

STATE OF TEXAS  
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COUNTY OF WEBB  
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## Management Reports

June, 2015

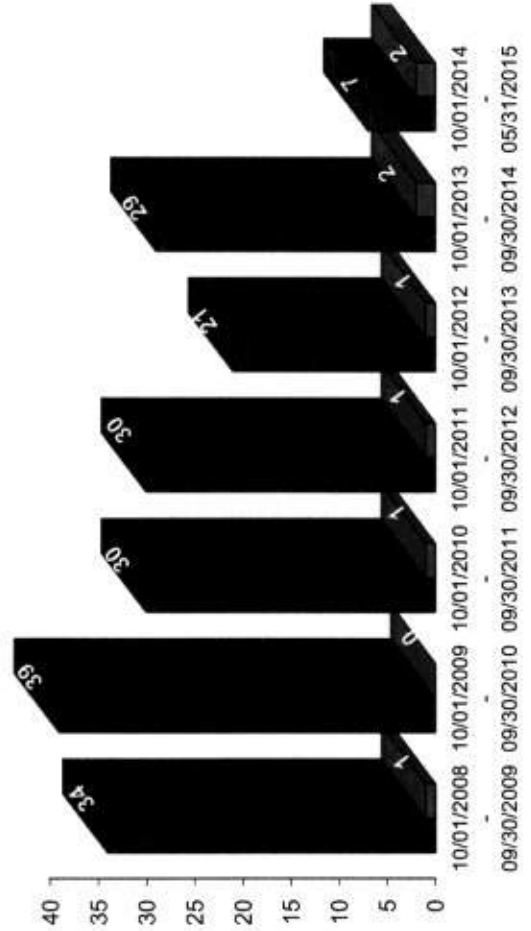


Property & Casualty Claims  
Management Reports



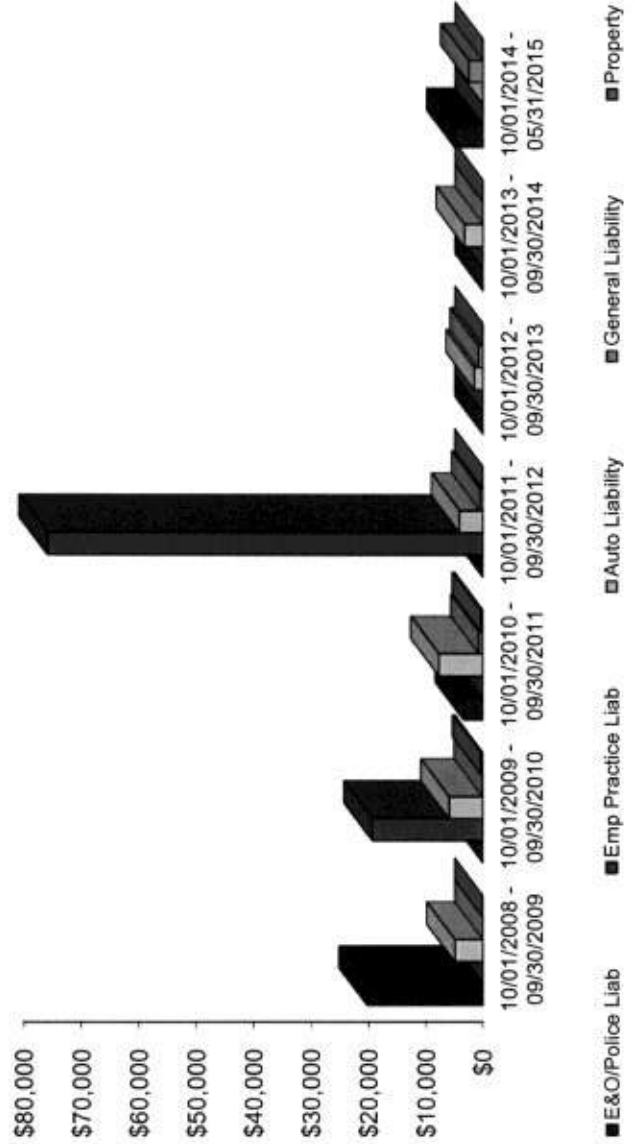
Total Claims by Policy Period  
10/01/08 - 05/31/15

Policy Period	Total Claims	
	Closed	Open
10/01/2008 - 09/30/2009	34	1
10/01/2009 - 09/30/2010	39	0
10/01/2010 - 09/30/2011	30	1
10/01/2011 - 09/30/2012	30	1
10/01/2012 - 09/30/2013	21	1
10/01/2013 - 09/30/2014	29	2
10/01/2014 - 05/31/2015	7	2



