



THE MAGGIE EVENT CENTER

LOCATED IN THE VILLAGE AT 605 PARK AVE SOUTH, BRECKENRIDGE, CO

This booklet contains the 2025 General Membership Meeting agenda, minutes from the 2024 General Membership Meeting, speaker summaries and biographies, and the CIRSA Travel Reimbursement Policy.



YOU ARE CORDIALLY INVITED

TO THE **2025 CIRSA GENERAL MEMBERSHIP MEETING** **TUESDAY, JUNE 24, 2025**

MEETING LOCATION:

The Maggie Event Center
605 Park Avenue South, Breckenridge, CO

AGENDA

- | | | | | | |
|----------|---|---------------------------------------------------------------------------------------------------------------------------------------------------|---------|---|-----------------------------------------------------------------------------------------------------------------------------------------|
| 11:30 am | • | Registration & Networking | 1:15 pm | • | Greg Barlow, Risk Control Manager, NEW Law Enforcement Initiatives |
| 11:45 am | • | Lunch buffet opens | 1:30 pm | • | Keynote Speaker: "Mother Nature Doesn't Care About Your Budget: How to Prepare Anyway, So You're Not Surprised" by Kody the Weather Guy |
| 12:15 pm | • | General Membership Meeting | | | |
| 12:30 pm | • | "The Top 5 Things That Can Get Your Organization Sued" by Tami Tanoue, Executive Director, & Sam Light, Deputy Executive Director/General Counsel | 2:30 pm | • | Networking/conclude |

MENU, PARKING, AND RSVP

M E N U

A hearty BBQ lunch buffet will be served.
Gluten-free and vegetarian-friendly items will be offered.

D A Y P A R K I N G

The Town of Breckenridge has graciously extended FREE parking to meeting attendees in F-Lot and Tiger Dredge lot (public area only) on June 24th. Both lots are centrally located and less than a 10-minute walk to the Maggie Event Center. No parking pass is needed. Please DO NOT park in the South section of the Tiger Dredge lot that is heavily signed for "Employee Parking Only."





BUSINESS MEETING AGENDA

- 1.** Roll Call (Tami Tanoue, Executive Director)
- 2.** Welcome (Michael Penny, Board Chairperson)
- 3.** Changes to the Agenda
- 4.** Introduction of Board Members
- 5.** Board of Directors Comments
- 6.** Member Comments
- 7.** Consent Items for Approval
 - a.** Approval of minutes of the General Membership Meeting on June 11, 2024
- 8.** Old Business/Action Items
 - a.** None
- 9.** New Business/Action Items
- 10.** Executive Director Report (Tami Tanoue)
 - a.** Introduction of CIRSA staff
 - b.** Administrative Update
- 11.** Other Matters (Chairperson Penny)
- 12.** Adjourn

If you have questions, please contact Shannon Pursley, Communications & Engagement Manager at 720-728-1304 or shannonp@cirsa.org.

LETTER FROM THE CHAIRPERSON OF THE BOARD

Dear CIRSA Member,

We're excited to invite you to this year's General Membership Meeting on Tuesday, June 24th at the Maggie Event Center in The Village at Breckenridge. This annual meeting provides an opportunity to connect with your fellow members, become informed of emerging risks, learn about new CIRSA initiatives, and take advantage of what it means to be a member-owner of our organization.

As always, we'll have a superb keynote speaker. This year, we're excited to host Kody Wilson, a.k.a Kody the Weather Guy. Many of you already follow him on social media (you can view his [website](#) and his Facebook page at DenverFrontRangeWX), where his daily forecasts make sense out of our ever-unpredictable weather with a high degree of accuracy, and in a fun and engaging way.

CIRSA Executive Director Tami Tanoue and CIRSA Deputy Executive Director/General Counsel Sam Light will do a not-to-miss presentation, "The Top 5 Things That Can Get You Sued." And if you're attending the CML Conference, Tami and Sam will also be speaking on "Managing Divisions on the Governing Body" on Wednesday, June 25 from 11:15 am – 12:15 pm.

