



**Named Insured: Columbia County**  
**Effective Dates: July 1, 2025 – July 1, 2026**



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# 2025 Executive Summary

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**CIS pool:** Market relief and positive performance in loss prevention and claims administration have caught up and provided a welcome relief from the hard markets of recent years. The overall package rates increased about 3.4%. Law enforcement continues to be a cost driver, but members without law enforcement are potentially seeing a rate decrease this year of up to 4%. These averages include value trending, with buildings values being automatically adjusted by 3.5% and contents at 2%, unless a formal appraisal was completed during the policy year.

CIS credits pre-loss legal efforts within the pool having a significant effect in driving down claim expenses, especially in employment liability. This, coupled with improving reinsurance carrier capacity, contributed to the downward premium trend.

**Cyber:** The cyber coverage offered through the pool program is undergoing some changes, as detailed in the renewal quotes. Two tier options are now available: a standard \$100,000 limit, or a flexible limit of up to \$2 million for qualified participants. The program will continue to include an annual pool aggregate limit, and coverage options without this limitation outside of the pool are available. Generally, cyber has remained steady this year, despite some uptick in claim activity.

**Workers compensation:** Rates increased slightly, between 3 and 8%, mainly based on tier level factor adjustments. While some pure rates and job classifications have shifted slightly up or down, these changes are generally outweighed by the impact of tier factors this year. The workers' compensation market remains stable, with premium variations largely driven by individual performance based on experience modification (Mod) factors, and operational or payroll changes. Over the past year we've supported a growing number of members in accessing State incentives through the Employer-at-injury program (EAIP) and have strengthened return-to-work efforts in many individual programs. Our Risk Management team continually provides training and support in these areas, delivering meaningful benefits to employees, employers, our insurance pools and all of their members.

**Looking forward:** New carriers are entering the public entity space in the reinsurance market, increasing capacity, creating competition, and putting downward pressure on rates. This trend is expected to continue into 2025/26 across the London, Bermuda, and domestic markets, which may ease the burden on local insurance pools. While the property market has stabilized in recent months, this progress is tempered by growing liability risks, including escalating jury awards, tort cap limits and diminishing immunity protections.



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# Premium Summary

Line of Business	Expiring Premium (Inception)	Renewal Premium
<b>Carrier</b>	<b>City County Insurance Services (CIS)</b>	<b>City County Insurance Services (CIS)</b>
Admitted/AM Best	Admitted/Not Rated	Admitted/Not Rated
Property & Mobile Equipment	\$204,629.64	\$308,965.61
Public Entity Liability	\$629,083.65	\$683,274.45
Excess Crime	\$2,958.00	\$3,254.00
Cyber Security Expense	\$7,500.00	\$7,500.00
Auto	\$184,356.52	\$197,283.95
High Risk Charge (Rodeo)	\$1,000.00	\$1,000.00
Multi Line Credit	(\$50,953.49)	(\$59,526.20)
Risk Management Allowance	(\$102,952.78)	(120,127.79)
<b>Total Package Premium</b>	<b>\$875,621.54</b>	<b>\$1,021,624.02</b>
<b>Carrier</b>	<b>Landmark American Insurance Co.</b>	<b>Landmark American Insurance Co.</b>
Admitted/AM Best	Non-Admitted/A++	Non-Admitted/A++
Difference in Condition/Earthquake	\$83,410.00	\$106,410.00
Policy Fee	\$500.00	\$500.00
Surplus Lines Taxes	\$1,678.20	\$2,138.20
Fire Marshall Tax	\$251.73	\$320.73
Surplus Lines Service Charge	\$10.00	\$10.00
<b>Total DIC Premium:</b>	<b>\$85,849.93</b>	<b>\$109,378.93</b>
<b>Carrier</b>	<b>Palomar Excess and Surplus Insurance Company</b>	<b>Palomar Excess and Surplus Insurance Company</b>
Admitted/AM Best	Non-Admitted/ A-	Non-Admitted/ A-
Cyber Liability	\$34,539.00	\$33,121.00
Surplus Lines Taxes	\$811.65	\$779.04
Surplus Lines Service Charge	\$10.00	\$10.00
3 <sup>rd</sup> Party Carrier Fee	\$750.00	\$750.00
<b>Total Cyber Premium:</b>	<b>\$36,110.65</b>	<b>\$34,660.40</b>
<b>Brown &amp; Brown Service Fee</b>	<b>\$32,432.00</b>	<b>\$33,405.00</b>
<b>Carrier</b>	<b>SAIF Corporation</b>	<b>SAIF Corporation</b>
Admitted/AM Best	Admitted/Not Rated	Admitted/Not Rated
<b>Workers Compensation</b>	<b>\$210,273.11</b>	<b>\$340,107.36</b>
<b>Grand Total</b>	<b>\$1,240,287.23</b>	<b>\$1,539,175.71</b>



