



California State University Risk Management Authority

CSURMA 1A

Introduction to CSURMA

May 7, 2018

A Public Entity Joint Powers Authority

- 1. What is CSURMA?**
- 2. Structure & Organization**
- 3. Program Administration**
- 4. Campus Coverage Programs**
- 5. Claims Administrators**
- 6. Program Extras**
- 7. How to Stay Informed**
- 8. Help! Who to Call**

1. What is CSURMA

Established: *January 1, 1997*

This Agreement is entered into pursuant to the provisions of Article 1, Chapter 5, Division 7, Title 1 of the California Government Code (§ 6500 et seq.) which authorizes the University and Auxiliary Organizations, such as the Members who are parties to this Agreement, to establish and operate pooled coverage programs and to provide related services.



1. What is CSURMA

Mission Statement:

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



1. What is CSURMA

California State University Risk Management Authority – CSURMA

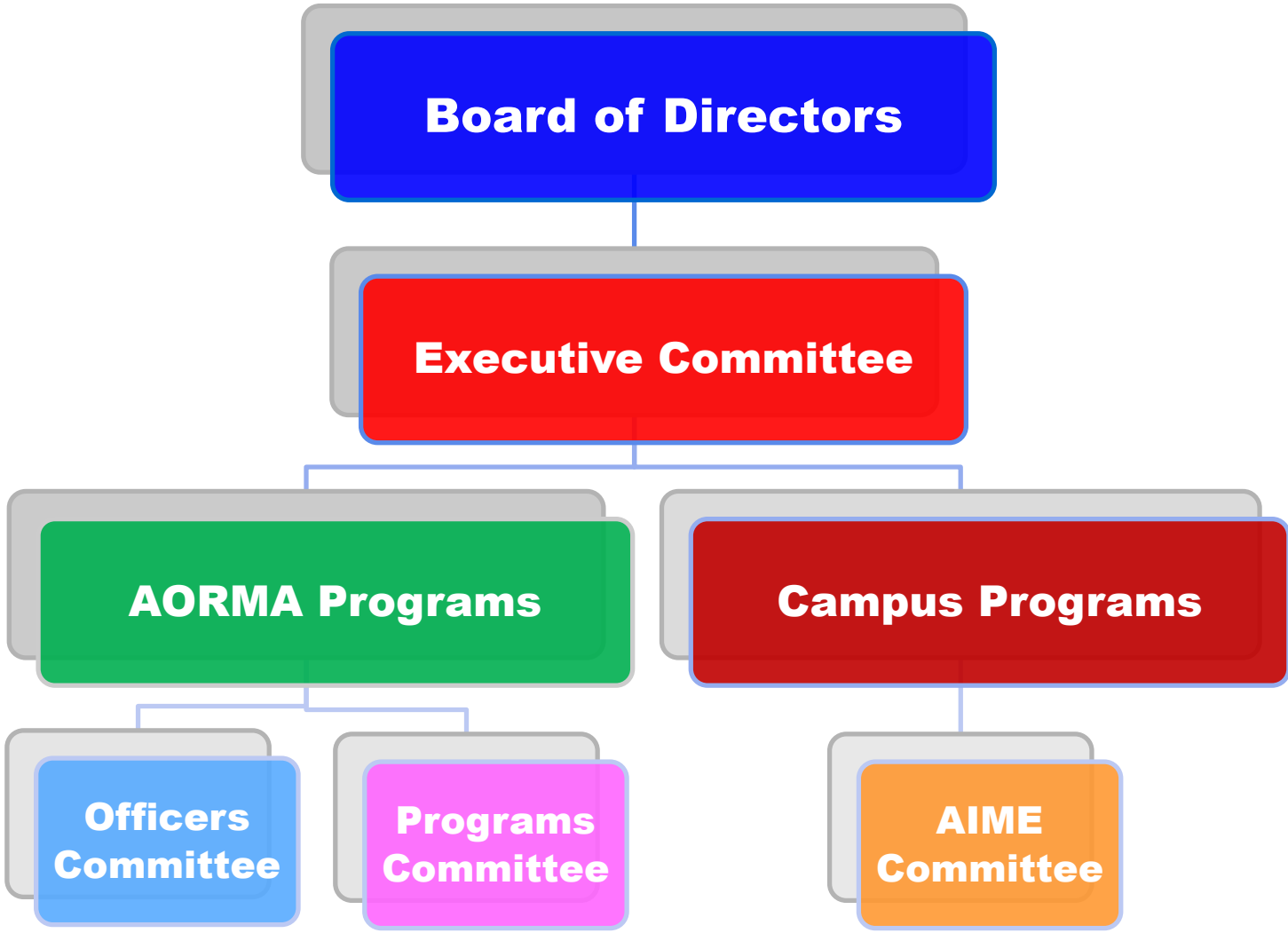
- Created for CSU Campuses and its Auxiliary Organizations
- Providing risk management and insurance services
- Including insurance, reinsurance and self-insurance

