



CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY

Annual Stewardship Report Fiscal Year End - June 30, 2015



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Table of Contents

Executive Summary:

CSURMA and ALLIANT	3
STEWARDSHIP REPORT	3
PROGRAM ADMINISTRATORS	4
FINANCIAL PERFORMANCE	5
MEMBER REWARDS	7
PROGRAM ECONOMICS	8
COVERAGE PROGRAMS.....	9
Campus Programs	9
AORMA Programs	12
Campus and AORMA Programs	13
Miscellaneous Programs.....	14
MILESTONES - A Proud History of Accomplishments	16
2014 / 2015 – A Year of Challenges and Performance	16
LOOKING AHEAD – Opportunities for Improvement	22
Campus Programs Long Range Action Plan	22
AORMA Programs Long Range Action Plan	22
CALENDARS	23
SUMMARY	23

Appendices:

- Appendix A – Alliant Team Organization Chart for CSURMA
- Appendix B – CSURMA Meeting Calendar
- Appendix C – CSU and AORMA Member Listing

EXECUTIVE SUMMARY

CSURMA and ALLIANT

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

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

Alliant is committed to working with the CSU at the system level and directly with all twenty-three campuses (23) and all eighty-six (86) auxiliary organizations. We provide direct consultative and program management services for the Office of the Chancellor, including Systemwide Risk Management, Public Safety, General Counsel, Capital Planning Design & Construction, and the Chief Administrative & Business Officials (CABO). On the campuses, Alliant provides risk management consultation and advice for Campus Risk Management, Environmental Health & Safety, Human Resources, Student Health Centers, Athletics, Student Life & Leadership, Facilities, and others; and of course, CSU's auxiliary organizations and its Auxiliary Organizations Association (AoA).

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

STEWARDSHIP REPORT

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

PROGRAM ADMINISTRATORS

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

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

Program Administrators



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

FINANCIAL PERFORMANCE

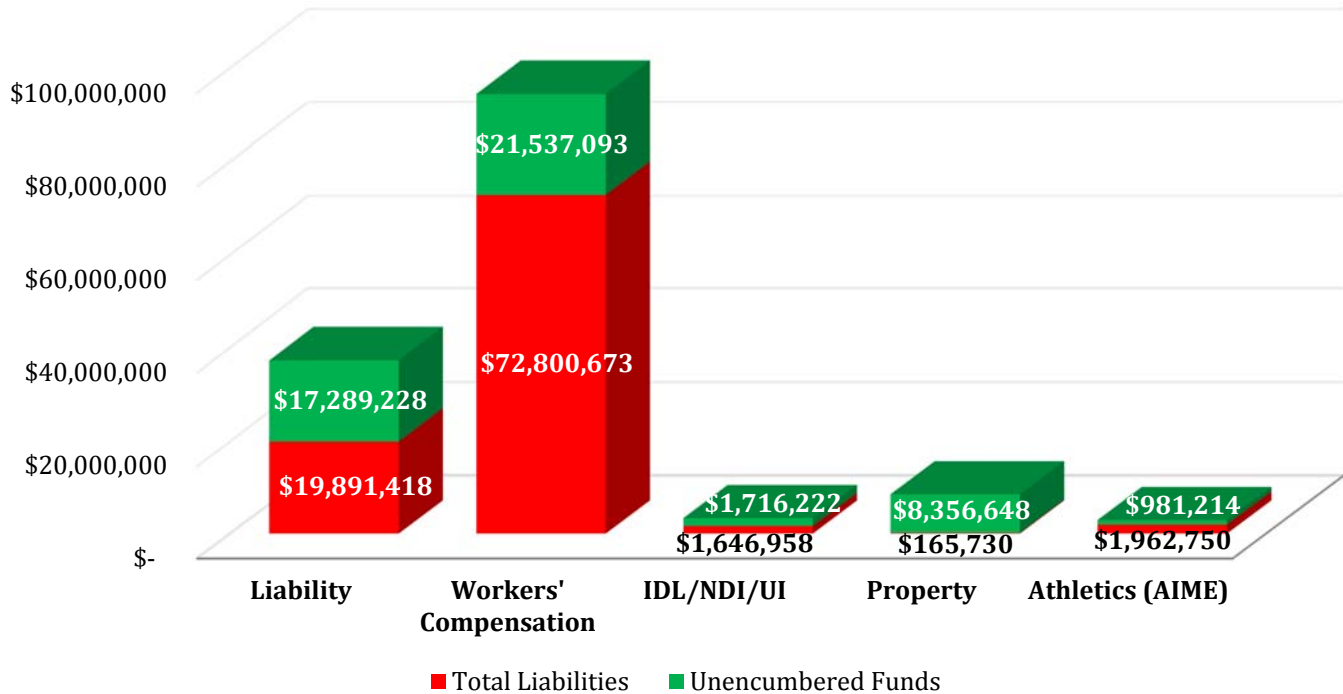
CSURMA adopted funding policies for each of its risk pools to ensure that each coverage program maintains adequate funds to meet its operating expenses, particularly the claims payment obligations for the current year, and for the outstanding claims liabilities as they become due, which in many cases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

The following is a discussion of the funding status at June 30, 2015 for the Campus and AORMA risk pools, which are highlighted and depicted below:

Campus Risk Pools:

CSURMA adopted a funding policy to fund the Campus Liability, Campus Workers’ Compensation and Athletic Injury Medical Expense (AIME) coverage programs to at least a 70% actuarial confidence. This funding policy provides an additional risk funding margin of about 15-18% over expected losses, thus assuring members there are adequate funds to pay claims as they become due. As of June 30, 2015, all programs continue to be fully-funded per the funding policy, and actually exceed targeted funding goals (excess funds) as depicted below:

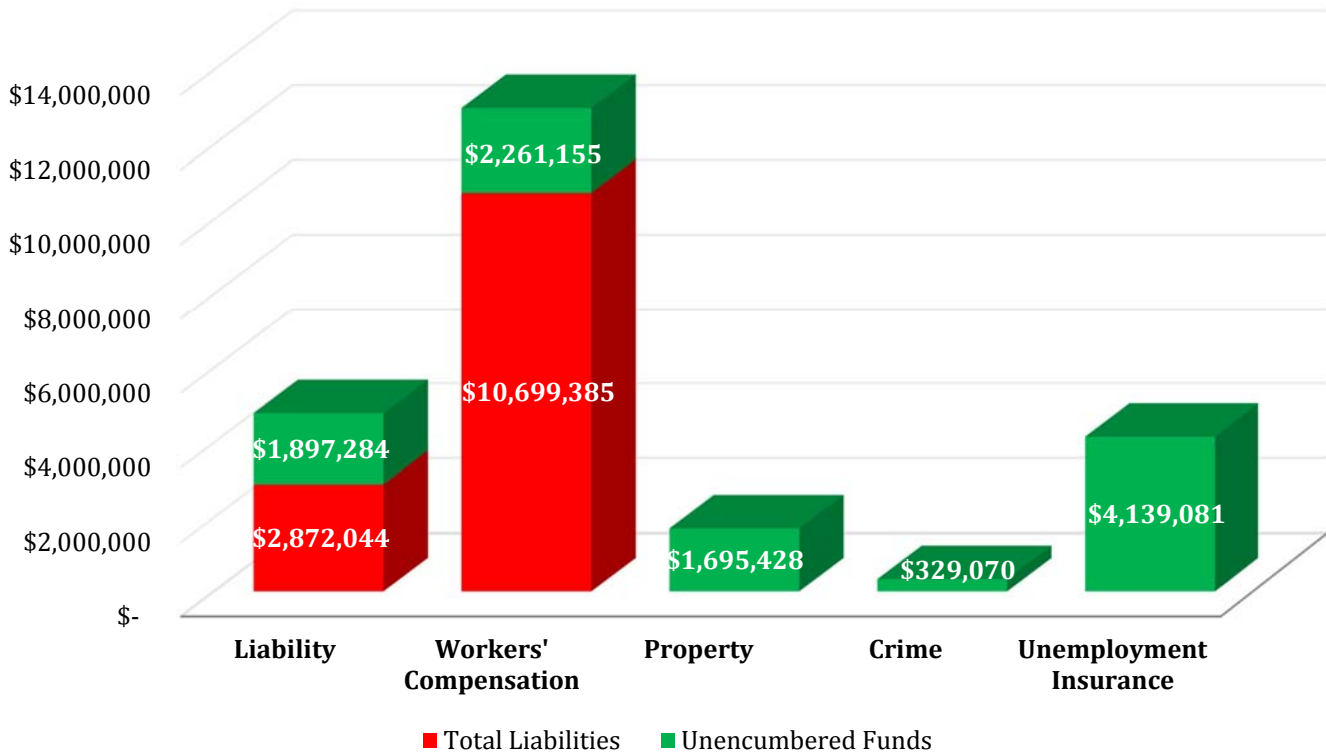
**Campus Risk Pools
Estimated Fund Balance at June 30, 2015**



AORMA Risk Pools:

Historically, both AORMA Workers' Compensation and AORMA Liability programs were funded at an 80% confidence level; however, effective July 1, 2014, the committee made the decision to fund the Liability Program at a 70% confidence level. This develops a risk margin of about 15-18%. This decision was made because the Liability Program was extremely well funded and the committee determined that increasing surplus in the program was not necessary. The committee did decide to fund the Workers' Compensation Program at an 80% confidence level. This develops a risk margin of about 25-28%. This decision was made because the surplus within the Workers' Compensation Program was not as abundant as in the Liability Program and therefore increasing surplus was desirable. All programs are fully-funded to at least the 80% actuarial confidence level. Reserve funds in excess of the funding goal for the AORMA Risk Pools at June 30, 2015 are as follows:

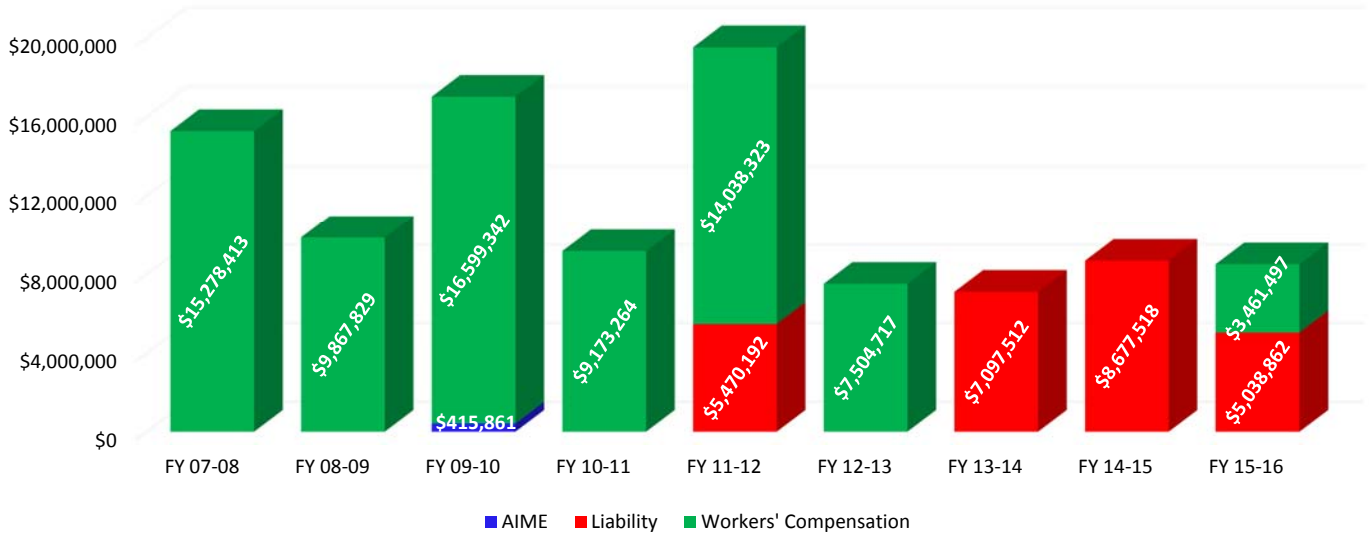
**AORMA Risk Pools
Estimated Fund Balance at June 30, 2015**



