Eye	5	\$29,542	\$5,908
Veh-Rear End Acc	1	\$26,703	\$26,703
Veh-Intersection Acc	3	\$22,857	\$7,619
Strain	1	\$17,744	\$17,744
Needle Stick	9	\$17,446	\$1,938
Elec Surge-Not Lightning	1	\$15,836	\$15,836
Jumping, Running	6	\$15,342	\$2,557
Veh-Emerg Resp/Pursuit	1	\$15,000	\$15,000
Veh-Strk Veh,Ped,Obj	4	\$12,234	\$3,059
Assault & Battery	2	\$10,000	\$5,000
Veh-Jackknife,Rollover	2	\$9,729	\$4,864
Veh-Backing	2	\$9,500	\$4,750
Veh-Struck Animal	1	\$9,500	\$9,500
Bodily Injury	3	\$8,541	\$2,847
Glass	2	\$8,500	\$4,250
Hot Object	1	\$8,500	\$8,500
Reaching	3	\$5,010	\$1,670
Veh-Loss of Control	3	\$4,256	\$1,419
Cuts	9	\$3,937	\$437
Equip & Power Tools	4	\$3,919	\$980
Heart/Chest Pains	4	\$2,099	\$525
Veh-Sideswp,Lane Chg,Pass	1	\$2,047	\$2,047
Fire, Smoke, Explosion	4	\$1,473	\$368
Stress-Mental	2	\$1,072	\$536
Inhalation	6	\$1,035	\$173
Fatality	1	\$831	\$831
Human Action	2	\$240	\$120
Veh-Viol Traff Ctrl Device	1	\$120	\$120
Veh-Ice On Road	1	\$1	\$1
Temperature Extremes	1	\$0	\$0
Unknown	1	\$0	\$0
Veh-Other Driving	1	\$0	\$0
	746	\$6,039,800	\$8,096

Colorado Counties Casualty Property Pool Loss Ratio Report as of December 31, 2024



Summit County CAPP Loss Ratio



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

Summit CAPP 1

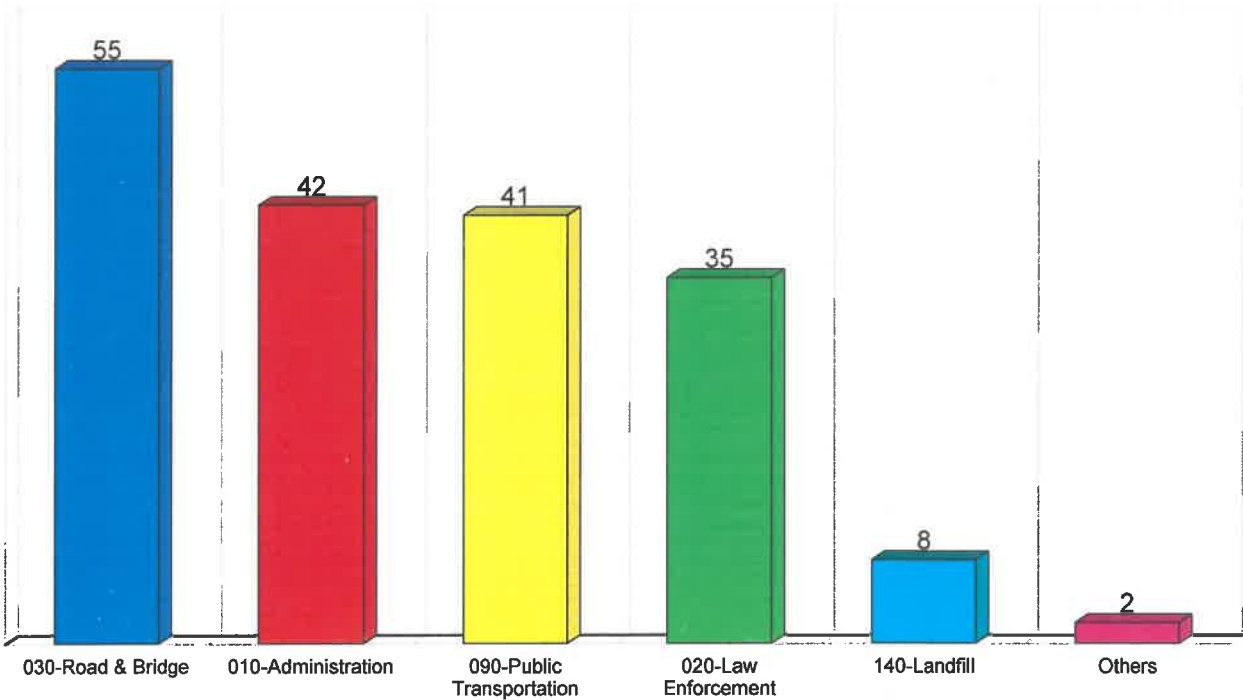


Loss Analysis by County by Division

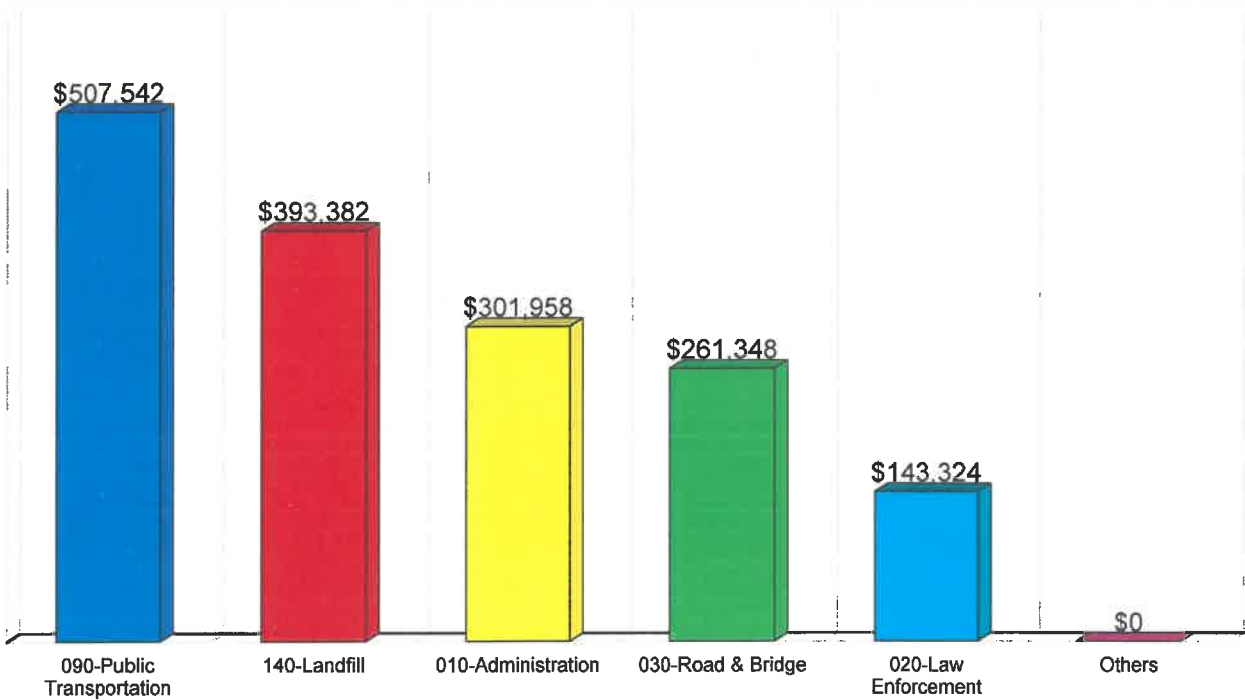
Claims From to 2020 through 2024 as of 12/31/24

