



**CSURMA AORMA COMMITTEE
MEETING AGENDA
“This is an Open Public Meeting”**

In accordance with the requirements of the Bagley-Keene Open Meeting Act, notice of this meeting must be posted in a publicly accessible place, including the internet, at least ten days in advance of the meeting. This meeting agenda shall also be posted at the address of the teleconference location with access for the public via phone/speaker phone.

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 may require routine provision of identification to building security. However, CSURMA AORMA 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.

1. Teleconference Location - CSU Chancellor’s Office, 401 Golden Shore, Long Beach
2. Leslie Levinson, SDSU Research Foundation, 5250 Campanile Drive, 4th Floor (Office 4531b), San Diego, CA
3. Bella Newberg, CSU San Marcos Corporation, 333 S Twin Oaks Valley Road (Craven Hall 5111) San Marcos, CA

Meeting Date:	December 5, 2019	Location:	Alliant Insurance Services, Inc. 100 Pine Street, 11 th Floor San Francisco, CA 94111
Time:	11:00 AM		

Legend: A – Action may be taken
I – Information Only

A. CALL TO ORDER

1. **Approval of the Agenda** A p. 4
The Committee will be asked to approve today’s meeting agenda order

B. PUBLIC COMMENTS

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is asked to take action on the consent calendar items as a group, except that a member may request that an item be withdrawn from the Consent Calendar for discussion and action.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 Meeting Minutes – September 4-5, 2019** A p. 5
As part of the Consent Calendar, the Committee will be asked to approve the minutes of the last meeting.

D. CLOSED SESSION Pursuant to California Government Code Section 11126(e)(1) & 1126(f)(1)

Action may be taken per Government Code Section 11126(e)(1) & 1126(f)(1). Please refer to the below list of claims that may be discussed. The Committee may assess and evaluate pending claims and related issues and take action or provide direction to Staff regarding the litigation described below.

1. Apodaca v. San Marcos, ASI, et al.
2. Aranda v. San Bernardino, University Enterprises Corp
3. Lazar v. San Luis Obispo, Cal Poly Corp
4. Bennett vs. San Diego, ASI

A Public Entity Joint Powers Authority

5. Katagiri vs. San Diego, Research Foundation
6. Debellis vs. Sacramento, ASI
7. Fleischman vs. San Diego, Research Foundation
8. Richardson vs. Los Angeles, ASI
9. Saucedo vs. Long Beach, ASI
10. M. Davis vs. Long Beach, ASI
11. Espinoza vs. San Luis Obispo, ASI
12. Stickney vs. Long Beach, Forty-Niner Shops
13. Robensin vs. Sand Diego, Aztec Shops

E. GENERAL ADMINISTRATION

1. **FY 2019/20 CSURMA AORMA Long Range Action Plan** A p. 28
The Committee will be asked to approve the FY 19/20 Long Range Action Plan
2. **Workers' Compensation Supplemental Actuarial Report** A p. 32
The Committee will be asked to review and accept the supplemental actuarial report.
3. **Workers' Compensation Program Member Allocation for FY 2020/21** A p. 91
The Committee will be asked to approve the member allocation for FY 2020/21.
4. **Liability Program Supplemental Actuarial Reports** A p. 102
The Committee will be asked to review and accept the supplemental actuarial reports.
5. **Liability Program Member Allocation for FY 2020/21** A p. 126
The Committee will be asked to approve the member allocation for FY 20/21
6. **Property Program Member Allocation for FY 2020/21** A p. 138
The Committee will be asked to approve the member allocation for FY 20/21
7. **Crime Program Member Allocation for FY 2020/21** A p. 147
The Committee will be asked to approve the member allocation for FY 20/21
8. **Unemployment Insurance Program Member Allocation for FY 2020/21** A p. 156
The Committee will be asked to approve the member allocation for FY 20/21
9. **Liability and Workers' Compensation Dividends** A p. 163
The Committee will be asked to approve the allocation of the dividends to be paid in July, 2020

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|---------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| 10. | AORMA Committee Election for Officer Positions
<i>The Committee will hold an election at the meeting for the three officer positions – Chair, First Vice Chair and Second Vice Chair</i> | A p. 177 |
| 11. | Policy and Procedure A-1 - AORMA Committee Composition, Elections and Term Limits
<i>The Committee will be asked to review and approval revisions to Policy and Procedure A-1</i> | A p. 187 |
| 12. | Rating Plans Task Group
<i>The Chair will be asked to appoint a task group to review the rating plans of the AORMA Coverage Programs.</i> | A p. 191 |
| 13. | White Paper to Aid Members in Developing Contracts Involving Minors
<i>The Committee will review a new White Paper to be distributed to all CSURMA member.</i> | I p. 195 |
| 14. | Retainer with Legal Counsel for Complex Contract Questions
<i>The Committee will be asked to review and approve the proposal for contract review legal counsel.</i> | A p. 201 |
| 15. | Proposal for AORMA Recommended Waiver and Handbook Legal Counsel Review and Update
<i>The Committee will be asked to review and approval the proposal by ... for review and recommendations</i> | A p. 203 |
| 16. | AORMA Liability Program Claims Administration Audit Report
<i>The Committee will be asked to review and accept the Liability Program claims administration review.</i> | A p. 212 |
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F. INFORMATION ITEMS | | |
| 1. | CSURMA AORMA 2019/20 & 2020/21 Meeting Calendars | I p. 263 |
| 2. | CSURMA AORMA Program Administrator’s Contact Lists | I p. 266 |
| 3. | AORMA’s Travel Reimbursement Policy | I p. 280 |
| 4. | AORMA Committee Members - Effective 7/01/19 | I p. 283 |
| 5. | CSURMA Administrative Service Calendar | I p. 285 |
|
G. ADJOURNMENT | | |

The next AORMA Committee meeting is scheduled for May 7, 2020 at CSU Dominguez Hills.
If you have questions regarding the agenda package, please contact Mimi Long at mlong@alliant.com / (415) 403-1423 or 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.

APPROVAL OF MEETING MINUTES - SEPTEMBER 4-5, 2019

ISSUE: The Committee will be asked to review and approve the draft minutes of its September 4-5, 2019 meeting.

RECOMMENDATION: It is recommended that the Committee approve the minutes of its September 4-5, 2019 meeting, including corrections as necessary.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA AORMA Committee Meeting Minutes – September 4-5, 2019

**MINUTES OF THE CSURMA AORMA
COMMITTEE LRP MEETING**

SEPTEMBER 4-5, 2019

ALLIANT INSURANCE SERVICES

701 B STREET, 6TH FLOOR • SAN DIEGO, CA

10:00 AM

MEMBERS PRESENT (WEDNESDAY, SEPTEMBER 4, 2019)

Dwayne Brummett, Associated Students, Inc. at San Luis Obispo
Chuck Kissel, CSU Fullerton Auxiliary Services Corporation
Trina Knight, University Enterprises, Inc., CSU Sacramento
Starr Lee, The University Corporation at Monterey Bay
Leslie Levinson, San Diego State Research Foundation
Dave Nakamura, Humboldt State University Center (*arrived at 11:23am*)
Bella Newberg, California State University San Marcos Corporation (*Day 1*)
Bill Olmsted, University Union Operation of CSU Sacramento
Cecilia Ortiz, Loker Student Union, CSU Dominguez Hills
Russ Wittmeier, The CSU, Chico Research Foundation

MEMBERS ABSENT

None

STAFF, GUESTS AND CONSULTANTS

Yumi Augustus, Carl Warren & Company (*Day 2*)
Katie Brant, Sedgwick CMS (*Day 2 via Teleconference*)
Patricia Daniels, Sedgwick CMS (*Day 2 via Teleconference*)
Amy Lightner, Alliant Insurance Services, Inc. (*Day 2*)
Zachary Gifford, CSU Office of the Chancellor – Systemwide Risk Management
Tevea Him, Alliant Insurance Services, Inc.
Daniel Howell, Alliant Insurance Services, Inc.
Susan Leung, Alliant Insurance Services, Inc.
Mimi Long, Alliant Insurance Services, Inc.
Brian Montagnese, Sedgwick CMS (*Day 2 via Teleconference*)
Tom Quirk, Alliant Insurance Services, Inc. (*Day 1*)
Michael Simmons, Alliant Insurance Services, Inc. (*Day 1*)
Robin Webb, CSU Office of the Chancellor, Office of General Counsel

A. CALL TO ORDER

The meeting was called to order by the Chair, Dwayne Brummett at 10:00 AM.

A1. Approval of the Agenda

Staff recommended moving Items E6 and F6 to D3 and D4 so that Mike Simmons and Tom Quirk could present their items at the beginning of the meeting.

A motion was made to approve the revised agenda order as noted above.

Motion: Bill Olmsted
Second: Leslie Levinson

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura				X
Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

B. PUBLIC COMMENTS

There were no comments from members of the public.

C. CONSENT CALENDAR

C1. Approval of Minutes – March 2, 2019

A motion was made to approve the meeting minutes.

Motion: Chuck Kissel
Second: Trina Knight

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura				X

Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

E. LONG RANGE ACTION PLANNING

D. STANDING COMMITTEE REPORTS

D1. AORMA Benefit Program Report

E6. CSURMA AORMA Benefits Program

D1 and E6 were discussed together.

Tom Quirk and Michael Menerey from the Alliant Insurance Services, Inc. Benefits Team provided a presentation regarding the CSURMA AORMA Benefits Program. (The presentation has been uploaded to www.CSURMA.org.)

A motion was made to approve the formation of an AORMA Benefits Committee.

Motion: Cecilia Ortiz
Second: Starr Lee

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura				X
Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

The AORMA Committee Chair will appoint the Benefits Committee Chair and the Members to serve on the Benefits Committee.

F6. Target Retained Funds Analysis Report and Dividend Calculation

Dave Nakamura entered the meeting at 11:22 am.

Mike Simmons presented the Target Retained Funds Policy Presentation. The presentation provided the Committee with an analysis of the financial position of the Liability and Workers' Compensation programs and examined six financial benchmarking ratios.

- Gross Premium to Retained Funds Ratio
- Retained Funds to Pool Retention Ratio
- Outstanding Losses to Retained Funds Ratio
- Reserves to Retained Funds Ratio
- Change in Retained Funds
- Change in Outstanding Liabilities

The Committee discussed 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 so that it can transition back to a self-insured program.

No action was taken at today's meeting. The Committee will examine the Retained Funds Analysis Report at tomorrow's meeting in order to decide if dividends should be declared.

D2. AOA Executive Committee Report

No report was given.

E. LONG RANGE ACTION PLANNING

E1. FY 18/19 AORMA Long Range Action Plan

The Committee heard a brief overview of the items on the current 18/19 AORMA Long Range Action Plan.

E2. AORMA Officers' Retreat Recap

Dwayne Brummett provided a brief overview of the AORMA Officers Retreat which occurred in August, 2019.

E3. FY 19/20 AORMA Long Range Action Plan

During the AORMA Officers Retreat in August, 2019 the following items were discussed and suggested to be added to the FY 19/20 AORMA Long Range Action Plan. The committee reviewed the suggested items and proposed the following changes in red.

1. Establish a retainer with an attorney for complicated contract questions
2. Audit/review the Members' current additional insureds
3. Create a whitepaper to aid Members in developing contracts involving minors

4. Create a whitepaper to aid Members in developing ~~performance contracts~~ performing artists contracts
5. Update the IRIC manual to include an exhibit for chartering watercraft
6. Create a watercraft matrix which clearly outlines the difference between coverage available through the CSURMA Watercraft Program vs. coverage through the liability, property and workers' compensation programs
7. Develop the executive oversight policies and procedures for the CSURMA AORMA Benefits Program
8. Expand the Club Liability Insurance Program (CLIP) to include all of the CSU Alumni Associations
9. Create a Theatre Inspection Common Findings Report
10. Update the AORMA Recommended Waiver Handbook to Include Additional Information Regarding Electronic Signatures

E4. Contracts with Third Parties Involving Activities with Minors

One of the items proposed to be included on the FY 19/20 Long Range Action plan is to create a whitepaper to aid Members in developing contracts involving minors. As a start, Staff put together the following items which Members can add to their contract template when the activity includes minors:

1. **Insurance:** Require the entity to maintain Abuse and Molestation Coverage in the amount of \$2MM per occurrence.
2. **Screening:** Require the entity to confirm that all individuals responsible for minors have undergone screening such as a national criminal background check and/or national sex offender registry check.
3. **Training:** Require the entity to confirm that it requires individuals to immediately notify their supervisor or program administrator if they are arrested or convicted of a crime while they are employed by or volunteering with the entity.
4. **Supervision:** Require the entity to confirm that it has defined supervision procedures in place for monitoring its minor to adult ratio, and managing high-risk times and high-risk activities.
5. **Reporting:** Require the entity to report immediately, to you, any incidents or allegations of sexual misconduct involving adults or minors.

The Committee discussed the above recommendations.

E5. Establish a Retainer with an Attorney for Complicated Contract Questions

One of the items proposed to be included on the Long Range Action plan is to establish a retainer with an attorney for complicated contract questions. Staff is able to answer the majority of the members' contract questions. This resource is for those questions that go beyond Staff's area of expertise.

