



PROGRAMS COMMITTEE MEETING
“This is an Open Public Meeting”

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

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

1. Guy Dalpe: Cesar Chavez Student Center, SFSU, 1650 Holloway Avenue Room C-134, San Francisco
2. Gigi Kiama: University Corporation at CSUMB, 100 Campus Center, Bldg. 201, Seaside
3. Jun Reina: Capital Public Radio, Inc., CSU Sacramento, 7055 Folsom Boulevard, Sacramento
4. Jason Porth: The University Corporation, San Francisco State, 1600 Holloway Avenue, ADM 361, San Francisco

Meeting Date: June 25, 2015
Time: 1:00 p.m. (Teleconference)

Location: Alliant Insurance Services, Inc.
 100 Pine Street, 11th Floor
 San Francisco, CA 94111

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

A. CALL TO ORDER

B. PUBLIC COMMENTS

C. GENERAL ADMINISTRATION

1. **Approval of the Agenda Order** A p. 3
The committee will be asked to approve today’s meeting agenda order
2. **Approval of Meeting Minutes – February 26, 2015** A p. 4
The committee will be asked to review and approve the minutes from the last Programs Committee meeting on February 26, 2015
3. **Policy and Procedure C-1 – Crime Program Member Allocation Formula** A p. 11
The committee will be asked to review the revisions to Policy and Procedure C-1 and to recommend approval to the AORMA Committee, with modifications as appropriate
4. **Policy and Procedure P-1 – Property Program Member Allocation Formula** A p. 17
The committee will be asked to review the revisions to Policy and Procedure P-1 and to recommend approval to the AORMA Committee, with modifications as appropriate

5. **Policy and Procedure W-1 – Workers’ Compensation Member Allocation Formula**
The committee will be asked to review the revisions to Policy and Procedure WC-1 and to recommend approval to the AORMA Committee, with modifications as appropriate **A** p. 23
6. **FY 15/16 AORMA Liability Program Member Allocation**
The committee will be asked to approve a change to the FY 15/16 Liability Program Member Allocation **A** p. 36
7. **FY 15/16 AORMA Crime Program Member Allocation**
The committee will be asked to approve a change to the FY 15/16 Crime Program Member Allocation **A** p. 37
8. **CSU Dominguez Hills Philanthropic Foundation - New Liability Program Member**
The committee will be asked to approve the addition of a new member to the AORMA Liability Program effective July 1, 2015 **A** p. 38
9. **Capital Public Radio – New Workers’ Compensation Member**
The committee will be asked to approve the addition of a new member to the AORMA Workers’ Compensation Program effective July 1, 2015 **A** p. 45
10. **Discussion and Recommendation for New Programs Committee Chair for FY 2014/2015**
The committee will be asked to discuss the Programs Committee Chair position and make recommendation to the AORMA Committee Chair. **A** p. 60

D. INFORMATION ITEMS

1. **2015 CSURMA AORMA Meeting Calendar** **I** p. 69
2. **FY 14/15 Long Range Action Plan** **I** p. 72
3. **CSURMA AORMA Committee and Standing Committee Roster** **I** p. 76

E. ADJOURNMENT

The next Programs Committee meeting is scheduled for October 1, 2015 at 1:00pm via teleconference

APPROVAL OF THE AGENDA ORDER

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

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

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S): None.

APPROVAL OF MEETING MINUTES – FEBRUARY 26, 2015

ISSUE: The Committee will be asked to review and approve the draft minutes from the February 26, 2015, Programs Committee meeting.

RECOMMENDATION: Staff recommends approving the minutes, with revisions as necessary.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. Programs Committee Meeting Minutes – February 26, 2015

**MINUTES OF THE CSURMA AORMA
PROGRAMS COMMITTEE MEETING
FEBRUARY 26, 2015
TELECONFERENCE MEETING
1:00 PM**

MEMBERS PRESENT

Guy Dalpe, Associated Students, Inc., San Francisco State University
Mark Day, Santos Manuel Student Union of CSU San Bernardino
Jason Porth, The University Corporation, San Francisco State
Jun Reina, Capital Public Radio, Inc., CSU Sacramento

ABSENT MEMBERS

Haleh Minakary, The Cal Poly Pomona Foundation, Inc.
Gigi Kiama, The University Corporation at Monterey Bay

STAFF, GUESTS AND CONSULTANTS

Tevea Him, Alliant Insurance Services, Inc.
Mimi Long, Alliant Insurance Services, Inc.
Melinda Coil, SDSU Research Foundation

A. CALL TO ORDER

The meeting was called to order by Guy Dalpe at 1:03 PM.

B. PUBLIC COMMENTS

There were no public comments.

C. GENERAL ADMINISTRATION

C1. Approval of the Agenda Order

A motion was made to approve the order of the agenda as presented.

First: Mark Day
Second: Jun Reina

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe	X			
Gigi Kiama				X
Haleh Minakary				X
Mark Day	X			
Jun Reina	X			
Jason Porth	X			

Motion carried.

C2. Approval of Minutes – November 4, 2014

A motion was made to approve the minutes of the November 4, 2014 meeting.

First: Jun Reina
Second: Mark Day

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe	X			
Gigi Kiama				X
Haleh Minakary				X
Mark Day	X			
Jun Reina	X			
Jason Porth		X		

Motion carried.

C3. FY 14/15 AORMA Liability Program Memorandum of Coverage

Mimi Long explained that the Programs Committee is being asked to consider three changes to the AORMA Liability Program Memorandum of Coverage (MOC). The AORMA Liability Program was designed to provide Broadcaster’s and Publisher’s Liability coverage. The coverage has existed within the liability program because it was not specifically excluded. In order to further clarify the intent of the liability MOC, a definition for media wrongful act, as well as specific exclusions, has been included in the MOC. The Programs Committee reviewed these changes and noted that Section VI, L. 6. included a typo. Beach should be Breach.

The AORMA Liability Program adds back medical malpractice coverage for specific types of medical personnel. The Medical Malpractice Exclusion was revised so that it adds back coverage for phlebotomists.

Exclusion A, within the Domestic Hired Automobile Physical Damage endorsement, has been revised to remove 15-Passenger Vans as an excluded type of vehicle. The liability MOC does not exclude auto liability coverage when driving a 15-Passenger Van; however, the Domestic

Hired Automobile Physical Damage endorsement excludes physical damage coverage for any rented 15-Passenger Van.

Mimi let the Programs Committee members know that Steven Karp, who is a part of the AOA Research Administration Committee (RAC), asked that the Programs Committee reconsider physical damage coverage for off-road operations of rented vehicles in violation of a rental car agreement. At HSU vehicles are rented and driven on non-paved roads to conduct required research or campus field trips. The use of rented vehicles on non-paved roads appears to be a CSU systemwide practice and is not contained to just the research auxiliaries. Jun Reina noted that his staff may need to drive vehicles on non-paved roads as well.

After much discussion, the committee directed staff to revise Section 3, Exclusion G as follows:

CSURMA AORMA will not pay for loss arising out of any violation of the rental car agreement. This exclusion does not apply to off-road operation of a vehicle on non-paved, ~~dirt or gravel official city, county, state or federal~~ roads.

The committee noted that the non-paved road may also be a private road. It was agreed that the type of non-paved road was not necessary within the endorsement wording. The committee also asked that Section 3, Exclusion N be revised to include wording which notes that the type of vehicle rented for use on a non-paved road must be appropriate for the road condition. The committee also recommended that “non-paved” rather than “off-road” be used in Exclusion N.

A motion was made to recommend approval to the AORMA Committee of the revisions suggested by Staff as well as the additional changes:

1. Correction to the MOC, Section VI, L. 6. - Beach should be Breach
2. Deletion from the MOC, Endt. #1, Exclusion G – Delete “dirt or gravel official city, county, state or federal”
3. Amendment of the MOC, Endt. #1, Exclusion N – Change “off-road” to “non-paved” and add wording which requires the vehicle rented for use on a non-paved road to be appropriate for the road condition

First: Mark Day
Second: Jun Reina

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe	X			
Gigi Kiama				X
Haleh Minakary				X
Mark Day	X			
Jun Reina	X			
Jason Porth	X			

Motion carried.

C4. FY 15/16 AORMA Liability Program Member Allocation

Mimi explained that the FY 15/16 Liability Program premiums for two Sonoma auxiliary organizations are artificially high due to the collaring of the FY 14/15 premiums. If the premiums were not collared the FY 15/16 premium would be \$20,769 lower.

Auxiliary	FY 14/15	FY 15/16 w/o Collars	FY 15/16 w/ Collars	Diff Between Collared and Uncollared
Sonoma State University Academic Foundation, Inc.	15,384	2,800	13,384	10,584
Associated Students of Sonoma State University	15,839	3,595	13,780	10,185

The square footage used in the FY 14/15 premium calculation was not the current square footage for both auxiliaries. The ISO based FY 14/15 allocation formula included premium collars to limit fluctuations. The allocation limited increases to 10% and decreases to 5%, the goal being to foster premium stability over time. Because premiums were collared, even if the member had a major exposure change, the premium increase or decrease would be collared. This practice resulted in premiums being charges against out-of-date exposures.

Auxiliary	FY 14/15 Square Footage	Actual Square Footage
Sonoma State University Academic Foundation, Inc.	90,500	12,800
Associated Students of Sonoma State University	65,109	5,000

Mimi requested the ability to rerate the two Sonoma auxiliary organizations based on current exposure information. Mimi did note that there were other auxiliaries who may have this same situation.

In order to be fair and equitable to all AORMA members, the committee directed Staff to audit those members whose collared FY 15/16 premiums are substantially higher than the non-collared FY 15/16 premiums. The committee would like to review the audit information before making a decision.

A motion was made to table this item until the June 25, 2015 meeting when additional information is available so the committee can make an informed decision.

First: Jason Porth
Second: Jun Reina

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe	X			
Gigi Kiama				X
Haleh Minakary				X
Mark Day	X			
Jun Reina	X			
Jason Porth	X			

Motion carried.

C5. FY 15/16 AORMA Crime Program Member Allocation

Mimi explained that because ASI does not have employees, a minimum premium based on expenses is charged. When including the CSU Bakersfield referendum expenses, the minimum premium is \$1,517. Based on just ASI’s expenses, the minimum premium is \$517. Because ASI never has access to the referendum funds, they requested that their premium be based on just their own expenses.

The committee reviewed the breakdown of expenses for ASI.

Entity	Expense
Associated Students, CSU Bakersfield, Inc.	360,654
CSU Bakerfield - Referendum Activities	2,893,422
Activity	Expense
ASI Administration	360,654
Athletic Referendum	467,045
Children's Center Referendum	135,225
NCAA Referendum	2,188,605
Club Referendum	36,199
AVC Referendum	66,348
Total	3,254,076

The committee discussed approving a change to the FY 15/16 AORMA Crime Program Member Allocation for Associated Students, CSU Bakersfield, Inc., but didn’t feel they had enough information to make a fair and equitable decision. They felt that other auxiliaries may be in this same situation with their financials and expenses. The committee directed to Staff to gather more information from those auxiliaries with no employees who are subject to the minimum premium based on expenses.

A motion was made to table this item until the June 25, 2015 meeting when additional information is available so the committee can make an informed decision.

First: Mark Day

Second: Jun Reina

Motion carried.

NAME	AYE	ABSTAIN	NAY	ABSENT
Guy Dalpe	X			
Gigi Kiama				X
Haleh Minakary				X
Mark Day	X			
Jun Reina	X			
Jason Porth	X			

D. INFORMATION ITEMS

The information items were reviewed, but there was no discussion.

- D1. 2015 CSURMA AORMA Meeting Calendar**
- D2. FY 14/15 Long Range Action Plan**
- D3. CSURMA AORMA Committee and Standing Committee Roster**

E. ADJOURNMENT

A motion was made to adjourn the meeting at 2:17 PM

POLICY AND PROCEDURE C-1
CRIME PROGRAM MEMBER ALLOCATION FORMULA

ISSUE: Policy and Procedure C-1 – Crime Program Member Allocation Formula has been revised to remove the rate collars.

RECOMMENDATION: Staff recommends that the Committee recommend approval to the AORMA Committee of the revisions to Policy and Procedure C-1.

FISCAL IMPACT: None.

BACKGROUND: The Crime Program Member Allocation Formula was revised effective July 1, 2014. Rate collars were included in the FY 14/15 rating allocation to minimize the premium variation for any one member. Within the FY 15/16 rating allocation, six members were collared at the maximum 30% rate increase. If the maximum rate increase remains at 30%, no members will be subject to a rate collar for FY 16/17. Within the FY 15/16 rating allocation, no members were collared at the maximum rate decrease.

PUBLICATION: None.

ATTACHMENT(S):

- a. Policy and Procedure C-1 – Crime Program Member Allocation Formula – with recommended revisions



CSURMA AORMA

POLICY & PROCEDURE NO. C-1

SUBJECT: CRIME PROGRAM MEMBER ALLOCATION FORMULA

ADOPTED: NOVEMBER 6, 2013
~~SEPTEMBER 10, 2015~~

EFFECTIVE: JULY 1, 2014

AMENDED: N/A

POLICY:

It shall be the policy of the CSURMA AORMA to determine each member's allocation of the total crime program costs as outlined in the Crime Program Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the AORMA Committee will approve the total crime program costs for the upcoming fiscal year.

