



CSURMA AORMA COMMITTEE LRP MEETING AGENDA

“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 publicly accessible places, including the Internet, at least ten (10) days in advance of the meeting.

Meeting Date: September 11, 2013 **Location:** CSU Chancellor’s Office, Munitz Room
 401 Golden Shore
Start Time: 10:00 a.m. Long Beach, CA 90802

Legend: A = Action
 I = Information
 V = Verbal

- A. CALL TO ORDER**
- B. PUBLIC COMMENTS**
- C. GENERAL ADMINISTRATION**
 - 1. Introduction of New Committee Members** **I** *p. 4*
The Committee will be introduced to the new AORMA Committee members – Haleh Minakary and Melinda Coil
 - 2. 2014 AOA Conference Sessions** **A** *p.8*
The Committee will review the risk management AOA conference sessions
 - 3. AORMA Quarterly Liability Claim Reviews** **A** *p.9*
The Committee will hear a brief overview of the purpose and structure of the quarterly AORMA liability claim reviews
 - 4. CSU Auxiliary Organization Visit Schedule 2014** **A** *p.11*
The Committee will review the proposed campus visit schedule for 2014
 - 5. Employment Practices Liability Deductible for FY 14/15** **A** *p.15*
The Committee will be asked to review Policy & Procedure L-7 – EPL Deductible and recommend revisions as appropriate
 - 6. Target Surplus Funding and Dividend Calculation** **I** *p.33*
The Committee will receive the Target Surplus Funding and Dividend Calculations based on June 30, 2013 financials
 - 7. Estimated Pool Layer Funding Exhibit** **I** *p.41*
The Committee will review the estimated fund balance at June 30, 2013 for both the liability and workers’ compensation programs. The committee will also review a dividend and fund balance comparison of the liability program over a seven year period

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| 8. September Update Letter | A | <i>p.51</i> |
| <i>The Committee will discuss the proposed approved funding and dividend letter that will be sent to all AORMA members by the end of September</i> | | |
| 9. AORMA Historical Premium Payments, Dividends and Loss Ratios report | I | <i>p.52</i> |
| <i>The Committee will review the AORMA Historical Premium Payments, Dividends and Loss Ratios</i> | | |
| 10. AORMA Officers' Retreat Recap | I | <i>p.83</i> |
| <i>The Committee will receive a verbal report on the recent AORMA Officers' Retreat</i> | | |
| 11. Review of FY 12/13 AORMA Long Range Action Plan | I | <i>p.88</i> |
| <i>The Committee will be asked to review the FY 12/13 AORMA Long Range Action Plan</i> | | |
| 12. Review of Property Program Rating Methodology for FY 14/15 | I | <i>p.95</i> |
| <i>The Committee will review the revised Property Program Rating Methodology for FY 14/15</i> | | |
| 13. Review of Crime Program Rating Methodology for FY 14/15 | I | <i>p.102</i> |
| <i>The Committee will review the revised Crime Program Rating Methodology for FY 14/15</i> | | |
| 14. Risk Reduction Matching Grant Program Awards for FY 13/14 | I | <i>p.109</i> |
| <i>The Committee will review the list of recipients of the FY 13/14 Risk Reduction Matching Grants</i> | | |
| 15. On-Line Safety Training through SkillSoft | I | <i>p.117</i> |
| <i>The Committee will her an update regarding AORMA's on-line training options for the future</i> | | |
| 16. Review and Revisions to the Liability Program Rating Methodology for FY 15/16 | I | <i>p.118</i> |
| <i>The Committee will be asked to discuss revisions to the Liability Program Rating Methodology for FY 15/16</i> | | |
| 17. Creation of a Long-Term Safety Technology Plan | A | <i>p.119</i> |
| <i>The Committee will be asked to review AORMA's use of technology</i> | | |
| 18. Creation of AORMA Smartphone Applications | A | <i>p.120</i> |
| <i>The Committee will discuss the creation of AORMA smartphone applications</i> | | |

19. Review of all Workers' Compensation Policies and Procedures	I	<i>p.121</i>
<i>The Committee will review the AORMA Policy and Procedure review schedule</i>		
20. Completion of the AORMA Service Calendar	I	<i>p.123</i>
<i>The Committee will review the Draft AORMA Service Calendar</i>		
21. CSU Student Health Insurance	I	<i>p.135</i>
<i>The Committee will hear an update regarding the CSU Student Health Insurance</i>		
22. Discussion of AORMA's Continuity Plan	I	<i>p.155</i>
<i>The Committee will discuss the plan for filling all of the Committee seats for the FY 14/15 term</i>		
23. CSU and UC Mutual Indemnity Agreement	A	<i>p.159</i>
<i>The Committee will discuss the mutual indemnity that has been approved between CSU and UC</i>		
24. Development of the Long Range Action Plan for FY 13/14	A	<i>p.162</i>
<i>The Committee will discuss the items to be included on AORMA's long range plan for FY 13/14</i>		

INTRODUCTION OF NEW COMMITTEE MEMBERS

ISSUE: Haleh Minakary, General Business Manager of The Cal Poly Pomona Foundation, Inc. and Melinda Coil, Chief Financial Officer of San Diego State University Research Foundation were elected as the new AORMA Committee members for the two-year term beginning on July 1, 2013.

Additionally, Guy Dalpe, Gigi Kiama, and Brian Nowlin were re-elected to serve an additional two-year term effective July 1, 2013.

RECOMMENDATION: The Committee is being asked to welcome the new AORMA 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 slate effective July 1, 2013

AORMA Committee
Ten voting members - two alternates - twelve members total
Effective at July 1, 2013

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	Chair	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., Cal Poly San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
AORMA	Vice Chair	Robert de Wit	Chief Financial Officer	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	rdewit@csulb.edu	562-985-5549
AORMA	Past Chair	Kurt Borsting	Director, Titan Student Centers	Fullerton	Associated Students, California State University, Fullerton, Inc.	kborsting@fullerton.edu	657-278-4214
AORMA	Ex Officio	Pat Worley	Executive Director	Sacramento	Associated Students of California State University, Sacramento	pcworley@csus.edu	916-278-7290
AORMA	At Large	Brian Nowlin	Chief Operating Officer	Long Beach	California State University, Long Beach Research Foundation	Brian.Nowlin@csulb.edu	562-985-4690
AORMA	At Large	Frank Mumford	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	fmumford@fullerton.edu	657-278-4101
AORMA	At Large	Gigi Kiama	Human Resources Manager	Monterey Bay	The University Corporation at Monterey Bay	gkiama@csumb.edu	831-582-4301
AORMA	At Large	Guy Dalpe	Managing Director	San Francisco	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AORMA	At Large	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslied@saclink.csus.edu	916-278-2904
AORMA	At Large	Keith Kompsi	Director, Foundation Financial Services	Fresno	Fresno Association, Inc., CSU Fresno	kkompsi@csufresno.edu	559-278-0838
AORMA	At Large	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910
AORMA	At Large	Melinda Coil	Chief Financial Officer	San Diego	San Diego State University Research Foundation	mcoil@foundation.sdsu.edu	619-594-1076

Member Services, Loss Control & Training 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
MSLCTC	Chair	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., Cal Poly San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
MSLCTC	At Large	Kristin Kelly	Associate Director	San Jose	The Student Union of San Jose State University	kristin.kelly@sjsu.edu	408-924-6315
MSLCTC	At Large	Peter Neville	Executive Director	Sonoma	Sonoma Student Union Corporation	peter.neville@sonoma.edu	707-664-2780
MSLCTC	At Large	Arnecia Bryant	Associate Director, Operations	Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	abryant@csudh.edu	310-243-3854
MSLCTC	At Large	Dennis Miller	Director, Employment Services	Pomona	The Cal Poly Pomona Foundation, Inc.	dennismiller@csupomona.edu	909-869-2958
MSLCTC	At Large	Debbie Adishian-Astone	Executive Director	Fresno	CSU Fresno Association, Inc.	debbiea@csufresno.edu	559-278-0802
MSLCTC	At Large	Melinda Coil	Chief Financial Officer	San Diego	San Diego State University Research Foundation	mcoil@foundation.sdsu.edu	619-594-1076
MSLCTC	At Large	Raven Tyson	Contracts & Risk Management Coordinator	San Diego	Associated Students of San Diego State University	raven.tyson@sdsu.edu	619-594-3760

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	Guy Dalpe	Managing Director	San Francisco	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
PC	At Large	Kurt Borsting	Director, Titan Student Centers	Fullerton	Associated Students, California State University, Fullerton, Inc.	kborsting@fullerton.edu	657-278-4214
PC	At Large	Gigi Kiama	Human Resources Manager	Monterey Bay	University Corporation, CSU Monterey Bay	gkiama@csumb.edu	831-582-4301
PC	At Large	Mark Day	Executive Director	San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	mday@csusb.edu	909-537-7201
PC	At Large	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910

AOUI Board of Trustees / Unemployment Insurance Program Task Group
Five members

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AOUI	Chair	Guy Dalpe	Managing Director	San Francisco	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AOUI	Treasurer	Kim Clark	Executive Director	San Marcos	University Corporation	kclark@csusm.edu	760-750-3722
AOUI	Secretary	Kristin Kelly	Associate Director	San Jose	The Student Union of San Jose State University	kristin.kelly@sjsu.edu	408-924-6315
AOUI	Trustee	Heidi Chien	Associate Executive Director	Humboldt	Humboldt State University Center, Board of Directors	heidi.chien@humboldt.edu	707-826-5984
AOUI	Trustee	Joe Illuminate	Associate Director	Northridge	University Student Union of California State University, Northridge	joe.illuminate@csun.edu	818-677-3615

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

2014 AOA CONFERENCE SESSIONS

ISSUE: CSURMA AORMA will be involved in the following 2014 AOA Conference sessions:

1. Electronic Signatures, Waivers and Files. When to Waiver and When to Not, including Risk Assessment for Ropes Courses, Rock Walls, Bouncy Houses, Zip Lines, Campus Carnivals, Off-Campus Activities, 15 Passenger Vans, Pre-Trip Orientations, Student Conduct Expectations, etc. (Zach Gifford, Daniel Howell and attorney TBD)
2. Best Practices for Protecting Minors on Campus (Praesidium)
3. Managing the Risk of Serious Injuries in Collegiate Sports (CSU Trainer TBD)
4. AORMA Breakfast Presentation (Dwayne Brummett)

RECOMMENDATION: Staff recommends that the Committee Members discuss the session topics and direct staff to take action as appropriate.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S): None.

AORMA QUARTERLY LIABILITY CLAIM REVIEWS

ISSUE: The AORMA Chair and Vice Chair will be meeting with Carl Warren Staff, CSURMA JPA Program Administration Staff and CSU Chancellors Office Staff on a quarterly basis and will be reviewing all large (incurred amounts in excess of \$25,000) open claims and all Employment Practices claims with the purpose of;

1. Establishing “lessons learned” that can be brought to the entire AORMA membership
2. Establishing a timeline for settlement
3. Reviewing Carl Warren’s settlement strategy, timeline and settlement reserve amounts
4. Reviewing Carl Warren’s watch list write up and recommending revisions as appropriate

The lessons learned from the Employment Practices Liability (EPL) claims will be received from defense counsel after final resolution of the claim. Staff will redact all confidential information and format into a Lessons Learned AORMA Bulletin to be sent to all auxiliary organization HR directors. The EPL lessons learned will also be added to the AORMA EPL lessons learned presentation which will be presented as requested.

The lessons learned from “other than EPL” claims will be received from defense counsel when appropriate. Staff will redact all confidential information and format into a Lessons Learned AORMA Bulletin to be sent to all auxiliary organization executive directors.

RECOMMENDATION: The MSLCTC received a brief overview of the new AORMA Liability – Quarterly Claim Reviews and recommended that the lessons learned from EPL claims be sent to the auxiliary organization HR directors and that the lessons learned from other than EPL claims be sent to the auxiliary organization executive directors. The MSLCTC members felt that the HR directors and the executive directors should be responsible for distributing the lessons learned information to their own staff as appropriate.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: Unless directed otherwise by the AORMA committee, the lessons learned from EPL claims will be sent to the auxiliary organization HR directors and the lessons learned from other than EPL claims will be sent to the auxiliary organization executive directors. The HR directors and the executive directors should be responsible for distributing the lessons learned information to their own staff as appropriate.

ATTACHMENT(S): None.

CSU AUXILIARY ORGANIZATION VISIT SCHEDULE 2014

ISSUE: Staff was assigned the Long Range Goal of visiting all of the AORMA members within the FY 12/13 term. Most of the auxiliaries were visited. During the AORMA Officers Retreat, it was suggested that an auxiliary visit rotation schedule be set up so that each auxiliary is visited at least every two years. Staff prepared a visit rotation schedule. It is anticipated that this will be used as a suggested visit schedule. Staff will commit to visiting at least half of the campuses in any one year. The campuses visited may change from what is on the visit schedule.

RECOMMENDATION: Staff recommends that the Committee review the schedule and provide feedback, if any.

FISCAL IMPACT: None.

BACKGROUND: Auxiliaries at the following campuses still need to be visited and appointments will be arranged for late 2013 or early 2014:

1. Bakersfield
2. Humboldt
3. Los Angeles
4. San Bernardino
5. Sonoma
6. Stanislaus
7. Northridge

PUBLICATION: None.

ATTACHMENT(S):

- a. CSU Auxiliary Organization – Visit Schedule

**AORMA JPA Program Administration Staff
CSU Auxiliary Organization - Visit Schedule**

#	Campus	Auxiliary Organization	Last Visit Date	Next Visit Date
1	Bakersfield	Associated Students, California State University, Bakersfield, Inc.		2014
2	Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration		2014
3	Bakersfield	California State University, Bakersfield Foundation		2014
4	Bakersfield	California State University, Bakersfield Student Union, Inc.		2014
5	Chancellor's Office	California State University Foundation		2014
6	Chancellor's Office	California State University Institute		2014
7	Channel Islands	Associated Students of California State University, Channel Islands, Inc.	3/19/2013	2014
8	Channel Islands	California State University Channel Islands Foundation	3/19/2013	2014
9	Channel Islands	University Glen Corporation	3/19/2013	2014
10	Chico	Associated Students of California State University, Chico	5/3/2013	2015
11	Chico	Auxiliary Organization Associations	5/3/2013	2015
12	Chico	The CSU, Chico Research Foundation	5/3/2013	2015
13	Chico	The University Foundation, California State University, Chico	5/3/2013	2015
14	Dominguez Hills	Associated Students, California State University, Dominguez Hills	5/8/2013	2015
15	Dominguez Hills	California State University, Dominguez Hills Foundation	5/8/2013	2015
16	Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	5/8/2013	2015
17	East Bay	Associated Students, California State University, East Bay	4/24/2013	2014
18	East Bay	Cal State East Bay Educational Foundation	4/24/2013	2014
19	East Bay	California State University, East Bay Foundation, Inc.	4/24/2013	2014
20	Fresno	Associated Students, Inc. of California State University, Fresno	8/5/2013	2015
21	Fresno	California State University, Fresno Association, Inc.	8/5/2013	2015
22	Fresno	California State University, Fresno Foundation	8/5/2013	2015
23	Fresno	Fresno State Programs for Children, Inc.	8/5/2013	2015
24	Fresno	The Agricultural Foundation of California State University, Fresno	8/5/2013	2015
25	Fresno	The California State University, Fresno Athletic Corporation	8/5/2013	2015
26	Fullerton	Associated Students, California State University, Fullerton, Inc.	5/8/2013	2015
27	Fullerton	Cal State Fullerton Philanthropic Foundation	5/8/2013	2015
28	Fullerton	CSU Fullerton Auxiliary Services Corporation	5/8/2013	2015
29	Fullerton	CSU Fullerton Housing Authority	5/8/2013	2015
30	Humboldt	Associated Students, Humboldt State University		2014
31	Humboldt	Humboldt State University Advancement Foundation		2014
32	Humboldt	Humboldt State University Center Board of Directors		2014

**AORMA JPA Program Administration Staff
CSU Auxiliary Organization - Visit Schedule**

#	Campus	Auxiliary Organization	Last Visit Date	Next Visit Date
33	Humboldt	Humboldt State University Sponsored Programs Foundation		2014
34	Long Beach	Associated Students, California State University, Long Beach	6/5/2013	2015
35	Long Beach	California State University, Long Beach Research Foundation	6/5/2013	2015
36	Long Beach	CSULB 49er Foundation	6/5/2013	2015
37	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	6/5/2013	2015
38	Los Angeles	Associated Students, California State University, Los Angeles, Inc.		2014
39	Los Angeles	Cal State L.A. University Auxiliary Services, Inc.		2014
40	Los Angeles	California State University, Los Angeles Foundation		2014
41	Los Angeles	University-Student Union Board, California State University, Los Angeles		2014
42	Maritime Academy	California Maritime Academy Foundation, Inc.	5/31/2013	2015
43	Maritime Academy	The Associated Students of the California Maritime Academy	5/31/2013	2015
44	Monterey Bay	Foundation of California State University, Monterey Bay	6/10/2013	2015
45	Monterey Bay	The University Corporation at Monterey Bay	6/10/2013	2015
46	Northridge	Associated Students, California State University, Northridge, Inc.	3/18/2013	
47	Northridge	California State University, Northridge Foundation		2014
48	Northridge	North Campus University Park Development Corporation		2014
49	Northridge	The University Corporation, CSU Northridge		2014
50	Northridge	University Student Union of California State University, Northridge		2014
51	Pomona	Associated Students Inc., California State Polytechnic University, Pomona	6/11/2013	2015
52	Pomona	The Cal Poly Pomona Foundation, Inc.	6/11/2013	2015
53	Sacramento	Associated Students of California State University, Sacramento	6/12/2013	2015
54	Sacramento	Capital Public Radio, Inc., CSU Sacramento	6/12/2013	2015
55	Sacramento	The University Foundation at Sacramento State	6/12/2013	2015
56	Sacramento	University Enterprises, Inc., CSU Sacramento	6/12/2013	2015
57	Sacramento	University Union Operation of CSUS, Inc.	6/12/2013	2015
58	San Bernardino	Associated Students Inc., California State University, San Bernardino		2014
59	San Bernardino	CSUSB Philanthropic Foundation		2014
60	San Bernardino	Santos Manuel Student Union of California State University, San Bernardino		2014
61	San Bernardino	University Enterprises Corporation at CSUSB		2014
62	San Diego	Associated Students, San Diego State University	4/25/2013	2014
63	San Diego	Aztec Shops, Ltd., San Diego State University	4/25/2013	2014

**AORMA JPA Program Administration Staff
CSU Auxiliary Organization - Visit Schedule**

#	Campus	Auxiliary Organization	Last Visit Date	Next Visit Date
64	San Diego	San Diego State University Research Foundation	4/25/2013	2014
65	San Diego	The Campanile Foundation	4/25/2013	2014
66	San Francisco	Associated Students, Inc., San Francisco State University	7/9/2013	2015
67	San Francisco	Cesar Chavez Student Center, San Francisco State University	7/9/2013	2015
68	San Francisco	San Francisco State University Foundation	7/9/2013	2015
69	San Francisco	The University Corporation, San Francisco State	7/9/2013	2015
70	San Jose	Associated Student, San Jose State University	4/24/2013	2014
71	San Jose	San Jose State University Research Foundation	4/24/2013	2014
72	San Jose	Spartan Shops, Inc., San Jose State University	4/24/2013	2014
73	San Jose	The Student Union of San Jose State University	4/24/2013	2014
74	San Jose	The Tower Foundation, San Jose State University	4/24/2013	2014
75	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	6/11/2013	2015
76	San Luis Obispo	Cal Poly Corporation	6/11/2013	2015
77	San Luis Obispo	California Polytechnic State University Foundation	6/11/2013	2015
78	San Marcos	California State University San Marcos Foundation	4/24/2013	2015
79	San Marcos	San Marcos University Corporation	7/23/2013	2015
80	San Marcos	The Associated Students of California State University, San Marcos	4/24/2013	2015
81	San Marcos	University Auxiliary and Research Services Corporation	4/24/2013	2015
82	Sonoma	Associated Students of Sonoma State University		2014
83	Sonoma	Sonoma State Enterprises, Inc.		2014
84	Sonoma	Sonoma State University Academic Foundation, Inc.		2014
85	Stanislaus	Associated Students, Inc., California State University, Stanislaus		2014
86	Stanislaus	California State University, Stanislaus Auxiliary and Business Services		2014
87	Stanislaus	California State University, Stanislaus Foundation		2014
88	Stanislaus	University Student Union of California State University, Stanislaus		2014

EMPLOYMENT PRACTICES LIABILITY DEDUCTIBLE FOR FY 14/15

ISSUE: Employment Practices Liabilities losses continue to be AORMA's number one loss leader. As a way to reduce EPL loss costs, the AORMA committee approved changes to Policy & Procedure L-7, which mandated higher EPL deductibles for those auxiliary organizations with a frequency of EPL claims. Effective July 1, 2013, five auxiliary organizations were subject to the mandated higher EPL deductible.

Staff completed the minimum EPL deductible calculation for FY 14/15. Ten auxiliary organizations are now subject to a higher EPL deductible. According to Policy & Procedure L-7, the Programs Committee is responsible for approving the EPL deductible calculation. Before the Programs Committee approves the EPL deductible calculation for FY 14/15, Staff would like the AORMA committee to review Policy & Procedure L-7, the corresponding loss information and the EPL deductible schedule to confirm that the EPL deductible calculation elements are still appropriate.

RECOMMENDATION: Staff recommends that the committee review Policy & Procedure L-7, and the corresponding loss information and then direct staff to modify Policy & Procedure L-7 as appropriate.

FISCAL IMPACT: None at this time.

BACKGROUND: None.

PUBLICATION: None at this time.

ATTACHMENT(S):

- a. Policy & Procedure L-7 – Employment Practices Liability Deductible
- b. EPL minimum deductible schedule for FY 14/15 – DRAFT
- c. EPL claims – expenses vs. loss amount
- d. AORMA liability loss exhibits



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**

POLICY:

1. It is the policy of CSURMA AORMA that annually a minimum suggested EPL deductible will be determined for each Member. The formula for determining the minimum suggested 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:

Paid losses of \$75,000 or less	\$25,000 deductible
Paid losses of \$75,001 to \$175,000	\$50,000 deductible
Paid losses of \$175,001 to \$275,000	\$75,000 deductible
Paid losses in excess of \$275,001	\$100,000 deductible

Annually, based on the formula above, the JPA Program Administrator will determine the minimum suggested deductible for each Member. The Programs Committee will review and approve each Member’s minimum deductible for the upcoming fiscal year.

- 2. Each Member will have the option of choosing a deductible in excess of the minimum deductible.
- 3. Should a Member choose a deductible in excess of the minimum deductible, then that Member will be required to maintain the same deductible for three full program years (July 1st to June 30th) before selecting a new deductible. Deductibles can only be changed at the beginning of the coverage term – July 1st of each year. When selecting a deductible higher than the minimum approved deductible, the Member should consider the additional exposure of the higher deductible in comparison to the savings in premium. In addition, because these higher 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 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 suggested deductible for each Member.
2. The Programs Committee will approve each Member's minimum deductible.
3. The JPA Program Administrator will provide the Members with the costs for each of the different deductibles options.
4. If the Member chooses a deductible higher than the minimum deductible as approved by the Programs Committee for that Member, then the Member will be required to sign the attached Consent to Change Employment Practices Liability Deductible letter.
5. A Member may appeal its minimum deductible to the AORMA Committee in writing prior to the commencement of the coverage year, and the AORMA Committee will make a final decision.



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

AORMA Liability Program - EPL Deductible Schedule

Campus	Auxiliary Organization	EE's	FY 14/15	FY 13/14	FY 12/13	FY 11/12	FY 10/11
Bakersfield	Associated Students, California State University, Bakersfield, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Bakersfield	California State University, Bakersfield Foundation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Bakersfield	California State University, Bakersfield Student Union, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chancellor's Office	California State University Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chancellor's Office	California State University Institute		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Channel Islands	Associated Students of California State University, Channel Islands, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Channel Islands	California State University Channel Islands Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Channel Islands	University Glen Corporation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chico	Associated Students of California State University, Chico	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chico	Auxiliary Organization Associations		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chico	The CSU, Chico Research Foundation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chico	The University Foundation, California State University, Chico		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Dominguez Hills	Associated Students, California State University, Dominguez Hills	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Dominguez Hills	California State University, Dominguez Hills Foundation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
East Bay	Associated Students, California State University, East Bay	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
East Bay	Cal State East Bay Educational Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
East Bay	California State University, East Bay Foundation, Inc.	Yes	\$ 25,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	Associated Students, Inc. of California State University, Fresno	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	California State University, Fresno Association, Inc.	Yes	\$ 75,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	California State University, Fresno Foundation	Yes	\$ 75,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	CSU Fresno Courtyard (Not a separate AO; an operating unit of CSU Fresno Association, Inc.)	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	Fresno State Programs for Children, Inc.	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	The Agricultural Foundation of California State University, Fresno	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	The California State University, Fresno Athletic Corporation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fullerton	Associated Students, California State University, Fullerton, Inc.	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fullerton	Cal State Fullerton Philanthropic Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fullerton	CSU Fullerton Auxiliary Services Corporation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fullerton	CSU Fullerton Housing Authority		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Humboldt	Associated Students, Humboldt State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Humboldt	Humboldt State University Advancement Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Humboldt	Humboldt State University Center Board of Directors	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Humboldt	Humboldt State University Sponsored Programs Foundation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Long Beach	Associated Students, California State University, Long Beach	Yes	\$ 75,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000

AORMA Liability Program - EPL Deductible Schedule

Campus	Auxiliary Organization	EE's	FY 14/15	FY 13/14	FY 12/13	FY 11/12	FY 10/11
Long Beach	California State University, Long Beach Research Foundation	Yes	\$ 75,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
Long Beach	CSULB 49er Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Los Angeles	Associated Students, California State University, Los Angeles, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	Yes	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
Los Angeles	California State University, Los Angeles Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Los Angeles	University-Student Union Board, California State University, Los Angeles	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Maritime Academy	California Maritime Academy Foundation, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Maritime Academy	The Associated Students of the California Maritime Academy		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Monterey Bay	Foundation of California State University, Monterey Bay		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Monterey Bay	The University Corporation at Monterey Bay	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Northridge	Associated Students, California State University, Northridge, Inc.	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Northridge	California State University, Northridge Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Northridge	North Campus University Park Development Corporation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Northridge	The University Corporation, CSU Northridge	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Northridge	University Student Union of California State University, Northridge	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Pomona	The Cal Poly Pomona Foundation, Inc.	Yes	\$ 100,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 25,000
Sacramento	Associated Students of California State University, Sacramento	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sacramento	Capital Public Radio, Inc., CSU Sacramento	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sacramento	The University Foundation at Sacramento State		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sacramento	University Enterprises, Inc., CSU Sacramento	Yes	\$ 75,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sacramento	University Union Operation of CSUS, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Bernardino	Associated Students Inc., California State University, San Bernardino	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Bernardino	CSUSB Philanthropic Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Bernardino	University Enterprises Corporation at CSUSB	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Diego	Associated Students, San Diego State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Diego	Aztec Shops, Ltd., San Diego State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Diego	San Diego State University Research Foundation	Yes	\$ 100,000	\$ 100,000	\$ 25,000	\$ 25,000	\$ 25,000
San Diego	The Campanile Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Francisco	Associated Students, Inc., San Francisco State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Francisco	Cesar Chavez Student Center, San Francisco State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Francisco	San Francisco State University Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000

AORMA Liability Program - EPL Deductible Schedule							
Campus	Auxiliary Organization	EE's	FY 14/15	FY 13/14	FY 12/13	FY 11/12	FY 10/11
San Francisco	The University Corporation, San Francisco State	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Jose	Associated Student, San Jose State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Jose	San Jose State University Research Foundation	Yes	\$ 100,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Jose	Spartan Shops, Inc., San Jose State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Jose	The Student Union of San Jose State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Jose	The Tower Foundation, San Jose State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Luis Obispo	Cal Poly Corporation	Yes	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
San Luis Obispo	California Polytechnic State University Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Marcos	California State University San Marcos Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Marcos	San Marcos University Corporation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Marcos	The Associated Students of California State University, San Marcos		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Marcos	University Auxiliary and Research Services Corporation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sonoma	Associated Students of Sonoma State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sonoma	Sonoma State Enterprises, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sonoma	Sonoma State University Academic Foundation, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Stanislaus	Associated Students, Inc., California State University, Stanislaus	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Stanislaus	California State University, Stanislaus Auxiliary and Business Services		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Stanislaus	California State University, Stanislaus Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Stanislaus	University Student Union of California State University, Stanislaus	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 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 Losses w/ a Total Incurred in Excess of \$25,000

Losses valued @ June 30, 2013

Policy Year	Claim Status	Client Location	File Code	Loss Costs	Expense Costs	Total Incurred	% of Loss Costs Compared to Total Incurred	% of Expense Costs Compared to Total Incurred	EPL Ded	Total Incurred Minus EPL Ded	
07/01/10	06/30/11	Closed	CSU HUMBOLDT SPONSORED PROGRAMS FOUNDATION	1565127	-	25,219	0%	100%	25,000	219	
07/01/10	06/30/11	Closed	CSU SAN DIEGO RESEARCH FOUNDATION	1598936	7,007	19,381	27%	73%	25,000	1,388	
07/01/08	06/30/09	Open	CSU EAST BAY FOUNDATION	1505817	10,000	20,000	33%	67%	25,000	5,000	
07/01/02	06/30/03	Closed	CSU FULLERTON AUXILIARY SERVICES CORPORATION	1399820	25,000	6,933	31,933	78%	22%	25,000	6,933
07/01/08	06/30/09	Closed	CSU SAN JOSE RESEARCH FOUNDATION	1506767	15,009	17,631	32,641	46%	54%	25,000	7,641
07/01/11	06/30/12	Open	CSU SAN DIEGO RESEARCH FOUNDATION	1768697	10,000	25,000	35,000	29%	71%	25,000	10,000
07/01/02	06/30/03	Closed	CPSU POMONA FOUNDATION	18586A	5,000	31,145	36,145	14%	86%	25,000	11,145
07/01/11	06/30/12	Open	CSU SAN DIEGO RESEARCH FOUNDATION	1763201	25,000	15,000	40,000	63%	38%	25,000	15,000
07/01/11	06/30/12	Closed	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1634228	35,000	9,642	44,642	78%	22%	25,000	19,642
07/01/08	06/30/09	Closed	CPSU SAN LUIS OBISPO CAL POLY CORP.	1498821	22,569	27,645	50,214	45%	55%	25,000	25,214
07/01/11	06/30/12	Open	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1755960	7,500	49,525	57,025	13%	87%	25,000	32,025
07/01/09	06/30/10	Closed	CSU SAN FRANCISCO CESAR CHAVEZ STUDENT CENTER	1506997	50,000	8,542	58,542	85%	15%	25,000	33,542
07/01/10	06/30/11	Open	CSU NORTHRIDGE UNIVERSITY CORP.	1600567	5,000	54,337	59,337	8%	92%	25,000	34,337
07/01/06	06/30/07	Closed	CSU NORTHRIDGE ASSOCIATED STUDENTS, INC.	1468088	49,680	13,624	63,304	78%	22%	25,000	38,304
07/01/09	06/30/10	Closed	CSU SAN DIEGO RESEARCH FOUNDATION	1542001	25,000	40,908	65,908	38%	62%	25,000	40,908
07/01/03	06/30/04	Closed	CSU DOMINGUEZ HILLS ASSOCIATED STUDENTS	289886	60,000	7,957	67,957	88%	12%	25,000	42,957
07/01/04	06/30/05	Closed	CPSU POMONA FOUNDATION	293884	-	69,669	69,669	0%	100%	25,000	44,669
07/01/11	06/30/12	Open	LONG BEACH RESEARCH FOUNDATION	1856078	25,000	50,000	75,000	33%	67%	25,000	50,000
07/01/10	06/30/11	Open	CSU FRESNO ASSOCIATION	1603788	100	75,000	75,100	0%	100%	25,000	50,100
07/01/08	06/30/09	Closed	LONG BEACH RESEARCH FOUNDATION	1515384	24,000	53,425	77,425	31%	69%	25,000	52,425
07/01/08	06/30/09	Open	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1613613	7,500	73,610	81,110	9%	91%	25,000	56,110
07/01/06	06/30/07	Closed	CSU SAN DIEGO RESEARCH FOUNDATION	1460958	48,000	34,469	82,469	58%	42%	25,000	57,469
07/01/08	06/30/09	Closed	CPSU SAN LUIS OBISPO CAL POLY CORP.	1483955	27,200	71,685	98,885	28%	72%	25,000	73,885
07/01/09	06/30/10	Closed	CSU FRESNO FOUNDATION	1743848	75,000	24,840	99,840	75%	25%	25,000	74,840
07/01/08	06/30/09	Closed	CSU EAST BAY FOUNDATION	1492625	-	104,313	104,313	0%	100%	25,000	79,313
07/01/08	06/30/09	Closed	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1483401	50,000	58,429	108,429	46%	54%	25,000	83,429
07/01/08	06/30/09	Closed	CSU FRESNO ASSOCIATION	1484271	45,000	67,210	112,210	40%	60%	25,000	87,210
07/01/05	06/30/06	Closed	CSU SAN DIEGO RESEARCH FOUNDATION	1430027	92,500	22,903	115,403	80%	20%	25,000	90,403
07/01/11	06/30/12	Open	CPSU POMONA FOUNDATION	1735120	100,000	95,000	195,000	51%	49%	100,000	95,000
07/01/02	06/30/03	Closed	CSU SAN JOSE RESEARCH FOUNDATION	19376	93,500	28,458	121,958	77%	23%	25,000	96,958
07/01/10	06/30/11	Closed	LONG BEACH RESEARCH FOUNDATION	1581787	55,000	67,069	122,069	45%	55%	25,000	97,069
07/01/05	06/30/06	Closed	CSU SAN JOSE ASSOCIATED STUDENTS	1419749	124,063	1,963	126,025	98%	2%	25,000	101,025
07/01/02	06/30/03	Closed	CSU FRESNO ASSOCIATION	19058	25,000	110,385	135,385	18%	82%	25,000	110,385
07/01/11	06/30/12	Closed	CSU FRESNO FOUNDATION	1632425	100,000	40,464	140,464	71%	29%	25,000	115,464
07/01/10	06/30/11	Open	CSU CHANNEL ISLANDS UNIVERSITY GLEN CORP	1597956	57,500	98,593	156,093	37%	63%	25,000	131,093
07/01/04	06/30/05	Closed	CSU SAN DIEGO RESEARCH FOUNDATION	1445463	145,000	30,316	175,316	83%	17%	25,000	150,316
07/01/04	06/30/05	Closed	CSU LOS ANGELES FOUNDATION	1407748	167,774	17,679	185,453	90%	10%	25,000	160,453
07/01/10	06/30/11	Closed	CSU SAN DIEGO RESEARCH FOUNDATION	1549214	65,000	126,279	191,279	34%	66%	25,000	166,279
07/01/10	06/30/11	Open	CSU SAN JOSE RESEARCH FOUNDATION	1614600	100,000	116,919	216,919	46%	54%	25,000	191,919
07/01/11	06/30/12	Open	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1758506	25,000	200,000	225,000	11%	89%	25,000	200,000
07/01/04	06/30/05	Closed	CPSU POMONA FOUNDATION	293886	102,654	140,750	243,404	42%	58%	25,000	218,404
07/01/11	06/30/12	Closed	CSU SAN DIEGO RESEARCH FOUNDATION	1600832	230,000	83,777	313,777	73%	27%	25,000	288,777
07/01/11	06/30/12	Open	CSU SAN DIEGO RESEARCH FOUNDATION	1733219	267,500	85,000	352,500	76%	24%	25,000	327,500
07/01/08	06/30/09	Closed	CSU SAN DIEGO RESEARCH FOUNDATION	1524874	-	499,025	499,025	0%	100%	25,000	474,025
Total				2,404,056	2,819,720	5,223,776	46%	54%		4,048,776	

AORMA Liability Program - EPL Loss Information
Paid EPL Losses between July 1, 2008 and June 30, 2013