To help your entity defray the cost of attending, we offer our Travel Reimbursement Program which assists in covering the cost of meals, mileage, and lodging. Details can be found on page 11.

We hope you will take advantage of this opportunity to connect with your fellow members over lunch and stay up to date on important risk management issues.

Although we don't have Board member elections this year, we still need a quorum of members at the meeting! A minimum of 30% of the membership must have a voter or alternate voter in attendance to do so. We encourage each member to send your Voting Representative to vote on behalf of your entity. If your designated Voting Representative is unable to attend, feel free to send your Alternate Voter or to designate another representative just for this meeting. Someone from our Membership Services Team will be reaching out to attendees to help with voter designations.

We look forward to seeing you in Breckenridge next month!



Michael Penny
Board Chairperson

BOARD OF DIRECTORS

CIRSA is a member-owned insurance pool serving municipalities and affiliated public entities.

CIRSA is governed by a Board of Directors made up of member officials.

CURRENT BOARD STRUCTURE

Two Directors, each from a different municipality under 10,000 in population

Two Directors, each from a different municipality of 10,000 to 40,000 in population

Two Directors, each from a different municipality above 40,000 in population

One Director-at-Large

(There is no election scheduled for this meeting.)

Name	Municipality	Population	Office	Came On Board	Term Expires 06/2026	Term Expires 06/2028
Michael Penny	City of Castle Pines	10,000 to 40,000	Chair	4/22		X
Shane Hale	Town of Windsor	10,000 to 40,000	Vice-Chair	7/19	X	
Martee Erichson	City of Westminster	Above 40,000	Secretary/Treasurer	3/04		X
Houssin Hourieh	City of Lamar	Director-at-Large		4/01		X
Christy Doon	City of Salida	Under 10,000		5/25	X	
Jason Damweber	Town of Estes Park	Under 10,000		11/23		X
David Corliss	Town of Castle Rock	Above 40,000		5/24	X	

SPEAKERS



TAMI TANOUE & SAM LIGHT

THE TOP 5 THINGS THAT WILL GET YOUR ORGANIZATION SUED

While local governments in Colorado benefit from sound protections against certain types of liabilities, there are still plenty of ways you and your organization can get sued! From minor gaffes to major missteps, CIRSA Executive Director Tami Tanoue and Deputy Executive Director/General Counsel Sam Light will assist you in sharpening issue-spotting and navigation skills that can help you fend off lawsuits.

SPEAKER



GREG BARLOW

NEW LAW ENFORCEMENT INITIATIVES



Greg Barlow will be speaking about the many seminars CIRSA provides FREE to member law enforcement personnel across the state to assist agencies in managing the risks of law enforcement liability claims, including the following:

ADA for Law Enforcement

This seminar helps law enforcement personnel improve their approach, understanding, and tactics when encountering people with disabilities.

Tactical Leadership: Critical Thinking on Active Incidents

This seminar focuses on the development of critical thinking skills needed to make quick and accurate decisions during in-progress, rapidly changing high-priority and violent calls.

Chiefs Presentation Series:

"Mass Shooting Event: Lessons Learned"

This seminar is the first in a series of Chief-led presentations, covering the background of the event, suspect profile and analysis, the shooting incident, and public safety's response.

In partnership with Colorado POST, CIRSA is offering two new seminars: **Ethical Decision Making Under Stress (EDMUS)** and **Integrated Communications & Tactics (ICAT).**

Recruitment and Retention

Recruiting and retaining high-quality police officers is one of the most significant challenges facing police departments nationwide. This seminar, presented by Mark Pfetzer, will expose participants to topics such as the legal landscape, selection methods, free tools, and other considerations for creating a successful recruitment strategy.

Greg will also be announcing this year's participants in a new **CIRSA-sponsored University of Denver Professional Policing and Leadership Institute**. This 10-day course (held over three separate weeks at CIRSA headquarters) is an advanced leadership program that will provide emerging leaders with the tools they need to succeed.

