

4. **Creation of a Fully Insured Primary Liability Program and Discussion of Opening the Program to Non-CSU CA Higher Education Auxiliary Organizations** A p. 33
The Committee will be asked to discuss the idea of creating a fully insured primary liability program for smaller auxiliary organizations, in particular the philanthropic foundations, or those with no employees.
5. **Recreation Center Good Practices** I p. 34
The Committee will discuss the creation of the Recreation Center Good Practices, providing direction as appropriate.
6. **Alliant Risk Control Consulting** I p. 35
The Committee will hear an overview of the projects to be completed within FY 18/19 and activities completed within FY 17/18.
7. **CSURMA AORMA Benefits Program** A p. 36
The Committee will be asked to review and approve the CSURMA AORMA Benefits Program participation agreement, discuss and recommend approval of the accounting procedures and amendments to the Alliant brokerage agreement.
 - a. ** AORMA Benefits Program Overview Presentation **
 - b. Approval of AORMA Benefits Program participation agreement
 - c. Revised Alliant brokerage agreement
 - d. Accounting procedures for the CSURMA AORMA Benefits Program
8. **AORMA Committee, Standing Committees and 2019 Meeting Dates** A p. 90
The Committee will be asked to review and approve the termination of the Programs Committee. The Committee will also review and approve the proposed calendar of meeting dates as well as revisions to Policy and Procedures A-1, A-2 and A-7.
 - a. AORMA Committee Matrix
 - b. 2018 CSURMA Meeting Calendar
 - c. AORMA and Programs Committee agenda items list
 - d. Policy and Procedure A-1 – Composition, Election and Term Limits
 - e. Policy and Procedure A-2 – AORMA Committee and Standing Committee Roles and Responsibilities
 - f. Policy and Procedure A-7 – Travel Reimbursement Policy
 - g. Adoption of CSURMA AORMA 2019 Meeting Calendar
9. **Workers’ Compensation Payroll – Automatic 6% Increase** A p. 122
The Committee will be asked to discuss the option of including an automatic increase of 6% to audited premium rather than members having to provide an estimate

- 10. **Unemployment Insurance Program Member Excess Funds** A p. 124
The Committee will be asked to discuss the treatment of excess funds, as well approve revisions to Policy and Procedure UI-1 -
- 11. **Human Subject Research Injury Claims Program** A p. 132
The Committee will be asked to discuss the idea of creating a medical expense program to coverage human subjects participating in sponsored programs
- 12. **AORMA Historical Premium Payments, Dividends and Loss Ratios Report** A p. 133
The Committee will review the AORMA Historical Premium Payments, Dividends and Loss Ratios exhibit and may provide direction to Staff.
- D. STANDING COMMITTEE REPORTS**
 - 1. **Programs Committee Report** I p. 139
 - 2. **AOA Executive Committee Report** I p. 142
- E. CONSENT CALENDAR**
The Committee will be asked to take action on the consent calendar items as a group; however, a member may request that an item be withdrawn from the Consent Calendar for discussion and action.
 - 1. **Approval of Minutes – March 8, 2018** A p. 143
The Committee will be asked to approve the minutes from its last meeting.
- F. CLOSED SESSION Pursuant to California Government Code Section 11126(e)(1) & 11126(f)(1)**
Action may be taken per Government Code Section 11126(e)(1) & 11126(f)(1). Please refer to the below list of claims that may be discussed. The Committee may assess and evaluate pending claims and related issues and take action or provide direction to Staff regarding the litigation described below.
 - 1. Cadrena Heard v. Long Beach, ASI
 - 2. Jose Casillas v. Pomona, Foundation
 - 3. Mary O’Shea v. San Diego, Research Foundation
 - 4. Willard Wattenburg v. Chico Research Foundation
 - 5. Monique Bennett v. San Diego, ASI
- G. GENERAL ADMINISTRATION**
 - 1. **Insurance Renewals Report** I p. 156
The Committee will receive a report on the completion of insurance renewal negotiations.

- | | | | |
|----|--|---|--------------------------------------|
| 2. | AORMA Liability and Workers' Compensation Program Actuarial Reports Valued at June 30, 2018
<i>The Committee will review and accept the liability and workers' compensation actuarial reports.</i> | A | p. 157 |
| 3. | Estimated Pool Layer Funding Exhibit
<i>The Committee will review the estimated fund balance at June 30, 2018 for both the liability and workers' compensation programs.</i> | I | p. 193 |
| 4. | Target Surplus Funding Report and Dividend Calculation
<i>The Committee will review the Target Surplus Funding and Dividend Calculations based on June 30, 2018 financials, and will discuss the historical funding of those programs with a pooled layer.</i>
a. ** Target Surplus Funding Analysis Presentation **
b. Historical Funding Discussion
c. Approval of Dividend for July, 2019 Distribution
d. Approval of Revisions to Policy and Procedure A-3 Target Surplus Funding Policy | A | p. 198 |
| 5. | Total Program Funding for FY 19/20 for all Pooled Programs
<i>The Committee will be asked to approve the total FY 19/20 funding costs for the AORMA Programs:</i>
a. Liability Program
b. Workers' Compensation Program
c. Property Program
d. Crime Program | A | p. 208
p. 213
p. 218
p. 220 |
| 6. | AORMA Workers' Compensation Program Claims Administration Audit Report
<i>The Committee will be asked to review and accept the Liability Claims Audit.</i> | A | p. 223 |
| 7. | Employment Practices Liability Member Deductibles for FY 19/20
<i>The Committee will be asked to approve the mandatory minimum EPL deductibles for FY 19/20 as well as proposed revisions to Policy & Procedure L-7.</i> | A | p. 241 |
| 8. | Discussion of AORMA's Continuity Plan
<i>The Committee will discuss the plan for filling all of the Committee seats for the FY 19/20 term and the proposed changes to Policy and Procedure A-1.</i> | A | p. 251 |
| 9. | Development of the Long Range Action Plan Items for FY 18/19
<i>The Committee will discuss the items to be included on AORMA's long range plan for FY 18/19.</i> | A | p. 262 |



H. INFORMATION ITEMS

- | | | | |
|----|--|---|--------|
| 1. | CSURMA AORMA 2018 Meeting Calendar | I | p. 263 |
| 2. | CSURMA AORMA Program Administrator’s Contact Lists | I | p. 265 |
| 3. | AORMA’s Travel Reimbursement Policy | I | p. 269 |
| 4. | AORMA Committee Members - Effective 7/01/18 | I | p. 272 |
| 5. | CSURMA Administrative Service Calendar | I | p. 274 |

I. ADJOURNMENT

The next meeting is scheduled for October 25, 2018 at 10:00 AM in Long Beach, CA. Please contact Mimi Long mlong@alliant.com or Tevea Him thim@alliant.com with questions.

APPROVAL OF THE AGENDA

ISSUE: The Committee will be asked to approve the agenda for today’s meeting.

RECOMMENDATION: Staff recommends that the Committee approve the agenda as presented.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S): None.

INTRODUCTION OF NEW COMMITTEE MEMBERS

ISSUE: The Committee will welcome Russell Wittmeier, Human Resources Director of CSU, Chico Research Foundation and Leslie Levinson, Chief Financial Officer of San Diego State University Research Foundation as new AORMA Committee members beginning their first two-year term.

RECOMMENDATION: The Committee is being asked to welcome the new AORMA Committee members.

FISCAL IMPACT: Travel Expenses for AORMA Committee members are included in the CSURMA AORMA annual budget.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. AORMA Committee membership roster effective July 1, 2018
- b. CSURMA AORMA Program Administrator's Contact Lists

AORMA Committee
Ten voting members - two alternates - twelve members total
Effective at July 1, 2018

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number	Location	Size of Campus	Type of Campus	Term	Seat Term	1st, 2nd or Final Term
AORMA	Chair	Dwayne Brummett	Associate Executive Director	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	dbrummet@calpoly.edu	805-756-5768	Central	Medium	Suburban	7/1/18 - 6/30/20	Even	First
AORMA	First Vice Chair	Dave Nakamura	Executive Director	Humboldt	Humboldt State University Center	dave.nakamura@humboldt.edu	707-826-4878	North	Large	Rural	7/1/18 - 6/30/20	Even	First
AORMA	Second Vice Chair	Starr Lee	Director of Administration & Legal /Associate Executive Director	Monterey Bay	The University Corporation at Monterey Bay	stlee@csumb.edu	831-582-3000	Central	Medium	Suburban	7/1/18 - 6/30/20	Even	First
AORMA	Seat 1	Bella Newberg	Associate Vice President, Business Dev	San Marcos	California State University San Marcos Corporation	newberg@csusm.edu	760-750-4700	South	Small	Suburban	7/1/17 - 6/30/19	Odd	First
AORMA	Seat 2	Chuck Kissel	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	ckissel@fullerton.edu	657-278-4990	South	Large	Urban	7/1/18 - 6/30/20	Even	First
AORMA	Seat 3	Cecilia Ortiz	Director	Dominguez Hills	Loker Student Union	cortiz@csudh.edu	310-243-3854	South	Medium	Urban	Completing 7/1/17 - 6/30/19	Odd	N/A
AORMA	Seat 4	Russell Wittmeier	Human Resources Director	Chico	The CSU, Chico Research Foundation	rwittmeier@csuchico.edu	530-898-5731	North	Small	Suburban	7/1/18 - 6/30/20	Even	First
AORMA	Seat 5	Trina Knight	Human Resources Director	Sacramento	University Enterprises, Inc., CSU Sacramento	trinak@csus.edu	916-278-7003	North	Large	Urban	7/1/17 - 6/30/19	Odd	First
AORMA	Seat 6	Leslie Levinson	Chief Financial Officer	San Diego	San Diego State University Research Foundation	llevinson@mail.sdsu.edu	619-594-8941	South	Large	Urban	7/1/18 - 6/30/20	Even	First
AORMA	Seat 7	Bill Olmsted	Interim Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-6744	North	Large	Urban	7/1/17 - 6/30/19	Odd	First

On March 1, 2017, Dwayne Brummett was appointed to complete Guy Dalpe's term. Dwayne's first complete term will be 7/1/17 to 6/30/19.

On July 1, 2015, Dave Nakamura was appointed to complete Mark Day's term. Dave's first complete term will be 7/01/16 to 6/30/18.

On October 1, 2015, Dave Nirenberg was appointed to complete Melinda Coil's term. Dave's first term will be 7/01/17 to 6/30/19.

On December 20, 2016, Bella Newberg was appointed to complete Cheree's Aguilar's term. Bella's first term will be 7/01/17 to 6/30/19.

On March 1, 2017, Starr Lee was appointed to complete Leslie Davis' term. Starr's first term will be 7/1/18 to 6/30/20.

CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
JPA Program Administrator – Alliant Insurance Services, Inc.				
Certificate of Insurance Requests	Van Rin Andrew Gaspari	vrin@alliant.com andrew.gaspari@alliant.com	415-403-1408 415-403-1412	415-874-4810 415-874-4810
General CSURMA Coverage Questions	Robert Leong Van Rin Amy Lightner Daniel Howell	rleong@alliant.com vrin@alliant.com amy.lightner@alliant.com dhowell@alliant.com	415-403-1441 415-403-1408 415-403-1457 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
General AORMA Coverage Questions	Mimi Long Van Rin Amy Lightner Daniel Howell	mlong@alliant.com vrin@alliant.com amy.lightner@alliant.com dhowell@alliant.com	415-403-1423 415-403-1408 415-403-1457 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
AIME	Stacey Weeks Robert Leong	sweeks@alliant.com rleong@alliant.com	415-403-1448 415-403-1441	415-874-4810 415-874-4810
Inland Marine	Van Rin Mimi Long Andrew Gaspari	vrin@alliant.com mlong@alliant.com andrew.gaspari@alliant.com	415-403-1408 415-403-1423 415-403-1412	415-874-4810 415-874-4810 415-874-4810
Participant Accident Insurance (PAI)	Van Rin Tevea Him	vrin@alliant.com thim@alliant.com	415-403-1408 415-403-1416	415-874-4810 415-874-4810
Special Events Insurance	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
Foreign Travel Program	Stacey Weeks Van Rin	sweeks@alliant.com vrin@alliant.com	415-403-1448 415-403-1408	415-874-4810 415-874-4810
General Risk Management Questions	Mimi Long Van Rin Amy Lightner Daniel Howell	mlong@alliant.com vrin@alliant.com amy.lightner@alliant.com dhowell@alliant.com	415-403-1423 415-403-1408 415-403-1457 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
Workers' Compensation Claims Consultant	Jacki Graf	jgraf@alliant.com	415-403-1438	415-874-4810
Alliant Claims Consulting	Robert Frey Diana Walizada Elaine (Kim) Tizon Sheila McClenaghan	rfrey@alliant.com dwalizada@alliant.com elaine.tizon@alliant.com sheila.mcclenaghan@alliant.com	415-403-1445 415-403-1453 415-403-1458 415-403-1492	415-403-1466 415-403-1466 415-403-1466 415-403-1466
Form 700	Tevea Him	thim@alliant.com	415-403-1416	415-402-0773
Website and Technology Questions	La Shaunda Gaines Tevea Him Myron Leavell	lashaunda.gaines@alliant.com thim@alliant.com mleavell@alliant.com	415-403-1489 415-403-1416 415-403-1404	415-874-4810 415-874-4810 415-874-4810

CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
CSU Chancellor's Office				
CSU Chancellor's Office	Leona Ching	lching@calstate.edu	562-951-4580	562-951-4859
	Robert Eaton	reaton@calstate.edu	562-951-4572	562-951-4971
	Zachary Gifford	zgifford@calstate.edu	562-951-4568	562-951-4859
	Martha Guiditta	mguiditta@calstate.edu	562-951-4557	562-951-4859
	Audra Reed	areed@calstate.edu	562-951-4564	562-951-4971
	Steve Relyea	srelyea@calstate.edu	562-951-4600	562-951-4971
	Jody VanLeuven	jvanleuven@calstate.edu	562-951-4574	
CSU Chancellor's Office Office of General Counsel	William Hsu Nada Moeiny	whsu@calstate.edu nmoeiny@calstate.edu	562-951-4500 562-951-4500	562-951-4956 562-951-4956
CSU Chancellor's Office Financial Services Division Systemwide Accounting & Reporting	Sedong John Alice Kim Cindi Le Jessica Liu Tanaka	sjohn@calstate.edu akim@calstate.edu cle@calstate.edu jliu@calstate.edu	562-951-4577 562-951-4627 562-951-4651 562-951-4621	562-951-4865 562-951-4865
Chancellor's Office Systemwide Professional Development	David Kervella Chris Fondacaro	dkervella@calstate.edu cfondacaro@calstate.edu	562-951-4403 562-951-4403	

Coverage	Contact	E-Mail Address	Office	Fax
Loss Control Consultants – Alliant Risk Control				
Alliant Risk Control Consulting	John Owen <i>Northern California</i>	jowen@alliant.com	916-643-2736	
	Kristina Loiselle <i>Southern California</i>	kloiselle@alliant.com	949-260-5042	
	Tim Leech <i>Central California</i>	tleech@alliant.com	949-260-5008	

CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
Unemployment Insurance Claims Administrator – Equifax				
Account Manager	Kevin Sullivan	kevin.sullivan@equifax.com	714-421-8145	
Unemployment Insurance Consultant & Unemployment Hearing Coordinator	Irene Wang	irene.wang@equifax.com	317-684-2885	866-219-8844
Claims Assistant Manager	Trisha Milton	trisha.milton@euquifax.com	314-214-7883	

Coverage	Contact	E-Mail Address	Office	Fax
Human Resources Consulting – Employers Group				
Helpline	Mark Nelson	mnelson@employersgroup.com	213-765-3952 or 800-748-8484	
Client Service	Bill Stephens	bstephens@employersgroup.com	805-807-9922	213-226-0216
Reference Library	Robert Campbell	rcampbell@employersgroup.com	800-748-8484 Ext. 3430	
Unemployment Questions	Mark Nelson	mnelson@employersgroup.com	213-765-3952	
Affirmative Action Plans	Suzanne Oliva	soliva@employersgroup.com	213-765-3918	
Leave Management	Helpline	helpline@employersgroup.com	800-748-8484	
Research and Surveys	Juan Garcia	jpgarcia@employersgroup.com	213-765-3969	
Employee Opinion Survey	Megan Vallone	mvallone@employersgroup.com	213-765-3920	
Training Services	Somaly Heng	sheng@employersgroup.com	213-765-3962	
Employer Advocacy	Ken Tiratira	ktiratira@employersgroup.com	213-765-3915	

FY 17/18 AORMA LONG RANGE ACTION PLAN

ISSUE: The AORMA Committee will be asked to review the items on the FY 18/19 Long Range Action Plan and move any open items to the FY 18/19 Long Range Action Plan.

RECOMMENDATION: It is recommended that the Committee members review the FY 17/18 Long Range Action Plan, taking action as appropriate.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. FY 17/18 AORMA Long Range Action Plan

FY 2017/18 CSURMA AORMA LONG RANGE ACTION PLAN

GOAL	ACTION / TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	
LRP-1 Workers' Compensation Program Growth					
Workers' Compensation Program Growth	1	Obtain underwriting information to finalize coverage and/or funding options for Members	PA	Jan-18	In Process
	2	Present Member funding options to AORMA Committee for approval	PA, AORMA	Feb-18	In Process
	3	Present final quotes to Members	PA	Mar-18	
	4	Provide underwriting information to CSAC EIA for approval	PA	Apr-18	
	5	Bind coverage within the AORMA Workers' Compensation Program	PA	Jun-18	
LRP-2 Formation of Student Clubs Insurance Program					
Student Clubs Insurance Program	1	Identify two or three campuses with very reliable information regarding student clubs	PA	Oct-17	Completed
	2	Create underwriting specifications and program design	PA	Jan-18	Completed
	3	Submit underwriting specifications to various insurers	PA	Feb-18	Completed
	4	Approve the creation of a Student Club Insurance Program	PA, AORMA, EC, BOD	May-18	Completed
	5	Receive coverage proposals	PA	May-18	Completed
	6	Approval to bind coverage	PA, AORMA, EC	Jun-18	Completed
	7	Disseminate information to all Campuses and Auxiliary Members			Completed
	8	Upload information onto the CSURMA website			Completed
LRP-3 Captive Insurer					
Evaluation of participation in the CSU captive vehicle	1	Oversee formation of captive	PA, SRM	Dec-17	In Process
	2	Determine which insurance products can be marketed by the auxiliary organizations	PA, SRM, EC, AORMA	Jul-18	
	3	Design marketing plan	PA, SRM, AORMA	Aug-18	
LRP-4 Recreation Center Good Practices					
Development of Recreation Center Good Practices	1	Survey Campus and Auxiliary members to see what is currently in place	PA	Nov-17	Completed
	2	Research standards and guidelines published by industry experts	PA	Nov-17	In Process
	3	Prepare draft Recreation Center Good Practices for the Programs Committee approval	PA, PC	Jun-18	In Process
	4	Approval of final Recreation Center Good Practices	AORMA	Sep-18	
	5	Disseminate information to all Campus and Auxiliary Members	PA	Oct-18	
	6	Upload information onto the CSURMA website	PA	Oct-18	

FY 2017/18 CSURMA AORMA LONG RANGE ACTION PLAN

GOAL	ACTION / TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	
LRP-5 AORMA Benefits Program					
Formation of AORMA Benefits Program	1	Authorize formation of AORMA Benefits Program	AORMA, EC	Sep-17	Completed
	2	Authorize formation of AORMA Benefits Program	BOD	Oct-17	Completed
	3	Secure underwriting information and prepare renewal specifications	PA	Jun-18	Completed
	4	Submit underwriting information for a quote through the CSAC EIA benefits program	PA	Jun-18	Completed
	5	Forward benefits pricing to the existing members as well as those members not participating in the AOA Benefits Program	PA	Nov-18	
LRP-6 CSURMA 20th Anniversary Report					
Preparation and Distribute the CSURMA 20th Anniversary Report	1	Compile all background information and prepare the draft 20th anniversary report	PA	Nov-17	Completed
	2	Seek approval of report from Systemwide Risk Management	PA, SRM	Dec-17	Completed
	3	Review with the Executive Committee	EC	Jan-18	Completed
	4	Distribute report to all Campus and Auxiliary staff as listed on the CSURMA rolodex as well as on the AOA distribution list	PA	Jan-18	Completed
	5	Upload report onto the CSURMA website	PA	Jan-18	Completed
	6	Distribute hard copies at the 2018 AOA Conference	PA	Jan-18	Completed
LRP-7 Dissemination of CSAC EIA Risk Management / Safety Services					
Disseminate CSAC EIA Risk Management / Safety Services	1	Choose three or four CSAC EIA Risk Management / Safety Services that may be relevant to the Members' operations	PA	Mar-18	Completed
	2	Write up a summary of the services and distribute to all Members	PA	Apr-18	Completed
	3	Continue to distribute information on a quarterly basis choosing different services each quarter	PA	May-18	Completed
	4	Upload bulletin to the CSURMA website	PA	Continuous	

BOD: CSURMA Board of Directors
PC: AORMA Programs Committee
CABO: CSU Chief Administrators and Business Officers
CO: Chancellor's Office
AORMA: AORMA Committee

EC: CSURMA Executive Committee
OGC: CSU Office of General Counsel
PA: CSURMA Program Administrator
SRM: CSU Systemwide Risk Management

AORMA OFFICERS' RETREAT RECAP

ISSUE: The AORMA Committee Chair will provide a brief overview of the items discussed during the AORMA Officers' Retreat.

RECOMMENDATION: This item is for information only; no action is being requested at this time.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. Agenda Table of Contents from the AORMA Officers' Retreat
- b. Minutes from the AORMA Officers' Retreat



CSURMA AORMA OFFICERS RETREAT
“This is an Open Public Meeting”

In accordance with the requirements of the Bagley-Keene Open Meeting Act, notice of this meeting must be posted in a publicly accessible place, including the internet, at least ten days in advance of the meeting. This meeting agenda shall also be posted at the address of the teleconference location with access for the public via phone/speaker phone.

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location may require routine provision of identification to building security. However, CSURMA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

Monday, July 23, 2018
 11:30 AM – 4:00 PM (Est.)

Tuesday, July 24, 2018
 8:00 AM – 11:00 (Est.)

The Hotel Pacific
 300 Pacific Street
 Monterey, CA 93940

TOPICS FOR DISCUSSION

	<i>Page No.</i>
AA. CLOSED SESSION Pursuant to California Government Code Section 11126(e)(1) & 1126(f)(1)	A
<i>Action may be taken per Government Code Section 11126(e)(1) & 1126(f)(1). Please refer to the below list of claims that may be discussed. The Committee may assess and evaluate pending claims and related issues and take action or provide direction to Staff regarding the litigation described below.</i>	
1. Cadrena Heard v. Associated Students, CSU, Long Beach	
A. 1. LONG RANGE ACTION PLANS	A p. 5
AORMA Committee – FY 17/18	
CSURMA Executive Committee – FY 18/19	
<i>The Committee will hear a report on the tasks within the AORMA and Executive Committee long range action plans</i>	
B. AORMA POOLED PROGRAMS	
1. Estimated Fund Balance Exhibits	A p. 11
<i>The Committee will review the AORMA Estimated Fund Balance Exhibits</i>	
2. Historical information on AORMA’s Funding Philosophy	A p. 18
<i>The Committee will be asked to discuss AORMA’s historical funding philosophy for all of AORMA’s pooled programs</i>	
3. Pooled Programs Loss Reports	A p. 21
<i>The Committee will review loss reports for each AORMA pooled program</i>	
4. Review of Rating Plans for the AORMA Pooled Programs	A p. 26
<i>The Committee will be asked to review the member allocation formulas for the pooled programs</i>	

C.	AORMA COMMITTEE AND STAFFING	A
1.	AORMA Committee, Standing Committees and Meeting Dates <i>The Committee will be asked to discussed the current role of the Programs Committee as well as the meeting dates for both the AORMA Committee and the Programs Committee, providing direction to Staff</i>	A p. 47
2.	CSURMA AORMA Communication <i>The Committee will discuss CSURMA’s current communication strategies</i>	A p. 67
3.	AORMA Committee Succession Planning <i>The Committee will review the current CSURMA AORMA Committee roster and discuss future open seats</i>	A p. 68
4.	CSURMA AORMA Program Staff <i>The Committee will review the current JPA Administration staffing roster</i>	A p. 79
D.	NEW PROGRAMS / SERVICES	
1.	CSURMA Benefits Program <i>The Committee will hear an update regarding the new AORMA Benefits Program and will be asked to discuss the appropriate standing committee structure, if any.</i>	A p. 84
2.	Human Subject Research Injury Claims Program <i>The Committee will discuss the proposed expansion of the AORMA liability program to provide medical expense coverage for participants in Federal sponsored programs when Workers’ Compensation or Similar coverage is required.</i>	A p. 86
3.	Club Liability Insurance Program (CLIP) update <i>The Committee will hear an update regarding the rollout of the new Club Liability Insurance Program</i>	A p. 87
4.	Roadside Assistance Coverage <i>The Committee will explore the possibility of providing a corporate roadside assistance coverage program</i>	A p. 91
5.	Consideration of Opening AORMA Programs to Non-CSU CA Higher Education Auxiliary Organizations <i>The Committee will be asked to discuss the possibility of opening up CSURMA AORMA to non-CSU non-profits</i>	A p. 92
E.	MISCELLANEOUS DISCUSSION ITEMS	
1.	Dynamex California Supreme Court Decision <i>The Committee will be asked to discuss the impact this decision may have on the CSURMA members</i>	A p. 93
2.	AOA Conference – Session Topics	A p. 93

The Committee will review the session topic which have been proposed for the 2019 AOA Conference

F. RECAP

1. Recap of Ideas for Creation or Modification of CSURMA AORMA Programs and/or Services A p. 97

The Committee will be asked to discuss ideas for creation or modification of CSURMA AORMA programs and/or services

2. Recap of Projects to be Included on the FY 18/19 AORMA Long Range Action Plan A p. 98

The Committee will be asked to finalize the recommendation of projects to be included on the FY 18/19 AORMA long range action plan

G. APPENDICES p. 99

1. Liability Program I

- a. List of member EPL deductibles
- b. Total funding report for FY 18/19
- c. Policy & Procedure L-1 – Claims Reporting
- d. Policy & Procedure L-2 – Liability Claims Administration and Litigation Management
- e. Policy & Procedure L-3 – Legal Counsel Selection
- f. Policy & Procedure L-4 – Employee Driving Standards
- g. Policy & Procedure L-5 – Guidelines for Extending Liability Coverage to Non-Auxiliary Organizations
- h. Policy & Procedure L-6 – Requirement to Purchase PAI for all Activities Involving Minors
- i. Policy & Procedure L-7 – Employment Practices Deductible
- j. Policy & Procedure L-8 – Liability Program Member Allocation Formula

2. Workers' Compensation Program I

- a. Total funding report for FY 18/19
- b. W-1 - Workers' Compensation Member Allocation Formula
- c. W-2 - Requirement of Members to Maintain Experience Modification Factor of 1.25 or Less
- d. W-3 - Claims Handling Procedures and Guidelines
- e. W-4 - Workers' Compensation Coverage Claims Settlement Authority
- f. W-5 - Volunteer Coverage

3. Property Program I

- a. Total funding report for FY 18/19
- b. P-1 – Property Program Member Allocation Formula

4. Crime Program I

- a. Total funding report for FY 18/19
- b. C-1 – Crime Program Member Allocation Formula

- | | | |
|-----|---|---|
| 5. | Unemployment Insurance Program | I |
| | a. UI-1 - Formula for Determining Unemployment Insurance Program Annual Contributions | |
| 6. | Target Surplus Funding Policy / Dividends | I |
| | a. Policy & Procedure A-3 – Target Surplus Funding Policy | |
| | b. Target surplus funding report | |
| | c. History of dividends declared | |
| | d. Policy & Procedure A-4 – Dividends and Assessments | |
| 7. | AORMA Policies and Procedures | I |
| | a. Schedule for review of AORMA’s policies and procedures | |
| 8. | CSURMA Financial Statement @ March 31, 2018 | I |
| 9. | CSURMA Financial Audit @ June 30, 2017 | I |
| 10. | CSURMA AORMA Policies and Procedures (remaining) | I |
| | a. Policy & Procedure A-5 – Annual Calendar of Reports, Audits and Filings | |
| | b. Policy & Procedure A-6 – Risk Reduction Matching Grant Program | |
| | c. Policy & Procedure A-7 – Travel Reimbursement Policy | |
| | d. Policy & Procedure A-8 – CSURMA AORMA Closed Session Policy | |
| 11. | CSURMA Joint Powers Authority Agreement | I |
| 12. | CSURMA Bylaws | I |
| 13. | AORMA Participation Agreement | I |

Please contact Mimi Long mlong@alliant.com or Tevea Him thim@alliant.com with questions.

**MINUTES OF THE CSURMA AORMA
OFFICERS RETREAT**

JULY 23 – 24, 2018

**HOTEL PACIFIC
300 Pacific Street
Monterey, CA 93940**

MEMBERS PRESENT

Dwayne Brummett, Associated Students, Inc., California Polytechnic State University at San Luis Obispo
Starr Lee, The University Corporation at Monterey Bay
Dave Nakamura, Humboldt State University Center Board of Directors

STAFF, GUESTS AND CONSULTANTS

Yumi Augustus, Carl Warren and Company (*via Teleconference*)
Zachary Gifford, CSU Office of the Chancellor
Amy Lighter, Alliant Insurance Services, Inc.
Tevea Him, Alliant Insurance Services, Inc.
Daniel Howell, Alliant Insurance Services, Inc.
William Hsu, General Counsel (*via Teleconference*)
Mimi Long, Alliant Insurance Services, Inc.

The AORMA Officers meet on July 23 and 24, 2018, to discuss the long term goals of AORMA.

The meeting of the AORMA Officers Committee was called to order on July 23, 2018 at 11:30 AM by the Chair Dwayne Brummett.

AA. CLOSED SESSION

1. Cadrena Heard v. Associated Students, CSU Long Beach

A motion was made to enter closed session at 11:34 A.M.

Motion: Dave Nakamura
Second: Starr Lee

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Starr Lee	X			
Dave Nakamura	X			

MOTION CARRIED

The Committee left closed session at 12:15 PM. The Chair reported that action was taken during closed session.

Motion: Starr Lee
Second: Dave Nakamura

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Starr Lee	X			
Dave Nakamura	X			

MOTION CARRIED

A1. Long Range Action Plan

The Officers reviewed the AORMA Committee and CSURMA Executive Committee Long Range Action Plans and provided direction.

AORMA Long Range Action Plan 2017/2018

- LRP-1 Workers' Compensation Program Growth. *Staff will continue to work with those Auxiliary Organizations that are not a part of the AORMA workers' compensation program.*
- LRP-2 Formation of Student Clubs Insurance Program. Completed.
- LRP-3 Captive Insurer. Ongoing.
- LRP-4 Recreation Center Good Practices. *The Committee directed Staff to form an ad hoc committee to review the draft document before it goes to the AORMA Committee for final review and approval.*
- LRP-5 AORMA Benefits Program. The Committee will discuss this new program later in the day in great detail.
- LRP-6 CSURMA 20th Anniversary Report. *Staff will update the tri-fold report annually in October after the financial audit has been approved.*
- LRP-7 Dissemination of CSAC EIA Risk Management / Safety Services. Completed and ongoing.

CSURMA Long Range Action Plan 2018/2019

- LRP-1 Special Events Resources Guide
- LRP-2 RMIS Reporting
- LRP-3 Captive Insurer
- LRP-4 Campus Visits
- LRP-5 Systemwide EH&S
- LRP-6 Student Club Activities
- LRP-7 IRIC and SERG Manual Training

- LRP-8 Budgeting Practices Related to CSURMA Dividends
- LRP-9 Financial Reporting
- LRP-10 Quarterly CSURMA Reports for CABO Utilizing RMILS Dashboard and Graphics
- LRP-11 OCIP Dividend Policy and Procedure

B. AORMA POOLED PROGRAMS

B2. Estimated Fund Balance Exhibits

The Officers reviewed the estimated fund balance exhibits for both the Liability and Workers’ Compensation Programs. These reports show a comparison of the program assets, outstanding liabilities and estimated fund balances at March 31, 2018, as well as historical estimated fund balances and dividend information. All programs are in a good financial position.

The Officers directed Staff to;

- *Propose a revision to Policy and Procedure A-3 – Target Surplus Funding Policy during the September, 2018 meeting, which requires AORMA to keep enough surplus in the workers’ compensation program, which is now fully reinsured, so that it can transition back to self-insured without detriment. The revision should apply to all pooled programs.*

B2. Historical information on AORMA’s Funding Philosophy

Last year, Policy and Procedure A-3 – Target Surplus Funding Policy, was revised to include a requirement an annual discussion of AORMA’s historical funding philosophy and the factors involved in its decision making process. The Officers reviewed the historical confidence levels report.

AORMA Historical Funding – Confidence Level

AORMA Liability Program			
Fiscal Year	Funding Confidence Level	Pooled Layer	Estimated Fund Balance at an 80% Confidence Level at June 30
FY 10/11	80%	\$250,000 / \$500,000	\$3,029,148
FY 11/12	80%	\$350,000	\$2,915,936
FY 12/13	80%	\$350,000	\$5,542,116
FY 13/14	80%	\$350,000	\$5,681,484
FY 14/15	70%	\$350,000	\$4,381,917
FY 15/16	70% - #1	\$350,000	\$3,815,805
FY 16/17	70%	\$500,000	\$5,359,468
FY 17/18	70%	\$500,000	\$6,109,518
FY 18/19	75%	\$500,000	\$6,560,272
FY 19/20	TBD	TBD	TBD

The Committee approved the FY 15/16 liability program costs at a 70% confidence level and funding for a \$500,000 retention.

AORMA Workers' Compensation Program			
Fiscal Year	Pooled Layer Funding Confidence Level	Pooled Layer	Estimated Fund Balance at an 80% Confidence Level at June 30
FY 10/11	80%	\$500,000	\$7,190,949
FY 11/12	80%	\$500,000	\$7,482,115
FY 12/13	80%	\$500,000	\$4,685,912
FY 13/14	80%	\$500,000	\$3,836,451
FY 14/15	80%	\$500,000	\$4,481,623
FY 15/16	80%	\$500,000	\$3,112,899
FY 16/17	70%	\$500,000	\$2,261,155
FY 17/18	70%	\$500,000	\$5,334,431
FY 18/19	70%	\$750,000	\$5,486,764
FY 19/20	TBD	TBD	TBD

The Officers directed Staff to;

- *Provide members with a workers' compensation comparison showing the costs through the AORMA workers' compensation program verses the standard commercial market using WCIRB rates.*
- *Prepare a report for Committee's review which details the actuary's estimate of projected losses each year as compared to actual losses.*
- *Send information to the members regarding the availability of lower property deductibles through "Campus 99". (See item C2 for additional direction).*
- *Provide information to members on their current decision regarding workers' compensation coverage for their volunteers.*

B3. Pooled Programs Loss Reports

The Officers reviewed and discussed the AORMA loss data reports for the AORMA liability and workers' compensation programs.

B4. Review of Rating Plans for the AORMA Pooled Programs

The Officers reviewed and discussed the allocation formulas for the AORMA coverage programs with a pooled layer. AORMA's policy and procedure requires that a detailed review of each allocation formula is completed every three years. The last review was completed in February, 2017.

The Officers directed Staff to;

- *Review the Unemployment Insurance Program allocation formula and in particular the requirement that each member needs to maintain a fund balance of two times its annual average claims within the program, and*
- *Explore the option of offering a one-time UI transfer of funds to offset deposit premium within a difference AORMA program. The option is being explored for those members with significant UI funds balances.*

C. AORMA COMMITTEE AND STAFFING

C1. AORMA Committee, Standing Committees and Meeting Dates

The Officers reviewed and discussed the AORMA Committee and Standing Committees Roles and Responsibilities Matrix, past agenda items, as well as the present and future meeting calendars. The Officers also discussed the decisions which have helped streamline administrative processes.

1. Authority given to the CSURMA Secretary-Auditor to renew insurance programs
2. Discussion made that all future AOA free registrations will go to the AORMA officers and CSURMA Secretary-Auditor and CSURMA Treasurer
3. Many of the new insurance programs and services are reviewed, discussed and purchased via the Executive Committee ... EQ, online training, benchmarking services, Club Sports, CLIP, Praesidium
4. The AORMA Committee member term limits have been revised allowing the officers to have longer terms which eliminates the annual vice chair election
5. All AORMA programs with a pooled layer are now reviewed every three-years
6. All AORMA policies and procedures are reviewed every other year
7. Additional policies and procedures put in place ... EPL deductible increase
8. Vendor contract terms increased beyond one-year
9. Continued improvements to website
10. Maintenance of the CSURMA service calendar
11. No longer including the AORMA Breakfast Presentation at the AOA Conference
12. Termination of the Workers' Compensation Super Star Award
13. Termination of the Risk Reduction Grant Program

The Officers recommended;

- *Adding to the September AORMA Committee agenda a recommendation to terminate the Programs Committee,*
- *Changing the October AORMA Committee to a tentative teleconference meeting, and*
- *Revising Policy and Procedure A-7 – Travel Reimbursement Policy, to allow for reimbursement of travel expenses if an AORMA Committee member attends a CSURMA Board meeting when the AORMA Committee meeting has been cancelled.*
- *Pinging the liability and workers' compensation claims administrators 30 days in advance of each meeting for claims to be discussed in closed session.*

C2. CSURMA AORMA Communication

The Officers discussed the communication strategies that have been implemented by CSURMA AORMA.

1. Quarterly AORMA Updates to all AOA Members (via AOA distribution list)
2. AOA Executive Committee AORMA Updates
3. AOA Standing Committee Update (as requested)
4. January Budgeting Letter
5. September Pre-Budgeting Letter
6. CSURMA Website
7. AOA Annual Conference Presentations
8. AOA Annual Conference Booth
9. Campus Visits

The Officers directed Staff to;

- *Send out periodic email blasts reminding Members how to report their claims,*
- *Update the CSURMA informational tri-fold annually,*
- *Remind Members how the property program deductibles work within the AORMA, Campus and Campus 99 program. As well as how the different deductibles dovetail.*
- *Provide detailed information, as well as real world scenarios, regarding the availability of lower property program deductibles for those Auxiliary Organizations that, per a lease agreement, are responsible for all loss costs associated with a state owned building.*

C3. AORMA Committee Succession Planning

The Officers reviewed and discussed the current AORMA Committee roster. On June 30, 2018, all members on the AORMA Committee are on their first term; therefore, no members will term out on June 30, 2019. In April, 2019, three incumbent members will be up for reelection for a second term July 1, 2019 to June 30, 2021 and one member, Ortiz who is completing an odd term, will be up for election for her first term July 1, 2019 to June 30, 2021.

C4. CSURMA AORMA Program Staff

The Officers discussed the changes in CSURMA Staff. Yung Lam left Alliant to pursue her career in the dental field. La Shaunda Gaines was hired to take over Yung's duties and responsibilities. Claims unit hired Rachel Wrightson to the team, and Akbar Sharif has been with the Claims team for the past three years, working out of the Alliant Newport Beach office.

D. NEW PROGRAMS / SERVICES

D1. CSURMA Benefits Program

The formation of the CSURMA Benefits Program has been approved by the CSAC EIA Health Committee. The Alliant Benefits Team will be using CSAC EIA's approved benefits administrator, Benefit Coordinators Corporation (BCC), for the cost allocation, invoicing and eligibility management. CSAC EIA will invoice BCC directly. BCC in turn will invoice the Members. All members will be required to pay BCC electronically; payments via check will not be permitted. Once all the benefits premium is received from the members, BCC will pay CSAC EIA. If not all of the members have paid or paid on time, CSURMA will be asked to front the missing funds. The AORMA Benefits Program participation agreement will include a section which restates CSURMA's Payment policy and procedure.

Staff was directed to finalize the following pending items;

- *CSURMA AORMA Benefits Program participation agreement.*
- *Alliant brokerage agreement with CSURMA for the benefits program. Alliant Los Angeles staff should be compensated through the CSAC EIA agreement and Staff will review and confirm.*
- *Create or revise the current policy and procedure to set up the procedures for CSURMA's advancement of funds for the benefits program (should a member pay late, or not at all.)*
- *Procedures with CSU Accounting. The benefits program should be set-up as a pass-through program which does not require a separate fund. All premiums are paid directly by the members, the only exception being if a member pays late and CSURMA is requested to fund the money.*
- *CSAC EIA participation agreement.*

D2. Human Subject Research Injury Claims Program

The Officers discussed the need for a medical expense program to provide any injured human subject medical treatment for injury or illness which were suffered as a result of participation in an authorized CSU research project. Depending on the activity, some Federal sponsored programs require the purchase of workers' compensation or similar coverage to cover the human subjects. The SJSU Research Foundation has a program with NASA and hires all of the participants as employees in order comply with requirement.

The UC created a separate self-insured program for their human subjects – Professional Medical Liability and General Liability Self-Insurance Program for Human Subject Research Injury Claim.

Staff was directed to;

- *Obtain from SJSU Research Foundation additional information regarding the different federal program classifications.*

- *Request from the AOA Research Administration Committee (RAC) additional information regarding the number of members involved in research projects with human subjects.*
- *Research the availability of a primary Participant Accident Insurance (PAI) policy which provides medical expense coverage with a limit of \$5MM (preferably).*
- *Ascertain if excess underwriters can schedule the primary PAI policy as an underlying policy within the liability program.*

The meeting was adjourned for the day at 4:32 PM.

The meeting was reconvened at 8:42 AM on July 24, 2018.

D3. Club Liability Insurance Program (CLIP) update

The Officers discussed the new CSURMA Club Liability Insurance Program (CLIP) which provides general and professional liability coverage for officially recognized clubs of the California State University. Coverage is provided for both on and off campus activities. Limits include \$1MM per occurrence and \$5MM aggregate. Injuries arising from fraternal organizations (men and women), hazing and injuries to participants while participating in athletic activities are excluded. Liquor liability is included, however, it must be poured by a licensed provider.

\$153,000 will be allocated to the campuses based on each campus' total percentage of the total University payroll. Each campus will decide independently if the student clubs will be billed for the cost of CLIP.

Staff was directed to send out quarterly updates regarding CLIP.

D4. Roadside Assistance Coverage

The Officers discussed the need for an AORMA roadside assistance coverage program. The Officers did not feel that the auxiliary members had enough owned vehicles to warrant a separate program but felt that the campuses may be interested.

Staff was directed to discuss this optional coverage with Jody Van Leuven.

D5. Consideration of Opening AORMA Programs to Non-CSU CA Higher Education Auxiliary Organizations

The Officers discussed the idea of opening the AORMA coverage programs to other California non-CSU auxiliary organizations within higher education. As an example, UC's Hastings College does not procure its insurance through the UC program and is purchasing insurance as a single entity. The UC also has separate non-profit philanthropic entities which may benefit from joining a pool. The benefit to CSURMA would be the ability to spread administrative and excess insurance costs as well as diversifying its risk. The officers also discussed the option of

creating a separate insurance program for those auxiliary members with no employees or very few (such as the philanthropic foundations).

The Officers provided the following direction to Staff:

- *Research how many UC non-profits are in existence.*
- *Look into creating a fully insured primary liability program for the smaller CSU auxiliary organizations, in particular the philanthropic foundations, or those with no or very few employees.*
- *Finalize separate insurance for CSSA.*
- *Gather coverage information for all of the CSU Alumni Associations to make sure they are being properly covered.*
- *Follow up with the Chancellor's Office regarding the mandate that all CSU auxiliary organizations purchase liability and property insurance through CSURMA in order to avoid coverage conflicts.*

E. MISCELLANEOUS DISCUSSION ITEMS

E1. Dynamex California Supreme Court Decision

The Officers discussed the California Supreme Court's decision regarding Dynamex, a Canadian company with California operations. This April 30, 2018 ruling changes the method of determining employee versus independent contractor status and establishes a 3-point test. This will definitely have an impact on the consideration of employee payroll. Should an independent contractor be found to be an employee, according to the ABC test, coverage would apply within the workers' compensation program as each individual is not classified separately within each member's estimated payroll. The AORMA liability program may also provide a defense for regulatory actions, such as an independent contractor claiming he is an employee and therefore entitled to CalPERS benefits, or a wage and hour claim. An employment practices liability type claim may also provide coverage/defense. Whether indemnity or defense costs are covered would be based solely on the facts of each action.

Staff was directed to;

- *Provide insight to the AOA HR Committee to discuss during their upcoming meeting with regarding the workers' compensation coverage as well as indemnity/defense coverage for regulatory and employment practices claims that may arise.*
- *Offer to provide monetary support to the AOA HR Committee for education, loss prevention, legal expenses, etc. (including partnering with Richard Bromley).*

E2. AOA Conference – Session Topics

The Officers reviewed the proposed sessions for the 2019 AOA Conference. Staff is awaiting confirmation of session slots.

1. Overview of the CSURMA Special Events Resource Guide
2. Understanding the new CSURMA Club Liability Insurance Program
3. Lab Safety ... What you need to know
4. Approaches for Managing Risk With High Employee Turnover

F. RECAP

F1. Recap of Ideas for Creation or Modification of CSURMA AORMA Programs and/or Services

The Officers discussed ideas for new AORMA coverage programs and/or services to be offered to the Members in FY 18/19 and beyond.

Staff received additional direction:

- *Review the campus theatre inspection reports for common findings and distribute accordingly and post on CSURMA website.*
- *Base estimated workers' compensation payroll for the upcoming fiscal year (FY 19/20) on the final payroll for the previous fiscal year (FY 17/18) by increasing payroll by 6%. Include on the September AORMA Committee meeting agenda for final approval. Give the members the option of providing a different estimate if desired.*
- *Seek reimbursement for defense/litigation costs based on agreed proration for the Apodaca matter from the Chancellor's Office.*

F2. Recap of Projects to be Included on the FY 18/19 AORMA Long Range Action Plan

The Officers discussed projects to be added to the Long Range Action Plan for FY 18/19. Staff will include a draft FY 18/19 Long Range Action Plan in the September AORMA Committee agenda based on the discussions at this meeting.

The meeting was adjourned at 10:40 AM.

DRAFT FY 18/19 AORMA LONG RANGE ACTION PLAN

ISSUE: Based on the items discussed during the AORMA Officers' Retreat, Staff created the draft FY 18/19 AORMA Long Range Action Plan. During the meeting, today and tomorrow, the Committee will be asked to consider additional items to be added to the draft LRP.

RECOMMENDATION: This item is for information only; however, during this meeting, the Committee will discuss many long range action items and will provide direction to Staff as to which items should be added to, and remain on, the FY 18/19 AORMA Long Range Action Plan.

FISCAL IMPACT: None at this time.

BACKGROUND: None.

PUBLICATION: When the FY 18/19 AORMA Long Range Action Plan is approved, it will be included in every agenda packet.

ATTACHMENT(S):

- a. Draft FY 18/19 AORMA Long Range Action Plan

FY 2018/19 CSURMA AORMA LONG RANGE ACTION PLAN

Goal	#	Action / Task	Responsible Entity	Deadline	Status
LRP-1 Workers' Compensation Program Growth					
Workers' Compensation Program Growth	1	Obtain underwriting information to finalize coverage and/or funding options for Members	PA	Jan-19	
	2	Present Member funding options to AORMA Committee for approval	PA, AORMA	Feb-19	
	3	Present final quotes to Members	PA	Mar-19	
	4	Provide underwriting information to CSAC EIA for approval	PA	Apr-19	
	5	Bind coverage within the AORMA Workers' Compensation Program	PA	Jun-19	
LRP-2 Fully Insured Primary Liability Program					
Creation of Fully Insured Primary Liability Program	1	Discuss concept with AORMA Committee	PA, AORMA	Sep-18	
	2	Compile information for those auxiliary organization that are paper entities only or have no or very few employees	PA	Nov-18	
	3	Prepare marketing specifications	PA	Feb-19	
	4	Submit marketing specifications to the commercial insurers	PA	Mar-19	
	5	Send out quotes to interested auxiliary organizations	PA	May-19	
	6	Bind coverage	PA	Jun-19	
LRP-3 Captive Insurer					
Evaluation of participation in the CSU captive vehicle	1	Oversee formation of captive	PA, SRM	Dec-17	In Process
	2	Determine which insurance products can be marketed by the auxiliary organizations	PA, SRM, EC, AORMA	Dec-18	
	3	Design marketing plan	PA, SRM, AORMA	Jan-19	
LRP-4 Recreation Center Good Practices					
Development of Recreation Center Good Practices	1	Survey Campus and Auxiliary members to see what is currently in place	PA	Nov-17	Completed
	2	Research standards and guidelines published by industry experts	PA	Nov-17	In Process
	3	Identify Recreation Center Good Practices	PA, PC	Jun-18	In Process
	4	Chair to appoint ad hoc committee to review good practices providing input for updates as appropriate	Chair, ad hoc committee	Oct-18	In Process
	5	Approval of final Recreation Center Good Practices	AORMA	Dec-18	
	6	Disseminate information to all Campus and Auxiliary Members	PA	Jan-19	
	7	Upload information onto the CSURMA website	PA	Jan-19	
LRP-5 AORMA Benefits Program					
Formation of AORMA Benefits Program	1	Authorize formation of AORMA Benefits Program	AORMA, EC	Sep-17	Completed
	2	Authorize formation of AORMA Benefits Program	BOD	Oct-17	Completed
	3	Secure underwriting information and prepare renewal specifications	PA	Jun-18	Completed

FY 2018/19 CSURMA AORMA LONG RANGE ACTION PLAN

Goal	#	Action / Task	Responsible Entity	Deadline	Status
	4	Submit underwriting information for a quote through the CSAC EIA benefits program	PA	Jun-18	Completed
	5	Approve CSURMA AORMA Benefits Program Participation Agreement	PA, AORMA	Sep-18	
	6	Approve accounting procedures with CSU Accounting	PA, AORMA, CSU Accounti	Oct-18	
	7	Approve amendments to brokerage agreement with Alliant	PA, AORMA, EC	Sep-18	
	8	Forward benefits pricing to the existing members as well as those members not participating in the AOA Benefits Program	PA	Nov-18	
LRP-6 Theatre Inspection Common Findings Report					
Theatre Inspection Common Findings Report	1	Receive copies of all theatre inspection reports completed	PA	Aug-19	Completed
	2	Review reports for common findings and distribute to members and post on CSURMA website	PA	Nov-18	
LRP-7 Coverage for CSU Alumni Associations					
Verify and/or place coverage for CSU Alumni Association	1	Gather information for all CSU Alumni Associations to confirm that they are all insured appropriately	PA	Oct-18	
	2	Provide applications for coverage under the Special Liability Insurance Program (SLIP)	PA	Nov-18	
	3	Obtain quotes and forward to Alumni Associations		Dec-18	
LRP-8 Human Subject Research - Medical Expense Coverage Program					
Formation of a Medical Expense Coverage program to cover human subjects participating in sponsored programs	1	Obtain information regarding the different federal program classifications	PA	Sep-18	In Process
	2	Request for the AOA Research Administration Committee (RAC) additional information regarding the number of AO's involved in research projects with human subjects	PA	Sep-18	In Process
	3	Research the availability of a primary Participant Accident Insurance (PAI) policy which would provide medical expense coverage with a limit of \$5MM	PA	Oct-18	
	4	Confirm if excess insurers can schedule the primary PAI policy as an underlying policy within the liability program	PA	Nov-18	

BOD: CSURMA Board of Directors
PC: AORMA Programs Committee
CABO: CSU Chief Administrators and Business Officers
CO: Chancellor's Office
AORMA: AORMA Committee

EC: CSURMA Executive Committee
OGC: CSU Office of General Counsel
PA: CSURMA Program Administrator
SRM: CSU Systemwide Risk Management

**CREATION OF A FULLY INSURED PRIMARY LIABILITY PROGRAM
AND DISCUSSION OF OPENING THE PROGRAM TO NON-CSU CA
HIGHER EDUCATION AUXILIARY ORGANIZATIONS**

ISSUE: During the AORMA Officers Retreat, the officers discussed the idea of creating a fully insured primary liability program for the smaller CSU auxiliary organizations, in particular, the philanthropic foundations, and allowing non-CSU California auxiliary organizations within higher education to join the program.

RECOMMENDATION: The Committee will asked to discuss the prospect of (1) creating a fully insured primary liability program for the smaller CSU auxiliary organizations, and (2) allowing non-CSU California auxiliary organizations within higher education to join the program.

FISCAL IMPACT: None at this time.

BACKGROUND: UC's Hastings College does not procure its insurance through the UC program and is purchasing insurance as a single entity. The UC also has separate non-profit philanthropic entities which may benefit from joining a pool. The benefit to CSURMA AORMA would be the ability to spread administrative and excess insurance costs as well as diversifying its risks.

PUBLICATION: None at this time.

ATTACHMENT(S): None.

RECREATION CENTER GOOD PRACTICES

ISSUE: The current FY 17/18 AORMA Long Range Action Plan includes the creation of a Recreation Center good practices manual. During the AORMA Officers Retreat, it was suggested that formation of an ad hoc committee to review and approve the good practices prior to final release would be beneficial. Staff will provide an update at today's meeting.

RECOMMENDATION: This item is for information only; however, the Committee may want to provide direction to Staff.

FISCAL IMPACT: None at this time.

BACKGROUND: John Owen from Alliant Risk Control Consulting is reviewing good practices received from Members as well as other Universities.

PUBLICATION: None at this time.

ATTACHMENT(S): None.

ALLIANT RISK CONTROL CONSULTING

ISSUE: Alliant Risk Control Consulting will provide a short presentation regarding its past, present and future activities for the AORMA members.

RECOMMENDATION: This item is for information only; however, the Committee may want to provide direction to Staff.

FISCAL IMPACT: None at this time.

BACKGROUND: None.

PUBLICATION: None at this time.

ATTACHMENT(S): None.

CSURMA AORMA BENEFITS PROGRAM

ISSUE: The formation of the AORMA Benefits Program has been approved by the CSAC EIA Health Committee for a January 1, 2019 benefit start date. During today's meeting, the AORMA Benefits Program Administrator will present information regarding the coverage programs available through the AORMA Benefits Program via CSAC EIA.

Each AORMA member will be required to execute the CSURMA AORMA Benefits Program Participation Agreement prior to joining the program. The Committee will be asked to review the draft agreement.

Alliant Insurance Services, Inc. as the AORMA Benefits Program Broker/Administrator will receive compensation as the Broker/Administrator of the AORMA Benefits Program and therefore an addendum to the Broker/Consultant Services Agreement dated January 1, 2016 between Alliant Insurance Service, Inc. and the California State University Risk Management Authority is being presented to the AORMA Committee for review.

RECOMMENDATION: Staff recommends that the Committee review and approve the AORMA Benefits Program participation agreement, with modifications as necessary. Staff also recommends that the Committee review the addendum to the Broker/Consultant Services Agreement and provide direction to the CSURMA Executive Committee as appropriate.

FISCAL IMPACT: All program costs will be paid directly by the members. However, CSURMA may be asked to front partial payment should a member pay its benefits invoice late.

BACKGROUND: Effective January 1, 2019, the AORMA Benefits Program will purchase all benefits through the CSAC EIA. CSAC EIA will require each Program Participant to sign a separate Memorandum of Understanding (MOU) prior to joining either the health or dental benefits program. Inclusion in the AORMA Benefits Program is subject to the eligibility guidelines within the CSAC EIA Administrative Guidelines.

The AORMA Benefits Program Administrator will be using CSAC EIA's approved benefits administrator, Benefit Coordinators Corporation (BCC), for the cost allocation, invoicing and eligibility management. CSAC EIA will invoice BCC directly. BCC in turn will invoice the Members. All members will be required to pay BCC electronically; payments via check will not be permitted. Once all the benefits premium is received from the members, BCC will pay CSAC

EIA. If not all of the members have paid or paid on time, CSURMA will be asked to front the missing funds. The AORMA Benefits Program participation agreement outlines these procedures.

PUBLICATION: The AORMA Benefits Program Administrator is working directly with all Program Participants and prospective members and will disseminate information accordingly.

ATTACHMENT(S):

- a. AORMA Benefits Program Participation Agreement
- b. Broker/Consultant Services Agreement addendum
- c. CSAC EIA Administrative Guidelines
- d. CSAC EIA Health MOU
- e. CSAC EIA Dental MOU
- f. CSAC EIA Premium Payment Agreement

**CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY
(CSURMA)**

**PARTICIPATION AGREEMENT
FOR THE
CSURMA AORMA BENEFITS PROGRAM**

We, _____ signatory to the California State University Risk Management Authority “CSURMA” Joint Exercise of Powers Agreement, have agreed by action of our Board of Directors on _____ 20 _____, to participate in the CSURMA Auxiliary Organizations Risk Management Alliance “AORMA” Benefits Program, hereinafter referred to as “AORMA Benefits Program”. As evidenced by the authorized signatures on Page Three of this document, we agree to become a participant in the AORMA Benefits Program and be referred to as a “Program Participant.”

It is understood that this Participation Agreement pertains only to the AORMA Benefits Program and not to any other program operated by CSURMA.

We understand that the following requirements have been met and insurance coverage through the AORMA Benefits Program begins on January 1, 2019:

- 1) All applicable participation fees have been paid.
- 2) We have executed this AORMA Benefits Program Participation Agreement.
- 3) We are a member of the Joint Powers Authority. This means we:
 - a) Have been approved for Joint Powers Authority membership by the Executive Committee;
 - b) Have executed the Joint Exercise of Powers Agreement; and,
 - c) Have executed a “Resolution to Join” in accordance with the Joint Exercise of Powers Agreement.

MINIMUM TIME OF PARTICIPATION AND NOTICE OF WITHDRAWAL:

The Program anniversary date is January 1 of each year.

It is understood that the AORMA Benefits Program requires an initial three full program year commitment. Withdrawal from the AORMA Benefits Program cannot occur until three full years of participation has occurred. *If a CSURMA AORMA Member joins mid-term it would be three full program years plus the partial first year of participation.*

A Program Participant may withdraw only at the end of the Program Year, provided it has given the AORMA Benefits Program Administrator 90-days written notice of its intent to withdraw from the program. Once the Program Participant has withdrawn from the AORMA Benefits Program,

there is a one-year waiting period to come back to the AORMA Benefits Program, and the Program Participant will be subject to underwriting approval again.

RESPONSIBILITIES OF PROGRAM PARTICIPANTS:

It is understood that as a Program Participant we are obliged to do the following:

- Take such action, including providing the AORMA Benefits Program Administrator with information, as is necessary to carry out the AORMA Benefits Program as required by the CSURMA Joint Exercise of Powers Agreement, Bylaws and the policies established by the AORMA Committee, Executive Committee and/or the Board of Directors;
- Pay the AORMA Benefits Program when due any and all premium, taxes and fees. Withdrawal does not relieve a Program Participant from liability for monies owed; and
- Adhere to all CSAC EIA Administrative Guidelines (for those benefits programs purchased through CSAC EIA).

RESPONSIBILITY FOR PROGRAM PREMIUMS:

It is also understood that AORMA Benefits Program Participants are responsible for their share of all AORMA Benefits Program premiums and any other expenses deemed necessary by the CSURMA Board of Directors. A Program Participant's share of the program premiums shall be reflected, as accurately as possible, within its program premium invoice.

Program Participants agree to the following policy regarding premium payments:

- I. Program Participants will receive AORMA Benefits Program premium invoices on a monthly basis.
- II. Invoices shall be due and payable as invoiced upon receipt, but not later than the last day of the month prior to the month for which the Program Participant is invoiced. (Example: January premiums are due no later than December 31.) Invoices will become delinquent on the first day of the month for which the Program Participant is invoiced. (Example: January premium will be delinquent on January 1.)
- III. Program Participant invoices remaining unpaid for 60 days beyond the due date shall be transferred to CSURMA for payment responsibility.
- IV. Interest will begin accruing on the first day of premium delinquency. Interest will be assessed on any amounts which are unpaid.

- V. The interest rate shall be at least equivalent to the investment income rate that CSURMA would have earned if the funds had instead been investing during the same calculation period, plus 4%.
- VI. Participation in the AORMA Benefits Program may be revoked if a Program Participant's program invoice remains unpaid for 90 days beyond the due date. Notwithstanding any other provision to the contrary, a Program Participant's termination from the AORMA Benefits Program due to late payment or non-payment of premium will be at the discretion of the AORMA Committee.

The withdrawal or termination of Program Participant from the AORMA Benefits Program shall not terminate the responsibility to continue to contribute to its share of financial obligations incurred by CSURMA by reason of the Program Participant's previous participation.

* * * * *

It is the policy of the CSURMA Executive Committee that members who leave the AORMA Benefits Program remain subject to assessments described here and in the Joint Powers Agreement, Bylaws, and other governing documents policy and procedures.

We acknowledge and agree that this Participation Agreement shall automatically conform to any amendments made to the CSURMA Joint Exercise of Powers Agreement or Bylaws which affect the conditions of participation in the AORMA Benefits Program. Any other amendments to this Participation Agreement shall require a two-thirds vote of the members of the Board of Directors of the CSURMA who are elected by the Auxiliary Organization members of the CSURMA.

In recognition of the above, this Participation Agreement is executed on

_____, 20 _____.

Auxiliary Organization Name

Signature

Name

Title

**NEW PROGRAM ADDITION PER BROKER/CONSULTANT SERVICES
AGREEMENT Between CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT
and ALLIANT INSURANCE SERVICES, INC.**

I. RECITALS

In October 2015, CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY (“CSURMA”) and ALLIANT INSURANCE SERVICES, INC. (“Broker”) entered into a Broker/Consultant Services Agreement (“Broker Agreement”). The term of the Broker Agreement is January 1, 2016 through December 31, 2019.

Pursuant to Section VI of the Broker Agreement, Attachment A thereto set out the compensation payable to Broker for certain specified services and programs. Attachment A further provides, in relevant part, that: “As new programs are developed, Broker shall negotiate equitable compensation with CSURMA.”

On October 27, 2017, CSURMA approved the formation of the CSURMA AORMA Benefits Program. Effective January 1, 2019, CSAC-EIA will pay Broker the following compensation schedule per the existing CSAC-EIA / Alliant agreement:

- Anthem Medical Plan: \$11 Per Employee Per Month
- Kaiser Medical Plan: \$7 Per Employee Per Month
- Dental Preferred Provider Organization Plan: 5% Commission on total plan premium
- Dental Health Maintenance Organization Plan: 7% Commission on total plan premium
- Vision: \$0.50 Per Employee Per Month

Accordingly, CSURMA and Broker now wish to modify the terms of compensation provided for under Section VI and Attachment A of the Broker Agreement in order to reflect the additional of the new CSURMA AORMA Benefits Program.

II. ADDITION OF NEW PROGRAM

In accordance with the above Recitals, CSURMA and Broker agree that for each and all of the time periods listed, Attachment A of the Broker Agreement is modified to: (i) add a new program identified as the CSURMA AORMA Benefits Program, and (ii) set the Compensation Rate for that Program at per the schedule above in section I.

All other terms and conditions contained in the Broker Agreement remain the same and shall remain in full force and effect. No other terms and conditions are intended to be, and are not affected or modified by the addition of the new program.

CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY

By: _____ Date: _____, 2018
Lisa Chavez, Chair

Attest:

By: _____ Date: _____, 2018
Zachary Gifford, CSURMA Secretary-Auditor

By: _____ Date: _____, 2018
Robert Eaton, CSURMA Treasurer

ALLIANT INSURANCE SERVICES, INC.

