

ARAPAHOE COUNTY

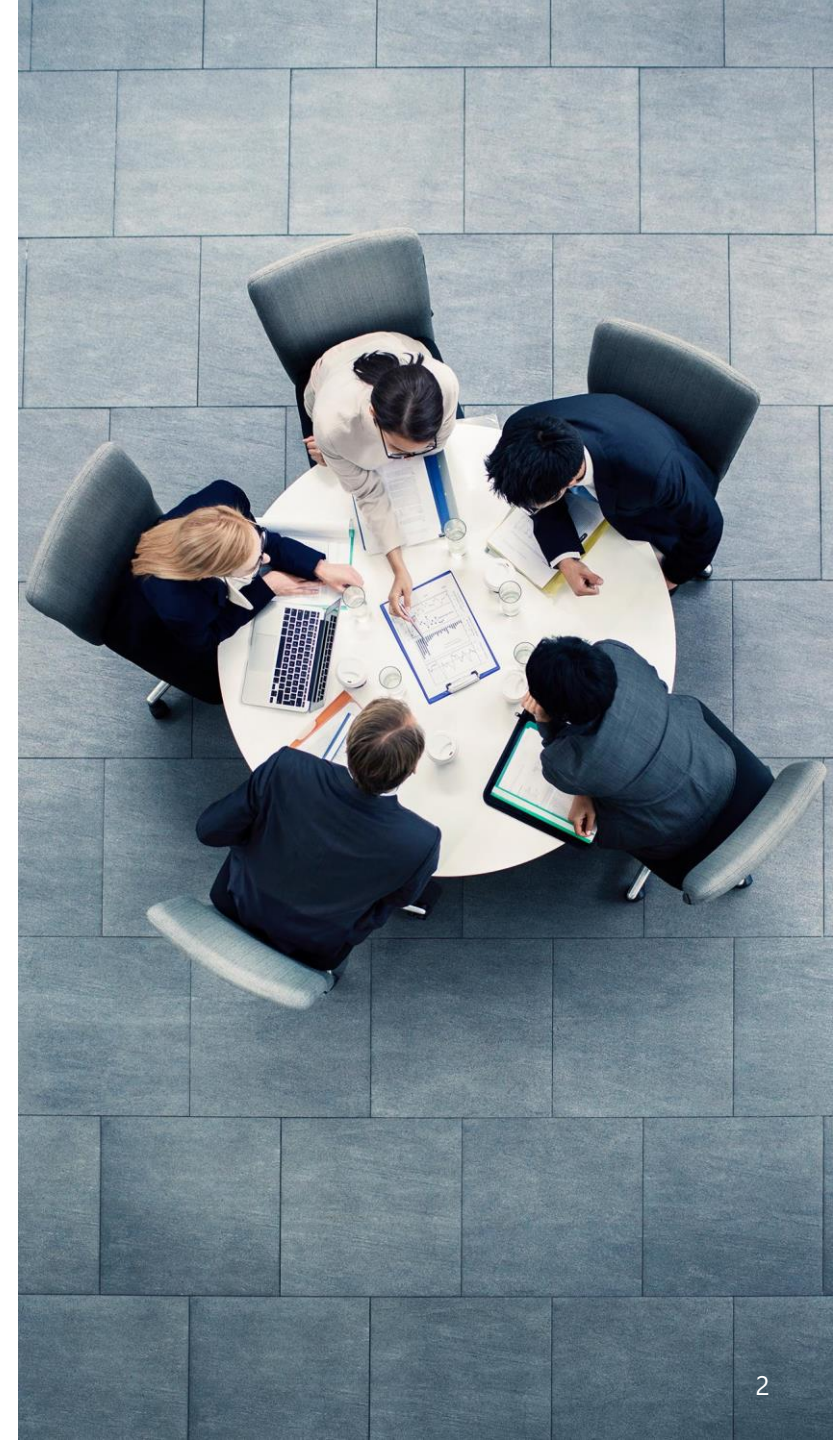
ESTIMATED INSURANCE PROGRAM 2025-2026

DECEMBER 16, 2024



AGENDA

- 1 Your IMA Team
- 2 State of the Market – Public Entity
- 3 Items for Discussion
- 4 Program Summary for Year 2024-2025
- 5 Analysis by Lines of Coverage
- 6 Renewal Timeline
- 7 Renewal Timeline





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ARAPAHOE COUNTY SUPPORT STRUCTURE

IMA actively surrounds and supports clients with value added services from across the IMA companies.



STATE OF THE MARKET FOR PUBLIC ENTITY

Property

- * The public entity property insurance market experienced some relief in 2024, with increased competition driving rate decreases for well-managed, loss-free accounts. Hurricane Milton brought significant damage across the Gulf Coast, particularly in coastal areas while Helene was more impactful in non-coastal regions of the Southeast. While claims are still coming in and the full impact remains uncertain, early indications suggest that the extent of losses will be lower than those from Hurricane Ian in 2022. High winds, heavy rainfall and storm surge caused widespread destruction, with some areas still recovering from previous storms. Although Milton will likely be among Florida's costlier hurricanes, the market is not expected to face the same level of disruption experienced after Ian. Although the hurricanes did not impact the State of Colorado, the costs to insurance companies for hurricane claims, are spread across the country.
- * Correct insurance-to-value continues to be an underwriting concern, with carriers asking for 10% to 15% valuation increases over the last few years to deal with high inflation and increased building costs. Underwriters are also requiring that aging infrastructure be brought up to code. It's critical that a public entity's property valuations be addressed in an enterprise risk management (ERM) program. This year, Travelers has asked for a less increase in valuation or 5%.

