



# CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY

## Annual Stewardship Report Fiscal Year End - June 30, 2017



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## **EXECUTIVE SUMMARY**

### ***CSURMA and ALLIANT***

Alliant Insurance Services (Alliant) is proud of its history and continuing partnership with the California State University and its Auxiliary Organizations, collectively the CSU. Key principals of the Alliant team have consistently provided creative solutions for CSU since 1995. We are proud of our accomplishments for the CSU, and in particular, the opportunity to develop and manage a number of effective and very efficient insurance and coverage plans through the entity we helped form, namely the California State University Risk Management Authority (CSURMA). Launched in 1997, CSURMA is a joint powers authority created under the Government Code of the State of California, and established specifically to address and manage the operational risks of CSU's colleges and universities, and its auxiliary organizations through the Auxiliary Organizations Risk Management Alliance (AORMA).

Alliant is a specialty insurance brokerage firm that also provides joint powers authority (JPA) program administration, risk management, and insurance brokerage services. We regard working with the CSU as an exciting professional opportunity. As Program Administrators, Alliant oversees CSURMA's risk pool programs, excess and reinsurance placements, group purchase insurance, and provides risk management consultation and joint power authority administration for all members of the authority.

Alliant is committed to working with the CSU at the system level and directly with all twenty-three campuses (23) and all eighty-five (85) auxiliary organizations. We provide direct consultative and program management services for the Office of the Chancellor, including Systemwide Risk Management, Public Safety, General Counsel, Capital Planning Design & Construction, and the Chief Administrative & Business Officials (CABO). On the campuses, Alliant provides risk management consultation and advice for Campus Risk Management, Environmental Health & Safety, Human Resources, Student Health Centers, Athletics, Student Life & Leadership, Facilities, and others; and of course, CSU's auxiliary organizations and its Auxiliary Organizations Association (AOA).

Alliant has responded to CSURMA's evolving needs and adapted its services to deliver high quality and stable risk management programs that support CSU's mission and CSURMA's vision.

### ***STEWARDSHIP REPORT***

Alliant prepared this Stewardship Report for CSURMA Board of Directors and Members summarizing the Program Administrator's activities and accomplishments during the past fiscal year. Also, this stewardship report offers Alliant the opportunity to reflect on areas for improvement in providing program management services for all CSURMA members. We appreciate the opportunity to work with dynamic, creative and forward thinking leaders of the CSU, and enjoy the opportunity to deliver creative and cost effective products and services addressing the complex risk management needs of the CSU's campuses and auxiliary organizations.

**PROGRAM ADMINISTRATORS**

Alliant is proud of its team of dedicated professionals who are assigned to serve you. The team is led by Daniel Howell as CSURMA Program Director, Robert Leong for Campus coverage programs, and Mimi Long for AORMA coverage programs. Robert Frey provides expert consultation for Property and Liability claims. Jacki Graf consults exclusively for the campuses and auxiliary organizations in all areas of Workers' Compensation claims, including the hosting of CSU's monthly meetings of the Workers' Compensation Coordinators for all CSURMA members. Stacey Weeks manages the Foreign Travel Insurance Program, and services the Athletic Injury Medical Expense program. The team is supported by an experienced and quality administrative staff including Andrew Gaspari, Tevea Him, Yung Lam, Myron Leavell, Amy Lightner, Van Rin, and Karen Worden.

Alliant's CSURMA Program Administration Service Team is depicted herein:

# Program Administration



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Please refer to Appendix A for the Alliant Team Organization Chart for CSURMA.

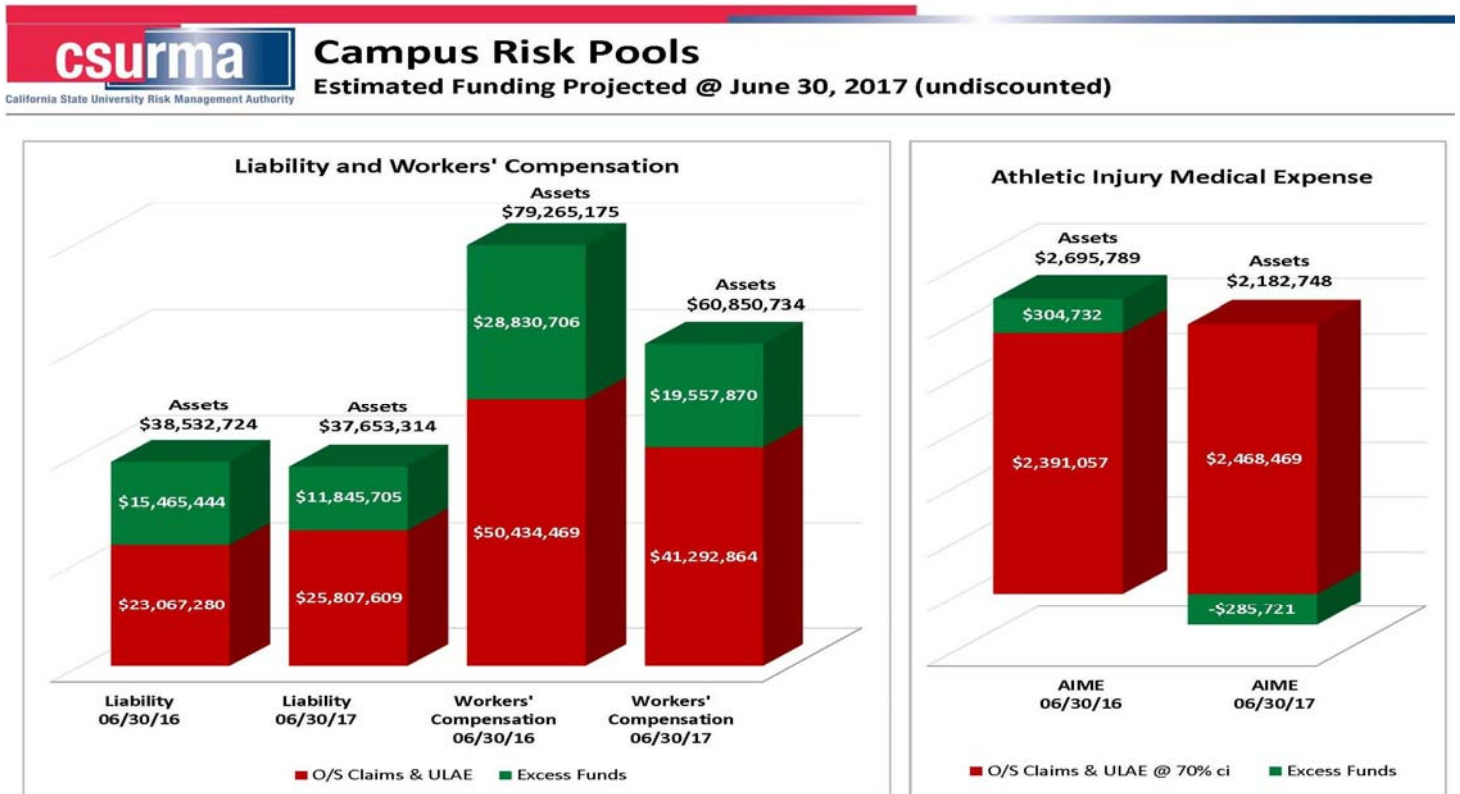
**FINANCIAL PERFORMANCE**

CSURMA adopted funding policies for each of its risk pools to ensure that each coverage program maintains adequate funds to meet its operating expenses, particularly the claims payment obligations for the current year, and for the outstanding claims liabilities as they become due, which in many cases can be years into the future. Alliant prepares Risk Pools Funding Status Reports, incorporating the findings and recommendations of CSURMA’s independent actuary and accountant, to help guide decision making for the Executive Committee and AORMA Committee in regards to rate setting and deposit contribution (premium) calculations, with the goals of maintaining safe financial risk margins, budget stability, and fairness to all members.

The following is a discussion of the funding status at June 30, 2017 for the Campus and AORMA risk pools, which are highlighted and depicted below:

*Campus Risk Pools:*

CSURMA adopted a funding policy to fund the Campus Liability, Campus Workers’ Compensation and Athletic Injury Medical Expense (AIME) coverage programs to at least a 70% actuarial confidence. This funding policy provides an additional risk funding margin of about 15-18% over expected losses, thus assuring members there are adequate funds to pay claims as they become due. As of June 30, 2017, all programs continue to be fully-funded per the funding policy, and actually exceed targeted funding goals (excess funds) as depicted below:



*AORMA Risk Pools:*

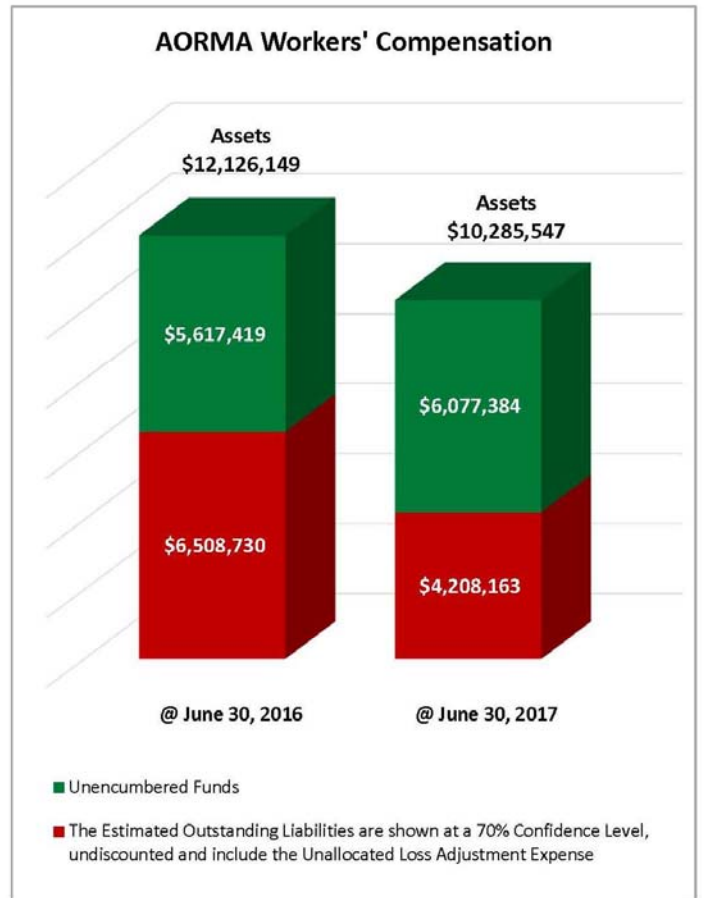
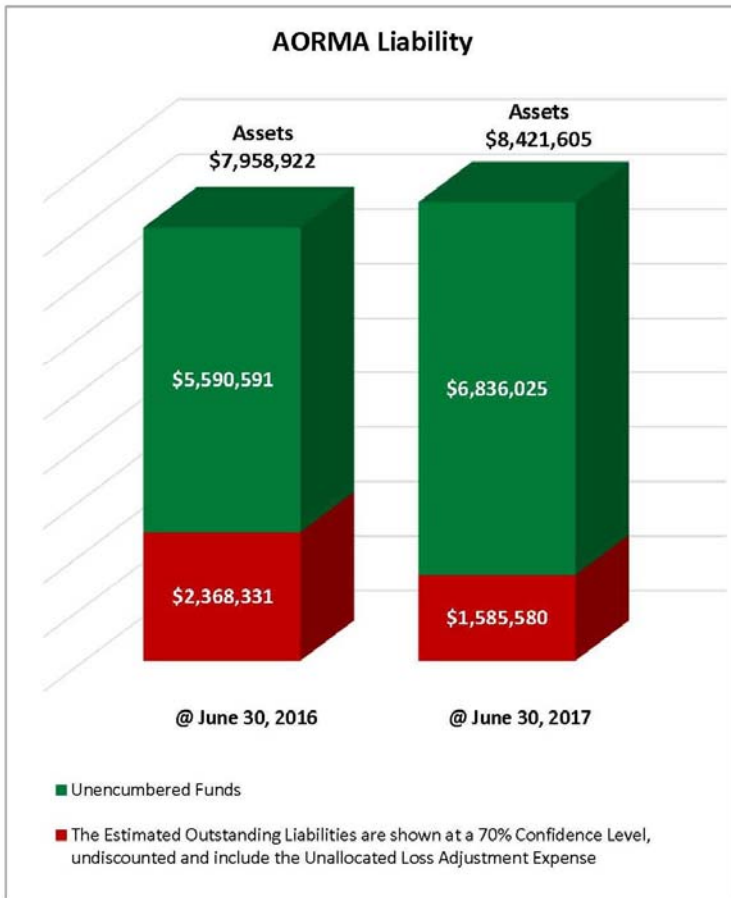
The AORMA Committee adopted a funding policy to fund the AORMA Liability and Workers' Compensation programs to at least a 70% actuarial confidence. This funding policy provides an additional risk funding margin of about 15-18% over expected losses, thus assuring members there are adequate funds to pay claims as they become due. As of June 30, 2017, all programs continue to be fully-funded per the funding policy, and actually exceed targeted funding goals (excess funds) as depicted below:



California State University Risk Management Authority  
Auxiliary Organizations Risk Management Alliance

## AORMA Risk Pools

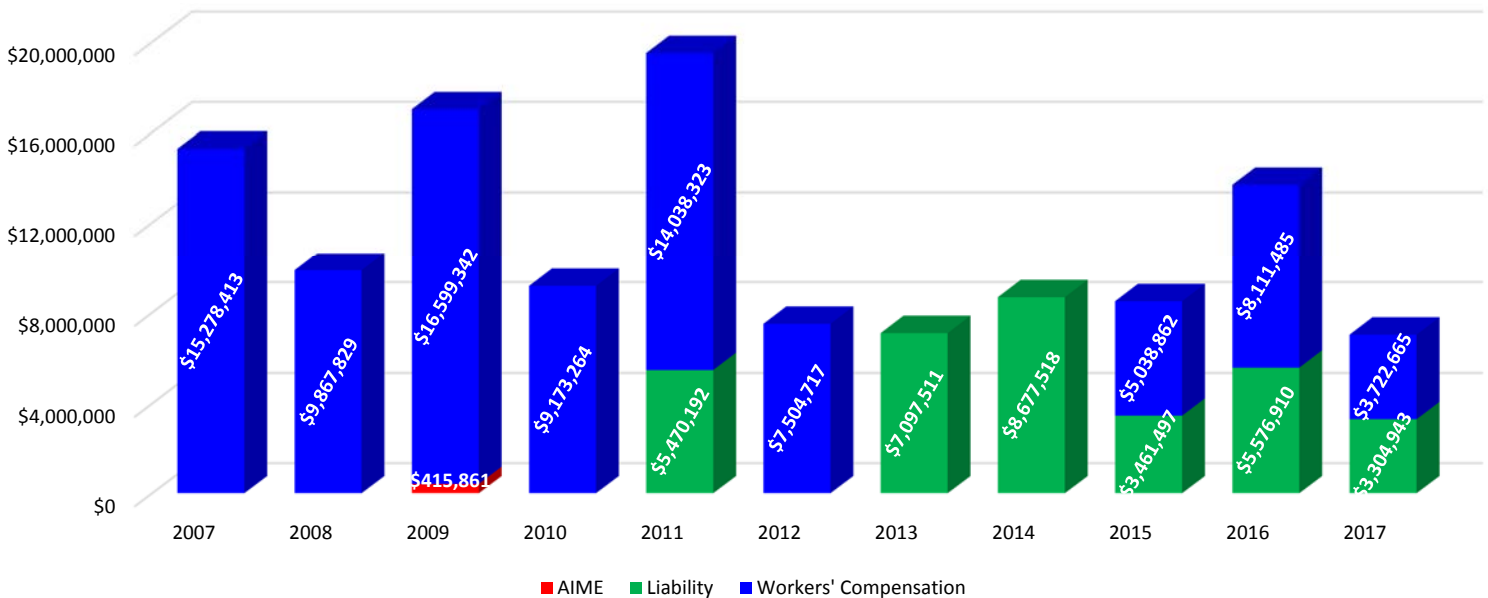
### Estimated Funding Projected @ June 30, 2017 (undiscounted)



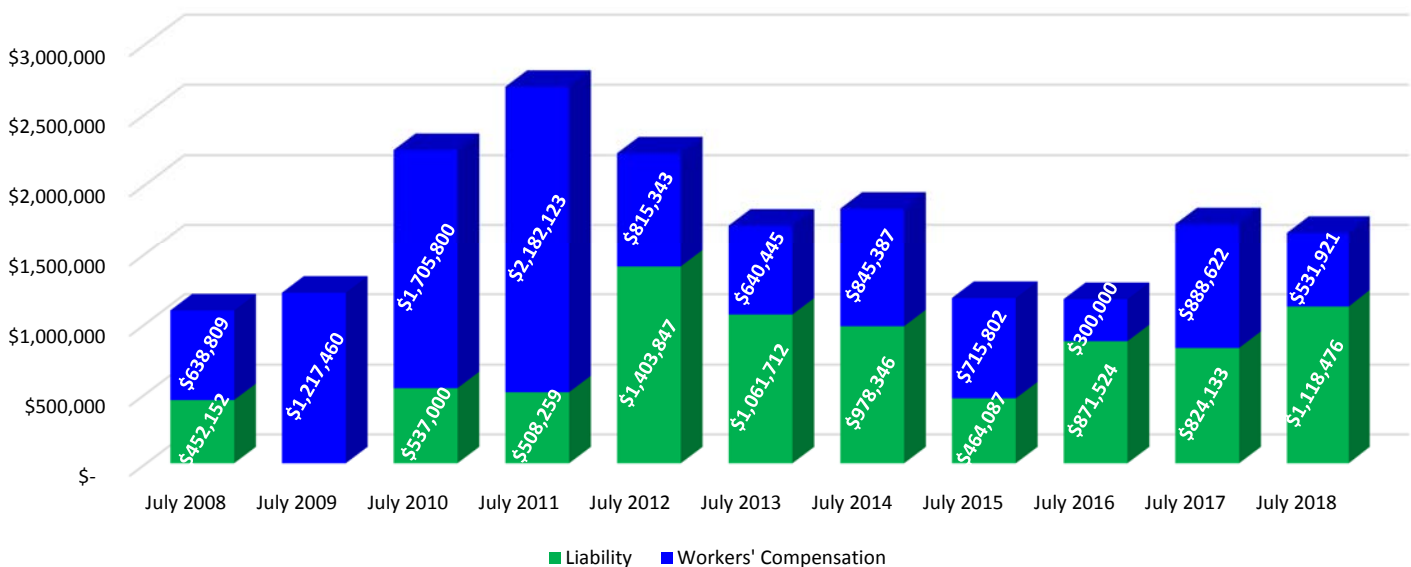
### DIVIDENDS (Member Rewards)

CSURMA's dedication to maintain the funding policies in the face of budget pressures at the State level enabled CSURMA to reward its members with distributions of excess reserve funds in the form of cash dividends. A history of the dividends paid to members is summarized in the following charts. **Through June 30, 2018, CSURMA returned dividends totaling \$140,390,183 to members**, which if commercially insured, the carriers would have reaped as underwriting profits rather than being restored to members as dividends.