By: _____ Date: _____, 2018
Daniel Howell, Senior Executive Vice President

CSAC EIA Administrative Guidelines



We are public employees. Just like you.

The CSAC Excess Insurance Authority, referenced as EIA in this document, is a Joint Powers Authority (JPA) that is a member-directed risk sharing pool of public agencies committed to providing risk coverage programs and risk management services, which drive member stability and efficiency.

CSAC EIA was established in 1979 to find cost effective insurance solutions and risk management services for California Counties. In 2001 Public Entities (non-Counties) joined the EIA. 95% percent of the California Counties and 60% of California Cities are a member of the EIA program.

In 2003 the EIAHealth program was formed to provide a cost-effective alternative to the current health and benefits plans being offered to California Counties and Public agencies.

The committees within the EIA are all formed from the EIA membership. They were formed for the development, governance, oversight, and future direction of all programs and services. The committees are open to all members of the program and not just the voting committee members.

PUBLIC ENTITIES HELPING PUBLIC ENTITIES

Joining together with other public entities in California provides EIA members with the most stable long-term insurance solutions available. Our commitment to providing access to quality health care at affordable rates has helped public entities with the stability they need to budget and save on overall costs for employee benefits.



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Purpose

The purpose of the EIAHealth Administrative Guidelines is to provide clear, consistent, and effective guidance to Program members and service providers participating in the EIAHealth Program. This guidance seeks to educate members on administrative process as it pertains to eligibility, retroactivity and some claims administration. The intent is to preserve the integrity of the Program and each of its participating members benefit plans as well as to protect the rights of covered employees, retirees and their dependents. These guidelines may be amended from time to time to comply with new legislation and applicable regulations.

Any reference to “Member Entity” in this document is meant to include any publicly funded organization that falls under the category of County, City or Special District and that is a member of the EIA Employee Benefits Program. It may include any other entity that falls outside of the aforementioned categories if the EIA Committee has approved the employer group to join the overall EIA program.

The EIA Employee Benefits program does not extend coverage to Educational Organizations. Organizations that are not Publicly Funded are not eligible to join the EIA Programs.

Contracts

There is one Joint Powers Agreement for all of the EIA Major programs. A EIA Member Entity who has been approved to join a major EIA program will be asked to sign the Joint Powers Agreement and a resolution identifying who has the authority to sign the contracts. If the Member Entity is already a member of one of the Major EIA programs, the JPA will not need to be signed again.

A Memorandum of Understanding will need to be signed for each major program the Member Entity requests to join. See table below for major and misc. programs.

See table below to identify which contracts are needed based on the scenarios provided below.

Contracts must be signed prior to the effective date of coverage.

Please email a copy of the signed contracts to the Alliant Service team and the original signed copy should be mailed to:

CSAC Excess Insurance Authority
 Attention: Sidney DiDomenico - Employee Benefits Manager
 75 Iron Point Circle Suite 200
 Folsom, CA 95630

Employee Benefits Major Programs			Employee Benefits Misc. Programs		
	Medical Dental			Vision Life AD&D EAP	
Program Joining	Scenario	JPA	MOU	Resolution	Premium Payment Agreement
Major Program	Not a current member of any EIA Major Programs	✓	✓	✓	
Major Program	A current member of an EIA Major program		✓		
Misc Program	Not a current member of any EIA major or misc. programs			✓	✓
Misc Program	A current member of an EIA major or minor programs				

Program Eligibility

Member Entities are responsible for verifying all enrollments are qualified members to enroll in the EIA plans. This includes verification of qualified dependents.

Below is an outline of who is considered a qualified applicant to the benefits of the program. Each Member Entity may have additional rules that would narrow who is allowed to enroll, but the Member Entity may not extend coverage beyond what is allowed without EIA consent.

- Example 1: If a Member Entity would like to extend coverage to grandchildren that would need to be reviewed by the EIA for consent.
- Example 2: If a Member Entity decided it did not want to offer coverage to spouses, the Member Entity has full right to do this, as it doesn't exceed what is allowed under the EIA program parameters.

Qualified Subscribers

Qualified subscribers are defined as:

1. Full-time salaried or hourly employees who are actively at work at least 30 hours per week. Employee of the Member Entity must meet the eligibility requirements within the Member Entity's guidelines set for employees.
2. A part time employee who is working a minimum of 20 or more hours per week.
3. Variable Hour, Temporary, Seasonal, and others who become eligible based on the ACA Look-back Measurement/Stability Period.
4. Cobra Participants Eligible to elect coverage through COBRA.
5. A retiree who meets the eligibility requirements set by the Member Entity for retiree benefits (pre and post Medicare)
6. To qualify for EIA Medicare plans and rates, retiree must be enrolled in Medicare Parts A&B.
7. Retired employees who are currently eligible and participating on the plan will be eligible to continue coverage under the program, if the coverage permits. Retirees who declined coverage may not enroll in any coverage at a subsequent enrollment date.
8. A surviving Spouse of an employee or retiree who is able to continue lifetime coverage as a subscriber. Spouse in this circumstance should be enrolled under the Early Retiree or the Medicare plan since they are not an active employee. This does not refer to the Cobra offered to Surviving spouses – this would be extended coverage with no termination date defined.
9. Board members, Trustees, Council Members, or Other Elected officials: Directors, board members, and other elected/appointed officials can only elect plan if they are eligible on the current plan and are subject to the same requirements as Active employees. Exceptions can be made at the recommendation of AUS and with the approval of the EIAHealth Committee.

Qualified Dependents (To age 26)

(Items in red added for clarification purposes – will be brought to committee for review)

Qualified Dependents are defined as:

1. Natural Child(ren)
2. Adopted Child(ren)
3. Step Child(ren)
4. Court-Ordered Dependent (Legal Guardian)
5. Child(ren) of a California State Registered Domestic Partner
6. Other Qualified Dependent(s) of a Registered Domestic Partner
7. Spouse
8. Registered Domestic Partner*
9. Disabled Dependents
10. Others not included above that are claimed for tax purposes, must be approved by EIA staff.

Overage-Dependent: Once a dependent turns 26, they are considered an over-age dependent. Over-age dependents will be termed off the respective member plan the first of the month following their birth month.

Disabled Dependents do not have to go through medical review until age 26. Once they are age 26 annual medical review is required. There is no age limit for medically approved disabled dependents.

Non-Qualified Dependents fall outside of the definitions above. Common examples of Non-Qualified Dependents are listed below:

1. Grandchild(ren)
2. Parent(s)
3. Grandparent(s)
4. Niece/Nephew
5. Foster child(ren) – Non-Qualified as they are covered by the State of California
6. Legally Separated Spouse/Domestic Partner
7. Divorced Spouse
8. Financial Dependents that are not court ordered

Domestic Partners*: CSAC EIA will allow coverage under both the standard version and extended version of the law. The California Family Code defines a domestic partnership as: 1) two adults of the same sex who have chosen to share one another's lives in an intimate and committed relationship of mutual caring; or 2) two equally committed adults of the opposite sex if one or both partners are over age 62 and one or both partners meet specified eligibility criteria under the Social Security Act. The extended version of the law extends coverage to those individuals who are in a domestic partnership and their qualified dependents and who meet the eligibility criteria under the Social Security act regardless of age or gender.

Unless otherwise specified, Domestic Partners must be California State Registered Domestic Partners. If other certification is approved by the member the certification will need to be requested on the member's initial Group application for review.

Documentation Member Entity should use to qualify dependents:

Dependent Type	Verification Documents
Spouse	<ul style="list-style-type: none"> - Prior year's Federal Tax Form that shows the couple was married (financial information may be blocked out) - Marriage Certificate for newly married couple where tax return is not available
Domestic Partner	<ul style="list-style-type: none"> - Certificate of Registered Domestic Partnership issued by State of California - Affidavit of Domestic Partnership (when applicable)
Children, Stepchildren, and/or Adopted Children up to age 26	<ul style="list-style-type: none"> - Legal Birth Certificate or Hospital Birth Certificate (to include full name of child, parent(s) name & child's DOB) <ul style="list-style-type: none"> o State Birth Certificates may take 4 to 8 weeks to be received, in the meantime a Hospital Birth announcement/certificate can be used as proof for enrollment. - Legal Adoption Documentation
Legal Guardianship up to age 18	<ul style="list-style-type: none"> - Legal Court Documentation establishing Guardianship
Disabled Dependents over age 26	<ul style="list-style-type: none"> - Legal Birth Certificate or Hospital Birth Certificate (to include full name of child, parent(s) name & child's DOB) - If newly being added to the plan. - Prior year's Federal Tax Form that shows child is claimed as an IRS dependent (income information may be blocked out) - If newly being added to the plan. - Completed Disabled Dependent Certification Form completed and submitted to the Medical Carrier for approval to add/continue coverage

Mid-Year Qualifying Events

Mid-Year Qualifying Events refers to both the addition and termination of employee and dependent coverages. All plan changes resulting from Mid-Year Qualifying Events will be effective on the first of the month following the event. Births and deaths are exceptions and coverage may be added/dropped outside of the first of the month following. All Mid-Year Qualifying Events will follow HIPAA guidelines – which allows employees up to 31 days to report the event to their employer. If any member does not have a copy of the approved Mid-Year Qualifying Events through HIPAA, please contact CSAC EIA who will provide a soft copy.

Retroactivity (other than COBRA):

- Members may retroactively make changes within 60 days of the effective date of change.
- If a request to make a change is between 61 to 90 days from the effective date of change the request will require EIA staff approval before processing.
- All retro activity requested over 90 days will be reviewed by EIA staff. Over 90 day requests must be submitted to the EIA using the EIAHealth retro activity form.

Retroactivity for COBRA

COBRA Federal guidelines will always be followed without exception. If any group does not have the COBRA guidelines, they may reach out to CSAC EIA who will provide a soft copy of the manual to the member. The Program makes available COBRA administrative services for all EIAHealth Program members. If a member decides to self-administer COBRA coverage, the member will have to acknowledge in writing their understanding of the potential liability they are taking on.

Benefit Substitution and Claims

Benefit substitution occurs when the claims administrator requests that the plan make a substitution in benefits due to an individual's specific medical issue. Such requests are typically generated by the claims administrator's nurse case manager who works on high dollar claims to make sure the best possible care is being provided to the patient. The administrator provides background on the medical condition and what substitution of benefits is being requested and the cost or savings associated with such substitution. The administrator also works with the patient (or their family member) to make sure they understand what the substitution is and how it will affect the patient's benefits. ("Claims administrator" or "administrator" in this context refers only to the Medical and Pharmacy claims administrators only i.e. currently Anthem Blue Cross, Blue Shield of California, Kaiser, Delta Health Systems, or Express Scripts.

Benefit Substitution Approval Guidelines

All benefit substitutions will be disclosed to the EIAHealth Committee on an annual basis.

Circumstance	Dollar Amount	Approval Method
Administrator recommends benefit substitution and it costs more than regular benefit	Medical – under \$10,000 RX – under \$1,000 per prescription per month	EIA staff with consent from member
Administrator recommends benefit substitution and it costs more than regular benefit	Medical – over \$10,000 RX – over \$1,000 per prescription per month	EIA staff with consent from member
Administrator recommends benefit substitution and it costs less than regular benefit	Dollar amount not applicable since change creates plan savings	EIA staff with consent from member

Medical and Pharmacy Carrier Appeals Process:

Carriers will review appeals internally and if the internal appeals are exhausted, the carrier will send the appeal to a third party for an independent review of the appeal. If the appeal is still denied, the Member Entity can request for the EIA to review for approval. EIA staff will consult with the member and will approve payment if the member agrees and will work with the claims administrator to pay remaining balance of the claim.

Out-of-Network Claims and Referrals

Unless specifically covered under a member employers' contract, out-of-Network claims will be denied unless prior approval is requested and approved by the claims administrator or if the service was provided due to a life-threatening emergency.

Circumstance	Approval Method	Approvers
Administrator's Medical Management team determines that service is Medically Necessary	Exception made	EIA staff with consent from member
Administrator would normally approve under a fully-insured contract	Exception made	EIA staff with consent from member
Patient wants to go out of network and it is not medically necessary	Handle case by case	EIA Committee

Out-of-Network Emergency Claims

The claims administrator will determine if the claim was a true medical emergency. If the claim is determined to be for a medical emergency, EIA staff will have authority to pay up to amounts billed for emergency services. Staff will consult with the member to make sure they are in agreement with the payment. CSAC EIA will ask the claims administrator to negotiate with the provider or facility to accept UCR (Usual, Customary, and Reasonable) allowances for claims without balance billing the patient. If payment of UCR allowances is not agreed to, billed charges will be paid (less any applicable copayments, deductibles or co-insurance amounts associated with the plan's benefits that are the patient's responsibility to pay).

For two tiered PPO plans, if a claim is determined to be a non-emergency out-of-network claim, the plan will pay per the out-of-network coverage specified by the member's applicable plan document. If a non-emergency out-of-network claim occurs under an EPO plan (one tiered PPO plan) with no-out of network coverage, the claim will be denied and the patient will be responsible for payment.

Process for Appeal of Emergency Claims

1. Claim is submitted by out-of-network provider or patient to the claims administrator.
2. Claims administrator will pay the claim based upon the plan document for the patient.
3. The patient must submit an appeal to the claims administrator if they feel the claim was not processed correctly.
4. If the claims administrator approves the appeal, the patient sends all necessary paperwork to member who in turn sends it to EIA staff.
5. Appeal received by EIA staff and verified with claims administrator.
6. If deemed to be a true emergency as determined by the claims administrator, the EIA staff will consult with the member and will approve payment if the member agrees and will work with the claims administrator to pay remaining balance of the claim.

Claims Not Covered Under the Plan

EIA staff has authority to approve up to \$1,000 per claim. Any claim greater than \$1,000 would be referred back to the member entity for consideration and final approval. The member would submit the claim request on behalf of the patient to EIA staff along with all of the proper documentation needed to make a determination on the claim (includes appeal paperwork sent to the claims administrator and the administrator's denial letter and any background information explaining why the claim was denied). EIA staff will consult with the administrator on the specific claim and work with the member to determine if the claim should be paid.

Staff and Alliant will create a form that the member will sign stating that they understand that making this exception would potential require them to amend their plan documents. Each member must designate who has the authority to submit the appeal to EIA staff. For any claim approved by the member entity, EIA staff will maintain records to ensure that the Committee is made aware of repeated claims for similar conditions prior to making a determination on subsequent claims.

Open Enrollment Timeline

In order to ensure a smooth transition into EIAHealth and minimize employee disruption, EIA staff and Alliant strongly encourage members to complete the open enrollment process by November 7th of each year. Adhering to this deadline will help ensure that ID Cards are delivered to employees for January 1st. Below is the overall timeline for reference.

Medical Renewal and Plan Changes timeline	
June	EIAHealth Renewal approved by EIA Committee
	Renewal Letters released to Member Entity
June	NOTE: Member Entities considering exiting EIAHealth must give notice to the EIA by June 1 st
	Member Entity confirms renewal by August 1 st
August	<ul style="list-style-type: none"> • Deadline to make changes is August 15th • Changes that come in after August 15th will delay open enrollment • No changes will be accepted after September 1st
	TPAs and Carriers begin to prepare systems with new plans and rates
September	All renewals that have not been confirmed by September 1 st will be confirmed with no changes
	Open enrollment materials developed and sent to member entity
September	TPAs complete renewal changes in preparation for October OE – Member Entity reviews rate/plan changes in the TPA system
October	Open Enrollment for EIAHealth members held between October 1-31
November	1 st -7 th - Member Entity reviews all open enrollment changes and enters any last minute changes to TPA
	8 th – 30 th TPA creates test file and begins testing files with carriers
	1 st - EIAHealth files are sent to all carriers
December	8 th - ID cards are triggered and mailed to members to be received before January 1
January	1 st - Plans are active ready for members to access care

Ancillary New Group Implementation Timelines:

Dental

Task	Lead time	Responsibility	Example for January 1 Effective
NOTIFICATION OF SALE			
<i>New group confirmation of plans sold</i>	45 Days	Client	October 26-31
SETUP IMPLEMENTATION CALL			
<i>Discuss enrollment and billing</i>	30 Days	Alliant	November 10-15
APPLICATIONS/CONTRACTS			
<i>EIA Contracts</i>	30 Days	Client	December 1
ENROLLMENT/COMMUNICATION MATERIALS			
<i>Distribute Benefit Summary, OE Flyers (EOC delivered 30 days after effective date)</i>	30 Days	Alliant	November 10-15
ELIGIBILITY /BILLING SET UP			
<i>Initial Enrollment to TPA/Carrier</i>	30 Days	Client	November 25-30
<i>TPA billing set up confirmed</i>	25 Days	TPA	November 25-30

Vision

Task	Lead time	Responsibility	Example for January 1 Effective
NOTIFICATION OF SALE			
<i>New group confirmation of plans sold</i>	45 Days	Client	October 26-31
SETUP IMPLEMENTATION CALL			
<i>Discuss enrollment and billing</i>	30 Days	Alliant	November 10-15
APPLICATIONS/CONTRACTS			
<i>EIA Contracts</i>	30 Days	Client	December 1
ENROLLMENT/COMMUNICATION MATERIALS			
<i>Distribute Benefit Summary, OE Flyers (EOC delivered 30 days after effective date)</i>	30 Days	Alliant	November 10-15
ELIGIBILITY /BILLING SET UP			
<i>Initial Enrollment to TPA/Carrier</i>	30 Days	Client	November 25-30
<i>TPA billing set up confirmed</i>	25 Days	TPA	November 25-30

Life and Disability

Task	Lead Time	Responsibility	Example for January 1 Effective
NOTIFICATION OF SALE <i>New group confirmation of plans sold</i>	60 Days	Service Team	October 26-31
SETUP IMPLEMENTATION CALL <i>Discuss enrollment and billing (Self-Administration process for Life/DI only)</i>	45 Days	Alliant	November 10-15
APPLICATIONS/CONTRACTS <i>EIA Contracts:</i>	30 Days	Client	December 1
ENROLLMENT/COMMUNICATION MATERIALS <i>Receive and distribute Plan Materials: Benefit Summary, OE Flyers, EOC (EOC is delivered within 30 days after effective date)</i>	45 Days	Alliant	November 10-15
ELIGIBILITY /BILLING SET UP <i>TPA billing set up confirmed</i>	30 Days	TPA	November 25-30
<i>Census for enrollment in the Supplement Life/DI</i>	20 Days	N/A	December 5-10

EAP

Task	Lead time	Responsibility	Example for January 1 Effective
NOTIFICATION OF SALE <i>New group confirmation of plans sold</i>	45 Days	Client	October 26-31
SETUP IMPLEMENTATION CALL <i>Discuss enrollment and billing</i>	30 Days	Alliant	November 10-15
APPLICATIONS/CONTRACTS <i>EIA Contracts</i>	30 Days	Client	December 1
ENROLLMENT/COMMUNICATION MATERIALS <i>Distribute Benefit Summary, OE Flyers, EOC</i>	30 Days	Alliant	November 10-15
BILLING <i>Billing is self-reported quarterly – client updates employee count on invoice as needed</i>	NA	EIA/Client	EIA will send invoice end of December for first quarter payment

Reporting

EIAHealth:

EIAHealth will provide Program-level data upon request. As with almost all JPA Programs, individual or detailed employer claims data is not available.

EIAHealth does provide each member group with a detailed utilization report designed to supply the employer with useful and actionable data to make informed decisions regarding plan design, cost containment, and wellness efforts. A sample of this report can be supplied upon request. Please note, the EIAHealth Annual Utilization report is only available once a group has at least 12 months of plan year data available

Dental:

Group specific utilization reports and experience are available based on size threshold (refer to Table 3). Reports are on a Calendar Year basis available after early February. Delta Dental takes 8-10 days to processes Adhoc report requests, multiple requests may take additional time.

	Self Funded ¹	Fixed/Experienced Rated			
<u>Group Size</u>	<u>100+</u>	<u>Under 250</u>	<u>251-1000</u>	<u>1001+</u>	<u>Stabilization groups</u>
Claims & Enrollment	✓	⊘	⊘	✓	✓

¹For reports by Division there must be 100+ per division.

Things to know about how the program is set up

Our goal is to match your requested plan designs as closely as possible; however, we cannot guarantee a 100% match to your requested plan designs. Some differences may be found through the implementation process, and we will make every attempt to notify you as soon as possible with potential impacts and solutions.

Below provides details about how plans are set up under the EIA.

Medical:

- HSA vendors are not automatically chosen and set up for the member entity. The Member Entity may use a bank of their choice or may use the Carrier preferred HSA bank. This will be billed and paid separately by the Member Entity. These fees are not included in the Health rates provided in a new business quote or at renewal.
- Federal COBRA is offered through the EIAHealth plan, however Cal COBRA is not offered through the program or by the Carriers (exception for fully insured HMO plans). Members will need to take an individual plan after Federal COBRA is exhausted.
- Medicare Retiree members must have Medicare Parts A and B to be enrolled in the Medicare Medical plans. If EGWP is offered, they will be automatically enrolled in Part D when they enroll in the Medicare Medical plan. If Retiree does not have Medicare A or B please speak with your Alliant Service team about rates and plans for non-Medicare retirees. Kaiser Senior Advantage members will be auto enrolled in the Part D plan.
- Actively working Medicare members will remain enrolled in the active plan until they retire. The family unit remains together under the active plan while the Medicare active employee remains working. Once they retire, the family may have split contracts and rates. This would also include a dependent who is Medicare eligible, they would remain with the subscriber on the active plan until the subscriber retires and is moved to a retirement plan.
- The member would advise Medicare that they are on an active plan and show proof of coverage to avoid any Medicare late enrollment fees into the Part B benefit. Medicare will add the eligible member on the Part A benefit of Medicare. Medicare will be a secondary payer to the active plan. Member does not need to pay for Part B while on the active plan and can waive that benefit until they move to the retiree plan.
- The EIA does not offer a Medicare HMO, Medicare Advantage, HMO Part D or Medical only plans.

Pharmacy

- The Pharmacy ID Card is a separate card from the Medical ID card for all plans except High Deductible, Anthem HMO and all Kaiser Plans. PPO, EPO Blue Shield HMO medical cards will display as No Pharmacy because pharmacy coverage is carved out to Express Scripts.
- Express Scripts uses Accredo Health Group for their specialty drugs. Specialty drugs are dispensed in 30 day supply or less only. All specialty drugs must go through Accredo to be covered.
- Members using Mail Order will need to request a new prescription for mail order scripts. (*Encouraged to request a 90 day supply with four refill allowance*).
- Mail order- if the medication is a new prescription and is a high cost medication a 90 day supply may not be given initially and will charge members only 30 day supply.
- Ability to waive the prior authorizations (PA) and Utilization Management (UM) programs for the first six months of the new group implementation, to ensure a smooth transition for the member. The PA and UM programs will be implemented to match as close as possible to the current programs, but the drugs under those programs may differ from the previous Pharmacy benefit manager, much like the formulary will differ. If implemented they will be effective 7-1 and member notices will be sent 60-90 days in advance of 7-1.
- There will be separate Pharmacy out of pocket maximum from the Medical plan. The combined total of the separate out of pocket maximums will follow ACA rules. The proposal will include the outline of those separate limits in the appendix.
- Pharmacy Benefits for Medicare Retirees through an Employer Group Waiver Program (EGWP) [also known as; PDP or Medicare Part D] will follow the formulary based on CMS guidelines. The EIA only has one EGWP plan design. There can be no variation from this plan design. Please request a copy of the EIA EGWP plan design if this benefit is being offered.
- Members cannot decline the pharmacy benefit. Enrollment in the medical plan will trigger an automatic enrollment into the Pharmacy benefit.
- We are unable to accommodate Pharmacy coordination of benefits.
- There are various programs that the EIA has purchased that are part of the benefit and savings programs. These programs will be discussed as requested or during the implementation process. (Mandatory Generic, Dispense as Written, Retail Refill Allowance, Pharmacy Management programs).
- The following programs are automatically added to every group joining the EIA Pharmacy benefit program through Express Scripts: Fraud, Waste and Abuse; Hepatitis C Cure Value; Cholesterol Care Value, and Oncology Care Value.

EAP

Pooled training hours

MHN will continue to quote groups with 10 training hours per proposal, however the EIA has the ability as the contract holder to pool all hours together. Each Member entity is guaranteed their 10 hours quoted, however each member entity can request more hours as needed.

The pool often leave over 900 hours on the table each year, so there are ample training hours available to the pool.

Here is how you can obtain more hours beyond the allotted hours:

1. Submit the number of hours requesting to your Alliant service team
2. Include summary of the reason for request
3. Alliant Service team will submit to the Program Management team for approval
4. Approval will be communicated by the Program Management team to both the Alliant Service team and the EAP carrier

A current training catalog is available by request.

Administration

The EIA services are provided through the EIA contracted vendors. These vendors provide core administrative services as part of EIA program not only for the member groups but also to run the EIA program processes. Therefore, the vendors chosen by the employer must be one of the EIA contracted administrative vendors.

Should a member group consider employing a second third party administrator (TPA) that can perform similar functions, it is important to understand the risks and logistics associated. The EIA Program TPAs cannot adjust the processes associated with Program on a member-level basis. Therefore, additional work may be incurred on the Client administrative team to enable systems and processes.

Prior to considering another vendor, Alliant should be engaged to review and discuss capabilities/roadblocks and concerns.

Administration	Carriers
Medical	Anthem, Blue Shield, Kaiser
Pharmacy	Express Scripts
Dental	Delta Dental
Vision	VSP or MES
Life and Disability	Cigna or Voya
EAP	MHN
Administration	Third Party Administrators (TPA)
Medical/ Pharmacy Billing/Eligibility	Employee Benefits Solutions (EBS/Workterra), Benefit Coordinators Corp (BCC), and Businessolver
Dental Billing/Eligibility	Preferred Benefit Insurance Administrators (PBIA)
Vision (VSP) Billing/Eligibility	Preferred Benefit Insurance Administrators (PBIA)
Vision (MES) Billing/Eligibility	Paper enrollment – MES direct
Life and Disability Billing	Benefit Coordinators Corp (BCC)
EAP Billing	EIA Staff (self-billing)

Services provided through Third Party Administrator (TPA)

Medical:

Base Services for Benefits Administration

- Enrollment Eligibility
 - On-line enrollment
 - Mid-year plan changes
 - Open Enrollment managed by dedicated service team
 - Employee Self Service capabilities
- Billing
 - Consolidated billing/invoicing
 - Reconciliation
 - Remittance of payments to carriers and other partners
- *Retiree billing and administration
- ** FSA Administration
- Cobra Administration
- Reporting
 - Census, open enrollment reports, adhoc system data reports
- Customer Service for assistance with on-line system
- Dedicated Account Management team

Buy-up Services for Benefits Administration

- Administration of additional lines of coverage outside of medical
- ACA Employer reporting
- Administrative function for basic life and sup life (including EOI verification)
- Dependent audits
- Cobra open enrollment packets and initial new hire notices
- Mailing/fulfillment requests (ex: open enrollment notices)
- Dedicated call center to answer questions for eligibility, billing and or claims and assist with urgent enrollment requests
- Wellness programs
- Voluntary benefits administration

*Retiree Billing under Businessolver is an added \$2.00 PPPM and not part of the Core Services

** FSA administration under Businessolver is quoted upon request and is an additional cost

Dental and Vision:

Services provided through Third Party Administrator (TPA)

- Enrollment Eligibility
 - On-line enrollment by HR Administrative Staff
 - Mid-year plan changes
 - Employee Self Service capabilities
- Billing
 - Consolidated billing/invoicing/ reconciliation
 - Remittance of payments to carriers and other partners
- Reporting
 - Census

Federal Cobra administration is not included with the Dental and Vision administrative services

NOTE: If member Entity is currently enrolled in the EIAHealth Program, the TPA of choice is able to send information to PBIA for enrollment to avoid dual entry by the Member Entity. Additional fees may apply.

Adding Coverage to the Billing and Eligibility Administration

If you are using one of the EIAHealth TPAs for your medical and pharmacy benefits, and you have other ancillary coverage that you would like to add to the services offered by the Medical TPAs, please refer to the pricing below.

TPA	Monthly Fee	Service
EBS/Workterra	\$0.50 per medical enrolled (fee is not charged per ancillary plan)	Administration of Dental, Vision, Life & DI and EAP
Benefit Coordinators Corporation (BCC)	\$0.50 per medical enrolled (fee is not charged per ancillary plan)	Administration of Dental, Vision, Life & DI and EAP
Businessolver	See below	See below

Businessolver:

- No fee shall be charged when the ancillary lines that are being added are part of the EIA program
- \$0.75 per medical enrolled monthly fee shall be charged for four or less non-EIA* lines of coverage added
- If more than four non-EIA* lines of coverage are to be added, Businessolver will provide the quoted monthly fee
- \$2.00 per participant for Retiree direct billing
- FSA costs will be quoted as requested

*Non-EIA coverage is any line of coverage not purchased through the EIA program.

HSA

Please note, Employer will be billed directly for HSA fees. Fees and services are separate from the EIA proposal and are not included in the pricing. Client may use the Medical carrier HSA preferred vendor or an external vendor.

Networks Used for Medical and Pharmacy

The following tables identify the networks being used for both Medical and Pharmacy services.

The services for pharmacy coverage may be accessed through a separate Express Scripts Pharmacy ID Card. For the Anthem HMO and both Anthem and Blue Shield HDHP plans, the Medical ID card should be used to access the pharmacy benefit.

For the Kaiser plans, members will receive a Kaiser ID Card for all access.

Each table below has been created based on the Medical Carrier. Be sure to reference the table pertaining to the Medical carrier being accessed.

ANTHEM NETWORK OF PROVIDERS			
Benefit	ASO Network	HMO Network	HDHP
Medical	PPO & EPO Network is the Blue Cross PPO (Prudent Buyer)	Blue Cross HMO (CaliforniaCare)	PPO & EPO Network is the Blue Cross PPO (Prudent Buyer)
Retail Rx	Express Scripts Retail Network	Express Scripts Retail Network	Express Scripts Retail Network
Mail Order Rx	Express Scripts Pharmacy	Express Scripts Pharmacy	Express Scripts Pharmacy
Specialty RX	Accredo Specialty Health (When a medical claim - CVS Caremark)	Accredo Specialty Health (When a medical claim - CVS Caremark)	Accredo Specialty Health (When a medical claim - CVS Caremark)
Mental Health / Sub abuse	Prudent Buyer/Anthem's BHN	Providers within the PMG/IPA or Anthem's BHN	Prudent Buyer/Anthem's BHN
Disease Management	Prudent Buyer (DM Program)	Prudent Buyer (DM Program)	Prudent Buyer (DM Program)
DME	Blue Cross PPO	Blue Cross HMO	Blue Cross PPO
Chiropractic	Prudent Buyer and/or if Rider is purchased, ASH	Providers within the PMG/IPA or if Rider is purchased ASH	Prudent Buyer and/or if Rider is purchased, ASH
Acupuncture	Prudent Buyer and/or if Rider is purchased, ASH	Providers within the PMG/IPA or if Rider is purchased ASH	Prudent Buyer and/or if Rider is purchased, ASH

BLUE SHIELD OF CALIFORNIA NETWORK OF PROVIDERS			
Benefit	ASO Network	HMO Network	HDHP
Medical	Blue Shield PPO Network	Blue Shield HMO Network	Blue Shield PPO Network
Retail Pharmacy	Express Scripts	Express Scripts	Blue Shield network
Mail Order Rx	Express Scripts Pharmacy	Express Scripts Pharmacy	Prime Mail
Specialty Pharmacy	Accredo Health Group	Accredo Health Group	Walgreens & Caremark
Mental Health / Sub abuse	Blue Shield PPO Network	Magellan	Blue Shield PPO Network
Disease Management	Blue Shield Condition Management Program	Blue Shield Condition Management Program	Blue Shield Condition Management Program
DME	PPO – Blue Shield Network providers	HMO – Through Medical group	PPO – Blue Shield Network providers
Chiropractic	Blue Shield PPO Network	ASHP	Blue Shield PPO Network
Acupuncture	No true "network" provider must be licensed all paid at in-network level	ASHP	No true "network" provider must be licensed all paid at in-network level

KAISER NETWORK PROVIDERS		
Benefit	HMO Network	HDHP
Medical	Kaiser Permanente Network	Kaiser Permanente Network
Retail Rx	Kaiser Permanente Network	Kaiser Permanente Network
Mail Order Rx	Kaiser Permanente Network	Kaiser Permanente Network
Specialty Rx	Kaiser Permanente Network	Kaiser Permanente Network
MH and Sub abuse	Kaiser Permanente Network	Kaiser Permanente Network
Disease Mgmt	Kaiser Permanente Network	Kaiser Permanente Network
DME	Kaiser Permanente Network	Kaiser Permanente Network
Chiropractic	ASHP	ASHP
Acupuncture	ASHP	ASHP

Billing and Premiums

Medical Premiums are due to the third part administrator (TPA) prior to the first of each month. Payments need to be received by the pool on the 1st of each premium month to fund incoming claims.

Example: Premium payments for January are due at the end of December.

Dates to send payment to the TPA will be worked out between the Member entity and the TPA to ensure payments can be received by the pool by the 1st.

If a member entity foresees that payment will be late, a request for an approval for late payment must be submitted to the Alliant Program team who will submit the request on behalf of the member entity.

Otherwise all late payments are subject to interest fees.

Eligibility changes take effective the first of the following month following qualifying event (this includes any probationary periods that group may set). No proration of rates is available.

Additional Information and References

Below is a snapshot of who to go to for the various scenarios.

Request	Notes
Provider list	<p>Anthem: www.anthem.com/ca/EIAHealth/</p> <p>Blue Shield: www.blueshieldca.com/csac</p>
Open Enrollment packages	Program Team will provide to service teams
OE Giveaways/Carrier Representation	Alliant Service team will work with Carrier
Reports (if applicable)	Program Team will provide to service teams
Renewal	<p>Program Team will release renewal letters directly to the Member Entity in accordance with timelines and will work with carriers to implement plan changes</p> <p>Alliant Service Team will work with Member Entity on Renewal strategy and communicate changes to the program team</p>
Enrollment and Retro Requests	The Third Party Administrator (TPA) will submit the request for approval to the Program Team, who will request approval from the EIA Staff
Escalated Claims Issues	Alliant Service team or Program Team
Premium Billing Questions	TPA

Contacts

Alliant Service Team Account Executives:

Account Executive	Email	Phone
Kasey Lloyd	klloyd@driveralliant.com	213-270-0112
Edgar Larios	Edgar.Larios@alliant.com	415-403-1487
Eryn Elola	Eelola@alliant.com	415-403-1464
Kim Hauk	Khauk@alliant.com	213-270-0980
Michael Morales	Mmorales@alliant.com	949-660-8122
Michelle Garay	Mgaray@alliant.com	949-660-8155
Vickie West	Vwest@alliant.com	949-660-8183
Sharon Snhe-Mymon	Sharon.SMymon@alliant.com	213-270-0140

Alliant Program Team Contacts:

<p>Asia Prudholme Program Team Associate 949-660-5948 Asia.Prudholme@alliant.com</p>	<p>Lorena Nava Implementation Manager, Programs 949-660-5968 lorena.nava@alliant.com</p>
<p>Lisa Farrell Assistant Vice President, Programs Service Manager 949-660-5909 lfarrell@alliant.com</p>	<p>Laurinda Newell Vice President, Manager Programs, and Analytics 949-660-5990 laurinda.newell@alliant.com</p>

EIA Contacts:

<p>Sidney DiDomenico Employee Benefits Manager CSAC EIA 916-850-7312 sdidomenico@CSAC-EIA.org CSAC EIA Web site: http://www.csac-eia.org Address: CSAC Excess Insurance Authority 75 Iron Point Circle, Suite 200 Folsom, CA 95630</p>	<p>Kathleen Barnes Employee Benefits Specialist CSAC EIA 916-850-7300 kbarnes@CSAC-EIA.org CSAC EIA Web site: http://www.csac-eia.org</p>
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Definitions: Pharmacy Program

This section is designed to help members navigate and understand complicated Pharmacy Benefit Manager (PBM) terminology.

Accredo: An Express Scripts specialty pharmacy.

Accredo clinical days' supply: Accredo has in place clinically based recommended days' supply rules for the various medicines within the specialty offering. These rules are put in place to ensure appropriate drug use and to decrease waste of high-cost drugs.

Acute medication: Drugs taken for a limited time to treat temporary medical conditions or illnesses, such as antibiotics for infections.

Appeal: A review of an initial or first-level appeal denial, along with any additional information provided or available, to determine if the member's use of the drug meets the Plan's intent for coverage. Appeals are related to coverage denials; they are not related to procedures addressing member complaints or grievances. Express Scripts completes appeals according to business policies that are aligned with state and federal regulations. For more information, refer to [Process Overviews](#).

Appeals process: A specific process that a member needs to follow when making an appeal request. Depending on the appeal type, decisions are made by an Express Scripts pharmacist, physician, panel of clinicians, trained prior authorization staff or an independent third-party utilization management company. Members are notified of the decision and of any rights to appeal an adverse benefit decision. For ERISA plans: Under Section 502(a) of ERISA, members have the right to bring a civil action if their final appeal is denied. For more information, refer to [Process Overviews](#).

Benefit exclusion: Also referred to as "not covered," this includes a drug or drug class that is not included in the member's benefit and means there are no alternatives to try or exceptions to coverage.

Biosimilar: A biopharmaceutical drug designed to have active properties similar to one that has previously been licensed.

Brand: A drug protected by a patent, which prohibits other companies from manufacturing the drug while the patent is in effect, issued to the original innovator or marketer and manufactured by a single source. The name is unique and usually does not describe the chemical makeup (for example, Tylenol®).

Note: The following is background information for plan sponsors only.

In copy and pricing terms, a brand is classified as a non-generic drug that can be multi-source or single-source, as defined below:

- Multi-source brand: Available from multiple sources — generally the brand

originator and generic manufacturers

- Single-source brand: Patent-protected and available from only one source

Compound: A medicine that's made of two or more ingredients that are weighed, measured, prepared or mixed according to a prescription order.

Controlled Substance: Federal Legend Drug that has potential to cause addiction or abuse.

Copay/coinsurance: The cost of a covered drug paid by the member at the time the prescription is filled and after the deductible is met (if applicable) per individuals or families.

Copay assistance: For specialty medications filled through Accredo, an Express Scripts specialty pharmacy, the Contact Center and Patient Access teams work with patients to identify and address the need for financial assistance. Express Scripts works with more than 130 copayment programs and continually strives to find more ways to assist members.

Coverage review: Also known as the initial review or initial determination, this process is followed when a member requests coverage for a drug, or requests coverage for a drug at a higher benefit. It's the first review of drug coverage based on the Plan's conditions of coverage. The initial review decision is based on the information provided by the prescriber (clinical) or the patient (administrative) and the criteria in place. If the initial review is denied, then the patient/representative may appeal the decision. For more information, refer to [Process Overviews](#).

Data sharing: The Plan authorizes certain data to be used in data analysis initiatives at Express Scripts. Express Scripts processes more than a billion prescriptions annually for tens of millions of Americans and has extensive experience integrating eligibility and PBM data with medical claims and lab data on behalf of its clients and their medical carriers. This data analysis enables Express Scripts to help identify and make relevant opportunities actionable for members, caregivers, and providers and to help deliver enhanced member safety, cost savings and member service.

Excluded: Drugs that are not covered and will not be reimbursed by the Plan's pharmacy benefit.

Formulary: A preferred list of drug products that typically limits the number of drugs available within a therapeutic class for purposes of drug purchasing, dispensing and/or reimbursement. Products are selected on the basis of safety, efficacy and cost. For more information, refer to [Formulary](#).

Formulary exclusions: Certain drugs are excluded from the formulary. Clinically effective alternatives are available for all excluded products.

Formulary exclusion exception review: The prescriber may request an exception to the formulary exclusion. Express Scripts contacts the prescriber for information to determine if the conditions of coverage are met for an exception to the formulary exclusion. If the formulary exception is denied, the patient or their representative may appeal the decision.

Generic: A drug that has the same active ingredients in the same dosage form and strength as its brand-name counterpart. The color and shape may differ between the generic and brand-name drug; however, the active ingredients must be the same for both. The U.S. Food and Drug Administration (FDA) approves both brand-name and generic drugs and requires generics to have the same active ingredients and be absorbed in the body the same way as brand-name drugs. These requirements assure that generic drugs are as safe and effective as brand-name drugs. Generic drugs often cost less than brand-name drugs. A generic drug can be produced once the manufacturer of the brand-name drug is required to allow other manufacturers to produce the drug.

Home delivery: A distribution channel in which the member receives a prescription drug through the mail from the Express Scripts PharmacySM.

Maintenance medication: Drugs taken over an extended period of time for a long-term condition, such as high blood pressure, depression, or asthma. These drugs are typically filled through the home delivery pharmacy for a 90 days' supply to provide members with lower costs and more convenience.

Maximum allowable cost - A Maximum allowable cost or MAC list generally refers to a payer or PBM-generated list of products that includes the upper limit or maximum amount that a plan will pay for generic drugs and brand name drugs that have generic versions available (multi-source brands). Essentially, no two MAC lists are alike and each PBM picks and chooses products for their MAC lists, using different criteria to derive and apply prices to the list. Some of the factors that PBMs consider to choose products for inclusion on a list are availability of the product in the marketplace, whether the product is obtainable from more than one manufacturer, how the product is rated by the FDA in relation to the innovator drug and price differences between the brand and generic products. However, there is no standardization in the industry as to the criteria for the inclusion of drugs on MAC lists or for the methodology as to how the maximum price is determined, changed or updated.

National Pharmacy & Therapeutics Committee - The National Pharmacy & Therapeutics (P&T) Committee, a fully independent body that makes final formulary determinations, comprises 15 independent physicians and one independent pharmacist who are not employed by Express Scripts. This committee reviews clinical information (formulary evaluation, place in therapy, and competitive product category overviews) for medications newly approved by the FDA. It focuses on clinical considerations.

The P&T Committee meets six times per year. If necessary, mail ballots may be used to seek committee member comments and approval for new clinical designations between

meetings—for example, following Food and Drug Administration (FDA) approval of a therapeutic-breakthrough drug.

Network pharmacy: A pharmacy (also called a retail network pharmacy) that participates in the Plan's network. In most cases, members need to use a network pharmacy to pay the amounts specified by the Plan.

Non-network pharmacy: A pharmacy not associated with the retail network. Benefits will not be covered at the same rate as a network pharmacy and members will have to pay the full cost of the medication at non-network pharmacies.

Not covered: Also known as “benefit exclusion,” this includes a drug or drug class that is not included in the member’s benefit, which means there are no alternatives to try or exceptions to coverage.

Over the counter (OTC): A drug that’s available without a prescription from a doctor.

Participating pharmacy: Any licensed retail pharmacy with which Express Scripts (or its affiliates) has executed an agreement to provide covered drugs to members. This does not include any home delivery or specialty pharmacy affiliated with that participating pharmacy. Participating pharmacies are independent contractors of Express Scripts.

Pharmacy benefit manager (PBM): An information-based, clinically oriented service organization that manages prescription benefits for other organizations. PBM services can include contracting with a network of pharmacies; establishing payment levels for provider pharmacies; negotiating rebate arrangements; developing and managing formularies and preferred drug lists for the Plan’s review and selection; maintaining patient compliance programs; performing drug utilization review; and operating disease management programs. Many PBMs also operate home delivery pharmacies. Express Scripts is your Plan’s PBM.

Note: In performing these duties for the Plan, Express Scripts is not acting as a plan fiduciary within the meaning of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”) but implements the offerings and decisions consistent with the Plan’s fiduciaries direction. PBMs can also perform pharmacy benefit claims and appeals review. If functioning in that capacity, Express Scripts may have a limited fiduciary role.

Pharmacy network: Groups of chain and independently owned pharmacies that contract with a claims processor or plan administrator to provide medicine and pharmacy services to members at a preset price.

Plan design: The elements of pharmacy benefits, such as drugs covered, member costs, limitations and conditions of benefit coverage under the Plan and permitted locations for obtaining covered drugs. Express Scripts manages plan design components as determined by the Plan.

Prescription drug – according to the FDA:

- Prescribed by a doctor
- Bought at a pharmacy
- Prescribed for and intended to be used by one person
- Regulated by FDA through the New Drug Application (NDA) process. This is the formal step a drug sponsor takes to ask that the FDA consider approving a new drug for marketing in the United States. An NDA includes all animal and human data and analyses of the data, as well as information about how the drug behaves in the body and how it is manufactured.

According to Wikipedia: A prescription drug (also prescription medication or prescription medicine) is a pharmaceutical drug that legally requires a medical prescription to be dispensed.

Prescription drug covered expense - Services provided within a given health or pharmacy care plan. Health care and drug benefit services provided or authorized by the payer's Medical Staff or payment for health care services.

Prescription drug plan (PDP): A stand-alone plan, covering only prescription drugs.

Rebate: Money received from certain drug manufacturers as a result of the inclusion of those manufacturers' branded products on the formulary.

Specialist pharmacist: An Express Scripts pharmacist who receives extra training in medicines used to treat specific long-term and complex conditions. These pharmacists use nationally accepted, evidence-based procedures and work with physicians to identify gaps in care across different providers. Specialist pharmacists personally counsel patients to help them understand and follow through on their treatments.

Specialty drug: A high-cost drug, including infused or injectable medicines, that usually require close monitoring and special storage. Specialty drugs are generally prescribed to people with an ongoing or complex medical condition.

Split fill: An Accredo program that divides the copay into four breaks, using the standard day breaks of 1-15, 16-30, 31-60 and 61-90 (alternative day breaks are available). The standard for 1-15 days' copay is 1/6 of the standard copay. This is part of the clinical days' supply program.

Therapeutic Resource Center[®] (TRC): Through personalized care delivered by experienced specialist pharmacists within TRCs, Express Scripts improves patient safety, essential medication adherence and the affordability of drug regimens by closing important gaps in care and optimizing therapies for members with long-term conditions.

Tiers: The level of coverage for each drug, for example, generic drug tier, brand drug tier or specialty drug tier. The coinsurance or copayment will depend on which tier the drug is in — with lower tier drugs typically costing less than higher tier drugs.

Variable copay: For commercial clients, this out-of-pocket protection plan is available if an Exclusive Specialty design is selected with no grace fills at retail pharmacies. This program adjusts copayment assistance from members' accumulated out-of-pocket maximums to reflect only what the member actually pays. Accredo completes these adjustments retroactively on a weekly or monthly basis, with communications to notify impacted members.



Adopted: March 7, 2003
Amended: June 1, 2003
Amended: December 12, 2005
Amended: June 27, 2007

MEMORANDUM OF UNDERSTANDING EIAHEALTH PROGRAM

This Memorandum of Understanding (hereinafter "MEMORANDUM") is entered into by and between the CSAC Excess Insurance Authority (hereafter "AUTHORITY") and the participating entities (hereafter MEMBERS) that are signatories to this MEMORANDUM.

1. **CREATION OF THE PROGRAM.** There is hereby created by this MEMORANDUM the EIAHealth Program (hereafter "PROGRAM").
2. **JOINT POWERS AGREEMENT.** Except as otherwise provided herein, all terms used shall be as defined in Article 1 of the Joint Powers Agreement Creating the CSAC Excess Insurance Authority (hereafter "AGREEMENT"), and all other provisions of the AGREEMENT not in conflict with this MEMORANDUM shall be applicable.
3. **PURPOSE.** The PROGRAM is formed for the purpose of providing its MEMBERS with health insurance benefits in the most cost-effective manner possible.
4. **PROGRAM COMMITTEE.** There is hereby established an EIAHealth Committee (hereinafter referred to as "COMMITTEE") comprised of seven (7) members. Except as otherwise provided herein, said COMMITTEE shall have full authority to determine all matters affecting the PROGRAM and its MEMBERS, including, but not limited to, approval of new members, and premium/rate setting.

The Executive Committee of the AUTHORITY shall appoint the COMMITTEE members, to be selected from MEMBERS in the PROGRAM. One seat on the Committee shall be designated for a Public Entity representative appointed by the Executive Committee. If there are no Public Entity nominations from the Program membership for the Public Entity seat, the Executive Committee shall appoint the Committee member from counties participating in the Program.

If at any time there are less than seven (7) MEMBERS in the PROGRAM, then the number of members on the COMMITTEE shall equal the number of MEMBERS in the PROGRAM. Upon the PROGRAM having seven (7) or more members, the COMMITTEE membership shall be established as provided for herein.

The terms of the members of the COMMITTEE shall be for two (2) years, except for the Public Entity representative whose term shall be for one (1) year. The expiration dates of the two-year appointments shall be

staggered so that terms of no more than four (4) members will expire at any one time. The Committee will annually, at its first meeting of the calendar year, select its officers, consisting of a Chair and Vice-Chair.

The COMMITTEE, when necessary to fulfill the purposes of this MEMORANDUM, shall meet at the call of the Chair of the COMMITTEE as provided in Article 12 of the AGREEMENT and Article VI of the Bylaws of the AUTHORITY (hereinafter referred to as the "Bylaws").

A majority of the members of the COMMITTEE shall constitute a quorum for the transaction of business. Except as otherwise provided herein, all actions of the COMMITTEE shall require the affirmative vote of a majority of the members of the COMMITTEE.

Except as otherwise provided herein, the COMMITTEE shall be authorized to do such acts as are reasonably necessary to further the purposes of this agreement and implement its provisions.

Any meeting of the COMMITTEE shall be subject to the applicable provisions of Government Code §54950 et seq., commonly know as the "Brown Act."

5. **PREMIUMS.** The COMMITTEE shall establish premiums for the PROGRAM. MEMBERS that will remit monthly premiums based upon rates established for each category of employee and the census of covered employees, dependents, and retirees.

Rates for each category of employee will be determined by the COMMITTEE based upon advice from consultants and/or a consulting Benefits Actuary and insurance carriers. Rates may vary depending upon factors including, but not limited to, demographic characteristics, loss experience of the MEMBER, loss experience of all MEMBERS, and differences in benefits provided (plan design), if any.

Billing and eligibility determinations will be done by a third party administrator(s) selected by the COMMITTEE. Billing dates, payment due dates, and any late fees and/or penalties will be set by the Committee. All member entities will receive separate notification of any changes in due dates and/or penalty fees at least 30 days prior to effective date of change.

Notification of termination of benefits for a covered employee must be received by the 15th of the current month to terminate at the end of the month. Otherwise (i.e. notification after the 15th), termination will be as of the end of the following month.

6. **ASSESSMENTS.** Should the PROGRAM not be adequately funded for any reason, pro-rata assessments to the MEMBERS may be utilized to ensure the approved funding level for applicable policy periods. Any assessments, which are deemed necessary to ensure approved funding levels, shall be made upon the determination and approval of the COMMITTEE in accordance the following:
- Assessments/dividends will be used sparingly. Generally, any over/under funding will be factored into renewal rates.
- If a dividend/assessment is declared, allocation will be based upon each MEMBER'S proportional share of total premium paid for the preceding 3 years. MEMBERS must be current participants to receive a dividend except upon termination of the PROGRAM and distribution of assets.
- MEMBERS will be liable for assessments for 12 months following withdrawal from the PROGRAM.
- Fund equity will be evaluated on a total program-wide basis as opposed to each year standing on its own.
7. **PERIOD OF COMMITMENT.** Any entity wishing to become a MEMBER of the PROGRAM at its inception shall be required to agree to a commitment to remain in the PROGRAM for a period of at least three (3) years. Any entity which enters the PROGRAM after the date of its inception shall also be required to enter into a three (3) year commitment agreement, however, such MEMBER may be released from such commitment if the PROGRAM'S annual premium drops by 50% or more as compared to the premium in the MEMBER'S first year of participation.
8. **MAINTENANCE OF EFFORT.** The PROGRAM is designed to provide a total healthcare solution to all stakeholders of the MEMBER including active and retired employees and dependents. MEMBERS are not permitted to reduce the amount contributed toward retiree health cost upon joining the PROGRAM. During the initial commitment period, MEMBERS must contribute the same or more toward the cost of retiree health coverage than was contributed immediately prior to becoming a MEMBER.
9. **APPLICATION TO THE PROGRAM.** Any public entity that is a member of the Authority wishing to become a member of the PROGRAM shall make application to and be approved by the COMMITTEE in a manner prescribed by them.
10. **BENEFITS.** Benefits provided to MEMBERS' employees shall be as set forth in the MEMBERS' Plan Summary and as agreed upon between the MEMBER and its recognized employee organizations as applicable.

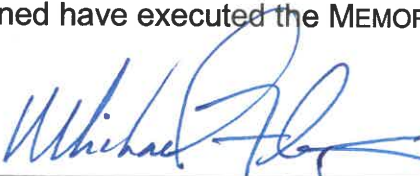
11. **COVERAGE DOCUMENTS.** The AUTHORITY shall issue MEMBERS a Participation Agreement outlining the coverage provided, including terms and conditions of coverage. Except as otherwise provided herein, coverage documents are controlling with respect to the PROGRAM.
12. **PROGRAM FUNDING.** It is the intent of this MEMORANDUM to provide for a fully funded PROGRAM by any or all of the following: pooling risk; purchasing individual stop loss coverage to protect the pool from large claims; and purchasing aggregate stop loss coverage.
13. **CLAIMS ADMINISTRATION.** The COMMITTEE will authorize the retention of the services of a claims administrator to provide claims services for the PROGRAM.
14. **WITHDRAWAL.** Members shall notify the PROGRAM in writing of their intent to withdraw no later than 180 days prior to their actual termination date. The Member may rescind its notice of intent to withdraw unless otherwise barred by the applicable provisions of Article 20 of the AGREEMENT.
15. **Late Payments.** Notwithstanding any other provisions to the contrary regarding late payment of invoices or cancellation from a Program, at the discretion of the Executive Committee, any member that fails to pay an invoice when due may be given a ten (10) day written notice of cancellation.
16. **LIAISON WITH THE AUTHORITY.** Each MEMBER shall maintain staff to act as liaison with the AUTHORITY and between the MEMBER and the AUTHORITY's designated claims representative.
17. **DISPUTES.** The COMMITTEE shall first determine any question or dispute with respect to the rights and obligations of the parties to this Memorandum, however, all final determinations shall be in accordance with Article 31 of the AGREEMENT.
18. **ADMINISTRATION COSTS.** The AUTHORITY shall be entitled to assess annual administration costs associated with the PROGRAM as determined by the COMMITTEE and approved by the Executive Committee.
19. **COMPLETE AGREEMENT.** Except as otherwise provided herein, this MEMORANDUM constitutes the full and complete agreement of the MEMBERS.
20. **SEVERABILITY.** Should any provision of this MEMORANDUM be judicially determined to be void or unenforceable, such determination shall not affect any remaining provision.
21. **AMENDMENT OF MEMORANDUM.** This MEMORANDUM may be amended by a majority vote of the COMMITTEE and signature on the MEMORANDUM by the MEMBER'S designated representative, or alternate who shall have authority to

execute this MEMORANDUM. Any MEMBER who fails or refuses to execute an amendment to this MEMORANDUM shall be deemed to have withdrawn from the PROGRAM on the next annual renewal date that is beyond any commitment required by paragraph 5.

- 22. **EFFECTIVE DATE.** This MEMORANDUM shall become effective on the first effective date of coverage for the MEMBER and upon approval by the COMMITTEE and the signing of this agreement by the MEMBERS and General Manager/Secretary/Treasurer of the AUTHORITY.
- 23. **EXECUTION IN COUNTERPARTS.** This MEMORANDUM may be executed in several counterparts, each of which shall be an original, all of which shall constitute but one and the same instrument.

In Witness Whereof, the undersigned have executed the MEMORANDUM as of the date set forth below.

Dated: 5-22-18



CSAC Excess Insurance Authority
Michael D. Fleming, Chief Executive Officer

Dated: _____

Name: _____

Member Entity _____



Adopted: October 26, 2009

MEMORANDUM OF UNDERSTANDING DENTAL PROGRAM

This Memorandum of Understanding (hereinafter “Memorandum”) is entered into by and between the CSAC Excess Insurance Authority (hereafter “Authority”) and the participating entities (hereafter Members) that are signatories to this Memorandum.

1. **CREATION OF THE PROGRAM.** There is hereby created by this Memorandum the Dental Program (hereafter “Program”).
2. **JOINT POWERS AGREEMENT.** Except as otherwise provided herein, all terms used shall be as defined in Article 1 of the Joint Powers Agreement Creating the CSAC Excess Insurance Authority (hereafter “Agreement”), and all other provisions of the Agreement not in conflict with this Memorandum shall apply.
3. **PURPOSE.** The Program is formed for the purpose of establishing a self-insured pool and group purchase pool for administrative services related to the Program.
4. **GOVERNING COMMITTEE.** The EIA Employee Benefits Committee (hereafter “Committee”) shall have full authority to determine all matters affecting the Program and its members, including, but not limited to, approval of new members, and premium/rate setting. A majority of members of the Committee must be members of the Program.

A majority of the members of the Committee shall constitute a quorum for the transaction of business. All actions of the Committee shall require the affirmative vote of a majority of the members of the Committee.

Except as otherwise provided herein, the Committee shall be authorized to do such acts as are reasonably necessary to further the purposes of this Memorandum and implement its provisions.

The Committee when necessary to fulfill the purposes of this Memorandum, shall meet on the call of the Chair of the Committee as provided in Article 12 of the Agreement and Article VI of the Bylaws of the Authority (hereinafter referred to as the “Bylaws”).

Any meeting of the Committee shall be subject to the applicable provisions of Government Code §54950 et seq., commonly know as the “Brown Act.”

5. **PREMIUM.** Initial premiums upon entry into the Program for both Pool members and Self-Insured Members shall be established by Delta Dental of California (hereafter "Delta Dental") in consultation with the Committee, actuaries and/or other consultants.
6. **MEMBERSHIP.** Membership in the Program consists of either of the following:
 - a. A "Pool Member" is defined as a Member who joins the Program and is part of the self-insured pooled Program, or
 - b. A "Self-Insured Member" is defined as a member who participates in the group purchase Program for administrative services and is fully responsible for their own dental Program.
7. **MINIMUM PARTICIPATION LEVEL.** The Committee shall establish a minimum participation level in order for the Program to become effective. The Memorandum shall not be binding upon any Member unless the minimum level of participation is reached to begin the Program. This Memorandum shall remain in force should the participation level subsequently fall below the minimum established by the Committee.
8. **PROGRAM PARTICIPATION.** Adoption of this Memorandum by a Member allows for participation in the Program. Participation in the Program may be in either the Self-Insured Pool or the Group Purchase Pool. A Member shall be entitled to participate in the Program until it has withdrawn in accordance with the provisions of paragraph 17 of this Memorandum.
9. **RENEWALS.** Renewal rate action will be determined by the Committee with assistance from Delta Dental, actuarial or other consultants for the Pool Members. The renewal action for the Self-Insured Member will be determined by the Member in conjunction with assistance from Delta Dental, actuaries and/or other consultants. Pool Members that have Legacy Premium Stabilization Funds (see paragraph 11.a.) may use those funds to offset renewal rate increases.
10. **BILLINGS AND LATE PAYMENTS.** Billing dates, payment due dates, and any late fees and/or penalties will be set by the Committee. All Members will receive separate notification of any changes in due dates and/or penalty fees at least 30 days prior to effective date of any such change.

Notwithstanding any other provisions to the contrary regarding late payment of invoices or cancellation from a Program, at the discretion of the Committee,

- any Member that fails to pay an invoice when due may be given a ten (10) day written notice of cancellation.
11. **PREMIUM STABILIZATION FUNDS.** Premium Stabilization Funds as set forth apply only to Pool MEMBERS.
 - a. Legacy Premium Stabilization Fund. Current Delta Dental Member who are fully insured with Delta Dental are required to have their stabilization funds (if any) transferred to the EIA upon entry into the Program. These funds will be accounted for individually for the Member's use. If the Member leaves the Program with a fund balance remaining, those funds remain in the Program and the Member has no equity rights to those funds.
 - b. Program Premium Stabilization Fund. The Program Stabilization Fund shall consist of accumulated excess reserves (in excess of the required Incurred But Not Reported (IBNR) and margin requirements) generated by the Program with all years combined on a go forward basis. The Committee shall have authority to determine the use of these funds. These funds are not Member specific and they are separate from the Legacy Premium Stabilization Funds
 12. **STABILIZATION INTEREST.** Interest generated by both premium stabilization funds are available for the Committee to use for any purpose, including administrative fees, rate offsets, or claim payments.
 13. **DIVIDENDS AND ASSESSMENTS (Applicable to Pool Members Only).** Should the Program not be adequately funded for any reason, pro-rata assessments to the Members may be utilized to ensure the approved funding level for applicable policy periods. Any assessments, which are deemed necessary to ensure approved funding levels, shall be made upon the approval of the Committee in accordance with the following:
 - a. Any dividends or assessments shall be based upon the preceding three years of percent of contribution for losses for Pooled Members only.
 - b. Self-Insured Members shall not be eligible for dividends or assessments.
 14. **APPROVAL OF NEW MEMBERS – APPLICATION TO THE PROGRAM.** Any public entity wishing to become a Member of the Program shall make application

to and be approved by a majority vote of the Committee in a manner prescribed by them. The Committee shall develop specific criteria for accepting new members.

15. **COVERAGE DOCUMENTS.** Coverage documents shall be issued by Delta Dental to each individual Member and Delta Dental shall determine coverage for each Member in the Program. Coverage shall be governed in accordance with these documents. Any changes to the benefits are as determined by the Member subject to Delta Dental, Committee, actuarial, and/or other consultants pricing requirements.
16. **CLAIMS ADMINISTRATION.** The Committee shall authorize the retention of the services of Delta Dental to provide claims services for the Program.
17. **WITHDRAWAL.** Withdrawal of a Member from the Program shall be as follows:
 - a. Pool Member. After becoming a participant in the Program a Pool Member may withdraw from the Program at the end of a policy year only if it provides the AUTHORITY with sixty (60) days written notice prior to the end of the policy year.
 - b. Self-Insured Member. After becoming a participant in the Program a Self Insured Member may withdraw from the Program at the end of their specific policy year period by giving the Authority sixty (60) days written notice prior to the end of their specific policy year period.
18. **LIASION WITH THE AUTHORITY.** Each Member shall maintain staff to act as liaison with the Authority and Delta Dental and between the Member and the Authority's and Delta Dental's designated representative
19. **DISPUTES.** The Committee shall first determine any question or dispute with respect to the rights and obligations of the parties to this Memorandum, however, all final determinations shall be in accordance with Article 31 of the AGREEMENT.
20. **ADMINISTRATION COSTS.** The Authority shall be entitled to assess annual administration costs associated with the Program. Administrative costs for the Program shall be determined through the Authority's budget process. The source of the funds for the Program will be administrative charges, interest earnings or a combination of both.

21. **COMPLETE AGREEMENT.** Except as otherwise provided herein, this Memorandum constitutes the full and complete agreement of the Members.
22. **SEVERABILITY.** Should any provision of this Memorandum be judicially determined to be void or unenforceable, such determination shall not affect any remaining provision.
23. **AMENDMENT OF MEMORANDUM.** This Memorandum may be amended by a majority vote of the Committee and signature on the Memorandum by the Member's designated representative, or alternate who shall have authority to execute this Memorandum.
24. **EFFECTIVE DATE.** This Memorandum shall become effective on the first effective date of coverage for the Member and upon approval by the Committee and the signing of this agreement by the Members and Chief Executive Officer of the Authority.
25. **EXECUTION IN COUNTERPARTS.** This Memorandum may be executed in several counterparts, each of which shall be an original, all of which shall constitute but one and the same instrument.