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# CIS Member Comparison Report

General Liability	2025-26	2024-25
GL Plan Type:	PER OCCURRENCE	PER OCCURRENCE
Deductible:	\$25,000	\$25,000
Limit:	\$10,000,000	\$10,000,000

Excess Crime	2025-26	2024-25
Employee Count:	201 - 450	201 - 450
Limit:	\$1,000,000	\$1,000,000

Excess Flood	2025-26	2024-25
Limit:		

Excess Quake	2025-26	2024-25
Limit:		

Difference in Conditions	2025-26	2024-25
Limit:		

Cyber	2025-26	2024-25
Limit:	\$100,000	\$50,000

Excess Cyber	2025-26	2024-25
Limit:		

Auto Exposures	2025-26	2024-25	Difference	% Change
AL:	207	209	(2)	(0.96%)
APD:	185	186	(1)	(0.54%)

Property Exposures	2025-26	2024-25	Difference	% Change
Content Value:	\$19,882,236	\$19,551,208	\$331,028	1.69%
Equip. Insured Value:	\$5,230,756	\$5,101,906	\$128,850	2.53%
PIO:	\$3,382,873	\$3,235,699	\$147,174	4.55%
Property Value:	\$118,611,760	\$120,173,008	(\$1,561,248)	(1.30%)
<b>Total Insured Value:</b>	<b>\$147,107,625</b>	<b>\$148,061,821</b>	<b>(\$954,196)</b>	<b>(0.64%)</b>

P/L Premium Summary	2025-26	2024-25	Difference	% Change
General Liability:	\$684,274	\$630,410	\$53,865	8.54%
Excess Liability:			\$0	0.00%
Auto Liability:	\$86,136	\$92,302	(\$6,166)	(6.68%)
Auto Physical Damage:	\$111,148	\$100,515	\$10,632	10.58%
Property:	\$308,966	\$268,359	\$40,606	15.13%
Excess Crime:	\$3,254	\$2,958	\$296	10.01%
Excess Flood:			\$0	0.00%
Excess Quake:			\$0	0.00%
Difference In Conditions:			\$0	0.00%
Cyber:	\$7,500	\$7,500	\$0	0.00%
Excess Cyber:			\$0	0.00%
<b>Total Premium:</b>	<b>\$1,201,278</b>	<b>\$1,102,045</b>	<b>\$99,233</b>	<b>9.00%</b>

Disc/Prem Summary	2025-26	2024-25	Difference	% Change
GL Aggregate Credit:	\$0	\$0	\$0	0.00%
P/L Direct Discount:	\$120,128	\$110,204	\$9,923	9.00%
P/L Multi-Line Discount:	\$59,526	\$54,579	\$4,947	9.06%
<b>Total P/L Premium Due:</b>	<b>\$1,021,624</b>	<b>\$937,261</b>	<b>\$84,363</b>	<b>9.00%</b>



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# Property

## Commercial Property Blanket

Subject of Insurance	Limit	Valuation	Cause of Loss	Deductible
Total Building	Per Schedule in Appendix	Replacement Cost	Special form	\$1,000
Total Business Personal Property	Per Schedule in Appendix	Replacement Cost	Special form	\$1,000
Property in the Open	Per Schedule in Appendix	Replacement Cost	Special form	\$1,000
Total Mobile Equipment	Per Schedule in Appendix	Per Schedule	Special form	\$1,000
Earthquake (including Excess)	\$5,000,000	Replacement Cost	Earthquake	\$25,000
Flood (including Excess)	\$5,000,000	Replacement Cost	Flood	See Below

### Causes of Loss:

Direct Physical Loss subject to policy form's exclusions and limitations.

### Flood Deductible:

\$25,000 deductibles per occurrence applies for areas other than within or partially within a Special Flood Hazard Area (SFHA) or in, on, or over a body of water or any floodway.

For property within or partially within a Special Flood Hazard Area (SFHA), the following applies:

Any covered property eligible for National Flood Insurance Program (NFIP), coverage afforded under this coverage agreement is excess of the maximum limit of coverage which could have been purchased through NFIP, whether purchased or not.

