California State University Risk Management Authority

CSURMA 101

A Public Entity Joint Powers Authority

c/o Alliant Insurance Services, Inc. • 560 Mission Street, 6th Floor, San Francisco, CA 94105 • Phone: 415-403-1400 Fax: 415-402-0773

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History … How it All Began

History … How it All Began

1997

CSURMA is created!

1995

Legislation was passed allowing CSU to form a joint powers of authority (JPA) with the CSU auxiliary organizations

1994

First CSU Systemwide Risk Manager is hired

1993

Legislation enacted giving operational authority and financial autonomy to the CSU

Timeline

Organization and Structure

California State University Risk Management Authority (CSURMA)

- Created for the California State University and its Auxiliary Organizations
- Providing risk management services and insurance, reinsurance, and self-insurance

Auxiliary Organizations Risk Management Alliance (AORMA)

- Operates within CSURMA
- Offers tailored coverages for the CSU Auxiliary Organizations
- Includes lower deductible and special coverages

What is AORMA?

Auxiliary Organizations Risk Management Alliance (AORMA) is a set of coverage programs designed for the CSU Auxiliary Organizations.

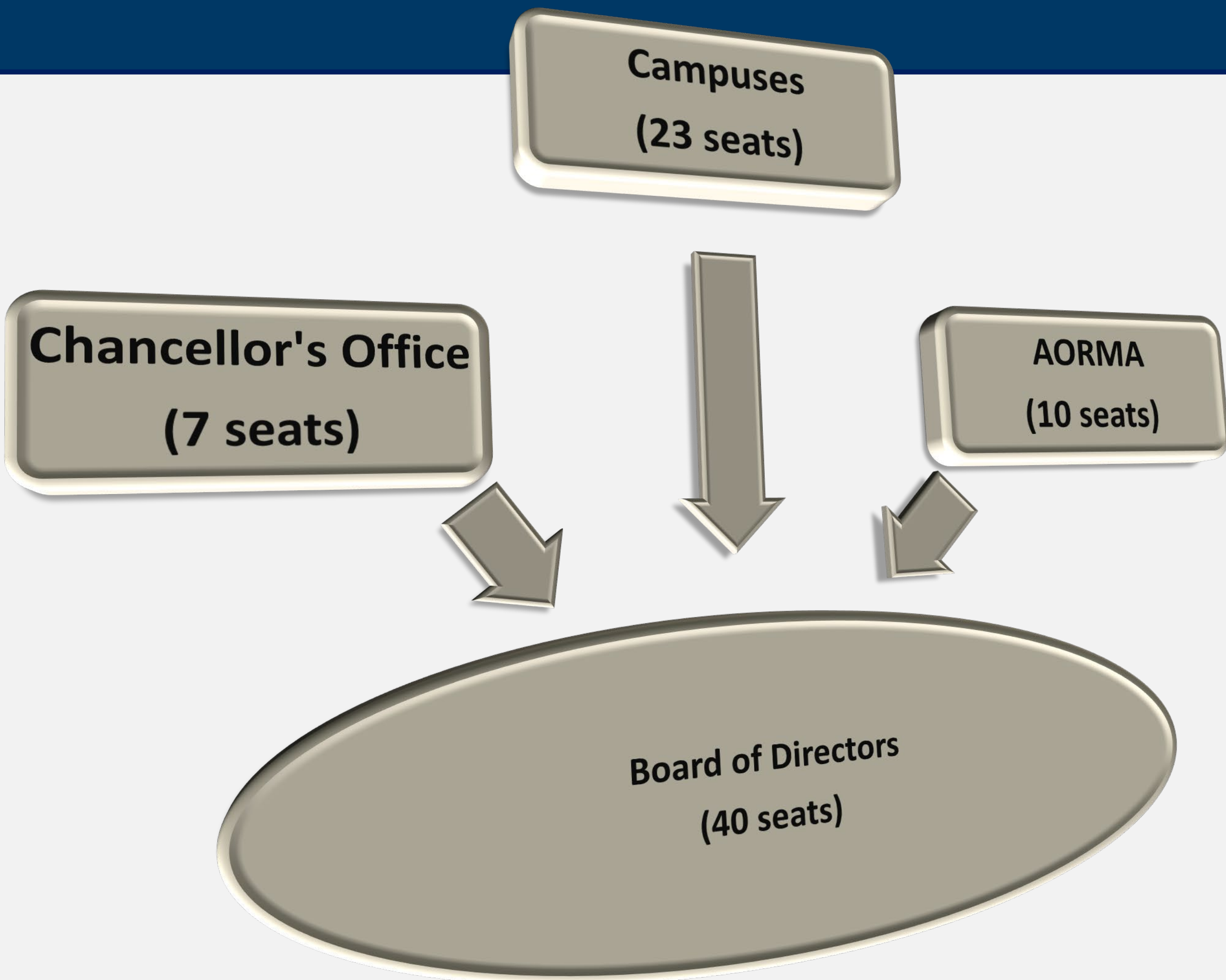
AORMA is not a separate entity; it operates within CSURMA.

CSURMA Mission Statement

The California State University Risk Management Authority (CSURMA) is a joint powers authority composed of the CSU and its Auxiliary Organizations, joined to protect member resources by providing broad coverage and quality risk management services that stabilize risk cost in a reliable, economical and beneficial manner.

Organization and Structure

CSURMA Board of Directors



Annually, each Campus President appoints a Director and an Alternate.

Auxiliary Organizations elect ten Directors from among the AORMA members.

The Chancellor's Office retains seven seats.

CSURMA Executive Committee

Voting Members

- Chair, Scott Apel
- Vice Chair, Rose McAuliffe
- Treasurer, Robert Eaton
- Seat 1, Campus Risk Manager, Michael Beatty
- Seat 2, Campus VP, Jeff Wilson
- Seat 3, Campus VP, Colin Donahue
- Seat 4, Campus Risk Manager, Lynniece Warren
- AORMA Chair, Chuck Kissel
- AORMA 1st Vice Chair, Bill Olmsted