	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
	183	\$1,607,554	\$8,784

Top Five in Frequency



Top Five in Severity



Loss Analysis by County by Accident

Claims From to 2020 through 2024 as of 12/31/24

Frequency
of Claims

Severity
\$ of Claims

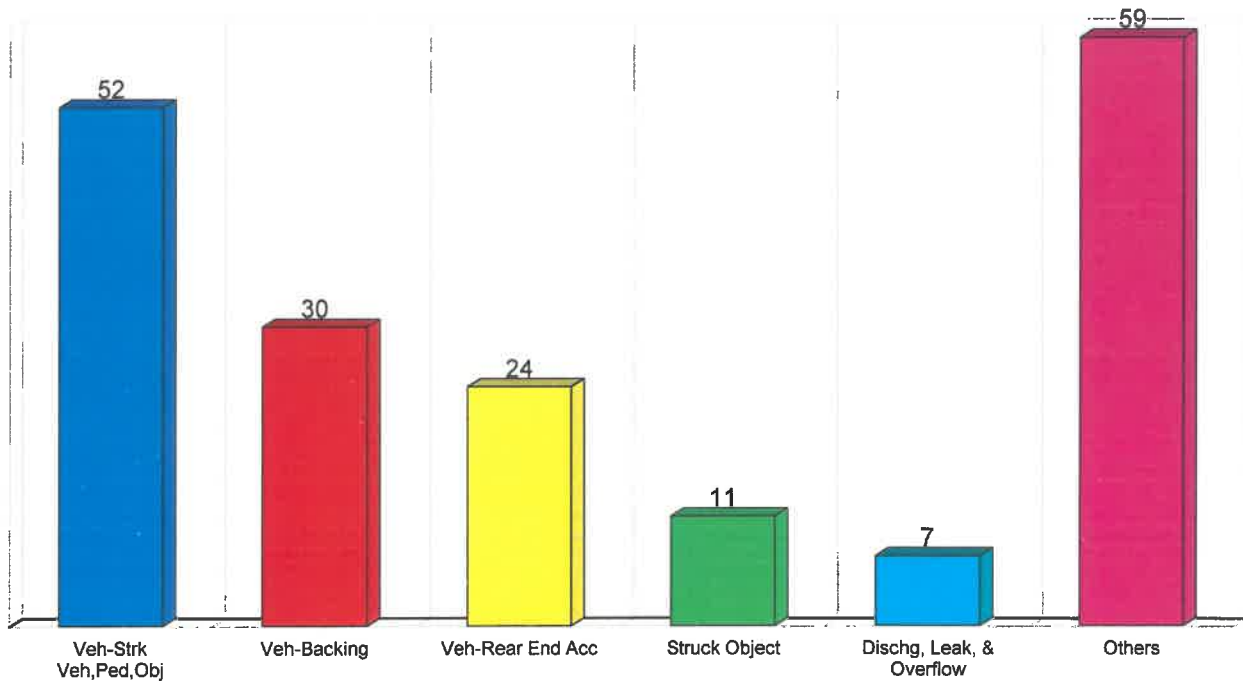
Average Cost
Per Claim

183

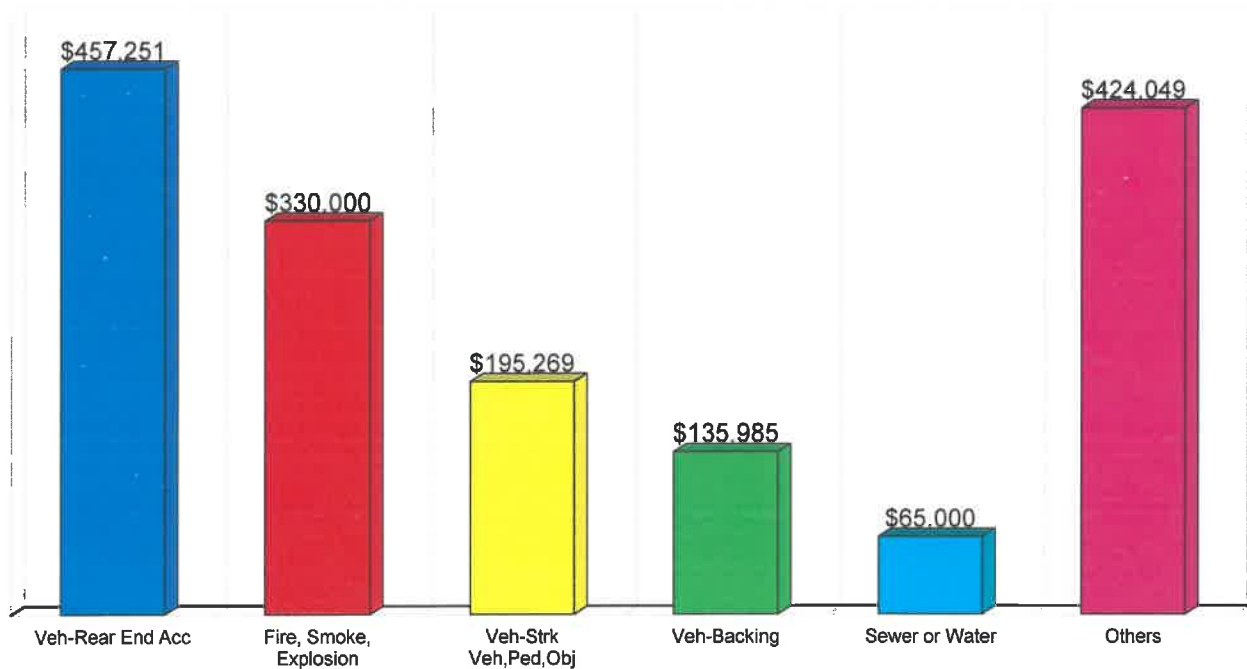
\$1,607,554

\$8,784

Top Five in Frequency



Top Five in Severity



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

Summit

Claims From 2020 to 2024 as of December 31, 2024

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
010-Administration				
<u>010101-Admin Commissioners</u>				
	<i>Emp Term-Subj to Deduct</i>	2	\$2	\$1
	<i>Errors & Omissions</i>	2	\$0	\$0
	<i>Fatality</i>	1	\$0	\$0
	<i>Professional Liability</i>	1	\$0	\$0
	<i>Street or Roadway</i>	1	\$0	\$0
<u>010102-Admin Administration</u>				
	<i>Veh-Backing</i>	1	\$0	\$0
	<i>Veh-Strk Veh,Ped,Obj</i>	2	\$440	\$220
	<i>Veh-Struck Animal</i>	1	\$6,765	\$6,765
<u>010105-Admin Financial Administration</u>				
	<i>Veh-Strk Veh,Ped,Obj</i>	1	\$2,023	\$2,023
<u>010111-Admin Grounds & Bldg Maint</u>				
	<i>Dischg, Leak, & Overflow</i>	6	\$41,325	\$6,887
	<i>Falling or Thrown Object</i>	2	\$11,942	\$5,971
	<i>Fire, Smoke, Explosion</i>	1	\$20,000	\$20,000
	<i>Sewer or Water</i>	1	\$65,000	\$65,000
	<i>Slip,Trip or Fall</i>	3	\$33,261	\$11,087
	<i>Struck Object</i>	2	\$4,150	\$2,075
	<i>Temperature Extremes</i>	3	\$28,820	\$9,607
	<i>Veh-Backing</i>	2	\$6,140	\$3,070
	<i>Veh-Strk Veh,Ped,Obj</i>	5	\$22,697	\$4,539
<u>010114-Admin Building Inspection</u>				
	<i>Veh-Rear End Acc</i>	2	\$8,499	\$4,249
<u>010120-Admin Clerk&Recorder,Elections</u>				
	<i>Legal Process</i>	1	\$43,792	\$43,792
<u>010123-Admin Field Operations</u>				
	<i>Veh-Strk Veh,Ped,Obj</i>	1	\$7,102	\$7,102
<u>010140-Admin Assessor</u>				
	<i>Veh-Backing</i>	1	\$0	\$0
		42	\$301,958	\$7,189
020-Law Enforcement				
<u>020201-Sheriff-Administration</u>				
	<i>Emp Term-Subj to Deduct</i>	1	\$0	\$0
	<i>Vandalism</i>	1	\$3,042	\$3,042
<u>020202-Sheriff-Patrol Division</u>				
	<i>Alleged Acc-Ins Unaware</i>	2	\$9,206	\$4,603
	<i>Fatality</i>	1	\$25,001	\$25,001
	<i>Veh-Backing</i>	11	\$21,798	\$1,982
	<i>Veh-Front End Coll</i>	1	\$37,008	\$37,008
	<i>Veh-Ice On Road</i>	3	\$6,764	\$2,255
	<i>Veh-Rear End Acc</i>	3	\$12,537	\$4,179
	<i>Veh-Strk Veh,Ped,Obj</i>	9	\$15,616	\$1,735