Any covered property which is located in a SFHA but classified ineligible for NFIP insurance, due to construction or location in, on, or over any body of water or floodway, coverage afforded under this agreement is subject to a deductible equal to 5% of the value of each unit damaged subject to a \$100,000 minimum and a \$500,000 maximum per occurrence.

### Additional Coverages:

Coverage	Limit
Combined Loss of Revenue and Rental Value	\$1,000,000
Combined Extra Expense and Rental Expense	\$1,000,000
Property in Transit	\$1,000,000
Hired, Rented, or Borrowed Equipment	\$150,000
Restoration/Reproduction of Books, Records, etc.	\$100,000
Electronic Data Restoration/Reproduction	\$250,000
Pollution Cleanup	\$25,000
Crime Coverage	\$50,000
Police Dogs (if scheduled on Mobile Equipment Schedule)	\$15,000
Off Premises Service Interruption	\$100,000
Miscellaneous Coverages	\$50,000
Personal Property at Unscheduled Locations	\$15,000
Personal Property of Employees or Volunteers	\$15,000
Unscheduled Fine Arts	\$100,000
Temporary Emergency Shelter Restoration	\$50,000
Building Ordinance or Law-Coverage A	25%
Building Ordinance or Law-Coverage B	\$5,000,000



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# Equipment Breakdown

Limits	
Property Damage Limit	\$100,000,000
Valuation – Property Damage	Repair or Replacement
Valuation – Combine BI & Extra Expense	Actual Loss Sustained

Sublimits	
Rental Value/Rental Expense	Included in Property Damage Limit
Extra Expense	Included in Property Damage Limit
Service Interruption (24 Hour Waiting Period)	Included in Property Damage Limit
Drying Out Following Flood	Included in Property Damage Limit
Course of Construction	Included in Property Damage Limit
Computer Equipment	Included in Property Damage Limit
Portable Equipment	Included in Property Damage Limit
CFC Refrigerants	Included in Property Damage Limit
Hazardous Substance	\$2,000,000
Data Restoration	\$250,000
Perishable Goods	\$2,000,000
Expediting Expense	\$2,000,000
Demolition	\$2,000,000
Ordinance or Law	\$2,000,000
Off Premises Property Damage	\$250,000
Contingent Rental Value/ Rental Expense	\$250,000
Newly Acquired Locations	\$1,000,000 (365 Days Max)
Extended Period of Restoration	30 Days

Deductibles	
Property Damage:	\$1,000
Service Interruption	24 hours



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# Excess Crime

Policy that is designed to meet the needs of organizations other than financial institutions (such as banks). A commercial crime policy typically provides several different types of crime coverage, such as: employee dishonesty coverage; forgery or alteration coverage; computer fraud coverage; funds transfer fraud coverage; kidnap, ransom, or extortion coverage; money and securities coverage; and money orders and counterfeit money coverage.

## Coverages

Coverage Description	Limit	Deductible
Employee Theft – Per Loss Coverage	\$1,000,000	\$50,000 (Sublimit from Property Coverage)
Forgery or Alteration	Included	\$50,000 (Sublimit from Property Coverage)
Inside the Premises – Theft of Money & Securities	Included	\$50,000 (Sublimit from Property Coverage)
Inside the Premises – Robbery, Safe Burglary – Other	Included	\$50,000 (Sublimit from Property Coverage)
Outside the Premises	Included	\$50,000 (Sublimit from Property Coverage)
Computer Fraud	Included	\$50,000 (Sublimit from Property Coverage)
Money Orders and Counterfeit Paper Currency	Included	\$50,000 (Sublimit from Property Coverage)
Funds Transfer Fraud	Included	\$50,000 (Sublimit from Property Coverage)
Impersonation Fraud Coverage	\$250,000	\$50,000 (Sublimit from Property Coverage)
Faithful Performance of Duty	Included	\$50,000 (Sublimit from Property Coverage)



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# Public Entity Liability

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Policy will pay sums which the insured becomes legally liable to pay as damages because of bodily injury or property damage to which this insurance applies.

Coverage Type	Coverage Basis
Public Entity Liability	Occurrence

## Limits of Liability

Coverage	Limit	Deductible
Public Entity Liability - Aggregate	\$30,000,000	None
Public Entity Liability - Per Occurrence	\$10,000,000	None

### Defense Costs:

Defense costs incurred in the investigation and defense of any claim will be paid in addition to the stated limits of liability.



