



California State University Risk Management Authority

# CSURMA 1A

## Introduction to CSURMA

May 14, 2015

**Rob Leong**

*rleong@alliant.com*

415-403-1441

**Mimi Long**

*mlong@alliant.com*

415-403-1423

**Melissa Diaz**

*mdiaz@alliant.com*

415-403-1444

*A Public Entity Joint Powers Authority*

---

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

# Presentation Outline

---

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

# 1. Overview & History

## Mission Statement

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



# 1. Overview & History



## **California State University Risk Management Authority – CSURMA**

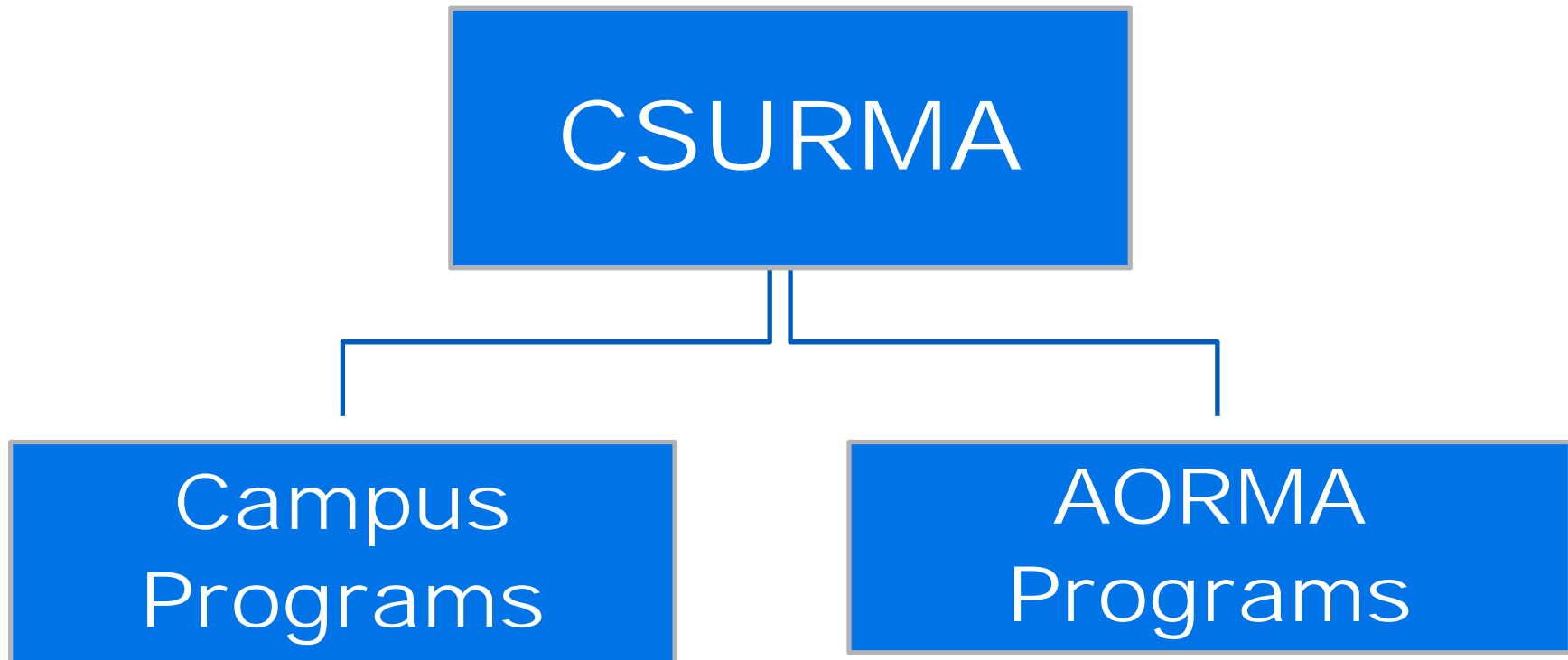
- Created for CSU Campuses and its Auxiliary Organizations
- Providing risk management and insurance services
- Including insurance and self-insurance

