



CSURMA

A Guided Tour of How to Maximize Your PRISM Experience

Presenters

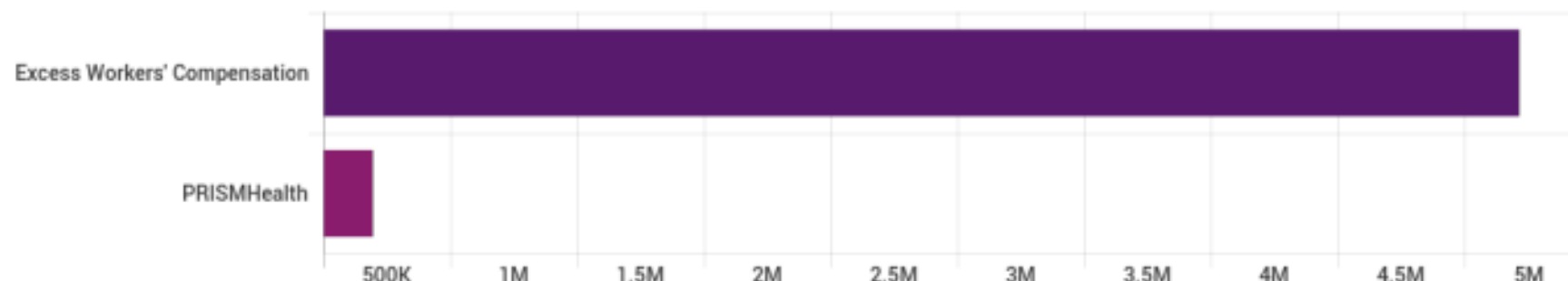


Member Savings - MAR

CSURMA Member Annual Report

Your savings with PRISM
in 2023/24

\$4,913,125

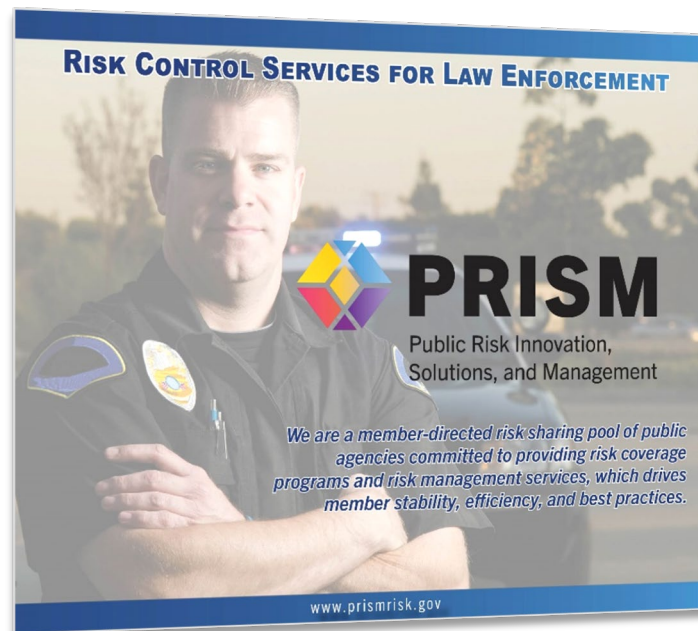


COVERAGE	PRISM PREMIUM	EST. STAND-ALONE PREMIUM	SAVINGS
Excess Workers' Compensation	\$26,732,623	\$31,450,145	\$4,717,522
PRISMHealth*	\$17,734,731	\$17,930,334	\$195,603
Total Savings	\$44,467,354	\$49,380,479	\$4,913,125

*Estimated savings are based on the pooled renewal and do not reflect any Claims Performance Rate Adjustments (CPRA) that may have been applicable.