Campus	Auxiliaries	File Code	Cause	Total Incurred	Claims Over \$25,000
Channel Islands	CSU CHANNEL ISLANDS UNIVERSITY GLEN CORP	1597956	WRONGFUL TERMINATION	156,093	156,093
	Number of Claims	1			
	Number of Claims in excess of \$25,000	1			
Dominguez Hills	CSU DOMINGUEZ HILLS ASSOCIATED STUDENTS	289886	WRONGFUL TERMINATION	67,957	
	Number of Claims	1			
	Number of Claims in excess of \$25,000	1			
Dominguez Hills	CSU DOMINGUEZ HILLS FOUNDATION	1755087	WRONGFUL TERMINATION	3,083	
Dominguez Hills	CSU DOMINGUEZ HILLS FOUNDATION	1846619	VERBAL HARASSMENT	1,991	
	Number of Claims	2			
	Number of Claims in excess of \$25,000	0			
Dominguez Hills	CSU DOMINGUEZ HILLS LOKER STUDENT UNION, INC.	1593281	DISCRIMINATION	4,547	
	Number of Claims	1			
	Number of Claims in excess of \$25,000	0			
East Bay	CSU EAST BAY ASSOCIATED STUDENTS, INC.	1431298	DISCRIMINATION	14,410	
	Number of Claims	1			
	Number of Claims in excess of \$25,000	1			
East Bay	CSU EAST BAY FOUNDATION	1548055	DISCRIMINATION	4,697	
East Bay	CSU EAST BAY FOUNDATION	1517494	WRONGFUL TERMINATION	7,924	
East Bay	CSU EAST BAY FOUNDATION	1507297	DISCRIMINATION	9,695	
East Bay	CSU EAST BAY FOUNDATION	1505817	DISCRIMINATION	30,000	
East Bay	CSU EAST BAY FOUNDATION	1517601	WRONGFUL TERMINATION	20,826	
East Bay	CSU EAST BAY FOUNDATION	1496159	DISCRIMINATION	1,826	
	Number of Claims	6			
	Number of Claims in excess of \$25,000	1			
			Total for claims in excess of \$25,000		30,000
			Minimum EPL deductible for FY 14/15		25,000
Fresno	CSU FRESNO ASSOCIATION (This loss is excluded from the calculation while it is being reviewed)	1603788	DISCRIMINATION	75,100	
Fresno	CSU FRESNO ASSOCIATION (This loss is shared 50% / 50% with ASI)	1484271	WRONGFUL TERMINATION	112,210	56,105
Fresno	CSU FRESNO ASSOCIATION	19058	DISCRIMINATION	135,385	135,385
	Number of Claims	3			
	Number of Claims in excess of \$25,000	2			
			Total for claims in excess of \$25,000		191,490
			Minimum EPL deductible for FY 14/15		75,000

AORMA Liability Program - EPL Loss Information
Paid EPL Losses between July 1, 2008 and June 30, 2013

Campus	Auxiliaries	File Code	Cause	Total Incurred	Claims Over \$25,000
Fresno	CSU FRESNO ASSOCIATED STUDENTS, INC. (This loss is shared 50% / 50% with ASI)	1484271	WRONGFUL TERMINATION	112,210	56,105
	Number of Claims	1			
	Number of Claims in excess of \$25,000	1			
Fresno	CSU FRESNO ATHLETIC CORPORATION	1464697	DISCRIMINATION	22,489	
Fresno	CSU FRESNO ATHLETIC CORPORATION	1461356	DISCRIMINATION	14,637	
	Number of Claims	2			
	Number of Claims in excess of \$25,000	0			
Fresno	CSU FRESNO FOUNDATION	1854811	WRONGFUL TERMINATION	1,448	
Fresno	CSU FRESNO FOUNDATION	1632425	DISCRIMINATION	140,464	140,464
Fresno	CSU FRESNO FOUNDATION	1743848	SEXUAL HARASSMENT	99,840	99,840
	Number of Claims	3			
	Number of Claims in excess of \$25,000	2			
				Total for claims in excess of \$25,000	240,304
				Minimum EPL deductible for FY 14/15	75,000
Fullerton	CSU FULLERTON ASSOCIATED STUDENTS	1496865	DISCRIMINATION	450	
	Number of Claims	1			
	Number of Claims in excess of \$25,000	0			
Fullerton	CSU FULLERTON AUXILIARY SERVICES CORPORATION	1532101	VERBAL HARASSMENT	1,756	
Fullerton	CSU FULLERTON AUXILIARY SERVICES CORPORATION	1399820	DISCRIMINATION	31,933	31,933
	Number of Claims	2			
	Number of Claims in excess of \$25,000	1			
Humboldt	CSU HUMBOLDT SPONSORED PROGRAMS FOUNDATION	1565127	WRONGFUL TERMINATION	25,219	25,219
	Number of Claims	1			
	Number of Claims in excess of \$25,000	1			
Long Beach	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1453926	WRONGFUL TERMINATION	445	
Long Beach	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1758388	VERBAL HARASSMENT	463	
Long Beach	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1758506	VERBAL HARASSMENT	225,000	
	Number of Claims	3			
	Number of Claims in excess of \$25,000	1			
				Total for claims in excess of \$25,000	225,000
				Minimum EPL deductible for FY 14/15	75,000

AORMA Liability Program - EPL Loss Information
Paid EPL Losses between July 1, 2008 and June 30, 2013

Campus	Auxiliaries	File Code	Cause	Total Incurred	Claims Over \$25,000
Long Beach	LONG BEACH RESEARCH FOUNDATION	1581787	DISCRIMINATION	122,069	122,069
Long Beach	LONG BEACH RESEARCH FOUNDATION	1598220	DISCRIMINATION	376	
Long Beach	LONG BEACH RESEARCH FOUNDATION	1856078	WRONGFUL TERMINATION	75,000	75,000
Long Beach	LONG BEACH RESEARCH FOUNDATION	1515384	WRONGFUL TERMINATION	77,425	77,425
	Number of Claims	4			
	Number of Claims in excess of \$25,000	3		Total for claims in excess of \$25,000	274,494
				Minimum EPL deductible for FY 14/15	75,000
Los Angeles	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1499878	WRONGFUL TERMINATION	22,824	22,824
Los Angeles	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1500354	DISCRIMINATION	422	
Los Angeles	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1582137	DISCRIMINATION	16,548	
Los Angeles	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1448628	DISCRIMINATION	3,156	
Los Angeles	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1483401	WRONGFUL TERMINATION	108,429	108,429
	Number of Claims	5			
	Number of Claims in excess of \$25,000	1		Total for claims in excess of \$25,000	131,253
				Minimum EPL deductible for FY 14/15	50,000
Northridge	CSU NORTHRIDGE ASSOCIATED STUDENTS, INC.	1468088	DISCRIMINATION	63,304	63,304
Northridge	CSU NORTHRIDGE ASSOCIATED STUDENTS, INC.	1547624	DISCRIMINATION	5,552	
	Number of Claims	2			
	Number of Claims in excess of \$25,000	1		Total for claims in excess of \$25,000	63,304
				Minimum EPL deductible for FY 14/15	25,000
Northridge	CSU NORTHRIDGE UNIVERSITY CORP.	1593276	DISCRIMINATION	15,100	
Northridge	CSU NORTHRIDGE UNIVERSITY CORP.	1600567	DISCRIMINATION	59,337	59,337
	Number of Claims	2			
	Number of Claims in excess of \$25,000	1		Total for claims in excess of \$25,000	59,337
				Minimum EPL deductible for FY 14/15	25,000
Pomona	CPSU POMONA FOUNDATION	18586A	DISCRIMINATION	36,145	36,145
Pomona	CPSU POMONA FOUNDATION	293886	WRONGFUL TERMINATION	243,404	243,404
Pomona	CPSU POMONA FOUNDATION	1734312	WRONGFUL TERMINATION	97,069	97,069
Pomona	CPSU POMONA FOUNDATION	1735120	DISCRIMINATION	-	-
Pomona	CPSU POMONA FOUNDATION	1735120	DISCRIMINATION	195,000	195,000
Pomona	CPSU POMONA FOUNDATION	293886	WRONGFUL TERMINATION	-	-
Pomona	CPSU POMONA FOUNDATION	293884	WRONGFUL TERMINATION	69,669	69,669
	Number of Claims	7			
	Number of Claims in excess of \$25,000	5		Total for claims in excess of \$25,000	641,286
				Minimum EPL deductible for FY 14/15	100,000

AORMA Liability Program - EPL Loss Information
Paid EPL Losses between July 1, 2008 and June 30, 2013

Campus	Auxiliaries	File Code	Cause	Total Incurred	Claims Over \$25,000
Sacramento	CSU SACRAMENTO CAPITOL PUBLIC RADIO, INC.	1734620	WRONGFUL TERMINATION	12,153	
	Number of Claims	1			
	Number of Claims in excess of \$25,000	0			
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1634228	DISCRIMINATION	44,642	44,642
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1755960	VERBAL HARASSMENT	57,025	57,025
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1613613	DISCRIMINATION	81,110	81,110
	Number of Claims	3			
	Number of Claims in excess of \$25,000	3			
			Total for claims in excess of \$25,000		182,777
			Minimum EPL deductible for FY 14/15		75,000
San Bernardino	CSU SAN BERNARDINO STUDENT UNION	1481012	DISCRIMINATION	501	
San Bernardino	CSU SAN BERNARDINO STUDENT UNION	1428661	WRONGFUL TERMINATION	321	
San Bernardino	CSU SAN BERNARDINO STUDENT UNION	1430284	WRONGFUL TERMINATION	199	
	Number of Claims	3			
	Number of Claims in excess of \$25,000	0			
San Diego	CSU SAN DIEGO ASSOCIATED STUDENTS	1812963	WRONGFUL TERMINATION	11,326	
	Number of Claims	1			
	Number of Claims in excess of \$25,000	0			
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1600832	WRONGFUL TERMINATION	313,777	313,777
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1733219	DISCRIMINATION	352,500	352,500
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1549214	SEXUAL HARASSMENT	191,279	191,279
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1445463	DISCRIMINATION	175,316	175,316
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1524874	SEXUAL HARASSMENT	499,025	499,025
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1492624	DISCRIMINATION	7,777	
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1430027	DISCRIMINATION	115,403	115,403
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1436172	DISCRIMINATION	615	
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1460958	WRONGFUL TERMINATION	82,469	82,469
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1445463	DISCRIMINATION	-	-
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1441541	DISCRIMINATION	503	
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1414756	WRONGFUL TERMINATION	173	
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1542001	WRONGFUL TERMINATION	65,908	65,908
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1459277	WRONGFUL TERMINATION	9,447	
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1598936	DISCRIMINATION	26,388	26,388
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1768697	DISCRIMINATION	35,000	35,000
	Number of Claims	16			
	Number of Claims in excess of \$25,000				
			Total for claims in excess of \$25,000		1,857,065
			Minimum EPL deductible for FY 14/15		100,000

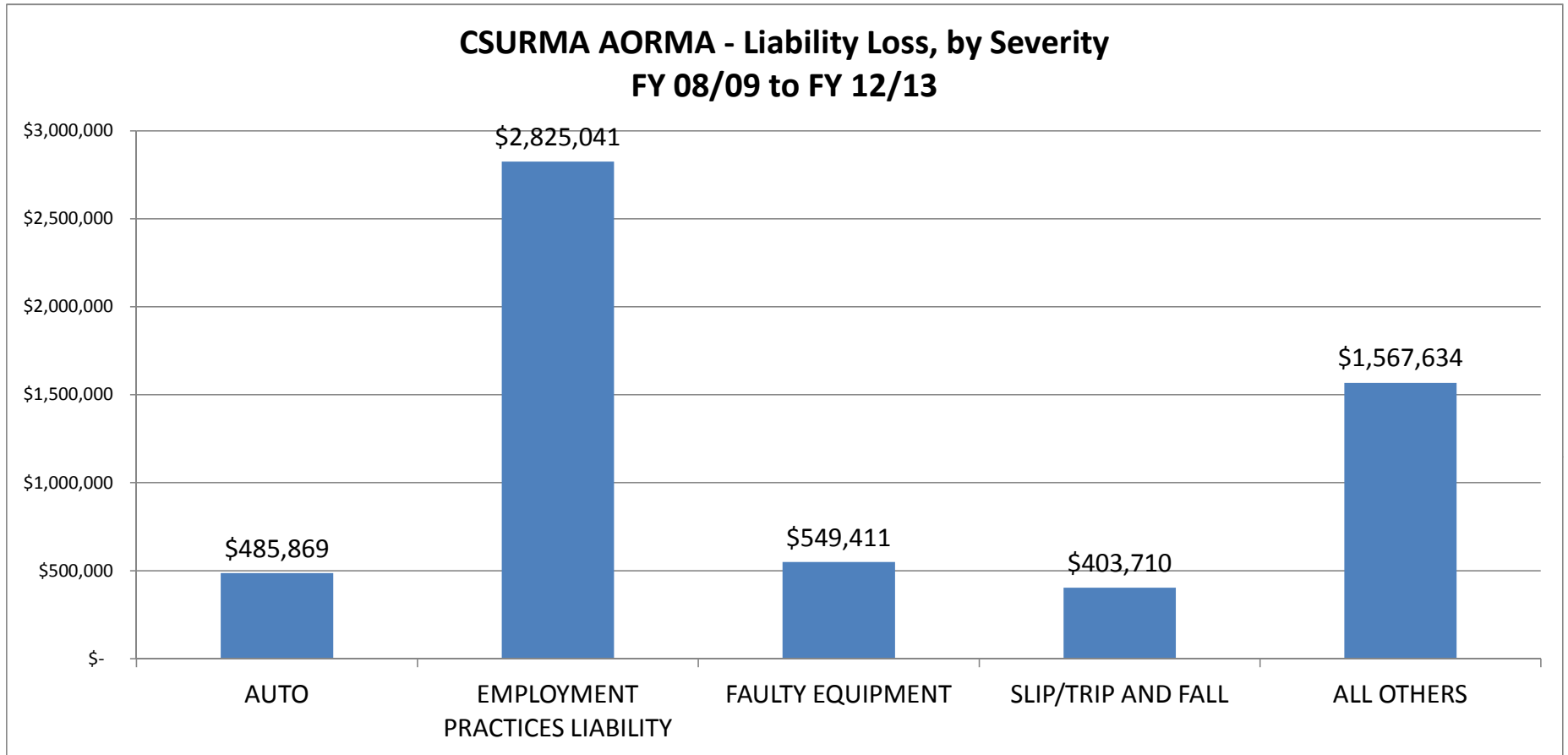
AORMA Liability Program - EPL Loss Information
Paid EPL Losses between July 1, 2008 and June 30, 2013

Campus	Auxiliaries	File Code	Cause	Total Incurred	Claims Over \$25,000
San Francisco	CSU SAN FRANCISCO ASSOCIATED STUDENTS, INC.	1448363	WRONGFUL TERMINATION	2,559	
San Francisco	CSU SAN FRANCISCO ASSOCIATED STUDENTS, INC.	1448363	WRONGFUL TERMINATION	-	
	Number of Claims	2			
	Number of Claims in excess of \$25,000	0			
San Francisco	CSU SAN FRANCISCO CESAR CHAVEZ STUDENT CENTER	1506997	WRONGFUL TERMINATION	58,542	
	Number of Claims	1			
	Number of Claims in excess of \$25,000	1			
San Francisco	CSU SAN FRANCISCO THE UNIVERSITY CORPORATION	1462907	DISCRIMINATION	42,838	
	Number of Claims	1			
	Number of Claims in excess of \$25,000	1			
San Jose	CSU SAN JOSE ASSOCIATED STUDENTS	1419749	WRONGFUL TERMINATION	126,025	
	Number of Claims	1			
	Number of Claims in excess of \$25,000	1			
San Jose	CSU SAN JOSE RESEARCH FOUNDATION	1506767	DISCRIMINATION	32,641	32,641
San Jose	CSU SAN JOSE RESEARCH FOUNDATION	1614600	DISCRIMINATION	216,919	216,919
San Jose	CSU SAN JOSE RESEARCH FOUNDATION	19376	DISCRIMINATION	121,958	121,958
	Number of Claims	3			
	Number of Claims in excess of \$25,000	3			
			Total for claims in excess of \$25,000		371,518
			Minimum EPL deductible for FY 14/15		100,000
San Jose	CSU SAN JOSE SPARTAN SHOPS, INC.	1494425	WRONGFUL TERMINATION	7,819	
San Jose	CSU SAN JOSE SPARTAN SHOPS, INC.	1521031	DISCRIMINATION	4,606	
San Jose	CSU SAN JOSE SPARTAN SHOPS, INC.	1596850	DISCRIMINATION	2,981	
	Number of Claims	3			
	Number of Claims in excess of \$25,000	0			
San Jose	CSU SAN JOSE STUDENT UNION, INC.	1565299	DISCRIMINATION	3,249	
San Jose	CSU SAN JOSE STUDENT UNION, INC.	1462837	WRONGFUL TERMINATION	224	
	Number of Claims	2			
	Number of Claims in excess of \$25,000	0			

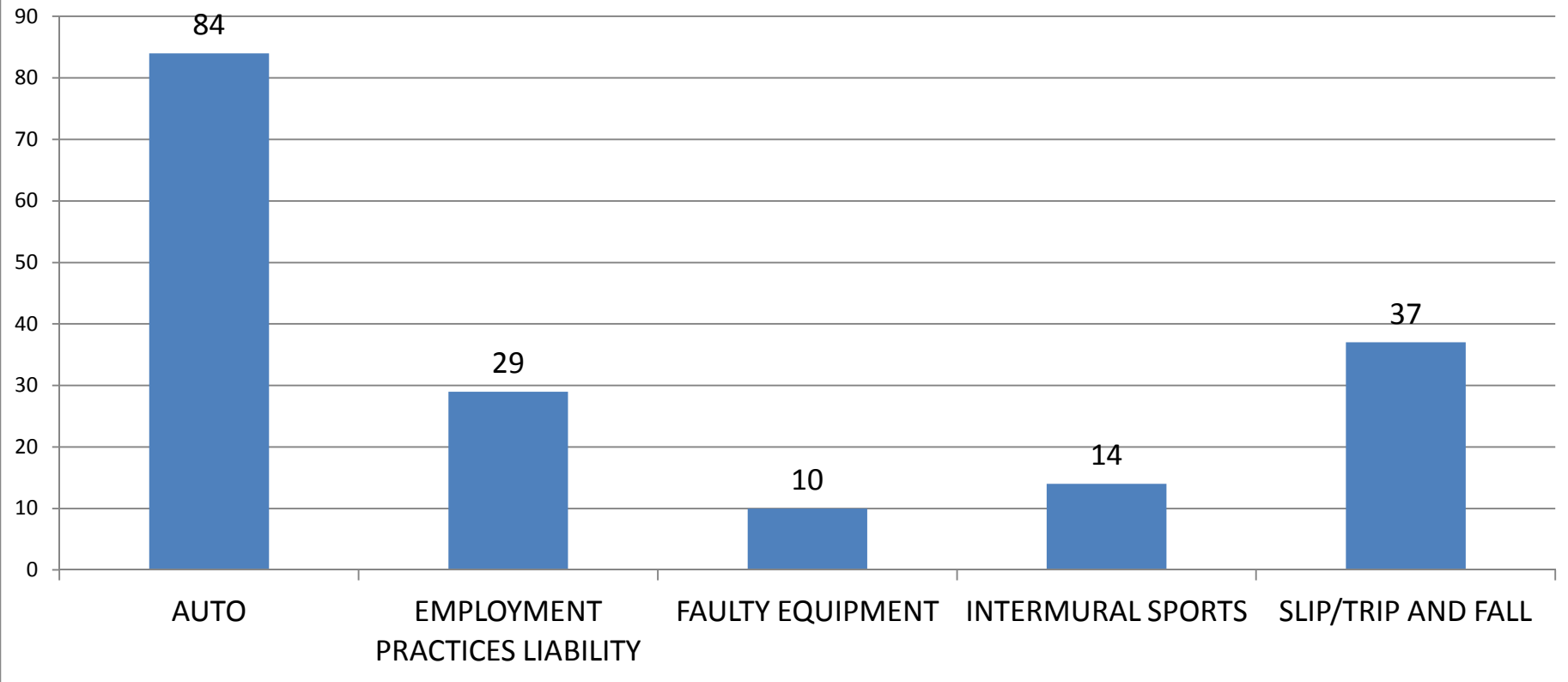
AORMA Liability Program - EPL Loss Information
Paid EPL Losses between July 1, 2008 and June 30, 2013

Campus	Auxiliaries	File Code	Cause	Total Incurred	Claims Over \$25,000
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1539962	DISCRIMINATION	10,007	
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1601806	DISCRIMINATION	889	
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1597354	DISCRIMINATION	11,163	
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1502492	DISCRIMINATION	6,671	
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1622290	DISCRIMINATION	10,018	
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1498821	DISCRIMINATION	50,214	50,214
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1483955	WRONGFUL TERMINATION	98,885	98,885
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1537083	DISCRIMINATION	8,745	
	Number of Claims	8			
	Number of Claims in excess of \$25,000	2			
			Total for claims in excess of \$25,000		149,099
			Minimum EPL deductible for FY 14/15		50,000

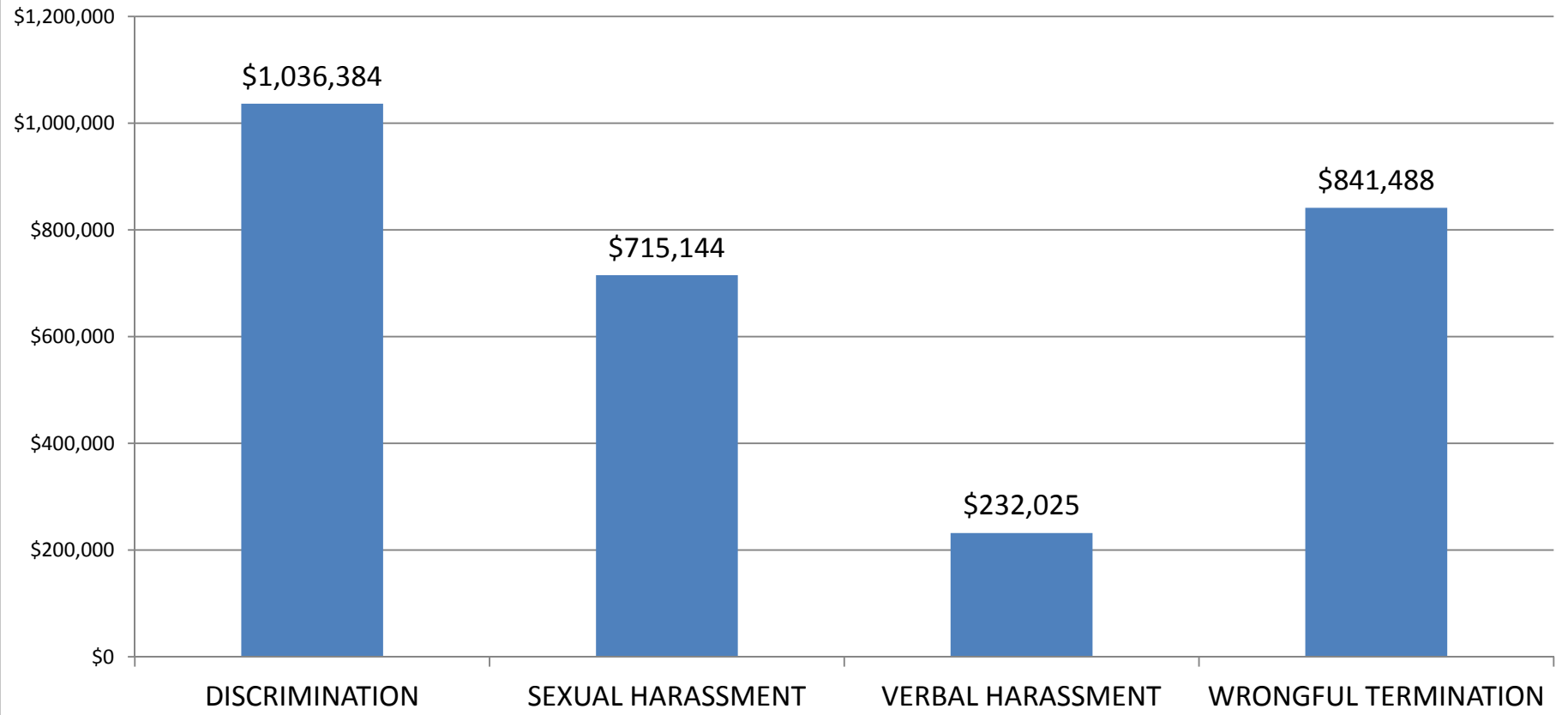
**CSURMA AORMA - Liability Loss, by Severity
FY 08/09 to FY 12/13**



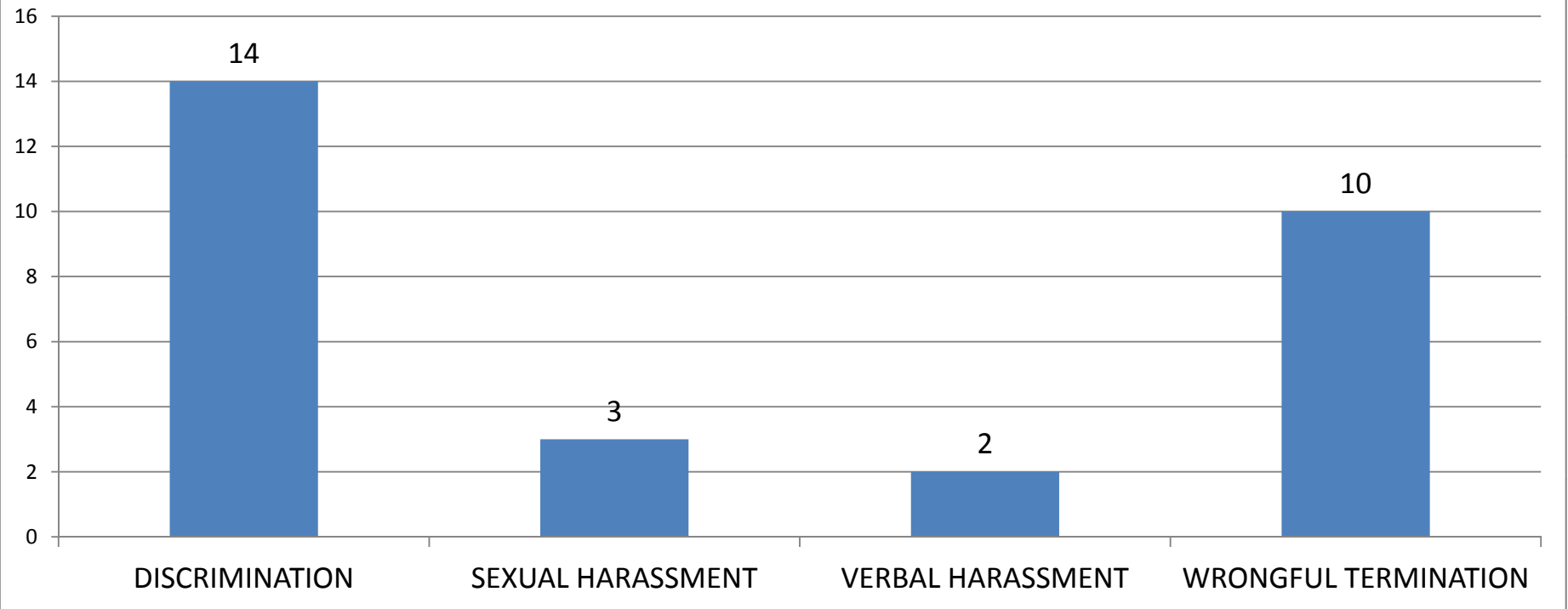
**CSURMA AORMA - Liability Losses, top 5 Frequency
FY 08/09 to FY 12/13**



CSURMA AORMA - ELP Claims, by Severity FY 08/09 to FY 12/13



CSURMA AORMA - ELP Claims, by Frequency FY 08/09 to FY 12/13



TARGET SURPLUS FUNDING 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 pool funding amounts (@ 6/30/13) as well as the estimated amounts available for distribution as dividends.

RECOMMENDATION: The Committee will be asked to review the Target Surplus Funding report and recommend a dividend amount for each pooled program. The AORMA Committee will take action to adopt the funding and dividend amounts at tomorrow's meeting.

FISCAL IMPACT: The Committee will recommend the overall funding and dividend distribution amounts for each pooled program.

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: (Surplus should be at least 66% of the premium for the upcoming FY 13/14.) Should there be any inaccuracies in the pricing, it is desirable to have adequate surplus to borrow against.
- 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: (Surplus should be at least 66% of the reserve amounts for all open claims.) Should there be any inaccuracies in the reserve amounts for open claims, it is desirable to have adequate surplus to borrow against.

PUBLICATION: All AORMA members will receive an update in September, 2013 which summarizes the decisions made at this meeting and tomorrow's meeting regarding funding amounts for FY 14/15 and the dividends to be released in July, 2014.

ATTACHMENT(S):

- a. Surplus Funding and Dividend Calculation
- b. Policy & Procedure A-3 - Target Surplus Funding Policy

AORMA SIR Liability Fund Program Target Surplus Funding Analysis at \$350,000 SIR

Gross Premium 2014/15 (at 80% CL)	\$3,336,690
Maximum Retention per loss:	\$350,000
O/S Reserves at 6/30/13:	\$1,961,656
*Surplus at 6/30/13:	\$5,189,145
Funding above 70% Conf Level:	\$4,706,126
Funding above 80% Conf Level:	\$4,482,130

* Surplus at 6/30/13 reflects the Fund Balance from the 6/30/13 Balance sheet including the \$1,061,712 12/13 dividend

Ratio	Target	Indicated Minimum Surplus	Projected Ratio
Premium:Surplus	<1.5:1	\$2,224,460	0.64
Surplus:Retention	>5:1	\$1,750,000	14.83
O/S Reserve:Surplus	≤1.5:1	\$1,307,771	0.38

Maximum Dividend Available:	\$2,964,685
Dividend 50%	\$1,482,343
Recommended Dividend 33%:	\$978,346
Dividend 25%:	\$741,171

Note: 2012 Dividend of \$1,061,712 was based on 25% of the Maximum Dividend Available

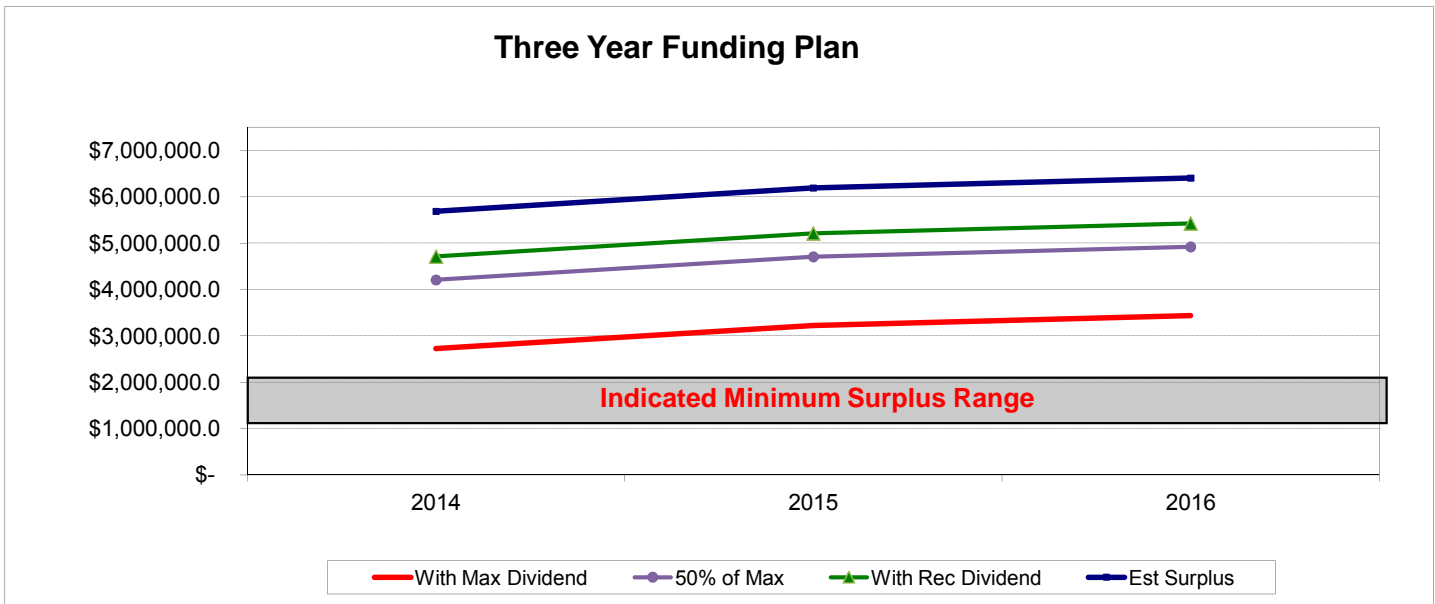
2014/15 Pool Funding Options - Does Not Include ULAE

Confidence levels	Factor	Pool Premium	Surplus
Expected	1.000	1,429,000	-
60%	1.040	1,486,160	57,160
70%	1.150	1,643,350	214,350
80%	1.350	1,929,150	500,150

Three Year Funding Plan

	Amount to Add To Surplus	Est. Surplus Balance	With Max Dividend	With Rec Dividend
Estimated Balance at 7/1/13	N/A	5,189,145	N/A	N/A
2014/15 - Collection @ 80% CL	500,150	5,689,295	2,724,610	4,710,949
2015/16 - Collection @ 80% CL	500,150	6,189,445	3,224,760	5,211,099
2015/16 - Collection @ 70% CL	214,350	6,403,795	3,439,110	5,425,449

Three Year Funding Plan



AORMA Workers' Compensation Program Target Surplus Funding Analysis at \$500,000 SIR

Gross Premium 2014/15 (at 80% CL)	\$3,836,753
Maximum Retention per loss:	\$500,000
O/S Reserves at 6/30/13:	\$3,152,250
*Surplus at 6/30/13:	\$5,119,614
Funding above 70% Conf Level:	\$4,899,253
Funding above 80% Conf Level:	\$4,334,240

* Surplus at 6/30/13 reflects the Fund Balance from the 6/30/13 Balance sheet including the \$640,445 12/13 dividend

Ratio	Target	Indicated Minimum Surplus	Projected Ratio
Premium:Surplus	<1.5:1	\$2,557,835	0.75
Surplus:Retention	>5:1	\$2,500,000	10.24
O/S Reserve:Surplus	≤1.5:1	\$2,101,500	0.62

Maximum Dividend Available:	\$2,561,779
Dividend 50%:	\$1,280,889
Recommended Dividend 33%:	\$845,387
Dividend 25%:	\$640,445

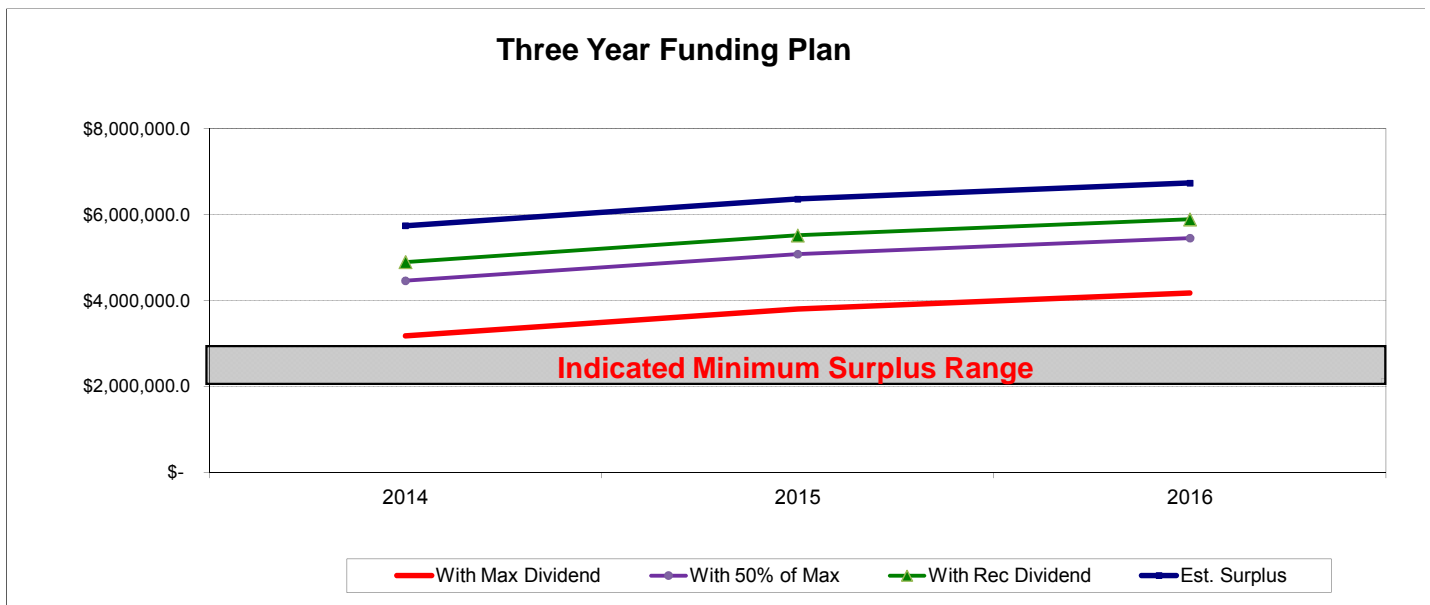
Note: 2012 Dividend of \$640,445 was based on 25% of the Maximum Dividend Available

2014/15 Pool Funding Options - Does Not Include ULAE

Confidence levels	Factor	Pool Premium	Surplus
Expected	1.000	2,487,000	-
70%	1.150	2,860,050	373,050
80%	1.250	3,108,750	621,750
90%	1.500	3,730,500	1,243,500

Three Year Funding Plan

	Amount to Add To Surplus	Est. Surplus Balance	With Max Dividend	With Rec Dividend
Estimated Balance at 7/1/13	N/A	5,119,614	N/A	N/A
2014/15 - Collection @ 80% CL	621,750	5,741,364	3,179,585	4,895,977
2015/16 - Collection @ 80% CL	621,750	6,363,114	3,801,335	5,517,727
2016/17 - Collection @ 70% CL	373,050	6,736,164	4,174,385	5,890,777



SUBJECT: TARGET SURPLUS FUNDING POLICY

ADOPTED: JANUARY 10, 2007

**AMENDED: OCTOBER 29, 2009
SEPTEMBER 16, 2010**

EFFECTIVE: JANUARY 1, 2007

POLICY & PROCEDURE NO.: (FORMERLY) 7-AORMA

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.