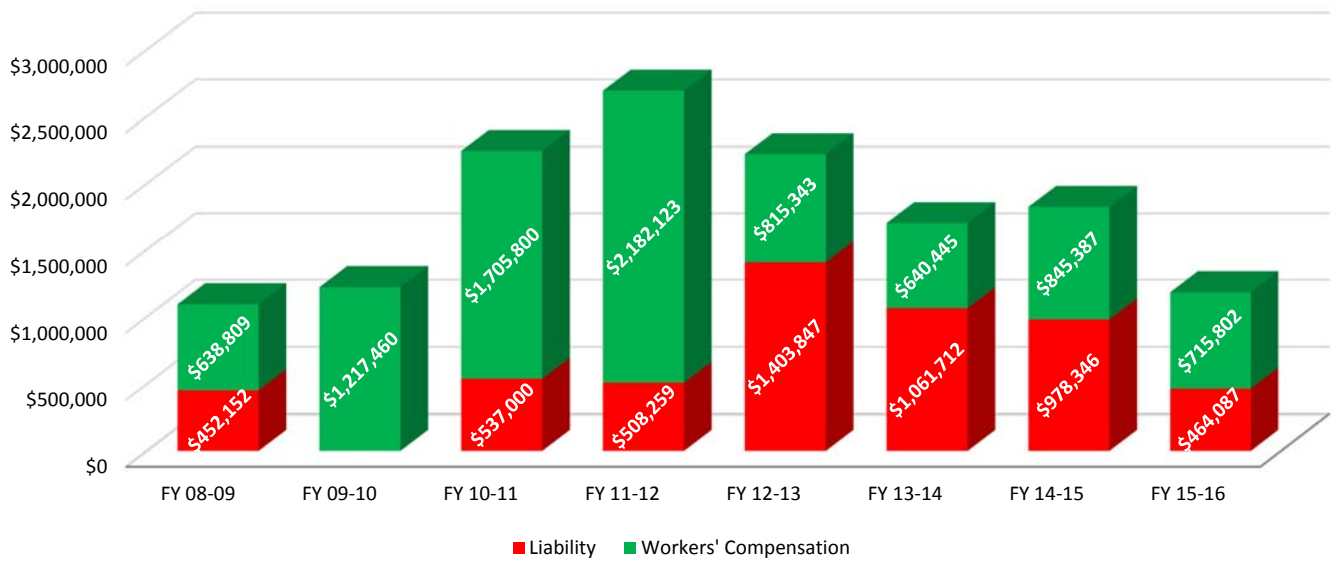
DIVIDENDS (Member Rewards)

CSURMA’s dedication to maintain the funding policies in the face of budget pressures at the State level enabled CSURMA to reward its members with distributions of excess reserve funds in the form of cash dividends. A history of the dividends paid to members is summarized in the following charts. **Through June 30, 2015, CSURMA returned dividends totaling \$116,790,902 to members**, which if commercially insured, the carriers would have reaped as underwriting profits rather than being restored to members as dividends.

Campus Programs Dividend Payments



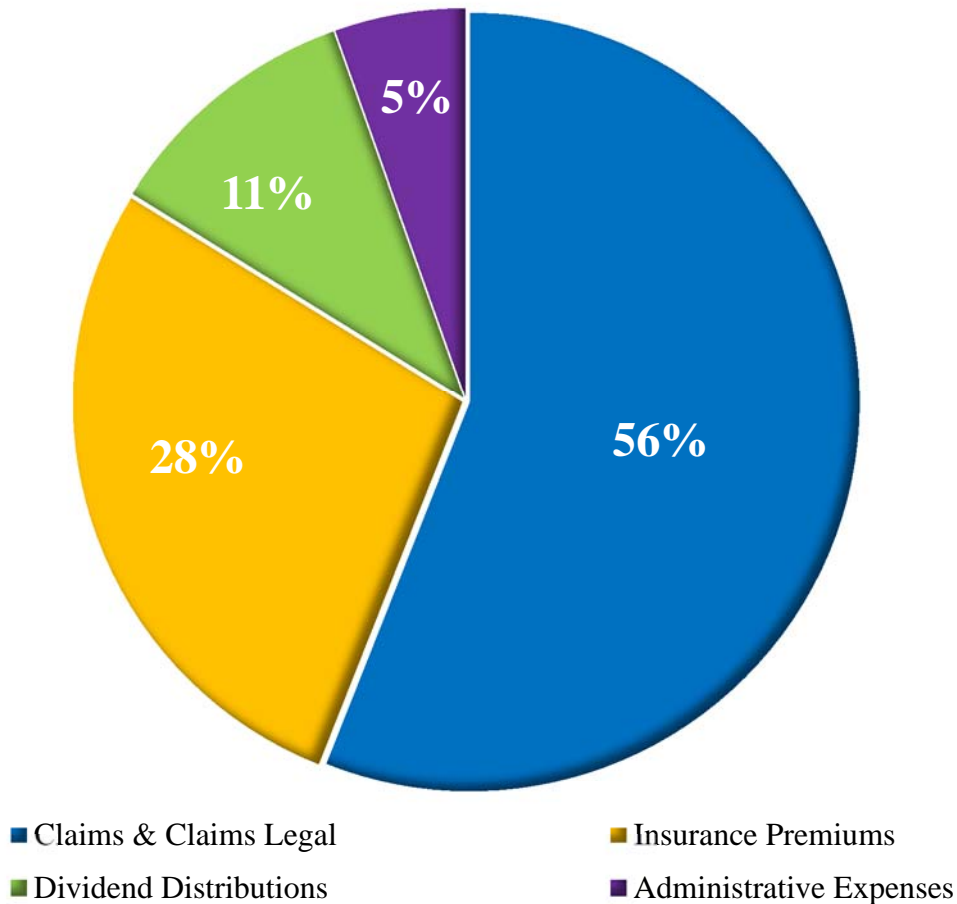
AORMA Programs Dividend Payments



PROGRAM ECONOMICS

The pie chart below shows a breakdown of expenses for the fiscal year ending June 30, 2015. Fifty-six percent (56%) of your premium deposits were used to pay claims, or set aside to pay future claims, within the primary self-insured layer. Twenty-eight percent (28%) was the cost to insure the group’s catastrophe claims through the purchase of excess insurance and reinsurance. CSURMA returned eleven percent (11%) as cash dividends to members. Program Administration expense amounted to only five percent (5%) while continuing at a high level of service performance. This is a remarkable achievement when compared to similar joint powers insurance authorities which typically operate at twelve to seventeen percent (12-17%) expense ratios.

