



## AGENDA SHEET

Board Meeting Date: May 4<sup>th</sup>, 2026  
Agenda Category: County Manager's Update – Public Meetings  
Date of Agenda Sheet: 4/29/2026  
Prepared and Presented By: Brian Lee

**SUBJECT:** Workers Compensation Audit Results and 2026 Q1 Review

**SUMMARY:** Garfield County to receive a credit of \$2,895 on the Workers Compensation annual Premium based on the 2025 Audit Results. Several positions were reclassified to lower risk codes. 2026 Q1 Review – Overall claims are down. But strain related injuries are #1 and most costly.

**ACTION REQUIRED:** No action on the part of the BoCC. In addition to promoting safe work practices and conducting safety trainings, Risk Management will use the Wellness Program to promote total worker health in an effort further to reduce injures, especially strains.

**DISCUSSION:** Safety, Wellness, & Loss Prevention across Garfield County.

## Garfield County

### Q1 2026 Workers' Compensation Executive Summary

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Garfield County's workers' compensation program demonstrated improved claim frequency in Q1 2026, with a 38% reduction in claims compared to Q1 2025. However, overall claim severity increased due to higher-cost injuries, indicating the need for targeted prevention strategies (Sheriff's Office Training-related strain injuries).

#### Key Metrics (Q1 2026)

- Total Claims: 8 (down from 13 in Q1 2025)
- Total Incurred Cost: \$67,421
- Indemnity Claims: 1 (surgical)
- Claims Reported Within 2 Days: 100% (up from 76% in 2025)
- Claims Closed: 63%

#### Key Trends & Insights

- Fewer claims but higher average cost per claim
- One claim accounts for the majority of total costs ~\$61K – Sheriff's Office, training-related.
- Strain injuries drive ~90% of total costs
- Highest exposure: Sheriff's Office / Law Enforcement (training-related)
- Secondary exposure: Road & Bridge, Volunteer Rescue

#### Program Highlights

- Continued reduction in claim frequency
- 100% timely reporting supports effective claim management
- Cost containment certification achieved (~\$25,000 premium savings)

#### Strategic Focus Areas (2026)

1. Reduce strain injuries through ergonomics and body mechanics training
2. Improve law enforcement training safety and injury prevention
3. Strengthen early intervention and return-to-work programs to reduce indemnity costs
4. Maintain strong reporting performance

#### Executive Takeaway

Garfield County is successfully reducing workplace incidents. The key opportunity is to reduce injury severity—particularly strain-related claims—through targeted prevention and operational improvements.

**Loss Run Suite**  
**Garfield County**

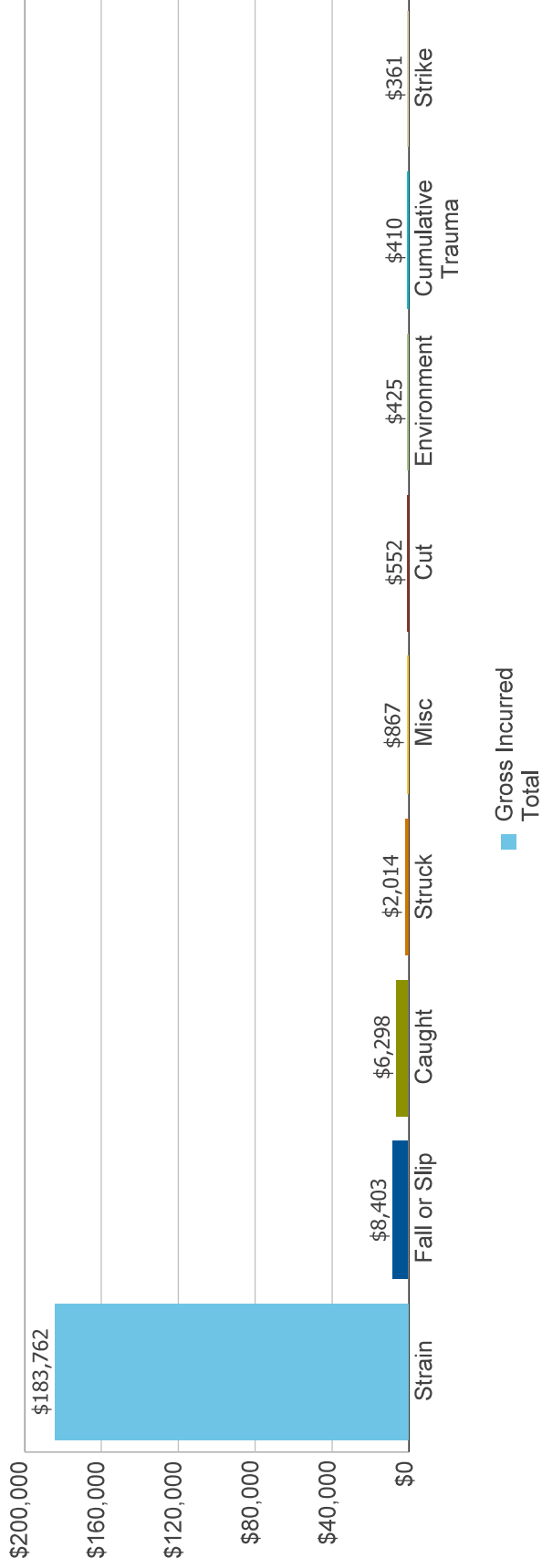
Standard Loss Run Report for Policy Number: 4255715

