LOSS DATA ANALYSIS

FISCAL YEAR 2016

LIABILITY TRIANGULATION REPORT

Liability Triangle										
Paid Claims less recovery										
2015-2016										
	2008	2009	2010	2011	2012	2013	2014	2015	2016	
fiscal Year end	73,795	275,603	86,890	116,696	491,260	149,660	162,869	86,317	58,251	1,501,341
One year later	478,747	139,166	242,631	479,968	271,738	356,009	544,352	237,557		2,750,168
Two years later	866,037	502,347	273,303	1,175,512	603,133	331,365	396,503			4,148,200
Three years later	19,731	132,444	459,885	4,831,412	139,255	1,311,426				6,894,153
Four years later	116,819	72,598	(41,635)	(16,662)	161,835					292,955
Five years later	130,243	79,216	22,401	(4,932,734)						(4,700,874)
Six years later	(124,548)	(67,674)	(249,062)							(441,284)
Seven years later	0	0								0
Eight years later	0									0
Nine years later										
Ten years later										
	1,560,824	1,133,700	794,413	1,654,192	1,667,221	2,148,460	1,103,724	323,874	58,251	

PROPERTY TRIANGULATION REPORT

Property Triangle										
Paid Claims less recovery										
2015-2016										
	2008	2009	2010	2011	2012	2013	2014	2015	2016	
fiscal Year end	218,072	194,528	166,901	133,823	224,501	161,790	265,880	145,016	371,713	1,882,224
One year later	57,386	50,736	127,651	12,741	8,749	151,793	106,014	161,052		676,122
Two years later	(812)	99	2,329	749	180	(8,587)	(110,817)			(116,859)
Three years later	0	268	1,451	0	411	76				2,206
Four years later	(3,091)	437	76,296	990	0					74,632
Five years later	0	679	1,012	34						1,725
Six years later	0	9,745	158							9,903
Seven years later	0	0								0
Eight years later	0									0
Nine years later										
Ten years later										
	271,555	256,492	375,798	148,337	233,841	305,072	261,077	306,068	371,713	

WORKERS' COMPENSATION TRIANGULATION REPORT

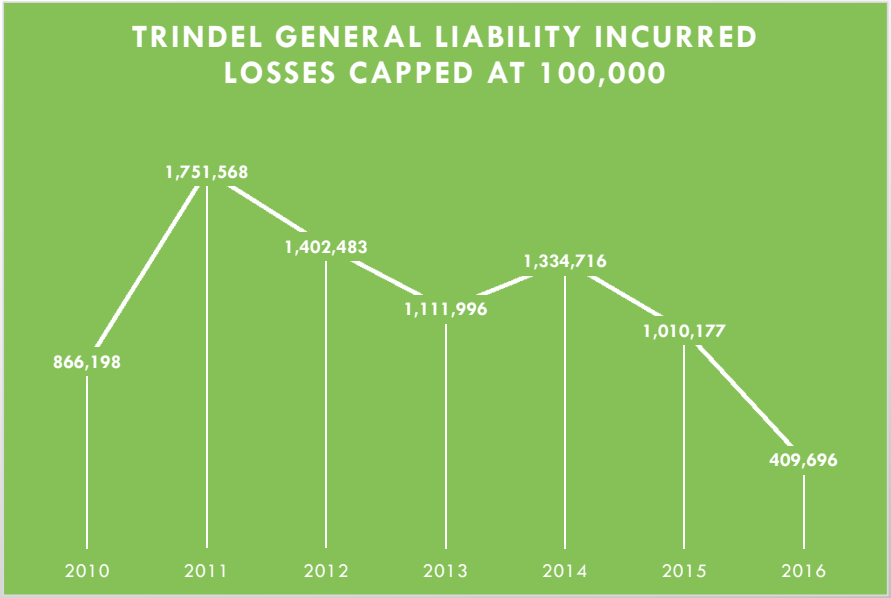
Workers' Compensation Triangle										
Paid Claims less recovery										
2015-2016										
	2008	2009	2010	2011	2012	2013	2014	2015	2016	
fiscal Year end	96,261	475,627	829,566	455,872	521,481	440,194	592,102	652,329	812,816	4,876,248
One year later	153,167	952,532	929,519	1,015,533	1,256,940	1,002,819	756,396	943,920		7,010,826
Two years later	43,719	649,885	486,887	842,897	1,023,236	946,130	520,713			4,513,467
Three years later	15,002	175,503	231,497	514,678	811,134	480,247				2,228,061
Four years later	21,291	317,453	234,368	581,576	353,552					1,508,240
Five years later	4,925	13,914	239,380	109,436						367,655
Six years later	6,025	50,701	38,753							95,479
Seven years later	15,810	60,887								76,697
Eight years later	(377)									(377)
Nine years later										
Ten years later										
	355,823	2,696,502	2,989,970	3,519,992	3,966,343	2,869,390	1,869,211	1,596,249	812,816	