CSURMA Program Expenses @ 06/30/15
"Your Premium Dollars at Work \$84,799,867"



COVERAGE PROGRAMS

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

CAMPUS PROGRAMS

Campus Liability Coverage Program

The Campus Liability Coverage Program was established to fund the exposures of General Liability, Errors & Omissions, Professional Liability, Employment Practices Liability, and other similar public liability exposures of the University system. The participants include all twenty-three (23) campuses of the CSU and the Chancellor's Office. The Campus Liability Coverage Program increased its self-insured limit from \$3,000,000 to \$5,000,000 per occurrence on July 1, 2010.

Each campus selects its own deductible, which is offered from \$35,000 to \$1,000,000 per occurrence. After three years, members have the opportunity to choose another deductible. The last deductible selection became effective July 1, 2014 and applicable to July 1, 2017. Concurrently every three years, the Executive Committee appoints a task group to review and recommend refinements, if any, to the rating plans to ensure the formulas used to allocate program costs remain responsive and equitable as respects CSURMA's goals and the needs of the University.

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

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

Campus Workers' Compensation Coverage Program

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

Beginning January 1, 2015, CSURMA entered into an agreement with CSAC Excess Insurance Authority (EIA), the risk pool for California counties and other California public entities, to finance the university's Workers' Compensation claims covered by the Campus Workers' Compensation risk pool and AORMA Workers' Compensation risk pool. This financing strategy enables CSURMA to fund its workers' compensation claims at a cost less than the actuary's minimum funding recommendation while preserving CSURMA's funding policy and financial integrity. The agreement with EIA covers industrial injuries occurring from January 1, 2015 to June 30, 2016.

Campus IDL/NDI/UI Coverage Program

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

Campus Athletic Injury Medical Expense Coverage Program (AIME)

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

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

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

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

Campus Property Coverage Program

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

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

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

Campus 86 is in development. This program feature is intended to provide an option for campuses to insure its business personal property (i.e., building contents) at deductibles less than \$100,000. Campus 86 is anticipated to become available beginning FY 2016/17.

Campus Crime Program

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

Student Professional Liability Insurance Program (SPLIP)

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

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

On July 1, 2007 CSU purchased the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP) to provide coverage for students involved in the University's service learning programs while performing service or volunteer work for academic credit. SAFECLIP similarly covers CSU students in Radio, Television or Film academic programs. This systemwide program is designed to satisfy the requirements of host institutions that students maintain liability insurance in order to participate in programs offered under affiliation agreements with the University. The program includes professional and personal liability coverage with broad protection for the students, affiliates and the University. SAFECLIP provides coverage limits up to \$2 million per occurrence with a \$10 million annual aggregate, and increased to \$5 million / \$25 million beginning FY 2015/16.

AORMA PROGRAMS

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

AORMA Liability Program

The AORMA Liability Program was established on July 1, 2002 to provide liability insurance coverage for participating Auxiliary Organizations. The Liability coverage includes General Liability, Automobile Liability, Directors' & Officers' Liability, Employment Practices Liability, Professional Liability, and Fiduciary Liability. The AORMA Liability Fund is self-insured for the first \$5,000,000 of each occurrence. AORMA purchased reinsurance in the amount of \$4,650,000 excess of \$350,000. Therefore, AORMA's self-insured layer retains only \$350,000 of each occurrence. Additional coverage excess of the \$5,000,000 limit is provided by AORMA's participation in the Campus Liability excess insurance placements.

AORMA Workers' Compensation Coverage Program

The AORMA Workers' Compensation Program is self-insured for the first \$500,000 of each occurrence. Excess insurance is purchased from a commercial insurer to provide statutory limits excess of the \$500,000 self-insured limit for Workers' Compensation, and to \$5,000,000 per occurrence for Employers' Liability.

Beginning January 1, 2015, CSURMA entered into an agreement with CSAC Excess Insurance Authority (EIA), the risk pool for California counties and other California public entities, to finance the university's Workers' Compensation claims covered by the Campus Workers' Compensation risk pool and AORMA Workers' Compensation risk pool. This financing strategy enables CSURMA to fund its workers' compensation claims at a cost less than the actuary's minimum funding recommendation while preserving CSURMA's funding policy and financial integrity. The agreement with EIA covers industrial injuries occurring from January 1, 2015 to June 30, 2016.

AORMA Property Program

The AORMA Property Coverage Program has a shared risk layer of \$100,000 per occurrence with an aggregate stop loss limit of \$250,000. Members deductibles are \$5,000 for business personal property and business interruption / loss of rents. The member deductible for real property is 1% of the total insurable value, subject to a minimum of \$5,000 and a maximum of \$50,000. If the claims paid out of the "stop-loss" layer exceed the limit agreed upon by AORMA and the insurer, the insurer then pays all claims in excess of the members' selected deductibles. All members in the Liability Program automatically participate in the AORMA Property Program.

AORMA Crime Program

The AORMA Crime Program has a shared risk layer of \$25,000 per occurrence with an aggregate stop loss limit of \$100,000. All members have a deductible of \$5,000. If the claims paid out of the "stop-loss" layer exceed the limit agreed upon by AORMA and the insurer, the insurer then pays all

claims in excess of the members' selected deductibles. All members in the Liability Program automatically participate in the AORMA Crime Program.

AORMA Unemployment Insurance Program (UIP)

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

CAMPUS and AORMA PROGRAMS

Builder's Risk Insurance Program (BRIP)

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

Owner-Controlled Insurance Program (OCIP)

Upon review of the cost savings and effective administration of CSURMA's Builder's Risk Insurance Program (BRIP), the Office of the Chancellor Capital Planning Design & Construction (CPDC) requested Alliant to explore an insurance program to provide General/Completed Operations Liability and Workers' Compensation coverage for all contractors doing work on CSU building projects via a CSU-controlled insurance plan. An Owner-Controlled Insurance program (OCIP) was implemented in January 2012 to cover major building projects of the University and Auxiliary Organizations with initial total construction cost of \$10,000,000 and more.

Club Sports Insurance Program

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

Unmanned Aerial Systems (UAS, UAV, Drones)

CSURMA's Liability coverage programs have been enhanced to include coverage for the ownership and operation of small unmanned aerial systems (UAS) and unmanned aerial vehicles (UAVs) – commonly known as "drones". Coverage is limited to drones up to 100lbs maximum take-off weight (MTOW) including fuel and all on-board equipment. The FAA requires all operators to possess a

valid Certificate of Authorization (COA) to operate drones. Coverage can also be purchased to insure the hull; i.e., physical damage or loss to the drone itself.

