

Risk Management Trust Board

Virtual Meeting

Wednesday, January 26, 2022

5:00 p.m.

Members of the Board will attend virtually.

Ways to connect:

1. On your computer/tablet (*Recommended*)
 - a. Click on this [Cisco Webex Event Address for attendees](#).
 - b. Enter "RMTB" in the prompt "enter the meeting password".
2. On your phone - Dial in at 408-418-9388, Event number is 2492 900 4548

Due to health and safety concerns pertaining to Coronavirus (COVID-19), this meeting will be held virtually through Cisco WebEx Events. Written comments regarding agenda items may be submitted via email to alex_chin@tempe.gov no later than 5:00 p.m. on Monday, January 24, 2022.

AGENDA

1. Call to Order
2. Approval of the June 9, 2021 Board Meeting Minutes
3. Risk Management Trust Board - 2021 Annual Claims Trends Report
4. Introductions to Alliant
 - Initial Market Status Update
 - Traditional Excess Insurance
 - Pooling Option
 - Proprietary Programs

5. Board Member & Staff Announcements

Board members and staff may make announcements regarding current events that are not listed on the agenda. No discussion or legal action will be taken regarding these announcements.

6. Public Appearances

The Risk Management Trust Board welcomes public comment. According to the Arizona Open Meeting Law, the Board may only discuss matters listed on its meeting agendas. Matters brought-up by the public under public appearances that are not listed on the meeting agenda cannot be discussed by the Board. A three-minute time limit per person will be in effect.

The City of Tempe endeavors to make all public meetings accessible to persons with disabilities. Special assistance is available at public meetings for sight and/or hearing-impaired persons. To request an accommodation, please contact the City Clerk's Office within 72 hours' advance notice to ensure availability at 480-350-4311 (voice) or 7-1-1 (relay users) or at clerk@tempe.gov .

Minutes

Risk Management Trust Board

June 9, 2021

Minutes of the Risk Management Trust Board meeting held virtually via Cisco Webex on June 9, 2021 at 5:00 p.m.

Board Members Present:

Robin Arredondo-Savage
Heather Bilodeau
Bill Goodman
Jerry Hart
Ken Jones

Board Members Absent:

None

City Staff Present:

Tom Duensing, Deputy Internal Services Director-Finance
Chris Hansen, Risk Manager
Nichole Martinez, Workers' Compensation Program Specialist
Susan Buck, Executive Assistant

Guests Present:

Chuck Halsey, Willis Towers Watson
Sharla Kissel, Willis Towers Watson
Kristina Meier, Willis Towers Watson
Ben Merris, CRC Group

Agenda Item 1 – Call to Order:

Chair Ken Jones called the meeting to order at 5:00 p.m.

Agenda Item 2 – Approval of Board Meeting Minutes:

Motion by Robin Arredondo-Savage to approve the May 24, 2021 Board meeting minutes; second by Jerry Hart. Motion passed on a voice vote 5-0.

Ayes: Chair Jones, Boardmembers Arredondo-Savage, Bilodeau, Goodman and Hart

Nays: None

Absent: None

Agenda Item 3 – FY21-22 Insurance Renewal Program Update:

Chair Ken Jones stated the Board needs to make a recommendation to City Council, which is typically in the form of a "not to exceed" amount, which will allow staff to formalize the contract after Council gives approval to proceed. Deputy Internal Services Director-Finance Tom Duensing stated that at the May 24, 2021 meeting, the Board came to consensus on auto and Workers' Compensation coverage. However, additional information was requested on general liability.

Mr. Duensing presented an overview of general liability claims from 2011 to 2021 (year to date), including the number of claims, the departments that the majority of claims were from, and the dollar amounts paid on the claims based on the fiscal year they were incurred. Mr. Duensing noted that claims from Water and Solid Waste are more numerous and generally smaller in cost, while claims from the Police Department, HURF, Community Services and Community Development tend to be fewer in number, but higher in cost. Mr. Duensing stated that this information helps spotlight the departments that staff needs to reach out to in order to try to reduce the number claims.

Mr. Duensing and Sharla Kissel of Willis Towers Watson (WTW) provided definitions of some terms that pertain to general liability coverage. Mr. Duensing stated that external factors driving the quotes are law enforcement scrutiny and larger settlements; internal factors include loss history and outstanding claims. Mr. Duensing noted that staff will also be presenting some benchmark information.

Ben Merris of CRC Group introduced himself and provided an overview of factors impacting the current insurance market for public entities. Mr. Merris noted that benchmarking with entities in other states can be difficult because state laws vary; benchmarking with entities in Arizona will provide a better picture. Mr. Merris stated that market pricing has gone up significantly in the past 24 months. Entities with a hole in insurance coverage that need to find a new carrier to complete coverage, along with large losses, are driving the price increases across the country. Mr. Merris noted that Tempe has a cutback in limit from our existing primary carrier, as well as an absence of limit from our next two excess carriers, which means Tempe will basically be rebuilding the insurance from the ground up. When benchmarking with other entities, Tempe should avoid comparing to other entities that aren't going through the same situation. Mr. Merris stated the main drivers of the increased costs for Tempe are having to increase capacity and looking for that capacity from markets that are looking at social inflation, increased law enforcement scrutiny, higher jury awards and higher settlements.

Chair Jones stated that when the Board submits a renewal recommendation to City Council, it should include the criteria used by insurers to evaluate Tempe's liability and the benchmarks of Arizona cities similar to Tempe and what they paid. Chair Jones noted that it is important to provide City Council with trend information, so they can use that information to make good policy decisions, including whether to settle claims and whether to pay increased premiums. Mr. Merris responded that in addition to subjective benchmarking, CRC and WTW can help provide contextual information pertaining to the market. Chair Jones stated that benchmarking information can also be used to make sure the Tempe is getting the best rate possible. Boardmember Robin Arredondo-Savage concurred, stated that it would be very helpful to have information in the policy-maker process to discuss the way Tempe settles claims and what impact that has on premiums.

Mr. Duensing questioned whether Tempe is disproportionately high on the number of claims and/or the number of claims it settles. Mr. Merris responded that for insurers looking at loss history, Tempe has not had claims in excess of their self-insured retention (SIR), which is good. Mr. Merris noted that every city is different in how they approach claims and what they will settle. Mr. Merris stated that right now, carriers are focused on law enforcement claims, specifically the number of claims relative to other municipalities, the experience of those claims, and how many total open claims there are; the open claims will drive external factors such as social inflation and nuclear verdicts.

Chair Jones stated that open claims information is good for City Council to have, noting that it would be beneficial for Risk Management and the City Attorney's Office to present information to City Council about the City's settlement process.

Risk Manager Chris Hansen provided an overview of information he gathered from City of Chandler, City of Scottsdale and City of Phoenix. The City of Chandler has not received final numbers yet, but their SIR and total tower numbers are going up significantly; the City of Scottsdale was already paying a significant premium, but only expect a small increase this year on total coverage, with their SIR *decreasing*; and the City of Phoenix has not received final numbers yet; but are considering increasing their SIR and anticipate significant premium increases. Chair Jones requested that this information be submitted in the memo to City Council; due to the short time frame to process the annual renewal, staff will be going to council and June 24, 2021 and also explaining the situation in Executive Session the same night.

Mr. Merris stated that it would be good information to understand which of the cities discussed may have already seen the premium increase last year as opposed to this year, such as City of Scottsdale. The increase is not hitting everyone at the same time.

The Board generally discussed when premium payments are due and whether premiums are prorated if coverage is cancelled.

Mr. Duensing provided a comparison of current general liability coverage and three quote options for Board consideration. Staff recommended Option 2, with \$2 million general liability SIR, \$5 million dollar SIR for Law Enforcement Liability (LEL) and Auto Liability (AL), followed by a primary layer of \$5 million, then an additional City SIR of \$5 million for LEL, then a \$25 million excess coverage layer, with total premium of \$1,775,284.00 for the year. Mr. Duensing stated in reviewing claims history, the City only pierced the SIR once, for a claim in Fiscal Year 2006-2007 (when the SIR was \$2 million).

The Board generally discussed the options presented and the potential impact on the general fund and the SIR reserve. Boardmember Arredondo-Savage noted that it would be good to include information about the general fund SIR reserve amount as part of the recommendation to Council. Boardmember Jerry Hart inquired why the SIR for AL was raised. Kristina Meier of WTW stated the increase was driven by claims experience and a general auto liability increase across the board when there is a police force insured under the program. Mr. Merris noticed that one of Tempe's open claims is a Police chase, which impacts the AL.

Board consensus was to recommend Option 2. Mr. Duensing stated that based on the total of the options being recommended by the Board, staff would like to take this to City Council for consideration at the June 24, 2021 meeting as an "amount not to exceed" \$2.78 million. Mr. Duensing stated that is approximately a \$1.1 million increase over the current budgeted amount and if approved, would require going back to City Council on to request a budgetary transfer to cover the increased premium amounts. Chair Jones provided an overview of the budget transfer and noted that both items could go to Council at the same time as long as it was noted that the budget transfer was contingent upon Council approval of the premium amounts. Mr. Duensing clarified that he would use an "amount not to exceed" of \$2.8 million.

Agenda Item 5 - Board Member and Staff Announcements

There were no announcements.

Agenda Item 6 – Public Appearances

There were no public appearances.

Chair Jones inquired if the Board would be going back to a quarterly meeting schedule. Mr. Duensing stated that the next meeting would be sometime in the fall. Chair Jones adjourned the meeting at 6:02 p.m.

Minutes prepared by: Susan Buck

Minutes reviewed by: Chris Hansen and Tom Duensing

Date: January 26, 2022

To: Risk Management Trust Board

From: Chris Hansen, Risk Manager – Financial Service Department

Subject: Annual Claim Trends Report

Background

City Code, Section 2-505(b), states that the duties of the Risk Management Trust Board include submitting “an annual report to the City Council through the City Manager relating to the status of the trust fund and making other recommendations that the board deems necessary and appropriate.”

Analysis

Attached is a draft Annual Claims Trends Report, with information through December 31, 2021, which provides an overview of the Risk Management and Workers’ Compensation Funds, provides trend information, and summarizes the funds status or amounts available for future unforeseen expenditures.

Staff is seeking feedback from the RMTB and approval of the draft Annual Claims Trends Report, with any noted changes. This report would then be included in a future City Manager’s Friday Information Packet distributed to the City Council.

Date: January 26, 2022
To: Mayor & City Council
From: Chris Hansen, Risk Manager
Through: Risk Management Trust Board
Subject: Risk Management Trust Board - Annual Claim Trends Report

Background

City Code, Section 2-505(b) requires the Risk Management Trust Board (RMTB) to “submit an annual report to the City Council through the City Manager relating to the status of the trust fund and making other recommendations as the Board deems necessary.” This report fulfills this requirement and was reviewed by the Risk Management Trust Board on January 26, 2022.

The Risk Management Trust Board is established through Article VII, Division I of the Tempe City Code. This section establishes the Risk Management Trust Fund, which provides “for the payment of benefits, losses and claims as set forth in A.R.S. § 11-981(A) which shall include legal defense costs, administrative costs, claims adjusting costs, losses (including those related to workers' compensation, personal injury or property damage), reserves for anticipated losses and lawsuits, insurance costs (including premiums), external audit and other expenses related to the operation of the city's self-insurance program.”

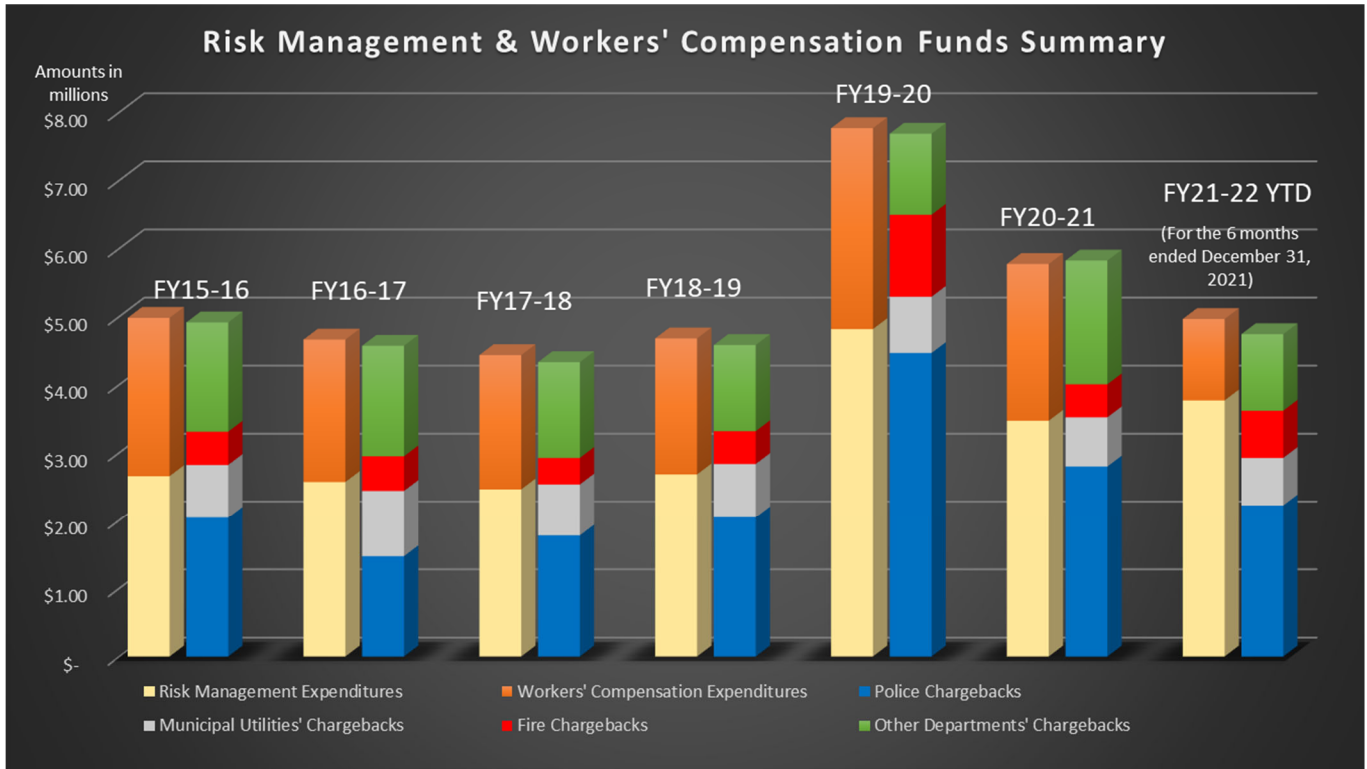
Currently, two operational funds are established to account for the Risk Management Program activities: 1) the Risk Management Fund and 2) the Workers’ Compensation Fund. Each program is considered self-insured with excess insurance, which provides a level of City protection for large or unexpected trends in claims.

- The **Risk Management Fund** accounts for general, automobile, and property liability self-insurance program costs. Actual claims costs are directly allocated to each City department. Administrative-types costs such as premiums, safety program costs, legal defense costs, administrative costs, etc. are allocated based on historical claims history by each department. Therefore, at the end of any fiscal year, all Risk Management Fund expenses are funded through departmental “chargebacks” to the appropriate department/fund, and departments’ budgets are increased accordingly. These department chargebacks are considered revenue to the Risk Management Fund.
- The **Workers’ Compensation Fund** accounts for costs associated with medical and wage benefits for City staff injured at work or who become ill due to a work-related cause. Actual workers’ compensation claims cost, such as medical expenses, wage benefits, and legal expenses, are directly allocated to each City department. Any additional administrative-type costs or revenues, such as premiums, administrative costs, reimbursements, etc., are allocated based on historical claims

history by each department. Therefore, like the risk management charges, all costs incurred are funded through departmental “chargebacks” to the appropriate department/fund, other than interest earnings, which remain in the fund. These department chargebacks are considered revenue to the Workers’ Compensation fund.

Program Summary

The chart below summarizes the total Risk Management Fund and Workers’ Compensation Fund expenditures (claims, excess insurance premiums, and program administration) and the departmental chargebacks (contributions or revenues to the funds) based on the expenditures incurred. Please note that program earnings somewhat offset the chargebacks to departments.



Fund Activity

The table below summarizes program expenditures for the past six fiscal years and the fiscal year-to-date expenditures through December 31st, the first six months of FY21-22. For the most recent completed fiscal year, FY20-21, **Total Risk Management Program** expenditures for risk management and workers’ compensation activities totaled \$5.8 million, a decrease of \$2.0 million from the prior year. Generally, Risk Management Claim Expenditures have remained between \$1.0 and \$1.5 million per year; however, FY19-20 Risk Management Claim Expenditures totaled \$3.1 million due primarily to a \$2.0 settlement agreement with Sandra Gonzalez and Juan Antonio Arce approved by Council June 25, 2020. The current year-to-date expenditures for the six months ending November 30, 2020, totaled \$681,000.

Workers’ Compensation expenditures totaled \$1.9 million in FY20-21, a decrease of \$700,000 from the prior year. The increase in FY19-20 can be attributed to a cancer presumption claim from FY18-19 and a low back claim from FY94-95, both allocated back to the Fire Department. These two claims, coupled with an increase in the severity of claims arising out of the Police Department, directly contributed to an overall increase in the medical and indemnity costs. The current FY20-21 year-to-date expenditures through November 30, 2020, total \$0.9 million.

In the current fiscal year, FY21-22, the \$2.9 million represents a \$1.5 million increase in total premiums from the prior year. The significant increases are due primarily to increased costs of General Liability excess insurance coverage of \$1.3 million because of instability in the current insurance markets. Other Valley cities are also experiencing significant increases. The Risk Management Trust Board is taking a proactive approach to evaluating the City's excess insurance program through its insurance broker to ensure insurance premiums are balanced with the types of coverage necessary in the City. It should be noted that two Risk Management settlements, totaling \$1.275 million, were approved by Council on January 13, 2022. These were not included in the FY21-22 year-to-date Risk Management Claim Expenditures.

**City of Tempe
Risk Management Program Expenditure & Revenue Analysis**

	Actual						Budget	FY21-22	
	FY15-16	FY16-17	FY17-18	FY18-19	FY19-20	FY20-21		YTD Actual *	% Budget
Risk Management Program Expenditures									
Risk Management Claim Expenditures	1,063,191	1,009,931	1,012,568	1,230,605	3,141,911	1,547,837	1,343,000	680,591	51%
Workers' Compensation Expenditures	1,957,313	1,788,966	1,698,351	1,688,274	2,618,811	1,931,224	1,400,000	887,714	63%
Total Direct Program Expenditures	3,020,505	2,798,897	2,710,918	2,918,879	5,760,722	3,479,062	2,743,000	1,568,305	57%
Risk Management Insurance Premiums	779,242	716,673	688,565	741,680	872,525	1,028,679	2,442,000	2,584,534	106%
Workers' Compensation Insurance Premiums	303,991	246,198	245,968	257,660	267,712	304,245	498,000	291,683	59%
Total Premiums	1,083,233	962,870	934,533	999,340	1,140,237	1,332,925	2,940,000	2,876,217	98%
Admin & Med Phys Exams	876,428	900,219	788,684	760,938	864,770	959,427	1,007,110	519,138	52%
Total Risk Management Program	4,980,166	4,661,987	4,434,135	4,679,156	7,765,729	5,771,413	6,690,110	4,963,660	74%

* Actual FY21-22 data represents six months of activity.

The table below summarizes departmental chargebacks to the respective departments. Program chargebacks are considered revenue for the Risk Management Program. Actual chargebacks differ somewhat offset from Risk Management Program expenditures due to certain program revenues. Activity for the previous six fiscal years and the first six months of the current fiscal year are summarized in the following table.

**City of Tempe
Departmental Chargebacks/Revenue**

	Actual						Budget	FY21-22	
	FY15-16	FY16-17	FY17-18	FY18-19	FY19-20	FY20-21		YTD Actual *	% Budget
Departmental Chargebacks/Revenue									
Police	2,038,588	1,469,996	1,775,555	2,044,655	4,464,372	2,796,644	3,408,670	2,221,615	65%
Municipal Utilities	780,765	966,791	756,891	788,568	825,419	722,567	778,293	700,889	90%
Fire	489,534	510,434	391,452	482,869	1,205,307	485,609	1,348,741	694,349	51%
Community Development	259,535	585,238	476,490	475,543	491,611	608,560	694,168	516,982	74%
Community Services	600,477	365,453	251,568	332,138	262,346	204,895	417,005	203,528	49%
Engineering & Transportation	539,556	511,785	419,859	101,117	213,018	481,730	296,112	271,550	92%
Human Services	129,400	1,606	58,101	53,332	49,247	114,064	58,484	46,246	79%
Internal Services	19,522	87,673	97,330	41,484	112,406	99,788	-	-	0%
Financial Services	-	-	-	-	-	-	91,546	14,330	16%
Information Technology	-	-	-	-	-	-	-	-	0%
Other	56,063	72,175	102,303	261,945	61,408	308,085	53,117	85,740	161%
Total	4,913,439	4,571,150	4,329,549	4,581,650	7,685,134	5,821,942	7,146,136	4,755,229	67%

* Actual FY21-22 data represents six months of activity.

Overall, 60.6% of FY20-21 charges are in the Police and Municipal Utilities departments, the most current fiscal year completed. The charges to the Police Department are related to workers' compensation claims, general liability claims, and automobile liability claims. Charges to the Municipal Utilities Department are primarily associated with general liability and automotive liability.

For the FY21-22 year-to-date expenditures through December 31, 2021 (50% of the year), the total amount expended is 67% of the total budget. The amount is due primarily to the annual insurance premiums being allocated in the first six months.

Monthly, staff roundtables current workers' compensation claims with the Police Department to reduce indemnity costs, discuss potential issues, and address overall claim resolution. A focus for Risk Management staff has also been on the continuing mitigation of employee COVID exposure and infection through the implementation of policies and procedures. Risk Management also continues to serve as a resource for departments to manage the effects of the pandemic.

Status of the Funds

As of June 30, 2021, the **Risk Management Fund** had approximately \$5.2 million in cash with approximately \$3.0 million in liabilities, which mostly represents estimated future claim payouts. The remaining \$1.2 million is available for future, unidentified risk management claims.

As of June 30, 2021, the **Workers' Compensation Fund** had approximately \$4.8 million in cash with approximately \$4.5 million in liabilities, which like the Risk Management Fund, represents estimated future workers' compensation claims. The remaining \$300,000 is available for future, unidentified workers' compensation claims.

Finally, in addition to the \$1.2 million available in the Risk Management Fund and the \$300,000 in the Workers' Compensation Fund, there is an additional \$6.8 million "assigned" in the General Fund. These funds represent an amount that could be used for unforeseen claims or absorb increasing claims costs. The City can only utilize this funding through formal City Council approval.



City of Tempe

Insurance Market Update & Factors Impacting the Market

January 26, 2022

Presented by:

Shawn Kraatz, First Vice President

Pamela Dominguez, Vice President



Agenda and Objectives

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- Alliant Introductions
- Corporate Overview & Experience with Cities
- State of the Insurance Market
- Current Insurance Schedule
- Defined Marketing Plan
- Market Approach 2022-23
- Questions

Shawn Kraatz



Shawn Kraatz

First Vice President, Public Entity Group

Shawn joined the Alliant Insurance Services team in 2000. Shawn brings nearly 20 years of company, MGA, and retail brokerage experience. Shawn is an all lines property and casualty broker with core focus on public entity risks. Shawn has been able to utilize his varying background of carrier and retail experience to develop a variety of public entity specific programs and standalone placements for some of the country's largest entities. Shawn has been an active member with the National Association of State Retirement Administrators (NASRA), State Association of Counties Retirement Systems (SACRS), and one of several brokers who administer the largest public entity pool in the U.S., PRISM.

Shawn has been extensively involved with pension systems for nearly a decade. He developed the first national fiduciary liability program designed for public pension systems. It has been supported by the National Association of State Retirement Administrators (NASRA) and has over 75 public pension systems participating. Shawn has worked with some of the largest pension systems in the country in addition to working with many other state, county, and city plans across the country. Shawn is an active speaker on various panels with associations such as NASRA, NCTR, SCTR, and PARMA. Shawn is also the broker for six California counties and 12 California cities and districts.

Shawn is licensed by the California Department of Insurance as a Fire and Casualty Broker-Agent and has completed 100+ hours of continuing education. He holds licenses in ten other states. In addition, he has done course study work in both the CPCU and ARM.

When away from his duties at Alliant, Shawn enjoys spending time/traveling with his family, playing basketball, surfing, playing guitar, and coaching youth sports.

Pamela Dominguez



Pamela L. Dominguez

Vice President, Public Entity Group

Pamela joined the Alliant Insurance Services team in 2010. Pamela works with Alliant public entity clients, utilizing her knowledge and understanding of their unique risk and insurance needs to optimize risk management and brokering solutions. Pamela offers a wide breadth of expertise including the development, implementation, and management of self-insured excess property and casualty insurance, workers' compensation and student accident insurance programs.

Pamela has been in the insurance industry for over thirty-five years. Prior to joining Alliant, Pamela worked at a global international insurance carrier as the Manager of the Public Entity Claims Division. She has thirty years of insurance claims administration experience managing/servicing large private/public sector accounts. Pamela has over thirty years of experience working with organization executives and managers on claims reduction strategies, cost containment development and bottom-line cost reduction strategies for workers' compensation and liability claims programs. She is a specialist in self-insured programs for public sector clients with specific experience servicing municipalities and public schools' clients in the areas of Workers' Compensation, Liability, Property, Cyber Liability, Student Accident, Medical Management and Cost Containment services.

Pamela is an active member and presenter with local AZ PRIMA, PRIMA and CAJPA. She has her State of California Self-Insurance Plans License since 1990. She is a Licensed Property and Casualty insurance broker in Arizona and multiple states across the country. Pamela is currently working on securing her Associate in Risk Management (ARM) Designation.

When away from her duties at Alliant, Pamela enjoys spending time with her family, coaching women's fitness groups, hiking, playing golf and competing in international marital arts tournaments.

Diana Burke



Diana Burke

Associate Vice President, Public Entity Group

Diana joined the Alliant Insurance Services team in 2018 as an Account Executive in the Public Entity Group. She is the daily servicing contact for clients and works closely with producers, underwriters and wholesale brokers to coordinate the renewal process and respond to midterm insurance requests.

Diana has over fifteen years of comprehensive experience in the insurance industry including contract and coverage review, marketing new and renewal programs, preparing allocations and proposals. Prior to joining Alliant Diana specialized in large and complex commercial programs with international exposure and previously worked as a claims adjuster handling personal lines auto and property claims.

