

A black and white photograph of several hands of different skin tones stacked together in a circle, symbolizing unity and teamwork. The image is partially covered by a large blue hexagonal graphic on the left and a yellow and grey hexagonal graphic on the right.

2021/22 ANNUAL REPORT

- BETTER TOGETHER -

www.prismrisk.gov

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President's Message

As I sit writing this letter, my first thoughts about the past year go to how much PRISM has changed. When I started my term as president, the idea of holding an in person Board meeting was more of a wish than a reality. But this October, PRISM held our first in person Board meeting in over two years.

This isn't to say the work we've done in these past two years apart wasn't important and innovative—quite the opposite. We held virtual committee and board meetings, planning sessions, and strategy meetings. Phone calls were made, emails sent, progress continued.

Perhaps this is why the theme of this year's annual report, Better Together, rings so true for our JPA. Regardless of if we were meeting over video calls or coming back together in person, as a group of dedicated members we have made strides in coverages, services, and forward-thinking strategies.

One of PRISM's strategic initiatives is to build the relationship between risk managers and public safety officers. To that end, we created a Safety Officer Task Force dedicated to exploring options to bring safety officers "EAP like" services, peer support and help members implement policies and procedures to support implementation. The group will report to the Executive Committee in March of 2023.

We came together to address claims and legislative issues. PRISM worked with several other agencies to voice concerns over several bills, from changes in workers' compensation rules to the challenges of tort reform.

As the risk management field changes along with the times, much was done by PRISM to address succession planning. A mentorship program at PRISM is allowing those of us with years of industry expertise to pass that on to those newer to our field.

In the past year so many wonderful things have occurred for PRISM, and I am honored to be part of the team—members, staff, and Alliant—all dedicated to be Better Together.

Scott Schimke, ARM
PRISM Board President



Scott Schimke, ARM
Executive Director,
Golden State Risk Management Authority
(GSRMA)

About PRISM

Overview

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.

Chief Executive Officers

Gina Dean,
2020 - Present

Michael Fleming,
1992-2020

Vincent W. Pisani,
1985-1992

Gregory L. Trout,
1980-1985

Chief Legal Counsel

Michael Pott
2019-Present

Mission & Vision

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.

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.

Core Values

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;

Stable in supporting cost-effective, fiscally prudent operations and long-term solvency, and in building long-term relationships with members and program/service partners.

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

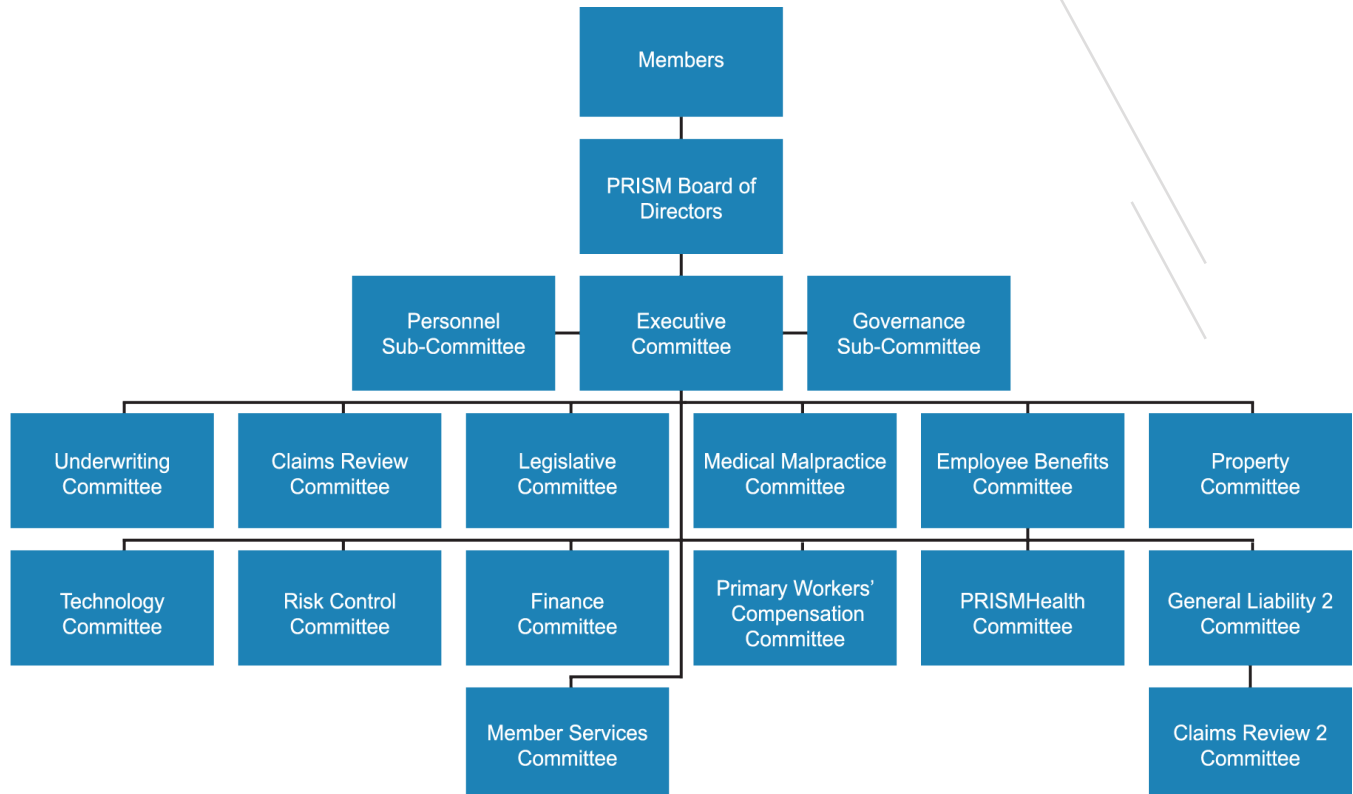


MICHAEL POTT
Chief Legal Counsel



TOM PELSTER
Chief Information Officer

Governance



Member involvement is critical to PRISM's success.

We're member-driven, with over 120 members who volunteer to serve on Committees.

Past Presidents

Scott Schimke

GSRMA, 2022

Janell Crane

Sonoma County, 2020-2021

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, 1996 & 2007

Peggy Scroggins

Colusa County, 2006

David L. Dolinar

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

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

Executive Committee

2022



LEONARDO SELVAGGI
Ventura County
At-Large



KAREN CAOILE
Contra Costa County
At-Large



SCOTT SCHIMKE
GSRMA
President



MATT GUTIERREZ
Kern County
Vice President



JANELL CRANE
Sonoma County
At-Large
(Past President)



HEATHER ROSE
Mendocino County
Risk Manager



KERRY JOHN WHITNEY
Napa County
At-Large (Supervisor)



NATHAN BLACK
Sutter County
Finance



LANCE SPOSITO
Santa Clara County
At-Large



MARK HOWARD
ACCEL/City of Santa Barbara
Public Entity Representative



RICHARD EGAN
Lassen County
CAO

2023

MATT GUTIERREZ
Kern County
President

HEATHER ROSE
Mendocino County
Vice President

SCOTT SCHIMKE
GSRMA
Public Entity Rep
(Past President)

MARK HOWARD
ACCEL/City of Santa Barbara
Public Entity Rep

NATHAN BLACK
Sutter County
Finance

AARON HOLMBERG
Inyo County
Risk Manager

RICHARD EGAN
Lassen County
CAO

JANELL CRANE
Sonoma County
At-Large

KAREN CAOILE
Contra Costa County
At-Large

LANCE SPOSITO
Santa Clara County
At-Large

PRISM ARC

(Affiliate Risk Captive)

3 Primary Benefits

There is a short term, immediate benefit to each program and its members 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.

There is also a 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.

A superior risk transfer mechanism is created in the captive by commingling the risks of different programs. When the risks are commingled, the nature of the risk changes, creating a diversified blended risk that is inherently more stable.



ARC Board of Directors

GINA DEAN

President

SCOTT SCHIMKE

Vice President

NATHAN BLACK

Treasurer

BRENT ANDREWSSEN

Secretary

BRIAN KELLEY

Board Member

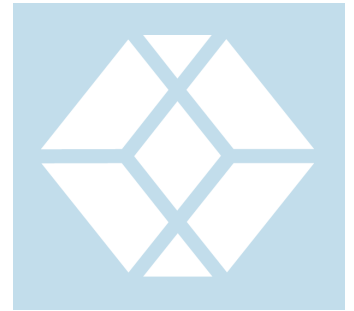
JANELL CRANE

Board Member

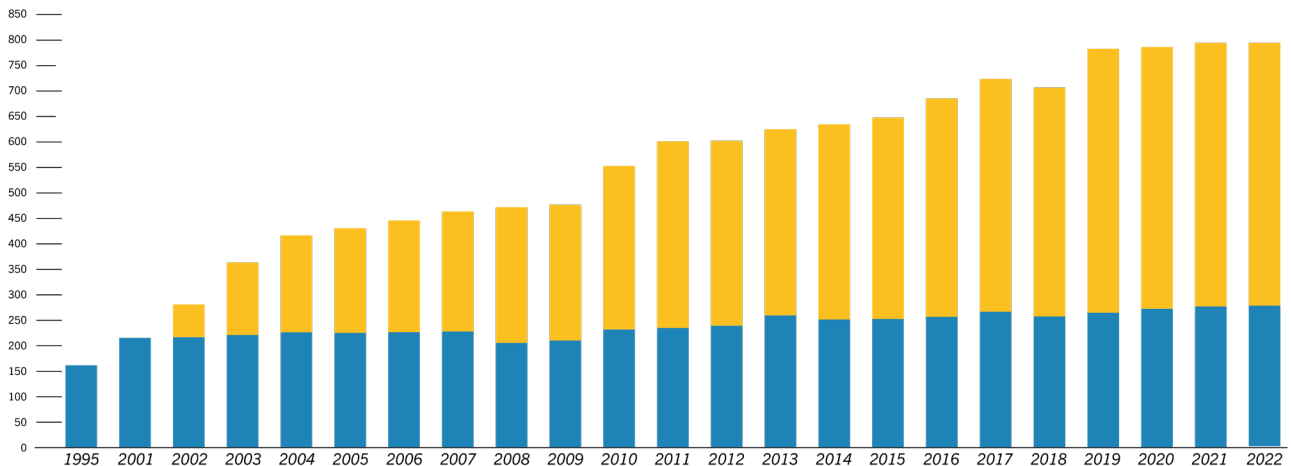
MICHAEL FLEMING

Board Member

Membership & Involvement



PRISM 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. We are proud to report that over 2,100 public entities access the coverage and services of PRISM.

In fact, coverage is being provided either directly or through a member JPA. 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 & Resources

There are many ways in which members can come together, build relationships, and grow. Having the right services and resources can make all the difference. This is why Member Services, which encompasses Risk Control, Risk Management, and Claims Services, works to both create services and resources, and to make sure members can easily utilize them. From providing specialized trainings to in-depth manuals, negotiating rates for services to curating best practices on recent topics, PRISM's offerings continue to grow to help all members manage their risk exposures.

PRISM members currently enjoy the benefits of the following services and resources:

Services



Legal Consultation & Advice



Insurance Requirements in Contracts Manual



Crisis Incident Management & Counseling Services



Employment Practices Consultation & Webinars



Strategic Planning Facilitation



Multiple Master Services Agreements



Risk Control Training in Person & Online



Claims Resources



Medical Provider Network (MPN)



Enterprise Risk Consultants Program



Resources

- Extensive risk control trainings including an online toolbox and sample policies/procedures
- Financial subsidy program for actuarial analyses, risk control, and risk management related expenses
- Mentorship program connecting seasoned risk management professionals with those newer to the field or an exchange of industry knowledge
- Interactive learning roundtables: PRISM Perspectives Podcast, Risk Control Open Forums, Cyber Symposium, and Healthcare Symposium
- Topical resource webpages on COVID - 19, Wildfires, Law Enforcement, and Hiring & Onboarding
- Occupational Safety and Health Guide; School Liability Handbook: Student Activities and Employment Issues; School Safety for the Industrial Arts; and a Workplace Violence Prevention Guide
- Active presence in the state legislature, building coalitions with other groups to take positions on items that may affect PRISM members
- Multiple communications tailored to specific audiences on topics such as Events, Education, Training, and general PRISM information

Year in Review

PRISM is a risk sharing pool, meaning that we are *Better Together*—members, staff, our broker, all working to meet challenges. PRISM has created and curated resources to mitigate risks and achieve the best possible solutions.

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

- Retained 99% of members at renewal of the programs
- Utilized PRISM ARC, a single-parent captive insurance company, to transfer risk from various programs and achieve higher investment income returns
- PRISM Dental Program declared a \$2M dividend
- Created an updated hard market video on the benefits of pooling: *Now is the Best Time to be Part of a Pool*
- 3 POST-certified online, self-paced courses on topics such as De-Escalation, Strategic Communication, and in-person Stress Management. De-Escalation course reached over 2,300 officers—enabling training to continue during the pandemic
- Presented two EAGLE (Exemplary Achievement in Government Leadership and Enrichment) Awards to highlight members' innovation in risk management
- Created new services and resources: Pass the Baton Mentorship program, School Safety for the Industrial Arts guide; COVID-19, Law Enforcement, and Wildfire web resources; updated Insurance Requirements in Contracts manual and Schools Liability Handbook
- Trained over 600 people in the multi-course safety management certification classes
- Over 1,000 attendees of PRISM Perspectives Podcast and Risk Control Open Forums
- Received awards from the Government Finance Officers Association for our Annual Comprehensive Financial Report and Distinguished Budget
- Made payments of \$157.9M in claims in pooled layers for its various programs in 2021/22



TOGETHER WE GROW

Major Coverage Programs

PRISM's nine major coverage programs are flexible with a blend of pooled risk levels and purchased insurance. Members of these programs pool together their risk, ensuring structural integrity for the long term.

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, this year specifically evidenced in the Property Program. When insurance rates decrease to the point where it is more cost-effective to purchase insurance, the pooled portion of a program contracts and additional insurance is purchased.

