



New Name. Fresh Look. Continued Commitment.



PRISM

Public Risk Innovation,
Solutions, and Management

NEW NAME. FRESH LOOK.



PRISM

Public Risk Innovation,
Solutions, and Management

INTRODUCTION

President's Message 1

ABOUT

About PRISM 2

About Our Members 3

PRISM Leadership 4

PRISM Governance 5

PRISM Senior Management 6

2019/20 Year in Review 7

Member Units 8

Current Services 9

COVERAGES

Major Coverage Programs 10

Member Savings 11

Primary Workers' Compensation (PWC) 12

Excess Workers' Compensation (EWC) 14

General Liability 1 (GL1) 16

General Liability 2 (GL2) 18

Property 20

Medical Malpractice (Med Mal) 22

PRISMHealth 24

Dental 25

Master Rolling Owner

Controlled Insurance Program (MR OCIP) 26

Miscellaneous Coverage Programs 27

CAPTIVE

Excess Insurance Organization (EIO) -

PRISM's Captive Insurance Company 29

FINANCIALS

Financial Letter 30

Financial Profile 35

New Name. Fresh Look. Continued Commitment.

CONTINUED COMMITMENT

President's Message



Janell Crane
Sonoma County
PRISM President

"PRISM met the challenges of today and will continue to work to meet the challenges of the future."

Even our best plans are not visions of the future. We never truly know what the future will bring, and that has never been more apparent than now.

Like all of you, PRISM had many plans for 2019/2020. Changing our name from CSAC EIA to PRISM and a change in leadership were both planned and successfully accomplished. But in other cases, our plans shifted due to the world-wide COVID-19 pandemic. Members, staff, and constituents moved quickly to adapt to the challenges.

Resilience is a term that comes to mind when I think of how PRISM has continued to move forward. Faced with so many challenges, we could have tried to force the path

we had planned for; but instead, we thought strategically about the needs and issues facing our membership, adjusted our plans, and shared best practices.

And COVID-19 wasn't the only challenge we faced this year. We continue to find ourselves in a hard insurance market. In fact, it has grown even harder. But PRISM continues to adapt to ensure broad coverages are still in place at a competitive price, especially during onerous renewals. In the end, our long-standing relationships, creativity and scale have served the membership well. Change does not mean that we cannot move forward, it simply means we must look for alternative paths. Adapting to bring about the best results.

PRISM met the challenges of today and will continue to work to meet the challenges of the future. We are a resilient group, a pool that meets challenges together, even when we can only be together on Zoom! I have never been more proud to be a part of PRISM and connected in Risk Management to all of you.

Thank you,

A handwritten signature in black ink that reads "Janell Crane".

Janell Crane,
PRISM President

Questions and feedback

PRISM
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Folsom, CA 95630

Phone
916.850.7300

Web
www.PRISMRisk.gov

About PRISM

As of June 30, 2020, CSAC Excess Insurance Authority became Public Risk Innovation, Solutions, and Management (**PRISM**). Along with the new PRISM brand, the global COVID-19 situation and a hard insurance market have led to many changes from both an organizational and business standpoint. PRISM adapted to change, leaning on our mission of being a member-driven risk pool.

PRISM has maintained steady membership numbers and grown substantially in terms of programs and services. During uncertain times, PRISM has helped public entities and local communities preserve their resources by reducing their cost of risk and insurance. Even in a hard market such as today, PRISM continues to thrive by providing members with innovative coverage solutions and risk management services, as well as the opportunity to actively participate in a member-driven organization.

PRISM was formed as a Joint Powers Authority (JPA) in 1979, pursuant to Article 1, Chapter 5, Division 7, Title 1, of the California Government Code (Section 6500 et seq.). Dedicated to the control of losses and cost effective risk management solutions, PRISM is a recognized leader and pioneer in the pooling and risk

management community in California and nationwide.

A high priority for the **Board of Directors** and the committees is to ensure PRISM is providing high-quality, cost-effective, and efficient services to the members. Through the vision of the members and the efforts of staff, PRISM has created coverages and services that are stable, secure, and have the flexibility to meet the challenges of the hard market, COVID-19, and an ever-changing economy.

While the membership has enjoyed the rewards of their success over the years, the current hard market and COVID-19 situation motivated PRISM leadership to refine, restructure, and improve the coverages and services to ensure that the members' current and future needs will be met. At the same time, efforts are continually made to keep costs as low as possible for members.

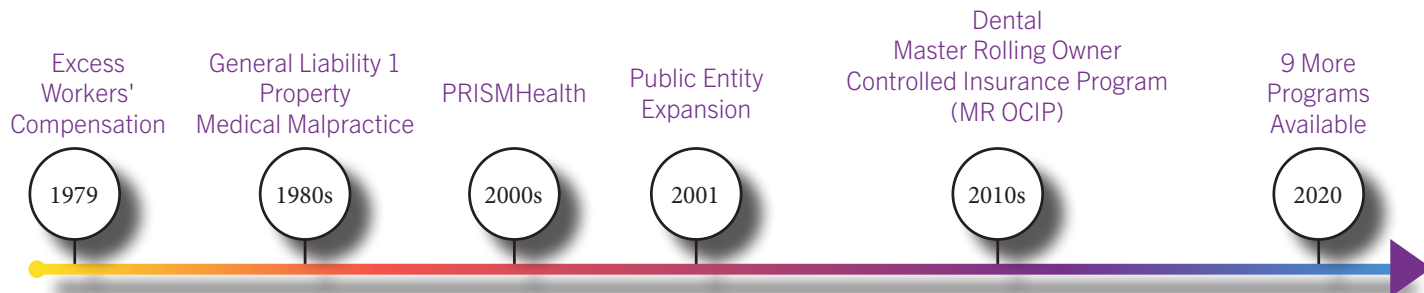
In order to measure the effectiveness of services and programs, PRISM participates in the California Association of Joint Powers Authorities (CAJPA) Accreditation Program. Since 1989, PRISM has been awarded their highest designation, "Accreditation with Excellence."

Since 2007, PRISM has also been recognized by the Association of Governmental Risk Pools (AGRiP), a national pooling association. Both the CAJPA accreditation and AGRiP recognition are indications of exceptional compliance with the best management and financial practices.

Additionally, PRISM was the first JPA in the state of California to be awarded the Certificate of Achievement for Excellence in Financial Reporting by the Government Finance Officers Association (GFOA) of the United States and Canada for our Comprehensive Annual Financial Report (CAFR), having received the reward for FYE 6/30/94 – 6/30/19. The CAFR can be found on our website at www.csac-eia.org (soon to be www.PRISMrisk.gov).

These recognitions and achievements reinforce the valuable, effective, efficient, collaborative, and stable organization that the members have built for California's public agencies.

PRISM may have a new name, but the commitment to be a member-driven organization remains as it has been for the past 41 years.



About Our Members

we are member-directed

Our Mission

PRISM is a member-directed risk sharing pool of public agencies committed to providing risk coverage programs and risk management services, which drive member stability, efficiency, and best practices.

Our Vision

PRISM will continue to be internationally recognized as a leading risk sharing pool for its member-directed operating philosophy and commitment to member fiscal sustainability. PRISM will continue to influence and shape the future of the risk management profession.

Our Core Values

PRISM is dedicated to preserving a member-directed culture, defining standards for quality and performance throughout the industry, and ensuring programs and services are:

- Competitive** in scope and price over the long term;
- Adaptable** and customized to meet member needs, based on high-quality standards;
- Resolute** in delivering timely solutions that address present and emerging risks;
- Equitable** in allocating costs and services between various members in a fair and consistent manner; and
- Stable** in supporting cost-effective, fiscally prudent operations and long-term solvency, and in building long-term relationships with members and program/service partners.

Service Vision

PRISM will provide value-added risk management services designed to:

- Attract new members;
- Retain existing members; and
- Improve program performance.

It shall be a priority to provide services that complement member-provided services.



Our **membership** has expanded to include 95% of counties, 70% of cities, as well as numerous educational organizations, special districts, housing authorities, fire districts, and other Joint Powers Authorities.

Our diverse membership of local government agencies require individualized attention and support. Offerings are designed to be competitive, available, and equitable for all and are crafted to complement your unique needs. For the past 41 years, our membership and offerings have evolved. This evolution continues today at a steady and controlled pace ensuring long-term stability and sustainability for all.

Technology Vision

PRISM will provide technology that is:

- Interactive
- Accessible
- User-friendly
- Dynamic



Heather Correll Rose
Mendocino County
Technology Committee Chair



PRISM Leadership

2020 Executive Committee



Janell Crane
Sonoma County
President



Scott Schimke
GSRMA
Vice President



Karen Caoile
Contra Costa County
At-Large



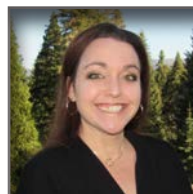
John Viegas
Glenn County
Supervisor



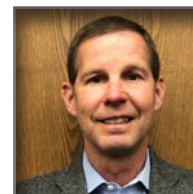
Matt Gutierrez
Kern County
Risk Manager



Richard Egan
Lassen County
CAO



Heather Correll Rose
Mendocino County
At-Large



James Brown
Merced County
At-Large



Kimberly Greer
City of Richmond
Public Entity
Representative



Lance Sposito
Santa Clara County
At-Large

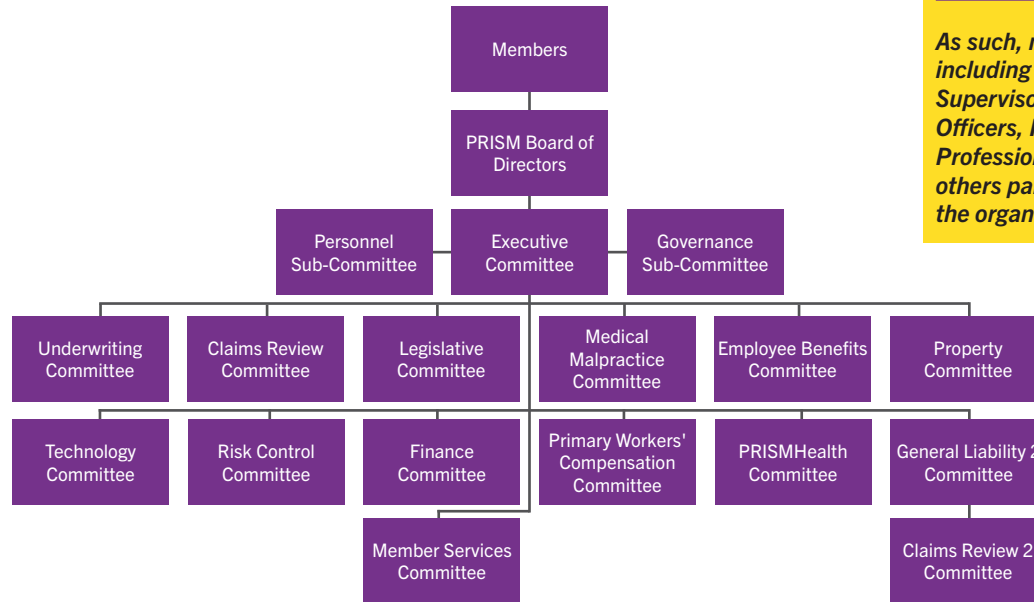


Nathan Black
Sutter County
Finance



Kerry John Whitney
Napa County
Past President

PRISM Governance



PRISM members generously provide their time, expertise, and leadership by serving on the Board of Directors, or one or more of PRISM's 17 [committees](#), as seen in the chart below.

As such, more than 120 individuals, including members of Boards of Supervisors, County Administrative Officers, Risk Managers, Risk Control Professionals, Auditors, and many others participate in the governance of the organization.

Past Presidents

Janell Crane,
Sonoma County, 2020
Kerry John Whitney,
Napa County, 2019
James Brown,
Merced County, 2017-2018
Scott Schimke,
GSRMA, 2012 & 2016
Jim Sessions,
Riverside County, 2011 & 2015
Larry Moss,
EBRPD, 2014
Barbara Lubben,
Alameda County, 2013
Lance Sposito,
Santa Clara County, 2010

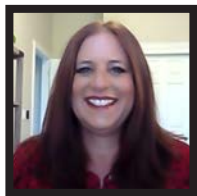
Supervisor Peter W. Huebner,
Sierra County, 2009
Ron Harvey,
Contra Costa County, 2008
Marcia Chadbourne,
Sonoma County, 2007
Peggy Scroggins,
Colusa County, 2006
David L. Dolanar,
Stanislaus County, 2005
Charles Nares,
San Diego County, 2004
Richard Robinson,
Tehama County, 1997 & 2003
Kimberly Kerr,
Humboldt County, 2001-2002

Brent Harrington,
Calaveras County, 2000
Robert Kessinger,
Colusa County, 1999
J. Terry Roberts,
Fresno County, 1983-84 & 1998
Marcia Chadbourne,
Solano County, 1996
Don Blackhurst,
Santa Clara County, 1995
Arthur Giumini,
San Luis Obispo County, 1994
John Larkin,
Trinity County, 1993
Charles Graham,
Sutter County, 1992

Norman Phelps,
Shasta County, 1991
Ronald Whipp,
Santa Cruz County, 1990
Gail Braun,
Sonoma County, 1988-1989
John Crane,
Calaveras County, 1988
James L. Gale,
Kings County, 1987
Charles Mitchell,
Santa Barbara County, 1985-1986
Supv. Barbara Crowley,
Tehama County, 1980-1982



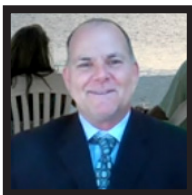
PRISM Senior Management



Gina Dean
Chief Executive Officer



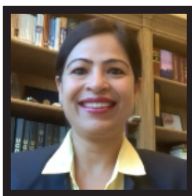
Brian Kelley
Chief Operating Officer



John Alltop
Chief Actuary



Rick Brush
Chief Member Services Officer



Puneet Behl
Chief Financial Officer



Tom Pelster
Chief Information Officer



Mike Pott
Chief Legal Counsel

CHIEF EXECUTIVE OFFICERS

Gina Dean,
2020 - Present

Michael Fleming,
1992-2020

Vincent W. Pisani,
1985-1992

Gregory L. Trout,
1980-1985

DIRECTOR EMERITUS

Supervisor Dick Mudd
2000-2020

LEGAL COUNSEL

Mike Pott
2019-Present

Stephen Underwood
2000-Present



2019/20 Year in Review

We have a new name, but we are still dedicated to providing outstanding risk coverage programs and risk management services to our membership. This year has seen the development of a global pandemic that has had an extreme effect on all things: economic, business, and personal. These factors led us to the theme of this year's annual report - "New Name. Fresh Look. Continued Commitment."

We recognize that COVID-19, a hard market, and other changes are challenging for our members, but know that PRISM has strength in numbers, and we are here to work together to get through and find solutions.

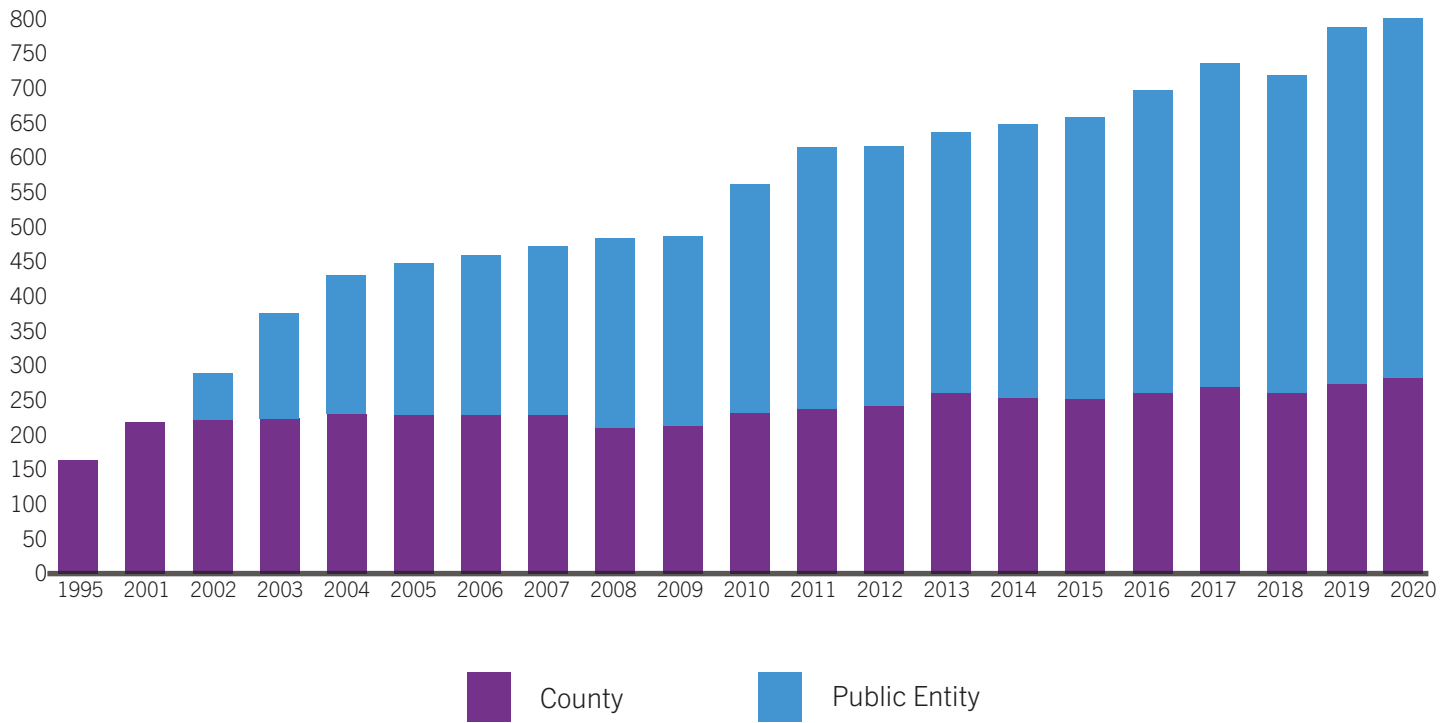
Over this past year, PRISM has had significant accomplishments, such as:

- Rebranded to Public Risk Innovation, Solutions, and Management: PRISM
- Continued growth of membership, breadth of coverage, service, and overall financial health in a hard market
- Pursued national expansion
- Utilized the PRISM's sister organization, the EIO, a single-parent captive insurance company, to transfer risk from various programs and achieve higher investment income returns
- PRISM's Dental Program declared a \$5M dividend and the PWC Program declared a \$2M dividend
- Presented four **EAGLE** (Exemplary Achievement in Government Leadership and Enrichment) Awards to highlight members' innovation in risk management, best practices, education, and risk control ([view the video](#))
- Added a new category to the EAGLE Awards: Excellence in Development & Implementation of COVID-19 Programs & Resources
- Retained 99% of members at renewal of the programs
- Created new services and resources, such as: [Risk Control Open Forums](#), [PRISMtv webcasts](#), an updated [Insurance Requirements in Contracts Manual](#), [Risk Simplified](#) articles, and our updated [Schools Liability Handbook](#)
- Received awards from the Government Finance Officers Association for our Comprehensive Annual Financial Report and Distinguished Budget
- PRISM paid more than \$665M in claims in 2019/20

PRISM is member-driven! The Board of Directors has been focused on providing coverages and services that deliver benefits for all members, while the Executive Committee has spent much of their time focusing on the long-term goals established in the strategic plan.



