

**MINUTES OF THE CSURMA
AIME COMMITTEE MEETING
JANUARY 24, 2013
SAN JOSE, CALIFORNIA**

MEMBERS PRESENT

Dan Collen, Humboldt State University (Teleconference)
Kelli Eberlein, CSU Fresno (Teleconference)
Ashlie Kite, CSU Northridge (Teleconference)
Cindy Masner, CSU Long Beach
Joe Ramos, CSU Sacramento
Scott Shaw, San Jose State University
Kristal Slover, CPSU, San Luis Obispo (Teleconference)
Michael Thorpe, CSU Chico – Executive Committee Liaison

MEMBERS ABSENT

Patty Sexton, CSU Fullerton

STAFF, GUESTS & CONSULTANTS

Dixon Gillis, A-G Administrator (Teleconference)
Zachary Gifford, CSU Chancellor's Office (Teleconference)
Robert Leong, Alliant Insurance Services
Stacey Weeks, Alliant Insurance Services

A. CALL TO ORDER

The meeting was called to order at 10:32 a.m. by the Chair, Joe Ramos. Joe explained the teleconference procedure, per Bagley-Keene where roll call voting is required. Dan Collen participated via teleconference and did not vote, as he had a commitment on campus where he was unable to attend in person and his campus location was not posted timely, per Bagley-Keene.

B. PUBLIC COMMENTS

There were no public comments.

C. GENERAL ADMINISTRATION

1. Approval of Meeting Minutes – November 14, 2012

One correction to the meeting minutes, Ruem Malasarn attended the meeting in person rather than via teleconference.

APPROVED

A motion was made to accept the meeting minutes of November 14, 2012 as provided at today's meeting with the correction as stated above.

MOTION: Scott Shaw **SECOND:** Cindy Masner **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Collen		X		
Kelli Eberlein (Telecon)	X			
Ashlie Kite (Telecon)	X			
Cindy Masner	X			
Ruem Malasarn				X
Joe Ramos	X			
Patty Sexton				X
Scott Shaw	X			
Kristal Slover (Telecon)	X			

C2. Loss Reports and Claim Trends

Dixon Gillis reviewed the claims summary reports as of October 2013. Dixon reviewed the aggregate trends and payments for each year and pointed out the claims and loss summary is down to \$1.9 million from the \$2.8 million in 2010. Dixon reported that 2011 is much better than 2010. Dixon confirmed that if an athlete is "re-injured" the re-injury is treated as a new claim, and has to do with the benefit period (limit) in the policy. The Committee reviewed and discussed A-G's trends versus the Actuary's and confirmed the projects are similar. Dixon reported how parents of athletes are becoming more involved, making the process more challenging. AG is attempting to mitigate towards severity, in light of high medical expense fees. Dixon stressed the importance of the campuses aligning themselves with medical providers/facilities in an effort to contain costs. The Committee requested the invoice number be placed on the Explanation of Benefits (EOB) and/or check to assist with confirming payments. The Committee thanked AG for their services and acknowledged the many hours of work provided.

C3. Report on Insurance Alternatives for Prospective Student Athletes

The Committee at its November 14, 2012 meeting directed Staff to explore insurance alternatives to cover prospective student athletes (PSA) at an NCAA member school, while participating in an on-campus evaluation as a PSA. Stacey Weeks reported on the two proposals received for Participant Accident Insurance (PAI) for PSA proposals with the following terms:

- Effective Date – February 1, 2013 – February 1, 2014
- Coverage for all prospective student athletes' ages 14-25 participating in Basketball tryouts sponsored and supervised by a Member campus
- Coverage for 440 Prospective Student Athletes (10 male/10 female per member campus)

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- Accidental Death & Dismemberment - \$10,000 per Covered Accident (not including travel to & from home)
- Time Period for Loss – 365 days from the date of a Covered Accident
- Accident Medical Expense Benefits - \$1,000,000
- Maximum Benefit Period – 104 weeks from the date of the Covered Accident
- Incurral Period – 60 days from the date of the Covered Accident
- Deductible - \$0

The Committee discussed funding the premium of the policy with funds “earmarked” for Risk Management Training. The Committee delegated authority to the Chair and Vice Chair to approve the proposal as appropriate, not to exceed \$10,000.

A motion was made to direct Staff to obtain a firm proposal on 10 men/10 women and delegated authority to the Chair and Vice Chair to approve the proposal as appropriate, not to exceed \$10,000.