The Committee agreed that having this type of attorney available for questions would be beneficial but didn't think the legal fees should be paid by AORMA but instead should be paid by the individual auxiliary organization.

The Committee directed Staff to move forward with retaining a qualified attorney and to disseminate information to the members as appropriate.

E7. Volunteer Coverage

At its meetings on May 2, 2019, the AORMA Committee agreed to expand the workers' compensation program to those CSU Auxiliary Organization members with no employees but who wished to cover their board members and volunteers as employees for workers' compensation. CSAC EIA will charge AORMA \$1,000 for each new member joining the program. AORMA decided to charge each new member, for the first year, \$1,000, or \$500 if they have no volunteers other than board members. To date, three new members have joined the workers' compensation program for board members only - \$500 additional premium each.

During the AORMA Officers Retreat, Staff proposed an option to the workers' compensation program - Accident Medical Expense, and Accident Death and Dismemberment. This program is not a substitute for workers' compensation as it does provide all of the same benefits. As example, it caps the total medical expense coverage and is excess of the coverage maintained by the volunteer. Also, it does not provide accident indemnity coverage for loss of wages.

The Committee directed Staff to send out information to the members regarding this optional coverage for volunteers.

E8. AORMA Historical Premium Payments, Dividends and Loss Ratios Report

The Committee reviewed the AORMA Historical Premium Payments, Dividends and Loss Ratio report.

Staff was directed to work with Systemwide Risk Management regarding the allocation of the liability claim costs allocated to Associated Students, Inc. of California State University San Marcos.

E9. Discussion of AORMA's Continuity Plan

All AORMA Committee members are on their first or second term; therefore, no members will term out on June 30, 2020.

Member	Position	Type of Auxiliary	Term	1st, 2nd or Final Term
Dwayne Brummett	Associate Executive Director	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	7/1/18 - 6/30/20	First
Dave Nakamura	Executive Director	Humboldt State University Center	7/1/18 - 6/30/20	First

Starr Lee	Director of Administration & Legal /Associate Executive Director	The University Corporation at Monterey Bay	7/1/18 - 6/30/20	First
Chuck Kissel	Executive Director	CSU Fullerton Auxiliary Services Corporation	7/1/18 - 6/30/20	First
Russell Wittmeier	Human Resources Director	The CSU, Chico Research Foundation	7/1/18 - 6/30/20	First
Leslie Levinson	Chief Financial Officer	San Diego State University Research Foundation	7/1/18 - 6/30/20	First

The AORMA Committee Chair appointed Bella Newberg and Cecilia Ortiz to be on the nominating committee. All committee members whose terms will end on June 20, 2020 confirmed that they will run for reelection in April 2020 and the three officers at the December 2019 meeting.

Staff was directed to revise the Policy and Procedure A-1 to note that the election for the three officers will occur during the December meeting.

E10. Adoption of CSURMA AORMA 2020 Meeting Calendar

Below are the proposed 2020 AORMA Committee meeting dates.

- May 7, 2020 - 1:30 PM to 4:30 PMAORMA Committee
- September 9, 2020 - 10:00 AM to 11:00 AMAORMA Committee new member orientation
- September 9, 2020 - 11:00 AM to 3:00 PM.....AORMA Committee LRP
- September 10, 2020 - 9:00 AM to 12:00 PM.....AORMA Committee
- December 3, 2020 - 10:00 AM to 1:00 PM.....AORMA Committee

The March and October meetings have been cancelled. If action by the AORMA Committee cannot wait until a scheduled in-person meeting, a separate teleconference meeting can be arranged.

The next AORMA meeting is scheduled for Thursday, December 5 in the San Francisco office, time was changed from 10:00 am to 11:00 am.

The Committee directed Staff to update the meeting calendar to include dates through June 30, 2021.

A motion was made to approve the proposed 2020 AORMA Committee meeting dates at shown above.

Motion: Starr Lee
Second: Cecilia Ortiz

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			

Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

E11. ID Fraud Coverage

Effective July 1, 2009 ID Fraud coverage has been purchased through Travelers to cover the employees of the CSU Auxiliary Organizations. To date, five claims have been file; however, no claim payments have been made by Travelers.

The ID Fraud coverage is intended to reimburse identity theft victims up to a total cost of \$10,000 for the following:

- Lost wages as a result of time taken off from work to deal with the fraud, including wrongful incarceration – up to \$500 per week for four weeks
- Notary and certified mail charges for completing and delivering fraud affidavits
- Fees to re-apply for loans that were denied as a result of erroneous credit information due to the identity theft
- Long distance telephone charges for calling merchants, law enforcement agencies or credit grantors to discuss an actual identity theft
- Attorney fees incurred.

Staff recommended non-renewing this coverage when the policy expires.

A motion was made to non-renewed this coverage when the policy expires on July 1, 2020.

Motion: Chuck Kissel
Second: Dave Nakamura

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg	X			
Bill Olmsted	X			

Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

F. GENERAL ADMINISTRATION

F1 Amendments to the AORMA Liability Program Memorandum of Coverage

In July, 2019, CSURMA contracted with Byrne Conley from Gibbons & Conley to review all of CSURMA’s liability MOC’s and to provide recommends for amendments based on his experience working with numerous JPA’s and public entities in California. The Committee reviewed to suggested amendments to the AORMA Liability Program memorandum of coverage (MOC). During the meeting Robin Webb from OGC suggested some additional revisions.

This item was tabled to the December meeting so that Staff would review additional amendments to the MOC.

Leslie Levinson left the meeting at 1:53pm.

The AORMA Committee meeting was adjourned at for the day at 2:13 PM. The meeting reconvened at 9:00 AM on September 5, 2019.

The meeting was called to order by the Chair, Dwayne Brummett at 9:00 AM on Thursday, September 5, 2019.

G. CLOSED SESSION

A motion was made to enter closed session at 9:03 am

Motion: Cecilia Ortiz
Second: Bill Olmsted

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

1. Martin Ramirez v. Forty-Niner Shops, Inc., CSU Long Beach
2. Bennett v. San Diego Associated Students
3. Katagiri v. San Diego State Research Foundation
4. DeBellis v. Sacramento Associated Students
5. Littles v. Chico Research Foundation
6. Fleischman v. San Diego Research Foundation
7. Richardson v. Los Angeles Univ. Auxiliary Services
8. Saucedo v. Long Beach Associated Students, Inc.
9. Davis v. Long Beach Associated Students, Inc
10. Espinoza v. SLO Associated Students
11. Stickney v. Forty-Niner Shops, Inc., CSU Long Beach

A motion was made to exit closed session at 9:46 am

Motion: Starr Lee
Second: Cecilia Ortiz

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

The Chair confirmed that action had been taken during closed session on Martin Ramirez v. Forty-Niner Shops, Inc., CSU Long Beach and Stickney v. Forty-Niner Shops, Inc., CSU Long Beach.

F2. Employment Practices Liability Member Deductibles for FY 20/21

The Committee reviewed the Employment Practices Liability Member Deductible calculation for FY 20/21. Six auxiliary organizations are subject to an EPL deductible higher than the minimum of \$25,000.

A motion was made to approve the EPL deductible calculation.

Motion: Dave Nakamura
Second: Leslie Levinson

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

F3 Excess Insurance Renewals Report

Daniel Howell provided a brief overview of the CSURMA major renewals. Most of CSURMA’s coverage programs renewed on July 1. This year was even more challenging than expected as the property and casualty market became extremely firm during the second quarter. We say “firm” rather than “hard” because we still did receive quotes for coverage terms similar to the expiring programs, but pricing increased substantially. In a hard market, there may be no options available that are comparable to the expiring program. Table below shows the renewal cost change rather than the rate change. Additional increases in exposure, such as payroll increase or new buildings add further to the increase in cost.

Renewal Cost Change Estimates

Program	AORMA % Change	Campus % Change
Excess Liability	3%	+19%
Property	+16%	+26%
Worker’s Compensation	-8.6%	+5.1%
Builder’s Risk	N/A	Flat Rate
Fine Arts	N/A	0%
SPLIP & SAFECLIP	N/A	-5%
FTIP	N/A	+30%
Aviation	N/A	+10%
Medical Malpractice	N/A	0%
Fidelity	0%	0%

CSURMA representatives met with CSURMA's program underwriters in London, New York, Bermuda, San Francisco and Los Angeles. It became clear that the property insurance and Excess Liability Insurance would be the most challenging of the renewals.

Following are comments on the status of programs:

- **Excess Liability** – This program has seen loss development in the first excess layers for both the AORMA and Campus programs. AORMA was spared an increase in the primary layer; however, the general market for public entities has seen substantial increases mainly driven by employment practices and police professional exposures. Catastrophic verdicts have underwriters concerned about California public entity risks. We are going to be in the market early for the July 2020 renewal as we expect further fallout due to general loss development and underwriters may pull back, increase rates or reduce coverages – or all three.
- **Property** – Property losses to both the AORMA and Campus programs has increased the past three years. While CSU performed well in the wet winter and recent wildfires, related losses and other losses continue to mount. Significant rate decreases in recent years were again partially eroded by increases at this renewal. The outlook for next year will not be known until the end of the calendar year.
- **Workers' Compensation** – CSURMA agreed to a two year rate agreement with EIA on favorable terms. Workers' Compensation has been a bright spot in the California market as a whole and especially for CSU due to improved loss experience.
- **Fine Arts** – This program was launched in 2016 and the Program Administrator is pleased to report that underwriters did not increase rates this renewal as losses have stabilized.
- **Aviation** – This program has no losses but the market has firmed and we settled with a 10% rate increase.
- **Fidelity** – Claims have remained low but a claim in the fourth quarter resulted in a flat renewal rather than an expected reduction.

F4. AORMA Liability and Workers' Compensation Program Actuarial Reports Valued at June 30, 2019

The Committee reviewed the actuarial reports and some of the key findings and exhibits. 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 20/21 as well as evaluating potential dividends. The Actuary's findings and recommendations are shown below:

Table 1 below, provides a comparison of the Estimated Outstanding Losses at an "expected" confidence level, undiscounted for investment income, including unallocated loss adjustment expenses.

Table 1

Estimated Outstanding Losses at an "expected" confidence level, undiscounted for investment income, including unallocated loss adjustment expenses			
Liability		Workers' Compensation	
At June 30, 2018	\$1,790,144	At June 30, 2018	\$2,888,491
At June 30, 2019	\$2,540,217	At June 30, 2019	\$1,898,361
Change	42%	Change	-34%

As shown in Table 1, the estimated outstanding losses at June 30, 2019 (within the liability program) increased 42%. This is mainly due to an increase in reported case reserves of \$569,383 from July 1, 2018 to June 30, 2019. The estimated outstanding losses at June 30, 2019 within the workers' compensation program decreased by 34% primarily due to the first dollar reinsurance agreement with CSAC EIA. Effective January 1, 2015, the AORMA workers' compensation program is fully reinsured; therefore, all outstanding liabilities between January 1, 2015 and June 30, 2019 are retained by CSAC EIA. The *estimated outstanding losses* are the sum of case reserves and incurred but not report (IBNR) claims. They include allocated and unallocated loss adjustment (ALAE and ULAE) costs. *IBRN* is comprised of two distinct items (1) development of known case reserves, and (2) claims that have occurred but have not yet been reported.

Tables 2 and 3 below compare the actuary's Projected Ultimate Net Limited Losses, Discounted between FY 19/20 and FY 20/21 at three different confidence levels. The actuary uses estimated payroll as the rating basis when projecting the funding requirements. Because the payroll estimate within each program increased, the funding percentage change and the rate percentage change do not track exactly.

Table 2

Workers' Compensation Projected Ultimate Limited Losses, Discounted		
Term	Funding	Rate
80% Confidence Level		
FY 19/20	\$3,734,000	0.99
FY 20/21	\$3,384,000	0.83
Change	-9%	-16%
75% Confidence Level		
FY 19/20	\$3,525,000	0.93
FY 20/21	\$3,194,000	0.78
Change	-9%	-16%
70% Confidence Level		
FY 19/20	\$3,345,000	0.89
FY 20/21	\$3,032,000	0.74
Change	-9%	-17%

Table 3

Liability		
Projected Ultimate Limited Losses, Discounted		
Term	Funding	Rate
80% Confidence Level		
FY 19/20	\$2,140,600	0.44
FY 20/21	\$1,946,000	0.39
Change	10%	13%
75% Confidence Level		
FY 19/20	\$1,957,120	0.40
FY 20/21	\$1,779,200	0.35
Change	10%	14%
70% Confidence Level		
FY 19/20	\$1,758,350	0.36
FY 20/21	\$1,598,500	0.32
Change	10%	13%

The *projected ultimate limited 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 costs are limited to the pooled layer (\$750,000 per loss for Workers' Compensation and \$500,000 per occurrence for Liability.) The projected ultimate limited losses are discounted for investment incoming using an annual return of 2%.

A motion was made to accept the Liability and Workers' Compensation draft actuarial reports.

