



# 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 a publicly accessible place, including the internet, at least ten days in advance of the meeting. This meeting agenda shall also be posted at the address of the teleconference location with access for the public via phone/speaker phone.

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location may require routine provision of identification to building security. However, CSURMA AORMA does not require any member of the public to register his or her name, or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

1. Teleconference Location - CSU Chancellor’s Office, 401 Golden Shore, Long Beach
2. Gigi Kiama: University Corporation at CSUMB, 8 Upper Ragsdale Drive, Monterey
3. Bill Olmsted: University Union Operation of CSUS, Inc., 6000 J Street, Sacramento
4. Jason Porth: The University Corporation, San Francisco State, 1600 Holloway Avenue, ADM 361, San Francisco
5. Jun Reina: Capital Public Radio, Inc., CSU Sacramento, 7055 Folsom Boulevard, Sacramento
6. Russel Statham: CSU, Dominguez Hills Foundation, 1000 E. Victoria Street, Carson, CA
7. Raven Tyson: Associated Students of San Diego State University, 5500 Campanile Drive, Sacramento

**Meeting Date:** September 28, 2017  
**Time:** 1:00 PM

**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

**A. CALL TO ORDER**

1. **Approval of the Agenda Order** A p. 3  
*The Committee will be asked to approve today’s meeting agenda order*

**B. PUBLIC COMMENTS**

**C. GENERAL ADMINISTRATION**

1. **Approval of Meeting Minutes – June 22, 2017** A p. 4  
*The Committee will be asked to review and approve the minutes from the last Programs Committee meeting on*
2. **Employment Practices Liability Member Deductibles for FY 18/19** A p. 12  
*The Committee will be asked to review and approve the EPL deductible calculation for FY 18/19*
3. **Liability and Workers’ Compensation Dividends** A p. 23  
*The Committee will be asked to approve the allocation of the dividends to be paid in July, 2018*

- 4. **Workers' Compensation Program Volunteer Claims** A p. 37  
*As per Policy and Procedure W-5, the Committee will be asked to review the workers' compensation claims submitted by volunteer staff*
  - 5. **2018 Meeting Dates for the CSURMA AORMA Programs Committee** A p. 47  
*The Committee will be asked to approve the meeting dates for 2018*
- D. INFORMATION ITEMS**
- 1. **2017 CSURMA AORMA Meeting Calendar** I p. 48
  - 2. **FY 16/17 AORMA Long Range Action Plan** I p. 50
  - 3. **AORMA Committee and Standing Committee Roster** I p. 53
- E. ADJOURNMENT**

**The next Programs Committee meeting is scheduled for November 30, 2017 in the offices of Alliant Insurance Services, Inc., 100 Pine Street, 11<sup>th</sup> Floor, San Francisco, CA.**

*If you have questions regarding the agenda package, please contact*

*Mimi Long at [mlong@alliant.com](mailto:mlong@alliant.com) / (415) 403-1423 or Tevea Him at [thim@alliant.com](mailto:thim@alliant.com) / (415) 403-1416*

**APPROVAL OF THE AGENDA ORDER**

**ISSUE:** The Committee will be asked to approve the agenda order 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 MEETING MINUTES – JUNE 22, 2017**

**ISSUE:** The Committee will be asked to review and approve the draft minutes from the June 22, 2017, Programs Committee meeting.

**RECOMMENDATION:** Staff recommends approving the minutes, including revisions as necessary.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. Programs Committee Meeting Minutes

**MINUTES OF THE CSURMA AORMA  
PROGRAMS COMMITTEE MEETING**

**JUNE 22, 2017**

**TELECONFERENCE MEETING**

**1:00 PM**

**MEMBERS PRESENT**

Gigi Kiama, University Corporation, CSU Monterey Bay  
Jason Porth, The University Corporation, San Francisco State University  
Jun Reina, Capital Public Radio, Inc., CSU Sacramento  
Russell Statham, CSU, Dominguez Hills Foundation

**ABSENT MEMBERS**

Bill Olmsted, University Union Operation of CSUS, Inc.  
Raven Tyson, Associated Students of San Diego State University

**STAFF, GUESTS AND CONSULTANTS**

Tevea Him, Alliant Insurance Services, Inc.  
Daniel Howell, Alliant Insurance Services, Inc.  
Mimi Long, Alliant Insurance Services, Inc.

**A. CALL TO ORDER**

The meeting was called to order by Gigi Kiama at 1:04 PM.

**A1. Approval of the Agenda Order**

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

**First:** Jun Reina  
**Second:** Jason Porth

NAME	AYE	ABSTAIN	NAY	ABSENT
Gigi Kiama	X			
Bill Olmsted				X
Jason Porth	X			
Jun Reina	X			
Russell Statham	X			
Raven Tyson				X

**Motion carried.**

**A2. Introduction of New Programs Committee Member – Russel Statham**

Russell Statham was introduced to the members.

**B. PUBLIC COMMENTS**

There were no public comments.

**C. GENERAL ADMINISTRATION**

**C1. Approval of Minutes – February 23, 2017**

A motion was made to approve the minutes of the February 23, 2017 meeting.

**First:** Jason Porth

**Second:** Jun Reina

NAME	AYE	ABSTAIN	NAY	ABSENT
Gigi Kiama	X			
Bill Olmsted				X
Jason Porth	X			
Jun Reina	X			
Russell Statham		X		
Raven Tyson				X

**Motion carried.**

**C2. Discussion and Recommendation for New Programs Committee Chair for FY 2017/2018**

Annually, the AORMA Committee Chair will appoint the new Chair of the Programs Committee. The Chair of the Programs Committee must also be an AORMA Committee member. Every spring, the membership of the Programs Committee will recommend to the AORMA Committee Chair a nominee for the Chair position. The following Programs Committee members will also service on the AORMA Committee during FY 17/18 and therefore are eligible to serve as the Programs Committee Chair:

1. Gigi Kiama
2. Bill Olmstead

A motion was made to recommend to the AORMA Chair that Gigi Kiama be appointed as the Programs Committee Chair for the term of July 1, 2017 to June 30, 2018.

**First:** Jun Reina  
**Second:** Jason Porth

NAME	AYE	ABSTAIN	NAY	ABSENT
Gigi Kiama	X			
Bill Olmsted				X
Jason Porth	X			
Jun Reina	X			
Russell Statham	X			
Raven Tyson				X

**Motion carried.**

**C3. Workers’ Compensation Dividend, FY 17/18 Workers’ Compensation and Unemployment Insurance Member Allocation**

The Workers’ Compensation Dividend payable in July, 2017 and the FY 17/18 Workers’ Compensation Program and Unemployment Insurance Program member allocations have been revised in response to changes within AORMA’s policies and procedures regarding refunds to Members who have federal sponsored programs.

When the Member receives money back from either the AORMA workers’ compensation or unemployment insurance program, the federal government is entitled to receive a portion of that return. Within the workers’ compensation program the refunds include dividends and premiums returned after the payroll audits, and within the unemployment insurance program, this would be funds in excess of the minimum required fund balance.

Policy and Procedure Nos. UI-1, A-4 and W-1 were revised to allow the Member to either (1) retain the refunds on account with CSURMA AORMA to be used to offset the contributions for the next year, or current year, or (2) receive the return from CSURMA AORMA and then calculate what percentage of the Member’s payroll / salaries are attributable to federal sponsored programs to determine what percentage of the refund will need to be returned to the Feds.

Program	Approved Sept 2017	Revised June 2017	Difference
Workers' Compensation Dividend	888,622	467,801	(420,821)
FY 17/18 Workers' Compensation Deposit	4,481,153	4,065,947	(415,206)
FY 17/18 Unemployment Insurance Deposit	1,924,554	1,300,731	(623,823)

The declared workers’ compensation dividend amount has changed from \$888,622 to \$467,801; \$420,821 will be used to reduce the FY 17/18 deposit premium.

The FY 17/18 workers’ compensation program deposit has changed as shown below:

Program Costs Approved in Dec., 2016	4,481,153
Additional Costs for Aztec Shops., Ltd.	185,624
Less Dividend	(180,011)
Less Return Premium Audit FY 15/16	(420,819)
Total FY 17/18 Workers' Compensation Deposit	4,065,947

The unemployment insurance program members who have excess funds on account have been given the option of using the excess funds to reduce the FY 17/18 deposit premium or keeping the funds on account.

A motion was made to approve the following:

1. Revised Workers' Compensation Program dividend payable in July, 2017 in the amount of \$467,801.
2. Revised FY 17/18 Workers' Compensation Program Member Allocation.
3. Revised FY 17/18 Unemployment Insurance Program Member Allocation.

**First:** Russell Statham  
**Second:** Jason Porth

NAME	AYE	ABSTAIN	NAY	ABSENT
Gigi Kiama	X			
Bill Olmsted				X
Jason Porth	X			
Jun Reina	X			
Russell Statham	X			
Raven Tyson				X

**Motion carried.**

**C4. New Workers' Compensation Member – Aztec Shops, Ltd.**

Aztec Shops, Ltd. is requesting approval to join the AORMA Workers' Compensation Program.

Based on the estimated payroll for FY 17/18 and the current experience modification factor calculated by the WCIRB, the FY 17/18 program costs are as follows:

Aztec Shops, Ltd.				
FY 17/18 AORMA Workers' Compensation Program				
AORMA Class Code	Payroll	Rate w/o Exp Mod	Rate w/ Exp Mod	Premium
1001	4,322,265	0.29	0.20	8,645
1002	22,374	0.69	0.48	107
1004	2,643,761	1.04	0.73	19,299
1005	-	2.54	1.78	-
1006	6,851,016	3.28	2.30	157,573
1007	-	4.02	2.81	-
<b>Total</b>	<b>13,839,416</b>			<b>185,625</b>
<b>Experience Modification Factor</b>				<b>0.70</b>
<b>Quarterly Premium</b>				<b>46,406</b>

Aztec Shops, Ltd., has completed all of the requirement documents to join the AORMA Workers' Compensation Program.

A motion was made to approve Aztec Shops, Ltd. as a new Workers' Compensation Program member, and approve the FY 17/18 revised Workers' Compensation Program Member Allocation.

**First:** Jason Porth  
**Second:** Jun Reina

NAME	AYE	ABSTAIN	NAY	ABSENT
Gigi Kiama	X			
Bill Olmsted				X
Jason Porth	X			
Jun Reina	X			
Russell Statham	X			
Raven Tyson				X

**Motion carried.**

**C5. Potential New Workers' Compensation Program Member – SDSU Research Foundation**

SDSU Research Foundation will not be joining the Workers' Compensation program.

**C6. New AORMA Member – Otter Student Union, CSU Monterey Bay**

CSU Monterey Bay is in the process of establishing a new campus auxiliary organization - Otter Student Union (OSU). OSU has received conditional approval from Chancellor White, pending finalization and execution of all key corporate documents. OSU will be responsible for the student

union programs which include the future operation of a student union facility, as well as acquisition, development, sale and transfer of real and personal property including financing transactions related to these activities. OSU is currently negotiating an agreement with University Corporation of Monterey Bay for financial services. All staff for OSU will be either State or University Corporation employees.

The Articles of Incorporation and Bylaws have been filed and approved by the State of California. The designation and appointment of Board members has been finalized. The Federal Tax Exemption Application and Registration as Charitable Organization filings are pending approval.

OSU is requesting approval to join CSURMA as well as the CSURMA AORMA coverage programs. Based on its current operations, OSU would join the liability, property, crime and cyber liability programs.