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

Claims From 2020 to 2024 as of December 31, 2024

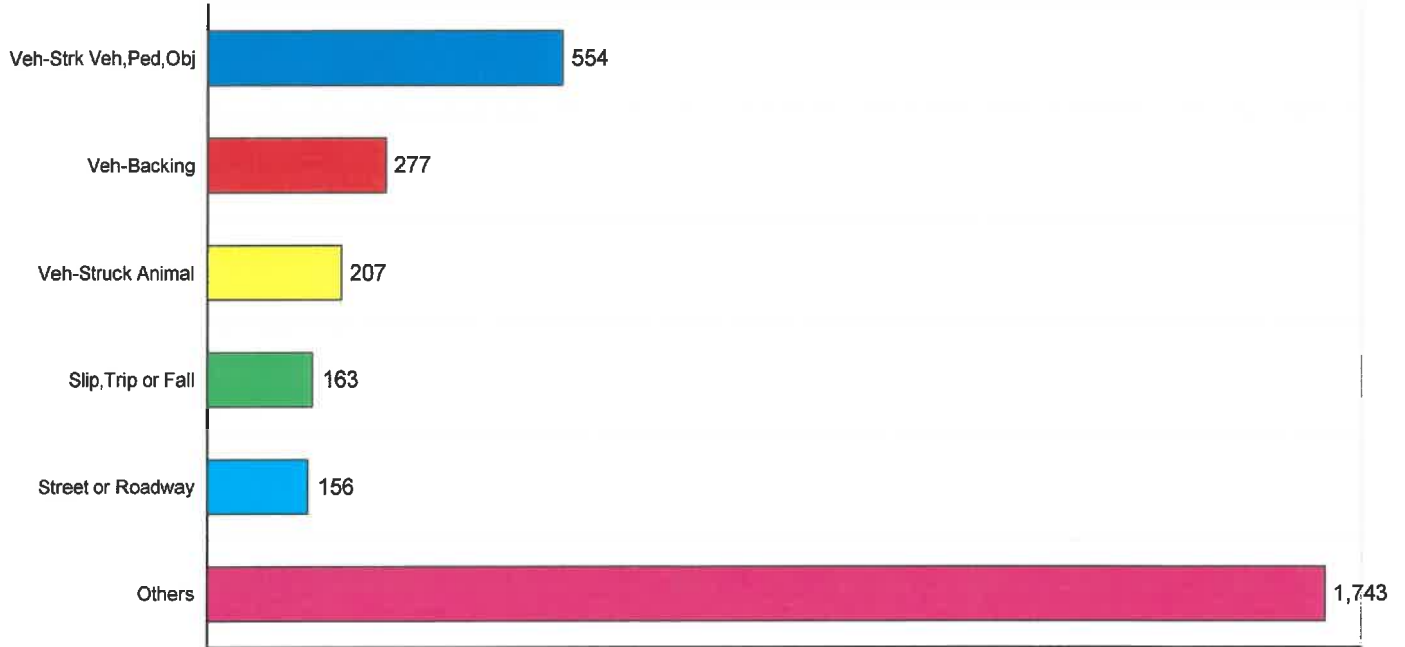
Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
	<i>Veh-Struck Animal</i>	2	\$4,917	\$2,459
<u>020203-Sheriff-Detention Center</u>				
	<i>Dischg, Leak, & Overflow</i>	1	\$7,435	\$7,435
		35	\$143,324	\$4,095
030-Road & Bridge				
<u>030300-R&B Administration</u>				
	<i>Veh-Strk Veh,Ped,Obj</i>	1	\$1	\$1
<u>030309-R&B Maintenance</u>				
	<i>Excavation-Trench/Tunnel</i>	1	\$0	\$0
	<i>Hail/Wind</i>	1	\$6,568	\$6,568
	<i>Street or Roadway</i>	2	\$0	\$0
	<i>Struck Object</i>	1	\$13,218	\$13,218
	<i>Veh-Backing</i>	1	\$0	\$0
	<i>Veh-Sideswp,Lane Chg,Pass</i>	1	\$10,496	\$10,496
	<i>Veh-Strk Veh,Ped,Obj</i>	5	\$7,180	\$1,436
<u>030312-R&B Snow & Ice Removal</u>				
	<i>Off Road Equipment</i>	6	\$222	\$37
	<i>Street or Roadway</i>	1	\$0	\$0
	<i>Struck Object</i>	3	\$3,000	\$1,000
	<i>Veh-Backing</i>	4	\$25,596	\$6,399
	<i>Veh-Ice On Road</i>	1	\$19,716	\$19,716
	<i>Veh-Strk Veh,Ped,Obj</i>	9	\$69,368	\$7,708
<u>030313-R&B Traffic Maintenance</u>				
	<i>Veh-Rear End Acc</i>	2	\$14,645	\$7,322
	<i>Veh-Strk Veh,Ped,Obj</i>	1	\$12,911	\$12,911
<u>030314-R&B Fleet Maintenance</u>				
	<i>Veh-Backing</i>	5	\$14,196	\$2,839
	<i>Veh-Rear End Acc</i>	4	\$12,934	\$3,234
	<i>Veh-Strk Veh,Ped,Obj</i>	3	\$4,733	\$1,578
	<i>Veh-Struck Animal</i>	2	\$46,564	\$23,282
<u>030315-R&B Trucking</u>				
	<i>Fire, Smoke, Explosion</i>	1	\$0	\$0
		55	\$261,348	\$4,752
040-Social Services				
<u>040400-Soc Svcs Administration</u>				
	<i>Emp Term-Subj to Deduct</i>	1	\$0	\$0
		1	\$0	\$0
090-Public Transportation				
<u>090810-Transit Agency</u>				
	<i>Slip, Trip or Fall</i>	2	\$7,920	\$3,960
	<i>Struck Object</i>	2	\$1,500	\$750
	<i>Vandalism</i>	1	\$4,487	\$4,487

**Loss Analysis by County and
Division, Department & Accident - Five Year**
Summit
Claims From 2020 to 2024 as of December 31, 2024

