



ANNUAL REPORT

2025



LETTER FROM THE BOARD

CHAIR & EXECUTIVE DIRECTOR

As a CIRSA member, you've been a witness and party over the past few years to some significant changes in our rating and deductible selection processes. These changes have been driven by CIRSA's financial picture, and the CIRSA Board of Directors' Net Position Policy adopted in 2024. In this letter, we provide an overview, status update, and what we believe is good news going forward.

Background. For many years, CIRSA has conducted a regular net position study, in consultation with our actuaries, to establish a target range for our net position to support CIRSA's long-term financial stability. While the Workers' Compensation Pool is well within the target range, the Property/Casualty Pool has been below the range. We've shared the causes with you, but briefly, they include the following:

On the property side, CIRSA members were hit hard with wind/hail events in 2017 and 2018. And then 2023 came in like a wrecking ball. At \$18 million, 2023 wind/hail losses were nearly 2-1/2 times more than the total of wind/hail claims in the four preceding years. 74 members experienced 28 different wind/hail events that year, with some being hit more than once. Colorado now runs neck-and-neck with Texas as the worst wind/hail state in the Union.

As a result, property excess carriers increased CIRSA's self-insured retention (SIR) in 2018 from \$500,000 to \$1 million, making CIRSA responsible for additional losses between \$500,000 and \$1 million. In 2019, the SIR for wind and hail losses increased further to \$5 million, significantly increasing the amount paid by CIRSA on large claims. This higher retention again had a material impact in 2023 with the multiple severe wind and hail losses incurred by members, most of which never reached the reinsurance level and were thus borne by CIRSA.

On the liability side, the picture has been just as bleak, especially in law enforcement liability (LEL). To illustrate: Back in 2014, CIRSA's largest ever LEL settlement was \$1.3 million. Since that time, the cost of LEL claims has kept mushrooming, with a \$4 million settlement in 2017, then an \$8.75 million settlement in 2020 (believed to be the highest LEL settlement statewide to that point), and then our share of a \$19 million settlement involving two members and several other agencies in 2023. Law enforcement agencies across the state and nation are seeing similar trends in "nuclear" verdicts and settlements, substantially affecting the costs of LEL coverage. Public sentiment towards law enforcement in recent years, and state laws expanding law enforcement liability, are among the drivers.

The Net Position Policy. In response to these adverse conditions, CIRSA undertook a net position study that led to the Board's adoption of a Net Position Policy in 2024. The policy's purpose is to bring our PC net position back within the actuarially determined target range. Since 2024, CIRSA members' PC contribution rates have reflected that policy. The policy calls for the PC net position to reach the target range by 2028. In addition, the Board increased minimum member deductibles for law enforcement, property, and auto physical damage; these deductibles had not previously been increased in CIRSA's history. Separate wind and hail deductibles were also implemented for members. *(continued)*

LETTER FROM THE BOARD CHAIR & EXECUTIVE DIRECTOR

Policy Results to Date. As noted, your contributions have reflected rate increases to bring our PC net position within target range by 2028. We're pleased to note that we've already made significant strides in improving the PC net position, and indeed, may be ahead of schedule

As of December 31, 2025, the PC net position totaled \$29.3 million, compared to \$13.9 million as of December 31, 2024. This increase reflects the positive impact of the Net Position Policy, as well as members' good work in mitigating losses. It also reflects an improved property reinsurance picture (thanks in part to a good wind/hail year in 2025 and a softer property market) that yielded property reinsurance premium savings of \$2,650,616 for 2026. Thus, that amount of additional premium that CIRSA collected from members for 2026 will be applied directly to our net position. Of course, we must still hope that the unprecedented wind/hail seasons of 2017-2018 and 2023 won't return.

On the liability side, we'd been given indications from our liability reinsurers that CIRSA's LEL self-insured retention would increase from \$1 million to \$2 million per claim/occurrence for 2026, and that increase was built into the rates charged to members. Ultimately, the reinsurers agreed to increase the 2026 LEL SIR to only \$1.5 million. This could result in an additional \$5,270,586 in premium savings going directly to our net position, although this depends on our members' actual claim activity during 2026 (i.e., the number of \$1.5 million SIRs that CIRSA ends up having to pay).

Conclusion. In summary, with the success of the Board's Net Position Policy and a better reinsurance picture for 2026, we've made significant strides in improving the PC net position, and we could achieve the PC target range sooner than anticipated. We will certainly keep evaluating the situation throughout 2026, but this good news could carry over into our rate calculations for 2027 and beyond. Of course, so much depends on factors outside our control. On another front, CIRSA now has a lobbyist working on our collective behalf at the State Capital to educate legislators on the consequences of the continued flow of liability shifting to our members. So stay tuned! On behalf of the CIRSA Board of Directors, Executive Director, and staff members, thank you for your continued membership in and support of CIRSA.

Questions? Please don't hesitate to reach out.

Sincerely,



Michael Penny, *Board Chair*



Tami Tanoue, *Executive Director*



2025 BOARD OF DIRECTORS & EXECUTIVE DIRECTOR



Michael Penny
Board Chairperson
Castle Pines



Shane Hale
Board Vice Chairperson
Windsor



Martee Erichson
Board Secretary/Treasurer
Westminster



Houssin Hourieh
Board Member
Lamar



Jason Damweber
Board Member
Estes Park



David Corliss
Board Member
Castle Rock



Christy Doon
Board Member
Salida



Tami Tanoue
Executive Director
CIRSA



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CONTRIBUTIONS & MEMBER EQUITY

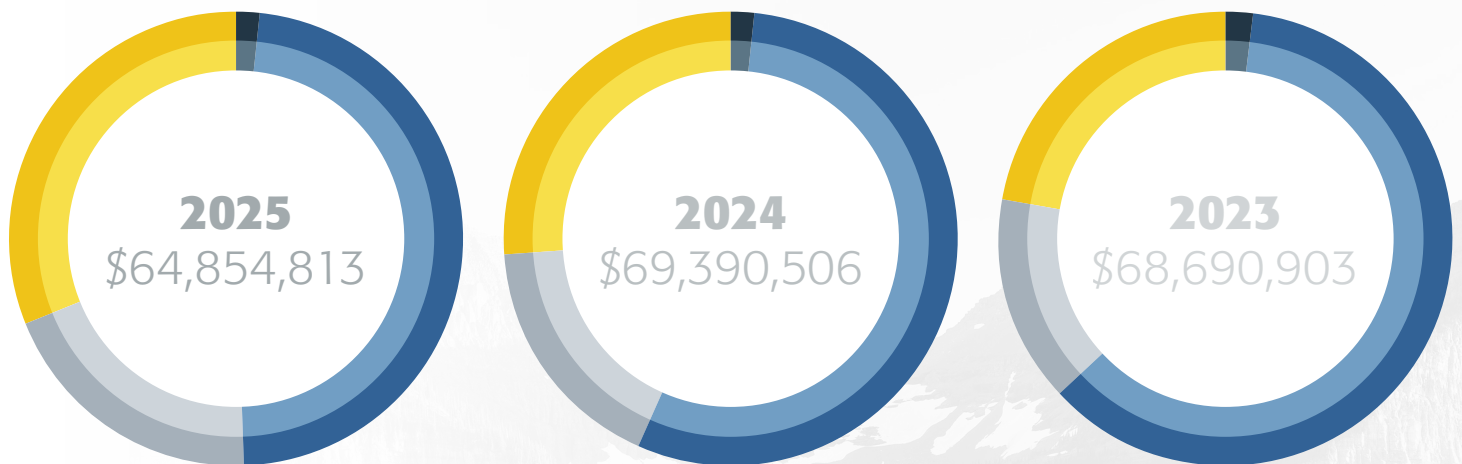


Each member has an individual member equity account. The sum-total of all member equity accounts equals the pools' total resources or working capital.

