



# Colorado Special Districts Property and Liability Pool

## 2024 ANNUAL BOARD MEETING SCHEDULE

All Meetings held at 9:00 a.m. MT unless otherwise noted

**January Board Meeting: Friday, January 19**

**March Board Meeting: Friday, March 15**

**May Planning Meeting: Thursday, May 16**

**May Board Meeting: Friday, May 17**

**July Board Meeting: Thursday, July 11**

**Held at Hyland Hills Golf Clubhouse Spruce Room 9650 N. Sheridan Blvd. Westminster, CO 80031 from 9:00 a.m. - 12:00 p.m.**

**CSD Pool Annual Membership Meeting: Wednesday, September 11**

**Held at SDA Conference Tuesday, September 10 – Thursday, September 12; Time TBD**

**October Board Meeting: Friday, October 18**

**December Board Meeting: Friday, December 13**

*Please note that all Board Meetings will be offered in person at the SDA office,  
except where noted, located at:*

*225 E 16th Ave, Ste 1000 Denver, CO 80203*

*A virtual option is also available for each meeting.*

# January 19 - Meeting of the CSD Board of Directors



January 19, 2024 09:00 AM - 12:00 PM Mountain Time (US & Canada) Mountain Standard Time

Agenda Topic	Presenter	Time	Page
Call Meeting to Order	James Heckman	09:00 AM-09:01 AM	
1. <a href="#">Returning Board Member Stan Gengler</a>	James Heckman	09:01 AM-09:04 AM	5
2. <a href="#">Consent Agenda Recommendations Memo</a>	James Heckman	09:04 AM-09:05 AM	6
2.1 <a href="#">Consent Agenda Recommendations Display</a>			7
3. Consent Agenda Items		09:05 AM-09:07 AM	8
3.1 <a href="#">Approval of the December Board Meeting Minutes</a>	James Heckman		8
3.2 <a href="#">Historical Claims Overview and Loss Ratio Report Memo</a>	Joseph DePaepe		13
3.2.1 <a href="#">Report as of November 30, 2023</a>			14
3.3 <a href="#">Aged Accounts Receivable Report Memo</a>	Jennifer J. Alvarado		17
3.3.1 <a href="#">2023 Property and Liability Aged Receivables</a>	Ana Holdren		18
3.4 <a href="#">New and Lost Business Report for P&amp;L and WC Memo</a>	Jennifer J. Alvarado		19
3.4.1 <a href="#">New and Lost Business Report for P&amp;L 2023</a>	Ana Holdren		20
3.4.2 <a href="#">New and Lost Business Report for WC 2023</a>	Jennifer J. Alvarado		21
3.4.3 <a href="#">New and Lost Business Report for P&amp;L 2024</a>	Ana Holdren		22
3.4.4 <a href="#">New and Lost Business Report for WC 2024</a>	Jennifer J. Alvarado		23

3.5	<a href="#">Workers' Compensation Reinsurance Receivables Memo</a>	Paula Lowder		24
3.6	<a href="#">2024 Environmental Legal Liability Renewal Update Memo</a>	Ana Holdren		25
3.7	<a href="#">2024 Identity Recovery Renewal Memo</a>	Ana Holdren		26
3.7.1	<a href="#">Identity Recovery Reinsurance Agreement</a>			27
3.7.2	<a href="#">Addendum No. 11</a>			42
3.8	<a href="#">2024 Equipment Breakdown Renewal Memo</a>	Ana Holdren		44
3.9	<a href="#">2024 Board Crime Coverage Anniversary Renewal Memo</a>	Ana Holdren		45
3.10	<a href="#">2024 Member Crime Renewal Memo</a>	Ana Holdren		46
3.11	<a href="#">2024 Volunteer Accident Renewal Memo</a>	Ana Holdren		47
3.11.1	<a href="#">Volunteer Accident Policy Declaration</a>			48
3.12	<a href="#">2024 Terrorism and Sabotage and Malicious Attack Coverage Memo</a>	Ana Holdren		54
3.12.1	<a href="#">2024 Terrorism Master Reinsurance Contract</a>			55
3.13	<a href="#">Communications Update Memo</a>	Alex Terlecky		62
3.14	<a href="#">Designation of Location for Public Notice of Meetings Memo</a>	Jennifer J. Alvarado		63
3.15	<a href="#">Insurance Market Trends Update Memo</a>	Joseph DePaepe		64
3.15.1	<a href="#">Insurance Market Trends Article Display</a>			65
3.15.2	<a href="#">Amwins Market Overview</a>			71
4.	<a href="#">Report From Claims Management Committee Memo</a>	Joseph DePaepe	09:07 AM-09:50 AM	73
4.1	<a href="#">P&amp;L New Claims Count Summary as of November 30, 2023</a>			74

4.2	<a href="#">WC New Claims Count Summary as of November 30, 2023</a>			75
4.3	<a href="#">Strategic Claims Tracking Report as of December 30, 2023</a>			76
5.	<a href="#">November 2023 Interim Financial Statement Memo</a>	Joseph DePaepe	09:50 AM-10:20 AM	85
5.1	<a href="#">November Interim Financial Statement</a>			86
Break			10:20 AM-10:35 AM	
6.	<a href="#">Property Coverage Aggregate Stop Loss Deductibles Memo</a>	Ana Holdren	10:35 AM-10:40 AM	96
6.1	<a href="#">Historical Property Reinsurance Values Report</a>			97
7.	<a href="#">2024 Property Reinsurance Renewal Memo</a>	Ana Holdren	10:40 AM-10:45 AM	98
7.1	<a href="#">CSD Pool Program Structure 2024</a>			99
7.2	<a href="#">2024 Property Terrorism Election Forms</a>			100
8.	<a href="#">2024 Liability Reinsurance Renewal Update Memo</a>	Ana Holdren	10:45 AM-10:50 AM	103
8.1	<a href="#">Liability Reinsurance 2024 Binder Genesis</a>			104
8.2	<a href="#">Liability Reinsurance 2024 Binder Hudson/Euclid</a>			115
9.	<a href="#">WC and P&amp;L TPA Claims Audit Recommendation Memo</a>	Paula Lowder	10:50 AM-11:00 AM	125
9.1	<a href="#">Engagement Letter for 2024 TPA Claims Audit</a>			126
10.	<a href="#">Investment Advisor Market Update Memo</a>	Joe DePaepe, Glenn Scott, Nicolas Yip	11:00 AM-11:05 AM	130
10.1	<a href="#">MSSB Yearend Investment Statement</a>	Glenn Scott & Nicolas Yip		131
10.2	<a href="#">Investment Managers Current Market Report</a>	Glenn Scott & Nicolas Yip		144

