



APPROVED

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

October 24, 2014

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

10:30 AM

A. CALL TO ORDER

The meeting was called to order at 10:33 a.m. by Cynthia Teniente-Matson

A1. Approval of the Agenda

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

MOTION: George Ashkar

SECOND: Mike Lee

Motion carried.

PUBLIC COMMENTS

There were no public comments.

B. CONSENT CALENDAR

C1. Approval of Minutes – May 9, 2014

C2. Treasurer's Report at September 30, 2014

C3. Adoption of CSURMA 2015 Meeting Calendar

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

MOTION: Guy Dalpe

SECOND: George Ashkar

Motion carried.

C. GENERAL ADMINISTRATION

D1. Independent Auditor's Financial Audit Report as of June 30, 2014

Cynthia Teniente-Matson introduced Chris Ray from KPMG who presented the audit findings. KPMG's audit resulted in an unmodified and clean opinion. Ray discussed the required communications including the significant accounting policies to which CSURMA is in compliance. With regard to the qualitative aspects of accounting practices, CSURMA has no unusual transactions or those for which there is no authoritative literature. The audited financial statement is in a net position. The statement of revenue which shows what happened during the year has a clean opinion. Judgements and IBNR's are included in the financials. The audit included one reclassification of premium to reinsurance.

Ray noted that Footnote 5 indicates that CSURMA establishes liability for both reported and unreported events, which includes estimates of both future payments of loss and loss adjustment expenses. This is specifically required due to the nature of CSURMA. The actuary's data has now been audited by the financial auditor. The Committee reviewed schedules 1 – 10 which breakdown the costs for each program.

A motion was made to accept the financial statement for the period ending June 30, 2014.

MOTION: Frank Mumford

SECOND: George Ashkar

Motion carried.

D2. Campus Risk Pool Funding Program Year FY 15/16

D2a. Review of Draft Actuarial Reports for General Liability, Workers' Compensation and Athletic Injury Medical Expense (AIME) Programs

Rob Leong summarized the actuarial reports. The complete draft reports for the Campus General and Errors & Omissions Liability and Campus Workers' Compensation risk pools were reviewed as separate handouts. The AIME Committee will review the draft AIME report at its next meeting scheduled for November 3.

The Actuary's findings and recommendations include:

Campus Liability

1. Projected Ultimate Limited Losses increased slightly by 1.2% for FY 15/16.
2. Loss Funding at 70% actuarial confidence increased from \$13,953,600 (FY 14/15) to \$14,117,400 (FY 15/16).

Campus WC

1. Projected Ultimate Limited Losses increased by 7.5% for FY 15/16.
2. Loss Funding at 70% actuarial confidence increased from \$26,808,100 (FY 14/15) to \$28,819,350 (FY 15/16).

Leong noted that the liability results were good. There was a slight increase in the projected funding. The workers' compensation projected funding increased 7.5% due to the increased costs of medical treatment and Rx.

Leong summarized some of the report exhibits. As shown within the actuarial frequency/severity exhibit, the total number of claims within the liability program has increased but the severity of each claim is lower. This is a good result as the average size of each claim is decreasing. The comparison of projected ultimate limited losses at June 30, 2013 vs. June 30, 2014 shows that the projection of loss costs for several years has increased. The recommended funding for FY 15/16 is at a 70% confidence level.

The workers' compensation projected costs increased. During FY 04/05, several workers' compensation reforms were put into place. Those reforms helped keep the cost of workers' compensation claims down. Now, the costs are creeping back up. Within the workers' compensation program there is a decrease in the number of claims, however, the severity of each claim is increasing. The comparison of projected ultimate limited losses at June 30, 2013 vs. June 30, 2014, shows that the projection between the two years is fairly steady.

A motion was made to accept the Actuarial Reports for General Liability and Workers' Compensation Programs.

MOTION: Mike Lee

SECOND: Mike Thorpe

Motion carried.