Average Incurred to Date by Policy Period  
10/01/08 - 05/31/15

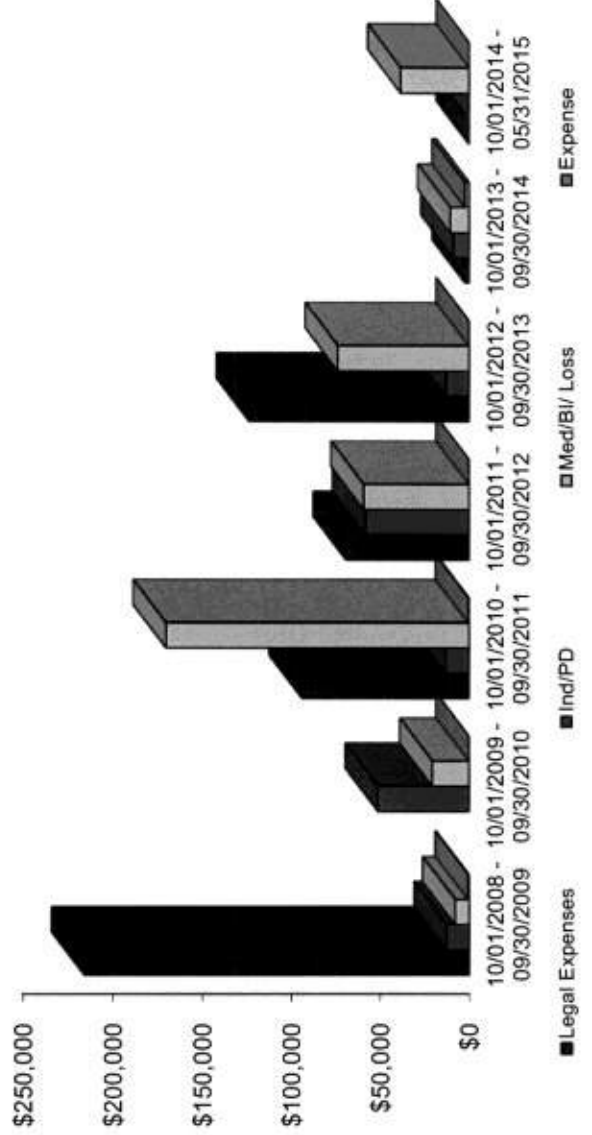
Policy Period	Average Incurred				
	E&O/Police Liab	Emp Practice Liab	Auto Liability	General Liability	Property
10/01/2008 - 09/30/2009	\$20,274	\$0	\$4,939	\$0	\$0
10/01/2009 - 09/30/2010	\$0	\$19,370	\$5,915	\$75	\$353
10/01/2010 - 09/30/2011	\$3,386	\$0	\$7,701	\$672	\$413
10/01/2011 - 09/30/2012	\$0	\$75,873	\$4,084	\$556	\$0
10/01/2012 - 09/30/2013	\$0	\$0	\$1,553	\$833	\$0
10/01/2013 - 09/30/2014	\$0	\$0	\$3,277	\$0	\$0
10/01/2014 - 05/31/2015	\$5,000	\$0	\$0	\$2,500	\$0





Payment Summary  
by Policy Period  
10/01/08 - 05/31/15

Policy Period	Legal Expenses	Ind/PD	Med/BI/ Loss	Expense
10/01/2008 - 09/30/2009	\$215,552	\$12,611	\$7,713	\$665
10/01/2009 - 09/30/2010	\$93,772	\$51,046	\$20,500	\$66
10/01/2010 - 09/30/2011	\$69,010	\$13,079	\$170,017	\$425
10/01/2011 - 09/30/2012	\$123,425	\$58,114	\$59,050	\$80
10/01/2012 - 09/30/2013	\$2,244	\$12,854	\$73,574	\$109
10/01/2013 - 09/30/2014	\$0	\$8,760	\$10,500	\$2,390
10/01/2014 - 05/31/2015	\$0	\$0	\$38,408	\$0