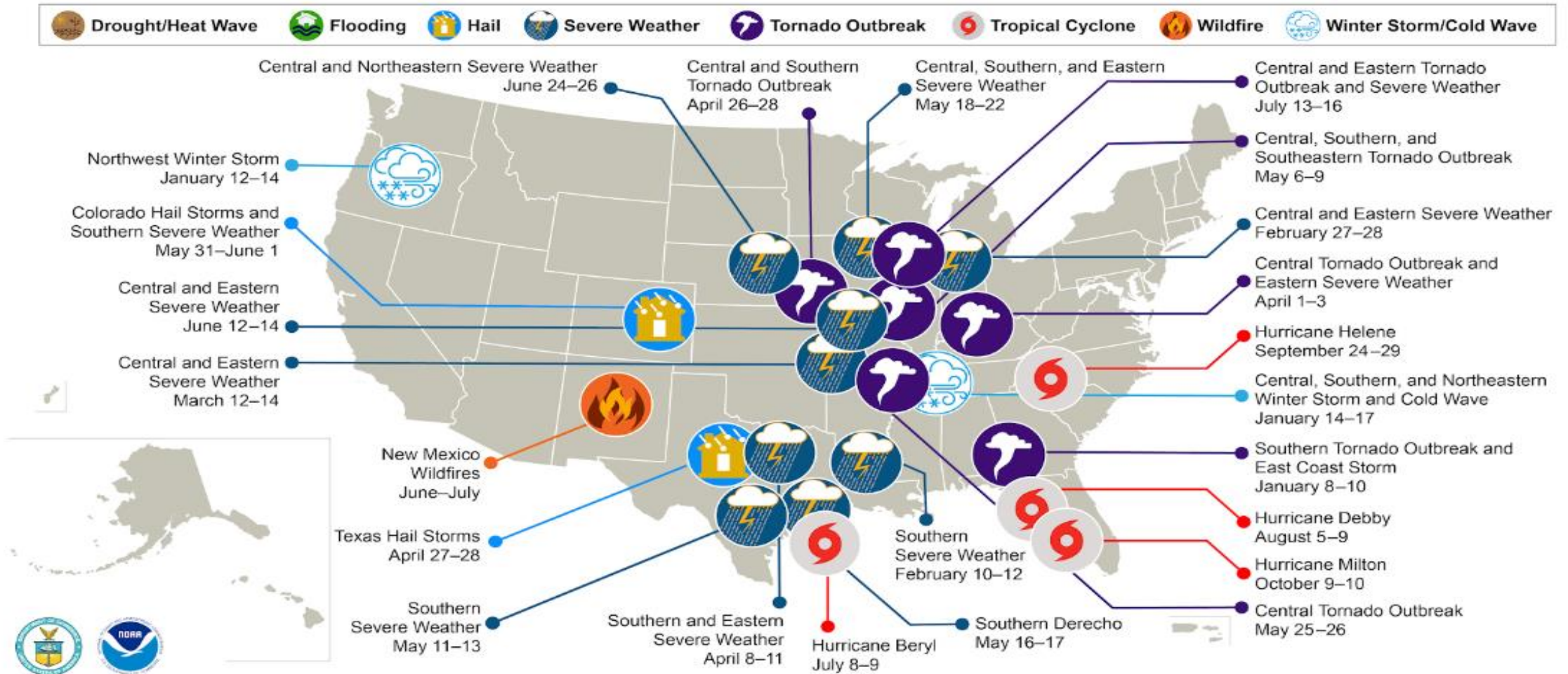
Casualty

- * The casualty sector continues to contend with an increasingly challenged legal environment, limited lead insurance layer market alternatives and constantly evolving liability exposures. Factors such as ongoing policing reforms, tort protection and immunity erosions, revival statutes for abuse claims and overall staffing shortages have adversely impacted liability loss severity trends and ultimate claim values, particularly for law enforcement, street and road design, as well as auto risks.
- * The market remains difficult with added focus on jail compliance standards. Social inflation continues to produce nuclear verdicts. Social media increases this trend, allowing anyone with a cell phone to post incidents, which can go viral instantly. This promotes negative perceptions of law enforcement, which affects the views of juries and judges. Settlements are trending upward and law enforcement officer immunity is being challenged across the country. Several lawsuits against individual officers have resulted in guilty verdicts with substantial awards. The market is reacting by demanding well-managed and documented training and has been helpful in sourcing resources to assist. From a program structure standpoint, premiums continue to increase so that law enforcement organizations feel more and more pressure to retain risks. Reinsurers are also driving higher premiums, lower limits and higher retentions. Hope can be found in the fact that many law enforcement officials are working to proactively support officers through compensation and technological resources. They are now more likely to engage with municipal/county risk management staff to implement robust training processes and safety procedures for the staff they do have, as well as offer access to mental health and social services.

For the 2025 renewal, we have been working with insurance carriers very early in the renewal process and engaging Arapahoe County in our discussions with them. New insurance carriers have shown interest in Arapahoe County this year and are bringing forward quotes for our review. We are refining those quotes to ensure Arapahoe County is properly protected with the best possible insurance terms.