Motion: Starr Lee
Second: Chuck Kissel

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

F5. Estimated Pool Layer Funding Exhibit

The Committee reviewed the Estimated Fund Balance exhibits for both the Liability and Workers’ Compensation Programs. These reports show a comparison of the program assets, outstanding liabilities and estimated fund balances at June 30, 2019, as well as historical estimated fund balance and dividend information.

F6. Target Retained Funds Analysis Report and Dividend Calculation

The Committee discussed and reviewed the Retained Funds Analysis Report based on yesterday’s discussion.

A motion was made to approve a dividend, for distribution in July, 2020, in the amount of \$782,985 from the Liability Program which is 25% of the maximum dividend available.

Motion: Starr Lee
Second: Cecilia Ortiz

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

A motion was made to approve a dividend, for distribution in July, 2020, in the amount of \$544,190 from the Workers’ Compensation Program which is 33% of the maximum dividend available.

Motion: Chuck Kissel
Second: Leslie Levinson

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			

Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

The Committee discussed the three additional proposed benchmarking ratios.

A motion was made to approve the revisions to Policy and Procedure A-3 to include the three new benchmarking ratios.

Motion: Chuck Kissel
Second: Bill Olmsted

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

F7a. Total Program Funding for FY 20/21 for all Pooled Programs – Liability Program

The Committee reviewed the three Liability Program funding options for FY 20/21 below in Table 1, which show the pooled layer funding options at a 70%, 75% and 80% confidence level along with the costs for the claims administration, program administration and excess insurance. Currently, the liability program is being funded at a 75% confidence level.

Table 1

Liability Program			
70% Confidence Level (Discounted)			
Expense Item	FY 19/20 Program Costs 75% CL	FY 20/21 Program Costs 70% CL	% Change
Pool Layer Funding	1,957,120	1,598,500	-18.32%
Claims Administration	16,000	16,000	0.00%
Program Administration	830,145	831,000	0.10%
Reinsurance / Excess Insurance	1,786,424	1,965,066	10.00%
Total Costs	4,589,689	4,410,566	-3.90%
75% Confidence Level (Discounted)			
Expense Item	FY 19/20 Program Costs 75% CL	FY 20/21 Program Costs 75% CL	% Change
Pool Layer Funding	1,957,120	1,779,200	-9.09%
Claims Administration	16,000	16,000	0.00%
Program Administration	830,145	831,000	0.10%
Reinsurance / Excess Insurance	1,786,424	1,965,066	10.00%
Total Costs	4,589,689	4,591,266	0.03%
80% Confidence Level (Discounted)			
Expense Item	FY 19/20 Program Costs 75% CL	FY 20/21 Program Costs 80% CL	% Change
Pool Layer Funding	1,957,120	1,946,000	-0.57%
Claims Administration	16,000	16,000	0.00%
Program Administration	830,145	831,000	0.10%
Reinsurance / Excess Insurance	1,786,424	1,965,066	10.00%
Total Costs	4,589,689	4,758,066	3.67%

The current program is funded at a 75% confidence level and is discounted for investment value. The discount rate is calculated based on a 2% yield on investments.

A motion was made to approve the FY 20/21 Liability Program total funding of \$4,758,066 which includes the pooled layer funding at an 80% confidence level.

Motion: Chuck Kissel

Second: Starr Lee

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			

Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

Fb. Total Program Funding for FY 20/21 for all Pooled Programs – Workers’ Compensation Program

The Committee reviewed the Workers’ Compensation Program funding option for FY 20/21 shown below, which shows the pooled layer funding requirements at a 70%, 75% and 80% confidence level along with the costs for the claims administration, program administration and excess insurance. Table 1 below compares the three options to the current program.

Table 1

Workers' Compensation Program			
70% Confidence Level (Discounted)			
Expense Item	FY 19/20 Program Costs 75% CL	FY 20/21 Program Costs 70% CL	% Change
Pool Layer Funding	3,680,988	3,082,739	-16%
Claims Administration	242,429	243,000	0%
Program Administration	601,503	602,000	0%
Reinsurance / Excess Insurance	550,464	551,000	0%
Total Costs	5,075,384	4,478,739	-12%
Estimated Payroll	395,805,137	416,586,390	5%
Actuary's Original Rate (used to establish funding)	0.93	0.74	-20%
75% Confidence Level (Discounted)			
Expense Item	FY 19/20 Program Costs 75% CL	FY 20/21 Program Costs 75% CL	% Change
Pool Layer Funding	3,680,988	3,249,374	-12%
Claims Administration	242,429	243,000	0%
Program Administration	601,503	602,000	0%
Reinsurance / Excess Insurance	550,464	551,000	0%
Total Costs	5,075,384	4,645,374	-8%
Estimated Payroll	395,805,137	416,586,390	5%
Actuary's Original Rate (used to establish funding)	0.93	0.78	-16%
80% Confidence Level (Discounted)			
Expense Item	FY 19/20 Program Costs 75% CL	FY 20/21 Program Costs 80% CL	% Change
Pool Layer Funding	3,680,988	3,457,667	-6%
Claims Administration	242,429	243,000	0%
Program Administration	601,503	602,000	0%
Reinsurance / Excess Insurance	550,464	551,000	0%
Total Costs	5,075,384	4,853,667	-4%
Estimated Payroll	395,805,137	416,586,390	5%

Actuary's Original Rate (used to establish funding)	0.93	0.83	-11%
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The current program is funded at a 75% confidence level and is discounted for investment value. The discount rate is calculated based on a 2% yield on investments.

A motion was made to approve the FY 20/21 workers' compensation program costs for the Claims Administration, JPA Program Administration and Excess Insurance as presented above and the rate of .78 for the Pooled Layer Funding which represents a 75% confidence level.

Motion: Chuck Kissel
Second: Cecilia Ortiz

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

Fc. Total Program Funding for FY 20/21 for all Pooled Programs – Property Program

The Committee reviewed the proposed costs for the FY 20/21 Property Program as shown below.

Property Program			
Expense Item	FY 19/20 Program Costs	FY 20/21 Proposed Program Costs	% Change
Pooled Layer Funding	250,000	250,000	0.00%
Excess Insurance	2,029,299	2,232,229	10.00%
Program Administration	331,477	332,000	0.16%
Total Costs	2,610,776	2,814,229	7.79%

A motion was made to approve the FY 20/21 Property Program costs of \$2,814,229 which is a 7.79% increase compared to the FY 19/20 program costs.

Motion: Leslie Levinson
Second: Bill Olmsted

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED

Fd. Total Program Funding for FY 20/21 for all Pooled Programs – Crime Program

The Committee reviewed the proposed costs for FY 20/21 Crime Program as shown below. The recommended funding option will result in a 4.42% increase.

Crime Program			
Expense Item	FY 19/20 Program Costs	FY 20/21 Proposed Program Costs	% Change
Pooled Layer Funding	-	-	0.00%
Excess Insurance	197,413	207,284	5.00%
Program Administration	30,781	31,000	0.71%
Total Costs	228,194	238,284	4.42%

A motion was made to approve the FY 20/21 Crime Program costs of \$238,284 which is a 4.42% increase compared to the FY 19/20 program costs.

Motion: Cecilia Ortiz
Second: Chuck Kissel

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			

Russell Wittmeier	X			
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MOTION CARRIED

F8 Approval of the AORMA Long Range Action Plan Items for FY 2019/20

The Committee Members discussed the suggested long range goals for FY 19/20 and directed Staff to add the following:

1. Execute a retainer with an attorney to provide legal advice regarding complex contracts
2. Audit/review the Members’ current additional insureds
3. Create a whitepaper to aid Members in developing contracts involving minors
4. Create a whitepaper to aid Members in developing contracts with performing artists
5. Update the IRIC Manual to include an exhibit for Chartering Watercraft
6. Create a Watercraft Matrix which clearly outlines the difference between coverage available through the CSURMA Watercraft Program vs. coverage through the liability, property and workers’ compensation programs
7. Develop the executive oversight policies and procedures for the CSURMA AORMA Benefits Program
8. Explore the Club Liability Insurance Program (CLIP) to include all of the CSU Alumni Associations
9. Create a Theatre Inspection Common Findings Report.
10. Update the AORMA Recommended Waiver Handbook to include additional information regarding electronic signatures

A motion was made to approve the FY 2019/20 AORMA Long Range Action Plan as listed above.

Motion: Starr Lee
Second: Leslie Levinson

NAME	AYE	ABSTAIN	NAY	ABSENT
Dwayne Brummett	X			
Chuck Kissel	X			
Trina Knight	X			
Starr Lee	X			
Leslie Levinson	X			
Dave Nakamura	X			
Bella Newberg				X
Bill Olmsted	X			
Cecilia Ortiz	X			
Russell Wittmeier	X			

MOTION CARRIED



California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

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H. INFORMATION ITEMS

- H1. CSURMA AORMA 2019 Meeting Calendar
- H2. CSURMA AORMA Program Administrator's Contact Lists
- H3. AORMA's Travel Reimbursement Policy
- H4. AORMA Committee Members - Effective 7/01/19
- H5. CSURMA Administrative Service Calendar

I. ADJOURNMENT

The meeting was adjourned at 11:07 AM.

FY 2019/20 CSURMA AORMA LONG RANGE ACTION PLAN

ISSUE: At its September, 2019 Long Range Planning meeting, the AORMA Committee reviewed the long range goals of AORMA. The Committee proposed the following items for the FY 19/20 long range action plan:

1. Execute a retainer with an attorney to provide legal advice regarding complex contracts
2. Audit/review the Members' current additional insureds
3. Create a whitepaper to aid Members in developing contracts involving minors
4. Create a whitepaper to aid Members in developing contracts with performing artists
5. Update the IRIC Manual to include an exhibit for Member's chartering watercraft
6. Create a watercraft matrix which clearly outlines the difference between coverage available through the CSURMA Watercraft Program vs. coverage through the CSURMA AORMA liability, property and workers' compensation programs
7. Develop the executive oversight policies and procedures for the CSURMA AORMA Benefits Program
8. Expand the Club Liability Insurance Program (CLIP) to include all of the CSU Alumni Associations
9. Create a Theatre Inspection Common Findings Report
10. Update the AORMA Recommended Waiver Handbook

RECOMMENDATION: The Committee will be asked to approve its FY 19/20 Long Range Action Plan, making revisions as necessary.

FISCAL IMPACT: None.

BACKGROUND: Staff will provide an update during the meeting.

PUBLICATION: The long range action plan will be included in each AORMA Committee agenda.

ATTACHMENT(S):

- a. FY 19/20 Long Range Action Plan - DRAFT

FY 2019/20 CSURMA AORMA LONG RANGE ACTION PLAN

Goal	#	Action / Task	Responsible Entity	Deadline	Status
LRP-1	Execute a Retainer with an Attorney to Provide Legal Advice for Members with Complex Contract Questions				
	1	Receive proposal from attorney	PA	Oct-19	Completed
	2	Present proposal to the AORMA Committee for approval	AORMA	Dec-19	In Process
	3	Disseminate information to the AORMA Members	PA	Ongoing	
LRP-2	Audit and/or Review the Members' Current Additional Insureds				
	1	Compile a listing of all current additional insureds (AI) included on the AORMA liability program MOC as well as the corresponding contracts or agreements.	PA	Mar-20	
	2	Forward the AI listings to the Members and request confirmation that the AI endorsement is still valid as the contract or agreement is still current.	PA	Apr-20	
	3	Update and issue the renewal AI endorsements as appropriate.	PA	Jun-20	
LRP-3	Create a Whitepaper to Aid Members in Developing Contracts Involving Minors				
	1	Work with Praesidium to final the whitepaper	PA	Oct-19	Completed
	2	Review the whitepaper with the AORMA Committee	PA, AORMA	Nov-19	In Process
	3	Upload contract best practices to the CSURMA website	PA	Nov-19	Completed
	4	Notify members	PA	Nov-19	Completed
LRP-4	Create a Whitepaper to Aid Members in Developing Contracts with Performing Artists				
	1	Create draft whitepaper	PA	Jan-20	
	2	Review the whitepaper with the AORMA Committee	PA, AORMA	May-20	
	3	Upload the best practices to the CSURMA website	PA	May-20	
	4	Notify members	PA	May-20	
LRP-5	Update the IRIC Manual to Include an Exhibit for Chartering Watercraft				
	1	Create new IRIC manual exhibit	PA	Feb-19	
	2	Upload the best practices to the CSURMA website	PA	Mar-20	
	3	Notify members	PA	Mar-20	
	4	Review the whitepaper with the AORMA Committee	PA, AORMA	May-20	
LRP-6	Create a Watercraft Matrix which clearly outlines the difference between coverage available through the CSURMA Watercraft Program vs. coverage through the liability, property and workers' compensation programs				
	1	Create the watercraft matrix	PA	Feb-20	
	2	Upload on the CSURMA website	PA	Mar-20	
	3	Send report directly to the Members	PA	Mar-20	
	4	Update to AORMA Committee on completion of the project	PA, AORMA	May-20	