D2b. Recommendation of FY 15/16 Campus Coverage Programs Pooled Program Gross Funding

Rob Leong explained that the Executive Committee is recommending adoption of the rates and funding for the upcoming fiscal year as shown below. The Program Administrator has prepared the FY 2015/16 draft calculations using the draft actuarial reports dated July 31, 2014.

Leong summarized the estimated program costs shown below. The General Liability program costs include premium deposits for Student Professional Liability Insurance Program (SPLIP) and Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP). Campus Property program costs include Blanket Employee Fidelity coverage and Cyber Risk insurance. Auto Liability is covered by the State Vehicle Liability Self-Insurance Program (VELSIP); its cost is determined by the Office of Risk and Insurance Management (ORIM) and issued in March 2015. The costs for the purchased insurance programs (SPLIP, SAFECLIP, Property, Fidelity, and Cyber) are estimated at this time since actual rates will not be known until negotiations are finalized in June 2015.

The Board of Directors is asked to review and adopt the Campus coverage programs funding for FY 2015/16 as presented in the Table above.

CSURMA funds its Campus Risk Pool programs at a 70% confidence level. Typically the Executive Committee recommends the adoption of the undiscounted funding projections. The historical practice is for the Board to adopt the undiscounted projections and to revisit the funding again in the spring. At that time the Executive Committee may choose to adopt the discounted funding. CSURMA uses a 2% discount rate.

Campus Coverage Programs Funding Comparison

	FY 14/15 Actual	FY 15/16 <i>Undiscounted</i>	\$ Chg from FY 14/15	% Chg	FY 15/16 <i>Discounted</i>	\$ Chg from FY 14/15	% Chg
Liability	\$13,434,901	\$13,511,845	\$76,944	0.6%	\$13,469,522	\$34,621	0.3%
Workers' Comp	33,196,159	37,744,985	4,548,826	13.7%	35,511,637	2,315,478	7.0%
IDL NDI UI	12,500,000	13,500,000	1,000,000	8.0%	13,500,000	1,000,000	8.0%
Property ¹	9,000,000	8,000,000	(1,000,000)	-11.1%	8,000,000	(1,000,000)	-11.1%
AIME ²	3,577,749	3,577,749	0	0.0%	3,577,749	0	0.0%
Auto Liability ³	688,468	688,468	0	0.0%	688,468	0	0.0%
Total	\$72,397,277	\$77,023,047	\$4,625,770	6.4%	\$74,747,376	\$2,350,099	3.2%

Present Value Discount = \$2,275,671

- (1) This is a projection based on market assessment at this time.
- (2) AIME Committee to recommend final funding for FY 2015/16.
- (3) Auto Liability cost to be issued by DGS ORIM in March 2015.

A motion was made to approve the FY 15/16 undiscounted program funding at \$77,023,277 as presented in the table above.

MOTION: Kurt Borsting
SECOND: Frank Mumford

Motion carried.

D3. Approval of Campus Risk Pools Dividends and Assessments

Rob Leong explained that CSURMA adopted three ratios which are used to determine the maximum dividend available to be released. The Premium to Surplus ratio is a measure of how surplus is leveraged against possible pricing inaccuracies. The Surplus to Retention ratio is a measure of the maximum amount that surplus could decline due to a single loss. The Outstanding Reserves to Surplus ratio is a measure of how surplus is leveraged against possible reserve inaccuracies. Based on these ratios, the workers' compensation program and the IDL/NDL/UI programs do not have enough surplus to recommend a dividend. Within the liability program, there is an opportunity to release a dividend.

Leong noted historically the practice has been to declare a dividend of up to fifty percent (50%) of unencumbered program funds where available and an assessment to cover existing and anticipated funding shortfalls for funds that have a negative fund balance.

Pursuant to proposed Policy and Procedure No. 14, the Executive Committee is recommending that the Board approve the dividends noted below.

Program	FY 13/14 Dividend (Assessment)	FY 14/15 Dividend (Assessment)
Liability	\$7,097,512	\$8,677,518
Workers' Compensation	0	0
IDL/NDI/UI	0	0
Total	\$7,097,512	\$8,677,518

A motion was made to approve the liability program dividend in the amount of \$8,677,518.