LIABILITY INCURRED LOSSES

BY COUNTY BY YEAR

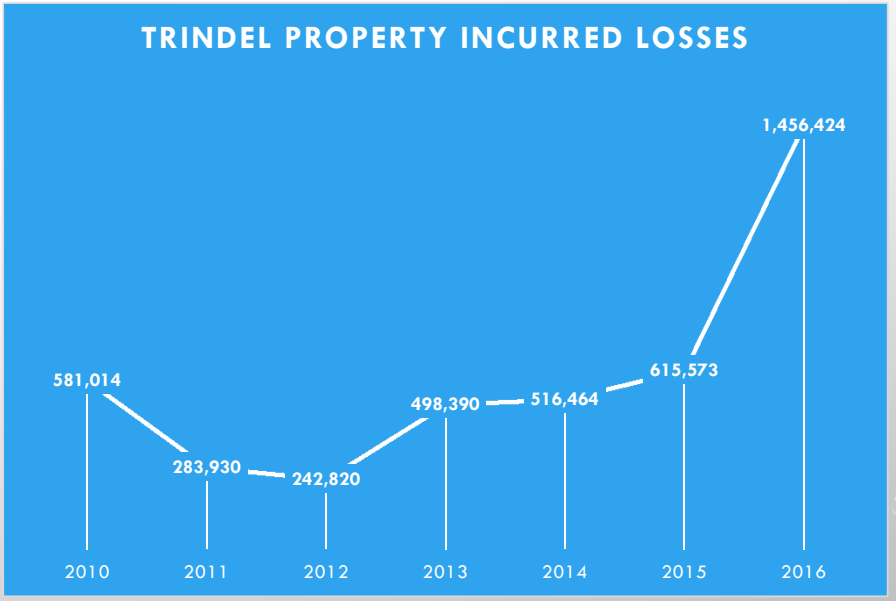
CAPPED AT SELF INSURED LEVEL OF $100,000

Sum of Gross Row Labels	Column Labels 2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	Grand Total
Alpine County	25,827	50,718	13,955	140,936	65,873	9,028		306,337
Colusa County	142,391	202,296	24,976	102,854	1,008	65,362	2,022	540,909
Del Norte County	286,032	282,814	562,494	59,873	184,529	44,142	33,843	1,453,726
Lassen County	148,593	200,850	252,473	57,524	287,644	163,285	7,350	1,117,719
Modoc County	4,478	128,946	107,177	62,434	159,518	230,396	35,244	728,193
Mono County	16,382	174,957	156,800	301,777	157,841	40,802	22,170	870,729
Plumas County	111,149	22,896	23,885	53,243	26,574	66,540	114,701	418,988
San Benito County	42,825	254,351	35,591	21,834	274,895	122,322	60,500	812,317
Sierra County	356	219,418	101,875	124,157	6,308	1,700	1,150	454,964
Sutter County	75,608	103,740	34,079	117,632	144,276	149,149	130,217	754,701
Trinity County	12,556	110,583	89,177	69,732	26,252	117,451	2,500	428,251
Grand Total	**866,198**	**1,751,568**	**1,402,483**	**1,111,996**	**1,334,716**	**1,010,177**	**409,696**	**7,886,834**



PROPERTY INCURRED LOSSES
BY COUNTY BY YEAR

Sum of Gross	Column Labels							
Row Labels	7/1/2009	7/1/2010	7/1/2011	7/1/2012	7/1/2013	7/1/2014	7/1/2015	Grand Total
Alpine County	3,116	29,938	4,650	24,188	21,665	57,875	287,620	429,051
Colusa County			11,970	22,462	1,591	2,557	12,746	51,325
Del Norte County	215,092	10,958	7,570	16,170	27,148	109,367	14,450	400,755
Lassen County	138,498	92,008	35,608	81,890	322,174	54,592	20,225	744,995
Modoc County	6,406	18,509	19,282	18,990	50,138	101,363	66,830	281,518
Mono County	2,138	7,767			7,854	23,057	845	41,661
Plumas County			120,463	75,968	20,660	148,852	288,362	654,306
San Benito County	129,069	2,061	35,354	5,945	55,324	24,639	163,523	415,916
Sierra County	52,432	48,702	3,034	101,002		44,071	2,373	251,614
Sutter County	24,666	3,469	1,824	118,901			400,000	548,860
Trinity County	9,597	70,519	3,065	32,876	9,909	49,199	199,450	374,614
Grand Total	**581,014**	**283,930**	**242,820**	**498,390**	**516,464**	**615,573**	**1,456,424**	**4,194,615**

