



**CSURMA Athletic Injury Medical Expense Committee  
Meeting Agenda  
“This is an Open Public Meeting”**

Meeting Date: January 12, 2015  
Time: 10:30 a.m.

Primary Location: CSU Northridge  
18111 Nordhoff Street  
Northridge, CA 91330

Legend: **A** = Action  
**I** = Information

*Pursuant to Government Code Section 11123, members of the public may hear a discussion of this conference at the offices of each teleconference location as listed below. This meeting agenda shall be posted at the address of the teleconference location with access for the public via phone/speaker phone.*

**A. CALL TO ORDER**

**B. PUBLIC COMMENTS**

**C. GENERAL ADMINISTRATION**

- |    |  |   |    |    |
|----|--|---|----|----|
| 1. | <b>Minutes – May 19, 2014</b><br><i>The Committee will review and accept the minutes from their last meeting, making corrections as necessary.</i>   | A | p. | 1  |
| 2. | <b>Report from CSURMA Executive Committee</b><br><i>The Committee will hear a report from the Executive Committee Liaison.</i>   | I | p. | 9  |
| 3. | <b>AIME Financial Statements at September 30, 2014</b><br><i>The Committee will receive the AIME financial report at September 30, 2014.</i>   | I | p. | 10 |
| 4. | <b>AIME Loss Reports and Claim Trends</b><br><i>The Committee will receive a summary of the program’s claims experience and trends.</i>  | I | p. | 13 |
| 5. | <b>Renewal of Prospective Student Athletes Insurance</b><br><i>The Committee will receive a renewal proposal for the Prospective Student Athletes Insurance and take action as necessary.</i>                        | A | p. | 19 |
| 6. | <b>Acceptance of AIME Draft Actuarial Report as of June 30, 2014</b><br><i>The Committee will review and be asked to accept the Draft AIME Actuarial Report dated July 29, 2013.</i>                                 | A | p. | 22 |
| 7. | <b>Estimated Target Reserve Funding Analysis at June 30, 2014</b><br><i>The Committee will review the funding level of the AIME risk pool for adequacy of funds to meet claim obligation and other expenditures.</i> | A | p. | 23 |
| 8. | <b>Rating Plans Task Group</b><br><i>The Committee will be asked to appoint a Rating Plan Task Group.</i>  | A | p. | 24 |
| 9. | <b>2014/15 Risk Management Training</b><br><i>The Committee will receive a report from the task group as respects training recommendations for FY 2014/2015.</i>   | A | p. | 25 |



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- 10. **Review of CSURMA/AIME 2015 Calendar** A p. 26  
*The Committee will be asked to review the proposed CSURMA meeting calendar and schedule AIME meetings for 2015.*

**D. CLOSED SESSION**

- 1. **Claims Administrator Service Agreement** A

**E. INFORMATION ITEMS**

- 1. **Health and Safety Effect of Rubber Crumb Infill Turf and Rubber Track Athletic Surfaces Article** I
- 2. **AIME Committee and Staff Directory** I p. 29
- 3. **2015 Fitting the Pieces Together Conference** I p. 36
- 4. **2015 AoA Conference** I p. 37

**F. ADJOURNMENT** A

*The AIME Committee is next scheduled TBD (January 2015)  
If you have any questions regarding the agenda packet, please contact  
Stacey Weeks (415) 403-1448 or [sweeks@alliant.com](mailto:sweeks@alliant.com)*

**TELECONFERENCE LOCATIONS:**

- 1. Chancellor’s Office – 401 Golden Shore, 5<sup>th</sup> Floor., Long Beach, CA

**Item No. C1.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

**APPROVAL OF MINUTES – MAY 19, 2014 MEETING**

**ISSUE:** Acceptance of minutes of the Committee's meeting on May 19, 2014.

**RECOMMENDATION:** The Committee is asked to review and accept the draft minutes of its May 19, 2014 meeting, making corrections as necessary.

**FISCAL IMPACT:** None.

**BACKGROUND:** The minutes serve to record the items discussed and actions taken during the Committee's May 19, 2014 meeting.

**ATTACHMENT(S):** Draft minutes AIME Committee May 19, 2014 meeting

**MINUTES OF THE CSURMA  
AIME COMMITTEE MEETING  
MAY 19, 2014  
SACRAMENTO, CALIFORNIA**

**MEMBERS PRESENT**

Dan Bridges, CSU Los Angeles (Teleconference)  
Kelli Eberlein, CSU Fresno (Teleconference)  
Ruem Malasarn, CSPU, Pomona  
Cindy Masner, CSU Long Beach  
Joe Ramos, CSU Sacramento  
Scott Shaw, San Jose State University  
Kristal Slover, CPSU, San Luis Obispo (Teleconference)  
Jackie Steigeward, San Diego State University (Teleconference)  
Michael Thorpe, CSU Chico – Executive Committee Liaison

**MEMBERS ABSENT**

Ashlie Kite, CSU Northridge (Teleconference)

**STAFF, GUESTS & CONSULTANTS**

Dan Berry, A-G Administrator  
Zachary Gifford, CSU Chancellor's Office (Teleconference)  
Dixon Gillis, A-G Administrator  
Elizabeth Larsen, Humboldt State University  
Robert Leong, Alliant Insurance Services  
Dr. Justus Ortega, Humboldt State University  
Brandon Padilla, CSU Sacramento  
James Shipp, A-G Administrator  
Stacey Weeks, Alliant Insurance Services

**A. CALL TO ORDER**

The meeting was called to order at 10:39 a.m. by the Chair, Joe Ramos. Joe explained the teleconference procedure, per Bagley-Keene where roll call voting is required and introductions were made.

**B. PUBLIC COMMENTS**

There were no public comments.

**C. GENERAL ADMINISTRATION**

**1. Approval of Meeting Minutes – January 28, 2014**

A motion was made to accept the meeting minutes of January 28, 2014 as provided at today’s meeting with the correction as stated above.

**MOTION:** Cindy Masner **SECOND:** Ruem Malasarn **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Bridges				X
Kelli Eberlein (Telecon)	X			
Ashlie Kite	X			
Cindy Masner	X			
Ruem Malasarn	X			
Joe Ramos	X			
Scott Shaw	X			
Kristal Slover (Telecon)	X			
Jackie Steigeward		X		

**C2. CSURMA Executive Committee Report**

Mike Thorpe presented the following Executive Committee report:

- Discussion regarding Campus loans and procedure
- Four Executive Committee up for re-election and all were re-elected up for re-elected
- Discussed the Student Insurance Rating Task Group reviewing the SPLIP/SAFECLIP; Student Travel Accident; FTIP CSURMA programs. All programs reviewed meet the needs of CSU Students. The Foreign Travel program will implement a new “Overlay” coverage part for those Study Abroad programs that mandate purchasing foreign travel coverage other than CSURMA.
- Extended the vendor contract of Witt-O’Brien’s business continuity contract
- The Committee received an update on Praesidium Training for programs involving Minors on Campus
- The Committee received an update on the evaluation of insurable Cyber Risk exposures
- Reviewed the 2014-2015 Long Range Action Plan specifically discussed workers’ compensation claims and the influx in the summer; discussed Capital Construction
- The Fitting the Pieces Together conference will be held in San Diego on April 27-29, 2015.

**C3. AIME Loss Reports and Claim Trends**

Dixon Gillis reviewed the loss data and summary of claims where claims are broken out by med pay/discounts/CSU payments by plan year for 12 months. The Plan provides for

a two year benefit period. The current year total amount provides for a 40% completed at April 30<sup>th</sup> and the amount will more than likely double down the road and AIME will be on track to have approximately \$3 million in paid claims. The campuses were applauded for working on discounted rates with providers.

**C4. AIME Financial Statements at November 30, 2013**

The Financial Statement at April 30, 2014 was discussed with the Committee. Total amount of fund at \$178,000, and funded at a 75% confidence level. The Claim Paid / Legal is under \$2.5 million and represents current year expectation.