11.	<a href="#">Expulsion Committee Annual Appointment and Duties Memo</a>	Jennifer J. Alvarado	11:05 AM-11:10 AM	153
12.	<a href="#">Investment Committee Annual Appointment and Duties Memo</a>	Jennifer J. Alvarado	11:10 AM-11:15 AM	154
13.	<a href="#">Officer Election for President, Vice President, Secretary, and Comptroller Memo</a>	Jennifer J. Alvarado	11:15 AM-11:20 AM	155
14.	<a href="#">Panel Attorney Applications Memo</a>	Dianne Criswell	11:20 AM-11:25 AM	156
14.1	<a href="#">Kelly Kafer Application</a>			157
14.2	<a href="#">Kelly Kafer Resume</a>			161
14.3	<a href="#">Tiffany Toomey Application</a>			162
14.4	<a href="#">Tiffany Toomey Resume</a>			166
15.	<a href="#">Board Compensation Analysis</a>	Dianne Criswell	11:25 AM-11:30 AM	167
15.1	<a href="#">Board Compensation Analysis</a>			169
16.	<a href="#">Revised Origami Contract Assignment Agreement Memo</a>	Dianne Criswell	11:30 AM-11:35 AM	174
16.1	<a href="#">Revised Origami Assignment of Contract</a>			175
17.	Legislative Update	Ann Terry	11:35 AM-11:45 AM	
18.	Legal Update	Dianne Criswell	11:45 AM-11:55 AM	
19.	Other Business		11:55 AM-12:00 PM	
	Adjourn	Jim Heckman		

# March 15 - Meeting of the CSD Board of Directors



March 15, 2024 09:00 AM - 12:00 PM Mountain Time (US & Canada) Mountain Standard Time

Agenda Topic	Presenter	Time	Page
Call Meeting to Order	James Heckman	09:00 AM-09:01 AM	
1. <a href="#">Consent Agenda Recommendations Memo</a>	James Heckman	09:01 AM-09:02 AM	5
1.1 <a href="#">Consent Agenda Recommendations Display</a>			6
2. Consent Agenda Items		09:02 AM-09:05 AM	7
2.1 <a href="#">Approval of the January Board Meeting Minutes</a>	James Heckman		7
2.2 <a href="#">Historical Claims Overview and Loss Ratio Report Memo</a>	Joseph DePaepe		13
2.2.1 <a href="#">Report as of January 31, 2024</a>			14
2.3 <a href="#">Yearend 2023 Unaudited Financial Statement Memo</a>	Joseph DePaepe		17
2.3.1 <a href="#">2023 Yearend Unaudited Interim Financial Statement</a>			18
2.4 <a href="#">McGriff 2024 Management Fee Adjustment - First Amendment Memo</a>	Jennifer J. Alvarado		28
2.4.1 <a href="#">First Amendment to 2024 Management Agreement</a>			29
2.5 <a href="#">Aged Accounts Receivable Report Memo</a>	Ana Holdren		31
2.5.1 <a href="#">Property and Liability 2023 Over 60 Day Aged Receivable Report</a>			32
2.6 <a href="#">New and Lost Business Reports Memo</a>	Jennifer J. Alvarado		33
2.6.1 <a href="#">2023 New and Lost Business Report for P&amp;L</a>	Ana Holdren		34

2.6.2	<a href="#">2023 New and Lost Business Report for WC</a>	Jennifer J. Alvarado		35
2.6.3	<a href="#">2024 New and Lost Business Report for P&amp;L</a>	Ana Holdren		36
2.6.4	<a href="#">2024 New and Lost Business Report for WC</a>	Jennifer J. Alvarado		38
2.7	<a href="#">Pool Board Trustees Errors &amp; Omissions Liability Policy</a>	Ana Holdren		40
2.7.1	<a href="#">Public Entity Board Liability Renewal Application</a>			41
2.7.2	<a href="#">Supplemental Public Entity Board Management Liability Application</a>			45
2.8	<a href="#">Liability Reinsurance Endorsements and 2024 Reinsurance Contracts Memo</a>	Ana Holdren		47
2.8.1	<a href="#">Liability Reinsurance Endorsements Hudson 2023 YE Audit</a>			48
2.8.2	<a href="#">Genesis 2024 Reinsurance Contract</a>			50
2.8.3	<a href="#">Euclid 2024 Reinsurance Contract</a>			73
2.9	<a href="#">Terrorism, Sabotage, &amp; Malicious Attack Reinsurance Agreement Memo</a>	Ana Holdren		78
2.10	<a href="#">Cyber Program Placement Memo</a>	Ana Holdren		80
2.11	<a href="#">Insurance Market Trends Update Memo</a>	Joseph DePaepe		81
2.11.1	<a href="#">Zywave Market Trends Article</a>			82
2.11.2	<a href="#">McGriff Market Update</a>			87
3.	<a href="#">Report From Claims Management Committee Memo</a>	Joseph DePaepe	09:05 AM-09:20 AM	88
3.1	<a href="#">P&amp;L New Claims Count Summary as of January 2024</a>			89

