



# CSURMA ATHLETIC INJURY MEDICAL EXPENSE COMMITTEE MEETING AGENDA

## “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 publicly accessible places, including the Internet, at least ten (10) days in advance of the meeting.

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 requires routine provision of identification to building security. However, CSURMA 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.

### Teleconference Locations

1. CSU Chancellor’s Office, 401 Golden Shore, Long Beach, CA
2. CPSU San Luis Obispo, 1 Grand Ave., San Luis Obispo, CA

Meeting Date: January 11, 2016  
Time: 10:30 AM

Primary Location: Alliant Insurance Services  
2180 Harvard St., Ste 460  
Sacramento, CA 95815

Legend: **A** = Action  
**I** = Information  
**V** = Verbal

### **A. CALL TO ORDER**

1. **Approval of the Agenda** **A** p. 3

### **B. PUBLIC COMMENTS**

### **C. GENERAL ADMINISTRATION**

1. **Approval of Minutes – October 22, 2015** **A** p. 4  
*The Committee will be asked to approve the minutes from their last meeting.*
2. **AIME Financial Statements at September 30, 2015** **I** p. 11  
*The Committee will receive a financial report of the AIME program at September 30, 2015.*
3. **AIME Loss Reports and Claim Trends – Run Off** **I** p. 14  
*The Committee will receive a summary report of the program’s claims experience and trends.*
4. **AIME Loss Reports and Claim Trends - HSR** **I** p. 17  
*The Committee will receive a summary report of the program’s claims experience and trends.*
5. **CSURMA Executive Committee Report** **I** p. 18  
*The Committee will receive a verbal report from the Executive Committee Liaison.*

- 6. **Fiscal Year 2016/2017 AIME Program Deposits** A p. 19  
*The Committee will be asked to review and approve the draft FY 2016/2017 AIME Program Deposits.*
- 7. **Estimated Target Reserve Funding Analysis at June 30, 2015** I p. 20  
*The Committee will be asked to review the Target Reserve Funding calculation*
- 8. **CSURMA AIME Plan of Benefits** A p. 21  
*The Committee will be asked to discuss and review the recommended revisions, discussed at the last meeting, and take action as necessary.*
- 9. **AIME Claims Procedure** A p. 22  
*The Committee will be asked to discuss and make recommendations as respects the claim process and claim questions regarding equipment, taking action as necessary.*
- 10. **AIME Vendor Agreements** A p. 23  
*The Committee will be asked to discuss and make recommendations as respects the AIME Vendor Agreements, and take action as necessary.*
- 11. **AIME On-Line Reports** A p. 24  
*The Committee will receive a report from HSR on the on-line reports and be asked to discuss, make recommendation, and take action as necessary.*
- 12. **2015/2016 Risk Management Training** A p. 25  
*The Committee will receive a report from the task group as respects training recommendations for FY 2015/2016.*
- 13. **CSURMA / AIME Other Business** A p. 26  
*The Committee will be asked to discuss any additional business matters, taking action as necessary.*
- D. CLOSED SESSION Pursuant to Cal. Gov. Code Sec. 11126(e)(1) & 11126(f)(1) – Action may be taken per Government Code Section 11126(e)(1) & 11126(f)(1). The matters below may be discussed. The Committee may take action or provide direction to Staff regarding the matters.  
*No items are scheduled for closed session at today’s meeting.***
- E. INFORMATION ITEMS**
  - 1. **2016 CSURMA Meeting Calendar** I p. 27
  - 2. **CSURMA AIME Committee Members Roster** I p. 29
- F. ADJOURNMENT**

*The next CSURMA AIME Committee meeting is scheduled to meet in May 2, 2016. If you have questions regarding the agenda package, please contact Stacey Weeks at [sweeks@alliant.com](mailto:sweeks@alliant.com) / (415) 403-1448.*

**APPROVAL OF THE AGENDA**

**ISSUE:** The Committee will be asked to approve the agenda 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 MINUTES – OCTOBER 22, 2015**

**ISSUE:** The Committee will be asked to review and approve the draft minutes from its October 22, 2015 meeting.

**RECOMMENDATION:** It is recommended that the Committee approve the minutes from its October 22, 2015 meeting, including corrections as necessary.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. CSURMA AIME Committee Meeting Minutes – October 22, 2015

**MINUTES OF THE CSURMA  
AIME COMMITTEE MEETING  
OCTOBER 22, 2015  
CHANCELLOR'S OFFICE, LONG BEACH, CALIFORNIA**

**MEMBERS PRESENT**

Anita Barker, CSU Chico (Teleconference)  
Kelli Eberlin, CSU Fresno (Teleconference)  
Ashlie Kite, CSU Northridge  
Brandon Padilla, CSU Sacramento  
Summer Rivera, CSU Fullerton (Teleconference)  
Scott Shaw, San Jose State University  
Kristal Slover, CPSU, San Luis Obispo (Teleconference)  
Jody Van Leuven, CSU San Bernardino – Executive Committee Liaison

**MEMBERS ABSENT**

Cindy Masner, CSU Long Beach

**STAFF, GUESTS & CONSULTANTS**

Tom Lenihan, Health Special Risk, Inc. (Teleconference)  
Robert Leong, Alliant Insurance Services  
James Shipp, A-G Administrator (Teleconference)  
Stacey Weeks, Alliant Insurance Services

**A. CALL TO ORDER**

The meeting was called to order at 10:30 p.m. by the Chair, Scott Shaw. Scott discussed the meeting Agenda procedures. Scott asked all participating via teleconference to introduce themselves.