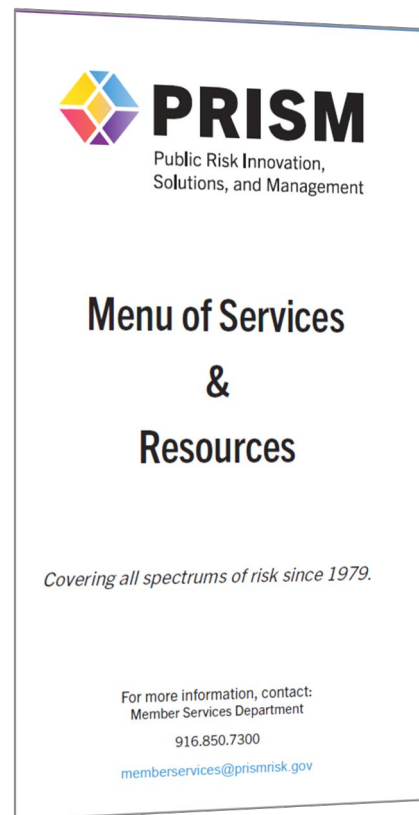
We want to be your #1 resource!

Take advantage of our quality services designed to support your needs and complement your efforts.



Resource – PRISM Menu of Services

For all your risk management needs



Risk Management

Actuarial Analysis Subsidy - An annual subsidy of up to \$2k helps offset the cost for members of the: EWC, GL1, GL2, & Med Mal 1 Programs. ●

Certificates of Insurance (COI) Management - An online system to obtain and record proper evidence of coverage. ◇

Crisis Incident Management (CIM) Services - Pre-and post-crisis services include: webinars, situation assessment, media consulting, communications and message management. CIM Policy will provide up to \$50k in services for an accepted claim for members of: EWC, GL1, GL2, Property & Med Mal. □

Education Member Services (for PRISM Education Members)
School Administrator's Guide to Preventing Sexual Abuse & Misconduct* Designed to assist with creating policies and procedures to ensure student safety against would-be sexual predators. ●
School Liability Handbook: Student Activities & Employment Issues* A comprehensive handbook including 5 modules (Table of Contents) created in coordination with Lozano Smith. ●
School Safety for the Industrial Arts* - This guide was created to assist public agencies in keeping students, faculty, support staff, and guests in their Industrial Arts classrooms safe. ●

Legal Advice & Consultation Services (for all PRISM members)
Labor Law/Employment Practices Services - Legal consultation provided by the Eyres Law Group on a variety of topics including: the interactive process, performance management, and reasonable accommodations. ●

Claims

GL - General Liability Members only:
WC - Workers' Compensation Members only

Catastrophic Claims Management (WC) - When a catastrophic claim occurs, services are available to allow members access to professionals whose expertise is managing the claim.

Claims Audits - Contracted independent auditors review claims in accordance to PRISM's Claims Standards, helping increase the handling performance for Medical Malpractice, General Liability, and Workers' Compensation members. ●

Claims Index Reporting - Members of the General Liability and Workers' Compensation programs have access to PRISM's contracted rates to cover all index reporting and inquiries. ●

Injury Reporting and Triage Services (WC) - Round the clock access to a first call/first reporting system that provides medical-needs triage at the time of injury, and assistance with completing first report documents. ◇ PWC ◇ EWC

Property Member Services

Pressure Vessel Inspection - Offered through Hartford Steam Boiler for Program members that purchase Boiler & Machinery Coverage. Inspections can be requested and scheduled by emailing Hartford Steam Boiler directly. ●

Property Program Grant - Up to \$25k/member, per year in matching financial assistance is available to address a property program exposure and is reviewed/approved by the Property Committee. Policy statement; FAQs and application. ●

Real Property Program Appraisal Services - Alliant Insurance will provide property appraisal services to members of the Property Program via an online portal called AlliantConnect. See Policy Statement Regarding Appraisal Services. □

Subrogation Recovery - McLarens will recover claims dollars from losses caused by the negligent act of a third-party. ◇

Investigative Services (WC)

Full-service investigation services include AOE/COE investigations, surveillance, field and background investigations, and SIU/fraud services. ◇

Managed Care Consulting (WC) - PRISM members receive preferential rates to optimize managed care programs through restructuring existing programs and, if needed or required, a competitive bid or RFP process. ◇

Medical Provider Network (MPN) (WC) - PRISM's proprietary MPN provides employer control over the injured worker's medical care throughout the life of the claim. ◇ PWC ◇ EWC

Medical Transportation & Language Services (WC) - Fully credentialed drivers and interpreters, proprietary referral management software, and a triple confirmation guarantee. ◇

Medicare Reporting - (WC & GL1-Deductible Buy-Down members only) Receive services for Medicare Reporting and Medicare Set-asides to help aid against the potential significant penalties assessed for failure to comply with the Medicare Secondary Payer Act. ◇

Rehabilitation Care (WC) - Sub-acute & post-acute rehabilitation services for people of all ages with medically complex injuries and illnesses. ◇

Return-to-Work Program (WC) - Pre-identified temporary work assignments help employers return employees to work, increasing employee satisfaction and decreasing claim costs. ◇ PWC ◇ EWC

Structured Settlements - PRISM works with various brokers specializing in resolving complicated Workers' Compensation and General Liability claims via annuities by providing expert assistance with structured settlements.