MOTION: George Ashkar

SECOND: Mike Thorpe

Motion carried.

D4. Evaluation of Primary Coverage Program for Worker's Compensation

Cynthia Teniente-Matson asked Daniel Howell to summarize this item and to introduce the CSAC EIA guests. Howell explained that CSURMA has generally taken the approach of retaining risk when it could do so at a lower cost than risk transfer. From July 1, 2008 to June 30, 2011, the CSURMA Executive Committee authorized the purchase of a primary reinsurance program for the Campus Workers' Compensation Risk Pool since the risk transfer was less expensive than the cost projected by CSURMA's actuary. After June 30, 2011, the cost of risk transfer exceeded the CSURMA actuary's projection of the cost to retain the risk, so the reinsurance program was discontinued.

In March 2014, staff received interest from the CSAC Excess Insurance Authority (EIA) to offer a primary coverage program to both the Campus Workers' Compensation Risk Pool and the AORMA Workers' Compensation Program. Several meetings have taken place to determine the viability of CSURMA participation in the CSAC EIA program, and operational hurdles have been addressed so that participation would be transparent to the campuses and auxiliary organizations.

Howell introduced Mike Fleming from CSAC EIA, Gordon DesCombes from Alliant Insurance Services, Inc. and Lilian Vanvieldt from Alliant Insurance Services, Inc. who provided an overview of the workers' compensation proposal. CSAC EIA was formed in 1979 and is one of



the oldest JPAs in California. The excess workers' compensation program was the first CSAC EIA program. Originally CSAC EIA was only available to counties; now all JPAs within California can join. CSAC EIA has been accredited with excellence by CAJPA since 1989. It has also been accredited by AGRIP since 2010. CSAC EIA currently has 55 county members and 254 public entity members (some of these members are JPAs.) There are 15 active committees offering member participation. The proposed premium is for an 18 month term beginning January 1, 2015. The financial terms of CSAC EIA's proposal are summarized below. Flemming mentioned that CSAC EIA has not approved the administration charge for FY 14/15, so it's possible that the premium could go up by \$3,000 to \$4,000. Also, the CSAC EIA underwriting committee would need to make the final approval; however, they have reviewed the original CSURMA submission and Flemming does not anticipate any issues.

EIA Proposed Coverage Program Compared to CSURMA Actuarial Cost*

18 months	Campus	AORMA	Total
CSURMA Agreed			
Actuarial Funding:	\$ 42,336,525	\$ 4,781,875	\$ 47,118,400
CSAC EIA Primary:	\$ 22,237,435	\$ 2,287,055	\$ 24,524,490
CSAC EIA EWC:	\$ 13,981,931	\$ 1,438,001	\$ 15,419,932
CSAC EIA Total:	\$ 36,219,366	\$ 3,725,056	\$ 39,944,422

*actuarial cost from Aon studies valued at June 30, 2014.

Howell noted that due to financial considerations, the AORMA WC program can only participate in this risk transfer if the Campus Workers' Compensation Risk Pool also participates. Howell let the Board know that the AORMA Committee, at its meeting yesterday, delegated authority to the Executive Committee to make the final decision and execute the participation documents, if appropriate.

Howell explained how CSAC EIA would be different from SELF. Howell noted that CSAC EIA may assess each member as well; however, the problems with SELF resulted from a number of issues. The excess workers' compensation pool had an extremely low self-insured retention, and the rating did not include member experience modifications factors. Because of this, the members with the low loss ratios left the program and the members with the high loss ratios stayed. This created adverse selection. Also, SELF did not audit the members' claims administrators and had only one claims consultant on staff to oversee the claims administration of all of the members. CSAC EIA does include an experience modification factor in each member's premium calculation. CSAC EIA audits each member's claims administrator to verify that the claims are being reserved appropriately and that claims are being administered effectively every other year. Also, SELF required a six month notice of cancellation which made leaving the program difficult. CSAC EIA requires only 60 days' notice of cancellation and the

notice of cancellation is rescindable. CSAC EIA also has seven staff members who are devoted to loss control.