## **Auxiliary Organizations Risk Management Alliance - AORMA**

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



# 1. Overview & History



## 2. Structure & Organization



### Board of Directors

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

## 2. Structure & Organization



### Executive Committee

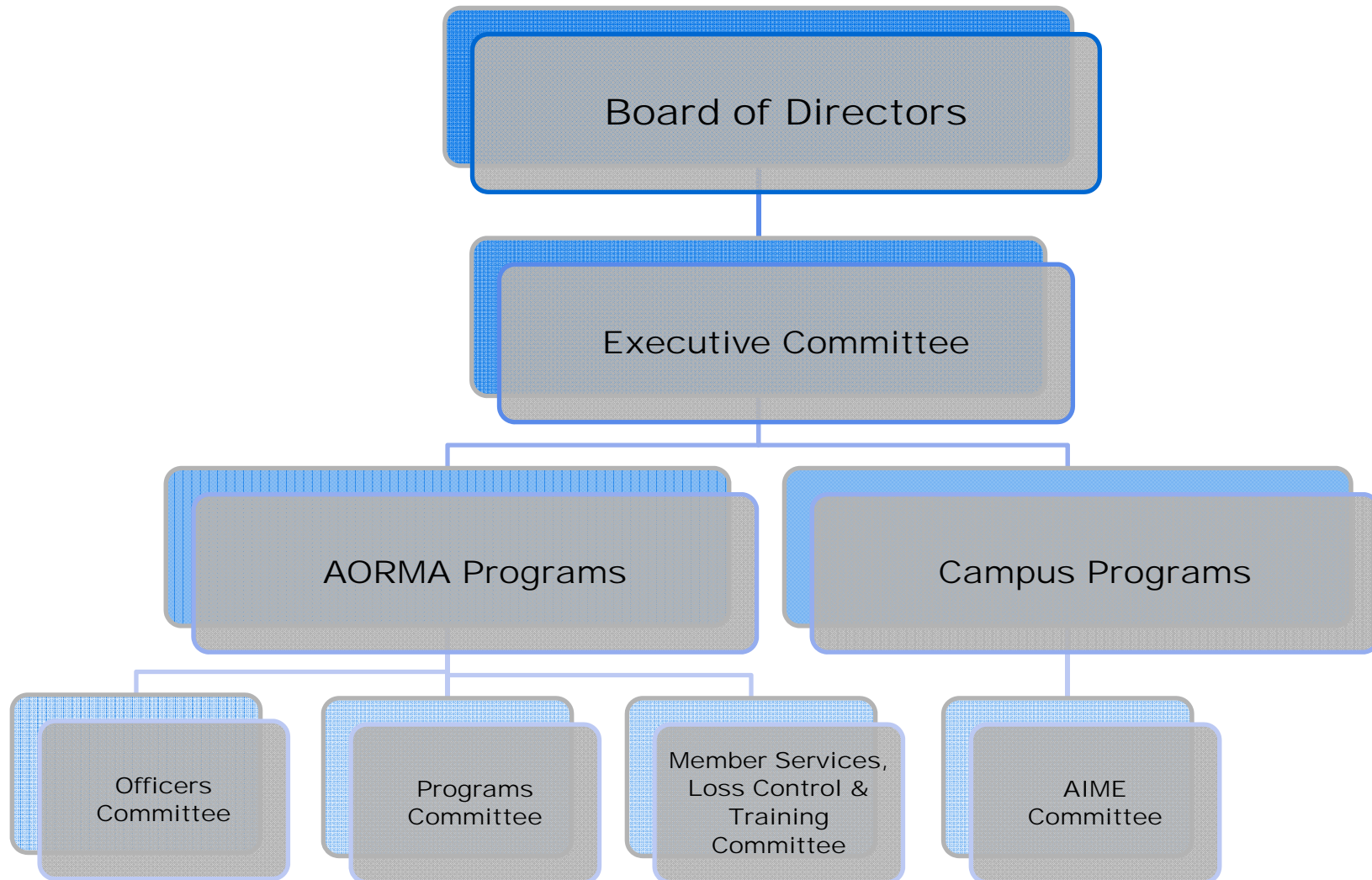
**Executive Committee:** conducts, directs and supervises the business of CSURMA.

- 9 members of the Board of Directors.
- Chair, Vice Chair, Treasurer and 3 members elected from the University-appointed directors, and 2 members of the AORMA Committee - its Chair and Vice-Chair.
- Normally meets 6 times each year.
- Special meetings may be called as needed.

**Officers:** Chair, Vice Chair, Secretary-Auditor, and Treasurer.

- CSU's Chief Risk Officer or such other person appointed by the Executive Committee serves as Secretary-Auditor.
- The Treasurer is appointed by the Executive Committee. Historically, this has been the Assistant Vice Chancellor of Financial Services.