Subrogation Recovery (GL) - Recover claims dollars from losses caused by the negligent act of a third-party. ◇

Third Party Administrator (TPA) RFP Assistance - PRISM staff in both the Workers' Compensation and Liability Departments are available to help with drafting and reviewing a Request for Proposal, and interviewing. ●

Menu of Services & Resources

Covering all spectrums of risk since 1979.

For more information, contact:
Member Services Department
916.850.7300
memberservices@prismrisk.gov

SYMBOL/DEFINITION			
● Included	◇ Negotiated Rate	□ Hybrid Prices	

PRISM offers a wide array of coverage programs.
For a complete listing, check out our website below.

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SYMBOL/DEFINITION			
● Included	◇ Negotiated Rate	□ Hybrid Prices	○ Included in Claim

REV 4/24

www.prismrisk.gov 916.850.7300

Need assistance? Please reach out to:
memberservices@prismrisk.gov or 916.850.7300

Resource – PRISM Menu of Services

Training & Resources are available now at no extra cost

Consultation, Training & Resources

PRISM's experienced team of consultants are familiar with both the regulatory requirements put forth by Cal/OSHA and can assist with cost-efficient solutions for your risks, including specialist referrals.

Communication Resources - Valuable information to aid in making important risk management decisions for your organization. ●

Contracts & Insurance Requirements - Offered by Alliant Insurance Services in conjunction with the Insurance Requirements in Contracts (IRIC) Manual to assist members with questions related to insurance requirements for professional service providers, tenants, contractors, and vendor contracts. ●

EAGLE Awards - (Exemplary Achievement in Government Leadership and Enrichment) Awards Program recognizes members for excellence in risk management, promoting an atmosphere to encourage members to strive for excellence and innovation. ●

Enterprise Risk Consultants (ERC) - This vetted group of risk management consultants has gone through a comprehensive background check by PRISM and are available to assist with special assignments or staff transitions. ◇

Learning Management System (LMS) - An online LMS is available which allows members access to an extensive catalog of web based training sessions for risk management as well as everyday business needs. ●

Open Forums - A variety of roundtable - environment forums created for members to discuss and share experiences and solutions to issues facing public entities today. ●

- [PRISM Perspectives Podcast](#)
- [Risk Control Open Forum](#)

Risk Management Practitioner Certificate Program - A five-part series of trainings developed in partnership with CPS HR Consulting, specifically designed for risk management personnel, workers' compensation specialists, and HR staff responsible for practical, cost-effective risk management. ◇

Safety Management Certification - This five-part online series covers topics including: Accident Investigation for Supervisors, Safety and the Supervisor, Workers' Compensation for Supervisors, and more! (Click for [schedule](#)) ●

Toolbox - A compendium of resources developed specifically for members, and covers over 100+ areas of risk management, including: ●

- [Drug & Alcohol Clearinghouse Guide](#)
- [Employment Practices Manuals*](#)
- [Essential Job Duties* & Job Safety Analyses* Resources](#)
- [Occupational Safety & Health Guide*](#)
- [Risk Simplified Articles](#)
- [Road Maintenance](#)
- [Safety Talks: A Tailgate/ Toolbox Resource*](#)
- [Workplace Violence Prevention*](#)

Resource – Risk Control Menu

One of PRISM's most popular and valued services!