Howell explained that the Executive Committee did not feel that they had sufficient time to make a final recommendation to the Board with regard to participation in the CSAC EIA workers' compensation program. Instead, they asked that this same information be presented to CSURMA Board. The Executive Committee will ask the Board to delegate authority to the Executive Committee to make the final decision and to execute the participation documents if appropriate.

A motion was made to delegate authority to the Executive Committee to make the final decision and to execute the participation documents if appropriate.

MOTION: John Beisner

SECOND: Mike Thorpe

Motion carried.

D5. Review of FY 14/15 Long Range Planning Goals

Daniel Howell updated the Board of some of the long range planning goals. LRP-3 – The workers' compensation claims closure initiative continues. Sedgwick, Systemwide Risk Management and Alliant staffs have had a few meeting with the contract closure attorney. The Executive Committee will be receiving updates at every meeting. LRP-5 – the Executive Committee delegated authority to the Chancellor's Office to renew the OCIP program. LRP-7 – staff is currently reviewing the Travel Accident Coverage as an extension to the student placement agreements.

D6. Approval of the Policy and Procedure No. 22 – Claims Handling Guidelines

Daniel Howell explained that CSURMA has developed claims process policies and procedures for CSURMA's self-insured programs. These policies and procedures go beyond the coverage documents to describe such things as claims reporting, roles and responsibilities, and handling of disputes. For insured programs, members have followed traditional insurance industry practices and resolved complex matters on a case by case basis. The Program Administrator has developed the proposed Policy and Procedure No. 22 – Claims Handling Guidelines. It is worded broadly and allows that more specific policies and procedures may be adopted for programs.

The Board reviewed the policy and procedure and noted that "claims representative" is included in the wording, but there is no reference as to who the "claims representative" is for the various programs. It was suggested that the wording, "... as identified in the policy summary within the program manual" be added to the policy and procedure so that members will know who to contact should an incident or claim occur. Howell agreed to revise the policy and procedure as recommended.

A motion was made to approve Policy and Procedure No. 22 with the revision noted above.

MOTION: Frank Mumford

SECOND: John Beisner

Motion carried.

D7. Approval of Concussive Injury Mitigation Training

Zachary Gifford let the Committee know that working with Dr. Ortega at Humboldt State University, a CSU campus concussion needs assessment was completed. Based on the results of the survey, Systemwide Risk Management, CSURMA counsel, Ortega and the Program Administrators will be working towards enhancing concussion management good practices systemwide, with a particular focus on sports club activities and intramurals. This will initially be completed by developing materials and content for regional and/or campus workshops pertaining to “good practices in concussion management.” Ortega has confirmed his availability to speak at the 2015 Fitting the Pieces Together Conference.

Working with Systemwide Professional Development, Systemwide Risk Management will assess the need and feasibility of developing one or more online concussion related learning modules for CSU staff, faculty and students. Going forward and based on the results of the needs assessment while gauging the needs and interest from individual CSU campus communities, we will explore the development of supplemental resource materials.

Potential costs are initially expected to be moderate and the Board is being asked to delegate authority to the Secretary-Auditor to approve expenditures not to exceed a gross of \$10,000 related to the development and deployment of the above initiatives. This would include but not limited to costs from Systemwide Professional Development, additional consultations for Ortega, as well as workshops, etc.

A motion was made to authorize the Secretary-Auditor to expend up to \$10,000 for implementation of the proposed concussion management training.

MOTION: Mike Thorpe

SECOND: Mike Lee

Motion carried.

E. AUXILIARY ORGANIZATIONS INSURANCE PROGRAMS

E1. AORMA Programs Status Report

Robert de Wit updated the Board on the recent activities of the AORMA Committee.

F. CLOSED SESSION

There were no items scheduled for closed session.

