

ANNUAL REPORT TO MEMBERS

2022



County Technical Services, Inc.

The background of the slide is a photograph of a vast, lush green cornfield. The rows of corn plants are neatly spaced and stretch far into the distance, creating a strong sense of perspective. The sky above is a deep, rich blue, filled with soft, white, wispy clouds that add texture and depth to the scene. The overall atmosphere is bright and hopeful, suggesting growth and progress.

Our Mission Statement

To **provide counties**
with **alternative risk management**
and other **technical services**
that are **progressive,**
competitive, and **cost-effective.**



Table of Contents

Message from the CTSI President	3
Message from the Executive Director.....	4
CTSI	5
CAPP	10
CWCP.....	16
CHP	22
Loss Control.....	28
2022 Pool Members	38
2023 Boards of Directors.....	40

CAPP

Colorado Counties Casualty and Property Pool

- Started in 1986
- 51 member counties
- Insures \$3 billion of property, 6,552 vehicles, and revenues of \$1.5 billion
- \$74.9 million in equity and interest returned to member counties
- Equity: \$11.6 million

CWCP

County Workers' Compensation Pool

- Started in 1985
- 48 member counties
- Insures 17,176 employees and statutory volunteers with a payroll of \$470 million
- \$17.3 million in equity returned to member counties
- Equity: \$23.5 million

CHP

County Health Pool

- Started in 1984
- 64-public entity members
- Covers 7,500 participants
- Member equity used to minimize contribution fluctuation
- Equity: \$14.8 million





2022 CTSI Board of Directors



President
Mike Freeman (CAPP)
Commissioner
Weld County



Vice President
Bob Campbell (CWCP)
Commissioner
Teller County



Secretary
Jane Bauder (CWCP)
Commissioner
Logan County



Treasurer
Chris Richardson (CAPP)
Commissioner
Elbert County



Director
Tony Hass (CHP)
Commissioner
Las Animas County



Director
Gene Glover (CHP)
Commissioner
Rio Grande County

“ San Miguel County is a member of the CHP, CWCP, and CAPP pools. We receive excellent and timely customer service in all of our inquiries and transactions. The insurance world is ever-changing, but the expertise and professionalism shown by the staff at CTSI make the task of risk management very manageable within our organization. ”

Ramona Rummel
San Miguel County



A Message from the CTSI President

On behalf of the CTSI Board of Directors, I would like to start with a heartfelt thank you to all of you, our members, for your continued trust and support for CTSI. 2022 was a strong year for us, the pools and the 800 Grant Street Office Condominium Owners Association, and our audited financials reaffirm the importance of the pools to meet the insurance, management consulting, training, and other centralized services-related needs of our member counties.

As we look ahead to the coming year, I can't help but reflect back on why the pools were created in the first place – to make obtaining insurance coverage attainable to counties in Colorado and to minimize the negative impact of industry cycles on annual budgets. Over the past 30+ years, the pools have continued to develop and improve our ability to offer adequate coverage at an affordable cost to county governments, and CTSI's commitment to providing quality coverage and service has remained at the center of these efforts.

While insurance markets continue to face significant rate increases, which have impacted law enforcement agencies particularly hard, CTSI has focused on its collective buying power and stability of the pools to lessen the burden for our members. As a result, our members have been able to conduct their business with assurance of protection, exceed coverage requirements, and obtain additional staff and resources.

CTSI is county-owned, which means we work for you, and we are committed to serving our members through any economic uncertainty. We are here to provide critical resources, technical assistance, employee education and training, human resources guidance, risk management techniques, and other programs tailored to meet your needs. And, we will evolve our operations to ensure we always provide the necessary coverage and services you need at an affordable price.

I thank you again for your unwavering commitment to CTSI and the dedicated CTSI staff who work on your behalf. This commitment enables us to continue to be successful in controlling the cost of services and insurance necessary for our county members' operations. Together we have established our organization as an irreplaceable asset.

Sincerely,

Mike Freeman, Weld County



Mike Freeman





A Message from the CTSI Executive Director

I'd like to express my deepest gratitude for your unwavering commitment to the success of CTSI. Your trust in us to provide affordable and adequate insurance coverage is a responsibility we don't take lightly. It has been an honor to serve as your county-owned organization's trusted partner in navigating the ever-changing landscape of insurance coverage, and I am thrilled to report that member participation and involvement in the management and operation of CTSI, and the pools, have resulted in another year of strong fiscal health. Once again, your county-owned organizations were issued clean financial audit opinions.

CTSI's pool structure offers a unique opportunity for counties to support one another while experiencing the benefits of ownership through the "controlled privatization" concept. This approach is still proven to be one of the best options for Colorado county governments because it blends the control of the public sector with the performance of the private sector and allows members to enjoy extraordinary financial results and robust support through services offered.



Meredith Burcham

As you will see throughout this report, CTSI remains committed to minimizing cost increases during the annual renewal process. This past year continued to be a hard insurance market driven by inflation, rising rates, and increased liability rates for law enforcement. We successfully conducted extensive evaluations to assess pool limits and implemented coverage adjustments to meet members' needs in a cost-effective manner. We also increased limits when necessary to ensure adequate coverage for all members. The stabilization of costs, and additional benefits the commissioners sought when forming CTSI and the pools, have continued to produce a return of member equity to offset future insurance and value-added service costs.

In 2022, CTSI has invested time in building relationships and connections on behalf of your county-owned organizations. As we have emerged from the Covid pandemic, we have prioritized the opportunity to gather in-person with members, implemented hybrid trainings for ease of participation, and added additional human resources services to support members through staff turnover. In addition, we applaud your commitment to implementing risk management best practices, policies, and procedures that continue to help all members keep current and future costs as low as possible.

We will continue to work closely with our members to identify new opportunities for growth and innovation, while ensuring that we remain true to our core mission of providing affordable and comprehensive insurance coverage to Colorado counties.

Thank you for your commitment, support, and participation in your county-owned organization. Your resilience, dedication, and hard work does not go unnoticed, and you have given us the strength, courage, and confidence to address any challenges we may face ahead. I look forward to our continued partnership in the years to come.

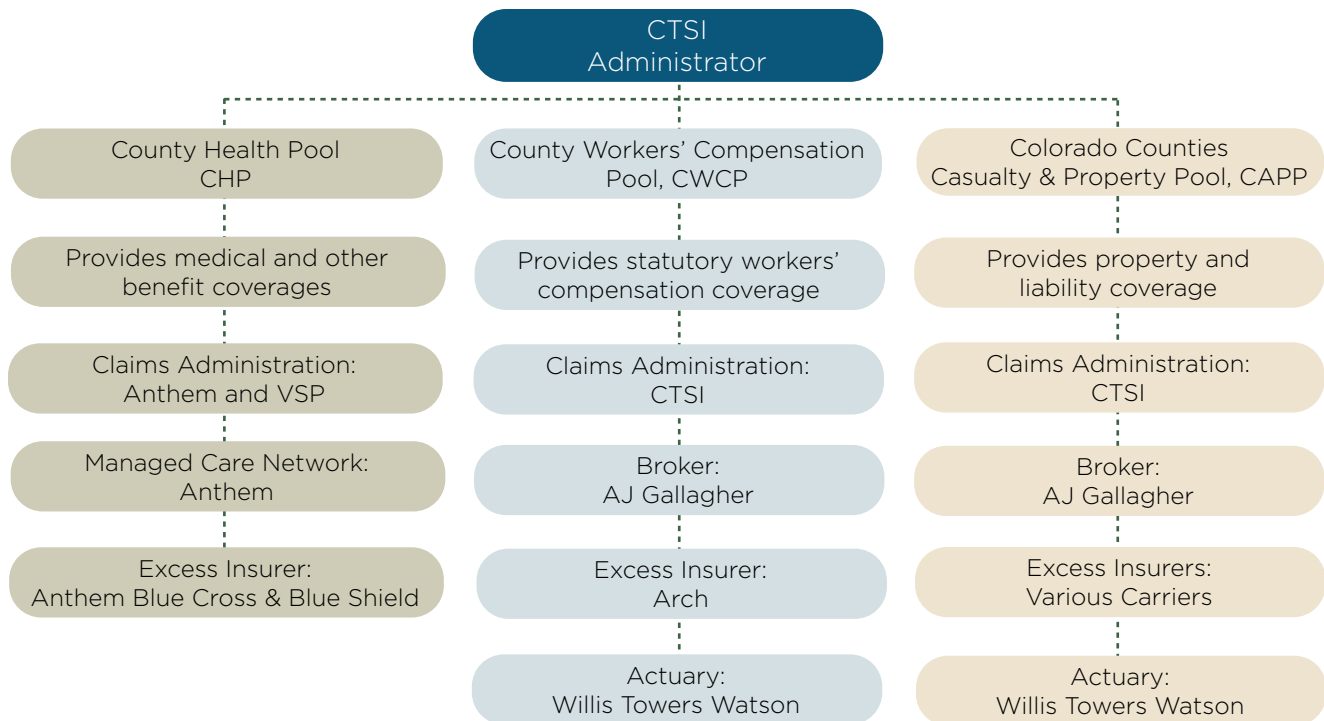
Sincerely,

Meredith Burcham
Executive Director



CTSI-Administered Self-Insurance Pools

County Technical Services, Inc., administers three county-owned, self-insured insurance pools and provides a multitude of technical, loss control, and consulting services to public entities throughout our state.



CTSI had an excellent membership renewal in each of its insurance pools which include:

- The Colorado Counties Casualty and Property Pool insuring the assets of 51 counties.
- The County Workers' Compensation Pool covering the workplace needs of county employees and statutory volunteers in 48 counties.
- The County Health Pool which covers the healthcare needs of employees and their families for 64 public entities across Colorado.