FY 2019/20 CSURMA AORMA LONG RANGE ACTION PLAN

Goal	#	Action / Task	Responsible Entity	Deadline	Status
LRP-7 Develop the Executive Oversight Policies and Procedures for the CSURMA AORMA Benefits Program					
	1	Finalize formation of the CSURMA AORMA Benefits Committee	AORMA	Aug-19	Completed
	2	Appointment of the Chair to the CSURMA AORMA Benefits Committee	AORMA Chair	Aug-19	Completed
	3	Appointment of members to serve on the CSURMA AORMA Benefits Committee	PA, Chair	Jan-20	
	4	Review draft roles and responsibilities	AORMA	May-20	
	5	Approval revisions to AORMA's policies and procedures as applicable	AORMA	May-20	
	6	Upload on the CSURMA website	PA	May-20	
LRP-8 Explore the Club Liability Insurance Program (CLIP) to Include all of the CSU Alumni Associations					
	1	Gather exposure information for all CSU Alumni Associations	PA	Feb-20	
	2	Submit exposure information and work with insurers to expand the CLIP to include coverage for all of the CSU Alumni Associations on a blanket basis	PA	Mar-20	
	3	Review quote to expand coverage	PA	Apr-20	
	4	Receive approval to bind the coverage expansion	PA, CO	May-20	
	5	Notify all Alumni Associations	PA	May-20	
	6	Update to AORMA Committee on completion of the project	PA	May-20	
LRP-9 Creation of a Theatre Inspection Common Findings Report					
	1	Receive copies of all theatre inspection reports completed	PA	Aug-19	Completed
	2	Create a matrix to document the common findings within the theatre inspection reports	PA	Jan-20	
	3	Review the theatre inspection reports and complete the matrix with specific information as shown on the member's report	PA	Jan-20	
	4	Alliant Risk Control Consulting will review the reports and matrix for issuance of the final common findings report	PA, ARCC	Feb-20	
	5	Upload on the CSURMA website	PA	Mar-20	
	6	Send report directly to the Members	PA	Mar-20	
	7	Update to AORMA Committee on completion of the project	PA, AORMA	May-20	
LRP-10 Update the AORMA Recommended Waiver Handbook to Include Additional Information Regarding Electronic Signatures					
	1	Receive proposal from attorney	PA	Oct-19	Completed
	2	Present proposal to the AORMA Committee for approval	AORMA	Dec-19	In Process
	3	Receive outside legal counsel's review and recommendations report	PA	Jan-20	
	4	Review the recommendations with CSURMA Legal Counsel	PA	Feb-20	
	5	Publish the amended AORMA recommended Waiver and Handbook	PA	Mar-20	

FY 2019/20 CSURMA AORMA LONG RANGE ACTION PLAN

Goal	#	Action / Task	Responsible Entity	Deadline	Status
	6	Upload on the CSURMA website	PA	Mar-20	
	7	Send notification directly to the Members	PA	Mar-20	
	8	Update to AORMA Committee on completion of the project	AORMA, PA	May-20	

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

**WORKERS' COMPENSATION SUPPLEMENTAL ACTUARIAL REPORT
(EXPERIENCE MODIFICATION FACTORS)**

ISSUE: CSURMA's retains the services of an independent actuary to evaluate the (1) Estimated Outstanding Liabilities at June 30, 2019, and (2) Projected Ultimate Limited Losses for FY 20/21. These reports were approved by the AORMA Committee in September, 2019. The actuary also calculates each member's experience modification factor (EMF). The Committee will be asked to accept the supplemental EMF report to be used in the FY 20/21 Workers' Compensation Program Member Allocation.

RECOMMENDATION: Staff recommends that the Committee accept the Workers' Compensation 20/21 EMF supplemental report dated December 2, 2019 to be used in the FY 20/21 Workers' Compensation Program Member Allocation.

FISCAL IMPACT: The EMF's are used in the FY 20/21 Workers' Compensation Member Allocation. Each member's EMF has the potential of increasing 20%; however, there is no limit on the percentage decrease.

BACKGROUND: The Workers' Compensation Program Member Allocation formula incorporates an EMF for each Member which is a claims experience rating system intended to provide Members with a direct financial incentive to reduce work-related accidents. The EMF rating system objectively distributes the workers' compensation program costs more equitably between the Members. An EMF less than 100% reflects better than average experience.

PUBLICATION: Each member will receive its EMF calculation once the Committee accepts this supplemental report. The EMF's will also be included in the budgeting letter which will be sent to all members in January, 2020.

ATTACHMENT(S):

- a. Workers' Compensation 20/21 Experience Modification Factors supplemental report



December 2, 2019

California State University Risk Management Authority
CSURMA Auxiliary Organizations Risk Management Alliance Workers Compensation
Program
% Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, California 94111-5101

Attn: Ms. Mimi Long

**CSURMA Auxiliary Organization
Risk Management Alliance
Workers Compensation
2020/21 Experience Modification Factors**

Introduction

Aon Risk Consultants, Inc. (Aon) has calculated workers compensation experience modification factors for the CSURMA Auxiliary Organizations Risk Management Alliance Workers Compensation Program (CSURMA AORMA-Comp) for 2020/21. CSURMA AORMA-Comp began operations on May 1, 2004 and currently has 49 members.

Each section and appendix of the study is an integral part of the whole. We recommend a review of the entire study prior to reliance upon this study. No key personnel have a relationship with the CSURMA AORMA-Comp that may impair our objectivity.

Data

The loss data provided for this study by Alliant Insurance Services, Inc. (Alliant) consisted of individual claim detail valued as of June 30, 2019. The data included claim number, injury date, WCIRB class code, auxiliary organization (i.e. member), and incurred loss amount, among other fields. Alliant also provided payroll by member and WCIRB class code for each year 2016/17 through 2019/20. We projected the 2020/21 payroll assuming a 3% annual trend.

In conducting this analysis, we relied upon the provided data without audit or independent verification; however, we reviewed it for reasonableness and consistency. Any inaccuracies in quantitative data or qualitative representations could have a significant effect on the results of our review and analysis. Any material discrepancies discovered in the loss data by the CSURMA AORMA-Comp or any other parties should be reported to us immediately, and if warranted, we will make appropriate amendments to the report.

Methodology

The experience modification factors were calculated using the WCIRB's Workers' Compensation Experience Rating Plan, effective January 1, 2020. In addition, the first \$250 for each claim is removed from the calculation starting with the 2019 experience modification. It should be noted that the WCIRB plan only uses medical and indemnity portions of the loss, whereas CSURMA experience modification factors were calculated using the entire loss (i.e. medical, indemnity, and allocated loss adjustment expenses), consistent with the prior study.

The experience modification factor for each member is based on the 2016/17 through 2018/19 claim experience and the following formula:

$$\frac{\text{Actual Primary Losses} + \text{Expected Excess Losses}}{\text{Expected Losses}}$$

For each member, the following items were calculated:

1. Actual primary losses (amounts less than the split point, or "primary threshold")
2. Actual excess losses (amounts above the split point)
3. Expected primary losses
4. Expected excess losses

The plan's split point varies from \$4,500 to \$75,000 based on the size of employer. Only the claim amounts up to the split point are used in the calculation, essentially eliminating the excess losses and solely depending on the primary losses.

Conclusions

The following exhibits are attached:

- Exhibit WC-ExMod-1 (page 1): Experience modification factors calculated in our prior study and the current study, as well as the indicated change. The factors reflect each member's experience relative to the overall statewide experience (not to the AORMA-Comp experience), with a payroll-weighted average of 0.74. The factors shown have not been adjusted for the off-balance or capped to limit the change from prior.
- Exhibit WC-ExMod-1 (page 2): Experience modification factors adjusted for the off-balance and capped at a maximum change of +20% from the prior (balanced) factor. These factors reflect each member's experience relative to the AORMA-Comp program.
- Exhibits WC-ExMod-2: The loss data for all members used for the current experience modification factor calculations.
- Exhibits WC-ExMod-3: The current experience modification factor calculations for each individual member.

In order to obtain the total projected loss funding fiscal year 2020/21, CSURMA AORMA-Comp should multiply the program 2020/21 limited loss rate by each member's total payroll and experience modification factor, and then sum across all members. If necessary, an additional off-balance factor should be applied to obtain the total required funding amount. Expenses are additional. Our understanding is that AORMA-Comp completes the funding allocation and applies the necessary off-balance factor.



◇ ◇ ◇

Please call if you have any questions. Thank you for the opportunity to be of service.

Respectfully submitted,

Aon Risk Consultants, Inc.

Mujtaba Datto

Mujtaba Datto, ACAS, MAAA, FCA
Actuarial Practice Leader

Ziruo Wang

Ziruo Wang, FCAS, MAAA
Consultant and Actuary

MD/TF

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Uncapped 2020/21 Experience Modification Factors

Auxiliary Organization (1)	Campus (2)	Unbalanced		Uncapped Percent Change (4)/(3)-100% (5)
		2019/20 Uncapped Experience Modification Factor (3)	2020/21 Uncapped Experience Modification Factor (4)	
California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	Bakersfield	0.75	0.96	27.4%
California State University, Bakersfield Foundation	Bakersfield	0.83	0.83	-0.3%
University Glen Corporation, CSU Channel Islands	Camarrillo	0.65	0.77	18.0%
Associated Students of California State University, Chico	Chico	0.65	0.56	-14.4%
The CSU, Chico Research Foundation	Chico	0.77	0.60	-21.4%
Associated Students, California State University, Dominguez Hills	Dominguez Hills	0.84	0.83	-1.0%
California State University, Dominguez Hills Foundation	Dominguez Hills	0.89	0.61	-31.0%
The Donald P. and Katherine B. Loker University Student Union, Inc.	Dominguez Hills	1.16	0.89	-23.1%
Associated Students, California State University, East Bay	East Bay	0.87	0.84	-4.4%
California State University, Fresno Association, Inc.	Fresno	0.65	0.60	-7.1%
The California State University, Fresno Athletic Corporation	Fresno	0.77	0.44	-42.8%
Associated Students, California State University, Fullerton, Inc.	Fullerton	0.56	0.51	-9.6%
CSU Fullerton Auxiliary Services Corporation	Fullerton	0.70	0.62	-12.2%
Humboldt State University Center	Humboldt	1.22	1.11	-9.5%
Humboldt State University Sponsored Programs Foundation	Humboldt	0.95	0.86	-9.3%
Associated Students, Humboldt State University	Humboldt	2.77	0.83	-70.0%
Associated Students, California State University, Long Beach	Long Beach	0.61	0.92	52.2%
California State University Long Beach Research Foundation	Long Beach	0.72	0.84	16.1%
Forty-Niner Shops, Inc., CSU Long Beach	Long Beach	1.08	1.10	1.8%
Cal State L.A. University Auxiliary Services, Inc.	Los Angeles	0.75	0.76	1.9%
University-Student Union Board, California State University, Los Angeles	Los Angeles	0.62	0.62	0.8%
The University Corporation at Monterey Bay	Monterey Bay	0.70	0.87	24.4%
Associated Students, California State University, Northridge, Inc.	Northridge	1.13	0.93	-17.9%
The University Corporation, CSU Northridge	Northridge	0.98	0.91	-7.8%
University Student Union of California State University, Northridge	Northridge	1.09	0.95	-12.6%
Associated Students Inc., California State Polytechnic University, Pomona	Pomona	0.73	0.67	-8.4%
The Cal Poly Pomona Foundation, Inc.	Pomona	1.19	0.97	-18.4%
Associated Students of California State University, Sacramento	Sacramento	1.15	0.93	-19.6%
University Enterprises, Inc., CSU Sacramento	Sacramento	0.73	0.57	-22.3%
Capital Public Radio	Sacramento	1.27	1.24	-2.5%
Associated Students Inc., California State University, San Bernardino	San Bernardino	1.25	1.10	-12.3%
University Enterprises Corporation at CSUSB	San Bernardino	1.21	1.20	-0.8%
Santos Manuel Student Union of California State University, San Bernardino	San Bernardino	0.69	0.64	-7.0%
Associated Students, San Diego State University	San Diego	0.82	0.66	-19.6%
Aztec Shops, Ltd., San Diego State University	San Diego	0.79	0.68	-14.0%
Associated Students, Inc., San Francisco State University	San Francisco	0.58	0.71	21.1%
The University Corporation, San Francisco State	San Francisco	0.72	0.68	-5.7%
Associated Student, San Jose State University	San Jose	0.65	0.62	-4.0%
San Jose State University Research Foundation	San Jose	0.57	0.50	-13.0%
Spartan Shops, Inc., San Jose State University	San Jose	0.75	0.55	-25.8%
The Student Union of San Jose State University	San Jose	0.84	0.89	6.4%
The Tower Foundation, San Jose State University	San Jose	0.86	0.82	-5.1%
Associated Students, Inc., California Polytechnic State University at San Luis Obispo	San Luis Obispo	0.66	0.51	-22.7%
Cal Poly Corporation	San Luis Obispo	0.81	0.61	-24.6%
University Auxiliary and Research Services Corporation	San Marcos	0.80	0.67	-15.9%
Associated Students of Sonoma State University	Sonoma	1.11	1.00	-10.0%
Sonoma State Enterprises	Sonoma	0.83	0.83	-0.7%
Associated Students, Inc., California State University, Stanislaus	Stanislaus	0.84	0.83	-0.6%
University Student Union of California State University, Stanislaus	Stanislaus	1.14	1.25	9.9%
Total		0.82	0.74	

(3) was provided by Alliant and is based on our prior ex-mod calculation using the WCIRB method.