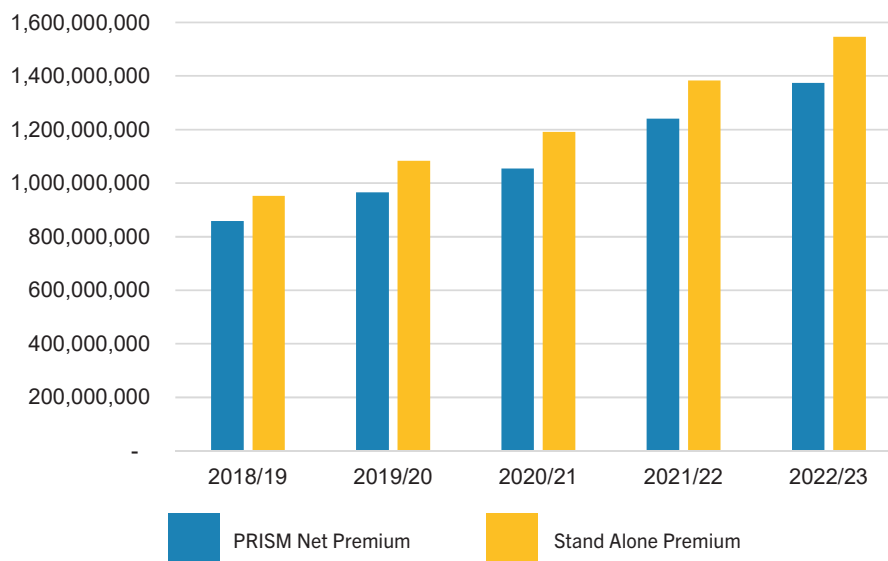
PRISM leverages economies of scale using the membership's purchasing power to secure more

cost-effective coverages than members could obtain on their own. This strategy of leveraging volume has also furthered the good relationship with our affiliate members because of PRISM's competitive effect on the public sector insurance marketplace.

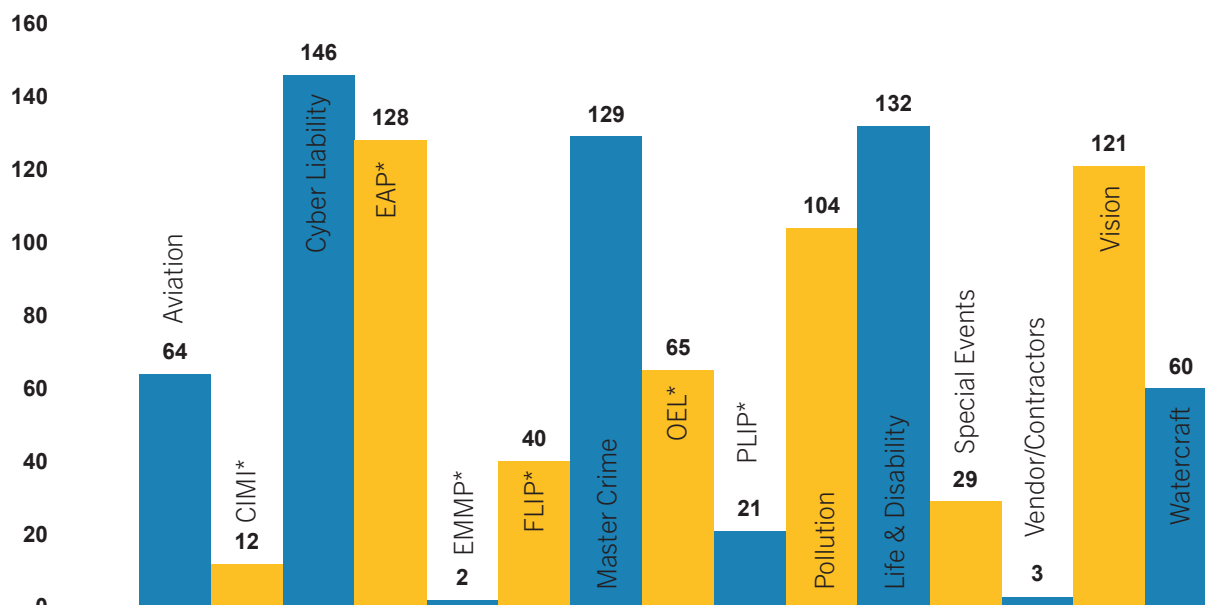
Annually, PRISM compares the cost of its major programs to the estimated cost members would pay if they were purchasing similar coverage on their own, instead of as part of the group.

Below 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 \$660M!

MAJOR PROGRAM SAVINGS
(in millions of \$)



Miscellaneous Programs



*ACRONYMS DEFINITIONS

CIMI - Catastrophic Inmate Medical Insurance
 EAP - Employee Assistance Program
 EMMP - Equipment Maintenance Management Program

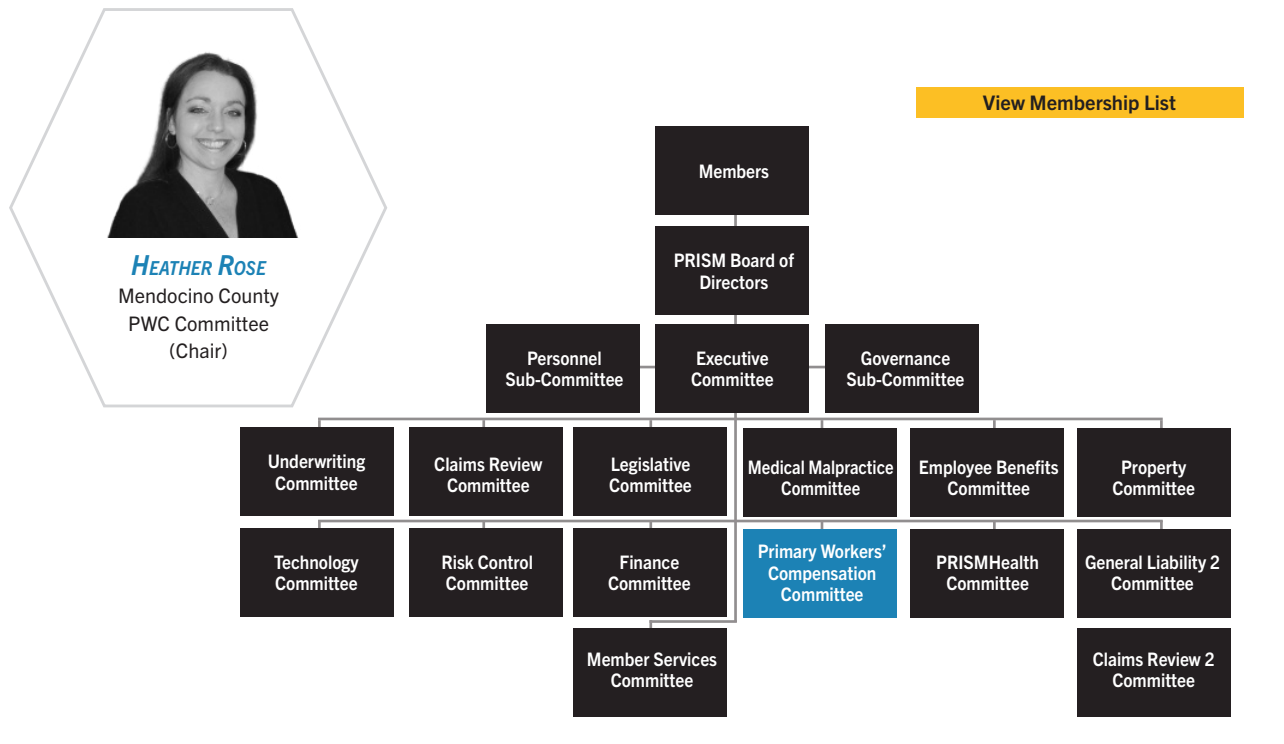
FLIP - Fiduciary Liability Insurance Program
 OEL - Optional Excess Liability
 PLIP - Personal Lines Insurance Program (PLIP)

Where our major coverage programs do not meet the needs of members, 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 for 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.

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 above illustrates the number of members participating in these group-purchased programs for the current year.

Primary Workers' Compensation (PWC)



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.

Program Facts

- Formed to compliment Excess Workers' Compensation (EWC) Program.
- Members can secure first dollar coverage instead of maintaining a self-insured retention.

Program Structure

The PWC Program's structure (right) exemplifies PRISM's aptitude to blend pooling and insurance, and the Program maintains a healthy funding position.

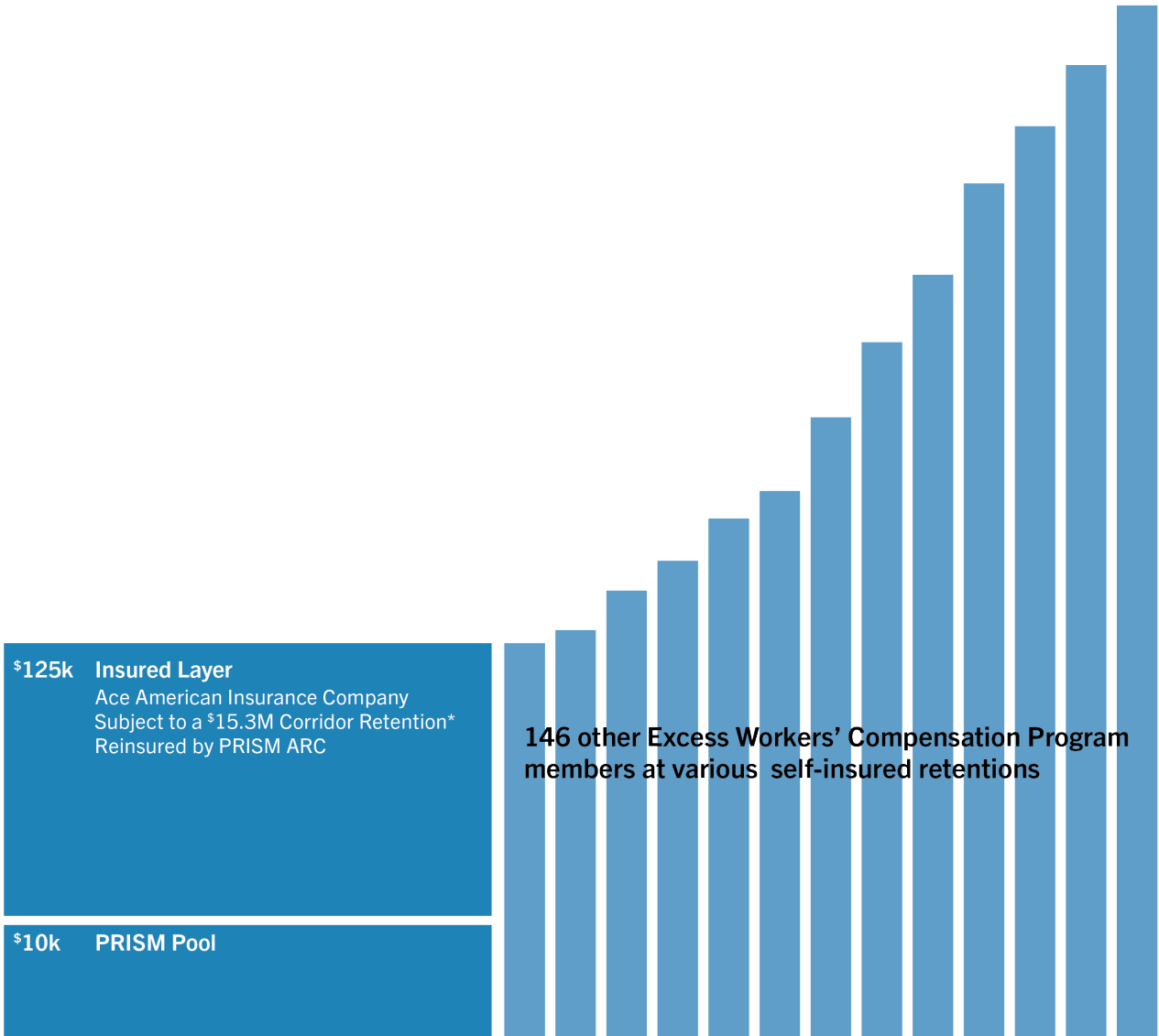
Cost Containment Options

- ISO ClaimSearch
- Pharmacy Benefit Management Programs
- Prescription Addiction Management

PWC Structure

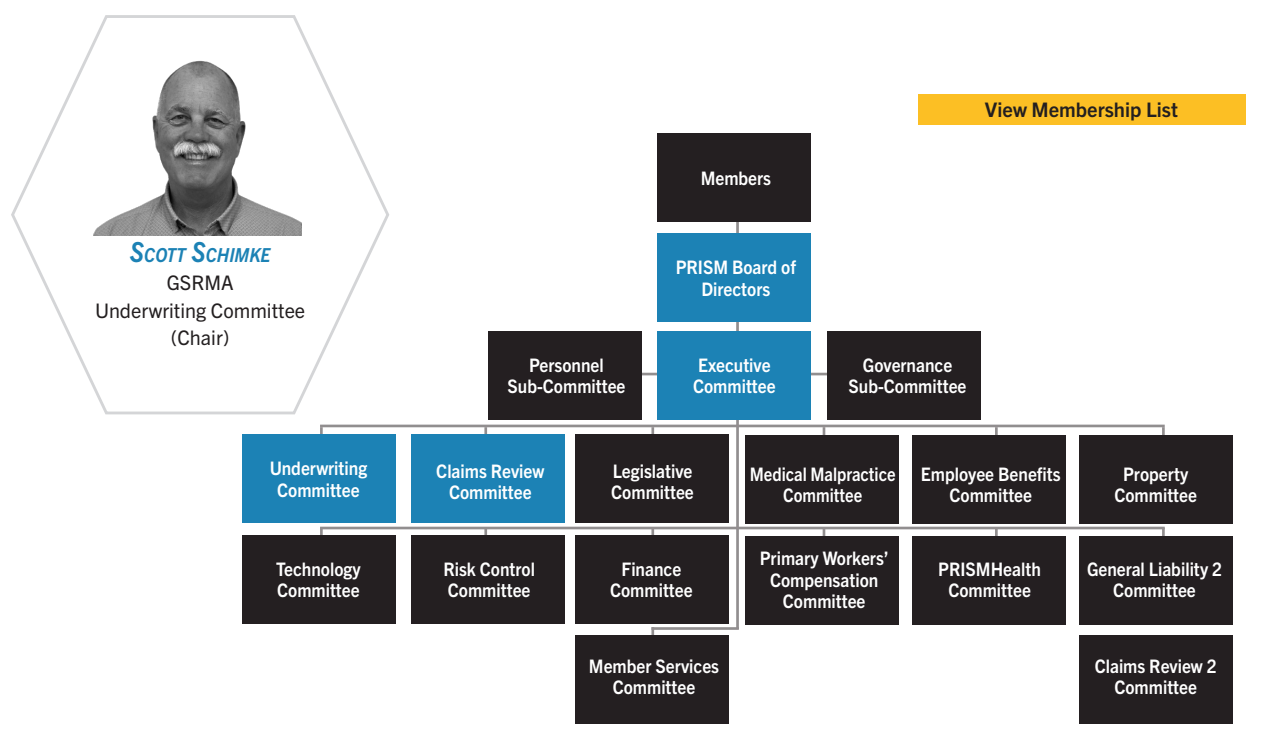
'22/'23

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



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

Excess Workers' Compensation (EWC)



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.

