

2027 CSD Pool Renewal

Overview of the Renewal Process



Presenters

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Renewal Support

Property & Liability Questions

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Workers' Compensation Questions

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Billing Questions

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Introduction

2027 CSD Pool Renewal Overview



Timeline



**Workers'
Compensation**



**Property and
Liability**



Q&A



**Contact
Information**

Renewal Updates Timeline

2027 CSD Pool Renewal Overview



- We will email Property & Liability (P&L) and Workers' Compensation (WC) renewal invitations separately in Early to Mid-September. Within that email, we will include various information on rates, coverage changes, reminders about renewal, and a link to the website. We emailed WC renewal preview with key dates to you on July 22.
- Several reminders to submit your renewal information will be issued throughout September and October.
- **The website will close end of business on October 30 for P&L renewal. For WC, the deadline is December 1.**
- We will begin reviewing your renewal update submissions on a first in/first out basis. If we have any questions or are missing details on your submission, we will reach out to you.



When Will I Get My Renewal Documents?



2027 CSD Pool Renewal Overview

- Members who qualify as a small member will have their renewal documents issued in late August/early September. **For WC, if you are a Board Member Only (BMO) district, we issued your 2027 renewal packet via email on August 3.**
- We will begin issuing P&L and WC coverage documents after October 1.
- **NOTE: Workers' Compensation and Property/Liability renewals will be processed and issued separately.**
- We review renewal submissions in the order your complete submission was received. If you are in a time crunch due to unforeseen events or hardship, please let us know two weeks in advance.
- The sooner you submit your updates, the sooner we will get your 2027 coverage documents to you!



Payment

2027 CSD Pool Renewal Overview



- **Property and Liability Renewal** payments are due by 01/01/2027
 - For Property and Liability non-deferred districts, automatic cancellation occurs after 60 days (March 1) per the Intergovernmental Agreement (IGA)
 - For Property and Liability deferred districts, cancellation occurs after 90 days (March 31)
- **Workers' Compensation Renewal** payments are due by 01/01/2027; however, payments are due by 01/08/2027 to receive the Early Payment discount. Intent to Cancel notices will be issued on February 1 for non-payment.
- Payment can be made by check or online at [E-Bill Express](#)
 - If by check, please include a copy of your invoice to ensure payment is applied accurately
- Quarterly Pay Plans are available for Property/Liability non-deferred districts and some non-BMO Workers' Compensation districts
 - If your district requires more time to pay, inform us before December 1 to discuss your options



Renewal System

2027 CSD Pool Renewal Overview

REMINDER

- Please whitelist the domain origamirisk.com and the email notifications@csdpool.org to ensure you receive communications (renewal coverage documents will also be sent from this address).
- If you do not, incoming email communication may be marked as spam, making it easy to miss upcoming deadlines.



Workers' Compensation



Workers' Compensation Renewal

2027 CSD Pool Renewal Overview

- Board Member Only (BMO) districts with no employees – \$450 per year (minus applicable discounts)
 - No online update required; BMO members received automatic renewals on August 3
 - BMO coverage applies to administrative duties only
 - Let us know if a board member stipend is greater than \$1,200
- All other districts with at least one employee – budget 5-10% increase
 - Renewal instructions will be emailed by September 12, 2026; renewal updates due October 16, 2026
 - Report 2027 estimated annual payrolls for each individual employee; review employee classifications
 - Once submitted online, renewal issuance will begin by early October, pending receipt of approved rating factors by the Division of Insurance; most renewals will be issued by the end of October
 - In absence of your update, an automatic 10% increase on payroll will be applied December 1
 - Payment (or proof of payment) must be received by January 8, 2027 to retain Early Pay Discount
- All WC Coverages
 - Renewal payments are due by January 1, 2027
 - Intent to Cancel Notices will be issued February 1, 2027 to districts with outstanding renewal balances



Workers' Compensation Renewal (Cont.)

2027 CSD Pool Renewal Overview

Individual Payroll Schedule Example Update based on budgeted or projected payroll for 2027

First Name	Last Name	Official Job Title	Classification Code	Employment Status	Estimated Annual Payroll
John	Smith	Office Assistant	8810	Full Time	\$50,000
David	F.	Board Member	8811	Volunteer	\$1,200
J.	Brown	Firefighter	7710	Part Time	\$30,000
Ben	Griffin	Water Operator	7520	Full Time	\$60,000



Workers' Compensation Renewal (Cont.)

