

# 2019-2023 Claim Summary

## Auto, Property and Liability Claims (Fund 71)

Claim Type	2019	2020	2021	2022	2023
Auto Damage	92	121	122	140	141
Auto Liability	7	8	3	6	12
Cyber Liability	0	1	0	0	0
General Liability	22	14	12	20	27
Law Enforcement Liability	4	10	12	16	17
Public Officials Liability	6	2	1	9	2
Property Damage	11	24	15	26	31
<b>Total</b>	<b>142</b>	<b>180</b>	<b>165</b>	<b>217</b>	<b>230</b>

*\*\* This total is the cost of claims paid out each year for current and previous year's claims.*

Cost of Auto, Property & Liability Claims Paid by Year					
Claim Type	2019	2020	2021	2022	2023
Auto Damage	\$145,238.50	\$155,476.29	\$331,610.84	\$314,125.65	\$403,497.73
Auto Liability	\$28,822.01	\$268,875.19	\$34,365.25	\$61,653.00	\$320,626.86
Cyber Liability	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
General Liability	\$18,790.85	\$0.00	\$5,944.93	\$1,384.25	\$5903.86
Law Enforcement Liability	\$670,682.95	\$99,000.00	\$637,000.00	\$5,000.00	\$37,715.98
Public Officials Liability	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
Property Damage	\$90,867.00	\$78,670.20	\$282,388.09	\$136,694.36	\$285,552.65
<b>TOTAL</b>	<b>\$954,401.31</b>	<b>\$602,021.68</b>	<b>\$1,291,309.11</b>	<b>\$518,857.26</b>	<b>\$1,053,379.08</b>

## AUTO DAMAGE

- **2019-2020:**
  - The cost of damage to County vehicles was fairly consistent.
- **2021:**
  - There were several totaled vehicles this year.
  - Several vehicles were involved in active shooter events, and Tactical Vehicle Intervention (TVI) while responding to calls.
- **2022:**
  - There were several totaled vehicles this year which cost the County over \$150,000 to replace.
  - The number of auto damage claims increased this year, so the County paid more for repairs this year since auto claims occurred more frequently.
  - The number of unknown incidents increased again this year, so it was difficult to determine the cause behind all auto damage.
- **2023:**
  - There were several totaled vehicles this year which cost the County over \$217,699 to replace.
  - The number of auto damage claims was consistent with the number of claims last year, but it has increased since 2019 and the County paid more for repairs this year since auto claims occurred more frequently, and the damage has been more severe.
  - The number of unknown incidents increased again this year, so it was difficult to determine the cause behind all auto damage.

## LIABILITY

- **Auto liability**
  - **2019:**
    - The cost in which the County was at fault for damage to another person's vehicle was consistent between these years.
  - **2020:**
    - The cost of auto liability increased significantly because of two claims that occurred in 2019.
      - Settlement for bodily injury from an auto accident that occurred during the bomb cyclone. \$ 225,000
      - Property damage for this claim was also paid in 2020. \$ 34,502.35
  - **2021:**
    - 2020, Settlement, Estate of Mustafa Hussain \$ 30,000

- Damage to City of Littleton property from County employee totaling their vehicle. Repairs \$ 22, 500.00
  - **2022:**
    - 2021, Settlement, Johnson & Bulloch, Bodily Injury \$51,000
  - **2023:**
    - 2021, Settlement, Danielle Short, Bodily Injury \$220,000
    - 2022, Other Party Auto Damage, \$ 20,596.00
    - 2023, Other Party Auto Damage, \$ 45,792.63
- **Cyber liability –**
  - None
- **General liability –**
  - **2019:**
    - An Open Spaces employee moved a storage crate full of soap box derby cars. The move damaged them all and cost \$ 18,223.
  - **2020 - 2021:**
    - The cost decreased this year which is likely due to less exposure since many people were home.
  - **2022:**
    - There was a significant reduction in the cost of general liability claims this year, and the minimal cost incurred was due to County operations such as mowing and tree trimming.
  - **2023:**
    - There was an increase in the cost of general liability claims from last year, and the cost was centered around stolen and damaged property.
- **Public Officials liability**
  - *None*
- **Law Enforcement liability -**
  - **2019:**
    - 2014, Rotzin Settlement \$ 325,000
    - 2014, Lillis Settlement, \$ 344,482.93  
Legal Fees \$ 89,294.80  
This claim exceeded County's insurance deductible.
      - Excess insurance carrier paid over \$2.4 million.