EDUCATION, PROFESSIONAL, AND PERSONAL INTERESTS:

Licensed Arizona Property and Casualty Insurance Broker.

Certified Insurance Counselor (CIC) and Certified Insurance Service Representative (CISR) Designations

Bachelor of Arts in Psychology from Arizona State University

Outside of Alliant Diana enjoys cooking, spending time with friends, and playing with her Standard Poodle Audrey.

The Alliant Story

Premier Specialty Broker



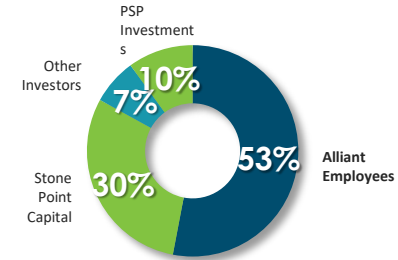
8,700+
Employees



4th Largest US P&C Broker
10th Largest Global Broker



\$23 Billion
Premium Volume



53%
Employee Owned

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Public Entity Experience & Expertise



225+

Professionals with Exclusive Focus on Public Entities



40+

Years Serving the Public Entity Community



10,000+

Public Entity Clients



30%

of all States



70%

of all Public Entity Pools



35%

of all Higher Education Entities



20+

Years – Average Experience of Public Entity Team



Unmatched Global Market Relationships



Exceptional Service Delivered by Dedicated Service Team = 98% Client Retention



Dedicated Claims, Placement and Risk Control Staff Embedded in the Team



Market Leading Analytic Tools to Drive Decisions



Highly Active and Supportive with Industry Associations: STRIMA, PRIMA, URMIA, AGRIP and etc.

Alliant Relevant Experience



We are in unprecedented times...

We are in the midst of a pandemic that turned our lives upside down

Public trust has eroded

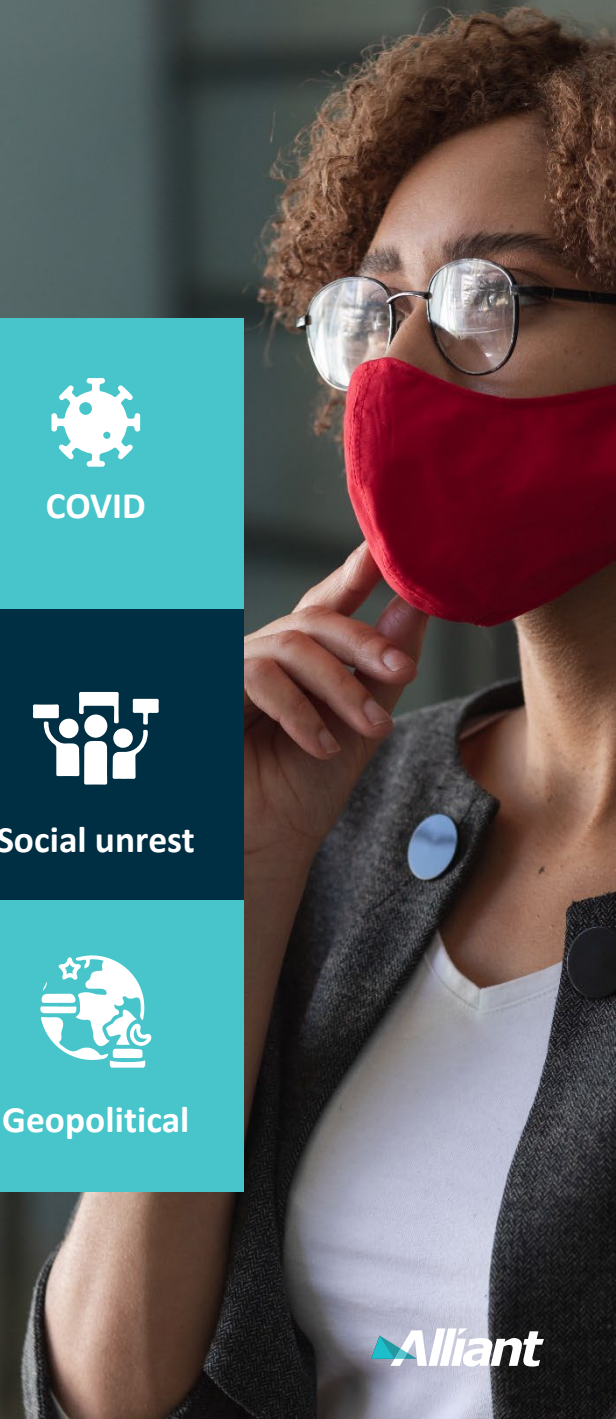
Community trust in law enforcement at historic lows

Social injustice has caused much angst among citizens and brought about protests pitting groups against each other

The trajectory of social inflation continues to rise steeply

Cyber breaches are impacting every sector

Natural catastrophes are now systemic




Market Conditions

Most challenging insurance market in decades

Most impacted coverage lines:

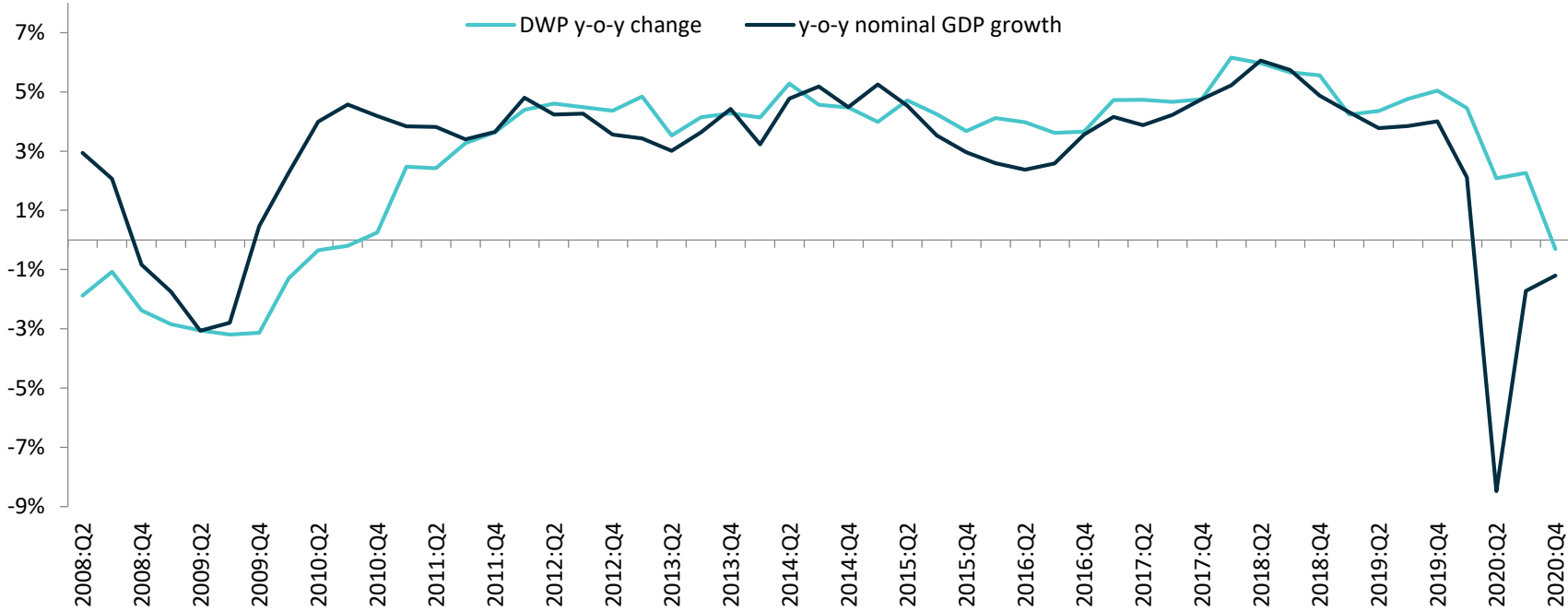


- 
Property
- 
Excess Liability
- 
Cyber

- Liability capacity pull back and withdrawals have been significant over the past two years
- Property capacity has stabilized with new capital providers
- Cyber capacity is shrinking and particularly acute for certain industries (Public Entity)
- COVID-19 continues to create uncertainty around its impact on the industry as the Delta variant wave continues cause significant illness and death; Omicron's impact is uncertain at this time
- Insurers produced negligible profit in 2020 – \$83b in Global Insured CAT losses
- Workers Compensation remains stable but concerns remains around the development of presumptive legislation for Cancers, PTSD and etc.
- Historically low interest rates have hampered carrier investment returns
- An increased pattern of major property catastrophes such as hurricanes, typhoons, wildfires, etc. over the past 5 years. Is this the new norm?
- Consist increases in attritional property losses (fires, tornados, hail, wildfires)
- Social inflation driving up liability verdicts and settlements
- Litigation financing is driving large claims
- Ransomware cyber losses are systemic
- Industry is well capitalized – \$929B of surplus (all time high)
- New capital is being deployed

The Economy Drives P/C Insurance Industry Premiums

Direct Written Premium (All P/C Lines) vs. Nominal GDP: Quarterly Y-o-Y Pct. Change



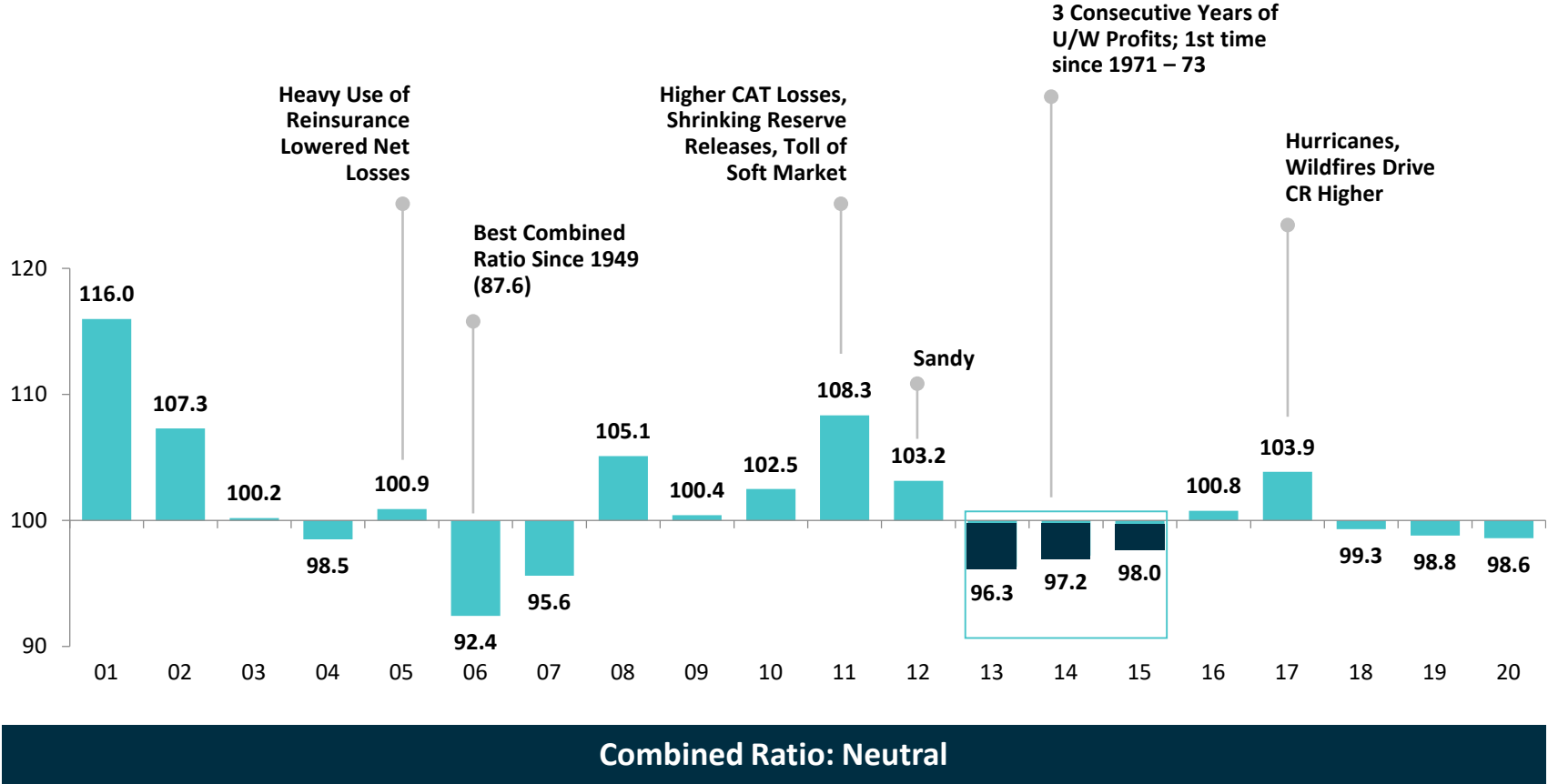
Economic Environment: Negative

Sources: NAIC data sourced through S&P Global Intelligence; Federal Reserve Bank of St. Louis (FRED); Insurance Information Institute.



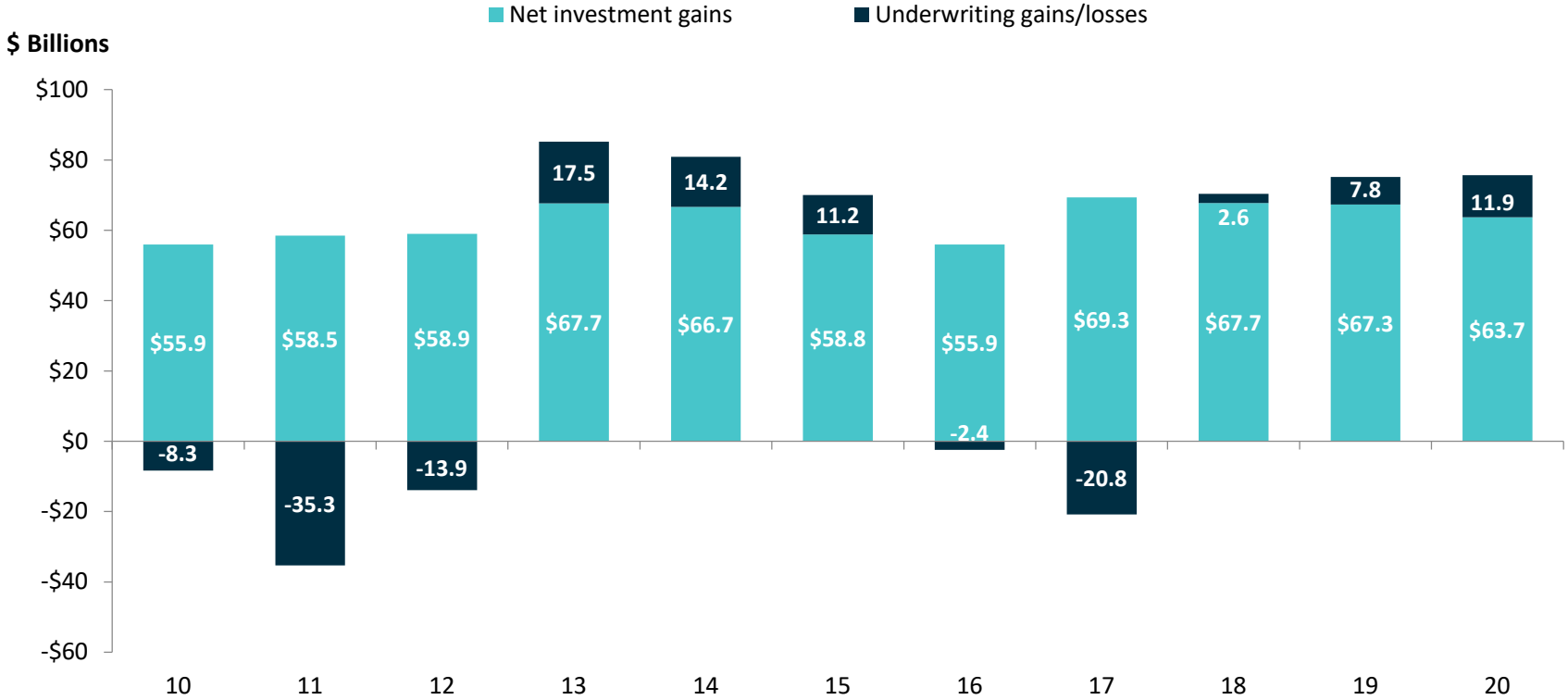
Combined Ratio

2001 – 2020 Yearly (All P/C Lines)



Sources: NAIC data sourced through S&P Global Intelligence; Insurance Information Institute.

Carrier Profits (2010-2020)

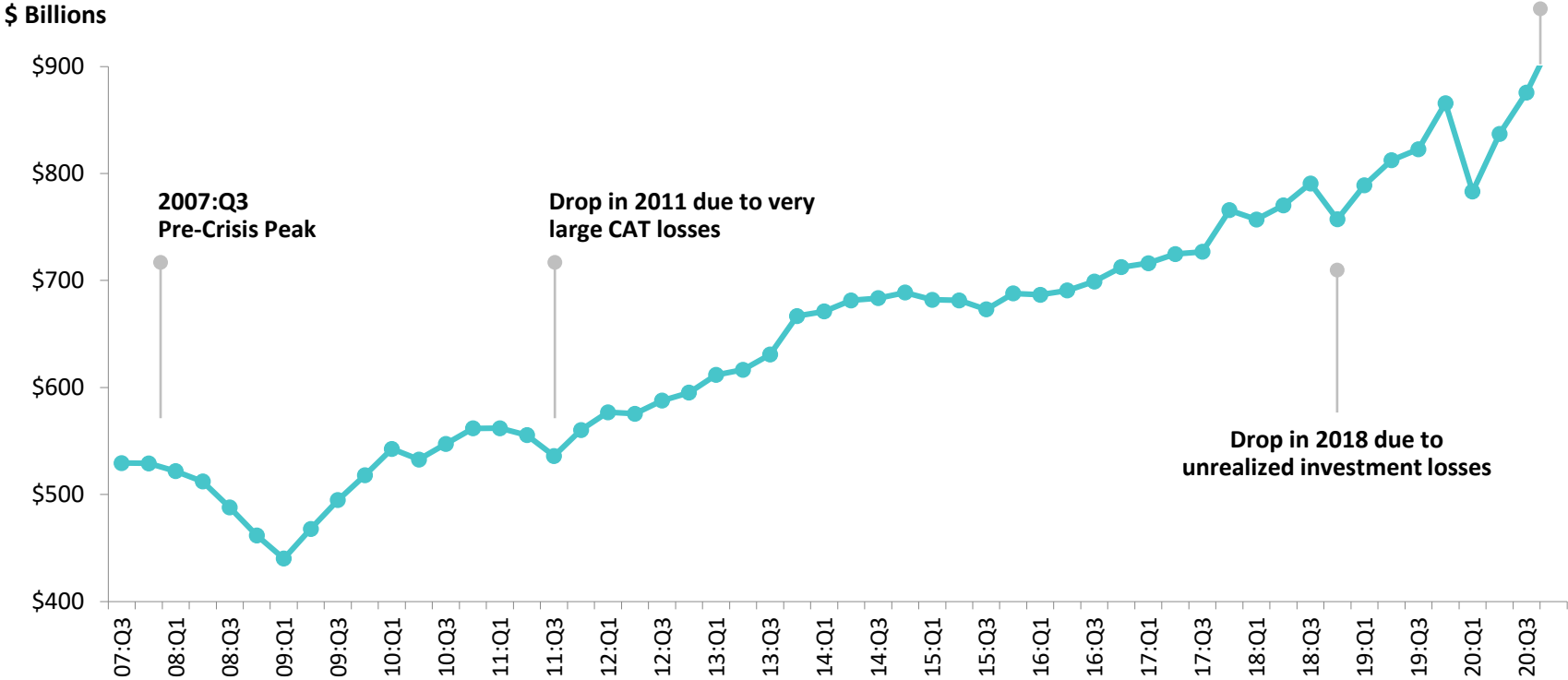


Lower investment income means UW income has to grow

Through fourth quarter. Not adjusted for inflation. Data are before taxes and exclude extraordinary items.
 Source: NAIC data, sourced from S&P Global Market Intelligence.

Policyholder Surplus

2007–2020 Quarterly



Policyholder Surplus: Positive

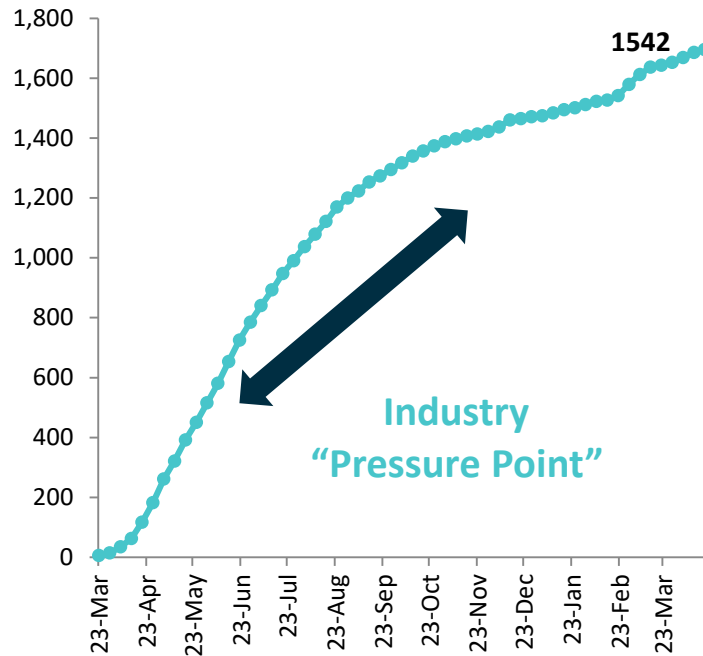
Sources: NAIC data sourced through S&P Global Intelligence; Insurance Information Institute.



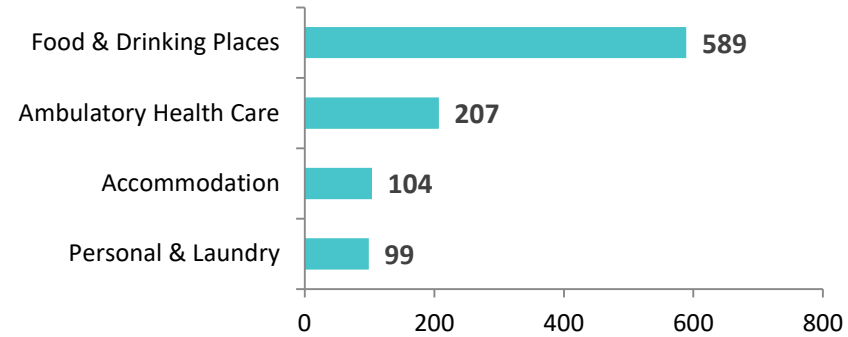
COVID Related Claims

Loss Estimates Circa \$60B to \$70B

Cumulative Filings



Who is Suing?



Insurer Defenses



No physical damage



Exclusion for loss due to virus or bacteria

Average Rate Changes by Line of Coverage

Q2 2021



Property

Property Non CAT with Positive Loss Experience

↑ Up 5% to 10%

Property Non CAT with Poor Loss Experience

↑ Up 15% +

Property CAT with Positive Loss Experience

↑ Up 10% to 15%

Property CAT with Poor Loss Experience

↑ Up 20% +



Casualty

Primary General Liability

↑ Up 5% to 10%

Auto

↑ Up 5% to 10%

Excess Liability

↑ Up 25% +

Workers Compensation

↓ Down 5% to ↑ Up 5%



Cyber

Positive Security Posture

↑ Up 25% to 50%

Poor Security Posture

↑ Up 50% to Over 100%

Property Update



Capacity



- Carriers are still carefully managing their capacity deployment
- New market entrants creating solutions and drive competitiveness on programs for both challenged and non-challenged occupancies



Coverage



- Carriers are still aggressively looking to reduce the amount of manuscript/bespoke policy language
- Continued focus on exclusions for Communicable Disease and Cyber
- Certain occupancies and locations there remains focus on Strikes, Riots, and Civil Commotions



Retentions



- Carriers are continuing to challenge property retentions on specific classes of business
- Underwriters are also still pushing for percentage hail deductibles in hail prone states, with 2% becoming the standard



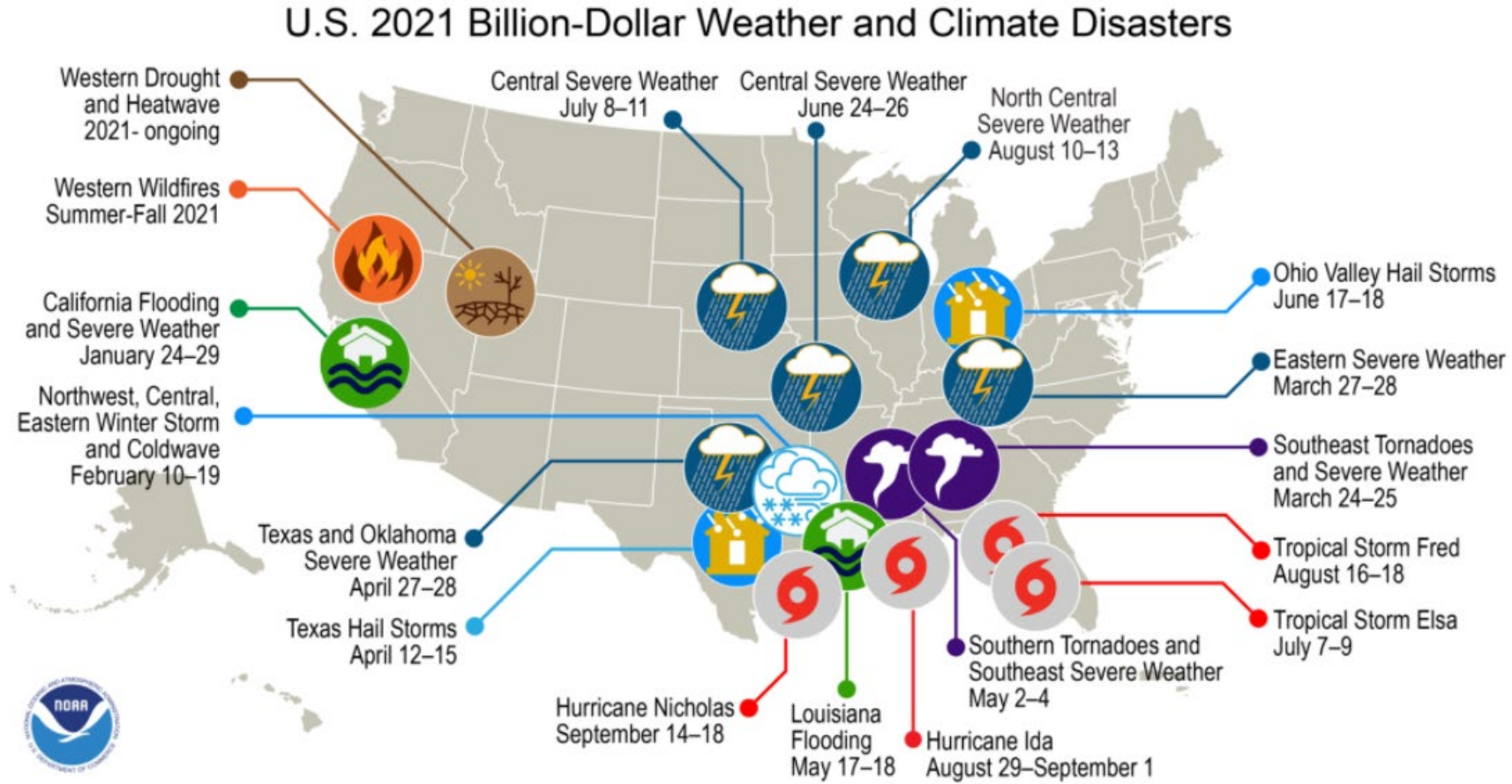
Rate continues to be moderating



- Rate continues to be moderating
- Most carriers have moved through multiple cycles of “book corrections” and now report levels of profitability
- Pricing on large shared/layered accounts see benefits from new markets/capacity
- Flat or single digit rate increases are still reserved for the most competitive accounts with good risk control and loss activity
- Tough occupancies and poor loss histories experiencing rate increases in the double digits, albeit not at the levels experienced throughout 2019 and 2020

Major U.S Losses in 2021

U.S 2021 Billion-dollar Weather and Climate Disasters



This map denotes the approximate location for each of the 18 separate billion-dollar weather and climate disasters that impacted the United States January-September 2021.

