



# ADAMS COUNTY

**COLORADO**  
BOARD OF COUNTY COMMISSIONERS

Eva J. Henry - District #1  
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STUDY SESSION AGENDA  
TUESDAY  
April 27, 2021

*ALL TIMES LISTED ON THIS AGENDA ARE SUBJECT TO CHANGE*

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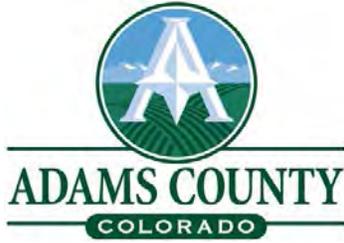
11:00 A.M.	ATTENDEE(S):	Adam Burg
	ITEM:	Legislative Update
11:40 A.M.	ATTENDEE(S):	Matt Rivera / Beth Torgersen / Gail Moon / Douglas Fish
	ITEM:	Parking Management Program
12:10 P.M.	ATTENDEE(S):	Phil Padilla / Angelika Stockwell
	ITEM:	Insurance Renewal
12:40 P.M.	ATTENDEE(S):	Raymond Gonzales
	ITEM:	Administrative Item Review / Commissioners Communication

**TO WATCH THE MEETING:**

- Watch the virtual Zoom Study Session through our [You Tube Channel](#)

(AND SUCH OTHER MATTERS OF PUBLIC BUSINESS WHICH MAY ARISE)

\*\*\*AGENDA IS SUBJECT TO CHANGE\*\*\*



## STUDY SESSION ITEM SUMMARY

<b>DATE OF STUDY SESSION:</b> April 27, 2021
<b>SUBJECT:</b> Neighborhood Parking Program Update
<b>OFFICE/DEPARTMENT:</b> Neighborhood Services/Community Safety and Well-Being
<b>CONTACT:</b> Douglas Fish, Gail Moon, Matthew Rivera, Beth Torgersen
<b>FINACIAL IMPACT:</b> N/A
<b>SUPPORT/RESOURCES REQUEST:</b> N/A
<b>DIRECTION NEEDED:</b>
<b>RECOMMENDED ACTION:</b> Approval to move forward with next steps toward approval of ordinances, adoption of parking districts and approval of fee schedule.

### DISCUSSION POINTS:

- In March 2019, Walker Consultants completed a parking study of fifteen areas in Adams County looking at existing conditions and parking policy. This study also included technology and operations strategies for a potential parking program in Adams County.
- In October 2020, the Board of County Commissioners approved the development of an Adams County Parking Program.
- This presentation is intended to provide an update and timeline on the Neighborhood Parking Program to include discussion on the following: the status of parking districts, communication plan, draft ordinances, status of the RFP for hardware and compliance monitoring and a program implementation timeline.



# **NEIGHBORHOOD PARKING PROGRAM**

**April 2021 Update**

**Douglas Fish- Parking/ Code  
Compliance Officer**



# Why A Neighborhood Parking Program?

REQUESTED BY RESIDENTS IN HIGH-  
VOLUME AREAS (HOTSPOTS)

BASED ON NEEDS IDENTIFIED IN THE  
2019 PARKING STUDY

PROMOTES EQUITABLE USE OF CURB  
SPACE (CONTROLLING THE CURB)