Annually, in December, the Programs Committee will approve the following allocation criteria within the Crime Program Member Allocation Formula and will approve the final member allocation for the upcoming fiscal year:

1. Basic rate
2. Maximum premium for calculating the size credit
3. Maximum size credit percentage
- ~~4. Minimum collared rate percentage~~
- ~~5. Maximum collared rate percentage~~
- ~~6.4.~~ Minimum premium schedule
- ~~7.5.~~ Loss ratio surcharge schedule

Basic Rates:

The payroll used within this allocation is the estimated payroll for the upcoming fiscal year.

1. Payroll is multiplied by the **Basic Rate**. *Result – basic premium*

**** Example ****

CSURMA AORMA

POLICY & PROCEDURE NO. C-1

1.	\$10,000,000 Payroll	*	.0400 Basic Rate <u>(per \$100 in payroll)</u>	=	\$4,000 Basic Premium
----	--------------------------------	---	--	---	---------------------------------

Size Credit:

1. Basic premium is divided by the **Maximum Premium for Calculating Size Credit**. *Result – percentage of total basic premium compared to the Maximum Premium for Calculating Size Credit.*
2. Percentage of total basic premium compared to **Maximum Premium for Calculating Size Credit** is multiplied by **Maximum Size Credit Percentage**. *Result – size credit percentage.*
3. Basic rate is multiplied by the size credit percentage. *Result – Basic rate with size credit.*

**** Example ****

1.	\$4,000 Basic Premium	/	\$10,000 Maximum Premium for Calculating Size Credit	=	40% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit
2.	40% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit	*	30% Maximum Size Percentage Credit	=	12% Size Credit Percentage
3.	.0400 Basic Rate	-	12% Size Credit Percentage	=	.0352 Basic Rate w/ Size Credit

Collared Rates:

- ~~1. Prior year's final rate is multiplied by the **Minimum Collared Rate Percentage**. *Result – minimum collared rate.*~~
- ~~2. Prior year's final rate from the prior year is multiplied by the **Maximum Collared Rate Percentage**. *Result – maximum collared rate.*~~
- ~~3. The basic rate w/ size credit is used if it is greater than the minimum collared rate and less than the maximum collared rate.~~

**** Example ****

1.	.0350 Prior year's final rate	*	85% Minimum Collared Rate Percentage	=	.0298 Minimum Collared Rate
2.	.0350 Prior year's final rate	*	145% Maximum Collared Rate Percentage	=	.0508 Maximum Collared Rate

<p>3. The Basic Rate w/ Size Credit is used if it is greater than the Minimum Collared Rate and less than the Maximum Collared Rate</p>	.0352 > .0298 and .0352 < .0508	=	.0352	<p>Basic Rate w/ Size Credit and Collar</p>
---	---	---	-------------------------	--

Loss Rating:

- Five years paid claims (minus deductible) is divided by total premium for five prior years. *Result – loss ratio.*
- Member’s five-year loss ratio is reviewed against loss rating surcharge schedule. *Result – loss ratio surcharge is assigned.*
- Basic rate w/ size credit ~~and collar~~ is increased by loss ratio surcharge. *Result – final rate.*
- Final rate is multiplied by total payroll. *Result – Final premium.*

**** Example ****

1.	\$20,000	/	\$17,500	=	114%
	Five Years Paid Claims		Total Premium for Five Prior Years		Loss Ratio
2.	114%			=	20%
	114% Loss Ratio is reviewed against Loss Rating Surcharge Schedule and Surcharge is assigned.				Loss Ratio Surcharge
3.	20%	+	.0352	=	.0422
	Loss Ratio Surcharge		Basic Rate w/ Size Credit and Collar		Final Rate
4.	.0422	*	\$10,000,000	=	\$4,220
	Final Rate		Total TIV		Basic Premium w/ Size Credit, Collars and Loss Rating
<u>Loss Ratio Surcharge Schedule</u>					
	Loss ratio less than 50%			=	No surcharge
	Loss ratio between 50% and 100%			=	10% surcharge
	Loss ratio in excess of 100%			=	20% surcharge

Minimum Premium:

The expenditures used within this allocation are the expenditures documented in the member’s most recent financial audit.

- Using the Minimum Premium Schedule, each member is assigned a minimum premium based on their total expenditures. *Result – member’s scheduled minimum premium.*

- Member's final premium is compared to the member's scheduled minimum premium. *Result – the minimum premium will be applied if the member's final premium is less than the minimum premium.*

**** Example ****

1.	\$40,000,000	=	\$3,250
	Expenditures are reviewed against the Minimum Premium Schedule and a Minimum Premium is assigned.		Loss Ratio
2.	\$4,220 > \$3,250	=	\$4,220
	If Basic Premium is greater than Minimum Premium, use Basic Premium. If Basic Premium is less than Minimum Premium, use Minimum Premium		Basic Premium w/ Size Credit, Collars , Loss Rating and Minimum Premium
<u>Minimum Premium Schedule</u>			
	Expenditures less than \$2,000,000	=	\$250
	Expenditures between \$2,000,001 and \$6,000,000	=	\$1,250
	Expenditures between \$6,000,001 and \$10,000,000	=	\$2,250
	Expenditures between \$10,000,001 and \$20,000,000	=	\$2,750
	Expenditures greater than \$20,000,001	=	\$3,250

Administrative Costs:

- The crime program administrative costs will be divided evenly between all of the crime program members. *Result – member's crime program administrative costs.*
- Member's crime program administrative costs are added to the member's final premium or minimum premium, whichever applies. *Result – total crime program premium.*

**** Example ****

1.	\$25,000	/	87	=	\$287
	Total crime program administrative costs		Number of crime members		Per member total crime program administrative costs
2.	\$4,220	+	\$287	=	\$4,507
	Basic Premium w/ Size Credit, Collars , Loss Rating and Minimum Premium		Per member total crime admin costs		Total Crime Premium

DEFINITIONS:

1. **Basic Rate** – This rate will be approved annually by the Programs Committee. It may increase or decrease depending the total crime program funding required for the upcoming fiscal year.
2. **Maximum Premium for Calculating Size Credit** – The Maximum Premium for Size Credit dollar amount will be approved annually by the Programs Committee. The Maximum Premium for Size Credit is used to calculate each member’s size credit. The member’s basic premium is divided by the Maximum Premium for Size Credit, as an example - $\$5,000$ (*member’s basic premium*) / $\$10,000$ (*Maximum Premium for Size Credit*) = 50% (*member’s percentage of size credit*). This member would be subject to 50% of the total Size Credit Percentage.
3. **Size Credit Percentage** – The Size Credit Percentage will be approved annually by the Programs Committee. The Size Credit Percentage represents the maximum size credit available to any one member. As an example – 50% (*member’s percentage of size credit*) * 30% (*Size Credit Percentage*) = 15% *member’s size credit*.
- ~~4. **Minimum Collared Rate Percentage** – The Minimum Collared Rate Percentage will be approved annually by the Programs Committee. The Minimum Collared Rate Percentage is the maximum rate decrease percentage (compared to the member’s final crime rate for the prior year) that any member can receive.~~
- ~~5. **Maximum Collared Rate Percentage** – The Maximum Collared Rate Percentage will be approved annually by the Programs Committee. The Maximum Collared Rate Percentage is the maximum rate increase percentage (compared to the member’s final crime rate for the prior year) that any member can receive.~~

POLICY AND PROCEDURE P-1
PROPERTY PROGRAM MEMBER ALLOCATION FORMULA

ISSUE: Policy and Procedure P-1 – Property Program Member Allocation Formula has been revised to remove the rate collars.

RECOMMENDATION: Staff recommends that the Committee recommend approval to the AORMA Committee of the revisions to Policy and Procedure P-1.

FISCAL IMPACT: None.

BACKGROUND: The Property Program Member Allocation Formula was revised effective July 1, 2014. Rate collars were included in the FY 14/15 rating allocation to minimize the premium variation for any one member. Because the premium for the AORMA Property Program decreased so dramatically effective July 1, 2015, all of the members received a premium discount and therefore, premium / rate collars were not necessary.

PUBLICATION: None.

ATTACHMENT(S):

- a. Policy and Procedure P-1 – Property Program Member Allocation Formula – with recommended revisions



CSURMA AORMA

POLICY & PROCEDURE NO. P-1

SUBJECT: PROPERTY PROGRAM MEMBER ALLOCATION FORMULA

ADOPTED: NOVEMBER 6, 2013
SEPTEMBER 10, 2015

EFFECTIVE: JULY 1, 2014

AMENDED: N/A

POLICY:

It shall be the policy of the CSURMA AORMA to determine each member’s allocation of the total property program costs as outlined in the Property Program Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the AORMA Committee will approve the Total Property Program Costs for the upcoming fiscal year.

Annually, in December, the Programs Committee will approve the following allocation criteria within the Property Program Member Allocation Formula and will approve the final member allocation for the upcoming fiscal year:

1. Basic rates
2. Maximum premium for calculating the size credit
3. Maximum size credit percentage
- ~~4. Minimum collared rate percentage~~
- ~~5. Maximum collared rate percentage~~
- 6.4. Minimum premium
- 7.5. Loss ratio surcharge schedule

PROPERTY PROGRAM MEMBER ALLOCATION FORMULA:

Basic Rates:

- *TIV = Total Insurable Values*
- *RP/BI = Real Property / Business Income and Rental Value*
- *BPP = Business Personal Property*

Two basic rates are included in the allocation formula; one for RP/BI and one for business BPP. The BPP rate is 20% higher than the RP/BI rate.

1. RP/BI TIV is multiplied by the RP/BI rate. *Result – RP/BI basic premium.*
2. BPP TIV is multiplied by the BPP rate. *Result – BPP basic premium.*
3. RP/BI basic premium and BPP basic premium are added together. *Result – basic premium.*
4. Basic premium is divided by the total TIV. *Result – basic rate.*

**** Example ****

1.	\$50,000,000 RP/BI TIV	*	.2000 RP/BI Rate <i>(per \$100 in TIV)</i>	=	\$100,000 RP/BI Basic Premium
2.	\$25,000,000 BPP TIV	*	.2400 BPP Rate <i>(per \$100 in TIV)</i>	=	\$60,000 BPP Basic Premium
3.	\$100,000 RP/BI Basic Premium	+	\$60,000 BPP Basic Premium	=	\$160,000 Basic Premium
4.	\$160,000 Basic Premium	/	\$75,000,000 Total TIV	=	.2133 Basic Rate <i>(per \$100 in TIV)</i>

Size Credit:

1. Basic premium is divided by the **Maximum Premium for Calculating Size Credit**. *Result – percentage of total basic premium compared to the Maximum Premium for Calculating Size Credit.*
2. Percentage of total basic premium compared to **Maximum Premium for Calculating Size Credit** is multiplied by **Maximum Size Credit Percentage**. *Result – size credit percentage.*
3. Basic rate is multiplied by the size credit percentage. *Result – Basic rate with size credit.*

**** Example ****

1.	\$160,000 Basic Premium	/	\$600,000 Maximum Premium for Calculating Size Credit	=	27% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit
2.	27% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit	*	30% Maximum Size Percentage Credit	=	8% Size Credit Percentage
3.	.2133 Basic Rate	-	8% Size Credit Percentage	=	.19620 Basic Rate w/ Size Credit

Collared Rates:

- ~~1. Prior year's final rate is multiplied by the **Minimum Collared Rate Percentage**. *Result – minimum collared rate.*~~
- ~~2. Prior year's final rate from the prior year is multiplied by the **Maximum Collared Rate Percentage**. *Result – maximum collared rate.*~~
- ~~3. The basic rate w/ size credit is used if it is greater than the minimum collared rate and less than the maximum collared rate.~~

**** Example ****

1.	.2172 Prior year's final rate	*	90% Minimum Collared Rate Percentage	=	.1955 Minimum Collared Rate
2.	.2172 Prior year's final rate	*	120% Maximum Collared Rate Percentage	=	.2606 Maximum Collared Rate
3.	.1962 > .1955 and .1962 < .2606 The Basic Rate w/ Size Credit is used if it is greater than the Minimum Collared Rate and less than the Maximum Collared Rate			=	.1962 Basic Rate w/ Size Credit and Collar

Loss Rating:

1. Five years paid claims (minus deductible) is divided by total premium for five prior years. *Result – loss ratio.*
2. Member's five-year loss ratio is reviewed against loss ratio surcharge schedule. *Result – loss ratio surcharge is assigned.*
3. Basic rate w/ size credit ~~and collar~~ is increased by loss ratio surcharge. *Result – final rate.*
4. Final rate is multiplied by total TIV. *Result – Final premium.*