Program Facts

- First PRISM coverage program offered to members 43 years ago.
- EWC's size, financial strength, and service offerings provide PRISM members with broad coverage, premium stability, and member-focused service.

Cost Containment Options

- Proprietary Medical Provider Network
- Injury Reporting and Triage Services
- Return-to-Work Program
- Crisis Incident Management and Crisis Incident Counseling Services

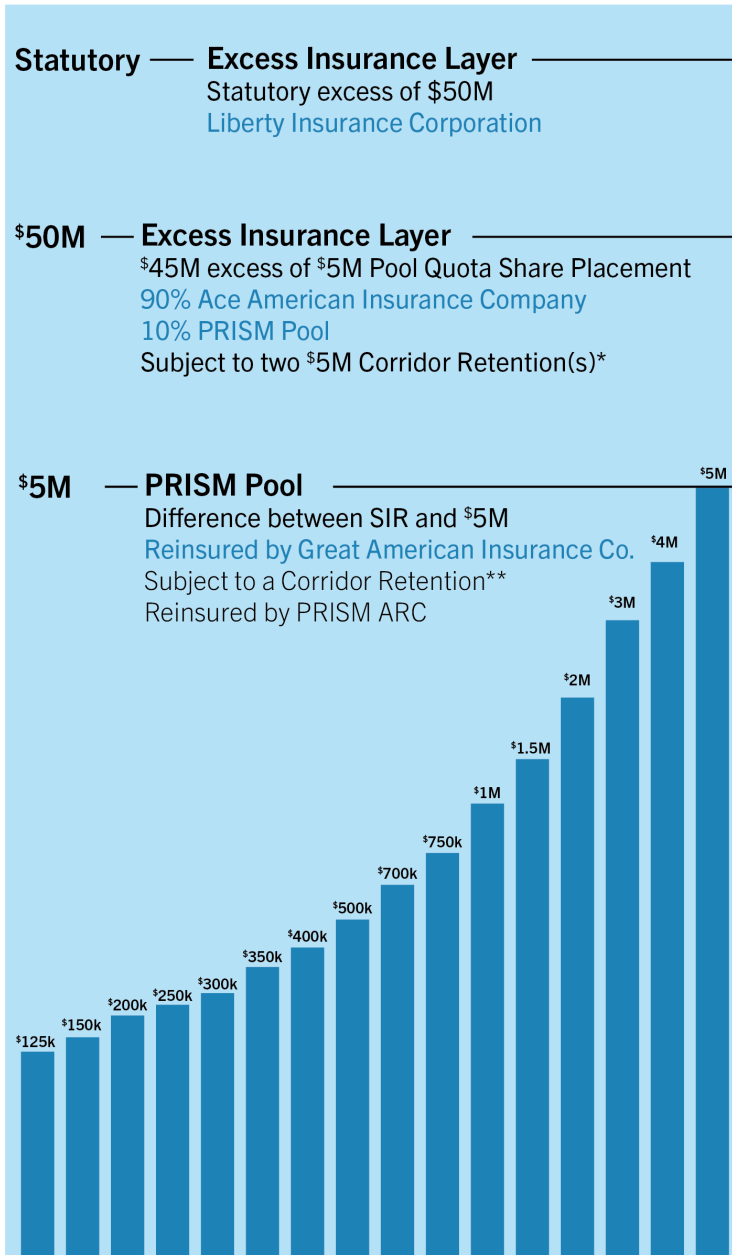
Program Structure

Provides statutory coverage, subject to members' self-insured retentions, ranging from \$125k to \$5M.

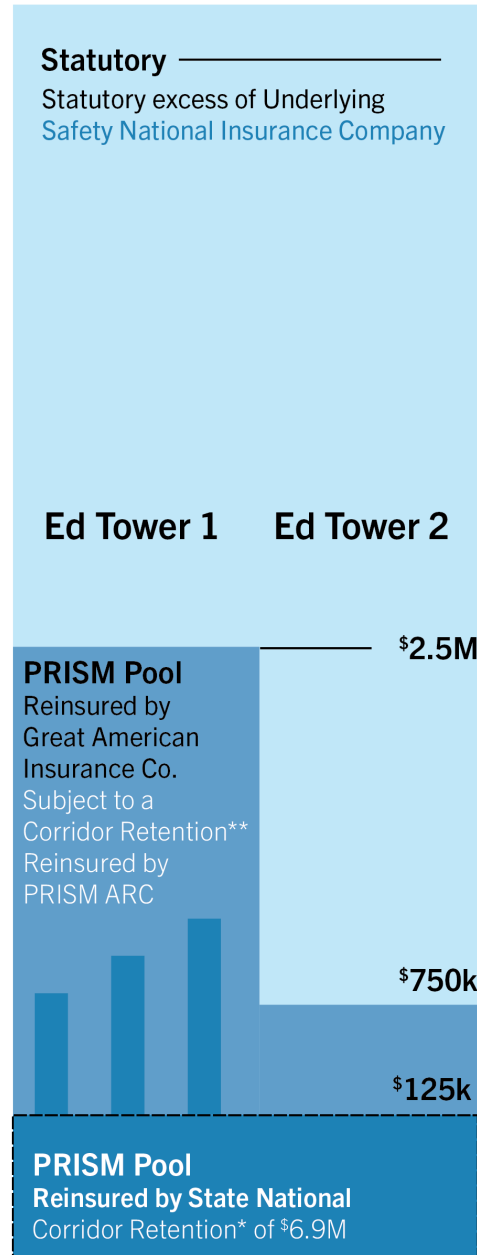
EWC Structure

'22/'23

Core Tower



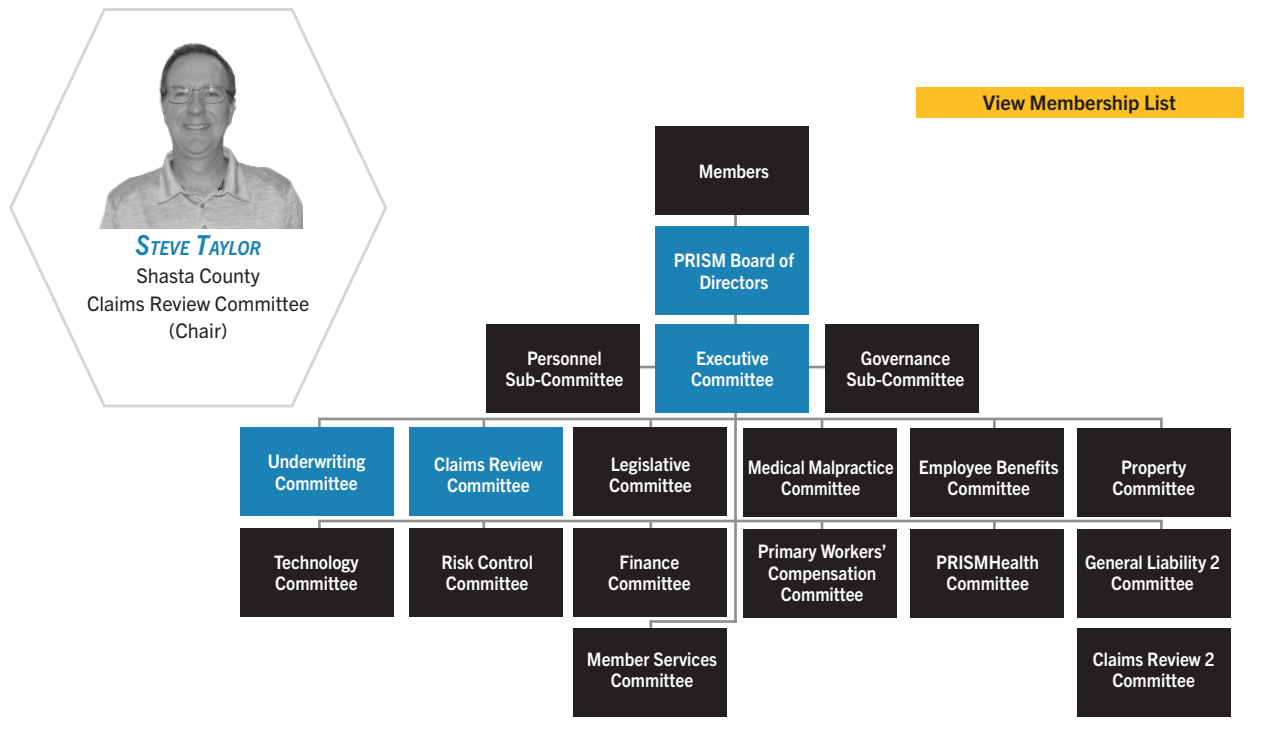
Educational Tower



* There are two \$5M Corridors in the \$45M excess of \$5M layer. Corridor 1 attaches at the \$5M and Corridor 2 attaches at \$10M. These corridors are not subject to audit.

** 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 \$58.2M (does not include Primary <\$125k layer).

General Liability 1 (GL1)



STEVE TAYLOR
Shasta County
Claims Review Committee
(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.

Program Facts

- The GL1 Program provides coverage for third-party liabilities.
- Despite the challenges of a hard insurance market, PRISM leveraged strong relationships and retained 100% of GL1 Program members and insurers.

Program Structure

The Program pools the first \$5M of loss. Reinsurance is arranged in four layers with various reinsurance partners.

Several members participate in deductible buy-down option, holding a \$10k deductible and utilizing an approved claims administrator.

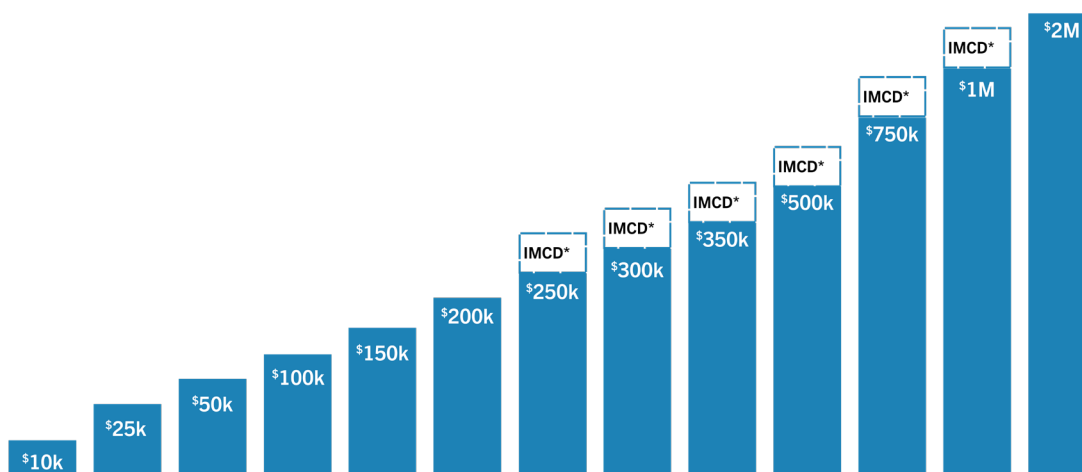
Cost Containment Options

- Crisis Incident Management and Crisis Incident Counseling Services
- Labor Law/Employment Practices Services

GL1 Structure

'22/'23

\$25M	Reinsurance Layer \$6M excess \$19M Quota Share Placement 37.5% Allied World National Insurance Co. (AWAC) 20.8% Continental Indemnity Co. 16.7% Upland Specialty Insurance Co. 16.7% Somers Re 8.3% Arch Reinsurance Limited
\$19M	Reinsurance Layer \$9M excess \$10M Quota Share Placement 47% Everest Reinsurance Co. 22% Great American Insurance Co. 14% Arcadian 11% Somers Re 6% Arch Reinsurance Limited Subject to a \$5M Corridor Retention Reinsured by PRISM ARC
\$10M	Reinsurance Layer \$5M excess of \$5M Pool Starstone National/Berkshire Hathaway
\$5M	PRISM Pool Difference between SIR or Deductible and \$5M



* Individual Member Corridor Deductible (IMCD) where applicable.

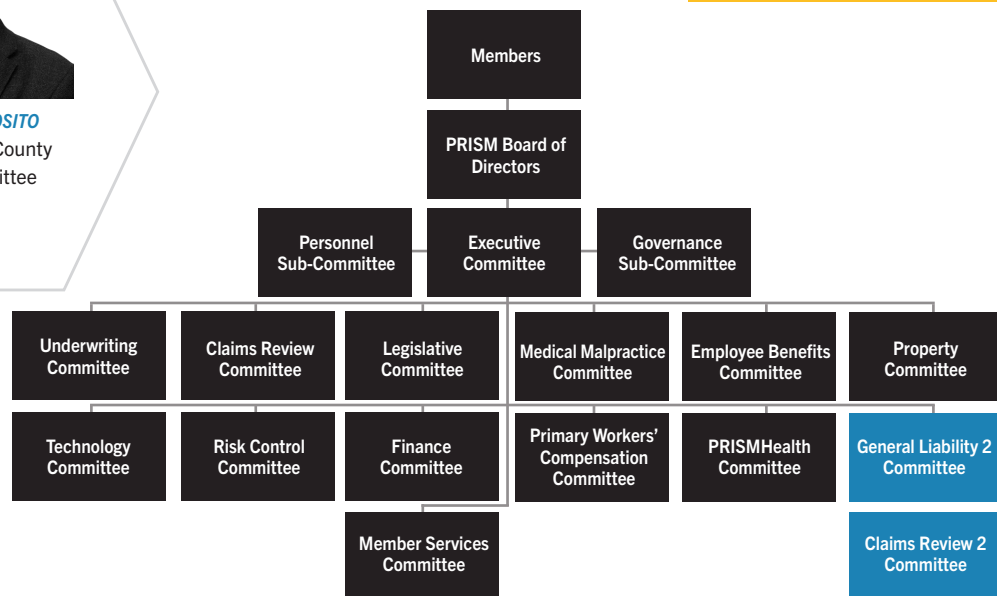
- 50 GL1 Program members purchase additional limits through the Optional Excess Liability Program.
- 24 GL1 Program members participate in the Deductible Buy-Down Option at a \$10k deductible.

General Liability 2 (GL2)



LANCE SPOSITO
Santa Clara County
GL2 Committee
(Chair)

[View Membership List](#)



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.

Program Facts

- The GL2 Program was designed to offer larger members the advantages of the joint purchase of excess coverage while maintaining the ability to handle and fund primary losses.

Program Structure

Despite the challenges of a hard market, PRISM was able to increase carrier participation and administrative efficiency by consolidating the GL2 Program's structure (shown to the right).