(4) is from Exhibit WC-ExMod-3.

(3) and (4) have not been balanced to an overall xmod of 1.000.

Capped 2020/21 Experience Modification Factors

Auxiliary Organization (1)	Campus (2)	2019/20 Balanced, Capped Experience Modification Factor (3)	2020/21 Unbalanced, Uncapped Experience Modification Factor (4)	2020/21 Payroll (5)	2020/21 Balanced, Uncapped Experience Modification Factor (6)	Balanced Uncapped Percent Change (6)/(3)-100% (7)	2020/21 Balanced, Capped Experience Modification Factor (8)	Capped Percent Change (8)/(3)-100% (9)
California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	Bakersfield	0.92	0.96	\$1,417,713	1.30	40.5%	1.11	20.0%
California State University, Bakersfield Foundation	Bakersfield	1.01	0.83	0	1.12	9.9%	1.14	12.2%
University Glen Corporation, CSU Channel Islands	Camarillo	0.80	0.77	3,005,690	1.03	30.2%	0.95	20.0%
Associated Students of California State University, Chico	Chico	0.80	0.58	9,687,576	0.76	-5.6%	0.77	-3.6%
The CSU, Chico Research Foundation	Chico	0.94	0.60	15,468,448	0.82	-13.3%	0.88	-11.5%
Associated Students, California State University, Dominguez Hills	Dominguez Hills	1.03	0.83	993,048	1.12	9.1%	1.14	11.4%
California State University, Dominguez Hills Foundation	Dominguez Hills	1.09	0.61	8,034,000	0.83	-23.9%	0.84	-22.3%
The Donald P. and Katherine B. Loker University Student Union, Inc.	Dominguez Hills	1.42	0.89	1,327,503	1.20	-15.1%	1.23	-13.4%
Associated Students, California State University, East Bay	East Bay	1.07	0.84	597,160	1.13	5.4%	1.15	7.6%
California State University, Fresno Association, Inc.	Fresno	0.78	0.60	7,034,900	0.82	4.2%	0.83	6.3%
The California State University, Fresno Athletic Corporation	Fresno	0.95	0.44	7,132,750	0.60	-36.9%	0.61	-35.6%
Associated Students, California State University, Fullerton, Inc.	Fullerton	0.69	0.51	6,897,089	0.68	-0.3%	0.70	1.7%
CSU Fullerton Auxiliary Services Corporation	Fullerton	0.86	0.62	17,983,043	0.84	-3.1%	0.85	-1.1%
Humboldt State University Center	Humboldt	1.50	1.11	4,704,010	1.49	-0.2%	1.52	1.9%
Humboldt State University Sponsored Programs Foundation	Humboldt	1.16	0.86	10,781,488	1.16	0.1%	1.19	2.1%
Associated Students, Humboldt State University	Humboldt	1.38	0.83	125,660	1.12	-18.9%	1.15	-17.2%
Associated Students, California State University, Long Beach	Long Beach	0.74	0.92	7,189,198	1.24	67.9%	0.89	20.0%
California State University Long Beach Research Foundation	Long Beach	0.87	0.84	16,954,914	1.13	29.9%	1.04	20.0%
Forty-Niner Shops, Inc., CSU Long Beach	Long Beach	1.32	1.10	11,391,800	1.48	12.4%	1.51	14.7%
Cal State L.A. University Auxiliary Services, Inc.	Los Angeles	0.92	0.76	11,350,600	1.03	12.4%	1.05	14.7%
University-Student Union Board, California State University, Los Angeles	Los Angeles	0.75	0.82	3,150,433	0.84	11.1%	0.85	13.4%
The University Corporation at Monterey Bay	Monterey Bay	0.81	0.87	12,417,450	1.17	43.2%	0.98	20.0%
Associated Students, California State University, Northridge, Inc.	Northridge	1.31	0.93	4,794,650	1.25	-4.4%	1.28	-2.4%
The University Corporation, CSU Northridge	Northridge	1.20	0.91	22,121,382	1.23	1.7%	1.25	3.8%
University Student Union of California State University, Northridge	Northridge	1.32	0.95	8,883,203	1.28	-2.3%	1.31	-0.3%
Associated Students Inc., California State Polytechnic University, Pomona	Pomona	0.90	0.67	6,723,653	0.91	1.0%	0.92	3.1%
The Cal Poly Pomona Foundation, Inc.	Pomona	1.46	0.97	21,230,942	1.31	-10.0%	1.34	-8.1%
Associated Students of California State University, Sacramento	Sacramento	1.41	0.93	5,288,211	1.25	-11.3%	1.28	-9.4%
University Enterprises, Inc., CSU Sacramento	Sacramento	0.90	0.57	40,582,533	0.77	-14.3%	0.78	-12.6%
Capital Public Radio	Sacramento	1.50	1.24	5,037,193	1.67	11.1%	1.71	13.4%
Associated Students Inc., California State University, San Bernardino	San Bernardino	1.38	1.10	569,310	1.48	6.8%	1.51	9.0%
University Enterprises Corporation at CSUSB	San Bernardino	1.48	1.20	12,492,010	1.62	9.4%	1.65	11.6%
Santos Manuel Student Union of California State University, San Bernardino	San Bernardino	0.84	0.64	3,138,286	0.86	2.6%	0.88	4.7%
Associated Students, San Diego State University	San Diego	1.00	0.66	10,946,993	0.89	-11.3%	0.91	-9.5%
Aztec Shops, Ltd., San Diego State University	San Diego	0.96	0.68	16,584,707	0.91	-5.2%	0.93	-3.2%
Associated Students, Inc., San Francisco State University	San Francisco	0.71	0.71	4,916,766	0.95	33.5%	0.86	20.0%
The University Corporation, San Francisco State	San Francisco	0.89	0.68	1,957,000	0.92	4.0%	0.94	6.2%
Associated Student, San Jose State University	San Jose	0.79	0.62	3,647,869	0.84	5.9%	0.86	8.1%
San Jose State University Research Foundation	San Jose	0.70	0.50	27,280,140	0.67	-4.1%	0.69	-2.1%
Spartan Shops, Inc., San Jose State University	San Jose	0.91	0.55	409,767	0.75	-18.2%	0.76	-16.5%
The Student Union of San Jose State University	San Jose	1.02	0.89	6,104,064	1.20	17.3%	1.23	19.7%
The Tower Foundation, San Jose State University	San Jose	1.06	0.82	4,125,378	1.11	4.7%	1.13	6.8%
Associated Students, Inc., California Polytechnic State University at San Luis Obispo	San Luis Obispo	0.80	0.51	6,943,611	0.68	-14.8%	0.70	-13.0%
Cal Poly Corporation	San Luis Obispo	0.99	0.61	26,316,500	0.83	-16.8%	0.84	-15.1%
University Auxiliary and Research Services Corporation	San Marcos	0.98	0.67	8,471,381	0.91	-7.2%	0.93	-5.3%
Associated Students of Sonoma State University	Sonoma	1.36	1.00	796,613	1.35	-0.7%	1.37	1.3%
Sonoma State Enterprises	Sonoma	1.02	0.83	0	1.11	9.6%	1.14	11.8%
Associated Students, Inc., California State University, Stanislaus	Stanislaus	1.02	0.83	352,589	1.12	9.7%	1.15	11.9%
University Student Union of California State University, Stanislaus	Stanislaus	1.39	1.25	320,067	1.69	21.3%	1.67	20.0%
Total		1.00	0.74	\$407,679,292	1.00		1.00	

(3) is from Exhibit WC-ExMod-1 (page 1), Column (3), subject to an off-balance factor.

(4) is from Exhibit WC-ExMod-1 (page 1), Column (4).

(5) is based on the projected 2019/20 payroll and a 3% trend.

(6) = (4), subject to an off-balance factor.

(8) = (6), subject to an off-balance factor and capped to +20.0% of (3).

Reported Incurred Losses as of 06/30/19

Auxiliary Organization (1)	Campus (2)	Claim Period (3)	Loss Data		Ex-Mod Data			
			Total Unlimited Losses (4)	Total Incurred Capped at \$175,000 (5)	Primary Threshold (6)	Actual Primary Losses (7)	Actual Excess Losses (5) - (7) (8)	Total (7) + (8) (9)
California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	Bakersfield	2016/17	\$348	\$348	\$7,000	\$98	\$0	\$98
		2017/18	2,976	2,976	7,000	2,726	0	2,726
		2018/19	57	57	7,000	0	0	0
California State University, Bakersfield Foundation	Bakersfield	2016/17	0	0	4,500	0	0	0
		2017/18	0	0	4,500	0	0	0
		2018/19	0	0	4,500	0	0	0
University Glen Corporation, CSU Channel Islands	Camarillo	2016/17	3,059	3,059	23,000	1,809	0	1,809
		2017/18	37,427	37,427	23,000	27,777	8,400	36,177
		2018/19	2,068	2,068	23,000	1,318	0	1,318
Associated Students of California State University, Chico	Chico	2016/17	15,096	15,096	31,000	11,756	0	11,756
		2017/18	10,851	10,851	31,000	7,491	0	7,491
		2018/19	25,376	25,376	31,000	22,851	0	22,851
The CSU, Chico Research Foundation	Chico	2016/17	1,986	1,986	29,000	1,486	0	1,486
		2017/18	29,855	29,855	29,000	28,855	0	28,855
		2018/19	860	860	29,000	610	0	610
Associated Students, California State University, Dominguez Hills	Dominguez Hills	2016/17	0	0	4,500	0	0	0
		2017/18	0	0	4,500	0	0	0
		2018/19	0	0	4,500	0	0	0
California State University, Dominguez Hills Foundation	Dominguez Hills	2016/17	1,264	1,264	21,500	764	0	764
		2017/18	4,475	4,475	21,500	3,238	0	3,238
		2018/19	5,089	5,089	21,500	4,589	0	4,589
The Donald P. and Katherine B. Loker University Student Union, Inc.	Dominguez Hills	2016/17	2,693	2,693	11,500	1,693	0	1,693
		2017/18	4,020	4,020	11,500	3,520	0	3,520
		2018/19	0	0	11,500	0	0	0
Associated Students, California State University, East Bay	East Bay	2016/17	0	0	4,500	0	0	0
		2017/18	0	0	4,500	0	0	0
		2018/19	0	0	4,500	0	0	0
California State University, Fresno Association, Inc.	Fresno	2016/17	5,283	5,283	28,000	4,033	0	4,033
		2017/18	24,565	24,565	28,000	22,569	0	22,569
		2018/19	4,595	4,595	28,000	3,075	0	3,075
The California State University, Fresno Athletic Corporation	Fresno	2016/17	0	0	28,000	0	0	0
		2017/18	928	928	28,000	418	0	418
		2018/19	2,032	2,032	28,000	1,782	0	1,782
Associated Students, California State University, Fullerton, Inc.	Fullerton	2016/17	7,095	7,095	27,000	4,377	0	4,377
		2017/18	2,708	2,708	27,000	875	0	875
		2018/19	2,518	2,518	27,000	1,836	0	1,836
CSU Fullerton Auxiliary Services Corporation	Fullerton	2016/17	4,507	4,507	29,000	2,723	0	2,723
		2017/18	8,068	8,068	29,000	6,158	0	6,158
		2018/19	33,456	33,456	29,000	28,878	3,450	32,328
Humboldt State University Center	Humboldt	2016/17	129,741	129,741	26,000	57,447	69,081	126,528
		2017/18	44,398	44,398	26,000	29,296	13,210	42,506
		2018/19	12,577	12,577	26,000	9,989	0	9,989
Humboldt State University Sponsored Programs Foundation	Humboldt	2016/17	580	580	26,000	137	0	137
		2017/18	59,128	59,128	26,000	35,158	23,210	58,368
		2018/19	17,857	17,857	26,000	17,290	0	17,290