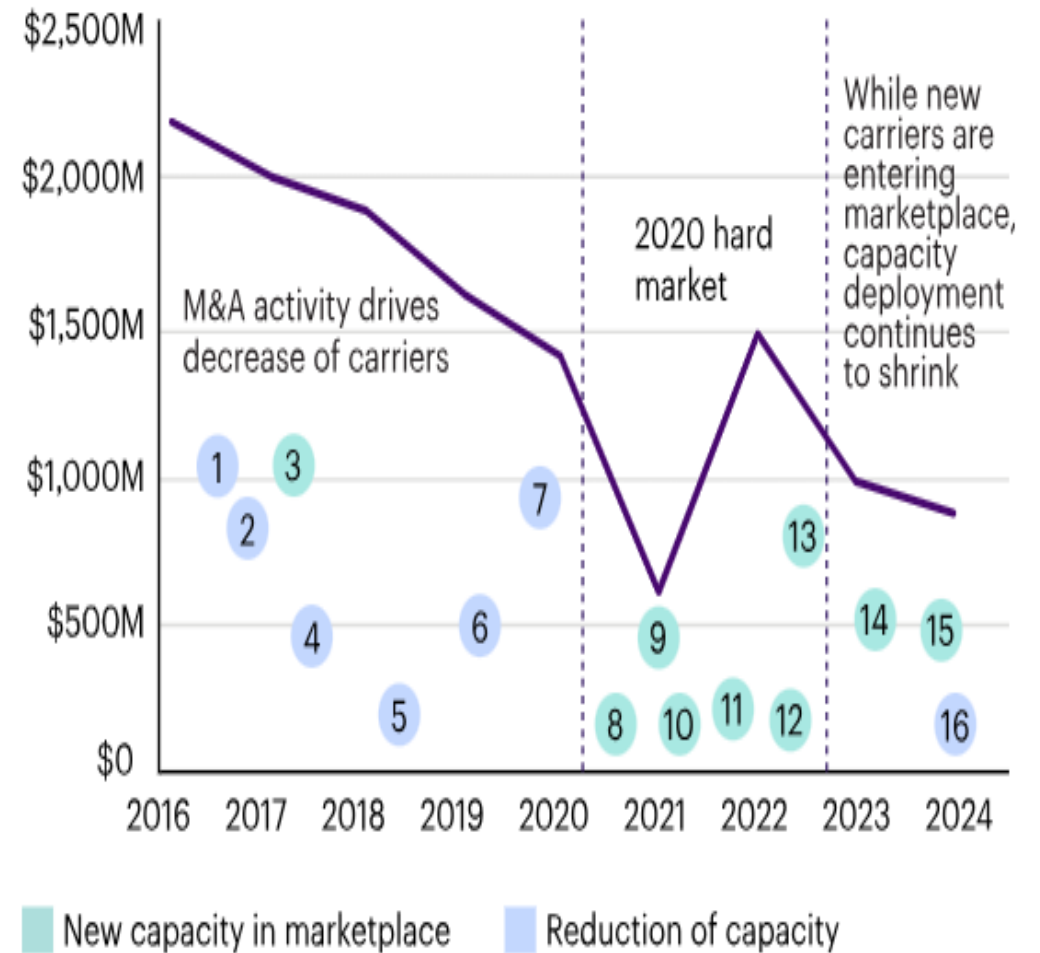
CATASTROPHE ACTIVITY – 2024

U.S. 2024 Billion-Dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 24 separate billion-dollar weather and climate disasters that impacted the United States through October 2024.

EXCESS PREMIUM TRENDING AND CARRIER CAPACITY IN PUBLIC ENTITY LIABILITY INSURANCE



SUMMARY OF 2025-2026 RENEWAL

- + **Excess Workers Compensation** – Arapahoe County has a claim involving a gentleman who hurt his back and was treating at Craig hospital. The total incurred (paid + reserves) on that claim is over \$1 million. Due to this claim development, Safety National increased the WC rate by 3% after decreasing rate for the last two years. We also saw a payroll increase by 21% this year due to the addition of the 18th Judicial District Attorney Office adding \$60,889 to the expiring premium. Safety National is still the Workers' Compensation carrier of choice for Arapahoe County as their main competitor continues to increase deductibles with other public entities.
- + **Property** –We have applied a 5% increase in property value to last year's stated property values to keep up with increased costs of rebuilding and labor. Two insurance carriers have come to the table with very competitive quotes: Travelers, the incumbent and Chubb who provided a quote for Arapahoe County last year. We are scrutinizing the two quotes to ensure the coverages align with Arapahoe County's needs. Chubb did identify several properties that they consider as a wildfire risk which appears to be the biggest difference between the two insurance carriers.
- + **Cyber with AIG** – Crum Forster Insurance Company is a strong competitor to AIG, the incumbent carrier, within the Cyber market. For \$3 million in coverage, Crum Forster has provided a quote of about \$80,000 with a \$100,000 retention. AIG's expiring premium was \$97,000 for a \$3 million limit and a \$250,000 retention. Benchmarking with other Public Entities reflected that Arapahoe County may want to consider a \$5 million limit. Crum Forster has quoted a \$5 million cyber limit with a \$100,000 retention at about \$98,000 which is \$2 million higher with less retention than the AIG expiring quote.
- + **Crime and Fiduciary:** Crime and Fiduciary coverages will be renewed with the incumbent (Travelers and RLI respectively) due to several years of flat renewals. We are asking Travelers to provide a three-year policy for ease of renewal.
- + **Health Department Liability:** We will be renewing this coverage with COPIC which is a medical professional liability insurance program. We do expect a 25% increase which is driven by market conditions and claim volatility in the medical malpractice sector.
- + **IMA Annual Fee** –The fee is currently \$29,314 since 2008.

