



California State University Risk Management Authority

Board of Directors & New Members Orientation

May 8, 2014

Presented by:

Rob Leong & Myron Leavell

A Public Entity Joint Powers Authority

c/o Alliant Insurance Services, Inc. • 100 Pine Street, 11th Floor, San Francisco, CA 94111-5101 • Phone: 415-403-1400 Fax: 415-874-4810

Presentation Outline

- 1. CSURMA Overview**
- 2. Program Administration**
- 3. Coverage Programs**
- 4. Claims**
- 5. Dividends**
- 6. Program Funding Status**
- 7. Program Services**

CSURMA Overview

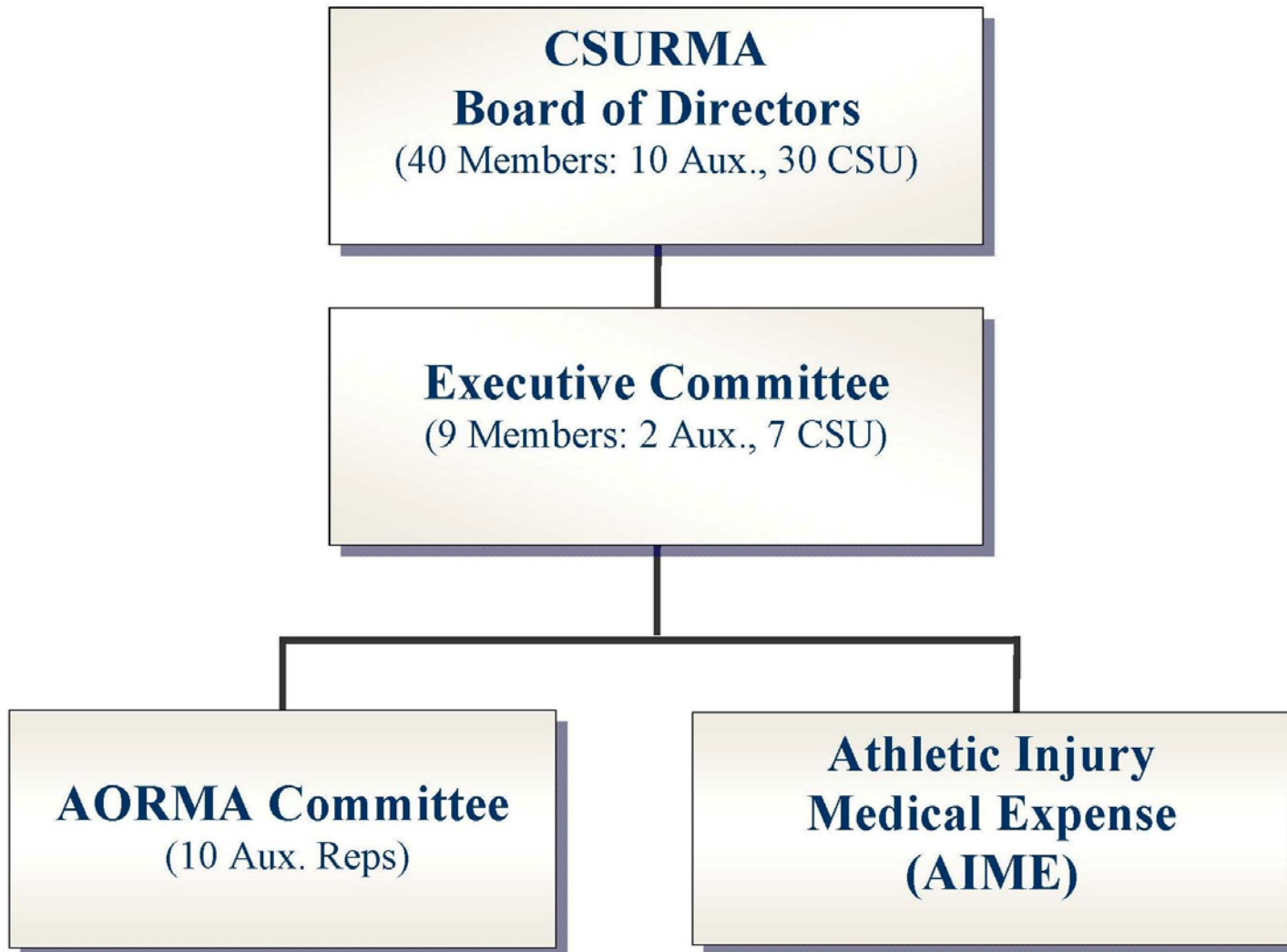
California State University Risk Management Authority (CSURMA) – joint powers authority (JPA) created to provide risk management services for CSU *Campuses* and *Auxiliary Organizations*, including insurance and self-insurance.



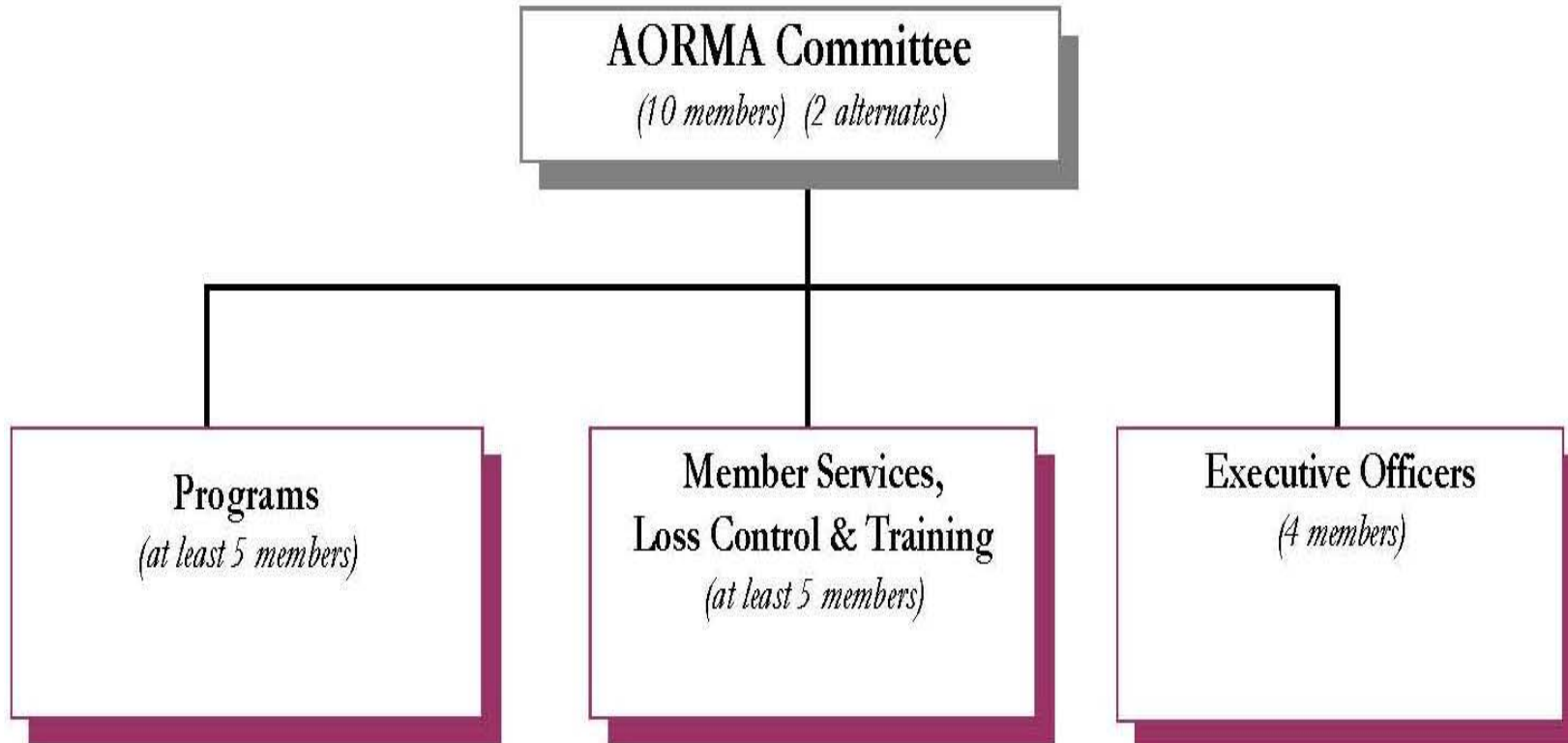
Auxiliary Organizations Risk Management Alliance (AORMA) - operates within CSURMA to offer tailored coverage for CSU's Auxiliary Organizations, including lower deductibles and other special coverage requirements.