IN WITNESS WHEREOF, the undersigned have executed the Memorandum as of the date set forth below.

Dated: October 26, 2009



CSAC Excess Insurance Authority
Michael D. Fleming, Chief Executive Officer

Dated: _____

Name _____

Member Entity _____

INVOICE PAYMENT AGREEMENT

This Agreement is entered into on _____ by and between the CSAC Excess Insurance Authority (EIA) and _____.

WHEREAS, _____ desires to participate in a miscellaneous program (or programs) of the EIA or access a service program (or programs) offered by the EIA, and

WHEREAS, _____ is not a member of the EIA and has not executed the EIA Joint Powers Agreement;

Now, therefore, it is hereby agreed by and between the parties to this Agreement that participation by _____ in any miscellaneous or service program [or programs] of the EIA shall not confer upon it any rights, duties or obligations which may otherwise arise with respect to membership in the EIA.

It is further agreed that _____ shall be bound by any terms and/or conditions that may apply to any miscellaneous or service program (or programs) in which it participates, including but not limited to the terms of the CSAC Excess Insurance Authority's Invoice and Premium Payment Policy Resolution No. B12-002, which is attached hereto.

By: _____

Name: _____

Date: _____

Name of Entity: _____

By: Michael Fleming

Name: Michael Fleming

Date: _____

Name of Entity: CSAC Excess Insurance Authority

Resolution No. B12-002

A RESOLUTION OF THE BOARD OF DIRECTORS OF THE CSAC EXCESS INSURANCE AUTHORITY ADOPTING AN INVOICING AND PAYMENT POLICY

WHEREAS, the CSAC Excess Insurance Authority recognizes the importance of making timely payments to insurers, claimants, and others who provide coverage and services to members;

WHEREAS, late payment to insurers and others may result in cancellation of coverage or services which may affect all members of a program;

WHEREAS, the timely payment of Authority invoices by some members and the untimely payment of Authority invoices by others creates an inequity among members; and

WHEREAS, the JPA provides that penalties for late payment of Authority invoices may be determined and assessed by the Board of Directors (Article 17(e)).

NOW, THEREFORE, BE IT RESOLVED THAT THE BOARD OF DIRECTORS OF THE CSAC EXCESS INSURANCE AUTHORITY HEREBY ADOPTS THE FOLLOWING POLICY, WHICH SUPERCEDES AND REPLACES RESOLUTION NO. 06-002:

- I. EIA shall endeavor to mail invoices to members as soon as practicable.
- II. Invoices shall be due and payable upon receipt and shall become delinquent 30 calendar days from the date of invoice or effective date of coverage or on some other specified delinquent date, whichever is latest.
- III. A "Delinquent Notice" shall be mailed by EIA on or about the delinquent date reminding the member of the terms of this policy.
- IV. Following a grace period of 15 calendar days from the mailing of the delinquent notice, interest will be assessed on any amounts which remain unpaid. The interest charge will accrue beginning on the first day following the delinquent date but will be waived on any amounts paid during the grace period.
- V. The interest rate shall be equal to the rate established by the Inter-fund Borrowing Policy plus 4%.
- VI. A separate invoice for interest charges shall be mailed to members upon receipt of funds after the expiration of the grace period.
- VII. Any invoices remaining unpaid for a period of 90 days beyond the grace period shall be reviewed by the Executive Committee.

VIII. Notwithstanding any other provision to the contrary regarding late payment of invoices or cancellation from a program, at the discretion of the Executive Committee, any member that fails to pay an invoice when due may be given a ten (10) day written notice of cancellation.

PASSED AND ADOPTED by the Board of Directors of the CSAC Excess Insurance Authority, this 1st day of June, 2012, by the following vote:

AYES: Counties of Alameda, Butte, Contra Costa, El Dorado, Fresno, Inyo, Kings, Lassen, Mendocino, Merced, Nevada, Orange, Placer, Riverside, Sacramento, San Diego, San Joaquin, San Luis Obispo, Santa Barbara, Santa Clara, Shasta, Sierra, Solano, Stanislaus, Sutter, Tehama, Trinity, Tulare, Ventura, Yuba and Thomas Vance, Charlie Mitchell, Teri Enos-Guerrero, Larry Moss, Scott Schimke and Ashley Fenton

NOES: None

ABSENT: Counties of Alpine, Amador, Calaveras, Colusa, Del Norte, Glenn, Humboldt, Imperial, Kern, Lake, Madera, Marin, Mariposa, Modoc, Mono, Monterey, Napa, Plumas, San Benito, Santa Cruz, Siskiyou, Sonoma, Tuolumne, Yolo and Marlon Robbins, Kimberly J. Greer, Deborah Grant and Lynne Margolies

ABSTAIN: None

ATTEST:



Michael Fleming
Chief Executive Officer/Secretary



Scott Schimke
President, CSAC Excess Insurance Authority

AORMA COMMITTEE, STANDING COMMITTEES AND 2019 MEETING DATES

ISSUE: During the AORMA Officers Retreat, termination of the Programs Committee was proposed by Staff and discussed by the Officers. The Committee will be asked to review and discuss the AORMA Committee and Standing Committees Roles and Responsibilities Matrix, past agenda items, as well as the present and future meeting calendars.

RECOMMENDATION: Staff recommends that;

1. The Committee review the AORMA Committee and Standing Committees Roles and Responsibilities Matrix, past agenda items, and the CSURMA meeting calendar, providing direction to Staff as appropriate,
2. Approve changes to Policy and Procedure A-1 (Composition, Election and Term Limits), A-2 (AORMA Committee and Standing Committee Roles and Responsibilities) and A-7 (Travel Reimbursement Policy)
3. Adopt the CSURMA AORMA 2019 Meeting Calendar

FISCAL IMPACT: Terminating the Programs Committee will reduce meeting expenses slightly as the committee only has one in-person meeting annually.

BACKGROUND: The AORMA Committee has made several decisions which have helped streamline the administrative process.

1. Authority given to the CSURMA Secretary-Auditor to renew insurance programs
2. Discussion made that all future AOA free registrations will go to the AORMA officers and CSURMA Secretary-Auditor and CSURMA Treasurer
3. Many of the new insurance programs and services are reviewed, discussed and purchased via the Executive Committee ... EQ, online training, benchmarking services, Club Sports, CLIP, Praesidium
4. The AORMA Committee member term limits have been revised allowing the officers to have longer terms which eliminates the annual vice chair election
5. All AORMA programs with a pooled layer are now reviewed every three-years
6. All AORMA policies and procedures are reviewed every other year
7. Additional policies and procedures put in place ... EPL deductible increase
8. Vendor contract terms increased beyond one-year

9. Continued improvements to website
10. Maintenance of the CSURMA service calendar
11. No longer including the AORMA Breakfast Presentation at the AOA Conference
12. Termination of the Workers' Compensation Super Star Award
13. Termination of the Risk Reduction Grant Program

PUBLICATION: None at this time.

ATTACHMENT(S):

- a. AORMA Committee Matrix
- b. 2018 CSURMA Meeting Calendar
- c. AORMA Committee and Programs Committee agenda items list (2018 – 2012)
- d. Policy and Procedure A-1 (Composition, Election and Term Limits)
- e. Policy and Procedure A-2 (AORMA Committee and Standing Committee Roles and Responsibilities)
- f. Policy and Procedure A-7 (Travel Reimbursement Policy)
- g. Adoption of CSURMA AORMA 2019 Meeting Calendar



AORMA Committee Matrix

AORMA Committee and Standing Committees – Roles and Responsibilities

ROLES & RESPONSIBILITIES	AORMA	PC	Officers
Accounting – Financial Statements	X		
Actuarial Review and Gross Funding	X		
AOA Annual Conference			X
AOA HR Committee		X	
AOA Relationships			X
Auditing – Program – Service Provider		X	
Budget	X		X
Claims Settlement Authority	X		X
Committee Appointments			X
Committee Communications	X	X	
Coverage Documents (Design of Program)	X	X	
Coverage Purchase (Proposals/RFP/SIR)	X	X	
Dividend Declaration	X	X	
Elections			X
Governing Documents- Review/Development/Approval	X		X
Leadership Development - Succession Planning	X		X
Member Approval and Underwriting		X	
Member Retention & Marketing			X
Member Services		X	
Members Surveys		X	
Member Withdrawal & Termination	X		
Policy Adoption	X		
Policy Development	X	X	X
Program Communication Development (i.e. Newsletter, Annual Report, Website)		X	
Program Development	X	X	
Rating Plan *	X	X	
Risk Control, Training & Safety	X		
Service Provider Evaluation - Management	X	X	
Service Provider Selection-Contract Management	X	X	
Service Provider Selection-RFP	X	X	

2018 CSURMA MEETING CALENDAR

JANUARY				FEBRUARY				MARCH			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
7	3:30 PM	EC (AOA Conference)	Sacramento	22	9:00 AM	PC	Teleconference	8	10:00 AM	AORMA	Long Beach
9	7:30 AM	PC (AOA Conference)	Sacramento					8	2:30 PM	EC	Long Beach
7 - 10		AOA Annual Conference	Sacramento					9	8:30 AM	EC LRP	Long Beach
15	10:30 AM	AIME									
APRIL				MAY				JUNE			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
23 - 24		Fitting the Pieces Conference	San Diego	7	10:30 AM	AIME	San Francisco	TBD		AOA EC	TBD
25	TBD	AORMA	San Diego		2:00 PM	BOD Orientation	Teleconference	21	1:00 PM	PC	Teleconference
25	8:30 AM	EC	San Diego								
25	10:30 AM	BOD	San Diego								
JULY				AUGUST				SEPTEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
23-24	11:00 AM	AORMA Officers Retreat	Monterey	TBD		AOA EC	TBD	5	9:00 AM	AORMA New Member	Sacramento
								5	10:00 AM	AORMA LRP	Sacramento
								6	9:00 AM	AORMA	Sacramento
								6	4:00 PM	EC Orientation	Sacramento
								7	8:30 AM	EC	Sacramento
								27	1:00 PM	PC	Teleconference
OCTOBER				NOVEMBER				DECEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
15	10:30 AM	AIME	Fullerton	TBD		AOA EC	TBD	6	10:00 AM	AORMA	TBD
	2:00 PM	BOD Orientation	Teleconference	29	8:00 AM	PC	San Francisco	7	8:30 AM	EC	TBD
25	10:00 AM	AORMA	Long Beach								
26	8:30 AM	EC	Long Beach								
26	10:30 AM	BOD	Long Beach								

AORMA = Auxiliary Organizations Risk Management Alliance Committee
 AIME = Athletic Injury Medical Expense Committee
 AORMA LRP = AORMA Long Range Planning Meeting

PC = AORMA Programs Committee
 AOA = CSU Auxiliary Organizations Association
 BOD = CSURMA Board of Directors

EC = CSURMA Executive Committee
 EC LRP = EC Long Range Planning Meeting

AORMA Meeting Agenda Items

01/09/18 PC - Agenda Items

Approval of Meeting Minutes - September 28, 2017
 Workers' Compensation Supplemental Actuarial Report (Experience Modification Factors) and the AORMA Class Code Rates
 Workers' Compensation Program Member Allocation for FY 18/19
 Liability Program Supplemental Actuarial Reports
 Liability Program Member Allocation for FY 18/19
 Property Program Member Allocation for FY 18/19
 Crime Program Member Allocation for FY 18/19
 Unemployment Insurance Program Member Allocation for FY 18/19
 Discussion and Recommendation for New Programs Committee Chair and New Members for the Programs Committee
 Unemployment Insurance Program Claims Administration

03/08/18 AORMA Meeting - Agenda Items

Approval of Minutes - December 7, 2017
 FY 2017/2018 CSURMA Midterm Budget Amendments
 AORMA Policies and Procedures Review
 a. L-1 – Liability Claims Reporting
 b. L-2 – Liability Claims Administration and Litigation Management
 c. W-2 – Requirement of Members to Maintain Experience Modification Factor of 1.25 or Less
 d. A-5 – Calendar of Reports, Audits, Filings and Reviews
 e. W-5 – Volunteer Coverage
 Excess Liability Program Insurance Renewals and Underwriter Meetings Report
 FY 2018/2019 CSURMA Operating Budget
 Alliant Risk Control Consulting – Request for Additional Funding for FY 2017/2018
 Review of Policy and Procedures W-3 – Workers' Compensation Claims Handling Procedures and Guidelines
 Workers' Compensation Dividend for a July, 2018 Distribution
 Sedgwick Claims Management Services, Inc. Agreement Three-Year Agreement Extension
 CSAC EIA Workers' Compensation Program Costs Adjustment
 Alliant Risk Control Consulting Renewal Contract Proposal for FY 2018/2019

02/23/17 PC - Agenda Items

Meeting Minutes – December 8, 2016
 Workers' Compensation Program Member Allocation Formula
 Liability Program Member Allocation Formula
 Liability Program - Minimum Employment Practices Liability Deductible Calculation
 Property Program Member Allocation Formula
 Crime Program Member Allocation Formula
 Formula for Determining the Unemployment Insurance Program Annual Contributions

03/09/17 AORMA Meeting - Agenda Items

Approval of Minutes – December 1, 2016
 FY 2016/2017 CSURMA Midterm Budget Amendments
 Workers' Compensation Renewal Options
 Underwriter Meetings Report
 FY 2017/2018 CSURMA Operating Budget
 AORMA Committee Nominations and Election
 Workers' Compensation and Unemployment Insurance Program Refund to Sponsored Programs
 Policy and Procedures Review
 Employers Group Renewal Contract July 1, 2017 – June 30, 2020

AORMA Meeting Agenda Items

Alliant Risk Control Consulting Renewal Contract Proposal for FY 2017/2018
 Member Allocation Formula Review (Every Three Years)
 On-Line Training Platform Update
 Watercraft Program Update

05/04/17 AORMA Meeting - Agenda Items

Approval of Minutes – March 9, 2017
 Excess Insurance Renewals and Underwriter Meetings Report
 On-Line Training Platform Update
 Member Allocation Formula Review
 a. L-8 – Liability Program Member Allocation Formula
 b. C-1 – Crime Program Member Allocation Formula
 c. P-1 – Property Program Member Allocation Formula
 d. UI-1 – Formula for Determining UIP Annual Deposit
 e. W-1 – Workers’ Compensation Program Member Allocation Formula
 Alliant Risk Control Consulting Presentation
 CSURMA AORMA Committee Election Results
 Watercraft Program Update
 AOA Annual Conference – Risk Management Sessions
 CSURMA October 2017 Meeting Date Proposed Change

09/06/17 AORMA LRP Meeting - Agenda Items

Introduction of New Committee Members, Staff and Consultants
 Review of FY 16/17 AORMA Long Range Action Plan
 AORMA Officers’ Retreat Recap
 2018 AOA Conference Risk Management Sessions
 AORMA Liability and Workers’ Compensation Program Actuarial Reports Valued at June 30, 2017
 Special Funding Task Group
 Estimated Pool Layer Funding Exhibit
 Target Surplus Funding Report and Dividend Calculation
 CSAC-EIA Workers’ Compensation Program Costs and Member Services and Resources
 AORMA Workers’ Compensation Program Members
 On-Line Training Via SkillPort / Termination of TargetSolutions
 Alliant Risk Control Consulting
 Parametric Earthquake Insurance Coverage
 Student Clubs Insurance Program
 Recreation Center Standard Guidelines for Safety
 Unemployment Insurance Program Member Excess Funds
 AORMA Historical Premium Payments, Dividends and Loss Ratios Report
 Employment Practices Liability Member Deductibles for FY 18/19
 Discussion of AORMA’s Continuity Plan
 Development of the Long Range Action Plan Items for FY 17/18

09/07/17 AORMA Meeting - Agenda Items

Introduction of New Staff and Consultants
 Approval of Minutes – May 4, 2017
 AORMA Liability and Workers’ Compensation Program Actuarial Reports Valued at June 30, 2017
 Adoption of CSURMA AORMA 2018 Meeting Calendar
 Insurance Renewals Report
 Target Surplus Funding Report and Dividend Calculation
 Program Funding
 a. Liability Program

AORMA Meeting Agenda Items

- b. Workers' Compensation Program
 - c. Property Program
 - d. Crime Program
- AORMA Liability Program Memorandum of Coverage
AORMA Liability Program Claims Administration Audit Report
Maximum Allowable Hourly Rate for Legal Counsel
Policy and Procedure A-3 - Target Surplus Funding Policy
Policy and Procedure A-2 – AORMA Committee and Standing Committee Roles and Responsibilities
Auxiliary Organization Employee Benefits Program

09/28/17 PC - Agenda Items

- Approval of Meeting Minutes – June 22, 2017
Employment Practices Liability Member Deductibles for FY 18/19
Liability and Workers' Compensation Dividends
Workers' Compensation Program Volunteer Claims
2018 Meeting Dates for the CSURMA AORMA Programs Committee

10/26/17 AORMA Meeting - Agenda Items

- Approval of Minutes – September 6, 2017 and September 7, 2017
AORMA's Long Range Action Plan for FY 17/18
Unemployment Insurance Program Claims Administrator
Development of CSURMA Earthquake Coverage Program

12/07/17 AORMA Meeting - Agenda Items

- Approval of Minutes – October 26, 2017
AORMA Committee Appointments, Elections and Committee Terms
AORMA Unemployment Insurance Program
AORMA's Long Range Action Plan for FY 17/18
AORMA Policies and Procedures Review
- a. A-5 – Annual Calendar of Reports, Audits and Filings
 - b. A-6 – Risk Reduction Matching Grant Program
 - c. A-8 – Closed Session
 - d. L-1 – Claims Reporting
 - e. L-2 – Liability Claims Administration and Litigation Management
 - f. L-4 – Employee Driving Standards
 - g. L-6 – Requirement to Purchase PAI for all Activities Involving Minors
 - h. W-2 – Requirement of Members to Maintain Experience Modification Factor of 1.25 or Less
 - i. W-3 – Claims Handling Procedures and Guidelines
 - j. W-4 – Workers' Compensation Coverage Claims Settlement Authority
 - k. W-5 – Volunteer Coverage

02/25/16 PC - Agenda Items

- Approval of Meeting Minutes – December 3, 2015
Risk Reduction Innovation Matching Grant Incentive Program
Discussion of Option for Members to Retain Dividends with CSURMA
AORMA Property Program Deductibles
Crime Program – Amendments to the AORMA Memorandum of Coverage
Sonoma State Enterprises, Inc. – New Workers' Compensation Program Member

03/10/16 AORMA Meeting - Agenda Items

- Approval of Minutes – December 10, 2015

AORMA Meeting Agenda Items

FY 2015/2016 CSURMA Midterm Budget Amendments
 Chancellor's Office Services Budget Proposal for FY 2016/2017
 Update of Excess Insurance Renewals
 Property Appraisals
 FY 2016/2017 CSURMA Operating Budget
 AORMA Property Program Deductibles
 Crime Program – Amendments to the AORMA Memorandum of Coverage
 AORMA Committee Nominations and Election
 Final 2016 CSURMA Meeting Calendar
 Analysis of Potential Liability Apportionment Between Auxiliary Organization and Campus
 Carl Warren & Company Third Party Liability Claims Administration Contract Renewal

05/05/16 AORMA Meeting - Agenda Items

Approval of Minutes – March 10, 2016
 Update of Excess Insurance Renewals
 AORMA Liability Program Memorandum of Coverage
 Alliant Risk Control Consulting Renewal Contract Proposal for FY 2016/2017
 Online Training Platform
 Policy and Procedure Review

- a. A-3 – Target Surplus Funding Policy
- b. A-4 – Dividends and Assessments
- c. A-5 – Annual Calendar of Reports, Audits and Filings
- d. A-6 – Risk Reduction Innovation Matching Grant Incentive Program
- e. A-8 – Closed Session
- f. L-1 – Liability Claims Reporting
- g. L-3 – Approved Legal Counsel Selection
- h. L-4 – Employee Driving Standards
- i. L-6 – Requirement to Purchase PAI for all Activities Involving Minors
- j. UI-1 – Formula for Determining UIP Annual Deposit
- l. W-1 Workers' Compensation Program Member Allocation Formula
- k. W-2 – Workers' Compensation Contribution Payments
- l. W-3 – Workers' Compensation Experience Modifications
- m. W-4 – Workers' Compensation Claims Handling
- n. W-5 – Workers' Compensation Claims Settlement Authority
- o. W-6 – Workers' Compensation Volunteer Coverage
- p. W-8 – Workers' Compensation Renewal Payroll Reporting

CSURMA AORMA Committee Election Results
 Integration of Auxiliary Organizations into the Campus Continuity of Operations and Emergency Operations Plan
 Watercraft Tracking Program
 AOA Annual Conference – Risk Management Sessions

06/23/16 PC - Agenda Items

Approval of Meeting Minutes – February 25, 2016
 AORMA Risk Reduction Innovation Matching Grant Incentive Program
 Discussion and Recommendation for New Programs Committee Chair for FY 2016/2017
 Policy and Procedure L-8 – Liability Program Member Allocation Formula

09/07/16 AORMA LRP Meeting - Agenda Items

Review of FY 15/16 AORMA Long Range Action Plan
 AORMA Officers' Retreat Recap
 2017 AOA Conference Risk Management Sessions

AORMA Meeting Agenda Items

CSU Auxiliary Organization – Revised Campus Visit Presentation
 Review of FY 17/18 AORMA Liability and Workers’ Compensation Program Actuarial Reports
 Estimated Pool Layer Funding Exhibit
 Target Surplus Funding Report and Dividend Calculation
 AORMA Historical Premium Payments, Dividends and Loss Ratios Report
 Employment Practices Liability Member Deductibles for FY 17/18
 On-Line Training Platform Update
 Discussion of AORMA’s Continuity Plan
 Development of the Long Range Action Plan Items for FY 16/17

09/08/16 AORMA Meeting - Agenda Items

Approval of Minutes – May 5, 2016
 Review of FY 17/18 AORMA Liability and Workers’ Compensation Program Actuarial Studies
 Adoption of CSURMA AORMA 2017 Meeting Calendar
 Insurance Renewals Report
 Target Surplus Funding Report and Dividend Calculation
 Review and Approval of the FY 17/18 – Total Funding
 a. Liability Program
 b. Workers’ Compensation Program
 c. Property Program
 d. Crime Program
 Policy and Procedure W-3 – Claims Handling Procedures and Guidelines
 Policy and Procedure L-8 – Liability Program Member Allocation Formula
 Policy and Procedure A-2 – AORMA Committee and Standing Committee Roles and Responsibilities
 Liability Memorandum of Coverage effective July 1, 2016
 AORMA Workers’ Compensation Program Claims Administration Audit Report
 AORMA Committee Meeting - October 20, 2016 Discussion of Meeting location
 Maximum Allowable Hourly Rate for Legal Counsel

09/29/16 PC - Agenda Items

Approval of Meeting Minutes – June 23, 2016
 Employment Practices Liability Member Deductibles for FY 17/18
 Liability and Workers’ Compensation Dividends
 2016 Workers’ Compensation Payroll Desk Audits
 Workers’ Compensation Program Volunteer Claims
 Loss Control / Risk Management / Claims Administration Contract Review
 a. Alliant Risk Control Consulting (Expiration Date - June 30, 2017)
 b. Employers Group (Expiration Date – June 30, 2017)
 c. Employers Edge (Expiration Date – June 30, 2018)
 2017 Meeting Dates for the CSURMA AORMA Programs Committee

12/01/16 AORMA Meeting - Agenda Items

Introduction of New CSURMA Program Administrator and CSURMA AORMA Liability Claims Examiner
 Approval of Minutes – September 7, 2016 and September 8, 2016
 AORMA’s Long Range Action Plan for FY 16/17
 AORMA Committee Election for Officer Positions
 Liability Memorandum of Coverage effective July 1, 2016
 On-line Training Platform Update
 Benchmarking Initiative
 Marine Program

AORMA Meeting Agenda Items

12/08/16 PC - Agenda Items

Approval of Meeting Minutes – September 29, 2016
 Workers’ Compensation Supplemental Actuarial Report (Experience Modification Factors) and the AORMA Class Code Rates
 Workers’ Compensation Program Member Allocation for FY 17 18
 Liability Program Supplemental Actuarial Reports
 Liability Program Member Allocation for FY 17 18
 Property Program Member Allocation for FY 17 18
 Crime Program Member Allocation for FY 17 18
 Unemployment Insurance Program Member Allocation for FY 17 18
 2017 Meeting Dates for the CSURMA AORMA Programs Committee

02/26/15 PC - Agenda Items

Approval of Meeting Minutes – January 7, 2015
 FY 14/15 AORMA Liability Program Memorandum of Coverage
 FY 15/16 AORMA Liability Program Member Allocation
 FY 15/16 AORMA Crime Program Member Allocation

03/19/15 AORMA Meeting - Agenda Items

Approval of Minutes – December 4, 2014
 AORMA Liability Program Claims Administration Audit Report
 FY 14/15 CSURMA Budget – Midterm Adjustments
 FY 15/16 CSURMA Budget
 Chancellor’s Office Services Budget Proposal for FY 15/16
 FY 14/15 AORMA Liability Program Memorandum of Coverage
 Policy and Procedure A-7 - Travel Reimbursement Policy
 Policy and Procedure L-5 – Guidelines for Extending Liability Coverage to Non-Auxiliary Organizations
 Policy and Procedure L-7 – Employment Practices Deductible Options
 Review of the Slate of Nominees for the AORMA Committee
 Delegation of the Authority to Renew Insurance Programs

05/07/15 AORMA Meeting - Agenda Items

Approval of Minutes – March 19, 2015
 Update of Excess Insurance Renewals
 Review of CSURMA Operational Review Report
 Alliant Risk Control Consulting Renewal Contract Proposal for FY 15/16
 TargetSolutions Contract Extension for FY 15/16 and Discussion of Future Utilization of SkillSoft / LawRoom
 Praesidium Contract for Prevention of Sexual Abuse of Minors
 CSURMA AORMA Committee Election Results
 Policy and Procedure L-2 – Liability Claims Administration & Litigation Management
 Carl Warren & Company, Third Party Liability Claims Administration Contract Revisions
 Real Property Acquisitions Checklist

06/25/15 PC - Agenda Items

Approval of Meeting Minutes – February 26, 2015
 Policy and Procedure C-1 – Crime Program Member Allocation Formula
 Policy and Procedure P-1 – Property Program Member Allocation Formula
 Policy and Procedure W-1 – Workers’ Compensation Member Allocation Formula
 FY 15/16 AORMA Liability Program Member Allocation

AORMA Meeting Agenda Items

FY 15/16 AORMA Crime Program Member Allocation
 CSU Dominguez Hills Philanthropic Foundation - New Liability Program Member
 Capital Public Radio – New Workers’ Compensation Member
 Discussion and Recommendation for New Programs Committee Chair for FY 2014/2015

09/09/15 AORMA LRP Meeting - Agenda Items

Introduction of New Committee Members
 Review of FY 14/15 AORMA Long Range Action Plan
 AORMA Officers’ Retreat Recap
 2016 AOA Conference Risk Management Sessions
 CSU Auxiliary Organization – Revised Campus Visit Presentation
 Review of FY 16/17 AORMA Liability and Workers’ Compensation Program Actuarial Reports
 Estimated Pool Layer Funding Exhibit
 Target Surplus Funding and Dividend Calculation
 AORMA Historical Premium Payments, Dividends and Loss Ratios Report
 Employment Practices Liability Member Deductibles for FY 16/17
 Discussion of AORMA’s Continuity Plan
 Workers’ Compensation AORMA Combined Quarterly Scorecard
 Development of the Long Range Action Plan Items for FY 15/16

09/10/15 AORMA Meeting - Agenda Items

Approval of Minutes – May 7, 2015
 Review of FY 16/17 AORMA Liability and Workers’ Compensation Program Actuarial Studies
 Approval of Policy and Procedure Review Schedule
 Adoption of CSURMA AORMA 2016 Meeting Calendar
 Insurance and Reinsurance Renewal Report
 Target Surplus Funding Report and Dividend Calculation
 Review and Approval of the FY 16/17 – Total Funding
 a. Liability Program
 b. Workers’ Compensation Program
 c. Property Program
 d. Crime Program
 Policy and Procedure C-1 – Crime Program Member Allocation Formula
 Policy and Procedure P-1 – Property Program Member Allocation Formula
 Policy and Procedure W-1 – Workers’ Compensation Program Member Allocation Formula
 2016 AOA Conference Sponsorship Amount and Attendees

10/22/15 AORMA Meeting - Agenda Items

Approval of Minutes – September 9, 2015 and September 10, 2015
 AOA Conference Free Registration Resolution
 AORMA’s Long Range Action Plan for FY 15/16
 AORMA Committee Vice Chair Election
 Liability Target Surplus Funding and Dividend Calculation
 Approval to Merge the Member Services, Loss Control and Training Committee into the Programs Committee
 Smart Phone Application
 Online Training Transition from TargetSolutions to SkillPort / LawRoom
 Workers’ Compensation Benchmarking Initiative
 Workers’ Compensation Claims Reporting - Juris
 Quarterly AORMA Update Newsletter

12/03/15 PC - Agenda Items

AORMA Meeting Agenda Items

Approval of Meeting Minutes – June 25, 2015

Merger of Member Services, Loss Control and Training Committee Projects into the Programs Committee

Employment Practices Liability Member Deductibles for FY 2016/2017

Workers' Compensation Supplemental Actuarial Report (Experience Modification Factors) and the AORMA Class Code Rates

Workers' Compensation Program Member Allocation for FY 2016/2017

Liability Supplemental Actuarial Reports

Liability Program Member Allocation for FY 2016/2017

Property Program Member Allocation for FY 2016/2017

Crime Program Member Allocation for FY 2016/2017

Risk Reduction Innovation Matching Grant Incentive Program – CSU Fullerton ASI

Approval of the Distribution for the Liability and Workers' Compensation Program

2015 Workers' Compensation Payroll Desk Audits

Workers' Compensation Program Volunteer Claims

2016 Meeting Dates for the CSURMA AORMA Programs Committee

12/10/15 AORMA Meeting - Agenda Items

Approval of Minutes – October 22, 2015

FY 16/17 Liability Program – Pooled Layer Funding and Reinsurance Renewal

Revisions to the Policy and Procedure A-1 - Composition, Elections and Terms Limits and Policy and Procedure A-2 - Committee Roles & Responsibilities

AORMA Committee Nominations for Officer Positions

02/06/14 PC - Agenda Items

Property Program Memorandum of Coverage

Crime Program Memorandum of Coverage

Workers' Compensation Program – Volunteer Claims

Programs Committee Meeting Dates

FY 15/16 Liability Program Member Allocation Formula

03/06/14 PC - Agenda Items

Revisions to Policy and Procedure W-2 – Contribution Payments

Revisions to Policy and Procedure W-3 – Requirement to Maintain Experience Modification Factor of 1.25 or Less

Revisions to Policy and Procedure W-4 – Claims Handling Procedures and Guidelines

Revisions to Policy and Procedure W-5 – Claims Settlement Authority

Deletion of Policy and Procedure W-7 – Workers' Compensation Safety Program Award – Safety Superstar

Revisions to Policy and Procedure W-8 – Workers' Compensation Program Payroll Reporting Responsibilities

03/20/14 AORMA Meeting - Agenda Items

Alliant Loss Control Services Contract

Review and Approval of FY 13/14 CSURMA Budget – Midterm Adjustments

Review and Approval of FY 14/15 CSURMA Budget

Chancellor's Office Services Budget Proposal for FY 14/15

Property Program Memorandum of Coverage

Crime Program Memorandum of Coverage

Liability Insurance Program Auxiliaries Multiple Employer Veba

Revisions to Policy and Procedure A-1 – Composition, Election and Term Limits

Revisions to Policy and Procedure A-5 – Calendar of Reports, Audits, Filings and Reviews

AORMA Meeting Agenda Items

Revisions to Policy and Procedure A-6 - Risk Reduction Matching Grant Incentive Program
 Revisions to Policy and Procedure W-2 – Contribution Payments
 Revisions to Policy and Procedure W-3 – Requirement of Members to Maintain Experience Modification Factor of 1.25 or Less
 Revisions to Policy and Procedure W-4 – Claims Handling Procedures and Guidelines
 Revisions to Policy and Procedure W-5 – Workers’ Compensation Coverage Claims Settlement Authority

Workers’ Compensation Program W-6 – Volunteer Claims
 Deletion of Policy and Procedure W-7 – Workers’ Compensation Safety Program Award – Safety Superstar
 Revisions to Policy and Procedure W-8 – Workers’ Compensation Program Payroll Reporting Responsibilities
 Review of the Slate of Nominees for the AORMA Committee
 Delegation of the Authority to Renew Insurance Programs
 Review of Auxiliary Service Provider Report

04/03/14 PC - Agenda Items

FY 15/16 Liability Program Member Allocation Formula

05/01/14 PC - Agenda Items

Discussion and Recommendation for New Programs Committee Chair for the Term of July 1, 2014 to July 1, 2015
 FY 15/16 Liability Program Member Allocation Formula

05/08/14 AORMA Meeting - Agenda Items

Alliant Risk Control Consulting Renewal Contract for FY 14/15
 Employers Group Renewal Contract for FY 14/17
 AORMA Committee Election Results
 Update of Excess Insurance Renewals
 Revisions to Policy and Procedure A-2 – Committee Roles and Responsibilities
 Revisions to Policy and Procedure UI-1 – Formula for Determining UIP Annual Deposit
 Vendor Survey Results

06/05/14 PC - Agenda Items

Actuarial Proposal for Additional Scope of Services for FY 15/16 Liability Program
 FY 15/16 Liability Program Member Allocation Formula – ISO Rating Comparison
 AORMA Liability Program Memorandum of Coverage Revisions
 New Programs Committee Members

06/30/14 AORMA Meeting - Agenda Items

Actuarial Proposal for Additional Scope of Services for FY 15/16 Liability Program
 AORMA Liability Program Memorandum of Coverage Revisions

07/02/14 PC - Agenda Items

New Programs Committee Member(s)
 Policy and Procedure W-1 – Workers’ Compensation Member Allocation Formula

09/10/14 AORMA LRP Meeting - Agenda Items

Introduction of New Committee Member
 CSURMA JPA Administration – Alliant Team Assignments and Additions
 Review of FY 13/14 AORMA Long Range Action Plan

AORMA Meeting Agenda Items

AORMA Officers' Retreat Recap
 2015 AOA Conference Risk Management Sessions
 AOA and AORMA Relationship
 CSU Auxiliary Organization – Revised Campus Visit Presentation
 Prevention of Sexual Misconduct and Abuse of Minors
 Alliant Risk Control Consulting – Scope of Services
 Review of FY 15/16 AORMA Liability and Workers' Compensation Program Actuarial Reports
 Estimated Pool Layer Funding Exhibit
 Target Surplus Funding and Dividend Calculation
 Employment Practices Liability Member Deductibles for FY 15/16
 AORMA Historical Premium Payments, Dividends and Loss Ratios report
 Evaluation of Primary Reinsurance Program for Workers' Compensation
 Review of the Draft Liability Program Member Allocation Formula for FY 15/16
 On-Line Safety Training through SkillSoft
 Discussion of AORMA's Continuity Plan
 CSURMA Website
 Development of the Long Range Action Plan Items for FY 14/15

09/11/14 AORMA Meeting - Agenda Items

FY 15/16 AORMA Liability and Workers' Compensation Program Actuarial Studies
 Insurance Renewal Report
 Target Surplus Funding Report and Dividend Calculation
 Review and Approval of the FY 15/16 – Liability, WC, Property, & Crime Funding
 Maximum Allowable Hourly Rate for Legal Counsel
 AORMA Workers' Compensation Program Claims Administration Audit Report
 Carl Warren & Company Claims Administration – Extension of Agreement
 Approval of Policy and Procedure Review Schedule
 Adoption of CSURMA AORMA 2015 Meeting Calendar
 2015 AOA Conference Sponsorship Amount and Attendees
 Employment Litigation Proposal from Nixon Peabody

09/25/14 PC - Agenda Items

New Programs Committee Member – Jun Reina
 Liability Program Member Allocation Formula
 Revision to AORMA's Liability Program Memorandum of Coverage

10/23/14 AORMA Meeting - Agenda Items

AORMA's Long Range Action Plan for FY 14/15
 AORMA Committee Vice Chair Election
 Review of Policy and Procedure – A-3 – Target Surplus Funding Policy
 Review of Policy and Procedure – A-4 – Dividends and Assessments
 Review of Policy and Procedure L-1 – Liability Claims Reporting
 Review of Policy and Procedure L-2 – Liability Claims Administration and Litigation Management
 Review of Policy and Procedure L-3 – Legal Counsel Selection
 Review of Policy and Procedure L-4 – Employee Driving Standards
 Review of Policy and Procedure L-6 – Requirement that Participant Accident Insurance be Purchased for all Child Care and Camp Operations Involving Minors
 Approval of Policy and Procedure No. 22 – Claims Handling Guidelines
 Review of Policy and Procedure A-5 – Calendar of Reports, Audits, Filings and Reviews
 Approval of Policy and Procedure A-8 – CSURMA AORMA Closed Session Guidelines
 AOA and AORMA Relationship Resolution

AORMA Meeting Agenda Items

Revision to AORMA's Liability Program Memorandum of Coverage
 Evaluation of Primary Coverage Program for Workers' Compensation Through CSAC EIA ** Time
 Certain for 1:00 PM **

11/04/14 PC - Agenda Items

Approval of the Agenda Order
 Approval of the Meeting Minutes – September 25, 2014
 Liability Program Member Allocation Formula

12/04/14 AORMA Meeting - Agenda Items

Policy and Procedure L-1 – Liability Claims Reporting
 Participant Accident Insurance Limits
 Revised Liability Program Member Allocation Formula
 Risk Reduction Innovation Matching Grant Program
 Earthquake Coverage for Condominium Owners

01/03/13 PC - Agenda Items

Approval of FY 13/14 Liability Program Member Cost Allocations
 Approval of FY 13/14 Workers' Compensation Program Cost Allocations
 Approval of the FY 13/14 Liability Program Dividend
 Approval of the FY 13/14 Workers' Compensation Program Dividend
 Review of the Current Workers' Compensation Program Rating and Allocation Method; Discussion
 Regarding the Formation of a One-Rate Workers' Compensation Program
 Review of the Current Property Program Rating and Allocation Method; Discussion of Alternative Rating
 and Allocation Plans
 Approval of the FY 13/14 Crime Program Member Cost Allocation; Discussion of Alternative Rating and
 Allocation Plans
 Review and Approval of AORMA's Workers' Compensation Payroll Rules to Follow
 Earthquake Insurance Program Discussion
 Review of the CSURMA Approved Budget for FY 12/13
 Policy & Procedure L-5 – Guidelines for Extending Liability Coverage to Non-Auxiliary Organizations
 New California Ventures, LLC

03/21/13 AORMA Meeting - Agenda Items

Alliant Loss Control Services Contract
 Review and Approval of FY 12/13 CSURMA Budget – Midterm Adjustments
 Review and Approval of FY 13/14 CSURMA Budget
 Inter-Fund Transfer between the AORMA Property Program and the Campus Property Program
 Insurance Program Renewal Report
 Legal Opinion Regarding Unemployment Insurance Benefits for Student Employees
 Policy & Procedure L-5 – Guidelines for Extending Liability Coverage to Non-Auxiliary Organizations
 Approval of Policy and Procedure A-6 - Risk Reduction Matching Grant Program
 Review and Approval of the AORMA Recommended Facilities Use Agreement
 Review of Auxiliary Service Provider Report
 Review of the Slate of Nominees for the AORMA Committee
 Workers' Compensation Payroll Rules to Follow
 Adoption of Policy & Procedure A-7 – Travel Reimbursement Policy

04/18/13 PC - Agenda Items

2013 Workers' Compensation Payroll Desk Audits
 Review of the Draft FY 14/15 Property Program Rating and Allocation Method
 Review of the Draft FY 14/15 Crime Program Rating and Allocation Method

AORMA Meeting Agenda Items

Earthquake Insurance Program Discussion
New California Ventures, LLC
Review of the CSURMA Approved Budget for FY 12/13

05/09/13 AORMA Meeting - Agenda Items

STANDING COMMITTEE REPORTS
Programs Committee Report
Member Services, Loss Control and Training Committee Report
Approval of Alliant Loss Control Services Renewal Contract for FY 13/14
Approval of Policy and Procedure A-6 - Risk Reduction Matching Grant Program
AORMA Committee Election Results
Update of Excess Insurance Renewals and Approval of Binding Authority
Review of New CSURMA Website

06/06/13 PC - Agenda Items

Review of the Draft FY 14/15 Property Program Rating and Allocation Method
Review of the Draft FY 14/15 Crime Program Rating and Allocation Method

06/27/13 PC - Agenda Items

Approval of the Minutes – June 6, 2013
Review of the Draft FY 14/15 Property Program Rating and Allocation Method
Review of the Draft FY 14/15 Crime Program Rating and Allocation Method

08/08/13 PC - Agenda Items

Review of the Draft FY 14/15 Property Program Rating and Allocation Method
Review of the Draft FY 14/15 Crime Program Rating and Allocation Method
Auxiliaries Multiple Employer VEBA Trust

09/11/13 AORMA LRP Meeting - Agenda Items

Introduction of New Committee Members
2014 AOA Conference Sessions
AORMA Quarterly Liability Claim Reviews
CSU Auxiliary Organization Visit Schedule 2014
Employment Practices Liability Deductible for FY 14/15
Target Surplus Funding and Dividend Calculation
Estimated Pool Layer Funding Exhibit
September Update Letter
AORMA Historical Premium Payments, Dividends and Loss Ratios report
AORMA Officers' Retreat Recap
Review of FY 12/13 AORMA Long Range Action Plan
Review of Property Program Rating Methodology for FY 14/15
Review of Crime Program Rating Methodology for FY 14/15
Risk Reduction Matching Grant Program Awards for FY 13/14
On-Line Safety Training through SkillSoft
Review and Revisions to the Liability Program Rating Methodology for FY 15/16
Creation of a Long-Term Safety Technology Plan
Creation of AORMA Smartphone Applications
Review of all Workers' Compensation Policies and Procedures
Completion of the AORMA Service Calendar
CSU Student Health Insurance
Discussion of AORMA's Continuity Plan
CSU and UC Mutual Indemnity Agreement

AORMA Meeting Agenda Items

Development of the Long Range Action Plan for FY 13/14

09/12/13 AORMA Meeting - Agenda Items

FY 14/15 AORMA Liability and Workers' Compensation Program Actuarial Studies
 Target Surplus Funding Report and Dividend Calculation
 Review and Approval of the FY 14/15 Liability Program – Total Funding
 Review and Approval of the FY 14/15 Workers' Compensation Program – Total Funding
 Review and Approval of the FY 14/15 Property Program – Total Funding
 Approval of the FY 14/15 Crime Program Funding
 Approved Legal Counsel and Maximum Allowable Hourly Rate for Legal Counsel
 AORMA Liability Program Claims Administration Audit Report
 Approval of Amended Legal Counsel Engagement Letter and Legal Bill Suspension Letter
 Addendum to Carl Warren Third Party Claims Administration Contract
 Approval of Policy and Procedure Review Schedule
 Approval of Revision to Policy & Procedure A-6 – Risk Reduction Matching Grant Program
 Approval of Revisions to Policy & Procedure A-5 – Annual Calendar of Reports, Audits and Filings
 CSU Board of Trustees Audit of CSURMA and Management's Response
 Adoption of CSURMA AORMA 2014 Meeting Calendar
 Completion of the AORMA Service Calendar
 Approval of 2014 AOA Conference Sponsorship
 Review of Property Program Rating Allocation for FY 14/15
 Review of Crime Program Rating Allocation for FY 14/15

10/03/13 PC - Agenda Items

2013 Workers' Compensation Payroll Desk Audits
 Approval of the 2014 Meeting Dates for the CSURMA AORMA Programs Committee
 Approval of the Long Range Action Plan for FY 13/14
 Review of the FY 14/15 Total Funding for the Liability, Workers' Compensation, Property and Crime Programs
 Review of FY 14/15 AORMA Liability and Workers' Compensation Program Actuarial Studies
 Review of the Target Surplus Funding Report and Dividend Calculation
 Policy and Procedure L-7 - Employment Practices Liability Deductible (EPL) Options
 FY 14/15 Employment Practices Liability (EPL) Deductibles Determination Formula
 Policy and Procedure P-1 – Property Program Member Allocation Formula
 Policy and Procedure C-1 – Crime Program Member Allocation Formula
 Auxiliaries Multiple Employer VEBA Trust

11/06/13 AORMA Meeting - Agenda Items

AORMA's Long Range Action Plan for FY 13/14
 AORMA Committee Vice Chair Election
 Discussion and Approval of AoA Conference Free Registrations
 Policy & Procedure A-5 - Calendar of Reports, Audits, Filings and Reviews
 Policy & Procedure L-7 - Employment Practices Liability (EPL) Deductible Options
 Policy & Procedure P-1 – Property Program Member Allocation Formula
 Policy & Procedure C-1 – Crime Program Member Allocation Formula

12/05/13 AORMA Meeting - Agenda Items

Policy & Procedure L-7 - Employment Practices Liability (EPL) Deductible Options
 AORMA Liability Program Memorandum of Coverage
 Praesidium Contract – Managing the Risk of Minors on Campus

AORMA Meeting Agenda Items

12/12/13 PC - Agenda Items

Approval of FY 14/15 Liability Program Member Cost Allocations
 Approval of FY 14/15 Workers' Compensation Program Cost Allocations and AORMA Class Code Rates
 Approval of FY 14/15 Property Program Cost Allocations
 Approval of FY 14/15 Crime Program Cost Allocations
 Approval of FY 14/15 Unemployment Insurance Program Cost Allocations
 Approval of the FY 14/15 Liability Program Dividend
 Approval of the FY 14/15 Workers' Compensation Program Dividend

02/09/12 PC - Agenda Items

Approval of the revised FY 11/12 Liability Program Memorandum of Coverage
 Discussion Regarding Earthquake Insurance Program
 Discussion Regarding Consolidated Equipment Maintenance Insurance Program
 Discussion Regarding Club Sports / Intramural Sports Program
 Review of the Rating Methodology for AORMA's Programs With a Shared Risk Layer
 Workers' Compensation Payroll Audits

03/22/12 AORMA Meeting - Agenda Items

Approval of the Revisions to Policy & Procedure L-2 – Claims Administration and Litigation Management and L-3 – Legal Counsel Section
 Review of the Slate of Nominees for the AORMA Committee
 Review and Approval of FY 11/12 CSURMA Budget – Midterm Adjustments
 Review and Approval of FY 12/13 CSURMA Budget
 Review of Auxiliary Service Provider Report
 Insurance Program Renewal Report
 STANDING COMMITTEE REPORTS
 Programs Committee Report
 Member Services, Loss Control and Training Committee Report

4/12/2012 PC - Agenda Items

Approval of Revised FY 11/12 – Fiduciary Liability Endorsement
 Discussion of the Results of the Proposed Earthquake Insurance Program Questionnaire
 Discussion and Action Regarding the Workers' Compensation Payroll Desk Audits
 Discussion and Recommendation for New Programs Committee Chair for the Term of July 1, 2012 to July 1, 2013

05/10/12 AORMA Meeting - Agenda Items

Approval of the Revisions to Policy & Procedure L-2 – Claims Administration and Litigation Management and L-3 – Legal Counsel Section
 AORMA Committee Election Results
 Update of Excess Insurance Renewals and Approval of Binding Authority
 Approval of Alliant Loss Control Services Renewal Contract for FY 12/13
 Approval of the TargetSolutions Renewal Contract for FY 12/13

07/12/12 PC - Agenda Items

Discussion and Action Regarding the Workers' Compensation Payroll Desk Audits
 Approval of New Workers' Compensation Program Member – Associated Students of Humboldt State University
 Approval of the Revision to the Liability Program Memorandum of Coverage

09/12/12 AORMA LRP Meeting - Agenda Items

AORMA Meeting Agenda Items

Introduction of New Committee Members
 Review of FY 11/12 AORMA Long Range Action Plan
 AORMA Officers' Retreat Recap
 AORMA Loss Ratio Analysis
 Historical Premium Payments and Dividends
 Pool Layer Funding and Dividend Calculation
 Workers' Compensation Program – Consideration of a New One Rate Plan
 Consideration of Mandatory Increased Deductibles for Those Auxiliary Organizations with Significant Loss Experience
 Unemployment Insurance Claims Payments for Students
 Presentation of Workers' Compensation Stewardship Report ** TIME CERTAIN @ 2:00 PM **
 Review of the new Club Sports Program
 Review of the new Equipment Maintenance Program
 Discussion Regarding the Formation of an AORMA Earthquake Insurance Program – Review of the Catastrophe Risk Summary Report
 Risk Reduction Incentive Grant Program
 On-Line Training through SkillSoft
 AORMA Toolkit
 AoA Conference Sessions
 Discussion of AORMA Continuity Plan
 Development of the Long Range Plan for FY 12/13

09/13/12 AORMA Meeting - Agenda Items

Review and Acceptance of the FY 13/14 AORMA Liability Program Actuarial Study
 Approval of FY 13/14 Liability Program - Total Estimated Funding
 Review and Accept FY 13/14 AORMA Workers' Compensation Program Actuarial Study
 Approval of FY 13/14 Workers' Compensation Program - Total Estimated Funding
 Approval of FY 13/14 Property Program - Total Estimated Funding
 Approval of FY 13/14 Crime Fprogram - Total Estimated Funding
 Review and Approval of FY 13/14 AORMA Program Target Surplus Funding and Dividend Calculation
 Estimated Pool Layer Financial Position
 Approval of Revisions to Policy & Procedure A-1 - Composition, Elections and Term Limits and Policy & Procedure A-2 - AORMA Committee and Standing Committee Roles and Responsibilities
 Approval of the Risk Reduction Incentive Grant Program
 Adoption of CSURMA AORMA 2013 Meeting Calendar
 Approval of 2013 AOA Conference Sponsorship

10/25/12 AORMA Meeting - Agenda Items

Review and Approval of AORMA's Long Range Action Plan for FY 12/13
 Approval of Revised Policy & Procedure UI-1 – Formula for Determining the Unemployment Insurance Program Annual Contributions
 Review and Approval of the Formula to Determine Which Auxiliary Organizations will Receive a Mandatory EPL Deductible Increase to Either \$50,000 or \$100,000
 Discussion and Approval of AoA Conference Free Registrations
 AORMA Committee Vice Chair Election
 Discussion Regarding the Current Contract with Alliant Loss Control Services
 Discussion Regarding the Auxiliary's Exposure to Loss When Paying State Construction Agreements
 Review of AORMA Breakfast Presentation for the 2013 AoA Conference

10/25/12 PC - Agenda Items

AORMA Meeting Agenda Items

Review of FY 13/14 Funding for the Liability, Workers' Compensation, Program and Crime Programs
Review of FY 13/14 Liability Program Actuarial Study
Review of FY 13/14 Workers' Compensation Program Actuarial Study
Review the FY 13/14 Liability and Workers' Compensation Program Target Surplus Funding and Dividend Calculation
Approval of the CSURMA AORMA FY 12/13 Long Range Action Plan
Approval of the Programs Committee 2013 Meeting Calendar

12/06/12 AORMA Meeting - Agenda Items

Employment Practices Liability Deductible Determination Formula
Policy and Procedure L-1 – Employment Practices Deductible
Policy & Procedure UI-1 – Formula for Determining the Unemployment Insurance Program Annual Contributions
Policy & Procedure L-5 – Guidelines for Extending Liability Coverage to Non-Auxiliary Organizations
Extension of the Employers Group Contract
AORMA Unemployment Insurance Program Claims Administration Contract
Earthquake Insurance Program Discussion
AORMA Recommended Facilities Use Agreement
Member Presentations

SUBJECT: AORMA COMMITTEE COMPOSITION,
ELECTIONS & TERM LIMITS

ADOPTED: APRIL 18, 2003

EFFECTIVE: JULY 1, 2003

AMENDED: JANUARY 15, 2005
OCTOBER 27, 2005
JANUARY 16, 2008
OCTOBER 29, 2009
JANUARY 11, 2010
SEPTEMBER 16, 2010
DECEMBER 8, 2011
SEPTEMBER 13, 2012
MARCH 20, 2014
DECEMBER 10, 2015
MARCH 9, 2017
SEPTEMBER 6, 2018

PURPOSE:

This policy and procedure outlines the process by which members of the Auxiliary Organizations Risk Management Alliance (AORMA) Committee are nominated and elected to serve. This policy and procedure addresses the desire of the CSURMA to ensure broad organizational representation among AORMA Committee members, acknowledging the AORMA Committee’s need for stability of leadership while encouraging participation from qualified candidates.

POLICY:

It is the policy of the CSURMA that, in accordance with the Bylaws, the AORMA Committee shall adopt the procedure outlined in this document for purposes of generating continuity of leadership, encouraging opportunity for diverse committee representation and participation and continuing effective administration of established insurance programs and services.

PROCEDURE:

The following steps will be taken to affect the policy:

1. The AORMA Committee will be elected from representatives of the auxiliary organization members of the CSURMA, effective July 1 of every year. No auxiliary organization will have multiple representatives serving simultaneously on ~~either~~ the AORMA Committee ~~or on the same Standing Committee~~. At-large members may serve a maximum of three consecutive complete two-year terms. Upon reaching the end of the third complete two-year term, At-large members will either be “termed out” (they may be again nominated after one year off the Committee) or advance to the role of Chair, First Vice Chair or

Second Vice Chair. Terms are staggered to create a rotation of the at-large Committee members each year.

2. The AORMA Committee will be comprised of seven at-large members and three Officers (Chair, First Vice Chair and Second Vice Chair). Each Officer may serve two two-year terms per position.
3. The AORMA Committee will review its membership annually to strive for diversity on the Committee based on the following criteria:
 - Type of Auxiliary Organization (Foundation, ASI/Student Union or Commercial)
 - Mix of personnel (Executive Director, CFO, HR, etc.)
 - Campus size (small – less than 10,000 FTE, medium – between 10,000 and 20,000 FTE, or large – more than 20,000 FTE)
4. The First Vice Chair and Chair shall serve as AORMA Committee representatives to the CSURMA Executive Committee.

AORMA Committee Chair and / First Vice Chair Qualifications

- Served on AORMA Committee for at least two years
 - Demonstrated leadership abilities in group settings
 - Ability to serve as primary advocate and spokesperson for AORMA Committee
 - Ability to lead the AORMA Committee
5. Annually, the Chair shall appoint a Nominations Committee, consisting of at least two AORMA Committee members to seek nominations for available positions on the AORMA Committee. The AORMA Committee Nominating Committee shall consider the following as minimum qualification criteria for individuals seeking nomination to the AORMA Committee:

AORMA Committee Representative

- Participating professional member of CSURMA AORMA for at least two years
- Served in a CSURMA auxiliary organization management position for at least two years
- Demonstrated leadership abilities
- Ability to attend meetings regularly and contribute to the AORMA Committee's work agenda, as described in Policy & Procedure A-2.

~~Previous service on one of AORMA's Standing Committees is preferred, but not required.~~

7.6. Timeline for nominations:

October/November

The Nominations Committee shall poll the AORMA Committee members, including the Chair, First Vice Chair and Second Vice Chair to identify which of the incumbents whose terms expire the following June 30 are interested in seeking re-election.

At the October AORMA Committee meeting, the Nominations Committee will announce their nominations for Chair, First Vice Chair and Second Vice Chair. The Chair, First Vice Chair and Second Vice Chair shall be elected by the AORMA Committee from its members. All ballots will be tallied by the CSURMA Secretary-Auditor.

January

The Nominations Committee will announce to the membership, changes to the Chair, First Vice Chair and Second Vice Chair as well as the opening of the nominations period for open committee positions (for July 1 appointments). The Nominations Committee will indicate which types of auxiliary representations are needed on the AORMA Committee (to ensure broad representation). Nominations will remain open through the end of February, and self-nominations will be accepted as well as nominations by others.

February

The Nominations Committee will continue to solicit nominations, especially if specific types of auxiliary organizations are not being represented.

March

A nominations slate will be forwarded to the AOA Executive Committee for review and comment. The slate, with comments, will be returned to the AORMA Committee no later than March 31.

April

All CSURMA member auxiliary organizations will be sent a ballot with the names of the nominated individuals. Each member auxiliary can vote for the representatives. Completed ballots will be due to the CSURMA by April 30.

May

Announcement at the CSURMA Board of Directors meeting of the outcomes of the election process to be effective July 1.

SUBJECT: AORMA COMMITTEE AND STANDING COMMITTEE ROLES AND RESPONSIBILITIES

ADOPTED: AUGUST 19, 2003

EFFECTIVE: JULY 1, 2003

AMENDED: DECEMBER 7, 2005
MAY 14, 2009
OCTOBER 29, 2009
JANUARY 11, 2010
SEPTEMBER 16, 2010
SEPTEMBER 13, 2012
MAY 8, 2014
DECEMBER 10, 2015
SEPTEMBER 8, 2016
SEPTEMBER 7, 2017
SEPTEMBER 6, 2018

Should there be any discrepancy between this document and either the MEMORANDUM OF COVERAGE or PARTICIPATION AGREEMENT between the AORMA Committee and the MEMBER, the MEMORANDUM OF COVERAGE and/or the PARTICIPATION AGREEMENT will govern.

PURPOSE:

The purpose of this policy is to describe the roles and responsibilities of participants in the CSURMA AORMA COMMITTEE, and its Standing Committee.

POLICY:

It is the policy of the CSURMA to encourage AORMA members' participation in the AORMA COMMITTEE and Standing Committee that oversee operation of AORMA insurance programs. To that end, CSURMA AORMA has adopted Policy and Procedure A-1 that describes the process of AORMA COMMITTEE elections and representation. This policy further describes the roles and responsibilities of Committee members and officers. It is expected that AORMA COMMITTEE members will commit to meeting attendance and participation needed to conduct CSURMA business.

PROCEDURE:

The AORMA COMMITTEE will conduct elections and appointments in accordance with the CSURMA Joint Powers Agreement, Bylaws and AORMA Policy and Procedure A-1. A copy of Policy and Procedure A-1 describing roles and responsibilities of Committee members will be provided to Committee nominees and participants.

AORMA COMMITTEE Participation in General - The AORMA COMMITTEE holds regularly scheduled meetings in person approximately four times per year with additional teleconference meetings as necessary. Following are considerations as respects AORMA COMMITTEE participation:

1. In person attendance at regularly scheduled AORMA COMMITTEE meetings is preferred. While teleconference attendance can be arranged, the Committee business is best conducted at in-person meetings. Any Committee member or Officer who is not present, either in person or via teleconference, at two or more AORMA COMMITTEE meetings in any one fiscal year, may be removed from the AORMA COMMITTEE upon a majority vote of the AORMA Officers unless that AORMA Officer is the subject of the vote and then that AORMA Officer will be recused.
2. AORMA COMMITTEE at-large member terms are for two years, with a maximum of three terms served before a member is either elected as the Chair, First Vice Chair or Second Vice Chair or termed out and must wait one year before again serving on the Committee. It is expected that members be prepared to serve for at least one complete term because the learning curve on CSURMA's coverage programs is steep.
3. Reasonable travel expenses associated with participation on the AORMA COMMITTEE are reimbursable as provided under [CSURMA AORMA's Policy and Procedure A-7 Travel Reimbursement Policy](#)~~CSU's travel reimbursement policy~~.
4. Representatives elected to the AORMA COMMITTEE are individually elected, not as direct representatives of their respective auxiliary organizations. It is expected that AORMA COMMITTEE members will approach their responsibilities from the perspective of the good of the CSURMA Auxiliary Organizations programs as a whole, rather than just their individual organization's benefit.
5. AORMA COMMITTEE members are expected to attend two (2) CSURMA Board of Directors meetings annually (one in the fall; one in the spring). State law requires timely completion of appropriate paperwork, such as Fair Political Practices Commission Form 700.
6. Develop recommendations for the AORMA COMMITTEE and take action within delegated authority.

AORMA Committee Chair - In addition to the roles and responsibilities of AORMA COMMITTEE participation, in general, the AORMA Committee Chair has the following roles and responsibilities:

1. Representative of the AORMA Committee to the AOA Executive Committee and attendance at AOA Executive Committee meetings.
2. Attendance and participation in CSURMA Executive Committee meetings (approximately four times per year).

3. Availability for regular communication with, and direction of CSURMA Program Administrator staff.
4. Availability to respond to CSURMA Auxiliary Organizations member questions and concerns.
5. A commitment toward professional development in the area of risk management and representation of CSURMA at conferences and meetings, such as the AOA Annual Conference, the CSURMA Fitting the Pieces Together Conference and other conferences as appropriate.
6. Authority to appoint an at-large AORMA Committee member or the First Vice Chair or Second Vice Chair if that seat on the AORMA Committee is vacated mid-term.
7. Authority to establish task groups / ad hoc committees as necessary.
8. Authority to appoint the Standing Committee Chair, members of the AORMA Standing Committee and task groups (in consultation with the AORMA Standing Committee Chair).
9. Service on Standing Committee, task groups and ad hoc committees as appropriate.
10. Attend and present at CSURMA Board of Directors meetings.
11. Authority to call meetings from time to time and in compliance with applicable open meeting regulations to conduct business and planning for the AORMA program including an AORMA Officer's Retreat.
12. Authority to invite additional attendees to meetings as the Chair deems appropriate and to authorize reimbursement of invitee travel expenses provided the expenses are within amounts budgeted for AORMA expenses and in compliance with AORMA travel expense reimbursement Policy and Procedure.
- 12.13. In accordance with Policy and Procedure L-2 and W-4, if time is of the essence in a specific matter, the AORMA COMMITTEE Chair, First Vice Chair and Second Vice Chair, on the advice of the liability or workers' compensation third party claims administrator, shall have authority to determine the terms of an emergency settlement up to the Pooled Layer Limit upon the agreement of a majority consisting of at least two officers, provided that no officers involved in the specific matter may participate in the determination.

AORMA Committee First Vice Chair - In addition to items 1 thru 5 and items 9 and 13 of the roles and responsibilities of the AORMA Committee Chair, it is expected that the AORMA Committee First Vice Chair will also;

1. Be prepared to serve in the Chair position should the Chair vacate its seat mid-term.
2. Attend and participate in the CSURMA Executive Committee meetings.

AORMA Committee Second Vice Chair - In addition to items 1 thru 5 and items 9 and 13 of the roles and responsibilities of the AORMA Committee Chair, it is expected that the AORMA Committee Second Vice Chair will also;

1. Be prepared to serve in the First Vice Chair position should the First Vice Chair vacate its seat mid-term.

AORMA Standing Committees

1. The AORMA Committee reserves the right to create and dissolve any or all Standing Committees at any time. The AORMA Committee shall appoint Standing Committees to provide support to the AORMA Committee. These Standing Committees are as follows:

~~a. Programs Committee~~

~~b.a. Executive Officers~~

2. Standing Committee membership will be as follows:

~~a. Programs Committee – A minimum of five members, at least two of whom shall be AORMA Committee members.~~

~~b.a. Executive Officers – The AORMA Committee Chair, First Vice Chair and Second Vice Chair.~~

~~3. Every spring, the membership of each Standing Committee will recommend to the AORMA Committee Chair a nominee from the AORMA Committee for the Chair position of their respective Standing Committee.~~

~~4. The AORMA Committee Chair shall appoint Standing Chairs annually for a one year term effective on July 1. The Chair of any Standing Committee must simultaneously be a member of the AORMA Committee.~~

~~5. AORMA Standing Committee appointments are at the discretion of the AORMA Committee Chair. It is expected that appointed members be prepared to serve for at least one complete two-year term.~~

~~6. No auxiliary organization will have multiple representatives serving simultaneously on any AORMA Standing Committee.~~

~~7.3.~~ Reasonable travel expenses associated with participation on AORMA Standing Committees are reimbursable as provided in CSURMA’s travel reimbursement policy.

