



WESTMINSTER

Staff Report

TO: The Mayor and Members of the City Council

DATE: October 1, 2014

SUBJECT: REVISED Study Session Agenda for October 6, 2014

PREPARED BY: J. Brent McFall, City Manager

Please Note: Study Sessions and Post City Council meetings are open to the public, and individuals are welcome to attend and observe. However, these meetings are not intended to be interactive with the audience, as this time is set aside for City Council to receive information, make inquiries, and provide Staff with policy direction.

Looking ahead to next Monday night's Study Session, the following schedule has been prepared:

A light dinner will be served in the Council Family Room 6:00 P.M.

CITY COUNCIL REPORTS

1. Report from Mayor (5 minutes)
2. Reports from City Councillors (10 minutes)

PRESENTATIONS

1. Westminster Legacy Foundation Presentation
2. 72nd & Raleigh Bridge Project Update – *Verbal*
3. Westminster Station Platform Betterment Construction
4. Complaint from Councillor Baker - *Verbal*

6:30 P.M.

EXECUTIVE SESSION

None at this time.

INFORMATION ONLY ITEMS

1. Overview of the Citywide Risk Management Safety and Loss Control Program

Additional items may come up between now and Monday night. City Council will be apprised of any changes to the Study Session meeting schedule.

Respectfully submitted,

J. Brent McFall
City Manager

NOTE: Persons needing an accommodation must notify the City Manager's Office no later than noon the Thursday prior to the scheduled Study Session to allow adequate time to make arrangements. You can call [303-658-2161](tel:303-658-2161) /TTY 711 or State Relay) or write to mbarajas@cityofwestminster.us to make a reasonable accommodation request.



WESTMINSTER

Staff Report

City Council Study Session Meeting
October 6, 2014



SUBJECT: Westminster Legacy Foundation Presentation

PREPARED BY: Donald M. Tripp, Director of Parks, Recreation and Libraries

Recommended City Council Action

Listen to the presentation of the Westminster Legacy Foundation Board of Directors and discuss the merits of the partnership between the City and the foundation. The Westminster Legacy Foundation was created by the City and serves as the City's official foundation.

Summary Statement

This Staff Report is intended to provide City Council with background information on the Westminster Legacy Foundation (WLF) in preparation for the Study Session Meeting with the foundation's Board of Directors scheduled for October 6, 2014.

Representatives of the Westminster Legacy Foundation Board of Directors will provide a brief history, the Foundations' role and presence in the business community, an overview of the agency's accomplishments, a fiscal recap, and a vision for strengthening their partnership with the City

Expenditure Required: \$0

Source of Funds: N/A

Policy Issue

At what level does City Council wish to continue to be a support agency for the Foundation?

Alternatives

1. City Council could choose to continue their support for the foundation as originally intended when the foundation was formed by direction of City Council in August of 2000.
2. City Council could choose to strengthen their support for the foundation.
3. City Council could inform the WLF of its desire to have the foundation operate totally separate of any City support.

Background Information

In 1999, Westminster City Council directed the Parks and Recreation Advisory Board to develop the criteria for forming a nonprofit, tax-exempt public foundation whose goal would be to support various City projects, programs and to generally improve the quality of life for Westminster residents.

One of the main missions of the foundation was to raise funds to contribute to a wide scope of good community causes. Since its formation, this goal has been pursued with successful fundraising efforts that include a wine tasting event, a City championship golf tournament, and the Holy COW 10K Race. Approximately \$665,000 has been awarded in grants or capital projects supporting open space and parks, social services and programs, culture and education, public safety, and youth and senior programs.

Originally, City Council appointed foundation representatives from the Council, the Parks and Recreation Advisory Board, the Library Board, the Open Space Advisory Board, and the City Manager appointed a staff representative to the Board. In 2001, Council provided the foundation with \$5,000 in seed money to help establish a financial base for the foundation. The foundation responded that year by raising an additional sum of \$8,000 to match the City's grant. No additional City funds have been contributed since then. The foundation has successfully secured its 501(c) 3 status as a not-for-profit organization and has established a working fund balance. Since inception, administrative support of the foundation has been provided by the Parks, Recreation and Libraries Department (PRL). In 2004, the City Manager authorized the PRL Management Assistant (1.0 FTE) to assume the role of Executive Director of the WLF. As the need for administrative support increased with the growth of the program, the PRL Management Assistant absorbed those responsibilities and currently, a substantial portion of the Management Assistant's workload is devoted to the foundation.

The foundation board will be seeking the direction of City Council as to further City support and involvement in the foundation's mission. Director of Parks, Recreation and Libraries Don Tripp succeeded former Director, Bill Walenczak who was originally appointed to the board as the City Manager designee. City Staff will be in attendance at the October 6, 2014 Study Session to answer any questions City Council may have on the City's past involvement in forming and participating with the foundation.

The Westminster Legacy Foundation supports all the City's Strategic Plan goals: Visionary Leadership and Effective Governance; Vibrant and Inclusive Neighborhoods; Comprehensive Community Engagement; Beautiful, Desirable, Environmentally Responsible City; Proactive

Regional Collaboration; Dynamic, Diverse Economy; Excellence in City Services; and Ease of Mobility by virtue of its mission: “The Westminster Legacy Foundation is a 501(c)3 non-profit organization that enriches the lives of Westminster residents by supporting youth and senior programs, open space and parks, education and library services, public safety, cultural arts, social services, and historical legacy. The foundation accomplishes its mission with donor gifts from generous individuals and corporation who believe in making a difference in their community.”

Respectfully submitted,

J. Brent McFall
City Manager

Attachment – Legacy Foundation Memorandum



“Enriching the spirit and identity of Westminster now and for future generations.”

Board of Directors

Bill Christopher
President

Kelly Kice
Vice President

Ben Beaty
Secretary

Dan Bloomdahl
Treasurer

Laura Magnetti
Executive Director

Herb Atchison

Roz Buick

Mike Byrne

Mike Case

Donna Charbonnier

Marilyn Flachman

Preston Gibson

Angela Habben

Tim Kauffman

Tony Lombard

Kristen Lovato

J. Brent McFall

Bob McGraw

Sharon Meyers

Aubrey Riggs

Tim Tribbett

Don Tripp

Grover Wray

TO: Mayor and City Council
FROM: Westminster Legacy Foundation Board of Directors
DATE: September 22, 2014
SUBJECT: Presentation and Discussion

The Westminster Legacy Foundation Board of Directors is pleased to have the opportunity to update the City Council on the direction and work of the Foundation, while at the same time discussing what might be possible in the future, working closer together.

As you may know, the City Council initiated the idea of a non-profit foundation and established it in 2001 with its initial board of directors. Mayor Nancy Heil was instrumental in getting the Foundation started and recruited many of the initial board members.

The intent of creating the Foundation was to work side by side with the City of Westminster in achieving funding where a 501©3 foundation could attract funds beyond the City’s ability. Also, the Foundation would raise funds through regular means to support “good works” exclusively in Westminster. We are the only foundation which has a mission of solely serving the needs and desires in the Westminster community. This is the City’s foundation.

We have distributed approximately \$665,000 since our inception which includes restricted and non-restricted funds. Funds have been allocated to approximately 40 different organizations including City departments which provide human services and other needs to various Westminster populations. Also, it has played an important role on major projects such as the Jessica Ridgeway Park, the Armed Forces Tribute Garden, the Nancy Heil Tribute Sculpture and the Public Safety Building Sculpture.

Without the support of the City of Westminster, our Foundation would not have been able to progress to the extent which we have. Having administrative support is invaluable to achieving our mission and expanding our capability. We sincerely thank the City Council and City Manager Brent McFall for this important support and would hope that we can continue to partner even further in new ways in the future.

In the past 18 months, we have expanded our Board of Directors to include representatives from key Westminster businesses. The Board will be introduced to you in our power point presentation. From the added strength and diversity of the Board, the Foundation has been able to increase its fundraising capability. In that regard, the Board would be most interested in working closer with City Council in opening doors to additional potential donors and

supporters of making Westminster even healthier in meeting the needs of those less fortunate.

Finally, the Board and the City Council share a common goal; further enhancing the Westminster community. We recently completed a strategic planning process and would like to share the goals and objectives which we are finalizing. The Board would hope that we could meet again in the new year to review and discuss these further with the City Council. We look forward to opening that conversation on October 6, 2014.

The Westminster Legacy Foundation is a 501(c)3 non-profit organization that enriches the lives of Westminster residents by supporting youth and senior programs, open space and parks, education and library services, public safety, cultural arts, social services, and historical legacy. The foundation accomplishes its mission with donor gifts from generous individuals and corporation who believe in making a difference in their community.



WESTMINSTER

Staff Report

City Council Study Session
October 6, 2014



SUBJECT: Westminster Station Platform Betterment Construction

PREPARED BY: John Burke, P.E., Senior Projects Engineer

Recommended City Council Action

1. Review the proposed agreement between the City and the Regional Transportation District (RTD) for the construction the Westminster Station Platform betterment and direct Staff to bring for this betterment back for official action at the October 13 City Council meeting.
2. Concur with Staff's recommendation on how to use the \$125,000 RTD Art budget.

Summary Statement

- The City and the Regional Transportation District (RTD) entered into an intergovernmental agreement (IGA) for the Northwest Rail Electrified Segment Westminster Station in June 2012. The IGA allows the City to implement an alternative approach to RTD's base plan for commuter and bus access, parking, and pedestrian areas that will support the Westminster Station commuter rail station. Through their contract with Denver Transit Partners (DTP), the concessionaire for the Eagle P3 project, RTD has retained the responsibility for certain elements of the station plan including the track work, the station platform and the pedestrian tunnel that serves it. The IGA also has procedures through which the City can request upgrades (betterments) of the RTD elements of the station at a negotiated cost with Denver Transit Partners.
- In this betterment, as previously reviewed with City Council, the City is requesting that DTP extend the pedestrian tunnel under the tracks and open it up to the south to allow residents and commuters alike direct access to the Little Dry Creek Drainage and Open Space project. This particular design also allows for the installation of an elevator for enhanced Americans with Disabilities Act (ADA) accessibility and the platform area will be increased in size to allow for a unique overlook of the park area under the shade of the signature large canopy structure.
- The original estimated cost for this betterment was \$6,065,000 from DTP. Staff, RTD and DTP have worked collectively over the past six months refining the elements of the betterment and have been able to pare the City costs down to \$4,290,127. Included in that \$4,290,127 cost is the engineering design (\$1,179,322) that was authorized by City Council on April 14, 2014, and the \$700,000 from the second \$60 million Denver Regional Council of Governments (DRCOG) Congestion Mitigation and Air Quality (CMAQ) funds for the elevator. As such, the remaining balance due to be authorized from Council is \$2,410,805. The \$700,000 is proposed as a deduction from the betterment cost from RTD to the City to streamline the processing of payments.

- Additionally, Staff was recently notified by RTD that \$125,000 will be allocated for public art to be placed at the Westminster Station. The dollar amount is larger than traditional light rail or commuter rail art allocations by RTD since this station is considered end of line for the foreseeable future.

Expenditure Required: \$2,410,805

Source of Funds: General Capital Improvement Fund - Westminster Station South Project

Policy Issues

1. Should the City continue to pursue an alternative design of the Westminster Station as proposed?
2. Should the City use the recently identified \$125,000 art budget from RTD (plus a City match) to install an art piece at the top of the north plaza and/or mosaic tile on the inside of the pedestrian tunnel?

Alternatives

1. The alternative to the recommended action is to go back to RTD's base plan for Westminster Station Platform. While that is a serviceable approach to the commuter rail system, it would completely preclude any direct access to the Little Dry Creek Park for future Transit Oriented Development residents and commuter rail users alike. In addition, it would preclude reinvestment opportunities for this area of town as RTD's base plan included significant surface parking encompassing a significant area of land north of the railroad tracks. For this reason, Staff recommends authorization of this expenditure for Westminster Station platform betterment request.
2. The City could use the \$125,000 RTD art funding to install the colored lights on the signature arch canopy as there is not sufficient funding to install the lights without the \$125,000 art budget. Additionally, since the colored lighting would be signature element on this station, RTD has offered to cover the cost of the colored lighting that is above the City's allocated budget for this project. In essence, RTD would contribute \$134,000 toward the lighting should the City choose this alternative. While the colored lights would be an interesting feature, Staff believes the art piece at the top of the north plaza or mosaic tile on the inside of the pedestrian tunnel will have more immediate and lasting impact. The colored lighting could be a feature added at a later date as funding is available.

Background Information

In June 2012, the City and the Regional Transportation District (RTD) entered into an intergovernmental agreement (IGA) for the Northwest Rail Electrified Segment Westminster Station, which allows for the implementation of an alternative approach to RTD's base plan for commuter and bus access, parking, and pedestrian areas at the Westminster Station commuter rail station. The IGA outlines the process to propose betterments to RTD's base plan; Staff has been working with RTD and DTP since the IGA was executed to develop and refine a proposed betterment that supports the City's vision to reinvigorate this area of town and be a signature entrance to the City of Westminster. As previously reviewed with City Council, the City's betterment request is for the extension of the pedestrian tunnel under the tracks to open/daylight to the south, allowing residents and commuters alike direct access to the Little Dry Creek Drainage and Open Space project and vice versa access from the south to the commuter rail station. This betterment includes the installation of an elevator for enhanced Americans with Disabilities Act (ADA) accessibility and increasing the size of the platform area to create an overlook of the park area under the shade of the signature large canopy structure.

1. Staff presented this betterment request to City Council on April 17 and Council authorized the design expenditure to advance the betterment plans in an effort to reduce the overall cost from \$6,065,000 down to the available budget of \$4,300,000. Staff, RTD and DTP have worked through the detailed design plans over the past six months and have been able to get the overall costs down to \$4,267,042.

Some of the key elements associated with this betterment request include:

- Direct access to the platform from the Little Dry Creek drainage and open space project.
- A single level platform elevation with multiple stairs and ramps.
- A large signature monotone lit steel and frosted glass canopy over the platform.
- Two sided industrial loft modern canopies on the platform for seating areas.
- Structure steel and glass elevator.
- Enhanced light fixtures throughout the platform and south plaza.

Staff believes the architectural design and pricing prepared by Denver Transit Partners has met the vision developed by Staff and City Council and recommends approving this betterment request.

2. Staff recently received notification from RTD that they have allocated \$125,000 to fund art at Westminster Station. Initially, RTD suggested using this money to fund the colored lighting of the canopy to help the existing shortfall for the City's betterment request. However, the City had contemplated installing mosaic tile on the inside of the pedestrian tunnel and an art piece on the north plaza. Staff received additional information from RTD stating that as long as the City uses their selection committee, which is comprised of a well-known group of art experts and three appointed representatives from the City, no local match percentage is required but rather only what the City can and wants to contribute towards public art. If however, the City did not want to use RTD's selection committee, the City would be required to match the art grant 1:1. As such, Staff recommends using the RTD selection committee to advance the installation of art for Westminster Station but not utilize these funds for the installation of colored lighting on the canopy.

While this project is moving forward, funding for the complete construction of the south infrastructure needs (primarily road and drainage improvements) continues to be a challenge. Adams County has conceptually agreed to participate in the funding for improvements along the southern side of the commuter rail station as it benefits Adams County residents both residing within the City of Westminster and within unincorporated Adams County primarily to the south of the station. Westminster and Adams County staff are currently drafting a proposed IGA for City Council and the Adams County Commissioners' consideration. Staff will return at a future date with the specific proposal, but key points include Adams County total financial contributions of \$7.5 million as follow:

- \$500,000 towards the Federal Boulevard culvert extension in 2015;
- \$4,566,110 towards completion of flood control improvements to Little Dry Creek (LDC) west of Federal Boulevard, funded by the County at \$456,611 each year commencing in 2015 and ending in 2024 (the City proposes utilizing a short term bank loan to finance this portion of the project; repayment is reflected in year 2017-2019 of the proposed 2015-2019 CIP presented to City Council in the Proposed 2015/2016 Budget);
- \$819,318 towards the first phase of Creekside Drive in 2015;
- \$991,872 towards the second phase of Creekside Drive in 2016; and
- \$625,000 for the construction of the 165 foot long ADA compliant bicycle/pedestrian bridge over LDC to connect the LDC regional trail to the Westminster Station from the south (this includes Adams County's second \$60 million DRCOG funds plus their local match of \$125,000).

With the proposed betterment requests the City is making in addition to the planned redevelopment efforts in the Transit Oriented Development area, Westminster Station will be unique, inviting, and more importantly a catalyst for the transformation of south Westminster.

The project to accommodate commuter rail transit within the City of Westminster and prepare for the eventual implementation of transit-oriented development in the vicinity of the station meets the City Council goals of “Dynamic, Diverse Economy” and “Ease of Mobility.”

Respectfully submitted,

J. Brent McFall
City Manager

Attachments

- Proposed Letter Agreement between the City and RTD
- RTD Base plan and the City’s betterment request

October 13, 2014

Mr. Brian Middleton
Eagle Project Director
1670 Broadway, Suite 2700
Denver, CO 80202

RE: RPC 0041B – City of Westminster Station Betterment - Construction

Dear Mr. Middleton:

Pursuant to the terms of the City of Westminster Northwest Rail Electrified Segment Local Agency Contribution Intergovernmental Agreement dated June 26, 2012 between the City of Westminster and the Regional Transportation District (the “IGA”) and the City’s letter to RTD dated April 17, 2014, the City is requesting that a Betterment be implemented at the Westminster Station to construct the Betterment improvements designed in accordance with RPC 0041A. Capitalized terms not defined herein shall have the meaning prescribed to them in the IGA.

A commuter rail station is planned for construction by DTP at the Westminster Station. The City wishes to implement improvements on the south side of the commuter rail line to connect with the commuter rail platform at Westminster Station and to the plaza and parking on the north of the rail line via the pedestrian underpass to be built by DTP. This Betterment request will result in some re-design of Westminster station, including, without limitation, the extension to the underpass, redesign of the station platform and platform systems, and re-design of platform canopies, and will add improvements on the south side, including, without limitation, the addition of an observatory deck, addition of an elevator, and addition of a structural observatory deck canopy.

