



California State University Risk Management Authority

CSURMA 1A

Introduction to CSURMA

April 5, 2016

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A Public Entity Joint Powers Authority

c/o Alliant Insurance Services, Inc. • 100 Pine Street, 11th Floor, San Francisco, CA 94111-5101 • Phone: 415-403-1400 Fax: 415-874-4810

1. Overview & History
2. Structure & Organization
3. Program Administration
4. Campus Coverage Programs
5. AORMA Coverage Programs
6. Claims Reporting
7. Program Extras & Services
8. Stay Informed

1. Overview & History

Mission Statement

The California State University Risk Management Authority (CSURMA) is a joint powers authority composed of the CSU and its Auxiliary Organizations, joined to protect member resources by providing broad coverage and quality risk management services that stabilize risk cost in a reliable, economical and beneficial manner.



1. Overview & History



California State University Risk Management Authority – CSURMA

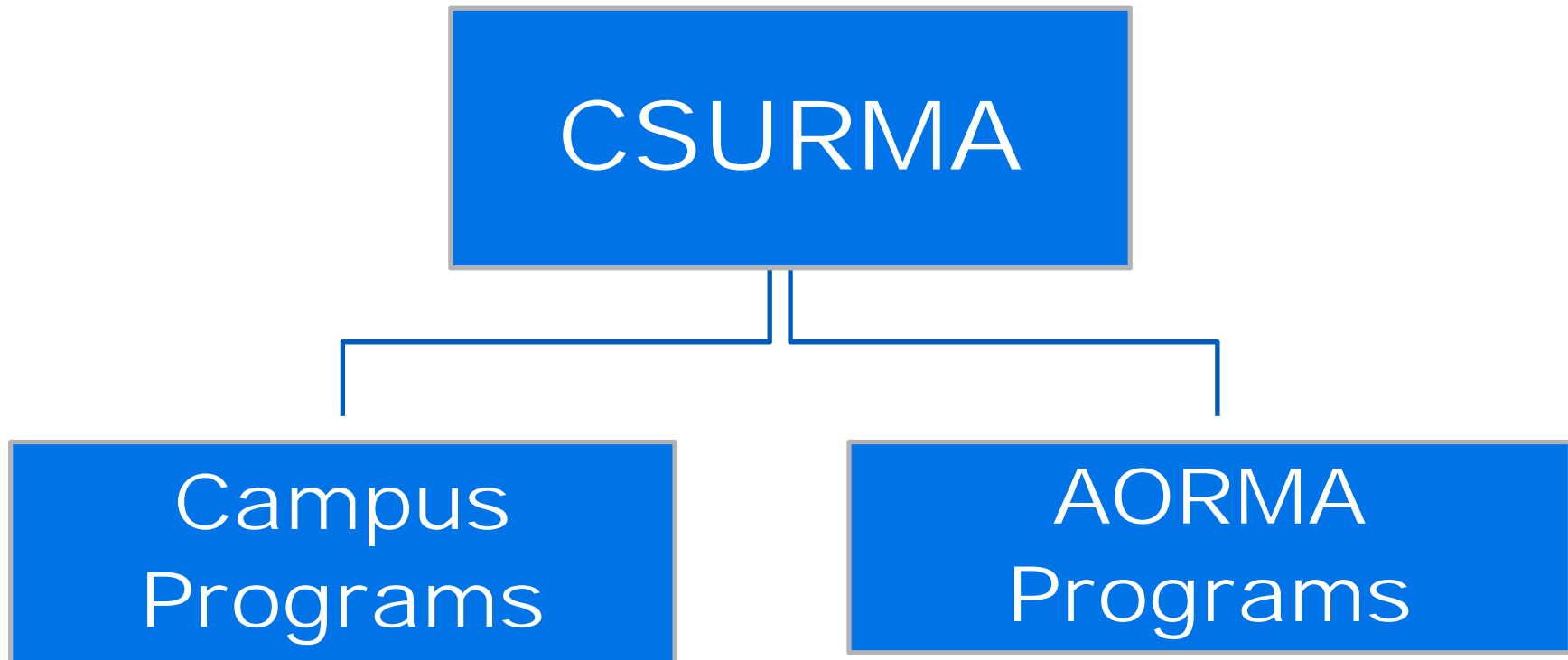
- Created for CSU Campuses and its Auxiliary Organizations
- Providing risk management and insurance services
- Including insurance and self-insurance

Auxiliary Organizations Risk Management Alliance – AORMA

- Operates within CSURMA
- Offering tailored coverage for CSU Auxiliary Organizations
- Including lower deductibles, and
- Other special coverage needs



1. Overview & History



2. Structure & Organization



Board of Directors

- Governed by a Board of Directors consisting of **40 directors**.
- **30 directors** appointed by the Executive Vice Chancellor for Business & Finance (EVC) to represent the University.
 - *The EVC has delegated one vote to each of the 23 campuses and 7 votes to the Chancellor's Office.*
 - *Each appointed director serves at the pleasure of the EVC and may be replaced at any time.*
- **10 directors** elected by AORMA members to represent the Auxiliary Organizations.
 - *Directors representing the auxiliary organizations serve in accordance to AORMA administrative policies.*
- All directors must be an officer, director or employee of the University or an Auxiliary Organization.

