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MEETING DATE: July 14, 2026

STAFF PERSON RESPONSIBLE: Megan Datwyler, Risk Manager

DESCRIPTION: 2026-2027 Property, Boiler and Machinery, Cyber and Pollution Insurance Renewal in the Amount of \$443,803.47.

SUMMARY: Property, Boiler and Machinery, Cyber, and Pollution insurance coverages for Douglas County renew annually on July 1. Coverage is placed in the Alliant Property Insurance Program (APIP) and is specific to public entities. The program covers unique assets such as specialty-trained animals (K-9, Police horses), Sales Tax revenue from major retail sources such as Park Meadows (up to \$3M), and Terrorism Coverage that is not available elsewhere in the market. It also bundles cyber coverage and pollution, which are substantially less expensive through the APIP program than stand-alone policy placement.

Insurance Renewal and Market Update:

After years of an incredibly difficult hard property market, conditions have shifted. Rate per \$100 of value is down 11.15% leading to a \$53,671 decrease over the last renewal. The Cyber market for public entities in general has been an unstable coverage line. Ransomware remains one of the most pressing issues for cyber insurers today. Both Cyber and Pollution coverage was higher. The Cyber coverage provided by APIP still represents one of the best values in the marketplace. The resulting total 2026-2027 renewal premium for all coverages is a 10.58% decrease for a total premium of \$443,803.47

Competitive process:

The county surveyed the property market to benchmark the APIP program against other available insurance. Zurich and Liberty Mutual both have 5% wind/hail deductibles, and Travelers offers a 3% deductible; all are inferior to APIP's 1% deductible.

Year-over-Year Comparison:

	2024-2025	2025-2026	2026-2027	2025 to 2026	Varia nce
Total Insurable Values (TIV):	\$342,318,145	\$352,136,772	\$362,386,450		2.91%
* Property Annual Cost:	\$501,724.16	\$481,343.53	\$427,672.06	-11.15%	
Cyber Liability Annual Cost:	\$10,572.95	\$11,267.74	\$12,318.06	9.32%	
Pollution Liability Annual Cost:	\$3,485.52	\$3,706.05	\$3,813.55	2.90%	
Total Account Rate (\$/100):	0.1506735	0.1409445	0.1224669	-13.11%	
**Total Annual Cost:	\$515,782.63	\$496,317.32	\$443,803.47	-10.58%	

**RECOMMENDED
ACTION:**

The Board of County Commissioners approve Alliant renewal invoice for the July 1, 2026- June 30, 2027 policy term for \$443,803.47.

REVIEW:

Doug DeBord	Approve	7/1/2026
Jeff Garcia	Approve	7/8/2026
Christie Guthrie	Approve	7/8/2026

ATTACHMENTS:

APIP Invoice-Douglascountycolorad