



February 3, 2025

Dear Members,

It is once again renewal season, and I want to thank you for being a loyal Member of CSDSIP. I think you will be pleased with our renewal rate message this year, which we'll share at our upcoming Renewal Workshops. You have stuck with us through some challenging renewals in the past, but this year we hope will begin a period of enduring stability. Our new Renewal Workshop format will allow us to work with you through the renewal process and continue earning your trust to partner with us for another year.

As a reminder, CSDSIP is not just your risk management partner and insurance provider, it is, like you, also a governmental entity. CSDSIP is overseen by a Board of Directors comprised of your peers, is Member-owned and governed, and exists solely to support Colorado public education. Collectively, the Membership has greater negotiating strength than any one Member individually. In addition, CSDSIP provides products, programs and services tailored to your needs. This is the Power of Pooling!

Soon we will begin the renewal cycle, and our staff will host regional renewal workshop meetings (and treat interested Members to lunch) across the state. We will also attend several SAC meetings throughout the State. Please plan to attend one of your local regional workshops to hear the details of the FY26 (7/1/25 – 6/30/26 coverage year) renewal rates, coverage changes, insurance market analysis, and more. You can register for a renewal workshop and find many [Renewal Resources](#) on our website to help you prepare.

As you evaluate our renewal proposal, I ask that you keep the Total Cost of Risk in mind, especially if you are comparing our proposal against a quote from an independent insurance agent. One of the unique benefits of the CSDSIP program is a flat deductible that applies to all perils. Commercial carriers commonly require a percentage deductible for wind and hail claims and separate higher deductibles for flood, earthquake, and water damage. You will want to consider how many deductible claims you may incur in a year and add that cost to the premium figure to get your total cost of risk.

We're excited to see you in the coming weeks and continue partnering with you on your risk management and insurance needs. Please contact any member of the CSDSIP team or me directly if you have any questions.

Ken Canning, CPCU, AU
CSDSIP Executive Director