



## CSURMA AORMA 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.*

**Meeting Date:** November 6, 2013                      **Location:** Alliant Ins Services (Sequoia Room)  
1792 Tribute Road, Suite 450  
**Time:** 10:00 a.m.    Sacramento, CA 95815

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

- A. CALL TO ORDER**
- B. PUBLIC COMMENTS**
- C. CONSENT CALENDAR**
  - 1. Approval of the Agenda**    A      p. 3
  - 2. Approval of Minutes – September 11, 2013 and September 12, 2013**      A      p.4  
*The Committee will be asked to approve the minutes from its last meetings.*
- D. CLOSED SESSION Pursuant to California Government Code Section 11126(e)(1) & 11126(f)(1)**      A  
*Action may be taken per Government Code Section 11126(e)(1) & 11126(f)(1). Please refer to the below list of claims that may be discussed. The Committee may assess and evaluate pending claims and related issues and take action or provide direction to Staff regarding the litigation described below.*
- E. STANDING COMMITTEE REPORTS**
  - 1. Programs Committee Report**    I      p.43
  - 2. Member Services, Loss Control and Training Committee Report**      I      p.46
  - 3. AOA Executive Committee Report**    I      p.49
- F. GENERAL ADMINISTRATION**
  - 1. AORMA’s Long Range Action Plan for FY 13/14**                      A      p.50  
*The Committee will be asked to review and approve the FY 13/14 Long Range Action Plan*

- 2. **AORMA Committee Vice Chair Election** A p.57  
*The Committee will be asked to elect an AORMA Committee Vice Chair for the term beginning July 1, 2014*
- 3. **Discussion and Approval of AoA Conference Free Registrations** A p.63  
*The Committee will be asked to approve who will receive the free AoA Conference registrations for the 2014 conference*
- 4. **Policy & Procedure A-5 - Calendar of Reports, Audits, Filings and Reviews** A p.64  
*The Committee will be asked to approve the revisions to Policy & Procedure A-5, with amendments as appropriate.*
- 5. **Policy & Procedure L-7 - Employment Practices Liability (EPL) Deductible Options** A p.68  
*The Committee will be asked to approve the revisions to Policy & Procedure L-7 and the cover letter to the members notifying them of the Policy & Procedure revisions*
- 6. **Policy & Procedure P-1 – Property Program Member Allocation Formula** A p.83  
*The Committee will be asked to approve Policy & Procedure P-1 with revisions as appropriate*
- 7. **Policy & Procedure C-1 – Crime Program Member Allocation Formula** A p.89  
*The Committee will be asked to approve Policy & Procedure C-1 with revisions as appropriate*

**G. INFORMATION ITEMS**

- 1. CSURMA AORMA 2014 Meeting Calendar I p.95
- 2. CSURMA AORMA Service Calendar I p. 98
- 3. CSURMA AORMA Program Administrator’s Contact Lists I p.112
- 4. AORMA’s Travel Reimbursement Policy I p.120
- 5. AORMA Committee Members - Effective 7/01/13 I p.123

**H. ADJOURNMENT**

*The next meeting is scheduled for December 5, 2013 at 10:00 am at the Alliant Newport Beach Office in Newport Beach, CA.*

**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**  
**SEPTEMBER 11, 2013 AND SEPTEMBER 12, 2013**

**ISSUE:** The Committee will be asked to review and approve the draft minutes from its September 11, 2013 and September 12, 2013 meetings.

**RECOMMENDATION:** It is recommended that the Committee approve the minutes from its September 11, 2013 and September 12, 2013 meetings, including corrections as necessary.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. CSURMA AORMA LRP Meeting Minutes – September 11, 2013
- b. CSURMA AORMA Committee Meeting Minutes – September 12, 2013

**MINUTES OF THE CSURMA AORMA  
COMMITTEE LONG RANGE PLANNING MEETING**

**SEPTEMBER 11, 2013**

**CSU OFFICE OF THE CHANCELLOR  
Munitz Room, 401 Golden Shore, Long Beach, CA**

**10:00 AM**

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**MEMBERS PRESENT**

Dwayne Brummett, Associated Students, Cal Poly San Luis Obispo  
Robert de Wit, Forty-Niner Shops, Inc., CSU Long Beach  
Patricia Worley, Associated Students Inc., Sacramento State University  
Frank Mumford, CSU Fullerton Auxiliary Services Corporation, CSU Fullerton  
Gigi Kiama, University Corporation, CSU Monterey Bay  
Guy Dalpe, Cesar Chaves Student Center, San Francisco State University  
Leslie Davis, University Union Operation of CSUS, Inc., Sacramento State University  
Keith Kompasi, Fresno Association, Inc., CSU Fresno  
Brian Nowlin, CSULB Foundation, CSU Long Beach  
Melinda Coil, San Diego State University Research Foundation  
Haleh Minakary, The Cal Poly Pomona Foundation, Inc., CSU Pomona

**MEMBER ABSENT**

Kurt Borsting, Associated Students, Inc., CSU Fullerton

**STAFF, GUESTS AND CONSULTANTS**

Daniel Howell, Alliant Insurance Services, Inc.  
Mimi Long, Alliant Insurance Services, Inc.  
Tevea Him, Alliant Insurance Services, Inc.  
Kevin Bibler, Alliant Insurance Services, Inc. (10:06 AM to 10:40 AM via teleconference)

**A. CALL TO ORDER**

The meeting was called to order by the Chair, Dwayne Brummett at 10:06 AM.

**B. PUBLIC COMMENTS**

There were no public comments.

**C. GENERAL ADMINISTRATION**

**C1. Introduction of New Committee Members**

Committee members and staff introduced themselves. Dwayne Brummett introduced and welcomed Haleh Minakary, General Business Manager of The Cal Poly Pomona Foundation, Inc. and Melinda Coil, Chief Financial Officer of San Diego State University Research Foundation to the AORMA Committee.

The Chair requested that the committee allow him to change the order of the agenda to accommodate Kevin Bibler's schedule.

## **C6. Target Surplus Funding and Dividend Calculation**

Kevin Bibler presented the pool layer funding and dividend calculation report. AORMA has adopted the following three surplus ratio standards:

1. Gross Premium to Surplus Ratio – at least 1.5 to 1: (Surplus should be at least 66% of the premium for the upcoming FY 13/14.) Should there be any inaccuracies in the pricing, it is desirable to have adequate surplus to borrow against.
2. Surplus to Pool Retention Ratio > 5-10 to 1: Should AORMA have multiple significant losses in the same year, it is desirable to have between five and ten times the retention.
3. Outstanding Reserves to Surplus Ratio - at least 1.5 to 1: (Surplus should be at least 66% of the reserve amounts for all open claims.) Should there be any inaccuracies in the reserve amounts for open claims, it is desirable to have adequate surplus to borrow against.

Kevin compared the **liability** program surplus against the three surplus ratios above. The highest minimum surplus ratio is the Premium Surplus Ratio of \$2,224,460. According AORMA's policy and procedure, at least \$2,224,460 should remain in the liability program as surplus. At June 30, 2013, the liability program has surplus of \$5,189,145; therefore, the maximum dividend available would be \$2,964,685.

Kevin also compared the **workers' compensation** program surplus against the three surplus ratios above. The highest minimum surplus ratio is the Premium Surplus Ratio of \$2,557,835. According AORMA's policy and procedure, at least \$2,557,835 should remain in the workers' compensation program as surplus. At June 30, 2013, the workers' compensation program has surplus of \$5,119,614; therefore, the maximum dividend available would be \$2,561,779.

Daniel Howell explained that a confidence level is the statistical estimate that an actuary believes funding will be sufficient. For example, an 80% confidence level means the actuary believes funding will be sufficient in eight years out of ten. Confidence levels are determined based on mathematical models. Coverages that are low frequency and high severity (such as excess liability) are subject to greater risk margin than coverages that are high frequency and low severity. Therefore, a pool with volatile losses needs a greater risk margin to attain a given confidence level. As shown on the target surplus funding analysis, the 80% confidence level risk margin for the liability program is 1.350, whereas the workers' compensation is 1.250. This demonstrates that the liability losses are not as stable as the workers' compensation losses.

The target surplus funding analysis report also predicts how the pool's surplus would grow should the committee choose to return 100%, 50% and 33% of the maximum dividend available. Kevin recommended returning 33% of the maximum dividend for both programs.

Daniel Howell noted that it is important to decide what members value more, a lower premium at inception of the coverage term or avoidance of an assessment with the possibility of a larger dividend being returned at the close of the coverage term.

Kevin Bibler stated that the committee should view the dividend as unrelated to the funding. Once a dividend is declared, the committee should decide if the program's surplus needs to be increased or if too much surplus is being retained. Keith Kompsi feels it's important to discuss the current liability and workers' compensation surplus. He felt AORMA is retaining too much surplus and that the goal of the higher confidence level funding should not be to accumulate additional surplus to be returned in the form of a dividend, but to instead collect additional surplus as required to keep the program financially solvent. He believes the members would rather have their money now to use as opposed to waiting to receive it back in the form of a dividend.

The action on this item was scheduled for the following day's business meeting.

#### **C7. Estimated Pool Layer Funding Exhibit**

The committee reviewed the estimated fund balance exhibits for both the liability and workers' compensation programs. The reports show a comparison of the program assets, outstanding liabilities and estimated fund balance at 6/30/12 and 6/30/13. The committee also reviewed a seven year comparison report showing the estimated fund balance, maximum dividends available and dividends declared within the liability program.

#### **C2. 2014 AOA Conference Sessions**

The committee reviewed the list of the AOA sessions that were assigned to CSURMA AORMA.

1. Electronic Signatures, Waivers and Files. When to Waiver and When to Not, including Risk Assessment for Ropes Courses, Rock Walls, Bouncy Houses, Zip Lines, Campus Carnivals, Off-Campus Activities, 15 Passenger Vans, Pre-Trip Orientations, Student Conduct Expectations, etc. (Zach Gifford, Daniel Howell and attorney TBD)
2. Best Practices for Protecting Minors on Campus (Praesidium)
3. Managing the Risk of Serious Injuries in Collegiate Sports (CSU Trainer TBD)
4. AORMA Breakfast Presentation (Dwayne Brummett)

Mimi also mentioned that Dennis Walsh has been asked to give his "Who Wants to be an EPL Millionaire" presentation and Angie Hansen will give a Unemployment Insurance presentation.

Dennis has asked to have his travel expenses paid for by CSURMA AORMA. Mimi will ask for the AORMA Committee's approval of paying expenses at the committee's next meeting.

Alliant is working on finalizing the contract with Praesidium for prevention and management of child sexual abuse in higher education. The draft contract includes one webinar, three regional trainings for campus leadership, a presentation at Fitting the Pieces Together Conference and a presentation at the 2014 AOA Annual Conference. It also includes on-line training for 8,000 users who will have access to three courses each. The committee is more interested in receiving best practices and/or policies and procedures to help them complete their own policy related to minors on campus. Mimi let the committee know that Praesidium has asked for a room at the AOA conference for hour long consulting sessions. Space may not be available. Mimi is waiting to hear back from Fred Neely. Mimi will work with Praesidium to revise the proposed contract to eliminate on-line training and add consulting services.

### **C3. AORMA Quarterly Liability Claim Reviews**

Mimi explained that the AORMA Chair and Vice Chair will be meeting with Carl Warren Staff, CSURMA JPA Program Administration Staff and CSU Chancellors Office Staff on a quarterly basis and will be reviewing all large (incurred amounts in excess of \$25,000) open claims and all Employment Practices claims with the purpose of;

1. Establishing "lessons learned" that can be brought to the entire AORMA membership
2. Establishing a timeline for action
3. Reviewing Carl Warren's strategy, timeline and reserve amounts
4. Reviewing Carl Warren's watch list write up and recommending revisions as appropriate

The lessons learned from the Employment Practices Liability (EPL) claims will be received from defense counsel after final resolution of the claim. Staff will redact all confidential information and format into a Lessons Learned AORMA Bulletin to be sent to all auxiliary organization HR directors. The EPL lessons learned will also be added to the AORMA EPL lessons learned presentation which will be presented as requested.

The lessons learned from "other than EPL" claims will be received from defense counsel when appropriate. Staff will redact all confidential information and format into a Lessons Learned AORMA Bulletin to be sent to all auxiliary organization executive directors.

The AORMA committee felt that the lessons learned from ELP claims should go to both the HR directors and the executive directors, who will then be responsible for distributing the lessons learned information to their own staff as appropriate.

### **C4. CSU Auxiliary Organization Visit Schedule 2014**

Mimi Long, Daniel Howell, and Robert Leong were assigned the Long Range Goal of visiting all of the AORMA members within the FY 12/13 term. Most of the auxiliaries were visited.

During the AORMA Officers Retreat, it was suggested that an auxiliary visit rotation schedule should be set up so that each auxiliary is visited at least every two years. Staff prepared a visit rotation schedule. It is anticipated that this will be used as a suggested visit schedule. Staff will commit to visiting at least half of the campuses in any one year. The campuses visited may change from what is on the visit schedule.

The following auxiliaries still need to be visited and appointments will be arranged for 2013 or early 2014:

1. Bakersfield
2. Humboldt
3. Los Angeles
4. San Bernardino
5. Stanislaus
6. Northridge

Daniel suggested that the AORMA committee members may want to participate in the campus visits. The MSLCTC will be asked to review the idea of including an AORMA committee member in the campus visits.

#### **C5. Employment Practices Liability Deductible for FY 14/15**

Daniel Howell explained that Employment Practices Liabilities (EPL) losses continue to be AORMA's number one loss leader. As a way to reduce EPL loss costs, the AORMA committee approved changes to Policy & Procedure L-7, which mandated higher EPL deductibles for those auxiliary organizations with a frequency of EPL claims. Effective July 1, 2013, five auxiliary organizations were subject to the mandated higher EPL deductible.

Staff completed the minimum EPL deductible calculation for FY 14/15. Ten auxiliary organizations are now subject to a higher EPL deductible based on the draft calculation. According to Policy & Procedure L-7, the Programs Committee is responsible for approving the EPL deductible calculation. Before the Programs Committee approves the EPL deductible calculation for FY 14/15, Staff is suggesting that the minimum EPL deductible formula be revised so that the minimum EPL deductible can only increase one level at a time. The EPL deductible levels are \$25,000, \$50,000, \$75,000 and \$100,000. As an example, if the calculation requires that the member increase its EPL deductible from \$25,000 to \$100,000, the member's EPL deductible would increase to \$50,000 the first year; \$75,000 the second year and \$100,000 the third year. By increasing the EPL deductible one step at a time, this allows the member to budget for the increased EPL deductible slowly over time.

If the member has requested to increase its deductible above the minimum deductible, the one step increase does not apply. The rationale for this decision is that the one step approach is to help with budgeting only. If the member has already agreed to increase its deductible above the minimum then it has already budgeted for a larger EPL deductible.

Staff also suggested that this one step change would apply retroactively to the FY 13/14 policy term.

Staff will bring to the next meeting a sample letter regarding the FY 14/15 minimum EPL deductible, a sample letter regarding the retroactive change to the FY 13/14 minimum EPL deductible and recommended revisions to Policy & Procedure L-7 which would limit the minimum EPL increase to one step each year.

A motion was made to direct staff to bring to the next meeting a sample letter regarding the FY 14/15 minimum EPL deductible, a sample letter regarding the retroactive change to the FY 13/14 minimum EPL deductible and proposed revisions to Policy & Procedure L-7 which would limit the minimum EPL increase to one deductible increase each year.

**MOTION: Guy Dalpe**  
**SECOND: Brian Nowlin**

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe		X		
Keith Kompsi		X		
Leslie Davis	X			
Melinda Coil		X		
Haleh Minakary	X			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				X

**C8. September Update Letter**

Mimi explained that during the AORMA Officers Retreat in July, 2013, it was suggested that a letter be sent to all of the auxiliary organization executive directors which summarizes the decisions made by the AORMA committee during the September meetings. During the September meetings, the committee will approve the FY 14/15 funding level for all of the AORMA programs with a shared risk layer. The committee will also approve a dividend. This letter will provide the executive directors with insight as to the committee’s decisions.

The AORMA committee suggested that the letter include in bold print that the letter is being distributed to the executive director only and that he/she should forward it to auxiliary staff as appropriate.

#### **C9. AORMA Historical Premium Payments, Dividends and Loss Ratios report**

The committee reviewed the historical program premiums, dividends and loss ratios report.

#### **C10. AORMA Officers' Retreat Recap**

Mimi Long gave a verbal recap of the 2013 AORMA Officer's Retreat Meeting held in Monterey, CA on July 10<sup>th</sup> and 11<sup>th</sup>, 2013. Some of the items discussed:

- Minors on campus
- EPL cost containment
- Rolodex updates for electronic communications
- Student health insurance
- Create a few AORMA smartphone apps
- Create six-year (or more) comparison of the 80% target surplus funding. Document dividend approved and funds remaining in the liab pool.
- Send out a letter in September that explains the approved funding for the new fiscal year and explain why certain decisions were made regarding dividend distribution, increased funding, etc.
- Ask Dennis Miller to discuss the idea of a short-term disability program at the AOA HR committee meeting. Ascertain interest and pursue creation of a program if viable.
- Can we create website banners that announce the latest developments within CSURMA AORMA.
- Create a formula for UEI so that the one year spike in UI claims is not included within their five year average annual claim total.
- Contact RF's for staff member within the sponsored programs administration department who may be candidates to join the AORMA Committee or standing committees.
- Color code the EPL Deductible Schedule to document which auxiliaries choose a deductible higher than their minimum and document the three year requirement to maintain that deductible.
- FY 14/15 Property Rating Plan – review a deductible option of 1% of the building's TIV, with a minimum of \$5,000 and a maximum of \$50,000.
- FY 14/15 Crime Rating Plan – review expenditure. Exclude expenses for costs paid to another AO.

It was suggested that Staff include a copy of the AORMA rolodex on the website, so that members will know which auxiliary staff members are receiving AORMA communications.

#### **C11. Review of FY 12/13 AORMA Long Range Action Plan**

The Committee reviewed the current FY 12/13 AORMA Long Range Action Plan and noted that the below items are still outstanding. Mimi let the committee know that all of the open items will be discussed in detail at today's meeting.

1. Campus Visits - There are five campus visits outstanding
2. Property & Crime Programs Rating Methodology for 14/15 term – This will be discussed today
3. Risk Reduction Incentive Grant Program for FY 13/14 – This will be discussed today. Daniel Howell suggested keeping this on the FY 14/15 to update the policy and procedure to include a better description of the grant criteria.
4. On-Line Safety Training – This will be discussed today.

### **C12. Review of Property Program Rating Methodology for FY 14/15**

Guy Dalpe explained that the programs committee met on several occasions over an eight month period where the current property allocation formula was reviewed and revised as required. Revising the allocation formula was a challenge due to the difference in auxiliary size. A change in one allocation factor which positively affected one member had an adverse effect on another. After reviewing many different allocation formulas, the programs committee is presenting the final FY 14/15 property program allocation formula for final approval.

Mimi Long explained the individual allocation factors that are included in the revised allocation formula.

**Basic Rates** - The property allocation uses two rates – one for real property and business interruption / rents and the other for personal property. The personal property rate is 20% higher than the real property rate. These rates will change each year depending on the total program funding requirement.

The programs committee added the split rate because in the standard commercial market, personal property rates are generally higher due to loss frequency. The current FY 13/14 allocation formula utilized one basic rate.

**Size Credits** – The property allocation includes a maximum size credit of 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to a maximum premium of \$600,000. Only one member receives the total 30% credit. The size credit allows the largest members to receive rate relief. In the standard insurance marketplace, rates are commensurate with total insurable value (TIV) size. The larger your TIV, the lower your rate if your losses are low. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from a pool size credit. The FY 13/14 allocation formula does not include a size credit.

**Collared Rates** - The rate collars will change every year, until no collars are necessary. The current property allocation uses collars of .90 and 1.25. These same rate collars are included in the current FY 13/14 allocation formula.

**Loss Rating** – The new allocation utilizes the same loss rating surcharges that are included on the current FY 13/14 allocation formula.

**Deductibles** – All members will have a \$5,000 deductible for personal property. The real property and business interruption / rents deductible will be 1% of the TIV, with a minimum of \$5,000 and maximum of \$50,000.

Determining the deductibles was the biggest challenge in finalizing the property allocation formula. The deductible credits for the different sized members didn't always make sense. It was agreed by the programs committee that a "one size fits all" deductible credit just wouldn't work. Deductible options also were problematic because a change to one member's premium impacts the premium of the remaining members. The programs committee looked at an allocation formula which would set a minimum deductible based on TIV size. This was again problematic because the programs committee could not find a deductible credit that was substantial enough to off-set the higher mandatory deductible. During the AORMA officers retreat, it was suggested that the allocation formula include a \$5,000 deductible for personal property and a 1% of the TIV for real and business interruption / rents, with a minimum of \$5,000 and maximum of \$50,000. The programs committee agreed that this option was the most equitable for the members. The programs committee wanted to avoid underwriter subjectivity in the allocation formula and wanted to instead rely of an allocation formula that works for all of the members.

**Minimum Premium** – The minimum premium for FY 14/15 will remain at \$600.

Mimi noted that the following factors within the allocation formula will be reviewed annually by the programs committee and revised as appropriate:

1. Basic rate
2. Size credit maximum premium
3. Size credit percentage
4. Minimum and maximum collars
5. Minimum premium

### **C13. Review of Crime Program Rating Methodology for FY 14/15**

Guy Dalpe explained that the programs committee met on several separate occasions over an eight month period where the current crime allocation formula was reviewed and revised as required. Revising the allocation formula was a challenge due to the fact that some auxiliary organizations have no employees and therefore no payroll. The programs committee needed to

overcome this obstacle by creating an allocation formula that was based on payroll, but also included an allocation factor for those members with no payroll.