Program Administration



Program Administration



Program Administration

Governing Documents:

- Joint Powers Agreement - *creates CSURMA, a separate governmental entity*
- Bylaws - *describes organization and governance of CSURMA operations*
- Bagley Keene Act - *CSU (Campus programs)*
- Ralph M. Brown Act - *Auxiliary Organizations (AORMA programs)*
- California Fair Political Practices Commission

Administrative Practices:

- CSU Chancellor's Executive Orders
- CSU Systemwide Technical Letters - *Risk Management*
- CSURMA Policies & Procedures

Coverage Documents:

- Memoranda of Coverage (MOC) - *primary coverage*
- Insurance Policies - *excess insurance, reinsurance*

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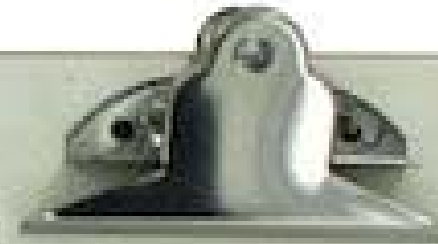
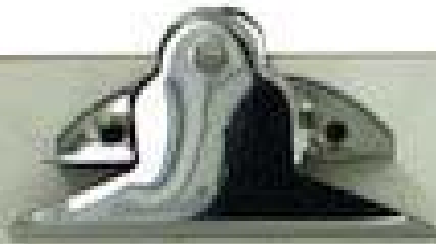


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Coverage Programs - *Campus*



- ✓ **Liability** (General & Professional Liability) - “Occurrence” basis; covering Faculty, Staff, Volunteers working for the University; Errors & Omissions Liability including Medical Malpractice, Employment Practices Liability.
- ✓ **Workers’ Compensation** - all employees and registered volunteers; Statutory coverage; “All States” .
- ✓ **IDL, NDI ,UI** – Industrial Disability Leave, Non-industrial Disability Leave, Unemployment Insurance.
- ✓ **Property / Boiler & Machinery** - “All Risk” covering all buildings, but not including building contents; \$100,000 deductible (\$1MM ded SDSU); included Cyber Risk Liability (Information Security & Privacy Insurance).
- ✓ **Athletic Injury Medical Expense (AIME)** - covering inter-collegiate athletics (NCAA, NAIA).
- ✓ **Automobile Liability** – unlimited liability provided by the State’s Motor Vehicle Liability Self-Insurance Program (VELSIP) managed by ORIM; Non-employee drivers limited to \$1MM limit per Accident

Coverage Programs - *Campus*




- ✓ ***Student Professional Liability Insurance Program (SPLIP)***
- ✓ ***Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)***
- ✓ ***Auto Physical Damage Insurance (APD)***
- ✓ ***Inland Marine Insurance*** (fine arts, special equipment, scientific instruments, cameras, laptops, etc.)
- ✓ ***Blanket Student Travel Accident***
- ✓ ***Foreign Travel Insurance Program (FTIP)***
- ✓ ***Club Sports Insurance Program (CSIP)***
- ✓ ***Builder's Risk Insurance Program (BRIP)***
- ✓ ***Owner-Controlled Insurance Program (OCIP)***
- ✓ ***Special Liability Insurance Program (SLIP)***
- ✓ ***Vendors / Contractors Liability Program (VCP)***

Coverage Programs - *AORMA*



- ✓ ***General / Errors & Omissions Liability***, including Directors & Officers Liability, Professional Liability, Liquor Liability, Employment Practices Liability, Fiduciary Liability, etc.
- ✓ ***Automobile Liability*** - owned, non-owned, hired / leased autos.
- ✓ ***Property / Boiler & Machinery*** – owned/leased buildings, may include contents.
- ✓ ***Workers' Compensation & Employer's Liability***
- ✓ ***Crime*** (Employee Fidelity)
- ✓ ***Unemployment Insurance***
- ✓ ***Automobile Physical Damage Insurance***
- ✓ ***Inland Marine Insurance*** (fine arts, special equipment, scientific instruments, cameras, laptops, etc.)

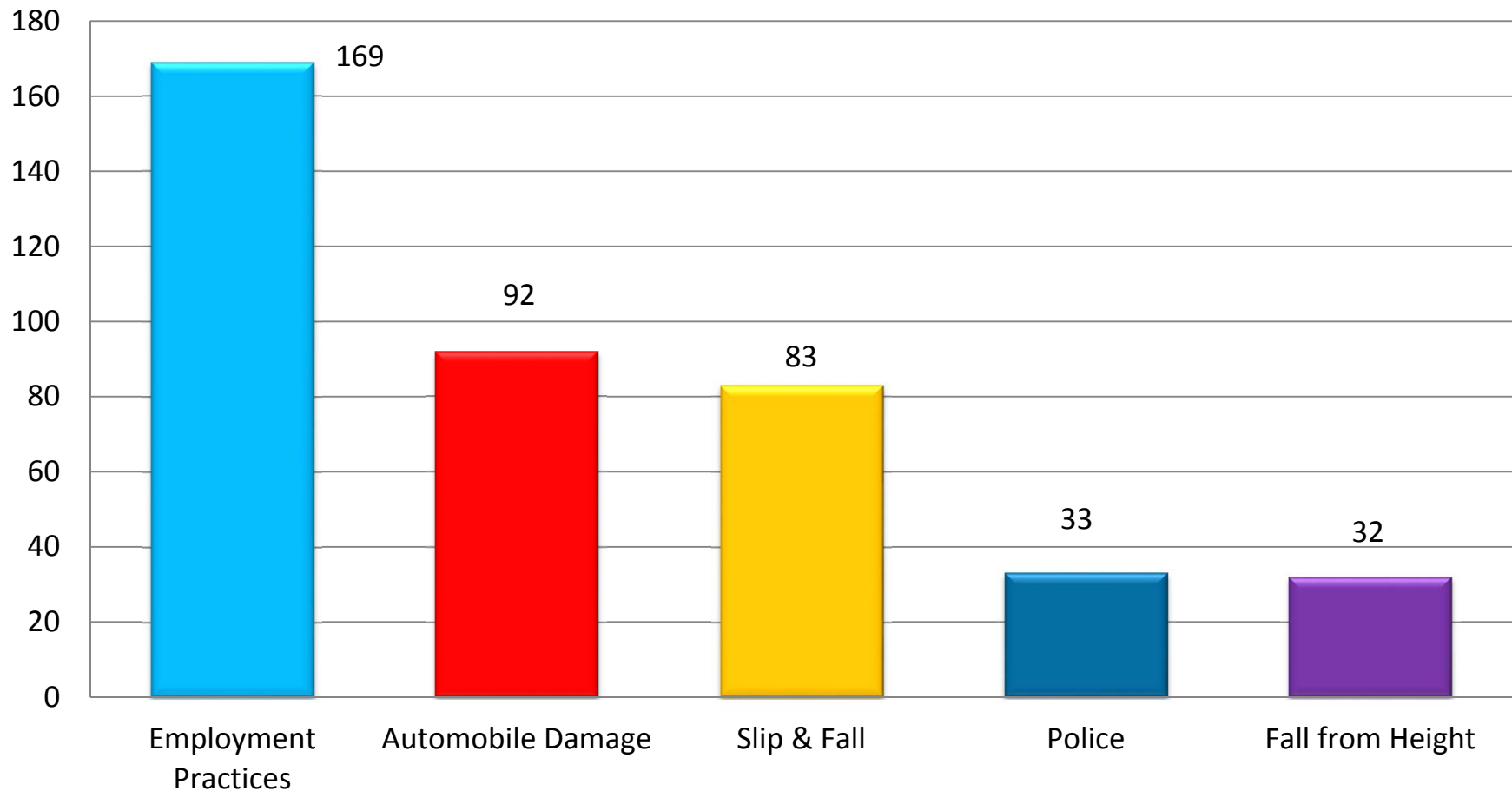
Coverage Programs - *AORMA*

- 
- A light-colored clipboard with three silver binder rings at the top. The text is printed on the clipboard surface.
- ✓ ***ID Fraud Coverage***
 - ✓ ***Participant Accident Insurance (PAI)***
 - ✓ ***Special Events Liability Insurance***
 - ✓ ***Blanket Student Travel Accident***
 - ✓ ***Foreign Travel Insurance Program***
 - ✓ ***Club Sports Insurance Program***
 - ✓ ***Builder's Risk Insurance Program (BRIP)***
 - ✓ ***Owner-Controlled Insurance Program (OCIP)***
 - ✓ ***Vendors / Contractors Liability Program (VCP)***
 - ✓ ***Earthquake Insurance***