**C5. Renewal of Travel Accident Insurance**

The Committee reviewed the renewal proposal for the Travel Accident Insurance and noted the proposal is at the \$25,000 coverage limit and \$25,000 medical deductible with AXIS Insurance Company rather than the incumbent Mutual of Omaha. The Committee directed Staff to confirm the term Athlete Trainer be revised to state Athlete Trainers. In addition, Staff will confirm in writing that the term “bank members” refers to “all AIME members”.

A motion was made to approve the renewal of the Travel Accident Insurance with AXIS Insurance Company at the proposed coverage limit of \$25,000 and Medical Deductible at \$25,000 and the premium of \$16,650, as presented at today’s meeting.

**MOTION:** Cindy Masner **SECOND:** Scott Shaw **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Bridges				X
Kelli Eberlein (Telecon)	X			
Ashlie Kite	X			
Cindy Masner	X			
Ruem Malasarn	X			
Joe Ramos	X			
Scott Shaw	X			
Kristal Slover (Telecon)	X			
Jackie Steigeward		X		

**C6. Claims Administrator Report**

A-G Administrators discussed at length the following with the Committee:

- Claims Administration Process – how A-G investigates claims for legitimacy, and how “gray areas” can be best handled. The Impact of President Obama’s Affordable Care Act – A-G reported on the differences of the three different types of benefits offered through the Affordable Care Act

- NCAA/NAIA Census Information – what’s required to be declared (sports, cheerleaders, band, etc)
- Foreign Territories – how does NCAA/NAIA cover teams for exhibitions/matches in foreign countries? AIME provides coverage if the competition or practice meets the definition of Covered Event.
- Online Claims System – set up a live demo for all members of claims MIS from user perspective; timetable for roll out of enhanced software; highlight improvements and how that is beneficial to members – A-G will provide “GoToMeeting” sessions where all members can participate in updates of the Online Claims system
- Injury Management Software – online resource for Trainers on-the-field/site/office to manage injury by type (e.g. concussions). Fee based on the number of licenses. A-G partner with providers but has no vested interest – Staff directed A-G to research additional Injury Management Software vendors and to report back to the Committee on their findings

No action at this meeting

**C7. Claims Administrator Service Agreement**

The Committee received a detailed report from A-G Administrator’s regarding their proposed Claims Administration Services proposal for AIME. A-G is proposing a fee for the 2014-2015 plan year of \$150,000 or approximately a 3.0% increase, with a four year extension and 3.05 – 3.44% increase for the four years.

The Committee moved into Closed Session at 12:20 p.m.

The Committee moved back into Open Session at 1:30 p.m.

The Chair reported the Committee will table A-G’s proposal and formulate a Sub-Committee to address issues/concerns for A-G to address. The Committee will provide a report to A-G regarding the Claims Administration Services proposal for AIME.

No action was taken at today’s meeting as the Committee will discuss this item and report back to A-G.

**C8. 2014 Risk Management Training**

The Committee received a report from the Sub-Committee regarding concussion training and forwarded an article from the “trainers/attorneys” regarding the proposed concussion training. The Committee directed the Sub-Committee to provide additional information and possibly set up concussion training “webinars”.

No action taken at today’s meeting.

**C9. Service Provider Performance Evaluation**

Periodic comments from CSURMA membership concerning the management of CSURMA and the quality of services provided by its Staff and Service Providers presents opportunities for program enhancements beneficial to all members. An on-line Service Provider Performance Questionnaire was developed and completed by campuses and auxiliary organizations. The Committee received a report regarding the vendor survey results.

**C10. Committee Nominations and Elections**

Four Committee seats are up for election to serve two-year terms beginning July 1, 2014. The current Chair’s term ends June 30, 2014. The Committee discussed the appointment of potential members to fill the open seats.

A motion was made to nominate the following to fill the four Committee seats up for election to serve two-year terms beginning July 1, 2014:

- Kellie Eberlein – CSU Fresno
- Ruem Malasarn - Pomona
- Cindy Masner – CSU Long Beach
- Kristal Slover – San Luis Obispo

A motion was made to appoint Kellie Eberlein, Ruem Malasarn, Cindy Masner, and Kristal Slover to serve two-year terms beginning July 1, 2014.

**MOTION:** Scott Shaw    **SECOND:** Dan Bridges    **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Bridges				X
Kelli Eberlein (Telecon)	X			
Ashlie Kite	X			
Cindy Masner	X			
Ruem Malasarn	X			
Joe Ramos	X			
Scott Shaw	X			
Kristal Slover (Telecon)	X			
Jackie Steigeward		X		

A motion to be re-elected Joe Ramos as Chair to serve a one year term beginning July 1, 2014.

# DRAFT

**MOTION:** Cindy Masner    **SECOND:** Scott Shaw    **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Bridges				X
Kelli Eberlein (Telecon)	X			
Ashlie Kite	X			
Cindy Masner	X			
Ruem Malasarn	X			
Joe Ramos	X			
Scott Shaw	X			
Kristal Slover (Telecon)	X			
Jackie Steigeward		X		

## **C11. Update on Concussive Injuries Initiatives**

The Committee received a report from Dr. Justus Ortega and Elizabeth Larson on how Humboldt who has a process in place, assist the CSU Systemwide with respect to Concussion Management and NCAA standards. The Committee will continue to work with the Chancellor's Office Risk Management and Humboldt State (Dr. Ortega and Elizabeth Larson) to develop policies and critical starting points in implementing a Systemwide Concussive Injuries Initiative.

No action was taken at today's meeting.

## **D. CLOSED SESSION**

A-G Administrators proposal was discussed.

## **E. INFORMATION ITEMS**

### **E1. 2014 CSURMA Meeting Calendar**

Staff confirmed the November 3<sup>rd</sup> meeting to be held at the Alliant Insurance Services Office in San Francisco.

### **E2. AIME Committee and Staff Directory**

Please provide revisions and updates to Stacey Weeks.

The Committee directed Staff to report on the Mental Health research at its November 2014 meeting.

## **F. Adjournment**

A motion was made to adjourn the meeting at 2:22 p.m.

# DRAFT

**MOTION:** Cindy Masner   **SECOND:** Scott Shaw   **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Dan Bridges				X
Kelli Eberlein (Telecon)	X			
Ashlie Kite	X			
Cindy Masner	X			
Ruem Malasarn	X			
Joe Ramos	X			
Scott Shaw	X			
Kristal Slover (Telecon)	X			
Jackie Steigeward		X		

The meeting was adjourned at 2:22 p.m.

**Item No. C2.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

**CSURMA EXECUTIVE COMMITTEE REPORT**

**ISSUE:** The AIME Committee will hear a report from the CSURMA Executive Committee Liaison regarding the Executive Committee's last meetings on September 12, 2014 and October 24, 2014.

**RECOMMENDATION:** No action is required on this item at today's meeting.

**FISCAL IMPACT:** None.

**BACKGROUND:** Michael Thorpe, CSU Chico, is the Executive Committee Liaison for AIME.

**ATTACHMENT(S):** None.

**Item No. C3.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

**AIME FINANCIAL STATEMENTS AT SEPTEMBER 30, 2014**

**ISSUE:** The Financial Statements at September 30, 2014 (unaudited) is attached for information purposes.

**RECOMMENDATION:** No Action required; this item is presented as Information only.

**FISCAL IMPACT:** None.

**BACKGROUND:** Accounting records are managed by the CSU Office of the Chancellor. Periodic statements are prepared by the Accountants to express the financial status of CSURMA's coverage programs.