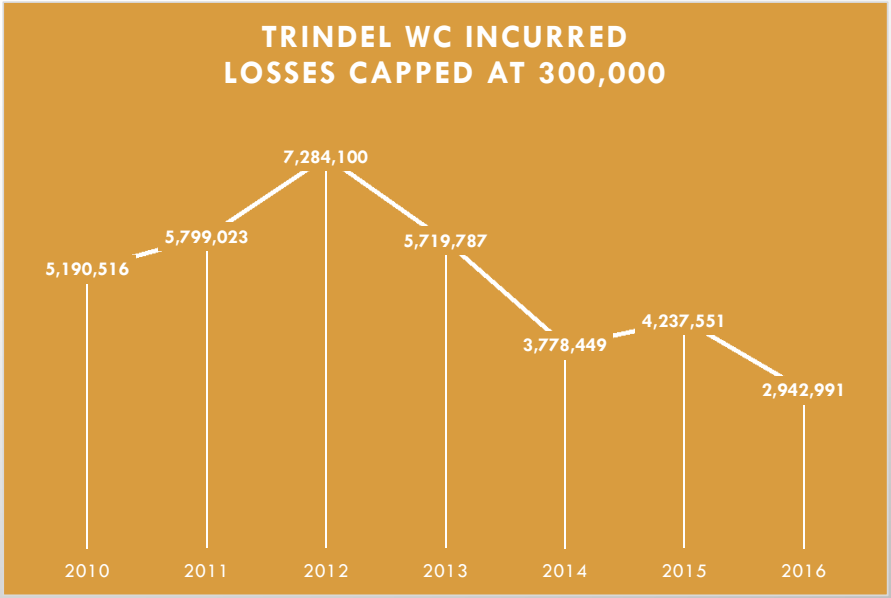


WORKERS' COMPENSATION INCURRED LOSSES

BY COUNTY BY YEAR

CAPPED AT SELF INSURED LEVEL OF $300,000

Sum of Gross Total incurred Row Labels	Column Labels 2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	Grand Total
County of Alpine	12,151	27,245	796,221	213,169	7,763	111,155	54,124	1,221,828
County of Colusa	389,462	396,100	295,351	341,648	372,349	9,776	44,129	1,848,816
County of Del Norte	80,326	1,177,283	1,110,127	832,779	436,840	461,668	358,003	4,457,026
County of Lassen	381,784	884,799	825,023	694,741	1,061,280	652,702	222,040	4,722,368
County of Modoc	346,189	358,772	324,189	4,846	87,721	125,357	301,575	1,548,649
County of Mono*	393,745	626,524	455,723	188,005	279,058	666,491	497,447	3,106,993
County of Plumas	1,145,533	682,847	706,079	1,112,983	473,058	149,168	281,979	4,551,647
County of San Benito	725,749	721,065	785,731	307,833	333,651	764,793	345,348	3,984,169
County of Sierra	358,853	56,023	143,167	180,407	57,044	358,822	84,228	1,238,545
County of Sutter	1,109,572	386,967	1,597,568	1,099,960	587,209	600,196	677,129	6,058,601
County of Trinity	247,152	481,397	244,921	743,415	82,478	337,424	76,990	2,213,777
Grand Total	5,190,516	5,799,023	7,284,100	5,719,787	3,778,449	4,237,551	2,942,991	34,952,417



NUMBER OF CLAIMS

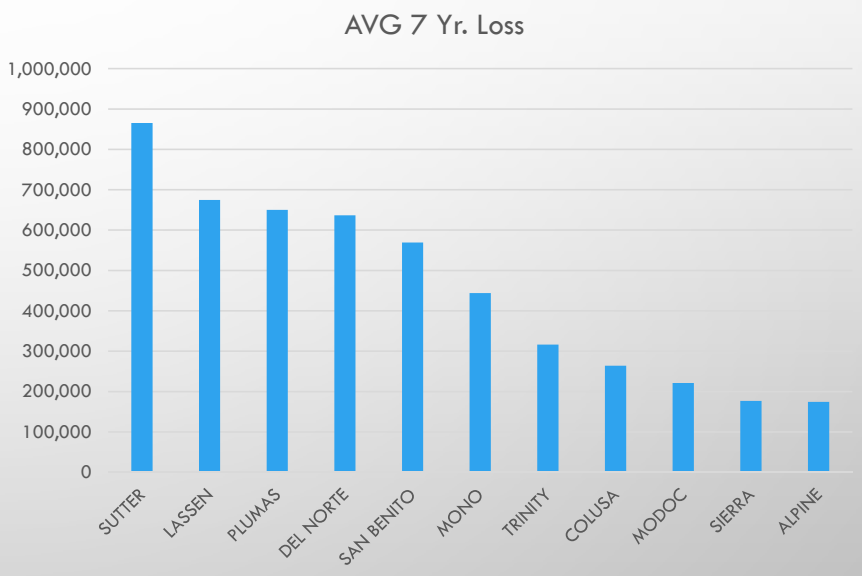
BY YEAR BY MEMBER

Count of Gross Total incurred	Column Labels							
Row Labels	2009-2010	2010-2011	2011-2012	2012-2013	2013-2014	2014-2015	2015-2016	Grand Total
County of Alpine	6	9	12	15	2	8	11	63
County of Colusa	28	14	23	25	20	9	16	135
County of Del Norte	44	45	42	42	36	39	36	284
County of Lassen	41	51	29	31	41	42	35	270
County of Modoc	36	22	11	6	11	9	16	111
County of Mono*	25	46	24	19	22	16	26	178
County of Plumas	87	47	30	31	37	13	19	264
County of San Benito	39	43	37	39	27	31	42	258
County of Sierra	19	16	6	18	17	12	8	96
County of Sutter	85	62	66	72	65	80	67	497
County of Trinity	28	29	19	25	15	15	19	150
Grand Total	**438**	**384**	**299**	**323**	**293**	**274**	**295**	**2,306**

ANNUALIZED LOSSES BY COUNTY

Co	FTE	Payroll	7 Yr Loss
ALPINE	95	4,656,054	1,221,828
COLUSA	242	19,991,492	1,848,816
DEL NORTE	407	20,875,632	4,457,026
LASSEN	433	19,138,587	4,722,368
MODOC	201	9,569,310	1,548,649
MONO	269	19,162,043	3,106,993
PLUMAS	422	19,737,251	4,551,647
SAN BENITO	499	27,642,868	3,984,169
SIERRA	108	5,784,314	1,238,545
SUTTER	1,005	37,699,442	6,058,601
TRINITY	309	14,232,822	2,213,777
TOTAL	3,990	198,489,815	34,952,417