As of December 31, 2025, the total member equity was **\$56,675,736**, \$18,865,115 higher than that of 2024.

Net contributions were **\$6,500,878 or 12.5% higher** in 2025 than 2024 due to an increase in rates and exposures.

TOTAL EXPENSES



▲ Membership Benefits ▲ Claims ▲ Administration ▲ Excess Insurance

(- \$4,535,693)

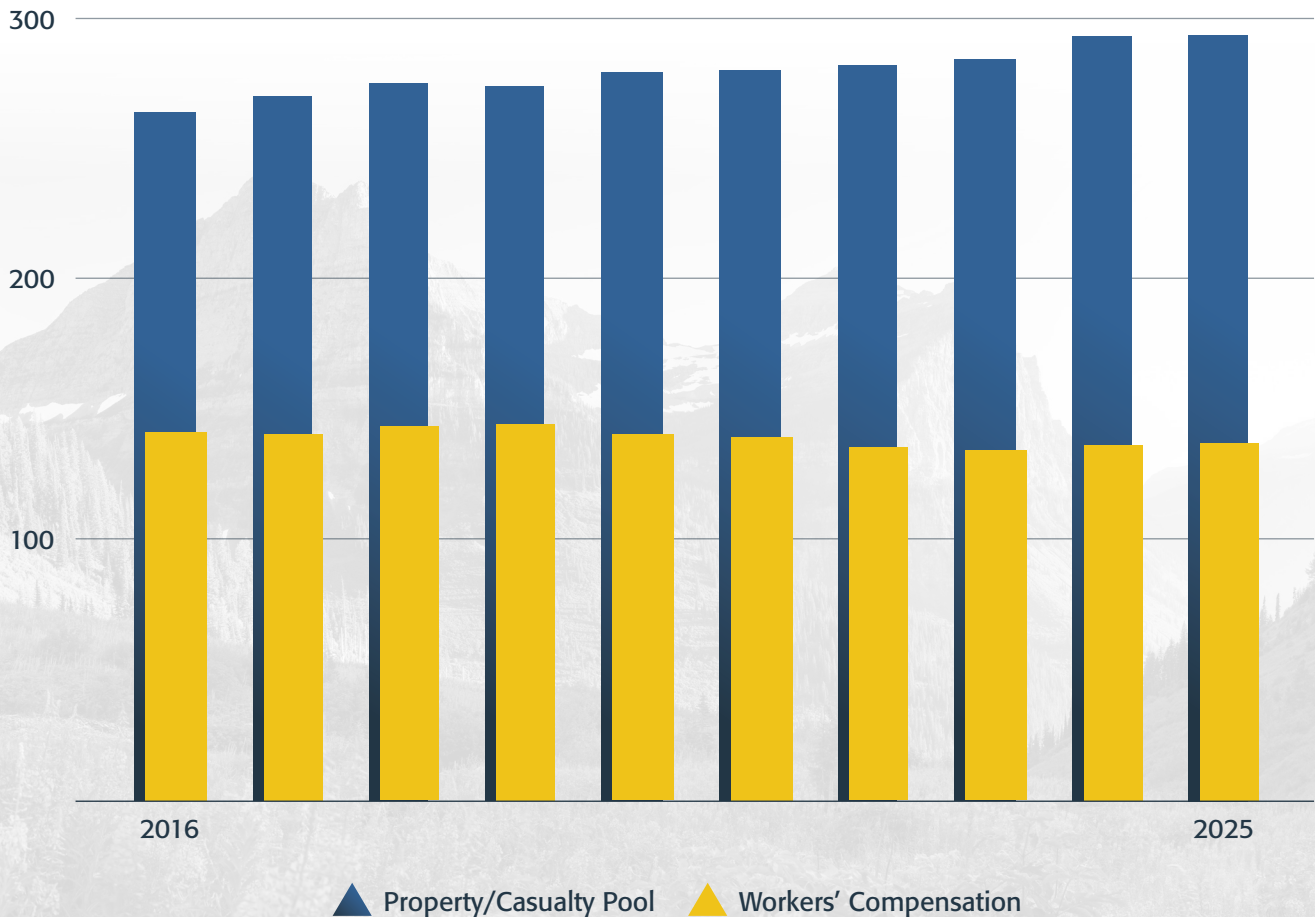
Total expenses **decreased from \$69,390,506** in 2024 **to \$64,854,813** in 2025.

(- \$7,157,915)

Property/Casualty and Workers' Compensation claims **decreased from \$38,106,937** in 2024 **to \$30,949,022** in 2025.

Excess insurance expenses **increased by \$2,023,641**, membership benefits **decreased by \$31,066** and administration **increased by \$629,648**.

MEMBERSHIP GROWTH



292 PC Members

The Property/Casualty pool was established in 1982 with 18 members. In 2025, two members joined the PC Pool and **total membership was 292 members.**

294 Members

participated in CIRSA in 2025.

137 WC Members

The Workers' Compensation pool was established in 1988 with 38 members. In 2025, one member left the WC Pool, three members joined the WC pool and **total membership was 137 members.**

