



Technical Update

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CTSI: A County-Owned Success Story

Our History

County Technical Service Inc. (CTSI) has been serving Colorado counties for 33 years. CTSI was first envisioned by county commissioners as a way to empower counties by creating a collective bargaining pool. The County Health Pool (CHP) was founded in 1984 with the goals of lowering and stabilizing health insurance premiums. The success of this pool led to the creation of the County Workers' Compensation Pool (CWCP) and the Colorado Counties Causality and Property Pool (CAPP).

CTSI and its Pools represent a unique controlled-privatization entity that allows for a nimble and responsive business model capable of adapting to the needs of member counties and changes in the insurance markets. Over the past three decades, CTSI has expanded its mission and scope "to provide Colorado counties with alternative risk management and other technical services that are progressive, competitive, and cost-effective."

Our Services

There are currently five entities under the CTSI umbrella: CHP, which helps meet employee benefit needs; CWCP, which meets workers compensation insurance coverage needs; CAPP, which meets property, vehicle, and liability coverage needs; 800 Grant Street Office Condominium Owners Associations, which owns and manages the common elements at the CTSI headquarters in downtown Denver; and CTSI, which manages and employs personnel to administer the four other entities as well as provide consulting and training services.

Your Success

All five county-owned organizations, three governmental and two nonprofit, were issued clean financial audit opinions again this year. Member involvement in the management and operation of CTSI and the pools along with stable membership have once again produced the unparalleled success of these organizations. During the 2017 renewal process, we succeeded in maintaining and/or reducing costs of most lines of coverage for our members. In addition, we continued to increase limits when needed and provide coverage for new functions as needed by member counties.

Our commitment to continuous improvement means that we are constantly investigating ways to reduce the cost of insurance coverage and ancillary services for members. Our centralized purchasing power at a much larger volume has helped significantly control member costs over acquiring services and functions independently. The continued reliance on CTSI services by members and nonmembers further demonstrates the tremendous value provided by your county-owned organization. The stabilization of costs and additional benefits the commissioners sought when forming CTSI and the pools continues to be affirmed along with the return of member equity to offset future operational costs.

What this Means to Members

We anticipate another successful renewal in 2018. The property market is competitive right now, and we expect that CAPP will benefit from that condition. For liability coverage, recent activity in law enforcement and jail claims may drive the rates up, and we will again negotiate for the lowest rates on behalf of pool members. Workers' compensation carriers are poised to raise self-insured retentions; however, we will strive to retain our current negotiated retention. CAPP and CWCP members will enjoy a return of equity once again next year.

CHP will again face pressure from the industry to provide mandated coverage while maintaining competitive rates. However, CHP continues to be the best choice for local governments in Colorado because the increased number of participants allows for sharing of costs of operation, cost containment efforts through multi-year contracts, and education and wellness management programs.

For questions on CTSI, 800 Grant Street Office Condominium Owners Association, CHP, CAPP, or CWCP, contact CTSI at 303-861-0507. www.ctsi.org