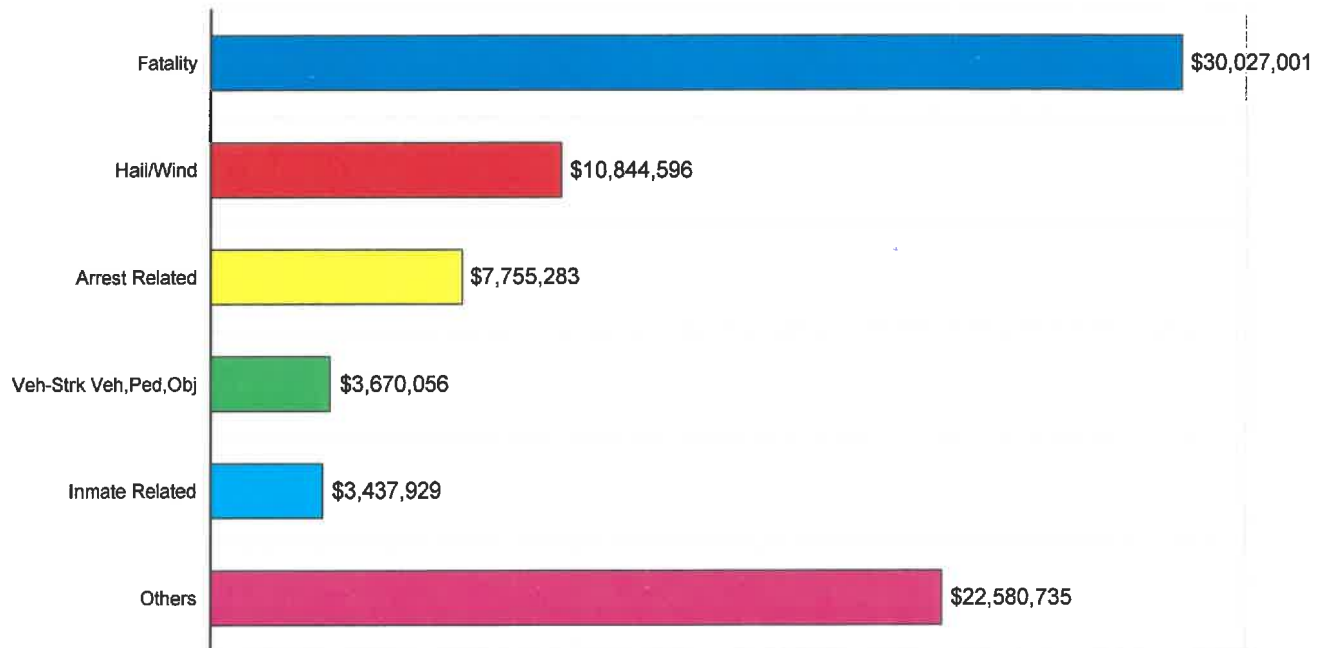
Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
	<i>Veh-Backing</i>	2	\$4,911	\$2,456
	<i>Veh-Fail to Yield ROW</i>	4	\$39,258	\$9,814
	<i>Veh-Ice On Road</i>	2	\$0	\$0
	<i>Veh-Rear End Acc</i>	13	\$408,635	\$31,433
	<i>Veh-Strk Veh,Ped,Obj</i>	14	\$40,831	\$2,916
	<i>Veh-Struck Animal</i>	1	\$0	\$0
		41	\$507,542	\$12,379
130-Weed & Pest Control				
	<u><i>130220-Weed & Pest Control</i></u>			
	<i>Veh-Fail to Allow Clrnce</i>	1	\$0	\$0
		1	\$0	\$0
140-Landfill				
	<u><i>140900-Landfill Administration</i></u>			
	<i>Fire, Smoke, Explosion</i>	1	\$310,000	\$310,000
	<i>Struck Object</i>	1	\$7,670	\$7,670
	<i>Veh-Backing</i>	3	\$63,344	\$21,115
	<i>Veh-Strk Veh,Ped,Obj</i>	1	\$12,367	\$12,367
	<u><i>140901-Landfill Operations</i></u>			
	<i>Struck Object</i>	2	\$0	\$0
		8	\$393,382	\$49,173
Total		183	\$1,607,554	\$8,784

	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
	3,100	\$78,315,600	\$25,263

Top Five in Frequency



Top Five in Severity



Loss Analysis by Pool by Accident

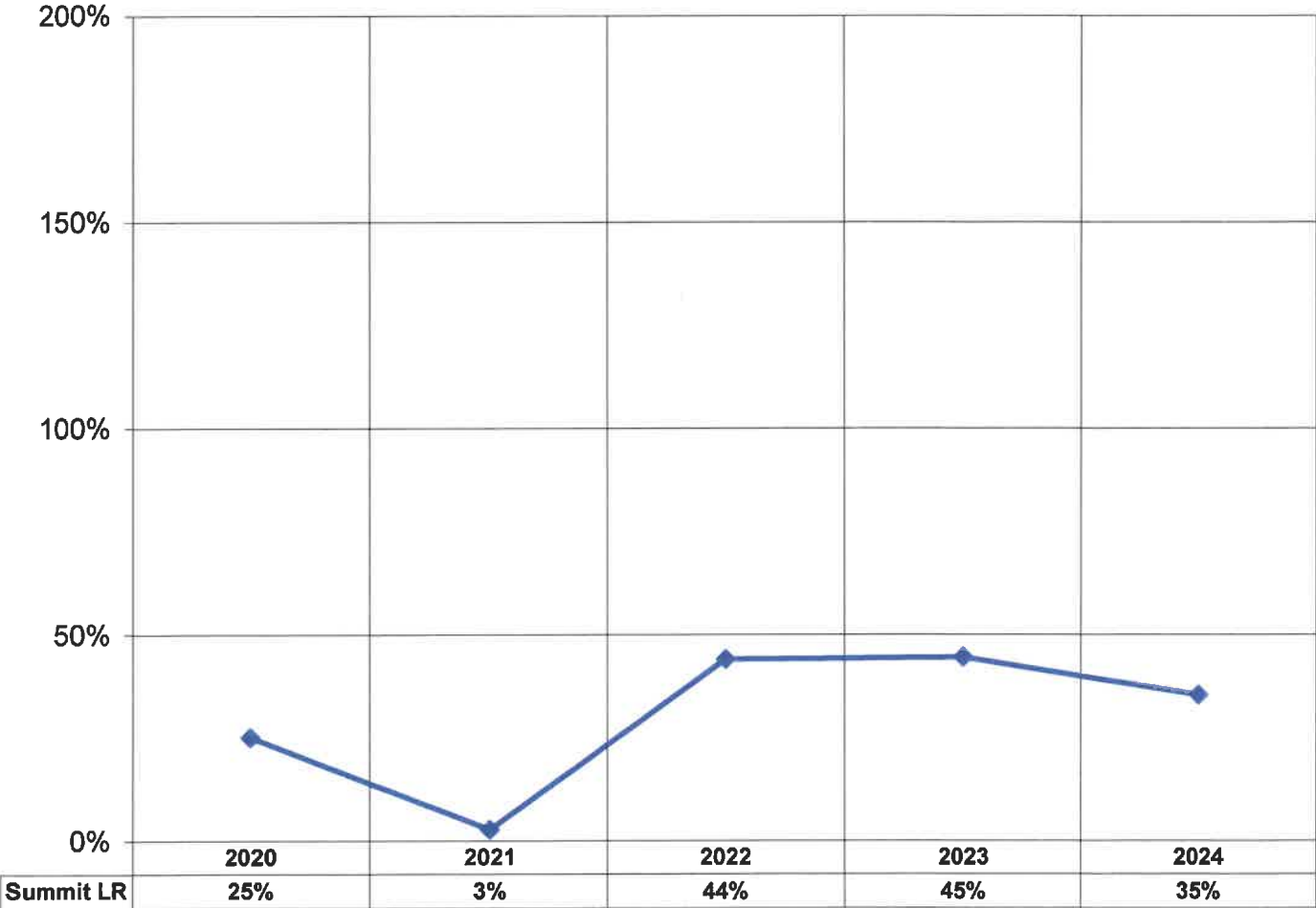
Claims From 2020 to 2024 as of December 31, 2024