**** Example ****

1.	\$125,000 Five Years Paid Claims	/	\$500,000 Total Premium for Five Prior Years		25% Loss Ratio
2.	25% 25% Loss Ratio is reviewed against Loss Rating Surcharge Schedule and Surcharge is Assigned.			=	5% Loss Ratio Surcharge
3.	5% Loss Ratio Surcharge	+	.19603 Basic Rate w/ Size Credit and Collar	=	.205860 Final Rate
4.	.205860 Final Rate <u>(per \$100 in TIV)</u>	*	\$75,000,000 Total TIV	=	\$154,500350 Final Premium

<u>Loss Ratio Surcharge Schedule</u>		
Loss ratio less than 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

Minimum Premium:

1. If the final premium is greater than the Minimum Premium, use the final premium. *Result – final premium w/ minimum premium if applicable.*

**** Example ****

1.	\$154,500	>	\$600	=	\$154,500
	If the Final Premium is greater than the minimum premium, use the Final Premium				Final Premium

DEFINITIONS:

1. **RP/BI - Real Property, Business Interruption and Rental Value Basic Rate** – This rate will be approved annually by the Programs Committee. It may increase or decrease depending the total property program funding required for the upcoming fiscal year.
2. **BPP – Business Personal Property Basic Rate** - This rate will be approved annually by the Programs Committee. It may increase or decrease depending the total property program funding required for the upcoming fiscal year. This rate will be 20% higher than the Real Property, Business Interruption and Rental Value Basic Rate.
3. **Maximum Premium for Calculating Size Credit** – The Maximum Premium for Calculating the Size Credit dollar amount will be approved annually by the Programs Committee. The Maximum Premium for Calculating Size Credit is used to calculate each member’s size credit. The member’s basic premium is divided by the Maximum Premium for Calculating Size Credit, as an example - $\$300,000$ (*member’s basic premium*) / $\$600,000$ (*Maximum Premium for Calculating Size Credit*) = 50% (*member’s percentage of size credit*). This member would be subject to 50% of the total **Size Credit Percentage**.
4. **Size Credit Percentage** – The Size Credit Percentage will be approved annually by the Programs Committee. The Size Credit Percentage represents the maximum size credit available to any one member. As an example – 50% (*member’s percentage of size credit*) * 30% (*Size Credit Percentage*) = 15% *member’s size credit*.

~~5. **Minimum Collared Rate Percentage**—The Minimum Collared Rate Percentage will be approved annually by the Programs Committee. The Minimum Collared Rate Percentage is the maximum rate decrease percentage (compared to the member’s final property rate for the prior year) that any member can receive.~~

~~6.5. **Maximum Collared Rate Percentage**—The Maximum Collared Rate Percentage will be approved annually by the Programs Committee. The Maximum Collared Rate Percentage is the maximum rate increase percentage (compared to the member’s final property rate for the prior year) that any member can receive.~~

POLICY AND PROCEDURE W-1
WORKERS' COMPENSATION MEMBER ALLOCATION FORMULA

ISSUE: In compliance with the CSURMA requirement that all Policies and Procedures be reviewed every two years, Policy and Procedure W-1 – Workers' Compensation Member Allocation Formula was reviewed by Staff. Several changes are being recommended.

RECOMMENDATION: Staff recommends that the Programs Committee recommend approval to the AORMA Committee of the revisions to Policy and Procedure W-1.

FISCAL IMPACT: None.

BACKGROUND: Policy and Procedure W-1 has been revised as follows:

1. A PROCEDURE section was added which provides a detailed description of the allocation formula, along with examples. The prior version explained the allocation formula but in very general terms.
2. A DEFINITIONS section was added.
3. A definition for AORMA Basic Rates was included to show that the WCIRB rate will be used for each of the AORMA class codes and the rates will be normalized to achieve the Total Program Funding required.
4. A definition for Experience Modification Factor (EMF) was added. The actuary uses the published WCIRB formula. A definition of EMF states that, "the actuary will determine each member's experience modification factor based on the most current published WCIRB method." If in the future, AORMA decides to follow an experience rating formula that deviates from the WCIRB, then the Policy and Procedure can be updated to include those formula factors. To maintain pricing stability, the EMF's are capped at +/- 15%. In prior calculations this cap was not necessary as the rates were collared. The actuary will also adjust the EMF's for off-balance and will balance the EMF's at a 100%. Because this is a pool, the Total Program Funding must be met using the approved rates and EMF's. If the combined AORMA Pool EMF is more or less than 100%, the Member's modified rates will generate too much or not enough premium. Therefore, the

pool received another layer of rate stability by balancing the EMF's to 100% while still maintaining the +/- 15% cap.

5. A definition of Total Program Funding was included.
6. The basic deposit overview was deleted and replaced with the detailed PROCEDURE and ALLOCATION FORMULA sections.
7. Item 3 – Experience Modification – was removed because the experience modification factors are calculated by the actuary and the basic WCIRB formula is used. The basic WCIRB formula is too complicated to include in the Policy and Procedure. A copy of the formula is attached to this item and can be maintained with the Policy and Procedure for the Member's information.
8. Item 4 – Adjustments to reflect experience modification on funding – was removed because that factor, the “off-balance” is described in the new definition of Experience Modification Factor.
9. Item 5 – Administrative Costs – was removed because that is now included in the definition of Total Program Funding.
10. Item 6 – Deposit Adjustments – was removed because rate or premium collars are no longer part of the Member Allocation Formula.
11. The Plan Fund Adjustment section was removed because it is not standard practice for refunds to be applied to next year's premium. CSU Accounting will allow this on a one off basis, but their preference is to issue refund checks.
12. The name of the Policy and Procedure was changed to be consistent with the new Policy and Procedure documents that describe the crime and property allocation formulas.

PUBLICATION: The Policy and Procedure will be uploaded onto the CSURMA website once it is finalized and approved.

ATTACHMENT(S):

- a. Policy and Procedure W-1 (Revised)
- b. WCIRB Experience Rating Formula

CSURMA AORMA

POLICY AND PROCEDURE NO. W - 1

SUBJECT:	WORKERS' COMPENSATION DEPOSIT DEVELOPMENT PLAN <u>MEMBER ALLOCATION</u> <u>FORMULA</u>
ADOPTED:	MAY 15, 2008
EFFECTIVE:	MAY 15, 2008
AMENDED:	DECEMBER 8, 2009 <u>SEPTEMBER 10, 2015</u>

PURPOSE:

It shall be the policy of the CSURMA Auxiliary Organizations Risk Management ~~Authority Alliance (AORMA)~~ to determine each member's allocation of the workers' compensation Total Program Funding ~~workers' compensation Deposit Development~~ as outlined in the ~~method outlined in the following procedure~~ Workers' Compensation Member Allocation Formula noted below:-

PROCEDURE:

Annually, in September, the AORMA Committee will approve the Total Program Funding for the workers' compensation program for the upcoming fiscal year.

Annually, in December, the Programs Committee will approve or accept the following allocation criteria with the Workers' Compensation Member Allocation Formula:

1. AORMA Basic Rates for each class code
2. Experience Modification Factors (as determined by the actuary)

ALLOCATION FORMULA:

- The member's **Experience Modification Factor** is applied separately to each of the **AORMA Basic Rates**. *Result – Member's modified rates.*
- Member's modified rates are applied separately to the member's estimated payroll, separated by class code, for the upcoming fiscal year. *Result – Member's final modified deposit premium.*



California State University Risk Management Authority
 Auxiliary Organizations Risk Management Alliance

**** Example ****

1001	.50	*	.95	=	.48
1002	1.00	*	.95	=	.95
1004	1.50	*	.95	=	1.43
1005	3.00	*	.95	=	2.85
1006	4.00	*	.95	=	3.80
1007	5.00	*	.95	=	4.75
AORMA basic rates			Experience modification factor		Modified rates
1001	.48	*	\$1,000,000	=	\$4,800
1002	.95	*	\$800,000	=	\$7,600
1004	1.43	*	\$0	=	\$0
1005	2.85	*	\$0	=	\$0
1006	3.80	*	\$0	=	\$0
1007	4.75	*	\$0	=	\$0
					\$12,400
	Modified rates		Estimated payroll		Final modified deposit premium

ANNUAL PAYROLL AUDIT:

~~Deposit Audit Adjustment~~—The Member's final payroll separated by AORMA class code classifications will be audited requested at the end of each program year. The Member's final workers' compensation premium will be calculated by multiplying the Member's actual payroll per class code by the Member's modified rates. ~~and~~ The Members will receive either a refund or additional deposit billing based on how their audited contribution compares with their initial deposit.

DEFINITIONS:

1. **AORMA Basic Rates** – The **AORMA Basic Rates** will be approved annually by the Programs Committee. The WCIRB class code rates shown below will be utilized when determining the AORMA Basic Rates. A normalization factor will be added to the WCIRB class code rates in order to achieve the **Total Program Funding** required as approved by the AORMA Committee.

Class Code Description	AORMA	WCIRB
Clerical	1001	8810
Off-site activities / professional / student activities	1002	8868
Retail	1004	8071
Sports / day care	1005	9053
Food service	1006	9079
Manual labor	1007	9101

2. **Experience Modification Factor** – The actuary will determine each Member’s Experience Modification Factor based on the most current published WCIRB method. The Experience Modification Factors will be adjusted for the off-balance and capped at a maximum change of +/- 15% from the prior (balanced) Experience Modification Factor.
3. **Total Program Funding** - The Total Program Funding costs will include (1) the pooled layer funding requirement, as recommended by the actuary, (2) administrative costs and (3) excess insurance or reinsurance costs.

~~Deposits: AORMA will collect a deposit from each member each year. The deposits will provide funds to pay claims, if necessary and also to pay excess insurance and administrative expenses. The deposits will be credited with investment income at the rate earned on the Authority's investments.~~

~~Deposits for each member for each year are determined by the Board. New deposits will be based upon the AORMA Classification Code Loss Rates adjusted to meet the overall claims funding determined by an actuarial study plus the cost of excess insurance, and adjusted by the Members’ experience modification factor. Administrative costs will be allocated based on each Members’ % of unmodified premium.~~

~~Each member's experience modification will be determined on the basis of the most recent California Workers’ Compensation Experience Rating Plan.~~

WORKERS' COMPENSATION DEPOSIT DEVELOPMENT PLAN

~~Each member's share of deposit will depend on its payroll per the selected AORMA Classification Codes and its Experience Modification.~~

~~A member's Experience Modification reflects its own loss experience to the extent it is credible. To the extent that the member's own experience is not credible (small size), the Experience Modification reflects the expected experience for the AORMA classification code.~~

~~Elements of the Plan:~~

1. ~~Reported Workers' Compensation Losses~~ – Member's share of past paid losses and case reserves incurred in the prior five full coverage years.
2. ~~Deposit Basis (Pure Premium)~~ – Member's deposit basis is determined using the AORMA Classification Codes payrolls divided by 100 and multiplied by the AORMA Pure

~~Premium rates. Those pure premium rates are then modified to meet the actuarially determined funding at the selected confidence level plus excess insurance.~~

~~3. Experience Modification — Each Member’s deposit basis is then modified by the experience modification. AORMA currently uses the WCIRB Experience Rating Plan. The experience modification is determined from the following formula:~~

~~a. If losses are below \$21,000 then the following formula applies:~~

~~$$H / I \text{ Where } H = (A + B + F / G + B) \text{ and } I = (A + B + F / E + B + F)$$~~

~~b. If losses are above \$21,000 then the following formula applies:~~

~~$$J / K \text{ Where } J = (A + B + (C * D) + ((1 - C) * F)) / (G + B) \text{ and}$$~~

~~$$K = (A + B + (C * D) + ((1 - C) * F)) / (E + B + (C * F) + ((1 - C) * F))$$~~

~~A = Actual Losses below \$21,000~~

~~B = The B Stabilizing Number from WCIRB Experience Rating Table III.~~

~~This number limits the effect of a single severe accident.~~

~~C = A specified % for each Member from the WCIRB Experience Rating~~

~~Table III. For losses excess of \$21,000, only a certain % of that loss is counted towards the experience modification. For example, if there is a loss of \$50,000, then only 11% of that loss is counted in the calculation.~~

~~D = Total actual losses less losses below \$21,000.~~

~~E = Primary expected losses determined from the WCIRB expected loss rate per AORMA classification code and adjusted by the primary adjustment factor per class code from the WCIRB Experience Rating Table II.~~

~~F = Expected losses less the primary expected losses.~~

~~G = Total Expected Losses.~~

~~4. Adjustments to reflect experience modification on funding. The deposit basis is finally adjusted to reflect the impact of the members’ experience modifications so that total funding maintains the necessary approved actuarial funding and cost of excess insurance.~~

~~5. Administrative Costs. The Administrative Costs are allocated on the basis of the Members’ % share of unmodified premium.~~

~~6. Deposit Adjustments. The Workers’ Compensation Committee reserves the ability to apply a minimum and maximum % change from the prior year deposits.~~

~~**Plan Fund Adjustment** - In accordance with Policy and Procedure A-4 - AORMA Dividend/Assessment Policy, the plan fund adjustments are calculated annually and presented to the Board of Directors. Members eligible for a refund can apply the refund to the next year's Workers' Compensation Annual Deposit thereby reducing the amount due.~~



Published on *WCIRB California* (<http://www.wcirb.com>)

[Home](#) > [Learning Center](#) > [Online Guide to Workers' Comp](#) > [California's Experience Rating System](#)
> Experience Rating Form

California's Experience Rating System

- Experience Rating
- Unit Statistical Reports
- Experience Period
- Determining Eligibility
- Experience Modification
- Experience Rating Form
- Heading
- Payroll & Expected Losses
- Claims & Actual Losses
- Rating Procedure

Experience Rating Form

If a business is experience rated, a completed Experience Rating Form (also referred to as an Experience Rating Worksheet) is provided to its insurer when a policy is written. A completed Experience Rating Form provides detailed information about the classification codes assigned to a policy by the WCIRB, the payroll reported for each of those classifications, summaries of claims amounts, and the [experience modification](#) [1]. Typically, copies of this form are available by contacting your insurer or insurance professional. A policyholder may obtain a copy of its experience rating form once per year at no cost. (See [Experience Rating Worksheet Request](#) [2] for details.) Obtaining an Experience Rating Form is the best way for a company to see the data that the WCIRB has on file.

