



APPROVED

**MINUTES OF THE
CSURMA BOARD OF DIRECTORS MEETING**

MAY 9, 2014

**CSU CHANCELLOR'S OFFICE, DUMKE ROOM
401 Golden Shore • Long Beach, CA**

10:30 AM

A. CALL TO ORDER

The meeting was called to order at 10:38 a.m. by Vice-Chair, Linda Hawk.

A1. Approval of the Agenda

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

MOTION: Kirtland Stout **SECOND:** Guy Dalpe **MOTION CARRIED**

B. PUBLIC COMMENTS

There were no public comments.

C. CONSENT CALENDAR

C1. Approval of Minutes – November 6, 2013

C2. Treasurer's Report at March 31, 2014

A motion was made to approve each action on the Consent Calendar as presented.

MOTION: Kirtland Stout **SECOND:** Kevin Brady **MOTION CARRIED**

D. GENERAL ADMINISTRATION

D1. Campus Risk Pools Program Funding Status

Robert Leong reviewed the program funding status with the Board of Directors. Rob directed the Board of Directors' attention to the chart on page 33 of the agenda packet.

The Liability program has an unencumbered reserve of \$7,686,905 projected at June 30, 2014 after declaring dividends; while the Workers' Compensation program has a reserve of \$7,611,662. Both programs are well-funded at a 70% confidence level. The Self-Insured Program Funding Policy & Procedure outlines that the University will fund the programs on an

accrual basis and if there is a shortfall in the prior year liabilities, it would be recovered on a pay as you go basis over the time of the plan.

A motion was made to accept the Campus Risk Pools Funding Status Report as presented.

MOTION: Mike Neal **SECOND:** Frank Mumford **MOTION CARRIED**

D2. Rating Plans Task Group (RPTG) Reports

D2a. Campus Programs

FUNDING POLICY

FP-1. The Campus Programs RPTG finds that the goals of the CSURMA Policy and Procedure No. 7 – “Self-Insured Program Funding” have been achieved. Upon review of the policy, no changes to the policy are recommended at this time.

FP-2. The Campus Programs RPTG recommends that future program years continue to be funded in accordance with Policy and Procedure No. 7.

RATING PLANS

LIABILITY

L-1. The Campus Programs RPTG recommends that the Liability Deductible credits should be adjusted per the Actuary’s recommendation dated November 1, 2013. The task group affirms that self-supporting funds should continue to have a \$35,000 deductible regardless of the campus selected deductible. The effect of the new deductible credit factors would increase FY 2014/15 Liability program funding by \$552,738 – at present campus deductible selections.

L-2. As an assignment for the next rating plans review, the Campus Programs RPTG recommends a re-evaluation of the rating tiers used to determine Creditability Factors based on campus size. The assignment is to analyze and identify natural tiers among CSU campuses to define campus size into categories such as Small, Medium, Large which are, or may be, in use by Analytic Studies or others within the Chancellor’s Office for systemwide reports.

WORKERS’ COMPENSATION

WC-1. The Campus Programs RPTG recommends the elimination of funding for claims with industrial injury dates occurring prior to July 1, 1999 since the Workers’ Compensation Risk Pool is fully-funded per the actuary’s recommendation at the 70% confidence interval (which exceeds expected loss funding defined to be 50-55% confidence). The effect of this recommendation reduces total deposit by \$1,556,520.

IDL/ NDL/ UI

IDL-1. The Campus Programs RPTG recommends maintaining the current rating plan with no modification necessary.

PROPERTY

P-1. The Campus Programs RPTG discussed the addition of an Experience Modification factor to the Property program cost allocation formula, and recommends against implementation at this time. The relative loss rate of campuses should be monitored by the Systemwide Risk Management and acted upon in the future as the Executive Committee may deem appropriate.

P-2. The Campus Programs RPTG recommends maintaining the current rating plan with no modification necessary.

AUTO LIABILITY (VELSIP)

AL-1. The State of California Motor Vehicle Liability Self-Insurance Program cost has been included in CSURMA program costs based on the vehicle count reports tabulated by the state Department of General Services and rates established by the state Office of Risk & Insurance Management (ORIM). The Campus Programs RPTG recommends that this practice be continued and that the Systemwide Office of Risk Management observe the relative loss rates and recommend an experience modification factor if warranted.

