



# CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY

## Annual Stewardship Report Fiscal Year End - June 30, 2018



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## **EXECUTIVE SUMMARY**

### ***CSURMA and ALLIANT***

Alliant Insurance Services (Alliant) is proud of its history and continuing partnership with the California State University and its Auxiliary Organizations, collectively the CSU. Key principals of the Alliant team have consistently provided creative solutions for CSU since 1995. We are proud of our accomplishments for the CSU, and in particular, the opportunity to develop and manage a number of effective and very efficient insurance and coverage plans through the entity we helped form, namely the California State University Risk Management Authority (CSURMA). Launched in 1997, CSURMA is a joint powers authority created under the Government Code of the State of California, and established specifically to address and manage the operational risks of CSU's colleges and universities, and its auxiliary organizations through the Auxiliary Organizations Risk Management Alliance (AORMA).

Alliant is a specialty insurance brokerage firm that also provides joint powers authority (JPA) program administration, risk management, and insurance brokerage services. We regard working with the CSU as an exciting professional opportunity. As Program Administrators, Alliant oversees CSURMA's risk pool programs, excess and reinsurance placements, group purchase insurance, and provides risk management consultation and joint power authority administration for all members of the authority.

Alliant is committed to working with the CSU at the system level and directly with all twenty-three campuses (23) and all eighty-five (85) auxiliary organizations. We provide direct consultative and program management services for the Office of the Chancellor, including Systemwide Risk Management, Public Safety, General Counsel, Capital Planning Design & Construction, and the Chief Administrative & Business Officials (CABO). On the campuses, Alliant provides risk management consultation and advice for Campus Risk Management, Environmental Health & Safety, Human Resources, Student Health Centers, Athletics, Student Life & Leadership, Facilities, and others; and of course, CSU's auxiliary organizations and its Auxiliary Organizations Association (AOA).

Alliant has responded to CSURMA's evolving needs and adapted its services to deliver high quality and stable risk management programs that support CSU's mission and CSURMA's vision.

### ***STEWARDSHIP REPORT***

Alliant prepared this Stewardship Report for CSURMA Board of Directors and Members summarizing the Program Administrator's activities and accomplishments during the past fiscal year. Also, this stewardship report offers Alliant the opportunity to reflect on areas for improvement in providing program management services for all CSURMA members. We appreciate the opportunity to work with dynamic, creative and forward thinking leaders of the CSU, and enjoy the opportunity to deliver creative and cost effective products and services addressing the complex risk management needs of the CSU's campuses and auxiliary organizations.

**PROGRAM ADMINISTRATORS**

Alliant is proud of its team of dedicated professionals who are assigned to serve you. The team is led by Daniel Howell as CSURMA Program Director, Robert Leong for Campus coverage programs, and Mimi Long for AORMA coverage programs. Robert Frey provides expert consultation for Property and Liability claims. Jacki Graf consults exclusively for the campuses and auxiliary organizations in all areas of Workers’ Compensation claims, including the hosting of CSU’s monthly meetings of the Workers’ Compensation Coordinators for all CSURMA members. Stacey Weeks manages the Foreign Travel Insurance Program, and services the Athletic Injury Medical Expense program. The team is supported by an experienced and quality administrative staff including La Shaunda Gaines, Andrew Gaspari, Tevea Him, Myron Leavell, Amy Lightner, Van Rin, and Karen Worden.

Alliant’s CSURMA Program Administration Service Team is depicted herein:

# Program Administration



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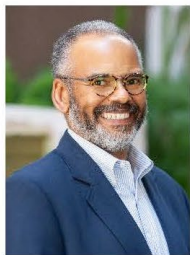
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Please refer to Appendix A for the Alliant Team Organization Chart for CSURMA.

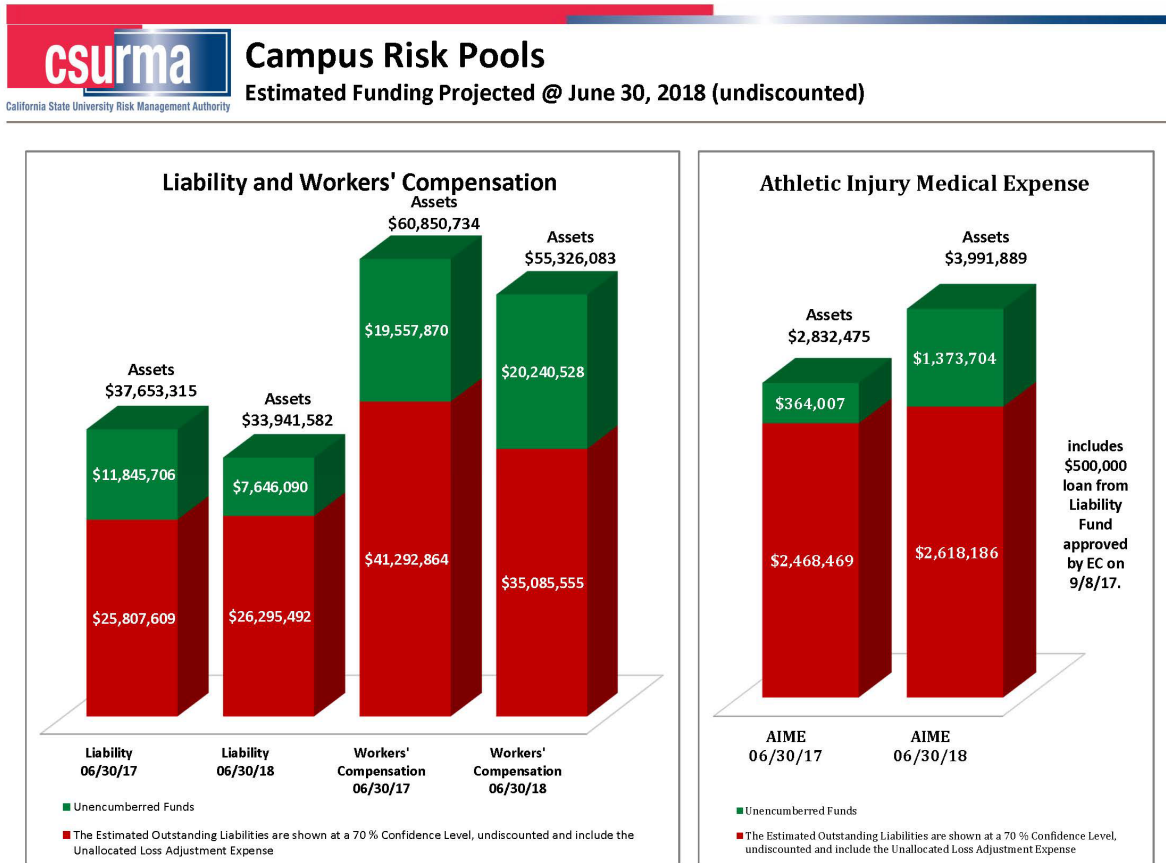
## FINANCIAL PERFORMANCE

CSURMA adopted funding policies for each of its risk pools to ensure that each coverage program maintains adequate funds to meet its operating expenses, particularly the claims payment obligations for the current year, and for the outstanding claims liabilities as they become due, which in many cases can be years into the future. Alliant prepares Risk Pools Funding Status Reports, incorporating the findings and recommendations of CSURMA’s independent actuary and accountant, to help guide decision making for the Executive Committee and AORMA Committee in regards to rate setting and deposit contribution (premium) calculations, with the goals of maintaining safe financial risk margins, budget stability, and fairness to all members.

The following is a discussion of the funding status at June 30, 2018 for the Campus and AORMA risk pools, which are highlighted and depicted below:

### Campus Risk Pools:

CSURMA adopted a funding policy to fund the Campus Liability, Campus Workers’ Compensation and Athletic Injury Medical Expense (AIME) coverage programs to at least a 70% actuarial confidence. This funding policy provides an additional risk funding margin of about 15-18% over expected losses, thus assuring members there are adequate funds to pay claims as they become due.