~~8.4.~~ Representatives are individually appointed, not direct representatives of their respective auxiliary organizations. It is expected that representatives will approach their responsibilities from the perspective of the good of the CSURMA Auxiliary Organizations programs as a whole, rather than just their individual organization’s benefit.



CSURMA AORMA

POLICY AND PROCEDURE NO. A-2

- 9.5. Standing Committee(s) shall develop recommendations for the AORMA Committee and take action within delegated authority.
- 10.6. Standing Committee(s) shall be responsible for overseeing the completion of special projects as determined by the AORMA Committee. Standing Committees will be asked to present recommendations for discussion and approval by the full AORMA Committee.
- 11.7. Any Standing Committee member who is not present, either in person or via teleconference, at two or more Standing Committee meetings in any one fiscal year, may be removed from the Standing Committee upon a majority vote of the AORMA Officers unless that AORMA Officer is the subject of the vote and then that AORMA Officer will be recused.

ADDENDUM

AORMA STANDING COMMITTEE DESCRIPTIONS

This addendum to CSURMA AORMA Policy and Procedure A-2 will summarize the primary roles and responsibilities of the Committees appointed by the AORMA Committee Chair. The Committees will from time to time provide reports on their activities to the AORMA Committee, making recommendations on their areas of expertise.

This addendum may be updated from time to time as the need for changes to the Committee structure are desired by the AORMA Committee.

Executive Officers Committee

The AORMA Executive Officers Committee will provide executive management oversight of AORMA operations and AORMA staff. Comprised of the AORMA Chair, First Vice Chair and Second Vice Chair, the Executive Officers Committee will develop relationships between the CSURMA AORMA and the AOA, manage Committee appointments, leadership and succession planning, and work with staff to develop and update miscellaneous financial, legal, governing and coverage documents. The Executive Committee shall also have claims settlement authority as outlined in AORMA Policies and Procedures L-2 and W-5.

~~Programs Committee~~

~~The Programs Committee will oversee the management of all programs not otherwise assigned to another committee, including, but not limited to, the Liability, Workers' Compensation, Property, Crime, Unemployment Insurance, Participant Accident Insurance and Foreign Travel Liability Programs, as well as new program development. The Committee will assist in the review of annual actuarial reports and the development of rating plans for allocation of annual costs, policies and coverage documents. Training, service provider RFP development and selection will also be handled by this Committee. The Programs Committee will act as a liaison to the AOA Human Resources Committee. The Committee will assist in the development of relationships between the AORMA and the AOA, as well as continue to strengthen the relationships between the CSURMA and its Auxiliary Organization membership. The Committee will utilize newsletters, member surveys, annual reports and other methods of communicating the benefits of AORMA membership to the members. The Committee will direct staff in the development of "value-added" services such as the Certificate Tracking Program, OAYSYS-Net Property database, claims reports, service provider evaluations and the professional development through risk management training of the AORMA membership.~~

~~The Committee will assist in the development, implementation and evaluation of various training programs aimed at developing safety and loss control awareness among the AORMA membership. The Committee will also lead professional development of the AORMA membership in the field of risk management and be responsible for the allocation of the risk management budget among the various safety and risk control service providers.~~



CSURMA AORMA

POLICY AND PROCEDURE NO. A-7

SUBJECT: CSURMA AORMA TRAVEL REIMBURSEMENT
POLICY

ADOPTED: MARCH 21, 2013

AMENDED: MARCH 19, 2015

MARCH 9, 2017

SEPTEMBER 6, 2018

EFFECTIVE: MARCH 21, 2013

PURPOSE:

CSURMA AORMA members benefit from the work of their elected and appointed representatives who give their time to participate in the governance and development of CSURMA programs. Committee Member in person attendance at the AORMA Committee, standing committee meetings and task group meetings is preferred. This Policy and Procedure is intended to formalize the prior existing practices of CSURMA.

POLICY:

It is the policy of the CSURMA AORMA Committee that reasonable and actual expenses incurred by AUTHORIZED TRAVELERS for COVERED PURPOSES related to operation of CSURMA's programs shall be reimbursed. The method of approving travel, and reporting and calculating the reimbursable amount shall be in accordance with the travel reimbursement policy of the California State University or the AUTHORIZED TRAVELER's member auxiliary organization at the time of the travel.

PROCEDURE:

1. Reimbursement requests will be reported on the AUTHORIZED TRAVELER's completed State of California – Travel Expense Claim form or the form utilized by the AUTHORIZED TRAVELER's member auxiliary organization. The claim form should be forwarded to the AUTHORIZED TRAVELER's member auxiliary organization accounting department for reimbursement. The member auxiliary organization's accounting department should then seek reimbursement from CSURMA.
2. The AUTHORIZED TRAVELER's accounting department should send the following documents to CSURMA c/o the Systemwide Office of Risk Management:
 - a) Invoices for all reasonable expenses



- b) Completed State of California (or AUTHORIZED TRAVELER's member auxiliary organization) – Travel Expense Claim form
- c) Documentation of the purpose of the travel such as a copy of the agenda, presentation, etc. for the COVERED PURPOSE that the AUTHORIZED TRAVELER attended.

DEFINITIONS:

AUTHORIZED TRAVELER – includes AORMA Committee members and officers, standing committee members and participants in duly established task groups. Other persons traveling on CSURMA AORMA related travel shall be reimbursed pursuant to this Policy and Procedure No. A-7 as agreed under separate agreement in advance of the travel. Independent consultants shall not be considered AUTHORIZED TRAVELERS under this Policy and Procedure No. A-7 and any travel expenses incurred by independent consultants may be reimbursed as provided under separate consulting agreements.

COVERED EXPENSES – includes reasonable expenses incurred by the AUTHORIZED TRAVELER as provided under the travel reimbursement policy of the California State University or the AUTHORIZED TRAVELER's member auxiliary organization travel reimbursement policy requirements.

COVERED PURPOSES – covered purposes shall include attendance at meetings of the CSURMA AORMA Committee, standing committees, task group meetings, program presentations, member meetings, and approved professional development trainings. Any other COVERED PURPOSES must be approved for reimbursement by the AORMA Committee. The AORMA Committee Chair or designee is expected to attend the AOA Executive Committee meetings as the representative of the AORMA Committee and therefore reasonable expenses associated with travel to and from as well as participation in the AOA Executive Committee meetings are reimbursable by CSURMA. As directors on the CSURMA Board, AORMA Committee Members are expected to attend CSURMA Board of Directors meetings and therefore reasonable expenses associated with travel to and from as well as participation in the CSURMA Board of Directors meeting are reimbursable by CSURMA. If there is travel to an event that would otherwise be a COVERED PURPOSE in conjunction with another event the AUTHORIZED TRAVELER would otherwise attend such as the AOA Annual Conference or the CSURMA Fitting the Pieces Together Conference, the AUTHORIZED TRAVELER is eligible for reimbursement of COVERED EXPENSES to attend the COVERED PURPOSE meeting only and there will be no CSURMA reimbursement of the expenses the AUTHORIZED TRAVELER would have normally incurred to attend the AOA Annual Conference or the CSURMA Fitting the Pieces Together Conference.

2019 CSURMA MEETING CALENDAR

JANUARY				FEBRUARY				MARCH			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
13	3:30 PM	EC (AOA Conference)	Indian Wells	21	9:00 AM	PC	Teleconference	7	10:00 AM	AORMA	TBD
	7:30 AM	PC (AOA Conference)	Indian Wells					7	2:30 PM	EC	TBD
13 - 16	10:30 AM	AOA Annual Conference AIME	Indian Wells					8	8:30 AM	EC LRP	TBD
APRIL				MAY				JUNE			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
					10:30 AM	AIME		TBD		AOA EC	TBD
					2:00 PM	BOD Orientation	Teleconference	20	1:00 PM	PC	Teleconference
				2	10:00 AM	AORMA	Long Beach				
				3	8:30 AM	EC	Long Beach				
				3	10:30 AM	BOD	Long Beach				
JULY				AUGUST				SEPTEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
TBD	11:00 AM	AORMA Officers Retreat	TBD	TBD		AOA EC	TBD	4	9:00 AM	AORMA New Member	TBD
								4	10:00 AM	AORMA LRP	TBD
								5	9:00 AM	AORMA	TBD
								5	4:00 PM	EC Orientation	TBD
								6	8:30 AM	EC	TBD
								26	1:00 PM	PC	Teleconference
OCTOBER				NOVEMBER				DECEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
	10:30 AM	AIME		TBD		AOA EC	TBD	5	10:00 AM	AORMA	TBD
	2:00 PM	BOD Orientation	Teleconference	28	8:00 AM	PC	TBD	6	8:30 AM	EC	TBD
24	10:00 AM	AORMA	TBD								
25	8:30 AM	EC	TBD								
25	10:30 AM	BOD	TBD								
*** Next FTPT Conference coming in Fall of 2019 *** ** Northern California **											

AORMA = Auxiliary Organizations Risk Management Alliance Committee
 AIME = Athletic Injury Medical Expense Committee
 AORMA LRP = AORMA Long Range Planning Meeting

PC = AORMA Programs Committee
 AOA = CSU Auxiliary Organizations Association
 BOD = CSURMA Board of Directors

EC = CSURMA Executive Committee
 EC LRP = EC Long Range Planning Meeting

WORKERS' COMPENSATION PAYROLL
AUTOMATIC 6% INCREASE

ISSUE: Annually in July, members report their actual payroll for the fiscal year ending on June 30. In August/September, members report their estimated payroll for the upcoming fiscal year. In order to eliminate one of the two payroll requests, Staff is suggesting that the final payroll for the ending fiscal year can be trended up by 6% and used for the estimated payroll for the upcoming fiscal year. As an example, in July, 2019, members will report their actual payroll for FY 18/19. The actual payroll for FY 18/19 will be trended up by 6% and used as the estimated payroll for FY 20/21. Members will be given the opportunity to provide an estimate other than the trended payroll if they submit it prior to a cut-off date.

RECOMMENDATION: Staff recommends that the Committee discuss this suggested procedure providing direction and/or approval.

FISCAL IMPACT: The estimated payroll will directly affect the Members' deposit premium within the workers' compensation program. Members will have the option of changing their estimated payroll if they feel the 3% per year trend is too high or not high enough, or employee count is anticipated to change.

BACKGROUND: None.

PUBLICATION: None at this time.

ATTACHMENT(S):

- a. Payroll Audit and Payroll Estimate spreadsheet

**AORMA Workers' Compensation
2017-2018 Self-Report of Actual Payroll**

Auxiliary Organization Name
Experience Modification Factor:

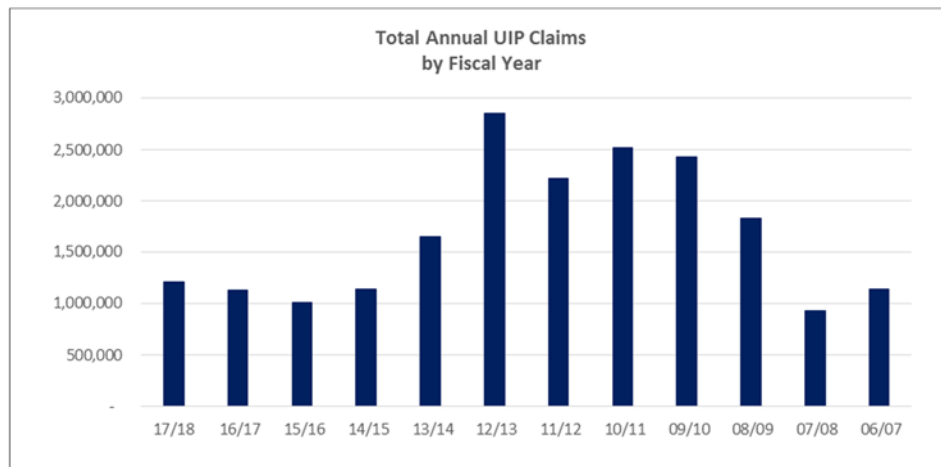
The final payroll for FY 18/19 has been trended up by 6% to arrive at the estimated payroll for FY 20/21. You can change this estimate directly on this spreadsheet or via email.

Number of full-time salaried employees:
Number of part-time employees:

AORMA Consolidated Classifications	Code	Rate	Payroll and Premium - FY 18/19				FY 20/21
			Estimated Payroll	Estimated Premium	Final Payroll	Final Premium	Estimated Payroll
Clerical and Administrative, Non Manual, Non Instructional	1001	0.29	1,000,000	2,900	1,100,000	3,190	1,166,000
Primarily Professional/Student Activity Functions, Consulting, and Certain Aspects of Performing Arts, and Off-site Work Not Physical in Nature	1002	0.69	1,000,000	6,900	1,100,000	7,590	1,166,000
All retail operations, except food service	1004	1.04	1,000,000	10,400	1,100,000	11,440	1,166,000
Sports Activity (including Athletic Teams, coaches, trainers, ticket sales)/ Health Centers/ Swimming Activities/ Billiards/ Day Care Centers	1005	2.54	1,000,000	25,400	1,100,000	27,940	1,166,000
FOOD SERVICE – Preparation, delivery, stocking, clean-up. (Includes retail, residence hall, restaurant, concession)	1006	3.28	1,000,000	32,800	1,100,000	36,080	1,166,000
Primarily Involves Manual Labor and/or Use of Machinery or Chemicals, or Work is Largely of a Physical Nature	1007	4.02	1,000,000	40,200	1,100,000	44,220	1,166,000
TOTAL:			\$ 6,000,000	\$ 118,600	6,600,000	\$ 130,460	\$ 6,996,000
						Modified Audited Premium: \$	130,460
						Less Deposit: \$	118,600
						Net Due or (Return): \$	11,860

UNEMPLOYMENT INSURANCE PROGRAM MEMBER EXCESS FUNDS

ISSUE: The Committee will be asked to review the formula for determining the Unemployment Insurance Program (UIP) annual deposit, as well as the necessity for each member to maintain a fund balance of two times its average annual claims. The below chart shows how the UIP claims are trending up slightly.



RECOMMENDATION: Staff recommends that the Committee discuss the current Unemployment Insurance Program member allocation formula and provide direction regarding;

1. The requirement that each member maintain a fund balance of two times its average annual claims within the UIP,
2. The use of excess funds for those members with federal sponsored programs,
3. The amassing of excess funds in the UIP by members not involved in federal sponsored programs.

FISCAL IMPACT: To be determined after discussion at this meeting. However, any change to the UIP rating formula will directly affect the UIP members.

BACKGROUND: Policy and Procedure UI-1 – Formula for Determining UIP Annual Deposit, states the following:

“Minimum Fund Balance - Each MEMBER must maintain in the AORMA UIP a minimum fund balance of two times its average annual losses.

This requirement was put into place to prevent the UIP fund from going into a negative position should multiple auxiliaries have significant workforce layoffs. The Policy and Procedure also states;

“At the end of each fiscal year, the AORMA UIP Fund Balance Report will be distributed to each MEMBER. The Fund Balance Report will include actual paid claims for the fiscal year rather than estimates. If the MEMBER’s fund balance exceeds the minimum fund balance required (two times annual average losses) then the MEMBER can request that the excess funds be returned or retained on account with CSURMA to be used to lower contributions for the upcoming fiscal year.”

Out of the 37 UIP members, 26 have a fund balance in excess of the required two times average annual losses. Only one member has a negative fund balance. The Policy and Procedure also stipulates how excess funds can be treated for those Members with federal sponsored programs.

For those MEMBERS involved in federal sponsored programs, the funds in excess of the minimum required fund balance can be retained on account with CSURMA to be used to lower contributions for the upcoming fiscal year. If the MEMBER chooses to receive a refund of the funds in excess of the minimum required fund balance, then the MEMBER will be required to calculate the percentage of its payroll and salary that is attributable to federal sponsored programs to determine what percentage of the refund will need to be returned to the federal government.”

PUBLICATION: None at this time.

ATTACHMENT(S):

- a. UIP Comparison of Fund Balance at June 30, 2018 and FY 18/19 Deposit Premium
- b. Member Fund Balance Report at June 30, 2018
- c. Member Allocation for FY 18/19
- d. Policy and Procedure UI-1 – Formula for Determining UIP Annual Deposit

CSURMA AORMA

Unemployment Insurance Program (UIP)

Comparison

Campus	Member Organization	AORMA UIP Fund Balance	Required Fund Balance	Excess Fund Balance	Deposit	Years
		@ 6/30/18	FY 18/19	@ 06/30/18	FY 18 19	
Bakersfield	California State University, Bakersfield Foundation	29,759	23,496	6,263	18,761	0
Chico	Associated Students of California State University, Chico	131,912	74,464	57,448	48,569	1
Chico	The CSU, Chico Research Foundation	364,443	143,350	221,093	79,025	3
Dominguez Hills	Associated Students, California State University, Dominguez Hills	10,786	3,252	7,534	2,196	3
Dominguez Hills	California State University, Dominguez Hills Foundation	55,534	86,525	-	47,429	0
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	(24,038)	15,207	-	16,561	0
East Bay	Associated Students, California State University, East Bay	51,210	6,407	44,803	10,767	4
Fresno	California State University, Fresno Association, Inc.	150,931	99,617	51,314	62,537	1
Fresno	California State University, Fresno Foundation	215,727	257,818	-	131,163	0
Fullerton	Associated Students, California State University, Fullerton, Inc.	21,143	50,317	-	39,214	0
Fullerton	CSU Fullerton Auxiliary Services Corporation	53,239	149,666	-	106,447	0
Humboldt	Humboldt State University Center, Board of Directors	41,546	33,882	7,664	21,960	0
Long Beach	Associated Students, California State University, Long Beach	29,641	26,909	2,732	14,033	0
Long Beach	California State University, Long Beach Research Foundation	113,711	150,726	-	94,698	0
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	72,155	44,116	28,039	27,042	1
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	385,468	96,599	288,869	70,045	4
Los Angeles	University-Student Union Board, California State University, Los Angeles	12,244	19,158	-	9,281	0
Monterey Bay	The University Corporation at Monterey Bay	94,590	89,788	4,802	47,215	0
Northridge	Associated Students, California State University, Northridge, Inc.	11,433	7,025	4,408	7,020	1
Northridge	The University Corporation, CSU Northridge	172,693	179,320	-	110,442	0
Northridge	University Student Union of California State University, Northridge	30,779	32,188	-	19,145	0
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	51,279	37,469	13,810	23,500	1
Sacramento	University Enterprises, Inc., CSU Sacramento	810,113	318,172	491,941	381,464	1
Sacramento	Capital Public Radio, Inc., CSU Sacramento	43,970	35,873	8,097	21,818	0
Sacramento	Associated Students of CSU Sacramento (<i>Joined 2012 07 01</i>)	52,489	38,661	13,828	36,090	0
San Bernardino	Associated Students Inc., California State University, San Bernardino	610	2,662	-	2,668	0
San Bernardino	University Enterprises Corporation at CSUSB	230,816	73,561	157,255	62,034	3
San Bernardino	Santos Manual Student Union of California State University, San Bernardino	26,014	16,201	9,813	11,006	1
San Francisco	Associated Students, Inc., San Francisco State University	4,638	15,268	-	10,010	0
San Francisco	The University Corporation, San Francisco State	249,023	21,652	227,371	17,756	13
San Francisco	Cesar Chaves Student Center, SFSU (<i>Dissolved 2014 06 30</i>)	-	-	-	-	
San Francisco	Franciscan Shops (<i>Dissolved 2012 06 30</i>)	-	-	-	-	
San Jose	Associated Students, Inc., San Jose State University	36,474	9,009	27,465	3,416	8
San Jose	San Jose State University Research Foundation	251,280	187,455	63,825	118,224	1
San Jose	Spartan Shops, Inc., San Jose State University	57,010	20,296	36,714	17,086	2
San Jose	The Student Union of San Jose State University	28,471	11,015	17,456	6,071	3
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	14,424	10,307	4,117	8,817	0
San Marcos	University Auxiliary and Research Services Corporation, CSU San Marcos	89,827	63,753	26,074	34,851	1
Sonoma	Associated Students of Sonoma State University	27,017	1,107	25,910	1,024	25

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Total 3,998,361 2,452,290 1,848,646 1,739,385

CSURMA AORMA

Unemployment Insurance Program (UIP)

Member Fund Balance Report @ June 30, 2018 (ESTIMATE)

Campus	Member Organization	Total Claims Paid for the Past Five Fiscal Years	Average Annual Claims Paid	AORMA UIP Fund Balance	Claims Paid During Fiscal Year	Deposits Paid During Fiscal Year	ESTIMATE	ESTIMATE	Refunds Received During FY 17/18	Excess Funds @ 6/30/17 Used to Reduce FY 18/19 Deposit	ESTIMATE	Minimum Fund Balance Required	ESTIMATE	
							Admin Costs - subject to minimum of	Investment Income			AORMA UIP Fund Balance		Excess Funds Available for Return to Member	
							\$250	\$0			@ 6/30/18		@ 06/30/18	
		13/14 - 17/18		@ 6/30/17	FY 17/18	FY 17/18						FY 18/19		
Bakersfield	California State University, Bakersfield Foundation	58,740	11,748	29,759	-	-	-	-	-	-	29,759	23,496	6,263	
Chico	Associated Students of California State University, Chico	186,159	37,232	126,813	45,079	53,901	3,723	-	-	-	131,912	74,464	57,448	
Chico	The CSU, Chico Research Foundation	358,374	71,675	442,664	83,769	91,740	7,167	-	-	79,025	364,443	143,350	221,093	
Dominguez Hills	Associated Students, California State University, Dominguez Hills	8,130	1,626	22,672	-	-	250	-	9,440	2,196	10,786	3,252	7,534	
Dominguez Hills	California State University, Dominguez Hills Foundation	216,313	43,263	151,380	44,091	-	4,326	-	-	47,429	55,534	86,525	-	
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	38,018	7,604	(27,576)	5,597	9,385	250	-	-	(24,038)	15,207	-	-	
East Bay	Associated Students, California State University, East Bay	16,018	3,204	36,038	-	15,422	250	-	-	-	51,210	6,407	44,803	
Fresno	California State University, Fresno Association, Inc	249,041	49,808	207,653	37,863	77,734	4,981	-	91,612	-	150,931	99,617	51,314	
Fresno	California State University, Fresno Foundation	644,545	128,909	378,145	164,736	146,972	12,891	-	-	131,763	215,727	257,818	-	
Fullerton	Associated Students, California State University, Fullerton, Inc	125,793	25,159	18,609	18,354	23,404	2,516	-	-	-	21,143	50,317	-	
Fullerton	CSU Fullerton Auxiliary Services Corporation	374,165	74,833	77,057	83,737	67,402	7,483	-	-	-	53,239	149,666	-	
Humboldt	Humboldt State University Center, Board of Directors	84,705	16,941	32,880	10,063	20,423	1,694	-	-	-	41,546	33,882	7,664	
Long Beach	Associated Students, California State University, Long Beach	67,272	13,454	21,374	7,310	16,922	1,345	-	-	-	29,641	26,909	2,732	
Long Beach	California State University, Long Beach Research Foundation	376,814	75,363	212,901	70,713	21,216	7,536	-	-	42,157	113,711	150,726	-	
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	110,290	22,058	52,288	8,326	30,399	2,206	-	-	-	72,155	44,116	28,039	
Los Angeles	Cal State L.A. University Auxiliary Services, Inc	241,497	48,299	482,597	22,254	-	4,830	-	-	70,045	385,468	96,599	288,869	
Los Angeles	University-Student Union Board, California State University, Los Angeles	47,896	9,579	25,598	16,252	11,524	250	-	8,376	-	12,244	19,158	-	
Monterey Bay	The University Corporation at Monterey Bay	224,471	44,894	113,099	39,283	50,752	4,489	-	-	25,489	94,590	89,788	4,802	
Northridge	Associated Students, California State University, Northridge, Inc	17,562	3,512	92,266	1,343	-	250	-	79,239	1	11,433	7,025	4,408	
Northridge	The University Corporation, CSU Northridge	448,299	89,660	295,834	87,804	64,531	8,966	-	-	90,902	172,693	179,320	-	
Northridge	University Student Union of California State University, Northridge	80,471	16,094	54,261	21,873	-	1,609	-	-	-	30,779	32,188	-	
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	93,672	18,734	73,203	17,635	27,181	1,873	-	29,597	-	51,279	37,469	13,810	
Sacramento	University Enterprises, Inc., CSU Sacramento	795,430	159,086	1,019,778	153,346	271,538	15,909	-	-	311,948	810,113	318,172	491,941	
Sacramento	Capital Public Radio, Inc., CSU Sacramento	89,683	17,937	48,581	23,297	20,480	1,794	-	-	-	43,970	35,873	8,097	
Sacramento	Associated Students of CSU Sacramento (Joined 2012 07 01)	96,651	19,330	18,588	2,307	38,141	1,933	-	-	-	52,489	38,661	13,828	
San Bernardino	Associated Students Inc., California State University, San Bernardino	6,654	1,331	(1,908)	-	2,768	250	-	-	-	610	2,662	-	
San Bernardino	University Enterprises Corporation at CSUSB	183,902	36,780	252,917	42,576	86,187	3,678	-	-	62,034	230,816	73,561	157,255	
San Bernardino	Santos Manual Student Union of California State University, San Bernardino	40,504	8,101	18,482	1,894	9,676	250	-	-	-	26,014	16,201	9,813	
San Francisco	Associated Students, Inc., San Francisco State University	38,169	7,634	12,635	7,686	-	250	-	-	61	4,638	15,268	-	
San Francisco	The University Corporation, San Francisco State	54,129	10,826	244,066	12,333	17,540	250	-	-	-	249,023	21,652	227,371	
San Francisco	Cesar Chaves Student Center, SFSU (Dissolved 2014 06 30)	-	-	-	-	-	-	-	-	-	-	-	-	
San Francisco	Franciscan Shops (Dissolved 2012 06 30)	-	-	-	-	-	-	-	-	-	-	-	-	
San Jose	Associated Students, Inc., San Jose State University	22,523	4,505	49,124	8,984	-	250	-	-	3,416	36,474	9,009	27,465	
San Jose	San Jose State University Research Foundation	468,638	93,728	487,579	108,702	-	9,373	-	-	118,224	251,280	187,455	63,825	
San Jose	Spartan Shops, Inc., San Jose State University	50,741	10,148	85,650	2,208	27,764	250	-	53,946	-	57,010	20,296	36,714	
San Jose	The Student Union of San Jose State University	27,538	5,508	21,518	613	13,887	250	-	-	6,071	28,471	11,015	17,456	
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	25,767	5,153	9,979	323	5,018	250	-	-	-	14,424	10,307	4,117	
San Marcos	University Auxiliary and Research Services Corporation, CSU San Marcos	159,383	31,877	139,308	62,771	51,329	3,188	-	-	34,851	89,827	63,753	26,074	
Sonoma	Associated Students of Sonoma State University	2,767	553	28,370	79	-	250	-	-	1,024	27,017	1,107	25,910	
39		Total	6,130,725	1,226,145	5,354,182	1,213,201	1,273,236	117,010	-	272,210	1,026,636	3,998,361	2,452,290	1,848,646

CSURMA AORMA
Unemployment Insurance Program (UIP)
FY 18 19

Changes to CSUN Union

Campus	Member Organization	Use of Excess Funds to Reduce FY 17/18 Deposit Premium				
		Deposit	Excess Funds Available for Return to Member	Deposit w/ Excess Funds Applied (if applicable)	Excess Funds Remaining on Account	Member Response
		FY 18 19	@ 6/30/17	FY 18/19		
Bakersfield	California State University, Bakersfield Foundation	18,761	-	18,761	-	N/A
Chico	Associated Students of California State University, Chico	48,569	36,691	48,569	36,691	Keep Funds on Account
Chico	The CSU, Chico Research Foundation	79,025	296,028	-	217,003	Reduce Premium
Dominguez Hills	Associated Students, California State University, Dominguez Hills	2,196	9,440	-	7,244	Reduce Premium
Dominguez Hills	California State University, Dominguez Hills Foundation	47,429	63,372	-	15,943	Reduce Premium
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	16,561	-	16,561	-	N/A
East Bay	Associated Students, California State University, East Bay	10,767	16,060	10,767	16,060	Keep Funds on Account
Fresno	California State University, Fresno Association, Inc	62,537	(1)	62,538	-	N/A
Fresno	California State University, Fresno Foundation	131,163	134,763	-	3,600	Reduce Premium
Fullerton	Associated Students, California State University, Fullerton, Inc.	39,214	-	39,214	-	N/A
Fullerton	CSU Fullerton Auxiliary Services Corporation	106,447	-	106,447	-	N/A
Humboldt	Humboldt State University Center, Board of Directors	21,960	-	21,960	-	N/A
Long Beach	Associated Students, California State University, Long Beach	14,033	-	14,033	-	N/A
Long Beach	California State University, Long Beach Research Foundation	94,698	42,157	52,541	-	Reduce Premium
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	27,042	2,110	27,042	2,110	Keep Funds on Account
Los Angeles	Cal State L.A. University Auxiliary Services, Inc	70,045	352,625	-	282,580	Reduce Premium
Los Angeles	University-Student Union Board, California State University, Los Angeles	9,281	-	9,281	-	N/A
Monterey Bay	The University Corporation at Monterey Bay	47,215	25,489	21,726	-	Reduce Premium
Northridge	Associated Students, California State University, Northridge, Inc.	7,020	1	7,019	-	Reduce Premium
Northridge	The University Corporation, CSU Northridge	110,442	90,902	19,540	-	Reduce Premium
Northridge	University Student Union of California State University, Northridge	19,145	18,853	19,145	18,853	Keep Funds on Account
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	23,500	-	23,500	-	N/A
Sacramento	University Enterprises, Inc., CSU Sacramento	381,464	311,948	69,516	-	Reduce Premium
Sacramento	Capital Public Radio, Inc., CSU Sacramento	21,818	8,097	21,818	8,097	Keep Funds on Account
Sacramento	Associated Students of CSU Sacramento (<i>Joined 2012 07 01</i>)	36,090	-	36,090	-	N/A
San Bernardino	Associated Students Inc., California State University, San Bernardino	2,668	-	2,668	-	N/A
San Bernardino	University Enterprises Corporation at CSUSB	62,034	137,809	-	75,775	Reduce Premium
San Bernardino	Santos Manual Student Union of California State University, San Bernardino	11,006	-	11,006	-	N/A
San Francisco	Associated Students, Inc., San Francisco State University	10,010	61	9,949	-	Reduce Premium
San Francisco	The University Corporation, San Francisco State	17,756	211,118	17,756	211,118	Keep Funds on Account
San Francisco	Cesar Chaves Student Center, SFSU (<i>Dissolved 2014 06 30</i>)	-	-	-	-	N/A
San Francisco	Franciscan Shops (<i>Dissolved 2012 06 30</i>)	-	-	-	-	N/A
San Jose	Associated Students, Inc., San Jose State University	3,416	42,892	-	39,476	Reduce Premium
San Jose	San Jose State University Research Foundation	118,224	268,207	-	149,983	Reduce Premium
San Jose	Spartan Shops, Inc., San Jose State University	17,086	-	17,086	-	N/A
San Jose	The Student Union of San Jose State University	6,071	10,252	-	4,181	Reduce Premium
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	8,817	-	8,817	-	N/A
San Marcos	University Auxiliary and Research Services Corporation, CSU San Marcos	34,851	74,640	-	39,789	Reduce Premium
Sonoma	Associated Students of Sonoma State University	1,024	26,922	-	25,898	Reduce Premium

Total

713,350



CSURMA AORMA

POLICY & PROCEDURE UI-1

SUBJECT:	FORMULA FOR DETERMINING THE UNEMPLOYMENT INSURANCE PROGRAM ANNUAL CONTRIBUTIONS
ADOPTED:	MAY 12, 2010
EFFECTIVE:	JULY 1, 2018
REVISED:	DECEMBER 6, 2012 MAY 8, 2014 MAY 5, 2016 MARCH 9, 2017 MAY 4, 2017 DECEMBER 7, 2017 <u>SEPTEMBER 5, 2018</u>

Should there be any discrepancy between this document and either the MEMORANDUM OF COVERAGE or PARTICIPATION AGREEMENT between the AORMA Committee and the MEMBER, the MEMORANDUM OF COVERAGE and/or the PARTICIPATION AGREEMENT will govern.

POLICY:

The AORMA Unemployment Insurance Program (UIP) annual contribution for each Auxiliary Organization participating in the AORMA UIP (MEMBER) shall be calculated using two factors – paid claims and administrative costs.

PROCEDURE:

1. **Deposit Formula** - Paid claims (the MEMBER's average annual paid claims for five years ending 6/30), plus an administrative cost. The administrative costs are allocated to each MEMBER based on its percentage of the total average annual paid claims.
2. **Minimum Fund Balance** - Each MEMBER must maintain in the AORMA UIP a minimum fund balance of one and one-half ~~two~~ times its average annual losses. If a MEMBER's fund balance is below the minimum, annually, the additional funding required will be calculated and the MEMBER will be assessed at the program anniversary date an amount not to exceed 20% of the additional funding required to achieve the minimum fund balance. The MEMBER will be assessed annually until the MEMBER's fund balance is at the minimum fund balance.

At the end of each fiscal year, the AORMA UIP Fund Balance Report will be distributed to each MEMBER. The Fund Balance Report will include actual paid claims for the fiscal year rather than estimates. If the MEMBER's fund balance exceeds the minimum fund balance



required (two times annual average losses) then the MEMBER can request that the excess funds be returned, retained on account with CSURMA, [or](#) to be used to lower contributions for the upcoming fiscal year.

For those MEMBERS involved in federal sponsored programs, the funds in excess of the minimum required fund balance can be retained on account with CSURMA to be used to lower contributions for the upcoming fiscal year. If the MEMBER chooses to receive a refund of the funds in excess of the minimum required fund balance, then the MEMBER will be required to calculate the percentage of its payroll and salary that is attributable to federal sponsored programs to determine what percentage of the refund will need to be returned to the federal government.

3. **Minimum Contribution** - There is no minimum contribution based on paid claims. However, a minimum contribution for administrative costs will be applied according to the Minimum Administrative Costs Schedule approved annually by the Programs Committee.
4. **Investment Income / Loss** - The total Investment Income or Loss is allocated to each MEMBER based on its percentage of the total AORMA UIP average fund balance for the preceding fiscal year. The AORMA Committee may decide to defer assessments resulting from unrealized investment losses. For the purpose of calculating the MEMBER's average fund balance, the following formula shall be used:

Beginning fund balance *plus* additional contributions *less* MEMBER's paid claims *less* MEMBER's allocated administrative costs = MEMBER's average balance.

MEMBER APPEAL PROCESS:

If a MEMBER wishes to appeal any decision regarding the application of the Target Surplus Funding Policy, the MEMBER must present an appeal in writing to the CSURMA Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the Member's appeal on the AORMA COMMITTEE's agenda at its next regularly scheduled meeting. The AORMA COMMITTEE will review the appeal and inform the Member of the final decision within 5 business days of the final decision.

If a Member wishes to appeal the AORMA COMMITTEE's decision, the Member will notify the CSURMA Secretary-Auditor in writing within 5 business days of receipt of the AORMA COMMITTEE's decision. The CSURMA Executive Committee will then review the appeal at its next meeting or sooner. The CSURMA Executive Committee's decision will be the final determination.



DEFINITIONS:

AORMA COMMITTEE - The governing body of AORMA.

AORMA - Auxiliary Organizations Risk Management Alliance is a group of PROGRAMs that operate within the California State University Risk Management Authority representing the auxiliary organizations.

CSURMA - The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its auxiliary organizations.

MEMBER – The MEMBER is a signatory to the CSURMA Joint Powers Authority. Within this Policy and Procedure, MEMBER also means the Auxiliary Organization participating in the AORMA Unemployment Insurance Program.

MEMORANDUM OF COVERAGE – The AORMA Liability Program MEMORANDUM OF COVERAGE is a governing document which outlines the AORMA Liability Program’s definitions, coverages, exclusions and provisions. The AORMA Liability Program MEMORANDUM OF COVERAGE does not provide insurance, but instead provides for pooled-insurance. The MEMORANDUM OF COVERAGE is a negotiated agreement among the MEMBERS of CSURMA AORMA.

PARTICIPATION AGREEMENT – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its MEMBERS.

UIP – AORMA Unemployment Insurance Program.

HUMAN SUBJECT RESEARCH INJURY CLAIMS PROGRAM

ISSUE: Should CSURMA AORMA consider a medical expense program to provide any injured subject medical treatment for injury or illness which a human subject suffers as a direct result of participation in an authorized CSU research project.

RECOMMENDATION: Staff recommends that the Committee discuss this item and provide direction to Staff as appropriate.

FISCAL IMPACT: None at this time.

BACKGROUND: Depending on the activity, some Federal sponsored programs require the purchase of workers' compensation or similar coverage to cover the human subjects. The SJSU Research Foundation has a program with NASA and hires all of the participants as employees in order comply with the requirement.

The UC created a separate self-insured program for their human subjects – Professional Medical Liability and General Liability Self-Insurance Program for Human Subject Research Injury Claim.

PUBLICATION: None at this time.

ATTACHMENT(S): None.

**AORMA HISTORICAL PREMIUM PAYMENTS, DIVIDENDS
AND LOSS RATIOS REPORT**

ISSUE: The attached report documents each member's historical program premiums, dividends and loss ratios.

RECOMMENDATION: This report is for information only. No action is requested at this time; however, the Committee may provide direction to Staff.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None is anticipated at this time.

ATTACHMENT(S):

- a. Historical Premium Payments, Dividends Received and Loss Ratios report.

CSURMA AORMA

Liability Insurance Program

Member Loss Ratios / Capped at Pooled Layer

Loss Valuation Date - June 30, 2018

Campus	Auxiliary Organization	FY 14/15 - FY 18/19				
		Premium	Dividends	# of Claims	Claims	Loss Ratio
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	\$ 29,103	\$ 7,630	0	\$ -	0%
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	\$ 29,642	\$ 3,857	0	\$ -	0%
Bakersfield	California State University, Bakersfield Foundation	\$ 64,625	\$ 9,838	0	\$ -	0%
Bakersfield	California State University, Bakersfield Student Union, Inc.	\$ 22,571	\$ 15,512	0	\$ -	0%
Chancellor's Office	California State University Foundation	\$ 13,707	\$ 1,944	0	\$ -	0%
Chancellor's Office	California State University Institute	\$ 12,629	\$ 2,583	0	\$ -	0%
Channel Islands	Associated Students of California State University, Channel Islands, Inc.	\$ 13,667	\$ 2,097	0	\$ -	0%
Channel Islands	California State University Channel Islands Foundation	\$ 12,439	\$ 2,602	0	\$ -	0%
Channel Islands	University Auxiliary Services, Inc. (University Glen Corporation)	\$ 110,683	\$ 27,175	1	\$ 475	0%
Chico	Associated Students of California State University, Chico	\$ 598,036	\$ 153,931	4	\$ 7,839	1%
Chico	Auxiliary Organization Associations c/o CSU Chico Research Foundation	\$ 10,121	\$ 1,893	0	\$ -	0%
Chico	The CSU, Chico Research Foundation	\$ 578,626	\$ 130,804	4	\$ 76,482	13%
Chico	The University Foundation, California State University, Chico	\$ 55,226	\$ 11,183	0	\$ -	0%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	\$ 26,597	\$ 6,894	0	\$ -	0%
Dominguez Hills	California State University, Dominguez Hills Foundation	\$ 194,466	\$ 33,832	2	\$ 142,335	73%
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	\$ 83,023	\$ 20,431	2	\$ 687	1%
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	\$ 4,626	\$ 215	0	\$ -	0%
East Bay	Associated Students, California State University, East Bay	\$ 84,328	\$ 30,017	0	\$ -	0%
East Bay	Cal State East Bay Educational Foundation	\$ 48,569	\$ 1,048	0	\$ -	0%
East Bay	California State University, East Bay Foundation, Inc.	\$ 141,058	\$ 57,303	0	\$ -	0%
Fresno	Associated Students, Inc. of California State University, Fresno	\$ 26,510	\$ 4,990	0	\$ -	0%
Fresno	Fresno State Programs for Children, Inc.	\$ 40,098	\$ 10,308	0	\$ -	0%
Fresno	The Agricultural Foundation of California State University, Fresno	\$ 95,026	\$ 25,201	3	\$ 20,201	21%
Fresno	The California State University, Fresno Athletic Corporation	\$ 909,353	\$ 227,202	11	\$ 22,841	3%
Fresno	California State University, Fresno Association, Inc.	\$ 961,826	\$ 233,905	4	\$ 8,808	1%
Fresno	California State University, Fresno Foundation	\$ 391,574	\$ 55,818	2	\$ -	0%
Fullerton	Associated Students, California State University, Fullerton, Inc.	\$ 212,133	\$ 41,748	3	\$ 57,503	27%
Fullerton	Cal State Fullerton Philanthropic Foundation	\$ 40,630	\$ 8,544	0	\$ -	0%
Fullerton	CSU Fullerton Auxiliary Services Corporation	\$ 524,038	\$ 68,106	3	\$ 27,474	5%
Humboldt	Associated Students, Humboldt State University	\$ 29,045	\$ 7,456	0	\$ -	0%
Humboldt	Humboldt State University Advancement Foundation	\$ 14,540	\$ 2,019	1	\$ 2,659	18%
Humboldt	Humboldt State University Center Board of Directors	\$ 244,613	\$ 65,903	2	\$ 3,249	1%
Humboldt	Humboldt State University Sponsored Programs Foundation	\$ 183,883	\$ 35,774	5	\$ 5,888	3%
Long Beach	Associated Students, California State University, Long Beach	\$ 371,014	\$ 91,241	5	\$ 217,152	59%
Long Beach	California State University, Long Beach Research Foundation	\$ 744,150	\$ 177,971	0	\$ -	0%
Long Beach	CSULB 49er Foundation	\$ 18,694	\$ 2,660	5	\$ 9,002	48%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	\$ 297,537	\$ 52,519	8	\$ 17,635	6%

CSURMA AORMA

Liability Insurance Program

Member Loss Ratios / Capped at Pooled Layer

Loss Valuation Date - June 30, 2018

Campus	Auxiliary Organization	FY 14/15 - FY 18/19				
		Premium	Dividends	# of Claims	Claims	Loss Ratio
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	\$ 30,877	\$ 7,761	0	\$ -	0%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	\$ 230,780	\$ 38,257	0	\$ -	0%
Los Angeles	California State University, Los Angeles Foundation	\$ 16,711	\$ 4,431	0	\$ -	0%
Los Angeles	University-Student Union Board, California State University, Los Angeles	\$ 132,654	\$ 31,995	0	\$ -	0%
Maritime Academy	California Maritime Academy Foundation, Inc.	\$ 15,580	\$ 4,121	0	\$ -	0%
Maritime Academy	The Associated Students of the California Maritime Academy	\$ 15,605	\$ 3,961	0	\$ -	0%
Monterey Bay	Foundation of California State University, Monterey Bay	\$ 17,537	\$ 4,190	0	\$ -	0%
Monterey Bay	The University Corporation at Monterey Bay	\$ 582,568	\$ 79,271	13	\$ 13,251	2%
Monterey Bay	Otter Student Union at CSU Monterey Bay	\$ 2,474	\$ -	0	\$ -	0%
Northridge	Associated Students, California State University, Northridge, Inc.	\$ 109,863	\$ 19,198	1	\$ 334	0%
Northridge	California State University, Northridge Foundation	\$ 52,341	\$ 13,146	0	\$ -	0%
Northridge	North Campus University Park Development Corporation	\$ 23,838	\$ 6,296	0	\$ -	0%
Northridge	The University Corporation, CSU Northridge	\$ 508,029	\$ 96,550	8	\$ 10,458	2%
Northridge	University Student Union of California State University, Northridge	\$ 517,108	\$ 99,485	3	\$ 8,128	2%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	\$ 347,339	\$ 84,813	4	\$ 57,500	17%
Pomona	The Cal Poly Pomona Foundation, Inc.	\$ 993,213	\$ 181,187	29	\$ 278,549	28%
Sacramento	Associated Students of California State University, Sacramento	\$ 449,165	\$ 115,305	8	\$ 127,364	28%
Sacramento	Capital Public Radio, Inc., CSU Sacramento	\$ 76,708	\$ 9,998	2	\$ 37,661	49%
Sacramento	The University Foundation at Sacramento State	\$ 24,902	\$ 6,603	2	\$ 211	1%
Sacramento	University Enterprises, Inc., CSU Sacramento	\$ 857,417	\$ 182,615	4	\$ 18,584	2%
Sacramento	University Union Operation of CSUS, Inc.	\$ 168,516	\$ 31,086	2	\$ 2,825	2%
San Bernardino	Associated Students Inc., California State University, San Bernardino	\$ 43,080	\$ 11,425	0	\$ -	0%
San Bernardino	CSUSB Philanthropic Foundation	\$ 18,226	\$ 2,746	0	\$ -	0%
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	\$ 120,745	\$ 18,199	2	\$ 580	0%
San Bernardino	University Enterprises Corporation at CSUSB	\$ 258,249	\$ 62,068	1	\$ 963	0%
San Diego	Associated Students, San Diego State University	\$ 819,124	\$ 200,010	9	\$ 192,722	24%
San Diego	Aztec Shops, Ltd., San Diego State University	\$ 730,990	\$ 152,655	17	\$ 39,534	5%
San Diego	San Diego State University Research Foundation	\$ 1,410,492	\$ 249,131	27	\$ 525,200	37%
San Francisco	Associated Students, Inc., San Francisco State University	\$ 108,237	\$ 18,001	3	\$ 5,647	5%
San Francisco	San Francisco State University Foundation	\$ 16,274	\$ 4,454	0	\$ -	0%
San Francisco	The University Corporation, San Francisco State	\$ 138,478	\$ 43,353	0	\$ -	0%
San Jose	Associated Student, San Jose State University	\$ 84,616	\$ 14,137	1	\$ 2,498	3%
San Jose	San Jose State University Research Foundation	\$ 288,638	\$ 37,826	4	\$ 8,368	3%
San Jose	Spartan Shops, Inc., San Jose State University	\$ 384,616	\$ 98,463	3	\$ 11,227	3%
San Jose	The Student Union of San Jose State University	\$ 562,300	\$ 142,157	3	\$ 74,170	13%
San Jose	The Tower Foundation, San Jose State University	\$ 21,554	\$ 2,914	0	\$ -	0%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	\$ 425,924	\$ 106,505	1	\$ 158	0%

CSURMA AORMA

Liability Insurance Program

Member Loss Ratios / Capped at Pooled Layer

Loss Valuation Date - June 30, 2018

Campus	Auxiliary Organization	FY 14/15 - FY 18/19				
		Premium	Dividends	# of Claims	Claims	Loss Ratio
San Luis Obispo	Cal Poly Corporation	\$ 797,671	\$ 202,054	1	\$ 1,302	0%
San Luis Obispo	California Polytechnic State University Foundation	\$ 14,487	\$ 1,930	0	\$ -	0%
San Marcos	California State University San Marcos Foundation	\$ 24,284	\$ 7,394	0	\$ -	0%
San Marcos	The Associated Students of California State University, San Marcos	\$ 42,849	\$ 9,771	1	\$ 637,090	1487%
San Marcos	California State University San Marcos Corporation	\$ 213,035	\$ 37,067	2	\$ 164,573	77%
Sonoma	Associated Students of Sonoma State University	\$ 69,318	\$ 18,383	0	\$ -	0%
Sonoma	Sonoma State Enterprises, Inc.	\$ 161,035	\$ 41,340	2	\$ 2,333	1%
Sonoma	Sonoma State University Foundation, Inc.	\$ 67,326	\$ 17,428	0	\$ -	0%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	\$ 29,303	\$ 7,597	0	\$ -	0%
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	\$ 69,906	\$ 18,541	0	\$ -	0%
Stanislaus	California State University, Stanislaus Foundation	\$ 104,706	\$ 27,769	0	\$ -	0%
Stanislaus	University Student Union of California State University, Stanislaus	\$ 20,247	\$ 4,363	1	\$ -	0%

Total: \$ 19,457,340 \$ 4,210,106 219 \$ 2,841,460 15%

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2018

		FY 14/15 - FY 18/19				
Campus	Auxiliary Organization	Premium	Dividends	# of Claims	Claims	Loss Ratio
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	\$ 67,410	\$ 8,127	1	\$ 348	1%
Bakersfield	California State University, Bakersfield Foundation	\$ 32,636	\$ 15,948	1	\$ 47	0%
Channel Islands	University Auxiliary Services, Inc. (<i>University Glen Corp</i>)	\$ 304,960	\$ 31,051	18	\$ 64,542	21%
Chico	Associated Students of California State University, Chico	\$ 790,472	\$ 141,303	53	\$ 155,826	20%
Chico	The CSU, Chico Research Foundation	\$ 591,050	\$ 99,646	14	\$ 105,903	18%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	\$ 25,327	\$ 2,513	2	\$ -	0%
Dominguez Hills	California State University, Dominguez Hills Foundation	\$ 251,964	\$ 57,781	13	\$ 67,258	27%
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	\$ 81,121	\$ 6,439	8	\$ 13,772	17%
East Bay	Associated Students, California State University, East Bay (<i>University Union</i>)	\$ 13,649	\$ 21,528	2	\$ 86	1%
East Bay	California State University, East Bay Foundation, Inc.	\$ 48,310	\$ 25,418	1	\$ 889	2%
Fresno	The California State University, Fresno Athletic Corporation	\$ 429,856	\$ 63,169	8	\$ 63,960	15%
Fresno	California State University, Fresno Association, Inc.	\$ 436,427	\$ 96,976	32	\$ 51,787	12%
Fullerton	Associated Students, California State University, Fullerton, Inc.	\$ 462,754	\$ 62,362	28	\$ 17,976	4%
Fullerton	CSU Fullerton Auxiliary Services Corporation	\$ 648,912	\$ 146,166	33	\$ 844,600	130%
Humboldt	Associated Students, Humboldt State University	\$ 9,098	\$ 803	1	\$ 105	1%
Humboldt	Humboldt State University Center Board of Directors	\$ 535,029	\$ 67,816	70	\$ 284,351	53%
Humboldt	Humboldt State University Sponsored Programs Foundation	\$ 568,539	\$ 88,314	17	\$ 65,343	11%
Long Beach	Associated Students, California State University, Long Beach	\$ 544,339	\$ 66,828	38	\$ 89,962	17%
Long Beach	California State University, Long Beach Research Foundation	\$ 409,536	\$ 86,181	10	\$ 25,489	6%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	\$ 1,083,346	\$ 114,004	54	\$ 363,912	34%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	\$ 595,426	\$ 110,215	16	\$ 257,100	43%
Los Angeles	University-Student Union Board, California State University, Los Angeles	\$ 217,095	\$ 26,495	3	\$ 2,532	1%
Monterey Bay	The University Corporation at Monterey Bay	\$ 407,425	\$ 79,346	14	\$ 30,325	7%
Northridge	Associated Students, California State University, Northridge, Inc.	\$ 297,190	\$ 40,324	16	\$ 71,426	24%
Northridge	The University Corporation, CSU Northridge	\$ 1,223,299	\$ 229,595	81	\$ 212,657	17%
Northridge	University Student Union of California State University, Northridge	\$ 530,350	\$ 62,468	35	\$ 152,614	29%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	\$ 533,838	\$ 45,388	29	\$ 82,053	15%
Pomona	The Cal Poly Pomona Foundation, Inc.	\$ 1,601,030	\$ 194,048	151	\$ 454,011	28%
Sacramento	Associated Students of California State University, Sacramento	\$ 367,087	\$ 54,113	22	\$ 121,058	33%
Sacramento	Capital Public Radio, Inc., CSU Sacramento	\$ 49,881	\$ 1,001	1	\$ 17,031	34%
Sacramento	University Enterprises, Inc., CSU Sacramento	\$ 1,173,909	\$ 147,983	83	\$ 454,293	39%
San Bernardino	Associated Students Inc., California State University, San Bernardino	\$ 8,231	\$ 1,782	2	\$ 871	11%
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	\$ 210,072	\$ 22,969	6	\$ 34,588	16%
San Bernardino	University Enterprises Corporation at CSUSB / (<i>Foundation</i>)	\$ 405,984	\$ 63,001	28	\$ 103,976	26%

CSURMA AORMA
 Workers' Compensation Insurance Program
 Member Loss Ratios
 Loss Valuation Date - June 30, 2018

Campus	Auxiliary Organization	FY 14/15 - FY 18/19				
		Premium	Dividends	# of Claims	Claims	Loss Ratio
San Diego	Associated Students, San Diego State University	\$ 963,287	\$ 136,414	80	\$ 382,884	40%
San Diego	Aztec Shops, Ltd., San Diego State University	\$ 412,579	\$ -	21	75,503	18%
San Francisco	Associated Students, Inc., San Francisco State University	\$ 263,046	\$ 22,109	8	\$ 3,030	1%
San Francisco	The University Corporation, San Francisco State	\$ 117,416	\$ 21,212	2	\$ 1,964	2%
San Jose	Associated Student, San Jose State University	\$ 205,465	\$ 33,445	7	\$ 4,666	2%
San Jose	San Jose State University Research Foundation	\$ 803,058	\$ 175,205	16	\$ 119,785	15%
San Jose	Spartan Shops, Inc., San Jose State University	\$ 1,029,884	\$ 106,627	197	\$ 131,663	13%
San Jose	The Student Union of San Jose State University	\$ 278,682	\$ 25,008	13	\$ 200,854	72%
San Jose	The Tower Foundation, San Jose State University	\$ 68,965	\$ 15,370	1	\$ 678	1%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	\$ 572,167	\$ 69,300	39	\$ 50,157	9%
San Luis Obispo	Cal Poly Corporation	\$ 2,384,713	\$ 330,883	182	\$ 842,421	35%
San Marcos	California State University San Marcos Corporation	\$ 248,400	\$ 42,074	16	\$ 19,513	8%
Sonoma	Associated Students of Sonoma State University	\$ 45,681	\$ 5,714	1	\$ 1,380	3%
Sonoma	Sonoma State Enterprises, Inc.	\$ 30,485	\$ 1,036	0	\$ -	0%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	\$ 11,204	\$ 2,983	0	\$ -	0%
Stanislaus	University Student Union of California State University, Stanislaus	\$ 25,282	\$ 3,246	5	\$ 3,241	13%
Total:		\$ 22,415,865	\$ 3,271,725	1479	\$ 6,048,428	27%

PROGRAMS COMMITTEE REPORT

ISSUE: The Committee Members will hear a verbal report on recent activities.

RECOMMENDATION: This is an information item only; no action is required.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. Agenda table of contents from Programs Committee meeting on June 21, 2018.



PROGRAMS COMMITTEE MEETING

“This is an Open Public Meeting”

In accordance with the requirements of the Bagley-Keene Open Meeting Act, notice of this meeting must be posted in a publicly accessible place, including the internet, at least ten days in advance of the meeting. This meeting agenda shall also be posted at the address of the teleconference location with access for the public via phone/speaker phone.

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location may require routine provision of identification to building security. However, CSURMA AORMA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

1. Teleconference Location - CSU Chancellor’s Office, 401 Golden Shore, Long Beach
2. Gigi Kiama: University Corporation at CSUMB, 8 Upper Ragsdale Drive, Monterey
3. Bill Olmsted: University Union Operation of CSUS, Inc., 6000 J Street, Sacramento
4. Jason Porth: The University Corporation, San Francisco State, 1600 Holloway Avenue, ADM 361, San Francisco
5. Jun Reina: Capital Public Radio, Inc., CSU Sacramento, 7055 Folsom Boulevard, Sacramento
6. Raven Tyson: Associated Students of San Diego State University, 5500 Campanile Drive, Sacramento

Meeting Date:	June 21, 2018	Location:	Alliant Insurance Services, Inc. 100 Pine Street, 11 th Floor San Francisco, CA 94111
Time:	1:00 PM		

Legend: A – Action may be taken
 I – Information Only

A. CALL TO ORDER

- | | | | |
|-----------|--|----------|-------------|
| 1. | Approval of the Agenda Order | A | <i>p. 3</i> |
| | <i>The Committee will be asked to approve today’s meeting agenda order</i> | | |

B. PUBLIC COMMENTS

C. GENERAL ADMINISTRATION

- | | | | |
|-----------|--|----------|-------------|
| 1. | Approval of Meeting Minutes – January 9, 2018 | A | <i>p. 4</i> |
| | <i>The Committee will be asked to review and approve the minutes from its meeting on January 9, 2018</i> | | |

- | | | | |
|-----------|--|----------|--------------|
| 2. | Workers’ Compensation Program Volunteer Claims | A | <i>p. 18</i> |
| | <i>As per Policy and Procedure W-6, the Committee will be asked to review the workers’ compensation claims submitted by volunteers, providing direction as appropriate</i> | | |

- | | | | |
|-----------|---|----------|--------------|
| 3. | Unemployment Insurance Program Claims Administration | I | <i>p. 30</i> |
| | <i>The Committee will hear an update regarding the new UI claims administration services to be provided by Equifax effective July 1, 2018</i> | | |

- | | | | |
|-----------|---|----------|--------------|
| 4. | Review of the CSURMA AORMA Loss Data Reports | I | <i>p. 31</i> |
| | <i>The Committee will be asked to review liability and workers’ compensation loss reports in order to provide loss control and risk management guidance</i> | | |

- 5. **Student Clubs Insurance Program (CLIP)** I p. 36
The Committee will review a summary of the new coverage program

D. INFORMATION ITEMS

- 1. **Service Provider Performance Evaluation of CSURMA Vendors** I p. 40
- 2. **Review of the Alliant Risk Control Services Utilization Report** I p. 79
- 3. **Review of the Employers Group Utilization Report** I p. 86
- 4. **Review of the Praesidium Utilization Report** I p. 88
- 5. **2018 CSURMA AORMA Meeting Calendar** I p. 92
- 6. **FY 2017/2018 AORMA Long Range Action Plan** I p. 94
- 7. **AORMA Committee and Standing Committee Roster** I p. 97

E. ADJOURNMENT

The next Programs Committee meeting is scheduled for September 27, 2018 at 1:00 PM via teleconference. Please contact Mimi Long mlong@alliant.com or Tevea Him thim@alliant.com with questions.

AOA EXECUTIVE COMMITTEE REPORT

ISSUE: The AORMA Chair attends the AOA Executive Committee meetings and reports on recent AORMA activities. The Committee will hear a brief verbal overview of the AOA Executive Committee meeting.

RECOMMENDATION: This item is for information only; no action is requested.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S): None.

APPROVAL OF MINUTES – MARCH 8, 2018

ISSUE: The Committee will be asked to review and approve the draft minutes from its March 8, 2018 meeting.

RECOMMENDATION: It is recommended that the Committee approve the minutes from its March 8, 2018 meeting, including corrections as necessary.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA AORMA Committee Meeting Minutes – March 8, 2018

**MINUTES OF THE
CSURMA AORMA COMMITTEE MEETING**

MARCH 8, 2018

**CSU CHANCELLOR'S OFFICE, MUNITZ ROOM
401 GOLDEN SHORE • LONG BEACH, CA**

10:00 AM

MEMBERS PRESENT

Dwayne Brummett, Associated Students, Inc., Cal Poly State University at San Luis Obispo
Chuck Kissel, CSU Fullerton Auxiliary Services Corporation
Trina Knight, University Enterprises, Inc., CSU Sacramento (*via Teleconference*)
Starr Lee, The University Corporation at Monterey Bay
Dave Nakamura, Humboldt State University Center Board of Directors (*via Teleconference*)
Bella Newberg California State University San Marcos Corporation
Bill Olmsted, University Union Operation of CSU Sacramento
Cecilia Ortiz, Loker Student Union at CSU Dominguez Hills

MEMBERS ABSENT

None

STAFF, GUESTS AND CONSULTANTS

Yumi Augustus, Carl Warren and Company
Katie Brandt, Sedgwick (*via Teleconference*)
Patricia Daniels, Sedgwick (*via Teleconference*)
Zachary Gifford, CSU Office of the Chancellor – Systemwide Risk Management
Tevea Him, Alliant Insurance Services, Inc.
Daniel Howell, Alliant Insurance Services, Inc.
William Hsu, General Counsel
Robert Leong, Alliant Insurance Services, Inc.
Mimi Long, Alliant Insurance Services, Inc.
Nada Moeiny, General Counsel
Brian Montagnese, Sedgwick (*via Teleconference*)
John Owen, Alliant Risk Control Services (*via Teleconference*)

A. CALL TO ORDER

The meeting was called to order by the Chair, Dwayne Brummett at 10:01 AM. Both Trina Knight and Dave Nakamura expressed their desire to abstain from voting on all action items.

Dwayne Brummett introduced Chuck Kissel of CSU Fullerton Auxiliary Services Corporation and Cecilia Ortiz of Loker Student Union at CSU Dominguez Hills who have both been

appointed as new AORMA Committee members. All Committee members and guests introduced themselves.

A1. Approval of the Agenda

A motion was made to approve the agenda.

Motion: Bill Olmsted
Second: Starr Lee

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight		X		
Starr Lee	X			
Dave Nakamura		X		
Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			

MOTION CARRIED

B. PUBLIC COMMENTS

There were no comments from members of the public.

C. CONSENT CALENDAR

- C1. Approval of Minutes - December 7, 2017**
- C2. FY 2017/2018 CSURMA Midterm Budget Amendments**
- C3. AORMA Policies and Procedures Review**
 - L-1 – Liability Claims Reporting
 - L-2 – Liability Claims Administration and Litigation Management
 - W-2 – Requirement of Members to Maintain Experience Modification Factor of 1.25 or Less
 - A-5 – Calendar of Reports, Audits, Filings and Reviews
 - W-5 – Volunteer Coverage

A motion was made to approve the items on the consent calendar.

Motion: Bella Newberg
Second: Starr Lee

NAME	AYE	ABSTAIN	NAY	ABSENT
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Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight		X		
Starr Lee	X			
Dave Nakamura		X		
Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			

MOTION CARRIED

D. CLOSED SESSION

1. ADA accessibility claim against Cal Poly Pomona and Foundation
2. Jenna Bailey v. Cal Poly Corporation
3. Eric Schofield v. CSULB Research Foundation
4. Yvonne Choyce v. University Enterprises, CSU Sacramento
5. Lorraine Ramos v. SDSU ASI
6. Robert Uribe v. University Enterprises, CSU Sacramento
7. Patricia Motooka v. CSU Chico ASI
8. Judi Soderstrom v. Cal Poly Corporation
9. Chrisanne Lazar v. Cal Poly Corporation
10. CNA v. California State University Fullerton Auxiliary Services
11. CalPERS adv. HSU Auxiliary
12. Apodaca v. CSU and ASI
13. Arce v CSUN ASI
14. Adams v Sacramento State Associated Students, Inc (Aquatic Center)
15. Ratchford v CSU San Diego Research Foundation
16. Richardson v. CSU Fullerton ASI
17. Damberger v – Capital Public Radio, Inc., CSU Sacramento
18. Heard v. CSU Long Beach ASI
19. Casillas (website) v. Cal Poly Pomona Foundation
20. O’Shea v. San Diego Research Foundation
21. Wattenburg v. Chico Research Foundation

A motion was made to enter closed session at 10:07 A.M.