Auxiliary Organizations Risk Management Alliance - AORMA

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

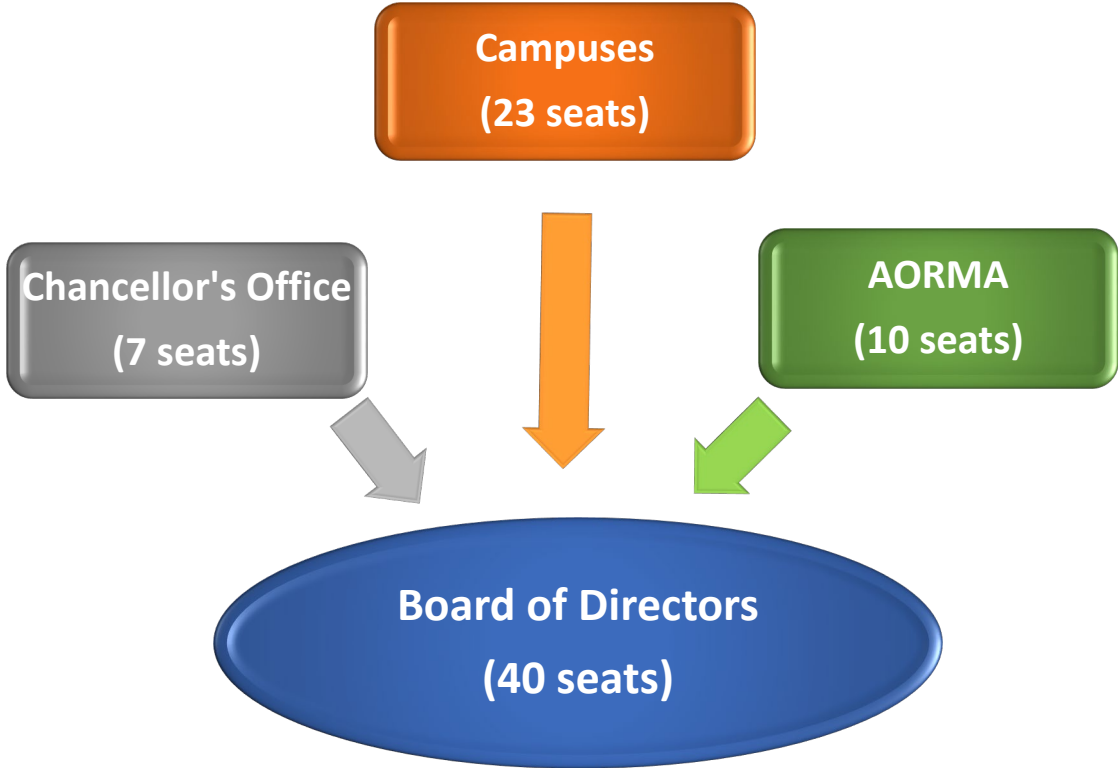


2. Structure & Organization



2. Structure & Organization

Board of Directors



Each Campus appoints a Director and Alternate.

Auxiliary Organizations elect 10 Directors from among AORMA members.

Chancellor's Office retains 7 seats.