**Charts of Frequency and Severity by Injury Cause Group**

Date Range Selected: 01/01/25 - 01/01/27

Policy Periods: 1/1/2025, 1/1/2026

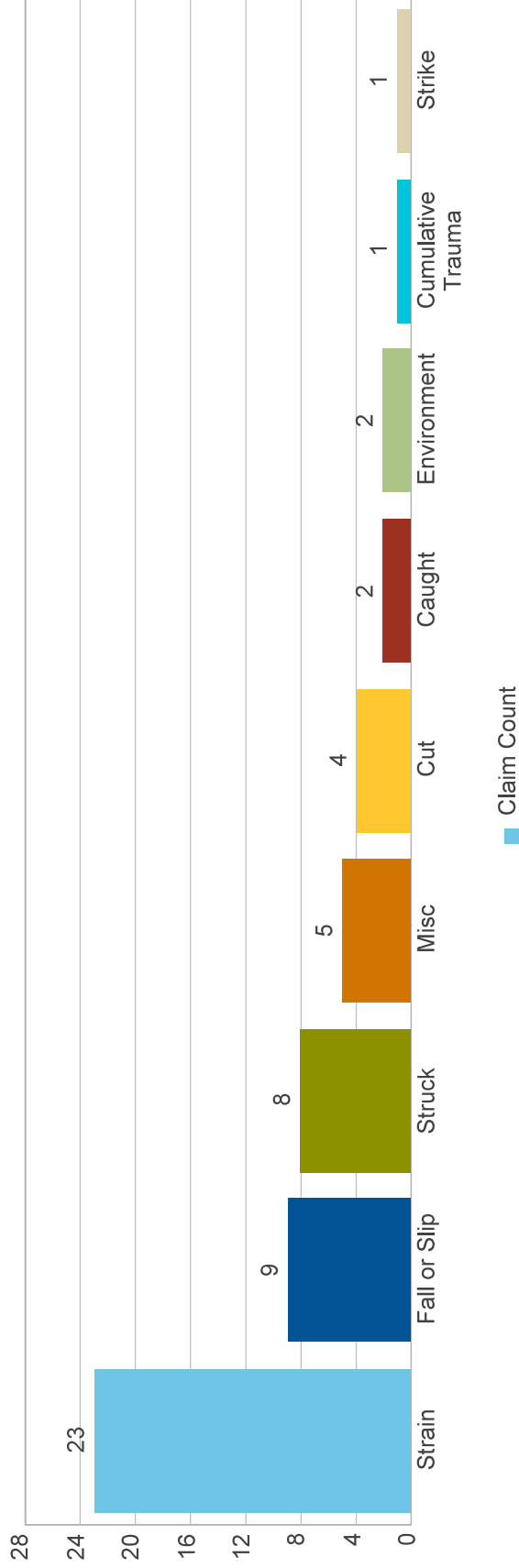
**Total Cost by Injury Cause Group Chart**



**Loss Run Suite**  
**Garfield County**  
Standard Loss Run Report for Policy Number: 4255715  
**Charts of Frequency and Severity by Injury Cause Group**