**ATTACHMENT(S):** AIME Financial Statements at September 30, 2014.

# California State University Risk Management Authority

## Balance Sheet - Campus Programs as of 9/30/2014

(Unaudited)

	Liability	Workers' Compensation	IDL/NDI/UI	Property	AIME	Auto Liability	Total Campus Programs as of 9/30/2014
<b>Assets:</b>							
Cash and Investments	19,332,115	45,692,950	5,932,892	4,280,763	2,106,655	0	77,345,376
Other long-term investments	29,399,328	68,804,897	8,924,688	6,439,192	3,169,931	0	116,738,036
Accounts receivable	817,603	0	0	22,956	0	0	840,559
Loan receivable	0	0	0	0	0	0	0
Accrued interest receivable	1,255	2,949	383	276	136	0	4,999
Prepaid insurance	2,826,187	1,461,433	1,550	656,479	11,683	516,352	5,473,683
Prepaid expense	278,069	2,205,274	1,872	507,198	47,814	0	3,040,229
<b>Total assets:</b>	<b>52,654,558</b>	<b>118,167,503</b>	<b>14,861,385</b>	<b>11,906,864</b>	<b>5,336,220</b>	<b>516,352</b>	<b>203,442,882</b>
<b>Liabilities:</b>							
Accounts payable	60,964	618,013	3,383,405	7,496	35,480	0	4,105,358
Unearned revenue	9,954,508	24,897,119	9,375,000	3,915,682	2,683,312	516,352	51,341,974
SELF assessment liability	0	10,908,929	0	0	0	0	10,908,929
Reported claims	10,611,337	40,331,339	0	0	133,384	0	51,076,060
Claims incurred but not reported	8,426,560	24,969,777	0	0	1,778,452	0	35,174,789
<b>Total liabilities:</b>	<b>29,053,369</b>	<b>101,725,177</b>	<b>12,758,405</b>	<b>3,923,178</b>	<b>4,630,627</b>	<b>516,352</b>	<b>152,607,110</b>
Fund balance	23,601,189	16,442,326	2,102,980	7,983,686	705,592	0	50,835,772
<b>Total liabilities and fund balance</b>	<b>52,654,558</b>	<b>118,167,503</b>	<b>14,861,385</b>	<b>11,906,864</b>	<b>5,336,220</b>	<b>516,352</b>	<b>203,442,882</b>

# California State University Risk Management Authority

## Income Statement - Campus Programs as of 9/30/2014

(Unaudited)

	Liability	Workers' Compensation	IDL/NDI/UI	Property	AIME	Auto Liability	Total Campus Programs
<b>OPERATING REVENUES:</b>							
Contributions	3,364,558	8,299,040	3,125,000	2,507,706	894,437	172,116	18,362,857
Reinsurance premiums	(42,500)	0	0	(1,103,751)	0	0	(1,146,251)
<b>Total operating revenues:</b>	<b>3,322,058</b>	<b>8,299,040</b>	<b>3,125,000</b>	<b>1,403,954</b>	<b>894,437</b>	<b>172,116</b>	<b>17,216,605</b>
<b>OPERATING EXPENSES:</b>							
<b>DIRECT PROGRAM EXPENSES:</b>							
Claims payment & legal expenses	3,706,183	5,497,727	3,213,288	23,941	632,156	0	13,073,295
Deductible recoveries	(806,188)	0	0	0	0	0	(806,188)
Claims administrators	20,989	926,813	16,035	0	32,500	0	996,337
Claims management information system	8,002	0	0	0	0	0	8,002
Program administrator	49,798	101,320	42,712	50,775	2,469	0	247,074
Brokerage commissions	82,977	40,147	55	125,534	432	0	249,146
Insurance premiums	944,060	489,415	0	282,998	3,746	172,116	1,892,336
Actuarial services	4,750	5,250	0	0	2,750	0	12,750
Miscellaneous program services	39	697	0	0	0	0	736
Workshops/training	8,391	5,499	2,300	1,635	278	0	18,103
Loss control	50,269	0	0	0	0	0	50,269
Reinsurance recovery	0	(1,382,818)	0	0	0	0	(1,382,818)
Program committee	0	0	0	0	0	0	0
Dividend distributions	0	0	0	0	0	0	0
<b>Total direct program expenses:</b>	<b>4,069,270</b>	<b>5,684,050</b>	<b>3,274,390</b>	<b>484,883</b>	<b>674,332</b>	<b>172,116</b>	<b>14,359,041</b>
<b>GENERAL &amp; ADMINISTRATIVE EXPENSES:</b>							
Financial audit	6,601	15,235	5,736	4,132	1,643	0	33,347
Executive committee & board expenses	45	104	39	28	11	0	228
JPA insurance	595	1,372	517	372	148	0	3,004
Chancellor's office accounting services	12,472	28,787	10,839	7,808	3,104	0	63,009
Risk management expenses	31,047	71,661	26,981	19,437	7,726	0	156,853
Miscellaneous indirect services	257	554	254	179	55	0	1,299
<b>Total general &amp; administrative expenses:</b>	<b>51,016</b>	<b>117,713</b>	<b>44,366</b>	<b>31,957</b>	<b>12,687</b>	<b>0</b>	<b>257,740</b>
<b>Total operating expenses:</b>	<b>4,120,286</b>	<b>5,801,763</b>	<b>3,318,756</b>	<b>516,840</b>	<b>687,019</b>	<b>172,116</b>	<b>14,616,780</b>
<b>NON-OPERATING REVENUES:</b>							
Investment income	9,119	25,410	5,829	2,832	1,779	0	44,968
<b>Total non-operating revenues:</b>	<b>9,119</b>	<b>25,410</b>	<b>5,829</b>	<b>2,832</b>	<b>1,779</b>	<b>0</b>	<b>44,968</b>
<b>BEGINNING RETAINED EARNINGS</b>	<b>24,390,297</b>	<b>13,919,640</b>	<b>2,290,907</b>	<b>7,093,740</b>	<b>496,395</b>	<b>0</b>	<b>48,190,979</b>
<b>NET SURPLUS/(DEFICIT)</b>	<b>(789,109)</b>	<b>2,522,686</b>	<b>(187,928)</b>	<b>889,947</b>	<b>209,197</b>	<b>(0)</b>	<b>2,644,793</b>
<b>ENDING RETAINED EARNINGS</b>	<b>23,601,189</b>	<b>16,442,326</b>	<b>2,102,980</b>	<b>7,983,686</b>	<b>705,592</b>	<b>(0)</b>	<b>50,835,772</b>

**Item No. C4.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

## **LOSS REPORTS AND CLAIM TRENDS**

**ISSUE:** The Committee will hear a report from the Claims Administrator on loss reports and claim trends.

**RECOMMENDATION:** No action is requested.

**FISCAL IMPACT:** Information Item only.

**BACKGROUND:** Dixon Gillis from A-G Administrators provides third party claims administration.

**ATTACHMENT(S):**

1. Claims Paid & Savings Report June 30, 2014
2. Claims and Loss Summary Report – June 30, 2014
3. Claims Paid & Savings Report December 31, 2014
4. Claims and Loss Summary Report – December 31, 2014
5. Claims Loss Summary Analysis – December 31, 2014



**CSURMA - AIME**  
**ATHLETICS INSURANCE PROGRAMS CLAIMS PAID & SAVINGS REPORT**  
**2009 THRU 2013 PLAN YEARS AS OF JUNE 30, 2014**  
**A-G ADMINISTRATORS, INC.**



<i>PLAN YEAR</i>	<b>NUMBER OF CLAIMS</b>	<b>BILLED MEDICAL EXPENSES</b>	<b>PRIMARY INS REDUCTION</b>	<b>CSU PROVIDER DISCOUNT</b>	<b>A-G DISCOUNTS</b>	<b>CSU PAYMENTS</b>
2009 PLAN YEAR	1,018	\$ 7,567,388	\$ 3,446,974	\$ 727,550	\$ 1,147,665	\$ 2,245,199
2010 PLAN YEAR	1,141	\$ 10,979,576	\$ 4,604,412	\$ 1,313,193	\$ 2,102,369	\$ 2,959,602
2011 PLAN YEAR	1,223	\$ 10,026,514	\$ 4,477,602	\$ 745,638	\$ 2,160,767	\$ 2,642,507
2012 PLAN YEAR	1,269	\$ 9,946,270	\$ 4,419,670	\$ 512,161	\$ 2,252,784	\$ 2,761,655
2013 PLAN YEAR	875	\$ 5,556,965	\$ 2,463,834	\$ 606,327	\$ 1,138,555	\$ 1,348,249
<b>TOTALS</b>	<b>5,526</b>	<b>\$ 44,076,713</b>	<b>\$ 19,412,493</b>	<b>\$ 3,904,868</b>	<b>\$ 8,802,140</b>	<b>\$ 11,957,212</b>

*"Billed" column minus the "Primary" column minus "CSU Prov Disc" column minus "A-G Discounts" column "CSU Payments"*