Rocketry Liability

CSURMA purchases a special Aviation Liability insurance policy to facilitate coverage for the university's liability arising from rocketry activities. Coverage is limited to \$5 million, and there are no excess coverage limits. Rocket launches must be pre-approved by the insurer, and must be at approved sites; i.e., registered launch sites in the Mojave Desert. Please call your Program Administrator for further information and premium quote.

MISCELLANEOUS PROGRAMS

Difference in Conditions Insurance Program (Earthquake)

Difference in Conditions (DIC) coverage for Earthquake losses is not provided as part of CSURMA's blanket coverage through APIP. DIC coverage can be purchased on a stand-alone basis for any member wishing to secure this coverage.

Participant Accident Insurance Program (PAI)

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

Student Travel Accident Insurance

Beginning in 1994, CSU purchased the Student Travel Accident policy to provide medical expense coverage for injuries to CSU students (including Extended Education Program students) during travel to or from campus to participate in a school sponsored activity. In 2014 the policy limit increased was to \$35,000 with a \$0 deductible. Additionally, coverage for overnight supervised and sponsored travel was increased from up to 7 days to up to 14 days.

Foreign Travel Insurance Program (FTIP)

This program provides coverage for employees and students while traveling outside the United States. The program provides General Liability, Non-owned and Excess Hired Auto Liability, Employee Benefits Liability, Foreign Workers' Compensation (if applicable), Primary Accident and Illness, and Executive Assistance Services. Beginning July 1, 2014, FTIP can provide Liability insurance only to supplement the insurance mandated by certain third-party travel program providers under approved agreements with the University.

Inland Marine Insurance Program

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

Public Entity Automobile Physical Damage Program

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

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

Non-Owned Aircraft Liability Insurance

As CSU occasionally uses non-owned aircraft for university business, effective July 1, 2011 a special Aviation Liability policy was placed to insure against non-owned aircraft liability. Because of the increased exposure in athletics and in international travel, air travel involving faculty, staff, students, and auxiliary organizations makes this insurance essential, and it is relatively inexpensive. Beginning July 1, 2014, the insurance was expanded to offer Aircraft Liability coverage for unmanned aerial systems (UAS) aka: “drones” operated by the University (see discussion on page 13 for more info).

Special Events Liability Insurance Program

The Special Events Program of Alliant offers public entities premises liability coverage for a broad range of events held by underinsured third parties in public assembly facilities. The program has the added feature of allowing the host institution to insure its own events if circumstances warrant. The three coverage components are:

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

Vendors / Contractors Liability Insurance Program

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

MILESTONES – A Proud History of Accomplishments

Alliant is proud of its history of developing and implementing meaningful and cost effective coverage programs for CSU since the establishment of the Campus Risks Pool in 1995 and its successor joint powers authority, CSURMA, in 1997. Many of the coverage programs for the University, and including the formation of the Auxiliary Group Purchase Insurance Program (AGPIP) for auxiliary organization members, which evolved into Auxiliary Organizations Risk Management Alliance (AORMA), remain viable today and continue to provide highly-valued, cost-effective, state-of-the-art protection for all its member participants.

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

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

2014/2015 – A Year of Challenges and Performances

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

Campus Programs:

1. Expanded the Club Sports Insurance Program to insure Intramural and Recreational Sports.
2. Conducted monthly meetings of the Campus Workers’ Compensation Coordinators.
3. Calculated premium deposits and funding recommendations for all Campus programs.
4. Coordinated and managed new construction and major renovation projects with Capital Planning Design & Construction (CPDC), and reconciling project premiums with the insurer.
5. Managed application forms for Risk Reduction Incentive Grants for Health & Wellness and Loss Control & Safety.
6. Prepared Educational Memos for Workers’ Compensation Coordinators.

7. In-person campus visits.
8. Workers' Compensation Claims Settlement Authorization Requests (SAR) review and discussions – ongoing.
9. Investigation Vendor Panel and Oversight Program – annual review.
10. Workers' Compensation Claims Coding Task Group.
11. Industrial Injury Prevention Program (IIPP) Task Group.
12. Drafted memo regarding First Aid claims for the Student Health Centers.
13. Launched Theater Safety Assessment & Loss Prevention Program
14. Launched Unmanned Aerial Systems (aka: Drones) Coverage Program
15. Developed and implemented Foreign Travel Supplemental Insurance Plan in response to third-party travel providers who mandate purchase of their own insurance.
16. Convened and managed Rating Plans Task Group for Campus Risk Pools
17. Convened and managed Rating Plans Task Group for Student Insurance Programs
18. Calculated and presented Deductible Options for Campus Liability Program.
19. Calculated Risk Pools Funding Status and Potential Dividends
20. Assisted Accounting staff in preparation for the annual independent financial audit.
21. Assisted Sport Clubs Committee in redraft of the Sport Club Administration Guidelines.
22. Presented with Humboldt State (Dr. Justus Ortega, Beth Larson) and Chancellor's Office (Zachary Gifford) issues involving Concussive Injuries exposures in athletics, etc.
23. Presented synopsis of the Affordable Care Act ("Obamacare") to CCAA Athletic Trainers.
24. Assisted in finalizing the term of the contract for Prevention of Sexual Abuse of Minors with Praesidium

AORMA Programs:

1. Provided assistance to the Programs Committee and AORMA Committee in finalizing the Workers' Compensation Program Member Allocation Formula
2. Provided assistance to the Programs Committee and AORMA Committee in finalizing the new Liability Program Member Allocation Formula
3. Secured coverage for Unmanned Aerial Vehicles within the Liability Program
4. Negotiated desired coverage wording for Non-Employment Harassment
5. Negotiated the deletion of the Experiments Performed on Human Beings exclusion within the Liability Program
6. Provided assistance to the Programs Committee and AORMA Committee in finalizing the coverage provided within the Domestic Hired Automobile Physical Damage Endorsement
7. Calculated premium deposits and funding recommendations for all AORMA programs
8. Calculated the employment practices liability minimum deductibles for all AORMA members
9. Prepared and presented the Target Surplus Funding Report and Dividend Calculation for the AORMA Committee's review and approval
10. Published the Coverage Document Brochures and posted them on the CSURMA website
11. Completed the real property acquisitions checklist
12. Completed two sections of the Keeping Minors Safe While on Campus Handbook
13. Created a closed session policy and procedure applicable to all lines of coverage
14. Created a policy and procedure requiring a rate plan review every three years
15. Completion of the Workers' Compensation Program Claims Administration Audit Report