Accident	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
Fatality	37	\$30,027,001	\$811,541
Hail/Wind	108	\$10,844,596	\$100,413
Arrest Related	68	\$7,755,283	\$114,048
Veh-Strk Veh,Ped,Obj	554	\$3,670,056	\$6,625
Inmate Related	71	\$3,437,929	\$48,422
Emp Term-Subj to Deduct	57	\$1,989,677	\$34,907
Veh-Rear End Acc	140	\$1,746,872	\$12,478
Veh-Jackknife,Rollover	31	\$1,620,149	\$52,263
Fire, Smoke, Explosion	17	\$1,506,839	\$88,638
Criminal Activity	5	\$1,410,312	\$282,062
Constitutional Violation	61	\$1,350,832	\$22,145
Veh-Struck Animal	207	\$1,301,864	\$6,289
Veh-Emerg Resp/Pursuit	77	\$914,224	\$11,873
Veh-Fail to Yield ROW	71	\$887,400	\$12,499
Veh-Backing	277	\$823,879	\$2,974
Lightning/Snow/Rain	29	\$794,240	\$27,388
Legal Process	68	\$758,946	\$11,161
Dischg, Leak, & Overflow	41	\$694,546	\$16,940
Veh-Ice On Road	57	\$691,117	\$12,125
Suicide or Attempted	5	\$599,541	\$119,908
Vandalism	101	\$508,348	\$5,033
Discrimination	10	\$495,968	\$49,597
Weather	6	\$463,769	\$77,295
Network Liability	6	\$387,292	\$64,549
Slip,Trip or Fall	163	\$321,560	\$1,973
Struck Object	145	\$295,843	\$2,040
Temperature Extremes	16	\$273,238	\$17,077
Veh-Front End Coll	6	\$262,288	\$43,715
Veh-Train Accident	1	\$241,555	\$241,555
Veh-Sideswp,Lane Chg,Pass	35	\$208,756	\$5,964
Sewer or Water	6	\$195,016	\$32,503
Errors & Omissions	35	\$193,755	\$5,536
Veh-Loss of Control	22	\$180,532	\$8,206
Veh-Ran Off Rdwy	8	\$177,002	\$22,125
Veh-Fail to Allow Clnce	8	\$168,343	\$21,043
Defamation or Slander	12	\$153,987	\$12,832
Off Road Equipment	76	\$116,704	\$1,536
Gunshot	3	\$95,149	\$31,716
Veh-Intersection Acc	10	\$83,671	\$8,367
Street or Roadway ·	156	\$72,420	\$464
Alleged Acc-Ins Unaware	49	\$67,141	\$1,370
Falling or Thrown Object	44	\$62,362	\$1,417
Animal or Insect	9	\$60,077	\$6,675
Malicious Prosecution	5	\$51,599	\$10,320
Lightning	1	\$46,000	\$46,000
Sexual Harassment	3	\$36,401	\$12,134
Human Action	4	\$35,494	\$8,873
Veh-Rocks From Truck	46	\$32,151	\$699
Veh-Trk or Tractor Trlr	3	\$30,911	\$10,304
Elec Surge-Not Lightning	7	\$28,924	\$4,132
Employment-Discrimination	1	\$25,001	\$25,001
Regulatory Taking/Inverse Cond/Land Us	3	\$25,001	\$8,334
Trespass	2	\$25,001	\$12,501
Govt Process or System	7	\$24,548	\$3,507
Boiler	1	\$16,000	\$16,000
Others	109	\$28,489	\$261
	3,100	\$78,315,600	\$25,263