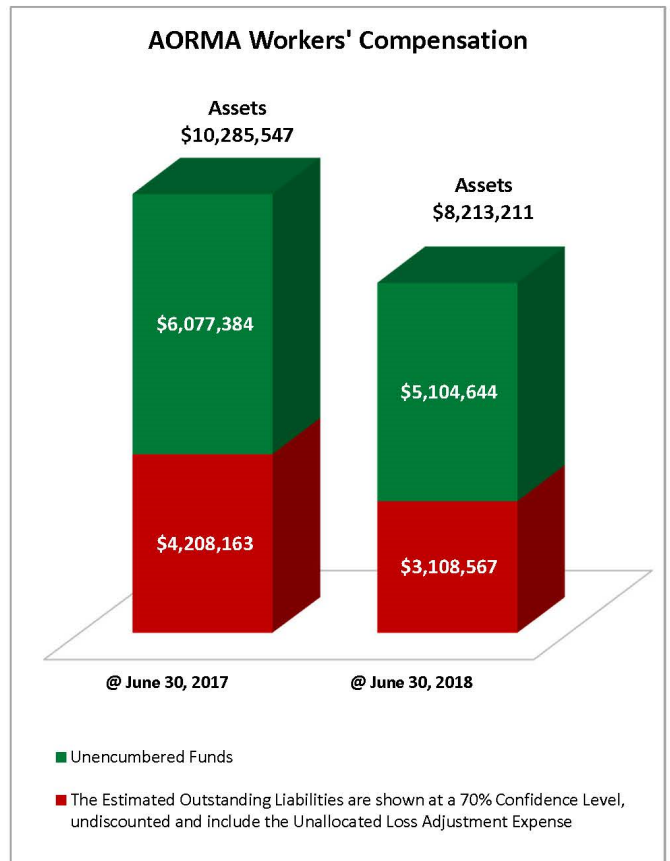
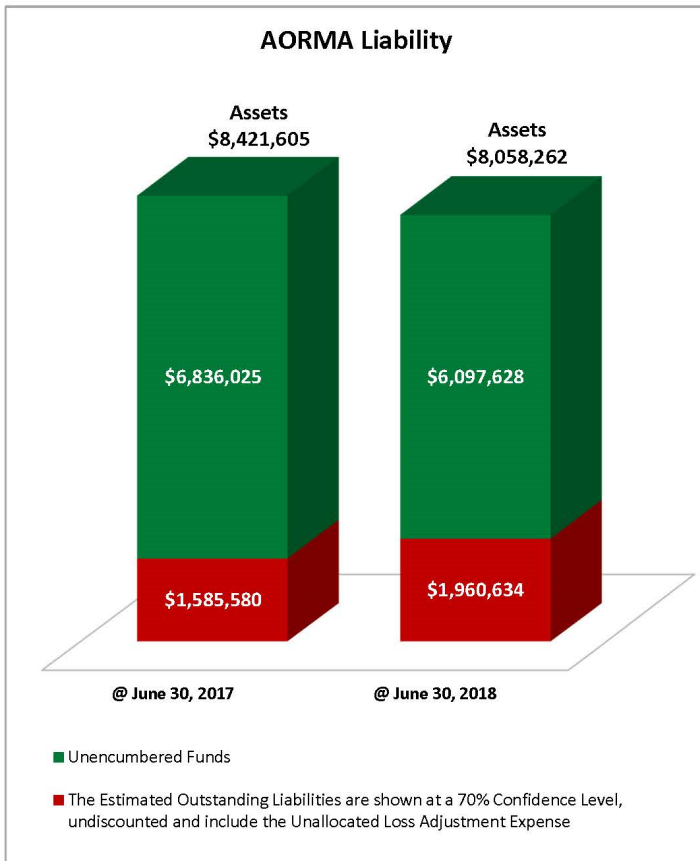
As of June 30, 2018, all programs continue to be fully-funded per the funding policy, and actually exceed targeted funding goals (excess funds) as depicted below:

*AORMA Risk Pools:*

The AORMA Committee adopted a funding policy to fund the AORMA Liability and Workers' Compensation programs to at least a 70% actuarial confidence. This funding policy provides an additional risk funding margin of about 15-18% over expected losses, thus assuring members there are adequate funds to pay claims as they become due. As of June 30, 2018, all programs continue to be fully-funded per the funding policy, and actually exceed targeted funding goals (excess funds) as depicted below:

## AORMA Risk Pools

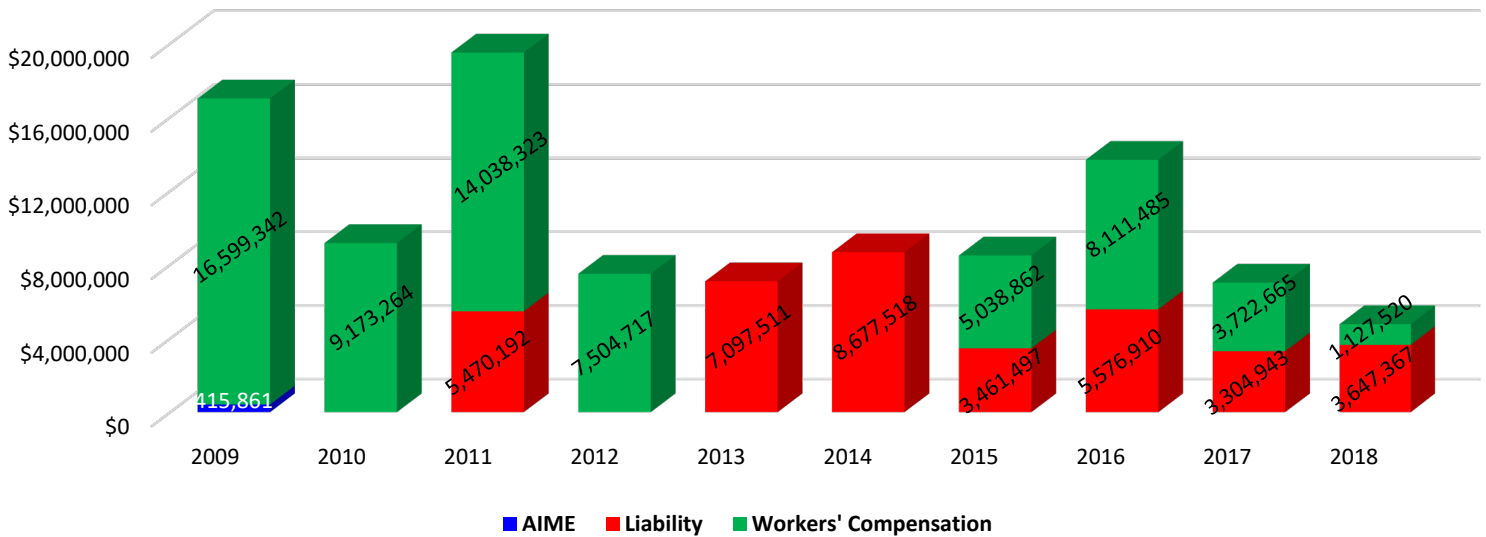
### Estimated Funding Projected @ June 30, 2018 (undiscounted)



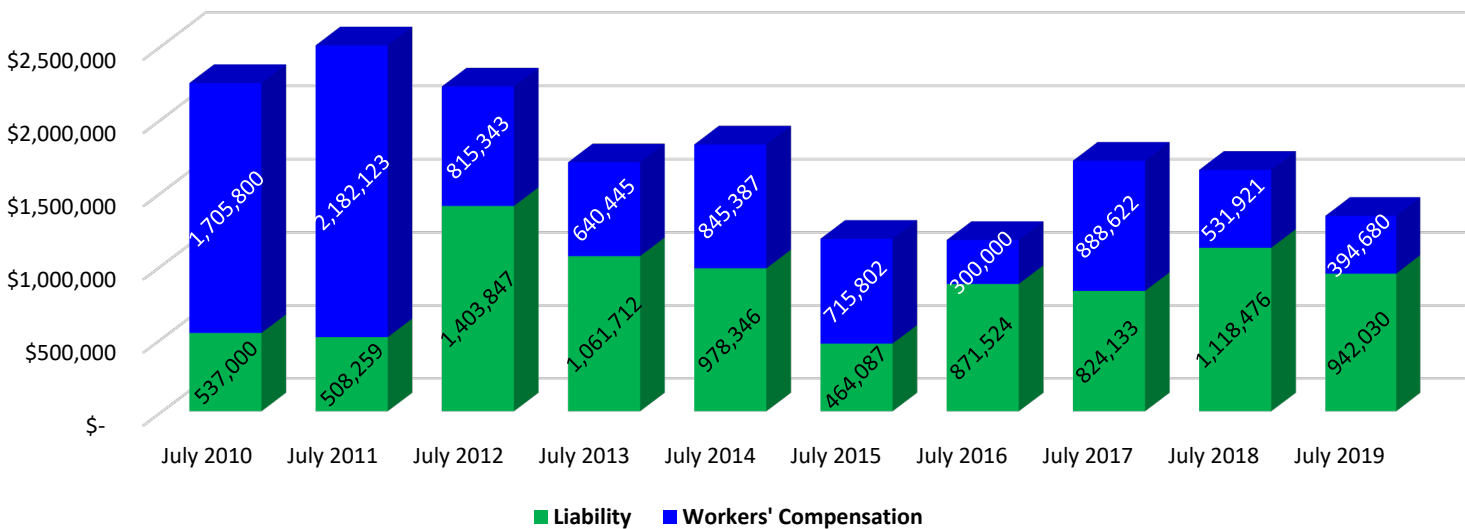
### DIVIDENDS (Member Rewards)

CSURMA’s dedication to maintain the funding policies in the face of budget pressures at the State level enabled CSURMA to reward its members with distributions of excess reserve funds in the form of cash dividends. A history of the dividends paid to members is summarized in the following charts. **Through June 30, 2019, CSURMA returned dividends totaling \$146,815,468 to members**, which if commercially insured, the carriers would have reaped as underwriting profits rather than being restored to members as dividends.