Member Units



As depicted above, PRISM membership is shown in terms of “member units,” where each member in each of the major programs is counted as one member unit.

PRISM’s 55 member counties represent 95% of the 58 counties in the state. While the public entity membership currently consists of 300 organizations, including cities, school districts, special districts, and other JPAs, the actual number of public entities accessing the coverage and services of PRISM is approximately 2,050. In fact, coverage is being provided, either directly or through a member JPA, to 70% of the cities in California. At a time when the markets are hardening, being part of a risk sharing pool gives all PRISM members the ability to take advantage of our collective economies of scale to purchase high quality, low-cost coverage programs.



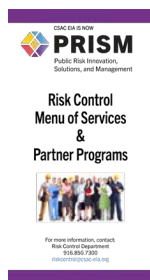
Current Services



PRISM PARTNER PROGRAM

Since its establishment in 2015, the Member Services Department, in collaboration with the Risk Control Department and various other departments, has maintained PRISM's commitment to being member-driven, while also being adaptable to a changing environment. A main goal of Member Services is to increase awareness of these valuable services. The number of risk management, claims, and risk control services offered continues to grow and help all members manage their risk exposures.

Members currently enjoy the benefits of the following:



PARTNER PROGRAMS:

- Negotiated rates for: Body-Worn Cameras, Background Check Services, Cyber Security, Physical Abilities testing, and [many more!](#)
- Crisis Incident Management and Counseling services
- [Legal consultation and advice](#), provided via Counsel and an Insurance Requirements in Contracts Manual, updated 2020

RESOURCES:

- Extensive risk control platform with online training, an expansive online [Toolbox](#), sample policies/procedures
- A self-directed [Risk Assessment Tool](#)
- Financial subsidy programs for actuarial analyses, risk control, and risk management related expenses
- Risk control and risk management training provided on a regional basis, on-site for members, and through live or previously recorded internet-based sessions (or remotely when necessary)
- An extensive [COVID-19 Resource page](#) that aggregates best practices and resources from members, staff, and regulators
- POST-certified training course for Law Enforcement
- [School Liability Handbook: Student Activities & Employment Issues](#)
- Active presence with the state legislature, taking positions on items that may impact PRISM members
- Multiple communications tailored to specific audiences on topics, such as: events, education, claims, training, and PRISM news.



Jennifer Peters
GSRMA
Member Services Committee Chair



Norman Wright
Solano County
Risk Control Committee Chair



Major Coverage Programs



Since our beginning in 1979, PRISM has challenged ourselves to provide world-class coverage programs. We implement the best and most creative risk financing programs, providing structures that offer options to diverse entities with different risk tolerances, and continually evaluate the programs based on market conditions and emerging risks by re-structuring or adding programs when necessary.

PRISM offers members nine major coverage programs, and these programs are described in greater detail throughout this report. The common element of the nine major programs is that they each blend some level of pooled risk and purchased insurance. They are designed to be flexible to meet members' needs, yet also maintain structural integrity to withstand the long term. It is the risk pooling concept which allows the program structures to adapt to current insurance market conditions.

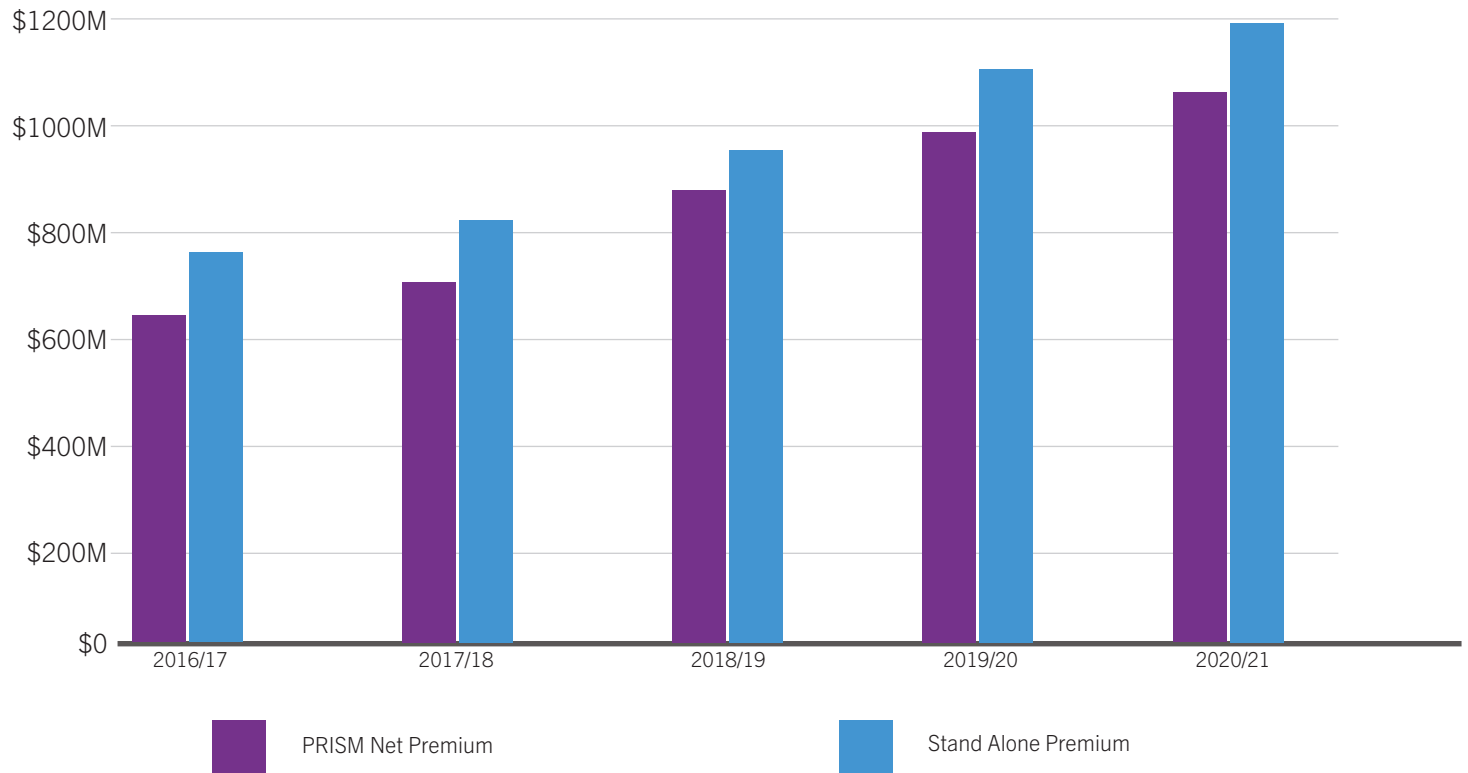
During hard market conditions like today, insurance rates rise above the cost to actuarially fund the group's exposures, resulting in the self-funded pools expanding and decreasing the amount of insurance purchased. When insurance rates decrease to the point where it is more cost-effective to purchase insurance, the pooled portion of the Program contracts and additional insurance is purchased. This flexibility is just one of the ways PRISM is committed to ensuring costs are kept low and members are provided with the best possible coverage and services available.

PRISM is able to leverage economies of scale using the purchasing power of our membership to secure more cost-effective coverage than members could obtain on their own. This strategy of leveraging volume has also benefited affiliate members because of the competitive role PRISM has assumed in the public sector insurance marketplace. Annually, PRISM compares the cost of its major programs to the estimated cost members would pay if they were purchasing similar coverage on their own.

To the right is a chart showing the premium paid by PRISM members as compared to the premium that would have been paid by members individually. In just the past five years, PRISM has saved members over \$524M!

"New Name. Fresh Look. Continued Commitment" is illustrative of the member-driven mindset to guide our programs and services based on internal needs, external conditions, and providing the best solutions to our members. We plan, develop, and execute our strategy in a deliberate manner. Throughout our 41-year history, PRISM has established long-term relationships with our underwriters and are proud of our impressive reputation in the insurance marketplace.

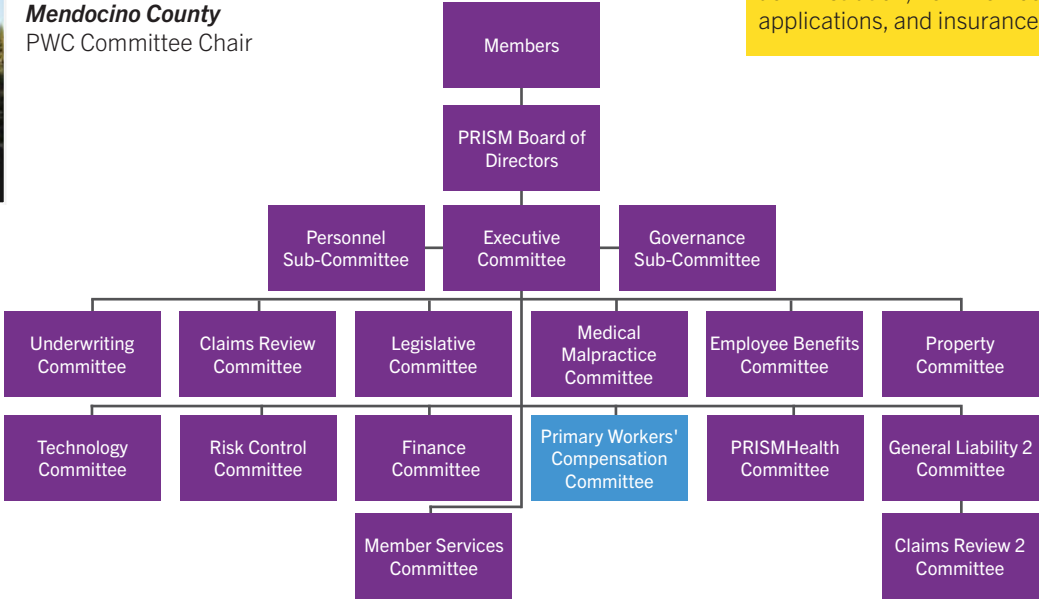
Member Savings



PRIMARY Workers' Compensation PROGRAM



Heather Correll Rose
Mendocino County
PWC Committee Chair



The PWC Committee governs the Program, reviewing all matters pertaining to the Program including: funding, coverage issues, claims administration, new member applications, and insurance renewals.

The [Primary Workers' Compensation \(PWC\) Program](#) was formed to adjoin with the Excess Workers' Compensation (EWC) Program, offering those members the opportunity to secure first dollar coverage instead of maintaining a self-insured retention. The PWC Program provides its 38 members with [claims administration services](#), which is accomplished through a choice of six claims administrators. The PWC Program offers several cost-containment options, including: ISO ClaimSearch, Pharmacy Benefit Management Programs, and a Prescription Addiction Management Program.

The PWC Program pays for claims with a blending of pooling and insurance. The first \$10k of each claim is paid out of the Program's pool. The insurer, ACE American Insurance Co., pays for the balance of the claim up to the \$125k attachment point to the EWC Program subject to a pooled corridor retention of \$14.3M. The corridor was

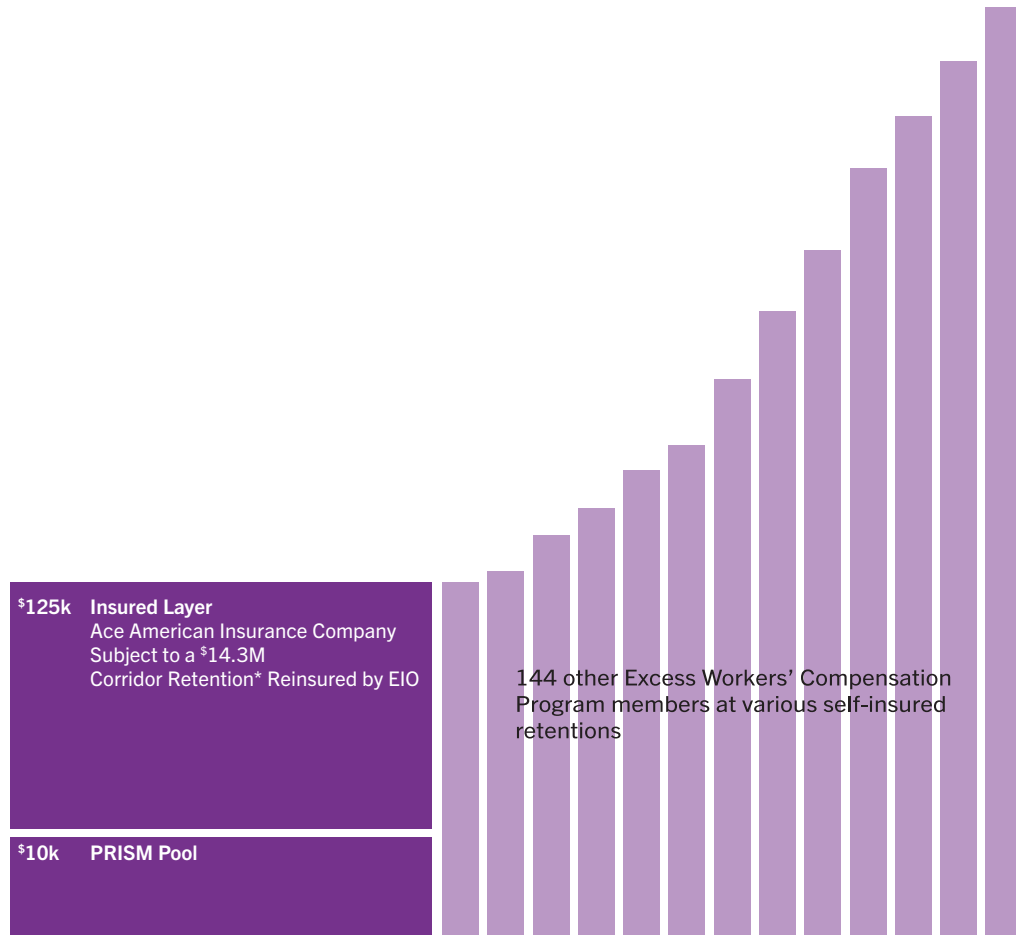
transferred to the EIO resulting in a savings of \$430k to the PWC members.

The funding of the Program's pooled layer is evaluated each year. This year, the Program continues to be well-funded and a \$2M dividend was declared and returned to the members. The Program has declared a dividend for many of the past several years, yielding a return of over \$55M to its members. The Program structure is illustrated on page 13.

PWC PROGRAM CHART FY 20/21

[View PWC Membership List for FY 20/21](#)

Statutory ——— Excess Workers' Compensation Program ———

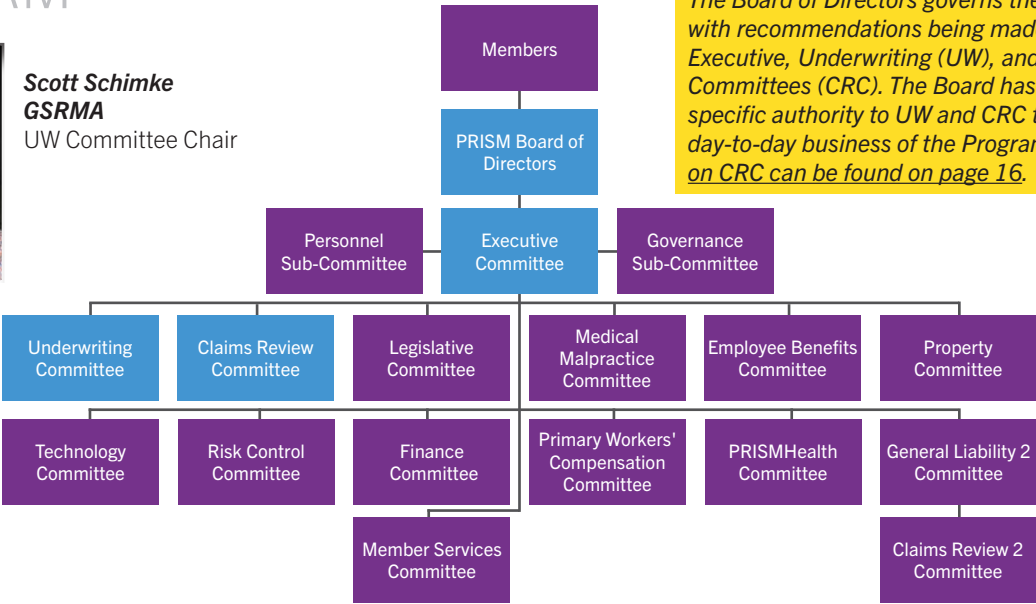


* The Corridor Retention will be adjusted at the end of the year.