## 2. Structure & Organization



## 3. Program Administration



### **Governing Documents:**

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

### **Administrative Practices:**

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

### **Coverage Documents:**

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

# 3. Program Administrators



**Daniel Howell**  
*Program Director*  
D: (415) 403-1426  
M: (415) 309-1243  
dhowell@alliant.com



**Robert Leong**  
*Campus Programs*  
D: (415) 403-1441  
M: (619) 405-9549  
rleong@alliant.com



**Mimi Long**  
*AORMA Programs*  
D: (415) 403-1423  
M: (415) 609-5166  
mlong@alliant.com



**Robert Frey**  
*Claims Manager*  
D: (415) 403-1445  
M: (415) 518-8490  
rfrey@alliant.com



**Jacki Graf**  
*WC Claims Consultant*  
D: (415) 403-1438  
jgraf@alliant.com



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



**Van Rin**  
*Program Administrator*  
(415) 403-1408  
vrin@alliant.com



**Hsan Htein**  
*Program Administrator*  
(415) 403-1452  
hhtein@alliant.com



**Myron Leavell**  
*JPA Administrator*  
(415) 403-1404  
mleavell@alliant.com



**Melissa Diaz**  
*JPA Administrator*  
(415) 403-1444  
mdiaz@alliant.com




**Tevea Him**  
*JPA Administrator*  
(415) 403-1416  
thim@alliant.com



**Yung Lam**  
*JPA Administrator*  
(415) 403-1461  
ylam@alliant.com

## 4. Coverage Programs - *Campus*

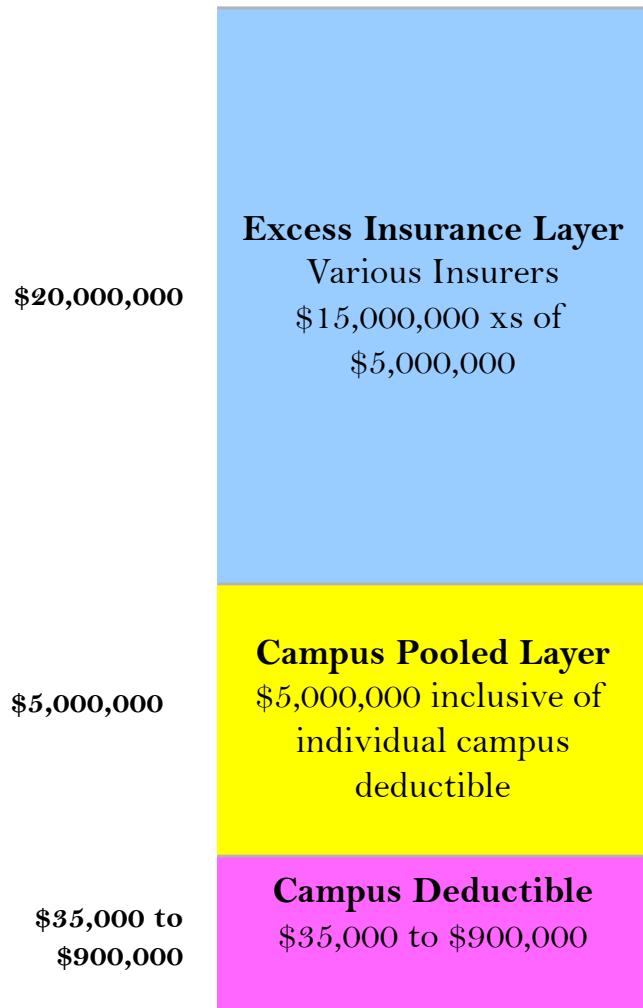
- 
- ✓ **General and E&O Liability**
  - ✓ **Workers' Compensation**
  - ✓ **Property and Boiler & Machinery**
  - ✓ **Employee Fidelity (Crime)**
  - ✓ **IDL/NDI/UI** - *Industrial Disability Leave, Non-industrial Disability Leave, Unemployment Insurance*