Recent CAT Losses

Hurricanes



Record-breaking
30 named storms
in 2020



\$30B+
in insured losses (US)



Wildfires



2020 wildfires set record

Burned over
9,000,000 acres



\$16B
in insured loss



Texas Freeze



Over **110** deaths
associated

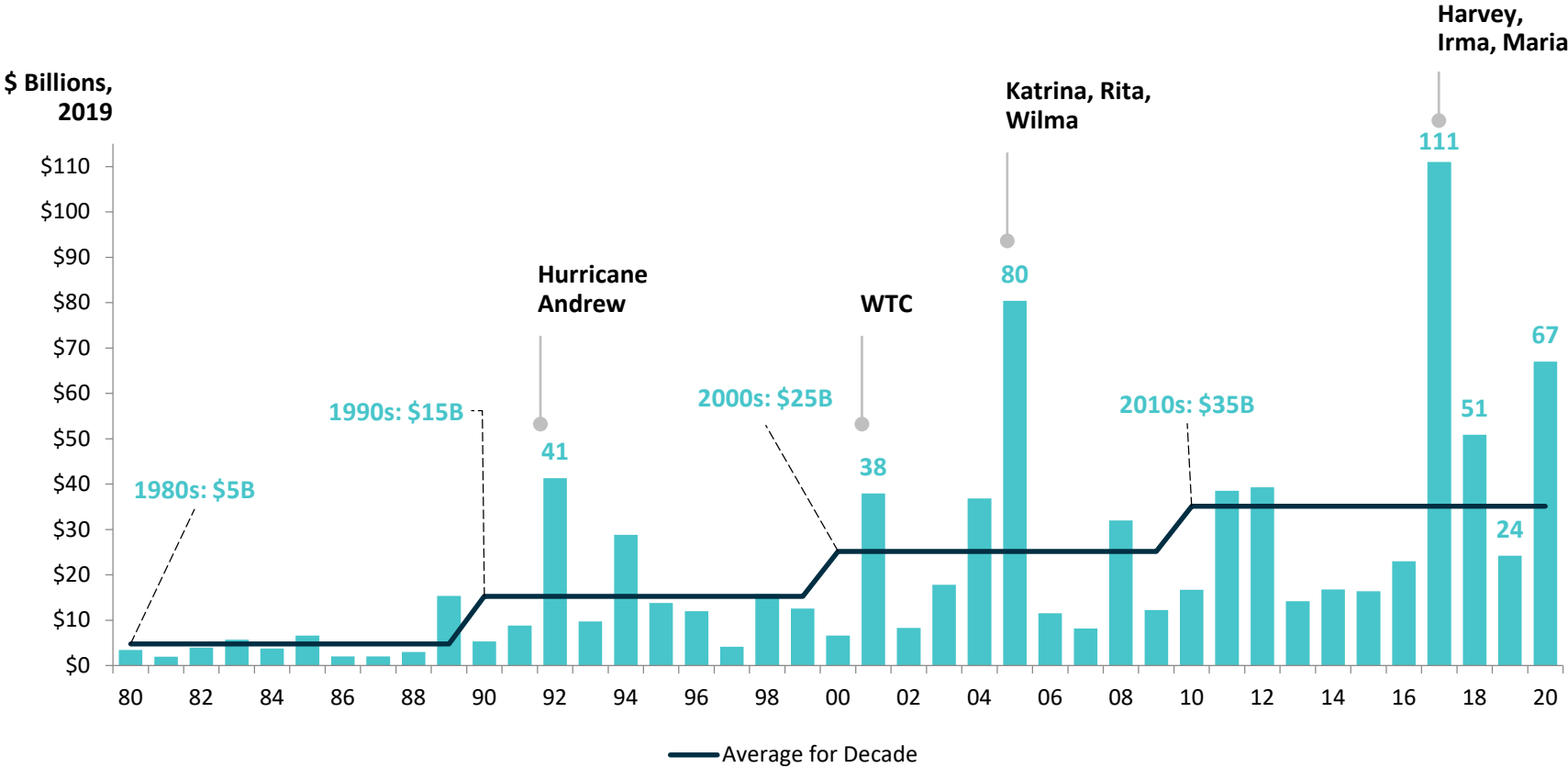


Estimated **\$20B+**
insured losses

Estimated to be the largest
Q1 loss record



U.S. Inflation-Adjusted Insured Cat Losses



Insured Cat Losses Are Increasing At An Alarming Rate – Nearly 700% Since 80’s

*Sources: Property Claims Service, a Verisk Analytics business; Insurance Information Institute.



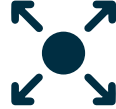
Casualty Update



General



- Umbrella and Excess Liability market remains challenging
- Significant Umbrella and Excess rate increases and coverage decreases remain common. Underwriting authority is shifting, causing some underwriting delays
- Auto Liability remain under rating pressure, exacerbated by a number of insurers exiting the auto liability market or declining to offer mono-line auto liability
- Workers' Compensation continues to exhibit consistency and stability
- Claims frequency and severity remains high driven by social inflation/nuclear verdicts and natural catastrophes



Capacity



- Capacity continues to be constrained for difficult risks
- New market entrants have very limited appetites, generally offering capacity in less challenged specialties.



Coverages



- There is an increased focus on clarifying or excluding certain coverage for chemicals, energy, communicable disease (COVID-19 specifically), abuse and molestation

Casualty Market Major Disruptors



- Cost of Vehicles/ Technology
- Fatality Trends

- Distractive Driving – Cell Phones
- Frequency and Severity Trajectory

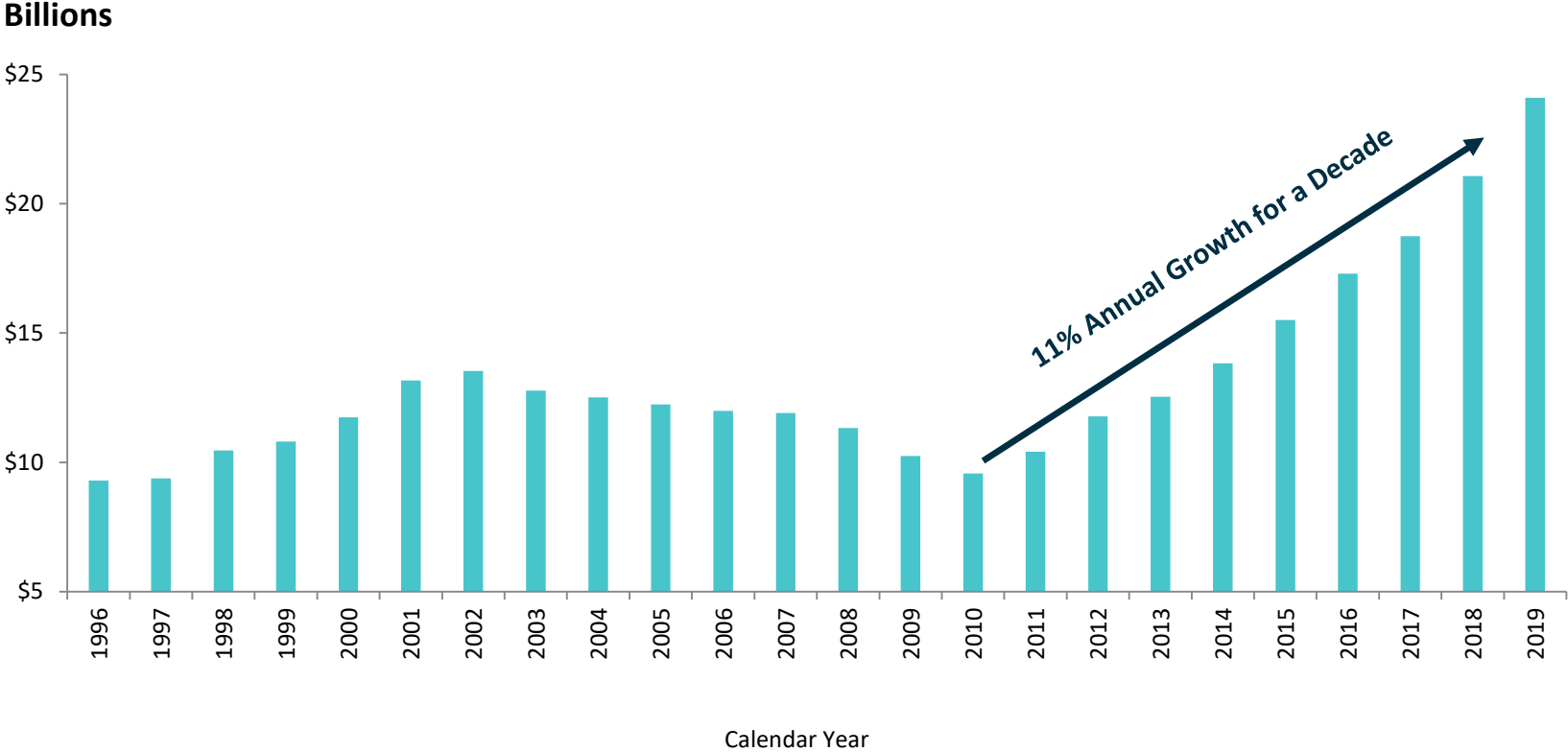
- Opioids
- Tele Medicine
- Aging Workforce
- Medical Cost Inflation

- Cancer & PTSD Presumption
- Workplace Violence
- COVID

- Increase in Catastrophic Losses
- Litigation Financing
- Organized Plaintiff Bar
- Personal Injury Trends

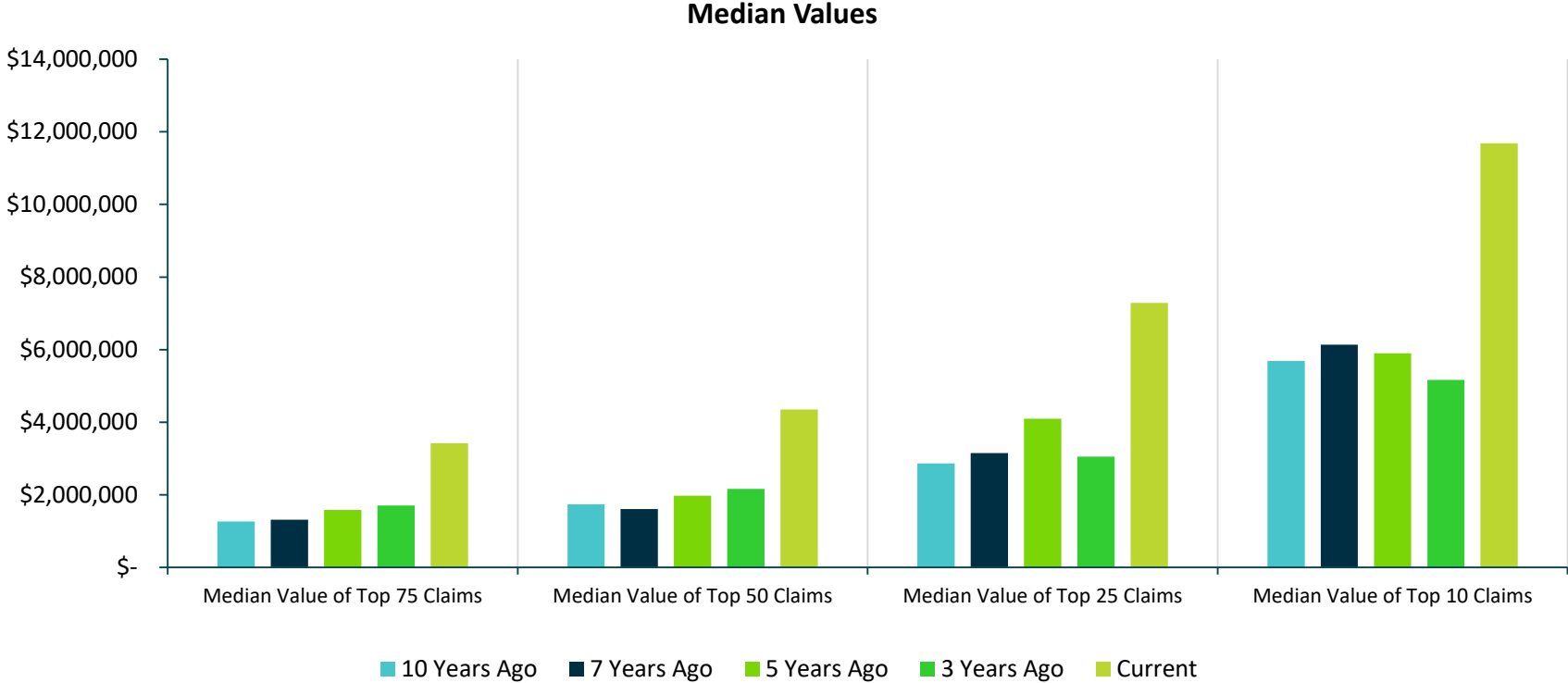
- Punitive Damage Awards
- Aging Infrastructure
- Sexual Misconduct
- Excessive Force

Upward Trend in Liability Claims



Sources: NAIC data sourced from S&P Market Intelligence; Insurance Information Institute.

Median Value Large Liability Losses

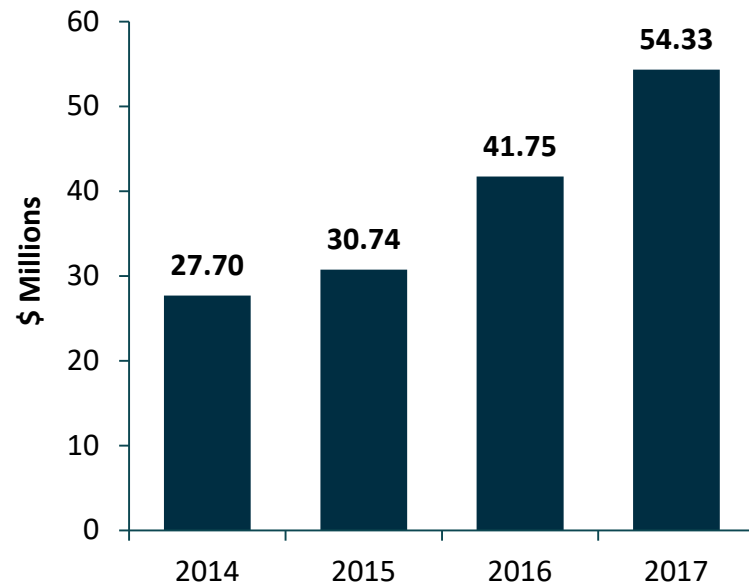


The Changing Legal Environment



Anchoring: “Jackpot Justice”

Median, 50 Largest Jury Verdicts

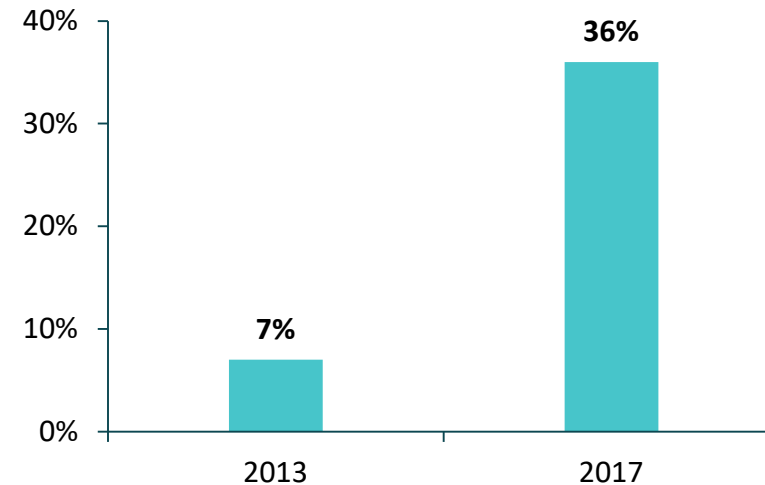


Litigation Financing

Percent of US Law Firms Using Litigation Financing

Litigation as a financeable asset.

– **68%** of US Law Firms



Sources: Swiss Re Economic Insights, Burford Capital.

Hyper-Social Inflation

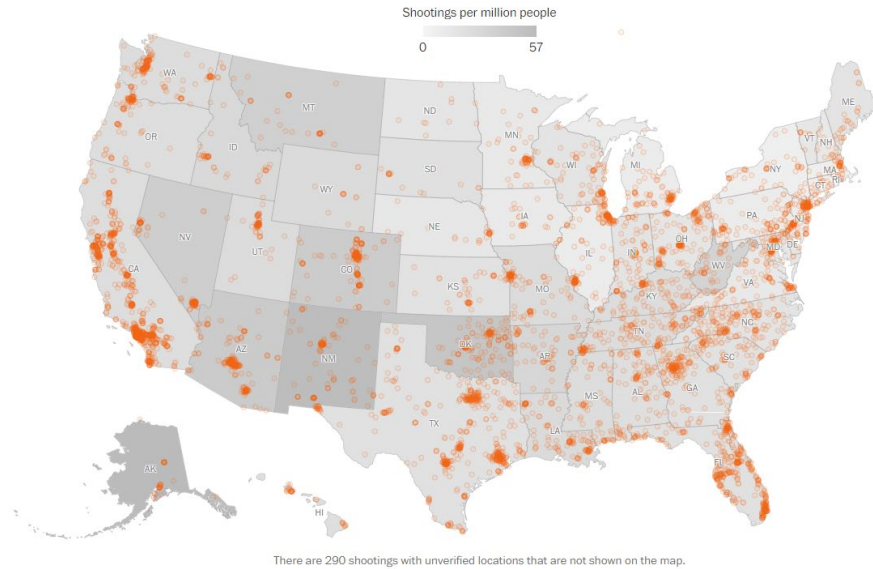


Social Inflation is a uniquely American phenomenon because the United States is the only country in the world that routinely uses jury trials for civil cases. Jurors have unconscious biases derived from the culmination of their life experiences.



Loss Year	Description	Total Paid
2018	Sexual Abuse (Class Action)	\$500,000,000
2017	Sexual Abuse (Class Action)	\$215,000,000
2015	Methane Gas Leak	\$120,000,000
2015	Bus Shelter Collapse (Single Plaintiff)	\$115,000,000
2014	Child Abuse/Foster Care	\$113,400,000
2011	Police Shooting/Wrongful Death	\$97,000,000
2014	Dangerous Condition/Landslide	\$71,500,000
2016	Vehicle Accident/Fire Ambulance	\$65,750,000
2016	Wrongful Death	\$60,000,000
2015	Strip Search (Class Action)	\$53,000,000
2012	Dangerous Condition/Bridge Fire	\$50,000,000
2017	Vehicle Accident/Motorcycle vs Auto	\$46,000,000
2015	Vehicle Accident/Sherriff Vehicle	\$42,000,000
2011	Wrongful Conviction	\$40,000,000
2014	Dangerous Condition/Vehicle Accident	\$32,500,000
2015	Sexual Abuse	\$31,000,000
2016	Dangerous Condition/Vehicle Accident	\$30,000,000

Evolving: Officer Involved Shootings



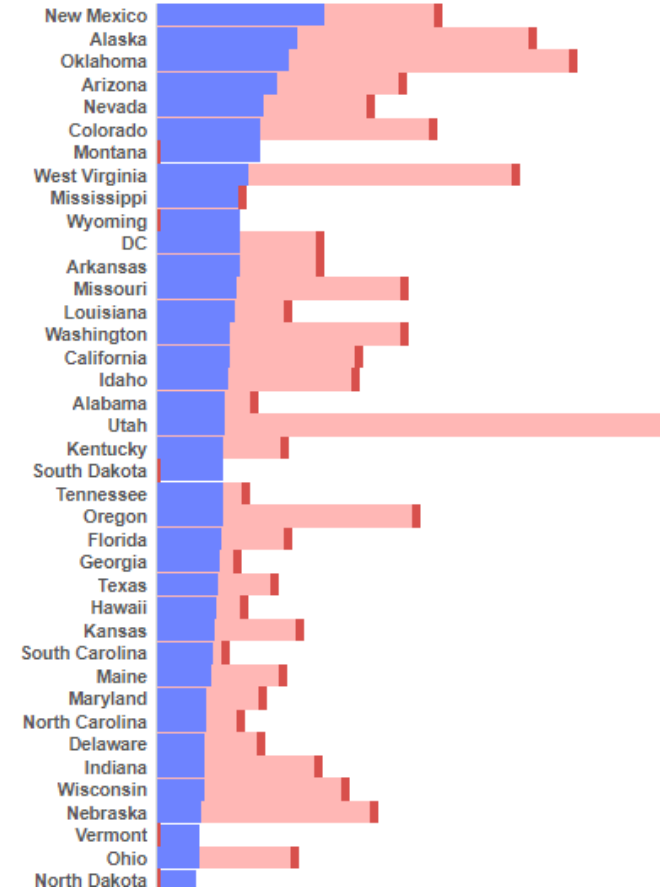
According to [MappingPoliceViolence.org](https://mappingpoliceviolence.org)

**1,126 in 2020 and
960 people in 2021.**

















Rates of Police Killings by State

Data from Jan, 2013 through Dec, 2020

Rates shown for **All People** and for **Black People**



Sample Market Capacity Reductions

 <p>2015 (\$ Millions): 25 2020 (\$ Millions): 5</p>	 <p>2015 (\$ Millions): 10 2020 (\$ Millions): 5</p>	 <p>2015 (\$ Millions): 10 2020 (\$ Millions): 5</p>	 <p>2015 (\$ Millions): 10 2020 (\$ Millions): 2</p>
 <p>2015 (\$ Millions): 5 2020 (\$ Millions): 5</p>	 <p>2015 (\$ Millions): 10 2020 (\$ Millions): 5</p>	 <p>2015 (\$ Millions): 10 2020 (\$ Millions): 10</p>	 <p>2015 (\$ Millions): 10 2020 (\$ Millions): 2</p>
 <p>2015 (\$ Millions): 5 2020 (\$ Millions): 5</p>	 <p>2015 (\$ Millions): 5 2020 (\$ Millions): 3</p>	 <p>2015 (\$ Millions): 10 2020 (\$ Millions): 5</p>	 <p>2015 (\$ Millions): 10 2020 (\$ Millions): 5</p>
 <p>2015 (\$ Millions): 10 2020 (\$ Millions): 5</p>	 <p>2015 (\$ Millions): 20 2020 (\$ Millions): 10</p>	 <p>2015 (\$ Millions): 10 2020 (\$ Millions): 5</p>	 <p>2015 (\$ Millions): 10 2020 (\$ Millions): 5</p>

2015 (\$ Millions) Total

170

2020 (\$ Millions) Total

83

Cyber Conditions



Capacity



Carriers have been extremely conservative with their deployment of capacity. As an example, many cyber insurers have cut their available capacity from \$10 million down to \$5 million.



Coverage



Coverage generally remains intact for asset managers with mature information security programs and strong operational resilience. However, leading Primary carriers are pushing for 50% co-insurance provisions or other coverage restrictions for ransomware losses where companies are less secure.



Retentions



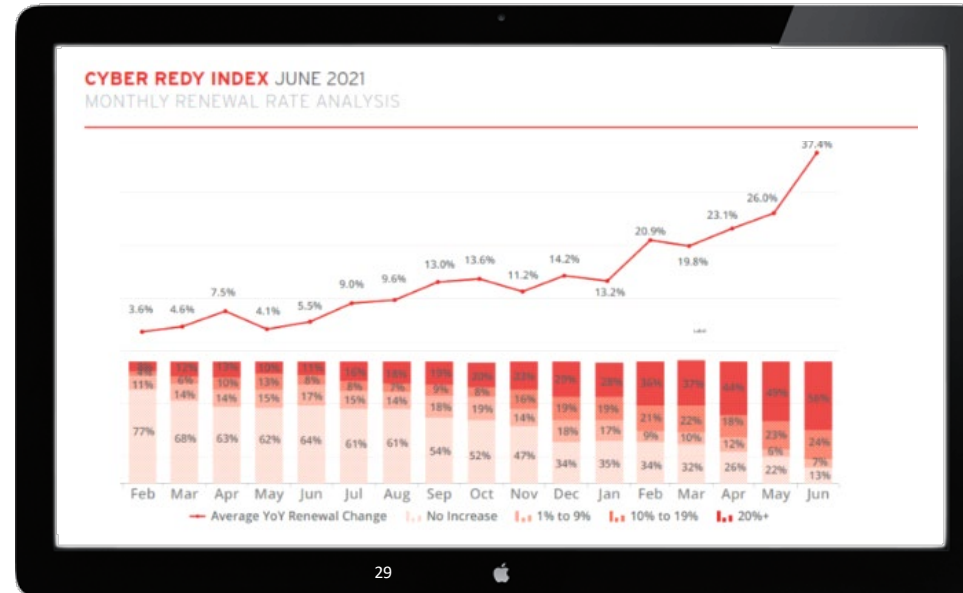
Excess markets are following Primary increases and in many cases are pushing for higher percentage increases on certain attachment points. Continued pressure on primary retentions and waiting periods for business interruption losses.