**Campus Programs Dividend Payments**



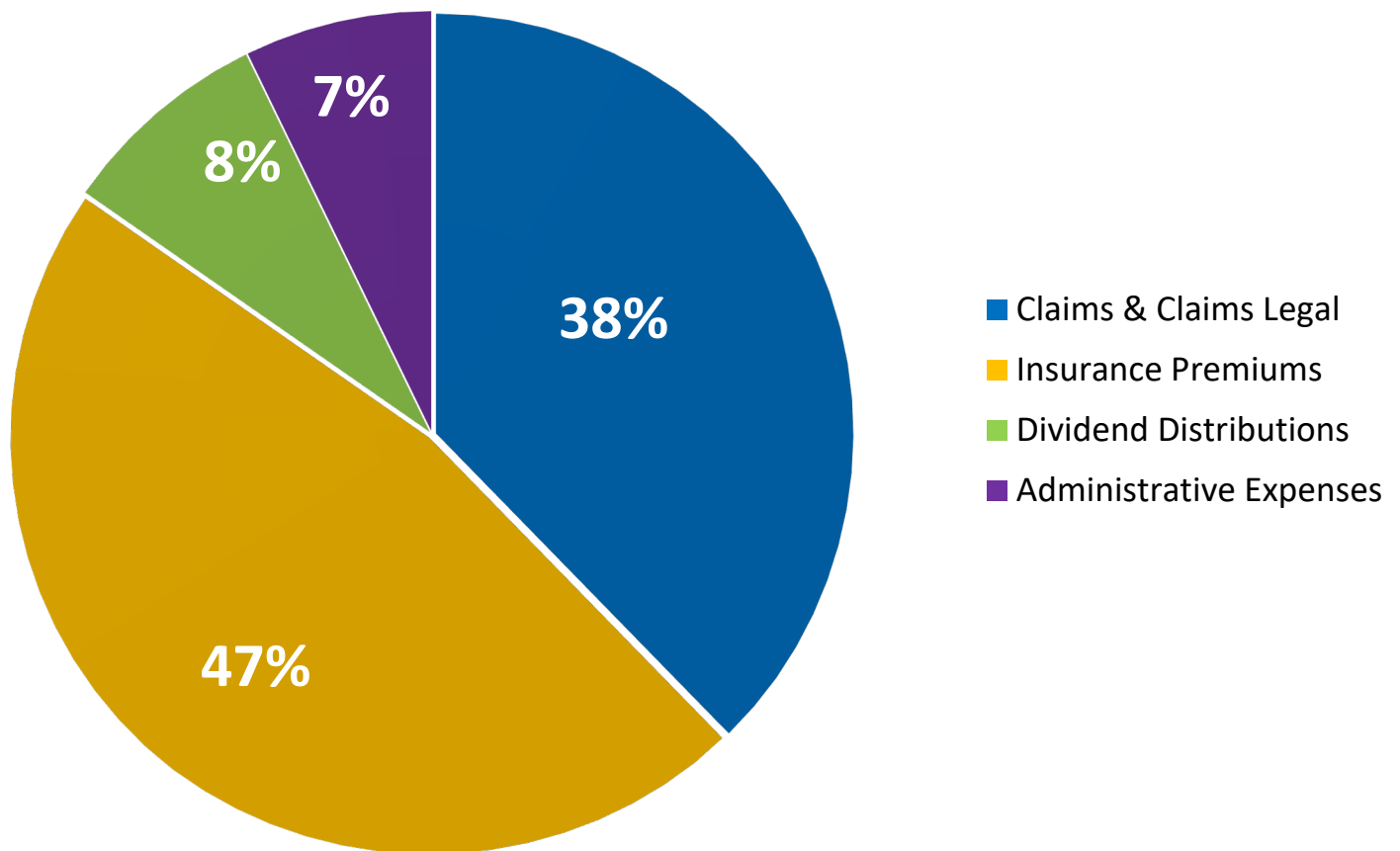
**AORMA Programs Dividend Payments**



### **PROGRAM ECONOMICS**

The pie chart below shows a breakdown of expenses for the fiscal year ending June 30, 2018. Thirty-eight percent (38%) of your premium deposits were used to pay claims, or set aside to pay future claims, within the primary self-insured layer. Forty-seven percent (47%) was the cost to insure the group's catastrophe claims through the purchase of excess insurance and reinsurance. Counting claims & claims legal expenses together with insurance premiums, eighty-five percent (85%) of your dollar were spent to finance your claims. CSURMA returned eight percent (8%) as cash dividends to members. Program Administration expense amounted to only seven percent (7%) while continuing at a high level of service performance. This is a remarkable achievement when compared to similar joint powers insurance authorities which typically operate at a twelve to seventeen percent (12-17%) expense ratios.

**CSURMA Program Expenses @ 06/30/18**  
**"Your Premium Dollars at Work \$106,814,163"**



## **COVERAGE PROGRAMS**

Alliant manages a number of risk management and coverage programs for CSURMA that serve the University and its Auxiliary Organizations. In addition to program administration of CSURMA's risk pools (group self-insurance programs), Alliant places and manages a number of insurance and reinsurance policies to supplement and support CSURMA's coverage program structures. These are highlighted and described in the following sections:

### **CAMPUS PROGRAMS**

#### **Campus Liability Coverage Program**

The Campus Liability Coverage Program was established to fund the exposures of General Liability, Errors & Omissions, Professional Liability, Employment Practices Liability, and other similar public liability exposures of the University system. The participants include all twenty-three (23) campuses of the CSU and the Chancellor's Office. The Campus Liability Coverage Program has a self-insured limit of \$5,000,000 per occurrence.

Each campus selects its own deductible, which is offered from \$35,000 to \$1,000,000 per occurrence. After three years, members have the opportunity to choose another deductible. The last deductible selection became effective July 1, 2018 and applicable to July 1, 2021. Concurrently every three years, the Executive Committee appoints a task group to review and recommend refinements, if any, to the rating plans to ensure the formulas used to allocate program costs remain responsive and equitable as respects CSURMA's goals and the needs of the University.

Auto Liability is provided by the State Motor Vehicle Insurance Account (MVIA) and managed by the Office of Risk & Insurance Management (ORIM) through the State's Department of General Services. MVIA's coverage for state-salaried employees is unlimited, but liability for non-state operators is capped at \$1,000,000 per accident. The Campus Liability risk pool purchases reinsurance to cover Auto Liability for non-state employees driving for University business from MVIA's \$1,000,000 self-retention limit to CSURMA's \$5,000,000 pool limit.

Additionally, CSURMA purchases excess/reinsurance to insure catastrophe risks above the \$5,000,000 self-retention limit from various commercial carriers in the global market.

#### **Campus Workers' Compensation Coverage Program**

The Campus Workers' Compensation Coverage Program was established to provide statutory Workers' Compensation and Employer's Liability coverage for all CSU state employees and designated volunteers at all campuses and the Office of the Chancellor. The program includes a risk pool and specific excess insurance. The risk pool is self-insured with no deductible and retains the first \$2,500,000 each occurrence. Claims in excess of the risk pool retention are covered by commercial insurance from the \$2,500,000 self-retention to the Statutory Workers' Compensation limits proscribed by the State of California.

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Beginning January 1, 2015, CSURMA entered into an agreement with CSAC Excess Insurance Authority (EIA), the risk pool for California counties and other California public entities, to finance the university's Workers' Compensation claims covered by the Campus Workers' Compensation risk pool and AORMA Workers' Compensation risk pool. This financing strategy enables CSURMA to fund its workers' compensation claims at a cost less than the actuary's minimum funding recommendation while preserving CSURMA's funding policy and financial integrity. The agreement with EIA covers industrial injuries occurring from January 1, 2015 to June 30, 2019.

### **Campus IDL/NDI/UI Coverage Program**

The Industrial Disability Leave/ Non-Industrial Disability Leave/ Unemployment Insurance (IDL/NDI/UI) program fund was established to provide a funding mechanism for temporary disability and unemployment insurance benefit for state employees. The IDL/NDI/UI program fund is entirely self-insured, and costs are allocated to the members based on each campus' actual utilization (claims) over a rolling five year period.

### **Campus Athletic Injury Medical Expense Coverage Program (AIME)**

The Athletic Injury Medical Expense program (AIME) was established to provide coverage for medical expenses incurred by CSU students participating in NCAA and NAIA intercollegiate athletic activities. The AIME program replaced individual insurance programs previously purchased by the campuses.

The AIME program is self-insured for the members' deductible limit defined by the catastrophe coverage policies purchased by their respective national governing bodies, NCAA or NAIA. NCAA purchased catastrophe liability insurance on behalf of all its member schools with a \$90,000 deductible. NAIA purchased catastrophe liability insurance on behalf of its member schools with a \$25,000 deductible.

AIME's claims experience is annually reviewed by an independent professional actuary to develop loss projections and loss rates by sport. Alliant uses the actuary's recommendation to develop program costs each year in accordance with AIME's rating plan. Alliant's developed costs are then reviewed and approved by the AIME Committee in accordance with CSURMA's funding policy.

A special task group was convened in Spring 2015 by the AIME Committee to review AIME's rating plan. The AIME Committee adopted modifications to the rating plan to reflect program maturity and cost allocation weighted more in favor of actual utilization (claims) by member. The revised rating plan is effective beginning FY 2015/16.

### **Campus Property Coverage Program**

The Campus Property coverage program was established to provide Property and Boiler & Machinery Insurance covering physical damage to buildings and other specified structures. Building contents (furnishings, equipment, etc.) may also be covered as may be required by bond covenants. The program insures all CSU campuses and the Chancellor's Office. CSU chose to not purchase coverage for Earthquake because of the high cost for that insurance, unless Earthquake insurance is specifically required by bond covenants.

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Beginning July 1, 2013, CSURMA changed its coverage structure from insurance to reinsurance to save costs, specifically in regards to premium taxes and associated fees. The Campus Property coverage program is now fully reinsured by a syndication of insurance companies known as the Alliant Property Insurance Program (APIP), an Alliant exclusive designed for public entities to empower market negotiations. Until July 1, 2010, CSURMA purchased a Deductible Buy-Down policy to provide coverage from \$100,000 to \$1,000,000 within the program's \$1,000,000 deductible limit. Beginning July 1, 2010, CSURMA self-insured the Deductible Buy-Down to an aggregate limit of \$2,000,000 for all losses subject to the Deductible Buy-Down (i.e., \$900,000 excess \$100,000 deductible). All campuses except San Diego State University participate in the Deductible Buy-Down plan.