MOTION: Scott Shaw **SECOND:** Cindy Masner **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Collen		X		
Kelli Eberlein (Telecon)	X			
Ashlie Kite (Telecon)	X			
Cindy Masner	X			
Ruem Malasarn				X
Joe Ramos	X			
Patty Sexton				X
Scott Shaw	X			
Kristal Slover (Telecon)	X			

C4. Sickle Cell Trait Approved Template and Waiver Form

The Committee discussed at length the approved template and waiver form provided in the agenda packet. The Committee discussed how the approved template and waiver form does not provide “mandatory” language that the student athlete must be tested for sickle cell trait. The Committee discussed requesting the athlete to sign a release where the student/parent/guardian agrees to release information to the campus. Zachary Gifford – Chancellor’s Office of Risk Management discussed the his memo dated January 24th (provided as a handout) where the NCCA states “*All athletes at Division I and II schools are required to be tested for the trait or sign a written release declining the test before competing. This is to make coaches and athletic trainers aware that some athletes may need to take precautions*”. The Committee discussed the cost of testing and who pays for the test.

C5. CSURMA Executive Committee Report

Mike Thorpe, CSURMA Executive Committee Liaison provided the following information from the Executive Committee's December 8, 2012:

- Renewed Student Travel Accident policy
- Approved a Pollution Policy to include coverage for hazardous materials
- Approved an Aviation policy – a CSU campus owns an aircraft for use on a Commercial runway
- Approved a loan amendment for a Research Foundation per the CSURMA's Loan policy and procedure
- Approved dividend Workers' Compensation program and the dividend will be applied to the campus IDL/NDI/UI premium
- The CSU Trustees audit identified there has been no audit of the Third Party Claims Administrator for the AIME program and the CSURMA Secretary/Auditor is locating an auditor
- Service Provider Survey results are expected January 31, 2013; AG Administrators and Alliant Program Administrators are included in the survey
- Discussed CSURMA's investment strategy, where the Committee approved the best practice will be to follow CSU investment strategy
- Fitting the Pieces will occur again this year and the location will be around the San Francisco airport area
- At its next meeting the Executive Committee meeting will discuss the CSURMA Long Range Action Plan for 2012/2013 and develop an action plan for 2013/2014

C6. Financial Statements at October 31, 2012

Rob Leong reported on the CSURMA AIME financial statement, and the operating revenue and expenditures as of October 31, 2012 are in line with the planned budget for FY 2012/2013. The Actuary services stand out because this is a "pre-paid" line item. The investment income is better than projected at 47% versus 33%.

C7. Fiscal Year 2013/2014 Operating Budget

Rob Leong discussed the proposed operating budget for the upcoming fiscal period, where Staff incorporates proposed rates and funding (70% confidence level) for the group self-insurance program. The budget is prepared using the actuarial study. Operating expenses, general and administrative expenses are applied based on a formula. The \$2,932,489 Operating Revenues is the total before dividends. The Claim payment total is taken directly from the Actuary report. The Claims Administrators total of \$120,000 is the contracted fee for AG Administrators and includes CSU East Bay. The Insurance Premiums includes a 10% broker commission and the decreased is based on lower premiums (reduction in the number of participants) and amounts approved by the Committee. The Workshops Training amount is a carryover from last year.

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A motion was made that the Executive Committee recommend approval to the Board of Directors the fiscal year 2012/2013 AIME Operating Budget, with the revisions, as discussed at today's meeting.

MOTION: Cindy Masner **SECOND:** Scott Shaw **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Collen		X		
Kelli Eberlein (Telecon)	X			
Ashlie Kite (Telecon)	X			
Cindy Masner	X			
Ruem Malasarn				X
Joe Ramos	X			
Patty Sexton				X
Scott Shaw	X			
Kristal Slover (Telecon)	X			

C8. AIME Risk Pool Dividend

Rob Leong reported the program deposits have been calculated per the rating plan adopted by the AIME Committee and in consideration of the actuary's loss projection and recommendation for loss funding and planned expenditures for FY 2013/2014. The results indicate a surplus of \$77,664. The Committee discussed applying surplus funds to pay the premium of the Prospective Student Athlete Participant Accident Insurance, not to exceed \$10,000.

A motion was made to apply a portion of the surplus funds and pay the premium for the Prospective Student Athlete Participant Accident Insurance, not to exceed \$10,000, resulting in a surplus of \$67,000.

MOTION: Cindy Masner **SECOND:** Scott Shaw **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Collen		X		
Kelli Eberlein (Telecon)	X			
Ashlie Kite (Telecon)	X			
Cindy Masner	X			
Ruem Malasarn				X
Joe Ramos	X			
Patty Sexton				X
Scott Shaw	X			
Kristal Slover (Telecon)	X			

The Committee discussed and made recommendation on the distribution of the remaining \$67,000 in surplus funds. The Committee discussed whether or not a policy for mental health is available to purchase for the AIME program. The Committee discussed how

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campuses (Fresno) are currently funding mental health claims or develop an AIME Mental Health program are utilize the remaining \$67,000 surplus to fund the policy. The Committee directed Staff to research whether or not there is a policy for mental health and to hold the distribution of the dividend for Staff to research.