**CSURMA - AIME PROGRAM**  
**CLAIMS AND LOSS SUMMARY BY CAMPUS**  
**2009 - 2013 PLAN YEARS AS OF JUNE 30, 2014**  
**A-G ADMINISTRATORS, INC.**



	2009		2010		2011		2012		2013	
	CLAIMS	TOTAL PAID	CLAIMS	TOTAL PAID	CLAIMS	TOTAL PAID	CLAIMS	TOTAL PAID	CLAIMS	TOTAL PAID
<i>BAKERSFIELD</i>	56	\$ 143,227	55	\$ 115,204	92	\$ 193,520	68	\$ 141,967	32	\$ 42,959
<i>CHICO</i>	8	\$ 25,033	14	\$ 45,686	12	\$ 42,922	15	\$ 35,500	8	\$ 4,361
<i>DOMINGUEZ HILLS</i>	19	\$ 32,336	15	\$ 55,633	14	\$ 29,725	27	\$ 67,663	24	\$ 120,757
<i>EAST BAY</i>	0	\$ 0	0	\$ 0	0	\$ 0	38	\$ 68,905	21	\$ 14,224
<i>FRESNO</i>	122	\$ 113,804	111	\$ 314,666	110	\$ 199,508	124	\$ 246,871	92	\$ 106,825
<i>FULLERTON</i>	82	\$ 130,872	84	\$ 204,004	75	\$ 123,793	55	\$ 82,774	35	\$ 38,223
<i>HUMBOLDT</i>	27	\$ 30,065	23	\$ 33,558	20	\$ 56,369	32	\$ 116,842	18	\$ 46,321
<i>LONG BEACH</i>	101	\$ 232,964	113	\$ 356,518	69	\$ 169,856	77	\$ 243,933	33	\$ 29,275
<i>LOS ANGELES</i>	21	\$ 57,829	22	\$ 133,766	18	\$ 74,209	13	\$ 59,978	21	\$ 28,306
<i>MARITIME ACADEMY</i>	13	\$ 9,489	15	\$ 15,025	12	\$ 10,627	23	\$ 15,684	14	\$ 5,176
<i>MONTEREY BAY</i>	29	\$ 24,276	43	\$ 43,028	65	\$ 136,568	60	\$ 143,088	53	\$ 72,321
<i>NORTHRIDGE</i>	33	\$ 141,649	48	\$ 98,576	72	\$ 221,906	73	\$ 202,217	33	\$ 47,135
<i>POMONA</i>	17	\$ 17,122	17	\$ 62,572	15	\$ 6,800	16	\$ 58,541	7	\$ 4,679
<i>SACRAMENTO</i>	64	\$ 152,201	66	\$ 245,881	83	\$ 195,524	91	\$ 269,888	52	\$ 83,286
<i>SAN BERNARDINO</i>	11	\$ 7,580	17	\$ 34,541	22	\$ 30,610	9	\$ 14,944	8	\$ 17,756
<i>SAN DIEGO</i>	121	\$ 322,462	149	\$ 429,692	161	\$ 400,950	159	\$ 323,593	141	\$ 198,221
<i>SAN FRANCISCO</i>	10	\$ 7,532	15	\$ 77,203	19	\$ 23,819	15	\$ 77,305	14	\$ 22,033
<i>SAN JOSE STATE</i>	124	\$ 412,853	136	\$ 343,735	150	\$ 329,497	136	\$ 252,806	112	\$ 145,546
<i>SAN LUIS OBISPO</i>	105	\$ 202,017	124	\$ 219,753	156	\$ 319,340	163	\$ 244,514	106	\$ 151,328
<i>SAN MARCOS</i>	8	\$ 8,095	20	\$ 74,486	24	\$ 37,909	40	\$ 46,783	21	\$ 56,396
<i>SONOMA STATE</i>	20	\$ 45,787	23	\$ 30,113	10	\$ 6,128	12	\$ 15,213	10	\$ 48,231
<i>STANISLAUS</i>	27	\$ 128,007	31	\$ 25,963	24	\$ 32,925	23	\$ 32,646	20	\$ 64,887
<b>PROGRAM TOTALS</b>	<b>1,018</b>	<b>\$ 2,245,199</b>	<b>1,141</b>	<b>\$ 2,959,602</b>	<b>1,223</b>	<b>\$ 2,642,507</b>	<b>1,269</b>	<b>\$ 2,761,655</b>	<b>875</b>	<b>\$ 1,348,249</b>



**CSURMA - AIME**  
**ATHLETICS MEDICAL EXPENSE PROGRAM**  
**CLAIMS PAID & SAVINGS REPORT**  
**2009 THRU 2014 PLAN YEARS AS OF DECEMBER 31, 2014**  
**A-G ADMINISTRATORS, INC.**



<b>PLAN YEAR</b>	<b>NUMBER OF CLAIMS</b>	<b>BILLED MEDICAL EXPENSES</b>	<b>PRIMARY INS REDUCTION</b>	<b>CSU PROVIDER DISCOUNT</b>	<b>AG DISCOUNTS</b>	<b>CSU PAYMENTS</b>
2009 PLAN YEAR	1,019	\$ 7,567,533	\$ 3,446,974	\$ 727,550	\$ 1,147,737	\$ 2,245,272
2010 PLAN YEAR	1,141	\$ 10,982,469	\$ 4,605,274	\$ 1,313,193	\$ 2,102,643	\$ 2,961,359
2011 PLAN YEAR	1,232	\$ 10,126,727	\$ 4,530,588	\$ 750,723	\$ 2,181,540	\$ 2,663,876
2012 PLAN YEAR	1,291	\$ 10,416,478	\$ 4,722,213	\$ 541,360	\$ 2,283,418	\$ 2,869,488
2013 PLAN YEAR	1,206	\$ 9,130,420	\$ 4,141,397	\$ 917,206	\$ 1,800,581	\$ 2,271,237
2014 PLAN YEAR	168	\$ 651,902	\$ 398,312	\$ 32,616	\$ 55,168	\$ 165,805
<b>TOTALS</b>	<b>6,057</b>	<b>\$ 48,875,529</b>	<b>\$ 21,844,758</b>	<b>\$ 4,282,647</b>	<b>\$ 9,571,088</b>	<b>\$ 13,177,036</b>

*"Billed" column minus the "Primary" column minus "CSU Prov Disc" column minus "AG Discounts" column "CSU Payments"*



**CSURMA - AIME**  
**ATHLETICS MEDICAL EXPENSE PROGRAM**  
**CLAIMS AND LOSS SUMMARY BY CAMPUS**  
**2009 THRU 2014 PLAN YEARS AS OF DECEMBER 31, 2014**  
**A-G ADMINISTRATORS, INC.**