Based on program rating criterion, the FY 17/18 coverage program costs are as follows:

Liability.....	\$2,152
Crime.....	\$517
Property and Primary Cyber Liability.....	\$0
Excess Cyber Liability .....	\$32
Total .....	\$2,701

OSU does not currently have any real or personal property, and therefore, no premium is allocated. They are included on the property policy should they acquire property mid-term or should they have a cyber liability loss (the primary cyber liability coverage is provided through the property program.)

OSU is being allocated the minimum premium for all three programs as their only rating exposure at this point is expenditures of \$686,484.69. As the Student Union grows, the premiums will increase accordingly based on changes to their rating exposures.

A motion was made to approve Otter Student Union as a new CSURMA and AORMA member pending final approval by Chancellor White which would establish OSU as a CSU auxiliary organization, and approve the FY 17/18 premium allocated to OSU.

- First:** Jun Reina
- Second:** Jason Porth

NAME	AYE	ABSTAIN	NAY	ABSENT
Gigi Kiama	X			
Bill Olmsted				X
Jason Porth	X			
Jun Reina	X			
Russell Statham	X			
Raven Tyson				X

**Motion carried.**

**D. INFORMATION ITEMS**

The Committee Members reviewed the information items.

- D1. 2017 CSURMA AORMA Meeting Calendar**
- D2. FY 16/17 Long Range Action Plan**
- D3. CSURMA AORMA Committee and Standing Committee Roster**

**E. ADJOURNMENT**

A motion was made to adjourn the meeting at 1:30 PM

**EMPLOYMENT PRACTICES LIABILITY MEMBER DEDUCTIBLES  
FOR FY 18/19**

**ISSUE:** Staff completed the minimum (Employment Practices Liability) EPL deductible calculation for FY 18/19. Seven auxiliary organizations are subject to an EPL deductible higher than the minimum of \$25,000. According to Policy & Procedure L-7, the Programs Committee is responsible for approving the EPL deductible calculation.

**RECOMMENDATION:** Staff recommends that the Committee review the EPL deductible schedule, calculation and Policy & Procedure L-7 and then approve the EPL deductibles for FY 18/19.

**FISCAL IMPACT:** None at this time.

**BACKGROUND:** Noted below are the proposed FY 18/19 EPL deductibles in excess of \$25,000.

Auxiliary Organization	FY 16/17
CSU, Fresno Foundation	\$75,000
CSU, Long Beach Research Foundation	\$50,000
The Cal Poly Pomona Foundation, Inc.	\$100,000
University Enterprises, Inc., CSU Sacramento	\$50,000
Associated Students, SDSU	\$50,000
SDSU Research Foundation	\$100,000
San Jose State University Research Foundation	\$100,000

As a way to reduce EPL loss costs, the AORMA Committee approved changes to Policy & Procedure L-7 effective July 1, 2013, which mandates higher EPL deductibles for those auxiliary organizations with a frequency of EPL claims.

In December 2013, Policy & Procedure L-7 was retroactively amended to the July 1, 2013 effective date so that the EPL deductible increases would be limited to one EPL deductible level increase per year, regardless of the minimum EPL deductible calculated based on the schedule within the Policy & Procedure.

**PUBLICATION:** After the calculation is approved by the Programs Committee, the members will be notified of their EPL deductible for FY 18/19

**ATTACHMENT(S):**

- a. EPL Deductible Schedule
- b. EPL Member Deductible Calculation
- c. Policy & Procedure L-7 – Employment Practices Liability Deductible

**AORMA Liability Program - EPL Deductible Schedule**

#	Campus	Auxiliary Organization	FY 18/19	FY 17/18	FY 16/17	FY 15/16	FY 14/15	FY 13/14	FY 12/13	FY 11/12	FY 10/11
1	Bakersfield	Associated Students, California State University, Bakersfield, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
2	Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
3	Bakersfield	California State University, Bakersfield Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
4	Bakersfield	California State University, Bakersfield Student Union, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
5	Chancellor's Office	California State University Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
6	Chancellor's Office	California State University Institute	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
7	Channel Islands	Associated Students of California State University, Channel Islands, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
8	Channel Islands	California State University Channel Islands Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
9	Channel Islands	CI University Auxiliary Services, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
10	Chico	Associated Students of California State University, Chico	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
11	Chico	Auxiliary Organization Associations	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
12	Chico	The CSU, Chico Research Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
13	Chico	The University Foundation, California State University, Chico	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
14	Dominguez Hills	Associated Students, California State University, Dominguez Hills	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
15	Dominguez Hills	California State University, Dominguez Hills Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
16	Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
	Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000					
17	East Bay	Associated Students, California State University, East Bay	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
18	East Bay	Cal State East Bay Educational Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
19	East Bay	California State University, East Bay Foundation, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
20	Fresno	Associated Students, Inc. of California State University, Fresno	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
21	Fresno	California State University, Fresno Association, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
22	Fresno	California State University, Fresno Foundation	\$ 75,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
23	Fresno	Fresno State Programs for Children, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
24	Fresno	The Agricultural Foundation of California State University, Fresno	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
25	Fresno	The California State University, Fresno Athletic Corporation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
26	Fullerton	Associated Students, California State University, Fullerton, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
27	Fullerton	Cal State Fullerton Philanthropic Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
28	Fullerton	CSU Fullerton Auxiliary Services Corporation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
29	Humboldt	Associated Students, Humboldt State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
30	Humboldt	Humboldt State University Advancement Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
31	Humboldt	Humboldt State University Center Board of Directors	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
32	Humboldt	Humboldt State University Sponsored Programs Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
33	Long Beach	Associated Students, California State University, Long Beach	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
34	Long Beach	California State University, Long Beach Research Foundation	\$ 50,000	\$ 50,000	\$ 75,000	\$ 75,000	\$ 75,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
35	Long Beach	CSULB 49er Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
36	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
37	Los Angeles	Associated Students, California State University, Los Angeles, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
38	Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 50,000	\$ 50,000	\$ 50,000	\$ 25,000	\$ 25,000	\$ 25,000
39	Los Angeles	California State University, Los Angeles Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
40	Los Angeles	University-Student Union Board, California State University, Los Angeles	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
41	Maritime Academy	California Maritime Academy Foundation, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
42	Maritime Academy	The Associated Students of the California Maritime Academy	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
43	Monterey Bay	Foundation of California State University, Monterey Bay	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
44	Monterey Bay	The University Corporation at Monterey Bay	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
45	Northridge	Associated Students, California State University, Northridge, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
46	Northridge	California State University, Northridge Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
47	Northridge	North Campus University Park Development Corporation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000

**AORMA Liability Program - EPL Deductible Schedule**

#	Campus	Auxiliary Organization	FY 18/19	FY 17/18	FY 16/17	FY 15/16	FY 14/15	FY 13/14	FY 12/13	FY 11/12	FY 10/11
48	Northridge	The University Corporation, CSU Northridge	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
49	Northridge	University Student Union of California State University, Northridge	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
50	Pomona	Associated Students Inc., California State Polytechnic University, Pomona	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
51	Pomona	The Cal Poly Pomona Foundation, Inc.	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 75,000</b>	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 100,000</b>	\$ 25,000
52	Sacramento	Associated Students of California State University, Sacramento	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
53	Sacramento	Capital Public Radio, Inc., CSU Sacramento	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
54	Sacramento	The University Foundation at Sacramento State	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
55	Sacramento	University Enterprises, Inc., CSU Sacramento	<b>\$ 50,000</b>	<b>\$ 50,000</b>	<b>\$ 50,000</b>	<b>\$ 50,000</b>	<b>\$ 50,000</b>	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
56	Sacramento	University Union Operation of CSUS, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
57	San Bernardino	Associated Students Inc., California State University, San Bernardino	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
58	San Bernardino	CSUSB Philanthropic Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
59	San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
60	San Bernardino	University Enterprises Corporation at CSUSB	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
61	San Diego	Associated Students, San Diego State University	<b>\$ 50,000</b>	<b>\$ 50,000</b>	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
62	San Diego	Aztec Shops, Ltd., San Diego State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
63	San Diego	San Diego State University Research Foundation	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 75,000</b>	<b>\$ 50,000</b>	\$ 25,000	\$ 25,000	\$ 25,000
64	San Diego	The Campanile Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
65	San Francisco	Associated Students, Inc., San Francisco State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
66	San Francisco	San Francisco State University Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
67	San Francisco	The University Corporation, San Francisco State	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
68	San Jose	Associated Student, San Jose State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
69	San Jose	San Jose State University Research Foundation	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 100,000</b>	<b>\$ 75,000</b>	<b>\$ 50,000</b>	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
70	San Jose	Spartan Shops, Inc., San Jose State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
71	San Jose	The Student Union of San Jose State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
72	San Jose	The Tower Foundation, San Jose State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
73	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
74	San Luis Obispo	Cal Poly Corporation	\$ 25,000	\$ 25,000	<b>\$ 25,000</b>	<b>\$ 50,000</b>	<b>\$ 50,000</b>	<b>\$ 50,000</b>	\$ 25,000	\$ 25,000	\$ 25,000
75	San Luis Obispo	California Polytechnic State University Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
76	San Marcos	California State University San Marcos Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
77	San Marcos	San Marcos University Corporation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
78	San Marcos	The Associated Students of California State University, San Marcos	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
79	San Marcos	University Auxiliary and Research Services Corporation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
80	Sonoma	Associated Students of Sonoma State University	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
81	Sonoma	Sonoma State Enterprises, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
82	Sonoma	Sonoma State University Academic Foundation, Inc.	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
83	Stanislaus	Associated Students, Inc., California State University, Stanislaus	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
84	Stanislaus	California State University, Stanislaus Auxiliary and Business Services	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
85	Stanislaus	California State University, Stanislaus Foundation	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000
86	Stanislaus	University Student Union of California State University, Stanislaus	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000	\$ 25,000

**Black Bold** - represents that the EPL deductible is now back down to the minimum of \$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  
Employment Practices Liability Loss Information  
Paid Losses between July 1, 2012 and June 30, 2017**

CAMPUS	AUXILIARIES	CLAIM #	TOTAL INCURRED	CLAIMS OVER \$25,000
CHANNEL ISLANDS	CSU CHANNEL ISLANDS UNIVERSITY GLEN CORP	1597956	147,872	147,872
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
CHICO	CSU CHICO RESEARCH FOUNDATION	1881293	110,889	110,889
	<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	2,367	
DOMINGUEZ HILLS	CSU DOMINGUEZ HILLS FOUNDATION	1846619	6,181	
DOMINGUEZ HILLS	CSU DOMINGUEZ HILLS FOUNDATION	1947165	27,797	27,797
	<b>Number of Claims</b>	<b>3</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
DOMINGUEZ HILLS	CSU DOMINGUEZ HILLS LOKER STUDENT UNION, INC.	1593281	218	
	<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	1505817	31,750	31,750
EAST BAY	CSU EAST BAY FOUNDATION	1548055	327	
EAST BAY	CSU EAST BAY FOUNDATION	1923272	1,772	
	<b>Number of Claims</b>	<b>3</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
FRESNO	CSU FRESNO ASSOCIATION	1603788	33,721	33,721
FRESNO	CSU FRESNO ASSOCIATION	1888278	2,108	
	<b>Number of Claims</b>	<b>2</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
FRESNO	CSU FRESNO FOUNDATION	1632425	127,138	127,138
FRESNO	CSU FRESNO FOUNDATION	1743848	95,288	95,288
FRESNO	CSU FRESNO FOUNDATION	1854811	3,192	
	<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>	222,427
			<b>Minimum EPL deductible for FY 18/19 (w/o one level limitation):</b>	75,000
			<b>Minimum EPL deductible for FY 18/19 (w/ one level limitation):</b>	75,000
			<b>Minimum EPL deductible for FY 17/18:</b>	75,000
FULLERTON	CSU FULLERTON AUXILIARY SERVICES CORPORATION	1882328	145,458	145,458
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		
HUMBOLDT	CSU HUMBOLDT SPONSORED PROGRAMS FOUNDATION	1565127	820	
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
LONG BEACH	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1758388	463	Incident Only
LONG BEACH	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1758506	508,473	508,473
LONG BEACH	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	1889986	542	Incident Only
	<b>Number of Claims</b>	<b>3</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>3</b>		
LONG BEACH	LONG BEACH RESEARCH FOUNDATION	1581787	82,522	82,522
LONG BEACH	LONG BEACH RESEARCH FOUNDATION	1856078	5,550	
	<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>	82,522
			<b>Minimum EPL deductible for FY 18/19 (w/o one level limitation):</b>	50,000
			<b>Minimum EPL deductible for FY 18/19 (w/ one level limitation):</b>	50,000
			<b>Minimum EPL deductible for FY 17/18:</b>	50,000
LOS ANGELES	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1499878	154	
LOS ANGELES	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	1582137	308	
	<b>Number of Claims</b>	<b>2</b>		

