

**MINUTES OF THE CSURMA  
AIME COMMITTEE MEETING  
OCTOBER 14, 2019  
FULLERTON, CALIFORNIA**

**MEMBERS PRESENT**

Anita Barker, CSU Chico (Teleconference)  
Kelli Eberlein, CSU Fresno (Teleconference)  
Cindy Masner, CSU Long Beach  
Brandon Padilla, CSU Sacramento  
Summer Rivera, CSU Fullerton  
Julie Rudy, Sonoma State University (Teleconference)  
Scott Shaw, San Jose State University  
Kristal Slover, CPSU, San Luis Obispo  
Morgan Walker, CSU San Bernardino  
Lisa Kao, CSU Fresno – EC Liaison (Teleconference)

**MEMBERS ABSENT**

None

**STAFF, GUESTS & CONSULTANTS**

Tom Lenihan, Health Special Risk  
Rob Leong, Alliant Insurance Services  
Amy Lightner, Alliant Insurance Services  
Jody Van Leuven, Chancellor's Office  
Stacey Weeks, Alliant Insurance Services

**A. CALL TO ORDER**

The meeting was called to order at 10:35 a.m. by the Chair, Scott Shaw. Introductions were made. Scott explained the teleconference procedure, per Bagley-Keene where roll call voting is required and introductions were made. Introductions were conducted.

**1. Approval of the Agenda**

A motion was made to approve the agenda.

# APPROVED

**MOTION:** Cindy Masner **SECOND:** Kristal Slover **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			
Morgan Walker	X			

## B. PUBLIC COMMENTS

Staff reminded the Committee Robert Leong will be retiring December 2019. Staff introduced Amy Lightner (Alliant) and Jody Van Leuven (Chancellor's Office)

## C. GENERAL ADMINISTRATION

### C1. Approval of Meeting Minutes – May 13, 2019

Correction to the minutes, item D1 – revise to Athletic Trainer Licensor

A motion was made to approve the meeting minutes of May 13, 2019 with the corrections as provided at today's meeting.

**MOTION:** Cindy Masner **SECOND:** Summer Rivera **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			
Morgan Walker	X			

### C2. AIME Financial Statements at March 31, 2019

Rob Leong discussed the June 30, 2019 financials. The June 30<sup>th</sup> financial statement has not been approved by the Executive Committee (EC). The annual financial audit report will be presented to the EC and BOD for approval at their November 2019 meetings.

## **APPROVED**

The operating revenue are at \$4.6 million and remains within the budget. Rob reported the net surplus at \$482,126 and the fund balance is under \$2 million. Historically, the Committee gives back half of the surplus and half to the members. The Committee approved the 50% of the surplus (\$69,000) to pay towards the loan from CSURMA. The Program is tracking at a 70% confidence level.

### **C3. AIME Loss Reports and Claims Trend**

Tom discussed the loss data and claims trend reports as of September 30, 2019. Tom reported on the total claim paid by policy year. Monthly claim payment remain steady and no change to the number of claims/injuries. Tom reported on the duplicate claims/injuries and the revised report provides for a substantial decrease in the number of claims; number of injuries; and the total amount claimed. No change in the total payment amount. The Committee discussed the revised report at length and HSR will forward the revised loss reports to Staff who will forward to the Committee.

### **C4. AIME Loss Report – Format of Report**

Tom discussed the revised number of claims and injuries where the total amount has changed drastically. The Committee discussed the claim count is based on the date of the accident and not when the claim was submitted. At this time the program is seeing four claims per injury due to the CSU's aggressive rehabilitation. The Committee discussed the report format, specifically the EOB column and not having the ability to review the EOB. HSR will review and follow up with the Committee.

Staff to distribute In-force campus agreements.

### **C5. CSURMA Executive Committee Report**

Lisa Kao reported on the Executive Committee meeting of September 5<sup>th</sup>:

- Discussed the challenge with the liability and property markets at renewal
- Discussed the target surplus funding
- Continue all rating plans without alteration
- The AIME Committee reviewed and manages the AIME risk pool rating plan
- Approve edits to the campus liability MOC and liability reinsurance MOC
- Discussed foreign travel LRP was discussed.

### **C6. AIME Actuarial Report**

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. Rob discussed the actuarial report, page 4 – 6, providing details on Tables III-2A – projected losses for the current fiscal year and discussing the difference confidence levels. CSU funds at a 70% confidence level. When compared to last year's report, there is a slight increase (3-4%) from what was

## APPROVED

projected. Rob discussed the cost per athlete levels and the projections for the upcoming year 2020/2021. The program is expecting increases due to medical increases. Rob also discussed the cost by sport and the many factors involved in determining the cost by sport.

### **C7. Fiscal Year 2020/2021 AIME Program Deposits**

Rob reported on the “early bird projections”, where from the census information received, and the expected losses, expenses, and total contributions for all Members, provides for an overall increase of 4.3%. The increase is due to the rise of medical costs and is steady. Five members with a projected increase of more than 10% and Alliant will work with these campuses to determine what can be done to bring down the rates. Staff will forward “early bird projection” letters to all AIME members. Rob discussed the calculation of the premium deposits where five full years of claim expenses are used.

The Committee requested Staff to forward to each member’s Athletic Director, Senior Woman Administrators (SWA), and Head Athletic Trainer their AIME Paid Claims Experience showing the five year losses and provide an explanation of how the paid claims experience is utilized when calculating premiums.