Pursuant to the City’s letter to RTD dated April 17, 2014, RTD implemented work described in RPC 0041A to provide all required design services to re-design the Westminster station. Pursuant to its design work in accordance with RPC 0041A, via Aconex September 25, 2014, DTP has provided a fixed price, fixed time proposal to construct the re-designed Westminster station, including all associated work, (for purposes of this letter, the “Betterment”). A copy of DTP’s proposal for the Betterment, RPC 0041B Westminster Station Platform Betterment - Construction dated September 25, 2014, is attached hereto as Attachment A and is incorporated into this letter agreement by this reference. The City understands that RTD has agreed to implement the construction work associated with the Betterment, subject to the terms and conditions contained in this letter and in Attachment A.

In order to implement RPC 0041B, RTD will need to acquire portions of certain real property currently owned by the City and identified as parcels NW-11 and NW-12. The parties had previously contemplated the City conveying such property to RTD pursuant to the terms of the City of Westminster Northwest Electrified Segment Westminster Station Intergovernmental Agreement dated June 26, 2012 (the “Station IGA”). RTD subsequently determined that it no longer needed NW-11 and NW-12 to implement its base plan and the conveyance was never completed. The City agrees to timely amend the Station IGA to provide for the City to convey NW-11 and NW-12 with no monetary consideration to be paid by RTD so that the value of those parcels will not count as a credit against the City’s local agency contribution. In addition, in order to implement RPC 0041B, the City agrees to make further amendments to the Station IGA including without limitation

replacing Exhibits B, H and I and providing for City funding for the operations and maintenance of the Betterment improvements. The City agrees to enter into a separate intergovernmental agreement, as necessary, to provide for operation and maintenance of Westminster station Betterments.

The City has reviewed Attachment A and, in accordance with Section 11 (*Betterments*) of the IGA, the City agrees to each of the following:

The City shall pay RTD \$2,410,805, which lump sum represents the capital costs of this Betterment minus \$700,000, which sum represents the capital costs RTD has agreed to incur in place of making available certain CMAQ funds for an elevator at Westminster station.

The City shall pay to RTD within 30 days of delivery of an invoice and back up documentation the full amount of costs incurred by RTD to compensate DTP for providing a Change Report for the design effort if the City subsequently elects to cancel the Betterment.

The City shall pay RTD revised costs if any of the scope assumptions and conditions contained in Attachment A fail to be met and such failure is not caused by DTP or RTD.

Pursuant to section 5.4.b of the Station IGA, each of the foregoing amounts shall be paid to RTD in the form of a deduction of such costs from the RTD Funding.

The City shall negotiate in good faith and enter into an amendment to the Station IGA to provide for the conveyance of property and operations and maintenance funding, as well as other provisions, in order to implement RPC 0041B. If necessary, the City shall negotiate in good faith and enter into an intergovernmental agreement that provides for the operation and maintenance of the Betterment improvements.

Please sign below to acknowledge RTD's agreement to the terms of this Betterment request and return an executed copy of this letter to me. Upon RTD's execution and receipt of payment from the City as described herein, RTD is authorized to proceed with implementation of the design effort of the Betterment in accordance with this letter and without further action on the part of the City.

Sincerely,

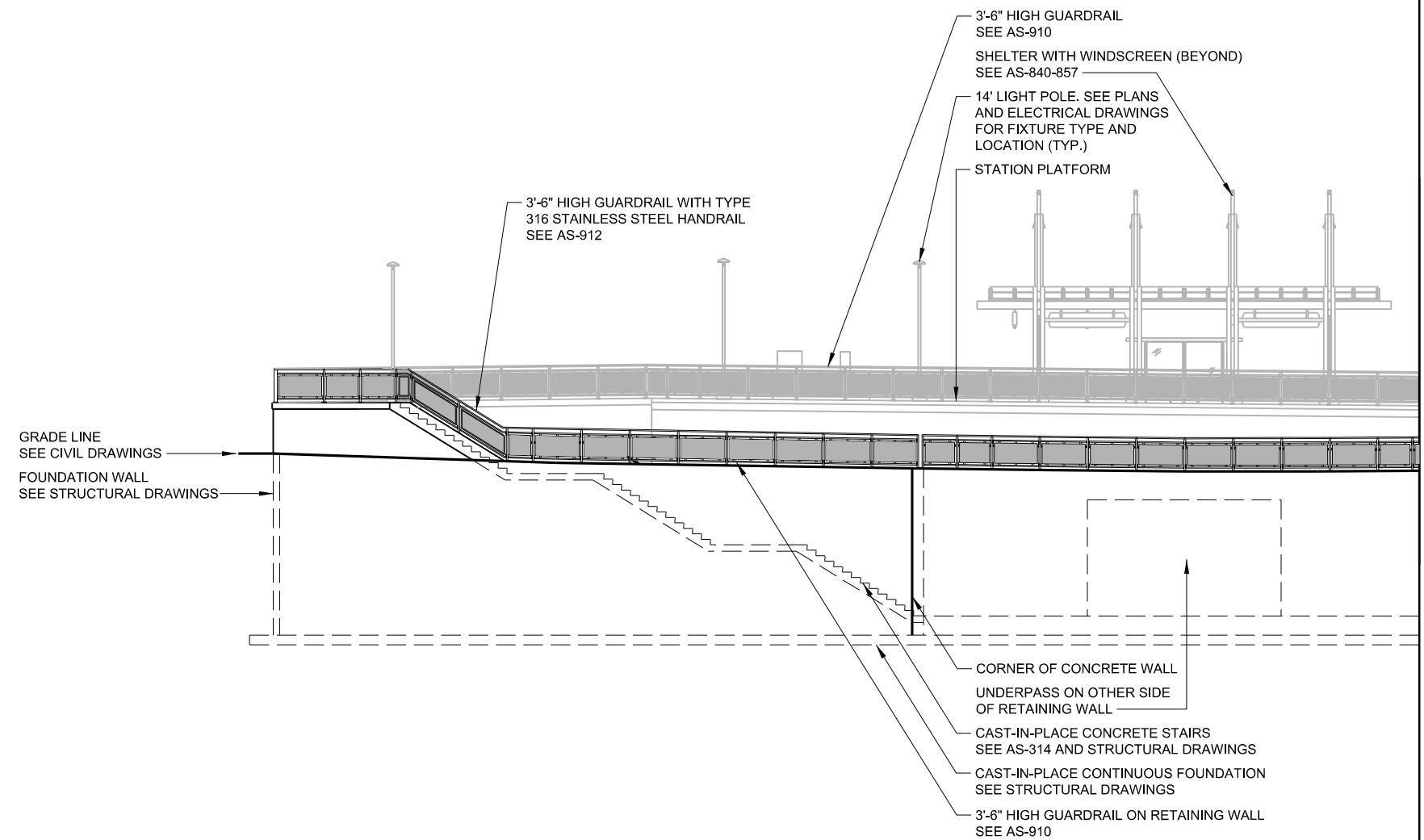
J. Brent McFall
City Manager
City of Westminster
4800 West 92nd Avenue
Westminster, Colorado 80031

ACKNOWLEDGED AND AGREED FOR THE REGIONAL TRANSPORTATION DISTRICT

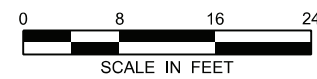
Brian Middleton, Eagle Project Director

Date

Attachment: Attachment A, RPC 0041B City of Westminster Station Betterment Change Report



1 STATION ELEVATION - NORTH



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12/6/2011
USER: cvilkinson

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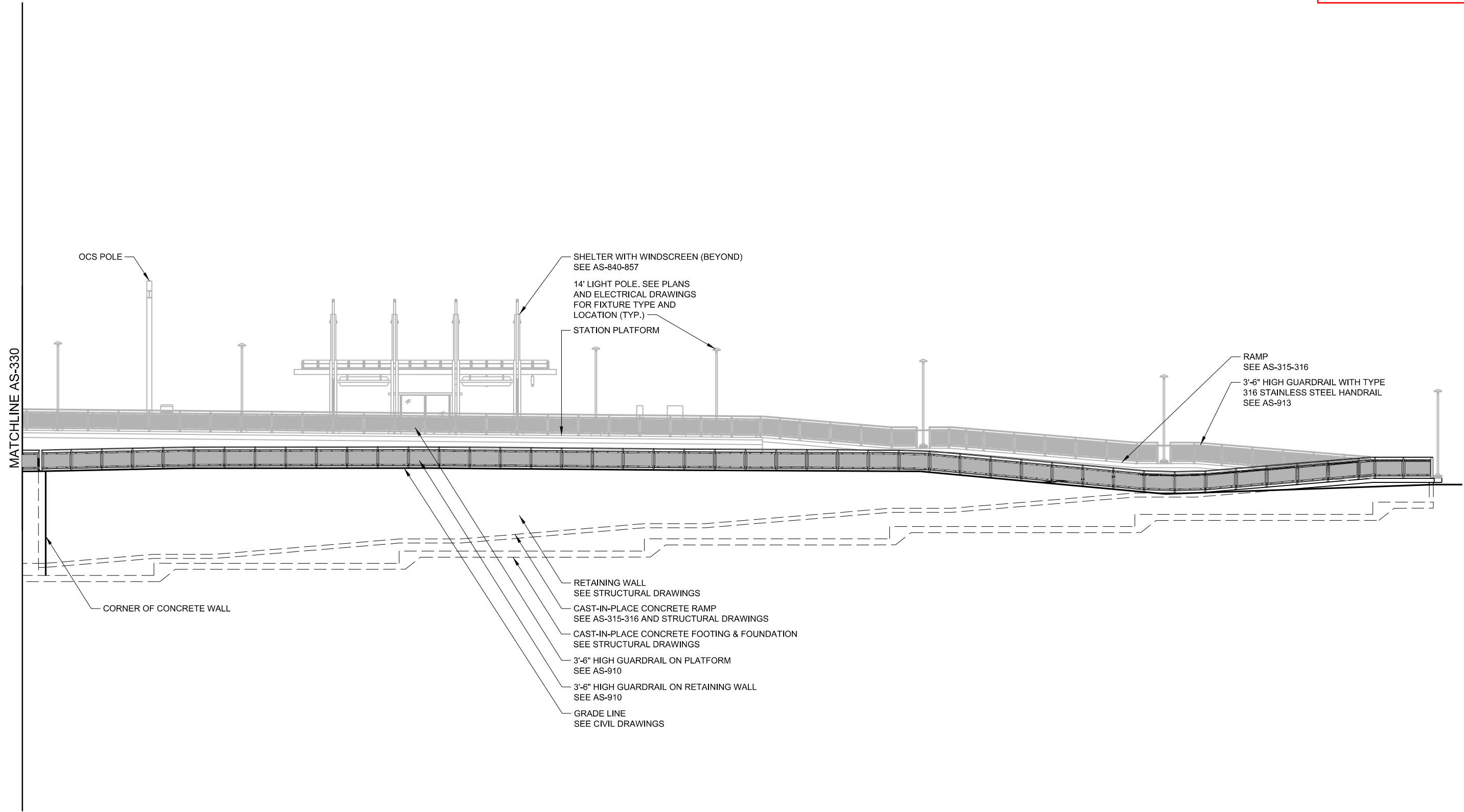
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DRAWN BY: CW	DATE: 05/03/11	APPROVED BY: CJB	DATE: 11/22/11



NORTHWEST RAIL ELECTRIFIED SEGMENT

SOUTH WESTMINSTER STATION
STATION ELEVATION (NORTH)

SHEET REFERENCE NUMBER:
AS-330



1 STATION ELEVATION - SOUTH



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USER: cvilkinson 12/6/2011

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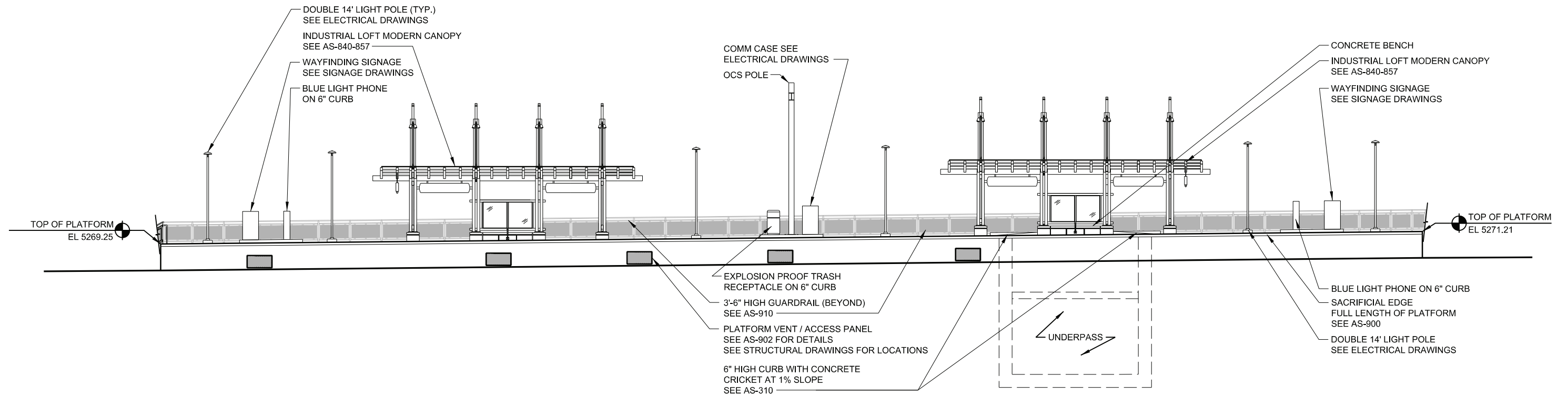
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DRAWN BY: CW	DATE: 05/03/11	APPROVED BY: CJB	DATE: 11/22/11



NORTHWEST RAIL ELECTRIFIED SEGMENT

SOUTH WESTMINSTER STATION
STATION ELEVATION (SOUTH)

SHEET REFERENCE NUMBER:
AS-331



1 PLATFORM ELEVATION - NORTH



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12/6/2011 USER: cvilkinson

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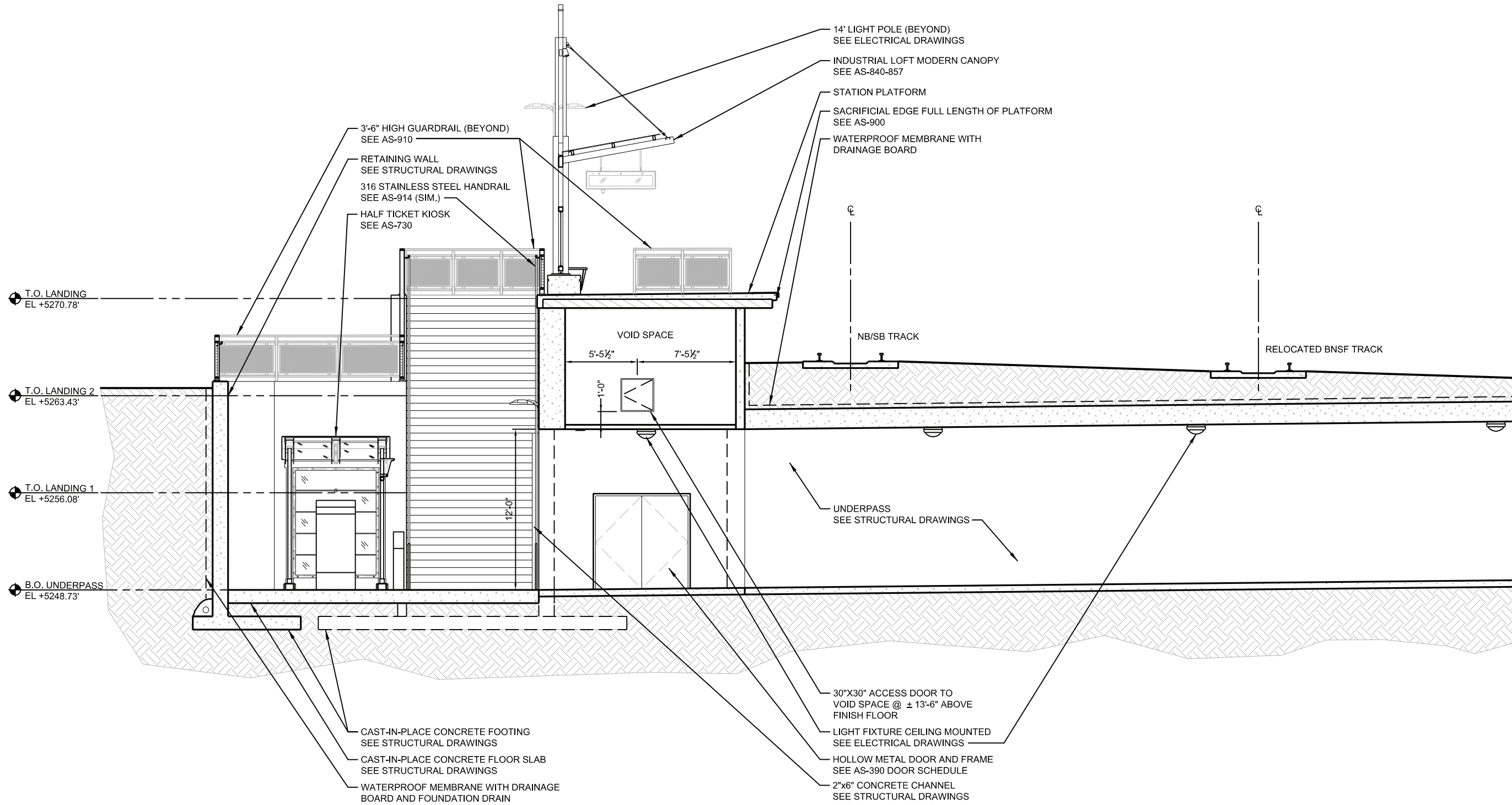
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NORTHWEST RAIL ELECTRIFIED SEGMENT