KEYNOTE SPEAKER



KODY WILSON

MOTHER NATURE DOESN'T CARE ABOUT
YOUR BUDGET: HOW TO PREPARE
ANYWAY, SO YOU'RE NOT SURPRISED



Meet Kody Wilson, a.k.a *Kody the Weather Guy*, a 35-year-old native of the Treasure Valley in eastern Oregon and a 2008 graduate of Vale High School. During High School, Kody had the opportunity to be mentored by Vin Crosby—widely regarded as the best meteorologist in Boise, Idaho, and someone Kody still collaborates with frequently.

Kody moved to Colorado shortly after high school and attended the University of Northern Colorado—graduating in 2012 with his Bachelor of Science Degree with an emphasis in Meteorology. His passion and areas of focus are in Microscale Meteorology and Severe Weather. While in college, he sat on an exclusive forecast panel for an ABC affiliate in Denver. He also traveled every year as an undergraduate to symposiums and panel discussions hosted annually by the American Meteorological Society based in Boston, MA. His travels took him to Atlanta, Seattle, and New Orleans.

After graduating from college, he worked as a student technician for the National Center for Atmospheric Research in Boulder, Colorado. During that time, he was able to travel to St. Johns, Newfoundland, where he engaged in an aviation forecast study about the effects of freezing fog. His forecasting experience encompasses the better part of 15 years and includes experience both in the United States and Canada. In addition, Kody has actively competed in numerous forecasting competitions hosted nationwide by the American Meteorological Society and has placed above the 95th percentile for forecasters in the United States.

Kody recognized a need to provide a forecasting service to the general public that emphasized the importance of communication, honesty, and transparency. Over the last six years, Kody has amassed nearly 400k followers on Facebook and has partnered with over 60 local business sponsors in Idaho and Colorado who financially invest in his work.

TRAVEL REIMBURSEMENT POLICY

The following policy provides for the reimbursement to members for their expenses associated with designated CIRSA events, including the New Member Orientation, General Membership Meeting, Member Appreciation Lunches, and some CIRSA-sponsored Risk Control events like regional seminars and workshops, but it does not cover regular safety training classes.

The policy allows reimbursement of mileage, lodging, parking, and meals for **two** attendees from each CIRSA member entity per designated event. The purpose of the policy is to alleviate some of the financial burden of attending the event and offer an incentive to encourage higher attendance. Travel reimbursement may be initiated where a member travels 50 miles one way. This catalyst will allow for mileage, lodging, parking, and meals reimbursements to be submitted.

Reimbursement is made payable to the member entity and not to attendees personally. Requests must be supported by detailed receipts and are subject to the following guidelines:



MILEAGE CIRSA will reimburse mileage for business use of the attendee's personal automobile at a rate equal to the current standard mileage rate as published by the IRS (Internal Revenue Service). Mileage is allowed for a round trip to and from the attendee's home or office where the minimum one-way distance has reached 50 miles.



LODGING Expenses for lodging will be reimbursed if travel can reasonably be expected to exceed one day. Lodging for one night will be reimbursed if the attendee is required to travel at least 50 miles one way. An additional night's lodging will be available for an attendee required to travel a distance of 100 or more miles one way. Lodging close to the event location is preferred. Lodging reimbursement is limited to per diem for location published by GSA (U.S. General Services Administration).



PARKING CIRSA will reimburse for parking expenses when they are not included in the price of the lodging. Also, CIRSA will reimburse for parking expenses when there is no free parking available at the location of the designated event.



MEALS The maximum amount allowed for meals is the current federal meals and incidental expense per diem rate for the location as published by the GSA ([U.S. General Services Administration](https://www.gsa.gov/transaction/gsaforms)). If travel is not for the entire day, reimbursement is not available for meals that fall outside the period of travel. Further, reimbursement is not available when CIRSA has provided a meal in conjunction with the designated event.