SUMMARY OF 2025-2026 RENEWAL CONTINUED

+ General Liability, Auto Liability, Public Officials Liability and Law Enforcement Liability Lines of Coverage

- Due to the Law Enforcement Reform legislation in 2022, many insurance carriers have left the Colorado market and/or have decreased coverage limit availability. We started marketing Arapahoe County in August 2024 after meeting with insurance carriers at Colorado PRIMA (Public Risk Management Association) with the expectation that the current carrier would be changing their terms of coverage. Safety National who insures Arapahoe County's WC coverage expressed an interest in providing liability coverage terms. Unfortunately, Safety National is not ready to return to Colorado to provide law enforcement liability insurance but wants to re-look at Arapahoe County for the 2026-2027 policy year.
- Berkley has done what was expected and decreased capacity on Law Enforcement Liability Coverage by only providing \$3 million of the \$5 million limits previously provided. We are working with carriers to fill the \$2 million gap between the two excess carriers.
- We are also restructuring the liability coverage and building coverage off of higher retentions (\$2 million and \$5 million). The \$2 million retention provides premium relief while keeping insurance in place. Most counties of Arapahoe's size have a \$2 million or higher retention. The concern with going to a \$5 million retention now is that will be difficult to reduce the retention if market improves. Currently, there is not enough premium relief to Arapahoe County to make that much of a move when there are still insurance carriers that are very interested in working with Arapahoe County.
- Although the State of Colorado is considered a challenge from the perspective of insurance carriers due to the erosion of law enforcement governmental immunities, Arapahoe County does not seem to have the same claim outcome as other counties of Arapahoe's size. Prompt, thorough investigations and immediate recognition of concerns lead to appropriate and timely resolutions. Arapahoe County does not appear to be reacting to negative public sentiment but taking responsibility when needed and upholding their defenses when appropriate.
- In addition, the Arapahoe County Sheriff's Office sets itself apart from others in Colorado due to their dedication and commitment to the surrounding community by participating in the Commission on Accreditation for Law Enforcement Agencies (CALEA) Law Enforcement and Communications accreditation programs. The accreditation programs promote best practices, encourage community involvement, and enhance the Community Oriented Policing philosophy. We have shared these accreditations with the insurance carriers and in order to earn and maintain accreditations, the Arapahoe County Sheriff's Office voluntarily complies with, and in many cases exceeds recognized standards of operation. In fact, the Arapahoe County Sheriff's Office is one of 5% of law enforcement agencies nationwide to achieve CALEA accreditation.
- Although the severity of claims occur from Law Enforcement operations, the Arapahoe County Sheriff Office's operations are not the concern to insurance carriers, it is purely the volatility nature of the Law Enforcement tort reform in Colorado.



PROPOSED LIABILITY STRUCTURES



ARAPAHOE COUNTY LIABILITY STRUCTURE 2024-2025

Law Enforcement	GL/AL/E & O
<p align="center">General Liability/Auto Liability/Public Official E & O and Law Enforcement Liability Munich Re \$5 Million in Excess of \$5 Million (Total Limits - \$10 Million)</p>	
<p align="center">Law Enforcement Liability Berkley \$5 Million in Excess of \$1 Million Retention</p>	<p align="center">General Liability/Auto Liability/Public Official E & O Berkley \$5 Million in Excess of \$500,000 Retention</p>
<p align="center">Law Enforcement Liability Retention \$1 Million</p>	<p align="center">General Liability/Auto Liability/Public Official E & O \$500,000 Retention</p>

Expiring Premium is \$1,758,313



ARAPAHOE COUNTY LIABILITY STRUCTURE 2025-2026

Law Enforcement	GL/AL/E & O
<p align="center">General Liability/Auto Liability/Public Official E & O and Law Enforcement Liability Munich Re \$5 Million in Excess of \$5 Million (Total Limits - \$10 Million)</p>	
<p align="center">Law Enforcement Liability \$2 Million in Excess of \$3 Million Kinsale or AXA/XL Insurance Companies</p>	<p align="center">General Liability/Auto Liability/Public Official E & O Berkley \$5 Million in Excess of \$500,000 Retention</p>
<p align="center">Law Enforcement Liability Berkley \$3 Million in Excess of \$1 Million Retention</p>	
<p align="center">Law Enforcement Liability Retention \$1 Million</p>	<p align="center">General Liability/Auto Liability/Public Official E & O \$500,000 Retention</p>

Total Estimated Cost - \$2,408,470 which is \$650,157 more than expiring



LAW ENFORCEMENT LIABILITY

Law enforcement liability insurance covers claims that arise from wrongful acts committed by law enforcement officers while performing their duties. These claims can include:

- False arrest - A plaintiff alleges that the police lacked probable cause to make the arrest, violating the plaintiff's Fourth Amendment right to be free from unreasonable seizure.
- Excessive force - A plaintiff alleges that the police used an unreasonable amount of force, violating the plaintiff's Fourteenth Amendment right to liberty.
- Malicious prosecution - A plaintiff alleges that the police brought a criminal proceeding without probable cause, violating the plaintiff's Fourteenth Amendment right to liberty.
- Invasion of privacy - A claim that a police officer violated the plaintiff's privacy.
- Deliberate indifference - A claim that a police officer was deliberately indifferent to the medical needs of an individual in custody.