2. Structure & Organization



Executive Committee

Executive Committee:

- *Conducts, directs and supervises the business of CSURMA.*
- *9 members of the Board of Directors; Chief Risk Officer.*
- *6 members elected from University-appointed directors.*
- *2 members from AORMA Committee, its Chair and Vice-Chair.*
- *Normally meets 6 times each year.*
- *Special meetings may be called as needed.*

Officers:

- *Chair and Vice Chair are elected by the Executive Committee.*
- *Treasurer is appointed by the Executive Committee. Historically, this has been the Assistant Vice Chancellor of Financial Services.*
- *Secretary-Auditor is the CSU's Chief Risk Officer or such other person appointed by the Executive Committee; non-voting.*

2. Structure & Organization



Executive Committee

Chair: Linda Hawk, VP Finance & Administrative Services, CSU San Marcos

Vice Chair: Mike Lee, VP Administration & CFO, CSU Sacramento

Treasurer: Robert Eaton, AVC, Financing, Treasury & Risk Management

Secretary-Auditor: Zachary Gifford, Director, Systemwide Risk Management

CSU Seat 1: Lisa Chavez, VP, Administration & CFO, CSU Los Angeles

CSU Seat 2: Jody Van Leuven, Exec Director, Risk Management, CSU San Bernardino

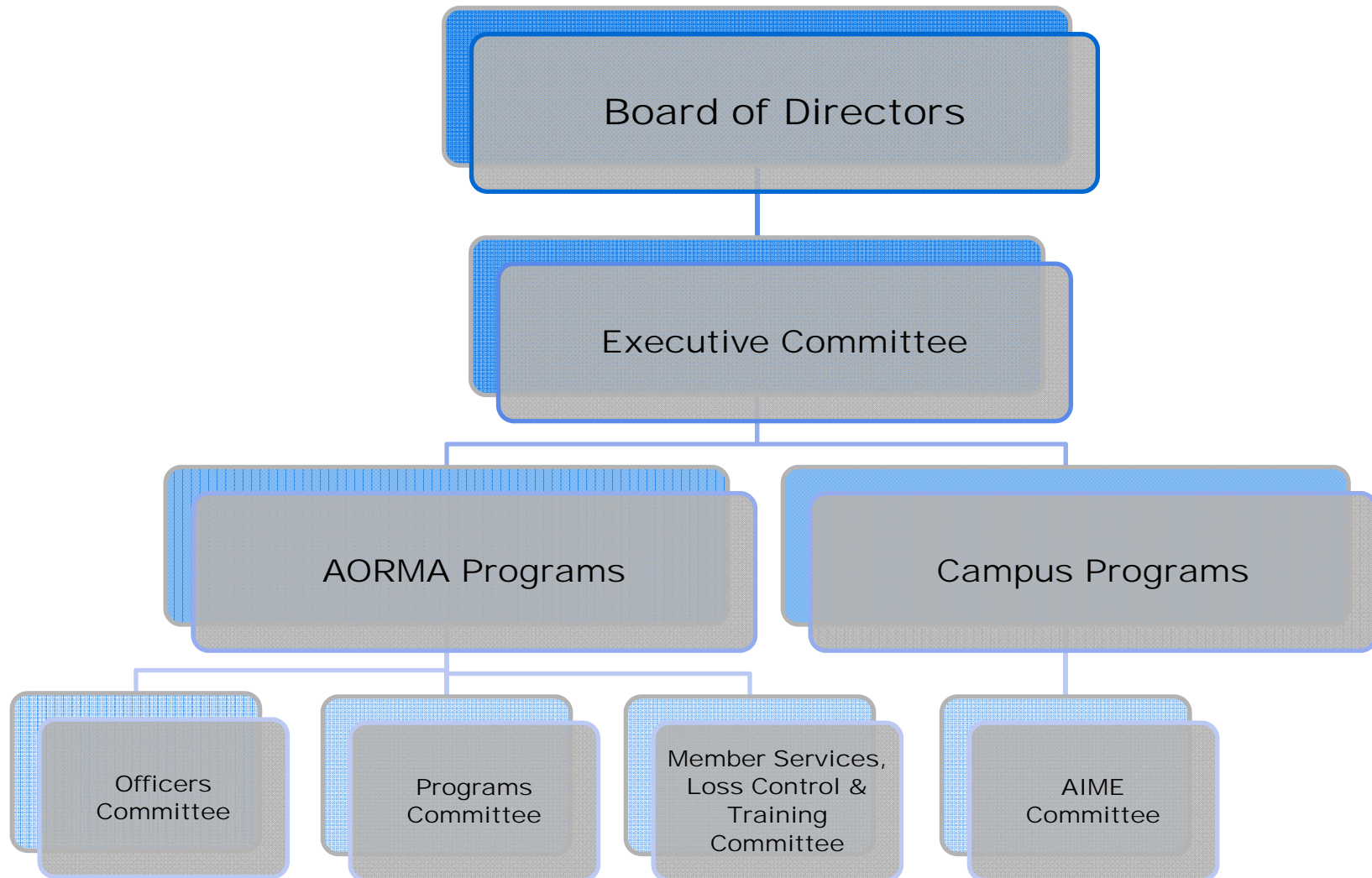
CSU Seat 3: Scott Apel, AVP, Human Resources Management, CSU Long Beach

CSU Seat 4: Kevin Saunders, VP, Admin & Finance, CSU Monterey Bay

AORMA Chair: Frank Mumford, Exec Director, Aux Svcs Corp, CSU Fullerton

AORMA Vice Chair: Guy Dalpe, Managing Director, Assoc Students Inc., SF State

2. Structure & Organization



3. Program Administration



Contracted by CSU for CSURMA

- 12th largest insurance broker
- Public Entities and Higher Education

Services Provided for CSURMA:

- Program Administration
- Brokerage Services
- Risk Management Consulting
- Claims Consulting

3. Program Administration



Key Constituents:

■ 23 Campuses:

- Chief Administrators & Business Officials (CABO)
- Risk Management
- Environmental Health & Safety
- Human Resources

■ 91 Auxiliary Organizations

■ Office of the Chancellor:

- Systemwide Risk Management
- Office of General Counsel
- Financial Services Accounting

3. Program Administration



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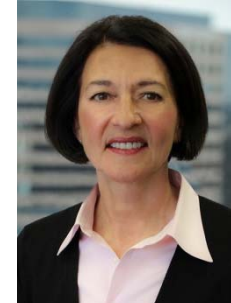
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Stacey Weeks
AIME, Foreign Travel
(415) 403-1448
sweeks@alliant.com