Pricing



Abrupt pricing correction due to the uptick in severity of claims. Market leaders have consistently secured primary increases of 40% – 50% on their renewals during 2021.



The Ransomware Epidemic



Ransomware surged in recent years, and there is no foreseeable slowdown. All industry segments were impacted. Manufacturing and professional services were particularly hard hit, followed closely by healthcare, education, and government entities.



Estimated global damage from ransomware.

2018	2019	2020
\$8 Billion	\$11.5 Billion	\$20 Billion



Recent Ransomware Losses

Proprietary & Confidential
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Colonial Pipeline was hit with a devastating cyberattack earlier this month that forced the company to shut down approximately 5,500 miles of pipeline in the United States, crippling gas delivery systems in Southeastern states. The FBI blamed the attack on DarkSide, a cybercriminal gang believed to be based in Eastern Europe, and Colonial reportedly paid a **\$5 million ransom** to the group.



JBS SA, a leading food company and the largest meat producer globally, had to shut down production at multiple sites worldwide following a cyberattack. The incident impacted multiple JBS production facilities worldwide over the weekend, including those from the United States, Australia, and Canada. The FBI attributed the attack to REvil, a Russian-speaking gang that has made some of the largest ransomware demands on record in recent months.



Royal Dutch Shell became the next victim of the Clop ransomware gang. The gang exfiltrated sensitive data from a Accellion file transfer service used by the oil giant and later leaked the stolen data online to prompt them to pay a ransom. Some of the leaked data included employee visa and passport information.



US based insurance giant **CNA** were victim of a ransomware attack using a new variant called Phoenix CryptoLocker, possibly linked to the Evil Corp hacking group. Sources familiar with the attack have told BleepingComputer that over 15,000 devices on their network were encrypted and remote employees logged into the VPN were also affected. It's been reported that CNA paid the **\$40 million demand** but the loss is likely to be north of \$100 million after business interruption and data restoration costs are taken into account.



Toward the Future

Property Renewal Outlook



**Increased scrutiny of data
(SOV, COPE, TIV with Increased
Construction Cost)**



**Increased retentions and caps
on certain types of exposure**

- Windstorm & Hail
- Strikes, Riots and Civil Commotion



**Rate increases expected
but tempered from 2021 –
+5% to +15% dependent on
loss experience**



**Underwriter submission
activity remains high –
imperative to engage early
particularly if approaching
new markets**

Liability Renewal Outlook



Excess liability continues to be a challenge



Specific Problem areas:

- Aggregate limits – Many carriers are looking to cap their exposure on the primary layer
- Attachment point/Retentions are being closely examined
- Particular emphasis on Law Enforcement and Sexual Abuse/Misconduct coverages



Pricing expectations based on Q2 results for 2021 = +10% to +20% – based on losses



Engage incumbent carriers early to gain commitment on renewal

Cyber Renewal Outlook



Leading insurers have indicated that renewals in 2022 will see:

- 25% to 35% increases, at a minimum, for “good” risks and most starting much higher
- Lower overall capacity deployment
- Increased per-claim, self-insured retentions across the board
- Increased waiting periods (i.e. time element deductible) before electronic business interruption (EBI) cover kicks in
- Potential coinsurance percentages added ransomware
- Further limitation on ransomware limit



Requirement to evidence security posture:

- MFA
- Data Backups
- Employee Education & Training Programs



City of Tempe
Renewal Strategy for
7/1/2022



Current Schedule of Insurance

Policy Type	Locations	Carrier	Term	Policy Number	Limits & Coverage Summary	Deductibles/ Retentions	Premium
Property	31 E. 3th Street, 2nd Floor Tempe, AZ 85281	The Travelers Indemnity Company	7/1/21 to 7/1/22	CTK-CMS-OR3004-21	Total Value: \$1,159,735,088 Proposal Policy Limit: \$30,000,000 Equipment Breakdown: \$30,000,000 Flood - 700 W RIO SALADO PKWY, TEMPE, AZ: \$5,000,000 Flood: \$10,000,000 Earthquake/Earth Movement: \$10,000,000	All Other Peril (AOP): \$300,000 Time Element: 48 Hours Flood: \$500,000 Earthquake/Earth Movement: \$300,000	\$346,293 Policy \$339,267.00 Summary
Dam & Mill Avenue Bridges	City Hall 31 E. 3th St. Tempe, AZ 85281-3680	Hindis Union Insurance Company	7/1/21 to 7/1/22	CL179107-002	Total Insured Value: \$82,324,988 Max Limit Any One Occurrence: \$82,324,988 Occurrence Limit - Any One Occurrence: \$82,324,988 Property Damage: \$82,324,988 Earth Movement - Per Occurrence and Annual Aggregate: \$82,324,988 Flood - Per Occurrence and Annual Aggregate: \$25,000,000 Named Windstorm - Per Occurrence and Annual Aggregate: \$82,324,988 Pollution or Contamination Clean-Up - Per Occurrence and Annual Aggregate: \$30,000 Debris Removal: 25% of Loss, subject to maximum per occurrence sublimit of \$1,000,000 Protection Service Charges: \$25,000 Claim Preparation Expense: \$25,000 Extra Expense: \$1,000,000 Expediting Expense: \$500,000	Direct Physical Loss or Damage in any one occurrence: \$330,000 Flood: \$230,000 Earth Movement: \$230,000 Named Windstorm: \$230,000	\$29,692 Premium \$4,483.00 TRIA \$2,823.40 SL Tax \$189.36 Stamping Fee \$97,193.76 Total Premium
Auto Physical Damage	P.O. BOX 5002, Tempe, AZ 85280	Lexington Insurance Company	7/1/21 to 7/1/22	011781846	Total Insured Value For Auto Physical Damage & Equipment: \$18,193,741 Limit of Insurance: \$10,000,000 Maximum any one vehicle: \$1,000,000 Occurrence Limit: \$10,000,000 Flood - Per Occurrence and Annual Aggregate: \$2,000,000 Flood, Flood - Per Occurrence and Annual Aggregate: \$2,000,000 Earthquake - Per Occurrence and Annual Aggregate: \$5,000,000 Temporary Transportation Rental Expense: \$2,500 max (\$250 per day) Temporary Replacement Vehicle Physical Damage (30 days max): \$250,000 Towing, Storage and Debris Removal: \$10,000 Newly Acquired Vehicles: \$250,000 per Vehicle Pollutant Clean Up and Removal Expense: \$10,000 "Policy Period" Avalanche Equipment: \$10,000 On-Board Electronics: \$5,000 On-Board Expendable Duplits: \$5,000	Liability: \$150,000	\$49,136 Premium \$2,074.08 SL Tax \$189.27 SL Fee Terrorism Declined \$71,948.33 Total Premium
Commercial General Liability	31 East 3th Street, 2nd Floor, Tempe, AZ 85281	Vantapro Specialty Insurance Company	7/1/21 to 7/1/22	5155-0033-01	General Liability Retained Limit - Each Occurrence: \$2,000,000 General Aggregate: \$5,000,000 Products/Completed Operations Aggregate: \$5,000,000 Each Occurrence: \$5,000,000 Each Employee Limit: \$5,000,000 Damage to Premises Rented to You Limit (any one premises): \$100,000 Law Enforcement Liability Retained Limit - Each Law Enforcement Wrongful Act: \$5,000,000 Aggregate Limit: \$5,000,000 Each Law Enforcement Wrongful Act Limit: \$5,000,000 Public Official Liability Retained Limit - Each Public Official Wrongful Act: \$2,000,000 Each Public Official Wrongful Act Limit: \$5,000,000 Aggregate Limit: \$5,000,000 Employment Practices Liability Retained Limit - Each Employment Practices Wrongful Act: \$2,000,000 Each Employment Practices Wrongful Act Limit: \$5,000,000 Aggregate Limit: \$5,000,000 Automobile Liability Retained Limit - Each Accident: \$5,000,000 Each Accident Limit: \$5,000,000 Extension of Coverage Identity Theft Expenses: \$5,000 Key Individual Replacement Expenses: \$25,000 Emergency Travel Expenses: \$5,000	General Liability: \$2,000,000 SIR except Law Enforcement and \$5,000,000 on Law Enforcement and Auto Liability Liquor Liability: \$2,000,000 SIR except Law Enforcement and \$5,000,000 on Law Enforcement and Auto Liability	\$384,118 Premium \$3,129 Terrorism \$387,371 Total Premium
Excess Liability - 1st Layer \$5M x \$5M	31 E. 3th Street Tempe, AZ 85281	Berkley Insurance Company	7/1/21 to 7/1/22	PEM0000243-00	General Liability Each Occurrence: \$5,000,000 Aggregate: \$5,000,000 Auto Liability Each Occurrence: \$5,000,000 Aggregate: Unlimited Public Official, Employment Practices and Employee Benefits Liability Each Occurrence: \$5,000,000 Aggregate: \$5,000,000	Self-Insured Retention: General Liability - Each Occurrence: \$7,000,000 Auto Liability - Each Accident: \$10,000,000 Public Official, Employment Practices and Employee Benefits Liability - Each Occurrence: \$7,000,000	\$369,950.00
Excess Liability - 2nd Layer \$5M x \$10M	31 E 3th St., P O BOX 5002, Tempe, AZ 85281-3680	Lexington Insurance Company	7/1/21 to 7/1/22	018303260	Each Claim, Each Occurrence, or Each Wrongful Act Limit: \$5,000,000 General Aggregate Limit: \$5,000,000	Not Applicable	\$192,900 Premium \$8,787.00 SL Tax \$95.80 Stamping Fee \$302,272.80 Total Premium
Excess Liability - 3rd Layer \$5M x \$15M	31E. 3th Street P.O. Box 5002 Tempe, AZ 85281-3680	General Star Indemnity Company	7/1/21 to 7/1/22	0X0672432	Each Occurrence: \$5,000,000 Annual Aggregate: \$5,000,000	Not Applicable	\$265,000 Premium \$6,418 TRIA \$8,142.54 SL Tax \$342.84 Stamping Fee \$280,963.38 Total Premium
Excess Liability - 4th Layer \$5M x \$20M	31 East 3th Street 2nd Floor Tempe, AZ 85281	Hallmark Specialty Insurance Company	7/1/21 to 7/1/22	779EF210149	Each Occurrence: \$5,000,000 Annual Aggregate: \$5,000,000	Not Applicable	\$220,000 Premium \$4,400 Terrorism \$6,600 SL Tax \$440 SL Fee \$140.80 Miscellaneous Fee \$231,580.80 Total Premium
Excess Liability - 5th Layer \$5M x \$25M	PO Box 5002 Tempe, AZ 85280-5002	Great American Security Ins. Company	7/1/21 to 7/1/22	EXC4093176	Each Occurrence: \$5,000,000 Annual Aggregate: \$5,000,000	Not Applicable	\$182,500 Policy \$204,000 Summary

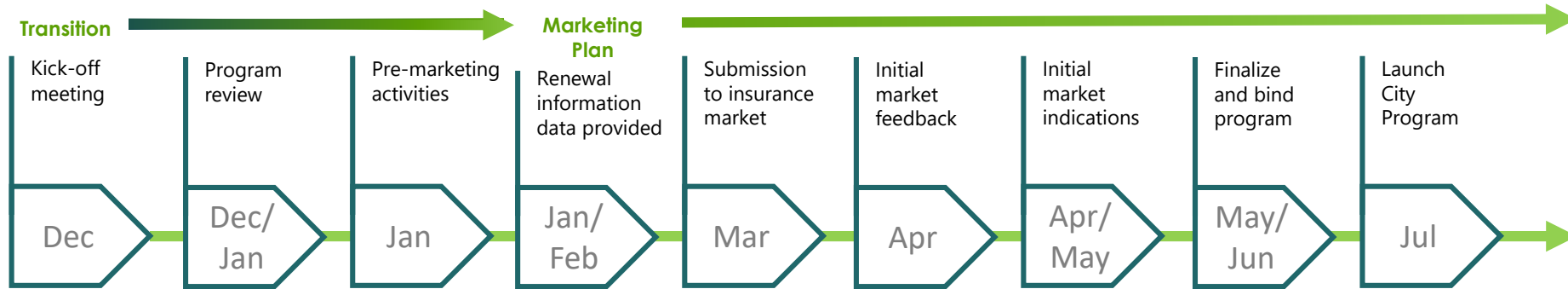
Current Schedule of Insurance (continued)

Policy Type	Locations	Carrier	Term	Policy Number	Limits & Coverage Summary	Deductibles/ Retentions	Premium
Excess Workers Compensation	C/O Risk Management Department, P.O. BOX 3002, Tempe, AZ 85280	Safety National Casualty Corporation	7/1/21 to 7/1/22	SP 4063242	Workers' Compensation - Maximum Limit of Indemnity - Per Occurrence: Statutory Employers Liability Maximum Limit of Indemnity - Per Occurrence: \$2,000,000 Bodily Injury by Accident - Each Accident: \$2,000,000 Bodily Injury by Disease - Policy Limit: \$2,000,000 Bodily Injury by Disease - Each Employee: \$2,000,000	Self-Insured Retention Per Occurrence for Presumptive loss to any Employee classified under class code(s) for which applicable state presumption laws have deemed compensability to apply: \$ 2,000,000 Self-Insured Retention Per Occurrence for All Other Employees: \$ 750,000	\$352,739.00
Environmental Tank Policy	20 E 6th St. Tempe, AZ 85281-3604	ACE American Insurance Company	7/1/21 to 7/1/22	928136249 006	Per Storage Tank Incident Limit of Liability: \$500,000 Aggregate Limit of Limit of Liability (Claims and Remediation Costs) for all Storage Tank Incidents: \$1,000,000 Aggregate Limit of Liability for all Legal Defense Expenses for all Storage Tank Incidents: \$1,000,000 Total Policy Aggregate Limit of Liability for all Storage Tank Incidents: \$2,000,000	\$25,000 Per Storage Tank Incident	\$1,117.00
Environmental Pollution Liability	Per schedule on file	Ironshore Specialty Insurance Company	7/1/21 to 7/1/22	ISPILLSCAZXN001	Policy Aggregate Limit: \$5,000,000 Remediation Expenses - Onsite Pre-Existing Conditions - Each Occurrence/Aggregate: \$5,000,000 Remediation Expenses - Onsite New Conditions - Each Occurrence/Aggregate: \$5,000,000 Remediation Expenses - Offsite Pre-Existing Conditions - Each Occurrence/Aggregate: \$5,000,000 Remediation Expenses - Offsite New Conditions - Each Occurrence/Aggregate: \$5,000,000 Emergency Response Expenses - Each Occurrence/Aggregate: \$5,000,000 Third Party Claims - Onsite Pre - Existing Conditions - Each Occurrence/Aggregate: \$5,000,000 Third Party Claims - Onsite New Conditions - Each Occurrence/Aggregate: \$5,000,000 Third Party Claims - Offsite Pre - Existing Conditions - Each Occurrence/Aggregate: \$5,000,000 Third Party Claims - Offsite New Conditions - Each Occurrence/Aggregate: \$5,000,000 Transportation - Pre - Existing Conditions - Each Occurrence/Aggregate: \$5,000,000 Transportation - New Conditions - Each Occurrence/Aggregate: \$5,000,000 Waste Disposal Activities - Each Occurrence/Aggregate: \$5,000,000 Business Interruption - Pre - Existing Conditions - Limit: \$5,000,000 Business Interruption - Pre - Existing Conditions - Days: 365 Business Interruption - New Conditions - Limit: \$5,000,000 Business Interruption - New Conditions - Days: 365 Contractor's Environmental Legal Liability (CELL) - Each Incident Limit/Aggregate Limit: \$5,000,000 Image Restoration Expenses - Each Incident Limit/Aggregate Limit: \$250,000 Disinfection Event Expenses- Each Incident Limit/Aggregate Limit: \$250,000	\$100,000 / 3 Days	\$34,787 Premium \$1,043.61 Terrorism \$35,830.61 Total Premium
International Package	P.O. BOX 3002 Tempe, AZ 85280-3002	ACE American Insurance Company	7/1/21 to 7/1/22	038378478 006	International Commercial General Liability Bodily Injury & Property Damage - Each Occurrence: \$1,000,000 Bodily Injury & Property Damage - Aggregate - Not Applicable Products/Completed Operations Limit - Aggregate: \$2,000,000 Personal and Advertising Injury Limit (any one person or organization): \$1,000,000 Damage To Premises Rented to You Limit (any one premises): \$1,000,000 Medical Expense Limit - Per Person: \$25,000 Bodily Injury & Property Damage Property Damage - Each Occurrence: \$25,000 Property Damage - Aggregate: \$50,000 Employee Benefits Liability Aggregate: \$1,000,000 Each Employee: \$1,000,000 Limited Electronic Data Loss Coverage Electronic Data Loss Coverage Limit (Coverage A): Each Occurrence: \$1,000,000 Electronic Data Loss Coverage Limit (Coverage B): Any One Person or Organization: \$1,000,000 Electronic Data Loss Aggregate Limit: \$1,000,000 Contingent Auto Liability Each Accident - \$1,000,000 Auto Medical Payments Coverage - Per Accident: \$50,000	Commercial General Liability - Property Damage Each Occurrence: \$1,000 Employee Benefits Liability: \$1,000 Accidental Death And Dismemberment And Medical Expense: Deductible per Covered Accident or Sickness: \$50	\$2,500.00

Current Schedule of Insurance (continued)

Policy Type	Locations	Carrier	Term	Policy Number	Limits & Coverage Summary	Deductibles/ Retentions	Premium
					<p>Foreign Voluntary Workers' Compensation & Employers' Liability Coverage A - Workers Compensation North Americans: State of Hire Third Country Nationals: Country of Origin Local Nationals: Country of Origin Medical Assistance Services: Policy Limit: \$1,000,000 Coverage B - Employers Liability Bodily Injury by Accident - Each Accident: \$1,000,000 Bodily Injury by Disease - Policy Limit: \$1,000,000 Bodily Injury by Disease - Each Employee: \$1,000,000 International Business Travel Accident, Death, & Dismemberment: Accidental Death and Dismemberment and Medical Coverage (Non-Occupational) Aggregate Limit of Liability: \$1,300,000 Coverage A: Accidental Death and Dismemberment - Principal Sum: \$250,000 Coverage B: Medical Expense- Principal Sum: \$10,000 Schedule of Benefits Maximum for Dental Treatment (Injury Only): \$1,000 Maximum for Emergency Medical Treatment of Pregnancy: \$2,000 Maximum for Ambulance service per occurrence: \$250 Maximum Benefit Period: 1 year from the date of the "Covered Accident" or "Sickness" Daily Intensive Care Unit Benefit: \$800 Daily Hospital Benefit: \$400 Time Period of Hospital Confinement: 30 Days Maximum Period of Coverage for any one "trip": 180 Continuous Days Kidnap And Extortion Coverage Extortion/Ransom Monies Payment - Each covered Loss: \$250,000 In-Transit Extortion/Ransom Monies Loss - Each Covered Loss: \$250,000 Expenses - Each Covered Loss: \$250,000</p>		
Cyber Security Liability	30 East 8th Street TEMPE, AZ 85281-3680	AIG Specialty Insurance Company	7/1/21 to 7/1/22	01-429-44-18	<p>\$1,000,000 Limit of Liability for the following coverages: •Media Content Insurance •Security and Privacy Liability Insurance •Regulatory Action Sublimit of Liability •Network Interruption Insurance (10 hours Waiting Period) •Event Management Insurance •Cyber Extortion Insurance •Reputation Guard Insurance \$250,000 Ransomware Event Sublimit \$1,300,000</p>	<p>Media Content Insurance: \$50,000 Security and Privacy Liability Insurance: \$75,000 Regulatory Action Sublimit of Liability: \$75,000 Network Interruption Insurance: \$75,000 Event Management Insurance: \$75,000 Cyber Extortion Insurance: \$75,000 Reputation Guard Insurance: \$10,000</p>	<p>\$39,343 Premium \$1,177.29 SL Tax \$78.49 Stamping Fee \$40,498.78 Total Premium</p>
Crime & Fidelity Coverage	31 E. 5th Street, 2nd Floor Tempe, AZ 85281	Zurich Fidelity And Deposit Company Of Maryland	7/1/20 to 7/1/23	CCP 0 81764 4-0-0	<p>Employee Theft -- Per Loss Coverage: \$2,000,000 Employee Theft -- Per Employee Coverage: Not Covered Forgery Or Alteration: \$2,000,000 Inside The Premises - Theft Of Money And Securities: \$2,000,000 Inside The Premises - Robbery Or Safe Burglary Or Other Property: \$2,000,000 Outside The Premises: \$2,000,000 Computer And Funds Transfer Fraud: \$2,000,000 Money Orders And Counterfeit Money: \$2,000,000 Fraudulent Impersonation: \$500,000</p>	<p>\$25,000 for all coverages except: \$100,000 for Fraudulent Impersonation</p>	<p>\$33,130.00 (3 Year term) In 3 installments: \$11,044.00 (20-21 Term) \$11,043.00 (21-22 Term) \$11,043.00 (22-23 Term)</p>
Fiduciary - 1st Layer	P.O. Box 5002, MS 02-6, Tempe, AZ 85280	Hudson Insurance Company (Euclic)	7/1/21 to 7/1/22	SF031211225-03	<p>Aggregate Limit of Liability: \$10,000,000 Trustee Claim Expenses (Non-Fiduciary Defense) Sublimit: \$2,000,000 Voluntary Compliance Program Expenditures Sublimit: \$500,000 ERISA 502(c) Civil Penalties Sublimit: \$250,000 HIPAA and HITECH Fines and Penalties Sublimit: \$1,500,000 PPACA Fines and Penalties Sublimit: \$250,000 Section 4975 Penalties Sublimit: \$250,000 ERISA Section 502(a)(3) Relief Sublimit: Not Applicable Benefit Overpayment Sublimit: \$100,000 Cyber Essentials Sublimit: Not Applicable</p>	\$25,000 each Claim Retention	\$28,429.00
Fiduciary - 2nd Layer	PO Box 5002, MS 02-6, Tempe, AZ 85280	RU Insurance Company	7/1/21 to 7/1/22	EP60026956	\$5,000,000 VS of \$10,000,000	Not Applicable	\$16,086.00
Aviation - Unmanned Aircraft	120 E. 5TH ST TEMPE, AZ 85281	1. American Alternative Insurance Corporation 2. American Commerce Insurance Company 3. National Indemnity Company 4. Tokio Marine America Insurance Company	11/4/21 to 11/4/22	9020501	<p>Liability - Each Occurrence Limit: \$2,000,000 Physical Damage: Not Covered Personal And Advertising Injury Aggregate Limit: \$2,000,000</p>	Not Applicable	\$10,536.00

Approach / Defined Marketing Plan – City of Tempe



- > Program information data request
- > Review policy terms and conditions
- > "State of the Market" discussions
- > Data submitted for pricing and modeling
- > Pricing, modeling, and initial feedback on marketing
- > Underwriter meetings
- > Negotiate terms and pricing
- > Provide deliverables prior to renewal date
- > Ongoing service needs
- > Broker of Record letters
- > Report findings and recommendations
- > Underwriter meetings
- > Draft submission presentation and final marketing plan
- > Ongoing negotiations
- > Commence annual onsite visits
- > Obtain and review claims history
- > Initial Budget Projections

Approach – Potential New Markets

1. PRISM (Pooling Option) VS. Traditional excess insurance
2. Alliant Programs
 - Alliant Property Insurance Program (APIP)
3. Other Exclusive Alliant Programs
4. Standard, Domestic & International Marketing

 **Alliant**

Thank you!

Questions?





City of Tempe

A Guided Tour of How to Maximize
Your PRISM Experience

Presenters

Shawn Kraatz, Alliant
Pamela Dominguez, Alliant



Who is PRISM?

We are a Member-Directed Risk Sharing Pool

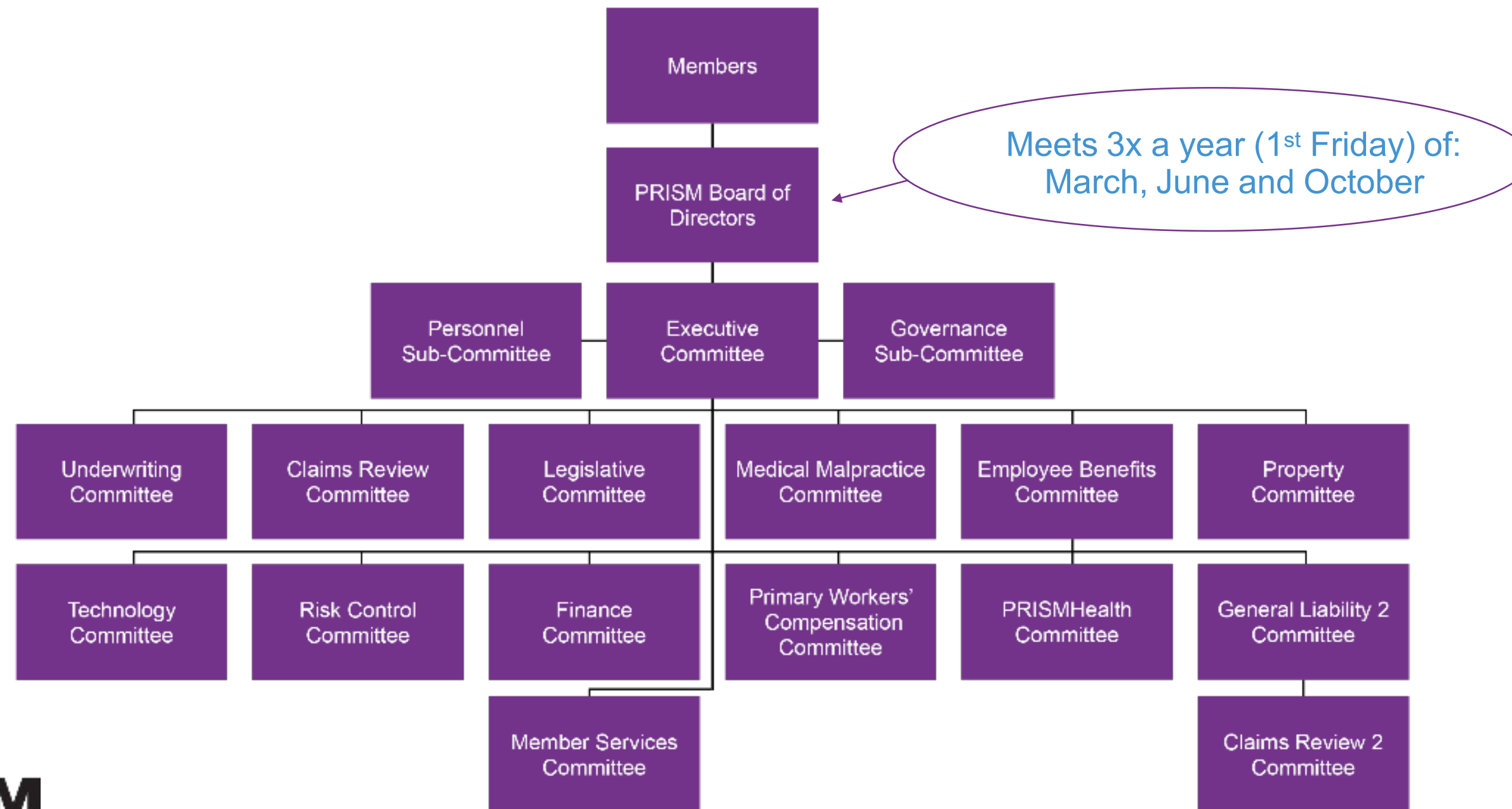
Our Mission Statement:

Public Risk Innovation, Solutions, and Management 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.