EXCESS Workers' Compensation PROGRAM



Scott Schimke
GSRMA
UW Committee Chair



The Board of Directors governs the EWC Program, with recommendations being made by the Executive, Underwriting (UW), and Claims Review Committees (CRC). The Board has delegated specific authority to UW and CRC to handle the day-to-day business of the Program. [More details on CRC can be found on page 16.](#)

The [Excess Workers' Compensation \(EWC\) Program](#) was the first PRISM coverage program offered to the members 41 years ago. Today, the EWC Program provides 181 members with statutory coverage, subject to the members' self-insured retentions, ranging from \$125k to \$5M. The structure of the Program is illustrated on page 15 and is very similar to the prior year.

One of the benefits of the EWC and other PRISM programs is the broad coverage provided to members. As an example, for many years the EWC Program has provided communicable disease coverage on a per-occurrence basis. Losses involving multiple members are combined into single occurrence, which has been the case with COVID-19 claims. Coverage on that basis was unique and not generally offered within the insurance marketplace and in the wake of potential significant loss, our reinsurance partners had no choice but to modify the coverage basis at renewal. For consistency, coverage in the pool layer followed form, and communicable disease coverage is now provided on a per-employee basis except for the educational members who will enjoy the per-occurrence coverage for one more year.

Despite the losses as a result of COVID-19, the workers' compensation insurance market is not hardening the way other

property and casualty markets are. The current market conditions continue to allow the Program the opportunity to balance retaining and transferring risk. Great American provides reinsurance of the pool layer once the corridor retentions are exhausted. This structure provides the Program with additional predictability in determining costs and helps grow the Program's overall funding position. The corridor retention risk was also transferred to the EIO, saving members almost \$5M.

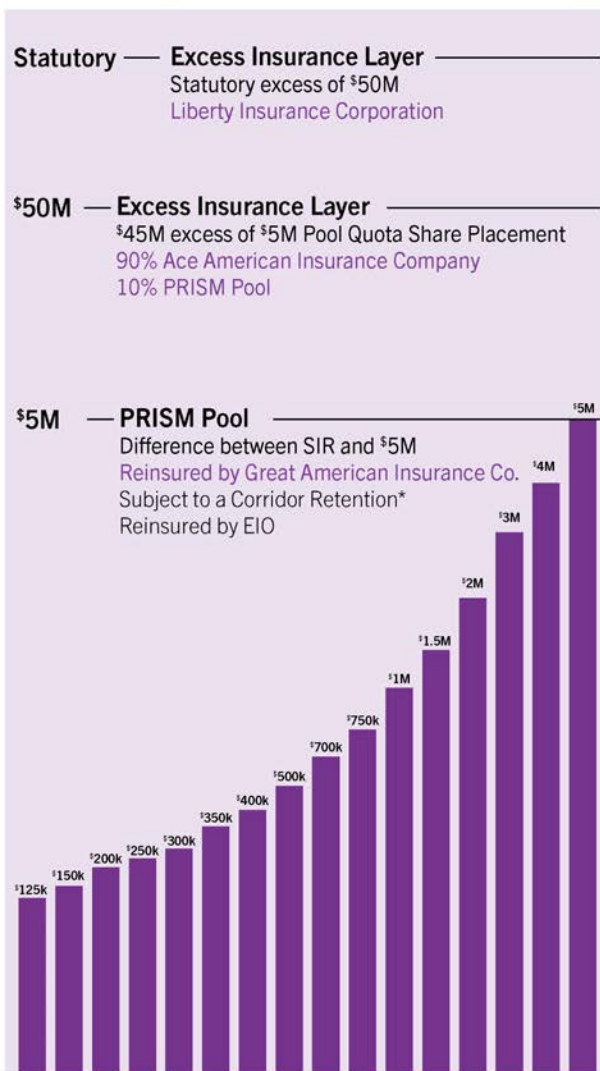
The EWC Program continues to offer several cost-containment services, including our proprietary medical provider network, injury reporting and triage services, and return-to-work program. Additionally, members have access to Crisis Incident Management and Crisis Incident Counseling Services.

The Board of Directors strives for funding in each program to reach its target funding goals, while at the same time, balancing the need to keep premiums competitive. The EWC Program's net position is now well within the target funding range established by the Board. The EWC Program's size, financial strength, and service offerings make it an unparalleled choice for PRISM members to obtain broad coverage, premium stability, and member-focused service.

EWC PROGRAM CHART FY 20/21

[View EWC Membership List for FY 20/21](#)

Core Tower

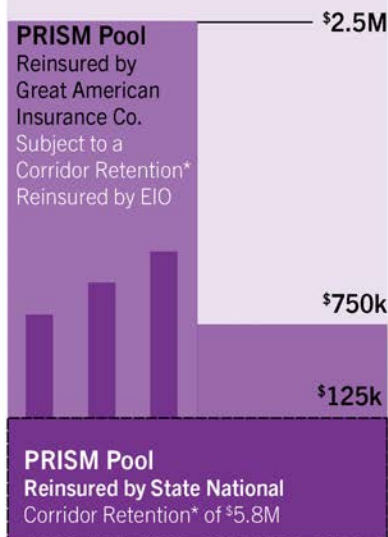


* The Corridor Retention will be adjusted at the end of the year. The Core and Educational Towers are subject to a single, shared corridor retention of \$46.2M (does not include Primary < \$125k layer).

Educational Tower

Statutory — Statutory excess Underlying
Safety National Insurance Company

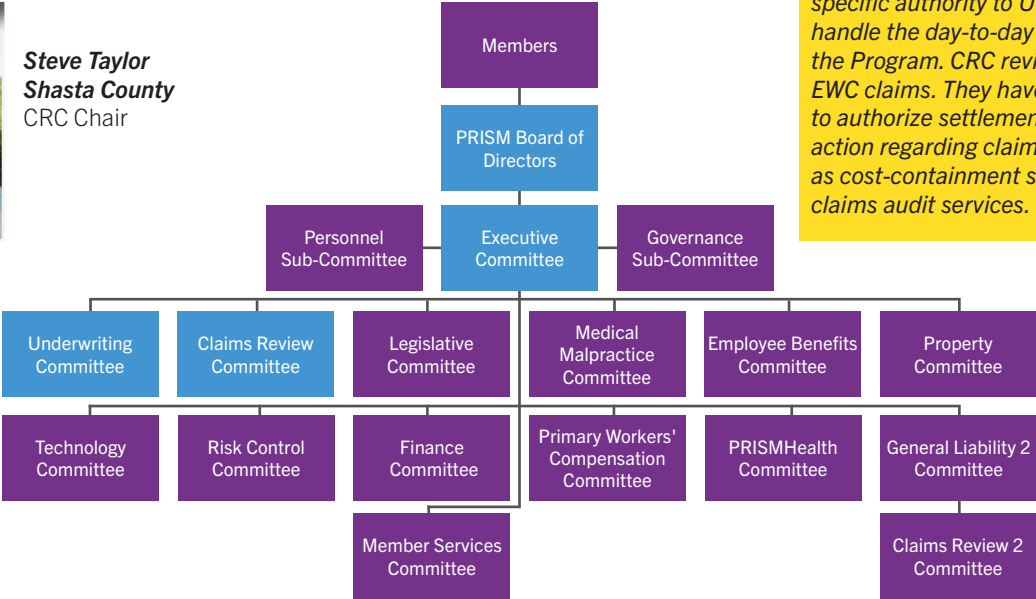
Ed Tower 1 Ed Tower 2



GENERAL Liability 1 PROGRAM



Steve Taylor
Shasta County
CRC Chair



Like the EWC Program, the GL1 Program is governed by the Board of Directors, with recommendations being made by the Executive, UW, and CRC. The Board has delegated specific authority to UW and CRC to handle the day-to-day business of the Program. CRC reviews GL1 and EWC claims. They have full authority to authorize settlements and take action regarding claims services, such as cost-containment solutions and claims audit services.

The **General Liability 1 (GL1) Program** provides 127 members with coverage for third party liabilities (including general, automobile, employment practices, and errors and omissions). Since most members maintain a self- insured retention in the GL1 Program, they are able to manage their own claims, either through a third party claims administrator of their choice, or with their own claims staff. Twenty-three members participate in the Deductible Buy-Down (DBD) option. These members hold a \$10k deductible and utilize an approved claims administrator.

The first layer of reinsurance, the \$5M excess of \$5M layer, was renewed with Great American Insurance Co. for the third year of a three-year agreement. The Program transferred the corridor retention risk to the EIO, resulting in a \$273k savings this year for the Program. The excess layers are reinsured through five other carriers along with PRISM and the EIO. [The structure of the GL1 Program](#) is depicted on page 17.

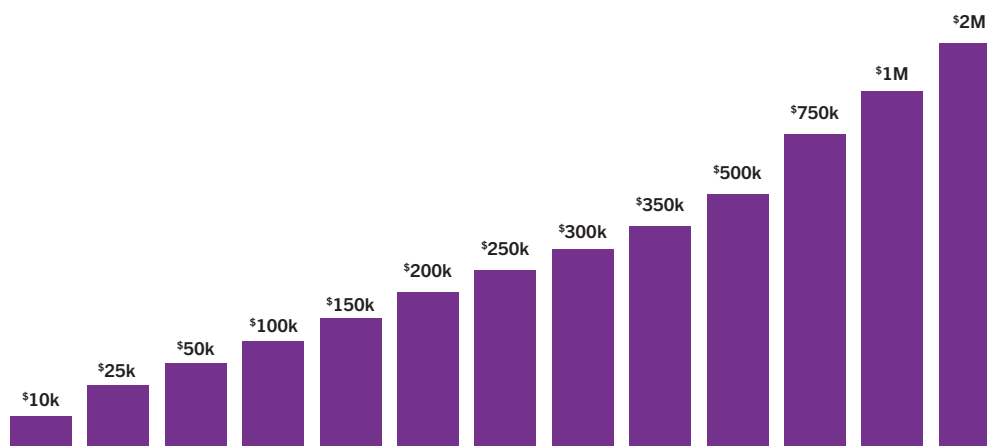
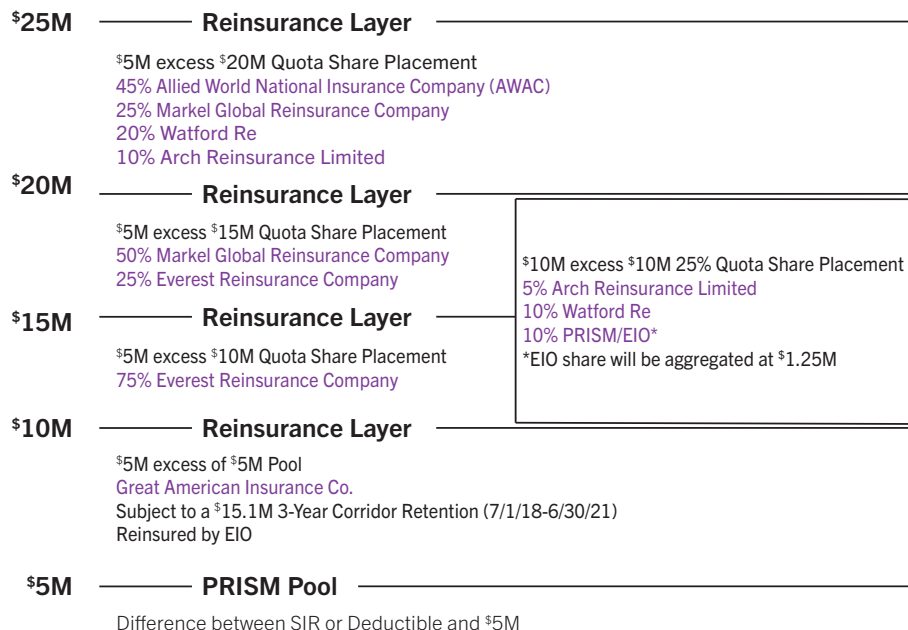
The insurance industry, and public entities in particular, are seeing significant increases in plaintiff demands and high dollar liability claims.

Jury verdicts and settlements are much higher than they have ever been, which is impacting the industry’s surplus. As the industry is affected, PRISM’s Liability Program has also experienced higher claim costs. Risk pools were born out of difficult times and there is no better time to be part of a risk pool.

During the 2019/20 renewal, PRISM implemented creative solutions to manage outstanding liabilities and partnered with new insurance carriers. The creative solution was utilization of a Loss Portfolio Transfer (LPT). The LPT transferred the Program’s outstanding liabilities (going back to July 1, 2007) to a reinsurer and also includes providing coverage for liabilities over the next five years (through June 30, 2024). This complex solution provided members substantial savings on what continues to be increasing premiums in the GL1 Program. Several key parameters were musts in the transaction, and were accomplished including: shoring up the funding level for outstanding claims, including the necessary security for the funds being paid to the reinsurers, maintaining program underwriting and claims control within PRISM, and allowing a structure to roll future years into the deal upon mutual agreement of all parties.

GL1 PROGRAM CHART FY 20/21

[View GL1 Membership List for FY 20/21](#)



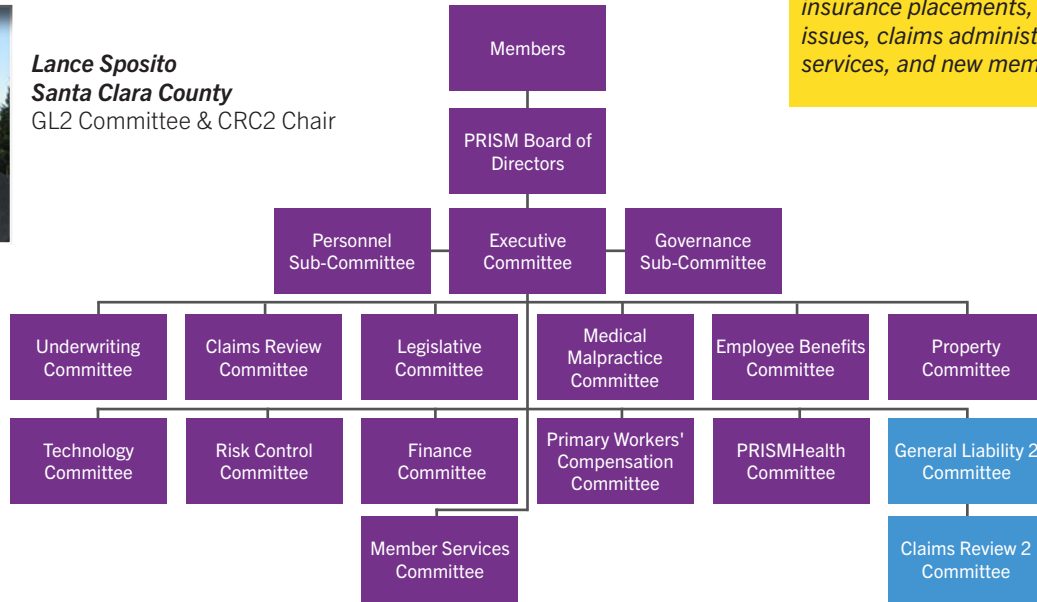
- 50 GL1 Program members purchase additional limits through the Optional Excess Liability Program
- 23 GL1 Program members participate in the Deductible Buy-Down Option at a \$10k deductible

GENERAL Liability 2

PROGRAM



Lance Sposito
Santa Clara County
GL2 Committee & CRC2 Chair



The GL2 Committee & CRC2 govern the Program, reviewing all matters pertaining to the Program, including: insurance placements, coverage issues, claims administration, program services, and new member applications.