Third-Party Claims Administration Services

CTSI provided third-party claims administration for the following:

- Weld County Self-Insured Workers' Compensation Program
- Denver Water Self-Insured Program



CTSI
Audited Statement
of Financial Position

December 31, 2022

ASSETS		<u>2022</u>
CURRENT ASSETS		
Cash and Cash Equivalents		\$ 540,056
Investments		4,343,284
Trade Accounts Receivable		98,163
Prepaid Expenses		<u>13,156</u>
TOTAL CURRENT ASSETS		4,994,659
PROPERTY AND EQUIPMENT		
Building		4,137,164
Land		500,000
Furniture and Equipment		312,526
Accumulated Depreciation		<u>(2,256,163)</u>
PROPERTY AND EQUIPMENT, NET		2,693,527
ROU ASSETS		
Operating		75,200
Finance		<u>298,286</u>
TOTAL ROU ASSETS		373,486
TOTAL ASSETS		\$ 8,061,672
LIABILITIES AND NET ASSETS		
CURRENT LIABILITIES		
Accounts Payable		\$ 135,506
Accrued Vacation		101,613
Deferred Income		3,625
TPA Deposits		175,000
Tenant Deposits		27,301
Operating lease liabilities - current portion		28,682
Finance lease liabilities - current portion		<u>60,201</u>
TOTAL CURRENT LIABILITIES		531,928
LEASE LIABILITIES - NONCURRENT PORTION		
Operating		44,497
Finance		<u>239,764</u>
TOTAL LEASE LIABILITIES - NONCURRENT PORTION		284,261
NET ASSETS WITHOUT DONOR RESTRICTIONS		
Unrestricted		<u>7,245,483</u>
TOTAL LIABILITIES AND NET ASSETS		\$ 8,061,672

CTSI
Audited Statement
of Activities

For the Year Ended
December 31, 2022

		<u>2022</u>
REVENUES		
Administration Fees		\$ 1,556,987
Claims Fee Revenue		1,675,125
Management Fees		160,652
Office Building Rents		394,242
Investment Income		(247,323)
Other		<u>19,250</u>
TOTAL REVENUES		3,558,933
EXPENSES		
Program and Support Services:		
Claims Processing		\$ 1,338,829
Loss Prevention		572,125
Administration		1,913,482
Office Building Operations		<u>588,974</u>
TOTAL EXPENSES		4,413,410
Change in net assets		(854,477)
NET ASSETS, Beginning of Year		<u>8,099,960</u>
NET ASSETS, End of Year		\$ 7,245,483



CTSI County Administration and Grant Services

- Assist in reorganizational structure of county operations.
- Provide policy samples for BOCC consideration.
- Evaluate county facility usage issues.
- Provide budget seminars for spending agencies of the county.
- Assist counties in organizing agendas and conducting productive meetings of BOCC.
- Assist BOCC with their statutory responsibilities as a Board.
- Provide executive session forms, procedures to enter and exit such session as created and adopted by county attorneys throughout the state.
- Provide open records (Sunshine Law) seminars for BOCC and department heads.
- Evaluate county departments operations and give recommendations to BOCC for consideration.
- Aid in providing financial policies and procedures for BOCC to consider for adoption.
- Assist counties with property losses that are insured through CAPP.
- Aid BOCC with obtaining top executives for county operations, from advertising to hiring.
- Provide job description samples for county consideration.
- Assist counties in the bidding of projects, including the process and requirements.
- Provide grant assistance for a variety of projects and needs within the counties.

CTSI provides the above-mentioned services and many more for our pool members and are continuing to grow our services to fulfill the needs of our member counties.

“ Insurance is boring...what can I say? Except, when you NEED it, having an insurance agency that understands your business is critical. Alamosa County has been a member of CTSI for years; let me tell you why. CTSI keeps me informed of possible premium increases which makes budgeting easy and accurate! CTSI staff goes to bat for our employees when insurance companies waffle. They provide safety training to all our departments, free of charge! When an employee is hurt on the job, they work closely with our employees and our HR staff so we have an idea of when they can come back to work safely. When we have a property claim, their adjusters are fast and fair. And I am not even mentioning all the extras they provide such as health awareness tips, technical updates, salary surveys, etc. Their commitment to service, level of communication, and expertise is everything I need as an Administrator.”

Roni Wisdom
Alamosa County



Approximately **78%** of all Colorado counties participate in one or more of the CTSI-administered pools.

CAPP credited **\$2 million** in earned equity to member county governments toward 2022 contributions.

\$700,000 of interest from CAPP's CTSI-managed investment portfolio was also credited toward 2022 contributions.

CHP's alliance with Anthem Blue Cross & Blue Shield resulted in rate increases of only **5%** versus an industry average of 4-10%.

Only **2.4%** of CAPP and **7.5%** of CWCP contributions go to administrative overhead (excluding claims administration fees).

Only **3.1%** of CAPP and **7.5%** of CWCP member contributions go to claim administration fees.

CHP's administrative overhead is **8%**, well below the industry average.

CTSI assisted counties with **grant writing** and **project management** as well as **county administration services**.



800 Grant Street Office Condominium Owners Association

In 2001, CTSI acquired a commercial office building at 800 Grant Street, in Denver Colorado, and uses it as the base of its operations.

During 2004, CTSI formed the 800 Grant Street Office Condominium Owners Association (the Association). The Association is incorporated as a not-for-profit corporation in the State of Colorado for the purposes of operating and maintaining the common property of the Association. The Association consists of seven office units and the adjacent parking structure which contains 120 parking spaces.

CTSI is the lessor for three and one-half condominium units leased to other companies. As an association member, CTSI owns 86% of the condominium units of the Association.

800 Grant Street Office Condominium Owners Association Audited Balance Sheet

December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
Current Assets		
Cash	\$ 201,781	\$ 257,994
Account Receivable	7,891	93,495
Prepaid Expenses	1,130	982
Interfund Receivable	3,145	558
TOTAL CURRENT ASSETS	<u>\$ 213,947</u>	<u>\$ 353,029</u>
LIABILITIES		
Current Liabilities		
Accounts Payable	\$ 21,705	\$ 122,254
Retainage Payable	-	54,205
Interfund Payable	3,145	558
TOTAL CURRENT LIABILITIES	<u>\$ 24,850</u>	<u>\$ 177,017</u>
Non-Current Liabilities		
Contract Liabilities	21,160	-
TOTAL LIABILITIES	<u>\$ 46,010</u>	<u>\$ 177,017</u>
FUND BALANCES		
Fund Balance - Unrestricted	\$ 24,080	\$ 24,080
Fund Balance - Capital Reserve	143,857	151,932
TOTAL FUND BALANCES	<u>167,937</u>	<u>176,012</u>
TOTAL LIABILITIES AND FUND BALANCE	<u>\$ 213,947</u>	<u>\$ 353,029</u>



CAPP members' equity was \$11.6 million at the close of 2022. CAPP maintained low operating costs and returned \$2 million of its equity and \$700,000 of projected interest income to member counties as a credit toward 2022 contributions. CAPP's 2022 excess property insurance rate increased by 15.3% with an 11.6% increase in property values. For 2022 CAPP's excess casualty insurance rate increased by 84.9% with a 11.1% increase in county revenue.

CAPP
Colorado Counties
Casualty and Property Pool

- Started in 1986
- 51 member counties
- Insures \$3 billion of property, 6,552 vehicles, and revenues of \$1.5 billion
- \$74.9 million in equity and interest returned to member counties
- Equity: \$11.6 million
- Is acclaimed as a national model for intergovernmental pooling

CAPP Board of Directors 2022



President/Comptroller
 Chris Richardson
 Commissioner
 Elbert County



Vice President
 Dick Elsner
 Commissioner
 Park County



Secretary
 Mike Freeman
 Commissioner
 Weld County



Director
 John Martin
 Commissioner
 Garfield County



Director
 Michael Yohn
 Commissioner
 Alamosa County



Director
 Tim Corrigan
 Commissioner
 Routt County



Director
 Jean Sykes
 Commissioner
 Bent County



CAPP Audited Statutory Statements of Admitted Assets, Liabilities and Members' Surplus

December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
ADMITTED ASSETS		
Cash and cash equivalents	\$ 48,461	\$ 2,223,317
Investments	26,230,550	21,851,966
Total cash and investments	<u>26,279,011</u>	<u>24,075,283</u>
Due from self-funded counties	405,290	184,174
Accrued interest receivable	285,387	200,024
TOTAL ADMITTED ASSETS	<u>\$ 26,969,688</u>	<u>\$ 24,459,481</u>
LIABILITIES AND MEMBERS' SURPLUS		
LIABILITIES		
Reserve for losses and loss adjustment expenses	\$ 15,195,121	\$ 10,556,553
Reserve for unallocated loss adjustment expenses	960,480	775,108
Deposits held for self-funded counties	480,000	440,000
Surplus Distribution payable	1,500,000	2,000,000
Other Accounts Payable	19,408	312
TOTAL LIABILITIES	<u>18,155,009</u>	<u>13,771,973</u>
MEMBERS' SURPLUS	<u>8,814,679</u>	<u>10,687,508</u>
TOTAL LIABILITIES AND MEMBERS' SURPLUS	<u>\$ 26,969,688</u>	<u>\$ 24,459,481</u>

CAPP Audited Statutory Statements of Income and Members' Surplus

For the Year Ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
UNDERWRITING INCOME		
Members contributions written	\$ 23,134,777	\$ 15,657,069
Excess insurance written	(11,612,402)	(6,899,218)
Net underwriting income	<u>11,522,375</u>	<u>8,757,851</u>
UNDERWRITING EXPENSES		
Net losses and loss adjustment expenses incurred	10,516,756	7,059,215
Unallocated loss adjustment expenses incurred	924,608	816,334
Other underwriting expenses incurred	833,554	1,021,898
Total underwriting expenses incurred	<u>12,274,918</u>	<u>8,897,447</u>
UNDERWRITING GAIN	<u>(752,543)</u>	<u>(139,596)</u>
NET INVESTMENT INCOME	<u>564,190</u>	<u>625,873</u>
NET INCOME BEFORE RETURN OF SURPLUS	<u>(188,353)</u>	<u>486,277</u>
RETURN OF SURPLUS	<u>(1,500,000)</u>	<u>(2,000,000)</u>
MEMBERS' SURPLUS - BEGINNING OF YEAR	<u>10,687,508</u>	<u>11,573,616</u>
CHANGES IN NONADMITTED ASSETS	<u>(184,476)</u>	<u>627,615</u>
MEMBERS' SURPLUS - END OF YEAR	<u>\$ 8,814,679</u>	<u>\$ 10,687,508</u>



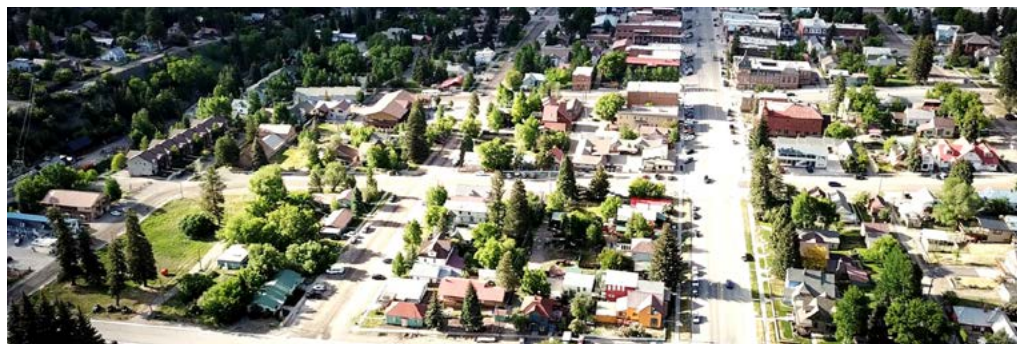
Risk Management

Insurers are increasingly scrutinizing the management practices and policies of organizations they insure to limit exposure, particularly for employment practices claims. For CTSI-managed insurance pools, such scrutiny is all in a day's work, as staff proactively engages in risk management and loss control. Many years ago, the position of CTSI human resources specialist was created to specifically address this issue. Since then, CTSI continues to be available to counties to reduce the risk of legal action when it comes to their employment decisions. A highly experienced, expert team administers CAPP claims and responds quickly to legal actions. By funding for losses at conservative levels determined by our independent actuary, CAPP's loss reserves maintain financial stability. The loss control team works with the CAPP claims unit to spot trends, so they can develop training classes and services to address issues affecting county liability exposures.