We are Member-Directed

Governance Guides the Direction of Our Future



Staying Connected

New name. Fresh look. Continued Commitment

CSAC EIA is now PRISM Public Risk Innovation, Solutions, and Management

As the leader in member-directed risk management, we have repositioned ourselves to reflect how we've evolved with our members over the past 40+ years.

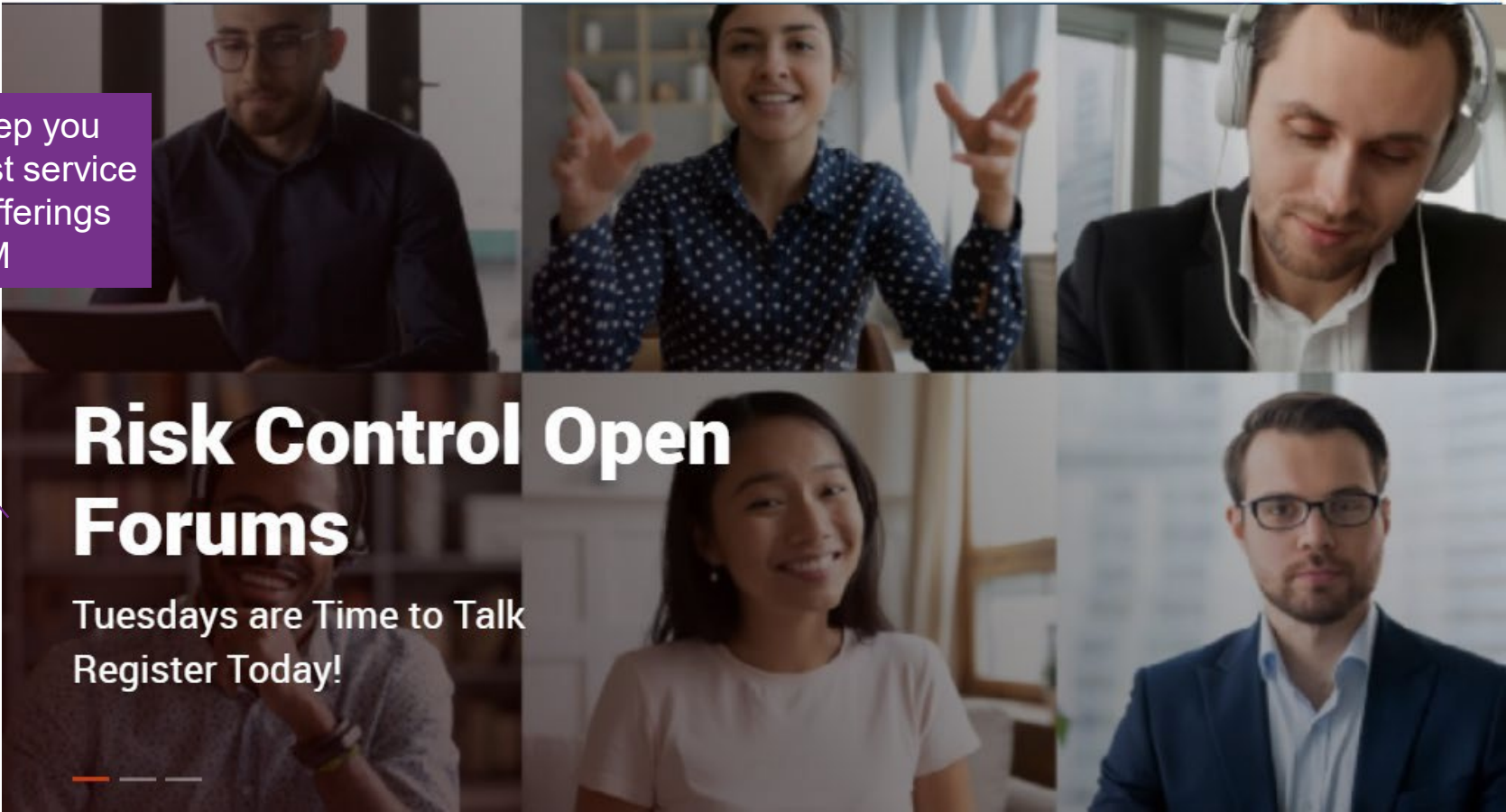
Member Dashboard

This part of the website has been carefully crafted to provide access to key parts of the website that relate to your agency's needs.



The screenshot displays the PRISM Member Dashboard. The main content area features a large heading "New Name, Same Commitment" in white text on a dark background, with the subtext "CSAC EIA is now PRISM" and "Public Risk Innovation, Solutions, and Management" below it. A large, colorful geometric graphic is positioned to the right of the main heading. On the right side of the dashboard, there is a vertical list of menu items: "Agendas", "My Entity Documents", "EIA Documents", "Subsidy Requests", "EIA Staff", "EIA TV", "Governance Search", "Loss Data Upload Form", and "Member Job Opportunities". At the bottom of the dashboard, there is a navigation bar with "What's New" and "My Account" sections, each with a "VIEW BLOG" and "VIEW NEWS" link.

Banners to keep you looped in to latest service and program offerings at PRISM



WELCOME BACK

- Member Tools
- Agendas
- My Entity Documents
- Renewals
- PRISM Documents
- Subsidy Requests
- PRISM Staff
- PRISMtv
- Governance Search
- Loss Data Upload Form

What's New – Breaking news in the insurance world that is of relevance to our membership

What's New [VIEW BLOG](#) [VIEW NEWS](#)

Officially Rebranded as PRISM
June 8, 2020

Did You Know....How Cal/OSHA Reporting & Recording Works for COVID-19?
May 27, 2020

Mitigating Hand Sanitizer Risks
May 21, 2020

My Account

[My Coverages](#) [Governance](#) [Reports](#)

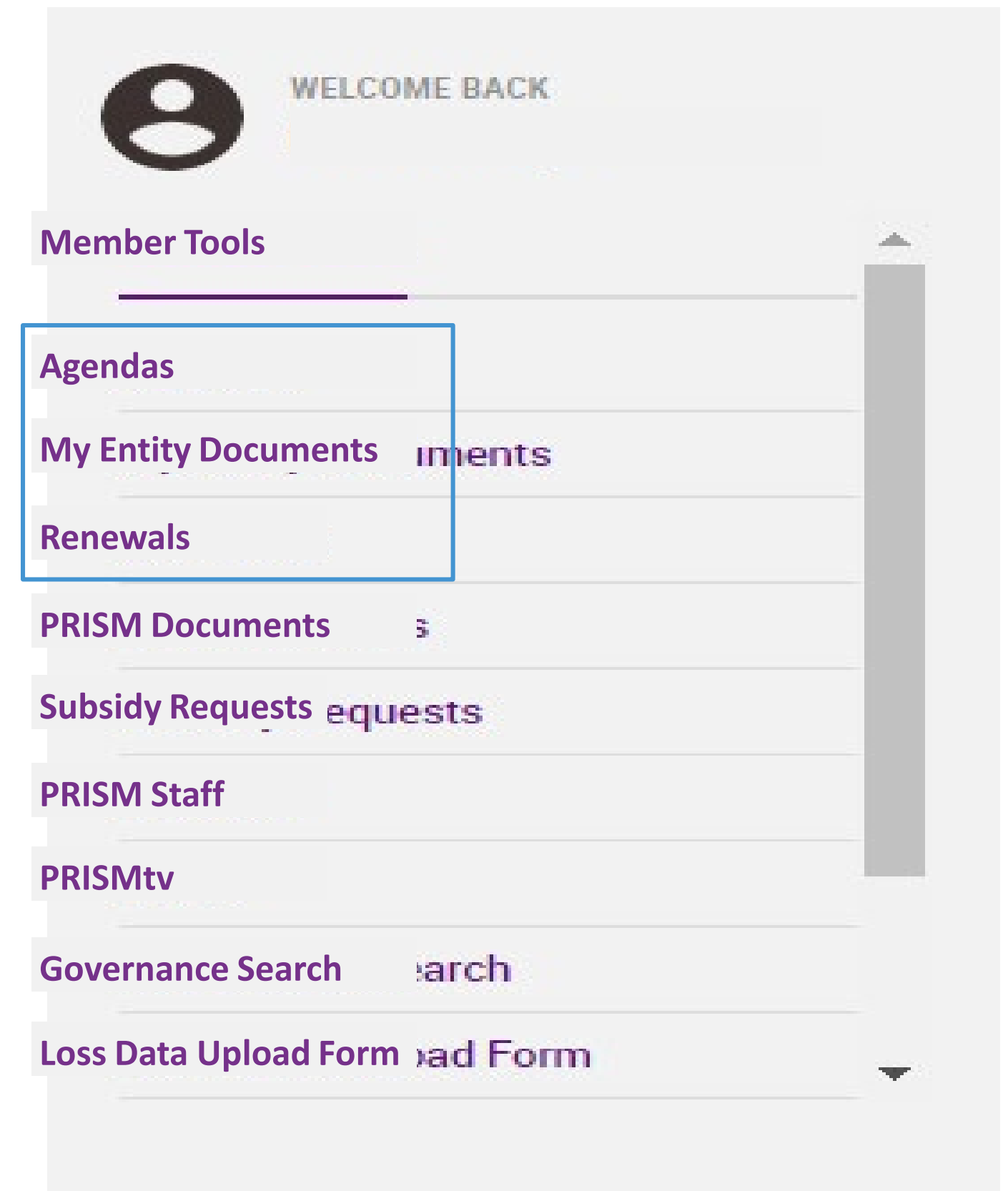
General Liability 2 Committee
Property Committee

My Coverages – shows the various coverage programs your entity participates

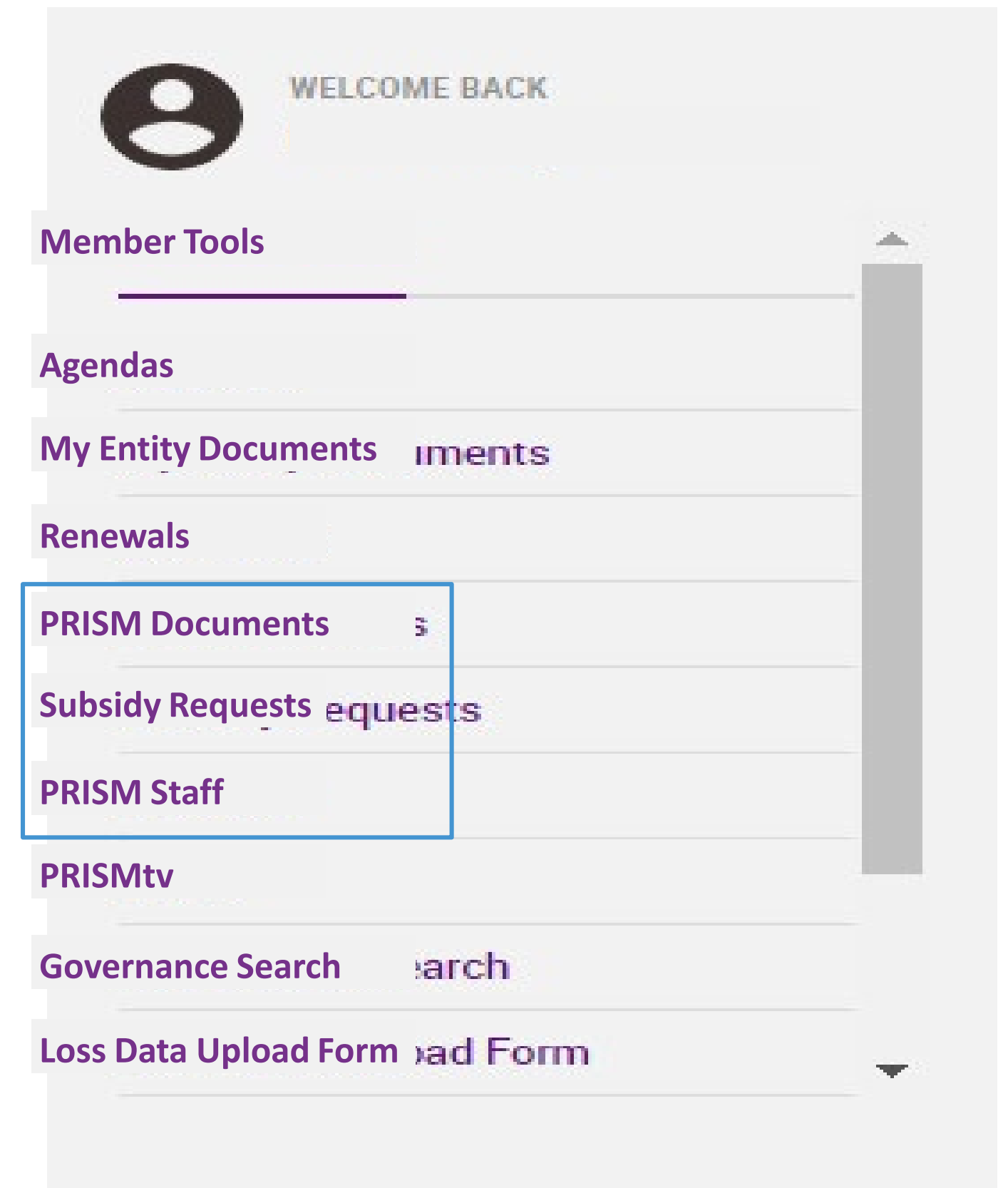
Governance – shows participation in PRISM Committees

Reports – a report showing the savings received by your entity through its membership with PRISM

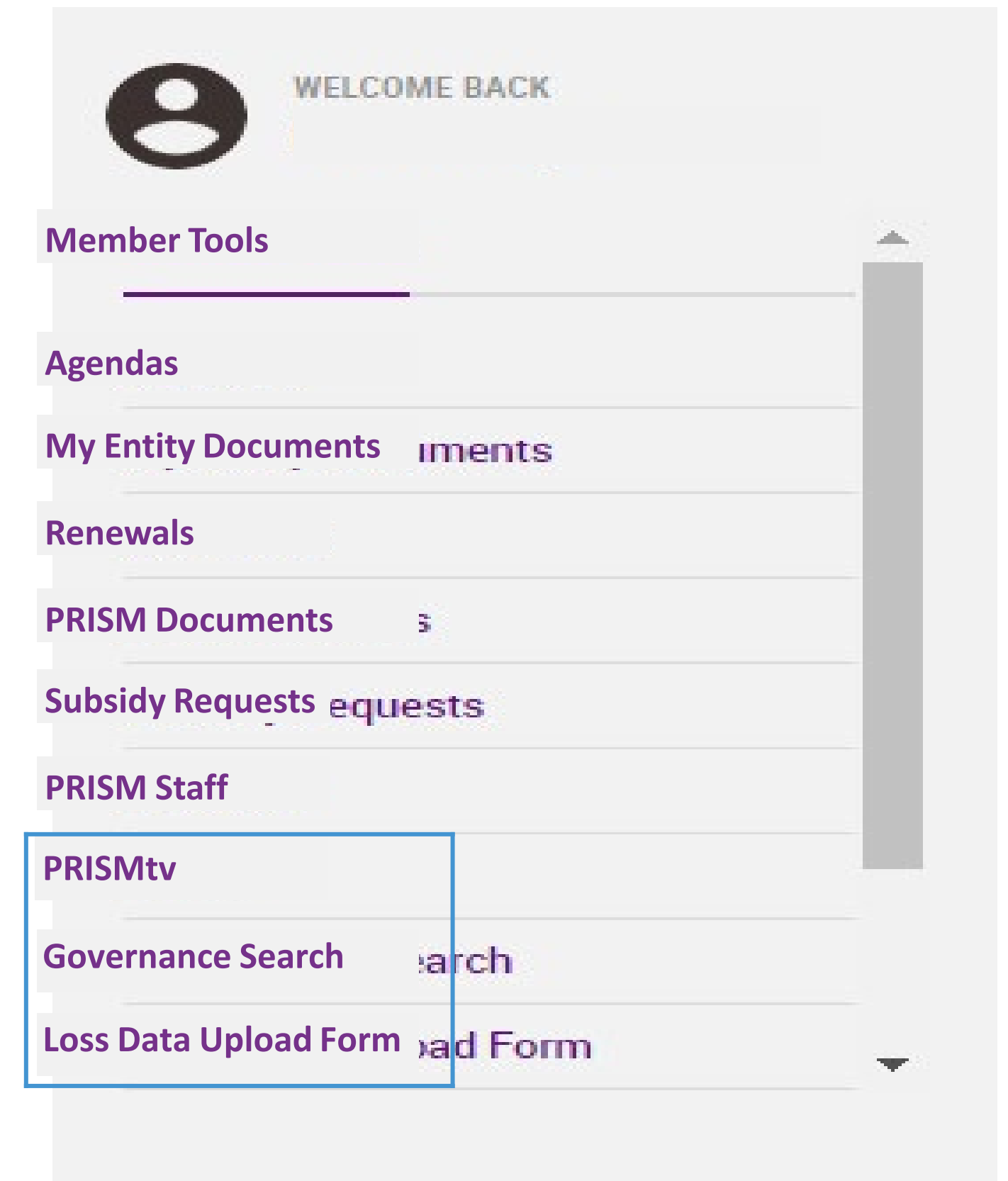
- **Agendas** access agendas for committee meetings you've registered for under this tab
- **My Entity Documents** access documents pertinent to your entity's insurance coverages
- **Renewals** update your entity's renewal apps under this section



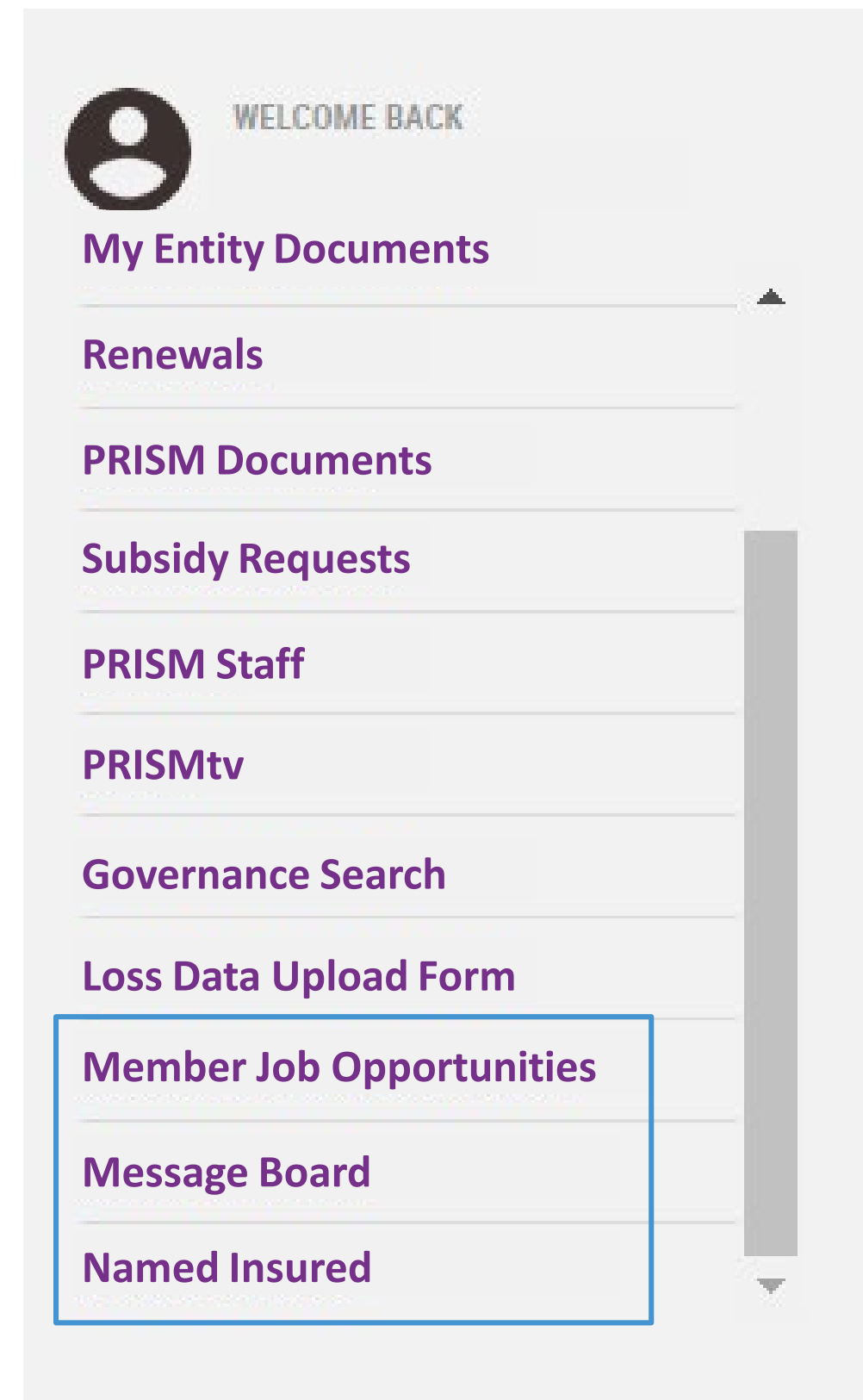
- **PRISM Documents** access documents such as our Annual Budget, governing docs, policies & resolutions
- **Subsidy Requests** access entity's Risk Management Subsidy fund info
- **PRISM Staff** a list of our staff and the various departments



- **PRISMtv** 24/7 access to webcasts that address areas such as:
Risk Mgmt, Risk Control, Labor/Employment, Workers' Comp
- **Governance Search** access committee participation
- **Loss Data Upload Form** secure area to submit claims data



- **Member Job Opportunities** let us know if you have open positions at your entity and we can post them to our site
- **Message Board** the ‘power of collective minds’ at work!
- **Named Insured** maintain the Additional Named Covered Parties (formerly Named Insured's) you have for your entity



Coverage Programs

Covering all spectrums of risk since 1979...