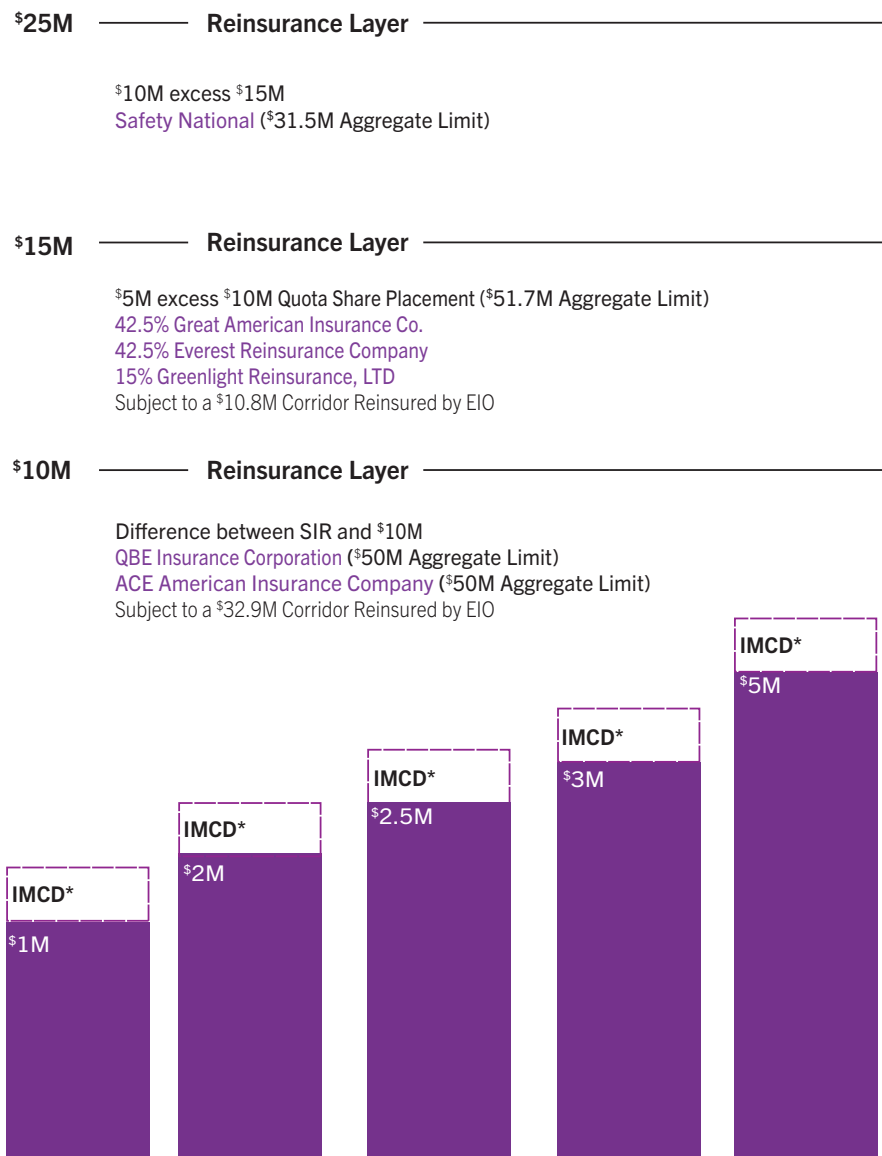
The **General Liability 2 (GL2) Program** has been in place for more than two decades. This year, the Program continued to grow, adding three new members and now provides 21 members with coverage for third party liabilities (general, automobile, employment practices, and errors and omissions). GL2 provides \$25M of coverage, subject to the members' self-insured retentions, which range from \$1M to \$5M.

The Program has three reinsurance layers, with QBE and Ace providing the first layer of reinsurance coverage above the group corridor retention up to \$10M. The group corridor retention is \$32.9M and is reinsured by the EIO. The transfer of that corridor retention, along with a \$10.8M corridor on the \$5M excess of \$10M layer, to the EIO resulted in savings of \$2.7M to the Program. Excess limits above \$10M are provided by four additional carriers and include quota share placements. This structure is illustrated on page 19.

Although it was another tough renewal due to the hard insurance market, the members' hard work to improve data and claims reporting deserves acknowledgement and appreciation. The results from this work enabled the Program to finalize the renewal structure and terms early, which led to marketing and addition of the new members noted above. All in all, the GL2 renewal was very successful, despite moderate premium increases and some coverage restrictions. In addition, one of the key changes was the development of the Claims Review 2 Committee (CRC2) to more proactively oversee the claims. This group of members, charged with evaluating and approving claim settlements for the Program, has had a positive impact on the Program in a relatively short period of time.

GL2 PROGRAM CHART FY 20/21

[View GL2 Membership List for FY 20/21](#)

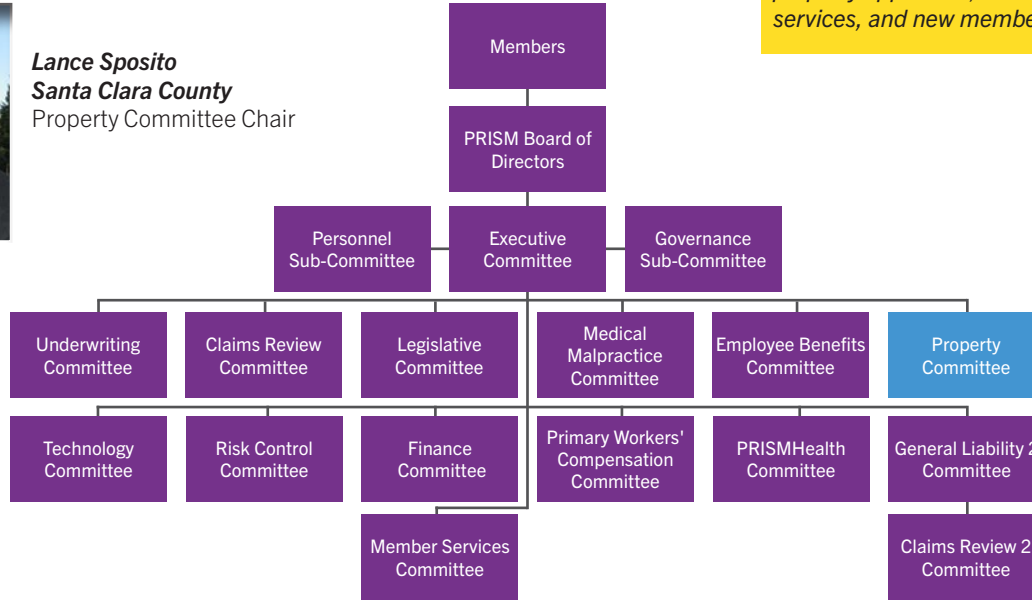


* Individual Member Corridor Deductible (IMCD) where applicable.
 •13 GL2 Program members purchase additional limits through the Optional Excess Liability Program.

PROPERTY PROGRAM



Lance Sposito
Santa Clara County
Property Committee Chair



The Property Committee governs this Program. They review all matters pertaining to the Program including insurance placements, coverage issues, property appraisals, other program services, and new member applications.

PRISM's **Property Program** is one of the largest property programs in America, with over \$74B in total insured values. Because of its scale, its structure is complex, including towers and rooftop layers for flood and earthquake coverages. It provides the best protection at the lowest possible cost. The Property Program consists of 110 members.

The Program faced reduced capacity in the property insurance markets, yet was able to maintain broad coverage for members. For the 2020/21 renewal, the Program strategically retained additional risk in order to help mitigate member rate increases. This was done in the Earthquake Rooftop Layer where the Program will retain \$25M in aggregate limits excess of \$340M. This retained risk was partially transferred with 40% or \$10M going to the EIO. The Program continued to maintain the earthquake deductible at 2%, a great member benefit found only in PRISM's Property Program.

Due to the size of the Property Program and its significant California earthquake exposure, purchasing additional coverage could become

cost-prohibitive, or simply unavailable. To address these issues, the Property Program has implemented a unique structure with "Towers" to spread risk both geographically and categorically. This spread of risk allows the Program to access higher limits at reduced costs. Members have \$600M in all risk limits. In addition, members that purchase earthquake coverage have access to \$465M in coverage in one or more of six towers. The Program maintains a \$5M pool, with both reinsurance and insurance providing the balance of the limits. The pool exposure is limited to \$20M for the year, and upon exhaustion of the pool's aggregate, the primary reinsurer (AIG) pays for losses in excess of the members' deductibles. This year, the Program again transferred limited exposure to the EIO, affording the Program members \$612k in savings.

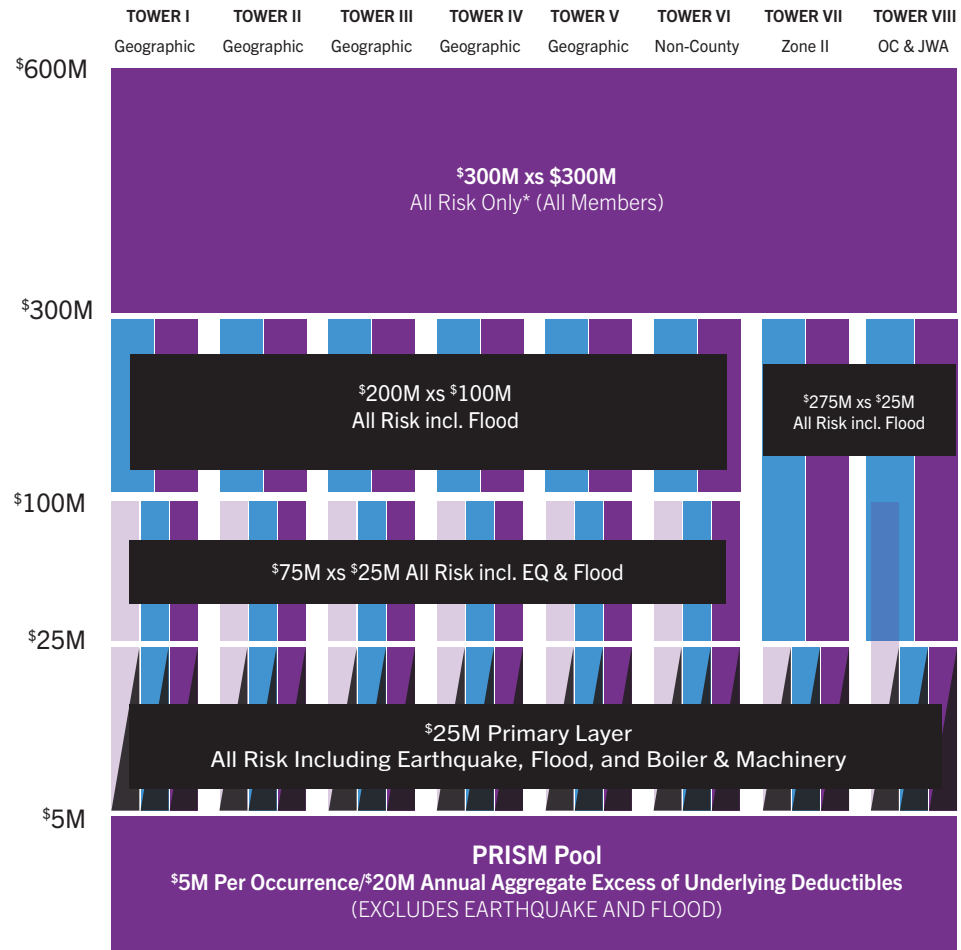
The Property Program structure is shown on the next page.

PROPERTY PROGRAM CHART FY 20/21

[View Property Membership List for FY 20/21](#)

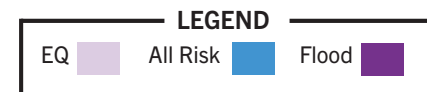
EQ Rooftop

\$365M
Aggregate**
xs
\$100M
Towers I-VI



*\$800M for San Bernardino County Arrowhead Regional Medical Center

** Includes \$25M xs \$340M Pool Retained Aggregate Earthquake Rooftop



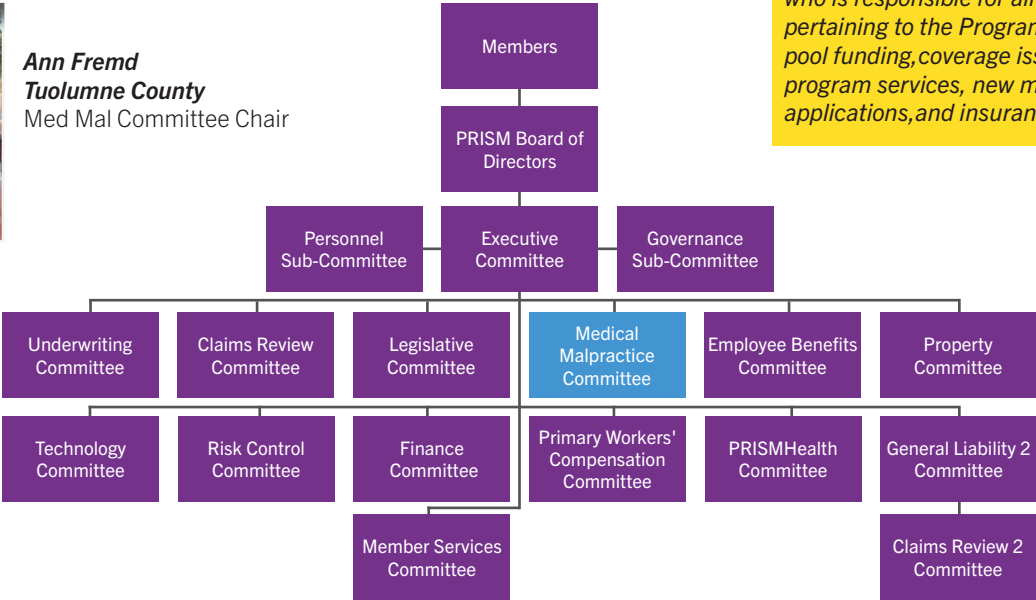
Not shown graphically is the Catastrophic Risk pool, designed to buy-down member deductibles for Flood and Earthquake.

MEDICAL Malpractice

PROGRAM



Ann Fremd
Tuolumne County
Med Mal Committee Chair



The Program is governed by the Medical Malpractice Committee, who is responsible for all matters pertaining to the Program including pool funding, coverage issues, claims, program services, new member applications, and insurance placements.

The **Medical Malpractice (Med Mal) Program** provides 52 members with coverage for medical professional services and limited general liability exposures at established healthcare facilities. The Program offers limits of \$21.5M in addition to the members’ deductible or self-insured retention, which range from \$25k to \$1.1M. For members who maintain a deductible, claims administration is provided by the Program’s claims administrator, Risk Management Services (RMS). Members who maintain a self-insured retention are able to manage their claims, either through a claims administrator, or with their own claims staff. The Program funds a \$1.5M pool and purchases \$20M of reinsurance to fulfill the limits. This [structure](#) is depicted graphically on page 23.

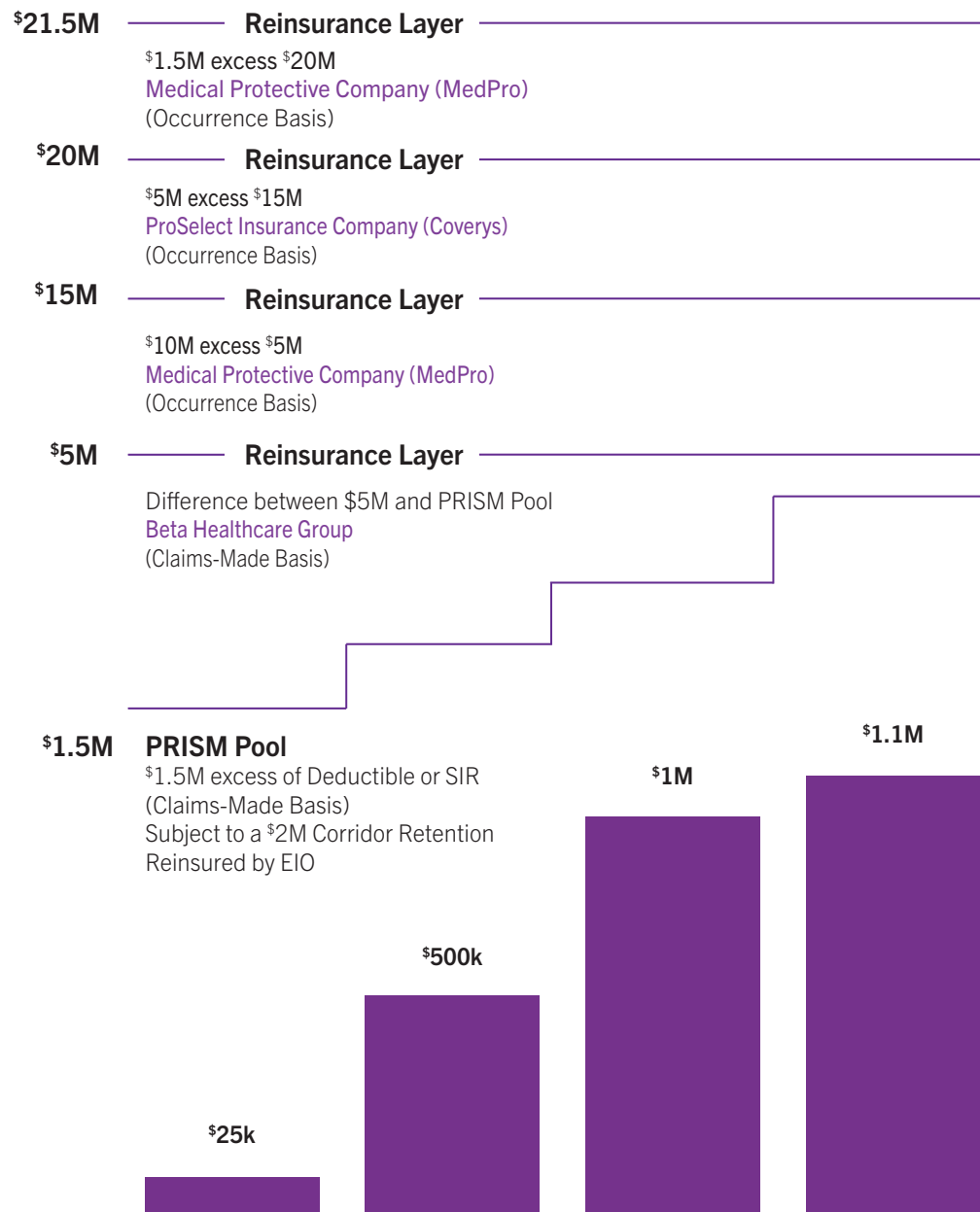
For the 2020/21 renewal, the Program continued to maintain the pooled layer on a “claims-made” basis and also obtained coverage with Beta Healthcare Group between the pool and \$5M on a claims-made basis. The Committee opted to purchase pre-funded

tail coverage from Beta, making the coverage very similar to an occurrence coverage.