CAMPUS	AUXILIARIES	CLAIM #	TOTAL INCURRED	CLAIMS OVER \$25,000
Number of Claims in excess of \$25,000		0		

CAMPUS	AUXILIARIES	CLAIM #	TOTAL INCURRED	CLAIMS OVER \$25,000
MONTEREY BAY	CSU MONTEREY BAY UNIVERSITY CORP.	1926306	4,180	
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
NORTHRIDGE	CSU NORTHRIDGE ASSOCIATED STUDENTS, INC.	1547624	324	
	<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.	1593276	14,682	
NORTHRIDGE	CSU NORTHRIDGE UNIVERSITY CORP.	1600567	2,044	
NORTHRIDGE	CSU NORTHRIDGE UNIVERSITY CORP.	1862493	16,914	
	<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	97,797	97,797
POMONA	CPSU POMONA FOUNDATION	1735120	186,912	186,912
POMONA	CPSU POMONA FOUNDATION	1946868	22,442	
	<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>			284,709
	<b>Minimum EPL deductible for FY 18/19 (w/o one level limitation):</b>			100,000
	<b>Minimum EPL deductible for FY 18/19 (w/ one level limitation):</b>			100,000
	<b>Minimum EPL deductible for FY 17/18:</b>			100,000
SACRAMENTO	CSU SACRAMENTO CAPITOL PUBLIC RADIO, INC.	1734620	11,507	
SACRAMENTO	CSU SACRAMENTO CAPITOL PUBLIC RADIO, INC.	1958579	1,033	
	<b>Number of Claims</b>	<b>2</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
SACRAMENTO	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC.	1613613	56,074	56,074
SACRAMENTO	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC (This loss is split 50/50 with the Union - Total \$45,732)	1634228	23,837	
SACRAMENTO	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1755960	79,784	79,784
SACRAMENTO	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1879642	788	
SACRAMENTO	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1904741	13,760	
SACRAMENTO	CSU SACRAMENTO UNIVERSITY ENTERPRISES, INC	1907365	155	
	<b>Number of Claims</b>	<b>6</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>2</b>		
	<b>Total for claims in excess of \$25,000:</b>			135,858
	<b>Minimum EPL deductible for FY 18/19 (w/o one level limitation):</b>			50,000
	<b>Minimum EPL deductible for FY 18/19 (w/ one level limitation):</b>			50,000
	<b>Minimum EPL deductible for FY 17/18:</b>			50,000
SACRAMENTO	UNIVERSITY UNION OPERATION OF CSUS, INC. (This loss is split 50/50 with UEI - Total \$45,732)	1634228	23,837	
	<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 STUDENT UNION	1925523	151	
	<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 ASSOCIATED STUDENTS	1812963	65,987	65,987
SAN DIEGO	CSU SAN DIEGO ASSOCIATED STUDENTS	1895248	10,816	
SAN DIEGO	CSU SAN DIEGO ASSOCIATED STUDENTS	1915115	65,588	65,588
	<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>			131,575
	<b>Minimum EPL deductible for FY 18/19 (w/o one level limitation):</b>			50,000
	<b>Minimum EPL deductible for FY 18/19 (w/ one level limitation):</b>			50,000
	<b>Minimum EPL deductible for FY 17/18:</b>			50,000

CAMPUS	AUXILIARIES	CLAIM #	TOTAL INCURRED	CLAIMS OVER \$25,000
SAN DIEGO	CSU SAN DIEGO RESEARCH FOUNDATION	1524874	132,390	132,390
SAN DIEGO	CSU SAN DIEGO RESEARCH FOUNDATION	1542001	8,220	
SAN DIEGO	CSU SAN DIEGO RESEARCH FOUNDATION	1549214	144,401	144,401
SAN DIEGO	CSU SAN DIEGO RESEARCH FOUNDATION	1600832	16,564	
SAN DIEGO	CSU SAN DIEGO RESEARCH FOUNDATION	1733219	621,034	621,034
SAN DIEGO	CSU SAN DIEGO RESEARCH FOUNDATION	1763201	7,722	
SAN DIEGO	CSU SAN DIEGO RESEARCH FOUNDATION	1768697	21,095	
SAN DIEGO	CSU SAN DIEGO RESEARCH FOUNDATION	1947012	91,013	91,013
	<b>Number of Claims</b>	<b>8</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>4</b>		
			<b>Total for claims in excess of \$25,000:</b>	988,839
			<b>Minimum EPL deductible for FY 18/19 (w/o one level limitation):</b>	100,000
			<b>Minimum EPL deductible for FY 18/19 (w/ one level limitation):</b>	100,000
			<b>Minimum EPL deductible for FY 17/18:</b>	100,000
SAN JOSE	CSU SAN JOSE RESEARCH FOUNDATION	1614600	490,828	490,828
SAN JOSE	CSU SAN JOSE RESEARCH FOUNDATION	1879863	44,510	44,510
	<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>	535,338
			<b>Minimum EPL deductible for FY 18/19 (w/o one level limitation):</b>	100,000
			<b>Minimum EPL deductible for FY 18/19 (w/ one level limitation):</b>	100,000
			<b>Minimum EPL deductible for FY 17/18:</b>	100,000
SAN JOSE	CSU SAN JOSE SPARTAN SHOPS, INC.	1596850	56	
	<b>Number of Claims</b>	<b>1</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
SAN JOSE	CSU SAN JOSE STUDENT UNION, INC.	1565299	63	
	<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.	1537083	70	
SAN LUIS OBISPO	CPSU SAN LUIS OBISPO CAL POLY CORP.	1597354	3,865	
SAN LUIS OBISPO	CPSU SAN LUIS OBISPO CAL POLY CORP.	1622290	7,643	
	<b>Number of Claims</b>	<b>3</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>0</b>		
SAN MARCOS	CSU SAN MARCOS RESEARCH SERVICES CORP.	1892678	66,462	66,462
SAN MARCOS	CSU SAN MARCOS RESEARCH SERVICES CORP.	1951429	20,655	
	<b>Number of Claims</b>	<b>2</b>		
	<b>Number of Claims in excess of \$25,000</b>	<b>1</b>		



**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  
DECEMBER 5, 2013  
MARCH 19, 2015**

**EFFECTIVE: JULY 1, 2011**

**POLICY:**

1. It is the policy of CSURMA AORMA that annually a minimum EPL deductible will be determined for each Member. The formula for determining the minimum 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:

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

EPL EXPENSE PAYMENTS made in a fiscal year subsequent to the fiscal year in which the final EPL LOSS PAYMENT was made will be considered to have been made in the same fiscal year as the final EPL LOSS PAYMENT.

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.

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

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



## **CSURMA AORMA**

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

3. Should a Member elect 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. If, however, the formula for determining the minimum EPL deductible results in a deductible level higher than the EPL deductible level elected by the Member, the Member's EPL deductible will increase to the deductible level determined by the formula. Because the election of 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 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.

### **DEFINITIONS:**

**EPL EXPENSE PAYMENT:** Allocated loss adjustment expenses that are assignable to the claim. This may include but is not limited to fees to attorneys, experts, investigators, court reporters as well as third-party claims administrators incurred in defense of an EPL claim.

**EPL LOSS PAYMENT:** Compensatory damages which the Member is legally obligated to pay as a result of a claim.

**EPL:** Employment Practices Liability.

## 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

## **LABILITY AND WORKERS' COMPENSATION DIVIDENDS**

**ISSUE:** At its September 7, 2017 meetings, the AORMA Committee approved the following dividends to be distributed in July, 2018:

- a. Liability – \$1,118,476
- b. Workers' Compensation – \$531,921

The dividends have been allocated to the members based on the formula outlined in Policy and Procedure A-4 – Dividends and Assessments.

**RECOMMENDATION:** The Committee is being asked to review and approve the liability and workers' compensation dividends to be payable in July, 2018.

**FISCAL IMPACT:** The total dividend payable in July, 2018 is \$1,650,097.

**BACKGROUND:** Dividends are allocated to those members currently participating in the liability or workers' compensation program (and who will be participating on July 1, 2018) based on each member's total percentage of contributions during the following fiscal years: 12/13, 13/14, 14/15, 15/16 and 16/17.

**PUBLICATION:** Members will be notified of the approved dividend amount at the end of January, 2018.

**ATTACHMENT(S):**

- a. AORMA Liability Program – Dividend Allocation for July, 2018 Distribution
- b. AORMA Workers' Compensation – Dividend Allocation for July, 2018 Distribution
- c. FY 18/19 Target Surplus Funding Analysis
- d. Policy & Procedure A-3 – Target Surplus Funding Policy
- e. Policy & Procedure A-4 – Dividends and Assessments

**AORMA Liability Program**  
**July 1, 2018 Dividend Allocation**

**1,118,476**

<b>Campus</b>	<b>Auxiliary Organization Member</b>	<b>Total Premium Contributions for Five Years</b>	<b>Dividend Allocation</b>
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	30,824	1,917
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	18,865	1,173
Bakersfield	California State University, Bakersfield Foundation	59,918	3,727
Bakersfield	California State University, Bakersfield Student Union, Inc.	34,036	2,117
Chancellor's Office	California State University Foundation	9,173	571
Chancellor's Office	California State University Institute	11,394	709
Channel Islands	Associated Students of California State University, Channel Islands, Inc.	9,843	612
Channel Islands	California State University Channel Islands Foundation	10,940	680
Channel Islands	University Auxiliary Services, Inc. ( <i>University Glen Corporation</i> )	112,108	6,973
Chico	Associated Students of California State University, Chico	626,959	38,996
Chico	Auxiliary Organization Associations	8,426	524
Chico	The CSU, Chico Research Foundation	549,744	34,193
Chico	The University Foundation, California State University, Chico	49,781	3,096
Dominguez Hills	Associated Students, California State University, Dominguez Hills	28,035	1,744
Dominguez Hills	California State University, Dominguez Hills Foundation	149,729	9,313
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	84,160	5,235
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	2,000	124
East Bay	Associated Students, California State University, East Bay	102,270	6,361
East Bay	Cal State East Bay Educational Foundation	8,121	505
East Bay	California State University, East Bay Foundation, Inc.	194,922	12,124
Fresno	Associated Students, Inc. of California State University, Fresno	22,380	1,392
Fresno	California State University, Fresno Association, Inc.	898,788	55,903
Fresno	California State University, Fresno Foundation	270,636	16,833
Fresno	Fresno State Programs for Children, Inc.	41,368	2,573
Fresno	The Agricultural Foundation of California State University, Fresno	101,135	6,290
Fresno	The California State University, Fresno Athletic Corporation	946,901	58,895
Fullerton	Associated Students, California State University, Fullerton, Inc.	183,010	11,383
Fullerton	Cal State Fullerton Philanthropic Foundation	37,211	2,314
Fullerton	CSU Fullerton Auxiliary Services Corporation	334,907	20,831
Humboldt	Associated Students, Humboldt State University	30,451	1,894
Humboldt	Humboldt State University Advancement Foundation	9,378	583
Humboldt	Humboldt State University Center Board of Directors	257,855	16,038
Humboldt	Humboldt State University Sponsored Programs Foundation	156,112	9,710
Long Beach	Associated Students, California State University, Long Beach	378,422	23,537
Long Beach	California State University, Long Beach Research Foundation	751,881	46,766
Long Beach	CSULB 49er Foundation	13,984	870
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	241,356	15,012
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	32,210	2,003
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	179,453	11,162
Los Angeles	California State University, Los Angeles Foundation	17,784	1,106
Los Angeles	University-Student Union Board, California State University, Los Angeles	133,341	8,294
Maritime Academy	California Maritime Academy Foundation, Inc.	16,658	1,036
Maritime Academy	The Associated Students of the California Maritime Academy	16,211	1,008
Monterey Bay	Foundation of California State University, Monterey Bay	18,323	1,140
Monterey Bay	The University Corporation at Monterey Bay	368,006	22,889
Northridge	Associated Students, California State University, Northridge, Inc.	89,256	5,552
Northridge	California State University, Northridge Foundation	54,192	3,371
Northridge	North Campus University Park Development Corporation	25,373	1,578
Northridge	The University Corporation, CSU Northridge	439,938	27,363