“ I am thankful for the services of CAPP. As a small rural county we do not have the bargaining power nor the resources to constantly monitor and find the best offers insurance carriers provide. I appreciate knowing that the CAPP board and its staff dedicate countless hours to providing the best possible insurance at the best prices for all counties who choose to participate. ”

Jean Sykes
Bent County

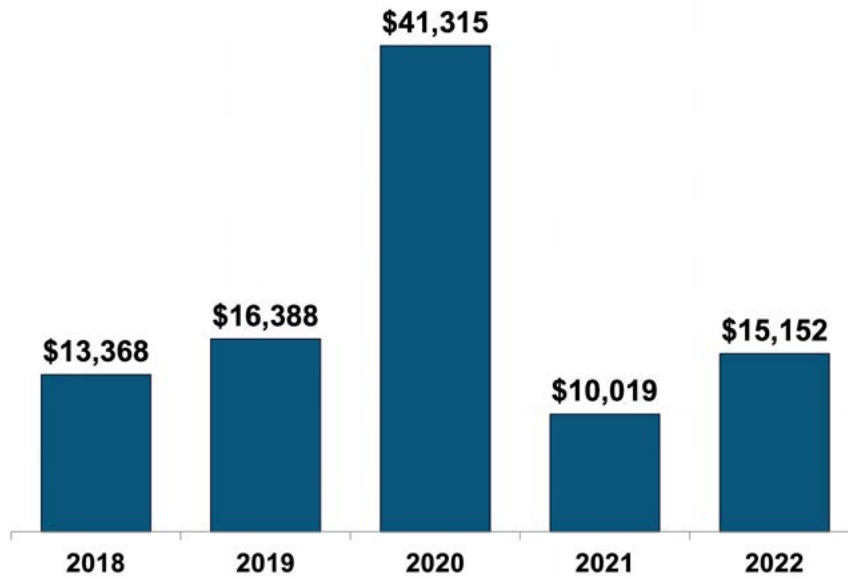
Policy Year	2018	2019	2020	2021	2022
Number of Members	52	52	52	51	51
Average Claim	\$13,368	\$16,388	\$41,315	\$10,019	\$15,152
Total Incurred	\$11,042,058	\$13,044,516	\$27,185,506	\$6,031,627	\$9,000,082
Number of Claims					
Auto Liability	130	128	99	77	99
Auto Physical Damage	349	327	274	229	221
General Liability	240	238	219	206	202
Property	107	103	66	90	72
Total	826	796	658	602	594



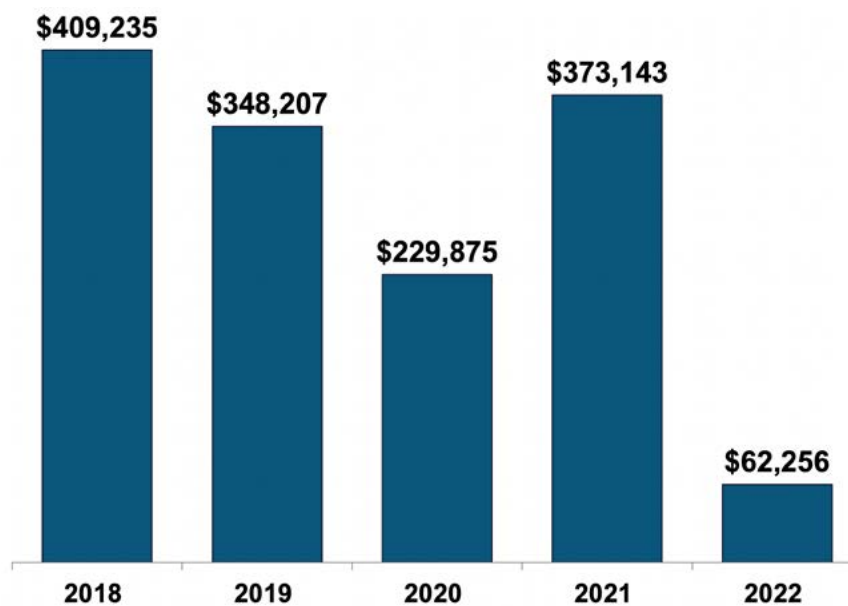
The property and liability claims unit ended the year with 375 open CAPP files. Of those, 185 are general liability claims in litigation or pre-litigation, 54 are auto liability, 98 auto physical damage claims, and 38 property claims.



CAPP Average Cost Per Claim



CAPP Subrogation Recoveries



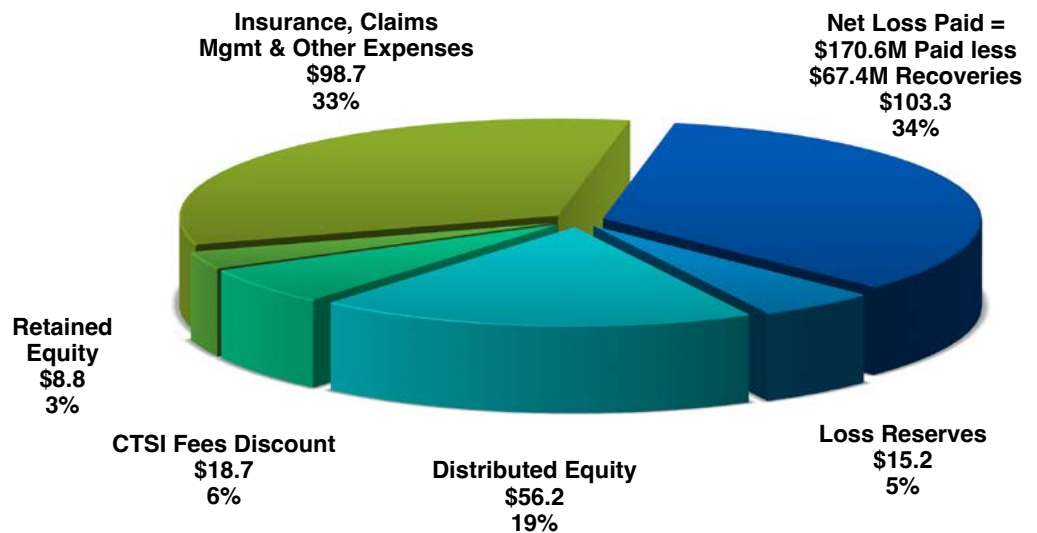


Return on Investment

CAPP members earn equity in funds not used to pay losses. The pool equity is used in the event of unexpected loss development, as well as providing a return on investment to members to offset future contributions. The overall return on investment from equity and projected interest income (both credited and retained) has been 29% since 1988.

Since 1988, members have contributed \$300.9 million. CAPP has paid \$170.6 million in losses, recovered \$67.4 million of loss costs on behalf of members, returned \$56.2 million of earned equity to members, retains \$8.8 million in equity and \$15.2 million in loss reserves. \$98.7 million has been paid for excess insurance, claims administration, broker fees, and other pool expenses. Over \$18.7 million in projected interest income (CTSI fees discount) has been credited toward member contributions.

CAPP Total Contributions 1988 - 2022: \$301 million

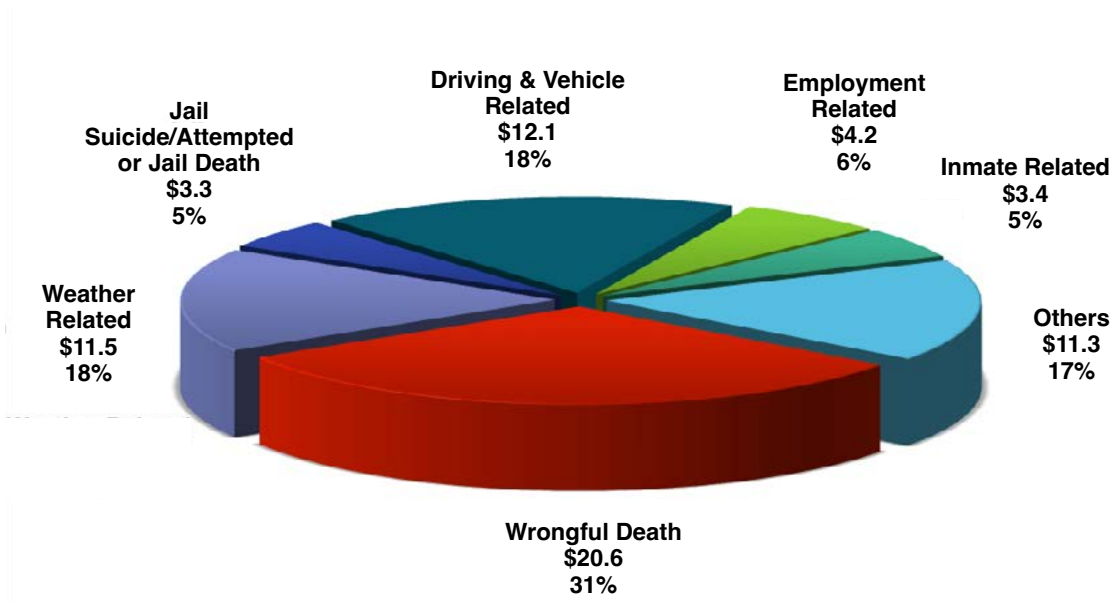


CAPP Financial Stability

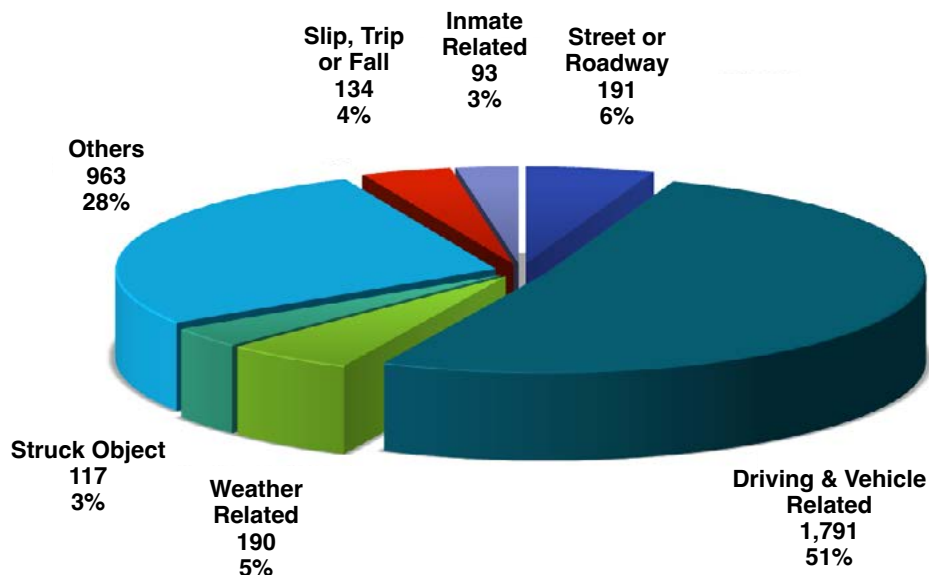
CAPP remains financially sound and again this year received a clean opinion for the 2022 audit. As of December 31, 2022, CAPP members' equity is \$8.8 million.