Campus Programs Dividend Payments



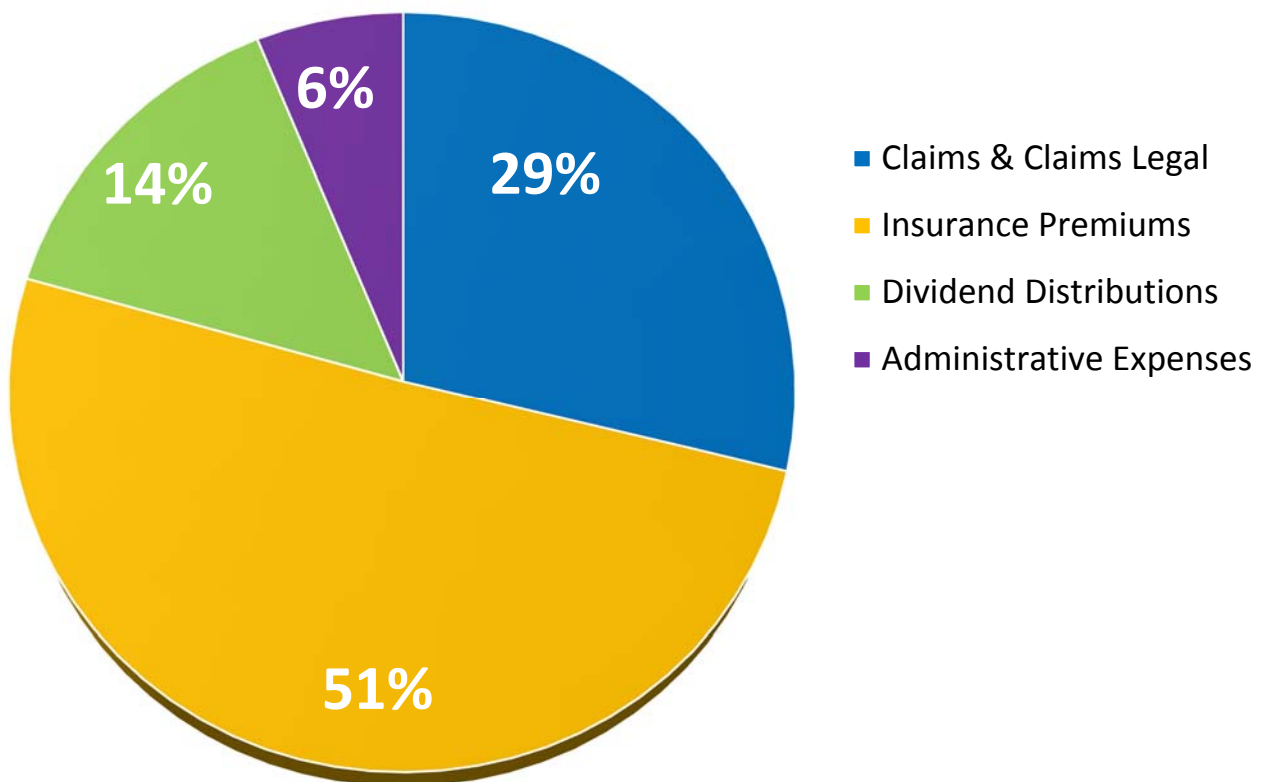
AORMA Programs Dividend Payments



**PROGRAM ECONOMICS**

The pie chart below shows a breakdown of expenses for the fiscal year ending June 30, 2017. Twenty-nine percent (29%) of your premium deposits were used to pay claims, or set aside to pay future claims, within the primary self-insured layer. Fifty-one percent (51%) was the cost to insure the group's catastrophe claims through the purchase of excess insurance and reinsurance. Counting claims & claims legal expenses together with insurance premiums, eighty percent of your dollars was spent to finance your claims. CSURMA returned fourteen percent (14%) as cash dividends to members. Program Administration expense amounted to only six percent (6%) while continuing at a high level of service performance. This is a remarkable achievement when compared to similar joint powers insurance authorities which typically operate at a twelve to seventeen percent (12-17%) expense ratios.

**CSURMA Program Expenses @ 06/30/17**  
**"Your Premium Dollars at Work \$106,979,739"**



## **COVERAGE PROGRAMS**

Alliant manages a number of risk management and coverage programs for CSURMA that serve the University and its Auxiliary Organizations. In addition to program administration of CSURMA's risk pools (group self-insurance programs), Alliant places and manages a number of insurance and reinsurance policies to supplement and support CSURMA's coverage program structures. These are highlighted and described in the following sections:

### **CAMPUS PROGRAMS**

#### **Campus Liability Coverage Program**

The Campus Liability Coverage Program was established to fund the exposures of General Liability, Errors & Omissions, Professional Liability, Employment Practices Liability, and other similar public liability exposures of the University system. The participants include all twenty-three (23) campuses of the CSU and the Chancellor's Office. The Campus Liability Coverage Program increased its self-insured limit from \$3,000,000 to \$5,000,000 per occurrence on July 1, 2010.

Each campus selects its own deductible, which is offered from \$35,000 to \$1,000,000 per occurrence. After three years, members have the opportunity to choose another deductible. The last deductible selection became effective July 1, 2014 and applicable to July 1, 2017. Concurrently every three years, the Executive Committee appoints a task group to review and recommend refinements, if any, to the rating plans to ensure the formulas used to allocate program costs remain responsive and equitable as respects CSURMA's goals and the needs of the University.

Auto Liability is provided by the State Motor Vehicle Insurance Account (MVIA) and managed by the Office of Risk & Insurance Management (ORIM) through the State's Department of General Services. MVIA's coverage for state-salaried employees is unlimited, but liability for non-state operators is capped at \$1,000,000 per accident. The Campus Liability risk pool purchases reinsurance to cover Auto Liability for non-state employees driving for University business from MVIA's \$1,000,000 self-retention limit to CSURMA's \$5,000,000 pool limit.

Additionally, CSURMA purchases excess/reinsurance to insure catastrophe risks above the \$5,000,000 self-retention limit from various commercial carriers in the global market.

#### **Campus Workers' Compensation Coverage Program**

The Campus Workers' Compensation Coverage Program was established to provide statutory Workers' Compensation and Employer's Liability coverage for all CSU state employees and designated volunteers at all campuses and the Office of the Chancellor. The program includes a risk pool and specific excess insurance. The risk pool is self-insured with no deductible and retains the first \$2,500,000 each occurrence. Claims in excess of the risk pool retention are covered by commercial insurance from the \$2,500,000 self-retention to the Statutory Workers' Compensation limits proscribed by the State of California.

Beginning January 1, 2015, CSURMA entered into an agreement with CSAC Excess Insurance Authority (EIA), the risk pool for California counties and other California public entities, to finance the university's Workers' Compensation claims covered by the Campus Workers' Compensation risk pool and AORMA Workers' Compensation risk pool. This financing strategy enables CSURMA to fund its workers' compensation claims at a cost less than the actuary's minimum funding recommendation while preserving CSURMA's funding policy and financial integrity. The agreement with EIA covers industrial injuries occurring from January 1, 2015 to June 30, 2018.

### **Campus IDL/NDI/UI Coverage Program**

The Industrial Disability Leave/ Non-Industrial Disability Leave/ Unemployment Insurance (IDL/NDI/UI) program fund was established to provide a funding mechanism for temporary disability and unemployment insurance benefit for state employees. The IDL/NDI/UI program fund is entirely self-insured, and costs are allocated to the members based on each campus' actual utilization (claims) over a rolling five year period.

### **Campus Athletic Injury Medical Expense Coverage Program (AIME)**

The Athletic Injury Medical Expense program (AIME) was established to provide coverage for medical expenses incurred by CSU students participating in NCAA and NAIA intercollegiate athletic activities. The AIME program replaced individual insurance programs previously purchased by the campuses.

The AIME program is self-insured for the members' deductible limit defined by the catastrophe coverage policies purchased by their respective national governing bodies, NCAA or NAIA. NCAA purchased catastrophe liability insurance on behalf of all its member schools with a \$90,000 deductible. NAIA purchased catastrophe liability insurance on behalf of its member schools with a \$25,000 deductible.

AIME's claims experience is annually reviewed by an independent professional actuary to develop loss projections and loss rates by sport. Alliant uses the actuary's recommendation to develop program costs each year in accordance with AIME's rating plan. Alliant's developed costs are then reviewed and approved by the AIME Committee in accordance with CSURMA's funding policy.

A special task group was convened in Spring 2015 by the AIME Committee to review AIME's rating plan. The AIME Committee adopted modifications to the rating plan to reflect program maturity and cost allocation weighted more in favor of actual utilization (claims) by member. The revised rating plan is effective beginning FY 2015/16.

### **Campus Property Coverage Program**

The Campus Property coverage program was established to provide Property and Boiler & Machinery Insurance covering physical damage to buildings and other specified structures. Building contents (furnishings, equipment, etc.) may also be covered as may be required by bond covenants. The program insures all CSU campuses and the Chancellor's Office. CSU chose to not purchase coverage for Earthquake because of the high cost for that insurance, unless Earthquake insurance is specifically required by bond covenants.

Beginning July 1, 2013, CSURMA changed its coverage structure from insurance to reinsurance to save costs, specifically in regards to premium taxes and associated fees. The Campus Property coverage program is now fully reinsured by a syndication of insurance companies known as the Alliant Property Insurance Program (APIP), an Alliant exclusive designed for public entities to empower market negotiations. Until July 1, 2010, CSURMA purchased a Deductible Buy-Down policy to provide coverage from \$100,000 to \$1,000,000 within the program's \$1,000,000 deductible limit. Beginning July 1, 2010, CSURMA self-insured the Deductible Buy-Down to an aggregate limit of \$2,000,000 for all losses subject to the Deductible Buy-Down (i.e., \$900,000 excess \$100,000 deductible). All campuses except San Diego State University participate in the Deductible Buy-Down plan.

**Campus 99** was created as a special designation to provide Property insurance at a deductible lower than the standard \$100,000 for campuses. Campus 99 is designed to enable CSU auxiliary organizations who occupy state-owned buildings to enjoy deductibles from \$5,000 to \$100,000.

**Campus 86** provides an option for campuses to insure its business personal property (i.e., building contents) at deductibles less than \$100,000. Campuses have used Campus 86 to insure higher-valued and specialized items such as electronic data processing equipment, laboratory equipment, scientific instruments, library stacks, fitness & recreation equipment, etc.

#### **Campus Crime Program**

The Campus Crime program insures the University covering all state employees for Employee Fidelity, including faithful performance of duties, theft of monies & securities, counterfeit, fraud, computer crime, and other misappropriation of the University's funds. The coverage is excess of a \$250,000 deductible.

#### **Student Professional Liability Insurance Program (SPLIP)**

On August 1, 2006 CSU purchased a systemwide professional liability insurance program to provide coverage for students enrolled in the Nursing, Allied Health or Education internship curricula. This systemwide program is designed to satisfy the requirements of host institutions that students maintain professional liability insurance in order to participate in programs offered under affiliation agreements with the University. The program includes professional and personal liability coverage with broad protection for the students, affiliates and the University. SPLIP provides coverage limits up to \$5 million per occurrence with a \$25 million annual aggregate.