**AORMA Liability Program**  
**July 1, 2018 Dividend Allocation**

**1,118,476**

<b>Campus</b>	<b>Auxiliary Organization Member</b>	<b>Total Premium Contributions for Five Years</b>	<b>Dividend Allocation</b>
Northridge	University Student Union of California State University, Northridge	449,326	27,947
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	347,755	21,630
Pomona	The Cal Poly Pomona Foundation, Inc.	823,187	51,201
Sacramento	Associated Students of California State University, Sacramento	470,887	29,288
Sacramento	Capital Public Radio, Inc., CSU Sacramento	48,011	2,986
Sacramento	The University Foundation at Sacramento State	26,503	1,648
Sacramento	University Enterprises, Inc., CSU Sacramento	789,077	49,079
Sacramento	University Union Operation of CSUS, Inc.	142,845	8,885
San Bernardino	Associated Students Inc., California State University, San Bernardino	45,851	2,852
San Bernardino	CSUSB Philanthropic Foundation	14,673	913
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	86,822	5,400
San Bernardino	University Enterprises Corporation at CSUSB	254,553	15,833
San Diego	Associated Students, San Diego State University	842,450	52,399
San Diego	Aztec Shops, Ltd., San Diego State University	647,348	40,264
San Diego	San Diego State University Research Foundation	1,192,664	74,182
San Francisco	Associated Students, Inc., San Francisco State University	86,601	5,386
San Francisco	San Francisco State University Foundation	17,039	1,060
San Francisco	The University Corporation, San Francisco State	144,708	9,001
San Jose	Associated Student, San Jose State University	65,128	4,051
San Jose	San Jose State University Research Foundation	183,535	11,416
San Jose	Spartan Shops, Inc., San Jose State University	402,126	25,011
San Jose	The Student Union of San Jose State University	583,247	36,277
San Jose	The Tower Foundation, San Jose State University	13,760	856
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	443,044	27,557
San Luis Obispo	Cal Poly Corporation	809,383	50,342
San Luis Obispo	California Polytechnic State University Foundation	9,158	570
San Marcos	California State University San Marcos Foundation	25,458	1,583
San Marcos	The Associated Students of California State University, San Marcos	45,602	2,836
San Marcos	California State University San Marcos Corporation ( <i>UARSC</i> )	255,423	15,887
Sonoma	Associated Students of Sonoma State University	73,774	4,589
Sonoma	Sonoma State Enterprises, Inc.	168,825	10,501
Sonoma	Sonoma State University Academic Foundation, Inc.	70,685	4,396
Stanislaus	Associated Students, Inc., California State University, Stanislaus	30,889	1,921
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	74,404	4,628
Stanislaus	California State University, Stanislaus Foundation	111,439	6,931
Stanislaus	University Student Union of California State University, Stanislaus	18,516	1,152

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**TOTAL**

**17,982,465**

**1,118,478**

**AORMA Workers' Compensation Program**  
**July 1, 2018 Dividend Allocation**

**531,921**

<b>Campus</b>	<b>Auxiliary Organization Member</b>	<b>Premium Contributions for Five Years</b>	<b>Dividends Payable to Members</b>
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	79,876	1,934
Bakersfield	California State University, Bakersfield Foundation	51,539	1,248
Channel Islands	University Auxiliary Services, Inc. ( <i>University Glen Corp</i> )	273,590	6,626
Chico	Associated Students of California State University, Chico	756,616	18,323
Chico	The CSU, Chico Research Foundation	653,331	15,822
Dominguez Hills	Associated Students, California State University, Dominguez Hills	22,652	549
Dominguez Hills	California State University, Dominguez Hills Foundation	315,750	7,646
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	56,630	1,371
East Bay	Associated Students, California State University, East Bay	43,011	1,042
East Bay	California State University, East Bay Foundation, Inc.	85,222	2,064
Fresno	California State University, Fresno Association, Inc.	499,366	12,093
Fresno	The California State University, Fresno Athletic Corporation	437,284	10,590
Fullerton	Associated Students, California State University, Fullerton, Inc.	471,573	11,420
Fullerton	CSU Fullerton Auxiliary Services Corporation	782,855	18,958
Humboldt	Associated Students, Humboldt State University	10,398	252
Humboldt	Humboldt State University Center Board of Directors	463,910	11,234
Humboldt	Humboldt State University Sponsored Programs Foundation	694,333	16,815
Long Beach	Associated Students, California State University, Long Beach	385,752	9,342
Long Beach	California State University, Long Beach Research Foundation	527,516	12,775
Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	948,983	22,981
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	656,785	15,905
Los Angeles	University-Student Union Board, California State University, Los Angeles	203,341	4,924
Monterey Bay	The University Corporation at Monterey Bay	514,243	12,453
Northridge	Associated Students, California State University, Northridge, Inc.	278,721	6,750
Northridge	The University Corporation, CSU Northridge	1,415,583	34,281
Northridge	University Student Union of California State University, Northridge	438,912	10,629
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	382,603	9,265
Pomona	The Cal Poly Pomona Foundation, Inc.	1,535,914	37,195
Sacramento	Associated Students of California State University, Sacramento	343,090	8,309
Sacramento	University Enterprises, Inc., CSU Sacramento	1,212,758	29,369
Sacramento	Capital Public Radio	21,362	517
San Bernardino	Associated Students Inc., California State University, San Bernardino	10,383	251
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	189,908	4,599
San Bernardino	University Enterprises Corporation at CSUSB	404,469	9,795
San Diego	Associated Students, San Diego State University	954,063	23,104
San Francisco	Associated Students, Inc., San Francisco State University	233,829	5,663
San Francisco	The University Corporation, San Francisco State	164,271	3,978
San Jose	Associated Student, San Jose State University	241,315	5,844
San Jose	San Jose State University Research Foundation	1,095,400	26,527
San Jose	Spartan Shops, Inc., San Jose State University	877,680	21,255
San Jose	The Student Union of San Jose State University	198,348	4,803
San Jose	The Tower Foundation, San Jose State University	85,850	2,079
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	569,146	13,783
San Luis Obispo	Cal Poly Corporation	1,971,581	47,746
San Marcos	California State University San Marcos Corporation ( <i>UARSC</i> )	272,071	6,589
Sonoma	Associated Students of Sonoma State University	57,157	1,384
Sonoma	Sonoma State Enterprise	33,491	811
Stanislaus	Associated Students, Inc., California State University, Stanislaus	15,551	377
Stanislaus	University Student Union of California State University, Stanislaus	26,828	650

**Total: 21,964,838 531,920**

**AORMA Liability Fund Program**  
**Target Surplus Funding Analysis - Pooled Layer Funding @ \$500,000**  
**@ June 30, 2017**

Analysis Factors	Current Analysis	Change	Prior Analysis
Gross Premium for FY 17/18 (at 70% CL) #1	2,598,878	Up From	2,526,956
Assets at 6/30/17 #2	8,421,605	Up From	7,958,922
Maximum Retention Per Occurrence	500,000	No Change	500,000
Outstanding Reserves at 6/30/17 #3	1,378,765	Down From	1,422,618
Surplus (Expected Confidence Level) #4	6,973,902	Up From	5,796,533
Surplus (above a 70% Confidence Level) #5	6,879,928	Up From	5,656,558
Surplus (above an 80% Confidence Level) #5	6,611,810	Up From	5,356,250

#1 - Includes Actuary's Recommended Estimated Pooled Layer Funding at a 70% confidence level, claims administration and reinsurance costs.

#2 - Assets are reduced by accounts payable and dividend.

#3 - Reserves on open claims, plus IBNR, capped at the pooled layer limit.

#4 - Unencumbered Funds means the Plan Assets minus the Outstanding Losses. Outstanding Losses **are undiscounted** for investment income and include unallocated loss adjustment expense.

#5 - Unencumbered Funds means the Plan Assets minus the Outstanding Losses. Outstanding Losses **are discounted** for investment income and include unallocated loss adjustment expense.

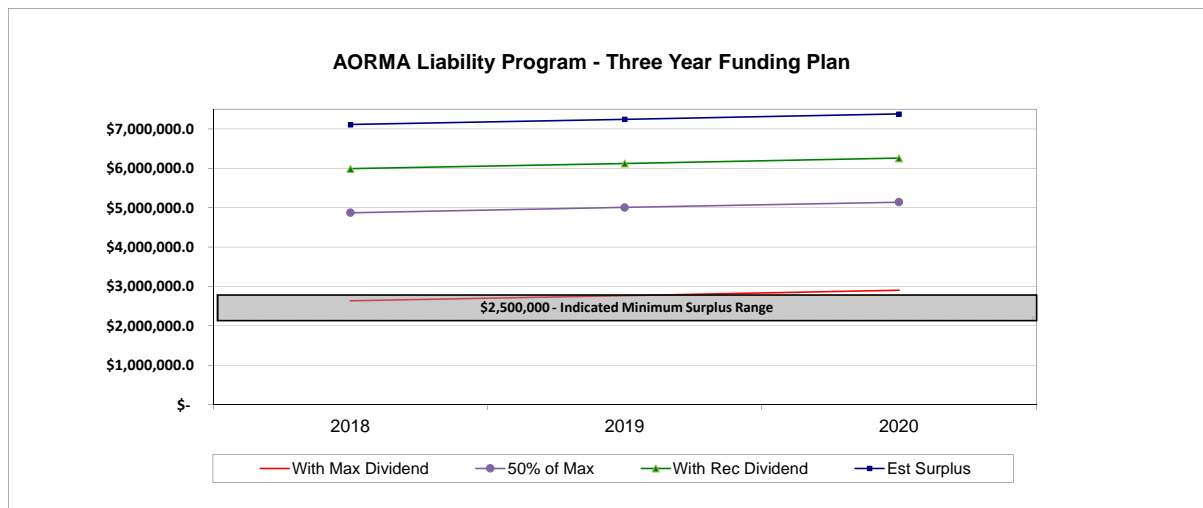
Ratio	Target	Indicated Minimum Surplus	Projected Ratio
Premium : Surplus	<1.5:1	1,732,585	37%
Surplus : Retention	>5:1	<b>2,500,000</b>	<b>14</b>
Outstanding Reserves : Surplus	≤1.5:1	919,177	20%

Dividend	
Target Surplus Goal (70% Confidence Level / Discounted)	6,879,928
Indicated Minimum Surplus (largest ratio amount)	2,500,000
Maximum Dividend Available	4,473,902
Dividend 50%	2,236,951
Dividend 33%	1,476,388
Dividend 25%	<b>1,118,476</b> <i>Approved on September 7, 2017</i>

Confidence levels	Risk Factor	Pooled Layer Funding #5	Surplus
Expected	1.000	1,340,589	-
60%	1.040	1,394,213	53,624
70%	1.100	1,474,648	134,059
80%	1.300	1,742,766	402,177

#5 The Pooled Layer Funding is discounted for investment income and **does not** include the unallocated loss adjustment expense.

