CSURMA AORMA Committee Meeting Agenda
"This is an Open Public Meeting"

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Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location requires routine provision of identification to building security. However, CSURMA does not require any member of the public to register his or her name or to provide other information, as a condition to attendance at any public meeting and will not inquire of building security concerning information so provided. See Government Code section 54953.3.

Date & Time: September 3, 2025 – 2:30 PM to 5:00 PM
Date & Time: September 4, 2025 – 9:00 AM to 12:00 PM

Primary Location: Alliant Insurance Services, Inc. (Dana Point Conference Room)
18100 Von Karman Avenue, 10^{th} Floor
Irvine, CA 92612

Virtual Location: Virtual Meeting (Webs)
Video Chat: https://alliantinsurance.zoom.us/j/4154031416
Teleconference: 1-669-444-9171
Meeting Number: 415 403 1416
Passcode: 110575

***A** = Action Item*
***I** = Informational Item*

A. Call to Order

1. Approval of the Agenda — **A** — *p. 6*
The Committee will be asked to approve the agenda for today's meeting.

B. Public Comments

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C. Consent Calendar

The Committee is asked to take action on the consent calendar items as a group, except that a member may request that an item be withdrawn from the Consent Calendar for discussion and action.

1.	**Approval of Minutes – May 1, 2025** The Committee will be asked to approve the minutes from their last meeting.	**A**	*p. 7*
2.	**Adoption of the CSURMA AORMA FY 2026-27 Meeting Calendar** The Committee will be asked to approve the upcoming AORMA Committee meeting dates.	**A**	*p. 19*

D. Standing Committee Reports

1.	**CSURMA AORMA Benefits Committee Update** The Committee will receive a verbal report of the CSURMA AORMA Benefits Committee's recent activities.	**I**	*p. 21*

E. General Administration

1.	**Excess Insurance Renewals Report** The Committee will receive a report on the renewals of the excess insurance policies.	**I**	*p. 56*
2.	**Actuarial Reports Valued at June 30, 2025** The Committee will be asked to review and accept the actuarial reports.	**A**	*p. 59*
3.	**Estimated Self-Insured Risk Pool Fund Balance Exhibit at June 30, 2025** The Committee will review the estimated fund balance exhibit for both the liability and workers' compensation programs.	**I**	*p. 76*
4.	**Goal for Retained Funds Analysis Report and Dividend Calculation** The Committee will review the Goal for Retained Funds Analysis and Dividend Calculation based on June 30, 2025 financials and will discuss the historical funding of those programs with a self-insured risk pool layer.	**A**	*p. 79*

5.	**Total Program Funding for FY 2026/27**	**A**	
	The Committee will be asked to approve the funding costs for the AORMA Coverage Programs:		
	a. Liability Program		*p. 91*
	b. Workers' Compensation Program		*p. 97*
	c. Property Program		*p. 102*
	d. Crime Program		*p.108*
6.	**Employment Practices Liability Member Deductibles for FY 2026/27**	**A**	*p. 112*
	The Committee will be asked to approve the mandatory minimum EPL deductibles calculation.		
7.	**Liability Program - Claims Administration Audit Report**	**A**	*p. 122*
	The Committee will be asked to review and accept the audit report.		

F. Closed Session

Pursuant to Cal. Gov. Code Sec. 11126(e)(1) & 11126(f)(1) – Action may be taken per Government Code Section 11126(e)(1) & 11126(f)(1). The matters below may be discussed. The Committee may take action or provide direction to Staff regarding the matters.

1.	Jessica Wylie v. Aztec Shops (WC)	**A**
2	Leigh Cardinal v CSU Chico State Enterprises	**A**
3	Richard Huizar v CSU Fresno Athletic Corp	**A**
4.	Madison Roger v. Cal Poly Corporation (San Luis Obispo)	**A**
	INFORMATIONAL ONLY **** Denotes New Claims	
1.	Jermarcus Turner v CSU Chico State Enterprises ****	
2	Savannah Fuentes v. California State University, Fresno Association, Inc.	
3	Saleah Schaub v. CSU Fullerton Auxiliary Services Corp	
4.	Alicia Espinoza v. Associated Students, Inc. CSU Fullerton	
5.	Jomar Elpusan v. Associated Students, CSU Long Beach	
6.	Karen Carranza v. The University Corporation (Northridge)	
7.	Josiah Ben-Oni v Associated Students of CSU Sacramento	

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8. Lars Larsen v CSU San Diego/Research Foundation/Aztec Shops ****
9. James Bunner v. San Diego State University Research Foundation
10. Lindsay Dawson v. San Diego State University Research Foundation
11. Ralph Feuer v. San Diego State University Research Foundation
12. Linda Villalobos v. San Diego State University Research Foundation
13. Quoc Le v The Student Union of San Jose State University ****
14. Sophia Ortiz v Cal Poly Corporation (San Luis Obispo)

G. Long Range Action Planning

1. FY 2024/25 AORMA Long Range Action Plan — I — *p. 136*
The Committee will hear an update regarding the items on the current Long Range Action Plan.

2. AORMA Officers' Retreat Recap — A — *p. 138*
The Committee will receive a verbal report on the recent AORMA Officers' Retreat, and the Officers will be asked to approve the minutes.

3. AORMA Committee Succession Planning — I — *p. 144*
The Committee will discuss a plan for filling all Committee seats.

4. Discussion of Projects to be added to the AORMA FY 2025/26 Long Range Action Plan — A — *p. 157*
The Committee will review and approve the items to be included on AORMA's long range plan.

H. Information Item

The Committee will review the information items listed below.

1.	CSURMA AORMA Meeting Calendar	I	*p. 158*
2.	CSURMA AORMA Program Administrator's Contact	I	*p. 160*
3.	AORMA's Travel Reimbursement Policy	I	*p. 165*
4.	CSURMA AORMA Committee and Staff Contact List	I	*p. 169*
5.	CSURMA Administrative Service Calendar	I	*p. 171*

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I. Adjournment

The next CSURMA AORMA Committee meetings are scheduled on December 4, 2025. Location to be confirmed at today's meeting. If you have questions regarding the agenda package, please contact:

Mimi Long at mlong@alliant.com / (415) 403-1423
Tevea Him at thim@alliant.com / (415) 403-1416

APPROVAL OF THE AGENDA

ISSUE: The Committee will be asked to approve the agenda for today's meeting.

RECOMMENDATION: Staff recommends that the Committee approve the agenda as presented.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S): None.

Agenda Item C1
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

APPROVAL OF MINUTES – MAY 1, 2025

ISSUE: The Committee will be asked to review and approve the minutes of its last meeting on May 1, 2025.

RECOMMENDATION: It is recommended that the Committee approve the minutes of its May 1, 2025 meeting, including corrections as necessary.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. CSURMA AORMA Committee Meeting Minutes – May 1, 2025

DRAFT

MINUTES OF THE CSURMA AORMA COMMITTEE MEETING

MAY 1, 2025 @ 1:30 PM

CSU CHANCELLOR'S OFFICE, MUNITZ ROOM
401 GOLDEN SHORE • LONG BEACH, CA

MEMBERS PRESENT
Jared Ceja, Cal Poly Pomona Foundation, Inc.
Keith Crawford, Associated Students of CSU, Chico
Rosa Hernandez, Forty-Niner Shops, Inc. & Associated Students (Long Beach)
Chuck Kissel, CSU Fullerton Auxiliary Services Corporation
Nicole Lane, California State University, Fresno Association, Inc.
Leslie Levinson, San Diego State University Research Foundation
Bill Olmsted, University Union Operation of CSUS, Inc.
Raven Tyson, Associated Students, San Diego State University

MEMBERS ABSENT
John Melikian, University Enterprises, Inc., CSU Sacramento
Cecilia Ortiz, University Student Union (Northridge)

STAFF, GUESTS, AND CONSULTANTS
Katie Brant, Sedgwick CMS
Smey Chum, CSU Office of the Chancellor, Financial Services
Zachary Gifford, CSU Office of the Chancellor, Systemwide Risk Management
Tevea Him, Alliant Insurance Services, Inc.
Daniel Howell, Alliant Insurance Services, Inc.
William Hsu, CSU Office of the Chancellor, Office of General Counsel
Deanna Jacona, Hudson Claims Consulting
Mimi Long, Alliant Insurance Services, Inc.
Heather McCarthy, Alliant Insurance Services, Inc.
Mike Massari, Alliant Insurance Services, Inc.
Brian Montagnese, Sedgwick CMS
Julia Perancullo, CSU Office of the Chancellor, Financial Services
Sherry Pickering, CSU Office of the Chancellor, Financial Services
Chloe Smith, Alliant Insurance Services, Inc.
Beth Tavares, Carl Warren & Company
Jaime Thompson, CSU Office of the Chancellor, Office of General Counsel
Robin Webb, CSU Office of the Chancellor, Office of General Counsel

A. CALL TO ORDER

The meeting was called to order by the Chair, Chuck Kissel at 1:30 PM.

DRAFT

A1. Approval of the Agenda

A motion was made to approve the agenda.

Motion: Bill Olmsted
Second: Keith Crawford

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Nicole Lane	X			
Leslie Levinson	X			
Bill Olmsted	X			
John Melikian				X
Cecilia Ortiz				X
Raven Tyson	X			

Motion carried.

B. PUBLIC COMMENTS

There were no comments from members of the public.

C. CONSENT CALENDAR

C1. Approval of Minutes – December 12, 2024

A motion was made to approve the consent calendar.

Motion: Raven Tyson
Second: Keith Crawford

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Nicole Lane	X			

DRAFT

NAME	AYE	ABSTAIN	NAY	ABSENT
Leslie Levinson	X			
Bill Olmsted	X			
John Melikian				X
Cecilia Ortiz				X
Raven Tyson	X			

Motion carried.

D. STANDING COMMITTEE REPORTS

D1. CSURMA AORMA Benefits Committee Update

Chloe Smith, and Heather McCarthy from the Alliant Insurance Services, Inc. Benefits Team provided an update regarding the CSURMA AORMA Benefits Programs.

E. CLOSED SESSION

1. Steven Crews – CSU Northridge, The University Corporation
2. Herzog v. The California State University, Fresno Athletic Corporation
3. Richard Huizar v. The California State University, Fresno Athletic Corporation

INFORMATION ONLY - ** New Claims**

1. Leigh Cardinal v CSU Chico State Enterprises ****
2. Kelvin Blunt v CSU Dominguez Hills Toro Auxiliary Partners ****
3. Savannah Fuentes v. California State University, Fresno Association, Inc.
4. Saleah Schaub v. CSU Fullerton Auxiliary Services Corp ****
5. Alicia Espinoza v. Associated Students, Inc. CSU Fullerton ****
6. Jomar Elpusan v. Associated Students, CSU Long Beach ****
7. Luzmaria Vicuna v. Cal Poly Pomona Foundation, Inc.
8. Josiah Ben-Oni v Associated Students of CSU Sacramento
9. Madison Roger v. Cal Poly Corporation (San Luis Obispo)
10. James Bunner v. San Diego State University Research Foundation ****
11. Patricia Churchill v. San Diego State University Research Foundation
12. Lindsay Dawson v. San Diego State University Research Foundation ****
13. Ralph Feuer v. San Diego State University Research Foundation
14. Shr-Hau Hung v. San Diego State University Research Foundation
15. Linda Villalobos v. San Diego State University Research Foundation
16. Yvonne Reid-Hairston v San Diego State University Research Foundation
17. Karen Carranza v. The University Corporation (Northridge) ****

A motion was made to enter closed session at 1:50 PM

Motion: Bill Olmsted
Second: Rosa Hernandez

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Nicole Lane	X			
Leslie Levinson	X			
Bill Olmsted	X			
John Melikian				X
Cecilia Ortiz				X
Raven Tyson	X			

Motion carried.

The Committee exited closed session at 2:03 PM. The Chair reported that action was taken on Steven Crews v. CSU Northridge, The University Corporation.

It was noted that the following claims are now closed:

1. Ravine Downs v. Chico State Enterprises
2. Connor Richardson v. Board of Trustees of the CSU (Cal State L.A. University Auxiliary Services, Inc.)
3. Regina Cole v. CSULB 49er Foundation (CSU Long Beach)
4. Carlos Azizar v. CSU Cal Poly Pomona Foundation, Inc.
5. Vanessa Salguero v. University Enterprises, Inc.
6. Joanna Jackson et al v. University Enterprises Corporation at CSUSB
7. Capital Public Radio Endowment v. Capital Public Radio Inc.
8. Keira Doshi v. Associated Students, San Diego State University
9. Dylan Bartolo Hernandez v. Aztec Shops, Ltd. (San Diego)

F. GENERAL ADMINISTRATION

F1. Excess Insurance Renewals and Underwriter Meetings Report

The Committee heard an overview of the CSURMA excess insurance renewals for FY 25/26.

F2. PRISM Workers' Compensation Renewal

The Committee reviewed the estimated PRISM rates for a new two-year commitment.

A motion was made to delegate authority to the Executive Committee to approve a new two-year commitment with PRISM for FY 25/26 and FY 26/27.

Motion: Bill Olmsted
Second: Rosa Hernandez

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Nicole Lane	X			
Leslie Levinson	X			
Bill Olmsted	X			
John Melikian				X
Cecilia Ortiz				X
Raven Tyson	X			

Motion carried.

F3. Evident ID

There has been increased interest across campuses for an automated insurance verification and tracking platform. Evident ID is a Certificate of Insurance (COI) tracking platform. The Evident ID platform is designed to take the hassle out of collecting, verifying, and tracking COI's. PRISM, CSURMA's workers' compensation reinsurer, entered into a partnership with Evident ID, allowing CSURMA members to take advantage of discounted pricing.

$259,510 has been added to the FY 25/26 CSURMA Budget. $53,152 is allocated to the AORMA Liability Program expenses.

A motion was made to recommend approval to the Executive Committee of the new services with Evident ID.

Motion: Leslie Levinson
Second: Raven Tyson

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			

NAME	AYE	ABSTAIN	NAY	ABSENT
Chuck Kissel	X			
Nicole Lane	X			
Leslie Levinson	X			
Bill Olmsted	X			
John Melikian				X
Cecilia Ortiz				X
Raven Tyson	X			

Motion carried.

F4. Alliant Risk Control Consulting / Three-Year Contract Extension

The current contract with Alliant Risk Control Consulting (ARCC) is due to expire on June 30, 2025.

A motion was made to approve a new three-year agreement with Alliant Risk Control Consulting.

Motion: Raven Tyson
Second: Keith Crawford

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Nicole Lane	X			
Leslie Levinson	X			
Bill Olmsted	X			
John Melikian				X
Cecilia Ortiz				X
Raven Tyson	X			

Motion carried.

F5. FY 2025/26 CSURMA Operating Budget

The Committee reviewed the draft FY 2025/26 CSURMA Operating Budget, and specifically the AORMA funds. It was suggested that future budgets include the actual costs for the previous complete fiscal year.

A motion was made to recommend to the Executive Committee approval of the FY 25/26 CSURMA Operating Budget.

Motion: Keith Crawford
Second: Bill Olmsted

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Nicole Lane	X			
Leslie Levinson	X			
Bill Olmsted	X			
John Melikian				X
Cecilia Ortiz				X
Raven Tyson	X			

Motion carried.

F6. CSURMA AORMA Policies and Procedures Biennial Review

AORMA has 24 Policies and Procedures. All P&P's were reviewed in May 2024, therefore, in order to separate the review into two separate years, this year, all of the Administrative, Crime, Property and Unemployment policies were reviewed, as well as P&P L-3. In 2026, all of the Liability and Workers' Compensation policies will be reviewed.

No changes were recommended to the Administrative, Crime, Property or Unemployment P&P. The Committee reviewed the recommended revisions to P&P L-3 and suggested one additional change, to remove "which will address **Legal Counsel** rates, partner rates, associate rates and blended rates" from Procedure, Section 3.

A motion was made to approve revisions to P&P L-3 Counsel Selection as presented as well as the one additional change noted above.

Motion: Bill Olmsted
Second: Leslie Levinson

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			

NAME	AYE	ABSTAIN	NAY	ABSENT
Rosa Hernandez	X			
Chuck Kissel	X			
Nicole Lane	X			
Leslie Levinson	X			
Bill Olmsted	X			
John Melikian				X
Cecilia Ortiz				X
Raven Tyson	X			

Motion carried.

F7. AORMA Liability Memorandum of Coverage (MOC)

A recent court case found the term "occurrence" ambiguous and agreed that each injury-causing bullet shot by the shooter constituted a separate occurrence, potentially leading to multiple policy limits. Because of this court finding, Section IV, Limitations Upon CSURMA AORMA's Liability, was revised to include the following limitation:

> *"Regardless of the number of claimants, Members, Claims, or locations involved, all Ultimate Net Loss suffered by one or more persons, which arises out of the operation, use, misuse, manipulation, handling, brandishing, possession, control, or discharge of one or more Weapons, and which has a common nexus of fact or circumstance, or is otherwise the result of a series of causally connected or interrelated events, the most we will pay for all Ultimate Net Loss will be subject to the highest single limit applicable. This limitation applies even if the Claims against any Member allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of others by that Member or negligence or other wrongdoing in the monitoring or securing of any premises, site or location by that Member."*

The above wording groups all injuries into one occurrence, which protects the risk pool from multiple $1M payouts should a mass shooting occur on campus or within an auxiliary organization's location.

A motion was made to recommend approval of the revisions to the Liability MOC as presented to the Executive Committee, as well as delegating authority to conform the MOC as required by the reinsurance panel, subject to CSURMA legal counsel review and approval by the Secretary-Auditor.

Motion: Rosa Hernandez
Second: Jared Ceja

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Nicole Lane	X			
Leslie Levinson	X			
Bill Olmsted	X			
John Melikian				X
Cecilia Ortiz				X
Raven Tyson	X			

Motion carried.

F8. AORMA Property Memorandum of Coverage (MOC)

The AORMA Property Program coverage excess of the risk pool is written on a reinsurance form rather than a commercial property insurance policy. Reinsurers require that the AORMA Property Program Memorandum of Coverage (MOC) be modified to show the full program limits, rather than only the risk pool limits.

A motion was made to delegate authority to conform the MOC as required by the reinsurance panel, subject to CSURMA counsel review and approval by the Secretary-Auditor.

Motion: Bill Olmsted
Second: Raven Tyson

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Nicole Lane	X			
Leslie Levinson	X			
Bill Olmsted	X			
John Melikian				X
Cecilia Ortiz				X
Raven Tyson	X			

Motion carried.

F9. CSURMA AORMA Committee Election Results

Bill Olmsted noted that the following members were nominated and then elected by the AORMA members to serve a two-year term on the AORMA Committee from July 1, 2025 to June 30, 2027.

Seat 1: **Tranitra Avery,** Executive Director, Toro Auxiliary Partners (California State University, Dominguez Hills)
Seat 3: **Cecilia Ortiz,** Executive Director, University Student Union, Inc. (California State University, Northridge)
Seat 5: **Barnaby Peake,** Executive Director, Associated Students, Inc. (California State University, Los Angeles)
Seat 7: **Keith Crawford,** Risk Manager, Associated Students of CSU, Chico (California State University, Chico)

F10. 2026 AOA Conference Support

A motion was made to approve a sponsorship amount of $30,000 for the 2026 AOA Conference.

Motion: Raven Tyson
Second: Jared Ceja

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Nicole Lane	X			
Leslie Levinson	X			
Bill Olmsted	X			
John Melikian				X
Cecilia Ortiz				X
Raven Tyson	X			

Motion carried.

F11. CSURMA Committee Member Professional Development

Jared Ceja attended the Western Association of College & University Business Officers (WACUBO) conference in April/May 2024 and provided a report on the knowledge gained.

G. INFORMATION ITEM

G1. FY 2024/25 AORMA Long Range Action Plan

G2. CSURMA AORMA Meeting Calendars
G3. CSURMA Administrative Service Calendar
G4. CSURMA Executive Committee & Staff Contact List

The Committee reviewed the informational items, but there was no discussion.

H. ADJOURNMENT

The meeting was adjourned at 3:59 PM.

ADOPTION OF CSURMA AORMA FY 2026-27 MEETING CALENDAR

ISSUE: Noted below are the proposed FY 2026-27 AORMA Committee meeting dates. The Board meeting dates are shown for information only and will be approved by the Executive Committee.

September 9, 2026 at 2:30 PM.. AORMA
September 10, 2026 at 9:00 AM.. AORMA LRP
October 23, 2026 10:00 AM .... BOD
December 3, 2026 at 10:00 AM.. AORMA
May 6, 2027 at 1:30 PM .... AORMA
May 7, 2027 at 10:30 AM .... BOD

RECOMMENDATION: Staff recommend that the AORMA Committee approve the meeting dates as presented and discuss meeting location.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: The approved calendar will be posted on the CSURMA website and will be included in all agenda packets.

ATTACHMENT(S):

a. Draft FY 2026-27 CSURMA Meeting Calendar

csurma
California State University Risk Management Authority

DRAFT

FY 2026/27 CSURMA MEETING CALENDAR

JULY 2026

Date	Time	Committee	Location
TBD	11:00 AM	AORMA Officers Retreat	

AUGUST 2026

Date	Time	Committee	Location
		AOA EC	TBD

SEPTEMBER 2026

Date	Time	Committee	Location
8	10:00 AM	NEW AORMA Member Orientation	Zoom
8	11:00 AM	NEW EC Member Orientation	Zoom
9	2:00 PM	AORMA	Irvine
10	9:00 AM	AORMA LRP	Irvine
11	8:30 AM	EC	Irvine

OCTOBER 2026

Date	Time	Committee	Location
15	10:00 AM	New BOD Member Orientation	Zoom
23	8:30 AM	EC	Long Beach
23	10:30 AM	BOD	Long Beach
	8:30 AM	AIME	Zoom

NOVEMBER 2026

Date	Time	Committee	Location
		AOA EC	TBD

DECEMBER 2026

Date	Time	Committee	Location
3	10:00 AM	AORMA	Irvine
4	8:30 AM	EC	Irvine

JANUARY 2027

Date	Time	Committee	Location
	8:30 AM	AIME	Zoom
10	3:30 PM	EC (AOA Conference)	
10-12		AOA Annual Conference	

FEBRUARY 2027

Date	Time	Committee	Location

MARCH 2027

Date	Time	Committee	Location
4	2:30 PM	EC	Irvine
5	8:30 AM	EC LRP	Irvine

APRIL 2027

Date	Time	Committee	Location

MAY 2027

Date	Time	Committee	Location
6	1:30 PM	AORMA	Long Beach
7	8:30 AM	EC	Long Beach
7	10:30 AM	BOD	Long Beach
	8:30 AM	AIME	Zoom

JUNE 2027

Date	Time	Committee	Location
TBD		AOA EC	TBD

AORMA = Auxiliary Organizations Risk Management Alliance Committee
AIME = Athletic Injury Medical Expense Committee
AORMA LRP = AORMA Long Range Planning Meeting
AOA = CSU Auxiliary Organizations Association
BOD = CSURMA Board of Directors
EC = CSURMA Executive Committee
EC LRP = EC Long Range Planning Meeting

Agenda Item D1
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

CSURMA AORMA BENEFITS COMMITTEE UPDATE

ISSUE: The Committee will hear an update regarding the CSURMA AORMA Benefits Program.

RECOMMENDATION: This is an information item only; no action is required.

FISCAL IMPACT: None.

BACKGROUND: The AORMA Committee and the Executive Committee approved the formation of CSURMA AORMA Benefits Program in October, 2017.

PUBLICATION: None.

ATTACHMENT(S):

a. CSURMA AORMA Benefits Update

AORMA Officers Retreat

July 2025

Tom Quirk, Lead Consultant
Chloe Smith, Account Executive
Heather McCarthy, Account Manager

Agenda

- CSURMA AORMA Benefits Renewal
- Renewal Drivers & New Programs
- Next Steps
- Appendix
  - CSURMA AORMA Membership

CSURMA AORMA Renewal Overview

Market Trends Driving Costs Higher

America's Health Crisis by the Numbers

74%
of Americans are obese or overweight

20%
of Children are obese

60%
Of Americans are living with at least one chronic condition; 42% with 2 or more

24%
Received mental health treatment in 2024

Cancer: A Growing and Costly Challenge

Younger Patients
Cancer prevalence is increasing among individuals under 50, creating unexpected healthcare demands in traditionally healthier age groups

Advanced Therapies
New expensive treatments like CAR T-cell therapies are revolutionizing care but dramatically increasing costs

Late Diagnosis
Rising rates of late-stage cancer diagnosis lead to more complex and expensive treatment protocols

Million-Dollar Claims: The New Reality

Million-dollar claims have risen 8% in the past year alone and are up 50% over the past four years. This dramatic increase reflects both the availability of new, expensive treatment options and the rising costs of existing therapies.

Prescription Drug Cost Explosion

GLP-1 Expansion
Originally for diabetes, now approved for weight loss, cardiovascular disease, and sleep apnea, with more conditions coming. Prescribing patterns are changing rapidly, leading to skyrocketing utilization rates.

Gene Therapy Pipeline
The pipeline for gene therapies and specialty medications is growing exponentially, promising breakthrough treatments at unprecedented costs.

Specialty Medications
Advanced therapies targeting rare and complex conditions continue to enter the market with premium pricing structures.

Healthcare Provider Cost Pressures

Labor Shortages
Post-COVID staffing challenges increase operational costs for hospitals and providers

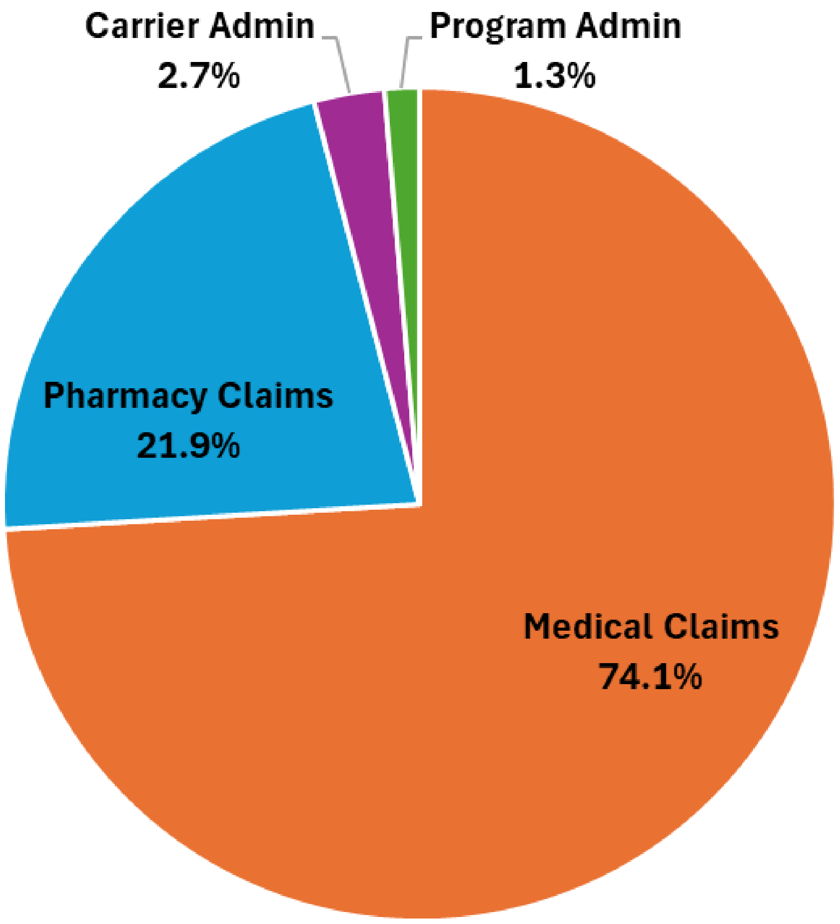
Reimbursement Demands
Providers seeking double-digit increases from insurance carriers

Operational Strain
Increased costs passed through to patients and insurers

Profit Recovery
Healthcare systems working to recoup pandemic-related losses

PRISMHealth Value

PRISMHealth is one of the largest health insurance purchasing coalitions in the State with over 45,000 subscribers & 93,000 members



Key Objectives for PRISMHealth:

- Deliver the lowest fixed administration cost components possible
- Reduce year to year premium volatility
- Offer flexibility in products, network and plan design
- Offer meaningful programs that increase access to care and help members living with chronic conditions
- Deliver a better healthcare experience for employees and dependents
- Deliver renewals that outperform the marketplace

Summary of 2026 Renewals

Alliant Insurance Services

Line of coverage	*Vendor*	*Renewal Date*	*Funding*	*Results*
Medical & RX	PRISM Anthem & Kaiser	**01/01/2026**	Fully Insured HMO plans Pooled Fixed Rates PPO Plans	**+14.8% Overall**
Dental	PRISM Delta Dental	**01/01/2026**	Fully Insured HMO plans Pooled Fixed Rates PPO Plans	**PPO (-0.4%) HMO 0% (Rate guarantee until 2027)**
Vision	PRISM VSP	**01/01/2026**	Pooled Fixed Rates	**Rate Pass 0% (rate guarantee for 36 months)**
Life/AD&D/LTD/STD	The Hartford	**01/01/2026**	Fully Insured	**Rate Guarantee 0%**
FSA/Limited FSA/DCFSA	BCC	**01/01/2026**	Self-Funded	**No Change 0%**
EAP	PIRSM Anthem EAP	**01/01/2026**	Fully Insured	**No Change 0% (rate guarantee until 2027)**

Financial Overview

Lines of Coverage	EE Lives	# Δ	Current 2025	Renewal 2026	% Δ	Rate Guarantee
PRISM Kaiser 15 Traditional	**446**	-26	$5,363,976	$6,158,988	14.8%	1/1/2026 - 12/31/2026
PRISM Kaiser 20 Traditional	**202**	42	$3,105,564	$3,566,052	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HMO Select $15	**16**	-3	$230,196	$264,372	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HMO Full $20	**251**	20	$3,970,092	$4,559,268	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem EPO	**48**	7	$969,708	$1,113,384	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem PPO 90	**70**	6	$1,817,808	$2,087,136	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem PPO 80	**174**	7	$3,668,676	$4,212,552	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HDHP I	**2**	0	$25,344	$29,088	14.8%	1/1/2026 - 12/31/2026
PRISM Anthem HDHP II	**0**	0	$0	$0	n/a	1/1/2026 - 12/31/2026
HMO Medicare COB (Select Network)	**0**	0	$0	$0	n/a	1/1/2026 - 12/31/2026
HMO Medicare COB (Full Network)	**0**	0	$0	$0	n/a	1/1/2026 - 12/31/2026
PPO Medicare COB EGWP	**97**	10	$687,264	$789,012	14.8%	1/1/2026 - 12/31/2026
PRISM Delta Dental DHMO	**248**	16	$75,634	$75,634	0.0%	1/1/2025 - 12/31/2026
PRISM Delta Dental Premier PPO	**1,777**	135	$1,645,174	$1,640,360	-0.3%	1/1/2026 - 12/31/2026
PRISM VSP Vision	**2,163**	136	$340,628	$340,628	0.0%	1/1/2026 - 12/31/2028
The Hartford - Basic Life	**1,671**	104	$105,146	$105,146	0.0%	1/1/2025 - 12/31/2026
The Hartford - Basic AD&D	**1,671**	107	$17,589	$17,589	0.0%	1/1/2025 - 12/31/2026
The Hartford - Dependent Life	**18**	0	$84	$84	0.0%	1/1/2025 - 12/31/2026
The Hartford - Retiree Life	**4**	0	$552	$552	0.0%	1/1/2025 - 12/31/2026
The Hartford - Short Term Disability	**0**	-80	$0	$0	n/a	1/1/2025 - 12/31/2026
The Hartford - Long Term Disability	**1,193**	96	$243,722	$243,722	0.0%	1/1/2025 - 12/31/2026
PRISM Anthem EAP	**727**	167	$15,991	$15,991	0.0%	1/1/2023 - 12/31/2026
TalkSpace	**100**	0	$4,500	$4,500	0.0%	1/1/2026 - 12/31/2026
BCC Administration	**1,400**	65	$8,400	$8,400	0.0%	1/1/2026 - 12/31/2026
TOTAL ANNUAL PREMIUM			**$22,296,049**	**$25,232,459**	**13.2%**	

[1] *Med/Den/Vis enrollment counts updated February 2025, Medical Enrollment includes Actives, Early Retirees and Medicare Retirees / Combo Rates for Anthem plans only; Ancillary Enrollment includes Actives and Retirees.*

[2] *The Hartford enrollment and volume amounts from premium report as of January 2025*

[3] *Enrollment for TalkSpace is 81 for CSU Dominguez Hills Foundation as of January 2025. Groups with less than 100 enrolled are billed as if 100 employees.*

[4] *2026 KPSA renewal pending release in July*

CSURMA AORMA Medical Renewal History

CSURMA AORMA 5-Year Medical Renewal History:
(+6.9%) increase in rates

Medical	2022	2023	2024	2025	2026	5-Year Average
CSURMA	**-8.8%**	**9.7%**	**13.0%**	**5.7%**	**14.8%**	**6.9%**
Kaiser	*-8.8%*	*9.7%*	*13.0%*	*5.7%*	*14.8%*	*6.9%*
Anthem	*-8.8%*	*9.7%*	*13.0%*	*5.7%*	*14.8%*	*6.9%*
PRISM Health	-1.7%	8.9%	12.3%	4.7%	14.2%	7.7%
California PPO (Trend)	7.0%	8.0%	8.0%	8.0%	*Pending*	7.8%
PERS Choice/Platinum PPO[1,2]	11.5%	14.5%	12.2%	9.8%	*Pending*	12.0%

[1] 2022 PERS Choice plan PPO terminated in 2022 and members moved to PERS Platinum (formerly called PERS Care), thus 2022 rate change represents movement from PERS Choice to the higher cost, richer benefit PERS Platinum plan, statewide rates.

Health Renewal Look back

	2023	2024	2025	2026
CPRA Applicable	No	No	Yes	Yes
% Adjustment from the Pooled Renewal	0.00%	0.00%	0.00%	0.00%

CSURMA AORMA Ancillary Renewal History

Alliant Insurance Services

CSURMA AORMA 5-Year Vision Renewal History:
No change in rates - 0%

VSP (PRISM)	2022	2023	2024	2025	2026	5-Year Average
Vision	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

CSURMA AORMA 5-Year Dental Renewal History:
No change in rates - 0% DHMO, (-0.8%) reduction in rates PPO

Dental (PRISM)	2022	2023	2024	2025	2026	5-Year Average
DHMO	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%
DPPO	-3.8%	-1.7%	-1.8%	3.9%	-0.4%	-0.8%

CSURMA AORMA 5-Year Life/Disability Renewal History:
No change in rates - 0%

Hartford (Direct)	2022	2023	2024	2025	2026	5-Year Average
Life and Disability	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

* 2024 Dividends were issued, CSURMA AORMA received: **$105,752**

Renewal Drivers & New Programs

Alliant Insurance Services

PRISMHealth Renewal

Medical Utilization

- Total Medical Claims increased significantly in 2024 over 2023

	2024	2023	% Change
PPO Medical PMPM	$553.96	$481.71	15.0%
HMO Medical PMPM	$475.50	$445.29	6.8%
Kaiser Medical PMPM	$539.62	$485.71	11.1%

- Four-Year Loss Ratio History – the Program is currently under funded

Program Loss Ratio History
All Products/Carriers

2021	2022	2023	2024
99.2%	107.0%	99.1%	102.3%

Key Cost Drivers by Conditions

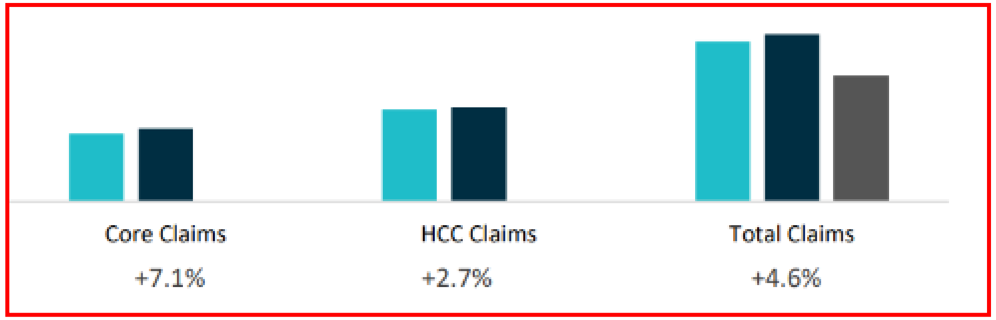
Condition	# of Claimants			Prevalence			Annual Cost Per Claimant		
	2024	2023	YOY Change	2024	2023	YOY Change	2024	2023	YOY Change
Cancer	2,402	2,240	7.2%	4.0%	3.7%	7.1%	**$40,905**	**$36,020**	**13.6%**
Chronic Pain	997	970	2.8%	1.6%	1.6%	2.9%	$31,532	$25,045	**25.9%**
Diabetes	4,150	3,856	7.6%	6.8%	6.4%	6.7%	**$25,414**	**$20,943**	**21.4%**
Morbid Obesity	1,748	1,421	23.0%	2.9%	2.3%	22.9%	$23,495	$21,923	7.2%
Osteoarthritis	2,432	2,430	0.1%	4.0%	4.0%	0.1%	$21,859	$18,845	16.0%
Hypertension	8,274	8,069	2.5%	13.6%	13.4%	1.6%	$19,658	$17,244	14.0%
Lower Back Pain	3,868	3,851	0.4%	6.4%	6.3%	0.9%	$17,845	$14,630	22.0%
Asthma	2,092	1,954	7.1%	3.4%	3.2%	7.1%	$17,037	$14,752	15.5%
Depression	3,697	3,455	7.0%	6.1%	5.7%	6.8%	$16,758	$13,994	19.7%
Hyperlipidemia	8,552	7,838	9.1%	14.1%	13.0%	8.3%	$16,069	$13,583	18.3%

CSURMA Utilization & Financial Snapshot

CSURMA: Utilization & Financial Snapshot

FINANCIAL PERFORMANCE (PMPM)

HCC Claims are limited to those for high cost claimants whose claims exceed $50k in the given year. High cost claims represent more serious conditions and experience more variability than core claims.