**Campus 99** was created as a special designation to provide Property insurance at a deductible lower than the standard \$100,000 for campuses. Campus 99 is designed to enable CSU auxiliary organizations who occupy state-owned buildings to enjoy deductibles from \$5,000 to \$100,000.

**Campus 86** provides an option for campuses to insure its business personal property (i.e., building contents) at deductibles less than \$100,000. Campuses have used Campus 86 to insure higher-valued and specialized items such as electronic data processing equipment, laboratory equipment, scientific instruments, library stacks, fitness & recreation equipment, etc.

### **Campus Crime Program**

The Campus Crime program insures the University covering all state employees for Employee Fidelity, including faithful performance of duties, theft of monies & securities, counterfeit, fraud, computer crime, and other misappropriation of the University's funds. The coverage is excess of a \$250,000 deductible.

### **Student Professional Liability Insurance Program (SPLIP)**

On August 1, 2006 CSU purchased a systemwide professional liability insurance program to provide coverage for students enrolled in the Nursing, Allied Health or Education internship curricula. This systemwide program is designed to satisfy the requirements of host institutions that students maintain professional liability insurance in order to participate in programs offered under affiliation agreements with the University. The program includes professional and personal liability coverage with broad protection for the students, affiliates and the University. SPLIP provides coverage limits up to \$5 million per occurrence with a \$25 million annual aggregate.

### **Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)**

On July 1, 2007 CSU purchased the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP) to provide coverage for students involved in the University's service learning programs while performing service or volunteer work for academic credit. SAFECLIP similarly covers CSU students in Radio, Television or Film academic programs. This systemwide program is designed to satisfy the requirements of host institutions that students maintain liability insurance in order to participate in programs offered under affiliation agreements with the University. The program includes professional and personal liability coverage with broad protection for the students, affiliates and the University. SAFECLIP provides coverage limits up to \$5million per occurrence with a \$10 million annual aggregate.

## AORMA PROGRAMS

The CSU Auxiliary Organizations coverage programs operate within CSURMA as the Auxiliary Organizations Risk Management Alliance (AORMA). Alliant works with a dedicated committee composed of executive officials who are elected from among AORMA members. Participation in the program is voluntary. AORMA coverage programs include:

### **AORMA Liability Program**

The AORMA Liability program was established on July 1, 2002 to provide liability insurance coverage for participating Auxiliary Organizations. The Liability coverage includes General Liability, Automobile Liability, Directors’ & Officers’ Liability, Employment Practices Liability, Professional Liability, and Fiduciary Liability. The AORMA Liability Fund is self-insured for the first \$5,000,000 of each occurrence. AORMA purchases reinsurance in the amount of \$4,500,000 excess of \$500,000. Therefore, AORMA’s self-insured layer retains only \$500,000 of each occurrence. Additional coverage excess of the \$5,000,000 limit is provided by AORMA’s participation in the Campus Liability excess insurance placements.

### **AORMA Workers’ Compensation Coverage Program**

The AORMA Workers’ Compensation program is self-insured for the first \$750,000 of each occurrence. Excess insurance is purchased from a commercial insurer to provide statutory limits excess of the \$750,000 self-insured limit for Workers’ Compensation, and to \$5,000,000 per occurrence for Employers’ Liability.

Beginning January 1, 2015, CSURMA entered into an agreement with CSAC Excess Insurance Authority (EIA), the risk pool for California counties and other California public entities, to finance the university’s Workers’ Compensation claims covered by the Campus Workers’ Compensation risk pool and AORMA Workers’ Compensation risk pool. This financing strategy enables CSURMA to fund its workers’ compensation claims at a cost less than the actuary’s minimum funding recommendation while preserving CSURMA’s funding policy and financial integrity. The agreement with EIA covers industrial injuries occurring from January 1, 2015 to June 30, 2019.

### **AORMA Property Program**

The AORMA Property Coverage Program has a shared risk layer of \$100,000 per occurrence with an aggregate stop loss limit of \$250,000. Member deductibles are \$5,000 for business personal property and business interruption / loss of rents. The member deductible for real property is based on the Total Insurance Value (TIV) of the building as shown below:

TIV \$10,000,000 or less .....	\$5,000
TIV between \$10,000,001 and \$25,000,000.....	\$10,000
TIV between \$25,000,001 and \$50,000,000.....	\$25,000
TIV \$50,000,001 or more .....	\$50,000

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If the claims paid out of the shared risk layer exceed the \$250,000 aggregate limit, the insurer then pays all claims in excess of the members' deductibles. All members in the AORMA Liability program automatically participate in the AORMA Property program.

### **AORMA Crime Program**

The AORMA Crime program has a shared risk layer of \$25,000 per occurrence with an aggregate stop loss limit of \$100,000. All members have a deductible of \$5,000. If the claims paid out of the shared risk layer exceed the \$100,000 aggregate limit, the insurer then pays all claims in excess of the members' deductibles. All members in the AORMA Liability program automatically participate in the AORMA Crime program.

### **AORMA Unemployment Insurance Program (UIP)**

The AORMA Unemployment Insurance program was established July 1, 2011 and is the successor to the Auxiliary Organization Unemployment Insurance Trust (AOUIT). The AORMA UIP was established to provide a funding mechanism for the mandatory unemployment benefits program. The UIP is entirely self-insured and costs are allocated to the UIP members based on the members' actual claims over a five-year period.

## **CAMPUS and AORMA PROGRAMS**

### **Builder's Risk Insurance Program (BRIP)**

CSURMA implemented the Builder's Risk Insurance Program (BRIP) beginning July 1, 2005. BRIP covers direct physical loss to the University's and/or the Auxiliary Organizations' construction projects in the course of construction. All Major Capital Improvement Projects are to be insured by the BRIP in place of the contractor's insurance. The program is managed by Alliant and CSU's Capital Planning Design & Construction (CPDC) department at the Chancellor's Office. This program includes coverage for Earthquake damage that is self-funded by the University.

### **Club Liability Insurance Program**

The Club Liability Insurance Program was launched on July 1, 2018. The program provides general liability coverage for all student clubs officially recognized by the CSU. The program limit is \$1,000,000 per loss and includes a maximum annual limit of \$5,000,000 for all losses. The program excludes coverage for auto liability, activities of fraternal organizations as well as injuries to participants participating in athletic activities.

### **Club Sports Insurance Program**

The Club Sports Insurance Program was launched on August 1, 2012. The program is designed to cover CSU students for medical expense due to accidental injuries while participating in the University's or Auxiliary Organization's club sports programs that are officially recognized by the University as a student organization. Beginning August 1, 2013, the program was expanded to include Intramural and Recreational sports. The program maintains a risk pool for primary accidental medical expense up to a \$30,000 limit per accident, subject to a \$100 deductible. The deductible operates to preclude "first aid" claims, and to promote safe play. Catastrophe accident medical expense coverage is provided by commercial insurance to \$5,000,000 lifetime benefit. Additionally, the program purchases primary General Liability insurance with a \$1,000,000 limit; no deductible.

### **Deadly Weapons Response Program**

Effective July 1, 2018, this program addresses the needs of the CSU system should a violent incident occur. The program provides third party liability, physical damage coverage and crisis management services. The maximum limit for any one incident is \$500,000.

### **Drone Insurance Program (DRIP)**

This new program was launched on July 1, 2017 and covers aviation risk on a blanket basis for liability arising from small drones that are owned, non-owned or hired by the University or its Auxiliary Organization. Coverage is limited to \$50 million, with no deductible. Coverage is automatic, and for non-commercial use of small drones only. As such, there is no need to report your drones; however, CSURMA will conduct a survey on drone usage annually. Coverage can also be purchased to insure the hull; i.e., physical damage or loss to the drone itself and its equipment.

### **Earthquake Parametric Property Insurance**

Systemwide earthquake coverage was purchased for a three year term October 1, 2017 to September 30, 2020. The maximum total payout for the three-year period is \$25,000,000. The per location payout is predetermined based on zip code and maximum shaking at that location. The deductible is a maximum seismic intensity of less than 6.5 at all points on the USGS ShakeMap grid.

### **Fine Arts, Artifacts & Archives Program (FAAAP)**

FAAAP provides coverage for art objects that are owned or lent to the university. Coverage includes transit risk while the art objects are transported to or away from the campus; i.e., coverage is “nail-to-nail” or “wall-to-wall”. All art objects up to \$2,500,000 in value are automatically covered with no deductible (except 10% for damages caused by EQ). There is no reporting requirement, and an appraisal is not needed, unless the value of the covered object/collection is more than \$2,500,000.

### **Foreign Travel Insurance Program (FTIP)**

This program provides coverage for employees and students while traveling outside the United States. The program provides General Liability, Contingent Auto Liability, Employee Benefits Liability, Employers Responsibility, Employee Voluntary Compensation, Employers Liability, Primary Accident and Sickness, Accidental Death and Dismemberment, and Executive Assistance Services. Beginning July 1, 2014, FTIP added an “Overlay” coverage to supplement the insurance mandated by certain third-party travel program providers under approved agreements with the University. Specifically, the Overlay coverage extends FTIP’s Liability insurance that is not otherwise provided by certain third-party programs.