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

# 4. Campus Liability



## Program Layer Structure



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

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

### Campus Deductibles

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

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

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

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

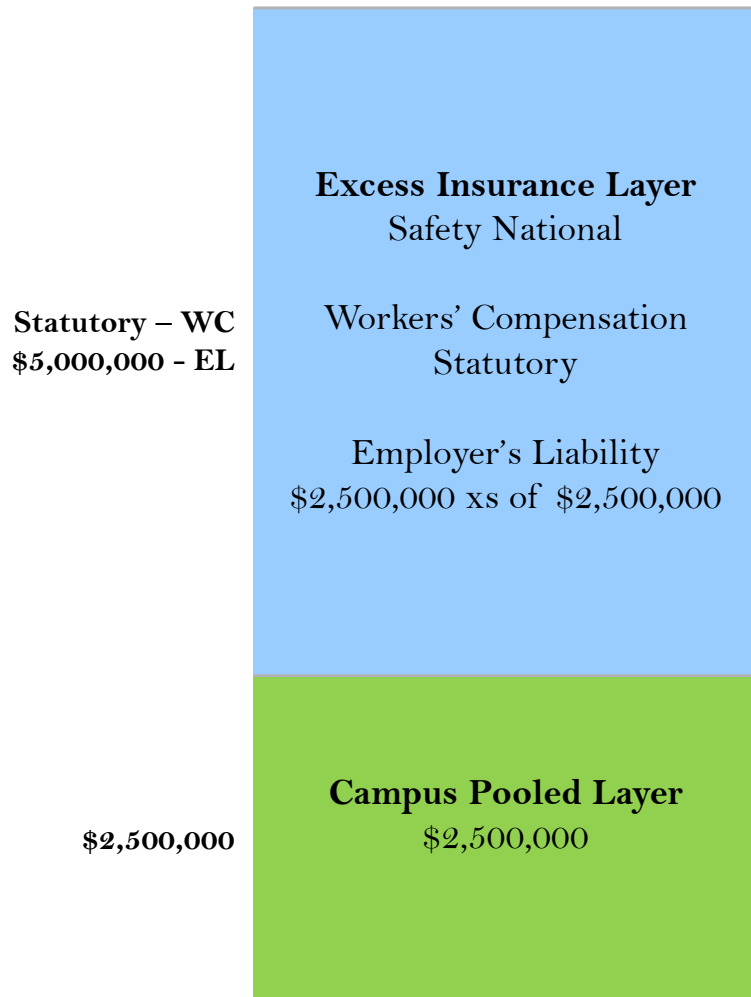
**\$500,000** - East Bay, San Francisco

**\$750,000** - Northridge, San Jose

**\$900,000** - Sacramento, San Diego

# 4. Campus Workers' Comp

## Program Layer Structure

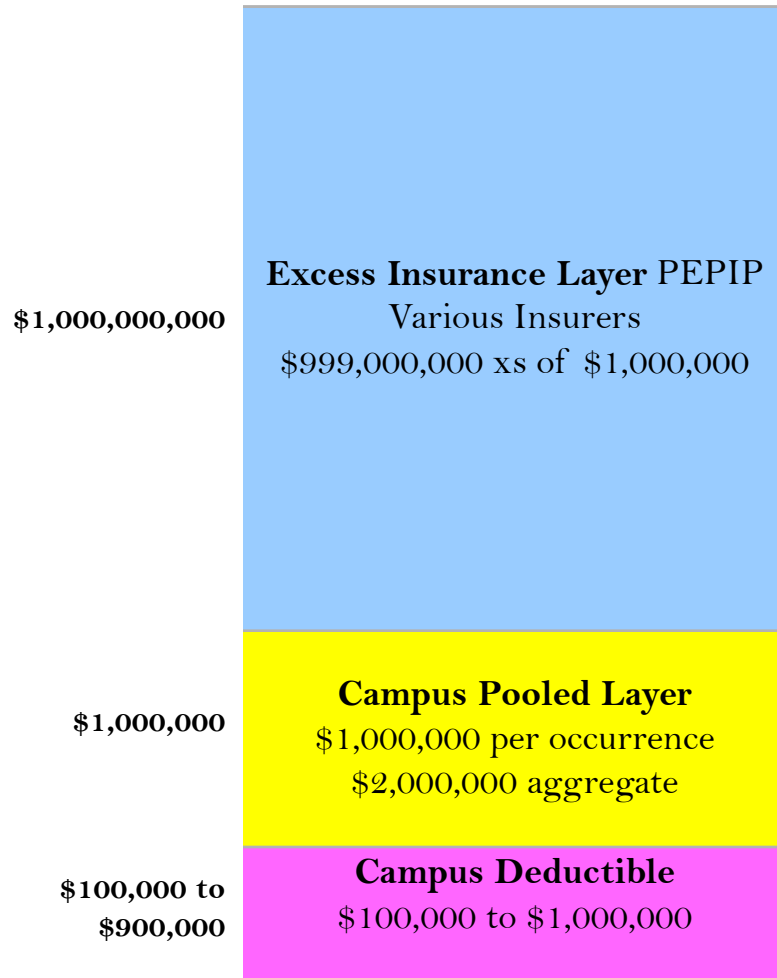


**Includes:** Workers' Compensation & Employer's Liability, incidental USL&H and Maritime exposures, and includes registered volunteers as covered employees.

