



Public Risk Innovation, Solutions, and Management (PRISM)

Excess Workers' Compensation Program Policy Statement Regarding Disputed Coverage Claims With CIGA

This policy applies to all workers' compensation claims within PRISM's Excess Workers' Compensation (EWC) Program for policy years in which the excess insurance carrier becomes insolvent and California Insurance Guarantee Association (CIGA) coverage does or should provide coverage.

If CIGA denies coverage on a claim asserting that "other insurance" is available to cover the claim, PRISM will pursue recovery of all possible reimbursement amounts from CIGA and/or other insurers that may be deemed to be "other insurance." If PRISM is unsuccessful in obtaining such reimbursements and/or the "other insurance" is determined to require additional contribution from a member from their SIR fund, then the EWC Program will assume the liability for the amount that would otherwise fall to the member. This does not eliminate a member's need to comply with PRISM's Allocation Policy.