Click on a number in the image below to read more about that section of the Experience Rating Form.

Please note: The sample data in the form below is intended for demonstration purposes only and should not be deemed as accurate.



Workers' Compensation Experience Rating Form

ROBOTECH INC (A CORP), ECRU INDUSTRIES (A CORP),
AUTOPAINT INC (A CORP), CALIFORNIA AUTO BODY (DBA)

123456 PACIFIC COAST HWY, STE 300
NEW TOWN, CA 99999

1 *8393 AUTOMOBILE OR AUTOMOBILE TRUCK BODY
AND FENDER REPAIRING AND PAINTING

2 Bureau Number 3-45-67-89 Page 1 of 1
3 Effective Date **01/01/2012**
 Issue Date 12/01/2011
 Experience Modification **111%**
 Insurer California Workers' Comp Insurance Co.
 Insurer Group Workers' Comp Insurance Group of CA
4 Policy Number AB1234567 8
 Issuing Office Los Angeles
 Experience Period* 04/01/2007 to 04/01/2010

Summary of Payroll and Expected Losses

Class Code	Payroll	Expected Loss Rate per \$100 Payroll	Expected Losses	D-Ratio	Expected Primary Losses	Expected Excess Losses
Insurer: 12345 Policy Period: 01/01/2010 to 12/31/2010						
8393	1,956,852	1.71	33,462	0.17	5,689	27,774
8742	434,366	0.20	869	0.22	191	678
8810	258,384	0.19	491	0.23	113	378
Totals	2,649,602		34,822		5,993	28,829

Summary of Claims and Actual Losses

Claim Number	Injury Type*/# of Claims	Open/Closed	Actual Losses	Actual Primary Losses	Actual Excess Losses
Insurer: 12345 Policy Period: 01/01/2009 to 12/31/2009					
1148593	04	Closed	41,677	7,000	34,677
1213843	05	Open	7,147	7,000	147
1271125	05	Open	6,522	6,522	
Under \$2,001	2	Open	108	108	
Totals	5		55,454	20,630	34,824

Insurer: 12345 Policy Period: 01/01/2009 to 12/31/2009						
8393	2,154,384	1.71	36,840	0.17	6,263	30,577
8742	433,976	0.20	868	0.22	191	677
8810	356,888	0.19	678	0.23	156	522
Totals	2,945,248		38,386		6,610	31,776

Insurer: 12345 Policy Period: 01/01/2008 to 12/31/2008					
1026143	06	Closed	2,092	2,092	
SL185786	01	Open	2,500	2,500	
Totals	2		4,592	4,592	

Insurer: 12345 Policy Period: 01/01/2008 to 12/31/2008						
8393	2,052,365	1.71	35,095	0.17	5,966	29,129
8742	433,052	0.20	866	0.22	191	676
8810	213,717	0.19	406	0.23	93	313
Totals	2,699,639		36,368		6,250	30,117

Insurer: 12345 Policy Period: 01/01/2007 to 04/01/2010					
SA610554	02	Open	3,546	3,546	
SJ608042	05	Closed	29,654	7,000	22,654
SL187209	04	Open	2,000	2,000	
Totals	3		35,200	12,546	22,654

Experience Period Totals	Expected Losses (A)	Expected Primary Losses (B)	Expected Excess Losses (C)	# of Claims	Actual Losses (D)	Actual Primary Losses (E)	Actual Excess Losses (F)
19	109,575	18,852	90,723	10	95,246	37,768	57,478

Credible Primary Loss

$$\left(\frac{\text{Total Actual Primary Losses (D)}}{\text{Credibility Primary}} \right) + \left(\frac{\text{Total Expected Primary Losses (B)} \times (1 - \text{Credibility Primary})}{\text{Credibility Primary}} \right) = \text{Credible Primary Loss (20)}$$

Credible Excess Loss

$$\left(\frac{\text{Total Actual Excess Losses (F)}}{\text{Credibility Excess}} \right) + \left(\frac{\text{Total Expected Excess Losses (C)} \times (1 - \text{Credibility Excess})}{\text{Credibility Excess}} \right) = \text{Credible Excess Loss (22)}$$

20	37,768	1.00	18,852	0.00	57,478	0.19	90,723	0.81	122,174	109,575
-----------	---------------	-------------	---------------	-------------	---------------	-------------	---------------	-------------	----------------	----------------

Loss-Free Rating: 67% **24**

$$\frac{\text{Total Adjusted Losses}}{\text{Total Expected Losses (A)}} = \text{Experience Modification (23) } \mathbf{111\%}$$

* Not physically inspected
 (S) Subrogation; (J) Joint Claim; (P) Partially Fraudulent, if any

The worksheet is divided into the following sections:

- [Heading](#)
- [Summary of Payroll and Expected Losses](#)

- [Summary of Claims and Actual Losses](#)
- [Experience Rating Procedure](#)

Heading

This section of the Experience Rating Form contains the information necessary to identify the employer, the insurer and policy, and other information pertinent to the application of the experience modification.

1. Bureau Assigned Classifications

Appearing below the company name and address are the classifications (other than 8810, *Clerical Office Employees*, and 8742, *Salespersons-outside*) that have been assigned to the company by the WCIRB.

2. Effective Date

The effective date of the [experience modification](#) [1] will normally correspond with the effective date of the policy. If, however, the employer's policies have not inceptioned on the same day every year or if a correction to an experience modification has been issued, or the operations are covered by more than one policy with different coverage dates, the effective date may differ from the policy inception date.

3. Issue Date

This is the date that the worksheet was originally released by the WCIRB to the insurance company.

4. Insurer and Policy Information

The worksheet shows the insurer, insurer group, policy number and issuing office.

Summary of Payroll and Expected Losses

5. Policy Information

Payroll and loss information on the worksheet is grouped by policy. The insurer code for the insurer who wrote the policy and the policy year is shown above the payroll and claims information for that policy. For information about the insurer codes used by the WCIRB, see [WCIRB Insurer Codes](#) [3].

6. Classification Code(s)

The classifications listed on the Experience Rating Form represent the operations of the business during the experience period.

7. Payroll

The worksheet shows the payroll by classification code, reported for policies beginning within the experience period. Payroll is associated with the year in which your policy began, not necessarily the year in which it was paid. For example, for a policy that is in effect from December 31, 2011 to December 31, 2012, the payroll is reported for 2011, even though most of the payroll is earned in 2012.

8. Expected Loss Rate

The Expected Loss Rate reflects the anticipated average cost of benefits, per \$100 of payroll, for a classification during the experience period. Expected Loss Rates are subject to change yearly. For example, the 2011 Expected Loss Rate for Classification 3632, *Machine Shops*, is \$1.52. In other words, for every \$100 of payroll, the average cost of benefits resulting from workplace injuries assigned to Classification 3632 during the experience period was \$1.52. The Expected Loss Rates can be found in the [Publications and Filings](#) [4] section of the WCIRB website.

9. Expected Losses

Expected Losses are determined by multiplying total payroll (per \$100) for each classification by the Expected Loss Rate. This amount reflects an estimate of the cost of losses expected to arise during the experience period for your company based on the payroll reported for each classification.

10. D-Ratio

The Discount Ratio (D-Ratio) is the mechanism used to divide Expected Losses into Primary and Excess amounts. See "Expected Primary Losses" below. The difference between the D-Ratio for each classification reflects differences in the severity of claims by classification. In other words, the severity of the average claim for some classifications is significantly higher (indicating a more severe injury) than that of the average claim found in other classifications. The D-Ratios is subject to change yearly. D-Ratios can be found in the [Publications and Filings](#) [4] section of the WCIRB website.

11. Expected Primary Losses

Expected Primary Losses are determined by multiplying the Expected Losses for a classification by the D-Ratio for the classification. Primary Expected Losses are totaled for all classifications and the difference between the Total Expected Losses and the Primary Expected Losses is the Expected Excess amount.

12. Expected Excess

The Expected Excess is the difference between the total Expected Losses and the total Primary Expected Losses. This number represents average excess losses expected for similar-sized employers within your classification.

Summary of Claims and Actual Losses

13. Claim Number

This column shows the claim number(s) reported by the insurer. Claims under \$2,001 are usually grouped together to save space on the form. If claims are grouped, the number in the Injury Type/# of Claims column will show the number of claims that have been grouped.

14. Injury Type/# of Claims

This column shows the injury type codes assigned and reported by the insurer. This detail does not affect the experience modification calculation; it is for informational purposes only. Injury type codes are found in Part 4, Section V, B. *Loss Data Elements*, Rule 3 of the [California Workers' Compensation Uniform Statistical Reporting Plan - 1995](#) [5].

1. Death
2. Permanent Total Disability
3. Permanent Partial Disability (Permanent Disability Greater than 25%)
4. Permanent Partial Disability (Permanent Disability Less than 25%)
5. Temporary Total or Temporary Partial Disability
6. Medical Only Claim
7. Contract Medical or Hospital Allowances
8. Compromised Death or "S" Claim

15. Open/Closed

This column indicates whether or not the claim was reported as Open or Closed when the claim was last valued. This detail does not affect the calculation. It is for informational purposes only.

16. Actual Losses

Actual Losses shows the total claims value (medical and indemnity) as of the last valuation date. For information about claim valuation dates, see [Unit Statistical Reports](#) [6]. Actual Losses are totaled for all claims.

17. Actual Primary Losses

The first \$7,000 of a claim's value is the Actual Primary Loss amount. (Any remaining amount is Excess.) Claims under \$2,001 are grouped together to save space on the form. Actual Primary Losses are totaled and this figure is subtracted from the Actual Losses to determine the Actual Excess amount.

18. Actual Excess Losses

Actual Excess Losses is the difference between the Actual Losses and the Actual Primary Losses. Actual Excess amounts represent the portion of your claims that exceed the Actual Primary Losses.

19. Experience Period Totals

Various expected and actual loss columns are totaled. These amounts represent the totals for the experience period and will be used in the experience modification calculation.

20. Experience Rating Procedure

The bottom portion of the worksheet shows the experience rating formula with each of the values necessary to complete the calculation. For multi-page worksheets, the calculation is shown only on the final page.

21. Credibility Primary

The weight given to Actual Primary Losses in the experience modification calculation. It is a function of Total Expected Losses and is subject to change yearly. Credibility Primary values can be found in the [Publications and Filings](#) [4] section of the WCIRB website.

22. Credibility Excess

The weight given to Actual Excess Losses in the experience modification calculation. It is a function of Total Expected Losses and is subject to change yearly. Credibility Excess values can be found in the [Publications and Filings](#) [4] section of the WCIRB website.

23. Experience Modification

This is the experience modification that is the product of the experience rating calculation shown on the form. It is effective as of the Effective Date shown at the top of the worksheet.

24. Loss-Free Rating

The Loss-Free Rating is the experience modification that would have been calculated if \$0 (zero) actual losses were incurred during the experience period. This hypothetical rating calculation is provided for informational purposes only.

Source URL: <http://www.wcirb.com/guide-to-workers-compensation/experience-rating/experience-rating-wksheet>

Links:

- [1] <http://www.wcirb.com/guide-to-workers-compensation/experience-rating/experience-modification>
- [2] <http://www.wcirb.com/ratesheet>
- [3] <http://www.wcirb.com/document/474>
- [4] <http://www.wcirb.com/publications-and-filings/rate-filings>
- [5] <http://www.wcirb.com/document/123>
- [6] <http://www.wcirb.com/guide-to-workers-compensation/experience-rating/usr>

FY 15/16 LIABILITY PROGRAM MEMBER ALLOCATION

ISSUE: At the February 26, 2015, meeting the Programs Committee reviewed a request by Sonoma State University Academic Foundation, Inc. and Associated Students of Sonoma State University to rerate the liability allocation based on updated exposure information. In order to be fair and equitable to all AORMA members, the committee directed Staff to audit those members whose collared FY 15/16 premiums are substantially higher than the non-collared premiums. Staff reviewed the current and expiring exposure information and compared it against the old and new member allocation formulas.