	2009		2010		2011		2012		2013		2014	
	CLAIMS	TOTAL PAID	CLAIMS	TOTAL PAID	CLAIMS	TOTAL PAID	CLAIMS	TOTAL PAID	CLAIMS	TOTAL PAID	CLAIMS	TOTAL PAID
BAKERSFIELD	57	\$ 143,990	55	\$ 115,204	95	\$ 194,684	68	\$ 144,922	47	\$ 105,812	5	\$ 5,761
CHICO	8	\$ 25,033	14	\$ 45,686	12	\$ 42,922	16	\$ 41,862	12	\$ 8,958	3	\$ 3,845
DOMINGUEZ HILLS	19	\$ 32,336	15	\$ 56,027	14	\$ 30,145	29	\$ 75,078	28	\$ 138,316	3	\$ 306
EAST BAY	0	\$ -	0	\$ -	0	\$ -	38	\$ 76,521	26	\$ 19,080	8	\$ 4,401
FRESNO	122	\$ 113,804	111	\$ 314,666	110	\$ 202,595	125	\$ 247,959	106	\$ 142,981	1	\$ 3,842
FULLERTON	82	\$ 130,872	84	\$ 204,359	77	\$ 126,944	55	\$ 84,798	60	\$ 70,223	7	\$ 3,654
HUMBOLDT	27	\$ 30,065	23	\$ 33,558	20	\$ 56,369	33	\$ 119,106	21	\$ 65,573	2	\$ 3,286
LONG BEACH	101	\$ 232,964	113	\$ 356,518	69	\$ 170,151	77	\$ 252,905	52	\$ 80,728	10	\$ 4,028
LOS ANGELES	21	\$ 57,829	22	\$ 133,766	18	\$ 74,307	13	\$ 63,156	24	\$ 38,875	1	\$ 2,574
MARITIME ACADEMY	13	\$ 9,489	15	\$ 15,025	12	\$ 10,627	23	\$ 15,684	15	\$ 8,241	1	\$ 1,146
MONTEREY BAY	29	\$ 24,276	43	\$ 43,028	65	\$ 137,668	62	\$ 158,930	76	\$ 108,645	10	\$ 2,513
NORTHRIDGE	33	\$ 141,649	48	\$ 98,576	73	\$ 225,647	74	\$ 211,586	49	\$ 107,908	10	\$ 43,647
POMONA	17	\$ 17,122	17	\$ 62,572	15	\$ 6,800	17	\$ 58,744	11	\$ 9,371	2	\$ 348
SACRAMENTO	64	\$ 152,201	66	\$ 245,881	83	\$ 198,860	94	\$ 277,640	75	\$ 156,537	12	\$ 6,457
SAN BERNARDINO	11	\$ 7,580	17	\$ 35,158	22	\$ 30,610	9	\$ 16,058	13	\$ 31,674	7	\$ 3,585
SAN DIEGO	121	\$ 322,462	149	\$ 429,941	161	\$ 398,372	162	\$ 331,647	192	\$ 311,191	17	\$ 19,371
SAN FRANCISCO	10	\$ 7,532	15	\$ 77,203	19	\$ 23,819	15	\$ 77,305	17	\$ 42,491	0	\$ -
SAN JOSE STATE	124	\$ 412,163	136	\$ 343,879	150	\$ 329,932	139	\$ 260,157	153	\$ 298,274	15	\$ 14,647
SAN LUIS OBISPO	105	\$ 202,017	124	\$ 219,753	159	\$ 326,275	166	\$ 252,515	156	\$ 271,940	45	\$ 35,589
SAN MARCOS	8	\$ 8,095	20	\$ 74,486	24	\$ 38,095	41	\$ 49,533	29	\$ 87,893	7	\$ 5,770
SONOMA STATE	20	\$ 45,787	23	\$ 30,113	10	\$ 6,128	12	\$ 20,735	18	\$ 60,774	1	\$ 34
STANISLAUS	27	\$ 128,007	31	\$ 25,963	24	\$ 32,925	23	\$ 32,646	26	\$ 105,752	1	\$ 1,000
<b>PROGRAM TOTALS</b>	<b>1019</b>	<b>\$ 2,245,272</b>	<b>1141</b>	<b>\$ 2,961,359</b>	<b>1232</b>	<b>\$ 2,663,876</b>	<b>1291</b>	<b>\$ 2,869,488</b>	<b>1206</b>	<b>\$ 2,271,237</b>	<b>168</b>	<b>\$ 165,805</b>



**CSURMA - AIME**  
**ATHLETICS MEDICAL EXPENSE PROGRAM**  
**CLAIMS PAID & SAVINGS REPORT ANALYSIS**  
**2009 THRU 2014 PLAN YEARS AS OF DECEMBER 31, 2014**  
**A-G ADMINISTRATORS, INC.**



<b>PLAN YEAR</b>	<b>NUMBER OF CLAIMS</b>	<b>BILLED MEDICAL EXPENSES</b>	<b>PRIMARY INS REDUCTION</b>	<b>Primary Ins Contribution</b>	<b>CSU PROVIDER DISCOUNT</b>	<b>AG DISCOUNTS</b>	<b>A-G Discount Percentage</b>	<b>CSU PAYMENTS</b>	<b>Pay % of Billed</b>
2009 PLAN YEAR	1,019	\$ 7,567,533	\$ 3,446,974	46%	\$ 727,550	\$ 1,147,737	34%	\$ 2,245,272	30%
2010 PLAN YEAR	1,141	\$ 10,982,469	\$ 4,605,274	42%	\$ 1,313,193	\$ 2,102,643	42%	\$ 2,961,359	27%
2011 PLAN YEAR	1,232	\$ 10,126,727	\$ 4,530,588	45%	\$ 750,723	\$ 2,181,540	45%	\$ 2,663,876	26%
2012 PLAN YEAR	1,291	\$ 10,416,478	\$ 4,722,213	45%	\$ 541,360	\$ 2,283,418	44%	\$ 2,869,488	28%
2013 PLAN YEAR	1,206	\$ 9,130,420	\$ 4,141,397	45%	\$ 917,206	\$ 1,800,581	44%	\$ 2,271,237	25%
2014 PLAN YEAR	168	\$ 651,902	\$ 398,312	61%	\$ 32,616	\$ 55,168	25%	\$ 165,805	25%
<b>TOTALS</b>	<b>6,057</b>	<b>\$ 48,875,529</b>	<b>\$ 21,844,758</b>	<b>45%</b>	<b>\$ 4,282,647</b>	<b>\$ 9,571,088</b>	<b>42%</b>	<b>\$ 13,177,036</b>	<b>27%</b>

"Billed" column minus the "Primary" column minus "CSU Prov Disc" column minus "AG Discounts" column "CSU Payments"

**Item No. C5.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

## **RENEWAL OF PROSPECTIVE STUDENT ATHLETES INSURANCE PROGRAM**

**ISSUE:** AIME purchases Prospective Student Athletes Insurance to cover prospective student athletes (PSA) at an NCAA member school, while participating in an on-campus evaluation as a PSA. The Committee will receive a report from Staff regarding the renewal proposal for Prospective Student Athletes Insurance program, and be asked to discuss the proposal.

The Table below shows CSURMA's historical and current coverage program and renewal costs. The Prospective Student Athletes coverage is effective February 1, 2014 – February 1, 2015.

**Table 1**  
**CSURMA Historical Prospective Student Athletes Coverage**

### **Premiums & Coverage**

<b>Year</b>	<b>Carrier</b>	<b>Limits</b>	<b>Deductible</b>	<b>Premium</b>
2014/15	ACE Insurance Company	\$10,000	\$ 0	\$ 5,025
2015/16*	ACE Insurance Company	\$10,000	\$ 0	\$ 5,025

\*Quoted Renewal Cost

**RECOMMENDATION:** It is recommended that the Committee review and accept the renewal quote for the Prospective Student Athletes coverage.

**FISCAL IMPACT:** Total cost for the renewal of the Student Travel Accident for 2015/2016 is \$5,025, and reflects no increase in cost. The amount is within the FY 2015/2016 budgeted amount.

**BACKGROUND:** At the NCAA Convention in January 2011, the Legislative Council approved a proposal "eligibility" of a men's basketball prospective student-athlete. The NCAA defines a "prospective student-athlete" as any individual who has started classes for the seventh grade and is not enrolled in the member institution at the time of the practice or test. The Prospective Student Athletes policy provides coverage for injuries to CSU prospective student athletes ages 14 – 25 participating in sponsored and supervised tryouts.

**ATTACHMENT(S):** Prospective Student Athlete PAI Summary



## Coverage Summary

Coverage:	Prospective Student Athletes Participant Accident Insurance Program
Policy Term:	February 1, 2014 – February 1, 2015
Policy Number:	TBD
Insurer:	ACE USA Accident & Health
Named Insured:	California State University
Headquarters:	Office of the Chancellor Systemwide Risk Management 401 Golden Shore, 5 <sup>th</sup> Floor Long Beach, CA 90802-4210
Member Campuses (22):	California State University, Bakersfield California State University, Chico California State University, Dominguez Hills California State University, East Bay California State University, Fresno California State University, Fullerton Humboldt State University California State University, Long Beach California State University, Los Angeles California Maritime Academy California State University, Monterey Bay California State University, Northridge California State Polytechnic University, Pomona California State University, Sacramento San Diego State University San Francisco State University San Jose State University California Polytechnic State University, San Luis Obispo California State University, San Bernardino California State University, San Marcos Sonoma State University California State University, Stanislaus
Covered Parties:	All prospective student athletes ages 14 to 25 participating in Basketball tryouts sponsored and supervised by the Policyholder at one of any of the above referenced named campuses.
Covered Activity:	Sponsored Activities Not including travel to and from home
Coverage Limits:	\$ 10,000 Accidental Death & Dismemberment \$1,000,000 Benefit Maximum per Covered Accident \$ 0 Deductible

This summary of the policy terms is provided for information only. It does not convey any rights upon the insurance nor alter its condition for coverage. Please refer to the actual policy for full disclosure of the policy terms.