Mimi Long explained the individual allocation factors that are included within the revised allocation formula.

**Basic Rates** – All members are assigned a basic rate which is multiplied by the member’s total estimated payroll to establish the base premium.

**Size Credit** – A size credit is applied to the base premium which allows the largest members to receive rate relief. Overall, AORMA receives a lower rate due to its size; therefore, the smaller members are still benefiting from an overall AORMA pool size credit. The maximum size credit is 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$10,000.

**Collared Rates** – Rate collars are included as follows and will change every year, until no collars are necessary:

- Minimum premium collar – 85% of the previous year’s premium
- Maximum premium collar – 145% of the previous year’s premium

The rate collars are significantly higher than on the property program. That is because the total crime premium is considerably lower compared to the property program and the actual dollar increase, if any, is not as substantial.

**Loss Rating** –The new allocation utilizes the same loss rating surcharges as currently being used on the FY 13/14 crime allocation formula.

**Minimum Premiums** – The most significant change in this allocation formula is the setting of a minimum premium based on the auxiliary’s total expenditures. In prior years, the premium was based on total expenditures plus total number of employees. This meant that members with employees were being allocated too high a percentage of the total premium.

In prior years, the premium for some members was less than \$10. Last year the minimum premium was increased to \$100. For FY 14/15 the lowest minimum premium will be \$564.

The minimum premiums have been established based on the member’s total expenditures. Because the minimum premiums now include a flat admin fee, the minimum premiums were reduced. As a way to gauge the appropriate minimum premium size for a member without payroll, the members were grouped together based on expenditure size. A median premium was established for each expenditure range and the minimum premium was set accordingly.

The AORMA officers reviewed the draft allocation formula during their retreat and suggested that the expenses for services purchased by one member from another member should be

excluded from the total expenditures. The programs committee discussed the officers' suggested changes, but did not include the suggestions in the allocation formula. Total expenditures is used in the allocation formula as a way to set the minimum premium for those members who have no employees. Because, all of the members with no employees would have similar expenditure exclusion for contract services, the basic exposure would remain the same. Therefore, the programs committee instead reviewed the minimum premiums to determine if the amounts were still viable.

**Admin Costs** – The JPA program administration cost is now being divided evenly to each member. The committee members' rationale for this change was that, unlike the other AORMA insurance programs, the larger members within the crime program do not create a higher administrative burden and therefore should not be charged more than the smaller members.

**Deductible** – All members will have a \$5,000 deductible. The programs committee decided to delete the higher \$10,000 deductible option because crime losses are infrequent and having a \$10,000 deductible option isn't reducing the overall program losses and therefore, it was felt that a premium reduction for a higher deductible did not benefit the pool.

#### **C14. Risk Reduction Matching Grant Program Awards for FY 13/14**

Mimi explained that the MSLCTC met on August 26, 2013, to review the Risk Reduction Matching Grant Incentive Program applications and to award the grants as appropriate. The MSLCTC reviewed all of the grant applications and awarded a grant to those projects which were found to be appropriate and consistent with the program's focus. The focus of the FY 13/14 Program was prevention of workers' compensation losses within class code 1007 – manual labor, with an emphasis on (1) lifting and carrying, and (2) slip, trip and fall.

Bearing in mind the purpose and the focus of the Risk Reduction Matching Grant Incentive Program, the MSLCTC awarded only three grants. The MSLCTC made three decisions during its meeting that affected most of the potential grant awards.

1. All auxiliary organizations are responsible to provide their staff with a certain amount of standard safety training and those costs should be assumed by the auxiliary organization as a part of their standard operating expenses.
2. All facilities required upkeep and maintenance and the grant should not provide assistance for standard facility maintenance or for replacement of old or worn out equipment.
3. The grant would not be awarded if the project was outside the FY 13/14 program focus of prevention of workers' compensation losses within class code 1007 – manual labor, with an emphasis on (1) lifting and carrying, and (2) slip, trip and fall.

Two auxiliaries received \$1,000 grants for the purchase of back belts and one auxiliary received a grant for the purchase of a hydraulic lift and a chair and table dolly. Two other auxiliaries requested grants for replacement of catering tables and chairs. The MSLCTC did not approve

the grant for replacement of the heavy table and chairs but instead will request that the auxiliaries submit revised grant applications for table and/or chair dollies instead.

The MSLCTC was interested in possibly creating Shoes for Crews program where all auxiliary organizations could participate.

Dwayne and Mimi are finalizing the award letter. Daniel suggested that an explanation as to why the grant criteria changed should be included in the letter.

### **C15. On-Line Safety Training through SkillSoft**

Mimi Long explained that AORMA currently has a contract with TargetSolutions for online training. All 23 campuses have now successfully moved over to SkillSoft and LawRoom for their online training. It has been suggested that the auxiliaries may benefit from utilizing the same online training platform as the campuses. SkillSoft and LawRoom have proposed a 50 seats / two month promotional offer for AORMA to review the online training platform. David Kervella, the CSU Senior Director for Systemwide Professional Development, Human Resources will need to design an access hub for those auxiliary employees that do not work within the PeopleSoft network. Once that is complete, the AORMA members can begin previewing the platform.

Daniel Howell noted that the auxiliaries will lose the ability to upload training which is a current feature of the TargetSolution's platform.

### **C16. Review and Revisions to the Liability Program Rating Methodology for FY 15/16**

Mimi Long is suggesting that a review of the liability program allocation formula be added to the FY 13/14 long range action plan. Currently, the formula is based on ISO rating and Alliant employs a liability underwriter (Phil Lendaris) who reviews the liability allocation annually. Phil has retired but continues to work with Alliant on a contract basis. Staff would like to thoroughly review the liability allocation formula to see if a standard formula can be used to allocate the premium rather than using underwriter subjectivity. At the end of the liability allocation formula project, staff may find that a "one size fits all" formula doesn't work on the liability program and may recommend the need to retain a liability underwriter. The committee agreed to add the project to the FY 13/14 long range action plan.

### **C17. Creation of a Long-Term Safety Technology Plan**

The committee discussed the creation of a smartphone application in the next item.

### **C18. Creation of AORMA Smartphone Applications**

Mimi explained that the MSLCTC met on August 26<sup>th</sup> and suggested a claims reporting application. The committee was especially concerned with AORMA's on-time claims reporting within the workers' compensation program. The committee would like to see a smartphone

application created that includes instructions on what to do when a workers' compensation injury occurs. Many of the AORMA workers' compensation members are small organizations and may experience workers' compensation claims with such an infrequency that they may not know what to do when an employee is hurt on the job. The application could provide information on where the claims are to be reported and where the injured worker should go for first aid or medical treatment. The application could also include fillable workers' compensation claim forms that can be completed directly by the supervisor and the injured employee.

The AORMA committee liked the idea of a claims reporting application and expanded on the idea by including an incident reporting feature, i.e., who do you contact if there is a fire or you are in an auto accident. The app could allow the driver to take a picture of an auto accident and the app would include an address to send the picture and report the accident.

### **C19. Review of all Workers' Compensation Policies and Procedures**

Mimi Long explained that staff put together an AORMA policy and procedure review schedule which will be presented at tomorrow's meeting for approval. The workers' compensation policies and procedures haven't been reviewed recently. Staff suggested that a review of all of the workers' compensation policies and procedures be added to the FY 13/14 long range action plan.

### **C20. Completion of the AORMA Service Calendar**

Mimi Long explained that staff has created the AORMA Service Calendar. This calendar includes all of the AORMA activities that occur on a regular basis as documented in AORMA's policies and procedures, contracts or meeting minutes. This calendar will be kept up-to-date and will be included in each agenda packet. The service calendar will be presented for approval at tomorrow meeting.

### **C21. CSU Student Health Insurance**

Daniel Howell explained that the CSURMA Board of Directors has approved the development of a Student Health Insurance Program (SHIP). CSURMA staff attempted to gather the underwriting information necessary to evaluate options but was stymied by efforts of the incumbent broker. The Chancellor has requested that the Executive Vice Chancellor Business and Finance/CFO evaluate the student health program called MHECare offered by the Western Interstate Compact for Higher Education (WICHE) in association with the Midwest Higher Education Compact (MHEC).

CSU's students are offered healthcare coverage through a variety of plans and providers. Each campus makes its own arrangements and the administration of the plan may be handled by the campus or an auxiliary organization. There is no systemwide insurance brokerage agreement or appointment. Over a decade ago, the Systemwide Office of Risk Management assisted many campuses in obtaining coverage through a firm now owned by Wells Fargo Insurance Services.

With the implementation of the Affordable Care Act, the domestic CSU students have mostly left the program since they could extend coverage under their parent's plans until age 26. Effective January 1, 2014, many students will benefit from subsidized coverage offered under the California Health Benefits Exchange, called "Covered California." Incoming foreign national students will not be eligible for subsidized coverage through Covered California. For academic year 2012-13 there were approximately 1,000 domestic students and 10,000 international students covered under campus/auxiliary organization offered plans.

There are expected benefits to a systemwide approach to marketing student health coverage. Currently, most campus plans are placed with Anthem. MHECare is placed with United Healthcare. Another competitive provider would likely be Aetna. More information will be available in ninety days.

## **C22. Discussion of AORMA's Continuity Plan**

Mimi Long explained that this is the time of year when the committee discusses what type of representation is desired on the AORMA committee. The committee discussed participation goals and possible candidates for the AORMA committee.

The committee directed staff to send a letter to the executive directors soliciting recommendations for committee members.

## **C23. CSU and UC Mutual Indemnity Agreement**

Mimi Long explained that an agreement was made between the California State University (CSU) and the University of California (UC) to utilize standard indemnification and insurance language when entering into an agreement that does not involve high hazard risk activities, such as agreements for use of facilities, student activities, grants and projects. The goal was to eliminate unnecessary negotiations and paperwork associated with such agreements. Agreements that involve high risk activities may require different insurance and indemnification language. CSU and UC did adopt, and currently utilize the standard indemnification and insurance language; however, the CSU auxiliary organizations were never asked to adopt the same language. The 2002 indemnification and insurance language is currently being updated by CSU Systemwide Risk Management. The proposal is for all CSU auxiliary organizations with UC agreement to adopt the recommended indemnification and insurance language. Daniel noted that the CSU / UC agreement is the default agreement and applies unless a different agreement is executed.

Staff was directed to maintain a list on the CSURMA website of those auxiliary organizations who have adopted the CSU / UC mutual indemnity agreement.

A motion was made to direct staff to individualize the agreement for each auxiliary organization that contracts with the UC and to forward it to the auxiliary organization for approval by its board.

**MOTION:** Frank Mumford

**SECOND:** Keith Kompsi

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe	X			
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting – Alternate				X

**C24. Development of the Long Range Action Plan for FY 13/14**

Mimi Long summarized the long range action plan for FY 13/14:

1. Continued review of on-line safety training options
2. Review of the liability program allocation formula
3. Development and implementation of the first AORMA smartphone application
4. Review of all of the workers’ compensation policies and procedures
5. Finalize the risk reduction grant qualifications

A motion was made to adjourn the meeting at 3:05 PM.

**MOTION:** Frank Mumford

**SECOND:** Keith Kompsi

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			

Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting – Alternate				<b>X</b>

**MINUTES OF THE CSURMA AORMA  
COMMITTEE MEETING**

**SEPTEMBER 12, 2013**

**CSU OFFICE OF THE CHANCELLOR  
Munitz Room, 401 Golden Shore, Long Beach, CA**

**9:00 AM**

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**MEMBERS PRESENT**

Dwayne Brummett, Associated Students, Cal Poly San Luis Obispo  
Robert de Wit, Forty-Niner Shops, Inc., CSU Long Beach  
Patricia Worley, Associated Students Inc., Sacramento State University  
Frank Mumford, CSU Fullerton Auxiliary Services Corporation, CSU Fullerton  
Gigi Kiama, University Corporation, CSU Monterey Bay  
Guy Dalpe, Cesar Chaves Student Center, San Francisco State University  
Leslie Davis, University Union Operation of CSUS, Inc., Sacramento State University  
Keith Kompasi, Fresno Association, Inc., CSU Fresno  
Brian Nowlin, CSULB Foundation, CSU Long Beach  
Melinda Coil, San Diego State University Research Foundation  
Haleh Minakary, The Cal Poly Pomona Foundation, Inc., Cal Poly Pomona

**MEMBER ABSENT**

Kurt Borsting, Associated Students, Inc., CSU Fullerton

**STAFF, GUESTS AND CONSULTANTS**

Daniel Howell, Alliant Insurance Services, Inc.  
Mimi Long, Alliant Insurance Services, Inc.  
Tevea Him, Alliant Insurance Services, Inc.  
William Hsu, CSU Office of General Counsel  
Mauri McGuire, Carl Warren & Company  
Jill Sibley, Carl Warren & Company (9:20 AM until 9:45 AM via teleconference)  
Trish Daniels, Sedgwick (9:45 AM until 10:00 AM via teleconference)

**A. CALL TO ORDER**

The meeting was called to order by the Chair, Dwayne Brummett at 9:06 AM.

**B. PUBLIC COMMENTS**

There were no public comments.

**C. CONSENT CALENDAR**

- C1. Approval of the Agenda**
- C2. Approval of Minutes – May 9, 2013**

A motion was made to approve the September 12, 2013 agenda and the minutes from the May 9, 2013 meeting.

**MOTION: Keith Kompsi**  
**SECOND: Guy Dalpe**

**MOTION CARRIED**

<b>NAME</b>	<b>AYE</b>	<b>ABSTAIN</b>	<b>NAY</b>	<b>ABSENT</b>
Dwayne Brummett	<b>X</b>			
Robert de Wit	<b>X</b>			
Brian Nowlin	<b>X</b>			
Frank Mumford	<b>X</b>			
Gigi Kiama	<b>X</b>			
Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b> <b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				<b>X</b>

**D. CLOSED SESSION**

A motion was made to enter closed session at 9:08 AM.

**MOTION: Guy Dalpe**  
**SECOND: Frank Mumford**

**MOTION CARRIED**

<b>NAME</b>	<b>AYE</b>	<b>ABSTAIN</b>	<b>NAY</b>	<b>ABSENT</b>
Dwayne Brummett	<b>X</b>			
Robert de Wit	<b>X</b>			
Brian Nowlin	<b>X</b>			
Frank Mumford	<b>X</b>			
Gigi Kiama	<b>X</b>			

Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				<b>X</b>

A motion was made to exit closed session 10:03 AM.

**MOTION: Frank Mumford**

**SECOND: Leslie Davis**

**MOTION CARRIED**

<b>NAME</b>	<b>AYE</b>	<b>ABSTAIN</b>	<b>NAY</b>	<b>ABSENT</b>
Dwayne Brummett	<b>X</b>			
Robert de Wit	<b>X</b>			
Brian Nowlin	<b>X</b>			
Frank Mumford	<b>X</b>			
Gigi Kiama	<b>X</b>			
Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				<b>X</b>

The Chair reported that action was taken during closed session and that action was taken to authorize settlement.

The Chair changed the order of the agenda.

**F8. AORMA Liability Program Claims Administration Audit Report**

Mimi Long explained that CSURMA engaged Bickmore Risk Services to conduct a liability claims administration audit of Carl Warren and Company. As stated in the audit, Bickmore found the overall performance of Carl Warren and Company to be at 96% level, indicating a Superior performance level. Bickmore does note, however, that the area of litigation

performance can improve. The audit points out that Carl Warren has had some difficulty controlling the defense attorneys. It was suggested that Carl Warren revise its current engagement letter to emphasize that payment of the attorney’s legal bills is contingent upon receipt of the signed engagement letter, submission of case analysis and budget and submission of revised litigation budget when the approved budget is exceeded.

Bickmore also suggested developing a letter to defense counsel which suspends payment of legal bills due to non-compliance within the terms of the engagement letter.

A motion was made to accept the Bickmore liability claims administration audit as presented.

**MOTION: Frank Mumford**

**SECOND: Robert De Wit**

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe	X			
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
<b>AORMA Committee Alternates Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				X

**F9. Approval of Amended Legal Counsel Engagement Letter and Legal Bill Suspension Letter**

As discussed in Item F8 above, Carl Warren has had some difficulty in obtaining timely updates and reports from defense counsel. Bickmore suggested that the AORMA standard defense counsel engagement letter be amended to include a clause which would allow Carl Warren to stop paying the attorney’s legal bills if they are not in compliance with the terms of the engagement letter. The committee reviewed the amended Legal Counsel Engagement Letter and the Legal Bill Suspension Letter.

A motion was made to approve the revised Legal Counsel Engagement Letter and the new Legal Bill Suspension Letter as presented.

**MOTION:** Robert De Wit  
**SECOND:** Leslie Davis

A motion was made to revise the above motion to approve the substantive contents of the Legal Counsel Engagement Letter and the new Legal Bill Suspension Letter, but to allow Carl Warren to decide on the exact wording and language of the two documents on a case-by-case basis.

**MOTION:** Robert De Wit  
**SECOND:** Leslie Davis

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe	X			
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
AORMA Committee Alternates Vote Only When Committee Members are Absent				
Pat Worley - Alternate				
Kurt Borsting - Alternate				X

A motion was made to approve the substantive contents of the Legal Counsel Engagement Letter and the new Legal Bill Suspension Letter, but to allow Carl Warren to decide on the exact wording and language of the two documents on a case-by-case basis.

**MOTION:** Robert De Wit  
**SECOND:** Leslie Davis

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			

Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				<b>X</b>

**F10. Addendum to Carl Warren Third Party Claims Administration Contract**

Daniel Howell explained that the CSU Board of Trustees audit of CSURMA recommended that CSURMA should require the third party claims administrators to be contractually obligated to provide the monthly bank statements necessary to perform internal reconciliations. Carl Warren is currently providing CSURMA with the monthly bank statements, however, this requirements is not explicitly documented in Carl Warren’s contract with CSURMA.

A motion was made to approve the addendum to the current Carl Warren service agreement for the term July 1, 2011 to June 30, 2016.

**MOTION: Guy Dalpe**  
**SECOND: Haleh Minakary**

**MOTION CARRIED**

<b>NAME</b>	<b>AYE</b>	<b>ABSTAIN</b>	<b>NAY</b>	<b>ABSENT</b>
Dwayne Brummett	<b>X</b>			
Robert de Wit	<b>X</b>			
Brian Nowlin	<b>X</b>			
Frank Mumford	<b>X</b>			
Gigi Kiama	<b>X</b>			
Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				<b>X</b>

**F7. Approved Legal Counsel and Maximum Allowable Hourly Rate for Legal Counsel**

Mimi Long explained that AORMA’s policy and procedure L-3 requires that at least every 36 months, the AORMA liability TPA survey legal counsel compensation and recommend to AORMA a fair and equitable maximum allowable hourly rate for legal counsel. Mauri McGuire recommended that the maximum allowable hourly rate remain \$225. She stated that there are many qualified and reputable attorneys on AORMA’s current approved defense counsel list, many of whom come highly recommended by the Office of General Counsel, who are willing to work for \$225 per hour. Mauri reiterated that the maximum hourly rate for university defense counsel is even lower than AORMA’s maximum hourly rate and that attorneys who work with both the university and auxiliaries will honor the lower university rate.

A motion was made to approve the AORMA legal counsel listing and the maximum allowable hourly rate for legal counsel at the current rate of \$225.

**MOTION: Frank Mumford**  
**SECOND: Robert De Wit**

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe			X	
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				X

**E. STANDING COMMITTEE REPORTS**

**E1. Programs Committee Report**

Guy Dalpe let the committee know the Programs Committee has been working on the revised property and crime allocation formulas which were discussed in detail at yesterday’s meeting and the possible extension of liability coverage to the Auxiliaries Multiple Employer VEBA Trust. The VEBA trust was established in August 2010 to prefund future retiree medical benefits. The trust program administration is provided by Keenan and the trust investment is provided by Benefit Trust who hires Morgan Stanley.

The Programs Committee discussed possible claims against the trust and what effect they would have on AORMA's self-insured layer. The trust currently purchases a stand-alone fiduciary liability policy with a \$1,000,000 limit and a \$1,000 deductible. If AORMA's liability program (including fiduciary liability) is extended to cover the trust, AORMA's self-insured layer would respond first to any claim against the trust. As the trust is an investment vehicle for retiree health and welfare benefits, it is conceivable that a claim could be made against the trust for not adhering to the trust's investment policy. Depending on the circumstances of the claim, AORMA would at a minimum owe a defense to the trust.

Daniel Howell noted that the each member of the VEBA Trust are all AORMA members, still have a fiduciary duty to their retirees; therefore, it is his believe that extending coverage to the VEBA Trust is not significantly increasing the pool's overall liability as the exposure already exists for each member individually.

Willy Hsu was uncomfortable with the idea of allowing coverage to be extended to the VEBA Trust when the entity does not entirely fit within the criteria of Policy and Procedure L-5. If the AORMA Committee or Programs Committee does allow the extension, this sets a precedent for future requests.

Mimi Long explained that per Policy and Procedure L-5, the Programs Committee has the ability to approve the extension of coverage with the advice of legal counsel and the AORMA underwriter. Keith Kompasi expressed concern that the AORMA Committee would not be involved in the final approval process. Mimi noted that because the VEBA Trust does not fit within the guidelines of Policy and Procedure L-5, the AORMA Committee would have to approve a revision to the Policy and Procedure before coverage could be extended.

Guy Dalpe state that the Programs Committee has requested additional information from the VEBA Trust and will review this item again at its next meeting.

## **E2. Member Services, Loss Control and Training Committee Report**

Dwayne Brummett stated that all of the current MSLCTC items have already been discussed yesterday, so an additional report was not necessary.