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

POLICY

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 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 higher or lower confidence levels based on AORMA goals 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 estimates of the outstanding losses (including IBNR) at various confidence levels as well as estimates of ultimate losses for the upcoming year(s). The analysis shall also compare the current program funding against the outstanding liabilities 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 Industry Ratios** - The Program Administrator 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. Application of Target Surplus Criteria** – After an annual review of the Target Surplus Ratios, the PROGRAMS COMMITTEE will determine whether it is desirable to increase, decrease, or stabilize surplus. Their recommendations will be forwarded to the AORMA COMMITTEE. 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.

Because the Property and Crime Programs have annual aggregate retentions, and therefore no actuarial study is performed, the Target Surplus Funding 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 Program Target Surplus Funding and Dividend Calculation Report will be prepared for each self-funded program and presented to the AORMA Committee after the end of each fiscal year.

- 4. Dividends** – Dividends may be available from the amount of surplus exceeding the Target Surplus 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 & Procedure AORMA # A-4.
- 5. 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 & Procedure AORMA # A-4.

MEMBER APPEAL PROCESS

If a MEMBER wishes to appeal any decision regarding the application of the Target Surplus Policy, the MEMBER must present an appeal in writing to the CSURMA Secretary within 30 days of the disputed decision. The Secretary 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 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 - Auxiliary Organizations Risk Management Alliance Committee, a committee of the CSURMA providing management and oversight to the Auxiliary Organizations Risk Management Alliance. The AORMA COMMITTEE is comprised of the Chair, the Vice Chair, eight “At Large” members, and two non-voting members.

PROGRAMS COMMITTEE - A standing committee appointed by the AORMA COMMITTEE Chair responsible for oversight of the AORMA Liability, Worker’s Compensation, Property, Crime, Unemployment Insurance, Participant Accident Insurance and other programs.

AORMA - AORMA - The Auxiliary Organizations Risk Management Alliance, a group of programs under the California State University Risk Management Authority.

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

GROSS PREMIUM - Includes pool premium and reinsurance/excess insurance premium but does not include administrative costs.

IBNR – Incurred but Not Reported losses

OUTSTANDING RESERVES - The sum total of unpaid case reserves in the pool layer as determined by the various claims examiners.

POOL RETENTION - The maximum amount of exposure to a single loss retained by the pool over the most recent 5 years.

SURPLUS - The amount of cash equivalent available to pay claims in excess of actuarial expected losses discounted for investment income.

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.

ESTIMATED POOL LAYER FUNDING EXHIBIT

ISSUE: The committee will view the estimated fund balance exhibit for both the liability and workers' compensation programs. This report shows a comparison of the program assets, outstanding liabilities and estimated fund balance at 6/30/12 and 6/30/13.

The committee will also review a seven year comparison report showing the estimated fund balance, maximum dividend available and dividend declared within the liability program.

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 executive directors.

ATTACHMENT(S):

- a. Estimated Pooled Layer Funding Report @ June 30, 2013 (Liability and Workers' Compensation Programs)
- b. Seven Year Comparison of the Estimated Fund Balance @ June 30 (Liability Program)
- c. Seven Year Comparison of the Maximum Dividend Available vs. Dividend Declared (Liability Program)

ESTIMATED POOL LAYER FUNDING REPORT

**Workers' Compensation Program
Liability Program
@ 6/30/13**

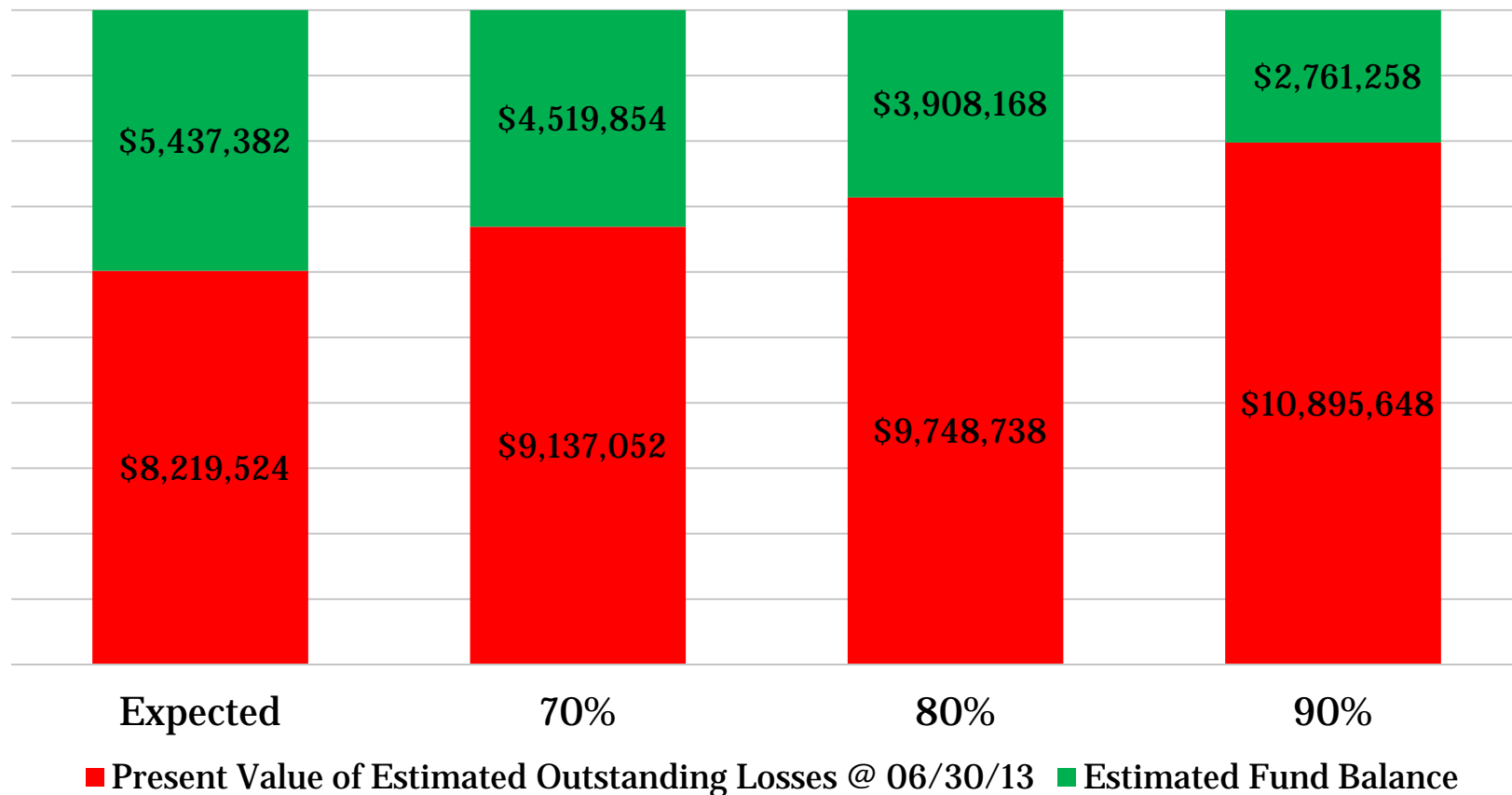
Workers' Compensation Estimated Fund Balance @ 6/30/13

Confidence Level	Program Assets (Minus Dividend and Other Liabilities)	Present Value of Estimated Outstanding Losses (Undiscounted Including ULAE)	Estimated Fund Balance
Expected	\$13,656,906	\$8,219,524	\$5,437,382
70%	\$13,656,906	\$9,137,052	\$4,519,854
80%	\$13,656,906	\$9,748,738	\$3,908,168
90%	\$13,656,906	\$10,895,648	\$2,761,258

The Program Assets have been reduced by the dividend of \$640,445 paid in July 2013, and other liabilities of \$157,287.

Workers' Compensation Estimated Fund Balance @ 6/30/13

Program Assets @ 06/30/13 - \$13,656,906



The Program Assets have been reduced by the dividend of \$640,445 paid in July 2013, and other liabilities of \$157,287.

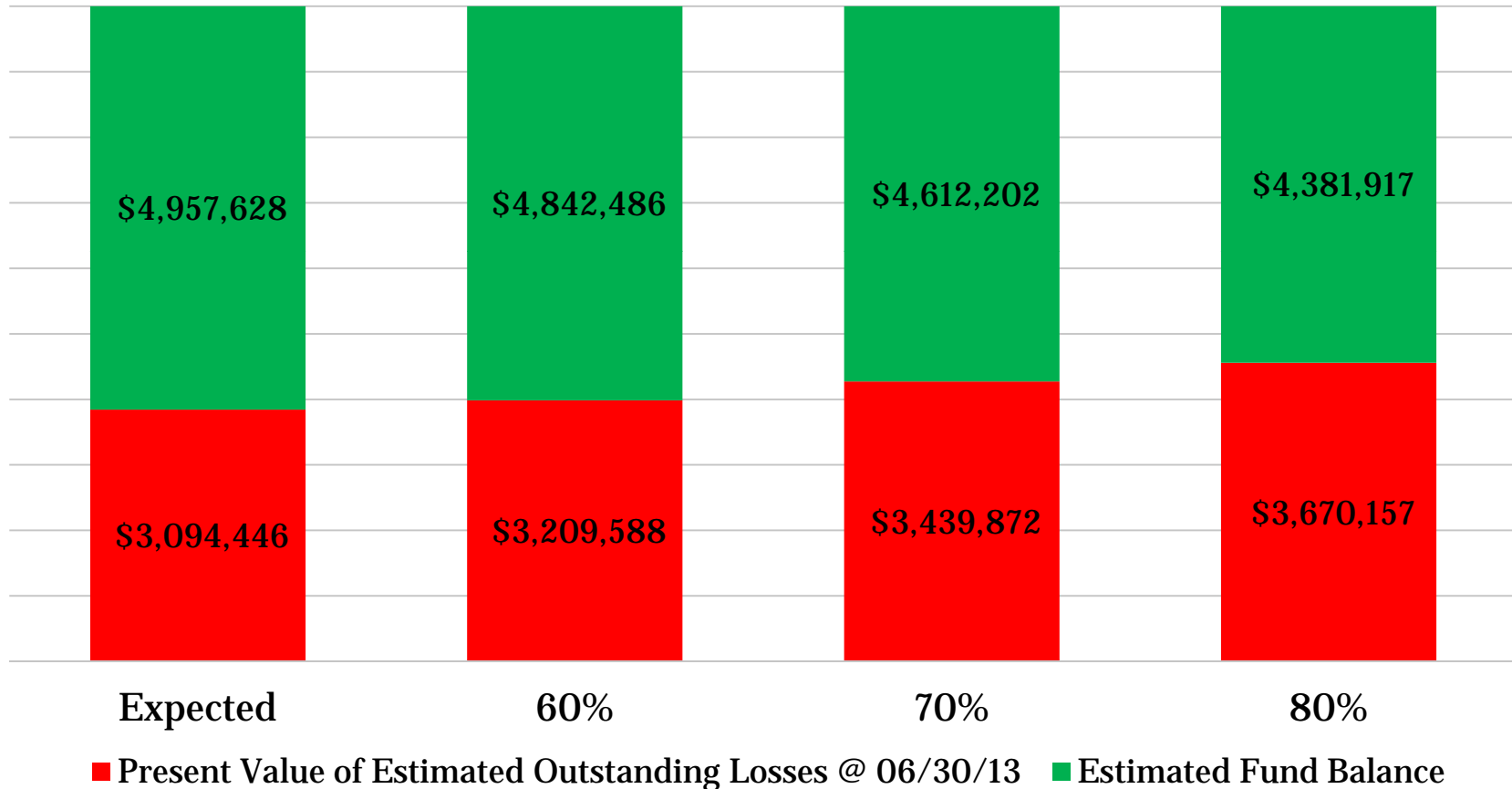
Liability Estimated Fund Balance @ 6/30/13

Confidence Level	Program Assets <i>(Minus Dividend and Other Liabilities)</i>	Present Value of Estimated Outstanding Losses <i>(Undiscounted Including ULAE)</i>	Estimated Fund Balance
Expected	\$8,052,074	\$3,094,446	\$4,957,628
60%	\$8,052,074	\$3,209,588	\$4,842,486
70%	\$8,052,074	\$3,439,872	\$4,612,202
80%	\$8,052,074	\$3,670,157	\$4,381,917

The Program Assets have been reduced by the dividend of \$1,061,712 paid in July 2013, and other liabilities of \$11,289.

Liability Estimated Fund Balance @ 6/30/13

Program Assets @ 06/30/13 - \$8,052,074

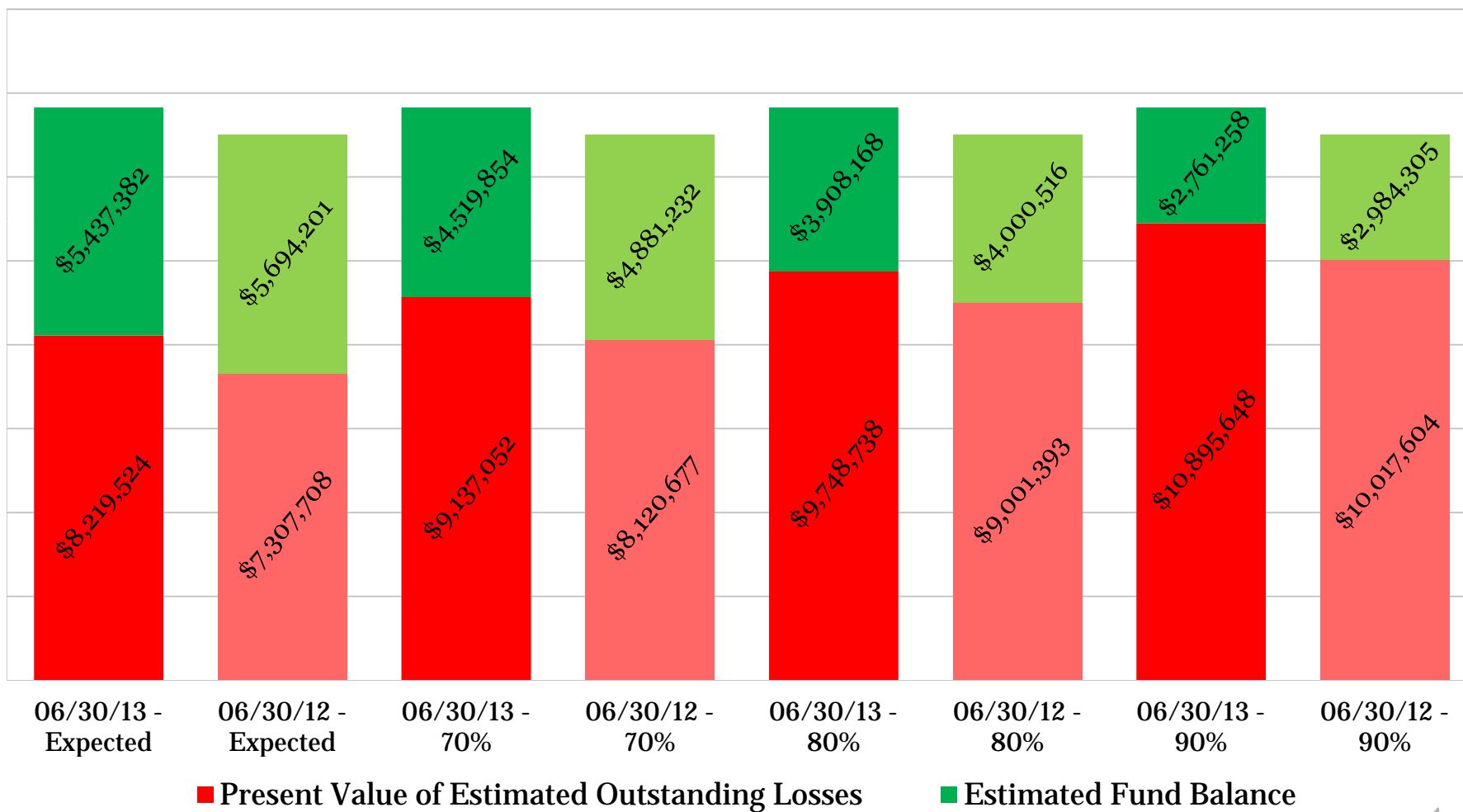


The Program Assets have been reduced by the dividend of \$1,061,712 paid in July 2013, and other liabilities of \$11,289.

Workers' Compensation Estimated Fund Balance

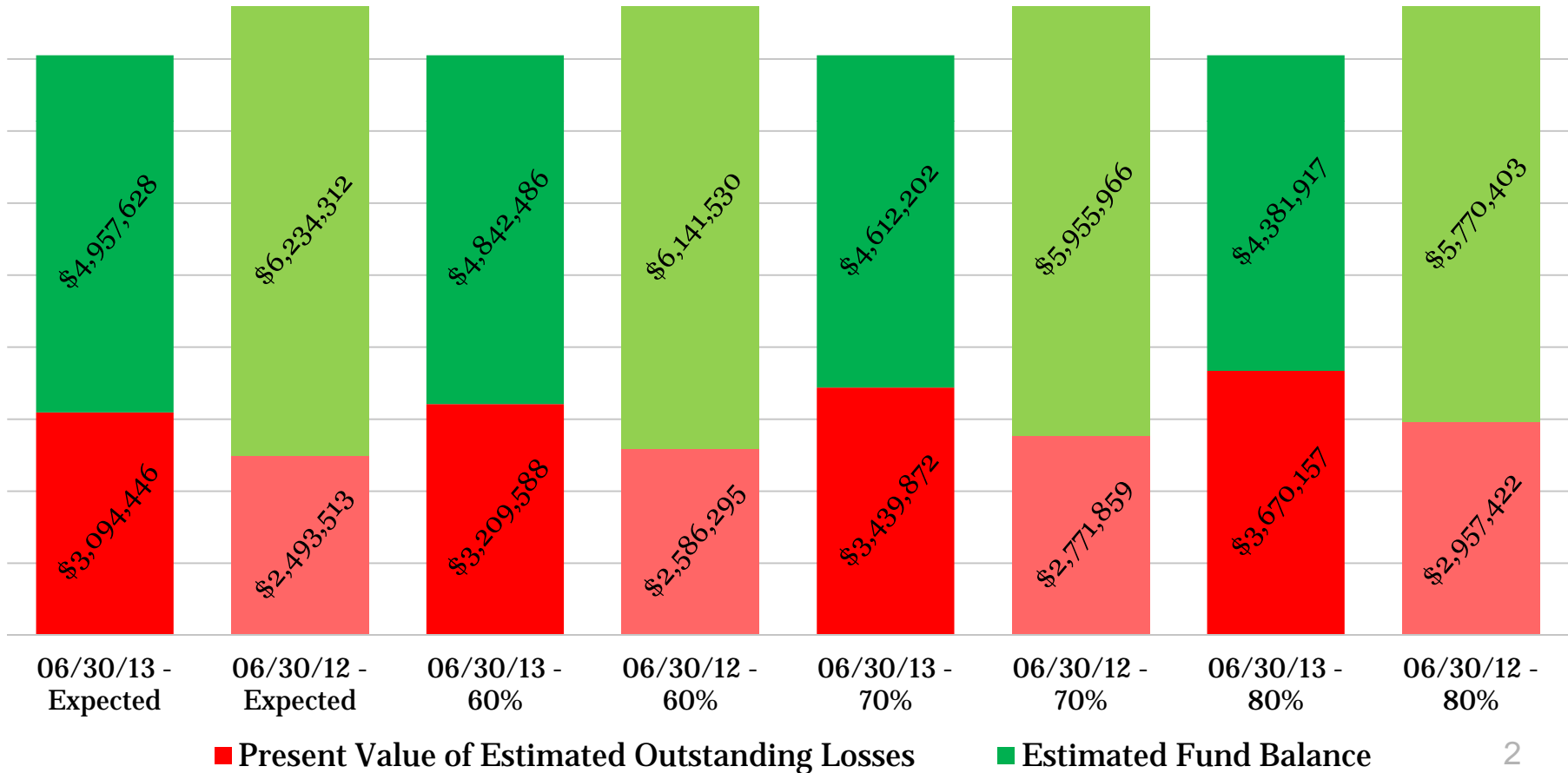
Program Assets @ 06/30/13 - \$13,656,906

Program Assets @ 06/30/12 - \$13,001,909



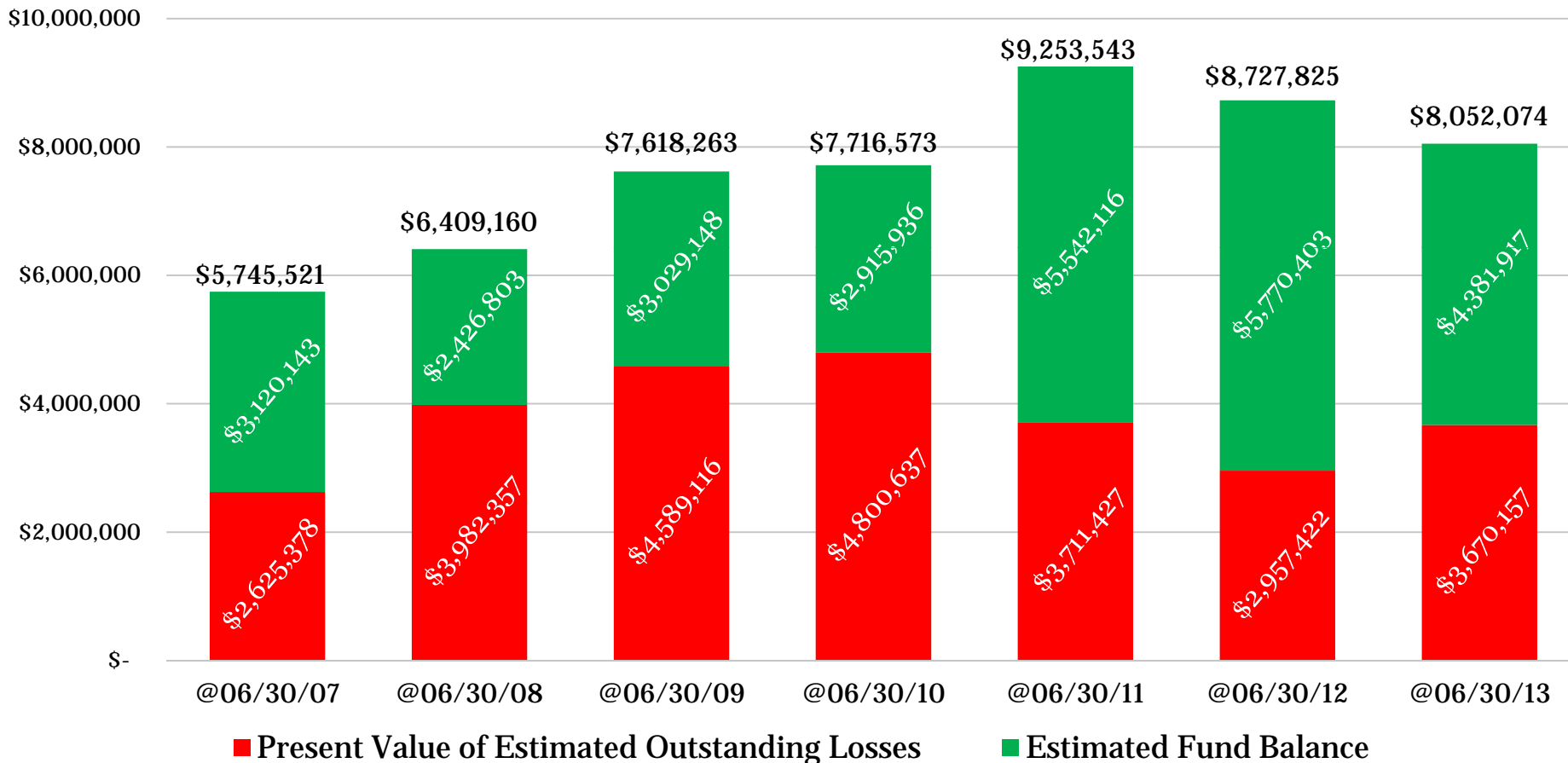
Liability Estimated Fund Balance

Program Assets @ 06/30/13 - \$8,052,074
Program Assets @ 06/30/12 - \$8,727,825



Liability Estimated Fund Balance @ 06/30/13

80% Confidence Level

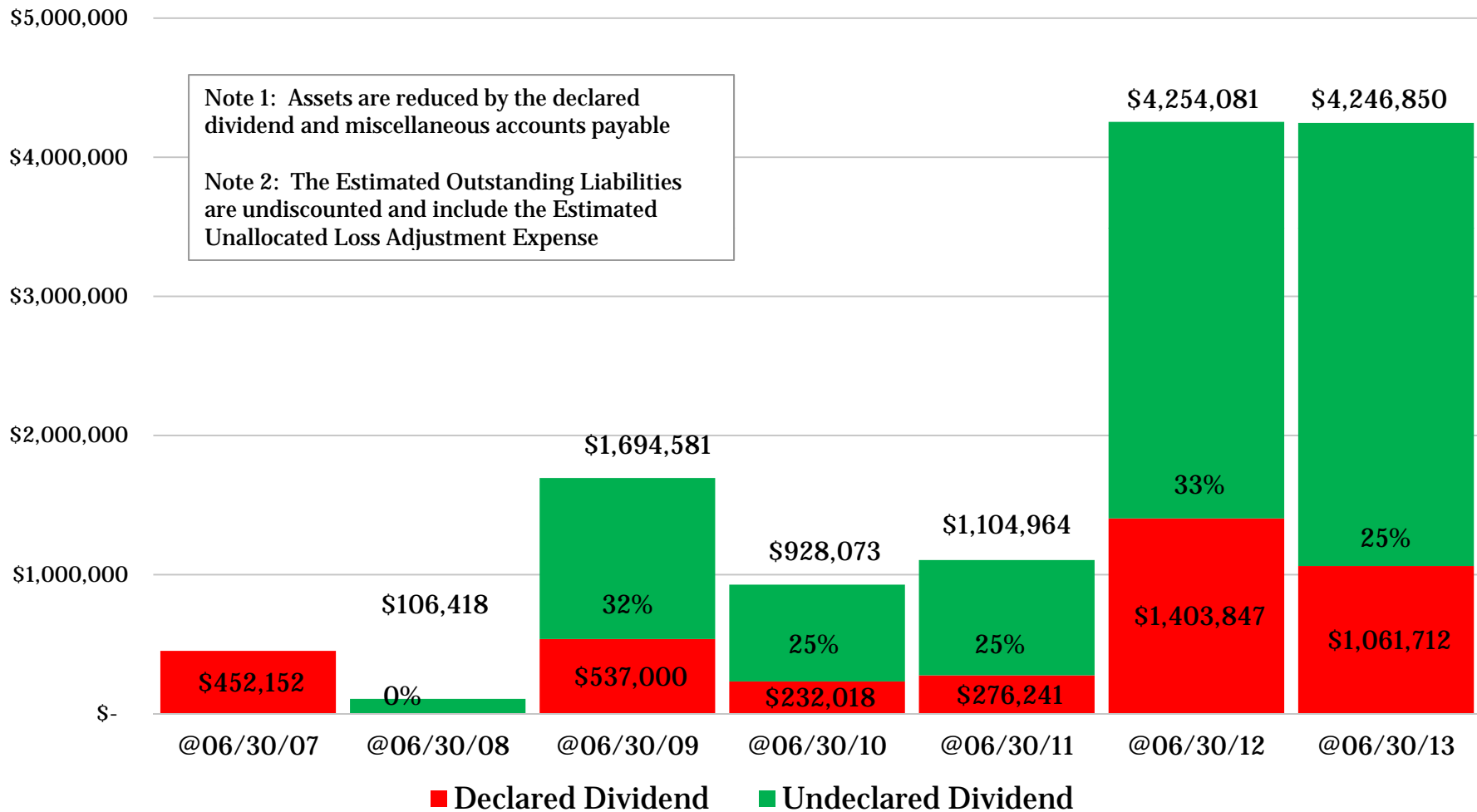


Note 1: Assets are reduced by the declared dividend and miscellaneous accounts payable

Note 2: The Estimated Outstanding Liabilities are undiscounted and include the Estimated Unallocated Loss Adjustment Expense

Liability Estimated Fund Balance @ 06/30/13

Maximum Dividend Available vs. Dividend Declared



SEPTEMBER UPDATE LETTER

ISSUE: During the AORMA Officers Retreat in July, 2013, it was suggested that a letter be sent to all of the auxiliary organization executive directors which summaries the decisions made by the AORMA committee during the September meetings. During the September meetings, the committee will approve the FY 14/15 funding level for all of the AORMA programs with a shared risk layer. The committee will also approve a dividend. This letter will provide the executive directors with insight as to the committee's decisions.

RECOMMENDATION: Staff recommends that the AORMA committee direct Staff to complete the September update letter and distribute it to all of the auxiliary organization executive directors.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: Staff, along with the AORMA Chair, will complete the September update letter. It will be sent out by the end of September or early in October.

ATTACHMENT(S): None.

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

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.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None anticipated at this time.

ATTACHMENT(S):

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

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

Campus	Current Named Insured	2008-2009					
		Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	6,830		6,830			0%
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration			0			---
Bakersfield	California State University, Bakersfield Foundation	21,222		21,222			0%
Bakersfield	California State University, Bakersfield Student Union	3,238		3,238			0%
Bakersfield	Foundation for Research, CSU Bakersfield*			0			---
Chancellor's Office	California State University Foundation	1,564		1,564			0%
Chancellor's Office	California State University Institute	2,137		2,137			0%
Channel Islands	Associated Students of California State University, Channel Islands	1,628		1,628			0%
Channel Islands	California State University, Channel Islands Foundation	2,267		2,267			0%
Channel Islands	University Glen Corporation, CSU Channel Islands	23,469		23,469			0%
Chico	Associated Students of California State University, Chico	140,300		140,300	14,956	2	11%
Chico	Auxiliary Organization Associations	1,564		1,564			0%
Chico	The CSU, Chico Research Foundation	111,812		111,812	4,155	1	4%
Chico	The University Foundation, California State University, Chico	9,153		9,153			0%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	6,128		6,128			0%
Dominguez Hills	California State University, Dominguez Hills Foundation	29,677		29,677			0%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	18,027		18,027	9,748	2	54%
East Bay	Associated Students, California State University, East Bay	30,293		30,293			0%
East Bay	California State University, East Bay Foundation, Inc.	57,757		57,757	154,989	5	268%
Fresno	Associated Students, California State University, Fresno	4,124		4,124			0%
Fresno	California State University, Fresno Association (Save Mart Center)	118,382		118,382			0%
Fresno	California State University, Fresno Association, Inc.	101,475		101,475	113,363	2	112%
Fresno	California State University, Fresno Foundation	41,763		41,763			0%
Fresno	CSU Fresno Courtyard	38,420		38,420			0%
Fresno	Fresno State Programs for Children, Inc.	9,291		9,291			0%
Fresno	The Agricultural Foundation of California State University, Fresno	22,716		22,716			0%
Fresno	The California State University, Fresno Athletic Corporation	189,759		189,759	1,180	1	1%
Fullerton	Associated Students, California State University, Fullerton, Inc.	34,921		34,921	450	1	1%
Fullerton	Cal State Fullerton Philanthropic Foundation	7,170		7,170			0%
Fullerton	CSU Fullerton Auxiliary Services Corporation	52,331		52,331	3,006	3	6%
Fullerton	CSU Fullerton Housing Authority	23,054		23,054			0%
Humboldt	Associated Students, Humboldt State University	6,606		6,606			0%
Humboldt	Humboldt State University Advancement Foundation	1,653		1,653			0%
Humboldt	Humboldt State University Center	65,655		65,655	1,449	1	2%
Humboldt	Humboldt State University Sponsored Programs Foundation	29,988		29,988			0%
Long Beach	Associated Students, California State University, Long Beach	77,114		77,114			0%
Long Beach	California State University, Long Beach Research Foundation	147,220		147,220	77,425	1	53%

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

Campus	Current Named Insured	2008-2009				Loss Ratio	
		Gross Premium	Dividend	Net Premium	Total Incurred Claims		Number of Claims
Long Beach	CSULB 49er Foundation			0		---	
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	42,448		42,448	232	1	1%
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	6,516		6,516	6,754	2	104%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	27,655		27,655	109,477	3	396%
Los Angeles	California State University, Los Angeles Foundation	3,993		3,993			0%
Los Angeles	University-Student Union Board, California State University, Los Angeles	28,604		28,604			0%
Maritime Academy	California Maritime Academy Foundation, Inc.	3,747		3,747			0%
Maritime Academy	The Associated Students of the California Maritime Academy	3,439		3,439			0%
Monterey Bay	CSU Monterey Bay Employee Housing, Inc.**	20,557		20,557			0%
Monterey Bay	Foundation of California State University, Monterey Bay			0			---
Monterey Bay	The University Corporation at Monterey Bay	61,594		61,594	2,227	1	4%
Northridge	Associated Students, California State University, Northridge, Inc.	14,379		14,379	239,970	2	1669%
Northridge	California State University, Northridge Foundation	11,558		11,558	85,687	1	741%
Northridge	North Campus University Park Development Corporation	5,426		5,426			0%
Northridge	The University Corporation, CSU Northridge	72,154		72,154			0%
Northridge	University Student Union of California State University, Northridge	82,098		82,098	18,920	3	23%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	71,848		71,848			0%
Pomona	Cal Poly Pomona University Educational Trust***	2,686		2,686			0%
Pomona	The Cal Poly Pomona Foundation, Inc.	161,607		161,607			0%
Sacramento	Associated Students of California State University, Sacramento	102,149		102,149			0%
Sacramento	Capital Public Radio, Inc., CSU Sacramento	7,896		7,896			0%
Sacramento	The University Foundation at Sacramento State	5,952		5,952			0%
Sacramento	University Enterprises Development Group****	1,720		1,720	3,659	1	213%
Sacramento	University Enterprises, Inc., CSU Sacramento	150,633		150,633	147,050	2	98%
Sacramento	University Union Operation of CSUS, Inc.	23,811		23,811			0%
San Bernardino	Associated Students Inc., California State University, San Bernardino	10,297		10,297			0%
San Bernardino	CSUSB Philanthropic Foundation	0		0			---
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	14,466		14,466			0%
San Bernardino	University Enterprises Corporation at CSUSB	54,794		54,794			0%
San Diego	Associated Students, San Diego State University	165,621		165,621	159,059	2	96%
San Diego	Aztec Shops, Ltd., San Diego State University	128,936		128,936	548	3	0%
San Diego	San Diego State University Research Foundation	160,010		160,010	811,462	10	507%
San Francisco	Associated Students, Inc., San Francisco State University	14,074		14,074			0%
San Francisco	Cesar Chavez Student Center, San Francisco State University	66,283		66,283			0%
San Francisco	Franciscan Shops, San Francisco State University	24,617		24,617			0%
San Francisco	San Francisco State University Foundation			0			---
San Francisco	The University Corporation, San Francisco State	24,875		24,875			0%
San Jose	Associated Student, San Jose State University	11,331		11,331			0%

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

Campus	Current Named Insured	2008-2009					
		Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
San Jose	San Jose State University Research Foundation	29,931		29,931	32,641	1	109%
San Jose	Spartan Shops, Inc., San Jose State University	86,895		86,895	901	1	1%
San Jose	The Student Union of San Jose State University	127,135		127,135			0%
San Jose	The Tower Foundation, San Jose State University	2,256		2,256			0%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	89,732		89,732			0%
San Luis Obispo	Cal Poly Corporation	171,822		171,822	158,796	6	92%
San Luis Obispo	Cal Poly Housing Corporation*****	11,759		11,759			0%
San Luis Obispo	California Polytechnic State University Foundation	1,542		1,542			0%
San Marcos	Associated Students of California State University, San Marcos	10,243		10,243			0%
San Marcos	San Marcos University Corporation	40,891		40,891			0%
San Marcos	The California State University San Marcos Foundation			0			---
San Marcos	University Auxiliary and Research Services Corporation	10,659		10,659	473	1	4%
Sonoma	Associated Students of Sonoma State University	16,570		16,570			0%
Sonoma	Sonoma State Enterprises, Inc.	36,624		36,624	1,538	1	4%
Sonoma	Sonoma State University Academic Foundation, Inc.	15,577		15,577	10,100	1	65%
Sonoma	Sonoma Student Union Corporation	7,788		7,788			0%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	6,753		6,753			0%
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	16,712		16,712			0%
Stanislaus	California State University, Stanislaus Foundation	25,031		25,031			0%
Stanislaus	University Student Union of California State University, Stanislaus	3,853		3,853			0%
Total:		3,738,255	0	3,738,255	2,170,216	61	58%