G. INFORMATION ITEMS

G1. Program Administrator's Stewardship Report

Daniel Howell let the Board know that each year the Program Administrators prepare a Stewardship Report for the Board. The Stewardship Report describes the activities and accomplishments of CSURMA and its Program Administrators. Howell noted the Board's interest in having audio links included in the report. Staff will review this request and include in next year's stewardship report if feasible.

G2. Fitting the Pieces Together Conference 2015

Zachary Gifford updated the Board on the Fitting the Pieces Together Conference. CSURMA sponsors the Fitting the Pieces risk management conference that is developed and delivered by the Chancellor's Office Systemwide Office of Risk Management. The historical schedule has been once every 18 months. The last conference was November 6-8, 2013, and the Chancellor's Office has begun work on a conference in Spring 2015 that would incorporate CSURMA's regular Board meeting to minimize travel expenses and time commitments.

The dates of the conference are Monday, April 27 through Wednesday, April 29, 2015 at the San Diego Sheraton Hotel & Marina.

G3. Status of Form 700 Filings

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

G4. Foreign Travel Approval and Tracking Process

The Board reviewed the new foreign travel approval and tracking process. Effective January 1, 2015, Campus Presidents will be authorized to delegate approval of all international travel except to "war risk" countries requiring underwriter approval. Campuses will be referred to the Chancellor's Office for prior approval on all travel to countries designated "war risk" by FTIP underwriters. All international travel must be registered by the Campus Presidents or designee via an on-line questionnaire. The questionnaire will include basic information relative to destinations, activities, traveler contact information and modes of transport, with additional risk management related questions for travel to designated high hazard and "war risk" countries.

Also, overlay coverage has been created to cover gaps in insurance coverage for CSU-approved independent study abroad program vendors who require their participants to purchase insurance provided by their programs. The “overlay coverage” would be purchased for CSU-approved independent study abroad programs to cover the gaps in coverage.

It is expected that the process changes and registration portal will be implemented at January 1, 2015. CSURMA has developed a travel registration portal at the csurma.org website. The portal will (1) register the campus approved travel, (2) refer “war risk” travel to the Chancellor’s Office and (3) calculate premium charges.

G5. CSURMA Administrative Service Calendar

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

G6. CSURMA Board of Directors and Staff Contact List

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

H. PRESENTATIONS

H1. Prevention of Sexual Misconduct and Abuse of Minors

Cynthia Teniente-Matson introduced Aaron Lundberg and Candace Collins from Praesidium Inc. who provided an overview of the Prevention of Sexual Misconduct and Abuse of Minors risk management service available to campus and auxiliary programs serving minors. Two services are now available. The online self-assessment tool which helps each program identify program specific strengths and potential gaps in eight operations – policies, screening and selection, training, monitoring and supervision, consumer participation, internal feedback systems, responding, and administrative practices. These operations comprise the Praesidium Safety Equation. The risk manager or program director should complete the online self-assessment. The assessment results are based on a 100 point scale that provides information on where gaps exist. In addition to the online self-assessment, six online training courses are available; the training can be accessed via SkillPort for state employees, and directly through Praesidium for auxiliary organization staff.

H2. Presentation on CSURMA Cyber Coverage Program

Daniel Howell presented information regarding the enhanced Cyber Liability Coverage Program. At the direction of the Chancellor, CSURMA engaged a consultant to evaluate the scope of CSU’s insurable cyber risk exposures. As a result of that project, the Executive Committee delegated authority to the CSURMA Secretary/Auditor to bind coverage with the most competitive coverage for a broader cyber coverage program at renewal. Upon review of the

proposals, the Secretary/Auditor directed binding coverage with Beazley Underwriters of Lloyds. The enhanced policy includes a core limit of \$2,000,000 per event and program aggregate of \$20,000,000. It also includes up to 2 million notifications upon discovery of a breach (this cost is outside of core limit) and \$1,000,000 for legal and forensic services (this cost is also outside of core limit.) CSURMA member will have access to the Beazley Breach Response suite of services which include - loss prevention, incident response and legal services.