RECOMMENDATION: Staff does not recommend re-rating those members whose FY 15/16 collared premiums are substantially higher than the uncollared premiums. The new FY 15/16 allocation collared decreases to 13% and increases to 30%. Staff recommends increasing the collars every year until each member is paying its allocated premium.

FISCAL IMPACT: None at this time.

BACKGROUND: The ISO based FY 14/15 allocation formula included premium collars to limit fluctuations. The FY 14/15 allocation limited increases to 10% and decreases to 5%, the goal being to foster premium stability over time. Because premiums were collared, even if the member had a major exposure change, the premium increase or decrease would be collared. This was the allocation practice since 2007. The revised FY 15/16 member allocation uses the updated exposure information and does not use many of the rating exposures that were used in the FY 14/15 member allocation. This has resulted in the premium of many members to be collared. If the collars are increased every year, the allocation should be collar free in three to five years.

PUBLICATION: None.

ATTACHMENT(S): None.

FY 15/16 CRIME PROGRAM MEMBER ALLOCATION

ISSUE: At the February 26, 2015, meeting the Programs Committee reviewed a request by CSU Bakersfield Associated Students, Inc. to modify its expenditures to remove the campus pass-through expenses. The Programs Committee felt that other auxiliaries may have similar expense items and asked Staff to gather information to review.

RECOMMENDATION: Staff does not recommend re-rating those members who are subject to the minimum premium within the FY 15/16 crime allocation. Staff does believe that there are certain expense items that can be removed from the exposure information. This would be applicable to all members not just those with no employees. Therefore, Staff recommends that the Programs Committee approve a schedule to be included in the FY 16/17 application which indicates which items can be removed from the expenditures.

FISCAL IMPACT: None at this time.

BACKGROUND: At the October 1st meeting, the Programs Committee will be asked to approve a schedule of items to be removed from the member's expenditures to be used for the FY 16/17 allocation.

PUBLICATION: None.

ATTACHMENT(S): None.

CSU DOMINGUEZ HILLS PHILANTHROPIC FOUNDATION
NEW LIABILITY PROGRAM MEMBER

ISSUE: CSU Dominguez Hills Philanthropic Foundation is a newly formed CSU Auxiliary Organization. This auxiliary does not have its own employees nor does it own any real or personal property. Its loss exposures are minimal.

RECOMMENDATION: Staff recommends that the Committee approve CSU Dominguez Hills Philanthropic Foundation as a new CSURMA AORMA member and approve the liability and crime rating program member allocations.

FISCAL IMPACT: Using AORMA’s new liability and crime program member allocation formulas this auxiliary would be subject to AORMA’s minimum liability premium of \$2,000 and the minimum crime premium of \$517.

BACKGROUND: CSU Dominguez Hills Philanthropic Foundation’s exposure information within the liability program is as follows:

Payroll:\$0
Square Footage:\$0
Number of Owned Autos:None
Total Expenditures:\$95,000

This generates a minimum premium of \$2,000.

The crime program utilizes payroll and expenditures if the auxiliary has no payroll. The total expenditures of \$95,000 will generate a minimum premium of \$517.

At the next CSUDH Philanthropic Foundation board meeting, the JPA Agreement and Participation Agreement will be approved and executed.

PUBLICATION: None.

ATTACHMENT(S):

- a. FY 15/16 AORMA Renewal Application

2015/2016 AORMA Renewal Application

IMPORTANT NOTICE

Please return the completed and signed application, with all required documents, via email *to:*

Hsan Htein
Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101
Fax No.: 415-874-4810
Email: hhtein@alliant.com

If you have any questions or need assistance in anyway, please call Mimi Long at 415-403-1423, Van Rin at 415-403-1408 or Hsan Htein at 415-403-1452.

Thanks for your quickest attention to this.

VERIFICATION

1. I verify that my Auxiliary Organization is purchasing Participant Accident Insurance for all of its child care and camp operations involving minors as required by AORMA Policy and Procedure L-6.

Yes No

If No, please explain:

We do not have child care or camp operations.

2. I verify that my Auxiliary Organization has enrolled all of its "non-occasional" drivers into the DMV Employer Pull Notice Program as required by AORMA Policy & Procedure L-4.

Yes No

If No, please explain:

We do not have any employees.

3. I verify that my Auxiliary Organization annually collects proof of personal automobile liability insurance from its employees who use their personal vehicles on Auxiliary Organization business as required by AORMA Policy & Procedure L-4.

Yes No

If No, please explain:

We do not have any employees.

4. I verify that my Auxiliary Organization reports to the Program Administrators all employee drivers with DMV driving point totals which make them ineligible to drive on Auxiliary Organization business, as outlined in AORMA Policy & Procedure L-4.

Yes No

If No, please explain:

We do not have any employees.

GENERAL INFORMATION

Auxiliary: California State University, Dominguez Hills Philanthropic Foundation

Federal Tax ID Number: 47-3097839

Website: www.csudh.edu/pf**Rating Exposures:**

- 1. Projected payroll for 2015-2016:** \$0
2. Number of full-time employees (current): 0
3. Number of part-time employees (current): 0
- 6. Total Expenditures:** \$95,000
7. Number of board members: 15-20
8. Do you anticipate any significant changes in your operations within fiscal year 2015 – 2016?
 Yes No
Please describe. Operations will not change.
- 9. Square footage for all property you;**
 - a. Own:** 0
 - b. Rent:** 0
 - c. Occupy:** 0
 - d. Are responsible for the property's upkeep and maintenance:** 0
- 10. Please attach** your most recent audited financial statement. N/A
- 11. Please attach** your current budget.
- 12. Number of owned or leased vehicles:** 0
(Note, we will ask for a complete list of your vehicles closer to the July 1st insurance renewal date.)
13. Day care center? Yes No
Average Daily Attendance: 0
14. Faculty Housings / Single Family Dwellings? Yes No
Number of Dwellings: 0
15. Dorms? Yes No
Square footage: 0

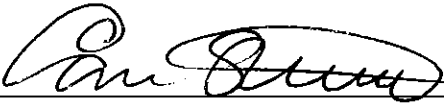
16. Apartments – Student Housing /Faculty? Yes No
 Number of units: 0
17. Vacant land? Yes No
 Total acres: 0
18. Swimming Pools? Yes No
 Number: 0
19. Stadiums / Arenas? Yes No
 Gross sales: 0
- 20. Please attach** a list of motorized watercraft including length, horsepower and name of vessel owned or leased. Also, please note if separate coverage has already been purchased for that particular vessel. Yes No
(Note: AORMA excludes coverage for watercraft over 50 feet in length. Separate coverage must be purchased. Please contact Alliant.)
- 21. Please attach** a list of lease aircraft or unmanned aerial vehicles? Yes No
(Note: AORMA excludes aircraft liability; however, aircraft liability coverage is added back for unmanned aerial vehicles weighing no more than 100 lbs. maximum take-off weight. Please contact Alliant if you own or lease any aircraft or unmanned aerial vehicles weighing more than 100 lbs.)
22. Radio and/or television broadcasting? Yes No
 Annual payroll: 0
23. Athletic programs (i.e., sports clubs-games generally played on campus)? Yes No
 Number of games: 0
24. Camps / sponsored outings (i.e., whitewater rafting, camping, hiking – generally off campus)? Yes No
 Number of camp days (one participant for one day, i.e., five camp days with 10 participants would be 50 camp days): 0
25. Agriculture/Food processing? Yes No
 Meat, fish or poultry – gross sales: 0
 Fruit, vegetables, grains, including grapes (wine) – gross sales: 0
26. Exhibition or Conference Buildings? Yes No
 Square Footage: 0
27. Off campus buildings owned by you but leased to others? Yes No
 Square footage: 0
28. Sporting Equipment rentals (i.e., kayaks, wake boards, etc.)? Yes No
 Gross sales: 0
29. Theatres / performing arts centers? Yes No



California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

Admission: 0

- 30. **Please attach** a list of any employee and/or retiree benefit plans and their current assets: N/A
- 31. **Please attach** a list of any retirement plans (401k, 403b, 457 etc.) and their current assets: N/A
- 32. **Please attach** a list of any charitable trusts, charitable lead trusts, remainder trusts or pooled income funds and their current assets: N/A

Signature: 

Name and Title: Carrie Stewart, Executive Director

Date: 5-29-15

PLEASE HAVE THIS APPLICATION COMPLETED/SIGNED AND RETURNED.

PROJECTED BUDGET FOR PHILANTHROPIC BOARD		
	2015/16	2016/17
REVENUE:		
Endowment Management Fee	\$148,046	\$152,487
Total	\$148,046	\$152,487
EXPENSES:		
Legal and Filing Fees	3,000	1,000
Audit Fees	23,000	23,000
Accounting System Setup and Checks	10,000	0
Accounting Services provided by CSUDH Foundation	95,000	95,000
Merchant Fee on Credit Cards	3,500	3,500
Postage	500	500
Supplies and Services	1,500	1,500
Insurance Expense	7,500	7,500
Membership & Subscription	350	350
Hospitality	1,500	1,500
Catering	5,000	5,000
Total	\$150,850	\$138,850
Net Surplus/Deficit	(\$2,804)	\$13,637

Year 2 assumes a 3% increase in endowment

Endowment Management Fee calculated at 1.25% of corpus

**CAPITAL PUBLIC RADIO
NEW WORKERS' COMPENSATION MEMBER**

ISSUE: Capital Public Radio, Inc., CSU Sacramento would like to join the AORMA Workers' Compensation program effective July 1, 2015.

RECOMMENDATION: Staff recommends that the Committee approve Capital Public Radio, Inc. as a new member within the AORMA Workers' Compensation Program and to approve the FY 15/16 pricing subject to receipt of the experience modification factor provided by the CSURMA actuary.

FISCAL IMPACT: Using the current experience modification factor of .79, the FY 15/16 annual premium is \$9,749. The new experience modification factor calculated by AORMA's actuary may be higher or lower than the current factor which will change the annual premium.

Estimated Payroll for FY 15/16:	\$3,481,740
AORMA Class Code 1001 Rate:	36
Experience Modification Factor:	79
Modified AORMA Class Code 1001 Rate:	28
Annual Premium:	\$9,749

BACKGROUND: Capital Public Radio's current workers' compensation program is written with a November 1st coverage term. Because the term is different than AORMA's term, the experience modification factor will need to be calculated by the actuary using AORMA's coverage term and class codes. The revised experience modification factor will then be used to calculate the final FY 15/16 annual premium.

PUBLICATION: None.

ATTACHMENT(S):

- a. AORMA Workers' Compensation Program application
- b. Application – Consent to Self Insure
- c. Resolution – Consent to Self Insure

- d. Resolution – Volunteers
- e. Workers’ Compensation Participation Agreement
- f. New York Marine and General Ins. Co., Audit for the Term November 1, 2013 to November 1, 2014

CSURMA AORMA
Workers' Compensation Program
Underwriting Data Requirements for New Members

Legal Name of Auxiliary Organization:

Capital Public Radio, Inc.

Address:

7055 Folsom Blvd., Sacramento, CA 95826

Primary Workers' Compensation Contact: *(Name, Telephone Number and E-Mail Address)*

Victoria Hagele

916-278-8992

vhagele@csus.edu

Alternate Workers' Compensation Contact: *(Name, Telephone Number and E-Mail Address)*

Federal Tax ID No.: 68-0223271

A. Employee Classification & Annual Payroll

Please attach a copy of your current Workers' Compensation policy's Declarations page, complete with payroll information by class code.

Please complete the following for the renewal period:

Classifications	WC Code	Estimated Annual Payroll	# of FTE Employees
Clerical - Onsite	1001	\$3,481,740	50 FT / 17 PT
Primarily Professional/Student Activity Functions, Consulting, and Certain Aspects of Performing Arts, and Off-site	1002	0	0
All retail operations, except food service	1004	0	0
Sports Activity / Day Care Centers	1005	0	0
Food Service	1006	0	0
Primarily Involves Manual Labor and/or Use of Machinery or Chemicals, or Work is Largely of a Physical Nature	1007	0	0

B. Payroll and Loss History

Please provide a Workers' Compensation loss run from your current insurance carrier which includes five years of loss information.

C. Current Workers' Compensation Safety Programs

Do you currently have the following:

- | | <u>YES</u> | <u>NO</u> |
|---|-------------------------------------|-------------------------------------|
| 1. Written workplace safety policy and procedures (SB-198)? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 2. Work safety or other training programs to minimize industrial accidents? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 3. Early-Return-to-Work or Alternative/Modified Duties for injured workers? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |
| 4. Designated medical clinics? | <input checked="" type="checkbox"/> | <input type="checkbox"/> |

D. Exposure Information

Do you have any of the following Workers' Compensation exposures: YES NO

- | | | |
|---|--------------------------|-------------------------------------|
| 1. Operations involving aircraft or airports? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 2. Watercraft or marine exposures, including non-marine operations located on wharves or piers? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |
| 3. Do you have any employees who were, or will be, hired in a State other than California and who will work in a State other than California? | <input type="checkbox"/> | <input checked="" type="checkbox"/> |

Please provide a brief explanation of all "Yes" responses:

Please send completed information to:

Mimi Long
JPA Program Administration
Alliant Insurance Services, 11th Floor
100 Pine Street, 11th Floor
San Francisco, CA 94111

mlong@alliantinsurance.com – email
415-874-4810 – fax
415-403-1423 – office



Our File: 5558

APPLICATION FOR A PUBLIC ENTITY CERTIFICATE OF CONSENT TO SELF INSURE

NOTE: All questions must be answered. If not applicable, enter "N/A".
Workers' compensation insurance must be maintained until certificate is effective.