CAPP Severity of Claims Total Dollars Incurred 2018 - 2022



CAPP Frequency of Claims Total Number of Claims 2018 - 2022





CWCP members' equity was \$23.5 million at the close of 2022. CWCP's total insurance and loss fund cost increased 1%. CWCP maintained low operating costs and returned \$2 million of its equity toward 2022 contributions.

CWCP
County Workers'
Compensation Pool

- Started in 1985
- 48 member counties
- Insures 17,176 employees and statutory volunteers with a payroll of \$470 million
- \$17.2 million in equity returned to member counties
- Equity: \$23.5 million

CWCP Board of Directors 2022



President/
Comptroller
Jane Bauder
Commissioner
Logan County



Vice President
Bob Campbell
Commissioner
Teller County



Secretary
Linda Isenhardt
Commissioner
Gilpin County



Director
Tim Lovato
Commissioner
Saguache County



Director
Garrison Ortiz
Commissioner
Pueblo County



Director
Ramona Weber
Commissioner
Mineral County



Director
Ron Cook
Commissioner
Prowers County



CWCP Audited Statutory Statements of Admitted Assets, Liabilities and Members' Surplus

December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
ADMITTED ASSETS		
Cash and cash equivalents	\$ 644,398	\$ 2,594,571
Investments	52,271,415	47,761,180
Total cash and investments	52,915,813	50,355,751
Due from self-funded counties	168,960	138,498
Accrued interest receivable	587,793	452,255
TOTAL ADMITTED ASSETS	\$ 53,672,566	\$ 50,946,504
LIABILITIES AND MEMBERS' SURPLUS		
LIABILITIES		
Reserves for losses and loss adjustment expenses	\$ 25,542,903	\$ 25,456,476
Reserve for unallocated loss adjustment expenses	1,267,045	940,324
Surplus distribution payable	3,000,000	2,000,000
Deposits held for self-funded counties	275,000	225,000
Accounts payable	101,195	52,642
TOTAL LIABILITIES	30,186,143	28,674,442
MEMBERS' SURPLUS	23,486,423	22,272,062
TOTAL LIABILITIES AND MEMBERS' SURPLUS	\$ 53,672,566	\$ 50,946,504

CWCP Audited Statutory Statements of Income and Members' Surplus

For the Year Ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
UNDERWRITING INCOME		
Member contributions written	\$ 12,137,689	\$ 12,075,805
Reinsurance and excess insurance ceded	(1,077,991)	(993,578)
Total underwriting income	11,059,698	11,082,227
UNDERWRITING EXPENSES		
Net losses and loss adjustment expense incurred	5,849,447	7,263,520
Unallocated loss adjustment expense incurred	1,222,222	872,953
Other underwriting expenses incurred	737,430	592,526
Total underwriting expenses incurred	7,809,099	8,728,999
UNDERWRITING GAIN / (LOSS)	3,250,599	2,353,228
NET INVESTMENT INCOME	1,008,080	1,214,153
NET INCOME BEFORE RETURN OF SURPLUS	4,258,679	3,567,381
RETURN OF SURPLUS	(3,000,000)	(2,000,000)
MEMBERS' SURPLUS - BEGINNING OF YEAR	22,272,062	20,902,812
CHANGES IN NONADMITTED ASSETS	(44,318)	(198,131)
MEMBERS' SURPLUS - END OF YEAR	\$ 23,486,423	\$ 22,272,062



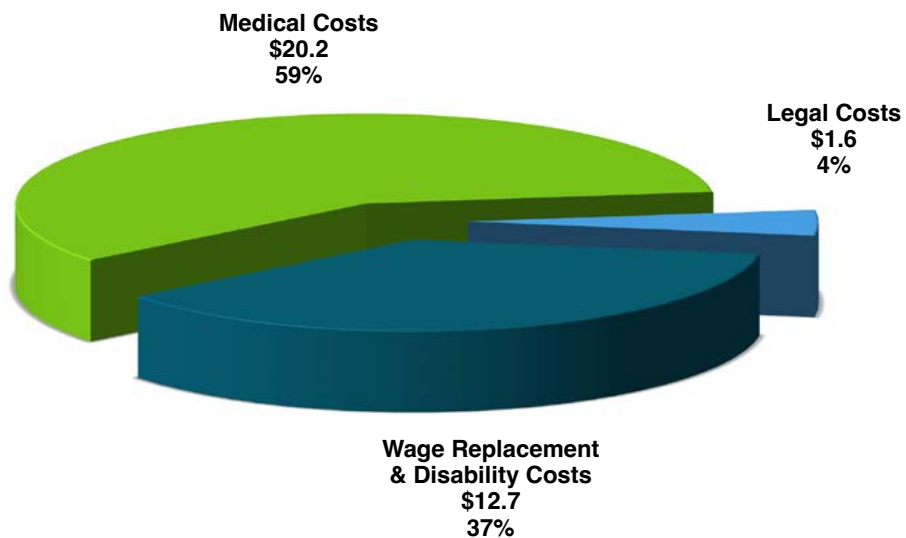
Effective Risk and Claims Management

CWCP offers affordable coverage to members and pro-actively engages in risk management and training which has proven effective in loss control and resulted in smaller premium increases for members.

To control costs, CWCP uses nurse case management to intervene quickly to ensure injured employees receive appropriate care. CTSI also assists counties in developing return-to-work programs and contingency plans for modified duties. CTSI's integrated management policies and procedures mean sizable cost savings on workers' compensation claims. CTSI's claims management facilitates injured employees' speedy recovery and return to work - whether to a full-time or temporary modified duty assignment.

Policy Year	2018	2019	2020	2021	2022
Number of Members	51	51	50	48	48
Average Claim	\$9,557	\$7,027	\$6,987	\$8,391	\$6,592
Total Incurred	\$9,527,856	\$7,596,475	\$5,736,671	\$6,469,806	\$5,095,682
Number of Claims					
Medical Only	809	903	675	615	651
Indemnity	188	178	146	156	122
Total	997	1081	821	771	773

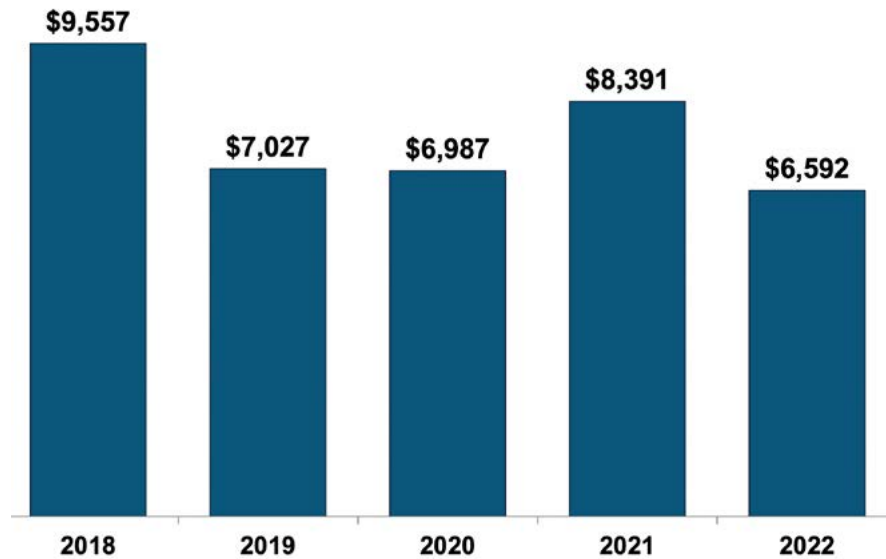
2018 - 2022



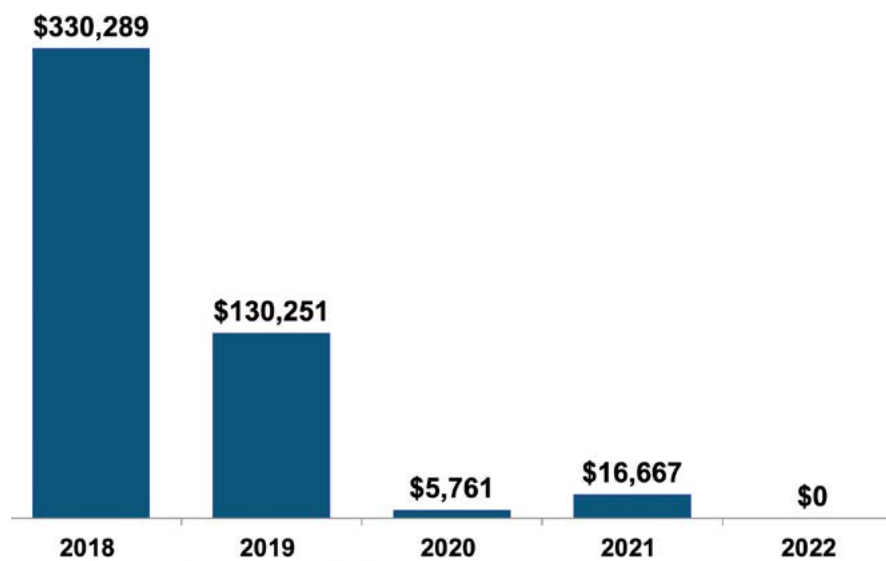
The workers' compensation claims unit ended 2022 with 358 open CWCP claims. Of those, 215 are indemnity claims and 143 are medical only claims.