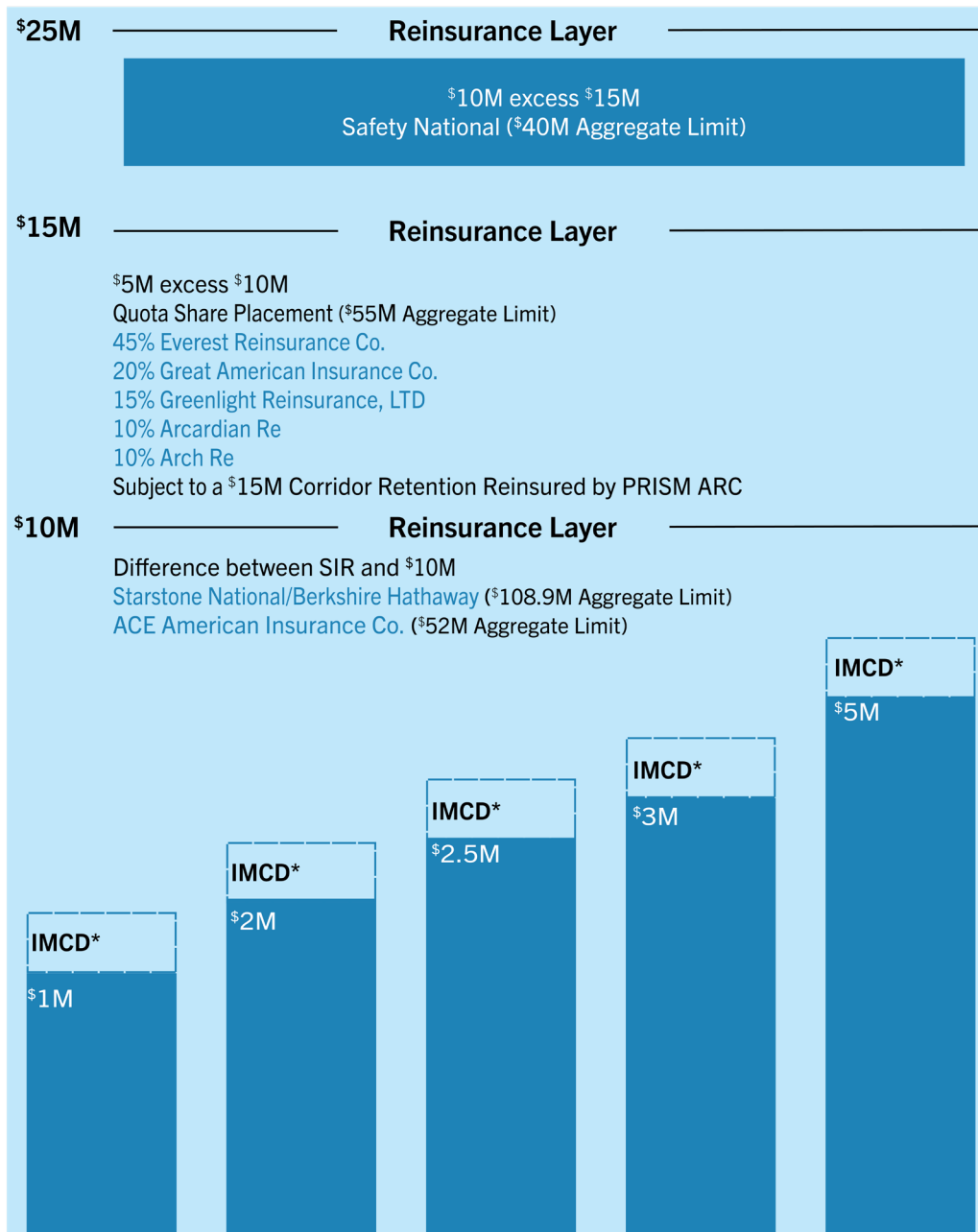
The Program has returned to a single tower structure.

Cost Containment Options

- Crisis Incident Management and Crisis Incident Counseling Services
- Labor Law/Employment Practices Services

GL2 Structure

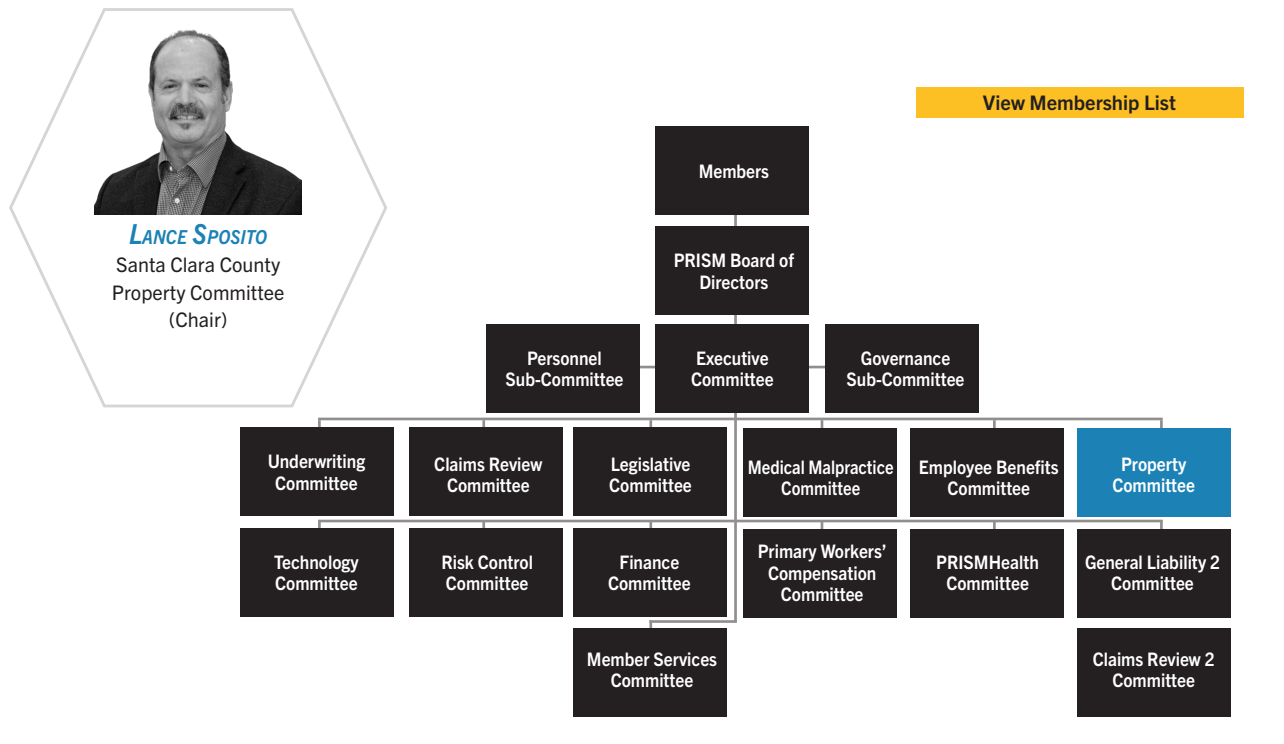
'22/'23



* Individual Member Corridor Deductible (IMCD) where applicable.

* 14 GL2 Program members purchase additional limits through the Optional Excess Liability Program.

Property



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.

Program Facts

- The Property Program's stability is built around long-term relationships with insurers and underwriters, membership volume, and previous program success.

Program Structure

As of March 31, 2022, Property is self-insured for the first \$10M of each tower.

To limit risk, the program purchased aggregate stop loss coverage.

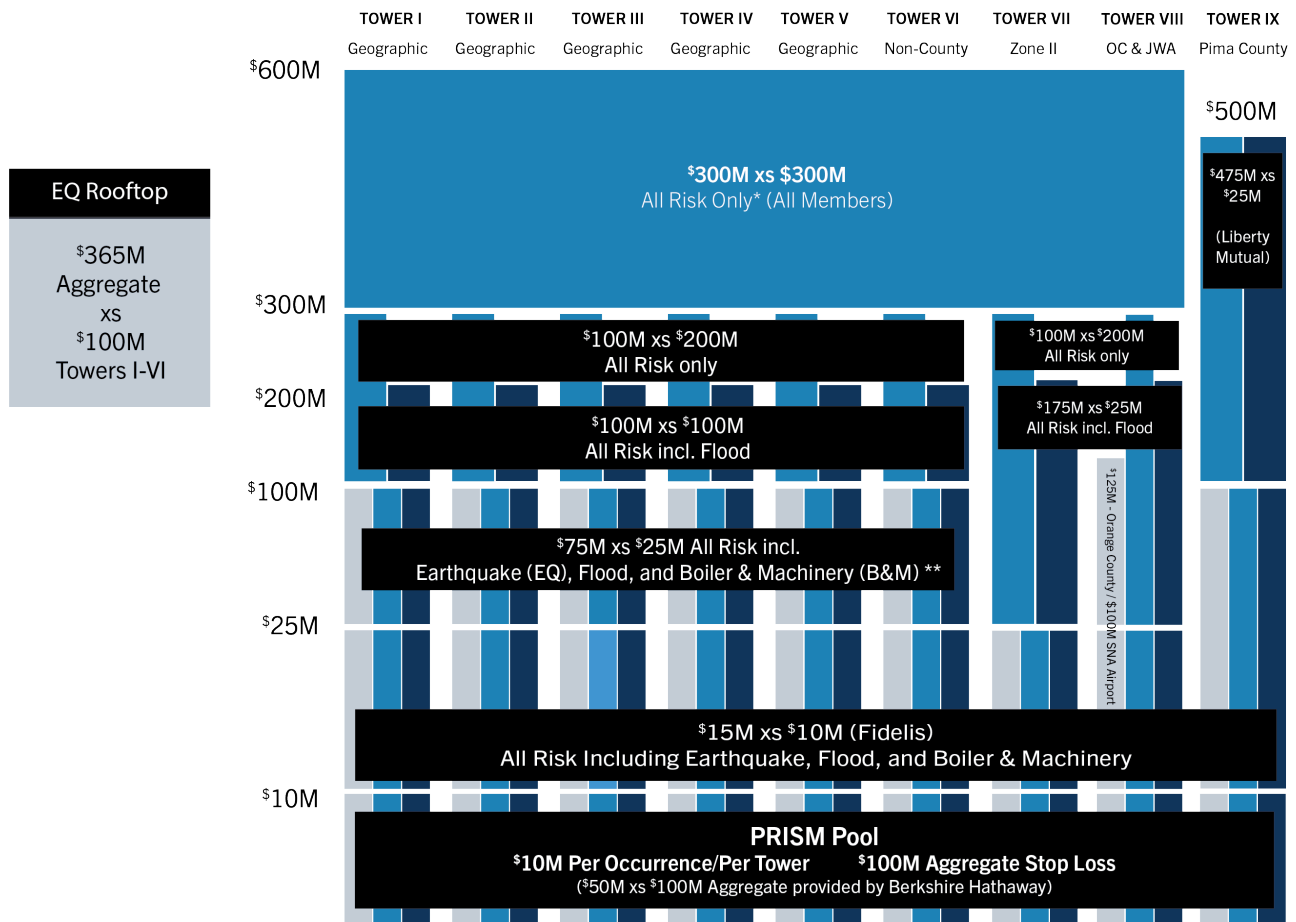
Creative solutions have been developed to solve issues associated with earthquake coverage.

Cost Containment Options

- Property Program Grant to address program specific exposures
- Pressure Vessel Inspections

Property Structure

'22/'23



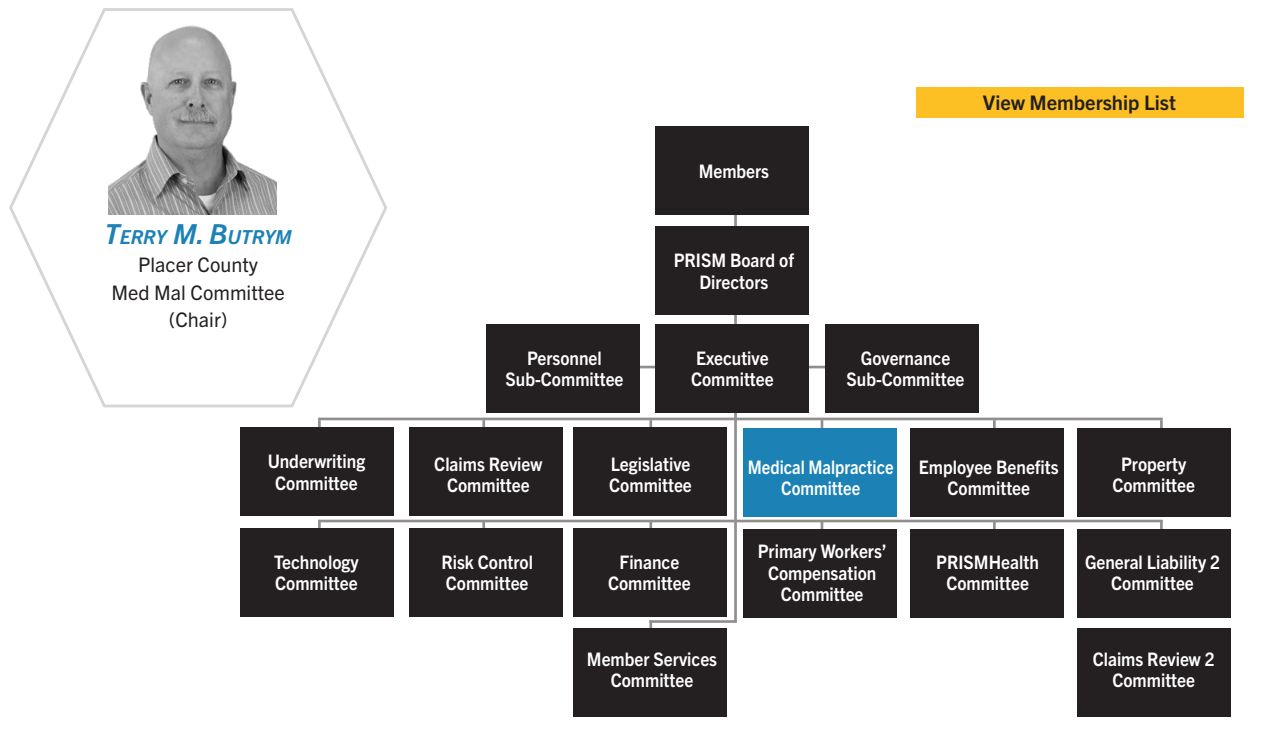
* \$800M for San Bernardino County Arrowhead Regional Medical Center

** Includes PRISM retained risk of 1.875% of \$40M xs \$60M Layer



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

Medical Malpractice (Med Mal)



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.

Program Facts

- Provides 51 members with coverage for medical professional services and limited general liability exposures at established healthcare facilities.
- Transitioned from an October 1st renewal to a July 1st renewal.