2. Structure & Organization

Cal Poly Pomona Representatives

Board Delegate:

Whitney J. Fields

Executive Director, Institutional Risk & Emergency Management

Board Alternate (interim):

Vacant

2. Structure & Organization

Executive Committee

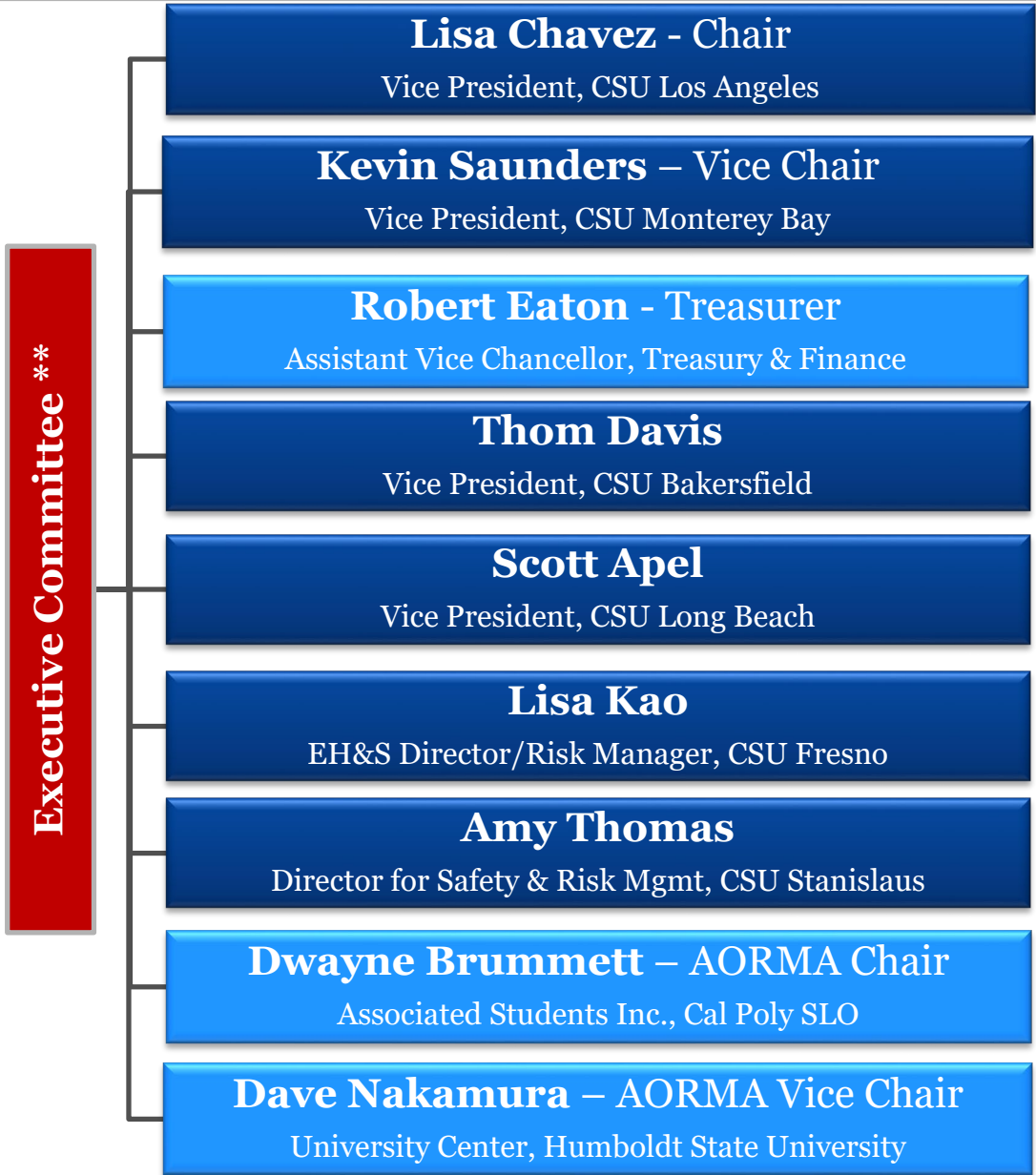
General Duties & Responsibilities: conducts, directs and supervises the business of CSURMA.

- Consists of **9 members** of the Board of Directors:
 - **3 Officers** and **4 members** elected from University-appointed delegates (**7**)
 - AORMA Chair and Vice Chair (**2**)
- Normally meets 5 - 6 times each year.
- Special meetings may be called as needed.

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

- Chair, Vice Chair elected by the Executive Committee.
- Treasurer, Secretary-Auditor appointed by the EVC/CFO.