Law enforcement liability insurance can also cover claims arising from the ownership, maintenance, or use of premises, providing first aid, moonlighting, and jail operations.

ARAPAHOE COUNTY LIABILITY STRUCTURE 2025-2026

Law Enforcement	GL/AL/E & O
<p style="text-align: center;">General Liability/Auto Liability/Public Official E & O and Law Enforcement Liability Munich Re/Princeton Excess \$5 Million in Excess of \$5 Million (Total Insurance Limits - \$8 Million)</p>	
<p style="text-align: center;">General Liability, Auto Liability, Public Official E & O and Law Enforcement Liability Berkley/Gemini Insurance or Genesis/General Star \$3 Million in Excess of \$2 Million Retention</p>	
<p style="text-align: center;">General Liability/Auto Liability/Public Official E & O and Law Enforcement Liability Retention \$2 million</p>	

Estimated Cost is \$1,575,000



ARAPAHOE COUNTY LIABILITY STRUCTURE 2025-2026

Law Enforcement	GL/AL/E & O
<p style="text-align: center;">General Liability/Auto Liability/Public Official E & O and Law Enforcement Liability Munich Re/Princeton Excess \$5 Million in Excess of \$10 Million (Total Insurance Limits - \$10 Million)</p>	
<p style="text-align: center;">General Liability, Auto Liability, Public Official E & O and Law Enforcement Liability Safety National or Genesis \$5 million limit</p>	
<p style="text-align: center;">General Liability/Auto Liability/Public Official E & O and Law Enforcement Liability Retention \$5 million</p>	

ARAPAHOE COUNTY PROGRAM SUMMARY 2025-2026

POLICY TYPE	LIMITS	CURRENT INSURER	EFFECTIVE / EXPIRATION DATES	PREMIUM 2024-2025	ESTIMATED PREMIUM 2025-2026
EXCESS GL, AUTO LIABILITY AND PUBLIC OFFICIALS E & O	<p>EXPIRING: \$5,000,000 PER OCC. FOR GL/AL & PUBLIC OFFICIAL E &O IN EXCESS OF \$500,000 RETENTION AND \$1,000,000 RETENTION FOR LAW ENFORCEMENT LIABILITY</p> <p>PROPOSED: \$5,000,000 PER OCC. FOR GL/AL & PUBLIC OFFICIAL E &O AND LAW ENFORCEMENT LIABILITY WITH A \$1,000,000 RETENTION \$2,000,000 SEXUAL ABUSE LIMIT WITH \$500,000 RETENTION</p>	BERKLEY PUBLIC ENTITY	01/01/2025 - 01/01/2026	\$1,055,338 INCLUDING TERRORISM (\$24,600) AND SURPLUS LINES FEES (\$30,738)	\$1,148,470 INCLUDING TERRORISM (\$25,020) AND SURPLUS LINES FEES (\$33,451)
SECOND EXCESS LAYER FOR LAW ENFORCEMENT LIABILITY	\$2,000,000 IN EXCESS OF \$3,000,000	KINSALE OR LEXINGTON	01/01/2025 - 01/01/2026	NOT APPLICABLE	\$260,000 - ESTIMATED
EXCESS LIABILITY – 2ND LAYER	\$5,000,000 PER OCCURRENCE IN EXCESS OF \$5,000,000	PRINCETON EXCESS	01/01/2025 - 01/01/2026	\$702,975 INCLUDING TERRORISM AND SURPLUS LINES FEE (20,577.39)	\$1,000,000 - ESTIMATED
PROPERTY AOP DED. OF \$100,000 W/H DED. OF 3% WITH A MIN. OF \$100,000 PER LOCATION	TIV 2024-25 - \$590,954,200 TIV 2025-26 - \$620,501,910 POLICY LOSS LIMIT - \$100,000,000	TRAVELERS	01/01/2025 - 01/01/2026	\$615,002 INCLUDING TERRORISM – TRAVELERS	TRAVELERS: \$660,000 (rate .1062) CHUBB: \$653,587 (rate .1053)

ARAPAHOE COUNTY PROGRAM SUMMARY 2025-2026

POLICY TYPE	LIMITS	CURRENT INSURER	EFFECTIVE / EXPIRATION DATES	PREMIUM 2024-2025	ESTIMATED PREMIUM 2025-2026
CRIME	\$1,000,000 W/\$10,000 DED.	TRAVELERS	01/01/2025 - 01/01/2026	\$6,865	\$7,552
CYBER Claims Made Coverage	EXP.: \$3,000,000 W/ \$250,000 RET. QUOTE: \$5,000,000/\$100,000 RET.	AIG	01/01/2025 - 01/01/2026	\$96,805 PLUS SURPLUS LINES FEE (\$2,905)	\$80,000 (\$3 million limits) \$97,000 (\$5 million limits)
FIDUCIARY	\$3,000,000 W/\$15,000 DED.	RLI	01/01/2025 - 01/01/2026	\$32,657	\$36,000
EXCESS WORKERS' COMPENSATION	Statutory limit in excess of \$750,000 for Police Officers & \$550,000 All Other Employers' Liability \$1,000,000	SAFETY NATIONAL	01/01/2025 - 01/01/2026	\$198,284 Payroll: \$172,872,245	\$259,173 Payroll: \$219,452,159
POLLUTION	\$1,000,000 W/\$100,000 RET.	INTACT INSURANCE	9/13/2024 – 9/13/2025	\$3,793.49 WHICH INCLUDES SURPLUS FEE (\$110.49)	\$3,794
GL AND PROFESSIONAL FOR HEALTH DEPARTMENT	\$1,000,000/\$3,000,000 Claims Made	COPIC INSURANCE COMPANY	01/01/2025 - 01/01/2026	\$15,818 for separate limits for facility and for physician.	\$19,700
IMA FEE	Policy Placement, Claim Advocacy and Risk Control	IMA	01/01/2025 - 01/01/2026	\$29,314	\$29,314
TOTAL COST OF INSURANCE				\$2,742,621	\$3,521,003