3. Program Administration



Governing Documents:

- Joint Powers Agreement - *creates CSURMA, a separate governmental entity*
- Bylaws - *describes organization and governance of CSURMA operations*
- Bagley Keene Act - *CSU (Campus programs)*
- Ralph M. Brown Act - *Auxiliary Organizations (AORMA programs)*
- California Fair Political Practices Commission


Administrative Practices:

- CSU Chancellor's Executive Orders
- CSU Systemwide Technical Letters - *Risk Management*
- CSURMA Policies & Procedures

Coverage Documents:

- Memoranda of Coverage (MOC) - *primary coverage*
- Insurance Policies - *excess insurance, reinsurance*

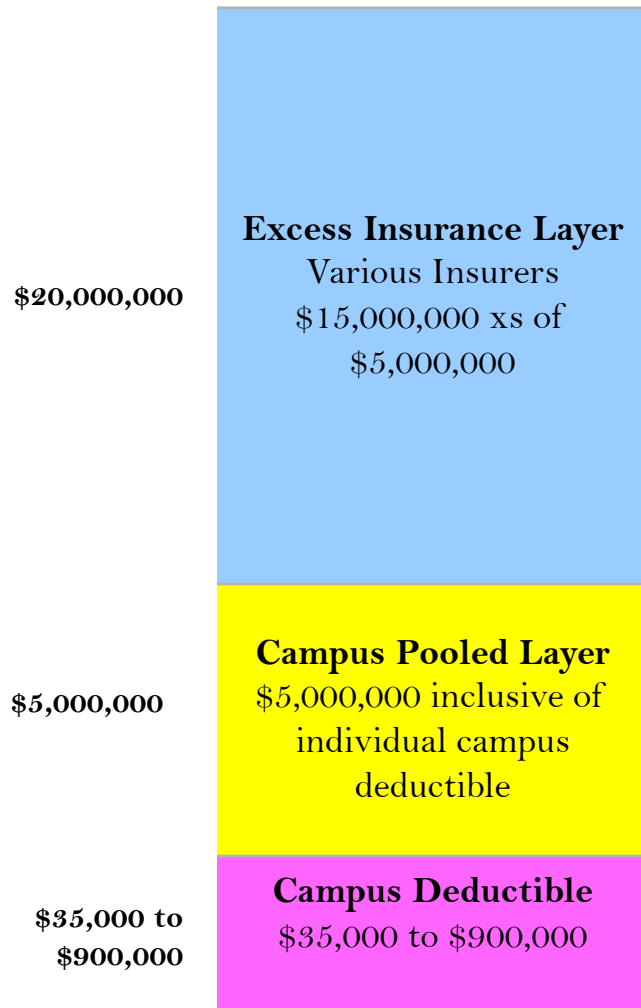
4. Coverage Programs - *Campus*

- 
- ✓ **General and E&O Liability**
 - ✓ **Workers' Compensation**
 - ✓ **Property and Boiler & Machinery**
 - ✓ **Employee Fidelity (Crime)**
 - ✓ **IDL/NDI/UI** - *Industrial Disability Leave, Non-industrial Disability Leave, Unemployment Insurance*

- ✓ **Athletic Injury Medical Expense (AIME)** - *covering inter-collegiate athletics*
- ✓ **Automobile Liability** - *unlimited liability provided by the State's Motor Vehicle Liability Self-Insurance Program (VELSIP) managed by ORIM; Non-employee drivers limited to \$1MM limit per Accident*

4. Campus Liability

Program Layer Structure



Includes: General Liability, Errors & Omissions Liability, (including directors and officers), Liquor Liability, Watercraft Liability (up to 50 feet), Employment Practices Liability, Medical Malpractice, Unmanned Aerial Systems, Construction Projects managed by Chancellor's Office or Campus.

Covered Entities: the University, the Campus, elected and appointed officials, employees, appointed volunteers, students in nursing training.

Campus Deductibles

\$35,000 – Bakersfield, Channel Islands, Maritime Academy, Monterey Bay, Stanislaus

\$50,000 – Humboldt, San Bernardino, San Marcos

\$100,000 - Chancellor's Office, Dominguez Hills, Sonoma

\$250,000 - Chico, Fresno, Fullerton, Long Beach, Los Angeles, Pomona, San Luis Obispo