REPORTING Member Travel Expense Reports are available [online](#). There are options to either submit online or print a form. Printed forms can be emailed to accountspayable@cirsa.org or faxed to 303.757.8950. Detailed receipts are required to support expenses (other than mileage) submitted on the report.

CIRSA MEMBERS



Town of Aguilar	Town of Calhan	Town of Crawford	City of Evans
Town of Akron	Town of Campo	City of Creede, a Colorado Town	Town of Fairplay
City of Alamosa	City of Cañon City	Town of Crested Butte	City of Federal Heights
Town of Antonito	Town of Carbondale	Town of Crestone	Town of Firestone
Arkansas River Power Authority	City of Castle Pines	City of Cripple Creek	Flatiron Improvement District
City of Aspen	Town of Castle Rock	Town of Crowley	Town of Fleming
Aspen/Pitkin County Housing Authority	Town of Cedaredge	City of Dacono	City of Florence
Town of Avon	City of Centennial	Town of De Beque	Foothills Animal Shelter
Town of Basalt	Town of Center	Town of Deer Trail	City of Fort Lupton
Town of Bayfield	City of Central City	Town of Del Norte	City of Fort Morgan
Town of Bennett	Chaffee Housing Authority	City of Delta	City of Fountain
Town of Berthoud	City of Cherry Hills Village	Town of Dillon	Town of Fowler
Town of Bethune	Town of Cheyenne Wells	Town of Dinosaur	Town of Foxfield
City of Black Hawk	Church Ditch Water Authority	Town of Dolores	Town of Fraser
Town of Blanca	Town of Coal Creek	City of Durango	Fraser River Valley Housing Partnership
Town of Blue River	Cobb Lake Regional Water Treatment Authority	Town of Eagle	Town of Frederick
Town of Boone	Town of Cokedale	Town of Eaton	Town of Frisco
Town of Bow Mar	Town of Collbran	Eaton Housing Authority	City of Fruita
Town of Breckenridge	Colorado Information Sharing Consortium	Town of Eckley	Town of Garden City
City of Brighton	Colorado Rangers Law Enforcement Shared Reserve	City of Edgewater	Garfield Clean Energy Collaborative
Town of Brookside	City of Commerce City	Town of Elizabeth	Garfield County Emergency Communications Authority
City/County of Broomfield	Commerce City Housing Authority	Town of Empire	Town of Genoa
City of Brush!	City of Cortez	City of Englewood	Town of Georgetown
Brush Rural Fire Protection District	City of Craig	Englewood Housing Authority	Town of Gilcrest
Town of Buena Vista		Town of Erie	City of Glendale
City of Burlington		Town of Estes Park	
		Estes Park Housing Authority	

CIRSA MEMBERS (CONTINUED)



City of Glenwood Springs	Town of Hot Sulphur Springs	Town of Lake City	Moffat County Local Marketing District
City of Golden	Town of Hotchkiss	Town of Lakeside	City of Monte Vista
Town of Granada	Housing Authority of the City of Brighton	City of Lamar	Town of Montezuma
Town of Granby	Housing Authority of the City of Pueblo	Lamar Housing Authority	City of Montrose
City of Grand Junction	Town of Hudson	Larimer Emergency Telephone Authority	Town of Monument
Town of Grand Lake	Hudson Housing Authority - Prairie View Apartments	Town of Larkspur	Town of Morrison
Great Western Trail Authority	Town of Hugo	City of Las Animas	Mountain Express Transportation System
Town of Green Mountain Falls	City of Idaho Springs	Las Animas County E911 Authority	Town of Mountain View
City of Greenwood Village	Town of Ignacio	Town of LaSalle	Town of Mountain Village
Town of Grover	Town of Iliff	City of Leadville	Town of Mt. Crested Butte
City of Gunnison	Town of Jamestown	Town of Limon	Mustang Water Authority
Gunnison/Hinsdale Combined Emergency Telephone Service Authority	Jefferson Parkway Public Highway Authority	City of Littleton	Town of Naturita
Gunnison Valley Transportation Authority	Town of Johnstown	Town of Lochbuie	Town of Nederland
Town of Gypsum	Town of Julesburg	Town of Log Lane Village	Town of New Castle
Town of Hartman	Town of Keenesburg	City of Lone Tree	North Front Range MPO
Town of Haswell	Town of Kersey	City of Loveland	North Metro Task Force
Town of Haxtun	Town of Keystone	Town of Lyons	North Park Fire Rescue Authority
Town of Hayden	Town of Kim	Town of Mancos	City of Northglenn
Town of Hillrose	Town of Kiowa	City of Manitou Springs	Northwest Colorado Council of Governments
Historic Arkansas Riverwalk of Pueblo Authority	Town of Kit Carson	Town of Marble	Northwest Parkway Public Highway Authority
Town of Holly	Town of Kremmling	Town of Mead	Town of Norwood
City of Holyoke	Town of La Jara	Town of Meeker	Town of Nucla
Holyoke Housing Authority	City of La Junta	Town of Merino	Town of Nunn
Town of Hooper	Town of La Veta	Town of Milliken	Town of Oak Creek
	City of Lafayette	Town of Minturn	
		Town of Moffat	