- * **Foundation for Research, CSU Bakersfield**
- Dissolved in 07/08 policy term
- ** **CSU Monterey Bay Employee Housing, Inc.**
- In 2010/2011 merged w/ The University Corp
- *** **Cal Poly Pomona University Educational Trust**
- Dissolved 01/31/12 assets transfer to Cal Poly Pomona Foundation
- **** **University Enterprises Development Group**
- Dissolved on 7/1/11 and assets transferred to University Enterprises Inc., CSU Sacramento
- ***** **Cal Poly Housing Corporation**
- Dissolved on 2/3/12 & assets transferred to Cal Poly Corporation

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

Campus	Current Named Insured	2009-2010					
		Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	6,937	1,084	5,853			0%
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration			0			---
Bakersfield	California State University, Bakersfield Foundation	21,552	3,485	18,067			0%
Bakersfield	California State University, Bakersfield Student Union	3,289	272	3,017			0%
Bakersfield	Foundation for Research, CSU Bakersfield*			0			---
Chancellor's Office	California State University Foundation	1,589	144	1,445			0%
Chancellor's Office	California State University Institute	2,170	360	1,810			0%
Channel Islands	Associated Students of California State University, Channel Islands	1,653	147	1,506			0%
Channel Islands	California State University, Channel Islands Foundation	2,302	333	1,969			0%
Channel Islands	University Glen Corporation, CSU Channel Islands	23,835	2,963	20,872			0%
Chico	Associated Students of California State University, Chico	135,363	21,094	114,269	10,774	1	9%
Chico	Auxiliary Organization Associations	1,589	135	1,454			0%
Chico	The CSU, Chico Research Foundation	113,555	19,903	93,652	1,767	1	2%
Chico	The University Foundation, California State University, Chico	9,295	1,306	7,989			0%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	6,224	957	5,267			0%
Dominguez Hills	California State University, Dominguez Hills Foundation	30,140	4,781	25,359			0%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	18,309	2,617	15,692	1,528	1	10%
East Bay	Associated Students, California State University, East Bay	30,766	2,821	27,945			0%
East Bay	California State University, East Bay Foundation, Inc.	58,658	11,799	46,859	9,695	1	21%
Fresno	Associated Students, California State University, Fresno	4,189	629	3,560			0%
Fresno	California State University, Fresno Association (Save Mart Center)	120,227	12,028	108,199			0%
Fresno	California State University, Fresno Association, Inc.	97,904	18,917	78,987	12,446	3	16%
Fresno	California State University, Fresno Foundation	42,413	6,706	35,707	100,000	1	280%
Fresno	CSU Fresno Courtyard	39,019	4,535	34,484			0%
Fresno	Fresno State Programs for Children, Inc.	9,436	1,443	7,993			0%
Fresno	The Agricultural Foundation of California State University, Fresno	23,070	3,606	19,464			0%
Fresno	The California State University, Fresno Athletic Corporation	188,862	29,279	159,583	13,002	4	8%
Fullerton	Associated Students, California State University, Fullerton, Inc.	35,465	4,956	30,509	400	1	1%
Fullerton	Cal State Fullerton Philanthropic Foundation	7,282	1,005	6,277			0%
Fullerton	CSU Fullerton Auxiliary Services Corporation	50,489	7,487	43,002	27,622	1	64%
Fullerton	CSU Fullerton Housing Authority	24,116	2,209	21,907	904	1	4%
Humboldt	Associated Students, Humboldt State University	6,709	615	6,094			0%
Humboldt	Humboldt State University Advancement Foundation	1,679	189	1,490			0%
Humboldt	Humboldt State University Center	66,678	9,980	56,698			0%
Humboldt	Humboldt State University Sponsored Programs Foundation	30,456	2,514	27,942			0%
Long Beach	Associated Students, California State University, Long Beach	78,315	11,400	66,915			0%
Long Beach	California State University, Long Beach Research Foundation	150,727	20,318	130,409	9,614	4	7%

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

Campus	Current Named Insured	2009-2010					
		Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Long Beach	CSULB 49er Foundation			0			---
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	43,109	6,486	36,623	1,708	1	5%
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	6,618	950	5,668			0%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	28,086	2,872	25,214	16,548	1	66%
Los Angeles	California State University, Los Angeles Foundation	4,056	494	3,562			0%
Los Angeles	University-Student Union Board, California State University, Los Angeles	29,050	4,438	24,612			0%
Maritime Academy	California Maritime Academy Foundation, Inc.	3,805	593	3,212			0%
Maritime Academy	The Associated Students of the California Maritime Academy	3,493	481	3,012			0%
Monterey Bay	CSU Monterey Bay Employee Housing, Inc.**	20,877	2,651	18,226			0%
Monterey Bay	Foundation of California State University, Monterey Bay	3,157		3,157			0%
Monterey Bay	The University Corporation at Monterey Bay	62,553	9,298	53,255	3,985	1	7%
Northridge	Associated Students, California State University, Northridge, Inc.	14,604	2,182	12,422			0%
Northridge	California State University, Northridge Foundation	11,738	1,960	9,778			0%
Northridge	North Campus University Park Development Corporation	5,787	692	5,095			0%
Northridge	The University Corporation, CSU Northridge	73,279	10,050	63,229	2,400	1	4%
Northridge	University Student Union of California State University, Northridge	83,377	12,570	70,807			0%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	76,616	10,621	65,995			0%
Pomona	Cal Poly Pomona University Educational Trust***	2,728	179	2,549			0%
Pomona	The Cal Poly Pomona Foundation, Inc.	164,125	18,648	145,477	3,412	2	2%
Sacramento	Associated Students of California State University, Sacramento	103,741	15,245	88,496			0%
Sacramento	Capital Public Radio, Inc., CSU Sacramento	8,019	131	7,888			0%
Sacramento	The University Foundation at Sacramento State	6,045	923	5,122			0%
Sacramento	University Enterprises Development Group****	1,747	118	1,629			0%
Sacramento	University Enterprises, Inc., CSU Sacramento	147,837	8,793	139,044			0%
Sacramento	University Union Operation of CSUS, Inc.	24,182	3,621	20,561			0%
San Bernardino	Associated Students Inc., California State University, San Bernardino	10,458	1,531	8,927			0%
San Bernardino	CSUSB Philanthropic Foundation	0	0	0			---
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	14,692	2,014	12,678			0%
San Bernardino	University Enterprises Corporation at CSUSB	55,648	8,210	47,438	10,349	4	22%
San Diego	Associated Students, San Diego State University	168,202	25,206	142,996	95,608	3	67%
San Diego	Aztec Shops, Ltd., San Diego State University	130,945	16,516	114,429			0%
San Diego	San Diego State University Research Foundation	174,692	28,862	145,830	69,066	7	47%
San Francisco	Associated Students, Inc., San Francisco State University	14,293	2,197	12,096			0%
San Francisco	Cesar Chavez Student Center, San Francisco State University	67,317	8,762	58,555	58,542	1	100%
San Francisco	Franciscan Shops, San Francisco State University	25,000	4,590	20,410			0%
San Francisco	San Francisco State University Foundation	3,713		3,713			0%
San Francisco	The University Corporation, San Francisco State	25,262	4,027	21,235	10,087	1	48%
San Jose	Associated Student, San Jose State University	11,507	1,792	9,715			0%

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

Campus	Current Named Insured	2009-2010					
		Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
San Jose	San Jose State University Research Foundation	28,879	3,831	25,048	5,815	1	23%
San Jose	Spartan Shops, Inc., San Jose State University	88,249	12,171	76,078	8,755	3	12%
San Jose	The Student Union of San Jose State University	129,117	19,482	109,635			0%
San Jose	The Tower Foundation, San Jose State University	2,291	138	2,153			0%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	89,307	13,926	75,381	25,057	2	33%
San Luis Obispo	Cal Poly Corporation	174,500	27,446	147,054	15,009	6	10%
San Luis Obispo	Cal Poly Housing Corporation*****	11,942	1,240	10,702			0%
San Luis Obispo	California Polytechnic State University Foundation	1,567	63	1,504			0%
San Marcos	Associated Students of California State University, San Marcos	10,402	1,602	8,800			0%
San Marcos	San Marcos University Corporation	41,529	4,579	36,950			0%
San Marcos	The California State University San Marcos Foundation	2,978		2,978			0%
San Marcos	University Auxiliary and Research Services Corporation	10,826	1,786	9,040			0%
Sonoma	Associated Students of Sonoma State University	16,829	2,551	14,278			0%
Sonoma	Sonoma State Enterprises, Inc.	37,194	6,455	30,739			0%
Sonoma	Sonoma State University Academic Foundation, Inc.	15,819	2,415	13,404			0%
Sonoma	Sonoma Student Union Corporation	7,910	1,144	6,766			0%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	6,859	1,051	5,808			0%
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	16,973	2,728	14,245			0%
Stanislaus	California State University, Stanislaus Foundation	25,422	4,095	21,327			0%
Stanislaus	University Student Union of California State University, Stanislaus	3,913	577	3,336			0%
Total:		3,797,126	537,000	3,260,126	514,095	53	16%

- * **Foundation for Research, CSU Bakersfield**
- Dissolved in 07/08 policy term
- ** **CSU Monterey Bay Employee Housing, Inc.**
- In 2010/2011 merged w/ The University Corp
- *** **Cal Poly Pomona University Educational Trust**
- Dissolved 01/31/12 assets transfer to Cal Poly Pomona Foundation
- **** **University Enterprises Development Group**
- Dissolved on 7/1/11 and assets transferred to University Enterprises Inc., CSU Sacramento
- ***** **Cal Poly Housing Corporation**
- Dissolved on 2/3/12 & assets transferred to Cal Poly Corporation

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

		2010-2011					
Campus	Current Named Insured	Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	7,459	438	7,021			0%
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	4,095		4,095			0%
Bakersfield	California State University, Bakersfield Foundation	23,177	1,414	21,763			0%
Bakersfield	California State University, Bakersfield Student Union	3,537	205	3,332			0%
Bakersfield	Foundation for Research, CSU Bakersfield*			0			---
Chancellor's Office	California State University Foundation	1,708	106	1,602			0%
Chancellor's Office	California State University Institute	2,334	144	2,190			0%
Channel Islands	Associated Students of California State University, Channel Islands	1,869	109	1,760			0%
Channel Islands	California State University, Channel Islands Foundation	2,476	145	2,331			0%
Channel Islands	University Glen Corporation, CSU Channel Islands	26,154	1,446	24,708	35,000	1	142%
Chico	Associated Students of California State University, Chico	148,538	8,865	139,673	2,659	1	2%
Chico	Auxiliary Organization Associations	1,708	101	1,607			0%
Chico	The CSU, Chico Research Foundation	124,607	7,533	117,074	302	1	0%
Chico	The University Foundation, California State University, Chico	9,996	562	9,434	1,891	1	20%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	6,693	391	6,302			0%
Dominguez Hills	California State University, Dominguez Hills Foundation	32,412	1,947	30,465			0%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	19,688	1,095	18,593	4,547	1	24%
East Bay	Associated Students, California State University, East Bay	33,085	1,691	31,394			0%
East Bay	California State University, East Bay Foundation, Inc.	63,080	4,285	58,795	4,697	1	8%
Fresno	Associated Students, California State University, Fresno	4,505	268	4,237			0%
Fresno	California State University, Fresno Association (Save Mart Center)	99,289	7,624	91,665			0%
Fresno	California State University, Fresno Association, Inc.	105,283	6,643	98,640	77,789	2	79%
Fresno	California State University, Fresno Foundation	48,402	2,659	45,743			0%
Fresno	CSU Fresno Courtyard	41,960	2,437	39,523			0%
Fresno	Fresno State Programs for Children, Inc.	10,147	588	9,559			0%
Fresno	The Agricultural Foundation of California State University, Fresno	24,809	1,441	23,368			0%
Fresno	The California State University, Fresno Athletic Corporation	207,243	11,778	195,465	18,922	4	10%
Fullerton	Associated Students, California State University, Fullerton, Inc.	38,137	2,096	36,041	416	1	1%
Fullerton	Cal State Fullerton Philanthropic Foundation	7,832	434	7,398			0%
Fullerton	CSU Fullerton Auxiliary Services Corporation	57,065	3,187	53,878	640	1	1%
Fullerton	CSU Fullerton Housing Authority	27,257	1,345	25,912			0%
Humboldt	Associated Students, Humboldt State University	7,215	453	6,762			0%
Humboldt	Humboldt State University Advancement Foundation	1,805	134	1,671			0%
Humboldt	Humboldt State University Center	71,704	4,067	67,637			0%
Humboldt	Humboldt State University Sponsored Programs Foundation	32,752	1,899	30,853	25,219	1	82%
Long Beach	Associated Students, California State University, Long Beach	89,374	4,751	84,623	1,987	1	2%
Long Beach	California State University, Long Beach Research Foundation	162,089	9,118	152,971	125,376	2	82%

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

		2010-2011					
Campus	Current Named Insured	Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Long Beach	CSULB 49er Foundation			0			---
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	46,359	2,668	43,691	830	1	2%
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	7,117	411	6,706			0%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	31,240	1,735	29,505			0%
Los Angeles	California State University, Los Angeles Foundation	4,362	251	4,111			0%
Los Angeles	University-Student Union Board, California State University, Los Angeles	30,203	1,741	28,462			0%
Maritime Academy	California Maritime Academy Foundation, Inc.	3,756	234	3,522			0%
Maritime Academy	The Associated Students of the California Maritime Academy	4,091	215	3,876			0%
Monterey Bay	CSU Monterey Bay Employee Housing, Inc.**			0			---
Monterey Bay	Foundation of California State University, Monterey Bay	4,310		4,310			0%
Monterey Bay	The University Corporation at Monterey Bay	67,268	5,093	62,175	2,114	1	3%
Northridge	Associated Students, California State University, Northridge, Inc.	15,705	898	14,807	5,552	1	37%
Northridge	California State University, Northridge Foundation	12,624	787	11,837			0%
Northridge	North Campus University Park Development Corporation	6,224	342	5,882			0%
Northridge	The University Corporation, CSU Northridge	78,803	4,268	74,535	36,005	3	48%
Northridge	University Student Union of California State University, Northridge	89,663	5,109	84,554	27,734	1	33%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	82,390	4,395	77,995	439	1	1%
Pomona	Cal Poly Pomona University Educational Trust***	2,934	144	2,790			0%
Pomona	The Cal Poly Pomona Foundation, Inc.	176,497	9,555	166,942	195,763	3	117%
Sacramento	Associated Students of California State University, Sacramento	111,561	6,367	105,194	238	1	0%
Sacramento	Capital Public Radio, Inc., CSU Sacramento	8,622	196	8,426			0%
Sacramento	The University Foundation at Sacramento State	6,501	379	6,122			0%
Sacramento	University Enterprises Development Group****	1,878	93	1,785			0%
Sacramento	University Enterprises, Inc., CSU Sacramento	167,567	7,347	160,220			0%
Sacramento	University Union Operation of CSUS, Inc.	27,597	1,488	26,109	2,982	4	11%
San Bernardino	Associated Students Inc., California State University, San Bernardino	11,246	638	10,608			0%
San Bernardino	CSUSB Philanthropic Foundation	0	0	0			---
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	15,799	856	14,943	373	1	2%
San Bernardino	University Enterprises Corporation at CSUSB	59,843	3,356	56,487			0%
San Diego	Associated Students, San Diego State University	180,880	10,180	170,700	8,055	3	5%
San Diego	Aztec Shops, Ltd., San Diego State University	148,000	8,105	139,895	1,403	4	1%
San Diego	San Diego State University Research Foundation	197,445	10,492	186,953	239,918	10	128%
San Francisco	Associated Students, Inc., San Francisco State University	15,371	868	14,503	16,751	1	115%
San Francisco	Cesar Chavez Student Center, San Francisco State University	72,392	3,512	68,880			0%
San Francisco	Franciscan Shops, San Francisco State University	26,884	2,126	24,758			0%
San Francisco	San Francisco State University Foundation	4,003		4,003			0%
San Francisco	The University Corporation, San Francisco State	28,830	1,639	27,191			0%
San Jose	Associated Student, San Jose State University	12,628	715	11,913			0%

CSURMA AORMA
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Campus	Current Named Insured	2010-2011					
		Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
San Jose	San Jose State University Research Foundation	31,690	1,690	30,000	200,000	1	667%
San Jose	Spartan Shops, Inc., San Jose State University	96,838	5,136	91,702	415	1	0%
San Jose	The Student Union of San Jose State University	138,849	7,916	130,933	9,946	3	8%
San Jose	The Tower Foundation, San Jose State University	2,463	113	2,350			0%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	97,998	5,660	92,338	57,094	1	62%
San Luis Obispo	Cal Poly Corporation	191,483	10,881	180,602	19,246	7	11%
San Luis Obispo	Cal Poly Housing Corporation*****	13,104	735	12,369			0%
San Luis Obispo	California Polytechnic State University Foundation	1,685	60	1,625			0%
San Marcos	Associated Students of California State University, San Marcos	11,186	650	10,536			0%
San Marcos	San Marcos University Corporation	44,660	2,608	42,052			0%
San Marcos	The California State University San Marcos Foundation	6,031		6,031			0%
San Marcos	University Auxiliary and Research Services Corporation	11,642	696	10,946			0%
Sonoma	Associated Students of Sonoma State University	18,097	1,046	17,051			0%
Sonoma	Sonoma State Enterprises, Inc.	39,998	2,458	37,540			0%
Sonoma	Sonoma State University Academic Foundation, Inc.	17,012	986	16,026			0%
Sonoma	Sonoma Student Union Corporation	8,506	485	8,021			0%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	7,376	428	6,948			0%
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	18,252	1,080	17,172			0%
Stanislaus	California State University, Stanislaus Foundation	27,338	1,543	25,795			0%
Stanislaus	University Student Union of California State University, Stanislaus	4,209	245	3,964			0%
Total:		4,098,494	232,018	3,866,476	1,124,302	66	29%

- * **Foundation for Research, CSU Bakersfield**
- Dissolved in 07/08 policy term
- ** **CSU Monterey Bay Employee Housing, Inc.**
- In 2010/2011 merged w/ The University Corp
- *** **Cal Poly Pomona University Educational Trust**
- Dissolved 01/31/12 assets transfer to Cal Poly Pomona Foundation
- **** **University Enterprises Development Group**
- Dissolved on 7/1/11 and assets transferred to University Enterprises Inc., CSU Sacramento
- ***** **Cal Poly Housing Corporation**
- Dissolved on 2/3/12 & assets transferred to Cal Poly Corporation

CSURMA AORMA
Liability Insurance Program
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Campus	Current Named Insured	2011-2012					
		Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	7,186	510	6,676			0%
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	3,408	29	3,379			0%
Bakersfield	California State University, Bakersfield Foundation	22,327	1,644	20,683			0%
Bakersfield	California State University, Bakersfield Student Union	3,408	245	3,163			0%
Bakersfield	Foundation for Research, CSU Bakersfield*			0			---
Chancellor's Office	California State University Foundation	1,645	123	1,522			0%
Chancellor's Office	California State University Institute	2,249	166	2,083			0%
Channel Islands	Associated Students of California State University, Channel Islands	1,800	127	1,673			0%
Channel Islands	California State University, Channel Islands Foundation	2,386	174	2,212			0%
Channel Islands	University Glen Corporation, CSU Channel Islands	25,196	1,722	23,474			0%
Chico	Associated Students of California State University, Chico	143,097	10,596	132,501	7,166	4	5%
Chico	Auxiliary Organization Associations	1,645	123	1,522			0%
Chico	The CSU, Chico Research Foundation	120,042	8,564	111,478			0%
Chico	The University Foundation, California State University, Chico	9,630	677	8,953			0%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	6,448	459	5,989			0%
Dominguez Hills	California State University, Dominguez Hills Foundation	29,975	2,276	27,699	8,500	1	31%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	18,967	1,311	17,656	667	1	4%
East Bay	Associated Students, California State University, East Bay	31,873	2,278	29,595			0%
East Bay	California State University, East Bay Foundation, Inc.	68,246	4,674	63,572			0%
Fresno	Associated Students, California State University, Fresno	4,340	319	4,021			0%
Fresno	California State University, Fresno Association (Save Mart Center)	79,120	8,964	70,156			0%
Fresno	California State University, Fresno Association, Inc.	109,724	7,686	102,038			0%
Fresno	California State University, Fresno Foundation	46,629	3,117	43,512	150,000	1	345%
Fresno	CSU Fresno Courtyard	40,423	2,840	37,583			0%
Fresno	Fresno State Programs for Children, Inc.	9,776	694	9,082			0%
Fresno	The Agricultural Foundation of California State University, Fresno	23,900	1,680	22,220			0%
Fresno	The California State University, Fresno Athletic Corporation	211,872	13,893	197,979	1,402	1	1%
Fullerton	Associated Students, California State University, Fullerton, Inc.	36,740	2,525	34,215			0%
Fullerton	Cal State Fullerton Philanthropic Foundation	7,545	530	7,015			0%
Fullerton	CSU Fullerton Auxiliary Services Corporation	54,975	3,823	51,152			0%
Fullerton	CSU Fullerton Housing Authority	28,136	1,622	26,514			0%
Humboldt	Associated Students, Humboldt State University	6,951	526	6,425			0%
Humboldt	Humboldt State University Advancement Foundation	1,739	148	1,591			0%
Humboldt	Humboldt State University Center	62,077	4,864	57,213			0%
Humboldt	Humboldt State University Sponsored Programs Foundation	31,552	2,207	29,345			0%
Long Beach	Associated Students, California State University, Long Beach	84,378	5,642	78,736	262,264	2	333%
Long Beach	California State University, Long Beach Research Foundation	164,100	10,919	153,181	401,941	1	262%

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Campus	Current Named Insured	2011-2012					
		Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Long Beach	CSULB 49er Foundation	3,000		3,000			0%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	44,661	3,168	41,493	4,135	3	10%
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	7,276	492	6,784			0%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	34,109	2,076	32,033			0%
Los Angeles	California State University, Los Angeles Foundation	4,202	299	3,903			0%
Los Angeles	University-Student Union Board, California State University, Los Angeles	29,096	2,089	27,007			0%
Maritime Academy	California Maritime Academy Foundation, Inc.	3,942	281	3,661			0%
Maritime Academy	The Associated Students of the California Maritime Academy	3,618	259	3,359			0%
Monterey Bay	CSU Monterey Bay Employee Housing, Inc.**			0			---
Monterey Bay	Foundation of California State University, Monterey Bay	4,152	31	4,121			0%
Monterey Bay	The University Corporation at Monterey Bay	64,804	6,019	58,785			0%
Northridge	Associated Students, California State University, Northridge, Inc.	16,367	1,057	15,310	6,048	6	40%
Northridge	California State University, Northridge Foundation	12,161	901	11,260			0%
Northridge	North Campus University Park Development Corporation	5,996	401	5,595			0%
Northridge	The University Corporation, CSU Northridge	84,474	5,161	79,313	484	1	1%
Northridge	University Student Union of California State University, Northridge	84,650	6,019	78,631	80,135	1	102%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	79,372	5,232	74,140	1,138	2	2%
Pomona	Cal Poly Pomona University Educational Trust***	2,826	207	2,619			0%
Pomona	The Cal Poly Pomona Foundation, Inc.	151,062	11,575	139,487	140,814	3	101%
Sacramento	Associated Students of California State University, Sacramento	107,474	7,521	99,953	12,525	8	13%
Sacramento	Capital Public Radio, Inc., CSU Sacramento	8,307	356	7,951	12,153	1	153%
Sacramento	The University Foundation at Sacramento State	6,263	445	5,818			0%
Sacramento	University Enterprises Development Group****	1,810	134	1,676			0%
Sacramento	University Enterprises, Inc., CSU Sacramento	161,428	10,808	150,620	94,305	3	63%
Sacramento	University Union Operation of CSUS, Inc.	26,586	1,756	24,830	2,118	7	9%
San Bernardino	Associated Students Inc., California State University, San Bernardino	10,834	763	10,071			0%
San Bernardino	CSUSB Philanthropic Foundation	3,000	0	3,000			0%
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	15,220	1,036	14,184			0%
San Bernardino	University Enterprises Corporation at CSUSB	57,651	3,969	53,682			0%
San Diego	Associated Students, San Diego State University	184,920	12,009	172,911	12,536	2	7%
San Diego	Aztec Shops, Ltd., San Diego State University	139,727	9,519	130,208	1,279	4	1%
San Diego	San Diego State University Research Foundation	215,573	12,133	203,440	953,674	15	469%
San Francisco	Associated Students, Inc., San Francisco State University	14,807	1,041	13,766			0%
San Francisco	Cesar Chavez Student Center, San Francisco State University	69,740	4,211	65,529	372	1	1%
San Francisco	Franciscan Shops, San Francisco State University	25,899	2,490	23,409			0%
San Francisco	San Francisco State University Foundation	3,843	31	3,812			0%
San Francisco	The University Corporation, San Francisco State	27,773	1,899	25,874			0%
San Jose	Associated Student, San Jose State University	12,165	836	11,329			0%

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Campus	Current Named Insured	2011-2012					
		Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
San Jose	San Jose State University Research Foundation	32,083	2,097	29,986	1,179	1	4%
San Jose	Spartan Shops, Inc., San Jose State University	91,425	6,198	85,227	17,878	2	21%
San Jose	The Student Union of San Jose State University	131,088	9,295	121,793			0%
San Jose	The Tower Foundation, San Jose State University	2,518	165	2,353			0%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	99,214	6,658	92,556			0%
San Luis Obispo	Cal Poly Corporation	184,469	12,672	171,797	36,006	3	21%
San Luis Obispo	Cal Poly Housing Corporation*****	12,624	865	11,759			0%
San Luis Obispo	California Polytechnic State University Foundation	1,623	94	1,529			0%
San Marcos	Associated Students of California State University, San Marcos	10,776	764	10,012			0%
San Marcos	San Marcos University Corporation	43,024	3,030	39,994			0%
San Marcos	The California State University San Marcos Foundation	5,810	29	5,781			0%
San Marcos	University Auxiliary and Research Services Corporation	11,216	807	10,409			0%
Sonoma	Associated Students of Sonoma State University	17,434	1,236	16,198			0%
Sonoma	Sonoma State Enterprises, Inc.	38,533	2,801	35,732	580	1	2%
Sonoma	Sonoma State University Academic Foundation, Inc.	16,389	1,158	15,231			0%
Sonoma	Sonoma Student Union Corporation	8,195	580	7,615	3,743	1	49%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	7,106	501	6,605			0%
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	17,584	1,246	16,338			0%
Stanislaus	California State University, Stanislaus Foundation	26,336	1,833	24,503			0%
Stanislaus	University Student Union of California State University, Stanislaus	4,055	291	3,764			0%
Total:		3,993,793	276,241	3,717,552	2,213,042	76	60%

- * **Foundation for Research, CSU Bakersfield**
- Dissolved in 07/08 policy term
- ** **CSU Monterey Bay Employee Housing, Inc.**
- In 2010/2011 merged w/ The University Corp
- *** **Cal Poly Pomona University Educational Trust**
- Dissolved 01/31/12 assets transfer to Cal Poly Pomona Foundation
- **** **University Enterprises Development Group**
- Dissolved on 7/1/11 and assets transferred to University Enterprises Inc., CSU Sacramento
- ***** **Cal Poly Housing Corporation**
- Dissolved on 2/3/12 & assets transferred to Cal Poly Corporation

CSURMA AORMA
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		2012-2013					
Campus	Current Named Insured	Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	6,369	2,577	3,792			0%
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	3,021	518	2,502			0%
Bakersfield	California State University, Bakersfield Foundation	19,789	8,277	11,512			0%
Bakersfield	California State University, Bakersfield Student Union	3,021	1,239	1,782			0%
Bakersfield	Foundation for Research, CSU Bakersfield*			0			---
Chancellor's Office	California State University Foundation	1,458	615	843			0%
Chancellor's Office	California State University Institute	1,993	829	1,164			0%
Channel Islands	Associated Students of California State University, Channel Islands	1,596	647	948			0%
Channel Islands	California State University, Channel Islands Foundation	2,114	877	1,237			0%
Channel Islands	University Glen Corporation, CSU Channel Islands	22,330	8,805	13,525			0%
Chico	Associated Students of California State University, Chico	126,822	53,003	73,820			0%
Chico	Auxiliary Organization Associations	1,458	615	843			0%
Chico	The CSU, Chico Research Foundation	106,388	42,631	63,757	53,428	2	84%
Chico	The University Foundation, California State University, Chico	8,535	3,443	5,092			0%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	5,715	2,316	3,399	225	1	7%
Dominguez Hills	California State University, Dominguez Hills Foundation	26,566	11,402	15,164			0%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	16,810	6,710	10,100			0%
East Bay	Associated Students, California State University, East Bay	28,248	11,399	16,849			0%
East Bay	California State University, East Bay Foundation, Inc.	60,483	21,914	38,569			0%
Fresno	Associated Students, California State University, Fresno	3,846	1,600	2,246			0%
Fresno	California State University, Fresno Association (Save Mart Center)	70,121	44,425	25,695			0%
Fresno	California State University, Fresno Association, Inc.	97,245	37,611	59,634	2,456	2	4%
Fresno	California State University, Fresno Foundation	41,326	16,012	25,313			0%
Fresno	CSU Fresno Courtyard	35,825	14,347	21,478			0%
Fresno	Fresno State Programs for Children, Inc.	8,663	3,507	5,156			0%
Fresno	The Agricultural Foundation of California State University, Fresno	21,182	8,496	12,686			0%
Fresno	The California State University, Fresno Athletic Corporation	187,773	70,764	117,010	3,831	2	3%
Fullerton	Associated Students, California State University, Fullerton, Inc.	32,562	12,937	19,625	678	1	3%
Fullerton	Cal State Fullerton Philanthropic Foundation	6,687	2,698	3,989			0%
Fullerton	CSU Fullerton Auxiliary Services Corporation	48,723	19,522	29,201			0%
Fullerton	CSU Fullerton Housing Authority	24,937	8,819	16,118			0%
Humboldt	Associated Students, Humboldt State University	6,160	2,494	3,666			0%
Humboldt	Humboldt State University Advancement Foundation	1,540	648	892			0%
Humboldt	Humboldt State University Center	52,566	24,513	28,053			0%
Humboldt	Humboldt State University Sponsored Programs Foundation	27,964	11,134	16,830			0%
Long Beach	Associated Students, California State University, Long Beach	74,782	29,167	45,615			0%
Long Beach	California State University, Long Beach Research Foundation	145,436	55,523	89,913			0%

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		2012-2013					
Campus	Current Named Insured	Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Long Beach	CSULB 49er Foundation	2,658		2,658			0%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	39,582	15,913	23,669	6,666	2	28%
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	6,447	2,493	3,954			0%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	30,229	10,603	19,626			0%
Los Angeles	California State University, Los Angeles Foundation	3,725	1,520	2,205			0%
Los Angeles	University-Student Union Board, California State University, Los Angeles	25,786	10,562	15,224			0%
Maritime Academy	California Maritime Academy Foundation, Inc.	3,493	1,397	2,096			0%
Maritime Academy	The Associated Students of the California Maritime Academy	3,206	1,346	1,861			0%
Monterey Bay	CSU Monterey Bay Employee Housing, Inc.**			0			---
Monterey Bay	Foundation of California State University, Monterey Bay	3,680	539	3,141			0%
Monterey Bay	The University Corporation at Monterey Bay	57,433	28,603	28,830			0%
Northridge	Associated Students, California State University, Northridge, Inc.	14,505	5,377	9,128			0%
Northridge	California State University, Northridge Foundation	10,778	4,465	6,312			0%
Northridge	North Campus University Park Development Corporation	5,315	2,064	3,251			0%
Northridge	The University Corporation, CSU Northridge	74,866	26,685	48,181	2,250	1	5%
Northridge	University Student Union of California State University, Northridge	75,023	30,636	44,388			0%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	70,344	27,079	43,265			0%
Pomona	Cal Poly Pomona University Educational Trust***		1,033	-1,033			0%
Pomona	The Cal Poly Pomona Foundation, Inc.	135,157	59,917	75,239			0%
Sacramento	Associated Students of California State University, Sacramento	95,251	38,095	57,156	351	2	1%
Sacramento	Capital Public Radio, Inc., CSU Sacramento	7,361	2,395	4,966			0%
Sacramento	The University Foundation at Sacramento State	5,550	2,250	3,300			0%
Sacramento	University Enterprises Development Group****		673	-673			0%
Sacramento	University Enterprises, Inc., CSU Sacramento	143,069	55,649	87,420			0%
Sacramento	University Union Operation of CSUS, Inc.	23,563	9,055	14,508	2,237	5	15%
San Bernardino	Associated Students Inc., California State University, San Bernardino	9,603	3,869	5,734			0%
San Bernardino	CSUSB Philanthropic Foundation	2,658	0	2,658			0%
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	13,490	5,325	8,165			0%
San Bernardino	University Enterprises Corporation at CSUSB	51,095	20,351	30,744			0%
San Diego	Associated Students, San Diego State University	163,888	61,449	102,440	4,712	3	5%
San Diego	Aztec Shops, Ltd., San Diego State University	123,835	48,879	74,956	2,078	1	3%
San Diego	San Diego State University Research Foundation	191,056	62,952	128,104			0%
San Francisco	Associated Students, Inc., San Francisco State University	13,124	5,276	7,848			0%
San Francisco	Cesar Chavez Student Center, San Francisco State University	61,808	21,844	39,964			0%
San Francisco	Franciscan Shops, San Francisco State University	22,953	12,149	10,804			0%
San Francisco	San Francisco State University Foundation	3,406	1,004	2,402			0%
San Francisco	The University Corporation, San Francisco State	24,615	9,601	15,014	257,500	6	1715%
San Jose	Associated Student, San Jose State University	10,782	4,266	6,517			0%

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

		2012-2013					
Campus	Current Named Insured	Gross Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
San Jose	San Jose State University Research Foundation	28,434	10,868	17,566			0%
San Jose	Spartan Shops, Inc., San Jose State University	81,027	32,188	48,839			0%
San Jose	The Student Union of San Jose State University	116,178	47,260	68,918	4,000	1	6%
San Jose	The Tower Foundation, San Jose State University	2,231	868	1,363			0%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	87,930	33,499	54,431			0%
San Luis Obispo	Cal Poly Corporation	163,488	64,490	98,998	2,250	1	2%
San Luis Obispo	Cal Poly Housing Corporation*****	11,188	4,438	6,750			0%
San Luis Obispo	California Polytechnic State University Foundation	1,438	575	864			0%
San Marcos	Associated Students of California State University, San Marcos	9,550	3,849	5,702			0%
San Marcos	San Marcos University Corporation	9,940	15,266	-5,326			0%
San Marcos	The California State University San Marcos Foundation	5,150	702	4,448			0%
San Marcos	University Auxiliary and Research Services Corporation	38,130	4,058	34,072			0%
Sonoma	Associated Students of Sonoma State University	15,451	6,206	9,245			0%
Sonoma	Sonoma State Enterprises, Inc.	34,150	13,861	20,289			0%
Sonoma	Sonoma State University Academic Foundation, Inc.	14,525	5,836	8,689			0%
Sonoma	Sonoma Student Union Corporation	7,262	2,934	4,328			0%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	6,298	2,540	3,758			0%
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	15,584	6,259	9,325			0%
Stanislaus	California State University, Stanislaus Foundation	23,340	9,331	14,009			0%
Stanislaus	University Student Union of California State University, Stanislaus	3,593	1,468	2,125			0%
Total:		3,534,276	1,403,847	2,130,429	342,662	30	16%

- * **Foundation for Research, CSU Bakersfield**
- Dissolved in 07/08 policy term
- ** **CSU Monterey Bay Employee Housing, Inc.**
- In 2010/2011 merged w/ The University Corp
- *** **Cal Poly Pomona University Educational Trust**
- Dissolved 01/31/12 assets transfer to Cal Poly Pomona Foundation
- **** **University Enterprises Development Group**
- Dissolved on 7/1/11 and assets transferred to University Enterprises Inc., CSU Sacramento
- ***** **Cal Poly Housing Corporation**
- Dissolved on 2/3/12 & assets transferred to Cal Poly Corporation