2. Structure & Organization



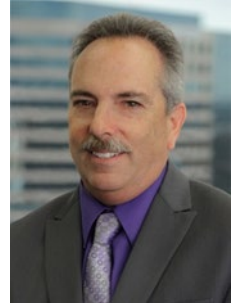
- CSURMA Officers**
- Chair
 - Vice Chair
 - Treasurer
 - Secretary-Auditor*

** Secretary-Auditor is a non-voting position.*

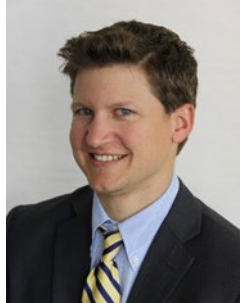
All Executive Committee members are elected by the Board of Directors except the Treasurer and the Secretary-Auditor, who are appointed by the EVC/CFO.

** April 26, 2018

3. Program Administration



Robert Frey
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Robert Leong
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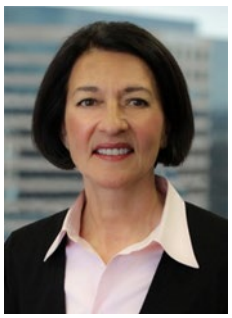
Amy Lightner
Program Administrator
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Mimi Long
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Van Rin
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Stacey Weeks
AIME, Foreign Travel
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3. Program Administration

- **Key Functions:**

CHANCELLOR'S OFFICE

- Systemwide Risk Management
- Office of General Counsel
- Enterprise Accounting
- Finance & Investment

JPA ADMINISTRATION
(Alliant)

- Work directly with Systemwide RM
- Meeting Agendas
- Meeting Minutes
- Program Manuals
- Website
- Annual Budget
- Dividend Calculations
- Cost Allocations
- Policies & Procedures
- Resolutions
- Contracts
- Actuarial Reviews
- Claims Reviews
- Other

INSURANCE BROKERAGE
(Alliant)

- Risk Financing Modelling
- Program Design & Implementation
- Underwriting Information Management
- Draft & Review Coverage Documents
- Research Financial Security of all insurers
- Purchases Excess/ Reinsurance for major risk pools

CLAIMS SERVICE

- Liability (*SRM/OGC, Carl Warren Co.*)
- Workers' Compensation (*Sedgwick*)
- AIME (*HSR*)
- Property (*Alliant, MYI*)
- Cyber (*Alliant, Beazley*)
- Pollution (*Alliant, ACE*)
- PAI (*HSR*)
- Unemployment Insurance (*Equifax, Employers Edge*)
- Builder's Risk (*ACE*)
- Claims Advocacy

4. Campus Coverage Programs

Coverage Forms:

- **Memorandum of Coverage (MOC)**
 - Primary coverage: Liability, Workers' Compensation