APPLICANT INFORMATION

Legal Name of Applicant (show exactly as on Charter or other official documents):

Capital Public Radio, Inc.

Street Address of Main Headquarters:

7055 Folsom Blvd.

Mailing Address (if different from above):

Federal Tax ID No.:

68-0223271

City, State, Zip Code

Sacramento, CA 95826

TO WHOM DO YOU WANT CORRESPONDENCE REGARDING THIS APPLICATION ADDRESSED?

Name: Mimi Long

Title: Vice President

Company Name: Alliant Insurance Services, Inc.

Mailing Address: 100 Pine Street, 11th Floor

City: San Francisco

State: CA

Zip + 4: 94111

Telephone Number: 415-403-1423

Email: mlong@alliant.com

Type of Public Entity (check one):

City and/or County School District Police and/or Fire District Hospital District Joint Powers Authority

Other (describe): _____

Type of Application (check one):

New Application Reapplication due to Merger or Unification Reapplication due to Name Change

Other (describe) New Certificate No. 5558

Date Self Insurance Program will begin: July 1, 2015

CURRENT PROGRAM FOR WORKERS' COMPENSATION LIABILITIES

Currently Insured with State Compensation Insurance Fund, Policy Number:
Policy Expiration Date: N/A Yearly Premium: \$ N/A

Current Yearly Incurred (paid & unpaid) Losses: \$ N/A (FY or CY)

Currently Self Insured, Certificate Number:

Name of Current Certificate Holder:

Other (describe): Currently insured with New York Marine and General Insurance Company

JOINT POWERS AUTHORITY

Will the applicant be a member of a workers' compensation Joint Powers Authority for the purpose of pooling workers' compensation liabilities?

Yes No If yes, then complete the following:

Effective date of JPA Membership: July 1, 2015 JPA Certificate No.: 5558

Name and Title of JPA Executive Officer:
Robert Eaton

Name of Joint Powers Authority Agency:
California State University Risk Management Authority (CSURMA)

Mailing Address of JPA:
c/o Alliant Insurance Services, Inc., 100 Pine Street, 11th Floor

City: State: Zip + 4:
San Francisco, CA 94111-5101

Telephone Number: 415-403-1400

PROPOSED CLAIMS ADMINISTRATOR

Who will be administering your agency's workers' compensation claims? (check one)

JPA will administer, JPA Certificate No.:

Third party agency will administer, TPA Certificate No.: 5558-23-011

Public entity will self administer Insurance carrier will self administer

Name of Individual Claims Administrator:
Cindy Parker, Claims Director

Name of Administrative Agency:
Sedgwick CMS

Mailing Address:
10690 White Rock Road, Suite 100

City: State: Zip + 4:
Rancho Cordova, CA 95670

Telephone Number: 916-636-1571 FAX Number: 510-817-3345

Number of claims reporting locations to be used to handle the agency's claims: One

Will all agency claims be handled by the administrator listed on previous page? Yes No

AGENCY EMPLOYMENT

Current Number of Agency Employees: Full-Time 50 / Part-Time 17

Number of Public Safety Officers (law enforcement, police or fire): 0

If a school district, number of certificated employees: N/A

Will all agency employees be included in this self insurance program? Yes No

If no, explain who is not included and how workers' compensation coverage is to be provided to the excluded agency employees:

INJURY AND ILLNESS PREVENTION PROGRAM

Does the agency have a written Injury and Illness Prevention Program? Yes No

Individual responsible for agency Injury and Illness Prevention Program:

Name and Title:

Brent Escoubas

Company or Agency Name:

Alliant Insurance Services, Inc.

Mailing Address:

100 Pine Street, 11th Floor

City:

State:

Zip + 4:

San Francisco, CA 94111

Telephone Number: 415-403-1400

SUPPLEMENTAL COVERAGE

Will your self insurance program be supplemented by any insurance or pooled coverage under a standard workers' compensation insurance policy? Yes No

If yes, then complete the following:

Name of Carrier or Excess Pool: _____

Policy Number: _____

Effective Date of Coverage: _____

Will your self insurance program be supplemented by any insurance or pooled coverage under a specific excess workers' compensation insurance policy? Yes No

If yes, then complete the following:

Name of Carrier or Excess Pool: Safety National Casualty Corporation

Policy Number: To be determined.

Effective Date of Coverage: 7/01/15 - 7/01/16

Retention Limits: \$500,000

Will your self insurance program be supplemented by any insurance or pooled coverage under an aggregate excess (stop loss) workers' compensation insurance policy? Yes No

If yes, then complete the following:
Name of Carrier or Excess Pool: CSAC Excess Insurance Authority

Policy Number: EIA-PE 15 EWC-143

Effective Date of Coverage: July 1, 2015

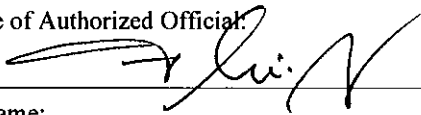
Retention Limits: 1st Layer - \$125,000 Per Occurrence / 2nd Layer - \$375,000 Each Occurr⁺

RESOLUTION OF GOVERNING BOARD

See Attached Resolution-Page 5

CERTIFICATION

The undersigned on behalf of the applicant hereby applies for a Certificate of Consent to Self Insure the payment of workers' compensation liabilities pursuant to Labor Code Section 3700. The above information is submitted for the purpose of procuring said Certificate from the Director of Industrial Relations, State of California. If the Certificate is issued, the applicant agrees to comply with applicable California statutes and regulations pertaining to the payment of compensation that may become due to the applicant's employees covered by the Certificate.

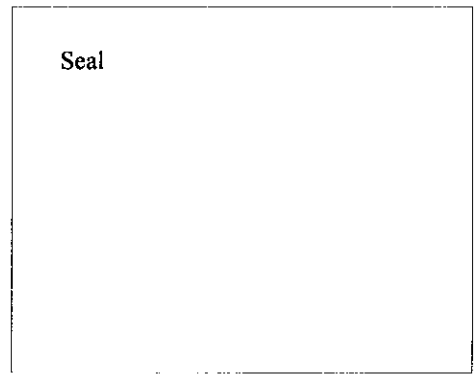
Signature of Authorized Official: 

Typed Name: JUN REINA

Title: COO/CEO

Agency Name: Capital Public Radio, Inc.

Date: May 28, 2015



(Emboss seal above or Notarize signature)

RESOLUTION NO.: _____ DATED: May 28, 2015

A RESOLUTION AUTHORIZING APPLICATION
TO THE DIRECTOR OF INDUSTRIAL RELATIONS, STATE OF CALIFORNIA
FOR A CERTIFICATE OF CONSENT TO SELF INSURE
WORKERS' COMPENSATION LIABILITIES

At a meeting of the Board of Directors
(enter title)

of the Capital Public Radio, Inc. Board of Directors
(enter name of public agency, district)

a CSU Auxiliary Organization
(enter type of agency) organized and existing under the laws of
the State of California, held on the 28th day of May, 2015, the
following resolution was adopted:

RESOLVED, that the Capital Public Radio, Inc. Board of Directors
(enter position titles)

be and they are hereby severally authorized and empowered to make application to the Director of Industrial Relations, State of California, for a Certificate of Consent to Self Insure workers' compensation liabilities on behalf of the

Capital Public Radio, Inc.
(enter name of district)

and to execute any and all documents required for such application.

I, Barbara O'Connor, the undersigned Corporate Secretary
(enter name) (enter title)

of the Board of the said Capital Public Radio, Inc.
(enter name of agency)


a CSU Auxiliary Organization, hereby certify that I am the Corporate Secretary
(enter type of agency) (enter title)

of said CSU Auxiliary Organization, that the foregoing is a full, true and correct copy of the resolution duly
(enter type of agency)

passed by the Board at the meeting of said Board held on the day and at the place herein specified and that said resolution has never been revoked, rescinded, or set aside and is now in full force and effect.

IN WITNESS WHEREOF: I HAVE SIGNED MY NAME AND AFFIXED THE SEAL OF THIS



Capital Public Radio, Inc.
(enter type of agency)
THIS 28th DAY OF May, 2015

(Signature)

A RESOLUTION OF THE CAPITAL PUBLIC RADIO, INC. AUTHORIZING WORKER'S
COMPENSATION INSURANCE COVERAGE FOR CAPITAL PUBLIC RADIO, INC.
VOLUNTEERS

WHEREAS, from time to time, volunteers provide various types of services to the CAPITAL PUBLIC RADIO, INC.

WHEREAS, except for certain statutory exceptions, volunteers are not covered by the CAPITAL PUBLIC RADIO, INC. workers' compensation insurance coverage if they are injured as a result of such volunteer services;

WHEREAS, Labor Code Section 3363.6 provides that a private, nonprofit organization may declare its volunteers as employees for workers' compensation insurance purposes by adopting a resolution authorizing such coverage.

NOW, THEREFORE, THE BOARD OF DIRECTORS FOR THE CAPITAL PUBLIC RADIO, INC. HEREBY RESOLVE AS FOLLOWS:

Section 1. Pursuant to Labor Code Section 3363.6, the Board of Directors for the CAPITAL PUBLIC RADIO, INC. does hereby declare that any person who performs voluntary service without pay for the CAPITAL PUBLIC RADIO, INC. shall be deemed to be an employee of the CAPITAL PUBLIC RADIO, INC. for worker's compensation purposes, provided the volunteer services are authorized by the CAPITAL PUBLIC RADIO, INC. Board of Directors.

PASSED AND ADOPTED by CAPITAL PUBLIC RADIO, INC. Board of Directors at a regular meeting held on 28th of May, 2015 by the following vote:

AYES: 19

NOES: 0

ABSTAIN: 0

ABSENT: 9



Signature

PRESIDENT, GENERAL MANAGER
Title

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

**PARTICIPATION AGREEMENT
FOR THE
AUXILIARIES ORGANIZATIONS RISK MANAGEMENT ALLIANCE (AORMA)
WORKERS' COMPENSATION PROGRAM**

We, Capital Public Radio, Inc., signatory to the California State University Risk Management Authority ("CSURMA") Joint Exercise of Powers Agreement, have agreed by action of our Board of Directors on May 28, 20 15, to participate in the CSURMA AORMA WORKERS' COMPENSATION Program, hereinafter referred to as "AORMA WORKERS' COMPENSATION." As evidenced by the authorized signatures on page 3 of this document, we agree to become a participant in the AORMA WORKERS' COMPENSATION program and be referred to as a "Program Participant."

It is understood that this Participation Agreement pertains only to AORMA WORKERS' COMPENSATION and not to any other program operated by CSURMA.

We understand that the following requirements have been met and insurance coverage through the AORMA WORKERS' COMPENSATION Program began on July 1, 2005:

- 1) All applicable participation fees have been paid.
- 2) We have executed this AORMA WORKERS' COMPENSATION Participation Agreement.
- 3) We are a member of the Joint Powers Authority. This means we:
 - a) have been approved for Joint Powers Authority membership by the Executive Committee;
 - b) have executed the Joint Exercise of Powers Agreement; and,
 - c) have executed a "Resolution to Join" in accordance with the Joint Exercise of Powers Agreement.
- 4) We have received underwriting approval from the AORMA Committee.

MINIMUM TIME OF PARTICIPATION AND NOTICE OF WITHDRAWAL:

The Program anniversary date is July 1 of each year.

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

A Member may withdraw only at the end of the Program Year, provided it has given CSURMA a six (6) month written notice of its intent to withdraw from the program.

If notice of intent to withdraw has been provided in accordance with paragraph two above, then, subject to AORMA Committee acceptance, the Member may rescind such notice up to forty-five days prior to the program anniversary date.”

RESPONSIBILITIES OF PROGRAM PARTICIPANTS:

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

- take such action, including providing the AORMA WORKERS' COMPENSATION program staff with such statistical and loss experience data and other information, as is necessary to carry out the AORMA WORKERS' COMPENSATION program as required by the CSURMA Joint Exercise of Powers Agreement, Bylaws and the policies established by the Executive Committee and/or the Board of Directors;
- pay the AORMA WORKERS' COMPENSATION program when due any and all premium taxes and fees due. Withdrawal does not relieve a Program Participant from liability for monies owed; and
- fully cooperate with the AORMA WORKERS' COMPENSATION program staff and/or representatives in determining the cause of losses and in the investigation, adjudication and settlement of claims.