## **E3. AOA Executive Committee Report**

Dwayne Brummett provided a brief overview of the last AOA Executive Committee meeting. Dwayne noted that the AOA Executive Committee would like to know more about the projects being worked on by AORMA. The AOA EC discussed the scholarship program and executive compensation.

## **F. GENERAL ADMINISTRATION**

**F1. FY 14/15 AORMA Liability and Workers’ Compensation Program Actuarial Studies**

Daniel Howell and Mimi Long explained that CSURMA retains the services of an independent actuary to evaluate the liabilities of its major self-insured programs. The complete reports for the AORMA Liability Program and Workers’ Compensation Program were handed out separately. The information provided by the actuary is used to establish fiscal year-end financial reports and as the starting point in consideration of rates and funding for FY 14/15 as well as the potential for dividends or assessments.

Staff notes regarding the liability program:

1. The loss rate graph III-1 demonstrates how the actuary is discounting the two bad loss years AORMA had in 08/09 and 11/12 as anomalies. Over a ten year period two of the ten years produced higher than expected losses. At an 80% confidence, this is what would be anticipated.
2. The Estimated Outstanding Losses increased from \$2,389,287 as of June 30, 2012 to \$2,878,554 as of June 30, 2013, an increase of \$489,267. This increase can be attributed to (a) about \$1.3 million paid between June 30, 2012 and June 30, 2013, (2) an increase in projected ultimate losses for years through 2011/12 of about \$600,000, and (3) the addition of the projected ultimate losses for 2012/13 of about \$1.25 million.
3. For FY 08/09, a new claim was reported within FY 12/13 and has an incurred value of \$263,693
4. For FY 11/12, seven large claims contributed \$1,745,805 to the total limited reported losses as of 6/30/13. See Graph 111-4 and Exhibit LI-20.

Staff notes regarding the workers’ compensation program:

1. The Estimated Outstanding Losses increased from \$7,332,366 as of June 30, 2012 to \$7,646,069 as of June 30, 2013, an increase of \$313,703.
2. The loss rate per \$100 in payroll increased slightly from .87 to .90 due to rising medical costs.
3. Since June, 2005, AORMA has only had one large claim (\$2,038,366) that pierced the excess insurance layer.

A motion was made to accept the reports for use in CSURMA’s financial reporting, total funding and premium allocations.

**MOTION: Keith Kompasi**

**SECOND: Leslie Davis**

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
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Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe	X			
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				X

**F2. Target Surplus Funding Report and Dividend Calculation**

The committee discussed the target surplus funding report and dividend calculation in detail at yesterday’s meeting. Mimi noted that the recommendation for dividend distribution is 33% of the maximum dividend available for both the liability and workers’ compensation programs. Last year, the dividend distribution was 25% of the maximum dividend available for each program.

A motion was made to approve a dividend of 33% of the maximum dividend available for both the liability (\$978,346) and workers’ compensation (\$845,387) programs.

**MOTION: Guy Dalpe**  
**SECOND: Keith Kompsi**

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe	X			
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
<b>AORMA Committee Alternates</b>				

<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				<b>X</b>

**F3. Review and Approval of the FY 14/15 Liability Program – Total Funding**

Mimi explained that in response to comments received during campus visits that AORMA is holding too much money as surplus, staff is presenting two different FY 14/15 funding options for the liability program. The committee reviewed funding options at both a 70% and 80% confidence level. Keith Kompsi agreed with the comments received by staff that AORMA is retaining too much money as surplus and stated that he feels it’s important to view the dividend as unrelated to the funding. As the liability program is extremely well funded, he felt funding at a lower confidence level is appropriate. He also noted that the university’s liability program is funded at a 70% confidence level. Pat Worley agreed that it is important that AORMA committee members consider the comments received from the membership and to respond accordingly.

Mimi explained that the total expenses for FY 14/15 include a 10% increase to the reinsurance / excess liability insurance. Genesis has not increased its premium since inception of the program. Staff anticipates an increase for FY 14/15 if losses increase. Staff does not anticipate an increase in the non-allocated claims admin costs or the JPA program admin costs.

A motion was made to approve the FY 14/15 liability program total funding at a 70% confidence level (\$3,823,115).

**MOTION:** Keith Kompsi  
**SECOND:** Frank Mumford

**MOTION CARRIED**

<b>NAME</b>	<b>AYE</b>	<b>ABSTAIN</b>	<b>NAY</b>	<b>ABSENT</b>
Dwayne Brummett	<b>X</b>			
Robert de Wit	<b>X</b>			
Brian Nowlin	<b>X</b>			
Frank Mumford	<b>X</b>			
Gigi Kiama	<b>X</b>			
Guy Dalpe		<b>X</b>		
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				

Kurt Borsting – Alternate				<b>X</b>
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**F4. Review and Approval of the FY 14/15 Workers’ Compensation Program – Total Funding**

Mimi explained that in response to comments received during campus visits that AORMA is holding too much money as surplus, staff is presenting two different FY 14/15 funding options for the workers’ compensation program. The committee reviewed funding options at both a 70% and 80% confidence level. Staff anticipates an increase in the excess workers’ compensation premium due to the recent large claim settlement and market condition. Because only one claim has pierced the self-insured retention of \$500,000, staff does not anticipate that the excess carrier will require an increased SIR. Staff does not anticipate an increase in JPA program admin costs or claims administration.

Keith Kompsi commented that the surplus funds within the workers’ compensation program are not as abundant as the surplus funds within the liability program and therefore supported maintaining the 80% confidence level funding for the workers’ compensation program.

A motion was made to approve the FY 14/15 workers’ compensation program total funding at an 80% confidence level.

**MOTION: Frank Mumford**

**SECOND: Guy Dalpe**

**MOTION CARRIED**

<b>NAME</b>	<b>AYE</b>	<b>ABSTAIN</b>	<b>NAY</b>	<b>ABSENT</b>
Dwayne Brummett	<b>X</b>			
Robert de Wit	<b>X</b>			
Brian Nowlin	<b>X</b>			
Frank Mumford	<b>X</b>			
Gigi Kiama	<b>X</b>			
Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting – Alternate				<b>X</b>

**F5. Review and Approval of the FY 14/15 Property Program – Total Funding**

Mimi Long explained that the property program currently has an aggregate limit of \$250,000 and therefore an actuarial study is not required. For FY 14/15, the proposed pooled layer funding layer has been increased from \$250,000 to \$350,000. AORMA exceeds its \$250,000 aggregate every year so the excess carrier may require an increase in AORMA’s aggregate limit. Therefore, the proposed funding is based on this higher pooled layer limit. Daniel Howell has negotiated a rate reduction for FY 14/15 with the excess underwriter if AORMA does not have significant loss experience during FY 13/14. Therefore, a slight premium decrease for FY 14/15 is included in the proposed funding. Staff does not anticipate that the JPA admin costs will increase. Mimi reiterated that because a member’s total insurable property values may change between January, 2014 and July, 2014, the January budget letters to the members will include a final property rate rather than a final property premium.

A motion was made to approve the total FY 14/15 property program funding of \$3,179,019.

**MOTION: Guy Dalpe**  
**SECOND: Haleh Minakary**

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe	X			
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting – Alternate				X

**F6. Approval of the FY 14/15 Crime Program Funding**

Mimi Long explained that the crime program has a \$25,000 per occurrence deductible and a \$100,000 annual aggregate. Historically, the crime pooled layer has been funded at \$75,000. This is enough funding for three crime claims. Because AORMA has never had more than one crime claim in any one year, staff has proposed reducing the pooled layer funding to \$50,000. Due to the recent excess carrier claim settlement of \$500,000, staff anticipates that the excess crime insurance premium will increase for FY 14/15; therefore, the proposed excess insurance premium has been increased by 5%. Staff does not anticipate an increase in the JPA program

admin costs. Mimi confirmed that the proposed total funding of \$337,000 is final. If the excess insurance costs increase more than anticipated, the funds will be taken from the program’s reserves. At June 30, 2013, the crime program had a fund balance of \$110,755

A motion was made to approve the total FY 14/15 crime program funding of \$337,000.

**MOTION: Guy Dalpe**  
**SECOND: Gigi Kiama**

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe	X			
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				X

**MOTION CARRIED**

**F11. Approval of Policy and Procedure Review Schedule**

Staff developed an AORMA policy and procedure review schedule for the committee’s review and approval. The schedule specifies that every policy and procedure will be reviewed at least biennially. After the committee approves the review schedule, it will be added the annual service calendar.

A motion was made to approve the AORMA policy and procedure review schedule as presented.

**MOTION: Frank Mumford**  
**SECOND: Guy Dalpe**

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe	X			
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting – Alternate				X

**F12. Approval of Revision to Policy & Procedure A-6 – Risk Reduction Matching Grant Program**

Mimi Long explained that during the MSLCTC meeting on June 3, 2013, the committee reviewed the final version of Policy & Procedure A-6 – Risk Reduction Matching Grant Program and requested that the following wording be added:

The Member will be expected to complete the proposed risk reduction project within the timeline provided within the grant application. **Upon review**, the MSLCTC may rescind the grant if the Member has not started, or completed, the risk reduction project within the timeframe proposed.

The MSLCTC wanted to make it clear within the policy and procedure, that the grant could be rescinded only after the MSLCTC reviewed the progress of the project and found that the member had not started, or completed, the project within the timeframe proposed. The MSLCTC didn't want a member to think that the grant would automatically be rescinded because there was a delay.

A motion was made to approve the revision within the Policy & Procedure A-6 as presented.

**MOTION: Guy Dalpe**  
**SECOND: Melinda Coil**

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			

Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe	X			
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				X

**F13. Approval of Revisions to Policy & Procedure A-5 – Annual Calendar of Reports, Audits and Filings**

Mimi Long explained that Policy & Procedure A-5 has been amended to document that the claims administration audits for both the liability and workers’ compensation programs will be complete every even number year. The policy and procedure refers back to CSURMA Policy & Procedure #5, which did state that both the campus and auxiliary workers’ compensation programs would receive claims audits every odd year. The CSURMA EC will be approving changes to CSURMA Policy & Procedure #5 to show that the campus and auxiliary workers’ compensation claims audits will occur in different years.

A motion was made to approve the revision to Policy and Procedure A-5 as presented.

**MOTION: Frank Mumford**

**SECOND: Guy Dalpe**

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe	X			
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
<b>AORMA Committee Alternates</b>				

Vote Only When Committee Members are Absent				
Pat Worley - Alternate				
Kurt Borsting - Alternate				<b>X</b>

**F14. CSU Board of Trustees Audit of CSURMA and Management’s Response**

Daniel stated that the AORMA committee had only reviewed the draft version of the CSU Board of Trustees Audit of CSURMA report; and therefore, staff included in this agenda packet the final version for the committee’s review. The Program Administrator is working with the Chancellor’s Office under the direction of the Executive Committee to obtain closure of the items.

**F15. Adoption of CSURMA AORMA 2014 Meeting Calendar**

Mimi explained that in prior years, AORMA committee meetings, except for the May and October meetings were held in the Alliant offices in San Francisco. Recently, hotel rates in San Francisco have increased, and therefore, meetings have been held in either the Chancellor’s Office or the Alliant offices in Newport Beach. After these meeting dates are approved, Staff will research hotel rates in San Francisco. If reasonably priced accommodations are available, the AORMA committee meetings will be held in San Francisco. If not, the meetings will be held in either the Chancellor’s Office or the Alliant offices in Newport Beach. Mimi also suggested CSU Sacramento and Cal Poly Pomona as possible meeting sites. The committee members felt that the Chancellors Office was the most convenience. Therefore, if San Francisco hotel rates remain too high, the preference would be to hold meetings in the Chancellor’s Office. Staff will hold the meetings in Newport Beach only if the Chancellor’s Office is not available or Long Beach hotel rates are too high.

A motion was made to adopt of the CSURMA AORMA 2014 meeting dates as presented.

**MOTION: Frank Mumford**

**SECOND: Gigi Kiama**

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	<b>X</b>			
Robert de Wit	<b>X</b>			
Brian Nowlin	<b>X</b>			
Frank Mumford	<b>X</b>			
Gigi Kiama	<b>X</b>			
Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			

Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting – Alternate				<b>X</b>

**F16. Completion of the AORMA Service Calendar**

The committee reviewed the AORMA service calendar which includes activities that occur on a regular basis as documented in AORMA’s policies and procedures, contracts and/or meeting minutes. This calendar will be kept up-to-date and will be included in each agenda packet and will be presented annually for approval.

A motion was made to approve the AORMA service calendar as presented.

**MOTION: Melinda Coil**

**SECOND: Frank Mumford**

**MOTION CARRIED**

<b>NAME</b>	<b>AYE</b>	<b>ABSTAIN</b>	<b>NAY</b>	<b>ABSENT</b>
Dwayne Brummett	<b>X</b>			
Robert de Wit	<b>X</b>			
Brian Nowlin	<b>X</b>			
Frank Mumford	<b>X</b>			
Gigi Kiama	<b>X</b>			
Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting – Alternate				<b>X</b>

**F17. Approval of 2014 AOA Conference Sponsorship**

Mimi explained that historically, CSURMA has provided sponsorship in the amount of \$15,000. However, last year, for the 2013 conference, CSURMA increased its sponsorship to \$18,000. The additional \$3,000 was to backfill the sponsorship lost due to the termination of the AOUT trust.

A motion was made to approve the 2014 AOA conference sponsorship from CSURMA AORMA of \$18,000.

**MOTION:** Guy Dalpe  
**SECOND:** Leslie Davis

Frank Mumford suggested that CSURMA increase its sponsorship to \$20,000 and that Alliant agree to match the \$20,000 sponsorship.

A motion was made to revise the prior motion to approve the CSURMA 2014 AOA conference sponsorship of \$20,000 and to encourage Alliant to match the \$20,000 sponsorship.

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			
Guy Dalpe		X		
Keith Kompsi	X			
Leslie Davis	X			
Melinda Coil	X			
Haleh Minakary	X			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting – Alternate				X

**MOTION CARRIED**

A motion was made to approve the CSURMA 2014 AOA conference sponsorship of \$20,000 and to encourage Alliant to match the \$20,000 sponsorship.

**MOTION:** Frank Mumford  
**SECOND:** Gigi Kiama

**MOTION CARRIED**

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Robert de Wit	X			
Brian Nowlin	X			
Frank Mumford	X			
Gigi Kiama	X			

Guy Dalpe		<b>X</b>		
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting – Alternate				<b>X</b>

**F18. Review of Property Program Rating Allocation for FY 14/15**

The revised FY 14/15 property program rating allocation was discussed in detail at yesterday’s meeting; therefore, there was no additional discussion at this meeting regarding the allocation. Mimi did mention, however, that the Programs Committee would be reviewing the property memorandum of coverage and would recommend revisions as required.

A motion was made to approve the revised FY 14/15 property program allocation formula as presented.

**MOTION: Guy Dalpe**  
**SECOND: Robert De Wit**

**MOTION CARRIED**

<b>NAME</b>	<b>AYE</b>	<b>ABSTAIN</b>	<b>NAY</b>	<b>ABSENT</b>
Dwayne Brummett	<b>X</b>			
Robert de Wit	<b>X</b>			
Brian Nowlin	<b>X</b>			
Frank Mumford	<b>X</b>			
Gigi Kiama	<b>X</b>			
Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				<b>X</b>

**F19. Review of Crime Program Rating Allocation for FY 14/15**

The revised FY 14/15 crime program rating allocation was discussed in detail at yesterday’s meeting; therefore, there was no additional discussion at this meeting.

A motion was made to approve the revised FY 14/15 crime program allocation formula as presented.

**MOTION: Guy Dalpe**  
**SECOND: Robert De Wit**

**MOTION CARRIED**

<b>NAME</b>	<b>AYE</b>	<b>ABSTAIN</b>	<b>NAY</b>	<b>ABSENT</b>
Dwayne Brummett	<b>X</b>			
Robert de Wit	<b>X</b>			
Brian Nowlin	<b>X</b>			
Frank Mumford	<b>X</b>			
Gigi Kiama	<b>X</b>			
Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				<b>X</b>

**G. INFORMATION ITEMS**

The information items were presented for review. There was no discussion regarding these items.

- G1. CSURMA AORMA 2013 Meeting Calendar**
- G2. CSURMA AORMA Program Administrator’s Contact Lists**
- G3. AORMA’s Travel Reimbursement Policy**
- G4. AORMA Committee Member – Effective 7/01/13**

**F. ADJOURNMENT**

A motion was made to adjourn the meeting at 11:47 AM.

**MOTION: Frank Mumford**  
**SECOND: Keith Kompsi**

**MOTION CARRIED**

<b>NAME</b>	<b>AYE</b>	<b>ABSTAIN</b>	<b>NAY</b>	<b>ABSENT</b>
Dwayne Brummett	<b>X</b>			
Robert de Wit	<b>X</b>			
Brian Nowlin	<b>X</b>			
Frank Mumford	<b>X</b>			
Gigi Kiama	<b>X</b>			
Guy Dalpe	<b>X</b>			
Keith Kompsi	<b>X</b>			
Leslie Davis	<b>X</b>			
Melinda Coil	<b>X</b>			
Haleh Minakary	<b>X</b>			
<b>AORMA Committee Alternates</b>				
<b>Vote Only When Committee Members are Absent</b>				
Pat Worley - Alternate				
Kurt Borsting - Alternate				<b>X</b>

## **PROGRAMS COMMITTEE REPORT**

**ISSUE:** The Committee Members will hear a verbal report on recent activities.

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

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. Agenda table of contents from Programs Committee meeting on October 3, 2013.

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

**Meeting Date:** October 3, 2013  
**Time:** 2:00 p.m. (Teleconference)

**Location:** Alliant Insurance Services, Inc.  
100 Pine Street, 11<sup>th</sup> Floor  
San Francisco, CA 94111

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

1. Kurt Borsting: ASI, CSU Fullerton, 800 N. State College Blvd., Fullerton
2. Guy Dalpe: Cesar Chavez Student Center, SFSU, 1650 Holloway Avenue Room C-134, San Francisco
3. Gigi Kiama: University Corporation at CSUMB, 100 Campus Center, Bldg. 201, Seaside
4. Haleh Minakary: Cal Poly Pomona Foundation, CSU Pomona, 3801 W. Temple Ave., Bldg. 55, Pomona
5. Mark Day: Santos Manuel Student Union, CSU San Bernardino, 5500 University Parkway, San Bernardino

**A. CALL TO ORDER**

**B. PUBLIC COMMENTS**

**C. GENERAL ADMINISTRATION**

1. **Approval of the Agenda Order** A Pg. 3  
*The committee will be asked to approve today’s meeting agenda order*
2. **Approval of the Meeting Minutes – August 8, 2013** A Pg. 4  
*The Committee will be asked to review and approve the minutes from the last Programs Committee meeting on August 8, 2013*
3. **2013 Workers’ Compensation Payroll Desk Audits** A Pg. 9  
*The committee will be asked to discuss the workers’ compensation payroll desk audits process*
4. **Approval of the 2014 Meeting Dates for the CSURMA AORMA Programs Committee** A Pg. 18  
*The committee will be asked to approve the Programs Committee meeting dates for 2014*
5. **Approval of the Long Range Action Plan for FY 13/14** A Pg. 21  
*The committee will be asked to approve the programs committee long range action plan for FY 13/14*
6. **Review of the FY 14/15 Total Funding for the Liability, Workers’ Compensation, Property and Crime Programs** I Pg. 22  
*The committee will review the FY 14/15 program funding which was approved by the AORMA Committee in September, 2013*

- |                                 |   |           |
|---------------------------------|---|-----------|
| 7.                              | <b>Review of FY 14/15 AORMA Liability and Workers' Compensation Program Actuarial Studies</b><br><i>The committee will review the actuarial reports that were accepted by the AORMA Committee in September, 2013</i>  | I Pg. 28  |
| 8.                              | <b>Review of the Target Surplus Funding Report and Dividend Calculation</b><br><i>The committee will review the target surplus funding report and the dividends declared by the AORMA Committee in September, 2013</i>  | I Pg. 53  |
| 9.                              | <b>Policy and Procedure L-7 - Employment Practices Liability Deductible (EPL) Options</b><br><i>The committee will be asked to review the revisions made to policy and procedure L-7, and recommend approved to the AORMA Committee with revisions as appropriate</i> | A Pg. 56  |
| 10.                             | <b>FY 14/15 Employment Practices Liability (EPL) Deductibles Determination Formula</b><br><i>The committee will be asked to review and approve the FY 14/15 EPL deductibles</i>   | A Pg. 61  |
| 11.                             | <b>Policy and Procedure P-1 – Property Program Member Allocation Formula</b><br><i>The committee will be asked to review policy and procedure P-1 and recommend approval to the AORMA committee, with revisions as appropriate</i>                                    | A Pg. 73  |
| 12.                             | <b>Policy and Procedure C-1 – Crime Program Member Allocation Formula</b><br><i>The committee will be asked to review policy and procedure C-1 and recommend approval to the AORMA committee, with revisions as appropriate</i>                                       | A Pg. 77  |
| 13.                             | <b>Auxiliaries Multiple Employer VEBA Trust</b><br><i>The Committee will be asked to review additional information received and discuss whether coverage should be extended to cover the Auxiliaries Multiple Employer VEBA Trust</i>                                 | A Pg. 81  |
| <br><b>D. INFORMATION ITEMS</b> |   |           |
| 1.                              | <b>FY 12/13 Long Range Action Plan</b>  | I Pg. 125 |
| 2.                              | <b>CSURMA AORMA 2013 Meeting Calendar</b>   | I Pg. 132 |
| 3.                              | <b>CSURMA AORMA Program Administrator's Contact Lists</b>   | I Pg. 135 |
| 4.                              | <b>AORMA Committee Members - Effective 7/1/13</b>   | I Pg. 143 |
| 5.                              | <b>AORMA Service Calendar</b>   | I Pg. 147 |
| <br><b>E. ADJOURNMENT</b>       |   |           |

*The next meeting is scheduled for December 12, 2013 at 2:00 p.m. as a teleconference meeting.*

**MEMBER SERVICES, LOSS CONTROL AND TRAINING  
COMMITTEE REPORT**

**ISSUE:** The Committee Members will hear a verbal report on recent activities.

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

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATIONS:** None.