SOUTH WESTMINSTER STATION
PLATFORM ELEVATION (NORTH)

SHEET
REFERENCE
NUMBER:
AS-332



1 UNDERPASS / PLATFORM CROSS SECTION



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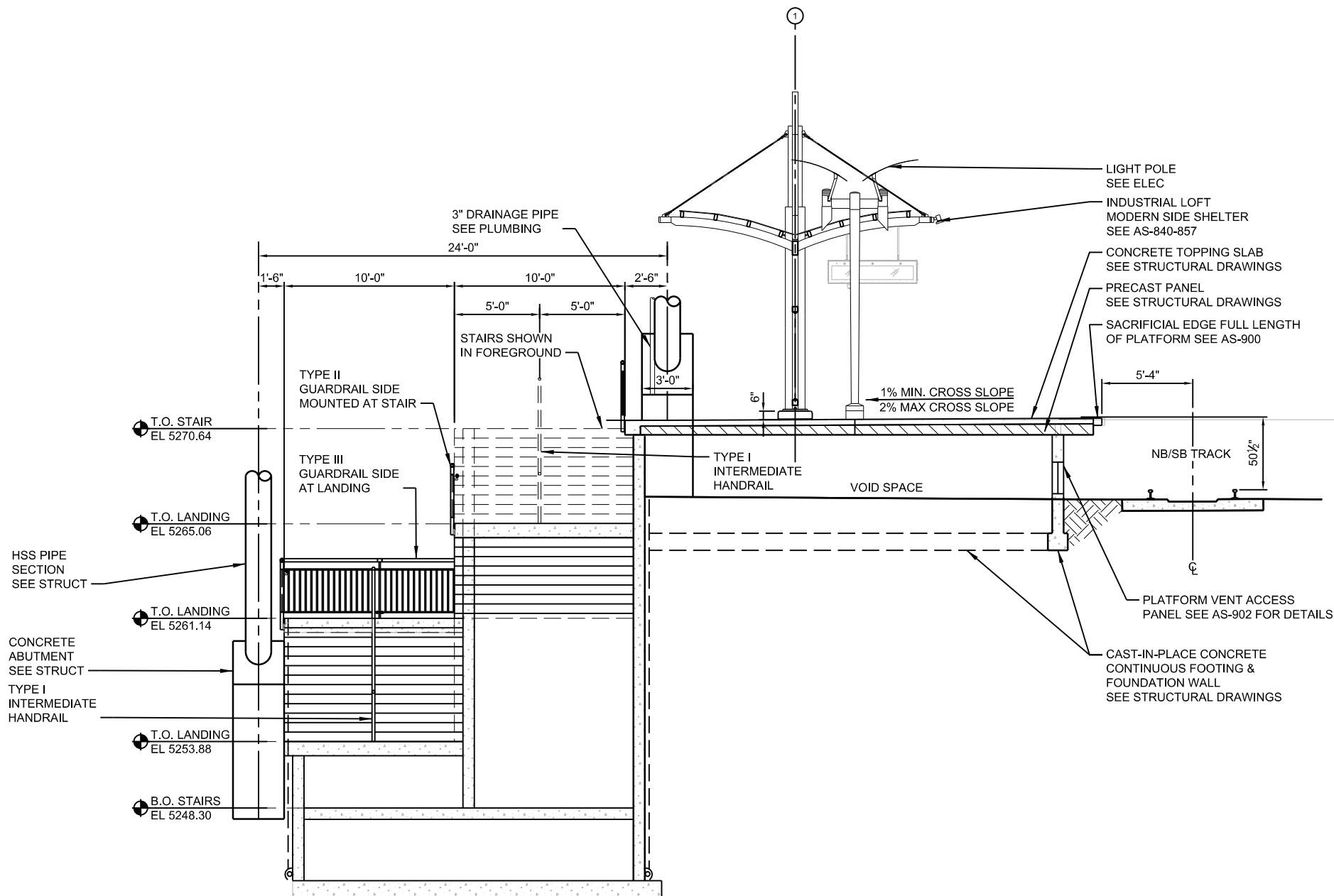
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				DRAWN BY: CW	DATE: 05/03/11	APPROVED BY: CJB	DATE: 11/22/11



NORTHWEST RAIL ELECTRIFIED SEGMENT

SOUTH WESTMINSTER STATION
UNDERPASS / PLATFORM CROSS SECTION

SHEET REFERENCE NUMBER:
AS-341



1 SECTION THROUGH STAIR AND PLATFORM



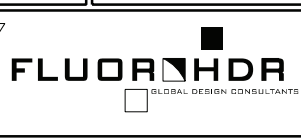
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8/7/2014
USER: aquintan

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A	ISSUED FOR OSR #1, CDRL #7B-09.06B, REV A	JAB	05/29/14

DESIGNED BY: MM DATE: 05/20/14
 DRAWN BY: AQ DATE: 05/20/14

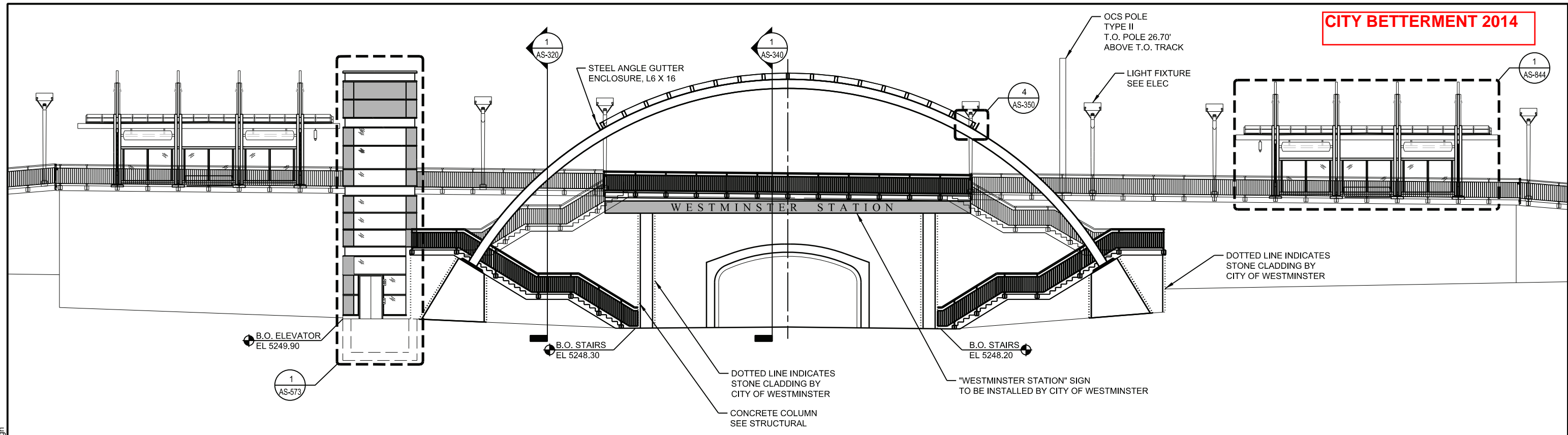
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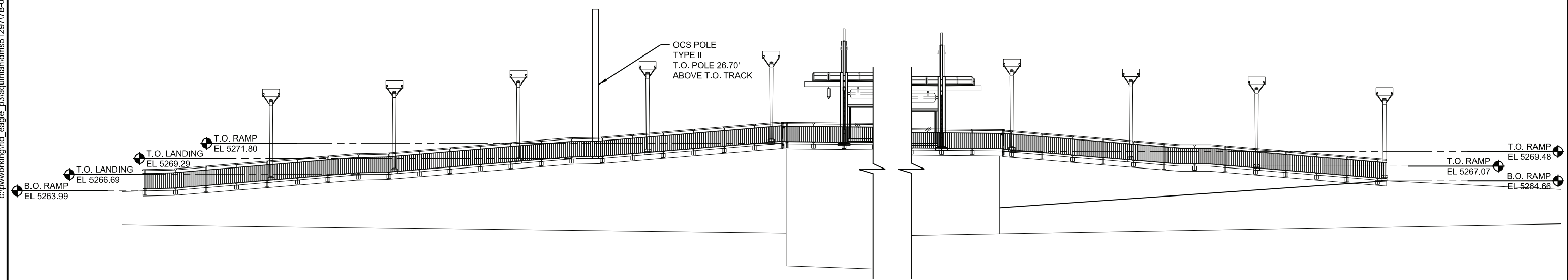
NORTHWEST RAIL ELECTRIFIED SEGMENT

WESTMINSTER STATION
 PLATFORM STAIR CROSS SECTIONS

SHEET REFERENCE NUMBER:
 AS-320



1 STATION ELEVATION - SOUTH
SCALE 1/16" = 1'-0"



2 RAMP ELEVATION - WEST
SCALE 1/16" = 1'-0"

3 RAMP ELEVATION - EAST
SCALE 1/16" = 1'-0"



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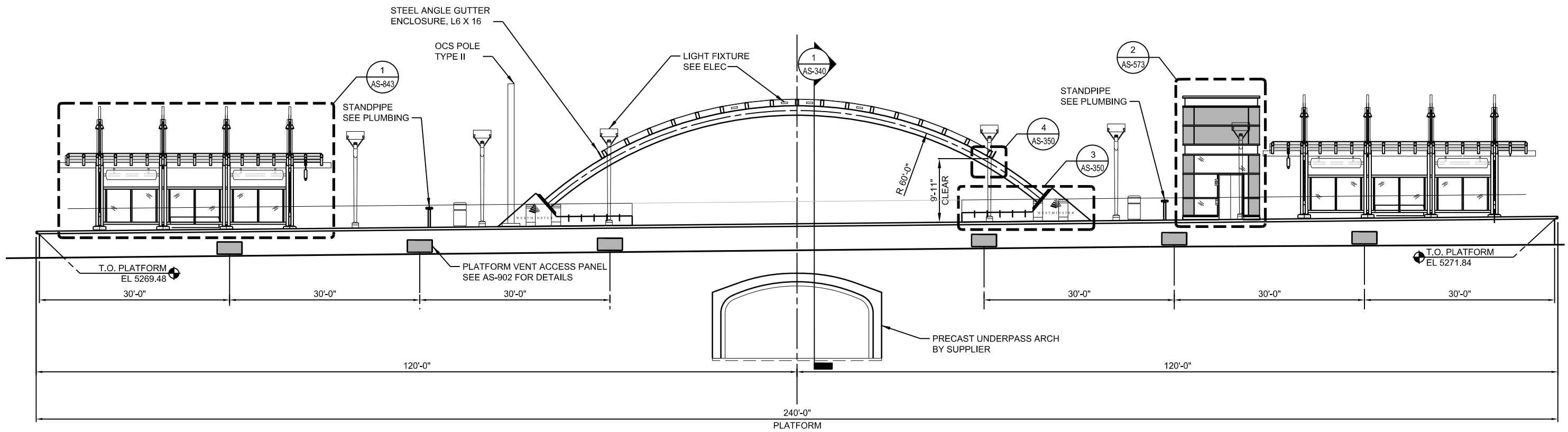
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NO.	REVISIONS	BY	DATE
C	ISSUED FOR CONSTRUCTABILITY REVIEW, REV C	JAB	08/08/14
B	ISSUED FOR OSR #2, CDRL #7B-09.06B, REV B	JAB	07/10/14
A	ISSUED FOR OSR #1, CDRL #7B-09.06B, REV A	JAB	05/29/14

DESIGNED BY: MM	DATE: 05/20/14	CHECKED BY: WBC	DATE: 12/18/12
DRAWN BY: AQ	DATE: 05/20/14	APPROVED BY: JEK	DATE:

NORTHWEST RAIL ELECTRIFIED SEGMENT
WESTMINSTER STATION
PLATFORM ELEVATION (SOUTH)

SHEET REFERENCE NUMBER:
AS-330



1 STATION ELEVATION - NORTH
1/16" = 1'-0"



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NO.	REVISIONS	BY	DATE
C	ISSUED FOR CONST REVIEW, CDRL #7B-09.06B, REV C	JAB	08/08/14
B	ISSUED FOR OSR #2, CDRL #7B-09.06B, REV B	JAB	07/10/14
A	ISSUED FOR OSR #1, CDRL #7B-09.06B, REV A	JAB	05/29/14

DESIGNED BY: MM DATE: 05/20/14
DRAWN BY: AQ DATE: 05/20/14

CHECKED BY: WBC DATE: 12/18/12
APPROVED BY: JEK DATE:



NORTHWEST RAIL ELECTRIFIED SEGMENT

WESTMINSTER STATION
PLATFORM ELEVATION (NORTH)

SHEET
REFERENCE
NUMBER:

AS-331



Staff Report

Information Only Staff Report
October 6, 2014



SUBJECT: Overview of the Citywide Risk Management Safety and Loss Control Program

PREPARED BY: Martee Erichson, Risk Manager

Summary Statement

This report is for City Council information only and requires no action by City Council.

Background Information

The purpose of this staff report is to familiarize City Council (Council) with the City's general safety program, highlight some department-specific safety programs and share some citywide injury and accident statistics.

The City's Risk Management Division is charged with overseeing the City's safety and loss control program. The primary goal of the program is the protection of assets (people and property) and the reduction of liability exposures. Basic risk management functions include risk identification, risk elimination or reduction, loss control, and risk financing.

Risk Management staff believe in taking a proactive role in ensuring the daily safety of employees through various activities and programs related to citywide safety and loss control including, but not limited to:

- Citywide Safety Committee, made up of at least one representative from every department, review of all injury and automobile related incidents including root cause analysis;
- Department specific safety committees;
- Safety SPIRIT Award and Safety V.I.P. programs;
- Citywide safety training, including the newly introduced SafeStart® program, Risk Management 101, Risk Management for Supervisors, and Attitudinal Dynamics of Driving;
- Department specific safety training, including Public Works and Utilities' snowplow rodeo, Police Department's Officer Survival training, and the Fire Department's 2-In, 2-Out Standard Operating Guidelines;
- Ergonomic workstation evaluations;
- Industrial hygiene worksite analysis;
- Job Safety Analysis (JSA);
- Weekly safety tips shared through COWNet;
- Annual facility safety inspections by outside experts;
- Annual compliance with the Colorado Intergovernmental Risk Sharing Agency's (CIRSA) loss control standards;
- Quarterly update to the Department Head group on employee injury and automobile accident loss data including discussion of issues;
- 24/7 on-call access to the Risk Manager;
- Citywide Infectious Disease Control plan with Designated Infectious Disease Control Officer;
- Annual review of motor vehicle reports (MVR) on all employees who drive city vehicles on a regular basis;

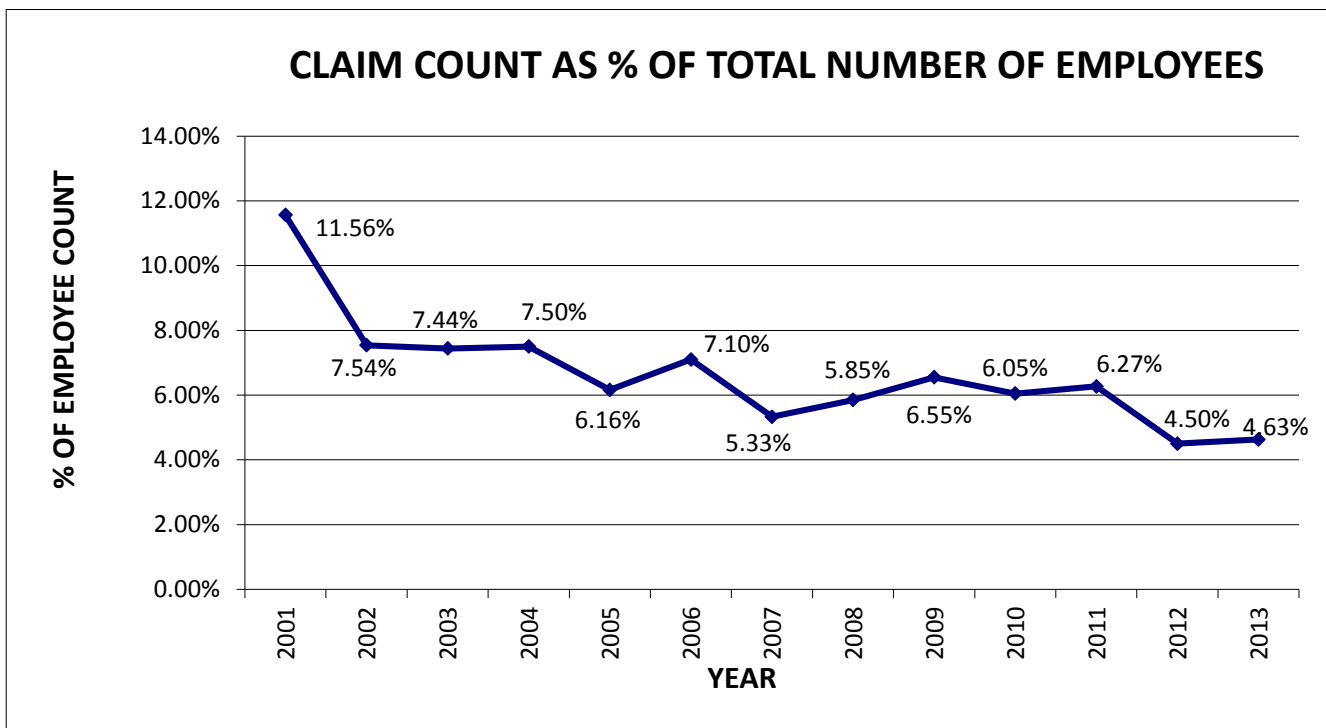
- Environmental spill and leak cleanup by contractors;
- Transition of Environmental Analyst position to an Environmental Health and Safety Analyst position to include more Risk Management Staff time on safety; and
- Self-administered Workers' Compensation program to allow more personal attention to each injured employee.