CIRSA MEMBERSHIP

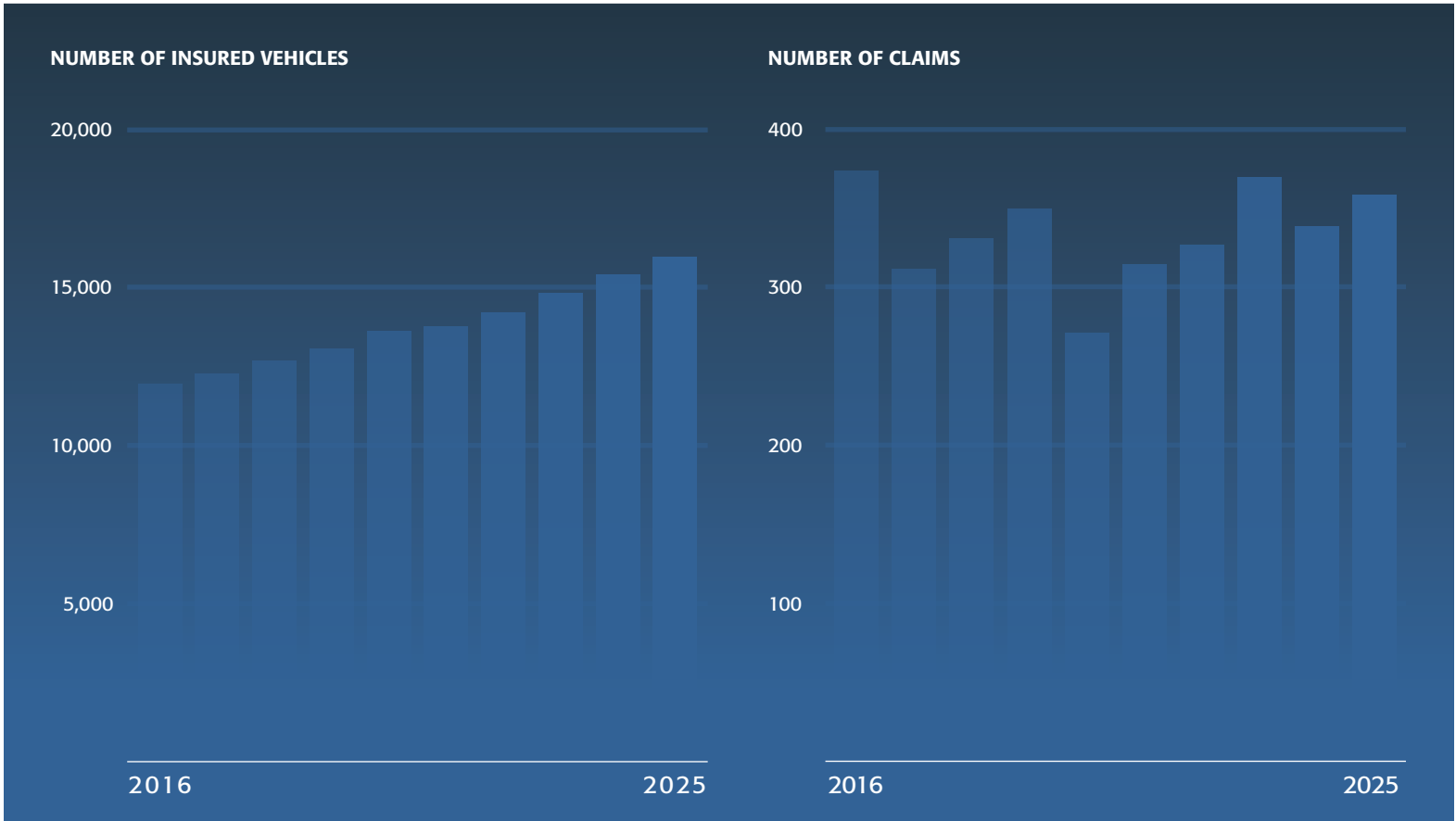
| | | | |
|------------------------------|------------------------------|-------------------------------|--------------------------------|
| Town of Aguilar | Town of Cheyenne Wells | Town of Estes Park | Gunnison/Hinsdale |
| Town of Akron | Church Ditch Water Authority | Estes Park Housing Authority | Combined Emergency |
| City of Alamosa | Town of Coal Creek | City of Evans | Telephone Service Authority |
| Town of Antonito | Cobb Lake Regional Water | Town of Fairplay | Gunnison Valley |
| Arkansas River Power | Treatment Authority | City of Federal Heights | Transportation Authority |
| Authority | Town of Cokedale | Town of Firestone | Town of Gypsum |
| City of Aspen | Town of Collbran | FlatIron Improvement | Town of Hartman |
| Aspen/Pitkin County Housing | Colorado Information Sharing | District | Town of Haswell |
| Authority | Consortium | Town of Fleming | Town of Haxtun |
| Town of Avon | Colorado Rangers Law | City of Florence | Town of Hayden |
| Town of Basalt | Enforcement Shared Reserve | Foothills Animal Shelter | Town of Hillrose |
| Town of Bayfield | City of Commerce City | City of Fort Lupton | Historic Arkansas Riverwalk of |
| Town of Bennett | Commerce City Housing | City of Fort Morgan | Pueblo Authority |
| Town of Berthoud | Authority | City of Fountain | Town of Holly |
| Town of Bethune | City of Cortez | Town of Fowler | City of Holyoke |
| City of Black Hawk | City of Craig | Town of Foxfield | Holyoke Housing Authority |
| Town of Blanca | Town of Crawford | Town of Fraser | Town of Hooper |
| Town of Blue River | City of Creede, a Colorado | Fraser River Valley Housing | Town of Hot Sulphur Springs |
| Town of Boone | Town | Partnership | Town of Hotchkiss |
| Town of Bow Mar | Town of Crested Butte | Town of Frederick | Housing Authority of the City |
| Town of Breckenridge | Town of Crestone | Town of Frisco | of Brighton |
| City of Brighton | City of Cripple Creek | City of Fruita | Housing Authority of the City |
| Town of Brookside | Town of Crowley | Town of Garden City | of Pueblo |
| City/County of Broomfield | City of Dacono | Garfield Clean Energy | Town of Hudson |
| City of Brush! | Town of De Beque | Collaborative | Hudson Housing Authority - |
| Brush Rural Fire Protection | Town of Deer Trail | Garfield County Emergency | Prairie View Apartments |
| District | Town of Del Norte | Communications Authority | Town of Hugo |
| Town of Buena Vista | City of Delta | Town of Genoa | City of Idaho Springs |
| City of Burlington | Town of Dillon | Town of Georgetown | Town of Ignacio |
| Town of Calhan | Town of Dinosaur | Town of Gilcrest | Town of Iliff |
| Town of Campo | Town of Dolores | City of Glendale | Town of Jamestown |
| City of Cañon City | City of Durango | City of Glenwood Springs | Jefferson Parkway Public |
| Town of Carbondale | Town of Eagle | City of Golden | Highway Authority |
| City of Castle Pines | Town of Eaton | Town of Granada | Town of Johnstown |
| Town of Castle Rock | Eaton Housing Authority | Town of Granby | Town of Julesburg |
| Town of Cedaredge | Town of Eckley | City of Grand Junction | Town of Keenesburg |
| City of Centennial | City of Edgewater | Town of Grand Lake | Town of Kersey |
| Town of Center | Town of Elizabeth | Great Western Trail Authority | Town of Keystone |
| City of Central City | Town of Empire | Town of Green Mountain Falls | Town of Kim |
| Chaffee Housing Authority | City of Englewood | City of Greenwood Village | Town of Kiowa |
| City of Cherry Hills Village | Englewood Housing Authority | Town of Grover | Town of Kit Carson |
| | Town of Erie | City of Gunnison | Town of Kremmling |
| | | | Town of La Jara |