**ATTACHMENT(S):**

- a. Agenda table of contents from Member Services, Loss Control and Training Committee meeting on August 26, 2013.



**CSURMA AORMA**  
**Member Services, Loss Control and Training Committee Agenda**  
**“This is an Open Public Meeting”**

**Meeting Date:** August 26, 2013  
**Time:** 11:00 AM (Teleconference)

**Location:** Alliant Insurance Services, Inc.  
100 Pine Street, 11<sup>th</sup> Floor  
San Francisco, CA 94111

**Legend:** **A** Action Item  
**I** Information Only

*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 be posted at the address of the teleconference location with access for the public via phone/speaker phone.*

- 1. Dwayne Brummett: Associated Students, Inc., Cal Poly San Luis Obispo, Univ. Union Bldg. 65, Rm. 212, San Luis Obispo
- 2. Kristin Kelly: Student Union of San Jose State University, 290 South 7th Street, San Jose
- 3. Arnecia Bryant: Loker University Student Union, 1000 East Victoria St., Carson
- 4. Dennis Miller, Cal Poly Pomona Foundation, 3801 West Temple Ave., #55, Pomona
- 5. Raven Tyson, Associated Students of San Diego State University, 5500 Campanile Drive, San Diego
- 6. Melina Coil, SDSU Research Foundation, 5250 Campanile Drive, San Diego
- 7. Debbie Adishian-Astone, CSU Fresno Association, 2271 East Shaw Avenue, Fresno

**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 the agenda for today’s meeting*
- 2. Approval of Meeting Minutes – June 3, 2013** **A** p. 4  
*The Committee will be asked to approve the minutes from its last meeting*
- 3. Use of Technology in Safety Training** **A** p. 12  
*The Committee will be asked develop a long term safety technology plan and to discuss ideas for smartphone applications to be presented at the AOA Conference in January, 2014*
- 4. AORMA Officers Liability Claims Review – Lessons Learned** **A** p. 13  
*The Committee members will hear a report from the MSLCTC Chair regarding the first Liability Claims Review meeting and will be asked to discuss the appropriate action to be taken*
- 5. On-Line Training Options – SkillSoft and LawRoom** **I** p. 14  
*The Committee will hear an update regarding the pilot on-line training program offered through SkillSoft and LawRoom*

6.	<b>AORMA Short-Term Disability Program</b> <i>The Committee will hear an update from Dennis Miller regarding the Members' interest in creating a Short-Term Disability program</i>	I	p. 16
7.	<b>Approval of the FY 13/14 Risk Reduction Matching Grant Program Awards</b> <i>The Committee will be asked to review the grant applications and approve the grant recipients</i>	A	p. 17
<b>D. INFORMATION ITEMS</b>			
1.	<b>Alliant Loss Control – Utilization Report</b>	I	p. 60
2.	<b>TargetSolutions – Utilization Report</b>	I	p. 62
3.	<b>Employers Group – Utilization Report</b>	I	p. 66
4.	<b>FY 12/13 Long Range Action Plan</b>	I	p. 68
5.	<b>2013 CSURMA AORMA Meeting Calendar</b>	I	p. 75
6.	<b>AORMA Committee and Standing Committees - Roster</b>	I	p. 78
<b>E. ADJOURNMENT</b>			
<i>The next meeting is scheduled for November 18, 2013 as a teleconference meeting.</i>			

## **AOA EXECUTIVE COMMITTEE REPORT**

**ISSUE:** The AORMA Chair attends the AOA Executive Committee meetings and reports to the committee the recent AORMA activities. Going forward, the AORMA Chair will provide a brief overview to the AORMA Committee as to the recent activities of the AOA Executive Committee.

Dwayne Brummett will provide a verbal report at today's meeting.

**RECOMMENDATION:** This item is for information only; no action is requested.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATION:** None.

**ATTACHMENT(S):** None.

## **AORMA'S LONG RANGE ACTION PLAN FOR FY 13/14**

**ISSUE:** At the September, 2013 Long Range Planning meeting, the Committee reviewed the long range goals of AORMA. The Long Range Action Plan has been revised accordingly.

The following actions/responsibilities have been assigned to the Programs Committee to oversee, coordinate and take action on:

- Review the workers' compensation program rates
- Finalize the crime and property program member allocation formulas for FY 14/15
- Review the liability program member allocation formula for FY 15/16

The following actions/responsibilities have been assigned to the Members Services Loss Control Training Committee to oversee, coordinate and take action on:

- Finalize the risk reduction grant program criteria and qualifications
- Create an AORMA smartphone application
- Design a Shoes for Crews AORMA program
- Design an Insurance Requirements for Sponsored Programs / Grants and Contracts
- Evaluate the on-line safety training option through SkillSoft / LawRoom

Along with overseeing the actions noted above, the AORMA Committee will coordinate the following activity:

- Review all AORMA workers' compensation policies and procedures

**RECOMMENDATION:** The Committee will be asked to approve its FY 13/14 Long Range Action Plan, making revisions as necessary.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. FY 13/14 Long Range Action Plan - DRAFT

## CSURMA AORMA FY 13/14 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
<b>AORMA COMMITTEE</b>				
A-1	<b>REVIEW ALL WORKERS' COMPENSATION POLICIES AND PROCEDURES</b>			
	Staff (Alliant)	Review all workers' compensation policies and procedures and recommend revisions as necessary.	January, 2014	
	PC	Review all workers' compensation policies and procedures and recommend approval to the AORMA Committee, with revisions as appropriate.	February 2, 2014	
	AORMA Committee	Review and approve revisions to the workers' compensation policies and procedures.	March 20, 2014	

## CSURMA AORMA FY 13/14 - LONG RANGE ACTION PLAN

	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
<b>PROGRAMS COMMITTEE</b>				
P-1	<b>REVIEW THE WORKERS' COMPENSATION PROGRAM RATES</b>			
	PC	Discuss actuary's comments regarding AORMA six workers' compensation class codes. Review WCIRB rates as a replacement for the AORMA combined rates.	December 12, 2013	
	Staff (Alliant)	Code all losses on the workers' compensation loss run @12/31/13 using the new WCIRB class code and AORMA class code.	May, 2014	
P-2	<b>FINALIZE PROPERTY AND CRIME PROGRAMS – MEMBER ALLOCATION FORMULAS (for FY 14/15 term)</b>			
	PC	Discuss current rating and allocation methodology	January 3, 2013	Completed
	PC	Review alternative rating and allocation methodologies (first review)	April 18, 2013	Completed
	PC	Review alternative rating and allocation methodologies (second review)	June 6, 2013	Completed
	PC	Review alternative rating and allocation methodologies (third review)	June 27, 2013	Completed
	AORMA Officers	Review alternative rating and allocation methodologies and make recommendations to the PC	July 10, 2013	Completed
	PC	Review and approve <b>final</b> revised rating and allocation methodology	August 8, 2013	Completed
	AORMA Committee	Review and approve <b>final</b> revised rating and allocation methodology	September 11, 2013	Completed
	PC	Review and recommend approval of Policy and Procedures P-1 and C-1	October 3, 2013	Completed
	AORMA Committee	Review and approve Policy and Procedures P-1 and C-1	November 6, 2013	
	PC	Review revisions to the FY 14/15 MOC for the Property and Crime Programs	December 12, 2013	
	Staff (Alliant)	Notify AO's of their new premium allocation	January 31, 2014	
	AORMA Committee	Approval of revisions to the FY 14/15 MOC for the Property and Crime Programs	March 20, 2014	

## CSURMA AORMA FY 13/14 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
<b>PROGRAMS COMMITTEE</b>				
P-3	<b>REVIEW THE LIABILITY PROGRAM MEMBER ALLOCATION FORMULA (for FY 15/16 term)</b>			
	PC	Discuss current liability program member allocation formula and alternative allocation formulas	December 12, 2013	
	PC	Review alternative member allocation formula (first review)	February 6, 2014	
	PC	Review alternative member allocation formula (second review)	April 10, 2014	
	AORMA Officers	Review alternative member allocation formula	July, 2014	
	AORMA Committee	Review and approve modifications to the liability program member allocation formula.	September 11, 2014	

## CSURMA AORMA FY 13/14 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
<b>MEMBER SERVICES, LOSS CONTROL AND TRAINING COMMITTEE</b>				
M-1	<b>RISK REDUCTION MATCHING GRANT PROGRAM (for FY 13/14)</b>			
	MSLCTC	Approval of Formal Policy and Procedure for the Risk Reduction Matching Grant Program	February 4, 2013	Completed
	AORMA Committee	Approval of Formal Policy and Procedure for the Risk Reduction Matching Grant Program	March 21, 2013	Completed
	MSLCTC	Review Workers' Compensation and Liability claims information @ 12/31/12 and determine criteria for matching grant program	February 4, 2013	Completed
	Staff (Alliant)	Send out notification to AORMA members of the grant criteria and solicit participants	June, 2013	Completed
	MSLCTC	Review grant applications received; approve participants	August, 2013	Completed
	MSLCTC	Review Policy and Procedure A-6 and update the grant criteria and qualifications as appropriate	November 18, 2013	
	AORMA Committee	Approval of revisions to Policy and Procedure A-6, if required	March 20, 2014	
M-2	<b>AORMA SMART PHONE APPLICATION</b>			
	MSLCTC	Review of AORMA Smartphone App	November 18, 2014	
	AORMA Chair	Announcement of AORMA Smartphone App at AoA Conference	January, 2014	
M-3	<b>SHOES FOR CREWS</b>			
	MSLCTC	Discuss Shoes for Crews AORMA program	November 18, 2013	
	AORMA	Approval of Shoes for Crews program	March 21, 2014	
	AORMA	Approval of budgeted expense for the Shoes for Crews program.	March 21, 2014	

## CSURMA AORMA FY 13/14 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
<b>MEMBER SERVICES, LOSS CONTROL AND TRAINING COMMITTEE</b>				
<b>M-4 INSURANCE REQUIREMENTS FOR SPONSORED PROGRAMS / GRANTS AND CONTRACTS</b>				
	MSLCTC	Review of proposed Insurance Requirement for Sponsored Programs / Grants and Contracts	February 3, 2014	
	AORMA Committee	Review and approval of Insurance Requirements for Sponsored Programs / Grants and Contracts	March 21, 2013	
	Staff (Alliant)	Update AORMA Toolkit with approved Insurance Requirements for Sponsored Programs / Grants and Contracts	April, 2013	
	Staff (Alliant)	Send out AORMA Bulletin notifying members	April, 2013	
<b>M-5 ON-LINE SAFETY TRAINING</b>				
	MSLCTC	Continue to monitor on-line safety training through SkillSoft	November 5, 2012	Completed
	MSLCTC	Review optional on-line safety training through SkillSoft; provide recommendation to the AORMA Committee  The MSLCTC is not recommending that the on-line training services be changed at this time.	February 4, 2013	Completed
	AORMA Committee	If applicable, approve contract with SkillSoft	March 21, 2013	Project Terminated for FY 12/13
	Staff (Alliant)	If applicable, give notice of contract termination to TargetSolutions (60 days in advance of 7/01 renewal). Will review again in FY 13/14.	April 1, 2013	Project Terminated for FY 12/13
	AOA HR Committee	David Kervella from the CSU Office of the Chancellor will provide a demonstration of the new Campus on-line training platform provided by SkillSoft and LawRoom.	July 26, 2013	Completed
	CSU Systemwide Professional Development Staff	Design an access hub for AORMA members to preview platform.	September, 2013	

## CSURMA AORMA FY 13/14 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
	AORMA Members	Preview on-line training platform and provide recommendation to the MSLCTC for future utilization.	January, 2014	
	MSLCTC	Provide recommendation to the AORMA Committee regarding renewal of the current TargetSolutions contract or utilization of SkillSoft / LawRoom effective July 1, 2014.	February 3, 2014	

## **AORMA COMMITTEE VICE CHAIR ELECTION**

**ISSUE:** Each year the AORMA Committee Chair appoints a Nominations Committee. The Nominations Committee nominates one or more eligible Committee Members to run for the position of AORMA Committee Vice-Chair.

The Chair will provide a verbal report on the nominee(s) for the Vice-Chair position and a Vice-Chair will be elected at this meeting. The Past Chair will cast a vote, but this vote will be opened only in the event of a tie.

**RECOMMENDATION:** The Committee will be asked to elect the AORMA Committee Vice-Chair for the term beginning July 1, 2014.

**FISCAL IMPACT:** None.

**BACKGROUND:** AORMA's Policy & Procedure A-1 – AORMA Committee Composition, Elections and Term Limits outlines the process by which members of the AORMA Committee are nominated and elected to serve. The Policy & Procedure outlines the officer succession plan whereby the Vice-Chair is elected, then assumes the Chair seat the following year, then proceeds to the Past Chair seat and then “Ex-Officio” seat.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. Policy & Procedure A-1 – AORMA Committee Composition, Elections and Term Limits
- b. AORMA Committee / Standing Committees – Members and Terms

<b>SUBJECT:</b>	<b>AORMA COMMITTEE COMPOSITION, ELECTIONS &amp; TERM LIMITS</b>
<b>ADOPTED:</b>	<b>APRIL 18, 2003</b>
<b>EFFECTIVE:</b>	<b>JULY 1, 2003</b>
<b>AMENDED:</b>	<b>JANUARY 15, 2005 OCTOBER 27, 2005 JANUARY 16, 2008 OCTOBER 29, 2009 JANUARY 11, 2010 SEPTEMBER 16, 2010 DECEMBER 8, 2011 SEPTEMBER 13, 2012</b>

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**PURPOSE:**

This policy and procedure outlines the process by which members of the Auxiliary Organizations Risk Management Alliance (AORMA) Committee are nominated and elected to serve. This policy and procedure addresses the desire of the CSURMA to ensure broad organizational representation among AORMA Committee members, acknowledging the AORMA Committee's need for stability of leadership while encouraging participation from qualified candidates.

**POLICY:**

It is the policy of the CSURMA that, in accordance with the Bylaws, the AORMA Committee shall adopt the procedure outlined in this document for purposes of generating continuity of leadership, encouraging opportunity for diverse committee representation and participation and continuing effective administration of established insurance programs and services.

**PROCEDURE:**

The following steps will be taken to affect the policy:

1. The AORMA Committee will be elected from representatives of the auxiliary organization members of the CSURMA, effective July 1 of every year. No auxiliary organization will have multiple representatives serving simultaneously on either the AORMA Committee or on the same Standing Committee. At-large members may serve a maximum of three consecutive two-year terms. Upon reaching the end of the third two-year term, members will either be "termed out" (they may be again nominated after one year off the Committee) or advance to the role of Vice Chair. Terms are staggered to create a rotation of half (4) of the at-large Committee members each year.
2. The AORMA Committee will be comprised of eight at-large members and two Officers: a Vice Chair and a Chair. Additionally, two alternates may serve with the committee as

Past Chair and Ex-Officio. Alternates may serve in a voting capacity only in the absence of at-large members. Officers shall serve one, one-year term in each officer seat.

3. The AORMA Committee will review its membership annually to strive for diversity on the Committee based on the following criteria:

- Type of Auxiliary Organization (Foundation, ASI/Student Union or Commercial)
- Mix of personnel (Executive Director, CFO, HR, etc.)  
Campus size (small – less than 10,000 FTE, medium – between 10,000 and 20,000 FTE, or large – more than 20,000 FTE)

The AORMA Committee seats shall be rotated on July 1 of each year as follows:

- Year 1 – Elected to Vice Chair of AORMA Committee
- Year 2 – Vice Chair Succeeds to Chair of AORMA Committee
- Year 3 – Chair Succeeds to Past Chair of AORMA Committee
- Year 4 – Past Chair Succeeds to Ex-Officio
- Year 5 – Ex-Officio Leaves Office and is not allowed to serve on the AORMA Committee for at least one year.

The Vice Chair and Chair shall serve as AORMA Committee representatives to the CSURMA Executive Committee.

***AORMA Committee Chair/Vice Chair Qualifications***

- Served on AORMA Committee for at least two years
- Demonstrated leadership abilities in group settings
- Ability to serve as primary advocate and spokesperson for AORMA Committee
- Ability to lead the AORMA Committee

4. Annually, the Chair shall appoint a Nominations Committee, consisting of at least two AORMA Committee members. The AORMA Committee Chair shall serve as chair of the Nominations Committee. The AORMA Committee Nominating Committee shall consider the following as minimum qualification criteria for individuals seeking nomination to the AORMA Committee:

***AORMA Committee Representative***

- Participating professional member of CSURMA AORMA for at least two years
- Served in a CSURMA auxiliary organization management position for at least two years
- Demonstrated leadership abilities
- Ability to attend meetings regularly and contribute to the AORMA Committee's work agenda, as described in Policy & Procedure A-2.

Previous service on one of AORMA's Standing Committees is preferred, but not required.

5. Timeline for nominations:

***October/November***

The Nominations Committee shall poll the eligible AORMA Committee members to determine which members are willing to be nominated for the Vice Chair position and identify which of the eligible incumbents whose terms expire the following June 30 are interested in seeking re-election.

At the October AORMA Committee meeting, a Vice Chair shall be elected by the AORMA Committee from its members. All ballots will be tallied by the Ex-Officio and the CSURMA Secretary. The Past Chair shall also cast a vote, but this vote will be opened only in the event of a tie.

***January***

The Nominations Committee will announce to the membership the new Vice Chair as well as the opening of the nominations period for open committee positions (for July 1 appointments). The Nominations Committee will indicate which types of auxiliary representations are needed on the AORMA Committee (to ensure broad representation). Nominations will remain open through the end of February, and self-nominations will be accepted as well as nominations by others.

***February***

The Nominations Committee will continue to solicit nominations, especially if specific types of auxiliary organizations are not being represented.

***March***

A nominations slate will be forwarded to the AOA Executive Committee for review and comment. The slate, with comments, will be returned to the AORMA Committee no later than March 31.

***April***

All CSURMA member auxiliary organizations will be sent a ballot with the names of the nominated individuals. Each member auxiliary can vote for the representatives. Completed ballots will be due to the CSURMA by April 30.

***May***

Announcement at the CSURMA Board of Directors meeting of the outcomes of the election process to be effective July 1.

The AORMA Committee shall establish a statement of roles and responsibilities that provide guidance on operations of the Committee and may be amended from time to time by the AORMA Committee.

**AORMA Committee**  
**Ten voting members - two alternates - twelve members total**  
**Effective at July 1, 2013**

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	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	Vice Chair	Robert de Wit	Chief Financial Officer	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	rdewit@csulb.edu	562-985-5549
AORMA	Past Chair	Kurt Borsting	Director, Titan Student Centers	Fullerton	Associated Students, California State University, Fullerton, Inc.	kborsting@fullerton.edu	657-278-4214
AORMA	Ex Officio	Pat Worley	Executive Director	Sacramento	Associated Students of California State University, Sacramento	pcworley@csus.edu	916-278-7290
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	Frank Mumford	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	fmumford@fullerton.edu	657-278-4101
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	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AORMA	At Large	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslied@saclink.csus.edu	916-278-2904
AORMA	At Large	Keith Kompsi	Director, Foundation Financial Services	Fresno	Fresno Association, Inc., CSU Fresno	kkompsi@csufresno.edu	559-278-0838
AORMA	At Large	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910
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	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., Cal Poly San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
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	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	Dennis Miller	Director, Employment Services	Pomona	The Cal Poly Pomona Foundation, Inc.	dennismiller@csupomona.edu	909-869-2958
MSLCTC	At Large	Debbie Adishian-Astone	Executive Director	Fresno	CSU Fresno Association, Inc.	debbiea@csufresno.edu	559-278-0802
MSLCTC	At Large	Melinda Coil	Chief Financial Officer	San Diego	San Diego State University Research Foundation	mcoil@foundation.sdsu.edu	619-594-1076
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	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
PC	At Large	Kurt Borsting	Director, Titan Student Centers	Fullerton	Associated Students, California State University, Fullerton, Inc.	kborsting@fullerton.edu	657-278-4214
PC	At Large	Gigi Kiama	Human Resources Manager	Monterey Bay	University Corporation, CSU Monterey Bay	gkiama@csumb.edu	831-582-4301
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	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910

*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

**DISCUSSION AND APPROVAL OF AOA CONFERENCE FREE REGISTRATIONS**

**ISSUE:** As a Platinum (plus) Business Partner, CSURMA AORMA will be donating \$20,000 to support the 2014 AoA Conference. Because of this donation, CSURMA AORMA will receive seven free 2014 AoA Conference registrations. The AORMA Committee is being asked to decide who should receive these free registrations.

**RECOMMENDATION:** Staff recommends that the Committee decide who should receive these free registrations.

**FISCAL IMPACT:** None.

**BACKGROUND:** Historically, CSURMA AORMA has contributed \$15,000 to the AoA Conference. Last year, the AORMA Committee increased its contribution to \$18,000. The additional \$3,000 was to backfill the sponsorship lost due to the termination of the AOUIT trust. This year, for the 2014 conference, the AORMA Committee increased its sponsorship to \$20,000.

**PUBLICATION:** None

**ATTACHMENT(S):** None

**POLICY AND PROCEDURE A-5**  
**CALENDAR OF REPORTS, AUDITS, FILINGS AND REVIEWS**

**ISSUE:** Policy and Procedure A-5 has been amended to include the requirement that AORMA will review all of its policies and procedures at least every two years. The following section has been added to Policy and Procedure A-5:

Policy and Procedure Review Schedule:

1. Every year during the annual AORMA Committee Long Range Planning meeting, the AORMA Policy and Procedure Review Schedule will be evaluated and approved.
2. In the absence of other reasons to review a policy and procedure more frequently, all policies and procedures will be reviewed at least every two years.