Date Range Selected: 01/01/25 - 01/01/27

**Frequency by Injury Cause Group Chart**

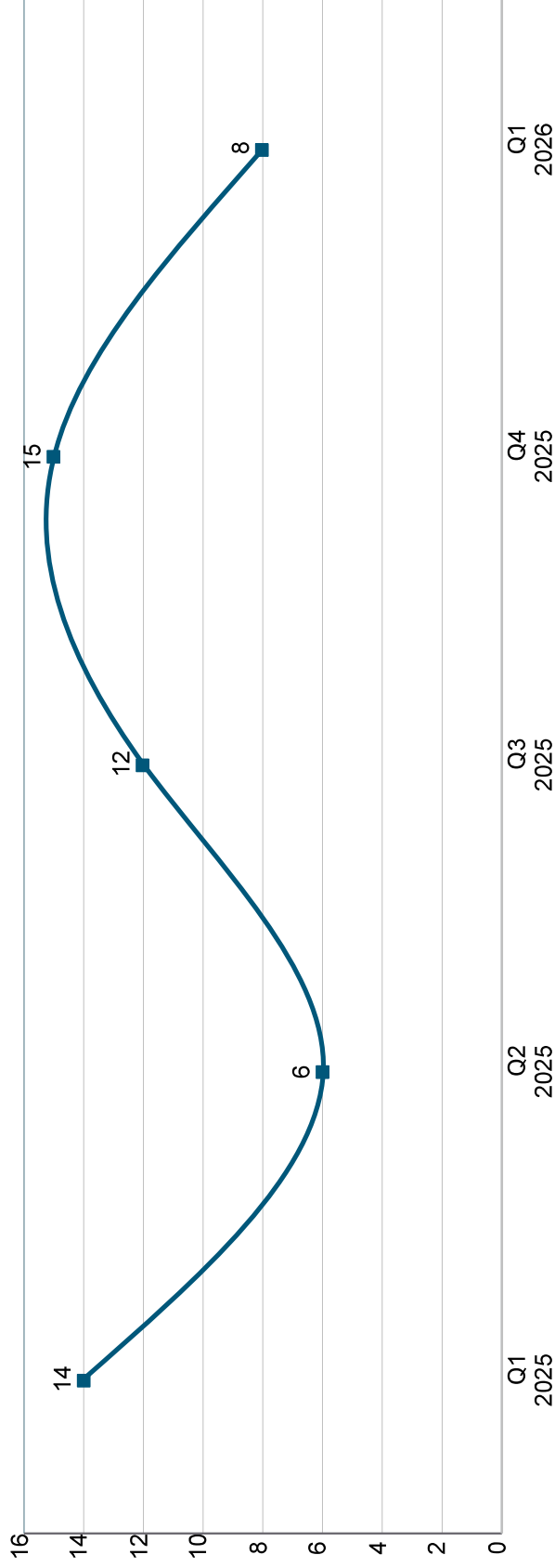


\*Data is sorted from highest to lowest

**Loss Run Suite**  
**Garfield County**  
Standard Loss Run Report for Policy Number: 4255715  
**Charts of Frequency and Severity by Injury Cause Group**

Date Range Selected: 01/01/25 - 01/01/27

Frequency Trend by Quarter



\*Only Quarters with Claim activity will appear



**Loss Run Suite**  
**Garfield County**  
*Standard Loss Run Report for Policy Number: 4255715*  
**Summary by Injury Nature**

**Date Range Selected:** 01/01/25 - 01/01/27

**Policy Periods:** 1/1/2025, 1/1/2026

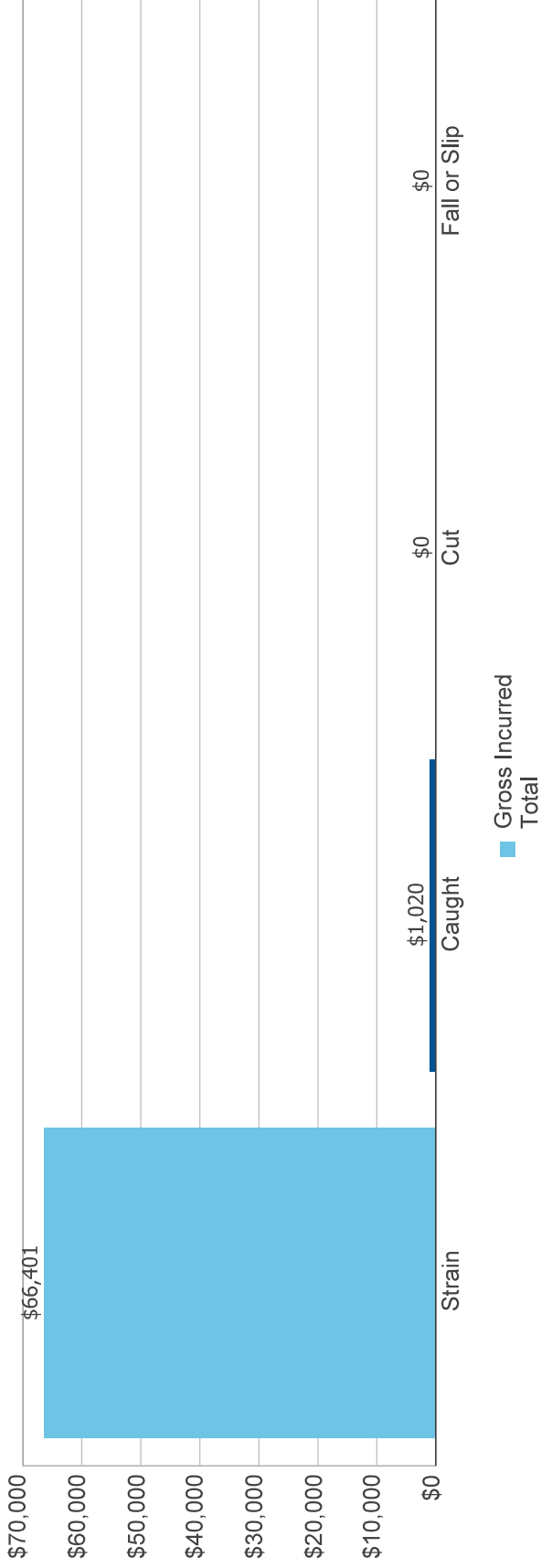
| Injury Nature                    | Claim Count | Indemnity Claim Count | Gross Paid Medical | Gross Paid Indemnity | Gross Incurred Total | Average Gross Incurred Total |
|----------------------------------|-------------|-----------------------|--------------------|----------------------|----------------------|------------------------------|
| Strain                           | 52          | 17                    | \$5,889            | \$2,500              | \$9,050              | \$532                        |
| Contusion                        | 10          | 10                    | \$9,165            | \$6,312              | \$15,481             | \$1,548                      |
| Sprain                           | 49          | 9                     | \$45,009           | \$40,933             | \$113,265            | \$12,585                     |
| Contagious Disease               | 73          | 8                     | \$951              | \$0                  | \$951                | \$119                        |
| Laceration                       | 40          | 5                     | \$979              | \$0                  | \$979                | \$196                        |
| All Other Specific Injuries, NOC | 59          | 2                     | \$1,000            | \$0                  | \$1,000              | \$500                        |
| No Physical Injury               | 01          | 1                     | \$279              | \$0                  | \$279                | \$279                        |
| Dislocation                      | 16          | 1                     | \$19,436           | \$5,532              | \$61,858             | \$61,858                     |
| Puncture                         | 43          | 1                     | \$0                | \$0                  | \$0                  | \$0                          |
| Respiratory Disorders            | 65          | 1                     | \$230              | \$0                  | \$230                | \$230                        |
| <b>Total</b>                     | <b>55</b>   | <b>6</b>              | <b>\$82,939</b>    | <b>\$55,277</b>      | <b>\$203,092</b>     | <b>\$7,785</b>               |