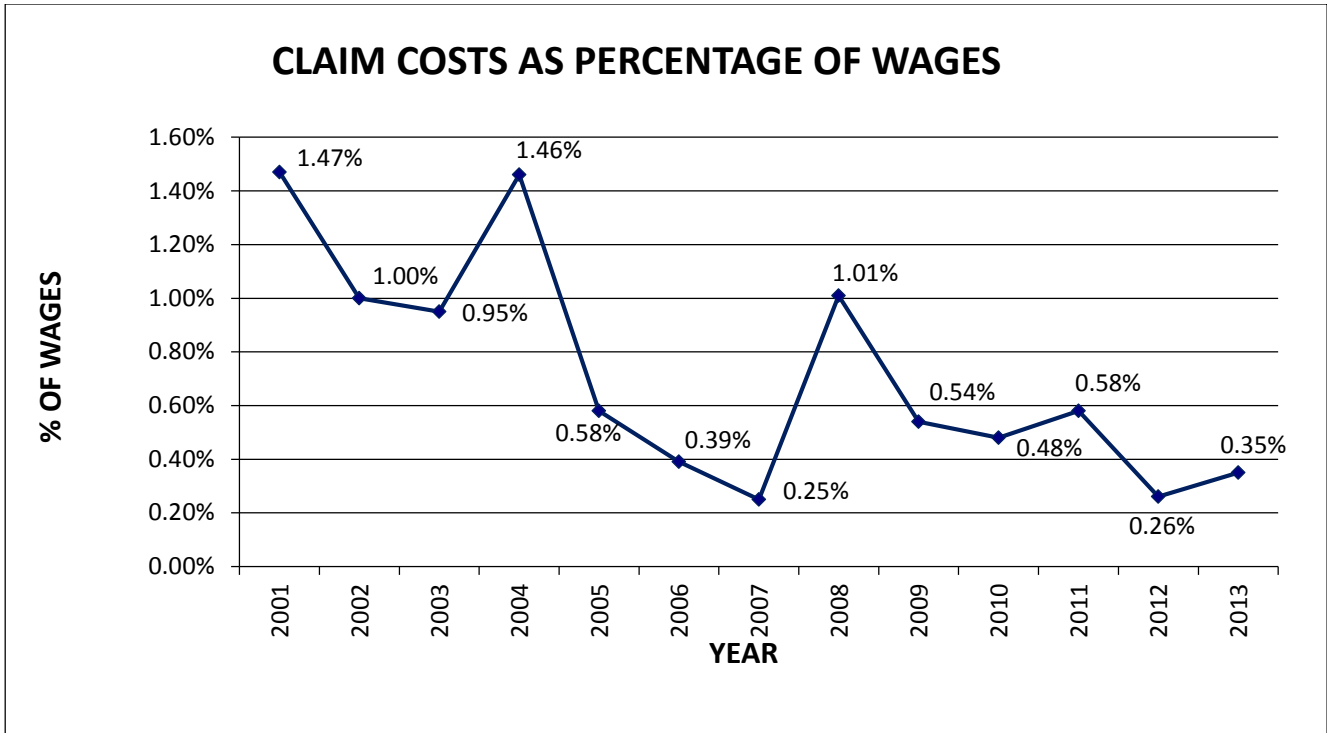
Historic Safety and Loss Data

The Risk Management Staff, Citywide Safety Committee, and designated safety staff within each department, take pride in the substantial improvements made to the City's safety program over the last 13 years. These individuals strive to make the City a safer place to work, live, and play. It is the philosophy of this group that "Every Employee is a Risk Manager," and that all City employees are empowered and responsible for their own safety, as well as the safety of their coworkers and the citizens we serve. This has become a cultural value that is supported throughout the City and one that has been growing stronger every day.

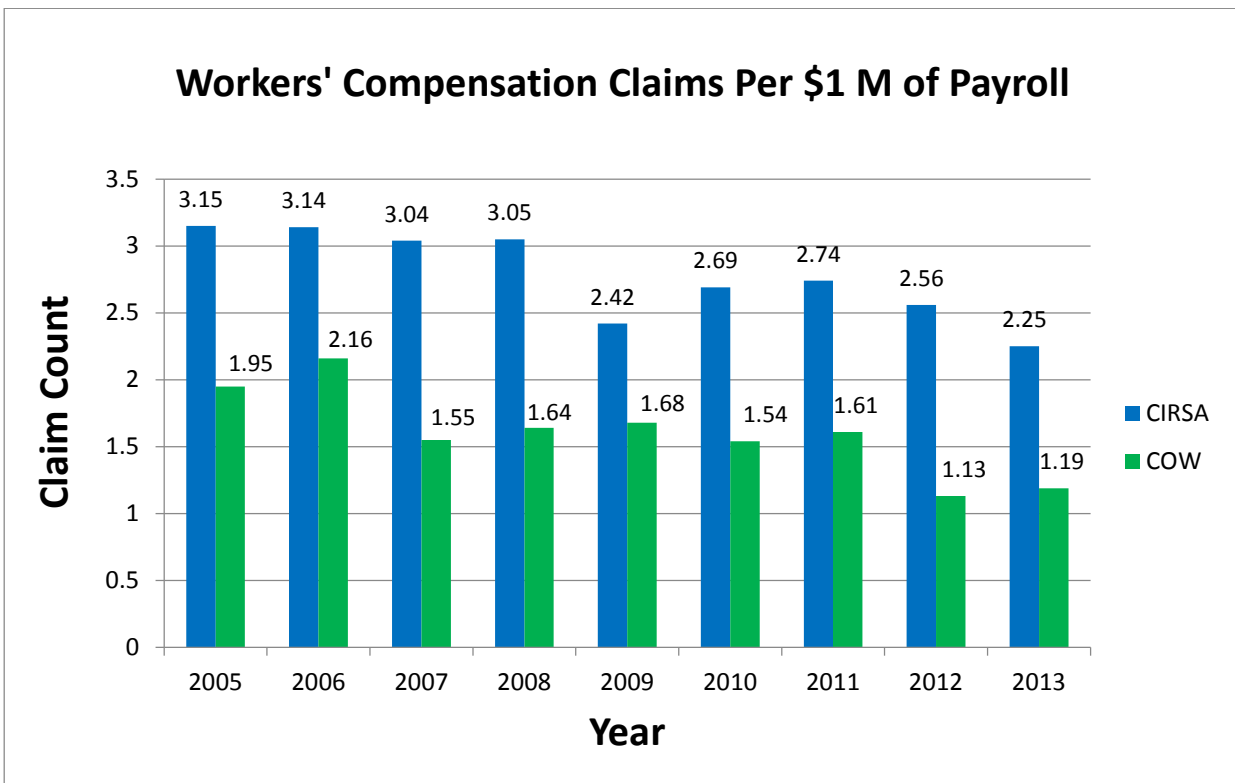
The City as a whole has gone from an injury Incident Rate (defined as number of injuries per 100 employees) of 17.79 in 2001 to a rate of 7.64 for 2013. Total number of on-the-job injuries to employees in 2001 were 196. In 2013, 76 City employees were injured on the job. In a comparison of past years where the claims are all closed, the City spent almost \$1,400,000 on injuries that occurred in 2003, the City spent only \$381,839 on injuries that occurred in 2011. Although there are still a few open on-the-job injury claims for the years 2012 and 2013, both years are showing signs of closing well under the total spent in 2011.

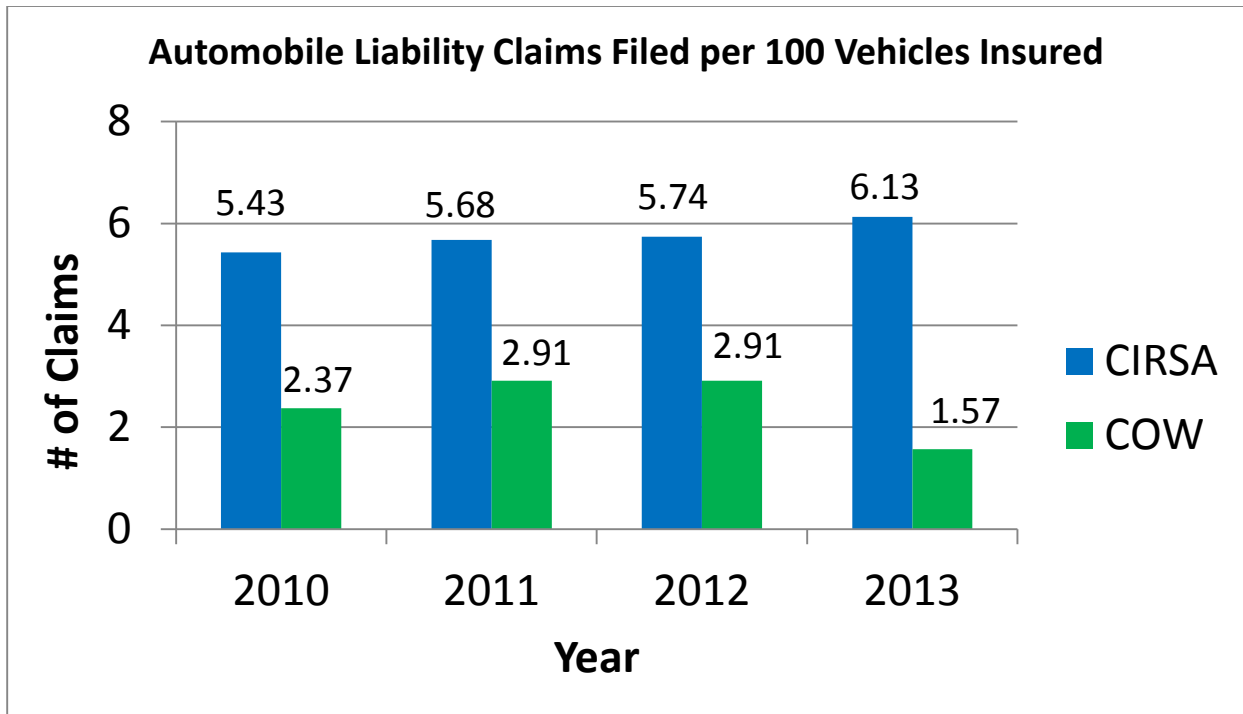
The following year-by-year historical graphs demonstrate the effects citywide safety initiatives and other factors have on on-the-job injuries to employees:





In addition, Risk Management regularly compares the City’s efforts in safety and loss control to other similar organizations. One relevant comparison staff looks at is how the City compares to the Colorado Intergovernmental Risk Sharing Agency’s (CIRSA) Workers’ Compensation pool claims and Property & Liability pool automobile liability claims. The following graphs compare the City to other Colorado peer groups.





Although the City is self-insured for Workers’ Compensation coverage, excess stop-loss coverage is purchased annually to cover any possible catastrophic claims through a commercial insurance company. For the past 12 years, this insurance has been provided by Midwest Employers Casualty Company (MWECC.) MWECC annually provides an analysis “Benchmark Report” that compares the City’s loss data to other similar entities within Colorado. They analyze the data on citywide claims (Attachment #1), Police Department only claims (Attachment #2), and Fire Department only claims (Attachment #3). You will find the City consistently ranks better than other similar entities within Colorado.

Citywide and Department Specific Safety Program Highlights

SafeStart® Program

The Citywide Safety Committee reviews all on-the-job injuries and work-related employee automobile accidents each month. Each incident is evaluated by the Committee members to determine if it was avoidable or unavoidable. All incidents that are determined to be avoidable are then evaluated to determine the root cause of the incident and what changes could be made to prevent the loss from reoccurring. For the past 12 years, the primary root cause of injuries has been categorized as “awareness of surroundings.” This general category accounts for anywhere from 30% to 40% of all on-the-job injuries citywide each year. This category is consistently the largest contributor across all departments, even in emergency response departments such as Fire and Police. In an analysis of 2013 injuries, out of 76 injuries requiring medical treatment, a total of 10 injuries occurred during emergency response - seven in the Police Department and three in the Fire Department. (These emergency response injuries do not take into consideration police officer injuries that occur while arresting a suspect who chose to fight back since these injuries are typically determined to be unavoidable by the Citywide Safety Committee.) Of the 10 emergency response injuries noted in 2013, only three were determined to be avoidable in the future by any changes in either employee behavior or City procedures.

Risk Management staff, along with the Safety Committee, have continually discussed and researched ways to help employees become more aware of their surroundings and behaviors in order to help prevent injuries and accidents from occurring. Risk Management evaluated several behavior-based safety programs and determined the internationally recognized SafeStart® program would work best for the City. The program teaches employees to recognize four basic human behaviors, or states (rushing,

frustration, fatigue, and complacency) that cause more than 95% of all injuries, on and off the job, as well as how to self-trigger when an employee is in one of those states in order to avoid injury. Risk Management staff attended a trainer certification program earlier this year in order to cost-effectively conduct the trainings in-house. Starting in October, the Streets and Utilities Divisions staff will be the first work groups to go through the five unit classroom training on the SafeStart® program. Safety Committee members from all departments will also be attending the initial sessions. From there the Risk Management staff and Safety Committee will roll out the program citywide.

Safety SPIRIT Award Program

In 2005, the Risk Management staff initiated the City’s Safety SPIRIT Awards. The goals of the program were to increase safety awareness through discussions and actions, generate new and unique safety ideas that can be shared citywide, and award incentives to City groups striving to innovate and enforce safety measures. Every year, \$15,000 is budgeted to fund this program with all the money going to fund new safety ideas, equipment, and programs citywide. Over the last nine years, the cumulative budget of \$135,000 has funded safety ideas such as improved warning/hazard lights on Parks vehicles, Motolight LED lighting to improve visibility of Police motorcycles, Building Operations and Maintenance platform ladders, firefighting helmet cameras for the Fire Department to aid with safety training, and several automated external defibrillators (AED’s) throughout City facilities.

Safety SPIRIT funds received by department to date since 2008:

Safety Spirit Awards 2008 through 2014 (1st & 2nd Qtrs.)	
Department	Monetary Awards 2008 - Current
Parks, Recreation, & Libraries	\$39,200
General Services	\$21,350
Fire Department	\$15,130
Police Department	\$10,270
Public Works & Utilities	\$2,250
Community Development	\$1,800
Finance	\$0
Total	\$90,000

Police Department’s Officer Survival Training

Every six months, for four hours, Westminster police officers undertake Officer Survival training. Officer Survival training is all about putting Westminster officers into real-life scenarios where they have to make life and death decisions under pressure, but in a safe environment where they can learn from mistakes made. Non-employee volunteers are used as “actors” to portray victims, suspects and criminals to provide more realistic and unexpected actions requiring officer response. Westminster Police Department has trained on theater shooting scenarios, school shootings, traffic stops, building searches and containment of suspects, to name just a few. This month officers will train on situations where they may need to self-triage before help arrives. In addition, the Police Department moved to a four – 10 hour shift schedule in 2007, which allows regular training throughout the year on common days. One police officer is dedicated to coordinating all department training.

Fire Department's 2-In, 2-Out Guidelines

The Fire Department's Out-Crew and Rapid Intervention Crew Standard Operating Guidelines (SOG), also known as the "2-In, 2-Out" rule and revised in January of this year, provides direction for having a properly equipped "Out-Crew" on scene and utilized any time personnel engage in interior structural firefighting. The Guidelines follow the National Incident Management System (NIMS) Incident Command System as adopted by the National Fire Academy. This SOG spells out that Firefighters shall not conduct interior structural firefighting, or enter hazardous environments alone, but shall be part of a minimum two-person team. In addition, no team should conduct interior structural firefighting without an "Out-Crew" outside of the Immediately Dangerous to Life or Health (IDLH) atmosphere, unless an imminent life-threatening situation exists or the fire is in the incipient stage and can be controlled with an initial attack line. The "Out-Crew" shall be ready for potential rescue of trapped or lost firefighters and must actively monitor the status of the inside firefighters and not be assigned other duties. The SOG further states that prior to initiating interior structural firefighting operations, a minimum of four firefighters shall be assembled on scene.

The Fire Department is committed to safety and a well-trained, prepared workforce. This commitment is demonstrated through the staffing allocation of a Captain and Lieutenant dedicated to safety and training. All line Fire personnel receive approximately 10 hours of training per month where a safety component is included.

Parks Division Irrigation Truck Safety Initiative

Parks irrigation staff frequently have to stop their trucks, closing off a lane of traffic, in order to maintain irrigation systems in parks and medians throughout the City. After several close calls, the Parks staff researched different hazard lighting for their vehicles, discussed lighting with Fleet staff, and presented a Safety SPIRIT Award nomination to fund new LED hazard light bars for the tops of the trucks. In addition, staff was provided with high visibility yellow/green safety vests that must be worn when working near roadways. These initiatives came from an employee group, were funded by the Safety Spirit Award program and improved safety of both employees and citizens.

Citywide and departmental staff efforts in safety support the Strategic Plan goal of Excellence in City Services. This goal is met by ensuring employees and citizens' safety with effective cost savings measures.