**County Workers' Compensation Pool
Loss Ratio Report
as of December 31, 2024**



**Summit County
CWCP Loss Ratio**



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

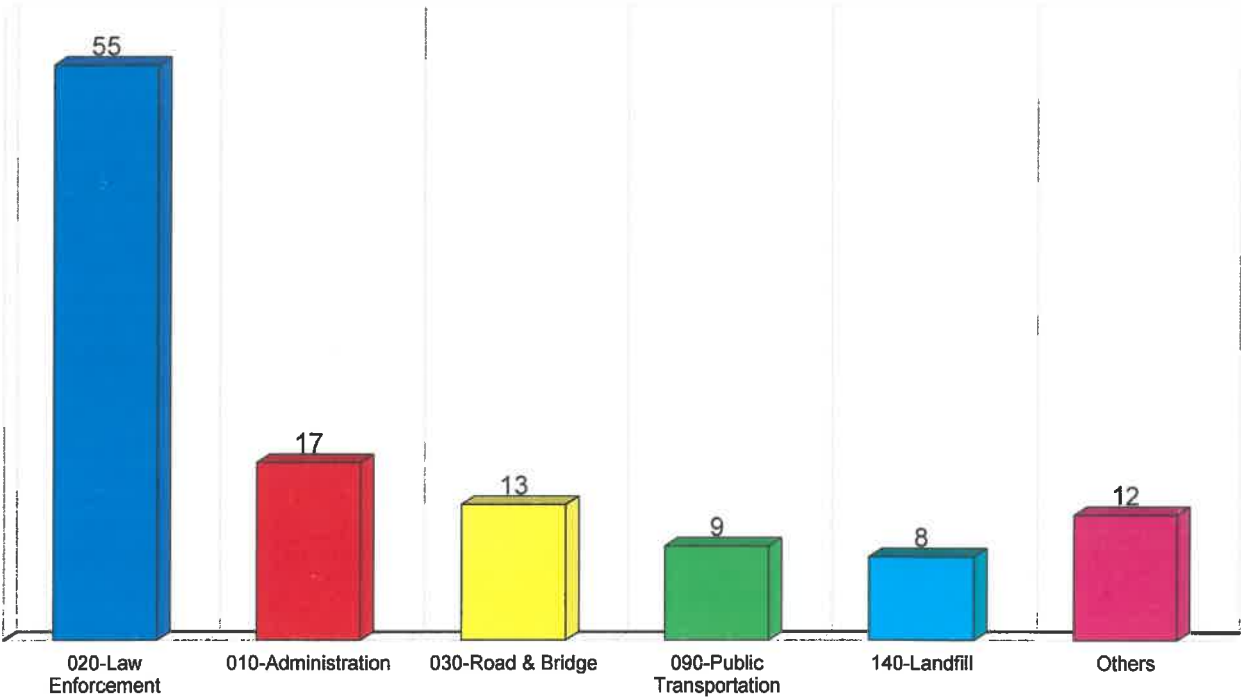


Loss Analysis by County by Division

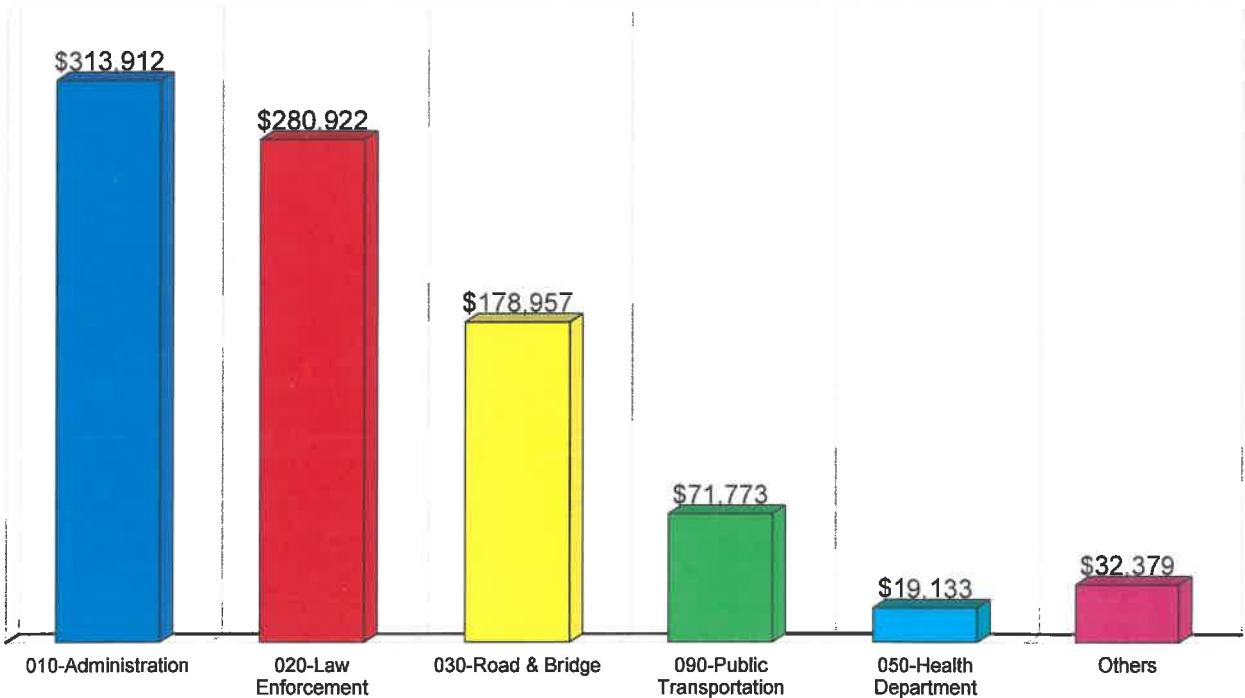
Claims From to 2020 through 2024 as of 12/31/24

	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
	114	\$897,075	\$7,869

Top Five in Frequency



Top Five in Severity



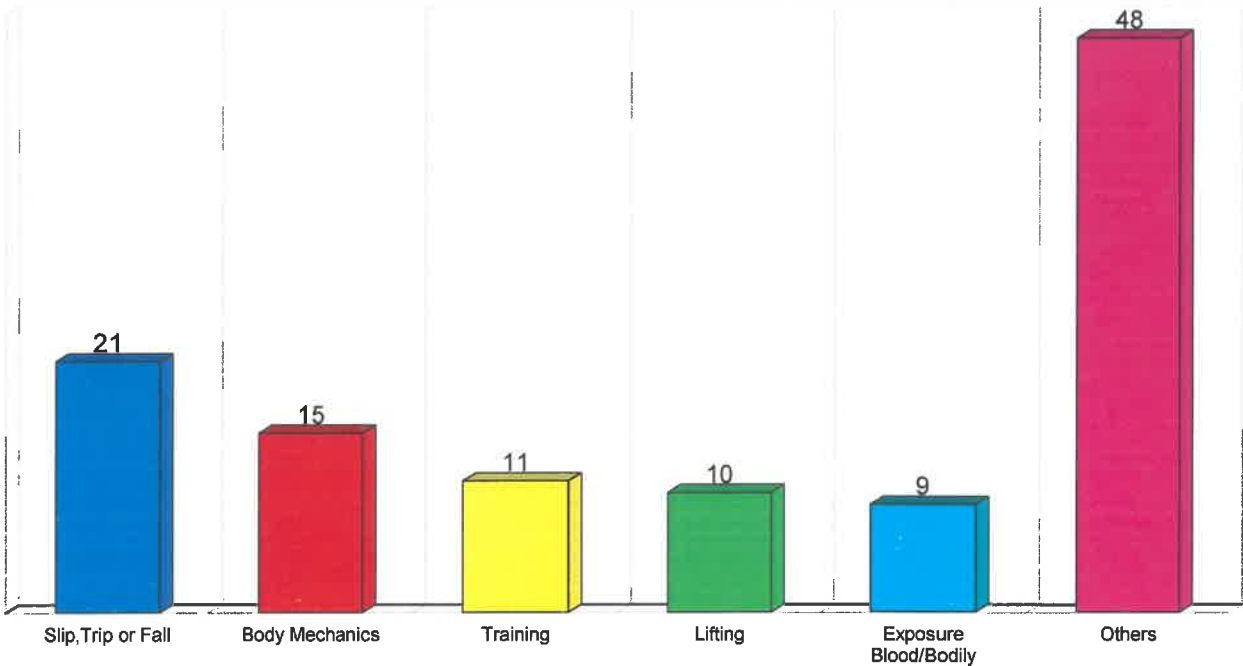


Loss Analysis by County by Accident

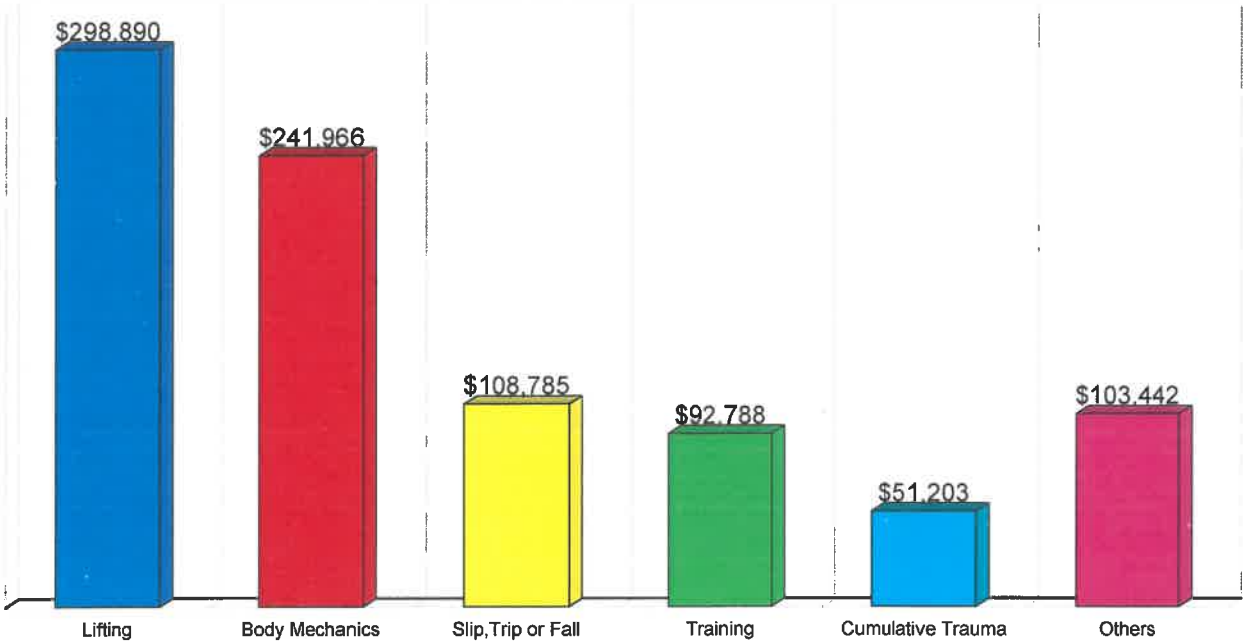
Claims From to 2020 through 2024 as of 12/31/24