Prior Period | Current Period | Norm

TOTAL PAID	+5.1% vs Prior	+32.7% vs Norm
INPATIENT	-15.2% vs Prior	+8.8% vs Norm
OUTPATIENT	+13.3% vs Prior	+58.0% vs Norm
OFFICE	+21.2% vs Prior	+20.2% vs Norm

Decrease of 10% or more | Decrease of 2-10% | Within [illegible]+ or - of prior | Increase of 2-10% | Increase of 10% or more

Alliant Insurance Services

PRISMHealth Renewal

Pharmacy Utilization

- Total Pharmacy Claims increased significantly in 2024 over 2023

	2024	2023	% Change
Total ESI PMPM	$197.55	$146.76	34.6%
Total HMO PMPM*	$177.97	$176.13	1.0%
Total Kaiser PMPM	$56.88	$49.80	14.2%
Specialty PMPM	$140.57	$105.13	33.7%
% of Cost Specialty	72.4%	64.5%	12.2%
% Scripts Specialty	7.8%	5.9%	32.2%

*HMO Rx is Anthem only

Pharmacy Utilization – GLP-1s

GLP-1 Utilization is a big driver for the increase in Pharmacy spend
The average GLP Rx is $12k per year and 4 of top 5

Diabetic GLP1s

	Members	Increase	Plan Paid	Increase
2022	3,463		$7,548,523	
2023	5,408	56.2%	$12,109,548	60.4%
2024	6,596	22.0%	$16,391,859	35.4%
Q1 2023	1,213		$2,815,592	
Q1 2024	1,586	30.8%	$3,897,663	38.4%
Q1 2025	2,352	48.3%	$6,711,360	72.2%

Weight Management GLP1s

	Members	Increase	Plan Paid	Increase
2022	47		$74,335	
2023	1,504	3100.0%	$3,777,236	4981.4%
2024	5,245	248.7%	$13,617,507	260.5%
Q12023	174		$366,025	
Q1 2024	781	348.9%	$1,808,478	394.1%
Q1 2025	1,949	149.6%	$5,011,948	177.1%

Rank	Drug Name	Top Treatments	% of Rx Spend
1	Ozempic	Diabetic Therapy	5.9%
2	Wegovy	All Other Antiobesity Preps	5.8%
3	Zepbound	All Other Antiobesity Preps	3.7%
4	Humira(Cf) Pen	Antiarthritics	3.6%
5	Mounjaro	Diabetic Therapy	3.4%

CSURMA GLP-1 Utilization

SN	Brand Name	Q2-2024		Q3-2024		Q4-2024		Q1-2025		Total
		Reporting # of Members	Reporting Total Paid Amount	Reporting # of Members	Reporting Total Paid Amount	Reporting # of Members	Reporting Total Paid Amount	Reporting # of Members	Reporting Total Paid Amount	Reporting # of Members
1	Mounjaro	9	$25,260.19	9	$29,307.64	10	$28,222.36	14	$43,306.13	42
2	Ozempic	10	$27,422.68	12	$26,081.28	15	$33,479.26	15	$33,279.08	52
3	Zepbound	4	$4,983.64	8	$21,012.05	10	$24,833.82	14	$50,233.13	36
4	Wegovy	5	$8,666.73	7	$19,180.91	7	$25,283.53	8	$28,218.47	27
5	Trulicity	3	$2,617.00	4	$6,203.02	6	$12,332.99	5	$10,890.44	18
6	Rybelsus	1	$3,563.27	1	$2,618.58	1	$2,618.58	2	$2,788.64	5
Total	**Total**	**27**	**$72,513.51**	**36**	**$104,403.48**	**44**	**$126,770.54**	**53**	**$168,715.89**	**160**

Wegovy and Zepbound have a diagnosis indicator of weight management vs. diabetes

- PRISM is changing its GLP-1 Weight Loss eligibility criteria to more closely match the marketplace AND is designating Digbi Health as the **SOLE** Prescriber for **ALL GLP-1 and Non-GLP-1 Weight Loss medications**

Rising Healthcare Costs: What is PRISM doing about it?

The PRISMHealth Program and the healthcare market as a whole are facing significant headwinds driving upward pressure on cost. Below are some of the initiatives PRISM is deploying to contain costs:

- Implementing new Chronic Condition and Weight Management Vendor (All Non-Kaiser Plans)
  - The Digbi Health program will deploy clinically validated resources to help lower costs for members with Diabetes, Hypertension, Hyperlipidemia, Obesity, and Gastro-intestinal issues.
- Implementing new Pharmacy Benefit Manager (PBM) (All Non-Kaiser Plans)
  - Improved pricing, formulary management, clinical programs, and contract language
  - Proven prescription drug inflation trend management
- Implementing changes for managing cost of GLP-1 medications

Digbi Health

A noteworthy **36% of members** enrolled in Digbi experience a reduction in medications related to metabolic conditions.

Digbi Health “Food as Medicine” Clinical Outcomes

8.92%
Avg. Weight Loss

-1.01%
Avg. decrease in A1c levels

Remission and Reduction of Comorbidities

-80%
Digestive
IBS, GER

-66%
Chronic
Pain

-60%
Skin Conditions

-75%
High
Cholesterol

-66%
Non-Alcoholic
Fatty Liver
Disease

-50%
Sleep
Apnea

Alliant Insurance Services

Digbi Health: Eligibility and Program Details

Who is Eligible for the Digbi Health Program? Medically Enrolled, 18 years and older AND one of the following:

- BMI of 25 to 29, with a related comorbidity
- BMI of greater than 30
- Diagnosed with Type 2 Diabetes or Pre-Diabetes
- Hypertension or High Cholesterol
- Diagnosed with Irritable Bowel Syndrome (IBS) or Inflammatory Bowel Disease (IBD), including Crohn’s disease and Ulcerative colitis.

What will enrolled members receive?

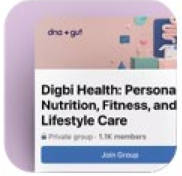
At-home DNA and Gut Microbiome Testing

Mobile app and lifestyle tracker

Meals tailored to your gut and genetics

A dedicated coach

CGM device for metabolic insights



Private member community

Cost Containment: Weight Loss Medications

- PRISM is changing its GLP-1 Weight Loss eligibility criteria to more closely match the marketplace AND is designating Digbi Health as the **SOLE** Prescriber for **ALL GLP-1 and Non-GLP-1 Weight Loss medications**
- ***Members will not be able to get Weight Loss Medications through their community providers. They will need to go through Digbi Health and meet PRISM's new eligibility criteria AND participate in the Digbi Health program in order to qualify for weight loss Medication.***
- Non-GLP-1 Weight Loss Medication Eligibility Criteria
  - BMI >30 w/o comorbidities
  - BMI 25-29 w/1 comorbidity
  - Patient must be concurrently enrolled and participating in the Digbi Health Program
- **Grandfathering**
  - **Those currently on a Weight Loss GLP-1 will be grandfathered for 90 days to allow for transition into the Digbi program; after 90 days they must be enrolled in Digbi and meet criteria**
- **New Plan Design Cost Share:**
  - **A plan design cost share for all non-Kaiser pharmacy plans will be implemented for some and potentially all GLP-1 medications; PRISMHealth Committee will make final decision during July 23rd meeting**

Why Navitus?

- Mission-driven organization - 100% alignment with the PRISMHealth Program. Affordability is the center of all their initiatives.
- Significant experience with other CA Public Sector Employers/Purchasing Coalitions with rural employers and their employees/retirees
- Commitment to Transparency – they had the highest score in the Contract Language section of the RFP
- High Member/Patient Satisfaction

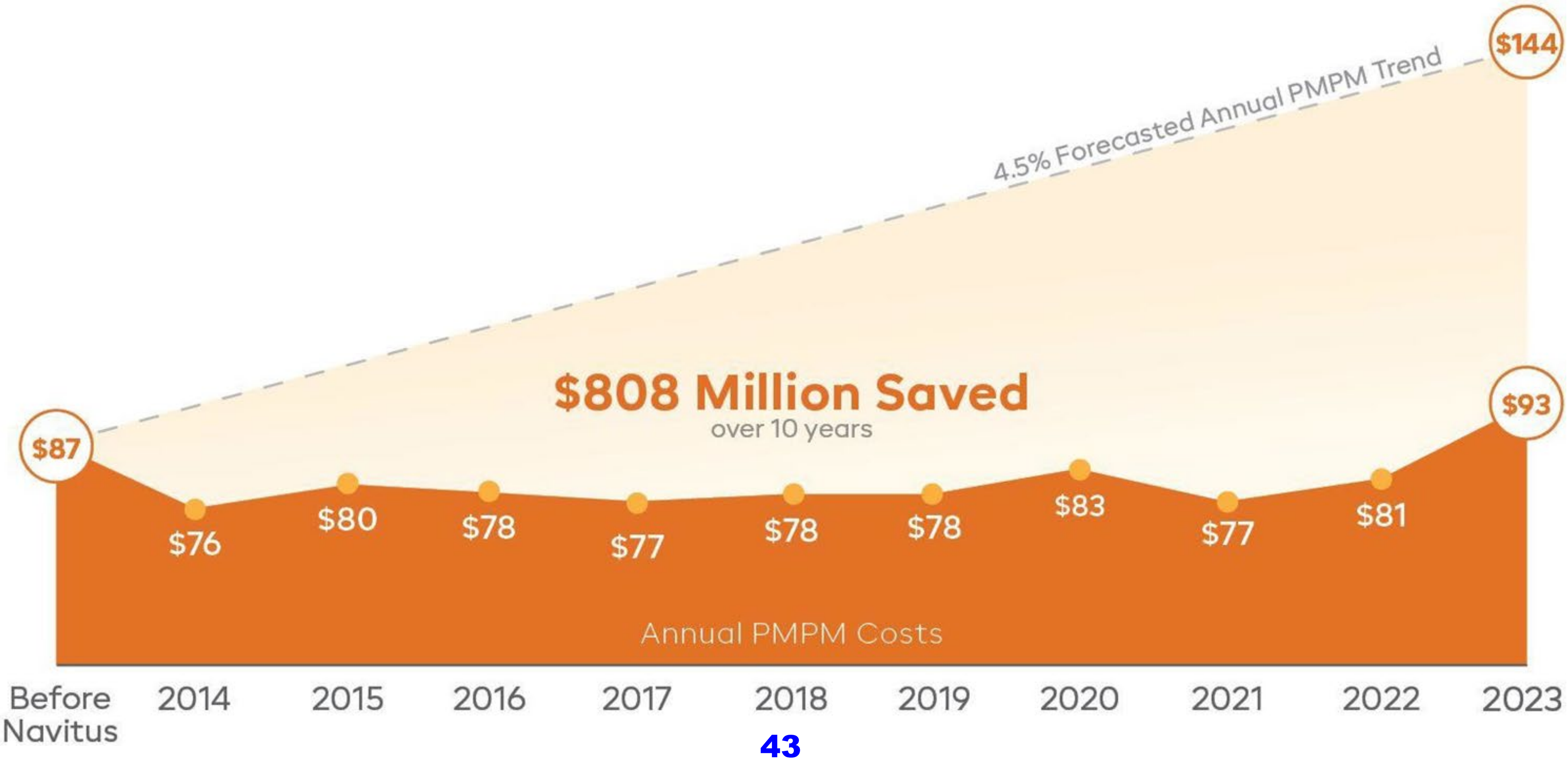
NAVITUS

- Top 5 Differentiators:
  1. Transparent Pass-Through Model
  2. Formulary & Cost Control Approach
  3. Proven track record managing pharmacy trend
  4. Low disruption
  5. Member experience

Why Navitus?

Financials – Trend Management

- A PBM's job is to manage costs over time. Navitus illustrated that they have a proven track record managing trend for a similar JPA to PRISMHealth: Self Insured Schools of California (SISC)

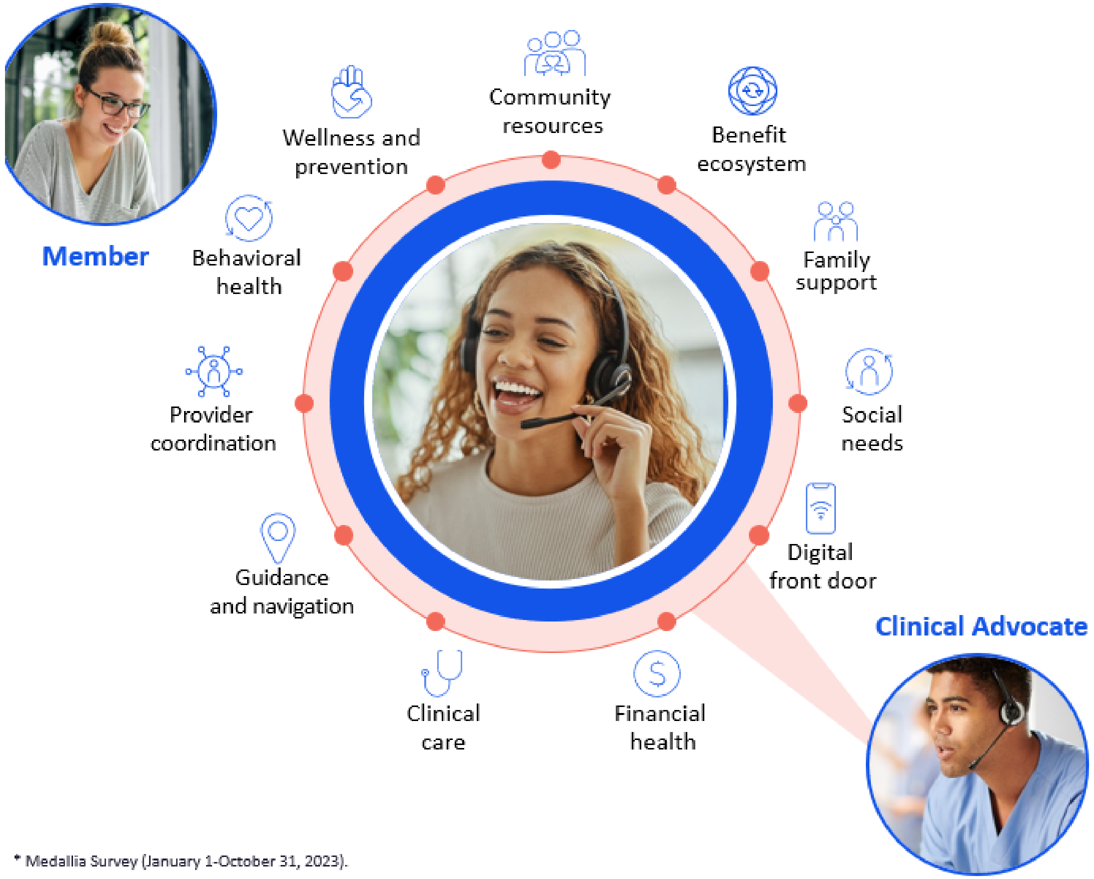


Other Navitus Items

- Mandatory session for ALL PRISMHealth Members 7/31 2:00-3:30 – invitation to follow
- Implementation in process – behind the scenes no action on your part!
- A Concierge Service (Clinical Engagement Center – CEC) will be in place for the transition to offer support for members
- Communications will be available before Open Enrollment (ID card, welcome letter, and member brochure)

Anthem Total Health Select

- NEW! Available to Anthem Members 01/01/2026 and is cost neutral for the CSURMA program.
- The program provides a comprehensive approach to healthcare and each member will be assigned a family advocate who is familiar with their unique health goals.
- Implementation has already begun, and your Alliant service team will reach out to you when additional information is needed from your team.
- Anthem Total Health Select will host kickoff calls and provide employee communications before Open Enrollment.



* Medallia Survey (January 1-October 31, 2023).

PRISM Value Adds

PRISM Value Adds - Non

Additional programs also offered by PRISM carrier partners but here are a few that are offered directly through PRISM:

Hinge Health (Anthem Plans)

- Digital musculoskeletal PT program
- Offers free wearable devices
- Available for preventative, acute, and chronic needs
- No member expense to participate

CSURMA has 9 members participating

Carrum (Anthem PPO, HDHP, & EPO)

- Surgery benefit available to PPO plan members waives co-insurance and deductibles for hip/knee replacements and many spine surgeries when utilizing Scripps "Center of Excellence"
- Travel Expenses covered for patient and one companion
- Available to PPO, HDHP, & EPO enrollees
- Oncology Benefit – Guidance for all Cancers – Treatment for Breast Cancers

NEW! Digbi Health (Replacing Livongo 01/01/2026)

- Weight Management and Chronic Condition Management Benefit
- Digi is not a one size fits all approach, they use at-home genetic tests, gut microbiome tests, and continuous glucose monitoring to understand each person's unique biological profile to create a personalized care path
- Uses "food as medicine" approach to managing chronic disease
- Provides coaching, nutritionists, and digital tools to help individuals make meaningful lifestyle changes
- Available to all non-Kaiser members

CSURMA Top 10 Most Impactable Conditions

Alliant Insurance Services

	Top 10 Impactable Conditions	Claimants	Average Age	# of Claims	Prevalence	PRISM Prevalence	Annual Cost Per Claimant	Total Annual Estimated Cost*
Digbi Health	Hyperlipidemia	143	65	4,365	21.4%	14.1%	$22,552	$3,224,958
Digbi Health	Hypertension	130	70	4,678	19.4%	13.6%	$16,014	$2,081,797
Digbi Health	Diabetes	84	68	2,707	12.6%	6.8%	$26,458	$2,222,491
	Depression	70	53	2,880	10.5%	6.1%	$19,123	$1,338,615
	Osteoarthritis	54	72	2,668	8.1%	4.0%	$15,201	$820,850
Hinge Health	Lower Back Pain	51	64	2,675	7.6%	6.4%	$16,416	$837,203
Carrum	Cancer	50	68	2,495	7.5%	4.0%	$52,687	$2,634,336
Digbi Health	Morbid Obesity	27	56	1,272	4.0%	2.9%	$55,500	$1,498,508
	Asthma	21	56	972	3.1%	3.4%	$11,360	$238,566
Hinge Health	Chronic Pain	19	67	1,333	2.8%	1.6%	$36,644	$696,242

*Annual estimated cost includes *all* claims for claimants with respective Chronic Condition, and may overlap with other Chronic Conditions

Carrier specific programs can be found by members logging into Anthem.com or Sydney app and/or Kp.org or Kaiser Permanente App or on the PRISM carrier partner microsites:

- anthem.com/ca/prism
- kp.org/prism

PRISM Value Adds

Additional programs also offered by PRISM carrier partners but here are a few that are offered directly through PRISM:

PRISM Wellness Dollars

PRISM carriers provided the pool with $25,000 in wellness dollars for their members. Funds are made available to Anthem, and Kaiser groups and are to be used for wellness.

CSURMA 2025 Funds: $6,590

RX'n Go (Anthem Plans)

- Over 1,300 generic maintenance medications and insulin products shipped to your home for FREE on PPO/HMO/EPO plan
- 90-day supply sent directly to your home with automatic refill.
- Go to www.rxngo.com to find out more

PRISM Member Services

PRISM provides Risk Management Services for Member Entities log on to www.prismrisk.gov/services to find out more

Appendix

CSURMA AORMA Plan Membership

CSURMA AORMA Participating Auxiliaries

Medical/Ancillary

Associated Students Inc., CSULB
Associated Students Inc. (SJSU)
Associated Students of San Diego State
Aztec Shops, LTD (SDSU)
Cal State Fullerton University Auxiliary Services Corp.
Cal State Los Angeles University Auxiliary Services Inc.
Cal State University Dominguez Hills Foundation
California State University San Marcos Corporation CSUSM
CSU Sacramento University Enterprises, Inc.
CSULB Research Foundation
Forty-Niner Shops, Inc. (CSULB)
University Corporation at Monterey Bay
Associated Students of CSU Chico

Ancillary Only

Associated Students Inc. at CSLA
Spartan Shops, Inc. (SJSU)
Associated Students Inc. (CSUSB)
Associated Students Inc., Incorporated of California State University Stanislaus
Associated Students of CSU Fullerton
CSU Bakersfield Auxiliary for Sponsored Plans Administration
CSU Bakersfield Foundation
CSUDH Associated Students Inc.
CSUDH Donald P. & Katherine B. Loker Univ. Student Union Inc.
Santos Manuel Student Union (CSUSB)
Student Union at Cal State LA
Student Union of San Jose State University
The University Corporation (CSUN)
University Student Union of CSU Stanislaus
Associated Students Inc. (CSUN)
Associated Students Inc. (SFSU)
Associated Students Inc., Cal Poly Pomona
Towers Foundation (SJSU)
Associated Students Inc., CSU Fresno
Auxiliary at Fresno – Bulldog Foundation
CI University Auxiliary Services, Inc
(formerly Univ GlenCorp at Channel Islands)
CSU Fresno Association
CSU Fresno Foundation
Fresno State Programs for Children
SJSU Research Foundation
The Agricultural Foundation of CSU Fresno

CSURMA AORMA Medical Plan Membership

Medical

Anthem Enrollment	2022	2023	2024	2025	#Δ
Anthem EPO					
Actives	35	40	41	48	7
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	0	0	0	0	0
Subtotal	*35*	*40*	*41*	*48*	*7*
PRISM Anthem HMO Select $15					
Actives	21	22	18	16	-2
Non-Medicare Retirees	2	1	1	0	-1
Medicare Retirees	0	0	0	0	0
Subtotal	*23*	*23*	*19*	*16*	*-3*
PRISM Anthem HMO Full $20					
Actives	199	206	217	239	22
Non-Medicare Retirees	13	14	14	12	-2
Medicare Retirees	0	0	0	0	0
Subtotal	*212*	*220*	*231*	*251*	*20*
PRISM Anthem PPO 80					
Actives	162	152	145	154	9
Non-Medicare Retirees	23	20	22	20	-2
Medicare Retirees	0	0	0	0	0
Subtotal	*185*	*172*	*167*	*174*	*7*
PRISM Anthem PPO 90					
Actives	77	85	64	70	6
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	0	0	0	0	0
Subtotal	*77*	*85*	*64*	*70*	*6*
PRISM Anthem HDHP I					
Actives	4	1	2	2	0
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	0	0	0	0	0
Subtotal	*4*	*1*	*2*	*2*	*0*
PPO Medicare COB EGWP					
Actives	0	0	0	0	0
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	78	85	87	97	10
Subtotal	*78*	*85*	*87*	*97*	*10*
Anthem Total	**614**	**626**	**611**	**658**	**47**

53

Medical enrollment counts updated with February 2025 BCC Census Data

Medical

Kaiser Enrollment	2022	2023	2024	2025	#Δ
PRISM Kaiser 15 Traditional					
Actives	463	432	454	430	-24
Non-Medicare Retirees	23	22	20	16	-4
Medicare Retirees	0	0	0	0	0
Subtotal	*486*	*454*	*474*	*446*	*-28*
PRISM Kaiser 20 Traditional					
Actives	140	146	156	197	41
Non-Medicare Retirees	7	5	0	5	5
Medicare Retirees	0	0	0	0	0
Subtotal	*147*	*151*	*156*	*202*	*46*
KPSA					0
Actives	0	0	0	0	0
Non-Medicare Retirees	0	0	0	0	0
Medicare Retirees	80	84	90	94	4
Subtotal	*80*	*84*	*90*	*94*	*4*
Kaiser Total	**713**	**689**	**720**	**742**	**22**

	2022	2023	2024	2025	#Δ
Medical Grand Total	**1,327**	**1,315**	**1,331**	**1,400**	**69**

CSURMA AORMA Ancillary Plan Membership

Dental

PRISM Delta Dental DHMO	2022	2023	2024	2025	#Δ
Option 10A	187	214	232	248	16
Option 11A	0	0	0	0	0
Option 12A	0	0	0	0	0
Total	**187**	**214**	**232**	**248**	**16**

PRISM Delta Dental Premier PPO	2022	2023	2024	2025	#Δ
Option A	190	162	167	173	6
Option B	1,078	1,072	1,124	993	-131
Option C	371	358	351	611	260
Total	**1,639**	**1,592**	**1,642**	**1,777**	**135**

	2022	2023	2024	2025	#Δ
Dental Grand Total	**1,826**	**1,806**	**1,874**	**2,025**	**151**

Vision

PRISM VSP Vision	2022	2023	2024	2025	#Δ
Option A - Signature Enhanced Plan B	239	133	139	166	27
Option B - Signature Plan C	951	1,055	1,135	1,377	242
Option C - Choice A with Tints	434	423	419	296	-123
Option D - Choice Plan C with Tints & CVC	320	298	334	324	*-10*
Total	**1,944**	**1,909**	**2,027**	**2,163**	**136**

Life and Disability

The Hartford Life and Disability	2022	2023	2024	2025	#Δ
Basic Life / AD&D	1,403	1,535	1,567	1,671	104
Retiree Life	4	4	4	4	0
Dependent Life	18	19	18	18	0
Voluntary Life	167	197	202	215	13
Long Term Disability	1,026	1,087	1,097	1,193	96
Short Term Disability	84	77	80	66	*-14*

Dental and Vision enrollment counts updated with February 2025 BCC Census Data
Life and Disability enrollment counts updated with January 2025 Hartford Premium Report Data

Thank You

Agenda Item E1
CSURMA AORMA Meeting
Meeting Date: September 3-4, 2025

EXCESS INSURANCE RENEWAL REPORT

ISSUE: CSURMA renews its insured, self-insured and reinsured coverage programs effective July 1. This year saw a still firm excess liability market, a stability in cyber and a good result from the property insurance markets. Every effort is made on each program to present CSU to the markets with contributions from senior leadership and systemwide risk management. Table 1 shows a year over year summary.

CSURMA Campus and AORMA Risk Pools Year Over Year Insurance Cost at July 1, 2025				
Coverage	**FY 24/25**	**FY 25/26**	**$ Change**	**% Change**
Liability Reinsurance	6,462,833	7,282,615	819,782	13%
Liability Excess Insurance	20,957,814	23,805,044	2,847,230	14%
Property	35,518,148	35,339,349	-178,799	-1%
Workers' Compensation	32,967,819	34,534,408	1,566,589	5%
Cyber	1,766,975	1,745,850	-21,125	-1%
Fine Arts	331,517	331,517	0	0%
SLIP, SAFECLIP, CLIP	963,591	1,189,467	225,877	23%
Aviation	274,709	326,595	51,886	19%
Medical Malpractice	272,395	272,395	0	0%
Fidelity	532,192	532,192	0	0%
Total Cost:	**$100,047,993**	**$105,359,433**	**$5,311,440**	**5%**

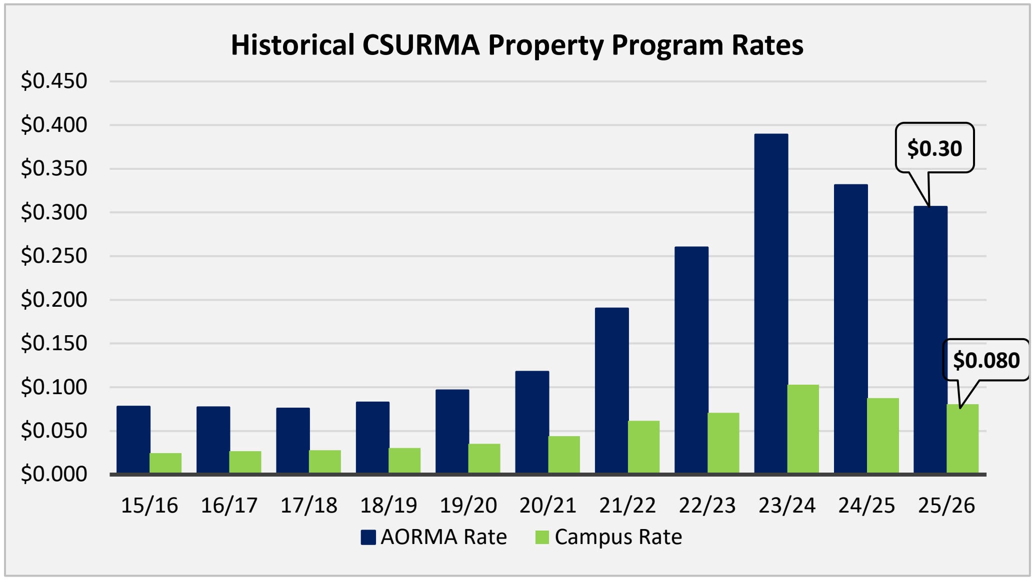
RECOMMENDATION: No action is requested at today's meeting; however, the Executive Committee may take action or provide direction to staff.

FISCAL IMPACT: The increased excess insurance costs will be reflected in the FY 25/26 CSURMA budget as well as each campuses' allocation of the total insurance costs.

BACKGROUND: Following are comments on the status of main coverage programs.

- **Excess Liability** – CSURMA's excess liability program has seen loss development in the first excess layers for both the AORMA and Campus programs. The University fully retains the first $10 million of each loss and the AORMA program continues to be covered separately in this layer. Broad form public entity liability including general, auto, professional, law enforcement and public officials' liability now tops out at $77.5 million. Sexual abuse and molestation coverage, and concussive injury to athletic participants coverage are maintained to $77.5 million. We were able to secure an additional $8 million in broad form coverage, exception is without the sexual abuse and molestation coverage. Annual aggregate limits apply excess of $10 million. The excess liability insurance market is expected to remain firm for California public entities and higher education as the effects of catastrophic jury verdicts, settlements, police misconduct, and sexual abuse claims is absorbed by insurers. The total program limits are up slightly from249.5 million for FY 24/25 to $250 million for FY 25/26.

- **Property** – This year's property renewal was an overall good result. The rate for FY 25/26 is $0.08 which is down from FY 24/25 which was $0.087. The program deductibles and sub-limits for perils such as wildfire and flood remain the same as last year. The property market is stabilizing and will continue to be impacted by global factors and the programs own loss experience.



- **Workers' Compensation** – Workers' compensation continues to be the bright spot in the major lines of coverage. CSU has had excellent results and entered into a new two-year agreement with reduced rates from the expiring terms.

- **Cyber –** AORMA purchases a deductible buy-down option, so they continue to have a $15,000 deductible. The campus deductibles range from $50,000, $100,000 or $250,000 depending on total insurance values. Due to CSU's secure practices and favorable market conditions, limits remained steady at $28M and $43M in the aggregate at a 1.2% decrease in cost despite a hardening cyber insurance marketplace. Coveted first party coverages such as Data Recovery Costs and Cyber Extortion remain full limit coverages as well.

- **Fine Arts** – This program renewed flat and continues to be valuable program for the campuses.

- **SPLIP, SAFECLIP & CLIP** – These programs continue perform exceptionally well and all programs were renewed flat. The SPLIP program has a few losses pending that we are watching.

- **Aviation** – This program entered into a new two-year agreement with CSU's longtime partner, Chubb. All programs DRIP (Drone Insurance Program), Rocketry and Non Owned Aircraft renewed flat. This market continues to be challenged from globally impact.

- **Medical Malpractice** – This program has a $10 million limit. The medical malpractice market is challenged with limited capacity and carriers participating. CSU's program saw a flat renewal.

- **Fidelity** – This year renewed with flat, no change in deductibles. This program has had losses from both the campus and auxiliary sides and we expect that will be reflected in next year's renewal offering.

PUBLICATION: This item is for information in the agenda packet and no further publication is anticipated.

ATTACHMENT(S): None.

ACTUARIAL REPORTS VALUED AT JUNE 30, 2025

ISSUE: CSURMA's retains the services of an independent actuary to evaluate the liabilities of its major self-insured programs. The information provided by the actuary is used to establish fiscal year-end financial reports, and as the starting point in consideration of rates and funding for FY 26/27 as well as evaluating potential dividends.

Table 1 below provides a comparison of the Outstanding Losses at an "expected" confidence level, undiscounted for investment income.

Table 1

Estimated Outstanding Losses			
Liability		**Workers' Compensation**	
At June 30, 2024	$7,618,613	At June 30, 2024	$308,973
At June 30, 2025	$10,026,375	At June 30, 2025	$38,829
Change	**32%**	**Change**	**-87%**

The *estimated outstanding losses* are the sum of case reserves, incurred but not reported (IBNR) claims, and allocated and unallocated loss adjustment expenses (ALAE and ULAE). Despite prompt reporting of claims, the need for IBNR reserves for loss exposures comes about from at least four sources:

- Late reported claims are defined as claims reported after the end of the coverage period due to the normal lag between the time an incident occurs, and injuries become manifest,
- Claims that have been reported, but have no reserves assigned to them yet,
- Case reserves on open claims generally develop upward over time as more information becomes available, and,
- Reopened claims.

The Property Program Estimated Outstanding Losses (Table 2) are calculated by assuming future payments of $100,000 for each open claim, less Risk Pool claim payments. Loss adjusting expenses are also included in the total.

Table 2

Estimated Outstanding Losses	
Property	
At June 30, 2024	$1,034,394
At June 30, 2025	$499,429
Change	**-52%**

Tables 3 and 4 below compare the actuary's Projected Losses, Discounted between FY 25/26 and FY 26/27 at a 70% confidence level. The actuary uses estimated payroll as the rating basis when projecting the funding requirements.

Table 3

Workers' Compensation Projected Losses, Discounted			
Term	Payroll	Funding	Rate
70% Confidence Level			
FY 25/26	$482,078,877	$1,810,206	$0.3755
FY 26/27	$530,370,223	$2,396,315	$0.4518
Change	**10%**	**32%**	**20%**

Table 4

Liability Projected Losses, Discounted			
Term	Payroll	Funding	Rate
70% Confidence Level			
FY 25/26	$627,309,311	$4,354,781	$0.6942
FY 26/27	$675,646,255	$5,174,267	$0.7658
Change	**8%**	**19%**	**10%**

The *projected losses* are the accrual value of claims. They are the total amount that is expected to be paid in a particular claim period after all claims are closed. They include indemnification and allocated loss adjustment expenses (ALAE) but not unallocated loss adjustment expenses (ULAE). The total claim costs are limited to the risk pool layer ($750,000 per loss for Workers' Compensation and $1,000,000 per occurrence, plus a one-time additional $1,000,000 deductible for Liability.) The projected losses are discounted for investment income using an annual return of 2%.

As the AORMA Property Program no longer has an annual aggregate, an actuarial review has been completed. Tables 5 below compares the actuary's Projected Losses, Discounted between FY 25/26 and FY 26/27 at a 70% confidence level. The actuary uses estimated total insurable property values (TIV) as the rating basis when projecting the funding requirements.

Table 5

Property Projected Losses, Discounted			
Term	**TIV**	**Funding**	**Rate**
70% Confidence Level			
FY 25/26	$2,841,777,000	$600,826	$0.0211
FY 26/27	$2,842,297,000	$680,459	$0.0239
Change	**0%**	**13%**	**13%**

RECOMMENDATION: The AORMA Committee is asked to review the draft actuarial reports and accept the reports for use in CSURMA's financial reporting, rate setting, and funding evaluations.

FISCAL IMPACT: The action recommended will have the direct effect of establishing liabilities reported in CSURMA's financial statements. Indirectly, information from the accepted actuarial studies will be used in rate setting and funding forecasts.

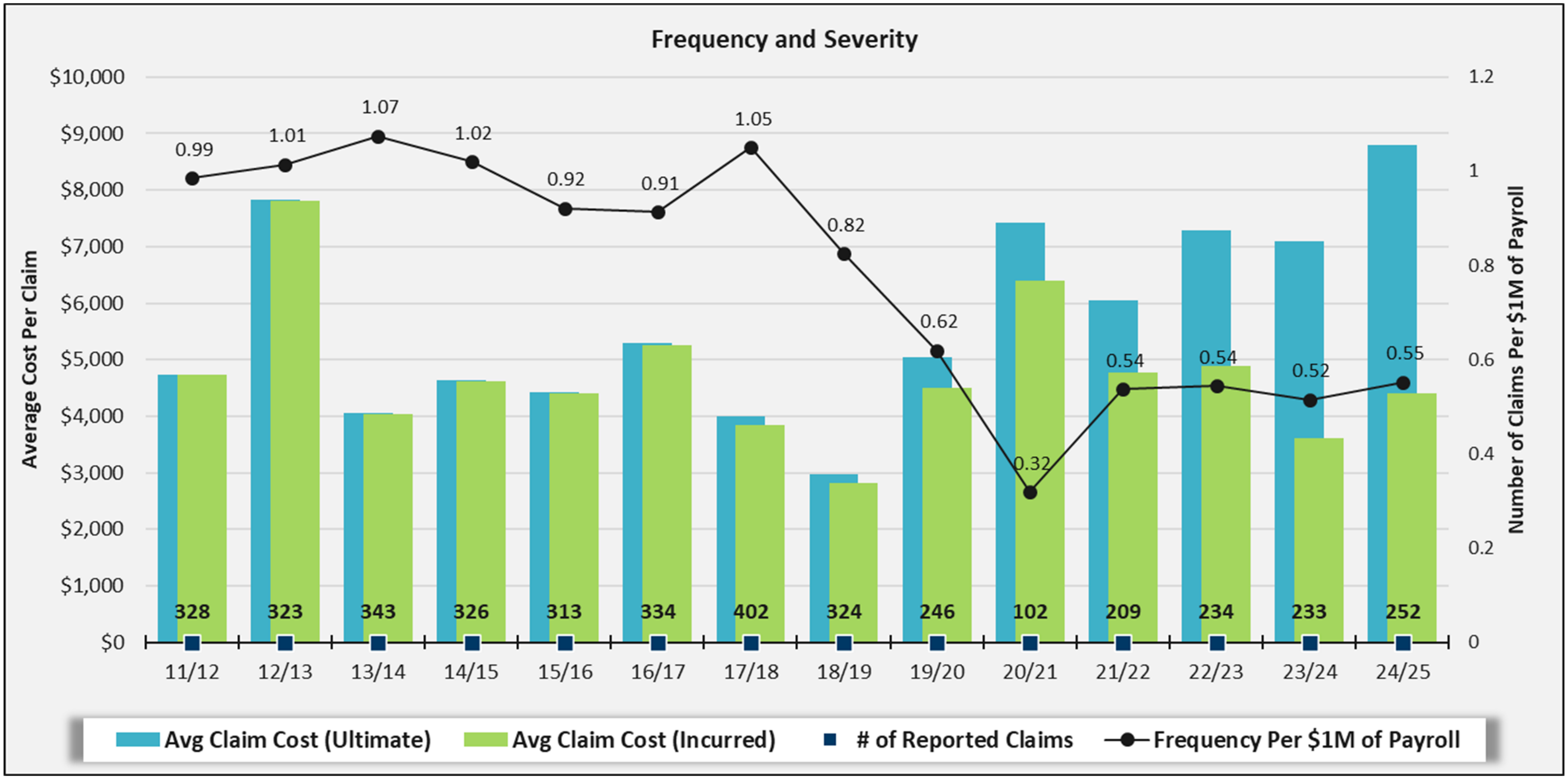
BACKGROUND: Staff will be present at today's meeting to review and comment on the findings in the reports.