- **Plan of Benefits (POB)**
 - Primary coverage: AIME

- **Insurance Policies**
 - Property/B&M, Excess insurance, Reinsurance

4. Campus Coverage Programs

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

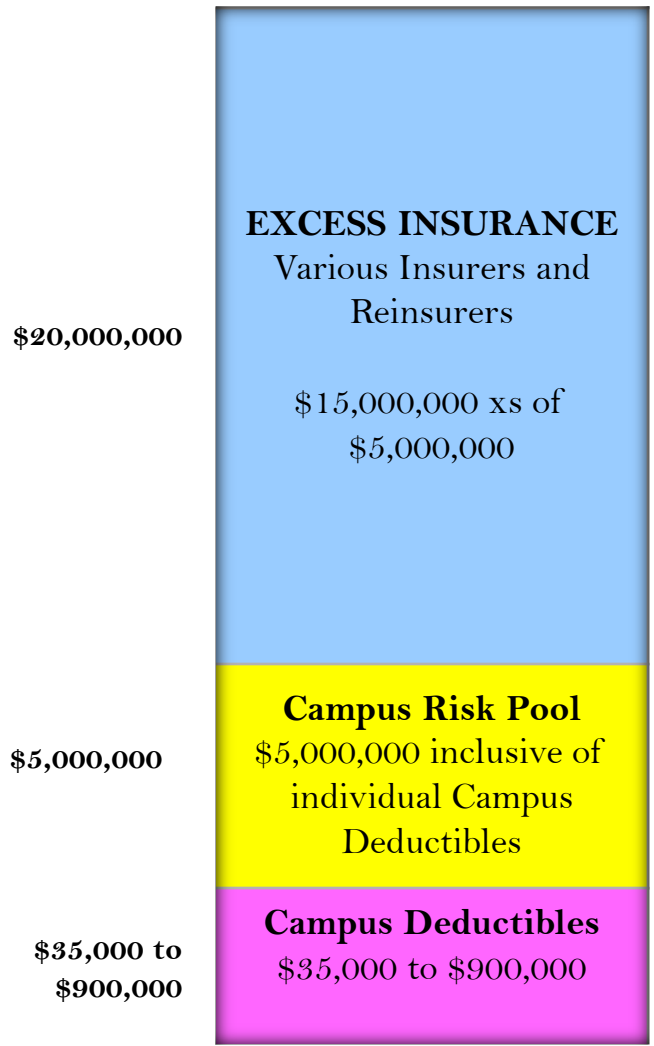
4. Campus Coverage Programs

- ✓ **General Liability, Professional Liability**
- ✓ **Workers' Compensation**
- ✓ **IDL/NDI/UI** - Industrial Disability Leave, Non-industrial Disability Leave, Unemployment Insurance
- ✓ **Property, Boiler & Machinery**
- ✓ **Athletic Injury Medical Expense (AIME)**
covering inter-collegiate athletics
- ✓ **Automobile Liability**



4. Campus Liability

Program Structure



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

Automobile Liability is self-insured by the State of California, and managed by the Office of Risk & Insurance Management (ORIM).

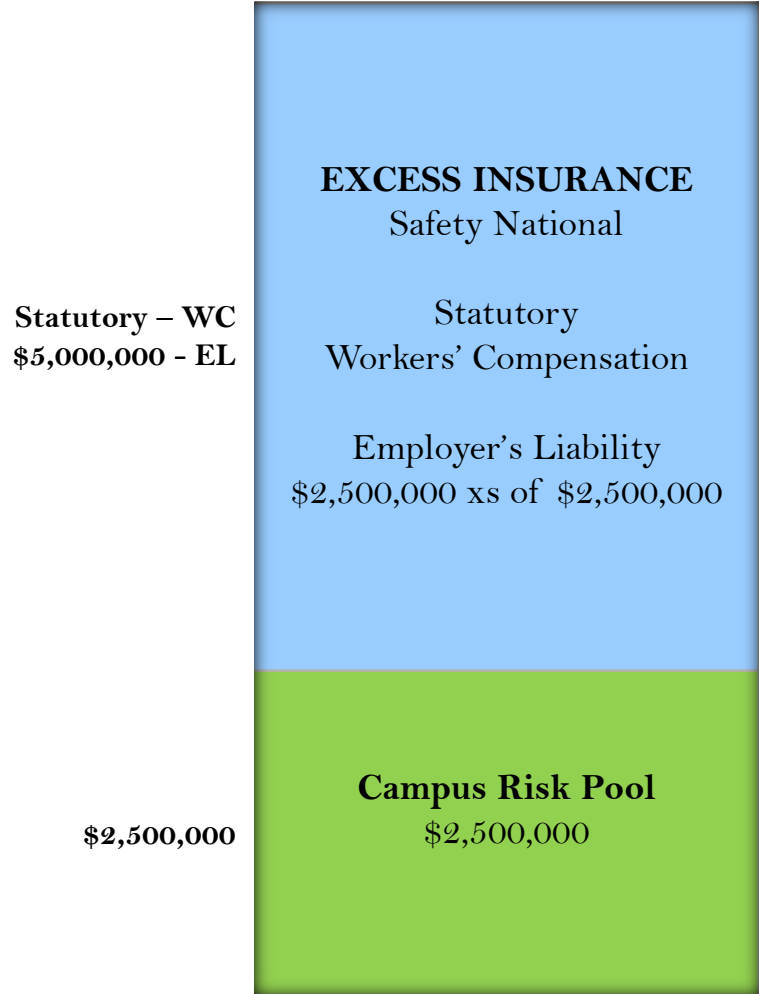
Covered Entities: University, Campuses, elected and appointed officials, employees, appointed volunteers, students in nursing training.