Exclusions (Major but not limited too):

- Intentionally self-inflicted injury
- Suicide or attempted suicide
- War or any act of war, whether declared or not
- A Covered Accident that occurs while on active duty service in the military, naval or air force of any country or international organization
- Sickness, disease, bodily or mental infirmity, bacterial or viral infection, or medical or surgical treatment thereof, except for any bacterial infection resulting from an accidental external cut or wound or accidental ingestion of contaminated food
- Piloting or serving as a crewmember in any aircraft (except as provided by the Policy)
- Commission of, or attempt to commit, a felony
- The covered Person being legally intoxicated as determined according to the laws of the jurisdiction in which the Injury occurred
- Riding in any aircraft except as a fare-paying passenger on a regularly scheduled or charter airline
- Injury covered by workers' compensation, employers'; liability laws, or similar occupational benefits
- Injury or loss contributed to the use of any drug or narcotic, except as prescribed by a Doctor

Maximum Benefit Period:

104 weeks

Incurral Period:

60 days from the date of the Covered Accident

Scope of coverage:

Provides Travel Accident benefits to all athletes participating in sports including off season conditioning. Travel to and from a sponsored game (including play or practice and off season physical conditioning) as part of a group in transportation arranged by the policyholder

Program Administrator:

Alliant Insurance Services  
100 Pine Street, 11<sup>th</sup> Floor  
San Francisco, CA 94111

Claims Administration:

Stacey Weeks: (415) 403-1448 / [sweeks@alliantinsurance.com](mailto:sweeks@alliantinsurance.com)  
Rob Leong: (415) 403-1441 / [rleong@alliantinsurance.com](mailto:rleong@alliantinsurance.com)  
Health Special Risk, Inc. (HSR)

Claim Reporting:

Health Special Risk, Inc. (HSR)  
4100 Medical Parkway  
Carrollton, TX 75007  
Phone: (972) 512-5600 Fax: (972) 512-5820  
Email: [ACEClaims@hsri.com](mailto:ACEClaims@hsri.com)  
(see attached Claim Form)

This summary of the policy terms is provided for information only. It does not convey any rights upon the insurance nor alter its condition for coverage. Please refer to the actual policy for full disclosure of the policy terms.

**Item No. C6.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

**ACCEPTANCE OF AIME DRAFT ACTUARIAL REPORT**  
**JUNE 30, 2014**

**ISSUE:** CSURMA's retains the services of an independent actuary to perform an actuarial study and develop loss costs for the program. The actuary's recommendations are used to determine AIME's claim liabilities. The Program Administrators then applies the actuary's recommendation to develop minimum funding requirements for FY 2015/16. The Draft Actuarial Study is included in the agenda packet. Staff will review the actuarial study at today's meeting.

**RECOMMENDATION:** It is recommended that the Committee review and accept the actuarial study.

**FISCAL IMPACT:** None.

**BACKGROUND:** The complete actuarial study includes a discussion on the methodology used by the actuary to establish the financial projections for each program. Staff will be present at today's meeting to review and comment on the findings in the reports.

**ATTACHMENT(S):** Draft AIME Actuarial Study at June 30, 2014 (the complete report at June 30, 2014 is provided as a separate electronic attachment).

**Item No.: C7.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

**ESTIMATED TARGET RESERVE FUNDING ANALYSIS**  
**AT JUNE 30, 2014**

**ISSUE:** The Committee adopted Target Reserve Funding goals to assure the long-term financial strength of the AIME risk pool which includes an element of self-insurance. Target Reserve Funding aids the Committee to review its funding goals, assess possible impacts on future rates, and determine a dividend from reserve funds or an assessment to fund deficits. Staff has calculated the Target Reserve Funding position as of June 30, 2014 for the Committee's review at today's meeting.

**RECOMMENDATION:** The Committee is asked to review the Target Reserve Funding calculation.

**FISCAL IMPACT:** This is an information item.

**BACKGROUND:** To assure the long term financial strength of the Campus Risk Pool Programs, and in recognition of the high degree of uncertainty in actuarial estimates due to the possibility of occasional catastrophic claims and inconsistent or inaccurate case reserving, a Target Reserve Funding Goal was established to guide the Executive Committee in making annual funding decisions for the Programs.

Upon the delegation of authority from the Executive Committee to the AIME Committee, the information provided in this item informs the AIME Committee to declare dividends or assessments.

**ATTACHMENT(S):** Target Reserve Funding Analysis at June 30, 2014 (*Hand-out*)

**Item No. C8.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2014**

## **APPOINTMENT OF A RATING PLAN TASK GROUP**

**ISSUE:** Member contributions (premiums) are determined each year by a rating formula adopted by the AIME Committee and the corresponding Budget adopted by the CSURMA Board of Directors each year for the respective fiscal period. The rating plan should be reviewed periodically to ensure the cost allocation formula meets the goals of AIME for fairness and budget stability.

**RECOMMENDATION:** The Committee will be asked to appoint members to a task group to review and make recommendations for modifications to the rating plan and funding policy (target equity), if any, and establish target dates for implementation beginning FY 2015-16.

**FISCAL IMPACT:** None. The recommendation does not affect aggregate funding of the AIME program; rather, the rating plan defines how aggregate costs are shared by each member.

**BACKGROUND:** The current rating plan used by AIME was developed in 2003 and upon recommendation of the AIME Committee, adopted by the Board of Directors on May 11, 2004. At its meeting on May 9, 2011 the AIME Rating Plans Task Group reaffirmed the goal of the rating plan to balance campus accountability for performance with the need for rate stability. Accountability is needed to encourage campus loss control efforts. Rate stability is a goal so that campuses can predict costs and establish their operating budgets accordingly. Overall, the rating plans should fairly allocate the costs of the programs to the campuses.

**ATTACHMENT(S):** None.

**Item No. C9.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

## **2014/15 RISK MANAGEMENT TRAINING**

**ISSUE:** The Committee appointed a Risk Management Training Task Group, appointing Kelli Eberlein as the Chair and Kristal Slover as Co-Chair. The Committee will receive a report at today's meeting from the Task Group.

**RECOMMENDATION:** No action is requested on this item at today's meeting. This item is provided as information only.

**FISCAL IMPACT:** AIME budgeted \$20,000 for training for FY 2014-15.

**BACKGROUND:** At its January 23, 2012 meeting, the Committee elected to include a budget to provide loss control training relating to sport injuries. Topics of interest include Treatment of Mental Health Conditions/Liabilities, Sickle Cell Trait, and others. At its May 7, 2012 the Committee appointed a Task Group to research possible risk management training topics, training providers, and the delivery of said training.

**ATTACHMENT(S):** None.

**Item No. C10.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

## **CSURMA/AIME 2015 MEETING CALENDAR**

**ISSUE:** Proposed meetings of the AIME Committee have been scheduled for the calendar year 2015. The Committee will be asked to review the 2014 CSURMA Calendar and adopt a schedule for 2015 AIME meetings.