CIRSA MEMBERSHIP

| | | | |
|--|--|---|---|
| City of La Junta | Town of Mt. Crested Butte | Pueblo Regional Building Department | Town of Starkville |
| Town of La Veta | Mustang Water Authority | Pueblo Urban Renewal Authority | City of Steamboat Springs |
| City of Lafayette | Town of Naturita | Town of Ramah | City of Sterling |
| Town of Lake City | Town of Nederland | Town of Rangely | Town of Stratton |
| Town of Lakeside | Town of New Castle | Town of Raymer | Town of Sugar City |
| City of Lamar | North Front Range MPO | Town of Red Cliff | Summit Combined Housing Authority |
| Lamar Housing Authority | North Metro Task Force | Region 9 Economic Development District of SW Colorado | Summit County Telecommunications Consortium |
| Larimer Emergency Telephone Authority | North Park Fire Rescue Authority | Regional Housing Alliance of La Plata County | Town of Swink |
| Town of Larkspur | City of Northglenn | Town of Rico | Town of Telluride |
| City of Las Animas | Northwest Colorado Council of Governments | Town of Ridgway | City of Thornton |
| Las Animas County E911 Authority | Northwest Parkway Public Highway Authority | City of Rifle | Town of Timnath |
| Town of LaSalle | Town of Norwood | Roaring Fork Transportation Authority | City of Trinidad |
| City of Leadville | Town of Nucla | Town of Rockvale | Town of Two Buttes |
| Town of Limon | Town of Nunn | City of Rocky Ford | Town of Vail |
| City of Littleton | Town of Oak Creek | Town of Romeo | City of Victor |
| Town of Lochbuie | Town of Olathe | Town of Rye | Town of Vilas |
| Town of Log Lane Village | Old Dillon Reservoir Water Authority | Town of Saguache | Town of Vona |
| City of Lone Tree | Town of Olney Springs | City of Salida | Town of Walden |
| City of Loveland | Town of Ophir | Town of San Luis | City of Walsenburg |
| Town of Lyons | Town of Orchard City | San Miguel Authority for Regional Transportation | Town of Walsh |
| Town of Mancos | Town of Ordway | Town of Sanford | Town of Ward |
| City of Manitou Springs | Town of Otis | Town of Sawpit | Town of Wellington |
| Town of Marble | City of Ouray | Town of Sedgwick | Town of Westcliffe |
| Town of Mead | Town of Pagosa Springs | Town of Severance | Western Colorado Regional Dispatch Center |
| Town of Meeker | Town of Palisade | City of Sheridan | City of Westminster |
| Town of Merino | Town of Palmer Lake | Town of Silt | City of Wheat Ridge |
| Town of Milliken | Town of Paoli | Town of Silver Cliff | Town of Wiggins |
| Town of Minturn | Town of Paonia | Town of Silver Plume | Town of Williamsburg |
| Town of Moffat | Town of Parachute | Town of Silverthorne | Town of Windsor |
| Moffat County Local Marketing District | Town of Peetz | Town of Silverton | Windsor Housing Authority |
| City of Monte Vista | Pikes Peak Rural Transportation Authority | Town of Simla | Town of Winter Park |
| Town of Montezuma | Town of Pitkin | Town of Snowmass Village | Woman Creek Reservoir Authority |
| City of Montrose | Town of Platteville | Town of South Fork | City of Woodland Park |
| Town of Monument | Town of Poncha Springs | South Routt Library District | City of Wray |
| Town of Morrison | City of Pueblo | Town of Springfield | Town of Yampa |
| Mountain Express Transportation System | Pueblo Department of Public Health and Environment | | Yampa Valley Housing Authority |
| Town of Mountain View | | | City of Yuma |
| Town of Mountain Village | | | |

AUTO LIABILITY

MEMBERS' INSURED VEHICLES



(+ 578)

In 2025, the total number of insured vehicles **increased to 15,960**.

(+ 20)

The total number of claims **increased from 339** in 2024 **to 359** in 2025.

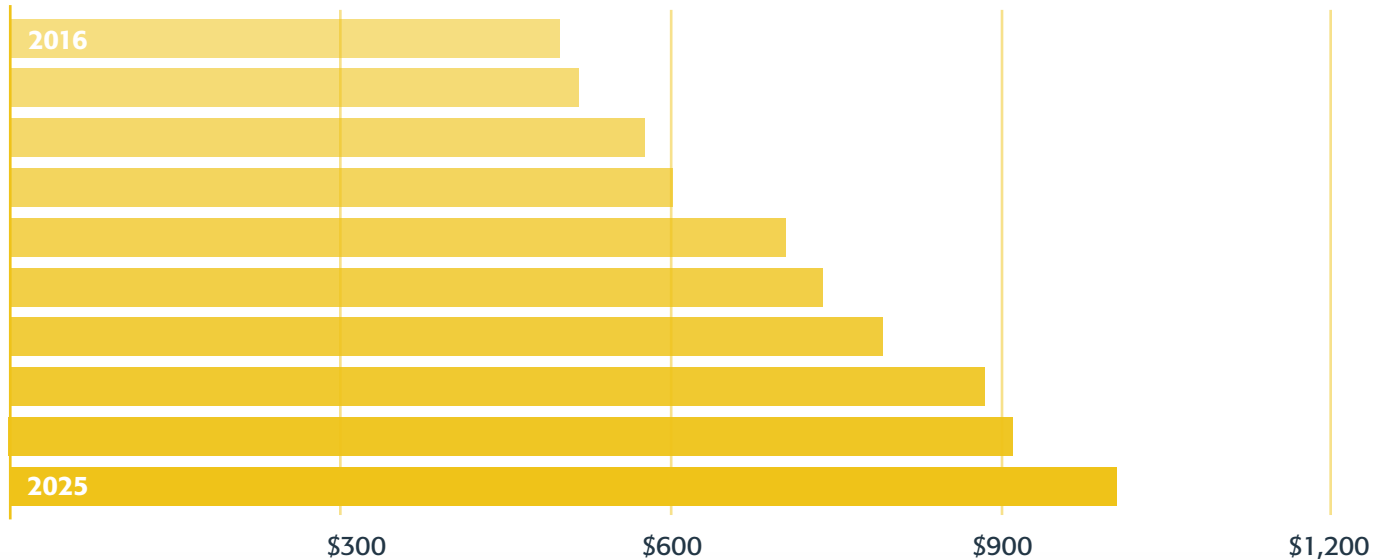
(+ \$5,828)

The average cost per claim **increased from \$5,870** in 2024 **to \$11,698** in 2025.

AUTO PHYSICAL DAMAGE

MEMBERS' INSURED VEHICLE VALUES

INSURED VALUE OF VEHICLES (IN MILLIONS)



(+ \$94M)

The total value of insured vehicles **increased from \$912M** in 2024 **to \$1B** in 2025.

(- \$10,530)

The average cost per claim **decreased from \$19,024** in 2024 **to \$8,494** in 2025.

(- 58)

The total number of claims **decreased from 460** in 2024 **to 402** in 2025.