	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
	114	\$897,075	\$7,869

Top Five in Frequency



Top Five in Severity



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

Claims From 2020 to 2024 as of December 31, 2024

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
010-Administration				
<u>010102-Admin Administration</u>				
	Slip, Trip or Fall	2	\$4,520	\$2,260
<u>010107-Admin Other Support Svcs</u>				
	Chemical or Other Exposure	1	\$952	\$952
	Cuts	1	\$621	\$621
	Slip, Trip or Fall	1	\$924	\$924
<u>010110-Admin Planning & Zoning</u>				
	Cumulative Trauma	1	\$2,318	\$2,318
	Cuts	1	\$1,897	\$1,897
	Slip, Trip or Fall	1	\$28,625	\$28,625
<u>010111-Admin Grounds & Bldg Maint</u>				
	Body Mechanics	1	\$65,493	\$65,493
	Falling or Thrown Object	1	\$736	\$736
	Foreign Body in Eye	1	\$379	\$379
	Lifting	2	\$159,234	\$79,617
	Veh-Front End Coll	1	\$1,959	\$1,959
<u>010116-Admin Parks & Open Space</u>				
	Body Mechanics	1	\$40,678	\$40,678
	Cuts	1	\$943	\$943
<u>010814-Admin Facilities Mgmt</u>				
	Lifting	1	\$4,632	\$4,632
		17	\$313,912	\$18,465

020-Law Enforcement020201-Sheriff-Administration

Body Mechanics	1	\$15,500	\$15,500
Exposure Blood/Bodily Fluids/Diseas	1	\$0	\$0
Slip, Trip or Fall	2	\$2,496	\$1,248

020202-Sheriff-Patrol Division

Arrest Related	6	\$4,668	\$778
Attack by Inmate	1	\$45,895	\$45,895
Body Mechanics	3	\$8,880	\$2,960
Chemical or Other Exposure	1	\$659	\$659
Cuts	1	\$700	\$700
Exposure Blood/Bodily Fluids/Diseas	6	\$1,439	\$240
Falling or Thrown Object	1	\$797	\$797
Inmate Related	1	\$523	\$523
Slip, Trip or Fall	3	\$2,665	\$888
Struck Object	1	\$756	\$756
Temperature Extremes	1	\$385	\$385
Training	11	\$92,788	\$8,435
Veh-Sideswp, Lane Chg, Pass	1	\$1,611	\$1,611

020203-Sheriff-Detention Center

Cuts	1	\$428	\$428
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Loss Analysis by County and
Division, Department & Accident - Five Year

Claims From 2020 to 2024 as of December 31, 2024

Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
	<i>Inmate Related</i>	6	\$3,940	\$657
	<i>Needle Stick</i>	1	\$494	\$494
<u>020209-Sheriff-Emergency Services</u>				
	<i>Cumulative Trauma</i>	1	\$41,008	\$41,008
<u>020210-Sheriff-S&R Volunteers</u>				
	<i>Slip, Trip or Fall</i>	1	\$52,187	\$52,187
	<i>Stress-Mental</i>	1	\$1,072	\$1,072
<u>020215-Sheriff-Animal Control</u>				
	<i>Animal or Insect</i>	3	\$2,029	\$676
		<u>55</u>	<u>\$280,922</u>	<u>\$5,108</u>
030-Road & Bridge				
<u>030309-R&B Maintenance</u>				
	<i>Body Mechanics</i>	2	\$6,802	\$3,401
	<i>Lifting</i>	3	\$117,690	\$39,230
	<i>Push, Pull</i>	1	\$4,159	\$4,159
	<i>Slip, Trip or Fall</i>	2	\$1,008	\$504
	<i>Struck Object</i>	2	\$10,341	\$5,170
<u>030310-R&B Construction</u>				
	<i>Lifting</i>	1	\$1,280	\$1,280
<u>030315-R&B Trucking</u>				
	<i>Body Mechanics</i>	1	\$36,972	\$36,972
<u>030316-R&B Weed & Pest Control</u>				
	<i>Chemical or Other Exposure</i>	1	\$705	\$705
		<u>13</u>	<u>\$178,957</u>	<u>\$13,766</u>
040-Social Services				
<u>040400-Soc Svcs Administration</u>				
	<i>Exposure Blood/Bodily Fluids/Disease</i>	1	\$0	\$0
	<i>Slip, Trip or Fall</i>	1	\$4,022	\$4,022
<u>040406-Soc Svcs Council on Aging</u>				
	<i>Slip, Trip or Fall</i>	1	\$0	\$0
		<u>3</u>	<u>\$4,022</u>	<u>\$1,341</u>
050-Health Department				
<u>050500-Health-Administration</u>				
	<i>Lifting</i>	1	\$8,500	\$8,500
<u>050550-Health-Health Care Facilities</u>				
	<i>Slip, Trip or Fall</i>	1	\$8,500	\$8,500
<u>050551-Health-Mental Health</u>				
	<i>Exposure Blood/Bodily Fluids/Disease</i>	1	\$0	\$0
<u>050553-Health-Environmental Health</u>				
	<i>Slip, Trip or Fall</i>	1	\$2,133	\$2,133

