



Dear Members of the House Transportation and Local Government and Senate Local Government Committees,

The Special District Association of Colorado (SDA) is pleased to provide you with information regarding special districts in Colorado and the SDA. We hope this packet of information will serve as a useful resource when you are in need of a better understanding of special districts and the roles they serve.

Special districts provide critical services to the people of Colorado as their own distinctive units of local government. They include fire and rescue services, water and wastewater treatment, hospitals, libraries, cemeteries, and park and recreation facilities, among many others. There are over 3,000 special districts throughout the state of Colorado, 2,276 of which are members of the SDA. Additionally, SDA has 300 associate members that provide a variety of legal, accounting, management, and technical services to special districts.

SDA was established in 1975 to serve the needs of Colorado's special districts. We provide training, communication, research, legislative, and administrative support for our members so that they can serve their communities in the most efficient way possible. Our lobbying efforts help ensure their voices are heard, allowing them to express their concerns or support for legislation that affects their communities. SDA's membership has increased significantly, which means our efforts have become more important than ever.

SDA is proud to provide educational opportunities to our members in a variety of ways, including elected official board member training conducted annually throughout the state. These workshops cover a multitude of topics, such as governance for local governments and new developments in law and best management practices to operate an effective and efficient special district.

We enjoy a special partnership with the Colorado Special District Property and Liability Pool, a public entity. This pool was formed by the SDA board in 1988 when few other choices were available for public entities. The pool is unlike standard insurance companies; the Pool is an organization whose only purpose is to provide high quality services to Colorado special districts. Pool Members are investing in a long-term strategy to control and reduce future insurance expenses.

In addition, an important leadership opportunity for our members is the SDA Leadership Academy Program. Since 2012, over 425 "Fellows" have graduated from this unique, yearlong program. Past speakers have included the Chief Justice of the Colorado Supreme Court, a former Governor, and key Colorado business leaders.

Please feel free to contact any of my legislative team, which consists of Evan Goulding, Mary Kay Hogan, and Michael Valdez, should you have any questions. If you would like more information about Colorado's special districts or SDA, please contact our office at (303) 863-1733.

We look forward to working with you during the 2021 legislative session.

Sincerely,

Ann Terry

Ann A. Terry
Executive Director

January 2021 Membership Report

District Member Type	2021
Ambulance	9
B.I.D.	49
Cemetery	8
Fire	186
Hospital	34
Library	36
Metropolitan	1558
Other (60,77,SD,58,52,47-6,44,39,22,25,26,14,64,27)	37
Park & Recreation	49
Pest & Weed Control	1
Sanitation	56
Conservation Districts (Soil)	25
Water*(11,17,35,TL,47-2,56)	90
Water & Sanitation	105
Water Conservancy (18,43,51,76)	33
TOTAL	2276

*Water, Ground Water, Authorities

Associates	YTD 2021
Accounting	23
Associations/Educational Entities	20
Construction/Equipment/Landscape	21
Consulting	12
Engineering	38
Financial	31
Government	16
Insurance	13
IT	17
Legal	48
Management	45
Public Relations/Communications	7
Other	9
Total Associate Members	300



Colorado Special Districts Property and Liability Pool

**Risk Management partnership enabling districts
with the resources to attain their goals of building
successful communities.**

**Through loss prevention, mitigation, and coverage, we
preserve the assets of Colorado's special districts.**

We are looking for you!

Ten Ways in Which the CSD Pool is Different from Traditional Insurance Companies

1. By partnering with our members, we offer the most efficient and effective form of local government services
2. We are owned by our members so any funds not used for claims or administration stay in Colorado for members' needs.
3. We are managed by our members through a board of nine districts from across the state representing a wide variety of entity types
4. Only Colorado risks are contemplated in our rates, so you are not paying for other parts of the country
5. The Pool has allocated more than \$4.8 million in Safety and Loss Prevention Grant Program funds to Members
6. Each type of district is rated as its own distinct group within the Pool so it is isolated from the risks inherent to other types of districts
7. Claims are adjusted locally in Colorado by a team of dedicated, courteous specialists who are experts on handling public entity claims
8. Demotech recently assigned us a Financial Stability Rating of AAA, Unsurpassed, the highest rating available to public entity pools
9. Our local, dedicated loss prevention and safety management consultant works with districts in Colorado to improve their safety cultures
10. Many of our 50 coverages, services, products, and programs are not available anywhere else and are developed only for Colorado special districts