### **Inland Marine Insurance Program**

This is a specialized form of insurance to cover physical damage to specific objects such as: computer and other EDP equipment including media and laptops; scientific and laboratory equipment; cameras, audio, industrial lighting; fine arts; valuable collections; specialized mobile equipment; etc. Rates are based on the type of equipment insured.

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### **Non-Owned Aircraft Liability Insurance**

As CSU occasionally uses non-owned aircraft for university business, effective July 1, 2011 a special Aviation Liability policy was placed to insure against non-owned aircraft liability. Because of the increased exposure in athletics and in international travel, air travel involving faculty, staff, students, and auxiliary organizations makes this insurance essential, and it is relatively inexpensive. Beginning July 1, 2014, the insurance was expanded to offer Aircraft Liability coverage for unmanned aerial systems (UAS) aka: “drones” operated by the University. The coverage for drones was replaced by a special blanket policy effective July 1, 2017 (see discussion above regarding the Drone Insurance Program “DRIP” for more info).

### **Owner-Controlled Insurance Program (OCIP)**

The Owner-Controlled Insurance Program (OCIP) was implemented in January 2012 to cover major building projects of the University and Auxiliary Organizations with initial total construction cost of \$10,000,000 and more. Realizing the cost savings and effective administration of CSURMA’s Builder’s Risk Insurance Program (BRIP), the Office of the Chancellor Capital Planning Design & Construction (CPDC) expanded BRIP to include General/Completed Operations Liability and Workers’ Compensation coverage for all contractors doing work on CSU building projects.

### **Participant Accident Insurance Program (PAI)**

Participant Accident Insurance provides coverage for a broad range of non-employer groups. Its primary benefit, accident medical insurance, is designed to provide insurance protection for participants of a group or organization while they are engaged in the group’s sponsored activities. The plan is sold as blanket coverage, purchased by a group for all of its participants.

### **Public Entity Automobile Physical Damage Program**

CSU participates with select public entities in the Public Entity Automobile Physical Damage Program. The program was designed specifically for public agencies including CSU with a limited number of higher valued vehicles. The program was expanded to include other types of vehicle and mobile equipment.

The insurance is an “All Risk” Equipment Floater including earthquake and flood for scheduled equipment on file with the insurer. Claims are adjusted on a replacement cost basis. The deductible varies for each member as selected annually. The plan covers all risks of direct physical loss or damage from any external cause, including salvage charges, except perils excluded.

### **Rocketry Liability**

CSURMA purchases a special Aviation Liability insurance policy to facilitate coverage for the university’s liability arising from rocketry activities. Coverage is limited to \$5 million maximum; i.e., there are no excess coverage limits. Rocket launches must be pre-approved by the insurer, and must be launched from approved sites; i.e., registered launch sites in the Mojave Desert.

### **Special Events Liability Insurance Program**

The Special Events Program of Alliant offers premises liability coverage for a broad range of events held by underinsured third parties in public assembly facilities. The program has the added feature of

allowing the CSU and its auxiliary organizations to insure its own events as circumstances warrant. The three coverage components are:

- *Tenant/User Liability* – Coverage is provided for events held or sponsored by companies, organizations, or individuals that have been permitted to use a campus or auxiliary organization meeting room or other facility. Liability insurance protects the owner and the user of the facility. The campus or auxiliary organization determines the premium for the event based on published rates and provides a certificate of insurance to the user. Reports of covered events, copies of certificates, and payment of premium are remitted to Alliant on a quarterly basis.
- *Instructor/Recreation Classes* – This provides coverage for events that are instructional to participants. Also covered are instructors who are not employed by the campus or auxiliary organization but who provide instructional services for a fee. The events are reported quarterly to Alliant, premiums are determined and certificates are issued to the instructor. Participant coverage requires signed waivers and prior approval from the underwriter.
- *Nominee Events* – Coverage is offered for events held or sponsored by a campus or auxiliary organization itself or by any of its departments. Coverage can be expanded to cover co-sponsors if desired. This is not a self-rated program, and events must be approved and rated by Alliant, who issues the insurance certificates.

### **Student Travel Accident Insurance**

Beginning in 1994, CSU purchased the Student Travel Accident policy to provide medical expense coverage for injuries to CSU students (including Extended Education Program students) during travel to or from campus to participate in a school sponsored activity. In 2014 the policy limit was increased to \$50,000 with a \$0 deductible. Additionally, coverage for overnight supervised and sponsored travel is included for up to 14 days.

### **Vendors / Contractors Liability Insurance Program**

The Vendors/Contractors Program was developed to meet the needs of public entities such as CSU for those situations when the public entity enters into a contract with a contractor/vendor, and the contractor/vendor is unable to provide the insurance required. The program allows the contractor/vendor to purchase General Liability insurance for the work to be performed for the University or Auxiliary Organization at a significantly reduced cost.

### **Watercraft Insurance Program**

The Watercraft Insurance program provides Hull and Machinery Insurance, Collision and Towers Liability coverage, Protection and Indemnity Liability coverage. This is not blanket coverage; each vessel must be reported and scheduled on the policy.

## ***MILESTONES – A Proud History of Accomplishments***

Alliant is proud of its history of developing and implementing meaningful and cost effective coverage programs for CSU since the establishment of the Campus Risks Pool in 1995 and its successor joint powers authority, CSURMA, in 1997. Many of the coverage programs for the University and the Auxiliary Organizations, remain viable today and continue to provide highly-valued, cost-effective, state-of-the-art protection for all its member participants.

These accomplishments for CSU campuses and auxiliary organizations can be considered “Milestones” for CSURMA. From the establishment of the risk pools, formation of the joint powers authority, creation of additional coverage, development of loss-sensitive yet equitable rating plans, commissioning independent professional actuarial reviews, setting budget goals to ensure adequate funding, measuring rating adequacy, and recommending dividends to members, to the more recent challenges addressing sound program management that is expected of a public joint powers insurance authority and the administrative expectations of CSU’s Internal Auditors to ensure fiscal responsibility, Alliant has welcomed and embraced these essential tasks and responsibilities for the betterment of all CSURMA members.

*The Milestones are highlighted in a chart on pages 20, 21 and 22.*

## ***2017/2018 – A Year of Challenges and Performances***

There have been many challenges during the past fiscal period, which the dedicated members of Alliant have risen to meet and resolve for CSURMA. The major challenges of the year and how Alliant responded for the Campuses and Auxiliary Organizations are highlighted below.

### *Campus Programs:*

1. Implemented the new Club Liability Insurance Program
2. Implemented the new Deadly Weapons Response Program
3. Assisted in securing coverage for the CSU Maritime Day of the Bay
4. Worked with the Executive Committee to establish its Long Range Action Plan
5. Calculated premium deposits and funding recommendations for all Campus programs
6. Calculated Risk Pools Funding Status and Potential Dividends
7. Assisted accounting staff in preparation for the annual independent financial audit
8. Created the Liability Program medical malpractice coverage document
9. Reviewed all even-numbered policies and procedures and suggested revisions
10. Worked with Systemwide Risk Management to extend the contract with Witt O’Brien for emergency management services
11. Worked with Systemwide Risk Management to extend the contract with Sedgwick CMS for workers’ compensation claims administration
12. Managed application forms for Risk Reduction Incentive Grants for Health & Wellness and Loss Control & Safety
13. Renewed the Owner Controlled Insurance Program (OCIP) for a second five-year term.

14. Provided oversight and management of the population of the Ventiv Risk Management Information System platform
15. Provided assistance in renewing the contract with Agility Recovery for temporary office space, computer equipment, telephone lines and generators after a major disaster
16. Worked with the Executive Committee and CSU Accounting to evaluate the budgeting practices regarding dividends
17. Worked with Systemwide Risk Management to extend the contract with Veoci, the virtual emergency operations center which provides systemwide cloud-based emergency management, business continuity and disaster recovery platform
18. Reviewed and suggested changes to the Campus Liability Risk Pool memorandum of coverage
19. Provided the necessary oversight for the outside contractor to complete the liability claims administration audit
20. Completed the workers' compensation claims administration service performance audit
21. Conducted monthly meetings of the Campus Workers' Compensation Coordinators
22. Conducted on-campus meetings with Campus VPs, Risk Managers, and Auxiliary Organizations
23. Conducted CSURMA Orientation for new risk managers, Executive Committee members, and AORMA Committee members
24. Coordinated and managed new construction and major renovation projects with Capital Planning Design & Construction (CPDC), and reconciling project premiums with the insurer
25. Workers' Compensation Claims Settlement Authorization Requests (SAR) review and discussions

*AORMA Programs:*

1. Implemented the new Club Liability Insurance Program
2. Implemented the new Deadly Weapons Response Program
3. Implemented the new AORMA Benefits Program
4. Worked with the AORMA Committee to establish its Long Range Action Plan
5. Calculated premium deposits and funding recommendations for all AORMA programs
6. Provided assistance in drafting the RFP for claims administration of AORMA's unemployment insurance program
7. Calculated Target Surplus Funding Status reports and Potential Dividends
8. Reviewed several policies and procedures and suggested revisions
9. Reviewed and suggested changes to the AORMA Liability Program memorandum of coverage
10. Provided the necessary oversight for the outside contractor to complete the liability claims administration audit
11. Conducted CSURMA Orientation for new AORMA Committee members
12. Performed the AORMA Workers' Compensation Program Claims Administration Audit
13. Assisted the AORMA Committee in reviewing the maximum allowable hourly rate for legal counsel
14. Worked with the AORMA Committee to secure an additional one-year contract with Alliant for Risk Control Consulting