CIRSA MEMBERS (CONTINUED)



Town of Olathe	Town of Rangely	Town of Silver Plume	Town of Ward
Old Dillon Reservoir Water Authority	Town of Raymer	Town of Silverthorne	Town of Wellington
Town of Olney Springs	Town of Red Cliff	Town of Silverton	Town of Westcliffe
Town of Ophir	Region 9 Economic Development District of SW Colorado	Town of Simla	Western Colorado Regional Dispatch Center
Town of Orchard City	Regional Housing Alliance of La Plata County	Town of Snowmass Village	City of Westminster
Town of Ordway	Town of Rico	Town of South Fork	City of Wheat Ridge
Town of Otis	Town of Ridgway	South Routt Library District	Town of Wiggins
City of Ouray	City of Rifle	Town of Springfield	Town of Williamsburg
Town of Pagosa Springs	Roaring Fork Transportation Authority	Town of Starkville	Town of Windsor
Town of Palisade	Town of Rockvale	City of Steamboat Springs	Windsor Housing Authority
Town of Palmer Lake	City of Rocky Ford	City of Sterling	Town of Winter Park
Town of Paoli	Town of Romeo	Town of Stratton	Woman Creek Reservoir Authority
Town of Paonia	Town of Rye	Town of Sugar City	City of Woodland Park
Town of Parachute	Town of Saguache	Summit County Telecommunications Consortium	City of Wray
Town of Peetz	City of Salida	Town of Swink	Town of Yampa
Pikes Peak Rural Transportation Authority	Town of San Luis	Town of Telluride	Yampa Valley Housing Authority
Town of Pitkin	San Miguel Authority for Regional Transportation	City of Thornton	City of Yuma
Town of Platteville	Town of Sanford	Town of Timnath	
Town of Poncha Springs	Town of Sawpit	City of Trinidad	
City of Pueblo	Town of Sedgwick	Town of Two Buttes	
Pueblo Department of Public Health and Environment	Town of Severance	Town of Vail	
Pueblo Regional Building Department	City of Sheridan	City of Victor	
Pueblo Urban Renewal Authority	Town of Silt	Town of Vilas	
Town of Ramah	Town of Silver Cliff	Town of Vona	
		Town of Walden	
		City of Walsenburg	
		Town of Walsh	

GENERAL MEMBERSHIP MEETING

JUNE 11, 2024

VIRTUAL

BOARD MEMBERS PRESENT

Martee Erichson, City of Westminster, Chairperson
David Corliss, Town of Castle Rock
Jason Damweber, Town of Estes Park
Shane Hale, Town of Windsor
Houssin Hourieh, City of Lamar, Secretary/Treasurer
Sara Ott, City of Aspen
Michael Penny, City of Castle Pines