AL-2. The Campus Programs RPTG recommends maintaining the current rating plan with no modification necessary.

GENERAL RECOMMENDATION

G-1 The Campus Programs RPTG recommends that a comprehensive review of the rating plans be initiated in the Spring 2016 so that appropriate changes can be considered before adoption of the rates for FY 2017/18.

D2b. Student Insurance Programs

CLUB SPORTS INSURANCE PROGRAM (CSIP)

CS-1. The task group recommends the current rating plan be continued until there is sufficient experience to evaluate program cost.

CS-2. The task group recommends the Coverage Summary include a definition of the coverage territory, particularly as respects off-campus activities including out-of-state and foreign countries.

CS-3. After sufficient history per recommendation CS-1, the task group recommends a review of club/intramural/recreational sports by Hazard Group be initiated to consider development of rates by hazard group.

B. STUDENT PROFESSIONAL LIABILITY INSURANCE PROGRAM (SPLIP)

SP-1. The task group recommends the current rating plan be continued with no change.

SP-2. The task group recommends the Coverage Summary be amended to include a definition of the coverage territory, particularly as respects out-of-state internships or in foreign countries.

STUDENT ACADEMIC FIELD EXPERIENCE for CREDIT LIABILITY INSURANCE PROGRAM (SAFECLIP)

SC-1. The task group recommends the current rating plan be continued with no change.

SC-2. The task group recommends the Coverage Summary be amended to include a definition of the coverage territory, particularly as respects out-of-state internships or in foreign countries.

STUDENT TRAVEL ACCIDENT INSURANCE PROGRAM (STAIP)

TA-1. The task group recommends the current rating plan be continued until there is sufficient experience to evaluate program cost.

TA-2. The task group recommends the Coverage Summary be amended to include a definition of the coverage territory, particularly as respects school-sponsored activities occurring out-of-state, including foreign countries.

TA-3. The task group recommends the Coverage Summary be amended to state the maximum duration of trips that can be covered (currently 14 days).

FOREIGN TRAVEL INSURANCE PROGRAM (FTIP)

FT-1. The task group recommends the current rating plan be extended to include travel up to 365 days with rate segments based on duration of travel. A sample rating plan proposed for FY 2014/15 is included in the Appendix.

FT-2. The task group recommends that FTIP create an “overlay coverage” to cover gaps in insurance coverage at a rate to be determined to reconcile duplicate cost and redundant coverage concerns arising from CSU approved independent study abroad program vendors who require their participants to purchase insurance provided by their programs. “Overlay coverage” would be limited to CSU-approved independent study abroad programs.

FT-3. The task group recommends the Coverage Summary be amended to include a definition of the coverage territory, including coverage limitations as respects travel to “high risk” territories.

FT-4. The task group recommends a review of foreign travel by risk factors such as the U.S. Department of State travel warnings.

GENERAL RECOMMENDATIONS

G-1 The Student Insurance Programs RPTG recommends that a comprehensive review of the rating plans be initiated in Spring 2016 so that appropriate changes can be considered before adoption of the rates for FY 2017/18.

A motion was made to accept the draft reports and to adopt the Rating Plan task Groups recommendations as described herein, with the changes becoming effective for FY 2014/15.

MOTION: George Ashkar **SECOND:** Lori Gentles **MOTION CARRIED**

D3. FY 2014/2015 Campus Pooled Program Gross Funding

Rob Leong reviewed the item with the Board of Directors and directed their attention to the year over year comparison chart of funding recommendations in the agenda packet on page 85 where the CSURMA programs are looking at a 5.2% increase overall for the fiscal year 2014/2015. Rob reviewed the programs as follows:

	FY 13/14 Adopted	FY 14/15 Proposed	FY 14/15 Revised	\$ Chg from FY 13/14	% Chg from FY 13/14
Liability*	\$13,670,600	\$14,217,698	\$14,384,185	\$713,585	5.2%
Workers' Comp	29,448,933	34,752,679	33,196,159	3,747,226	12.7%
IDL NDI UI	13,500,000	13,500,000	12,500,000	(1,000,000)	-7.4%
Property	9,500,000	9,500,000	9,000,000	(500,000)	-5.3%
AIME	2,932,489	2,932,489	3,577,749	645,260	22.0%
Auto Liability	648,727	648,727	688,468	39,741	6.1%
Total	\$69,700,749	\$75,551,593	\$73,346,561	\$3,645,812	5.2%

A motion was made to adopt the revised Campus Coverage Programs Funding for FY 14/15 as presented in the table above totaling \$73,346,561.