Program Structure

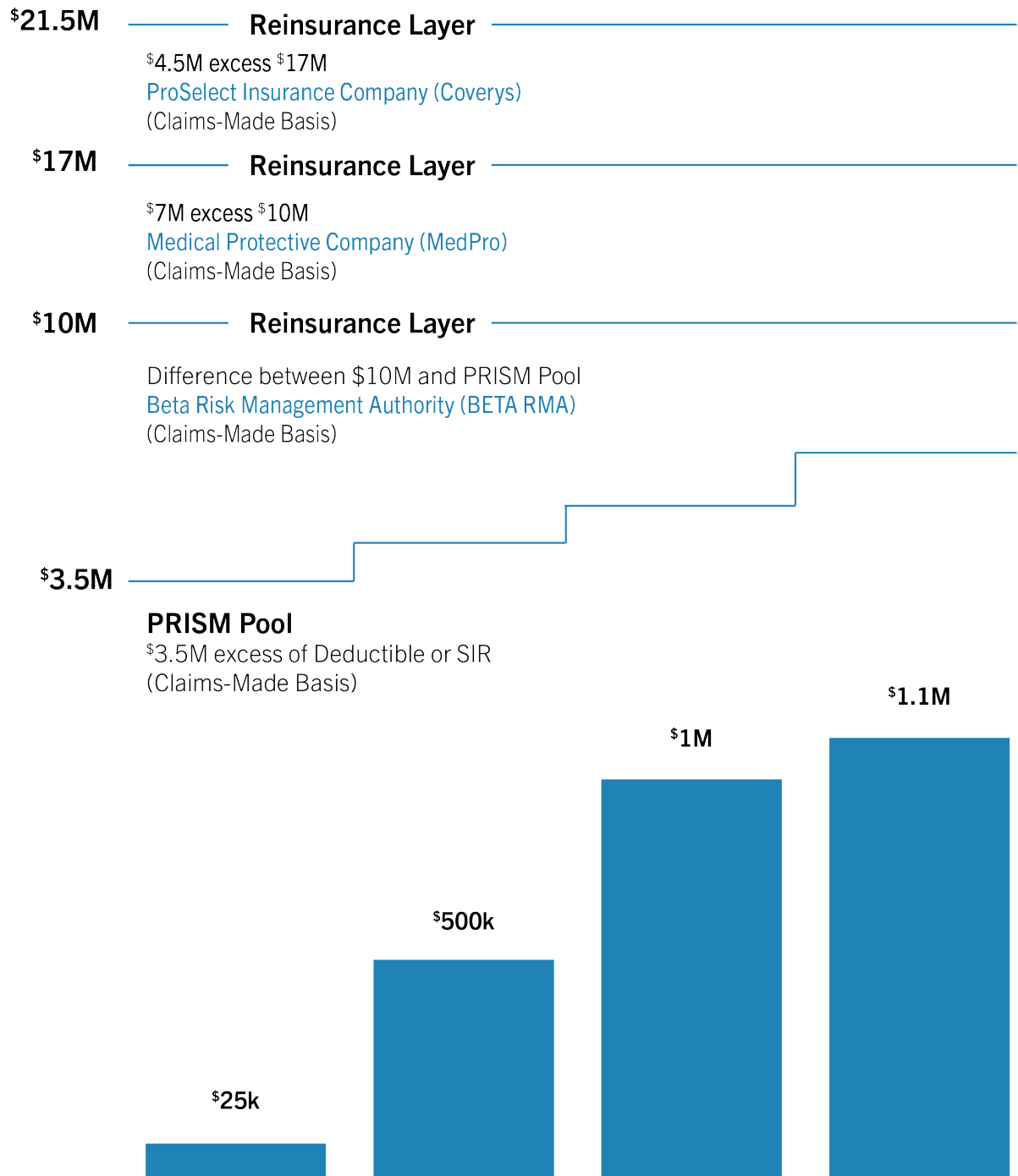
The Med Mal Program structure is unique in that it is divided into two groups for underwriting purposes: Program I for members with self-insured retentions (SIRs) and Program II for members with deductibles. The two programs share a common pooling layer designed for potential dividends, risk sharing, and program flexibility.

Cost Containment Options

- Crisis Incident Management and Crisis Incident Counseling Services
- Labor Law/Employment Practices Services
- Risk Management services via Garrett Consulting Group

Med Mal Structure

'22/'23



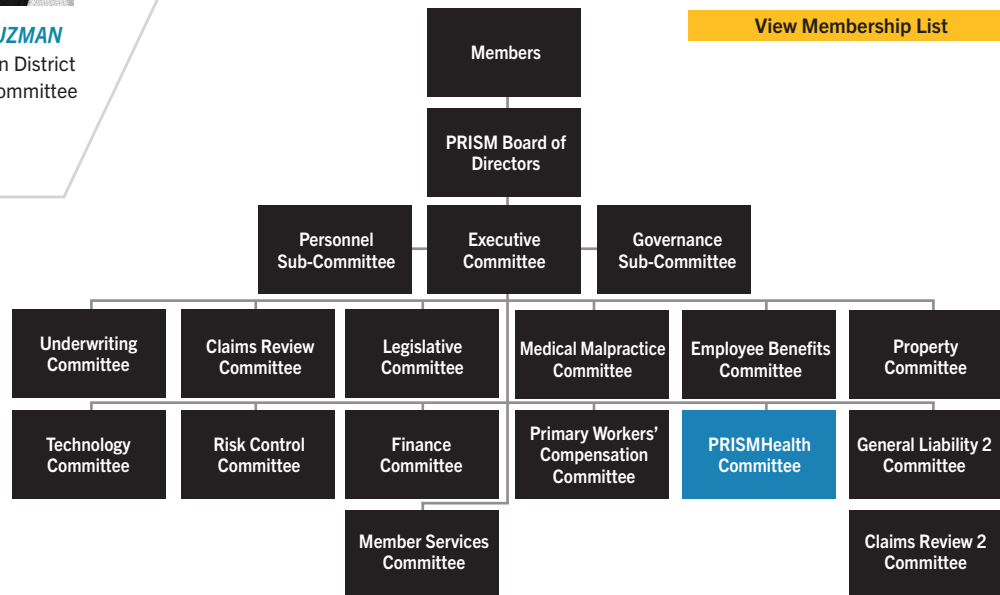
PRISMHealth



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.



[View Membership List](#)

Program Facts

Established in 2003, PRISMHealth utilizes risk share pooling to reduce healthcare premiums and ensure that all members are afforded equitable participation based on their benefit plans and specific claims performance. The coordinated effort between Anthem, Blue Shield, Kaiser, and Express Scripts provides members an alternative to group health insurance.

The Program has grown steadily and is part of the second largest public agency healthcare purchasing pool in CA, and provides coverage for 38,000 employees/retirees.

Program Groups

Members of the Large Group Segment are able to create and maintain their own plan options within the context of the pooling arrangement, providing much greater flexibility than other market options.

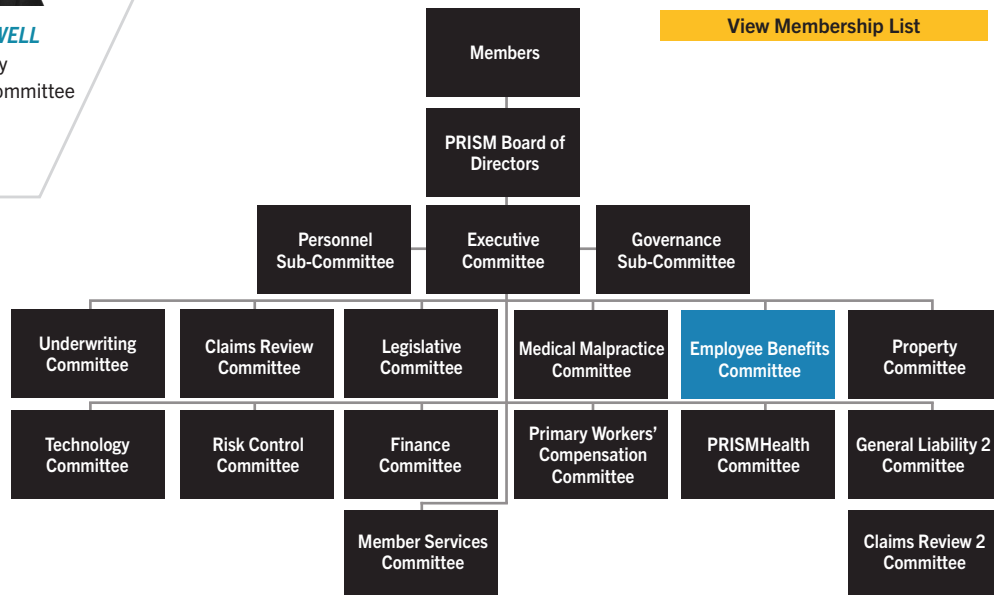
The Small Group Segment provides pre-defined benefit options and regional rates for public employers with less than 200 employees.



Employee Benefits (EB)



The EB Committee governs the Dental Program, as well as other Ancillary EB 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.



Program Facts

The Dental Program is one of the largest public sector dental pools in California.

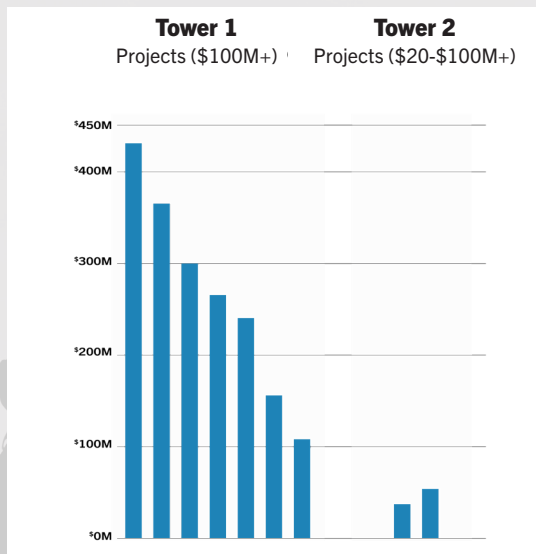
The Program is able to leverage the size of its pooled participants to achieve volume pricing that is significantly lower than what an individual public agencies could qualify for. There are currently 89,000 public agency employees and retirees enrolled in the PRISM Dental Program.

Since inception, lower than expected claims experience has led to significant program surplus, leading the Employee Benefits Committee to declare a \$2M dividend be distributed to program members in 2022.



MR OCIP

Master Rolling Owner Controlled Insurance Program



Program Facts

- Launched January 1, 2013.
- 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.
- 8 participating members with more than \$1.8B in construction values.

Program Membership

Tower 1

City of Sacramento
City of San Mateo
Coast Community College District
Long Beach USD
Orange County
San Diego County (2 projects)

Tower 2

Kern County
Santa Barbara County

Program Groups

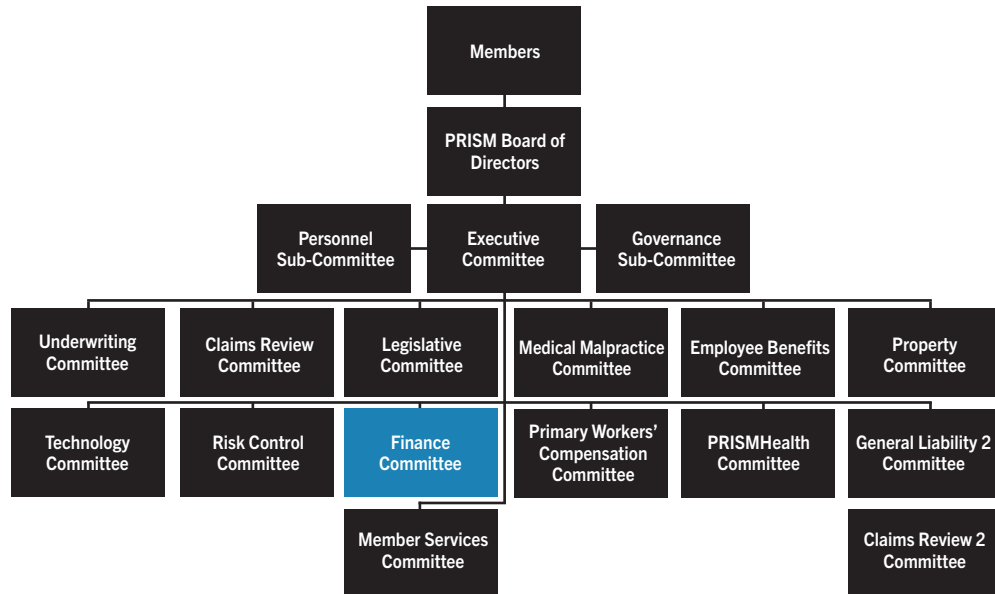
MR OCIP can include projects as small as \$20M, enabling members to receive the benefits of a "wrap-up" on projects that otherwise wouldn't qualify because of their size.

PRISM Financials



NATHAN BLACK
Sutter County
Finance Committee
(Chair)

The Finance Committee (shown below in blue) is responsible for overseeing the investment program for trust monies, as well as the accounting and internal control systems of PRISM. The Committee serves in an advisory capacity to the Executive Committee and Board, and recommends policies, procedures and practices to be implemented regarding various financial matters of PRISM.



FINANCIAL LETTER

October 7, 2022

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

As we reflect on fiscal year 2021/22, we are very pleased with all that was accomplished despite the ongoing challenges related to COVID, the legal and claims environment in California, and the insurance marketplace. PRISM was able to expand member services, increase member engagement and continue to provide robust coverage for its membership in a hard insurance market.

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, 2022. Included are comparative financial statements for the year ended June 30, 2021, 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 (GAAP). This information is derived from our Annual Comprehensive Financial Report (ACFR). The ACFR contains more detailed information and can be found on our website at www.prismrisk.gov. Our ACFR for the fiscal year ending June 30, 2021 was awarded the Certificate of Achievement for Excellence in Financial Reporting by the Government Finance Officers Association of the United States and Canada (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 an ACFR 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 ACFR continues to conform to the Certificate of Achievement program requirements and will be submitting our ACFR for the current year to the GFOA.

