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**MEETING DATE:** January 27, 2026

**STAFF PERSON  
RESPONSIBLE:** Megan Datwyler, Risk Manager

**DESCRIPTION:** 2026 Workers Compensation Insurance Premium Renewal in the Amount of \$504,068.00

**SUMMARY:** Workers' Compensation Coverage is required by CRS 8-4-202. Coverage provides medical treatment and lost wages for employees injured on the job. The insurance coverage renews annually on January 1st. The County maintains a \$500,000 per occurrence deductible.

**2026 RENEWAL**

The 2026 premium due, with fees and the required Terrorism and Catastrophic charges, is \$504,068.00.

Major factors that influenced the renewal:

Premium starts at \$3,035,439 which is payroll divided by 100 and then multiplied by rate per class code. Credits and debits are then applied:

- 1) Experience rating discounting (2022,2023,2024 claims years promulgated by NCCI) is a 25% credit, generating a \$767,207 reduction in premium.
- 2) Underwriting credits total \$356,751
- 3) The \$500,000 deductible generates a \$1,107,875 credit

For 2026, the County will continue to pay a 12% loss adjustment expense (LAE.) This is the fee that is charged to administer each claim.

**STATE OF THE MARKET and BENCHMARKING**

Workers Compensation insurers continue to decline coverage for first responders, leaving insurers of last resort as the remaining market for coverage. Pinnacol Assurance is a very competitive and highly regarded insurer. They continue to outperform other insurers on the Division of Workers Compensation injured worker satisfaction survey.

**RECOMMENDED  
ACTION:**

The Board of County Commissioners approve payment in the amount of \$504,068.00 for 2026 Workers Compensation insurance premium to Pinnacol

Assurance.

**REVIEW:**

Doug DeBord	Approve	1/21/2026
Jeff Garcia	Approve	1/21/2026
Christie Guthrie	Approve	1/21/2026

**ATTACHMENTS:**

2026 Pinnacol renewal invoice