CWCP Average Cost Per Claim



CWCP Subrogation Recoveries

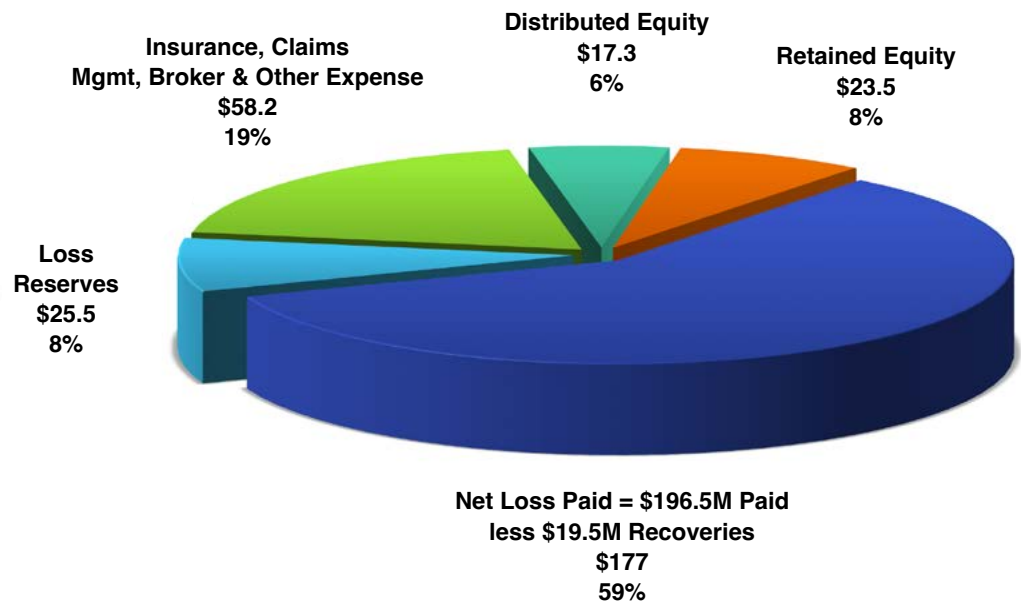




Return on Investment

CWCP members earn equity in funds not used to pay losses. The pool equity is maintained as a safety net to offset market swings and provide a return on investment to members to offset future contributions. Since 1986 members have contributed \$301.5 million. CWCP has paid \$196.5 million in losses; recovered \$19.5 million of loss costs on behalf of members, returned \$17.3 million of earned equity to members, and holds \$25.5 million in loss reserves and \$23.5 million in retained equity. \$58.2 million has been paid for excess insurance, claims administration, broker fees, and other pool expenses.

CWCP Total Contributions 1986 - 2022: \$301.5 million

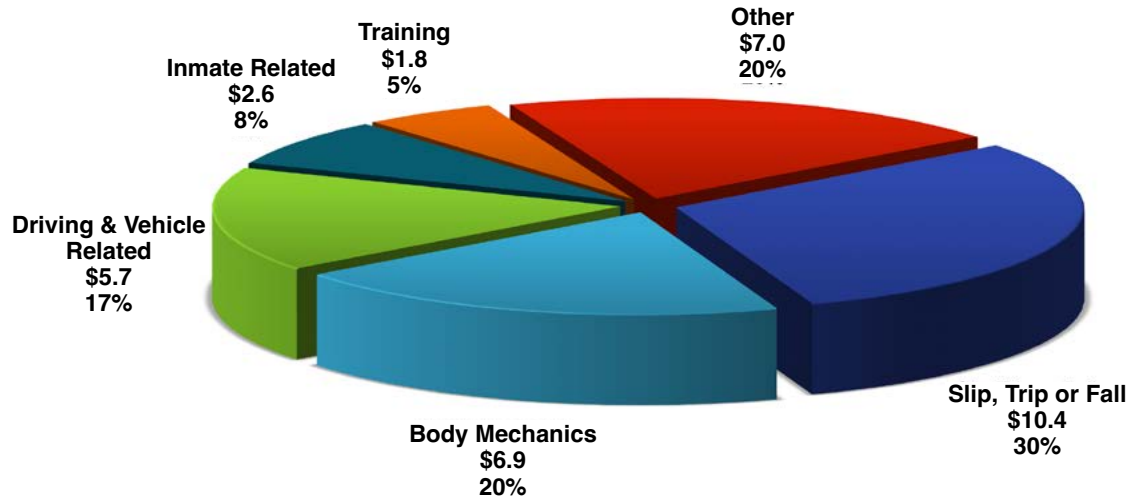


CWCP Financial Stability

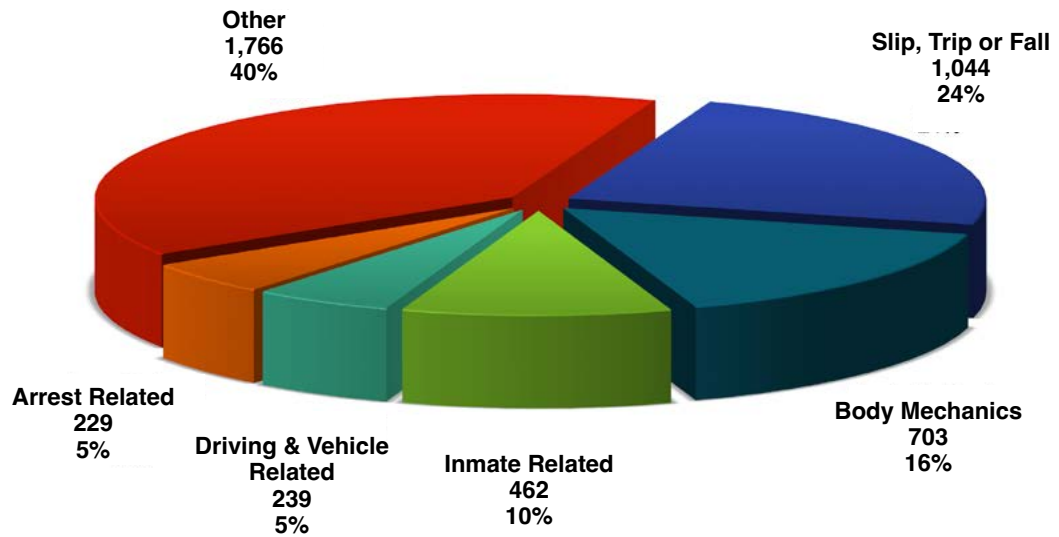
CWCP remains financially sound and again this year received a clean opinion for the 2022 audit. As of December 31, 2022, CWCP members' equity is \$23.5 million.



CWCP Severity of Claims Total Dollars Incurred 2018 - 2022



CWCP Frequency of Claims Total Number of Claims 2018 - 2022





For 2022 CHP had a minimal 5% rate increase, including prescriptions, compared to the national rate increase of 4% to 10%, which is for medical only. CHP had a 0% rate increase for dental, vision, and life. CHP members' equity was \$14.8 million at the close of 2022. CHP maintained the same level of benefits for all plans - medical, dental, vision, and life, and another medical option, HDHP compatible with HSA. CHP members were covered for 100% of the Covid testing costs. CHP expanded its Telehealth benefits to extend to all in-network providers and waived cost share. CHP increased efforts to market CHP to other local governments to assist all members by spreading the overall risk and cost over a larger base.

CHP
County Health Pool

- Started in 1984
- Provides affordable healthcare coverage to 64 public entity members
- Covers 7,500 participants
- Member equity used to minimize contribution fluctuation
- Equity: \$14.8 million

CHP Board of Directors 2022



President/
Comptroller
Gene Glover
Commissioner
Rio Grande County



Vice President
Tony Hass
Commissioner
Las Animas County



Secretary
Keith Caddy
Commissioner
Montrose County



Director
Connie Hunt
Administrator
Ouray County



Director
Scott Weaver
Commissioner
Yuma County



Director
Terry Hofmeister
Commissioner
Phillips County



Director
Sarah Mudge
Commissioner
Lake County



CHP Audited Balance Sheet

December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
ASSETS		
Cash and cash equivalents	\$ 4,408,981	\$ 6,654,779
Investments	16,829,368	14,472,081
Accrued interest receivable	240,371	163,809
Account receivable	-	773
Prepaid expenses	8,154	11,416
Deposits	16,490	16,490
TOTAL ASSETS	\$ 21,503,364	\$ 21,319,348
LIABILITIES AND NET POSITION		
LIABILITIES		
Claims payable	\$ 5,250,000	\$ 5,250,000
Accounts payable	1,232,093	1,190,385
Contribution deposits	163,807	533,035
TOTAL LIABILITIES	6,645,900	6,973,420
NET POSITION		
Unrestricted	14,857,464	14,345,928
TOTAL LIABILITIES AND NET POSITION	\$ 21,503,364	\$ 21,319,348

CHP Audited Statement of Revenue, Expenses and Changes in Net Position

For the Year Ended December 31, 2022 and 2021

	<u>2022</u>	<u>2021</u>
OPERATING REVENUE		
Contributions	\$ 59,686,818	\$ 59,613,281
OPERATING EXPENSES		
Net claims incurred	42,895,672	45,972,805
Insurance premiums	12,003,744	11,453,492
Administration	3,378,268	3,486,988
TOTAL OPERATING EXPENSES	58,277,684	60,913,285
OPERATING GAIN	1,409,134	(1,300,004)
NON OPERATING REVENUE		
Net investment income	(897,598)	65,335
INCREASE IN NET POSITION	511,536	(1,234,669)
NET POSITION - BEGINNING OF YEAR	14,345,928	15,580,597
NET POSITION - END OF YEAR	\$ 14,857,464	\$ 14,345,928



Affiliation with Anthem

CHP is a county-owned and county-operated healthcare insurance pool, which in 2003 voted to affiliate with Anthem Blue Cross & Blue Shield to help provide a long-term solution to rising healthcare costs. CHP has a dedicated customer service and claims unit within Anthem that minimizes any problems that may arise as a result of claims processing which sets us apart from other health insurance carriers.

Education

CHP offers classes to help employees and their dependents be wise healthcare consumers. The training is modeled after loss control training offered by other CTSI pools and provides information about CHP, loss analyses, the healthcare industry, trends, costs, and tips for understanding and maximizing use of the plans.

In addition, CHP provided multiple webinars regarding application and compliance of the Affordable Care Act (ACA).