FINANCIAL HIGHLIGHTS

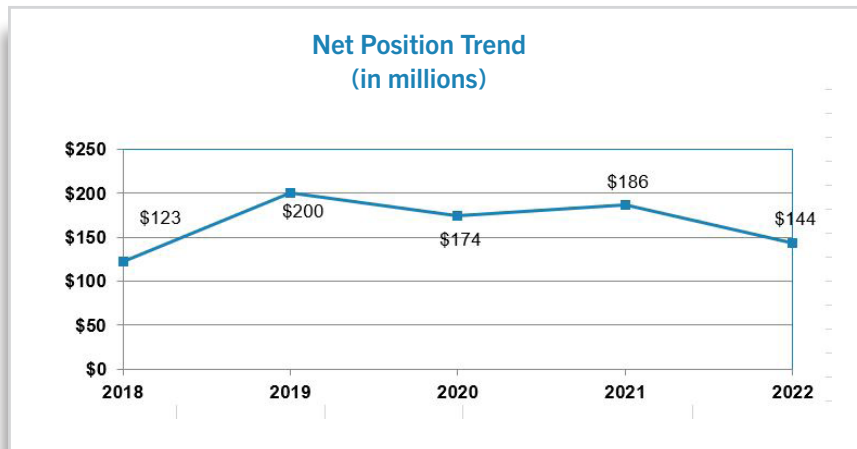
Net Position

Net Position is defined as Total Assets plus Total Deferred Outflows of Resources, minus Total Liabilities and Deferred Inflows of Resources. PRISM started the fiscal year 2021/22 with a Net Position of \$186M. Operating income before dividends for the year is \$23.5M. We declared a \$2M dividend in the Dental Program and \$543k of dividends were distributed in our other programs. Our ending balance in Net Position at June 30, 2022 is \$144M, a decrease of \$42.3M that includes non-operating losses of \$63.2M, mainly from unrealized losses on investments and adverse development in prior year claims.

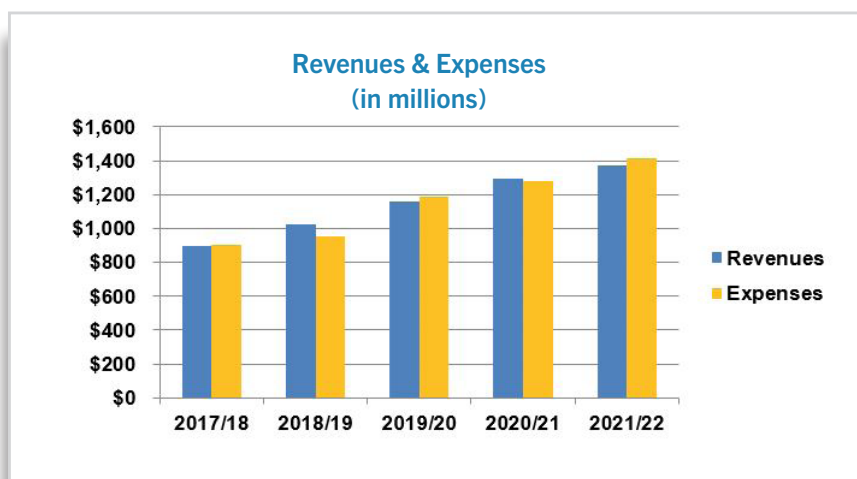
During the 2021/22 fiscal year, prevailing interest rates were rising. This resulted in the fair market value of PRISM's current investments falling below the amortized cost, leading to unrealized losses on those investments. During fiscal year 2021/22, there was a net decrease in fair value of \$75.8M, compared to a net increase of \$20.1M in fair value in fiscal year 2020/21. The increases and decreases in fair market value are primarily being driven by fluctuations in the market interest rate and mark-to-market valuation of equities held in PRISM's captive insurance company, Affiliate Risk Captive (ARC). The potential direction of interest rates, up or down, and the interest earned are both considered at the time the investment is made. PRISM expects to hold its fixed income investments to maturity with no realized loss. Future investments will be made at the higher prevailing rates and result in increased yields to the pool in future years.

FINANCIAL LETTER

The following chart shows PRISM's Net Position for the last five years:



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



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 decrease due to payments made during the current fiscal year and any positive development in prior years' claims.

Overall, the claim liabilities increased from \$775M as of June 30, 2021 to \$885M at June 30, 2022. Claim liabilities showed a net increase for ARC and for the PWC, GL1, GL2, Property, and Dental Programs and totaling \$117.3M over the year. In the EWC and Medical Malpractice Programs, the claim liabilities decreased by \$7.3M 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 evaluate the overall financial health of the program, determine how much premium to collect at renewal, and whether to declare a dividend.

FINANCIAL LETTER

The following chart shows the target equity range for each program, and the Net Position of those programs at June 30, 2022.

Program	Target Equity Range (in millions)		Program Net Position (in millions)
	Low	High	June 30, 2022
Primary Workers' Compensation	\$ 5.1	\$ 35.4	\$ 42.1
Excess Workers' Compensation	\$ 39.8	\$ 87.8	\$ 48.1
General Liability 1	\$ 79.9	\$ 89.5	(\$40.0)
Medical Malpractice	\$ 9.4	\$ 17.2	\$13.4

Revenues

Total revenues were \$1.38B during 2021/22, which is a 7% increase from the \$1.29B in fiscal year 2020/21. All PRISM programs have reported higher operating revenue in 2021/22 as compared to 2020/21, while operating revenue for ARC fell slightly. Transferred risk revenue was 18% higher in 2021/22 compared to 2020/21, while retained risk revenue was increased by 6%. Investment income decreased 291% due the loss in 2021/22 as compared to gains recognized in 2020/21.

For the 2021/22 renewal, many of the property and casualty programs experienced rate increases, in particular the liability and property programs are facing hard markets and increased claims costs. The EWC and PWC Programs renewed in 2021/22 with a slight rate reduction. Employee Benefit Programs renew on the calendar year basis with the PRISMHealth Program offering members slightly reduced rates over prior year whereas the Dental Program rates showed a small increase for calendar year 2022.

Investment Income

PRISM experienced \$63.5M in investment losses for fiscal year 2021/22, compared to \$33.3M investment income in fiscal year 2020/21. As explained earlier, the change is due to increases in prevailing interest rates resulting in mark-to-market adjustments to PRISM's fixed income holdings and volatility in the equities held by ARC. Investment income for 2021/22 includes \$75.8M in unrealized losses due to the change in fair market value of PRISM's and ARC's holdings.

Expenses

PRISM continued to purchase insurance to cover risks when that option was more cost effective than pooling the risk. In 2021/22, insurance related expense was \$1.1B, up from \$948.4M in 2020/21. The premiums collected from members for transferred risk in 2020/21 were \$967.2M and increased to \$1.1B in the 2021/22 fiscal year. Purchased insurance was 79% of all expenses, while claim costs accounted for 19%. Dividends, program services, and administrative costs made up the remaining 2% of expenses.

New and Ongoing Initiatives

Strategic initiatives during the year focused on expanding member services. Progress was also made by the Public Safety Wellness Task Force. Following last year's strategic planning session, the Task Force was established to evaluate options and feasibility of a new PRISM program that provides a holistic approach to wellness, designed specifically for law enforcement and fire safety personnel. There is no program available right now that meets the Task Force's vision, so their work has been focused on identifying the elements necessary, as well as available service providers. Their work plan is on schedule and it is anticipated that they will have a recommendation for the Executive Committee in the spring of 2023. Additionally, PRISM created and delivered numerous training and resource programs for members, including:

FINANCIAL LETTER

- Distance Learning POST Certified Courses viewed by over 2,600 law enforcement officers, including one course on De-Escalation;
- Open Forums for risk control, and a podcast called Perspectives, held monthly on general risk management topics;
- Member training, which increased in 2021/22 by more than 15% over the prior year;
- Webcasts on PRISMtv covering 44 unique topics, and counting;
- Vector Solutions offerings, which added 67 new courses and updated 120 others during the year;
- Various COVID-19, cyber security, and dangerous conditions risk assessments;
- A risk management mentor program; and
- Curated content for PRISM's COVID-19 Resources and Wildfire Resources webpages, and a Law Enforcement landing page.

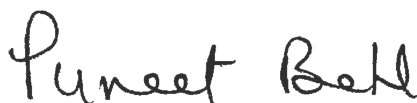
Member engagement remains a critical issue for PRISM. It is imperative that members understand and experience PRISM as an “owner” of the JPA, not as an insurance purchaser. Our pre-COVID culture, with many opportunities for members to engage with the organization and each other, has been our secret sauce. As we navigate the nuances of a post-COVID world, we are looking forward to returning to in-person meetings and events that foster the engagement and environment that has contributed to our success. There will continue to be online and hybrid engagement opportunities because we can't deny the efficiency those provide. However, the camaraderie and sharing that comes from being together can't quite be replicated virtually.

The state of the property and casualty market has not greatly improved. We are pleased to report that all of the Programs renewed successfully. Prices increased again in most cases, but not as dramatically as the prior year. Most reinsurers did not change their risk appetite or available capacity, and we saw a couple of new entrants into the space. Perhaps that is a sign that the marketplace is starting to stabilize. However, our renewals are often reflective of our own loss history, which has continued to trend poorly due to increased settlement values and astronomical jury verdicts. As we have reported previously, this trend continues to affect all public agencies in California, as well as other jurisdictions in the western U.S. PRISM's group volume and great reputation will certainly continue to help to mitigate the impact of the marketplace.

We continue to look for ways to improve efficiencies within PRISM. To improve the financial reporting process, PRISM implemented the cloud-based accounting software, Sage Intacct earlier this year. The implementation included the configuration of sophisticated reporting including the financial statements needed for the Annual Comprehensive Financial Report (ACFR), reducing the dependence on MS Excel.

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,



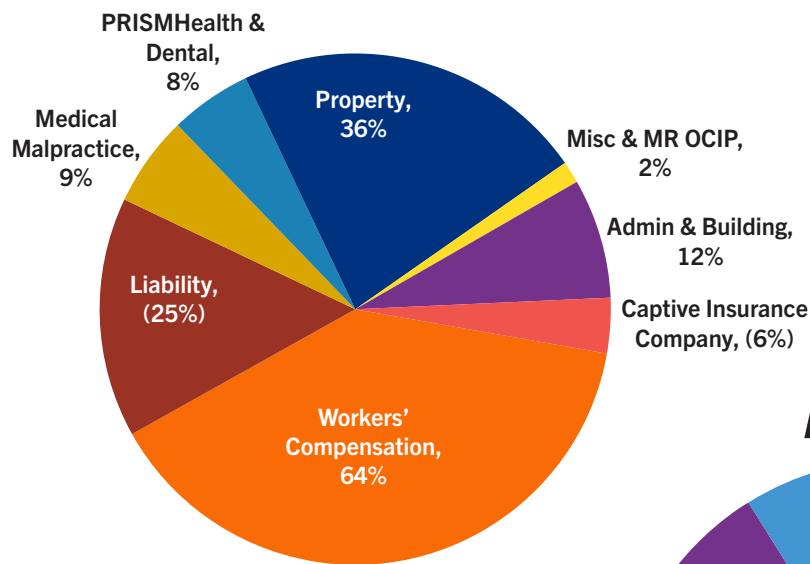
Puneet Behl, CPA
Chief Financial Officer



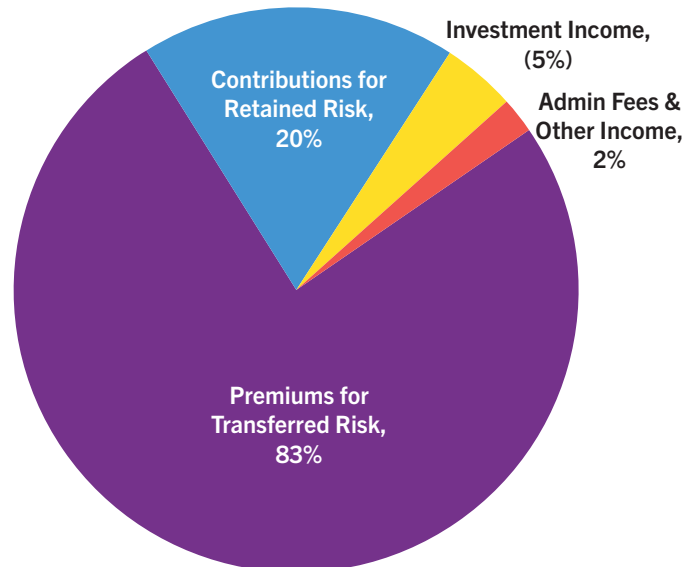
Gina Dean
Chief Executive Officer

FINANCIAL PROFILE

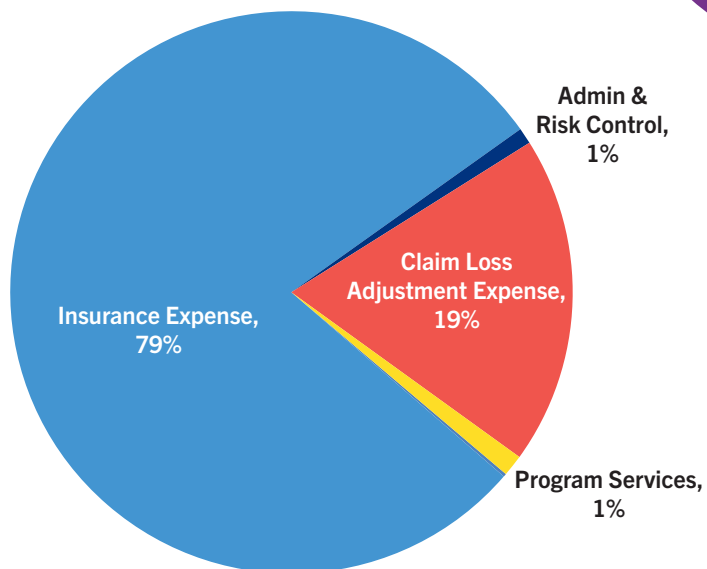
NET POSITION BY PROGRAM



REVENUES



EXPENSES



FINANCIAL PROFILE

PUBLIC RISK INNOVATION, SOLUTIONS, AND MANAGEMENT

STATEMENT OF NET POSITION

June 30, 2022 and 2021

	<u>June 30, 2022</u>	<u>June 30, 2021</u>
Assets:		
Cash and Cash Equivalents	\$ 29,571,988	\$ 41,031,187
Investments	783,147,316	736,688,566
Receivables	149,830,407	116,471,730
Other Assets and Deferred Outflows of Resources	80,586,262	107,038,266
Land, Buildings and Equipment (Net)	<u>12,624,998</u>	<u>10,825,450</u>
Total Assets and Deferred Outflows of Resources	<u>1,055,760,971</u>	<u>1,012,055,199</u>
Liabilities:		
Accounts Payable, Due to Members and Deposits from Carriers	25,020,841	37,651,194
Unearned Income and Other Liabilities	1,730,469	10,226,553
Pension & OPEB Liabilities	76,986	2,846,522
Claim Liabilities	<u>884,894,203</u>	<u>774,976,296</u>
Total Liabilities and Deferred Inflows of Resources	<u>911,722,499</u>	<u>825,700,565</u>
Net Position:		
Invested in Capital Assets	12,624,998	10,825,450
Unrestricted	<u>131,413,474</u>	<u>175,529,184</u>
Total Net Position	<u>\$ 144,038,472</u>	<u>\$ 186,354,634</u>