DENTAL	GENERAL LIABILITY	MEDICAL MALPRACTICE	OWNER CONTROLLED INSURANCE	PRISMHEALTH	PROPERTY	WORKERS' COMPENSATION
Staff Resources The below is a partial list of the custom services PRISM offers our members: Direct Consultation - Our experienced team of consultants are familiar with both the regulatory requirements put forth by Cal/OSHA and can assist with cost-efficient solutions for your risks, including specialist referrals. Services include • Policy/procedure Assistance • Loss Data Review/Analysis • Participation in Safety & Wellness Events Risk Control Open Forum - A roundtable environment for PRISM members who are responsible for risk control or health & safety. Join us for the local government entities or school districts and affiliates forum to explore solutions and safety issues. Subsidy Funds - Voluntary Risk Management Subsidy for PRISM members who participate in a major program. Funds can be used for any risk management expense (such as participation in any of the PRISM Partner Programs), other than payment of premiums.			Communication Resources Valuable information to aid in making important risk control and risk management decisions for your organization: • Blog • Coming Soon! • COVID-19 Resources • ELink • Education Connection • News • Message Board (must be logged in to PRISM website to access) • Risk Control Open Forum		Toolbox Resources (continued) Essential Job Duties* - Created to assist with return-to-work (RTW) programs, this classification specific document with over 40 specific examples will help doctors and claims administrators determine relevant work capacities and if injured employees are able to return to work. ● Job Safety Analyses* - Management and supervisors can use the findings of a job safety analysis to identify and prevent hazards in their workplaces. Access over 40 public agency classification job safety analyses in Excel format. ● Occupational Safety and Health Guide* This guide was created to help public agency staff better understand Occupational Safety and Health (OSH) and includes eight (8) core OSH elements reviewed in detail. Provides supportive examples on where focused action can make the most impact, helping to reduce risk and prevent employee injury. ● Risk Simplified - A series of informative documents developed by PRISM's Risk Control Department to assist with reducing losses and understand regulatory requirements. Provides best practices and guidance on topics including: playground safety, attractive nuisances, Cal/OSHA compliance, and more! ● Road Maintenance - Tools and resources for Road Design and Maintenance Best Practices and Geographic Information Systems (GIS). ● Safety Talks: A Tailgate/Toolbox Resource* - Over 300 topics to lead and plan your next safety meeting. Download the entire resource and share with those in your agency responsible for leading safety meetings. ● School Administrator's Guide to Preventing Sexual Abuse & Misconduct* Designed to assist PRISM school members with creating policies and procedures to ensure student safety against would-be sexual predators, covering topics such as: Hiring Best Practices, Staff/Student Boundary Policies, and How to Investigate a Title IX Complaint. ● School Liability Handbook: Student Activities & Employment Issues* This handbook was created in conjunction with Lozano Smith, a law firm specializing in school liability legal services. Consists of 5 modules: 1. School Activities and the Law, 2. Protecting and Supervising Students, 3. Additional Risk Management Concerns, 4. Employment Issues for School Districts, and 5. Form and Templates, all designed to help our Educational Members address liability concerns. ● School Safety for the Industrial Arts* - This guide was created to assist public agencies in keeping students, faculty, support staff, and guests in their Industrial Arts classrooms safe. It covers where hazards are typically found, potential hazards, and how best to protect people from these hazards. ● Workplace Violence Prevention (WPV)* - Describes WPV methods further, including establishing leadership commitment, how to perform an assessment of a current violence prevention program, ways to strengthen program elements, communicating the program to all affected employees, and including continuous improvement of the program to help ensure worker protection. ● *Password protected. Please contact PRISM Risk Control at riskcontrol@prismrisk.gov or 916.850.7300 for assistance.	
Training Resources Classroom/On-site Training - Instructor-led training programs on a variety of health and safety topics. Learning Management System (LMS) - PRISM has partnered with Vector Solutions (formerly TargetSolutions) to deliver an online learning management system (LMS) and provide access to an extensive catalog of web-based training sessions for risk management, as well as everyday general business needs. This innovative service gives members "anytime, anywhere" access to quality, cost-effective courses in a wide range of risk management topics, including: back injury prevention, employment practices for supervisors, fire			PRISMtv - Channels EPL and Liability - Training sessions that cover acts arising from the employment process, which include: reasonable accommodation, discrimination, sexual harassment prevention, and retaliation. ● Health and Benefits - Resources and training related to PRISM's Health and Benefits programs. ● Health and Safety - These sessions are designed to provide viewers with best practices, regulation guidance, news, and tools involving workplace health, safety and illness prevention topics. ● News and Administration - Specific webcasts focused on PRISM program topics such as renewals and coverages, as well as introductions to our various services. ● Podcasts - Did you miss a live PRISM Perspectives Podcast session? Check out the recorded session on this channel. ● Risk Management - Common public agency risk management issues are addressed in these webcasts, including a series on crisis incident management, cyber security and insurance requirements in contracts. ● Schools - Information and training programs that are most relevant to education members, including webcasts on preventing child sexual abuse, school liability concerns, and school security. ● Workers' Compensation - Programs designed to provide assistance for those managing workers' compensation, including new case law and supervisor responsibilities. ●		Toolbox Resources Drug and Alcohol Clearinghouse Guide - This guide was developed to assist PRISM members with the Drug and Alcohol Clearinghouse and to inform members of the reporting and query requirements once the Clearinghouse is in effect. ● Employment Practices Manuals* - Developed specifically for PRISM members by the Eyres Law Group, these manuals focus on California public agency employment matters by providing legal and policy guidelines, and customizable forms and checklists. ●	
INMATE MEDICAL LIFE & DISABILITY MASTER CRIME PERSONAL LINES POLLUTION VISION WATERCRAFT						