MOTION: Mike Neal **SECOND:** Kevin Brady **MOTION CARRIED**

D4. Adoption of the FY 2014/2015 CSURMA Operating Budget

Daniel Howell reviewed the agenda item with the Board of Directors. The Chancellor's Office and the Program Administrators worked together to develop a draft FY 2014/15 budget, which was reviewed and approved by the Executive Committee on March 20, 2014. Daniel stepped through the major points as below:

Major features of the proposed **Campus Programs** budget include:

- Projected increase in Total contributions from \$69,700,749 to \$73,346,561.
- Projected increase in Liability contributions from \$13,670,600 to \$14,384,185 due to actuarial projected claim trend.
- Projected increase in Workers' Compensation contributions from \$29,448,933 to \$33,196,159 due to actuarial projected claim trend.
- Projected decrease in IDL/NDL/UI contributions from \$13,500,000 to \$12,500,000 improving claim trend.
- Projected decrease in Property contributions from \$9,500,000 to \$9,000,000 due to change in Property rates. Premiums are subject to adjustment based on final reported total insured values (TIV).
- Projected increase in AIME contributions from \$2,932,489 to \$3,577,749 due to actuarial projected claim trend.
- Projected increase in Auto Liability contributions from \$648,727 to \$688,468 due to projected claim trend.

The proposed Campus programs operating budget would develop Total Contributions of \$73,346,561; Total Operating Expenses of \$61,139,956; and Total Non-Operating Revenues of \$4,288,548; generating excess revenue to expenses of \$16,330,154 in projected additions to reserves. *The preceding does not include projected Dividend Distributions during FY 2014/15, which, if any, will increase expenditures and decrease fund reserves.*

The AORMA Committee separately develops a budget for its coverage programs and is incorporated into the CSURMA operating budget for adoption by the Board of Directors.

Major features of the proposed **AORMA Programs** budget include:

- Projected increase in Total contributions from \$14,293,685 to \$14,716,434.
- Projected increase in Liability contributions from \$3,665,132 to \$3,823,115 due to actuarial projected claim trend and projected reinsurance premiums.
- Projected decrease in Workers' Compensation contributions from \$4,444,743 to \$4,382,449 due to actuarial projected claim trend and projected excess insurance premium.
- Projected decrease in Property contributions from \$3,539,254 to \$3,179,019 due to change in total insured values and expected insurance premiums. Premiums are subject to adjustment based on final reported total insured values (TIV) and final negotiated rates.
- Projected decrease in Crime from \$351,104 to \$337,000 due to claims experience.
- Projected increase in Unemployment Insurance contributions from \$2,293,452 to \$2,994,851 due to claims experience.

The proposed AORMA programs operating budget would develop Total Contributions of \$14,716,434; Total Operating Expenses of \$14,292,806; and Total Non-Operating Revenues of \$711,452; generating excess revenue to expenses of \$310,080 in projected additions to reserves. *The preceding does not include projected Dividend Distributions during FY 2014/15, which, if any, will increase expenditures and decrease fund reserves.*

The proposed operating budget would develop Total Contributions of \$94,821,327; Total Operating Expenses of \$78,801,806; and Total Non-Operating Revenues of \$5,000,000; generating excess revenue to expenses of \$20,029,521 in projected additions to reserves. *The preceding does not include projected Dividend Distributions during FY 2014/15, which, if any, will increase expenditures and decrease fund reserves.*

A motion was made to approve adoption of the budget for FY 2014/15 as presented above.

MOTION: Guy Dalpe **SECOND:** George Ashkar **MOTION CARRIED**

D5. Recommendation of Adoption of Revised Investment Policies

At the 2013 Long Range Planning meeting, the Executive Committee received a report from the committee's appointed Investment Task Group. Staff having reviewed the applicable sections and issues with CSURMA's General Counsel; the Board of Directors, at its November 6, 2013 meeting amended the JEPA in order to clarify that CSURMA's original intent was to allow for maximum flexibility in making investment decisions, including the decision as to whether or not to invest in the securities and other investments identified in Government Code section 53601.