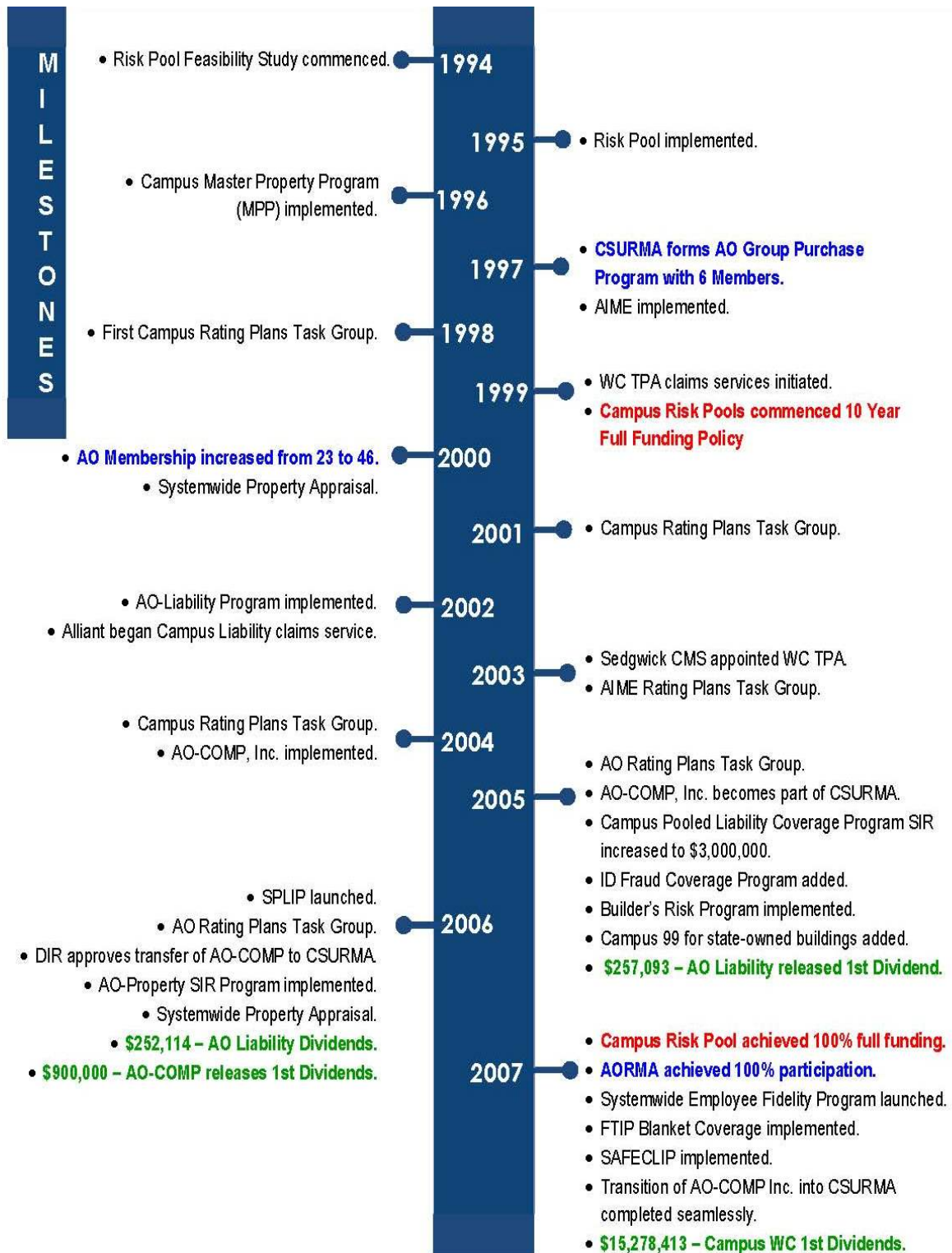
15. Worked with CSAC EIA to lower the workers' compensation program cost allocation

*JPA Administration:*

1. Assisted in development of the FY 18/19 CSURMA operating budget
2. Assisted in development of the FY 17/18 midterm budget amendments
3. Received a score of 96% on the CSURMA Operational Review
4. Conducted an "Orientation to CSURMA" for all members via webinar.
5. Drafted and managed the distribution of meeting agendas, and participated in meetings for the Board of Directors, Executive Committee, AORMA Committee, AIME Committee, and several subcommittees and task groups
6. Prepared the updated version of the Service Calendar
7. Prepared the financial report of the CSURMA insurers and reinsurers
8. Requested and updated the Campus Presidents' appointments to the CSURMA Board of Directors
9. Requested and updated the Campus Presidents' Claims Settlement Authority for both the Campus Liability and Workers' Compensation Risk Pools
10. Requested and updated the Campus Presidents' delegation of approval for travel to high hazard countries

The accomplishments described above highlight Alliant's role in supporting CSURMA's achievements during the year. These would not have been possible without the commitment and professionalism of the Alliant team members working with CSU's Systemwide Office of Risk Management and with the Campuses' and Auxiliary Organizations' leadership.

## CSURMA Milestones



- Identity Fraud Expense Reimbursement coverage for AORMA member employees added.
    - Cyber Liability Program added.
  - AORMA WC Class Code consolidation completed.
    - **\$1,090,961 – AO-COMP Dividends.**
    - **\$9,867,829 – Campus WC Dividends.**
  
- Campus WC On-Time reporting: 96%
  - Foreign Travel Insurance Program (FTIP) enhanced.
    - AIME catastrophic coverage enhanced.
    - Fiduciary Liability coverage added.
  - HR support counseling added for AORMA members.
    - Systemwide Property Appraisal.
    - AORMA Bulletins launched.
    - AORMA Toolkit updated.
    - CSU IRIC Manual updated.
  - **AORMA UIP launched, freeing up over \$10 million reserves for members.**
  - AORMA Risk Reduction Incentive Plan implemented.
  - **Independent review of CSURMA administration shows programs are in good position relative to CAJPA standards.**
    - **\$2,242,800 – AORMA Dividends.**
    - **\$9,173,264 – Campus Dividends.**
  
- CSU International Programs launches (CSUIP).
    - Owner Controlled Insurance Program (OCIP) implemented.
  - Facilities Use Agreement template for auxiliary organizations published.
  - Regional trainings for IRIC manual completed.
  - Club Sports Insurance Program (CSIP) implemented.
    - **AIME achieved 100% campus participation.**
      - **\$2,219,190 – AORMA Dividends.**
      - **\$7,504,717 – Campus Dividends.**
  
- CSU Doctor's Medical Practice Program added.
  - **csurma.org website re-launched.**
  
- Campus Liability claims audit completed.
  - AIME claims audit completed.
  - AORMA Liability claims audit completed.
  - Intramural/Recreational Sports added to CSIP.
    - **\$1,702,157 – AORMA Dividends.**
    - **\$7,097,512 – Campus Dividends.**

2008

2009

2010

2011

2012

2013

2014

- Theater Safety Risk Management rolled out.
- Unmanned Aerial Systems (“Drones”) coverage added to Campus Liability.
  - Campus members offered option for new deductibles for Liability coverage.
- Rating Plans Task Group for Campus Risk Pools.
- Rating Plans Task Group for Student Insurance Programs.
  - Campus Property Program restructured as reinsurance.
- Auto Physical Damage coverage for rented RVs and limousines added.
  - CSU IRIC Manual updated.
  - Shoes for Crews Program launched.
    - **\$1,823,733 – AORMA Dividends.**
    - **\$8,677,518 – Campus Dividends.**

2015

- Independent operational review of CSURMA administration concluded program management is in good position relative to CAJPA standards.
- AORMA revisions to the member allocation formulas finalized.
- CSURMA Website redesigned.
- AORMA coverage for Drones added.
- CSURMA joined CWCI for workers’ compensation benchmarking.
- Club Sports program expanded to include intramural and recreational sports.
- Risk Management Innovation Grants added.
- Rocketry Liability coverage added.
- Online services & training for Prevention of Sexual Abuse of Minors added.
- Agility Recovery Property Loss Program added.
- Campus and AORMA workers’ compensation programs reinsured by CSAC EIA.
- Participated in CSU-CCC-UC collaborative business conference at UC Riverside.
  - **\$1,179,889 – AORMA Dividends.**
  - **\$8,500,359 – Campus Dividends.**

2016

- Campus 86 for Campus Personal Property coverage added
- Fine Arts, Archives & Artifacts Program (FAAAP) implemented.
  - Operation “Double Play” – successful implementation of WC claims closure initiative to reduce claims volume and outstanding liabilities of long-term files.
- Implemented e-filing of the state required Conflict of Interest disclosure statements (Form 700).
  - Property Appraisals – comprehensive on-site building appraisals for insurance valuation purposes completed for all members.
- Participated in CSU-CCC-UC collaborative business conferences at CSU Sacramento.
- Campus Rating Plans Task Group – reviewed and updated rating formulae for campus risk pools.
  - **\$1,171,524 – AORMA Dividends.**
  - **\$13,688,395 – Campus Dividends.**

2017

- Drone Insurance Program (DRIP) implemented.
- Risk Management Grants revised to systemwide projects through WERCS affinity groups.
- Watercraft Liability Program implemented.
- AORMA Rating Plans Task Group - enhancements made to allocation formulas.
- Campus WC experience modification (X-Mod) rating review completed.
- Campus Liability, AORMA Liability, and Campus WC claims audits completed.
- EQ Parametric Coverage added to Campus & AORMA Property Programs
- Participated in CSU-CCC-UC CA Higher Education Collaborative (CHEC) conference at UC Irvine.
  - **\$1,712,755 – AORMA Dividends**
  - **\$7,027,608 – Campus Dividends**