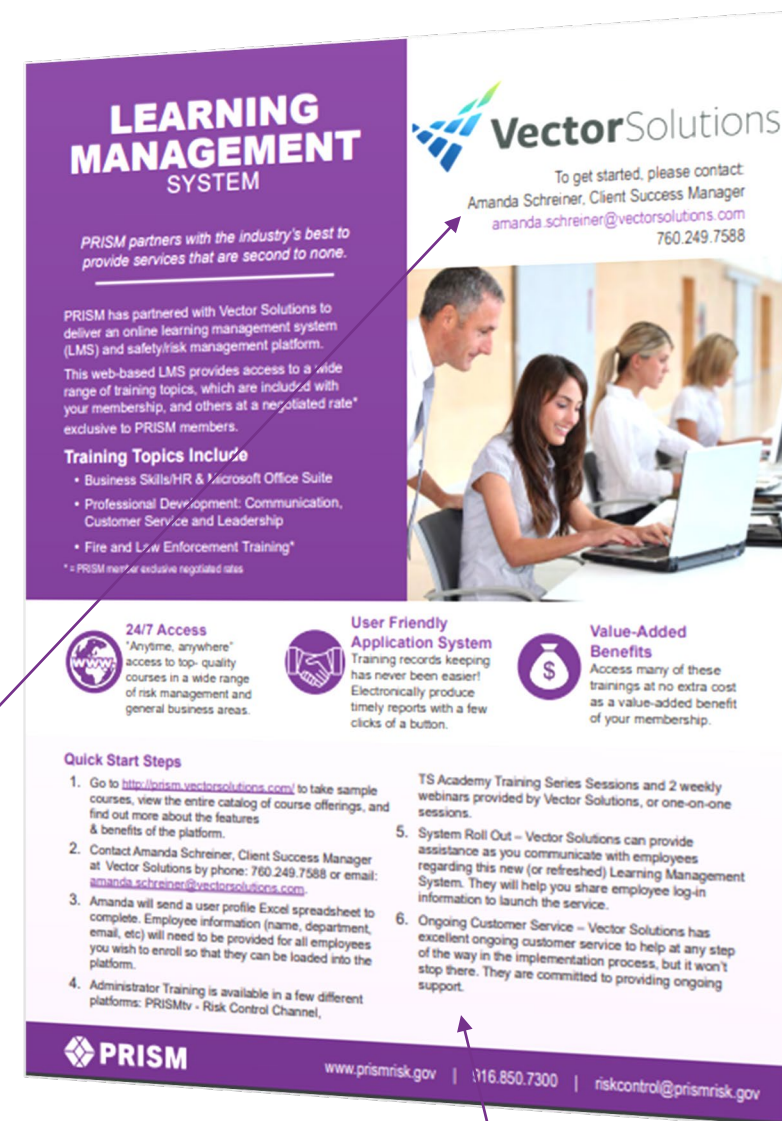
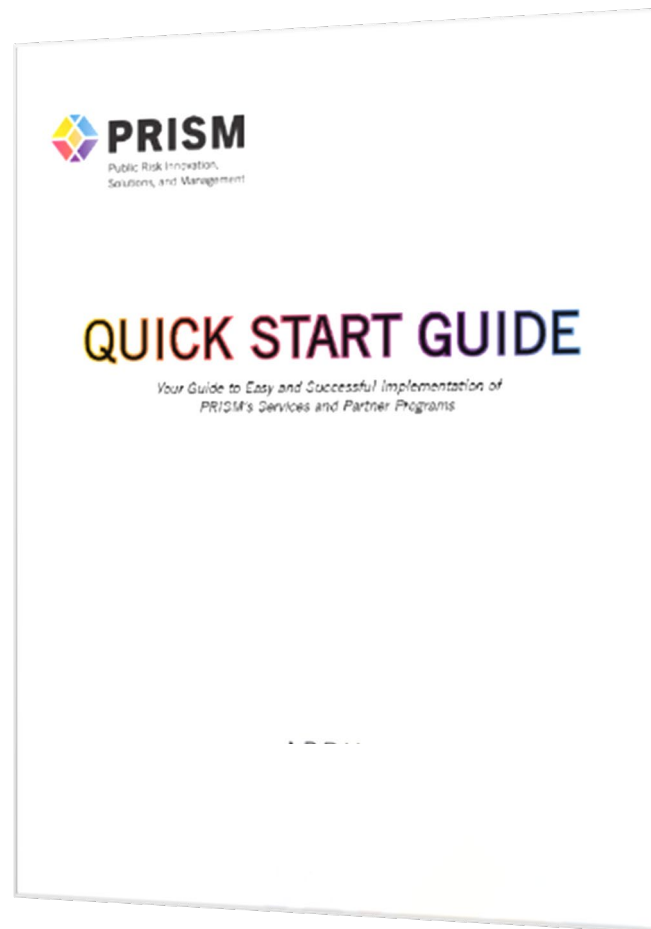
Direct Consultation - Our experienced team of consultants are familiar with both the regulatory requirements put forth by Cal/OSHA and can assist with cost-efficient solutions that will help control your identified risks. Specialist referrals are also available.