PUBLICATION: None

ATTACHMENT(S):

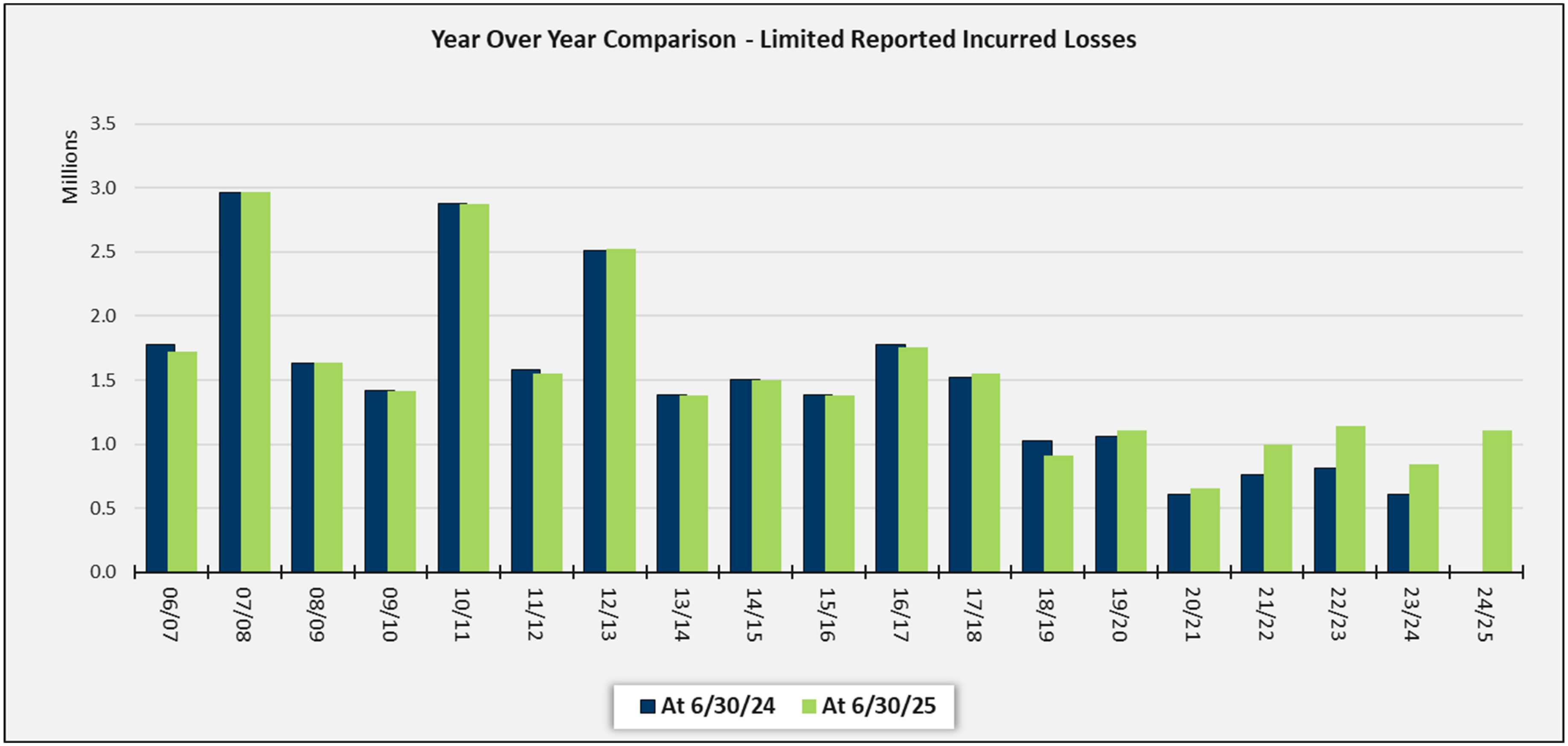
a. Exhibits from the actuarial reports.
b. Complete actuarial reports are provided as a separate handout.

Actuarial Report – AORMA Workers' Compensation Program:



Average Cost Per Claim = Incurred Losses / # of Reported Claims
Frequency Rate Per $1M of Payroll = # of Reported Claims / Payroll

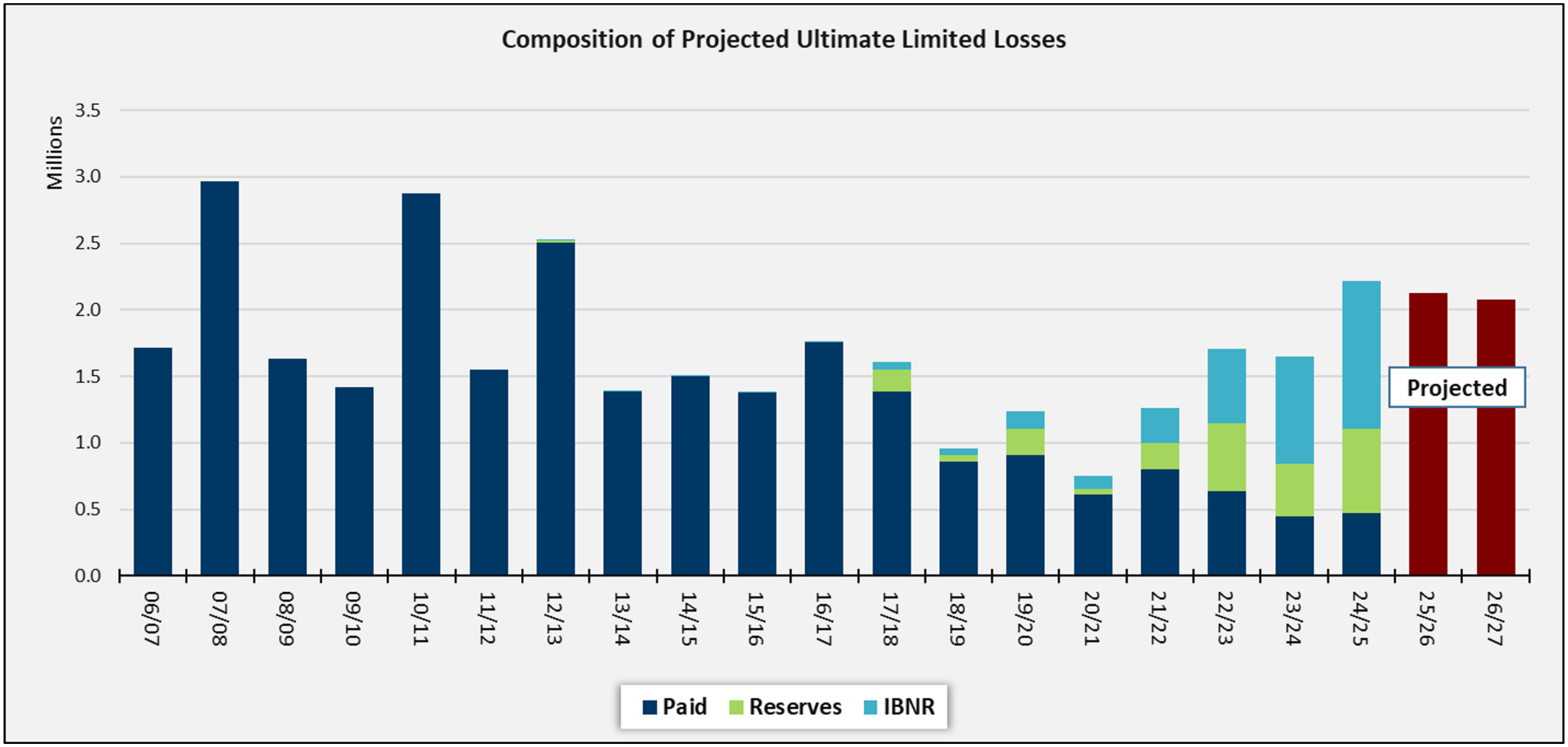
Actuarial Report – AORMA Workers' Compensation Program:



The graph above shows a comparison of the Reported Limited Incurred Losses (capped at the risk pool limit) valued at June 30, 2024 and June 30, 2025. The year-over-year claim development (excluding FY 24/25) is $702,179 or 2.3%.

Limited = Claims are capped at the risk pool limit.
Incurred = Claim payments plus case reserves on open claims.

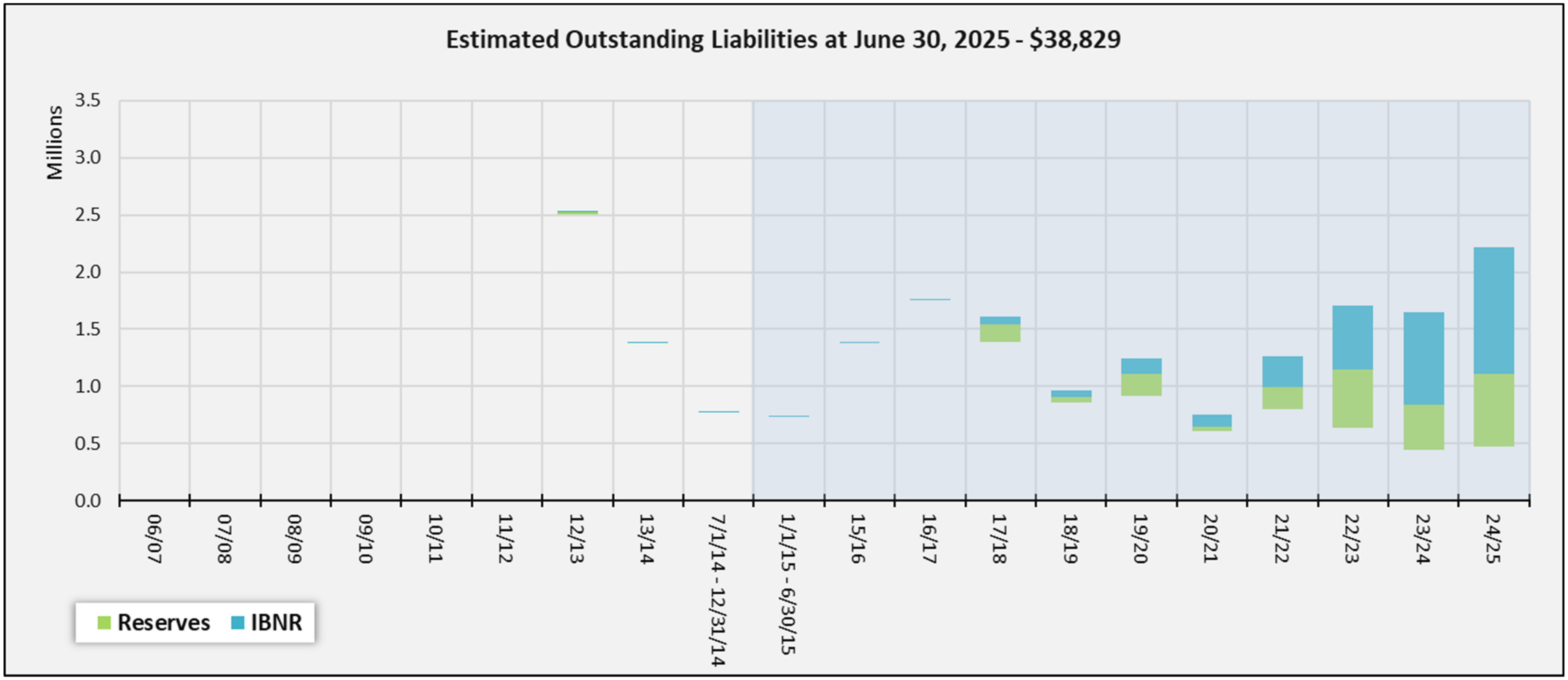
Actuarial Report – AORMA Workers' Compensation Program:



The graph above shows the actuary's projection of the Ultimate Limited Losses for each year (capped at the risk pool limit).

IBNR = Incurred But Not Report. Sources of IBNR's. (1) Late reported claims (2) claims that have been reported, but reserves have not yet been assigned (3) case reserves on open claims generally develop upward over time as more information becomes available, and (4) reopened claims.

Actuarial Report – AORMA Workers' Compensation Program:

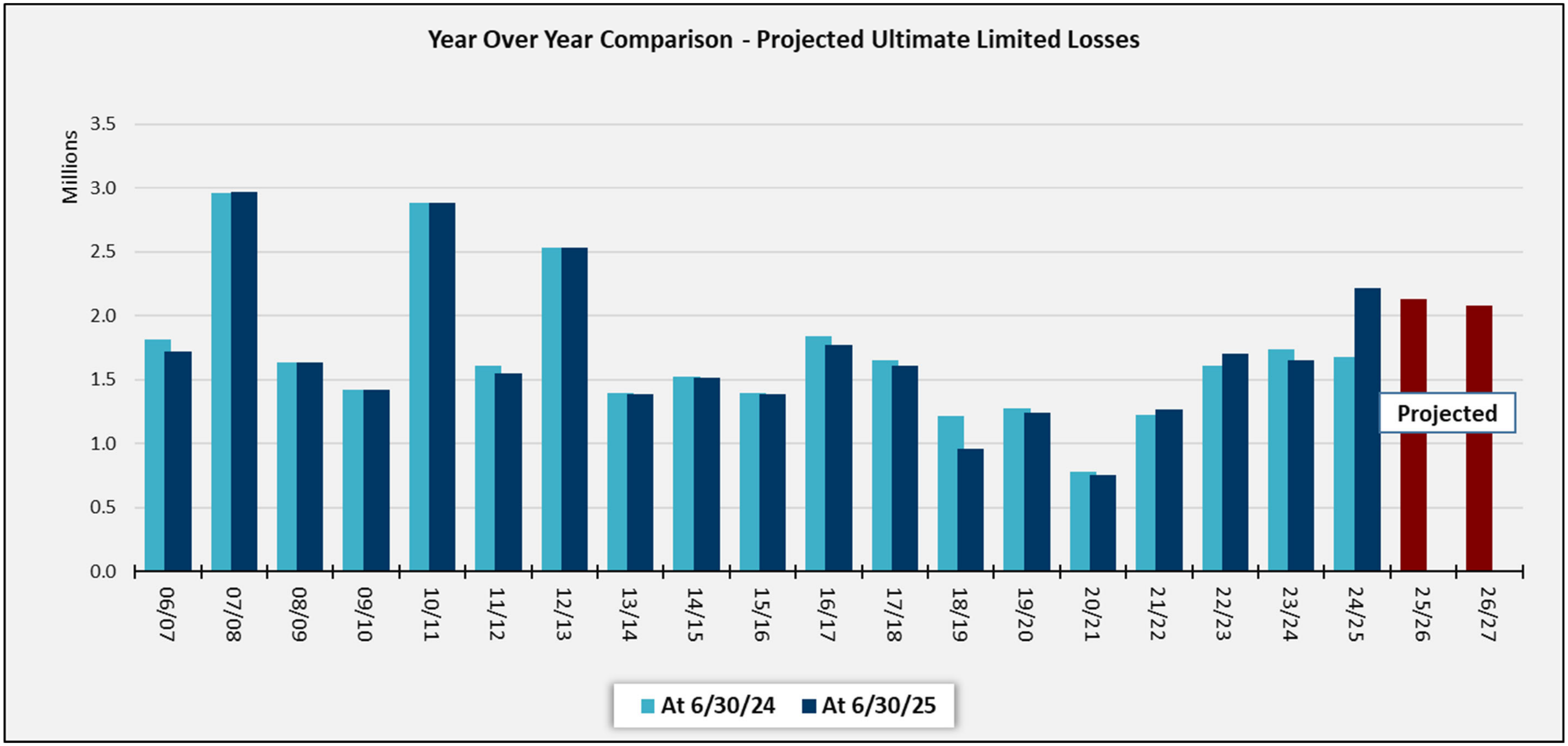


$38,829 - Estimated Outstanding Liability are at an expected confidence level, undiscounted, including allocated loss adjustment expenses (ALAE) and unallocated loss adjustment expense (ULAE).

The Estimated Outstanding Liabilities are the cost of unpaid claims, including case reserves on open claims and IBNR amounts. The Estimated Outstanding Liabilities are capped at the risk pool limit. **The years highlighted in blue are 100% reinsured and therefore do not add to the program's Outstanding Losses.**

IBNR = Incurred But Not Report. Sources of IBNR's. (1) Late reported claims (2) claims that have been reported, but reserves have not yet been assigned (3) development on open claims, and (4) reopened claims.

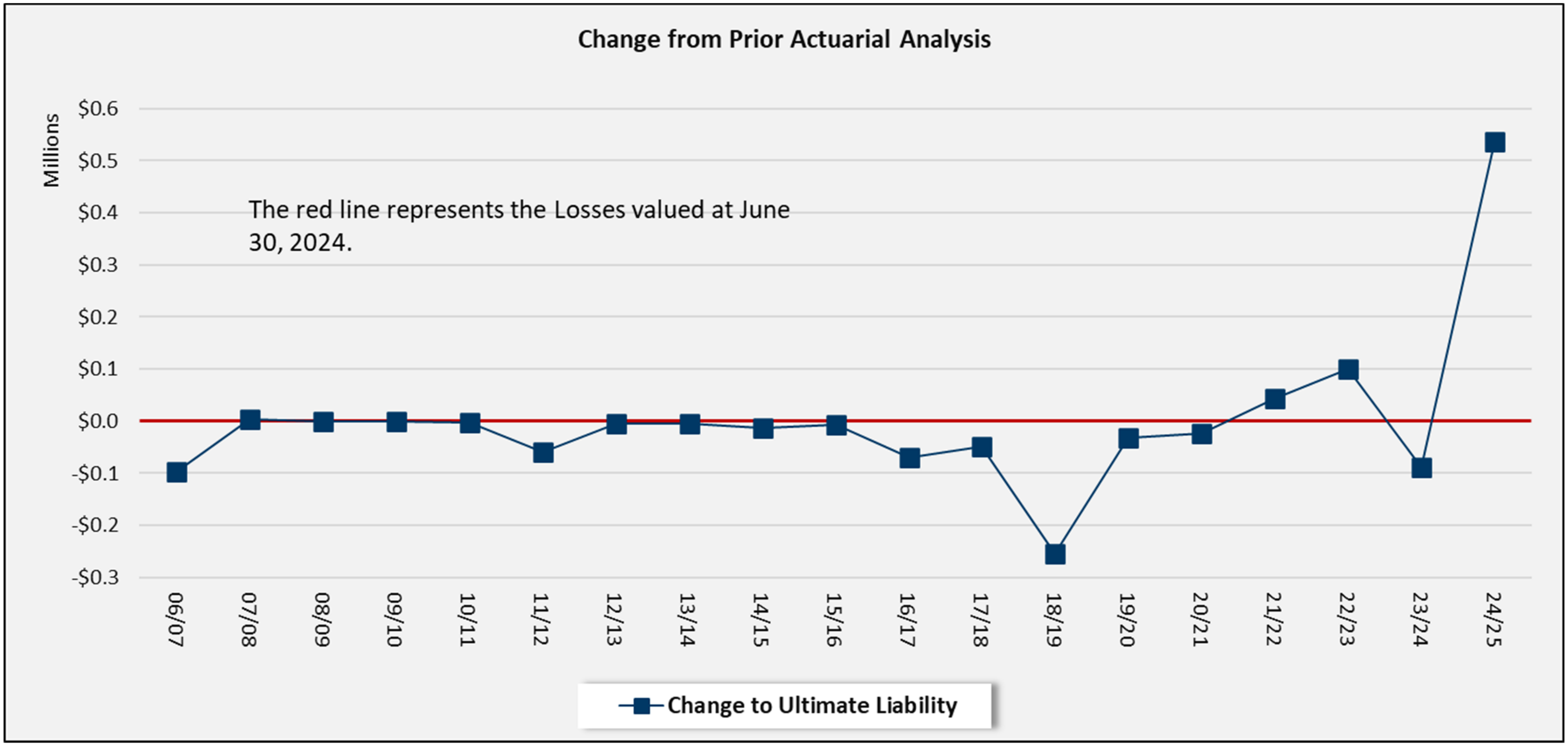
Actuarial Report – AORMA Workers' Compensation Program:



The graph above shows a comparison of the actuary's projection of the Ultimate Limited Losses for each year (capped at the risk pool limit) valued at June 30, 2024 and June 30, 2025. The year-over-year change to the actuarial projection is -$22,368 or 0.1%.

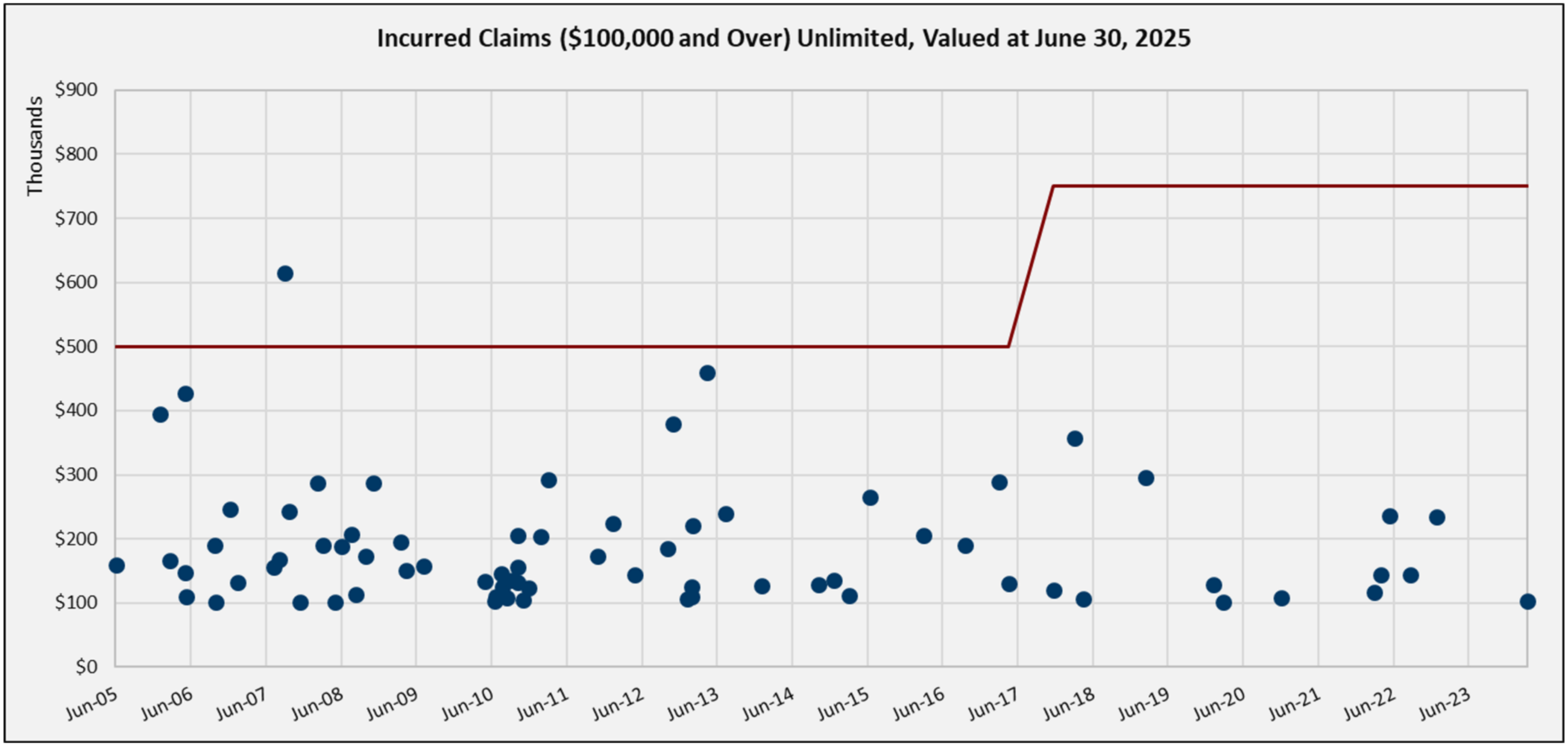
Limited = Claims are capped at the risk pool limit.
Ultimate = Claim payments, case reserves on open claims, plus IBNR.

Actuarial Report – AORMA Workers' Compensation Program:



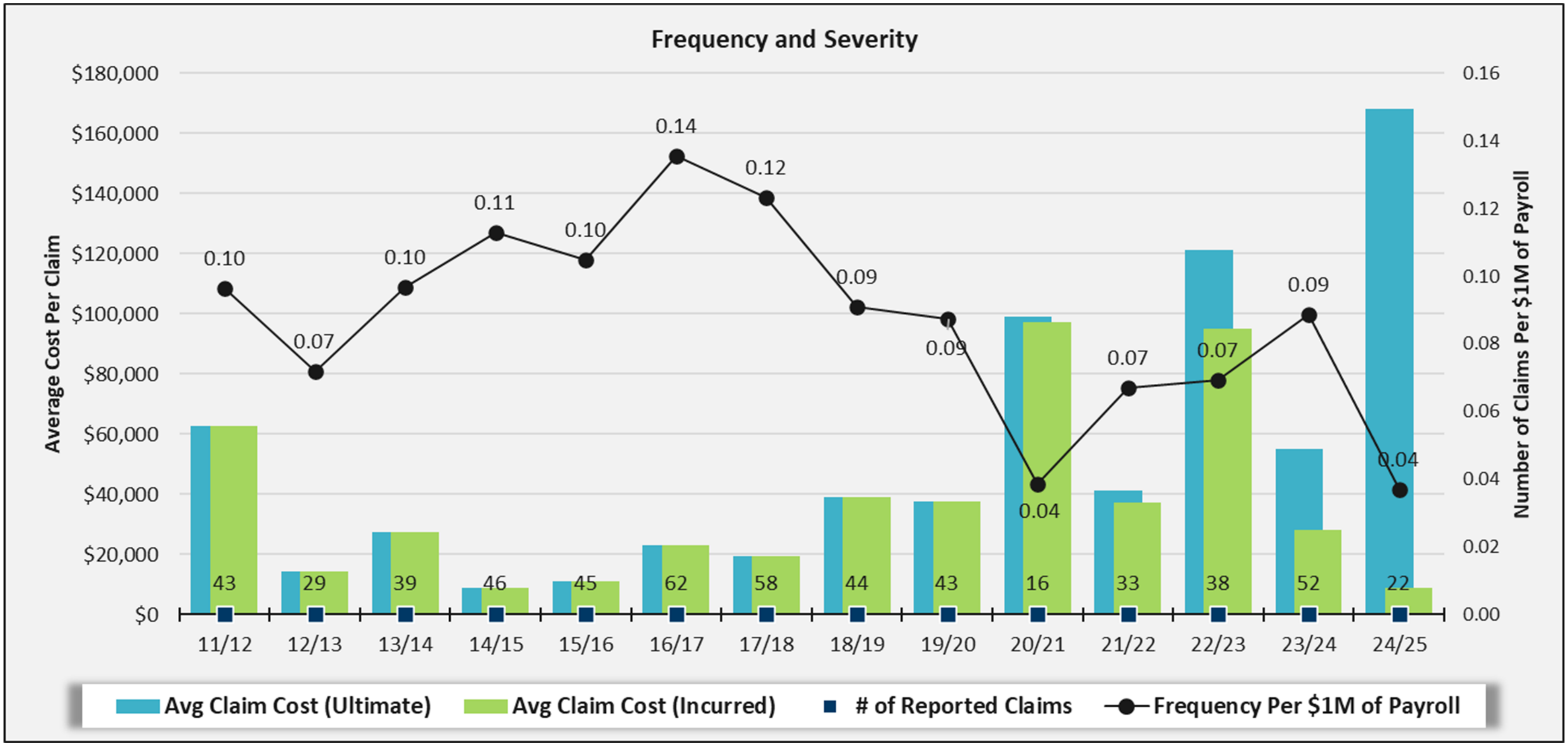
The comparison above shows the actual versus expected loss development using the information from the actuary's report as of June 30, 2025. The year-over-year change to the Projected Ultimate Limited Losses is -$22,368 or -0.1%.

Actuarial Report – AORMA Workers' Compensation Program:



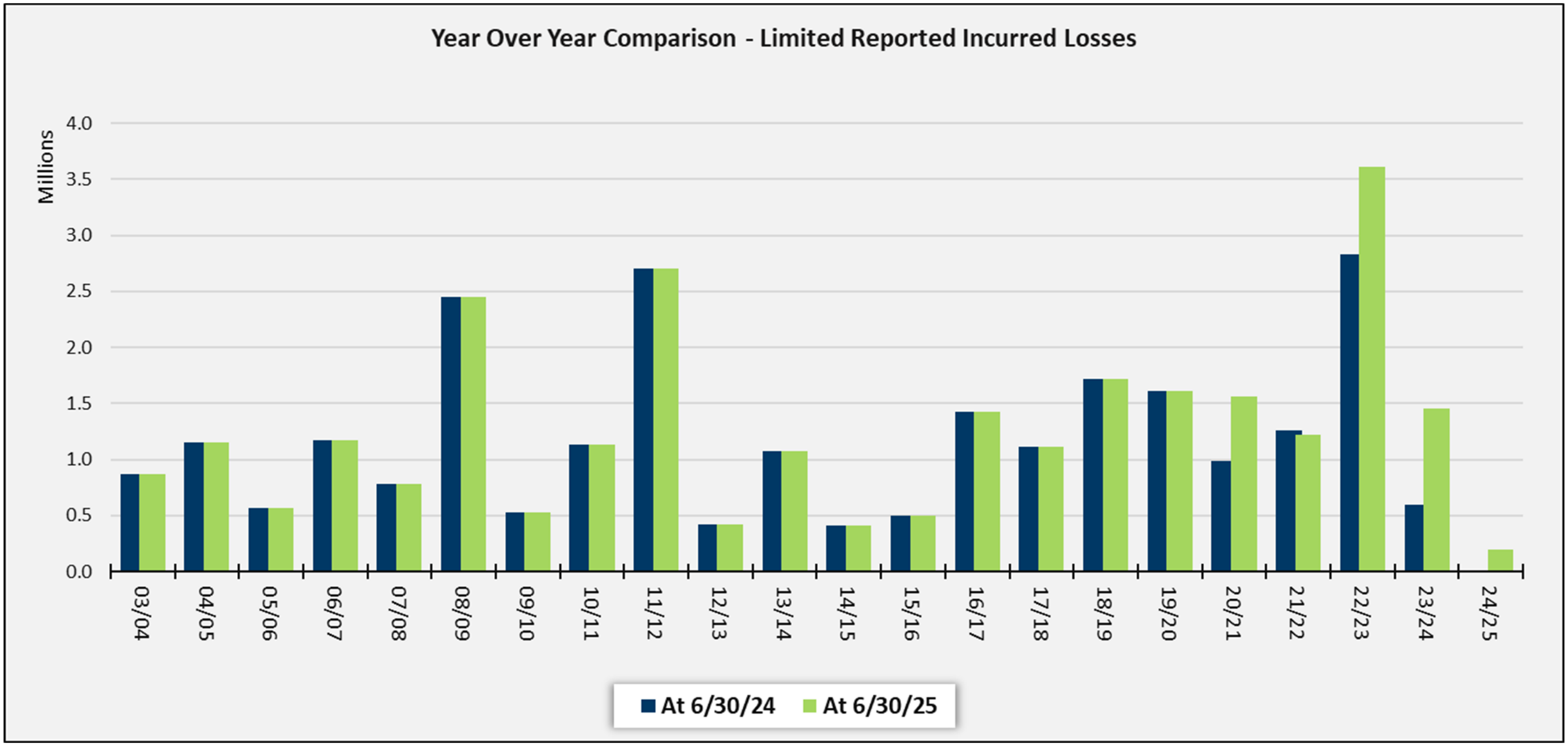
The Claim Size Distribution Exhibit above shows all individual claims with incurred amounts of $100,000 and above. The red line denotes the AORMA Workers' Compensation Program risk pool limit.

Actuarial Report – AORMA Liability Program:



Average Cost Per Claim = Incurred Losses / # of Reported Claims
Frequency Rate Per $1M of Payroll = # of Reported Claims / Payroll

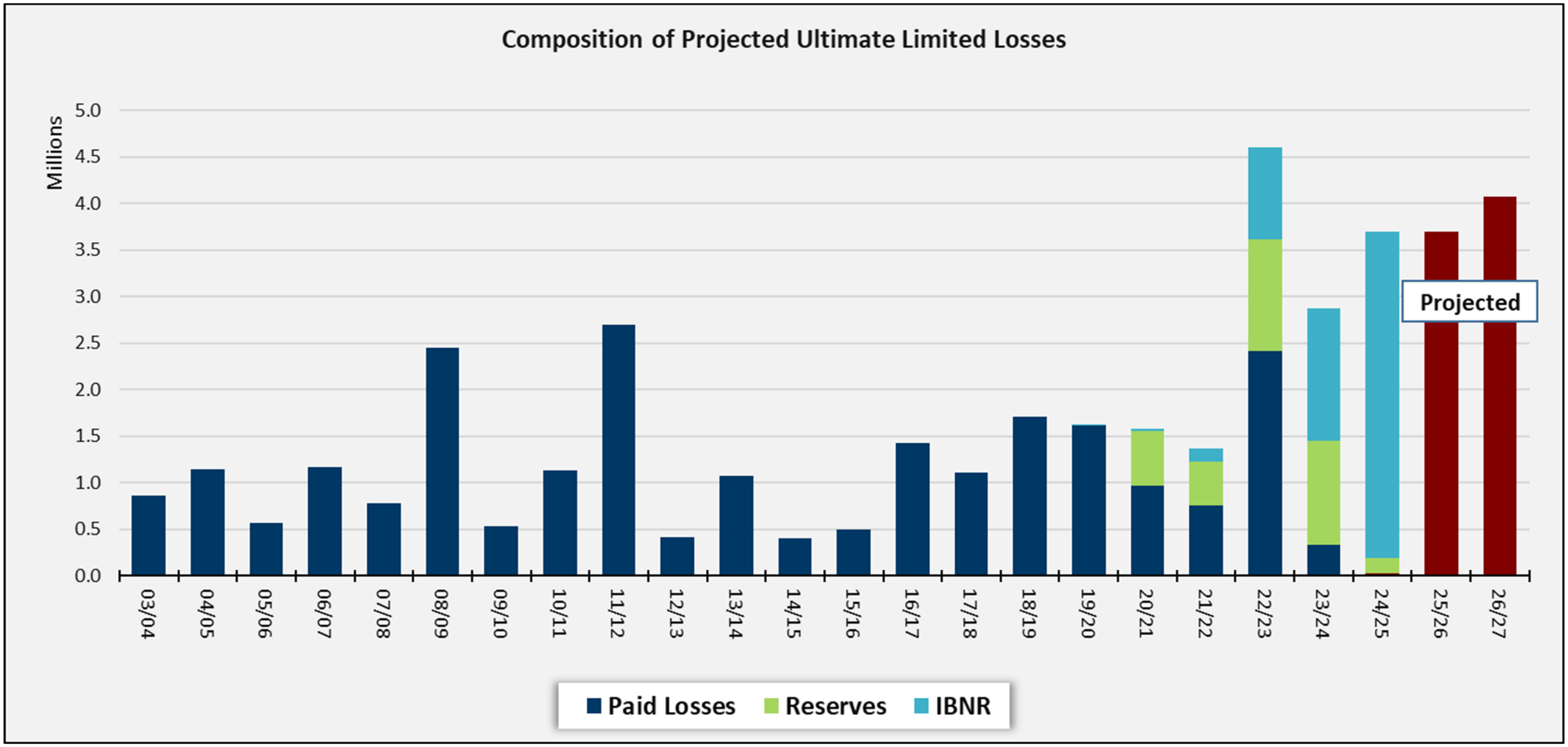
Actuarial Report – AORMA Liability Program:



The graph above shows a comparison of the Reported Limited Incurred Losses (capped at the risk pool limit) valued at June 30, 2024 and June 30, 2025. The year-over-year claim development (excluding FY 24/25) is $2,187,227 or 8.5%.