H3. Demonstration of Updated CSURMA Website

Melissa Diaz provided a brief overview of the updated CSURMA website.

H4. Ironshore's Crisis ThreeSixty Crisis Management Resources

Melissa Diaz presented the Crisis ThreeSixty crisis management resource that is now available to CSURMA. Crisis ThreeSixty is a policy enhancement already built into the CSURMA Ironshore Casualty Policy. The coverage that is currently available to the members of CSURMA.

Under the Crisis ThreeSixty policy enhancement, a Crisis is defined as a man-made disaster like an explosion, a major crash, multiple deaths, burns, dismemberment, traumatic brain injury, permanent paralysis, or contamination of food or drink. This coverage is regardless of fault. Property crisis communication is crisis management. Crisis ThreeSixty will give the CSURMA members access to a Crisis Management Partner, the Abernathy MacGregor Group, which is a consultant. They are experienced crisis communication partners and will be able to guide CSURMA members through any crisis.

Crisis ThreeSixty provides up to a total of \$150,000 on a first-dollar basis following a crisis event. Any reasonable and necessary fees associated with the Crisis Management Partner, Abernathy Group, are covered up to \$50,000. The partner fees incurred may include phone calls, travel expenses, next steps, internal counseling to CSU Risk Managers and other staff on what to say to affected families of a crisis; monitoring the press, watching what is being posted on social media platforms, printing, advertising, mailing of materials, etc. Additionally, any pre-approved expenses may include psychological counseling, temporary living, medical, funeral or travel expenses up to \$100,000.

To be eligible for Crisis ThreeSixty coverage, a crisis event must be reported within 24 hours or as soon as practicable thereafter, by calling the Ironshore 24 hour, 7 day a week Emergency Response Hotline. This feature is really meant for the immediate need, not 3-5 days after a crisis has occurred. The official process of triggering coverage and the order in which others should be notified has not been solidified, but initial thoughts are that following the first call to Ironshore, both Systemwide Risk Management should be contacted and involved, as well as Bob Frey and Martin Fox with the Alliant Claims Team.

Matson suggested that this item be included in the next CABO meeting agenda.

I. ADJOURNMENT



APPROVED

A motion was made to adjourn the meeting at 1:23 PM.

MOTION: Frank Mumford

SECOND: Mike Thorpe



**CSURMA BOARD OF DIRECTORS MEETING
ATTENDANCE**

October 24, 2014

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

10:30 AM

Board Representative or Alternate Present:

Representative /Alternate	Member	Organization	Present
Representative	Kellie Garcia	California State University, Bakersfield	
Alternate	Tim Ridley	California State University Bakersfield	X
Representative	George V. Ashkar	CSU Office of the Chancellor	X
Alternate	<i>Vacant</i>	<i>CSU Office of the Chancellor</i>	
Representative	Katharine Hullinger	California State University, Channel Islands	X
Alternate	Bill Kupfer	California State University, Channel Islands	
Representative	Michael Thorpe	California State University, Chico	X
Alternate	Lorraine B. Hoffman	California State University, Chico	
Representative	<i>Vacant</i>	<i>California State University, Dominguez Hills</i>	
Alternate	Jeff Wood	California State University, Dominguez Hills	X
Representative	Nyassa Love	California State University, East Bay	
Alternate	Brad Wells	California State University, East Bay	
Representative	Cynthia Teniente-Matson	California State University, Fresno	X
Alternate	Lisa Kao	California State University, Fresno	
AORMA Rep	Keith Kompsi	Fresno Association Inc., CSU Fresno	X
Representative	Lori Gentles	California State University, Fullerton	
Alternate	John Beisner	California State University, Fullerton	X
AORMA/EC	Frank Mumford	CSU Fullerton Auxiliary Services Corporation	X
AORMA Rep	Kurt Borsting	Titan Student Union, CSU Fullerton	X
Representative	Michael Burghart	Humboldt State University	X
Alternate	Joyce Lopes	Humboldt State University	
Representative	Mary Stephens	California State University, Long Beach	
Alternate	Felissa Waynick	California State University, Long Beach	
AORMA/EC	Robert de Wit	Forty-Niner Shops, Inc., CSU, Long Beach	X
AORMA Rep	Brian Nowlin	California State University, Long Beach Foundation	X
Representative	Lisa Chavez	California State University, Los Angeles	X
Alternate	Kevin Brady	California State University, Los Angeles	X
Representative	Vineeta Dhillon	California Maritime Academy	
Alternate	Kurtis Lohide	California Maritime Academy	
Representative	Kevin Saunders	California State University, Monterey Bay	
Alternate	Lenore Reed	California State University, Monterey Bay	X
AORMA Rep	Gigi Kiama	University Corporation, CSU Monterey Bay	X