The Program’s reinsurance coverage has been provided by the Medical Protective Company (MedPro) since 2017/18. MedPro again renewed coverage with the Program, but on a more limited basis, providing limits to \$15M and \$1.5M excess of \$20M. The Program also obtained coverage with a new reinsurance partner, ProSelect Insurance Company (Coverys), for the \$5M excess of \$15M layer. The coverage excess of \$5M is provided on an occurrence basis.

MEDMAL PROGRAM CHART FY 20/21

[View MedMal Membership List for FY 20/21](#)



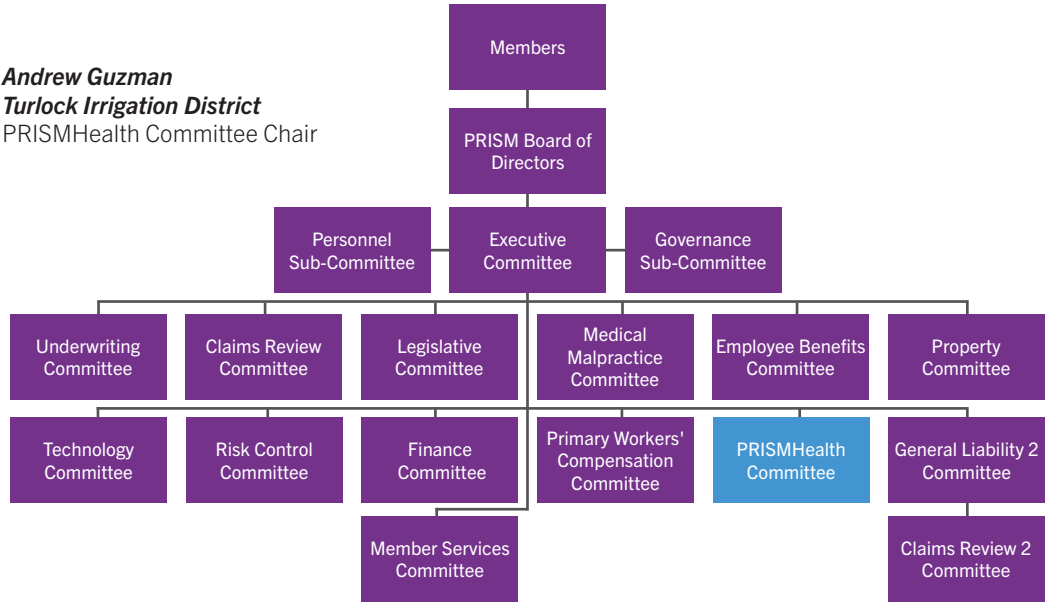
PRISMHealth

PROGRAM

[View PRISMHealth Membership List for FY 20/21](#)



Andrew Guzman
Turlock Irrigation District
PRISMHealth Committee Chair



The PRISMHealth Committee governs the Program. This Committee reviews all matters pertaining to the Program, including: program funding, new member applications, program renewals, and cost-containment strategies.

The [PRISMHealth Program](#) continues to provide comprehensive healthcare options in today’s uncertain healthcare marketplace. Established in 2003, PRISMHealth has grown steadily and is now part of the second largest public agency healthcare purchasing pool in California. The Program currently represents 42 members and provides coverage for over 38,000 employees/retirees. Program premiums are in excess of \$540M.

The Program is a coordinated effort between Anthem, Blue Shield,

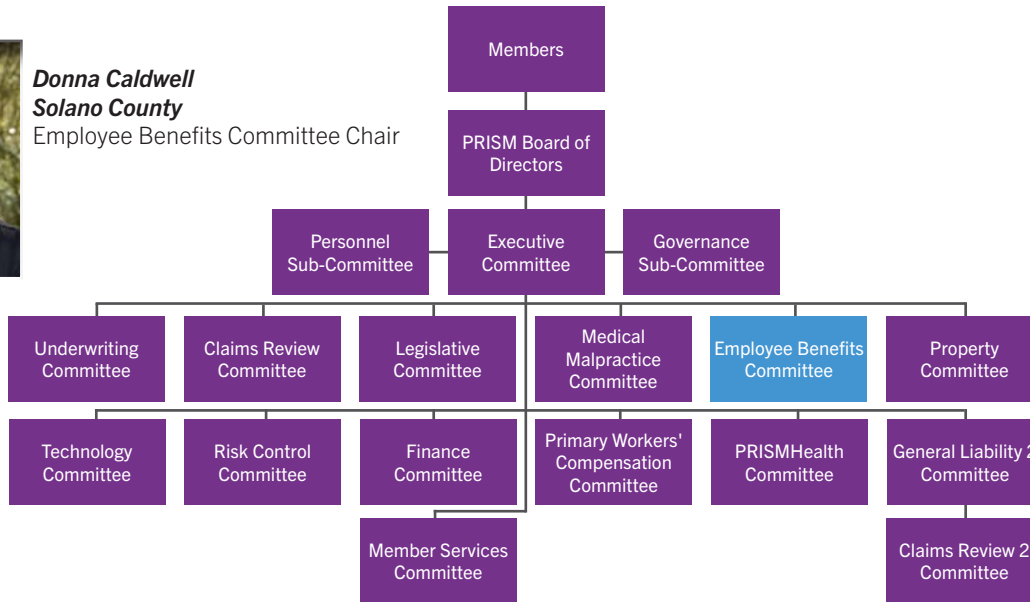
Kaiser, and Express Scripts. They provide members an alternative to group health insurance by using the concept of pooling to reduce insurance premiums through consolidating fixed costs over a larger population and risk sharing. Members of the large group segment are able to create and maintain their own plan options within the context of the pooling arrangement, which provides much greater flexibility than other market options. The small group segment provides pre-defined benefit options and regional rates for public employers with less than 200 employees.

DENTAL PROGRAM

[View Dental Membership List
for FY 20/21](#)



Donna Caldwell
Solano County
Employee Benefits Committee Chair



*The Employee Benefits Committee governs the Dental Program, as well as other **Ancillary Employee Benefit Programs** (i.e. Vision, Employee Assistance Program, Life, Short-Term Disability, and Long-Term Disability). The Committee reviews all matters pertaining to the Programs, including: program funding, new member applications, program renewals, and cost-containment strategies.*

The **Dental Program** was launched in January 2010 and has since experienced significant growth. This Program utilizes a pooling methodology to provide its 172 members with more equitable and stable dental rates. The Program partners with Delta Dental to provide administrative services, including claims administration and access to the Delta Dental network of providers. The claims administration fees represent one the lowest offered by Delta

Dental in the State of California. Since program inception, lower than expected claims experience has led to significant program surplus, leading the Employee Benefits Committee to declare a \$5M dividend be distributed to program members in 2020. The remainder of program surplus is utilized to fund reserves, enhance services, and maintain year-over-year stable renewal rates.

MR OCIP

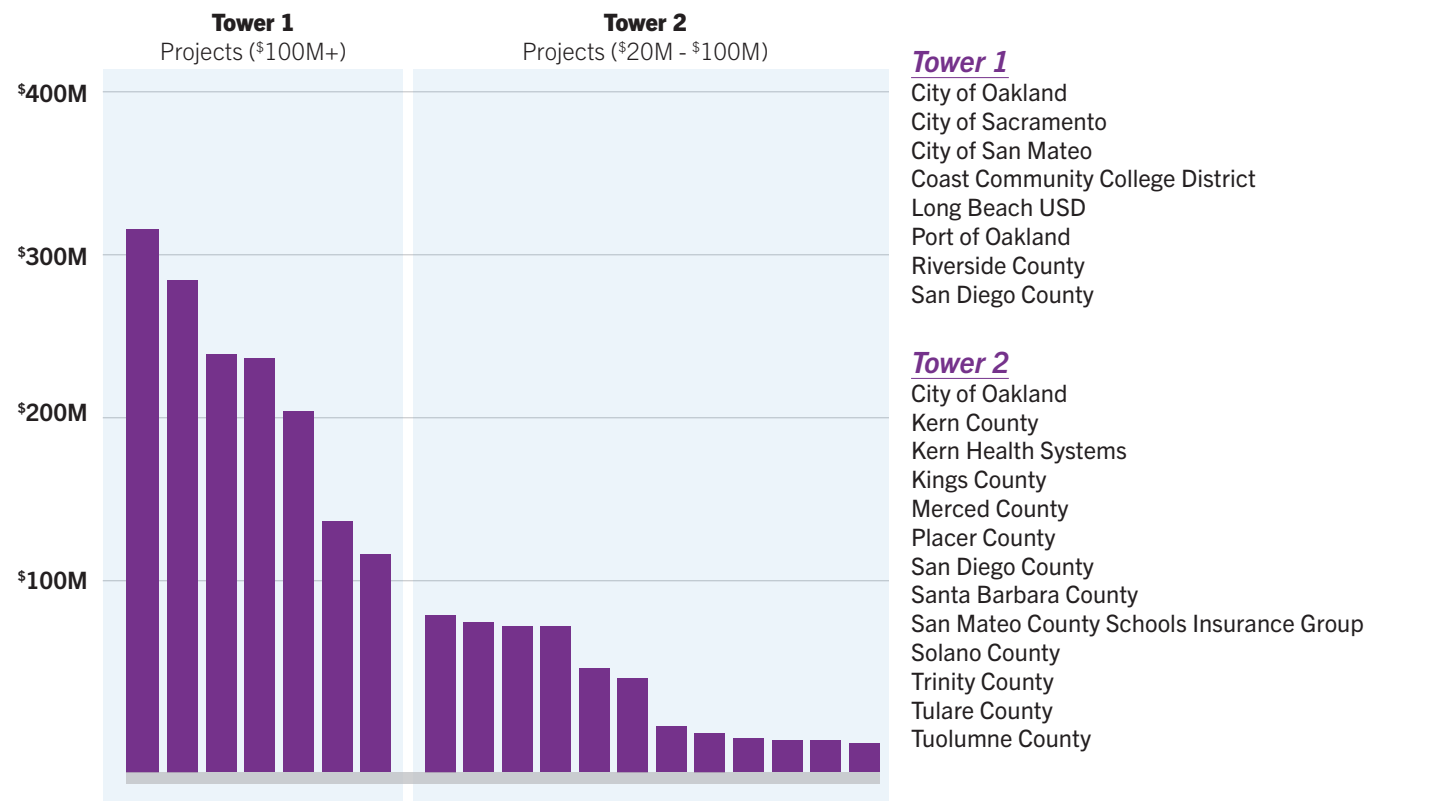
PROGRAM

The Master Rolling Owner Controlled Insurance Program, or **MR OCIP** for short, enables members to purchase workers’ compensation and general liability coverage for all eligible parties (owner, general contractor, and sub-contractors) working on their construction projects. These policies (also known as “wrap-ups”) are widely used on public sector construction projects and capital improvement programs such as jail, school, hospital, and various improvements or new construction. They offer cost savings, better coverage, more control, and higher limits of insurance than a traditional approach to construction insurance. It is truly a progressive alternative to traditional insurance.

Historically, OCIPs were only cost effective for construction projects of at least \$100M. However, PRISM has leveraged its pooling power

to combine smaller projects of the members into one program. Now, construction projects valued at as little as \$20M can provide members the opportunity to receive the benefits of a “wrap-up” on projects that otherwise wouldn’t qualify because of their size.

As the newest PRISM major program, the MR OCIP was launched on January 1, 2013. The Program continues to grow; it currently has 19 participating members and more than \$2.5B in construction values. This Program is positioned to experience significant growth as the economy strengthens and members continue to evaluate the cost savings and enhanced coverage that is provided by the Program.





Miscellaneous Coverage

PROGRAMS



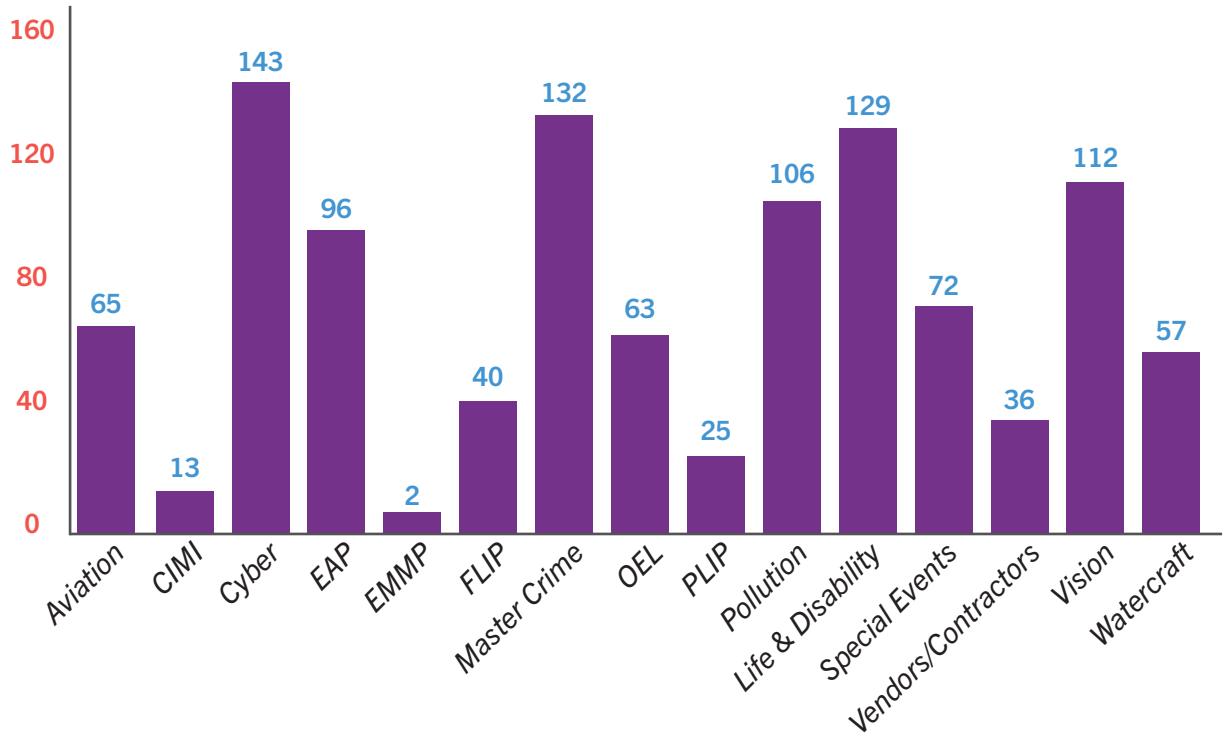
Our committees continually evaluate whether the major coverage programs address all the needs of the members. Where they may not, PRISM provides a variety of group-purchase insurance programs to offer the members protection from other exposures, including: [Aviation, Crime, Optional Excess Liability, Pollution, and many others.](#)

One such program is Cyber Liability Coverage. More and more public entities are learning first-hand how damaging a cyber-attack can be. From ransomware to phishing—navigating the web of information technology security can be daunting. Having Cyber Liability Coverage in place protects members when such an attack happens, and goes

hand-in-hand with our cyber security services so members can be proactive against such attacks.

PRISM also has a wide range of voluntary employee benefit insurance products from numerous insurers that can be provided on a payroll-deduction basis. The chart on page 28 illustrates the number of members participating in the Miscellaneous and Employee Benefit Ancillary Programs for the current year.

MISCELLANEOUS PARTICIPATION



Learn more about PRISM's [Miscellaneous](#) and [Ancillary Coverage](#) Programs

- Aviation
- Catastrophic Inmate Medical Insurance (CIMI)
- Cyber Liability Coverage
- Employee Assistance Program (EAP)
- Equipment Maintenance Management Program (EMMP)
- Fiduciary Liability Insurance Program (FLIP)
- Master Crime
- Optional Excess Liability (OEL)
- Personal Lines Insurance Program (PLIP)
- Pollution Liability
- Life & Disability
- Special Events
- Vendors/Contractors
- Vision
- Watercraft



PRISM formed a wholly owned captive insurance company, the Excess Insurance Organization (**EIO**), which began operations on July 1, 2016. The EIO is domiciled in the State of Utah and is regulated by the Utah Department of Insurance. In the 2019/20 program period, 6 of PRISM's programs have elected to transfer their corridor risk to the EIO in 8 distinct transferred risk placements. In 2019/20, the PRISM's property program utilized new risk retention strategies, enhanced by the ability to share risk with the captive. Total premium paid to the EIO in 2019/20 is approximately \$146M. By transferring selected risks to the EIO, an additional \$10.7M in investment income has been generated in the first four years. As we enter the fifth year of operation, the EIO's role continues to grow as PRISM expands nationwide through utilizing the captive.

By operating the captive insurance company, PRISM is able to enhance its investment program, which creates immediate and long-term savings, and creates a superior risk transfer mechanism.

Following are the three primary benefits of the EIO:

1. There is a short-term immediate benefit to each program that transfers risk into the captive. The cost to fund each corridor is discounted by 3-10%, depending on the duration of the payout period of the program, which represents an upfront savings to the program members. This short-term benefit is limited to the members of the programs that participate in the transfer of risk to the EIO.
2. There is long-term benefit to the entire PRISM membership across all programs. This is derived from an enhanced investment program that will return millions of dollars in additional investment income to PRISM Treasury (all programs) over the long-term.
3. A superior risk transfer mechanism is created in the captive by comingling the risks of different programs. When the risks are comingled, the nature of the risk changes creating a diversified blended risk that is inherently more stable.