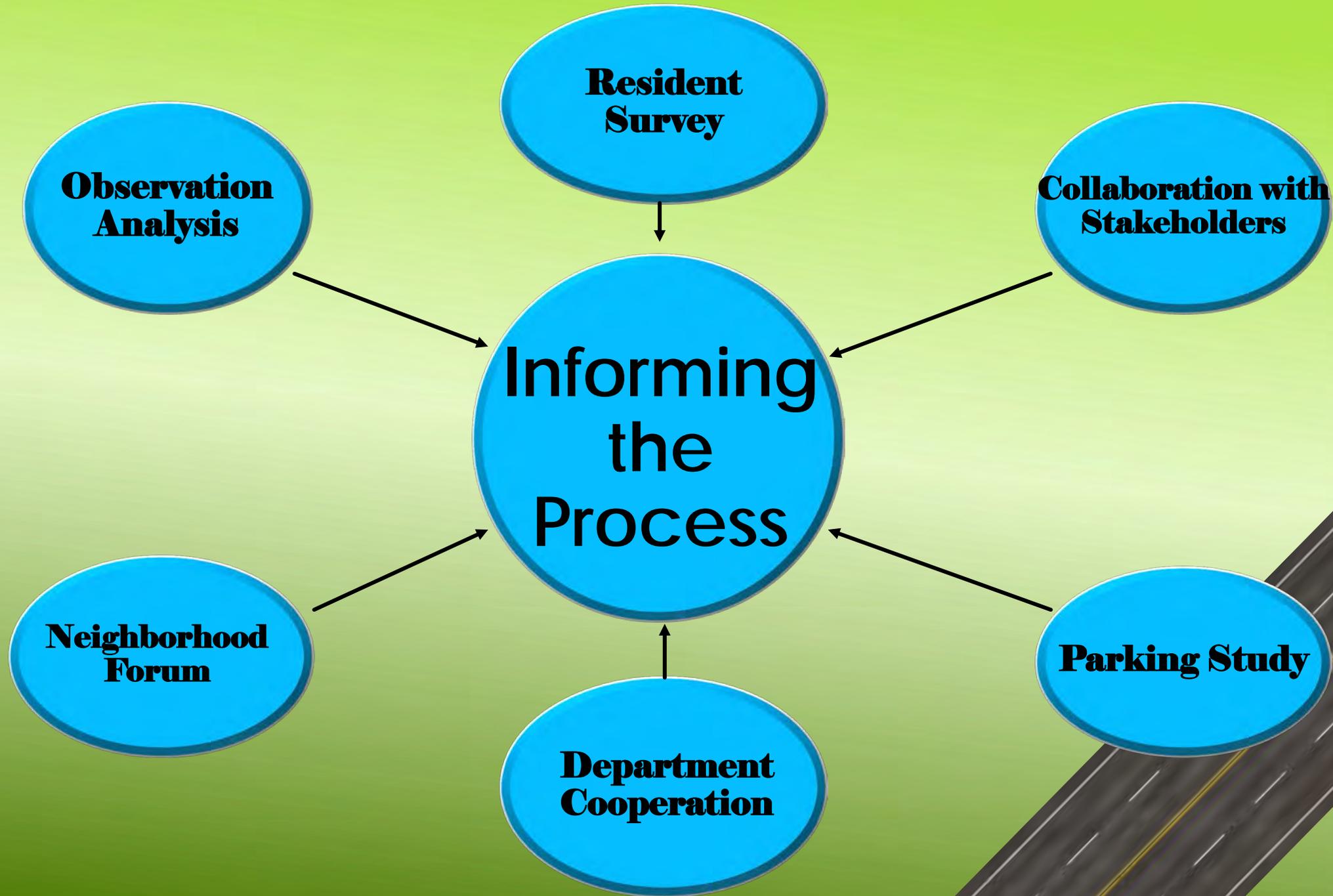
Neighborhoods in most need:

Berkeley

Perl Mack

Welby







ADAMS COUNTY  
**NEIGHBORHOOD  
SERVICES**

**NEIGHBORHOOD PARKING PROGRAM**

Take this short survey to share your thoughts on a neighborhood parking program. Learn more:

[surveymonkey.com/r/WXCJV9R](https://surveymonkey.com/r/WXCJV9R).



For assistance or questions, call 720.523.6807.



**ADAMS COUNTY  
NEIGHBORHOODS**

[adcogov.org/neighborhood-parking-program](https://adcogov.org/neighborhood-parking-program)

October  
2019-  
Southwest  
County  
parking  
study  
completed

January  
2021- FT  
Parking/  
Code  
Officer  
hired

April  
2021-  
County  
Ord. 16  
ready for  
approval

September  
2021- Initial  
implement  
ation

October  
2020-  
BoCC  
approval

March  
2021- RFP  
for  
enforce  
ment  
software

May  
2021-  
Resident  
survey  
goes  
live

Ongoing  
expansion  
discussion



**Adams County Ordinance  
No. 16**

Restricting parking in designated districts to residents only

Virtual permits for residents. Physical visitor permits.