**Deductible:** there is no individual campus deductible.

# 4. Campus Property

## Program Layer Structure



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

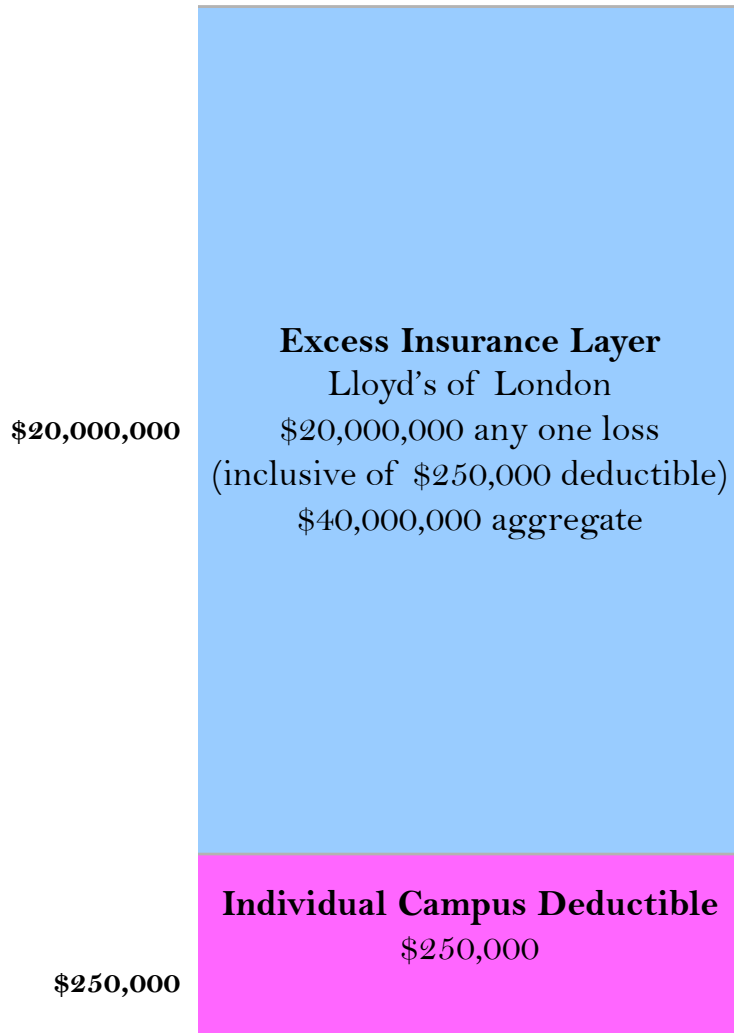
**Deductible:** \$100,000 per occurrence for all campuses except \$1,000,000 for SDSU, and from \$5,000 to \$100,000 for Campus 99.