**RECOMMENDATION:** Staff recommends that the committee approve the revisions to Policy and Procedure A-5 – Calendar of Reports, Audits, Filings and Reviews.

**FISCAL IMPACT:** None.

**BACKGROUND:** The AORMA Committee approved the FY 13/14 Policy and Procedure Review Schedule at its last meeting on September 12, 2013.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. Policy and Procedure A-5 – Calendar of Reports, Audits, Filings and Reviews (revision date - 11/06/13)
- b. Policy and Procedure Review Schedule – approved on September 12, 2013



**CSURMA AORMA**

**POLICY AND PROCEDURE NO. A-5**

**SUBJECT:** ANNUAL CALENDAR OF REPORTS, AUDITS, & FILINGS AND REVIEWS

**ADOPTED:** **OCTOBER 29, 2009**

**EFFECTIVE:** **OCTOBER 29, 2009**

**AMENDED:** **SEPTEMBER 12, 2013**  
NOVEMBER 6, 2013

**PURPOSE:**

This policy and procedure outlines the various audits, reports and filings compiled by CSURMA AORMA on an annual basis.

**POLICY:**

It shall be the policy of the CSUMA AORMA to take the following action on an annual or semi-annual basis:

**Reports and Audits:**

1. Actuarial Study. Annually, an actuarial study will be performed on both the workers' compensation and liability programs to ascertain (1) the necessary funding for the upcoming fiscal year and (2) the outstanding liabilities for the prior fiscal years as detailed in CSURMA Policy & Procedure #4.
2. Claims Administration Audits for both the Liability and Workers' Compensation Program. These audits will be performed by an independent outside auditor in accordance with CSURMA Policy and Procedure #5 in every even numbered year.
3. Financial Audit. This audit will be performed annually by an independent outside auditor.

**State of California Regulatory Required Filings:**

1. Form 700 - Statement of Economic Interests. All designated and alternate AORMA Committee members will annually file with the FPPC the Form 700 - Statement of Economic Interests by April 1. All designated and alternate AORMA Committee members will also file with the FPPC the Form 700 upon becoming or retiring as a Committee designated or alternate member.

**Policy and Procedure Review Schedule:**

1. Every year during the annual AORMA Committee Long Range Planning meeting, the AORMA Policy and Procedure Review Schedule will be evaluated and approved.

2. In the absence of other reasons to review a policy and procedure more frequently, all policies and procedures will be reviewed at least every two years.

## AORMA Policies and Procedures

### Review Schedule

	Policy and Procedure	Adopted	Amended	Reviewed	Scheduled for Review
A-1	AORMA Committee Composition, Elections and Terms Limits	4/18/2003	9/13/2012		FY 14/15
A-2	AORMA Committee and Standing Committee Roles and Responsibilities	8/19/2003	9/13/2012		FY 14/15
A-3	Target Surplus Funding Policy	1/10/2007	9/16/2010		FY 14/15
A-4	Dividends and Assessments	3/8/2007	9/16/2010		FY 14/15
A-5	Annual Calendar of Reports, Audits and Filings	10/29/2009	9/12/2013	9/12/2013	FY 14/15
A-6	Risk Reduction Matching Grant Program	5/9/2013	9/12/2013	9/12/2013	FY 14/15
A-7	Travel Reimbursement Policy	5/21/2013	5/21/2013		FY 14/15
L-1	Claims Reporting	12/7/2006	10/8/2009	5/10/2012	FY 14/15
L-2	Liability Claims Administration and Litigation Management	12/7/2006	5/10/2012		FY 14/15
L-3	Legal Counsel Selection	12/7/2006	5/10/2012		FY 14/15
Attachment	Carl Warren Retention Letter		9/12/2013	9/12/2013	
Attachment	Carl Warren Legal Bill Suspension Letter		9/12/2013	9/12/2013	
Approval	Approval of Maximum Allowable Hourly Rate for Legal Counsel			9/12/2013	
L-4	Employee Driving Standards	7/1/2002	6/17/2010		FY 14/15
L-5	Guidelines for Extending Liability Coverage to Non-Auxiliary Organizations	8/19/2003	3/21/2013		FY 14/15
L-6	Requirement to Purchase PAI for all Activities Involving Minors	6/17/2010	6/17/2010		FY 14/15
L-7	Employment Practices Deductible Options	5/12/2011	12/6/2012		FY 14/15
UI-1	Formula for Determining Unemployment Insurance Program Annual Contributions	5/12/2010	12/6/2012		FY 14/15
W-1	Workers' Compensation Deposit Development Plan	5/15/2008	12/8/2009		FY 13/14
W-2	Contribution Payments	12/9/2004	12/8/2009		FY 13/14
W-3	Requirement of Members to Maintain Experience Modification Factor of 1.25 or Less	9/9/2003	12/8/2009		FY 13/14
W-4	Claims Handling Procedures and Guidelines	12/8/2009	9/16/2010		FY 13/14
W-5	Workers' Compensation Coverage Claims Settlement Authority	9/16/2010	9/16/2010		FY 13/14
W-6	Volunteer Coverage	1/12/2005	12/8/2009		FY 13/14
W-7	Workers' Compensation Safety Program Award - Safety Superstar	10/27/2005	12/9/2010		FY 13/14
W-8	Workers' Compensation Program Payroll Reporting Responsibilities	12/8/2009	12/8/2009		FY 13/14

**POLICY AND PROCEDURE L-7**  
**EMPLOYMENT PRACTICES LIABILITY (EPL) DEDUCTIBLE OPTIONS**

**ISSUE:** To assist members in budget forecasting, Policy and Procedure L-7 was revised to limit the annual EPL deductible to one level increase per year. The revised EPL deductible provision will apply retroactively to the FY 13/14 deductible increases as well. The major change to the policy and procedure is note below.

Level 1	Paid losses of \$75,000 or less .....	\$25,000 deductible
Level 2	Paid losses of \$75,001 to \$175,000 .....	\$50,000 deductible
Level 3	Paid losses of \$175,001 to \$275,000 .....	\$75,000 deductible
Level 4	Paid losses in excess of \$275,001 .....	\$100,000 deductible

Annually, based on the formula above, the JPA Program Administrator will determine the minimum EPL deductible for each Member. **To assist Members in budget forecasting, the minimum EPL deductible will be limited to one EPL deductible level increase per year, regardless of the minimum EPL deductible calculated based on the schedule above.**

**RECOMMENDATION:** The Programs Committee has reviewed the changes to Policy and Procedure L-7 and recommends that the AORMA Committee approve the Policy and Procedure L-7 as presented. Staff recommends that the committee review the EPL deductible increase letter and approve it with revisions as necessary.

**FISCAL IMPACT:** The EPL deductible for two auxiliary organizations was capped in accordance with the policy and procedure revisions. Fresno Foundation, per the original calculation would have a \$75,000 EPL deductible; however, now because their deductible increase is limited to a one level increase, they will have for FY 14/15 a \$50,000 deductible. SDSU Research Foundation, per the original calculation would have a \$100,000 EPL deductible; however, in accordance with the policy and procedure revisions their FY 13/14 EPL deductible will decrease to \$50,000 and their FY 14/15 EPL deductible will be \$75,000.

**BACKGROUND:** The Programs Committee approved the FY 14/15 member EPL deductibles contingent on the AORMA Committee’s approval of the revisions to Policy and Procedure L-7.

Employment Practices Liabilities (EPL) losses continue to be AORMA’s number one loss leader. As a way to reduce EPL loss costs, the AORMA committee approved changes to Policy & Procedure L-7, which mandated higher EPL deductibles for those auxiliary organizations with

a frequency of EPL claims. Effective July 1, 2013, five auxiliary organizations were subject to the mandated higher EPL deductible.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. Policy and Procedure L-7 – Employment Practices Liability (EPL) Deductible Options (Revision Date 2013 11 06)
- b. EPL Deductible Increase Letter to Members - FY 14-15
- c. AORMA - EPL Deductible Schedule
- d. FY 14-15 EPL Deductible Calculation



**CSURMA AORMA**

**POLICY AND PROCEDURE NO. L-7**

**SUBJECT: EMPLOYMENT PRACTICES LIABILITY  
DEDUCTIBLE (EPL) OPTIONS**

**ADOPTED: MAY 12, 2011**

**AMENDED: JULY 1, 2011  
DECEMBER 6, 2012  
NOVEMBER 6, 2013**

**POLICY:**

1. It is the policy of CSURMA AORMA that annually a minimum ~~suggested~~-EPL deductible will be determined for each Member. The formula for determining the minimum ~~suggested EPL~~ deductible is based on number and cost of EPL claims paid, at June 30, for the last five fiscal years. If a Member has more than one EPL claim payment within the last five fiscal years, then the total amount paid within those five years for all claims exceeding \$25,000 will be applied to the following schedule:

<u>Level 1</u>	Paid losses of \$75,000 or less .....	\$25,000 deductible
<u>Level 2</u>	Paid losses of \$75,001 to \$175,000 .....	\$50,000 deductible
<u>Level 3</u>	Paid losses of \$175,001 to \$275,000 .....	\$75,000 deductible
<u>Level 4</u>	Paid losses in excess of \$275,001 .....	\$100,000 deductible

Annually, based on the formula above, the JPA Program Administrator will determine the minimum ~~suggested-EPL~~ deductible for each Member. To assist Members in budget forecasting, the minimum EPL deductible will be limited to one EPL deductible level increase per year, regardless of the minimum EPL deductible calculated based on the schedule above.

The Programs Committee will review and approve each Member’s minimum EPL deductible for the upcoming fiscal year.

2. Each Member will have the option of choosing an EPL deductible in excess of the minimum deductible.

3. Should a Member choose an EPL deductible in excess of the minimum EPL deductible, then that Member will be required to maintain the same EPL deductible for three full program years (July 1<sup>st</sup> to June 30<sup>th</sup>) before selecting a new EPL deductible. EPL Deductibles can only be changed at the beginning of the coverage term – July 1<sup>st</sup> of each year. ~~When selecting a deductible higher than the minimum approved deductible, the Member should consider the additional exposure of the higher deductible in comparison to the savings in premium. In addition, b~~Because these higher EPL deductibles can only be changed once per every three full program years, CSURMA AORMA strongly recommends a review of prior years’ claims and consultation with the JPA Program Administrator before making any decisions regarding these higher EPL deductibles.

4. As outlined in Policy and Procedure L-1, Claims Reporting, it is the policy of CSURMA AORMA that written notice of any claim within the AORMA Liability Coverage Program be given to the Third Party Claims Administrator as soon as practicable. Failure to report a claim is cause for a reduction in or denial of coverage by AORMA.

**PROCEDURE:**

1. Annually, based on the formula above, the JPA Program Administrator will determine the minimum ~~suggested-EPL~~ EPL deductible for each Member.
2. The Programs Committee will approve each Member's minimum EPL deductible.
3. The JPA Program Administrator will provide the Members with the costs for each of the different EPL deductibles options.
4. If the Member chooses an EPL deductible higher than the minimum EPL deductible as approved by the Programs Committee for that Member, then the Member will be required to sign the attached Consent to Change Employment Practices Liability Deductible letter.
5. A Member may appeal its minimum EPL deductible to the AORMA Committee in writing prior to the commencement of the coverage year, and the AORMA Committee will make a final decision.



**Consent to Change Employment Practices Liability Deductible**

I am authorizing CSURMA AORMA to increase the Employment Practices Liability deductible within the CSURMA AORMA Liability Coverage Program for this Auxiliary Organization effective \_\_\_\_\_.

I understand that I must maintain this same deductible for three full program years (July 1<sup>st</sup> to June 30<sup>th</sup>) before selecting a new deductible. I am also aware that the following coverage provisions apply to all Employment Practices Liability claims regardless of the probable size of the claim. The Auxiliary Organization's or the Covered Party's failure to comply with any of these provisions will cause a reduction in, or denial of, coverage by CSURMA AORMA.

**CLAIMS REPORTING PROVISIONS**

If a Auxiliary Organization or Covered Party becomes aware of an event, occurrence or offense, which **may** result in a claim, suit or proceeding, the event must be reported to the Third Party Claims Administrator (TPA) as soon as practicable. If the event is not reported to the TPA within the timeframe set below; the following late reporting penalties shall apply;

**LATE REPORTING PENALTIES**

1. If an **occurrence**, offense, claim or suit is reported 1-6 months late as determined by the TPA, a 25% reduction of coverage will apply;
2. If an **occurrence**, offense, claim or suit is reported 7-12 months late as determined by the TPA, a 50% reduction of coverage will apply; or
3. If an **occurrence**, offense, claim or suit is reported more than 12 months late as determined by the TPA, no recovery will be available to the **Member** or other involved **Covered Party**.

**DEFENSE COVERAGE PROVISIONS**

If an Auxiliary Organization or Covered Party becomes aware of an event, occurrence or offense, which **may** result in a claim, suit or proceeding, CSURMA AORMA will reimburse any costs incurred by the Auxiliary Organization or Covered Party to defend the covered claim **but only if** the event is reported to the TPA within thirty (30) days of becoming aware of the event. CSURMA AORMA will not, however, reimburse any costs incurred more than thirty (30) days prior to notification to the TPA.

**CLAIMS SETTLEMENT PROVISIONS**

An Auxiliary Organization or Covered Party will not be reimbursed by CSURMA AORMA if the Auxiliary Organization or Covered Party settles a claim without prior written authorization of the Liability Claims Administrator.

I have read the above coverage provisions and I have a thorough understanding of my claims reporting obligations within the CSURMA AORMA Liability Program and consent to a change in my Employment Practices Liability deductible to:

\$50,000 /  \$75,000 /  \$100,000

\_\_\_\_\_  
Auxiliary Organization

\_\_\_\_\_  
Signed

\_\_\_\_\_  
Name

\_\_\_\_\_  
Title

\_\_\_\_\_  
Date



Date

X  
X  
X  
X

**Re: CSURMA AORMA Liability Insurance Program  
Mandatory Deductible Increase for Employment Practices Liability (EPL)  
Claims**

Dear X:

At the AORMA Committee meeting on November 6, 2013, it was decided that in order to assist members in budget forecasting, the mandatory EPL deductible increase that became effective on July 1, 2013, would be revised to include a provision that a member's EPL deductible could only increase one level per year. The EPL deductible levels are \$25,000, \$50,000, \$75,000 and \$100,000. As an example, if the calculation requires that the member increase its EPL deductible from \$25,000 to \$100,000, then the member's EPL deductible would increase to \$50,000 the first year, \$75,000 the second year and \$100,000 the third year. (Please note, however, that the minimum EPL deductible is calculated annually and an EPL deductible increase to the next level is not automatic. The member's loss information will be reviewed independently each year.) This change will be retroactive to the FY 13/14 minimum EPL deductibles.

The minimum EPL deductible continues to be calculated based on the following schedule:

If a Member has more than one EPL claim payment within the last five fiscal years, then the total amount paid within those five years for all claims exceeding \$25,000 will be applied to the following schedule:

Level 1	Paid losses of \$75,000 or less .....	\$25,000 deductible
Level 2	Paid losses of \$75,001 to \$175,000 .....	\$50,000 deductible
Level 3	Paid losses of \$175,001 to \$275,000 .....	\$75,000 deductible
Level 4	Paid losses in excess of \$275,000 .....	\$100,000 deductible

Within the term July 1, 2008 through June 30, 2013, payments on behalf of [REDACTED] have been made on [REDACTED] separate EPL claims, as noted below. Between July 1, 2008 and June 30, 2013, you had [REDACTED] EPL claims that exceeded the \$25,000 threshold. Therefore according to Policy and Procedure L-7, only those [REDACTED] claims will be applied to the EPL deductible schedule



noted above. As a result, effective July 1, 2014, your minimum EPL deductible within the AORMA Liability Program will be increased to \$\_\_\_\_\_.

EPL Paid Losses Payments made between 7/01/08 and 6/30/13		
Date of Loss	Claim #	Paid to Date

**Optional Statements:**

**Option 1 (One Level Increase)** Please note that based on the EPL deductible calculation schedule, your FY 14/15 EPL would be \$\_\_\_\_\_; however, because Policy and Procedure L-7 has been revised to include a one level annual increase provision, your EPL deductible for FY 14/15 will only increase to \_\_\_\_\_. Your EPL deductible for FY 15/16 will not automatically increase to \$\_\_\_\_\_; your paid loss information will be reviewed independently, and your EPL deductible will be set accordingly.

**Option 2 (Retroactive Decrease to FY 13/14 EPL Deductible)** Your EPL deductible for FY 13/14 was increased to \$100,000; however, due to the retroactive changes within Policy and Procedure L-7, your FY 13/14 EPL deductible has been reduced to \$50,000 and your FY 14/15 EPL deductible will be \$75,000.

Also, please be aware that your premium will be reduced based on this higher deductible. Your total premium costs and total savings for each deductible option will be included in the AORMA Rates and Premiums letter that will be sent out at the end of January, 2014.



Please feel free to call the CSURMA JPA Program Administrators – Mimi Long or Daniel Howell - with any comments or questions regarding this EPL minimum deductible requirement.

Mimi Long  
415-403-1423  
[mlong@alliant.com](mailto:mlong@alliant.com)

Daniel Howell  
415-403-1426  
[dhowell@alliant.com](mailto:dhowell@alliant.com)

Thank you for your continued support of CSURMA AORMA.

Sincerely,

Dwayne Brummett  
AORMA Committee Chair

Encls.

cc: CSURMA JPA Program Administrators

## AORMA Liability Program - EPL Deductible Schedule

Campus	Auxiliary Organization	EE's	FY 14/15	FY 13/14	FY 12/13	FY 11/12	FY 10/11
Bakersfield	Associated Students, California State University, Bakersfield, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Bakersfield	California State University, Bakersfield Foundation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Bakersfield	California State University, Bakersfield Student Union, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chancellor's Office	California State University Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chancellor's Office	California State University Institute		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Channel Islands	Associated Students of California State University, Channel Islands, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Channel Islands	California State University Channel Islands Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Channel Islands	University Glen Corporation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chico	Associated Students of California State University, Chico	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chico	Auxiliary Organization Associations		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chico	The CSU, Chico Research Foundation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Chico	The University Foundation, California State University, Chico		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Dominguez Hills	Associated Students, California State University, Dominguez Hills	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Dominguez Hills	California State University, Dominguez Hills Foundation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
East Bay	Associated Students, California State University, East Bay	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
East Bay	Cal State East Bay Educational Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
East Bay	California State University, East Bay Foundation, Inc.	Yes	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	Associated Students, Inc. of California State University, Fresno	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	California State University, Fresno Association, Inc.	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	California State University, Fresno Foundation	Yes	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	CSU Fresno Courtyard (Not a separate AO; an operating unit of CSU Fresno Association, Inc.)	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	Fresno State Programs for Children, Inc.	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	The Agricultural Foundation of California State University, Fresno	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fresno	The California State University, Fresno Athletic Corporation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fullerton	Associated Students, California State University, Fullerton, Inc.	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fullerton	Cal State Fullerton Philanthropic Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fullerton	CSU Fullerton Auxiliary Services Corporation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Fullerton	CSU Fullerton Housing Authority		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Humboldt	Associated Students, Humboldt State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Humboldt	Humboldt State University Advancement Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Humboldt	Humboldt State University Center Board of Directors	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Humboldt	Humboldt State University Sponsored Programs Foundation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Long Beach	Associated Students, California State University, Long Beach	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000

## AORMA Liability Program - EPL Deductible Schedule

Campus	Auxiliary Organization	EE's	FY 14/15	FY 13/14	FY 12/13	FY 11/12	FY 10/11
Long Beach	California State University, Long Beach Research Foundation	Yes	\$ 75,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
Long Beach	CSULB 49er Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Los Angeles	Associated Students, California State University, Los Angeles, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	Yes	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
Los Angeles	California State University, Los Angeles Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Los Angeles	University-Student Union Board, California State University, Los Angeles	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Maritime Academy	California Maritime Academy Foundation, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Maritime Academy	The Associated Students of the California Maritime Academy		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Monterey Bay	Foundation of California State University, Monterey Bay		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Monterey Bay	The University Corporation at Monterey Bay	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Northridge	Associated Students, California State University, Northridge, Inc.	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Northridge	California State University, Northridge Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Northridge	North Campus University Park Development Corporation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Northridge	The University Corporation, CSU Northridge	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Northridge	University Student Union of California State University, Northridge	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Pomona	The Cal Poly Pomona Foundation, Inc.	Yes	\$ 75,000	\$ 100,000	\$ 100,000	\$ 100,000	\$ 25,000
Sacramento	Associated Students of California State University, Sacramento	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sacramento	Capital Public Radio, Inc., CSU Sacramento	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sacramento	The University Foundation at Sacramento State		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sacramento	University Enterprises, Inc., CSU Sacramento	Yes	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sacramento	University Union Operation of CSUS, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Bernardino	Associated Students Inc., California State University, San Bernardino	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Bernardino	CSUSB Philanthropic Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Bernardino	University Enterprises Corporation at CSUSB	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Diego	Associated Students, San Diego State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Diego	Aztec Shops, Ltd., San Diego State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Diego	San Diego State University Research Foundation	Yes	\$ 75,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
San Diego	The Campanile Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Francisco	Associated Students, Inc., San Francisco State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Francisco	Cesar Chavez Student Center, San Francisco State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Francisco	San Francisco State University Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000