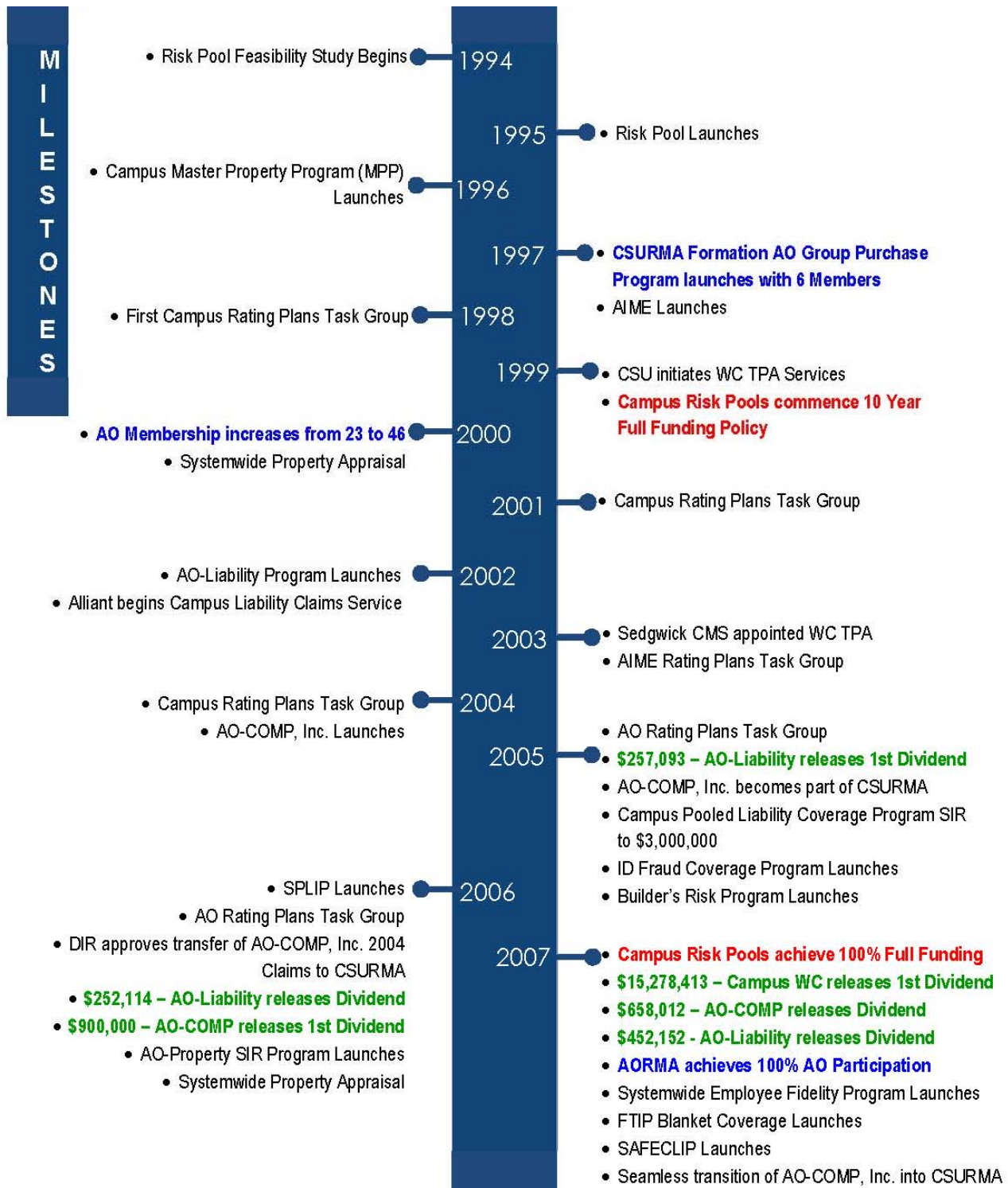
16. Assisted Member Services, Loss Control and Training Committee in finalizing the “innovation” criteria for the risk reduction matching grant program
17. Evaluated the necessity of an earthquake product for condominium owners
18. Visited all CSU campuses to meet with the individual auxiliary organizations
19. Reviewed and/or revised twelve AORMA policies and procedures

JPA Administration:

1. Redesigned the CSURMA Website
2. Completed the CSURMA Operational Review and responded to all recommendations
3. Proposed amendments to the CSURMA JPA Agreement and Bylaws
4. Conducted an “Orientation to CSURMA” for all members via webinar.
5. Drafted and managed the distribution of meeting agendas, and participated in meetings for the Board of Directors, Executive Committee, AORMA Committee, AIME Committee, and several subcommittees and task groups.
6. Prepared the updated version of the Service Calendar
7. Requested and updated the Campus Presidents’ appointments to the CSURMA Board of Directors
8. Requested and updated the Campus Presidents’ Claims Settlement Authority for both the Campus Liability and Workers’ Compensation Risk Pools
9. Requested and updated the Campus Presidents’ delegation of approval for travel to high hazard countries