Claims - *Campus Liability*

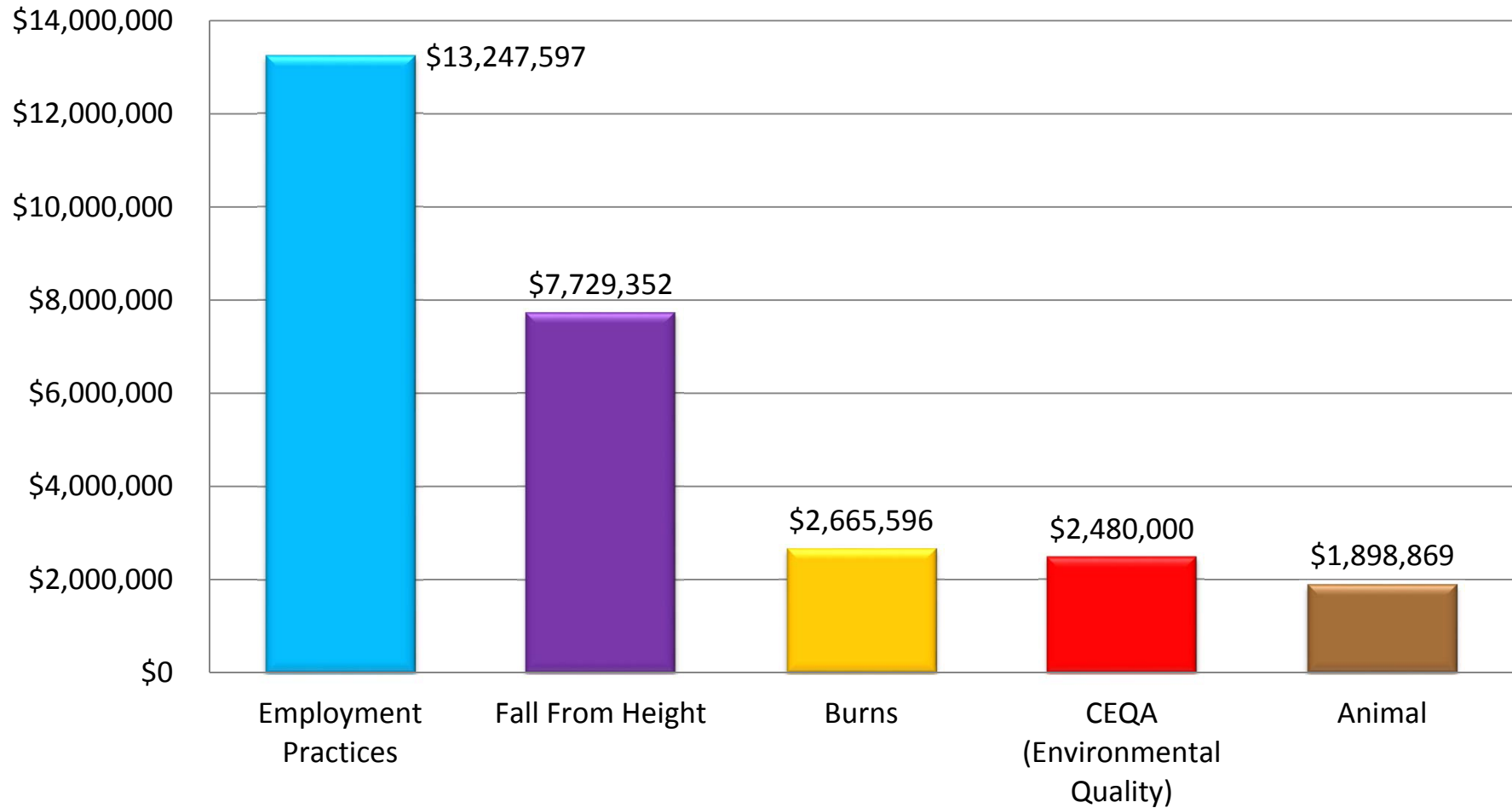
Top 5 Claims Category - # Claims

Five Years: 2007-2012 as of May 1, 2013



Claims - *Campus Liability*

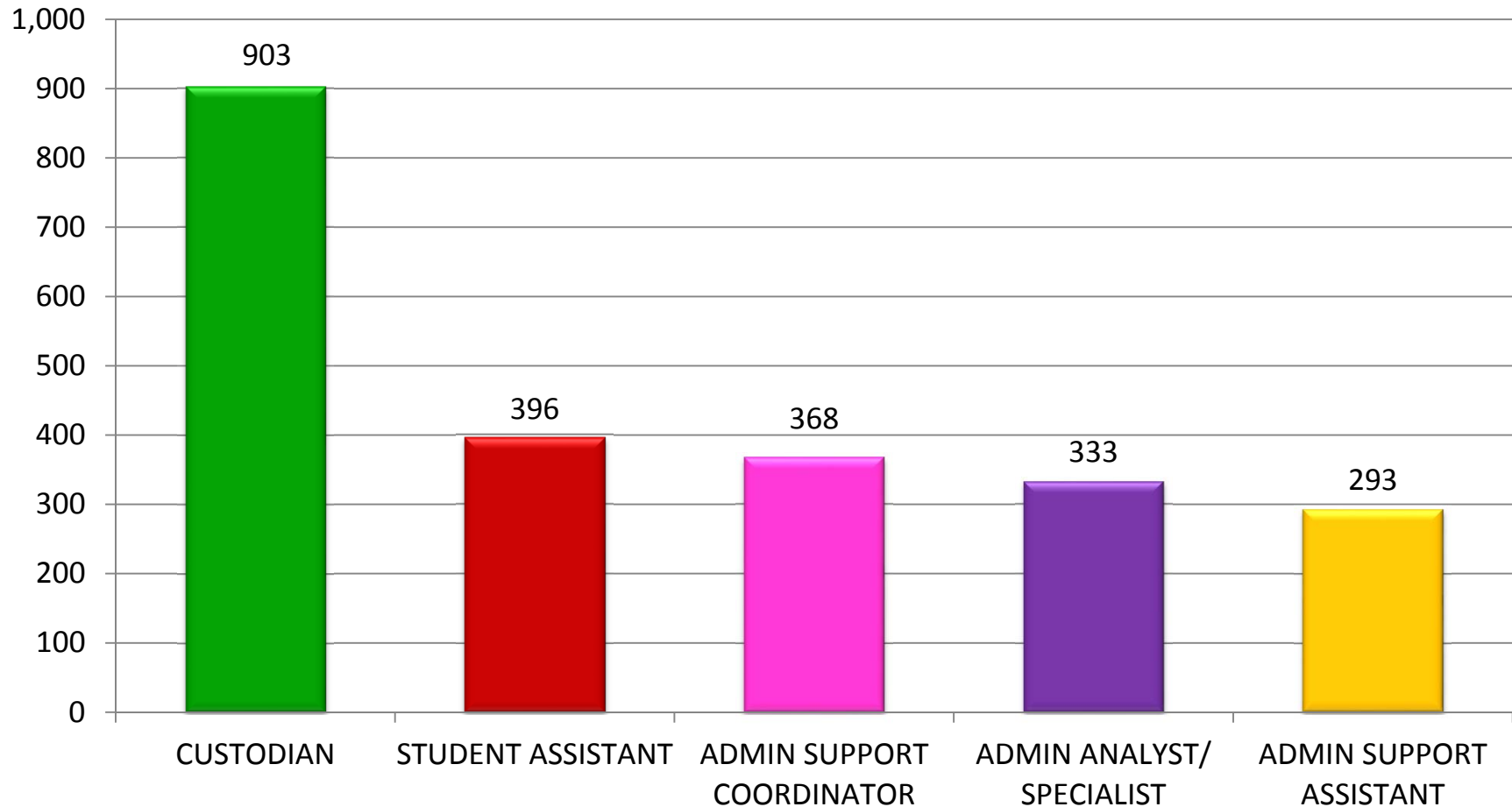
Top 5 Claims Category - \$ Incurred
Five Years: 2007-2012 as of May 1, 2013