**A1. Approval of the Agenda**

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

**MOTION:** Ashlie Kite **SECOND:** Brandon Padilla **MOTION CARRIED**

<b>NAME</b>	<b>AYES</b>	<b>ABSTAIN</b>	<b>NAYS</b>	<b>ABSENT</b>
Anita Barker	X			
Kelli Eberlein	X			
Ashlie Kite	X			
Cindy Masner				X
Brandon Padilla	X			
Summer Rivera	X			
Scott Shaw	X			
Kristal Slover	X			

**B. PUBLIC COMMENTS**

There were no comments from the public.

**C. GENERAL ADMINISTRATION**

**C1. Approval of Minutes – May 27, 2015**

A motion was made to accept the meeting minutes of May 27, 2015 as provided at today’s meeting.

**MOTION:** Brandon Padilla **SECOND:** Ashlie Kite **MOTION CARRIED**

<b>NAME</b>	<b>AYES</b>	<b>ABSTAIN</b>	<b>NAYS</b>	<b>ABSENT</b>
Anita Barker	X			
Kelli Eberlein	X			
Ashlie Kite	X			
Cindy Masner				X
Brandon Padilla	X			
Summer Rivera	X			
Scott Shaw	X			
Kristal Slover	X			

**C2. AIME Financial Statements at September 30, 2015**

The Financial Statement at September 30, 2015 was discussed with the Committee. The program is funded at a 70% confidence level. The Claim Paid/Legal is under \$2.5 million and represents current year expectation.

**C3. AIME Loss Reports and Claim Trends**

James Shipp reviewed the loss data and summary of claims where claims are broken out by med pay/discounts/CSU payments by plan year for 12 months. The Plan provides for a two year benefit period. The Primary Insurance contribution is lower than the National average. James discussed the team effort approach as respects the continued “discount” success. Overall the program is doing well taking into consideration that growth of the program.

**C4. Claims Administrator – Run-Off Agreement**

The Committee received a report from Staff regarding the “Run-Off” agreement between CSURMA AIME and A-G Administrators. A-G has been providing claims administration services to AIME for the program beginning on July 1, 2009. The Committee awarded the “Run-Off” agreement to A-G and A-G has agreed to administer, athletic injuries, reported claims or losses where the injury occurred prior to June 30, 2015 (“run-off claim services”).

**C5. Claims Administrator Third Party Claims Administrators Service Agreement**

The Committee approved the award of the Third Party Administrator service agreement to Health Special Risk (HSR). HSR has agreed to provide third party administration services for athletic injuries, reported claims or losses, and provided claims reports, to the AIME program effective July 1, 2015. Tom Lenihan reported that HSR has received 422 bills to date with 160 reported. Most campus have received the on-line claims reporting training. HSR discussed Plan of Benefit questions and the “discount” process. The Committee discussed and made recommendations with respect to the acknowledgement of claims, request for Tax ID numbers, and the on-line claim form.

**C6. CSURMA Executive Committee Report**

Jody Van Leuven was appointed the CSURMA Executive Committee liaison for the AIME program as Michael Thorpe’s term expired effective July 1, 2015. Jody reported the Executive Committee met on the September 11, 2015. The following was discussed and/or approved by the Executive Committee:

- The Committee discussed the CSU Foreign Travel Insurance Program (FTIP) specifically discussing losses effecting the increase in the 2015-2016 premium.
- The Committee discussed the development of Campus 86, a program within the CSURMA property program that will insure “personal business contents” such as fine arts, mascot uniforms, football uniforms, etc. to provide insurance coverage with a lower deductible.
- AIME Actuarial report is approved by the AIME Committee

Scott and Rob thanked Jody for serving as the Executive Committee Liaison position.

**C7. CSURMA AIME Plan of Benefits**

The Committee reviewed and discussed proposed amendments to the AIME Plan of Benefits. Staff was directed to make the proposed amendments to the AIME Plan of Benefits and present the draft AIME Plan of Benefits to the Committee at its January 11, 2016 meeting for review and approval.

**C8. Review of the AIME Committee Nominations**

Effective July 1, 2015, four seats were up for election to serve two-year terms. The Committee at its May 27, 2015 meeting appointed the following members to fill the vacant seats effective July 1, 2015:

Anita Barker – CSU Chico – Athletic Director  
Brandon Padilla – CSU Sacramento – Head Athletic Trainer  
Summer Rivera – CSU Fullerton – Insurance Coordinator

The Committee ratified the appointment of Committee members Barker; Padilla and Rivera. The Committee discussed the recommendations of potential Committee members discussed at its May 27, 2015 meeting and reported that none of the potential Committee members are able to serve on the Committee at this time. The Committee discussed the pros and cons of having more than eight members on the Committee.

**C9. Review of CSURMA/AIME 2016 Calendar**

The Committee discussed the proposed calendar and moving the January 11, 2016 meeting from San Jose to Sacramento and whether or not to have the May meeting on May 2<sup>nd</sup> or May 9<sup>th</sup>.

A motion was made to move the January 11, 2016 meeting to the Alliant Insurance Services Sacramento Office and to meet on May 2<sup>nd</sup> in Northridge.

**MOTION:** Brandon Padilla **SECOND:** Ashlie Kite **MOTION CARRIED**

<b>NAME</b>	<b>AYES</b>	<b>ABSTAIN</b>	<b>NAYS</b>	<b>ABSENT</b>
Anita Barker	X			
Kelli Eberlein	X			
Ashlie Kite	X			
Cindy Masner				X
Brandon Padilla	X			
Summer Rivera	X			
Scott Shaw	X			
Kristal Slover	X			

**C10. 2015/2016 Risk Management Training**

No items to discuss at today’s meeting.

**C11. Acceptance of AIME Draft Actuarial Report – June 30, 2015**

Rob Leong reported that each year CSURMA retains the services of an independent actuary to perform an actuarial study and develop loss costs for the program. The actuarial report is used to develop total funding goals for the next year. CSURMA has been utilizing Aon for many years and they are utilized in providing actuarial studies for other CSURMA programs. Rob discussed the actuarial report in detail with the Committee and specifically discussed the actuaries conclusions detailed on page three of the report. The 70% confidence funding level is the level approved by the AIME Committee. Rob discussed the cost per athlete levels and the projections for the upcoming year 2016/2017. Rob also discussed the cost by sport and the many factors involved in determining the cost by sport.