**Loss Run Suite**  
**Garfield County**  
Standard Loss Run Report for Policy Number: 4255715  
**Charts of Frequency and Severity by Injury Cause Group**

Date Range Selected: 01/01/26 - 01/01/27

Policy Periods: 1/1/2026

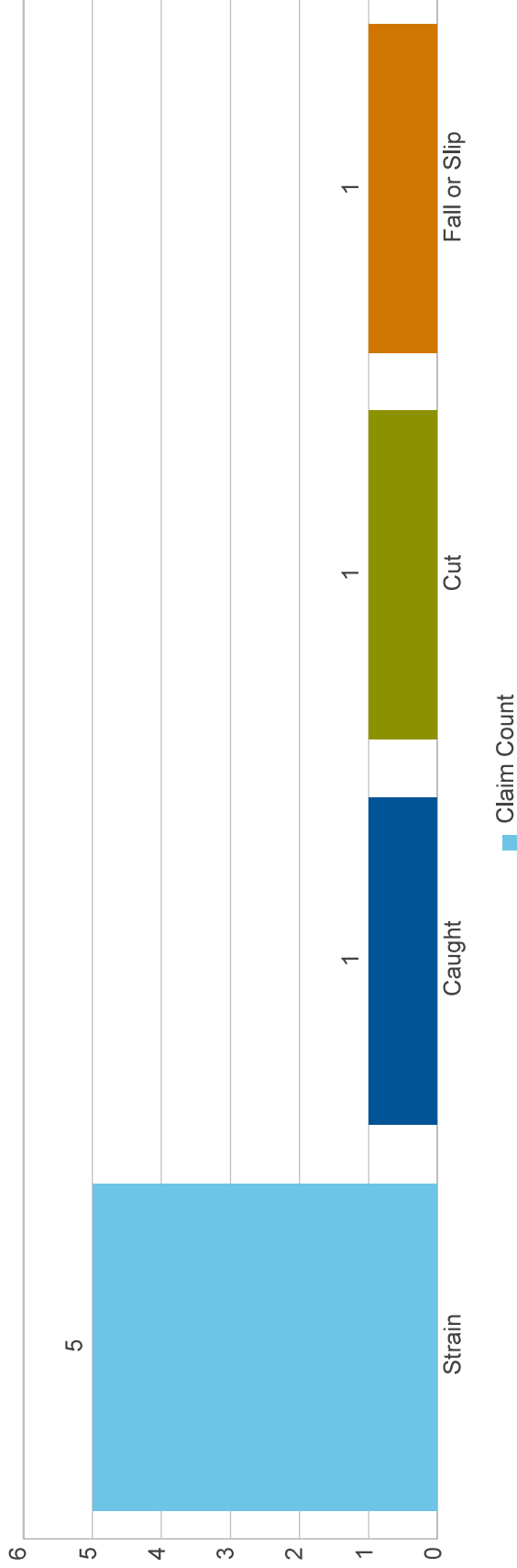
**Total Cost by Injury Cause Group Chart**



**Loss Run Suite**  
**Garfield County**  
Standard Loss Run Report for Policy Number: 4255715  
**Charts of Frequency and Severity by Injury Cause Group**

Date Range Selected: 01/01/26 - 01/01/27

**Frequency by Injury Cause Group Chart**



\*Data is sorted from highest to lowest

## Garfield County Work Comp Program Analysis – Q1 2026

### Summary:

In the first quarter of 2026, Garfield County incurred 8 workers' compensation claims, with one being an indemnity claim. This was a decrease in number of claims over the first quarter of 2025 (13 claims), although the severity of claims was higher than that same period in 2025. As of March 31st, 2026, the total cost of claims for 2026 was \$67,421 with one indemnity claim requiring surgical intervention. Claims have been reported and processed in a timely manner, with 100 percent of claims having been reported within 2 business days and 5 of 8 claims being closed at the time of this report.