CSURMA AORMA Committee

csurma

Voting Members

Chair, Chuck Kissel

First Vice Chair, Bill Olmsted

Second Vice Chair, Leslie Levinson

Seat 1, Open

Seat 2, Open

Seat 3, Cecilia Ortiz

Seat 4, Raven Tyson

Seat 5, Barnaby Peake

Seat 6, Rosa Hernandez

Seat 7, Keith Crawford

Governing Documents

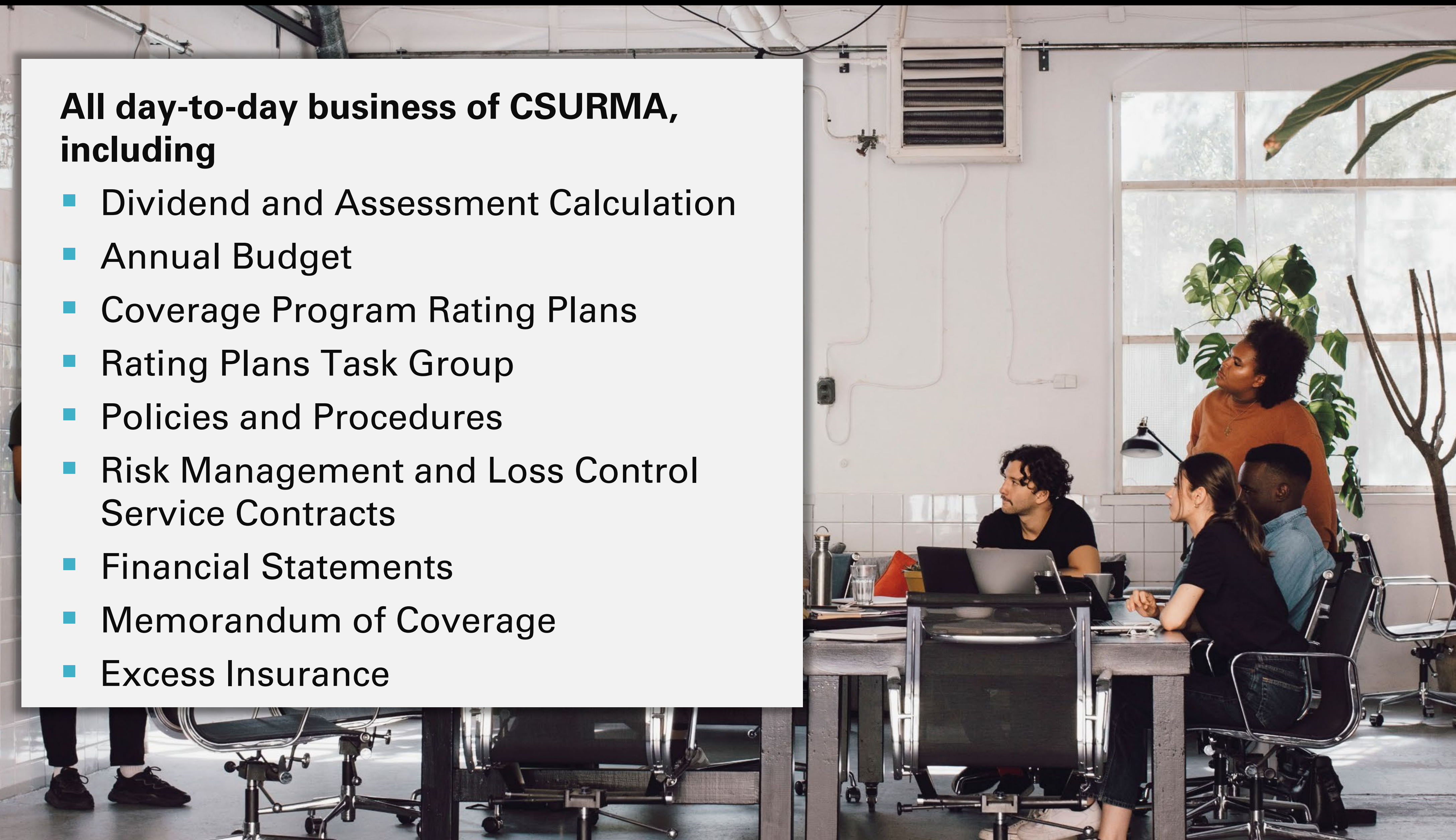
- Joint Powers Agreement
- Bylaws
- Bagley Keene Act
- California Fair Political Practices Commission
- CSU Policies
- CSURMA Policies and Procedures
- Memoranda of Coverage (MOC) for Risk Pools
- Excess Insurance Policy
- Contracts and Agreements

CSURMA Board of Directors
Powers and Responsibilities

Governance of CSURMA including;

- Election of Officers and Executive Committee Members
- Annual Budget
- Joint Exercise of Powers Agreement and the Bylaws
- New Programs
- Amendment of prior actions or resolution of the BOD
- Policies, Procedures, and Rules
- Coverage Rating Plans

CSURMA Executive Committee
Powers and Responsibilities



All day-to-day business of CSURMA, including

- Dividend and Assessment Calculation
- Annual Budget
- Coverage Program Rating Plans
- Rating Plans Task Group
- Policies and Procedures
- Risk Management and Loss Control Service Contracts
- Financial Statements
- Memorandum of Coverage
- Excess Insurance

Organization and Structure

Program Administrators

Chancellor's Office

- Systemwide Risk Management
- Office of General Counsel
- Enterprise Accounting
- Finance & Investment

Program Administration

- Alliant Insurance Services, Inc.

Insurance Brokerage

- Alliant Insurance Services, Inc.

Claims Administration

- Systemwide Risk Management
- Carl Warren & Company
- Sedgwick CMS
- HSR, Wellfleet
- Equifax
- Beazley

CSU The California State University
WORKING FOR CALIFORNIA

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Business & Finance
and
Systemwide Risk Management