3.2	<a href="#">WC New Claims Count Summary as of January 2024</a>			90
3.3	<a href="#">Strategic Claims Tracking Report as of February 2024</a>			91
4.	<a href="#">Actuarial Report for Yearend 2023 and Projections for 2024 Memo</a>	Joseph DePaepe	09:20 AM-10:20 AM	100
4.1	<a href="#">Reserve Analysis &amp; Loss Forecast Report</a>			101
4.2	<a href="#">Actuarial Analysis - Board Presentation</a>	Jack Pipa		147
Break			10:20 AM-10:35 AM	
5.	<a href="#">Introduction of CLA Draft YE 2023 Financial Audit Report Memo</a>	Joseph DePaepe	10:35 AM-10:45 AM	198
5.1	<a href="#">Auditor's Letter to the Board of Directors</a>			199
5.2	<a href="#">Management Representation Letter to Pool Administrator</a>			202
5.3	<a href="#">Journal Entry Adjustment</a>			207
5.4	<a href="#">Yearend Draft Financial Audit</a>			208
6.	<a href="#">2024 Revised Final Budget Request Memo</a>	Joseph DePaepe	10:45 AM-10:50 AM	231
6.1	<a href="#">2024 Revised Final Budget</a>			232
7.	<a href="#">WC Surplus &amp; Rate Adequacy by Entity Type Memo</a>	Joseph DePaepe	10:50 AM-10:55 AM	237
7.1	<a href="#">Historical WC Surplus &amp; Rate Adequacy Analysis Display</a>			239
8.	<a href="#">Calendar Year Financial Statement Memo</a>	Joseph DePaepe	10:55 AM-11:00 AM	244
8.1	<a href="#">Calendar Year Financial Surplus Report</a>			245
9.	<a href="#">Safety and Loss Prevention Activity Update Memo</a>	Josh Barkley	11:00 AM-11:05 AM	251
10.	<a href="#">Performance Review 2024 Criteria for Administration Team</a>	Joseph DePaepe	11:05 AM-11:25 AM	253
11.	<a href="#">Proposed Issues for May Planning Meeting Memo</a>	Joseph DePaepe	11:25 AM-11:35 AM	258



11.1	<a href="#">2024 Pool Board Retreat RSVP</a>	Meredith Quarles		259
12.	Legislative Update	Ann Terry	11:35 AM-11:45 AM	
13.	Legal Update	Dianne Criswell	11:45 AM-11:55 AM	
14.	Other Business		11:55 AM-12:00 PM	
	Adjourn	Jim Heckman		

## Education and Planning Meeting for 2025 Renewal

Thursday, May 16, 2024

8:30 AM – 4:00 PM

8:30 – 8:40	<p><b>Joseph DePaepe</b> CPCU, CIC Pool Administrator Executive Vice President <i>McGriff Insurance Services, LLC</i></p>	<ul style="list-style-type: none"> <li>◆ Introductions</li> <li>◆ Welcome Board Members &amp; Guests</li> <li>◆ Ryan Erickson Introduction</li> <li>◆ Logistics – Breaks, Lunch, Exits, Dinner</li> <li>◆ Review Planning Packet Agenda and Contents</li> </ul>
8:41 – 8:45	<p><b>Joseph DePaepe</b> CPCU, CIC Pool Administrator Executive Vice President <i>McGriff Insurance Services, LLC</i></p>	<p><b>Review Meeting Objectives</b></p> <ul style="list-style-type: none"> <li>◆ Initial Q&amp;A</li> <li>◆ Overview of the Pool’s Financial Performance</li> <li>◆ Review Pool Programs</li> <li>◆ New Administrative Initiatives</li> <li>◆ Review Administration Strategies and Obtain Board Direction for July finalization of 2024 Renewal</li> </ul>
8:46 – 10:00	<p><b>Guest Speaker</b> <b>Sam Light</b> General Counsel <i>CIRSA - CO Intergovernmental Risk Sharing Agency</i></p>	<p><b>Section 1 – CIRSA Organization Overview</b></p> <ul style="list-style-type: none"> <li>◆ Sam Light Introduction</li> <li>◆ CIRSA Introduction and Executive Summary</li> </ul>
10:01 – 10:10	<b>BREAK</b>	
10:11 – 10:35	<p><b>Joseph DePaepe</b> CPCU, CIC Pool Administrator Executive Vice President <i>McGriff Insurance Services, LLC</i></p>	<p><b>Section 2 – Overview of Pool Statistics and Issues</b></p> <ul style="list-style-type: none"> <li>◆ Historical Data and Financial Ratios</li> <li>◆ Financial Ratio Comparison to Peers, Competitors, and Industry</li> <li>◆ Financial Performance and Ratio Comparison to SDAO</li> <li>◆ Annual Administration Cost Comparison to SDAO</li> <li>◆ Overall Pool Loss Ratio by Contribution Size</li> <li>◆ Risk Identification Review of Pool’s Operational Risk</li> <li>◆ Review Current Surplus Goal</li> </ul>