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

CSURMA Milestones



- Identity Fraud Expense Reimbursement Coverage for AORMA Member Employees added
 - **\$9,867,829 – Campus WC releases Dividend**
 - Cyber Liability Program Launches
 - **\$1,217,462 – AO-COMP releases Dividend**
 - AORMA WC Code consolidation project
- 2008
- Campus WC On Time reporting: 90%
 - Replacement of SELF XS liability program
 - **CSURMA and AORMA logos developed**
 - **\$2,242,800 – dividends for AORMA members liability and workers comp program**
 - **\$16,599,342 – Campus WC releases Dividend**
 - **\$415,861 – Campus AIME releases Dividend**
- 2009
- Campus WC On Time reporting: 93%
 - Self-insured layer to campus property program added (savings of over \$3 million per year)
 - Change Management training for all campuses
 - **Completed digitization of CSURMA records**
 - **\$9,173,264 – Campus WC releases Dividend**
 - **\$1,199,767 – Dividends for AORMA members**
- 2010
- CSU International Programs launches (CSUIP)
 - Owner Controlled Insurance Program (OCIP) launches
 - Published new facilities use agreement template for auxiliary organizations
 - Completed regional trainings for IRIC manual
 - Club Sports Insurance Program (CSIP) launched
 - **AIME achieves 100% campus participation**
 - **\$7,504,717 – Campus WC releases Dividend -**
 - **\$2,219,190 – Dividends for AORMA members**
- 2011
- CSU Doctor's Medical Practice Program launches
 - **csurma.org website re-launched**
 - **\$1,702,157 – Dividends for AORMA members**
 - Campus Liability Claims Audit
 - AIME Claims Audit
 - AORMA Liability Claims Audit
 - CSIP adds Intramural/Recreational Sports
 - **\$7,097,512 – Campus Risk Pool releases Dividend**
- 2012
- Theater Safety Risk Management Roll out
 - **\$8,677,518 – Campus Risk Pool releases Dividend**
 - Campus Liability includes coverage for unmanned aerial system ("Drones")
 - Campus Member offered new deductibles for Liability
 - Rating Plans Task Group for Campus Risk Pools
 - Rating Plans Task Group for Student Insurance Programs
 - Campus Property Program restructured as Reinsurance
 - Coverage for Unmanned Aerial Vehicles added
 - Addition of auto physical damage coverage for rented RVs and Limousines
 - **\$1,823,733 – Dividends for AORMA members**
 - CSU IRIC Manual (updated)
 - Shoes for Crews Program launched
 - **\$8,677,518 – Campus Risk Pool releases Dividends**
- 2013
- **\$14,038,323 – Campus WC releases Dividend -**
 - **\$5,470,192 – Campus Liability releases Dividend**
 - **\$1,490,744 – Dividends for AORMA members**
- 2014

2015

- External operational review of CSURMA Administration shows program in good position to CAJPA standards
- AORMA finalizes revisions to the member allocation formulas
 - CSURMA Website is redesigned
 - AORMA adds coverage for drones
 - CSURMA joins CWCI for workers' compensation benchmarking
- The club sports programs is expanded to include intramural and recreational sports
- Risk Management Innovation Grants are awarded
- Coverage for Rocketry exposure is added
- Launched Online Services & Training for Prevention of Sexual Abuse of Minors
- Launched Agility Recovery Property Loss Response Program
- Campus and AORMA workers' compensation programs are reinsured by CSAC EIA
- **\$8,500,359 – Dividends for Campus WC and Liability Programs**
 - **\$300,000 – Dividend for AORMA WC Program**

LOOKING AHEAD - Opportunities for Improvement

In serving such a vibrant and growing program, Alliant recognizes there are opportunities for improvement in its performance. As a result of our internal review and planning process, we have identified the following priority opportunities for improvement which are contained in the 2015/16 CSURMA Long Range Action Plans:

Campus Programs Long Range Action Plan

- LRP-1: Form 700 Electronic Filing
- LRP-2: Workers' Compensation Claims Closure Initiative
- LRP-3: Agility Recovery Property Loss Recovery Program
- LRP-4: Additional Covered Party – Policy and Procedure
- LRP-5: On-Line Education Multi-State Surety Initiative
- LRP-6: Student Placement Agreements
- LRP-7: CSU / UC Workers' Compensation Summit
- LRP-8: Campus and AORMA Risk Program Benchmarking and Trend Analysis
- LRP-9: Special Events Risk Management Manual
- LRP-10: Insurance Policy Database

AORMA Programs Long Range Action Plan

- LRP-1: Promotion of the Risk Reduction Innovation Matching Grant Incentive Program
- LRP-2: Monthly AORMA Update Newsletter
- LRP-3: Workers' Compensation Claims Closure Initiative
- LRP-4: Modification of the Campus Visit Member Presentation
- LRP-5: Updates to the CSURMA Website
- LRP-6: Cyber Risk Control Services – Informational Bulletin
- LRP-7: Benchmarking Initiative

- LRP-8: Evaluation of Campus Threat Assessment
- LRP-9: Watercraft Program / Insurance Tracking Program
- LRP-10: Creation of Executive Overview CSURMA AORMA Presentation
- LRP-11: Smart Phone Application for CSURMA AORMA Contact Information

Alliant expects there to be other opportunities for improving our performance, and we encourage CSURMA members to assist us by bringing performance improvement items to our attention. The service team regards working with the CSURMA as an exciting opportunity with our professional promise to provide the highest level of services. We are committed to improving our effectiveness and value to all members. We appreciate your support and encouragement as we move forward.

CALENDARS

Meeting Calendar





An organization as complex as CSURMA requires regular meetings of its Board of Directors, the Executive Committee, AORMA Committee, AIME Committee, and a number of subcommittees and task groups who are focused on specific tasks and responsibilities. These meetings are important to ensure member needs are met, to communicate program development, and to provide reports to all members regarding status of the program's objectives. As a governmental entity, CSURMA's Campus programs and AORMA programs ascribe to the Bagley-Keane Open Meeting Law. A copy of the Meeting Calendars for 2015 and 2016 are included as Appendix B.

SUMMARY

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

Appendix A – Alliant Team Organization Chart for CSURMA as of July 1, 2015



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



Appendix B – CSURMA Meeting Calendar

2015 CSURMA MEETING CALENDAR

JANUARY, 2015		FEBRUARY, 2015		MARCH, 2015	
12	AIME: Northridge: 10:30 a.m.	8	EC: Pasadena: 3:00 p.m.	19	AORMA: Newport Beach: 10:00 a.m.
		8	MSLCTC: Pasadena: 4:30 p.m.	19	EC: Newport Beach: 2:30 p.m.
		8-11	AOA Conference: Pasadena	20	EC LRP: Newport Beach: 8:00 a.m.
		26	PC: Teleconference: 1:00 p.m.		
APRIL, 2015		MAY, 2015		JUNE, 2015	
20	MSLCTC: Teleconference: 10:00 a.m.	7	AORMA: Long Beach; 10:00 am	25	PC: Teleconference: 1:00 p.m.
23	BOD Orientation: Teleconference: 2:00 p.m.	8	EC: Long Beach: 8:00 am	29	MSLCTC: Teleconference: 10:00 a.m.
27	BOD: San Diego: 4:00 p.m.	14	BOD Orientation: Teleconference: 10:30 am		
28-29	Fitting the Pieces Conference: San Diego	18	AIME: TBD — 10:30 a.m.		
		27	AIME: Sacramento; 10:00 a.m.		
AORMA = Auxiliary Organizations Risk Management Alliance Committee		PC = AORMA Programs Committee		EC = CSURMA Executive Committee	
AOUIT = Auxiliary Organizations Unemployment Insurance Trust		AORMA LRP = AORMA Long Range Planning Meeting		EC LRP = EC Long Range Planning Meeting	
MSLCTC = AORMA Member Services, Loss Control & Training Committee		AOA = CSU Auxiliary Organizations Association		BOD = CSURMA Board of Directors	