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# Cyber Security

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## Coverages

Coverage Description	Limit	Deductible
Coverage Limits	\$100,000	\$5,000
Tier 1 Coverage Limit	\$100,000	\$5,000
Tier 2 Coverage Limit	Not Purchased	
Tier 3 (Excess) Coverage Limit	Not Purchased	
Notification Costs	Included	\$5,000
Third Party Liability	Included	\$5,000
Penalties	Included	\$5,000
Extortion	Included	\$5,000
Breach Coaching	Included	\$5,000
Public Relations Coaching	Included	\$5,000
Credit Monitoring	Included	\$5,000
Impersonation Fraud Coverage	Included	\$5,000

Pool-wide aggregate limit per coverage year, \$5,000,000



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# Business Auto

Automobile Coverage subject to policy provisions, conditions, terms, definitions, and exclusions. Coverage is provided for damages because of bodily injury or property damage to which this insurance applies caused by an accident and resulting from the ownership, maintenance, or use of a covered auto.

## Coverage

Coverage	Limit	Deductible	Symbol
Combined single limit	Included in Liability Limits		1
Personal Injury Protection (Basic)	Limited		5
Uninsured/Underinsured Motorist Bodily Injury	Statutory		6
Comprehensive – Per Accident	Per Schedule in Appendix	Per Schedule in Appendix	7, 8
Collision – Per Accident	Per Schedule in Appendix	Per Schedule in Appendix	7, 8
Non-Owned/Hired Auto Liability	Included in Liability Limits		1
Hired Auto Physical Damage – Comprehensive (ACV)	\$100,000	\$100	7, 8
Hired Auto Physical Damage – Collision (ACV)	\$100,000	\$500	7, 8

## Vehicle Ownership

The Named Insured represents that all scheduled vehicles are titled to the Named Insured or leased to the Named Insured. If not, you must notify us immediately in order to obtain proper coverage not currently proposed.



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# Cyber Liability (Standalone)

Policy covers financial losses that result from data breaches and other cyber events. First-party coverages pay expenses your firm directly incurs as result of the breach. Third-party coverages apply to claims against your firm by people or companies that have injured as a result of your actions or failure to act. Subject to policy provisions, conditions, terms definitions, and exclusions.

Coverage Basis	Retro Date
Claims Made	Full Prior Acts

## Limits of Liability

Coverage	Limit	Retention
<b>Liability Expense</b>		
Liability Costs	\$1,000,000	\$50,000
PCI Costs	\$1,000,000	\$50,000
Regulatory Costs	\$1,000,000	\$50,000
<b>First Party Expense</b>		
Cowbell Breach Fund	\$1,000,000	\$50,000
Data Restoration Costs	\$1,000,000	\$50,000
Extortion Costs	\$1,000,000	\$50,000
Business Impersonation Costs	\$1,000,000	\$50,000
Reputational Harm Expense	\$500,000	12 Hours
<b>First Party Loss</b>		
Business Interruption Loss	\$1,000,000	\$50,000/ 8 Hours
Contingent Business Interruption Loss	\$1,000,000	\$50,000/ 8 Hours
System Failure	\$1,000,000	\$50,000/ 8 Hours
Contingent System Failure	\$1,000,000	\$50,000/ 8 Hours
Bricking Costs	\$1,000,000	\$50,000
Criminal Reward Costs	\$100,000	
<b>Coverage Endorsements</b>		
California Consumer Privacy Act	\$1,000,000	\$50,000
General Data Protection Regulation	\$1,000,000	\$50,000
Utility Fraud Attack	\$100,000	\$50,000
Media Liability	\$1,000,000	\$50,000
Cryptojacking	\$100,000	\$50,000
Contingent Bodily Injury & Property Damage	\$250,000	\$50,000
Additional Cowbell Breach Fund Cost Endorsement	\$1,000,000	
Forensic Accounting Coverage	\$50,000	\$10,000

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# Difference in Condition / Excess Earthquake

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## PREMISES

Loc #	Description
Blanket	Building, Personal Property, Ordinance or Law, Property in the Open

## SUBJECT OF INSURANCE

Subject	Limit	Valuation	Cause of Loss
Earthquake- Excess	15,000,000	Replacement Cost	Earthquake

*Deductible is \$25,000 per location, per occurrence*



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# Workers' Compensation

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## A. Workers Compensation Insurance:

Part One of the policy applies to the Workers' Compensation Law of the states listed below:

State
OR

## B. Employer's Liability Insurance:

Part Two of the policy applies to work in each state listed in Item A

Each Accident Limit	Disease Policy Limit	Disease Each Employee	Deductible
\$1,000,000	\$1,000,000	\$3,000,000	N/A

## Other States Insurance

Part Three of the policy applies to the states, if any listed below:

Does not apply to ND, OH, WA, and WY (Monopolistic States).