#### **Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)**

On July 1, 2007 CSU purchased the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP) to provide coverage for students involved in the University's service learning programs while performing service or volunteer work for academic credit. SAFECLIP similarly covers CSU students in Radio, Television or Film academic programs. This systemwide program is designed to satisfy the requirements of host institutions that students maintain liability insurance in order to participate in programs offered under affiliation agreements with the University. The program includes professional and personal liability coverage with broad protection for the students, affiliates and the University. SAFECLIP provides coverage limits up to \$5million per occurrence with a \$10 million annual aggregate.

### **Fine Arts, Artifacts & Archives Program (FAAAP)**

FAAAP provides coverage for art objects that are owned or lent to the university. Coverage includes transit risk while the art objects are transported to or away from the campus; i.e., coverage is “nail-to-nail” or “wall-to-wall”. All art objects up to \$2,500,000 in value are automatically covered with no deductible (except 10% for damages caused by EQ). There is no reporting requirement, and an appraisal is not needed, unless the value of the covered object/collection is more than \$2,500,000.

## **AORMA PROGRAMS**

The CSU Auxiliary Organizations coverage programs operate within CSURMA as the Auxiliary Organizations Risk Management Alliance (AORMA). Alliant works with a dedicated committee composed of executive officials who are elected from among AORMA members. Participation in the program is voluntary. AORMA coverage programs include:

### **AORMA Liability Program**

The AORMA Liability program was established on July 1, 2002 to provide liability insurance coverage for participating Auxiliary Organizations. The Liability coverage includes General Liability, Automobile Liability, Directors’ & Officers’ Liability, Employment Practices Liability, Professional Liability, and Fiduciary Liability. The AORMA Liability Fund is self-insured for the first \$5,000,000 of each occurrence. AORMA purchases reinsurance in the amount of \$4,500,000 excess of \$500,000. Therefore, AORMA’s self-insured layer retains only \$500,000 of each occurrence. Additional coverage excess of the \$5,000,000 limit is provided by AORMA’s participation in the Campus Liability excess insurance placements.

### **AORMA Workers’ Compensation Coverage Program**

The AORMA Workers’ Compensation program is self-insured for the first \$750,000 of each occurrence. Excess insurance is purchased from a commercial insurer to provide statutory limits excess of the \$750,000 self-insured limit for Workers’ Compensation, and to \$5,000,000 per occurrence for Employers’ Liability.

Beginning January 1, 2015, CSURMA entered into an agreement with CSAC Excess Insurance Authority (EIA), the risk pool for California counties and other California public entities, to finance the university’s Workers’ Compensation claims covered by the Campus Workers’ Compensation risk pool and AORMA Workers’ Compensation risk pool. This financing strategy enables CSURMA to fund its workers’ compensation claims at a cost less than the actuary’s minimum funding recommendation while preserving CSURMA’s funding policy and financial integrity. The agreement with EIA covers industrial injuries occurring from January 1, 2015 to June 30, 2018.

### **AORMA Property Program**

The AORMA Property Coverage Program has a shared risk layer of \$100,000 per occurrence with an aggregate stop loss limit of \$250,000. Member deductibles are \$5,000 for business personal property and business interruption / loss of rents. The member deductible for real property is based on the Total Insurance Value (TIV) of the building as shown below:

|  |          |
|--|----------|
| TIV \$10,000,000 or less .....                 | \$5,000  |
| TIV between \$10,000,001 and \$25,000,000..... | \$10,000 |
| TIV between \$25,000,001 and \$50,000,000..... | \$25,000 |
| TIV \$50,000,001 or more .....                 | \$50,000 |

If the claims paid out of the shared risk layer exceed the \$250,000 aggregate limit, the insurer then pays all claims in excess of the members’ selected deductibles. All members in the AORMA Liability program automatically participate in the AORMA Property program.

**AORMA Crime Program**

The AORMA Crime program has a shared risk layer of \$25,000 per occurrence with an aggregate stop loss limit of \$100,000. All members have a deductible of \$5,000. If the claims paid out of the shared risk layer exceed the \$100,000 aggregate limit, the insurer then pays all claims in excess of the members’ selected deductibles. All members in the AORMA Liability program automatically participate in the AORMA Crime program.

**AORMA Unemployment Insurance Program (UIP)**

The AORMA Unemployment Insurance program was established July 1, 2011 and is the successor to the Auxiliary Organization Unemployment Insurance Trust (AOUIT). The AORMA UIP was established to provide a funding mechanism for the mandatory unemployment benefits program. The UIP is entirely self-insured and costs are allocated to the UIP members based on the members’ actual claims over a five-year period.

**CAMPUS and AORMA PROGRAMS**

**Builder’s Risk Insurance Program (BRIP)**

CSURMA implemented the Builder’s Risk Insurance Program (BRIP) beginning July 1, 2005. BRIP covers direct physical loss to the University’s and/or the Auxiliary Organizations’ construction projects in the course of construction. All Major Capital Improvement Projects are to be insured by the BRIP in place of the contractor’s insurance. The program is managed by Alliant and CSU’s Capital Planning Design & Construction (CPDC) department at the Chancellor’s Office. This program includes coverage for Earthquake damage that is self-funded by the University.

**Owner-Controlled Insurance Program (OCIP)**

The Owner-Controlled Insurance Program (OCIP) was implemented in January 2012 to cover major building projects of the University and Auxiliary Organizations with initial total construction cost of \$10,000,000 and more. Realizing the cost savings and effective administration of CSURMA’s Builder’s Risk Insurance Program (BRIP), the Office of the Chancellor Capital Planning Design & Construction (CPDC) expanded BRIP to include General/Completed Operations Liability and Workers’ Compensation coverage for all contractors doing work on CSU building projects.

**Club Sports Insurance Program**

The Club Sports Insurance Program was launched on August 1, 2012. The program is designed to cover CSU students for medical expense due to accidental injuries while participating in the University’s or Auxiliary Organization’s club sports programs that are officially recognized by the

University as a student organization. Beginning August 1, 2013, the program was expanded to include Intramural and Recreational sports. The program maintains a risk pool for primary accidental medical expense up to a \$30,000 limit per accident, subject to a \$100 deductible. The deductible operates to preclude “first aid” claims, and to promote safe play. Catastrophe accident medical expense coverage is provided by commercial insurance to \$5,000,000 lifetime benefit. Additionally, the program purchases primary General Liability insurance with a \$1,000,000 limit; no deductible.

### **Drone Insurance Program (DRIP)**

This new program was launched on July 1, 2017 and covers aviation risk on a blanket basis for liability arising from small drones that are owned, non-owned or hired by the University or its Auxiliary Organization. Coverage is limited to \$50 million, with no deductible. Coverage is automatic, and for non-commercial uses of small drones only. As such, there is no need to report your drones; however, CSURMA will conduct a survey on drone usage annually. Coverage can also be purchased to insure the hull; i.e., physical damage or loss to the drone itself and its equipment.

### **Rocketry Liability**

CSURMA purchases a special Aviation Liability insurance policy to facilitate coverage for the university’s liability arising from rocketry activities. Coverage is limited to \$5 million maximum; i.e., there are no excess coverage limits. Rocket launches must be pre-approved by the insurer, and must be launched from approved sites; i.e., registered launch sites in the Mojave Desert. Please call your Program Administrator for further information and premium quote.

## **MISCELLANEOUS PROGRAMS**

### **Difference-in-Conditions Insurance Program (Earthquake)**

Difference-in-Conditions (DIC) coverage for Earthquake losses is not provided as part of CSURMA’s blanket coverage, but can be purchased on a stand-alone basis for any member wishing to secure this insurance.

### **Participant Accident Insurance Program (PAI)**

Participant Accident Insurance provides coverage for a broad range of non-employer groups. Its primary benefit—accident medical insurance—is designed to provide insurance protection for participants of a group or organization while they are engaged in the group's sponsored activities. The plan is sold as blanket coverage, purchased by a group for all of its participants.

### **Student Travel Accident Insurance**

Beginning in 1994, CSU purchased the Student Travel Accident policy to provide medical expense coverage for injuries to CSU students (including Extended Education Program students) during travel to or from campus to participate in a school sponsored activity. In 2014 the policy limit was increased to \$50,000 with a \$0 deductible. Additionally, coverage for overnight supervised and sponsored travel is included for up to 14 days.

### **Foreign Travel Insurance Program (FTIP)**

This program provides coverage for employees and students while traveling outside the United States. The program provides General Liability, Contingent Auto Liability, Employee Benefits Liability,

Employers Responsibility, Employee Voluntary Compensation, Employers Liability, Primary Accident and Sickness, Accidental Death and Dismemberment, and Executive Assistance Services. Beginning July 1, 2014, FTIP added an “Overlay” coverage to supplement the insurance mandated by certain third-party travel program providers under approved agreements with the University. Specifically, the overlay coverage extends FTIP’s Liability insurance that is not otherwise provided by certain third-party programs.

### **Inland Marine Insurance Program**

This is a specialized form of insurance to cover physical damage to specific objects such as: computer and other EDP equipment including media and laptops; scientific and laboratory equipment; cameras, audio, industrial lighting; fine arts; valuable collections; specialized mobile equipment; etc. Rates are based on the type of equipment insured.

### **Public Entity Automobile Physical Damage Program**

CSU participates with select public entities in the Public Entity Automobile Physical Damage Program. The program was designed specifically for public agencies including CSU with a limited number of higher valued vehicles. The program was expanded to include other types of vehicle and mobile equipment.

The insurance is an “All Risk” Equipment Floater including earthquake and flood for scheduled equipment on file with the insurer. Claims are adjusted on a replacement cost basis. The deductible varies for each member as selected annually. The plan covers all risks of direct physical loss or damage from any external cause, including salvage charges, except perils excluded.