For more information about any of our coverages, historic ratios and financial status, products, or services please visit our website at csdpool.com or contact us at:

Colorado Special Districts Property and Liability Pool
c/o McGriff, Seibels & Williams, Inc.
PO Box 1539
Portland, OR 97207-1539
800-318-8870 or csdpool@mcgriff.com

PRODUCTS AND SERVICES

- Free online training to all members available 24/7 with courses specifically designed for health, safety, driver education, human capital management, employment and HR practices, discrimination prevention, and more
- Our weather alert notification system provides real-time updates via text messaging and email notification for sudden weather events and emergencies available upon request
- Safety Incident reporting with real-time alerts and notifications via the mobile app SOSPEs available upon request
- Group Purchase discounts with Conney Safety, AED Professionals, and other vendors
- Cyber Liability Assessment and web resource in eRisk Hub developed to walk members through a crisis
- Informative publications including our Pool Overview, Claims and Emergency Response Flipcharts, and more
- First time attendees are eligible for scholarships to attend the annual SDA Conference
- Coverage added at no additional cost to help plug potential budget holes for issues like Pollution, Cyber, and Fiduciary Liability
- Quarterly newsletter with topics important for all districts
- Phishing training program that trains employees and raises awareness of phishing threats, available to members at no cost
- Bond & Securities coverage for negligent issuance
- Auto physical damage deductible reimbursement for employees who use their personal autos within the course and scope of district duties
- Identity theft recovery automatic for Board members and employees when crime coverage is also placed with the Pool
- 3% average annual Safety and Loss Prevention Grant Program funds provide up to a 50% reimbursement for products or services used by districts for safety improvements or loss prevention
- Learn about lateral sewer line backups and order customized brochures for your constituents at coveryourflush.com
- Partnership with SERVPRO's for expedited water clean-up and mitigation services at a preferred price
- Free access to pre-loss legal services and HR legal advice
- Monthly webinars covering important local topics like risk management, cyber assessments, HR practices, and more

FINANCES

- The Pool has been in operation since 1988, consistently demonstrating financial stability and fiscally conservative growth
- Financial audits published annually
- Actuarial Report performing annually to ensure that the Pool's funding maintains fiscal responsible levels

Demotech Assigns Financial Stability Rating® of AAA to Colorado Special Districts Property and Liability Pool

COLUMBUS, Ohio, Oct. 6, 2017 /PRNewswire/ -- Colorado Special Districts Property and Liability Pool has earned a Financial Stability Rating® (FSR) of AAA, Unsurpassed, the highest FSR assignable to public entity insurance pools. Demotech assigns this level of FSR to public entity pools possessing unsurpassed financial stability that has been demonstrated by the liquidity of invested assets, acceptable level of financial leverage, realistic pricing, reasonable loss and loss adjustment expense reserves, high quality reinsurance, a meaningful level of surplus and a strategy to control insurance costs through risk management protocols.

FSRs summarize Demotech's opinion of the financial stability of a public entity pool regardless of general economic conditions or the phase of the underwriting cycle. FSRs are based upon financial data and a review of critical facets of operations.

About Colorado Special Districts Property and Liability Pool

The Colorado Special Districts Property and Liability Pool was formed in 1988 when many districts could not get coverage and/or could not afford the high rates. Unlike traditional insurance companies, the Pool is an organization whose sole purpose is to provide services and insurance coverage to Colorado's special districts. Pool Members purchasing insurance while concurrently investing in a long term strategy to control and reduce future insurance expense.

Since 1988, the Pool has grown to 1,392 members participating in the Property & Liability and Workers' Compensation programs. For more information, visit www.csdpool.com or contact the Pool toll free at 1-800-318-8870.

About Demotech, Inc.

Demotech, Inc. is a financial analysis firm specializing in evaluating the financial stability of regional and specialty insurers. Since 1985, Demotech has served the insurance industry by assigning accurate, reliable and proven Financial Stability Ratings® (FSRs) for Property & Casualty insurers, public entity pools, and Title underwriters. FSRs are a leading indicator of financial stability, providing an objective baseline of the future solvency of a public entity pool. Demotech's philosophy is to evaluate insurers based on their area of focus and execution of their business model rather than solely on financial size. Visit www.demotech.com for information.

SOURCE: Demotech, Inc.

Related Links

<http://www.demotech.com>

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