Claims - *Campus WC*

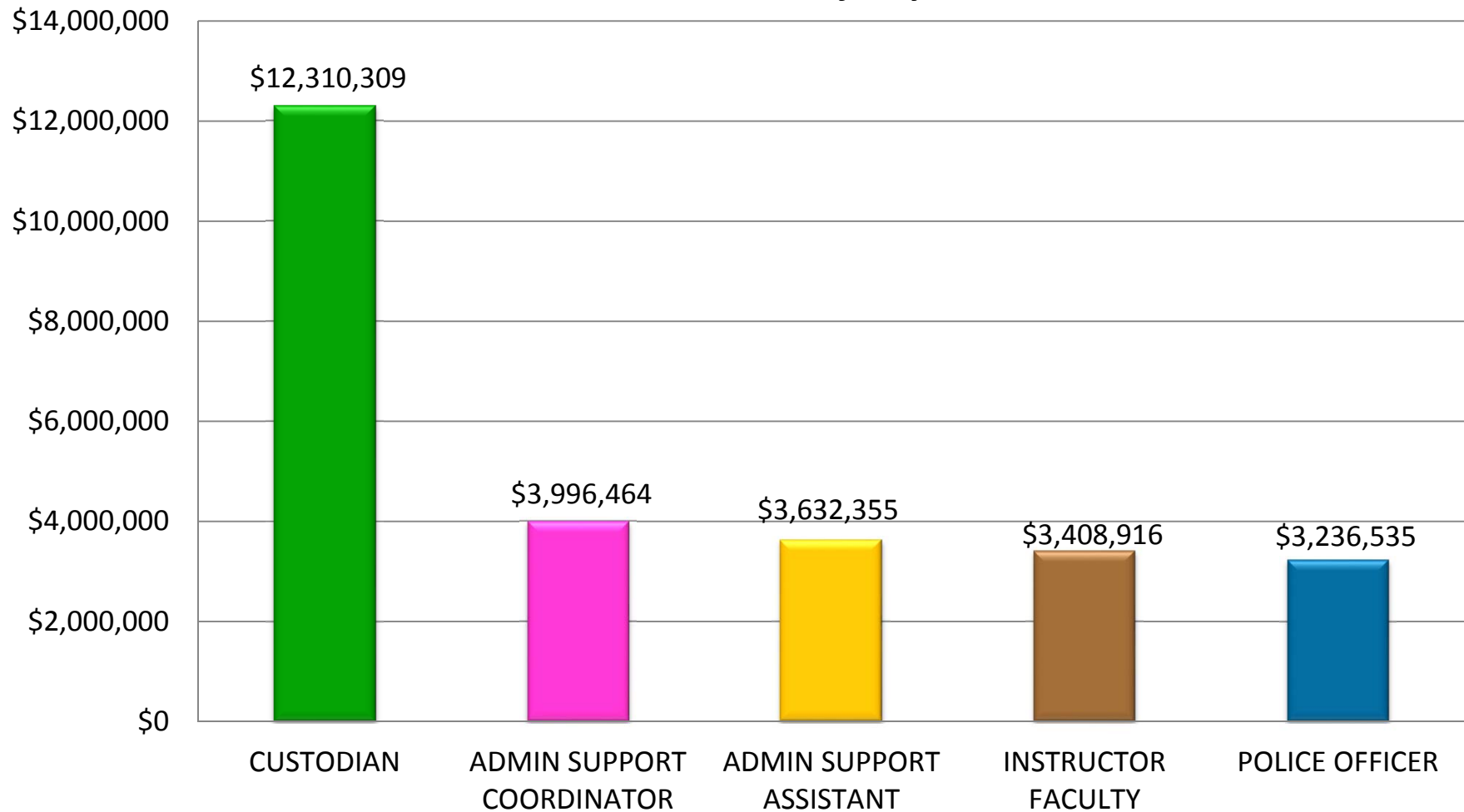
Top 5 Claims by Occupation - # Claims

Five Years: 2007-2012 as of May 1, 2013



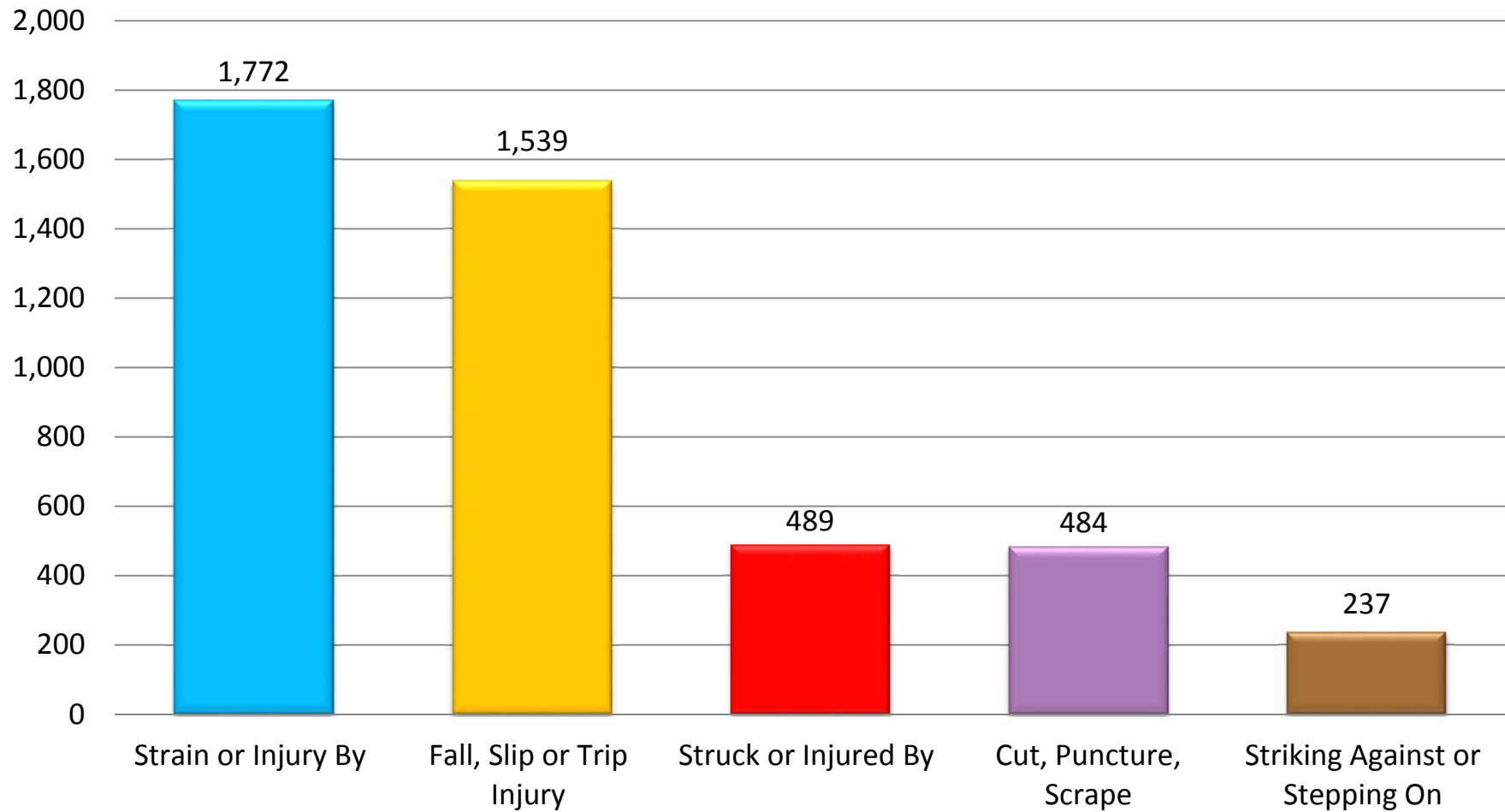
Claims - *Campus WC*

Top 5 Claims by Occupation - \$ Incurred
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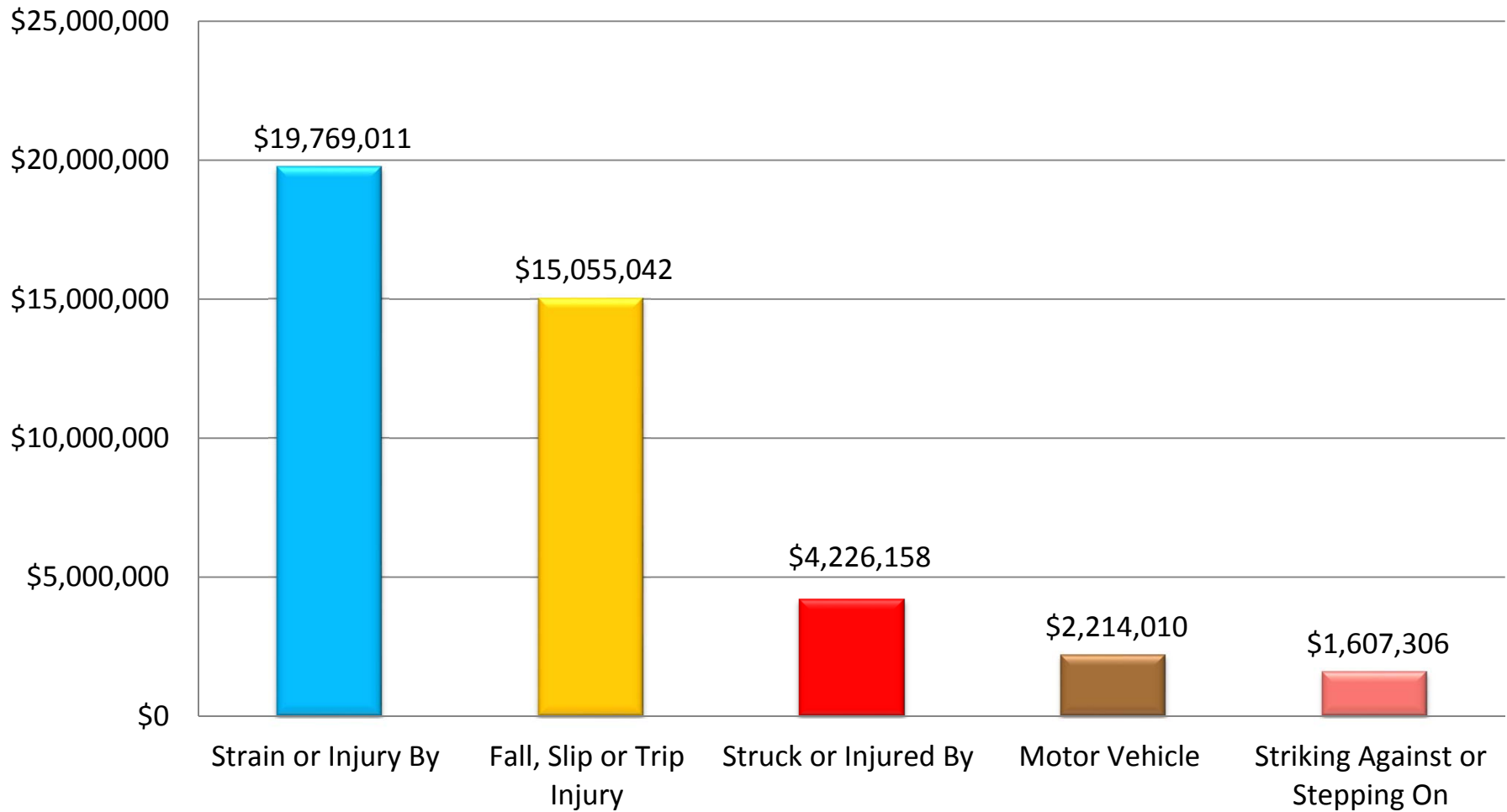
Claims - *Campus WC*