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

		FY 08/09 to FY 12/13					
Campus	Current Named Insured	Gross Premium	Dividend	Net Premium	Total Incurred Claims	No. of Claims	Loss Ratio
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	34,781	4,609	30,172	0	0	0%
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	10,523	547	9,976	0	0	0%
Bakersfield	California State University, Bakersfield Foundation	108,067	14,820	93,247	0	0	0%
Bakersfield	California State University, Bakersfield Student Union	16,492	1,961	14,531	0	0	0%
Bakersfield	Foundation for Research, CSU Bakersfield*	0	0	0	0	0	---
Chancellor's Office	California State University Foundation	7,964	988	6,976	0	0	0%
Chancellor's Office	California State University Institute	10,883	1,499	9,384	0	0	0%
Channel Islands	Associated Students of California State University, Channel Islands	8,546	1,030	7,516	0	0	0%
Channel Islands	California State University, Channel Islands Foundation	11,545	1,529	10,016	0	0	0%
Channel Islands	University Glen Corporation, CSU Channel Islands	120,983	14,936	106,048	35,000	1	33%
Chico	Associated Students of California State University, Chico	694,120	93,558	600,562	35,555	8	6%
Chico	Auxiliary Organization Associations	7,964	974	6,990	0	0	0%
Chico	The CSU, Chico Research Foundation	576,404	78,631	497,773	59,652	5	12%
Chico	The University Foundation, California State University, Chico	46,608	5,988	40,620	1,891	1	5%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	31,208	4,123	27,085	225	1	1%
Dominguez Hills	California State University, Dominguez Hills Foundation	148,770	20,406	128,364	8,500	1	7%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	91,801	11,733	80,068	16,490	5	21%
East Bay	Associated Students, California State University, East Bay	154,265	18,189	136,076	0	0	0%
East Bay	California State University, East Bay Foundation, Inc.	308,224	42,672	265,552	169,381	7	64%
Fresno	Associated Students, California State University, Fresno	21,004	2,816	18,188	0	0	0%
Fresno	California State University, Fresno Association (Save Mart Center)	487,138	73,041	414,097	0	0	0%
Fresno	California State University, Fresno Association, Inc.	511,632	70,857	440,774	206,055	9	47%
Fresno	California State University, Fresno Foundation	220,532	28,494	192,038	250,000	2	130%
Fresno	CSU Fresno Courtyard	195,647	24,159	171,488	0	0	0%
Fresno	Fresno State Programs for Children, Inc.	47,313	6,232	41,081	0	0	0%
Fresno	The Agricultural Foundation of California State University, Fresno	115,677	15,223	100,454	0	0	0%
Fresno	The California State University, Fresno Athletic Corporation	985,509	125,714	859,795	38,337	12	4%
Fullerton	Associated Students, California State University, Fullerton, Inc.	177,825	22,514	155,311	1,944	4	1%
Fullerton	Cal State Fullerton Philanthropic Foundation	36,516	4,667	31,850	0	0	0%
Fullerton	CSU Fullerton Auxiliary Services Corporation	263,583	34,019	229,563	31,268	5	14%
Fullerton	CSU Fullerton Housing Authority	127,500	13,995	113,505	904	1	1%
Humboldt	Associated Students, Humboldt State University	33,640	4,088	29,552	0	0	0%
Humboldt	Humboldt State University Advancement Foundation	8,416	1,119	7,297	0	0	0%
Humboldt	Humboldt State University Center	318,680	43,424	275,256	1,449	1	1%
Humboldt	Humboldt State University Sponsored Programs Foundation	152,711	17,754	134,957	25,219	1	19%
Long Beach	Associated Students, California State University, Long Beach	403,964	50,960	353,003	264,251	3	75%
Long Beach	California State University, Long Beach Research Foundation	769,572	95,878	673,694	614,357	8	91%

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

Campus	Current Named Insured	FY 08/09 to FY 12/13					
		Gross Premium	Dividend	Net Premium	Total Incurred Claims	No. of Claims	Loss Ratio
Long Beach	CSULB 49er Foundation	5,658	0	5,658	0	0	0%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	216,159	28,235	187,924	13,571	8	7%
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	33,974	4,346	29,628	6,754	2	23%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	151,319	17,286	134,032	126,025	4	94%
Los Angeles	California State University, Los Angeles Foundation	20,338	2,564	17,773	0	0	0%
Los Angeles	University-Student Union Board, California State University, Los Angeles	142,740	18,830	123,910	0	0	0%
Maritime Academy	California Maritime Academy Foundation, Inc.	18,742	2,505	16,238	0	0	0%
Maritime Academy	The Associated Students of the California Maritime Academy	17,847	2,301	15,547	0	0	0%
Monterey Bay	CSU Monterey Bay Employee Housing, Inc.**	41,434	2,651	38,783	0	0	0%
Monterey Bay	Foundation of California State University, Monterey Bay	15,299	570	14,729	0	0	0%
Monterey Bay	The University Corporation at Monterey Bay	313,652	49,013	264,639	8,325	3	3%
Northridge	Associated Students, California State University, Northridge, Inc.	75,561	9,514	66,047	251,570	9	381%
Northridge	California State University, Northridge Foundation	58,859	8,113	50,745	85,687	1	169%
Northridge	North Campus University Park Development Corporation	28,747	3,499	25,248	0	0	0%
Northridge	The University Corporation, CSU Northridge	383,576	46,164	337,412	41,139	6	12%
Northridge	University Student Union of California State University, Northridge	414,812	54,334	360,478	126,788	5	35%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	380,570	47,327	333,243	1,577	3	0%
Pomona	Cal Poly Pomona University Educational Trust***	11,174	1,563	9,611	0	0	0%
Pomona	The Cal Poly Pomona Foundation, Inc.	788,448	99,695	688,752	339,989	8	49%
Sacramento	Associated Students of California State University, Sacramento	520,176	67,228	452,948	13,114	11	3%
Sacramento	Capital Public Radio, Inc., CSU Sacramento	40,205	3,078	37,127	12,153	1	33%
Sacramento	The University Foundation at Sacramento State	30,311	3,997	26,314	0	0	0%
Sacramento	University Enterprises Development Group****	7,155	1,018	6,136	3,659	1	60%
Sacramento	University Enterprises, Inc., CSU Sacramento	770,534	82,597	687,938	241,355	5	35%
Sacramento	University Union Operation of CSUS, Inc.	125,739	15,920	109,819	7,337	16	7%
San Bernardino	Associated Students Inc., California State University, San Bernardino	52,438	6,801	45,637	0	0	0%
San Bernardino	CSUSB Philanthropic Foundation	5,658	0	5,658	0	0	0%
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	73,667	9,231	64,436	373	1	1%
San Bernardino	University Enterprises Corporation at CSUSB	279,031	35,886	243,145	10,349	4	4%
San Diego	Associated Students, San Diego State University	863,512	108,844	754,668	279,970	13	37%
San Diego	Aztec Shops, Ltd., San Diego State University	671,443	83,019	588,424	5,307	12	1%
San Diego	San Diego State University Research Foundation	938,777	114,439	824,338	2,074,120	42	252%
San Francisco	Associated Students, Inc., San Francisco State University	71,669	9,382	62,287	16,751	1	27%
San Francisco	Cesar Chavez Student Center, San Francisco State University	337,540	38,329	299,211	58,914	2	20%
San Francisco	Franciscan Shops, San Francisco State University	125,353	21,355	103,998	0	0	0%
San Francisco	San Francisco State University Foundation	14,965	1,035	13,930	0	0	0%
San Francisco	The University Corporation, San Francisco State	131,355	17,166	114,189	267,587	7	234%
San Jose	Associated Student, San Jose State University	58,413	7,609	50,805	0	0	0%

CSURMA AORMA
Liability Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

Campus	Current Named Insured	FY 08/09 to FY 12/13					
		Gross Premium	Dividend	Net Premium	Total Incurred Claims	No. of Claims	Loss Ratio
San Jose	San Jose State University Research Foundation	151,017	18,486	132,531	239,635	4	181%
San Jose	Spartan Shops, Inc., San Jose State University	444,434	55,693	388,740	27,950	7	7%
San Jose	The Student Union of San Jose State University	642,367	83,953	558,414	13,946	4	2%
San Jose	The Tower Foundation, San Jose State University	11,759	1,284	10,475	0	0	0%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	464,182	59,743	404,439	82,151	3	20%
San Luis Obispo	Cal Poly Corporation	885,762	115,489	770,272	231,307	23	30%
San Luis Obispo	Cal Poly Housing Corporation*****	60,617	7,278	53,339	0	0	0%
San Luis Obispo	California Polytechnic State University Foundation	7,855	792	7,064	0	0	0%
San Marcos	Associated Students of California State University, San Marcos	52,158	6,865	45,293	0	0	0%
San Marcos	San Marcos University Corporation	180,044	25,483	154,561	0	0	0%
San Marcos	The California State University San Marcos Foundation	19,969	731	19,238	0	0	0%
San Marcos	University Auxiliary and Research Services Corporation	82,472	7,347	75,126	473	1	1%
Sonoma	Associated Students of Sonoma State University	84,381	11,039	73,341	0	0	0%
Sonoma	Sonoma State Enterprises, Inc.	186,499	25,575	160,923	2,118	2	1%
Sonoma	Sonoma State University Academic Foundation, Inc.	79,322	10,395	68,927	10,100	1	15%
Sonoma	Sonoma Student Union Corporation	39,661	5,143	34,518	3,743	1	11%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	34,391	4,520	29,872	0	0	0%
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	85,105	11,313	73,792	0	0	0%
Stanislaus	California State University, Stanislaus Foundation	127,467	16,802	110,665	0	0	0%
Stanislaus	University Student Union of California State University, Stanislaus	19,623	2,581	17,041	0	0	0%
Total:		19,161,943	2,449,106	16,712,837	6,364,316	286	38%

- * **Foundation for Research, CSU Bakersfield**
- Dissolved in 07/08 policy term
- ** **CSU Monterey Bay Employee Housing, Inc.**
- In 2010/2011 merged w/ The University Corp
- *** **Cal Poly Pomona University Educational Trust**
- Dissolved 01/31/12 assets transfer to Cal Poly Pomona Foundation
- **** **University Enterprises Development Group**
- Dissolved on 7/1/11 and assets transferred to University Enterprises Inc., CSU Sacramento
- ***** **Cal Poly Housing Corporation**
- Dissolved on 2/3/12 & assets transferred to Cal Poly Corporation

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

Campus	Current Named Insured	FY 08/09					
		Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration			0			---
Bakersfield	California State University, Bakersfield Foundation	26,604	18,016	8,588			0%
Channel Islands	University Glen Corporation, CSU Channel Islands	14,284		14,284			0%
Chico	Associated Students of California State University, Chico	216,006	63,832	152,174	220,343	20	145%
Chico	The CSU, Chico Research Foundation	109,801	46,324	63,477	3,780	4	6%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	2,765	1,339	1,426			0%
Dominguez Hills	California State University, Dominguez Hills Foundation	92,142	22,805	69,337	3,377	2	5%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	7,095	1,827	5,268			0%
East Bay	Associated Students, California State University, East Bay	34,589	5,196	29,393	3,515	5	12%
East Bay	California State University, East Bay Foundation, Inc.	51,472		51,472	125,597	3	244%
Fresno	California State University, Fresno Association, Inc.	159,803	55,278	104,525	5,041	23	5%
Fresno	The California State University, Fresno Athletic Corporation	75,416	8,942	66,474	161	1	0%
Fullerton	Associated Students, California State University, Fullerton, Inc.	70,859	24,433	46,426	592	2	1%
Fullerton	CSU Fullerton Auxiliary Services Corporation	218,770	34,663	184,107	112,905	8	61%
Humboldt	Associated Students, Humboldt State University			0			---
Humboldt	Humboldt State University Center	94,551	23,302	71,249	36,781	14	52%
Humboldt	Humboldt State University Sponsored Programs Foundation	69,686	23,592	46,094	5,216	6	11%
Long Beach	Associated Students, California State University, Long Beach	81,252	26,866	54,386	534	3	1%
Long Beach	California State University, Long Beach Research Foundation	125,945	89,585	36,360	57,956	6	159%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	154,767	59,854	94,913	2,840	4	3%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	176,484		176,484	113,104	1	64%
Los Angeles	University-Student Union Board, California State University, Los Angeles	23,880	7,049	16,831	4,097	8	24%
Monterey Bay	The University Corporation at Monterey Bay	51,491	24,802	26,689	1,724	3	6%
Northridge	Associated Students, California State University, Northridge, Inc.	55,971	12,819	43,152	566	5	1%
Northridge	The University Corporation, CSU Northridge	258,294	72,820	185,474	86,479	7	47%
Northridge	University Student Union of California State University, Northridge	65,214	22,353	42,861	531	3	1%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	75,716	14,053	61,663	679	2	1%
Pomona	The Cal Poly Pomona Foundation, Inc.	233,688	97,098	136,590	16,775	18	12%
Sacramento	Associated Students of California State University, Sacramento	77,855	22,803	55,052	5,464	8	10%
Sacramento	University Enterprises, Inc., CSU Sacramento			0			---
San Bernardino	Associated Students Inc., California State University, San Bernardino	2,285	490	1,795			0%
San Bernardino	Santos Manual Student Union of California State University, San Bernardino	18,513	4,877	13,636	3,978	1	29%
San Bernardino	University Enterprises Corporation at CSUSB	82,248		82,248	3,196	9	4%
San Diego	Associated Students, San Diego State University	180,826	41,231	139,595	23,832	26	17%

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

		FY 08/09					
Campus	Current Named Insured	Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
San Francisco	Associated Students, Inc., San Francisco State University	16,195	6,256	9,939			0%
San Francisco	Cesar Chavez Student Center, San Francisco State University	42,280	17,018	25,262	570	6	2%
San Francisco	Franciscan Shops, San Francisco State University	27,514	10,560	16,954	269	1	2%
San Francisco	The University Corporation, San Francisco State	13,827	7,405	6,422			0%
San Jose	Associated Student, San Jose State University	42,642	11,862	30,780	2,061	5	7%
San Jose	San Jose State University Research Foundation	174,633	60,198	114,435	17,632	2	15%
San Jose	Spartan Shops, Inc., San Jose State University	148,657	70,525	78,132	53,925	4	69%
San Jose	The Student Union of San Jose State University	18,534	2,647	15,887	7,152	1	45%
San Jose	The Tower Foundation, San Jose State University	8,345		8,345			0%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	83,951	33,808	50,143	3,175	6	6%
San Luis Obispo	Cal Poly Corporation	510,079	147,381	362,698	205,915	38	57%
San Marcos	University Auxiliary and Research Services Corporation	50,618	22,878	27,740	740	2	3%
Sonoma	Associated Students of Sonoma State University	2,094	673	1,421	8,951	1	630%
Sonoma	Sonoma Student Union Corporation	9,575		9,575			0%
Stanislaus	Associated Students, Inc., California State University, Stanislaus			0			---
Stanislaus	Auxiliary & Business Services of CSU Stanislaus	3,119		3,119			0%
Stanislaus	University Student Union of California State University, Stanislaus			0			---
Total:		4,060,335	1,217,462	2,842,873	1,139,455	258	40%

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

Campus	Current Named Insured	FY 09/10					
		Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration			0			---
Bakersfield	California State University, Bakersfield Foundation	36,471	23,876	12,595	0	1	0%
Channel Islands	University Glen Corporation, CSU Channel Islands	15,424	1,515	13,909			0%
Chico	Associated Students of California State University, Chico	235,289	82,446	152,843	6,644	13	4%
Chico	The CSU, Chico Research Foundation	88,476	62,547	25,929	3,695	2	14%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	2,349	1,931	418			0%
Dominguez Hills	California State University, Dominguez Hills Foundation	70,930	32,077	38,853	119,032	6	306%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	7,686	1,662	6,024			0%
East Bay	Associated Students, California State University, East Bay	36,712	10,754	25,958	573	3	2%
East Bay	California State University, East Bay Foundation, Inc.	43,595		43,595	65,773	7	151%
Fresno	California State University, Fresno Association, Inc.	154,955	73,556	81,399	37,680	24	46%
Fresno	The California State University, Fresno Athletic Corporation	61,568	18,959	42,609	5,812	2	14%
Fullerton	Associated Students, California State University, Fullerton, Inc.	72,076	30,232	41,844	4,925	4	12%
Fullerton	CSU Fullerton Auxiliary Services Corporation	254,302	61,723	192,579	113,782	9	59%
Humboldt	Associated Students, Humboldt State University			0			---
Humboldt	Humboldt State University Center	91,749	32,138	59,611	9,375	15	16%
Humboldt	Humboldt State University Sponsored Programs Foundation	72,861	39,139	33,722	6,696	8	20%
Long Beach	Associated Students, California State University, Long Beach	84,296	40,090	44,206	897	3	2%
Long Beach	California State University, Long Beach Research Foundation	110,023	101,380	8,643	1,167	3	14%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	128,381	77,353	51,028	1,534	5	3%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	135,970	14,007	121,963	333,926	9	274%
Los Angeles	University-Student Union Board, California State University, Los Angeles	33,096	10,195	22,901	786	2	3%
Monterey Bay	The University Corporation at Monterey Bay	117,932	34,114	83,818	8,110	6	10%
Northridge	Associated Students, California State University, Northridge, Inc.	51,307	16,339	34,968	18,683	1	53%
Northridge	The University Corporation, CSU Northridge	247,405	97,136	150,269	198,968	12	132%
Northridge	University Student Union of California State University, Northridge	62,136	29,274	32,862	823	2	3%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	52,751	20,660	32,091	1,396	3	4%
Pomona	The Cal Poly Pomona Foundation, Inc.	216,652	136,882	79,770	24,246	19	30%
Sacramento	Associated Students of California State University, Sacramento	67,164	29,945	37,219	12,969	6	35%
Sacramento	University Enterprises, Inc., CSU Sacramento	271,013		271,013	38,035	10	14%
San Bernardino	Associated Students Inc., California State University, San Bernardino	2,001	837	1,164			0%
San Bernardino	Santos Manual Student Union of California State University, San Bernardino	25,795	7,963	17,832	1,745	2	10%
San Bernardino	University Enterprises Corporation at CSUSB	76,212	12,042	64,170	10,057	10	16%
San Diego	Associated Students, San Diego State University	151,525	50,596	100,929	122,500	27	121%

CSURMA AORMA
 Workers' Compensation Insurance Program
 Member Loss Ratios
 Loss Valuation Date - June 30, 2013

		FY 09/10					
Campus	Current Named Insured	Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
San Francisco	Associated Students, Inc., San Francisco State University	14,837	9,947	4,890	126	1	3%
San Francisco	Cesar Chavez Student Center, San Francisco State University	35,976	22,698	13,278	49,989	5	376%
San Francisco	Franciscan Shops, San Francisco State University	30,880	18,091	12,789	505	3	4%
San Francisco	The University Corporation, San Francisco State	13,447	17,253	-3,806	5,202	3	-137%
San Jose	Associated Student, San Jose State University	34,137	19,886	14,251	6,607	6	46%
San Jose	San Jose State University Research Foundation	178,017	102,250	75,767	50,681	17	67%
San Jose	Spartan Shops, Inc., San Jose State University	116,099	91,106	24,993	5,308	14	21%
San Jose	The Student Union of San Jose State University	31,665	6,411	25,254	12,668	1	50%
San Jose	The Tower Foundation, San Jose State University	9,589		9,589			0%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	76,027	46,094	29,933	2,520	3	8%
San Luis Obispo	Cal Poly Corporation	528,981	186,705	342,276	25,922	32	8%
San Marcos	University Auxiliary and Research Services Corporation	47,426	32,998	14,428	22,537	7	156%
Sonoma	Associated Students of Sonoma State University	2,155	992	1,163			0%
Sonoma	Sonoma Student Union Corporation			0			---
Stanislaus	Associated Students, Inc., California State University, Stanislaus			0			---
Stanislaus	Auxiliary & Business Services of CSU Stanislaus			0			---
Stanislaus	University Student Union of California State University, Stanislaus			0			---
Total:		4,197,338	1,705,800	2,491,538	1,331,893	306	32%

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

Campus	Current Named Insured	FY 10/11					
		Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	7,229		7,229			0%
Bakersfield	California State University, Bakersfield Foundation	49,539	12,315	37,224			0%
Channel Islands	University Glen Corporation, CSU Channel Islands	35,650	1,305	34,345	43,027	2	125%
Chico	Associated Students of California State University, Chico	224,247	47,612	176,635	43,626	24	25%
Chico	The CSU, Chico Research Foundation	120,645	33,867	86,778	11,180	6	13%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	2,202	1,019	1,183			0%
Dominguez Hills	California State University, Dominguez Hills Foundation	80,390	18,863	61,527	119,579	1	194%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	6,398	1,074	5,324			0%
East Bay	Associated Students, California State University, East Bay	37,697	6,477	31,220	63	1	0%
East Bay	California State University, East Bay Foundation, Inc.	29,401	2,145	27,256	313	3	1%
Fresno	California State University, Fresno Association, Inc.	124,994	41,106	83,888	15,038	13	18%
Fresno	The California State University, Fresno Athletic Corporation	63,069	12,022	51,047			0%
Fullerton	Associated Students, California State University, Fullerton, Inc.	48,699	17,111	31,588	3,205	9	10%
Fullerton	CSU Fullerton Auxiliary Services Corporation	212,577	38,023	174,554	52,378	20	30%
Humboldt	Associated Students, Humboldt State University			0			---
Humboldt	Humboldt State University Center	88,851	18,991	69,860	17,685	22	25%
Humboldt	Humboldt State University Sponsored Programs Foundation	83,378	21,233	62,145	249,506	14	401%
Long Beach	Associated Students, California State University, Long Beach	110,339	22,160	88,179	554	9	1%
Long Beach	California State University, Long Beach Research Foundation	111,928	52,724	59,204	3,650	7	6%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	114,798	42,674	72,124	4,141	12	6%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	147,761	13,915	133,846	30,867	10	23%
Los Angeles	University-Student Union Board, California State University, Los Angeles	22,862	5,769	17,093	262	1	2%
Monterey Bay	The University Corporation at Monterey Bay	85,212	18,205	67,007	180,411	6	269%
Northridge	Associated Students, California State University, Northridge, Inc.	50,703	9,984	40,719	1,888	5	5%
Northridge	The University Corporation, CSU Northridge	306,906	56,253	250,653	302,486	21	121%
Northridge	University Student Union of California State University, Northridge	59,804	16,427	43,377	268	3	1%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	35,389	12,831	22,558	14,680	4	65%
Pomona	The Cal Poly Pomona Foundation, Inc.	218,610	73,840	144,770	97,726	42	68%
Sacramento	Associated Students of California State University, Sacramento	64,757	17,268	47,489	8,714	8	18%
Sacramento	University Enterprises, Inc., CSU Sacramento	180,775		180,775	230,846	21	128%
San Bernardino	Associated Students Inc., California State University, San Bernardino	2,356	487	1,869			0%
San Bernardino	Santos Manual Student Union of California State University, San Bernardino	20,588	4,500	16,088	1,625	5	10%
San Bernardino	University Enterprises Corporation at CSUSB	90,639	9,068	81,571	21,271	5	26%
San Diego	Associated Students, San Diego State University	149,341	31,230	118,111	44,891	28	38%

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
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		FY 10/11					
Campus	Current Named Insured	Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
San Francisco	Associated Students, Inc., San Francisco State University	15,702	5,333	10,369	74,809	3	721%
San Francisco	Cesar Chavez Student Center, San Francisco State University	31,522	12,391	19,131	75,388	6	394%
San Francisco	Franciscan Shops, San Francisco State University	28,540	9,619	18,921	165	4	1%
San Francisco	The University Corporation, San Francisco State	17,975	8,656	9,319	28,854	4	310%
San Jose	Associated Student, San Jose State University	34,180	11,090	23,090	5,912	8	26%
San Jose	San Jose State University Research Foundation	271,106	55,161	215,945	19,056	7	9%
San Jose	Spartan Shops, Inc., San Jose State University	110,487	48,860	61,627	55,176	28	90%
San Jose	The Student Union of San Jose State University	24,988	3,775	21,213			0%
San Jose	The Tower Foundation, San Jose State University	13,799	348	13,451	731	1	5%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	62,928	25,084	37,844	47,064	6	124%
San Luis Obispo	Cal Poly Corporation	366,585	108,691	257,894	52,947	45	21%
San Marcos	University Auxiliary and Research Services Corporation	63,114	17,562	45,552	2,720	3	6%
Sonoma	Associated Students of Sonoma State University	3,106	552	2,554			0%
Sonoma	Sonoma Student Union Corporation			0			---
Stanislaus	Associated Students, Inc., California State University, Stanislaus	4,546		4,546			0%
Stanislaus	Auxiliary & Business Services of CSU Stanislaus		130	-130			0%
Stanislaus	University Student Union of California State University, Stanislaus	2,032		2,032			0%
Total:		4,038,344	967,749	3,070,595	1,862,700	417	68%

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

		FY 11/12					
Campus	Current Named Insured	Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	12,184		12,184			0%
Bakersfield	California State University, Bakersfield Foundation	25,164	11,589	13,575	51,133	1	377%
Channel Islands	University Glen Corporation, CSU Channel Islands	37,275	2,665	34,610	1,409	1	4%
Chico	Associated Students of California State University, Chico	197,042	59,873	137,169	24,640	32	18%
Chico	The CSU, Chico Research Foundation	146,943	39,623	107,320	9,173	3	9%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	2,147	1,173	974	412	1	42%
Dominguez Hills	California State University, Dominguez Hills Foundation	83,656	23,878	59,778	2,341	5	4%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	6,370	1,592	4,778	1,423	1	30%
East Bay	Associated Students, California State University, East Bay	59,326	9,158	50,168	897	3	2%
East Bay	California State University, East Bay Foundation, Inc.	26,617	5,483	21,134	334	1	2%
Fresno	California State University, Fresno Association, Inc.	133,902	48,070	85,832	9,218	11	11%
Fresno	The California State University, Fresno Athletic Corporation	66,148	20,185	45,963	0	1	0%
Fullerton	Associated Students, California State University, Fullerton, Inc.	70,094	21,327	48,767	1,028	4	2%
Fullerton	CSU Fullerton Auxiliary Services Corporation	164,636	58,050	106,586	43,049	14	40%
Humboldt	Associated Students, Humboldt State University			0			---
Humboldt	Humboldt State University Center	75,106	25,196	49,910	12,656	15	25%
Humboldt	Humboldt State University Sponsored Programs Foundation	75,654	24,424	51,230	64,917	5	127%
Long Beach	Associated Students, California State University, Long Beach	111,022	27,968	83,054	1,684	13	2%
Long Beach	California State University, Long Beach Research Foundation	99,936	51,001	48,935	30,711	10	63%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	100,794	46,413	54,381	321,454	17	591%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	126,416	27,096	99,320	23,922	9	24%
Los Angeles	University-Student Union Board, California State University, Los Angeles	25,413	7,828	17,585	39,558	2	225%
Monterey Bay	The University Corporation at Monterey Bay	91,577	23,953	67,624	51,827	4	77%
Northridge	Associated Students, California State University, Northridge, Inc.	40,867	12,807	28,060	543	5	2%
Northridge	The University Corporation, CSU Northridge	317,237	71,357	245,880	16,113	20	7%
Northridge	University Student Union of California State University, Northridge	95,805	18,481	77,324	20,171	6	26%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	45,945	16,606	29,339	658	3	2%
Pomona	The Cal Poly Pomona Foundation, Inc.	212,240	87,385	124,855	194,445	35	156%
Sacramento	Associated Students of California State University, Sacramento	67,967	21,315	46,652	29,693	4	64%
Sacramento	University Enterprises, Inc., CSU Sacramento	202,676	9,588	193,088	8,561	39	4%
San Bernardino	Associated Students Inc., California State University, San Bernardino	2,020	681	1,339			0%
San Bernardino	Santos Manual Student Union of California State University, San Bernardino	25,670	6,344	19,326	668	4	3%
San Bernardino	University Enterprises Corporation at CSUSB	69,535	16,943	52,592	19,639	8	37%
San Diego	Associated Students, San Diego State University	160,218	41,424	118,794	96,970	16	82%

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
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		FY 11/12					
Campus	Current Named Insured	Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
San Francisco	Associated Students, Inc., San Francisco State University	23,716	5,899	17,817	329	3	2%
San Francisco	Cesar Chavez Student Center, San Francisco State University	35,353	14,582	20,771	9,477	7	46%
San Francisco	Franciscan Shops, San Francisco State University	27,377	10,966	16,411			0%
San Francisco	The University Corporation, San Francisco State	18,287	10,664	7,623	1,706	1	22%
San Jose	Associated Student, San Jose State University	33,767	14,471	19,296	17,801	7	92%
San Jose	San Jose State University Research Foundation	215,498	72,062	143,436	19,800	5	14%
San Jose	Spartan Shops, Inc., San Jose State University	102,782	50,604	52,178	13,823	25	26%
San Jose	The Student Union of San Jose State University	23,529	7,049	16,480	829	1	5%
San Jose	The Tower Foundation, San Jose State University	24,261	1,034	23,227			0%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	65,799	28,840	36,959	4,241	10	11%
San Luis Obispo	Cal Poly Corporation	478,596	137,549	341,047	65,018	49	19%
San Marcos	University Auxiliary and Research Services Corporation	48,284	20,035	28,249	2,137	3	8%
Sonoma	Associated Students of Sonoma State University	4,234	677	3,557	48,768	1	1371%
Sonoma	Sonoma Student Union Corporation			0			---
Stanislaus	Associated Students, Inc., California State University, Stanislaus	3,645	355	3,290			0%
Stanislaus	Auxiliary & Business Services of CSU Stanislaus			0			---
Stanislaus	University Student Union of California State University, Stanislaus	4,096	241	3,855	436	2	11%
Total:		4,086,826	1,214,503	2,872,323	1,263,611	407	40%

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

		FY 12/13					
Campus	Current Named Insured	Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	9,285	343	8,942			0%
Bakersfield	California State University, Bakersfield Foundation	19,706	7,574	12,131	0	1	0%
Channel Islands	University Glen Corporation, CSU Channel Islands	32,287	3,024	29,263	8,723	5	30%
Chico	Associated Students of California State University, Chico	188,846	40,554	148,292	30,536	42	21%
Chico	The CSU, Chico Research Foundation	129,153	25,333	103,821	13,010	5	13%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	2,570	735	1,835			0%
Dominguez Hills	California State University, Dominguez Hills Foundation	64,018	16,355	47,663	1,011	3	2%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	7,110	1,173	5,937			0%
East Bay	Associated Students, California State University, East Bay	40,217	6,469	33,748	1,642	2	5%
East Bay	California State University, East Bay Foundation, Inc.	26,247	5,327	20,920			0%
Fresno	California State University, Fresno Association, Inc.	105,717	31,149	74,568	15,894	7	21%
Fresno	The California State University, Fresno Athletic Corporation	71,115	15,763	55,352	970	1	2%
Fullerton	Associated Students, California State University, Fullerton, Inc.	61,936	14,093	47,843	52,910	7	111%
Fullerton	CSU Fullerton Auxiliary Services Corporation	194,889	39,128	155,762	11,053	6	7%
Humboldt	Associated Students, Humboldt State University	2,543		2,543			0%
Humboldt	Humboldt State University Center	76,794	17,579	59,215	20,158	9	34%
Humboldt	Humboldt State University Sponsored Programs Foundation	127,845	16,124	111,721	1,802	3	2%
Long Beach	Associated Students, California State University, Long Beach	85,056	19,333	65,723	12,553	7	19%
Long Beach	California State University, Long Beach Research Foundation	136,168	30,825	105,342	2,787	5	3%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	109,763	29,543	80,221	1,354	2	2%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	189,707	23,492	166,215	10,292	9	6%
Los Angeles	University-Student Union Board, California State University, Los Angeles	38,168	5,286	32,881			0%
Monterey Bay	The University Corporation at Monterey Bay	119,823	16,342	103,481			0%
Northridge	Associated Students, California State University, Northridge, Inc.	48,347	9,180	39,167	0	1	0%
Northridge	The University Corporation, CSU Northridge	222,406	52,415	169,991	8,264	6	5%
Northridge	University Student Union of California State University, Northridge	73,368	12,023	61,345	104	1	0%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	45,747	11,129	34,618	3,047	3	9%
Pomona	The Cal Poly Pomona Foundation, Inc.	221,121	52,889	168,231	56,813	17	34%
Sacramento	Associated Students of California State University, Sacramento	58,897	14,140	44,758	6,730	3	15%
Sacramento	University Enterprises, Inc., CSU Sacramento	221,160	9,659	211,501	23,155	33	11%
San Bernardino	Associated Students Inc., California State University, San Bernardino	2,754	467	2,286			0%
San Bernardino	Santos Manual Student Union of California State University, San Bernardino	26,672	4,264	22,408	35,099	5	157%
San Bernardino	University Enterprises Corporation at CSUSB	105,218	14,216	91,003	635	1	1%
San Diego	Associated Students, San Diego State University	164,458	29,089	135,370	17,291	11	13%

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

		FY 12/13					
Campus	Current Named Insured	Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	Number of Claims	Loss Ratio
San Francisco	Associated Students, Inc., San Francisco State University	17,802	3,742	14,060	0	1	0%
San Francisco	Cesar Chavez Student Center, San Francisco State University	46,102	9,571	36,531	290	2	1%
San Francisco	Franciscan Shops, San Francisco State University	34,643	7,039	27,605			0%
San Francisco	The University Corporation, San Francisco State	26,678	6,272	20,406	3,918	2	19%
San Jose	Associated Student, San Jose State University	40,206	8,886	31,320	6,071	4	19%
San Jose	San Jose State University Research Foundation	301,109	43,093	258,016	19,410	6	8%
San Jose	Spartan Shops, Inc., San Jose State University	99,326	28,959	70,368	4,994	18	7%
San Jose	The Student Union of San Jose State University	32,386	5,309	27,077			0%
San Jose	The Tower Foundation, San Jose State University	28,561	1,227	27,333			0%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	87,215	18,238	68,978	13,637	6	20%
San Luis Obispo	Cal Poly Corporation	338,675	94,082	244,592	197,958	23	81%
San Marcos	University Auxiliary and Research Services Corporation	65,002	12,842	52,160	1,249	3	2%
Sonoma	Associated Students of Sonoma State University	6,507	490	6,017			0%
Sonoma	Sonoma Student Union Corporation			0			---
Stanislaus	Associated Students, Inc., California State University, Stanislaus	4,434	374	4,061			0%
Stanislaus	Auxiliary & Business Services of CSU Stanislaus			0			---
Stanislaus	University Student Union of California State University, Stanislaus	6,626	203	6,423			0%
Total:		4,164,384	815,343	3,349,041	583,362	260	16%

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

		FY 08/09 to FY 12/13					
Campus	Current Named Insured	Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	No. of Claims	Loss Ratio
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	28,698	343	28,355	0	0	0%
Bakersfield	California State University, Bakersfield Foundation	157,484	73,370	84,113	51,133	3	61%
Channel Islands	University Glen Corporation, CSU Channel Islands	134,920	8,509	126,411	53,158	8	42%
Chico	Associated Students of California State University, Chico	1,061,430	294,317	767,113	325,789	131	42%
Chico	The CSU, Chico Research Foundation	595,018	207,693	387,325	40,838	20	11%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	12,033	6,197	5,836	412	1	7%
Dominguez Hills	California State University, Dominguez Hills Foundation	391,136	113,979	277,156	245,340	17	89%
Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	34,659	7,329	27,330	1,423	1	5%
East Bay	Associated Students, California State University, East Bay	208,541	38,054	170,488	6,690	14	4%
East Bay	California State University, East Bay Foundation, Inc.	177,332	12,955	164,377	192,018	14	117%
Fresno	California State University, Fresno Association, Inc.	679,371	249,159	430,212	82,872	78	19%
Fresno	The California State University, Fresno Athletic Corporation	337,316	75,871	261,445	6,943	5	3%
Fullerton	Associated Students, California State University, Fullerton, Inc.	323,664	107,195	216,468	62,660	26	29%
Fullerton	CSU Fullerton Auxiliary Services Corporation	1,045,174	231,587	813,587	333,168	57	41%
Humboldt	Associated Students, Humboldt State University	2,543	0	2,543	0	0	0%
Humboldt	Humboldt State University Center	427,051	117,206	309,845	96,656	75	31%
Humboldt	Humboldt State University Sponsored Programs Foundation	429,424	124,511	304,912	328,138	36	108%
Long Beach	Associated Students, California State University, Long Beach	471,965	136,418	335,547	16,223	35	5%
Long Beach	California State University, Long Beach Research Foundation	584,000	325,517	258,483	96,272	31	37%
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	608,503	255,837	352,666	331,323	40	94%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	776,338	78,510	697,828	512,110	38	73%
Los Angeles	University-Student Union Board, California State University, Los Angeles	143,419	36,127	107,292	44,703	13	42%
Monterey Bay	The University Corporation at Monterey Bay	466,035	117,415	348,620	242,072	19	69%
Northridge	Associated Students, California State University, Northridge, Inc.	247,195	61,130	186,066	21,680	17	12%
Northridge	The University Corporation, CSU Northridge	1,352,248	349,981	1,002,267	612,311	66	61%
Northridge	University Student Union of California State University, Northridge	356,327	98,558	257,770	21,897	15	8%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	255,548	75,280	180,268	20,459	15	11%
Pomona	The Cal Poly Pomona Foundation, Inc.	1,102,311	448,095	654,216	390,004	131	60%
Sacramento	Associated Students of California State University, Sacramento	336,640	105,471	231,170	63,569	29	27%
Sacramento	University Enterprises, Inc., CSU Sacramento	875,624	19,247	856,377	300,597	103	35%
San Bernardino	Associated Students Inc., California State University, San Bernardino	11,416	2,963	8,452	0	0	0%
San Bernardino	Santos Manual Student Union of California State University, San Bernardino	117,238	27,948	89,290	43,114	17	48%
San Bernardino	University Enterprises Corporation at CSUSB	423,852	52,269	371,584	54,797	33	15%
San Diego	Associated Students, San Diego State University	806,368	193,570	612,798	305,484	108	50%

CSURMA AORMA
Workers' Compensation Insurance Program
Member Loss Ratios
Loss Valuation Date - June 30, 2013

		FY 08/09 to FY 12/13					
Campus	Current Named Insured	Gross Audited Premium	Dividend	Net Premium	Total Incurred Claims	No. of Claims	Loss Ratio
San Francisco	Associated Students, Inc., San Francisco State University	88,252	31,177	57,075	75,263	8	132%
San Francisco	Cesar Chavez Student Center, San Francisco State University	191,233	76,261	114,972	135,715	26	118%
San Francisco	Franciscan Shops, San Francisco State University	148,954	56,274	92,681	939	8	1%
San Francisco	The University Corporation, San Francisco State	90,214	50,250	39,965	39,680	10	99%
San Jose	Associated Student, San Jose State University	184,932	66,194	118,738	38,452	30	32%
San Jose	San Jose State University Research Foundation	1,140,363	332,764	807,599	126,579	37	16%
San Jose	Spartan Shops, Inc., San Jose State University	577,351	290,053	287,299	133,227	89	46%
San Jose	The Student Union of San Jose State University	131,102	25,192	105,911	20,649	3	19%
San Jose	The Tower Foundation, San Jose State University	84,555	2,609	81,945	731	1	1%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	375,920	152,064	223,857	70,636	31	32%
San Luis Obispo	Cal Poly Corporation	2,222,916	674,408	1,548,508	547,760	187	35%
San Marcos	University Auxiliary and Research Services Corporation	274,444	106,315	168,129	29,384	18	17%
Sonoma	Associated Students of Sonoma State University	18,096	3,384	14,712	57,720	2	392%
Sonoma	Sonoma Student Union Corporation	9,575	0	9,575	0	0	0%
Stanislaus	Associated Students, Inc., California State University, Stanislaus	12,625	729	11,897	0	0	0%
Stanislaus	Auxiliary & Business Services of CSU Stanislaus	3,119	130	2,989	0	0	0%
Stanislaus	University Student Union of California State University, Stanislaus	12,754	445	12,309	436	2	4%
Total:		20,547,227	5,920,857	14,626,369	6,181,022	1,648	65%

AORMA OFFICERS' RETREAT RECAP

ISSUE: The AORMA Officers –, Dwayne Brummett, Robert de Wit, Kurt Borsting and Pat Worley – along with Systemwide Risk Management and the Program Administrators met for the two day officers retreat on July 10th and 11th, 2013. Some of the items discussed:

- Minors on campus
- EPL cost containment
- Rolodex updates for electronic communications
- Student health insurance
- Create a few AORMA smartphone apps
- Create six-year (or more) comparison of the 80% target surplus funding. Document dividend approved and funds remaining in the liab pool.
- Send out a letter in September that explains the approved funding for the new fiscal year and explain why certain decisions were made regarding dividend distribution, increased funding, etc.
- Ask Dennis Miller to discuss the idea of a short-term disability program at the AOA HR committee meeting. Ascertain interest and pursue creation of a program if viable.
- Can we create website banners that announce the latest developments within CSURMA AORMA.
- Create a formula for UEI so that the one year spike in UI claims is not included within their five year average annual claim total.
- Contact RF's for staff member within the sponsored programs administration department who may be candidates to join the AORMA Committee or standing committees.
- Color code the EPL Deductible Schedule to document which auxiliaries choose a deductible higher than their minimum and document the three year requirement to maintain that deductible.
- FY 14/15 Property Rating Plan – review a deductible option of 1% of the building's TIV, with a minimum of \$5,000 and a maximum of \$50,000.
- FY 14/15 Crime Rating Plan – review expenditure. Exclude expenses for costs paid to another AO.