Three Year Funding Plan				
Fiscal Year	Added to Surplus	Estimated Surplus	Estimated Surplus w/ Maximum Dividend	Estimated Surplus w/ Recommended Dividend
Estimated Balance at 7/1/17	N/A	6,973,902	N/A	N/A
2018/19- Collection @ 70% Confidence Level	134,059	7,107,961	2,634,059	5,989,486
2019/20 - Collection @ 70% Confidence Level	134,059	7,242,020	2,768,118	6,123,545
2020/21 - Collection @ 70% Confidence Level	134,059	7,376,079	2,902,177	6,257,604



**AORMA Workers' Compensation Fund Program**  
**Target Surplus Funding Analysis - Pooled Layer Funding @ \$750,000**  
**@ June 30, 2017**

Analysis Factors	Current Analysis	Change	Prior Analysis
Gross Premium for FY 17/18 (at 70% CL) #1	4,317,895	Down From	4,062,286
Assets at 6/30/17 #2	10,285,547	Down From	12,126,149
Maximum Retention Per Occurrence	750,000	Up From	500,000
Outstanding Reserves at 6/30/17 #3	3,691,371	Down From	5,659,765
Surplus (Expected Confidence Level) #4	6,409,607	Up From	6,183,396
Surplus (above a 70% Confidence Level) #5	6,356,127	Up From	6,078,554
Surplus (above an 80% Confidence Level) #5	6,149,315	Up From	5,815,615

#1 - Includes Actuary's Recommended Estimated Pooled Layer Funding at a 70% confidence level, claims administration and reinsurance costs.

#2 - Assets are reduced by accounts payable and dividend.

#3 - Reserves on open claims, plus IBNR, capped at pooled layer. Reserves on claims between 1/01/15 and 6/30/17 have been removed as the program was fully insured through CSAC EIA.

#4 - Surplus means the Plan Assets minus the Outstanding Losses. Outstanding Losses **are undiscounted** for investment income and include unallocated loss adjustment expense.

#5 - Surplus means the Plan Assets minus the Outstanding Losses. Outstanding Losses **are discounted** for investment income and include unallocated loss adjustment expense.

Ratio	Target	Indicated Minimum Surplus	Projected Ratio
Premium : Surplus	<1.5:1	2,878,597	0.67
Surplus : Retention	>5:1	<b>3,750,000</b>	<b>9</b>
Outstanding Reserves : Surplus	≤1.5:1	2,460,914	0.58

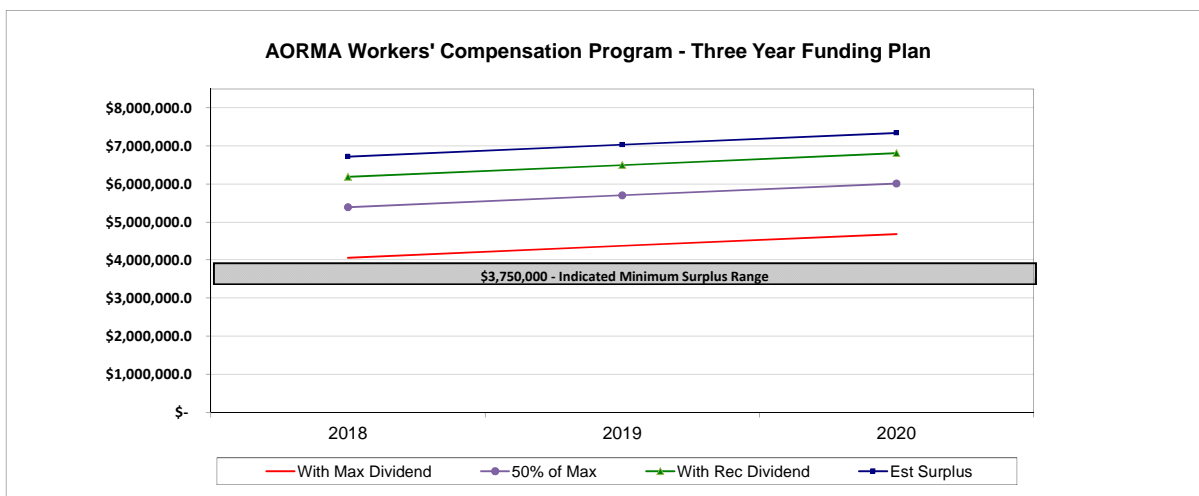
Dividend	
Target Surplus Goal (70% Confidence Level / Discounted)	6,356,127
Indicated Minimum Surplus (largest ratio amount)	3,750,000
Maximum Dividend Available	2,659,607
Dividend 50%	1,329,804
Dividend 33%	877,670
Dividend 25%	664,902
<b>Dividend 25%</b>	<b>531,921</b>

**Approved on September 7, 2017**

Confidence levels	Risk Factor	Pooled Layer Funding #5	Surplus
Expected	1.000	3,446,860	-
70%	1.090	3,757,077	310,217
80%	1.150	3,963,889	517,029
90%	1.250	4,308,575	861,715

#5 The Pooled Layer Funding is discounted for investment income and **does not** include the unallocated loss adjustment expense.

Three Year Funding Plan				
Fiscal Year	Added to Surplus	Estimated Surplus	Estimated Surplus w/ Maximum Dividend	Estimated Surplus w/ Recommended Dividend
Estimated Balance at 7/1/17	N/A	6,409,607	N/A	N/A
2018/19 - Collection @ 70% Confidence Level	310,217	6,719,824	4,060,217	6,187,903
2019/20 - Collection @ 70% Confidence Level	310,217	7,030,041	4,370,434	6,498,120
2020/21 - Collection @ 70% Confidence Level	310,217	7,340,258	4,680,651	6,808,337





**CSURMA AORMA**

**POLICY AND PROCEDURE NO. A-3  
(FORMERLY 7-AORMA)**

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**SUBJECT:** TARGET SURPLUS FUNDING POLICY

**ADOPTED:** JANUARY 10, 2007

**EFFECTIVE:** JANUARY 1, 2007

**AMENDED:** OCTOBER 29, 2009  
 SEPTEMBER 16, 2010  
 OCTOBER 23, 2014  
 MAY 5, 2016  
 SEPTEMBER 7, 2017

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*Should there be any discrepancy between this document and either the MEMORANDUM OF COVERAGE or PARTICIPATION AGREEMENT between the AORMA Committee and the MEMBER, the MEMORANDUM OF COVERAGE and/or the PARTICIPATION AGREEMENT will govern.*

**POLICY:**

In an effort to assure the long term financial strength of the Workers’ Compensation, Liability, Property and Crime Programs (Programs), the AORMA Committee desires to fund the Programs in a responsible manner. Furthermore, in recognition that there is a high degree of uncertainty in actuarial estimates due to the possibility of occasional catastrophic claims and inconsistent or inaccurate case reserving, the AORMA Committee desires to establish a TARGET SURPLUS GOAL that will guide them in making annual funding decisions for the Programs.

The TARGET SURPLUS GOAL is hereby established to be, at a minimum, the actuarially determined 70% CONFIDENCE LEVEL, discounted for investment. In evaluating the Programs’ funding position relative to the TARGET SURPLUS GOAL as a part of each year’s ratemaking process, the AORMA COMMITTEE shall take into consideration the following ratios: Gross Premium to SURPLUS Ratio, SURPLUS to Pool Retention Ratio and Outstanding Reserves to SURPLUS Ratio.

The AORMA COMMITTEE may take action to set a higher or lower CONFIDENCE LEVEL based on AORMA’s goal to retain more or less risk.

**PROCEDURE:**

- 1. Annual Actuarial Study** - Each year the Program Director will engage CSURMA’s accredited independent actuary to perform an actuarial analysis of the Workers’ Compensation and Liability Programs. This analysis shall include ESTIMATED OUTSTANDING LOSSES (including IBNR) at various CONFIDENCE LEVELs as well as PROJECTED ULTIMATE LOSSES for the upcoming year(s). The analysis shall also compare the current program funding against the OUTSTANDING LOSSES and determine

the CONFIDENCE LEVEL to which the program is currently funded. Because the Property and Crime Programs have an annual aggregate retention, an actuarial analysis is not performed.

- 2. Calculation of Target Surplus Ratios** - The Program Director will also calculate certain insurance industry ratios to help determine the Program's current financial position as follows:

**Gross Premium to Surplus Ratio: Target <1.5:1**

This ratio is a measure of how SURPLUS is leveraged against possible pricing inaccuracies. A low ratio is desirable.

**Surplus to Pool Retention Ratio: Target >5-10:1**

This ratio is a measure of the maximum amount that SURPLUS could decline due to a single loss. A high ratio is desirable.

**Outstanding Reserves to Surplus Ratio: Target  $\leq$  1.5:1**

This ratio is a measure of how SURPLUS is leveraged against possible reserve inaccuracies. A low ratio is desirable.

- 3. Discussion and Documentation of Historical Funding** – As part of the Target Surplus Funding review process, annually, the AORMA COMMITTEE will discuss and document its historical funding philosophy and the factors involved in its decision making process. It will also consider whether the factors remain relevant, taking action to amend, if necessary.
- 4. Application of Target Surplus Criteria** – After an annual review of the Target Surplus Ratios, the AORMA COMMITTEE will determine whether it is desirable to increase, decrease, or stabilize SURPLUS. If the AORMA COMMITTEE desires to decrease SURPLUS, it may approve a funding level below the 70% CONFIDENCE LEVEL. Conversely, a funding decision above the 70% CONFIDENCE LEVEL will indicate a bias toward increasing SURPLUS. A determination to fund at the 70% CONFIDENCE LEVEL will reflect the AORMA COMMITTEE's desire to keep SURPLUS at the current level.

Because the Property and Crime Programs have annual aggregate retentions, and therefore no actuarial study is performed, the surplus shall be the amount of funds that exceed the maximum liability retained by the program for all program years. The AORMA COMMITTEE will approve the annual funding for each program.

The Target Surplus Funding Analysis will be prepared for each self-funded program and presented to the AORMA COMMITTEE after the end of each fiscal year.

- 5. Dividends** – Dividends may be available from the amount of SURPLUS exceeding the TARGET SURPLUS GOAL amount established by the AORMA COMMITTEE. The

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allocation of any dividend shall be pursuant to the Dividends and Assessments Policy and Procedure detailed in Policy and Procedure No. A-4.

- 6. Assessments** – Assessments may be required when the AORMA COMMITTEE determines that the amount of SURPLUS is not sufficient and can best be remedied by an extraordinary assessment. The allocation of any assessment shall be pursuant to the Dividends and Assessments Policy and Procedure detailed in Policy and Procedure No. A-4.

**MEMBER APPEAL PROCESS:**

If a MEMBER wishes to appeal any decision regarding the application of the Target Surplus Funding Policy, the MEMBER must present an appeal in writing to the CSURMA Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the Member's appeal on the AORMA COMMITTEE's agenda at its next regularly scheduled meeting. The AORMA COMMITTEE will review the appeal and inform the Member of the final decision within 5 business days of the final decision.

