

The Power of Pooling

County Technical Services, Inc. (CTSI) has served Colorado counties for 39 years. County commissioners first envisioned CTSI as a way to empower counties by creating a collective purchasing pool. The County Health Pool (CHP) was founded in 1984 with the goal of lowering and stabilizing health insurance premiums.

The success of this pool led to the creation of the County Workers' Compensation Pool (CWCP) and the Colorado Counties Casualty and Property Pool (CAPP) to address challenging market conditions in those areas, as well.

OUR SERVICES

There are five components to CTSI:

- 1) **County Health Pool (CHP)** which helps meet employee health benefits needs.
- 2) **County Workers' Compensation Pool (CWCP)** which meets workers' compensation insurance coverage needs.
- 3) **Colorado Counties Casualty and Property Pool (CAPP)** which meets property, vehicle, and liability coverage needs.
- 4) **800 Grant Street Office Condominium Owners Association** which owns and manages the common elements at the CTSI headquarters in downtown Denver.
- 5) **CTSI** which manages and employs personnel to administer the four other entities as well as provide consulting and training services.

POOLING AND COST CONTROL

Pooling gives CTSI members the ability to use their collective buying power to negotiate from a position of strength in often uncertain insurance markets, while member involvement in the management and operation of CTSI and the pools produces a responsive and adaptive organization that excels at controlling costs. We regularly provide our members with renewal rates below the national average, consult with members about increased limits when needed, and provide coverage for new functions as required by members. Our commitment to continuous improvement

means that we are constantly investigating ways to reduce the cost of insurance coverage and ancillary services for members. Our centralized purchasing power at a much larger volume has helped significantly control member costs over acquiring services and functions independently.

ABOUT CHP

County Health Pool (CHP) provides employee health benefits. CHP is committed to cost control, well-designed benefit programs, and efficient claims administration. It is the only county-owned health plan provider in Colorado with benefits, contribution rates, and coverages determined by representatives from Member counties. [Learn More.](#)

ABOUT CWCP

County Workers' Compensation Pool (CWCP) provides counties with statutory workers' compensation coverage, a no-fault system that means the employee doesn't have to prove that the employer is at fault to receive benefits. CWCP Member counties employ thousands of people with a payroll of approximately \$500 million per year. Members earn equity in funds and equity is retained as a safety net to offset the swings in the insurance market. [Learn More.](#)

ABOUT CAPP

Colorado Counties Casualty and Property Pool (CAPP) protects the assets of counties throughout Colorado through broad coverage, risk management, and sound fiscal management. CAPP excels in loss control and claims management. Members earn equity in funds that are not used to pay losses. That pool equity is retained as a safety net to offset the swings in the insurance market. [Learn More.](#)

WHAT THIS MEANS FOR COUNTIES

Counties continue to seek protection for their organizations from rising claims costs brought on by natural disasters, pandemics, social inflation, and more. Membership in CTSI gives Colorado counties leverage to negotiate favorable premiums and coverage in this challenging market. For more information, contact CTSI at (303) 861-0507.