Co	AVG 7 Yr Loss	Ranking
SUTTER	865,514	11
LASSEN	674,624	10
PLUMAS	650,235	9
DEL NORTE	636,718	8
SAN BENITO	569,167	7
MONO	443,856	6
TRINITY	316,254	5
COLUSA	264,117	4
MODOC	221,236	3
SIERRA	176,935	2
ALPINE	174,547	1

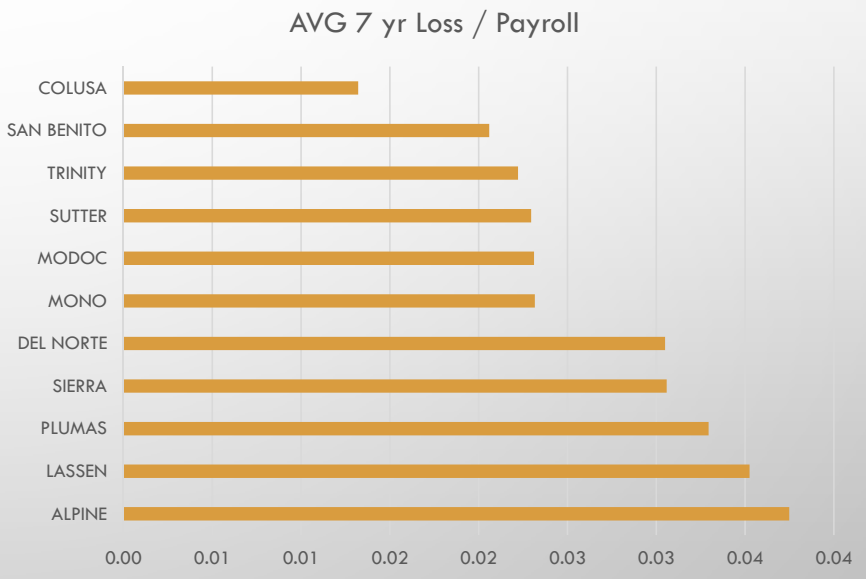


ANNUALIZED LOSSES DIVIDED BY PAYROLL

RATE PER $100 OF PAYROLL

Co	FTE	Payroll	7 Yr Loss
ALPINE	95	4,656,054	1,221,828
COLUSA	242	19,991,492	1,848,816
DEL NORTE	407	20,875,632	4,457,026
LASSEN	433	19,138,587	4,722,368
MODOC	201	9,569,310	1,548,649
MONO	269	19,162,043	3,106,993
PLUMAS	422	19,737,251	4,551,647
SAN BENITO	499	27,642,868	3,984,169
SIERRA	108	5,784,314	1,238,545
SUTTER	1,005	37,699,442	6,058,601
TRINITY	309	14,232,822	2,213,777
TOTAL	3,990	198,489,815	34,952,417

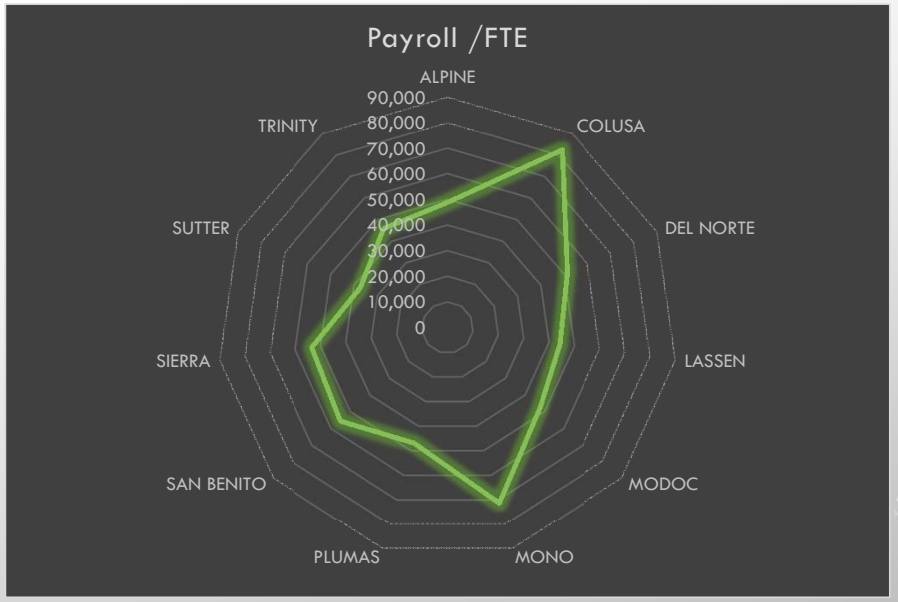
Co	AVG 7 yr Loss / Payroll
ALPINE	0.04
LASSEN	0.04
PLUMAS	0.03
SIERRA	0.03
DEL NORTE	0.03
MONO	0.02
MODOC	0.02
SUTTER	0.02
TRINITY	0.02
SAN BENITO	0.02
COLUSA	0.01