A motion was made to move the approval of the Projected FY 2020/2021 AIME Program Deposits to a future meeting.

**MOTION:** Cindy Masner **SECOND:** Kristal **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			
Morgan Walker	X			

### **C8. Estimated Target Reserve Funding Analysis at June 30, 2019**

Rob Leong reported that every year the Committee adopts a Target Reserve Funding to assure the long-term financial strength of the AIME risk pool which includes an element of self-insurance as of the last fiscal year. Target Reserve Funding aids the Committee in reviewing its funding goals, assess possible impacts on future rates, and determine a dividend from reserve funds or an assessment to fund deficits. Rob reported that Staff did a funding analysis at a 70% confidence level per the AIME Program’s funding goal.

## APPROVED

The Committee discussed the Executive Committee's approval to use the surplus and pay down the CSURMA liability loan. It is the CSU's best practice policy to pay out 50% of the surplus available. The Committee discussed paying down the CSURMA liability loan utilizing the entire surplus amount of \$90,224 rather than pay 50% of the dividend of to the Members. The Committee desires to demonstrate good faith in repaying the loan in a timely manner.

A motion was made to pay back \$90,224 on the \$500,000 CSURMA liability loan and as discussed at today's meeting.

**MOTION:** Cindy Morgan **SECOND:** Anita Barker **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			
Morgan Walker	X			

The Committee will reconvene at 12:40 p.m.

### **C9. Renewal of Travel Accident Insurance**

Stacey discussed the master student travel accident policy and discussions with the underwriter to include travel accident coverage for athletes when traveling to and from intercollegiate activities. Staff was successful in its request to include student athletes in the CSURMA master student travel accident policy that provides for a limit of medical expense of \$50,000. The AIME program purchased student travel accident coverage for athletes traveling to and from intercollegiate activities with a limit of \$90,000 for medical expenses (the NCAA limit). The AIME student travel policy was renewed effective July 1, 2019 – December 31, 2019 with a \$40,000 medical expense limit (\$50,000 + \$40,000 equals the \$90,000 NCAA deductible). The AIME student travel policy expiring on December 31, 2019 will renew with the effective date of December 31, 2019 – December 31, 2020 to coincide with the CSURMA master student travel accident policy. AIME policy limit will renew at \$40,000.

A motion was made to grant authority to the AIME Chair, Scott Shaw, to approve the renewal premium for the AIME student travel accident policy with the \$40,000 limit, not to exceed \$20,000.

# APPROVED

**MOTION:** Cindy Masner **SECOND:** Summer Rivera **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Anita Barker	X			
Kelli Eberlein	X			
Cindy Masner	X			
Brandon Padilla	X			
Summer Rivera	X			
Julie Rudy	X			
Scott Shaw	X			
Kristal Slover	X			
Morgan Walker	X			

## **C10. Review of the AIME Committee Nominations and Elections**

Stacey discussed the AIME Committee nominations and elections spreadsheet confirming the elections at the Committee's May per the May 2019 meeting and the Committee's desire to include this item on future agendas.

No action was necessary for this item at today's meeting.

## **C11. AIME Vendor Master Agreements**

The Committee discussed vendor master agreements in progress. Scott reported on the only agreement in place with DonJoy was not working out well. Brandon reported on Game Ready agreement, and although the agreement is developing Game Ready is honoring the discounted rate. Brandon reported on the continued efforts in developing the Normatec agreement and it continues to develop.

## **C12. Review of CSURMA AIME 2020 Calendar**

The Committee reviewed its proposed 2020 meeting calendar, with revisions as follows:

- January 13, 2020 – Alliant San Diego
- May 12, 2020 – Alliant SF
- October 12, 2020 – Long Beach

## **C13. CSURMA Newsletter**

The Committee discussed the draft October 2019 quarterly newsletter. Topics for placement in the newsletter:

- Student travel accident policy
- Claim reporting procedure
- Provider discount agreements
- Frequently asked questions

## **APPROVED**

The Committee directed Staff to revise the draft newsletter and forward to the Committee for review.

### **D. CSURMA AIME Other Business**

1. AIME Committee Travel Reimbursement procedure update – Stacey explained procedure for reimbursement through Committee’s campus
2. Legislation – Athletic Trainer Licensor – still on hold – hopefully something after January 2020
3. Domestic Athlete Medical Coverage – no change

The Committee discussed including mental health as an agenda item and will discuss further at its January 2020 meeting. Staff reported that the Chancellor’s Office is reviewing and discussing mental health Systemwide and Staff will forward mental health documents received from Committee members to Chancellor’s Office.

The Committee requested to be included in future surveys and discussions regarding concussions. Staff reported the survey was a result of the liability underwriters request for information regarding concussions.

Cindy forwarded the Interassociation Recommendations: Preventing Catastrophic Injury and Death in Collegiate Athletes document that provides recommendations regarding deaths, sportsmanship, provides a checklist, among other detailed recommendations. The Committee discussed the possibility of the document being used in court cases. The Committee requested this item be included in its January 13, 2020 meeting agenda.

### **E. CLOSED SESSION**

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

### **F. INFORMATION ITEMS**

#### **F1. AIME Committee and Staff Directory**

Please provide revisions and updates to Stacey Weeks. Staff will remove Ashlie Kite from the Committee directory. The Committee thanked Rob Leong for his time and commitment to the AIME program through the years.

### **G. Adjournment**

The meeting was adjourned at 1:50 p.m.