Dwayne, along with Staff, will provide a verbal recap of the meeting.

RECOMMENDATION: None; this is an information item only.

FISCAL IMPACT: None.

BACKGROUND: The AORMA Officers meet every year prior to the AORMA Long Range Planning Session to discuss long-term objectives for the AORMA Committee and its programs.

ATTACHMENT(S):

- a. The Officers' Retreat - meeting agenda.

**MINUTES OF THE CSURMA AORMA
OFFICERS RETREAT**

JULY 10 – 11, 2013

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

MEMBERS PRESENT

Dwayne Brummett, Associated Students, Cal Poly San Luis Obispo
Robert De Wit, Forty-Niner Shops, Inc., CSU Long Beach
Kurt Borsting, Associated Students, Inc., CSU Fullerton
Patricia Worley, Associated Students Inc., Sacramento State

STAFF, GUESTS AND CONSULTANTS

Zachary Gifford, CSU Office of the Chancellor
Daniel Howell, Alliant Insurance Services, Inc.
Mimi Long, Alliant Insurance Services, Inc.
Tevea Him, Alliant Insurance Services, Inc.
Brent Escoubas, Alliant Insurance Services, Inc

The AORMA Officers meet on July 10 and 11, 2013, to discuss the long term goals of AORMA. The following action items have been recommended:

Call to Order

Dwayne Brummett called the meeting to order at 11:03 am on July 10, 2013.

Topics for Discussion

Items to include on the FY 13/14 AORMA Long Range Action Plan:

1. Review Liability Rating Plan.
 - a. New structure and/or refinements for FY 15/16.
2. Use of technology in Safety Training.
 - a. MSLCTC to develop a long term safety technology plan
 - b. Session at AOA (after AORMA breakfast) that includes a few smartphone apps and videos
3. Finalize and implement new property rating plan for FY 14/15
4. Finalize and implement new crime rating plan for FY 14/15
5. Direct the PC and MSLCTC to review the use of technology to make sure we are utilizing available technology to make it easier to do business with CSURMA AORMA.

6. Review workers' compensation policies and procedures in FY 13/14. Review remaining policies and procedures in FY 14/15.
7. Schedule quarterly meetings with Carl Warren to review open claims expected to exceed \$25,000. Review lessons learned from closed claims. The AORMA Chair and Vice-Chair will attend along with CSU Systemwide Risk Management (Charlene Minnick and Zach Gifford), Carl Warren staff (Mauri McGuire, Jill Sibling and Brandon Schlenker) and Alliant staff (Daniel Howell and Mimi Long). The meetings will be set up 30 days prior to the AORMA Committee meeting.
8. Set-up campus visit schedule for future years. At least half of the campuses should be visited each year.

To Do Items:

1. Minors on campus
 - a. What level of service do we own to the AO's
 - b. After high level training, what do we do next
 - c. How best do we effect the minors on campus training
2. EPL cost containment
 - a. Present EPL loss vs. expenses at September AORMA meeting
3. Rolodex updates for electronic communications
4. Student health insurance
 - a. CSURMA to meet with WICHE (Western Interstate Commission for Higher Education) for health insurance for foreign students
 - b. Wells Fargo non-renewed the domestic health insurance program
5. Create a few AORMA smartphone apps
 - a. Load custom training onto the CSURMA website
 - b. Review apps from other universities
 - c. Documentation of tailgate sessions
 - d. Mobile learning documentation app
6. Create six-year (or more) comparison of the 80% target surplus funding. Document dividend approved and funds remaining in the liab pool.
7. Send out a letter in September that explains the approved funding for the new fiscal year and explain why certain decisions were made regarding dividend distribution, increased funding, etc.
8. Ask Dennis Miller to discuss the idea of a short-term disability program at the AOA HR committee meeting. Ascertain interest and pursue creation of a program if viable.
9. Can we create website banners that announce the latest developments within CSURMA AORMA.
10. Create a formula for UEI so that the one year spike in UI claims is not included within their five year average annual claim total.
11. Contact RF's for staff member within the sponsored programs administration department who may be candidates to join the AORMA Committee or standing committees.

12. Color code the EPL Deductible Schedule to document which auxiliaries choose a deductible higher than their minimum and document the three year requirement to maintain that deductible.
13. FY 14/15 Property Rating Plan – review a deductible option of 1% of the building’s TIV, with a minimum of \$5,000 and a maximum of \$50,000.
14. FY 14/15 Crime Rating Plan – review expenditure. Exclude expenses for costs paid to another AO.

REVIEW OF FY 12/13 LONG RANGE ACTION PLAN

ISSUE: Each year the AORMA committee conducts a Long Range Planning session to gauge the progress of the long range action plan and to re-evaluate where efforts should be focused. Included in the agenda is a copy of the FY 12/13 Long Range Action Plan for review and discussion.

RECOMMENDATION: It is recommended that the committee members review and discuss assigned responsibilities and deadlines of the FY 12/13 Long Range Action Plan, taking action as appropriate.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. FY 12/13 AORMA Long Range Action Plan

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
AORMA COMMITTEE				
A-1	FORMULA FOR DETERMINING AN AO'S MINIMUM EPL DEDUCTIBLE			
	AORMA Committee	Review and approve EPL deductible size criteria	October 25, 2012	Completed
	AORMA Committee	Review and approve P&P – Formula for Determining an AO's Minimum EPL Deductible	December 6, 2012	Completed
	AORMA Committee	Review and approve list of AO's that will be subject to a higher EPL	December 6, 2012	Completed
	AORMA Committee	Review and approve updated deductible credits based on the \$50,000, \$75,000 and \$100,000 amount	December 6, 2012	Completed
	Staff (Alliant)	Notify AO's of deductible changes and options	January 1, 2013	Completed
A-2	CSURMA WEBSITE			
	Staff (Alliant)	Create and launch the new CSURMA website	July 1, 2013	Completed
A-3	AORMA UIP – CLAIMS ADMINISTRATION			
	Staff (Alliant)	Send out RFP for UIP claims administration	October 5, 2012	Completed
	UIP Ad Hoc Committee	Review responses to RFP and make a recommendation to the AORMA Committee for the FY 13/14 UIP claims administration renewal	November 1, 2012	Completed
	AORMA Committee	Review proposals for UIP claims administration and approve claims administrator	December 6, 2012	Completed
A-4	CAMPUS VISITS			
	Staff (Alliant)	Complete individual PowerPoint Presentations for all 89 Auxiliary Organizations	February, 2013	Completed
	Staff (Alliant)	Visit each campus and meet with the individual Auxiliary Organizations.	5 campus visits outstanding	

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
AORMA COMMITTEE				
A-5	LEGAL OPINION REGARDING AUXILIARY ORGANIZATION STUDENT UI CLAIMS			
	CSURMA Legal Counsel	Obtain a legal opinion from legal counsel as to how student UI claims should be handled	January 1, 2013	Completed
	Staff (Alliant)	Survey all UIP members to see how they are handling student UI claims	February 1, 2013	Completed
	AORMA Committee	Review legal opinion and survey results	March 21, 2013	Completed
	AORMA Committee	Participate in a more thorough discuss regarding the legal opinion and survey results	May 10, 2013	Completed
	AORMA Committee	Review and approve Policy and Procedure regarding student UI claims	September, 2013	The AORMA Committee decided to not take formal action
	Staff (Alliant)	Send out approved Policy and Procedure regarding student UI claims	September, 2013	

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
PROGRAMS COMMITTEE				
P-1	EARTHQUAKE INSURANCE PROGRAM			
	Staff (Alliant)	Send out survey to see which AORMA members are interested in joining the EQ Insurance Program	April 1, 2012	Completed
	Staff (Alliant)	Complete RMS Catastrophe Risk Report	July 1, 2012	Completed
	Staff (Alliant)	Present RMS Catastrophe Risk Report to the AORMA Committee	September 1, 2012	Completed
	AORMA Committee	Discuss if there is a fiscal ability to form an EQ Insurance Program reviewing the results of the California elections.	December 6, 2012	Completed
	Staff (Alliant)	Begin underwriting, rating and pricing the EQ Insurance Program	December, 2012	Completed
	Staff (Alliant)	Send out estimated program pricing to all AORMA members who responded to the EQ survey.	January 31, 2013	Project Terminated
P-2	ONE-RATE WORKERS' COMPENSATION PROGRAM (for FY 14/15 term)			
	PC	Discuss current rating and allocation methodology	January 3, 2013	Completed
	PC	Review alternative rating and allocation methodologies	April 18, 2013	Project Terminated
	PC	Review and approve final revised rating and allocation methodology	August 1, 2013	
	AORMA Committee	Review and approve final revised rating and allocation methodology	September 11, 2013	
	Staff (Alliant)	Notify AO's of their new premium allocation	January 1, 2014	

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
PROGRAMS COMMITTEE				
P-3	PROPERTY and CRIME PROGRAMS – RATING METHODOLOGY (for FY 14/15 term)			
	PC	Discuss current rating and allocation methodology	January 3, 2013	Completed
	PC	Review alternative rating and allocation methodologies (first review)	April 18, 2013	Completed
	PC	Review alternative rating and allocation methodologies (second review)	June 6, 2013	Completed
	PC	Review alternative rating and allocation methodologies (third review)	June 27, 2013	Completed
	AORMA Officers	Review alternative rating and allocation methodologies and make recommendations to the PC	July 10, 2013	Completed
	PC	Review and approve final revised rating and allocation methodology	August 8, 2013	Completed
	AORMA Committee	Review and approve final revised rating and allocation methodology	September 11, 2013	
	Staff (Alliant)	Notify AO's of their new premium allocation	January 1, 2014	
P-4	AORMA WORKERS' COMPENSATION PAYROLL RULES TO FOLLOW			
	Staff (Alliant)	Review the AORMA Workers' Compensation Payroll Rules to Follow document and make suggestions for change as necessary	December 2012	Completed
	PC	Review revisions, if any, and recommend approval to the AORMA Committee	January 3, 2013	Completed
	AORMA Committee	Review and approve modifications to the AORMA Workers' Compensation Payroll Rules to Follow document	March 21, 2013	Completed

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
MEMBER SERVICES, LOSS CONTROL AND TRAINING COMMITTEE				
M-1	RISK REDUCTION INCENTIVE GRANT PROGRAM (for FY 12/13)			
	MSLCTC ad hoc	Approve recipients of the Risk Reduction Incentive Grant Funds	November 5, 2012	Completed
	MSLCTC ad hoc	Provide a recap of the grant program at the AoA Conference	January , 2013	Completed
M-2	RISK REDUCTION MATCHING GRANT PROGRAM (for FY 13/14)			
	MSLCTC	Approval of Formal Policy and Procedure for the Risk Reduction Matching Grant Program	February 4, 2013	Completed
	AORMA Committee	Approval of Formal Policy and Procedure for the Risk Reduction Matching Grant Program	March 21, 2013	Completed
	MSLCTC	Review Workers' Compensation and Liability claims information @ 12/31/12 and determine criteria for matching grant program	February 4, 2013	Completed
	Staff (Alliant)	Send out notification to AORMA members of the grant criteria and solicit participants	June, 2013	Completed
	MSLCTC	Review grant applications received; approve participants	August, 2013	
M-3	FACILITIES USE AGREEMENT			
	MSLCTC	Review AORMA Recommended Facilities Use Agreement – recommend amendments as appropriate	November 5, 2012	Completed
	MSLCTC	Review and Approve additional recommended changes to the Facilities Use Agreement as provided by CSURMA Legal Counsel	February 4, 2013	Completed
	AORMA Committee	Review and Approve AORMA Recommended Facilities Use Agreement	March 21, 2013	Completed
	Staff (Alliant)	Update AORMA Toolkit with approved Facilities Use Agreement	April, 2013	Completed
	Staff (Alliant)	Send out AORMA Bulletin notifying members of the new Facilities Use Agreement	April, 2013	Completed

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
M-4	ON-LINE SAFETY TRAINING			
	MSLCTC	Continue to monitor on-line safety training through SkillSoft	November 5, 2012	Completed
	MSLCTC	Review optional on-line safety training through SkillSoft; provide recommendation to the AORMA Committee The MSLCTC is not recommending that the on-line training services be changed at this time.	February 4, 2013	Completed
	AORMA Committee	If applicable, approve contract with SkillSoft	March 21, 2013	Project Terminated for FY 12/13
	Staff (Alliant)	If applicable, give notice of contract termination to TargetSolutions (60 days in advance of 7/01 renewal). Will review again in FY 13/14.	April 1, 2013	Project Terminated for FY 12/13
	AOA HR Committee	David Kervella from the CSU Office of the Chancellor will provide a demonstration of the new Campus on-line training platform provided by SkillSoft and LawRoom.	July 26, 2013	Completed
	CSU Systemwide Professional Development Staff	Design an access hub for AORMA members to preview platform.	September, 2013	
	AORMA Members	Preview on-line training platform and provide recommendation to the MSLCTC for future utilization.	January, 2014	
	MSLCTC	Provide recommendation to the AORMA Committee regarding renewal of the current TargetSolutions contract or utilization of SkillSoft / LawRoom effective July 1, 2014.	February 3, 2014	

**REVIEW OF PROPERTY PROGRAM RATING METHODOLOGY
FOR FY 14/15**

ISSUE: At the September, 2012, AORMA Committee long range planning meeting, the AORMA Programs Committee was assigned the task of reviewing and revising, as appropriate, the current property allocation formula. The PC met on five separate occasions (1/03/12, 4/18/13, 6/06/13, 6/27/13 and 8/08/13) over an eight month period where they scrutinized the current property allocation formula and are now recommending revisions to the FY 14/15 property program rating and allocation methodology.

On July 10, 2013, during the AORMA officers retreat, the draft FY 14/15 property program rating and allocation methodology was reviewed. Overall, the officers were pleased with the basic allocation methodology changes, but recommend that the Programs Committee explore an alternative deductible option of \$5,000 for personal property and 1% of the TIV, with a minimum of \$5,000 and maximum of \$50,000 for real property and business interruption / rents. The Programs Committee reviewed the alternative deductible option at their 8/08/13 meeting and have included the deductible revision in draft being presented today.

RECOMMENDATION: This item will be presented for approval at tomorrow's meeting. The Programs Committee recommends that the committee review the revised allocation formula and suggest revisions as appropriate.

FISCAL IMPACT: To be determined. Each member's FY 14/15 property premium will change depending on the factors included within the FY 14/15 property program rating and allocation methodology.

PUBLICATION: The FY 14/15 property program final rates and estimated premiums will be distributed to the AORMA members in January, 2014. Staff will include a summary of the property allocation changes in its September update letter which will be sent to all of the auxiliary organization executive directors.

BACKGROUND: The revised property allocation formula includes the following factors:

Basic Rates - The property allocation uses two rates – one for real property and business interruption / rents and the other for personal property. The personal property rate is 20% than the real property rate. These rates will change each year depending on the total program funding requirement.

Real Property - .2115

Personal Property - .2538

Size Credits – The property allocation includes a maximum size credit of 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$600,000. Only one member receives the total 30% credit. The size credit allows the largest members to receive rate relief. In the standard insurance marketplace, rates are commensurate with TIV size. The larger your TIV, the lower your rate. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from a pool size credit.

Collared Rates - The collars will change every year, until no collars are necessary. The current property allocation uses collars of .90 and 1.25. These collars result in six members at the minimum collar and ten members at the maximum collar.

Loss Rating – A loss rating surcharge is assigned to each member based on the following criteria:

Loss ratio under 20% - no surcharge

Loss ratio between 20% and 40% - 5% surcharge

Loss ratio between 40% and 60% - 10% surcharge

Loss ratio between 60% and 80% -15% surcharge

Loss ratio between 80% and 100% - 20% surcharge

Loss ratio in excess of 100% - 25% surcharge

Deductibles – All members will have a \$5,000 deductible for personal property. The real property and business interruption / rents deductible will be 1% of the TIV, with a minimum of \$5,000 and maximum of \$50,000.

Minimum Premium – The minimum premium for FY 14/15 will remain at \$600.

Noted below is a recap of the five Programs Committee meetings where the property allocation formula was discussed.

1. **January 3, 2013** – Staff explained that the property allocation formula is currently based on the Member’s prior year’s premium, losses, total insurable values and deductible size. The long term goal for the program was that all members would, eventually, use the same basic rate as a starting point and that the rates would be individually modified based on the member’s losses and deductible choice. Currently, the majority of members utilize the basic AORMA property rate. However, there are a few members who have a rate that is substantially lower than the program rate.

Direction to Staff - January 3, 2013 Meeting - Bring to the next meeting two different property allocation formulas. The first formula would have one basic rate for all member property. The second formula would have two basic rates – one for real property and one for personal property.

2. **April 18, 2013** - The Programs Committee members reviewed the two property allocation formula options. Option A includes a single rate for real property, personal property and business interruption / rents. Option B includes a separate rate for real property and business interruption / rents and a separate rate for personal property. The allocation factors included are total insurable values, losses and deductible amount. A minimum premium is applied.

Option A: All members start with the same base rate of .1985 (*this rate will change every year based on the projected program costs.*) This rate is applied to the Member’s total insurable values (real property, personal property and business interruption / rents) to calculate the base premium.

A loss rating surcharge is assigned to each member based on the following criteria:

- Loss ratio under 20% - no surcharge
- Loss ratio between 20% and 40% - 5% surcharge
- Loss ratio between 40% and 60% - 10% surcharge
- Loss ratio between 60% and 80% -15% surcharge
- Loss ratio between 80% and 100% - 20% surcharge
- Loss ratio in excess of 100% - 25% surcharge

Deductible credits are included as follows:

- \$10,000 deductible - .98
- \$25,000 deductible - .97
- \$50,000 deductible - .96
- \$100,000 deductible - .94

Rate collars are included as follows:

- Minimum rate collar – 80% of the previous year’s rate

Maximum rate collar – 130% of the previous year’s rate

The minimum premium for each member is \$500

Option B: All members start with two basic rates - .19 for real property and business interruption / rents and .23 for personal property (*these rates will change every year based on the projected program costs.*) These rates are applied to the Member’s total insurable values to calculate the base premium. The loss rating surcharge, deductible credits, rate collars and the minimum premium are the same as Option A above.

Direction to Staff - April 18, 2013 Meeting:

- a. *Review deductible credits.* Deductible credits as presented in the allocations appear to be too low.
 - b. *Review rate split within Option B between real property and business interruption / rents and personal property.* Currently, the rate difference is \$.04.
 - c. *Review maximum rate and dollar increase from prior year.* For University Corporation at Monterey Bay, a 30% rate increase represents a \$119,757 dollar increase. The Committee would like to look at a possible dollar amount maximum increase as well as a percentage increase.
3. **June 6, 2013** – The committee reviewed the revised property allocation which still uses two rates – one for real property and business interruption / rents and the other for personal property. Rather than using the rates of .19 and .23 (a .04 point difference between the two) the personal property rate has been changed to a formula which is 20% higher than the real property rate. The basic rates in the property allocation are .2215 for real property and business interruption / rents and .2657 for personal property. These rates will change every year depending on the total program premium.

Size Credits – Staff added a size credit to the property allocation which allows the largest members to receive rate relief. In the standard insurance marketplace, rates are commensurate with TIV size. The larger your TIV, the lower your rate. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit.

The maximum size credit is 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$600,000. Only one member receives the total 30% credit.

Loss Rating - A loss rating surcharge is assigned to each member based on the following criteria:

- Loss ratio under 20% - no surcharge
- Loss ratio between 20% and 40% - 5% surcharge
- Loss ratio between 40% and 60% - 10% surcharge
- Loss ratio between 60% and 80% -15% surcharge

Loss ratio between 80% and 100% - 20% surcharge
Loss ratio in excess of 100% - 25% surcharge

The loss rating surcharges did not change from the previous draft FY 14/15 property rating allocation method.

Deductible Credits - Staff reviewed the deductibles and revised the credits to provide a more meaningful deduction as shown below.

\$10,000 deductible - .95
\$25,000 deductible - .90
\$50,000 deductible - .85
\$100,000 deductible - .80

The committee members reviewed the deductible credits and noted that the deductible credits for the different sized members didn't always make sense. Mimi Long agreed and noted that a "one size fits all" deductible credit didn't work. Deductible options are also problematic because a change to one member's premium impacts the premium of the remaining members. The idea was suggested that minimum deductibles be assigned to each member based on TIV size. Mimi Long will provide two options – one with a minimum deductible based on total TIV and one with a split deductible. The second option will have a higher deductible for real property and a lower deductible for personal property.

Collared Rates - The collars will change every year, until no collars are necessary. The current property allocation uses collars of .90 and 1.25. These collars result in six members at the minimum collar and nine members at the maximum collar.

Minimum rate collar – 90% of the previous year's rate
Maximum rate collar – 125% of the previous year's rate

Minimum Premium – The minimum premium for FY 14/15 was increased to \$600 rather than \$500, because the FY 13/14 premium is \$623.

Direction to Staff – June 6, 2013 Meeting:

Include mandatory minimum deductibles. Because a change to one member's premium impacts the premium of the remaining members, the idea was suggested that minimum deductibles be assigned to each member based on TIV size. Mimi Long will provide two options – one with a minimum deductible based on total TIV and one with a split deductible. The split option will have a higher deductible for real property and a lower deductible for personal property.

4. **June 27, 2013** - The committee reviewed two revised property allocation formulas – Option F – one deductible based on total TIV, and Option G – split deductible, one for real property and business interruption / rents based on TIV and a separate deductible of \$5,000 for personal property

Basic Rates - The property allocation uses two rates – one for real property and business interruption / rents and the other for personal property. The personal property rate is 20% than the real property rate. These rates will change each year depending on the total program premium. The rates for each option are noted below:

Option F – Real Property .2340 / Personal Property .2808
Option G – Real Property .2220 / Personal Property .2664

Size Credits – No change was made to the size credit. The property allocation currently includes a maximum size credit of 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$600,000. Only one member receives the total 30% credit. Staff added a size credit to the property allocation which allows the largest members to receive rate relief. In the standard insurance marketplace, rates are commensurate with TIV size. The larger your TIV, the lower your rate. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit.

Loss Rating – No change was made to the loss rating surcharges. A loss rating surcharge is assigned to each member based on the following criteria:

Loss ratio under 20% - no surcharge
Loss ratio between 20% and 40% - 5% surcharge
Loss ratio between 40% and 60% - 10% surcharge
Loss ratio between 60% and 80% -15% surcharge
Loss ratio between 80% and 100% - 20% surcharge
Loss ratio in excess of 100% - 25% surcharge

Deductible Credits - Staff reviewed the deductibles. Now that the property allocation assigns a deductible based on TIV size, more members are receiving the deductible credit. This in turn reduces the total premium collected. Therefore, Staff was forced to reduce the deductible credits.

The deductible credits for both options are noted below:

\$5,000 – no rate credit
\$10,000 – 1% rate credit
\$25,000 – 2% rate credit
\$50,000 – 3% rate credit
\$100,000 – 5% rate credit

Collared Rates - No change was made to the minimum or maximum rate collar. The collars will change every year, until no collars are necessary. The current property allocation uses collars of .90 and 1.25. These collars result in six members at the minimum collar and nine members at the maximum collar.

Minimum rate collar – 90% of the previous year’s rate
Maximum rate collar – 125% of the previous year’s rate

Minimum Premium – No change was made to the minimum premium. The minimum premium for FY 14/15 was increased to \$600 rather than \$500, because the FY 13/14 premium is \$623.

Direction to Staff – June 27, 2013 Meeting:

Present Option G with the split deductibles to the AORMA officers at the officers’ retreat for comments, recommendations and/or approval to finalize.

5. **August 8, 2013** - The committee reviewed the revised property allocation formula which included the same deductible for all members.

\$5,000 for personal property
1% of the TIV (with a minimum of \$5,000 and maximum of \$50,000) for real property and business interruption / rents

Direction to Staff – August 8, 2013 Meeting:

Present Option J with the revised deductibles to the AORMA committee in September, 2013 for approval.

ATTACHMENTS:

- a. The draft FY 14/15 Property Program Rating Allocation Method will be available to view during the meeting in excel format.

**REVIEW OF CRIME PROGRAM RATING METHODOLOGY
FOR FY 14/15**

ISSUE: At the September, 2012, AORMA Committee long range planning meeting, the AORMA Programs Committee was assigned the task of reviewing and revising, as appropriate, the current crime allocation formula. The PC met on five separate occasions (1/03/12, 4/18/13, 6/06/13, 6/27/13 and 8/08/13) over an eight month period where they scrutinized the current crime allocation formula and are now recommending revisions to the FY 14/15 crime program rating and allocation methodology.

On July 10, 2013, during the AORMA officers retreat, the FY 14/15 crime program rating and allocation methodology was reviewed. Overall, the officers were pleased with the basic allocation methodology changes, but recommended (1) excluding from the total expenditures, expenses for services purchased by one member from another member and (2) consider reducing the minimum premium for those auxiliaries that have no employees and contract for all of their services from another auxiliary. The Programs Committee discussed the officers' suggested changes, but did not include the suggestions in the draft FY 14/15 crime program rating and allocation methodology being presented today. The member's total expenditures is used in the allocation as a way to set the minimum premium for those members who have no employees. Because, all of the members with no employees would have a similar expenditure exclusion for contract services, the basic exposure remains the same. Therefore, the Programs Committee instead reviewed the minimum premiums to determine if the amounts were still viable.

RECOMMENDATION: This item will be presented for approval at tomorrow's meeting. The Programs Committee recommends that the committee review the revised allocation formula and suggest revisions as appropriate.

FISCAL IMPACT: To be determined. Each member's FY 14/15 crime premium will change depending on the factors included within the crime program member allocation.

PUBLICATION: The FY 14/15 crime program final rates and estimated premiums will be distributed to the AORMA members in January, 2014. Staff will include a summary of the crime allocation changes in its September update letter which will be sent to all of the auxiliary organization executive directors.

BACKGROUND: The draft FY 14/15 crime program rating and allocation methodology includes the following allocation factors:

1. **Basic Rates** – All members are assigned a basic rate which is multiplied by the member's total estimated payroll to establish the base premium.
2. **Size Credit** – A size credit is applied to the base premium which allows the largest members to receive rate relief. Overall, AORMA receives a lower rate due to its size; therefore, the smaller members are still benefiting from an AORMA pool size credit. The maximum size credit is 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$10,000.
3. **Collared Rates** – Rate collars are included as follows and will change every year, until no collars are necessary:
 - a. Minimum premium collar – 85% of the previous year's premium
 - b. Maximum premium collar – 145% of the previous year's premium
4. **Loss Rating** – The loss rating surcharges are included as follows:
 - a. Loss ratio of less than 50% - no surcharge
 - b. Loss ratio between 50% and 100% - 10% surcharge
 - c. Loss ratio in excess of 100% - 20% surcharge
5. **Minimum Premiums** – The minimum premium for each member have been established based on the member's total expenditures. Because the minimum premiums now include a flat admin fee, the minimum premiums were reduced as follows:
 - a. Expenditures under \$2,000,000 – MP \$250
 - b. Expenditures between \$2,000,001 and \$6,000,000 – MP \$1,250
 - c. Expenditures between \$6,000,001 and \$10,000,000 – MP \$2,250
 - d. Expenditures between \$10,000,001 and \$20,000,000 – MP \$2,750
 - e. Expenditures over \$20,000,000 – MP \$3,250
6. **Admin Costs** – The JPA program administration cost for the crime program is \$23,256. This cost is now being divided evenly to each member. $\$23,256 / 88 = \264 . The insurance brokerage fee of \$27,412 will remain a part of the excess insurance cost and therefore will be spread to the members as a part of the standard crime program allocation.
7. **Deductible** – All members will have a \$5,000 deductible.

Noted below is a recap of the five Programs Committee meetings where the crime allocation formula was discussed.

1. **January 3, 2013** – Staff explained that the crime allocation is based on the following factors:
 - a. Prior year’s premium
 - b. Number of employees (FTE)
 - c. Total expenditures
 - d. Loss information

Staff expressed concerns with these allocation factors. (1) Prior year’s premium – some members, in the past, did not purchase crime coverage and therefore, were added to this program essentially for free (the lowest premium in FY 12/13 was \$5. In FY 13/14 the minimum premium was increased to \$100.) Some members purchased stand alone coverage with inflated premiums compared to the overall AORMA premium. (2) Number of employees (FTE) – The members tend to have many part-time employees; however, the number of hours worked by each employee can vary widely. One part-time employee may work three hours per week whereas another employee may work 15 hours per weeks. So the number of employees (FTE) seems to be an unreliable allocation factor. (3) In the current allocation, the total expenditures are added to the total number of employees, which means that the members with employees are being allocated too high of a percentage of the total premium.

Direction to Staff – January 3, 2013 Meeting – Bring to the next meeting a new crime allocation formula which addresses the allocation concerns noted above.

2. **April 18, 2013** - The Programs Committee members reviewed the draft crime allocation formula. The allocation factors included are payroll, expenditures and losses. Minimum premiums are applied based on expenditures.

Basic Premium - All members are assigned a basic premium based solely on total payroll

Size Credits - Staff added a size credit to the crime allocation which allows the largest members to receive rate relief. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit. The maximum size credit is 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$10,000. Only two members receive the full 30% size credit.

Collared Rates - Premium collars are included as follows:

- Minimum premium collar – 80% of the previous year’s premium
- Maximum premium collar – 150% of the previous year’s premium

Loss Rating - A loss rating surcharge is assigned to each member based on the following criteria:

- Loss ratio of less than 50% - no surcharge
- Loss ratio between 50% and 100% - 10% surcharge

Loss ratio in excess of 100% - 20% surcharge

Minimum premiums - A minimum premium for each member are established based on total expenditures as follows:

Expenditures less than \$1,000,000 - \$100 minimum premium
Expenditures between \$1,000,000 and \$3,000,000 - \$500 minimum premium
Expenditures in excess of \$3,000,000 - \$750 minimum premium

Deductibles – A deductible is assigned based on premium size as follows:

FY 14/15 premium less than \$5,000 - \$2,500 deductible
FY 14/15 premium in excess of \$5,000 - \$5,000 deductible

Direction to staff – April 18, 2013 Meeting

- a. Look into increasing the minimum premiums of \$100, \$500 or \$750.
 - b. Review the option mandating a minimum deductible of \$5,000 for all members and including the option of increasing the \$5,000 deductible to \$10,000 with a rate decrease.
3. **June 6, 2013** – The committee reviewed the revised crime allocation formula.

Basic Rates - All members are assigned a basic rate of .0650.

Size Credit – The size credit remains the same. The crime allocation includes a size credit which allows the largest members to receive rate relief. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit. The maximum size credit is 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$10,000.

Collared Rates – The rate collars remain the same. Rate collars are included as follows and will change every year, until no collars are necessary:

Minimum premium collar – 85% of the previous year’s premium
Maximum premium collar – 145% of the previous year’s premium

Loss Rating – The loss rating surcharge remains the same. The loss rating surcharges are as follows and have not changed from the previous crime allocation version:

Loss ratio of less than 50% - no surcharge
Loss ratio between 50% and 100% - 10% surcharge
Loss ratio in excess of 100% - 20% surcharge

Minimum Premiums – As a way to gauge the appropriate minimum premium size for a member without payroll, the members were grouped together based on expenditure size. A median premium was established for each expenditure range as noted below:

Expenditures under \$2,000,000 – MP \$500 (Median \$383)

Expenditures between \$2,000,001 and \$6,000,000 – MP \$1,500 (Median Premium \$1,876)

Expenditures between \$6,000,001 and \$10,000,000 – MP \$2,500 (Median Premium \$2,608)

Expenditures between \$10,000,001 and \$20,000,000 – MP \$3,000 (Median Premium \$4,108)

Expenditures over \$20,000,000 – MP \$3,500 (Median Premium \$11,739)

The committee members expressed concern over the minimum premiums. In prior years, the premium for some members was less than \$10. Last year the minimum premium was increased to \$100. For FY 14/15 the lowest minimum premium would be \$500. Because the admin costs for the crime program are only \$50,668, it was suggested that the admin costs be spread evenly between the members rather than based on a percentage of premium. The committee members' rationale for this request was that, unlike the other AORMA insurance programs, the larger members within the crime program do not create a higher administrative burden and therefore should not be charged more than the smaller members.

Deductible – A 5% deductible credit has been added should a member decide to increase its deductible to \$10,000 from \$5,000.

Direction to Staff – June 6, 2013 Meeting

- a. Delete the \$10,000 deductible option. Because crime losses are infrequent, having a \$10,000 deductible option isn't reducing the overall program losses and therefore, it was felt that a premium reduction for a higher deductible did not benefit the pool.
 - b. Spread the admin costs evenly between the members rather than basing the allocation on percentage of premium.
4. **June 27, 2013** – The committee reviewed the revised crime allocation.

Basic Rates – The basic rate was reduced from .065 to .04 due to the admin cost being allocated separately.

Size Credit – The size credit remains the same. Staff added a size credit to the crime allocation which allows the largest members to receive rate relief. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit. The maximum size credit is 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$10,000.