Respectfully submitted,

J. Brent McFall
City Manager

Attachment # 1: MWECC Benchmark Report: All Departments
Attachment # 2: MWECC Benchmark Report: Police Department
Attachment # 3: MWECC Benchmark Report: Fire Department



Benchmark Report



Westminster All

1/1/04 - 3/31/13

Benchmark Report

This report compares Westminster All's program performance to its unique industry benchmark for the following three statistical components:

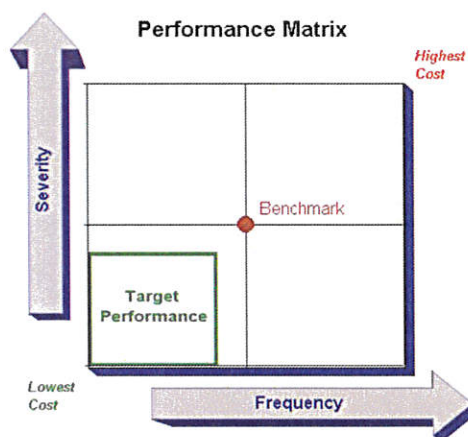
- * **Total Losses**
- * **Number of Claims (Frequency)**
- * **Average Cost Per Claim (Severity)**

Each of these three components is actuarially projected to an ultimate basis. Ultimate losses and claim counts are estimates of the final cost for all claims incurred during a period of time. Individual losses are limited to the self-insured retention, thus reflecting Westminster All's retained losses, not losses in an excess layer. Actuarially projected losses and claim counts include amounts paid to date plus the following unpaid amounts:

- * **Case Reserves:** Costs of known claims as estimated by the Claims Administrator
- * **Development:** Costs of increasing reserves in known claims
- * **IBNR:** Costs of claims that have been incurred but not reported

MECC utilizes a two-dimensional, four quadrant graph (the Performance Matrix) to depict a company's results. The benchmark is in the center of the graph. A company's results are "plotted" on the matrix to depict its performance. When reviewing your results through this matrix, the quadrant "plot" will provide you with an initial view of your performance and key loss drivers:

- * **Quadrant 1:** Performance is better than peers; goal is to strive for continuous improvement.
- * **Quadrant 2:** Frequency performance is better than peers; goal is to improve average cost per
- * **Quadrant 3:** Severity performance is better than peers; goal is to reduce number of claims
- * **Quadrant 4:** Goal is to reduce the number of claims incurred and the average cost per claim.



Note: This benchmarking report is not intended to be relied upon to determine reserve funding or outstanding liability, nor is it a reflection of excess policy terms. Such studies would require significant further diligence and review by an actuary.

Westminster All's Benchmark Expected Losses

MECC has developed a unique benchmarking technique for evaluating workers' compensation programs. Unlike traditional benchmarking approaches, MECC has the ability to compare your loss experience against a composite industry benchmark specific to your state and class code exposure distribution. Our proprietary Benchmark Database contains nearly 20 years of expected claim frequency and loss severity to develop your benchmark according to your particular workers' compensation exposure distribution to class code.

MECC purchases yearly Workers' Compensation exposure and claim data from the NCCI and individual state's Workers' Compensation bureaus. The claim information is

- * Dissected and actuarially analyzed by state, class code, type of injury, and benefit
- * Trended and developed to its estimated ultimate value when all claims are closed
- * Expressed relative to its underlying payroll exposure.

MECC's proprietary Benchmark Database is comprised of these expected losses relative to payroll exposure across class codes, states, and years.

Westminster All's payroll exposure is also assembled by class, state, and year. All job classifications are included, and the largest classes based on payroll volume are:

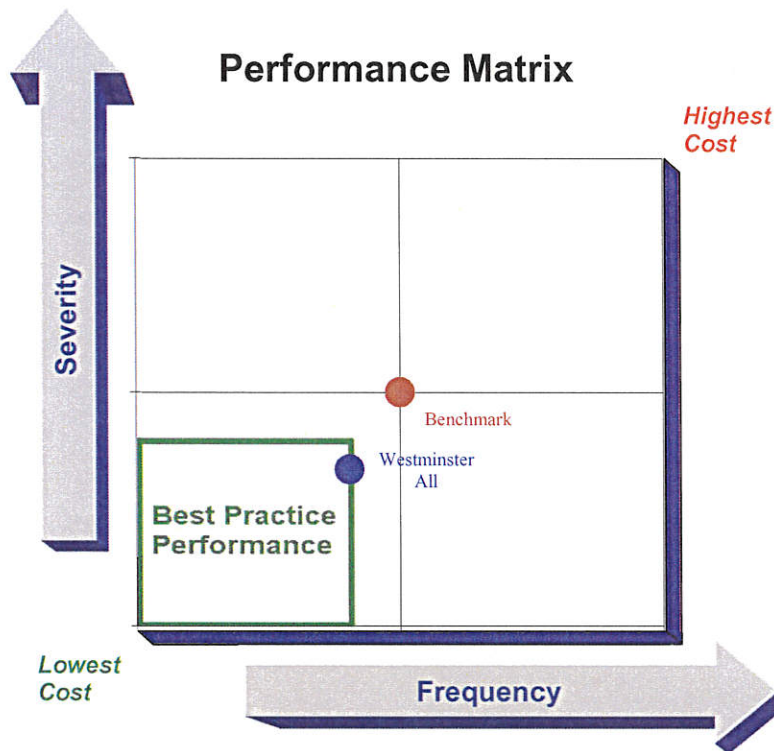
- * 7720 - Police Officers
- * 8810 - Clerical Office Employees Noc
- * 7710 - Firefighters & Drivers
- * 9410 - Municipal Township Empl Noc
- * 7520 - Waterworks Operation

Expected losses relative to payroll from MECC's Benchmark Database are applied to Westminster All's payroll. This is Westminster All's unique Benchmark expected loss.

The last page of the Benchmarking Results section of this Report compares the performance of Westminster All to other similar employers' performance relative to their own unique Benchmark.

Executive Summary

The following matrix shows Westminster All's performance for the period 1/1/04 - 3/31/13. MECC recommends self-insurers strive to achieve 20% fewer claims and 20% less cost per claim than their Benchmark; this is the Best Practice Performance Level.



Frequency:

Westminster All is expected to incur 19% fewer claims than their unique benchmark.

Severity:

Westminster All's average cost per claim is 33% less than their unique benchmark.

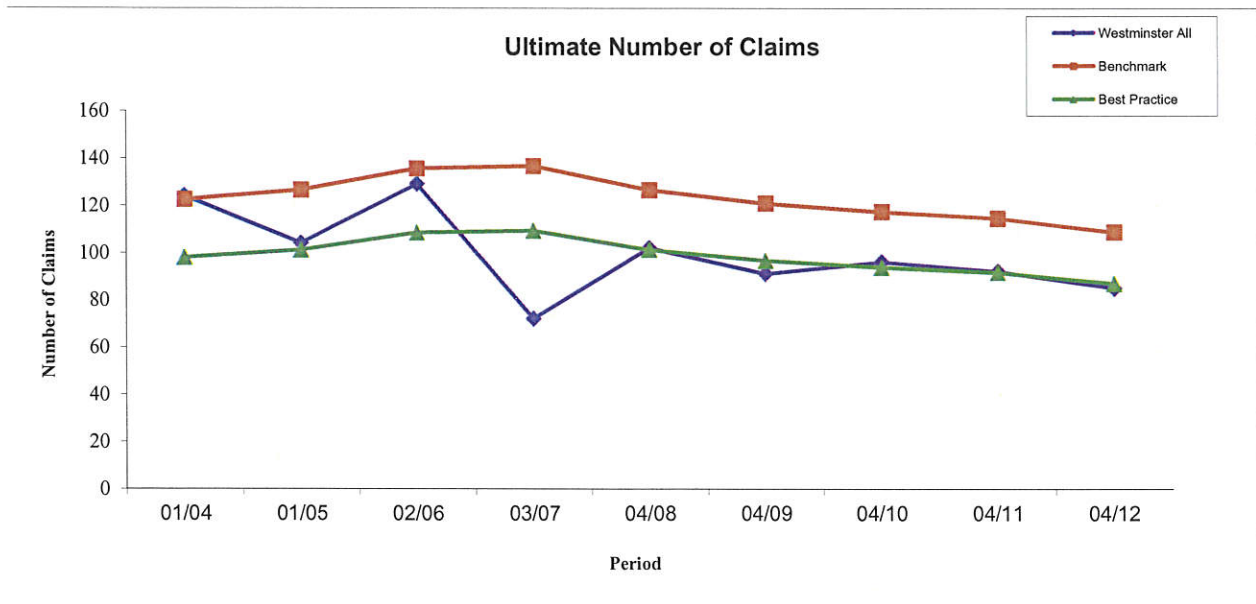
Total Cost:

Westminster All's total direct losses are \$3,968,000 less than their unique benchmark, and \$855,800 less than the Best Practice Performance Level.

Less than 10% of employers analyzed by MECC perform within the Best Practice area.

Benchmarking Results: Number of Claims

MECC analyzed Westminster All's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, expected results for the number of injuries are as follows:



										Total	Avg.	Diff.
Westminster All	124	104	129	72	102	91	96	92	85	895	99	
Benchmark	122	126	136	137	126	121	117	115	109	1,109	123	-19%
Best Practice	98	101	108	109	101	97	94	92	87	887	99	1%

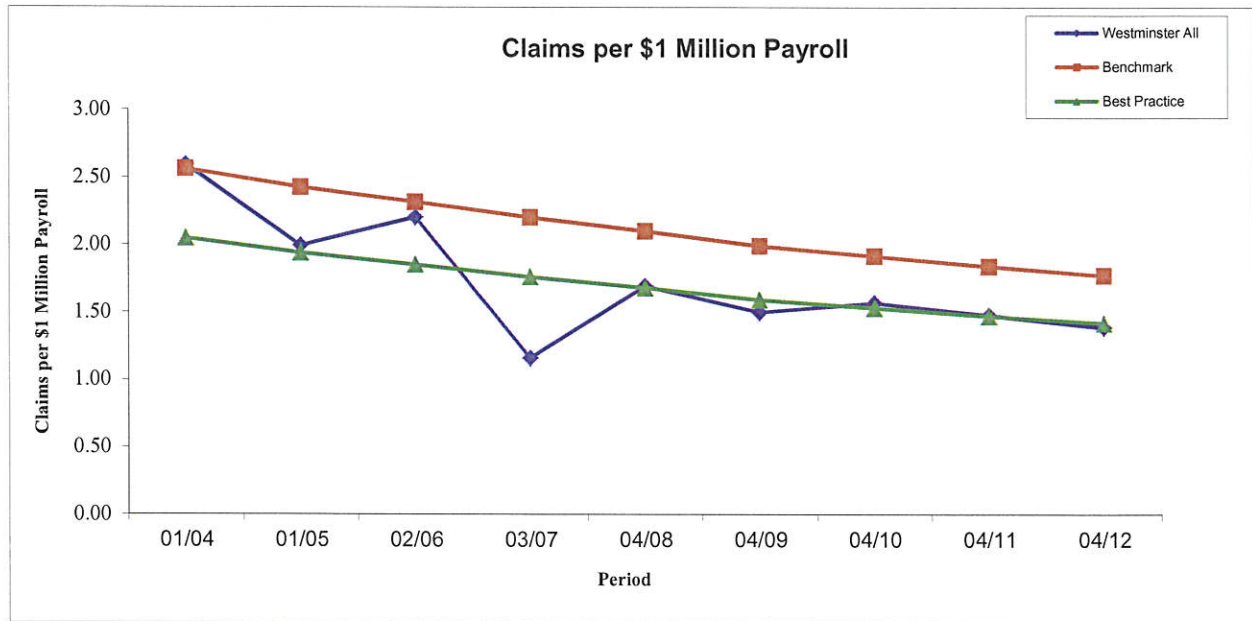
Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Westminster All is expected to incur 19% fewer claims than their unique benchmark over the entire historical period analyzed. Specifically, Westminster All is expected to incur 214 fewer claims than their unique benchmark.

If a goal of reducing the number of claims by 5% is applied, Westminster All would save \$26,000 per year in direct losses if the average cost per claim remained constant.

Benchmarking Results: Claims per \$1 Million of Payroll

MECC analyzed Westminster All's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, expected results for the frequency rate of injuries are as follows:



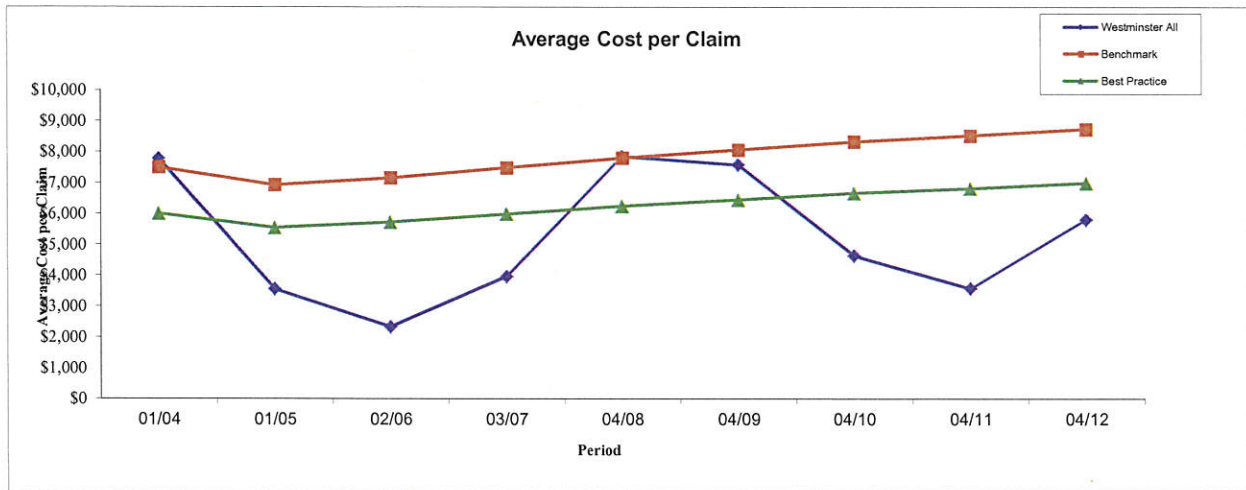
										Avg.	Diff.
Westminster All	2.59	1.99	2.20	1.16	1.69	1.50	1.57	1.48	1.39	1.70	
Benchmark	2.56	2.42	2.31	2.20	2.10	1.99	1.91	1.84	1.77	2.11	-19%
Best Practice	2.05	1.94	1.85	1.76	1.68	1.59	1.53	1.47	1.42	1.68	1%

Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Frequency is defined as [(Number of claims) / (\$1M of Payroll)]. Because this calculation uses an exposure unit (\$1M payroll), the analysis offers a more conclusive comparison of the number of injuries incurred over time, regardless of changes in total payroll, or periods that don't follow a standard 12-month duration.

Benchmarking Results: Average Cost per Claim

MECC analyzed Westminster All's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, expected results for the average cost per claim of injuries are as follows:



											Avg.	Diff.
Westminster All	\$7,782	\$3,558	\$2,326	\$3,958	\$7,843	\$7,582	\$4,635	\$3,576	\$5,800	\$5,226		
Benchmark	\$7,497	\$6,924	\$7,149	\$7,479	\$7,797	\$8,063	\$8,330	\$8,524	\$8,733	\$7,798	-33%	
Best Practice	\$5,997	\$5,539	\$5,719	\$5,983	\$6,237	\$6,451	\$6,664	\$6,820	\$6,986	\$6,238	-16%	

Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

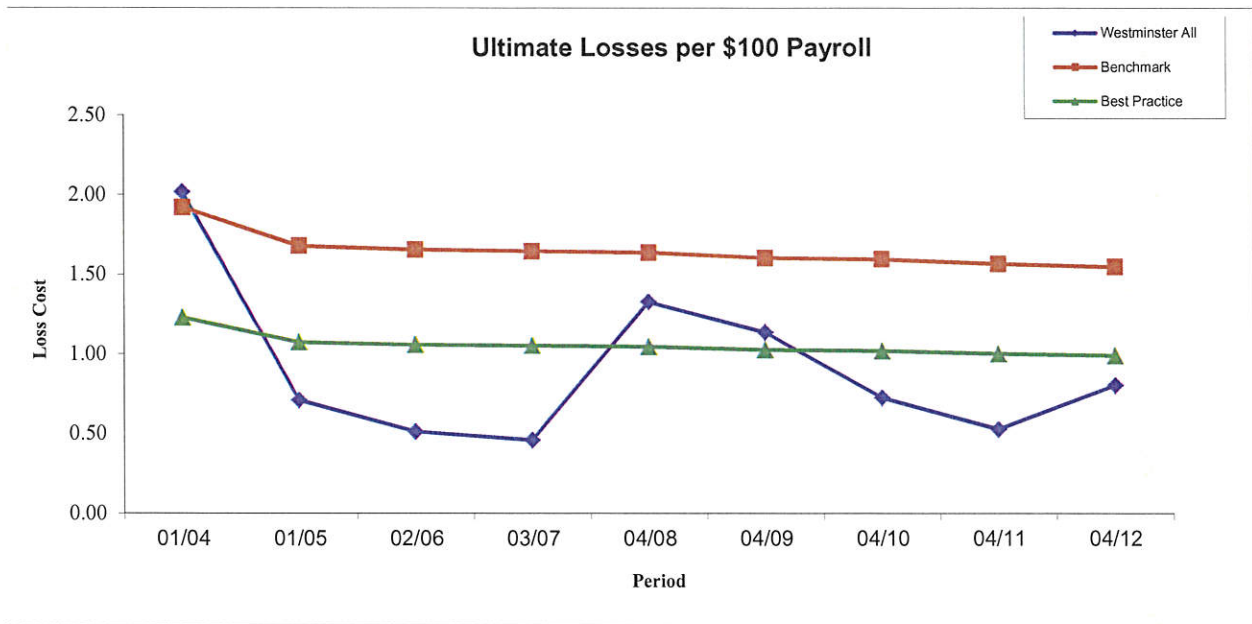
Severity is defined as $[(\text{Ultimate Total Losses})/(\text{Ultimate Number of Claims})]$. This result is the average cost per claim.

Westminster All is expected to incur \$2,572 less loss dollars per claim than their unique benchmark over the entire historical period analyzed.

If a goal of reducing the severity of claims by 5% is applied, Westminster All would save \$26,000 per year in direct losses if the number of claims remained constant.