Policy Year 2022	
Number of Members	64
Number of Claims	74,939
Cost of Claims	\$54,130,798
Average Member Claim Cost (PMPM)	\$478
Number of Claimants	11,500
Average Cost Per Claimant (Annual)	\$4,707

CHP Services

- Five PPO medical plan options
- Two HDHP/HSA medical plan options
- Organ and bone marrow transplant coverage
- Preventive benefits
- Prescription drug benefits
- Term life and AD&D benefits
- Optional vision coverage
- Optional dental coverage
- Optional dependent life insurance
- Optional supplemental life insurance coverage
- Unbundled coverage
- Dedicated customer service units
- COBRA and HIPAA administration
- Health fair benefit
- CDL physical benefit
- Educational training for members
- Webinars on health care reform

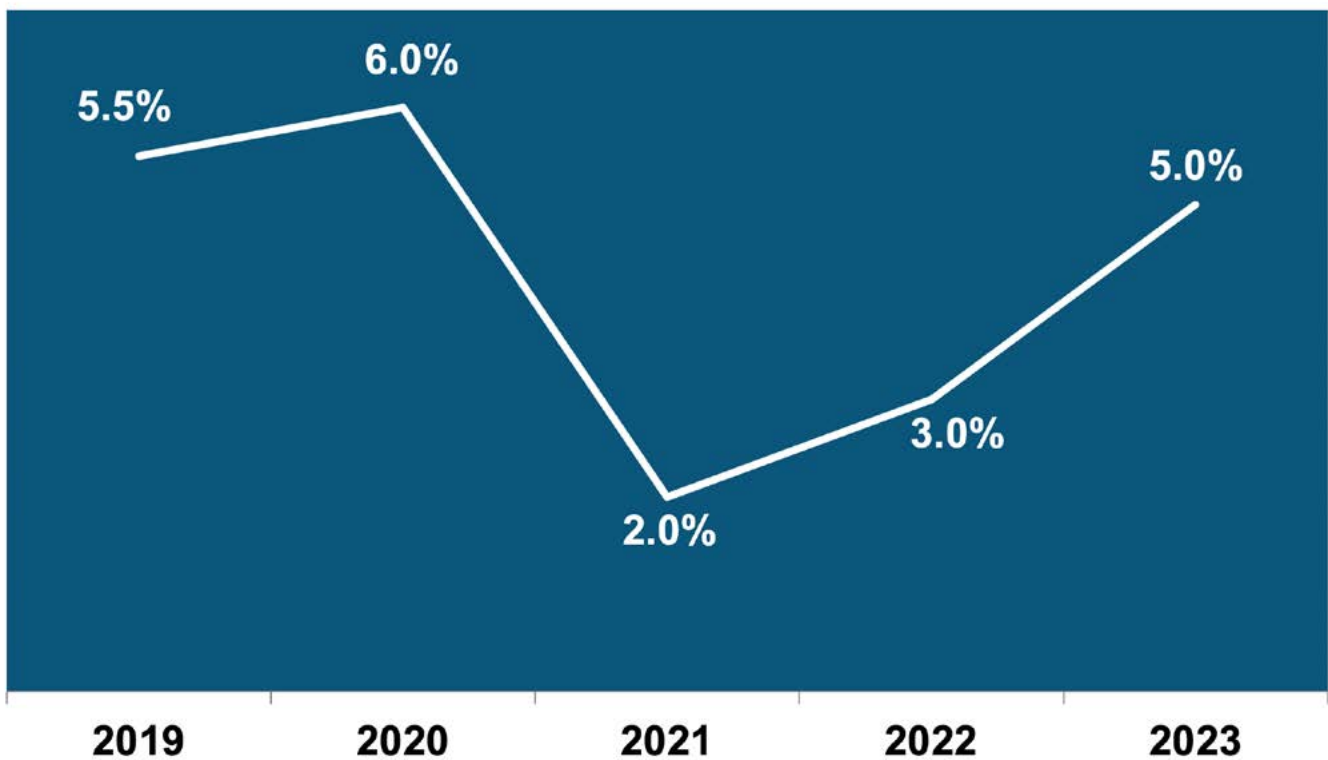


Cost Savings

CHP is the only county-owned health plan provider in Colorado with benefits, contribution rates, and coverage levels determined by representatives from member counties.

Pooling resources helps decrease costs of healthcare coverage which is crucial when a national survey projects healthcare increases of at least 4% to 10% (depending on groups and demographics) each year through the end of the decade, exceeding the Consumer Price Index.

The pool benefits members through equity growth which minimizes cost increases to members. CHP is exempt from the State Premium Tax on commissions, resulting in lower costs to members. CHP assists members with HIPAA and COBRA at no additional cost.



CHP



2023 Renewal and Insurance Industry Outlook

During the 2023 marketing process, the insurance industry was providing increases of 4 to 10% or more in overall health insurance rates. The rate increase was 30% plus when the Exchange is included. CHP's health insurance rate increased a nominal 5% for 2023 while maintaining its current rich benefit plans.

The excess insurance market was willing to continue to provide coverage for larger groups, such as CHP, but based upon increased expense and utilization, the costs continue to escalate even at the excess layer.

CHP members are continually rewarded by larger discounts when negotiating renewal costs for our ASO contract, network contract, prescription program, and excess insurance program since we have bundled them under Anthem.

Unlike other health insurance carriers, CHP has been able to effectively control the terms and conditions of benefit coverage because the members own, operate, and effectively define their benefit programs.

For 2023, CHP took a 5% overall increase, well below the national average. CHP also maintained all current benefit plans and levels of coverage and modified all medical plans to be in compliance with PPACA regulations.

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. CHP remains successful because it continues to be self-governed and controlled by its members which allows the members to continually define affordability of coverage each year.

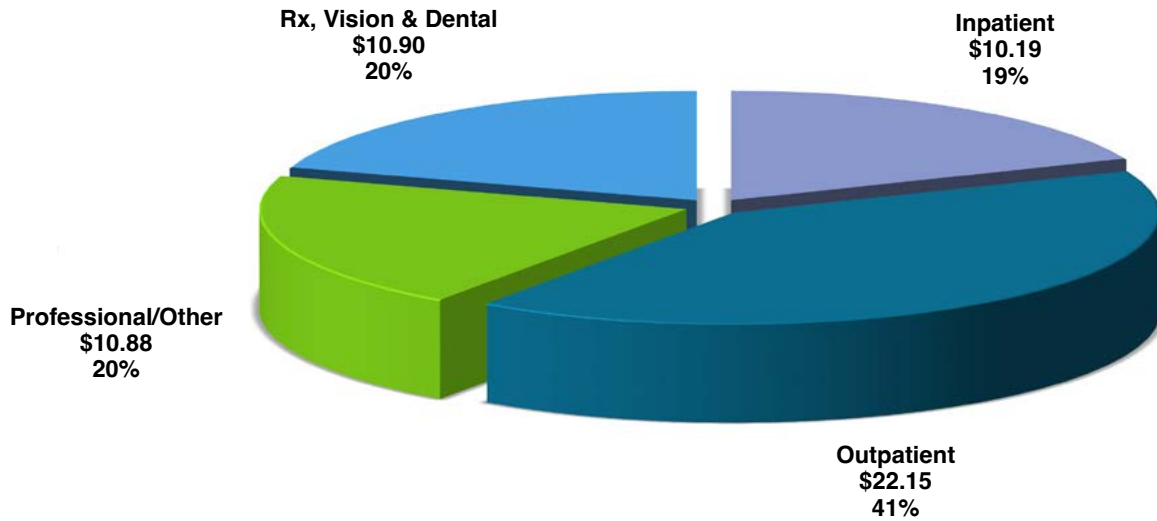
Again this year, we have been effective in maintaining no rate increase in life, vision, and dental programs while maintaining the same level of benefit. For 2023 the County Health Pool took only a 5% net medical/prescription increase and no increase in dental, vision or life. This is well below the national average. CHP also maintained all current benefit plans and levels of coverage and modified all medical plans to be in compliance with PPACA regulations.

“ I am a big fan and supporter of CTSI and all the services they provide to Counties. Anywhere from training classes, analysis of loss trends, to great customer service when needing advice, to review, follow up on claims and advocacy for member Counties that minimizes our costs.”

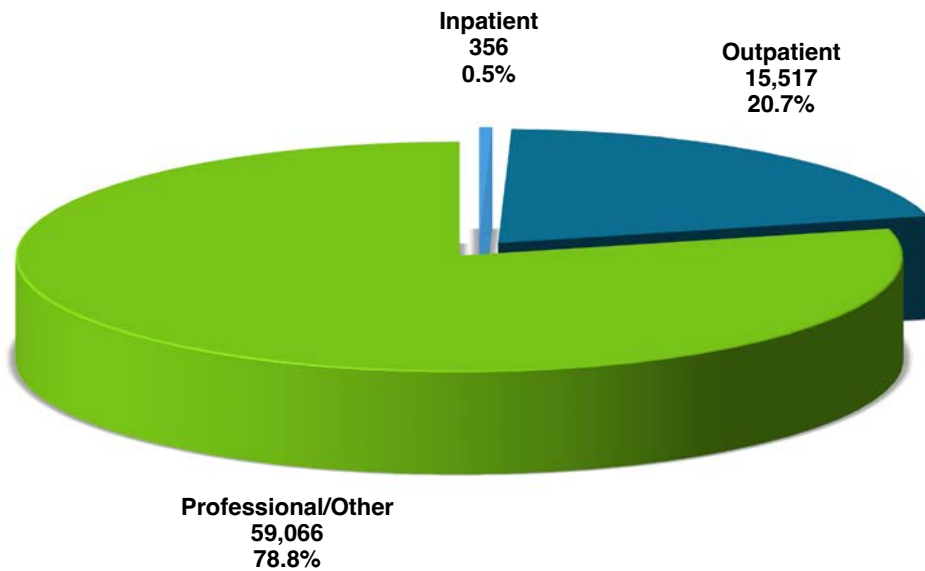
Bob Campbell
Teller County



CHP Severity of Medical Claims Total Dollars Incurred 2022 (in millions)



CHP Frequency of Medical Claims Total Number of Claims 2022



A scenic landscape featuring a river flowing through a valley with mountains in the background under a dramatic sky. The foreground is dominated by tall, golden-brown grasses. The river flows from the right towards the center. The middle ground shows a lush green valley with a dense forest of evergreen trees. In the background, rugged mountains with rocky peaks are visible, some with patches of snow or light-colored rock. The sky is filled with dark, dramatic clouds, with a bright light source breaking through near the top center, creating a strong contrast and highlighting the mountain peaks.

The Loss Control Team helps counties **reduce their exposure** to loss while **improving the safety** and **efficiency** of their workplaces.



Loss Control

CTSI's Loss Control Team provides high-quality, value-added services to Colorado counties that participate in the county-owned insurance pools. The loss control team helps counties reduce their exposure to loss while improving the safety and efficiency of their workplaces.

Benefits of CTSI Loss Control

Insurers analyze the effectiveness of county loss control programs in evaluating pools and determining coverage and rates. The CTSI Loss Control Team, comprised of two risk management experts, aims to help counties control insurance costs by preventing loss-causing events.

The team has expanded and upgraded its services to help minimize the risk of accidents and losses and keeps apprised of federal and state rules, regulations, and programs and helps member counties comply.

Policy Review

CTSI works with counties to develop consistent and enforceable policies – whether it is holding employees accountable for their actions, carrying out effective retraining, or taking disciplinary actions when employees fail to meet performance standards.

Safety Training

On-the-job safety is critical for county governments and their employees. CTSI offers numerous courses designed to improve safety. Some, such as CTSI's Mine Safety and Health Administration (MSHA) Training classes, are federally mandated to comply with MSHA regulations. MSHA requires all county employees who haul sand and gravel to document their training. CTSI also offers Flagger Recertification for Colorado, a CDOT mandatory certification. CTSI conveniently offers these trainings at no cost to its counties and at a reasonable cost for non-members.

