

Arapahoe County: 2020-2025 Insurance Premium Summary							
Type of Insurance	2020 Annual Premium	2021 Annual Premium	2022 Annual Premium	2023 Annual Premium	2024 Annual Premium	2025 Annual Premium	Coverage
Property, Travelers	\$ 304,348	\$ 382,216	\$ 476,803	\$ 539,360	\$ 615,000	\$ 590,000	Includes coverage for County owned/leased properties.
Liability: Berkley 2020-2025	\$ 413,492	\$ 469,371	\$ 616,146	\$ 801,304	\$ 1,055,338	\$ 729,860	Includes coverage for General Liability, Auto Liability, Public Officials Errors & Omissions, Employment Practice Coverage, Law Enforcement Liability, and Health Care & Social Service Liability.
Excess Liability: Second Layer, Allied World 2020-2022, The Princeton 2023-2025	\$ 171,724	\$ 231,149	\$ 351,078	\$ 621,867	\$ 706,490	\$ 725,093	Umbrella coverage for General Liability, Auto Liability, Public Officials Errors & Omissions, Employment Practice Coverage, Law Enforcement Liability, and Health Care & Social Service Liability.
Excess Liability: Third Layer, Obsidian 2025	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 206,350	Umbrella coverage for General Liability, Auto Liability, Public Officials Errors & Omissions, Employment Practice Coverage, Law Enforcement Liability, and Health Care & Social Service Liability.
Workers' Compensation, Safety National	\$ 161,316	\$ 171,539	\$ 179,251	\$ 197,308	\$ 198,284	\$ 259,173	Policy indemnifies the County for workers' compensation claims and Employers' Liability exceeding the deductible.
Medical Liability, COPIC	\$ -	\$ -	\$ -	\$ 11,873	\$ 19,062	\$ 18,854	Includes coverage for Arapahoe County Public Health Departments General Liability, Medical Expense, Patient Property, Employee Benefits, Blanket Contractual Liability, Limited Pollution or Contamination, Cyber Liability, and Covered Proceedings.
Crime, Travelers (3-year Policy)	\$ 6,865	\$ 6,865	\$ 6,865	\$ 6,865	\$ 6,865	\$ 6,833	Includes coverage for Employee Theft, Forgery, Money Orders/Counterfeit Money, Computer Fraud, Identity Fraud, and Computer Program/Electronic Restoration Expense.
Cyber Liability, AIG 2020-2024, Resilience 2025	\$ 25,326	\$ 49,734	\$ 87,545	\$ 99,753	\$ 99,710	\$ 89,628	Includes coverage for media content, Security and Privacy Liability, Network Interruption, Event Management, Cyber Extortion and Reputation Guard.
Broker Fee, IMA of Colorado	\$ 29,314	\$ 29,314	\$ 29,314	\$ 29,314	\$ 29,314	\$ 32,600	IMA's Broker Fee has remained the same for over 5 years, and over 15 years of County legacy knowledge.
	\$ 1,112,385	\$ 1,340,188	\$ 1,747,002	\$ 2,307,644	\$ 2,730,063	\$ 2,658,391	

## Insurance Summary

Insurance premiums have increased significantly since 2019, when insurance premiums cost the County a total of \$740,234, to a total premium cost of \$2,658,391 in 2025. We have been advised by our insurance broker that the significant increase over the years is not a result of the County's loss history or claims handling, but due to market trends. There have been numerous weather, flooding and fire events within Colorado and the nation that have caused an increase in property insurance premiums for all entities, even those without significant losses. Cyber liability claims increased across the nation during the pandemic, so the market saw an increase in premiums and deductibles as a result. Law enforcement liability claims, settlements and judgements have increased substantially in Colorado and across the nation. The increase in law enforcement liability has significantly impacted the Colorado liability insurance market for public entities and has contributed to the increase in cost, the reduction of coverage and a reduction in insurance carriers willing to carry liability coverage for public entities. Several carriers that previously insured public entities in Colorado have recently exited the marketplace. With fewer insurance carriers, the remaining carriers can charge higher premiums.

Since insurance premiums have increased 32% a year on average from 2020, the County has tackled the issue by applying solutions to try to reduce costs while still maintaining adequate coverage. These solutions have included raising the self-insurance retention (deductible) amounts and decreasing coverage limits. This past year the County considered becoming fully self-insured for the lines of insurance with the highest premiums, so an extensive claim audit, claim reclassification, and 10-year cost analysis were performed to compare the cost of insurance coverage versus being fully self-insured and the County's claim costs versus insurance carrier payouts. Ultimately, the County decided not to move to being fully self-insured.