Reported Incurred Losses as of 06/30/19

Auxiliary Organization (1)	Campus (2)	Claim Period (3)	Loss Data		Ex-Mod Data			
			Total Unlimited Losses (4)	Total Incurred Capped at \$175,000 (5)	Primary Threshold (6)	Actual Primary Losses (7)	Actual Excess Losses (5) - (7) (8)	Total (7) + (8) (9)
Associated Students, Humboldt State University	Humboldt	2016/17	0	0	4,500	0	0	0
		2017/18	0	0	4,500	0	0	0
		2018/19	0	0	4,500	0	0	0
Associated Students, California State University, Long Beach	Long Beach	2016/17	24,589	24,589	28,000	23,339	0	23,339
		2017/18	32,122	32,122	28,000	28,485	0	28,485
		2018/19	36,963	36,963	28,000	33,476	0	33,476
California State University Long Beach Research Foundation	Long Beach	2016/17	0	0	24,000	0	0	0
		2017/18	27,036	27,036	24,000	25,971	305	26,276
		2018/19	10,737	10,737	24,000	10,237	0	10,237
Forty-Niner Shops, Inc., CSU Long Beach	Long Beach	2016/17	187,213	187,213	31,000	117,100	67,613	184,713
		2017/18	74,091	74,091	31,000	60,893	10,010	70,903
		2018/19	21,911	21,911	31,000	18,318	0	18,318
Cal State L.A. University Auxiliary Services, Inc.	Los Angeles	2016/17	125,988	125,988	30,000	60,857	64,306	125,163
		2017/18	1,506	1,506	30,000	746	0	746
		2018/19	12,890	12,890	30,000	11,380	0	11,380
University-Student Union Board, California State University, Los Angeles	Los Angeles	2016/17	2,232	2,232	20,000	1,761	0	1,761
		2017/18	0	0	20,000	0	0	0
		2018/19	2,251	2,251	20,000	2,001	0	2,001
The University Corporation at Monterey Bay	Monterey Bay	2016/17	1,630	1,630	27,000	1,380	0	1,380
		2017/18	64,367	64,367	27,000	56,158	6,544	62,702
		2018/19	2,577	2,577	27,000	1,827	0	1,827
Associated Students, California State University, Northridge, Inc.	Northridge	2016/17	4,653	4,653	21,000	2,953	0	2,953
		2017/18	141,166	141,166	21,000	28,727	111,499	140,227
		2018/19	2,113	2,113	21,000	1,002	0	1,002
The University Corporation, CSU Northridge	Northridge	2016/17	44,810	44,810	32,000	40,594	0	40,594
		2017/18	109,749	109,749	32,000	56,156	50,935	107,091
		2018/19	71,850	71,850	32,000	68,417	0	68,417
University Student Union of California State University, Northridge	Northridge	2016/17	78,051	78,051	27,000	58,252	17,983	76,235
		2017/18	13,363	13,363	27,000	11,920	0	11,920
		2018/19	11,433	11,433	27,000	9,769	0	9,769
Associated Students Inc., California State Polytechnic University, Pomona	Pomona	2016/17	66,941	66,941	27,000	29,758	35,295	65,053
		2017/18	1,031	1,031	27,000	367	0	367
		2018/19	4,696	4,696	27,000	3,176	0	3,176
The Cal Poly Pomona Foundation, Inc.	Pomona	2016/17	99,369	99,369	34,000	73,782	15,425	89,208
		2017/18	117,240	117,240	34,000	89,853	16,976	106,829
		2018/19	100,997	100,997	34,000	85,388	6,950	92,338
Associated Students of California State University, Sacramento	Sacramento	2016/17	28,431	28,431	20,000	20,698	6,828	27,526
		2017/18	6,426	6,426	20,000	5,531	0	5,531
		2018/19	2,696	2,696	20,000	2,179	0	2,179
University Enterprises, Inc., CSU Sacramento	Sacramento	2016/17	106,742	106,742	35,000	41,811	60,638	102,449
		2017/18	62,143	62,143	35,000	42,134	15,423	57,557
		2018/19	12,003	12,003	35,000	8,282	0	8,282
Capital Public Radio	Sacramento	2016/17	16,530	16,530	7,500	7,250	9,030	16,280
		2017/18	0	0	7,500	0	0	0
		2018/19	0	0	7,500	0	0	0



CSURMA - AO-COMP
WORKERS COMPENSATION

Reported Incurred Losses as of 06/30/19

Auxiliary Organization (1)	Campus (2)	Claim Period (3)	Loss Data		Ex-Mod Data			
			Total Unlimited Losses (4)	Total Incurred Capped at \$175,000 (5)	Primary Threshold (6)	Actual Primary Losses (7)	Actual Excess Losses (5) - (7) (8)	Total (7) + (8) (9)
Associated Students Inc., California State University, San Bernardino	San Bernardino	2016/17	871	871	4,500	621	0	621
		2017/18	0	0	4,500	0	0	0
		2018/19	0	0	4,500	0	0	0
University Enterprises Corporation at CSUSB	San Bernardino	2016/17	77,964	77,964	21,500	24,204	51,750	75,954
		2017/18	17,897	17,897	21,500	16,437	0	16,137
		2018/19	16,974	16,974	21,500	15,728	0	15,728
Santos Manuel Student Union of California State University, San Bernardino	San Bernardino	2016/17	2,037	2,037	17,000	1,348	0	1,348
		2017/18	188	188	17,000	0	0	0
		2018/19	1,135	1,135	17,000	656	0	656
Associated Students, San Diego State University	San Diego	2016/17	282,607	183,950	31,000	36,528	144,000	180,528
		2017/18	24,715	24,715	31,000	17,866	0	17,866
		2018/19	9,895	9,895	31,000	6,881	0	6,881
Aztec Shops, Ltd., San Diego State University	San Diego	2016/17	54,627	54,627	33,000	51,714	0	51,714
		2017/18	73,150	73,150	33,000	56,656	11,744	68,400
		2018/19	11,606	11,606	33,000	7,096	0	7,096
Associated Students, Inc., San Francisco State University	San Francisco	2016/17	256	256	16,500	0	0	0
		2017/18	545	545	16,500	131	0	131
		2018/19	6,480	6,480	16,500	5,870	0	5,870
The University Corporation, San Francisco State	San Francisco	2016/17	780	780	12,500	530	0	530
		2017/18	0	0	12,500	0	0	0
		2018/19	0	0	12,500	0	0	0
Associated Student, San Jose State University	San Jose	2016/17	985	985	17,000	735	0	735
		2017/18	0	0	17,000	0	0	0
		2018/19	2,032	2,032	17,000	1,282	0	1,282
San Jose State University Research Foundation	San Jose	2016/17	1,053	1,053	31,000	156	0	156
		2017/18	15,710	15,710	31,000	14,960	0	14,960
		2018/19	4,682	4,682	31,000	4,423	0	4,423
Spartan Shops, Inc., San Jose State University	San Jose	2016/17	45,202	45,202	30,000	39,443	0	39,443
		2017/18	4,753	4,753	30,000	1,139	0	1,139
		2018/19	0	0	30,000	0	0	0
The Student Union of San Jose State University	San Jose	2016/17	190,994	176,327	26,000	26,808	149,000	175,808
		2017/18	997	997	26,000	479	0	479
		2018/19	48,413	48,413	26,000	28,910	18,984	47,894
The Tower Foundation, San Jose State University	San Jose	2016/17	678	678	6,500	428	0	428
		2017/18	0	0	6,500	0	0	0
		2018/19	0	0	6,500	0	0	0
Associated Students, Inc., California Polytechnic State University at San Luis Obispo	San Luis Obispo	2016/17	3,164	3,164	28,000	1,664	0	1,664
		2017/18	8,609	8,609	28,000	5,725	0	5,725
		2018/19	2,032	2,032	28,000	735	0	735
Cal Poly Corporation	San Luis Obispo	2016/17	132,055	132,055	39,000	113,803	8,139	121,943
		2017/18	74,137	74,137	39,000	59,342	5,843	65,185
		2018/19	35,020	35,020	39,000	27,260	0	27,260
University Auxiliary and Research Services Corporation	San Marcos	2016/17	4,272	4,272	22,500	4,022	0	4,022
		2017/18	8,845	8,845	22,500	8,315	0	8,315
		2018/19	2,556	2,556	22,500	1,806	0	1,806



CSURMA - AO-COMP
WORKERS COMPENSATION

Reported Incurred Losses as of 06/30/19

Auxiliary Organization (1)	Campus (2)	Claim Period (3)	Loss Data		Ex-Mod Data			
			Total Unlimited Losses (4)	Total Incurred Capped at \$175,000 (5)	Primary Threshold (6)	Actual Primary Losses (7)	Actual Excess Losses (5) - (7) (8)	Total (7) + (8) (9)
Associated Students of Sonoma State University	Sonoma	2016/17	1,380	1,380	4,500	1,130	0	1,130
		2017/18	0	0	4,500	0	0	0
		2018/19	0	0	4,500	0	0	0
Sonoma State Enterprises	Sonoma	2016/17	0	0	4,500	0	0	0
		2017/18	0	0	4,500	0	0	0
		2018/19	0	0	4,500	0	0	0
Associated Students, Inc., California State University, Stanislaus	Stanislaus	2016/17	0	0	4,500	0	0	0
		2017/18	0	0	4,500	0	0	0
		2018/19	0	0	4,500	0	0	0
University Student Union of California State University, Stanislaus	Stanislaus	2016/17	1,950	1,950	4,500	1,700	0	1,700
		2017/18	0	0	4,500	0	0	0
		2018/19	0	0	4,500	0	0	0
Total			\$3,409,317	\$3,295,993		\$2,074,783	\$1,002,571	\$3,077,354

All amounts were based on the claim detail provided by CSURMA - AO-COMP. Exmod data amounts removed the first \$250 for each claim in the calculation based on the WCIRB plan effective 01/01/20.

(7) includes the first (6) of each claim.

DRAFT



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19

California State University, Bakersfield Auxiliary for Sponsored Programs and Administration
Bakersfield

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$1,151,370	\$98	\$0	\$98
2017/18	1,298,510	2,726	0	2,726
2018/19	1,373,000	0	0	0
Total	\$3,822,880	\$2,824	\$0	\$2,824
Primary Threshold		\$7,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$235,561	\$842,064	\$0	\$55,978	\$17,767	\$0	\$952	\$3,101	\$4,052
2017/18	240,588	966,311	0	69,610	22,001	0	1,102	3,587	4,689
2018/19	250,000	900,000	0	200,000	23,000	0	1,334	4,327	5,662
Total	\$726,149	\$2,708,375	\$0	\$325,588	\$62,768	\$0	\$3,389	\$11,015	\$14,403
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.213	0.235	0.221	0.238	0.249	0.208			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$2,824	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$3,389	[Total (12)]
F	Expected Excess Losses	\$11,015	[Total (13)]
G	Expected Total Losses	\$14,403	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.96	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.30	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.92	
L	Indicated Change	40.5%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.11	
N	Capped Change	20.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,000 of each claim. (4) includes the amount above \$7,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
California State University, Bakersfield Foundation
Bakersfield

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$516,406	\$0	\$0	\$0
2017/18	0	0	0	0
2018/19	7,000	0	0	0
Total	\$523,406	\$0	\$0	\$0
Primary Threshold		\$4,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$150,773	\$365,633	\$0	\$0	\$0	\$0	\$257	\$1,225	\$1,482
2017/18	0	0	0	0	0	0	0	0	0
2018/19	7,000	0	0	0	0	0	1	7	8
Total	\$157,773	\$365,633	\$0	\$0	\$0	\$0	\$258	\$1,232	\$1,490
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.153	0.176	0.166	0.173	0.179	0.151			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$0	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$258	[Total (12)]
F	Expected Excess Losses	\$1,232	[Total (13)]
G	Expected Total Losses	\$1,490	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.83	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.12	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.01	
L	Indicated Change	9.9%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.14	
N	Capped Change	12.2%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$4,500 of each claim. (4) includes the amount above \$4,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**University Glen Corporation, CSU Channel Islands
Camarillo**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$3,313,463	\$1,809	\$0	\$1,809
2017/18	3,391,787	27,777	8,400	36,177
2018/19	3,243,586	1,318	0	1,318
Total	\$9,948,836	\$30,904	\$8,400	\$39,304
Primary Threshold		\$23,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$1,033,618	\$0	\$0	\$0	\$2,098,959	\$180,886	\$18,977	\$16,487	\$35,464
2017/18	1,034,533	0	0	0	2,212,339	144,916	19,443	16,733	36,176
2018/19	1,270,627	0	0	0	1,972,959	0	16,024	13,390	29,414
Total	\$3,338,778	\$0	\$0	\$0	\$6,284,257	\$325,802	\$54,444	\$46,610	\$101,054
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.480	0.500	0.486	0.519	0.548	0.464			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$30,904	[Total (3)]
D	Actual Excess Losses	\$8,400	[Total (4)]
E	Expected Primary Losses	\$54,444	[Total (12)]
F	Expected Excess Losses	\$46,610	[Total (13)]
G	Expected Total Losses	\$101,054	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.77	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.03	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.80	
L	Indicated Change	30.2%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.95	
N	Capped Change	20.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$23,000 of each claim. (4) includes the amount above \$23,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**Associated Students of California State University, Chico
Chico**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$7,220,996	\$11,756	\$0	\$11,756
2017/18	7,607,518	7,491	0	7,491
2018/19	8,637,850	22,851	0	22,851
Total	\$23,466,364	\$42,098	\$0	\$42,098
Primary Threshold		\$31,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$1,813,276	\$343,516	\$0	\$1,566,120	\$2,539,024	\$959,060	\$47,073	\$30,440	\$77,514
2017/18	2,003,902	285,531	0	1,589,499	2,738,903	989,683	49,447	31,884	81,331
2018/19	2,169,064	410,919	0	1,873,414	3,037,213	1,147,240	56,310	36,413	92,723
Total	\$5,986,242	\$1,039,966	\$0	\$5,029,033	\$8,315,140	\$3,095,983	\$152,830	\$98,738	\$251,568
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.570	0.592	0.580	0.614	0.642	0.555			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$42,098	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$152,830	[Total (12)]
F	Expected Excess Losses	\$98,738	[Total (13)]
G	Expected Total Losses	\$251,568	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.56	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.76	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.80	
L	Indicated Change	-5.6%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.77	
N	Capped Change	-3.6%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$31,000 of each claim. (4) includes the amount above \$31,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
The CSU, Chico Research Foundation
Chico