Campus Deductibles (FY 2017-20)

\$35,000:	Bakersfield, Channel Islands, Monterey Bay, Stanislaus
\$50,000:	Maritime Academy, San Bernardino, San Marcos, Sonoma
\$100,000:	Chancellor's Office, Dominguez Hills, Fresno
\$250,000:	Chico, Fullerton, Humboldt, Long Beach, Los Angeles, Pomona, San Francisco, San Luis Obispo
\$500,000:	Sacramento
\$750,000:	East Bay, Northridge, San Jose
\$900,000:	San Diego

4. Campus Workers' Comp

Program Structure



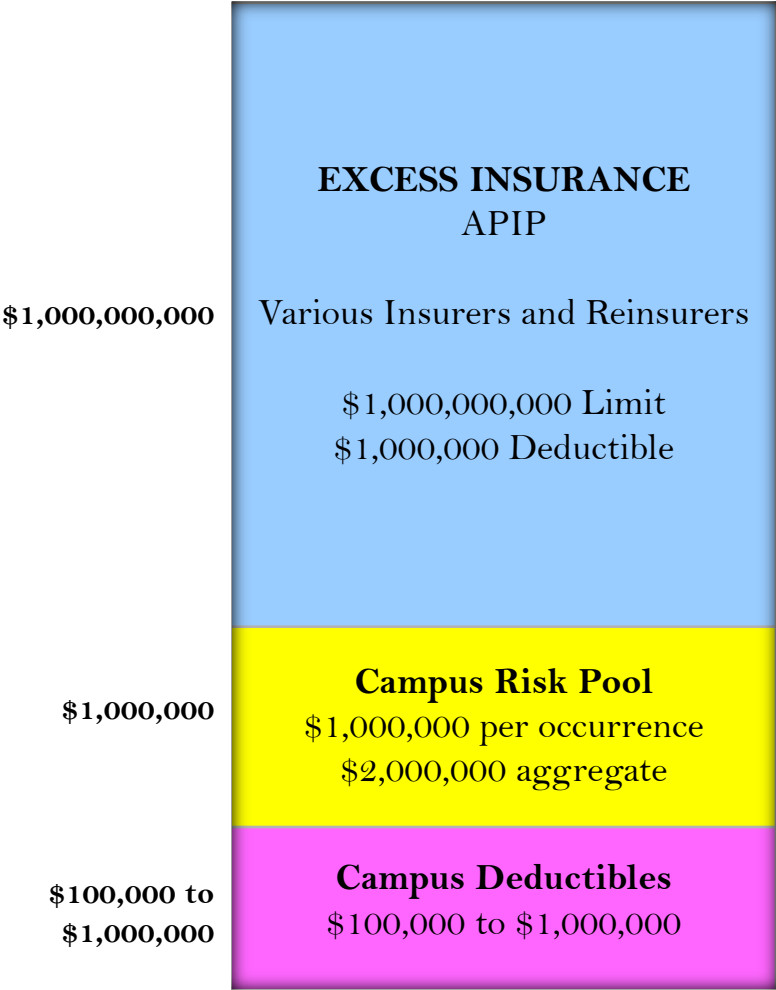
Includes: Workers' Compensation & Employer's Liability, incidental USL&H and Maritime exposures, and includes registered volunteers as covered employees.

Deductible: There is no individual campus deductible.

CSAC-EIA: Reinsures the Campus WC risk pool and provides Excess WC insurance.