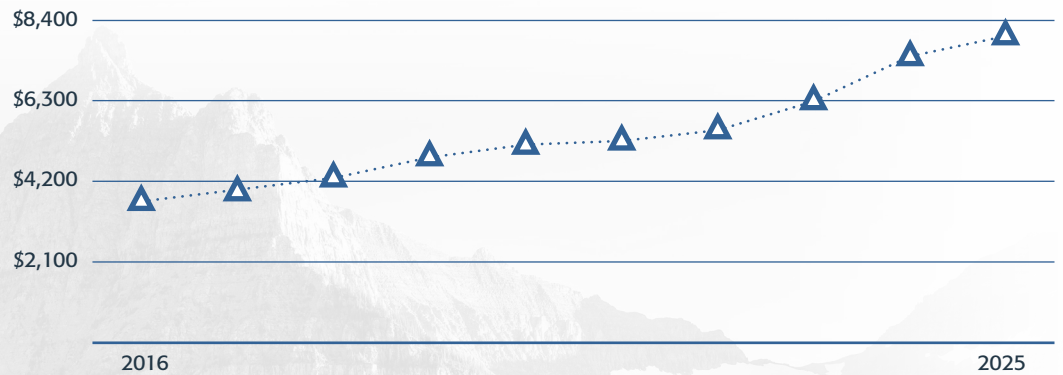
GENERAL LIABILITY

MEMBER OPERATING EXPENDITURES

(+\$586M)

Total member operating expenses **increased from \$7.4B in 2024 to \$8B in 2025.**

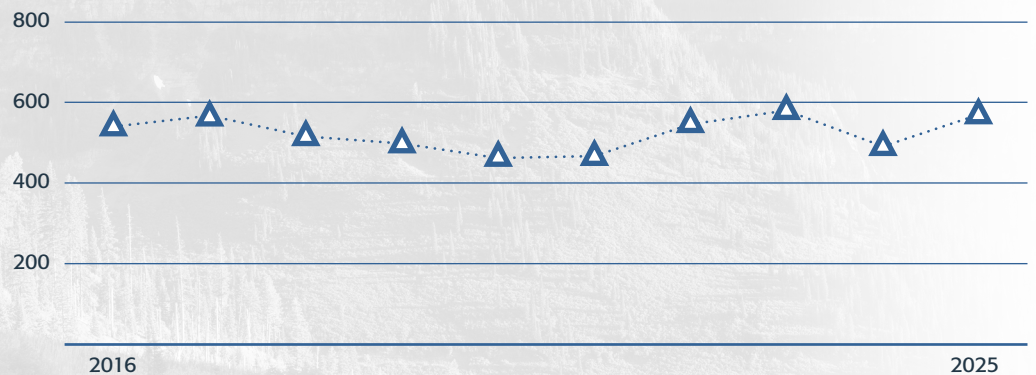
TOTAL MEMBER OPERATING EXPENDITURES (IN MILLIONS)



(+ 76)

The total number of claims **increased from 495 in 2024 to 571 in 2025.**

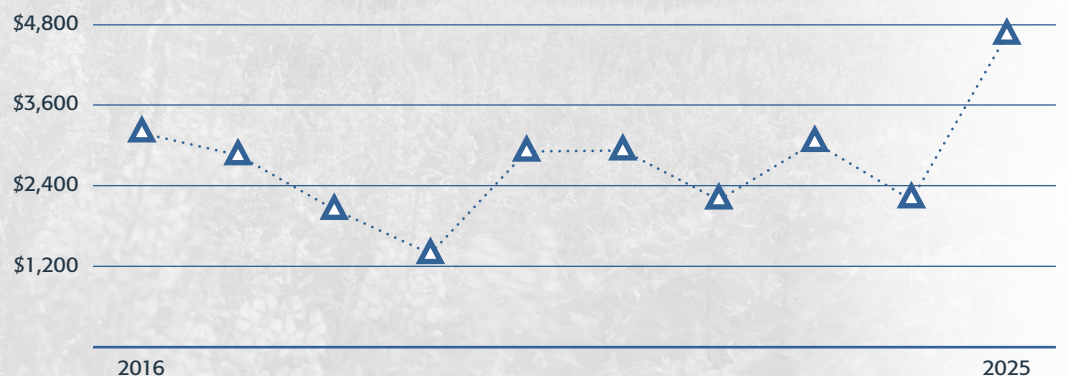
NUMBER OF CLAIMS



(+ \$2,442)

The average cost per claim **increased from \$2,211 in 2024 to \$4,653 in 2025.**

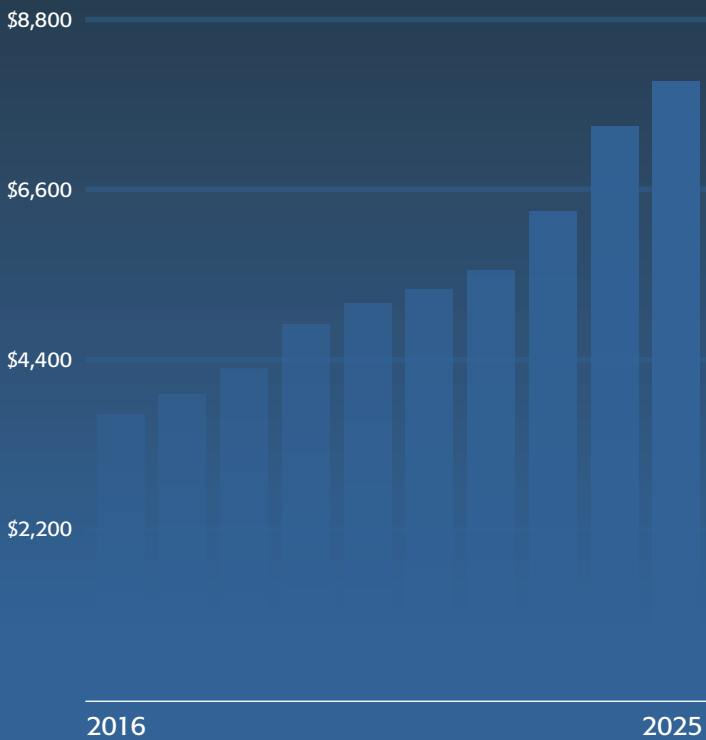
AVERAGE COST PER CLAIM



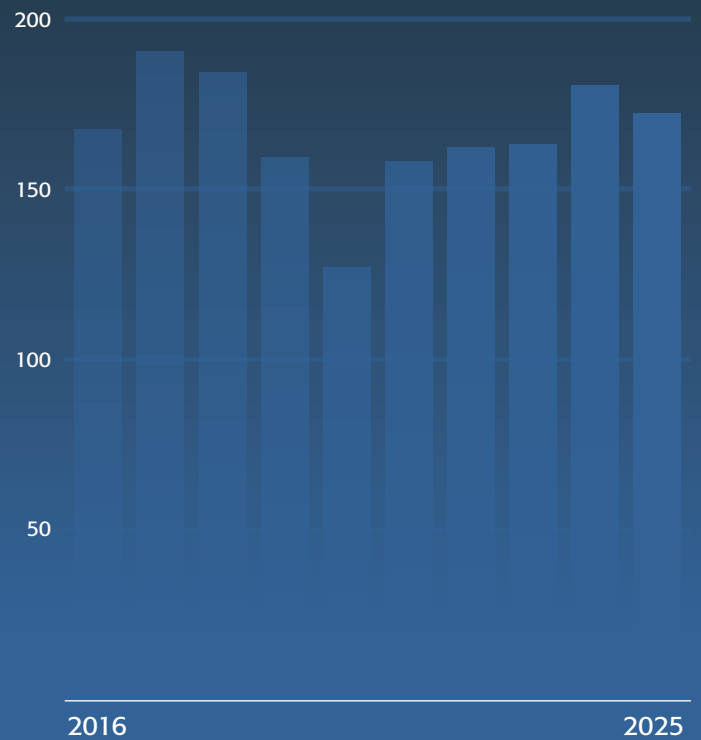
ERRORS & OMISSIONS LIABILITY

MEMBER OPERATING EXPENDITURES

TOTAL MEMBER OPERATING EXPENDITURES (IN MILLIONS)



NUMBER OF CLAIMS



(+ \$586M)

Total member operating expenditures **increased** from **\$7.4B** in 2024 to **\$8B** in 2025.