Motion: Bill Olmsted
Second: Starr Lee

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight		X		

Starr Lee	X			
Dave Nakamura		X		
Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			

MOTION CARRIED

The Committee left closed session at 12:56 AM. The Chair reported that action was taken on the following matters during closed session:

- Jenna Bailey v. Cal Poly Corporation
- Eric Schofield v. CSULB Research Foundation
- Yvonne Choyce v. University Enterprises, CSU Sacramento
- Lorraine Ramos v. SDSU ASI
- Robert Uribe v. University Enterprises, CSU Sacramento
- Ratchford v CSU San Diego Research Foundation
- Damberger v – Capital Public Radio, Inc., CSU Sacramento

The Chair also reported that Patricia Motooka v. CSU Chico ASI, Judi Soderstrom v. Cal Poly Corporation and Chrisanne Lazar v. Cal Poly Corporation were removed from Closed Session.

Motion: Bill Olmsted
Second: Starr Lee

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight		X		
Starr Lee	X			
Dave Nakamura		X		
Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			

MOTION CARRIED

E. STANDING COMMITTEE REPORTS

E1. Programs Committee Report

Bill Olmsted the Chair of the Programs Committee provided a brief report of the Committee’s recent activities. The Committee members discussed and approved the Workers’ Compensation, Liability, Property, Crime, and Unemployment Insurance Program Members Allocation for FY

18-19. Members also review and accepted the Workers' Compensation & Liability Program Supplemental Actuarial Reports.

E2. AOA Executive Committee Report

Dwayne Brummett reported there was no AOA Executive Committee meeting since the last AORMA meeting.

F. GENERAL ADMINISTRATION

F1. Excess Liability Program Insurance Renewals and Underwriter Meetings Report

Daniel Howell provided an overview of the recent meetings with Excess Liability's underwriters. CSURMA's Excess Liability Program coverage programs renew on July 1. Chancellor's Office and Program Administrator staff are actively marketing the programs and negotiating renewal terms. The main goals of underwriter meetings are:

- Demonstration of CSU leadership's commitment to risk management;
- Update on CSU's financial and operational outlook;
- Evaluation of the state of the insurance market and how changes may impact CSURMA's placements;
- Discussion of pending claims matters; and,
- Discussion on technical points of insurance placements and renewal expectations.

The meetings at San Jose State University included a focused presentation on CSURMA's liability program loss history and concussion management. At this time the Program Administrators have identified the following points for consideration:

- Price Firming – The excess liability insurance market for California Public Entities is beginning to firm as recent market entrants have seen their book of claims mature. Staff is anticipating an average increase of 5% on the renewal policies.
- Brain Injury Exclusion – More markets are indicating that their home offices have mandated an exclusion of traumatic brain injury claims from athletic participants. Staff believes we can maintain some level of coverage but it may be difficult (or expensive) to maintain the full \$100 million limit on renewal.
- Fill out Catastrophic Excess Layer – Last year CSURMA added a catastrophic layer of \$100 million xs of \$200 million. We were only able to obtain underwriter support for \$75 million part of \$100 million at our very low pricing target, so CSURMA retained the remaining \$25 million. We will look to fill out that retained portion at renewal.

Chancellor's Office and Alliant personnel have fostered working partnerships with our key underwriters. To maintain communications, meetings are held regularly in California, New York, London and Bermuda. On February 13, 2018, staff took advantage of an industry conference in Monterey to attract 10 of our underwriters for an extended forum at San Jose State University.

Zachary Gifford led the discussions with a focus on recent claims resolutions. Dr. Justus Ortega from the HSU North Coast Concussion Program reported in detail on CSU’s systemwide success in implementing concussion management protocols. SJSU provided an excellent venue and support for the event.

Further underwriter meetings are planned in London on March 26-27, 2018 and in New York and Bermuda (dates TBD).

F2. FY 2018/2019 CSURMA Operating Budget

Daniel Howell noted that CSURMA’s next fiscal year begins on July 1, 2018. The FY 2018/19 operating budget is to be approved by the Board of Directors at its April 25, 2018 meeting. The Chancellor’s Office Enterprise Accounting Services and the Program Administrators worked together to develop a draft FY 2018/19 budget for the AORMA Committee to review at today’s meeting.

Major features of the proposed budget include:

- Increase in Total Operating Revenues from \$13,436,380 to \$13,628,849.
- Decrease in Total Operating Expenses from \$12,789,319 to 11,995,097.
- Decrease in Investment Income from \$410,040 to \$402,719.
- Increase in Net Surplus from \$1,779,173 (*deficit*) to \$1,276,406 (*deficit*).
- Retained Earnings is estimated to decrease from \$22,084,701 to \$20,305,528 at June 30, 2018.

The proposed budget is estimated to produce a Net Surplus (*deficit*) of \$1,276,406. Retained Earnings is estimated to increase from \$20,305,528 to \$19,029,122 at June 30, 2019.

AORMA separately develops a budget for its coverage programs. The AORMA Committee will be asked to finalize its proposed budget for FY 2018/19 and will make a recommendation to the Executive Committee to include its budget in the CSURMA operating budget for adoption by the Board of Directors.

A motion was made to recommend approval to the Executive Committee.

Motion: Bill Olmsted
Second: Chuck Kissel

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight		X		
Starr Lee	X			
Dave Nakamura		X		

Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			

MOTION CARRIED

F3. Alliant Risk Control Consulting – Request for Additional Funding for FY 2017/2018

Mimi Long stated the Alliant Risk Control Consulting (ARCC) team members are close to exhausting the maximum funds of \$93,000 available within the ARCC contract. ARCC is requesting additional funding of \$20,000 for FY 17/18. In late FY 16/17 Brent Escoubas left ARCC and was replaced by John Owen, Tim Leech, Kristi Loiselle and Archie Lazar as AORMA’s new team of risk control consultants. The new team’s goal was to visit all of the AORMA members within FY 17/18. The team also provided the five AORMA focused webinar as well as presenting during the 2018 AOA Conference.

ARCC is proposing an increase of \$20,000 which would result in a total annual cost of \$113,000 for FY 17/18. See the historical fee schedule for ARCC.

Alliant Risk Control Consulting Historical Fee Schedule			
Fiscal Year	Per Day Cost	Hourly Cost	Annual Cost
FY 09/10	\$1,500	Various	\$87,465
FY 10/11	\$1,545	Various	\$85,005
FY 11/12	\$1,450	\$181.25	\$58,000
FY 12/13	\$1,450	\$181.25	\$72,500
FY 13/14	\$1,450	\$181.25	\$102,000
FY 14/15	\$1,450	\$181.25	\$87,000
FY 15/16	\$1,450	\$181.25	\$87,000
FY 16/17	\$1,550	\$193.75	\$93,000
FY 17/18	\$1,500	\$193.75	\$93,000
FY 17/18	\$1,500	\$193.75	\$113,000

A motion was made to approve the additional funding in the amount of \$20,000.

Motion: Chuck Kissel
Second: Bella Newberg

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight		X		
Starr Lee	X			
Dave Nakamura		X		

Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			

MOTION CARRIED

F4. Review of Policy and Procedures W-3 – Workers’ Compensation Claims Handling Procedures and Guidelines

Mimi Long noted that Policy and Procedure A-5 states that in the absence of other reasons to review a policy and procedure more frequently, all policies and procedures will be reviewed at least every two years. All of the policies and procedures that require a review in 2018 have been reviewed at a previous meeting, except Policy and Procedure W-3 which will be reviewed at today’s meeting.

Long suggests a few ministerial changes to Policy and Procedure W-3 as well as the deletion of the statement that late reporting may be cause for denial of coverage. Unlike the liability program, the workers’ compensation program does not include a late reporting penalty or consequential claim denial.

A motion was made to approve the revisions to Policy and Procedure W-3.

Motion: Cecilia Ortiz
Second: Bill Olmsted

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight		X		
Starr Lee	X			
Dave Nakamura		X		
Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			

MOTION CARRIED

F5. Workers’ Compensation Dividend for a July, 2018 Distribution

Mimi Long noted that at its meeting on September 7, 2017, the AORMA Committee approve a total workers’ compensation dividend to be distributed in July, 2018 in the amount of \$531,920. The Programs Committee, at its meeting on September 28, 2017, approved the allocation of the dividend between the workers’ compensation members. Because the dividend for those member

with federal sponsored programs will remain on account and will be used to lower the FY 18/19 workers’ compensation program deposits, the total dividend to be distributed will be \$238,110.

\$293,810 will remain within the workers’ compensation program funds and will be used to lower the FY 18/19 workers’ compensation program deposits for those members with federal sponsored programs.

Policy and Procedure A-4 was revised effective March 9, 2017. It states that for those members involved in federally sponsored programs, the dividend can be retained on account with CSURMA to be used to lower contributions for the upcoming or current fiscal year. If the member chooses to receive the dividend, then the member will be required to calculate the percentage of its payroll and salary that is attributable to federally sponsored programs to determine what percentage of the dividend will need to be returned to the federal government.

A motion was made to approve the total workers’ compensation dividend to be distributed in July, 2018 of \$238,110.

Motion: Chuck Kissel
Second: Cecilia Ortiz

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight		X		
Starr Lee	X			
Dave Nakamura		X		
Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			

MOTION CARRIED

F6. Sedgwick Claims Management Services, Inc. Agreement Three-Year Agreement Extension

The current contract with Sedgwick has a term of July 1, 2013 to June 30, 2018, and includes five one-year optional contract extensions. Systemwide Risk Management has exercised three one-year extensions. The claims administration costs are included in the CSURMA 18/19 budget. See below the historical costs for claims management services through Sedgwick for the AORMA workers’ compensation program:

Term	Annual Fee
Year 1	\$207,089
Year 2	\$211,231
Year 3	\$215,456
Year 4	\$219,765
Year 5	\$224,160
Year 6	\$235,368
Year 7	\$235,368
Year 8	\$235,368

F7. CSAC EIA Workers’ Compensation Program Costs Adjustment

Daniel Howell noted that the total CSAC EIA costs for the CSURMA workers’ compensation program are allocated between the AORMA and Campus programs. The allocated portion for the AORMA program for FY 17/18 was slightly too high based on the recommended loss rates calculated by CSURMA’s actuary.

The funds transfer is included in the FY 17/18 mid-term CSURMA budget amendments. The revised allocation of the total workers’ compensation costs for both programs are also included in the FY 18/19 proposed CSURMA budget.

The CSAC EIA rate for AORMA went up 13% between FY 16/17 and FY 17/18; however, the loss rate, as calculated by CSURMA’s actuary, only went up 9%. Therefore, the AORMA rate is being adjusted to reflect the 4% delta.

No action was taken from the AORMA Committee. At the Executive Committee meeting later today, Staff will recommend that funds in the amount of \$184,876 be transferred from the Campus workers’ compensation program into the AORMA workers’ compensation program.

F8. Alliant Risk Control Consulting Renewal Contract Proposal for FY 2018/2019

The current contract with Alliant Risk Control Consulting is due to expire on June 30, 2018. The Committee was asked to review a renewal proposal for the FY 18/19 term as presented by John Owen via teleconference.

➤ **Option #1 ARCC Service Hours Flat YoY**

ARCC will provide continuing services based upon.

- a. Total service delivery hours of 480 at an hourly rate of \$193.50 = \$93,000 total
- b. Service delivery rate includes travel costs
- c. Any credits from unused prior year’s contract will be applied to the current contract.

- d. In the event AORMA exhausts all existing funds (including previous years) during the policy period, rates will be billed monthly as described in item “a”above.

➤ **Option #2 ARCC Service Hours Increase by 20% YoY**

ARCC will provide continuing services based upon.

- a. Total service delivery hours of 578 at an hourly rate of \$193.50 = \$112,000 total
- b. Service delivery rate includes travel costs
- c. Any credits from unused prior year’s contract will be applied to the current contract.
- d. In the event AORMA exhausts all existing funds (including previous years) during the policy period, rates will be billed monthly as described in item “e”above.

➤ **Option #3 ARCC Service Hours Increase by 40% YoY**

ARCC will provide continuing services based upon.

- a. Total service delivery hours of 672 at an hourly rate of \$193.50 = \$130,000 total
- b. Service delivery rate includes travel costs
- c. Any credits from unused prior year’s contract will be applied to the current contract.
- d. In the event AORMA exhausts all existing funds (including previous years) during the policy period, rates will be billed monthly as described in item “i”above.

AORMA has had a contract with ARCC since 2006 and the scope of service has been similar over the years. Brent Escoubas has left ARCC. The contract is now serviced by John Owen, Tim Leech, Kristi Loiselle and Archie Lazar.

Noted below are the historical fees for ARCC’s services.

Alliant Risk Control Consulting Historical Fee Schedule			
Fiscal Year	Per Day Cost	Hourly Cost	Annual Cost
FY 09/10	\$1,500	Various	\$87,465
FY 10/11	\$1,545	Various	\$85,005
FY 11/12	\$1,450	\$181.25	\$58,000
FY 12/13	\$1,450	\$181.25	\$72,500
FY 13/14	\$1,450	\$181.25	\$102,000
FY 14/15	\$1,450	\$181.25	\$87,000
FY 15/16	\$1,450	\$181.25	\$87,000

FY 16/17	\$1,550	\$193.75	\$93,000
FY 17/18	\$1,500	\$193.75	\$93,000
FY 17/18	\$1,500	\$193.75	\$113,000

A motion was made to approve the proposed option #3 renewal services and delegate authority to the CSURMA Secretary-Auditor to finalize and execute the contract.

Motion: Bill Olmsted
Second: Cecilia Ortiz

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight		X		
Starr Lee	X			
Dave Nakamura		X		
Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			

MOTION CARRIED

G. INFORMATION ITEMS

- G1. CSAC EIA Annual Report**
- G2. FY 2017/2018 AORMA Long Range Action Plan**
- G3. CSURMA AORMA 2018 Meeting Calendar**
- G4. CSURMA AORMA Program Administrator Contact Lists**
- G5. CSURMA AORMA Committee Contact List**
- G6. AORMA Travel Reimbursement Policy**

The Committee reviewed the information items but there was no discussion.

H. ADJOURNMENT

The meeting was adjourned at 1:13 PM.

INSURANCE RENEWALS REPORT

ISSUE: The majority of the CSURMA AORMA excess insurance programs renew on July 1st. Staff will update the committee on the insurance renewals, providing a cost comparison as well as a summary of the major changes to the programs' terms.

Program	AORMA Percent Change	Campus Percent Change
Excess Liability	8%	13%
Property	19%	14%
Worker's Compensation	-7%	3%
Builder's Risk	N/A	Flat
Fine Arts	N/A	10%
SPLIP & SAFECLIP	N/A	Flat
FTIP	18%	18%
Aviation	Flat	Flat
Medical Malpractice	Flat	Flat
Fidelity	Flat	Flat
Trustees E&O / Fiduciary	6%	71%
Cyber	-32%	-32%

RECOMMENDATION: No action is recommended; this item is for information only.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S): None.

**AORMA LIABILITY AND WORKERS' COMPENSATION PROGRAM
 ACTUARIAL REPORTS VALUED AT JUNE 30, 2018**

ISSUE: CSURMA's retains the services of an independent actuary to evaluate the liabilities of its major self-insured programs. The complete draft reports for the AORMA Liability and Workers' Compensation Programs are included separately with the agenda packet. Staff has highlighted here and in attachments to this item key findings and exhibits. The information provided by the actuary is used to establish fiscal year-end financial reports, and as the starting point in consideration of rates and funding for FY 19/20 as well as evaluating potential dividends. The Actuary's findings and recommendations are shown below:

Table 1

Estimated Outstanding Losses at an "expected" confidence level, undiscounted for investment income, including unallocated loss adjustment expenses			
Liability		Workers' Compensation	
At June 30, 2017	\$1,447,703	At June 30, 2017	\$3,875,940
At June 30, 2018	\$1,790,144	At June 30, 2018	\$2,888,491
Change	24%	Change	-25%

As shown in Table 1, the estimated outstanding losses at June 30, 2018 (within the liability program) increased 24%. This is mainly due to an increase in case reserves of about \$347,000 from July 1, 2017 to June 30, 2018. The estimated outstanding losses at June 30, 2018 within the workers' compensation program decreased by 25% primarily due to the first dollar reinsurance agreement with CSAC EIA. Effective January 1, 2015, the AORMA workers' compensation program is fully reinsured; therefore, all outstanding liabilities between January 1, 2015 and June 30, 2018 are retained by CSAC EIA.

Table 2

Workers' Compensation		
Projected Ultimate Net Limited Losses, Discounted		
Term	Funding	Rate
80% Confidence Level		
FY 18/19	\$3,428,000	1.02
FY 19/20	\$3,734,000	0.99
Change	9%	-3%
75% Confidence Level		
FY 18/19	\$3,263,000	0.97
FY 19/20	\$3,525,000	0.93
Change	8%	-4%
70% Confidence Level		
FY 18/19	\$3,098,000	0.92
FY 19/20	\$3,345,000	0.89
Change	8%	-3%

As shown in Table 2, even though the workers' compensation rate decreased, the overall projected funding increased due to an increase in the estimated payroll for FY 19/20.

Table 3

Liability		
Projected Ultimate Net Limited Losses, Discounted		
Term	Funding	Rate
80% Confidence Level		
FY 18/19	\$1,939,584	0.43
FY 19/20	\$2,140,600	0.44
Change	10%	2%
75% Confidence Level		
FY 18/19	\$1,764,006	0.39
FY 19/20	\$1,957,120	0.40
Change	11%	3%
70% Confidence Level		
FY 18/19	\$1,585,685	0.35
FY 19/20	\$1,758,350	0.36
Change	11%	3%

RECOMMENDATION: The AORMA Committee is asked to review the draft actuarial reports and accept the reports for use in CSURMA's financial reporting, rate setting, and funding evaluations.

FISCAL IMPACT: The action recommended will have the direct effect of establishing liabilities reported in CSURMA's financial statements. Indirectly, information from the accepted actuarial studies will be used in rate setting and funding forecasts.

BACKGROUND: The complete actuarial study includes a discussion on the methodology used by the actuary to establish the financial projections for each coverage program. Staff will be present at today's meeting to review and comment on the findings in the reports.

PUBLICATION: None

ATTACHMENT(S):

- a. Charts and exhibits from the Liability and Workers' Compensation draft actuarial reports valued at June 30, 2018.
- b. Complete copies of the draft studies dated August 8, 2018 are included separately with the agenda packet.

**Table I-1
History of Self-Insured Retention**

Period (1)	Non-EPL Claims (2)	EPL Claims (3)
To 2005/06	\$250,000	\$250,000
2006/07 to 2009/10	250,000	500,000
2010/11 to 2015/16	350,000	350,000
2016/17 and subsequent	500,000	500,000

Note: Above information provided by Alliant Insurance Services, Inc.

Table III-1A
Estimated Net Outstanding Losses
June 30, 2018

Confidence Level (1)	Estimated Outstanding Losses (2)	Present Value of Estimated Outstanding Losses (3)
(A) Expected	\$1,704,899	\$1,660,598
(B) 60%	1,773,095	1,727,022
(C) 70%	1,875,389	1,826,658
(D) 75%	2,045,879	1,992,718
(E) 80%	2,301,614	2,241,807

Note: (A) is from Exhibit LI-15.
(B) to (D) are based on (A) and actuarial judgment.

Table III-1B
Estimated Net Outstanding Losses
June 30, 2019

Confidence Level (1)	Estimated Outstanding Losses (2)	Present Value of Estimated Outstanding Losses (3)
(A) Expected	\$2,214,476	\$2,154,034
(B) 60%	2,303,055	2,240,195
(C) 70%	2,435,924	2,369,437
(D) 75%	2,657,371	2,584,841
(D) 80%	2,989,543	2,907,946

Note: (A) is from Exhibit LI-16.
(B) to (D) are based on (A) and actuarial judgment.

Table III-1C
Estimated Outstanding ULAE

As of Date (1)	Estimated Outstanding ULAE (2)	Present Value of Estimated Outstanding ULAE (2)
(A) June 30, 2018	\$85,245	\$83,030
(B) June 30, 2019	110,724	107,702

Note: (A) is 5% of the corresponding figures at the expected level in Table III-1A.
(B) is 5% of the corresponding figures at the expected level in Table III-1B.

Table III-2A
Projected Ultimate Net Limited Losses
Expected
(at \$500,000 SIR)

Claim Period (1)	Projected Payroll (000) (2)	Full Value		Present Value	
		Loss Rate per \$100 of Payroll (3)	Projected Ultimate Net Limited Losses (4)	Loss Rate per \$100 of Payroll (5)	Projected Ultimate Net Limited Losses (6)
(A) 2018/19	\$480,276	\$0.32	\$1,538,000	\$0.31	\$1,470,000
(B) 2019/20	489,881	0.33	1,600,000	0.31	1,529,000
(C) 2020/21	499,679	0.33	1,665,000	0.32	1,591,000

Note: (A), (B) and (C) are from Exhibit LI-14.

Table III-2B
Projected Ultimate Net Limited Losses
at a 60% Confidence Level
(at \$500,000 SIR)

Claim Period (1)	Projected Payroll (000) (2)	Full Value		Present Value	
		Loss Rate per \$100 of Payroll (3)	Projected Ultimate Net Limited Losses (4)	Loss Rate per \$100 of Payroll (5)	Projected Ultimate Net Limited Losses (6)
(A) 2018/19	\$480,276	\$0.33	\$1,599,520	\$0.32	\$1,528,800
(B) 2019/20	489,881	0.34	1,664,000	0.32	1,590,160
(C) 2020/21	499,679	0.35	1,731,600	0.33	1,654,640

Note: (A), (B) and (C) are based on Table III-2A and actuarial judgment.

Table III-2C
Projected Ultimate Net Limited Losses
at a 70% Confidence Level
(at \$500,000 SIR)

Claim Period (1)	Projected Payroll (000) (2)	Full Value		Present Value	
		Loss Rate per \$100 of Payroll (3)	Projected Ultimate Net Limited Losses (4)	Loss Rate per \$100 of Payroll (5)	Projected Ultimate Net Limited Losses (6)
(A) 2018/19	\$480,276	\$0.37	\$1,768,700	\$0.35	\$1,690,500
(B) 2019/20	489,881	0.38	1,840,000	0.36	1,758,350
(C) 2020/21	499,679	0.38	1,914,750	0.37	1,829,650

Note: (A), (B) and (C) are based on Table III-2A and actuarial judgment.

Table III-2D
Projected Ultimate Net Limited Losses
at a 75% Confidence Level
(at \$500,000 SIR)

Claim Period (1)	Projected Payroll (000) (2)	Full Value		Present Value	
		Loss Rate per \$100 of Payroll (3)	Projected Ultimate Net Limited Losses (4)	Loss Rate per \$100 of Payroll (5)	Projected Ultimate Net Limited Losses (6)
(A) 2018/19	\$480,276	\$0.41	\$1,968,640	\$0.39	\$1,881,600
(B) 2019/20	489,881	0.42	2,048,000	0.40	1,957,120
(C) 2020/21	499,679	0.43	2,131,200	0.41	2,036,480

Note: (A), (B) and (C) are based on Table III-2A and actuarial judgment.

Table III-2E
Projected Ultimate Net Limited Losses
at a 80% Confidence Level
(at \$500,000 SIR)

Claim Period (1)	Projected Payroll (000) (2)	Full Value		Present Value	
		Loss Rate per \$100 of Payroll (3)	Projected Ultimate Net Limited Losses (4)	Loss Rate per \$100 of Payroll (5)	Projected Ultimate Net Limited Losses (6)
(A) 2018/19	\$480,276	0.45	\$2,153,200	\$0.43	\$2,058,000
(B) 2019/20	489,881	0.46	2,240,000	0.44	2,140,600
(C) 2020/21	499,679	0.47	2,331,000	0.45	2,227,400

Note: (A), (B) and (C) are based on Table III-2A and actuarial judgment.

We estimate ULAE for 2018/19 through 2020/21 as shown in Table III-2F.

Table III-2F
Estimated ULAE

Claim Period (1)	Estimated ULAE (2)	Present Value of Estimated ULAE (3)
(A) 2018/19	\$153,800	\$147,000
(B) 2019/20	160,000	152,900
(C) 2020/21	166,500	159,100

Note: (2) and (3) are 10% of the corresponding figures at the expected level in Table III-2A.

We project ultimate net limited losses (including ALAE) for 2018/19, 2019/20, and 2020/21 at various retention levels to be as shown in Table III-2G, III-2H, III-2I, III-2J, III-2K and III-2L.

Table III-2G
Projected Ultimate Net Limited Losses
Full Value
2018/19

Self-Insured Retention (1)	Expected (2)	60% Confidence Level (3)	70% Confidence Level (4)	75% Confidence Level (4)	80% Confidence Level (5)
(A) \$350,000	\$1,538,000	\$1,599,520	\$1,768,700	\$1,968,640	\$2,153,200
(B) \$500,000	1,538,000	1,607,210	1,777,928	1,977,868	2,174,732
(C) \$750,000	1,653,350	1,727,751	1,911,273	2,126,208	2,337,837

Note: See Exhibit LI-19.

Table III-2H
Projected Ultimate Net Limited Losses
Present Value
2018/19

Self-Insured Retention (1)	Expected (2)	60% Confidence Level (3)	70% Confidence Level (4)	75% Confidence Level (4)	80% Confidence Level (5)
(A) \$350,000	\$1,470,000	\$1,528,800	\$1,690,500	\$1,881,600	\$2,058,000
(B) \$500,000	1,470,000	1,536,150	1,699,320	1,890,420	2,078,580
(C) \$750,000	1,580,250	1,651,361	1,826,769	2,032,202	2,234,474

Note: See Exhibit LI-19.

**Table III-2I
Projected Ultimate Net Limited Losses
Full Value
2019/20**

Self-Insured Retention (1)	Expected (2)	60% Confidence Level (3)	70% Confidence Level (4)	75% Confidence Level (4)	80% Confidence Level (5)
(A) \$350,000	\$1,600,000	\$1,664,000	\$1,840,000	\$2,048,000	\$2,240,000
(B) \$500,000	1,600,000	1,672,000	1,849,600	2,057,600	2,262,400
(C) \$750,000	1,720,000	1,797,400	1,988,320	2,211,920	2,432,080

Note: See Exhibit LI-19.

**Table III-2J
Projected Ultimate Net Limited Losses
Present Value
2019/20**

Self-Insured Retention (1)	Expected (2)	60% Confidence Level (3)	70% Confidence Level (4)	75% Confidence Level (4)	80% Confidence Level (5)
(A) \$350,000	\$1,529,000	\$1,590,160	\$1,758,350	\$1,957,120	\$2,140,600
(B) \$500,000	1,529,000	1,597,805	1,767,524	1,966,294	2,162,006
(C) \$750,000	1,643,675	1,717,640	1,900,088	2,113,766	2,324,156

Note: See Exhibit LI-19.

Table III-2K
Projected Ultimate Net Limited Losses
Full Value
2020/21

Self-Insured Retention (1)	Expected (2)	60% Confidence Level (3)	70% Confidence Level (4)	75% Confidence Level (4)	80% Confidence Level (5)
(A) \$350,000	\$1,665,000	\$1,731,600	\$1,914,750	\$2,131,200	\$2,331,000
(B) \$500,000	1,665,000	1,739,925	1,924,740	2,141,190	2,354,310
(C) \$750,000	1,789,875	1,870,419	2,069,096	2,301,779	2,530,883

Note: See Exhibit LI-19.

Table III-2L
Projected Ultimate Net Limited Losses
Present Value
2020/21

Self-Insured Retention (1)	Expected (2)	60% Confidence Level (3)	70% Confidence Level (4)	75% Confidence Level (4)	80% Confidence Level (5)
(A) \$350,000	\$1,591,000	\$1,654,640	\$1,829,650	\$2,036,480	\$2,227,400
(B) \$500,000	1,591,000	1,662,595	1,839,196	2,046,026	2,249,674
(C) \$750,000	1,710,325	1,787,290	1,977,136	2,199,478	2,418,400

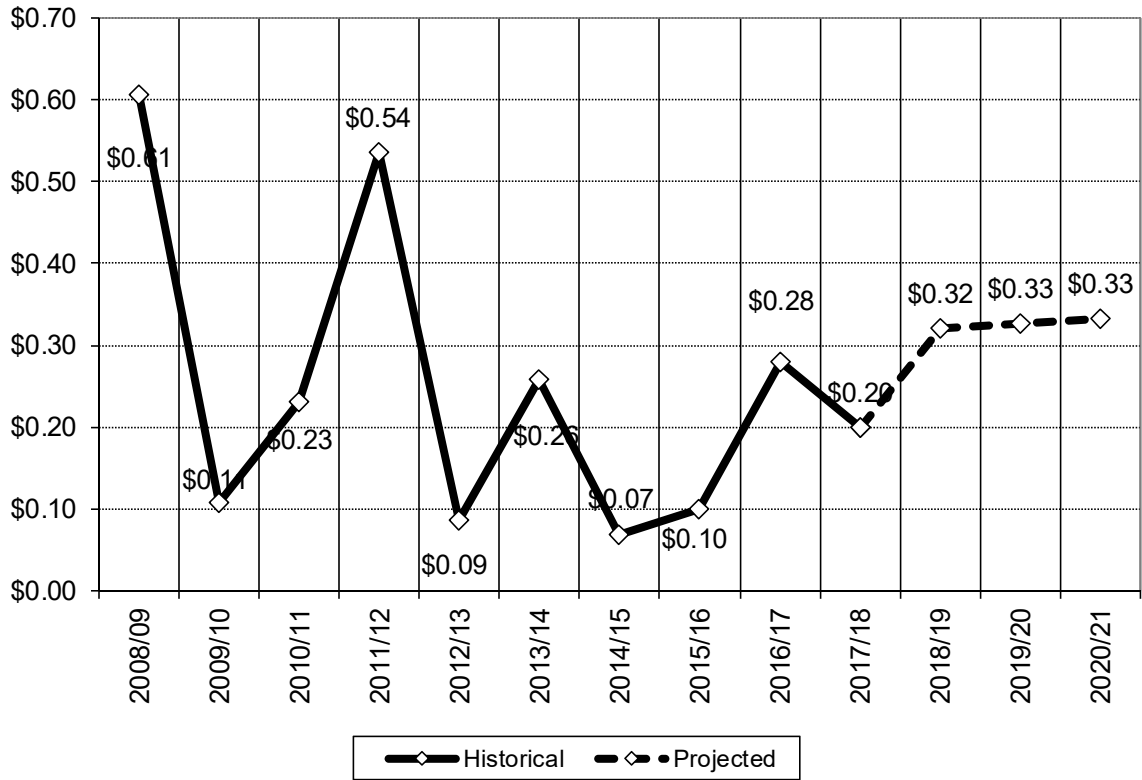
Note: See Exhibit LI-19.

The projected ultimate net limited losses do not include ULAE.

Loss Experience Trends

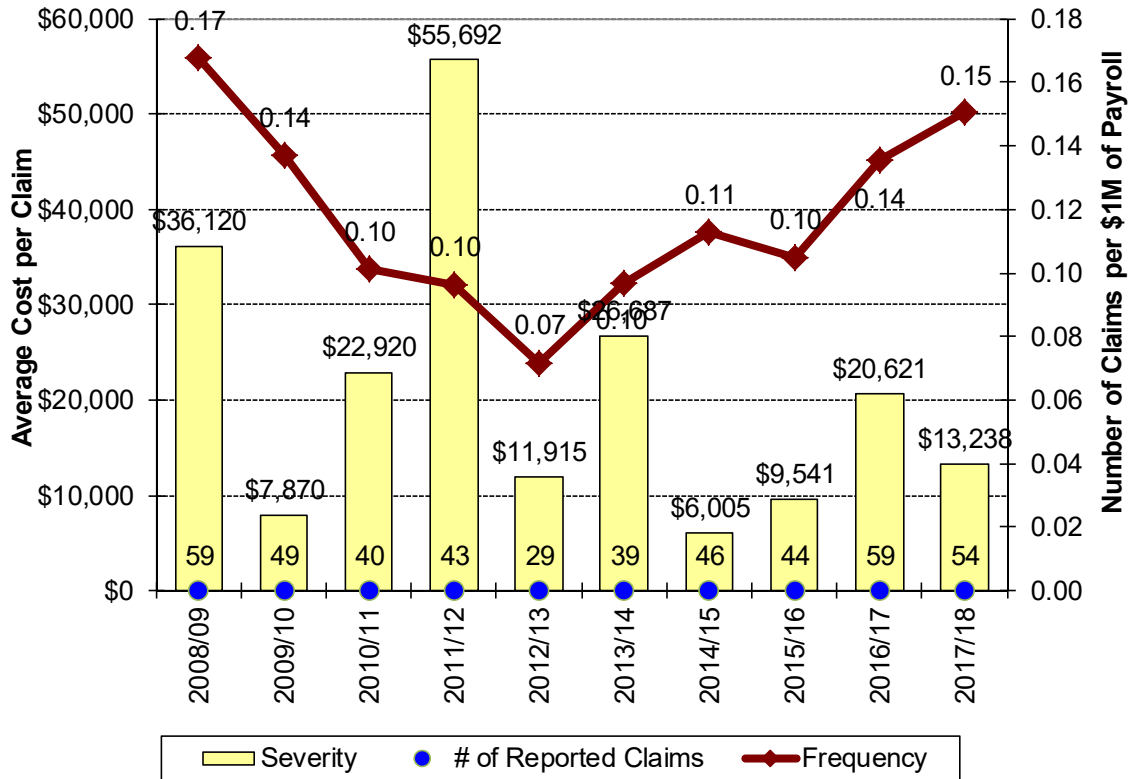
Graphs III-1 and III-2 show loss experience trends for liability as measured by loss rate per \$100 of payroll and frequency and severity, respectively.

**Graph III-1
Loss Rate per \$100 of Payroll**



Note: Loss rates are from Exhibit LI-14, columns (4) and (7).

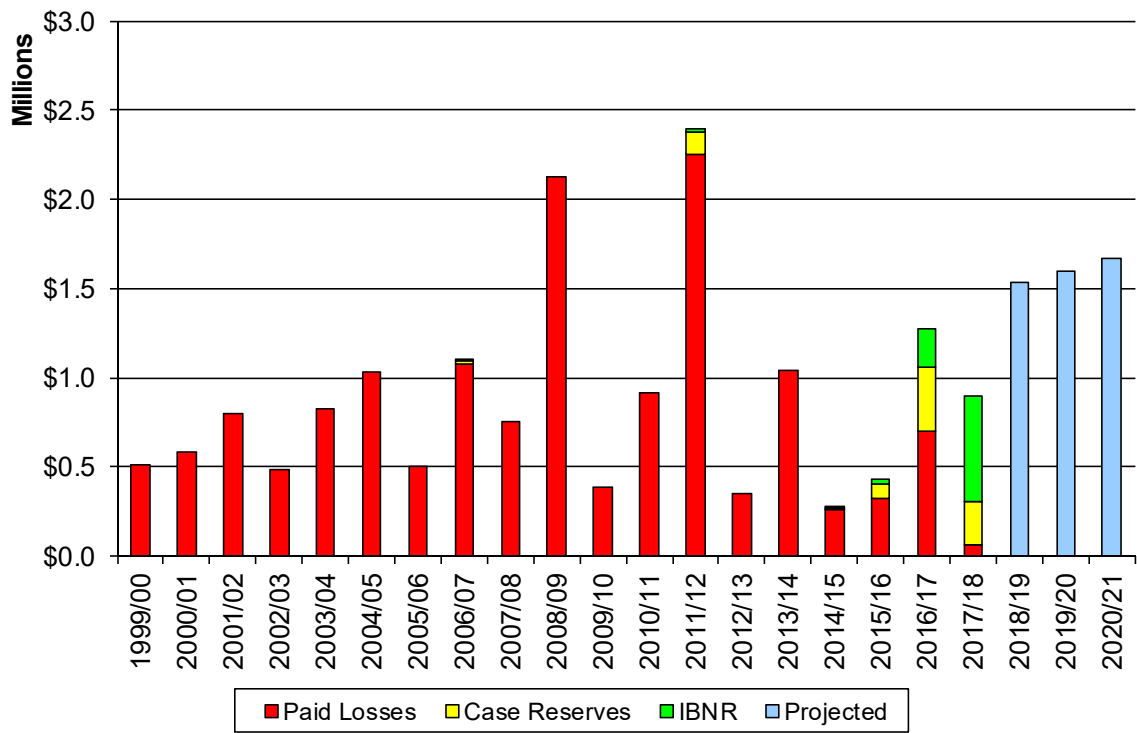
**Graph III-2
Frequency and Severity**



Note: Frequency amounts are from Exhibit LI-8, Section I, column (7).
Severity amounts are based on the projected claim counts in Exhibit LI-8 and the projected ultimate losses in Exhibit LI-13.

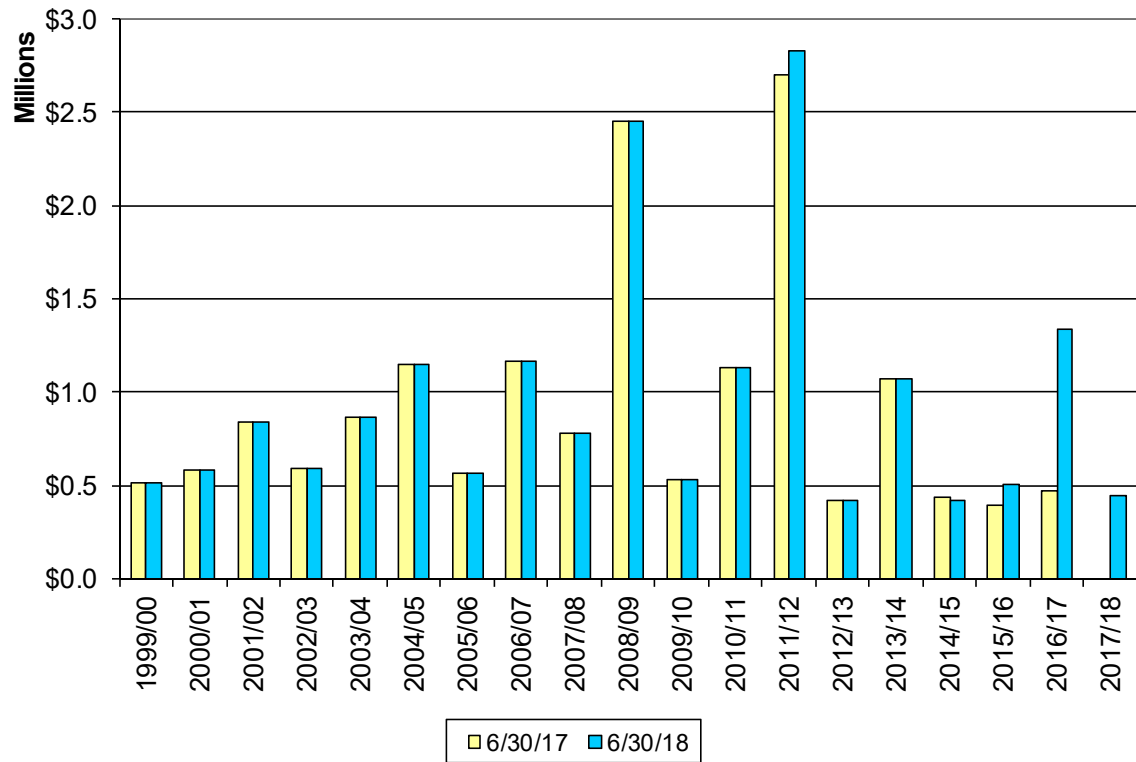
Graph III-3 shows the composition of the projected ultimate limited losses for liability.

**Graph III-3
Composition of Projected Ultimate Limited Losses**



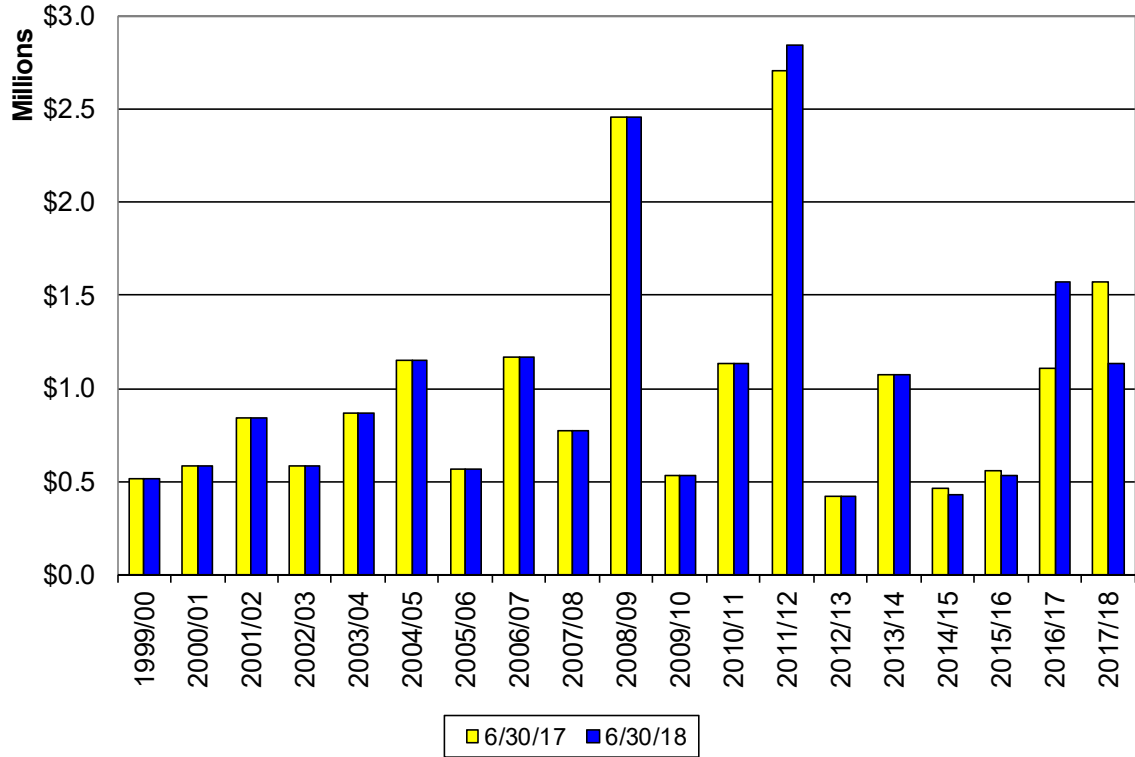
Note: Amounts through 2017/18 are from Exhibit LI-15.
 Amounts for 2018/19 through 2020/21 are from Exhibit LI-14.

**Graph III-4
Comparison of Limited Reported Incurred Losses
as of June 30, 2017 and June 30, 2018**



Note: Amounts as of June 30, 2017 are from the previous actuarial study.
Amounts as of June 30, 2018 are from Exhibit LI-12.

**Graph III-5
Comparison of Projected Ultimate Limited Losses
as of June 30, 2017 and June 30, 2018**

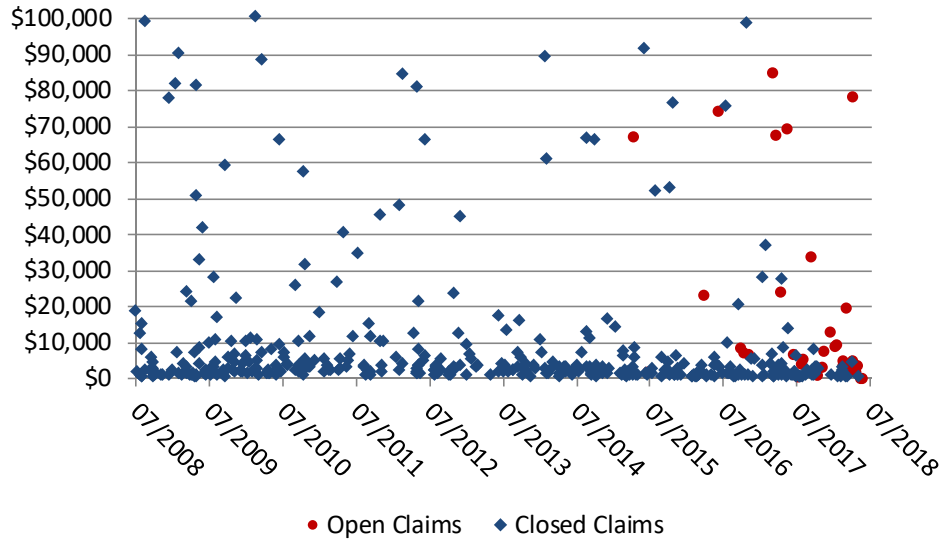


Note: Amounts as of June 30, 2017 are from the previous actuarial study.
Amounts as of June 30, 2018 are from Exhibit LI-13.

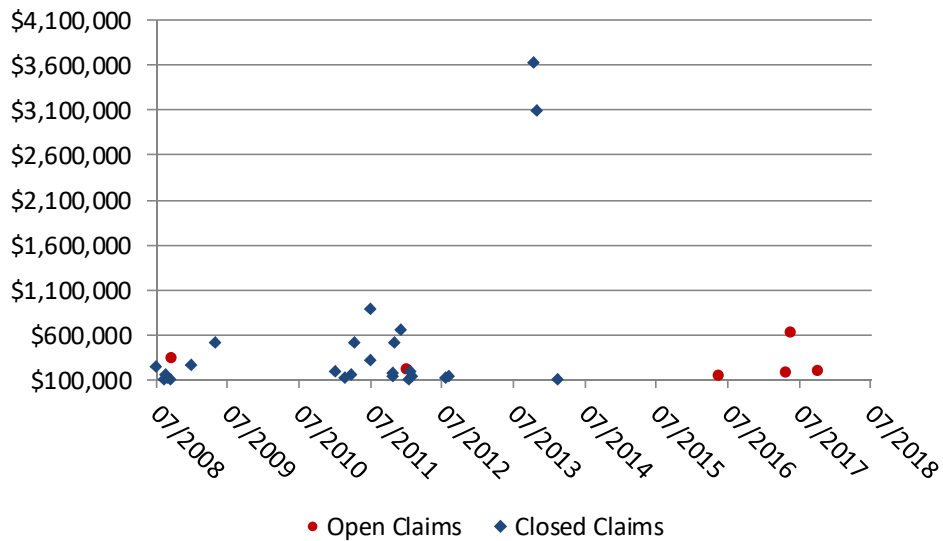
For all claims through 2016/17, the change in the projected ultimate limited losses from June 30, 2017 to June 30, 2018 was 3.1%.

Graphs I-6A and I-6B are claim size distributions for CSU AORMA liability program by claim status.

**Graph III-6A
Claim Size Distribution
Claims with Incurred Amount below \$100,000**

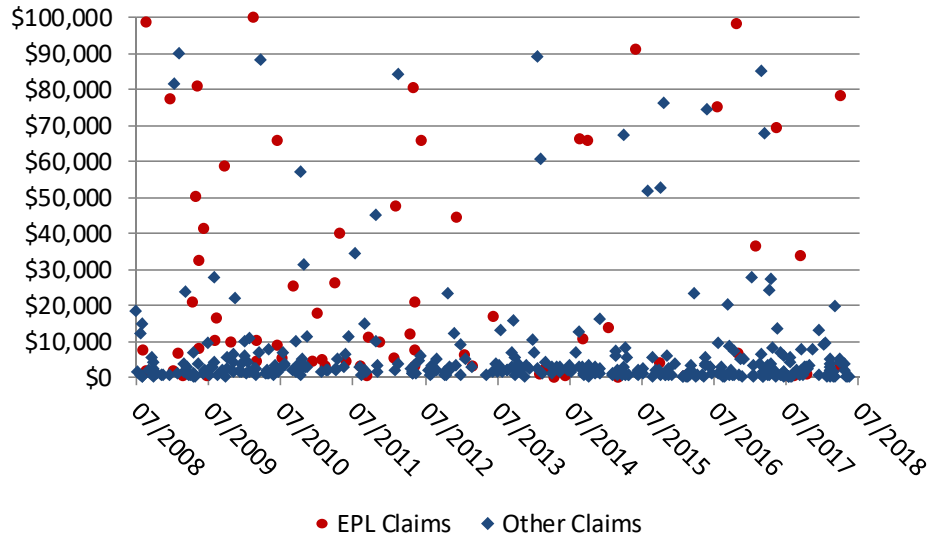


**Graph III-6B
Claim Size Distribution
Claims with Incurred Amount below \$100,000**

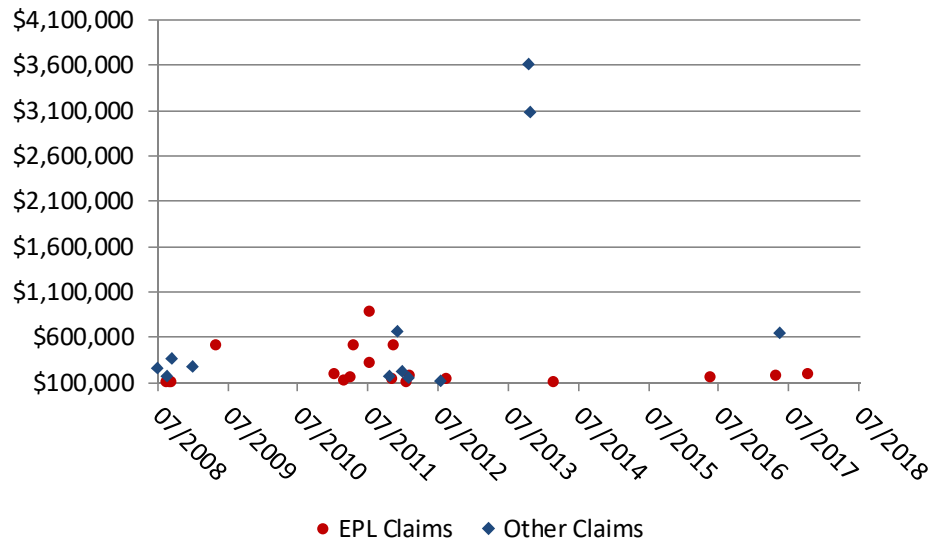


Graphs I-6C and I-6D are claim size distributions for CSU AORMA liability program by claim type.

Graph III-6C
Claim Size Distribution
Claims with Incurred Amount below \$100,000



Graph III-6D
Claim Size Distribution
Claims with Incurred Amount below \$100,000



**Table III-3
Projected Losses Paid**

Item (1)	2018/19 (2)	2019/20 (3)	2020/21 (4)
(A) Projected losses paid	\$1,028,423	\$1,250,814	\$1,407,683

Note: (A) is from Exhibit LI-16.
(B) is from Exhibit LI-17.
(C) is from Exhibit LI-18.

Table III-1A
Estimated Outstanding Losses
at Various Confidence Levels
June 30, 2018

Confidence Level (1)	Estimated Outstanding Losses (2)	Present value of Estimated Outstanding Losses (3)
(A) Expected	\$2,750,944	\$2,555,066
(B) 70%	2,971,020	2,759,471
(C) 75%	3,053,548	2,836,123
(D) 80%	3,136,076	2,912,775
(E) 90%	3,438,680	3,193,833

Note: (A) is from Exhibit WC-11.
(B) to (D) are based on (A) and actuarial judgment.

Table III-1B
Estimated Outstanding Losses
at Various Confidence Levels
June 30, 2019

Confidence Level (1)	Estimated Outstanding Losses (2)	Present value of Estimated Outstanding Losses (3)
(A) Expected	\$2,121,670	\$1,970,168
(B) 70%	2,291,404	2,127,781
(C) 75%	2,355,054	2,186,886
(D) 80%	2,418,704	2,245,992
(E) 90%	2,652,088	2,462,710

Note: (A) is from Exhibit WC-12.
(B) to (D) are based on (A) and actuarial judgment.

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**Table III-1C
Reconciliation of Estimated Outstanding Losses**

Claim Period (1)	Item (2)	Amount (3)
(A) Through 2016/17	(i) Estimated outstanding losses as of 6/30/17	\$3,691,374
	(ii) Losses paid during 2017/18	(968,526)
	(iii) Change in projected ultimate limited losses for claim periods 2016/17 and prior: • (Aiii) is 0.1% of the total projected ultimate losses	28,095
	(iv) Estimated outstanding losses as of 6/30/18 (Ai) + (Aii) + (Aiii)	\$2,750,943
(B) 2017/18	(i) Projected ultimate limited losses	\$0
	(ii) Losses paid during 2017/18	0
	(iii) Estimated outstanding losses as of 06/30/18 (Bi) + (Bii)	\$0
(C) Total (Aiv) + (Biii)	(i) Estimated outstanding losses as of 06/30/18	\$2,750,943

**Table III-2A
Estimated Outstanding ULAE
June 30, 2018**

Item (1)	Amount (2)
(A) Estimated Outstanding ULAE	\$137,547
(B) Present Value of Estimated Outstanding ULAE	127,753

Note: (A) and (B) are 5% of the corresponding amounts at the expected level in Table III-1A.

**Table III-2B
Estimated Outstanding ULAE
June 30, 2019**

Item (1)	Amount (2)
(A) Estimated Outstanding ULAE	\$106,084
(B) Present Value of Estimated Outstanding ULAE	98,508

Note: (A) and (B) are 5% of the corresponding amounts at the expected level

in Table III-1B.

Table III-3Ai
Projected Ultimate Limited Losses
at Various Confidence Levels
2018/19
(Limited to \$750,000)

Confidence Level (1)	Projected Payroll (000) (2)	Full Value		Present Value	
		Loss Rate per \$100 of Payroll (3)	Projected Ultimate Losses (4)	Loss Rate per \$100 of Payroll (5)	Projected Ultimate Losses (6)
(A) Expected	\$370,466	\$0.84	\$3,104,000	\$0.78	\$2,871,000
(B) 70%	370,466	0.94	3,476,000	0.87	3,216,000
(C) 75%	370,466	0.99	3,663,000	0.91	3,388,000
(D) 80%	370,466	1.05	3,880,000	0.97	3,589,000
(E) 90%	370,466	1.17	4,346,000	1.09	4,019,000

Note: (A) is from Exhibit WC-10.
(B) to (D) are based on (A) and actuarial judgment.

Table III-3Aii
Projected Ultimate Limited Losses
at Various Confidence Levels
2018/19
(Limited to \$1,000,000)

Confidence Level (1)	Projected Payroll (000) (2)	Full Value		Present Value	
		Loss Rate per \$100 of Payroll (3)	Projected Ultimate Losses (4)	Loss Rate per \$100 of Payroll (5)	Projected Ultimate Losses (6)
(A) Expected	\$370,466	\$0.86	\$3,168,000	\$0.79	\$2,930,000
(B) 70%	370,466	0.96	3,548,000	0.89	3,282,000
(C) 75%	370,466	1.01	3,738,000	0.93	3,457,000
(D) 80%	370,466	1.07	3,960,000	0.99	3,663,000
(E) 90%	370,466	1.20	4,435,000	1.11	4,102,000

Note: (A) is from Exhibit WC-10.
(B) to (D) are based on (A) and actuarial judgment.

We estimate ULAE for 2018/19 to be as shown in Table III-3B.

**Table III-3B
Estimated ULAE
2018/19**

Item (1)	Full Value (2)	Present Value (3)
(A) ULAE	\$310,400	\$287,100

Note: (2) and (3) are 10% of the corresponding amounts at the expected level in Table III-3Ai.

Table III-3Ci
Projected Ultimate Limited Losses
at Various Confidence Levels
2019/20
(Limited to \$750,000)

Confidence Level (1)	Projected Payroll (000) (2)	Full Value		Present Value	
		Loss Rate per \$100 of Payroll (3)	Projected Ultimate Losses (4)	Loss Rate per \$100 of Payroll (5)	Projected Ultimate Losses (6)
(A) Expected	\$377,875	\$0.85	\$3,230,000	\$0.79	\$2,987,000
(B) 70%	377,875	0.96	3,618,000	0.89	3,345,000
(C) 75%	377,875	1.01	3,811,000	0.93	3,525,000
(D) 80%	377,875	1.07	4,038,000	0.99	3,734,000
(E) 90%	377,875	1.20	4,522,000	1.11	4,182,000

Note: (A) is from Exhibit WC-10.
(B) to (D) are based on (A) and actuarial judgment.

Table III-3Cii
Projected Ultimate Limited Losses
at Various Confidence Levels
2019/20
(Limited to \$1,000,000)

Confidence Level (1)	0 (2)	Full Value		Present Value	
		Loss Rate per \$100 of Payroll (3)	Projected Ultimate Losses (4)	Loss Rate per \$100 of Payroll (5)	Projected Ultimate Losses (6)
(A) Expected	\$377,875	\$0.87	\$3,296,000	\$0.81	\$3,048,000
(B) 70%	377,875	0.98	3,692,000	0.90	3,414,000
(C) 75%	377,875	1.03	3,889,000	0.95	3,597,000
(D) 80%	377,875	1.09	4,120,000	1.01	3,810,000
(E) 90%	377,875	1.22	4,614,000	1.13	4,267,000

Note: (A) is from Exhibit WC-10.
(B) to (D) are based on (A) and actuarial judgment.

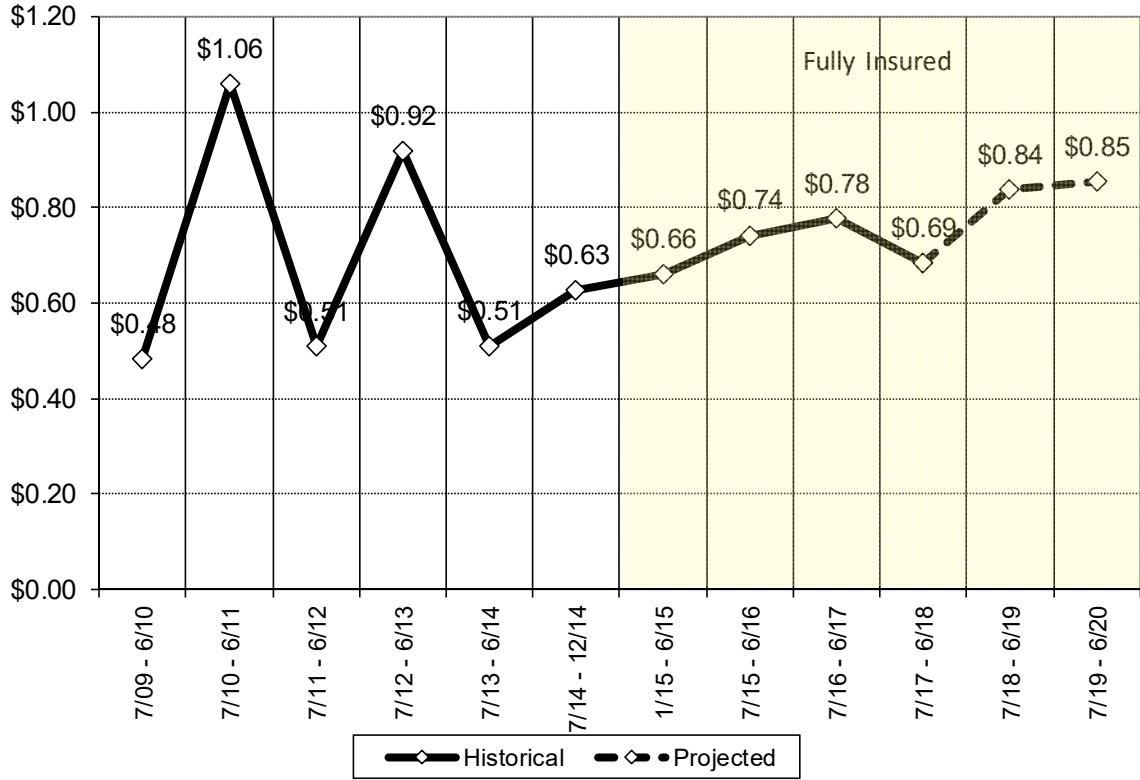
We estimate ULAE for 2019/20 to be as shown in Table III-3D.

**Table III-3D
Estimated ULAE
2019/20**

Item (1)	Full Value (2)	Present Value (3)
(A) ULAE	\$323,000	\$298,700

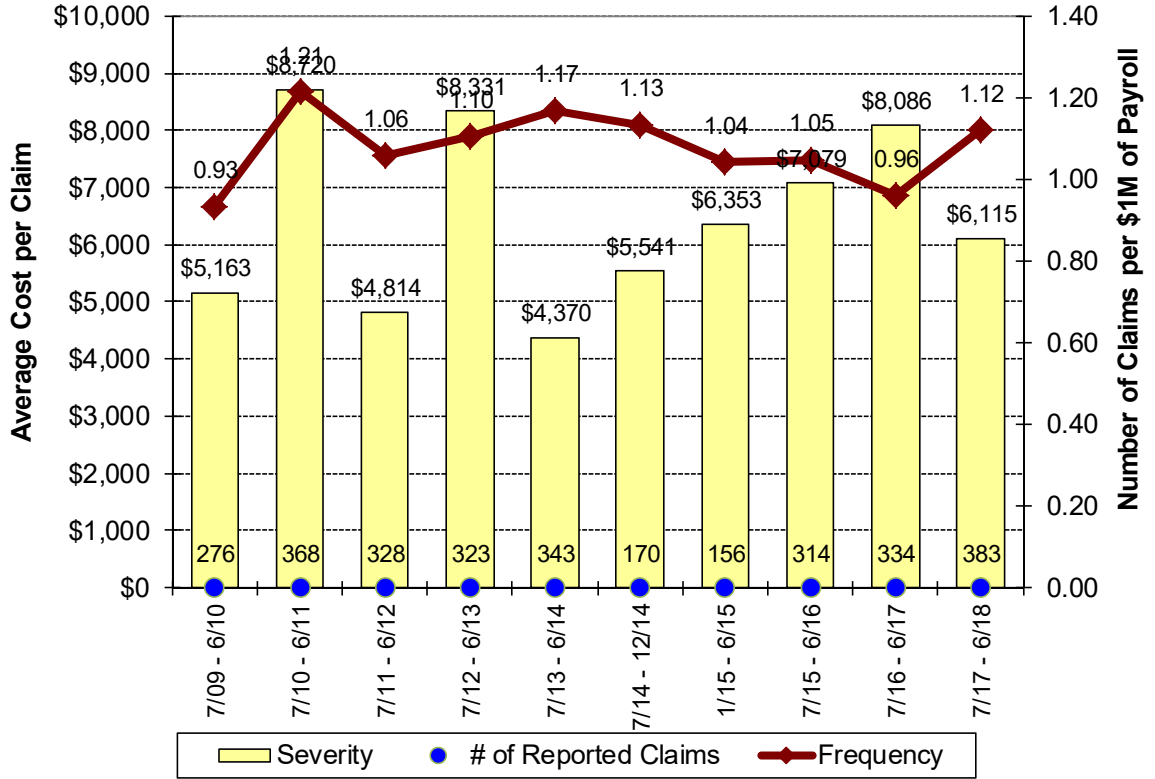
Note: (2) and (3) are 10% of the corresponding figures at the expected level in Table III-3Ci.