10:36 - 11:00	<p><b>Jennifer J. Alvarado</b> Deputy Pool Administrator Senior Vice President <i>McGriff Insurance Services, LLC</i></p> <p><b>Alex Terlecky</b> Pool Administration Communications Manager Assistant Vice President <i>McGriff Insurance Services, LLC</i></p>	<p><b>Section 3 – Overall Pool 2024 Administration Program</b></p> <ul style="list-style-type: none"> <li>◆ Client Service Plan for Administration Team</li> <li>◆ Update on Administrative Initiatives</li> <li>◆ Marketing Plan and Programs and Services Usage Report</li> <li>◆ 2023 Vision Survey</li> </ul>
11:01 – 11:29	<p><b>Ana Holdren</b> Pool Administration Property &amp; Liability Operations Director Vice President <i>McGriff Insurance Services, LLC</i></p>	<p><b>Section 4 – Property and Ancillary Lines</b></p> <ul style="list-style-type: none"> <li>◆ Historical Claims Overview</li> <li>◆ Underwriting for 2024 Membership Renewal</li> <li>◆ Reinsurance Renewal Placement</li> </ul>
11:30 – 12:45	<b>LUNCH</b>	
12:46 - 1:05	<p><b>Ana Holdren</b> Pool Administration Property &amp; Liability Operations Director Vice President <i>McGriff Insurance Services, LLC</i></p>	<p><b>Section 5 – Public Entity Liability Programs</b></p> <ul style="list-style-type: none"> <li>◆ Liability Programs Overview</li> <li>◆ Historical Claims Overview</li> <li>◆ Underwriting for 2024 Membership Renewal</li> <li>◆ Reinsurance Renewal Placement</li> </ul>
1:06 – 1:25	<p><b>Lei Shi</b> CRM, AU, CIC Pool Administration Strategic Risk Programs Advisor Account Executive, AVP <i>McGriff Insurance Services, LLC</i></p> <p><b>Paula Lowder</b> Pool Administration Claims Advocate Claims Consultant, VP <i>McGriff Insurance Services, LLC</i></p>	<p><b>Section 6 – Workers’ Compensation and E.L. Program</b></p> <ul style="list-style-type: none"> <li>◆ Program and Membership Metrics</li> <li>◆ Program Loss Overview</li> <li>◆ Program Financial Summary</li> <li>◆ Program Goals and Strategies</li> <li>◆ Program Outlook</li> </ul>
1:26 – 1:45	<p><b>Kyle Brown</b> Pool Administration Safety and Loss Prevention Consultant Assistant Vice President <i>McGriff Insurance Services, LLC</i></p>	<p><b>Section 7 – Risk Management and Loss Prevention</b></p> <ul style="list-style-type: none"> <li>◆ Loss Control Overview</li> <li>◆ Incident Investigations</li> <li>◆ Expanding District Training Opportunities</li> <li>◆ Safety Manual Completion and Rollout</li> <li>◆ Stewardship Report</li> <li>◆ Member Reward and Recognition Programs</li> </ul>
1:46 – 2:00	<b>BREAK</b>	

<p><b>2:00 – 2:30</b></p>	<p><b>Jennifer J. Alvarado</b>  Deputy Pool Administrator  Senior Vice President  <i>McGriff Insurance Services, LLC</i></p>	<p><b>Section 8 – Board Underwriting Direction</b></p> <ul style="list-style-type: none"> <li>◆ Mission and Vision</li> <li>◆ Rating Philosophy and Methodology</li> <li>◆ Board Directed Long Term Goals and Objectives</li> <li>◆ Pool Administrator Short Term Action Plan</li> </ul>
<p><b>2:31 – 4:00</b></p>	<p><b>Joseph DePaepe</b> CPCU, CIC  Pool Administrator  Executive Vice President  <i>McGriff Insurance Services, LLC</i></p>	<p><b>Section 9 – Pool File Memorandums, Pool Administration Discussion, Board Underwriting Direction and Wrap Up</b></p> <ul style="list-style-type: none"> <li>◆ Open Discussion/Added Issues – If Any</li> <li>◆ Review Pool Memorandums and Administration Issues</li> <li>◆ Direction from Board for July Board Meeting</li> <li>◆ Closing Remarks from Board Members</li> </ul>

# May 17 - Meeting of the CSD Board of Directors



May 17, 2024 08:00 AM - 11:45 AM Mountain Time (US & Canada) Mountain Standard Time

Agenda Topic	Presenter	Time	Page
Call Meeting to Order	James Heckman	08:00 AM-08:01 AM	
1. <a href="#">Consent Agenda Recommendations Memo</a>	Joseph DePaepe	08:01 AM-08:02 AM	4
1.1 <a href="#">Consent Agenda Recommendations Display</a>			5
2. Consent Agenda Items		08:02 AM-08:05 AM	6
2.1 <a href="#">Approval of the March Board Meeting Minutes</a>	James Heckman		6
2.2 <a href="#">Historical Claims and Loss Ratio Report Memo</a>	Joseph DePaepe		11
2.2.1 <a href="#">Loss Ratio Report as of March 31, 2024</a>			12
2.3 <a href="#">Final Audited Financial Statement for Yearend 2023 Memo</a>	Joseph DePaepe		15
2.3.1 <a href="#">2023 Yearend Unaudited Interim Financial Statement</a>			16
2.3.2 <a href="#">Management Representation Letter</a>			40
2.4 <a href="#">Aged Receivables Reports Memo</a>	Ana Holdren		45
2.4.1 <a href="#">2023 and 2024 P&amp;L Aged Receivables</a>			46
2.4.2 <a href="#">2023 and 2024 WC Aged Receivables</a>			51
2.5 <a href="#">New and Lost Business Reports Memo</a>	Jennifer J Alvarado		52
2.5.1 <a href="#">2024 New and Lost Business Report for P&amp;L</a>	Ana Holdren		53