### **Non-Owned Aircraft Liability Insurance**

As CSU occasionally uses non-owned aircraft for university business, effective July 1, 2011 a special Aviation Liability policy was placed to insure against non-owned aircraft liability. Because of the increased exposure in athletics and in international travel, air travel involving faculty, staff, students, and auxiliary organizations makes this insurance essential, and it is relatively inexpensive. Beginning July 1, 2014, the insurance was expanded to offer Aircraft Liability coverage for unmanned aerial systems (UAS) aka: “drones” operated by the University. The coverage for drones was replaced by a special blanket policy effective July 1, 2017 (see discussion above regarding the Drone Insurance Program “DRIP” for more info).

### **Special Events Liability Insurance Program**

The Special Events Program of Alliant offers premises liability coverage for a broad range of events held by underinsured third parties in public assembly facilities. The program has the added feature of allowing the CSU and its auxiliary organizations to insure its own events as circumstances warrant. The three coverage components are:

- *Tenant/User Liability* – Coverage is provided for events held or sponsored by companies, organizations, or individuals that have been permitted to use a campus or auxiliary organization meeting room or other facility. Liability insurance protects the owner and the user of the facility. The campus or auxiliary organization determines the premium for the event based on published rates and provides a certificate of insurance to the user. Reports of covered

events, copies of certificates, and payment of premium are remitted to Alliant on a quarterly basis.

- *Instructor/Recreation Classes* – This provides coverage for events that are instructional to participants. Also covered are instructors who are not employed by the campus or auxiliary organization but who provide instructional services for a fee. The events are reported quarterly to Alliant, premiums are determined and certificates are issued to the instructor. Participant coverage requires signed waivers and prior approval from the underwriter.
- *Nominee Events* – Coverage is offered for events held or sponsored by a campus or auxiliary organization itself or by any of its departments. Coverage can be expanded to cover co-sponsors if desired. This is not a self-rated program, and events must be approved and rated by Alliant, who issues the insurance certificates.

### **Vendors / Contractors Liability Insurance Program**

The Vendors/Contractors Program was developed to meet the needs of public entities such as CSU for those situations when the public entity enters into a contract with a contractor/vendor, and the contractor/vendor is unable to provide the insurance required. The program allows the contractor/vendor to purchase General Liability insurance for the work to be performed for the University or Auxiliary Organization at a significantly reduced cost.

### **Watercraft Insurance Program**

The Watercraft Insurance program provides Hull and Machinery Insurance, Collision and Towing Liability coverage, Protection and Indemnity Liability coverage. This is not blanket coverage; each vessel must be reported and scheduled on the policy.

## ***MILESTONES – A Proud History of Accomplishments***

Alliant is proud of its history of developing and implementing meaningful and cost effective coverage programs for CSU since the establishment of the Campus Risks Pool in 1995 and its successor joint powers authority, CSURMA, in 1997. Many of the coverage programs for the University, and including the formation of the Auxiliary Group Purchase Insurance Program (AGPIP) for auxiliary organization members, which evolved into Auxiliary Organizations Risk Management Alliance (AORMA), remain viable today and continue to provide highly-valued, cost-effective, state-of-the-art protection for all its member participants.

These accomplishments for CSU campuses and auxiliary organizations can be considered “Milestones” for CSURMA. From the establishment of the risk pools, formation of the joint powers authority, creation of additional coverage, development of loss-sensitive yet equitable rating plans, commissioning independent professional actuarial reviews, setting budget goals to ensure adequate funding, measuring rating adequacy, and recommending dividends to members, to the more recent challenges addressing sound program management that is expected of a public joint powers insurance authority and the administrative expectations of CSU’s Internal Auditors to ensure fiscal responsibility, Alliant has welcomed and embraced these essential tasks and responsibilities for the betterment of all CSURMA members.

*The Milestones are highlighted in a chart on pages 20, 21 and 22.*

## ***2016/2017 – A Year of Challenges and Performances***

There have been many challenges during the past fiscal period, which the dedicated members of Alliant have risen to meet and resolve for CSURMA. The major challenges of the year and how Alliant responded for the Campuses and Auxiliary Organizations are highlighted below.

### *Campus Programs:*

1. Implemented new Drone Insurance Program (DRIP) to provide automatic coverage for small unmanned aerial systems operated by the university for non-commercial purposes.
2. Collaborated with systemwide risk management to revise the Risk Management Grants program, and drafted revisions to the policies & procedures.
3. Implemented new Watercraft Liability insurance program.
4. Convened a special task group to examine the Campus WC X-Mod rating formula, explored alternative methods, and drafted the final report on the task group’s findings and recommendations.
5. Conducted Campus Workers’ Compensation performance audit of Sedgwick claims services.
6. Managed the claims services performance audit for Campus Liability and AORMA Liability risk pools with the independent auditor and third-party administrators.
7. Implemented new Earthquake coverage for all campuses and auxiliary organizations with coverage triggers based on parametric measurements.
8. Participated in CSU-CCC-UC Higher Education Collaborative Conference at UC Irvine.

9. Conducted monthly meetings of the Campus Workers' Compensation Coordinators.
10. Conducted on-campus meetings with Campus VPs, Risk Managers, and Auxiliary Organizations.
11. Conducted CSURMA Orientation for new risk managers, Executive Committee members, and AORMA Committee members.
12. Calculated premium deposits and funding recommendations for all Campus programs.
13. Coordinated and managed new construction and major renovation projects with Capital Planning Design & Construction (CPDC), and reconciling project premiums with the insurer.
14. Managed application forms for Risk Reduction Incentive Grants for Health & Wellness and Loss Control & Safety.
15. Prepared Educational Memos for Workers' Compensation Coordinators.
16. Workers' Compensation Claims Settlement Authorization Requests (SAR) review and discussions – ongoing.
17. Investigation Vendor Panel and Oversight Program – annual review.
18. Calculated and presented Deductible Options for Campus Liability Program.
19. Calculated Risk Pools Funding Status and Potential Dividends
20. Assisted Accounting staff in preparation for the annual independent financial audit.
21. Assisted in finalizing the term of the contract for Prevention of Sexual Abuse of Minors with Praesidium
22. Assisted in the implementation of Ventiv Technology for claims database and risk management information systems - ongoing.
23. Assisted in benchmarking Campus Workers Compensation claims in comparison to CWCI database - ongoing.

*AORMA Programs:*

1. Reviewed Policy and Procedure W-3 Claims Handling Procedures and Guidelines, Policy and Procedure L-8 Liability Program Member Allocation Formula, and Policy and Procedure A-2 AORMA Committee and Standing Committee Roles and Responsibilities and recommended changes for the AORMA Committee's approval
2. Calculated premium deposits and funding recommendations for all AORMA programs
3. Prepared and presented the Target Surplus Funding Report and Dividend Calculation for the AORMA Committee's review and approval
4. Revised the AORMA Liability Program memorandum of coverage
5. Performed the AORMA Workers' Compensation Program Claims Administration Audit
6. Assisted the AORMA Committee in reviewing the maximum allowable hourly rate for legal counsel
7. Worked with the AORMA Committee to establish its long range action plan for FY 16/17
8. Assisted CSURMA AORMA and Systemwide Professional Development in transitioning the Member's online training platform from Target Solutions to SkillPort
9. Continued to assist in the benchmarking initiative by securing services from the California Workers' Compensation Institute and Ventiv
10. Creation of a watercraft program

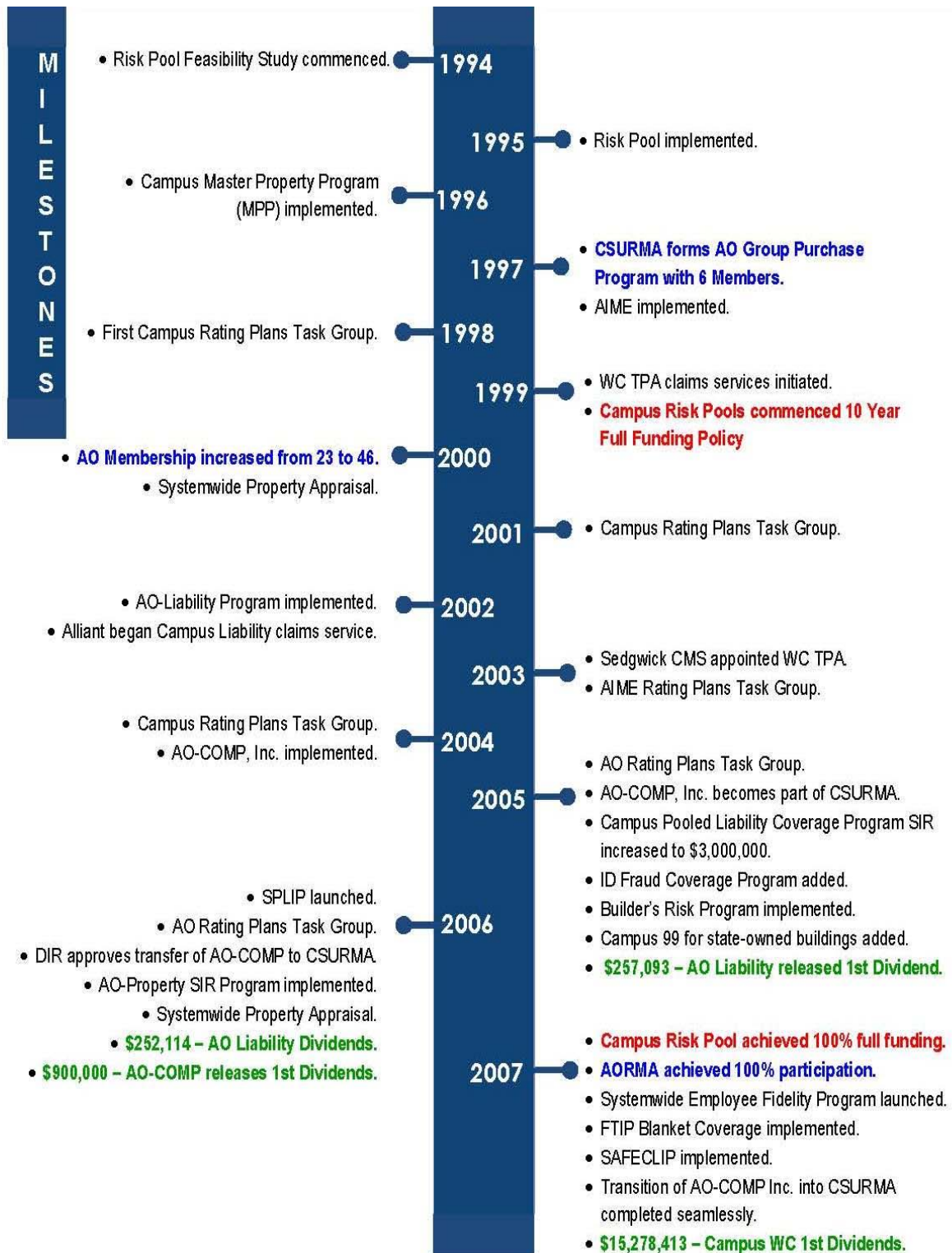
11. Reviewed Policy and Procedure UI-1 (Formula for Determining UIP Annual Deposit), Policy and Procedure A-4 (Dividends and Assessments), and Policy and Procedure W-1 Workers' Compensation Program Member Allocation Formula and recommended changes for the AORMA Committee's approval
12. Reviewed Policy and Procedure A-1 (AORMA Committee Composition, Elections and Terms Limits), A-7 (Travel Reimbursement Policy), C-1 (Crime Program Member Allocation Formula), L-5 (Guidelines for Extending Liability Coverage to Non-Auxiliary Organizations), L-7 (Employment Practices Deductible Options), and P-1 (Property Program Member Allocation Formula) and recommended changes for the AORMA Committee's approval
13. Worked with the AORMA Committee to secure an additional three-year contract for the HR Consulting Services through the Employers Group
14. Worked with the AORMA Committee to secure an additional one-year contract with Alliant for Risk Control Consulting
15. Provided input for the Programs Committee to consider when conducting their every three-year allocation formula review; suggested several changes to enhance each program