4. Campus Property

Program Structure



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

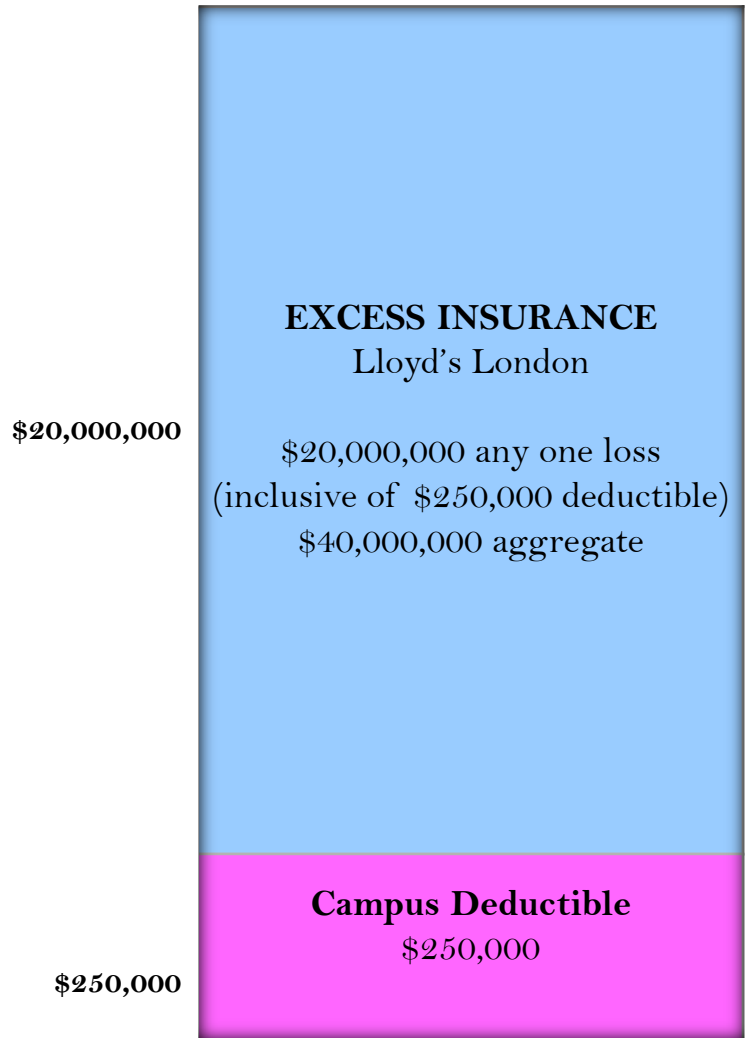
Deductible: \$100,000 per occurrence for all campuses except \$1,000,000 for SDSU, and from \$5,000 to \$100,000 for Campus 99.

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

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

4. Campus Fidelity / Crime

Program Structure



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

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



4. Other Campus Insurance Programs

1. **Student Professional Liability Insurance Program (SPLIP)**
2. **Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)**
3. **Builder's Risk Insurance Program (BRIP)**
4. **Owner-Controlled Insurance Program (OCIP)**
5. **Fidelity Insurance (Crime)**
6. **Student Travel Accident Insurance**
7. **Rocketry Liability**
8. **Fine Arts, Artifacts, Archives Program (FAAAP)**
9. **Drone Insurance Program (DRIP)**
10. **Club Liability Insurance Program (CLIP)**



4. Other Campus Insurance Programs

The following coverages are available for a separate premium:

- 11. Campus 86** - business personal property
- 12. Campus 99** - building coverage deductibles under \$100k
- 13. Foreign Travel Insurance Program (FTIP)**
- 14. Automobile Physical Damage (APD)**
- 15. Clubs, Intramurals & Recreational Sports (Club Sports)**
- 16. Participant Accident Insurance (PAI)**
- 17. Special Events Liability**
- 18. Special Liability Insurance Program (SLIP)**
- 19. Vendors/Contractors Liability Insurance Program (VCP)**
- 20. Inland Marine Insurance** (specialized equipment)
- 21. Watercraft Insurance Program (WIP)**



5. Claims Administration

When the Bad Thing Happens ...

- **Campus Liability:** *Systemwide Risk Management*
- **AORMA Liability:** *Carl Warren Co.*
- **Workers' Compensation:** *Sedgwick (CSU & AOs)*
- **Property:** *Alliant, McLarens*
- **Athletics, CSIP:** *Health Special Risk (HSR)*
- **Unemployment Insurance:** *Equifax (CSU), Employers Edge (AOs)*



Risk Management Grant Program

Effective July 1, 2017, the RM Grant Program is refashioned from Campus projects to Systemwide endeavors, which are to be proposed by WERCS Affinity Groups.



\$150,000 budgeted for:

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

7. How to Stay Informed

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



7. How to Stay Informed

CSURMA Website

1. Log into the CSURMA website – www.CSURMA.org
2. Enter Username, Password
3. Click sign in



The California State University Risk Management Authority (CSURMA) is an association of CSU and auxiliary organizations joined to protect member resources by providing broad coverage and quality risk management services that stabilize risk cost in a reliable, economical and beneficial manner.

Announcements

- AOA Conference 2014 Registration is open!
- Sunday, January 12 through Wednesday, January 15, 2014
 - [Click here for more information](#)

Sign Up New User

[New Member Signup](#)

Quick Links

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

8. Who to Call

Questions?

Please contact your Program Administrators:

Rob Leong - *Campus Programs*
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Daniel Howell - *Program Director*
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Or, your friendly Systemwide Risk Management professionals:

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