Injury causes continue to follow the expected pattern for a public entity with law enforcement staff experiencing the highest rate and severity of claims, followed by volunteer search and rescue members, and street and road staff. The leading cause of claims was strains incurred during law enforcement training activities. For the year to date, 1 claim has exceeded the County's \$5,000 deductible.

Two versions of Pinnacol's Standard Loss Run Suite covering Q1 2026 and the period from 1/1/2025-3/31/2026 are attached with this report. Employee names and injury descriptions have been removed from the reports to maintain confidentiality. Detailed claims reports can be obtained on the Pinnacol Assurance portal, or we can provide them via encrypted email if you prefer.

### Summary of first quarter loss control efforts:

- Assisted with the completion of the county's cost containment certification application, with approval granted at the February cost containment board meeting. Achieving cost containment certification entitled Garfield County to a discount of approximately \$25,000 on their 2026 policy year premium.
- Assisted Brian Lee with an office ergonomic assessment at the finance office.
- Participated in the February safety committee meeting at the Rifle office complex.

### Key Stats, Year-to-Date:

- 8 claims: 2 report-only (near miss), 5 medical, 1 indemnity
- Police officers & drivers: 5 claims
- Street or road construction & drivers: 1 claim
- Volunteer rescue team: 1 claim
- Municipal, township, county or state employee NOC: 1 claim
- Total cost of claims, including reserves: \$67,421
- Deductible cost to be paid by Garfield County, year to date: \$10,561

**Leading cause by frequency:**

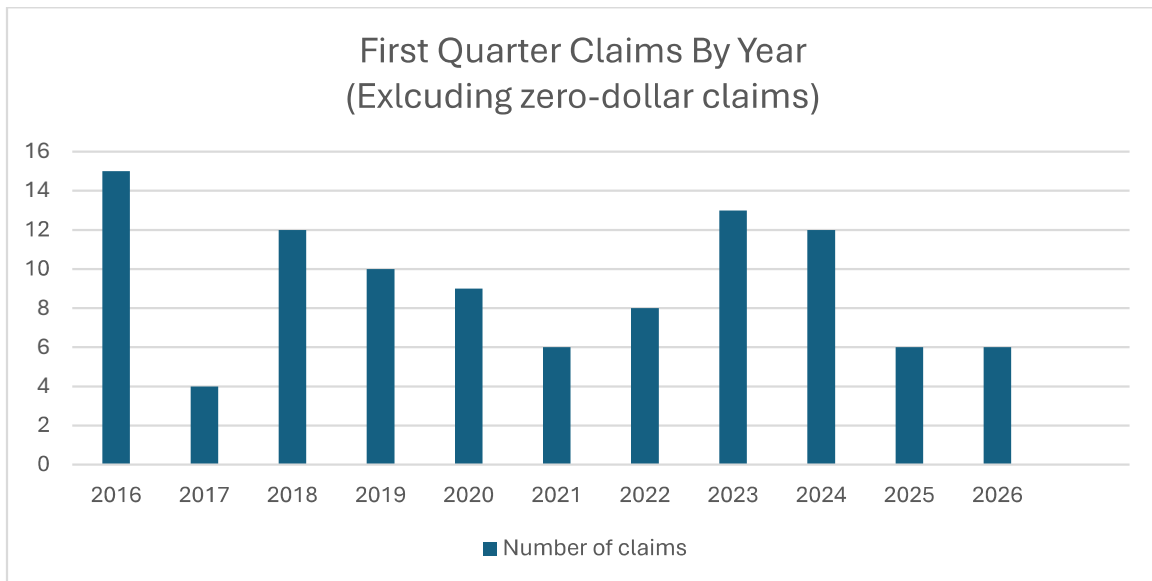
1. Strain
2. Caught

**Leading cause by severity:**

1. Strain
2. Caught

**Recommendations:**

- Continue to work with the Sheriff’s department to investigate workers’ compensation claims, determining causal factors and actions that might reduce the likelihood of recurrence, with a focus on injuries that are incurred during training activities.
- Since the beginning of 2025, strains have been the County’s most common and expensive types of workplace injuries. 42% of claims frequency and 90% of claims costs are attributed to strains. The causes of strains vary between departments and roles, but common risk factors to consider include exerting excessive force, improper body mechanics, inadequate recovery time, and overuse. Continue to work with the safety committee and at the department level to recognize risks factors for strains and make changes to work practices as appropriate. Awareness training at the staff level can also help. Pinnacol’s online training platform has a 5-minute video titled “*Body Mechanics and Ergonomics*” that address the common risk factors and safer alternatives.