AVERAGE SALARY

A HIGHER SALARY EQUALS A LOWER LOSS RATE PER FTE

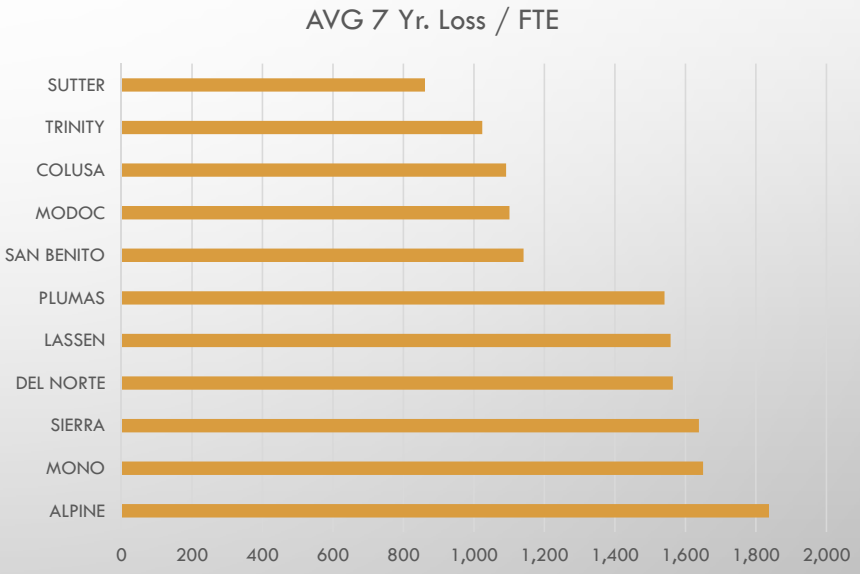
Co	FTE	Payroll
ALPINE	95	4,656,054
COLUSA	242	19,991,492
DEL NORTE	407	20,875,632
LASSEN	433	19,138,587
MODOC	201	9,569,310
MONO	269	19,162,043
PLUMAS	422	19,737,251
SAN BENITO	499	27,642,868
SIERRA	108	5,784,314
SUTTER	1,005	37,699,442
TRINITY	309	14,232,822
TOTAL	3,990	198,489,815



AVERAGE COST PER EMPLOYEE PER YEAR

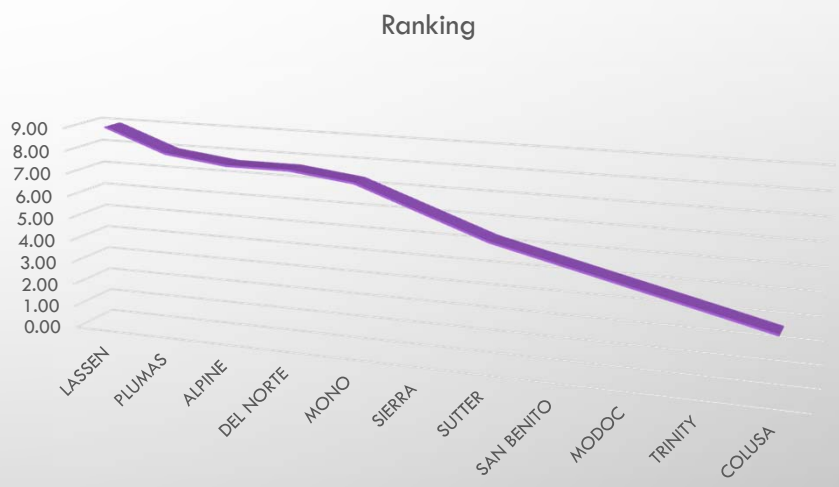
Co	FTE	Payroll	7 Yr Loss
ALPINE	95	4,656,054	1,221,828
COLUSA	242	19,991,492	1,848,816
DEL NORTE	407	20,875,632	4,457,026
LASSEN	433	19,138,587	4,722,368
MODOC	201	9,569,310	1,548,649
MONO	269	19,162,043	3,106,993
PLUMAS	422	19,737,251	4,551,647
SAN BENITO	499	27,642,868	3,984,169
SIERRA	108	5,784,314	1,238,545
SUTTER	1,005	37,699,442	6,058,601
TRINITY	309	14,232,822	2,213,777
TOTAL	3,990	198,489,815	34,952,417

