

2025 CSD Pool Renewal

Overview of the Renewal Process

PRESENTERS

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WORKERS' COMPENSATION

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RENEWAL SUPPORT

PROPERTY & LIABILITY QUESTIONS

& COVERAGE AND POLICY SUPPORT

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BILLING QUESTIONS

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INTRODUCTION

- Timeline
- Workers' Compensation Renewal
- Property and Liability Renewal
- Q&A
- Contact Information

RENEWAL UPDATES TIMELINE

- We will email renewal invitations in September. Within that email, we will include various information on rates, coverage changes, reminders about renewal, and a link to the website
- Several reminders to submit your renewal information will be issued throughout September and October
- **The website will close end of business on November 1 for P&L renewal**
- 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?

- Members who qualify as a small member will have their renewal documents issued in late August/early September.
- We will begin issuing P&L 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 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 2025 coverage documents to you!

PAYMENT

- **Property and Liability Renewal** payments are due 01/02/2025
 - For Property and Liability non-deferred districts, automatic cancellation occurs after 60 days (March 3) 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 01/10/2025 to receive the early payment discount. Intent to Cancel notices won't go out until the end of January.
- 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 most Workers Compensation districts
- If your district requires more time to pay, let us know before **November 1** in order to discuss payment options

RENEWAL SYSTEM

- REMINDER: please whitelist the domain origamirisk.com or the email notifications@origamirisk.com to ensure you receive communications (renewal coverage documents will also be sent from this address).

WORKERS' COMPENSATION

WORKERS' COMPENSATION RENEWAL

1. Board Member Only (BMO) districts with no employees - \$450 per year

- ▶ No online update required; BMO members received automatic renewals on August 9
- ▶ Intent to Cancel Notice will be issued on January 30, 2025 to non-payment districts
- ▶ BMO coverage applies to administrative duties only
- ▶ Let us know if a board member stipend is greater than \$1,200

2. All other districts with at least one employee – budget 5-10% increase

- ▶ Renewal instructions will be emailed in mid-September; renewal updates due October 18
- ▶ Report estimated annual payroll by individual employee for 2025; review employee classifications for accuracy
- ▶ Once submitted online, renewal issuance could begin by mid-October, pending receipt of approved rating factors by the Division of Insurance
- ▶ In absence of your update, an automatic 10% increase on payroll will be applied starting December 2
- ▶ Payment (or proof of payment) must be received by January 10, 2025 to take advantage of the Early Pay Discount
- ▶ Intent to Cancel Notices will be issued January 30, 2025 to non-payment districts

WORKERS' COMPENSATION RENEWAL

Individual Payroll Schedule Example
Update based on budgeted or projected payroll for 2025

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

Online Renewal Process for Non-BMO Members

Division of Workers' Compensation is now requiring 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 yet to be filled, employee name should be filled in "Open". This applies to all seasonal positions to be filled
- Identical positions must be listed on schedule. That means if they have 20 lifeguards, we expect to see 20 lifeguard positions with individual payroll
- If an employee is expected to leave employment next year, that employee still needs 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 filled in as missing information will trigger another data request
- Overtime pay should be converted to straight pay

PROPERTY AND LIABILITY

RENEWAL EXPOSURE UPDATES

- Renewal instructions will be emailed in early September. The due date to submit your renewal information is close of business November 1. *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 will require 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 coverage(s). 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

- 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 special district.
- With Origami's renewal survey, we will include a list of available class codes along with the exposure base to enter. This 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 code(s) 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)

- Use the Total Operating Expense (TOE) figure on your 2025 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 and/or excluded from TOE include debt services, capital projects, interest on taxes, contingency, reserves, and financial transfers to other districts (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

- 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, even if it had employees.
- 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

- 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

- 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, such as an 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 item/asset. As you review the schedules, please correct any inaccurate information, i.e. location address, building information, equipment make/model, equipment serial number, vehicle make/model, vehicle identification number (VIN), etc.

BUSINESS INCOME

- For 2025, all members with scheduled property will automatically receive Business Income, Extra Expense and Rental Income coverage with an additional \$250,000 limit for ALL Scheduled Properties per the Property Coverage Document. *The limit is no longer a sublimit for each location.*
- 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 for as long as the limit purchased lasts.
- If \$250,000 is not enough to keep the district's services running, you can increase this amount as necessary. To assist you in determining an adequate limit to cover your maximum possible loss of income, complete the customized public entity worksheet. This worksheet can be found on our website at <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 / HAIL DEDUCTIBLE ENDORSEMENT

- 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 structure (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 1st, 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.

REMINDERS

- SambaSafety – Continuous Motor Vehicle Report Monitoring

This is a 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 in order to reduce crashes and expenses to 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 surcharge against their Auto Liability and Auto Physical Damage contribution.

[Read our article for more information.](#)

- Program details: <https://csdpool.org/safety/mvr>
- If you would like to sign up, email info@csdpool.org

CERTIFICATES OF COVERAGE

- 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; otherwise, all certificates with "Bad Address" will be deleted prior to renewal documents being issued.
- If you see that a certificate is missing, complete the [Certificate Request Form](#) available 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.

2025 RATES

- Rate increases ranging from 2% to 10% will be applied based on the performance of each district type. Property has the highest increase.
- Annually, a district's individual experience (similar to a Workers' Comp experience mod or e-mod) is calculated annually to determine if any adjustments are needed by coverage line. We determine the e-mod using the previous eight years of losses and contributions to determine a district's overall positive or negative experience. To minimize the impact a severe loss year can have, we limit the total loss amount to three (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 seven (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.
- If your district is located 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.
- Flood rates for properties located in Zone A will increase by 5%.
- Volunteer Accident rates will increase by 50% and the minimum contribution will increase from \$35 to \$50.
- More details about the changes for 2025 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 Common Terms and Conditions, Public Entity Liability, Property and Auto Physical Damage Coverage Documents. The changes are being made to clarify or increase coverage. We will post the 2025 coverage documents along with a summary of the changes on our website by December.

Q&A

REMINDERS AND UPCOMING EVENTS

- [Annual Membership Meeting](#) – September 11th

How to Watch for Updates:

- Visit csdpool.org/renewal for help and updates
 - Follow us on [Facebook](#) and [LinkedIn](#)

Thank You!

Property & Liability Support

pc@csdpool.org

Coverage and Policy Support

pc@csdpool.org

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Workers' Compensation Support

wc@csdpool.org

Billing

billing@csdpool.org

RENEWAL INFORMATION HUB

csdpool.org/renewal