*JPA Administration:*

1. Conducted an "Orientation to CSURMA" for all members via webinar.
2. Drafted and managed the distribution of meeting agendas, and participated in meetings for the Board of Directors, Executive Committee, AORMA Committee, AIME Committee, and several subcommittees and task groups.
3. Prepared the updated version of the Service Calendar
4. Requested and updated the Campus Presidents' appointments to the CSURMA Board of Directors
5. Requested and updated the Campus Presidents' Claims Settlement Authority for both the Campus Liability and Workers' Compensation Risk Pools
6. Requested and updated the Campus Presidents' delegation of approval for travel to high hazard countries

The accomplishments described above highlight Alliant's role in supporting CSURMA's achievements during the year. These would not have been possible without the commitment and professionalism of the Alliant team members working with CSU's Systemwide Office of Risk Management and with the Campuses' and Auxiliary Organizations' leadership.

## CSURMA Milestones



M I L E S T O N E S

- Identity Fraud Expense Reimbursement coverage for AORMA member employees added.
    - Cyber Liability Program added.
  - AORMA WC Class Code consolidation completed.
    - **\$1,090,961 – AO-COMP Dividends.**
    - **\$9,867,829 – Campus WC Dividends.**
  
- Campus WC On-Time reporting: 96%
  - Foreign Travel Insurance Program (FTIP) enhanced.
    - AIME catastrophic coverage enhanced.
    - Fiduciary Liability coverage added.
  - HR support counseling added for AORMA members.
    - Systemwide Property Appraisal.
    - AORMA Bulletins launched.
      - AORMA Toolkit updated.
      - CSU IRIC Manual updated.
    - **AORMA UIP launched, freeing up over \$10 million reserves for members.**
    - AORMA Risk Reduction Incentive Plan implemented.
  - **Independent review of CSURMA administration shows programs are in good position relative to CAJPA standards.**
    - **\$2,242,800 – AORMA Dividends.**
    - **\$9,173,264 – Campus Dividends.**
  
- CSU International Programs launches (CSUIP).
    - Owner Controlled Insurance Program (OCIP) implemented.
  - Facilities Use Agreement template for auxiliary organizations published.
  - Regional trainings for IRIC manual completed.
  - Club Sports Insurance Program (CSIP) implemented.
    - **AIME achieved 100% campus participation.**
      - **\$2,219,190 – AORMA Dividends.**
      - **\$7,504,717 – Campus Dividends.**
  
- Campus WC on-time reporting: 90%
  - SELF XS Liability program replaced.
  - **CSURMA and AORMA logos developed.**
  - **\$415,861 – AIME released 1<sup>st</sup> Dividends.**
  - **\$1,217,460 – AORMA Dividends.**
  - **\$16,599,342 – Campus WC Dividends.**
  
- Campus WC On-Time reporting: 93%
  - Self-insured layer for Campus Property program added (savings of over \$3 million per year).
  - Change Management Training for all campuses.
  - **Digitization of CSURMA records completed.**
  - **\$2,690,382 – AORMA Dividends.**
  - **\$5,470,192 Campus Liability Dividends.**
  - **\$14,038,323 – Campus WC Dividends.**
  
- CSU Doctor's Medical Practice Program added.
  - **csurma.org website re-launched.**
  - Campus Liability claims audit completed.
  - AIME claims audit completed.
  - AORMA Liability claims audit completed.
  - Intramural/Recreational Sports added to CSIP.
  - **\$1,702,157 – AORMA Dividends.**
  - **\$7,097,512 – Campus Dividends.**

2014

- Theater Safety Risk Management rolled out.
- Unmanned Aerial Systems (“Drones”) coverage added to Campus Liability.
  - Campus members offered option for new deductibles for Liability coverage.
- Rating Plans Task Group for Campus Risk Pools.
- Rating Plans Task Group for Student Insurance Programs.
  - Campus Property Program restructured as reinsurance.
- Auto Physical Damage coverage for rented RVs and limousines added.
  - CSU IRIC Manual updated.
  - Shoes for Crews Program launched.
    - **\$1,823,733 – AORMA Dividends.**
    - **\$8,677,518 – Campus Dividends.**

2015

- Independent operational review of CSURMA administration concluded program management is in good position relative to CAJPA standards.
- AORMA revisions to the member allocation formulas finalized.
- CSURMA Website redesigned.
- AORMA coverage for Drones added.
- CSURMA joined CWCI for workers’ compensation benchmarking.
- Club Sports program expanded to include intramural and recreational sports.
- Risk Management Innovation Grants added.
- Rocketry Liability coverage added.
- Online services & training for Prevention of Sexual Abuse of Minors added.
- Agility Recovery Property Loss Program added.
- Campus and AORMA workers’ compensation programs reinsured by CSAC EIA.
- Participated in CSU-CCC-UC collaborative business conference at UC Riverside.
  - **\$1,179,889 – AORMA Dividends.**
  - **\$8,500,359 – Campus Dividends.**

2016

- Campus 86 for Campus Personal Property coverage added
- Fine Arts, Archives & Artifacts Program (FAAAP) implemented.
  - Operation “Double Play” – successful implementation of WC claims closure initiative to reduce claims volume and outstanding liabilities of long-term files.
- Implemented e-filing of the state required Conflict of Interest disclosure statements (Form 700).
  - Property Appraisals – comprehensive on-site building appraisals for insurance valuation purposes completed for all members.
- Participated in CSU-CCC-UC collaborative business conferences at CSU Sacramento.
- Campus Rating Plans Task Group – reviewed and updated rating formulae for campus risk pools.
  - **\$1,171,524 – AORMA Dividends.**
  - **\$13,688,395 – Campus Dividends.**

2017

- Drone Insurance Program (DRIP) implemented.
- Risk Management Grants revised to systemwide projects through WERCS affinity groups.
- Watercraft Liability Program implemented.
- AORMA Rating Plans Task Group - enhancements made to allocation formulas.
- Campus WC experience modification (X-Mod) rating review completed.
- Campus Liability, AORMA Liability, and Campus WC claims audits completed.
- EQ Parametric Coverage added to Campus & AORMA Property Programs
- Participated in CSU-CCC-UC CA Higher Education Collaborative (CHEC) conference at UC Irvine.
  - **\$1,712,755 – AORMA Dividends**
  - **\$7,027,608 – Campus Dividends**

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***LOOKING AHEAD - Opportunities for Improvement***

In serving such a vibrant and growing program, Alliant recognizes there are opportunities for improvement in its performance. As a result of our internal review and planning process, we have identified the following priority opportunities for improvement which are contained in the 2017/18 CSURMA Long Range Action Plans:

***Campus Programs Long Range Action Plan***

- LRP-1: Create a Special Events Resource Guide. Implement risk management training for special events.
- LRP-2: Implement a Risk Management Information System and Provide Regular Reporting
- LRP-3: Complete cost / benefits analysis for a captive insurance company to operate within CSURMA.
- LRP-4: Visit Campus VPs to provide updates on CSURMA
- LRP-5: Provide information to the membership regarding the risk management and loss control services available through CSAC-EIA
- LRP-6: Revise member loan policy to apply to risk management projects
- LRP-7: Explore and evaluate alternate investment strategies.
- LRP-8: Review and consider the purchase of Systemwide earthquake coverage with a parametric trigger
- LRP-9: Revise the Risk Management Innovation Grant Program to apply only to projects proposed by the affinity groups
- LRP-10: Create risk management / loss control workers' compensation projects based on the CWCI data
- LRP-11: Create a marine program to cover watercraft owned by campus and auxiliary organization members
- LRP-12: Provide assistance and oversight to the AOA
- LRP-13: Formation of a student health program
- LRP-14: Review and modification if appropriate the Workers' Compensation Experience Modification calculation

***AORMA Programs Long Range Action Plan***

- LRP-1: Workers' Compensation Program Growth
- LRP-2: Student Clubs Insurance Program
- LRP-3: Evaluation of participation in the CSU captive vehicle
- LRP 4: Development of Recreation Center Good Practices
- LRP 5: Formation of AORMA Benefits Program
- LRP 6: Preparation and Distribute the CSURMA 20th Anniversary Report
- LRP 7: Disseminate CSAC EIA Risk Management / Safety Services

Alliant expects there to be other opportunities for improving our performance, and we encourage CSURMA members to assist us by bringing performance improvement items to our attention. The service team regards working with the CSURMA as an exciting opportunity with our professional

promise to provide the highest level of services. We are committed to improving our effectiveness and value to all members. We appreciate your support and encouragement as we move forward.