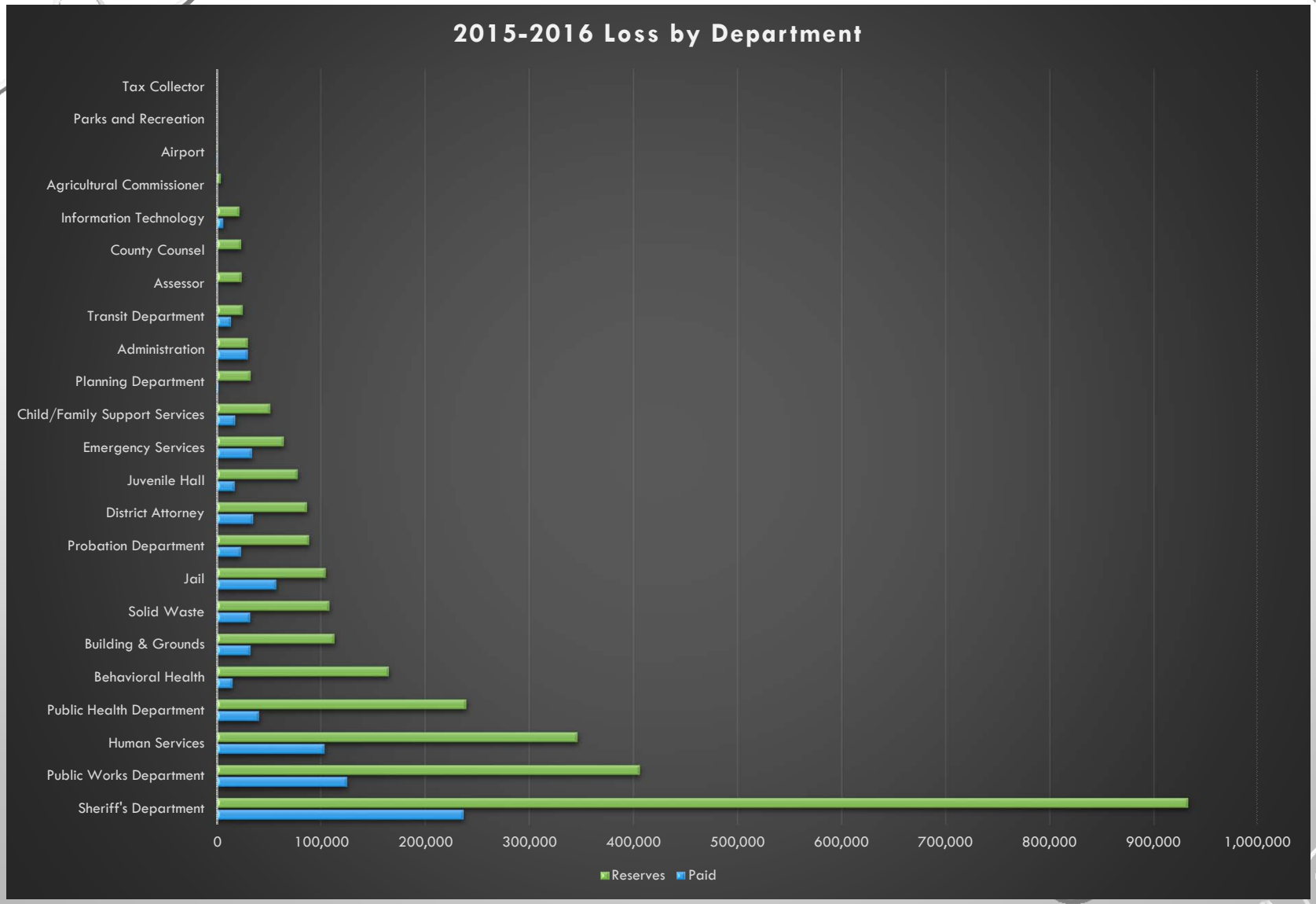
Co	AVG 7 Yr Loss / FTE	Ranking
ALPINE	1,837	11
MONO	1,650	10
SIERRA	1,638	9
DEL NORTE	1,564	8
LASSEN	1,558	7
PLUMAS	1,541	6
SAN BENITO	1,141	5
MODOC	1,101	4
COLUSA	1,091	3
TRINITY	1,023	2
SUTTER	861	1