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

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

# 4. Campus Fidelity / Crime


## Program Layer Structure



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

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

## 4. Other Campus Programs

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


## 4. Other Campus Programs



*The following coverage programs are available for a separate premium:*

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

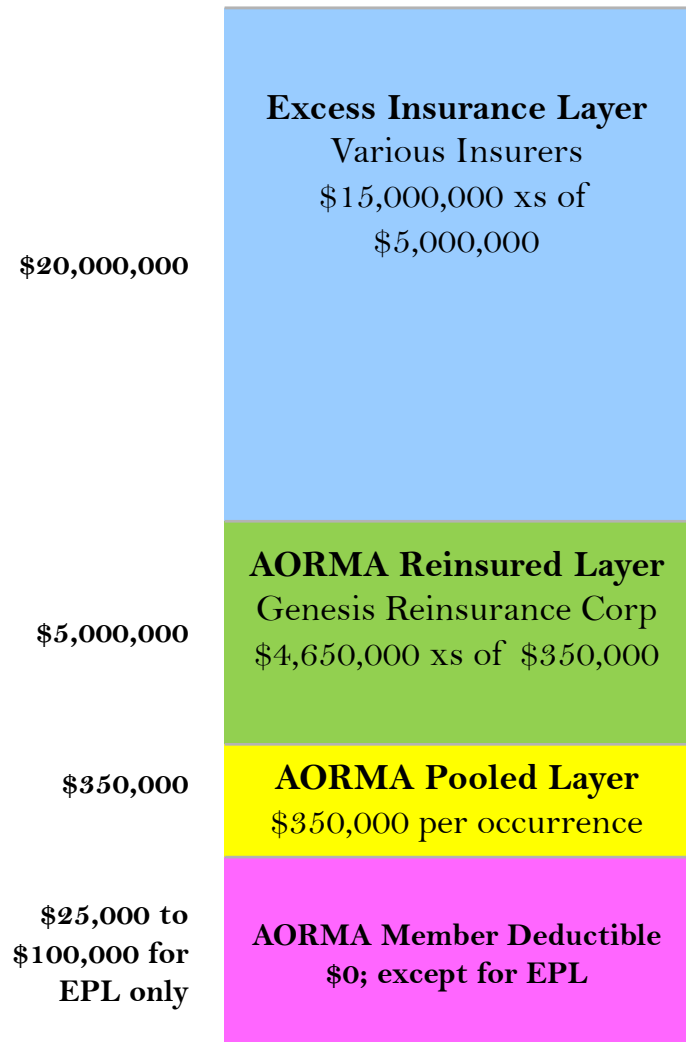
## 5. AORMA Programs

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

# 5. AORMA Liability



## Program Layer Structure



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

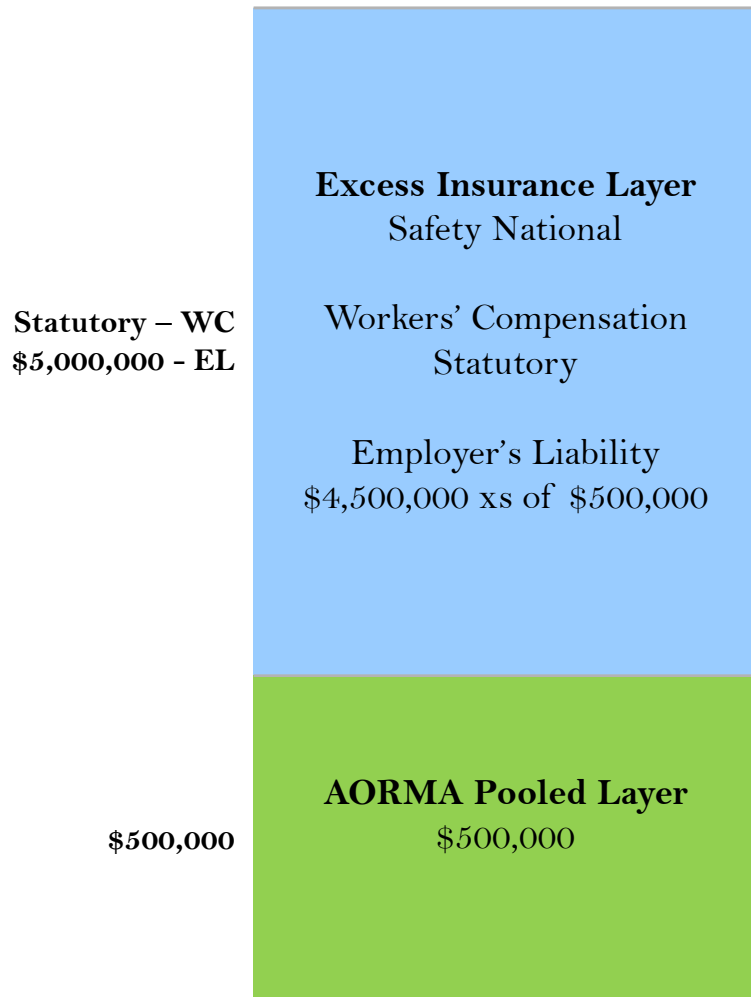
**Covered Entities:** the member, governing board, officers, employees and volunteers.