## ***CALENDARS***

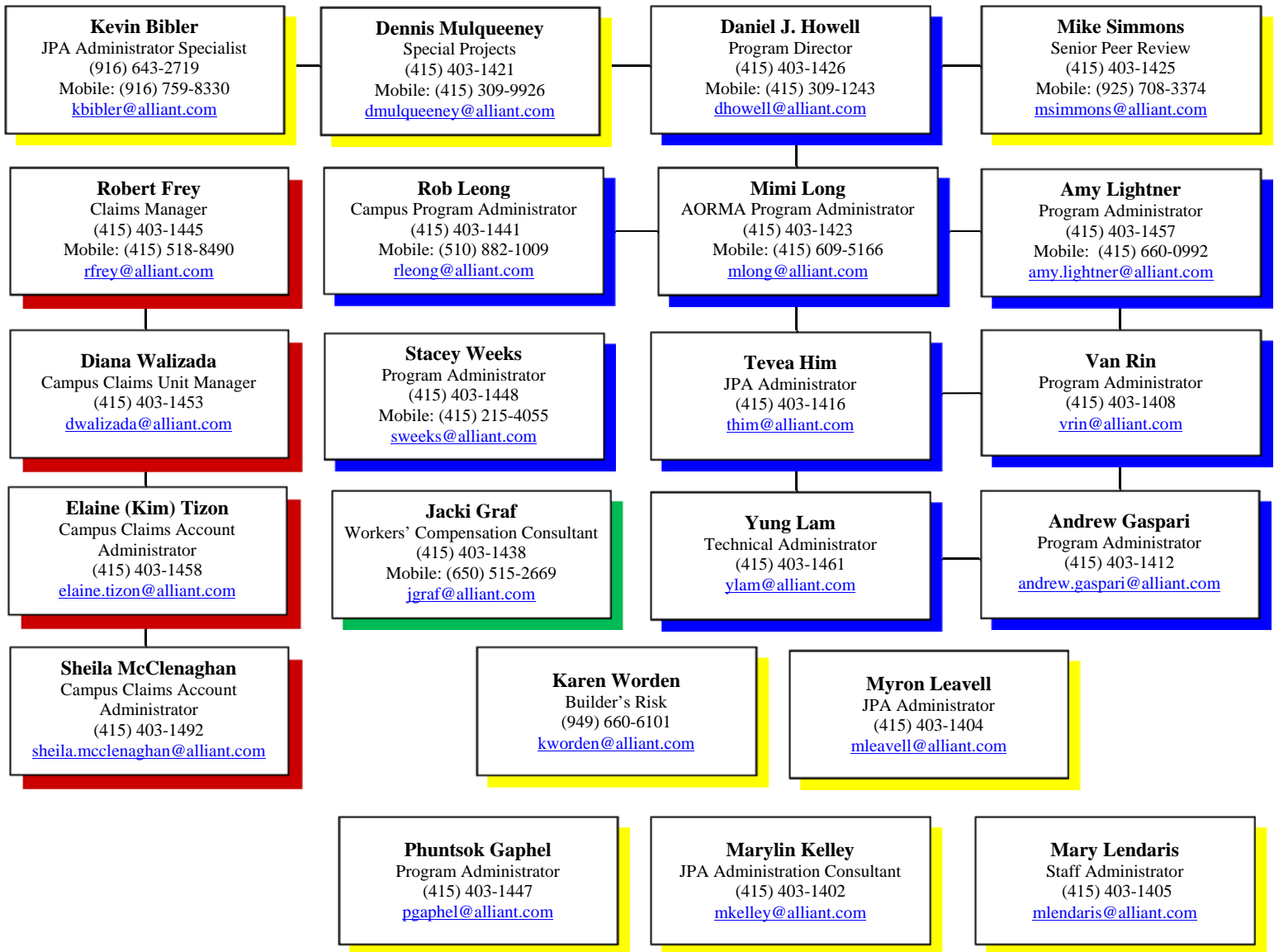
### *Meeting Calendar*





An organization as complex as CSURMA requires regular meetings of its Board of Directors, the Executive Committee, AORMA Committee, AIME Committee, and a number of subcommittees and task groups who are focused on specific tasks and responsibilities. These meetings are important to ensure member needs are met, to communicate program development, and to provide reports to all members regarding status of the program's objectives. As a governmental entity, CSURMA's Campus programs and AORMA programs ascribe to the Bagley-Keane Open Meeting Law. A copy of the Meeting Calendars for 2017 and 2018 are included as Appendix B.

## ***SUMMARY***

We are excited to have the opportunity to work with dynamic, creative and forward thinking leaders who are willing to invest energy and resources that is essential for program success. We are extremely proud to be associated with CSU and its Auxiliary Organizations. We are committed to meet the current and future needs of CSURMA.

## Appendix A – Alliant Team Organization Chart for CSURMA as of July 1, 2017



|   |                                |
|---|--------------------------------|
|  | CSURMA Core Service Team       |
|  | Claims Consulting              |
|  | Workers' Comp / Risk Analysis  |
|  | Special Projects / Peer review |



**Appendix B – CSURMA Meeting Calendar**

**2017 CSURMA MEETING CALENDAR**

| JANUARY, 2017  |                             | FEBRUARY, 2017                                |                                 | MARCH, 2017                             |                               |
|--|-----------------------------|---|---------------------------------|---|-------------------------------|
| 11   | EC: San Diego: 3:00 p.m.    | 23  | PC: San Francisco, 9:00 a.m.    | 9                                       | AORMA: San Diego: 10:00 a.m.  |
| 8-11   | AOA Conference: San Diego   |   |                                 | 9                                       | EC: San Diego: 2:30 p.m.      |
| 11   | AIME: San Diego: 10:30 a.m. |   |                                 | 10                                      | EC LRP: San Diego: 8:30 a.m.  |
| APRIL, 2017  |                             | MAY, 2017                                     |                                 | JUNE, 2017                              |                               |
|  |                             | 1   | AIME: San Francisco: 10:30 a.m. | 22                                      | PC: Teleconference, 1:00 p.m. |
|  |                             | 4   | AORMA: Long Beach; 10:00 a.m.   |   |                               |
|  |                             | 4   | BOD Orientation: 2:00 p.m.      |   |                               |
|  |                             | 5   | EC: Long Beach: 8:30 a.m.       |   |                               |
|  |                             | 5   | BOD: Long Beach: 10:30 a.m.     |   |                               |
| AORMA = Auxiliary Organizations Risk Management Alliance Committee |                             | PC = AORMA Programs Committee                 |                                 | EC = CSURMA Executive Committee         |                               |
| AIME = Athletic Injury Medical Expense Committee                   |                             | AOA = CSU Auxiliary Organizations Association |                                 | EC LRP = EC Long Range Planning Meeting |                               |
| AORMA LRP = AORMA Long Range Planning Meeting                      |                             | BOD = CSURMA Board of Directors               |                                 |   |                               |

**Appendix B – CSURMA Meeting Calendar (cont'd)**

**2017 CSURMA MEETING CALENDAR**

| JULY, 2017  | AUGUST, 2017                                  | SEPTEMBER, 2017  |
|---|---|--|
| 17-18 AORMA Officers Retreat: 11:00 a.m.  |   | 6 AORMA New Member Orientation:<br>6 AORMA LRP: Sacramento: 10:00 a.m.<br>7 AORMA: Sacramento: 9:00 a.m.<br>7 EC Orientation: Sacramento: 4:00 p.m.<br>8 EC: Sacramento: 8:30 a.m.<br>28 PC: Teleconference, 1:00 p.m. |
| OCTOBER, 2017   | NOVEMBER, 2017                                | DECEMBER, 2017   |
| 16 AIME: San Francisco: 10:30 a.m.<br>BOD Orientation: 2:00 p.m.<br>26 AORMA: Long Beach: 3:00 p.m.<br>27 EC: Long Beach: 9:00 a.m.<br>27 BOD: Long Beach: 10:30 a.m. |   | 7 AORMA: TBD: 10:00 a.m.<br>8 EC: TBD: 8:30 a.m.   |
| AORMA = Auxiliary Organizations Risk Management Alliance Committee  | PC = AORMA Programs Committee                 | EC = CSURMA Executive Committee  |
| AIME = Athletic Injury Medical Expense Committee  | AOA = CSU Auxiliary Organizations Association | EC LRP = EC Long Range Planning Meeting  |
| AORMA LRP = AORMA Long Range Planning Meeting   | BOD = CSURMA Board of Directors               |  |

**Appendix B – CSURMA Meeting Calendar (cont'd)**

**2018 CSURMA MEETING CALENDAR**

| JANUARY, 2018   | FEBRUARY, 2018                                | MARCH, 2018  |
|---|---|--|
| 7 EC: Sacramento: 3:00 p.m.<br>7-10 AOA Conference: Sacramento<br>15 AIME: TBD: 10:30 a.m.                        | 22 PC: Teleconference, 1:00 p.m.              | 8 AORMA: TBD: 10:00 a.m.<br>8 EC: TBD: 2:30 p.m.<br>9 EC LRP: TBD: 8:30 a.m. |
| APRIL, 2018   | MAY, 2018                                     | JUNE, 2018   |
| 23-24 Fitting the Pieces Conference, San Diego<br>25 AORMA: San Diego,<br>25 EC: San Diego,<br>25 BOD: San Diego, | 07 AIME: TBD: 10:30 a.m.                      | 21 PC: Teleconference: 1:00 p.m.   |
| AORMA = Auxiliary Organizations Risk Management Alliance Committee  | PC = AORMA Programs Committee                 | EC = CSURMA Executive Committee  |
| AIME = Athletic Injury Medical Expense Committee  | AOA = CSU Auxiliary Organizations Association | EC LRP = EC Long Range Planning Meeting                                      |
| AORMA LRP = AORMA Long Range Planning Meeting   | BOD = CSURMA Board of Directors               |  |

