County Technical Services, Inc.



Solutions for the road ahead. Not just insurance.

The counties of Colorado rely on CTSI for high-quality insurance products, cutting-edge loss control, superior communications, and outstanding technical and consulting services tailored to meet their needs.

In the mid-1980s, when Colorado counties faced extremely high commercial insurance costs, Colorado county commissioners united to form their own self-insurance pools. The counties pooled their resources and formed the County Health Pool, the County Workers' Compensation Pool and the Colorado Counties Casualty and Proerty Pool. CTSI administers the three pools and provides technical services beyond those specifically related to insurance. We provide improved risk management and loss control services, training and employee education, human resources assistance, grant writing and county administration services and other value-added services, such as management and regulatory consulting. New services are added regularly to satisfy county needs.

Because CTSI's Board of Directors is comprised of elected officials and county staff from throughout Colorado, we have our finger on the pulse of county activities and can respond quickly to meet the service and training needs of members. CTSI has proven to be extremely valuable to members. CTSI helps counties both by addressing their day-to-day insurance and loss control needs, and by guiding them through the rough spots when the unexpected happens. Members benefit from CTSI's expertise at keeping today's loss costs in check, which in turn keeps insurance rates down. CTSI's insurance expertise, coupled with other CTSI value-added services, provides counties with the means to manage numerous other operational costs.

When your county needs assistance, call CTSI. We have the expertise, resources and experience to develop programs

designed to meet your particular needs. Most of our services are offered to members at no cost. Nonmembers are welcome to use CTSI services on a feefor-service basis.

County owned and operated, CTSI is an integral resource to county governments. Our varied products and services, and our unflagging commitment to counties have propelled CTSI into a membership success story.





www.ctsi.org

County Technical Services, Inc.

More Than Insurance



CTSI OFFERS A WIDE RANGE OF PRODUCTS AND SERVICES, INCLUDING:

- CTSI, the service arm of county government, is here to help you.
- Risk Management
- Loss Control Services
- COBRA and HIPPA
 Administration
- Workers' compensation insurance through the County Workers' Compensation Pool

Management consulting services

- Property and liability insurance through the Colorado Counties Casualty and Property Pool
- Health care coverage through the County Health Pool
- Ancillary insurance programs
- Workers' compensation claims administration
- Property and liability claims administration
 - Third-party claims administration services for self-insured governmental entities
- Claim consultation and review

- Health Awareness newsletter
- Technical Updates on legal and regulatory issues
- A library of reference books, videos and other training aids.
- Information on rules, regulations and requirements
- Latest case law affecting county practices
- Human resources services
- Salary surveys
- Review of county policies and practices
- Health, safety and regulatory training for elected officials and county employees
- Grant writing
- County administration services
- Review of proposed building plans



800 Grant Street Suite 400 Denver, CO 80203 303.861.0507 www.ctsi.org

"Controlled privatization" Public sector control with private sector performance.

County owned and operated – you can't get a more efficient use of local tax dollars.

Insurance pools for health, workers' compensation, property and liability Pool administration Risk management Claims administration Loss control Grant writing County management and operations consultation

CTSI value-added services are provided to member counties at no additional cost to the counties' general funds, saving local tax dollars.

Human resources personnel training Salary surveys Contract and policy review Health, safety and regulatory training Reference and training aids library CTSI Communicator Technical Updates Health Awareness newsletter Review of county policies and practices Employment practices consultation

and more!



Your County-Owned Pools—You Can't Get More Local!

Members pay insurance contributions to pool for claims administration and risk management services.

Pools pay their own county-owned, not-for-profit, organization, CTSI, for administrative services at cost, which includes the cost for Grant St. office space. Funds for future claims liability are deposited in banks throughout the state; thereby increasing the local banks' financial holdings and abiliity to provide personal and business loans to the community.

Local businesses provide services for county claims such as medical care, property restoration, and vehicle repair generating local profit and taxable revenue.



Interest income from local banks is returned to pool members as a credit toward contributions, saving local tax dollars.

Member equity (excess funds not used to pay claims) is returned to pool members as a credit toward contributions, saving local tax dollars.

Pools share equity in CTSI assets including the Grant St. office building.

CAPP earned interest income on the Grant St. building mortgage. This income was returned to pool members as a credit toward contributions, saving local tax dollars. As an investment, Colorado Counties Casualty & Property Pool (CAPP) held the mortgage note for CTSI's purchase of the Grant St. office building which is now paid.

The value of your contribution dollar is unsurpassed with the pools'"closed loop" cash flow model.