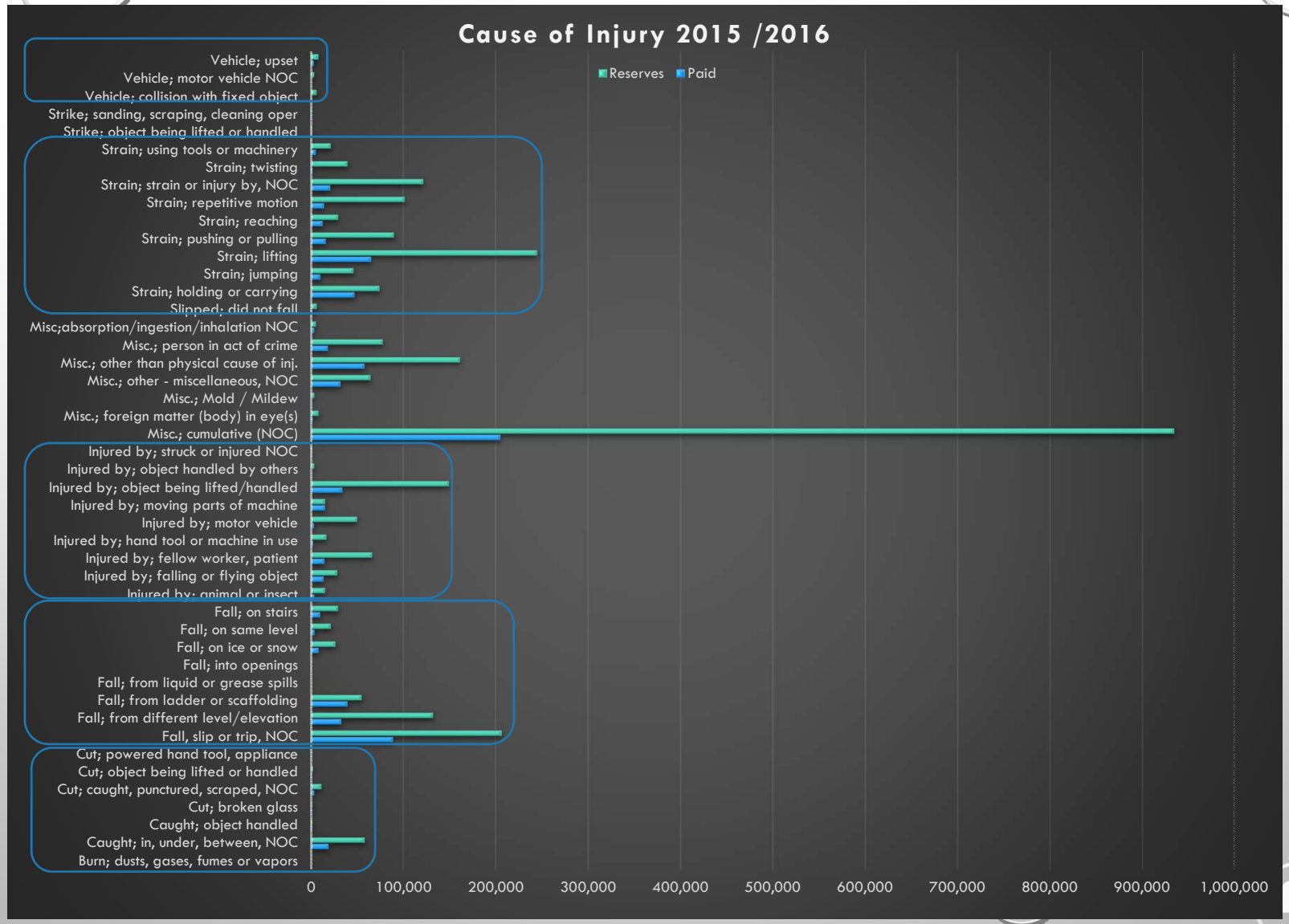


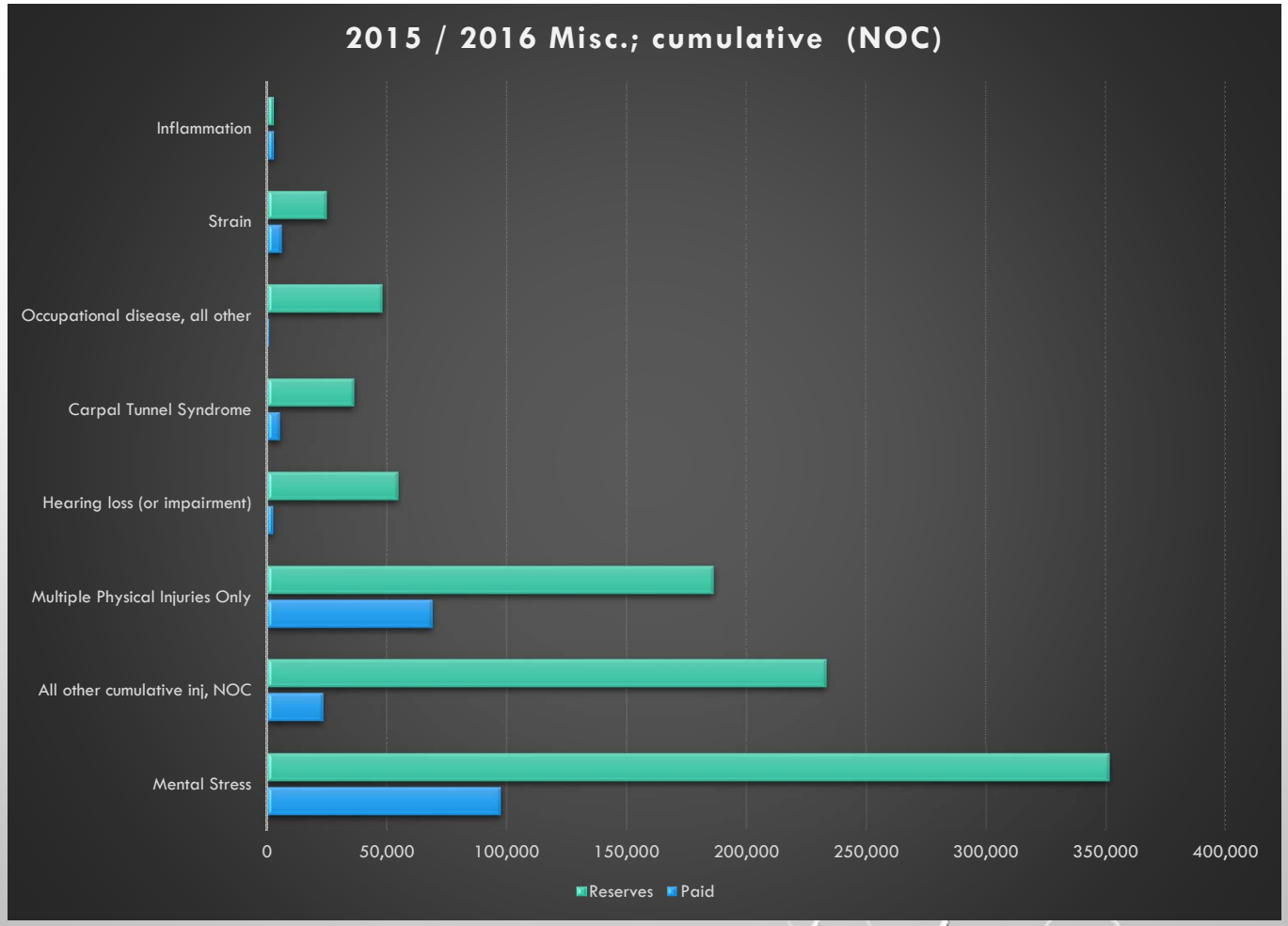
FUNCTION OF LOSSES, LOSSES BY PAYROLL, & LOSSES BY EMPLOYEE

Co	Ranking
LASSEN	9.00
PLUMAS	8.00
ALPINE	7.67
DEL NORTE	7.67
MONO	7.33
SIERRA	6.33
SUTTER	5.33
SAN BENITO	4.67
MODOC	4.00
TRINITY	3.33
COLUSA	2.67