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# Workers' Compensation History

## POLICY PERIOD HISTORY (DATA AS OF 5/15/2025)

Pol Yr	Mod	Payroll	Clm Freq	Std Prem	Tier
2024	.84	20,369,511	.03	223,634	F
2023	.73	16,904,427	.08	158,122	E
2022	.68	15,362,941	.07	128,307	E
2021	.69	13,561,859	.07	115,261	D
2020	.79	13,091,417	.05	131,427	D

## POLICY PERFORMANCE HISTORY (DATA AS OF 5/15/2025)

Pol Yr	Prorated Premium	Paid Losses	Incurred Losses	Paid/Std	Inc/Std	Clm Count	Exp Clm Count	Paid TL	Paid Med	ND Reimb	TL Count	Exp TL Count	TL Day
2024	194,785	30,309	314,237	16%	161%	6	12.98	1,278	29,031	0	2	4.06	105
2023	158,122	179,187	267,939	113%	169%	14	13.69	39,920	112,142	(4,730)	7	4.10	470
2022	128,307	39,382	65,289	31%	51%	10	14.06	685	38,697	(4,882)	2	4.13	3
2021	115,261	106,475	113,975	92%	99%	9	14.02	7,302	63,173	(4,307)	4	4.13	640
2020	131,427	2,761	2,761	2%	2%	7	13.26	103	2,659	(3,859)	1	3.87	1

## POLICY DIVIDEND HISTORY

Declaration day	Policy period	Standard premium	Loss ratio	Premium dividend factor	Loss dividend factor	Total dividend factor	Premium dividend amount	Loss dividend amount	Computed dividend amount
09/04/2024	07/01/2022	\$128,306.72		9.79%		9.79%	\$12,561		\$12,561
09/06/2023	07/01/2021	\$115,261.28	59.12%	22.64%	0.0%	22.64%	\$26,095	\$0	\$26,095
09/14/2022	07/01/2020	\$131,426.78	4.79%	13.44%	0.0%	13.44%	\$17,664	\$0	\$17,664
06/04/2021	07/01/2019	\$110,369.94	17.58%	38.14%	0.0%	38.14%	\$42,095	\$0	\$42,095
09/02/2020	07/01/2018	\$138,136.53	23.33%	17.56%	0.0%	17.56%	\$24,257	\$0	\$24,257
09/04/2019	07/01/2017	\$137,223.22	4.99%	20.29%	9.73%	30.02%	\$27,843	\$13,352	\$41,195
09/12/2018	07/01/2016	\$126,464.53	54.73%	20.59%	1.64%	22.23%	\$26,039	\$2,074	\$28,113
09/13/2017	07/01/2015	\$109,614.84	8.93%	21.38%	10.08%	31.46%	\$23,436	\$11,049	\$34,485
09/14/2016	07/01/2014	\$105,658.35	48.03%	21.99%	2.38%	24.37%	\$23,234	\$2,515	\$25,749
09/09/2015	07/01/2013	\$119,877.99		22.66%		22.66%	\$27,164		\$27,164
09/10/2014	07/01/2012	\$163,884.05		34.69%		34.69%	\$56,851		\$56,851
09/18/2013	07/01/2011	\$199,600.55		29.64%		29.64%	\$59,162		\$59,162
09/12/2012	07/01/2010	\$247,408.46		37.42%		37.42%	\$92,580		\$92,580
06/15/2011	07/01/2008	\$441,479.58		18.71%		18.71%	\$82,601		\$82,601
11/10/2010	07/01/2008	\$213,400.45		23.75%		23.75%	\$50,683		\$50,683
03/10/2010	07/01/2007	\$183,082.98		20.79%		20.79%	\$38,063		\$38,063
11/09/2007	07/01/2005	\$167,427.16		12.61%		12.61%	\$21,113		\$21,113
<b>Totals</b>							<b>\$651,441</b>	<b>\$28,990</b>	<b>\$680,431</b>

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 Brown & Brown