RESPONSIBILITY FOR PROGRAM EXPENSES:

It is also understood that AORMA WORKERS' COMPENSATION Participants are responsible for their share of all AORMA WORKERS' COMPENSATION program expenses. A Program Participant's share of the program costs shall be reflected, as accurately as possible, within its Program Fee, which is based upon the AORMA WORKERS' COMPENSATION program's budgetary needs, and any other expenses deemed necessary by the CSURMA Board of Directors.

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

It is the policy of the AORMA Committee that members who leave the AORMA WORKERS' COMPENSATION program remain subject to assessments described here and in the Joint

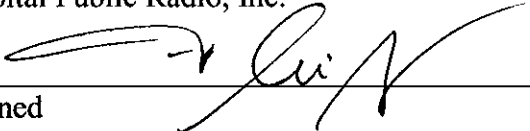
Powers Agreement, Bylaws, AORMA WORKERS' COMPENSATIONMemorandum of Coverage and other governing documents policy and procedures. Furthermore, members that withdraw from AORMA WORKERS' COMPENSATIONare not eligible for any dividends or return of unencumbered surplus that may be declared.

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

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

May 28 _____, 20 15 _____.

Capital Public Radio, Inc.



Signed

Jun REIVA

Name

COO/CEO

Title

New York Marine and General Insurance Company

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY
FINAL AUDIT STATEMENT**

04/03/2015

Policy No: WC201300002701

NCCI CARRIER CODE: 28746

Policy Period: 11/01/2013 to 11/01/2014

Audit Period: 11/01/2013 to 11/01/2014

NAMED INSURED AND ADDRESS:

Capital Public Radio, Inc.
7055 Folsom Blvd
Sacramento, CA 95826

PRODUCER:

Tangram Insurance Services
140 Second Street
Suite 320
Petaluma, CA 94952

ST	LOC	Classification of Operations	Class Code	Exposure	Rate	Earned Premium
CA	1	-				
		RADIO, TELEVISION OR COMMERCIAL BROADCASTING STATIONS - all employees - including Clerical Office Employees and Outside Salespersons.	7610	3,481,740	1.88	65,457
		Employers Liability	9812		0.0280	1,833
		TOTAL UNMODIFIED PREMIUM				67,290
		Experience Modification	9898		0.790	-14,131
		TOTAL MODIFIED PREMIUM				53,159
		Schedule Modification	9887		0.850	-7,974
		STANDARD PREMIUM				45,185
		Premium Discount	0063			-3,202
		Expense Constant	0900			225
		Terrorism	9740		0.04	1,393
		Catastrophe (other than Certified Acts of Terrorism)	9741		0.01	348
		EARNED PREMIUM				43,949
		California Assessment 0.0137040				602.00
		Fraud Assessment 0.0038810				171.00
		CIGA Premium Surcharge 0.0200000				879.00
		SIBA Premium Surcharge 0.0017070				75.00
		UEBT Fund Assessment 0.0034100				150.00

New York Marine and General Insurance Company

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY POLICY
FINAL AUDIT STATEMENT**

04/03/2015

Policy No: WC201300002701

NCCI CARRIER CODE: 28746

Policy Period: 11/01/2013 to 11/01/2014

Audit Period: 11/01/2013 to 11/01/2014

NAMED INSURED AND ADDRESS:

Capital Public Radio, Inc.
7055 Folsom Blvd
Sacramento, CA 95826

PRODUCER:

Tangram Insurance Services
140 Second Street
Suite 320
Petaluma, CA 94952

ST	LOC	Classification of Operations	Class Code	Exposure	Rate	Earned Premium
		OSHF Fund Assessment 0.0028590				126.00
		LECF Assessment 0.0027470				121.00

Total Earned Premium	43,949.00
Previously Written Premium	40,484.00
Additional Premium	3,465.00
Total Tax/Surcharge	2,124.00
Previously Written Tax/Surcharge	1,956.00
Additional Tax/Surcharge	168.00
Total Additional including Tax/Surcharge	3,633.00

**DISCUSSION AND RECOMMENDATION FOR NEW PROGRAMS
COMMITTEE CHAIR FOR FY 2014/2015**

ISSUE: Annually, the AORMA Committee Chair will appoint the new Chair of the Programs Committee. The Chair of the Programs Committee must also be an AORMA Committee member. Every spring, the membership of the Programs Committee will recommend to the AORMA Committee Chair a nominee for the Chair position. The following Programs Committee members will also service on the AORMA Committee during FY 15/16 and therefore are eligible to serve as the Programs Committee Chair:

1. Guy Dalpe
2. Gigi Kiama

RECOMMENDATION: Staff recommends that the Committee members discuss the Programs Committee Chair position and then make a recommendation to the AORMA Committee Chair.

FISCAL IMPACT: None

BACKGROUND: None

PUBLICATION: None

ATTACHMENT(S):

- a. AORMA Committee Roster @ July 1, 2015
- b. Policy and Procedure A-2 – AORMA Committee and Standing Committee Roles and Responsibilities

AORMA Committee
Ten voting members - two alternates - twelve members total
Effective at July 1, 2015

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	Chair	Frank Mumford	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	fmumford@fullerton.edu	657-278-4101
AORMA	Vice Chair	Guy Dalpe	Managing Director	San Francisco	Associated Students, Inc., San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AORMA	Past Chair	Robert de Wit	Chief Financial Officer	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	rdewit@csulb.edu	562-985-5549
AORMA	Ex Officio	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., Cal Poly San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
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	Cheree Aguilar	Senior Director, Human Resources	San Jose	San Jose State University Research Foundation	cheree.aguilar@sjsu.edu	408-924-1505
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	Jim Reinhart	Executive Director	Sacramento	University Enterprises, Inc. (UEI)	Jim.Reinhart@csus.edu	916-278-7001
AORMA	At Large	Keith Kompsi	Director, Foundation Financial Services	Fresno	Fresno Association, Inc., CSU Fresno	kkompsi@csufresno.edu	559-278-0838
AORMA	At Large	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslied@saclink.csus.edu	916-278-2904
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	Melinda Coil	Chief Financial Officer	San Diego	San Diego State University Research Foundation	mcoil@foundation.sdsu.edu	619-594-1076
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	Debbie Adishian-Astone	Executive Director	Fresno	CSU Fresno Association, Inc.	debbiea@csufresno.edu	559-278-0802
MSLCTC	At Large	Dennis Miller	Director, Employment Services	Pomona	The Cal Poly Pomona Foundation, Inc.	dennismiller@csupomona.edu	909-869-2958
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	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslied@saclink.csus.edu	916-278-2904
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	Associated Students, Inc., San Francisco State University	gdalpe@sfsu.edu	415-338-1044
PC	At Large	Gigi Kiama	Human Resources Manager	Monterey Bay	University Corporation, CSU Monterey Bay	gkiama@csumb.edu	831-582-4301
PC	At Large	Jun Reina	Chief Operations Officer/ Chief Financial Officer	Sacramento	Capital Public Radio, Inc., CSU Sacramento	jreina@csus.edu	916-278-8925
PC	At Large	Jason Porth	Executive Director	San Francisco	The University Corporation, San Francisco State	jporth@sfsu.edu	415-338-6880

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

SUBJECT:	AORMA COMMITTEE AND STANDING COMMITTEE ROLES AND RESPONSIBILITIES
ADOPTED:	AUGUST 19, 2003
EFFECTIVE:	JULY 1, 2003
AMENDED:	DECEMBER 7, 2005 MAY 14, 2009 OCTOBER 29, 2009 JANUARY 11, 2010 SEPTEMBER 16, 2010 SEPTEMBER 13, 2012 MAY 8, 2014

PURPOSE:

The purpose of this policy is to describe the roles and responsibilities of participants in the CSURMA AORMA Committee and its standing committees.

POLICY:

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

PROCEDURE:

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

AORMA Participation in General

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

1. In person attendance at regularly scheduled AORMA Committee meetings is preferred. While teleconference attendance can be arranged, the Committee business is best conducted at in-person meetings. Any Committee member or Officer who is not present, either in person or via teleconference, at two or more AORMA Committee meetings in any one fiscal year, may be removed from the AORMA Committee upon a majority vote of the AORMA

Officers unless that AORMA Officer is the subject of the vote and then that AORMA Officer will be recused.

2. AORMA Committee member terms are for two years, with a maximum of three terms served before a member is either elected Vice Chair or termed out and must wait one year before again serving on the Committee. It is expected that members be prepared to serve for at least one complete term because the learning curve on CSURMA's coverage programs is steep.
3. Reasonable travel expenses associated with participation on the AORMA Committee are reimbursable as provided under CSU's travel reimbursement policy.
4. Representatives elected to the AORMA Committee are individually elected, not as direct representatives of their respective auxiliary organizations. It is expected that AORMA Committee members will approach their responsibilities from the perspective of the good of the CSURMA Auxiliary Organizations programs as a whole, rather than just their individual organization's benefit.
5. AORMA Committee members are expected to attend two (2) CSURMA Board of Directors meetings annually (one in the fall; one in the spring) at the Chancellor's Office.
6. State law requires timely completion of appropriate paperwork, such as Fair Political Practices Commission Form 700.
7. Develop recommendations for the AORMA Committee and take action within delegated authority.

AORMA Committee Chair

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

1. Representative of the AORMA Committee to the AOA Executive Committee and attendance at AOA Executive Committee meetings.
2. Attendance and participation in CSURMA Executive Committee meetings (approximately four times per year).
3. Availability for regular communication with, and direction of CSURMA Program Administrator staff.
4. Availability to respond to CSURMA Auxiliary Organizations member questions and concerns.
5. A commitment toward professional development in the area of risk management and representation of CSURMA at conferences and meetings, such as the AOA Annual Conference, the CSURMA Fitting the Pieces Together Conference and other conferences as appropriate.
6. Authority to appoint, with the approval of the AORMA Committee, an at-large AORMA Committee member or the AORMA Committee Vice-Chair, Past Chair or Ex Officio if that seat on the AORMA Committee is vacated.
7. Authority to establish task groups as necessary.

8. Authority to appoint chairs, members of AORMA Standing Committees and task groups (in consultation with AORMA Standing Committee Chairs).
9. Service on Standing Committees, task groups and ad hoc committees as appointed by the CSURMA Chair.
10. Attend and present at CSURMA Board of Directors meetings.

AORMA Committee Vice Chair

In addition to the roles and responsibilities of the AORMA Committee Chair, it is expected that the AORMA Committee Vice Chair will also:

1. Be prepared to serve in the succession of leadership positions for a period of four years from Vice Chair to Chair to Past Chair to Ex-officio.

Past Chair and Ex-Officio

In addition to the roles and responsibilities of AORMA Committee participation in general, the Past Chair and Ex-officio are expected to:

1. Attend AORMA Committee meetings either in person or by teleconference to remain abreast of current issues and to serve as informed alternates when regular AORMA Committee members are not present.
2. Serve on standing committees, task groups and ad hoc committees as appointed.

AORMA Standing Committees

1. The AORMA Committee reserves the right to create and dissolve any or all Standing Committees at any time.
2. The AORMA Committee shall appoint Standing Committees to provide support to the AORMA Committee. These Standing Committees are as follows:
 - a. Programs Committee
 - b. Member Services, Loss Control and Training
 - c. Executive Officers

Descriptions of these Standing Committees are outlined in an addendum to this policy.

3. Standing Committee membership will be as follows:
 - a. Programs Committee – A minimum of five members, at least two of whom shall be AORMA Committee members.
 - b. Member Services, Loss Control and Training – A minimum of five members, at least two of whom shall be AORMA Committee members.
 - c. Executive Officers – Two members and two alternates, consisting of the Chair and Vice Chair of the AORMA Committee. The Past Chair and Ex-Officio are alternates and may serve in a voting capacity only in the absence of the Chair and/or Vice Chair.

4. Every spring, the membership of each Standing Committee will recommend to the AORMA Committee Chair a nominee from the AORMA Committee for the Chair position of their respective Standing Committee.
5. The AORMA Committee Chair shall appoint Standing Chairs annually for a one-year term effective on July 1. The Chair of any Standing Committee must simultaneously be a member of the AORMA Committee.
6. AORMA Standing Committee appointments are at the discretion of the AORMA Committee Chair. It is expected that appointed members be prepared to serve for at least one complete two-year term. Standing Committee members may serve a maximum of three consecutive two-year terms, with an effective date of July 1 of the year in which they are appointed. Upon being termed out of a Standing Committee, a person may serve again on the same Standing Committee after sitting out a period of one year.
7. No auxiliary organization will have multiple representatives serving simultaneously on any AORMA Standing Committee.
8. Reasonable travel expenses associated with participation on AORMA Standing Committees are reimbursable as provided in CSURMA's travel reimbursement policy.
9. Representatives are individually appointed, not direct representatives of their respective auxiliary organizations. It is expected that representatives will approach their responsibilities from the perspective of the good of the CSURMA Auxiliary Organizations programs as a whole, rather than just their individual organization's benefit.
10. Standing Committees shall develop recommendations for the AORMA Committee and take action within delegated authority.
11. Standing Committees shall be responsible for overseeing the completion of special projects as determined by the AORMA Committee. Standing Committees will be asked to present recommendations for discussion and approval by the full AORMA Committee.