FINANCIAL PROFILE

PUBLIC RISK INNOVATION, SOLUTIONS, AND MANAGEMENT

STATEMENT OF REVENUES, EXPENSES &

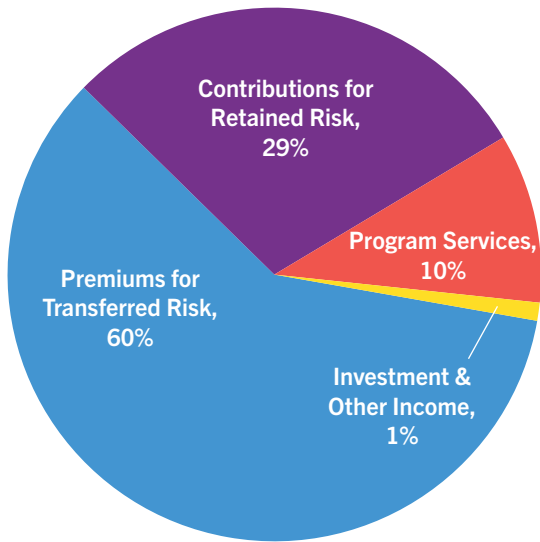
CHANGES IN NET POSITION

For the Fiscal Years Ended June 30, 2022 and 2021

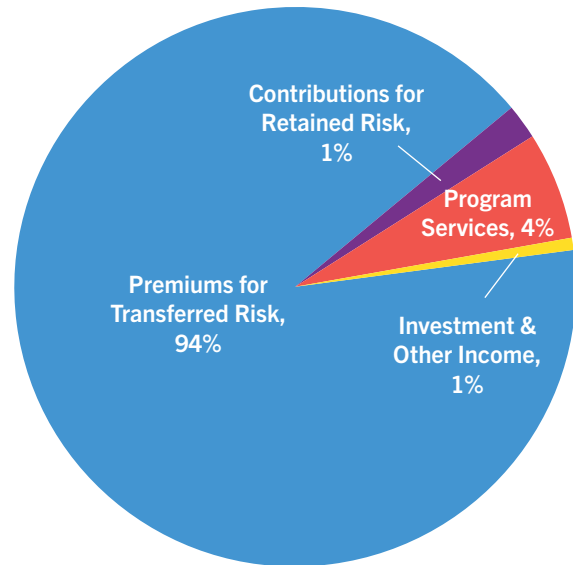
	<u>June 30, 2022</u>	<u>June 30, 2021</u>
Revenues:		
Premiums for Transferred Risk	\$ 1,116,841,854	\$ 950,074,535
Broker Fees	19,516,773	17,126,598
Contributions for Retained Risk	271,092,405	256,223,164
Dividend Income	540,855	192,456
Investment Income, net	(63,486,471)	33,271,574
Member Services	307,858	739,495
Administration Fees	27,678,580	28,290,961
Public Entity Fees	146,390	118,885
Other Income	2,503,075	4,970,600
	<hr/>	<hr/>
Total Revenues	1,375,141,319	1,291,008,268
	<hr/>	<hr/>
Expenses:		
Insurance and Provision for Losses:		
Insurance Expense	1,097,710,301	931,306,209
Broker Fees	18,952,667	17,116,998
Provision for Insured Events	256,228,194	286,903,721
Unallocated Loss Adjustment Expenses	11,582,000	1,362,000
Program Services	14,722,010	13,436,501
Member Services and Subsidies	2,600,729	2,709,847
General Administrative Services	11,700,198	15,157,622
Building Depreciation and Building Maintenance	1,418,330	1,728,052
Member Dividends	2,543,052	9,195,666
	<hr/>	<hr/>
Total Expenses	1,417,457,481	1,278,916,616
	<hr/>	<hr/>
Changes in Net Position	(42,316,162)	12,091,652
	<hr/>	<hr/>
Net Position:		
Net Position, Beginning of Year	186,354,634	174,262,982
	<hr/>	<hr/>
Net Position, End of Year	\$ 144,038,472	\$ 186,354,634
	<hr/>	<hr/>

FINANCIAL PROFILE - *REVENUES BY PROGRAM*

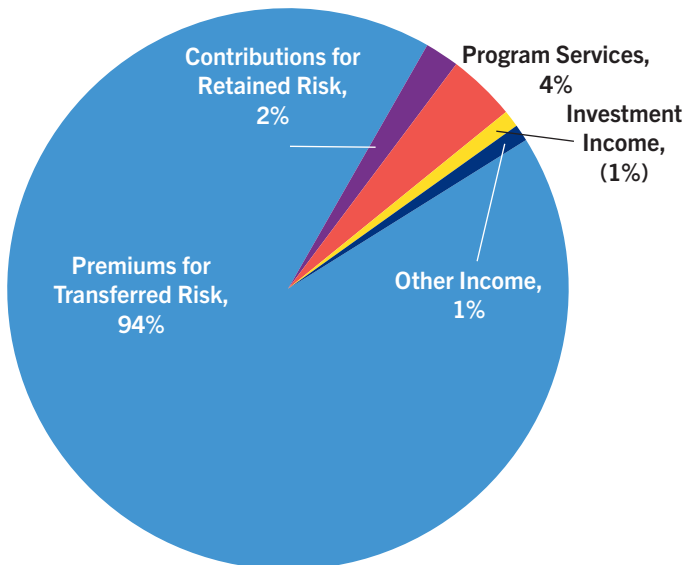
PWC PROGRAM



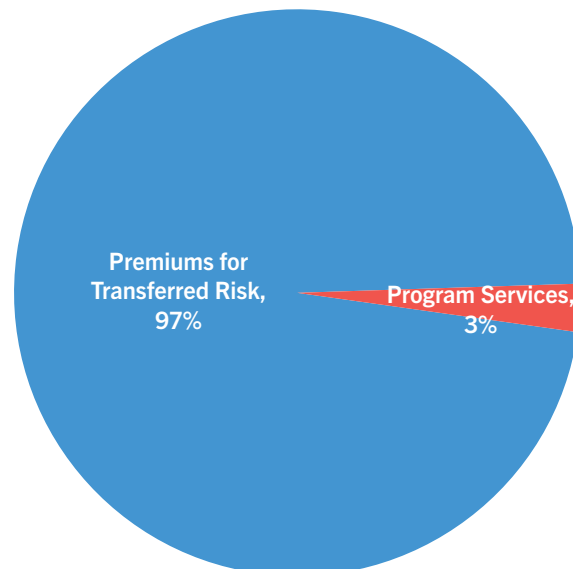
EWC PROGRAM



GL 1 PROGRAM

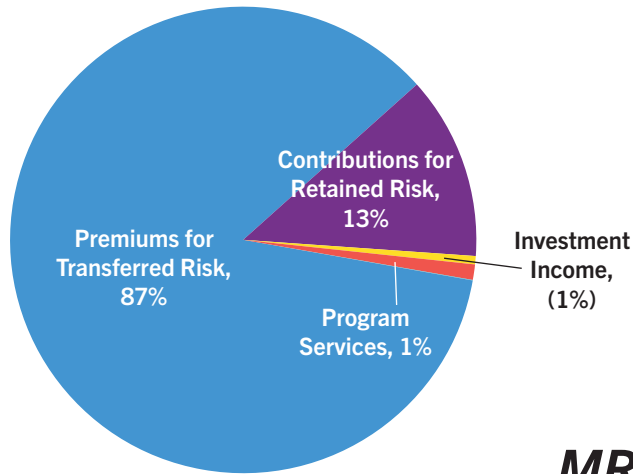


GL 2 PROGRAM

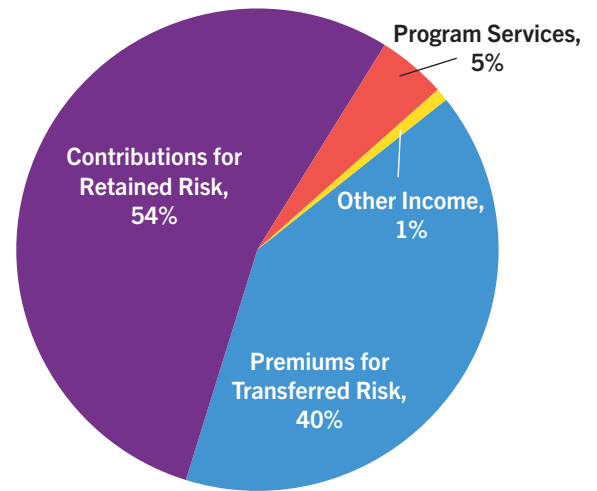


FINANCIAL PROFILE - *REVENUES BY PROGRAM*

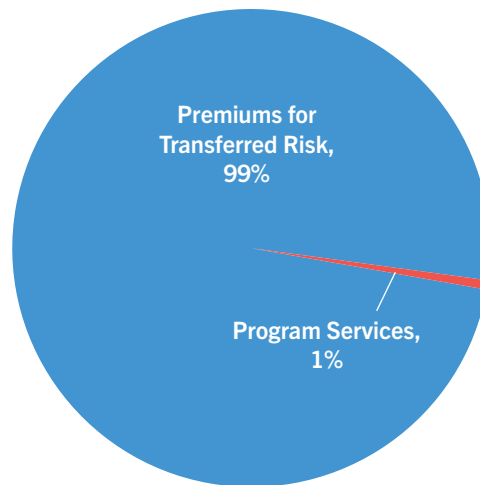
PROPERTY PROGRAM



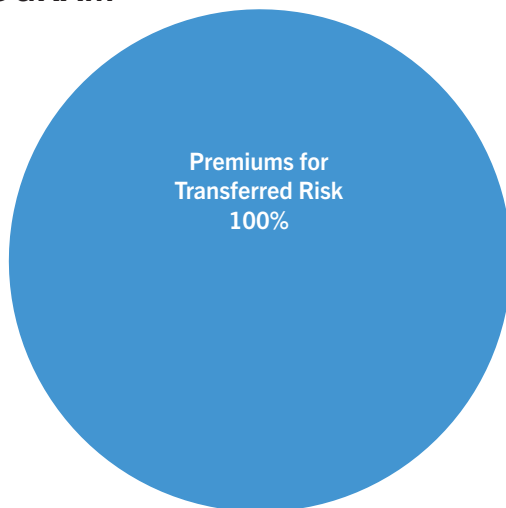
MEDICAL MALPRACTICE PROGRAM



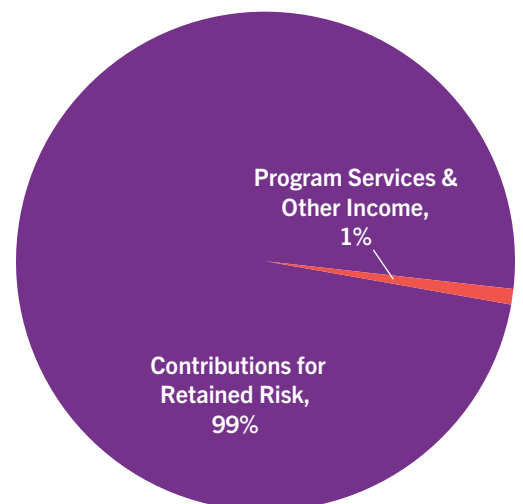
MR OCIP



PRISMHEALTH PROGRAM



DENTAL PROGRAM



AWARDS & ACCOMPLISHMENTS

*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*



Government Finance Officers Association

**Award for
Outstanding
Achievement in
Popular Annual
Financial Reporting**

Presented to

**Public Risk Innovation, Solutions, and Management
(PRISM)
California**

For its Annual Financial Report
For the Fiscal Year Ended

June 30, 2021

Christopher P. Morrell
Executive Director/CEO



*Accreditation Period:
March 28, 2022 – March 28, 2025*

Primary Workers' Compensation Membership 2022/23

Amador County
Amador Transit
Calaveras County
Central Sierra Child Support
City of Belmont
City of Carmel by the Sea
City of Hemet
City of Imperial Beach
City of Lancaster
City of Rancho Cordova
El Dorado County
Evergreen School District
First 5 Contra Costa Children & Families Commission
Gold Coast Transit District
Humboldt County
Humboldt Transit Auth'y
Huntington Beach Union HSD
Inyo County
Kings County Area Public Transit Agency
Kings Waste & Recycling Auth'y
Lake County
Mendocino County
Morongo Basin Transit Auth'y
Mt. Diablo USD
Nevada County
PRISM
Sacramento County Contracts
San Mateo Consolidated FD
Santa Barbara County
Santa Cruz County Fire Agencies Insurance Group (SCCFAIG)
Self Insured Risk Mgmt. Auth'y (SIRMA)
Siskiyou County
SLORTA JPA
Tahoe Transportation District
Town of Colma
West San Gabriel WC JPA
Yuba County

[Back to Program Summary](#)

Excess Workers' Compensation Membership 2022/23

PRIMARY

CSU Risk Mgmt. Auth'y (CSURMA)

\$125,000

Amador County
Amador Reg'l 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 Auth'y
Huntington Beach UHSD
Inyo County
Irvine Ranch Water District
Kings Co. Area Public Transit Agency
Kings Waste & Recycling Auth'y
Lake County
Madera County
Mendocino County
Morongo Basin Transit Auth'y
Mt. Diablo USD
Nevada County
PASIS San Diego:
• Alpine FPD
• Bonita/Sunnyside FPD
• Lakeside FPD
PRISM
Sacramento County Contracts
San Luis Obispo RTA (SLORTA)
San Mateo Consolidated Fire Dept.
Santa Barbara County
Santa Cruz County Fire Agencies Insurance Group (SCCFAIG)
Self Insured Risk Mgmt. Auth'y (SIRMA)
Siskiyou County
Solano County
Tahoe Transportation District
Town of Colma
Tulare County
West San Gabriel WC JPA
Yuba County

\$150,000

City of Ridgecrest

\$250,000

Berkeley USD
CA Fair Services Auth'y (CFSA)
Central County Fire Department
City of Bell
City of Hanford
City of Los Altos
City of Pico Rivera – To 250k
Lake Elsinore USD
Monterey Bay Area Self Insurance Auth'y (MBASIA)
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 (GSRMA)
Imperial County
Kings County
Mariposa County
Merced County
Northern CA Special District Insurance Agency (NCSIDIA)
PASIS San Diego:
• City of San Marcos
• North County FPD
• Rancho Santa Fe FPD
• San Miguel Consolidated FPD
Placer County
Santa Clara County Office of Education (SCCOE)
Sonoma County
Tulolumne County