A motion was made to accept the Actuarial Report as of June 30, 2015 and as presented at today’s meeting.

**MOTION:** Brandon Padilla **SECOND:** Ashlie Kite **MOTION CARRIED**

<b>NAME</b>	<b>AYES</b>	<b>ABSTAIN</b>	<b>NAYS</b>	<b>ABSENT</b>
Anita Barker	X			
Kelli Eberlein	X			
Ashlie Kite	X			
Cindy Masner				X
Brandon Padilla	X			
Summer Rivera	X			
Scott Shaw	X			
Kristal Slover	X			

**C12. Fiscal Year 2016/2017 AIME Program Deposits**

The Committee directed Staff to include this item on the January 11, 2016 meeting agenda.

**C13. Estimated Target Reserve Funding Analysis at June 30, 2015**

The Committee directed Staff to include this item on the January 11, 2016 meeting agenda.

**C14. Other Business**

No items to discuss at today’s meeting.

**D. CLOSED SESSION**

No items scheduled for closed session at today’s meeting.

**E. INFORMATION ITEMS**

**F1. 2015 CSURMA Meeting Calendar**

Next meeting is scheduled for January 11, 2016 at the Alliant Insurance Services office in Sacramento.

**E2. AIME Committee and Staff Directory**

Please provide revisions and updates to Stacey Weeks.

**G. Adjournment**

A motion was made to adjourn the meeting at 3:10 p.m.

**MOTION:** Ashlie Kite **SECOND:** Anita Barker **MOTION CARRIED**

**DRAFT**

<b>NAME</b>	<b>AYES</b>	<b>ABSTAIN</b>	<b>NAYS</b>	<b>ABSENT</b>
Anita Barker	X			
Kelli Eberlein	X			
Ashlie Kite	X			
Cindy Masner				X
Brandon Padilla	X			
Summer Rivera	X			
Scott Shaw	X			
Kristal Slover	X			

The meeting was adjourned at 2:08 p.m.

**AIME FINANCIAL STATEMENT AT SEPTEMBER 30, 2015**

**ISSUE:** The Financial Statements at September 30, 2015 (unaudited) is attached for information purposes.

**RECOMMENDATION:** No action required; this item is presented as information only.

**FISCAL IMPACT:** None.

**BACKGROUND:** Accounting records are managed by the CSU Office of the Chancellor. Periodic statements are prepared by the Accountants to express the financial status of CSURMA's coverage programs.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. AIME Financial Statements at September 30, 2015

# California State University Risk Management Authority

## Balance Sheet - Campus Programs as of 9/30/2015

(Unaudited)

	Liability	Workers' Compensation	IDL/NDI/UI	Property	AIME	Auto Liability	Total Campus Programs as of 9/30/2015
<b>Assets:</b>							
Cash and Investments	13,575,401	30,945,349	4,752,090	3,290,176	1,800,270	688,468	55,051,753
Other long-term investments	29,990,109	67,561,625	10,361,363	7,175,479	3,927,465	0	119,016,040
Accounts receivable	773,082	0	0	496,194	0	0	1,269,276
Loan receivable	0	0	0	0	0	0	0
Accrued interest receivable	2,882	6,517	1,000	692	379	0	11,470
Prepaid insurance	2,946,983	19,580,402	1,625	779,826	11,670	516,351	23,836,857
Prepaid expense	372,306	2,357,140	2,280	329,610	75,251	0	3,136,587
<b>Total assets:</b>	<b>47,660,763</b>	<b>120,451,033</b>	<b>15,118,357</b>	<b>12,071,977</b>	<b>5,815,034</b>	<b>1,204,819</b>	<b>202,321,983</b>
<b>Liabilities:</b>							
Accounts payable	(2,295)	612,536	5,466,749	208,166	68,118	688,468	7,041,743
Unearned revenue	10,005,687	28,308,740	10,125,000	3,250,762	2,923,127	516,351	55,129,666
SELF assessment liability	0	9,545,359	0	0	0	0	9,545,359
Reported claims	10,153,055	36,241,586	0	0	137,137	0	46,531,778
Claims incurred but not reported	8,276,122	24,758,890	0	0	1,828,498	0	34,863,510
<b>Total liabilities:</b>	<b>28,432,569</b>	<b>99,467,111</b>	<b>15,591,749</b>	<b>3,458,928</b>	<b>4,956,880</b>	<b>1,204,819</b>	<b>153,112,056</b>
Fund balance	19,228,194	20,983,922	(473,392)	8,613,049	858,154	0	49,209,927
<b>Total liabilities and fund balance</b>	<b>47,660,763</b>	<b>120,451,033</b>	<b>15,118,357</b>	<b>12,071,977</b>	<b>5,815,034</b>	<b>1,204,819</b>	<b>202,321,983</b>

# California State University Risk Management Authority

## Income Statement - Campus Programs as of 9/30/2015

(Unaudited)