Value-added Services

CTSI's Loss Control Team offers a range of classes that counties – on their own – generally could not afford. The team also helps counties create building and emergency evacuation plans, set policies, and draw up employee training plans.

Goals & Objectives

The loss control team supports county personnel by:

- Acting as a liaison between members and other CTSI staff.
- Advising county supervisors on exposures and losses.
- Creating uniform inspection checklists to ensure inspection continuity and consistency.
- Developing specialized training programs targeting high frequency claims.
- Disseminating information on loss control subjects.
- Maintaining a reference library for members.
- Participating in industry meetings and conferences.
- Performing loss control inspections for county departments.
- Providing up-to-date information on rules, regulations, and requirements.
- Reviewing county policies and practices.
- Training county contacts, trainers, and loss control committees.

**Loss
Control**



County Staff Trained on Required and Requested Topics

Civil rights, discrimination, and harassment prevention, MSHA Refresher and New Miner training, flagger certification, and Coaching the Experienced Driver topped the list of most popular classes and inquiries for CTSI.

In the HR area, civil rights, discrimination and harassment prevention, EEO compliance, and drug and alcohol awareness continued to be among the most frequently requested classes. Both new and experienced employees are required to have training in these topics, necessitating frequent update training. With nearly 17,000 county employees and statutory volunteers insured by the county pools, keeping up with the training required by law on many topics requires a year-round effort involving everyone. CTSI helps keep your county on track by keeping records of all the classes given, the attendance reports, and how often and what topics are required to be given.

“CTSI has been a great resource for Logan County. From their knowledgeable staff to quick responses. We appreciate them!”

Diana Korbe
Logan County

Webinars

CTSI developed a series of on-line loss control webinars to enhance the risk management programs of our member counties. These webinars are posted at www.ctsi.org under CTSI Films.

Human Resources Consultation

Currently, one of the highest cost drivers for CAPP is employment-related claims. In an effort to assist counties and CAPP by eliminating potential lawsuits and/or claims, CTSI offers a pre-loss legal service for employment-related issues in increments of 30 minutes per issue.

Salary Survey

CTSI staff produces an annual salary survey for county pool members. The 2022 report covered 37 counties, 61 position benchmarks, and over 5,500 pieces of data. The amount of data and number of county participants makes it a very accurate source for comparing other salary surveys to the CTSI salary survey.



CTSI Telephone Consultation

CTSI provides consulting and technical information on a variety of topics including, but not limited to:

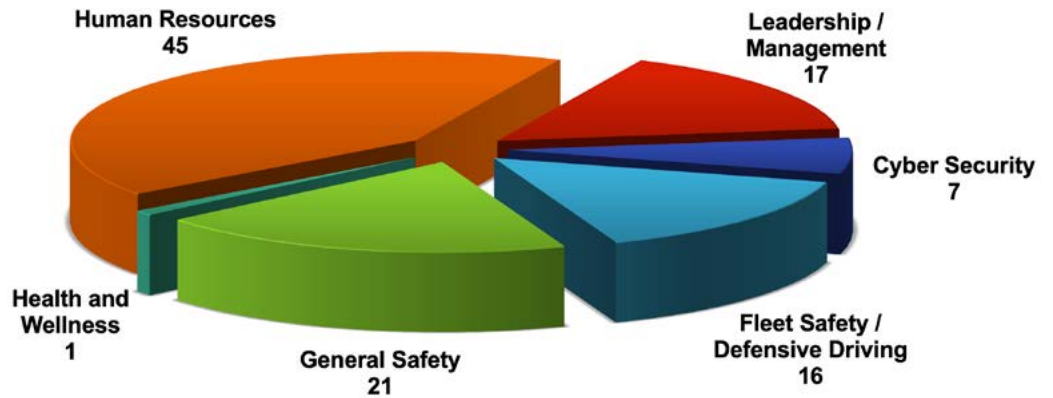
- ADA compliance
- Blood borne pathogens
- Civil rights discrimination
- Countywide coordination of policies and procedures
- DOT regulations
- Drug testing policies
- Employee discipline and termination issues
- Employee manuals
- Employee use of social media
- Facilities exposure
- FMLA regulations
- Harassment prevention
- Injuries and accidents
- Job descriptions
- Liability risks
- New construction review
- OSHA and MSHA regulations
- Payroll records and financial controls
- Privacy and document retention and deletion practices
- Record keeping procedures
- Safety problems
- Sexual harassment



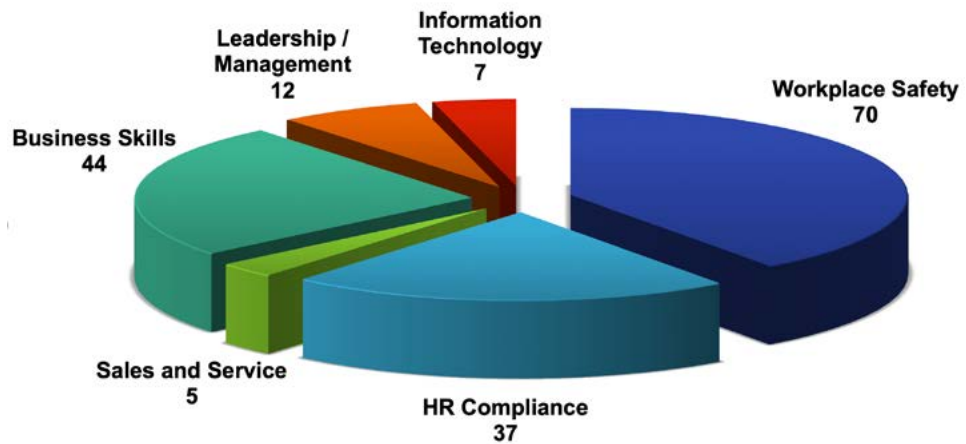
Loss
Control



BizLibrary Team Playlists



BizLibrary Topics



The CTSI Loss Control Team has made BizLibrary, an online learning management system, available at www.ctsi.org. BizLibrary has 175 hand-picked training and skills classes designed to meet the needs of Colorado county employees. In addition to BizLibrary, there are many films and recorded webinars available at www.ctsi.org.



Loss Control New Webinars

Accident Investigation

ADA Awareness and Customer Service Briefing for Pueblo County

Blood Borne Pathogens

Civil Rights, Discrimination, & Sexual Harassment Prevention

Construction Site Safety for Building Inspectors

Defensive Driving Refresher Course

HIPAA Privacy & Security

How to Be a Good Leader:

Supervisor Training Part I and Part II

MSHA 2020

Module 1 - Safety Attitude

Module 2 - Memory Quiz

Module 3 - Front End Loader

Module 4 - Health Exposures in County & Bridge Operations

Module 5 - Tractor Rollovers and Weed Mowing

Module 6 - Basic First Aid and Emergency Action

Module 7 - Hazards of Working Outdoors

MSHA 2021

Module 1 - Promoting a Safety Culture

Module 2 - Annual Refresher Memory Quiz

Module 3 - Miners Rights, Civil Rights, and Supervisor Responsibility

Module 4 - Accident Investigation

Module 5 - Respirators Refresher

Module 6 - Blood Borne Pathogens

Module 7 - Ground Control/Haul Roads

MSHA 2022

Module 1 - Living the Safety Culture

Module 2 - Trenching

Module 3 - Confined Space

Module 4 - Memory Quiz of Past Topics

Module 5 - CDL Drug-Alcohol Awareness

Module 6 - Hazards Associated with Aerial Lifts

NHEM

Module 1 - Basic NHEM MSHA at Your County Gravel Pit

Module 2 - Miners' Rights, Supervisors' Responsibilities

Module 3 - Health and Safety Aspects

Module 4 - Emergency Procedures and Fire Safety

Module 5 - Electrical Hazards Recognition

Module 6 - Powered Haulage and Haul Road Safety

Module 7 - Respirators Refresher

Recognizing Slip, Trip, and Fall Hazards

Seated Worker Ergonomics Basics

Sexual Harassment in the Workplace Briefing for Pueblo County Employees

Social Etiquette, Social Media and Work Communications

Supervisor's Drug and Alcohol Recognition

Training for Detention Officers

Part 1 | Part 2 | Part 3 | Part 4

Loss
Control



A Challenge to In-Person Service

For a loss control team that prides itself on in-person service, the Covid shutdown presented quite the challenge to CTSI.

Not one to back down from a challenge, the loss control team bolstered its efforts with the development of 46 webinars, promoted use of the on-line video library, and conducted hundreds of phone meetings all in an effort to continue to support our members in their loss control programs.

With the cooperation of our members, the team was successful in providing the same high-quality service our counties expect.

“ *CTSI is truly a full-service member driven organization that provides my county with great risk management, health insurance, and training for our employees. The staff of CTSI is outstanding and very responsive to our needs. I look forward to expanding my knowledge to recognize all of the services available for Las Animas County.* **”**

Tony Hass
Las Animas County

Loss Control Services to Our Pool Members

- Present in-person classes
- Perform personal computer workstation ergonomic evaluations
- Conduct building audits and on-site evaluations and inspections
- Attend loss control meetings and serve on safety committees in counties
- Provide loss trending analysis to commissioners and county safety contacts

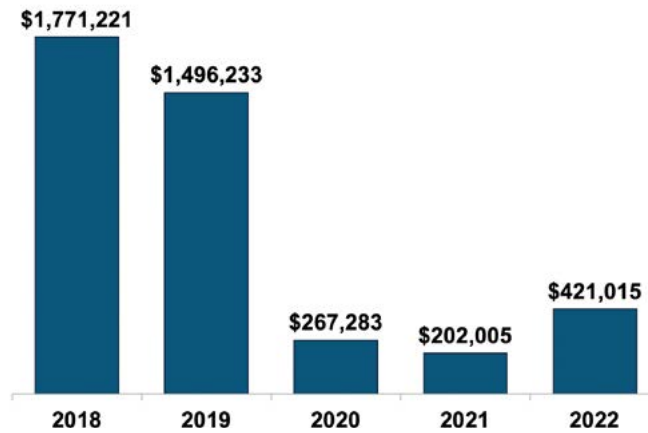
Human Resource Services to Our Pool Members