MEMBERS PRESENT

Akron, Alamosa, Arkansas River Power Authority, Aspen, Bayfield, Berthoud, Black Hawk, Blue River, Brighton, Broomfield, Cañon City, Castle Pines, Castle Rock, Cedaredge, Cherry Hills Village, Cokedale, Cortez, Cripple Creek, Dacono, Dillon, Dinosaur, Edgewater, Elizabeth, Englewood, Erie, Estes Park, Federal Heights, Flatiron Improvement District, Fort Morgan, Fountain, Frisco, Fraser River Valley Housing Partnership, Garden City, Garfield County Emergency Communications Authority, Gilcrest, Glenwood Springs, Greenwood Village, Historic Arkansas Riverwalk of Pueblo Authority, Housing Authority of the City of Brighton, Idaho Springs, Ignacio, Johnstown, Julesburg, Keystone, Kremmling, La Junta, La Veta, Lafayette, Lamar, Larkspur, LaSalle, Limon, Littleton, Lochbuie, Lone Tree, Lyons, Meeker, Minturn, North Front Range MPO, Northglenn, Northwest Colorado Council of Governments, Nucla, Nunn, Olathe, Ordway, Pueblo, Pueblo Regional Building Department, Pueblo Urban Renewal Authority, Rangely, Rifle, Roaring Fork Transportation Authority, Severance, Sheridan, Silt, Springfield, Telluride, Thornton, Westcliffe, Westminster, Wheat Ridge, Wiggins, Windsor, Windsor Housing Authority, Woman Creek Reservoir Authority, Wray

STAFF PRESENT

Greg Barlow, Risk Control Manager
David Beacham, IT Manager
Linda Black, Assistant Director/Chief Financial Officer
Mary Beth Brown, HR & Operations Manager
Nick Cotton-Baez, Associate General Counsel
Manny Garcia, Risk Control Trainer
Amanda Hentz, Membership Services Coordinator
Sam Light, Deputy Executive Director/General Counsel
Claire Montgomery, Underwriting Representative
Alex Orford, Senior Graphic Design and Production Specialist
Chelsea Otto, HR Generalist
Jill Padbury, Underwriting Manager
Shannon Pursley, Membership Services Manager
Erik Schriewer, Senior System Administrator
Tami Tanoue, Executive Director
Mike Wagner, Claims Manager

WELCOME

Martee Erichson, Chairperson of the Board, introduced herself to the membership. Erichson called the meeting to order at 11:10 a.m.

Erichson thanked the members in attendance and noted that CIRSA would be putting together more opportunities to connect in person throughout the year including the June 18th Member Appreciation Lunch in Loveland as well as 11 other lunches, elected officials trainings, and risk control seminars throughout the summer and fall.

Erichson reported that 2023 was a tumultuous year for CIRSA from a claims standpoint. These claims, as well as the trends of the past several years, have led the Board to

make some changes to coverages and deductible structure for 2024 and going forward. Property claims were a major issue for CIRSA members, especially for members in wind- and hail-prone areas. After several years of “normal” hail activity, members were hit hard in 2023. Members’ wind/ hail claims in 2023 totaled nearly \$18 million dollars, an amount nearly two and a half times the combined total of wind/hail claims experienced for the four years preceding 2023. Erichson reported that law enforcement liability continues to be another major issue for CIRSA members.

Erichson noted these are challenging times for Colorado’s cities and towns, and for CIRSA as well, and that in looking to the future, members can count on the Board and CIRSA staff to meet the challenges that lie ahead.

Erichson then turned it over to Tami Tanoue for a determination of a quorum.

Tanoue confirmed that for the first time in several years, there is a quorum.

CHANGES TO THE AGENDA

None.

INTRODUCTION OF BOARD MEMBERS

Chairperson Erichson introduced the Board of Directors to the membership.

BOARD OF DIRECTOR COMMENTS

None.

MEMBER COMMENTS

None.

CONSENT ITEMS

Shane Hale moved, Michael Penny seconded TO APPROVE MINUTES FROM THE GENERAL MEMBERSHIP MEETINGS ON JUNE 28, 2023, JUNE 22, 2022, JUNE 22, 2021, JUNE 24, 2020 AND JUNE 18, 2019.