AORMA Liability Program - EPL Deductible Schedule							
Campus	Auxiliary Organization	EE's	FY 14/15	FY 13/14	FY 12/13	FY 11/12	FY 10/11
San Francisco	The University Corporation, San Francisco State	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Jose	Associated Student, San Jose State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Jose	San Jose State University Research Foundation	Yes	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Jose	Spartan Shops, Inc., San Jose State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Jose	The Student Union of San Jose State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Jose	The Tower Foundation, San Jose State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Luis Obispo	Cal Poly Corporation	Yes	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
San Luis Obispo	California Polytechnic State University Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Marcos	California State University San Marcos Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Marcos	San Marcos University Corporation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Marcos	The Associated Students of California State University, San Marcos		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
San Marcos	University Auxiliary and Research Services Corporation	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sonoma	Associated Students of Sonoma State University	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sonoma	Sonoma State Enterprises, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Sonoma	Sonoma State University Academic Foundation, Inc.		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Stanislaus	Associated Students, Inc., California State University, Stanislaus	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Stanislaus	California State University, Stanislaus Auxiliary and Business Services		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Stanislaus	California State University, Stanislaus Foundation		\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
Stanislaus	University Student Union of California State University, Stanislaus	Yes	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000

**Blue - represents the mandated minimum EPL deductible per Policy & Procedure L-7**

**Red - represents the year the member chose to increase its EPL deductible above the minimum. The member must maintain the higher deductible for three years.**

**AORMA Liability Program - EPL Loss Information**  
**Paid EPL Losses between July 1, 2008 and June 30, 2013**

<b>Campus</b>	<b>Auxiliaries</b>	<b>Claim #</b>	<b>Total Incurred</b>	<b>Claims Over \$25,000</b>
Channel Islands	CSU CHANNEL ISLANDS UNIVERSITY GLEN CORP	1597956	155,678	155,678
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
Dominguez Hills	CSU DOMINGUEZ HILLS FOUNDATION	1755087	3,083	-
Dominguez Hills	CSU DOMINGUEZ HILLS FOUNDATION	1846619	1,991	-
	<b>Number of Claims</b>	<b>2</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
Dominguez Hills	CSU DOMINGUEZ HILLS LOKER STUDENT UNION, INC.	1593281	4,547	-
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
East Bay	CSU EAST BAY FOUNDATION	1492625	104,313	104,313
East Bay	CSU EAST BAY FOUNDATION	1496159	1,826	-
East Bay	CSU EAST BAY FOUNDATION	1505817	13,765	-
East Bay	CSU EAST BAY FOUNDATION	1507297	9,695	-
East Bay	CSU EAST BAY FOUNDATION	1517494	7,924	-
East Bay	CSU EAST BAY FOUNDATION	1517601	20,826	-
East Bay	CSU EAST BAY FOUNDATION	1548055	4,697	-
	<b>Number of Claims</b>	<b>7</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
		<b>Total for claims in excess of \$25,000:</b>		<b>104,313</b>
		<b>Minimum EPL deductible for FY 14/15 (w/o one level limitation):</b>		<b>50,000</b>
		<b>Minimum EPL deductible for FY 14/15 (w/ one level limitation):</b>		<b>50,000</b>
		<b>Minimum EPL deductible for FY 13/14:</b>		<b>50,000</b>
Fresno	CSU FRESNO ASSOCIATION (This loss is shared 50% / 50% with ASI) \$112,210 / 2 = \$56,105	1484271	56,105	56,105
Fresno	CSU FRESNO ASSOCIATION (This loss is excluded from the calculation while it is being reviewed)	1603788	39,503	-
	<b>Number of Claims</b>	<b>2</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
		<b>Total for claims in excess of \$25,000:</b>		<b>56,105</b>
Fresno	CSU FRESNO ASSOCIATED STUDENTS (This loss is shared 50% / 50% with Fresno Association) \$112,210 / 2 = \$56,105	1484271	56,105	56,105
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
Fresno	CSU FRESNO ATHLETIC CORPORATION	1461356	56	-
Fresno	CSU FRESNO ATHLETIC CORPORATION	1464697	2,680	-
	<b>Number of Claims</b>	<b>2</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
Fresno	CSU FRESNO FOUNDATION	1632425	140,464	140,464
Fresno	CSU FRESNO FOUNDATION	1743848	99,840	99,840
Fresno	CSU FRESNO FOUNDATION	1854811	948	-
	<b>Number of Claims</b>	<b>3</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>2</b>		
		<b>Total for claims in excess of \$25,000:</b>		<b>240,304</b>
		<b>Minimum EPL deductible for FY 14/15 (w/o one level limitation):</b>		<b>75,000</b>
		<b>Minimum EPL deductible for FY 14/15 (w/ one level limitation):</b>		<b>50,000</b>
		<b>Minimum EPL deductible for FY 13/14:</b>		<b>25,000</b>

**AORMA Liability Program - EPL Loss Information**  
**Paid EPL Losses between July 1, 2008 and June 30, 2013**

Campus	Auxiliaries	Claim #	Total Incurred	Claims Over \$25,000
Fullerton	CSU FULLERTON AUXILIARY SERVICES CORPORATION	1532101	1,756	-
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
Humboldt	CSU HUMBOLDT SPONSORED PROGRAMS FOUNDATION	1565127	25,219	25,219
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
Long Beach	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1758506	135,282	135,282
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
Long Beach	LONG BEACH RESEARCH FOUNDATION	1515384	77,425	77,425
Long Beach	LONG BEACH RESEARCH FOUNDATION	1581787	123,679	123,679
Long Beach	LONG BEACH RESEARCH FOUNDATION	1598220	376	-
Long Beach	LONG BEACH RESEARCH FOUNDATION	1856078	1,892	-
	<b>Number of Claims</b>	<b>4</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>2</b>		
		<b>Total for claims in excess of \$25,000:</b>		<b>201,104</b>
		<b>Minimum EPL deductible for FY 14/15 (w/o one level limitation):</b>		<b>75,000</b>
		<b>Minimum EPL deductible for FY 14/15 (w/ one level limitation):</b>		<b>75,000</b>
		<b>Minimum EPL deductible for FY 13/14:</b>		<b>50,000</b>
Los Angeles	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1448628	49	-
Los Angeles	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1483401	111,685	111,685
Los Angeles	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1499878	22,824	-
Los Angeles	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1500354	422	-
Los Angeles	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1582137	16,548	-
	<b>Number of Claims</b>	<b>5</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
		<b>Total for claims in excess of \$25,000:</b>		<b>111,685</b>
		<b>Minimum EPL deductible for FY 14/15 (w/o one level limitation):</b>		<b>50,000</b>
		<b>Minimum EPL deductible for FY 14/15 (w/ one level limitation):</b>		<b>50,000</b>
		<b>Minimum EPL deductible for FY 13/14:</b>		<b>50,000</b>
Northridge	CSU NORTHRIDGE ASSOCIATED STUDENTS, INC.	1547624	5,552	-
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
Northridge	CSU NORTHRIDGE UNIVERSITY CORP.	1498773	12,812	-
Northridge	CSU NORTHRIDGE UNIVERSITY CORP.	1593276	4,429	-
Northridge	CSU NORTHRIDGE UNIVERSITY CORP.	1600567	4,442	-
	<b>Number of Claims</b>	<b>3</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
Pomona	CPSU POMONA FOUNDATION	1734312	96,105	96,105
Pomona	CPSU POMONA FOUNDATION	1735120	166,498	166,498
Pomona	CPSU POMONA FOUNDATION	293884	400	-
Pomona	CPSU POMONA FOUNDATION	293886	891	-
	<b>Number of Claims</b>	<b>4</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>2</b>		
		<b>Total for claims in excess of \$25,000:</b>		<b>262,603</b>
		<b>Minimum EPL deductible for FY 14/15 (w/o one level limitation):</b>		<b>75,000</b>
		<b>Minimum EPL deductible for FY 14/15 (w/ one level limitation):</b>		<b>75,000</b>
		<b>Minimum EPL deductible for FY 13/14:</b>		<b>100,000</b>

**AORMA Liability Program - EPL Loss Information**  
**Paid EPL Losses between July 1, 2008 and June 30, 2013**

<b>Campus</b>	<b>Auxiliaries</b>	<b>Claim #</b>	<b>Total Incurred</b>	<b>Claims Over \$25,000</b>
Sacramento	CSU SACRAMENTO CAPITOL PUBLIC RADIO, INC.	1734620	12,153	
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1613613	80,964	80,964
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1634228	44,642	44,642
Sacramento	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1755960	35,645	35,645
	<b>Number of Claims</b>	<b>3</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>3</b>		
	<b>Total for claims in excess of \$25,000:</b>			<b>161,251</b>
	<b>Minimum EPL deductible for FY 14/15 (w/o one level limitation):</b>			<b>50,000</b>
	<b>Minimum EPL deductible for FY 14/15 (w/ one level limitation):</b>			<b>50,000</b>
	<b>Minimum EPL deductible for FY 13/14:</b>			<b>25,000</b>
San Bernardino	CSU SAN BERNARDINO STUDENT UNION	1481012	501	-
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
San Bernardino	CSU SAN BERNARDINO UNIVERSITY ENTERPRISES CORP	1515165	335	-
San Bernardino	CSU SAN BERNARDINO UNIVERSITY ENTERPRISES CORP	1515165	10,014	-
	<b>Number of Claims</b>	<b>2</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
San Diego	CSU SAN DIEGO ASSOCIATED STUDENTS	1812963	1,099	-
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1445463	108	-
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1459277	3,209	-
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1460958	78,335	78,335
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1492624	7,777	-
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1524874	515,677	515,677
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1542001	65,908	65,908
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1549214	191,279	191,279
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1598936	26,388	26,388
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1600832	313,777	313,777
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1733219	83,238	83,238
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1763201	2,792	-
San Diego	CSU SAN DIEGO RESEARCH FOUNDATION	1768697	19,624	-
	<b>Number of Claims</b>	<b>12</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>7</b>		
	<b>Total for claims in excess of \$25,000:</b>			<b>1,274,601</b>
	<b>Minimum EPL deductible for FY 14/15 (w/o one level limitation):</b>			<b>100,000</b>
	<b>Minimum EPL deductible for FY 14/15 (w/ one level limitation):</b>			<b>75,000</b>
	<b>Minimum EPL deductible for FY 13/14:</b>			<b>50,000</b>
San Francisco	CSU SAN FRANCISCO CESAR CHAVEZ STUDENT CENTER	1506997	58,542	58,542
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
San Francisco	CSU SAN FRANCISCO THE UNIVERSITY CORPORATION	1522876	10,087	-
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		

**AORMA Liability Program - EPL Loss Information**  
**Paid EPL Losses between July 1, 2008 and June 30, 2013**

<b>Campus</b>	<b>Auxiliaries</b>	<b>Claim #</b>	<b>Total Incurred</b>	<b>Claims Over \$25,000</b>
San Jose	CSU SAN JOSE RESEARCH FOUNDATION	1506767	32,641	32,641
San Jose	CSU SAN JOSE RESEARCH FOUNDATION	1614600	99,950	99,950
	<b>Number of Claims</b>	<b>2</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>2</b>		
		<b>Total for claims in excess of \$25,000:</b>		<b>132,590</b>
			<b>Minimum EPL deductible for FY 14/15 (w/o one level limitation):</b>	
				<b>50,000</b>
			<b>Minimum EPL deductible for FY 14/15 (w/ one level limitation):</b>	
				<b>50,000</b>
			<b>Minimum EPL deductible for FY 13/14:</b>	
				<b>25,000</b>
San Jose	CSU SAN JOSE SPARTAN SHOPS, INC.	1494425	7,819	-
San Jose	CSU SAN JOSE SPARTAN SHOPS, INC.	1502347	1,391	-
San Jose	CSU SAN JOSE SPARTAN SHOPS, INC.	1521031	4,606	-
San Jose	CSU SAN JOSE SPARTAN SHOPS, INC.	1596850	2,981	-
	<b>Number of Claims</b>	<b>4</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
San Jose	CSU SAN JOSE STUDENT UNION, INC.	1565299	3,249	
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1483955	98,885	98,885
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1498821	50,214	50,214
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1502492	6,671	-
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1597354	11,163	-
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1601806	889	-
San Luis Obispo	CPSU SAN LUIS OBISPO CAL POLY CORP.	1622290	10,018	-
	<b>Number of Claims</b>	<b>7</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>2</b>		
		<b>Total for claims in excess of \$25,000:</b>		<b>149,099</b>
			<b>Minimum EPL deductible for FY 14/15 (w/o one level limitation):</b>	
				<b>50,000</b>
			<b>Minimum EPL deductible for FY 14/15 (w/ one level limitation):</b>	
				<b>50,000</b>
			<b>Minimum EPL deductible for FY 13/14:</b>	
				<b>50,000</b>
San Marcos	CSU SAN MARCOS RESEARCH SERVICES CORP.	1503450	473	-
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		

**POLICY AND PROCEDURE P-1**  
**PROPERTY PROGRAM MEMBER ALLOCATION FORMULA**

**ISSUE:** At its September 12, 2013 meeting, the AORMA Committee approved the revised property program member allocation formula. Policy and Procedure P-1 documents in detail the property program member allocation formula. The Programs Committee reviewed Policy and Procedure P-1 at its meeting on October 3, 2013, and suggested that examples of the allocation formula be added to policy and procedure to provide a better understanding of the calculation.

**RECOMMENDATION:** Staff recommends that the AORMA Committee review Policy and Procedure P-1 and approve, with revisions as appropriate.

**FISCAL IMPACT:** To be determined. The revised policy and procedure will result in changes to the property program member allocation. These final costs will be approved by the Programs Committee at its next meeting on December 12, 2013.

**BACKGROUND:** The property program member allocation formula was approved by the AORMA Committee in September, 2013. The property program has never had a formal policy and procedure documenting the member allocation formula.

**PUBLICATION:** The new property program member allocation formula was outlined in the “September” letter that was sent to all of the auxiliary organization executive directors. An additional explanation will be sent out along with the FY 14/15 January Rates and Premiums letter.

**ATTACHMENT(S):**

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



**SUBJECT:** PROPERTY PROGRAM MEMBER ALLOCATION FORMULA  
**ADOPTED:** NOVEMBER 6, 2013  
**EFFECTIVE:** JULY 1, 2014  
**AMENDED:** N/A

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**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. Minimum premium
7. 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.*

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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 \*\***

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

**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 \*\***

<b>1.</b>	<b>\$160,000</b> Basic Premium	/	<b>\$600,000</b> Maximum Premium for Calculating Size Credit	=	<b>27%</b> % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit
<b>2.</b>	<b>27%</b> % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit	*	<b>30%</b> Maximum Size Percentage Credit	=	<b>8%</b> Size Credit Percentage
<b>3.</b>	<b>.2133</b> Basic Rate	-	<b>8%</b> Size Credit Percentage	=	<b>.1962</b> 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.*

- 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 \*\***

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

**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 ratio 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 TIV. *Result – Final premium.*

**\*\* Example \*\***

<b>1.</b>	<b>\$125,000</b> Five Years Paid Claims	/	<b>\$500,000</b> Total Premium for Five Prior Years	=	<b>25%</b> Loss Ratio
<b>2.</b>	<b>25%</b> 25% Loss Ratio is reviewed against Loss Rating Surcharge Schedule and Surcharge is Assigned.			=	<b>5%</b> Loss Ratio Surcharge
<b>3.</b>	<b>5%</b> Loss Ratio Surcharge	+	<b>.1963</b> Basic Rate w/ Size Credit and Collar	=	<b>.2060</b> Final Rate
<b>4.</b>	<b>.2060</b> Final Rate	*	<b>\$75,000,000</b> Total TIV	=	<b>\$154,500</b> Final Premium

**Loss Ratio Surcharge Schedule**

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



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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 \*\***

<b>1.</b>	<b>\$154,500</b>	<b>&gt;</b>	<b>\$600</b>	<b>=</b>	<b>\$154,500</b>
	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. This rate will be 20% lower than the Personal Property Basic Rate.
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. **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 C-1**  
**CRIME PROGRAM MEMBER ALLOCATION FORMULA**

**ISSUE:** At its September 12, 2013 meeting, the AORMA Committee approved the revised crime program member allocation formula. Policy and Procedure C-1 documents in detail the crime program member allocation formula. The Programs Committee reviewed Policy and Procedure C-1 at its meeting on October 3, 2013, and suggested that examples of the allocation formula be added to policy and procedure to provide a better understanding of the calculation.

**RECOMMENDATION:** Staff recommends that the AORMA Committee review Policy and Procedure C-1 and approve, with revisions as appropriate.

**FISCAL IMPACT:** To be determined. The revised policy and procedure will result in changes to the crime program member allocation. These final costs will be approved by the Programs Committee at its next meeting on December 12, 2013.

**BACKGROUND:** The crime program member allocation formula was approved by the AORMA Committee in September, 2013. The crime program has never had a formal policy and procedure documenting the member allocation formula.

**PUBLICATION:** The new crime program member allocation formula was outlined in the “September” letter that was sent to all of the auxiliary organization executive directors. An additional explanation will be sent out along with the FY 14/15 January Rates and Premiums letter.

**ATTACHMENT(S):**

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



**SUBJECT:** **CRIME PROGRAM MEMBER ALLOCATION FORMULA**

**ADOPTED:** **NOVEMBER 6, 2013**

**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. Minimum premium schedule
7. 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 \*\***

<b>1.</b>	<b>\$10,000,000</b>	*	<b>.0400</b>	=	<b>\$4,000</b>
	Payroll		Basic Rate		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 \*\***

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

<b>1.</b>	<b>.0350</b> Prior year's final rate	*	<b>85%</b> Minimum Collared Rate Percentage	=	<b>.0298</b> Minimum Collared Rate
<b>2.</b>	<b>.0350</b> Prior year's final rate	*	<b>145%</b> Maximum Collared Rate Percentage	=	<b>.0508</b> Maximum Collared Rate
<b>3.</b>	<b>.0352 &gt; .0298 and .0352 &lt; .0508</b> The Basic Rate w/ Size Credit is used if it is greater than the Minimum			=	<b>.0352</b> Basic Rate w/ Size Credit and

Collared Rate and less than the Maximum Collared Rate	Collar
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**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 \*\***

<b>1.</b>	<b>\$20,000</b> Five Years Paid Claims	/	<b>\$17,500</b> Total Premium for Five Prior Years	=	<b>114%</b> Loss Ratio
<b>2.</b>	<b>114%</b> 114% Loss Ratio is reviewed against Loss Rating Surcharge Schedule and Surcharge is Assigned.			=	<b>20%</b> Loss Ratio Surcharge
<b>3.</b>	<b>20%</b> Loss Ratio Surcharge	+	<b>.0352</b> Basic Rate w/ Size Credit and Collar	=	<b>.0422</b> Final Rate
<b>4.</b>	<b>.0422</b> Final Rate	*	<b>\$10,000,000</b> Total TIV	=	<b>\$4,220</b> Basic Premium w/ Size Credit, Collars and Loss Rating
<b><u>Loss Ratio Surcharge Schedule</u></b>					
	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.*

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- 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 \*\***

<b>1.</b>	<b>\$40,000,000</b>	=	<b>\$3,250</b>
	Expenditures are reviewed against the Minimum Premium Schedule and a Minimum Premium is assigned.		Loss Ratio
<b>2.</b>	<b>\$4,220 &gt; \$3,250</b>	=	<b>\$4,220</b>
	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
<b><u>Minimum Premium Schedule</u></b>			
	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 \*\***

<b>1.</b>	<b>\$25,000</b>	/	<b>87</b>	=	<b>\$287</b>
	Total crime program administrative costs		Number of crime members		Per member total crime program administrative costs
<b>2.</b>	<b>\$4,220</b>	+	<b>\$287</b>	=	<b>\$4,507</b>
	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.

**CSURMA AORMA 2014 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 – 2014 Meeting Calendar



California State University Risk Management Authority  
 Auxiliary Organizations Risk Management Alliance

## 2014 CSURMA • AORMA MEETING CALENDAR

JANUARY, 2014	FEBRUARY, 2014	MARCH, 2014
12-15 AOA Conference: Sacramento	3 MSLCTC: Teleconference, 11:00 a.m. 6 PC: Teleconference, 2:00 p.m. 18 Liab claim review: Teleconference, 10:00 AM  <b>Only the AORMA Chair and Vice Chair attend the liab claim review</b>	20 AORMA: Newport Beach, 10:00 a.m. 20 EC: Newport Beach: 2:30 p.m. 21 EC LRP: Newport Beach, 8:00 a.m.  <b>Only the AORMA Chair and Vice Chair attend the EC meetings</b>  <b>Only the AORMA Chair attends to AOA EC meeting</b>
APRIL, 2014	MAY, 2014	JUNE, 2014
7 MSLCTC: Teleconference, 11:00 a.m. 8 Liab claim review: Teleconference, 10:00 AM 10 PC: Teleconference, 2:00 p.m.  <b>Only the AORMA Chair and Vice Chair attend the liab claim review</b>	8 AORMA: Long Beach, 10:00 a.m. 9 EC: Long Beach, 8:00 a.m. 9 BOD: Long Beach, 10:30 a.m.  <b>Only the AORMA Chair and Vice Chair attend the EC meetings</b>  <b>All AORMA Committee members attend the BOD</b>	

AORMA = Auxiliary Organizations Risk Management Alliance Committee	PC = AORMA Programs Committee	EC = CSURMA Executive Committee
AOUIT = Auxiliary Organizations Unemployment Insurance Trust	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

## 2014 CSURMA • AORMA MEETING CALENDAR

JULY, 2014	AUGUST, 2014	SEPTEMBER, 2014
<p>TBD AORMA Officers Retreat (TBD) 28 MSLCTC: Teleconference, 11:00 a.m. 31 PC: Teleconference, 2:00 p.m.</p> <p style="text-align: center;"><b>Only the AORMA Chair, Vice Chair, Past Chair and Ex Officio attend the AORMA Officers Retreat</b></p>	<p>13 Liab claim review: Teleconference, 10:00 AM</p> <p style="text-align: center;"><b>Only the AORMA Chair and Vice Chair attend the liab claim review</b></p>	<p>10 AORMA New Committee Member Orientation: Newport Beach, 9:00 a.m. 10 AORMA LRP: Newport Beach, 10:00 a.m. 11 AORMA: Newport Beach, 9:00 a.m. 12 EC: Newport Beach, 8:30 a.m.</p> <p style="text-align: center;"><b>Only the AORMA Chair and Vice Chair attend the EC meetings</b></p>
OCTOBER, 2014	NOVEMBER, 2014	DECEMBER, 2014
<p>23 AORMA: Long Beach, 10:00 a.m. 24 EC: Long Beach, 9:00 a.m. 24 BOD: Long Beach, 10:30 a.m.</p> <p style="text-align: center;"><b>Only the AORMA Chair and Vice Chair attend the EC meetings</b></p> <p style="text-align: center;"><b>All AORMA Committee members attend the BOD</b></p>	<p>12 Liab claim review: Teleconference, 10:00 AM 17 MSLCTC: Teleconference, 11:00 a.m.</p> <p style="text-align: center;"><b>Only the AORMA Chair and Vice Chair attend the liab claim review</b></p>	<p>4 AORMA: TBD, 10:00 a.m. 5 EC: TBD, 8:30 a.m. 11 PC: Teleconference, 2:00 p.m.</p> <p style="text-align: center;"><b>Only the AORMA Chair and Vice Chair attend the EC meetings</b></p>

AORMA = Auxiliary Organizations Risk Management Alliance Committee	PC = AORMA Programs Committee	EC = CSURMA Executive Committee
AOUIT = Auxiliary Organizations Unemployment Insurance Trust	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 13/14 AORMA SERVICE CALENDAR**

**ISSUE:** Attached for the Committee's review is the AORMA Service. This calendar includes all of the AORMA activities that occur on a regular basis as documented in AORMA's policies and procedures, contracts or meeting agendas. This calendar will be kept up-to-date and will be included in each agenda packet.

