



Board Agenda Item 43

DATE: April 21, 2026

TO: Board of Supervisors

SUBMITTED BY: Hollis Magill, Director of Human Resources

SUBJECT: Master Crime, Cyber Liability, and Pollution Liability MOU with PRISM

RECOMMENDED ACTION(S):

1. **Approve and authorize the Chairman to execute a Memorandum of Understanding - Master Crime Insurance Program with Public Risk Innovation, Solutions, and Management (PRISM), effective July 1, 2026, which will allow for the renewal of Master Crime insurance for the County of Fresno; and**
2. **Approve and authorize the Chairman to execute a Memorandum of Understanding - Cyber Liability Program with PRISM, effective July 1, 2026, which will allow for the renewal of Master Crime insurance for the County of Fresno; and**
3. **Approve and authorize the Chairman to execute a Memorandum of Understanding - Pollution Liability Program with PRISM, effective July 1, 2026, which will allow for the renewal of Master Crime insurance for the County of Fresno.**

There is no increase in Net County Cost associated with the recommended actions. The County is already participating in all three insurance programs and adoption by your Board of the PRISM MOUs will allow the County to renew their participation in those programs. This item is countywide.

ALTERNATIVE ACTION(S):

Your Board could choose not to approve the execution of the MOUs, which will result in the policies not being renewed, leaving the County exposed in the event of any losses associated with those programs.

FISCAL IMPACT:

There is no additional Net County Cost associated with the recommended actions. The costs associated with insurance programs are part of the Risk Management Internal Service Fund (ISF), Org 8925, rates which are determined actuarially. Sufficient appropriations and estimated revenues for the programs are included in the Risk Management Org 8925 FY 2026-27 draft budget and will be requested for future budgets.

DISCUSSION:

The PRISM Executive Committee recently approved a significant structural change to how PRISM insurance programs are categorized. Previously, major programs included those with a pooling component and required execution of both the PRISM Joint Powers Agreement and the specific program Memorandum of Understanding (MOU). Miscellaneous programs, by contrast, were group-purchased programs with no risk sharing and did not require execution of any documents. Under the new structure, all PRISM programs will now be categorized uniformly, and participation in any program requires execution of the

program-specific MOU. As a result, to renew coverage for the 2026/2027 fiscal year, the County must execute the program-specific MOU for each program in which it participates.

The County has participated in the Master Crime Insurance Program, which fulfills the County's Bond requirements, since June 30, 1990; the Cyber Liability Program since January 1, 2012; and the Pollution Liability Program since July 1, 2006.

ATTACHMENTS INCLUDED AND/OR ON FILE:

On file with Clerk - PRISM Memorandum of Understanding - Master Crime Insurance Program

On file with Clerk - PRISM Memorandum of Understanding - Cyber Liability Program

On file with Clerk - PRISM Memorandum of Understanding - Pollution Liability Program

CAO ANALYST:

Sevag Tateosian