\$350,000

Bay Area Housing Auth'y Risk Mgmt. Agency (BAHARMA)
Campbell Union School District
CA Association for Park & Recreation Indemnity (CAPRI)
City of Daly City
City of Redwood City
East Bay Reg'l Park District (EBRPD)
Monterey Salinas Transit
Napa County
Redondo Beach USD
San Luis Obispo County
Santa Cruz Metro Transit District
Upland USD

\$400,000

Auth'y for CA Cities Excess Liability (ACCEL):
• City of El Monte
City of Rialto
Monterey County

\$500,000

Auth'y for CA Cities Excess Liability (ACCEL):
• City of Bakersfield
• City of Monterey
• City of Santa Cruz
CA Schools Risk Mgmt. (CSRMA)
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 Monterey Park
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 County Development Auth'y (LACDA)
Municipal Pooling Auth'y (MPA)
Northern CA Cities Self Insurance Fund (NCCSIF)
Oakland USD
Pasadena USD
San Joaquin County
Santa Barbara Metro. Transit District
Santa Cruz County
Stanislaus County

\$750,000

Auth'y for CA Cities Excess Liability (ACCEL):
• 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 Petaluma
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 Central Fire Protection District
Special District Risk Mgmt. Auth'y (SDRMA)
Turlock Irrigation District

\$1,000,000

Alpine County
Auth'y for CA Cities Excess Liability (ACCEL):
• City of Salinas
• City of Santa Monica
City of Huntington Beach
City of Oxnard
City of Chula Vista
City of Corona
City of Fontana
City of Garden Grove
City of Montebello
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
Tehama County
Trinity County
Yolo Co. Public Agency Risk Mgmt. Insurance Auth'y (YCPARMIA)

\$2,000,000

Auth'y for CA Cities Excess Liability (ACCEL):
• City of Anaheim
City of Sacramento
City of Torrance
Orange County Fire Auth'y
Riverside County
Sacramento Reg'l Transit District
San Bernardino County
San Diego County

\$3,000,000

Alameda County
Sacramento County

\$5,000,000

Local Agency WC Excess (LAWCX) JPA

[Back to Program Summary](#)

General Liability 1 Membership FY 2022/23

\$10,000

Amador County
California Mental Health Services Auth'y (CMHSA)
Capitol Area Development Auth'y (CADA)
Central Sierra Child Support Agency
City of Carmel-By-the-Sea
City of Rancho Cordova
Contra Costa County IHSS Public Auth'y
Del Norte County IHSS Public Auth'y
Humboldt IHSS Public Auth'y
Imperial County IHSS Public Auth'y
Kern County IHSS Public Auth'y
Lake County
Monterey County Water Resources Agency
Rancho Cordova Police
Rancho Cordova Transportation
Riverside County Housing Auth'y
Riverside County IHSS Public Auth'y
San Bernardino County IHSS Public Auth'y
San Diego County IHSS Public Auth'y
Santa Clara County Library District JPA
Shasta County IHSS Public Auth'y
Siskiyou County
Sutter County IHSS Public Auth'y
Tuolumne County
Yuba County

\$25,000

Council of San Benito County Governments
Marin County Transit District
San Gabriel Valley Regional Occupational Program

\$50,000

Huntington Beach UHSD
Los Angeles County Law Library
West San Gabriel Liability and Property JPA

\$100,000

Butte County
Calaveras County
California Fair Service Auth'y (CFSA)
City of Del Mar
City of Elk Grove
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 Management Auth'y (GSRMA) - Administration Operations
Humboldt County
Inyo County
Irvine Ranch Water District
Madera County
Napa County IHSS Public Auth'y
Pasadena Unified School District

PRISM

San Benito County IHSS Public Auth'y
San Jose Unified School District
Solano Transportation Auth'y
Trindel Insurance Fund

\$150,000

Mariposa County
Mendocino County
City of Napa
City of Santee

\$200,000

Imperial County
City of Pico Rivera
Solano County

\$250,000

Central Region Schools Ins. Group (CRSIG)
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
Golden State Risk Management Auth'y (GSRMA)
Golden State Risk Management Auth'y (GSRMA)

- Education

Mt. Diablo USD
Nevada County
Sacramento Area Flood Control Agency
San Mateo County Schools Ins. Group (SMCSIG)
Shasta County
South Bay Area Schools Insurance Auth'y
Stanislaus County
Torrance Unified School District
Tulare County

\$300,000

Napa County

\$350,000

City of Fountain Valley

\$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 Parks District (EBRPD)
Kings County
LA County Office of Education
Merced County
San Bernardino County Human Services System Departments
San Diego Unified School District
San Luis Obispo County

\$1,000,000

California Association for Parks and Recreation Indemnity (CAPRI)
California Intergovernmental Risk Auth'y (CIRA)
California Schools Risk Management
City of Fontana
City of Pomona
City of San Mateo
City of Simi Valley
City of Thousand Oaks
City of Ventura
Placer County
Public Entity Risk Management Auth'y (PERMA)
Schools Excess Liability Fund (SELF)
Sonoma County
Trindel Insurance Fund:

- Alpine County
- Colusa County
- Del Norte County
- Lassen County
- Modoc County
- Mono County
- Plumas County
- San Benito County
- Sierra County
- Sutter County

\$2,000,000

City of Costa Mesa
City of Garden Grove

OUT-OF-STATE PARTICIPANTS

VARIOUS SIRS (COVERAGE DEPENDENT)

Arizona School Risk Retention Trust Inc, AZ
City of Portland, OR

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Appendix C

PRISM: Better Together

General Liability 2 Membership 2022/23

Listed by SIR Level

\$1,000,000

Alameda County
City of Compton
City of Huntington Beach
City of Montebello
City of Monterey Park
City of Oxnard
City of Vallejo
Contra Costa County
El Dorado County
ERMAC
San Joaquin County
Santa Cruz County
Tulare County

IMCD*

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

\$2,000,000

City of Sacramento
Sacramento County

IMCD*

\$2,000,000
Nil

\$2,500,000

Monterey County

IMCD*

\$750,000

\$3,000,000

City of Santa Clara
San Bernardino County

IMCD*

Nil
\$2,000,000

\$5,000,000

City of Oakland
City of Pasadena
City of Redlands
City of San Bernardino
City of San Diego
City of Torrance
Riverside County
Santa Clara County

IMCD*

Nil
\$1,000,000
Nil
Nil
Nil
Nil
\$2,000,000
\$500,000

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Property Membership 2022/23

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 Mgmt. Auth'y (GSRMA)
Humboldt County
Imperial County
Inyo County
Kings County
Lake County
Madera County
Mariposa County
Merced County
Mountain Communities
Healthcare District
Napa County
Orange County: John Wayne Airport
Placer County
PRISM
Santa Cruz County
Solano County
Sonoma County Employees
Retirement Association
Sutter County
Tehama County
Tuolumne County
Yuba County

\$10,000

CA Intergovernmental Risk Auth'y (CIRA)
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 Monterey Park
City Of Oakland
City of Westminster
Housing Auth'y 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 Regional Parks District (EBRPD)
El Dorado County
Fresno County
Huntington Beach UHSD
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 County Public Agency Risk Mgmt.
Insurance Auth'y (YCPARMIA)

\$50,000

Alameda County
Alameda Health System
City of Redondo Beach
City of Oxnard
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 Liability & Property JPA

\$75,000

CA Schools Risk Mgmt. (CSRSM)

\$100,000

Central Region School Insurance Group
(CRSIG)
City of Modesto
Kern County Hospital Auth'y
Mt. Diablo USD
Yolo Co. Public Agency Risk Mgmt.
Insurance Auth'y (YCPARMIA)
• Port of Sacramento

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Medical Malpractice Membership 2022/23

Listed by SIR or Deductible Level

\$25,000

Alameda County
Alpine County
Amador County
Butte County
Calaveras County
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 Mgmt. Authority
(LAUSD RMA)
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
Yolo County
Yuba County

\$500,000

Santa Clara County

\$1,000,000

Contra Costa County
Fresno County
San Joaquin County

\$1,100,000

Riverside County

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PRISMHealth Membership 2022/23

Amador County
Calaveras County
CA State University Risk Mgmt. Authority (CSURMA)
CenCal Health
City of Chico
City of Clovis
City of Huntington Beach
City of Irvine
City of Lompoc
City of Madera
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. Authority (GSRMA)
Imperial County
Inland Empire Health Plan
Lake County
Lompoc Valley Medical Center
Los Angeles County Development Authority (LACDA)
Merced County
Merced Irrigation District
Orange County Sanitation District
Orange County Transportation Authority
San Bernardino Municipal Water Department
San Diego Metropolitan Transit System
San Luis Obispo County
Santa Barbara County
South Coast Air Quality Management District
Special District Risk Mgmt. Authority (SDRMA)
Superior Court of California:
• County of Merced
• County of Santa Barbara
County of Stanislaus
Sutter County
Tehama County
Tuolumne County
Turlock Irrigation District

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Dental Membership 2022/23

Alpine County
Amador County
Bay Area Air Quality Mgmt. District
Calaveras County
California Intergovernmental
Risk Auth'y (CIRA)
California State Senate
California State University
Risk Mgmt. Auth'y (CSURMA)
Catalina Island Medical Center
CenCal Health
Central Contra Costa Sanitary District
Central 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 Carmel by the Sea
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 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 Loma Linda
City of Madera
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 Pittsburg
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 Clara
City of Santa Clara Housing Auth'y
City of Santa Rosa
City of Solana Beach
City of South San Francisco
City of Stanton
City of Stockton
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
Governments (CVAG)
Colusa County
Del Norte County
Dublin San Ramon Services District
El Dorado County
Fairfield-Suisun Sewer District
Glenn County
Gold Coast Transit District
Golden State Risk Mgmt. Auth'y
(GSRMA)
Great Basin Unified Air Pollution

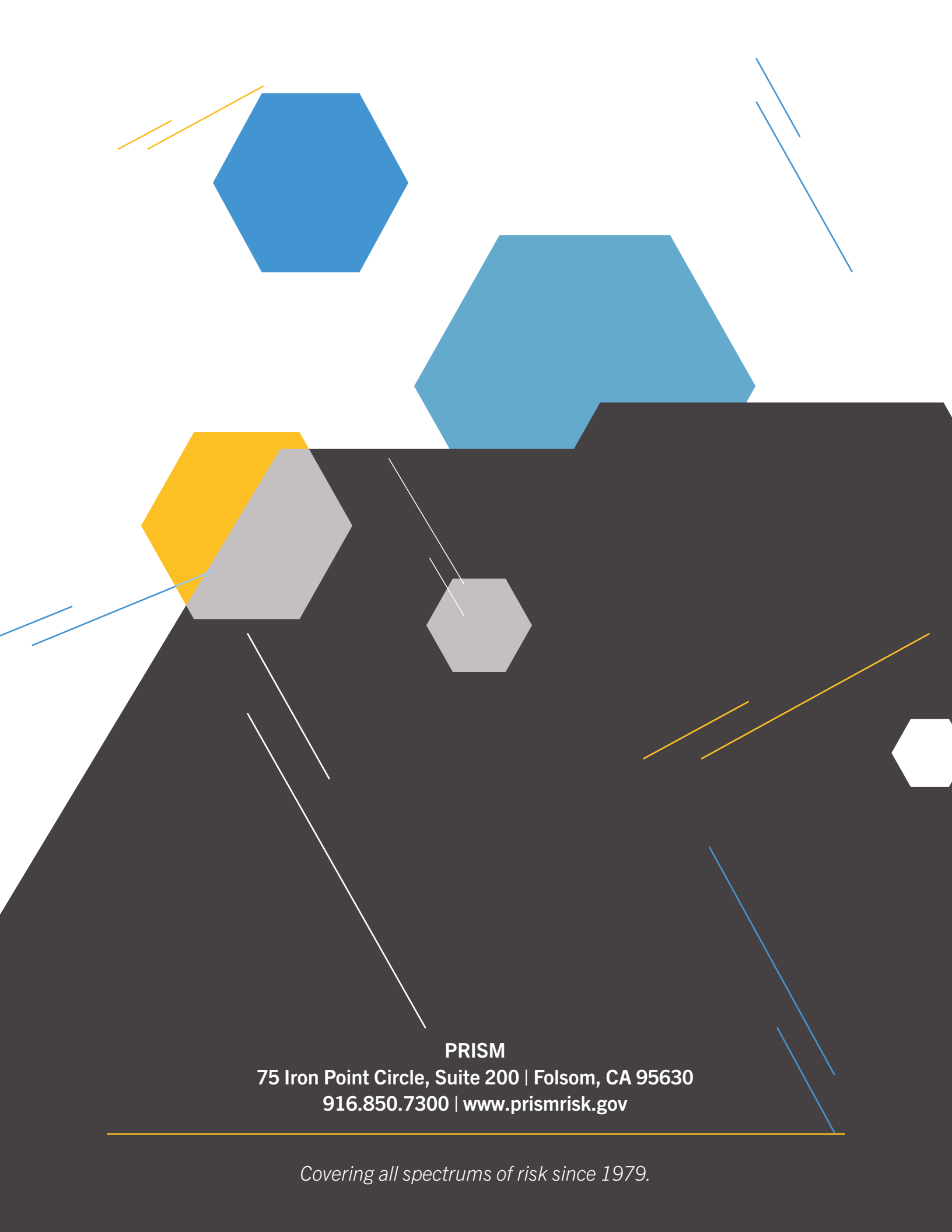
Control District
Humboldt County
Inland Empire Health Plan
Inland Empire Utilities Agency
Inyo County
Lake County
Lassen County
Mariposa County
Merced County
Merced Irrigation District
Mono County
Monterey County Housing Authority
Monterey Salinas Transit
Morongo Basin Transit Authority
Napa County
Napa Sanitation District
Northern California Power Agency
(NCPA)
OC Sanitation District
Office of Community Investment &
Infrastructure (OCII)
Orange County Transportation Auth'y
Otay Water District
Palo Verde Valley Health Care
District Hospital
Placer County
Placer County Superior Court
Placer County Water Agency
Pleasant Hill Recreation &
Park District
Plumas County
Port of Oakland
PRISM
Public Entity Risk Management
Authority (PERMA) Admin.
Regional Council of Rural Counties
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
Santa Barbara County
Santa Cruz County
Santa Cruz Metro Transit District
Shasta County
Sierra County
Siskiyou County

SLORTA JPA
Solano County
Sonoma Marin Area Rail Transit
Special District Risk Mgmt. Auth'y
(SDRMA)
Stanislaus County
Superior Court of California:

- County of Alameda
- 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 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 Yuba

Sutter County
Tehama County
Town of Yountville
Transportation Corridor Agencies
Trinity County
Tuolumne County
Turlock Irrigation District
Union Sanitary District
Yolo County
Yolo County Courts
Yuba County

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