Benchmarking Results: Loss Costs per \$100 of Payroll

MECC analyzed Westminster All's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, ultimate loss costs incurred by policy periods are expected to be:



										Avg.	Diff.
Westminster All	2.02	0.71	0.51	0.46	1.33	1.14	0.73	0.53	0.80	0.89	
Benchmark	1.92	1.68	1.65	1.65	1.64	1.60	1.59	1.57	1.55	1.64	-46%
Best Practice	1.23	1.07	1.06	1.05	1.05	1.03	1.02	1.00	0.99	1.05	-15%

Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Loss costs are defined as $[(\text{Ultimate Incurred Losses})/(\$100 \text{ Payroll})]$. Because this calculation uses an exposure unit (\$100 Payroll), the analysis offers a more conclusive comparison of the total loss dollars incurred over time, regardless of changes in total payroll, or periods that don't follow a standard 12-month duration.

By performing 46% better than their unique benchmark over the historical period evaluated, Westminster All has saved \$0.75 per \$100 of payroll.

Benchmarking Results: Total Direct Losses

MECC analyzed Westminster All's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, ultimate total losses incurred by policy periods are expected to be:



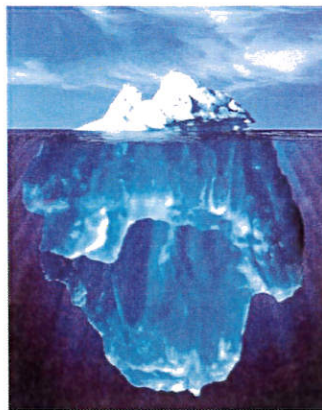
										Total	Avg.	Diff.
Westminster All	\$965,000	\$370,000	\$300,000	\$285,000	\$800,000	\$690,000	\$445,000	\$329,000	\$493,000	\$4,677,000	\$519,667	
Benchmark	\$918,110	\$875,202	\$968,835	\$1,021,686	\$986,086	\$973,945	\$976,282	\$976,205	\$948,628	\$8,644,980	\$960,553	-46%
Best Practice	\$587,590	\$560,129	\$620,055	\$653,879	\$631,095	\$623,325	\$624,821	\$624,771	\$607,122	\$5,532,787	\$614,754	-15%

Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Westminster All is expected to ultimately incur \$3,968,000 less total direct losses than their unique benchmark for the historical period evaluated.

Economic Impact of Workers' Compensation

Historical Average	Benchmark	Westminster All	Westminster All Goal
Expected Number of Claims	123	99	94
Expected Average Cost Per Claim	\$7,798	\$5,226	\$4,964
Expected Total Direct Losses	\$960,553	\$519,667	\$468,999
Estimated Total Indirect Losses(1:1 ratio)	\$960,553	\$519,667	\$468,999
TOTAL COST OF RISK (direct costs + indirect costs)	\$1,921,107	\$1,039,333	\$937,998
POTENTIAL SAVINGS OPPORTUNITY (Westminster All TCOR - Goal TCOR)			\$101,335



Note: Westminster All's goal for Number of Claims and Average Cost per Claim is set equal to their Benchmark, or 5% improvement if performance is below Benchmark.

MECC Best-Practice Advisory Services

MECC Benchmarking Services

Our benchmarking services allow you to identify how your program compares to the most comprehensive and accurate database of workers' compensation statistics in existence. This allows you to identify the key drivers of loss within your program, and puts a dollar amount of potential savings you have available. Once your baseline measurement is established, you can then monitor savings achieved as program improvements are implemented over time. Benchmarking is a very important component in measuring and managing the Total Cost of Risk within your program, and identifies the cost savings available by operating a best-practice program.

MECC Best-Practice Advisors

Utilize your Account Manager to help assess your current program, identify opportunities for improvement, develop solutions to drive down costs, prioritize implementation initiatives, and monitor savings over time.

Risk Management and Loss Prevention Expertise

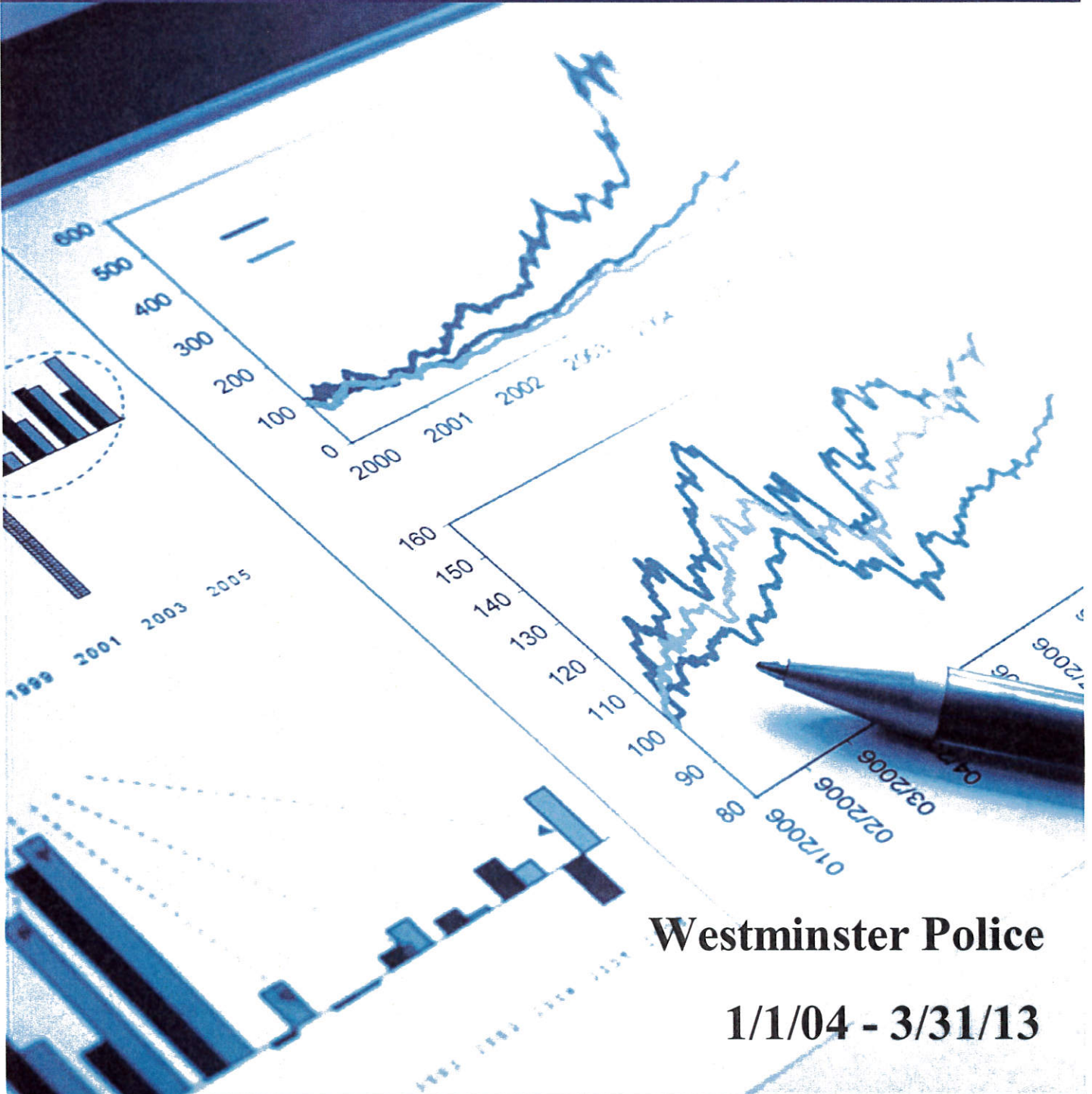
Directly access the expertise of our seasoned Risk Management and Loss Prevention Consultants. Our clients often utilize these value-added resources to request information on various topics, seek resources for presentation material, ask for advice on process implementation, and much more.

MECC Claims Services

Our claim professionals have vast experience in working with catastrophic injuries, and work diligently to provide the best experience for claimants and their families. We consult with your claims administrator on all your large claims and provide expert advice on how to handle catastrophic injuries. We also track your aggregate loss data over multiple policy periods, and reimburse losses promptly.



Benchmark Report



Westminster Police

1/1/04 - 3/31/13

Benchmark Report

This report compares Westminster Police's program performance to its unique industry benchmark for the following three statistical components:

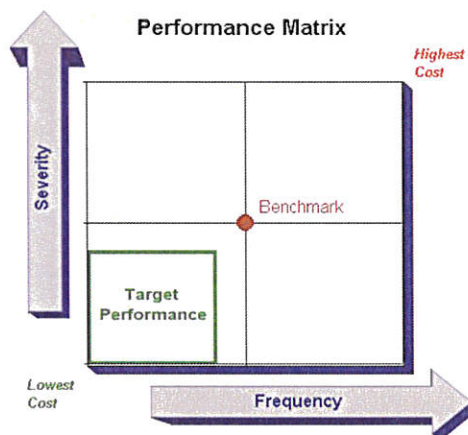
- * **Total Losses**
- * **Number of Claims (Frequency)**
- * **Average Cost Per Claim (Severity)**

Each of these three components is actuarially projected to an ultimate basis. Ultimate losses and claim counts are estimates of the final cost for all claims incurred during a period of time. Individual losses are limited to the self-insured retention, thus reflecting Westminster Police's retained losses, not losses in an excess layer. Actuarially projected losses and claim counts include amounts paid to date plus the following unpaid amounts:

- * **Case Reserves:** Costs of known claims as estimated by the Claims Administrator
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- * **Quadrant 2:** Frequency performance is better than peers; goal is to improve average cost per
- * **Quadrant 3:** Severity performance is better than peers; goal is to reduce number of claims
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Note: This benchmarking report is not intended to be relied upon to determine reserve funding or outstanding liability, nor is it a reflection of excess policy terms. Such studies would require significant further diligence and review by an actuary.

Westminster Police's Benchmark Expected Losses

MECC has developed a unique benchmarking technique for evaluating workers' compensation programs. Unlike traditional benchmarking approaches, MECC has the ability to compare your loss experience against a composite industry benchmark specific to your state and class code exposure distribution. Our proprietary Benchmark Database contains nearly 20 years of expected claim frequency and loss severity to develop your benchmark according to your particular workers' compensation exposure distribution to class code.

MECC purchases yearly Workers' Compensation exposure and claim data from the NCCI and individual state's Workers' Compensation bureaus. The claim information is

- * Dissected and actuarially analyzed by state, class code, type of injury, and benefit
- * Trended and developed to its estimated ultimate value when all claims are closed
- * Expressed relative to its underlying payroll exposure.

MECC's proprietary Benchmark Database is comprised of these expected losses relative to payroll exposure across class codes, states, and years.

Westminster Police's payroll exposure is also assembled by class, state, and year. All job classifications are included, and the largest classes based on payroll volume are:

- * 7720 - Police Officers

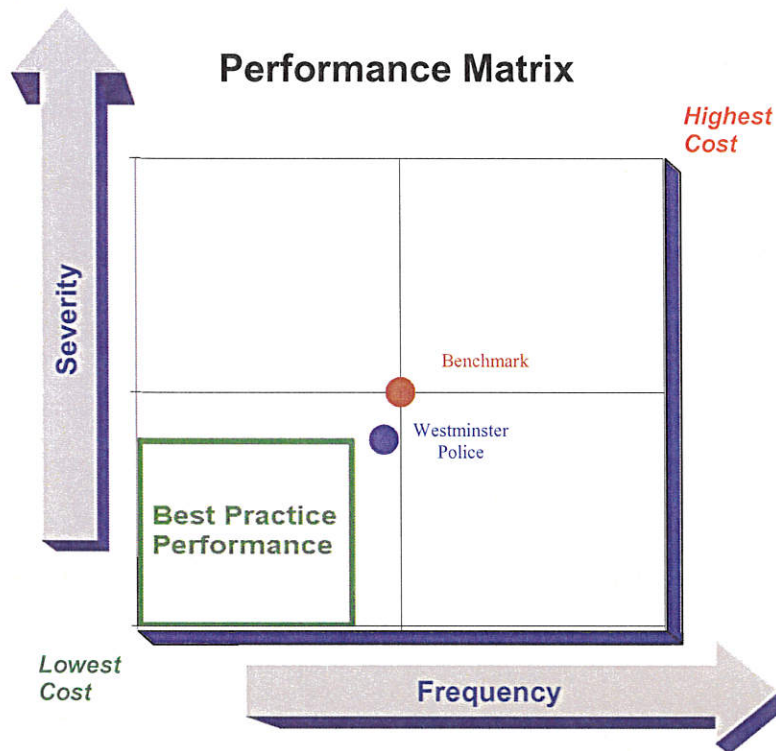
Expected losses relative to payroll from MECC's Benchmark Database are applied to Westminster Police's payroll. This is Westminster Police's unique Benchmark expected loss.

Note Westminster Police is not being compared to any particular company in this Benchmarking process. Rather, Westminster Police is compared to the average expected experience for a 'clone' company with the same payroll exposure as Westminster Police. This expectation is based on the experience of many employers. For example, MECC's Benchmark Database contains over \$358,000,000 of annual payroll exposure and associated claims in class 7720 in Colorado, aggregated from many employers with employees classified as 7720.

The last page of the Benchmarking Results section of this Report compares the performance of Westminster Police to other similar employers' performance relative to their own unique Benchmark.

Executive Summary

The following matrix shows Westminster Police's performance for the period 1/1/04 - 3/31/13. MECC recommends self-insurers strive to achieve 20% fewer claims and 20% less cost per claim than their Benchmark; this is the Best Practice Performance Level.



Frequency:

Westminster Police is expected to incur 6% fewer claims than their unique benchmark.

Severity:

Westminster Police's average cost per claim is 20% less than their unique benchmark.

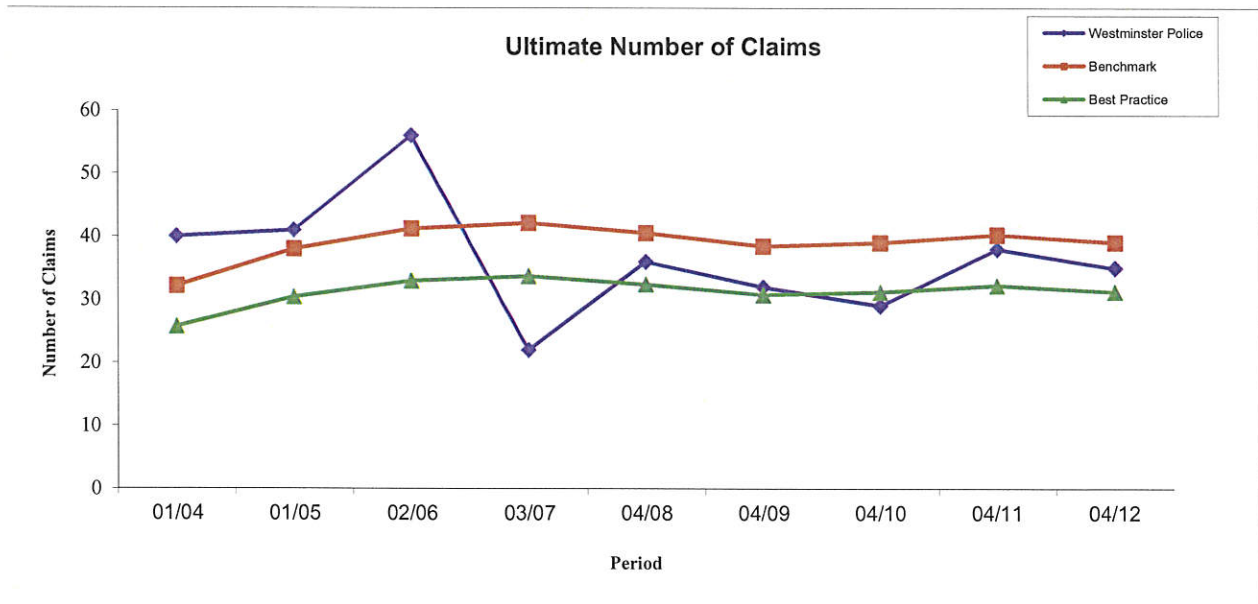
Total Cost:

Westminster Police's total direct losses are \$685,400 less than their unique benchmark, and \$289,300 more than the Best Practice Performance Level.

Less than 10% of employers analyzed by MECC perform within the Best Practice area.

Benchmarking Results: Number of Claims

MECC analyzed Westminster Police's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, expected results for the number of injuries are as follows:



										Total	Avg.	Diff.
Westminster Pc	40	41	56	22	36	32	29	38	35	329	37	
Benchmark	32	38	41	42	41	38	39	40	39	351	39	-6%
Best Practice	26	30	33	34	32	31	31	32	31	281	31	17%

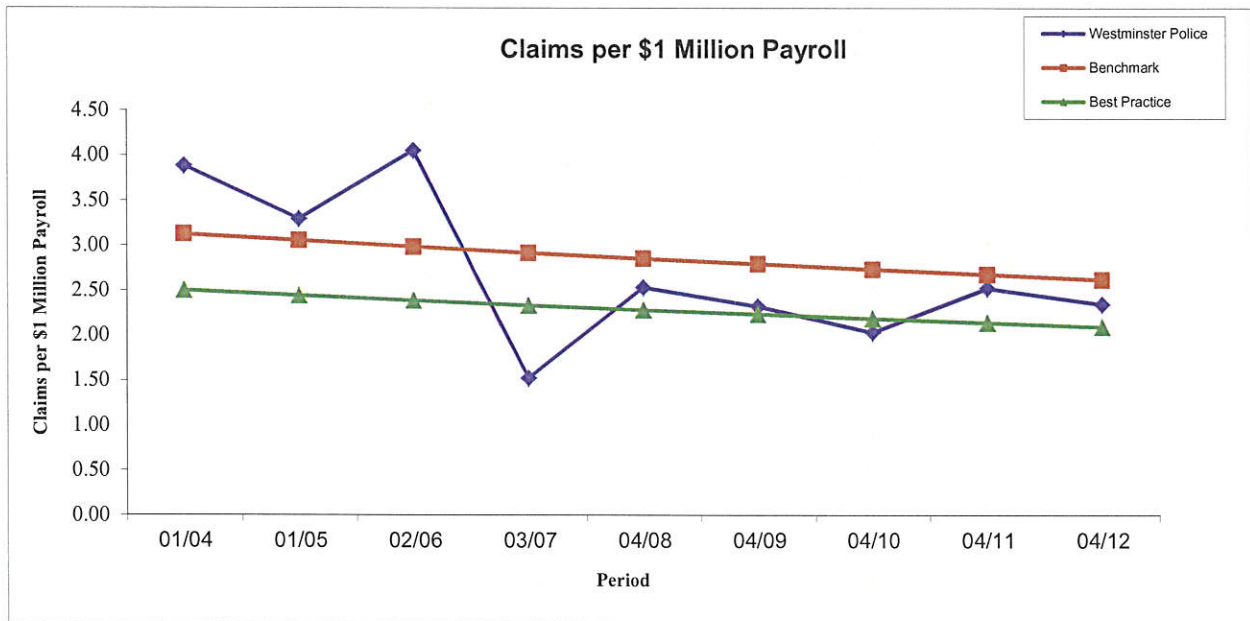
Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Westminster Police is expected to incur 6% fewer claims than their unique benchmark over the entire historical period analyzed. Specifically, Westminster Police is expected to incur 22 fewer claims than their unique benchmark.