Districts approved by BoCC

Violations subject to fine of \$36



# Next Steps:

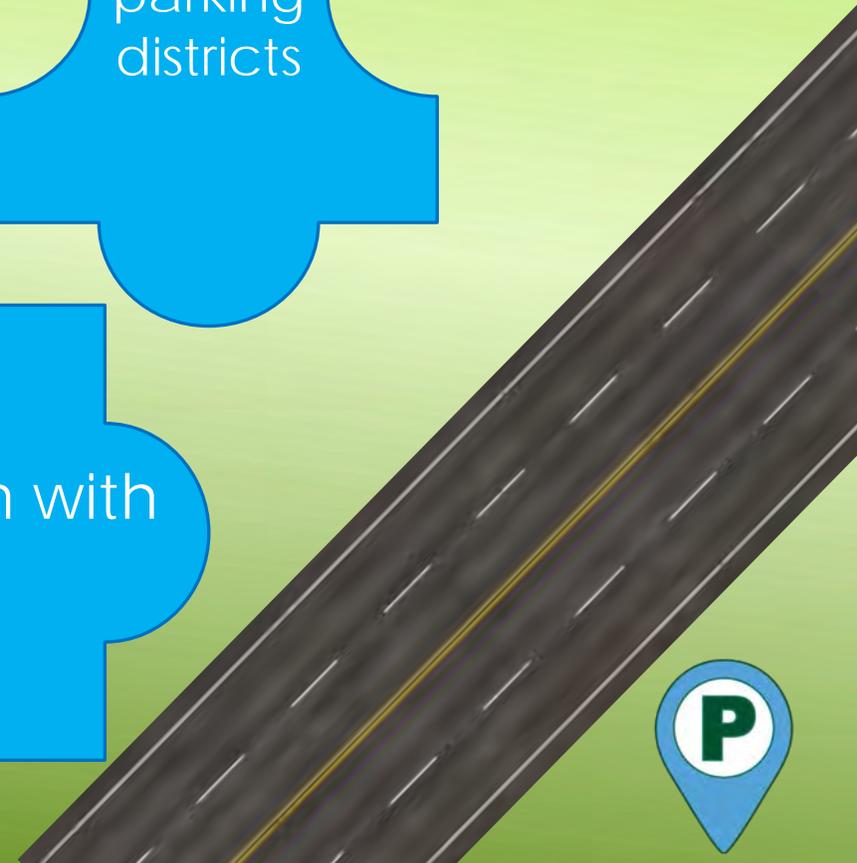
Approval  
of  
fee  
schedule

Approval of  
Ordinance No 16

Adoption  
of  
parking  
districts

Policy Decisions

Collaboration with  
Courts



## **2021-22 Insurance Renewal Summary**

### **Property / Equipment Breakdown:**

Due to insurance market conditions caused by continued catastrophic property losses across the country, the coverage was marketed. In addition to approaching the standard insurance market thru our broker, we also approached Alliant Insurance which has a national property program for public entities. However, after negotiating with Alliant, they were unable to produce a bindable quote with the promised coverages.

Swiss Re, our incumbent carrier, values their relationship with the County. While the average property rate increase in the public entity insurance market is 10%+, Swiss Re was able to offer more favorable terms for this renewal with a nominal rate increase of 3.74%

### **Additional Favorable Terms for 2021-22 Renewal:**

- Removed Margin Clause
- Removed Roof Limitations
- Wind/Hail Deductible is reduced from 3%/Minimum \$250k to 3%/Minimum \$100k
- High Risk Flood Deductible Reduced

For the 2021-22 renewal, we will pull out the equipment breakdown coverage from the Swiss Re policy. Swiss Re's pricing was \$50,000, and we were able to find more comprehensive coverage with Hartford Steam Boiler for \$16,345.

Rather than purchasing TRIA coverage for an additional \$40,000 in premium from Swiss RE, it is our recommendation that we purchase standalone terrorism coverage from Hiscox Insurance for \$31,930. This provides expanded terrorism coverage at a reduced price.