Executive Vice Chancellor and Chief Financial Office

Steve Relyea


Assistant Vice Chancellor, Financing, Treasury and Risk Management

Robert Eaton


Senior Director, SW Risk Management

Zachary Gifford


Director, SW Emergency Management and Continuity

Jenny Novak


Senior Manager, Risk Management and EH&S

Scott Bourdon


Admin Assistant

Leona Ching


General Liability Claims Manager

Martha Guiditta


Emergency and Continuity Manager

Andrew Theisen


EH&S Training and Compliance Administrator

Marissa Castillo

CSURMA Brokerage & Program Administration


Daniel Howell


Amy Lightner


Mimi Long


Van Rin


Bob Frey

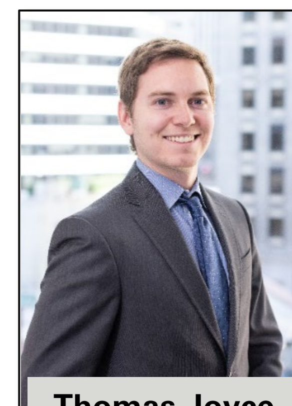

Tevea Him


La Shaunda Wallace


Stacey Weeks


Marnie Defosset


Yvonne Killian

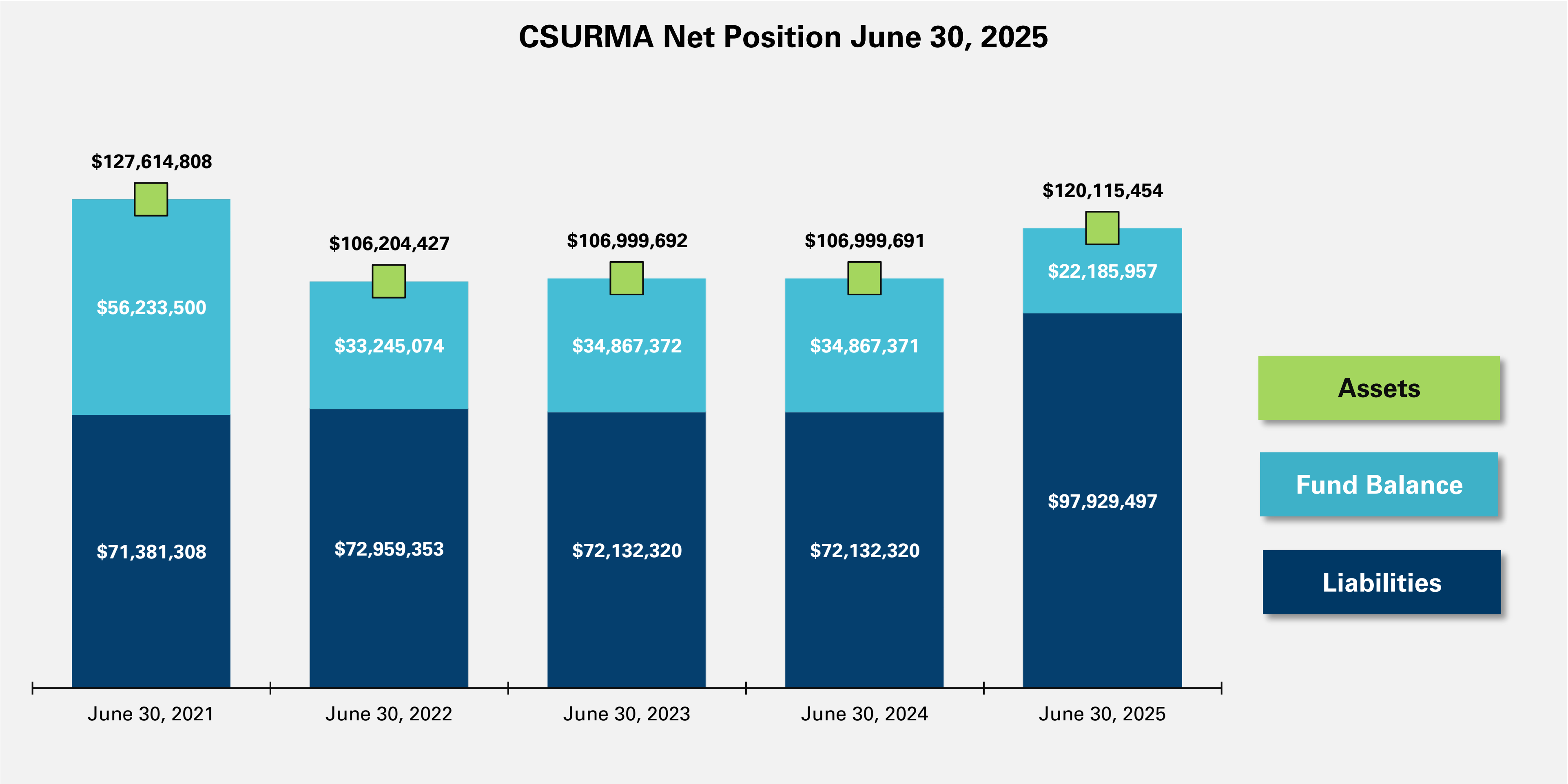

Thomas Joyce

CSURMA Financial Highlights

Financial Performance

CSURMA keeps its financial records in accordance with Government Accounting Standards Board (GASB) and produces a comprehensive annual financial report each year. Funds are invested by the CSURMA Treasurer, per the CSURMA Master Investment Policy, to pay expected claims in the risk pools.

Summary of Financial Audit @ June 30, 2025



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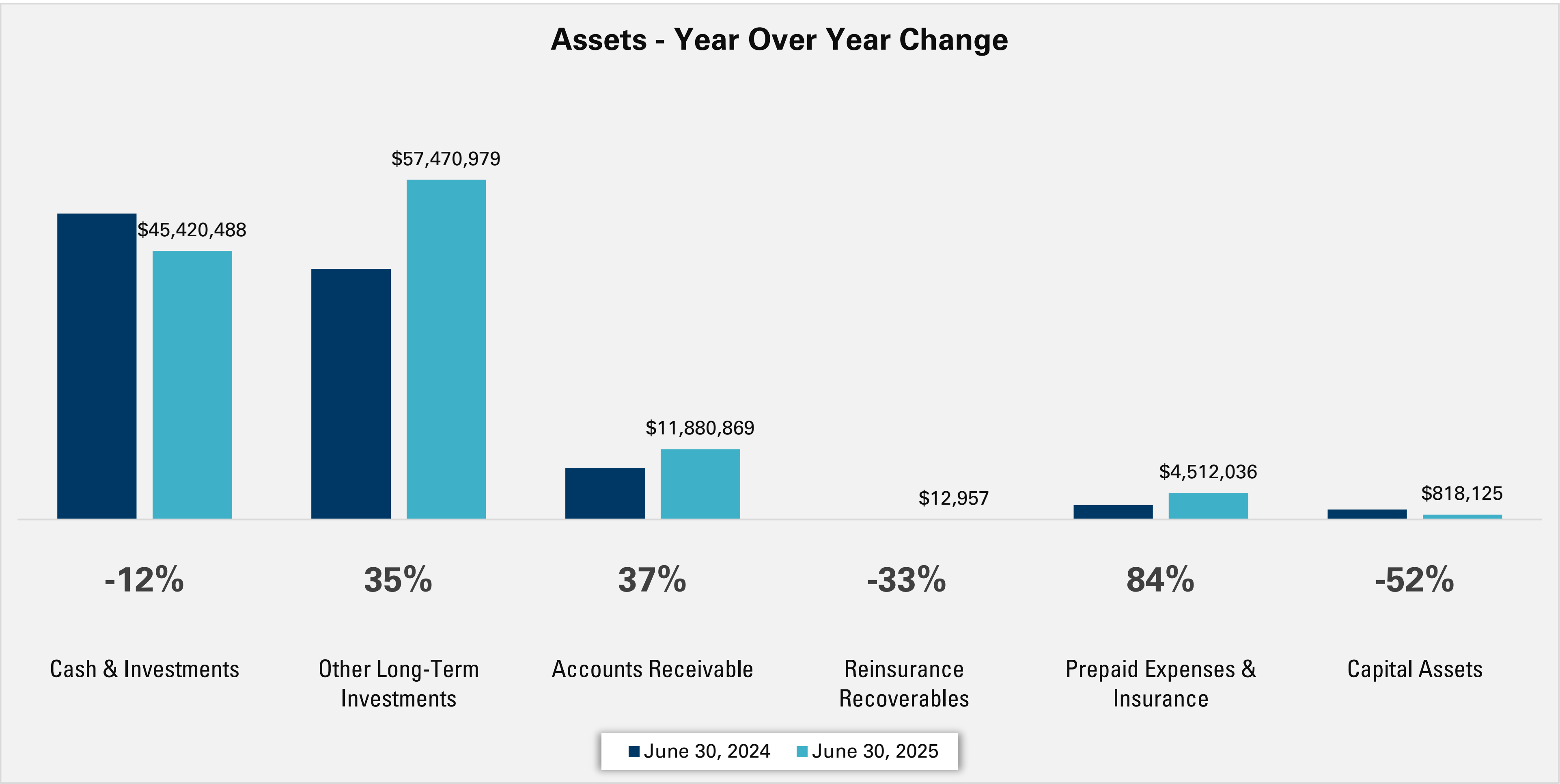