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$13,979,520	\$1,486	\$0	\$1,486
2017/18	14,666,132	28,855	0	28,855
2018/19	14,174,383	610	0	610
Total	\$42,820,035	\$30,951	\$0	\$30,951
Primary Threshold		\$29,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$4,404,929	\$8,146,542	\$0	\$190,592	\$39,145	\$1,198,312	\$36,776	\$29,645	\$66,421
2017/18	4,948,917	8,591,833	0	228,436	17,512	879,434	33,776	26,912	60,688
2018/19	4,673,951	8,011,530	0	196,310	41,495	1,251,097	37,417	30,219	67,636
Total	\$14,027,797	\$24,749,905	\$0	\$615,338	\$98,152	\$3,328,843	\$107,968	\$86,777	\$194,745
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.549	0.571	0.558	0.592	0.621	0.534			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$30,951	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$107,968	[Total (12)]
F	Expected Excess Losses	\$86,777	[Total (13)]
G	Expected Total Losses	\$194,745	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.60	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.82	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.94	
L	Indicated Change	-13.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.83	
N	Capped Change	-11.5%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$29,000 of each claim. (4) includes the amount above \$29,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
Associated Students, California State University, Dominguez Hills
Dominguez Hills

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$594,686	\$0	\$0	\$0
2017/18	753,056	0	0	0
2018/19	626,641	0	0	0
Total	\$1,974,384	\$0	\$0	\$0
Primary Threshold		\$4,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$402,431	\$0	\$0	\$174,841	\$17,414	\$0	\$387	\$1,894	\$2,281
2017/18	409,742	0	0	320,845	22,469	0	631	3,058	3,689
2018/19	402,431	0	0	198,310	25,900	0	446	2,169	2,615
Total	\$1,214,604	\$0	\$0	\$693,997	\$65,783	\$0	\$1,464	\$7,121	\$8,586
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.153	0.176	0.166	0.173	0.179	0.151			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$0	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$1,464	[Total (12)]
F	Expected Excess Losses	\$7,121	[Total (13)]
G	Expected Total Losses	\$8,586	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.83	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.12	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.03	
L	Indicated Change	9.1%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.14	
N	Capped Change	11.4%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$4,500 of each claim. (4) includes the amount above \$4,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
California State University, Dominguez Hills Foundation
Dominguez Hills

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$7,520,891	\$764	\$0	\$764
2017/18	8,447,969	3,238	0	3,238
2018/19	7,906,071	4,589	0	4,589
Total	\$23,874,931	\$8,591	\$0	\$8,591
Primary Threshold		\$21,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$3,736,996	\$2,990,140	\$39,059	\$94,730	\$638,876	\$21,090	\$12,625	\$12,945	\$25,571
2017/18	4,458,872	3,143,971	9,133	108,234	707,445	20,315	13,741	14,076	27,816
2018/19	3,936,996	2,990,140	40,059	200,000	638,876	100,000	14,084	14,644	28,728
Total	\$12,132,864	\$9,124,250	\$88,251	\$402,964	\$1,985,197	\$141,404	\$40,450	\$41,665	\$82,115
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.461	0.480	0.466	0.499	0.528	0.444			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$8,591	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$40,450	[Total (12)]
F	Expected Excess Losses	\$41,665	[Total (13)]
G	Expected Total Losses	\$82,115	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.61	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.83	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.09	
L	Indicated Change	-23.9%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.84	
N	Capped Change	-22.3%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$21,500 of each claim. (4) includes the amount above \$21,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19

The Donald P. and Katherine B. Loker University Student Union, Inc.
Dominguez Hills

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$977,793	\$1,693	\$0	\$1,693
2017/18	1,065,866	3,520	0	3,520
2018/19	1,145,871	0	0	0
Total	\$3,189,530	\$5,213	\$0	\$5,213
Primary Threshold		\$11,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$527,976	\$112,738	\$21,852	\$0	\$0	\$315,228	\$2,667	\$6,332	\$8,998
2017/18	512,454	156,065	0	22,406	0	374,941	3,179	7,524	10,703
2018/19	710,362	149,689	0	23,876	0	261,944	2,412	5,675	8,086
Total	\$1,750,792	\$418,492	\$21,852	\$46,282	\$0	\$952,113	\$8,257	\$19,531	\$27,788
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.305	0.325	0.310	0.335	0.355	0.294			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$5,213	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$8,257	[Total (12)]
F	Expected Excess Losses	\$19,531	[Total (13)]
G	Expected Total Losses	\$27,788	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.89	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.20	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.42	
L	Indicated Change	-15.1%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.23	
N	Capped Change	-13.4%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$11,500 of each claim. (4) includes the amount above \$11,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**Associated Students, California State University, East Bay
East Bay**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$412,361	\$0	\$0	\$0
2017/18	481,572	0	0	0
2018/19	543,598	0	0	0
Total	\$1,437,531	\$0	\$0	\$0
Primary Threshold		\$4,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$338,173	\$74,188	\$0	\$0	\$0	\$0	\$104	\$535	\$639
2017/18	361,179	120,393	0	0	0	0	137	694	831
2018/19	411,970	131,628	0	0	0	0	153	774	927
Total	\$1,111,322	\$326,209	\$0	\$0	\$0	\$0	\$394	\$2,003	\$2,397
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.153	0.176	0.166	0.173	0.179	0.151			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$0	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$394	[Total (12)]
F	Expected Excess Losses	\$2,003	[Total (13)]
G	Expected Total Losses	\$2,397	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.84	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.13	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.07	
L	Indicated Change	5.4%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.15	
N	Capped Change	7.6%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$4,500 of each claim. (4) includes the amount above \$4,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
California State University, Fresno Association, Inc.
Fresno

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$6,587,856	\$4,033	\$0	\$4,033
2017/18	6,757,581	22,569	0	22,569
2018/19	6,780,000	3,075	0	3,075
Total	\$20,125,436	\$29,677	\$0	\$29,677
Primary Threshold		\$28,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$2,632,472	\$0	\$955,649	\$578,371	\$1,841,316	\$580,048	\$31,286	\$23,255	\$54,541
2017/18	2,736,202	0	913,726	599,624	1,876,014	632,015	32,302	24,086	56,389
2018/19	2,700,000	0	1,000,000	580,000	1,900,000	600,000	32,249	23,979	56,228
Total	\$8,068,674	\$0	\$2,869,376	\$1,757,995	\$5,617,330	\$1,812,062	\$95,837	\$71,320	\$167,157
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.538	0.560	0.547	0.581	0.610	0.523			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$29,677	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$95,837	[Total (12)]
F	Expected Excess Losses	\$71,320	[Total (13)]
G	Expected Total Losses	\$167,157	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.60	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.82	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.78	
L	Indicated Change	4.2%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.83	
N	Capped Change	6.3%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$28,000 of each claim. (4) includes the amount above \$28,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
The California State University, Fresno Athletic Corporation
Fresno

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$6,647,652	\$0	\$0	\$0
2017/18	6,854,079	418	0	418
2018/19	6,651,821	1,782	0	1,782
Total	\$20,153,552	\$2,200	\$0	\$2,200
Primary Threshold		\$28,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$523,198	\$853,240	\$0	\$4,913,871	\$0	\$357,343	\$32,682	\$24,615	\$57,297
2017/18	496,077	1,052,894	0	4,980,526	0	324,581	32,993	24,781	57,773
2018/19	523,290	853,300	0	4,915,800	0	359,431	32,720	24,647	57,367
Total	\$1,542,565	\$2,759,434	\$0	\$14,810,197	\$0	\$1,041,355	\$98,395	\$74,043	\$172,437
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.538	0.560	0.547	0.581	0.610	0.523			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$2,200	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$98,395	[Total (12)]
F	Expected Excess Losses	\$74,043	[Total (13)]
G	Expected Total Losses	\$172,437	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.44	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.60	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.95	
L	Indicated Change	-36.9%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.61	
N	Capped Change	-35.6%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$28,000 of each claim. (4) includes the amount above \$28,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
Associated Students, California State University, Fullerton, Inc.
Fullerton

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$5,777,312	\$4,377	\$0	\$4,377
2017/18	6,317,173	875	0	875
2018/19	6,310,917	1,836	0	1,836
Total	\$18,405,402	\$7,088	\$0	\$7,088
Primary Threshold		\$27,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$2,485,434	\$0	\$0	\$2,345,260	\$48,448	\$898,170	\$25,492	\$21,726	\$47,218
2017/18	2,742,984	0	0	2,524,041	49,381	1,000,766	27,888	23,818	51,706
2018/19	2,714,093	0	0	2,561,023	55,000	980,801	27,855	23,736	51,592
Total	\$7,942,511	\$0	\$0	\$7,430,324	\$152,830	\$2,879,737	\$81,236	\$69,280	\$150,516
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.527	0.548	0.535	0.569	0.598	0.512			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$7,088	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$81,236	[Total (12)]
F	Expected Excess Losses	\$69,280	[Total (13)]
G	Expected Total Losses	\$150,516	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.51	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.68	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.69	
L	Indicated Change	-0.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.70	
N	Capped Change	1.7%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$27,000 of each claim. (4) includes the amount above \$27,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
CSU Fullerton Auxiliary Services Corporation
Fullerton

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$15,799,233	\$2,723	\$0	\$2,723
2017/18	16,415,422	6,158	0	6,158
2018/19	17,459,265	28,878	3,450	32,328
Total	\$49,673,920	\$37,759	\$3,450	\$41,209
Primary Threshold		\$29,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$9,988,684	\$2,071,426	\$1,627,139	\$33,126	\$1,659,337	\$419,521	\$36,149	\$26,410	\$62,560
2017/18	10,821,420	1,720,254	1,649,229	90,109	1,686,971	447,439	36,928	27,025	63,953
2018/19	10,675,637	3,106,856	1,605,369	104,834	1,494,774	471,795	38,253	28,282	66,535
Total	\$31,485,741	\$6,898,536	\$4,881,737	\$228,069	\$4,841,082	\$1,338,755	\$111,330	\$81,718	\$193,047
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.549	0.571	0.558	0.592	0.621	0.534			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$37,759	[Total (3)]
D	Actual Excess Losses	\$3,450	[Total (4)]
E	Expected Primary Losses	\$111,330	[Total (12)]
F	Expected Excess Losses	\$81,718	[Total (13)]
G	Expected Total Losses	\$193,047	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.62	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.84	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.86	
L	Indicated Change	-3.1%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.85	
N	Capped Change	-1.1%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$29,000 of each claim. (4) includes the amount above \$29,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**Humboldt State University Center
Humboldt**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$3,970,733	\$57,447	\$69,081	\$126,528
2017/18	3,890,821	29,296	13,210	42,506
2018/19	4,355,000	9,989	0	9,989
Total	\$12,216,554	\$96,732	\$82,291	\$179,023
Primary Threshold		\$26,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$617,508	\$54,343	\$301,847	\$563,433	\$2,082,692	\$350,910	\$25,977	\$20,183	\$46,160
2017/18	600,146	48,832	120,032	559,071	2,252,243	310,497	26,269	20,119	46,388
2018/19	585,000	53,000	370,000	582,000	2,400,000	365,000	29,081	22,474	51,556
Total	\$1,802,654	\$156,175	\$791,879	\$1,704,504	\$6,734,935	\$1,026,407	\$81,327	\$62,776	\$144,104
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.516	0.537	0.524	0.557	0.586	0.500			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$96,732	[Total (3)]
D	Actual Excess Losses	\$82,291	[Total (4)]
E	Expected Primary Losses	\$81,327	[Total (12)]
F	Expected Excess Losses	\$62,776	[Total (13)]
G	Expected Total Losses	\$144,104	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	1.11	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.49	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.50	
L	Indicated Change	-0.2%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.52	
N	Capped Change	1.9%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$26,000 of each claim. (4) includes the amount above \$26,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
Humboldt State University Sponsored Programs Foundation
Humboldt