Top 5 Cause of Loss - # Claims
5 Years: 2007-2012 as of May 1, 2013



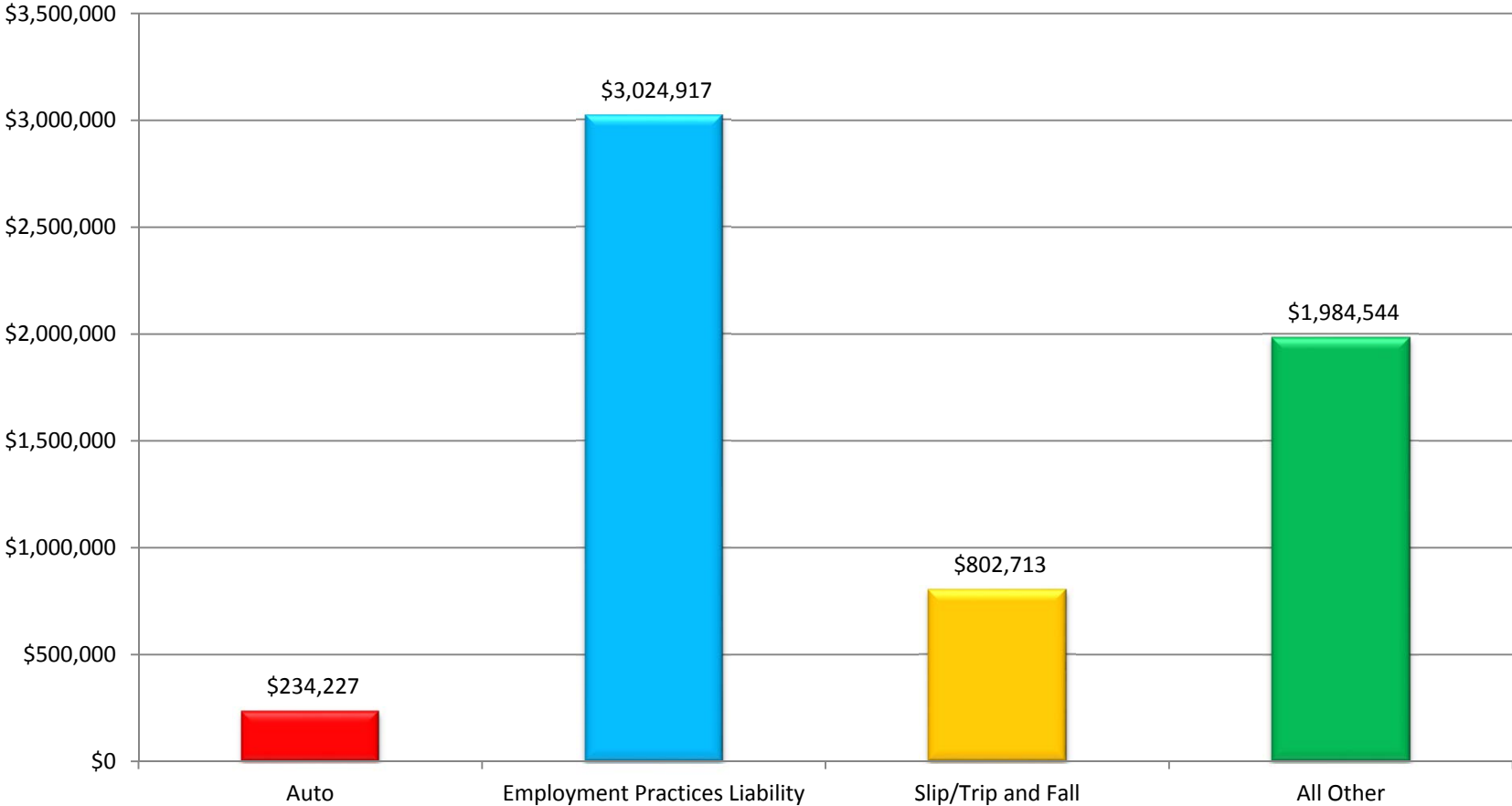
Claims - *Campus WC*

Top 5 Cause of Loss - \$ Incurred
5 Years: 2007-2012 as of May 1, 2013



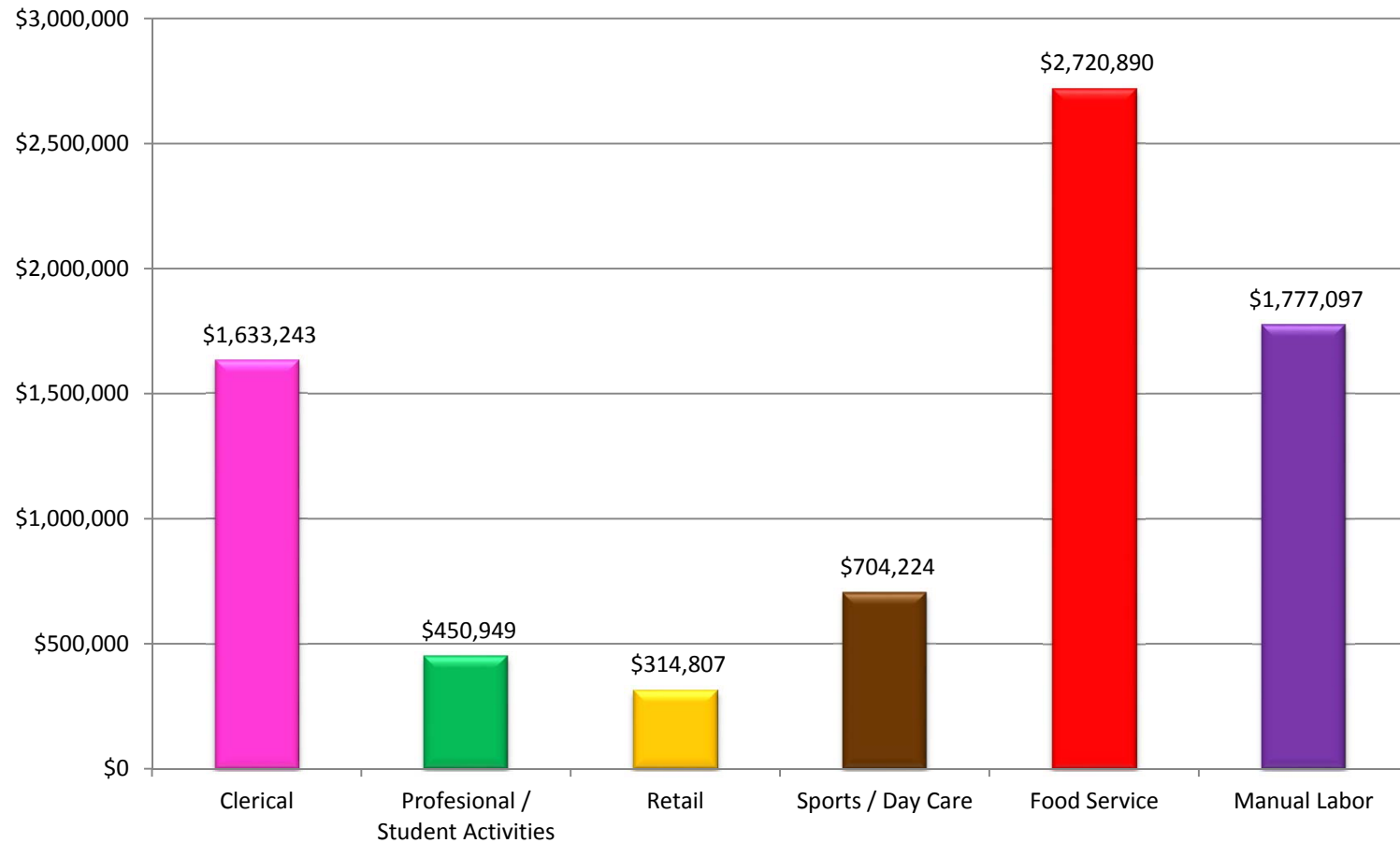
Claims - *AORMA Liability*

Top 4 Claims Category - \$ Incurred