Earlier today, TCW/ Metropolitan West Asset Management, LLC (MetWest); presented an overview of CSURMA's Fixed Income Portfolio to the Executive Committee.

A key piece of the update was the review of the benchmark used for management of the portfolio by Metropolitan West Asset Management, LLC (MetWest). The portfolio is currently benchmarked against Barclays U.S. Intermediate Government-Credit (G/C) Index, and is comprised of U.S. Government, Agency and Investment Grade Credit securities. The CSURMA portfolio guidelines permit these investments as well as Agency Mortgage-Backed securities (MBS), and Asset-Backed securities (ABS). Investments in non-government related assets are limited to a rating of A or better for Corporates and AAA for ABS. The high quality orientation of the CSURMA portfolio precludes an allocation to BBB-rated securities, which comprise 14% of the benchmark but are absent from the CSURMA portfolio.

MetWest recommended that the benchmark be changed to the Barclays U.S. Intermediate Government-Credit (G/C) – A or Better Index, which limits its construction to securities with a minimum rating of A- and would provide a closer alignment to CSURMA's investment policy, which limits the overall investments in the portfolio to securities rated A or better.

This change in benchmark would allow an opportunity to take on additional risk and explore longer duration instruments, within policy guidelines.

As has been the delegated practice, the Executive Committee has adopted the amendment to the investment policy and the Board of Directors is requested to ratify the amended investment policy as well as delegate authority to the Executive Committee to make future amendments to the policy.

A motion was made to ratify the amendment of the CSURMA investment policy Fixed Income Portfolio benchmark.

MOTION: Guy Dalpe **SECOND:** George Ashkar **MOTION CARRIED**

D6. Proposed Amendment to the Liability Memorandum of Coverage

Daniel Howell reviewed the item with the Board of Directors. **ISSUE:** Some Campus and Auxiliary Organization members own, use or operate Unmanned Aerial Vehicles (aka: UAVs, Drones). The Liability Memorandum of Coverage (MOC) excludes coverage “for any liability for damages arising out of the ownership, maintenance, loading or unloading, use or operation of any aircraft capable of flight, airfields, runways, hangars, buildings or other properties in connection with aviation activities. This exclusion does not apply to static aircraft.” As such, CSURMA excludes Liability coverage for UAVs. Staff proposes that the Liability MOC be amended to extend coverage to members who own, use or operate UAVs as follows (*proposed changes in italics*):

- Amend Definition B to read: “**Aircraft** means a vehicle designed for the transport of persons or property principally in the air, *but does not include an unmanned aerial vehicle.*”
- Add Definition T to read: “**Unmanned Aerial Vehicle** (aka: “Drone”) means any vehicle without a human pilot aboard capable of flight principally in the air that is designed for the transport of equipment weighing no more than 100 lbs. for the purpose of aerial surveillance.”
- Amend Exclusion I to read: “For any liability for damages arising out of the ownership, maintenance, loading or unloading, use or operation of any aircraft capable of flight, airfields, runways, hangars, buildings or other properties in connection with aviation activities. This exclusion does not apply to static aircraft, *or to an unmanned aerial vehicle.*”

A motion was made to adopt the proposed amendments to the Liability Memorandum of Coverage stated above with the changes to be effective July 1, 2014.

MOTION: Brian Nowlin **SECOND:** Kirtland Stout **MOTION CARRIED**

D7. Nominating Committee Report and Executive Committee Elections

Michael Thorpe reviewed this item with the Board of Directors. At its' January meeting, the Executive Committee Chair appointed a nominating committee of George Ashkar, Lisa Chavez and Michael Thorpe.

Michael explained that members of the Executive Committee serve two year terms, with half the seats up for election in odd-numbered years, and half in even-numbered years. As shown below, four seats are up for election at today's meeting:

- Chair, incumbent Cynthia Teniente-Matson
- Vice Chair, incumbent Linda Hawk
- Seat 3, incumbent Lori Gentles
- Seat 4, incumbent Mike Lee

A motion was made to close nominations as there were no nominations from the floor.