2020-21 Swiss RE Annualized Premium - \$511,842 (including Equipment Breakdown & TRIA)  
*(Annualized premium includes the endorsements adding new locations throughout the policy term. Bound premium last year was \$428,850.)*

### **2021-22 Swiss RE Premium - \$547,735 (including Equipment Breakdown & TRIA)**

### **Public Entity Liability:**

The Public Entity Liability (PEL) market continues to face unprecedented challenges. Reduced capacity, nuclear verdicts, increased loss costs, severity trends, qualified immunity erosion, legislative changes and increased media scrutiny around law enforcement have continued to reduce capacity in the market resulting in triple digit rate increases and increased retention levels.

Allied World has been our carrier partner on our PEL coverage since 2017. For the 2020 renewal they increased our self-insured retention from \$500,000 to \$1,000,000 with a significant increase in premium. The expiring 2020-21 premium is \$431,583. This year Allied World is again seeking a retention change coupled with increased premium. We did market this coverage, but Allied remains the most competitive and willing to write law enforcement coverage while many other markets have pulled out of that market segment completely.

The two premium/retention options for the renewal are:

**Option #1:**

\$5mm retention – Law Enforcement Liability

\$1mm retention – All Other

Annual Premium (with TRIA) - \$759,595

**Option #2:**

\$5mm retention – Law Enforcement Liability

\$2mm retention – All Other

Annual Premium (with TRIA) - \$631,953

It is our recommendation that we bind Option #1. The premium reduction for increasing the “All Other” retention is nominal, and we should retain the lower retention.

The other option we have is to buy a “buffer layer” of insurance which would act like a buy-down policy for the law enforcement retention. A \$2mm buffer layer policy (which would effectively reduce the law enforcement retention to \$3mm) could cost anywhere from \$750k-\$900k. Based on the County’s historical losses, we would feel it would be better to retain that premium ourselves and self-insure up to the full \$5mm retention.

**Underground Storage Tank Pollution:**

Coverage will remain thru Liberty Insurance. The deductibles on tanks 1984 and older is increasing from \$100,000 to \$250,000. The increase in premium year over year is due to aging tanks.

2020-2021 Liberty Premium - \$26,853

**2021-2022 Liberty Premium - \$29,538**

**Airport Liability:**

This policy is placed through Gallagher’s Aviation Division. Ace (formerly Chubb) has been the carrier since 2017. The policy has a \$25MM limit and includes the Space Port exposure. Due to a significant hardening of the overall aviation insurance market due to losses and the Covid-19 pandemic, premium is increasing. A full marketing was completed, and ACE remained the most competitive option.

2020-2021 Ace Premium - \$31,621

**2021-2022 Ace Premium - \$39,209**

**Excess Work Comp:**

A comprehensive marketing effort was done this year. Midwest Employers continues to remain the most competitive option, however, there will be a change to our self-insured retention structure this year. This change is due to overall market losses in the law enforcement sector. The expiring retention is \$750,000 for all class codes. For 2021-22 the retention for law enforcement will increase to \$1,000,000, while all other class codes will remain at the \$750,000.

Midwest Employer’s also offered an option to increase the self-insured retention to \$1,000,000 for all class codes, but it is our recommendation not to pursue that at this time as the reduction in premium for that option is nominal compared to the increased risk. The premium for that option is \$164,894.

The 2021-22 premium reflects a 7% rate increase and 18% increase payroll. The increase in payroll is due to an additional premium audit that was done after the 19-20 term expired. Risk worked with payroll to get a more accurate projected payroll to avoid additional premium audits in the future.

2020-2021 Midwest Premium - \$140,062

**2021-2022 Midwest Premium - \$177,339**

#### **Workers Compensation Insurers Bond:**

The premium has remained flat and the bond is insured through Travelers.