Services include

- Policy/procedure Assistance
- Loss Data Review/Analysis
- Participation in Safety & Wellness Events

Resource – QSG

Quick Start Guide

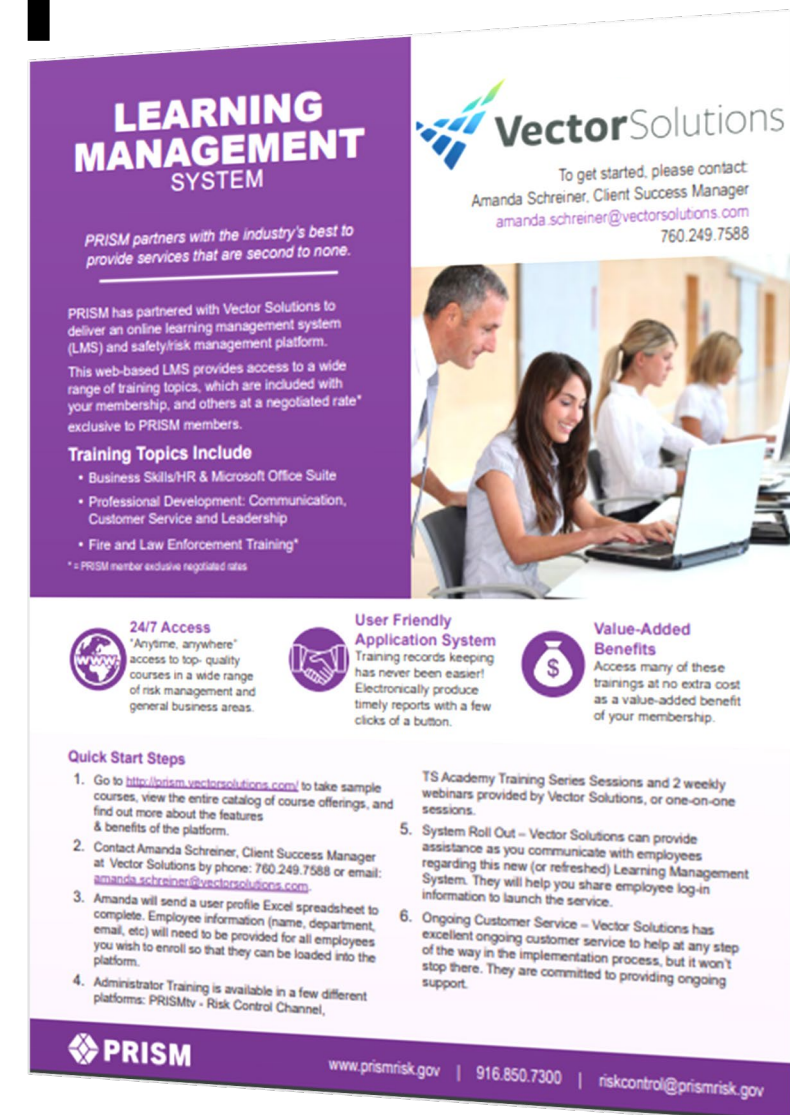


- Partner Program contact info
- Easy steps to start implementation

Resource – Learning Management System

Vector Solutions

- Online Training
- Safety & Risk Management Platform



LEARNING MANAGEMENT SYSTEM

PRISM partners with the industry's best to provide services that are second to none.

PRISM has partnered with Vector Solutions to deliver an online learning management system (LMS) and safety/risk management platform. This web-based LMS provides access to a wide range of training topics, which are included with your membership, and others at a negotiated rate* exclusive to PRISM members.

Training Topics Include

- Business Skills/HR & Microsoft Office Suite
- Professional Development: Communication, Customer Service and Leadership
- Fire and Law Enforcement Training*

* PRISM member exclusive negotiated rates

24/7 Access
"Anytime, anywhere" access to top-quality courses in a wide range of risk management and general business areas.

User Friendly Application System
Training records keeping has never been easier! Electronically produce timely reports with a few clicks of a button.

Value-Added Benefits
Access many of these trainings at no extra cost as a value-added benefit of your membership.

Quick Start Steps

1. Go to <http://prism.vectorsolutions.com/> to take sample courses, view the entire catalog of course offerings, and find out more about the features & benefits of the platform.
2. Contact Amanda Schreiner, Client Success Manager at Vector Solutions by phone: 760.249.7588 or email: amanda.schreiner@vectorsolutions.com.
3. Amanda will send a user profile Excel spreadsheet to complete. Employee information (name, department, email, etc) will need to be provided for all employees you wish to enroll so that they can be loaded into the platform.