	Liability	Workers' Compensation	IDL/NDI/UI	Property	AIME	Auto Liability	Total Campus Programs
<b>OPERATING REVENUES:</b>							
Contributions	3,384,759	9,436,247	3,375,000	2,186,893	974,376	172,117	19,529,391
Reinsurance premiums	(45,518)	0	0	(1,103,305)	0	0	(1,148,823)
<b>Total operating revenues:</b>	<b>3,339,242</b>	<b>9,436,247</b>	<b>3,375,000</b>	<b>1,083,587</b>	<b>974,376</b>	<b>172,117</b>	<b>18,380,568</b>
<b>OPERATING EXPENSES:</b>							
<b>DIRECT PROGRAM EXPENSES:</b>							
Claims payment & legal expenses	1,163,858	4,036,755	5,530,843 <sup>2</sup>	384,458	1,042,409	0	12,158,323
Deductible recoveries	(773,082)	0	0	0	0	0	(773,082)
Claims administrators	21,514	953,377	17,575	0	63,750	0	1,056,216
Claims management information system	8,820	0	0	0	0	0	8,820
Program administrator	51,043	103,853	43,780	52,044	2,531	0	253,251
Brokerage commissions	83,769	103,415	58	125,498	432	0	313,173
Insurance premiums	989,319	6,525,287	0	275,038	3,746	172,117	7,965,506
Miscellaneous program services	1,404	697	0	0	0	0	2,101
Workshops/training	10,401	2,960	1,123	828	0	0	15,313
Loss control	27,526	15,226	0	14,196	0	0	56,948
Reinsurance/excess recovery	0	(1,365,237)	0	0	0	0	(1,365,237)
Program committee	0	0	0	0	1,533	0	1,533
Dividend distributions	0	0	0	0	0	0	0
<b>Total direct program expenses:</b>	<b>1,584,572</b>	<b>10,376,333</b>	<b>5,593,379</b>	<b>852,063</b>	<b>1,114,401</b>	<b>172,117</b>	<b>19,692,864</b>
<b>GENERAL &amp; ADMINISTRATIVE EXPENSES:</b>							
Financial audit	4,200	11,727	4,194	2,487	1,113	0	23,721
Executive committee & board expenses	279	780	279	165	74	0	1,578
JPA insurance	542	1,514	542	321	144	0	3,063
Memberships, associations & dues	701	1,956	699	415	186	0	3,956
Chancellor's office accounting services	12,075	33,715	12,058	7,150	3,200	0	68,198
Risk management expenses	36,043	100,630	35,993	21,344	9,549	0	203,558
Miscellaneous indirect services	616	1,587	579	374	159	0	3,315
<b>Total general &amp; administrative expenses:</b>	<b>54,457</b>	<b>151,909</b>	<b>54,344</b>	<b>32,256</b>	<b>14,424</b>	<b>0</b>	<b>307,390</b>
<b>Total operating expenses:</b>	<b>1,639,028</b>	<b>10,528,242</b>	<b>5,647,723</b>	<b>884,319</b>	<b>1,128,825</b>	<b>172,117</b>	<b>20,000,254</b>
<b>NON-OPERATING REVENUES:</b>							
Investment income	238,753	538,825	83,109	57,133	31,388	0	949,208
<b>Total non-operating revenues:</b>	<b>238,753</b>	<b>538,825</b>	<b>83,109</b>	<b>57,133</b>	<b>31,388</b>	<b>0</b>	<b>949,208</b>
<b>BEGINNING RETAINED EARNINGS</b>	<b>17,289,228</b>	<b>21,537,093</b>	<b>1,716,222</b>	<b>8,356,648</b>	<b>981,214</b>	<b>0</b>	<b>49,880,404</b>
<b>NET SURPLUS/(DEFICIT)</b>	<b>1,938,967</b>	<b>(553,171)</b>	<b>(2,189,614)</b>	<b>256,401</b>	<b>(123,061)</b>	<b>0</b>	<b>(670,477)</b>
<b>ENDING RETAINED EARNINGS</b>	<b>19,228,194</b>	<b>20,983,922</b>	<b>(473,392)</b>	<b>8,613,049</b>	<b>858,154</b>	<b>0</b>	<b>49,209,927</b>

<sup>2</sup> Unemployment Insurance claims expenses were accrued based on the trend that they are consistently higher in the 1st quarter. We expect expenses to be in line with the budget by year-end.

**AIME LOSS REPORTS AND CLAIM TRENDS – RUN OFF**

**ISSUE:** The Committee will hear a report from the Claims Administrator on loss reports and claim trends.

**RECOMMENDATION:** No action is requested.

**FISCAL IMPACT:** Information Item only.

**BACKGROUND:** A-G Administrators provides third party claims administration.

**PUBLICATION:** None

**ATTACHMENT(S):**

- a. Claims Paid & Savings Report – December 31, 2015
- b. Claims Savings Report – December 31, 2015



**CSURMA - AIME PROGRAM**  
**ATHLETICS MEDICAL EXPENSE PROGRAM**  
**CLAIMS AND LOSS SUMMARY BY CAMPUS**  
**2009 THRU 2014 PLAN YEARS AS OF DECEMBER 31, 2015**  
**A-G ADMINISTRATORS, INC.**