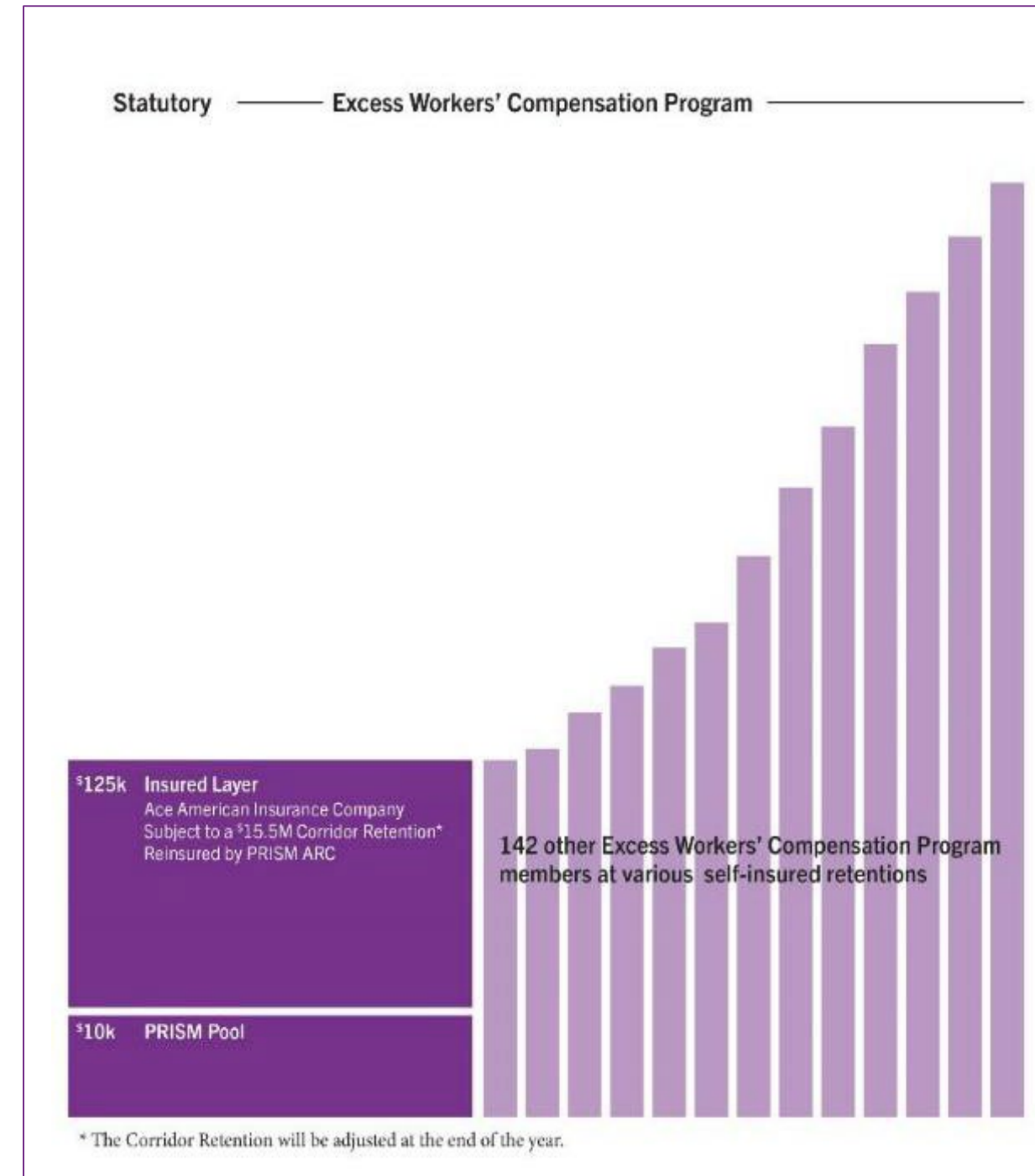
Property & Casualty Programs (7 Major)

- General Liability – (GL1) First Dollar & (GL2) Excess
- Workers' Compensation – (PWC) First Dollar & (EWC) Excess
- Property
- Medical Malpractice
- Master Rolling Owner Controlled Insurance Program (MR OCIP)

Primary Workers' Comp (PWC)

Features

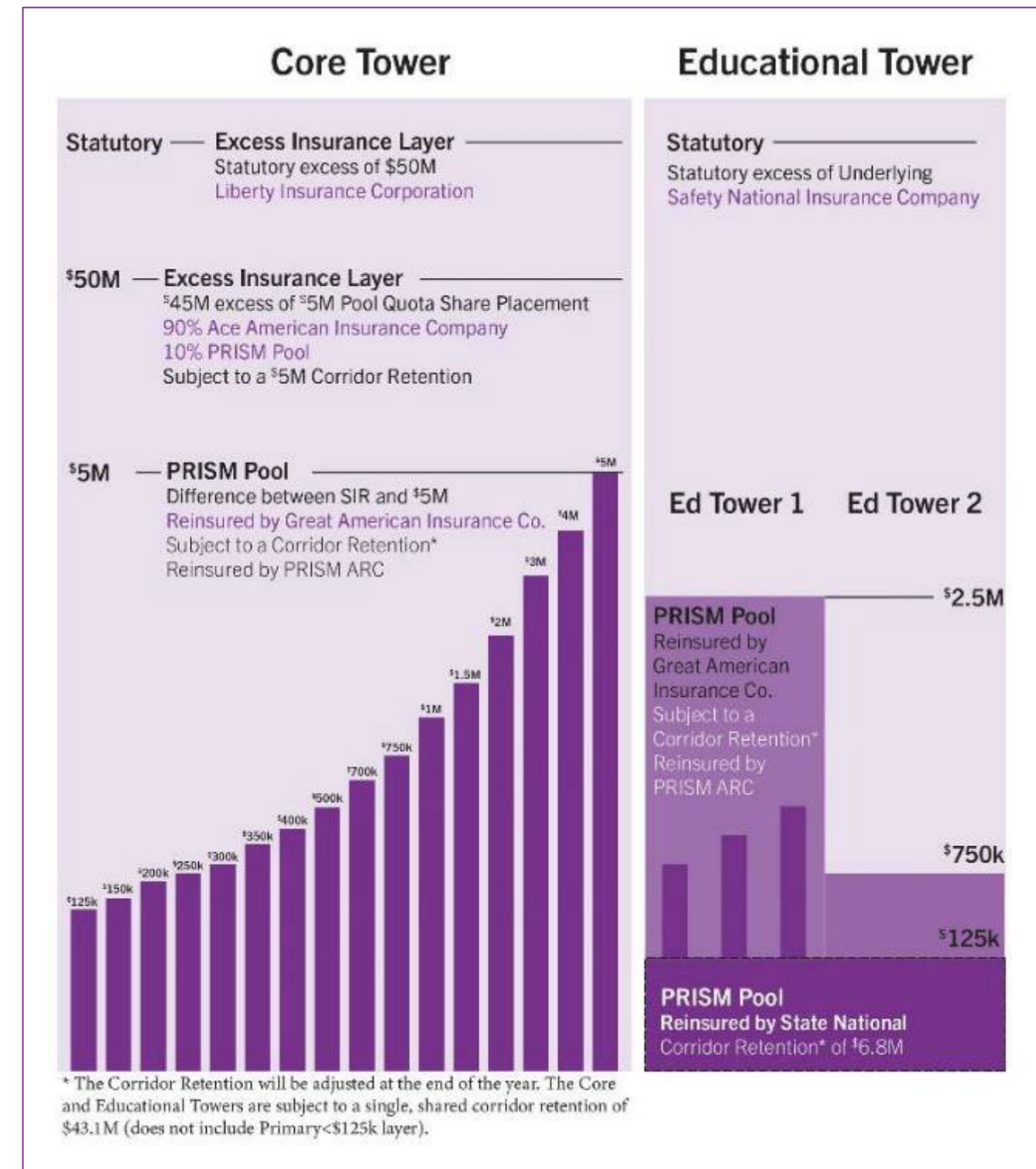
- Claims administration provided by select TPAs (choose from 5)
- Claims resources and oversight on the excess reportable claims by highly experienced Claims Specialists
- Annual actuarial study obtained by PRISM
- Loss data is collected from your contracted TPA automatically
- PRISM will conduct formal audits of each TPA through the use of an independent auditor on a biennial basis. PRISM will submit the annual OSIP report and pay the annual OSIP assessment fees for claims within the PWC Program.



Excess Workers' Comp (EWC)

Features

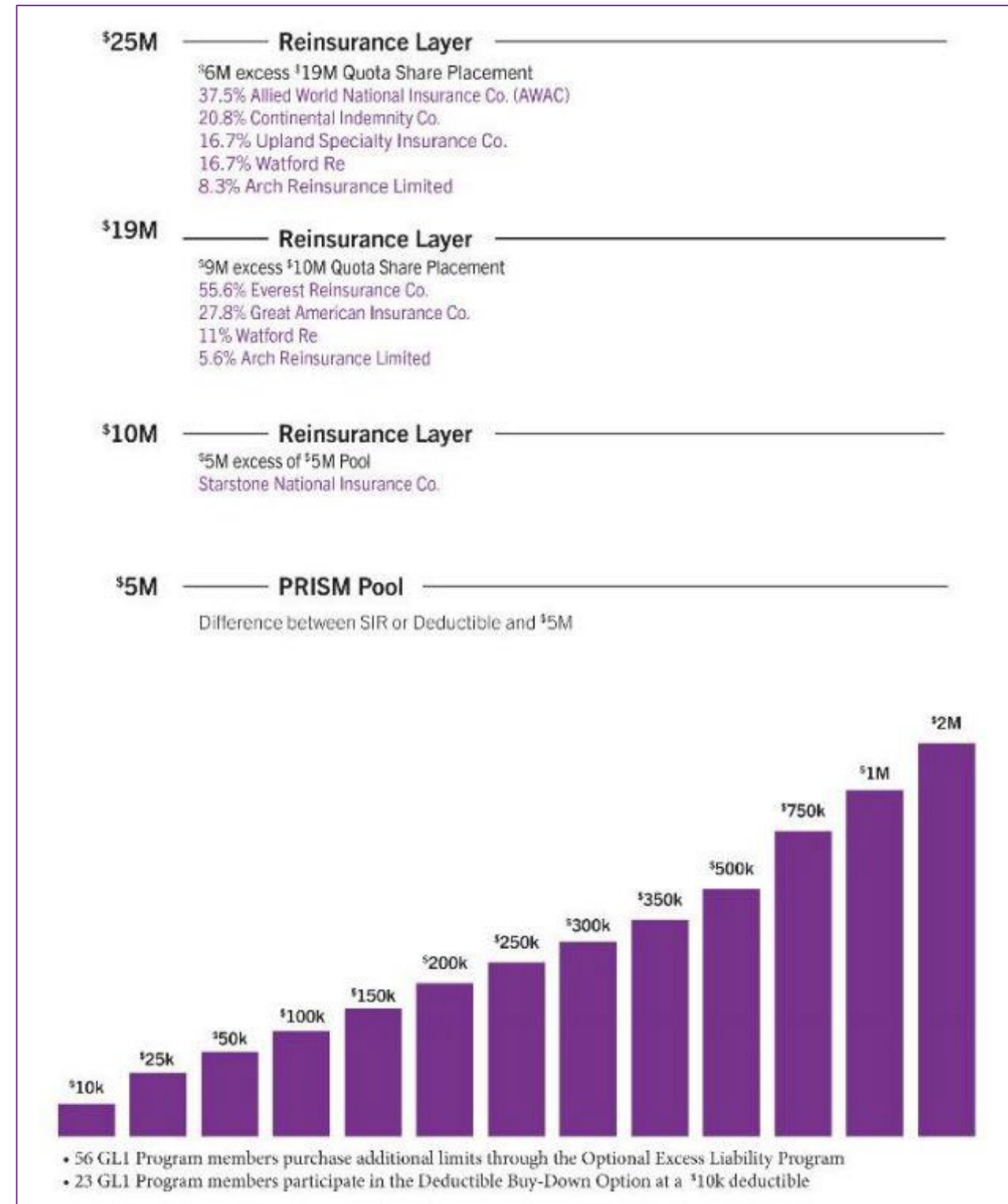
- included (subject to adoption of resolution by employer prior to injury)
- No terrorism exclusion
- PRISM staff will coordinate a claims audit within the first year of participation and/or change of TPAs, and every two years thereafter
- Claims resources and oversight on the excess reportable claims by highly experienced Claims Specialists
- Legislative advocacy on key workers' compensation bills



General Liability 1 (GL1)

Features

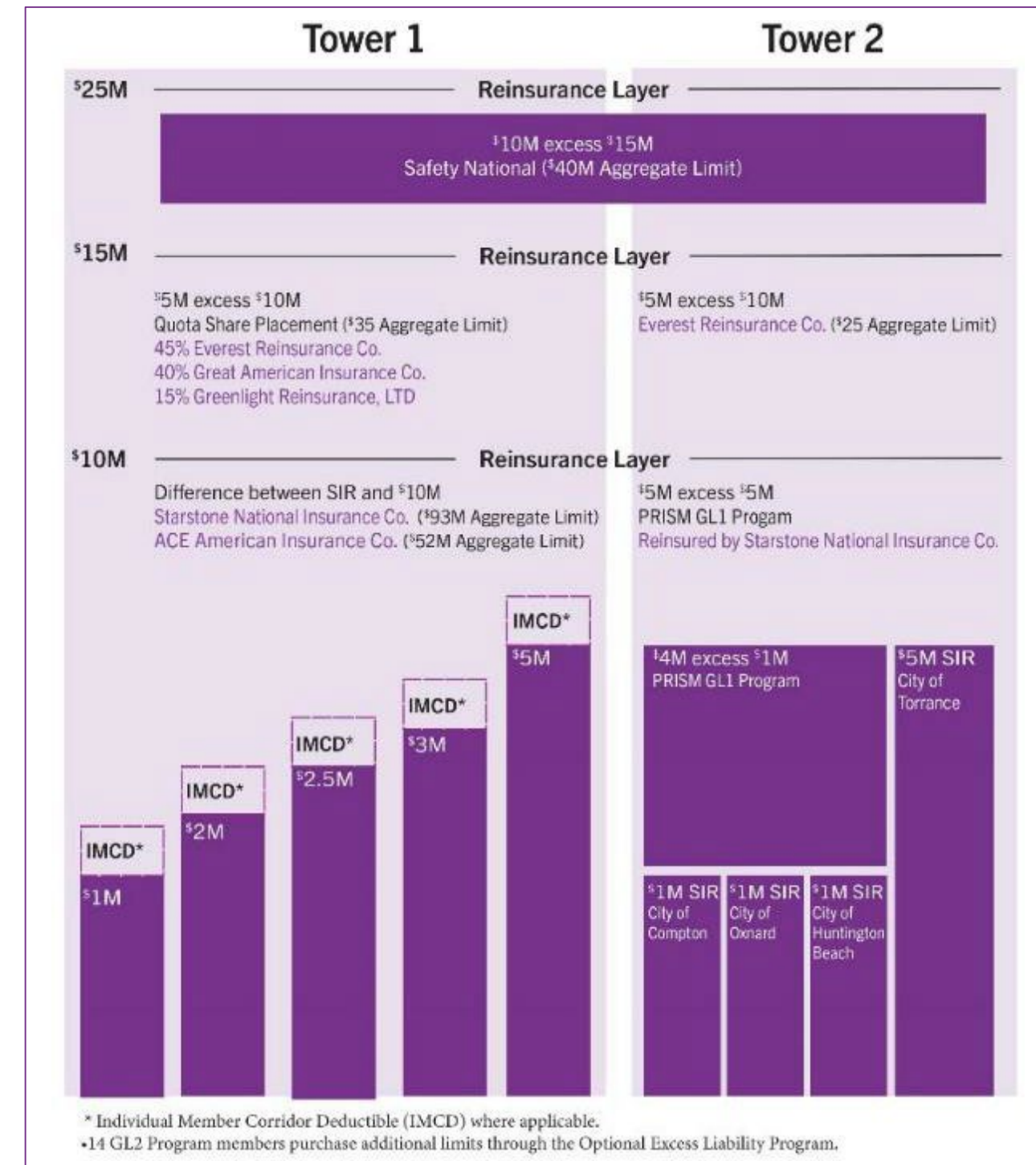
- Broad covered party definition
- Time element pollution coverage
- No sabotage and terrorism exclusion
- Through the Deductible Buy Down Option the Program also provides the following features:
- PRISM assumes responsibility for claims handling through contracted TPAs
- Advancement of defense cost for covered claims
- Annual actuarial study is obtained by PRISM
- Loss data is collected from your TPA automatically



General Liability 2 (GL2)

Features

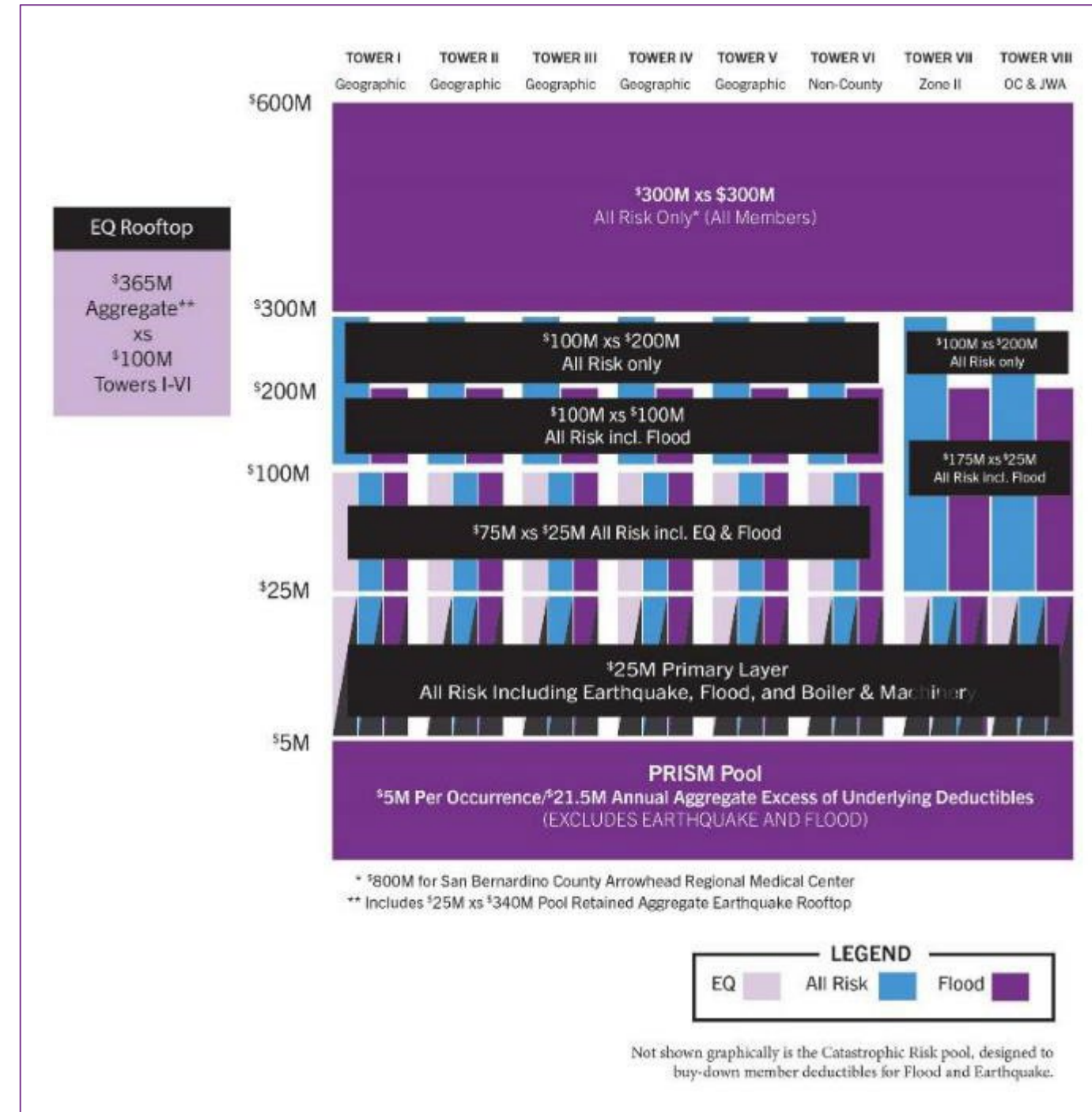
- Broad covered party definition
- Time element pollution coverage
- No sabotage and terrorism exclusion
- Limited Subsidence coverage (not applicable to all members)
- In-house legal expenses, associated with covered claims, will satisfy SIR and are reimbursable



Property

Features

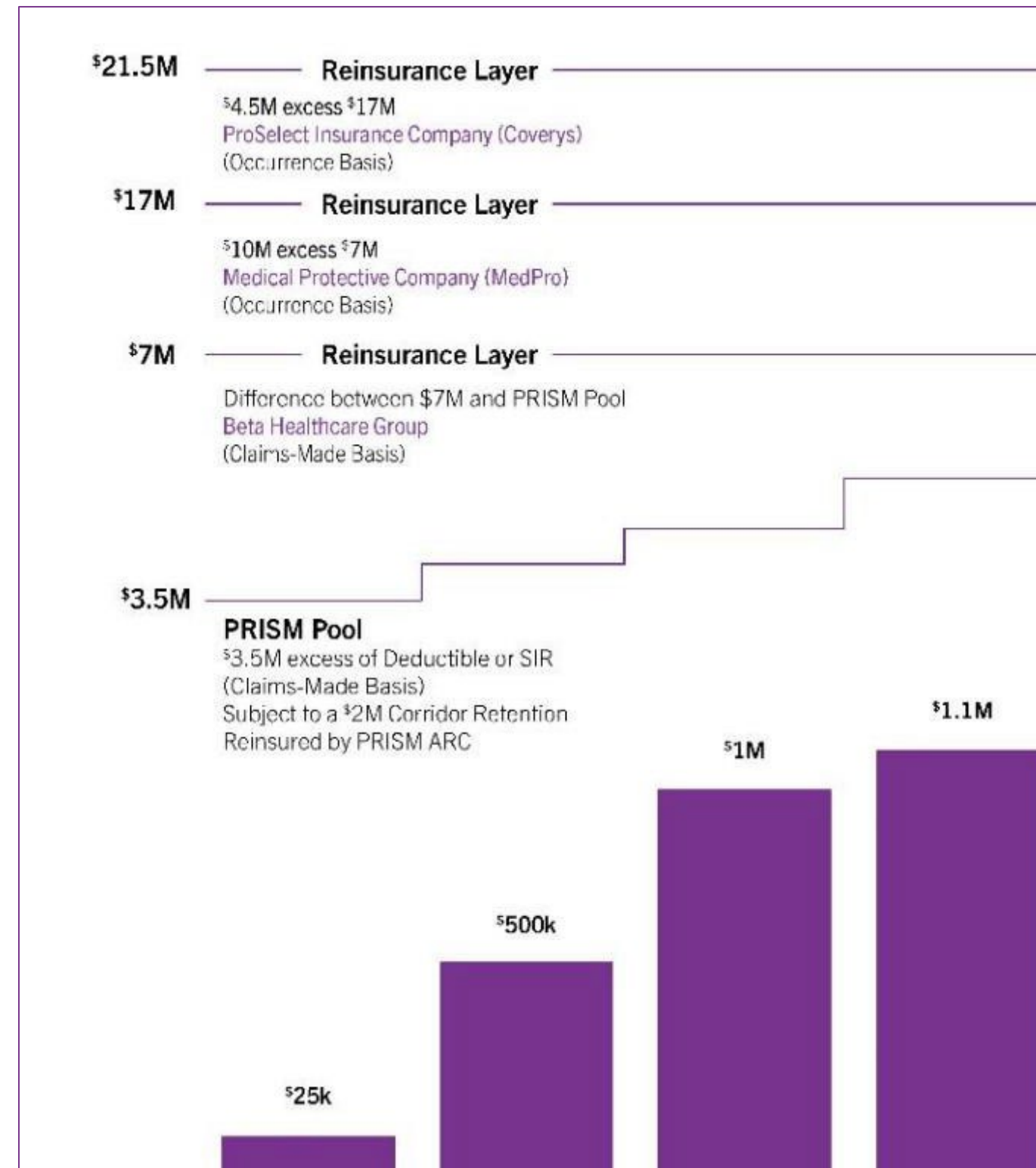
- Repair or replacement available for real and personal property
- Includes boiler and machinery coverage
- Library book valuation endorsement
- Coverage for drones in transit or storage
- Includes appraisal every 5 years for properties valued above \$1M and every 10 years for properties valued at less than \$1M



Medical Malpractice

Features

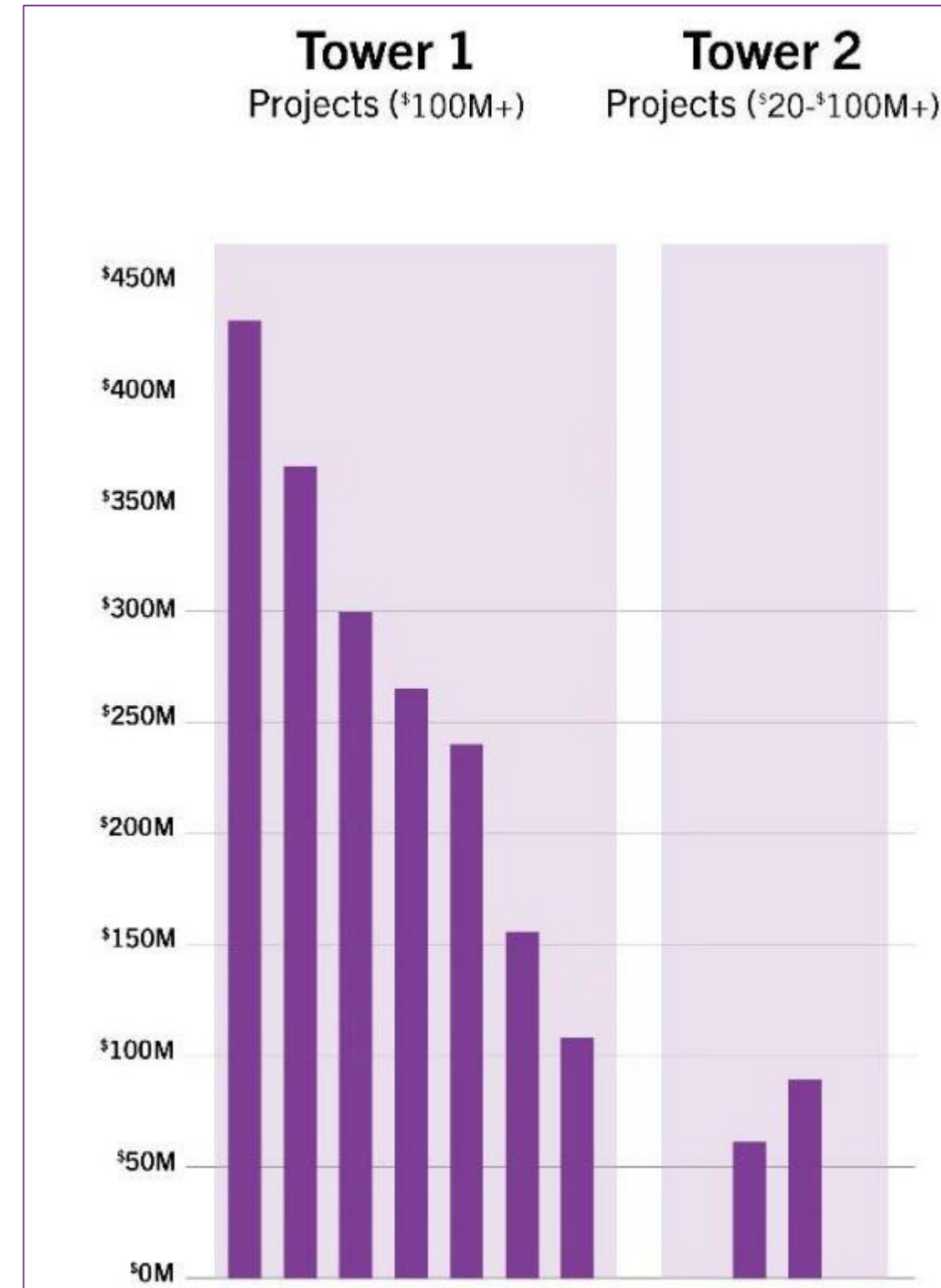
- Pooled coverage is on a claims made basis
- Excess coverage is provided on a per-occurrence basis
- Automatic coverage for all employed and contract physicians
- Covers managed care exposures
- Medical Malpractice/Risk Management services provided, including training through a web-based platform, and unlimited consultation via phone or email.



MR OCIP

Features

- Lower cost than the traditional approach to project insurance
- Higher limits & better coverage terms
- Upfront savings to members
- Increases the pool of eligible bidding contractors and small business participation
- Automated administration featuring online enrollment and reporting to minimize any administrative effort on the part of participating members
- Contractor orientation, contract language development, and automated management reports provided.



Coverage Programs (continued)

Offering cost-effective custom plan designs with premier carrier partners...

Employee Benefits Programs

- PRISMHealth
- Dental

Ancillary Programs

- Vision
- Employee Assistance Program (EAP)
- Life & Disability



Coverage Programs (continued)

Covering all spectrums of risk since 1979...

