Colorado Special Districts Property and Liability Pool

2027 RENEWAL REVIEW

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Property and Liability

Workers' Compensation

Updated August 2026

PROPERTY AND LIABILITY

A. RATE CHANGES:

Each year an analysis is completed on the performance of the Colorado Special Districts Property and Liability Pool (CSD Pool) to determine what areas, if any, will change for the next program year, which runs January 1st through to the end of December 31st. For 20267 based on experience by district type, the following rate increases will apply:

	Property / Inland Marine	Auto Physical Damage	Equipment Breakdown	Crime / Identity Theft
Cemetery	4%	6%	1%	1%
Drainage	2%	4%	1%	1%
Fire / Ambulance	3%	6%	1%	1%
Hospital / Health	1%	3%	2%	1%
Improvement	3%	6%	1%	1%
Inactive	0%	0%	0%	1%
Irrigation	1%	6%	1%	1%
Library	2%	6%	1%	1%
Metropolitan	2%	5%	1%	1%
Mineral	1%	1%	1%	1%
Park & Recreation	3%	4%	2%	1%
Pest Control	4%	4%	1%	1%
Sanitation	1%	4%	1%	1%
Soil Conservation	1%	3%	1%	1%
Transit	1%	3%	1%	1%
Water	3%	6%	1%	1%
Water Conservancy	3%	6%	1%	1%
Water Conservation	1%	3%	1%	1%
Water and Sanitation	1%	6%	1%	1%
Water Control	1%	1%	1%	1%

	General Liability	Automobile Liability	Public Officials Liability	No-Fault Water/Sewer
Cemetery	3%	3%	3%	0%
Drainage	3%	3%	3%	0%
Fire / Ambulance	3%	6%	6%	0%
Hospital / Health	3%	3%	3%	0%
Improvement	3%	3%	3%	0%
Inactive	3%	3%	3%	0%
Irrigation	3%	3%	3%	5%
Library	3%	3%	6%	0%
Metropolitan	4%	4%	4%	5%
Mineral	3%	3%	3%	0%
Park & Recreation	4%	4%	5%	0%
Pest Control	3%	3%	3%	0%
Sanitation	4%	4%	4%	5%
Soil Conservation	3%	3%	3%	0%
Transit	3%	6%	6%	0%
Water	4%	4%	6%	5%
Water Conservancy	3%	3%	3%	5%
Water Conservation	3%	3%	3%	5%
Water and Sanitation	5%	5%	5%	5%
Water Control	3%	3%	3%	0%

1. Property values are adjusted annually to account for changes in supply costs, cost of materials, contractor costs, etc. For 2027 building values will increase between 2.5% and 3% based on construction type while Contents and Inland Marine scheduled items will increase by 6.9%.

2. Annually, we evaluate an individual member's experience to determine if any adjustments are necessary. We do this by using eight (8) years of claim and contribution data. This experience factor is calculated under six individual coverage lines which are Property, General Liability, No-Fault Water Intrusion/Sewer Backup, Public Official's Liability, Auto Liability and Auto Physical Damage. Losses are limited to three (3) times the contribution to minimize the impact a severe loss year can have. Any change by coverage line is limited to 25% to avoid any large swing to a member. A member can earn up to a 60% credit or a 100% debit annually. Comparing a new year with the year dropping off (the ninth year) is a good predictor of where experience rating for any one coverage line is headed. For 2027, the eight (8) years included in the experience calculation are 2018 through 2025.

3. Continuity Credits – Available after seven (7) years with the CSD Pool and ranges from 1% to 20% based on a sliding scale of years in the CSD Pool and a members loss ratio. Typically, a credit increases 1% every year except where loss ratios increase, then a reduction in credit would occur.