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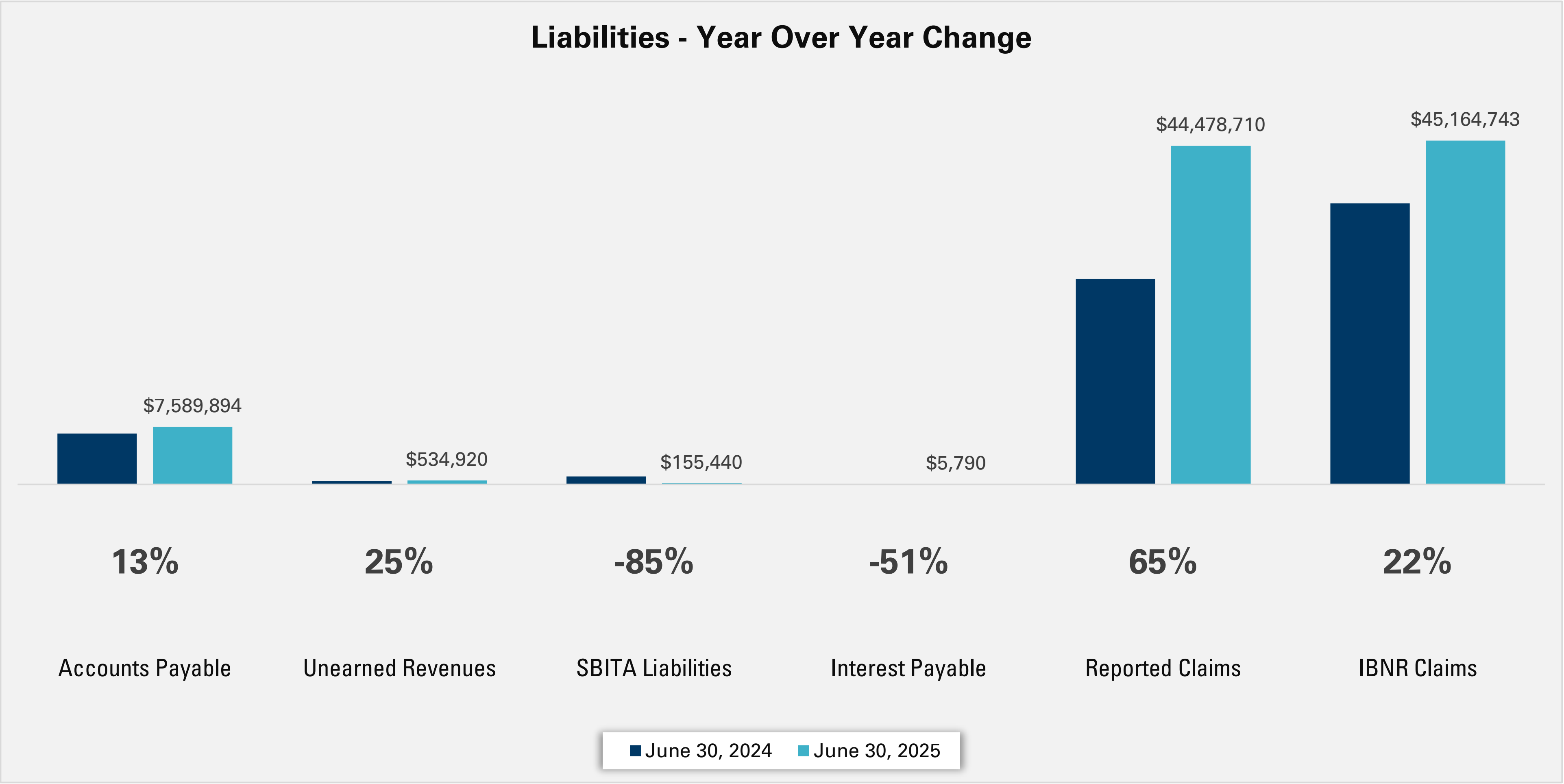
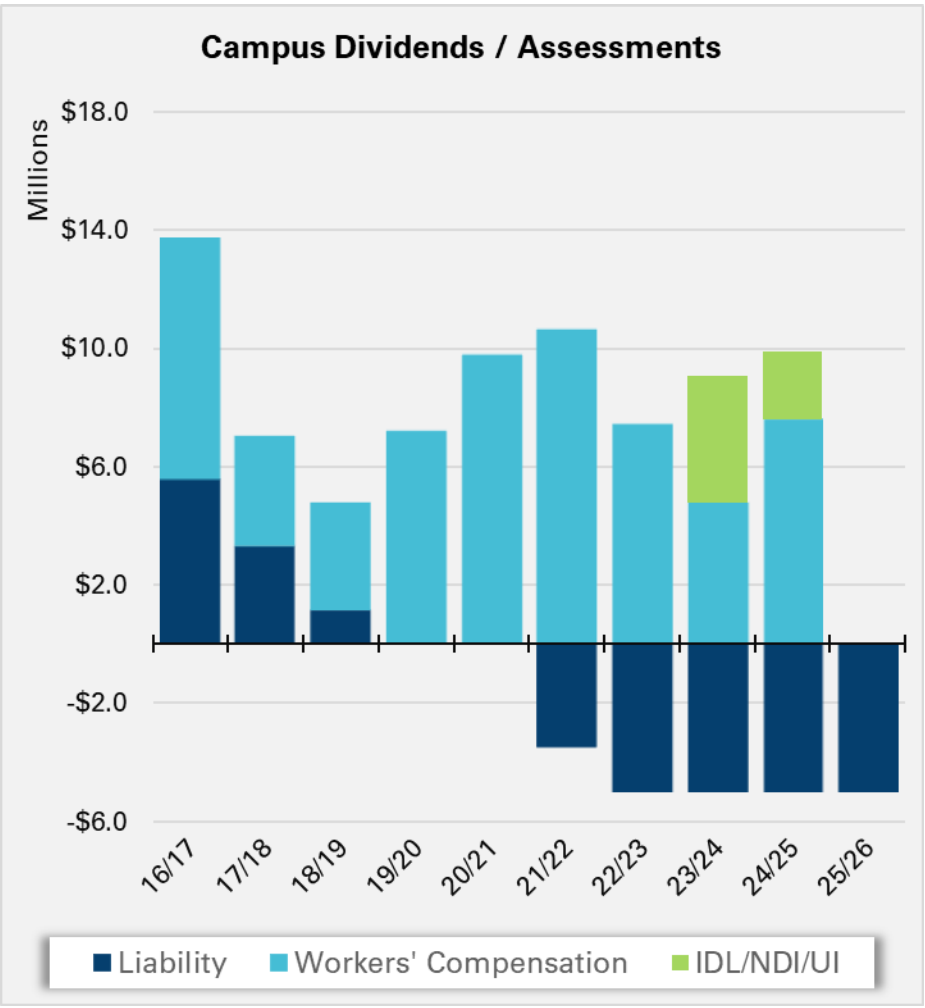
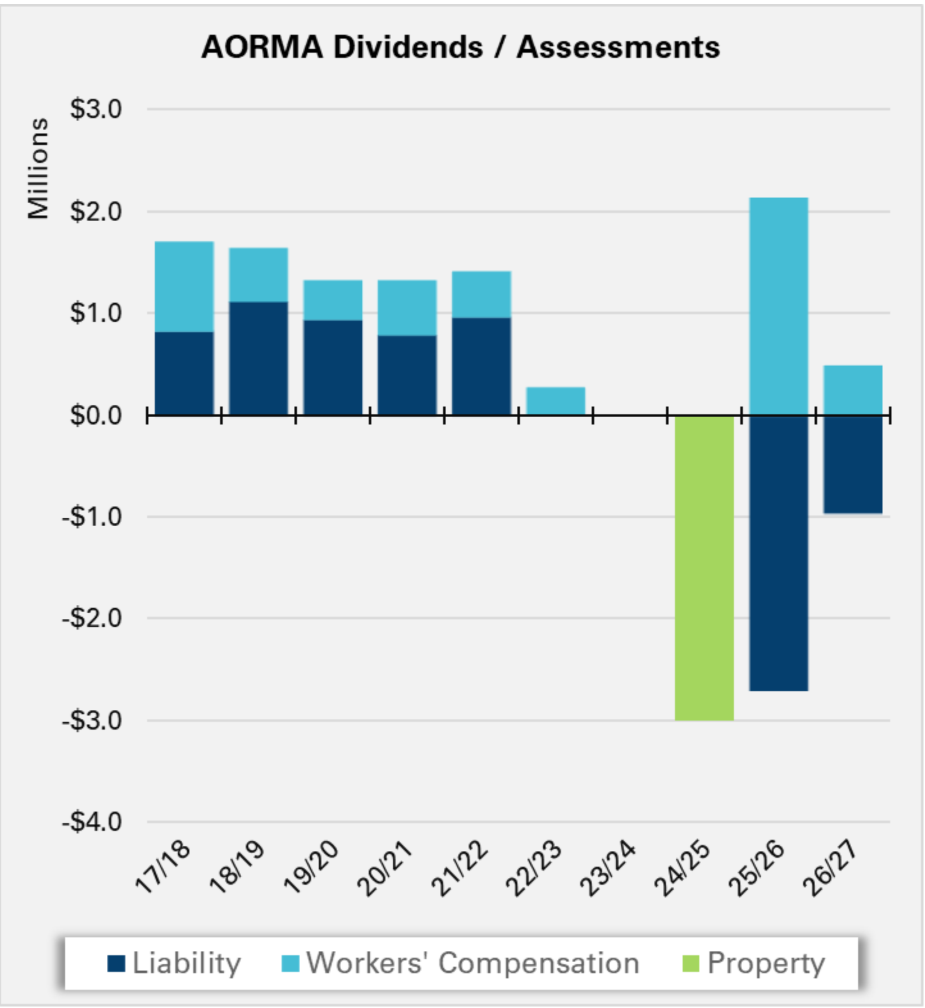