	2009		2010		2011		2012		2013		2014	
	CLAIMS	PAID	CLAIMS	PAID	CLAIMS	PAID	CLAIMS	PAID	CLAIMS	PAID	CLAIMS	PAID
BAKERSFIELD	59	\$ 145,533	52	\$ 91,358	97	\$ 198,539	68	\$ 163,726	\$ 45	\$ 124,568	\$ 52	\$ 97,512
CHICO	7	\$ 23,433	15	\$ 47,286	12	\$ 42,922	18	\$ 57,166	\$ 12	\$ 8,958	\$ 10	\$ 21,670
DOMINGUEZ HILLS	19	\$ 32,336	14	\$ 51,410	15	\$ 34,762	30	\$ 75,078	\$ 32	\$ 170,788	\$ 22	\$ 133,444
EAST BAY	15	\$ 36,566	14	\$ 31,507	19	\$ 117,391	38	\$ 78,506	\$ 29	\$ 20,410	\$ 34	\$ 86,934
FRESNO	122	\$ 114,287	110	\$ 314,535	106	\$ 205,869	130	\$ 305,979	\$ 146	\$ 244,549	\$ 110	\$ 302,283
FULLERTON	83	\$ 131,052	83	\$ 197,049	77	\$ 133,944	60	\$ 131,029	\$ 69	\$ 113,372	\$ 72	\$ 65,801
HUMBOLDT	27	\$ 30,065	23	\$ 33,205	20	\$ 55,124	34	\$ 120,703	\$ 27	\$ 90,321	\$ 9	\$ 13,048
LONG BEACH	96	\$ 229,604	116	\$ 359,454	71	\$ 168,162	76	\$ 251,666	\$ 57	\$ 136,576	\$ 74	\$ 121,082
LOS ANGELES	21	\$ 57,829	22	\$ 133,766	18	\$ 75,003	13	\$ 62,460	\$ 24	\$ 50,051	\$ 10	\$ 11,694
MARITIME ACADEMY	13	\$ 9,489	15	\$ 15,025	12	\$ 10,627	23	\$ 16,276	\$ 15	\$ 8,241	\$ 10	\$ 6,994
MONTEREY BAY	29	\$ 24,276	43	\$ 43,028	68	\$ 141,648	64	\$ 162,513	\$ 85	\$ 142,542	\$ 69	\$ 54,884
NORTHRIDGE	33	\$ 141,649	48	\$ 98,576	73	\$ 230,563	78	\$ 258,627	\$ 60	\$ 144,302	\$ 70	\$ 238,561
POMONA	17	\$ 17,122	18	\$ 62,572	15	\$ 6,800	17	\$ 58,744	\$ 11	\$ 9,705	\$ 14	\$ 10,658
SACRAMENTO	64	\$ 152,201	66	\$ 245,703	83	\$ 210,125	96	\$ 287,094	\$ 81	\$ 198,339	\$ 104	\$ 231,048
SAN BERNARDINO	11	\$ 7,580	17	\$ 35,158	22	\$ 30,610	9	\$ 16,058	\$ 14	\$ 33,876	\$ 15	\$ 12,947
SAN DIEGO	120	\$ 322,150	148	\$ 425,097	161	\$ 402,067	179	\$ 357,591	\$ 215	\$ 432,609	\$ 166	\$ 327,171
SAN FRANCISCO	10	\$ 7,532	16	\$ 79,215	18	\$ 21,807	16	\$ 93,139	\$ 18	\$ 53,172	\$ 14	\$ 35,696
SAN JOSE STATE	124	\$ 412,303	134	\$ 338,535	149	\$ 335,374	139	\$ 246,322	\$ 163	\$ 395,600	\$ 116	\$ 306,312
SAN LUIS OBISPO	105	\$ 202,017	123	\$ 219,658	161	\$ 326,370	169	\$ 257,472	\$ 161	\$ 329,033	\$ 171	\$ 235,950
SAN MARCOS	8	\$ 8,095	20	\$ 74,486	24	\$ 30,446	41	\$ 57,327	\$ 30	\$ 132,801	\$ 40	\$ 108,366
SONOMA STATE	20	\$ 45,787	23	\$ 30,113	10	\$ 6,138	12	\$ 20,735	\$ 23	\$ 67,351	\$ 17	\$ 25,650
STANISLAUS	27	\$ 128,007	31	\$ 25,963	24	\$ 32,925	23	\$ 32,646	\$ 26	\$ 140,561	\$ 9	\$ 11,076
<b>PROGRAM TOTALS</b>	<b>1030</b>	<b>\$ 2,278,913</b>	<b>1151</b>	<b>\$ 2,952,697</b>	<b>1255</b>	<b>\$ 2,817,216</b>	<b>1333</b>	<b>\$ 3,110,857</b>	<b>1343</b>	<b>\$ 3,047,724</b>	<b>1208</b>	<b>\$ 2,458,782</b>



**CSURMA - AIME PROGRAM**  
**ATHLETICS MEDICAL EXPENSE PROGRAM**  
**CLAIMS PAID & SAVINGS REPORT**  
**2009 THRU 2014 PLAN YEARS AS OF DECEMBER 31, 2015**  
*A-G ADMINISTRATORS, INC.*



<i>PLAN YEAR</i>	<i>NUMBER OF CLAIMS</i>	<i>BILLED MEDICAL EXPENSES</i>	<i>PRIMARY INS REDUCTION</i>	<i>PRIMARY INS CONTRIB</i>	<i>CSU PROVIDER DISCOUNT</i>	<i>A-G DISCOUNTS</i>	<i>A-G DISC %</i>	<i>CSU PAYMENTS</i>	<i>PAY % of BILLED</i>
2009	1,030	\$ 7,734,725	\$ 3,570,410	46%	\$ 737,106	\$ 1,148,296	34%	\$ 2,278,913	29%
2010	1,151	\$ 10,916,996	\$ 4,799,244	44%	\$ 1,321,049	\$ 1,844,006	38%	\$ 2,952,697	27%
2011	1,255	\$ 10,217,097	\$ 4,766,877	47%	\$ 791,405	\$ 1,841,599	40%	\$ 2,817,216	28%
2012	1,333	\$ 11,096,995	\$ 5,037,024	45%	\$ 600,751	\$ 2,348,364	43%	\$ 3,110,857	28%
2013	1,343	\$ 12,152,283	\$ 5,684,499	47%	\$ 1,233,300	\$ 2,186,760	42%	\$ 3,047,724	25%
2014	1,208	\$ 9,687,108	\$ 4,412,853	46%	\$ 1,040,612	\$ 1,774,860	42%	\$ 2,458,782	25%
<b>TOTALS</b>	<b>7,320</b>	<b>\$ 54,070,479</b>	<b>\$ 24,700,496</b>	<b>46%</b>	<b>\$ 4,987,117</b>	<b>\$ 9,995,590</b>	<b>41%</b>	<b>\$ 14,387,276</b>	<b>27%</b>

**AIME LOSS REPORTS AND CLAIM TRENDS - HSR**

**ISSUE:** The Committee will hear a report from Health Special Risks (HSR), the Claims Administrator on loss reports and claim trends, effective July 1, 2015.