4. The CSD Pool implemented a hail surcharge under Property and Auto Physical Damage after the large 2018 hail losses. Rather than adding a large surcharge, it was decided to add incremental increases over a 10-year period to achieve rate stabilization and help avoid rate spikes when bad weather occurs. Still within that incremental period, we will increase the hail surcharge by another 7% in the hail prone counties for both Property (applies to building values) and Other than Collision (OTC) Auto Physical Damage (applies to vehicle cost). As a reminder, hail counties include Adams, Arapahoe, Boulder, Denver, Douglas, El Paso, Fremont, Jefferson, Larimer, Park, Pueblo, Teller and Weld.

5. Members who do not participate in the SambaSafety continuous driver monitoring software service will continue to receive a 5% surcharge on their rate under Automobile Liability and Automobile Physical Damage coverages.

6. The flood rate for properties located in high-risk Zone A will increase by 5%.

7. If any districts have a Business Income/Extra Expense limit higher than the $250,000 included in the coverage form, a completed Business Income Worksheet will be required. The 2027 worksheet can be found on our website.

8. Automobile values have been trended annually to account for depreciation for most vehicles (excluding any vehicle on a replacement cost valuation which includes emergency vehicles). For 2027, we will trend the values down by 2.5% with the exception of automobiles valued at replacement cost. Those vehicles will not be trended down.

9. The rate for Volunteer Accident coverage will remain flat for 2027 and the minimum contribution charge will increase from $50 to $60.

10. The Multi-Program Discount percentage is being increased in 2027 from 8% to 10%.

B. COVERAGE CHANGES:

Updates are being made to the Property Coverage Form for 2026. Coverage is being clarified to state that in the event of a loss caused by a Public Safety Power Supply (PSPS) outage, Business Income will apply after a 24-hour waiting period. An endorsement is being added to the Public Entity Liability coverage to clarify that the CSD Pool will exclude liability for bodily injury, personal injury, property damage and advertising injury arising out of Generative Artificial Intelligence (defined). The coverage documents will be available on our website by December 1.

WORKERS' COMPENSATION

A. Rate Changes:

1. For districts with at least one employee, please budget a 5-10% increase to account for the overall member loss experience and inflationary pressure. We expect to have final rates released by October.
2. Individual members may receive additional increases based on their loss experience, payroll growth, and status of the Cost Containment participation. They may receive a mandatory or increased deductible, and/or we may require loss prevention for any frequency issues. We will reach out to discuss these types of changes with members in due course.
3. For Board Member Only (BMO) districts, the annual minimum contribution of $450 less applicable discount(s) will remain the same in 2027.
4. All fire districts must maintain their membership in the Cancer Award Program in the Colorado Firefighter Trust through December 31, 2027 to receive full year WC coverage in 2027.

RENEWAL TIMELINE REMINDER

- For members with Board Member Only (BMO) Workers' Compensation (WC), coverage has been automatically renewed and your 2027 coverage documents were issued and emailed around August 3.
- For qualifying members with minimum contributions for Liability and Crime, coverage will be automatically renewed, and renewal documents will be issued and emailed by the end of August.
- Property & Liability (P&L) Renewal invitations will be emailed early to mid-September. Within that email, we will include a link to the renewal application for your completion, and we will provide information on rate changes, coverage changes, and reminders about the renewal process.
- P&L renewal information should be submitted by end of business October 30 as the website will close. We will email several reminders to submit renewal information throughout September and October.
- WC renewal submission information will be due by October 17.
- We will begin reviewing your updates on a first-in/first-out basis and get back to you if we have any questions or if we determine there are missing details on your submission. As a reminder, **Workers' Compensation and Property/Liability renewals are processed and issued separately.**
- We will begin issuing P&L renewal documents October 1 and they will be processed in the same first in / first out basis from when your complete submission was received. The sooner you submit your complete submission, the sooner we can issue your 2027 coverage documents.
- For P&L members who do not respond by end of business October 30, we will automatically issue P&L renewals starting in early November with a 10% surcharge applied to the contribution.
- For WC members who do not respond by end of business December 1, we will automatically issue WC renewals with a 10% penalty for anticipated inflation and wage growth.