Miscellaneous Programs

- Aviation
- Catastrophic Inmate Medical Insurance (CIMI)
- Cyber Liability Coverage
- Equipment Maintenance Management Program (EMMP)
- Fiduciary Liability Insurance Program (FLIP)
- Master Course of Construction (COC)
- Master Crime
- MR OPPI
- Optional Excess Liability
- Pollution Liability
- Special Events Program
- Special Liability Insurance Program (SLIP)
- Special Property Insurance Program (SPIP)
- Vendor/Contractors Program
- Watercraft

How We Stay in Touch

CSAC EIA IS NOW |  **PRISM** | 

Tuesdays are Time to Talk: Schools

Join your peers on [Tuesday, June 23, from 11:00 am to 12:00 pm](#) for the second Risk Control Open Forum for Schools. Topics discussed during the last forum included N-95 respirator use for nurses, COVID-19 training requirements and resources, disinfection protocols, and more!





Home / Resources / EIA Message Board

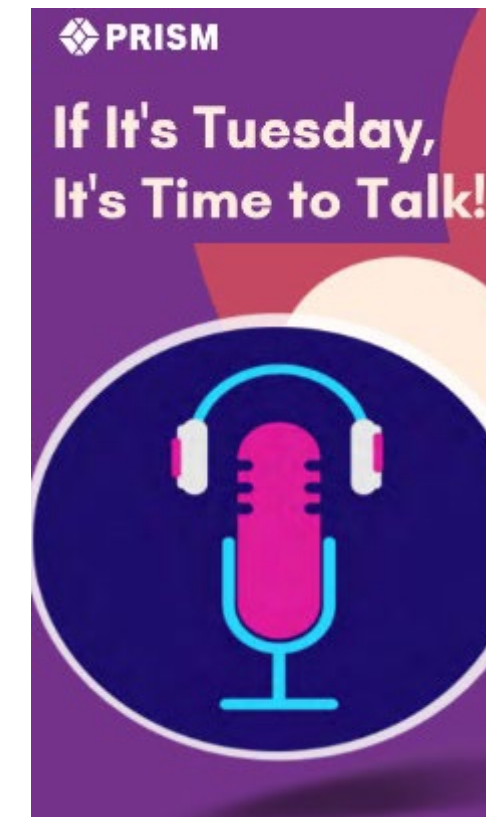
PRISM Message Board

Last Visit Jun 17, 2020 [Help](#) [Search](#)

♥ Favorite

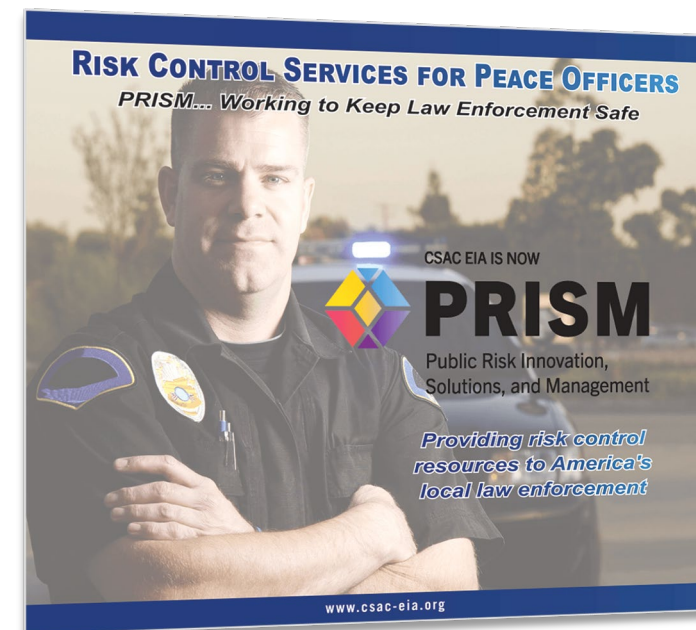
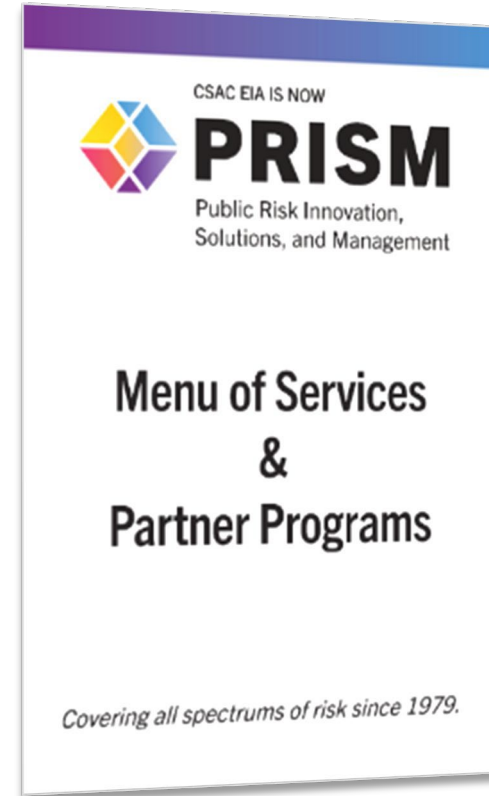
 **COVID-19**
Last Post May 22, 2020
6 Topics, 23 Posts →

 **Open Forum for Local Government Entities**
Last Post Jun 12, 2020
1 Topics, 1 Posts →



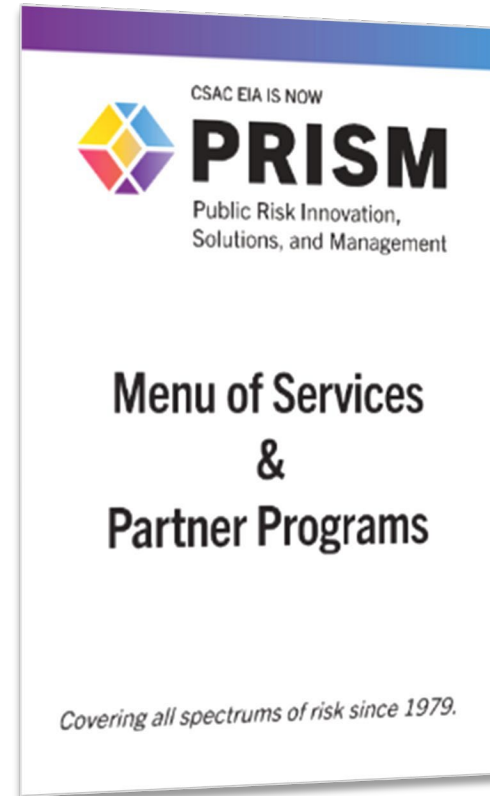
We want to be your #1 resource!

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



SYMBOL/DEFINITION

● Included	◇ Negotiated Rate	□ Hybrid Prices
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PRISM offers a wide array of coverage programs. For a complete listing, check out our website below.

CLAIMS SERVICES BY PROGRAM									RISK CONTROL SERVICES BY PROGRAM									RISK MANAGEMENT SERVICES BY PROGRAM									
Program	General Liability 1	General Liability 2	Environmental	Medical Malpractice	Property	Primary Workers' Compensation	Excess Workers' Compensation	MR ODP	Program	General Liability 1	General Liability 2	Environmental	Medical Malpractice	Property	Primary Workers' Compensation	Excess Workers' Compensation	MR ODP	Program	General Liability 1	General Liability 2	Environmental	Medical Malpractice	Property	Primary Workers' Compensation	Excess Workers' Compensation	MR ODP	
Catastrophic Claims Management						◇	◇		Background Check Services	◇	◇	◇	◇	◇	◇	◇	◇	Actual Analysis Subsidy	●	●		●				●	
Claims Audits	●	●				●	●		Checkpoint System	◇	◇	◇	◇	◇	◇	◇	◇	Certificates of Insurance Management	◇	◇	◇	◇	◇	◇	◇	◇	
Claims Index Reporting	●	●				●	●		CRN Training Resources	◇	◇	◇	◇	◇	◇	◇	◇	Crisis Incident Counseling Services							●	●	
Injury Reporting and Triage						◇	◇		Cyber Security Services	◇	◇	◇	◇	◇	◇	◇	◇	Crisis Incident Management Services	□	□	□	□	□	□	□	□	
Investigative Services						◇	◇		Drug & Alcohol Testing	◇	◇	◇	◇	◇	◇	◇	◇	Enterprise Risk Consultants	◇	◇	◇	◇	◇	◇	◇	◇	
Managed Case Consulting						●	◇		EPN Program	●	●	●	●	●	●	●	●	Legal Advice Services	●	●	●	●	●	●	●	●	
Medical Provider Network						◇	◇		File Approvals Inspection Software	◇	◇	◇	◇	◇	◇	◇	◇	Property Schedules Maintenance				●					
Medical Transportation & Language Services						◇	◇		Incident Reporting	◇	◇	◇	◇	◇	◇	◇	◇	Real Property Program Appraisal Services									
Medical Reporting						●	◇		Law Enforcement BWC	◇	◇	◇	◇	◇	◇	◇	◇	Risk Management Mentor Program	●	●	●	●	●	●	●	●	
Rehabilitation Care						◇	◇		Law Enforcement Wellness	◇	◇	◇	◇	◇	◇	◇	◇	Risk Management Practitioner Certificate Program	◇	◇	◇	◇	◇	◇	◇	◇	
Return-to-Work Program						◇	◇		Physical Address Testing	◇	◇	◇	◇	◇	◇	◇	◇	School Liability Handbook	●	●	●	●	●	●	●	●	
Structural Settlements	◇	◇				◇	◇		Protective Footwear	◇	◇	◇	◇	◇	◇	◇	◇	Strategic Planning Facilitation	◇	◇	◇	◇	◇	◇	◇	◇	
Subrogation Recovery	◇	◇							Safety Data Sheet (SDS) Management	◇	◇	◇	◇	◇	◇	◇	◇	Risk Management Subsidy Funds	●	●		●	●	●	●		
Tik RFP Assistance	●	●				●	●		Safe School Assessments	◇	◇	◇	◇	◇	◇	◇	◇										
									Soft Tissue Injury Prevention	◇	◇	◇	◇	◇	◇	◇	◇										
									Workforce Management Software	◇	◇	◇	◇	◇	◇	◇	◇										
									Workplace Wellness	◇	◇	◇	◇	◇	◇	◇	◇										

SYMBOL/DEFINITION

● Included	◇ Negotiated Rate	□ Hybrid Prices
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PRISM offers a wide array of coverage programs. For a complete listing, check out our website below.



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

PROPERTY WORKERS' COMPENSATION

Training & Resources

Classroom, On-site, & Regional Training Opportunities - Instructor-led training in a variety of formats, including classroom-style, on-site, and regional seminars held state-wide on various risk management topics. ●

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

- Blog
- COVID-19
- EssentialLink
- Education Connection
- News
- PRISM Risk Control Trainings
- PRISM Member Message Board

Contract Review Services - Offered by Alliant Insurance Services in conjunction with the [Insurance Requirements in Contracts \(IRIC\) Manual](#) to assist members with questions related to professional service providers, tenants, contractors and vendor contracts. ●

Direct Consultation - Our experienced team of risk control specialists are familiar with regulatory requirements by Cal/OSHA and can help identify your agency's risks and provide customized, cost-efficient solutions. ●

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.

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. ●

Learning Management System (LMS) - An online learning management system by TargetSolutions allows members access to an extensive catalog of web based training sessions for risk management as well as everyday business needs such as Microsoft Suite products. ●

PRISMtv - Member-exclusive, 24/7 access to hundreds of webcasts and training on-demand. Webcasts available in 7 different channels: ●

- Educators
- EPL & Liability
- Health & Benefits
- News & Administration
- Risk Control
- Risk Management
- Workers' Compensation

Risk Assessment Tool - The online self-assessment identifies gaps in risk management and provides reports with links to PRISM online resources. ●

Streaming Library - Online repository of safety and training videos. ●

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

- Best Practices Library
- Drug & Alcohol Clearinghouse Guide
- Employment Practices Manuals*
- Essential Job Duties*
- Information Sheets
- Job Safety Analyses*
- Risk Simplified
- Safety Talks: A Tailgate/ Toolbox Resource* (nearly 300 topics)
- School Liability Handbook: Student Activities & Employment Issues*
- Utilizing GIS for Road Maintenance

* A password is required to access this resource. Please contact the [Risk Control Department](#) for assistance.

POLLUTION VISION WATERCRAFT

Resource – Risk Control Menu

One of PRISM's most popular and valued services!

CSAC EIA IS NOW



PRISM
Public Risk Innovation,
Solutions, and Management

**Risk Control
Menu of Services
&
Partner Programs**

Staff Resources

The following 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 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

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.

Training Resources & Topics

Classroom/On-site Training - Instructor-led training programs on a variety of health and safety topics.

PRISMtv - Members have exclusive, on-demand, 24/7 access to over 300+ on-demand webcasts and training programs.

Learning Management System (LMS) - Access to an extensive catalog of web-based training sessions for risk management as well as everyday business needs such as Microsoft Suite products. (TargetSolutions)

PRISMtv - Channels

PRISMtv -
Member exclusive 24/7 access to
300+ on-demand webcasts.

Educators - Information and training programs that are most relevant to education members, including webcasts on preventing child sexual abuse, school liability concerns, and school security.

EPL & Liability - Training sessions that cover acts arising from the employment process, which include: reasonable accommodation, discrimination, sexual harassment prevention, and retaliation.

Health & Benefits - Resources and training related to PRISM's Health and Benefits programs.

News & Administration - Specific webcasts focused on PRISM program related topics, such as renewals and coverages, as well as introductions to our various services.

Risk Control - Training sessions designed to provide viewers with best practices, regulation guidance, news, and tools involving workplace health, safety and illness prevention topics.

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.

Workers' Compensation - Programs designed to provide assistance for those managing workers' compensation, including new case law and supervisor responsibilities.

Toolbox Resources

Best Practices Library - Provides policy models, risk management programs, and examples designed for California public agencies. PRISM staff and members have contributed to these examples and model procedures.

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.

- [Interactive Process Manual](#)
- [Managing Multiple Leaves of Absence Manual](#)
- [COVID-19 Employment Practices Public Agencies FAQs](#)
- [COVID-19 Employment Practices Educational Institutions FAQs](#)

Essential Job Duties* - Created in order to assist PRISM members with return-to-work programs, this classification specific document will help doctors and claims administrators determine relevant work capacities and if injured employees are able to return to work. With over 40 classification specific examples, your agency can use/tailor as part of your Return-to-Work Program.

Toolbox Resources (continued)

Information Sheets - Valuable web-based resources to assist members with their risk management goals. PRISM Risk Control staff has done the research and put together the best resources on various health and safety related topics for your organization.

Job Safety Analyses* - Management and supervisors can use the findings of a job safety analysis to identify and prevent hazards in their workplaces. In the Toolbox, you will find completed job safety analyses for over 40 public agency classifications in Excel format.

Risk Simplified - A series of informative documents developed by the PRISM's Risk Control Department designed to assist our members' effort to reduce losses and understand regulatory requirements. Risk Simplified provides guidance on a broad array of topics including playground safety, legislative updates, attractive nuisances, Cal/OSHA compliance, and more!

Safety Talks: A Tailgate/Toolbox Resource* - Nearly 300 topics which to lead and plan your next safety meeting. Download the entire resource and share with those in your agency responsible for leading safety meetings.

*A password is required to access this resource.
Members, please contact PRISM Risk Control at
riskcontrol@csac-eia.org or 916.850.7300 for assistance.

Educational Member Resources

Education Connection - This monthly newsletter contains a broad spectrum of risk control and management topics relevant to educational organizations. To be added to the mailing list, please contact our Member Services at memberservices@csac-eia.org or 916.850.7300.

School Liability Handbook: Student Activities & Employment Issues* - This handbook was created in conjunction with Lozano Smith, a law firm that specializes in school liability legal services. The handbook consist 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.

Educational Members, please contact
Eric Lucero, PRISM Sr. Risk Control Specialist at
elucero@csac-eia.org or 916.850.7300 for assistance.

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 – Peace Officers Menu

Newest addition to our menu family!



Your Agency is likely already a PRISM Member
 Public Risk Innovation, Solutions & Management (PRISM) is one of the largest member-directed insurance risk sharing pools in the nation.

For more information, reach out to your Risk Manager or PRISM Risk Control at riskcontrol@prismrisk.gov.

How We Keep You Safe

Body-Worn Cameras (BWC) ◊ - A comprehensive BWC program, this includes everything law enforcement agencies need to get up and running, providing BWCs, data management software, secure cloud storage, and policy/implementation assistance.
 Partner: **LensLock**

Cyber Security Services ◊ - Access a broad suite of state-of-the-art cyber security services, from the initial Risk Assessment, to Virtual Chief Information Security Officers, Vulnerability Scans, and Managed Security Services.
 Partner: **Synoptek**

DMV Employer Pull Notice (EPN) ● - The Drivers Direct System is a fully web-based EPN system which allows members to monitor driving records, expiring licenses, and other relevant documents.
 Partner: **A-Check Global**

Drug & Alcohol Testing Consortium ◊ - Provides access to in-network pricing for drug and alcohol tests for both commercial and non-commercial drivers. Also includes access to a Medical Review Officer and a Substance Abuse Professional.
 Partner: **Plexus Global**

Guard1 - Checkpoint System ◊ - Allows users to electronically log check-in points with timestamps, providing documented proof of patrolled routes. It can also be used for safety inspections and in correctional and non-correctional environments, such as schools, fire safety inspections, and perimeter patrols.
 Partner: **TimeKeeping Systems**

Legal/Employment Practices Services ● - Legal experts provide advice on a variety of employment and labor law issues in a timely, hotline format. This service also includes updates on legal trends and common issues in monthly webcasts hosted on YouTube.
 Partner: **Eyres Law Group**

Physical Abilities Testing ◊ - Using proprietary equipment and software, this service tests an applicant's ability to bend, push, pull, and carry loads. Results are used to determine if an applicant can meet the physical demands required for the essential functions of their prospective job.
 Partner: **Occumetric**

Protective Footwear ◊ - All footwear provided is made with slip resistant outsoles and Shoes For Crews patented tread pattern, designed to channel liquids away from the sole. Their shoes meet the American Society for Testing and Materials F-2413-11 Standard.
 Partner: **Shoes for Crews (SFC)**

Risk Assessment Tool ● - Evaluate your risks through a series of online self-assessment questionnaires, with the ability to compare assessment results to best practices and regulatory requirements. Automatic linking to EIA resources and custom plans of action will assist with continuous improvement efforts.
 Partner: **in2vate**

Safety Data Sheet (SDS) Management ◊ - Efficiently customize and automate SDS libraries across your entire organization. Users have access to a comprehensive database of SDS documents to assist in library creation.
 Partner: **SafeTec**

Soft Tissue Injury Prevention & Wellness Programs ◊ - Customized injury prevention courses taught by fitness and body mechanics experts. The series of training sessions is designed to reduce the risk of sprains, strains, tears, and repetitive motion injuries through healthy fitness habits and proper movement. Savvy's Fit-For-Life Program provides a comprehensive wellness program that infuses 6 strategic anchors throughout the workplace leading to healthier and happier employees.
 Partner: **Savvy Health Solutions**

SYMBOL/DEFINITION	
● Included	◊ Negotiated Rate

Your Agency is likely already a PRISM Member
 Public Risk Innovation, Solutions & Management (PRISM) is one of the largest member-directed insurance risk sharing pools in the nation.

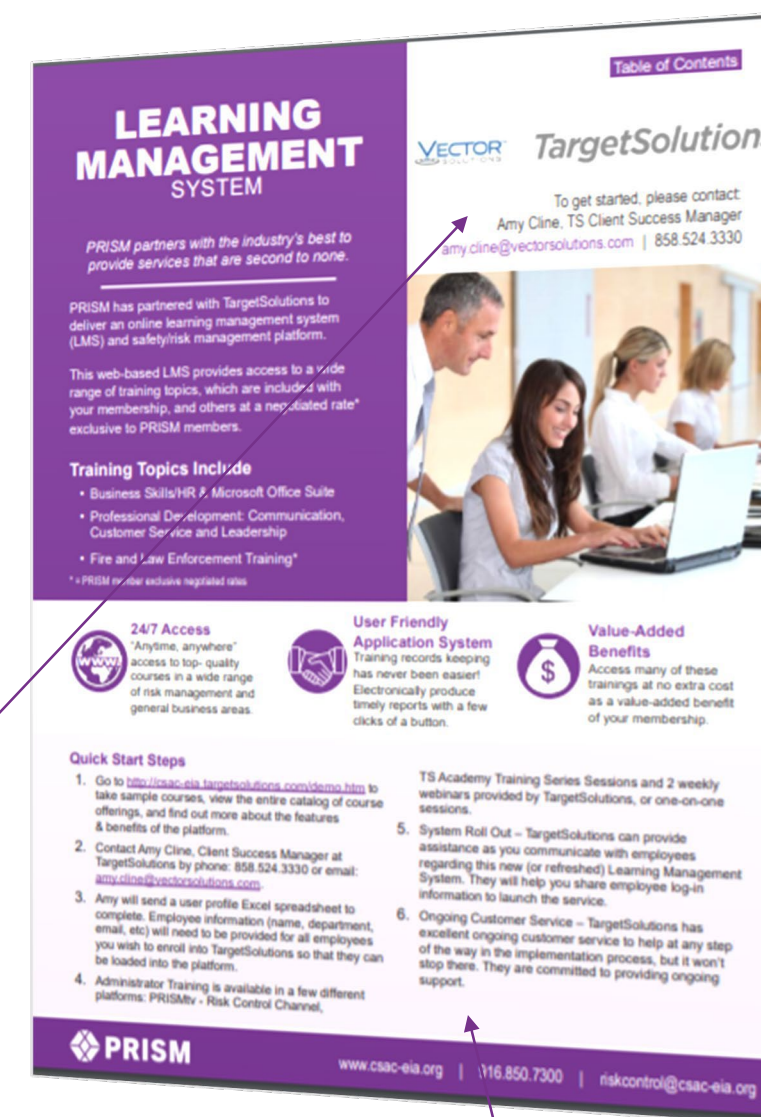
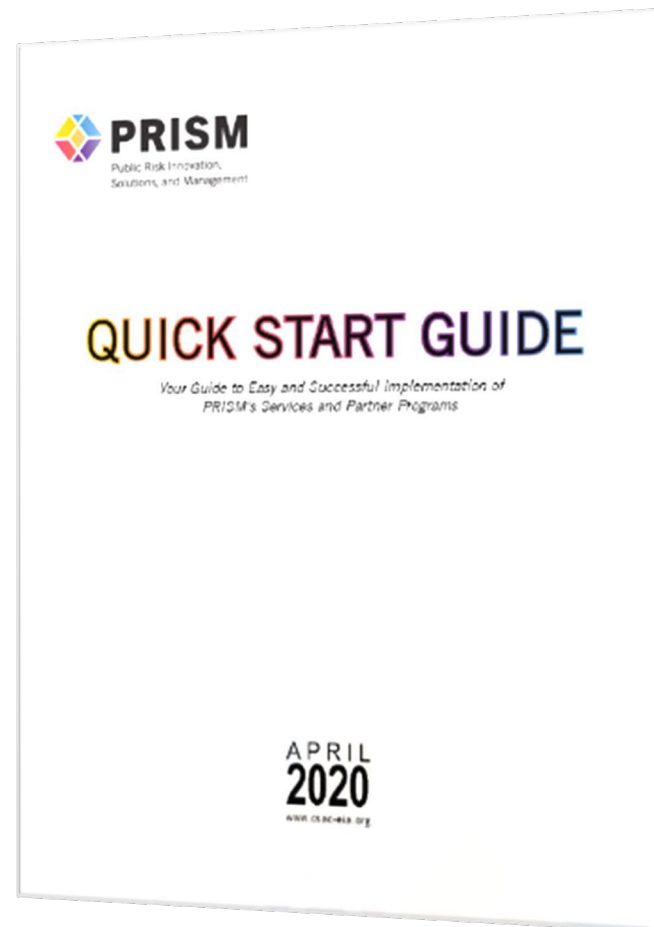
For more information, reach out to your Risk Manager or PRISM Risk Control at riskcontrol@prismrisk.gov.