(- 08)

The total number of claims **decreased** from **180** in 2024 to **172** in 2025.

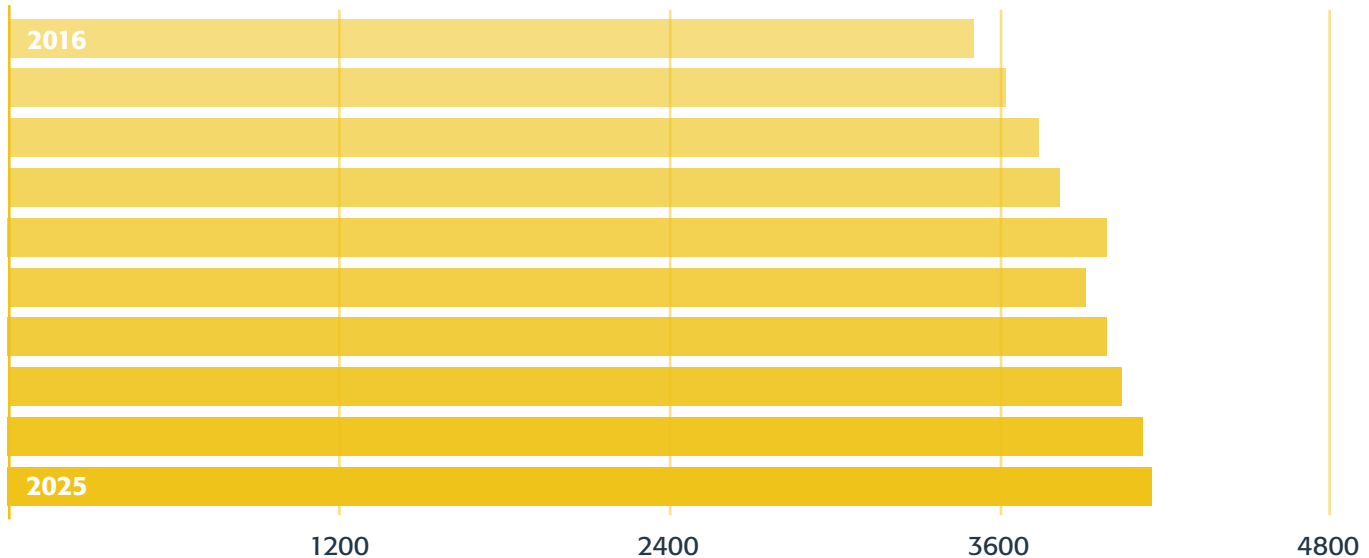
(- \$92)

The average cost per claim **decreased** from **\$21,913** in 2024 to **\$21,821** in 2025.

POLICE PROFESSIONAL LIABILITY

INSURED POLICE OFFICERS

NUMBER OF POLICE OFFICERS



(+ 33)

The total number of police officers **increased from 4,119** in 2024 **to 4,152** in 2025.

(- \$14,224)

The average cost per claim **decreased from \$57,068** in 2024 **to \$42,844** in 2025.

(+ 39)

The total number of claims **increased from 120** in 2024 **to 159** in 2025.

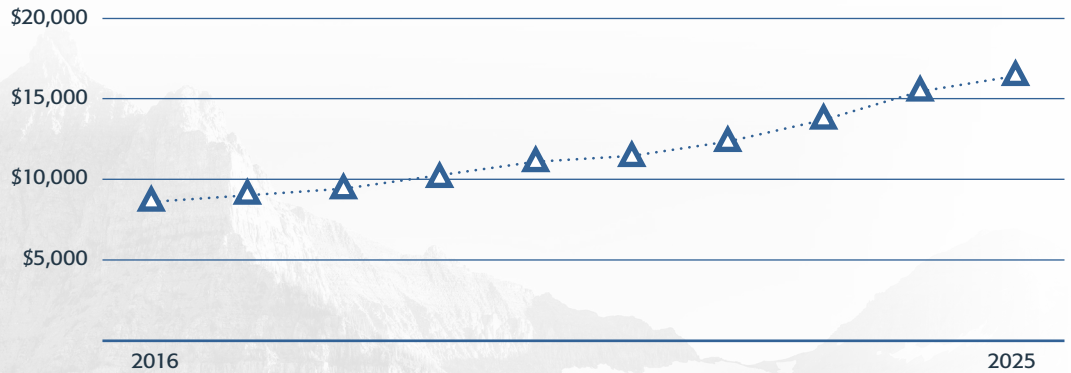
PROPERTY

MEMBERS' INSURED PROPERTY VALUES

(+ \$924M)

Total insured property value **increased from \$15.5B in 2024 to \$16.4B in 2025.**

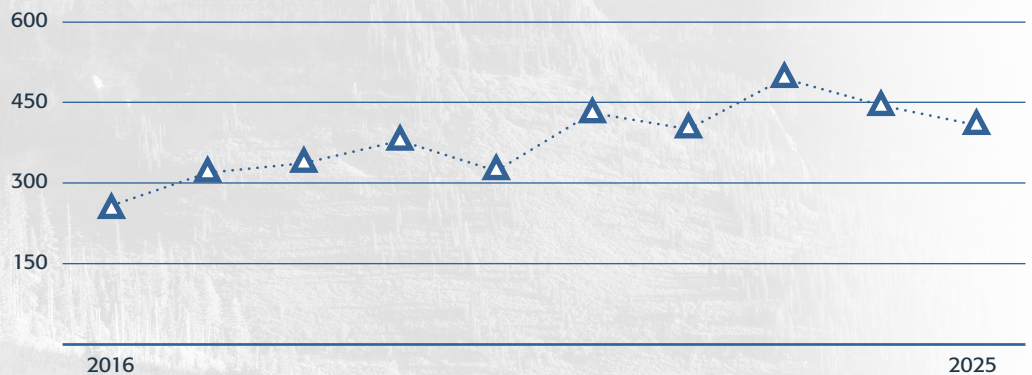
TOTAL PROPERTY VALUE (IN MILLIONS)