MOTION: Guy Dalpe **SECOND:** George Ashkar **MOTION CARRIED**

A motion was made to accept the Nominating Committee's report and to elect the proposed slate of candidates for another term.

MOTION: Guy Dalpe **SECOND:** Kirtland Stout **MOTION CARRIED**

D8. Annual Review of Policies and Procedures

Daniel Howell reviewed the item with the Board of Directors. CSURMA's annual service calendar calls for a review of policies and procedures to ensure they remain relevant and up to date. Even numbered policies and procedures are to be reviewed in even numbered years and odd numbered policies and procedures are to be reviewed in odd numbered years. At their Long Range Planning meeting on March 20-21, the Executive Committee reviewed the following policies and procedures:

- No. 2. Resolution of Coverage and Claim Disputes
- No. 4. Periodic Actuarial Studies
- No. 6. Payment Terms
- No. 8. Coverage Determination For Claims Designated "Systemwide
- No. 10. Member Loans
- No. 12. CSURMA Committee Members Attendance of Conferences
Professional Development
- No. 14. Campus Risk Pool Dividends & Assessments
- No. 16. Use of CSURMA Equipment

- No. 18. Board of Directors Participation and Executive Committee Nominations and Elections Process
- No. 20. OCIP & BRIP

The modifications as adopted by the Executive Committee to Policy and Procedure Nos. 8 and No. 12 are as follows:

Policy and Procedure No. 8: Amend the title of *Secretary* to *Secretary-Auditor* throughout; and to amend the party to whom determination appeals are made to from *CSURMA Claims & Coverage Committee* to *CSU Executive Vice Chancellor, Business and Finance*.

The Board of Directors is asked to ratify the adoption of the modification of Policy and Procedure No. 8.

Policy and Procedure No. 12: Addition of a provision for a budget line item in place; submission of request to the Secretary-Auditor for approval of expense before attendance; an increase in the registration amount to match current costs; adherence to CSURMA Policy and Procedure No. 17 – Travel Reimbursement; and the attendee to provide a report to the Executive Committee or Board of Directors on the information gained from attendance, as appropriate.

As Policy and Procedure No. 12 is an Executive Committee policy, it is presented here for information only with no additional action needed.

A motion was made to ratify the adoption of the modification of Policy and Procedure No. 8 as outlined above.

MOTION: Brian Nowlin **SECOND:** Robert De Wit **MOTION CARRIED**

D9. Workers' Compensation Program Claims Closure Initiative

Zachary Gifford reviewed this item with the Board of Directors. This is a FY 2014/15 Long Range Action Plan item. The CSURMA Campus Workers' Compensation Risk Pool has 1,561 open indemnity and future medical claims files as of January 31, 2014. Claim files become more costly with age and result in higher actuarial loss estimates due to trending. During FY 12/13, CSURMA engaged Sedgwick for an internal claims closure effort.

Staff is now proposing a new project that involves engaging Ingber and Weinberg, LLP, workers' compensation claims counsel, to implement their "Operation Doubleplay" program, on those claims files identified as good targets for closure. Staff is recommending that the project be authorized on a pilot basis focused on Southern California files with a cost not to exceed \$50,000.00 prior to further review by the Executive Committee.

A motion was made to authorize the project on a pilot basis, focused on Southern California files, with a cost not to exceed \$50,000.00, prior to further review by the Executive Committee.

MOTION: Kirtland Stout **SECOND:** Kevin Brady **MOTION CARRIED**

D10. Minors on Campus Training Initiative

Daniel Howell reviewed the item with the Board of Directors. At the January, 2014 meeting, the Executive Committee delegated authority to the Secretary-Auditor to execute the Praesidium, Inc. Contract for Services. The Executive Committee also sought support from the Chief Administrative & Business Officials (CABO) and the Human Resources Officer (HRO) and thereby requested that Praesidium and the training goals be presented to CABO and HRO by Executive Committee representatives.

As minors are due to arrive on campuses shortly for summer programs, in an effort to limit CSURMA's exposure for this risk, the Executive Committee made a recommendation to execute the contract after a full review by the Office of General Counsel.

It has not been determined if the training will be available only through Praesidium or if the campus SkillSoft system will be an accessible platform as well.

The cost for the online self-assessment tool and the three online training sessions is \$2,000 per program, up to a maximum of \$50,000 annually. The cost is included in the operating budget.

