



Carrie Warren-Gully, District 1
Jessica Campbell, District 2
Jeff Baker, Chair Pro Tem, District 3
Leslie Summey, Chair, District 4
Rhonda Fields, District 5

Arapahoe County

Board of County Commissioners Study Session

Meeting Minute Summaries

Tuesday, December 9, 2025
1:00 PM

Administration Building
5334 S. Prince St.
Littleton, CO 80120
West Hearing Room

The Arapahoe County Board of Commissioners typically holds weekly study sessions on Monday and Tuesday. Study sessions (except for executive sessions) are open to the public and agendas are available online at arapahoe.legistar.com. Meetings marked with an asterisk () can be attended virtually via arapahoe.legistar.com while non-asteriked (*) sessions are open to in-person attendance only. The members of the Board of County Commissioners may choose to attend study sessions virtually.*

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Commissioners Present

Carrie Warren-Gully
Jeff Baker
Jessica Campbell
Leslie Summey
Rhonda Fields

Others Present

Ron Carl
John Christofferson
Michelle Halstead
Cooney Sarracino
Callie Pecore
Writer Mott
Jhanadu Garza
Sydney Sanchez
Courtney Mascarello

STUDY SESSION TOPICS

1:00 PM *2026 Insurance Renewal Discussion

Attachments: [Board Summary Report](#)

The purpose of this study session was to update the Board of County Commissioners on the current insurance market for public entities and present the County's insurance renewal options for 2026 insurance coverage.

Staff presented handouts for BOCC to review, a copy of which has been retained for the record.

County Attorney set the foundation and provided the background information regarding the county insurance program for 2026.

Staff discussed property and liability insurance results.

Staff presented the current liability structure for 2025-2026 and discussed the Law Enforcement Liability, General Liability, Auto Liability, and Public Official E & O Liability.

Staff discussed the different options for the 2026-2027 year. The pricing breakdowns for Option 1 and Option 2 were reviewed and discussed. Option 1 pricing breakdown included Layer 1 (Berkley): \$817,000, Layer 2 (Munich Re): \$759,000, and Layer 3 (Metis): \$211,508.75 totaling \$1,823,599 (including terrorism coverage). Option 2 pricing breakdown included Layer 1 (Metis): \$902,781.25, and Layer 2 (Munich Re): \$759,000 totaling \$1,661,781.25 (with terrorism coverage not included). The different options and the benefits to each were discussed.

Commissioner voiced support in dropping the terrorism coverage after discussion was held regarding the coverage.

5-0 in favor of Option 2.

Commissioner noted that even with terrorism coverage, option 2 would still be more affordable than option 1 and thanked the team for their work. Commissioner asked about the bindingness of the quotes and any movement within the quotes.

The Arapahoe County Workers Compensation Structure for 2026-2027 was discussed. Staff presented three options while trying to lower retentions and pricing terms. Option 1 pricing breakdown with Safety National (current carrier) with an annual premium of \$301,223. Option 2 pricing breakdown with Midwest provided annual premium \$239,785 and then Option 3 pricing breakdown with Midwest having a lower retention at \$500K and shows the annual premium of \$248,739. Staff recommending Option 2.

5-0 in favor of the staff recommendation for Option 2.

The Cyber Structure for 2026-2027 was discussed. Staff provided information on the different carriers and options. Staff recommended staying with current carrier, Resilience and the premium would stay at the same limits and same retention.

Commissioner voiced support with the staff recommendation.

5-0 in favor of the staff recommendation.

Arapahoe County Crime Structure for 2026-2027 was discussed. Staff presented two options for BOCC to consider. Option 1, carrier would be Travelers and the staying with the current limit at \$1 million, and the current retention is \$10,000 with the annual premium of \$7,897. Option 2, carrier would be Travelers and the limit would be at \$2 million and the retention would be at \$20,000 with the annual premium at \$9,238. Staff recommended Option 1.

Commissioner asked for clarification of coverage and social engineering.

5-0 in favor of the staff recommendation for Option 1.

The Fiduciary Structure for 2026-2027 was discussed. The different options were discussed. Option 1 was to stay with current carrier RLI with the current limit being \$3M and \$15,000 as current retention. Option 2 would change carriers to Travelers and was quoted higher limit of \$5M and the quoted retention was \$15,000 with annual premium at \$51,590. Staff recommended Option 1.

Commissioner asked staff to clarify what the Fiduciary would cover.

5-0 in favor of the staff recommendation for Option 1.

Law Enforcement Liability and what type of claims would be categorized within that liability was discussed.

Further discussion was held surrounding the current insurers being worked with throughout Arapahoe County within the program summary.

Commissioner discussed the 2026 budget that was approved in the morning Business Meeting. Commissioner asked regarding site visits and how it pertains to the communication surrounding liability for facilities improvements and repairs.

Staff recommended to move forward with the cheaper options.

5-0 in favor of staff recommendation on the cheapest option.

Commissioner asked for clarification regarding law enforcement liability moonlighting.

The meeting was adjourned.

2:00 PM Administrative Meeting - 2026 Preparation

***Virtual/Streamed**