Dividends

Total Dividends Returned - $177,649,218

Since inception, CSURMA has returned $177.6M in dividends to the CSU campuses and auxiliaries. Without CSURMA, these funds would have been retained by commercial insurers as underwriting profits.



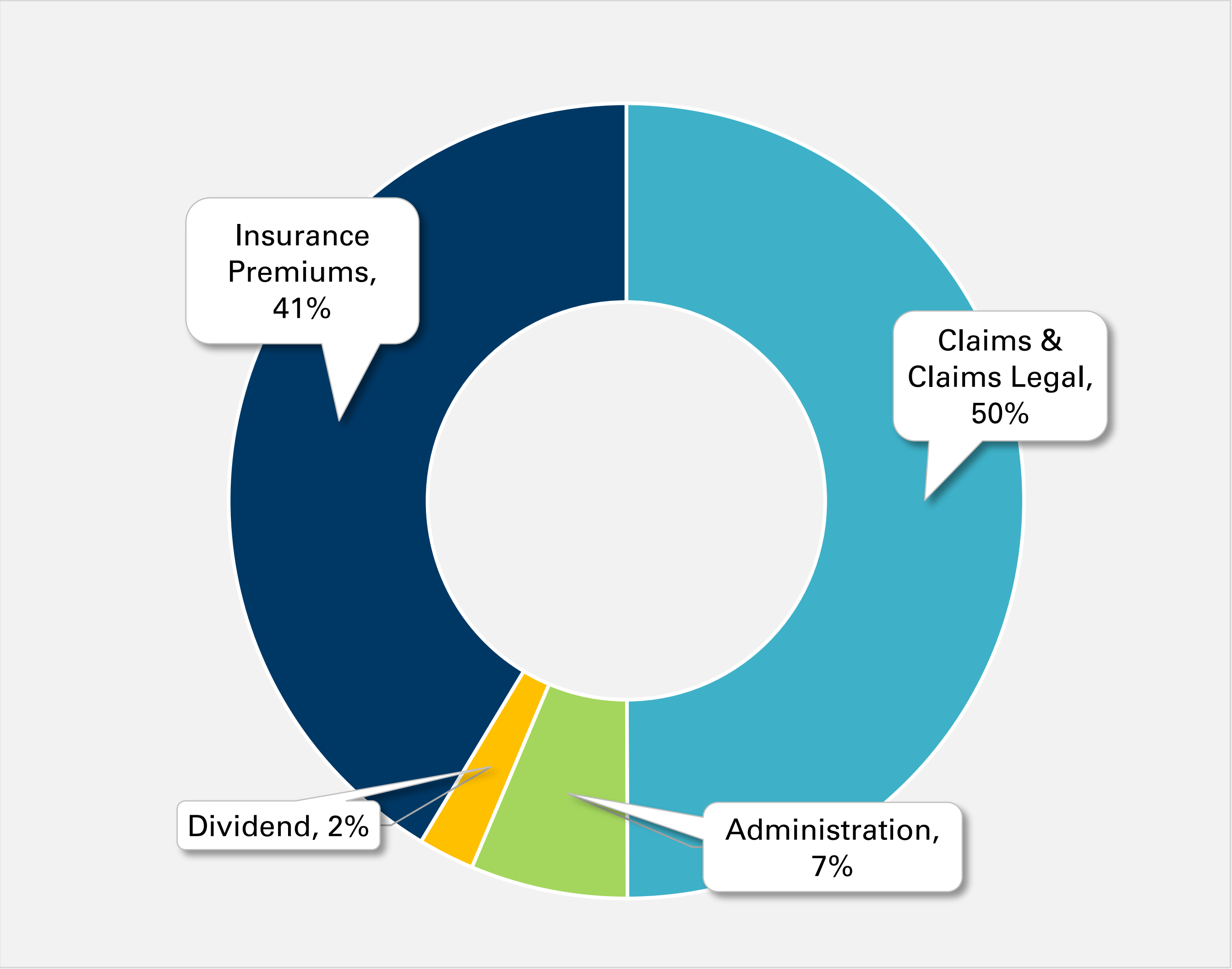


Financial Performance

CSURMA Total Operating Expenses for FY 24/25 - $190,013,848

- Claims & Defense Costs: 50% current or future claims.
- Insurance Premiums: 41% excess insurance or reinsurance to cover catastrophic claims.

  91% of your dollars are used to finance your claims.
- Dividends: 2%
- Program Expenses: 7%



Core Coverage Programs

Campus Coverage Programs

Liability

The Campus Liability Coverage Program was established to fund the exposures of General Liability, Professional Liability, Employment Practices Liability, and other similar public liability exposures of the University system. The participants include all twenty-three (23) campuses of the CSU and the Chancellor's Office. The Campus Liability Coverage Program has a self-insured risk pool of $10,000,000 per occurrence. Every three years, each campus selects its own deductible, which is offered from $100,000 to $1,000,000 per occurrence. The Campus Liability Program also includes costs for:

- Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)
- Student Professional Liability Insurance Program (SPLIP)
- Trustees E&O / Fiduciary Liability
- Club Liability Insurance Program (CLIP)
- Doctor's Medical Malpractice
- Terrorism Liability
- Aviation (All Lines)