Five Years: 2007-2012 as of April 1, 2013



Claims - AORMA WC

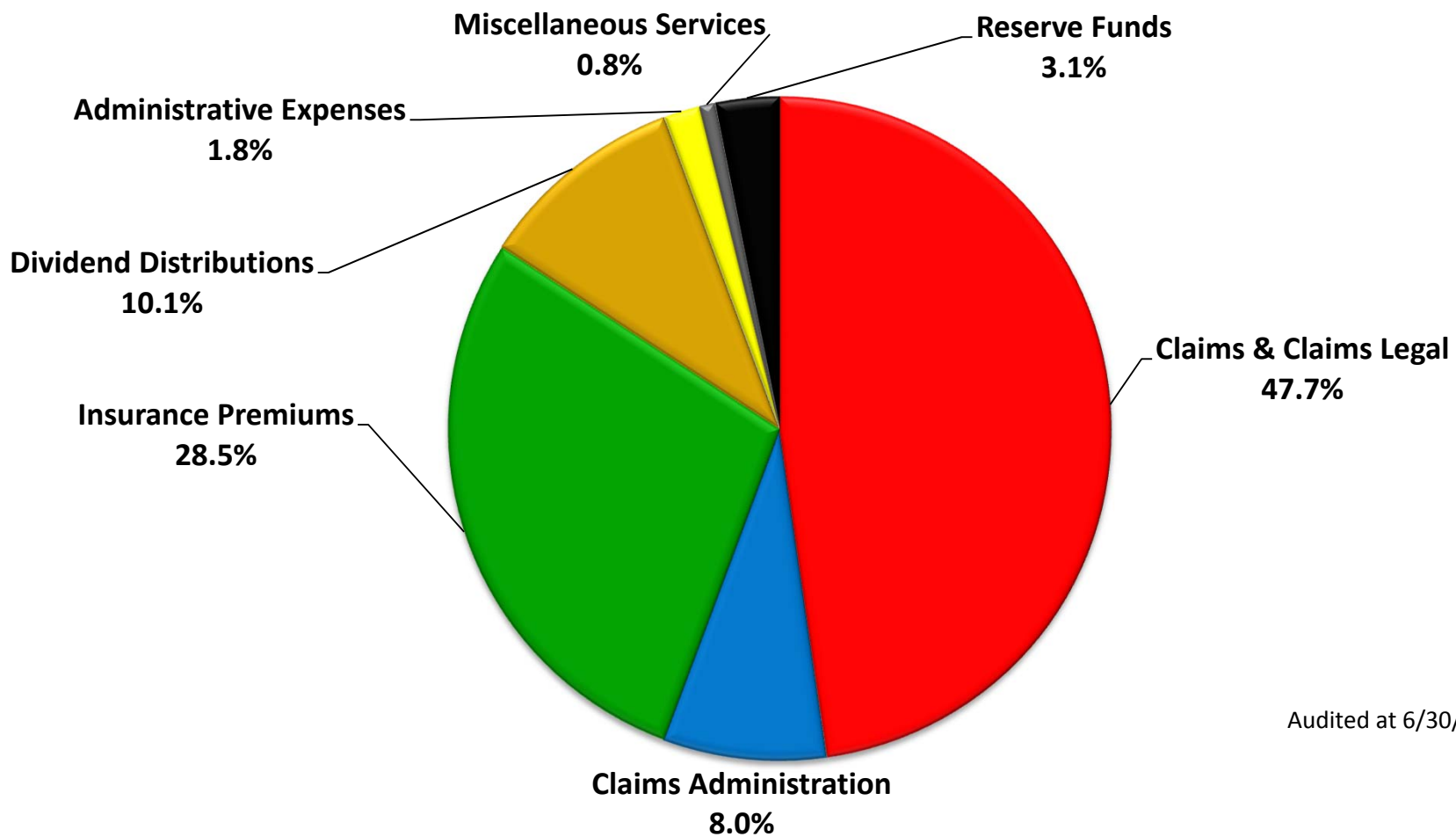
Top 6 Claims by Operations - \$ Incurred
Five Years: 2007-2012 as of April 1, 2013



Program Expenses

FY 2012-13 Contributions

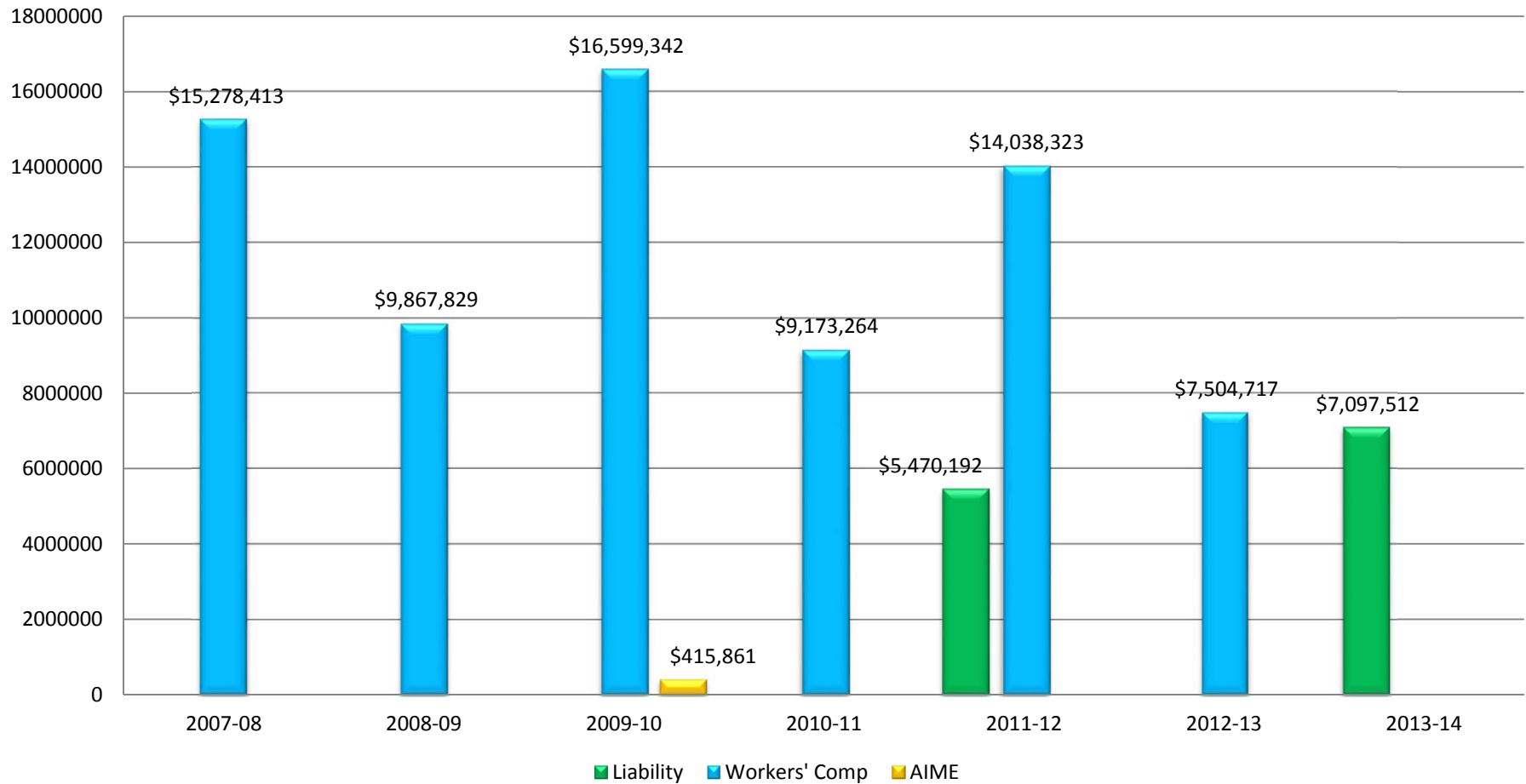
"Your Premium Dollars at Work"



