

General Liability Coverage Comparison

Provider	Deductible and Premium Rate Estimates	Financials	Governance	Coverage Limits	Services
Safety National (City's current provider)	\$5 million deductible at \$1,286,646	Guaranteed cost	Not applicable	\$25 million per occurrence and aggregate	Limited risk control services and outsourced
CIRA - California Intergovernmental Risk Authority	\$1 million deductible at \$1,569,784	Good financials and no assessments	Voting member on board 5 year membership commitment	\$40 million per occurrence and no aggregate	In-house full risk control services
PRISM - Public Risk Innovation Services Management	\$1 million deductible at \$1,448,247	Good financials and no assessments	Limited representation	\$40 million per occurrence and no aggregate	In-house limited risk control services
CJPRMA - California Joint Powers Risk Management Authority	\$750,000 deductible at \$1,562,706 \$1 million deductible at \$1,451,913 \$1.25 million deductible at \$1,374,737 \$1.5 million deductible at \$1,308,450	Adequate financials and recently assessed members	Voting member on board 3 year membership commitment	\$40 million per occurrence and no aggregate	No risk control services
CARMA - California Affiliated Risk Management Authority	\$1M deductible at \$1,801,905	Good financials and no assessments	Voting member on board	\$34.5 million per occurrence and no aggregate Does not cover employment practices liability	No risk control services
PERMA - Public Entity Risk Management Authority	No estimate as they only provide up to a \$500,000 deductible	Adequate financials and recently assessed members	Voting member on board	\$50 million per occurrence and no aggregate	Limited risk control services and outsourced
CJPIA - California Joint Powers Insurance Authority	CJPIA not interested in providing an estimate	Good financials and no assessments	Limited representation	\$50 million per occurrence and no aggregate	In-house full risk control services

Workers' Compensation Coverage Comparison

Provider	Deductible and Premium Rate Estimates	Financials	Governance	Coverage Limits	Services
Safety National (City's current provider)	\$750,000 deductible for non-safety and \$1 million deductible for safety at \$356,089	Guaranteed cost	Not applicable	Statutory Limits	Limited risk control services and outsourced
CIRA - California Intergovernmental Risk Authority	\$500,000 deductible at \$362,351	Good financials and no assessments	Voting member on board	Statutory Limits	In-house full risk control services
PRISM - Public Risk Innovation Services Management	Available deductibles: \$250,000, \$350,000, \$500,000, \$750,000, \$1 million PRISM unable to provide estimates without a completed application	Good financials and no assessments	Limited representation	Statutory Limits	In-house limited risk control services
LAWCX - Local Agency Workers' Compensation Excess	Available deductibles: \$250,000, \$350,000, \$500,000, \$750,000, \$1million LAWCX did not respond to request to provide estimates	Adequate financials and recently assessed members	Voting member on board	Statutory Limits	Limited risk control services and outsourced