Motion carried unanimously.

OLD BUSINESS/ACTION ITEMS

None.

NEW BUSINESS/ACTION ITEMS

Board of Director Elections

Scott Moulton nominated JASON DAMWEBER TO SERVE AS BOARD MEMBER IN THE 10,000 AND UNDER POPULATION CATEGORY and Shane Hale seconded the nomination. There being no other nominees, JASON DAMWEBER WAS ELECTED BY ACCLAMATION.

Scott Trainor nominated MICHAEL PENNY TO SERVE AS BOARD MEMBER IN THE 10,000-40,000 POPULATION CATEGORY and David Corliss seconded the nomination. There being no other nominees, MICHAEL PENNY WAS ELECTED BY ACCLAMATION.

Bill Rush nominated MARTEE ERICHSON TO SERVE AS BOARD MEMBER IN THE 40,000 AND OVER POPULATION CATEGORY and Allison Scheck seconded the nomination. There being no other nominees, MARTEE ERICHSON WAS ELECTED BY ACCLAMATION.

Avenia Morris nominated HOUSSIN HOURIEH TO SERVE AS THE DIRECTOR-AT-LARGE and Scott Trainor seconded the nomination. There being no other nominees, HOUSSIN HOURIEH WAS ELECTED BY ACCLAMATION.

Proposed Amendments to CIRSA’s Bylaws

Sam Light briefly explained the proposed amendments to the CIRSA Bylaws as set forth in the membership meeting packet. Light stated the proposed amendments would remove the June meeting time frame requirement for a meeting of the membership and for Board elections, while keeping the requirement for members to meet at least once annually and keeping all other Board election requirements the same.

Houssin Hourieh moved, Dolores Vasquez seconded TO APPROVE AMENDMENT NO. 1 AND AMENDMENT NO. 2 TO THE CIRSA BYLAWS AS PRESENTED TO THE MEMBERS.

Motion carried unanimously.

EXECUTIVE DIRECTOR REPORT

Tanoue reported that in 2023, 74 members had hail claims, some more than once. The total dollar amount of

claims paid out for 2023 is close to \$18 million dollars, which is two-and-a-half times the amount paid out in the preceding four years combined. Colorado is now running neck and neck with Texas in experiencing frequent and severe wind and hail losses.

Other areas of concern in property claims include the risk of wildfires and floods. Although CIRSA members are fortunate not to have experienced severe wildfires to this point, Colorado is perceived by the reinsurance community to be at high risk, especially in light of the tragic Marshall fire of 2021. We've seen a number of scary high wind events already in 2024.

Tanoue reported that law enforcement liability claims have also been a major concern for the past several years, and 2023 was no exception. Year over year, police agencies, including CIRSA members, are experiencing "unprecedented" settlements. In 2023, two CIRSA members, along with other agencies, paid a \$19 million settlement. CIRSA had an \$8.75 million settlement in 2020, which was then also unprecedented, and our biggest settlement to date involving a single member. This year, CIRSA has already paid an \$8.5 million law enforcement liability settlement on behalf of two CIRSA members. Aggregate numbers tell the rest of the story: the total amount of law enforcement losses CIRSA members sustained from 2018 to present is more than \$20 million above the total amount CIRSA incurred for all of the preceding 36 years combined, going all the way back to the beginning of CIRSA.

Tanoue reported that as a result of these trends, CIRSA is implementing the following changes in 2025: Increasing minimum deductibles for property, auto physical damage, and law enforcement liability, and putting into place some percentage deductibles that are specific to wind/hail claims.

Tanoue stated that the CIRSA Board and staff are committed to financial sustainability for CIRSA over the long term, predictable coverage costs, coverages that are specifically tailored to members' needs, and services to help members manage high risk exposures.

Tanoue concluded by thanking members for their membership over the past 42 years.

ADJOURNMENT

Chairperson Erichson adjourned the meeting at 11:28 a.m.