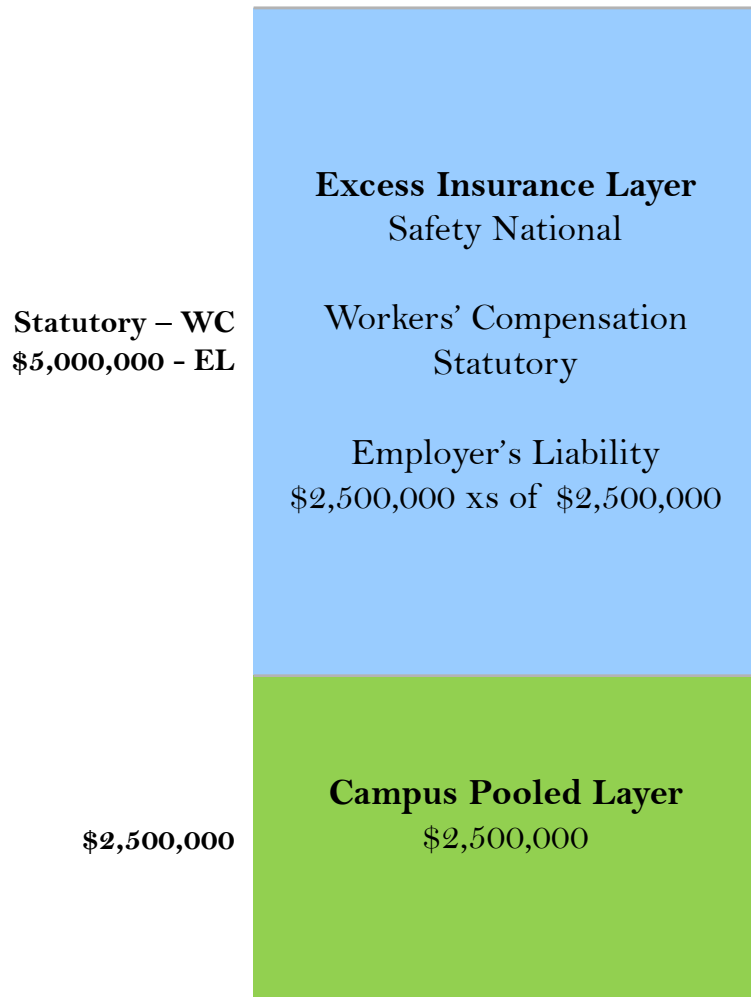
\$500,000 - East Bay, San Francisco

\$750,000 - Northridge, San Jose

\$900,000 - Sacramento, San Diego

4. Campus Workers' Comp

Program Layer Structure

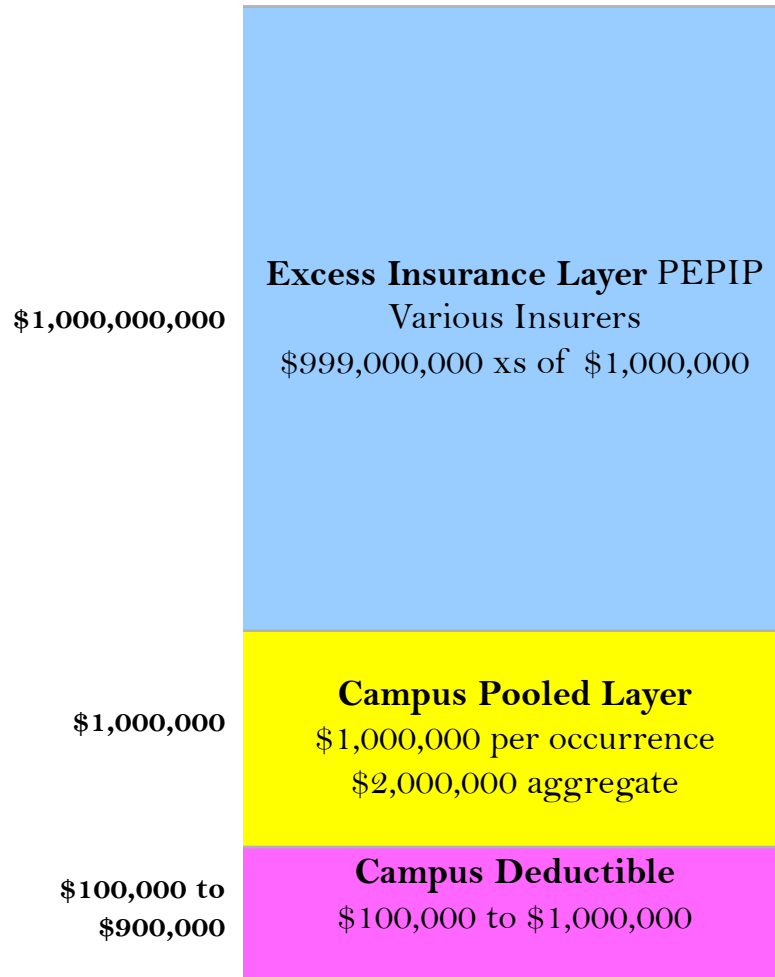


Includes: Workers' Compensation & Employer's Liability, incidental USL&H and Maritime exposures, and includes registered volunteers as covered employees.

Deductible: there is no individual campus deductible.

4. Campus Property

Program Layer Structure



Property / Boiler & Machinery: “All Risk” covering all buildings, but not building contents, including cyber risk liability, flood, and limited pollution coverage.

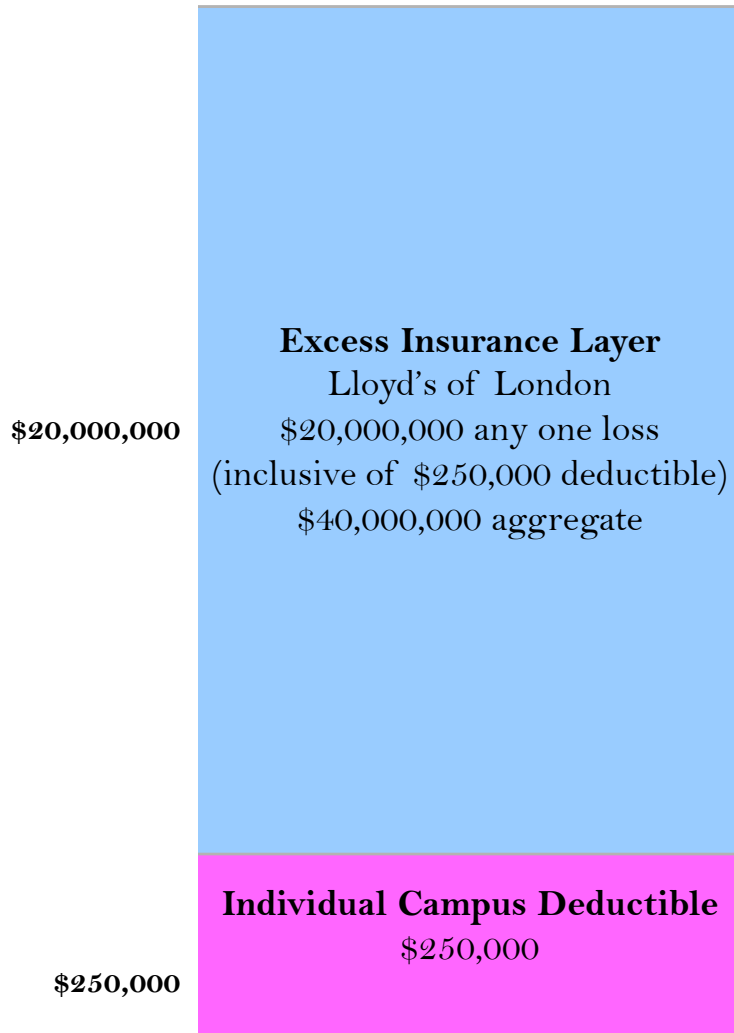
Deductible: \$100,000 per occurrence for all campuses except \$1,000,000 for SDSU, and from \$5,000 to \$100,000 for Campus 99.