Campus Coverage Programs

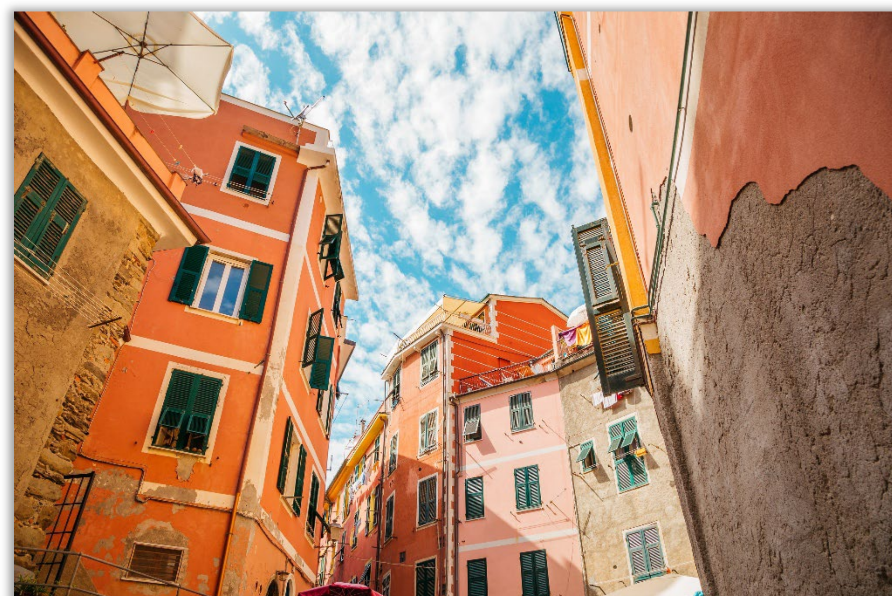
Property

The Campus Property Program was established to provide Property and Boiler & Machinery Insurance covering physical damage to buildings and other specified structures. Business Personal Property (furnishings, equipment, etc.) may also be covered as requested by a campus member. The program insures all CSU campuses and the Chancellor's Office. The Campus Property Program is fully reinsured by a syndication of insurance companies known as the Alliant Property Insurance Program (APIP), an Alliant exclusive designed for public entities to empower market negotiations. The Campus Property Program has a risk pool of $2,500,000 per occurrence with an annual aggregate of $10,000,000 for all occurrences.

Campus 99 (real property) enables CSU auxiliary organizations who occupy state-owned buildings to enjoy deductibles from $5,000 to $100,000. Campus 86 (business personal property) provides an option for campuses to insure its business personal property at deductibles less than $100,000 and it can be used to insure higher-valued and specialized items such as electronic data processing equipment, laboratory equipment, scientific instruments, library stacks, fitness & recreation equipment, etc.

The Campus Property Program also includes premium for:

- Cyber Liability
- Earthquake (limited coverage)
- Fidelity / Crime
- Fine Arts, Artifacts & Archives Program
- Flood
- Pollution
- Deadly Weapons Response
- Terrorism Liability



Campus Coverage Programs

Workers’ Compensation

The Campus Workers' Compensation Coverage Program was established to provide statutory Workers' Compensation and Employer’s Liability coverage for all CSU state employees and designated volunteers at all campuses and the Chancellor’s Office. The program includes a risk pool of $2,500,000 per accident and there is no deductible. Claims in excess of the risk pool are covered by commercial insurance.

Beginning January 1, 2015, CSURMA entered into an agreement with Public Risk Innovation, Solutions and Management (PRISM), the risk pool for California counties and other California public entities, to finance CSURMA’s Workers’ Compensation claims covered by the Campus and AORMA Workers’ Compensation risk pools. This financing strategy enables CSURMA to fund its workers’ compensation claims at a cost less than the actuary’s minimum funding recommendation while preserving CSURMA’s funding policy and financial integrity. The agreement with PRISM covers industrial injuries occurring from January 1, 2015 to June 30, 2027.

Campus Coverage Programs

IDL / NDI / UI

The Industrial Disability Leave (IDL), Non-Industrial Disability Leave (NDI) and Unemployment Insurance (UI), program fund was established to provide a funding mechanism for temporary disability and unemployment insurance benefits for state employees. The IDL/NDI/UI program is entirely self-insured, and costs are allocated to each campus based on its actual utilization (claims) over a rolling five-year period. There is no deductible.

Campus Coverage Programs

Auto Liability

Auto Liability is provided by the State Motor Vehicle Insurance Account (MVIA) and managed by the Office of Risk & Insurance Management (ORIM) through the State's Department of General Services. MVIA's coverage for state-salaried employees is unlimited, but liability for non-state operators is capped at $1,000,000 per accident. The Campus Liability Program purchases additional insurance above the $1,000,000 MVIA sublimit for the non-state operators.

Campus Coverage Programs

Athletic Injury Medical Expense (AIME)

The Athletic Injury Medical Expense program (AIME) was established to provide coverage for medical expenses incurred by CSU students participating in NCAA and NAIA intercollegiate athletic activities. The AIME program is self-insured for the deductible limit defined by the catastrophe coverage policies purchased by their respective national governing bodies, NCAA or NAIA.

The NCAA purchases catastrophe liability insurance on behalf of all its member schools with a $90,000 deductible. NAIA purchased catastrophe liability insurance on behalf of its member schools with a $35,000 deductible.

Other Coverage Programs

Ancillary Coverages - Property

Builders' Risk Ins Program (BRIP)

BRIP covers direct physical loss to CSU's and/or the AO's construction projects in the course of construction. All Major Capital Improvement Projects are to be insured by the BRIP in place of the contractor's insurance. The program is managed by Alliant and CSU's CPDC.

Available to all Campuses and AO's.

Contributions managed through CPDC.

Pollution Liability

This program provides coverage for owned site clean-up costs, off-site clean-up costs, third-party bodily injury or property damage, emergency response costs, business interruption.

All Campuses and AO's participate.

Contributions included in the Campus Property or AORMA Program.

Owner Controlled Ins Program (OCIP)

OCIP covers major building projects of the CSI and/or AOs with initial construction cost of $10M or more. OCIP includes General Liability, Completed Operations and Workers' Compensation coverage for all contractors. This program is managed by Alliant and CSU's CPDC.

Available to all Campuses and AO's.

Contributions managed through CPDC.

Cyber Liability

This program is designed to provide insurance coverage for both first and third-party financial losses resulting from data breaches and other cybercrimes that may compromise sensitive information.

All Campuses and AO's participate.

Contributions included in the Campus or AORMA Property Program.

Ancillary Coverages - Property

Earthquake w/ Parametric Trigger

Provides Systemwide earthquake coverage. The limit for each location is predetermined based on zip code and maximum shaking at that particular location. The deductible is a minimum trigger intensity of 45.00%g – Pseudo-Spectral Acceleration with a period of 0.3s.

All Campuses and AO's participate.

Contributions included in the Campus and AORMA Property Program.

Fine Arts, Artifacts & Archives

Provides coverage for art objects that are owned or lent to the University or auxiliary organizations. Coverage includes transit coverage while the art objects are transported to or away from the campus; i.e., coverage is "nail-to-nail" or "wall-to-wall".

All Campuses and AO's participate.

Contributions included in the Campus and AORMA Property Program.

Inland Marine

Provides "All Risk" coverage for scheduled specific objects such as:

- Computers, media, laptops
- Scientific and laboratory equipment
- Cameras, audio, industrial lighting
- Specialized mobile equipment; etc.

Available to all Campuses and AO's. Each item must be scheduled to be covered.

Contributions are calculated and invoiced quarterly and sent directly to Campus or AO.

Automobile Physical Damage

Provides "All Risk" coverage for scheduled vehicles and/or mobile equipment.