**RECOMMENDATION:** It is recommended that the Committee discuss the scheduling of its 2015 meetings and provide direction to Staff as appropriate.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**ATTACHMENT:** CSURMA AIME 2015 Meeting Calendar



**DRAFT**

## 2015 CSURMA MEETING CALENDAR

JANUARY, 2015	FEBRUARY, 2015	MARCH, 2015
12 AIME Committee – Northridge – 10:30 a.m.	8 EC: Pasadena - 3:00 p.m. 8-11 AOA Conference - Pasadena	19 AORMA: Newport Beach - 10:00 a.m. 19 EC: Newport Beach - 2:30 p.m. 20 EC LRP: Newport Beach - 8:00 a.m.
APRIL, 2015	MAY, 2015	JUNE, 2015
23 BOD Orientation – Teleconference - 2:00 p.m. 27 BOD: San Diego - 4:00 p.m. 28-29 Fitting the Pieces Conference - San Diego	7 AORMA: Long Beach - 10:00 a.m. 8 EC: Long Beach - 8:00 a.m. 18 AIME: TBD – 10:30 a.m.	(No meetings listed for June 2015)

AIME = Athletic Injury Medical Expense Committee

AORMA = Auxiliary Organizations Risk Management Alliance Committee

BOD = Board of Directors

EC = Executive Committee

EC LRP = EC Long Range Planning Meeting

## 2015 CSURMA • AORMA MEETING CALENDAR

JULY, 2015	AUGUST, 2015	SEPTEMBER, 2015
14-15 AORMA Officers Retreat - TBD		9 AORMA New Member Orientation 9 AORMA LRP: Newport Beach - 10:00 a.m. 10 AORMA: Newport Beach - 9:00 a.m. 10 EC Orientation: Newport Beach - 4:00 pm 11 EC: Newport Beach - 8:30 a.m.
OCTOBER, 2015	NOVEMBER, 2015	DECEMBER, 2015
22 AORMA: Long Beach - 10:00 a.m. 22 BOD Orientation: Teleconference - 2:00 p.m. 23 EC: Long Beach - 9:00 a.m. 23 BOD: Long Beach - 10:30 a.m.		3 AORMA: Long Beach - 10:00 a.m. 4 EC: Long Beach - 8:30 a.m.

AIME = Athletic Injury Medical Expense Committee

AORMA = Auxiliary Organizations Risk Management Alliance Committee

BOD = Board of Directors

EC = Executive Committee

EC LRP = EC Long Range Planning Meeting

**Item No. E1.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

**HEALTH AND SAFETY EFFECT OF RUBBER CRUMB INFILL TURF  
AND RUBBER TRACK ATHLETIC SURFACES ARTICLE**

**ISSUE:** The Committee will receive information regarding the health and safety aspects of artificial turf and athletic fields constructed with recycled rubber and are asked to review and discuss the article.

**RECOMMENDATION:** No action is requested on this item at today's meeting. This item is provided as information only.

**FISCAL IMPACT:** None.

**BACKGROUND:** None.

**ATTACHMENT:** Health and Safety Effect of Rubber Crumbs Infill Turf and Rubber Track Athletic Surfaces Article



**SAN JOSÉ STATE  
UNIVERSITY**

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Operations**

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**The California State University:**  
Chancellor's Office, Bakersfield,  
Channel Islands, Chico,  
Dominguez Hills, East Bay,  
Fresno, Fullerton, Humboldt, Long  
Beach, Los Angeles, Maritime  
Academy, Monterey Bay,  
Northridge, Pomona, Sacramento,  
San Bernardino, San Diego, San  
Francisco, San Jose, San Louis  
Obispo, San Marcos, Sonoma,  
Stanislaus

## Health and Safety Effects of Rubber Crumb Infill Turf and Rubber Track Athletic Surfaces

Guidance from the California Department of Resources Recycling and Recovery (Cal/Recycle) and the California Office of Environmental Health Hazard Assessment (OEHHA) of the California Environmental Protection Agency.

Artificial turf and track athletic fields contain rubber made from recycled tires. Tire rubber is a complex material, containing many naturally-occurring and man-made chemicals. Rubber made from recycled tires has the potential to release a variety of chemicals and particles into the air. It also represents a potential site of bacterial growth and transmission to athletes using the fields (including methicillin-resistant *Staphylococcus aureus*, MRSA).

### **Evaluation of the health and safety aspects of artificial turf and athletic fields constructed with recycled rubber:**

The California Department of Resources Recycling and Recovery (Cal/Recycle) and the California Office of Environmental Health Hazard Assessment (OEHHA) of the California Environmental Protection Agency have jointly evaluated the health and safety aspects of artificial turf and athletic fields constructed with recycled rubber. Their findings are detailed in the two definitive guidance documents referenced below and summarized here in this document.

- Safety Study of Artificial Turf Containing Crumb Rubber Infill Made From Recycled Tires: Measurements of Chemicals and Particulates in the Air, Bacteria in the Turf, and Skin Abrasions Caused by Contact with the Surface. October 2010.

<http://www.calrecycle.ca.gov/publications/Documents/Tires/2010009.pdf>

- Evaluation of Health Effects of Recycled Waste Tires in Playground and Track Products. January 2007.

<http://www.calrecycle.ca.gov/publications/Documents/Tires%5C62206013.pdf>

### **Results and Conclusions:**

Health hazards from Inhalation, ingestion, skin infection, skin sensitization and the ecological impact of athletic surfaces containing rubber from recycled tires are characterized as de minimis.

#### Artificial Turf Containing Crumb Rubber Infill Made From Recycled Tires:

The artificial turf surfaces were evaluated for inhalation and skin infection hazards.

Inhalation hazard:

- a. Particles with an aerodynamic diameter of <2.5 um and associated elements (including lead and other heavy metals) were either below the level of detection or at similar concentrations above artificial turf athletic fields and upwind of the fields. No public health concern was identified.

- b. The large majority of air samples collected from above artificial turf had VOC concentrations that were below the limit of detection. All exposures were below health-based screening levels, suggesting that adverse health effects were unlikely to occur in persons using artificial turf.
- c. There was no correlation between the concentrations or types of VOCs detected above artificial turf and the surface temperature.

#### Skin infection hazard:

- a. Fewer bacteria were detected on artificial turf compared to natural turf. This was true for MRSA and other Staphylococci capable of infecting humans. This would tend to decrease the risk of skin infection in athletes using artificial turf relative to athletes using natural turf.
- b. The rate of skin abrasions due to contact with the turf was two- to three-fold higher for college soccer players competing on artificial turf compared to natural turf. This was observed for both female and male teams. Skin abrasion seriousness was similar on the two surfaces. The higher skin abrasion rate would tend to increase the risk of skin infection in athletes using artificial turf relative to athletes using natural turf.
- c. The sum of these effects on the skin infection rate for artificial turf relative to natural turf cannot be predicted from these data alone. Measuring the skin infection rates in athletes competing on artificial and natural turf might determine if there is a significant difference.

#### Recycled Waste Tires in Playground and Track Products:

The evaluation of playground surfaces assumed the use of children, age 1 through 12 years.

- a. The playground surfaces were evaluated for the release of chemicals that could cause toxicity in children following ingestion or dermal contact and considered three routes of child exposure to chemicals in the rubber.
  - 1. Ingestion of loose rubber tire shreds (acute exposure),
  - 2. Ingestion via hand-to-surface contact followed by hand-to-mouth contact (chronic exposure), and
  - 3. Skin sensitization via dermal contact (acute exposure).
- b. Playground surfaces constructed from recycled tires were tested for their ability to attenuate fall-related impacts.
- c. The potential of these rubberized surfaces to impact the local environment, including the local ecology, was also addressed through a discussion of the published literature.

#### Evaluation Results

- a. Overall, it was considered unlikely that a onetime ingestion of tire shreds would produce adverse health effects.
- b. Assuming ingestion of chemicals via chronic hand-to-mouth contact, exposures were below the corresponding chronic screening values, suggesting a low risk of adverse non-cancer health effects.
- c. An increased cancer risk of  $2.9 \times 10^{-6}$  (2.9 in one million) was calculated due to the chronic ingestion of chrysene. This risk is slightly higher than the de minimis risk level of  $1 \times 10^{-6}$  (one in one million), generally considered an acceptable cancer risk due to its small magnitude compared to the overall cancer rate (OEHHA, 2006).

- d. Skin sensitization testing in the guinea pig was performed by Product Safety Laboratories (Dayton, NJ) with tire derived playground surfacing as well as with the synthetic rubber EPDM; no sensitization was observed, suggesting that these surfaces would not cause skin sensitization in children, nor would they be expected to elicit skin reactions in children already sensitized to latex.
- e. Groundwater in contact with tire shreds contained elevated levels of many chemicals; however, those levels rapidly approached background a few feet outside of the tire trench.
- f. Shredded tires used in applications above the ground water table, as is the case for playground surfaces, produced no toxicity in sentinel species.
- g. Using an accelerometer to test impact attenuation by California playground surfaces made of recycled tires, OEHHA staff visited 32 rubberized playground surfaces, to determine if the state mandated (CCR sections 65700-65750) standard for head impact (Head Impact Criterion or HIC) of < 1000 was being met. Only 31 percent of rubberized playground surfaces passed the HIC standard. Unfortunately, our survey found a 69 percent failure rate for rubberized California playground surfaces using attenuation standards.