- Medical Malpractice Liability specifically endorsed.
  - Deadly Weapons Response Program.
- Club Liability Insurance Program (CLIP) launched.
  - AORMA Benefits Program
    - **\$4,774,887 – Campus Dividends.**
    - **\$1,650,397 – AORMA Dividends.**

2018

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## ***LOOKING AHEAD - Opportunities for Improvement***

In serving such a vibrant and growing program, Alliant recognizes there are opportunities for improvement in its performance. As a result of our internal review and planning process, we have identified the following priority opportunities for improvement which are contained in the 2018/19 CSURMA Long Range Action Plans:

### ***Campus Programs Long Range Action Plan***

- LRP-1: Roll out of the Special Events Resource Guide (SERG)
- LRP-2: Roll out of the Risk Management Information System
- LRP-3: Captive Formation and Analysis of CSURMA Investment Options
- LRP-4: Campus Visits to include CABO members, RM and EH&S, Athletic Directors and Trainers, and Auxiliary Organizations Leadership
- LRP-5: CSURMA Support of Systemwide EH&S Initiatives
- LRP-6: Campus Support for Managing Liability Arising from Student Club Activities
- LRP-7: Conduct Intensive Northern and Southern IRIC and SERG Training
- LRP-8: Review Timing and Budgeting Practices Related to CSURMA Dividends
- LRP-9: Review of Financial Reports to EC and BOD for Compliance, Relevance and Effectiveness
- LRP-10: Update of Quarterly CSURMA Report to CABO Utilizing RMIS Dashboard and Graphics
- LRP-11: Development of OCIP Dividend Policy and Procedure

### ***AORMA Programs Long Range Action Plan***

- LRP-1: Workers' Compensation Program Growth
- LRP-2: Evaluation of the Creation of a Fully Insured Primary Liability Program
- LRP-3: Evaluation of participation in the CSU captive vehicle
- LRP 4: Development of Recreation Center Good Practices
- LRP 5: Formation of AORMA Benefits Program
- LRP 6: Prepare a Theatre Inspection Common Findings Report
- LRP 7: Verify and/or Place Coverage for CSU Alumni Associations
- LRP 8: Evaluation of the Creation of a Medical Expense Coverage Program to Cover Human Subjects Participating in Sponsored Programs
- LRP 9: Review and/or revision of the Target Surplus Analysis Ratios
- LRP 10: Confirmation of Members' Decisions Regarding Workers' Compensation Coverage for Volunteers
- LRP 11: Evaluation of Expansion of the Liability Program to Include Non-CSU Higher Education Entities

Alliant expects there to be other opportunities for improving our performance, and we encourage CSURMA members to assist us by bringing performance improvement items to our attention. The service team regards working with the CSURMA as an exciting opportunity with our professional



promise to provide the highest level of services. We are committed to improving our effectiveness and value to all members. We appreciate your support and encouragement as we move forward.

## ***CALENDARS***

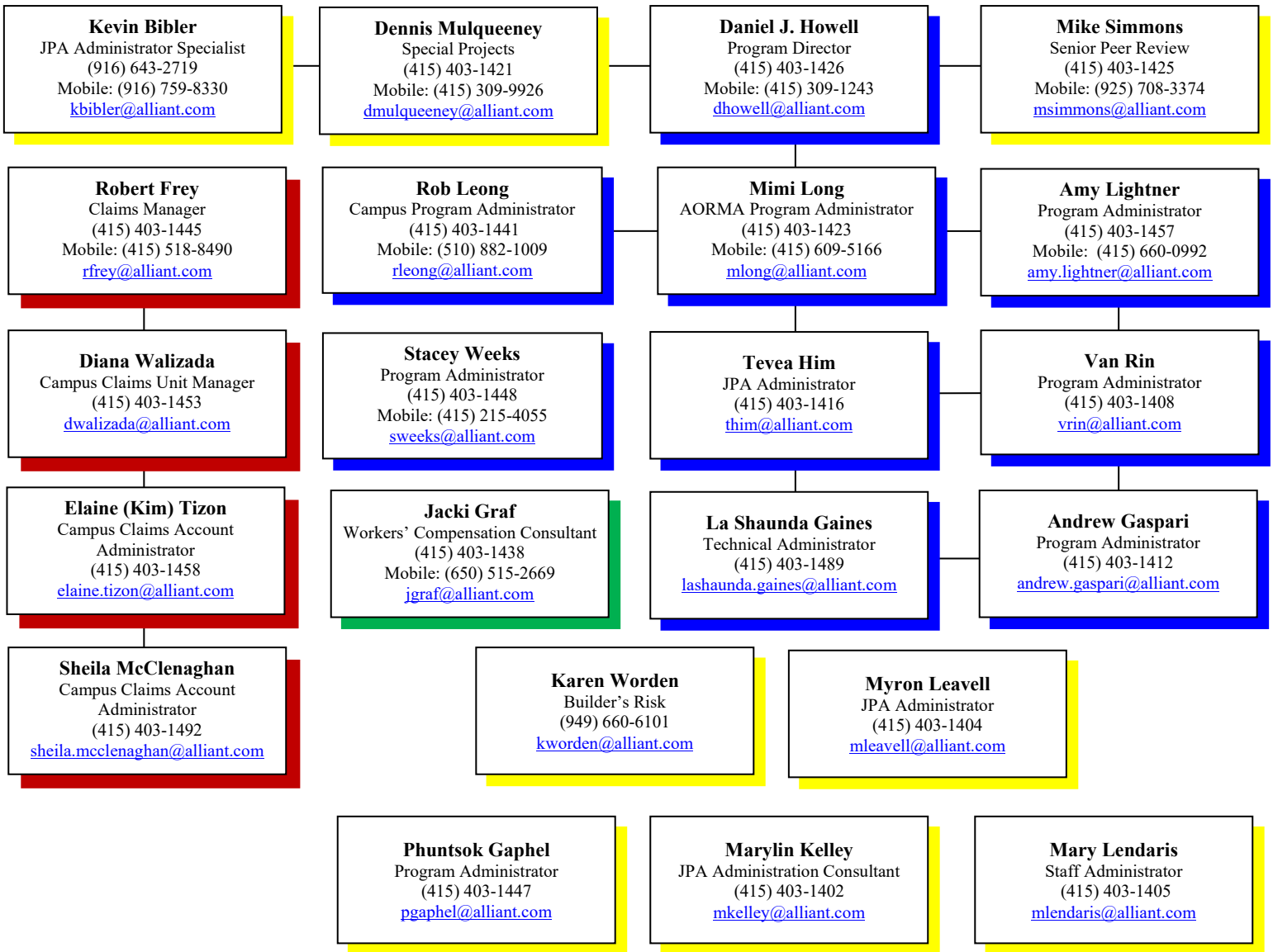
### *Meeting Calendar*





An organization as complex as CSURMA requires regular meetings of its Board of Directors, the Executive Committee, AORMA Committee, AIME Committee, and a number of subcommittees and task groups who are focused on specific tasks and responsibilities. These meetings are important to ensure member needs are met, to communicate program development, and to provide reports to all members regarding status of the program's objectives. As a governmental entity, CSURMA's Campus programs and AORMA programs ascribe to the Bagley-Keane Open Meeting Law. A copy of the Meeting Calendars for 2018 and 2019 are included as Appendix B.

## ***SUMMARY***

We are excited to have the opportunity to work with dynamic, creative and forward thinking leaders who are willing to invest energy and resources that is essential for program success. We are extremely proud to be associated with CSU and its Auxiliary Organizations. We are committed to meet the current and future needs of CSURMA.

## Appendix A – Alliant Team Organization Chart for CSURMA as of July 1, 2018



	CSURMA Core Service Team
	Claims Consulting
	Workers' Comp / Risk Analysis
	Special Projects / Peer review



**Appendix B – CSURMA Meeting Calendar**

**2018 CSURMA MEETING CALENDAR**

<b>JANUARY, 2018</b>		<b>FEBRUARY, 2018</b>		<b>MARCH, 2018</b>	
7	EC: Sacramento: 3:00 p.m.	22	<del>PC: Teleconference, 1:00 p.m.</del>	8	AORMA: Long Beach: 10:00 a.m.
9	PC: Sacramento: 7:30 a.m			8	EC: Long Beach: 2:30 p.m.
7-10	AOA Conference: Sacramento			9	EC LRP: Long Beach: 8:30 a.m.
22	AIME: Long Beach: 10:30 a.m.				
<b>APRIL, 2018</b>		<b>MAY, 2018</b>		<b>JUNE, 2018</b>	
23-24	Fitting the Pieces Conference, San Diego	14	AIME: Sacramento: 10:30 a.m.	21	PC: Teleconference: 1:00 p.m.
25	<del>AORMA: San Diego,</del>				
25	EC: San Diego,				
25	BOD: San Diego,				
<b>AORMA = Auxiliary Organizations Risk Management Alliance Committee</b>		<b>PC = AORMA Programs Committee</b>		<b>EC = CSURMA Executive Committee</b>	
<b>AIME = Athletic Injury Medical Expense Committee</b>		<b>AOA = CSU Auxiliary Organizations Association</b>		<b>EC LRP = EC Long Range Planning Meeting</b>	
<b>AORMA LRP = AORMA Long Range Planning Meeting</b>		<b>BOD = CSURMA Board of Directors</b>			