BOARD MEMBERS

Gina Dean, President

Scott Schimke, Vice President

Nathan Black, Treasurer

Lorin Barker, Secretary

Lance Sposito, Board Member

Michael Fleming, Board Member

Steve Underwood, Board Member



FINANCIAL Letter

November 1, 2020

Board of Directors Public Risk Innovation, Solutions, and Management (PRISM)

The 2019/20 fiscal year was a big year for change! After 40 years of doing business as CSAC Excess Insurance Authority, we changed our name, and are now PRISM. We went through a complete rebranding, as you will note with our new logo. Since we need to change our web address, we decided to go through the process to obtain a .gov extension. The new web address will be PRISMrisk.gov and we will begin the transition shortly.

We ended the fiscal year by helping our long-time CEO, Michael Fleming, celebrate retirement after 35 years of exceptional service. Gina Dean assumed the CEO position to lead PRISM into the future.

PRISM has been successfully navigating the challenges of COVID-19. The office in Folsom is still closed and the staff are working from home. However, we are pleased to report that PRISM has been able to continue to provide the same high level of service to our members, business partners, and employees.

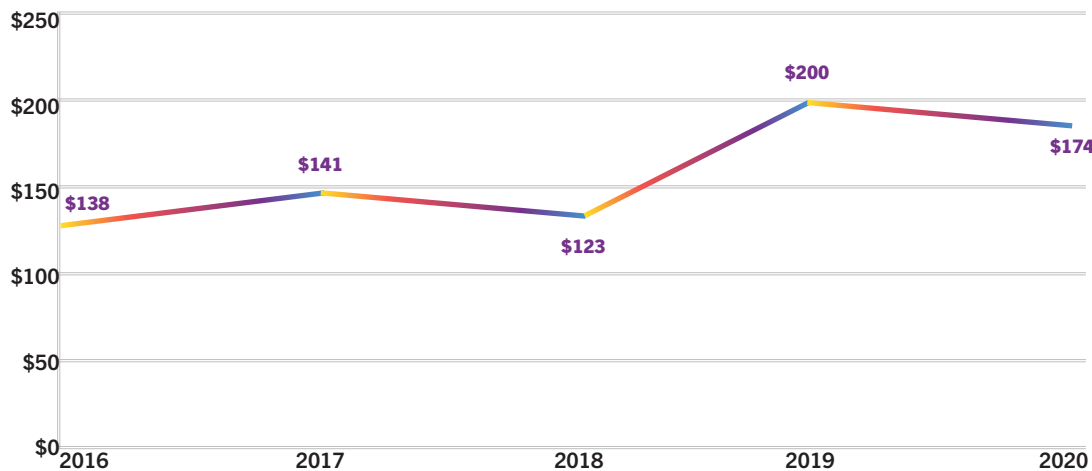
This report contains easy-to-read information on PRISM's programs, an overview of the PRISM's financial condition, and highlights of the financial activity for the fiscal year ended June 30, 2020. Included are comparative financial statements for the years ended June 30, 2019, including the Statement of Net Position and the Statement of Revenues, Expenses and Changes in Net Position, which conform to the Generally Accepted Accounting Principles. This information is derived from our Comprehensive Annual Financial Report (CAFR). The CAFR contains more detailed information and can be found on our website at www.csac-eia.org (which will soon be changed to www.PRISMrisk.gov). Our CAFR for the fiscal year ending June 30, 2019, was awarded the Certificate of Achievement for Excellence in Financial Reporting by the GFOA. In order to be awarded a Certificate of Achievement, a government unit must publish an easily readable and efficiently organized comprehensive annual financial report, whose contents conform to program standards. Such a CAFR must satisfy both generally accepted accounting principles and applicable legal requirements. A Certificate of Achievement is valid for a period of one year only. We believe our CAFR continues to conform to the Certificate of Achievement program requirements and will be submitting our CAFR for the current year to the GFOA.

Financial Highlights

Net Position

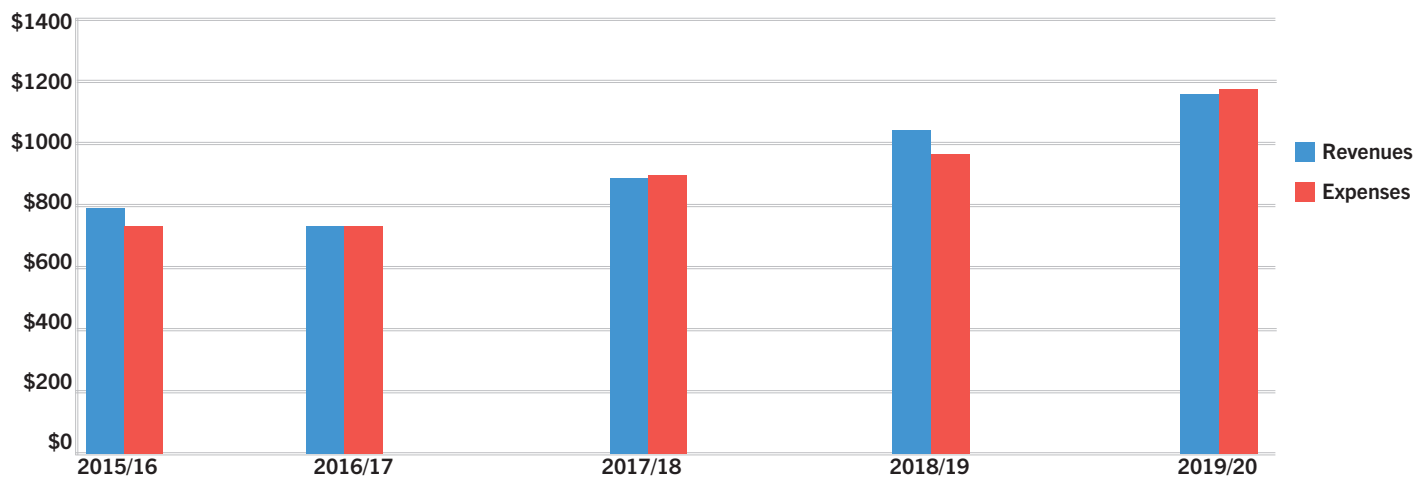
Net Position is defined as the difference between Total Assets and Total Liabilities. PRISM started the fiscal year 2019/20 with a Net Position of \$200M. Net loss before dividends for the year is \$18.5M. We declared a \$2M dividend in our PWC Program, a \$5M dividend in the Dental Program, and \$312k of no claims bonuses in our other programs. Our ending balance in Net Position at June 30, 2020 is \$174.2M, a decrease of \$25.8M. The decrease in Net Position was largely driven by adverse claim loss development in prior year claims expense in the GL1, PWC, EWC, and Med Mal Programs, and lower investment income than last year.

Net Position Trend (in millions)



The following chart shows how Revenues and Expenses have changed over time.

Revenues and Expenses (in millions)



Claim Liabilities

After Net Position, claim liabilities are the most significant line item on our financial statements. Claim liabilities are shown discounted, which is at their net present value, taking into account investment earnings over time. Every year, the claim liabilities increase due to the new program year being added and any adverse development in prior years' claims. The claim liabilities decreased due to payments made during the current fiscal year and any positive development in prior years' claims.



FINANCIAL Letter

Overall, the claim liabilities increased from \$538.4M as of June 30, 2019 to \$656M at June 30, 2020. The Claim liabilities for the PWC Program, GL1 Program, Med Mal Program and the EIO resulted in an overall increase of \$141M over the year. In the EWC, GL2, Property, and Dental Programs, the claim liabilities decreased by \$23.4M over the year.

The target equity range is what PRISM considers desirable equity that should be on hand as a reserve for loss development. The governing committees for each program use this information to determine how much premium to collect at renewal, and whether to declare a dividend. The following chart shows the target equity range for each program, and the Net Position of those programs at June 30, 2020.

Program	Target Equity Range (in Millions of \$)		Program Net Position (in Millions of \$)
	Low	High	2020
Primary Workers' Compensation	9.8	30.7	41.6
Excess Workers' Compensation	34.1	80.3	63.2
General Liability 1	43.9	53.3	(25.8)
Medical Malpractice	4.5	16.6	10.4

Revenues

Total revenues were \$1.16B during 2019/20, which is a 13% increase from the \$1.03B in 2018/19. All programs have reported higher total revenue in 2019/20 as compared to 2018/19. Transferred risk revenue was 20% higher in 2019/20 compared to 2018/19, while retained risk revenue was reduced by 27%. A 14% decrease in investment income in 2019/20, compared to 2018/19, provided an offset to overall revenue increase. ([Chart on page 35](#)).

For the 2019/20 renewal, the property and casualty programs all experienced some rate increases, in particular the liability and property programs, which are experiencing hard markets. The EWC and PWC Programs experience slight excess rate increases, while pool rate changes varied by member or rating group. In the 2020 calendar year, the PRISMHealth Program rates increased by 2.8%, and the Dental Program utilized \$1.9M in Program equity to buy down the renewal range to 0% to -0.9%.

Investment Income

Investment income was \$32.9M for fiscal year 2019/20, compared to \$38.1M in fiscal year 2018/19. The 14% percent decrease was mainly due to volatility in the market during the early spring with the onset of the COVID-19 pandemic. Investment income also includes unrealized gains/losses due to the change in fair market value of PRISM's holdings.

Expenses

PRISM continued to purchase insurance to cover risks when that option was more cost effective than pooling the risk. In 2019/20, insurance related expense was \$884.9M, up from \$821.6M in 2018/19. The premiums collected from members for transferred risk in 2019/20 were \$1B, up from \$837.8M in the prior year. Purchased insurance was 75% of all expenses, while claim costs accounted for 21%. Dividends, program services, and administrative costs made up the remaining 4% of expenses. ([Chart on page 35](#)).



FINANCIAL Letter

New and On-going Initiatives

At the strategic retreat in April 2019, the participants discussed the instability of Claims Management Information System (CMIS) vendors, which appears to be a systemic, industry-wide problem. Given our unique situation, complicated by the fact that our needs require a high degree of customization, PRISM staff was directed to develop a plan for the development of a proprietary CMIS for our own use, but to also make it available to our members.

In 2019/20, PRISM furthered the progress on the development of a CMIS. The completed business plan resulted in pursuit of an outsourced development strategy, supported by PRISM staff, using a low-code software development solution. Vendors were invited to participate in a proof-of-concept design exercise, which concluded with demonstrations of the applications they built in 4 weeks. Following an in-depth, comprehensive evaluation of these vendors, the Executive Committee approved moving forward with a low-code solution and development partner. With contracts finalized for both the software platform and the systems integrator, requirement gathering meetings have commenced with emphasis on the delivery of a minimally viable product in the coming year.

We continue to look for ways to improve efficiencies within PRISM. To improve the budgeting process, the collection of data from various departments, and ultimately providing additional data to aid in the decision making process, PRISM implemented the cloud-based budget software, Opengov.

The Data & Analytics Team has been focused on 2 major projects – development of member data dashboards and reengineering of the loss data collection and reporting process. Substantial progress has been made on the member data dashboards and we are beginning to work out the details for deployment in 2021. Efforts are also being made to automate data collection and reporting processes, which will likely lead to new and different reports for the PRISM Board and committees in the future.

Additionally we created and delivered numerous training and resource programs for members, including:

- Development of a POST Certified Course on De-Escalation held at 10 member locations;
- Added an online blended learning component to the Risk Management Practitioners Program;
- Produced 50 webcasts on PRISMtv;
- Expanded the TargetSolutions offerings to include the new Driver Assessment and Training Program and added 7 micro-courses focusing on COVID-19 prevention;
- Assisted in development of COVID-19 risk assessment plans; and
- Curated content for PRISM's COVID-19 Resources page and content for Wildfire Resources.

Our financial statements are following. With the help of the members, staff, brokers, and business partners, PRISM continues to accomplish its mission of providing risk coverage programs and risk management services to its members, which drive member stability, efficiency, and best practices.

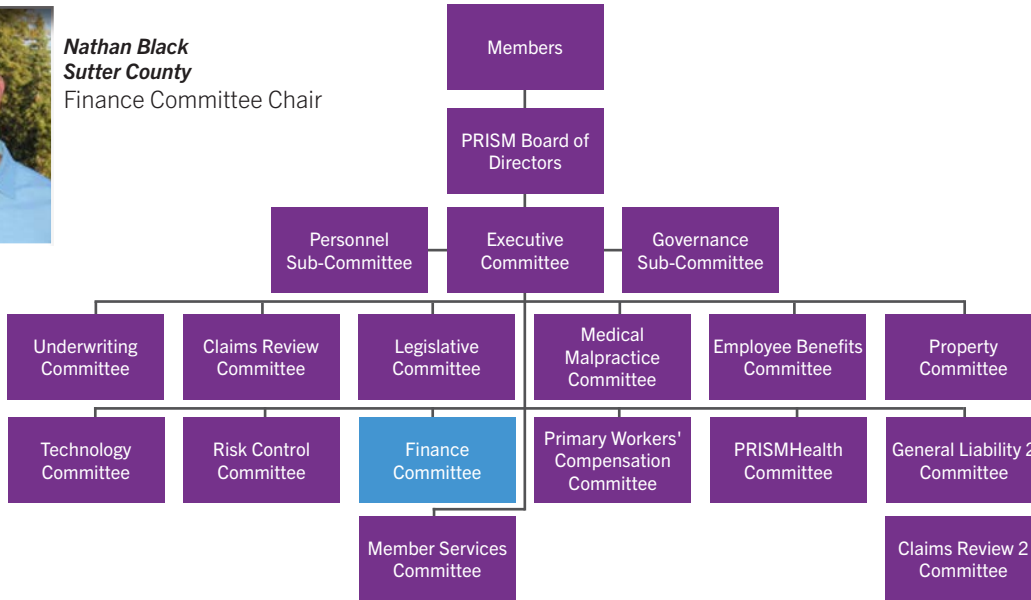
Respectfully submitted,

Puneet Behl, CPA
Chief Financial Officer

Gina Dean
Chief Executive Officer



Nathan Black
Sutter County
Finance Committee Chair



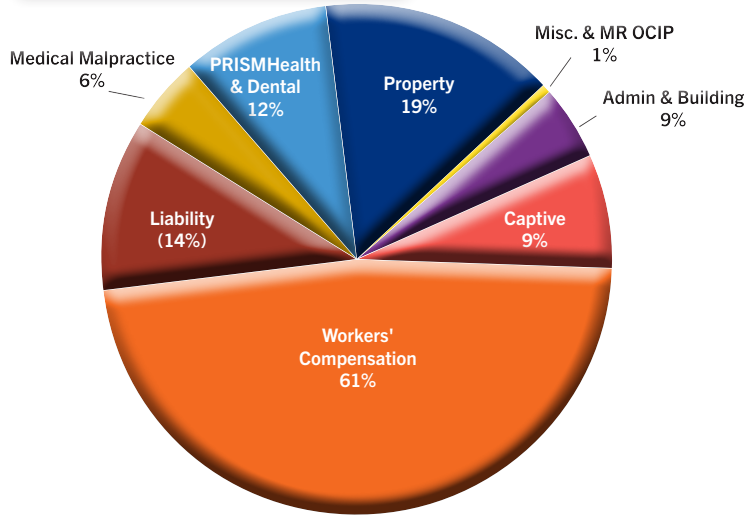
The Finance Committee:

- *Studies and recommends policies, procedures and practices regarding various financial matters of PRISM*
- *Reviews budgets and financial statements*
- *Serves as audit committee*
- *Oversees the investment program for trust monies*
- *Oversees the accounting and internal control systems of PRISM*

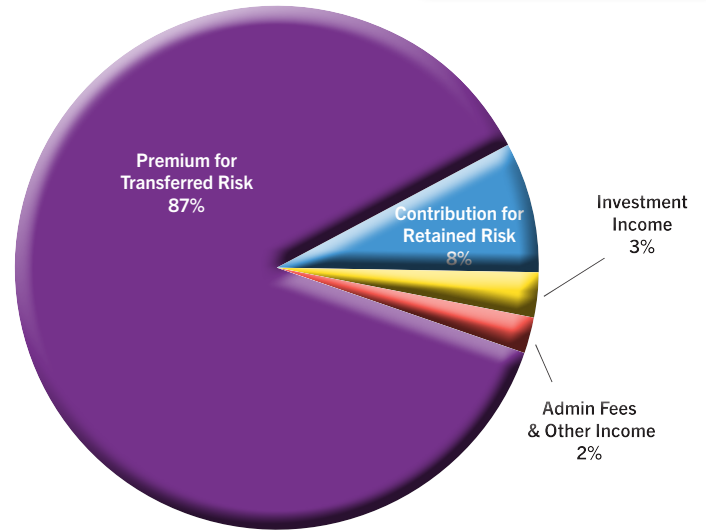
FINANCIAL Profile

Financial results in brief 2019/2020

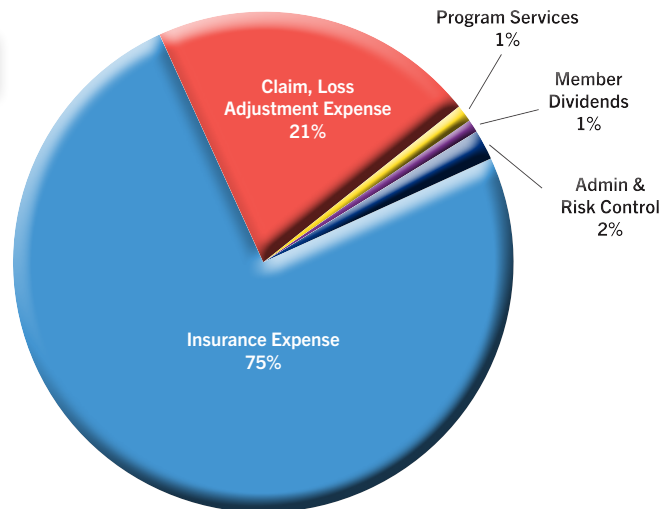
Net Position by Program



Revenues



Expenses





FINANCIAL Profile

Financial results in brief 2019/2020

Public Risk Innovation, Solutions, and Management Statement of Net Position June 30, 2020 and 2019