Flood Deductibles: \$250,000 in Zones A & V; \$100,000 for all other zones; \$50,000 for Fine Arts; \$10,000 per Vehicle or Mobile Equipment, \$50,000 maximum.

Sub-limits: Review the policy summary for the various sub-limits.

4. Campus Fidelity / Crime


Program Layer Structure



Includes: Employee Dishonesty, including faithful performance, theft, computer crime, counterfeiting, forgery, and loss to employee benefit assets.

Deductible: \$250,000 any one loss. There is no risk sharing within this program.

4. Other Campus Programs

- 
- 1. Student Professional Liability Insurance Program (SPLIP)**
 - 2. Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)**
 - 3. Builder's Risk Insurance Program (BRIP)**
 - 4. Owner-Controlled Insurance Program (OCIP)**
 - 5. Foreign Travel Insurance Program (FTIP) – *Trips must be reported and approved prior to departure***
 - 6. Student Travel Accident Insurance**


4. Other Campus Programs



The following coverage programs are available for a separate premium:

- 1. Automobile Physical Damage (APD)**
- 2. Clubs, Intramurals & Recreational Sports (Club Sports)**
- 3. Participant Accident Insurance (PAI)**
- 4. Special Events Liability**
- 5. Special Liability Insurance Program (SLIP)**
- 6. Vendors / Contractors Liability Program**
- 7. Inland Marine Insurance (fine arts, special equipment - \$1,000 deductible)**

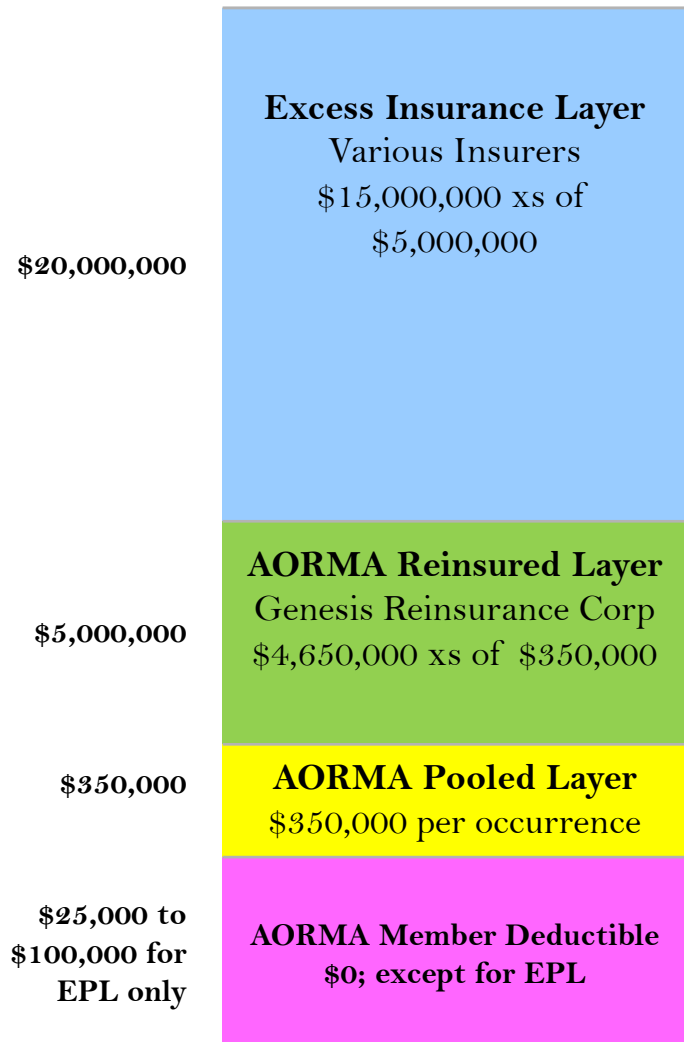
5. Coverage Programs - *AORMA*

- 
- ✓ **General and E&O Liability**
 - ✓ **Workers' Compensation**
 - ✓ **Property and Boiler & Machinery**
 - ✓ **Employee Fidelity (Crime)**
 - ✓ **Unemployment Insurance Program (UIP)**