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

# 5. AORMA Workers' Comp



## Program Layer Structure



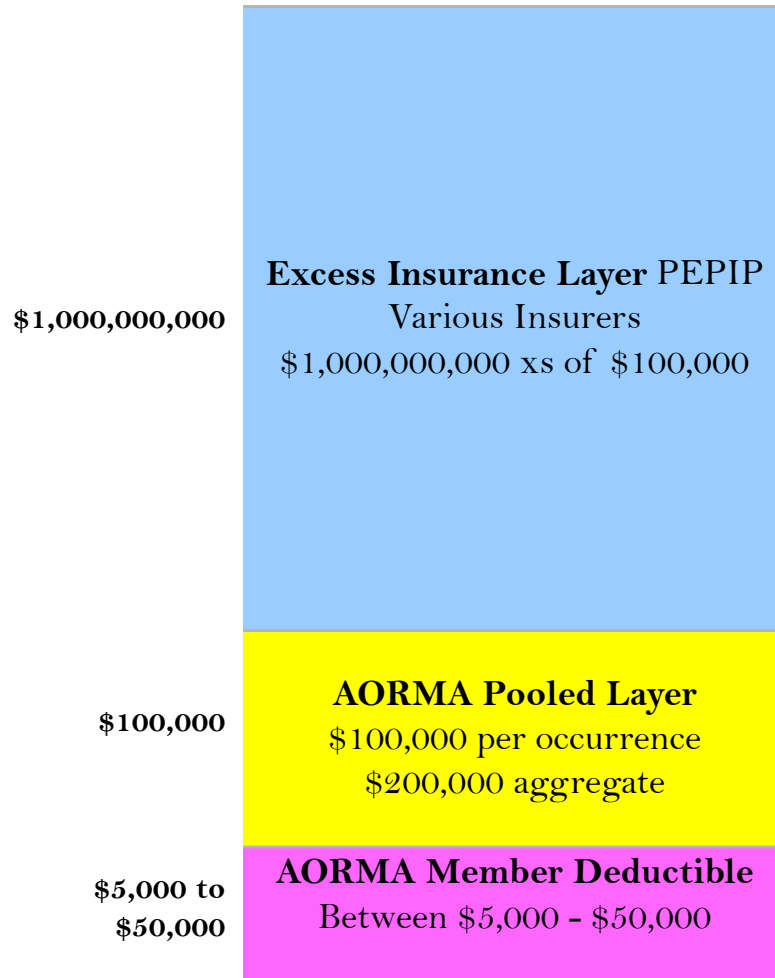
**Includes:** Workers' Compensation & Employer's Liability, incidental USL&H and Maritime exposures, and includes registered volunteers as covered employees.

**Deductible:** there is no individual member deductible.

# 5. AORMA Property



## Program Layer Structure



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

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

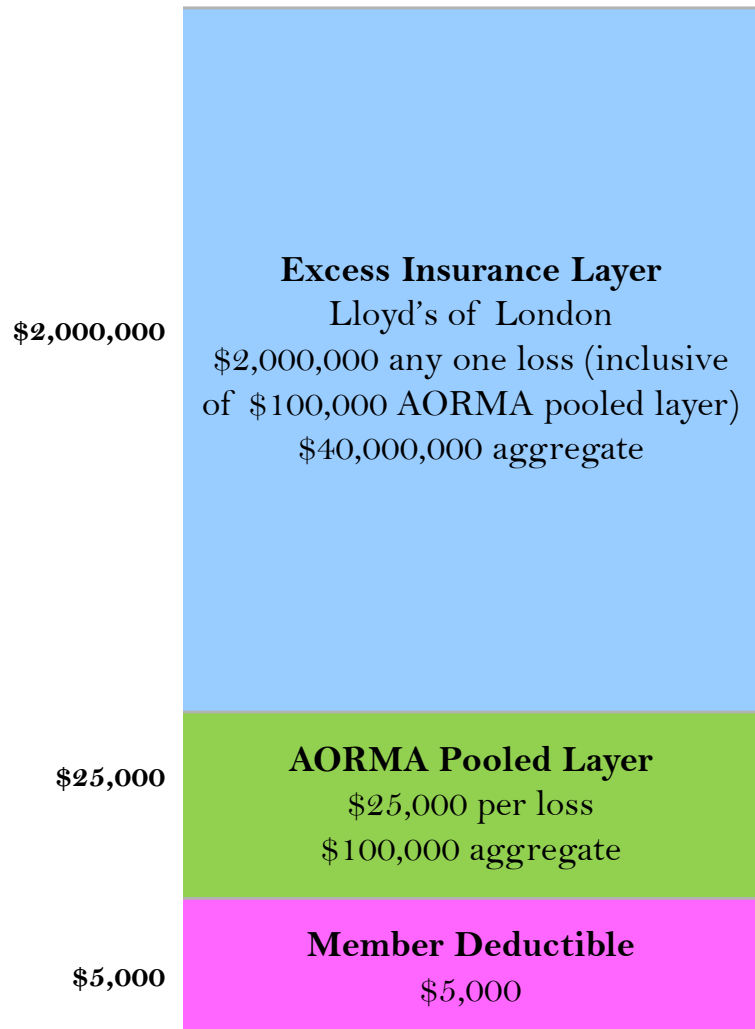
**Flood Deductibles:** \$250,000 in Zones A & V;  
\$100,000 for all other zones; \$50,000 for Fine Arts;  
\$10,000 per Vehicle or Mobile Equipment, \$50,000 maximum.