	<u>June 30, 2020</u>	<u>June 30, 2019</u>
Assets		
Cash and Cash Equivalents	\$ 59,098,785	\$ 81,713,519
Investments	608,352,527	642,361,039
Receivables	94,726,271	61,545,113
Prepaid Expenses and Deferred Outflows of Resources	99,207,257	171,304,615
Land, Buildings and Equipment (Net)	<u>10,175,084</u>	<u>10,072,121</u>
Total Assets and Deferred Outflows of Resources	<u>871,559,924</u>	<u>966,996,407</u>
Liabilities		
Accounts Payable, Due to Members and Deposits from Carriers	32,184,784	217,497,855
Unearned Income and Other Liabilities	6,484,872	9,030,325
Pension & OPEB Liabilities	2,658,680	2,030,752
Claim Liabilities	<u>655,968,606</u>	<u>538,405,622</u>
Total Liabilities and Deferred Inflows of Resources	<u>697,296,942</u>	<u>766,964,554</u>
Net Position		
Invested in Capital Assets	10,175,084	10,072,121
Unrestricted	<u>164,087,898</u>	<u>189,959,732</u>
Total Net Position	<u>\$ 174,262,982</u>	<u>\$ 200,031,853</u>



FINANCIAL Profile

Financial results in brief 2019/2020

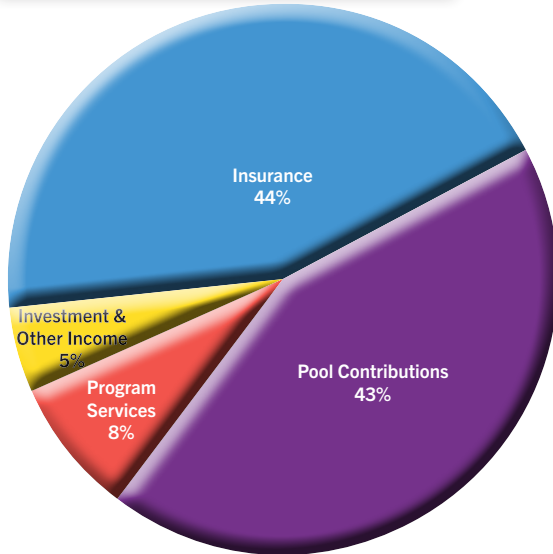
Public Risk Innovation, Solutions, and Management Statement of Revenues, Expenses & Changes in Net Position For the Fiscal Years Ended June 30, 2020 and 2019

	<u>June 30, 2020</u>	<u>June 30, 2019</u>
Revenues		
Premiums for Transferred Risk	\$ 991,137,637	\$ 826,382,527
Broker Fees	14,784,924	11,435,218
Contributions for Retained Risk	91,252,116	125,476,876
Dividend Income	174,054	173,634
Investment Income, net	32,943,625	38,142,841
Member Services	579,779	678,036
Administration Fees	25,423,157	22,542,735
Public Entity Fees	139,952	106,979
Other Income	<u>1,975,014</u>	<u>2,502,795</u>
Total Revenues	<u>1,158,410,258</u>	<u>1,027,441,641</u>
Expenses		
Member Dividends	\$ 7,311,760	\$ 2,187,466
Insurance and Provision for Losses:		
Insurance Expense	870,164,217	808,697,072
Broker Fees	14,741,476	12,897,673
Provision for Insured Events	260,612,179	96,385,288
Unallocated Loss Adjustment Expenses	(590,000)	(574,000)
Program Services	13,102,555	13,393,090
Member Services and Subsidies	2,460,566	2,405,518
General Administrative Services	14,525,157	13,067,124
Building Depreciation and Building Maintenance	<u>1,851,219</u>	<u>1,521,151</u>
Total Expenses	<u>1,184,179,129</u>	<u>949,980,382</u>
Changes in Net Position	<u>(25,768,871)</u>	<u>77,461,259</u>
Net Position		
Net Position, Beginning of Year	<u>200,031,853</u>	<u>122,570,594</u>
Net Position, End of Year	<u>\$ 174,262,982</u>	<u>\$ 200,031,853</u>

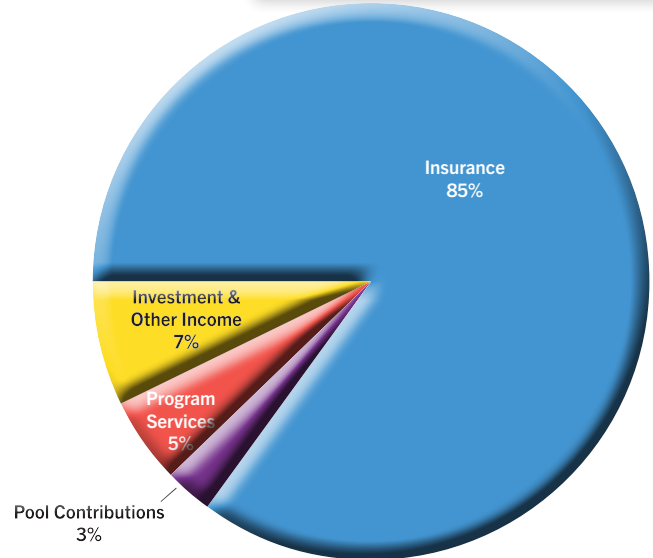
FINANCIAL Profile

Operating Results by Program

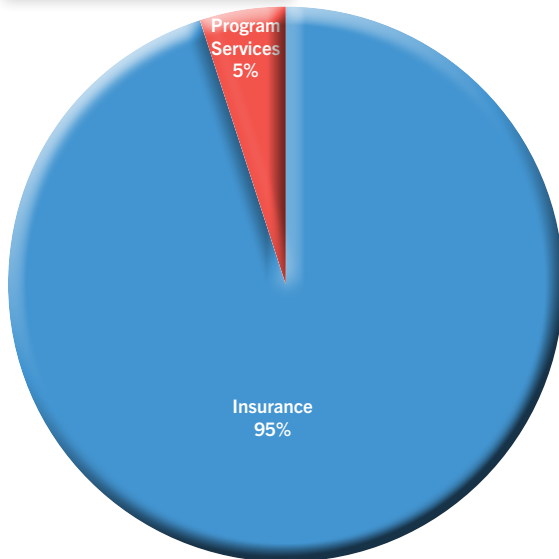
Primary Workers' Compensation



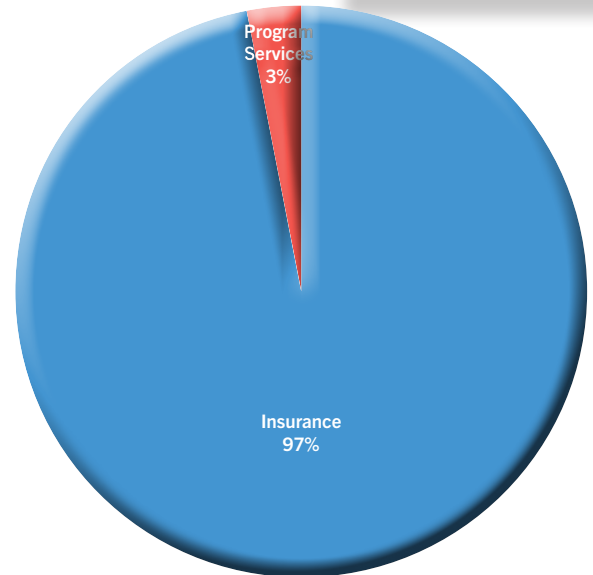
Excess Workers' Compensation



General Liability 1



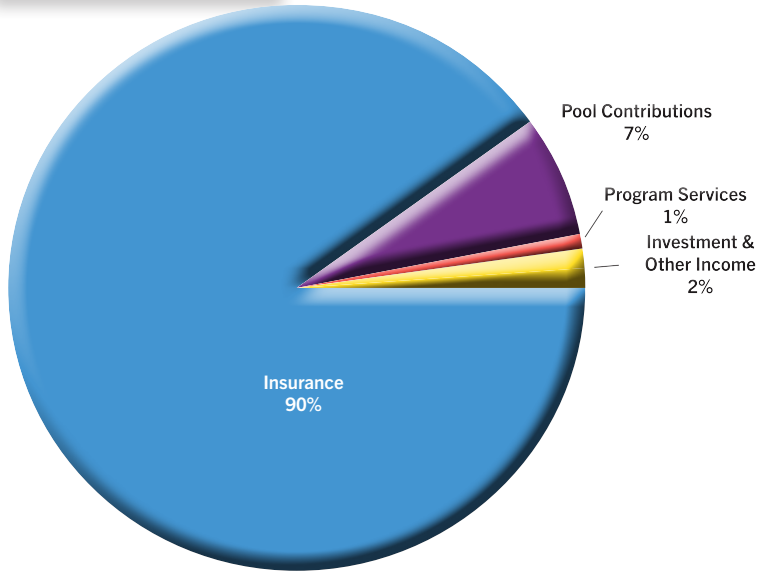
General Liability 2



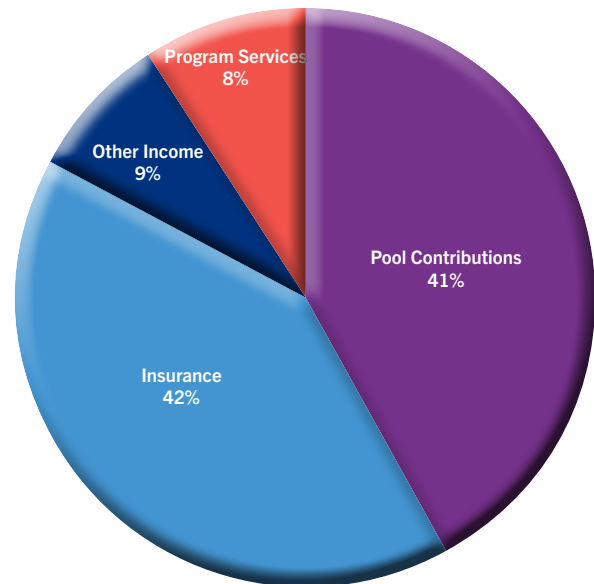
FINANCIAL Profile

Operating Results by Program

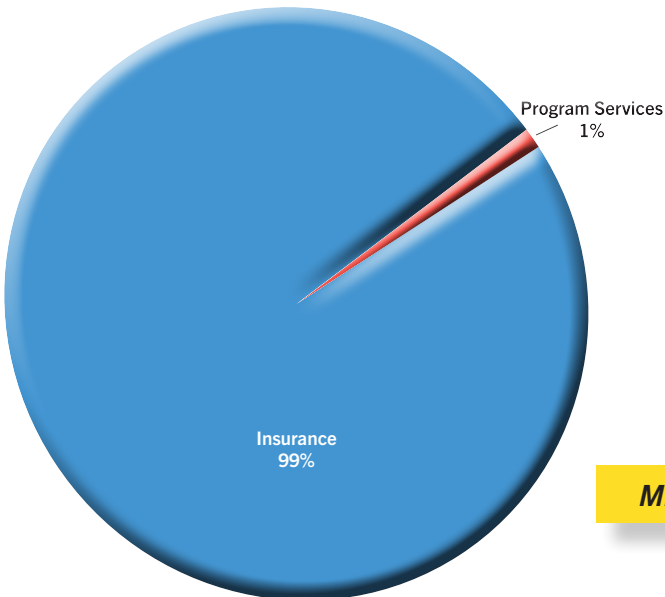
Property



Medical Malpractice



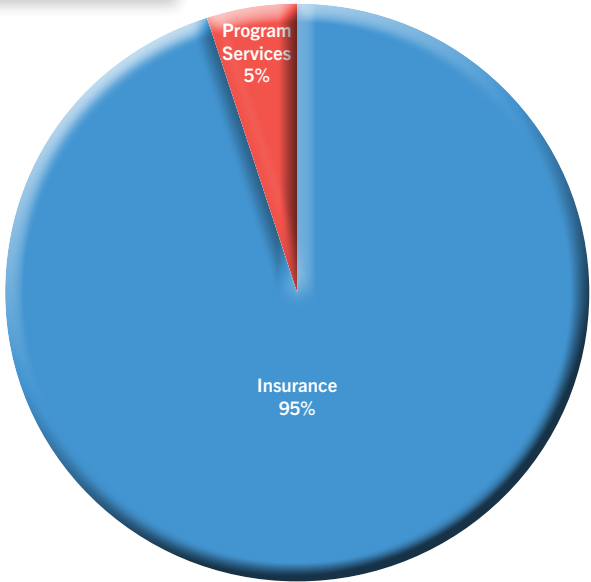
MR OCIP



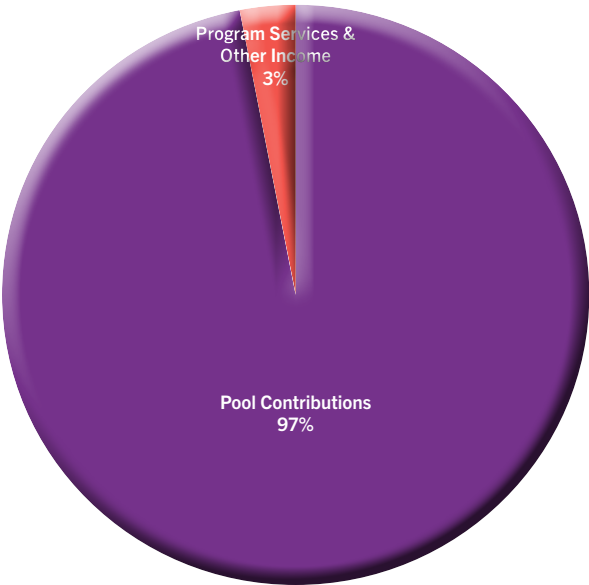
FINANCIAL Profile

Operating Results by Program

PRISMHealth



Dental





Government Finance Officers Association

Award for Outstanding Achievement in Popular Annual Financial Reporting

Presented to

**CSAC Excess Insurance Authority
California**

For its Annual
Financial Report
for the Fiscal Year Ended

June 30, 2019

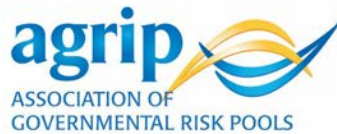
Christopher P. Morrill

Executive Director/CEO

*The Board of Directors of the
Association of Governmental Risk Pools
Is Pleased to Grant Recognition to*

Public Risk Innovation, Solutions, and
Management (PRISM)

*Such Recognition is Granted
Only After a Rigorous Review of
Documentation Submitted to
Show Compliance with the
AGRiP Advisory Standards
2020-2023*



BACK TO
FRONT



The leader in member-directed risk management.



PRISM

Public Risk Innovation,
Solutions, and Management

PWC Membership 20/21

Program Questions and
feedback

Rebekah Winger,
Underwriting Manager

[View on Website](#)

**[Back to
PWC Program](#)**

Amador County
Amador Transit
Calaveras County
Central Sierra Child Support Agency
City of Belmont
City of Carmel-by-the-Sea
City of Imperial Beach
City of Lancaster
City of Rancho Cordova
El Dorado County
Evergreen Elementary School District
First 5 Contra Costa Children & Families Commission
Gold Coast Transit District
Humboldt County
Humboldt Transit Authority
Huntington Beach Union High School District
Inyo County
Kings County Area Public Transit Agency
Kings Waste & Recycling Authority
Lake County
Mendocino County
Morongo Basin Transit Authority
Mt. Diablo USD
Nevada County
Public Risk Innovation, Solutions, and Management
Sacramento County Contracts:

- Rancho Cordova Police
- Rancho Cordova Transportation

San Luis Obispo Regional Transit Authority
San Mateo Consolidated Fire Protection District
Santa Barbara County
Santa Cruz County Fire Agencies Insurance Group
Self Insurance Risk Management Authority I JPA
Siskiyou County
South County Area Transit
Tahoe Transportation District
Tehama County
Town of Colma
West San Gabriel Workers' Compensation JPA
Yuba County

EWC Membership 20/21

Primary

- CSU Risk Mgmt. Auth'y:
• Aux. Org. Risk Mgmt. Alliance
• Campuses

\$125,000

Amador County
Amador Regional Transit System
Butte County
Calaveras County
Casitas Municipal Water District
Central Sierra Child Support Agency
City of Belmont
City of Calexico
City of Carmel-by-the-Sea
City of Del Mar
City of El Cajon
City of Imperial Beach
City of Lancaster
City of Los Alamitos
City of Rancho Cordova
City of Solana Beach
City of South Pasadena
El Dorado County
Evergreen School District
First 5 Contra Costa Children & Families Commission
First 5 Sacramento Commission
Garvey School District
Gold Coast Transit District
Humboldt County
Humboldt Transit Authority
Huntington Beach UHSD
Inyo County
Irvine Ranch Water District
Kings Co. Area Public Transit Agcy
Kings Waste & Recycling Authority
Lake County
Madera County
Mendocino County
Morongo Basin Transit Authority
Mt. Diablo USD
Nevada County
Pub. Agcys Self Ins. Sys - Co. of San Diego:
• Alpine FPD
• Bonita/Sunnyside FPD
• Lakeside FPD
Pub. Risk Innovation, Solns, & Mgmt.
Sacramento County Contracts:
• Rancho Cordova Police
• Rancho Cordova Transportation
San Luis Obispo Reg'l Trans. Auth'y
San Mateo Consolidated Fire Dept.
Santa Barbara County
Santa Cruz Co. Fire Agcys Ins. Grp.
Self Insurance Risk Mgmt. Auth'y I JPA
Siskiyou County
Solano County
South County Area Transit
Tahoe Transportation District
Tehama County
Town of Colma
Tulare County

