

**PUBLIC RISK INNOVATION, SOLUTIONS, AND MANAGEMENT
(PRISM)**

UNDERWRITING COMMITTEE

MEETING SUMMARY

75 Iron Point Circle, Suite 200
Folsom, California 95630
(916) 850-7300

Thursday, August 14, 2025
9:00 a.m.
Eighth Meeting – 2025

Members Present

Andrew Guzman, ACCEL/City of Visalia
Matthew Duarte, CAPRI – Alt.
Aaron Holmberg, Inyo County
Beth Lyons, PERMA
Greg Milligan, Santa Barbara County
Jamie Bloom, Sonoma County

Members Absent

Zachary Gifford, CSURMA
David Richards, City of El Cajon
Lavleen Cheema, El Dorado County – Alt.
Scott Schimke, GSRMA
One (1) Vacant Position

Insurance Programs

- The Underwriting Committee recommended changes to the premium allocation methodologies for the Excess Workers' Compensation (EWC) and General Liability 1 (GL1) Programs. The revisions are intended to better align premiums with risk exposures. For EWC, this includes new rating groups based on safety payroll, use of the Bühlmann credibility method and updates to both pool and excess surcharge matrices. GL1 revisions mirror this approach, with entities classified as "Muni" versus "Non-Muni," Ex Mods, and automatic reallocation of the excess surcharge matrix. Implementation will be phased in over 3 years for EWC and 5 years for GL1.
- Other agenda items included a review of program performance reports, a renewal update showing EWC terms came in within authority, and there was some discussion on commuting the 2024/25 Liberty Mutual statutory policy—which the Committee declined to commute, due to developing claims. Staff also provided updates on governance efforts, tort reform advocacy, member services initiatives such as PRISM's AI chatbot and grant programs, and renewal application timelines. These items provided context, but the central outcome was advancing the allocation methodology changes to the Executive Committee and Board for approval.

Future Meetings

The next regularly scheduled meeting will be **Wednesday, December 3, 2025, at 1:00 p.m.**, to be held at the **PRISM office in Folsom.**