If a Member wishes to appeal the AORMA COMMITTEE's decision, the Member will notify the CSURMA Secretary-Auditor in writing within 5 business days of receipt of the AORMA COMMITTEE's decision. The CSURMA Executive Committee will then review the appeal at its next meeting or sooner. The CSURMA Executive Committee's decision will be the final determination.



**DEFINITIONS:**

**AORMA COMMITTEE** - The governing body of AORMA.

**AORMA** - Auxiliary Organizations Risk Management Alliance is a group of PROGRAMS that operate within the California State University Risk Management Authority representing the auxiliary organizations.

**CONFIDENCE LEVEL:** A confidence level is the statistical certainty that an actuary believes funding will be sufficient. For example, an 80% confidence level means that the actuary believes funding will be sufficient in eight years out of ten.

**CSURMA** - The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its auxiliary organizations.

**ESTIMATED OUTSTANDING LOSSES** – Estimated Outstanding Losses are the cost of claims that have occurred but have not yet been paid. They typically include indemnification and allocated loss adjustment expenses (ALAE), but not unallocated loss adjustment expenses (ULAE). They are calculated as projected ultimate losses less paid losses. Alternative, they are the sum of case reserves and incurred but not reported (IBNR) claims. Estimated Outstanding Losses are usually the largest single item listed as a liability the balance sheet of a public entity's financial statement. GASB Statement No. 10 requires they be calculated by actuarial methods. Other common names for estimated outstanding losses are outstanding claim liability and unpaid claims.

**GROSS PREMIUM** - Includes pool premium and reinsurance/excess insurance premium but does not include administrative costs.

**IBNR** – Incurred but Not Reported losses.

**MEMBER** – The MEMBER is a signatory to the CSURMA Joint Powers Authority.

**MEMORANDUM OF COVERAGE** – The AORMA Liability Program MEMORANDUM OF COVERAGE is a governing document which outlines the AORMA Liability Program's definitions, coverages, exclusions and provisions. The AORMA Liability Program MEMORANDUM OF COVERAGE does not provide insurance, but instead provides for pooled-insurance. The MEMORANDUM OF COVERAGE is a negotiated agreement among the MEMBERS of CSURMA AORMA.

**OUTSTANDING RESERVES** - The sum total of unpaid case reserves in the pool layer as determined by the various claims examiners.

**PARTICIPATION AGREEMENT** – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its MEMBERS.



**CSURMA AORMA**

**POLICY AND PROCEDURE NO. A-3  
(FORMERLY 7-AORMA)**

**POOL RETENTION** - The maximum amount of exposure to a single loss retained by the pool over the most recent five years.

**PROJECTED ULTIMATE LOSSES** – Projected Ultimate Losses are the accrual value of claims. They are the total amount that is expected to be paid in a particular claim period after all claims are closed. Projected Ultimate Losses are the total loss costs for a particular period. They typically include indemnification and allocated loss adjustment expenses (ALAE), but not unallocated loss adjustment expenses (ULAE).

**SURPLUS** - The amount of cash equivalent available to pay claims in excess of actuarial expected losses discounted for investment income.

**TARGET SURPLUS GOAL** – The amount of cash equivalent available to pay claims in excess of actuarial 70% CONFIDENCE LEVEL discounted for investment income.



**CSURMA AORMA**

**POLICY AND PROCEDURE NO. A-4**

**SUBJECT: DIVIDENDS & ASSESSMENTS**

**ADOPTED: MARCH 8, 2007**

**AMENDED: OCTOBER 29, 2009  
SEPTEMBER 16, 2010  
OCTOBER 23, 2014  
MAY 5, 2016  
MARCH 9, 2017**

**EFFECTIVE: JULY 1, 2007**

**POLICY & PROCEDURE NO.: (FORMERLY) 8-AORMA**

*Should there be any discrepancy between this document and either the MEMORANDUM OF COVERAGE or PARTICIPATION AGREEMENT between the AORMA Committee and the MEMBER, the MEMORANDUM OF COVERAGE and/or the PARTICIPATION AGREEMENT will govern.*

**POLICY**

It is the policy of the AORMA COMMITTEE that:

1. Evaluation of the funding for each Self-Insured PROGRAM shall be made based on all coverage periods combined for that particular PROGRAM rather than on each coverage period on its own. The availability of any dividend or need for any assessment will be determined based on the PROGRAM's overall funding relative to the Target Surplus Goal detailed in the separate Policy and Procedure No. A-3.
2. Assessments and Dividends shall be allocated to the MEMBERS based on participation in "open" policy periods only.
3. Unless the AORMA COMMITTEE takes specific action to the contrary, a coverage period shall be considered "closed" for dividend and assessment purposes five (5) years from the expiration of that period (i.e. 6/30/03 for FY 07/08).
4. Assessments are a responsibility of membership and shall be allocated to all MEMBERS who participated in the open policy periods which the assessment is based on, regardless of whether they are current MEMBERS at the time the assessment is declared.
5. Dividends are a privilege of membership and shall be allocated only to the current MEMBERS in the PROGRAM at the time the dividend is declared who participated in one or more of the open policy periods which the dividend is based on.

**PROCEDURE**

- 1. Annual Funding Analysis** – Each year the Program Director will analyze the current funding position of the PROGRAMs in accordance with the Target Surplus Goal detailed in Policy and Procedure No. A-3. This analysis will, in part, determine whether the PROGRAM’s overall funding is sufficient to consider a dividend or is depleted to the point of considering an assessment. The Program Director’s analysis will be reviewed by the AORMA COMMITTEE.
- 2. Closure of Policy Periods** - Upon reaching five (5) years of maturity after the end of a coverage period, that period shall be "closed" and there shall be no further dividends or assessments allocated with respect to those PROGRAM periods. Notwithstanding the above, the AORMA COMMITTEE may take action to leave a policy period "open" even though it may otherwise qualify for closure. In addition, the last five (5) policy periods shall always remain "open" unless the AORMA COMMITTEE takes specific action to declare any of the last five (5) policy periods closed.
- 3. Dividends and Assessments** - Dividends and assessments shall be allocated to the MEMBERS based upon the proportion of all premiums paid to the PROGRAM in all "open" periods only. For purposes of allocating dividends and assessments pursuant to this subparagraph, all "open" policy periods shall be considered collectively.
- 4. DECLARATION OF ASSESSMENTS** – Assessments will be declared as needed by the AORMA COMMITTEE, and will be collected from a MEMBER in accordance with its proportionate funding to the PROGRAM during all “open” policy periods, whether or not they currently participate in the PROGRAM at the time of the assessment.
- 5. DECLARATION OF DIVIDENDS** – The AORMA COMMITTEE may declare dividends if overall funding is sufficient to support such action. Upon such a declaration, the dividend shall be allocated to those MEMBERS currently participating in the PROGRAM at the time the dividend is declared, based on the proportionate funding of all “open” policy periods. For those MEMBERS involved in federally sponsored programs, the dividend can be retained on account with CSURMA to be used to lower contributions for the upcoming or current fiscal year. If the MEMBER chooses to receive the dividend, then the MEMBER will be required to calculate the percentage of its payroll and salary that is attributable to federally sponsored programs to determine what percentage of the dividend will need to be returned to the federal government.

**MEMBER APPEAL PROCESS**

If a MEMBER wishes to appeal any decision regarding the application of the Dividend/Assessment Policy, the MEMBER must present an appeal in writing to the CSURMA Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the MEMBER appeal on the AORMA COMMITTEE agenda at its next regularly scheduled



## **CSURMA AORMA**

## **POLICY AND PROCEDURE NO. A-4**

meeting. The AORMA COMMITTEE will review the appeal at its next regularly scheduled meeting and inform the MEMBER of the final decision within 5 business days of its decision.

If a MEMBER wishes to appeal the AORMA COMMITTEE's decision, the MEMBER will notify the CSURMA Secretary-Auditor in writing within 5 business days of receipt of the AORMA COMMITTEE's decision. The CSURMA Executive Committee will then review the appeal at its next meeting or sooner. The CSURMA Executive Committee's decision will be the final determination.

### **DEFINITIONS:**

**AORMA** – Auxiliary Organizations Risk Management Alliance, a group of PROGRAMs of the California State University Risk Management Authority representing auxiliary organizations.

**AORMA COMMITTEE** – The governing body of AORMA.

**CSURMA** - The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its auxiliary organizations.

**MEMBER** – The MEMBER is a signatory to the CSURMA Joint Powers Authority.

**PROGRAM** – For purposes of dividends and assessments, AORMA's PROGRAMs are the Liability, Workers' Compensation, Property and Crime.

## **WORKERS' COMPENSATION PROGRAM VOLUNTEER CLAIMS**

**ISSUE:** Policy and Procedure W-6, confirms that a workers' compensation program member may elect to extend its workers' compensation coverage to its volunteers. It also outlines the procedures to be followed in order to extend coverage, and it notes that the volunteer losses may be reviewed annually to ensure the rating integrity of the workers' compensation program.

Currently, the workers' compensation member allocation formula does not include a premium charge for volunteers. Since inception of the AORMA workers' compensation program in 2005, the total incurred for volunteer losses is \$202,626. Only five losses are in excess of \$1,500.

**RECOMMENDATION:** Staff recommends that the Committee review the volunteer claims and direct staff as appropriate. Staff is not recommending a change to the rating plan at this time.

**FISCAL IMPACT:** None at this time.

**BACKGROUND:** None.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. Workers' Compensation volunteer claims (sorted by total incurred, and date of loss)
- b. Policy and Procedure W-5 – Workers' Compensation Volunteer Coverage

**AORMA Workers' Compensation Program**  
**All Years - Volunteer Claims**  
**Sorted by Total Incurred**

Date of Loss	Clm Stat Desc	Part/Target Desc	Source Desc	Cause Cd Desc	Nature/Result Desc	Tot Inc
01-29-2013	Closed	Lower Leg	Struck By	Collision with Another Vehicle	Fracture	\$110,425
09-26-2016	Open	Whole Body	Slip and Fall	Fall/Slip From a Different Level	Dislocation	\$45,250
10-21-2010	Closed	Ankle	Slip and Fall	Fall, Slip or Trip, NOC	Fracture	\$13,185
05-20-2006	Closed	Hip	Struck By	Struck or Injury By, NOC	Sprain	\$8,809
06-26-2006	Closed	Ankle	Overexertion	Running and Training	Sprain	\$6,209
07-05-2015	Closed	Upper Back Area (Thoracic Area)	Overexertion	Lifting	Strain	\$2,271
10-24-2015	Closed	Foot	Struck By	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	\$1,431
09-11-2007	Closed	Multiple Body Parts	Struck By	Struck or Injury By, NOC	Strain	\$1,206
02-17-2007	Closed	Hand	Overexertion	Strain or Injury By, NOC	Fracture	\$1,188
03-21-2006	Closed	Nose	Struck By	Struck or Injury By, NOC	Fracture	\$1,004
09-05-2012	Closed	Multiple Upper Extremities	Overexertion	Lifting	Strain	\$924
04-14-2007	Closed	Hand	Slip and Fall	Fall/Slip From a Different Level	Foreign Body (Eye)	\$827
06-28-2012	Closed	Multiple Body Parts	Exposure To	Unclassified, Insufficient Data	Multiple Injury Inc. Physical & Psychological	\$819
07-25-2013	Closed	Toe(s)	Contact With	Cut, Punctured, Scraped, NOC	Laceration	\$796
01-22-2011	Closed	Lower Arm	Contact With	Cut, Punctured, Scraped, NOC	Laceration	\$668
01-17-2011	Closed	Multiple Body Parts	Overexertion	Strain or Injury By, NOC	Multiple Physical Injury Only	\$654
02-11-2012	Closed	Hand	Contact With	Cut, Punctured, Scraped, NOC	Laceration	\$625
10-14-2006	Closed	Ankle	Overexertion	Running and Training	Strain	\$513
10-12-2014	Closed	Great Toe	Not Provided/NOC	Unclassified, Insufficient Data	Unclassified, Insufficient Data	\$489