If a goal of reducing the number of claims to the target level is applied, Westminster Police would save \$33,000 per year in direct losses if the average cost per claim remained constant.

Benchmarking Results: Claims per \$1 Million of Payroll

MECC analyzed Westminster Police's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, expected results for the frequency rate of injuries are as follows:



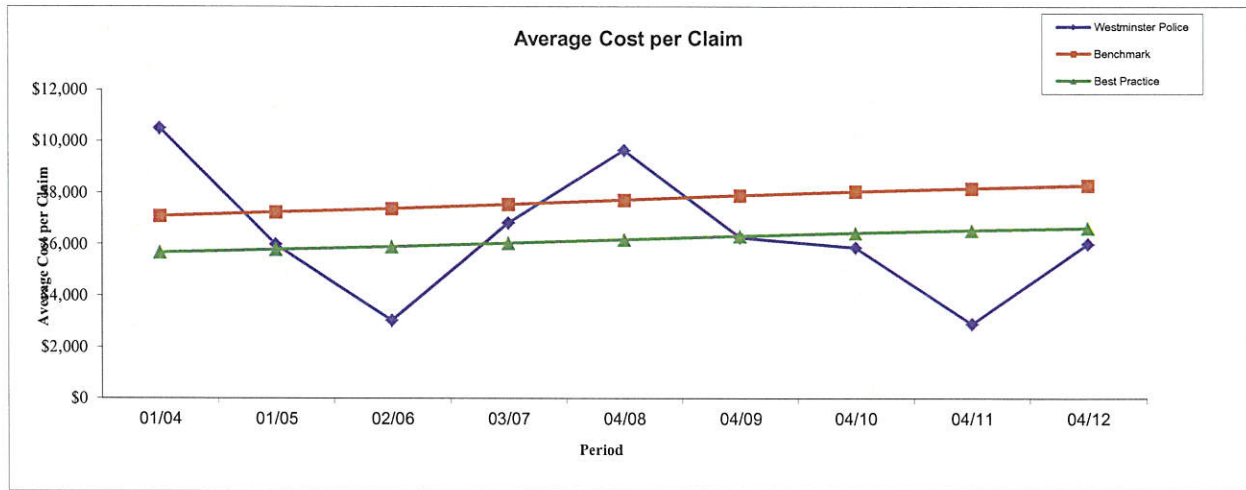
										Avg.	Diff.
Westminster Po	3.89	3.30	4.06	1.52	2.53	2.32	2.03	2.52	2.35	2.67	
Benchmark	3.12	3.05	2.98	2.92	2.85	2.79	2.73	2.68	2.62	2.85	-6%
Best Practice	2.50	2.44	2.39	2.33	2.28	2.23	2.19	2.14	2.10	2.28	17%

Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Frequency is defined as [(Number of claims) / (\$1M of Payroll)]. Because this calculation uses an exposure unit (\$1M payroll), the analysis offers a more conclusive comparison of the number of injuries incurred over time, regardless of changes in total payroll, or periods that don't follow a standard 12-month duration.

Benchmarking Results: Average Cost per Claim

MECC analyzed Westminster Police's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, expected results for the average cost per claim of injuries are as follows:



										Avg.	Diff.
Westminster Po	\$10,500	\$5,976	\$3,036	\$6,818	\$9,639	\$6,250	\$5,862	\$2,895	\$6,000	\$6,146	
Benchmark	\$7,090	\$7,232	\$7,374	\$7,543	\$7,712	\$7,881	\$8,045	\$8,165	\$8,289	\$7,715	-20%
Best Practice	\$5,672	\$5,786	\$5,899	\$6,034	\$6,170	\$6,305	\$6,436	\$6,532	\$6,632	\$6,172	0%

Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

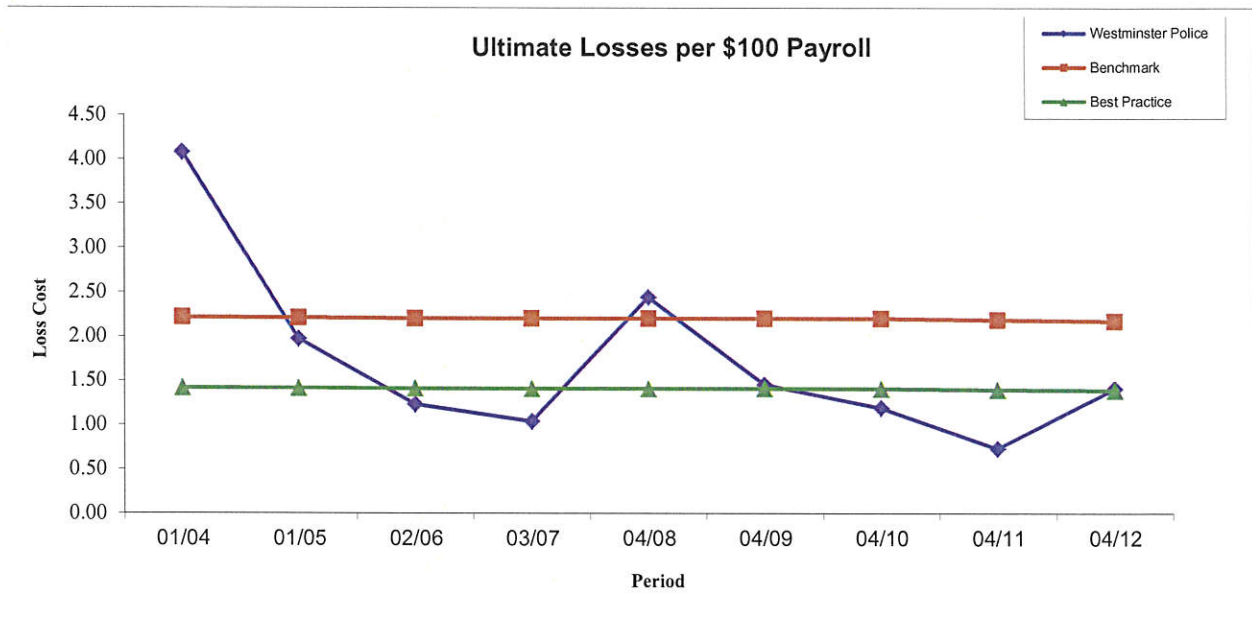
Severity is defined as [(Ultimate Total Losses)/(Ultimate Number of Claims)]. This result is the average cost per claim.

Westminster Police is expected to incur \$1,569 less loss dollars per claim than their unique benchmark over the entire historical period analyzed.

If a goal of reducing the severity of claims by 5% is applied, Westminster Police would save \$11,000 per year in direct losses if the number of claims remained constant.

Benchmarking Results: Loss Costs per \$100 of Payroll

MECC analyzed Westminster Police's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, ultimate loss costs incurred by policy periods are expected to be:



	4.08	1.97	1.23	1.04	2.44	1.45	1.19	0.73	1.41	Avg.	Diff.
Westminster Po										1.64	
Benchmark	2.21	2.21	2.20	2.20	2.20	2.20	2.20	2.19	2.17	2.20	-25%
Best Practice	1.42	1.41	1.41	1.41	1.41	1.41	1.41	1.40	1.39	1.41	17%

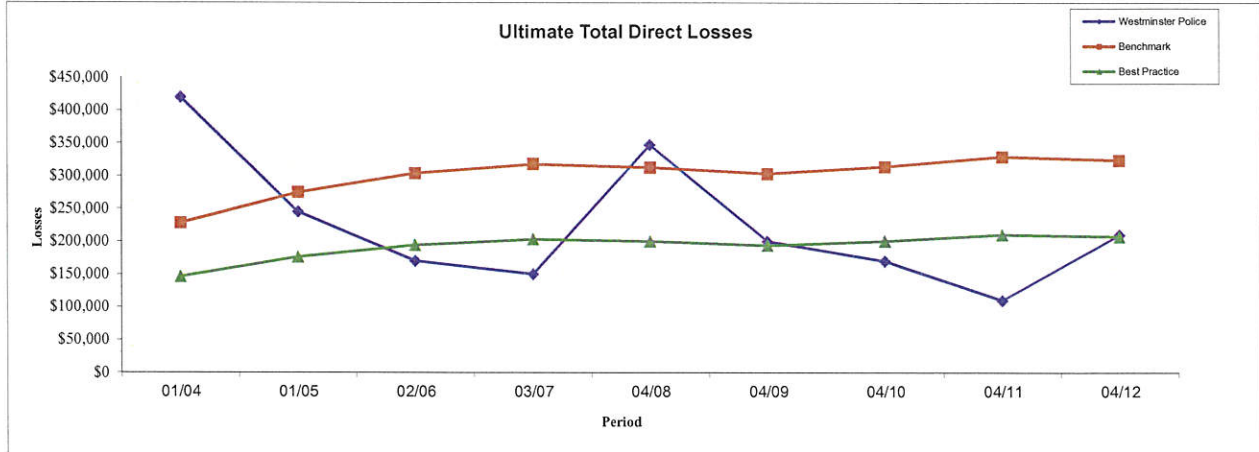
Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Loss costs are defined as $[(\text{Ultimate Incurred Losses})/(\$100 \text{ Payroll})]$. Because this calculation uses an exposure unit (\$100 Payroll), the analysis offers a more conclusive comparison of the total loss dollars incurred over time, regardless of changes in total payroll, or periods that don't follow a standard 12-month duration.

By performing 25% better than their unique benchmark over the historical period evaluated, Westminster Police has saved \$0.56 per \$100 of payroll.

Benchmarking Results: Total Direct Losses

MECC analyzed Westminster Police's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, ultimate total losses incurred by policy periods are expected to be:



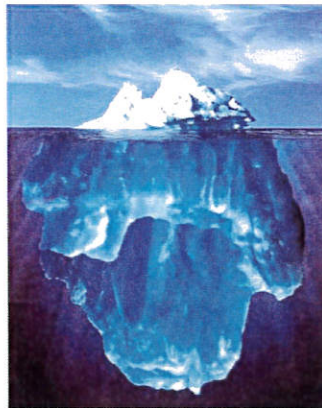
										Total	Avg.	Diff.
Westminster Po	\$420,000	\$245,000	\$170,000	\$150,000	\$347,000	\$200,000	\$170,000	\$110,000	\$210,000	\$2,022,000	\$224,667	
Benchmark	\$227,994	\$274,819	\$303,890	\$317,850	\$312,754	\$303,141	\$313,868	\$329,078	\$323,997	\$2,707,391	\$300,821	-25%
Best Practice	\$145,916	\$175,884	\$194,490	\$203,424	\$200,163	\$194,010	\$200,876	\$210,610	\$207,358	\$1,732,730	\$192,526	17%

Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Westminster Police is expected to ultimately incur \$685,400 less total direct losses than their unique benchmark for the historical period evaluated.

Economic Impact of Workers' Compensation

Historical Average	Benchmark	Westminster Police	Westminster Police Goal
Expected Number of Claims	39	37	35
Expected Average Cost Per Claim	\$7,715	\$6,146	\$5,839
Expected Total Direct Losses	\$300,821	\$224,667	\$202,762
Estimated Total Indirect Losses(1:1 ratio)	\$300,821	\$224,667	\$202,762
TOTAL COST OF RISK (direct costs + indirect costs)	\$601,642	\$449,333	\$405,523
POTENTIAL SAVINGS OPPORTUNITY (Westminster Police TCOR - Goal TCOR)			\$43,810



Note: Westminster Police's goal for Number of Claims and Average Cost per Claim is set equal to their Benchmark, or 5% improvement if performance is below Benchmark.



Benchmark Report



Westminster Fire

1/1/04 - 3/31/13

Benchmark Report

This report compares Westminster Fire's program performance to its unique industry benchmark for the following three statistical components:

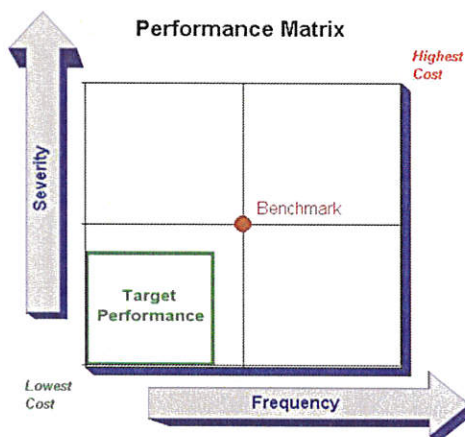
- * **Total Losses**
- * **Number of Claims (Frequency)**
- * **Average Cost Per Claim (Severity)**

Each of these three components is actuarially projected to an ultimate basis. Ultimate losses and claim counts are estimates of the final cost for all claims incurred during a period of time. Individual losses are limited to the self-insured retention, thus reflecting Westminster Fire's retained losses, not losses in an excess layer. Actuarially projected losses and claim counts include amounts paid to date plus the following unpaid amounts:

- * **Case Reserves:** Costs of known claims as estimated by the Claims Administrator
- * **Development:** Costs of increasing reserves in known claims
- * **IBNR:** Costs of claims that have been incurred but not reported

MECC utilizes a two-dimensional, four quadrant graph (the Performance Matrix) to depict a company's results. The benchmark is in the center of the graph. A company's results are "plotted" on the matrix to depict its performance. When reviewing your results through this matrix, the quadrant "plot" will provide you with an initial view of your performance and key loss drivers:

- * **Quadrant 1:** Performance is better than peers; goal is to strive for continuous improvement.
- * **Quadrant 2:** Frequency performance is better than peers; goal is to improve average cost per
- * **Quadrant 3:** Severity performance is better than peers; goal is to reduce number of claims
- * **Quadrant 4:** Goal is to reduce the number of claims incurred and the average cost per claim.



Note: This benchmarking report is not intended to be relied upon to determine reserve funding or outstanding liability, nor is it a reflection of excess policy terms. Such studies would require significant further diligence and review by an actuary.

Westminster Fire's Benchmark Expected Losses

MECC has developed a unique benchmarking technique for evaluating workers' compensation programs. Unlike traditional benchmarking approaches, MECC has the ability to compare your loss experience against a composite industry benchmark specific to your state and class code exposure distribution. Our proprietary Benchmark Database contains nearly 20 years of expected claim frequency and loss severity to develop your benchmark according to your particular workers' compensation exposure distribution to class code.

MECC purchases yearly Workers' Compensation exposure and claim data from the NCCI and individual state's Workers' Compensation bureaus. The claim information is

- * Dissected and actuarially analyzed by state, class code, type of injury, and benefit
- * Trended and developed to its estimated ultimate value when all claims are closed
- * Expressed relative to its underlying payroll exposure.

MECC's proprietary Benchmark Database is comprised of these expected losses relative to payroll exposure across class codes, states, and years.

Westminster Fire's payroll exposure is also assembled by class, state, and year. All job classifications are included, and the largest classes based on payroll volume are:

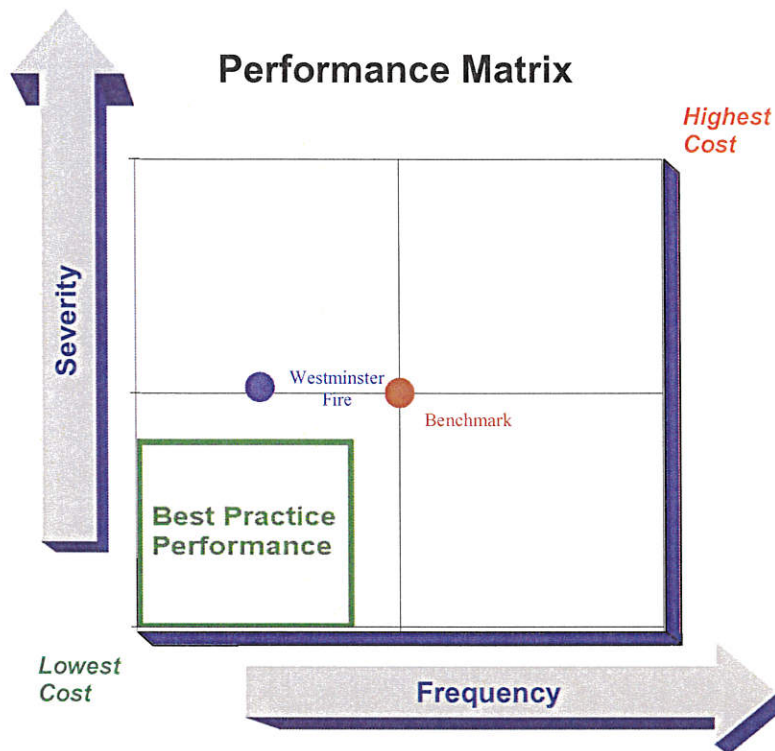
- * 7710 - Firefighters & Drivers

Expected losses relative to payroll from MECC's Benchmark Database are applied to Westminster Fire's payroll. This is Westminster Fire's unique Benchmark expected loss.