- **2020:**
  - 2018, Settlement, Roundtree \$ 85,000
  - 2018, Settlement, Fanning \$ 14,000
- **2021:**
  - 2017, Settlement, Alvarado \$175,000
  - 2018, Settlement, Stillwell \$ 387,000
  - 2020, Settlement, Fuentes-Rojas \$ 45,000
- **2022:**
  - 2019, Settlement, McKnight \$ 5,000
- **2023:**
  - 2020, Settlement, Harker \$ 1,000
  - 2022, Settlement, Saguilan \$ 30,000
  - 2022, Settlement, Alvarado Property \$ 6,715.98

## **PROPERTY DAMAGE**

- **2019:**
  - There was an increase in weather related claims this year.
  - Cost to repair flooding at CentrePoint.
  - Cost to repair vandalism that caused flooding at Courthouse 2.
- **2020:**
  - There was an increase in weather related claims this year.
  - Vandalism at County facilities
    - Cost to repair windows at Altura Plaza, Arapahoe Plaza and CentrePoint.
  - Cost to repair flooding at Admin 1.
  - Cost to repair gate at Detentions.
    - Waste Management drove through it once.
- **2021:**
  - Cost to repair flooding and wind damage
    - 2020, Sheriff's Admin, damage to roof due to spring storm.
    - 2121, Lima Plaza/Judicial Services flood.
  - Cost to repair vandalism at Open Spaces shelter.
- **2022:**
  - Cost to repair flooding
    - 6/2022, Flooding at Aurora Motor Vehicle due to pipe.
    - 12/2022, Lima Plaza/Judicial Services flood.
  - Cost to repair vandalized windows at several County buildings.

- **2023:**
  - Cost to repair hail, flooding, and weather damage
    - 5/2023, Severe weather and hail caused damage to County vehicles and buildings.
    - 6/2023 and 7/2023, Severe weather and flooding caused damage floor to Arapahoe Plaza.
    - Cost to repair windows and County property from vandalism.

**Workers Compensation (Fund 73)**

Number of Workers Compensation Claims					
Department	2019	2020	2021	2022	2023
Assessor	1	1	0	0	0
BoCC	0	0	0	0	0
Clerk and Recorder	2	3	2	2	5
Communications	0	0	0	1	0
Community Resources	5	1	2	4	1
Coroner	2	1	1	3	3
County Attorney	1	0	1	0	0
FFM	7	6	6	12	7
Finance	0	0	0	0	0
Human Resources	0	0	0	0	0
Human Services	11	4	3	6	8
IT	0	1	0	0	0
Open Spaces	4	1	1	0	1
PWD	9	8	8	6	3
Sheriff	100	53	83	93	104
Strategy & Performance	0	0	0	0	0
Treasurer	1	0	0	0	1
<b>Total</b>	<b>143</b>	<b>79</b>	<b>107</b>	<b>127</b>	<b>143</b>

*\*\* This total is the cost of claims paid out each year for current and previous year's claims.*

Cost of Workers' Comp Claims Paid by Year					
Claim Type	2019	2020	2021	2022	2023
Workers' Compensation	\$1,730,372.29	\$933,330.26	\$737,122.70	\$1,408,099.50	\$1,937,843.06

## Workers Compensation -

- **2019:**
  - The costs of workers' compensation claims were high due to three severe workplace injuries that occurred in 2016. These injuries required ongoing medical treatment for the next few years and cost close to \$2,000,000. The other reason for the increase was the cost to close and settle multiple old claims in which the County continued to treat without end.
- **2020 - 2021:**
  - The cost of employee injuries reduced significantly in 2020 to 2021. This was due in part to employee's being home during the pandemic so the risk of injury to employees was much lower. The severity of employee injuries had also decreased so the cost of medical treatment and lost wages lessened as well.
- **2022:**
  - The number of workers compensation claims increased this year, so the County saw a rise in cost because claims occurred more frequently. However, much of the cost increase was due to severity of injuries that occurred in 2022 and prior. Many employees required surgeries for their injuries, and/or missed time from work due to the nature of their injury so the County paid the employee temporary total disability benefits for income replacement. Injuries more severe in nature may also lead to impairments or permanent restrictions so the County must pay the employee permanent partial disability benefits which was also the case this year.
- **2023:**
  - The number of workers compensation claims increased this year, so the County saw rise in costs since claims occurred more frequently. However, much of the cost was due to severity of injuries that occurred in previous years. Many workplace injuries required surgery, and employees missed time from work due to the nature of their injury, so the County paid the employee temporary total disability benefits for income replacement until they were able to return to work in addition to surgery and therapy costs. The County saw an uptick in mental stress claims, and severe injuries that caused impairments or permanent restrictions to the injured workers, so the County saw an increase in permanent partial disability benefit payments this year. Last, a claim that occurred in the fall of 2022 has become complex in nature, and required treatment methods and specialists that are not common for workers compensation claims, so there may be a significant cost to County and the excess insurance carrier.