5. AORMA Liability



Program Layer Structure



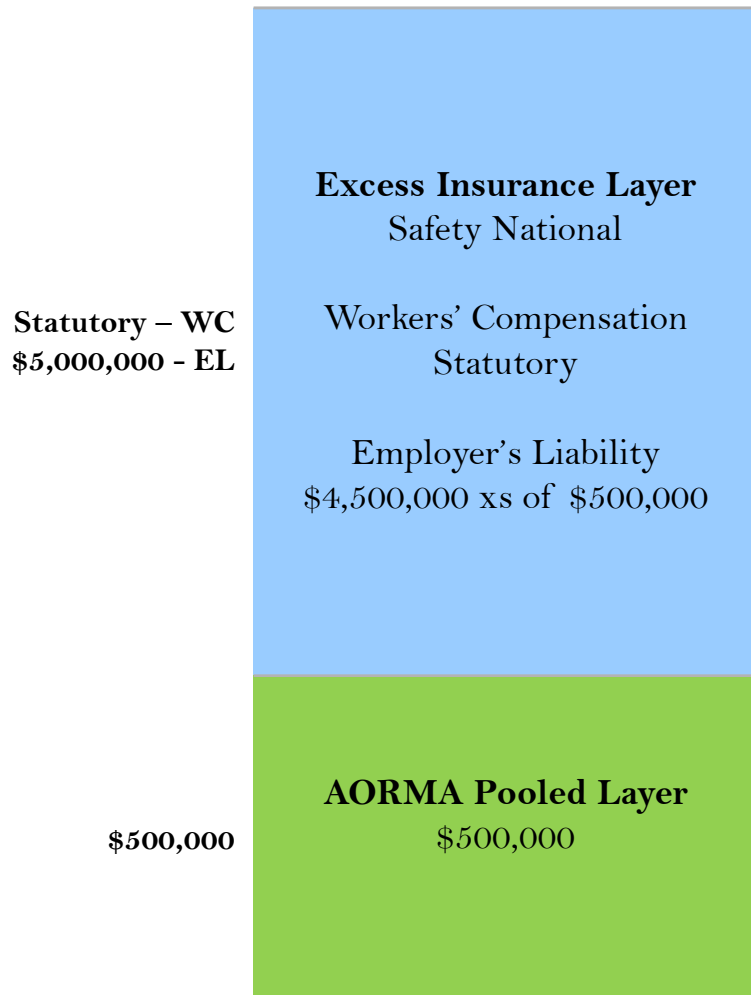
Includes: General Liability, Auto Liability, Professional Liability (including directors and officers liability), Liquor Liability, Watercraft Liability (up to 50 feet), Employment Practices Liability, Unmanned Aerial Systems, Fiduciary Liability.

Covered Entities: the member, governing board, officers, employees and volunteers.

Employment Practices Deductibles:
 \$25,000 for all members except; \$50,000 for CSU East Bay Foundation; CSU Fresno Foundation; Cal State L.A. UAS; UEI CSU Sacramento; SJSURF; Cal Poly Corp (SLO) \$75,000 for CSULB RF; Cal Poly Pomona; SDSURF.

5. AORMA Workers' Comp

Program Layer Structure



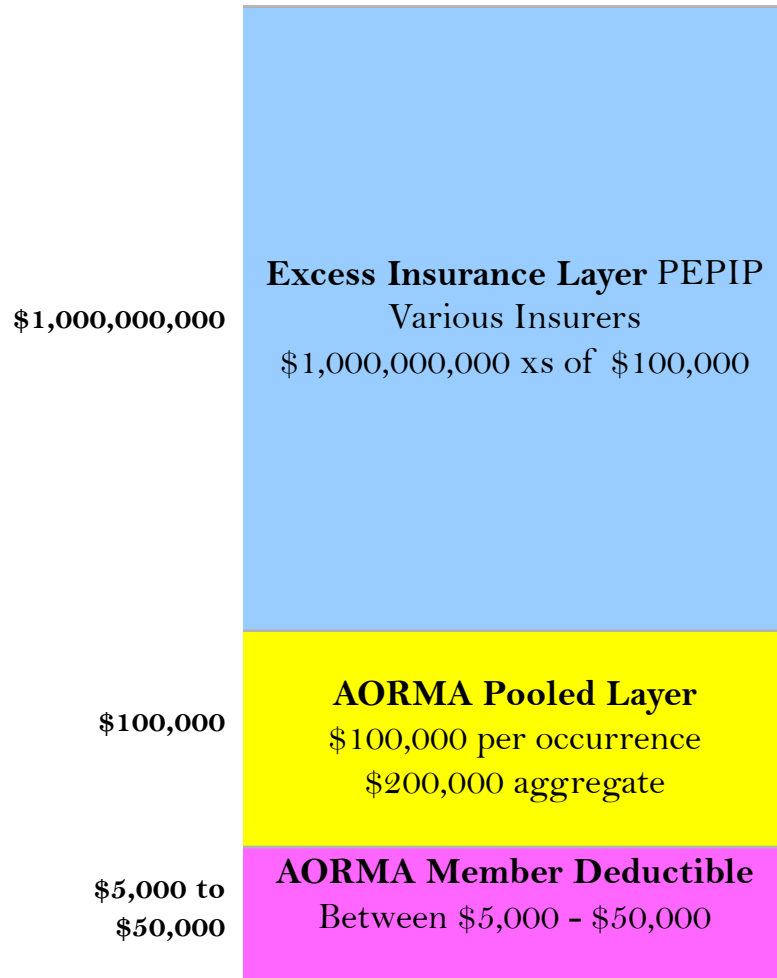
Includes: Workers' Compensation & Employer's Liability, incidental USL&H and Maritime exposures, and includes registered volunteers as covered employees.

Deductible: there is no individual member deductible.

5. AORMA Property



Program Layer Structure



Property / Boiler & Machinery: “All Risk” covering real property, business personal property, business interruption /rents, including cyber risk liability, flood, and limited pollution coverage.