Collared Rates – The collared rate minimums and maximum remain the same. Rate collars are included as follows and will change every year, until no collars are necessary:

Minimum premium collar – 85% of the previous year’s premium
Maximum premium collar – 145% of the previous year’s premium

Loss Rating – The loss rating surcharges remain the same.

Loss ratio of less than 50% - no surcharge
Loss ratio between 50% and 100% - 10% surcharge
Loss ratio in excess of 100% - 20% surcharge

Minimum Premiums – The minimum premium for each member have been established based on the member’s total expenditures. Because the minimum premiums now include a flat admin fee, the minimum premiums were reduced as follows:

Expenditures under \$2,000,000 – MP \$250 (Median \$383)
Expenditures between \$2,000,001 and \$6,000,000 – MP \$1,250 (Median \$1,876)
Expenditures between \$6,000,001 and \$10,000,000 – MP \$2,250 (Median \$2,608)
Expenditures between \$10,000,001 and \$20,000,000 – MP \$2,750 (Median \$4,108)
Expenditures over \$20,000,000 – MP \$3,250 (Median \$11,739)

Admin Costs – The JPA program administration cost for the crime program is \$23,256. This cost is now being divided evenly to each member. $\$23,256 / 88 = \264 . The insurance brokerage fee of \$27,412 will remain a part of the excess insurance cost and therefore will be spread to the members as a part of the standard crime program allocation.

Deductible – The optional \$10,000 deductible was removed. All members will have a \$5,000 deductible.

Direction to Staff – June 27, 2013 Meeting

Present the revised crime allocation formula to the AORMA officers at the officers’ retreat for comments, recommendations and/or approval to finalize.

5. ***June 27, 2013*** – On July 10, 2013, during the AORMA officers retreat, the FY 14/15 crime program rating and allocation methodology was reviewed. Overall, the officers were pleased with the basic allocation methodology changes, but recommended (1) excluding from the total expenditures, expenses for services purchased by one member from another member and (2) consider reducing the minimum premium for those auxiliaries that have no employees and contract for all of their services from another auxiliary. The Programs Committee discussed the officers’ suggested changes, but did not include the suggestions in the draft FY 14/15 crime program rating and allocation methodology being presented today. The member’s total expenditures is used in the allocation as a way to set the minimum premium for those members who have no employees. Because, all of the members with no

employees would have similar expenditure exclusion for contract services, the basic exposure remains the same. Therefore, the Programs Committee instead reviewed the minimum premiums to determine if the amounts were still viable.

Direction to Staff – August 8, 2013 Meeting:

Present the draft FY 14/15 crime program rating and allocation methodology to the AORMA committee in September, 2013 for approval.

ATTACHMENT(S):

Draft FY 14/15 Crime Rating Allocation Method – Version D will be reviewed as a handout during the meeting.

**RISK REDUCTION MATCHING GRANT INCENTIVE
PROGRAM AWARDS FOR 13/14**

ISSUE: The MSLCTC met on August 26, 2013, to review the Risk Reduction Matching Grant Incentive Program applications and to award the grants as appropriate. The AORMA Risk Reduction Matching Grant Incentive Program makes funds available to AORMA Members to fund specialized training, safety equipment, physical improvements or any other safety related item that will lead to a documentable reduction in claims costs. The focus of the FY 13/14 grant program is prevention of workers' compensation losses within Class Code 1007 – Manual Labor, with an emphasis on (1) lifting and carrying, and (2) slip, trip and fall.

The MSLCTC reviewed all of the grant applications and awarded a grant to those projects which were found to be appropriate and consistent with the program's focus.

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

FISCAL IMPACT: \$40,000 has been set aside for the FY 13/14 Risk Reduction Matching Grant Incentive Program. The MSLCTC approved grants of up to \$3,733 and possibly more for the two carts or dolly grants noted below.

BACKGROUND: Applications were received from ten different Auxiliary Organizations. A description of each grant project and the committee's decision is included below:

University Glen Corporation, CSU Channel Islands

1. **\$10,869** - *Purchase of slip resistant tape and treads, life vests, ring buoys, pool master life hooks and poles and dock box to store the safety equipment.* Potential for slip, trip and fall. With significant moisture inherent in any facility located near a natural body of water, we must be concerned with the walking surfaces of the facility being "slippery when wet". The primary concerns are the surface of (1) the outer upper deck of the building, and (2) the surface of the dock facility adjacent to the water. It is also imperative that water safety equipment be available (and properly stored) for use by our employees, as well as our guest. *Committee's decision – the grant was not awarded for this project. This project does not seem to be consistent with the grant's focus for FY 13/14.*

2. **\$1,733** - *Purchase of hydraulic lift table, chair dollies, table dollies.* Our second area of concern is the lifting and carrying aspect of moving tables, chairs and equipment throughout the center while providing maintenance to the facility, in addition to facilitating educational opportunities, events and catering services. *Committee's decision – the grant was awarded for this purchase.*
3. **\$7,000** - *Safety training for staff.* *Committee's decision – the grant was not awarded for the staff training. The purpose of the matching grant program is to provide funds for specialized training, safety equipment, physical improvements or any other safety related item that will lead to a documentable reduction in claim costs. All auxiliary organizations are responsible to provide their staff with standard safety training; staff training is a necessary function of any auxiliary organization and those costs should be assumed by the auxiliary organizations as a part of their standard operating costs.*

CSU Fullerton Auxiliary Services Corporation

1. **\$2,000** – *Purchase of back support belts and anti-fatigue mats.* At our Titan Shops bookstore warehouse we would like to purchase back support belts to reduce the risk of back injury. We are also looking to purchase some Anti-fatigue mats. These mats will help reduce back, neck, leg and foot fatigue. *Committee's decision – the grant was awarded for the purchase of back support belts in the amount \$1,000. The committee did not award the grant for the anti-fatigue mats. The use of anti-fatigue mats is necessary to protect workers from leg and foot fatigue. The committee felt the purchase of anti-fatigue mats should be bore by the auxiliary organization as a standard cost of operation.*

Humboldt State University Center

1. **\$20,000 to \$24,000** – *Designing and constructing a food preparation floor mat cleaning station.* Presently, heavy rubber floor mats that are used in a food preparation area are brought up to a loading dock, laid flat on the dock to be cleaned using a hot water hose. The area used is open to the elements, has heavy foot traffic and does not have adequate drainage. This project involves installing a designed cleaning station with a covered overhang that will provide a safer way of hanging the mats on an elevated bar. This will greatly reduce the carrying and lifting now required. The drain will go directly into the sanitary sewer instead of across a parking area into a storm drain. This will also eliminate the health and safety issues that are presently created due to food particles that come off the mats and the slip hazard created by exposure to the elements and the water used for cleaning. *Committee's decision – this grant was not approved. The committee felt that this project did not entirely fit within the focus of the program. The committee also did not want to award a grant for standard facilities upkeep and maintenance. The committee's opinion was that all facilities required a certain amount of upkeep and the focus of the grant is not to provide monetary relief to an auxiliary organization for standard operating expenses.*

Forty-Niner Shops, Inc., CSULB

1. **\$99,715** – *Purchase of lighter weight catering tables and chairs.* We have seen continued growth in our catering department and our business is changing. As we grow we have found that our current tables and chairs are not user friendly due to the weight, causing us concern when it comes to employee safety. We move them several times a week and it's only a matter of time before a staff member gets injured (back or pulled muscle injury). The chairs weigh 50lbs and the tables depending on size weigh 125lbs to 160lbs with an iron base. *Committee's decision – the committee did not approve the cost for the purchase of lighter weight tables and chairs. The committee felt that this purchase is a standard operational upgrade that is necessary to sustain a business. The committee would consider; however, offering a grant for the purchase of a cart or dolly to hold the new tables and chairs. The committee directed staff to contact the auxiliary organization and request a revised grant application for the cart or dolly.*

University Student Union, CSU Northridge

1. **\$9,804** – *Purchase of lighter weight event tables and storage cart.* Reduction of weight and vertical lift requirements for outdoor event tables by replace existing wood/metal 30" x72" folding banquet tables with equivalent POLYlite Tables. Existing tables weigh 59 pounds each and are stored on a horizontal transport cart. As the cart is emptied, the employee is required to bend lower to lift each subsequent table. The replacement tables weigh only 39 pounds each reducing weight to be carried and are stored on edge allowing the tables to be lifted without significant bending as required for the flat storage. In addition, the plastic material will reduced the risk of hand injury from splinters and cuts as the plastic tables are not subject to chipping, splintering or peeling, and have no edge band around the table. *Committee's decision – the committee did not approve the cost for the purchase of lighter weight tables and chairs. The committee felt that this purchase is a standard operational upgrade that is necessary to sustain a business. The committee would consider; however, offering a grant for the purchase of the storage cart to hold the new tables and chairs. The committee directed staff to contact the auxiliary organization and request a revised grant application for the storage cart.*
2. **\$1,700** – *Purchase of water cart.* Many potted plants have been added throughout the exterior of University Student Union. They are currently water by hand, using five gallon buckets that are filled with water and placed on the back of a service cart. The buckets then have to lifted and carried to the plant to water it. This cart would allow our grounds workers to fill the cart and push it to the closest proximity of the plant. This cart with an integrated pump and 15 foot hose would eliminate all lifting from the watering process. *Committee's decision – the committee did not approve the cost for the purchase of a water cart.*

Cal Poly Pomona Foundation, Inc.

1. **\$20,400** – *Purchase of 360 pairs of shoes from Shoes for Crews and 60 back braces for Foundation employees including part-time and student employees.* *Committee's decision – the committee did not approve the cost for the purchase of the Shoes for Crews. The need for foodservice employees to wear slip resistant shoes should be a standard requirement for all auxiliary organizations. Some auxiliary organizations already have a*

subsidy program in place for employees to purchase slip resistance shoes. The committee is interested in exploring a Shoes for Crews AORMA program. Staff will present some options at the next MSLCTC meeting. The committee did award a \$1,000 grant for the purchase of back support belts .

Associated Student, CSU Sacramento

1. **\$2,125** – *Purchase of floor mats, extension cord covers, flammable cabinet and tricycle 3-speed cargo bike.*
 - a. Floor mats to reduce the slipperiness when wet from people walking in with wet shoes from rain. Our Concrete floor is very slippery when wet. Three lobby floor mats are needed.
 - b. Extension cord covers. Currently there are some tools that are used where our staff needs to put an extension cord across a walk area. Need covers to reduce trip hazard.
 - c. Replace flammable cabinet. Current one is too small, so items get left around the base of it, which make for tripping hazard, not to mention a fire hazard. Need 45 gallon capacity.
 - d. Tricycle 3-speed cargo bike. Currently employees ride a bicycle with a large front basket and sometimes they overload it while conducting errands; riding it can be wobbly. Potential fall-related injury. If we had a tricycle with cargo basket, it would be much more stable and safe. Estimate is based on KHS product since we are a vendor and can order at cost.

Committee’s decision – this grant was not approved. The committee felt that this project did not fit within the focus of the program.

2. **\$6,840** - *Replace and/or purchase of ropes course equipment.*
 - a. *Purchase of an additional extension ladder.* Sometimes staff will not wait for the other one to be done being used and will use other methods to get themselves higher. We need an additional ladder to increase likelihood of staff actually using the appropriate means to reach up high. Brand option: Werner Fiberglass Flat D-Rung Extension Ladder (250 lb. load capacity, duty rating).
 - b. *Replacement of tower platform.* Replacing the platform entails renting a boom lift, wood, screws, stain and labor. Tower platform has some dry rot and poses a hazard if the dry rot continues to ‘grow’. Injury related to fall is the risk reduction.
 - c. *Replacement of J-pole steps.* These are a specialized type of equipment that create foot holds for our employees and participants to climb the poles and trees on our ropes course. Many of our current stepping pegs have been overgrown by the trees and need to be replaced. Estimate includes equipment plus labor.
 - d. *Purchase of big wall harnesses for maintenance climbing.* Our regular harnesses don’t have enough padding for hanging in the air for long time frames. Our employees need what are called “Big Wall Harnesses” for doing maintenance. Currently, it is uncomfortable for our staff when doing maintenance and inspections and the discomfort could be enough of a distraction to produce human

errors while doing critical safety work. We can order these at a discount. Would like 4-6. I have estimated for 6.

Committee's decision – this grant was not approved. The committee felt that this project did not fit within the focus of the program.

3. **\$11,520** - *Staff training.* Currently we require our trip leaders to have wilderness first aid training. The head rafting guides are required to complete swiftwater rescue training. Also, our team leads for our ropes course are required to attend at least one in-house rescue training annually. The following items would be a significant bolstering to our adventure staff training this coming year. The more we invest in our staff training, the more likely we avoid injuries and potential lawsuits. In my experience, formal training increases employee awareness of what the risks are and how to avoid them in them and/or manage/mitigate them.
 - a. *Swiftwater rescue training* to be included in our annual guide training. Next training would be in spring 2014. Cost estimate is based on Sierra Rescue's pricing. This is a highly reputable company that serves the Sacramento area and beyond. \$425/person x 10 people
 - b. *Wilderness first responder training.* 80-hour course designed for outdoor trip leaders who are more than 30 minutes away from advanced medical care. Course includes CPR for professional rescuer. \$260/person x 20 students
 - c. *PCIA Climbing Instruction course* would be a great addition for our rock climbing trip leaders. Currently, only our Outdoor Trip Supervisor has this certification, but it would be highly beneficial to provide this level of training for the leaders who are actually in the field. PCIA is the organization that is recognized in this industry, especially for college-based programming.

Committee's decision – this grant was not approved. The committee felt that this project did not fit within the focus of the program.

University Enterprises, Inc., Sacramento State University

1. **\$1,000** – *Staff training.* We currently have about 150 staff in our department. With recent changes, we will be hiring 120 new staff in the next 6 months. This would be an excellent topic to reinforce with current staff and training opportunity to train new staff. It would protect their quality of life and reduce OJT injuries/time loss. *Committee's decision – this grant was not approved. The committee felt that standard employee safety training is a typical cost of maintaining a productive business and that this cost should be retained by the auxiliary organization.*

Aztec Shops, LTD., SDSU

1. **\$28,910** – *Reimbursement of costs for the purchase of a gravity fed ice bin and costs of the trench drain installation.* The dining services operations went for years with no drain under the ice bin. This required a shovel to retrieve ice which created a potential hazard with both lifting and slips, trips and falls. We purchased a new gravity fed bin and

installed a trench drain to capture any spills. The new system is significantly safer due to drier floors and reduced exposure to back injuries due to the gravity feed of the new bin. *Committee's decision – this grant was not approved. The committee felt that reimbursing an auxiliary organization for the costs of a necessary standard facilities grade was not in keeping with the focus of the program.*

2. **\$2,700** – *Replacement of non skid epoxy coating.* Replace coating on north and south steps and entry to the SDSU Bookstore with a non skid epoxy coating. Current coating is chipped and worn smooth and slippery when wet. *Committee's decision – this grant was not approved. The committee's opinion was that all facilities required a certain amount of upkeep and the focus of the grant is not to provide monetary relief to an auxiliary organization for its standard operating expenses.*

Cesar Chavez Student Center, SFSU

1. **\$15,064** – *Purchase of crown control safety barriers.* Traditionally, the campus has been a commuter campus, with most students living and socializing off-campus. However, over the past years the numbers of students living in dormitories and other campus housing has increased. The need for on campus, and, in particular, late-night entertainment has correspondingly increased. The CCSC has therefore worked with our university partners at Student Life, and with the Associated Students, to provide safe music and dance events. These events, such as festivals, concerts and dance parties, attracted attendances of between 300-1000 students. Noise Complaint dance parties occur monthly, and The Depot, the CCSC's live entertainment space, has successfully raised its profile as a San Francisco music venue and is attracting bands with larger followings, so that crowds of 300-400 people occur 2 or 3 times a semester. Situations such as these, and other public celebrations such as sporting events, require crowd control barriers that can offer a temporary sturdy wall that will hold a large group of people from moving forward toward an area that might be considered unsafe. Stages often have high voltage cables around the area and the need to keep crowds from interacting with the instruments and cables is necessary. These barriers will be used in the CCSC's Depot (live entertainment venue), Jack Adams Hall (largest space in the building), Malcolm X Plaza (outdoor event space), and Amphitheater (roof top entertainment space.) *Committee's decision – this grant was not approved. The committee felt that this project did not fit within the focus of the program.*

PUBLICATION: The MSLCTC Chair along with Staff will contact all of the Auxiliary Organizations that applied for a grant and apprise them of the MSLCTC's decision regarding the award.

ATTACHMENT(S):

- a. AORMA Policy & Procedure A-6 – Risk Reduction Matching Grant Incentive Program



CSURMA AORMA

POLICY AND PROCEDURE NO. A-6

SUBJECT: **RISK REDUCTION MATCHING GRANT
INCENTIVE PROGRAM**

ADOPTED: **MAY 9, 2013**

EFFECTIVE: **JULY 1, 2013**

PURPOSE:

The Risk Reduction Matching Grant Incentive Program (**Program**) makes funds available to AORMA Members (**Members**) in both the Liability and Workers' Compensation programs. It funds specialized training, safety equipment, physical improvements or any other safety related item that will lead to a documentable reduction in claims costs. The purpose of this type of *matching grant program* is to encourage **Members** to enhance existing risk reduction efforts.

POLICY:

1. Annually, the Member Services, Loss Control and Training Committee (**MSLCTC**) will complete the following activities:
 - a. Propose to the AORMA Committee a budget amount for the **Program**.
 - b. Review the Liability and Workers' Compensation loss information to identify patterns and claims which may be preventable with the (1) purchase, replacement or upgrade of physical property or (2) development of specialized training.
 - c. Identify the focus of the **Program** for the upcoming fiscal year.
 - d. Approve a grant application and a maximum per **Member** grant amount.
 - e. Send out a memo to all **Members** identifying the focus of the **Program** and inviting **Members** to apply for the grant by completing the grant application.
 - f. Along with the Program Administrator, the grant applications will be reviewed, and if found to be appropriate and consistent with the purpose of the **Program** may be approved by the MSLCTC.
2. To access funds under the **Program**, a **Member** must complete the grant application which will include;
 - a. A description of the proposed risk reduction project
 - b. The anticipated timeline for completion of the risk reduction project. An estimate of the total costs for the proposed risk reduction project.
3. The **Member** will be expected to complete the proposed risk reduction project within the timeline provided within the grant application. The MSLCTC may rescind the grant if the

Member has not started, or completed, the risk reduction project within the timeframe proposed.

4. Fifty percent (50%) of the **Member's** risk reduction project costs (up to the maximum grant amount approved for that **Member**) will be reimbursed under the **Program**. The **Member** will submit to the MSLCTC the final paid receipt to be used to calculate the **Program** reimbursement amount.
5. After the grant funds are utilized, the **Member** will provide a brief report providing information that will assist the MSLCTC in monitoring this **Program's** effectiveness and the merits of future **Program** funds.
6. The MSLCTC will work with the Grant Recipients to develop benchmarks to evaluate the success of the **Program**. The MSLCTC will also provide guidance to future Grant Recipients based on these historical benchmarks.

ON-LINE SAFETY TRAINING THROUGH SKILLSOFT

ISSUE: Currently, AORMA has a contract with TargetSolutions for online training. All 23 campuses have now successfully moved over to SkillSoft and LawRoom for their online training. It has been suggested that the Auxiliaries may benefit from utilizing the same online training platform as the campuses. SkillSoft and LawRoom have proposed a 50 seats / two month promotional offer for AORMA to review the online training platform.

During the AOA HR Committee meeting in San Luis Obispo, the members were asked if they would be interested in reviewing the on-line training platform with the goal of providing a recommendation to the MSLCTC and the AORMA Committee for future utilization of SkillSoft and LawRoom. The following Auxiliaries expressed an interested in previewing the platform:

1. The CSU, Chico Research Foundation
2. Associated Students, San Jose State University
3. University Enterprises Corporation at CSUSB
4. Cal Poly Pomona Foundation, Inc.
5. California State University, Fresno Association, Inc.
6. Associated Students, SDSU
7. Cal Coly Corporation
8. CSU East Bay Foundation

David Kervella, the Senior Director for Systemwide Professional Development, Human Resources will need to design an access hub for those auxiliary employees that do not work within the PeopleSoft network. Once that is complete, the AORMA members can begin previewing the platform.

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

FISCAL IMPACT: The pricing has not been finalized.

BACKGROUND: Staff will provide additional information during the meeting.

PUBLICATION: None at this time.

ATTACHMENT(S): None.

**REVIEW AND REVISIONS TO THE LIABILITY PROGRAM
RATING METHODOLOGY FOR FY 15/16**

ISSUE: The property and crime program rating allocation methodologies were reviewed by the Programs Committee during FY 12/13. Staff is suggesting that the review of the liability program rating allocation methodology be added to the FY 13/14 long range action plan.

RECOMMENDATION: Staff recommends adding the FY 13/14 long range action plan, review of the liability program rating allocation methodology.

FISCAL IMPACT: None at this time.

BACKGROUND: None.

PUBLICATION: None at this time.

ATTACHMENT(S): None.

CREATION OF A LONG-TERM SAFETY TECHNOLOGY PLAN

ISSUE: Is CSURMA / AORMA using technology effectively? Should AORMA create a long-term safety technology plan?

RECOMMENDATION: During the AORMA officers retreat, it was suggested that the AORMA committee establish a long-term safety technology plan for 2014 and beyond.

FISCAL IMPACT: To be determined.

BACKGROUND: None.

PUBLICATION: None at this time.

ATTACHMENT(S): None.

CREATION OF AORMA SMARTPHONE APPLICATION

ISSUE: At the AORMA officers retreat in July, it was suggested that AORMA should create a smartphone application to be revealed at the AOA conference in January. The MSLCTC met on August 26th and suggested a claims reporting application. The committee was especially concerned with AORMA's on-time claims reporting within the workers' compensation program. The committee would like to see a smartphone application created that includes instructions on what to do when a workers' compensation injury occurs. Many of the AORMA workers' compensation members are very small and some may experience workers' compensation claims with such an infrequency that they may not know what to do when an employee is hurt on the job. The application could provide information on where the claims are to be reported and where the injured worker should go for first aid or medical treatment. The application should also include fillable workers' compensation claim forms that can be completed directly by the supervisor and the injury employee.

RECOMMENDATION: The MSLCTC committee members recommend that AORMA design a claims reporting smartphone application. The application should eventually include claims reporting for all lines of coverage, but the first phase of the design should focus on workers' compensation claims reporting.

FISCAL IMPACT: To be determined. Brent Escoubas will provide an estimate once the project perimeters are finalized.

BACKGROUND: None.

PUBLICATION: The AORMA smartphone application will be revealed at the AOA Conference in January.

ATTACHMENT(S): None.

**REVIEW OF ALL WORKERS' COMPENSATION POLICIES
AND PROCEDURES**

ISSUE: Staff put together an AORMA policy and procedure review schedule which will be presented at tomorrow's meeting for approval. The workers' compensation policies and procedures haven't been reviewed recently. Staff is suggesting that a review of all of the workers' compensation policies and procedures be added to the FY 13/14 Long Range Action Plan.

RECOMMENDATION: Staff recommends that a review of all of the workers' compensation policies and procedures be added to the FY 13/14 Long Range Action Plan.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. AORMA Policy and Procedure Review Schedule

AORMA Policies and Procedures

Review Schedule

Policy and Procedure		Adopted	Amended	Reviewed	Scheduled for Review
A-1	AORMA Committee Composition, Elections and Terms Limits	4/18/2003	9/13/2012		FY 14/15
A-2	AORMA Committee and Standing Committee Roles and Responsibilities	8/19/2003	9/13/2012		FY 14/15
A-3	Target Surplus Funding Policy	1/10/2007	9/16/2010		FY 14/15
A-4	Dividends and Assessments	3/8/2007	9/16/2010		FY 14/15
A-5	Annual Calendar of Reports, Audits and Filings	10/29/2009	10/29/2009		FY 14/15
A-6	Risk Reduction Matching Grant Program	5/9/2013	5/9/2013		FY 14/15
A-7	Travel Reimbursement Policy	5/21/2013	5/21/2013		FY 14/15
L-1	Claims Reporting	12/7/2006	10/8/2009	5/10/2012	FY 14/15
L-2	Liability Claims Administration and Litigation Management	12/7/2006	5/10/2012		FY 14/15
L-3	Legal Counsel Selection	12/7/2006	5/10/2012		FY 14/15
L-4	Employee Driving Standards	7/1/2002	6/17/2010		FY 14/15
L-5	Guidelines for Extending Liability Coverage to Non-Auxiliary Organizations	8/19/2003	3/21/2013		FY 14/15
L-6	Requirement to Purchase PAI for all Activities Involving Minors	6/17/2010	6/17/2010		FY 14/15
L-7	Employment Practices Deductible Options	5/12/2011	12/6/2012		FY 14/15
UI-1	Formula for Determining Unemployment Insurance Program Annual Contributions	5/12/2010	12/6/2012		FY 14/15
W-1	Workers' Compensation Deposit Development Plan	5/15/2008	12/8/2009		FY 13/14
W-2	Contribution Payments	12/9/2004	12/8/2009		FY 13/14
W-3	Requirement of Members to Maintain Experience Modification Factor of 1.25 or Less	9/9/2003	12/8/2009		FY 13/14
W-4	Claims Handling Procedures and Guidelines	12/8/2009	9/16/2010		FY 13/14
W-5	Workers' Compensation Coverage Claims Settlement Authority	9/16/2010	9/16/2010		FY 13/14
W-6	Volunteer Coverage	1/12/2005	12/8/2009		FY 13/14
W-7	Workers' Compensation Safety Program Award - Safety Superstar	10/27/2005	12/9/2010		FY 13/14
W-8	Workers' Compensation Program Payroll Reporting Responsibilities	12/8/2009	12/8/2009		FY 13/14

COMPLETION OF THE AORMA SERVICE CALENDAR

ISSUE: Staff created the AORMA Service Calendar. This calendar includes all of the AORMA activities that occur on a regular basis as documented in AORMA's policies and procedures, contracts or meeting agendas. This calendar will be kept up-to-date and will be included in each agenda packet.

RECOMMENDATION: This item is being presented for information only. The AORMA Service Calendar will be approved at tomorrow's meeting.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: The AORMA Service Calendar will be included in each agenda packet and will reside on the CSURMA website.

ATTACHMENT(S):

- a. Draft AORMA Service Calendar

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
JULY, 2013			
Alliant Staff	Send out AORMA binder, insurance summary and invoice to all members	7/04/13	Completed
Alliant Staff	Request Workers' Compensation and Liability loss runs @ 6/30 – Forward to Actuary	7/07/13	Completed
Alliant Staff	Request Liability (EPL check register) for minimum EPL deductible calculation for FY 14/15	7/07/13	Completed
Liability TPA	Survey legal counsel compensation and recommend to AORMA a fair and equitable maximum allowable hourly rate	7/31/13	Requested
Alliant Staff	Request final audited payroll from all Workers' Compensation program members for the term July 1, 2012 to June 30, 2013	7/31/13	Requested
AUGUST, 2013			
Actuary	Completion of draft actuarial studies for Workers' Compensation and Liability programs	8/01/13	Completed
AORMA Chair / Alliant Staff	Prepare AORMA summary for AOA Executive Committee meeting on August 16, 2013	8/02/13	Completed
Liability TPA	Send out watch list for the liability claims review	8/09/13	Completed
Liability TPA	AORMA liability claims review	8/13/13	Completed
Alliant Staff	Calculate each member's minimum EPL deductible for the FY 14/15 liability coverage term	8/26/13	Completed
Alliant Staff	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 6/30/13	8/31/13	
Alliant Staff	Complete Target Surplus Funding Report	8/31/13	Completed
CSU Accounting	Completion of Financial Audit for the period ending June 30, 2013	8/31/13	
Alliant Staff	Calculate additional premium or return premium for each Workers' Compensation program member based on the audited payroll for FY 12/13	8/31/13	
<i>Programs Committee Meeting (Teleconference) – August 8, 2013 – Agenda Items</i>			
1. Finalize the revisions to the FY 14/15 Property program premium allocation formula			
2. Finalize the revisions to the FY 14/15 Crime program premium allocation formula			

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
3. Discuss extending AORMA Liability Insurance Program to cover the VEBA Trust			
<i>MSLCT Committee Meeting (Teleconference) – August 26, 2013 - Agenda Items</i>			
1. Review Risk Reduction Matching Grant Program applications – award grants as applicable			
SEPTEMBER, 2013			
CSU Accounting	Prepared invoices or checks for the FY 12/13 Workers' Compensation payroll audit	9/15/13	
Alliant Staff	Completion of Workers' Compensation payroll desk audits	9/30/13	
Alliant Staff	Send out invoices or checks for the FY 12/13 Workers' Compensation payroll audit	9/30/13	
Alliant Staff / AORMA Chair	AORMA Committee update letter to all AORMA members summarizing the funding and dividends approved for the upcoming fiscal year	9/30/13	
Alliant Staff	Completion of the AORMA UIP Financial Statement	9/10/13	
<i>AORMA Committee Long Range Planning Meeting(Long Beach) – September 11, 2013 – Agenda Items</i>			
1. Introduction of new committee members			
2. Review of FY 12/13 AORMA Long Range Action Plan			
3. Recap of 2013 AORMA Officers Retreat			
4. Discussion regarding use of technology in safety training			
5. Review of loss ratio analysis (Liability and Workers' Compensation programs)			
6. Review of historical premium and dividends			
7. Review EPL losses vs. expenses			
8. Review of Target Surplus Funding report			
9. Review of historical 80% pool funding, dividends approved and funds remaining in the workers' compensation and liability pools			
10. Review of AOA Conference sessions			
11. AORMA Committee continuity plan			
12. Development of the Long Range Action Plan			
13. Review of AORMA Annual Service Calendar			

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
	14. Review of Estimated Fund Balance @ 6/30/13 – Workers’ Compensation and Liability Programs		
	15. Review of Campus / Auxiliary Visit Schedule		
<i>AORMA Committee Meeting(Long Beach) – September 12, 2013 – Agenda Items</i>			
	1. Review of Estimated Fund Balance @ 6/30/13 – Workers’ Compensation and Liability Programs		
	2. Review of AORMA Program Expenses @ 6/30/13		
	3. Review and Acceptance of Liability Actuarial Study for FY 14/15		
	4. Review and Acceptance of Workers’ Compensation Actuarial Study for FY 14/15		
	5. Review of Target Surplus Funding Report		
	6. Approval of Liability and Workers’ Compensation dividend payable in July, 2014		
	7. Approval of FY 14/15 Liability Insurance Program – Total Funding		
	8. Approval of FY 14/15 Workers’ Compensation Insurance Program – Total Funding		
	9. Approval of FY 14/15 Property Insurance Program – Total Funding		
	10. Approval of FY 14/15 Crime Insurance Program – Total Funding		
	11. Review of AORMA’s approved legal counsel list		
	12. Approval of maximum allowable hourly rate for legal counsel		
	13. Review and approve revisions to the FY 14/15 Property program premium allocation		
	14. Review and approve revisions to the FY 14/15 Crime program premium allocation		
	15. Adoption of 2014 meeting calendar		
	16. Approval of 2014 AOA Conference sponsorship		
	17. Approval of AORMA Annual Service Calendar		
	18. Review of CSURMA Audit		
	19. Approval of 2013 liability claims audit		
	20. Approval of Policy and Procedure Review Schedule		
	21. Approval of revisions to Policy & Procedure A-6 – Risk Reduction Matching Grant Program		
OCTOBER, 2013			

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
Nominations Committee	Poll eligible AORMA Committee members to determine which members are willing to be nominated for the Vice Chair position	10/15/13	Completed
Alliant Staff	Request FY 14/15 estimated Workers' Compensation payroll	10/01/13	
Alliant Staff	Request completion of the FY 14/15 Liability application	10/01/13	
Alliant Staff / AORMA Chair	Send out notification of minimum Employment Practices Liability deductibles for FY 14/15	10/31/13	
<i>Programs Committee Meeting (Teleconference) – October 3, 2013 – Agenda Items</i>			
	1. Review Workers' Compensation payroll desk audits		
	2. Approval of meeting dates for 2014		
	3. Approval of PC long range action plan		
	4. Review of approved funding for the Liability, Workers' Compensation, Property and Crime programs		
	5. Review of the Liability and Workers' Compensation actuarial studies		
	6. Review of the Target Surplus Funding report		
	7. Approve the minimum Employment Practices Liability deductibles for FY 14/15		
<i>AORMA Committee Meeting (Newport Beach) – October 24, 2013 – Agenda Items</i>			
	1. Approval of long range action plan for 2014		
	2. Discussion and approval of AOA Conference free registrations		
	3. Vice Chair election will be held during the AORMA Committee meeting		
NOVEMBER, 2013			
AORMA Chair / Alliant Staff	Prepare AORMA summary for AOA Executive Committee meeting on November 15, 2013	11/01/13	
Liability TPA	Send out watch list for the liability claims review on November 12, 2013	11/08/13	
Liability TPA	AORMA liability claims review	11/12/13	
Alliant Staff	Send out Program Manuals	11/15/13	
Alliant Staff	Completion of the Liability and Workers' Compensation dividend allocation for	11/30/13	

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
	distribution in July, 2014		
Alliant Staff	Completion of the Unemployment Insurance Program member allocation for FY 14/15	11/30/13	
Alliant Staff	Completion of the Liability program member allocation for FY 14/15	11/30/13	
Alliant Staff	Completion of the Workers' Compensation program member allocation for FY 14/15	11/30/13	
Alliant Staff	Completion of the Property program member allocation for FY 14/15	11/30/13	
Alliant Staff	Completion of the Crime program member allocation for FY 14/15	11/30/13	
Alliant Staff	Review volunteer losses within the Workers' Compensation program	11/30/13	
Alliant Staff	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 9/30/13	11/30/13	
<i>MSLCT Committee Meeting (Teleconference) – November 18, 2013 – Agenda Items</i>			
	1. Approval of meeting dates for 2014		
	2. Approval of MSLCTC long range action plan		
	3. Approval of the Workers' Compensation Safety Program Award – Safety Superstar		
<i>CSURMA EC</i>	<i>CSURMA Executive Committee Meeting (Sacramento)</i>	<i>11/06/13</i>	
<i>CSURMA BOD</i>	<i>CSURMA Board of Directors Meeting (Sacramento)</i>	<i>11/06/13</i>	
DECEMBER, 2013			
AORMA Chair / Alliant Staff	Prepare AORMA summary for AOA Executive Committee meeting on January 11, 2014	12/27/13	
<i>AORMA Committee</i>	<i>AORMA Committee Meeting – December 5, 2013 – Agenda Items</i>	<i>12/05/13</i>	
<i>Programs Committee</i>	<i>Programs Committee Meeting - December 12, 2013 – Agenda Items</i>	<i>12/12/13</i>	
	1. Approval of the Liability and Workers' Compensation dividend allocation for distribution in July, 2014		
	2. Approval of the Workers' Compensation AORMA class codes rates for FY 14/15		
	3. Approval of the Unemployment Insurance Program member allocation for FY 14/15		

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
	4. Approval of the Liability program member allocation for FY 14/15		
	5. Approval of the Workers' Compensation program member allocation for FY 14/15		
	6. Approval of the Property program member allocation for FY 14/15		
	7. Approval of the Crime program member allocation for FY 14/15		
	8. Review of all Workers' Compensation member's experience modification factors		
	9. Approval of meeting dates for 2014		
	10. Approval of PC long range action plan for 2014		
JANUARY, 2014			
Alliant Staff	Completion of the AORMA Annual Report	1/05/14	
Nominations Committee	At the AOA Conference, during the AORMA Breakfast Presentation, announce the new Vice Chair as well as open seats on the AORMA Committee	1/07/14	
Alliant Staff	Notify the Workers' Compensation program members of their experience modification factor in accordance with P&P W-3 – Satisfactory, Early Warning Notice or Termination Warning	1/15/14	
Alliant Staff	Final premium / rate letter to all AORMA members – include information regarding Workers' Compensation coverage for volunteers	1/31/14	
FEBRUARY, 2014			
Alliant Staff	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 12/31/13	2/28/14	
Alliant Staff	Schedule the AORMA workers' compensation claims audit (every even year)	2/28/14	
Alliant Staff	Schedule the AORMA liability claims audit (every odd year)	2/28/14	
<i>MSLCT Committee Meeting – February 3, 2014 – Agenda Items</i>			
	1. Review of the MSLCTC budget for FY 14/15		
	2. Recommended funding for the Risk Reduction Matching Grant Program for FY 14/15		
	3. Review the Liability and Workers' Compensation loss information to identify patterns and claims which may be preventable with the (1) purchase, replacement or upgrade of physical property or (2) development of specialized training		