Limited = Claims are capped at the risk pool limit.
Incurred = Claim payments plus case reserves on open claims.

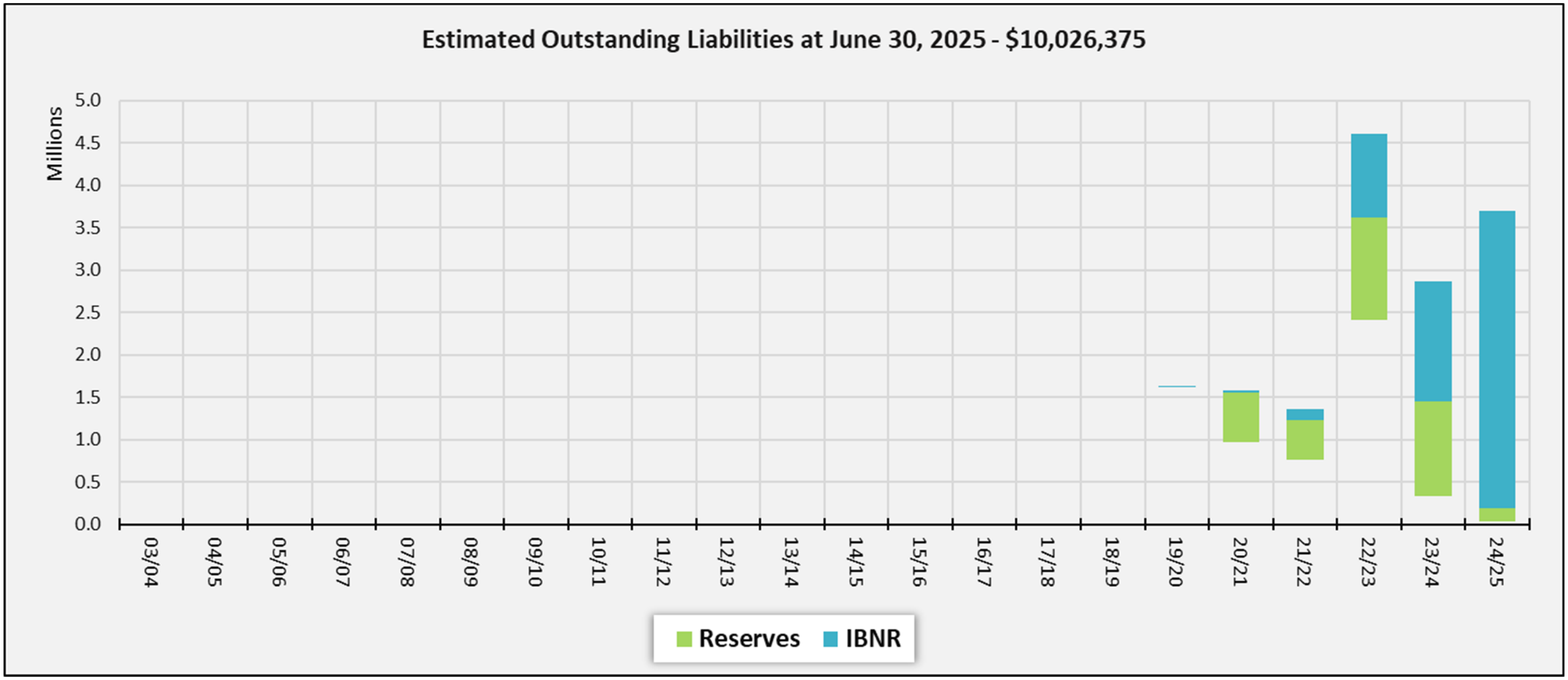
Actuarial Report – AORMA Liability Program:



The graph above shows the actuary's projection of the Ultimate Limited Losses for each year (capped at the risk pool limit).

IBNR = Incurred But Not Report. Sources of IBNR's. (1) Late reported claims (2) claims that have been reported, but reserves have not yet been assigned (3) case reserves on open claims generally develop upward over time as more information becomes available, and (4) reopened claims.

Actuarial Report – AORMA Liability Program:

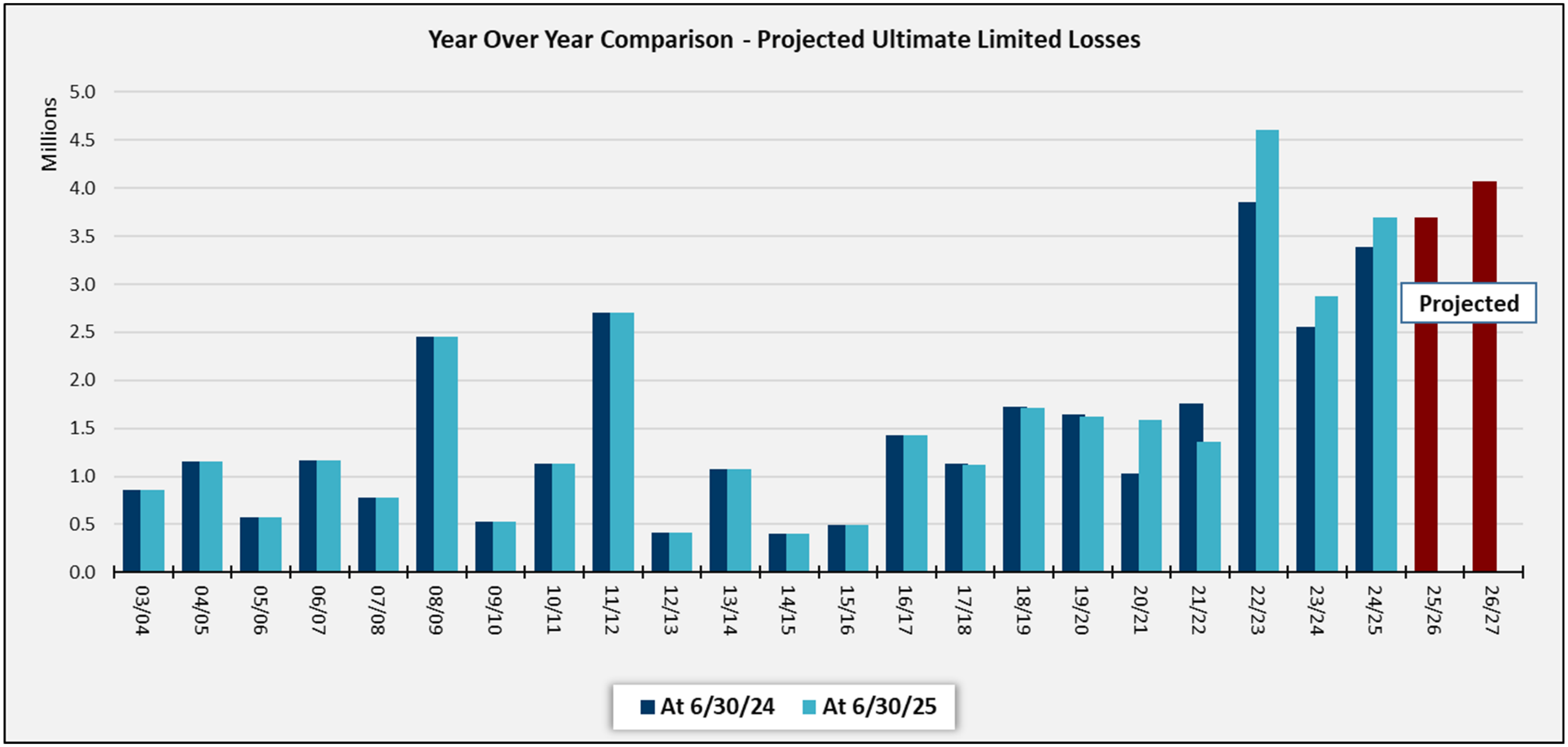


$10,026,375 - Estimated Outstanding Liability are at an expected confidence level, undiscounted, including allocated loss adjustment expenses (ALAE) and unallocated loss adjustment expense (ULAE).

The Estimated Outstanding Liabilities are the cost of unpaid claims, including case reserves on open claims and IBNR amounts. The Estimated Outstanding Liabilities are capped at the risk pool limit.

IBNR = Incurred But Not Report. Sources of IBNR's. (1) Late reported claims (2) claims that have been reported, but reserves have not yet been assigned (3) development on open claims, and (4) reopened claims.

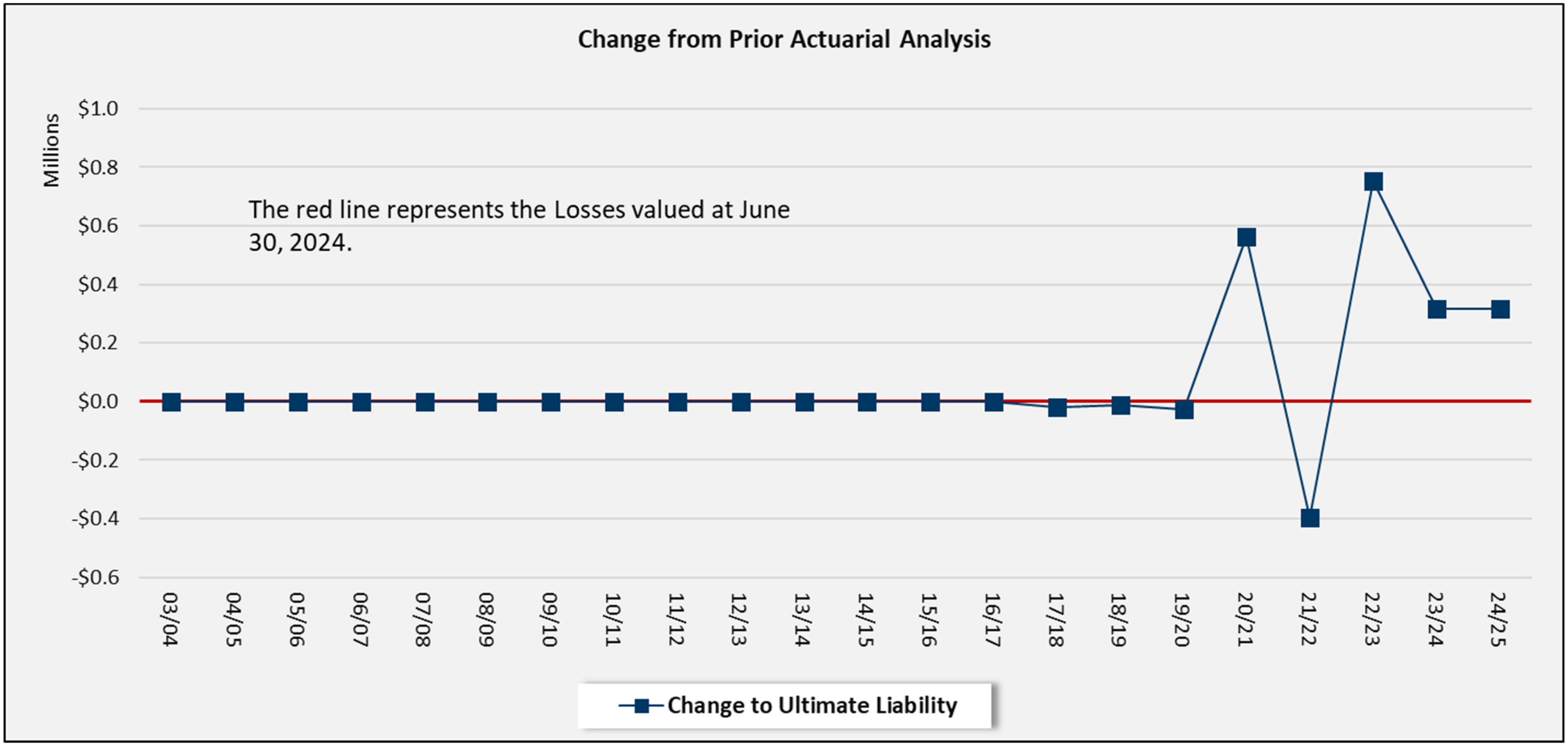
Actuarial Report – AORMA Liability Program:



The graph above shows a comparison of the actuary's projection of the Ultimate Limited Losses for each year (capped at the risk pool limit) valued at June 30, 2024 and June 30, 2025. The year-over-year claim development is $1,497,468 or 4.57%.

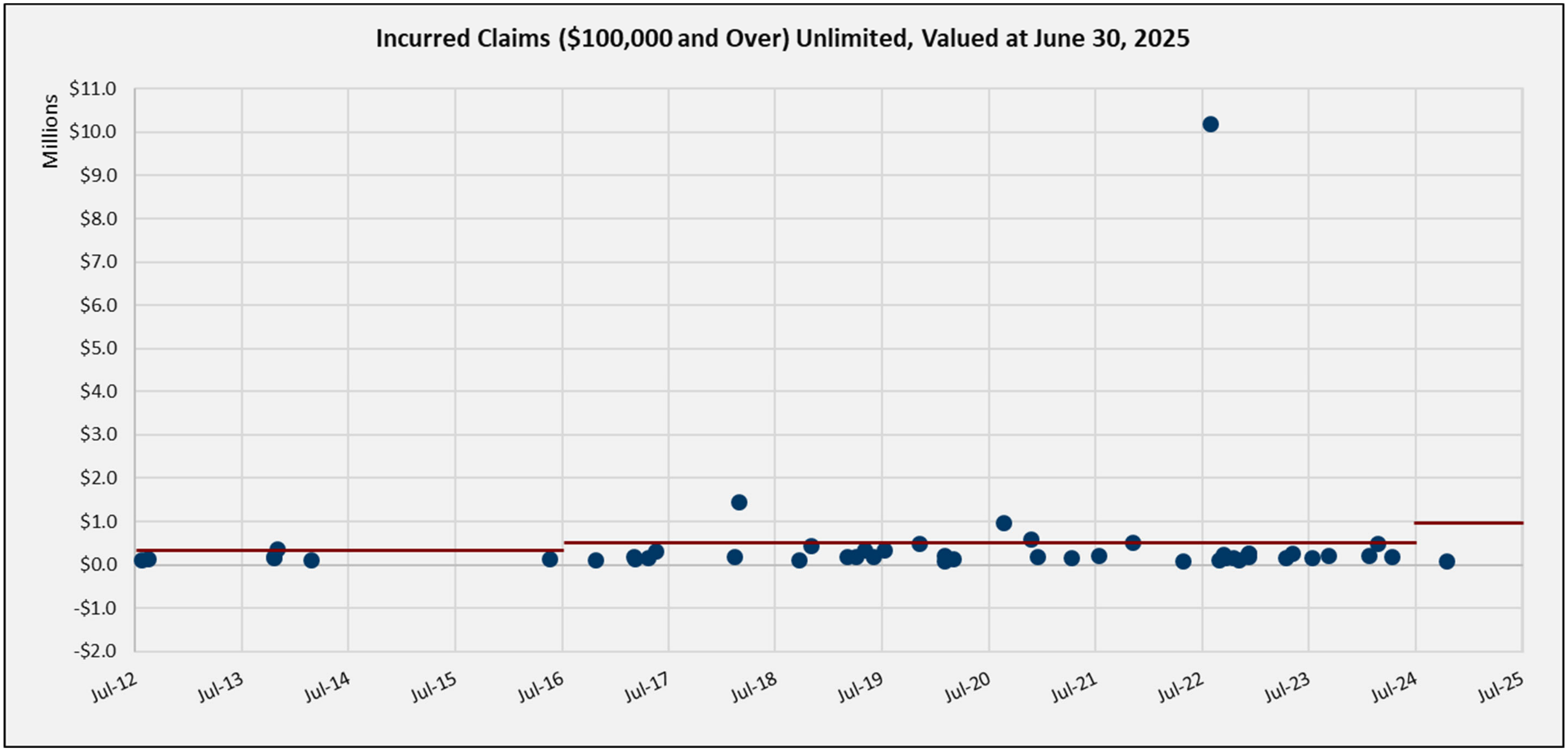
Limited = Claims are capped at the risk pool limit.
Ultimate = Claim payments, case reserves on open claims, plus IBNR.

Actuarial Report – AORMA Liability Program:



The comparison above shows the actual versus expected loss development using the information from the actuary's report as of June 30, 2025. The year-over-year change to the Projected Ultimate Limited Losses is $1,497,468 or 4.57%.

Actuarial Report – AORMA Liability Program:



The Claim Size Distribution Exhibit above shows all individual claims with incurred amounts of $100,000 and above. The red line denotes the AORMA Liability Program risk pool limit.

Agenda Item E3
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

ESTIMATED SELF-INSURED RISK POOL FUND BALANCE EXHIBIT AT JUNE 30, 2025

ISSUE: The Committee will review the estimated risk pool fund balance exhibit for the Liability, Workers' Compensation and Property Programs. This report shows a comparison of the program assets, outstanding losses and estimated fund balances at June 30.

RECOMMENDATION: None; this item is for information only.

FISCAL IMPACT: None.

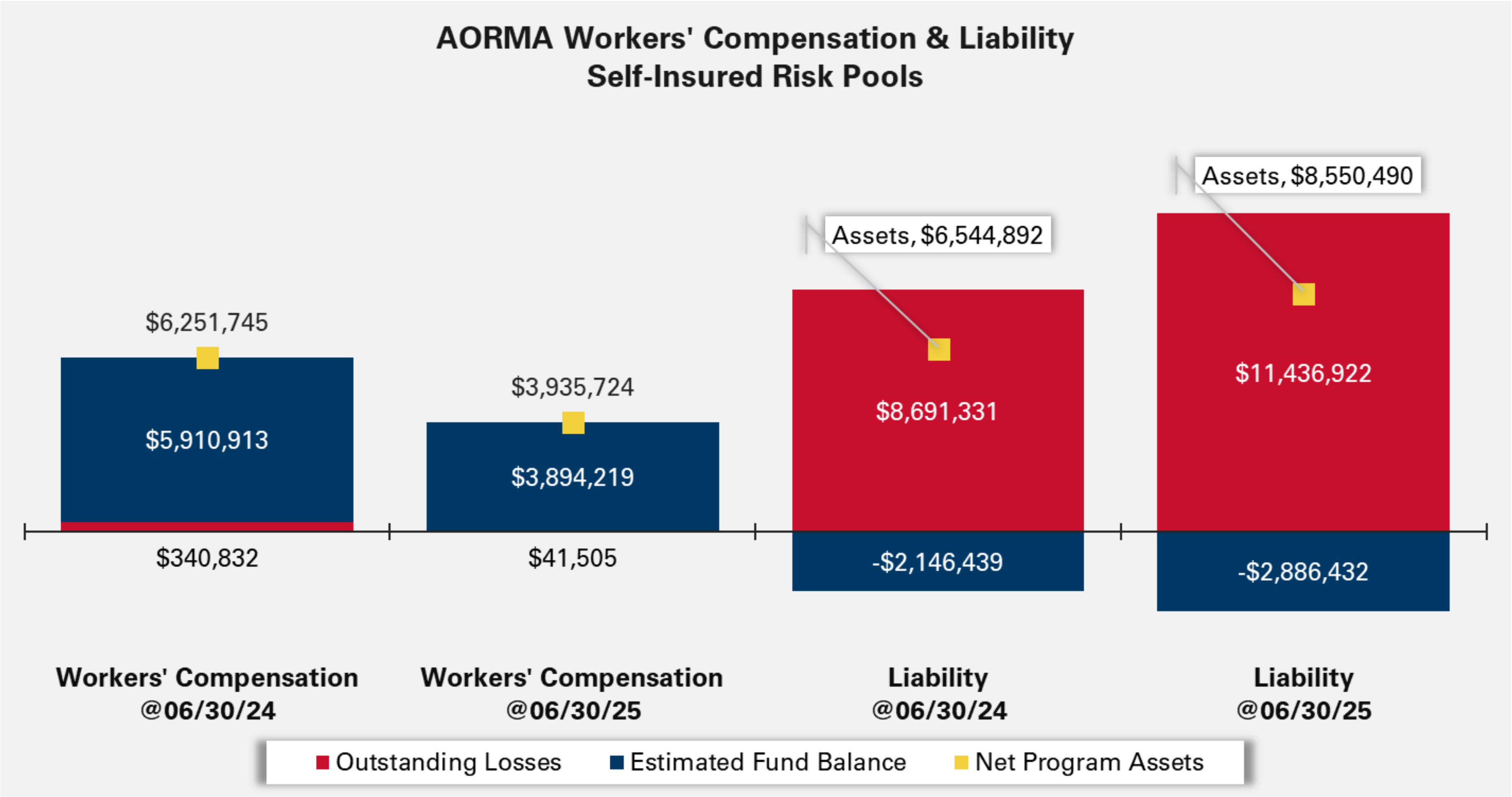
BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

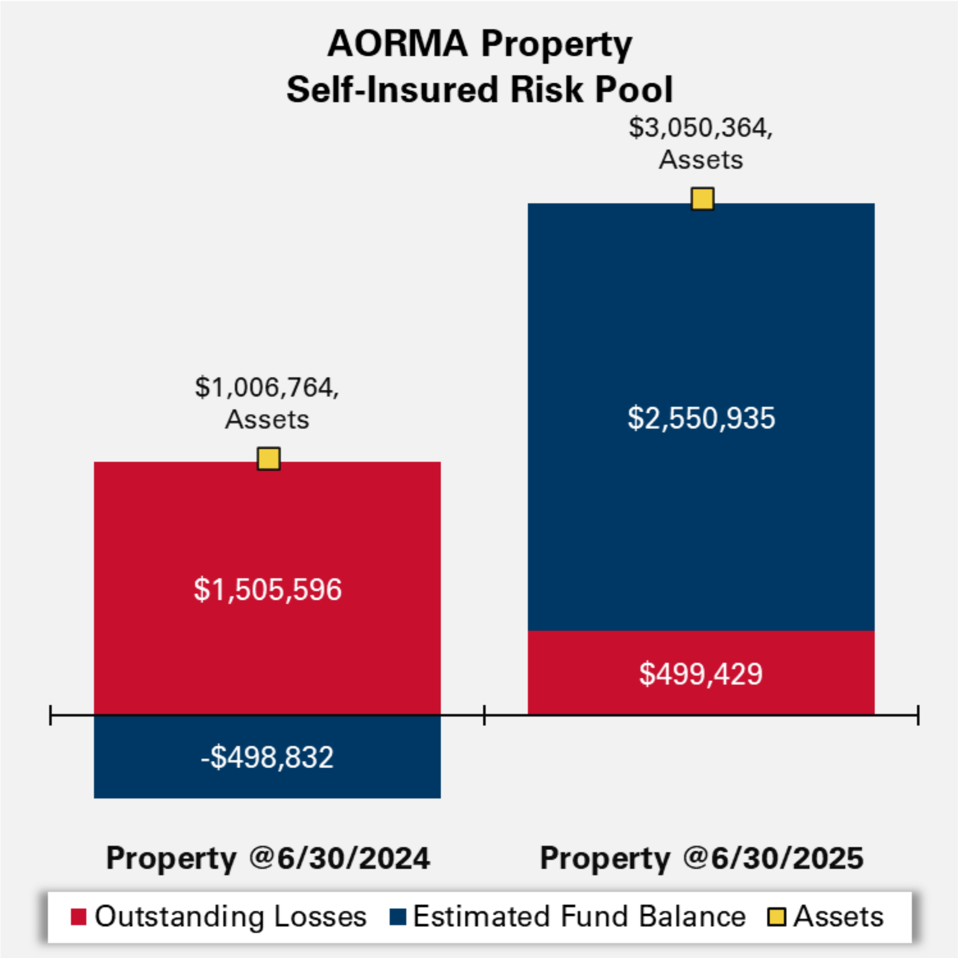
a. Estimated Fund Balance Exhibit @ June 30.

Risk Pool Funding Status at June 30, 2025



Outstanding Losses are Discounted, 70% Confidence Level, including ALAE and ULAE
Assets are reduced by payables
Estimated Fund Balance = Assets – Outstanding Losses

Risk Pool Funding Status at June 30, 2025



Outstanding Losses are Discounted, 70% Confidence Level, including ALAE and ULAE
Assets are reduced by payables
Estimated Fund Balance = Assets – Outstanding Losses

Agenda Item E4
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

GOAL FOR RETAINED FUNDS
ANALYSIS REPORT AND DIVIDEND CALCULATION

ISSUE: The Committee will review an analysis of the financial position of the Workers' Compensation, Liability and Property Programs based on the Goal for Retained Funds Analysis Report and dividend calculation formula as set forth in Policy & Procedure A-3 Goal for Retained Funds. The analysis shows the current retained funds at June 30, 2025 as well as the estimated amounts available for dividend distribution or to be collected as an assessment.

The Committee will also be asked to discuss its historical funding philosophy and the factors involved in its decision making process, as well as the need to maintain adequate retained funds in the workers' compensation program so that it can transition back to a self-insured program (when appropriate).

RECOMMENDATION: The Program Administrator will review the Goal for Retained Funds Analysis and will ask the Committee to discuss the potential of a dividend from the Workers' Compensation Program and an assessment to the Liability Program.

FISCAL IMPACT: To be determined during the meeting.

BACKGROUND: Policy and Procedure A-3 established that AORMA will maintain Retained Funds of at least the cash equivalent available to pay claims in excess of the actuarial 70% confidence level discounted for investment income. At June 30, 2025, the Retained Funds (above a 70% confidence level) within the Liability Program is -$2,864,146, within the Workers' Compensation Program is $3,906,766, and within the Property Program is $2,550,936.

CAJPA, an informational and educational network for California JPA's, has established several retained funds ratio standards that have been adopted by CSURMA AORMA in order to establish the target retained funds for the Liability and Workers' Compensation Programs.

In evaluating the potential for a dividend, the ratios shown below are evaluated.

1. Contributions to Retained Funds Ratio – at least 1.5 to 1: Measures exposures to pricing errors. Should there be any inaccuracies in the pricing, it is desirable to have adequate retained funds to borrow against.

2. Retained Funds to Pool Retention Ratio – at least 5-10 to 1: Measures how many maximum losses AORMA could pay from its Retained Funds, as well as the feasibility of increasing its pooled layer.

3. Outstanding Liabilities to Retained Funds Ratio - at least 1.5 to 1: Comparison of Retained Funds to current potential losses, including "incurred but not reported" (IBNR).

4. Reserves to Retained Funds Ratio - at least 1 to 1: Should there be any inaccuracies in the reserve amounts for open claims, it is desirable to have adequate Retained Funds to borrow against.

5. Change to Reserves – no more than a 20% increase: The ratio seeks to measure the development of reserves in relation to the size of a pool's Retained Fund. This ratio is used to look for red flag markers of possible insolvency due to inadequate reserving.

6. Change to Retained funds – no more than a 20% decrease: Large fluctuations in Retained Funds may indicate the program is experiencing change. A decline in Retained Funds in excess of 20% could warrant an increase in annual contributions or an assessment.

PUBLICATION: Once approved, Members will be notified of their percentage of the total dividend / assessment, in January 2026 when the budgeting letter is finalized.

ATTACHMENT(S):

a. Goal for Retained Funds Analysis and Dividend Calculation
b. Policy and Procedure A-3 – Goal for Retained Funds
c. Historical Funding Exhibit

AORMA Workers' Compensation Fund Program
Goal for Retained Funds Analysis - Pooled Layer Funding @ $750,000
@ June 30, 2025

Analysis Factors	Current Analysis	Change	Prior Analysis
Contributions for FY 25/26 *#1*	2,919,439	No Change	2,919,439
Assets at 6/30/25 *#2*	3,935,724	Down From	6,251,745
Maximum Retention Per Occurrence	750,000	No Change	750,000
Outstanding Liabilities at 6/30/25 *#3*	38,829	Down From	308,973
Limited Reserves @ 6/30/25	35,803	Down From	170,928
Retained Funds above Expected Confidence Level *#4*	3,896,895	Down From	5,942,772
Retained Funds above 70% Confidence Level *#5*	**3,894,219**	Down From	**5,888,275**

#1 - Includes risk pool funding and admin costs, but not contributions for excess liability.

#2 - Assets are reduced by miscellaneous accounts payable and dividend.

#3 - Outstanding Liabilities (at an expected confidence level, capped at the risk pool limit, including IBNR, undiscounted for investment income and including ULAE).

#4 - Plan Assets minus the Outstanding Liabilities (undiscounted for investment income, including ULAE).

#5 - Plan Assets minus the Outstanding Liabilities (discounted for investment income, including ULAE).

Ratio	Target	Indicated Minimum Equity	Projected Ratio
1. Contribution to Retained Funds	≤1.5:1	1,946,293	75%
2. Retained Funds to Retention	>5:1	**3,750,000**	**5**
3. Outstanding Liabilities to Retained Funds	≤1.5:1	25,886	1%
4. Reserves to Retained Funds	≤1:1	35,803	1%
5. Change in Reserves	20%	205,114	-79%
6. Change in Retained Funds	-20%	4,710,620	-34%

Dividend	Ratios
Target Retained Funds Goal (70% Confidence Level / Discounted)	3,894,219
Indicated Minimum Retained Funds (largest ratio amount)	**4,710,620**
Maximum Dividend Available	(816,401)
Dividend 50%	-
Dividend 33%	-
Dividend 25%	-

FY 24/25 Pool Funding

Confidence levels	Risk Factor	Pooled Layer Funding	Surplus
Expected	1.000	2,000,611	-
70%	1.110	2,220,678	220,067
80%	1.201	2,402,733	402,122

Three Year Funding Plan

Fiscal Year	Amount Added to Retained Funds	Estimated Retained Funds	Estimated Program Retained Funds Less Dividend
Estimated Balance at 6/30/24	0	3,894,219	3,894,219
FY 25/26 Pooled Layer Premium @ 70% Confidence Level	220,067	4,114,286	4,114,286
FY 26/27 Pooled Layer Premium @ 70% Confidence Level	220,067	4,334,353	4,334,353
FY 27/28 Pooled Layer Premium @ 70% Confidence Level	220,067	4,554,420	4,554,420

AORMA Liability Fund Program
Goal for Retained Funds Analysis - Pooled Layer Funding @ $1,000,000
@ June 30, 2025

Analysis Factors	Current Analysis	Change	Prior Analysis
Contributions for FY 25/26 *#1*	5,532,781	Up From	3,386,433
Assets at 6/30/25 *#2*	8,550,490	Up From	6,267,648
Maximum Retention Per Occurrence	1,000,000	No Change	1,000,000
Outstanding Liabilities at 6/30/25 *#3*	10,026,375	Up From	7,618,613
Limited Reserves @ 6/30/25	9,627,879	Up From	7,333,950
Retained Funds above Expected Confidence Level *#4*	(1,475,885)	Down From	(1,350,965)
Retained Funds above 70% Confidence Level *#5*	**(2,886,432)**	Down From	**(2,699,826)**

#1 - Includes risk pool funding and admin costs, but not contributions for excess liability.

#2 - Assets are reduced by miscellaneous accounts payable and dividend to be paid in July.

#3 - Outstanding Liabilities (at an expected confidence level, capped at the risk pool limit, including IBNR, undiscounted for investment income and including ULAE).

#4 - Plan Assets minus the Outstanding Liabilities (undiscounted for investment income, including ULAE).

#5 - Plan Assets minus the Outstanding Liabilities (discounted for investment income, including ULAE).

Ratio	Target	Indicated Minimum Equity	Projected Ratio
1. Contribution to Retained Funds	≤1.5:1	3,688,521	-375%
2. Retained Funds to Retention	>5:1	**5,000,000**	**-1**
3. Outstanding Liabilities to Retained Funds	≤1.5:1	6,684,250	-679%
4. Reserves to Retained Funds	≤1:1	9,627,879	-652%
5. Change in Reserves	20%	8,800,740	31%
6. Change in Retained Funds	-20%	(2,159,861)	9%

Dividend	Current Ratios
Target Retained Funds Goal (70% Confidence Level / Discounted)	(2,886,432)
Indicated Minimum Retained Funds (largest ratio amount)	**9,627,879**
Maximum Dividend Available	-
Dividend 50%	-
Dividend 33%	-
Dividend 25%	-

FY 24/25 Pool Funding

Confidence levels	Risk Factor	Pooled Layer Funding	Surplus
Expected	1.000	3,816,591	-
70%	1.225	4,676,192	859,601
80%	1.432	5,466,224	1,649,633

Three Year Funding Plan

Fiscal Year	Amount Added to Retained Funds	Estimated Retained Funds	Estimated Program Retained Funds Less Dividend
Estimated Balance at 6/30/24	0	-2,886,432	-2,886,432
FY 25/26 Pooled Layer Premium @ 70% Confidence Level	859,601	-2,026,831	-2,026,831
FY 26/27 Pooled Layer Premium @ 70% Confidence Level	859,601	-1,167,230	-1,167,230
FY 27/28 Pooled Layer Premium @ 70% Confidence Level	859,601	-307,629	-307,629

AORMA Property Fund Program
Goal for Retained Funds Analysis - Pooled Layer Funding @ $100,000
@ June 30, 2025

Analysis Factors	Current Analysis	Change	Prior Analysis
Contributions for FY 25/26 *#1*	1,203,801	Down From	2,206,605
Assets at 6/30/25 *#2*	3,045,318	Up From	1,006,764
Maximum Retention Per Occurrence	100,000	No Change	100,000
Outstanding Liabilities at 6/30/25 *#3*	499,429	Down From	1,034,394
Limited Reserves @ 6/30/25	400,000	Down From	1,034,394
Retained Funds above Expected Confidence Level *#4*	2,545,889	Up From	1,399,269
Retained Funds above 70% Confidence Level *#5*	**2,545,889**	Up From	1,181,345

#1 - Includes risk pool funding and admin costs, but not contributions for excess liability.

#2 - Assets are reduced by miscellaneous accounts payable and dividend.

#3 - Outstanding Liabilities (at an expected confidence level, capped at the risk pool limit, including IBNR, undiscounted for investment income and including ULAE).

#4 - Plan Assets minus the Outstanding Liabilities (undiscounted for investment income, including ULAE).

#5 - Plan Assets minus the Outstanding Liabilities (discounted for investment income, including ULAE).

Ratio	Target	Indicated Minimum Equity	Projected Ratio
1. Contribution to Retained Funds	≤1.5:1	802,534	47%
2. Retained Funds to Retention	>5:1	**500,000**	**25**
3. Outstanding Liabilities to Retained Funds	≤1.5:1	332,953	20%
4. Reserves to Retained Funds	≤1:1	400,000	16%
5. Change in Reserves	20%	N/A	N/A
6. Change in Retained Funds	-20%	N/A	N/A

Dividend	Ratios
Target Retained Funds Goal (70% Confidence Level / Discounted)	2,545,889
Indicated Minimum Retained Funds (largest ratio amount)	**802,534**
Maximum Dividend Available	-
Dividend 50%	-
Dividend 33%	-
Dividend 25%	-

FY 24/25 Pool Funding

Confidence levels	Risk Factor	Pooled Layer Funding	Surplus
Expected	1.000	551,155	-
70%	1.211	667,374	116,219
80%	1.442	795,031	243,876

Three Year Funding Plan

Fiscal Year	Amount Added to Retained Funds	Estimated Retained Funds	Estimated Program Retained Funds Less Dividend
Estimated Balance at 6/30/24	0	2,545,889	2,545,889
FY 25/26 Pooled Layer Premium @ 70% Confidence Level	116,219	2,662,108	2,662,108
FY 26/27 Pooled Layer Premium @ 70% Confidence Level	116,219	2,778,327	2,778,327
FY 27/28 Pooled Layer Premium @ 70% Confidence Level	116,219	2,894,546	2,894,546

Subject: AORMA Risk Pools Goal for Retained Funds

Adopted: January 10, 2007

Effective: January 1, 2007

Last Reviewed: May 1, 2025

Amended: October 29, 2009, September 16, 2010, October 23, 2014, May 5, 2016, September 7, 2017, September 6, 2018, September 5, 2019, May 6, 2021, September 6, 2023, May 2, 2024

Policy & Procedure: Formerly 7

Should there be any discrepancy between this document and either the ***Memorandum of Coverage*** *or* ***Participation Agreement*** *between the* ***AORMA Committee*** *and the* ***Member****, the* ***Memorandum of Coverage*** *and/or the* ***Participation Agreement*** *will govern.*

POLICY:

In an effort to assure the long-term financial strength of the Workers' Compensation, Liability, Property, Crime and Unemployment Insurance Programs (Programs), the California State University Risk Management Authority (**CSURMA**) Auxiliary Organization Risk Management Alliance (**AORMA**) **Committee** desires to fund the Programs in a responsible manner. Furthermore, in recognition that there is a high degree of uncertainty in actuarial estimates due to the possibility of occasional catastrophic claims and inconsistent or inaccurate case reserving, the **AORMA Committee** desires to establish a **Goal for Retained Funds** that will guide them in making annual funding decisions for the Programs.

The **Goal for Retained Funds** is hereby established to be, at a minimum, the actuarially determined 70% **Confidence Level**, discounted for investment. In evaluating the Programs' funding position relative to the **Goal for Retain Funds** as a part of each year's ratemaking process, the **AORMA Committee** shall take into consideration the following ratios:

1. Gross Premium to Retained Funds Ratio
2. Retained Funds to Pool Retention Ratio
3. Outstanding Losses to Retained Funds Ratio
4. Outstanding Reserves to Retained Funds Ratio
5. Change in Retained Funds Ratio
6. Change in Reserves Ratio

The **AORMA Committee** may take action to set a higher or lower **Confidence Level** based on **AORMA**'s goal to retain more or less risk.