**RECOMMENDATION:** No action is requested.

**FISCAL IMPACT:** Information Item only.

**BACKGROUND:** HSR provides third party claims administration.

**PUBLICATION:** None

**ATTACHMENT(S):** Claims reports will be *handouts* at the meeting.

**CSURMA EXECUTIVE COMMITTEE REPORT**

**ISSUE:** The AIME Committee will hear a report from the CSURMA Executive Committee Liaison Jody Van Leuven, regarding the Executive Committee's upcoming meeting on January 10, 2016.

**RECOMMENDATION:** This is an information item only; no action is required.

**FISCAL IMPACT:** None.

**BACKGROUND:** Michael Thorpe, CSU Chico, was the Executive Committee Liaison for AIME and his term expired. At the Executive Committee's May 8, 2015 meeting, Jody Van Leuven was appointed to fill Michael Thorpe's seat as the Executive Committee Liaison.

**PUBLICATION:** None.

**ATTACHMENT(S):** None.

## **FISCAL YEAR 2016/2017 AIME PROGRAM DEPOSITS**

**ISSUE:** Upon approval of the AIME Committee, the Executive Committee recommends to the Board of Directors the adoption of funding and program deposits for the upcoming fiscal year. Staff has calculated AIME program deposits for FY 2016/17 using the draft actuarial report dated July 31, 2015.

**RECOMMENDATION:** The AIME Committee is asked to review the Draft FY 2016/17 Program Deposits and make a recommendation to the Executive Committee and Board of Directors.

**FISCAL IMPACT:** Program Deposits determine total program contribution for FY 2016/17.

**BACKGROUND:** Program Deposits have been calculated per the rating plan adopted by the AIME Committee and in consideration of the actuary's loss projection and funding recommendation for FY 2016/17.

The AIME Committee appointed a Rating Plan Task Group per CSURMA's operating practice to periodically review the rating plan. The task group recommended refinements to the rating plan while maintaining AIME's goals of fairness in rates and budget stability. Upon the task group's recommendation, changes to the rating plan were reviewed and adopted by the AIME Committee, which became effective beginning FY 2015/16.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. Draft FY 2016/17 AIME Program Funding Cost Summary (*Hand-out*)

**ESTIMATED TARGET RESERVE FUNDING ANALYSIS**  
**AT JUNE 30, 2015**

**ISSUE:** The Committee adopted Target Reserve Funding goals to assure the long-term financial strength of the AIME risk pool which includes an element of self-insurance. Target Reserve Funding aids the Committee to review its funding goals, assess possible impacts on future rates, and determine a dividend from reserve funds or an assessment to fund deficits. Staff has calculated the Target Reserve Funding position as of June 30, 2015 for the Committee's review at today's meeting.

**RECOMMENDATION:** The Committee is asked to review the Target Reserve Funding calculation.

**FISCAL IMPACT:** This is an information item.

**BACKGROUND:** To assure the long term financial strength of the Campus Risk Pool Programs, and in recognition of the high degree of uncertainty in actuarial estimates due to the possibility of occasional catastrophic claims and inconsistent or inaccurate case reserving, a Target Reserve Funding Goal was established to guide the Executive Committee in making annual funding decisions for the Programs.

Upon the delegation of authority from the Executive Committee to the AIME Committee, the information provided in this item informs the AIME Committee to declare dividends or assessments.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. Target Reserve Funding Analysis at June 30, 2015 (*Hand-out*)

## **CSURMA AIME PLAN OF BENEFITS**

**ISSUE:** At its last meeting the Committee reviewed and made recommended revisions for the Plan of Benefits. The Committee will be asked to review and discuss the recommended revisions of the Plan of Benefits.

**RECOMMENDATION:** It is recommended that the Committee review and discuss the recommended revisions to the Plan of Benefits and to take action as necessary.

**FISCAL IMPACT:** None

**BACKGROUND:** The AIME Plan of Benefits was last reviewed in the Fiscal Year 2010. The Committee discussed and agreed to review the Plan of Benefits with the goal of applying values and language to coincide with the current medical industry and the NCAA catastrophic policy.

**PUBLICATION:** None

**ATTACHMENT(S):**

- a. Draft Plan of Benefit (*Handout*)

## **AIME CLAIMS PROCEDURE**

**ISSUE:** At its May 27, 2015 meeting, the Committee approved a Request for Proposal (RFP) for the Third Party Administrator services agreement effective August 1, 2015. The Committee approved the award of the Third Party Administrator service agreement to Health Special Risk (HSR). The Committee will be asked to discuss and make recommendations as respects the claim process and claim questions encountered thus far, in an effort to provide recommendations to HSR going forward.

**RECOMMENDATION:** It is recommended that the Committee discuss and make recommended claims procedures and provide direction to Staff as appropriate.

**FISCAL IMPACT:** None.

**BACKGROUND:** The AIME Committee conducted a Request for Proposal (RFP) for the Third Party Administrator agreement in May 2015. A review of the claims procedure is appropriate in providing direction to Health Special Risk (HSR), in processing claims.

**PUBLICATION:** None.

**ATTACHMENT(S):** None.

## **AIME VENDOR AGREEMENTS**

**ISSUE:** The Committee Chair, Scott Shaw has been working on behalf of the Committee in obtaining a standard discount for all of the CSU schools with vendors. The goal would be to standardize discounts. By standardizing discounts, it would ease billing challenges. The Committee will be asked to discuss and make recommendations to potentially obtain standard discounts for all of the CSU schools with vendors.

