



LAKE COUNTY

Investing in People and Our Communities

Risk Fund and Litigation Summary

January 2019

Types of Litigation in Risk Fund

Workers' Compensation

Civil

Employment

General Liability

Police Liability

Cyber Liability

Auto Liability/Auto Damage

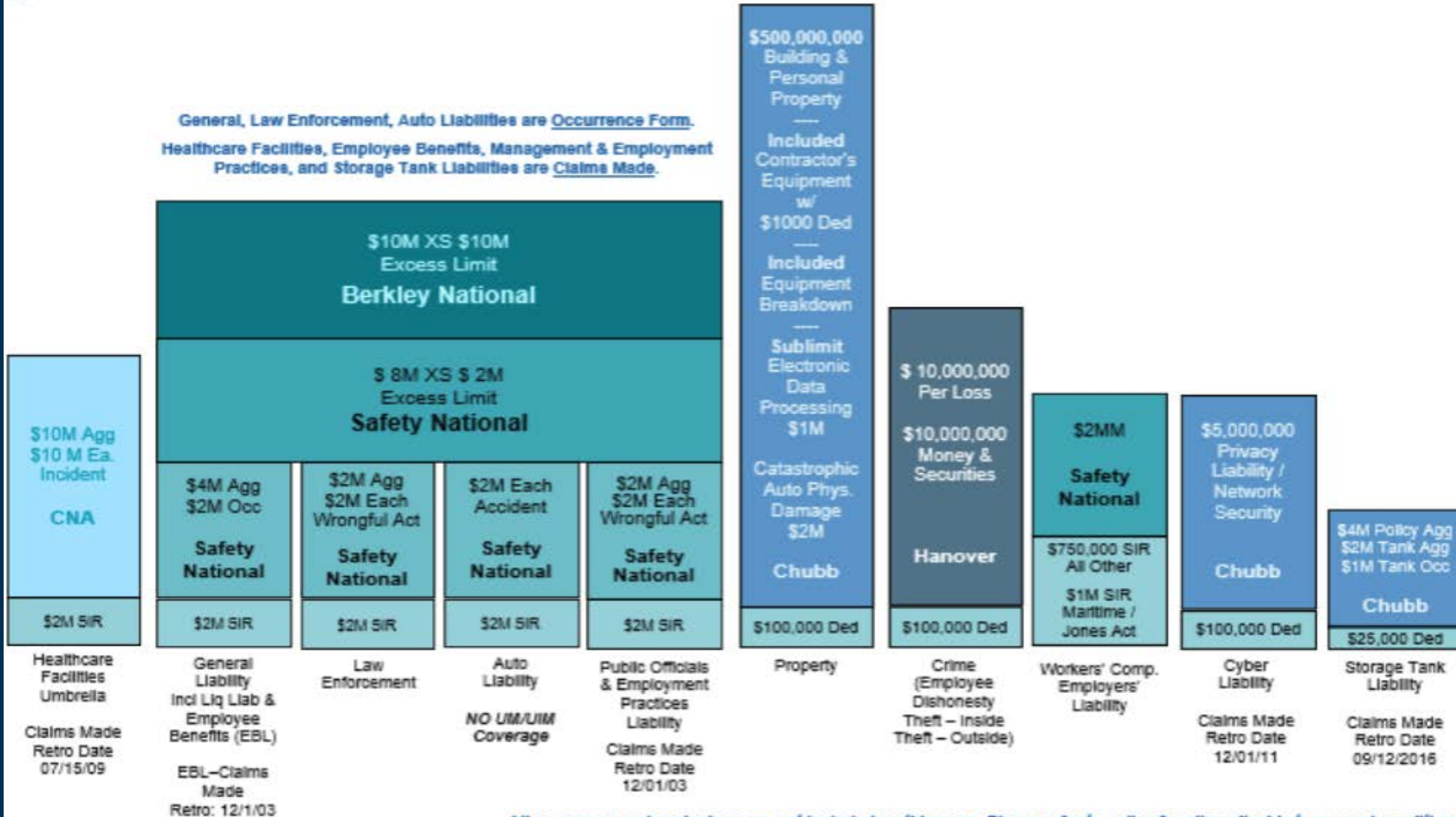
Employment

Error and Omissions

Property



General, Law Enforcement, Auto Liabilities are Occurrence Form.
Healthcare Facilities, Employee Benefits, Management & Employment Practices, and Storage Tank Liabilities are Claims Made.



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	CURRENT 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-Litigated	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)



Department	Litigation Type	Number of Pending 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**