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

# 5. AORMA Fidelity (Crime)



## Program Layer Structure



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

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

## 5. Other AORMA Programs



- 1. Cyber Liability**

- 2. Foreign Travel Insurance Program (FTIP)** - *Trips must be reported and approved prior to departure.*

- 3. Identity Fraud** - *This coverage is only available to Auxiliary Organization employees*

- 4. Student Travel Accident Insurance**

## 5. Other AORMA Programs



*The following coverages are available for a separate premium:*

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

## 6. When the Bad Thing Happens

### Claims Reporting

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



## 6. When the Bad Thing Happens

### Claims Administrators

- **Campus Liability:** *Systemwide Risk Management*
- **AORMA Liability:** *Carl Warren Co.*
- **Workers' Compensation:** *Sedgwick (CSU & AOs)*
- **Property:** *Alliant, McLarens Young*
- **Athletics, CSIP:** *A-G Administrators*
- **Unemployment Insurance:** *Equifax (CSU), Employer's Group (AOs)*



## 7. Did You Know?



### **Recent Program Enhancements**

- **President's Houses** (*State Houses*)
- **Theater Safety Risk Management**
- **Unmanned Aerial System** (*UAVs, Drones*)
- **Minors on Campus**
- **New Liability Deductibles** (*per Campus selections*)
- **Club Sports Administrative Guidelines**

## 7. Program Extras

# Risk Reduction Grant Program

**Grants are available for Safety related items that lead to a documentable Reduction in claim costs.**

- ✓ **Specialized training**
- ✓ **Safety equipment**
- ✓ **Physical improvements**
- ✓ **Other safety related items**

*Grant Examples:*

Cal Poly Pomona Foundation used grant funds to help pay for the replacement of an excessively slippery floor.

Cal Poly Corporation is working on implementing employee training that can be viewed on a smart phone. The training will be task specific and will not be generic in nature.



## 7. Loss Control & Training



*Your primary contact at  
Employers Group:*

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

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

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

## 7. Loss Control & Training



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

*Your primary contact at  
TargetSolutions:*

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

## 7. Loss Control & Training



*Your primary contact at Shoes for Crews  
is:*

**Scott Townsend**  
Director of Regional Accounts  
Phone: (561) 242-5953  
Fax: (866) 492-9820  
E-mail: [scott@shoesforcrews.com](mailto:scott@shoesforcrews.com)

- ✓ **\$10,000 slip and fall warranty**
- ✓ **Corporate discount pricing**
- ✓ **A tailored program based on your individual needs**
- ✓ **24/7 ordering and customer service**

## 7. Loss Control & Training



- ✓ 460 On-Line Self-Assessments for Campus and Auxiliary Programs Involving Minors
- ✓ Each Program that uses the Self-Assessment will have access to three on-line training courses
- ✓ Each Program that uses the Self-Assessment will have access to a one-hour telephone consultation

Your Primary Contact at Praesidium is:

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



# 7. Loss Control & Training



Alliant Risk Control provides safety consulting services to all AORMA members at no additional charge.

**Your primary contact at Alliant Risk Control:**

*Brent Escoubas  
(949) 260-5013  
bescoubas@alliant.com*

## 8. How to Stay Informed

- ✓ **“Fitting the Pieces Together” Conference**
- ✓ **AOA Conference**
- ✓ **CSURMA website**
- ✓ **Board meetings**
- ✓ **Committee meetings**
- ✓ **AORMA bulletins**
- ✓ **Quarterly AORMA Chair updates**



# 8. CSURMA Website



1. Log into the CSURMA website – [www.CSURMA.org](http://www.CSURMA.org)
2. Enter Username, Password
3. Click sign in



California State University Risk Management Authority

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



## AORMA Purpose

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

## Announcements

- Check back for important announcements

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

[Sign Up New User](#)

[New Member Signup](#)

nl  
bruary 15, 2014

[Quick Links](#)

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

## 8. Who to Call

### *Questions?*

*Please contact your Program Administrators:*

**Rob Leong** - *Campus Programs*  
415-403-1441 [rleong@alliant.com](mailto:rleong@alliant.com)

**Mimi Long** - *AORMA Programs*  
415-403-1423 [mlong@alliant.com](mailto:mlong@alliant.com)

**Melissa Diaz** - *JPA Administration*  
415-403-1444 [mdiaz@alliant.com](mailto:mdiaz@alliant.com)

**Daniel Howell** - *Program Director*  
415-403-1426 [dhowell@alliant.com](mailto:dhowell@alliant.com)



*Or, your friendly Systemwide Risk Management professional:*

**Zachary Gifford** - *Director, CSU Systemwide Risk Management*  
562-951-4568 [zgifford@calstate.edu](mailto:zgifford@calstate.edu)

# Thank You!



This presentation and much more can be downloaded at:

**[www.csurma.org](http://www.csurma.org)**