2.5.2	<a href="#">2024 New and Lost Business Report for WC</a>	Jennifer J Alvarado		55
2.6	<a href="#">Workers' Compensation Reinsurance Receivables Memo</a>	Paula Lowder		57
2.7	<a href="#">Status of 2024 Public Entity Management Liability Renewal Memo</a>	Ana Holdren		58
2.8	<a href="#">Communications Update Memo</a>	Alex Terlecky		59
2.9	<a href="#">Insurance Market Update Memo</a>	Joseph DePaepe		60
2.9.1	<a href="#">Insurance Market Update Articles</a>			61
3.	<a href="#">Report From Claims Management Committee Memo</a>	Joseph DePaepe	08:05 AM-08:30 AM	64
3.1	<a href="#">P&amp;L New Claims Count Summary as of March 2024</a>			65
3.2	<a href="#">WC New Claims Count Summary as of March 2024</a>			66
3.3	<a href="#">Open Claims Tracking Report as of March 2024</a>			67
4.	<a href="#">January 2024 Interim Financial Statement Memo</a>	Joseph DePaepe	08:30 AM-08:40 AM	75
4.1	<a href="#">Interim Financial Statement as of March 31, 2024</a>			76
5.	<a href="#">Sanitation Maintenance Warranty Deductible Program Review Memo</a>	Ana Holdren	08:40 AM-08:50 AM	86
5.1	<a href="#">7-Year SMWD Program Comparison Display</a>			87
6.	<a href="#">Safety &amp; Loss Prevention Grant Program Update Memo</a>	Kyle Brown	08:50 AM-09:05 AM	88
6.1	<a href="#">Safety Grant Activity Report Totals Summary</a>			89
7.	<a href="#">Draft Message from the Board for the Annual Report Memo</a>	Alex Terlecky	09:05 AM-09:20 AM	90
7.1	<a href="#">Draft Message from Board of Directors</a>			91
Break			09:20 AM-09:35 AM	

8.	<a href="#">Review of Property and Liability Loss Adjusting Expenses Memo</a>	Joseph DePaepe	09:35 AM-09:55 AM	92
8.1	<a href="#">Exhibit 1 - Number of Claims with Allocated LAE</a>			93
8.2	<a href="#">Exhibit 2 - Allocated Loss Adjusting Expenses (LAE)</a>			94
8.3	<a href="#">Exhibit 3 - Property and Liability LAE Analysis</a>			95
8.4	<a href="#">Exhibit 4 - Top 10 Claims</a>			96
9.	<a href="#">Website ADA Compliance Update Memo</a>	Alex Terlecky	09:55 AM-10:10 AM	97
9.1	<a href="#">Website Developer Findings Display</a>			99
10.	<a href="#">Demotech Contract Renewal Memo</a>	Lei Shi	10:10 AM-10:20 AM	100
10.1	<a href="#">Demotech Letter of Engagement</a>			101
Break			10:20 AM-10:35 AM	
11.	<a href="#">Pool Administrator YE 2024 &amp; 2025 Renewal Performance Goals Memo</a>	Joseph DePaepe	10:35 AM-11:05 AM	102
12.	Legislative Update	Ann Terry	11:05 AM-11:15 AM	
13.	Legal Update	Dianne Criswell	11:15 AM-11:20 AM	
14.	Board Discussion Time		11:20 AM-11:30 AM	
15.	Other Business		11:30 AM-11:45 AM	
Adjourn		Jim Heckman		

# July 11 - Meeting of the CSD Board of Directors



June 26, 2024 09:00 AM - 12:00 PM Mountain Time (US & Canada) Mountain Standard Time

Agenda Topic	Presenter	Time	Page
Call Meeting to Order	James Heckman	09:00 AM-09:01 AM	
1. <a href="#">Introducing Ryan Erickson, McGriff Executive Vice President</a>	Joseph DePaepe	09:01 AM-09:05 AM	5
1.1 <a href="#">Ryan Erickson Bio</a>			6
2. <a href="#">Introduction of Christopher (Chris) Stephens, MBA, ARM</a>	Joseph DePaepe	09:05 AM-09:10 AM	7
3. <a href="#">Consent Agenda Recommendations Memo</a>	Joseph DePaepe	09:10 AM-09:12 AM	8
3.1 <a href="#">Consent Agenda Recommendations Display</a>			9
4. Consent Agenda Items		09:12 AM-09:15 AM	10
4.1 <a href="#">Approval of the May Board Meeting Minutes</a>	James Heckman		10
4.2 <a href="#">Historical Claims and Loss Ratio Report Memo</a>	Joseph DePaepe		14
4.2.1 <a href="#">Loss Ratio Report as of May 31, 2024</a>			15
4.3 <a href="#">Aged Receivables Reports Memo</a>	Jennifer J Alvarado		18
4.3.1 <a href="#">Aged Accounts Receivables Report for P&amp;L as of June 24, 2024</a>			19
4.3.2 <a href="#">Aged Accounts Receivables Report for WC as of June 24, 2024</a>			21
4.4 <a href="#">New and Lost Business Reports for P&amp;L and WC Memo</a>	Lei Shi		22



4.4.1	<a href="#">2024 New and Lost Business Report for P&amp;L</a>	Ana Holdren		23
4.4.2	<a href="#">2024 New and Lost Business Report for WC</a>	Lei Shi		24
4.5	<a href="#">Yearend 2023 Annual Report Memo</a>	Alex Terlecky		25
4.6	<a href="#">Insurance Market Update Memo</a>	Joseph DePaepe		26
5.	<a href="#">Recap of Sedgwick Claims-Handling Audit for P&amp;L and WC Memo</a>	Paula Lowder	09:15 AM-09:20 AM	28
5.1	<a href="#">Sedgwick Claims-Handling Audit Report</a>			29
5.2	<a href="#">Historical TPA Claims Audit Recap Display</a>			54
5.3	<a href="#">Sedgwick Claims Audit Response</a>	Kris Owen		55
6.	<a href="#">Report From Claims Management Committee Memo</a>	Joseph DePaepe	09:20 AM-09:45 AM	57
6.1	<a href="#">P&amp;L New Claims Count Summary as of May 31, 2024</a>			58
6.2	<a href="#">WC New Claims Count Summary as of May 31, 2024</a>			59
6.3	<a href="#">Open Claims Tracking Report</a>			60
7.	<a href="#">May Interim Financial Statement and Investment Report Memo</a>	Joseph DePaepe	09:45 AM-10:00 AM	69
7.1	<a href="#">May Interim Financial Statement</a>			70
7.2	<a href="#">Morgan Stanley Investment Report Presentation</a>	Glenn Scott & Nicholas Yip		80
8.	2025 Reinsurance Coverage Renewal Strategy		10:00 AM-10:20 AM	92
8.1	<a href="#">Property &amp; Auto Physical Damage Reinsurance Renewal Strategy Memo</a>	Ana Holdren		92
8.2	<a href="#">Terrorism, Sabotage, and Malicious Attack Renewal Strategy Memo</a>	Ana Holdren		94
8.3	<a href="#">Equipment Breakdown Reinsurance Renewal Strategy Memo</a>	Ana Holdren		95