PROCEDURE:

1. **Annual Actuarial Study -** Each year the Program Director will engage CSURMA's accredited independent actuary to perform an actuarial analysis of the Workers' Compensation, Liability and Property Programs. This analysis shall include **Estimated Outstanding Losses** (including **IBNR**) at various **Confidence Levels** as well as **Projected Ultimate Losses** for the upcoming year(s). The analysis shall also compare the current program funding against the **Estimated Outstanding Losses** and determine the **Confidence Level** to which the program is currently funded. Because the Crime Program has an annual aggregate retention, an actuarial analysis is not performed. Also, no actuarial study is required for the Unemployment Insurance Program as that program covers very short tail statutory benefits.

2. **Calculation of Goal for Retained Funds Ratios -** The Program Director will also calculate certain insurance industry ratios to help determine the Program's current financial position as follows:

   - **Gross Premium to Retained Funds Ratio: Target <1.5:1**
     This ratio is a measure of how **Retained Funds** are leveraged against possible pricing inaccuracies. A low ratio is desirable.

   - **Retained Funds to Pool Retention Ratio: Target >5-10:1**
     This ratio is a measure of the maximum amount that Retained Funds could decline due to a single loss. A high ratio is desirable.

   - **Outstanding Losses to Retained Funds Ratio: Target ≤ 1.5:1**
     This ratio is a measure of how **Retained Funds** are leveraged against possible reserve and actuarial estimate inaccuracies. A low ratio is desirable.

   - **Outstanding Reserves to Retained Funds Ratio: Target ≤ 1:1**
     This ratio is a measure of how **Retained Funds** are leveraged against possible reserve inaccuracies. A low ratio is desirable.

   - **Change in Equity Ratio: Target – Less than a 10% decrease**
     This ratio is a measure of the year-over-year change in the pool's financial condition. An increase in net position is desirable.

   - **Change in Reserves Ratio: Target – Less than a 20% increase**
     This ratio is a measure of the year-over-year change in the pool's reserves on open claims. A decrease in reserves is desirable.

3. Discussion and Documentation of Historical Funding – As part of the **Goal for Retained Funds** review process, annually, the **AORMA Committee** will discuss and document its historical funding philosophy and the factors involved in its decision-making process. It will also consider whether the factors remain relevant, taking action to amend, if necessary.

4. Application of **Goal for Retained Funds Criteria** – After an annual review of the **Goal for Retained Funds** Ratios, the **AORMA Committee** will determine whether it is desirable to increase, decrease, or stabilize **Retained Funds**. If the **AORMA Committee** desires to decrease **Retained Funds**, it may approve a funding level below the 70% **Confidence Levels**. Conversely, a funding decision above the 70% **Confidence Levels** will indicate a bias toward increasing **Retained Funds**. A determination to fund at the 70% **Confidence Levels** will reflect the **AORMA Committee**'s desire to keep **Retained Funds** at the current level. The **AORMA Committee** will also consider the **Retained Funds** requirements for the Program(s) should it transition from, or to, a fully insured / reinsured Program. Enough **Retained Funds** will be maintained within the Program(s) to make the transition without causing fiscal hardship for the **Member**s.

   Because the Crime Program has an annual aggregate retention, and therefore no actuarial study is performed, the **Retained Funds** shall be the amount of funds that exceed the maximum liability retained by the program for all program years. The **Retained Funds** for the Unemployment Insurance Program will follow the procedure established in Policy and Procedure UI-1 Formula for Determining UIP Annual Deposit. The **AORMA Committee** will approve the annual funding for each program.

   The **Goal for Retained Funds** Analysis will be prepared for each self-funded program and presented to the **AORMA Committee** after the end of each fiscal year.

5. Dividends – Dividends may be available from the amount of **Retained Funds** exceeding the **Goal for Retained Funds** amount established by the **AORMA Committee**. The allocation of any dividend shall be pursuant to the Dividends and Assessments Policy and Procedure detailed in Policy and Procedure No. A-4.

6. Assessments – Assessments may be required when the **AORMA Committee** determines that the amount of **Retained Funds** is not sufficient and can best be remedied by an extraordinary assessment. The allocation of any assessment shall be pursuant to the Dividends and Assessments Policy and Procedure detailed in Policy and Procedure No. A-4.

MEMBER APPEAL PROCESS:

If a **Member** wishes to appeal any decision regarding the application of the **AORMA** Risk Pool **Goal for Retained Funds** Policy, the **Member** must present an appeal in writing to the CSURMA Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the **Member**'s appeal on the **AORMA Committee**'s agenda at its next regularly scheduled meeting. The **AORMA Committee** will review the appeal and inform the **Member** of the final decision within five (5) business days of the final decision.

If a **Member** wishes to appeal the **AORMA Committee**'s decision, the **Member** will notify the CSURMA Secretary-Auditor in writing within five (5) business days of receipt of the **AORMA**

Committee's decision. The **CSURMA Executive Committee** will then review the appeal at its next meeting or sooner. The **CSURMA Executive Committee**'s decision will be the final determination.

DEFINITIONS:

AORMA Committee - The governing body of AORMA.

AORMA – "Auxiliary Organizations Risk Management Alliance" or "AORMA" shall mean those Coverage Programs and associated services which are directed primarily at serving the Auxiliary Organization Members.

Confidence Level: A confidence level is the statistical certainty that an actuary believes funding will be sufficient. For example, an 80% confidence level means that the actuary believes funding will be sufficient in eight years out of ten.

CSURMA - The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its auxiliary organizations.

Estimated Outstanding Losses – Estimated Outstanding Losses are the cost of claims that have occurred but have not yet been paid. They typically include indemnification and allocated loss adjustment expenses (ALAE), but not unallocated loss adjustment expenses (ULAE). They are calculated as projected ultimate losses less paid losses. Alternatively, they are the sum of case reserves and incurred but not reported (**IBNR**) claims. Estimated Outstanding Losses are usually the largest single item listed as a liability the balance sheet of a public entity's financial statement. GASB Statement No. 10 requires they be calculated by actuarial methods. Other common names for estimated outstanding losses are outstanding claim liability and unpaid claims.

Goal for Retained Funds – The amount of cash equivalent available to pay claims in excess of actuarial 70% **Confidence Level** discounted for investment income.

Gross Premium - Includes pool premium and reinsurance/excess insurance premium but does not include administrative costs.

IBNR – Incurred But Not Reported. **IBNR** is comprised of two distinct items. These are the development of known case reserves and incurred by not reported claims. The actuary's estimate of the inadequacy of case reserves. Most claims settle at amounts close to what is set by the claims administrator. Some claims close favorably and some emerge as more expense. On balance, case reserves tend to be too low. Therefore, the **IBNR** includes the actuary's estimate of the amount total case reserves will rise upon closure. The **IBNR** also refers to those claims that have occurred, but have not yet been reported.

Member – The **Member** is a signatory to the **CSURMA** Joint Powers Authority.

Memorandum of Coverage – The **Memorandum of Coverage** is a governing document which outlines the coverage program's definitions, coverages, exclusions and provisions. The Memorandum of Coverage does not provide insurance, but instead provides for risk pooling, in which participating members share risk of loss. The Memorandum of Coverage is a negotiated agreement among the **Member**s of **CSURMA AORMA.**

Outstanding Reserves - The sum total of unpaid case reserves in the pool layer as determined by the various claim's examiners.

Participation Agreement – A governing document of **CSURMA AORMA** which outlines the roles and responsibilities of **AORMA** and its **Member**s.

Pool Retention - The maximum amount of exposure to a single loss retained by the pool over the most recent five years.

Projected Ultimate Losses – Projected Ultimate Losses are the accrual value of claims. They are the total amount that is expected to be paid in a particular claim period after all claims are closed. Projected Ultimate Losses are the total loss costs for a particular period. They typically include indemnification and allocated loss adjustment expenses (ALAE), but not unallocated loss adjustment expenses (ULAE).

Retained Funds - The amount of cash equivalent available to pay claims in excess of actuarial expected losses undiscounted for investment income.

AORMA Liability Program - Historical Funding				
Fiscal Year Rating	Risk Pool Funding	Risk Pool Limit	Claims Valued at June 30	Est Balance at June 30
FY 10/11 #1	80%	$250,000	2009	$3,029,148
FY 11/12	80%	$350,000	2010	$2,915,936
FY 12/13	80%	$350,000	2011	$5,542,116
FY 13/14	80%	$350,000	2012	$5,681,484
FY 14/15	70%	$350,000	2013	$4,381,917
FY 15/16	70%	$350,000	2014	$3,815,805
FY 16/17	70%	$500,000	2015	$5,359,468
FY 17/18	70%	$500,000	2016	$6,109,518
FY 18/19	75%	$500,000	2017	$6,560,272
FY 19/20	75%	$500,000	2018	$5,671,403
FY 20/21	80%	$500,000	2019	$5,080,219
FY 21/22	75%	$500,000	2020	$5,737,050
FY 22/23 *#2*	75%	$500,000	2021	$4,939,302
FY 23/24 *#2*	75%	$500,000	2022	$3,336,207
FY 24/25 *#2*	75%	$1,000,000	2023	$1,538,693
FY 25/26 *#3*	75%	$1,000,000	2024	($2,146,439)
FY 26/27	TBD	$1,000,000	2025	($2,864,145)

#1 - Risk Pool Layer is $500,000 per EPL and $250,000 for all other claims.

#2 - Risk Pool Layer includes an additional $500,000 on top of the risk pool for one claim only.

#3 - Risk Pool Layer includes an additional $1,000,000 on top of the risk pool for one claim only.

AORMA Workers' Compensation Program - Historical Funding				
Fiscal Year Rating	Risk Pool Funding	Risk Pool Limit	Claims Valued at June 30	Est Fund Balance at June 30
FY 10/11	80%	$500,000	2009	$7,190,949
FY 11/12	80%	$500,000	2010	$7,482,115
FY 12/13	80%	$500,000	2011	$4,685,912
FY 13/14	80%	$500,000	2012	$3,836,451
FY 14/15	80%	$500,000	2013	$4,481,623
FY 15/16	80%	$500,000	2014	$3,112,899
FY 16/17	70%	$500,000	2015	$2,261,155
FY 17/18	70%	$500,000	2016	$5,334,431
FY 18/19	70%	$750,000	2017	$5,486,764
FY 19/20	75%	$750,000	2018	$4,939,588
FY 20/21	75%	$750,000	2019	$5,128,037
FY 21/22	80%	$750,000	2020	$5,305,896
FY 22/23	70%	$750,000	2021	$4,815,441
FY 23/24 *#3*	80%	$750,000	2022	$3,606,532
FY 24/25	80%	$750,000	2023	$4,248,166
FY 25/26	70%	$750,000	2024	$5,910,913
FY 26/27	TBD	$750,000	2025	$3,906,766

#3 - Risk Pool Funding was equal to PRISM's costs, which was in excess of the 80% CL.

FY 26/27 LIABILITY PROGRAM - TOTAL FUNDING

ISSUE: Based on the information within the current actuarial report, the Program Administrator has prepared the Estimate Total Funding for FY 26/27, which includes the risk pool funding at a 70%, 75% and 80% confidence level, along with the costs for the claims administration, program expenses and excess insurance. Tables 1, 2 and 3 below compare the three options to the current program.

RECOMMENDATION: The Committee will be asked to review the three different Liability Program funding options for FY 26/27 and taking action as appropriate.

FISCAL IMPACT: Three funding options are being presented. See the charts below for a comparison.

Table 1 - 70% Confidence Level

A	B	C	D	E	F
Expense Item	FY 24/25 Actual Costs	FY 25/26 Paid by Members	FY 25/26 Expected Costs	FY 26/27 Proposed Costs	% Change
Risk Pool Funding	1,729,045	4,354,781	4,354,781	5,174,267	19%
Claims Administration	85,000	72,141	88,040	92,442	5%
Program Expenses	1,000,292	1,105,858	1,227,675	1,289,059	5%
Reinsurance / Excess Insurance	5,270,519	6,303,831	5,843,808	6,995,319	20%
Total Costs	8,084,856	11,836,611	11,514,304	13,551,086	18%
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			14%

Table 2 - 75% Confidence Level

A	B	C	E	F	G
Expense Item	FY 24/25 Actual Costs	FY 25/26 Paid by Members	FY 25/26 Expected Costs	FY 26/27 Proposed Costs	% Change
Risk Pool Funding	1,729,045	4,354,781	4,354,781	5,636,841	29%
Claims Administration	85,000	72,141	88,040	92,442	5%
Program Expenses	1,000,292	1,105,858	1,227,675	1,289,059	5%
Reinsurance / Excess Insurance	5,270,519	6,303,831	5,843,808	6,995,319	20%
Total Costs	8,084,856	11,836,611	11,514,304	14,013,661	22%
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			18%

Table 3 - 80% Confidence Level

A	B	C	E	F	G
Expense Item	FY 24/25 Actual Costs	FY 25/26 Paid by Members	FY 25/26 Expected Costs	FY 26/27 Proposed Costs	% Change
Risk Pool Funding	1,729,045	4,354,781	4,354,781	5,951,098	37%
Claims Administration	85,000	72,141	88,040	92,442	5%
Program Expenses	1,000,292	1,105,858	1,227,675	1,289,059	5%
Reinsurance / Excess Insurance	5,270,519	6,303,831	5,843,808	6,995,319	20%
Total Costs	8,084,856	11,836,611	11,514,304	14,327,918	24%
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			21%

BACKGROUND: See funding notes below:

1. The *Risk Pool Funding* is based on the Projected Ultimate Limited Losses for FY 26/27 as shown in the actuarial report dated August, 2025.

2. The *Claims Administration* cost includes the estimated annual allocated loss adjustment expense as well as the administrative fee that is included within the agreement with Carl Warren & Company.

3. The *Program Expenses* include all of the expenses allocated to the liability program, as included within the FY 25/26 CSURMA budget and increased by 5%.

4. The *Reinsurance / Insurance* cost includes the Liability Program reinsurance and excess insurance plus the allocated costs for the Trustees E&O/Fiduciary Liability, Terrorism Liability, Drone Insurance Program and Deadly Weapon Response Program. See Table 4 below for a breakdown of the insurance costs.

Table 4

Historical Excess Insurance Costs							
Coverage Costs	FY 24/25	FY 25/26	$ Chg	% Chg	FY 26/27	FY 26/27 $ Increase	FY 26/27 % Increase
Reinsurance	3,682,533	4,062,444	379,912	10%	4,874,933	812,489	20%
Excess Insurance	1,471,058	1,666,359	195,301	13%	1,999,631	333,272	20%
Drone Insurance Program	62,450	62,539	89	0%	65,666	3,127	5%
Trustees E&O / Fiduciary	46,378	46,378	0	0%	48,697	2,319	5%
Terrorism Liability	8,100	6,088	-2,012	-25%	6,392	304	5%
Total	5,270,519	5,843,808	573,289	11%	6,995,319	1,151,511	16%

PUBLICATION: The funding option approved by the AORMA Committee will be included in the AORMA Budgeting Letter, sent in January 2026.

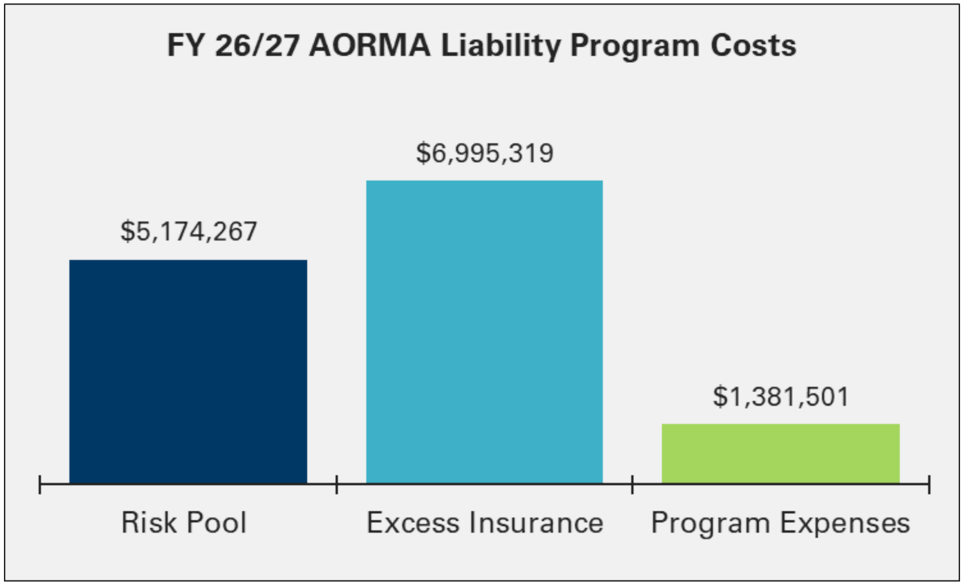
ATTACHMENT(S):

a. AORMA Liability Program Member Allocation Overview
b. AORMA Liability Program historical costs, dividends and claims.

Liability Program Member Allocation

Risk Pool: Effective July 1, 2024, the risk pool was increased from $500,000 to $1,000,000 per occurrence and there is no aggregate. And effective July 1, 2025, a one-time $1,000,000 aggregate deductible was added. This deductible is applied excess of the $1,000,000 risk pool retention and remains in place until exhausted by claim payments.

Basic Rating Formula:



1. **<u>Risk Pool Rating Exposures:</u>** Four basic rates are calculated by the CSURMA actuary based on the total losses incurred within the following categories:

    - Auto liability (# of owned autos licensed for road use)
    - Employment practices (payroll)
    - Premises liability (square footage)
    - All other (expenditures)

    The rates are applied to the member's exposure information and the experience modification factor is added.

2. **<u>Experience Modification Factors (EMF)</u>**: Capped at a minimum of .50 and a maximum of 2.00.

3. **<u>All Other (Expenditures) Rating Exposure</u>**: Philanthropic Foundations generally have high expenditures; however, most of the expenditures represent transfers to the University to support campus programs or scholarships. Rather than excluding amounts transferred directly to the University, an Expenditures basic premium of $2,989 is applied to each Philanthropic Foundation. The basic premium along with the excess and admin costs, result in the program's minimum premium being allocated to all Philanthropic Foundations. For those Philanthropic Foundations with rating exposures other than expenditures, the rates for Payroll, Square Footage and Autos, are applied in addition to the Expenditures basic premium of $2,989.

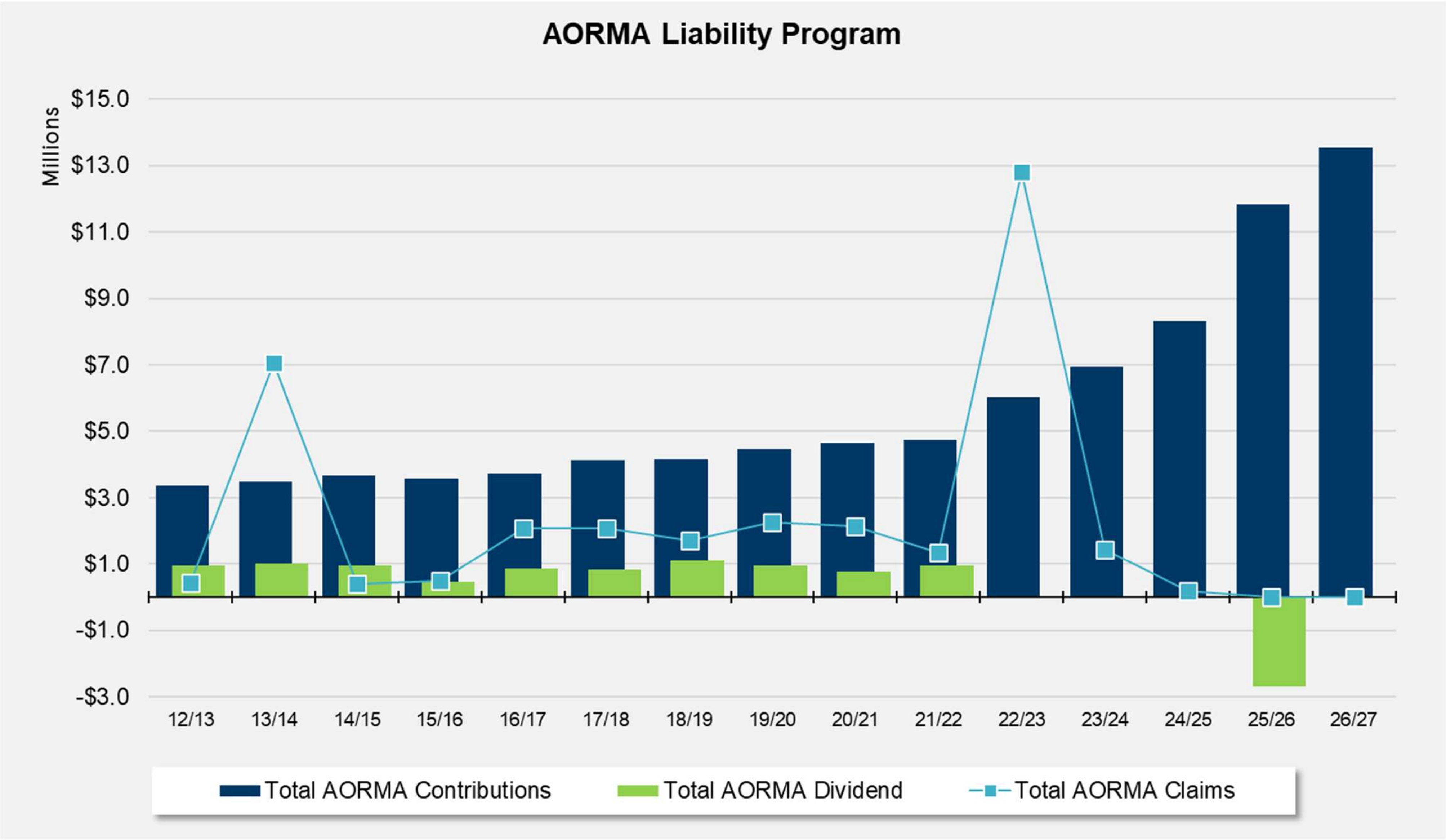
4. **Excess insurance**: The excess insurance costs are allocated to each member based on its percentage of the total risk pool costs without experience rating. A size credit of up to 50% is included to lower the contributions for the largest members and a minimum is also applied.

5. **Program Expenses:** The program expenses are allocated to each member based on its percentage of the total risk pool contributions without experience rating. A minimum and maximum is applied.

6. **Minimum Premium**: The program includes a minimum premium of $9,482.

7. **Premium Collars**: All premium collars were removed beginning FY 24/25.

Historical Contributions, Claims & Dividends / Assessments



Agenda Item E5b
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

FY 26/27 WORKERS' COMPENSATION PROGRAM - TOTAL FUNDING

ISSUE: Based on the information within the current actuarial report, the Program Administrator has prepared the Estimate Total Funding for FY 26/27, which includes the risk pool funding at a 70%, 75% and 80% confidence level, along with the costs for the claims administration, program expenses and excess insurance. Tables 1, 2 and 3 below compare the three options to the current program.

RECOMMENDATION: The Committee will be asked to review the three Workers' Compensation Program funding options for FY 26/27, taking action as appropriate.

FISCAL IMPACT: Three funding options are being presented. See the charts below for a comparison.

Table 1 - 70% Confidence Level

A	B	C	D	E	F
Expense Item	FY 24/25	FY 25/26	FY 25/26	FY 26/27	% Change
Risk Pool Funding	188,590	1,810,206	233,546	2,396,315	
Claims Administration	332,030	341,991	341,991	352,251	
Program Expenses	584,447	705,314	638,843	658,643	
Reinsurance / Excess Insurance	2,668,372	730,745	2,476,975	577,242	
Total Costs	3,773,439	3,588,256	3,691,355	3,984,450	8%
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			11%

Table 2 - 75% Confidence Level

A	B	C	E	F	G
Expense Item	FY 24/25 Actual Costs	FY 25/26 Paid by Members	FY 25/26 Expected Costs	FY 26/27 Proposed Costs	% Change
Risk Pool Funding	188,590	1,810,206	233,546	2,471,874	
Claims Administration	332,030	341,991	341,991	352,251	
Program Expenses	584,447	705,314	638,843	658,643	
Reinsurance / Excess Insurance	2,668,372	730,745	2,476,975	577,242	
Total Costs	3,773,439	3,588,256	3,691,355	4,060,009	10%
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			13%

Table 3 - 80% Confidence Level

A	B	C	E	F	G
Expense Item	FY 24/25	FY 25/26	FY 25/26	FY 26/27	% Change
Risk Pool Funding	188,590	1,810,206	233,546	2,592,770	
Claims Administration	332,030	341,991	341,991	352,251	
Program Expenses	584,447	705,314	638,843	658,643	
Reinsurance / Excess Insurance	2,668,372	730,745	2,476,975	577,242	
Total Costs	3,773,439	3,588,256	3,691,355	4,180,905	13%
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			17%

BACKGROUND: See funding notes below:

1. The *Risk Pool Funding* is based on the Projected Losses for FY 26/27 as shown in the actuary report dated August 2025.

2. The *Claims Administration* cost represents the administrative fee that is included within the agreement with Sedgwick CMS.

3. The *Program Expense* cost includes the expenses allocated to the workers' compensation program, as included within the FY 25/26 CSURMA budget and increased by 5%.

4. The *Reinsurance / Insurance* cost includes an estimate for the Workers' Compensation Program excess insurance placed above the $750,000 risk pool.

The AORMA workers' compensation program $750,000 risk pool layer is 100% reinsured by PRISM. Historically, the AORMA Committee has funded the program based on a 70%, 75% or 80% confidence level in order to maintain adequate retained funds in the program.

PUBLICATION: The funding option approved by the AORMA Committee will be included in the Budgeting Letter, sent in January 2026.

ATTACHMENT(S):

a. AORMA Workers' Compensation Member Allocation Overview
b. AORMA Workers' Compensation Program Historical Deposits, Dividends and Claims

Workers' Compensation Program Member Allocation

Risk Pool: $750,000 per accident and there is no aggregate. Since January 1, 2015, the Risk Pool has been reinsured by PRISM. The risk pool is funded each year using the actuary's recommended funding of between a 70% and 80% confidence level.

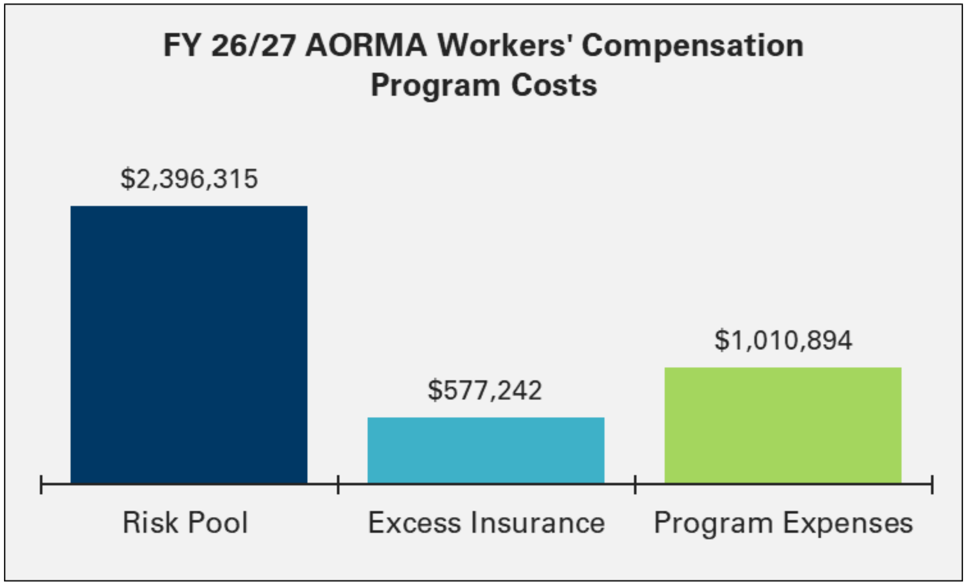
Basic Rating Formula:

1. **Rates**: The allocation uses an assigned WCIRB rate for each AORMA class code. A re-balancing factor is added to the WCIRB class code rates in order to achieve the total required program funding.

2. **Experience Modification Factor**: The actuary uses the current published WCIRB method to calculate each member's X-Mod. X-Mod's include a maximum increased collar of +20% year-over-year.

3. **Minimum Premium:** The rating allocation includes a minimum premium of $1,000.

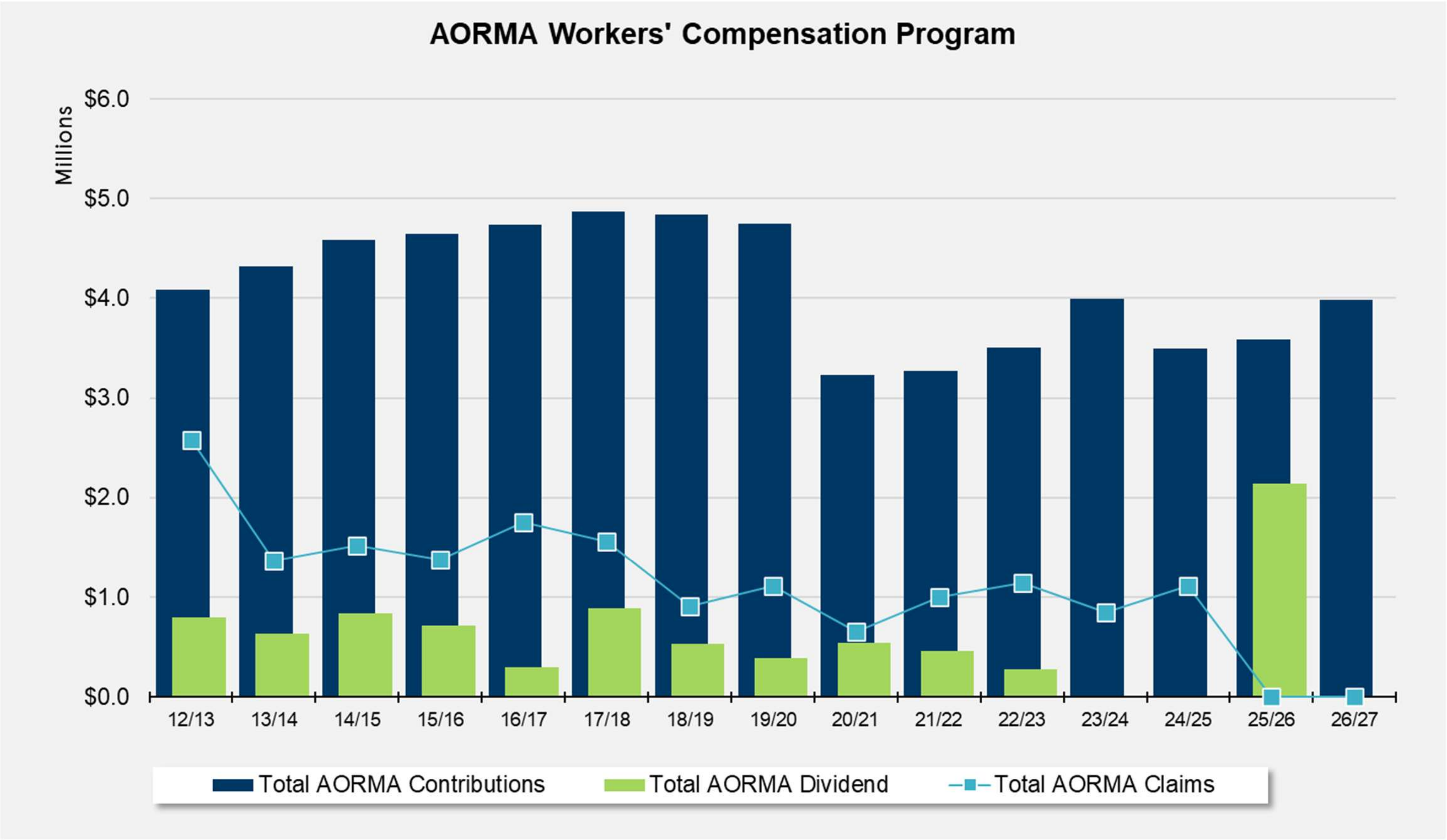
4. **Volunteer Coverage:** Seven members with no employees have chosen to join the AORMA workers' compensation program to cover their volunteers. The minimum premium of $1,000 applies.



5. **Sponsored Programs**: For those members with sponsored programs, all return premiums and dividends are used to reduce the upcoming annual contributions.

Class Code	AORMA	WCIRB
Clerical	1001	8810
Off-site activities / professional / student activities	1002	8868
Retail	1004	8071
Sports / day care	1005	9053
Food service	1006	9079
Manual labor	1007	9101

Historical Contributions, Claims & Dividends / Assessments



FY 26/27 PROPERTY PROGRAM - TOTAL FUNDING

ISSUE: Based on the information within the current actuarial report, the Program Administrator has prepared the Estimate Total Funding for FY 26/27, which includes the risk pool funding at a 70%, 75% and 80% confidence level, along with the costs for the claims administration, program expenses and excess insurance. Tables 1, 2 and 3 below compare the three options to the current program.

RECOMMENDATION: The Committee will be asked to review the three different Property Program funding options for FY 26/27 and taking action as appropriate.

FISCAL IMPACT: Three funding options are being presented. See the charts below for a comparison.

Table 1

A	B	C	D	E	F
Expense Item	FY 24/25	FY 25/26	FY 25/26	FY 26/27	% Change
Risk Pool Funding	500,000	600,826	667,374	680,459	2%
Claims Administration	99,429	-	99,429	104,400	0%
Program Expenses	557,419	602,975	549,123	576,579	5%
Reinsurance / Excess Insurance	9,012,578	8,922,010	8,200,732	8,213,331	0%
Total Costs	10,169,426	10,125,811	9,516,658	9,574,769	1%
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			-5%

Table 2

A	B	C	D	E	F
Expense Item	FY 24/25	FY 25/26	FY 25/26	FY 26/27	% Change
Risk Pool Funding	500,000	600,826	667,374	730,986	10%
Claims Administration	99,429	-	99,429	104,400	0%
Program Expenses	557,419	602,975	549,123	576,579	5%
Reinsurance / Excess Insurance	9,012,578	8,922,010	8,200,732	8,213,331	0%
Total Costs	10,169,426	10,125,811	9,516,658	9,625,296	1%
		FY 24/25 Paid by Members vs. FY 25/26 Proposed:			-5%

Table 3

A	B	C	D	E	F
Expense Item	FY 24/25	FY 25/26	FY 25/26	FY 26/27	% Change
Risk Pool Funding	500,000	600,826	667,374	810,620	21%
Claims Administration	99,429	-	99,429	104,400	0%
Program Expenses	557,419	602,975	549,123	576,579	5%
Reinsurance / Excess Insurance	9,012,578	8,922,010	8,200,732	8,213,331	0%
Total Costs	10,169,426	10,125,811	9,516,658	9,704,930	2%
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			-4%

BACKGROUND: See funding notes below:

The AORMA Property Program has a risk pool of $100,000 per occurrence. Effective July 1, 2022, the aggregate risk pool limit of $250,000 was removed. Therefore, going forward, AORMA's property losses will **not** be capped at $250,000 for the year.

See funding notes below:

1. The *Risk Pool Funding* is based on the Projected Ultimate Limited Losses for FY 26/27 as shown in the actuary report dated August, 2025.

2. The *Excess Insurance* cost includes the property program reinsurance and excess insurance plus the allocated costs for the Cyber Liability, Pollution and Earthquake coverages. Staff is estimating a 0% increase on the excess property coverage.

Table 4

Historical Excess Insurance Costs							
Coverage Costs	FY 23/24	FY 24/25	$ Chg	% Chg	FY 25/26	FY 25/26 $ Increase	FY 25/26 % Increase
APIP Property	9,271,779	8,541,429	-730,350	-8%	8,541,429	0	0%
Cyber Liability	207,600	213,842	6,242	3%	224,534	10,692	5%
Deadly Weapons	18,782	18,712	-70	0%	19,647	936	5%
Earthquake	124,000	124,000	0	0%	136,400	12,400	10%
Total	**9,622,161**	**8,897,983**	**-724,178**	**-8%**	**8,922,011**	**24,028**	**0%**

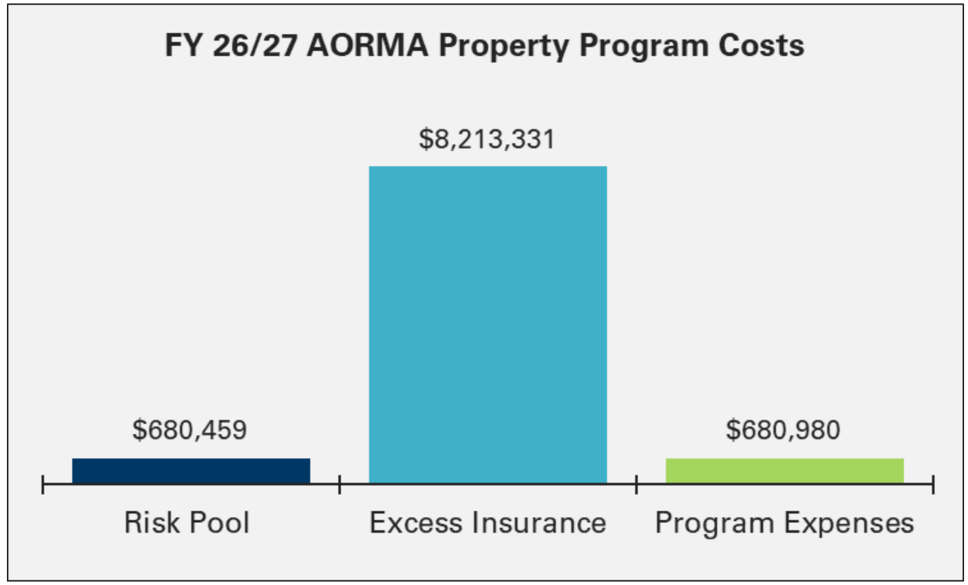
3. The *Program Expenses* include the expenses allocated to the property program, as included within the FY 25/26 CSURMA budget and increased by 5%.