ANALYSIS BY LINE OF COVERAGE



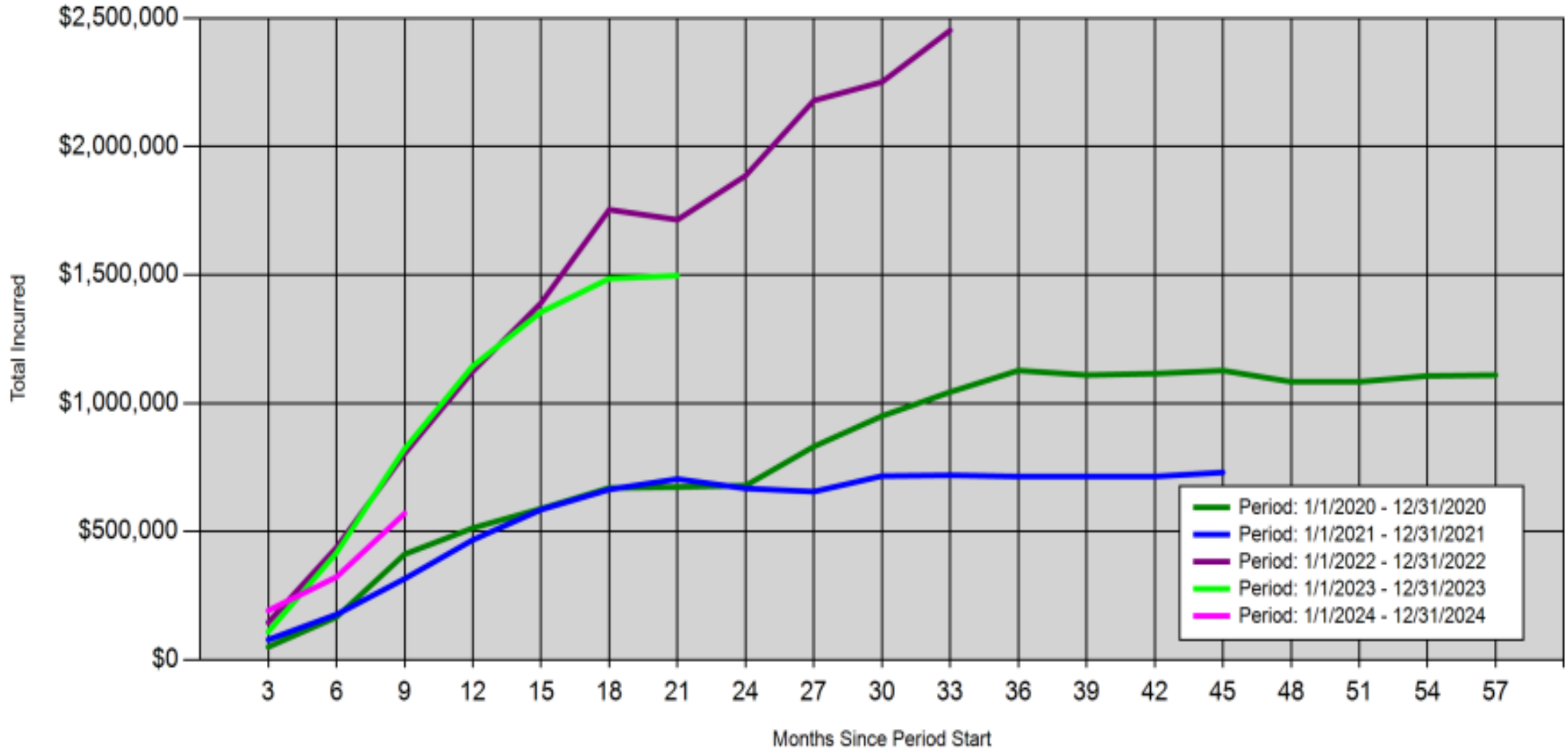
PREMIUM AND LOSS SUMMARY – WORKERS’ COMPENSATION

CARRIER	POLICY#	TERM	ANNUAL PREMIUM	PAYROLL IN MILLIONS	RATE/\$100	RESERVED CLAIMS	PAID CLAIMS	TOTAL INCURRED CLAIMS	Reimbursed by Safety National	CCMSI INCURRED/ YEAR	# OF CLAIMS
Safety National	SP4049894	01/01/2014-15	\$102,441	\$110.5	\$0.0880	\$0	\$0	\$0	\$0	\$566,126	345
Safety National	SP4052124	01/01/2015-16	\$111,102	\$107.5	\$0.0924	\$0	\$0	\$0	\$0	\$1,121,735	225
Safety National	SP4054291	01/01/2016-17	\$211,024	\$116.4	\$0.0924	\$0	\$1,000	\$0	\$1,000	\$1,983,878	329
Safety National	SP4054291	01/01/2017-18	\$211,024	\$116.4	\$0.0924	\$0	\$0	\$0	\$0	\$800,997	172
Safety National	SP4058126	01/01/2018-19	\$132,677	\$123.5	\$0.1016	\$0	\$0	\$0	\$0	\$825,690	130
Safety National	SP4059888	01/01/2019-20	\$148,963	\$128.9	\$0.1060	\$0	\$0	\$0	\$0	\$738,330	144