04/13/2026

Policy # 4255715  
Policy Name Garfield County  
Period 01/01/2025 - 01/01/2026

Insurer Pinnacol Assurance  
7501 E. Lowry Blvd  
Denver, CO 80230  
303.361.4000 / 800.873.7242  
pinnacol.com

Agent Glenwood Insurance  
PO Box 1270  
Glenwood Springs, Colorado 81602  
970.945.9161

**Auditor Information:**

Auditor Name: Dana Day  
Phone: 303.361.4704  
Audit Date: 03/25/2026  
Audit Type: Field Audit

**Policy Contact:**

**Audit Overview Results**

**Audit Result**

| Description             | Amount             |
|-------------------------|--------------------|
| Audited Premium         | \$474,844.00       |
| Billed Premium          | \$477,739.00       |
| <b>Adjusted Premium</b> | <b>-\$2,895.00</b> |

**Audit Reconciliation**

| Description                          | Amount                 |
|--------------------------------------|------------------------|
| Gross Wages                          | \$44,095,412.00        |
| Appointed Board Member Adjustment    | \$2,324,400.00         |
| Overtime (1.5X) Adjustment           | -\$3,653.00            |
| Volunteer Other Statutory Adjustment | \$77,376.00            |
| <b>Total</b>                         | <b>\$46,493,535.00</b> |

**Premium Breakdown**

| Cost Desc.                            | Amount       |
|---------------------------------------|--------------|
| Manual Premium                        | \$825,409.00 |
| Employers' Liability Increased Limits | \$9,079.00   |
| Deductible Discount                   | -\$40,445.00 |

| Cost Desc.                            | Amount              |
|---------------------------------------|---------------------|
| Experience Modifier                   | -\$87,345.00        |
| Schedule Rating & Designated Provider | -\$74,203.00        |
| Pinnacle Edge Discount                | -\$63,250.00        |
| Premium Discount                      | -\$59,201.00        |
| Self-Rating Adjustment                | -\$42,334.00        |
| Annual Policy Fee                     | \$160.00            |
| Terrorism Coverage                    | \$2,325.00          |
| Catastrophe Coverage                  | \$4,649.00          |
| Net Estimated Annual Premium          | \$0.00              |
| <b>Total Cost</b>                     | <b>\$474,844.00</b> |

## Owners/Officers Information

| Owner/Officer               | Business        |
|-----------------------------|-----------------|
| Board of County Commissions | Garfield County |

## Description of Operations

The insured is Garfield County a government agency. No other entities were reported during the audit period. The insured is located at 201 8th Street Glenwood Springs, CO 81601, 0075 County Road 246 Rifle, CO 81650, 0244 County Road 333A Rifle, CO 81650, 0375 County Road 352 Bldg 2060 Rifle, CO 81650, 1001 Railroad Ave Rifle, CO 81650, 106 County Road 333A Rifle, CO 81650, 107 8th St Glenwood Springs, CO 81601, 109 8th Street, Glenwood Springs, CO 81601, 1102 Grand Ave Glenwood Springs, CO 81601, 1777 Battlement Parkway Parachute, CO 81635, 1806 Medicine Bow Court Silt, CO 81652, 195 W 14th St Building D Rifle, CO 81650, 195 W 14th Street Rifle, CO 81650, 195 West 14th Street Building B Rifle, CO 81650, 200 E 18th Street Suite 102 Rifle, CO 81650, 2014 Blake Avenue Glenwood Springs, CO 81601, 455 Main Street Meeker, CO 81641, 506 E Main Street Suite 101 Aspen, CO 81611, 7300 Highway 82 Glenwood Springs, CO 81601, 810 Pitkin Avenue Glenwood Springs, CO 81601 and Admin Dist 2-3 0298 County Road 333A Rifle, CO 81650. No other locations were reported during the audit period.

The insured operates as a municipality.

The insured has 149 non-salaried board members, the board members have been assigned to class code BD 8811.

The insured has 5 elected officials that are have strictly clerical duties. These employee have been assigned to EO 8810.

The insured has employees engaged in street and road construction. The employees have been assigned to class code 5506.

The insured has executive supervisors that have indirect supervision at the job sites for road construction. These employees direct foremen as needed and work primarily in the office setting. These employees have no direct labor at the job sites. These employees have been assigned to class code 5606.

The insured operates an airport. The employees engaged in these operations have been assigned to class code 7403.

The insured has a volunteer search and rescue team. The volunteers have been assigned to class code 7719.

The insured has employees engaged in police work. The employees have been assigned to class code 7720.

The insured has a permanent yard where they store the road construction equipment. These employees have been assigned to class code 8227.

The insured has employees engaged in the maintenance and repairs for the counties vehicles. These employees have been assigned to class code 8385.

The insured has attorneys and staff that work directly for the county and also in the DA's office. These employees have been assigned to class code 8820.

The insured has a clinic that has health care employees and coroners. These employees have been assigned to class code 8832.

The insured has employees engaged in janitorial cleaning work for their buildings. These employees have been assigned to class code 9014.

The insured has maintenance employees engaged in the repairs and maintenance of the insureds buildings. These employees have been assigned to class code 9015.