PUBLICATION: The funding option approved by the AORMA Committee will be included in the Budgeting Letter, sent in January 2026.

ATTACHMENT(S):

a. AORMA Property Program Member Allocation Overview
b. AORMA Property Program Historical Deposits, Dividends and Claims

Property Program Member Allocation



Risk Pool: $100,000 per occurrence, with no aggregate limit.

Basic Rating Formula

1. **<u>Basic Rate</u>**: The basic rates is applied to the member's total insurable values (TIV):

2. **<u>Size Credit</u>**: The current allocation includes a maximum size credit of 40% and uses a "Maximum Premium for Calculating the Size Credit" (Maximum Premium) of $1,700,000. A size credit is assigned based on the member's basic premium compared to the Maximum Premium. Example: If the member's premium is $500,000 and the Maximum Premium is $1,000,000. The member's premium is 50% of the Maximum Premium; therefore, the member would receive 50% of the size credit (or 20%). Two members receive the entire 40% size credit.

3. **<u>Loss Rating</u>**: A loss rating surcharge is applied to the member's total paid losses, excess of its deductible, for a five-year period.

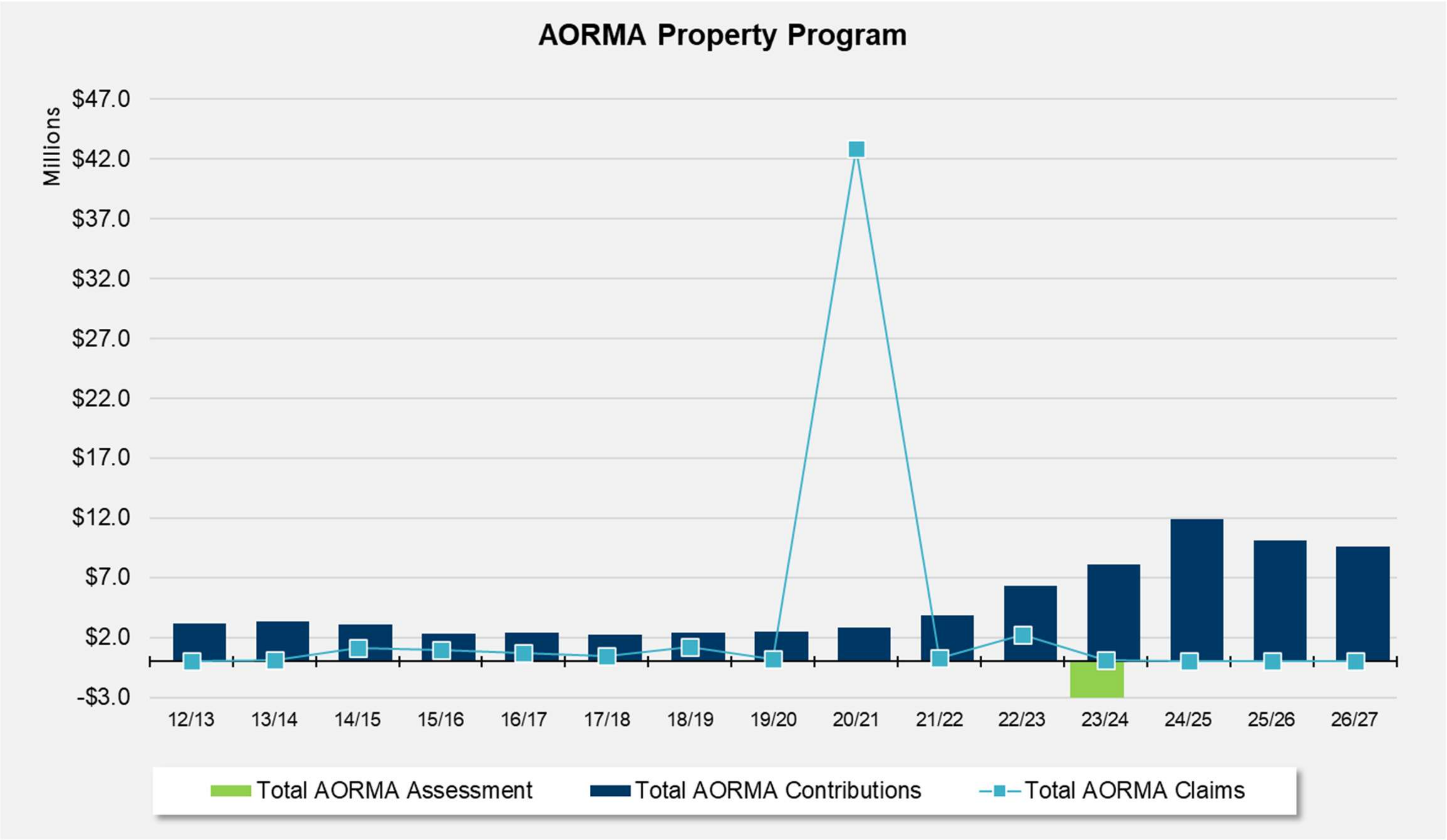
4. **<u>Minimum Premium</u>**: A minimum premium of $600 is applied.

Loss Ratio	Surcharge
Less than 40%	None
Between 40% and 60%	5%
Between 60% and 100%	10%
Between 100% and 150%	20%
Between 150% and 300%	30%
Excess of 300%	40%

5. **Member Deductibles:** Shown below are the current deductibles. Effective July 1, 2023, deductible options of $10,000, $25,000, $50,000, and $100,000 were offered.

Coverage	Deductible
Real Property	
TIV less than $10M	$5,000
TIV between $10M and $25M	$10,000
TIV between $25M and $50M	$25,000
TIV over $50M	$50,000
Business Personal Property, Business Interruption	$5,000
Flood	$100,000
Flood Zones A & V	$500,000
Cyber Liability	$15,000

Historical Contributions, Claims & Dividends / Assessments



Agenda Item E5d
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

FY 26/27 CRIME PROGRAM – TOTAL FUNDING

ISSUE: The Program Administrator prepared the Estimated Total Funding exhibit (Table 1) below which shows the proposed costs for FY 26/27.

RECOMMENDATION: The Program Administrator recommends that the Committee review and approve the FY 26/27 Crime Program cost of $526,202, which is a 6% increase, compared to the FY 25/26 program contributions paid by the Members.

FISCAL IMPACT: The recommended funding for FY 26/27 of $526,202 is shown below in Table 1.

Table 1

A	B	C	D	E	F
Expense Item	FY 24/25	FY 25/26	FY 25/26	FY 26/27	% Change
Risk Pool Funding	150,000	151,061	150,000	150,000	0%
Claims Administration	-	-	-	-	0%
Program Expenses	40,432	43,023	42,013	44,114	5%
Reinsurance / Excess Insurance	276,741	304,414	276,740	332,088	20%
Total Costs	400,871	498,498	468,753	526,202	12%
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			6%

BACKGROUND: See funding notes below:

1. The proposed *Risk Pool funding* of $150,000 will allow for two $75,000 claims within the fiscal year.

2. A comparison of the *Excess Insurance* costs is shown in Table 2 below. Staff is anticipating a 20% increase for FY 26/27 due to claims activity.

Table 2

Historical Excess Insurance Costs							
verage Costs	FY 24/25	FY 25/26	$ Chg	% Chg	FY 26/27	FY 26/27	FY 26/27
Primary Crime - $10M	197,065	197,065	0	5%	236,477	39,413	20%
Excess Crime - $10M xs $10M	79,676	79,676	0	5%	95,611	15,935	20%
Total	276,741	276,740	-1	0%	332,088	55,348	20%

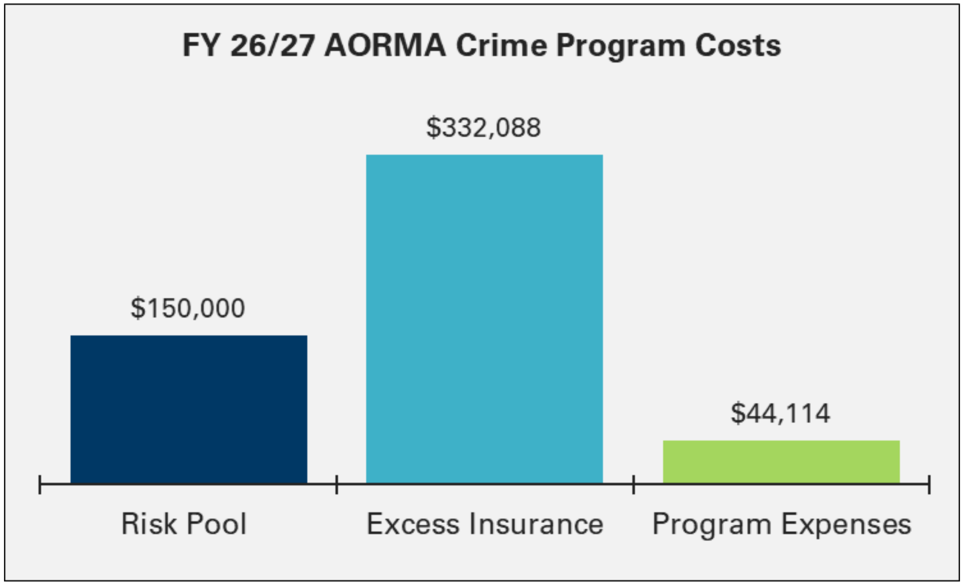
3. The Program Administration cost includes all of the expenses allocated to the crime program, as included within the FY 25/26 CSURMA budget and increased by 5%.

PUBLICATION: The funding option approved by the AORMA Committee will be included in the Budgeting Letter, sent in January 2026.

ATTACHMENT(S):

a. AORMA Crime Program Member Allocation Overview
b. AORMA Crime Program Historical Deposits and Claims

Crime Program Member Allocation



Risk Pool: $75,000 per occurrence, with a $300,000 annual aggregate.

Basic Rating Formula:

1. **Basic Rate**: The basic rate is applied to the member's rolling five-year average expenditures.

2. **Size Credit**: A 50% size credit is included in the allocation based on the member's basic premium compared to the "Maximum Premium for Calculating the Size Credit" (Maximum Premium) which is $20,000. Example: If the member's basic premium is $10,000 and the Maximum Premium is $20,000. Then the member's premium is 50% of the Maximum Premium; therefore, the member would receive 50% of the size credit (or 25%). Eleven members received the entire 50% credit.

3. **Loss Rating**: The loss rating is based on paid losses compared to program premium. Loss costs more than the member's $5,000 deductible within the past five years are included in the loss ratio.

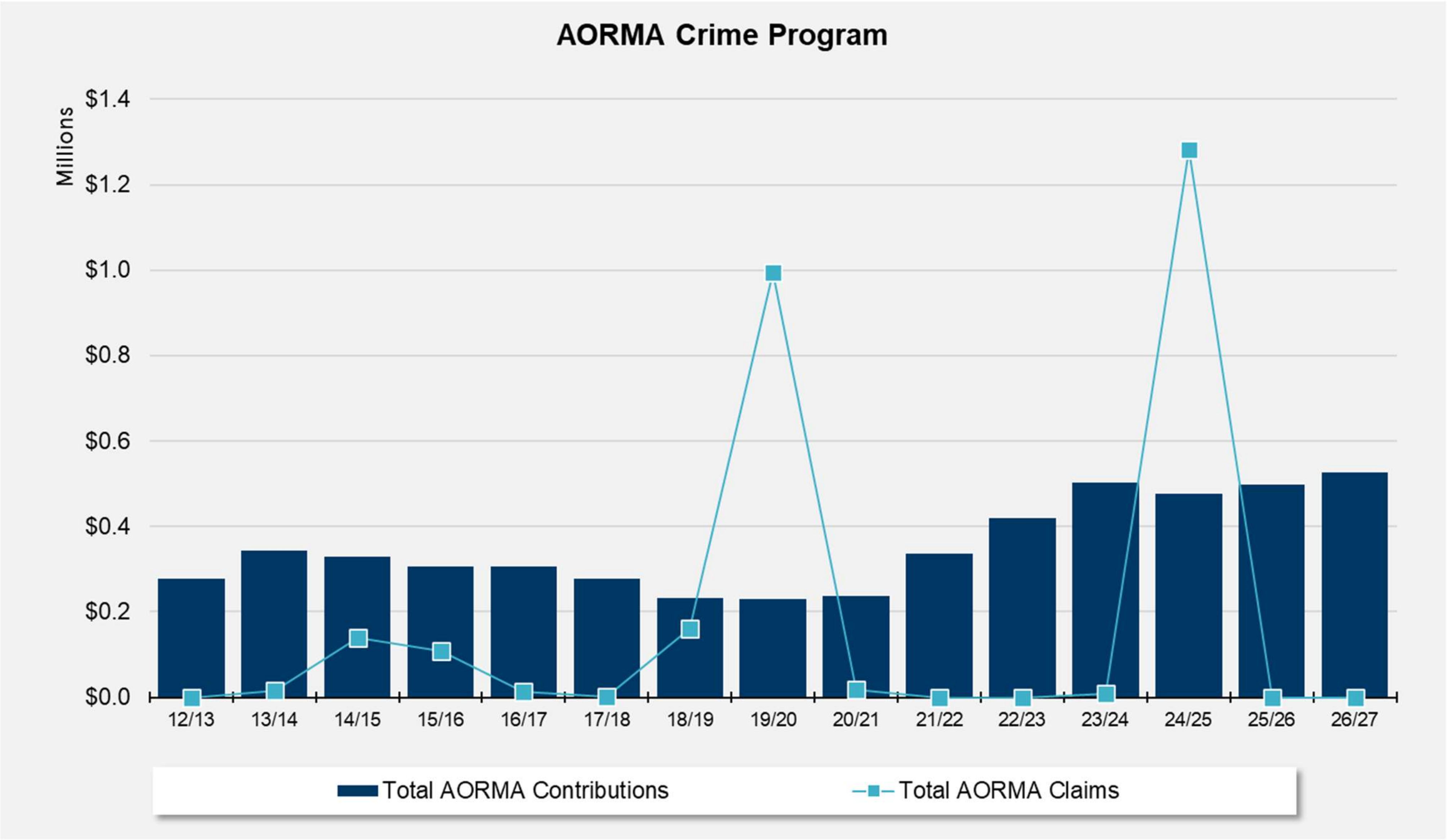
Loss Ratio	Surcharge
Less than 50%	0%
Over 50%	10%
Over 100%	20%
Over 200%	40%
Over 300%	50%

4. **Exposure Credit**: A 25% exposure credit is added to the rating for all Philanthropic Foundations with no employees.

5. **Minimum Premium**: A minimum premium of $693 is included.

6. **Program Expenses**: The program expenses are shared equally between all members rather than allocated based on premium size. The reason behind this decision is that the program does not require significant administrative effort due to the small number of claims filed each year.

Historical Contributions, Claims & Dividends / Assessments



EMPLOYMENT PRACTICES LIABILITY MEMBER DEDUCTIBLES FOR FY 26/27

ISSUE: Staff completed the minimum Employment Practices Liability (EPL) deductible calculation for FY 26/27. Four auxiliary organizations are subject to an EPL deductible higher than the minimum of $25,000.

RECOMMENDATION: Staff recommends that the Committee review and approve the EPL deductible calculation for use in the FY 26/27 liability program member cost allocation.

FISCAL IMPACT: None at this time; however, the updated EPL deductible will become effective July 1, 2026, and will have a direct fiscal impact for all EPL claims occurring within the FY 26/27 coverage term.

BACKGROUND: Noted below are the proposed FY 26/27 EPL deductibles excess of $25,000.

Campus	Auxiliary Organization	FY 26/27
San Bernardino	University Enterprises Corporation at CSUSB	$ 100,000
San Diego	San Diego State University Research Foundation	$ 100,000
San Francisco	Associated Students of San Francisco State University	$ 75,000
San Luis Obispo	Cal Poly Corporation	$ 50,000

Employment Practices Liability losses continue to be AORMA's number one loss leader (within the self-insured risk pool). As a way to reduce EPL loss costs, the AORMA Committee approved changes to Policy & Procedure L-7 effective July 1, 2013, which mandates higher EPL deductibles for those auxiliary organizations with a frequency of EPL claims.

PUBLICATION: The employment practices liability deductible in excess of the minimum will be included in the AORMA Budgeting Letter, sent in January 2026.

ATTACHMENT(S):

a. EPL Deductible Schedule
b. EPL Member Deductible Calculation
c. Policy & Procedure L-7 – Employment Practices Liability Deductible

AORMA Liability Program - EPL Deductible Schedule							
#	Campus	Auxiliary Organization	FY 26/27	FY 25/26	FY 24/25	FY 23/24	FY 22/23
01-A	Bakersfield	Associated Students, California State University, Bakersfield, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
01-B	Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
01-C	Bakersfield	California State University, Bakersfield Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
01-D	Bakersfield	California State University, Bakersfield Student Union	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
02-A	Chancellor's Office	California State University Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
02-B	Chancellor's Office	California State University Institute	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
03-A	Channel Islands	Associated Students of California State University, Channel Islands, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
03-B	Channel Islands	California State University Channel Islands Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
03-C	Channel Islands	CI University Auxiliary Services, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
04-A	Chico	Associated Students of California State University, Chico	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
04-B	Chico	Chico State Enterprises	$ 25,000	$ 25,000	**$ 100,000**	**$ 100,000**	**$ 75,000**
04-C	Chico	The University Foundation, California State University, Chico	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
05-A	Dominguez Hills	Associated Students, California State University, Dominguez Hills	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
05-B	Dominguez Hills	California State University, Dominguez Hills Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
05-C	Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
05-D	Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
06-A	East Bay	Associated Students, Inc. of California State University East Bay	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
06-B	East Bay	Cal State East Bay Educational Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
06-C	East Bay	California State University, East Bay Foundation, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
07-A	Fresno	Associated Students, Inc. of California State University, Fresno	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
07-B	Fresno	California State University, Fresno Association, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
07-C	Fresno	California State University, Fresno Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
07-D	Fresno	Fresno State Programs for Children, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
07-E	Fresno	The Agricultural Foundation of California State University, Fresno	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
07-F	Fresno	The California State University, Fresno Athletic Corporation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
08-A	Fullerton	Associated Students, Inc., California State University, Fullerton	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
08-B	Fullerton	Cal State Fullerton Philanthropic Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
08-C	Fullerton	CSU Fullerton Auxiliary Services Corporation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
09-A	Humboldt	Associated Students of Humboldt State University	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
09-B	Humboldt	Humboldt State University Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
09-C	Humboldt	Humboldt State University Center Board of Directors	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
09-D	Humboldt	Humboldt State University Sponsored Programs Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
10-A	Long Beach	Associated Students, California State University, Long Beach	$ 25,000	$ 25,000	$ 25,000	$ 25,000	**$ 50,000**
10-B	Long Beach	California State University, Long Beach Research Foundation	$ 25,000	$ 25,000	$ 25,000	**$ 75,000**	**$ 75,000**
10-C	Long Beach	CSULB 49er Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
10-D	Long Beach	Forty-Niner Shops, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
11-A	Los Angeles	Associated Students, California State University, Los Angeles, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
11-B	Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000

AORMA Liability Program - EPL Deductible Schedule							
#	Campus	Auxiliary Organization	FY 26/27	FY 25/26	FY 24/25	FY 23/24	FY 22/23
11-C	Los Angeles	California State University, Los Angeles Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
11-D	Los Angeles	University-Student Union Board, California State University, Los Angeles	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
12-A	Maritime Academy	California Maritime Academy Foundation, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
12-B	Maritime Academy	The Associated Students of the California Maritime Academy	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
12-C	Maritime Academy	Cal Maritime Corporation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
13-A	Monterey Bay	Foundation of California State University, Monterey Bay	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
13-B	Monterey Bay	University Corporation at Monterey Bay	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
13-C	Monterey Bay	Otter Student Union at CSU Monterey Bay	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
14-A	Northridge	Associated Students, California State University, Northridge, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
14-B	Northridge	California State University, Northridge Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
14-C	Northridge	North Campus University Park Development Corporation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
14-D	Northridge	The University Corporation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
14-E	Northridge	University Student Union of California State University, Northridge	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
15-A	Pomona	Associated Students Inc., California State Polytechnic University, Pomona	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
15-B	Pomona	The Cal Poly Pomona Foundation, Inc.	$ 25,000	$ 25,000	$ 25,000	**$ 50,000**	**$ 50,000**
15-C	Pomona	The Cal Poly Pomona Philanthropic Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
16-A	Sacramento	Associated Students of California State University, Sacramento	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
16-B	Sacramento	Capital Public Radio, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
16-C	Sacramento	The University Foundation at Sacramento State	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
16-D	Sacramento	University Enterprises, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
16-E	Sacramento	University Union Operation of CSUS, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
17-A	San Bernardino	Associated Students, California State University, San Bernardino	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
17-B	San Bernardino	CSUSB Philanthropic Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
17-C	San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
17-D	San Bernardino	University Enterprises Corporation at CSUSB	**$ 50,000**	$ 25,000	$ 25,000	$ 25,000	$ 25,000
18-A	San Diego	Associated Students, San Diego State University	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
18-B	San Diego	Aztec Shops, Ltd.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
18-C	San Diego	San Diego State University Research Foundation	**$ 100,000**	**$ 100,000**	**$ 100,000**	**$ 100,000**	**$ 100,000**
18-D	San Diego	The Campanile Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
18-E	San Diego	SDSU Mission Valley Enterprises	$ 25,000	$ 25,000			
19-A	San Francisco	Associated Students of San Francisco State University	**$ 75,000**	**$ 75,000**	**$ 75,000**	**$ 50,000**	$ 25,000
19-B	San Francisco	San Francisco State University Foundation, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
19-C	San Francisco	The University Corporation, San Francisco State	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
20-A	San Jose	Associated Students San Jose State University	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
20-B	San Jose	San Jose State University Research Foundation	$ 25,000	$ 25,000	$ 25,000	**$ 50,000**	$ 25,000
20-C	San Jose	Spartan Shops, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
20-D	San Jose	The Student Union of San Jose State University	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
20-E	San Jose	The Tower Foundation of San Jose State University	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000

AORMA Liability Program - EPL Deductible Schedule							
#	**Campus**	**Auxiliary Organization**	**FY 26/27**	**FY 25/26**	**FY 24/25**	**FY 23/24**	**FY 22/23**
21-A	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
21-B	San Luis Obispo	Cal Poly Corporation	**$ 50,000**	$ 25,000	$ 25,000	$ 25,000	$ 25,000
21-C	San Luis Obispo	California Polytechnic State University Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
22-A	San Marcos	The California State University San Marcos Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
22-B	San Marcos	Associated Students, Inc. of California State University San Marcos	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
22-C	San Marcos	California State University San Marcos Corporation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
23-A	Sonoma	Associated Students of Sonoma State University	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
23-B	Sonoma	Sonoma State Enterprises, Inc.	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
23-C	Sonoma	Sonoma State University Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
24-A	Stanislaus	Associated Students Incorporated of California State University, Stanislaus	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
24-B	Stanislaus	California State University, Stanislaus Auxiliary and Business Services	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
24-C	Stanislaus	California State University, Stanislaus Foundation	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
24-D	Stanislaus	University Student Center of California State University, Stanislaus	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000
25-A	N/A	Auxiliary Organization Associations	$ 25,000	$ 25,000	$ 25,000	$ 25,000	$ 25,000

AORMA Liability Program
Employment Practices Liability Loss Information
Paid Losses between July 1, 2020 to June 30, 2025

Campus	Auxiliary Organization	Claim #	Total Paid	$25,000 +
San Bernardino	University Enterprises Corporation at CSUSB	3045623	$ 270,397	$ 270,397
		3075529	$ 203,887	$ 203,887
		3075530	$ 253,713	$ 253,713
		3075531	$ 265,478	$ 265,478
	Number of Claims	**4**		
	Number of Claims in excess of $25,000	**4**		
			Total for claims in excess of $25,000:	**993,475**
			Minimum EPL deductible for FY 26/27 (w/o one level limitation):	100,000
			Minimum EPL deductible for FY 26/27 (w/ one level limitation):	50,000
			Minimum EPL deductible for FY 25/26:	25,000
San Diego	San Diego State University Research Foundation	3019786	$ 219,156	$ 219,156
	San Diego State University Research Foundation	3019831	$ 198,374	$ 198,374
	San Diego State University Research Foundation	3038119	$ 1,719	-
	San Diego State University Research Foundation	3042862	$ 109,861	$ 109,861
	San Diego State University Research Foundation	3047821	$ 745	-
	San Diego State University Research Foundation	3076460	$ 524	-
	San Diego State University Research Foundation	3076526	$ 6,085	-
	Number of Claims	**7**		
	Number of Claims in excess of $25,000	**3**		
			Total for claims in excess of $25,000:	**527,391**
			Minimum EPL deductible for FY 26/27 (w/o one level limitation):	100,000
			Minimum EPL deductible for FY 26/27 (w/ one level limitation):	100,000
			Minimum EPL deductible for FY 25/26:	100,000
San Francisco	Associated Students of San Francisco State University	3026105	$ 86,177	$ 86,177
		3032709	$ 101,579	$ 101,579
	Number of Claims	**2**		
	Number of Claims in excess of $25,000	**2**		
			Total for claims in excess of $25,000:	**187,755**
			Minimum EPL deductible for FY 26/27 (w/o one level limitation):	75,000
			Minimum EPL deductible for FY 26/27 (w/ one level limitation):	75,000
			Minimum EPL deductible for FY 25/26:	75,000
San Luis Obispo	Cal Poly Corporation	3038945	$ 37,213	$ 37,213
		3072577	$ 67,153	$ 67,153
		3110103	$ 3,050	-
	Number of Claims	**3**		
	Number of Claims in excess of $25,000	**2**		
			Total for claims in excess of $25,000:	**104,366**
			Minimum EPL deductible for FY 26/27 (w/o one level limitation):	50,000
			Minimum EPL deductible for FY 26/27 (w/ one level limitation):	50,000
			Minimum EPL deductible for FY 25/26:	25,000

CSURMA AORMA POLICY AND PROCEDURE NO. L-7

Subject: Employment Practices Liability Deductible (EPL) Options

Adopted: May 12, 2011

Effective: July 1, 201

Last Reviewed: May 2, 2024

Amended: July 1, 2011, December 6, 2012, December 5, 2013, March 19, 2015, September 6, 2018, May 2, 2024

POLICY:

1. It is the policy of the California State University Risk Management Authority (**CSURMA)** Auxiliary Organization Risk Manage Alliance (**AORMA**) **Committee** that annually a minimum Employment Practices Liability (**EPL)** deductible will be determined for each **Member**. The formula for determining the minimum **EPL** deductible is based on number and cost of **EPL** claims paid, at June 30, for the last five fiscal years. If a **Member** has more than one **EPL** claim payment within the last five fiscal years, then the total amount paid within those five years for all claims exceeding $25,000 will be applied to the following schedule:

Level 1	Paid losses of $75,000 or less	$25,000 deductible
Level 2	Paid losses of $75,001 to $175,000	$50,000 deductible
Level 3	Paid losses of $175,001 to $275,000	$75,000 deductible
Level 4	Paid losses in excess of $275,001	$100,000 deductible

   EPL Expense Payments made in a fiscal year subsequent to the fiscal year in which the final **EPL Loss Payment** was made will be considered to have been made in the same fiscal year as the final **EPL Loss Payment**.

   Annually, based on the formula above, the Program Administrator will determine the minimum **EPL** deductible for each Member.

   To assist **Member**s in budget forecasting, the minimum **EPL** deductible will be limited to one **EPL** deductible level increase per year, regardless of the minimum **EPL** deductible calculated based on the schedule above.

2. Each **Member** will have the option of electing an **EPL** deductible in excess of the minimum deductible.

3. Should a **Member** elect an **EPL** deductible in excess of the minimum **EPL** deductible, then that Member will be required to maintain the same **EPL** deductible for three full program years (July 1st to June 30th) before selecting a new **EPL** deductible. **EPL** deductibles can only be changed at the beginning of the coverage term – July 1st of each year. If, however, the formula for determining the minimum **EPL** deductible results in a deductible level higher than the **EPL** deductible level elected by the Member, the Member's **EPL** deductible will increase to the deductible level determined by the formula. Because the election of higher **EPL** deductibles can only be changed once per every three full program years, **CSURMA AORMA** strongly recommends a review of prior years' claims and consultation with the Program Administrator before making any decisions regarding these higher **EPL** deductibles.

4. As outlined in Policy and Procedure L-1, Claims Reporting, it is the policy of **CSURMA AORMA** that written notice of any claim within the **AORMA Liability Coverage Program** be given to the Third-Party Claims Administrator (**TPA**) as soon as practicable. Failure to report a claim is cause for a reduction in or denial of coverage by **AORMA**.

PROCEDURE:

1. Annually, based on the formula above, the Program Administrator will determine the minimum **EPL** deductible for each **Member**.

2. The Program Administrator will provide the **Member**s with the costs for each of the different **EPL** deductibles options.

3. If the **Member** chooses an **EPL** deductible higher than the minimum **EPL** deductible as approved by the **AORMA** Committee for that **Member**, then the **Member** will be required to sign the attached Consent to Change Employment Practices Liability Deductible letter.

4. A Member may appeal its minimum **EPL** deductible to the AORMA Committee in writing prior to the commencement of the coverage year, and the **AORMA Committee** will make a final decision.

DEFINITIONS:

1. **AORMA –** "Auxiliary Organization Risk Management Alliance" or "AORMA" shall mean those Coverage Programs and associated services which are directed primarily at serving the Auxiliary Organization Members.

2. **AORMA Committee** – The governing body of **AORMA**.

3. **AORMA Liability Coverage Program** – The **AORMA** Liability Program which is detailed in the Liability Program Memorandum of Coverage.

4. **CSURMA** – The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its Auxiliary Organizations.

5. **EPL Expense Payment -** Allocated loss adjustment expenses that are assignable to the claim. This may include but is not limited to fees to attorneys, experts, investigators, court reporters as well as third-party claims administrators incurred in defense of an **EPL** claim.

6. **EPL Loss Payment -** Compensatory damages which the Member is legally obligated to pay because of a claim.

7. **EPL -** Employment Practices Liability.

8. **Member -** The Member is a signatory to the **CSURMA** Joint Powers Authority.

Consent to Change Employment Practices Liability Deductible

I am authorizing CSURMA AORMA to increase the Employment Practices Liability deductible within the CSURMA AORMA Liability Coverage Program for this Auxiliary Organization effective ____________________.

I understand that I must maintain this same deductible for three full program years (July 1st to June 30th) before selecting a new deductible. I am also aware that the following coverage provisions apply to all Employment Practices Liability claims regardless of the probable size of the claim. The Auxiliary Organization's or the Covered Party's failure to comply with any of these provisions will cause a reduction in, or denial of, coverage by CSURMA AORMA.

Claims Reporting Provisions

If a Auxiliary Organization or Covered Party becomes aware of an event, occurrence or offense, which **may** result in a claim, suit or proceeding, the event must be reported to the Third Party Claims Administrator (TPA) as soon as practicable. If the event is not reported to the TPA within the timeframe set below; the following late reporting penalties shall apply;

Late Reporting Penalties

1. If an **occurrence**, offense, claim or suit is reported 1-6 months late as determined by the TPA, a 25% reduction of coverage will apply;
2. If an **occurrence**, offense, claim or suit is reported 7-12 months late as determined by the TPA, a 50% reduction of coverage will apply; or
3. If an **occurrence**, offense, claim or suit is reported more than 12 months late as determined by the TPA, no recovery will be available to the **Member** or other involved **Covered Party**.

Defense Coverage Provisions

If an Auxiliary Organization or Covered Party becomes aware of an event, occurrence or offense, which **may** result in a claim, suit or proceeding, **CSURMA AORMA** will reimburse any costs incurred by the Auxiliary Organization or Covered Party to defend the covered claim **but only if** the event is reported to the TPA within thirty (30) days of becoming aware of the event. **CSURMA AORMA** will not, however, reimburse any costs incurred more than thirty (30) days prior to notification to the TPA.

Claims Settlement Provisions

An Auxiliary Organization or Covered Party will not be reimbursed by **CSURMA AORMA** if the Auxiliary Organization or Covered Party settles a claim without prior written authorization of the Liability Claims Administrator.

I have read the above coverage provisions and I have a thorough understanding of my claims reporting obligations within the CSURMA AORMA Liability Program and consent to a change in my Employment Practices Liability deductible to:

☐ $50,000 / ☐ $75,000 / ☐ $100,000

______________________________ ______________________________

Auxiliary Organization **Signed**

____________________ ____________________ __________

Name **Title** **Date**

LIABILITY CLAIMS ADMINISTRATION AUDIT

ISSUE: CSURMA engaged R.E. Powers & Company, LLC to conduct a liability claims administration audit of Carl Warren & Company (CWC). The purpose of the audit is to:

- Verify that CWC's claims administration practices meet industry best practices, comply with state laws and the claims administration contract and its internal procedures.
- Evaluate adjuster experience, competence, and staffing levels.
- Identify opportunities for program improvement and make recommendations to ensure improvement.

The scores for this year's audit are outstanding, and the auditor verifies that CWC meets and in most cases exceeds claims industry standards. Powers finds that CWC is in substantial compliance with contract provisions and best practices established for the AORMA Program. The Claims Manager is professional, seasoned and experienced. Overall, their files reflect timely claim set up, factual developments are articulated, and potential issues are recognized early on.

RECOMMENDATION: Staff recommends that the Committee accept the report as presented.

FISCAL IMPACT: The cost for the claim audit is included in the current CSURMA budget.

BACKGROUND: The entire report is attached to this item.

PUBLICATION: None.

ATTACHMENT(S):

a. AORMA Liability Claims Administration Audit Report 2025
b. Carl Warren Response to AORMA Audit

The California State University AORMA 2025

August 22,2025
By: Robert E. Powers
R.E.Powers & Company, LLC

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RE POWERS
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AORMA Casualty Claims File Review Report

Organization: Auxiliary Organization Risk Management Alliance (AORMA)

State: California

Review Dates: July 1,2025 to Jul7 7, 2025

File Review Team: Robert E. Powers, ARM

Date of Report: July 8, 2025

Casualty Claims Review Summary

The 2025 Claims Audit confirms that Auxiliary Organization Risk Management Alliance (AORMA) is receiving Professional claims administration from their Third-Party Administrator (TPA) Carl Warren & Company (CWC).

The scores for this year's audit are outstanding and verifies that CWC meets and in most cases exceeds claims industry standards. We have made some recommendations and suggestions for future handling. These are discussed below.

Additionally, Carl Warren & Company is in substantial compliance with contract provisions and internal Best Practices establish for the AORMA Program. The single staff person is professional, seasoned and experienced. Overall, their files reflect timely claim set up, factual developments are articulated, and potential issues are recognized early on. Effective litigation management was reflected in each case file we reviewed.

The only change this year is that the program is managed and administrated by a single person, Beth Tavares. The claim inventory is relatively light, so this situation is acceptable.

We reviewed one case with high jury potential which was handled exceptionally well resulting in a favorable resolution.

CWC works very closely with AORMA and CSURMA management. We generally look for supervisor's periodic review, but since the parries work together so effectively, we didn't see any negative trends in this regard. Further comment below.

Scope and Methodology of the File Review

This audit was conducted pursuant to the contract between the CSURMA management and R. E. Powers & Co., LLC.

Prior to the audit, CWC provided account handling instructions which are consistent with casualty claims industry standards. We also reviewed the CSURMA/AORMA guidelines and other pertinent claim handling background instructions.

Prior to the audit we conducted an interview with Beth Tavaers, account file handler and Claims Manager, and Kelly Carter, Customer Services Manager. CWC provided account handling instructions.

The claims file evaluation process was undertaken for analysis and review of the following areas of the Third-Party Administrator (TPA), Carl Warren & Company (CWC) of AORMA claim files:

- Factual developments
- Reserves/practices
- Litigation Management
- Liability Exposure Assessment
- Liability /Damage Evaluation
- Comments
- Follow up actions or files
- File Management
- Claim Resolution
- E-File Records
- Excess Reporting
- Supervision

AORMA Open Casualty Claim Inventory

LOB	Total Incurred	Open Claims	Open Occurrences
All Lines	**$ 17,662,778.08**	44	**37**
GL-Bodily Injury	**$ 14,087,448.98**	18	
EPL	**$ 2,028,434.30**	11	
LPI	**$ 1,513,715.84**	8	
LPD	**$ 21,725.83**	4	
APD	**$ 6,125.14**	2	
Collision	**$ 5,106.99**	1	

Selected Files

The Auditors selected 31 occurrences representing 83% of all open **occurrences** with 44 open claims. We also selected 5 closed claims from the last six months.

Open File Review

We reviewed 35 open claim files representing 31 occurrences

LOB	Total Incurred
EPL	$891,231.57
Bodily Injury	$14,072,448.90
Personal Injury	$526,565.39
Property Damage	6,429.89
Collision	$ 5,106.99
(Incidents)	(ALE Only)

Closed File Review

We reviewed 5 files that were closed six months prior to the audit.

LOB	Total Incurred
Bodily Injury	$135,349.00
Employment Practices	$ 54,361.14
Personal Injury	$199,678.85

Staffing

Beth Tavares is the only person assigned claim files for the 2025 audit. There is no dedicated supervisor designated for the AORMA account. We do not believe this is a deficiency since Beth works so closely with AORMA management and CSURMA management in a collegiate approach to claims management.