**RECOMMENDATION:** It is recommended that the Committee discuss and make recommendations, in obtaining standard discount vendor agreements for all AIME members and provide direction to Staff as appropriate.

**FISCAL IMPACT:** None.

**BACKGROUND:** The Committee Chair, Scott Shaw has been working on behalf of the Committee in obtaining a standard discount for all AIME members with vendors. The standard discount would be available for all AIME members to use at their discretion. The third party administrators and some AIME members have had discounts in place and the goal would be to standardize the discounts.

**PUBLICATION:** None.

**ATTACHMENT(S):** None.

## **AIME ON-LINE REPORTS**

**ISSUE:** The Third Party Administrator service provider Health Special Risk (HSR) will be on hand at today's meeting to review and discuss with the Committee the AIME on-line reporting services.

**RECOMMENDATION:** It is recommended that the Committee discuss and make recommendations, as respects AIME on-line reporting services provided by HSR and provide direction to Staff as appropriate.

**FISCAL IMPACT:** None.

**BACKGROUND:** The AIME Committee conducted a Request for Proposal (RFP) for the Third Party Administrator agreement in May 2015. A review of the AIME Vendor agreements appropriate in providing direction to Health Special Risk (HSR), in processing claims.

**PUBLICATION:** None.

**ATTACHMENT(S):** None.

**2015/16 RISK MANAGEMENT TRAINING**

**ISSUE:** The Committee appointed a Risk Management Training Task Group, appointing Kelli Eberlein as the Chair and Kristal Slover as Co-Chair. The Committee will receive a report at today's meeting from the Task Group. Potential training items were discussed as follows:

Concussion seminar  
Mental Health

**RECOMMENDATION:** No action is requested on this item at today's meeting. This item is provided as information only.

**FISCAL IMPACT:** AIME budgeted \$20,000 for training for FY 2014-15.

**BACKGROUND:** At its January 23, 2012 meeting, the Committee elected to include a budget to provide loss control training relating to sport injuries. Topics of interest include Treatment of Mental Health Conditions/Liabilities, Sickle Cell Trait, and others. At its May 7, 2012 the Committee appointed a Task Group to research possible risk management training topics, training providers, and the delivery of said training.

**PUBLICATION:** None.

**ATTACHMENT(S):** None.

**CSURMA / AIME OTHER BUSINESS**

**ISSUE:** The AIME Committee at its May 22, 2015 meeting discussed possible athletic programs that would enhance the existing CSURMA Athletic program. The following were a few of those programs discussed in May:

1. Mental Health – request a proposal for a mental health program for athletes
2. Prospective Student Athletes Insurance – request a proposal to increase the number of prospective athletes in the already existing policy
3. Domestic Athlete medical coverage – discuss options to cover athletes as a “primary” provider
4. Foreign Travel Coverage – conduct an “orientation” of the CSURMA Foreign Travel Insurance program due to the increase in foreign travel by athletic programs

**RECOMMENDATION:** It is recommended that the Committee discuss the proposed programs and provide direction to Staff as appropriate.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATION:** None.

**ATTACHMENT(S):** None.

## **CSURMA AIME 2016 MEETING CALENDAR**

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

**RECOMMENDATION:** No action is requested on this item.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATION:** None.

**ATTACHMENT:**

- a. CSURMA 2016 Meeting Calendar



California State University Risk Management Authority

## 2016 CSURMA MEETING CALENDAR

JANUARY				FEBRUARY				MARCH			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
9		AOA EC	Sacramento	25	1:00 PM	PC	Teleconference	10	10:00 AM	AORMA	San Francisco
10	3:00 PM	EC (AOA Conference)	Sacramento					10	2:00 PM	EC	San Francisco
10 - 13		AOA Annual Conference	Sacramento					11	8:30 AM	EC LRP	San Francisco
11	10:30 AM	AIME	Sacramento					18		AOA EC	
APRIL				MAY				JUNE			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
				2	10:30 AM	AIME	Northridge	17		AOA EC	TBD
				5	10:00 AM	AORMA	Long Beach	23	1:00 PM	PC	Teleconference
				5	2:00 PM	BOD Orientation	Teleconference				
				6	9:00 AM	EC	Long Beach				
				6	10:30 AM	BOD	Long Beach				
JULY				AUGUST				SEPTEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
12 - 13	11:00 AM	AORMA Officers Retreat	TBD	19		AOA EC	TBD	7	9:00 AM	AORMA New Member	Long Beach
								7	10:00 AM	AORMA LRP	Long Beach
								8	9:00 AM	AORMA	Long Beach
								8	4:00 PM	EC Orientation	Long Beach
								9	8:30 AM	EC	Long Beach
								29	1:00 PM	PC	Teleconference
OCTOBER				NOVEMBER				DECEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
17	10:30 AM	AIME	SF or SJ	18		AOA EC	TBD	1	10:00 AM	AORMA	Long Beach
20	10:00 AM	AORMA	TBD	TBD		TBD EC (FTPT Conference)	Northern CA	2	8:30 AM	EC	Long Beach
				TBD		TBD BOD (FTPT Conference)	Northern CA	8	8:00 AM	PC	San Francisco

*AORMA = Auxiliary Organizations Risk Management Alliance Committee*  
*AIME = Athletic Injury Medical Expense Committee*  
*MSLCTC = AORMA Member Services, Loss Control & Training Committee*

*PC = AORMA Programs Committee*  
*AORMA LRP = AORMA Long Range Planning Meeting*  
*AOA = CSU Auxiliary Organizations Association*

*EC = CSURMA Executive Committee*  
*EC LRP = EC Long Range Planning Meeting*  
*BOD = CSURMA Board of Directors*

**CSURMA AIME COMMITTEE MEMBERS ROSTER**

**ISSUE:** Attached for the Committee's review is the CSURMA AIME Committee Membership Roster Contact List.

**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:** An accurate and current list facilitates better communication among the Committee and with Staff.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. AIME Committee and Staff Directory