**RECOMMENDATION:** It is recommended that the Committee Members review the Service Calendar and report any changes or corrections to Staff.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATION:** The AORMA Service Calendar will be included in each agenda packet and will reside on the CSURMA website.

**ATTACHMENT(S):**

- a. AORMA Service Calendar

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
<b>JULY, 2013</b>			
Alliant Staff	Send out AORMA binder, insurance summary and invoice to all members	7/04/13	Completed
Alliant Staff	Request Workers' Compensation and Liability loss runs @ 6/30 – Forward to Actuary	7/07/13	Completed
Alliant Staff	Request Liability (EPL check register) for minimum EPL deductible calculation for FY 14/15	7/07/13	Completed
Liability TPA	Survey legal counsel compensation and recommend to AORMA a fair and equitable maximum allowable hourly rate	7/31/13	Completed
Alliant Staff	Request final audited payroll from all Workers' Compensation program members for the term July 1, 2012 to June 30, 2013	7/31/13	Completed
<b>AUGUST, 2013</b>			
Actuary	Completion of draft actuarial studies for Workers' Compensation and Liability programs	8/01/13	Completed
AORMA Chair / Alliant Staff	Prepare AORMA summary for AOA Executive Committee meeting on August 16, 2013	8/02/13	Completed
Liability TPA	Send out watch list for the liability claims review	8/09/13	Completed
Liability TPA	AORMA liability claims review	8/13/13	Completed
Alliant Staff	Calculate each member's minimum EPL deductible for the FY 14/15 liability coverage term	8/26/13	Completed
Alliant Staff	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 6/30/13	8/31/13	Completed
Alliant Staff	Complete Target Surplus Funding Report	8/31/13	Completed
CSU Accounting	Completion of Financial Audit for the period ending June 30, 2013	8/31/13	
Alliant Staff	Calculate additional premium or return premium for each Workers' Compensation program member based on the audited payroll for FY 12/13	8/31/13	In Process
Alliant Staff	Complete CSURMA's portion of the Public Self-Insurer's Annual Report for CSURMA – then forward to Sedgwick for TPA completion	8/31/13	Completed
<b><i>Programs Committee Meeting (Teleconference) – August 8, 2013 – Agenda Items</i></b>			

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
	1. Finalize the revisions to the FY 14/15 Property program premium allocation formula		
	2. Finalize the revisions to the FY 14/15 Crime program premium allocation formula		
	3. Discuss extending AORMA Liability Insurance Program to cover the VEBA Trust		
<b><i>MSLCT Committee Meeting (Teleconference) – August 26, 2013 - Agenda Items</i></b>			
	1. Review Risk Reduction Matching Grant Program applications – award grants as applicable		
<b>SEPTEMBER, 2013</b>			
CSU Accounting	Prepared invoices or checks for the FY 12/13 Workers' Compensation payroll audit	9/15/13	
Alliant Staff	Completion of Workers' Compensation payroll desk audits	9/30/13	
Alliant Staff	Send out invoices or checks for the FY 12/13 Workers' Compensation payroll audit	9/30/13	
Alliant Staff / AORMA Chair	AORMA Committee update letter to all AORMA members summarizing the funding and dividends approved for the upcoming fiscal year	9/30/13	
Alliant Staff	Completion of the AORMA UIP Financial Statement	9/10/13	
Sedgwick	Completion of the Public Self-Insurer's Annual Report for CSURMA (must be filed with the state by Oct 1 <sup>st</sup> .)	9/23/13	Completed
<b><i>AORMA Committee Long Range Planning Meeting(Long Beach) – September 11, 2013 – Agenda Items</i></b>			
	1. Introduction of new committee members		
	2. Review of FY 12/13 AORMA Long Range Action Plan		
	3. Recap of 2013 AORMA Officers Retreat		
	4. Discussion regarding use of technology in safety training		
	5. Review of loss ratio analysis (Liability and Workers' Compensation programs)		
	6. Review of historical premium and dividends		
	7. Review EPL losses vs. expenses		
	8. Review of Target Surplus Funding report		
	9. Review of historical 80% pool funding, dividends approved and funds remaining in the workers' compensation and liability pools		
	10. Review of AOA Conference sessions		

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
	11. AORMA Committee continuity plan		
	12. Development of the Long Range Action Plan		
	13. Review of AORMA Annual Service Calendar		
	14. Review of Estimated Fund Balance @ 6/30/13 – Workers’ Compensation and Liability Programs		
	15. Review of Campus / Auxiliary Visit Schedule		
<b><i>AORMA Committee Meeting(Long Beach) – September 12, 2013 – Agenda Items</i></b>			
	1. Review of Estimated Fund Balance @ 6/30/13 – Workers’ Compensation and Liability Programs		
	2. Review of AORMA Program Expenses @ 6/30/13		
	3. Review and Acceptance of Liability Actuarial Study for FY 14/15		
	4. Review and Acceptance of Workers’ Compensation Actuarial Study for FY 14/15		
	5. Review of Target Surplus Funding Report		
	6. Approval of Liability and Workers’ Compensation dividend payable in July, 2014		
	7. Approval of FY 14/15 Liability Insurance Program – Total Funding		
	8. Approval of FY 14/15 Workers’ Compensation Insurance Program – Total Funding		
	9. Approval of FY 14/15 Property Insurance Program – Total Funding		
	10. Approval of FY 14/15 Crime Insurance Program – Total Funding		
	11. Review of AORMA’s approved legal counsel list		
	12. Approval of maximum allowable hourly rate for legal counsel		
	13. Review and approve revisions to the FY 14/15 Property program premium allocation		
	14. Review and approve revisions to the FY 14/15 Crime program premium allocation		
	15. Adoption of 2014 meeting calendar		
	16. Approval of 2014 AOA Conference sponsorship		
	17. Approval of AORMA Annual Service Calendar		
	18. Review of CSURMA Audit		
	19. Approval of 2013 liability claims audit		
	20. Approval of Policy and Procedure Review Schedule		

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
21. Approval of revisions to Policy & Procedure A-6 – Risk Reduction Matching Grant Program			
<b>OCTOBER, 2013</b>			
Nominations Committee	Poll eligible AORMA Committee members to determine which members are willing to be nominated for the Vice Chair position	10/15/13	Completed
Alliant Staff	Request FY 14/15 estimated Workers' Compensation payroll	10/01/13	Completed
Alliant Staff	Request completion of the FY 14/15 Liability application	10/01/13	
Alliant Staff / AORMA Chair	Send out notification of minimum Employment Practices Liability deductibles for FY 14/15	<b>10/31/13</b>	
<b><i>Programs Committee Meeting (Teleconference) – October 3, 2013 – Agenda Items</i></b>			
1. Review Workers' Compensation payroll desk audits			
2. Approval of meeting dates for 2014			
3. Approval of PC long range action plan			
4. Review of approved funding for the Liability, Workers' Compensation, Property and Crime programs			
5. Review of the Liability and Workers' Compensation actuarial studies			
6. Review of the Target Surplus Funding report			
7. Review the minimum Employment Practices Liability deductibles for FY 14/15			
8. Review of revised policy and procedure L-7 – EPL deductible			
9. Review of sample EPL deductible letter for FY 14/15			
10. Review of sample EPL deductible letter to retroactively change deductibles for FY 13/14			
11. Review and approval of revisions to the Property MOC regarding the new mandatory deductibles			
12. Approval of revisions to the Crime MOC regarding the new mandatory deductible			
13. Review of policy and procedure for new property program allocation formula			
14. Review of policy and procedure for new crime program allocation formula			
15. Review of VEBA trust additional information			
<b>NOVEMBER, 2013</b>			

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
AORMA Chair / Alliant Staff	Prepare AORMA summary for AOA Executive Committee meeting on November 15, 2013	11/01/13	
Alliant Staff	FORM 700 - Campus Risk Pool Administrator sends request to campus president to confirm appointments of primary and alternate representative to BOD (Note: AORMA Representatives are maintained through their election process)	11/01/13	
Liability TPA	Send out watch list for the liability claims review on November 12, 2013	11/08/13	
Liability TPA	AORMA liability claims review	11/12/13	
Alliant Staff	Send out Program Manuals	11/15/13	
Alliant Staff	Completion of the Liability and Workers' Compensation dividend allocation for distribution in July, 2014	11/30/13	
Alliant Staff	Completion of the Unemployment Insurance Program member allocation for FY 14/15	11/30/13	
Alliant Staff	Completion of the Liability program member allocation for FY 14/15	11/30/13	
Alliant Staff	Completion of the Workers' Compensation program member allocation for FY 14/15	11/30/13	
Alliant Staff	Completion of the Property program member allocation for FY 14/15	11/30/13	
Alliant Staff	Completion of the Crime program member allocation for FY 14/15	11/30/13	
Alliant Staff	Review volunteer losses within the Workers' Compensation program	11/30/13	
Alliant Staff	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 9/30/13	11/30/13	
<b><i>AORMA Committee Meeting (Sacramento) – November 6, 2013 – Agenda Items</i></b>			
1. Approval of long range action plan for 2014			
2. Discussion and approval of AOA Conference free registrations			
3. Vice Chair election will be held during the AORMA Committee meeting			
4. Review the minimum Employment Practices Liability deductibles for FY 14/15			
5. Approval of revised policy and procedure L-7 – EPL deductible			
6. Approval of sample EPL deductible letter for FY 14/15			
7. Approval of sample EPL deductible letter to retroactively change deductibles for FY 13/14			
8. Approval of revisions to the Property MOC regarding the new mandatory deductibles			
9. Approval of revisions to the Crime MOC regarding the new mandatory deductible			

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
	10. Approval of policy and procedure for new property program allocation formula		
	11. Approval of policy and procedure for new crime program allocation formula		
	12. Approval of the free AOA Conference attendees from CSURMA AORMA		
<i>MSLCT Committee Meeting (Teleconference) – November 18, 2013 – Agenda Items</i>			
	1. Approval of meeting dates for 2014		
	2. Approval of MSLCTC long range action plan		
	3. Comprehensive discussion of the risk reduction matching grant program project criteria		
	4. Approval of the Workers' Compensation Safety Program Award – Safety Superstar. Review optional Safety Superstar awards		
	a) Review optional Safety Superstar awards - \$1,000 to \$5,000 to reward AO for reducing WC losses		
	b) Review an award for largest reduction in exp mod		
	5. Review proposed AORMA Shoes for Crews program		
	6. Review progress of AORMA smartphone app – workers' compensation claims reporting		
	7. Review progress of AORMA SkillsSoft / LawRoom pilot program		
	8. Approval of revised risk reduction grant applications for Forty-Niner Shops, Inc. (Long Beach) and University Student Union (Northridge)		
<i>CSURMA EC</i>	<i>CSURMA Executive Committee Meeting (Sacramento)</i>	<i>11/06/13</i>	
<i>CSURMA BOD</i>	<i>CSURMA Board of Directors Meeting (Sacramento)</i>	<i>11/06/13</i>	
<b>DECEMBER, 2013</b>			
Alliant Staff	FORM 700 - Campus Risk Pool Administrator sends revised Campus Primary and Alternate CSURMA BOD member listing to JPA ADMIN	12/15/13	
AORMA Chair / Alliant Staff	Prepare AORMA summary for AOA Executive Committee meeting on January 11, 2014	12/27/13	
<i>AORMA Committee</i>	<i>AORMA Committee Meeting – December 5, 2013 – Agenda Items</i>	<i>12/05/13</i>	
<i>Programs Committee</i>	<i>Programs Committee Meeting - December 12, 2013 – Agenda Items</i>	<i>12/12/13</i>	

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
	1. Approval of the Liability and Workers' Compensation dividend allocation for distribution in July, 2014		
	2. Approval of the Workers' Compensation AORMA class codes rates for FY 14/15		
	3. Approval of the Unemployment Insurance Program member allocation for FY 14/15		
	4. Approval of the Liability program member allocation for FY 14/15		
	5. Approval of the Workers' Compensation program member allocation for FY 14/15		
	6. Approval of the Property program member allocation for FY 14/15		
	7. Approval of the Crime program member allocation for FY 14/15		
	8. Review of all Workers' Compensation member's experience modification factors		
	9. Approval of meeting dates for 2014		
	10. Approval of PC long range action plan for 2014		
	16. Review of sample EPL deductible letter for FY 14/15		
	17. Review of sample EPL deductible letter to retroactively change deductibles for FY 13/14		
	18. Review and approval of revisions to the Property MOC regarding the new mandatory deductibles		
	19. Approval of revisions to the Crime MOC regarding the new mandatory deductible		
<b>JANUARY, 2014</b>			
Alliant Staff	FORM 700 - JPA ADMIN finalizes current year member listing	1/02/14	
Alliant Staff	Completion of the AORMA Annual Report	1/05/14	
Nominations Committee	At the AOA Conference, during the AORMA Breakfast Presentation, announce the new Vice Chair as well as open seats on the AORMA Committee	1/07/14	
Alliant Staff	FORM 700 - JPA ADMIN sends Form 700 to CSURMA FILERS, including EC, BOD, AORMA, Standing Committees, and designated consultants, including identified Alliant personnel	01/15/14	
Alliant Staff	Notify the Workers' Compensation program members of their experience modification factor in accordance with P&P W-3 – Satisfactory, Early Warning Notice or Termination Warning	1/15/14	
Alliant Staff	Final premium / rate letter to all AORMA members – include information regarding Workers' Compensation coverage for volunteers	1/31/14	

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
<b>FEBRUARY, 2014</b>			
Alliant Staff	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	2/01/14	
Alliant Staff	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	5/15/14	
Alliant Staff	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 12/31/13	2/28/14	
Alliant Staff	Schedule the AORMA workers' compensation claims audit (every even year)	2/28/14	
Alliant Staff	Schedule the AORMA liability claims audit (every odd year)	2/28/14	
<b><i>MSLCT Committee Meeting – February 3, 2014 – Agenda Items</i></b>			
	1. Review of the MSLCTC budget for FY 14/15		
	2. Recommended funding for the Risk Reduction Matching Grant Program for FY 14/15		
	3. Review the Liability and Workers' Compensation loss information to identify patterns and claims which may be preventable with the (1) purchase, replacement or upgrade of physical property or (2) development of specialized training		
	4. Identify the focus of the Risk Reduction Matching Grant Program for FY 14/15		
<b><i>Programs Committee Meeting - February 6, 2014 – Agenda Items</i></b>			
Liability TPA	Send out watch list for the liability claims review on February 18, 2014	2/14/14	
Liability TPA	AORMA liability claims review	2/18/14	
<b>MARCH, 2014</b>			
Alliant Staff	FORM 700 - Follow up No. 3 - JPA ADMIN follows up with FILER	3/01/14	
AORMA Chair / Alliant Staff	Prepare AORMA summary for AOA Executive Committee meeting on March 21, 2014	3/07/14	
Alliant Staff	FORM 700 - Follow up No. 4 - JPA ADMIN follows up with FILER, prepares status report for CSURMA EC review at Long Range Planning meeting	3/15/13	
Nominations Committee & Alliant Staff	Forward slate of nominees to fill the open seats on the AORMA Committee to the AOA Executive Committee for review and comment	3/20/14	
AORMA Committee	Completion of the Form 700 – Statement of Economic Interest	3/31/14	

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
Members and Staff			
WC Claims Consultant	Completion of the claims audit of the Workers' Compensation program (every odd-numbered year)		
Liability Claims Auditor	Completion of the claims audit of the Liability program (every even-numbered year)	3/14/14	
<b><i>AORMA Committee Meeting – March 20, 2014 – Agenda Items</i></b>			
	1. Review and approval of FY 13/14 CSURMA budget – midterm adjustments		
	2. Review and approval of FY 14/15 CSURMA budget		
	3. Review slate of nominees to fill the open seats on the AORMA Committee		
	4. Review the Auxiliary Service Provider Report		
	5. Review and accept the workers' compensation claims audit (every even year)		
	6. Review and accept the liability claims audit (every odd year)		
	7. Review of excess insurance renewal report		
	8. Discussion regarding the renewal of the Alliant Loss Control Services (risk control consulting) contract – one year contract expiring on June 30, 2014		
	9. Discussion regarding the renewal of the Employers Group (HR consulting services) contract – one year contract expiring on June 30, 2014		
	10. Discussion regarding the renewal of the TargetSolutions (on-line safety training) contract – three year contract expiring on June 30, 2015		
	11. Discussion regarding the renewal of the Employers Edge (unemployment insurance claims administrator) contract – five year contract expiring on June 30, 2018		
	12. Discussion regarding the renewal of the Carl Warren (AORMA third party liability claims administrator) contract – five year contract expiring on June 30, 2016		
	13. Discussion regarding the renewal of the Sedgwick (Workers' Compensation claims administration ) contract – five year contract expiring on June 30, 2018		
<b><i>CSURMA EC</i></b>	<b><i>CSURMA Executive Committee Meeting</i></b>	<b><i>3/20/14</i></b>	
<b><i>CSURMA EC</i></b>	<b><i>CSURMA Executive Committee Long Range Planning Meeting</i></b>	<b><i>3/21/14</i></b>	
<b>APRIL, 2014</b>			
Alliant Staff	FORM 700 - JPA ADMIN sends all forms received to FPPC for processing	4/1/14	

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
Alliant Staff	FORM 700 - Campus Risk Pool Administrator verifies Campus Primary and Alternate representative remain in place by contacting campus representatives ( i.e. ensure no leave of absence, retirement, change in duties, etc.)	4/01/14	
Alliant Staff	Send out a memo to all Members identifying the focus of the Program and inviting Members to apply for the grant by completing the grant application	4/30/14	
Liability TPA	Send out watch list for the liability claims review on April 8, 2014	4/04/14	
Liability TPA	AORMA liability claims review	4/08/14	
Alliant Staff	Send out ballot for AORMA Committee term beginning on July 1, 2014	4/01/14	
Alliant Staff	Receive back all AORMA Committee ballots for the term beginning on July 1, 2014	4/30/14	
AORMA Chair	Appoint the PC and MSLCTC Chair for a one year term beginning on July 1, 2014	4/30/14	
Alliant Staff	Send out letter from the AORMA Chair appointing the new PC and MSLCTC Chair for the term beginning on July 1, 2014	4/30/14	
<b><i>MSLCT Committee Meeting (Teleconference) – April 7, 2014 – Agenda Items</i></b>			
	1. Approve the blank grant application and a maximum per Member grant amount		
	2. Review the Auxiliary Service Provider Report		
	3. Discussion regarding the renewal of the Alliant Loss Control Services (risk control consulting) contract – one year contract expiring on June 30, 2014		
	4. Discussion regarding the renewal of the Employers Group (HR consulting services) contract – one year contract expiring on June 30, 2014		
	5. Discussion regarding the renewal of the TargetSolutions (on-line safety training) contract – three year contract expiring on June 30, 2015		
	6. Discussion regarding the renewal of the Employers Edge (unemployment insurance claims administrator) contract – five year contract expiring on June 30, 2018		
	7. Recommendation for MSLCTC Chair for FY 14/15		
<b><i>Programs Committee Meeting – April 10, 2013 – Agenda Items</i></b>			
	1. Recommendation for PC Chair for FY 14/15		
<b>MAY, 2014</b>			
Alliant Staff	FORM 700 - Campus Risk Pool Administrator confirms replacement appointees with campus president, reports changes to JPA ADMIN, JPA ADMIN sends entering and	5/1/14	