Lag Time Average - by Location  
10/01/08 - 05/31/15

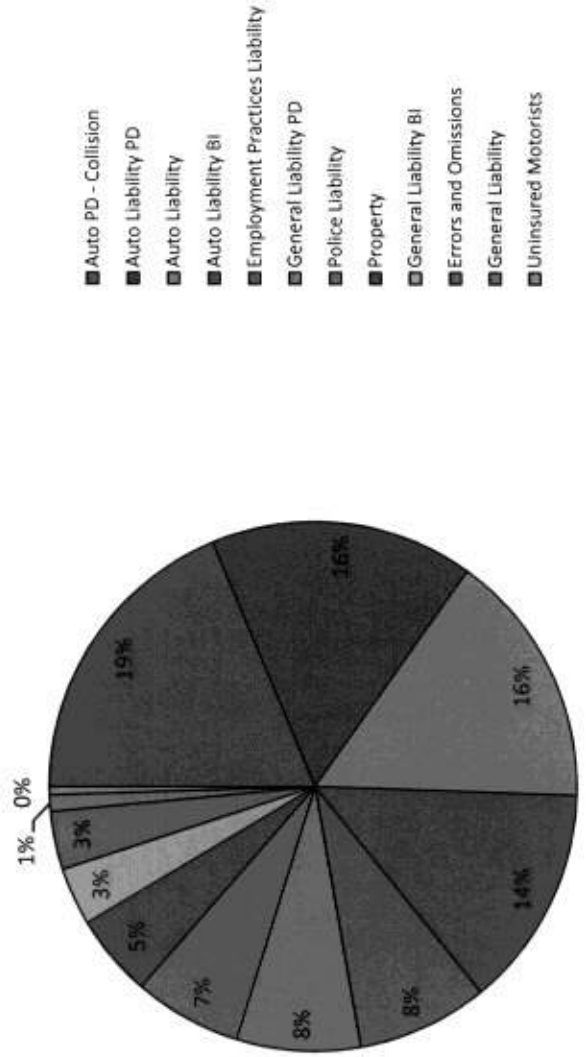
Location	Avg. Days Between Loss and Rep. to ASC	Avg. Days Between Loss and Rep. to Insured	Total Number of Claims
111 District Court	32	32	3
Building Maintenance	66	24	8
CAA	73	46	16
Community Center	51	51	2
County Attorney	1	1	1
County Clerk	204	151	1
District Attorney	63	27	12
Elections	5	1	2
Head Start	136	97	2
Juvenile	35	0	1
Others	22	18	25
Purchasing	25	20	2
Road & Bridge	36	19	11
Sheriff	54	41	87
Tax Office	305	315	1
Treasury	43	42	3
Volunteers	6	5	1
Water Utilities	3	0	1
Webb County	38	20	19



## Frequency of Claims by Coverage

10/01/08 - 05/31/15

Coverage	# of Claims
Auto PD - Collision	37
Auto Liability PD	32
Auto Liability	31
Auto Liability BI	27
Employment Practices Liability	16
General Liability PD	15
Police Liability	13
Property	10
General Liability BI	7
Errors and Omissions	7
General Liability	2
Uninsured Motorists	1

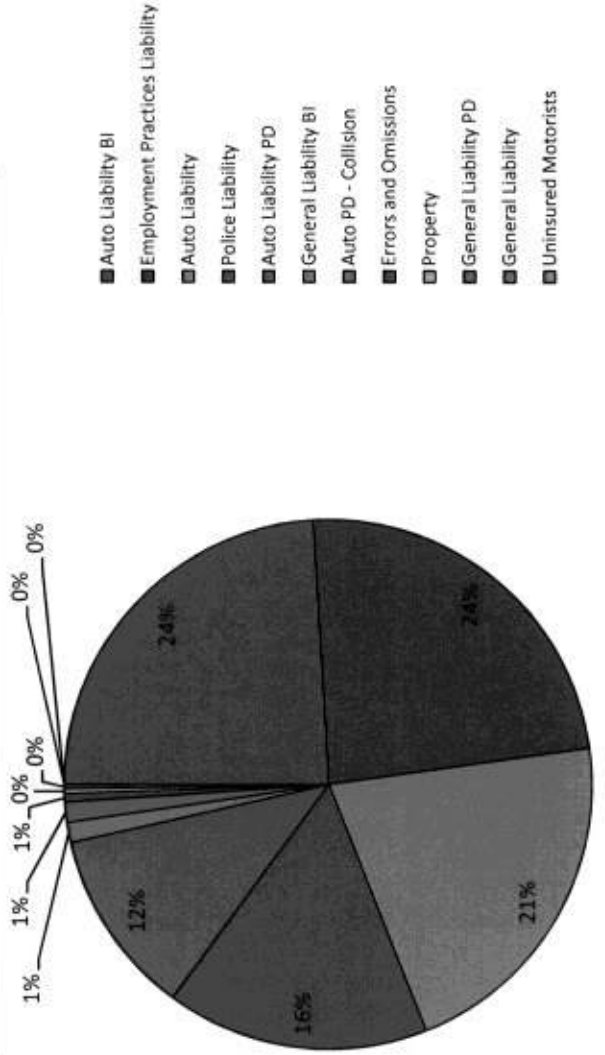


- Auto PD - Collision
- Auto Liability PD
- Auto Liability
- Auto Liability BI
- Employment Practices Liability
- General Liability PD
- Police Liability
- Property
- General Liability BI
- Errors and Omissions
- General Liability
- Uninsured Motorists