(- 35)

The total number of claims **decreased from 444 in 2024 to 409 in 2025.**

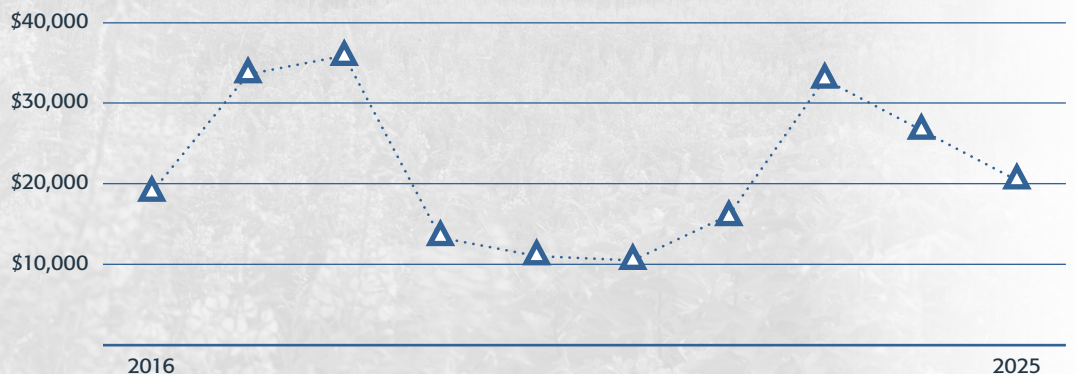
NUMBER OF CLAIMS



(- \$5,521)

The average cost per claim **decreased from \$25,797 in 2024 to \$20,276 in 2025.**

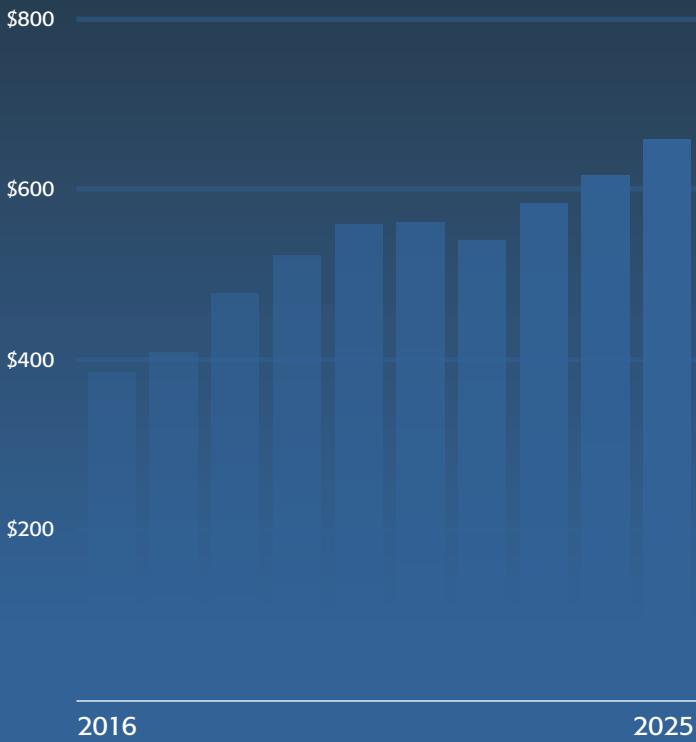
AVERAGE COST PER CLAIM



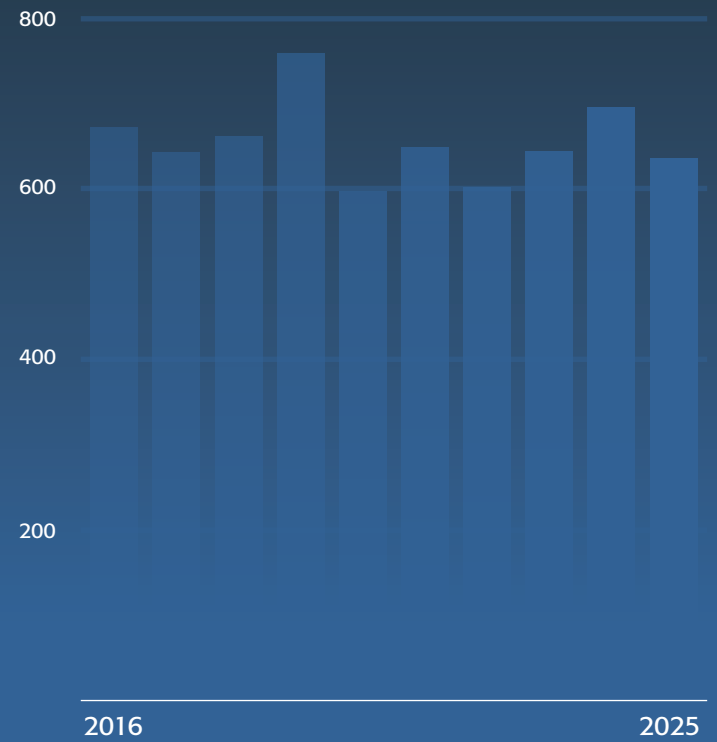
WORKERS' COMPENSATION

MEMBERS' COVERED PAYROLL

COVERED PAYROLL (IN MILLIONS)



NUMBER OF CLAIMS



(+ \$43M)

The total covered payroll **increased** from **\$615M** in 2024 to **\$658M** in 2025.

(- 60)

The total number of claims **decreased** from **695** in 2024 to **635** in 2025.

(- \$1,732)

The average cost per claim **decreased** from **\$11,692** in 2024 to **\$9,960** in 2025.