Caseloads are relatively light with 45 open claims with several of these Incident Only matters. Many of the cases we reviewed were in the closing stages awaiting final settlement documents, final legal bills and accounting.

The CSURMA/AORMA Team:

Designated Claims Team

1. Beth Tavares-Claims Manager
2. Joe Mercado-Client Services Manager

Executive Team

1. Angelique King-Executive VP
2. Suzie Spencer-VP Business Development
3. Kelly Carter-Client Services Manager

CWC also has a dedicated Client Support Staff. CWC provided staff resumes.

1. Scoring Summary Open Files

Category	Score	Files Scored 22 Out of 35 files	Acceptable	Needs Improvement
Factual Development Investigation	3.35	X		
Reserving	3.15	20	X	
Litigation Management	3.27	13	X	
Liability Assessments	3.36	14	X	
Damage Evaluation	3.36	14	X	
File Management	3.67	21	X	
Negotiations	3.78	9	X	
E-File Records	4.0	22	X	
Communication	4.0	22	X	
Files				
Overall Score	3.57	22	X	
Outstanding Files	4	22	X	
Exceed Expectations	18	22	X	
Acceptable	ALL	22	X	
Below Expectations	None	22	X	
Highest Scores	4.0	22	X	
Lowest Score	3.0	22	X	

Scores are highly subjective and based upon observation criteria in the category headers:

- Outstanding = 4.0
- Exceeds Expectations = 3.0
- Acceptable = 2.0
- Below Expectations = 1.0

Some files do not lend themselves to scoring, particularly HR/EPL cases as they are slow to develop among other issues. New cases usually do not have enough records to form opinions. Files with insufficient records are not scored and noted in the Claims Matrix or Narrative Report.

Most routine cases are generally scored at the Acceptable level unless there was some element of outstanding handling. Scores are provided for comparison purposes and do not necessarily reflect overall quality of claims management. Incident reports were not scored.

2. Scoring Summary 2025 Closed Files

Category	Score	Files Scored 5 Out of 55 files	Acceptable	Needs Improvement
Factual Development Investigation	3.2	5	X	
Reserving	3.4	5	X	
Litigation Management	3.25	5	X	
Liability Assessments	3.25	5	X	
Damage Evaluation	3.25	5	X	
File Management	3.8	5	X	
Negotiations	3.25	5	X	
E-File Records	3.8	5	X	
Communication	4.0	5	X	
Files				
Overall Score	3.46	5	X	
Outstanding Files	4	5	X	
Exceed Expectations	18	5	X	
Acceptable	ALL	5	X	
Below Expectations	None	5	X	
Highest Scores	4.0	5	X	
Lowest Score	3.0	5	X	

Summary of General Findings and Comments

- All claim files handled effectively and well above claim industry standards.
- Application of coverage provided by the AMORA Memorandum of Coverage (MOC).
- CWC compliance with contract requirements and Best Practices.
- High experience level and competency of CWC staff.
- Very good exposure recognition, factual development, liability risk assessment and claim resolution effectiveness.
- Litigation management is effective with many cases resolved below reserves.
- Effective at controlling costs - loss and expense.
- Accident reports from campuses are detailed and relevant.
- Communication is excellent.

- File maintenance and documentation is excellent.
- Diaries are up to date and properly maintained.
  Excess reporting is relevant in the few files we reviewed.

File Service Activity

Factual developments – Basic facts of the case are well developed and follow up with Members is good. Files contained photographs and physical evidence as part of the initial investigation. Incidents with potential are reported and set up as active files and monitored for claimant activity, if any. An excellent practice and we would encourage continuing reporting of potential claims.

Litigation Management – CWC is responsible for litigation with good collaboration with AORMA and CSURMA personnel. TPA is responsible for maintaining reserves and recording and processing legal payments. No exceptions noted and files well documented in this area.

Liability Exposure Assessment – Generally good assessment of risk exposure and plan to resolve claims.

Liability /Damage Evaluation – Very good assessments of case values and resolution.

File Management – Excellent.

Claim Resolution – Files are well evaluated and resolved. The one large exposure case was handled very well with detailed explanation of litigation strategy.

E-File Records – excellent.

Excess Reporting - Excess reporting on the few cases that fit criteria is good.

Diaries - Diaries are present in files and adhered to.

Government Code- The files we reviewed showed that the staff evaluated filing requirements correctly and the proper notices were sent to the claimants and their attorneys.

Claims Management and Supervision

Reserving Practices – Initial loss reserves are reflected in the files and reasonably accurate. No exceptions or deficiencies noted.

Supervision- See notes above.

Follow up for Possible Action or Information

Exception List

None

Recommendations

1. Periodic Summary report pulling file together with newer developments as the case progresses.
2. POA in every file as a separate diary item and updated with current activity.

Comments

These scores were some of the highest we have seen among our various audits. Files are very well handled, and I would expect AORMA is more than satisfied with claims handling, communication and the overall relationship.

Respectfully submitted,

R.E. Powers & Company, LLC

Robert E. Powers

Robert E. Powers, ARM

Appendix

Claim Matrix Criteria-Claim Handling Components[1]

Factual Development

- Investigation and verification of the details of the incident/accident/matter under consideration.
- Discerning operative facts
- Development of defenses to allegations
- Separating provable evidence from allegations (fact from fiction)
- Continuing process
- Physical evidence
- Identifying contributions from other tortfeasors/parties
- Facts limiting liability
- Contractual risk transfer, pursuit of other responsible parties and insurers

Reserving

- Exposure recognition
- Rational in setting reserves.
- Identifying and analyzing injury/property damage potential.
- Exposure to legal fees
- Degree of liability of defending entity
- Application of statutory or limiting defenses and immunities
- Application of comparative fault principals
- History of settlement trends in venue and favorable/unfavorable jury pool
- Monitoring and adjusting
- Evaluating defense/experts' costs

Litigation Management

- Control and management of legal expenses
- Developing case defense strategy
- Articulating plan of resolution, trial versus settlement
- Regular reports and communication from counsel
- Counsel lit management program compliance.
- Fee structure
- Reviewing legal invoices for work product and billing compliance to fee arrangements.

Liability Assessment

[1] What criteria used to complete the "Claims Matrix" Worksheet

- Evaluation of all the factors that are determinative of ultimate outcome.
- Continuing process
- Recognition of developing facts and information.
- Plaintiff witness quality/presentable to trier of facts
- Legal principals
- Evaluation of facts vs. legal liability
- Plaintiff risk factors
- Defense Risk Factor

<u>File Management Claim Data Organization clarity</u>

Diaries
- Timely and up to date and consistent

Notes
- Regular/relevant/articulate
- Memorialize and document important conversations and communications
- Summarize developing facts, evidence, and important events
- Summary of follow up investigation
- Bring together disparate parts of the overall claim picture/status
- Discussion of resolution plan

Data Organization
- File records labeled and in logical fashion
- E-Mail strings summarized and flagged for importance
- Proper coding for department, injury cause codes-accuracy and consistency and following industry practices.

<u>Timely Negotiations</u>
Recognize settlement opportunities
Mediation
Informal settlement discussions (1153 & 1154 EC)
Effectiveness of settlements
Contributions

<u>Appropriateness of Outside /Panel Counsel</u>
Requirement of trial expertise
Specialty nature of claim (EPL/SH Etc.)
Conflicts
Cost benefit overall
Matching defense attorney to plaintiff attorney expertise.

<u>Excess Reporting</u>
Requirement for all layers above Retained Limit

Following reporting requirement guidelines i.e. Injury and reserves
Record of Report
Acknowledgement by Excess Carrier/Program
Coverage issues addressed.
Potential disputes recognized.

Exhibits

1. GHC Bakersfield Special Handling Standards Instructions
2. City of Bakersfield Team Directory

END OF 2025 RE AUDIT

CARL WARREN & COMPANY
Claims Management and Solutions

A VENBROOK Company

August 21, 2025

RE: Claims Service Provider: Carl Warren & Company
Audit Review Dates: July 1, 2-25 – July 7, 2025
Audit Team: Robert E. Powers, ARM

CARL WARREN RESPONSE TO AORMA AUDIT

We agree with the audit findings. While there are no noted exceptions, our plan to address the recommendations are noted below:

1. Periodic Summary report pulling files together with newer developments as the case progresses - We agree and will provide a quarterly/ bi-annual claim review form summarizing the claim status and recommendations going forward. Currently, we provide a quarterly Watchlist to AORMA with all files that have over $25k in indemnity reserves.
2. POA in every file as a separate diary item and updated with current activity – every 30-days for non-litigated files and 60-90 days litigated files.

We will continually strive to exceed expectations with superior claims handling. We appreciate the partnership and opportunity to work closely with CSURMA/AORMA.

Sincerely,

Beth Tavares
Claims Manager
Btavares@carlwarren.com
657-622-4215

Angelique King
President, Carl Warren & Co.
Aking@carlwarren.com

Agenda Item G1
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

FY 24/25 AORMA LONG-RANGE ACTION PLAN

ISSUE: The AORMA Committee will be asked to review the items on the FY 24/25 Long-Range Action Plan and move any open items to the FY 25/26 Long-Range Action Plan.

RECOMMENDATION: It is recommended that the Committee members review the Long-Range Action Plan, taking action as appropriate.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. AORMA Long Range Action Plan

FY 2024/25 CSURMA AORMA LONG RANGE ACTION PLAN					
Goal	**#**	**Action / Task**	**Entity**	**Deadline**	**Status**
LRP-1		**Solve the Evidence of Auto Liability Insurance Issue with the DMV**			
	1	Research solution.	PA	Sep-23	Completed
	2	Receive approval from Great American (AORMA's reinsurer) to use their NAIC number.	PA	Sep-23	Completed
	3	Add reinsurer's NAIC number onto the Auto ID Card and send out to all AORMA members.	PA	Oct-23	Completed
	4	Continue to review future options in case Great American is replaced as primary reinsurer.	PA	Jun-25	On Going
LRP-2		**Evaluate and/or Update the Liability Program Marketing Strategy for FY 25/26**			
	1	Send out basic exposure information to form list of potential reinsurers and insurers.	PA	Nov-24	Completed
	2	Request additional exposure information from AORMA members as necessary.	PA	Jan-25	Completed
	3	Finalize marketing submission and send out to all viable reinsurers and insurers.	PA	Mar-24	Completed
	4	Delegate authority to the Treasurer and Secretary-Auditor to finalize proposals.	AORMA, SRM	May-25	Completed
	5	Bind coverage.	SRM	Jun-25	Completed
LRP-3		**Relaunch the Campus Visits to include Alliant Risk Control Consulting**			
	1	Program Administrators to meeting with ARCC staff to discuss the outreach plan.	PA	Sep-24	Completed
	2	Set-up meetings with those auxiliaries who would benefit from a joint meeting with the Program Administrator and ARCC.	PA	Oct-24	Completed
LRP-4		**Review the AORMA property schedule for "off-site / remote" locations to be added to Endorsement No. 1 on the property program memorandum of coverage.**			
	1	Complete review of the AORMA property schedule.	PA	Oct-24	Completed
	2	Update Endorsement No. 1 with additonal off-site and remote locations.	PA	Dec-24	Completed
	3	Notify members when a location is added to Endorsement No. 1.	PA	Dec-24	Completed

Parking Lot - Ongoing or Future Projects					
Goal	**#**	**Action / Task**	**Entity**	**Deadline**	**Status**
PL-1		**Master Agreement for Automated Contract Review**			**Completed**

BOD: CSURMA Board of Directors
PC: AORMA Programs Committee
CABO: CSU Chief Administrators and Business Officers
CO: Chancellor's Office
AORMA: AORMA Committee

EC: CSURMA Executive Committee
OGC: CSU Office of General Counsel
PA: CSURMA Program Administrator
SRM: CSU Systemwide Risk Management
AOA: Auxiliary Organizations Association

Agenda Item G2
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

AORMA OFFICERS' RETREAT RECAP

ISSUE: The AORMA Committee Chair will provide a brief overview of the items discussed during the AORMA Officers' Retreat.

RECOMMENDATION: The Committee is asked to approve the minutes from the AORMA Officers' Retreat as presented with modifications as appropriate.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. Minutes of the AORMA Officers Retreat on July 30-31, 2025.

MINUTES OF THE CSURMA AORMA OFFICERS RETREAT

JULY 30-31, 2025

YORBA LINDA COUNTRY CLUB
19400 MOUNTAIN VIEW AVENUE, YORBA LINDA, CA

MEMBERS PRESENT
Bill Olmsted, University Union Operation of CSUS, Inc.
Chuck Kissel, CSU Fullerton Auxiliary Services Corporation
Leslie Levinson, San Diego State University Research Foundation

STAFF, GUESTS AND CONSULTANTS
Amy Lightner, Alliant Insurance Services, Inc.
Daniel Howell, Alliant Insurance Services, Inc.
Mimi Long, Alliant Insurance Services, Inc.
Zachary Gifford, CSU Office of the Chancellor

A. CALL TO ORDER

The AORMA Officers met on July 30 and 31, 2025 to discuss the long-term goals of AORMA.

The meeting of the AORMA Officers Committee was called to order on July 30, 2025 at 11:05 AM by the Chair, Chuck Kissel.

A1. Approval of the Agenda

A motion was made to approve the agenda order.

Motion: Leslie Levinson
Second: Bill Olmstead

NAME	AYE	ABSTAIN	NAY	ABSENT
Bill Olmsted	X			
Chuck Kissel	X			
Leslie Levinson	X			

B. PUBLIC COMMENTS

There were no comments from members of the public.

C. TOPICS FOR DISCUSSION

C1. Long Range Action Plans

The Officers reviewed the current AORMA Committee and CSURMA Executive Committee Long Range Action Plans and provided direction.

LRP-1, Solve the evidence of auto liability insurance issue with the DMV. Forward to the new Long Range Action Plan as it appears this may still be an issue. *Staff will continue the process of acquiring a NAIC number for CSURMA. Keep on the LRP.*

LRP-2, Evaluate and/or Update the Liability Program Marketing Strategy for FY 25/26. *This item is complete. Remove from LRP.*

LRP-3, Relaunch the Campus Visits to Include Alliant Risk Control Consulting. This item is complete. John Owen (ARCC) and Scott Bourdon (SRM) are collaborating to provide combined auxiliary and campus risk control consulting. *This item is complete. Remove from LRP.*

LRP-4, Review the AORMA Property Schedule for "Off-Site" and "Remote" locations to be added to Endorsement #1 on the Property Program MOC. This item is complete but will remain an ongoing practice, which may include risk control publications as well as campus safety visits. *This item is complete. Remove from LRP.*

C2. AORMA Coverage Program - Coverage and Pricing Changes
C2a. AORMA Coverage Program - Liability
C2b. AORMA Coverage Programs – Workers' Compensation
C2c. AORMA Coverage Programs – Property
C2d. AORMA Coverage Programs – Crime.
C2e. AORMA Coverage Programs – Unemployment Insurance Program

The Officers reviewed the member allocation formula, historical premium, claims and dividends, and discussed ideas for improvement.

C2f. AORMA Benefits Program

The Committee reviewed an update regarding the CSURMA AORMA Benefits Program.

C3. AORMA Coverage Programs - Financial Report

The Committee reviewed and discussed the following exhibits:

a. CSURMA Financial Statement @ March 31, 2025
b. Estimated Fund Balance and Dividends

csurma · aorma
California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

C4. AORMA Coverage Programs - Loss Reports

The Committee reviewed and discussed the following exhibits:

a. Liability
b. Workers' Compensation
c. Property

C5. Loss Control Vendor Utilization Reports

The Officers reviewed the Utilization Reports from the Loss Control Vendors.

C6. Historical information on AORMA's Funding Philosophy

The AORMA Officers reviewed and discussed AORMA's historical funding philosophy.

C7. 2025 AOA Conference

The AORMA Committee Officers discussed Risk Management Session topics to propose to the conference planning committee as well as the current CSURMA AORMA.

1. Streamlining Insurance Compliance: A New Era of COI Management for the CSU (Presenters: Bryan Cogliano - Evident ID)
2. California Workers' Compensation Institute (CWCI) Database Analysis *or State of the Commercial Insurance Market (as backup).*
3. Insurance Requirements in Contracts Specific to IT & Technology Contracts (Presenter: Thomas Joyce)
4. Firewall Down … the Count Down Begins! The Critical First 48 Hours Post Cyberattack (Presenter: Beazley and TBD from Campus or Auxiliary)
5. Safety Self Assessment's to meet the CSU Audit Requirements OR Field Research Safety (Presenters: John Owen, ARCC & Scott Bourdon, CO SRM)

D1. CSURMA AORMA Communication

AORMA has implemented the following communication strategies to keep the Members apprised of important information.

1. Quarterly AORMA Updates to all AOA Members (via AOA distribution list)
2. AOA Executive Committee AORMA Updates
3. January Budgeting Letter
4. September Pre-Budgeting Letter

California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

5. Annual Invoices including Coverage Summary (for major programs)
6. CSURMA Website
7. AOA Annual Conference Presentations
8. AOA Annual Conference Booth
9. Campus Visits (in person or via Zoom)

D2. AORMA Committee Succession Planning

The Officers reviewed the prospects for seats that may become open on the AORMA Committee.

D3. CSURMA AORMA Program Staff

Staff provided a basic overview of the current staffing on the CSURMA AORMA Programs.

E1. Recap of Ideas for Creation or Modification of CSURMA AORMA Program and/or Services
E2. Recap of Projects to be Included on the AORMA Long Range Action Plan

The AORMA Officers recommended the following items to be added to the Long-Range Action Plan:

1. Launch the Automated COI Tracking Platform through Evident ID
   - *Send out announcement.*
   - *Schedule multiple online demonstrations.*
   - *Provide a session during the 2026 AOA Conference.*

2. Evaluation of the Workers' Compensation Program Reinsurance purchased through PRISM
   - *Consider retaining the first layer of reinsurance, $125,000 per claim.*

3. Analysis of the Property Program's Water Damage Claims.
   - *Sort claims based on total claim payout.*
   - *Review for repeat claims at the same location.*
   - *Consider larger minimum deductible for water damage claims.*

Direction provided to the Program Administrator.

1. Follow up on the Evident ID contract. Has it been signed.
2. At the September AORMA Committee meeting provide a brief description of the rating plans.
3. Update Endorsement #1 on the Property MOC to include a signature line so members can acknowledge those locations which are subject to the Values Limitation Clause.
4. Complete a workers' compensation desk payroll audit.

5. Confirm that the audited financial statements as of June 30, 2025 reflect the subsequent event that an additional assessment was communicated to members and due in July 2025.
6. Increase the estimated total funding for the FY 26/27 crime program by 20% due to the recent claim settlement.
7. Provide a 5% maximum decrease on the total funding for the FY 26/27 property program.
8. Complete a forensic review of the Capital Public Radio, and Pomona Foundation fidelity claims. Create a "lessons learned" bulletin.
9. Create a best practices guide or warranties for the AORMA Crime Program based on the Lessons Learned.
10. Include a cash flow analysis with the Estimated Fund Balance report for all programs, including the UIP.
11. Calculate the per call cost for Employers Group, using information from the last three years. Request a report from EG showing which AOs are using their services.
12. The Employers Group contract will expire on June 30, 2026. Get input from the AOA HR Committee on extending the contract. Check if PRISM has a similar service available to the auxiliary organizations.
13. AOA has contracted with Aaron M. Rutschman from Maynard Nexsen LLP as the employment attorney replacement for Richard Bromley. Set up an on-boarding Zoom meeting, including Carl Warren & Company, to explain the intricacies of CSURMA and AORMA.
14. Ask AOA to distribute the quarterly AOA EC AORMA updates to the entire AOA distribution list. Contact Kim Clark.

The meeting was adjourned at 11:29 AM.

Agenda Item G3
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

AORMA COMMITTEE SUCCESSION PLANNING

ISSUE: During the meeting the Chair will be asked to appoint a Nominating Committee to identify which of the incumbents whose term expires on June 30, 2026 are interested in seeking re-election. At the December 2025 meeting, the Nominating Committee will announce their nominations.

Committee Members up for election to the new term of July 1, 2026 to June 30, 2028:

- **Chair - Chuck Kissel,** Executive Director and CEO of CSU Fullerton Auxiliary Services Corporation
- **1st Vice Chair - Bill Olmsted,** Executive Director of University Union Operation of CSUS, Inc.
- **2nd Vice Chair - Leslie Levinson,** CFO of San Diego State University Research Foundation
- **Seat #2 - Jared Ceja,** Executive Director of The Cal Poly Pomona Foundation, Inc
- **Seat #4 - Raven Tyson,** Associate Director of Business Operations of the Associated Students, SDSU
- **Seat #6 - Rosa Hernandez,** Associate Executive Director of Forty-Niner Shops, Inc. & Associated Students, Inc.

RECOMMENDATION: The Program Administrator recommends that the AORMA Committee Chair appoint a Nominating Committee to;

- Poll the AORMA Committee members whose term expires June 30, 2026 to identify if they are interested in seeking re-election, and
- Provide nominations to fill any impending open seats.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: Open seats on the AORMA Committee will be announced at the AOA Conference in January, 2026.

ATTACHMENT(S):

a. AORMA Terms of Office
b. Policy and Procedure A-1
c. Policy and Procedure A-2

CSURMA AORMA Committee
Terms of Office

Election Date:	Apr-23	Apr-24	Apr-25	Apr-26	
Position (election year)	**FY 23-24**	**FY 24-25**	**FY 25-26**	**FY 26-27**	**Terms Out**
Chair - (even year)	Lee / Kissel	Kissel	Kissel	**Kissel**	6/30/28
First Vice-Chair - (even year)	Kissel / Olmsted	Olmsted	Olmsted	**Olmsted**	6/30/28
Second Vice-Chair (even year)	Olmsted / Levinson	Levinson	Levinson	**Levinson**	6/30/28
At Large Seat #1 - (odd year)	Lane	Lane	Avery	Avery	No term limit
At Large Seat #2 - (even year)	Marchese / Ceja	Ceja	Ceja	**Ceja**	No term limit
At Large Seat #3 - (odd year)	Ortiz	Ortiz	Ortiz	Ortiz	No term limit
At Large Seat #4 - (even year)	Tyson	Tyson	Tyson	**Tyson**	No term limit
At Large Seat #5 - (odd year)	Melikian	Melikian	Peake	Peake	No term limit
At Large Seat #6 - (even year)	Levinson / Hernandez	Hernandez	Hernandez	**Hernandez**	No term limit
At Large Seat #7 - (odd year)	Crawford	Crawford	Crawford	Crawford	No term limit

Bold - Up for election / reelection

CSURMA AORMA **POLICY AND PROCEDURE NO. A-1**

Subject: AORMA Committee Composition, Elections & Term Limits

Adopted: April 18, 2003

Effective: July 1, 2003

Last Reviewed: May 1, 2025

Amended: January 15, 2005, October 27, 2005, January 16, 2008, October 29, 2009, January 11, 2010, September 16, 2010, December 8, 2011, September 13, 2012, March 20, 2014, December 10, 2015, March 9, 2017, September 6, 2018, December 5, 2019, May 4, 2023, May 2, 2024

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*Should there be any discrepancy between this document and either the **Memorandum of Coverage** or **Participation Agreement** between the **AORMA Committee** and the **Member**, the **Memorandum of Coverage** and/or the **Participation Agreement** will govern.*

PURPOSE:

This policy and procedure outlines the process by which members of the California State University Risk Management Authority (CSURMA) Auxiliary Organizations Risk Management Alliance (**AORMA**) Committee are nominated and elected to serve. This policy and procedure addresses the desire of the **CSURMA** to ensure broad organizational representation among **AORMA Committee** members, acknowledging the **AORMA Committee**'s need for stability of leadership while encouraging participation from qualified candidates.

POLICY:

It is the policy of the **CSURMA** that, in accordance with the Bylaws, the **AORMA Committee** shall adopt the procedure outlined in this document for purposes of generating continuity of leadership, encouraging opportunity for diverse committee representation and participation and continuing effective administration of established insurance programs and services.

PROCEDURE:

The following steps will be taken to affect the policy:

1. The **AORMA Committee** will be elected from representatives of the auxiliary organization members of the **CSURMA**, effective July 1 of every year. No auxiliary organization will have multiple representatives serving simultaneously on the **AORMA Committee**. Terms are staggered to create a rotation of the at-large Committee members each year.

2. The **AORMA Committee** will be comprised of seven at-large members and three Officers (Chair, First Vice Chair and Second Vice Chair). Each Officer may serve two two-year terms per position. Term limits do not apply to at-large members.

3. The **AORMA Committee** will review its membership annually to strive for diversity on the Committee based on the following criteria:

- Type of Auxiliary Organization (Foundation, ASI/Student Union or Commercial)
- Mix of personnel (Executive Director, CFO, HR, etc.)
- Campus size (small – less than 10,000 FTE, medium – between 10,000 and 20,000 FTE, or large – more than 20,000 FTE)

4. The First Vice Chair and Chair shall serve as **AORMA Committee** representatives to the **CSURMA** Executive Committee.

AORMA Committee Chair and / First Vice Chair Qualifications

- Served on **AORMA Committee** for at least two years
- Demonstrated leadership abilities in group settings
- Ability to serve as primary advocate and spokesperson for **AORMA Committee**
- Ability to lead the **AORMA Committee**

5. Annually, the Chair shall appoint a Nominations Committee, consisting of at least two **AORMA Committee** members to seek nominations for available positions on the **AORMA Committee**. The Nominations Committee shall consider the following as minimum qualification criteria for individuals seeking nomination to the **AORMA Committee**:

AORMA Committee Representative

- Participating professional member of **CSURMA** AORMA for at least two years
- Served in a **CSURMA** auxiliary organization management position for at least two years
- Demonstrated leadership abilities
- Ability to attend meetings regularly and contribute to the **AORMA Committee**'s work agenda, as described in Policy & Procedure A-2.

6. Timeline for nominations:

September

The Chair shall appoint a Nominations Committee.

October/November

The Nominations Committee shall poll the **AORMA Committee** members, including the Chair, First Vice Chair and Second Vice Chair to identify which of the incumbents whose terms expire the following June 30 are interested in seeking re-election.

December

At the December **AORMA Committee** meeting, the Nominations Committee will announce their nominations for Chair, First Vice Chair and Second Vice Chair but only if the officer's term expires the following June 30. The Chair, First Vice Chair and Second Vice Chair shall be elected by the **AORMA Committee** from its members. All ballots will be tallied by the **CSURMA** Secretary-Auditor.

January

The current **AORMA Committee** Chair will announce to the membership, changes to the Chair, First Vice Chair and Second Vice Chair as well as the opening of the nominations period for open committee positions (for July 1 appointments). The **AORMA Committee** Chair will indicate which types of auxiliary representations are needed on the **AORMA Committee** (to ensure broad representation). Nominations will remain open through the end of February, and self-nominations will be accepted as well as nominations by others.

February

The Nominations Committee will continue to solicit nominations, especially if specific types of auxiliary organizations are not being represented.

March

A nominations slate will be forwarded to the Auxiliary Organizations Association (**AOA**) Executive Committee for review and comment. The slate, with comments, will be returned to the **AORMA Committee** no later than March 31.

April

All **CSURMA** member auxiliary organizations will be sent a ballot with the names of the nominated individuals. Each member auxiliary can vote for the representatives. Completed ballots will be due to the **CSURMA** by April 30.

May

Announcement at the **CSURMA** Board of Directors meeting of the outcomes of the election process to be effective July 1.

DEFINITIONS:

AORMA – "Auxiliary Organization Risk Management Alliance" or "AORMA" shall mean those Coverage Programs and associated services which are directed primarily at serving the Auxiliary Organization Members.

AORMA Committee – is a standing committee of CSURMA.

CSURMA – The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its Auxiliary Organizations.

Member – The Member is a signatory to the CSURMA Joint Powers Authority.

Memorandum of Coverage – The Memorandum of Coverage is a governing document which outlines the coverage program's definitions, coverages, exclusions, and provisions. The Memorandum of Coverage does not provide insurance, but instead provides for risk pooling, in which participating members share risk of loss. The Memorandum of Coverage is a negotiated agreement among the **Members** of CSURMA AORMA.

Participation Agreement – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its Members.

CSURMA AORMA **POLICY AND PROCEDURE NO. A-2**

Subject:	AORMA Committee and Standing Committee Roles and Responsibilities
Adopted:	August 19, 2003
Effective:	July 1, 2003
Last Reviewed:	May 1, 2025
Amended:	December 7, 2005, May 14, 2009, October 29, 2009, January 11, 2010, September 16, 2010, September 13, 2012, May 8, 2014, December 10, 2015, September 8, 2016, September 7, 2017, September 6, 2018, May 7, 2020, May 4, 2023, May 2, 2024

*Should there be any discrepancy between this document and either the **Memorandum of Coverage** or **Participation Agreement** between the **AORMA Committee** and the **Member**, the **Memorandum of Coverage** and/or the **Participation Agreement** will govern.*

PURPOSE:

The purpose of this policy is to describe the roles and responsibilities of participants in the California State University Risk Management Authority (**CSURMA)** Auxiliary Organization Risk Management Alliance (**AORMA) Committee** and its Standing Committee(s).

POLICY:

It is the policy of the **CSURMA** to encourage **AORMA** members' participation in the **AORMA Committee** and Standing Committee(s) that oversee operation of **AORMA**'s insurance programs. To that end, **CSURMA AORMA** has adopted Policy and Procedure A-1 that describes the process of **AORMA Committee** elections and representation. This policy further describes the roles and responsibilities of the **AORMA Committee** members and officers. It is expected that **AORMA Committee** members will commit to meeting attendance and participation needed to conduct **CSURMA** business.

PROCEDURE:

The **AORMA Committee** will conduct elections and appointments in accordance with the **CSURMA** Joint Powers Agreement, Bylaws and **AORMA** Policy and Procedure A-1. A copy of Policy and Procedure A-1 describing roles and responsibilities of Committee members will be provided to Committee nominees and participants.

AORMA Committee Participation in General **-** The **AORMA Committee** holds regularly scheduled meetings in person approximately four times per year with additional teleconference meetings as necessary. Following are considerations as respects **AORMA Committee** participation:

1. In person attendance at regularly scheduled **AORMA Committee** meetings is preferred. While virtual attendance can be arranged, the Committee business is best conducted at in-person meetings. Any Committee member or Officer who is not present, either in person or virtual, at two or more **AORMA Committee** meetings in any one fiscal year, may be removed from the **AORMA Committee** upon a majority vote of the **AORMA** Officers unless that **AORMA** Officer is the subject of the vote and then that **AORMA** Officer will be recused.

2. **AORMA Committee** at-large member terms are for two years. It is expected that members be prepared to serve for at least one complete term because the learning curve on **CSURMA**'s coverage programs is steep.

3. Reasonable travel expenses associated with participation on the **AORMA Committee** are reimbursable as provided under **CSURMA AORMA**'s Policy and Procedure A-7 Travel Reimbursement Policy.

4. Representatives elected to the **AORMA Committee** are individually elected, not as direct representatives of their respective auxiliary organizations. It is expected that **AORMA Committee** members will approach their responsibilities from the perspective of the good of the **CSURMA** Auxiliary Organizations programs as a whole, rather than just their individual organization's benefit.

5. **AORMA Committee** members are expected to attend two (2) **CSURMA** Board of Directors meetings annually (one in the fall; one in the spring). State law requires timely completion of appropriate paperwork, such as Fair Political Practices Commission Form 700.

6. Develop recommendations for the **AORMA Committee** and take action within delegated authority.

AORMA Committee Chair - In addition to the roles and responsibilities of **AORMA Committee** participation, in general, the **AORMA Committee** Chair has the following roles and responsibilities:

1. Representative of the **AORMA Committee** to the Auxiliary Organization Association (AOA) Executive Committee and attendance at AOA Executive Committee meetings and AOA Annual Conference planning meetings.

2. Attendance and participation in **CSURMA Executive Committee** meetings (approximately five times per year).

3. Availability for regular communication with, and direction of **CSURMA** Program Administrator staff.

4. Availability to respond to **CSURMA** Auxiliary Organizations member questions and concerns.

5. A commitment toward professional development in the area of risk management and representation of **CSURMA** at conferences and meetings, such as the AOA Annual Conference, the **CSURMA** Fitting the Pieces Together Conference and other conferences as appropriate.

6. Authority to appoint an at-large **AORMA Committee** member or the First Vice Chair or Second Vice Chair if that seat on the **AORMA Committee** is vacated mid-term.

7. Authority to establish task groups / ad hoc committees as necessary.

8. Authority to appoint the Standing Committee Chair, members of the **AORMA Standing Committee(**s) and task groups (in consultation with the **AORMA Standing Committee** Chair(s).)

9. Service on Standing Committee(s), task groups and ad hoc committees as appropriate.

10. Attend and present at **CSURMA** Board of Directors meetings.

11. Authority to call meetings from time to time and in compliance with applicable open meeting regulations to conduct business and planning for the **AORMA** program including an **AORMA** Officer's Retreat.

12. Authority to invite additional attendees to meetings as the Chair deems appropriate and to authorize reimbursement of invitee travel expenses provided the expenses are within amounts budgeted for **AORMA** expenses and in compliance with **AORMA** travel expense reimbursement Policy and Procedure.

13. In accordance with Policy and Procedure L-2 and W-4, if time is of the essence in a specific matter, the **AORMA Committee** Chair, First Vice Chair and Second Vice Chair, on the advice of the liability or workers' compensation third party claims administrator, shall have authority to determine the terms of an emergency settlement up to the Pooled Layer Limit upon the agreement of a majority consisting of at least two officers, provided that no officers involved in the specific matter may participate in the determination.

<u>AORMA Committee First Vice Chair</u> - In addition to items 1 thru 5 and items 9 and 13 of the roles and responsibilities of the **AORMA Committee** Chair, it is expected that the **AORMA Committee** First Vice Chair will also:

1. Be prepared to serve in the Chair position should the Chair vacate its seat mid-term.

2. Attend and participate in the **CSURMA Executive Committee** meetings.

AORMA Committee Second Vice Chair - In addition to items 1 thru 5 and items 9 and 13 of the roles and responsibilities of the **AORMA Committee** Chair, it is expected that the **AORMA Committee** Second Vice Chair will also:

1. Be prepared to serve in the First Vice Chair position should the First Vice Chair vacate its seat mid-term.

AORMA Standing Committees

1. The **AORMA Committee** reserves the right to create and dissolve any or all Standing Committees at any time. The **AORMA Committee** shall appoint Standing Committees to provide support to the **AORMA Committee**. These Standing Committees are as follows:

    a. Executive Officers

    b. **AORMA** Benefits Committee

2. Standing Committee membership will be as follows:

    a. Executive Officers – The **AORMA Committee** Chair, First Vice Chair and Second Vice Chair.

    b. **AORMA** Benefits Committee – A minimum of five members, at least one of whom shall be an **AORMA Committee** member.

3. Reasonable travel expenses associated with participation on **AORMA** Standing Committees are reimbursable as provided in **CSURMA**'s travel reimbursement policy.

4. Representatives are individually appointed, not direct representatives of their respective auxiliary organizations. It is expected that representatives will approach their responsibilities from the perspective of the good of the **CSURMA** Auxiliary Organizations programs as a whole, rather than just their individual organization's benefit.

5. Standing Committee(s) shall develop recommendations for the **AORMA Committee** and take action within delegated authority.

6. Standing Committee(s) shall be responsible for overseeing the completion of special projects as determined by the **AORMA Committee**. Standing Committees will be asked to present recommendations for discussion and approval by the full **AORMA Committee.**

7. Any Standing Committee member who is not present, either in person or via teleconference, at two or more Standing Committee meetings in any one fiscal year, may be removed from the Standing Committee upon a majority vote of the **AORMA** Officers unless that **AORMA** Officer is the subject of the vote and then that **AORMA** Officer will be recused.

ADDENDUM

AORMA STANDING COMMITTEE DESCRIPTIONS

This addendum to **CSURMA AORMA** Policy and Procedure A-2 will summarize the primary roles and responsibilities of the Committees appointed by the **AORMA Committee** Chair. The Committees will from time to time provide reports on their activities to the **AORMA Committee**, making recommendations on their areas of expertise.

This addendum may be updated from time to time as the need for changes to the Committee structure are desired by the **AORMA Committee**.

Executive Officers Committee

The **AORMA** Executive Officers Committee will provide executive management oversight of **AORMA** operations and **AORMA** staff. Comprised of the **AORMA** Chair, First Vice Chair and Second Vice Chair, the Executive Officers Committee will develop relationships between the **CSURMA AORMA** and the **AOA**, manage Committee appointments, leadership and succession planning, and work with staff to develop and update miscellaneous financial, legal, governing and coverage documents. The Executive Committee shall also have claims settlement authority as outlined in **AORMA** Policies and Procedures L-2 and W-5.

AORMA Benefits Committee

The Benefits Committee will oversee the management of all benefits programs not otherwise assigned to another committee. The Committee will assist in the evaluation of benefit administration, employee benefits initiatives, **CSURMA AORMA** program offerings, guidelines and related services. Members will review the annual **CSURMA AORMA** Benefit Plan renewals, associated financials and alternatives. Request For Proposal development and selection will also be handled by this Committee.

DEFINITIONS:

AORMA – "Auxiliary Organization Risk Management Alliance" or "AORMA" refers to those Coverage Programs and associated services which are directed primarily at serving the Auxiliary Organization Members.

AORMA Committee – is a standing committee of CSURMA.

CSURMA – The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its Auxiliary Organizations.

Member – The Member is a signatory to the CSURMA Joint Powers Authority.

