



# Arapahoe County

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Relay Colorado 711

## Board Summary Report

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**File #:** 25-685

**Agenda Date:** 12/9/2025

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**To:** Board of County Commissioners

**Through:** Ron Carl, County Attorney, County Attorney's Office

**Prepared By:**  
Jhanadu Garza, Risk Manager, County Attorney's Office

**Presenters:** Ron Carl, County Attorney; Writer Mott, Deputy County Attorney; Jhanadu Garza, Risk Manager, County Attorney's Office; Sydney Sanchez, Senior Account Manager with IMA; Courtney Mascarello, Account Manager with IMA

**Subject:**  
1:00 PM \*2026 Insurance Renewal Discussion

**Purpose and Request:**

The purpose of the study session is 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.

**Alignment with Strategic Plan:** Good Governance - Deliver mandated and essential services with excellence.

**Background and Discussion:** Insurance premiums for the County have increased significantly since 2020. IMA, the County's insurance broker, sought alternative strategies for coverage and methods to present the County's narrative and loss history to carriers and potential carriers to reduce the County's insurance costs in 2026. IMA will discuss the state of insurance market for public entities, and the County's insurance program, renewal, and options for 2026 insurance coverage. Staff requests the Board decide on the insurance coverage for 2026 based on the range of criteria presented no later than December 31, 2025.

**Alternatives:** Alternatives will be discussed at the study session.

**Fiscal Impact:** Future fiscal impact will depend on cost of insurance premiums, increasing County's insurance deductible, or decreasing insurance coverage.

**Alignment with Strategic Implementation Strategies:** N/A

**Staff Recommendation:** Staff will provide a recommendation at the study session.

**Concurrence:** N/A