The insured has employees that mow the lawns at parks, and other county properties. These employees have been assigned to class code 9102.

The insured has employees engaged in garbage collections. These employees have been assigned to class code 9403.

The insured has employees engaged in county cooks for their employees, DHS, inspections and other miscellaneous jobs. These employees have been assigned to class code 9410.

The insured has employees that work for social services that travel to clients locations for inspections and education. These employees have been assigned to class code 8742.

The insured has strictly clerical employees that work in the office setting. These employees are engaged in paperwork, data entry, financials, bookkeeping and administrative duties. These employees have no direct contact with the insureds other operations. These employees have been assigned to class code 8810.

The insured hired subcontractors during the audit period. The auditor did a sampling of the subcontractors and has excluded all subcontractors from the audit.

## Business 1: Garfield County

### Garfield County Manual Premium Calculation

Owners/officers that are included in coverage are included at a fixed payroll amount, which is set annually by the state, regardless of actual payroll amounts.

| Class Code  | Description  | Taxonomy                    | Employee Count | Audited Exposure | Class Rate | Premium      |
|---|--|-----------------------------|----------------|------------------|------------|--------------|
| <b>Loc.: 201 8th Street, Glenwood Springs, CO 81601</b> |  |                             |                |                  |            |              |
| 5506  | Street/Road Construction - Paving or Repaving                              | Employee                    | 32             | \$2,266,517.00   | 5.858000   | \$132,773.00 |
| 5606  | Construction Executive/Consultant - Limited Exposure to Construction Areas | Employee                    | 2              | \$213,021.00     | 0.787800   | \$1,678.00   |
| 7403  | Aviation - All Other Employees   | Employee                    | 5              | \$513,725.00     | 4.827800   | \$24,802.00  |
| 7719  | Volunteer Rescue Team or Group   | Volunteer - Other Statutory | 48             | \$77,376.00      | 47.066000  | \$36,418.00  |
| 7720  | Police or Security Officers  | Employee                    | 154            | \$14,019,391.00  | 3.494600   | \$489,922.00 |
| 8227  | Construction Yard - Permanent  | Employee                    | 3              | \$221,427.00     | 3.090600   | \$6,843.00   |
| 8385  | Transportation Company - Garage Employees Only                             | Employee                    | 3              | \$254,004.00     | 2.585600   | \$6,568.00   |

| Class Code  | Description   | Taxonomy                            | Employee Count | Audited Exposure       | Class Rate | Premium             |
|---|---|-------------------------------------|----------------|------------------------|------------|---------------------|
| 8742  | Consulting, Sales, & Traveling Clerical Professionals             | Employee                            | 46             | \$3,372,063.00         | 0.202000   | \$6,812.00          |
| 8810  | Office or Clerical (No Traveling)                                 | Elected Official/Appointed Official | 5              | \$461,676.00           | 0.121200   | \$560.00            |
| 8810  | Office or Clerical (No Traveling)                                 | Employee                            | 200            | \$13,622,322.00        | 0.121200   | \$16,510.00         |
| 8811  | Non-Salaried Board Members  | Appointed Board Member              | 149            | \$2,324,400.00         | 0.060600   | \$1,409.00          |
| 8820  | Attorney's Office   | Employee                            | 10             | \$1,202,086.00         | 0.101000   | \$1,214.00          |
| 8832  | Medical or Dental Office  | Employee                            | 31             | \$2,153,998.00         | 0.383800   | \$8,267.00          |
| 9014  | Janitorial and Commercial Cleaning (No Residential)               | Employee                            | 5              | \$162,255.00           | 3.191600   | \$5,179.00          |
| 9015  | Building or Property Management- Maintenance & Non-Clerical Staff | Employee                            | 7              | \$443,775.00           | 3.272400   | \$14,522.00         |
| 9102  | Lawn Maintenance  | Employee                            | 5              | \$277,670.00           | 2.949200   | \$8,189.00          |
| 9403  | Garbage Collection  | Employee                            | 10             | \$580,331.00           | 7.211400   | \$41,850.00         |
| 9410  | Municipal/Town/County/State Employees                             | Employee                            | 172            | \$1,008,674.00         | 1.838200   | \$18,541.00         |
| <b>Loc.: 109 8th Street, Glenwood Springs, CO 81601</b> |   |                                     |                |                        |            |                     |
| 8820  | Attorney's Office   | Employee                            | 47             | \$3,318,824.00         | 0.101000   | \$3,352.00          |
| <b>Total</b>  |   |                                     |                | <b>\$46,493,535.00</b> |            | <b>\$825,409.00</b> |

