



Types of Litigation in Risk Fund

Workers' Compensation Civil

Employment
General Liability
Police Liability
Cyber Liability
Auto Liability/Auto Damage
Employment
Error and Omissions
Property

Lake County 12/1/2018 - 2019



General, Law Enforcement, Auto Liabilities are Occurrence Form.

Healthcare Facilities, Employee Benefits, Management & Employment Practices, and Storage Tank Liabilities are Claims Made.

\$10M XS \$10M Excess Limit Berkley National

S 8M XS S 2M Excess Limit Safety National

Enforcement

	92
\$4M Agg	\$2
\$2M Occ	Wro
Safety	S
National	Na
\$2M SIR	5

General
The second second
Liability
incl Lig Llab &
Employee
Benefits (EBL)

Retro Date 07/15/09 EBL-Claims Made Retro: 12/1/03

\$10M App

\$10 M Ea.

Incident

CNA

\$2M 5IR

Healthcare

Facilities

Umbrella

Claims Made

\$2M Agg \$2M Each Wrongful Act	\$2M Each Accident	\$2M Agg \$2M Each Wrongful Act
Safety National	Safety National	Safety National
\$2M 5/R	\$2M 5IR	\$2M SIR
Law	Auto	Public Officials

Liability

NO UM/UIM

Coverage

Ц	32M SIR.
	Public Officials & Employment Practices Liability
	Claims Made Retro Date
	12/01/03

Equipment Breakdown Sublimit Electronic \$ 10,000,000 Data Per Loss Processing S1M \$10,000,000 Money & Catastrophic Securities Auto Phys. Damage **S2M** Hanover Chubb \$100,000 Ded \$100,000 Ded

\$500,000,000 **Building &** Personal Property

Included

Contractor's

Equipment

\$1000 Ded

Included

Property

Crime (Employee Dishonesty Theft - inside Theft - Outside)

\$2MM \$5,000,000 Privacy Liability Safety Network National Security \$750,000 SIR All Other Chubb \$1M SIR Marttime / Jones Act

Workers' Comp.

Employers'

Liability

\$100,000 Ded Cyber

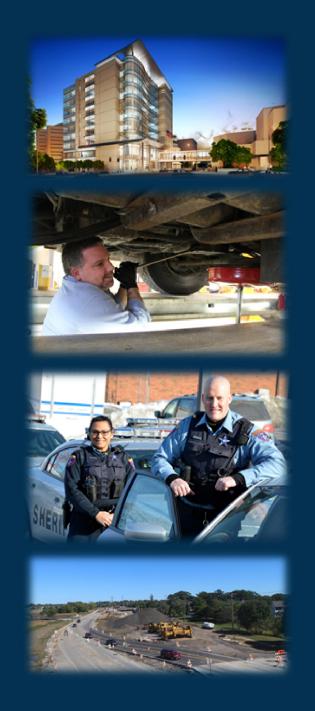
> Liability Claims Made Retro Date 12/01/11

S4M Policy Agg S2M Tank Agg \$1M Tank Occ Chubb

> \$25,000 Ded Storage Tank Liability

Claims Made Retro Date 09/12/2016

All coverages and exclusions are not included on this page. Please refer to policy for all applicable terms and conditions. Additional limits and/or changes may be available after review and acceptance by insurer. Chart is not to scale.



SUMMARY OF OPEN CLAIMS IN RISK FUND

TYPE	TOTAL MATTERS	CUR	RRENT RESERVES
WC - Litigated	69	\$	15,194,435.00
WC - Non-Litigated - Medical	33	\$	76,446.00
WC - Non-Litigated - Indemnity	14	\$	930,326.00
Civil - Litigated	45	\$	2,649,632.00
Civil - Non-Litiated	44	\$	268,821.00
Property Damage	21	\$	62,529.00
TOTAL	226	\$	19,182,189.00

All claim payments are made by Lake County through IPMG (our TPA).

Each year IPMG recovers monies paid by Lake County on Workers' Compensation claims that are over the SIR from the excess carriers

IPMG also recovers subrogation dollars for personal injury and property damage caused by other parties.

Risk Reserve Fund Balance: \$17,612,876



Summary of Workers' Compensation (as of January 1, 2019)

- 69 cases are currently litigated
 - 8 are being handled by the excess carriers (costs to date have exceeded deductible)
 - 3 cases are settled and remain open for medical treatment
- Deductibles range from \$250,000 to our current retention of \$750,000.
- 47 workers' compensation claims are open and not in litigation









Open Workers' Compensation Claims by Type

ACCIDENT TYPE	OPEN CLAIMS	
Slip/Trip/Fall	29	
LIFT/Pull/Push objects	13	
Mva-Vehicle Accident	12	
Exposure	7	
Hostile Acts Of Other Persons	6	
Other	6	
Twisting	6	
Repetitive Motion	5	
Contact With Sharp Object	4	
Training Injury	4	
Struck By Person	3	
Caught In Running Machinery	2	
Exposure To Electricity	2	
Inhalation-Absorption-Ingestion	2	
Multiple Trauma	2	
Pc-Personal Injury	2	
Struck By/Against Object	2	
Caught Between Moving & Stationary Obj.	1	
Caught In/On Between An Object	1	
Contact W/ Foreign Matter In Eyes, Skin, E	1	
Contact With Foreign Substances	1	
Exposure To Bodily Fluids/Infectious Dis	1	
Stress	1	
Struck By Lightning	1	
Struck By Motor Vhcl While Pedestrian	1	

Greatest Exposure if Slip/Trip/Fall

Hostile Acts of Other Persons is still great risk for Corrections

Number of MVA has decreased every year for last three years. This helps WC and Civil numbers.

Year	Number MVA	
2016	228	
2017	171	
2018	164	









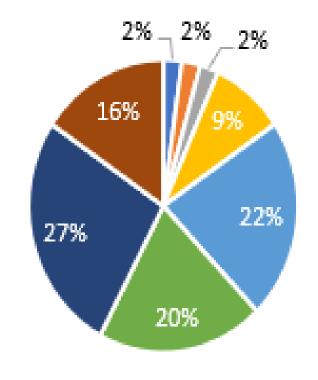
Summary of Civil Matters in Litigation (as of January 1, 2019)

	Liki - aki - a Tou- a	Number of Pending
Department	Litigation Type	matters
Circuit Court Clerk	Employment Practices	1
Circuit Courts	Errors & Omissions	5
County Administrator	General Liability	1
Finance Administration	General Liability	2
Health Department	Discrimination	1
Health Department	Employment Practices	2
Sheriff	Professional Liability	1
Sheriff	Law Enforcement Liability	2
Sheriff	Employment Practices	8
Sheriff	Inmate Claims	19
State's Attorney	Auto Physical Damage	1
State's Attorney	Errors & Omissions	1
Winchester House	General Liability	1
Workfroce	Employment Practices	1

Reserve Breakdown for Open Civil Matters

Less than 6% of our Open Civil matters are reserved at more than \$50,000

No open civil matters are reserved over \$500,000



- \$250,001 \$500,000
- \$100,000 \$250,000
- \$50,001 \$100,000
- \$25,001 \$50,000
- \$10,001 \$25,000
- \$5,001 \$10,000
- \$1,001 \$5,000
- Less than \$1,000