The last page of the Benchmarking Results section of this Report compares the performance of Westminster Fire to other similar employers' performance relative to their own unique Benchmark.

Executive Summary

The following matrix shows Westminster Fire's performance for the period 1/1/04 - 3/31/13. MECC recommends self-insurers strive to achieve 20% fewer claims and 20% less cost per claim than their Benchmark; this is the Best Practice Performance Level.



Frequency:

Westminster Fire is expected to incur 53% fewer claims than their unique benchmark.

Severity:

Westminster Fire's average cost per claim is 2% more than their unique benchmark.

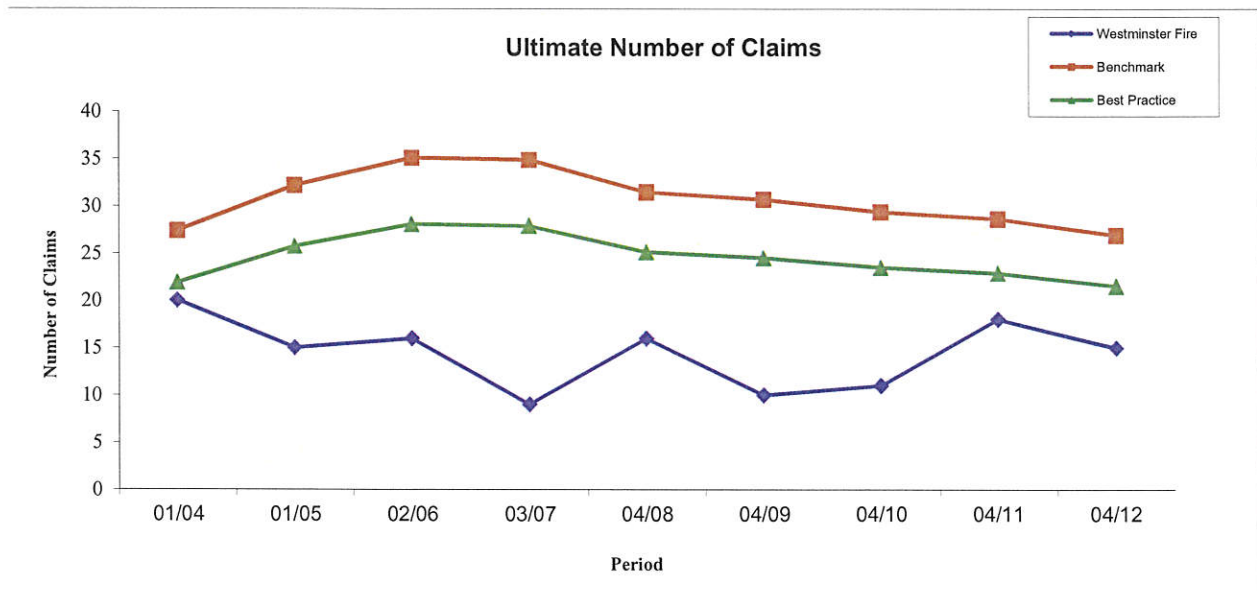
Total Cost:

Westminster Fire's total direct losses are \$827,100 less than their unique benchmark, and \$252,500 less than the Best Practice Performance Level.

Less than 10% of employers analyzed by MECC perform within the Best Practice area.

Benchmarking Results: Number of Claims

MECC analyzed Westminster Fire's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, expected results for the number of injuries are as follows:



										Total	Avg.	Diff.
Westminster Fir	20	15	16	9	16	10	11	18	15	130	14	
Benchmark	27	32	35	35	31	31	29	29	27	277	31	-53%
Best Practice	22	26	28	28	25	25	24	23	22	221	25	-41%

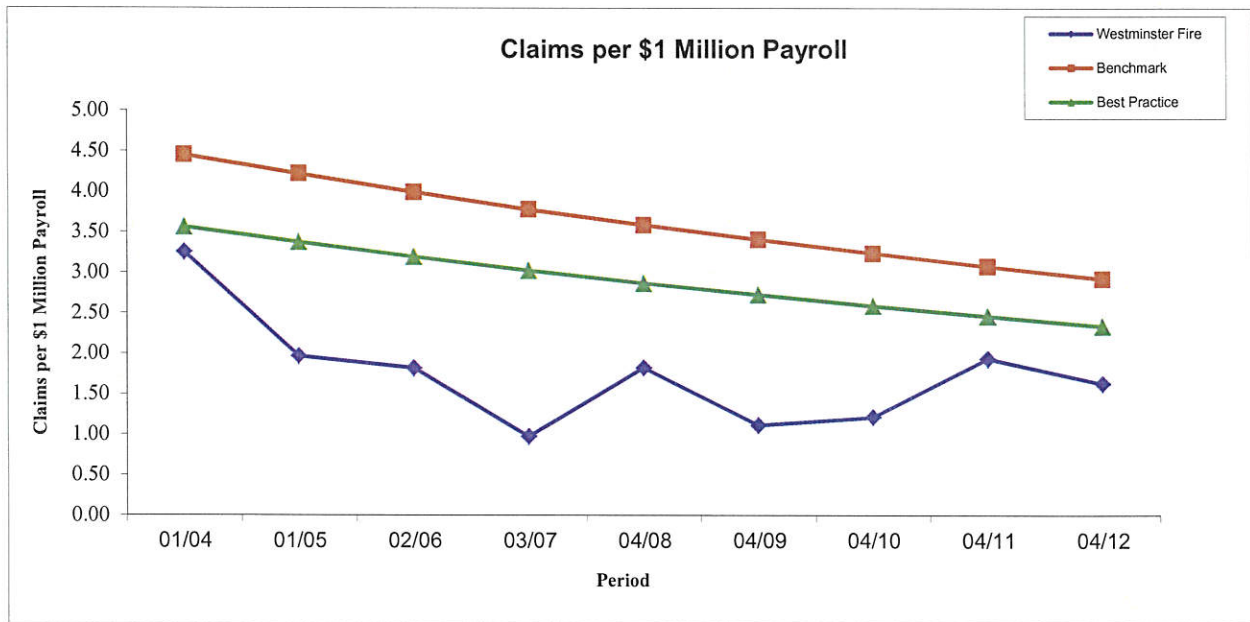
Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Westminster Fire is expected to incur 53% fewer claims than their unique benchmark over the entire historical period analyzed. Specifically, Westminster Fire is expected to incur 147 fewer claims than their unique benchmark.

If a goal of reducing the number of claims by 5% is applied, Westminster Fire would save \$4,000 per year in direct losses if the average cost per claim remained constant.

Benchmarking Results: Claims per \$1 Million of Payroll

MECC analyzed Westminster Fire's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, expected results for the frequency rate of injuries are as follows:



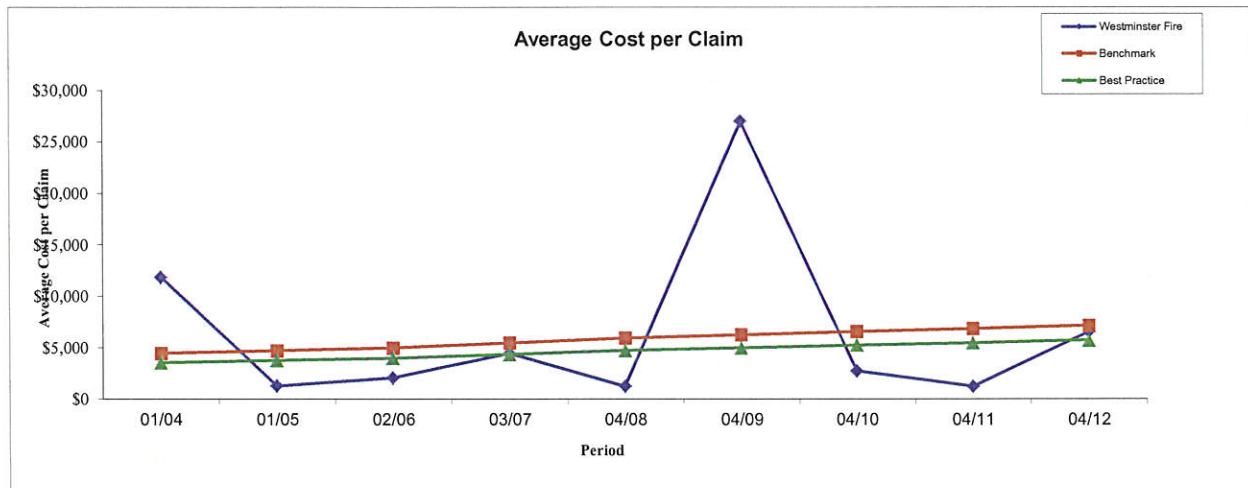
										Avg.	Diff.
Westminster Fir	3.25	1.97	1.82	0.98	1.82	1.11	1.21	1.93	1.63	1.68	
Benchmark	4.45	4.22	3.99	3.78	3.59	3.41	3.24	3.08	2.92	3.58	-53%
Best Practice	3.56	3.37	3.19	3.02	2.87	2.73	2.59	2.46	2.34	2.87	-41%

Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Frequency is defined as [(Number of claims) / (\$1M of Payroll)]. Because this calculation uses an exposure unit (\$1M payroll), the analysis offers a more conclusive comparison of the number of injuries incurred over time, regardless of changes in total payroll, or periods that don't follow a standard 12-month duration.

Benchmarking Results: Average Cost per Claim

MECC analyzed Westminster Fire's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, expected results for the average cost per claim of injuries are as follows:



											Avg.	Diff.
Westminster Fir	\$11,850	\$1,267	\$2,063	\$4,444	\$1,250	\$27,000	\$2,727	\$1,222	\$6,533		\$5,915	
Benchmark	\$4,429	\$4,704	\$4,988	\$5,457	\$5,921	\$6,237	\$6,554	\$6,844	\$7,140		\$5,771	2%
Best Practice	\$3,544	\$3,763	\$3,990	\$4,366	\$4,737	\$4,989	\$5,243	\$5,475	\$5,712		\$4,617	28%

Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

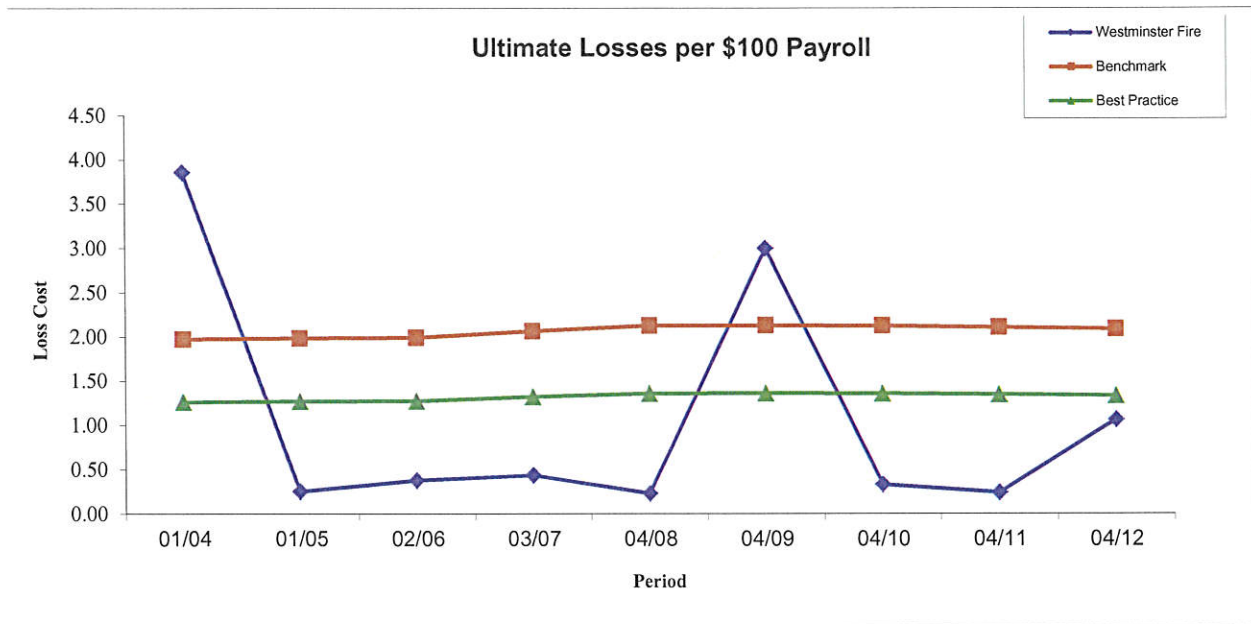
Severity is defined as $[(\text{Ultimate Total Losses})/(\text{Ultimate Number of Claims})]$. This result is the average cost per claim.

Westminster Fire is expected to incur \$144 more loss dollars per claim than their unique benchmark over the entire historical period analyzed.

If a goal of reducing the severity of claims to the target level is applied, Westminster Fire would save \$19,000 per year in direct losses if the number of claims remained constant.

Benchmarking Results: Loss Costs per \$100 of Payroll

MECC analyzed Westminster Fire's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, ultimate loss costs incurred by policy periods are expected to be:



										Avg.	Diff.
Westminster Fir	3.86	0.25	0.38	0.43	0.23	3.00	0.33	0.24	1.06	1.00	
Benchmark	1.97	1.98	1.99	2.06	2.12	2.12	2.12	2.10	2.09	2.07	-52%
Best Practice	1.26	1.27	1.27	1.32	1.36	1.36	1.36	1.35	1.34	1.32	-25%

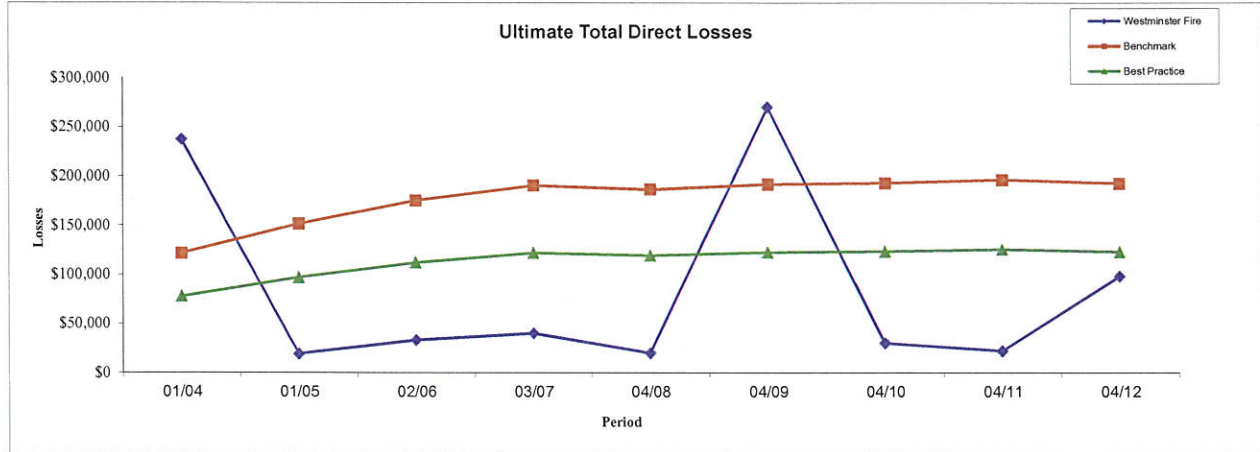
Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Loss costs are defined as $[(\text{Ultimate Incurred Losses})/(\$100 \text{ Payroll})]$. Because this calculation uses an exposure unit (\$100 Payroll), the analysis offers a more conclusive comparison of the total loss dollars incurred over time, regardless of changes in total payroll, or periods that don't follow a standard 12-month duration.

By performing 52% better than their unique benchmark over the historical period evaluated, Westminster Fire has saved \$1.07 per \$100 of payroll.

Benchmarking Results: Total Direct Losses

MECC analyzed Westminster Fire's historical performance for the period 1/1/04 - 3/31/13. Using data valued as of 1/10/2013, ultimate total losses incurred by policy periods are expected to be:



										Total	Avg.	Diff.
Westminster Fir	\$237,000	\$19,000	\$33,000	\$40,000	\$20,000	\$270,000	\$30,000	\$22,000	\$98,000	\$769,000	\$85,444	
Benchmark	\$121,129	\$151,250	\$175,055	\$190,323	\$186,209	\$191,336	\$192,552	\$195,919	\$192,289	\$1,596,063	\$177,340	-52%
Best Practice	\$77,523	\$96,800	\$112,035	\$121,807	\$119,174	\$122,455	\$123,233	\$125,388	\$123,065	\$1,021,480	\$113,498	-25%

Period 1/1/04 1/1/05 2/1/06 3/1/07 4/1/08 4/1/09 4/1/10 4/1/11 4/1/12

Westminster Fire is expected to ultimately incur \$827,100 less total direct losses than their unique benchmark for the historical period evaluated.

Economic Impact of Workers' Compensation

Historical Average	Benchmark	Westminster Fire	Westminster Fire Goal
Expected Number of Claims	31	14	14
Expected Average Cost Per Claim	\$5,771	\$5,915	\$5,620
Expected Total Direct Losses	\$177,340	\$85,444	\$77,114
Estimated Total Indirect Losses(1:1 ratio)	\$177,340	\$85,444	\$77,114
TOTAL COST OF RISK (direct costs + indirect costs)	\$354,681	\$170,889	\$154,227
POTENTIAL SAVINGS OPPORTUNITY (Westminster Fire TCOR - Goal TCOR)			\$16,662



Note: Westminster Fire's goal for Number of Claims and Average Cost per Claim is set equal to their Benchmark, or 5% improvement if performance is below Benchmark.