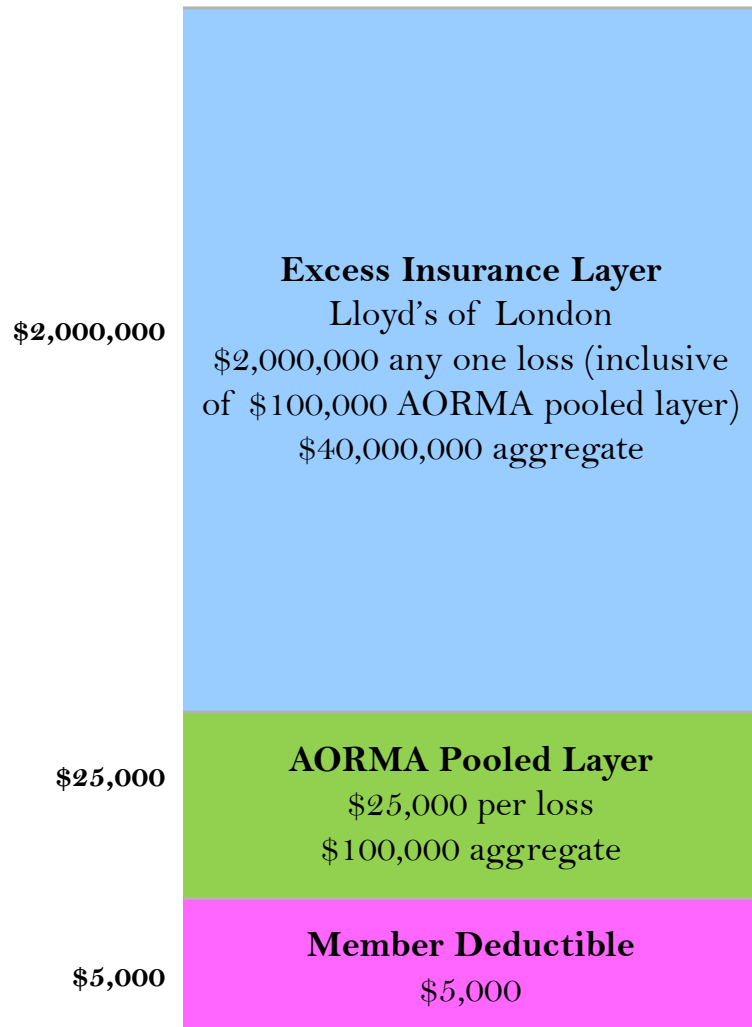
Deductibles: \$5,000 for personal property and business interruption / loss of rents
1% of real property value subject to a minimum of \$5,000 and a maximum of \$50,000.

Flood Deductibles: \$250,000 in Zones A & V;
\$100,000 for all other zones; \$50,000 for Fine Arts;
\$10,000 per Vehicle or Mobile Equipment, \$50,000 maximum.

Sub-limits: review the policy summary for the various sub-limits.

5. AORMA Fidelity (Crime)

Program Layer Structure



Includes: Employee Dishonesty, including faithful performance, theft, computer crime, counterfeiting, forgery, and loss to employee benefit assets.

Member Deductible ... \$5,000 any one loss.

5. Other AORMA Programs



The following coverages are available for a separate premium:

- 1. Unemployment Insurance**
- 2. Automobile Physical Damage (APD)**
- 3. Club, Intramural & Recreational Sports (Club Sports)**
- 4. Participant Accident Insurance (PAI)**
- 5. Special Events Liability**
- 6. Special Liability Insurance Program (SLIP)**
- 7. Vendors / Contractors Liability Program**
- 8. Inland Marine Insurance** (fine arts, special equipment - \$1,000 deductible)

6. When the Bad Thing Happens

Claims Reporting

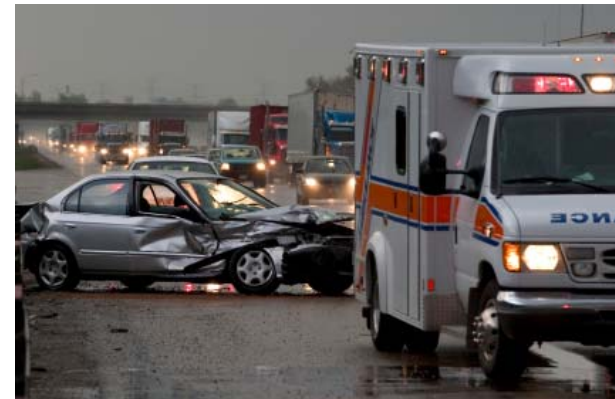
1. Contact **Campus Risk Management**
2. Log on to www.CSURMA.org
 - Enter **Username, Password**
 - Click **“Login Now”**
 - Click **“How to Report a Claim”**



6. When the Bad Thing Happens

Claims Administrators

- **Campus Liability:** *Systemwide Risk Management*
- **AORMA Liability:** *Carl Warren Co.*
- **Workers' Compensation:** *Sedgwick (CSU & AOs)*
- **Property:** *Alliant, McLarens Young*
- **Athletics, Club Sports:** *Health Special Risk (HSR)*
- **Unemployment Insurance:** *Equifax (CSU), Employer's Group (AOs)*



7. Program Extras



Loss Control & Training

- **Agility Recovery** (*restoration of operations*)
- **Employer's Group** (*HR consulting*)
- **Praesidium** (*minors on campus*)
- **Shoes for Crews** (*slip-resistant footwear*)
- **Theater Safety Risk Management**

7. Loss Control & Training



Agility Recovery

Annual subscription paid by CSURMA for:

- **all CSU campuses**
- **all CSU auxiliary organizations**



Business resumption/continuity services:

1. **Office Space:** *Everything needed for your employees to work.*
2. **Power** *for the office.*
3. **Communications:** *Telephone and Internet access.*
4. **Computer System:** *Computers, servers, printers, fax.*

7. Loss Control & Training (AORMA)



*Your primary contact at
Employers Group:*

*Mark Nelson
(213) 765-3952
mnelson@employersgroup.com*

*Kimberly Nwamanna
213-765-3982
knwamanna@employersgroup.com*

- ✓ **Live HR Consulting**
- ✓ **On-Line access to Bloomberg BNA's HR Essentials**
- ✓ **Access to a staffed HR Reference Center**
- ✓ **Monthly HR newsletter in full digital format**
- ✓ **Weekly legal updates for all 50 states**
- ✓ **Access to EG's most popular Compensation & Benefits Surveys**

7. Loss Control & Training



- ✓ Online vulnerability assessment for campus and auxiliary programs involving Minors.
- ✓ Three online training courses.
- ✓ One-hour telephone consultation.