This is an informational item only.

D11. Review of FY 2014/2015 Long Range Planning Goals

Daniel Howell reviewed the item with the Board of Directors. This year's Long Range Action Plan draft presented seven (7) items that will be worked by the Executive Committee and Program Administrators this year, as below:

- Development of "An Introduction to CSURMA" PowerPoint presentation for new staff.
- Evaluate CSU's Unemployment Insurance claim trends and establish methods to improve results.
- Develop and implement plan to reduce Workers' Compensation claims liability with specific goals to improve claims settlement and closure of very old claims.
- Re-evaluate Primary Workers' Compensation Reinsurance as a vehicle to mitigate CSU's cost of WC claims funding.
- Develop process and establish timeline to renew the OCIP covering CSU's capital construction.
- Develop and implement coverage plan to cover CSU's liability arising from the ownership and operation of UAV's (drones) used for research activities.
- Implement more master insurance and indemnity agreements with key hosting partners.

E. AUXILIARY ORGANIZATIONS INSURANCE PROGRAMS

E1. AORMA Programs Status Report

Robert DeWit, AORMA Vice-Chair was in attendance at the meeting and offered the following highlights from the AORMA meeting yesterday:

- Alliant Risk Control Consulting Renewal Contract Proposal for FY 14/15
- Employers Group Renewal Contract for FY 14/17
- CSURMA AORMA Committee Election Results
- Update of Excess Insurance Renewals and Approval of Binding Authority
- Revisions to Policy and Procedure A-2 – AORMA Committee and Standing Committee Roles and Responsibilities
- Revisions to Policy and Procedure UI-1 – Formula for Determining UIP Annual Contributions
- 2013 Vendor Survey Results

F. CLOSED SESSION

There were no items scheduled for closed session.

G. INFORMATION ITEMS

G1. Fitting the Pieces Together Conference 2015

Zachary Gifford reviewed this item with the Executive Committee. CSURMA sponsors the Fitting the Pieces risk management conference that is developed and delivered by the Chancellor's Office Systemwide Office of Risk Management. The historical schedule has been once every 18 months. The last conference was held in November 6-8, 2013 in Sacramento.

The Chancellor's Office has begun work on the next conference with tentative dates of Monday, April 27 through Wednesday, April 29, 2015 at the San Diego Sheraton Hotel & Marina. Those dates would incorporate CSURMA's regular Board of Directors and Executive Committee meetings to minimize travel expenses and time commitments.

G2. Unemployment Insurance Update

Rose Mizak, Equifax, presented an overview of the current status of the CSURMA Unemployment Program to the Board of Directors.

G3. Status of Form 700 Filings

Daniel Howell reviewed the item with the Board of Directors. He stressed the importance of timely filing of Form 700 with the FPPC to avoid fines and penalties. If you are assuming or leaving office, please let the Program Administrators know as soon as possible, to help you complete the necessary paperwork.

G4. Update on Concussive Injuries Initiatives

Zachary Gifford reviewed this item with the Board of Directors. CSU's approach to preventing and managing concussive injuries was a significant topic during the Liability Insurance Program renewal negotiations with underwriters. While operating plans are in place and reviewed as a part of compliance with the NCAA, CSU has been considering proactive and innovative approaches to preventing and assessing injuries.

At present, the CSU is conducting a review of all policies and procedures and is holding off on a systemwide implementation until that process is complete.

G5. CSURMA Vendor Survey

Zachary Gifford reviewed this item with the Board of Directors. The CSU Office of Risk Management contacted all CSURMA/AORMA members requesting comments on vendor performance. Periodic discussions seek comments from members concerning the management of CSURMA, the quality of services provided by its staff and vendors, and offers suggestions for program enhancements that may be beneficial for all members.

The results of the survey were very favorable for the vendors involved.

G6. CSURMA Administrative Services Calendar

Daniel Howell directed Board of Directors attention to the CSURMA Administrative Services Calendar contained in the agenda packet. He encouraged everyone to review the Administrative Services Calendar as part of their fiduciary responsibility as Board of Directors members.

G7. CSURMA Board of Directors and Staff Telephone, Postal Address and E-mail List

The Board was asked to review the attached Board of Directors contact information and provide Staff with revisions.