## Severity of Claims by Coverage 10/01/08 - 05/31/15

Coverage	Total Incurred
Auto Liability BI	\$232,010
Employment Practices Liability	\$229,226
Auto Liability	\$204,740
Police Liability	\$155,464
Auto Liability PD	\$109,511
General Liability BI	\$12,017
Auto PD - Collision	\$11,861
Errors and Omissions	\$5,000
Property	\$2,770
General Liability PD	\$2,225
General Liability	\$374
Uninsured Motorists	\$0





STATE OF TEXAS



COUNTY OF WEBB



## Summary by Location 10/01/08 - 05/31/15

Location	# of Claims	# Open Claims	Total Incurred
Sheriff	87	2	\$ 530,484
Webb County	19	4	\$ 289,048
Others	25	1	\$ 54,207
District Attorney	12		\$ 31,600
Road & Bridge	11		\$ 28,862
CAA	16		\$ 10,696
Building Maintenance	8		\$ 10,209
Purchasing	2		\$ 5,390
Community Center	2	1	\$ 5,000
Tax Office	1		\$ -
Treasury	3		\$ -
County Clerk	1		\$ -
County Attorney	1		\$ -
Volunteers	1		\$ -
Water Utilities	1		\$ -
Elections	2		\$ -
111 District Court	3		\$ -
Juvenile	1		\$ -
Head Start	2		\$ (295)

## Historical Data

### 10/01/08 - 05/31/15

Employment Prac Liab

	10/01/08 - 09/30/09	10/01/09 - 09/30/10	10/01/10 - 09/30/11	10/01/11 - 09/30/12	10/01/12 - 09/30/13	10/01/13 - 09/30/14	10/01/14 - 05/31/15
<b>Nbr of Claims</b>							
Auto Liability	27	23	11	25	15	24	3
E&O/Police Liab	7	5	4			3	1
Emp Practice Liab	1	4	8	2	1		
General Liability		5	3	4	6	4	2
Property		2	5				3
<b>Total</b>	<b>35</b>	<b>39</b>	<b>31</b>	<b>31</b>	<b>22</b>	<b>31</b>	<b>9</b>

**Total Incurred**

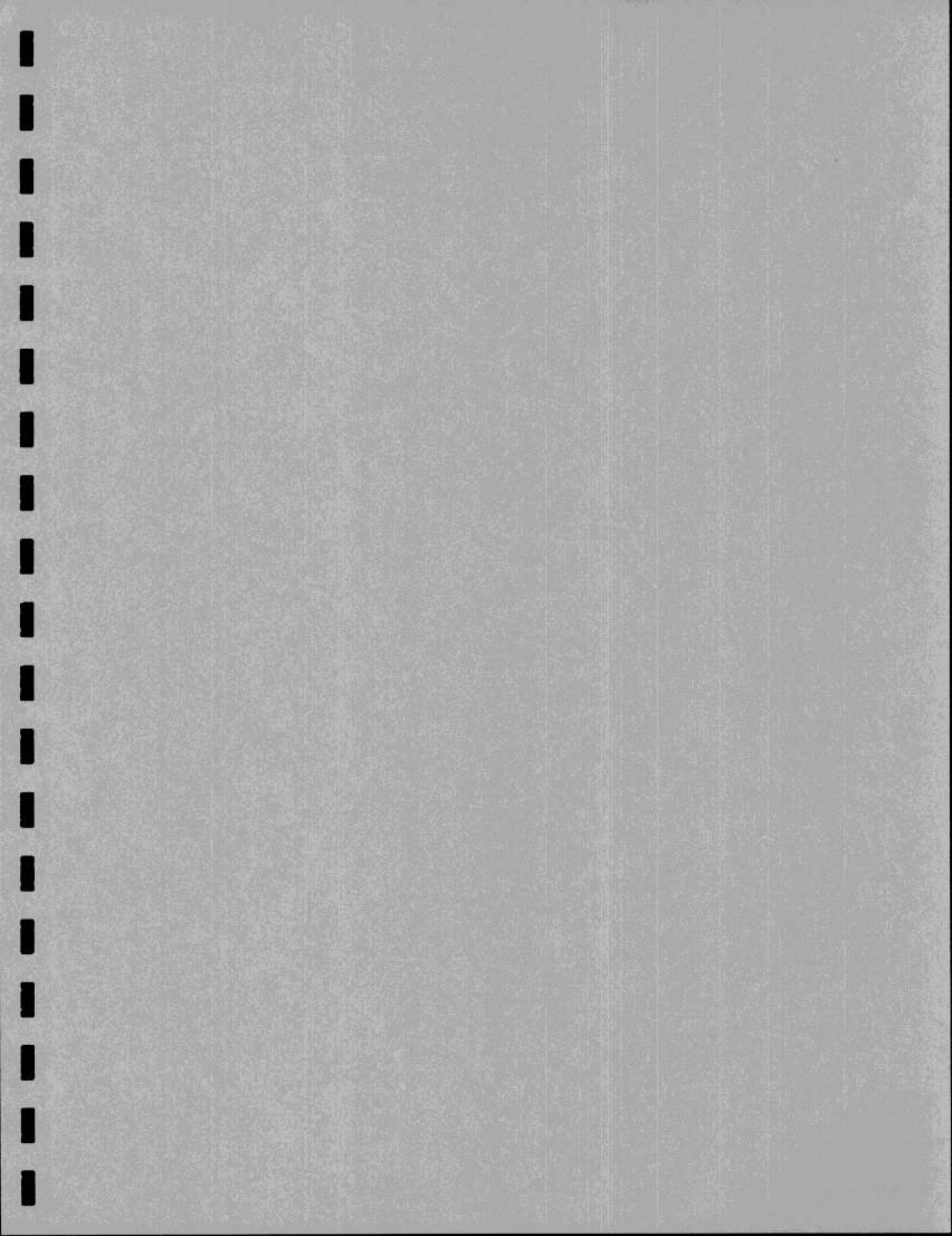
	10/01/08 - 09/30/09	10/01/09 - 09/30/10	10/01/10 - 09/30/11	10/01/11 - 09/30/12	10/01/12 - 09/30/13	10/01/13 - 09/30/14	10/01/14 - 05/31/15
Auto Liability	\$133,340	\$136,043	\$84,710	\$102,090	\$23,290	\$78,650	\$0
E&O/Police Liab	\$141,920	\$0	\$13,544			\$0	\$5,000
Emp Practice Liab	\$0	\$77,480	\$0	\$151,746	\$0	\$0	\$5,000
General Liability		\$374	\$2,017	\$2,225	\$5,000	\$0	\$0
Property		\$705	\$2,065				
<b>Total</b>	<b>\$275,260</b>	<b>\$214,602</b>	<b>\$102,337</b>	<b>\$256,061</b>	<b>\$28,290</b>	<b>\$78,650</b>	<b>\$10,000</b>