FINANCIAL STATEMENT OF NET POSITION

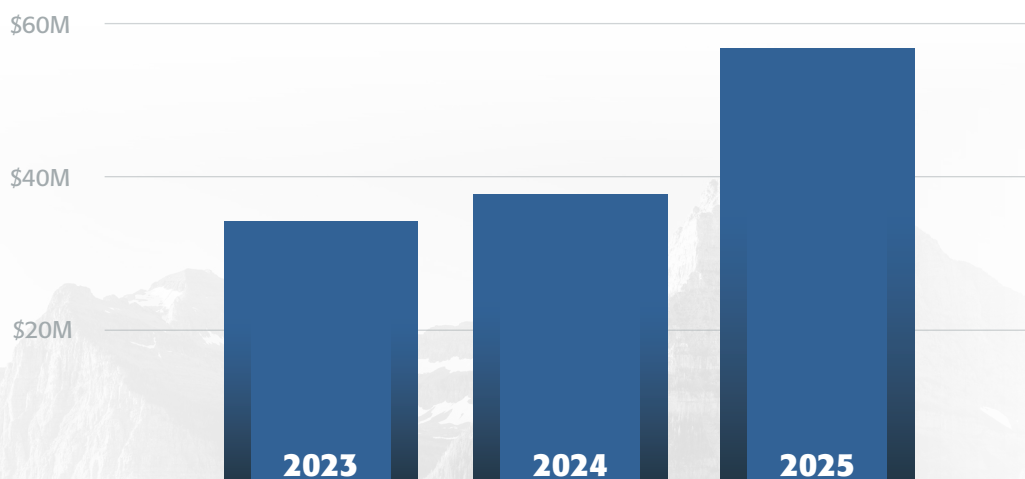
| ASSETS | 2025 | 2024 |
|---|--------------------|--------------------|
| Current assets: | | |
| Investments in debt securities, at fair value (amortized cost of \$3,900,021 and \$14,011,173 at December 31, 2025 and 2024, respectively) | 3,894,520 | 13,772,806 |
| Cash and cash equivalents | 52,641,685 | 33,694,668 |
| Accrued investment income | 359,955 | 302,047 |
| Receivable from members | 965,993 | 983,289 |
| Excess insurance receivable, net | 1,990,198 | 879,881 |
| Prepaid expenses | 1,266,051 | 457,763 |
| Other assets | 10,352 | 3,709 |
| Total current assets | 61,128,754 | 50,094,163 |
| Noncurrent assets: | | |
| Investments in debt securities, at fair value (amortized cost of \$63,738,592 and \$51,871,547 at December 31, 2025 and 2024, respectively) | 62,662,612 | 48,902,505 |
| Deposit with NLC Mutual Insurance Company | 1,072,425 | 1,072,425 |
| Deposit with Government Entities Mutual Inc. | 1,128,601 | 752,300 |
| Capital assets, net | 3,342,610 | 4,045,501 |
| Total noncurrent assets | 68,206,248 | 54,772,731 |
| Total assets | 129,335,002 | 104,866,894 |
| LIABILITIES AND NET POSITION | | |
| Current liabilities: | | |
| Reserves for unpaid losses and loss adjustment expenses, net of excess insurance recoverables | 32,779,958 | 29,989,628 |
| SBITA Liability | 489,814 | 473,676 |
| Accounts payable and accrued liabilities | 2,026,370 | 1,606,423 |
| Member credits payable | 941,759 | 892,547 |
| Special contribution plan deposits | 25,000 | 25,000 |
| Unearned member contributions | 50,903 | 210,763 |
| Total current liabilities | 36,313,804 | 33,198,037 |
| Noncurrent liabilities: | | |
| Reserves for unpaid losses and loss adjustment expenses, net of excess insurance recoverables | 36,345,462 | 33,368,422 |
| SBITA Liability | - | 489,814 |
| Total noncurrent liabilities | 36,345,462 | 33,858,236 |
| Total liabilities | 72,659,266 | 67,056,273 |
| Net position: | | |
| Net investment in capital assets | 2,852,796 | 3,082,011 |
| Restricted | 548,174 | 514,956 |
| Unrestricted | 53,274,766 | 34,213,654 |
| Total net position | 56,675,736 | 37,810,621 |
| Total liabilities and net position | 129,335,002 | 104,866,894 |

FINANCIAL STATEMENT

OF REVENUE, EXPENSES & NET POSITION

| | 2025 | 2024 |
|--|-------------------|-------------------|
| Operating Revenues: | | |
| Member contributions earned (net of excess insurance and reinsurance premiums and brokerage commissions of \$20,138,564 and \$18,114,923 in 2025 and 2024, respectively) | 58,707,697 | 52,206,819 |
| Total operating revenues | 58,707,697 | 52,206,819 |
| Operating Expenses: | | |
| Losses and Loss adjustment expenses | 30,949,022 | 38,106,937 |
| General and administrative | 13,767,227 | 13,168,646 |
| Total operating expenses | 44,716,249 | 51,275,583 |
| Operating income | 13,991,448 | 931,236 |
| Nonoperating Revenue: | | |
| Net investment income | 5,614,347 | 3,489,596 |
| Income before distributions | 19,605,795 | 4,420,832 |
| Distributions and credits to members and withdrawn members | (740,680) | (679,408) |
| Increase in net position | 18,865,115 | 3,741,424 |
| Net position, beginning of year | 37,810,621 | 34,069,197 |
| Net position, end of year | 56,675,736 | 37,810,621 |

NET POSITION OVER THE PAST 3 YEARS



CIRSA STAFF LIST

EXECUTIVE

Tami A. Tanoue | JD
Executive Director

GENERAL COUNSEL

Samuel J. Light
Deputy Executive Director/General Counsel

Nick Cotton-Baez
Associate General Counsel

FINANCE

Linda Black | CPA, FCPA
Assistant Director/Chief Financial Officer

Layla Bussard
Senior Accounting Technician

Meghan Green
Senior Financial Analyst

Ashley McGowen
Controller

Macy Fleming | CPA
Senior Accountant

Mary Beth Brown
Human Resources & Operations Manager

Chelsea Otto
HR Generalist

RISK CONTROL

Greg Barlow | CSP, PSP, CIT
Risk Control Manager

Nicholas Paoli | CSP, ARM, CFPS
Risk Control Consultant

David Krajicek | CIH, CSP, CHMM
Risk Control Consultant/Industrial Hygienist

Martin Waln | CSP, CHST, CIT
Risk Control Specialist

Eileen Chavez | MEd, CIT
Risk Control Training & Event Specialist

Kirstie Dineen | CSP
Risk Control Specialist

Emeka Madu
Risk Control Specialist

Mark Dano | CSP, CIT, CPSI
Risk Control Specialist

Manny Garcia
Risk Control Trainer

Jason Zotz | CSP
Risk Control Specialist

Brad Faucett | CHST
Risk Control Trainer

Tanner Denton | CSP
Risk Control Trainer

Channa Chavez | CEPS
Risk Control Coordinator

CLAIMS

Mike Wagner | SCLA
Claims Manager

PROPERTY/CASUALTY

Dianne Dale Hall
PC Claims Supervisor

Bethany Ross
PC Claims Supervisor

Craig Stevens
Property Claims Specialist

Nile D. Knez | CCLA
Liability Claims Specialist

Bruce McKenney | SCLA, AIC
Senior PC Claims Representative

Francesca Pellerano | CPCU, AIC
Liability Claims Specialist

Beverly Perry | SCLA
Senior PC Claims Representative

Ashley Dembitz
Senior PC Claims Representative

Heather Chessher
PC Claims Representative

Kirk Hashimoto
PC Claims Representative

Linda Murphy
Claims Trainee

WORKERS' COMPENSATION

Marla Myers
WC Claims Supervisor

Anthony Moore

Senior Multi-Line Claims Representative

Lara E. Wilber

Senior PC Claims Representative

Amanda LeClair

Senior WC Claims Examiner

Ragn Johnson | SCLA

WC Claims Supervisor

Amanda Longacre | WCLA

Senior WC Claims Examiner

Brett Owens | AIC, AINS

Senior WC Claims Examiner

MEMBERSHIP SERVICES

Shannon Pursley

Communications & Engagement Manager

Alex Orford

Senior Graphic Design & Production Specialist

Amanda Hentz

Membership Services Coordinator

UNDERWRITING

Jill Padbury | CIC

Underwriting Manager

Jessica M. Cowlshaw | CIC

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