H. PRESENTATIONS

H1. CSURMA Rolling OCIP

Jim Holobaugh and Josh Schultz of Alliant Insurance Services presented an overview of the CSURMA OCIP Program.

There was a concern from some members that the OCIP program is not cost effective for smaller campus projects.

H2. Insurance Program Renewals & State of the Insurance Market



APPROVED

Daniel Howell presented a report to the BOD on the Insurance Program Renewals and the State of the Insurance Market.

I. ADJOURNMENT

The meeting was adjourned at 12:39 p.m.

MEMBERS PRESENT

George Ashkar, CSU Office of the Chancellor
John Beisner, CSU Fullerton Auxiliary Services
Kevin Brady, CSU Los Angeles
Michael Burghart, Humboldt State University
David Carroll, California Polytechnic State University, SLO
Guy Dalpe, Cesar Chavez Student Center, San Francisco State University
Leslie Davis, University Union Operation of CSUS, Sacramento
Robert de Wit, Forty-Niner Shops, Inc., CSU Long Beach
Vineeta Dhillon, California Maritime Academy
Lori Gentles, CSU Fullerton
Linda Hawk, CSU San Marcos
Katharine Hullinger, CSU Channel Islands
Keith Kompsi, CSU Fresno, Fresno Association, Inc.
Haleh Minakary, Cal Poly Pomona Foundation
Frank Mumford, CSU Fullerton Auxiliary Services Corporation
Michael A. Neal, CSU Bakersfield
Brian Nowlin, CSU Long Beach Foundation
Kevin Saunders, CSU Monterey Bay
Kirtland Stout, CSU Sacramento
Sharon Swart-Reiter, California State Polytechnic University, Pomona
Michael Thorpe, CSU Chico
Jody Van Leuven, CSU Northridge
Jeff Wood, CSU Dominguez Hills

MEMBERS ABSENT

Ed Barnes, California State Polytechnic University, Pomona
Kurt Borsting, CSU Fullerton, Associated Students, Inc.
Dwayne Brummett, Associated Students, Inc., Cal Poly SLO
Debbie Burns, CSU, San Bernardino
Lisa Chavez, CSU Los Angeles
Melinda Coil, San Diego State University Research Foundation
Ronald Cortez, San Francisco State University
Kellie Garcia, CSU Bakersfield
Robert Gardner, CSU San Bernardino
Marna Genes, CSU San Jose State University
John Griffin, The University Corporation, CSU Northridge
Tyson Hill, Sonoma State University
Lorraine Hoffman, CSU Chico
Lisa Kao, CSU Fresno
Gigi Kiama, University Corporation, CSU Monterey Bay
William Kupfer, CSU Channel Islands
Mike Lee, CSU Sacramento
Mark Loftus, San Jose State University



APPROVED

Kurtis Lohide, California Maritime Academy
Joyce Lopes, Humboldt State University
Nyassa Love, CSU East Bay
Michael Martin, San Francisco State University
Thomas McCarron, San Diego State University
Ron Norton, CSU Northridge
David Ragsdale, California Polytechnic State University
Lenore Reed, CSU Monterey Bay
Jessica Rentto, San Diego State University
Cynthia Teniente-Matson, CSU Fresno
Sharon Taylor, CSU Long Beach
Amy Thomas, CSU Stanislaus
Bill Thomas, CSU San Marcos
Brad Wells, CSU East Bay
Stephanie Williams, CSU Long Beach
Pat Worley, Associated Students, CSU Sacramento

STAFF, GUESTS AND CONSULTANTS

Kelly Cox, CSU Office of the Chancellor
Robert Eaton, CSU Office of the Chancellor
Zachary Gifford, CSU Office of the Chancellor
Jim Hoffman, CSU Office of the Chancellor, CPDC
Jim Holobaugh, Alliant Insurance Services, Inc.
Daniel Howell, Alliant Insurance Services
William Hsu, CSU, Office of General Counsel
Myron Leavell, Alliant Insurance Services
Robert Leong, Alliant Insurance Services
Mimi Long, Alliant Insurance Services
Rose Mizak, Equifax
Josh Schultz, Alliant Insurance Services, Inc.
Rebecca Skidmore, CSU, Office of the Chancellor
Colleen Zenger, CSU Office of the Chancellor