## CSURMA AIME COMMITTEE MEMBERS

As of January 2016

First Name	Last Name	Title	Organization	Street Address	Email	Phone/Cell	Term of Office Expires
Anita	Barker	Athletic Director	CSU Chico	400 West First St Chico, CA 95929-0130	<a href="mailto:abarker@csuchico.edu">abarker@csuchico.edu</a>	Tel: 530-898-6470 Cell: TBD	07/01/17
Kelli	Eberlein	Head Athletic Trainer	CSU Fresno	1620 E Bulldog Lane Fresno, CA 93740	<a href="mailto:keberlein@csufresno.edu">keberlein@csufresno.edu</a>	Tel: 559-278-4170 Cell: 559-709-2534	07/01/17
Ashlie	Kite	Assoc Director of Athletics, Internal Operations	CSU Northridge	18111 Nordhoff Street Northridge, CA 91330-8276	<a href="mailto:ashlie.kite@csun.edu">ashlie.kite@csun.edu</a>	Tel: 818-677-4839 Cell: 540-908-9088	07/01/17
Cindy	Masner	Sr. Assoc. Athletic Director/SWA	CSU Long Beach (Vice Chair)	1250 Bellflower Blvd. Long Beach, CA 90840	<a href="mailto:cindy.masner@csulb.edu">cindy.masner@csulb.edu</a>	Tel: 562-985-8527 Cell: 562-843-0080	07/01/16
Summer	Rivera	Personnel Coordinator	CSU Fullerton	800 N. State College Blvd. Fullerton, CA 92834	<a href="mailto:surivera@fullerton.edu">surivera@fullerton.edu</a>	Tel: 657-278-2129 Cell: TBD	07/01/17
Brandon	Padilla	Director of Athletic Trainer	CSU Sacramento	6000 J Street Sacramento, CA 95819	<a href="mailto:bpadilla@csus.edu">bpadilla@csus.edu</a>	Tel: 916-278-2464 Cell: TBD	07/01/16
Scott	Shaw	Director of Sports Medicine	San Jose State (Chair)	One Washington Square San Jose, CA 95192-0062	<a href="mailto:scott.shaw@sjsu.edu">scott.shaw@sjsu.edu</a>	Tel: 408-924-1297 Cell: 408-506-3858	07/01/17
Kristal	Slover	Head Athletic Trainer	CPSU, San Luis Obispo	1 Grand Ave San Luis Obispo, CA 93407	<a href="mailto:kemig@calpoly.edu">kemig@calpoly.edu</a>	Tel: 805-756-6065 Cell: 805-801-5177	07/01/16
Jody	Van Leuven	CSURMA Exec Committee Liaison CSU San Bernardino, Risk Manager	CSU San Bernardino	5500 University Parkway San Bernardino, CA 92407	<a href="mailto:jody.vanleuven@csusb.edu">jody.vanleuven@csusb.edu</a>	Tel: 909-537-3939 Cell: TBD	N/A

**AIME STAFF  
AS OF OCTOBER 2015**

<u>Organization</u>	<u>First Name</u>	<u>Last Name</u>	<u>Title</u>	<u>Street Address</u>	<u>Phone/Fax/Email</u>
CSU Office of the Chancellor	Robert	Eaton	Senior Director, Financing and Treasury	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4572 Fax: 562-951-4859 Email: reaton@calstate.edu
CSU Office of the Chancellor	Zachary	Gifford	Director, Systemwide Risk Management	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4568 Fax: 562-951-4859 Email: zgifford@calstate.edu
CSU Office of the Chancellor	Rebecca	Skidmore	Risk Management Administrative Analyst	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4574 Fax: 562-951-4859 Email: rskidmore@calstate.edu
CSU Office of the Chancellor	Leona	Ching	Systemwide Risk Management	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4580 Fax: 562-951-4859 Email: lching@calstate.edu
Alliant Insurance Services	Daniel	Howell	Program Director	100 Pine Street, 11th Floor San Francisco, CA 94111	Tel: 415-403-1426 Fax: 415-874-4810 Email: dhowell@alliant.com
Alliant Insurance Services	Robert	Leong	Program Administrator	100 Pine Street, 11th Floor San Francisco, CA 94111	Tel: 415-403-1441 Cell: 510-882-1009 Fax: 415-874-4810 Email: rleong@alliant.com
Alliant Insurance Services	Stacey L.	Weeks	Program Administrator	100 Pine Street, 11th Floor San Francisco, CA 94111	Tel: 415-403-1448 Cell: 415-215-4055 Fax: 415-874-4810 Email: sweeks@alliant.com
Alliant Insurance Services	Van	Rin	Program Administrator	100 Pine Street, 11th Floor San Francisco, CA 94111	Tel: 415-403-1408 Fax: 415-874-4810 Email: vrin@alliant.com
A-G Administrators	Dixon	Gillis	Run-Off Administrator	P. O. Box 979 Valley Forge, PA 19482	Tel: 610-933-0800 Fax: 610-933-4122 Email: dgillis@agadm.com
A-G Administrators	Dan	Berry	Run-Off Administrator	P. O. Box 979 Valley Forge, PA 19482	Tel: 610-933-0800 Fax: 610-933-4122 Email: dberry@agadm.com
A-G Administrators	James	Shipp	Run-Off Administrator	P. O. Box 979 Valley Forge, PA 19482	Tel: 610-933-0800 Fax: 610-933-4122 Email: jshipp@agadm.com
Health Special Risk (HSR)	Tom	Lenihan	Claims Administrator	HSR Plaza 4100 Medical Parkway Carrollton, TX 75007	Tel: 972-512-5700 Email: TomLenihan@hsri.com