**Graph III-1
Loss Rate per \$100 of Payroll**



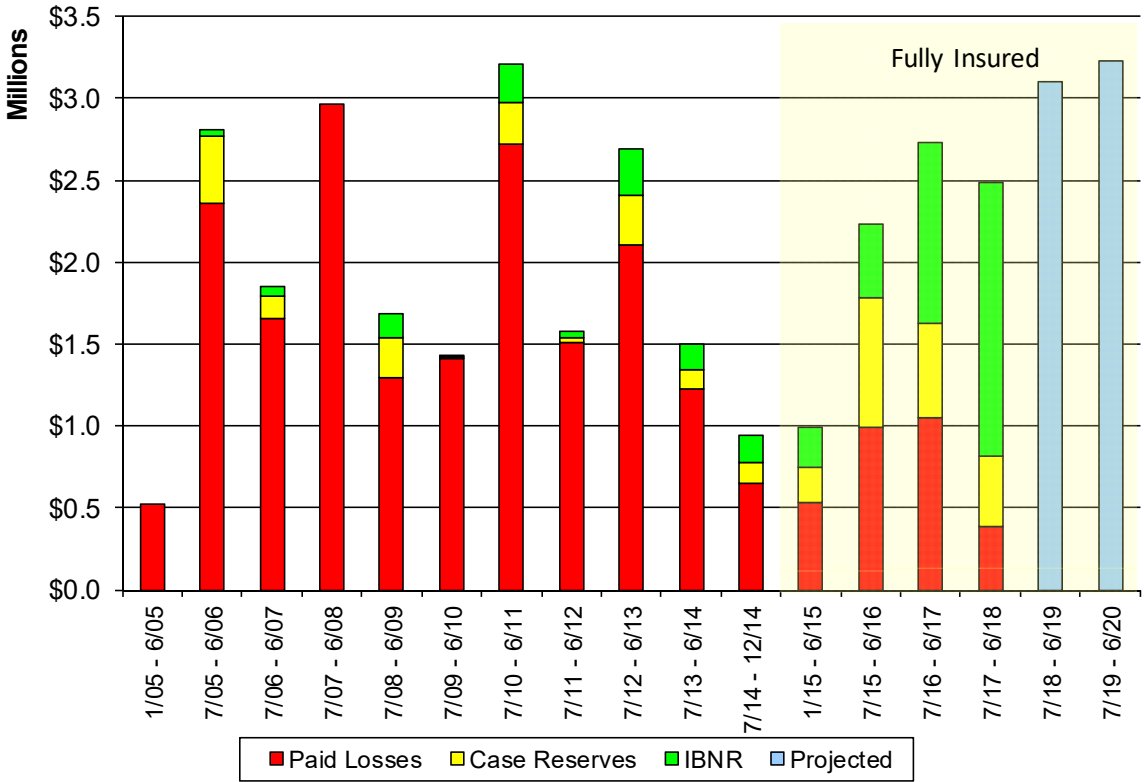
Note: Loss rates are from Exhibit WC-10, columns (4) and (7).
 2017/18 and 2018/19 loss rates are based on the self-insured retention of \$750,000 effective July 1, 2017. Loss rates prior to 2017/18 were based on a self-insured retention of \$500,000.

**Graph III-2
Frequency and Severity**



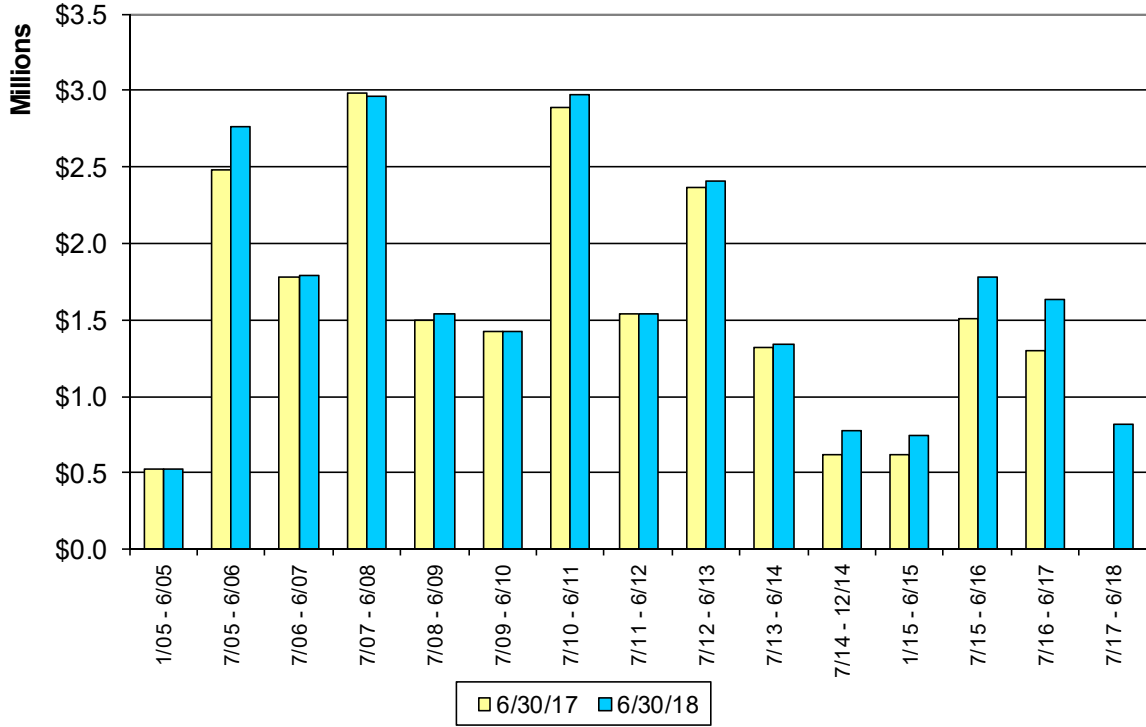
Note: Frequency amounts are from Exhibit WC-8, Section I, column (7).
Severity amounts are based on the projected claim counts in Exhibit WC-8 and the projected ultimate losses in Exhibit WC-9.

**Graph III-3
Composition of Projected Ultimate Limited Losses**



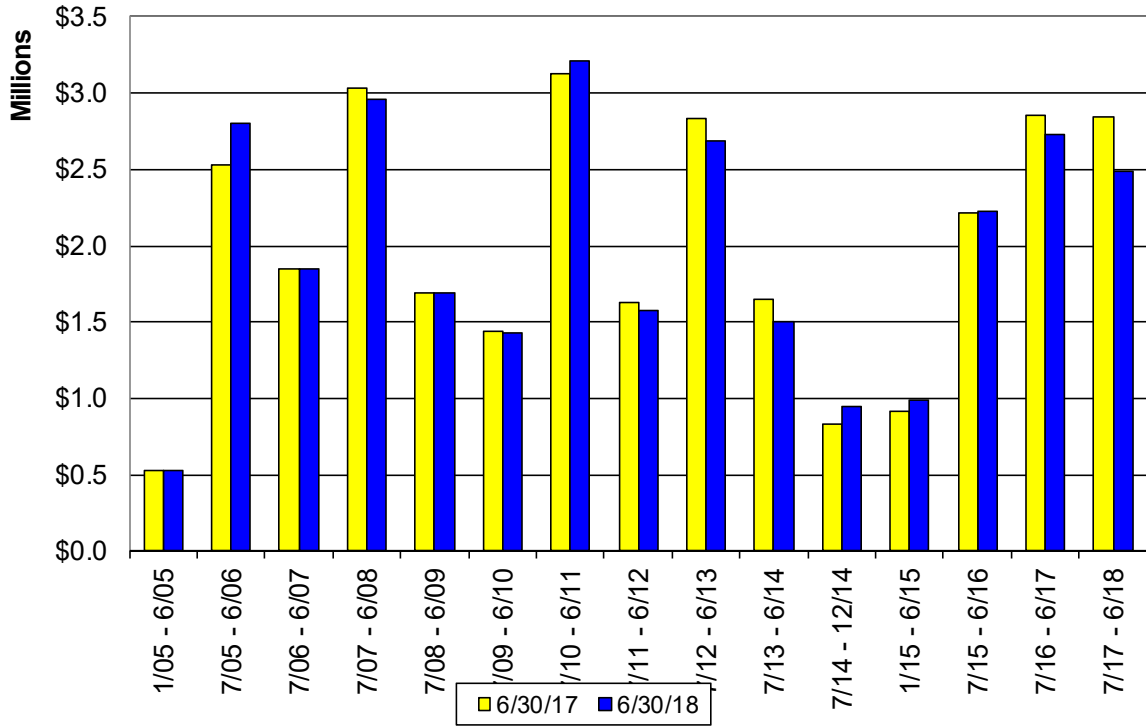
Note: Amounts through 7/17 – 6/18 are from Exhibit WC-11.
 Amounts for 7/18 – 6/19 and 7/19 – 6/20 are from Exhibit WC-10.
 2018/19 and 2019/20 amounts are based on the self-insured retention of \$750,000 effective July 1, 2017. Losses prior to 2016/17 were based on a self-insured retention of \$500,000.

**Graph III-4
Comparison of Limited Reported Incurred Losses
as of June 30, 2017 and June 30, 2018**



Note: Amounts as of June 30, 2017 are from the previous actuarial study.
Amounts as of June 30, 2018 are from Exhibit WC-1.

**Graph III-5
Comparison of Projected Ultimate Limited Losses
as of June 30, 2017 and June 30, 2018**



Note: Amounts as of June 30, 2017 are from the previous actuarial study.
Amounts as of June 30, 2018 are from Exhibit WC-9.

Table III-3E
Case Reserve Comparison
as of June 30, 2017 and June 30, 2018

Claim Period (1)	Limited Case Reserves as of 6/30/17 (2)	Limited Case Reserves as of 6/30/18 (3)	Change (3) - (2) (4)
5/04 - 12/04	\$0	\$0	\$0
1/05 - 6/05	0	0	0
7/05 - 6/06	143,145	402,137	258,992
7/06 - 6/07	137,082	142,710	5,628
7/07 - 6/08	73,914	0	(73,914)
7/08 - 6/09	251,356	244,268	(7,088)
7/09 - 6/10	14,202	5,000	(9,202)
7/10 - 6/11	216,115	248,769	32,655
7/11 - 6/12	63,589	30,199	(33,390)
7/12 - 6/13	726,056	310,272	(415,785)
7/13 - 6/14	231,252	115,179	(116,072)
7/14 - 12/14	125,256	128,916	3,660
Subtotal	\$1,981,967	\$1,627,450	(\$354,517)
1/15 - 6/15	196,261	220,738	24,478
7/15 - 6/16	771,485	785,398	13,913
7/16 - 6/17	896,607	574,990	(321,617)
7/17 - 6/18	0	426,281	426,281
Total	\$3,846,320	\$3,634,859	(\$211,461)

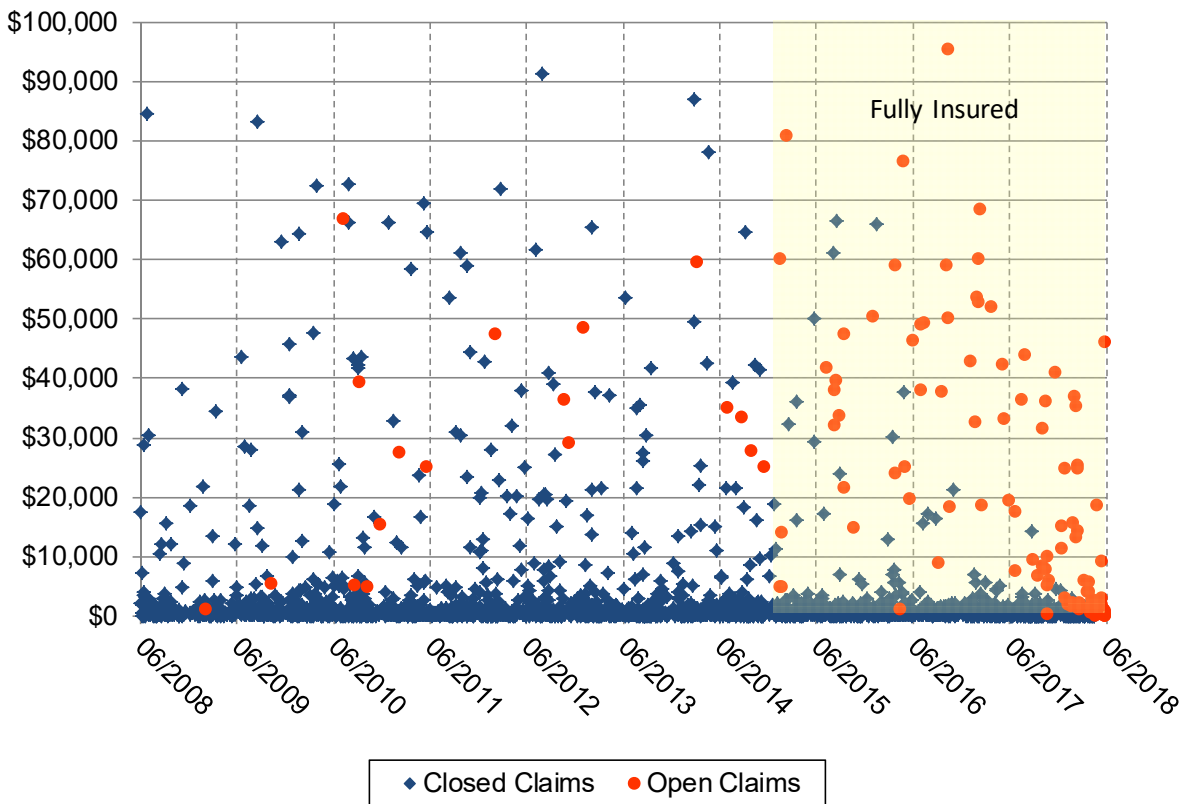
Note: (2) is from the prior actuarial study.
(3) is from Exhibit WC-1.

Table III-3F
Comparison of Projected Ultimate Limited Losses
as of June 30, 2017 and June 30, 2018

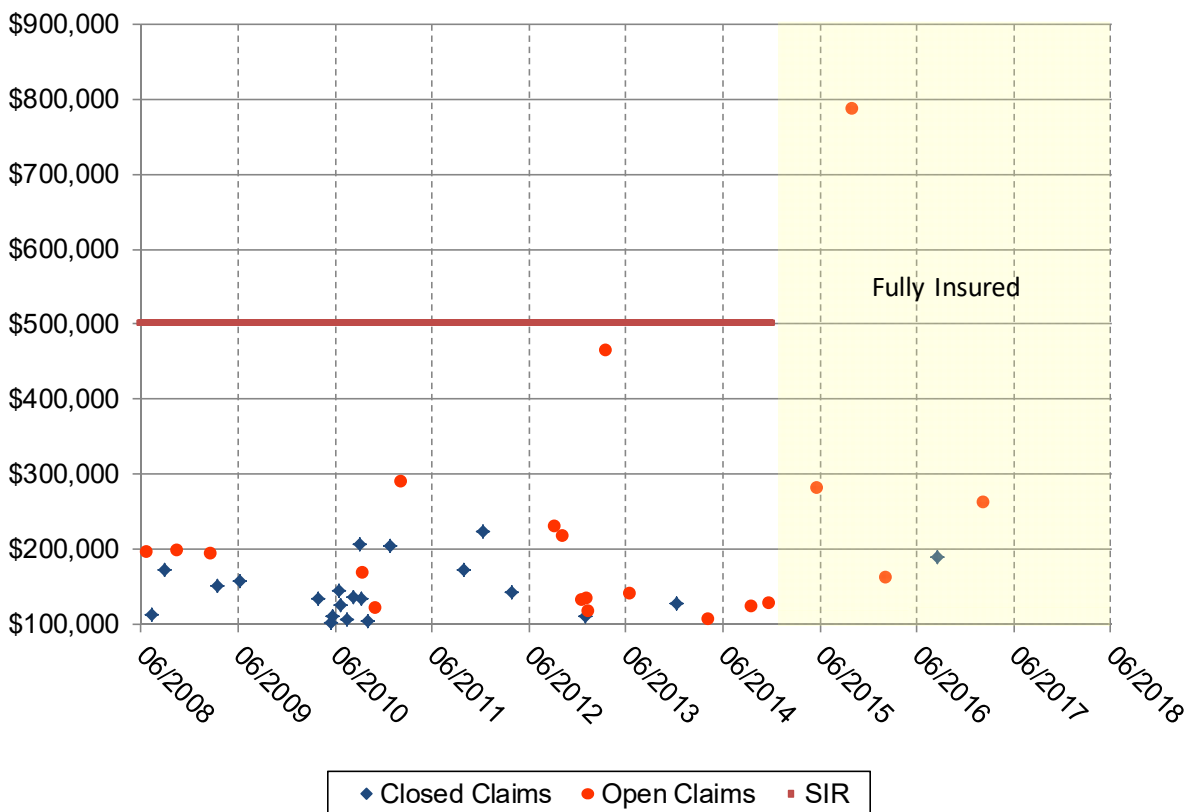
Claim Period (1)	Projected Ultimate Limited Losses as of 6/30/17 (2)	Projected Ultimate Limited Losses as of 6/30/18 (3)	Change (3) - (2) (4)	Percentage Change (4) / (2) (5)
5/04 - 12/04	\$673,376	\$673,376	\$0	0.0%
1/05 - 6/05	525,995	526,003	8	0.0%
7/05 - 6/06	2,533,000	2,804,174	271,174	10.7%
7/06 - 6/07	1,852,000	1,849,000	(3,000)	-0.2%
7/07 - 6/08	3,032,000	2,961,915	(70,085)	-2.3%
7/08 - 6/09	1,696,000	1,686,000	(10,000)	-0.6%
7/09 - 6/10	1,437,000	1,425,000	(12,000)	-0.8%
7/10 - 6/11	3,128,000	3,209,000	81,000	2.6%
7/11 - 6/12	1,628,000	1,579,000	(49,000)	-3.0%
7/12 - 6/13	2,838,000	2,691,000	(147,000)	-5.2%
7/13 - 6/14	1,646,000	1,499,000	(147,000)	-8.9%
7/14 - 12/14	828,000	942,000	114,000	13.8%
Subtotal	\$21,817,371	\$21,845,468	\$28,097	0.1%
1/15 - 6/15	918,000	991,000	73,000	8.0%
7/15 - 6/16	2,219,000	2,230,000	11,000	0.5%
7/16 - 6/17	2,856,000	2,725,000	(131,000)	-4.6%
7/17 - 6/18	2,847,000	2,489,000	(358,000)	-12.6%
Total	\$30,657,371	\$30,280,468	(\$376,903)	-1.2%

Note: (2) is from the prior actuarial study.
(3) is from Exhibit WC-9.

Graph III-6A
Claim Size Distribution
Claims with Incurred Amount below \$100,000



**Graph III-6B
Claim Size Distribution
Claims with Incurred Amount above \$100,000**



**Table III-4
Projected Losses Paid
2017/18 and 2018/19**

Item (1)	7/18 - 6/19 (2)	7/19 - 6/20 (3)
(A) Projected losses paid	\$629,274	\$424,599

Note: (2) is from Exhibit WC-12.
(3) is from Exhibit WC-13.

ESTIMATED POOL LAYER FUNDING EXHIBIT

ISSUE: The Committee will review the estimated fund balance exhibits for both the Liability and Workers' Compensation Programs. These reports show a comparison of the program assets, outstanding liabilities and estimated fund balances at June 30, 2018, as well as historical estimated fund balance and dividend information.

RECOMMENDATION: None; this item is for information only.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: These reports may be included as attachments to the September Update Letter that will be sent to all of the auxiliary organization members.

ATTACHMENT(S):

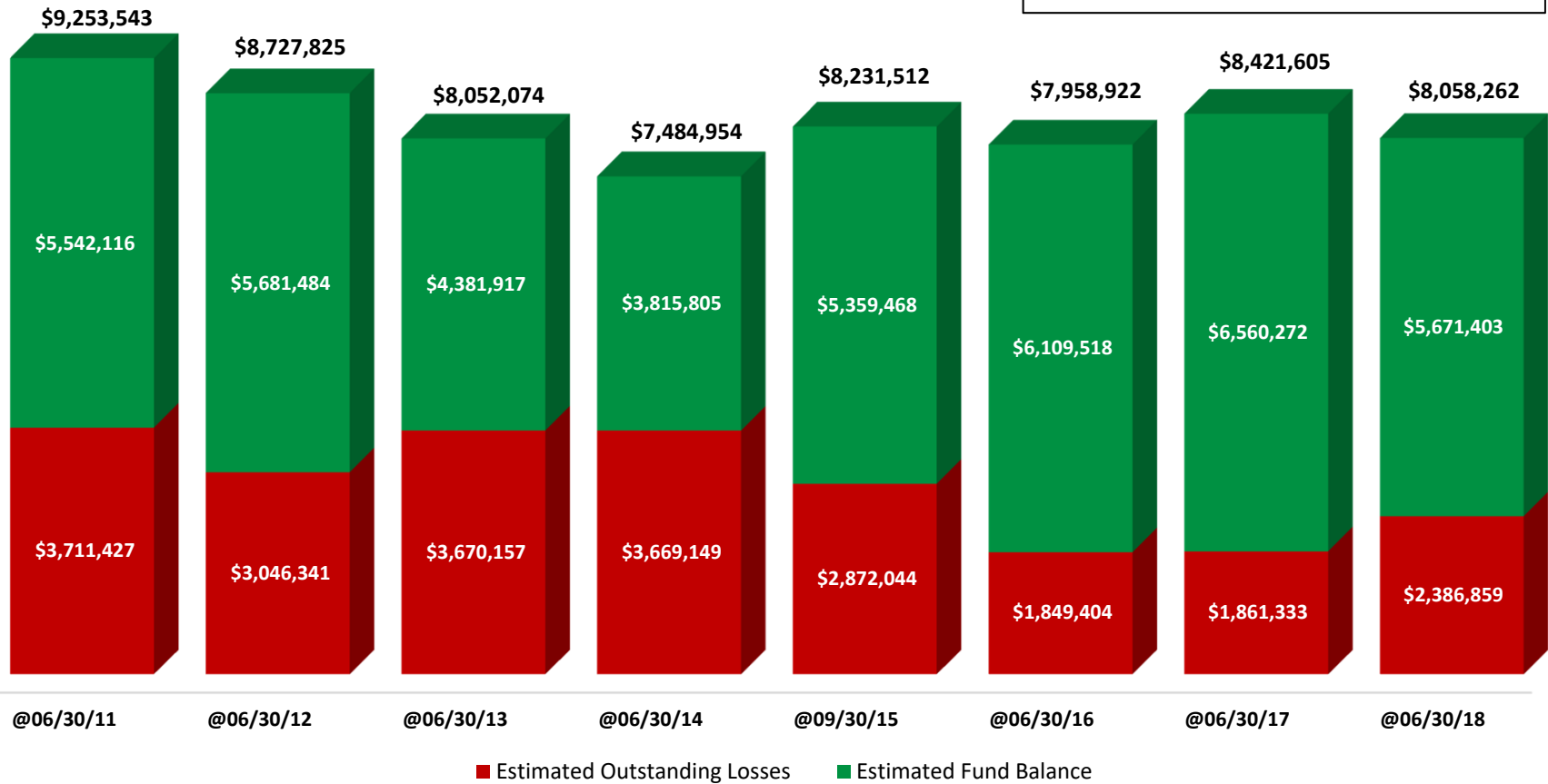
- a. Historical Estimated Fund Balance @ June 30
- b. Historical Maximum Dividend Available vs. Dividend Declared

Liability Historical Estimated Fund Balance @ June 30

Assets (on top of the bar) have been reduced by accounts payable and dividends.

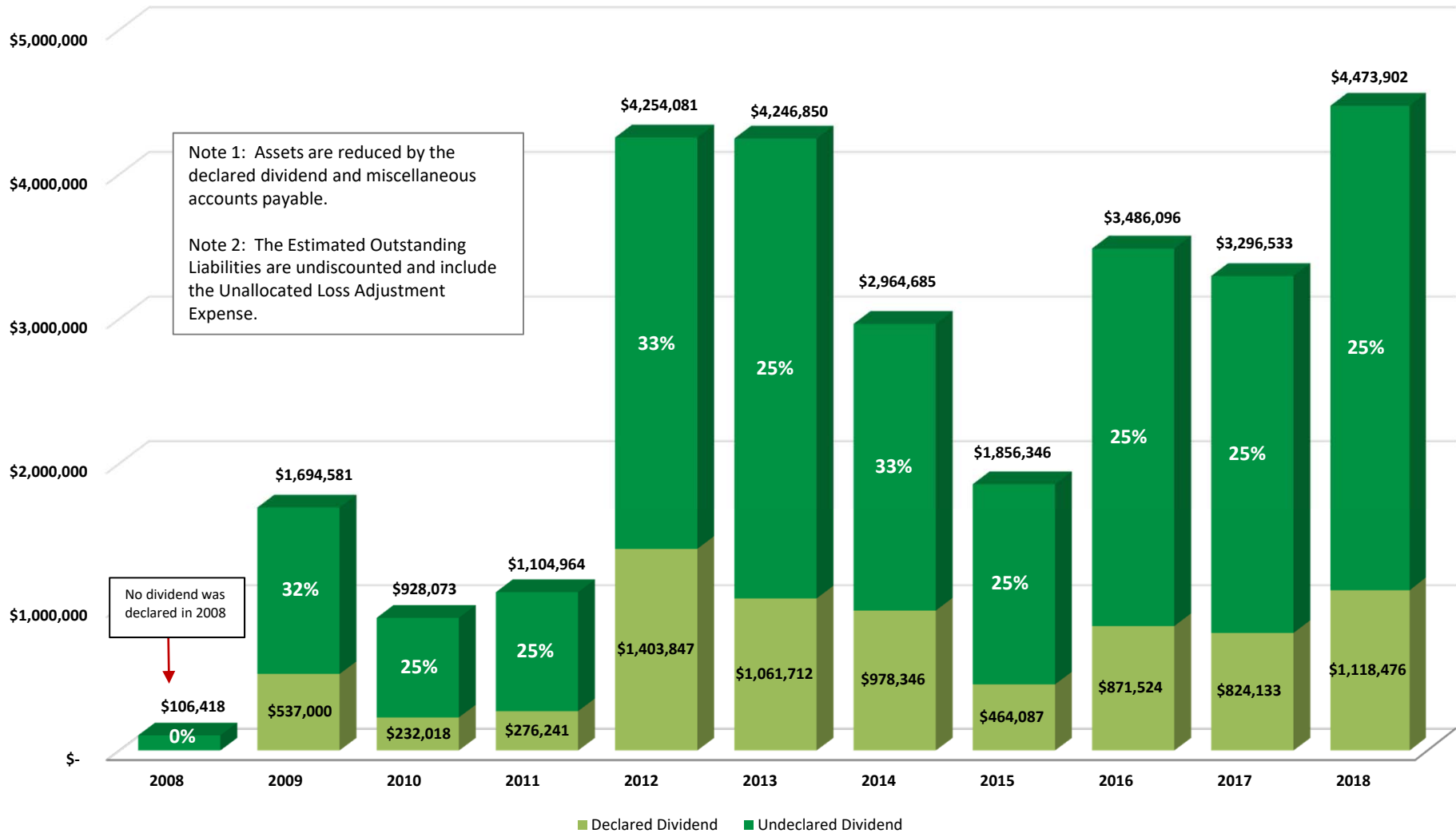
Liability - Historical Estimated Fund Balance

The estimated outstanding losses are undiscounted, at an 80% confidence level, and include unallocated loss adjustment



Liability Historical Dividends Paid in July

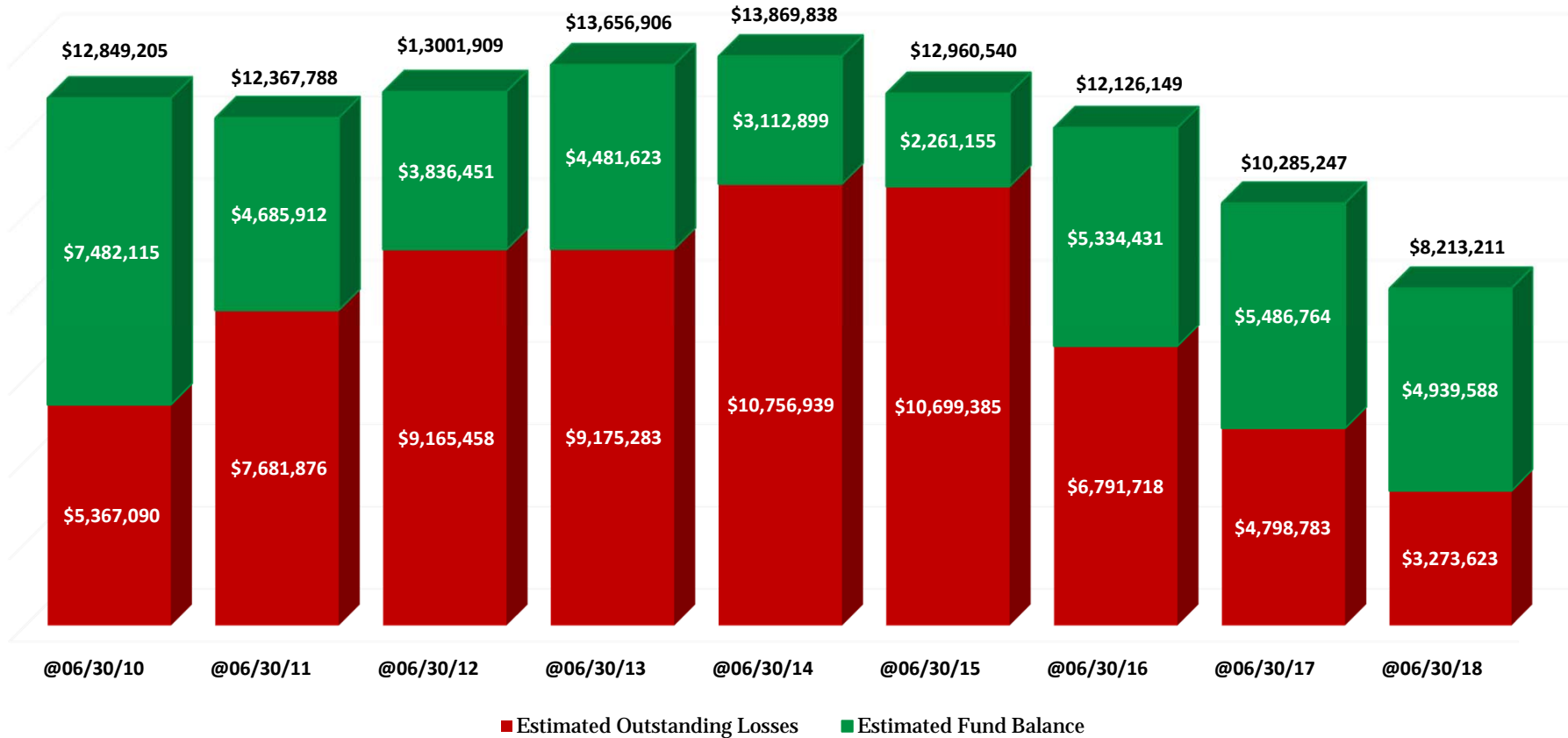
Maximum Dividend Available vs. Dividend Declared



Workers' Compensation Historical Estimated Fund Balance @ June 30



80% Confidence Level



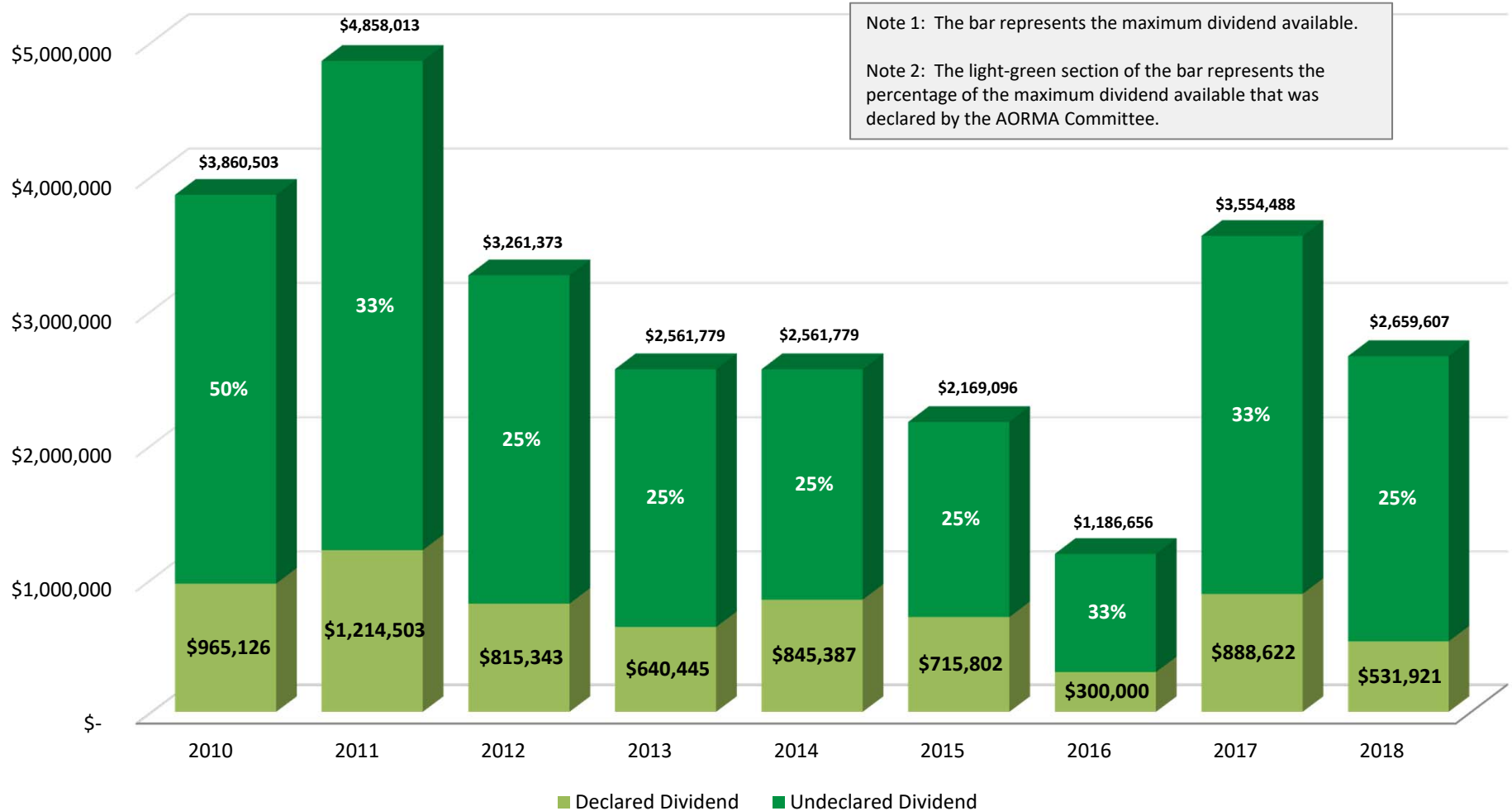
Note 1: Assets are reduced by the declared dividend and miscellaneous accounts payable

Note 2: The Estimated Outstanding Liabilities are undiscounted and include the Unallocated Loss Adjustment Expense

Workers' Compensation Historical Dividends Paid in July



Maximum Dividend Available vs. Dividend Declared



TARGET SURPLUS FUNDING REPORT AND DIVIDEND CALCULATION

ISSUE: Staff will present an analysis of the financial position of the Liability and Workers' Compensation programs based on the surplus funding and dividend calculation formula set forth in Policy & Procedure A-3 Target Surplus Funding Policy. The analysis will show the current surplus fund amounts (at 6/30/18) as well as the estimated amounts available for dividend distribution. The Committee will also be asked to discuss its historical funding philosophy and the factors involved in its decision making process, as well as the need to maintain adequate surplus in the workers' compensation so that it can transition back to a self-insured program (when appropriate).

RECOMMENDATION: Staff recommends the following:

1. Review the Target Surplus Funding Analysis and approve a dividend within the liability and workers' compensation programs to be paid in July, 2019.
2. Review changes to Policy and Procedure A-3 and approve revisions with additional modifications as appropriate.

FISCAL IMPACT: The Committee will be asked to review the Target Surplus Funding Report and recommend a dividend within both the Liability and Workers' Compensation programs to be paid in July, 2019.

BACKGROUND: CAJPA, an informational and educational network for California JPA's, has established several surplus ratio standards that have been adopted by CSURMA AORMA in order to establish the target surplus amount for the Liability and Workers' Compensation Programs.

- Gross Premium to Surplus Ratio – at least 1.5 to 1: Should there be any inaccuracies in the pricing, it is desirable to have adequate surplus to borrow against. (Premium should be no more than 150% of the surplus.)
- Surplus to Pool Retention Ratio > 5-10 to 1: Should AORMA have multiple significant losses in the same year, it is desirable to have between five and ten times the retention.

- Outstanding Reserves to Surplus Ratio - at least 1.5 to 1: Should there be any inaccuracies in the reserve amounts for open claims, it is desirable to have adequate surplus to borrow against. (Outstanding reserves should be at no more than 150% of the surplus.)

PUBLICATION: All AORMA members will receive an update in September, 2018 which summarizes the decisions made at this meeting regarding surplus funds at June 30, 2018 and approved dividends to be released in July, 2019.

ATTACHMENT(S):

- a. Historical Funding Discussion
- b. Surplus Funding and Dividend Calculation
- c. Policy & Procedure A-3 – Target Surplus Funding Policy

AORMA Historical Funding – Confidence Level

AORMA Liability Program			
Fiscal Year	Funding Confidence Level	Pooled Layer	Estimated Fund Balance at an 80% Confidence Level at June 30
FY 10/11 (@6/30/09)	80%	\$250,000 / \$500,000	\$3,029,148
FY 11/12 (@6/30/10)	80%	\$350,000	\$2,915,936
FY 12/13 (@6/30/11)	80%	\$350,000	\$5,542,116
FY 13/14 (@6/30/12)	80%	\$350,000	\$5,681,484
FY 14/15 (@6/30/13)	70%	\$350,000	\$4,381,917
FY 15/16 (@6/30/14)	70% - #1	\$350,000	\$3,815,805
FY 16/17 (@6/30/15)	70%	\$500,000	\$5,359,468
FY 17/18 (@6/30/16)	70%	\$500,000	\$6,109,518
FY 18/19 (@6/30/17)	75%	\$500,000	\$6,560,272
FY 19/20 (@6/30/18)	TBD	TBD	TBD

The Committee approved the FY 15/16 liability program costs at a 70% confidence level and funding for a \$500,000 retention.

AORMA Workers' Compensation Program			
Fiscal Year	Pooled Layer Funding Confidence Level	Pooled Layer	Estimated Fund Balance at an 80% Confidence Level at June 30
FY 10/11 (@6/30/09)	80%	\$500,000	\$7,190,949
FY 11/12 (@6/30/10)	80%	\$500,000	\$7,482,115
FY 12/13 (@6/30/11)	80%	\$500,000	\$4,685,912
FY 13/14 (@6/30/12)	80%	\$500,000	\$3,836,451
FY 14/15 (@6/30/13)	80%	\$500,000	\$4,481,623
FY 15/16 (@6/30/14)	80%	\$500,000	\$3,112,899
FY 16/17 (@6/30/15)	70%	\$500,000	\$2,261,155
FY 17/18 (@6/30/16)	70%	\$500,000	\$5,334,431
FY 18/19 (@6/30/17)	70%	\$750,000	\$5,486,764
FY 19/20 (@6/30/18)	TBD	TBD	TBD

AORMA Liability Fund Program
Target Surplus Funding Analysis - Pooled Layer Funding @ \$500,000
@ June 30, 2018

Analysis Factors	Current Analysis	Change	Prior Analysis
Gross Premium for FY 18/19 (at 70% CL) #1	2,544,350	Down From	2,598,878
Assets at 6/30/18 #2	8,058,262	Down From	8,421,605
Maximum Retention Per Occurrence	500,000	No Change	500,000
Outstanding Reserves at 6/30/18 #3	1,790,144	Up From	1,378,765
Surplus (Expected Confidence Level) #4	6,268,118	Down From	6,973,902
Surplus (above a 70% Confidence Level) #5	6,148,574	Down From	6,879,928
Surplus (above an 80% Confidence Level) #5	5,733,425	Down From	6,611,810

#1 - Includes Actuary's Recommended Estimated Pooled Layer Funding at a 70% confidence level, claims administration and program administration costs.

#2 - Assets are reduced by miscellaneous accounts payable and dividend.

#3 - Reserves on open claims (capped at the pooled layer limit) and IBNR, **are undiscounted** for investment income and include unallocated loss adjustment expense.

#4 - Plan Assets minus the Outstanding Losses. Outstanding Losses **are undiscounted** for investment income and include unallocated loss adjustment expense.

#5 - Plan Assets minus the Outstanding Losses. Outstanding Losses **are discounted** for investment income and include unallocated loss adjustment expense.

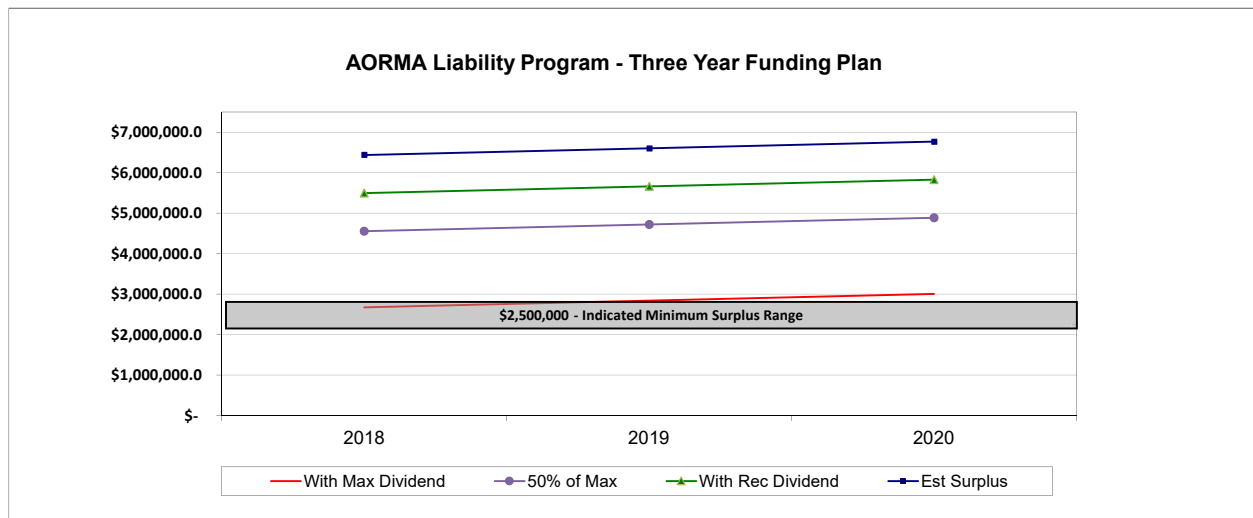
Ratio	Target	Indicated Minimum Surplus	Projected Ratio
Premium : Surplus	<1.5:1	1,696,233	41%
Surplus : Retention	>5:1	2,500,000	13
Outstanding Reserves : Surplus	<1.5:1	1,193,429	29%

Dividend	
Target Surplus Goal (70% Confidence Level / Discounted)	6,148,574
Indicated Minimum Surplus (largest ratio amount)	2,500,000
Maximum Dividend Available	3,768,118
Dividend 50%	1,884,059
Dividend 33%	1,243,479
Dividend 25%	942,030

Confidence levels	Risk Factor	Pooled Layer Funding #6	Surplus
Expected	1.000	1,660,598	-
70%	1.100	1,826,658	166,060
80%	1.350	2,241,807	581,209

#6 - The Pooled Layer Funding is discounted for investment income and **does not** include the unallocated loss adjustment expense.

Three Year Funding Plan				
Fiscal Year	Added to Surplus	Estimated Surplus	Estimated Surplus w/ Maximum Dividend	Estimated Surplus w/ Recommended Dividend
Estimated Balance at 7/1/18	N/A	6,268,118	N/A	N/A
2019/20 - Collection @ 70% Confidence Level	166,060	6,434,178	2,666,060	5,492,149
2020/21 - Collection @ 70% Confidence Level	166,060	6,600,238	2,832,120	5,658,209
2021/22 - Collection @ 70% Confidence Level	166,060	6,766,298	2,998,180	5,824,269



AORMA Workers' Compensation Fund Program
Target Surplus Funding Analysis - Pooled Layer Funding @ \$750,000
@ June 30, 2018

Analysis Factors	Current Analysis	Change	Prior Analysis
Gross Premium for FY 18/19 (at 70% CL) #1	2,594,006	Up From	2,600,878
Assets at 6/30/18 #2	8,213,211	Down From	10,285,547
Maximum Retention Per Occurrence	750,000	Up From	750,000
Outstanding Reserves at 6/30/18 #3	2,888,491	Down From	3,691,371
Surplus (Expected Confidence Level) #4	5,324,720	Up From	6,409,607
Surplus (above a 70% Confidence Level) #5	5,325,987	Up From	6,356,127
Surplus (above an 80% Confidence Level) #5	5,172,683	Up From	6,149,315

#1 - Includes Actuary's Recommended Estimated Pooled Layer Funding at a 70% confidence level, claims administration and program administration costs.

#2 - Assets are reduced by miscellaneous accounts payable and dividend.

#3 - Reserves on open claims (capped at the pooled layer limit) and IBNR, are undiscounted for investment income and include unallocated loss adjustment expense.

#4 - Plan Assets minus the Outstanding Losses. Outstanding Losses are undiscounted for investment income and include unallocated loss adjustment expense.

#5 - Plan Assets minus the Outstanding Losses. Outstanding Losses are discounted for investment income and include unallocated loss adjustment expense.

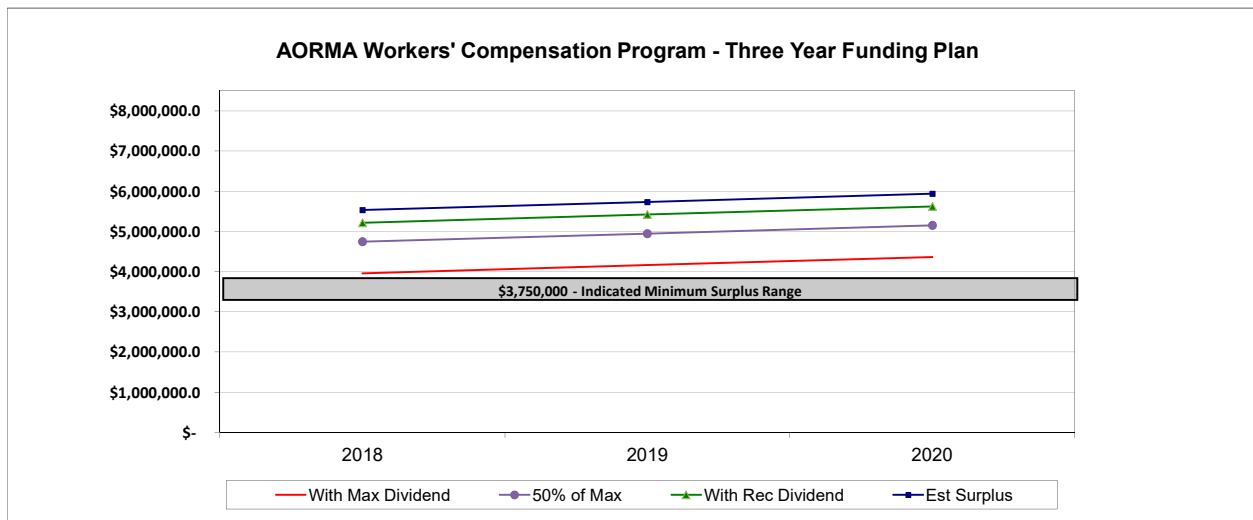
Ratio	Target	Indicated Minimum Surplus	Projected Ratio
Premium : Surplus	<1.5:1	1,729,337	0.49
Surplus : Retention	>5:1	3,750,000	7
Outstanding Reserves : Surplus	≤1.5:1	1,925,661	0.54

Dividend	
Target Surplus Goal (70% Confidence Level / Discounted)	5,325,987
Indicated Minimum Surplus (largest ratio amount)	3,750,000
Maximum Dividend Available	1,574,720
Dividend 50%	787,360
Dividend 33%	519,658
Dividend 25%	393,680
Dividend 20%	314,944

Confidence Levels	Risk Factor	Pooled Layer Funding #6	Surplus
Expected	1.000	2,555,066	-
70%	1.080	2,759,471	204,405
80%	1.140	2,912,775	357,709

#6 The Pooled Layer Funding is discounted for investment income and **does not** include the unallocated loss adjustment expense.

Three Year Funding Plan				
Fiscal Year	Added to Surplus	Estimated Surplus	Estimated Surplus w/ Maximum Dividend	Estimated Surplus w/ Recommended Dividend
Estimated Balance at 7/1/18	N/A	5,324,720	N/A	N/A
2019/20 - Collection @ 70% Confidence Level	204,405	5,529,125	3,954,405	5,214,181
2020/21 - Collection @ 70% Confidence Level	204,405	5,733,530	4,158,810	5,418,586
2021/22 - Collection @ 70% Confidence Level	204,405	5,937,935	4,363,215	5,622,991





CSURMA AORMA

**POLICY AND PROCEDURE NO. A-3
(FORMERLY 7-AORMA)**

SUBJECT: TARGET SURPLUS FUNDING POLICY

ADOPTED: JANUARY 10, 2007

EFFECTIVE: JANUARY 1, 2007

AMENDED: OCTOBER 29, 2009
 SEPTEMBER 16, 2010
 OCTOBER 23, 2014
 MAY 5, 2016
 SEPTEMBER 7, 2017
SEPTEMBER 6, 2018

Should there be any discrepancy between this document and either the MEMORANDUM OF COVERAGE or PARTICIPATION AGREEMENT between the AORMA Committee and the MEMBER, the MEMORANDUM OF COVERAGE and/or the PARTICIPATION AGREEMENT will govern.

POLICY:

In an effort to assure the long term financial strength of the Workers’ Compensation, Liability, Property and Crime Programs (Programs), the AORMA Committee desires to fund the Programs in a responsible manner. Furthermore, in recognition that there is a high degree of uncertainty in actuarial estimates due to the possibility of occasional catastrophic claims and inconsistent or inaccurate case reserving, the AORMA Committee desires to establish a TARGET SURPLUS GOAL that will guide them in making annual funding decisions for the Programs.

The TARGET SURPLUS GOAL is hereby established to be, at a minimum, the actuarially determined 70% CONFIDENCE LEVEL, discounted for investment. In evaluating the Programs’ funding position relative to the TARGET SURPLUS GOAL as a part of each year’s ratemaking process, the AORMA COMMITTEE shall take into consideration the following ratios: Gross Premium to SURPLUS Ratio, SURPLUS to Pool Retention Ratio and Outstanding Reserves to SURPLUS Ratio.

The AORMA COMMITTEE may take action to set a higher or lower CONFIDENCE LEVEL based on AORMA’s goal to retain more or less risk.

PROCEDURE:

- 1. Annual Actuarial Study** - Each year the Program Director will engage CSURMA’s accredited independent actuary to perform an actuarial analysis of the Workers’ Compensation and Liability Programs. This analysis shall include ESTIMATED OUTSTANDING LOSSES (including IBNR) at various CONFIDENCE LEVELs as well as PROJECTED ULTIMATE LOSSES for the upcoming year(s). The analysis shall also

compare the current program funding against the ESTIMATED OUTSTANDING LOSSES and determine the CONFIDENCE LEVEL to which the program is currently funded. Because the Property and Crime Programs have an annual aggregate retention, an actuarial analysis is not performed.

- 2. Calculation of Target Surplus Ratios** - The Program Director will also calculate certain insurance industry ratios to help determine the Program's current financial position as follows:

Gross Premium to Surplus Ratio: Target <1.5:1

This ratio is a measure of how SURPLUS is leveraged against possible pricing inaccuracies. A low ratio is desirable.

Surplus to Pool Retention Ratio: Target >5-10:1

This ratio is a measure of the maximum amount that SURPLUS could decline due to a single loss. A high ratio is desirable.

Outstanding Reserves to Surplus Ratio: Target \leq 1.5:1

This ratio is a measure of how SURPLUS is leveraged against possible reserve inaccuracies. A low ratio is desirable.

- 3. Discussion and Documentation of Historical Funding** – As part of the Target Surplus Funding review process, annually, the AORMA COMMITTEE will discuss and document its historical funding philosophy and the factors involved in its decision making process. It will also consider whether the factors remain relevant, taking action to amend, if necessary.
- 4. Application of Target Surplus Criteria** – After an annual review of the Target Surplus Ratios, the AORMA COMMITTEE will determine whether it is desirable to increase, decrease, or stabilize SURPLUS. If the AORMA COMMITTEE desires to decrease SURPLUS, it may approve a funding level below the 70% CONFIDENCE LEVEL. Conversely, a funding decision above the 70% CONFIDENCE LEVEL will indicate a bias toward increasing SURPLUS. A determination to fund at the 70% CONFIDENCE LEVEL will reflect the AORMA COMMITTEE's desire to keep SURPLUS at the current level. The AORMA COMMITTEE will also consider the SURPLUS requirements for the Program(s) should it transition from, or to, a fully insured / reinsured Program. Enough SURPLUS will be maintained within the Program(s) to make the transition without causing fiscal hardship for the MEMBERS.

Because the Property and Crime Programs have annual aggregate retentions, and therefore no actuarial study is performed, the surplus shall be the amount of funds that exceed the maximum liability retained by the program for all program years. The AORMA COMMITTEE will approve the annual funding for each program.



The Target Surplus Funding Analysis will be prepared for each self-funded program and presented to the AORMA COMMITTEE after the end of each fiscal year.

5. **Dividends** – Dividends may be available from the amount of SURPLUS exceeding the TARGET SURPLUS GOAL amount established by the AORMA COMMITTEE. The allocation of any dividend shall be pursuant to the Dividends and Assessments Policy and Procedure detailed in Policy and Procedure No. A-4.
6. **Assessments** – Assessments may be required when the AORMA COMMITTEE determines that the amount of SURPLUS is not sufficient and can best be remedied by an extraordinary assessment. The allocation of any assessment shall be pursuant to the Dividends and Assessments Policy and Procedure detailed in Policy and Procedure No. A-4.

MEMBER APPEAL PROCESS:

If a MEMBER wishes to appeal any decision regarding the application of the Target Surplus Funding Policy, the MEMBER must present an appeal in writing to the CSURMA Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the Member's appeal on the AORMA COMMITTEE's agenda at its next regularly scheduled meeting. The AORMA COMMITTEE will review the appeal and inform the Member of the final decision within 5 business days of the final decision.

If a Member wishes to appeal the AORMA COMMITTEE's decision, the Member will notify the CSURMA Secretary-Auditor in writing within 5 business days of receipt of the AORMA COMMITTEE's decision. The CSURMA Executive Committee will then review the appeal at its next meeting or sooner. The CSURMA Executive Committee's decision will be the final determination.

DEFINITIONS:

AORMA COMMITTEE - The governing body of AORMA.

AORMA - Auxiliary Organizations Risk Management Alliance is a group of PROGRAMS that operate within the California State University Risk Management Authority representing the auxiliary organizations.

CONFIDENCE LEVEL: A confidence level is the statistical certainty that an actuary believes funding will be sufficient. For example, an 80% confidence level means that the actuary believes funding will be sufficient in eight years out of ten.

CSURMA - The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its auxiliary organizations.

ESTIMATED OUTSTANDING LOSSES – Estimated Outstanding Losses are the cost of claims that have occurred but have not yet been paid. They typically include indemnification and allocated loss adjustment expenses (ALAE), but not unallocated loss adjustment expenses (ULAE). They are calculated as projected ultimate losses less paid losses. Alternatively, they are the sum of case reserves and incurred but not reported (IBNR) claims. Estimated Outstanding Losses are usually the largest single item listed as a liability the balance sheet of a public entity's financial statement. GASB Statement No. 10 requires they be calculated by actuarial methods. Other common names for estimated outstanding losses are outstanding claim liability and unpaid claims.

GROSS PREMIUM - Includes pool premium and reinsurance/excess insurance premium but does not include administrative costs.

IBNR – Incurred But Not Reported. IBNR is comprised of two distinct items. These are the development of known case reserves and incurred by not reported claims. The actuary's estimate of the inadequacy of case reserves. Most claims settle at amounts close to what is set by the claims administrator. Some claims close favorably and some emerge as more expense. On balance, case reserves tend to be too low. Therefore, the IBNR includes the actuary's estimate of the amount total case reserves will rise upon closure. The IBNR also refers to those claims that have occurred, but have not yet been reported. ~~losses.~~

MEMBER – The MEMBER is a signatory to the CSURMA Joint Powers Authority.

MEMORANDUM OF COVERAGE – The AORMA Liability Program MEMORANDUM OF COVERAGE is a governing document which outlines the AORMA Liability Program's definitions, coverages, exclusions and provisions. The AORMA Liability Program MEMORANDUM OF COVERAGE does not provide insurance, but instead provides for pooled-insurance. The MEMORANDUM OF COVERAGE is a negotiated agreement among the MEMBERS of CSURMA AORMA.



CSURMA AORMA

**POLICY AND PROCEDURE NO. A-3
(FORMERLY 7-AORMA)**

OUTSTANDING RESERVES - The sum total of unpaid case reserves in the pool layer as determined by the various claims examiners.

PARTICIPATION AGREEMENT – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its MEMBERS.

POOL RETENTION - The maximum amount of exposure to a single loss retained by the pool over the most recent five years.

PROJECTED ULTIMATE LOSSES – Projected Ultimate Losses are the accrual value of claims. They are the total amount that is expected to be paid in a particular claim period after all claims are closed. Projected Ultimate Losses are the total loss costs for a particular period. They typically include indemnification and allocated loss adjustment expenses (ALAE), but not unallocated loss adjustment expenses (ULAE).

SURPLUS - The amount of cash equivalent available to pay claims in excess of actuarial expected losses discounted for investment income.

TARGET SURPLUS GOAL – The amount of cash equivalent available to pay claims in excess of actuarial 70% CONFIDENCE LEVEL discounted for investment income.

FY 19/20 LIABILITY PROGRAM - TOTAL FUNDING

ISSUE: Based on the information within the FY 19/20 actuarial report, staff has prepared the attached exhibit which shows the pooled layer funding requirements at a 70%, 75% and 80% confidence level along with the costs for the claims administration, program administration and excess insurance. Table 1 below compares the three options to the current program.

Table 1			
Liability Program			
70% Confidence Level (Discounted)			
Expense Item	FY 18/19 Program Costs 75% CL	FY 19/20 Program Costs 70% CL	% Change
Pool Layer Funding	1,764,006	1,758,350	0%
Claims Administration	15,000	16,000	7%
Program Administration	770,000	770,000	0%
Reinsurance / Excess Insurance	1,718,961	1,890,857	10%
Total Costs	4,267,967	4,435,207	4%
75% Confidence Level (Discounted)			
Expense Item	FY 18/19 Program Costs 75% CL	FY 19/20 Program Costs 75% CL	% Change
Pool Layer Funding	1,764,006	1,957,120	11%
Claims Administration	15,000	16,000	7%
Program Administration	770,000	770,000	0%
Reinsurance / Excess Insurance	1,718,961	1,890,857	10%
Total Costs	4,267,967	4,633,977	9%
80% Confidence Level (Discounted)			
Expense Item	FY 18/19 Program Costs 75% CL	FY 19/20 Program Costs 80% CL	% Change
Pool Layer Funding	1,764,006	2,140,600	21%
Claims Administration	15,000	16,000	7%
Program Administration	770,000	770,000	0%
Reinsurance / Excess Insurance	1,718,961	1,890,857	10%
Total Costs	4,267,967	4,817,457	13%
<i>The current program is funded at a 75% confidence level and is discounted for investment value. The discount rate is calculated based on a 2% yield on investments.</i>			

RECOMMENDATION: The Committee will be asked to review three Liability Program funding options for FY 19/20 and to take action as appropriate.

FISCAL IMPACT: Three funding options are being presented. See the charts above for a comparison.

BACKGROUND: Prior to FY 14/15, the liability program was funded at an 80% confidence level. Beginning FY 14/15, the AORMA Committee decided to begin funding the program at a 70% confidence level. This decision was made because the program was sufficiently funded and a significant increase in surplus was not required. For FY 18/19, the committee chose to increase its funding to a 75% confidence level.

PUBLICATION: The funding option approved by the AORMA Committee will be included in the “September Update Letter” which will be sent to all of the AORMA members. The Budgeting Letter, sent in January, 2019, will include the member’s final liability premium.

ATTACHMENT(S):

- a. FY 19/20 Liability Program – Total Funding 70%, 75% and 80% Confidence Level

**70% Confidence Level (Discounted)
\$500,000 Pooled Layer**

CSURMA AORMA FY 2019/2020 Liability Program Total Estimated Funding					
Expense Item	Actual Program Costs 70% CL FY 15/16	Actual Program Costs 70% CL FY 16/17	Actual Program Costs 70% CL FY 17/18	Program Costs 75% CL FY 18/19	Proposed 70% CL FY 19/20
Actuarial Recommended Estimated Pooled Layer - Funding	1,774,778	1,700,777	1,770,878	1,764,006	1,758,350
Claims Administration	14,000	14,000	15,000	15,000	16,000
Program Administration Fees	769,101	795,991	769,503	770,000	770,000
Reinsurance / Excess Liability Insurance	1,280,435	1,493,424	1,668,015	1,718,961	1,890,857
Total Costs:	3,838,314	4,004,192	4,223,396	4,267,967	4,435,207
Difference from prior year:	4.63%	4.32%	5.47%	1.06%	3.92%

Actuarial Recommended Estimated Pooled Layer Funding (based on the actuarial report dated August 8, 2018)

Claims Administration (per the Carl Warren & Company contract)

Program Administration Fee.

Reinsurance / Excess Liability, including Trustees E&O, Fiduciary Liability, Drone Insurance Program and Active Assailant Coverage (plus 10%)

**75% Confidence Level (Discounted)
\$500,000 Pooled Layer**

CSURMA AORMA FY 2019/2020 Liability Program Total Estimated Funding					
Expense Item	Actual Program Costs 70% CL FY 15/16	Actual Program Costs 70% CL FY 16/17	Actual Program Costs 70% CL FY 17/18	Program Costs 75% CL FY 18/19	Proposed 75% CL FY 19/20
Actuarial Recommended Estimated Pooled Layer - Funding	1,774,778	1,700,777	1,770,878	1,764,006	1,957,120
Claims Administration	14,000	14,000	15,000	15,000	16,000
Program Administration Fees	769,101	795,991	769,503	770,000	770,000
Reinsurance / Excess Liability Insurance	1,280,435	1,493,424	1,668,015	1,718,961	1,890,857
Total Costs:	3,838,314	4,004,192	4,223,396	4,267,967	4,633,977
Difference from prior year:	4.63%	4.32%	5.47%	1.06%	8.58%

Actuarial Recommended Estimated Pooled Layer Funding (based on the actuarial report dated August 8, 2018)

Claims Administration (per the Carl Warren & Company contract)

Program Administration Fee.

Reinsurance / Excess Liability, including Trustees E&O, Fiduciary Liability, Drone Insurance Program and Active Assailant Coverage (plus 10%)

**80% Confidence Level (Discounted)
\$500,000 Pooled Layer**

CSURMA AORMA FY 2019/2020 Liability Program Total Estimated Funding					
Expense Item	Actual Program Costs 70% CL FY 15/16	Actual Program Costs 70% CL FY 16/17	Actual Program Costs 70% CL FY 17/18	Program Costs 75% CL FY 18/19	Proposed 80% CL FY 19/20
Actuarial Recommended Estimated Pooled Layer - Funding	1,774,778	1,700,777	1,770,878	1,764,006	2,140,600
Claims Administration	14,000	14,000	15,000	15,000	16,000
Program Administration Fees	769,101	795,991	769,503	770,000	770,000
Reinsurance / Excess Liability Insurance	1,280,435	1,493,424	1,668,015	1,718,961	1,890,857
Total Costs:	3,838,314	4,004,192	4,223,396	4,267,967	4,817,457
Difference from prior year:	4.63%	4.32%	5.47%	1.06%	12.87%

Actuarial Recommended Estimated Pooled Layer Funding (based on the actuarial report dated August 8, 2018)

Claims Administration (per the Carl Warren & Company contract)

Program Administration Fee.