2027 CSD Pool Renewal Overview

Online Renewal Process for Non-BMO Members

- Division of Workers' Compensation requires self-insured pools to collect individual employee job title, payroll and employment status.
- Tips:
 - Members will be required to fill out individual employee name (or identifier), estimated annual payroll, official job title, employment status and class code
 - If a budgeted position has not been filled, employee name should be entered as "Open". This applies to all seasonal positions to be filled
 - Identical positions must be listed on schedule. Employees expected to leave employment during the 2027 calendar year still need to be listed on the employee schedule with prorated payroll
 - Double check your total payroll and employee count on spreadsheet
 - Make sure all fields are complete because missing information will trigger another data request
 - Overtime pay should be converted to straight pay

Property and Liability



Renewal Exposure Updates

2027 CSD Pool Renewal Overview



- Renewal instructions will be emailed in Early September. The due date to submit your renewal information is close of business October 30.
 - *If updates are not received by that date, an automatic 10% increase will be applied to the contribution and renewal documents automatically issued.*
- The renewal survey requires districts to update their exposures so we have accurate information about the nature and extent of their operations and asset values.
- You will need to update your General Liability, Property, Inland Marine and Automobile schedules.
- You may be required to complete additional applications and/or documents depending on your selection of optional coverages. They will be included in the renewal survey or we will email them to you for completion.
- Let's look at these schedules and applications in more detail.



General Liability Schedule

2027 CSD Pool Renewal Overview

- We use the General Liability Schedule to obtain specifics about your premises and operations by using a variety of class codes. This helps us to set an appropriate contribution for the risks of your district.
- On the renewal survey, we will include a list of available class codes along with the exposure base to enter. These can include total operating expenses, total square footage of occupied premises, total payroll, number of board members, number of employees, etc.
- Not all class codes will apply to your district. Be sure to review the list to verify you are using the correct class codes and, if needed, add any that are applicable or delete any that no longer apply.
- **Two items that can be confusing** are Total Operating Expenses and Services Contracted Out to Others, so let's look at those in more detail.

Total Operating Expenses (TOE)

2027 CSD Pool Renewal Overview

- Use the Total Operating Expense (TOE) figure on your 2027 budget.
- You may use figures from your preliminary/draft budget if you do not anticipate any major changes. If, after finalizing your budget, there are major changes, let us know so we can revise the figure(s) accordingly.
- Amounts that can be subtracted or excluded from TOE include debt services, capital projects, interest on taxes, contingencies, reserves, and financial transfers to other districts, but not fees.
- If your district provides more than one service, such as water, sanitation, park and recreation, etc., divide your total operating expenses into each applicable class code based on your budget. If your expenses don't match any of the listed categories, enter them as "any other".
- Be sure to include all expenditures, even if they are payments to a vendor, contractor, utilities, and other fees.

Services Contracted Out to Others

2027 CSD Pool Renewal Overview

- We consider expenses for services a district contracts out by choice, or by nature of the fact that the district does not have its own employees, as Services Contracted Out to Others (SCO).
- Do not include an expense or fee for services contracted out by necessity.
 - For example, although districts contract out audit services, legal services, election expenses, insurance and utilities, they do so by necessity because these services cannot be performed by a district.
- Because the liability risk associated with these services is transferred to another party by contract, it reduces a district's exposure; therefore, we apply a contribution credit against these expenses.
- Qualifying SCO expenses should be listed under class code 900.
- **A district's SCO figure should never equal or exceed the TOE figure reported**, so please be sure to double check your numbers to ensure this isn't the case.

Sanitation Maintenance Warranty Deductible Endorsement

2027 CSD Pool Renewal Overview

- If your district has budgeted sanitation operation expenses, you are eligible for a 33% discount on that portion of your General Liability contribution.
- To receive the discount, the Sanitation Maintenance Warranty Deductible Endorsement needs to be signed annually by an authorized representative of the district's Board.
- By signing annually, you warrant that sewer lines are regularly inspected and maintained in accordance with your district's procedures and industry best practices.
- A link to the endorsement will be available in Origami's renewal survey, and the completed form should be uploaded before the survey is submitted.

Property, Inland Marine and Automobile Schedules

2027 CSD Pool Renewal Overview

- As a reminder, for coverage to apply, a building, contents, pipes, outdoor property, equipment, automobile, etc. must be listed on the applicable schedule.
 - If it is not listed, it is not covered.
- Compare your asset/inventory lists to the schedule(s) so you can make appropriate changes (addition for a recent purchase or the deletion of an asset you no longer own).
- Review the valuation for your assets as we have the following options available:
 - Actual Cash Value (ACV)
 - Replacement cost (RC)
- We will include details about each scheduled asset. As you review the schedules, please correct any inaccurate information, i.e. location address, building information, equipment make and model, equipment serial number, vehicle make and model, vehicle identification number (VIN), etc.

Business Income

2027 CSD Pool Renewal Overview

- Business Income coverage, including extra expenses and normal payroll, reimburses lost income and extra costs associated with a covered property loss.
 - For example, if a rec center closes due to a fire, there may still be ongoing payments for utilities, lost funds from patrons that would normally have been collected, and extra costs for relocating administrative staff to a temporary office and payroll of critical employees. Business Income could cover those ongoing payments up to the limit of coverage.
- All members with scheduled property automatically have Business Income, Extra Expense and Rental Income coverage with a \$250,000 limit for ALL Scheduled Properties per the Property Coverage Document.
 - If this limit is not enough to keep the district's services running, you can increase it as necessary.
 - To assist you in determining an adequate limit to cover your maximum possible loss of income, complete the customized public entity worksheet on our website. (<https://csdpool.org/renewal>)
- If you request a limit higher than \$250,000, a completed, signed worksheet will be required. A link to the form will be available in Origami's renewal survey, and the completed, signed worksheet should be uploaded before the survey is submitted.