West San Gabriel WC JPA
Yuba County

\$150,000

City of Ridgecrest

\$250,000

Berkeley USD
CA Fair Services Authority
Central County FD
City of Bell
City of Hanford
City of Los Altos
City of Pico Rivera
Lake Elsinore USD
Monterey Bay Area Self Ins. Auth'y
San Luis Obispo County
San Mateo Co. Schools Ins. Grp.
Shasta County
UC Hastings College of Law

\$300,000

City of Beaumont
City of Lompoc
City of Moreno Valley
City of Napa
City of San Clemente
Golden State Risk Mgmt. Auth'y
Imperial County
Kings County
Mariposa County
Merced County
Northern CA Spec. Dist. Ins. Agcy
Pub. Agcys Self Ins. Sys - Co. of San Diego:
• City of San Marcos
• North County FPD
• Rancho Santa Fe FPD
• San Miguel Consolidated FPD
Placer County
Santa Clara Co. Office of Education
Sonoma County
Tuolumne County

\$350,000

Bay Area Hous'g Auth'y Risk Mgmt. Agcy
Campbell Union School District
CA Assoc. for Park & Rec. Indemnity
City of Daly City
City of Redwood City
East Bay Reg'l Park District
Monterey Salinas Transit
Napa County
Redondo Beach USD
Santa Cruz Metro Transit District
Upland USD

\$400,000

Auth'y for CA Cities Excess Liab.:
• City of Monterey
City of El Monte
City of Rialto
Monterey County

\$500,000

Auth'y for CA Cities Excess Liab.:
• City of Bakersfield
• City of Santa Cruz
CA Schools Risk Management
City of Burlingame
City of Concord
City of Covina
City of Cupertino
City of Escondido
City of Fremont
City of Hawthorne
City of Hayward
City of Millbrae
City of National City
City of Newport Beach
City of Oceanside
City of Santa Rosa
City of South San Francisco
City of Stockton
City of Sunnyvale
City of Vallejo
City of Westminster
City of Whittier
Fresno County
Golden Empire Transit District
Los Angeles Co. Development Auth'y
Municipal Pooling Authority
Northern CA Cities Self Ins. Fund
Oakland USD
Pasadena USD
San Joaquin County
Santa Barbara Metropolitan Trans. Dist.
Santa Cruz County
Stanislaus County

\$750,000

Auth'y for CA Cities Excess Liab.:
• City of Modesto
• City of Mountain View
• City of Ontario
• City of Palo Alto
• City of Santa Barbara
City of Baldwin Park
City of Carson
City of Chico
City of Downey
City of Fairfield
City of Gardena
City of Manhattan Beach
City of Oakland
City of Redding
City of Redondo Beach
City of Richmond
City of San Bruno
City of Santa Clara
City of Simi Valley
Contra Costa County
Riverside Transit Agency
Santa Clara County
Special District Risk Mgmt. Auth'y
Turlock Irrigation District

\$1,000,000

Alpine County
Auth'y for CA Cities Excess Liab.:
• City of Salinas
• City of Santa Monica
City of Chula Vista
City of Corona
City of Huntington Beach
City of Fontana
City of Garden Grove
City of Montebello
City of Oxnard
City of Pomona
City of San Bernardino
City of Ventura
Colusa County
Del Norte County
Lassen County
Modoc County
Mono County
Omnitrans
Orange County Sanitation District
Plumas County
San Benito County
Sierra County
Sutter County
Trinity County
Yolo Co. Pub. Agcy Risk Mgmt. Ins. Auth'y

\$2,000,000

Auth'y for CA Cities Excess Liab.:
• City of Anaheim
City of Sacramento
City of Torrance
Orange County Fire Authority
Riverside County
San Bernardino County
San Diego County

\$3,000,000

Alameda County
Sacramento County

\$4,000,000

Santa Clara County

\$5,000,000

Local Agency WC Excess JPA

Program Questions and feedback

Rebekah Winger,
Underwriting Manager

[View on Website](#)

Back to
EWC Program

GL1 Membership 20/21

Program Questions and
feedback

Rebekah Winger,
Underwriting Manager

[View on Website](#)

[Back to
GL1 Program](#)

\$10,000

Amador County
CA Mental Health Services Authority
Central Sierra Child Support Agency
City of Carmel-by-the-Sea
City of Rancho Cordova
Contra Costa County IHSS Public Auth'y
Del Norte IHSS Public Authority
Housing Authority of the Co. of Riverside
Humboldt Co. IHSS Pub. Auth'y
Imperial Co. IHSS Public Authority
Kern IHSS Public Authority
Lake County
Monterey County Water Resource Agency
Riverside Co. IHSS Public Authority
Sacramento County Contracts
San Bernardino IHSS Public Authority
San Diego County IHSS Public Authority
Santa Clara County Library District JPA
Shasta IHSS Public Authority
Siskiyou County
Sutter IHSS Public Authority
Tuolumne County
Yuba County

\$25,000

Council of San Benito Co. Governments
East San Gabriel Valley Reg'l Occ. Prog.
Marin County Transit District

\$50,000

Capitol Area Development Authority
City of Elk Grove
Huntington Beach Union HSD
LA County Law Library
West San Gabriel Liab. & Prop. JPA

\$100,000

Butte County
Calaveras County
CA Fair Services Authority
City of Del Mar
City of Hanford
City of Imperial Beach
City of Lompoc
City of Los Alamitos
City of Ridgecrest
City of Solana Beach
City of South Pasadena
Golden State Risk Mgmt. Auth'y JPA
Humboldt County
Inyo County
Irvine Ranch Water District
Madera County
Merced County
Nevada County
Pasadena USD

Pub. Risk Innovation, Solns, & Mgmt.
San Benito IHSS
San Jose USD
Solano Transportation Authority
Tehama County
Torrance USD
Trindel Insurance Fund

\$150,000

City of Napa
City of Santee
Mariposa County
Mendocino County

\$200,000

City of Pico Rivera
Imperial County
Solano County

\$250,000

Alpine County
City of Belmont
City of Calexico
City of Carson
City of Coronado
City of El Cajon
City of Encinitas
City of Lancaster
City of National City
Colusa County
Central Region School Insurance Grp.
Del Norte County
Golden State Risk Management Auth'y
Lassen County
Modoc County
Mono County
Mt. Diablo USD
Plumas County
Sacramento Area Flood Control Agency
San Benito County
San Luis Obispo County
San Mateo Co. Schools Insurance Grp.
Shasta County
Sierra County
South Bay Area Schools Ins. Auth'y
Stanislaus County
Sutter County
Trinity County
Tulare County

\$300,000

Napa County

\$350,000

City of Fountain Valley
San Diego USD

\$500,000

City of Chula Vista
City of Concord
City of Corona
City of Covina
City of Escondido
City of Manhattan Beach
City of Newport Beach
City of Palmdale
City of Redlands
City of Redondo Beach
City of Rialto
City of Westminster
East Bay Regional Park District
Kings County
San Bernardino Specified Departments
Santa Barbara County

\$750,000

City of Baldwin Park
City of Gardena
Fresno County
City of Oceanside

\$1,000,000

CA Assoc. for Park & Rec. Indemnity
City of Fontana
City of Pomona
City of San Mateo
City of Simi Valley
City of Ventura
Public Agency Risk Sharing Auth'y of CA
Public Entity Risk Management Auth'y
Placer County
Schools Excess Liability Fund
Sonoma County

\$2,000,000

City of Costa Mesa
City of Garden Grove

GL2 Membership 20/21

Listed by SIR Level

\$1,000,000

Alameda County
City of Montebello
City of Vallejo
Contra Costa County
El Dorado County
Exclusive Risk Management Authority of CA
San Joaquin County
Santa Cruz County
Tulare County

IMCD*

Nil
\$500,000
\$1,000,000
Nil
Nil
\$250,000
Nil
Nil
Nil

\$2,000,000

City of Sacramento
Sacramento County
Santa Clara County

IMCD*

\$2,000,000
Nil
\$500,000

\$2,500,000

Monterey County

IMCD*

\$750,000

\$3,000,000

City of San Diego
City of Santa Clara
San Bernardino County

IMCD*

\$2,500,000
Nil
\$2,000,000

\$5,000,000

City of Oakland
City of Pasadena
City of Redlands
City of San Bernardino
Riverside County

IMCD*

Nil
\$1,000,000
Nil
Nil
\$2,000,000

* Individual Member Corridor Retention

Program Questions and
feedback

Rebekah Winger,
Underwriting Manager

[View on Website](#)

[Back to
GL2 Program](#)

Property Membership 20/21

Listed by Deductible Level

\$5,000

Amador County
Butte County
Calaveras County
Central Sierra Child Support Agency
City of Bakersfield
City of Calexico
City of Coronado
City of Del Mar
City of Elk Grove
City of Encinitas
City of Hemet
City of Imperial Beach
City of Lemon Grove
City of Napa
City of National City
City of Oceanside
City of Palmdale
City of Pico Rivera
City of Rancho Cordova
City of Rialto
City of Ridgecrest
City of Santee
City of Solana Beach
City of South Pasadena
City of Vista
Golden State Risk Management Auth'y
Humboldt County
Imperial County
Inyo County
Kings County
Lake County
Madera County
Mariposa County
Merced County
Mtn. Communities Healthcare District
Napa County
Orange County: John Wayne Airport
Placer County
Pub. Risk Innovation, Solns, & Mgmt.
Santa Cruz County
Solano County
Sonoma Co. EEs Retirement Assoc.
Sutter County
Tehama County
Tuolumne County
Yuba County

\$10,000

City of Baldwin Park
City of Carmel-by-the-Sea
City of Chula Vista
City Of Concord
City of Escondido
City of Fountain Valley
City of Los Alamitos
City of Manhattan Beach
City of Oakland
City of Westminster
Housing Authority of Riverside County
Mendocino County
Orange County
San Luis Obispo County
Santa Barbara County
Santa Clara County Vector Control
Siskiyou County
Stanislaus County
Tulare County
Ventura County

\$25,000

Alpine County
City of Covina
City of San Diego
City of Vallejo
Colusa County
Del Norte County
East Bay Reg'l Park District
El Dorado County
Fresno County
Huntington Beach Union HSD
Irvine Ranch Water District
Lassen County
Modoc County
Mono County
Monterey County
Nevada County
Plumas County
San Benito County
San Bernardino County
San Diego Housing Commission
San Diego Metropolitan Transit System
San Joaquin County
Shasta County

Sierra County
Trinity County
Yolo Co. Pub. Agcy Risk Mgmt. Ins. Auth'y

\$50,000

Alameda County
Alameda Health System
City of Redondo Beach
Contra Costa County
Kern County
Pasadena USD
Riverside County
Sacramento County
San Diego County
Santa Clara County
Santa Clara Library District JPA
Sonoma County
West San Gabriel Liab. & Prop. JPA

\$75,000

CA Schools Risk Management

\$100,000

Central Region School Ins. Grp.
City of Modesto
City of San Bernardino
Kern County Hospital Authority
Mt. Diablo USD
Yolo Co. Pub. Agcy Risk Mgmt. Ins. Auth'y -
Port of Sacramento

Program Questions and
feedback

Rebekah Winger,
Underwriting Manager

[View on Website](#)

Back to
Property
Program

MedMal Membership 20/21

Listed by SIR or Deductible Level

\$25,000

Alameda County
Alpine County
Amador County
Butte County
Calaveras County
City of Anaheim
City of Berkeley
City of Fremont
Colusa County
Del Norte County
El Dorado County
Glenn County
Humboldt County
Imperial County
Inyo County
Kings County
Lassen County
Los Angeles USD - Risk Management Authority
Madera County
Marin County
Mariposa County
Mendocino County
Merced County
Modoc County
Mono County
Napa County
Nevada County
Placer County
Plumas County

San Benito County
San Diego USD
San Luis Obispo County
Santa Barbara County
Santa Cruz County
Shasta County
Sierra County
Siskiyou County
Solano County
Sonoma County
Stanislaus County
Sutter County
Tehama County
Trinity County
Tulare County
Tuolumne County
UC Hastings College of Law
Yolo County
Yuba County

\$500,000

Santa Clara County

\$1,000,000

Contra Costa County
San Joaquin County

\$1,100,000

Riverside County

Program Questions and
feedback

Rebekah Winger,
Underwriting Manager

[View on Website](#)

Back to
MedMal
Program

PRISMHealth Membership 20/21

[Back to
PRISMHealth & Dental Programs](#)

Amador County
Calaveras County
CSU Risk Mgmt. Auth'y
City of Chico
City of Clovis
City of Huntington Beach
City of Irvine
City of Lompoc
City of Merced
City of Modesto
City of Oceanside

City of Redding
City of San Bernardino
City of Santa Rosa
City of Shafter
City of Visalia
City of Walnut Creek
City of Watsonville
City of Yuba City
Del Norte County
El Dorado County
Golden State Risk Mgmt. Auth'y

Imperial County
Lake County
Lompoc Valley Medical Center
Los Angeles Co. Development Auth'y
Mendocino Coast District Hospital
Merced County
Orange County Sanitation District
Orange County Transportation Auth'y
San Benito County
San Diego Metrop'n Transit System
San Luis Obispo County

Santa Barbara County
San Bernardino Mun. Water Dept.
So. Coast Air Qual. Mgmt. District
Special District Risk Mgmt. Auth'y
Superior Court of CA:
• County of Merced
• County of Santa Barbara
• County of Stanislaus
Sutter County
Tehama County
Turlock Irrigation District

Dental Membership 20/21

**PRISMHealth & Dental
Program Questions
and feedback**

Sidney DiDomenico,
Director of
Employee Benefits

[View on Website](#)

Alpine County
Amador County
Bay Area Air Quality Management District
Calaveras County
CA State Legislature
CSU Risk Management Authority
Catalina Island Med Center
Cntrl Contra Costa Sanitation District
Cntrl Sierra Child Support Agency
City of Alameda
City of Albany
City of American Canyon
City of Atascadero
City of Atwater
City of Belmont
City of Buena Park
City of Calabasas
City of Capitola
City of Chico
City of Concord
City of Costa Mesa
City of Cypress
City of Dixon
City of El Centro
City of Escalon
City of Fairfield
City of Folsom
City of Foster City
City of Fremont
City of Galt
City of Goleta
City of Hayward
City of Hesperia
City of Huntington Beach
City of Ione
City of Lemon Grove
City of Live Oak
City of Livermore
City of Maywood
City of Menlo Park
City of Merced
City of Mill Valley
City of Mission Viejo

City of Murrieta
City of Needles
City of Novato
City of Oceanside
City of Oroville
City of Pacifica
City of Palo Alto
City of Paso Robles
City of Perris
City of Pleasanton
City of Port Hueneme
City of Rancho Cordova
City of Rancho Mirage
City of Rancho Santa Margarita
City of Redding
City of Richmond
City of Roseville
City of San Bernardino
City of San Jacinto
City of San Leandro
City of San Ramon
City of Santa Rosa
City of Solana Beach
City of So. San Francisco
City of Stanton
City of Sunnyvale
City of Vacaville
City of Vallejo
City of Visalia
City of Walnut Creek
City of Watsonville
City of West Covina
City of West Sacramento
Coachella Valley Association of Gov'ts
Colusa County
Del Norte County
Dublin San Ramon Services District
El Dorado County
Fairfield-Suisun Sewer District
Gold Coast Transit District
Great Basin Unified Air Pollution Control Dist.
Golden State Risk Management Authority
Housing Authority of the Co. of Monterey

Humboldt County
Inland Empire Health Plan
Inland Empire Utilities Agency
Inyo County
Lake County
Lassen County
Mariposa County
Merced County
Modoc County
Mono County
Monterey Salinas Transit
Morongo Basin Transit Authority
Napa County
Napa Sanitation District
Nevada County
Northern CA Power Agency
Office of Comm'y Investment & Infrastructure
Orange County Sanitation District
Orange County Transit Authority
Otay Water District
Palo Verde Valley Health Care Dist. Hospital
Placer County
Placer County Water Agency
Pleasant Hill Rec & Park District
Plumas County
Port of Oakland
Public Agency Risk Sharing Auth'y of CA
Public Entity Risk Management Authority
Public Risk Innovation, Solutions & Mgmt.
Rural County Representatives of CA
Sacramento - Yolo Mosquito &
Vector Control District
San Benito County
San Bernardino Municipal Water Dept.
San Diego County Water Authority
San Joaquin County
San Luis Obispo County
San Luis Obispo Regional Transit Auth'y
Santa Barbara County
Santa Clara Housing Authority
Santa Cruz County
Santa Cruz Metro Transit District
Shasta County

Sierra County
Siskiyou County
Solano County
Sonoma Marin Area Rail Transit
Special District Risk Management Authority
Stanislaus County
Superior Court of CA:
• County of Alpine
• County of Amador
• County of Butte
• County of Calaveras
• County of Colusa
• County of Contra Costa
• County of Del Norte
• County of El Dorado
• County of Lake
• County of Lassen
• County of Merced
• County of Orange
• County of Placer
• County of San Benito
• County of San Luis Obispo
• County of Santa Barbara
• County of Santa Cruz
• County of Shasta
• County of Sonoma
• County of Stanislaus
• County of Trinity
• County of Tuolumne
• County of Yolo
• County of Yuba
Sutter County
Tehama County
Town of Yountville
Transportation Corridor Agencies
Trindel Insurance Fund
Trinity County
Tuolumne County
Turlock Irrigation District
Union Sanitary District
Yolo County
Yuba County