### Garfield County

### Estimated Payroll Versus Actual Payroll by Class Codes

| Class Code  | Description  | Taxonomy                    | Estimated Payroll | Actual Payroll  | Difference   |
|---|--|-----------------------------|-------------------|-----------------|--------------|
| <b>Loc.: 201 8th Street, Glenwood Springs, CO 81601</b> |  |                             |                   |                 |              |
| 5506  | Street/Road Construction - Paving or Repaving                              | Employee                    | \$2,266,517.00    | \$2,266,517.00  | \$0.00       |
| 5606  | Construction Executive/Consultant - Limited Exposure to Construction Areas | Employee                    | \$213,021.00      | \$213,021.00    | \$0.00       |
| 7403  | Aviation - All Other Employees   | Employee                    | \$449,706.00      | \$513,725.00    | \$64,019.00  |
| 7719  | Volunteer Rescue Team or Group   | Volunteer - Other Statutory | \$77,376.00       | \$77,376.00     | \$0.00       |
| 7720  | Police or Security Officers  | Employee                    | \$13,487,273.00   | \$14,019,391.00 | \$532,118.00 |
| 8227  | Construction Yard - Permanent  | Employee                    | \$221,427.00      | \$221,427.00    | \$0.00       |

| Class Code  | Description  | Taxonomy                            | Estimated Payroll | Actual Payroll  | Difference          |
|---|--|-------------------------------------|-------------------|-----------------|---------------------|
| 8385  | Transportation Company - Garage Employees Only                   | Employee                            | \$254,004.00      | \$254,004.00    | \$0.00              |
| 8742  | Consulting, Sales, & Traveling Clerical Professionals            | Employee                            | \$742,360.00      | \$3,372,063.00  | \$2,629,703.00      |
| 8810  | Office or Clerical (No Traveling)                                | Elected Official/Appointed Official | \$461,676.00      | \$461,676.00    | \$0.00              |
| 8810  | Office or Clerical (No Traveling)                                | Employee                            | \$12,006,785.00   | \$13,622,322.00 | \$1,615,537.00      |
| 8811  | Non-Salaried Board Members                                       | Appointed Board Member              | \$2,324,400.00    | \$2,324,400.00  | \$0.00              |
| 8820  | Attorney's Office  | Employee                            | \$1,202,086.00    | \$1,202,086.00  | \$0.00              |
| 8832  | Medical or Dental Office   | Employee                            | \$2,004,929.00    | \$2,153,998.00  | \$149,069.00        |
| 9014  | Janitorial and Commercial Cleaning (No Residential)              | Employee                            | \$162,255.00      | \$162,255.00    | \$0.00              |
| 9015  | Building or Property Management-Maintenance & Non-Clerical Staff | Employee                            | \$493,929.00      | \$443,775.00    | -\$50,154.00        |
| 9102  | Lawn Maintenance   | Employee                            | \$277,670.00      | \$277,670.00    | \$0.00              |
| 9403  | Garbage Collection   | Employee                            | \$580,331.00      | \$580,331.00    | \$0.00              |
| 9410  | Municipal/Town/County/State Employees                            | Employee                            | \$5,948,966.00    | \$1,008,674.00  | -<br>\$4,940,292.00 |
| <b>Loc.: 109 8th Street, Glenwood Springs, CO 81601</b> |  |                                     |                   |                 |                     |
| 8820  | Attorney's Office  | Employee                            | \$3,318,824.00    | \$3,318,824.00  | \$0.00              |

**Audit summary**

The original premium for this policy period was based off your anticipated payroll amount. During the most recent audit determination, your actual payroll amount had an **increase** of **\$3,848,575.00**. There was a premium **decrease** of **\$2,895.00** or about **0.61%**.

**Policy period**

01/01/2025 - 01/01/2026 ▾

|                | Original        | Audit           | Premium difference   |
|----------------|-----------------|-----------------|----------------------|
| <b>Premium</b> | \$477,739.00    | \$474,844.00    | - <b>\$2,895.00</b>  |
| <b>Payroll</b> | \$42,644,960.00 | \$46,493,535.00 | - <b>1% decrease</b> |

**Audit details**

|             |  |       |                |            |                             |           | Total estimated payroll: \$42,644,960.00 |                 |
|-------------|--|-------|----------------|------------|-----------------------------|-----------|--|-----------------|
|             |  |       |                |            |                             |           | Total audited payroll: \$46,493,535.00   |                 |
| Type        | Location                                   | Class | Effective date | Exp. date  | Rate type                   | Rate amt. | Est. payroll                             | Audited payroll |
| Field Audit | 201 8th Street, Glenwood Springs, CO 81601 | 9410  | 01/01/2025     | 01/01/2026 | Employee                    | 1.84      | \$2,123,371.00                           | \$1,008,674.00  |
|             | 201 8th Street, Glenwood Springs, CO 81601 | 5606  | 01/01/2025     | 01/01/2026 | Employee                    | 0.79      | \$0.00                                   | \$213,021.00    |
|             | 201 8th Street, Glenwood Springs, CO 81601 | 7403  | 01/01/2025     | 01/01/2026 | Employee                    | 4.83      | \$449,660.00                             | \$513,725.00    |
|             | 201 8th Street, Glenwood Springs, CO 81601 | 7719  | 01/01/2025     | 01/01/2026 | Volunteer - Other Statutory | 47.07     | \$64,480.00                              | \$77,376.00     |