Wind and Hail Deductible Endorsement

2027 CSD Pool Renewal Overview

- All members will continue to have the Wind and Hail Deductible Endorsement attached to your Property Coverage, regardless of location.
 - This endorsement states that in the event of damage to a scheduled building or outdoor property caused by wind or hail, the deductible is increased to 2% of the value of the covered damaged property and applicable business income, subject to a \$5,000 minimum and \$50,000 maximum per occurrence, unless a higher deductible is scheduled at the damaged location.
 - For members whose total real property and outdoor property values exceed \$25M, the maximum deductible per occurrence is \$75,000.
- For an additional contribution, the Pool has an optional deductible buyback endorsement available which reduces the Wind/Hail deductible to \$5,000 per occurrence.
 - This endorsement must be added to your Property coverage no later than May 1, otherwise it will be unavailable until the next renewal.
 - When located in a hail prone county (Adams, Arapahoe, Boulder, Denver, Douglas, El Paso, Fremont, Jefferson, Larimer, Park, Pueblo, Teller and Weld), the additional charge is 33% of a district's property contribution. For all other districts, the additional charge is 10%.
- Please enter a note in your renewal survey if you would like to consider purchasing the deductible buyback endorsement for your district and we will provide a quote.

SambaSafety

2027 CSD Pool Renewal Overview

- This is risk management software available to districts to allow near real-time alerts when employees receive driving violations to allow you to proactively address any needed training to reduce accidents and expenses and in turn save costs of claims, contribution increases, and litigation.
- Any member that is not actively using SambaSafety, or does not keep their driver list current, will receive a 5% surcharge against their Auto Liability and Auto Physical Damage contribution. [Read our article for more information.](#)
- Program details: <https://www.csdpool.org/motor-vehicle-reporting>
- If you would like to sign up, email info@csdpool.org



Certificates of Coverage

2027 CSD Pool Renewal Overview

- A list of current certificate holders will be included in your renewal survey. Please review them for accuracy to determine if any certificates are out of date and need to be deleted.
- Be sure to verify each certificate holder's mailing address for accuracy. We mail hard copies to each holder as current proof of your district's coverage, so having an accurate address will avoid delays in delivery.
 - You may see "Bad Address" indicated on some of your certificates. This means we attempted to mail the certificate, and it was returned by USPS as undeliverable. If the certificate is still required, email us a valid mailing address so we can make the appropriate changes; otherwise, all certificates with "Bad Address" will be deleted prior to renewal documents being issued. [Certificate Request Form](#)
- If you see a certificate is missing, complete the form on our website and return it to us so we can add it. You can either upload the completed form before the survey is submitted or send the updates to us via email at pc@csdpool.org.
 - We may contact you if we have questions about the purpose of the certificate, and a complete copy of the contract may be requested.



2027 Rates

2027 CSD Pool Renewal Overview

- The Multi-Program Discount is increasing from 8% to 10% for 2027.
- Rate increases ranging from 1% to 6% will be applied based on the performance of each district type.
- Flood rates for properties located in Zone A will increase by 5%.
- Annually, a district's individual experience (similar to a Workers' Comp e-mod) is calculated to determine if any adjustments are needed by coverage line. The formula uses the previous eight years of losses and contributions to determine a Net Loss Ratio. To minimize the impact a severe loss year can have, we limit the total loss amount to 3 times the contribution amount and any rate changes are limited to a 25% increase or decrease.
- After a district has been a Pool member for 7 or more consecutive years, they are eligible for a continuity credit ranging from 1% to 20% based on a sliding scale of years of participation with the Pool and their overall loss ratio.



2027 Rates (Cont.)

2027 CSD Pool Renewal Overview

- For a district in a hail prone county, there will be a 7% increase to the current Property and Auto Physical Damage hail surcharge rate. This surcharge was added after the large 2018 hail losses. We are implementing incremental increases over 10 years in order to achieve rate stabilization and help avoid rate spikes when bad weather occurs.
- Volunteer Accident rates will remain flat for 2027 while the minimum contribution will increase from \$50 to \$60.
- More details about the changes for 2027 including a list of rate increases by district type will be included with your renewal invitation, presented at the annual membership meeting and available under the “Renewal Information Hub” banner on our website.
- Coverage changes are being made to the Property and Public Entity Liability Coverage Documents. The Property coverage is being broadened while Public Entity Liability Coverage, specifically General Liability will be changed to exclude damages arising from Generative Artificial Intelligence.
- These and all of the 2027 coverage documents will be posted on our website by December.



Questions?



Reminders and Upcoming Events

Annual Membership Meeting – September 16

To watch for future updates, visit csdpool.org/renewal or follow us on social media!



[CSD Pool Facebook](#)



[CSD Pool LinkedIn](#)

Thank You!

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