**Average Incurred**

	10/01/08 - 09/30/09	10/01/09 - 09/30/10	10/01/10 - 09/30/11	10/01/11 - 09/30/12	10/01/12 - 09/30/13	10/01/13 - 09/30/14	10/01/14 - 05/31/15
Auto Liability	\$4,939	\$5,915	\$7,701	\$4,084	\$1,553	\$3,277	\$0
E&O/Police Liab	\$20,274	\$0	\$3,386	\$0	\$0	\$0	\$5,000
Emp Practice Liab	\$0	\$19,370	\$0	\$75,873	\$0	\$0	\$0
General Liability	\$0	\$75	\$672	\$556	\$833	\$0	\$2,500
Property	\$0	\$353	\$413	\$0	\$0	\$0	\$0
<b>Average Incurred</b>	<b>\$7,865</b>	<b>\$5,503</b>	<b>\$3,301</b>	<b>\$8,260</b>	<b>\$1,286</b>	<b>\$2,537</b>	<b>\$1,111</b>

**Open Claims**

	10/01/08 - 09/30/09	10/01/09 - 09/30/10	10/01/10 - 09/30/11	10/01/11 - 09/30/12	10/01/12 - 09/30/13	10/01/13 - 09/30/14	10/01/14 - 05/31/15
Auto Liability	1		1			2	1
E&O/Police Liab				1			
Emp Practice Liab					1		
General Liability	0	0	0	0	0	0	0
Property	1	0	1	1	1	2	2
<b>Total</b>	<b>1</b>	<b>0</b>	<b>1</b>	<b>1</b>	<b>1</b>	<b>2</b>	<b>2</b>