Health hazards from Inhalation, ingestion, skin infection, skin sensitization and the ecological impact of athletic surfaces containing rubber from recycled tires are characterized as de minimis by the California Department of Resources Recycling and Recovery (Cal/Recycle) and the California Office of Environmental Health Hazard Assessment (OEHHA) of the California Environmental Protection Agency.

Prepared by:



Director of Environmental Health & Safety  
Facilities Development & Operations  
San José State University

**Item No. E2.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

**AIME COMMITTEE AND STAFF TELEPHONE, POSTAL ADDRESS  
AND E-MAIL LIST**

**ISSUE:** Attached is the list of phone numbers, e-mail, mailing addresses and terms of office for the Athletic Injury Medical Expense Committee and Staff.

**RECOMMENDATION:** The Committee is asked to review the list at each meeting for accuracy and report any changes or corrections to Staff.

**FISCAL IMPACT:** None.

**BACKGROUND:** An accurate and current list facilitates better communication among the Committee and with Staff.

**ATTACHMENT(S):** AIME Committee and Staff Directory

**CSURMA AIME COMMITTEE LISTING  
DECEMBER 2015**

<u>First Name</u>	<u>Last Name</u>	<u>Title</u>	<u>Organization</u>	<u>Street Address</u>	<u>Phone/Fax/Email</u>	<u>Term of Office Expires</u>
Dan	Bridges	Director of Athletics	CSU Los Angeles	5151 State University Dr Los Angeles, CA 90032	Tel:323-343-3083 Cell: Fax: 323-343-6535 Email: dbridges@cslanet.calstatela.edu	7/1/2016
Kelli	Eberlein	Head Athletic Trainer	CSU Fresno	5305 N. Campus Drive NG 27 Fresno, CA 93740	Tel: 559-278-4170 Cell: 559-709-2534 Fax: 559-278-8355 Email: keberlein@csufresno.edu	7/1/2015
Cindy	Masner	Sr. Assoc. Athletic Director/SWA	CSU Long Beach	1250 Bellflower Blvd. Long Beach, CA 90840	Tel: 562-985-8527 Cell: 562-843-0080 Fax: 562-985-8197 Email: cindy.masner@csulb.edu	7/1/2016
Ashlie	Kite	Assoc Director of Athletics, Internal Operations	CSU Northridge	18111 Nordhoff Street Northridge, CA 91330-8276	Tel: 818-677-4839 Cell: 540-908-9088 Fax: 818-677-4762 Email: ashlie.kite@csun.edu	7/1/2015
Ruem	Malasarn	Head Athletic Trainer	CSPU, Pomona	3801 W. Temple Ave, Bldg 43-142 Pomona, CA 91768-2557	Tel: 909-869-2834 Cell: 626-437-1233 Fax: 909-869-2814 Email: rmalasarn@csupomona.edu	7/1/2016
Joe	Ramos	Athletic Trainer	CSU Sacramento (Chair)	6000 J Street Sacramento, CA 95819	Tel: 916-278-6289 Cell: 916-320-4748 Fax: 916-278-5429 Email: jlramos@saclink.csus.edu	7/1/2016
Scott	Shaw	Director of Sports Medicine	San Jose State University	One Washington Square San Jose, CA 95192-0062	Tel: 408-924-1297 Cell: 408-506-3858 Fax: 408-924-6285 Email: scott.shaw@sjsu.edu	7/1/2015
Kristal	Slover	Head Athletic Trainer	CPSU, San Luis Obispo	1 Grand Ave San Luis Obispo, CA 93407	Tel: 805-756-6065 Cell: 805-801-5177 Fax: 805-756-7058 Email: kemig@calpoly.edu	7/1/2016
Jackie	Steigerwald	Student Athlete Ins Coordinator	San Diego State University	5500 Campanile Dr San Diego, CA 92132-4313	Tel: 619-594-7651 Cell: Fax: 619-594-7654 Email: jsteigerwald@shsmail.sdsu.edu	7/1/2016
Michael	Thorpe	CSURMA Exec Committee Liaison CSU Chico, Risk Manager	CSU Chico	400 West First St Chico, CA 95929-0130	Tel: 530-898-6588 Cell: 530-519-5661 Fax: 530-898-4513 Email: methorpe@csuchico.edu	N/A

**AIME STAFF  
AS OF JANUARY 2015**

<u>Organization</u>	<u>First Name</u>	<u>Last Name</u>	<u>Title</u>	<u>Street Address</u>	<u>Phone/Fax/Email</u>
CSU Office of the Chancellor	Robert	Eaton	Senior Director, Financing and Treasury	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4572 Fax: 562-951-4859 Email: reaton@calstate.edu
CSU Office of the Chancellor	Zachary	Gifford	Assistant Risk Management Liability	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4568 Fax: 562-951-4859 Email: zgifford@calstate.edu
CSU Office of the Chancellor	Rebecca	Skidmore	Risk Management Administrative Analyst	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4574 Fax: 562-951-4859 Email: rskidmore@calstate.edu
CSU Office of the Chancellor	Leona	Ching	Systemwide Risk Management	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4580 Fax: 562-951-4859 Email: lching@calstate.edu
Alliant Insurance Services	Daniel	Howell	Program Director	100 Pine Street, 11th Floor San Francisco, CA 94111	Tel: 415-403-1426 Fax: 415-874-4810 Email: dhowell@alliant.com
Alliant Insurance Services	Robert	Leong	Program Administrator	100 Pine Street, 11th Floor San Francisco, CA 94111	Tel: 415-403-1441 Cell: 510-882-1009 Fax: 415-874-4810 Email: rleong@alliant.com
Alliant Insurance Services	Stacey L.	Weeks	Program Administrator	100 Pine Street, 11th Floor San Francisco, CA 94111	Tel: 415-403-1448 Cell: 415-215-4055 Fax: 415-874-4810 Email: sweeks@alliant.com
Alliant Insurance Services	Van	Rin	Program Administrator	100 Pine Street, 11th Floor San Francisco, CA 94111	Tel: 415-403-1408 Fax: 415-874-4810 Email: vrin@alliant.com
A-G Administrators	Dixon	Gillis	Claims Administrator	P. O. Box 979 Valley Forge, PA 19482	Tel: 610-933-0800 Fax: 610-933-4122 Email: dgillis@agadm.com
A-G Administrators	Dan	Berry	Claims Administrator	P. O. Box 979 Valley Forge, PA 19482	Tel: 610-933-0800 Fax: 610-933-4122 Email: dberry@agadm.com

**Item No. E3.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

**2015 FITTING THE PIECES CONFERENCE – APRIL 28-29, 2015**

**ISSUE:** The CSU Systemwide Risk Management Authority and Public Safety will sponsor the annual “Fitting The Pieces Together” Risk Management Conference April 28-29, 2015, in San Diego, California. Registration is open at [calstate.edu/risk\\_management/conference/ftpt/](http://calstate.edu/risk_management/conference/ftpt/).

**RECOMMENDATION:** None.

**FISCAL IMPACT:** Registration fees offset the cost of the conference.

**BACKGROUND:** None.

**ATTACHMENTS:** None.

**Item No. E4.**  
**CSURMA AIME Committee**  
**Meeting Date: January 12, 2015**

## **2015 AoA ANNUAL CONFERENCE UPDATE**

**ISSUE:** The annual Auxiliary Organizations Association (AoA) Conference will be held February 8–11, 2015 in Pasadena, CA, continuing the theme, *Supporting the Educational Mission of California's State Universities*.

**RECOMMENDATION:** No action is requested on this item.

**FISCAL IMPACT:** None.

**BACKGROUND:** The AOA Conference is a great opportunity to remind the membership of the many ways they have benefited by joining the program. The conference is also a good venue for providing risk management training to a large number of its members at one time.

**ATTACHMENT(S):** None