8.4	<a href="#">Member Crime Policy Renewal Strategy Memo</a>	Ana Holdren	96
8.5	<a href="#">Liability Reinsurance Renewal Strategy Memo</a>	Ana Holdren	97
8.6	<a href="#">Identity Theft Recovery Renewal Strategy Memo</a>	Ana Holdren	98
8.7	<a href="#">Environmental Legal (Pollution) Liability Renewal Strategy Memo</a>	Ana Holdren	99
8.8	<a href="#">Blanket Volunteer Accident Coverage Renewal Strategy Memo</a>	Ana Holdren	100
8.9	<a href="#">Excess WC &amp; EL Renewal Strategy Memo</a>	Lei Shi	101
Break			10:20 AM-10:35 AM
9.	2025 Member Renewal Strategy		10:35 AM-11:05 AM
9.1	<a href="#">Members 2025 P&amp;L Renewal Process and Timeline Memo</a>	Ana Holdren	102
9.2	<a href="#">Property and Auto Physical Damage Member Renewal Strategy Memo</a>	Ana Holdren	103
9.3	<a href="#">Equipment Breakdown Member Renewal Pricing Strategy Memo</a>	Ana Holdren	106
9.4	<a href="#">Crime &amp; Identity Theft Recovery Member Renewal Strategy Memo</a>	Ana Holdren	107
9.5	<a href="#">General Liability, POL, and AL Member Renewal Strategy Memo</a>	Ana Holdren	108
9.6	<a href="#">Blanket Volunteer Accident Member Renewal Strategy Memo</a>	Ana Holdren	110
9.7	<a href="#">Members' Coverage Documents Change Strategy Memo</a>	Ana Holdren	111
9.7.1	<a href="#">Summary of Proposed Updates to 2025 CTC Coverage Form</a>		113
9.7.2	<a href="#">Redlined 2025 CTC Coverage Document</a>		114
9.7.3	<a href="#">Summary of Proposed Updates to 2025 Property Coverage Document</a>		118

9.7.4	<a href="#">Redlined 2025 Property Coverage Document</a>			119
9.7.5	<a href="#">Summary of Proposed Updates to 2025 APD Coverage Document</a>			168
9.7.6	<a href="#">Redlined 2025 APD Coverage Document</a>			169
9.7.7	<a href="#">Summary of Proposed Updates to 2025 PEL Coverage Document</a>			183
9.7.8	<a href="#">Redlined 2025 PEL Coverage Document</a>			185
9.7.9	<a href="#">Redlined 2025 PEL Endt - Sanitation Maintenance Warranty</a>			244
9.8	<a href="#">Workers' Compensation and Employer's Liability Member Renewal Strategy Memo</a>	Lei Shi		246
10.	<a href="#">2024 Public Entity Trustees E&amp;O Liability Renewal Policy</a>	Ana Holdren	11:05 AM-11:25 AM	248
10.1	<a href="#">Trustees E&amp;O Terrorism Election Form</a>			250
10.2	<a href="#">Trustees' E&amp;O Liability Application</a>			252
11.	<a href="#">Safety and Loss Prevention Update Memo</a>	Kyle Brown	11:25 AM-11:30 AM	256
12.	Legislative Update	Ann Terry	11:30 AM-11:40 AM	
13.	Legal Update	Dianne Criswell	11:40 AM-11:45 AM	
14.	Other Business		11:45 AM-12:00 PM	
	Adjourn	Jim Heckman		

# October 18 - Meeting of the CSD Board of Directors



October 18, 2024 09:00 AM - 12:00 PM Mountain Time (US & Canada) Mountain Standard Time

Agenda Topic	Presenter	Time	Page
Call Meeting to Order	James Heckman	09:00 AM-09:01 AM	
1. <a href="#">Consent Agenda Recommendations Memo</a>	Joseph DePaepe	09:01 AM-09:03 AM	5
1.1 <a href="#">Consent Agenda Recommendations Display</a>			6
2. Consent Agenda Items		09:03 AM-09:06 AM	7
2.1 <a href="#">Approval of the July Board Meeting Minutes</a>	James Heckman		7
2.2 <a href="#">Historical Claims and Loss Ratio Report Memo</a>	Joseph DePaepe		16
2.2.1 <a href="#">Loss Ratio Report as of August 31, 2024</a>			17
2.3 <a href="#">Aged Receivables Reports Memo</a>	Ana Holdren		20
2.3.1 <a href="#">Aged Accounts Receivables Report for P&amp;L as of September 27, 2024</a>			21
2.4 <a href="#">New and Lost Business Reports for P&amp;L and WC Memo</a>	Jennifer J. Alvarado		22
2.4.1 <a href="#">2024 New and Lost Business Report for P&amp;L</a>	Ana Holdren		23
2.4.2 <a href="#">2024 New and Lost Business Report for WC</a>	Jennifer J. Alvarado		26
2.5 <a href="#">2024 Over 60 Day Liability Deductible Receivables Memo</a>	Ana Holdren		27
2.6 <a href="#">Workers' Compensation Reinsurance Receivables Memo</a>	Paula Lowder		28
2.7 <a href="#">Property and Liability Membership 2025 Renewal Status Memo</a>	Ana Holdren		29