2020-2021 Travelers Premium - \$12,232

**2021-2022 Travelers Premium - \$12,232**

#### **Crime:**

The crime coverage will remain with Hanover Insurance at nominal premium decrease. The following change will be made:

- False Pretense Deductible Increasing from \$25,000 to \$50,000

2020-2021 Hanover Premium - \$11,214

**2021-2022 Hanover Premium - \$11,203**

#### **Network Security and Privacy Liability (Cyber):**

In 2020, our coverage structure was as follows:

- Chubb Insurance – Primary \$10,000,000 Limit
- Beazley Insurance – Excess \$5,000,000 Limit
- **Total Limits - \$15,000,000**

Due to increased losses in the public entity sector overall, Chubb has reduced the limit of coverage they are able to provide for Network Security & Privacy Liability for public entities. The coverage was marketed and the following coverage structure was proposed:

- Cowbell Insurance – Primary \$5,000,000 Limit
- Ascent Underwriting – 1<sup>st</sup> Excess \$5,000,000 Limit
- Ptarmigan Underwriting – 2<sup>nd</sup> Excess \$5,000,000 Limit
- **Total Limits - \$15,000,000**

However, this new program structure would come with a significant pricing increase. One option would be to decrease our limit to \$10,000,000. Risk has discussed this with IT, and while they would prefer to maintain the \$15,000,000, they understand the need for cost savings. Please refer to chart below for pricing:

<b>Coverage</b>	<b>Carrier</b>	<b>2020 Premium</b>	<b>2021 Actual Premium</b>
Network Security & Privacy Liability	Cowbell Insurance	\$ 113,077	\$ 74,780
Excess Cyber - Layer 1 (\$5m X \$5m)	Ascent Underwriting	\$ 40,922	\$ 82,915
Excess Cyber - Layer 2 (\$5m x \$10m)	Ptarmigan Underwriting	n/a	\$ 75,190
<b>Total</b>		<b>\$ 153,999</b>	<b>\$ 232,885</b>

**Additional Coverages:**

We asked for pricing indications on two additional coverages this year: Wind/Hail Buydown and Nuclear, Chemical, Biological, Radioactive (NCBR) coverage. The Wind/Hail Buy Down coverage, which would reduce our deductible from 3% to 1-2% depending on the option selected, is expensive with indications running from \$180,000-\$200,000 in premium. The premium for NCBR coverage, which would provide \$20,000,000 in coverage for a nuclear or chemical weapon attack, is \$82,400.

It is our recommendation that we do not pursue those coverages at this time.

Please refer to the next page for a full breakdown of coverages, carriers and premiums.

**2021-22 Coverage & Premium Summary**

<b>Coverage</b>	<b>Carrier</b>	<b>2020 Premium</b>	<b>2021 Actual Premium</b>
Property	Swiss Re	\$ 511,842	\$ 500,000
Equipment Breakdown	Hartford Steam Boiler	included	\$ 16,345
Stand-Alone Terrorism Coverage	Hiscox	included	\$ 31,390
<b>Total Property</b>		<b>\$ 511,842</b>	<b>\$ 547,735</b>
Public Entity Liability		\$ 431,583	\$ 759,595
Underground Storage Tank	Liberty Surplus Lines Insurance	\$ 26,853	\$ 29,538
Airport Liability	ACE USA	\$ 31,621	\$ 39,209
Excess Workers' Compensation	Midwest Employers	\$ 140,062	\$ 177,339
Self Insurers Workers' Compensation Bond	Travelers	\$ 12,232	\$ 12,232
Crime	Hanover Insurance	\$ 11,214	\$ 11,203
Network Security & Privacy Liability	Cowbell Insurance	\$ 113,077	\$ 74,780
Excess Cyber - Layer 1 (\$5m X \$5m)	Ascent Underwriting	\$ 40,922	\$ 82,915
Excess Cyber - Layer 2 (\$5m x \$10m)	Ptarmigan Underwriting	n/a	\$ 75,190
<b>Total Cyber</b>		<b>\$ 153,999</b>	<b>\$ 232,885</b>
Explorers Accident	Arch Insurance	\$ 500	\$ 500
<b>Program Total</b>		<b>\$ 1,319,906</b>	<b>\$ 1,810,236</b>