A motion was made directing Staff to research whether or not there is a policy for mental health and to hold the dividend until the next meeting after the Committee knows the premium for the Prospective Student Athlete Participant Athlete Insurance coverage.

MOTION: Cindy Masner **SECOND:** Kelli Eberlein **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Collen		X		
Kelli Eberlein (Telecon)	X			
Ashlie Kite (Telecon)	X			
Cindy Masner	X			
Ruem Malasarn				X
Joe Ramos	X			
Patty Sexton				X
Scott Shaw	X			
Kristal Slover (Telecon)	X			

C9. Risk Management Training

Kelli Eberlein reported the Training Task Group had no new information to provide to the Committee. The Committee discussed the NATA conference and other providers as possible training where the AIME members could benefit from their services. Joe Ramos is attending the NATA conference and will talk to Service Providers and ask for training recommendations while attending the conference. The Committee asked those members attending the conference to bring back information as respects recommended training and discuss at the next meeting.

C10. Committee Nominations

Rob Leong reported there are four Committee seats up for election to serve two-year terms beginning July 1, 2013. Currently, the Committee is composed of 7-9 members. Stacey Weeks discussed the upcoming four vacant seats as follows:

- Patty Sexton – retiring end of year
- Dan Collen – is requesting another Athlete Director sit on the Committee
- Scott Shaw – would like to continue to sit on the Committee
- Ashlie Kite – would like to continue to sit on the Committee

The Committee discussed possible candidates and who would contact as follows:

- Mike Thorpe - Athlete Director, CSU Chico
- Stacey Weeks – San Francisco State contact

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- Dan Collen – Dan Bridges CSU Los Angeles or Pomona (Ruem Malasarn sits on Committee)
- Rob Leong – Pat Gill, CSU Dominguez Hills

Cindy Masner recommended that Ashlie Kite and Scott Shaw be re-appointed to the Committee and the individuals indicated above (AD CSU Chico; SFSU Athletic individual; Dan Bridges; Pat Gill) be contacted and determine whether or not there is interest in filling the two vacant seats and report back to the Committee at its next meeting (May 13th).

A motion was made directing Committee Members and/or Staff to contact the above individuals and ask if they are interested in filling a vacant seat on the Committee, and bring back names of potential Committee Members to the next Committee meeting for approval.

MOTION: Cindy Masner **SECOND:** Scott Shaw **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Collen		X		
Kelli Eberlein (Telecon)	X			
Ashlie Kite (Telecon)	X			
Cindy Masner	X			
Ruem Malasarn				X
Joe Ramos	X			
Patty Sexton				X
Scott Shaw	X			
Kristal Slover (Telecon)	X			

C11. 2013 Meeting Calendar

The Committee discussed revising the AIME Committee meeting scheduled for Thursday, May 9th and move the meeting to Monday, May 13th at Northridge.

A motion was made move the AIME Committee meeting from May 9th to May 13th on the Northridge campus.

MOTION: Scott Shaw **SECOND:** Cindy Masner **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Collen		X		
Kelli Eberlein (Telecon)	X			
Ashlie Kite (Telecon)	X			
Cindy Masner	X			
Ruem Malasarn				X
Joe Ramos	X			
Patty Sexton				X
Scott Shaw	X			
Kristal Slover (Telecon)	X			

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The Committee also discussed the pro and cons of having meeting via teleconference or webinars.

A motion was made to schedule the November AIME meeting for November 4th at the Alliant Office in San Francisco.

MOTION: Scott Shaw **SECOND:** Cindy Masner **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Collen		X		
Kelli Eberlein (Telecon)	X			
Ashlie Kite (Telecon)	X			
Cindy Masner	X			
Ruem Malasarn				X
Joe Ramos	X			
Patty Sexton				X
Scott Shaw	X			
Kristal Slover (Telecon)	X			

D. CLOSED SESSION

No items to discuss.

E. INFORMATION ITEMS

E1. AIME Committee and Staff Directory

Please provide revisions and updates to Stacey Weeks, Alliant Insurance Services.

G. Adjournment

A motion was made to adjourn the meeting.

MOTION: Scott Shaw **SECOND:** Cindy Masner **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Collen		X		
Kelli Eberlein (Telecon)	X			
Ashlie Kite (Telecon)	X			
Cindy Masner	X			
Ruem Malasarn				X
Joe Ramos	X			
Patty Sexton				X
Scott Shaw	X			
Kristal Slover (Telecon)	X			

The meeting was adjourned at 12:42 p.m.