**Appendix B – CSURMA Meeting Calendar (cont'd)**

**2018 CSURMA MEETING CALENDAR**

| JULY, 2018   | AUGUST, 2018                                  | SEPTEMBER, 2018  |
|--|---|--|
| TBD AORMA Officers Retreat, 11:00 a.m.   |   | 5 AORMA New Member Orientation:<br>5 AORMA LRP: TBD: 10:00 a.m.<br>6 AORMA: TBD: 9:00 a.m.<br>6 EC Orientation: TBD: 4:00 pm<br>7 EC: TBD: 8:30 a.m.<br>27 PC: Teleconference, 1:00 p.m. |
| OCTOBER, 2018  | NOVEMBER, 2018                                | DECEMBER, 2018   |
| 15 AIME: TBD: 10:30 a.m.<br>BOD Orientation: 2:00 p.m.<br>25 AORMA: Long Beach: 10:00 a.m.<br>26 EC: Long Beach: 8:30 a.m.<br>26 BOD: Long Beach: 10:30 a.m. | 29 PC: Teleconference, 1:00 p.m.              | 6 AORMA: Long Beach: 10:00 a.m.<br>7 EC: Long Beach: 8:30 a.m.   |
| AORMA = Auxiliary Organizations Risk Management Alliance Committee   | PC = AORMA Programs Committee                 | EC = CSURMA Executive Committee  |
| AIME = Athletic Injury Medical Expense Committee   | AOA = CSU Auxiliary Organizations Association | EC LRP = EC Long Range Planning Meeting  |
| AORMA LRP = AORMA Long Range Planning Meeting  | BOD = CSURMA Board of Directors               |  |

### Appendix C – CSU and AORMA Member Listing

| #  | Location            | Campus   |
|----|---------------------|--|
| 1  | Bakersfield         | California State University, Bakersfield                 |
| 2  | Chancellor's Office | California State University, Chancellor's Office         |
| 3  | Channel Islands     | California State University, Channel Islands             |
| 4  | Chico               | California State University, Chico                       |
| 5  | Dominguez Hills     | California State University, Dominguez Hills             |
| 6  | East Bay            | California State University, East Bay                    |
| 7  | Fresno              | California State University, Fresno                      |
| 8  | Fullerton           | California State University, Fullerton                   |
| 9  | Humboldt            | Humboldt State University                                |
| 10 | Long Beach          | California State University, Long Beach                  |
| 11 | Los Angeles         | California State University, Los Angeles                 |
| 12 | Maritime Academy    | California Maritime Academy                              |
| 13 | Monterey Bay        | California State University, Monterey Bay                |
| 14 | Northridge          | California State University, Northridge                  |
| 15 | Pomona              | California State Polytechnic University, Pomona          |
| 16 | Sacramento          | California State University, Sacramento                  |
| 17 | San Bernardino      | California State University, San Bernardino              |
| 18 | San Diego           | San Diego State University                               |
| 19 | San Francisco       | San Francisco State University                           |
| 20 | San Jose            | San Jose State University                                |
| 21 | San Luis Obispo     | California Polytechnic State University, San Luis Obispo |
| 22 | San Marcos          | California State University, San Marcos                  |
| 23 | Sonoma              | Sonoma State University                                  |
| 24 | Stanislaus          | California State University, Stanislaus                  |

| #  | Campus              | Auxiliary Organization   |
|----|---------------------|--|
| 1  | Bakersfield         | Associated Students, California State University, Bakersfield, Inc.                          |
| 2  | Bakersfield         | California State University, Bakersfield Auxiliary for Sponsored Programs and Administration |
| 3  | Bakersfield         | California State University, Bakersfield Foundation  |
| 4  | Bakersfield         | California State University, Bakersfield Student Union, Inc.                                 |
| 5  | Chancellor's Office | California State University Foundation   |
| 6  | Chancellor's Office | California State University Institute  |
| 7  | Channel Islands     | Associated Students of California State University, Channel Islands, Inc.                    |
| 8  | Channel Islands     | California State University Channel Islands Foundation                                       |
| 9  | Channel Islands     | CI University Auxiliary Services, Inc.   |
| 10 | Chico               | Associated Students of California State University, Chico                                    |
| 11 | Chico               | The CSU, Chico Research Foundation   |
| 12 | Chico               | The University Foundation, California State University, Chico                                |
| 13 | Dominguez Hills     | Associated Students, California State University, Dominguez Hills                            |
| 14 | Dominguez Hills     | California State University, Dominguez Hills Foundation                                      |
| 15 | Dominguez Hills     | Donald P. and Katherine B. Loker University Student Union, Incorporated                      |
| 16 | Dominguez Hills     | California State University, Dominguez Hills Philanthropic Foundation                        |
| 17 | East Bay            | Associated Students, California State University, East Bay                                   |
| 18 | East Bay            | Cal State East Bay Educational Foundation  |
| 19 | East Bay            | California State University, East Bay Foundation, Inc.                                       |
| 20 | Fresno              | Associated Students, Inc. of California State University, Fresno                             |
| 21 | Fresno              | California State University, Fresno Association, Inc.  |
| 22 | Fresno              | California State University, Fresno Foundation   |
| 23 | Fresno              | Fresno State Programs for Children, Inc.   |
| 24 | Fresno              | The Agricultural Foundation of California State University, Fresno                           |
| 25 | Fresno              | The California State University, Fresno Athletic Corporation                                 |
| 26 | Fullerton           | Associated Students California State University, Fullerton, Inc.                             |
| 27 | Fullerton           | Cal State Fullerton Philanthropic Foundation   |
| 28 | Fullerton           | CSU Fullerton Auxiliary Services Corporation   |
| 29 | Humboldt            | Associated Students, Humboldt State University   |

| #  | Campus           | Auxiliary Organization  |
|----|------------------|---|
| 30 | Humboldt         | Humboldt State University Advancement Foundation                          |
| 31 | Humboldt         | Humboldt State University Center Board of Directors                       |
| 32 | Humboldt         | Humboldt State University Sponsored Programs Foundation                   |
| 33 | Long Beach       | Associated Students, California State University, Long Beach              |
| 34 | Long Beach       | California State University, Long Beach Research Foundation               |
| 35 | Long Beach       | CSULB 49er Foundation   |
| 36 | Long Beach       | Forty-Niner Shops, Inc., CSU Long Beach                                   |
| 37 | Los Angeles      | Associated Students, California State University, Los Angeles, Inc.       |
| 38 | Los Angeles      | Cal State L.A. University Auxiliary Services, Inc.                        |
| 39 | Los Angeles      | California State University, Los Angeles Foundation                       |
| 40 | Los Angeles      | University-Student Union at California State University, Los Angeles      |
| 41 | Maritime Academy | California Maritime Academy Foundation, Inc.                              |
| 42 | Maritime Academy | The Associated Students of the California Maritime Academy                |
| 43 | Monterey Bay     | Foundation of California State University, Monterey Bay                   |
| 44 | Monterey Bay     | University Corporation at Monterey Bay                                    |
| 45 | Northridge       | Associated Students, California State University, Northridge, Inc.        |
| 46 | Northridge       | California State University, Northridge Foundation                        |
| 47 | Northridge       | North Campus University Park Development Corporation                      |
| 48 | Northridge       | The University Corporation, CSU Northridge                                |
| 49 | Northridge       | University Student Union of California State University, Northridge       |
| 50 | Pomona           | Associated Students Inc., California State Polytechnic University, Pomona |
| 51 | Pomona           | The Cal Poly Pomona Foundation, Inc.                                      |
| 52 | Sacramento       | Associated Students of California State University, Sacramento            |
| 53 | Sacramento       | Capital Public Radio, Inc., CSU Sacramento                                |
| 54 | Sacramento       | The University Foundation at Sacramento State                             |
| 55 | Sacramento       | University Enterprises, Inc., CSU Sacramento                              |
| 56 | Sacramento       | University Union Operation of CSUS, Inc.                                  |
| 57 | San Bernardino   | Associated Students Inc., California State University, San Bernardino     |

| #  | Campus          | Auxiliary Organization  |
|----|-----------------|---|
| 58 | San Bernardino  | CSUSB Philanthropic Foundation  |
| 59 | San Bernardino  | Santos Manuel Student Union of California State University, San Bernardino            |
| 60 | San Bernardino  | University Enterprises Corporation at CSUSB   |
| 61 | San Diego       | Associated Students, San Diego State University                                       |
| 62 | San Diego       | Aztec Shops, Ltd.   |
| 63 | San Diego       | San Diego State University Research Foundation  |
| 64 | San Diego       | The Campanile Foundation  |
| 65 | San Francisco   | Associated Students, Inc., San Francisco State University                             |
| 66 | San Francisco   | San Francisco State University Foundation, Inc.                                       |
| 67 | San Francisco   | The University Corporation, San Francisco State                                       |
| 68 | San Jose        | Associated Student, San Jose State University   |
| 69 | San Jose        | San Jose State University Research Foundation   |
| 70 | San Jose        | Spartan Shops, Inc., San Jose State University  |
| 71 | San Jose        | The Student Union of San Jose State University  |
| 72 | San Jose        | The Tower Foundation, San Jose State University                                       |
| 73 | San Luis Obispo | Associated Students, Inc., California Polytechnic State University at San Luis Obispo |
| 74 | San Luis Obispo | Cal Poly Corporation  |
| 75 | San Luis Obispo | California Polytechnic State University Foundation                                    |
| 76 | San Marcos      | California State University San Marcos Foundation                                     |
| 77 | San Marcos      | The Associated Students of California State University, San Marcos                    |
| 78 | San Marcos      | California State University San Marcos Corporation                                    |
| 79 | Sonoma          | Associated Students of Sonoma State University  |
| 80 | Sonoma          | Sonoma State Enterprises, Inc.  |
| 81 | Sonoma          | Sonoma State University Foundation  |
| 82 | Stanislaus      | Associated Students, Inc., California State University, Stanislaus                    |
| 83 | Stanislaus      | California State University, Stanislaus Auxiliary and Business Services               |
| 84 | Stanislaus      | California State University, Stanislaus Foundation                                    |
| 85 | Stanislaus      | University Student Union of California State University, Stanislaus                   |
|    | N/A             | Auxiliary Organization Associations   |
|    | N/A             | Auxiliaries Multiple Employer VEBA  |