Available to all Campuses and AO's. Each item must be scheduled to be covered.

Contributions are calculated and invoiced quarterly and sent directly to Campus or AO.

Ancillary Coverages - Student Programs

Club Liability Insurance Program (CLIP)

CLIP provides general liability coverage for all student clubs. The program excludes coverage for auto liability, activities of fraternal organizations as well as injuries to participants participating in athletic activities.

Automatic coverage for all officially recognized student clubs (per Executive Order #1068).

Contributions are included in the Campus Liability Program. No charge for AORMA.

Club Sports Insurance Program

Covers CSU students for general liability, and medical expenses due to accidental injuries while participating in the CSU's or AO's club sports, intramural and recreational sports.

Coverage is available to all Campuses and AO's. Sport type and # of participants must be scheduled.

Contributions are invoices separately.

Student Travel Accident Insurance

Provides medical expense coverage for injuries to CSU students (including Extended Education Program students) during travel to, or from, campus to participate in a school sponsored activity. Additionally, coverage for overnight supervised and sponsored travel is included for up to 14 days.

All Campuses and AO's participate.

Contributions included in Campus Liability Program. No charge for AORMA.

Participation Accident Insurance Program (PAI)

PAI provides accident medical expense benefits and is recommended when the CSU or AO is sponsoring a high hazard activity or when minors are participating in a sponsored activity.

Available to all Campuses and AO's.

Contributions are invoiced separately.

Ancillary Coverages - Student Programs

Student Professional Liability Ins Program (SPLIP)

Systemwide professional liability insurance to provide coverage for students enrolled in the Nursing, Allied Health or Education internship curricula. This program is designed to satisfy the requirements of host institutions that students maintain professional liability insurance in order to participate in programs offered under affiliation agreements with the University. The program includes professional and personal liability coverage with broad protection for the students, affiliates and the University.

Available to all Campuses.

Contributions are included in the Campus Liability Program.

Student Academic Field Experience for Credit Liability Ins Program (SAFECLIP)

Provides coverage for students involved in the University's service-learning programs while performing service or volunteer work for academic credit. This program is designed to satisfy the requirements of host institutions that students maintain liability insurance in order to participate in programs offered under affiliation agreements with the University. The program includes professional and general liability coverage with broad protection for the students, affiliates and the University.

Available to all Campuses.

Contributions are included in the Campus Liability Program.

Ancillary Coverages - Aviation / Watercraft

Drone Insurance Program

Covers aviation risks on a blanket basis for liability arising from small drones that are owned, non-owned or hired by CSU or its AO's. Coverage is automatic for non-commercial use of small drones only. Hull coverage can be purchased separately.

All Campuses and AO's participate.

Contributions are included in the Campus and AORMA Liability Program.

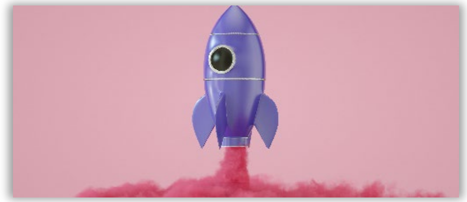
Non-Owned Aircraft Liability

As CSU occasionally uses non-owned aircraft for CSU business, a special Aviation Liability policy was placed to insure against non-owned aircraft liability.

All Campuses and AO's participate.

Contributions are included in the Campus Liability Program. No charge for AORMA.

Rocketry Liability



CSURMA purchases a special Aviation Liability insurance policy to facilitate coverage for the University's liability arising from rocketry activities.

All Campuses and AO's participate.

Contributions are included in the Campus Liability Program. No charge for AORMA.

Watercraft Insurance Program

Provides Hull and Machinery Insurance, Collision and Towers Liability coverage, Protection and Indemnity Liability coverage.

This is not a blanket coverage; each vessel must be reported and scheduled on the policy.

Contributions are invoiced separately.

Ancillary Coverages - Miscellaneous

Deadly Weapons Response Program

Addresses the needs of the CSU system should a violent incident occur. The program provides third party liability, physical damage coverage and crisis management services.

Automatic coverage for all Campuses and AO's.

Contributions included in the Campus and AORMA Property Program.

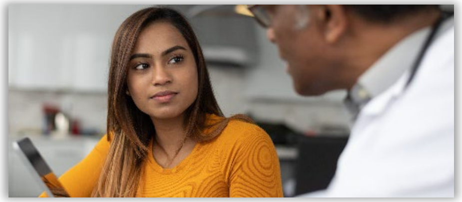
Fidelity / Crime Insurance Program

Insures the CSU's and AO's and auxiliary organization's employees for Employee Fidelity, including faithful performance of duties, counterfeit, fraud, computer crime, and other misappropriation of the funds.

All Campuses and AO's participate

Contributions included in the Campus Liability Program and the AORMA Crime Program.

Medical Professional Malpractice Liability Insurance

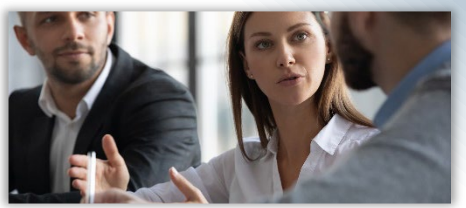


This program provides Medical Professional Malpractice Liability insurance for Medical Professionals employed by the CSU or its Campuses for services performed within the course and scope of their duties as employees while serving at the Student Health Center on a campus of the CSU.

All Campuses participate.

Contributions included in the Campus Liability Program.

Trustees E&O, and Fiduciary Liability



This program provides professional liability for the various CSURMA board and committee members, while serving in their capacity as such. This program also provides Fiduciary Liability coverage for the Campuses and AO's administration of its employee benefit plans and trusts.

Automatic for all Campuses and AO's.

Contributions included in the Campus and AORMA Liability Program.

Ancillary Coverages - Miscellaneous

Special Event Insurance Program

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

Available to all Campuses and AO's.

Invoiced separately.

Foreign Travel Insurance Program (FTIP)

This program provides coverage for employees and students while traveling outside the United States. Coverage includes General Liability, Contingent Auto Liability, Employee Benefits Liability, Employers Responsibility, Employee Voluntary Compensation, Employers Liability, Primary Accident and Sickness, Accidental Death and Dismemberment, and Executive Assistance Services. Beginning July 1, 2014, FTIP added an "Overlay" coverage to supplement the insurance mandated by certain third-party travel program providers under approved agreements with the University. Specifically, the overlay coverage extends FTIP's Liability insurance that is not otherwise provided by certain third-party programs.

Available to all Campuses and AO's. All international travel must be reported to obtain coverage.

Invoiced separately.

Loss Control and Risk Management Resources and Programs

Loss Control and Risk Management Resources

Agility Recovery Solutions, Inc.

Provides support to ensure uninterrupted business operations during major disasters or planned shutdowns. Services include temporary access to office space, reliable power supply, communication systems and IT infrastructure.

Available to all Campuses and AO's.

Contributions are included in the Campus & AORMA Liability Programs.

Black Swan Solutions (Empathia)

Provides rapid solutions for critical events such as mass fatality incidents, terrorist attacks, active shooter situations, and natural disasters. Depending on the scale, the response may include an incident response contact center, survivor and family assistance center, onsite deployment of counselors.

Available to all Campuses and AO's.

Contributions are included in the Campus Liability Program.