**AORMA Workers' Compensation Program**  
**All Years - Volunteer Claims**  
**Sorted by Total Incurred**

Date of Loss	Clm Stat Desc	Part/Target Desc	Source Desc	Cause Cd Desc	Nature/Result Desc	Tot Inc
10-12-2011	Closed	Ankle	Overexertion	Strain or Injury By, NOC	Fracture	\$412
04-03-2008	Closed	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	Slip and Fall	Fall/Slip From a Different Level	Fracture	\$396
10-02-2010	Closed	Knee	Overexertion	Jumping	Strain	\$363
07-31-2015	Closed	Head NEC	Not Provided/NOC/Ins	Other Injury NEC	Unclassified, Insufficient Data	\$309
11-30-2009	Closed	Multiple Body Parts	Overexertion	Running and Training	Multiple Physical Injury Only	\$298
07-17-2013	Closed	Ankle	Not Provided/NOC/Ins	Other Injury NEC	Sprain	\$289
07-28-2009	Closed	Multiple Body Parts	Rubbed or Abraded	Bitten	All Other (Specific) Injuries, NOC	\$278
08-20-2012	Closed	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	Overexertion	Lifting	Strain	\$271
01-29-2015	Closed	Finger(s)	Contact With	Cut, Punctured, Scraped, NOC	Laceration	\$269
10-05-2008	Closed	Upper Back Area (Thoracic Area)	Struck By	Collision with Another Vehicle	Strain	\$269
07-30-2009	Closed	Multiple Body Parts	Exposure To	Unclassified, Insufficient Data	All Other (Specific) Injuries, NOC	\$249
09-27-2007	Closed	Great Toe	Struck By	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	\$229
01-14-2007	Closed	Head NEC	Slip and Fall	Fall, Slip or Trip, NOC	Contusion (Bruise, Skin Surface)	\$217
09-14-2010	Closed	Upper Back Area (Thoracic Area)	Rubbed or Abraded	Bitten	All Other (Specific) Injuries, NOC	\$216
09-23-2013	Closed	Finger(s)	Not Provided/NOC/Ins	Other Injury NEC	Contusion (Bruise, Skin Surface)	\$201
02-26-2006	Closed	Thumb	Not Provided/NOC/Ins	Caught In, Under or Between, NOC	Crushing	\$186
03-31-2005	Closed	Upper Arm (Incl. Clavicle & Scapula)	Rubbed or Abraded	Bitten	All Other (Specific) Injuries, NOC	\$174

**AORMA Workers' Compensation Program**  
**All Years - Volunteer Claims**  
**Sorted by Total Incurred**

Date of Loss	Clm Stat Desc	Part/Target Desc	Source Desc	Cause Cd Desc	Nature/Result Desc	Tot Inc
03-19-2009	Closed	Foot	Struck By	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	\$164
07-28-2009	Closed	Multiple Body Parts	Exposure To	Unclassified, Insufficient Data	All Other (Specific) Injuries, NOC	\$149
02-05-2015	Closed	Multiple Body Parts	Exposure To	Unclassified, Insufficient Data	Dermatitis	\$132
08-25-2009	Closed	Skull	Struck By	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	\$108
05-10-2007	Closed	Wrist	Slip and Fall	Fall, Slip or Trip, NOC	Sprain	\$82
09-17-2013	Closed	Toe(s)	Struck By	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	\$70
10-27-2016	Closed	Nose	Assault	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	\$0
09-14-2015	Incident	Ankle	Slip and Fall	Fall, Slip or Trip, NOC	Sprain	\$0
11-06-2013	Incident	Hand	Contact With	Cut, Punctured, Scraped, NOC	Laceration	\$0
10-26-2013	Incident	Finger(s)	Rubbed or Abraded	Bitten	All Other (Specific) Injuries, NOC	\$0
10-26-2013	Incident	Multiple Head Injury	Struck By	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	\$0
10-26-2013	Incident	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	Rubbed or Abraded	Bitten	All Other (Specific) Injuries, NOC	\$0
05-03-2012	Closed	Finger(s)	Contact With	Cut, Punctured, Scraped, NOC	Laceration	\$0
10-14-2011	Closed	No Physical Injury	Not Provided/NOC/Ins	Unclassified, Insufficient Data	No Physical Injury	\$0
03-16-2011	Closed	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	Overexertion	Strain or Injury By, NOC	Strain	\$0

**Total**

**\$202,626**

**AORMA Workers' Compensation Program**  
**All Years - Volunteer Claims**  
**Sorted by Date of Loss**

Date of Loss	Clm Stat Desc	Part/Target Desc	Source Desc	Cause Cd Desc	Nature/Result Desc	Tot Inc
10-27-2016	Closed	Nose	Assault	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	\$0
09-26-2016	Open	Whole Body	Slip and Fall	Fall/Slip From a Different Level	Dislocation	\$45,250
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09-14-2015	Incident	Ankle	Slip and Fall	Fall, Slip or Trip, NOC	Sprain	\$0
07-31-2015	Closed	Head NEC	Not Provided/NOC/Insur	Other Injury NEC	Unclassified, Insufficient Data	\$309
07-05-2015	Closed	Upper Back Area (Thoracic Area)	Overexertion	Lifting	Strain	\$2,271
02-05-2015	Closed	Multiple Body Parts	Exposure To	Unclassified, Insufficient Data	Dermatitis	\$132
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11-06-2013	Incident	Hand	Contact With	Cut, Punctured, Scraped, NOC	Laceration	\$0
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10-26-2013	Incident	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	Rubbed or Abraded	Bitten	All Other (Specific) Injuries, NOC	\$0
09-23-2013	Closed	Finger(s)	Not Provided/NOC/Insur	Other Injury NEC	Contusion (Bruise, Skin Surface)	\$201
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**AORMA Workers' Compensation Program**  
**All Years - Volunteer Claims**  
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**AORMA Workers' Compensation Program**  
**All Years - Volunteer Claims**  
**Sorted by Date of Loss**

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03-31-2005	Closed	Upper Arm (Incl. Clavicle & Scapula)	Rubbed or Abraded	Bitten	All Other (Specific) Injuries, NOC	\$174

**Total**

**\$202,626**



**SUBJECT: VOLUNTEER COVERAGE**

**ADOPTED: JANUARY 12, 2005**

**EFFECTIVE: JANUARY 1, 2005**

**AMENDED: DECEMBER 8, 2009  
MARCH 20, 2014  
MAY 5, 2016**

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*Should there be any discrepancy between this document and either the MEMORANDUM OF COVERAGE or PARTICIPATION AGREEMENT between the AORMA Committee and the MEMBER, the MEMORANDUM OF COVERAGE and/or the PARTICIPATION AGREEMENT will govern.*

**POLICY:**

It is the policy of AORMA to adopt the procedures outlined in this document for purposes of determining AORMA’s exposure to Workers’ Compensation claims of volunteers from each MEMBER wishing to provide Worker’s Compensation coverage to its volunteers.

**PURPOSE:**

The CSURMA AORMA COMMITTEE agreed that coverage would be extended to volunteers per California Labor Code Section 3363.6. This Policy and Procedure describes the process by which an evaluation may take place to determine possible CSURMA AORMA exposures to those MEMBERS wishing to insure Worker’s Compensation claims involving volunteers.

**BACKGROUND:**

California Labor Code Section 3363.6 provides that a person who performs voluntary service without pay for a private, nonprofit organization, as designated and authorized by the board of directors of the organization, shall, when the board of directors of the organization, in its sole discretion, so declares in writing and prior to the injury, be deemed an employee of the organization for the purposes of Workers’ Compensation while performing such service.

Labor Code Section 3363.6 incorporates the following definition: “voluntary service without pay” shall include:

1. The performance of service by a parent, without remuneration in cash, when rendered to a cooperative parent participation nursery school if such service is required as a condition of participation in the organization.



## **CSURMA AORMA**

## **POLICY AND PROCEDURE NO. W-5 (FORMERLY W-6)**

2. The performance of services by a person who receives no remuneration other than meals, transportation, lodging or reimbursement for incidental expenses.

### **PROCEDURES:**

The following steps will be taken by AORMA MEMBERS to affect the policy:

1. Each MEMBER electing to cover volunteers for Workers' Compensation claims shall provide the Program Administrator a copy of the MEMBER's board resolution declaring that its volunteers shall be deemed employees for the purposes of Workers' Compensation.
2. MEMBERS choosing not to cover volunteers shall file a written statement with AORMA stating that Workers' Compensation coverage shall not be provided to volunteers. This written statement shall also acknowledge that AORMA will not cover the MEMBER's volunteers for Worker's Compensation claims.
3. Beginning in January 2010, the Program Administrator may evaluate the actual losses from volunteers for each MEMBER for the prior Program Year and provide a report of AORMA's volunteer exposure to the AORMA PROGRAMS COMMITTEE at its next scheduled meeting for further information and direction as may be needed to ensure the rating integrity of the plan.

### **MEMBER APPEAL PROCESS:**

If a MEMBER wishes to appeal any decision regarding the application of the Target Surplus Funding Policy, the MEMBER must present an appeal in writing to the CSURMA Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the Member's appeal on the AORMA COMMITTEE's agenda at its next regularly scheduled meeting. The AORMA COMMITTEE will review the appeal and inform the Member of the final decision within 5 business days of the final decision.

If a Member wishes to appeal the AORMA COMMITTEE's decision, the Member will notify the CSURMA Secretary-Auditor in writing within 5 business days of receipt of the AORMA COMMITTEE's decision. The CSURMA Executive Committee will then review the appeal at its next meeting or sooner. The CSURMA Executive Committee's decision will be the final determination.



**DEFINITIONS:**

**AORMA:** The Auxiliary Organizations Risk Management Alliance is a group of programs that operate within the California State University Risk Management Authority representing the auxiliary organizations.

**AORMA COMMITTEE:** The governing body of AORMA.

**CSURMA** - The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its auxiliary organizations.

**MEMBER** – The Member is a signatory to the CSURMA Joint Powers Authority as well as the AORMA Workers' Compensation Program Participation Agreement.

**MEMORANDUM OF COVERAGE** – The AORMA Liability Program MEMORANDUM OF COVERAGE is a governing document which outlines the AORMA Liability Program's definitions, coverages, exclusions and provisions. The AORMA Liability Program MEMORANDUM OF COVERAGE does not provide insurance, but instead provides for pooled-insurance. The MEMORANDUM OF COVERAGE is a negotiated agreement among the MEMBERS of CSURMA AORMA.

**PARTICIPATION AGREEMENT** – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its MEMBERS.

**PROGRAMS COMMITTEE** - The Programs Committee oversees the management of all programs not otherwise assigned to another committee, including, but not limited to, the Liability, Workers' Compensation, Property, Crime, Unemployment Insurance, Participant Accident Insurance and Foreign Travel Liability Programs, as well as new program development. The Committee will assist in the review of annual actuarial reports and the development of rating plans for allocation of annual costs, policies and coverage documents. Training, service provider RFP development and selection will also be handled by this Committee. The Programs Committee will act as a liaison to the AOA Human Resources Committee.