Reinsurance / Excess Liability, including Trustees E&O, Fiduciary Liability, Drone Insurance Program and Active Assailant Coverage (plus 10%)

FY 19/20 WORKERS' COMPENSATION PROGRAM - TOTAL FUNDING

ISSUE: Based on the information within the actuarial report dated August 8, 2018, staff has prepared the attached exhibit which shows the pooled layer funding requirements at a 70%, 75% and 80% confidence level along with the costs for the claims administration, program administration and excess insurance. Table 1 below compares the three options to the current program.

Table 1			
Workers' Compensation Program			
70% Confidence Level (Discounted)			
Expense Item	FY 18/19 Program Costs 70% CL	FY 19/20 Program Costs 70% CL	% Change
Pool Layer Funding	3,583,727	3,664,712	2%
Claims Administration	235,368	235,368	0%
Program Administration	625,210	626,000	0%
Reinsurance / Excess Insurance	485,365	485,365	0%
Estimated Audit Premium	73,945	75,172	2%
Total Costs	5,003,615	5,086,617	2%
Actuary's Original Rate (used to establish funding)	92%	89%	-3%
75% Confidence Level (Discounted)			
Expense Item	FY 18/19 Program Costs 70% CL	FY 19/20 Program Costs 75% CL	% Change
Pool Layer Funding	3,583,727	3,829,418	7%
Claims Administration	235,368	235,368	0%
Program Administration	625,210	626,000	0%
Estimated Audit Premium	485,365	485,365	0%
Reinsurance / Excess Insurance	73,945	75,172	2%
Total Costs	5,003,615	5,251,323	5%
Actuary's Original Rate (used to establish funding)	92%	93%	1%
80% Confidence Level (Discounted)			
Expense Item	FY 18/19 Program Costs 70% CL	FY 19/20 Program Costs 80% CL	% Change
Pool Layer Funding	3,583,727	4,076,477	14%
Claims Administration	235,368	235,368	0%
Program Administration	625,210	626,000	0%
Estimated Audit Premium	485,365	485,365	0%
Reinsurance / Excess Insurance	73,945	75,172	2%
Total Costs	5,003,615	5,498,382	10%
Actuary's Original Rate (used to establish funding)	92%	99%	8%

The current program is funded at a 70% confidence level and is discounted for investment value. The discount rate is calculated based on a 2% yield on investments.

RECOMMENDATION: The Committee will be asked to review three Workers' Compensation Program funding options for FY 19/20 and to take action as appropriate.

FISCAL IMPACT: Three funding options are being presented. See the chart above, and attached, for a comparison.

BACKGROUND: Prior to FY 16/17, the workers' compensation program was funded at an 80% confidence level. Beginning FY 16/17, the AORMA Committee decided to begin funding the program at a 70% confidence level. This decision was made because beginning January 1, 2015, AORMA entered into a reinsurance agreement with CSAC EIA which allowed AORMA to fund the program at a 70% confidence level while still maintaining adequate surplus.

PUBLICATION: The funding option approved by the AORMA Committee will be included in the "September Update Letter" which will be sent to all of the AORMA and AOA members. The Budgeting Letter, sent in January, 2019, will include the member's final workers' compensation premium and rates.

ATTACHMENT(S):

- a. FY 19/20 Workers' Compensation Program – Total Funding 70%, 75% and 80% Confidence Level

CSURMA AORMA
FY 2019/2020 Workers' Compensation Program
70% Confidence Level
\$750,000 Pooled Layer

Table 1

Expense Item	FY 15/16	FY 16/17	FY 17/18	FY 18/19	FY 19/20
Total Estimated Funding - CSAC EIA Reinsurance Program Costs					
Pooled Layer Funding	-	-	-	-	-
CSAC-EIA Reinsurance	2,900,599	3,153,341	4,302,129	3,998,043	4,117,653
Claims Administration	215,456	219,765	224,160	235,368	235,368
JPA Program Administration	552,131	590,100	564,065	565,000	565,000
Excess Insurance	Included	Included	Included	Included	Included
Mid-Term Changes	34,444				
Payroll Audit	196,058	465,697	64,287	59,966	61,765
Total Program Costs:	3,898,688	4,428,903	5,154,641	4,858,377	4,979,786
Difference from prior year:	-3.33%	13.60%	16.39%	-5.75%	2.50%
CSAC EIA Rate	0.97	1.04	1.18	1.00	1.00
CSAC EIA - Total Program Rate	1.29	1.46	1.42	1.22	1.21
Estimated Payroll (#3)	302,998,904	303,772,228	363,201,571	399,772,184	411,765,350
Actual Payroll (#2)	325,493,578	350,552,313	368,649,595	405,768,767	417,941,830
Difference (#4)	22,494,674	46,780,085	5,448,024	5,996,583	6,176,480

#2 - The actual payroll for FY 17/18 is an estimate.

#3 - The estimated payroll for FY 18/19 was provided by the members.

#4 - The actual payroll for FY 18/19 and FY 19/20 was trended up 1.5% from the estimated payroll for the same fiscal year.

Table 2

Total Estimated Funding - AORMA Funding at a 70% Confidence Level					
Expense Item	FY 15/16	FY 16/17	FY 17/18	FY 18/19	FY 19/20
Pooled Layer	\$500,000	\$500,000	\$750,000	\$750,000	\$750,000
Pooled Layer Funding	3,208,750	3,236,000	3,486,735	3,583,727	3,664,712
Claims Administration	215,456	219,765	224,160	235,368	235,368
JPA Program Administration	552,131	590,100	564,065	625,210	626,000
Excess Insurance	485,365	485,365	485,365	485,365	485,365
Audit and Mid-Year Payroll Changes (#2)	176,081	632,080	64,287	73,945	75,172
Total Program Costs	4,637,783	4,736,572	4,824,612	5,003,615	5,086,617
Difference from prior year:	3.24%	2.13%	1.86%	3.71%	1.66%
Actuary's Original Rate (used to establish funding)	1.08	1.08	0.96	0.92	0.89
AORMA - Total Program Rate	1.42	1.35	1.33	1.25	1.24
Estimated Payroll (#3)	302,998,904	324,612,400	363,201,571	399,772,184	411,765,350
Actual Payroll (#2 and #4)	325,493,578	350,552,313	368,649,595	405,768,767	417,941,830
Difference	22,494,674	46,780,085	5,448,024	5,996,583	6,176,480

#2 - The actual payroll for FY 17/18 is an estimate.

#3 - The estimated payroll for FY 18/19 was provided by the members.

#4 - The actual payroll for FY 18/19 and FY 19/20 was trended up 1.5% from the estimated payroll for the same fiscal year.

Table 3

Cost Comparison CSAC EIA Reinsurance Program Costs vs. AORMA Funding at a 70% Confidence Level					
Fiscal Period	FY 15/16	FY 16/17	FY 17/18	FY 18/19	FY 19/20
Total CSAC-EIA Costs	3,898,688	4,428,903	5,154,641	4,858,377	4,979,786
Total AORMA Funding	4,637,783	4,736,572	4,824,612	5,003,615	5,086,617
Savings between CSAC-EIA and AORMA Total Program Costs:	(739,095)	(307,669)	330,029	(145,238)	(106,830)

CSURMA AORMA
FY 2019/2020 Workers' Compensation Program
75% Confidence Level
\$750,000 Pooled Layer

Table 1

Expense Item	FY 15/16	FY 16/17	FY 17/18	FY 18/19	FY 19/20
Total Estimated Funding - CSAC EIA Reinsurance Program Costs					
Pooled Layer Funding	-	-	-	-	-
CSAC-EIA Reinsurance	2,900,599	3,153,341	4,302,129	3,998,043	4,117,653
Claims Administration	215,456	219,765	224,160	235,368	235,368
JPA Program Administration	552,131	590,100	564,065	565,000	565,000
Excess Insurance	Included	Included	Included	Included	Included
Mid-Term Changes	34,444				
Payroll Audit	196,058	465,697	64,287	59,966	61,765
Total Program Costs:	3,898,688	4,428,903	5,154,641	4,858,377	4,979,786
Difference from prior year:	-3.33%	13.60%	16.39%	-5.75%	2.50%
CSAC EIA Rate	0.97	1.04	1.18	1.00	1.00
CSAC EIA - Total Program Rate	1.29	1.46	1.42	1.22	1.21
Estimated Payroll (#3)	302,998,904	303,772,228	363,201,571	399,772,184	411,765,350
Actual Payroll (#2)	325,493,578	350,552,313	368,649,595	405,768,767	417,941,830
Difference (#4)	22,494,674	46,780,085	5,448,024	5,996,583	6,176,480

#2 - The actual payroll for FY 17/18 is an estimate.

#3 - The estimated payroll for FY 18/19 was provided by the members.

#4 - The actual payroll for FY 18/19 and FY 19/20 was trended up 1.5% from the estimated payroll for the same fiscal year.

Table 2

Total Estimated Funding - AORMA Funding at a 70% Confidence Level					
Expense Item	FY 15/16	FY 16/17	FY 17/18	FY 18/19	FY 19/20
Pooled Layer	\$500,000	\$500,000	\$750,000	\$750,000	\$750,000
Pooled Layer Funding	3,208,750	3,236,000	3,486,735	3,583,727	3,829,418
Claims Administration	215,456	219,765	224,160	235,368	235,368
JPA Program Administration	552,131	590,100	564,065	625,210	626,000
Excess Insurance	485,365	485,365	485,365	485,365	485,365
Audit and Mid-Year Payroll Changes (#2)	176,081	632,080	64,287	73,945	75,172
Total Program Costs	4,637,783	4,736,572	4,824,612	5,003,615	5,251,323
Difference from prior year:	3.24%	2.13%	1.86%	3.71%	4.95%
Actuary's Original Rate (used to establish funding)	1.08	1.08	0.96	0.92	0.93
AORMA - Total Program Rate	1.42	1.35	1.33	1.25	1.28
Estimated Payroll (#3)	302,998,904	324,612,400	363,201,571	399,772,184	411,765,350
Actual Payroll (#2 and #4)	325,493,578	350,552,313	368,649,595	405,768,767	417,941,830
Difference	22,494,674	46,780,085	5,448,024	5,996,583	6,176,480

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Table 3

Cost Comparison CSAC EIA Reinsurance Program Costs vs. AORMA Funding at a 70% Confidence Level					
Fiscal Period	FY 15/16	FY 16/17	FY 17/18	FY 18/19	FY 19/20
Total CSAC-EIA Costs	3,898,688	4,428,903	5,154,641	4,858,377	4,979,786
Total AORMA Funding	4,637,783	4,736,572	4,824,612	5,003,615	5,251,323
Savings between CSAC-EIA and AORMA Total Program Costs:	(739,095)	(307,669)	330,029	(145,238)	(271,536)

CSURMA AORMA
FY 2019/2020 Workers' Compensation Program
80% Confidence Level
\$750,000 Pooled Layer

Table 1

Expense Item	FY 15/16	FY 16/17	FY 17/18	FY 18/19	FY 19/20
Total Estimated Funding - CSAC EIA Reinsurance Program Costs					
Pooled Layer Funding	-	-	-	-	-
CSAC-EIA Reinsurance	2,900,599	3,153,341	4,302,129	3,998,043	4,117,653
Claims Administration	215,456	219,765	224,160	235,368	235,368
JPA Program Administration	552,131	590,100	564,065	565,000	565,000
Excess Insurance	Included	Included	Included	Included	Included
Mid-Term Changes	34,444				
Payroll Audit	196,058	465,697	64,287	59,966	61,765
Total Program Costs:	3,898,688	4,428,903	5,154,641	4,858,377	4,979,786
Difference from prior year:	-3.33%	13.60%	16.39%	-5.75%	2.50%
CSAC EIA Rate	0.97	1.04	1.18	1.00	1.00
CSAC EIA - Total Program Rate	1.29	1.46	1.42	1.22	1.21
Estimated Payroll (#3)	302,998,904	303,772,228	363,201,571	399,772,184	411,765,350
Actual Payroll (#2)	325,493,578	350,552,313	368,649,595	405,768,767	417,941,830
Difference (#4)	22,494,674	46,780,085	5,448,024	5,996,583	6,176,480

#2 - The actual payroll for FY 17/18 is an estimate.

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Expense Item	FY 15/16	FY 16/17	FY 17/18	FY 18/19	FY 19/20
Pooled Layer	\$500,000	\$500,000	\$750,000	\$750,000	\$750,000
Pooled Layer Funding	3,208,750	3,236,000	3,486,735	3,583,727	4,076,477
Claims Administration	215,456	219,765	224,160	235,368	235,368
JPA Program Administration	552,131	590,100	564,065	625,210	626,000
Excess Insurance	485,365	485,365	485,365	485,365	485,365
Audit and Mid-Year Payroll Changes (#2)	176,081	632,080	64,287	73,945	75,172
Total Program Costs	4,637,783	4,736,572	4,824,612	5,003,615	5,498,382
Difference from prior year:	3.24%	2.13%	1.86%	3.71%	9.89%
Actuary's Original Rate (used to establish funding)	1.08	1.08	0.96	0.92	0.99
AORMA - Total Program Rate	1.42	1.35	1.33	1.25	1.34
Estimated Payroll (#3)	302,998,904	324,612,400	363,201,571	399,772,184	411,765,350
Actual Payroll (#2 and #4)	325,493,578	350,552,313	368,649,595	405,768,767	417,941,830
Difference	22,494,674	46,780,085	5,448,024	5,996,583	6,176,480

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Total AORMA Funding	4,637,783	4,736,572	4,824,612	5,003,615	5,498,382
Savings between CSAC-EIA and AORMA Total Program Costs:	(739,095)	(307,669)	330,029	(145,238)	(518,596)

FY 19/20 PROPERTY PROGRAM - TOTAL FUNDING

ISSUE: Staff has prepared the attached exhibit which shows the proposed costs for the FY 19/20 Property Program.

RECOMMENDATION: Staff recommends that the Committee review and approve the FY 19/20 Property Program costs of \$2,371,095 which is a 7% increase compared to funding for the FY 19/20 program costs.

FISCAL IMPACT: See the funding comparison below. The recommended funding option will result in a 7% increase.

Property Program			
Expense Item	FY 18/19 Program Costs	FY 19/20 Program Costs	% Change
Pooled Layer Funding	250,000	250,000	0%
Excess Insurance	1,637,359	1,801,095	27%
Program Administration	320,000	320,000	0%
Total Costs	2,207,359	2,371,095	7%

BACKGROUND: The AORMA Property Program pooled layer has a per occurrence limit of \$100,000 and an aggregate limit of \$250,000. Which means the majority of AORMA’s property losses will be capped at the aggregate pooled layer of \$250,000.

PUBLICATION: The funding option approved by the AORMA Committee will be included in the “September Update Letter” which will be sent to all of the AORMA members in September, 2018. The Budgeting Letter, sent in January, 2019, will include the member’s final property rate.

ATTACHMENT(S):

- a. FY 19/20 Property Program – Total Funding

CSURMA AORMA FY 2018/2019 Property Program Total Estimated Funding \$100,000 SIR / \$250,000 Aggregate SIR					
Expense Item	Actual Program Costs FY 15/16	Actual Program Costs FY 16/17	Program Costs FY 17/18	Proposed Program Costs FY 18/19	Proposed Program Costs FY 18/19
Estimated Pooled Layer Funding	\$250,000	\$250,000	\$250,000	\$250,000	\$250,000
Excess Insurance Premium	\$1,672,962	\$1,473,347	\$1,422,255	\$1,637,359	\$1,801,095
Program Administrative Costs	\$313,809	\$318,554	\$318,911	\$320,000	\$320,000
Total Expenses:	\$2,236,771	\$2,041,901	\$1,991,166	\$2,207,359	\$2,371,095
Difference from prior year:	-1.21%	-8.71%	-2.48%	10.86%	7.42%

Excess Insurance Premium (including Cyber, Pollution and Earthquake coverages) was increase by 10%.

FY 19/20 CRIME PROGRAM – TOTAL FUNDING

ISSUE: Staff has prepared the attached exhibit which shows the proposed costs for the FY 19/20 Crime Program.

RECOMMENDATION: Staff recommends that the Committee review and approve the FY 19/20 Crime Program costs of \$230,000 which is a .26% increase compared to the FY 18/19 program costs. The Crime Program has an annual aggregate of \$100,000. At June 30, 2018, the Crime Program fund balance was \$462,615; therefore, Staff is recommended that the Committee waive the pooled layer funding for FY 19/20.

FISCAL IMPACT: See the funding comparison below. The recommended funding option will result in a .26% increase.

Crime Program			
Expense Item	FY 18/19 Program Costs	FY 19/20 Program Costs	% Change
Pooled Layer Funding	-	-	0.00%
Excess Insurance	197,413	198,000	0.30%
Program Administration	32,000	32,000	0.00%
Total Costs	229,413	230,000	0.26%

BACKGROUND: The AORMA Crime Program pooled layer has a \$25,000 per claim limit and an aggregate limit of \$100,000. Because of this, AORMA’s crime losses within the pooled layer in any one year cannot exceed \$100,000; therefore, an actuarial study is not necessary. Currently, the Crime Program has a fund balance of \$462,615. Because the program’s surplus is sufficient to cover all claims paid within FY 18/19 and FY 19/20, Staff recommends that the Committee waive funding of the pooled layer for FY 19/20.

PUBLICATION: The funding option approved by the AORMA Committee will be included in the “September Update Letter” which will be sent to all of the AORMA members in September, 2018. The Budgeting Letter, sent in January, 2019, will include the member’s final crime premium.

ATTACHMENT(S):

- a. FY 19/20 Crime Program – Total Funding

**CSURMA AORMA
FY 2019/2020 Crime Program
Total Estimated Funding
\$25,000 SIR / \$100,000 Aggregate SIR**

Expense Item	Actual Program Costs FY 15/16	Actual Program Costs FY 16/17	Actual Program Costs FY 17/18	Program Costs FY 18/19	Proposed Program Costs FY 19/20
Estimated Pooled Layer Funding	\$50,000	\$50,000	\$0	\$0	\$0
Excess Insurance Premium	\$212,630	\$244,421	\$197,413	\$197,413	\$198,000
Program Administrative Costs	\$30,109	\$31,180	\$31,288	\$32,000	\$32,000
Total Expenses:	\$292,739	\$325,601	\$228,701	\$229,413	\$230,000
Difference from prior year:	0.48%	11.23%	-29.76%	0.31%	0.57%

*The retained earnings within the Crime Program exceed the annual aggregate pooled layer; therefore, no funding is requested for the pooled layer for FY 19/20.
Excess Insurance Premium - No change is anticipated.*

**AORMA WORKERS' COMPENSATION PROGRAM CLAIMS
ADMINISTRATION AUDIT REPORT**

ISSUE: CSURMA engages Sedgwick Claims Management Services (Sedgwick CMS) to serve as third-party administrator (TPA) for Campus and AORMA Workers' Compensation Risk Pool claims. Pursuant to CSURMA Policy and Procedure No. 5, a regular performance audit is performed to review services delivered by Sedgwick, particularly in regards to the standards of performance for the industry and the specific requirements outlined in the Service Agreement between CSURMA and Sedgwick CMS. A service performance audit was completed in May/June, 2018 by Jacki Graf, CSURMA's Workers' Compensation Claims Consultant. This is the 5th audit of the AORMA workers' compensation program.

RECOMMENDATION: Staff recommends that the Committee review and accept the audit report.

FISCAL IMPACT: No direct fiscal impact is expected from action on this item at today's meeting.

BACKGROUND: CSURMA AORMA is permissibly uninsured for Workers' Compensation. An agreement between CSURMA and Sedgwick CMS for Workers' Compensation claims administration contains performance standards required by CSURMA and associated compliance measurement for each party. A brief summary of the audit findings follows:

1. A 17.5% sample of the open indemnity/future medical inventory was reviewed.
2. Overall score 86%. This is a 2% decrease compared to the 2016 result.
3. Category results - Initial Contact/Documentation: 84%, Claims Management: 86%, Process Control 87%.

PUBLICATION: None.

ATTACHMENT(S):

- a. AORMA Workers' Compensation Program Claims Administration Audit Report

csurma · aorma

California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance



CSURMA AORMA WORKERS' COMPENSATION CLAIMS TPA AUDIT REPORT (2018)



Alliant

Alliant Insurance Services, Inc.

100 Pine Street, 11th Floor
San Francisco, CA 94111

Main: (415) 403-1400 ~ Fax: (415) 874-4810

www.alliant.com

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1. INTRODUCTION

The California State University Risk Management Authority (CSURMA) is a joint powers authority between the CSU and its 86 not-for-profit 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.

Currently, all auxiliary organizations participate in the Auxiliary Organization Risk Management Alliance known as AORMA. 53 of these AORMA members have employees of which 48 participate in the AORMA Workers' Compensation program.

In May 2004, two auxiliary organizations, Associated Students, San Diego State University and University Center, Humboldt State University, formed AO-COMP, Inc., a mutual benefit corporation, to self-insure its workers' compensation liabilities. AO-COMP was the state's first self-insured group (SIG) for not-for-profit organizations. AO-COMP, Inc. grew to include 44 auxiliary organizations. In 2006, AO-COMP, Inc. received permission from the State of California's Manager of Self-Insured Plans, to sell all outstanding liabilities to the CSURMA, a Joint Powers Authority comprised of the CSU and its Auxiliary Organizations in Good Standing. The AORMA WC Program continues to operate as a self-insured program of the CSURMA JPA.

Sedgwick, formerly Octagon, has been the Third Party Administrator (TPA) since the inception of the AORMA's Workers Compensation program.

Four prior Worker's Compensation claims program audits took place in 2009, 2011, 2014 and 2016 respectively, pursuant with CSURMA Policy and Procedure No. 5.

The 5th audit of the AORMA Workers' Compensation claims program was undertaken in May/June 2018. The intent of this audit is to evaluate the program's performance in accordance with the Claims Handling Procedures and Guidelines per Policy and Procedure W-4.

This report contains the result of the audit. It has been a pleasure to provide claims auditing services on behalf of AORMA Workers' Compensation program.

ALLIANT INSURANCE SERVICES

Jacki Graf

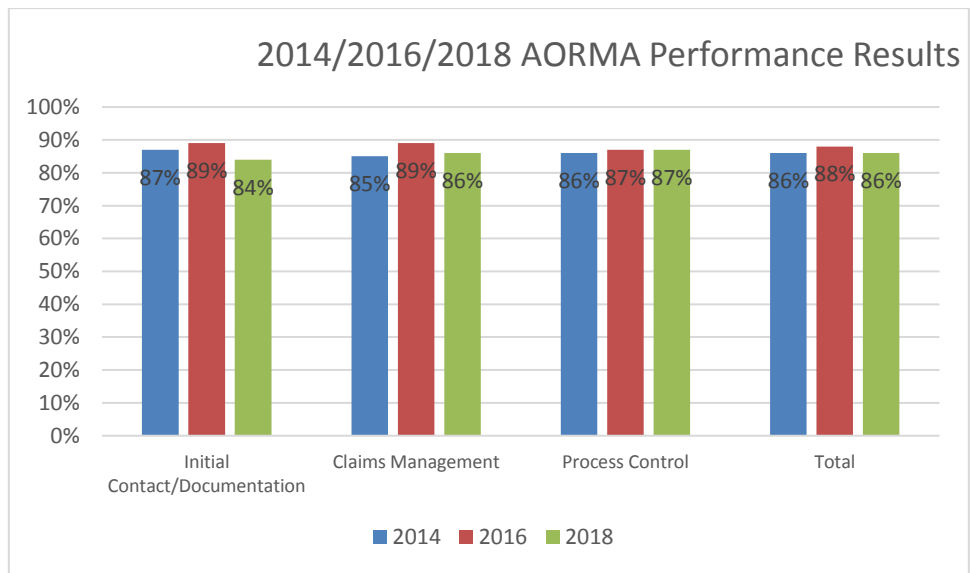
2. EXECUTIVE SUMMARY

2.1 OVERVIEW

An audit of 24 workers' compensation files (17.5% of the open indemnity/future medical inventory) was performed in May/June 2018 through the ViaOne claims system. The claim files were viewed on line in the ViaOne claims management system and documentation compared, as needed, to the scanned documents in SIR (Scanned Information Retrieval).

The files were selected from the following claim populations, new claims, delayed claims, high dollar value claims, disability management claims and complex claims

Sedgwick's audit score for this review was 86% overall. This is a decrease of 2% from the 2016 audit. The Audit results are summarized in three categories: Initial Contact/Documentation, Claims Management and Process Control. The chart below illustrates the 2018 audit result and compares same with the 2016 and 2014 findings.



FINDINGS

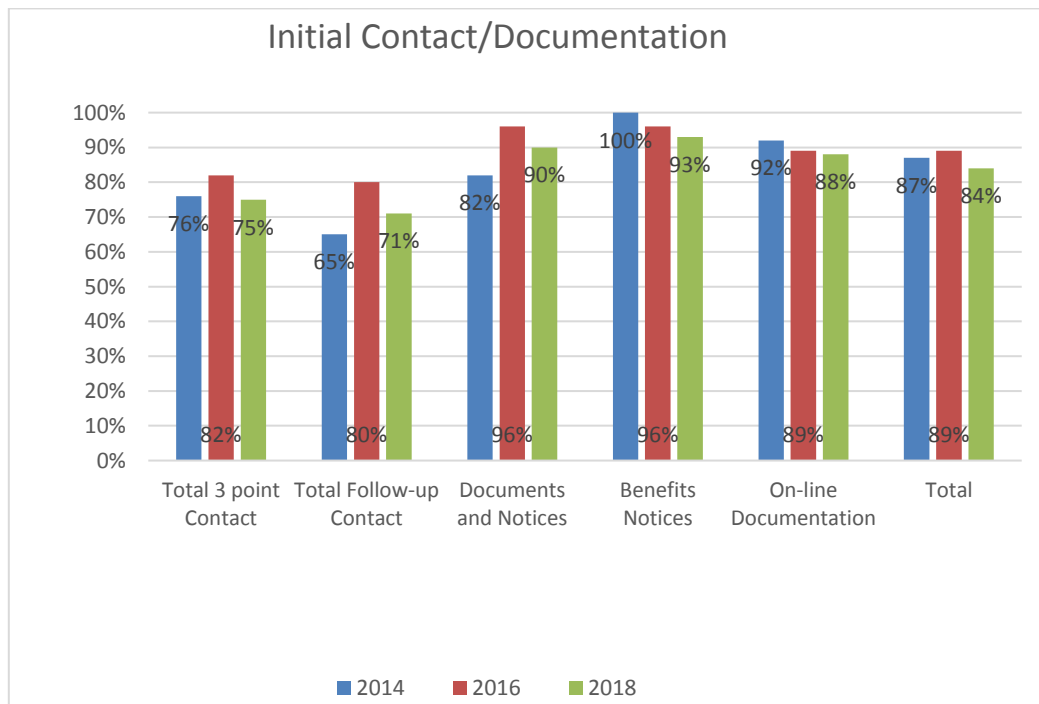
2.2 FINDINGS

This section will address the findings in the major audit areas of Initial Contact and Documentation, Claims Management and Process Control.

2.2.1 FINDINGS – INITIAL CONTACT AND DOCUMENTATION

The overall result in this category was 84%. This represents a 5% point decline from 2016 result in this overall category.

The chart below illustrates the subcategories within this section and compares the 2018 with the 2016 and 2014 results.



Subcategories meeting the standard of performance (85%) are: Documents and Notices: 90%, Benefit Notices 93% and On-line Documentation 88%. Each of these categories met the standard in the 2016 review as well.

The areas where the result was below standard are: 3 Point Contact 75%. (Score in 2016: 82%) and Follow-up Contact 71% (Score in 2016: 80%). Both of these categories have lost ground from 2016 to 2018.

FINDINGS

Initial Contact and Documentation Comments:

3 Point Contact decreased 7%. Employee and Coordinator contacts are strong.

As was noted in the 2016 review, Supervisory contacts are infrequently documented. This area has been identified as needing improvement in the last three audits. As stated in previous audit findings, it is this reviewer's opinion that supervisor contact is necessary in many instances to understand the mechanism of injury and any pertinent employment factors that can affect claims handling and decisions. Should direct supervisor contact be deemed unnecessary, the file documentation should reflect this. I did not find evidence in the files to explain the absence of supervisory contact.

Follow - up contact dropped by 9%. On-going employee contact will resolve questions/concerns from the injured worker about the worker's' compensation process, as well as provide the examiner with information to better handle the claim file. Further it can reduce litigation. Ongoing contact allows the examiner to address issues as they arise which can improve the employee's recovery and mitigate claim cost. Good claims practices support ongoing employee contact to positively impact the employee's claim's experience and therefore lessen litigation in this inventory.

Benefit Notices – a strong result at 93%

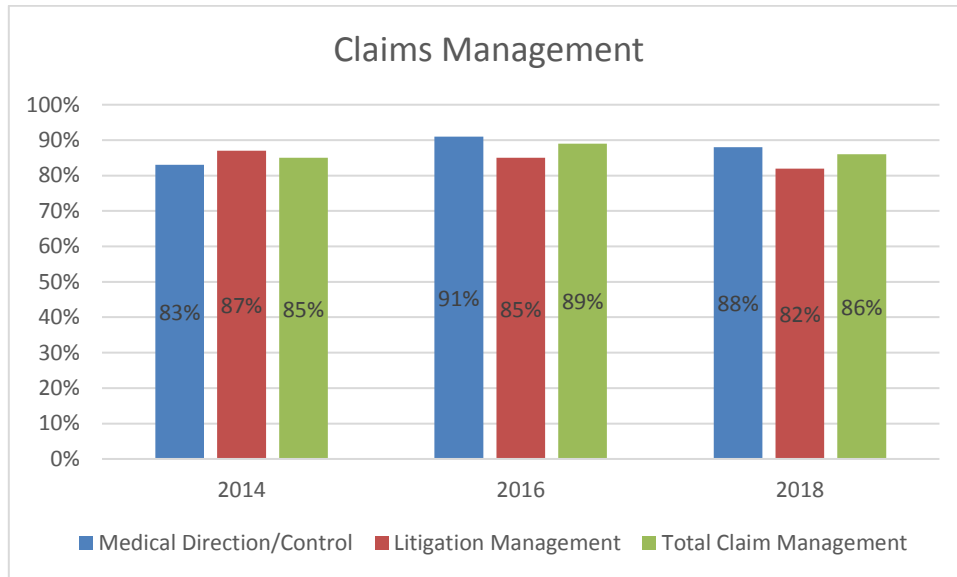
On-Line Documentation remains essentially the same with a decrease of 1%. There are two areas that need improvement: investigation and prior record summary. Improved Supervisory contact will certainly augment the investigation process. Only 50% of the files reviewed where records were obtained contained documentation of record review in the claim notes.

Documents and Notices- good result. It was discovered in this review that there was an issue with some scanned documents being viewable in the client claim system portal ViaOne. The documents were visible in Juris which is the Sedgwick claims portal. Immediately upon identifying this issue, Sedgwick was able to correct same and the documents were then viewable by this reviewer.

I suggest that the contents of the Claim Form be documented in the notes section. This was inconsistently seen in the files reviewed. The Claim Form is one of the initiating claim documents and the description of injury by the injured worker should be documented in the file at the onset. I would also recommend that there be follow up with the member to determine if the Claim Form has been returned by the injured worker. While the injured worker is not required to return the claim form; doing so

affords additional rights and benefits such a penalties for late payments and medical treatment up to \$10,0000 should a claim be placed on delay. The comparison of the original claim form to any subsequent claim form that may accompany litigation should also be part of the claims review and analysis.

2.2.2 FINDINGS – CLAIMS MANAGEMENT



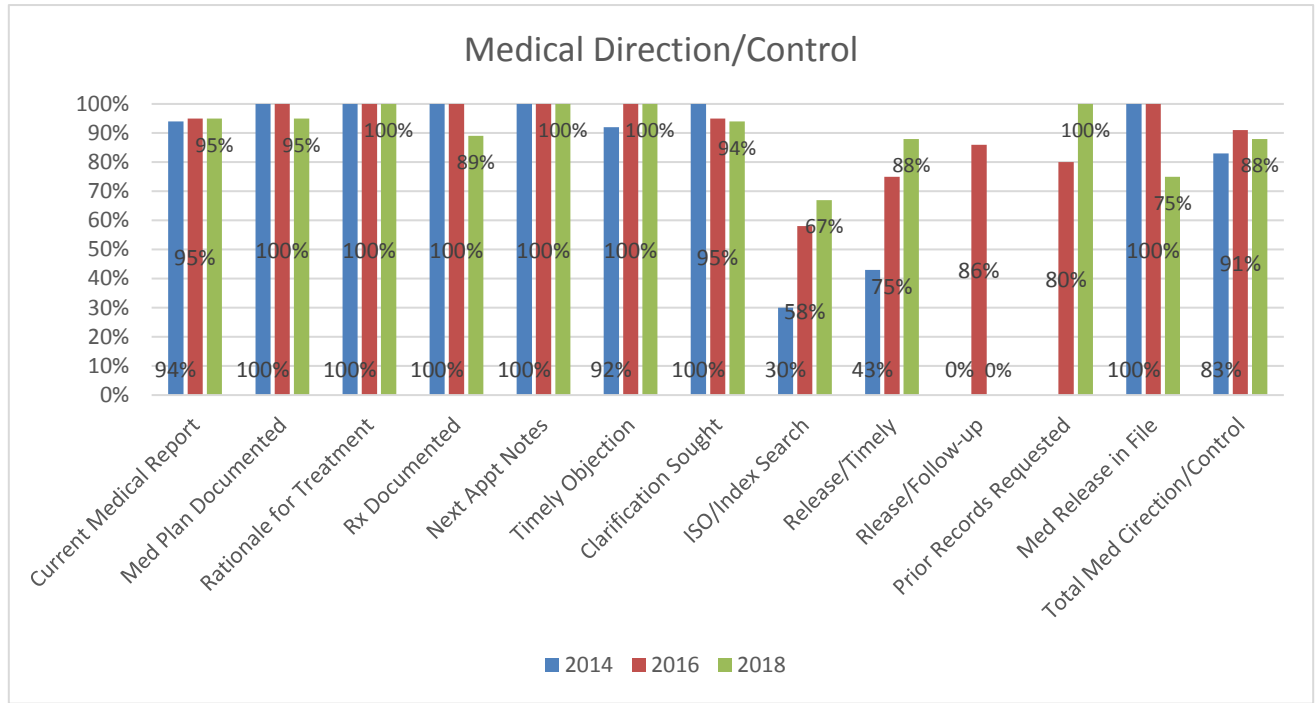
FINDINGS

The category of Claims Management is composed of two subcategories: Medical Direction/Control and Litigation Management.

Sedgwick achieved 86% in the overall Claims Management category. In the respective subcategories, the scores achieved were: 88% in Medical Direction and 82% in Litigation Management.

The Claims Management result in 2018 dropped 3% in both the Medical Direction/Control category and the Litigation Management category.

The breakdown within each sub category is displayed in the charts below:



FINDINGS

Comments:

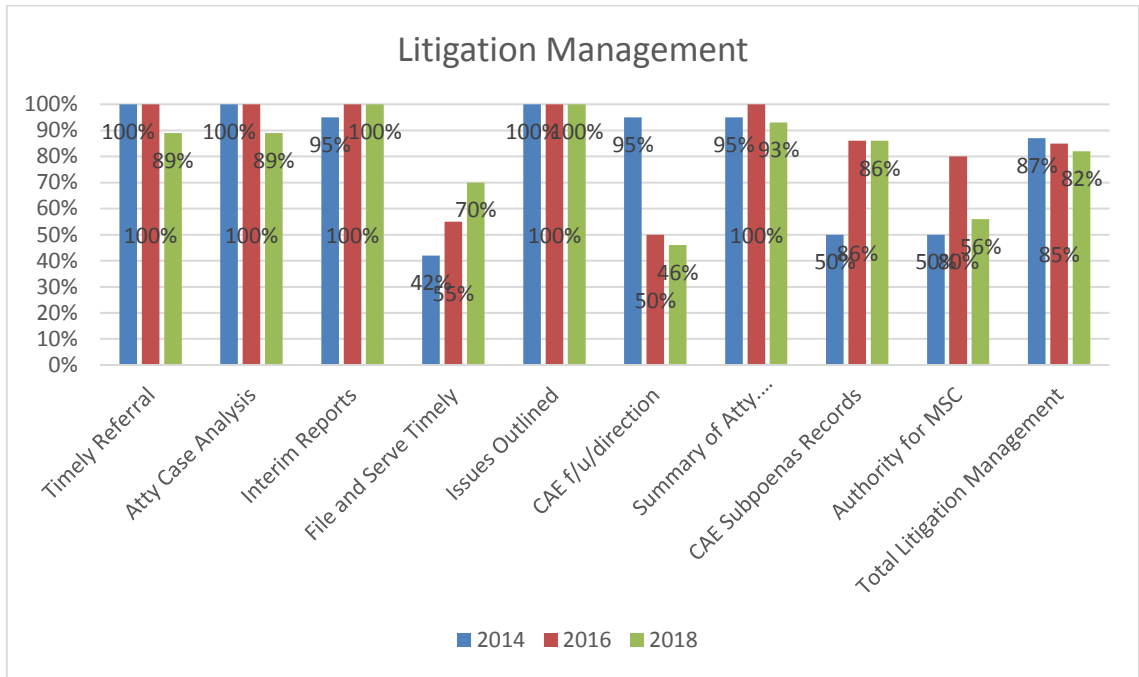
Medical Direction/Control: 88%

There was some fluctuation in the sub categories. High results in most categories.

Three areas are not at standard:

- **ISO Search:** Improvement noted from 58% to 67%. Unfortunately, this remains a less than satisfactory result.
- **Release Follow up** 0% - I found 4 files where there was no documentation of a follow up request for medical release in the files when the initial release did not result in a response.
- **Medical Release in file:** 75% - There was one file where the med release was not documented in notes. .

FINDINGS



Litigation Management: The overall score in this category changed from 85% to 82%.

Excellent scores were achieved in the areas of:

- Interim Reports (100%)
- Issues Outlined (100%)
- Summary of Attorney Correspondence (93%)

The following areas achieved results above standard:

- Timely Referral (89%)
- Attorney Case Analysis (89%)
- Examiner Subpoenas Records (86%)

Three areas are below standard:

- File and Serve Timely (70%); this is improved from 55% at last audit.
- Examiner Follow-Up (46%); this lost 4% from last review. It was found in the reviewed files that Defense Attorneys made repeated requests for a variety of information and authority to take action in the files.
- Authority for MSC (56%) This is a significant decrease from last audit's finding of 80%.

FINDINGS

The legal events, strategy and correspondence were well documented in the files reviewed.

While the File and Serve process remains below standard (70%), this remains much improved from the last review.

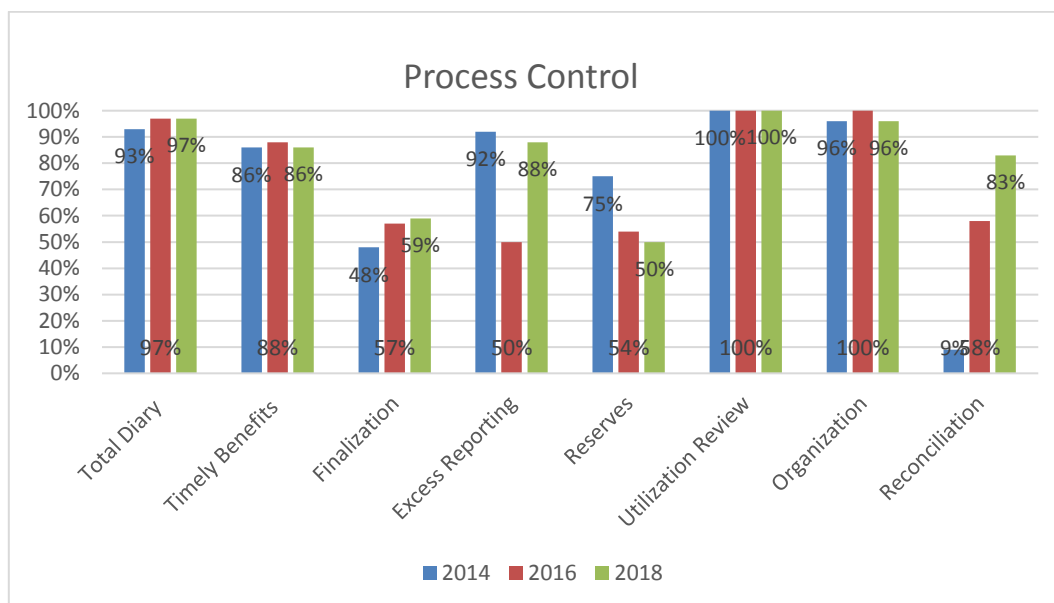
The other area requiring improvement is in that of the Examiner Follow-up category. As was documented in the last review, Defense Attorney correspondence repeatedly request informational items and documents without documented action by the examiner. In several instances there were repeated requests for the same information.

Authority for MSC lost nearly all the ground that was gained from 2014 (50%) to 2016 (80%). The examiner and management staff need to be much more aware of the timing on obtaining authority for Mandatory Settlement Conferences.

There continues to be a strong reliance on a single attorney in this program. It is again recommended that the Attorney referrals reflect more diversity in assignment in the future.

2.2.3 FINDINGS – PROCESS CONTROL

In the area of process control, Sedgwick achieved a result of 87%; no change from the last review.



FINDINGS

Comments:

- Total Diary: The audit revealed that the examiner regularly reviewed the files at 30 day intervals 97% of the time. This remains unchanged from the prior audit. Excellent result.
- Timely benefits were identified in 86% of the files, a loss of 2% over the last audit finding.
- The Finalization Result is composed of 3 factors:
 - Obtaining a rating within 30 days of a Permanent and Stationary report: 100%. Excellent result. No change.
 - Completing a Settlement Authorization Request within 30 days of the rating: 10%. 2016 review there were 0% files where the SAR was completed in 30 days.
 - Accuracy in paying the award: 100%. No change. Excellent
- The area requiring significant improvement in the Finalization category is completing the SAR in 30 days of the rating. This includes the examiner drafting the SAR document and the approval by Sedgwick's internal management review in the 30 day window.
- Excess reporting evaluates three aspects of the reporting process: Timely Initial Notification (Carrier Notified): 83%, whether reports were timely (Notified Timely): 83% and Report Current: 100%. This represents a marked improvement over the prior review's findings.
- Reserves are evaluated for adequacy: 46% and whether they were adjusted timely (within 30 days of a change in circumstances affecting the monetary exposure): 54%. This has been a targeted improvement area over several past audits. The probable dollar exposure is not recognized in a timely manner and therefore not changed timely. The probable exposure in litigated files is not realistically assessed in the files reviewed.
- The Utilization Review result was 100%.
- The Organization result was 96%.
- Reconciliation has improved to 83%. This is a dramatic and welcomed improvement from the last review's result of 58%.

RECOMMENDATIONS

2.3 RECOMMENDATIONS

Listed below are recommendations by category:

2.3.1 General Recommendations & Comments

An annual review of the Claims Handling procedures in light of the audit findings is recommended.

2.3.2 Initial Contact and Documentation

AORMA WC Reporting and Contact Review – Annual review of the WCC contact sheet should continue.

Initial Contact – There needs to be a stronger focus in this category. This was traditionally a strong area of performance for Sedgwick. Contact attempts and completion in the Supervisor area are lacking. If it is deemed that speaking with the injured worker's supervisor will not be valuable in the claim, then the file should be so documented. In most instances, a direct supervisor will have information that will be necessary and helpful in the management of the file.

Follow-up Contact – This area has been identified as needing improvement in the past. It must be stressed through supervisory oversight that maintaining follow-up contact with the injured worker throughout the life of a claim is a critical component of the investigation and claims management. Files that are in delayed status would particularly benefit from follow up contact with the employee to ensure they understand the process.

Whether this is due to contacts not being made or lack of documentation of the follow up contact, cannot be determined accurately due to the absence of such documentation. Claims practices support ongoing employee contact to mitigate litigation. This finding may be having an impact on the litigation rate in this inventory.

2.3.3 Claim Management

Overall claim management met standard.

2.3.4 Medical Direction/Control

Institute the following procedures:

1. As was recommended in the last audit, increased commitment to the index process is necessary to comply with expectations. The results of the index check

RECOMMENDATIONS

should be reviewed by the examiner and documented in notepad for relevancy to the claim.

2. Review the medical release and medical history follow up procedure to ensure that follow up letters are sent and documented per procedure.

2.3.5 Litigation Management

1. Seek to diversify the attorney referral assignments within a reasonable geographic area and to broaden the attorney pool used to handle the AO WC assignments. The legal panel provides adequate resources for the State and geographic appropriate assignments should be made to avoid unnecessary travel charges.
2. Consistently File and Serve medical reports in a timely fashion. A copy of the transmittal cover letter shall be maintained in the claim file.
3. Examiner shall timely respond to all requests from defense attorney and document same in claim notes or correspondence. Copies of emails should be retained in the claim file (SIR).

2.3.6 Process Control

Settlement Authorization Requests: Sedgwick needs to ensure that the review of the settlement authority request by all levels of Sedgwick management is completed within 30 days of the rating of Permanent and Stationary report.

Reserves: Timely respond to changes in a claim file's financial exposure within 30 days of knowledge of an event that affects the potential claim cost.

Excess reporting: Review the Excess reporting requirements and adhere to same. When there is a doubt about reporting, make a report. System alerts/automatic diaries have been created in the Juris claims system to ensure adherence to the reporting requirements. The reporting has greatly improved, but due to the financial implications to CSURMA when excess reporting thresholds are not timely met, this area requires constant oversight and reinforcement.

Claims Balance Worksheet: review the requirements for this process. This procedure should be done annually, and at the following points in time; changing from one benefit type to another, SAR preparation and at file closing. System prompts should be in place to ensure compliance.

3. AUDIT

As the AORMA WC unit went paperless in January 2010, an online audit of the AO WC claims files was conducted by Alliant in May and June of 2018. A total of 24 files were reviewed; representing 17.5% of the current open inventory.

Criteria for the audit encompassed the following three major categories:

- **INITIAL CONTACT AND DOCUMENTATION**
- **CLAIMS MANAGEMENT**
- **PROCESS CONTROL**

Results in each category were compared against the AORMA Claim Service Instructions which reflect good claims handling practice.

AUDIT

AUDIT RESULTS

4. AUDIT RESULTS

OVERVIEW: Results by category are listed as a percentage. There are 3 major categories: Initial Contact/Documentation, Claim Management and Process Control. There are sub categories under each of the major categories. Categories are assessed against the requirements from the Client Service Instructions and good claims practices.

ASSESSMENT: The table on the next page displays all the scores by category and compares the results in 2018 with that of 2016. Results above standard (85%) in 2018 are highlighted in green and 2018 results below 85% are highlighted in yellow. The chart also show the difference in score from 2016 to 2018 and the deviation from standard 85%.

AUDIT RESULTS

Table 1: 2016/2018 AORMA Performance Results

	2016	2018	Dif 2016	Dif 85%
Initial Contact/Documentation	89%	84%	-5%	-1%
Claims Management	89%	86%	-3%	1%
Process Control	87%	87%	0%	2%
Total	88%	86%	-2%	1%

Table 2: Initial Contact and Documentation

	2016	2018	Dif 2016	Dif 85%
Total 3 point Contact	82%	75%	-7%	-10%
Total Follow-up Contact	80%	71%	-9%	-14%
Documents and Notices	96%	90%	-6%	5%
Benefits Notices	96%	93%	-3%	8%
On-line Documentation	89%	88%	-1%	3%

Table 3: Medical Direction/Control

	2016	2018	Dif 2016	Dif 85%
Current Medical Report	95%	95%	0%	10%
Medical Plan Documented	100%	95%	-5%	10%
Rationale for Treatment	100%	100%	0%	15%
Rx Documented	100%	89%	-11%	4%
Next Appointment Noted	100%	100%	0%	15%
Timely Objection	100%	100%	0%	15%
Clarification Sought	95%	94%	-1%	9%
ISO/Index Search	58%	67%	9%	-18%
Release Timely	75%	88%	13%	3%
Release Follow-Up	86%	0%	-86%	-85%
Prior Records Requested	80%	100%	20%	15%
Med Release in File	100%	75%	-25%	-10%

Table 4: Litigation Management

	2016	2018	Dif 2016	Dif 85%
Timely Referral	100%	89%	-11%	4%
Atty Case Analysis	100%	89%	-11%	4%
Interim Reports	100%	100%	0%	15%
File and Serve Timely	55%	70%	15%	-15%
Issues Outlined	100%	100%	0%	15%
CAE follow up/direction	50%	46%	-4%	-39%
Summary of Atty Correspondence	100%	93%	-7%	8%
EX Follow up	50%	46%	-4%	-39%
EX Subpoenas Records	86%	86%	0%	1%
Authority for MSC	80%	56%	-24%	-29%

Table 5: Process Control

	2016	2018	Dif 2016	Dif 85%
Total Diary	97%	97%	0%	12%
Timely Benefits	88%	86%	-2%	1%
Finalization	57%	59%	2%	-26%
Excess Reporting	50%	88%	38%	3%
Reserves	54%	50%	-4%	-35%
Utilization Review	100%	100%	0%	15%
Organization	100%	96%	-4%	11%
Reconciliation	58%	83%	25%	-2%

5. Staffing

OVERVIEW: The current staffing model allows for a team of dedicated examiners plus a Supervisor and an assistant located in the Rancho Cordova office. The Supervisor assigned to the AORMA claims also has supervisory duties over the campus claims unit in Rancho Cordova.

ASSESSMENT: The claims examiners assigned to the AORMA WC claim files possesses a SIP certificate.

The current supervisor has been in place on the AORMA Program for over 5 years. The primary examiner was made permanent December 2010, following a several months as a temporary examiner on the desk. A second examiner was added to the AO inventory in 2015. The caseload had become too high for one examiner, so an examiner from the campus program handles the Auxiliaries for the Northridge campus. Both examiners enjoy good relationships with the employer contacts and the audit reflects solid claims handling. Both hold a SIP certificate.

The two of the three major areas reviewed in the audit exceed the 85% compliance standard. Initial Contact/Documentation is 1% below standard.

Staffing appears adequate for the size and complexity of the claim inventory.

**EMPLOYMENT PRACTICES LIABILITY MEMBER DEDUCTIBLES
FOR FY 19/20**

ISSUE: Staff completed the minimum EPL deductible calculation for FY 19/20. Seven auxiliary organizations are subject to an EPL deductible higher than the minimum of \$25,000.

RECOMMENDATION: Staff recommends that the Committee review and approve the EPL deductible calculation, as well as revisions to Policy & Procedure L-7.

FISCAL IMPACT: None at this time; however, the updated EPL deductible will become effective July 1, 2019, and will have a direct fiscal impact for all EPL claims occurring within the FY 19/20 coverage term.

BACKGROUND: Noted below are the proposed FY 19/20 EPL deductibles.

Campus	Auxiliary Organization	FY 19/20	FY 18/19	FY 17/18	FY 16/17	FY 15/16
Dominguez Hills	California State University, Dominguez Hills Foundation	50,000	25,000	25,000	25,000	25,000
Long Beach	Associated Students, California State University, Long Beach	50,000	25,000	25,000	25,000	25,000
Pomona	The Cal Poly Pomona Foundation, Inc.	50,000	100,000	100,000	100,000	100,000
San Diego	Associated Students, San Diego State University	50,000	50,000	50,000	25,000	25,000
San Diego	San Diego State University Research Foundation	100,000	100,000	100,000	100,000	100,000
San Jose	San Jose State University Research Foundation	100,000	100,000	100,000	100,000	75,000
San Marcos	California State University, San Marcos Corporation	50,000	25,000	25,000	25,000	25,000

Employment Practices Liability losses continue to be AORMA’s number one loss leader (within the pooled layer). As a way to reduce EPL loss costs, the AORMA Committee approved changes to Policy & Procedure L-7 effective July 1, 2013, which mandates higher EPL deductibles for those auxiliary organizations with a frequency of EPL claims.

In December 2013, Policy & Procedure L-7 was retroactively amended to the July 1, 2013 effective date so that the EPL deductible increases would be limited to one EPL deductible level increase per year, regardless of the minimum EPL deductible calculated based on the schedule within the Policy & Procedure.

PUBLICATION: Those Members who will have an EPL deductible in excess of \$25,000 will be notified in September. All Members will receive the cost to voluntarily increase their EPL deductible in January, 2019.

ATTACHMENT(S):

- a. EPL Deductible Schedule
- b. EPL Member Deductible Calculation
- c. Policy & Procedure L-7 – Employment Practices Liability Deductible

AORMA Liability Program - EPL Deductible Schedule

#	Campus	Auxiliary Organization	FY 19/20	FY 18/19	FY 17/18	FY 16/17	FY 15/16	FY 14/15	FY 13/14	FY 12/13	FY 11/12	FY 10/11
1	Bakersfield	Associated Students, California State University, Bakersfield, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
2	Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
3	Bakersfield	California State University, Bakersfield Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
4	Bakersfield	California State University, Bakersfield Student Union, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
5	Chancellor's Office	California State University Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
6	Chancellor's Office	California State University Institute	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
7	Channel Islands	Associated Students of California State University, Channel Islands, Inc	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
8	Channel Islands	California State University Channel Islands Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
9	Channel Islands	CI University Auxiliary Services, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
10	Chico	Associated Students of California State University, Chico	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
11	Chico	Auxiliary Organization Associations	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
12	Chico	The CSU, Chico Research Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
13	Chico	The University Foundation, California State University, Chico	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
14	Dominguez Hills	Associated Students, California State University, Dominguez Hills	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
15	Dominguez Hills	California State University, Dominguez Hills Foundation	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
16	Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
	Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000					
17	East Bay	Associated Students, California State University, East Bay	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
18	East Bay	Cal State East Bay Educational Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
19	East Bay	California State University, East Bay Foundation, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000
20	Fresno	Associated Students, Inc. of California State University, Fresno	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
21	Fresno	California State University, Fresno Association, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
22	Fresno	California State University, Fresno Foundation	\$ 25,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
23	Fresno	Fresno State Programs for Children, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
24	Fresno	The Agricultural Foundation of California State University, Fresno	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
25	Fresno	The California State University, Fresno Athletic Corporation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
26	Fullerton	Associated Students, California State University, Fullerton, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
27	Fullerton	Cal State Fullerton Philanthropic Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
28	Fullerton	CSU Fullerton Auxiliary Services Corporation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
29	Humboldt	Associated Students, Humboldt State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
30	Humboldt	Humboldt State University Advancement Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
31	Humboldt	Humboldt State University Center Board of Directors	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
32	Humboldt	Humboldt State University Sponsored Programs Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
33	Long Beach	Associated Students, California State University, Long Beach	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
34	Long Beach	California State University, Long Beach Research Foundation	\$ 25,000	\$ 50,000	\$ 50,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
35	Long Beach	CSULB 49er Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
36	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
37	Los Angeles	Associated Students, California State University, Los Angeles, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
38	Los Angeles	Cal State L.A. University Auxiliary Services, Inc	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
39	Los Angeles	California State University, Los Angeles Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
40	Los Angeles	University-Student Union Board, California State University, Los Angeles	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
41	Maritime Academy	California Maritime Academy Foundation, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
42	Maritime Academy	The Associated Students of the California Maritime Academy	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
43	Monterey Bay	Foundation of California State University, Monterey Bay	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
44	Monterey Bay	The University Corporation at Monterey Bay	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
45	Northridge	Associated Students, California State University, Northridge, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
46	Northridge	California State University, Northridge Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
47	Northridge	North Campus University Park Development Corporation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
48	Northridge	The University Corporation, CSU Northridge	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
49	Northridge	University Student Union of California State University, Northridge	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000

AORMA Liability Program - EPL Deductible Schedule

#	Campus	Auxiliary Organization	FY 19/20	FY 18/19	FY 17/18	FY 16/17	FY 15/16	FY 14/15	FY 13/14	FY 12/13	FY 11/12	FY 10/11
50	Pomona	Associated Students Inc., California State Polytechnic University, Pomona	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
51	Pomona	The Cal Poly Pomona Foundation, Inc.	\$ 50,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 75,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 25,000
52	Sacramento	Associated Students of California State University, Sacramento	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
53	Sacramento	Capital Public Radio, Inc., CSU Sacramento	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
54	Sacramento	The University Foundation at Sacramento State	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
55	Sacramento	University Enterprises, Inc., CSU Sacramento	\$ 25,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
56	Sacramento	University Union Operation of CSUS, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
57	San Bernardino	Associated Students Inc., California State University, San Bernardinc	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
58	San Bernardino	CSUSB Philanthropic Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
59	San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
60	San Bernardino	University Enterprises Corporation at CSUSB	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
61	San Diego	Associated Students, San Diego State University	\$ 50,000	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
62	San Diego	Aztec Shops, Ltd., San Diego State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
63	San Diego	San Diego State University Research Foundation	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 75,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
64	San Diego	The Campanile Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
65	San Francisco	Associated Students, Inc., San Francisco State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
66	San Francisco	San Francisco State University Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
67	San Francisco	The University Corporation, San Francisco State	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
68	San Jose	Associated Student, San Jose State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
69	San Jose	San Jose State University Research Foundation	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 75,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
70	San Jose	Spartan Shops, Inc., San Jose State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
71	San Jose	The Student Union of San Jose State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
72	San Jose	The Tower Foundation, San Jose State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
73	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
74	San Luis Obispo	Cal Poly Corporation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
75	San Luis Obispo	California Polytechnic State University Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
76	San Marcos	California State University San Marcos Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
77	San Marcos	San Marcos University Corporation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
78	San Marcos	The Associated Students of California State University, San Marcos	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
79	San Marcos	California State University, San Marcos Corporation	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
80	Sonoma	Associated Students of Sonoma State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
81	Sonoma	Sonoma State Enterprises, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
82	Sonoma	Sonoma State University Academic Foundation, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
83	Stanislaus	Associated Students, Inc., California State University, Stanislaus	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
84	Stanislaus	California State University, Stanislaus Auxiliary and Business Services	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
85	Stanislaus	California State University, Stanislaus Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
86	Stanislaus	University Student Union of California State University, Stanislaus	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000

Black Bold - represents that the EPL deductible is now back down to the minimum of \$25,000

Blue - represents the mandated minimum EPL deductible per Policy & Procedure L-7

Red - represents the year the member chose to increase its EPL deductible above the minimum. The member must maintain the higher deductible for three years.

AORMA Liability Program
Employment Practices Liability Loss Information
Paid Losses between July 1, 2013 to June 30, 2018

CAMPUS	AUXILIARIES	CLAIMS #	TOTAL INCURRED	CLAIMS OVER \$25,000
Channel Islands	CSU CHANNEL ISLANDS UNIVERSITY GLEN CORP	1597956	77	
	Number of Claims	1		
	Number of Claims in excess of \$25,000	0		
Chico	CSU CHICO RESEARCH FOUNDATION	1881293	110,889	110,889
	Number of Claims	1		
	Number of Claims in excess of \$25,000	1		
Dominguez Hills	CSU DOMINGUEZ HILLS FOUNDATION	1846619	4,190	
Dominguez Hills	CSU DOMINGUEZ HILLS FOUNDATION	1947165	75,158	75,158
	Number of Claims	2		
	Number of Claims in excess of \$25,000	1		
Total for claims in excess of \$25,000:				75,158
Minimum EPL deductible for FY 19/20 (w/o one level limitation):				50,000
Minimum EPL deductible for FY 19/20 (w/ one level limitation):				50,000
Minimum EPL deductible for FY 18/19:				25,000
East Bay	CSU EAST BAY FOUNDATION	1505817	27,604	27,604
East Bay	CSU EAST BAY FOUNDATION	1923272	1,772	
	Number of Claims	2		
	Number of Claims in excess of \$25,000	1		
Fresno	CSU FRESNO ASSOCIATION	1603788	661	
Fresno	CSU FRESNO ASSOCIATION	1888278	2,108	
	Number of Claims	2		
	Number of Claims in excess of \$25,000	0		
Fresno	CSU FRESNO FOUNDATION	1854811	2,244	
	Number of Claims	1		
	Number of Claims in excess of \$25,000	0		
Fullerton	CSU FULLERTON AUXILIARY SERVICES CORPORATION	1882328	145,458	145,458
	Number of Claims	1		
	Number of Claims in excess of \$25,000	1		
Long Beach	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1971627	16,741	
Long Beach	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1978740	281	
Long Beach	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1889986	542	
Long Beach	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1758506	373,191	373,191
	Number of Claims	4		
	Number of Claims in excess of \$25,000	1		
Total for claims in excess of \$25,000:				373,191
Minimum EPL deductible for FY 19/20 (w/o one level limitation):				100,000
Minimum EPL deductible for FY 19/20 (w/ one level limitation):				50,000
Minimum EPL deductible for FY 18/19:				25,000
Long Beach	LONG BEACH RESEARCH FOUNDATION	1856078	3,658	
	Number of Claims	1		
	Number of Claims in excess of \$25,000	0		

AORMA Liability Program
Employment Practices Liability Loss Information
Paid Losses between July 1, 2013 to June 30, 2018

CAMPUS	AUXILIARIES	CLAIMS #	TOTAL INCURRED	CLAIMS OVER \$25,000
Monterey	CSU MONTEREY BAY UNIVERSITY CORP.	1926306	4,180	
	Number of Claims	1		
	Number of Claims in excess of \$25,000	0		
Northridge	CSU NORTHRIDGE ASSOCIATED STUDENTS, INC.	1967624	234	
	Number of Claims	1		
	Number of Claims in excess of \$25,000	0		
Northridge	CSU NORTHRIDGE UNIVERSITY CORP.	1593276	13,495	
Northridge	CSU NORTHRIDGE UNIVERSITY CORP.	1600567	384	
Northridge	CSU NORTHRIDGE UNIVERSITY CORP.	1862493	16,914	
	Number of Claims	3		
	Number of Claims in excess of \$25,000	0		
Pomona	CPSU POMONA FOUNDATION	1946868	133,406	133,406
Pomona	CPSU POMONA FOUNDATION	1734312	8,772	
Pomona	CPSU POMONA FOUNDATION	1735120	21,464	
Pomona	CPSU POMONA FOUNDATION	1975465	616	
	Number of Claims	4		
	Number of Claims in excess of \$25,000	1		
Total for claims in excess of \$25,000:				0
Minimum EPL deductible for FY 19/20 (w/o one level limitation):				50,000
Minimum EPL deductible for FY 19/20 (w/ one level limitation):				50,000
Minimum EPL deductible for FY 18/19:				100,000
Sacramento	CSU SACRAMENTO CAPITOL PUBLIC RADIO, INC.	1975798	101	
Sacramento	CSU SACRAMENTO CAPITOL PUBLIC RADIO, INC.	1958579	36,599	36,599
	Number of Claims	2		
	Number of Claims in excess of \$25,000	1		
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1634228	3,031	
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1755960	44,616	44,616
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1904741	13,760	
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1613613	105	
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1879642	788	
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1907365	155	
	Number of Claims	6		
	Number of Claims in excess of \$25,000	1		
San Bernardino	CSU SAN BERNARDINO STUDENT UNION	1925523	151	
	Number of Claims	1		
	Number of Claims in excess of \$25,000	0		

**AORMA Liability Program
Employment Practices Liability Loss Information
Paid Losses between July 1, 2013 to June 30, 2018**

CAMPUS	AUXILIARIES	CLAIMS #	TOTAL INCURRED	CLAIMS OVER \$25,000
San Diego	CSU SAN DIEGO ASSOCIATED STUDENTS	1895248	10,816	
San Diego	CSU SAN DIEGO ASSOCIATED STUDENTS	1915115	65,588	65,588
San Diego	CSU SAN DIEGO ASSOCIATED STUDENTS	1812963	64,888	64,888
	Number of Claims	3		
	Number of Claims in excess of \$25,000	2		
				Total for claims in excess of \$25,000: 130,476
				Minimum EPL deductible for FY 19/20 (w/o one level limitation): 50,000
				Minimum EPL deductible for FY 19/20 (w/ one level limitation): 50,000
				Minimum EPL deductible for FY 18/19: 50,000
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1970273	39,577	39,577
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1947012	91,013	91,013
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1733219	809,217	809,217
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1524874	77	
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1979835	577	
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1969178	170,126	170,126
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1763201	4,930	
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1768697	1,471	
	Number of Claims	8		
	Number of Claims in excess of \$25,000	4		
				Total for claims in excess of \$25,000: 1,109,933
				Minimum EPL deductible for FY 19/20 (w/o one level limitation): 100,000
				Minimum EPL deductible for FY 19/20 (w/ one level limitation): 100,000
				Minimum EPL deductible for FY 18/19: 100,000
San Francisco	CSU SAN FRANCISCO ASSOCIATED STUDENTS, INC.	1972323	484	
	Number of Claims	1		
	Number of Claims in excess of \$25,000	0		
San Jose	CSU SAN JOSE RESEARCH FOUNDATION	1972956	772	
San Jose	CSU SAN JOSE RESEARCH FOUNDATION	1969197	710	
San Jose	CSU SAN JOSE RESEARCH FOUNDATION	1879863	44,510	44,510
San Jose	CSU SAN JOSE RESEARCH FOUNDATION	1614600	411,505	411,505
	Number of Claims	4		
	Number of Claims in excess of \$25,000	2		
				Total for claims in excess of \$25,000: 456,015
				Minimum EPL deductible for FY 19/20 (w/o one level limitation): 100,000
				Minimum EPL deductible for FY 19/20 (w/ one level limitation): 100,000
				Minimum EPL deductible for FY 18/19: 100,000
San Marcos	CSU SAN MARCOS CORPORATION	1951429	98,111	98,111
San Marcos	CSU SAN MARCOS CORPORATION	1892678	66,462	66,462
	Number of Claims	2		
	Number of Claims in excess of \$25,000	2		
				Total for claims in excess of \$25,000: 164,573
				Minimum EPL deductible for FY 19/20 (w/o one level limitation): 50,000
				Minimum EPL deductible for FY 19/20 (w/ one level limitation): 50,000
				Minimum EPL deductible for FY 18/19: 25,000



CSURMA AORMA

POLICY AND PROCEDURE NO. L-7

**SUBJECT: EMPLOYMENT PRACTICES LIABILITY
DEDUCTIBLE (EPL) OPTIONS**

ADOPTED: MAY 12, 2011

**AMENDED: JULY 1, 2011
DECEMBER 6, 2012
DECEMBER 5, 2013
MARCH 19, 2015
SEPTEMBER 6, 2018**

EFFECTIVE: JULY 1, 2011

POLICY:

1. It is the policy of CSURMA AORMA that annually a minimum EPL deductible will be determined for each Member. The formula for determining the minimum EPL deductible is based on number and cost of EPL claims paid, at June 30, for the last five fiscal years. If a Member has more than one EPL claim payment within the last five fiscal years, then the total amount paid within those five years for all claims exceeding \$25,000 will be applied to the following schedule:

Level 1	Paid losses of \$75,000 or less	\$25,000 deductible
Level 2	Paid losses of \$75,001 to \$175,000	\$50,000 deductible
Level 3	Paid losses of \$175,001 to \$275,000	\$75,000 deductible
Level 4	Paid losses in excess of \$275,001	\$100,000 deductible

EPL EXPENSE PAYMENTs made in a fiscal year subsequent to the fiscal year in which the final EPL LOSS PAYMENT was made will be considered to have been made in the same fiscal year as the final EPL LOSS PAYMENT.