2.8	<a href="#">Member Crime Program 2025 Renewal Memo</a>	Ana Holdren		30
2.9	<a href="#">Equipment Breakdown 2025 Renewal Proposal Memo</a>	Ana Holdren		31
2.10	<a href="#">Identity Theft Recovery 2025 Renewal Proposal Memo</a>	Ana Holdren		32
2.11	<a href="#">Terrorism, Sabotage and Malicious Attack 2025 Renewal Coverage Memo</a>	Ana Holdren		33
2.12	<a href="#">Environmental Legal (Pollution) Liability 2025 Renewal Memo</a>	Ana Holdren		34
2.13	<a href="#">Public Entity Management Liability 2025 Renewal Policy Memo</a>	Ana Holdren		35
2.14	<a href="#">Volunteer Blanket Accident 2025 Renewal Proposal Memo</a>	Ana Holdren		36
2.15	<a href="#">Workers' Compensation Membership Renewal Update Memo</a>	Jenniffer J. Alvarado		37
2.16	<a href="#">Select Actuarial Services Letter of Engagement for 2025 Memo</a>	Jenniffer J. Alvarado		38
2.16.1	<a href="#">SAS Letter of Engagement for 2025</a>			39
2.17	<a href="#">CLA 2025 Renewal Engagement Letter for Financial Audit Memo</a>	Jenniffer J. Alvarado		42
2.17.1	<a href="#">CLA Statement of Work for Audit Services</a>			43
2.18	<a href="#">2024 Annual Membership Meeting Recap Memo</a>	Alex Terlecky		52
2.19	<a href="#">Communications Update Memo</a>	Alex Terlecky		53
2.20	<a href="#">Sedgwick Performance and Service Fees for 2025 Memo</a>	Paula Lowder		54
2.20.1	<a href="#">Sedgwick Renewal Budget</a>			55
2.21	<a href="#">Market Trends Update</a>	Joseph DePaepe		57
3.	<a href="#">Report From Claims Management Committee Memo</a>	Joseph DePaepe	09:06 AM-09:36 AM	59

3.1	<a href="#">P&amp;L New Claims Count Summary as of August 31, 2024</a>			60
3.2	<a href="#">WC New Claims Count Summary as of August 31, 2024</a>			61
3.3	<a href="#">Open Claims Tracking Report as of September 30, 2024</a>			62
3.4	<a href="#">Fort Collins-Loveland Water District Amicus Advocacy Update</a>			69
3.5	<a href="#">Fort Collins-Loveland Water Amicus Brief</a>			70
4.	<a href="#">August Interim Financial Statement Memo</a>	Joseph DePaepe	09:36 AM-10:00 AM	99
4.1	<a href="#">August Interim Financial Statement</a>			100
5.	<a href="#">2025 Draft Pool Budget Memo</a>	Joseph DePaepe	10:00 AM-10:20 AM	110
5.1	<a href="#">2025 Draft Budget</a>			112
Break			10:20 AM-10:35 AM	
6.	<a href="#">Property and Liability Reinsurance Receivables Status Memo</a>	Ana Holdren	10:35 AM-10:40 AM	117
6.1	<a href="#">Property and Liability Reinsurance Receivable Report</a>			118
7.	<a href="#">Public Entity Liability Reinsurance Renewal for 2025 Memo</a>	Ana Holdren	10:40 AM-10:45 AM	119
8.	<a href="#">Property and APD 2025 Reinsurance Renewal</a>	Ana Holdren	10:45 AM-10:50 AM	120
9.	<a href="#">Excess WC and Employer's Liability Renewal Update Memo</a>	Lei Shi	10:50 AM-10:55 AM	122
9.1	<a href="#">SNCC Quote</a>			123
10.	<a href="#">Quarterly Loss Prevention and Consulting Services Update Memo</a>	Kyle Brown	10:55 AM-11:00 AM	126
11.	<a href="#">2025 McGriff Management Agreement Memo</a>	Jenniffer J. Alvarado	11:00 AM-11:15 AM	127
11.1	<a href="#">McGriff Management Agreement Redline</a>			128
12.	<a href="#">Sale of McGriff to Marsh McLennan Agency Memo</a>	Joseph DePaepe	11:15 AM-11:20 AM	137

12.1	<a href="#">McGriff-to-Client Memo</a>			138
12.2	<a href="#">Email from Scott Richards</a>			139
13.	<a href="#">WC Panel Attorney Proposed Rate Increase for 2025</a>	Paula Lowder	11:20 AM-11:25 AM	140
14.	<a href="#">2025 and 2026 Board Educational Opportunities Memo</a>	Jenniffer J. Alvarado	11:25 AM-11:35 AM	141
15.	<a href="#">Consideration of James Kadolph's Panel Attorney Application</a>	Dianne Criswell	11:35 AM-11:40 AM	142
15.1	<a href="#">Panel Attorney Application</a>			143
16.	Legislative Update	Ann Terry	11:40 AM-11:45 AM	
17.	Legal Update	Dianne Criswell	11:45 AM-11:50 AM	
18.	Other Business		11:50 AM-12:00 PM	
	Adjourn	Jim Heckman		

# December 13 - Meeting of the CSD Board of Directors



Colorado Special Districts  
Property and Liability Pool

December 13, 2024 09:00 AM - 12:00 PM Mountain Time (US & Canada) Mountain Standard Time