4. Administrator Training is available in a few different platforms: PRISMtv - Risk Control Channel, TS Academy Training Series Sessions and 2 weekly webinars provided by Vector Solutions, or one-on-one sessions.
5. System Roll Out - Vector Solutions can provide assistance as you communicate with employees regarding this new (or refreshed) Learning Management System. They will help you share employee log-in information to launch the service.
6. Ongoing Customer Service - Vector Solutions has excellent ongoing customer service to help at any step of the way in the implementation process, but it won't stop there. They are committed to providing ongoing support.

PRISM
www.prismrisk.gov | 916.850.7300 | riskcontrol@prismrisk.gov

Resource – Employer Pull Notice (EPN)

Plexus Global

- Monitor Employee Driving Records
- Electronic Notification
- Easy to Use Platform
- And More...

EMPLOYER PULL NOTICE (EPN) PROGRAM

PRISM partners with the industry's best to provide services that are second to none.

Plexus Global has partnered with Embark Safety, a DMV approved EPN agent, so members can monitor employee driving records efficiently and securely.

Promote driver safety by receiving automated reports and email notifications.

Benefits Include

- Ability to manage drivers electronically.
- Assist agencies with California Vehicle Code compliance.
- Reduce administrative costs for your organization.

Table of Contents

Reports
Management reports available to help you quickly identify expirations and other risk-related driving activity.

Monitoring
Receive an electronic pull notice alert automatically, easing your administrative efforts.

Value Added Benefit
Access this service at no extra cost as a value-added benefit of your membership with PRISM.