2015-2016 Loss by Department
Tax Collector
Parks and Recreation
Airport
Agricultural Commissioner
Information Technology
County Counsel
Assessor
Transit Department
Administration
Planning Department
Child/Family Support Services
Emergency Services
Juvenile Hall
District Attorney
Probation Department
Jail
Solid Waste
Building & Grounds
Behavioral Health
Public Health Department
Human Services
Public Works Department
Sheriff's Department
0
100,000
200,000
300,000
400,000
500,000
600,000
700,000
800,000
900,000
1,000,000
Reserves
Paid


Cause of Injury 2015 /2016
Reserves
Paid
Vehicle; upset
Vehicle; motor vehicle NOC
Vehicle; collision with fixed object
Strike; sanding, scraping, cleaning oper
Strike; object being lifted or handled
Strain; using tools or machinery
Strain; twisting
Strain; strain or injury by, NOC
Strain; repetitive motion
Strain; reaching
Strain; pushing or pulling
Strain; lifting
Strain; jumping
Strain; holding or carrying
Slipped; did not fall
Misc;absorption/ingestion/inhalation NOC
Misc.; person in act of crime
Misc.; other than physical cause of inj.
Misc.; other - miscellaneous, NOC
Misc.; Mold / Mildew
Misc.; foreign matter (body) in eye(s)
Misc.; cumulative (NOC)
Injured by; struck or injured NOC
Injured by; object handled by others
Injured by; object being lifted/handled
Injured by; moving parts of machine
Injured by; motor vehicle
Injured by; hand tool or machine in use
Injured by; fellow worker, patient
Injured by; falling or flying object
Injured by; animal or insect
Fall; on stairs
Fall; on same level
Fall; on ice or snow
Fall; into openings
Fall; from liquid or grease spills
Fall; from ladder or scaffolding
Fall; from different level/elevation
Fall, slip or trip, NOC
Cut; powered hand tool, appliance
Cut; object being lifted or handled
Cut; caught, punctured, scraped, NOC
Cut; broken glass
Caught; object handled
Caught; in, under, between, NOC
Burn; dusts, gases, fumes or vapors
0
100,000
200,000
300,000
400,000
500,000
600,000
700,000
800,000
900,000
1,000,000


2015 / 2016 Misc.; cumulative (NOC)
Inflammation
Strain
Occupational disease, all other
Carpal Tunnel Syndrome
Hearing loss (or impairment)
Multiple Physical Injuries Only
All other cumulative inj, NOC
Mental Stress
0
50,000
100,000
150,000
200,000
250,000
300,000
350,000
400,000
Reserves
Paid

EMPLOYEE ASSISTANCE PROGRAM
HEARING TEST FUNDING
LOSS PREVENTION TOOLS

Currently Available Workshops	Target Audience
"Civility in the Workplace"	All Employees
"Preventing Employment Discrimination"	Supervisors/Department Heads
"Sexual Harassment: AB1825 Training"	All Employees
"Create a Workplace of Increased Engagement, Productivity and Empowerment"	All Employees
"Introduction to the Interactive Process"	HR Departments, Supervisors and Department Heads
"The Power of Team"	Supervisors/Department Heads
"Workplace Violence"	Supervisors/Department Heads
"Introduction to Office Ergonomics"	All Employees
"Code of Safe Practices"	All Employees
"DOT Rasonable Suspicion Testing"	Supervisor and DOT Mandated Employees
"Tools for New Hire Success"	Supervisors/Department Heads/HR
"Mutual Respect in the Work Family"	All Employees
"How to…for DSR"	Department Safety Representatives
"Leave Laws-What Every Supervisor Needs to Know"	Supervisors/Department Heads/HR
"Creating a Customer Service Culture"	Anyone that provides customer service, typically office settings
"The Supervisor - Building Skills for Success" pt1	Supervisors/Department Heads
"The Supervisor - Goals and Objectives" pt2	Supervisors/Department Heads
"The Supervisor - Performance Mangament" pt3	Supervisors/Department Heads
"Loss Prevention and the Role of the Supervisor	Supervisors/Department Heads
"Followership"	All Employees
"The Generational Gap"	All Employees

Civility in the Workplace

~ Kindness, Compassion, and Respect

In this session you will learn:

- ✓ The importance of having a civil work environment
- ✓ The impact uncivil and bullying behaviors have on the workplace
- ✓ Requirements of California AB2053 "Abusive Conduct" Bill
- ✓ Actions you and your coworkers can take to prevent uncivil and bullying behaviors and create the workplace relationship you want

Date:

Time:

Location:

Duration: 2 Hours

Presenter: Rachael A. Ridley, PHR

Trindel Insurance Fund