Agenda Topic	Presenter	Time	Page
Call Meeting to Order	James Heckman	09:00 AM-09:01 AM	
1. <a href="#">Consent Agenda Recommendations Memo</a>	Joseph DePaepe	09:01 AM-09:03 AM	5
1.1 <a href="#">Consent Agenda Recommendations List</a>			6
2. Consent Agenda Items		09:03 AM-09:05 AM	7
2.1 <a href="#">Approval of the October Board Meeting Minutes</a>	James Heckman		7
2.2 <a href="#">Historical Claims and Loss Ratio Report Memo</a>	Joseph DePaepe		12
2.2.1 <a href="#">Loss Ratio Report as of October 31, 2024</a>			13
2.3 <a href="#">Aged Receivables Reports Memo</a>	Ana Holdren		16
2.3.1 <a href="#">Aged Accounts Receivable Report for P&amp;L</a>	Ana Holdren		17
2.3.2 <a href="#">Aged Accounts Receivable Report for WC</a>	Jennifer J. Alvarado		18
2.4 <a href="#">New and Lost Business Reports for P&amp;L and WC Memo</a>	Jennifer J. Alvarado		19
2.4.1 <a href="#">2024 New and Lost Business Report for P&amp;L</a>	Ana Holdren		20
2.4.2 <a href="#">2024 New and Lost Business Report for WC</a>	Jennifer J. Alvarado		21
2.4.3 <a href="#">2025 New and Lost Business Report for WC</a>	Jennifer J. Alvarado		22
2.5 <a href="#">2024 Terrorism, Sabotage, Malicious Attack Renewal Proposal Memo</a>	Ana Holdren		23



2.6	<a href="#">2025 Member Crime Renewal Proposal Memo</a>	Ana Holdren		24
2.7	<a href="#">2025 Identity Recovery Renewal Proposal Memo</a>	Ana Holdren		25
2.8	<a href="#">2025 Equipment Breakdown Renewal Proposal Memo</a>	Ana Holdren		26
2.8.1	<a href="#">Equipment Breakdown Amendatory Endorsement</a>			28
2.8.2	<a href="#">2025 Equipment Breakdown Reinsurance Agreement</a>			29
2.9	<a href="#">2025 Environmental Legal Liability (Pollution) Renewal Proposal Memo</a>	Ana Holdren		36
2.9.1	<a href="#">2025 Environmental Legal Liability Application</a>			38
2.9.2	<a href="#">2025 Environmental Legal Liability Terrorism Election Form</a>			43
2.10	<a href="#">2025 Volunteer Accident Renewal Proposal Memo</a>	Ana Holdren		44
2.11	<a href="#">Market Trends Update Memo</a>	Joseph DePaepe		45
3.	<a href="#">Safety and Loss Prevention Program Account Distribution Update Memo</a>	Alex Terlecky	09:05 AM-09:15 AM	47
3.1	<a href="#">Safety Grant Totals Summary</a>			48
3.2	<a href="#">Safety Grant Activity Report as of November 25, 2024</a>			49
3.3	<a href="#">Remaining and Expiring S&amp;LPG Program Funds by District</a>			57
4.	<a href="#">Safety and Loss Prevention Update Memo</a>	Kyle Brown	09:15 AM-09:25 AM	78
4.1	<a href="#">2025 Safety and Loss Prevention Target List</a>			80
5.	<a href="#">2025 Board Meeting and Annual Conference Schedule Memo</a>	Jenniffer J. Alvarado	09:25 AM-09:35 AM	82
6.	<a href="#">CBIZ Appraisal Services Letter of Engagement for 2025 Memo</a>	Ana Holdren	09:35 AM-09:45 AM	83

6.1	<a href="#">CBIZ Appraisal Services Letter of Engagement for 2025</a>			84
7.	<a href="#">2024 Sedgwick Examiner Caseload Report Memo</a>	Paula Lowder	09:45 AM-09:55 AM	94
7.1	<a href="#">Examiner Caseload Report as of November 25, 2024</a>			95
8.	<a href="#">Report from Claims Management Committee Memo</a>	Joseph DePaepe	09:55 AM-10:05 AM	96
8.1	<a href="#">P&amp;L New Claims Count Summary as of October 31, 2024</a>			97
8.2	<a href="#">WC New Claims Count Summary as of October 31, 2024</a>			98
8.3	<a href="#">CMC Open Claims Tracking Report as of November 20, 2024</a>			99
9.	<a href="#">October 2024 Interim Financial Statement Memo</a>	Lei Shi	10:05 AM-10:10 AM	106
9.1	<a href="#">October Interim Financial Statement</a>			107
10.	<a href="#">2025 Final Proposed Pool Budget Memo</a>	Lei Shi	10:10 AM-10:20 AM	117
10.1	<a href="#">2025 Final Budget</a>			119
Break			10:20 AM-10:35 AM	
11.	<a href="#">2025 Property Reinsurance Renewal Placement Memo</a>	Ana Holdren	10:35 AM-10:45 AM	124
11.1	<a href="#">CSD Pool Property Program Structure</a>			126
11.2	<a href="#">CSD Pool 2025 Property Reinsurance Terms</a>			127
12.	<a href="#">2025 Public Entity Liability Reinsurance Renewal Proposal Memo</a>	Ana Holdren	10:45 AM-10:55 AM	173
12.1	<a href="#">Nuclear Incident Exclusion Clause</a>			175
13.	<a href="#">Members' 2025 Coverage Documents Memo</a>	Ana Holdren	10:55 AM-11:05 AM	177
14.	<a href="#">2025 Cyber Reinsurance Renewal Proposal Memo</a>	Ana Holdren	11:05 AM-11:10 AM	179
15.	<a href="#">Accommodation Commission Income Received Memo</a>	Joseph DePaepe	11:10 AM-11:20 AM	180

16.	<a href="#">Nomination of Representative to CMC</a>	Jennifer J. Alvarado	11:20 AM-11:25 AM	182
17.	<a href="#">Update from Member Engagement Coordinator Memo</a>	Hope Velasquez	11:25 AM-11:35 AM	183
18.	<a href="#">P&amp;L Membership Renewal and Marketing Opportunities Memo</a>	Ana Holdren	11:35 AM-11:40 AM	184
19.	<a href="#">Workers' Compensation Member Renewal and Marketing Opportunities</a>	Jennifer J. Alvarado	11:40 AM-11:45 AM	185
20.	Legal Update		11:45 AM-11:50 AM	
21.	Other Business		11:50 AM-12:00 PM	
	Adjourn	Jim Heckman		