California State University Risk Management Authority

APPROVED

Representative /Alternate	Member	Organization	Present
Representative	Jody Van Leuven	California State University, Northridge	X
Alternate	Jason Wang	California State University, Northridge	
Alternate	Ron Norton	California State University, Northridge	
Representative	Sharon Reiter	California State Polytechnic University, Pomona	X
Alternate	Valerie Eberle	California State Polytechnic University, Pomona	X
AORMA Rep	Haleh Minakary	The Cal Poly Pomona Foundation, Inc.	
Representative	Mike Lee	California State University, Sacramento	
Alternate	Kirtland Stout	California State University, Sacramento	X
AORMA Rep	Leslie Davis	University Union Operation of CSUS, Inc.	X
Representative	Debbie Burns	California State University, San Bernardino	X
Alternate	Douglas Freer	California State University, San Bernardino	
AORMA Rep	Mark Day	Santos Manuel Student Union of California State University, San Bernardino	X
Representative	Thomas McCarron	San Diego State University	
Alternate	Jessica Rentto	San Diego State University	X
AORMA Rep	Melinda Coil	San Diego State University Research Foundation	X
Representative	Ronald Cortez	San Francisco State University	
Alternate	Michael Martin	San Francisco State University	X
AORMA Rep	Guy Dalpe	Cesar Chavez Student Center, San Francisco	X
Representative	Mark Loftus	San Jose State University	
Alternate	Josee Larochelle	San Jose State University	
Representative	Dru Zachmeyer	California Polytechnic State University, San Luis Obispo	X
Alternate	David Ragsdale	California Polytechnic State University, San Luis Obispo	
AORMA Rep	Dwayne Brummett	Associated Students, Inc., Cal Poly San Luis Obispo	
Representative	Linda Hawk	California State University, San Marcos	
Alternate	<i>Vacant</i>	<i>California State University, San Marcos</i>	
Representative	Tyson Hill	Sonoma State University	
Alternate	<i>Vacant</i>	<i>Sonoma State University</i>	
Representative	Amy Thomas	California State University, Stanislaus	
Alternate	Julie Benevedes	California State University, Stanislaus	

Staff, Guests and/or Consultants Present:

Candace Collins – Praesidium
 Kelly Cox - CSU Office of the Chancellor
 Gordon DesCombes - Alliant Insurance Services, Inc.
 Melissa Diaz - Alliant Insurance Services, Inc.
 Mike Fleming - CSAC EIA
 Zachary Gifford - CSU Office of the Chancellor
 Jacki Graf - Alliant Insurance Services, Inc.
 Daniel Howell - Alliant Insurance Services, Inc.
 William Hsu - CSU Office of General Counsel
 Alice Kim, CSU Office of the Chancellor
 Robert Leong - Alliant Insurance Services, Inc.
 Mimi Long - Alliant Insurance Services, Inc.
 Aaron Lundberg – Praesidium
 Chris Ray - KPMG



California State University Risk Management Authority

APPROVED

Steve Relyea - CSU Office of the Chancellor
Rebecca Skidmore - CSU Office of the Chancellor
Kirtland Stout - CSU Sacramento
Liliana Vanvioldt - Alliant Insurance Services, Inc.