**Appendix B – CSURMA Meeting Calendar (cont'd)**

**2018 CSURMA MEETING CALENDAR**

<b>JULY, 2018</b>		<b>AUGUST, 2018</b>		<b>SEPTEMBER, 2018</b>	
23-24 AORMA Officers Retreat, 11:00 a.m.				5	AORMA New Member Orientation:
				5	AORMA LRP: Sacramento: 10:00 a.m.
				6	AORMA: Sacramento: 9:00 a.m.
				6	EC Orientation: Sacramento: 4:00 pm
				7	EC: Sacramento: 8:30 a.m.
				27	PC: Teleconference, 1:00 p.m.
<b>OCTOBER, 2018</b>		<b>NOVEMBER, 2018</b>		<b>DECEMBER, 2018</b>	
15	AIME: Fullerton: 10:30 a.m. BOD Orientation: 2:00 p.m.	29	PC: Teleconference, 1:00 p.m.	6	AORMA: TBD: 10:00 a.m.
25	AORMA: Long Beach: 10:00 a.m.			7	EC: Long Beach: 8:30 a.m.
26	EC: Long Beach: 8:30 a.m.				
26	BOD: Long Beach: 10:30 a.m.				
AORMA = Auxiliary Organizations Risk Management Alliance Committee		PC = AORMA Programs Committee		EC = CSURMA Executive Committee	
AIME = Athletic Injury Medical Expense Committee		AOA = CSU Auxiliary Organizations Association		EC LRP = EC Long Range Planning Meeting	
AORMA LRP = AORMA Long Range Planning Meeting		BOD = CSURMA Board of Directors			

**Appendix B – CSURMA Meeting Calendar (cont'd)**

**2019 CSURMA MEETING CALENDAR**

JANUARY, 2019	FEBRUARY, 2019	MARCH, 2019
13 EC: Indian Wells: 3:30 p.m. 13-16 AOA Conference: Indian Wells 14 AIME: TBD: 10:30 a.m.		7 AORMA: TBD: 10:00 a.m. 7 EC: TBD: 2:30 p.m. 8 EC LRP: TBD: 8:30 a.m.
APRIL, 2019	MAY, 2019	JUNE, 2019
	2 AORMA: Long Beach, 11:00 a.m. 3 EC: San Diego, 8:30 a.m. 3 BOD: San Diego, 10:30 a.m. 6 AIME: TBD: 10:30 a.m.	
AORMA = Auxiliary Organizations Risk Management Alliance Committee	AOA = CSU Auxiliary Organizations Association	EC LRP = EC Long Range Planning Meeting
AIME = Athletic Injury Medical Expense Committee	BOD = CSURMA Board of Directors	
AORMA LRP = AORMA Long Range Planning Meeting	EC = CSURMA Executive Committee	

**Appendix B – CSURMA Meeting Calendar (cont'd)**

**2019 CSURMA MEETING CALENDAR**

JULY, 2019	AUGUST, 2019	SEPTEMBER, 2019
TBD AORMA Officers Retreat, 11:00 a.m.		4 AORMA New Member Orientation: 4 AORMA LRP: TBD: 10:00 a.m. 5 AORMA: TBD: 9:00 a.m. 5 EC Orientation: TBD: 4:00 pm 6 EC: TBD: 8:30 a.m.
OCTOBER, 2019	NOVEMBER, 2019	DECEMBER, 2019
14 AIME: TBD: 10:30 a.m. 24 AORMA: TBD: 10:00 a.m.	6-7 Fitting the Pieces Conf, San Francisco 8 EC: San Francisco: 8:30 a.m. 8 BOD: San Francisco: 10:30 a.m	5 AORMA: TBD: 10:00 a.m. 6 EC: TBD: 8:30 a.m.

AORMA = Auxiliary Organizations Risk Management Alliance Committee	PC = AORMA Programs Committee	EC = CSURMA Executive Committee
AIME = Athletic Injury Medical Expense Committee	AOA = CSU Auxiliary Organizations Association	EC LRP = EC Long Range Planning Meeting
AORMA LRP = AORMA Long Range Planning Meeting	BOD = CSURMA Board of Directors	

### Appendix C – CSU and AORMA Member Listing

#	Campus	Auxiliary Organization
1	Bakersfield	Associated Students, California State University, Bakersfield, Inc.
2	Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration
3	Bakersfield	California State University, Bakersfield Foundation
4	Bakersfield	California State University, Bakersfield Student Union, Inc.
5	Chancellor's Office	California State University Foundation
6	Chancellor's Office	California State University Institute
7	Channel Islands	Associated Students of California State University, Channel Islands, Inc.
8	Channel Islands	California State University Channel Islands Foundation
9	Channel Islands	CI University Auxiliary Services, Inc.
10	Chico	Associated Students of California State University, Chico
11	Chico	The CSU, Chico Research Foundation
12	Chico	The University Foundation, California State University, Chico
13	Dominguez Hills	Associated Students, California State University, Dominguez Hills
14	Dominguez Hills	California State University, Dominguez Hills Foundation
15	Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated
16	Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation
17	East Bay	Associated Students, Inc., California State University East Bay
18	East Bay	Cal State East Bay Educational Foundation
19	East Bay	California State University, East Bay Foundation, Inc.
20	Fresno	Associated Students, Inc. of California State University, Fresno
21	Fresno	California State University, Fresno Association, Inc.
22	Fresno	California State University, Fresno Foundation
23	Fresno	Fresno State Programs for Children, Inc.
24	Fresno	The Agricultural Foundation of California State University, Fresno
25	Fresno	The California State University, Fresno Athletic Corporation
26	Fullerton	Associated Students California State University, Fullerton, Inc.
27	Fullerton	Cal State Fullerton Philanthropic Foundation
28	Fullerton	CSU Fullerton Auxiliary Services Corporation
29	Humboldt	Associated Students of Humboldt State University



#	Campus	Auxiliary Organization
30	Humboldt	Humboldt State University Advancement Foundation
31	Humboldt	Humboldt State University Center Board of Directors
32	Humboldt	Humboldt State University Sponsored Programs Foundation
33	Long Beach	Associated Students, California State University, Long Beach
34	Long Beach	California State University, Long Beach Research Foundation
35	Long Beach	CSULB 49er Foundation
36	Long Beach	Forty-Niner Shops, Inc.
37	Los Angeles	Associated Students, California State University, Los Angeles, Inc.
38	Los Angeles	Cal State L.A. University Auxiliary Services, Inc.
39	Los Angeles	California State University, Los Angeles Foundation
40	Los Angeles	University-Student Union at California State University, Los Angeles
41	Maritime Academy	California Maritime Academy Foundation, Inc.
42	Maritime Academy	The Associated Students of the California Maritime Academy
43	Monterey Bay	Foundation of California State University, Monterey Bay
44	Monterey Bay	University Corporation at Monterey Bay
45	Monterey Bay	Otter Student Union at CSU Monterey Bay
46	Northridge	Associated Students, California State University, Northridge, Inc.
47	Northridge	California State University, Northridge Foundation
48	Northridge	North Campus University Park Development Corporation
49	Northridge	The University Corporation
50	Northridge	University Student Union of California State University, Northridge
51	Pomona	Associated Students Inc., California State Polytechnic University, Pomona
52	Pomona	The Cal Poly Pomona Foundation, Inc.
53	Sacramento	Associated Students of California State University, Sacramento
54	Sacramento	Capital Public Radio, Inc.
55	Sacramento	The University Foundation at Sacramento State
56	Sacramento	University Enterprises, Inc.
57	Sacramento	University Union Operation of CSUS, Inc.
58	San Bernardino	Associated Students, California State University, San Bernardino
59	San Bernardino	CSUSB Philanthropic Foundation
60	San Bernardino	Santos Manuel Student Union of California State University, San Bernardino
61	San Bernardino	University Enterprises Corporation at CSUSB
62	San Diego	Associated Students, San Diego State University



#	Campus	Auxiliary Organization
63	San Diego	Aztec Shops, Ltd.
64	San Diego	San Diego State University Research Foundation
65	San Diego	The Campanile Foundation
66	San Francisco	Associated Students of San Francisco State University
67	San Francisco	San Francisco State University Foundation, Inc.
68	San Francisco	The University Corporation, San Francisco State
69	San Jose	Associated Students San Jose State University
70	San Jose	San Jose State University Research Foundation
71	San Jose	Spartan Shops, Inc.
72	San Jose	The Student Union of San Jose State University
73	San Jose	The Tower Foundation of San Jose State University
74	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo
75	San Luis Obispo	Cal Poly Corporation
76	San Luis Obispo	California Polytechnic State University Foundation
77	San Marcos	California State University San Marcos Foundation
78	San Marcos	The Associated Students of California State University, San Marcos
79	San Marcos	California State University San Marcos Corporation
80	Sonoma	Associated Students of Sonoma State University
81	Sonoma	Sonoma State Enterprises, Inc.
82	Sonoma	Sonoma State University Foundation
83	Stanislaus	Associated Students Incorporated of California State University, Stanislaus
84	Stanislaus	California State University, Stanislaus Auxiliary and Business Services
85	Stanislaus	California State University, Stanislaus Foundation
86	Stanislaus	University Student Union of California State University, Stanislaus
	N/A	Auxiliary Organization Associations
	N/A	Auxiliaries Multiple Employer VEBA