Appendix B – CSURMA Meeting Calendar (cont'd)

2015 CSURMA MEETING CALENDAR

JULY, 2015		AUGUST, 2015		SEPTEMBER, 2015	
7-8	AORMA Officers Retreat, San Francisco			9	AORMA New Member Orientation: 9:00am
				9	AORMA LRP: Sacramento : 10:00 a.m.
				10	AORMA: Sacramento : 9:00 a.m.
				10	EC Orientation: Sacramento : 4:00 pm
				11	EC: Sacramento : 8:30 a.m.
OCTOBER, 2015		NOVEMBER, 2015		DECEMBER, 2015	
4	PC: Teleconference: 1:00 p.m.			3	AORMA: Long Beach: 10:00 a.m.
5	MSLCTC: Teleconference: 10:00 a.m.			4	EC: Long Beach: 8:30 a.m.
22	AORMA: Long Beach: 10:00 a.m.			10	PC: Teleconference: 1:00 p.m.
22	AIME: Long Beach: 10:30 a.m				
22	BOD Orientation: Teleconference: 2:00 p.m.				
23	EC: Long Beach: 9:00 a.m.				
23	BOD: Long Beach: 10:30 a.m.				
AORMA = Auxiliary Organizations Risk Management Alliance Committee		PC = AORMA Programs Committee		EC = CSURMA Executive Committee	
AOUIT = Auxiliary Organizations Unemployment Insurance Trust		AORMA LRP = AORMA Long Range Planning Meeting		EC LRP = EC Long Range Planning Meeting	
MSLCTC = AORMA Member Services, Loss Control & Training Committee		AOA = CSU Auxiliary Organizations Association		BOD = CSURMA Board of Directors	

Appendix B – CSURMA Meeting Calendar (cont'd)

2016 CSURMA • AORMA MEETING CALENDAR

JANUARY, 2016	FEBRUARY, 2016	MARCH, 2016
9 EC: Sacramento: 3:00 p.m. 10-13 AOA Conference: Sacramento 11 AIME: San Jose		10 AORMA: Long Beach: 10:00 a.m. 10 EC: Long Beach: 2:30 p.m. 11 EC LRP: Long Beach: 8:00 a.m.
APRIL, 2016	MAY, 2016	JUNE, 2016
	5 AORMA: Long Beach; 10:00 a.m. 5 BOD Orientation: 2:00 p.m. 6 EC: Long Beach: 9:00 a.m. 6 BOD: Long Beach: 10:30 a.m. TBD AIME: TBD	

AORMA = Auxiliary Organizations Risk Management Alliance Committee	PC = AORMA Programs Committee	EC = CSURMA Executive Committee
AOUIT = Auxiliary Organizations Unemployment Insurance Trust	AORMA LRP = AORMA Long Range Planning Meeting	EC LRP = EC Long Range Planning Meeting
MSLCTC = AORMA Member Services, Loss Control & Training Committee	AOA = CSU Auxiliary Organizations Association	BOD = CSURMA Board of Directors

Appendix B – CSURMA Meeting Calendar (cont'd)

2016 CSURMA • AORMA MEETING CALENDAR

JULY, 2016	AUGUST, 2016	SEPTEMBER, 2016
12-13 AORMA Officers Retreat, 11:00 a.m.		7 AORMA New Member Orientation: 7 AORMA LRP: TBD: 10:00 a.m. 8 AORMA: TBD: 9:00 a.m. 8 EC Orientation: TBD: 4:00 pm 9 EC: TBD: 8:30 a.m.
OCTOBER, 2016	NOVEMBER, 2016	DECEMBER, 2016
17 AIME: San Francisco 20 AORMA: Long Beach: 10:00 a.m.	TBD BOD Orientation: Teleconference: 2:00 p.m. TBD EC: TBD - FTPT Conference: TBD TBD BOD: TBD - FTPT Conference: TBD	1 AORMA: Long Beach:: 10:00 a.m. 2 EC: Long Beach: 8:30 a.m.

AORMA = Auxiliary Organizations Risk Management Alliance Committee	PC = AORMA Programs Committee	EC = CSURMA Executive Committee
AOUIT = Auxiliary Organizations Unemployment Insurance Trust	AORMA LRP = AORMA Long Range Planning Meeting	EC LRP = EC Long Range Planning Meeting
MSLCTC = AORMA Member Services, Loss Control & Training Committee	AOA = CSU Auxiliary Organizations Association	BOD = CSURMA Board of Directors

Appendix C – CSU and AORMA Member Listing

#	Location	Campus
1	Bakersfield	California State University, Bakersfield
2	Chancellor's Office	California State University, Chancellor's Office
3	Channel Islands	California State University, Channel Islands
4	Chico	California State University, Chico
5	Dominguez Hills	California State University, Dominguez Hills
6	East Bay	California State University, East Bay
7	Fresno	California State University, Fresno
8	Fullerton	California State University, Fullerton
9	Humboldt	Humboldt State University
10	Long Beach	California State University, Long Beach
11	Los Angeles	California State University, Los Angeles
12	Maritime Academy	California Maritime Academy
13	Monterey Bay	California State University, Monterey Bay
14	Northridge	California State University, Northridge
15	Pomona	California State Polytechnic University, Pomona
16	Sacramento	California State University, Sacramento
17	San Bernardino	California State University, San Bernardino
18	San Diego	San Diego State University
19	San Francisco	San Francisco State University
20	San Jose	San Jose State University
21	San Luis Obispo	California Polytechnic State University, San Luis Obispo
22	San Marcos	California State University, San Marcos
23	Sonoma	Sonoma State University
24	Stanislaus	California State University, Stanislaus

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

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

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