Safety National	SP4061836	01/01/2020-21	\$161,316	\$140.2	\$0.1150	\$0	\$0	\$0	\$0	\$1,109,333	89
Safety National	SP4061836	01/01/2021-22	\$161,316	\$140.2	\$0.1180	\$0	\$0	\$0	\$0	\$1,857,371	203
Safety National	SP4066234	01/01/2022-23	\$179,251	\$139.3	\$0.1286	\$321,688	\$0	\$0	\$13,280.82	\$2,452,447	131
Safety National	SP4068029	01/01/2023-24	\$197,308	\$158.2	\$0.1247	\$0	\$0	\$0	\$0	\$1,496,973	147
Safety National	SP4068029	01/01/2024-25	\$198,284	\$179.9	\$0.1147	\$0	\$0	\$0	\$0	\$815,532	120
Safety National	TBD	01/01/2025-26	\$259,173	\$219.4	\$0.1181	\$0	\$0	\$0	\$0	\$0	0

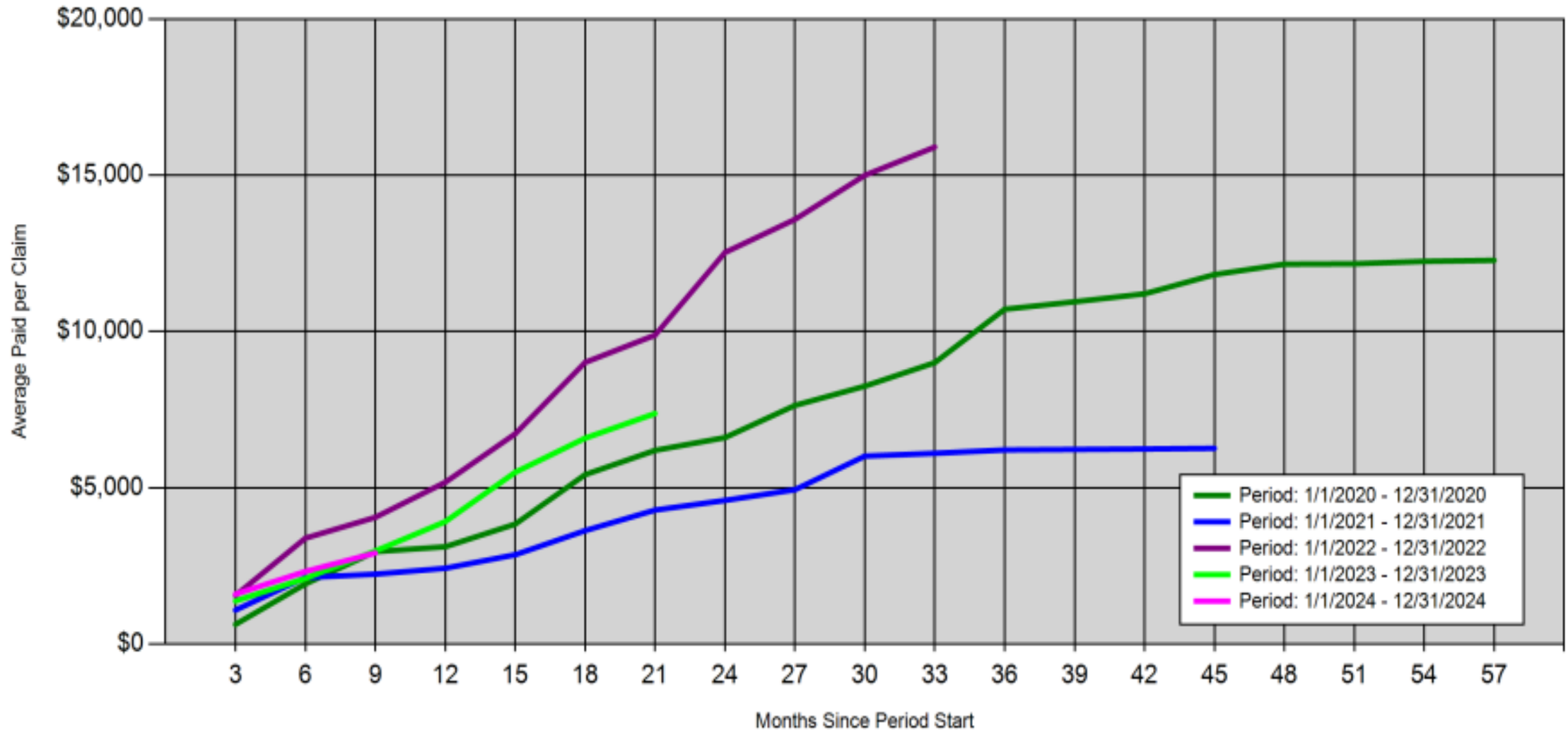
The highlighted policy year has reflected claim development and Safety National payment. The total incurred for the one claim in the 2022 year is a detention employee who injured his back in an altercation with an inmate.