Annually, based on the formula above, the JPA Program Administrator will determine the minimum EPL deductible for each Member.

To assist Members in budget forecasting, the minimum EPL deductible will be limited to one EPL deductible level increase per year, regardless of the minimum EPL deductible calculated based on the schedule above.

~~The Programs Committee will review and determine each Member’s minimum EPL deductible for the upcoming fiscal year.~~

2. Each Member will have the option of electing an EPL deductible in excess of the minimum deductible.



CSURMA AORMA

POLICY AND PROCEDURE NO. L-7

3. Should a Member elect an EPL deductible in excess of the minimum EPL deductible, then that Member will be required to maintain the same EPL deductible for three full program years (July 1st to June 30th) before selecting a new EPL deductible. EPL deductibles can only be changed at the beginning of the coverage term – July 1st of each year. If, however, the formula for determining the minimum EPL deductible results in a deductible level higher than the EPL deductible level elected by the Member, the Member's EPL deductible will increase to the deductible level determined by the formula. Because the election of higher EPL deductibles can only be changed once per every three full program years, CSURMA AORMA strongly recommends a review of prior years' claims and consultation with the JPA Program Administrator before making any decisions regarding these higher EPL deductibles.
4. As outlined in Policy and Procedure L-1, Claims Reporting, it is the policy of CSURMA AORMA that written notice of any claim within the AORMA Liability Coverage Program be given to the Third Party Claims Administrator as soon as practicable. Failure to report a claim is cause for a reduction in or denial of coverage by AORMA.

PROCEDURE:

1. Annually, based on the formula above, the JPA Program Administrator will determine the minimum EPL deductible for each Member.
- ~~2. The Programs Committee will approve each Member's minimum EPL deductible.~~
- ~~3.2.~~The JPA Program Administrator will provide the Members with the costs for each of the different EPL deductibles options.
- ~~4.3.~~If the Member chooses an EPL deductible higher than the minimum EPL deductible as approved by the ~~Programs-AORMA~~ Committee for that Member, then the Member will be required to sign the attached Consent to Change Employment Practices Liability Deductible letter.
- ~~5.4.~~A Member may appeal its minimum EPL deductible to the AORMA Committee in writing prior to the commencement of the coverage year, and the AORMA Committee will make a final decision.

DEFINITIONS:

EPL EXPENSE PAYMENT: Allocated loss adjustment expenses that are assignable to the claim. This may include but is not limited to fees to attorneys, experts, investigators, court reporters as well as third-party claims administrators incurred in defense of an EPL claim.

EPL LOSS PAYMENT: Compensatory damages which the Member is legally obligated to pay as a result of a claim.

EPL: Employment Practices Liability.

Consent to Change Employment Practices Liability Deductible

I am authorizing CSURMA AORMA to increase the Employment Practices Liability deductible within the CSURMA AORMA Liability Coverage Program for this Auxiliary Organization effective _____.

I understand that I must maintain this same deductible for three full program years (July 1st to June 30th) before selecting a new deductible. I am also aware that the following coverage provisions apply to all Employment Practices Liability claims regardless of the probable size of the claim. The Auxiliary Organization's or the Covered Party's failure to comply with any of these provisions will cause a reduction in, or denial of, coverage by CSURMA AORMA.

CLAIMS REPORTING PROVISIONS

If a Auxiliary Organization or Covered Party becomes aware of an event, occurrence or offense, which **may** result in a claim, suit or proceeding, the event must be reported to the Third Party Claims Administrator (TPA) as soon as practicable. If the event is not reported to the TPA within the timeframe set below; the following late reporting penalties shall apply;

LATE REPORTING PENALTIES

1. If an **occurrence**, offense, claim or suit is reported 1-6 months late as determined by the TPA, a 25% reduction of coverage will apply;
2. If an **occurrence**, offense, claim or suit is reported 7-12 months late as determined by the TPA, a 50% reduction of coverage will apply; or
3. If an **occurrence**, offense, claim or suit is reported more than 12 months late as determined by the TPA, no recovery will be available to the **Member** or other involved **Covered Party**.

DEFENSE COVERAGE PROVISIONS

If an Auxiliary Organization or Covered Party becomes aware of an event, occurrence or offense, which **may** result in a claim, suit or proceeding, CSURMA AORMA will reimburse any costs incurred by the Auxiliary Organization or Covered Party to defend the covered claim **but only if** the event is reported to the TPA within thirty (30) days of becoming aware of the event. CSURMA AORMA will not, however, reimburse any costs incurred more than thirty (30) days prior to notification to the TPA.

CLAIMS SETTLEMENT PROVISIONS

An Auxiliary Organization or Covered Party will not be reimbursed by CSURMA AORMA if the Auxiliary Organization or Covered Party settles a claim without prior written authorization of the Liability Claims Administrator.

I have read the above coverage provisions and I have a thorough understanding of my claims reporting obligations within the CSURMA AORMA Liability Program and consent to a change in my Employment Practices Liability deductible to:

\$50,000 / \$75,000 / \$100,000

Auxiliary Organization

Signed

Name

Title

Date

DISCUSSION OF AORMA'S CONTINUITY PLAN

ISSUE: As shown on the attached AORMA Committee roster, all members on the AORMA Committee are on their first term; therefore, no members will term out on June 30, 2019. In April, 2019, three incumbent members will be up for reelection for a second term July 1, 2019 to June 30, 2021 and one member, Ortiz who is completing an odd term, will be up for election for her first term July 1, 2019 to June 30, 2021.

RECOMMENDATION: Staff recommends that (1) the Committee discuss the succession planning to fill seats that may become vacant mid-term or because members holding an odd term seat decide not to run for reelection, and (2) the Chair appoint a Nominations Committee to poll the AORMA Committee members whose term expires June 30, 2019 to identify if they are interested in seeking re-election.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None at this time.

ATTACHMENT(S):

- a. AORMA Committee Roster
- b. Policy and Procedure A-1
- c. Policy and Procedure A-2

AORMA Committee
Ten voting members - two alternates - twelve members total
Effective at July 1, 2018

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number	Location	Size of Campus	Type of Campus	Term	Seat Term	1st, 2nd or Final Term
AORMA	Chair	Dwayne Brummett	Associate Executive Director	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	dbrummet@calpoly.edu	805-756-5768	Central	Medium	Suburban	7/1/18 - 6/30/20	Even	First
AORMA	First Vice Chair	Dave Nakamura	Executive Director	Humboldt	Humboldt State University Center	dave.nakamura@humboldt.edu	707-826-4878	North	Large	Rural	7/1/18 - 6/30/20	Even	First
AORMA	Second Vice Chair	Starr Lee	Director of Administration & Legal /Associate Executive Director	Monterey Bay	The University Corporation at Monterey Bay	stlee@csumb.edu	831-582-3000	Central	Medium	Suburban	7/1/18 - 6/30/20	Even	First
AORMA	Seat 1	Bella Newberg	Associate Vice President, Business Dev	San Marcos	California State University San Marcos Corporation	newberg@csusm.edu	760-750-4700	South	Small	Suburban	7/1/17 - 6/30/19	Odd	First
AORMA	Seat 2	Chuck Kissel	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	ckissel@fullerton.edu	657-278-4990	South	Large	Urban	7/1/18 - 6/30/20	Even	First
AORMA	Seat 3	Cecilia Ortiz	Director	Dominguez Hills	Loker Student Union	cortiz@csudh.edu	310-243-3854	South	Medium	Urban	Completing 7/1/17 - 6/30/19	Odd	N/A
AORMA	Seat 4	Russell Wittmeier	Human Resources Director	Chico	The CSU, Chico Research Foundation	rwittmeier@csuchico.edu	530-898-5731	North	Small	Suburban	7/1/18 - 6/30/20	Even	First
AORMA	Seat 5	Trina Knight	Human Resources Director	Sacramento	University Enterprises, Inc., CSU Sacramento	trinak@csus.edu	916-278-7003	North	Large	Urban	7/1/17 - 6/30/19	Odd	First
AORMA	Seat 6	Leslie Levinson	Chief Financial Officer	San Diego	San Diego State University Research Foundation	llevinson@mail.sdsu.edu	619-594-8941	South	Large	Urban	7/1/18 - 6/30/20	Even	First
AORMA	Seat 7	Bill Olmsted	Interim Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-6744	North	Large	Urban	7/1/17 - 6/30/19	Odd	First

On March 1, 2017, Dwayne Brummett was appointed to complete Guy Dalpe's term. Dwayne's first complete term will be 7/1/17 to 6/30/19.

On July 1, 2015, Dave Nakamura was appointed to complete Mark Day's term. Dave's first complete term will be 7/01/16 to 6/30/18.

On October 1, 2015, Dave Nirenberg was appointed to complete Melinda Coil's term. Dave's first term will be 7/01/17 to 6/30/19.

On December 20, 2016, Bella Newberg was appointed to complete Cheree's Aguilar's term. Bella's first term will be 7/01/17 to 6/30/19.

On March 1, 2017, Starr Lee was appointed to complete Leslie Davis' term. Starr's first term will be 7/1/18 to 6/30/20.

SUBJECT:	AORMA COMMITTEE COMPOSITION, ELECTIONS & TERM LIMITS
ADOPTED:	APRIL 18, 2003
EFFECTIVE:	JULY 1, 2003
AMENDED:	JANUARY 15, 2005 OCTOBER 27, 2005 JANUARY 16, 2008 OCTOBER 29, 2009 JANUARY 11, 2010 SEPTEMBER 16, 2010 DECEMBER 8, 2011 SEPTEMBER 13, 2012 MARCH 20, 2014 DECEMBER 10, 2015 MARCH 9, 2017 <u>SEPTEMBER 6, 2018</u>

PURPOSE:

This policy and procedure outlines the process by which members of the Auxiliary Organizations Risk Management Alliance (AORMA) Committee are nominated and elected to serve. This policy and procedure addresses the desire of the CSURMA to ensure broad organizational representation among AORMA Committee members, acknowledging the AORMA Committee's need for stability of leadership while encouraging participation from qualified candidates.

POLICY:

It is the policy of the CSURMA that, in accordance with the Bylaws, the AORMA Committee shall adopt the procedure outlined in this document for purposes of generating continuity of leadership, encouraging opportunity for diverse committee representation and participation and continuing effective administration of established insurance programs and services.

PROCEDURE:

The following steps will be taken to affect the policy:

1. The AORMA Committee will be elected from representatives of the auxiliary organization members of the CSURMA, effective July 1 of every year. No auxiliary organization will have multiple representatives serving simultaneously on ~~either the AORMA Committee or on the same Standing Committee~~. At-large members may serve a maximum of three consecutive complete two-year terms. Upon reaching the end of the third complete two-year term, At-large members will either be "termed out" (they may be again nominated after one year off the Committee) or advance to the role of Chair, First Vice Chair or

Second Vice Chair. Terms are staggered to create a rotation of the at-large Committee members each year.

2. The AORMA Committee will be comprised of seven at-large members and three Officers (Chair, First Vice Chair and Second Vice Chair). Each Officer may serve two two-year terms per position.
3. The AORMA Committee will review its membership annually to strive for diversity on the Committee based on the following criteria:
 - Type of Auxiliary Organization (Foundation, ASI/Student Union or Commercial)
 - Mix of personnel (Executive Director, CFO, HR, etc.)
 - Campus size (small – less than 10,000 FTE, medium – between 10,000 and 20,000 FTE, or large – more than 20,000 FTE)
4. The First Vice Chair and Chair shall serve as AORMA Committee representatives to the CSURMA Executive Committee.

AORMA Committee Chair and / First Vice Chair Qualifications

- Served on AORMA Committee for at least two years
 - Demonstrated leadership abilities in group settings
 - Ability to serve as primary advocate and spokesperson for AORMA Committee
 - Ability to lead the AORMA Committee
5. Annually, the Chair shall appoint a Nominations Committee, consisting of at least two AORMA Committee members to seek nominations for available positions on the AORMA Committee. The AORMA Committee Nominating Committee shall consider the following as minimum qualification criteria for individuals seeking nomination to the AORMA Committee:

AORMA Committee Representative

- Participating professional member of CSURMA AORMA for at least two years
- Served in a CSURMA auxiliary organization management position for at least two years
- Demonstrated leadership abilities
- Ability to attend meetings regularly and contribute to the AORMA Committee's work agenda, as described in Policy & Procedure A-2.

~~Previous service on one of AORMA's Standing Committees is preferred, but not required.~~

7.6. Timeline for nominations:

October/November

The Nominations Committee shall poll the AORMA Committee members, including the Chair, First Vice Chair and Second Vice Chair to identify which of the incumbents whose terms expire the following June 30 are interested in seeking re-election.

At the October AORMA Committee meeting, the Nominations Committee will announce their nominations for Chair, First Vice Chair and Second Vice Chair. The Chair, First Vice Chair and Second Vice Chair shall be elected by the AORMA Committee from its members. All ballots will be tallied by the CSURMA Secretary-Auditor.

January

The Nominations Committee will announce to the membership, changes to the Chair, First Vice Chair and Second Vice Chair as well as the opening of the nominations period for open committee positions (for July 1 appointments). The Nominations Committee will indicate which types of auxiliary representations are needed on the AORMA Committee (to ensure broad representation). Nominations will remain open through the end of February, and self-nominations will be accepted as well as nominations by others.

February

The Nominations Committee will continue to solicit nominations, especially if specific types of auxiliary organizations are not being represented.

March

A nominations slate will be forwarded to the AOA Executive Committee for review and comment. The slate, with comments, will be returned to the AORMA Committee no later than March 31.

April

All CSURMA member auxiliary organizations will be sent a ballot with the names of the nominated individuals. Each member auxiliary can vote for the representatives. Completed ballots will be due to the CSURMA by April 30.

May

Announcement at the CSURMA Board of Directors meeting of the outcomes of the election process to be effective July 1.

SUBJECT: AORMA COMMITTEE AND STANDING
COMMITTEE ROLES AND RESPONSIBILITIES

ADOPTED: AUGUST 19, 2003

EFFECTIVE: JULY 1, 2003

AMENDED: DECEMBER 7, 2005
MAY 14, 2009
OCTOBER 29, 2009
JANUARY 11, 2010
SEPTEMBER 16, 2010
SEPTEMBER 13, 2012
MAY 8, 2014
DECEMBER 10, 2015
SEPTEMBER 8, 2016
SEPTEMBER 7, 2017
SEPTEMBER 6, 2018

Should there be any discrepancy between this document and either the MEMORANDUM OF COVERAGE or PARTICIPATION AGREEMENT between the AORMA Committee and the MEMBER, the MEMORANDUM OF COVERAGE and/or the PARTICIPATION AGREEMENT will govern.

PURPOSE:

The purpose of this policy is to describe the roles and responsibilities of participants in the CSURMA AORMA COMMITTEE, and its Standing Committee.

POLICY:

It is the policy of the CSURMA to encourage AORMA members' participation in the AORMA COMMITTEE and Standing Committee that oversee operation of AORMA insurance programs. To that end, CSURMA AORMA has adopted Policy and Procedure A-1 that describes the process of AORMA COMMITTEE elections and representation. This policy further describes the roles and responsibilities of Committee members and officers. It is expected that AORMA COMMITTEE members will commit to meeting attendance and participation needed to conduct CSURMA business.

PROCEDURE:

The AORMA COMMITTEE will conduct elections and appointments in accordance with the CSURMA Joint Powers Agreement, Bylaws and AORMA Policy and Procedure A-1. A copy of Policy and Procedure A-1 describing roles and responsibilities of Committee members will be provided to Committee nominees and participants.

AORMA COMMITTEE Participation in General - The AORMA COMMITTEE holds regularly scheduled meetings in person approximately four times per year with additional teleconference meetings as necessary. Following are considerations as respects AORMA COMMITTEE participation:

1. In person attendance at regularly scheduled AORMA COMMITTEE meetings is preferred. While teleconference attendance can be arranged, the Committee business is best conducted at in-person meetings. Any Committee member or Officer who is not present, either in person or via teleconference, at two or more AORMA COMMITTEE meetings in any one fiscal year, may be removed from the AORMA COMMITTEE upon a majority vote of the AORMA Officers unless that AORMA Officer is the subject of the vote and then that AORMA Officer will be recused.
2. AORMA COMMITTEE at-large member terms are for two years, with a maximum of three terms served before a member is either elected as the Chair, First Vice Chair or Second Vice Chair or termed out and must wait one year before again serving on the Committee. It is expected that members be prepared to serve for at least one complete term because the learning curve on CSURMA's coverage programs is steep.
3. Reasonable travel expenses associated with participation on the AORMA COMMITTEE are reimbursable as provided under [CSURMA AORMA's Policy and Procedure A-7 Travel Reimbursement Policy](#)~~CSU's travel reimbursement policy~~.
4. Representatives elected to the AORMA COMMITTEE are individually elected, not as direct representatives of their respective auxiliary organizations. It is expected that AORMA COMMITTEE members will approach their responsibilities from the perspective of the good of the CSURMA Auxiliary Organizations programs as a whole, rather than just their individual organization's benefit.
5. AORMA COMMITTEE members are expected to attend two (2) CSURMA Board of Directors meetings annually (one in the fall; one in the spring). State law requires timely completion of appropriate paperwork, such as Fair Political Practices Commission Form 700.
6. Develop recommendations for the AORMA COMMITTEE and take action within delegated authority.

AORMA Committee Chair - In addition to the roles and responsibilities of AORMA COMMITTEE participation, in general, the AORMA Committee Chair has the following roles and responsibilities:

1. Representative of the AORMA Committee to the AOA Executive Committee and attendance at AOA Executive Committee meetings.
2. Attendance and participation in CSURMA Executive Committee meetings (approximately four times per year).

3. Availability for regular communication with, and direction of CSURMA Program Administrator staff.
4. Availability to respond to CSURMA Auxiliary Organizations member questions and concerns.
5. A commitment toward professional development in the area of risk management and representation of CSURMA at conferences and meetings, such as the AOA Annual Conference, the CSURMA Fitting the Pieces Together Conference and other conferences as appropriate.
6. Authority to appoint an at-large AORMA Committee member or the First Vice Chair or Second Vice Chair if that seat on the AORMA Committee is vacated mid-term.
7. Authority to establish task groups / ad hoc committees as necessary.
8. Authority to appoint the Standing Committee Chair, members of the AORMA Standing Committee and task groups (in consultation with the AORMA Standing Committee Chair).
9. Service on Standing Committee, task groups and ad hoc committees as appropriate.
10. Attend and present at CSURMA Board of Directors meetings.
11. Authority to call meetings from time to time and in compliance with applicable open meeting regulations to conduct business and planning for the AORMA program including an AORMA Officer's Retreat.
12. Authority to invite additional attendees to meetings as the Chair deems appropriate and to authorize reimbursement of invitee travel expenses provided the expenses are within amounts budgeted for AORMA expenses and in compliance with AORMA travel expense reimbursement Policy and Procedure.
- 12.13. In accordance with Policy and Procedure L-2 and W-4, if time is of the essence in a specific matter, the AORMA COMMITTEE Chair, First Vice Chair and Second Vice Chair, on the advice of the liability or workers' compensation third party claims administrator, shall have authority to determine the terms of an emergency settlement up to the Pooled Layer Limit upon the agreement of a majority consisting of at least two officers, provided that no officers involved in the specific matter may participate in the determination.

AORMA Committee First Vice Chair - In addition to items 1 thru 5 and items 9 and 13 of the roles and responsibilities of the AORMA Committee Chair, it is expected that the AORMA Committee First Vice Chair will also;

1. Be prepared to serve in the Chair position should the Chair vacate its seat mid-term.
2. Attend and participate in the CSURMA Executive Committee meetings.

AORMA Committee Second Vice Chair - In addition to items 1 thru 5 and items 9 and 13 of the roles and responsibilities of the AORMA Committee Chair, it is expected that the AORMA Committee Second Vice Chair will also;

1. Be prepared to serve in the First Vice Chair position should the First Vice Chair vacate its seat mid-term.

AORMA Standing Committees

1. The AORMA Committee reserves the right to create and dissolve any or all Standing Committees at any time. The AORMA Committee shall appoint Standing Committees to provide support to the AORMA Committee. These Standing Committees are as follows:

~~a. Programs Committee~~

~~b.a. Executive Officers~~

2. Standing Committee membership will be as follows:

~~a. Programs Committee – A minimum of five members, at least two of whom shall be AORMA Committee members.~~

~~b.a. Executive Officers – The AORMA Committee Chair, First Vice Chair and Second Vice Chair.~~

~~3. Every spring, the membership of each Standing Committee will recommend to the AORMA Committee Chair a nominee from the AORMA Committee for the Chair position of their respective Standing Committee.~~

~~4. The AORMA Committee Chair shall appoint Standing Chairs annually for a one year term effective on July 1. The Chair of any Standing Committee must simultaneously be a member of the AORMA Committee.~~

~~5. AORMA Standing Committee appointments are at the discretion of the AORMA Committee Chair. It is expected that appointed members be prepared to serve for at least one complete two-year term.~~

~~6. No auxiliary organization will have multiple representatives serving simultaneously on any AORMA Standing Committee.~~

~~7.3.~~ Reasonable travel expenses associated with participation on AORMA Standing Committees are reimbursable as provided in CSURMA’s travel reimbursement policy.

~~8.4.~~ Representatives are individually appointed, not direct representatives of their respective auxiliary organizations. It is expected that representatives will approach their responsibilities from the perspective of the good of the CSURMA Auxiliary Organizations programs as a whole, rather than just their individual organization’s benefit.



CSURMA AORMA

POLICY AND PROCEDURE NO. A-2

- ~~9.5.~~ Standing Committee(s) shall develop recommendations for the AORMA Committee and take action within delegated authority.
- ~~10.6.~~ Standing Committee(s) shall be responsible for overseeing the completion of special projects as determined by the AORMA Committee. Standing Committees will be asked to present recommendations for discussion and approval by the full AORMA Committee.
- ~~11.7.~~ Any Standing Committee member who is not present, either in person or via teleconference, at two or more Standing Committee meetings in any one fiscal year, may be removed from the Standing Committee upon a majority vote of the AORMA Officers unless that AORMA Officer is the subject of the vote and then that AORMA Officer will be recused.

ADDENDUM

AORMA STANDING COMMITTEE DESCRIPTIONS

This addendum to CSURMA AORMA Policy and Procedure A-2 will summarize the primary roles and responsibilities of the Committees appointed by the AORMA Committee Chair. The Committees will from time to time provide reports on their activities to the AORMA Committee, making recommendations on their areas of expertise.

This addendum may be updated from time to time as the need for changes to the Committee structure are desired by the AORMA Committee.

Executive Officers Committee

The AORMA Executive Officers Committee will provide executive management oversight of AORMA operations and AORMA staff. Comprised of the AORMA Chair, First Vice Chair and Second Vice Chair, the Executive Officers Committee will develop relationships between the CSURMA AORMA and the AOA, manage Committee appointments, leadership and succession planning, and work with staff to develop and update miscellaneous financial, legal, governing and coverage documents. The Executive Committee shall also have claims settlement authority as outlined in AORMA Policies and Procedures L-2 and W-5.

~~Programs Committee~~

~~The Programs Committee will oversee the management of all programs not otherwise assigned to another committee, including, but not limited to, the Liability, Workers' Compensation, Property, Crime, Unemployment Insurance, Participant Accident Insurance and Foreign Travel Liability Programs, as well as new program development. The Committee will assist in the review of annual actuarial reports and the development of rating plans for allocation of annual costs, policies and coverage documents. Training, service provider RFP development and selection will also be handled by this Committee. The Programs Committee will act as a liaison to the AOA Human Resources Committee. The Committee will assist in the development of relationships between the AORMA and the AOA, as well as continue to strengthen the relationships between the CSURMA and its Auxiliary Organization membership. The Committee will utilize newsletters, member surveys, annual reports and other methods of communicating the benefits of AORMA membership to the members. The Committee will direct staff in the development of "value-added" services such as the Certificate Tracking Program, OAYSYS-Net Property database, claims reports, service provider evaluations and the professional development through risk management training of the AORMA membership.~~

~~The Committee will assist in the development, implementation and evaluation of various training programs aimed at developing safety and loss control awareness among the AORMA membership. The Committee will also lead professional development of the AORMA membership in the field of risk management and be responsible for the allocation of the risk management budget among the various safety and risk control service providers.~~

**DEVELOPMENT OF THE LONG RANGE ACTION PLAN
ITEMS FOR FY 18/19**

ISSUE: During today's meeting, the AORMA Committee Members will discuss the long range goals for AORMA. Based on yesterday's and today's decision, Staff will prepare the FY 18/19 long range action plan document which will be presented for approval at the next AORMA Committee meeting.

RECOMMENDATION: Staff recommends that the AORMA Committee Members discuss the long range goals for AORMA and direct Staff to complete the long range action plan document for approval.

FISCAL IMPACT: None.

BACKGROUND: During their meeting on July 13, 2018, the AORMA Committee Officers discussed projects to be added to the Long Range Action Plan for FY 18/19 and have suggested the following:

1. Workers' Compensation Program Growth (continued from FY 17/18)
2. Creation of a Fully Insured Primary Liability Program
3. Evaluation of Participation in the CSU Captive Insurance Vehicle (continued from FY 17/18)
4. Development of Recreation Center Good Practices (continued from FY 17/18)
5. Formation of the AORMA Benefits Program (continued from FY 17/18)
6. Theatre Inspection Common Findings Report
7. Verify and/or Place Coverage for CSU Alumni Associations
8. Formation of a Medical Expense Coverage Program to Cover Human Subjects Participating in Sponsored Programs

PUBLICATION: None at this time.

ATTACHMENT(S): None.

CSURMA AORMA 2018 MEETING CALENDAR

ISSUE: The Program Administrator includes a current copy of the CSURMA AORMA meeting calendar in every agenda

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA AORMA – 2018 Meeting Calendar

2018 CSURMA MEETING CALENDAR

JANUARY				FEBRUARY				MARCH			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
7	3:30 PM	EC (AOA Conference)	Sacramento	22	9:00 AM	PC	Teleconference	8	10:00 AM	AORMA	Long Beach
9	7:30 AM	PC (AOA Conference)	Sacramento					8	2:30 PM	EC	Long Beach
7 - 10		AOA Annual Conference	Sacramento					9	8:30 AM	EC LRP	Long Beach
15	10:30 AM	AIME									
APRIL				MAY				JUNE			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
23 - 24		Fitting the Pieces Conference	San Diego	7	10:30 AM	AIME	San Francisco	TBD		AOA EC	TBD
25	TBD	AORMA	San Diego		2:00 PM	BOD Orientation	Teleconference	21	1:00 PM	PC	Teleconference
25	8:30 AM	EC	San Diego								
25	10:30 AM	BOD	San Diego								
JULY				AUGUST				SEPTEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
23-24	11:00 AM	AORMA Officers Retreat	Monterey	TBD		AOA EC	TBD	5	9:00 AM	AORMA New Member	Sacramento
								5	10:00 AM	AORMA LRP	Sacramento
								6	9:00 AM	AORMA	Sacramento
								6	4:00 PM	EC Orientation	Sacramento
								7	8:30 AM	EC	Sacramento
								27	1:00 PM	PC	Teleconference
OCTOBER				NOVEMBER				DECEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
15	10:30 AM	AIME	Fullerton	TBD		AOA EC	TBD	6	10:00 AM	AORMA	TBD
	2:00 PM	BOD Orientation	Teleconference	29	8:00 AM	PC	San Francisco	7	8:30 AM	EC	TBD
25	10:00 AM	AORMA	Long Beach								
26	8:30 AM	EC	Long Beach								
26	10:30 AM	BOD	Long Beach								

AORMA = Auxiliary Organizations Risk Management Alliance Committee
 AIME = Athletic Injury Medical Expense Committee
 AORMA LRP = AORMA Long Range Planning Meeting

PC = AORMA Programs Committee
 AOA = CSU Auxiliary Organizations Association
 BOD = CSURMA Board of Directors

EC = CSURMA Executive Committee
 EC LRP = EC Long Range Planning Meeting

CSURMA AORMA PROGRAM ADMINISTRATOR’S CONTACT LISTS

ISSUE: Staff includes an updated AORMA Program Administrator contact list in each agenda.

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. AORMA Program Administrator - Contact List
- b. Claims Reporting Contacts

CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
JPA Program Administrator – Alliant Insurance Services, Inc.				
Certificate of Insurance Requests	Van Rin Andrew Gaspari	vrin@alliant.com andrew.gaspari@alliant.com	415-403-1408 415-403-1412	415-874-4810 415-874-4810
General CSURMA Coverage Questions	Robert Leong Van Rin Amy Lightner Daniel Howell	rleong@alliant.com vrin@alliant.com amy.lightner@alliant.com dhowell@alliant.com	415-403-1441 415-403-1408 415-403-1457 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
General AORMA Coverage Questions	Mimi Long Van Rin Amy Lightner Daniel Howell	mlong@alliant.com vrin@alliant.com amy.lightner@alliant.com dhowell@alliant.com	415-403-1423 415-403-1408 415-403-1457 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
AIME	Stacey Weeks Robert Leong	sweeks@alliant.com rleong@alliant.com	415-403-1448 415-403-1441	415-874-4810 415-874-4810
Inland Marine	Van Rin Mimi Long Andrew Gaspari	vrin@alliant.com mlong@alliant.com andrew.gaspari@alliant.com	415-403-1408 415-403-1423 415-403-1412	415-874-4810 415-874-4810 415-874-4810
Participant Accident Insurance (PAI)	Van Rin Tevea Him	vrin@alliant.com thim@alliant.com	415-403-1408 415-403-1416	415-874-4810 415-874-4810
Special Events Insurance	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
Foreign Travel Program	Stacey Weeks Van Rin	sweeks@alliant.com vrin@alliant.com	415-403-1448 415-403-1408	415-874-4810 415-874-4810
General Risk Management Questions	Mimi Long Van Rin Amy Lightner Daniel Howell	mlong@alliant.com vrin@alliant.com amy.lightner@alliant.com dhowell@alliant.com	415-403-1423 415-403-1408 415-403-1457 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
Workers' Compensation Claims Consultant	Jacki Graf	jgraf@alliant.com	415-403-1438	415-874-4810
Alliant Claims Consulting	Robert Frey Diana Walizada Elaine (Kim) Tizon Sheila McClenaghan	rfrey@alliant.com dwalizada@alliant.com elaine.tizon@alliant.com sheila.mcclenaghan@alliant.com	415-403-1445 415-403-1453 415-403-1458 415-403-1492	415-403-1466 415-403-1466 415-403-1466 415-403-1466
Form 700	Tevea Him	thim@alliant.com	415-403-1416	415-402-0773
Website and Technology Questions	La Shaunda Gaines Tevea Him Myron Leavell	lashaunda.gaines@alliant.com thim@alliant.com mleavell@alliant.com	415-403-1489 415-403-1416 415-403-1404	415-874-4810 415-874-4810 415-874-4810

CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
CSU Chancellor's Office				
CSU Chancellor's Office	Leona Ching	lching@calstate.edu	562-951-4580	562-951-4859
	Robert Eaton	reaton@calstate.edu	562-951-4572	562-951-4971
	Zachary Gifford	zgifford@calstate.edu	562-951-4568	562-951-4859
	Martha Guiditta	mguiditta@calstate.edu	562-951-4557	562-951-4859
	Audra Reed	areed@calstate.edu	562-951-4564	562-951-4971
	Steve Relyea	srelyea@calstate.edu	562-951-4600	562-951-4971
	Jody VanLeuven	jvanleuven@calstate.edu	562-951-4574	
CSU Chancellor's Office Office of General Counsel	William Hsu Nada Moeiny	whsu@calstate.edu nmoeiny@calstate.edu	562-951-4500 562-951-4500	562-951-4956 562-951-4956
CSU Chancellor's Office Financial Services Division Systemwide Accounting & Reporting	Sedong John Alice Kim Cindi Le Jessica Liu Tanaka	sjohn@calstate.edu akim@calstate.edu cle@calstate.edu jliu@calstate.edu	562-951-4577 562-951-4627 562-951-4651 562-951-4621	562-951-4865 562-951-4865
Chancellor's Office Systemwide Professional Development	David Kervella Chris Fondacaro	dkervella@calstate.edu cfondacaro@calstate.edu	562-951-4403 562-951-4403	

Coverage	Contact	E-Mail Address	Office	Fax
Loss Control Consultants – Alliant Risk Control				
Alliant Risk Control Consulting	John Owen <i>Northern California</i>	jowen@alliant.com	916-643-2736	
	Kristina Loiselle <i>Southern California</i>	kloiselle@alliant.com	949-260-5042	
	Tim Leech <i>Central California</i>	tleech@alliant.com	949-260-5008	

CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
Unemployment Insurance Claims Administrator – Equifax				
Account Manager	Kevin Sullivan	kevin.sullivan@equifax.com	714-421-8145	
Unemployment Insurance Consultant & Unemployment Hearing Coordinator	Irene Wang	irene.wang@equifax.com	317-684-2885	866-219-8844
Claims Assistant Manager	Trisha Milton	trisha.milton@euqufax.com	314-214-7883	

Coverage	Contact	E-Mail Address	Office	Fax
Human Resources Consulting – Employers Group				
Helpline	Mark Nelson	mnelson@employersgroup.com	213-765-3952 or 800-748-8484	
Client Service	Bill Stephens	bstephens@employersgroup.com	805-807-9922	213-226-0216
Reference Library	Robert Campbell	rcampbell@employersgroup.com	800-748-8484 Ext. 3430	
Unemployment Questions	Mark Nelson	mnelson@employersgroup.com	213-765-3952	
Affirmative Action Plans	Suzanne Oliva	soliva@employersgroup.com	213-765-3918	
Leave Management	Helpline	helpline@employersgroup.com	800-748-8484	
Research and Surveys	Juan Garcia	jpgarcia@employersgroup.com	213-765-3969	
Employee Opinion Survey	Megan Vallone	mvallone@employersgroup.com	213-765-3920	
Training Services	Somaly Heng	sheng@employersgroup.com	213-765-3962	
Employer Advocacy	Ken Tiratira	ktiratira@employersgroup.com	213-765-3915	

AORMA’S TRAVEL REIMBURSEMENT POLICY

ISSUE: Reasonable expenses associated with your travel to and from the AORMA Committee meetings and CSURMA Board of Directors meetings are reimbursable by CSURMA. Attached for your review is Policy & Procedure A-7 – CSURMA AORMA Travel Reimbursement Policy.

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: Please contact Mimi Long should you have any questions regarding your travel expenses.

PUBLICATION: None.

ATTACHMENT(S):

- a. Policy & Procedure A-7 – CSURMA AORMA Travel Reimbursement Policy



CSURMA AORMA

POLICY AND PROCEDURE NO. A-7

SUBJECT: CSURMA AORMA TRAVEL REIMBURSEMENT POLICY

ADOPTED: MARCH 21, 2013

AMENDED: MARCH 19, 2015

MARCH 9, 2017

SEPTEMBER 6, 2018

EFFECTIVE: MARCH 21, 2013

PURPOSE:

CSURMA AORMA members benefit from the work of their elected and appointed representatives who give their time to participate in the governance and development of CSURMA programs. Committee Member in person attendance at the AORMA Committee, standing committee meetings and task group meetings is preferred. This Policy and Procedure is intended to formalize the prior existing practices of CSURMA.

POLICY:

It is the policy of the CSURMA AORMA Committee that reasonable and actual expenses incurred by AUTHORIZED TRAVELERS for COVERED PURPOSES related to operation of CSURMA's programs shall be reimbursed. The method of approving travel, and reporting and calculating the reimbursable amount shall be in accordance with the travel reimbursement policy of the California State University or the AUTHORIZED TRAVELER's member auxiliary organization at the time of the travel.

PROCEDURE:

1. Reimbursement requests will be reported on the AUTHORIZED TRAVELER's completed State of California – Travel Expense Claim form or the form utilized by the AUTHORIZED TRAVELER's member auxiliary organization. The claim form should be forwarded to the AUTHORIZED TRAVELER's member auxiliary organization accounting department for reimbursement. The member auxiliary organization's accounting department should then seek reimbursement from CSURMA.
2. The AUTHORIZED TRAVELER's accounting department should send the following documents to CSURMA c/o the Systemwide Office of Risk Management:
 - a) Invoices for all reasonable expenses



- b) Completed State of California (or AUTHORIZED TRAVELER's member auxiliary organization) – Travel Expense Claim form
- c) Documentation of the purpose of the travel such as a copy of the agenda, presentation, etc. for the COVERED PURPOSE that the AUTHORIZED TRAVELER attended.

DEFINITIONS:

AUTHORIZED TRAVELER – includes AORMA Committee members and officers, standing committee members and participants in duly established task groups. Other persons traveling on CSURMA AORMA related travel shall be reimbursed pursuant to this Policy and Procedure No. A-7 as agreed under separate agreement in advance of the travel. Independent consultants shall not be considered AUTHORIZED TRAVELERS under this Policy and Procedure No. A-7 and any travel expenses incurred by independent consultants may be reimbursed as provided under separate consulting agreements.

COVERED EXPENSES – includes reasonable expenses incurred by the AUTHORIZED TRAVELER as provided under the travel reimbursement policy of the California State University or the AUTHORIZED TRAVELER's member auxiliary organization travel reimbursement policy requirements.

COVERED PURPOSES – covered purposes shall include attendance at meetings of the CSURMA AORMA Committee, standing committees, task group meetings, program presentations, member meetings, and approved professional development trainings. Any other COVERED PURPOSES must be approved for reimbursement by the AORMA Committee. The AORMA Committee Chair or designee is expected to attend the AOA Executive Committee meetings as the representative of the AORMA Committee and therefore reasonable expenses associated with travel to and from as well as participation in the AOA Executive Committee meetings are reimbursable by CSURMA. As directors on the CSURMA Board, AORMA Committee Members are expected to attend CSURMA Board of Directors meetings and therefore reasonable expenses associated with travel to and from as well as participation in the CSURMA Board of Directors meeting are reimbursable by CSURMA. If there is travel to an event that would otherwise be a COVERED PURPOSE in conjunction with another event the AUTHORIZED TRAVELER would otherwise attend such as the AOA Annual Conference or the CSURMA Fitting the Pieces Together Conference, the AUTHORIZED TRAVELER is eligible for reimbursement of COVERED EXPENSES to attend the COVERED PURPOSE meeting only and there will be no CSURMA reimbursement of the expenses the AUTHORIZED TRAVELER would have normally incurred to attend the AOA Annual Conference or the CSURMA Fitting the Pieces Together Conference.

AORMA COMMITTEE MEMBERS

ISSUE: Attached for the Committee's review is the AORMA Committee and Standing Committee Membership Roster Contact List.

RECOMMENDATION: It is recommended that the Committee Members review the contact information for accuracy and report any changes or corrections to Staff.

FISCAL IMPACT: None.

BACKGROUND: Contact lists are provided at every meeting.

PUBLICATION: None.

ATTACHMENT(S):

- a. AORMA Committee Roster - Effective at July 1, 2018

AORMA Committee
Ten voting members - two alternates - twelve members total
Effective at July 1, 2018

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	Chair	Dwayne Brummett	Associate Executive Director	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
AORMA	First Vice Chair	Dave Nakamura	Executive Director	Humboldt	Humboldt State University Center	dave.nakamura@humboldt.edu	707-826-4878
AORMA	Second Vice Chair	Starr Lee	Director of Administration & Legal /Associate Executive Director	Monterey Bay	The University Corporation at Monterey Bay	stlee@csumb.edu	831-582-3000
AORMA	Seat 1	Bella Newberg	Associate Vice President, Business Dev	San Marcos	California State University San Marcos Corporation	newberg@csusm.edu	760-750-4700
AORMA	Seat 2	Chuck Kissel	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	ckissel@fullerton.edu	657-278-4990
AORMA	Seat 3	Cecilia Ortiz	Director	Dominguez Hills	Loker Student Union	cortiz@csudh.edu	310-243-3854
AORMA	Seat 4	Russell Wittmeier	Human Resources Director	Chico	The CSU, Chico Research Foundation	rwittmeier@csuchico.edu	530-898-5731
AORMA	Seat 5	Trina Knight	Human Resources Director	Sacramento	University Enterprises, Inc., CSU Sacramento	trinak@csus.edu	916-278-7003
AORMA	Seat 6	Leslie Levinson	Chief Financial Officer	San Diego	San Diego State University Research Foundation	llevinson@mail.sdsu.edu	619-594-8941
AORMA	Seat 7	Bill Olmsted	Interim Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-6744

On March 1, 2017, Dwayne Brummett was appointed to complete Guy Dalpe's term. Dwayne's first complete term will be 7/1/17 to 6/30/19.
On July 1, 2015, Dave Nakamura was appointed to complete Mark Day's term. Dave's first complete term will be 7/01/16 to 6/30/18.
On October 1, 2015, Dave Nirenberg was appointed to complete Melinda Coil's term. Dave's first term will be 7/01/17 to 6/30/19.
On December 20, 2016, Bella Newberg was appointed to complete Cheree's Aguilar's term. Bella's first term will be 7/01/17 to 6/30/19.
On March 1, 2017, Starr Lee was appointed to complete Leslie Davis' term. Starr's first term will be 7/1/18 to 6/30/20.

Programs Committee
Minimum of five members - at least two of whom are AORMA Committee members

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
PC	Chair	Bill Olmsted	Interim Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-6744
PC	At Large	Gigi Kiama	Human Resources Director	Monterey Bay	University Corporation, CSU Monterey Bay	gkiama@csumb.edu	831-582-4301
PC	At Large	Jason Porth	Executive Director	San Francisco	The University Corporation, San Francisco State	jporth@sfsu.edu	415-338-6880
PC	At Large	Jun Reina	Chief Operating Officer/ Chief Financial Officer	Sacramento	Capital Public Radio, Inc., CSU Sacramento	jreina@csus.edu	916-278-8925
PC	At Large	Open					
PC	At Large	Raven Tyson	Human Resources & Risk Manager	San Diego	Associated Students of San Diego State University	raven.tyson@sdsu.edu	619-594-3760

AORMA Committee Chair serves for a period of four years - Vice Chair, to Chair, to Past President, to Ex-Officio.
Standing Committee Chair serves a one-year term, is appointed by the AORMA Committee Chair, and must be an AORMA Committee member.
AORMA Committee and Standing Committee members may serve a maximum of three consecutive two-year terms (total six years).

Size of Campus: small - less than 10,000 FTE; medium - between 10,000 and 20,000 FTE; large - more than 20,000 FTE

CSURMA ADMINISTRATIVE SERVICE CALENDAR

ISSUE: This item is provided as information to advise the AORMA Committee of the various recurring administrative activities and when they take place over the course of the year. It includes items noting when they appear before the AORMA Committee, Executive Committee and Board of Directors. It is to be provided for information with each agenda packet.

RECOMMENDATION: It is recommended that the Committee review the CSURMA Administrative Service Calendar and provide direction to staff as appropriate.

FISCAL IMPACT: No direct fiscal impact is expected.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA Administrative Service Calendar

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
JANUARY 2018				
01/01/18	CSURMA Policies and Procedures (odd in odd years / even in even years)	Alliant Staff	Robert Leong	Completed
01/02/18	FORM 700 - JPA ADMIN finalizes current year member listing	Alliant Staff	Tevea Him	Completed
01/06/18	State Filing - Statement of Facts – Roster of Public Agencies - file with Secretary of State	Alliant Staff	Tevea Him	Completed
01/06/18	State Filing - Joint Powers Authority - file with Secretary of State - As Needed	Alliant Staff	Tevea Him	In Process
01/06/18	State Filing - Financial Statement to the County Auditor and State Controller	Alliant Staff	Tevea Him	Completed
01/06/18	State Filing - Treasurers' Bond	Alliant Staff	Tevea Him	
01/07/18	Announce the new AORMA Committee Vice Chair as well as open seats on the AORMA Committee	Nominations Committee	Mimi Long	Completed
1/7-10/2018	CSURMA AOA CONFERENCE	Alliant Staff	Mimi Long	Completed
01/07/18	CSURMA EC Meeting	Alliant Staff	Mimi Long	Completed
01/09/18	AORMA PC Meeting	Alliant Staff	Mimi Long	Completed
01/15/18	AIME Committee Meeting	Alliant Staff	Stacey Weeks	Completed
01/15/18	FORM 700 - JPA ADMIN sends Form 700 to CSURMA FILERS, including EC, BOD, AORMA, Standing Committees, and designated consultants, including identified Alliant personnel	Alliant Staff	Tevea Him	Completed
01/31/18	Final premium / rate letter to all AORMA members	Alliant Staff	Mimi Long	Completed
01/31/18	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	Completed
FEBRUARY 2018				
02/01/18	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
02/01/18	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 12/31	Alliant Staff	Tevea Him	Completed
02/01/18	UIP - Send EDD Claims Information to Individual Members	Alliant Staff	Tevea Him	Completed
02/01/18	Campus Liability Risk Pool claims audit (every odd year)	Alliant Staff	Mimi Long	N/A
02/01/18	Campus Workers' Compensation Risk Pool claims audit (every odd year)	Alliant Staff	Jacki Graf	N/A
02/01/18	AORMA Workers' Compensation program claims administration audit (every even year)	Alliant Staff	Jacki Graf	
02/01/18	AIME Risk Pool claims audit (every odd year)	Alliant Staff	Mimi Long	N/A
02/01/18	AORMA Liability Program claims audit (every odd year)	Alliant Staff	Mimi Long	N/A
02/15/18	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
02/22/18	AORMA Program Committee Meeting (Teleconference) - Canceled	Alliant Staff	Mimi Long	Completed
MARCH 2018				
03/01/18	AORMA Liability Program - Reinsurance Recovery / EPL Deductible Recovery (verify w/ Yumi)	Carl Warren	Mimi Long	
03/01/18	AORMA Liability Program - Reinsurance Recovery (verify w/ Yumi)	Carl Warren	Mimi Long	Completed
03/01/18	Chancellor's Office Services Budget Proposals	Alliant Staff	Mimi Long	Completed
03/01/18	CSURMA Budget (EC and AORMA Approval)	Alliant Staff	Robert Leong	Completed
03/01/18	Review of the CSURMA Master Investment Policy	Alliant Staff	Mimi Long	Completed
03/01/18	CSURMA Mid-Term Budget Amendments	Alliant Staff	Robert Leong	Completed
03/01/18	FORM 700 - Follow up No. 3 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
03/01/18	Review the Auxiliary Service Provider Report	Alliant Staff	Mimi Long	Completed
03/01/18	Appointment of the Campus Programs RPTG - Spring 2018 (FY 2019/2020)	Alliant Staff	Robert Leong	In Process
03/08/18	AORMA Committee Meeting	Alliant Staff	Mimi Long	Completed
03/08/18	CSURMA EC Meeting	Alliant Staff	Mimi Long	Completed
03/09/18	CSURMA EC LRP Meeting	Alliant Staff	Mimi Long	Completed
03/15/18	FORM 700 - Follow up - JPA ADMIN follows up with FILER, prepares status report for CSURMA EC review at Long Range Planning meeting	Alliant Staff	Tevea Him	Completed
03/20/18	Forward slate of nominees to fill the open seats on the AORMA Committee	Alliant Staff	Mimi Long	Completed

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
03/31/18	Completion of the Form 700 – Statement of Economic Interest	BOD and Alliant Staff	Tevea Him	Completed
APRIL 2018				
04/01/18	Campus Risk Pool Administrator verifies Campus Primary and Alternate representative remain in place by contacting campus representatives (i.e. ensure no leave of absence, retirement, change in duties, etc.)	Alliant Staff	Tevea Him	Completed
04/01/18	FORM 700 - JPA ADMIN sends all forms received to FPPC for processing	Alliant Staff	Tevea Him	Completed
04/01/18	Send out ballot for AORMA Committee term beginning on July 1, 2018	Alliant Staff	Tevea Him	Completed
4/23-24/2018	<i>Fitting the Pieces Together Conference, San Diego</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
04/25/18	<i>CSURMA BOD NMO Meeting via Teleconference</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
04/25/18	<i>CSURMA EC Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
04/25/18	<i>CSURMA BOD Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
04/30/18	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	Completed
MAY 2018				
05/07/18	<i>AIME Committee Meeting</i>	<i>Alliant Staff</i>	<i>Stacey Weeks</i>	
05/01/18	Approval by EC Resolution allowing Treasurer to invest or reinvest funds (annual approval required - see Res 01-15 BOD)	BOD and Alliant Staff	Tevea Him	Completed
05/01/18	Approval of Conflict of Interest Code by BOD every even-number year - File with FPPC as required.	BOD and Alliant Staff	Tevea Him	Completed
05/04/18	Receive back all AORMA Committee ballots for the term beginning on July 1, 2018	Alliant Staff	Tevea Him	Completed
05/11/18	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	
05/15/18	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
05/30/18	Send out appointment letters to the newly appointed AORMA Standing Committee Chairs for the term beginning on July 1, 2018	AORMA Chair/Alliant Staff	Tevea Him	Completed
05/30/18	Send out appointment letters to the newly elected AORMA Committee members for the term beginning on July 1, 2018	AORMA Chair/Alliant Staff	Tevea Him	Completed
05/30/18	Send out appointment letters to the newly elected Executive Committee members for the term beginning on July 1, 2018	AORMA Chair/Alliant Staff	Tevea Him	Completed
05/30/18	Update the AORMA Committee and Standing Committee Org Chart for the term beginning July 1, 2018	Alliant Staff	Tevea Him	Completed
05/30/18	Update the AORMA Committee and Standing Committee Roster for the term beginning July 1, 2018	Alliant Staff	Mimi Long	Completed
JUNE				
06/01/18	AORMA Liability Program - Reinsurance Recovery / EPL Deductible Recovery (verify w/ Yumi)	Carl Warren	Mimi Long	
06/01/18	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	
06/23/18	<i>AORMA Program Committee Meeting (Teleconference)</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/18	<i>Expiring Contract: CO Enterprise Accounting / Financial Services - July 1, 2017 to June 30, 2018</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/18	<i>Expiring Contract: UC Office of Risk Services Performing Arts Center of Excellence - November 1, 2013 to June 30, 2018</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/18	<i>Expiring Contract: A-G Administrator (AIME) - July 1, 2009 to June 30, 2018</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/18	<i>Expiring Contract: Alliant Loss Control Services - July 1, 2017 to June 30, 2019</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/18	<i>Expiring Contract: CO OGC / Legal - July 1, 2017 to June 30, 2019</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/18	<i>Expiring Contract: CO Risk Management - July 1, 2017 to June 30, 2019</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/18	<i>Expiring Contract: Employers Risk - July 1, 2013 to June 30, 2019</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/18	<i>Expiring Contract: Agility - July 1, 2017 to June 30, 2019</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/18	<i>Expiring Contract: Sedgwick - July 1, 2013 to June 30, 2019</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/18	<i>Expiring Contract: Employers Group Service Corp - July 1, 2013 to June 30, 2018</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/18	<i>Expiring Contract: Sedgwick CMS - July 1, 2013 to June 30, 2018</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
06/30/18	<i>Expiring Contract: Witt O'Brien's, LLC (formally Witt Group Holdings, LLC) - July 1, 2014 to July 1, 2018</i>	Alliant Staff	Mimi Long	Completed
06/30/18	Request COI from all vendor's contract	Alliant Staff	Andrew Gaspari	Completed
JULY				
07/01/18	OCIP Renewal (5 year program)	Alliant Staff	Daniel Howell/ Mimi Long	
07/01/18	Financial audit prep with KPMG	Alliant Staff / RM	Van Rin	Completed
07/01/18	Send to CSU Accounting the approved dividends and allocation of program costs for invoicing	Alliant Staff	Van Rin	Completed
07/04/18	Send out AORMA binder, insurance summary and invoice to all members	Alliant Staff	Van Rin	Completed
07/05/18	Request Workers' Compensation and Liability loss runs @ 6/30 – Forward to Actuary	Alliant Staff	Mimi Long	Completed
07/07/18	Request Liability (EPL check register) for minimum EPL deductible calculation for upcoming fiscal year	Alliant Staff	Tevea Him	
07/14/18	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	
07/15/18	Final FY Payroll - request from Chancellor's Office	Alliant Staff	Robert Leong	
07/15/18	Process the Liability and Workers' Compensation dividend checks and forward to Alliant for distribution	CSU Accounting	Van Rin	Completed
07/TBD/2018	AORMA Officers Retreat – TBD	AORMA Officers	Mimi Long	Completed
07/21/18	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	
07/28/18	FORM 700 - FORMS DUE TO FPPC ON THIS DATE [ASSUMING/LEAVING]	Alliant Staff	Tevea Him	
07/31/18	Actuarial Study - receive draft and forward to RM	Alliant Staff	Robert Leong	
07/31/18	Campus Workers' Compensation Program Safety National Aggregate Stop Loss Report - Present to EC in Sept	Alliant Staff	Robert Leong	
07/31/18	Distribute the Liability and Workers' Compensation dividend checks	Alliant Staff	Van Rin	
07/31/18	Request final audited payroll from all Workers' Compensation program members for expired year	Alliant Staff	Tevea Him	Completed
07/31/18	Survey legal counsel compensation and recommend to AORMA a fair and equitable maximum allowable hourly rate (every three years)	Liability TPA	Mimi Long	
07/31/18	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	
07/31/18	Appointment of the Campus Programs RPTG - 2019 (FY 2021/2022)	Alliant Staff	Robert Leong	
07/31/18	Campus Workers' Compensation Program Safety National Aggregate Stop Loss Report	Alliant Staff	Robert Leong	
AUGUST				
08/01/18	FORM 700 - JPA ADMIN sends entering and leaving office notices to AORMA FILERS who will be taking office on AORMA and Standing Committees	Alliant Staff	Tevea Him	
08/01/18	Send out letter regarding Campus Appointment of CSURMA Board of Directors Members and Alternate	Alliant Staff	Tevea Him	
08/01/18	Send out letter to regarding Claims Settlement Authority Annual Confirmation	Alliant Staff	Tevea Him	
08/01/18	Send out letter to regarding Foreign Travel Authority Confirmation	Alliant Staff	Tevea Him/ Stacey Weeks	
08/01/18	Completion of draft actuarial studies for Workers' Compensation and Liability programs	Actuary	Mimi Long	
08/01/18	AOA EC Meeting: Send out AORMA Summary	Alliant Staff	Mimi Long	
08/11/18	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	
08/15/18	AOA EC Meeting - San Diego	Alliant Staff	Mimi Long	
08/31/18	Calculate additional premium or return premium for each Workers' Compensation program member based on the audited payroll	Alliant Staff	Mimi Long	
08/31/18	Calculate each member's minimum EPL deductible for the upcoming program term	Alliant Staff	Mimi Long	
08/31/18	Complete Target Surplus Funding Report	Alliant Staff	Mimi Long	
08/31/18	Completion of Financial Audit	CSU Accounting	Mimi Long	

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
08/31/18	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 6/30	Alliant Staff	Tevea Him	
Begin Task	Completion of the Public Self-Insurer's Annual Report for CSURMA (must be filed with the state by Oct 1st.)	Alliant Staff	Mimi Long	
Begin Task	AORMA Workers' Compensation Desk Audit	Alliant Staff	Mimi Long	
SEPTEMBER				
09/01/18	AORMA Liability Program - Reinsurance Recovery (verify w/ Carl Warren)	Carl Warren	Mimi Long	
09/01/18	Stewardship Report	Alliant Staff	Mimi Long	
09/01/18	10/01 - EQ Renewal Anniversary	Alliant Staff	Daniel Howell	
09/05/18	<i>AORMA Long Range Plan meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/05/18	<i>AORMA New Committee Member Orientation meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/06/18	<i>AORMA Committee Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/06/18	<i>CSURMA EC Orientation Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/07/18	<i>CSURMA EC Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/12/18	<i>CAJPA Fall Conference and Training Seminar -South Lake Tahoe</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/14/18	CAJPA Standards review (2017 and every 3 years thereafter)	Alliant Staff	Mimi Long	
09/15/18	Prepare invoices or checks for the Workers' Compensation payroll audit	CSU Accounting	Van Rin	
09/15/18	Quarterly Risk Management Report for Systemwide Risk Management	Alliant Staff	Dan Howell	
09/27/18	<i>AORMA Program Committee Meeting (Teleconference)</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/30/18	CSURMA Quarterly EPL Deductible Recoverys ending September 30 (Begin Task)	Alliant Staff	Van Rin	
09/30/18	Completion of the AORMA Committee (September Letter) updating all AORMA members on the funding and dividends approved for the upcoming fiscal year	Alliant Staff/AORMA C	Mimi Long	
OCTOBER				
10/01/18	Request completion of the Liability application	Alliant Staff	Mimi Long	
10/01/18	Update the CSURMA Tri-Fold based on June 30 financials.			
10/01/18	Request estimated Workers' Compensation payroll	Alliant Staff	Mimi Long	
10/15/18	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	
10/15/18	<i>AIME Committee Meeting</i>	<i>Alliant Staff</i>	<i>Stacey Weeks</i>	
10/25/18	<i>AORMA Committee Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
10/25/18	<i>CSURMA BOD NMO Meeting via Teleconference</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
10/26/18	<i>CSURMA BOD Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
10/26/18	<i>CSURMA EC Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
10/31/18	Government Compensation Report (request from CSU Accounting)	Accounting	Tevea Him	
10/31/18	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	
NOVEMBER				
11/01/18	Review CAJPA Accreditation Standard for new or reoccurring item	Alliant Staff	Tevea Him	
11/01/18	FORM 700 - Campus Risk Pool Administrator sends request to campus president to confirm appointments of primary and alternate representative to BOD (Note: AORMA Representatives are maintained through their election process)	Alliant Staff	Tevea Him	
11/28/18	Send campus risk pool renewal budget (Budget)	Alliant Staff	Robert Leong	
11/28/18	Send campus risk pool renewal budget (Early Bird Renewal Letter)	Alliant Staff	Robert Leong	
11/28/18	Campus Risk Pool Deductible - Confirm (every 3 years - 2017, 2020)	Alliant Staff	Robert Leong	N/A
11/30/18	Review volunteer losses within the Workers' Compensation program	Alliant Staff	Mimi Long	
11/30/18	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 9/30	Alliant Staff	Tevea Him	

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
11/29/18	<i>AORMA Program Committee Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
DECEMBER				
12/01/18	2018 Vendor Survey - Review List of Vendors and Work on Recipients	Risk Management	Risk Management	
12/01/18	Appointment of the Club Sport Insurance Programs RPTG - Spring 2019 (FY 2019/2020)	rob	Robert Leong	
12/01/18	AORMA Liability Program - Reinsurance Recovery (verify w/ Carl Warren)	Carl Warren	Mimi Long	
12/06/18	<i>AORMA Committee Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
12/07/18	<i>CSURMA EC Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
12/15/18	FORM 700 - Campus Risk Pool Administrator sends revised Campus Primary and Alternate CSURMA BOD member listing to JPA ADMIN	Alliant Staff	Tevea Him	
12/15/18	Quarterly Risk Management Report for Systemwide Risk Management	Alliant Staff	Dan Howell	
12/30/18	Financial Audit - mail to Secretary of State and County Auditor	Alliant Staff/Accounting	Tevea Him	
12/31/18	CSURMA Quarterly EPL Deductible Recoverys	Alliant Staff	Van Rin	
12/31/18	<i>Expiring Contract: Enterprises Rent A Car - January 1, 2018 - December 31, 2018</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	