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
	leaving office notices to FILER, Campus Risk Pool Administrator conducts BOD orientation		
Alliant Staff	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	5/15/14	
AORMA Chair / Alliant Staff	Send out appointment letters to the newly elected AORMA Committee members for the term beginning on July 1, 2014	5/30/14	
AORMA Chair / Alliant Staff	Send out appointment letters to the newly appointed AORMA Standing Committee Chairs for the term beginning on July 1, 2014		
Alliant Staff	Update the AORMA Committee and Standing Committee Org Chart for the term beginning July 1, 2014	5/30/14	
Alliant Staff	Update the AORMA Committee and Standing Committee Roster for the term beginning July 1, 2014	5/30/14	
Alliant Staff	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 3/31/14	5/30/14	
<b><i>AORMA Committee Meeting – May 8, 2014 – Agenda Items</i></b>			
	2. Review of excess insurance placements reports		
	3. Approval of binding authority on the excess insurance placements		
	4. Announce the outcome of the AORMA Committee election		
	5. Announce the appointment of the PC and MSLCTC Chair for the one year term beginning on July 1, 2014		
	6. Approval of the renewal of the Alliant Loss Control Services (risk control consulting) contract – one year contract expiring on June 30, 2014		
	7. Approval of the renewal of the Employers Group (HR consulting services) contract – one year contract expiring on June 30, 2014		
	8. Approval of the renewal of the TargetSolutions (on-line safety training) contract – three year contract expiring on June 30, 2015		
	9. Approval of the renewal of the Employers Edge (unemployment insurance claims administrator) contract – five year contract expiring on June 30, 2018		
	10. Approval of the renewal of the Carl Warren (AORMA third party liability claims administrator) contract – five year contract expiring on June 30, 2016		
	11. Approval of the renewal of the Sedgwick (Workers' Compensation claims administration ) contract – five year contract expiring on June 30, 2018		
<b><i>CSURMA EC</i></b>	<b><i>CSURMA Executive Committee Meeting</i></b>	<b><i>5/09/14</i></b>	
<b><i>CSURMA BOD</i></b>	<b><i>CSURMA Board of Directors Meeting</i></b>	<b><i>5/09/14</i></b>	

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
<b>JUNE, 2014</b>			
Alliant Staff	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	6/01/14	
AORMA Chair / Alliant Staff	Prepare AORMA summary for AOA Executive Committee meeting on June 6, 2014		
<b>JULY, 2014</b>			
<i>AORMA Officers</i>	<i>AORMA Officers Retreat – Location TBD</i>	<i>TBD</i>	
Alliant Staff	FORM 700 - JPA ADMIN sends entering and leaving office notices to AORMA FILERS who will be taking office on AORMA and Standing Committees	7/01/14	
Alliant Staff	Send to CSU Accounting the approved Liability and Workers' Compensation dividend allocation for processing	7/01/14	
Alliant Staff	Request a review of the claims activity within the UIP – claims activity variations of more than 10% above or below pricing levels used will resulting in a pricing adjustment	7/05/14	
Alliant Staff	Request Workers' Compensation and Liability loss runs @ 6/30 – Forward to Actuary	7/05/14	
Alliant Staff	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	7/14/14	
CSU Accounting	Process the Liability and Workers' Compensation dividend checks and forward to Alliant for distribution	7/15/14	
Alliant Staff	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	7/21/14	
Alliant Staff	Distribute the Liability and Workers' Compensation dividend checks	7/31/14	
Alliant Staff	FORM 700 - FORMS DUE TO FPPC ON THIS DATE [ASSUMING/LEAVING]	7/28/14	
<i>MSLCT Committee Meeting – July 28, 2014 – Agenda Items</i>			
1. Review grant applications, and if found to be appropriate and consistent with the purpose of the Program, approve the grants			
<i>Programs Committee Meeting – July 31, 2014 – Agenda Items</i>			
<b>AUGUST, 2014</b>			

## CSURMA AORMA FY 13/14 SERVICE CALENDAR

RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
<b>SEPTEMBER, 2014</b>			
<i>AORMA Committee</i>	<i>AORMA Committee Long Range Planning Meeting</i>	<i>9/10/14</i>	
<i>AORMA Committee</i>	<i>AORMA Committee Meeting</i>	<i>9/11/14</i>	
<i>CSURMA EC</i>	<i>CSURMA Executive Committee Meeting</i>	<i>9/12/14</i>	
<b>OCTOBER, 2014</b>			
<i>AORMA Committee</i>	<i>AORMA Committee Meeting</i>	<i>10/23/14</i>	
<i>CSURMA EC</i>	<i>CSURMA Executive Committee Meeting</i>	<i>10/24/14</i>	
<i>CSURMA BOD</i>	<i>CSURMA Board of Directors Meeting</i>	<i>10/24/14</i>	
<b>NOVEMBER, 2014</b>			
<i>MSLCT Committee</i>	<i>MSLCT Committee Meeting (Teleconference)</i>	<i>11/17/14</i>	
<b>DECEMBER, 2014</b>			
<i>Programs Committee</i>	<i>Programs Committee Meeting (Teleconference)</i>	<i>12/11/14</i>	

## **CSURMA AORMA PROGRAM ADMINISTRATOR CONTACT LISTS**

**ISSUE:** Staff includes an updated AORMA Program Administrator contact list in each agenda.

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

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. AORMA Program Administrator - Contact List
- b. Claims Reporting Contacts

## CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
<b>JPA Program Administrator – Alliant Insurance Services, Inc.</b>				
<b>Certificate of Insurance Requests</b>	<b>Hsan Htein</b> Van Rin	hhhtein@alliant.com vrin@alliant.com	415-403-1452 415-403-1408	415-874-4810 415-874-4810
<b>General Coverage Questions</b>	<b>Mimi Long</b> Van Rin Hsan Htein Daniel Howell	mlong@alliant.com vrin@alliant.com hhhtein@alliant.com dhowell@alliant.com	415-403-1423 415-403-1408 415-403-1452 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
<b>Inland Marine</b>	<b>Van Rin</b> Hsan Htein Mimi Long	vrin@alliant.com hhhtein@alliant.com mlong@alliant.com	415-403-1408 415-403-1452 415-403-1423	415-874-4810 415-874-4810 415-874-4810
<b>Participant Accident Insurance (PAI)</b>	<b>Van Rin</b>	vrin@alliant.com	415-403-1408	415-874-4810
<b>Special Events Insurance</b>	<b>Van Rin</b>	vrin@alliant.com	415-403-1408	415-874-4810
<b>Foreign Travel Program</b>	<b>Stacey Weeks</b> Van Rin	sweeks@alliant.com vrin@alliant.com	415-403-1448 415-403-1408	415-874-4810 415-874-4810
<b>General Risk Management Questions</b>	<b>Mimi Long</b> <b>Van Rin</b> <b>Hsan Htein</b> Daniel Howell	mlong@alliant.com vrin@alliant.com hhhtein@alliant.com dhowell@alliant.com	415-403-1423 415-403-1408 415-403-1452 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
<b>Workers' Compensation Claims Consultant</b>	<b>Jacki Graf</b>	jgraf@alliant.com	415-403-1438	415-874-4810
<b>Form 700</b>	<b>Tevea Him</b>	thim@alliant.com	415-403-1416	
<b>CSU Chancellor's Office</b>				
<b>CSU Chancellor's Office</b>	<b>Charlene Minnick</b> <b>Zachary Gifford</b> Rebecca Skidmore Leona Ching Alice Kim Kelly Cox Mandy Wong Rima Tanuwidjaja Robert Eaton	cminnick@calstate.edu zgifford@calstate.edu rskidmore@calstate.edu lching@calstate.edu akim@calstate.edu kcox@calstate.edu mwong@calstate.edu rtanuwidjaja@calstate.edu reaton@calstate.edu	562-951-4580 562-951-4568 562-951-4574 562-951-4580 562-951-4627 562-951-4611 562-951-4578 562-951-4621	562-951-4859 562-951-4859 562-951-4859 562-951-4859 562-951-4865 562-951-4865 562-951-4865 562-951-4856

## CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
<b>Loss Control Consultants</b>				
Alliant Risk Control Consulting	Brent Escoubas	bescoubas@alliant.com	949-260-5013	
TargetSolutions	Kelly Zielinski	kaz@targetsolutions.com	858-683-7229	858-487-8762
TargetSolutions	Liz Farzan	laf@targetsolutions.com	858-592-6880 Ext. 147	
TargetSolutions	Ashley Cole	alc@targetsolutions.com	858-638-7176	
<b>Unemployment &amp; Verification Solutions – Employers Edge</b>				
Unemployment Claims Operations, Claim Specialist	Vanessa Rodriguez	v.rodriquez@employersedge.com	720-891-4900 x144	720-420-7449
Hearing Coordination, Appellate Coordinator's	Jamie Clark Jen Venable	j.clark@employersedge.com j.venable@employersedge.com	720-891-4900	
Account Management	Steve Bell	s.bell@employersedge.com	720-891-4900 x101	720-420-7431
Alteranate Account Management Contact, Direct of Client Services	Angie Hansen	a.hansen@employersedge.com	720-891-4900 x116	
<b>Human Resources Consulting – Employers Group</b>				
Helpline	Mark Nelson Kimberly Nwamanna	mnelson@employersgroup.com knwamanna@employersgroup.com	213-765-3952 213-765-3982	
Client Service	Bill Stephens	bstephens@employersgroup.com	805-807-9922	213-226-0216
Reference Library	Robert Campbell	rcampbell@employersgroup.com	800-748-8484 Ext. 3430	
Unemployment Questions	Ryan Farias	rfarias@employersgroup.com	213-709-4143	
Affirmative Action Plans	Suzanne Oliva	soliva@employersgroup.com	213-765-3918	
Leave Management	Kimberly Nwamanna	knwamanna@employersgroup.com	213-765-3982	
Research and Surveys	Juan Garcia	jgarcia@employersgroup.com	213-765-3969	
Employer Advocacy	Ken Tiratira	ktiratira@employersgroup.com	213-765-3915	



## CLAIMS REPORTING CONTACTS

The following are important items of information which should be provided when reporting a claim or occurrence:

1. The date, time and location of the event
2. The person at the agency to contact regarding the claim
3. A description of the circumstances of the event
4. Estimated amount of claim or loss (*if applicable*)
5. A complete copy of any legal documents (*if applicable*)

### LIABILITY CLAIMS

In the event of a liability claim (General Liability, Automobile Liability, Errors & Omissions, including Directors & Officers, Employment Practices Liability), please contact:

**Mauri McGuire**  
Carl Warren & Company  
P.O. Box 7059  
Ventura, CA 93006

E-mail: [mmcguire@carlwarren.com](mailto:mmcguire@carlwarren.com)  
Tel: 805-650-7020 ext. 1003  
Fax: 805-658-9950

*Express Mail:*  
Carl Warren & Company  
1000 South Hill Road, Suite 215  
Ventura, CA 93003



## **PROPERTY, BOILER & MACHINERY, CYBER LIABILITY, CRIME CLAIMS**

In the event of a property, boiler & machinery, cyber liability, or crime claim, please contact:

**Diana Walizada, AVP, Claims Unit Manager**

Alliant Insurance Services, Inc.  
100 Pine Street, 11<sup>th</sup> Floor  
San Francisco, CA 94111-5101

E-mail: [dwalizada@alliant.com](mailto:dwalizada@alliant.com)

Tel: 415-403-1453  
Fax: 415-403-1466  
Cell: 415-693-8714

**OR:**

**Michelle Maffei, Senior Claims Advocate**

Alliant Insurance Services, Inc.  
100 Pine Street, 11<sup>th</sup> Floor  
San Francisco, CA 94111-5101

E-mail: [mmaffei@alliant.com](mailto:mmaffei@alliant.com)

Tel: 415-403-1418  
Fax: 415-403-1466  
Cell: 415-693-8864

**In case of a serious loss or during after hours, please contact:**

**Robert Frey, First Vice President**

Alliant Insurance Services, Inc.  
100 Pine Street, 11<sup>th</sup> Floor  
San Francisco, CA 94111-5101

E-mail: [rfrey@alliant.com](mailto:rfrey@alliant.com)

Tel: 415-403-1445  
Fax: 415-403-1466  
Cell: 415-518-8490



## WORKERS' COMPENSATION CLAIMS

In the event of a Workers' Compensation claim, please forward the Workers' Compensation Claim Form (DWC1) and the Employer's Report of Occupational Injury or Illness (Form 5020) to:

**Brian Montagnese - Supervisor**

Sedgwick CMS  
P.O. Box 14479  
Lexington, KY 40512-4479

E-mail: [brian.montagnese@sedgwickcms.com](mailto:brian.montagnese@sedgwickcms.com)  
Tel: 916-851-8060  
Fax: 916-851-8079

### YOUR CLAIM WILL BE ASSIGNED TO EITHER:

**Katie Brandt, Adjuster**

Sedgwick CMS  
P.O. Box 14479  
Lexington, KY 40512-4479

E-mail: [katie.brant@sedgwickcms.com](mailto:katie.brant@sedgwickcms.com)  
Tel: 916-851-8058  
Fax: 916-851-8079

### OR:

**Biba Olson, Claims Assistant**

Sedgwick CMS  
P.O. Box 14479  
Lexington, KY 40512-4479

E-mail: [biba.olson@sedgwickcms.com](mailto:biba.olson@sedgwickcms.com)  
Tel: 916-851-8058  
Fax: 916-851-8076



## **PARTICIPANT ACCIDENT INSURANCE (PAI)**

In the event of a Participant Accident Insurance (PAI) claim, please forward the completed HSR claim form directly to:

Health Special Risk, Inc.  
HSR Plaza II  
4100 Medical Parkway  
Carrollton, TX 75007

E-mail: [CSRM@hsri.com](mailto:CSRM@hsri.com)  
Tel: 972-512-5600  
Fax: 972-512-5820  
Tel Toll Free: 866-523-3186

## **UNEMPLOYMENT INSURANCE PROGRAM (UIP)**

For Unemployment Insurance Program (UIP) claim, please contact Employers Edge directly at:

**Vanessa Rodriguez, Claim Specialist**  
Employers Edge  
P.O. Box 351567  
Westminister, CO 80035

Email: [v.rodriquez@employersedge.com](mailto:v.rodriquez@employersedge.com)  
Tel: (720) 891-4900 x144

**Steve Bell, Account Management**  
Employers Edge  
P.O. Box 351567  
Westminister, CO 80035

Email: [s.bell@employersedge.com](mailto:s.bell@employersedge.com)  
Tel: (720) 891-4900 x101



## **SLIP, SPECIAL EVENTS, AUTO PHYSICAL DAMAGE, INLAND MARINE, MISCELLANEOUS**

In the event of a loss, please contact:

**Diana Walizada, AVP, Claims Unit Manager**

Alliant Insurance Services, Inc.  
100 Pine Street, 11<sup>th</sup> Floor  
San Francisco, CA 94111-5101

E-mail: [dwalizada@alliant.com](mailto:dwalizada@alliant.com)

Tel: 415-403-1453

Fax: 415-403-1466

Cell: 415-693-8714

**OR:**

**Michelle Maffei, Senior Claims Advocate**

Alliant Insurance Services, Inc.  
100 Pine Street, 11<sup>th</sup> Floor  
San Francisco, CA 94111-5101

E-mail: [mmaffei@alliant.com](mailto:mmaffei@alliant.com)

Tel 415-403-1418

Fax: 415-403-1466

Cell: 415-693-8864

**In case of a serious loss or during after hours, please contact:**

**Robert Frey, First Vice President**

Alliant Insurance Services, Inc.  
100 Pine Street, 11<sup>th</sup> Floor  
San Francisco, CA 94111-5101

E-mail: [rfrey@alliant.com](mailto:rfrey@alliant.com)

Tel: 415-403-1445

Fax: 415-403-1466

Cell: 415-518-8490

Updated on: October 23, 2013

## **AORMA TRAVEL REIMBURSEMENT POLICY**

**ISSUE:** Reasonable expenses associated with your travel to and from this meeting are reimbursable by CSURMA. Attached for your review is Policy & Procedure A-7 – CSURMA AORMA Travel Reimbursement Policy.

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

**FISCAL IMPACT:** None.

**BACKGROUND:** Please contact Mimi Long should you have any questions regarding your travel expenses.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. Policy & Procedure A-7 – CSURMA AORMA Travel Reimbursement Policy



## **CSURMA AORMA**

## **POLICY AND PROCEDURE NO. A-7**

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**SUBJECT:** CSURMA AORMA TRAVEL REIMBURSEMENT  
POLICY

**ADOPTED:** MARCH 21, 2013

**EFFECTIVE:** MARCH 21, 2013

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### **PURPOSE:**

CSURMA AORMA members benefit from the work of their elected and appointed representatives who give their time to participate in the governance and development of CSURMA programs. Committee Member in person attendance at the AORMA Committee, standing committee meetings and task group meetings is preferred. This Policy and Procedure is intended to formalize the prior existing practices of CSURMA.

### **POLICY:**

It is the policy of the CSURMA AORMA Committee that reasonable and actual expenses incurred by AUTHORIZED TRAVELERS for COVERED PURPOSES related to operation of CSURMA's programs shall be reimbursed. The method of approving travel, and reporting and calculating the reimbursable amount shall be in accordance with the travel reimbursement policy of the California State University or the AUTHORIZED TRAVELER's member auxiliary organization at the time of the travel.

### **PROCEDURE:**

1. Reimbursement requests will be reported on the AUTHORIZED TRAVELER's completed State of California – Travel Expense Claim form or the form utilized by the AUTHORIZED TRAVELER'S member auxiliary organization. The claim form should be forwarded to the AUTHORIZED TRAVELER's member auxiliary organization accounting department for reimbursement. The member auxiliary organization's accounting department should then seek reimbursement from CSURMA.
2. The AORMA Committee Member's accounting department should send the following documents to CSURMA c/o the Systemwide Office of Risk Management:
  - a) Invoices for all reasonable expenses
  - b) Completed State of California (or AUTHORIZED TRAVELER's member auxiliary organization) – Travel Expense Claim form
  - c) Documentation of the purpose of the travel such as a copy of the agenda, presentation, etc. for the COVERED PURPOSE that the COVERED TRAVELER attended.



**DEFINITIONS:**

**AUTHORIZED TRAVELERS** – includes AORMA Committee members and officers, standing committee members and participants in duly established task groups. Other persons traveling on CSURMA AORMA related travel shall be reimbursed pursuant to this P&P No. A-7 as agreed under separate agreement in advance of the travel. Independent consultants shall not be considered **AUTHORIZED TRAVELERS** under this P&P No. A-7 and any travel expenses incurred by independent consultants may be reimbursed as provided under separate consulting agreements.

**COVERED EXPENSES** – includes reasonable expenses incurred by the **AUTHORIZED TRAVELER** as provided under the travel reimbursement policy of the California State University or the traveler's CSURMA member auxiliary organization travel reimbursement policy requirements.

**COVERED PURPOSES** – covered purposes shall include attendance at meetings of the CSURMA AORMA Committee, standing committees, task group meetings, program presentations, member meetings, and approved professional development trainings. Any other **COVERED PURPOSES** must be approved for reimbursement by the AORMA Committee. The AORMA Committee Chair or designee is expected to attend the AOA Executive Committee meetings as the representative of the AORMA Committee and therefore reasonable expenses associated with travel to and from as well as participation in the AOA Executive Committee meetings are reimbursable by CSURMA. If there is travel to an event that would otherwise be a **COVERED PURPOSE** in conjunction with another event the **AUTHORIZED TRAVELER** would otherwise attend such as the AOA Annual Conference or the CSURMA Fitting the Pieces Together Conference, the **AUTHORIZED TRAVELER** is eligible for reimbursement of **COVERED EXPENSES** to attend the **COVERED PURPOSE** meeting only and there will be no CSURMA reimbursement of the expenses the **AUTHORIZED TRAVELER** would have normally incurred to attend the AOA Annual Conference or the CSURMA Fitting the Pieces Together Conference.

## **CSURMA AORMA COMMITTEE CONTACT LIST**

**ISSUE:** Attached for the Committee's review are the AORMA Committee and Standing 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:** Contact lists are provided at every meeting.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. AORMA Committee Roster - Effective at 7-01-13

**AORMA Committee**  
**Ten voting members - two alternates - twelve members total**  
**Effective at July 1, 2013**

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	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	Vice Chair	Robert de Wit	Chief Financial Officer	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	rdewit@csulb.edu	562-985-5549
AORMA	Past Chair	Kurt Borsting	Director, Titan Student Centers	Fullerton	Associated Students, California State University, Fullerton, Inc.	kborsting@fullerton.edu	657-278-4214
AORMA	Ex Officio	Pat Worley	Executive Director	Sacramento	Associated Students of California State University, Sacramento	pcworley@csus.edu	916-278-7290
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	Frank Mumford	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	fmumford@fullerton.edu	657-278-4101
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	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AORMA	At Large	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslied@saclink.csus.edu	916-278-2904
AORMA	At Large	Keith Kompsi	Director, Foundation Financial Services	Fresno	Fresno Association, Inc., CSU Fresno	kkompsi@csufresno.edu	559-278-0838
AORMA	At Large	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910
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	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., Cal Poly San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
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	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	Dennis Miller	Director, Employment Services	Pomona	The Cal Poly Pomona Foundation, Inc.	dennismiller@csupomona.edu	909-869-2958
MSLCTC	At Large	Debbie Adishian-Astone	Executive Director	Fresno	CSU Fresno Association, Inc.	debbiea@csufresno.edu	559-278-0802
MSLCTC	At Large	Melinda Coil	Chief Financial Officer	San Diego	San Diego State University Research Foundation	mcoil@foundation.sdsu.edu	619-594-1076
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	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
PC	At Large	Kurt Borsting	Director, Titan Student Centers	Fullerton	Associated Students, California State University, Fullerton, Inc.	kborsting@fullerton.edu	657-278-4214
PC	At Large	Gigi Kiama	Human Resources Manager	Monterey Bay	University Corporation, CSU Monterey Bay	gkiama@csumb.edu	831-582-4301
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	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910

*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