Memorandum of Coverage – The Memorandum of Coverage is a governing document which outlines the coverage program's definitions, coverages, exclusions, and provisions. The Memorandum of Coverage does not provide insurance, but instead provides for risk pooling, in which participating members share risk of loss. The Memorandum of Coverage is a negotiated agreement among the **Members** of CSURMA AORMA.

Participation Agreement – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its Members.

Agenda Item G4
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

DISCUSSION OF PROJECTS TO BE ADDED TO THE AORMA FY 2025-26 LONG RANGE ACTION PLAN

ISSUE: The Committee will be asked to suggest items to be added to the FY 25/26 AORMA Long Range Action Plan.

RECOMMENDATION: The Program Administrator recommends that the Committee discuss and suggest items to be added to FY 25/26 AORMA Long Range Action Plan. During the AORMA Officers Retreat in July 2025, the officers recommended the following items to be added to the Long-Range Action Plan:

- Solve the evidence of auto liability insurance issue with the DMV – Move this to the FY 25/26 LRP
- Launch the Automated COI Tracking Platform through Evident ID
- Evaluate the layers of Workers' Compensation Reinsurance purchased through PRISM
- Analyze the Property Program's Water Damage Claims

FISCAL IMPACT: When the Committee approves and takes action on the individual items within this suggested list, Staff will provide information on the fiscal impact.

BACKGROUND: None.

PUBLICATION: The approved Long Range Action Plan will be included in each agenda packet.

ATTACHMENT(S): None.

CSURMA AORMA MEETING CALENDAR

ISSUE: The Program Administrator includes a current copy of the CSURMA AORMA meeting calendar in every agenda.

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. CSURMA Meeting Calendar

csurma
California State University Risk Management Authority

DRAFT

FY 2025/26 CSURMA MEETING CALENDAR

JULY 2025

Date	Time	Committee	Location
30-31	11:00 AM	AORMA Officers Retreat	Yorba Linda

AUGUST 2025

Date	Time	Committee	Location
		AOA EC	TBD

SEPTEMBER 2025

Date	Time	Committee	Location
2	10:00 AM	NEW AORMA Member Orientation	Zoom
2	11:00 AM	NEW EC Member Orientation	Zoom
3	2:00 PM	AORMA	Irvine
4	9:00 AM	AORMA LRP	Irvine
5	8:30 AM	EC	Irvine

OCTOBER 2025

Date	Time	Committee	Location
16	10:00 AM	New BOD Member Orientation	Zoom
24	8:30 AM	EC	Long Beach
24	10:30 AM	BOD	Long Beach
27	8:30 AM	AIME	Zoom

NOVEMBER 2025

Date	Time	Committee	Location
		AOA EC	TBD

DECEMBER 2025

Date	Time	Committee	Location
4	10:00 AM	AORMA	Irvine
5	8:30 AM	EC	Irvine

JANUARY 2026

Date	Time	Committee	Location
TBD	8:30 AM	AIME	Zoom
11	3:30 PM	EC (AOA Conference)	Oakland
11-13		AOA Annual Conference	Oakland

FEBRUARY 2026

Date	Time	Committee	Location

MARCH 2026

Date	Time	Committee	Location
5	2:30 PM	EC	Irvine
6	8:30 AM	EC LRP	Irvine

APRIL 2026

Date	Time	Committee	Location

MAY 2026

Date	Time	Committee	Location
7	1:30 PM	AORMA	Long Beach
8	8:30 AM	EC	Long Beach
8	10:30 AM	BOD	Long Beach
	8:30 AM	AIME	Zoom

JUNE 2026

Date	Time	Committee	Location
TBD		AOA EC	TBD

AORMA = Auxiliary Organizations Risk Management Alliance Committee
AIME = Athletic Injury Medical Expense Committee
AORMA LRP = AORMA Long Range Planning Meeting
AOA = CSU Auxiliary Organizations Association
BOD = CSURMA Board of Directors
EC = CSURMA Executive Committee
EC LRP = EC Long Range Planning Meeting

Agenda Item H2
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

CSURMA AORMA PROGRAM ADMINISTRATOR'S CONTACT LISTS

ISSUE: Staff includes an updated AORMA Program Administrator contact list in each agenda.

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. AORMA Program Administrator - Contact List

California State University Risk Management Authority

CSURMA Service Matrix

Coverage	Contact	E-Mail Address	Office
JPA Program Administrator – Alliant Insurance Services, Inc.			
Alliant Claims Consulting	Elaine (Kim) Tizon	elaine.tizon@alliant.com	415-403-1458
	Diana Walizada	dwalizada@alliant.com	415-403-1453
	Robert Frey	rfrey@alliant.com	415-403-1445
Certificate of Insurance Requests	La Shaunda Wallace	lashaunda.wallace@alliant.com	415-403-1489
	Tevea Him	thim@alliant.com	415-403-1416
CSURMA Budget	Mimi Long	mlong@alliant.com	415-403-1423
Form 700	Tevea Him	thim@alliant.com	415-403-1416
General AORMA Coverage Questions (Auxiliary Organizations only)	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
	Daniel Howell	dhowell@alliant.com	415-403-1426
General CSURMA Coverage Questions (CAMPUS only)	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
	Daniel Howell	dhowell@alliant.com	415-403-1426
General Risk Management Questions (AORMA)	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
	Daniel Howell	dhowell@alliant.com	415-403-1426
General Risk Management Questions (Campus)	Van Rin	vrin@alliant.com	415-403-1408
	Daniel Howell	dhowell@alliant.com	415-403-1426
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
Risk Pool Rating Plans (AORMA)	Mimi Long	mlong@alliant.com	415-403-1423
Risk Pool Rating Plans (Campus)	Mimi Long	mlong@alliant.com	415-403-1423
Website and Technology Questions	Tevea Him	thim@alliant.com	415-403-1416
	La Shaunda Wallace	lashaunda.wallace@alliant.com	415-403-1489
	Myron Leavell	mleavell@alliant.com	415-403-1404
Workers' Compensation Claims Consultant	Deanna Jacona	deanna@hudsonclaimsconsulting.com	530-605-7152

Contacts by Coverages			
ADWRP (Alliant Deadly Weapon Response Program)	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
AIME	Stacey Weeks	sweeks@alliant.com	415-403-1448
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
AMVP (Alliant Mobile Vehicle Program)	La Shaunda Wallace	lashaunda.wallace@alliant.com	415-403-1489
	Yvonne Killian	yvonne.killian@alliant.com	916-643-2748
Boiler & Machinery Program - AORMA	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
Boiler & Machinery Program - Campuses	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
BRIP (Builders Risk Insurance Program)	Shadi Jalali	shadi.jalali@alliant.com	949-433-8238
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
	Mimi Long	mlong@alliant.com	415-403-1423
Club Sports / Intramurals	Stacey Weeks	sweeks@alliant.com	415-403-1448
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
CPL (Contractors Pollution Liability)	Shadi Jalali	shadi.jalali@alliant.com	949-433-8238
CSU Medical Malpractice Coverage	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
CSU Rocketry Program	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
Cyber Liability	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423

California State University Risk Management Authority

CSURMA Service Matrix

Coverage	Contact	E-Mail Address	Office
DRIP (Drone Insurance Program)	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
FAAAP (Fine Arts, Artifacts & Archives Program)	PJ Skarlanic	pskarlanic@alliant.com	415-403-1455
Fidelity-Crime Program	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
Foreign Travel Program	Van Rin	vrin@alliant.com	415-403-1408
	Yvonne Killian	yvonne.killian@alliant.com	916-643-2748
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
Inland Marine	Van Rin	vrin@alliant.com	415-403-1408
	Yvonne Killian	yvonne.killian@alliant.com	916-643-2748
	Mimi Long	mlong@alliant.com	415-403-1423
Non-Owned Aviation Liability	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
OCIP (Owner Controlled Insurance Program)	Pamela Quiroz	pamela.quiroz@alliant.com	213-443-2469
	Jim Holobaugh	jholobaugh@alliant.com	214-273-3156
OPPI (Owners's Protective Professional Insurance)	Amy Lightner	amy.lighter@alliant.com	415-403-1457
PAI (Participant Accident Insurance)	Tevea Him	thim@alliant.com	415-403-1416
	Van Rin	vrin@alliant.com	415-403-1408
SAFECLIP (Student Academic Field Experience for Credit Liability Insurance Program)	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
Special Events Insurance	Yvonne Killian	yvonne.killian@alliant.com	916-643-2748
	Van Rin	vrin@alliant.com	415-403-1408
SPLIP (Student Professional Liability Insurance Program)	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
Trustee's E&O & Fduciary Liability	Amy Lightner	amy.lighter@alliant.com	415-403-1457
	Mimi Long	mlong@alliant.com	415-403-1423
Watercraft	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
Workers' Compensation Program - AORMA	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
Workers' Compensation Program - Campus	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457

CSURMA AORMA Benefits Program			
General Inquiries	General Inquiries	aormabenefits@alliant.com	
Account Manager	Heather McCarthy	Heather.McCarthy@alliant.com	925-378-6465
Benefits Analyst	Travis Robertson	Travis.Robertson@alliant.com	949-527-9884
Account Executive	Chloe Smith	chloe.smith@alliant.com	415-403-1437
Benefits Consultant	Tom Quirk	tom.quirk@alliant.com	949-660-5952
Benefits Consultant/Senior Vice President	Michael Menerey	mmenerey@alliant.com	213-270-0972

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CSURMA Service Matrix

Coverage	Contact	E-Mail Address	Office
Loss Control Consultants – Alliant Risk Control Consulting			
Northern California	John Owen	john.owen@alliant.com	916-643-2736
Humboldt, Monterey, Sacramento, San Luis Obispo, Sonoma, Stanislaus, Northridge, San Bernardino			
Northern California	Steven Meglio	steven.meglio@alliant.com	775-461-5166
Chico, East Bay, San Francisco, and San Jose			
North LA and Central California	Tim Leech	tleech@alliant.com	949-260-5008
Bakersfield, Channel Islands, Dominguez Hills, Fresno, Los Angeles			
Southern California	Kristina Loiselle	kloiselle@alliant.com	949-260-5042
Fullerton, Long Beach, Pomona, San Diego, and San Marcos			

CSU Chancellor's Office			
CSU Chancellor's Office	Andrew Theisen	atheisen@calstate.edu	562-951-4575
	Audra Reed	areed@calstate.edu	562-951-4564
	Jenny Novak	jnovak@calstate.edu	562-400-2358
	Jody Van Leuven	jvanleuven@calstate.edu	562-951-4574
	Leona Ching	lching@calstate.edu	562-951-4575
	Martha Guiditta	mguiditta@calstate.edu	562-951-4557
	Marissa Castillo	mcastillo@calstate.edu	562-951-4806
	Robert Eaton	reaton@calstate.edu	562-951-4572
	Scott Bourdon	sbourdon@calstate.edu	562-951-4938
	Steve Relyea	srelyea@calstate.edu	562-951-4600
	Zachary Gifford	zgifford@calstate.edu	562-951-4568
Office of General Counsel	William Hsu	whsu@calstate.edu	562-951-4500
	Robin Webb	rwebb@calstate.edu	562-951-4500
	Jaime Thompson	jthompson@calstate.edu	562-951-4500
Financial Services Division Systemwide Accounting & Reporting	Alice Kim	akim@calstate.edu	562-951-4627
	Jullia Margaureathe Perancullo	jperancullo@calstate.edu	562-481-2426
	Sherry Pickering	spickering@calstate.edu	562-951-4531
	Smey Chum	schum@calstate.edu	562-951-4673
	Jeni Kitchell	jkitchell@calstate.edu	562-951-4540
Systemwide Professional Development	David Kervella	dkervella@calstate.edu	562-951-4403
	Chris Fondacaro	cfondacaro@calstate.edu	562-951-4403

Unemployment Insurance Claims Administrator – Equifax			
National Account Executive	Christina Wuestling	christina.wuestling@equifax.com	314-277-1917
UI Claims Administrator (Primary)	Melinda Leritz	melinda.leritz@equifax.com	833-946-0624 x7895
UI Claims Administration Manager	Trisha Milton	trisha.milton@equifax.com	314-214-7883
Equifax Charge Specialist / DE2088 Requests	Laura Snyder	Laura.snyder@equifax.com	833-946-0624
Power of Attorney Issues	Michelle Wiley	michelle.wiley@equifax.com	314-684-2610

California State University Risk Management Authority

CSURMA Service Matrix

Coverage	Contact	E-Mail Address	Office
Human Resources Consulting – Employers Group			
Helpline	Helpline Team	helpline@employersgroup.com	800-748-8484
EEO Compliance (Affirmative Action)	Suzanne Oliva	soliva@fpsolutions.com	213-765-3918
Training/Behavioral Assessments	Bill Stephens	bstephens@employersgroup.com	213-595-3191
Client Service	Bill Stephens	bstephens@employersgroup.com	805-877-9922
Employee Opinion Survey	Veretta Yancey	vyancey@employersgroup.com	213-765-3937
Employer Advocacy	Mark Wilbur	mwilbur@fpsolutions.com	310-849-9066
Leave Management	Helpline	helpline@employersgroup.com	800-748-8484
Reference Library	Robert Campbell	rcampbell@employersgroup.com	800-748-8484 x3430
Compensation, Research and Surveys	Research Services	researchservices@employersgroup.com	213-765-3969
On-Line Training	Bill Stephens	bstephens@employersgroup.com	805-807-9922
Employee Handbooks and Policies	Michelle Olson	molson@employersgroup.com	800-748-8484
Compliance Posters	ServiceOne	serviceone@employersgroup.com	213-765-3952

Agenda Item H3
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

AORMA'S TRAVEL REIMBURSEMENT POLICY

ISSUE: Reasonable expenses associated with travel to and from the AORMA Committee meetings and CSURMA Board of Directors meetings are reimbursable by CSURMA. Attached is Policy & Procedure A-7 - CSURMA AORMA Travel Reimbursement Policy.

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: Please contact Mimi Long should you have any questions regarding your travel expenses.

PUBLICATION: None.

ATTACHMENT(S):

a. Policy & Procedure A-7 - CSURMA AORMA Travel Reimbursement Policy

CSURMA AORMA POLICY AND PROCEDURE NO. A-7

Subject: CSURMA AORMA Travel Reimbursement Policy

Adopted: March 21, 2013

Effective: March 21, 2013

Last Reviewed: May 1, 2025

Amended: March 19, 2015, March 9, 2017, September 6, 2018, May 2, 2024

PURPOSE:

California State University Risk Management Authority (**CSURMA**) members benefit from the work of their elected and appointed representatives who give their time to participate in the governance and development of **CSURMA** programs. Committee Member in person attendance at the Auxiliary Organization Risk Management Alliance (**AORMA) Committee**, standing committee meetings and task group meetings is preferred. This Policy and Procedure is intended to formalize the prior existing practices of **CSURMA**.

POLICY:

It is the policy of the **AORMA Committee** that reasonable and actual expenses incurred by **Authorized Traveler** for **Covered Purposes** related to operation of **CSURMA**'s programs shall be reimbursed. The method of approving travel and reporting and calculating the reimbursable amount shall be in accordance with the travel reimbursement policy of the California State University or the **Authorized Traveler**'s member auxiliary organization at the time of the travel.

PROCEDURE:

1. Reimbursement requests will be reported on the **Authorized Traveler**'s completed State of California – Travel Expense Claim form or the form utilized by the **Authorized Traveler**'s member auxiliary organization. The claim form should be forwarded to the **Authorized Traveler**'s member auxiliary organization accounting department for reimbursement. The member auxiliary organization's accounting department should then seek reimbursement from **CSURMA**.

2. The **Authorized Traveler**'s accounting department should send the following documents to **CSURMA** c/o the Systemwide Office of Risk Management:

   a) Invoices for all reasonable expenses
   b) Completed State of California (or **Authorized Traveler**'s member auxiliary organization) – Travel Expense Claim form

c) Documentation of the purpose of the travel such as a copy of the agenda, presentation, etc. for the **Covered Purpose** that the **Authorized Traveler** attended.

DEFINITIONS:

1. **Authorized Traveler** – includes **AORMA Committee** members and officers, standing committee members and participants in duly established task groups. Other persons traveling on **CSURMA AORMA** related travel shall be reimbursed pursuant to this Policy and Procedure No. A-7 as agreed under separate agreement in advance of the travel. Independent consultants shall not be considered **Authorized Travelers** under this Policy and Procedure No. A-7 and any travel expenses incurred by independent consultants may be reimbursed as provided under separate consulting agreements.

2. **Covered Expenses** – includes reasonable expenses incurred by the **Authorized Traveler** as provided under the travel reimbursement policy of the California State University or the **Authorized Traveler**'s member auxiliary organization travel reimbursement policy requirements.

3. **Covered Purposes** – covered purposes shall include attendance at meetings of the **CSURMA AORMA Committee**, standing committees, task group meetings, program presentations, member meetings, and approved professional development trainings. Any other **Covered Purposes** must be approved for reimbursement by the **AORMA Committee**. The **AORMA Committee** Chair or designee is expected to attend the **AOA** Executive Committee meetings as the representative of the **AORMA Committee** and therefore reasonable expenses associated with travel to and from as well as participation in the **AOA** Executive Committee meetings are reimbursable by **CSURMA**. As directors on the **CSURMA** Board, **AORMA Committee** Members are expected to attend **CSURMA** Board of Directors meetings and therefore reasonable expenses associated with travel to and from as well as participation in the **CSURMA** Board of Directors meeting are reimbursable by **CSURMA**. If there is travel to an event that would otherwise be a **Covered Purpose** in conjunction with another event the **Authorized Traveler** would otherwise attend such as the **AOA** Annual Conference or the **CSURMA** Fitting the Pieces Together Conference, the **Authorized Travelers** is eligible for reimbursement of **Covered Expenses** to attend the **Covered Purpose** meeting only and there will be no **CSURMA** reimbursement of the expenses the **Authorized Traveler** would have normally incurred to attend the **AOA** Annual Conference or the **CSURMA** Fitting the Pieces Together Conference.

Agenda Item H4
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

CSURMA AORMA COMMITTEE MEMBERS

ISSUE: Attached for the Committee's review is the listing of the AORMA Committee members.

RECOMMENDATION: It is recommended that members review the list at each meeting for accuracy, making revisions as appropriate. If there are any changes, please contact Tevea Him at thim@alliant.com.

FISCAL IMPACT: None.

BACKGROUND: Contact lists are provided at every meeting.

PUBLICATION: None.

ATTACHMENT(S):

a. AORMA Committee Listing

AORMA Committee
Effective at July 1, 2025

Seat	Member	Position	Campus	Auxiliary Name	E-Mail	Telephone Number
Chair	Chuck Kissel	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	ckissel@fullerton.edu	657-278-4101
First Vice Chair	Bill Olmsted	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-7911
Second Vice Chair	Leslie Levinson	Chief Financial Officer	San Diego	San Diego State University Research Foundation	llevinson@sdsu.edu	619-594-1076
Seat 1	Tranitra Avery	Executive Director	Dominguez Hills	Toro Auxiliary Partners, CSU Dominguez Hills	tsavery@csudh.edu	310-243-2501
Seat 2	Jared Ceja	Executive Director	Pomona	The Cal Poly Pomona Foundation, Inc.	jgceja@cpp.edu	909-869-4844
Seat 3	Cecilia Ortiz	Executive Director	Northridge	University Student Union, Inc. at CSUN	Cecilia.ortiz@csun.edu	818-677-3024
Seat 4	Raven Tyson	Associate Director of Business Operations	San Diego	Associated Students, San Diego State University	rtyson@sdsu.edu	619-594-3760
Seat 5	Barnaby Peake	Executive Director	Los Angeles	Associated Students, Inc., CSU Los Angeles	bpeake@calstatela.edu	323-343-5858
Seat 6	Rosa Hernandez	Director, Human Resources	Long Beach	Forty-Niner Shops, Inc. & Associated Students, Inc.	rosa.hernandez@csulb.edu	562-985-7854
Seat 7	Keith Crawford	Risk Manger	Chico	Associated Students of CSU, Chico	tkcrawford@csuchico.edu	530-898-3447

Agenda Item H5
CSURMA AORMA Committee
Meeting Date: September 3-4, 2025

CSURMA ADMINISTRATIVE SERVICE CALENDAR

ISSUE: This item is provided as information to advise the AORMA Committee of the various recurring administrative activities and when they take place over the course of the year. It includes items noting when they appear before the AORMA Committee, Executive Committee and Board of Directors. It is to be provided for information with each agenda packet.

RECOMMENDATION: It is recommended that the Committee review the CSURMA Administrative Service Calendar and provide direction to staff as appropriate.

FISCAL IMPACT: No direct fiscal impact is expected.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. CSURMA Administrative Service Calendar

CSURMA
SERVICE CALENDAR

#	Task	Staff	Status
	CSURMA Administrative Service Calendar		
	JANUARY 2025		
1	Executive Committee Nominations *Chair to appoint the EC Nominating Committee at January EC meeting* *EC election at the May BOD meeting*	Mimi Long	Completed
2	State Filing - Statement of Facts – Roster of Public Agencies - file with Secretary of State	Tevea Him	In Process
3	State Filing - Joint Powers Authority - file with Secretary of State - As Needed	Tevea Him	Completed
4	State Filing - Financial Statement to the County Auditor and State Controller	Tevea Him	Completed
5	Treasurers' Bond	Van Rin	Completed
6	Announce the new AORMA Committee open seats on the AORMA Committee at the AOA Conference	Mimi Long	Completed
7	FORM 700 - JPA ADMIN sends Form 700 to CSURMA FILERS	Tevea Him	Completed
8	AORMA Member Budget Letter (January Letter)	Mimi Long	Completed
	CSURMA AOA CONFERENCE	***Mimi Long***	
	CSURMA EC Meeting	***Mimi Long***	
	AIME Committee Meeting	***Stacey Weeks***	
	FEBRUARY		
#	**Task**	**Staff**	**Status**
1	AORMA Liability Program - Reinsurance Recovery / EPL Deductible Recovery at Dec 31st	Mimi Long	Completed
	MARCH		
#	**Task**	**Staff**	**Status**
1	Review of all CSURMA Policies and Procedures (odd in odd years / even in even years)	Mimi Long	Completed
2	Chancellor's Office Services Budget Proposals	Tevea Him	Completed
3	CSURMA Budget	Mimi Long	Completed
4	CSURMA Mid-Term Budget (Review Variance Report w/ EC)	Mimi Long	Completed
5	CSURMA Master Investment Policy	Tevea Him	Completed
6	Review and adoption of Applicable Integrated CSU Administrative Manual Policies	Tevea Him	Completed
7	Review and adoption of CSURMA's Data Security Policies	Tevea Him	Completed
8	CSU International Programs Funding	Amy Lightner	N/A
9	Campus Liability, AORMA Liability, AIME and Campus WC - Risk Pool claims audit (every odd year) *Req approval of auditor's proposal at the March, 2025 meeting (no approval required for WC)* *Complete the audit review June - August, 2025* *Present results at September, 2025 EC & AORMA meetings* *Present results at October, 2025 BOD meeting*	Mimi Long	Completed
10	Campus Risk Pools Funding Status Report (using 12/31 financials)	Mimi Long	Completed
11	Auxiliary Service Provider Report	Tevea Him	Completed
12	Campus Programs RPTG *Appoint RPTG committee at March, 2025 EC meeting;* *Schedule in-person RPTG meeting in July, 2025;* *Schedule follow-up virtual meeting in August, 2025;* *Present Results at September, 2025 EC meeting for FY 2026/2027 rating*	Mimi Long	Completed
13	Forward to the AOA EC the slate of nominees to fill the open seats on the AORMA Committee	Mimi Long	Completed
14	Completion of the Form 700 – Statement of Economic Interest	Tevea Him	Completed
15	Campus Benchmarking Report	Mimi Long	Completed
16	CSURMA Operational Review *Request approval to perform audit at September, 2026 EC meeting* *Present results at March, 2027 EC meeting* *Present results at May, 2027 BOD meeting* *Present results at May, 2027 AORMA Meeting*	Mimi Long	N/A
17	Property Appraisals, Begin the Process in 2028	Mimi Long	N/A

CSURMA
SERVICE CALENDAR

DRAFT

#	Task	Staff	Status
	CSURMA EC Meeting	***Mimi Long***	
	CSURMA EC LRP Meeting	***Mimi Long***	

APRIL

#	Task	Staff	Status
1	JPA ADMIN verifies BOD Campus Primary and Alternate representative remain in place by	Tevea Him	Completed
2	Election for AORMA Committee term beginning on July 1st (election closes April 30)	Tevea Him	Completed
3	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Claims Admin	Completed

MAY

#	Task	Staff	Status
1	Approval by BOD Resolution allowing Treasurer to invest or reinvest funds (P/O Budget	Tevea Him	Completed
2	Approval of Conflict of Interest Code by BOD every even-number year - File with FPPC as required	Tevea Him	Completed
3	Approval of Long Range Action Plan for upcoming fiscal year	Mimi Long	Completed
4	Campus Risk Pools Funding Status	Mimi Long	Completed
5	Executive Committee Nominations	Mimi Long	Completed
	Chair to appoint the EC Nominating Committee at January EC meeting		
	EC election at the May BOD meeting		
6	Adoption of the CSURMA Operating Budget	Mimi Long	Completed
7	CSURMA Quarterly Investment Report	Tevea Him	Completed
8	Announce AORMA Committee members for the new term beginning July 1st	Tevea Him	Completed
9	Send out appointment letters to the newly elected AORMA Committee members for the term beginning on July 1st	Tevea Him	Completed
10	Send out appointment letters to the newly elected Executive Committee members for the term beginning on July 1st	Mimi Long	Completed
11	CSURMA Operational Review	Tevea Him	N/A
	Request approval to perform audit at September, 2026 EC meeting		
	Present results at March, 2027 EC meeting		
	Present results at May, 2027 BOD meeting		
	Present results at May, 2027 AORMA Meeting		
	AIME Committee Meeting	***Stacey Weeks***	
	CSURMA BOD NMO Meeting via Teleconference	***Amy Lightner***	
	AORMA Committee Meeting	***Mimi Long***	
	CSURMA EC Meeting	***Mimi Long***	
	CSURMA BOD Meeting	***Mimi Long***	

JUNE

#	Task	Staff	Status
1	AORMA Liability Program - Reinsurance Recovery / EPL Deductible Recovery	Van Rin	Completed
2	Request COI from all vendor's	L. Wallace	in process
	Expiring Contract: Agility - July 15, 2025 *(Extended to 7/15/26)*	Mimi Long	Completed
	Expiring Contract: Alliant Loss Control Services - June 30, 2025 *(Extended to 6/30/28)*	Mimi Long	Completed
	Expiring Contract: CO Overhead Costs - June 30, 2025 *(Extended to 6/30/26)*	Mimi Long	Completed
	Expiring Contract: Employers Group Service Corp - Expires June 30, 2026	Mimi Long	N/A
	Expiring Contract: Praesidium - June 30, 2026	Mimi Long	N/A
	Expiring Contract: Sedgwick - June 30, 2030	Mimi Long	N/A
	Expiring Contract: Witt O'Brien's, LLC - June 30, 2026	Mimi Long	N/A
	Expiring Contract: UC RSS - May 7, 2026	Mimi Long	N/A
	Expiring Contract: Black Swan (Empathia, Inc.) - June 30, 2027	Mimi Long	N/A
	Expiring Contract: Ventiv / iVos - June 30, 2026	Mimi Long	N/A

CSURMA
SERVICE CALENDAR

DRAFT

#	Task	Staff	Status
	Expiring Contract: CO Systemwide Professional Development (AORMA online training) - Continuous	Mimi Long	N/A

JULY

#	Task	Staff	Status
1	OCIP #3 - CGL & WC - Expiration Date: December 31, 2022 - 2027	Amy Lightner	Completed
2	Financial audit prep with KPMG	Van Rin	In Process
3	Send to CSU Accounting the approved dividends and allocation of program costs for invoicing	Van Rin	Completed
4	Send out AORMA invoice to all members	Van Rin	Completed
5	Request Workers' Compensation and Liability loss runs @ 6/30 – Forward to Actuary	Mimi Long	Completed
6	Actuary Campus Liability Deductible Credits, based on June 30, 2025 losses. New deductibles 26/27, 27/28, 28/29	Mimi Long	Completed
7	Request Liability (EPL check register) for minimum EPL deductible calculation for upcoming fiscal year	Tevea Him	Completed
8	Final FY Payroll - request from Chancellor's Office	Mimi Long	Completed
9	Process the Liability and Workers' Compensation dividend checks and forward to Alliant for distribution	Van Rin	
10	Distribute the Liability and Workers' Compensation dividend checks	Van Rin	
11	Request final audited payroll from all Workers' Compensation program members for expired year	Tevea Him	Completed
12	Survey legal counsel compensation and recommend to AORMA a fair and equitable maximum allowable hourly rate, **2025** *(Review again in 2027)*	Mimi Long	Completed
13	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute (annual for AORMA)	WC Consult	Completed
14	Campus Programs RPTG *Appoint RPTG committee at March, 2025 EC meeting;* *Schedule in-person RPTG meeting in July, 2025;* *Schedule follow-up virtual meeting in August, 2025;* *Present Results at September, 2025 EC meeting for FY 2026/2027 rating*	Mimi Long	Completed
15	AORMA Programs RPTG *Appoint RPTG committee at December, 2025 AORMA Committee meeting;* *Schedule in-person RPTG meeting in July, 2026;* *Schedule follow-up virtual meeting in August, 2026;* *Present Results at September, 2025 EC meeting for FY 2027/2028 rating*	Mimi Long	N/A
	AORMA Officers Retreat	***Mimi Long***	***Completed***

AUGUST

#	Task	Staff	Status
1	Send out letter regarding Campus Appointment of CSURMA Board of Directors Members and Alternate	Tevea Him	In Process
2	Send out letter to regarding Claims Settlement Authority Annual Confirmation	Tevea Him	In Process
3	Send out letter to regarding Foreign Travel Authority Confirmation	Tevea Him	In Process
4	CSURMA Quarterly Investment Report for EC Meeting	Tevea Him	In Process
5	Calculate additional premium or return premium for each Workers' Compensation program member based on the audited payroll	Mimi Long	Completed
6	Receipt of Actuarial Studies *Forward to Systemwide Risk Management and Accounting Team*	Mimi Long	Completed
7	Calculate each member's minimum EPL deductible for the upcoming program term	Tevea Him	Completed
8	Complete Target Surplus Funding Report	Mimi Long	Completed
9	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 6/30	Tevea Him	Completed
10	Completion of the Public Self-Insurer's Annual Report for CSURMA (must be filed with the state by Oct 1st.)	Mimi Long	Completed

CSURMA
SERVICE CALENDAR

#	Task	Staff	Status
11	Campus Programs RPTG *Appoint RPTG committee at March, 2025 EC meeting;* *Schedule in-person RPTG meeting in July, 2025;* *Schedule follow-up virtual meeting in August, 2025;* *Present Results at September, 2025 EC meeting for FY 2026/2027 rating*	Mimi Long	Completed
12	AORMA Programs RPTG *Appoint RPTG committee at December, 2025 AORMA Committee meeting;* *Schedule in-person RPTG meeting in July, 2026;* *Schedule follow-up virtual meeting in August, 2026;* *Present Results at September, 2025 EC meeting for FY 2027/2028 rating*	Mimi Long	N/A

SEPTEMBER

#	Task	Staff	Status
1	Adoption of CSURMA Executive Committee, Board of Directors, and AORMA Committee meeting calendars	Tevea Him	In Process
2	Actuarial Reports	Mimi Long	In Process
3	Risk Pools Funding Status Report	Mimi Long	In Process
4	Proposed Campus, AIME and AORMA Dividends	Mimi Long	In Process
5	Rates and Gross Funding Campus and AORMA Coverage Programs	Mimi Long	In Process
6	AORMA Liability Program - Reinsurance Recovery (verify w/ Carl Warren)	Van Rin	
7	***CAJPA Fall Conference and Training Seminar -South Lake Tahoe***		
8	Campus Workers' Compensation Program Safety National Aggregate Stop Loss Report - Present to EC in Sept	Tevea Him	
9	Prepare invoices or checks for the Workers' Compensation payroll audit	Van Rin	
10	CSURMA Quarterly EPL Deductible Recoverys ending September 30 (Begin Task)	Van Rin	
11	Completion of the AORMA Committee (September Letter) updating all AORMA members on the funding and dividends approved for the upcoming fiscal year	Mimi Long	
12	Annual Exposure Surveys to Members - all aviation, CLIP, Med Mal, watercraft, AORMA renewal app.	Tevea Him	
13	Campus Benchmarking Report	Amy Lightner	
14	Campus Programs RPTG *Appoint RPTG committee at March, 2025 EC meeting;* *Schedule in-person RPTG meeting in July, 2025;* *Schedule follow-up virtual meeting in August, 2025;* *Present Results at September, 2025 EC meeting for FY 2026/2027 rating*	Mimi Long	In Process
15	AORMA Programs RPTG *Appoint RPTG committee at December, 2025 AORMA Committee meeting;* *Schedule in-person RPTG meeting in July, 2026;* *Schedule follow-up virtual meeting in August, 2026;* *Present Results at September, 2025 EC meeting for FY 2027/2028 rating*	Mimi Long	N/A
16	CSURMA Operational Review *Request approval to perform audit at September, 2026 EC meeting* *Present results at March, 2027 EC meeting* *Present results at May, 2027 BOD meeting* *Present results at May, 2027 AORMA Meeting*	Mimi Long	N/A
17	Campus Liability, AORMA Liability, AIME and Campus WC - Risk Pool claims audit (every odd year) *Req approval of auditor's proposal at the March, 2025 meeting (no approval required for WC)* *Complete the audit review June - August, 2025* *Present results at September, 2025 EC & AORMA meetings* *Present results at October, 2025 BOD meeting*	Mimi Long	In Process
18	AORMA WC - Risk Pool claims audit (every even year) Complete the audit review June - August, 2026 Present results at September, 2026 AORMA meetings Present results at October, 2026 BOD meeting	Mimi Long	N/A

CSURMA
SERVICE CALENDAR

#	Task	Staff	Status
	AORMA Long Range Plan meeting	***Mimi Long***	
	AORMA New Committee Member Orientation meeting	***Mimi Long***	
	AORMA Committee Meeting	***Mimi Long***	
	CSURMA EC Orientation Meeting	***Mimi Long***	
	CSURMA EC Meeting	***Mimi Long***	

OCTOBER

#	Task	Staff	
1	AORMA Liability application	Mimi Long	
2	CSURMA Annual Report (Stewardship)	Mimi Long	
3	CSURMA Tri-Fold based on June 30 financials	Mimi Long	
4	AORMA Estimated Workers' Compensation payroll	Mimi Long	
5	Government Compensation Report (request from CSU Accounting)	Tevea Him	
6	Campus Liability, AORMA Liability, AIME and Campus WC - Risk Pool claims audit (every odd year) *Req approval of auditor's proposal at the March, 2025 meeting (no approval required for WC)* *Complete the audit review June - August, 2025* *Present results at September, 2025 EC & AORMA meetings* *Present results at October, 2025 BOD meeting*	Mimi Long	
2	AORMA WC - Risk Pool claims audit (every even year) *Complete the audit review June - August, 2026* *Present results at September, 2026 AORMA meetings* *Present results at October, 2026 BOD meeting*	Mimi Long	N/A
	AIME Committee Meeting	***Stacey Weeks***	
	CSURMA BOD Meeting	***Mimi Long***	
	CSURMA EC Meeting	***Mimi Long***	

NOVEMBER

#	Task	Staff	Status
1	Review CAJPA Accrediation Standard for new or reoccuring item	Mimi Long	
2	FORM 700 - Campus Risk Pool Administrator sends request to campus president to confirm appointments of primary and alternate representative to BOD (Note: AORMA Representatives are maintained through their election process)	Tevea Him	
3	Send campus risk pool renewal budget (Early Bird Renewal Letter)	Mimi Long	
4	Campus Risk Pool Deductible - Effective In (2026, 2029)	Mimi Long	N/A
5	Review volunteer losses within the AORMA Workers' Compensation program (review at December meeting)	Tevea Him	
6	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 9/30	Tevea Him	

DECEMBER

#	Task	Staff	Status
1	Vendor Survey - Review List of Vendors and Work on Recipients	L. Wallace	
2	CSURMA Cash Flow Statement at Sept. 30th	Mimi Long	
3	AORMA Liability Program - Reinsurance Recovery (verify w/ Carl Warren)	Mimi Long	
4	Quarterly Risk Management Report for Systemwide Risk Management	Dan Howell	
5	Financial Audit - mail to Secretary of State and County Auditor	Tevea Him	
6	CSURMA Quarterly EPL Deductible Recoverys	Van Rin	
7	AORMA Programs RPTG *Appoint RPTG committee at December, 2025 AORMA Committee meeting;* *Schedule in-person RPTG meeting in July, 2026;* *Schedule follow-up virtual meeting in August, 2026;* *Present Results at September, 2025 EC meeting for FY 2027/2028 rating*	Mimi Long	

DRAFT

CSURMA
SERVICE CALENDAR

#	Task	Staff	Status
	Expiring Contract: Enterprises Rent A Car - Update Rates for the new year	Tevea Him	
	Expiring Contract: Alliant Insurance Services (Brokerage Agreement) - December 31, 2029	Mimi Long	N/A
	Expiring Contract: Alliant Insurance Services (Program Admin Agreement) - December 31, 2029	Mimi Long	N/A
	Expiring Contract: Carl Warren & Company - December 31, 2026	Mimi Long	N/A
	Expiring Contract: HSR (AIME and Club Sports) - December 31, 2027	Amy Lightner	N/A
	AORMA Committee Meeting	***Mimi Long***	