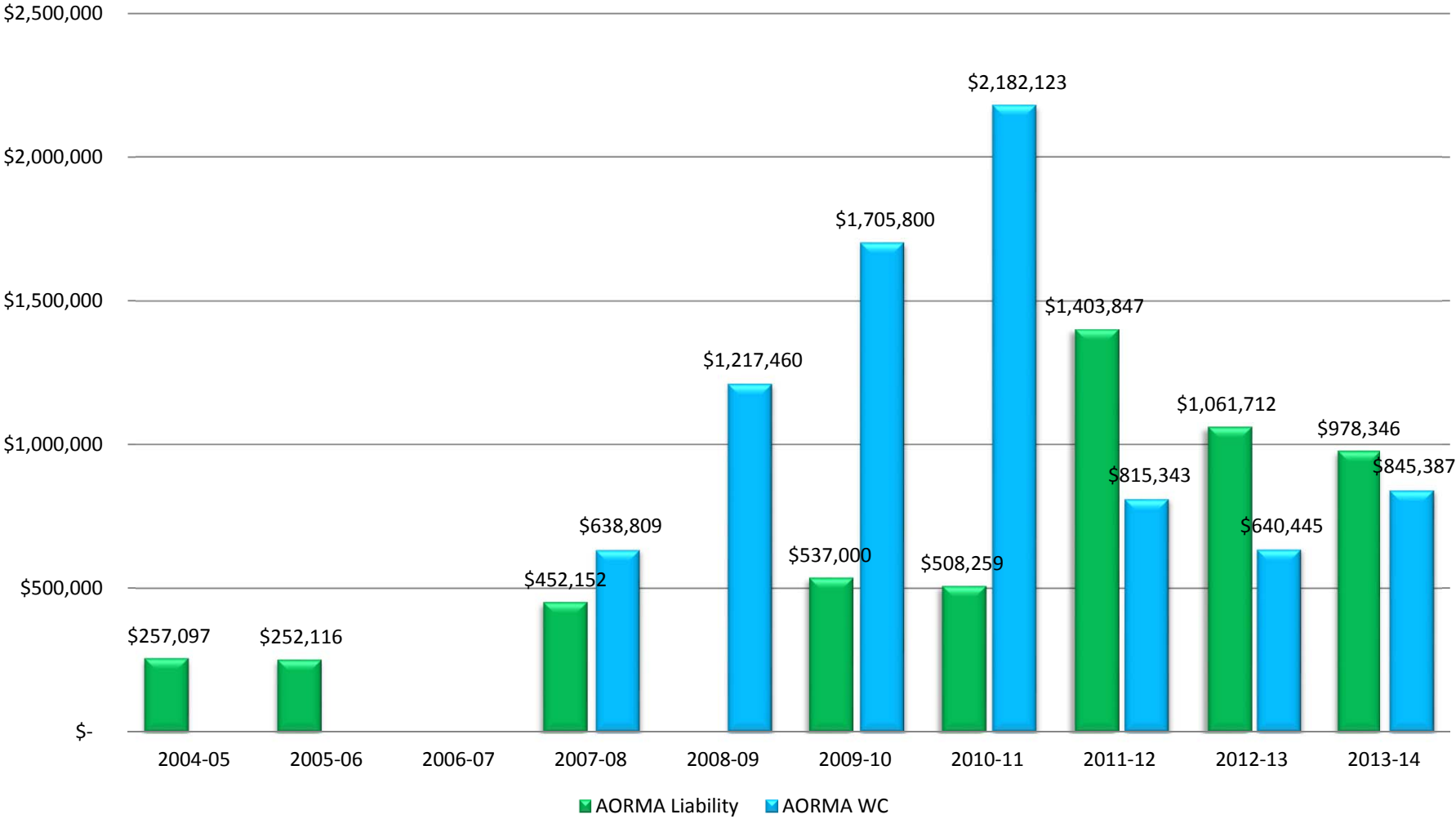
Audited at 6/30/13

Dividends - *Campus Programs*

Campus Programs Dividend Payments

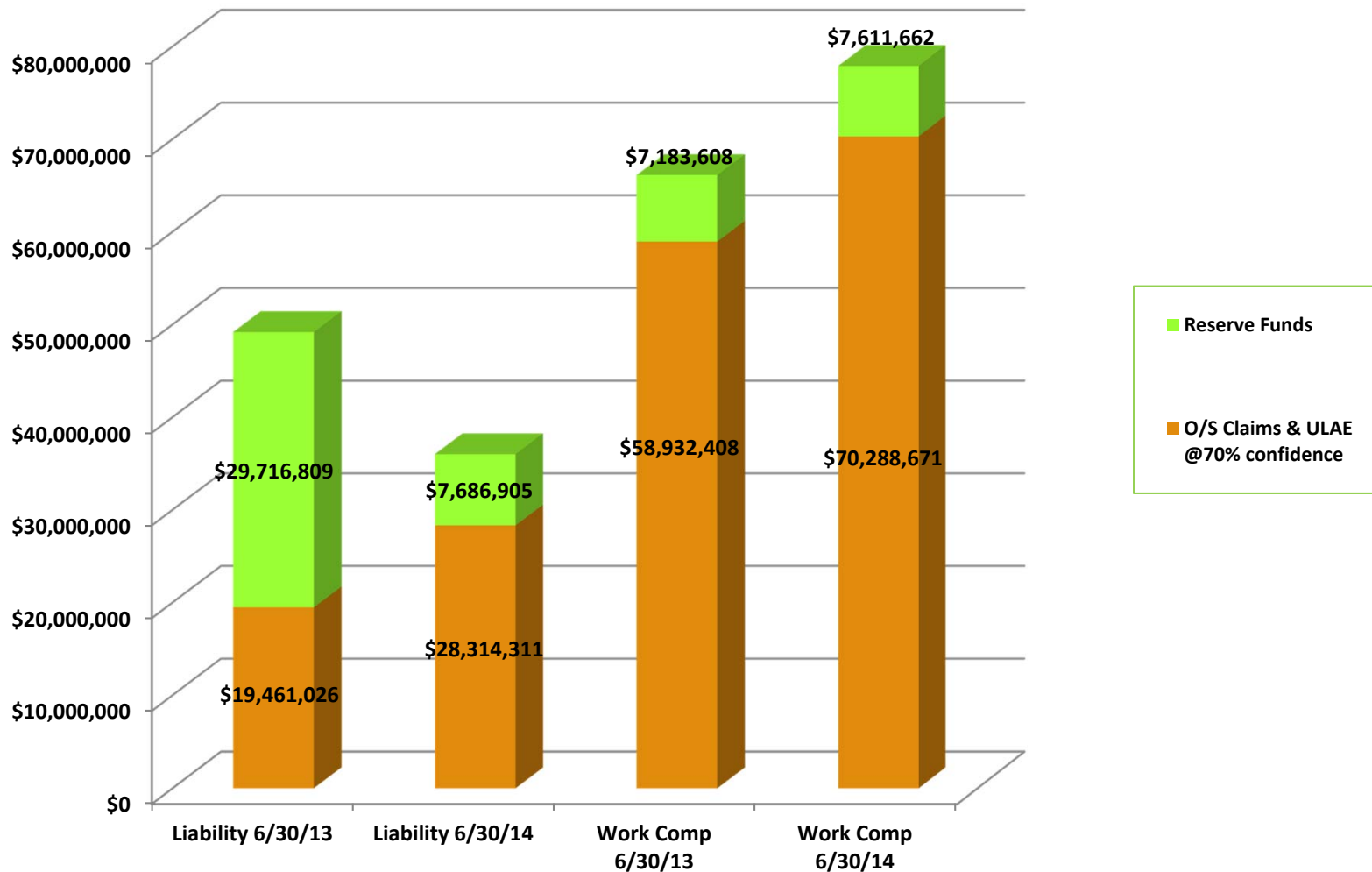


Dividends - AORMA Programs



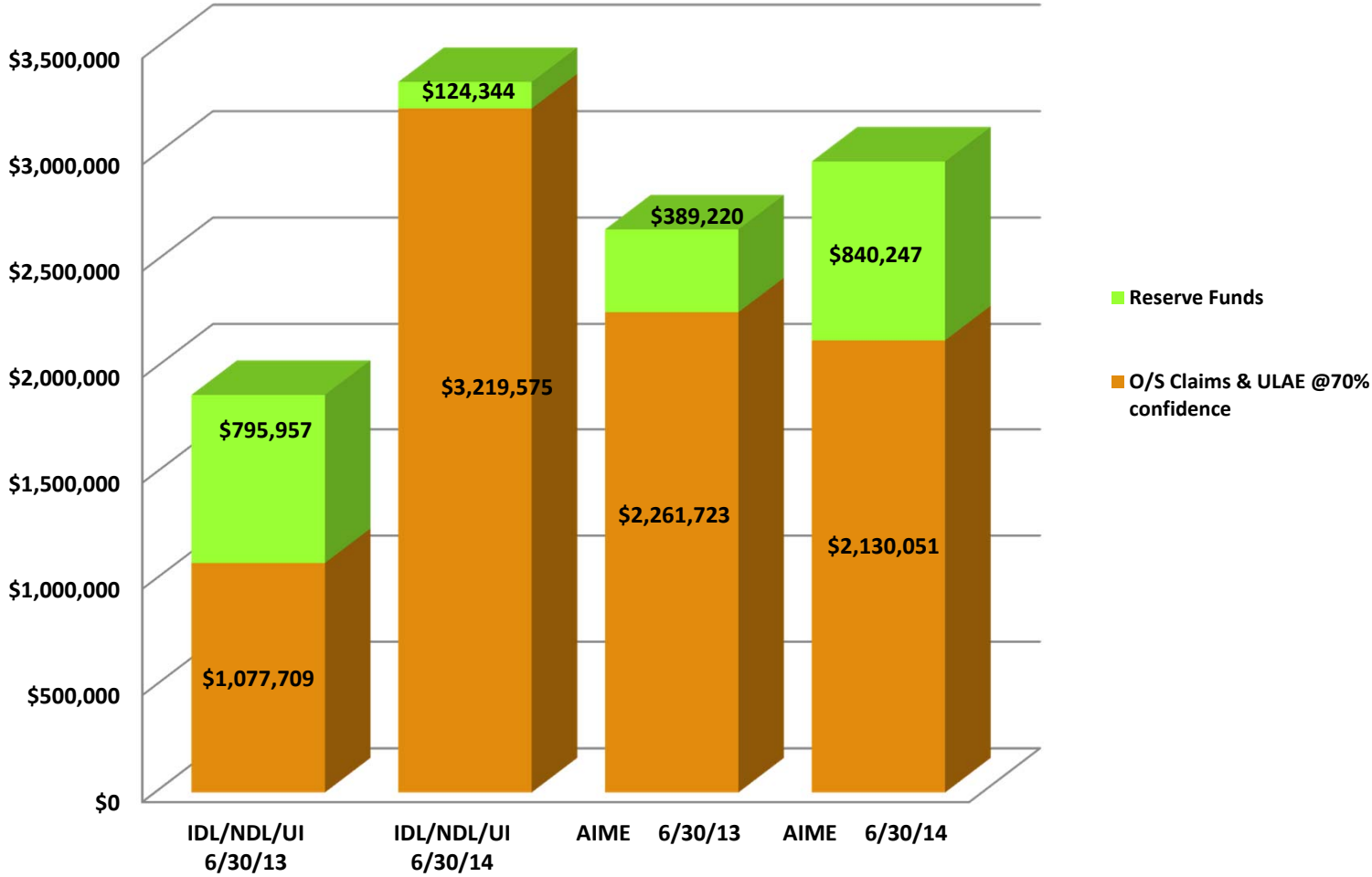
Program Funding Status

Campus Programs - Pools
Estimated Funding Projected to FYE 2014 (undiscounted)



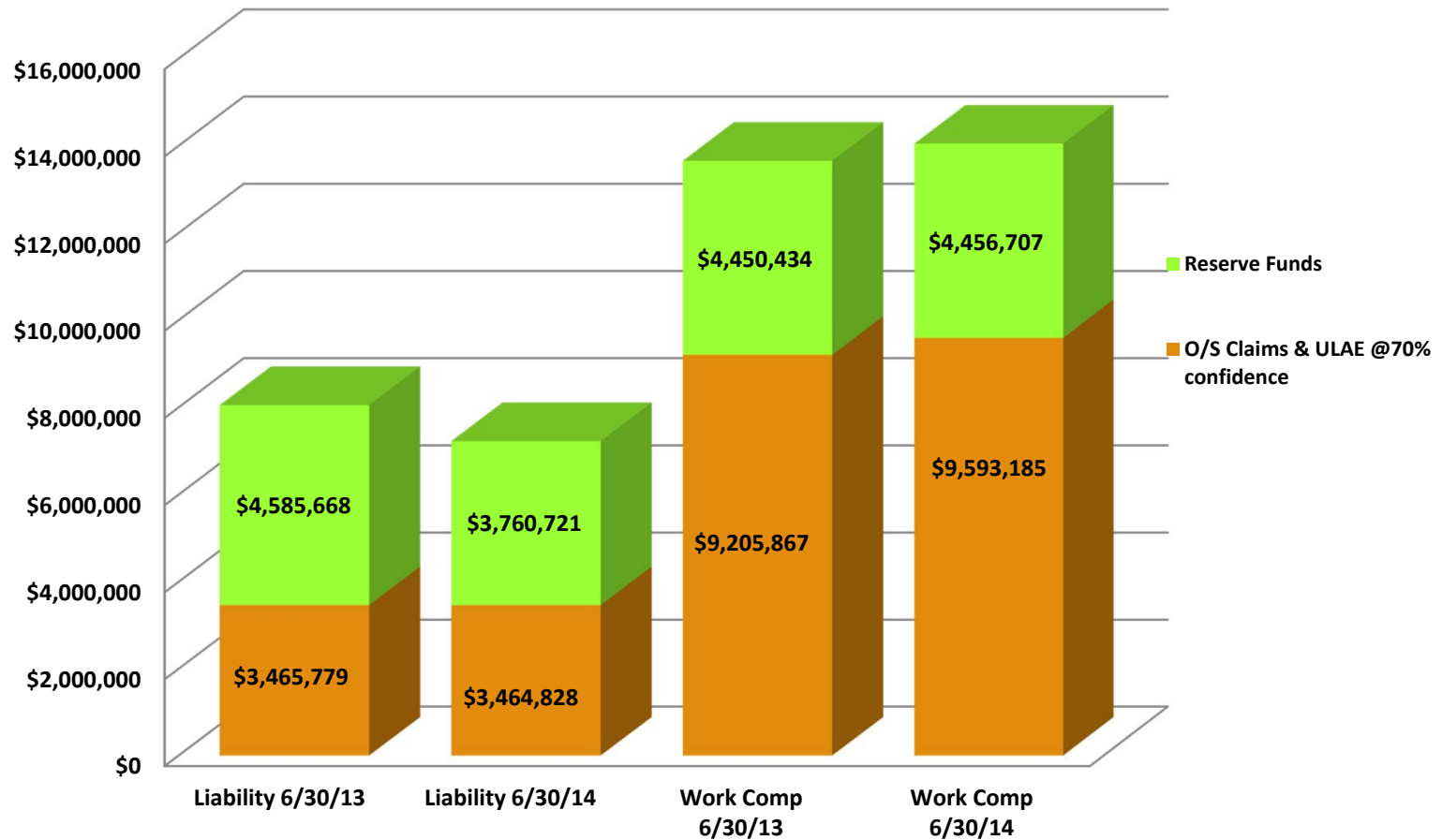
Program Funding Status

Campus Programs - Other
Estimated Funding Projected to FYE 2014 (undiscounted)



Program Funding Status

AORMA Programs
Estimated Funding Projected to FYE 2014 (undiscounted)



When the Bad Thing Happens

Claims Reporting

1. Log into www.CSURMA.org
2. Enter **Username, Password**
3. Click **“Login Now”**
4. Under **“Member Resources”** click **“AORMA Toolkit”**
5. Click **“How to Report a Claim”**



When the Bad Thing Happens

Claims Administrators

- **Campus Liability:** *Systemwide Risk Management*
- **AORMA Liability:** *Carl Warren Co.*
- **Workers' Compensation:** *Sedgwick (CSU & AOs)*
- **Property:** *Alliant, McLarens Young*
- **Athletics, CSIP:** *A-G Administrators*
- **Unemployment Insurance:** *Equifax (CSU) - formerly TALX, Employer's Group (AOs)*



Risk Reduction Grant Program

Grants are available for safety related items that lead to a documentable reduction in claim costs.

- ✓ Specialized training
- ✓ Safety equipment
- ✓ Physical improvements
- ✓ Other safety related items

Grant Examples:

Cal Poly Pomona Foundation used grant funds to help pay for the replacement of an excessively slippery floor.

Cal Poly Corporation is working on implementing employee training that can be viewed on a smart phone. The training will be task specific and will not be generic in nature.



Coming to You shortly ...

- **President's Houses** (*State Houses*)
- **Theater Safety Risk Management**
- **Unmanned Aerial Aircraft** (*UAVs, Drones*)
- **Minors on Campus**
- **New Liability Deductibles** (*per Campus selections*)

How to Stay Informed

- ✓ “Fitting the Pieces Together” Conference
- ✓ AOA Conference
- ✓ Program Manual
- ✓ CSURMA website
- ✓ Board meetings
- ✓ Committee meetings



Thank You!

This presentation and much more can be downloaded at:

www.csurma.org

Questions?

Please contact your Program Administrators:

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