STATE OF TEXAS



COUNTY OF WEBB



Workers' Compensation

Management Reports

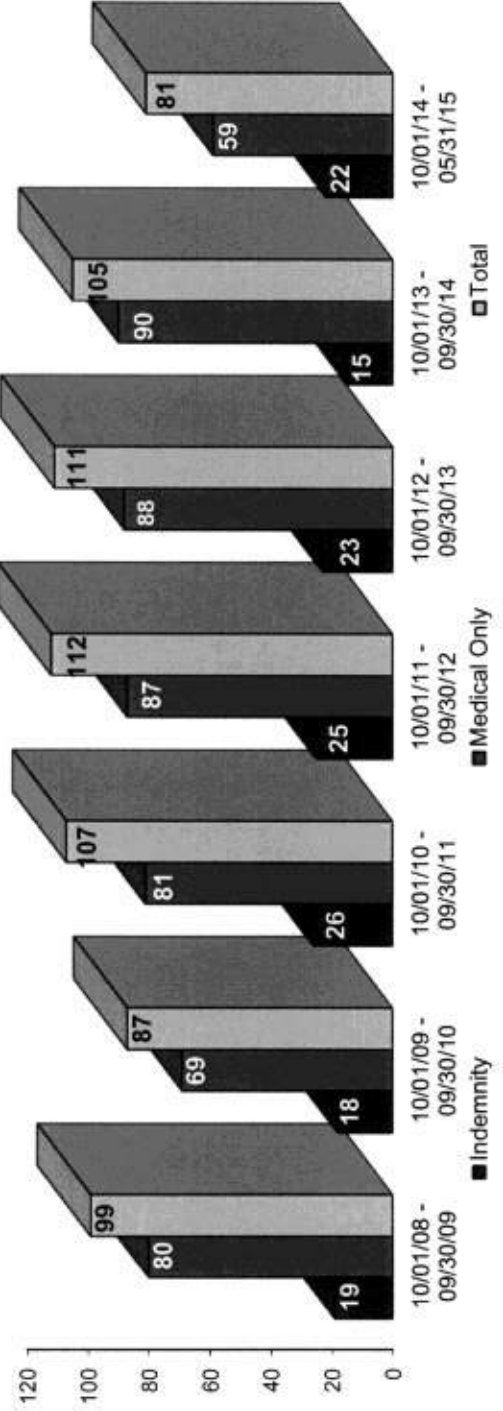
STATE OF TEXAS

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## Claim Frequency 10/01/08 - 05/31/15

Policy Period	Indemnity		Medical Only		Total Claims
	Closed	Open	Closed	Open	
10/01/08 - 09/30/09	17	2	80	0	99
10/01/09 - 09/30/10	18	0	69	0	87
10/01/10 - 09/30/11	22	4	81	0	107
10/01/11 - 09/30/12	23	2	87	0	112
10/01/12 - 09/30/13	21	2	88	0	111
10/01/13 - 09/30/14	8	7	89	1	105
10/01/14 - 05/31/15	3	19	30	29	81
					702

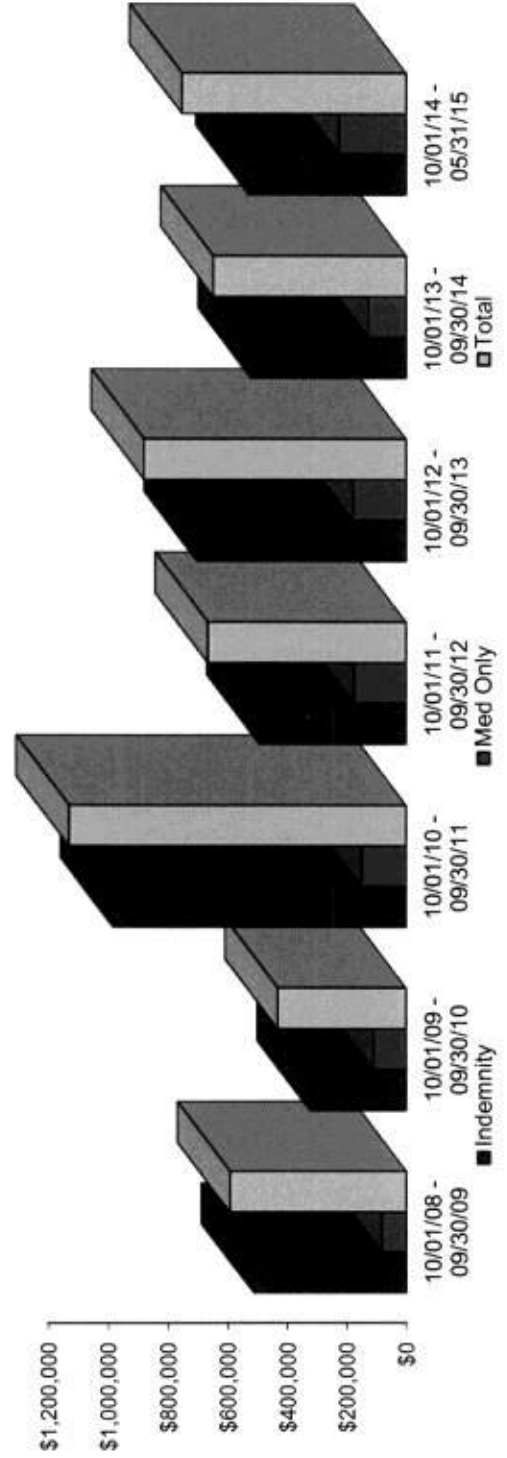


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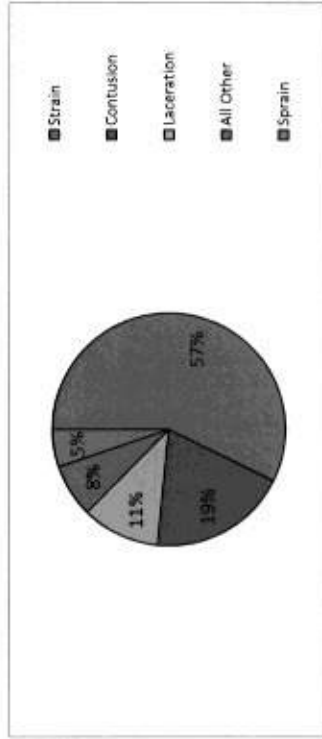
## Claim Severity 10/01/08 - 05/31/15