The following is a summary of the 2025 insurance premiums:

**Property:** The County's insurance broker negotiated lower premiums with the current carrier, Travelers, after it learned the County was considering moving to another carrier with comparable coverage and lower premiums. Travelers reduced their premiums as they did not want to lose our long-standing partnership.

**Liability:** The County's primary liability insurance carrier decreased premiums but only as a consequence of the County increasing its self-insurance retention (deductible) to \$2 million and decreasing policy coverage limits from \$5 million to \$3 million for law enforcement liability. The County now has a total of \$12 million in coverage for general liability and \$ 8 million in coverage for law enforcement liability.

**Workers' Compensation:** Insurance premiums increased steadily over the last few years, but the County saw a larger than average increase in premiums in 2025 due to an increase in the number of employees.

**Medical Liability:** Medical liability insurance continues to have low deductibles and steady premiums, so this line of insurance was renewed.

**Crime:** Crime insurance continues to have low deductibles and decrease in premiums, so this line of insurance was renewed.

**Cyber:** This line of insurance was renewed, however, the County moved to another insurance carrier this year as it quoted lower insurance premiums for \$ 2 million more coverage and the deductible decreased by \$150,000.

## 2025 Insurance Coverage

ARAPAHOE COUNTY 2025 Insurance Overview				
Insurance Carrier	Type of Insurance	Deductible	Limits	Coverage
Travelers	Property	\$100,000	\$100 Million and Various Sub Limits and Deductibles Apply	Includes coverage for County owned/leased properties.
Berkley	Primary Liability Coverage	\$ 2 Million	Primary Public Liability \$ 5 Million per Occurrence and \$3 per Occurrence for Law Enforcement Liability.	Includes coverage for General Liability, Auto Liability, Public Officials Errors & Omissions, Employment Practice Coverage, Law Enforcement Liability, Health Care & Social Service Liability, Umbrella coverage and Terrorism Risk Insurance Act (TRIA).
The Princeton, Excess Policy	Second Layer Liability Coverage	Deductible paid to primary insurance carrier (Berkley)	Excess Public Liability \$ 5 Million per Occurrence in Excess of \$ 5 Million Primary Liability Coverage. and \$3 per Occurrence in Excess \$ 3 Million Primary Law Enforcement Liability.	Includes coverage for General Liability, Auto Liability, Public Officials Errors & Omissions, Employment Practice Coverage, Law Enforcement Liability, Health Care & Social Service Liability, Umbrella coverage and Terrorism Risk Insurance Act (TRIA).
Obsidian, Excess Policy	Third Layer Liability Coverage	Deductible paid to primary insurance carrier (Berkley)	Excess Public Liability \$ 2 Million per Occurrence in Excess of \$ 10 Million Primary and Excess Liability Coverage. And \$ 2 Million per Occurrence in Excess of \$ 6 Million Primary and Excess Law Enforcement Liability Coverage	Includes coverage for General Liability, Auto Liability, Public Officials Errors & Omissions, Employment Practice Coverage, Law Enforcement Liability, Health Care & Social Service Liability, Umbrella coverage and Terrorism Risk Insurance Act (TRIA).
Safety National	Excess Workers' Compensation	\$ 550,000 for County Employees, \$ 750,000 for Law Enforcement , & \$1 Million for Wildland Firefighters.	\$1 Million (Statutory)	Policy indemnifies the County for workers' compensation claims and Employers' Liability exceeding the deductible.
COPIC	Medical Liability	\$0	\$1 Million per Occurrence and \$3 Million Aggregate. Various Sub limits and Deductibles Apply	Includes coverage for Arapahoe County Public Health Departments General Liability, Medical Expense, Patient Property, Employee Benefits, Blanket Contractual Liability, Limited Pollution or Contamination, Cyber Liability, and Covered Proceedings.
Travelers	Crime, (3-year Policy)	\$10,000	\$1 Million and Various Sub limits	Includes coverage for Employee Theft, Forgery, Money Orders/Counterfeit Money, Computer Fraud, Identity Fraud, and Computer Program/Electronic Restoration Expense.
Resilience	Cyber Liability	\$100,000	\$5 Million	Includes coverage for media content, Security and Privacy Liability, Network Interruption, Event Management, Cyber Extortion and Reputation Guard.