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
4. Identify the focus of the Risk Reduction Matching Grant Program for FY 14/15			
<i>Programs Committee Meeting - February 6, 2014 – Agenda Items</i>			
Liability TPA	Send out watch list for the liability claims review on February 18, 2014	2/14/14	
Liability TPA	AORMA liability claims review	2/18/14	
MARCH, 2014			
AORMA Chair / Alliant Staff	Prepare AORMA summary for AOA Executive Committee meeting on March 21, 2014	3/07/14	
Nominations Committee & Alliant Staff	Forward slate of nominees to fill the open seats on the AORMA Committee to the AOA Executive Committee for review and comment	3/20/14	
AORMA Committee Members and Staff	Completion of the Form 700 – Statement of Economic Interest	3/31/14	
WC Claims Consultant	Completion of the claims audit of the Workers' Compensation program (every odd-numbered year)		
Liability Claims Auditor	Completion of the claims audit of the Liability program (every even-numbered year)	3/14/14	
<i>AORMA Committee Meeting – March 20, 2014 – Agenda Items</i>			
1. Review and approval of FY 13/14 CSURMA budget – midterm adjustments			
2. Review and approval of FY 14/15 CSURMA budget			
3. Review slate of nominees to fill the open seats on the AORMA Committee			
4. Review the Auxiliary Service Provider Report			
5. Review and accept the workers' compensation claims audit (every even year)			
6. Review and accept the liability claims audit (every odd year)			
7. Review of excess insurance renewal report			
8. Discussion regarding the renewal of the Alliant Loss Control Services (risk control consulting) contract – one year contract expiring on June 30, 2014			
9. Discussion regarding the renewal of the Employers Group (HR consulting services) contract – one year contract expiring on June 30, 2014			

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
	10. Discussion regarding the renewal of the TargetSolutions (on-line safety training) contract – three year contract expiring on June 30, 2015		
	11. Discussion regarding the renewal of the Employers Edge (unemployment insurance claims administrator) contract – five year contract expiring on June 30, 2018		
	12. Discussion regarding the renewal of the Carl Warren (AORMA third party liability claims administrator) contract – five year contract expiring on June 30, 2016		
	13. Discussion regarding the renewal of the Sedgwick (Workers’ Compensation claims administration) contract – five year contract expiring on June 30, 2018		
<i>CSURMA EC</i>	<i>CSURMA Executive Committee Meeting</i>	<i>3/20/14</i>	
<i>CSURMA EC</i>	<i>CSURMA Executive Committee Long Range Planning Meeting</i>	<i>3/21/14</i>	
APRIL, 2014			
Alliant Staff	Send out a memo to all Members identifying the focus of the Program and inviting Members to apply for the grant by completing the grant application	4/30/14	
Liability TPA	Send out watch list for the liability claims review on April 8, 2014	4/04/14	
Liability TPA	AORMA liability claims review	4/08/14	
Alliant Staff	Send out ballot for AORMA Committee term beginning on July 1, 2014	4/01/14	
Alliant Staff	Receive back all AORMA Committee ballots for the term beginning on July 1, 2014	4/30/14	
AORMA Chair	Appoint the PC and MSLCTC Chair for a one year term beginning on July 1, 2014	4/30/14	
Alliant Staff	Send out letter from the AORMA Chair appointing the new PC and MSLCTC Chair for the term beginning on July 1, 2014	4/30/14	
<i>MSLCT Committee Meeting (Teleconference) – April 7, 2014 – Agenda Items</i>			
	1. Approve the blank grant application and a maximum per Member grant amount		
	2. Review the Auxiliary Service Provider Report		
	3. Discussion regarding the renewal of the Alliant Loss Control Services (risk control consulting) contract – one year contract expiring on June 30, 2014		
	4. Discussion regarding the renewal of the Employers Group (HR consulting services) contract – one year contract expiring on June 30, 2014		
	5. Discussion regarding the renewal of the TargetSolutions (on-line safety training) contract – three year contract expiring on June 30, 2015		
	6. Discussion regarding the renewal of the Employers Edge (unemployment insurance claims administrator) contract – five year contract expiring on		

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
June 30, 2018			
7. Recommendation for MSLCTC Chair for FY 14/15			
<i>Programs Committee Meeting – April 10, 2013 – Agenda Items</i>			
1. Recommendation for PC Chair for FY 14/15			
MAY, 2014			
AORMA Chair / Alliant Staff	Send out appointment letters to the newly elected AORMA Committee members for the term beginning on July 1, 2014	5/30/14	
AORMA Chair / Alliant Staff	Send out appointment letters to the newly appointed AORMA Standing Committee Chairs for the term beginning on July 1, 2014		
Alliant Staff	Update the AORMA Committee and Standing Committee Org Chart for the term beginning July 1, 2014	5/30/14	
Alliant Staff	Update the AORMA Committee and Standing Committee Roster for the term beginning July 1, 2014	5/30/14	
Alliant Staff	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 3/31/14	5/30/14	
<i>AORMA Committee Meeting – May 8, 2014 – Agenda Items</i>			
2. Review of excess insurance placements reports			
3. Approval of binding authority on the excess insurance placements			
4. Announce the outcome of the AORMA Committee election			
5. Announce the appointment of the PC and MSLCTC Chair for the one year term beginning on July 1, 2014			
6. Approval of the renewal of the Alliant Loss Control Services (risk control consulting) contract – one year contract expiring on June 30, 2014			
7. Approval of the renewal of the Employers Group (HR consulting services) contract – one year contract expiring on June 30, 2014			
8. Approval of the renewal of the TargetSolutions (on-line safety training) contract – three year contract expiring on June 30, 2015			
9. Approval of the renewal of the Employers Edge (unemployment insurance claims administrator) contract – five year contract expiring on June 30, 2018			
10. Approval of the renewal of the Carl Warren (AORMA third party liability claims administrator) contract – five year contract expiring on June 30, 2016			

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
11. Approval of the renewal of the Sedgwick (Workers' Compensation claims administration) contract – five year contract expiring on June 30, 2018			
<i>CSURMA EC</i>	<i>CSURMA Executive Committee Meeting</i>	<i>5/09/14</i>	
<i>CSURMA BOD</i>	<i>CSURMA Board of Directors Meeting</i>	<i>5/09/14</i>	
JUNE, 2014			
AORMA Chair / Alliant Staff	Prepare AORMA summary for AOA Executive Committee meeting on June 6, 2014		
JULY, 2014			
<i>AORMA Officers</i>	<i>AORMA Officers Retreat – Location TBD</i>	<i>TBD</i>	
Alliant Staff	Send to CSU Accounting the approved Liability and Workers' Compensation dividend allocation for processing	7/01/14	
Alliant Staff	Request a review of the claims activity within the UIP – claims activity variations of more than 10% above or below pricing levels used will resulting in a pricing adjustment	7/05/14	
Alliant Staff	Request Workers' Compensation and Liability loss runs @ 6/30 – Forward to Actuary	7/05/14	
CSU Accounting	Process the Liability and Workers' Compensation dividend checks and forward to Alliant for distribution	7/15/14	
Alliant Staff	Distribute the Liability and Workers' Compensation dividend checks	7/31/14	
<i>MSLCT Committee Meeting – July 28, 2014 – Agenda Items</i>			
1. Review grant applications, and if found to be appropriate and consistent with the purpose of the Program, approve the grants			
<i>Programs Committee Meeting – July 31, 2014 – Agenda Items</i>			
AUGUST, 2014			
SEPTEMBER, 2014			

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
<i>AORMA Committee</i>	<i>AORMA Committee Long Range Planning Meeting</i>	<i>9/10/14</i>	
<i>AORMA Committee</i>	<i>AORMA Committee Meeting</i>	<i>9/11/14</i>	
<i>CSURMA EC</i>	<i>CSURMA Executive Committee Meeting</i>	<i>9/12/14</i>	
OCTOBER, 2014			
<i>AORMA Committee</i>	<i>AORMA Committee Meeting</i>	<i>10/23/14</i>	
<i>CSURMA EC</i>	<i>CSURMA Executive Committee Meeting</i>	<i>10/24/14</i>	
<i>CSURMA BOD</i>	<i>CSURMA Board of Directors Meeting</i>	<i>10/24/14</i>	
NOVEMBER, 2014			
<i>MSLCT Committee</i>	<i>MSLCT Committee Meeting (Teleconference)</i>	<i>11/17/14</i>	
DECEMBER, 2014			
<i>Programs Committee</i>	<i>Programs Committee Meeting (Teleconference)</i>	<i>12/11/14</i>	

CSU STUDENT HEALTH INSURANCE

ISSUE: The CSURMA Board of Directors has approved the development of a Student Health Insurance Program (SHIP). CSURMA staff attempted to gather the underwriting information necessary to evaluate options but was stymied by efforts of the incumbent broker. The Chancellor has requested that the Executive Vice Chancellor Business and Finance/CFO evaluate the student health program called MHECare offered by the Western Interstate Compact for Higher Education (WICHE) in association with the Midwest Higher Education Compact (MHEC). Staff will be present at today's meeting to describe the status of efforts.

RECOMMENDATION: No action requested from the AORMA committee. The CSURMA executive committee may take action or provide direction as necessary as respects development of a student health program.

FISCAL IMPACT: No direct fiscal impact is expected from action taken by the CSURMA executive committee on this item at their meeting.

BACKGROUND: CSU's students are offered healthcare coverage through a variety of plans and providers. Each campus makes its own arrangements and the administration of the plan may be handled by the campus or an auxiliary organization. There is no systemwide insurance brokerage agreement or appointment. Over a decade ago, the Systemwide Office of Risk Management assisted many campuses in obtaining coverage through a firm now owned by Wells Fargo Insurance Services.

With the implementation of the Affordable Care Act, the domestic CSU students have mostly left the program since they could extend coverage under their parent's plans until age 26. Effective January 1, 2014, many students will benefit from subsidized coverage offered under the California Health Benefits Exchange, called "Covered California." Incoming foreign national students will not be eligible for subsidized coverage through Covered California. For academic year 2012-13 there were approximately 1,000 domestic students and 10,000 international students covered under campus/auxiliary organization offered plans.

There are expected benefits to a systemwide approach to marketing student health coverage. Currently, most campus plans are placed with Anthem. MHECare is placed with United Healthcare. Another competitive provider would likely be Aetna.

PUBLICATION: An update will be provided to the AOA executive committee as a part of the AORMA routine update. Additional publications will be completed as the project develops.

ATTACHMENTS:

- a. MHECare Presentation dated July 29, 2013 ISSUE
- b. Staff will provide a verbal update at today's meeting regarding the CSU student health insurance program.



The California State University

July 29, 2013



Agenda

- Introductions
- The California State University (CSU)
 - Current state of student health insurance
- The future of student health
- About the Compacts
 - Midwestern Higher Education Compact (MHEC)
 - Western Interstate Commission for Higher Education (WICHE)
- About MHECARE
 - Genesis of program
 - Value proposition
- UnitedHealthcare Student Resources



CSU: Current state of student health insurance

- Each of the 23 campuses offers student health insurance
- Basis of enrollment
 - All campuses have hard waiver enrollment for international students
 - 1 campus (Maritime Academy) has hard waiver for *all* students
- 20 campuses have coverage exclusively through Anthem
 - Northridge and San Diego offer Health Net for domestic students only
 - Los Angeles and Long Beach offer a plans underwritten by UHCSR

CSU: Current state of student health insurance

- Plan design – Domestic students
 - Deductible: Most common is \$250 (70%)
 - Coinsurance: Most common is 20% (83%); out-of-network ranges from 30% - 50%
 - In-network office visit copay: Most common is \$25 (65%)
 - Emergency room copay: Most common is \$100 (83%)
 - Pharmacy: Most common plan is coinsurance (87%); others have copays
- Plan design – International students
 - With the exception of Maritime Academy, international plans offered have lower deductibles, coinsurance and copays than domestic students



CSU: Current state of student health insurance

- General observations
 - Domestic plans offered are generally comparable to what we see in the student health market. Typically, deductibles have been lower than employer-sponsored plans
 - It is more typical for domestic plans to have copays rather than coinsurance for pharmacy
 - Most of the campus information available (19) was for the upcoming 2013/14 plan year. Information for the other campuses was for 2012/13 and there could be plan changes that are not addressed in our summary



CSU: Questions for consideration

- Has CSU consider hard waiver enrollment for domestic students, similar to University of California?
- Are the campuses with Anthem in a single risk pool or rated separately?
- What was the rationale for separate international benefits?
- Do international students subsidize domestic students from a claim/rate standpoint?
- Has CSU considered a strategy to educate students about the Affordable Care Act?



The future of student health insurance

- Student retention
- Community relations
- Campus safety and oversight
- Coordination with campus health center and other campus services, such as counseling center
- Separate risk pool for underwriting
- Marketing tool (particularly graduate students)
- Required for international students
- Financial aid eligible
- Tailored towards student population
- Simplified purchasing of health insurance for students



The future of student health insurance

Impact of PPACA

- The Patient Protection and Affordable Care Act (PPACA), also known as ACA increased rates on student health plans due to benefit expansion and PPACA fees
- Plans that are totally voluntary plans may not be available in the marketplace
- Some institutions may not continue to offer coverage
- Options for students
 - Student health insurance plan
 - Parents' coverage (up to age 26)
 - Medicaid expansion (see map)
 - State exchanges: possible subsidy
 - Go without coverage and pay penalty (\$95 single in 2014)



The future of student health insurance

State exchanges

- Exchanges (including Covered California) will conduct open enrollment from October 1, 2013 – February 28, 2014
- Federal subsidies may be available to students*
 - 138% of FPL = \$16,353 single; \$33,746 family
 - 400% of FPL = \$47,401 single; \$97,815
- “Average” rate published for a Silver Plan under Covered California is \$304 monthly = \$3,648 annually. Actual rates will be age-rated so premium for students could be lower. However, under the 3-1 rule, the older individuals cannot pay more than 3 times the premium of a younger individual, resulting in a subsidy

* 2014 estimates



About MHEC

- Serves all sectors of public and independent, not-profit higher education institutions, as well as state and local governments, K-12 school districts and non-profit organizations
- MHEC mission: Advancing education through cooperation
- As a body corporate of the compacting states, MHEC contracts are state contracts
- MHEC follows competitive bid procedures as required by all the states



Genesis of MHECare

- Under grant from Lumina Foundation, established committee to investigate reducing student health insurance costs
- Established Student Health Benefits Advisory Committee (SHBAC) that recommended establishing region-wide program
- SHBAC selected Mercer as program administrator
- Mercer lead competitive bid process, resulting in selection of UHCSR as the insurer
- Program launched for 2012/13 plan year with 18 campuses participating. For 2013/14 25 campuses will participate with a total of 20,000 insured students

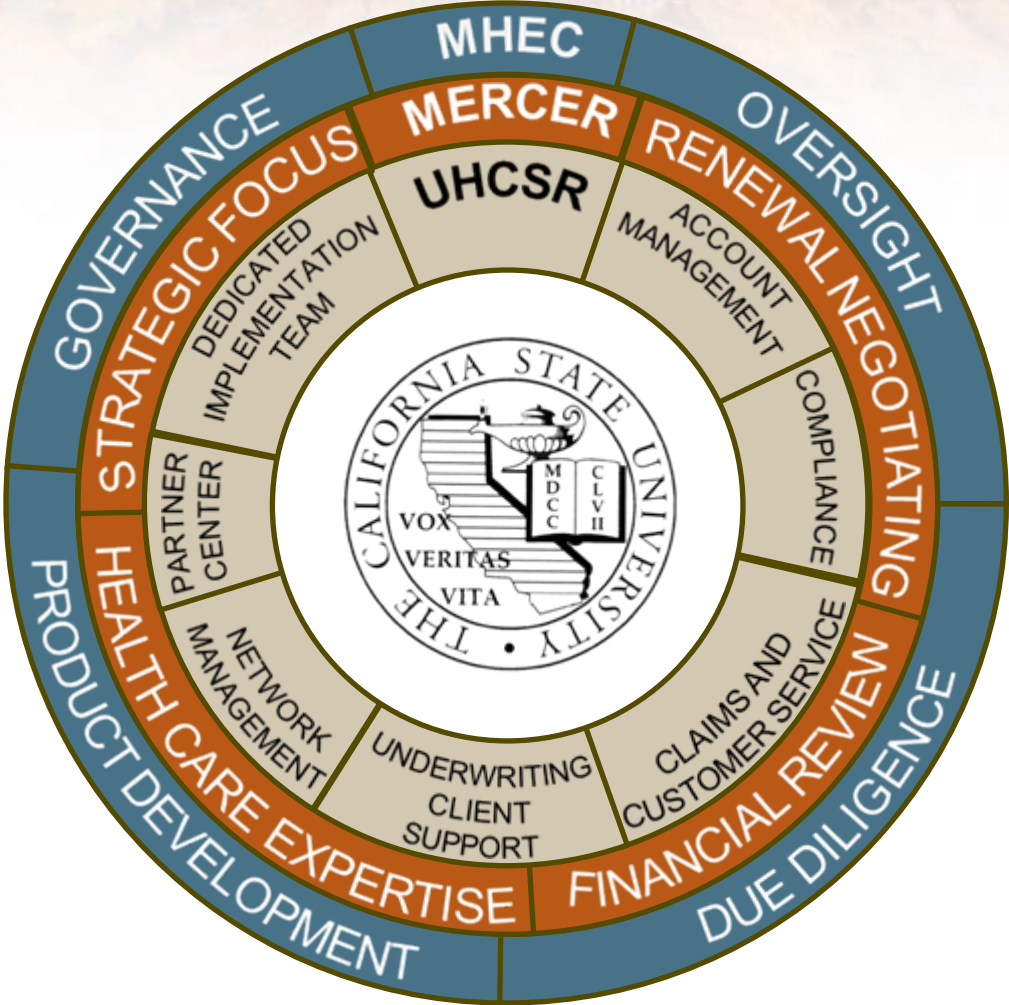


About WICHE

- California has been a member of WICHE since 1955
- WICHE is governed by 48-member commission. California's commissioners, appointed by the Governor, are:
 - Dianne Harrison, president, California State University Northridge and vice chair, WICHE
 - Christopher Cabaldon, principal, Capitol Impact, and mayor, City of West Sacramento
 - Michael Kirst, president, State Board of Education
- California students have saved \$410 million in tuition since 1997 through just one of WICHE's student exchange programs (WUE) that expands access to higher education



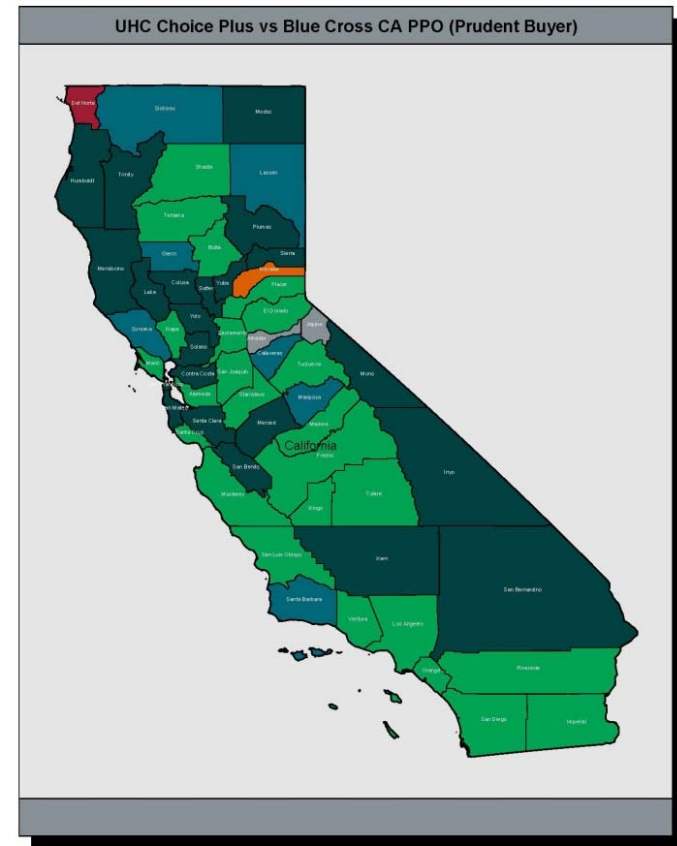
MHECare partnership



UnitedHealthcare Student Resources (UHCSR)

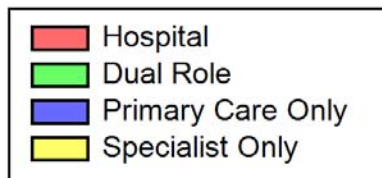
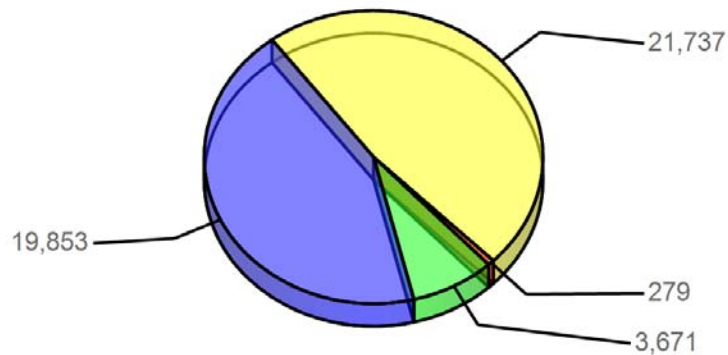


- Division of UnitedHealthcare headquartered in Plano, TX
- Specialist in student health insurance
- Access to UnitedHealthcare national PPO network

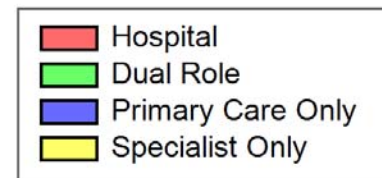
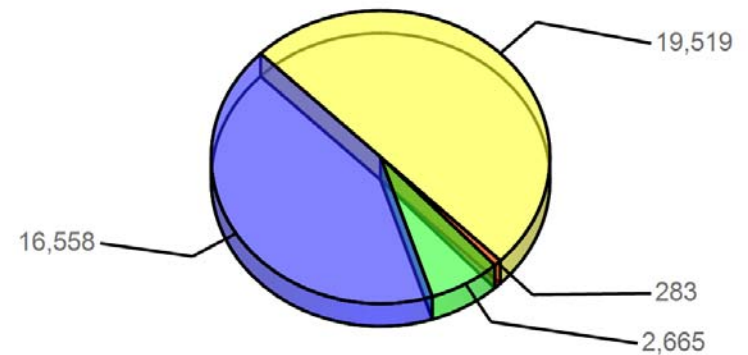


Network access comparison

UHC Choice Plus



Blue Cross CA PPO (Prudent Buyer)



UHCSR Partner Center Online administration



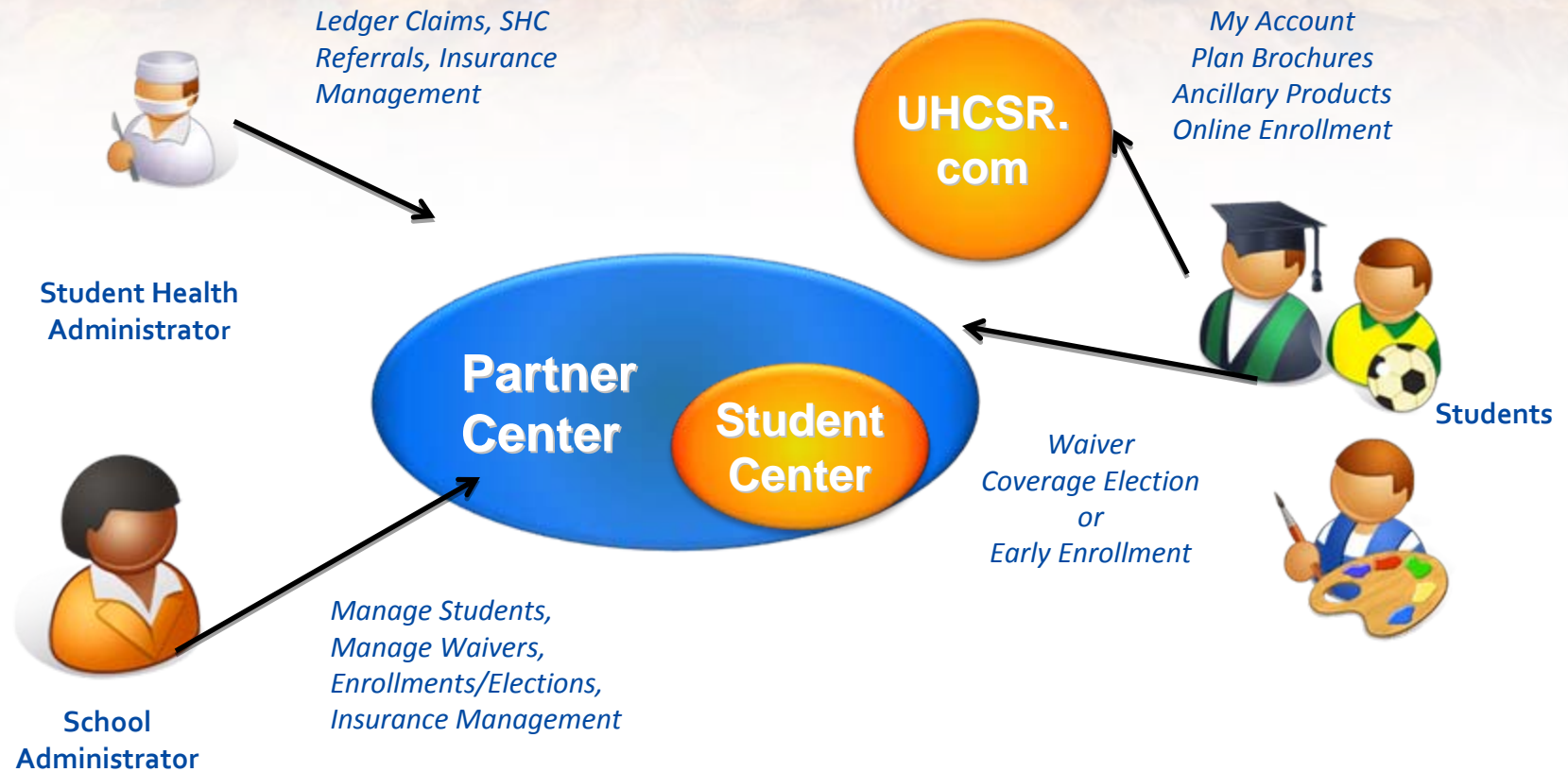
CSU can delegate enrollment/premium administration

- Waiver management
- Insurance management
- Student Management
- Ledger Billing
- Referrals

Coverage election and early enrollment options also supported through Partner Center.



UHCSR enrollment waiver process



Key strategic considerations

- Understand importance of student health coverage to CSU
- Consider all stakeholders
 - Students – domestic, undergraduate and graduate, international students
 - Campus health centers
 - Role of Chancellor's office
- Decide how much you want to communicate about health care reform
- Be aware of what's happening with employer plans
- Begin thinking about 2014/15 strategy now



DISCUSSION OF AORMA'S CONTINUITY PLAN

ISSUE: The Committee will discuss the procedures by which members of AORMA are nominated and elected to serve on the AORMA Committee and the Standing Committees.

AORMA Committee:

- **September** – the AORMA Chair will appoint a Nominations Committee
- **September / October** – the Nominations Committee will poll the eligible AORMA Committee members to determine who will be nominated for the Vice Chair position
- **October** – the Vice Chair is elected
- **December / January** – Announcement of the new Vice Chair and the open AORMA Committee seats
- **April** – Election of the new AORMA Committee members
- **May** – Announcement at the CSURMA Board of Directors meeting of new Vice Chair and Committee Members

Standing Committees:

- **Spring** – Standing committee members will recommend to the AORMA Chair a nominee for the position of chair for each standing committee
- **April / May** – Announcements of the new standing committee chairs

RECOMMENDATION: None. This item is for information only.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. FY 13/14 AORMA Committee Roster

AORMA Committee
Ten voting members - two alternates - twelve members total
Effective at July 1, 2013

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	Chair	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., Cal Poly San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
AORMA	Vice Chair	Robert de Wit	Chief Financial Officer	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	rdewit@csulb.edu	562-985-5549
AORMA	Past Chair	Kurt Borsting	Director, Titan Student Centers	Fullerton	Associated Students, California State University, Fullerton, Inc.	kborsting@fullerton.edu	657-278-4214
AORMA	Ex Officio	Pat Worley	Executive Director	Sacramento	Associated Students of California State University, Sacramento	pcworley@csus.edu	916-278-7290
AORMA	At Large	Brian Nowlin	Chief Operating Officer	Long Beach	California State University, Long Beach Research Foundation	Brian.Nowlin@csulb.edu	562-985-4690
AORMA	At Large	Frank Mumford	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	fmumford@fullerton.edu	657-278-4101
AORMA	At Large	Gigi Kiama	Human Resources Manager	Monterey Bay	The University Corporation at Monterey Bay	gkiama@csumb.edu	831-582-4301
AORMA	At Large	Guy Dalpe	Managing Director	San Francisco	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AORMA	At Large	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslied@saclink.csus.edu	916-278-2904
AORMA	At Large	Keith Kompsi	Director, Foundation Financial Services	Fresno	Fresno Association, Inc., CSU Fresno	kkompsi@csufresno.edu	559-278-0838
AORMA	At Large	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910
AORMA	At Large	Melinda Coil	Chief Financial Officer	San Diego	San Diego State University Research Foundation	mcoil@foundation.sdsu.edu	619-594-1076

Member Services, Loss Control & Training 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
MSLCTC	Chair	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., Cal Poly San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
MSLCTC	At Large	Kristin Kelly	Associate Director	San Jose	The Student Union of San Jose State University	kristin.kelly@sjsu.edu	408-924-6315
MSLCTC	At Large	Peter Neville	Executive Director	Sonoma	Sonoma Student Union Corporation	peter.neville@sonoma.edu	707-664-2780
MSLCTC	At Large	Arnecia Bryant	Associate Director, Operations	Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	abryant@csudh.edu	310-243-3854
MSLCTC	At Large	Dennis Miller	Director, Employment Services	Pomona	The Cal Poly Pomona Foundation, Inc.	dennismiller@csupomona.edu	909-869-2958
MSLCTC	At Large	Debbie Adishian-Astone	Executive Director	Fresno	CSU Fresno Association, Inc.	debbiea@csufresno.edu	559-278-0802
MSLCTC	At Large	Melinda Coil	Chief Financial Officer	San Diego	San Diego State University Research Foundation	mcoil@foundation.sdsu.edu	619-594-1076
MSLCTC	At Large	Raven Tyson	Contracts & Risk Management Coordinator	San Diego	Associated Students of San Diego State University	raven.tyson@sdsu.edu	619-594-3760

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	Guy Dalpe	Managing Director	San Francisco	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
PC	At Large	Kurt Borsting	Director, Titan Student Centers	Fullerton	Associated Students, California State University, Fullerton, Inc.	kborsting@fullerton.edu	657-278-4214
PC	At Large	Gigi Kiama	Human Resources Manager	Monterey Bay	University Corporation, CSU Monterey Bay	gkiama@csumb.edu	831-582-4301
PC	At Large	Mark Day	Executive Director	San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	mday@csusb.edu	909-537-7201
PC	At Large	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910

AOUI Board of Trustees / Unemployment Insurance Program Task Group
Five members

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AOUI	Chair	Guy Dalpe	Managing Director	San Francisco	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AOUI	Treasurer	Kim Clark	Executive Director	San Marcos	University Corporation	kclark@csusm.edu	760-750-3722
AOUI	Secretary	Kristin Kelly	Associate Director	San Jose	The Student Union of San Jose State University	kristin.kelly@sjsu.edu	408-924-6315
AOUI	Trustee	Heidi Chien	Associate Executive Director	Humboldt	Humboldt State University Center, Board of Directors	heidi.chien@humboldt.edu	707-826-5984
AOUI	Trustee	Joe Illuminate	Associate Director	Northridge	University Student Union of California State University, Northridge	joe.illuminate@csun.edu	818-677-3615

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

**CSU / UC STANDARD INDEMNIFICATION AND INSURANCE
LANGUAGE**

ISSUE: In 2002, an agreement was made between the California State University (CSU) and the University of California (UC) to utilize the same standard indemnification and insurance language when entering into an agreement that does not involve high hazard risk activities, such as agreements for use of facilities, student activities, grants and projects. The goal was to eliminate unnecessary negotiations and paperwork associated with such agreements. Agreements that involve high risk activities may require different insurance and indemnification language.

CSU and UC did adopt, and currently utilize the standard indemnification and insurance language (as shown as an attachment); however, the CSU auxiliary organizations were never asked to adopt the same language.

The 2002 indemnification and insurance language is currently being updated by CSU Systemwide Risk Management. The goal is for all CSU auxiliary organization to adopt the recommended indemnification and insurance language.

Staff can send the model indemnification and insurance language to the executive directors of each CSU auxiliary organization for signature.

RECOMMENDATION: It is recommended that the committee direct Staff to take action as appropriate.

FISCAL IMPACT: None.

BACKGROUND: Alliant produces on an annual basis approximately _____ certificates of insurance for the UC. Having a pre-approved indemnification agreement and insurance requirement for all CSU auxiliary organizations would help with contract negotiations.

PUBLICATION: None.

ATTACHMENT(S):

- a. Current CSU / UC Indemnification and Insurance Language agreement



THE CALIFORNIA STATE UNIVERSITY

BAKERSFIELD o CHANNEL ISLANDS o CHICO o DOMINGUEZ HILLS o FRESNO o FULLERTON o HAYWARD o HUMBOLDT
LONG BEACH o LOS ANGELES o MARITIME ACADEMY o MONTEREY BAY o NORTHRIDGE o POMONA o SACRAMENTO o SAN
BERNARDINO o SAN DIEGO o SAN FRANCISCO o SAN JOSE o SAN LUIS OBISPO o SAN MARCOS o SONOMA o STANISLAUS

OFFICE OF THE CHANCELLOR
4580
Risk Management
4967

TELEPHONE: (562) 951-
TELEFAX: (562) 951-

Memorandum

To: CSU Campus Risk Management
and Procurement Offices

Date: May 14, 2002

From: Charlene Minnick
Director, Systemwide Risk Management

Phone: 562-951-4580

Subject: Indemnification and Insurance Language in Agreements with the University
of California

The California State University (CSU) and the University of California (UC) campuses regularly execute agreements which do not involve high hazard/risk activities, such as agreements for use of facilities, student activities, grants and projects. Both Universities have agreed to the attached indemnification and insurance language for use in these agreements. The goal is to eliminate unnecessary negotiations and paperwork associated with these agreements.

Please keep in mind that the risk analysis requirements of Executive Order 743 will continue to apply to all agreements between the CSU and the UC. As a result, agreements that you identify as involving high risk activities may require different insurance and indemnification language than the attached. An obvious example is that any agreement involving construction or land use will require a documented risk analysis, and the attached language will not automatically apply. Please refer all proposed agreements to your University Counsel as appropriate.

Please contact my office at (562) 951-4580 if you have any questions.

CMM:djh

Attachment

cc: Ms. Christine Helwick, CSU General Counsel
Ms. Pat Dayneko, Director, Contracts and Procurement
Mr. Larry Mandell, CSU University Auditor
Ms. Sherry Carletta, UC Office of Risk Management
Mr. Daniel Howell, CSURMA Program Directors

**STANDARD INDEMNIFICATION AND INSURANCE LANGUAGE
BETWEEN CALIFORNIA STATE UNIVERSITY
AND THE UNIVERSITY OF CALIFORNIA**

Unless otherwise agreed in writing, the California State University and University of California have agreed that the following language shall be included in agreements between them.

1. INDEMNIFICATION:

THE TRUSTEES OF THE CALIFORNIA STATE UNIVERSITY shall defend, indemnify, and hold THE REGENTS OF THE UNIVERSITY OF CALIFORNIA, its officers, employees, and agents harmless from and against any and all liability, loss, expense (including reasonable attorneys' fees), or claims for injury or damages arising out of the performance of this Agreement but only in proportion to and to the extent such liability, loss, expense, attorneys' fees, or claims for injury or damages are caused by or result from the negligent or intentional acts or omissions of THE TRUSTEES OF THE CALIFORNIA STATE UNIVERSITY, its officers, employees or agents.

THE REGENTS OF THE UNIVERSITY OF CALIFORNIA shall defend, indemnify, and hold THE TRUSTEES OF THE CALIFORNIA STATE UNIVERSITY, its officers, employees, and agents harmless from and against any and all liability, loss, expense (including reasonable attorneys' fees), or claims for injury or damages arising out of the performance of this Agreement but only in proportion to and to the extent such liability, loss, expense, attorneys' fees, or claims for injury or damages are caused by or result from the negligent or intentional acts or omissions of THE REGENTS OF THE UNIVERSITY OF CALIFORNIA, its officers, employees or agents.

2. INSURANCE

It is understood and agreed that the California State University and University of California maintain self-insurance programs to fund their respective liabilities. Evidence of Insurance, Certificates of Insurance or other similar documentation shall not be required of either party under this agreement.

DEVELOPMENT OF THE LONG RANGE ACTION PLAN FOR FY 13/14

ISSUE: During today's meeting, the AORMA Committee Members will discuss the long range goals for AORMA. Based on today's decisions, Staff will prepare the FY 13/14 long range action plan document which will be presented for approval at the October 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: None.

PUBLICATION: None at this time.

ATTACHMENT(S): None.