WORKERS' COMPENSATION 5 YEAR LOOK AT TOTAL INCURRED



WORKERS' COMPENSATION 5 YEAR LOOK AT AVERAGE PAID



PREMIUM & LOSS SUMMARY - PROPERTY

CARRIER	POLICY#	TERM	ANNUAL PREMIUM	TIV	RATE	TIV INCREASE	RATE INCREASE	TOTAL INCURRED CLAIMS	LOSS RATIO	# OF CLAIMS
Travelers	KTKCMB491M325314	01/01/2014-15	\$195,226	\$348,653,265	.0560	--	0%	\$93,906.00	48%	1
Travelers	KTKCMB491M325315	01/01/2015-16	\$196,711	\$351,273,099	.0560	1.00%	0%	\$0	0%	0
Travelers	KTKCMB491M325316	01/01/2016-17	\$195,856	\$349,743,474	.0560	<1.00%>	0%	\$0	0%	1
Travelers	KTKCMB491M325317	01/01/2017-18	\$191,720	\$355,036,461	.0540	1.49%	<3.571%>	\$0	0%	0
Travelers	KTKCMB491M325318	01/01/2018-19	\$247,000	\$387,311,596	.0638	8.33%	18.148%	\$0	0%	1
Travelers	KTKCMB491M325319	01/01/2019-20	\$280,164	\$418,781,289	.0669	7.51%	4.859%	\$0	0%	0
Travelers	KTKCMB491M325320	01/01/2020-21	\$304,348	\$425,662,106	.0715	1.61%	6.876%	\$0	0%	1
Travelers	KTKCMB491M325321	01/01/2021-22	\$382,216	\$469,725,402	.0814	9.38%	13.846%	\$0	0%	0
Travelers	KTKCMB491M325322	01/01/2022-23	\$476,803	\$523,636,770	.0911	10.30%	11.916%	\$290,340	60.89%	2
Travelers	KTKCMB491M325323	01/01/2023-24	\$539,360	\$553,587,336	.0974	5.41%	6.915%	\$0	0%	0
Travelers	KTKCMB491M325324	01/01/2024-25	\$633,499	\$590,954,200	.1072	6.32%	6.879%	\$0	0	0
Travelers	TBD	01/01/2025-26	\$746,188	\$702,393,484	.1062	15.86%	<1.000%>	\$0	0	0

PREMIUM & LOSS SUMMARY – EXCESS PUBLIC OFFICIAL LIABILITY

CARRIER	POLICY#	TERM	ANNUAL PREMIUM	RESERVED CLAIMS	PAID CLAIMS	PAID EXPENSES	TOTAL INCURRED CLAIMS	LOSS RATIO	# OF CLAIMS
Intact/One Beacon	7910002830004	01/01/2014-15	\$240,271	\$0	\$2,105,517	\$0	\$2,105,517	876%	8
Intact/One Beacon	7910002830005	01/01/2015-16	\$247,538	1,650,001	\$0	\$17,320	\$1,667,321	673%	19
Intact/One Beacon	7910002830006	01/01/2016-17	\$249,947	\$0	\$0	\$0	\$0	0%	32
Intact/One Beacon	7910002830007	01/01/2017-18	\$253,844	\$0	\$0	\$0	\$0	0%	28
Intact/One Beacon	7910002830008	01/01/2018-19	\$259,217	\$4	\$0	\$30	\$34	0%	52
Intact/One Beacon	7910002830009	01/01/2019-20	\$262,939	\$0	\$0	\$0	\$0	0%	31
Gemini Insurance/ Allied World	PEM000014500	01/01/2020-21	\$413,447/ \$231,149	\$2	\$0	\$0	\$2	0%	15
Gemini Insurance/ Allied World	PEM000014501	01/01/2021-22	\$469,371/ \$231,149	\$16	\$0	\$0	\$16	0%	21
Gemini Insurance/ Allied World	PEM000014502	01/01/2022-23	\$616,146/ \$351,078	\$200,008	\$0	\$0	\$200,008	32%	26
Gemini Insurance/ Princeton	PEM000014503	01/01/2023-24	\$801,123/ \$621,866	\$16	\$0	\$0	\$16	0%	32
Gemini Insurance/ Princeton	PEM000014504	01/01/2024-25	\$1,024,600/ \$682,500	\$10	\$0	\$0	\$10	0%	8
Gemini/AXA/ Insurance/ Princeton	TBD	01/01/2025-26	\$1,408,470/ \$1,000,000	\$0	\$0	\$0	\$0	0%	0

RENEWAL TIMELINE AND 2025-2026 INITIATIVES

DESCRIPTION	DATE
Pre-Renewal meeting with Arapahoe County	10/11/2024
Send Request for Renewal to Arapahoe County	10/11/2024
Submit Renewal to Market	11/1/2024
Renewal Budgetary Proposal to Arapahoe County	12/16/2024
Finalized Renewal Numbers to Arapahoe County	12/20/2024
Send Renewal Binders, Invoices, Certificates to Arapahoe County	1/15/2025

2025 Initiatives for Renewal and Service through next Renewal

- Market Excess Public Officials Liability, Property and Cyber to improve current policy terms and premium.
 - Provide detailed proposal with renewal options including increased limit options and retention/deductible options.

- Renew with incumbent carriers with the expectation that terms are per expiring and rate is in line with the market and performance of the account.
 - Safety National has indicated they would renew Excess Workers' Compensation flat or close to flat.
 - Ensure renewals with the incumbent for Crime and Fiduciary are in line with expiring terms.
 - Ensure renewal on the General Liability/Professional Health Department adheres to expiring terms – New Policy.
 - Provide scope of work to document Annual IMA Fee



Protecting assets. Making a difference.