ADDENDUM

AORMA STANDING COMMITTEE DESCRIPTIONS

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

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

Executive Officers Committee

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

Programs Committee

The Programs Committee will oversee the management of all programs not otherwise assigned to another committee, including, but not limited to, the Liability, Workers' Compensation, Property, Crime, Unemployment Insurance, Participant Accident Insurance and Foreign Travel Liability Programs, as well as new program development. The Committee will assist in the review of annual actuarial reports and the development of rating plans for allocation of annual costs, policies and coverage documents. Training, service provider RFP development and selection will also be handled by this Committee. The Programs Committee will act as a liaison to the AOA Human Resources Committee.

Member Services, Loss Control and Training Committee

The Member Services, Loss Control and Training Committee will assist in the development of relationships between the AORMA and the AOA, as well as continue to strengthen the relationships between the CSURMA and its Auxiliary Organization membership. The Committee will utilize newsletters, member surveys, annual reports and other methods of communicating the benefits of AORMA membership to the members. The Committee will direct staff in the development of "value-added" services such as the Certificate Tracking Program, OAYSYS-Net Property database, claims reports, service provider evaluations and the professional development through risk management training of the AORMA membership.



CSURMA AORMA

POLICY AND PROCEDURE NO. A-2

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

2015 CSURMA AORMA MEETING CALENDAR

ISSUE: The Program Administrator includes a current copy of the CSURMA AORMA meeting calendar in every agenda

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA AORMA – 2015 Meeting Calendar

2015 CSURMA • AORMA MEETING CALENDAR

JANUARY, 2015	FEBRUARY, 2015	MARCH, 2015
12 AIME: Northridge: 10:30 a.m.	8 EC: Pasadena: 3:00 p.m. 8 MSLCTC: Pasadena: 4:30 p.m. 8-11 AOA Conference: Pasadena 26 PC: Teleconference: 1:00 p.m.	19 AORMA: Newport Beach: 10:00 a.m. 19 EC: Newport Beach: 2:30 p.m. 20 EC LRP: Newport Beach: 8:00 a.m.
APRIL, 2015	MAY, 2015	JUNE, 2015
20 MSLCTC: Teleconference: 10:00 a.m. 23 BOD Orientation: Teleconference: 2:00 p.m. 27 BOD: San Diego: 4:00 p.m. 28-29 Fitting the Pieces Conference: San Diego	7 AORMA: Long Beach; 10:00 a.m 8 EC: Long Beach: 8:00 a.m 14 BOD Orientation: Teleconference: 10:30 a.m 18 AIME: TBD — 10:30 a.m. 27 AIME: Sacramento; 10:00 a.m.	25 PC: Teleconference: 1:00 p.m. 29 MSLCTC: Teleconference: 10:00 a.m.

AORMA = Auxiliary Organizations Risk Management Alliance Committee	PC = AORMA Programs Committee	EC = CSURMA Executive Committee
AIME = Athletic Injury Medical Expense Committee	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

2015 CSURMA • AORMA 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
1 PC: Teleconference: 1:00 p.m. 5 MSLCTC: Teleconference: 10:00 a.m. 22 AORMA: Long Beach: 10:00 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.	TBD AIME: TBD; 10:30 a.m.	3 AORMA: Long Beach: 10:00 a.m. 4 EC: Long Beach: 8:30 a.m. 10 PC: Teleconference: 1:00 p.m.

AORMA = Auxiliary Organizations Risk Management Alliance Committee	PC = AORMA Programs Committee	EC = CSURMA Executive Committee
AIME = Athletic Injury Medical Expense Committee	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

FY 14/15 AORMA LONG RANGE ACTION PLAN

ISSUE: The Program Administrator includes a copy of the current AORMA Long Range Action Plan in every agenda.

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

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. FY 14/15 AORMA Long Range Action Plan

CSURMA AORMA FY 14/15 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
AORMA COMMITTEE				
A-1	WORKERS' COMPENSATION POLICIES AND PROCEDURES			
	Staff (Alliant)	Review all workers' compensation policies and procedures and recommend revisions as necessary.	January, 2014	Completed
	PC	Review all workers' compensation policies and procedures and recommend approval to the AORMA Committee, with revisions as appropriate. All workers' compensation policies and procedures have been reviewed.	February 2, 2014	Completed
	AORMA Committee	Review and approve revisions to the workers' compensation policies and procedures.	March 20, 2014	Completed
A-2	CLOSED SESSION POLICY AND PROCEDURE			
	AORMA Committee	Review and approve the new policy and procedure	October 23, 2014	Completed
A-3	MEMBER ALLOCATION FORMULA – RATING PLAN REVIEW POLICY AND PROCEDURE			
	AORMA Committee	Review and approve the new policy and procedure	October 23, 2014	Completed

CSURMA AORMA FY 14/15 - LONG RANGE ACTION PLAN

	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
PROGRAMS COMMITTEE				
P-1	LIABILITY PROGRAM MEMBER ALLOCATION FORMULA (for FY 15/16 term)			
	PC	Discuss current liability program member allocation formula and alternative allocation formulas	December 12, 2013	Completed
	PC	Review alternative member allocation formula (first review)	February 6, 2014	Completed
	PC	Review alternative member allocation formula (second review)	April 10, 2014	Completed
	AORMA Officers	Review alternative member allocation formula	July, 2014	Completed
	PC	Receipt of supplemental actuarial reports – based rates and experience modification factors. Review draft alternative member allocation formula with actuarial factors included.	August 28, 2014	Completed
	AORMA Committee	Discuss modifications to the liability program member allocation formula.	September 10, 2014	Completed
	PC	Approval of FY 15/16 liability program member allocation formula	November, 2014	Completed
	AORMA Committee	Approval of FY 15/16 liability program member allocation formula	January, 2015	Completed
P-2	EARTHQUAKE COVERAGE FOR CONDOMINIUM OWNERS (WHEN HOA DOES NOT PURCHASE EARTHQUAKE COVERAGE)			
	Staff	Secure exposure information from the members	November, 2014	This item was closed out by the AORMA Committee.
	Staff	Obtain and review earthquake proposals	February, 2015	
	Programs Committee	Review and recommend revisions, as required	February, 2015	
	AORMA Committee	Review final earthquake proposals	March 19, 2015	

CSURMA AORMA FY 14/15 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
MEMBER SERVICES, LOSS CONTROL AND TRAINING COMMITTEE				
M-1	RISK REDUCTION INNOVATIVE MATCHING GRANT PROGRAM			
	MSLCT Committee	Review revisions to grant criteria within policy and procedure A-6; recommend approval to the AORMA Committee	November, 2014	Completed
	AORMA Committee	Review and approve revisions to grant criteria within policy and procedure A-6	December, 2014	Completed
M-2	AORMA INSURANCE HANDBOOK – IS THIS COVERED?			
	Staff	Complete the AORMA – Is This Covered Handbook	January, 2015	Completed
	MSLCT Committee	Review handbook and recommend revisions as appropriate	January, 2015	N/A
	Staff	Present the handbook during the AOA Session – AORMA What’s Covered and What’s Not	February 9, 2015	Completed
	Staff	AORMA Coverage Brochures	Continuous	In Progress
M-3	REAL PROPERTY ACQUISITIONS - CHECKLIST			
	Staff	Complete the AORMA Real Property Acquisitions - Checklist	January, 2015	Completed
	MSLCT Committee	Review checklist and recommend revisions as appropriate	February, 2015	Completed
	AORMA Committee	Review final checklist	March, 2015	
M-4	KEEPING MINORS SAFE WHILE ON CAMPUS - HANDBOOK			
	Staff	Complete the Keeping Minors Safe While on Campus Handbook. The scope of this project was changed by the MSLCTC.	January, 2015	Completed
	MSLCT Committee	Review handbook and recommend revisions as appropriate. The project timeline was changed by the MSLCTC. Each year two or three minor projects will be suggested by the MSLCTC for completion and addition to the handbook. The MSLCTC chose Traveling with Minors and Overnight Wilderness Activities with Minors	February, 2015	Completed
	AORMA Committee	Review final handbook. Review completed sections of the handbook.	June, 2015	

AORMA COMMITTEE AND STANDING COMMITTEE ROSTER

ISSUE: Attached for the Committee's review is the AORMA Committee and Standing Committee Roster effective July 1, 2014 and effective July 1, 2015.

RECOMMENDATION: It is recommended that the Committee Members review the contact information for accuracy and report any changes or corrections to Staff.

FISCAL IMPACT: None.

BACKGROUND: Contact lists are provided at every meeting.

PUBLICATION: None.

ATTACHMENT(S):

- a. AORMA Committee and Standing Committee Roster – Effective 07/01/14
- b. AORMA Committee and Standing Committee Roster – Effective 07/01/15

AORMA Committee
Ten voting members - two alternates - twelve members total
Effective at July 1, 2014

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	Chair	Robert de Wit	Chief Financial Officer	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	rdewit@csulb.edu	562-985-5549
AORMA	Vice Chair	Frank Mumford	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	fmumford@fullerton.edu	657-278-4101
AORMA	Past 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	Ex Officio	Kurt Borsting	Director, Titan Student Centers	Fullerton	Associated Students, California State University, Fullerton, Inc.	kborsting@fullerton.edu	657-278-4214
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	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	Associated Students, Inc., San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AORMA	At Large	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910
AORMA	At Large	Keith Kompsi	Director, Foundation Financial Services	Fresno	Fresno Association, Inc., CSU Fresno	kkompsi@csufresno.edu	559-278-0838
AORMA	At Large	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslied@saclink.csus.edu	916-278-2904
AORMA	At Large	Mark Day	Executive Director	San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	mday@csusb.edu	909-537-7201
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	Melinda Coil	Chief Financial Officer	San Diego	San Diego State University Research Foundation	mcoil@foundation.sdsu.edu	619-594-1076
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	Debbie Adishian-Astone	Executive Director	Fresno	CSU Fresno Association, Inc.	debbiea@csufresno.edu	559-278-0802
MSLCTC	At Large	Dennis Miller	Director, Employment Services	Pomona	The Cal Poly Pomona Foundation, Inc.	dennismiller@csupomona.edu	909-869-2958
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	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslied@saclink.csus.edu	916-278-2904
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	Associated Students, Inc., San Francisco State University	gdalpe@sfsu.edu	415-338-1044
PC	At Large	Gigi Kiama	Human Resources Manager	Monterey Bay	University Corporation, CSU Monterey Bay	gkiama@csumb.edu	831-582-4301
PC	At Large	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910
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	Jun Reina	Chief Operations Officer/ Chief Financial Officer	Sacramento	Capital Public Radio, Inc., CSU Sacramento	jreina@csus.edu	916-278-8925
PC	At Large	Jason Porth	Executive Director	San Francisco	The University Corporation, San Francisco State	jporth@sfsu.edu	415-338-6880

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

AORMA Committee
Ten voting members - two alternates - twelve members total
Effective at July 1, 2015

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	Chair	Frank Mumford	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	fmumford@fullerton.edu	657-278-4101
AORMA	Vice Chair	Guy Dalpe	Managing Director	San Francisco	Associated Students, Inc., San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AORMA	Past Chair	Robert de Wit	Chief Financial Officer	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	rdewit@csulb.edu	562-985-5549
AORMA	Ex Officio	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., Cal Poly San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
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	Cheree Aguilar	Senior Director, Human Resources	San Jose	San Jose State University Research Foundation	cheree.aguilar@sjsu.edu	408-924-1505
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	Jim Reinhart	Executive Director	Sacramento	University Enterprises, Inc. (UEI)	Jim.Reinhart@csus.edu	916-278-7001
AORMA	At Large	Keith Kompsi	Director, Foundation Financial Services	Fresno	Fresno Association, Inc., CSU Fresno	kkompsi@csufresno.edu	559-278-0838
AORMA	At Large	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslied@saclink.csus.edu	916-278-2904
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	Melinda Coil	Chief Financial Officer	San Diego	San Diego State University Research Foundation	mcoil@foundation.sdsu.edu	619-594-1076
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	Debbie Adishian-Astone	Executive Director	Fresno	CSU Fresno Association, Inc.	debbiea@csufresno.edu	559-278-0802
MSLCTC	At Large	Dennis Miller	Director, Employment Services	Pomona	The Cal Poly Pomona Foundation, Inc.	dennismiller@csupomona.edu	909-869-2958
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	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslied@saclink.csus.edu	916-278-2904
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	Associated Students, Inc., San Francisco State University	gdalpe@sfsu.edu	415-338-1044
PC	At Large	Gigi Kiama	Human Resources Manager	Monterey Bay	University Corporation, CSU Monterey Bay	gkiama@csumb.edu	831-582-4301
PC	At Large	Jun Reina	Chief Operations Officer/ Chief Financial Officer	Sacramento	Capital Public Radio, Inc., CSU Sacramento	jreina@csus.edu	916-278-8925
PC	At Large	Jason Porth	Executive Director	San Francisco	The University Corporation, San Francisco State	jporth@sfsu.edu	415-338-6880

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