Belfor, ServePro, ATI

Provides property recovery and restoration services for major incidents, including fire, water, wind, pollution release, or other catastrophes.

Available to all Campuses and AO's.

Costs are included as a claim expense.

Praesidium

Unlimited online youth protection training as well as additional youth protection services.

Available to all Campuses and AO's.

Contributions are included in the Campus & AORMA Liability Programs.

Loss Control and Risk Management Resources

Innovation Grant Program

Provides funds for risk management and safety projects at the systemwide level.

Grant applications are submitted through CSU's affinity groups.

Grant funds are included in the Campus Liability Program.

Insurance Requirements in Contracts (IRIC) Manual

The CSURMA custom IRIC manual serves as a guide in developing proper insurance requirements in contracts and verifying compliance with those requirements.

Posted on the CSURMA website.

No cost to members.

Special Events Resource Guide

The purpose of this resource guide is to support CSU's mission to enrich its students and communities through hosting special events.

Posted on the CSURMA website.

No cost to members.

UC Risk & Safety Solutions

Provides access to inspection checklists, lab safety assessments, lab roster modules, chemical management systems (two modules – chemical inventory and chemical administration), and service desk support.

Available to all Campuses.

Contributions are included in the Campus Liability Program..

Loss Control and Risk Management Resources

Alliant Risk Control Consulting

ARCC provides services hours that AO's may use for any risk management or safety-related topic. Topics can be customized and may include live training, fact sheets, industrial hygiene, webinars, ergonomic evaluations, surveys, written programs or applicable risk management topics.

ARCC can also First Aid, CPR, AED and BBP training.

Available to all AO's.

Contributions included in the AORMA Liability Program.

Employers Group

All AO's with employees have access to EG full suite of benefits including:

- HR consultation via phone or email through EG's Helpline,
- Access to EG's HR library, EG's website featuring the Professional HR Management Suite, EG's Online Training Library,
- Annual Employee Opinion Survey,
- Annual review of employee handbook and narrative summary report,
- Webinars on critical, late-breaking employee relations and compliance issues,
- Weekly email updates on critical HR news,
- And more.

Available to all AO's with employees.

Contributions included in the AORMA Liability Program.

Calendar of Events

CSURMA Calendar of Events

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Jun - Aug

- Fiscal Year Ends
- Claims Information Finalized
- Actuarial Analysis Received

Aug - Nov

- Risk Pool Funding
- XS Ins Budgeted
- EC & BOD Approvals
- "Early-Bird" Letter

Oct - Apr

- Gather Member Exposure information

Mar - Jun

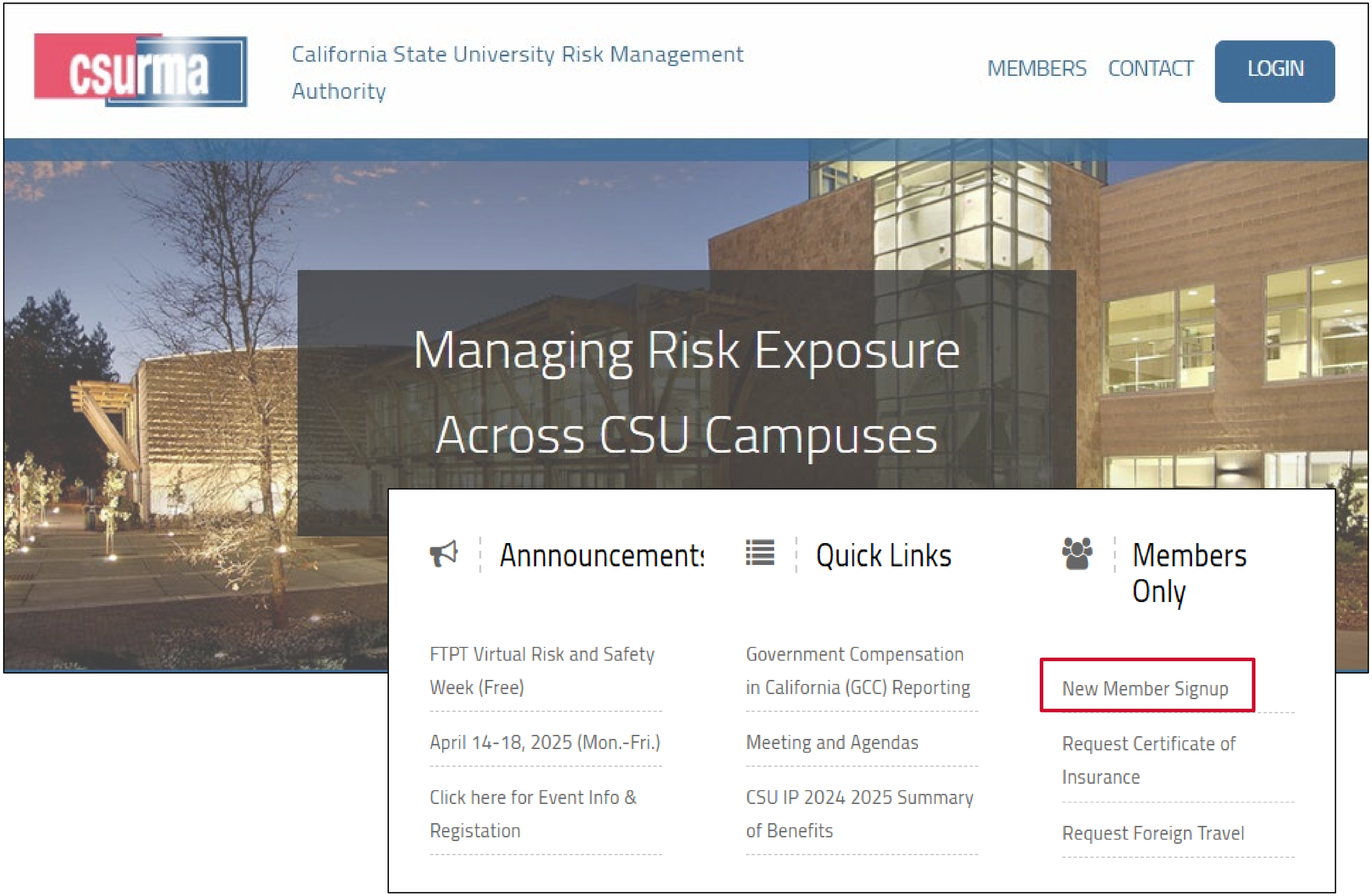
- Marketing submission sent to all viable insurers.

June 30

- Coverage Bound!

CSURMA Website

www.CSURMA.org



How to Stay Informed

How to Stay Informed?

- Fitting the Pieces Together Conference
- AOA Conference
- CSURMA Website (www.CSURMA.org)
- CSURMA Board meetings
- Committee meetings
- Campus Visits
- Campus "early-bird" letter
- CSURMA Annual Report

Who to Call With Questions?

Who to Call?

Please contact your Program Administrators:

Amy Lightner – Campus Programs
415-403-1457 amy.lightner@alliant.com

Mimi Long – AORMA Programs
415-403-1423 mlong@alliant.com

Van Rin – Campus and AORMA Program
415-403-1408 vrin@alliant.com

Daniel Howell - Program Director
415-403-1426 dhowell@alliant.com

Or, your *friendly* **Systemwide Risk Management professional:**

Zachary Gifford – Senior Director, CSU Systemwide Risk Management
562-951-4568 zgifford@calstate.edu