**2018 MEETING DATES FOR THE CSURMA AORMA  
PROGRAMS COMMITTEE**

**ISSUE:** Noted below are the proposed 2018 AORMA Programs Committee meeting dates:

<b>Description</b>	<b>Date</b>	<b>Day</b>	<b>Time</b>	<b>Location</b>
Programs Committee	February 22	Thursday	1:00 pm	Teleconference
Programs Committee	June 21	Thursday	1:00 pm	Teleconference
Programs Committee	September 27	Thursday	1:00 pm	Teleconference
Programs Committee	November 29	Thursday	1:00 pm	San Francisco

Due to vacation schedules, Staff is requesting that the November 30<sup>th</sup> meeting be moved to late December, 2017 or early January, 2018.

**RECOMMENDATION:** Staff recommends approving the proposed 2018 meeting dates for the CSURMA AORMA Programs Committee, with changes as appropriate, and finding a replacement date for the November 30, 2017, meeting.

**FISCAL IMPACT:** None.

**BACKGROUND:** Historically, the Programs Committee has met four times per year via teleconference. Staff has scheduled one in-person meeting in December when the committee will approve all of the program cost allocations.

**PUBLICATION:** The CSURMA meeting calendar will be updated with the approved dates and posted on the CSURMA website.

**ATTACHMENT(S):** None.

**2017 CSURMA AORMA 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 – 2017 Meeting Calendar



California State University Risk Management Authority

## 2017 CSURMA MEETING CALENDAR

JANUARY				FEBRUARY				MARCH			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
8	3:00 PM	EC (AOA Conference)	San Diego	23	9:00 AM	PC	San Francisco	9	10:00 AM	AORMA	San Diego
8 - 11		AOA Annual Conference	San Diego					9	2:30 PM	EC	San Diego
11	10:30 AM	AIME	San Diego					10	8:30 AM	EC LRP	San Diego
APRIL				MAY				JUNE			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
				1	10:30 AM	AIME	San Francisco	TBD		AOA EC	TBD
				3	2:00 PM	BOD Orientation	Teleconference	22	1:00 PM	PC	Teleconference
				4	10:00 AM	AORMA	Long Beach				
				5	8:30 AM	EC	Long Beach				
				5	10:30 AM	BOD	Long Beach				
JULY				AUGUST				SEPTEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
17-18	11:00 AM	AORMA Officers Retreat	San Diego	TBD		AOA EC	TBD	6	9:00 AM	AORMA New Member	Sacramento
								6	10:00 AM	AORMA LRP	Sacramento
								7	9:00 AM	AORMA	Sacramento
								7	4:00 PM	EC Orientation	Sacramento
								8	8:30 AM	EC	Sacramento
								28	1:00 PM	PC	Teleconference
OCTOBER				NOVEMBER				DECEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
16	10:30 AM	AIME	Fullerton	TBD		AOA EC	TBD	7	10:00 AM	AORMA	TBD
18	2:00 PM	BOD Orientation	Teleconference	30	8:00 AM	PC	San Francisco	8	8:30 AM	EC	TBD
26	10:00 AM	AORMA	Long Beach					7	8:00 AM	PC	San Francisco
27	8:30 AM	EC	Long Beach								
27	10:30 AM	BOD	Long Beach								

AORMA = Auxiliary Organizations Risk Management Alliance Committee

AIME = Athletic Injury Medical Expense Committee

AORMA LRP = AORMA Long Range Planning Meeting

PC = AORMA Programs Committee

AOA = CSU Auxiliary Organizations Association

BOD = CSURMA Board of Directors

EC = CSURMA Executive Committee

EC LRP = EC Long Range Planning Meeting

**Note: The AOA EC meets the third Friday in the months of March, June, August and November and the Saturday afternoon before the January AOA Conference.**

**FY 2016/2017 AORMA LONG RANGE ACTION PLAN**

**ISSUE:** The Program Administrator includes a copy of the current AORMA Long Range Action Plan in every agenda.

**RECOMMENDATION:** No action is requested; this item is for information only.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**PUBLICATION:** None.

**ATTACHMENT(S):**

- a. FY 2016/2017 AORMA Long Range Action Plan

## FY 2016/17 CSURMA AORMA LONG RANGE ACTION PLAN

GOAL	ACTION / TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	
<b>LRP-1 Benchmarking Initiative</b>					
<b>Develop benchmarking operations beyond Workers' Compensation</b>	<b>1</b>	Research benchmarking resources available	PA, SRM	Oct-16	Completed
	<b>2</b>	Develop a conceptual proposal for short and long term benchmarking	PA, SRM	Jan-17	Completed
	<b>3</b>	Presentation of sustainable long term benchmarking program	PA, SRM	Sep-17	In Process
	<b>4</b>	Approval of long term benchmarking project scope	AORMA, EC	Sep-17	In Process
<b>LRP-2 Marine Program</b>					
<b>Creation of a marine program</b>	<b>1</b>	Review and update watercraft schedule, as appropriate	PA	Nov-16	Completed
	<b>2</b>	Create marine program coverage specifications	PA	Nov-16	Completed
	<b>3</b>	Obtain coverage options, and pricing, for program and present to the Programs Committee	PA	Feb-17	Completed
	<b>4</b>	Present final program design to AORMA Committee	PA	May-17	Completed
	<b>5</b>	Disseminate the Marine Program information to the AORMA members	PA	Jul-17	Completed
<b>LRP-3 Captive Insurer</b>					
<b>Evaluation of participation in possible CSU captive vehicle</b>	<b>1</b>	Oversee formation of captive	PA, SRM	Jun-17	In Process
	<b>2</b>	Determine which insurance products can be marketed by the auxiliary organizations	PA, SRM, EC, AORMA	Jul-17	In Process
	<b>3</b>	Design marketing plan	PA, SRM, AORMA	Aug-17	
<b>LRP-4 Fine Arts, Artifacts and Archives Program (FAAAP)</b>					
<b>Fine Arts, Artifacts and Archives Program rollout and schedule of development</b>	<b>1</b>	Develop Fine Arts, Artifacts and Archives Program	PA	May-16	Completed
	<b>2</b>	Announcement of FAAAP	PA	Jun-16	Completed
	<b>3</b>	Introduce the FAAAP during the AOA Conference AORMA Update	AORMA Chair	Jan-17	Completed
	<b>4</b>	Provide updated information via the CSURMA Newsletter "What's the Risk"	PA	Mar-17	Completed
<b>LRP-5 GoGround (Master Enable Agreement for Transportation)</b>					
<b>GoGround communication and rollout plan</b>	<b>1</b>	Finalize agreement between CSURMA and GoGround	SRM	Jul-17	In Process
	<b>2</b>	Introduce the GoGround MEA for Transportation during the AOA Conference AORMA Update	AORMA Chair	Jan-17	N/A
	<b>4</b>	Provide information via the CSURMA Newsletter "What's the Risk"	PA	Jul-17	

**FY 2016/17 CSURMA AORMA LONG RANGE ACTION PLAN**

<b>GOAL</b>	<b>ACTION / TASK</b>	<b>RESPONSIBLE ENTITY</b>	<b>DEADLINE</b>	<b>STATUS</b>	
<b>LRP-4</b>	<b>CSURMA Website</b>				
<b>Drive traffic to the CSURMA website</b>	<b>1</b>	Send out first CSURMA Newsletter "What's the Risk"	PA	Dec-16	In Process
	<b>2</b>	Link all "What's the Risk" articles to the CSURMA Website	PA	Dec-16	In Process
	<b>3</b>	Include a link in all announcements that take the recipient directly to the CSURMA Website	PA	Dec-16	In Process
	<b>4</b>	Include a Policy and Procedure information item in every newsletter	PA	Mar-17	
<b>LRP-5</b>	<b>Special Funding Task Group</b>				
<b>Compile historical information on AORMA's funding philosophy</b>	<b>1</b>	Research historical funding decisions	PA	Jun-17	Completed
	<b>2</b>	Discuss with Special Funding Task Group (AORMA Officers)	PA, AORMA Officers	Jul-17	Completed
	<b>3</b>	Discuss with the AORMA Committee	PA, AORMA	Sep-17	
	<b>4</b>	Memorialize AORMA's Funding Philosophy and distribute as appropriate	PA	Oct-17	
<b>BOD: CSURMA Board of Directors</b>		<b>EC: CSURMA Executive Committee</b>			
<b>PC: AORMA Programs Committee</b>		<b>OGC: CSU Office of General Counsel</b>			
<b>CABO: CSU Chief Administrators and Business Officers</b>		<b>PA: CSURMA Program Administrator</b>			
<b>CO: Chancellor's Office</b>		<b>SRM: CSU Systemwide Risk Management</b>			
<b>AORMA: AORMA Committee</b>					

**AORMA COMMITTEE AND STANDING COMMITTEE ROSTER**

**ISSUE:** Attached for the Committee's review is the AORMA Committee and Standing Committee Roster effective July 1, 2017.

**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 and Standing Committee Roster – Effective 07/01/17

**AORMA Committee**  
**Ten voting members - two alternates - twelve members total**  
**Effective at July 1, 2017**

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	Chair	Frank Mumford	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	fmumford@fullerton.edu	657-278-4101
AORMA	First Vice Chair	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
AORMA	Second Vice Chair						
AORMA	Seat 1	Dave Nakamura	Executive Director	Humboldt	Humboldt State University Center	dave.nakamura@humboldt.edu	707-826-4878
AORMA	Seat 2						
AORMA	Seat 3	Todd Summer	CEO	San Diego	Aztec Shops, Ltd.	todd.summer@sdsu.edu	619-594-7539
AORMA	Seat 4	Bella Newberg	Executive Director	San Marcos	University Auxiliary and Research Services Corporation	newberg@csusm.edu	760-750-4700
AORMA	Seat 5	Trina Knight	Human Resources Director	Sacramento	University Enterprises, Inc., CSU Sacramento	trinak@csus.edu	916-278-7003
AORMA	Seat 6	Starr Lee	Director, Administration and Legal	San Luis Obispo	Cal Poly Corporation	selee@calpoly.edu	805-756-1451
AORMA	Seat 7	Bill Olmsted	Associate Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-6744

*On March 1, 2017, Dwayne Brummett was appointed to complete Guy Dalpe's term. Dwayne's first complete term will be 7/1/17 to 6/30/19.*

*On July 1, 2015, Dave Nakamura was appointed to complete Mark Day's term. Dave's first complete term will be 7/01/16 to 6/30/18.*

*On October 1, 2015, Dave Nirenberg was appointed to complete Melinda Coil's term. Dave's first term will be 7/01/17 to 6/30/19.*

*On December 20, 2016, Bella Newberg was appointed to complete Cheree's Aguilar's term. Bella's first term will be 7/01/17 to 6/30/19.*

*On March 1, 2017, Starr Lee was appointed to complete Leslie Davis' term. Starr's first term will be 7/1/18 to 6/30/20.*

**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	Gigi Kiama	Human Resources Director	Monterey Bay	University Corporation, CSU Monterey Bay	gkiama@csumb.edu	831-582-4301
PC	At Large	Bill Olmsted	Associate Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-6744
PC	At Large	Jason Porth	Executive Director	San Francisco	The University Corporation, San Francisco State	jporth@sfsu.edu	415-338-6880
PC	At Large	Jun Reina	Chief Operating Officer/ Chief Financial Officer	Sacramento	Capital Public Radio, Inc., CSU Sacramento	jreina@csus.edu	916-278-8925
PC	At Large	Russel Statham	Chief Operating Officer and Chief Financial Officer	Dominguez Hills	California State University, Dominguez Hills Foundation	rdstatham@csudh.edu	310-243-3255
PC	At Large	Raven Tyson	Human Resources & Risk Manager	San Diego	Associated Students of San Diego State University	raven.tyson@sdsu.edu	619-594-3760

*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