



The Leader in Member-Directed Risk Management

Coverage programs designed to shield you from a broad range of risks: bodily injury, personal injury, property damage, public officials' errors and omissions, employment practices liability (EPL), and auto liability. We are here to help safeguard your entity from all potentially covered claims.

About Us

Since 1979, PRISM's goal has been to curate the best coverage programs at the lowest possible cost for our members. Public agencies reap the benefits gained through steadfast membership. Our long-standing relationships with insurance industry partners and carriers allow for programs that are crafted to be flexible, yet structurally sound, and afford members adaptability to changing insurance market conditions. Since our inception, nine major coverage programs have been established to address your property & casualty and employee benefits needs.

Our Programs

Our programs include: Workers' Compensation, Liability, Property, Medical Malpractice, and Employee Benefits, which are designed to be competitive, available, and equitable for all. These programs are crafted to complement your unique needs and this evolution continues today at a steady and controlled pace, just as it has done for the past 40+ years.

Why PRISM



Spread of Risk

Over \$1.4B in premiums, \$67B in payroll, \$94B in TIVs, and 1.56M in daily attendance



Diversified Risk

Members include 95% of CA Counties, 70% of CA Cities, Schools & Special Districts, 27 other JPAs, making up a collective of over 2,100 CA Public Agencies



Leverage

We use our economies of scale and long-standing relationships in the global reinsurance markets to procure cost-effective coverages and services



Optimized

Formed a captive insurance company in 2016 with contributions of over \$995 Million to optimize investment earnings and comingled risk

Our Captive

PRISM ARC (Affiliate Risk Captive) is a captive insurance company formed on July 1, 2016, by PRISM for the sole benefit of PRISM and its members. PRISM ARC is a pure captive, meaning it is 100% owned by PRISM and will only take on the risk of its parent organization. PRISM ARC insures coverage program specific corridor risks; conceptually, a 100% transfer of risk at certain layers, much as the coverage program would cede this risk to a reinsurer. The transfer of risk offers short term gains to the ceding program, and long term gains to PRISM and its members as a whole. PRISM ARC also enables the participation of out of state members to PRISM's benefits, coverages and services.

PRISM ARC is domiciled in Utah and regulated by the Utah Department of Insurance. PRISM ARC has assets of over \$656M and has created an additional \$13.7M in investment income since inception.

Participation in PRISM ARC provides access to nearly all PRISM coverage programs and services, including claims, risk control and risk management services. The list includes many services included in each participant's premium as well as access to numerous pre-negotiated discounted rates with local, regional and national service partners.



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