- Perform HR policy reviews
- Hold HR phone consultations
- Attend HR meetings

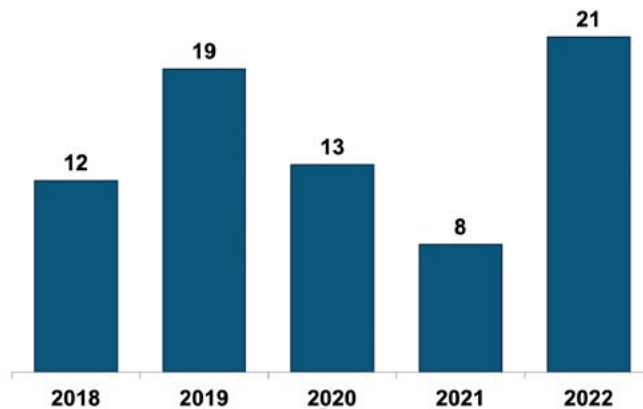




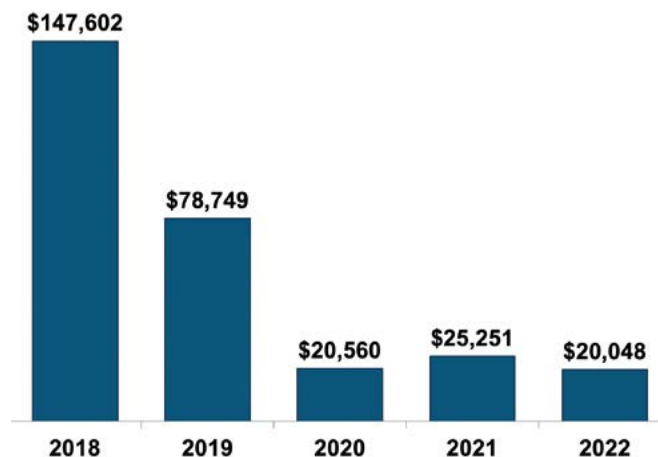
CAPP Employment Claims – Total \$ Incurred



CAPP Employment Claims – Number of Claims



CAPP Employment Claims – Average \$ Incurred



Loss
Control



Loss Control Claims Analysis

CAPP and CWCP loss analysis reports help CTSI's Loss Control Team and member counties to target high-frequency and high-severity claims. The loss control team can then help counties improve their work sites to prevent claims. The loss control team also conducts audits to help identify loss-causing processes. The team concentrates on auditing work areas and work processes, plus various maintenance and construction processes.

CAPP Loss Analysis – 2022 Claims

Claim Type	
Frequency	Severity
1 Auto Physical Damage	1 General Liability
2 General Liability	2 Property
3 Auto Liability	3 Auto Physical Damage
4 Property	4 Auto Liability
Accident Type	
Frequency	Severity
1 Driving & Vehicle Related	1 Wrongful Death
2 Driving-Backing	2 Criminal Activity
3 Driving-Struck Animal	3 Driving & Vehicle Related
4 Weather Related	4 Weather Related
Cause	
Frequency	Severity
1 Auto Collision	1 General Liability-Bodily Injury
2 Auto Liability-Property Damage	2 General Liability-Civil Rights
3 General Liability-Civil Rights	3 Auto Collision
4 Property	4 Crime, Money, Security



CWCP Loss Analysis – 2022 Claims

Claim Type	
Frequency	Severity
1 Medical	1 Temporary Total or Temporary Partial
2 Temporary Total or Temporary Partial	2 Medical

Accident Type	
Frequency	Severity
1 Slip, Trip, or Fall	1 Slip, Trip, or Fall
2 Body Mechanics	2 Body Mechanics
3 Inmate Related	3 Training
4 Arrest Related	4 Driving & Vehicle Related

Injury Type	
Frequency	Severity
1 Strain	1 Strain
2 Multiple Injuries	2 Multiple Injuries
3 Contusion, Bruise	3 Fracture
4 Laceration	4 Contusion, Bruise

Body Part	
Frequency	Severity
1 Multiple Body Parts	1 Multiple Body Parts
2 Hand	2 Shoulder
3 Knee	3 Knee
4 Back	4 Leg

Cause	
Frequency	Severity
1 Other Person Confrontation	1 Bodily Motion
2 Bodily Motion	2 Ice, Snow, Sleet
3 Ice, Snow, Sleet	3 Heavy Object
4 Vehicle	4 Vehicle



Thank you for your commitment to excellence.

CAPP
MEMBERS

Alamosa	Las Animas
Archuleta	Lincoln
Baca	Logan
Bent	Mineral
Chaffee	Moffat
Cheyenne	Montrose
Clear Creek	Morgan
Conejos	Otero
Costilla	Ouray
Crowley	Park
Custer	Phillips
Delta	Prowers
Dolores	Pueblo
Elbert	Rio Blanco
Fremont	Rio Grande
Garfield	Routt
Gilpin	Saguache
Grand	San Juan
Gunnison	San Miguel
Hinsdale	Sedgwick
Huerfano	Summit
Jackson	Teller
Kiowa	Washington
Kit Carson	Weld
La Plata	Yuma
Lake	

CWCP
MEMBERS

Alamosa	Las Animas
Baca	Lincoln
Bent	Logan
Chaffee	Mineral
Cheyenne	Montezuma
Clear Creek	Montrose
Conejos	Morgan
Crowley	Otero
Custer	Ouray
Delta	Park
Dolores	Phillips
Elbert	Prowers
Fremont	Pueblo
Garfield	Rio Blanco
Gilpin	Rio Grande
Grand	Routt
Gunnison	Saguache
Hinsdale	San Juan
Huerfano	San Miguel
Jackson	Sedgwick
Kiowa	Summit
Kit Carson	Teller
La Plata	Washington
Lake	Yuma



Thank you for your commitment to excellence.

CHP MEMBERS

Alamosa County	Kiowa County	RFTA
Aspen Springs	Kit Carson County	Rifle
Baca County	Kremmling	Rio Blanco County
Buena Vista School District	Lake County	Rio Grande County
Busk Ivanhoe Water Authority	Lake Dillon Fire & Rescue	San Miguel County
CCI staff	Lake Durango Water Authority	Sedgwick County
Cheyenne County	Lake Fork Health	Sedgwick Health Ctr
Cheyenne Wells	Lamar	Sterling
Copper MT Cons Metro	Las Animas County	Superior
Custer County	Leadville	Walden
CTSI staff	Lincoln County	Washington County
Denver SE Water & Sanitation	Logan County	Yuma County
Dillon	Lone Cone Library District	
Dinosaur	Milliken	
Eagle Cty Charter Academy	Mineral County	
Eagle Health Services	Minturn	
ECCOG	Montrose County	
Elbert County	Morgan County	
Elbert County Library District	NECALG	
Georgetown	NWCCOG	
Hinsdale County	Norwood	
Hinsdale School District	Ouray County	
Hot Sulphur Springs	Phillips County	
Huerfano County	Pine River Irrigation	
Jackson County	Prowers County	
Keefe Memorial Hospital	Pueblo Reg. Bldg Dept	



CTSI Board of Directors 2023

President
 Mike Freeman (CAPP)
 Commissioner
 Weld County

Vice President
 Bob Campbell (CWCP)
 Commissioner
 Teller County

Treasurer
 Chris Richardson (CAPP)
 Commissioner
 Elbert County

Secretary
 Ron Cook (CWCP)
 Commissioner
 Prowers County

Director
 Tony Hass (CHP)
 Commissioner
 Las Animas County

Director
 Gene Glover (CHP)
 Commissioner
 Rio Grande County

CAPP Board of Directors 2023

President/Comptroller
 Chris Richardson
 Commissioner
 Elbert County

Vice President
 Dick Elsner
 Commissioner
 Park County

Secretary
 Mike Freeman
 Commissioner
 Weld County

Director
 John Martin
 Commissioner
 Garfield County

Director
 Arlan Van Ry
 Commissioner
 Alamosa County

Director
 Tim Corrigan
 Commissioner
 Routt County

Director
 Jean Sykes
 Commissioner
 Bent County

CWCP Board of Directors 2023

President/Comptroller
 Bob Campbell
 Commissioner
 Teller County

Vice President
 Ron Cook
 Commissioner
 Prowers County

Secretary
 Ramona Weber
 Commissioner
 Mineral County

Director
 Jennifer O'Hearon
 Commissioner
 Rio Blanco County

Director
 Mike Brownell
 Commissioner
 Logan County

Director
 Garrison Ortiz
 Commissioner
 Pueblo County

Director
 Sandy Hollingsworth
 Commissioner
 Gilpin County

CHP Board of Directors 2023

President/Comptroller
 Gene Glover
 Commissioner
 Rio Grande County

Vice President
 Tony Hass
 Commissioner
 Las Animas County

Secretary
 Keith Caddy
 Commissioner
 Montrose County

Director
 Connie Hunt
 Administrator
 Ouray County

Director
 Scott Weaver
 Commissioner
 Yuma County

Director
 Terry Hofmeister
 Commissioner
 Phillips County

Director
 Sarah Mudge
 Commissioner
 Lake County



Our History

County Technical Services, Inc. and the pools it administers are the outgrowth of county commissioners from across Colorado uniting in the mid-1980s to face the turbulent times when commercial insurance company premiums spiked upward and county insurance policy cancellations were the norm.

They sought answers, and in 1984 found the solution: to pool their resources and form three county-owned self-insurance pools administered by the risk management department of Colorado Counties, Inc. The County Health Pool (CHP), the County Workers' Compensation Pool (CWCP), and the Colorado Counties Casualty and Property Pool (CAPP).

After eight successful years of pool administration, the county commissioners liked what they were seeing as owners of three top-notch insurance pools. With that, they decided to expand the services they were receiving to include a vast array of technical and financial services for counties. The result was that CTSI was incorporated as a separate county-owned and operated entity in 1992. Today, beyond its insurance, risk management, and loss control roots, CTSI has expanded its services to offer expertise to counties in such areas as:

- Human Resources
- Third-Party Claims Administration and Consultation
- Grant Writing
- Centralized County Administration
- Specialized Coverages and Programs
- Training, Education, and Regulatory Compliance

CTSI's Board of Directors is comprised of elected officials and county-government staff from throughout Colorado. The board keeps up with trends and gauges the needs of county governments so CTSI can respond quickly to Colorado's changing insurance and public-policy landscape.

CTSI provides such cutting-edge services and other benefits while holding administrative costs to less than half the industry average. Most of CTSI's services are available to member counties at no additional costs; non-members are welcome to use CTSI services on a fee-for-service basis.

County Technical Services, Inc.

- Helps counties with their day-to-day insurance and loss control needs.
- Is there when a loss occurs, providing guidance, expertise, a helping hand, and a calming voice.
- On behalf of the county pools, negotiates competitive excess insurance rates, broker fees, and other outside service provider fees using the clout of its member counties.
- As not-for-profit governmental entities, the pools' and CTSI's equity belongs to its members.
- Provides third-party claims and loss control services to outside entities thus lowering the county member costs for CTSI services.
- Acts as the change agent for members and continually develops programs and services needed to accommodate the changing landscape of county governments.

Serving Colorado's Counties



County Technical Services, Inc.

800 Grant St., Suite 400, Denver, CO 80203
(303) 861-0507 | www.ctsi.org