Policy Period	Indemnity	Medical Only	Total Incurred
10/01/08 - 09/30/09	\$ 509,413	\$ 80,097	\$ 589,510
10/01/09 - 09/30/10	\$ 321,441	\$ 107,694	\$ 429,135
10/01/10 - 09/30/11	\$ 979,808	\$ 147,871	\$ 1,127,679
10/01/11 - 09/30/12	\$ 490,157	\$ 173,035	\$ 663,192
10/01/12 - 09/30/13	\$ 699,487	\$ 177,199	\$ 876,686
10/01/13 - 09/30/14	\$ 518,956	\$ 126,234	\$ 645,190
10/01/14 - 05/31/15	\$ 526,988	\$ 223,450	\$ 750,438
			\$ 5,081,830

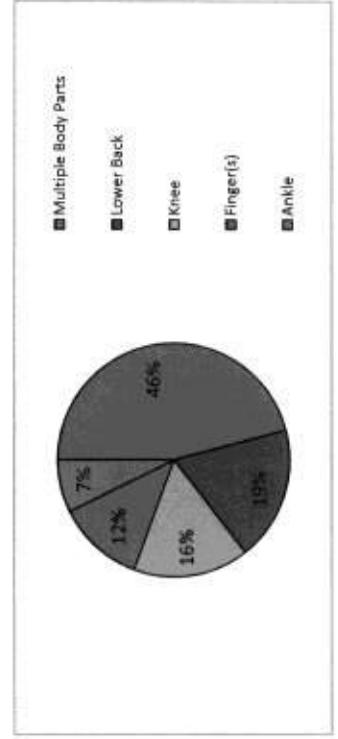


Top Five Frequency Special Analysis  
10/01/08 - 05/31/15

Nature of Injury	Nbr of Claims	Total Incurred
Strain	340	\$ 2,771,040
Contusion	114	\$ 607,950
Laceration	64	\$ 94,162
All Other	44	\$ 568,670
Sprain	31	\$ 97,855



Part of Body	Nbr of Claims	Total Incurred
Multiple Body Parts	182	\$ 1,622,422
Lower Back	74	\$ 631,480
Knee	64	\$ 828,267
Finger(s)	48	\$ 69,229
Ankle	29	\$ 100,116

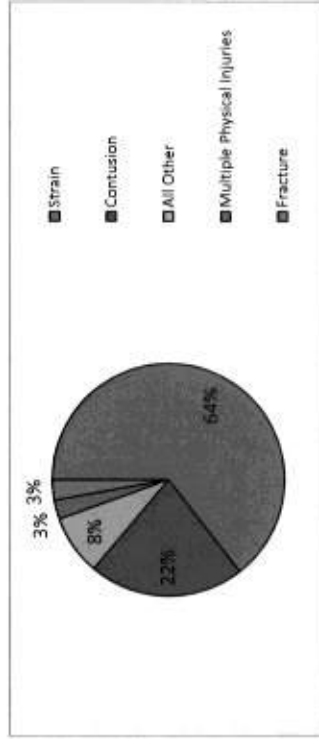




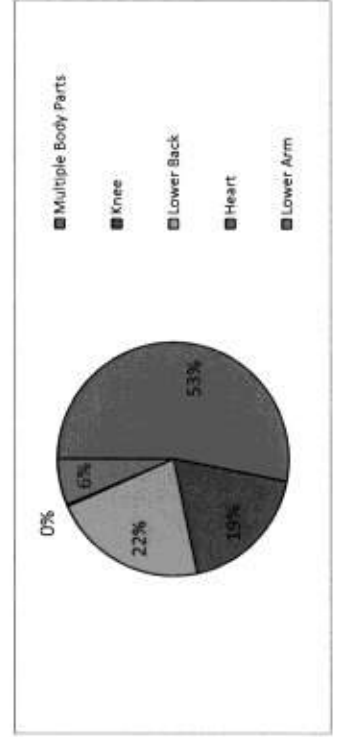


Top Five Severity Special Analysis  
10/01/08 - 05/31/15

Nature of Injury	Nbr of Claims	Total Incurred
Strain	340	\$ 2,771,040
Contusion	114	\$ 607,950
All Other	44	\$ 568,670
Multiple Physical Injuries	14	\$ 333,629
Fracture	15	\$ 198,888