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

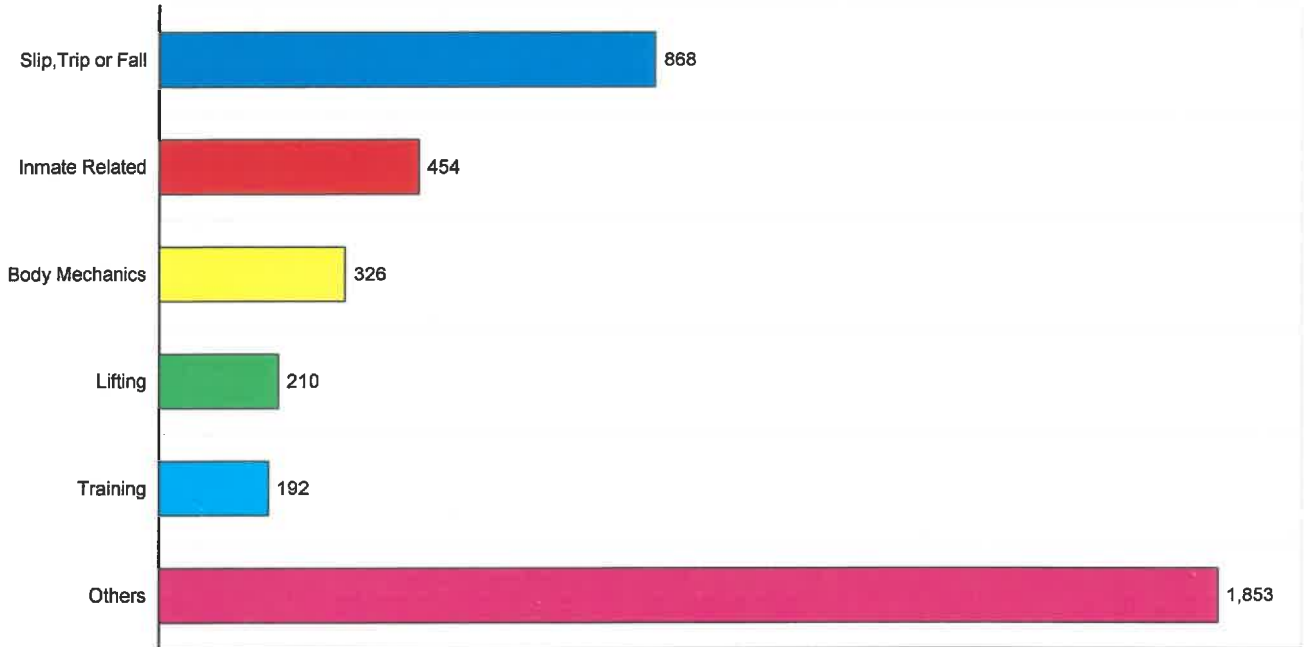
Summit

Claims From 2020 to 2024 as of December 31, 2024

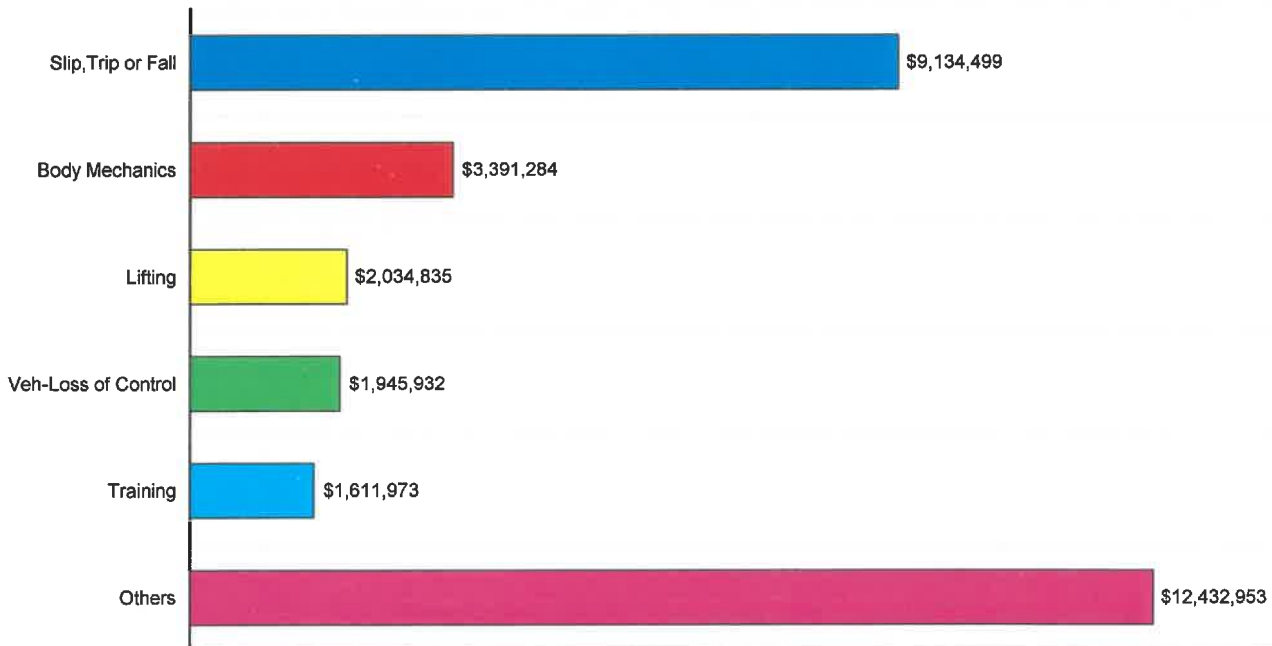
Division	Department	Frequency of Claims	Severity of Claims	Average Incurred
		4	\$19,133	\$4,783
090-Public Transportation				
<u>090810-Transit Agency</u>				
	Body Mechanics	3	\$63,834	\$21,278
	Cumulative Trauma	2	\$3,702	\$1,851
	Heart/Chest Pains	1	\$1,348	\$1,348
	Slip, Trip or Fall	2	\$441	\$221
	Struck Object	1	\$2,447	\$2,447
		9	\$71,773	\$7,975
120-Library				
<u>120180-Library-Library</u>				
	Cumulative Trauma	1	\$2,643	\$2,643
	Lifting	1	\$4,499	\$4,499
<u>120181-Library-Administration</u>				
	Cumulative Trauma	1	\$1,532	\$1,532
	Slip, Trip or Fall	1	\$0	\$0
		4	\$8,674	\$2,168
130-Weed & Pest Control				
<u>130220-Weed & Pest Control</u>				
	Slip, Trip or Fall	1	\$786	\$786
		1	\$786	\$786
140-Landfill				
<u>030309-R&B Maintenance</u>				
	Falling or Thrown Object	1	\$476	\$476
<u>140900-Landfill Administration</u>				
	Veh-Loss of Control	1	\$9,438	\$9,438
<u>140901-Landfill Operations</u>				
	Body Mechanics	3	\$3,806	\$1,269
	Lifting	1	\$3,055	\$3,055
	Push, Pull	1	\$1,642	\$1,642
	Slip, Trip or Fall	1	\$479	\$479
		8	\$18,897	\$2,362
Total		114	\$897,075	\$7,869

	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
	3,903	\$30,551,477	\$7,828

Top Five in Frequency



Top Five in Severity



Loss Analysis by Pool by Accident

Claims From 2020 to 2024 as of December 31, 2024

Accident	Frequency # of Claims	Severity \$ of Claims	Average Cost Per Claim
Slip, Trip or Fall	868	\$9,134,499	\$10,524
Body Mechanics	326	\$3,391,284	\$10,403
Lifting	210	\$2,034,835	\$9,690
Veh-Loss of Control	28	\$1,945,932	\$69,498
Training	192	\$1,611,973	\$8,396
Inmate Related	454	\$1,588,668	\$3,499
Falling or Thrown Object	152	\$1,541,238	\$10,140
Arrest Related	190	\$1,092,463	\$5,750
Veh-Rear End Acc	29	\$980,789	\$33,820
Exposure Blood/Bodily Fluids/Disease	166	\$976,945	\$5,885
Struck Object	184	\$528,645	\$2,873
Push, Pull	62	\$520,386	\$8,393
Veh-Emerg Resp/Pursuit	7	\$456,623	\$65,232
Confront w/Others	20	\$397,429	\$19,871
Veh-Fail to Yield ROW	25	\$376,226	\$15,049
Step in Hole	13	\$374,195	\$28,784
Gunshot	7	\$372,118	\$53,160
Caught in/btwn Equip	131	\$319,511	\$2,439
Human Action	8	\$277,377	\$34,672
Cumulative Trauma	57	\$219,698	\$3,854
Bodily Injury	15	\$182,084	\$12,139
Cuts	96	\$161,167	\$1,679
Fire, Smoke, Explosion	17	\$148,663	\$8,745
Animal or Insect	135	\$132,159	\$979
Jumping, Running	20	\$130,455	\$6,523
Veh-Ice On Road	4	\$127,292	\$31,823
Veh-Jackknife, Rollover	16	\$125,956	\$7,872
Noise	11	\$119,710	\$10,883
Mold Exposure	2	\$111,000	\$55,500
Chemical or Other Exposure	161	\$101,431	\$630
Equip & Power Tools	22	\$100,748	\$4,579
Stress-Mental	10	\$94,937	\$9,494
Attack by Inmate	15	\$93,381	\$6,225
Veh-Intersection Acc	19	\$90,341	\$4,755
Reaching	10	\$85,674	\$8,567
Foreign Body in Eye	33	\$77,141	\$2,338
Assault & Battery	14	\$61,354	\$4,382
Veh-Sideswp, Lane Chg, Pass	4	\$60,513	\$15,128
Veh-Front End Coll	8	\$60,489	\$7,561
Cancer	1	\$60,463	\$60,463
Needle Stick	48	\$50,679	\$1,056
Strain	2	\$40,649	\$20,324
Veh-Struck Animal	4	\$34,355	\$8,589
Veh-Strk Veh, Ped, Obj	11	\$30,245	\$2,750
Weather	2	\$20,233	\$10,116
Veh-Ran Off Rdwy	6	\$19,377	\$3,229
Elec Surge-Not Lightning	3	\$17,813	\$5,938
Veh-Backing	9	\$11,889	\$1,321
Glass	10	\$11,653	\$1,165
Hot Object	4	\$9,050	\$2,263
Heart/Chest Pains	10	\$7,976	\$798
Inhalation	9	\$6,277	\$697
Veh-Other Driving	5	\$5,089	\$1,018
Temperature Extremes	8	\$5,029	\$629
Veh-Train Accident	2	\$4,958	\$2,479
Others	28	\$10,413	\$372
	3,903	\$30,551,477	\$7,828