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

Resource – QSG

Quick Start Guide



- Partner Program contact info
- Easy steps to start implementation

Resource – IRIC Manual

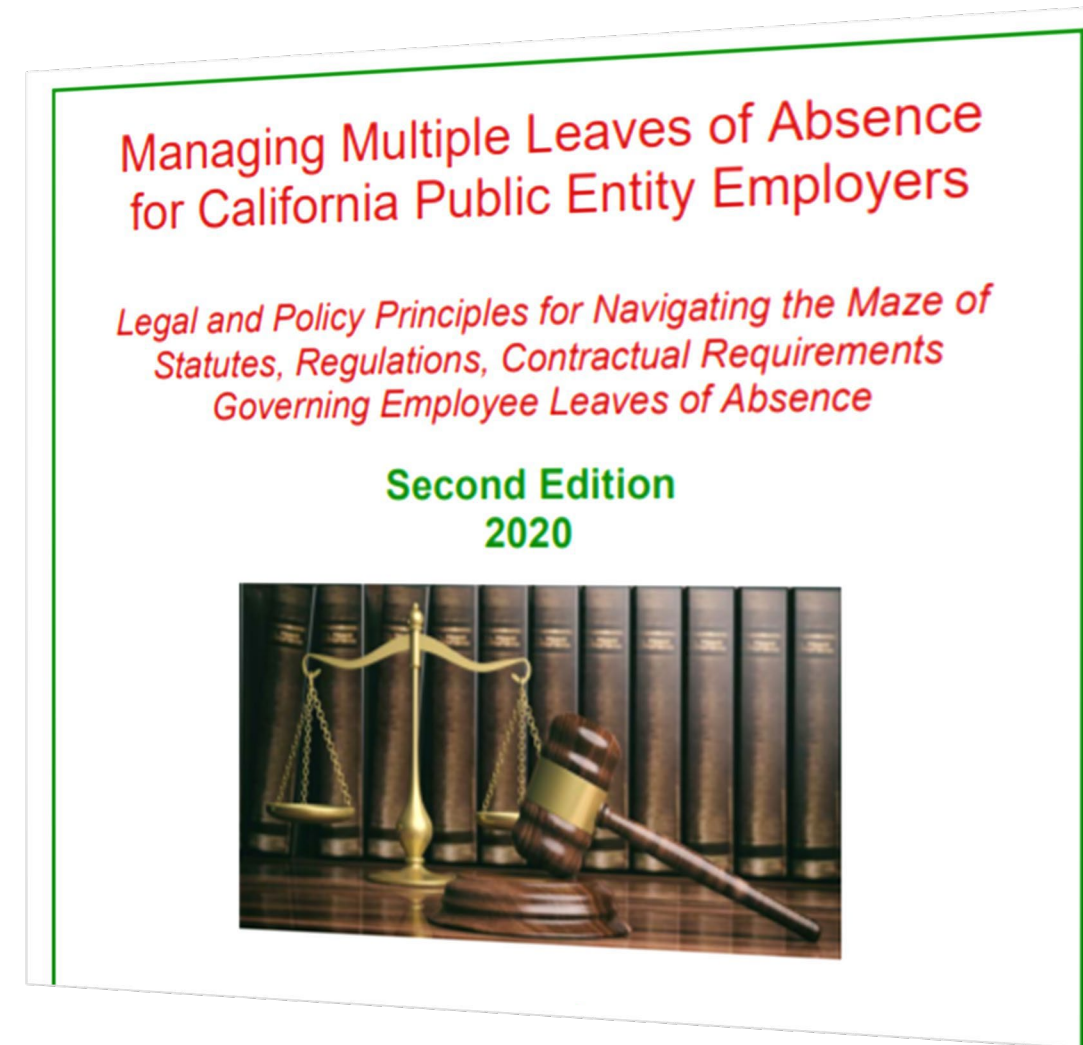
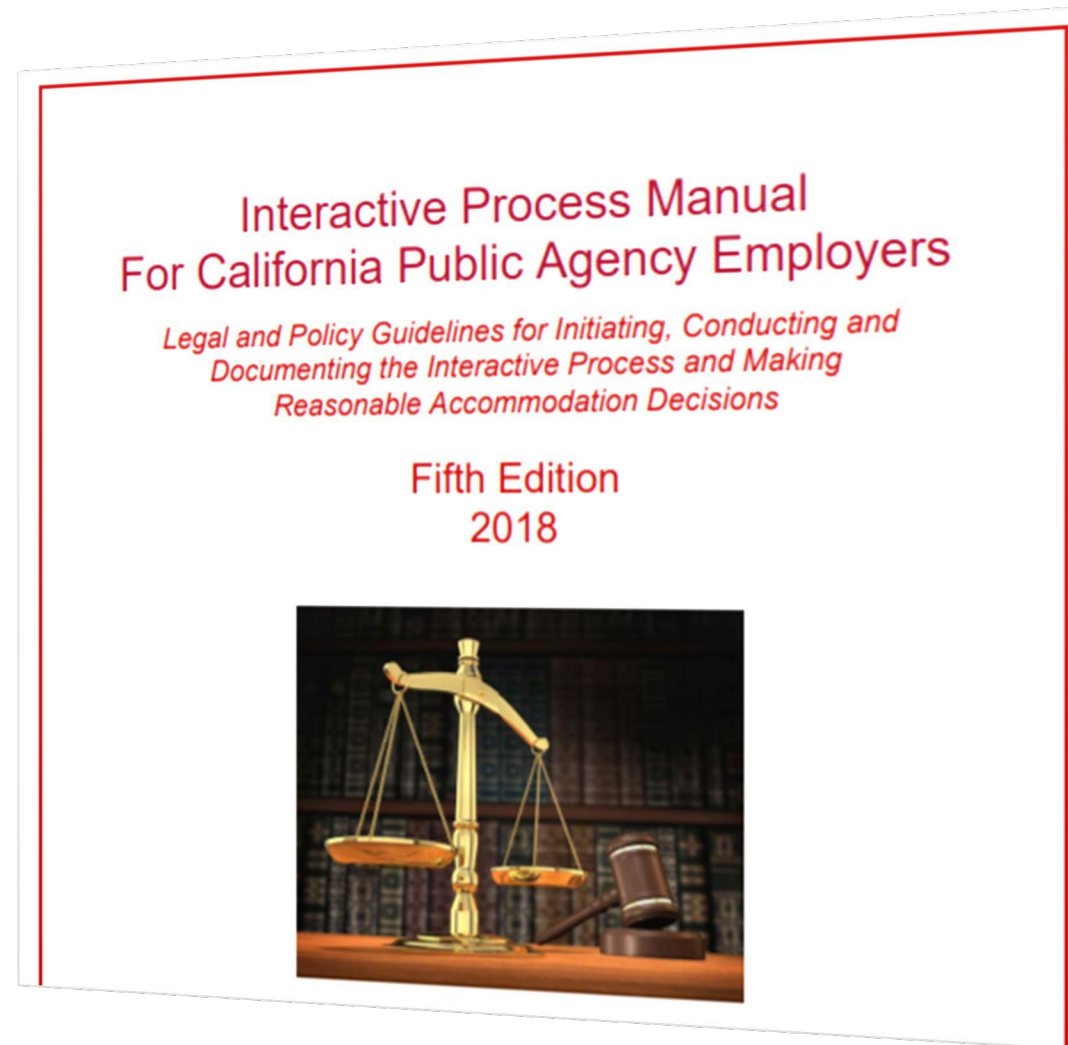
Insurance Requirements in Contracts Manual

- Basics of Contractual Risk Transfer
- Insurance Specs for Most Contracts
- Construction & Environmental Services
- Cyber, Aviation, & Marine Related Risks
- Special Situations
- School & Other Youth Serving Organizations
- Sample Forms & Agreements



Resource – EPL Manuals

Employment Practice Liability Manuals



Resource – ERC e-Guide

Enterprise Risk Consultants Services

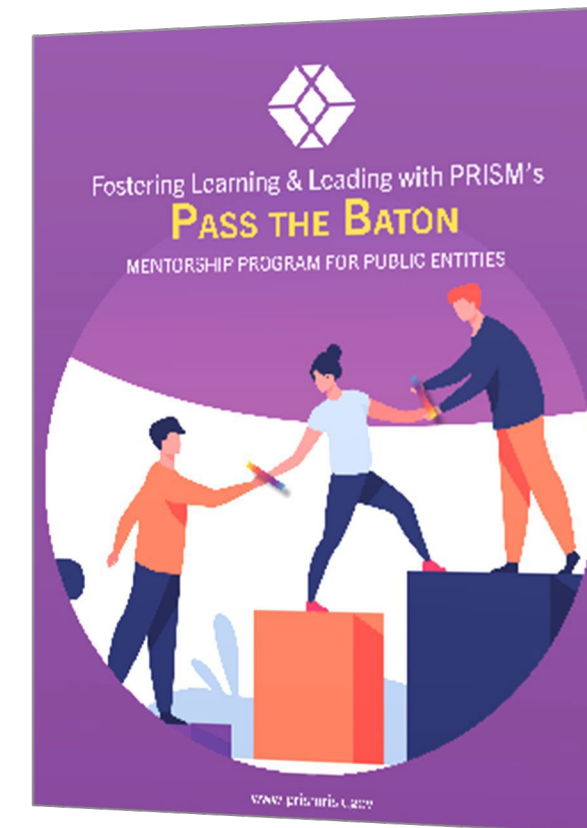
- Pool of highly-experienced individuals with backgrounds in: RM, Claims, Finance, HR, RC, and IT
- Vetted by Member Services Committee
- Background checked by PRISM
- Special projects, supplement during staff transitions, and others



Resource – RMMP guide

Risk Management Mentor Program

- Focuses on bridging gap between those with years of invaluable experience and those who are new(er) to the industry
- Includes mentors/mentees with expertise/needs in the areas of: RM, Claims, Finance, HR, RC, and IT
- PRISM staff will: monitor submissions; market program at member visits, committee meetings, website; maintain Message Board



Resource – EAGLE Awards

Exemplary Achievement in Government Leadership & Enrichment

- Created to recognize PRISM members or affiliated agencies for the development, management, and/or implementation of an innovative idea, approach, or program that enhances the goals and purposes of RM within the public sector
- 9 different types of recognition in the areas of: Development/Implementation of RC, RM, Programs & Practices, Pool Management, Law Enforcement, Educational Agencies RM, and COVID-19 Programs/Resources



Need further assistance?

We're always happy to help!



+ Gina Dean

Chief Executive Officer

916.850.7300

gdean@prismrisk.gov



+ Brian Kelley

Chief Operating Officer

916.850.7300

bkelley@prismrisk.gov



+ Rick Brush

Chief Member Services Officer

916.850.7300

rbrush@prismrisk.gov



ALLIANT PROPRIETARY PROGRAMS INTRODUCTION

▶▶ December 16, 2021

 **Alliant**

GROUP PURCHASE STRATEGY

Mastering the **economies of scale** that comes with **group purchase** to drive down pricing and provide more competitive terms and conditions than the standard marketplace

Leverage the standard marketplace with APIP

- Lowers the cost of coverage
- Improves the coverage terms
- Improves efficiency for the broking team
 - Relying on the program managers to be experts on best available pricing and terms
 - Can avoid potential errors and omissions
- Improves client retention

Alliant Student Accident Program (ASAP)

The school specialists at Alliant are proud to offer the **Alliant Student Accident Insurance Program (ASAP)**, a comprehensive student accident and sickness insurance program tailor made to be flexible, innovative and responsive. Alliant has an intimate understanding of the unique dynamics affecting our educational sector clients. We leverage this experience and passion to deliver the **ASAP** program to meet your needs and protect your school, its staff, and its students. Alliant will help your school evaluate your current student accident program and structure a customized program that best meets the current needs and exposures of your school!

Coverage Options through ASAP

Through our strategic partnership with Myers-Stevens & Toohy and Chubb, you will experience our national reach and technical strength which help you secure highly competitive rates and access to the following types of coverage, benefits and features:

- Catastrophic, Voluntary and custom-tailored Blanket programs for K-12 public/private school districts, JPA's and community colleges
- Enhanced Traumatic Brain Injury, Concussion and Crisis Management benefits

Alliant Student Accident Program (ASAP)

continued

- Potential to reduce General Liability premiums while mitigating the likelihood for litigation
- Optional coverages for Sickness, Worldwide Exchange, Travel Abroad, Field Trip, Commercial Camps and Student Professional Liability
- COVID-19 solutions for distance learning
- In-house and on-site claim adjudication and bilingual customer service and materials Claims repricing, detailed loss reports and greater loss control
- Freedom to seek care from any licensed provider with optional access to extensive networks to further reduce costs
- Superior customer service and over 50 years of experience in the very specialized area of student insurance

For More Information, contact:



Pamela Dominguez
Vice President
925 303 8725
pdominguez@alliant.com

Alliant Deadly Weapons Response Program

Alliant Deadly Weapons Response Program (ADWRP)

The program was created in the spring of 2018. It is a hybrid solution – providing both a liability and property component and provides coverage for incidents involving an individual brandishing a weapon with the intent on causing bodily injury or property damage to others. The program services are designed to assist clients on a no-fault basis, truly adding value to a crisis situation, both with valuable expertise, and financial protection.

The value of the product that Alliant designed can be felt in pre-event ways as well. Pre-event education and consulting services are available. Procuring ADWRP offers public entities another avenue for immediate access to funds otherwise not available under traditional insurance mechanisms (ie. property and liability policies) and can function as a deductible buy-down benefit for the insured if they carry higher self-insured retentions in their liability policy. Post-event Crisis Management services and coverages (ie. Funeral Expenses, Counseling Services, etc.) are also available as a policy benefit. Many public entities are considering this new risk transfer product as a way to round-out their risk management program.

The program is open to any Alliant client and is not exclusive to members of a program. Coverage is for scheduled locations only but can be modified to include vehicles owned/operated by the insured (such as buses), and further, with underwriting permission, the ability to extend coverage to special events. A copy of the client's Statement of Values is required to quote.

Courtney Ramirez
First Vice President

949 660 8133

cramirez@alliant.com

Anne Shackelford
Vice President

206 454 8021

anne.shackelford@alliant.com

The Alliant logo features a stylized white arrowhead pointing to the right, followed by the word "Alliant" in a bold, white, sans-serif font. The logo is set against a dark blue background that is part of a larger graphic element in the bottom right corner of the slide.

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)



- **Lead Carriers:** Lexington and Lloyd's of London **OPTION # 1**
- **Size:** Over \$540 billion in total insurable values and 8,800 members
- **Limits and Coverage:** Up to \$1,000,000,000, per occurrence limits available. Coverages include:
 - Builders Risk/Course of Construction
 - Terrorism
 - Equipment Breakdown
 - Dedicated Earthquake and Flood limits
 - Auto Physical Damage (optional)
 - Upgrade to Green (optional)
 - 1st and 3rd party Cyber Liability (optional)
 - Pollution (optional)
- **Key Differentiators:** Broad and encompassing property policy form, includes options for Cyber and Pollution
- **Types of Organizations:** Public Entities, Education, and Hospitals
- **Contact:** Thomas Bryson

ALLIANT PROPERTY INSURANCE PROGRAM (APIP)

OPTION # 2



Up to \$1,000,000,000
Loss Limit (per occurrence)

612
Primary
Members



> 8,800
Members (incl.
pool sub-
members)



\$540 Billion
Total Insured Value (TIV)



**Lexington Ins. Co. &
Lloyd's**
Lead Carriers



38
Active States + Washington DC



95.38%
10 Year Average
Member Retention Rate



Broad Policy Form
Optional Cyber and Pollution Cover



The Alliant Property Insurance Program (APIP) includes the Public Entity Property Insurance Program (PEPIP) and the Hospital All Risk Property Program (HARPP)

ALLIANT NATIONAL MUNICIPAL LIABILITY PROGRAM (ANML)

- **Carrier Name:** Great American
- **Limits and Coverage:** Program provides general liability, auto liability, employment practices, public officials' errors & omissions and police professional liability on a very broad municipal form. Standard limit is \$10 million per occurrence. Retentions and Xdates vary.
- **Key Differentiators:** Comprehensive form at competitive cost (i.e. grouping GL with Professional). Occurrence coverage (including Professional). Reinsurance available for pools.
- **Types of Organizations:** Public Entities / Pools (except educational)
- **Sample members:** Total allocated premium volume of \$11 million
- **Contact:** Tom E. Corbett / Esther Zavala

SPECIAL LIABILITY INSURANCE PROGRAM (SLIP)

- ***Risk Manager headache solver***
- **Carrier Name:** Great American E&S Insurance Company
- **Limits and Coverage:** Up to \$5M for GL, E&O/D&O and Owned Auto; Up to \$5M for EPL; Soft cap of \$1M for HNOA – higher limits available as required; Nose coverage – recommended when moving from Claims-Made to Occurrence – limits and deductibles subject to existing limits – you cannot get higher limits
- **Key Differentiators:** One policy for all lines of coverage
 - All lines are occurrence based as opposed to claims-made
 - No shared limits – this is a joint purchase not a pool
 - No commitment required – you can be a member for 1 year or 10 – there are no minimum term requirements like a pool
- **Types of Organizations:** Nonprofits and Public Entities
- **Sample members:** 625 total members currently. Some types of insureds are: First 5 Children and Families, Booster Clubs, Friends groups, Air Pollution Control Districts, Cable Broadcasters (Broadcasters E&O is also available for these risks) and Chambers of Commerce.
- **Contact:** Chris Tobin
- **CSR:** John Peterson – to get a quote

SPECIAL PROPERTY INSURANCE PROGRAM (SPIP)

- **Carrier Name:** Various – Primary carriers are Lexington Insurance Company and Lloyds of London
- **Limits and Coverage:** \$25,000,000 minimum limit – higher limits available. Real and Personal Property; Business Interruption/Extra Expense; Auto Physical Damage for Vehicles; Mobile Equipment; Terrorism
- **Key Differentiators:** Replacement cost policy
 - Business Interruption and Extra Expense are included automatically with no values required – limit available is significantly larger if values are reported
 - No commitment required – you can be a member for 1 year or 10 – there are no minimum term requirements like a pool
 - Terrorism coverage is included which is broader than TRIA
- **Types of Organizations:** Nonprofits and Public Entities
- **Sample members:** 250 total members currently. Some types of insureds are: First 5 Children and Families, Booster Clubs, Friends groups, Air Pollution Control Districts and Cable Broadcasters
- **Contact:** Chris Tobin
- **CSR:** John Peterson – to get a quote

ALLIANT CRIME INSURANCE PROGRAM (ACIP)

- **Carrier Name:** National Union (AIG)
- **Limits and Coverage:** Varying limits inclusive of Faithful Performance & Impersonation Fraud (\$250K sublimit); \$1 million to \$5 million and retentions from \$2,500 to \$100,000. Varying effective dates.
- **Key Differentiators:** Can write public entities nationwide, created with endorsements that are necessary in the public entity space (such as removal of bonded employee and treasurer/tax collector exclusions)
- **Types of Organizations:** Only Government Entities
- **Sample members:** Currently over 500 members
- **Contact:** Tom E. Corbett / Mariana Salyer

ALLIANT MOBILE VEHICLE PROGRAM (AMVP)



- **Carrier Name:** Allianz
- **Limits and Coverage:** Scheduled vehicles and mobile equipment up to \$10M total insured values any one location; \$1M any one item. Provides comprehensive physical damage coverage for vehicles and mobile equipment; Deductibles range from \$1,000 to \$25,000. 7/1 effective date.
- **Key Differentiators:** Protection from significant market fluctuation and competitive cost. The program is customized to meet the needs of small and medium-sized public entities with specialty fleets featuring a limited number of higher valued vehicles.
- **Types of Organizations:** Fire Department, Water and Sewer Department, Public Works, Other Public Entities and Hospitals; Transit District and School District buses are not eligible
Intended for high value low miles, but can do fleets, no busses
- **Contact:** Seth Cole and Marilyn Schley

ALLIANT PUBLIC POOL LIABILITY PROGRAM (APPL)

- **Carrier Name:** Lloyds of London (Aspen Syndicate 4711)
- **Limits and Coverage:** Various and there are no minimum limits or retentions; provides coverage for Claims Made Trustees Errors & Omissions. Varying effective dates. Can provide employment practices for pool employees and professional liability for employee attorneys and claims adjusters
- **Key Differentiators:** Broad form and competitive pricing geared to cover the governing board, officer and professional liability exposure of the pool itself.
- **Types of Organizations:** Public Entity Pools
- **Sample Members:** 30 members with total of \$900,000 in premiums
- **Contact:** David Evans
- **CSR:** Danny Rettura to get a quote

AMERICAN PORT INSURANCE PROGRAM (AMPIP)

- **Carrier Name:** Various including Liberty (primary insurer)
- **Limits and Coverage:** Up to \$150 million in limits. This is a flexible limit. Many participants purchase only \$50 million.
- **Key Differentiators:** Tailored form for Ports: No CCC exclusion; No Railroad Exclusion; Warehouse Legal Liability included; USL&H, Jones Act and FELA coverage included on a contingent basis; Marine and shore side coverages included in one form.
- **Types of Organizations:** All ports
- **Sample Members:** We include many of the largest ports on the west coast including Los Angeles, Long Beach, San Diego, Oakland, Seattle, Tacoma, Bellingham, Anacortes, Bremerton, Everett.
- **Contact:** Kevin Miller

CHARTER AND PRIVATE SCHOOLS INSURANCE PROGRAM



- **Carrier Name:** Lead package/Hanover and Liberty for WC
- **Limits and Coverage:** Program offers comprehensive General Liability, Auto, Abuse & Molestation, Employee Benefit Liability, Property, School Educators Legal, Employment Practices, Law Enforcement Professional, Student Medical, Foreign Liability. Varying limits and retentions.
- **Key Differentiators:** Custom built product with broad coverage up to \$25 million in true excess and provides Individual Education Plans coverage for Administrative Hearings
- **Types of Organizations:** Charter Schools, Private Schools, Multi-State Charter School Networks and Virtual Charter Schools
- **Contact:** Tom Boobar

FIDUCIARY LIABILITY INSURANCE PROGRAM (FLI)

- **Carrier Name:** Euclid/Hudson
- **Coverage, Limits, Retentions:** Alliant/Euclid Manu-Scripted Governmental Fiduciary Liability Policy Form - Various Limits available from \$1M-\$100M. Various Retentions available from \$10K-\$1M+
- **Key Differentiators:** Exclusive Agreement provides clients/prospects with the Alliant/FLIP Amendatory Endorsement which significantly broadens base language, FLIP provides highest host of sub limits in the market and choice of counsel are just a few of the program's highlights. Supported by the National Association of State Retirement Administrators (NASRA) out of Washington, D.C. Typically 10-25% under market. No app needed for an indication.
- **Types of Organizations:** State Public Employee Retirement Systems (PERS), State Teacher Retirement Systems (STRS), Stand-Alone County retirement systems, County/City in house managed plans, Police/Fire/Judicial pension plans, Public Entity Pools/JPA's.
- **Sample Members:** Write the largest PERS system in the country (CalPERS), write 17 of the 20 1937 Act County systems in CA. Total membership is approximately 110 systems Nationwide including in house plans.
- **Contact:** Shawn M. Kraatz – shawn.kraatz@alliant.com

NATIONAL AIRPORT AND AIRCRAFT MUNICIPAL PROGRAM (NALIP/NAMP)

- **Carrier Name:** Starr Indemnity & Liability Company
- **Limits and Coverages:** Various limits up to \$500M, and as low as Nil deductibles
- **Key Differentiators:** Broader coverage, War/Hull/TRIA included at no additional premium, Voluntary Settlement
- **Types of Organizations:** Public Entities - City, County, State Municipalities
- **Sample Members:** A good reference/sampling is the State of California where we currently provide our NALIP/NAMP program to 90% of the Municipalities operating both fixed wing and rotor-wing aircraft including airport liability.
- **Contact:** Tom E. Corbett / Daniel Rettura

VENDORS AND CONTRACTORS PROGRAM

- **Carrier Name:** Maxum Indemnity Company
- **Limits and Coverages:** General Liability only. Combined Single Limit of Liability for Bodily Injury and Property Damage per occurrence and aggregate of \$1 million and additional sub limits. Vendor or Contractor named as insured, Public Entity as Additional Insured.
- **Key Differentiators:** Easy application process, and broad coverage at competitive premiums
- **Types of Organizations:** Vendors
- **Contact:** Rennetta Poncy

SPECIAL EVENTS

LIABILITY PROGRAM

Premise liability insurance coverage for a broad range of events, including:

- Tenant/User Events (use of public entity facilities)
- Instructor Recreation Classes
- Nominee (public entity sponsored)

Contact: Rennetta Poncy



OWNERS PROTECTIVE PROFESSIONAL INDEMNITY (OPPI)

- **Carrier:** Various-depends on project and entity
- **Limits and Retentions:** Owners Protective – Limits and Retentions will vary depending on size/scope of the project
- **Coverage:** Full Prior Acts, All Architectural, Engineering, Land Surveying, Environmental, Landscape Architectural, Interior Design/Space Planning, Soil, and Material Testing Services including their replacements and/or sub-consultants of any tier. 10 Year Policy.
- **Types of Organizations:** All construction projects
- **Key Differentiators:** Manu Script Form and pricing
- **Sample members:** Hudson Yards, Tutor Perini, Port of Oakland
- **Contact:** Shawn M. Kraatz

OWNER CONTROLLED INSURANCE PROGRAM (OCIP)

- **Carrier:** Various
- **Limits and Retentions:** Limits and Retentions will vary depending on size/scope of the project
- **Coverage:** An owner controlled insurance program is a single insurance plan designed to cover nearly all liability arising from a construction project. OCIPs combine the coverage benefits of several key insurance policies normally used for construction projects - coverages can include general liability, workers' compensation, excess/umbrella liability, builders risk, CPL, OPPI as part of the overall program.
- **Types of Organizations:** States, Counties, Cities, Schools, Special Districts, Water/Wastewater, Pools and any other qualified Public Agencies can be considered
- **Key Differentiators:** Savings of 15% to 30% over market rates, Savings of 1% to 1.5% of construction values, Elimination of redundant insurance costs and mark-ups, Higher limits of insurance (\$25M - \$200M+), Minimized cross-litigation/subrogation, Larger, qualified contractor pool, Enhanced small business enterprise initiatives, 10 years completed operations coverage, Access to loss control, claims oversight, and risk management resources, Streamlined, turnkey implementation process, Reduced administrative burden
- **Contact:** Shawn M. Kraatz

APIP CYBER (Primary)

- **Carrier Name:** Beazley
- **Limits and Coverage:** Full 1st and 3rd party coverages. \$2 million per member and aggregate with a \$25 million program aggregate; sublimit for notification costs, \$1 million if Beazley vendors are utilized, \$500,000 if not. Common effective date of 7/1
- **Key Differentiators:** Application process waived, rated by Total Insurable Values. Competitive price with comprehensive form.
- **Types of Organizations:** Public Entities, APIP members
- **Contact:** Susan Leung

APIP CYBER ENHANCEMENT OPTION (CEO) and EXCESS

- **Carrier Name:** Beazley for CEO and various for excess
- **Limits and Coverage:** For APIP members only. Options for “per life” structure for notifications (ranging from 50,000 lives to 2 million), and true excess limits upward to \$5 million excess of primary \$2 million (true drop down coverage)
- **Key Differentiators:** Access to specialized breach response service team, smaller deductible options at a competitive premium.
- **Types of Organizations:** Public Entities, APIP members
- **Contact:** Susan Leung

HOSPITAL ALL RISK PROPERTY PROGRAM (HARPP)

- **Carrier Name:** Various including Lexington and Lloyds of London
- **Limits and Coverage:** Largest independent hospital joint purchase group with limits up to \$1 billion. Coverage can extend to equipment breakdown, environmental liability and cyber liability
- **Key Differentiators:** Provides single solution for complex risk with broad coverage and competitive rates
- **Types of Organizations:** Hospitals and Healthcare Organizations
- **Contact:** Chris Tobin or Thomas Bryson

FINE ARTS

- **Specialization** in Fine Arts insurance for both Owned collections and special Exhibitions for Cities, Counties, Universities, Airports and Museums
- **Experience:**
 - Assist with writing and reviewing Loan Agreements
 - Transition coverage from a Property policy to a dedicated Fine Arts Insurance Program
 - Helped to enact the National Endowment for the Arts Indemnity Program, a free insurance program that provides coverage for international and domestic loans.
- **Sample Clients:** Fine Arts Museums of San Francisco, Asian Art Museum, University of California system, California State University System, Illinois Public Universities, and many more museum, university and civic collections across the country.
- **Contact:** P.J. Skarlanic



QUESTIONS?

 **Alliant**