Part of Body	Nbr of Claims	Total Incurred
Multiple Body Parts	182	\$ 1,622,422
Knee	64	\$ 828,267
Lower Back	74	\$ 631,480
Heart	1	\$ 249,754
Lower Arm	22	\$ 209,976



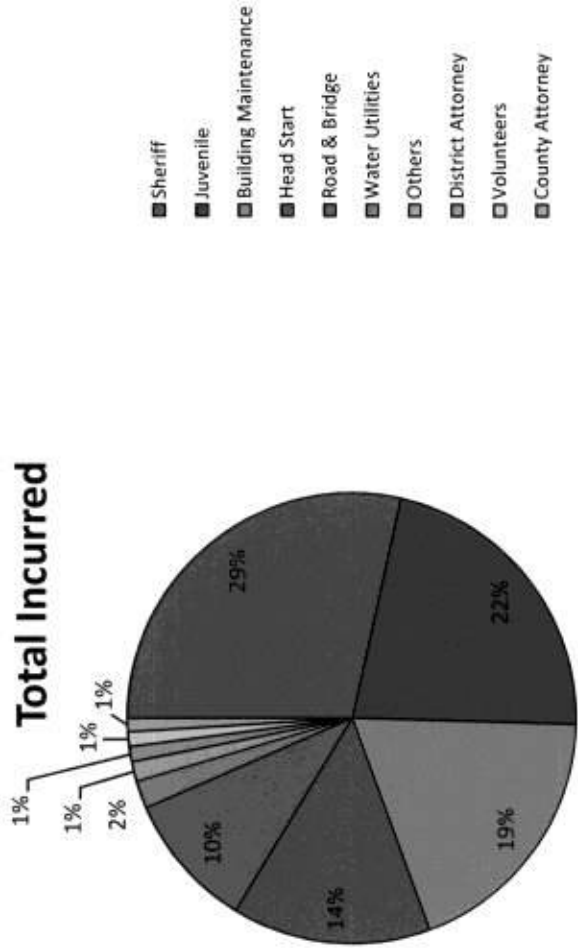




## Summary of Top Ten Locations 10/01/08 - 05/31/15

Department	# of Claims	# Open Claims	Total Incurred
Sheriff	202	17	\$ 1,381,942
Juvenile	96	9	\$ 1,064,031
Building Maintenance	75	9	\$ 920,001
Head Start	110	16	\$ 695,422
Road & Bridge	48	5	\$ 472,530
Water Utilities	7	0	\$ 96,640
Others	30	0	\$ 68,509
District Attorney	9	0	\$ 52,306
Volunteers	10	0	\$ 51,416
County Attorney	13	1	\$ 47,385

Total Incurred



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Lag Time Average - by Location  
10/01/08 - 05/31/15

Location	Avg. Days Between Loss and Rep. to ASC	Avg. Days Between Loss and Rep. to Insured	Total Number of Claims
111 District Court	1	15	8
Auditors	0	13	1
Building Maintenance	0	10	75
CAA	2	7	21
Community Center	0	2	2
County Attorney	1	26	13
County Clerk	1	5	9
District Attorney	0	22	9
District Clerk	5	105	12
Economic	0	2	3
Elections	114	115	2
Engineering	0	4	1
Head Start	1	24	110
Indigent Services	0	13	5
JJAEF	0	13	8
Juvenile	1	21	96
MIS	0	37	1
Others	5	17	30
Pre-Trial Services	0	3	1
Public Defender	0	5	3
Purchasing	2	6	2
Risk Management	0	7	2
Road & Bridge	0	15	48
Sheriff	1	39	202
Tax Office	0	4	9
Treasury	4	5	2
Volunteers	1	87	10
Water Utilities	4	14	7
Webb County	2	5	10





Lag Time Avg / Incurred and # of Claims  
 10/01/08 - 05/31/15

Location	10/01/08 - 09/30/09	10/01/09 - 09/30/10	10/01/10 - 09/30/11	10/01/11 - 09/30/12	10/01/12 - 09/30/13	10/01/13 - 09/30/14	10/01/14 - 05/31/15
Average Lag Time to ASC	51	34	26	12	26	22	10
Total Incurred Claims	589,510	429,134	1,127,679	663,192	876,686	645,190	750,438
# of Claims	99	87	107	112	111	105	81



Life Span Indemnity vs. Medical Only  
10/01/08 - 05/31/15

Policy Period	Avg Life Span Indemnity	Avg Life Span Medical Only
10/01/08 - 09/30/09	724	356
10/01/09 - 09/30/10	452	238
10/01/10 - 09/30/11	601	233
10/01/11 - 09/30/12	453	169
10/01/12 - 09/30/13	365	187
10/01/13 - 09/30/14	345	167
10/01/14 - 05/31/15	119	100