Your Primary Contact at Praesidium is:

Aaron Lundberg, LMSW
Vice President of Account Services | Praesidium, Inc.
817.801.7773 Office | 817.307.3725 Mobile
817.261.7864 Fax
Email: ALundberg@PraesidiumInc.com

7. Loss Control & Training (AORMA)



Your primary contact at Shoes for Crews is:

Scott Townsend

Director of Regional Accounts

Phone: (561) 242-5953

Fax: (866) 492-9820

E-mail: scottt@shoesforcrews.com

- ✓ Slip-resistant Footwear: food service, custodians, health center, veterinarians, etc.
- ✓ Corporate discount pricing.
- ✓ 24/7 ordering and customer service.
- ✓ \$10,000 slip & fall warranty.

7. Loss Control & Training (AORMA)



- ✓ Records Management
- ✓ Compliance Management
- ✓ On-line Safety Training
- ✓ Custom Learning Management

*Your primary contact at
TargetSolutions:*

*Ashley Cole
(858) 683-7176
alc@targetsolutions.com*

7. Loss Control & Training

Theater Safety

- Brent Cooley, CIH, CSP - UC Santa Cruz
- Arts Health & Safety Advisor

Emphasis:

- Theater Operational Risks - Performing Arts
- Chemical Hazards
- Physical/Mechanical Hazards
- Biological Hazards



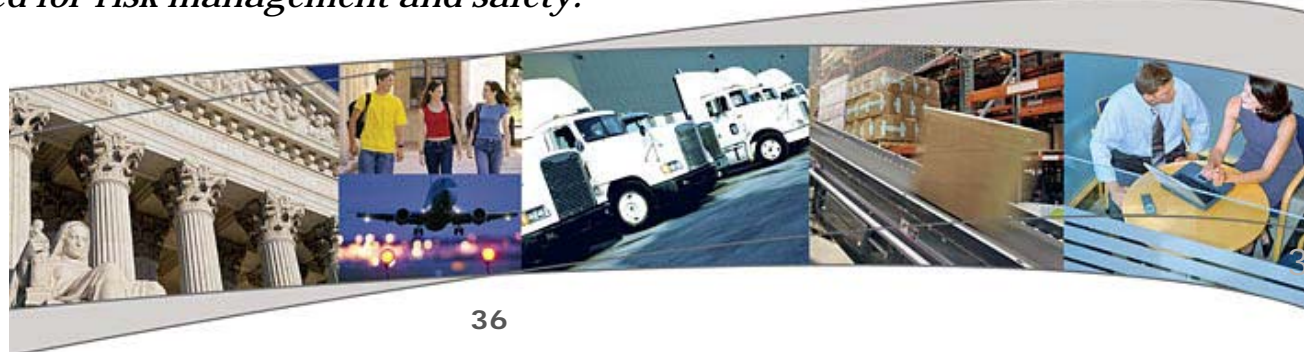
7. Program Extras

Risk Management Innovation Grant

Grants for safety-related items that lead to documentable reduction in claim costs.

- ✓ **\$10,000 maximum per campus**
- ✓ **Employee Health & Wellness (Workers' Compensation)**
- ✓ **Safety & Risk Control (General Liability)**
- ✓ **Specialized training**
- ✓ **Safety equipment**
- ✓ **Physical improvements**

The grants are intended to encourage and enhance risk control efforts, especially innovative ideas that may be adopted by other members. Grants are not awarded for safety equipment and training that are expected to be budgeted for risk management and safety.



7. Program Extras

Did you know ...

Recent Program Enhancements

- **Unmanned Aerial Systems** (*drones, rockets*)
- **University's Business Personal Property** (*Campus 86*)
- **Club Sports Administrative Guidelines** (*published*)
- **Special Events Resource Guide** (*coming soon*)

8. How to Stay Informed

- ✓ **“Fitting the Pieces Together” Conference**

November 2-4, 2016 Holiday Inn, Sacramento

- ✓ **AOA Conference**
- ✓ **CSURMA website**
- ✓ **Board meetings**
- ✓ **Committee meetings**
- ✓ **CSURMA / AORMA bulletins**
- ✓ **AORMA Chair quarterly updates**



8. CSURMA Website



1. Log into the CSURMA website – www.CSURMA.org
2. Enter Username, Password
3. Click sign in



California State University Risk Management Authority

- > About
- > AORMA Risk Management Toolkit
- > AORMA Coverage Programs
- > Policies & Procedures
- > AORMA Bulletins
- > How to Report a Claim
- > Meeting Calendar
- > AORMA Rosters
- > Contact Us



AORMA Purpose

Auxiliary Organizations Risk Management Alliance (AORMA) was established to provide group purchase comprehensive business insurance coverages for the CSU's non-profit Auxiliary Organizations. Participation in the programs is voluntary. Coverages provided include liability, workers' compensation, property, crime, unemployment insurance, auto physical damage, participant accident insurance and miscellaneous coverages.

Announcements

- Check back for important announcements

Authority (CSURMA) is an association of CSU and resources by providing broad coverage and quality risk able, economical and beneficial manner.

[Sign Up New User](#)
New Member Signup

nl
bruary 15, 2014

[Quick Links](#)
• 2014-2015 CSU International Programs

8. Who to Call

Questions?

Please contact your Program Administrators:

Rob Leong - *Campus Programs*
415-403-1441 rleong@alliant.com

Mimi Long - *AORMA Programs*
415-403-1423 mlong@alliant.com

Daniel Howell - *Program Director*
415-403-1426 dhowell@alliant.com



Or, your friendly Systemwide Risk Management professional:

Zachary Gifford - *Director, CSU Systemwide Risk Management*
562-951-4568 zgifford@calstate.edu