Quick Start Steps

1. Determine if your agency already has an EPN Agent and/or a DMV requester code (information for your new account must match existing records with the DMV).
2. If you wish to enroll all employees, DMV Form INF 1101 Authorization for Release of Driver Record Information must be completed by each non-mandated driver.
3. Complete the Embark Safety Agreement and Enrollment Form, User List, and 'Section 1' of DMV Form INF 2110 EPN Program Agent Authorization provided by Plexus.
4. If you have a current EPN Agent, you will need to formally terminate the service. This letter should be on company letterhead, dated, and signed. The current agent must acknowledge receipt of this letter with the DMV before they will assign your agency to a new agent.
5. Plexus will set up user accounts, ensure drivers have been added correctly, and provide system training for the Embark Safety Connect Platform.

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Resource – Legal Advice

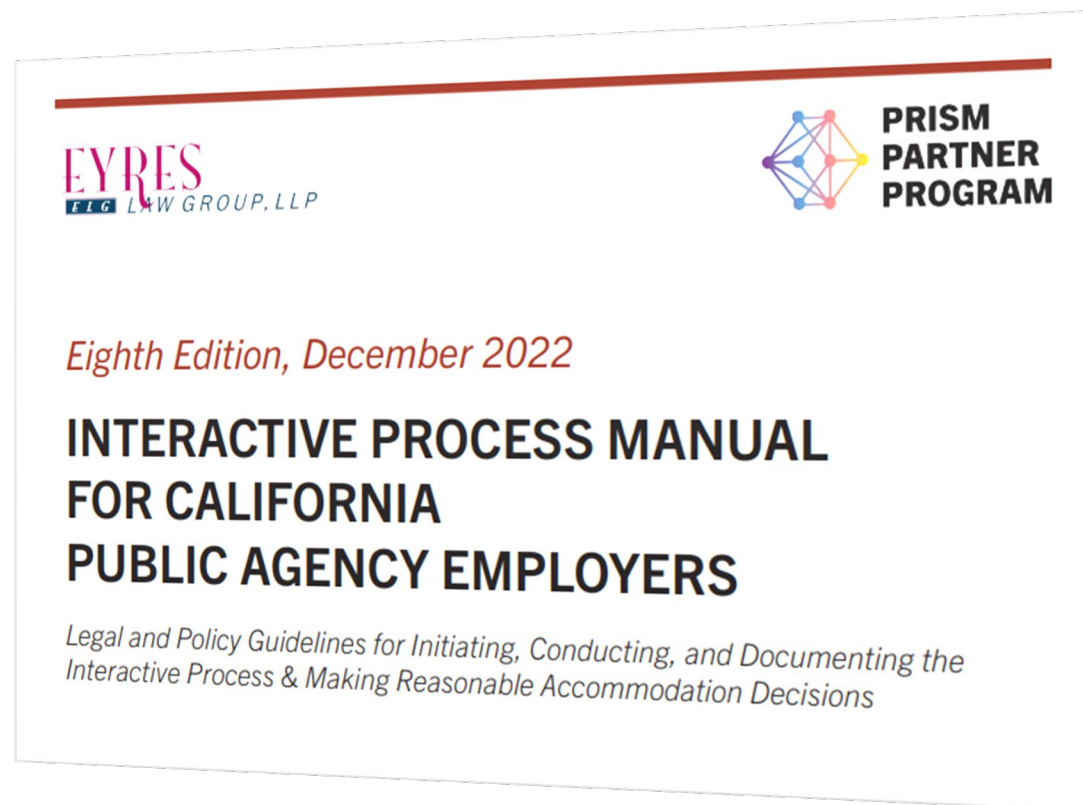
EPL & Risk Management/Litigated Matters

These services are not intended to replace your counsel, but to supplement.

- [Labor Law/Employment Practices Services](#) – Patricia “Patti” Eyres
 - Patti’s Email: peyres@eyreslaw.com
 - Patti’s Phone: 602-448-4051
- [Risk Management Legal Advice](#) – Steve Underwood (can help review contracts from legal perspective)
 - Steve’s Email: publicentity.law@gmail.com
 - Steve’s Phone: 805-705-6195

Resource – EPL Manuals

Employment Practice Liability Manuals



Need further assistance?

Happy to help!

+ **Scarlett Sadler**

PRISM Sr. Risk Control Specialist

916.850.7300

ssadler@prismrisk.gov



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