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$8,145,862	\$137	\$0	\$137
2017/18	9,054,850	35,158	23,210	58,368
2018/19	10,546,044	17,290	0	17,290
Total	\$27,746,757	\$52,585	\$23,210	\$75,795
Primary Threshold		\$26,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$699,148	\$7,422,056	\$0	\$0	\$0	\$24,659	\$15,053	\$13,052	\$28,105
2017/18	865,120	7,284,245	0	0	0	905,485	25,892	23,921	49,812
2018/19	778,855	8,712,585	0	0	0	1,054,604	30,468	28,119	58,587
Total	\$2,343,123	\$23,418,886	\$0	\$0	\$0	\$1,984,748	\$71,413	\$65,091	\$136,504
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.516	0.537	0.524	0.557	0.586	0.500			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$52,585	[Total (3)]
D	Actual Excess Losses	\$23,210	[Total (4)]
E	Expected Primary Losses	\$71,413	[Total (12)]
F	Expected Excess Losses	\$65,091	[Total (13)]
G	Expected Total Losses	\$136,504	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.86	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.16	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.16	
L	Indicated Change	0.1%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.19	
N	Capped Change	2.1%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$26,000 of each claim. (4) includes the amount above \$26,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**Associated Students, Humboldt State University
Humboldt**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$136,165	\$0	\$0	\$0
2017/18	121,023	0	0	0
2018/19	122,000	0	0	0
Total	\$379,188	\$0	\$0	\$0
Primary Threshold		\$4,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$56,775	\$66,352	\$0	\$0	\$0	\$13,038	\$101	\$526	\$627
2017/18	56,023	65,000	0	0	0	0	51	245	296
2018/19	12,000	110,000	0	0	0	0	72	337	409
Total	\$124,798	\$241,352	\$0	\$0	\$0	\$13,038	\$223	\$1,109	\$1,332
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.153	0.176	0.166	0.173	0.179	0.151			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$0	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$223	[Total (12)]
F	Expected Excess Losses	\$1,109	[Total (13)]
G	Expected Total Losses	\$1,332	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.83	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.12	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.38	
L	Indicated Change	-18.9%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.15	
N	Capped Change	-17.2%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$4,500 of each claim. (4) includes the amount above \$4,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**Associated Students, California State University, Long Beach
Long Beach**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$6,139,939	\$23,339	\$0	\$23,339
2017/18	6,383,717	28,485	0	28,485
2018/19	6,776,510	33,476	0	33,476
Total	\$19,300,166	\$85,301	\$0	\$85,301
Primary Threshold		\$28,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$2,933,285	\$0	\$155,540	\$1,365,315	\$0	\$1,685,799	\$31,507	\$27,222	\$58,729
2017/18	2,457,688	0	165,419	2,272,259	0	1,488,351	33,471	28,111	61,582
2018/19	3,223,681	0	166,113	1,552,911	0	1,833,805	34,640	29,879	64,519
Total	\$8,614,654	\$0	\$487,072	\$5,190,485	\$0	\$5,007,955	\$99,618	\$85,212	\$184,831
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.538	0.560	0.547	0.581	0.610	0.523			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$85,301	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$99,618	[Total (12)]
F	Expected Excess Losses	\$85,212	[Total (13)]
G	Expected Total Losses	\$184,831	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.92	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.24	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.74	
L	Indicated Change	67.9%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.89	
N	Capped Change	20.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$28,000 of each claim. (4) includes the amount above \$28,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**California State University Long Beach Research Foundation
Long Beach**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$17,210,619	\$0	\$0	\$0
2017/18	17,210,619	25,971	305	26,276
2018/19	17,210,619	10,237	0	10,237
Total	\$51,631,857	\$36,208	\$305	\$36,513
Primary Threshold		\$24,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$14,485,669	\$1,862,595	\$0	\$491,658	\$0	\$370,697	\$18,064	\$18,317	\$36,381
2017/18	14,485,669	1,862,595	0	491,658	0	370,697	18,064	18,317	36,381
2018/19	14,485,669	1,862,595	0	491,658	0	370,697	18,064	18,317	36,381
Total	\$43,457,007	\$5,587,785	\$0	\$1,474,974	\$0	\$1,112,091	\$54,193	\$54,950	\$109,143
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.492	0.512	0.499	0.532	0.561	0.476			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$36,208	[Total (3)]
D	Actual Excess Losses	\$305	[Total (4)]
E	Expected Primary Losses	\$54,193	[Total (12)]
F	Expected Excess Losses	\$54,950	[Total (13)]
G	Expected Total Losses	\$109,143	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.84	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.13	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.87	
L	Indicated Change	29.9%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.04	
N	Capped Change	20.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$24,000 of each claim. (4) includes the amount above \$24,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**Forty-Niner Shops, Inc., CSU Long Beach
Long Beach**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$9,431,986	\$117,100	\$67,613	\$184,713
2017/18	9,897,603	60,893	10,010	70,903
2018/19	10,473,400	18,318	0	18,318
Total	\$29,802,989	\$196,310	\$77,623	\$273,933
Primary Threshold		\$31,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$2,375,987	\$0	\$2,170,877	\$0	\$4,835,392	\$49,729	\$53,816	\$31,729	\$85,545
2017/18	2,464,755	0	2,216,505	0	5,165,091	51,252	57,057	33,579	90,636
2018/19	2,704,000	0	2,457,000	0	5,250,000	62,400	58,973	34,854	93,826
Total	\$7,544,742	\$0	\$6,844,382	\$0	\$15,250,483	\$163,381	\$169,845	\$100,161	\$270,007
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.570	0.592	0.580	0.614	0.642	0.555			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$196,310	[Total (3)]
D	Actual Excess Losses	\$77,623	[Total (4)]
E	Expected Primary Losses	\$169,845	[Total (12)]
F	Expected Excess Losses	\$100,161	[Total (13)]
G	Expected Total Losses	\$270,007	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	1.10	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.48	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.32	
L	Indicated Change	12.4%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.51	
N	Capped Change	14.7%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$31,000 of each claim. (4) includes the amount above \$31,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
Cal State L.A. University Auxiliary Services, Inc.
Los Angeles

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$9,266,581	\$60,857	\$64,306	\$125,163
2017/18	10,685,299	746	0	746
2018/19	9,770,000	11,380	0	11,380
Total	\$29,721,880	\$72,983	\$64,306	\$137,288
Primary Threshold		\$30,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$2,805,293	\$3,308,872	\$0	\$569,609	\$1,359,578	\$1,223,229	\$40,601	\$29,467	\$70,068
2017/18	3,390,962	4,071,615	0	633,959	1,537,385	1,051,378	42,169	30,104	72,272
2018/19	3,000,000	3,300,000	600,000	600,000	900,000	1,370,000	40,799	30,471	71,270
Total	\$9,196,255	\$10,680,487	\$600,000	\$1,803,568	\$3,796,963	\$3,644,607	\$123,569	\$90,041	\$213,610
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.559	0.582	0.570	0.603	0.631	0.544			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$72,983	[Total (3)]
D	Actual Excess Losses	\$64,306	[Total (4)]
E	Expected Primary Losses	\$123,569	[Total (12)]
F	Expected Excess Losses	\$90,041	[Total (13)]
G	Expected Total Losses	\$213,610	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.76	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.03	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.92	
L	Indicated Change	12.4%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.05	
N	Capped Change	14.7%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$30,000 of each claim, (4) includes the amount above \$30,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19

University-Student Union Board, California State University, Los Angeles
Los Angeles

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$2,744,017	\$1,761	\$0	\$1,761
2017/18	2,969,584	0	0	0
2018/19	3,013,800	2,001	0	2,001
Total	\$8,727,401	\$3,762	\$0	\$3,762
Primary Threshold		\$20,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$1,751,567	\$0	\$0	\$318,513	\$0	\$673,938	\$9,376	\$12,298	\$21,674
2017/18	1,917,996	0	0	306,472	0	745,116	10,159	13,368	23,527
2018/19	1,804,000	0	0	360,800	0	849,000	11,441	15,052	26,493
Total	\$5,473,563	\$0	\$0	\$985,785	\$0	\$2,268,054	\$30,976	\$40,717	\$71,693
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.441	0.460	0.445	0.477	0.506	0.424			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$3,762	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$30,976	[Total (12)]
F	Expected Excess Losses	\$40,717	[Total (13)]
G	Expected Total Losses	\$71,693	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.62	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.84	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.75	
L	Indicated Change	11.1%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.85	
N	Capped Change	13.4%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$20,000 of each claim. (4) includes the amount above \$20,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**The University Corporation at Monterey Bay
Monterey Bay**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$10,859,803	\$1,380	\$0	\$1,380
2017/18	12,055,776	56,158	6,544	62,702
2018/19	11,813,500	1,827	0	1,827
Total	\$34,729,080	\$59,364	\$6,544	\$65,908
Primary Threshold		\$27,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$4,699,363	\$4,918,745	\$0	\$271,264	\$12,986	\$957,446	\$26,198	\$23,268	\$49,466
2017/18	6,263,170	4,669,220	0	248,017	27,588	847,782	25,212	22,330	47,542
2018/19	5,000,000	5,500,000	0	300,000	13,500	1,000,000	28,217	25,005	53,222
Total	\$15,962,532	\$15,087,964	\$0	\$819,281	\$54,074	\$2,805,229	\$79,627	\$70,602	\$150,229
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.527	0.548	0.535	0.569	0.598	0.512			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$59,364	[Total (3)]
D	Actual Excess Losses	\$6,544	[Total (4)]
E	Expected Primary Losses	\$79,627	[Total (12)]
F	Expected Excess Losses	\$70,602	[Total (13)]
G	Expected Total Losses	\$150,229	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.87	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.17	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.81	
L	Indicated Change	43.2%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.98	
N	Capped Change	20.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$27,000 of each claim. (4) includes the amount above \$27,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
Associated Students, California State University, Northridge, Inc.
Northridge

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$3,767,159	\$2,953	\$0	\$2,953
2017/18	4,264,443	28,727	111,499	140,227
2018/19	4,275,000	1,002	0	1,002
Total	\$12,306,602	\$32,682	\$111,499	\$144,182
Primary Threshold		\$21,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$1,330,100	\$397,790	\$0	\$1,818,519	\$35,148	\$185,602	\$11,777	\$12,806	\$24,583
2017/18	1,435,378	639,676	0	1,917,017	36,579	235,794	13,244	14,497	27,741
2018/19	1,500,000	500,000	0	2,000,000	55,000	220,000	13,373	14,558	27,931
Total	\$4,265,478	\$1,537,466	\$0	\$5,735,536	\$126,727	\$641,396	\$38,394	\$41,861	\$80,255
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.454	0.474	0.459	0.492	0.521	0.438			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$32,682	[Total (3)]
D	Actual Excess Losses	\$111,499	[Total (4)]
E	Expected Primary Losses	\$38,394	[Total (12)]
F	Expected Excess Losses	\$41,861	[Total (13)]
G	Expected Total Losses	\$80,255	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.93	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.25	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.31	
L	Indicated Change	-4.4%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.28	
N	Capped Change	-2.4%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$21,000 of each claim. (4) includes the amount above \$21,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**The University Corporation, CSU Northridge
Northridge**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$20,261,091	\$40,594	\$0	\$40,594
2017/18	21,940,308	56,156	50,935	107,091
2018/19	20,616,750	68,417	0	68,417
Total	\$62,818,149	\$165,168	\$50,935	\$216,103
Primary Threshold		\$32,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$9,207,406	\$6,873,966	\$28,891	\$9,867	\$3,862,978	\$277,983	\$60,622	\$36,320	\$96,941
2017/18	10,767,951	6,523,114	0	35,668	4,368,801	244,774	65,115	38,694	103,809
2018/19	3,321,833	13,287,330	272,318	0	3,428,775	306,495	67,955	41,518	109,473
Total	\$23,297,190	\$26,684,410	\$301,208	\$45,535	\$11,660,554	\$829,252	\$193,692	\$116,532	\$340,224
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.580	0.602	0.591	0.624	0.652	0.565			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$165,168	[Total (3)]
D	Actual Excess Losses	\$50,935	[Total (4)]
E	Expected Primary Losses	\$193,692	[Total (12)]
F	Expected Excess Losses	\$116,532	[Total (13)]
G	Expected Total Losses	\$310,224	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.91	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.23	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.20	
L	Indicated Change	1.7%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.25	
N	Capped Change	3.8%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$32,000 of each claim. (4) includes the amount above \$32,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
University Student Union of California State University, Northridge
Northridge

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$6,849,067	\$58,252	\$17,983	\$76,235
2017/18	7,563,289	11,920	0	11,920
2018/19	8,077,523	9,769	0	9,769
Total	\$22,489,880	\$79,941	\$17,983	\$97,923
Primary Threshold		\$27,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$4,018,557	\$40,552	\$0	\$1,552,667	\$0	\$1,237,291	\$26,286	\$23,342	\$49,628
2017/18	4,229,934	46,659	0	1,844,942	0	1,441,754	30,552	27,102	57,654
2018/19	4,739,330	47,825	0	1,831,155	0	1,459,213	31,001	27,528	58,529
Total	\$12,987,822	\$135,036	\$0	\$5,228,764	\$0	\$4,138,258	\$87,839	\$77,972	\$165,811
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.527	0.548	0.535	0.569	0.598	0.512			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$79,941	[Total (3)]
D	Actual Excess Losses	\$17,983	[Total (4)]
E	Expected Primary Losses	\$87,839	[Total (12)]
F	Expected Excess Losses	\$77,972	[Total (13)]
G	Expected Total Losses	\$165,811	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.95	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.28	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.32	
L	Indicated Change	-2.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.31	
N	Capped Change	-0.3%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$27,000 of each claim, (4) includes the amount above \$27,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19

**Associated Students Inc., California State Polytechnic University, Pomona
Pomona**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$5,489,877	\$29,758	\$35,295	\$65,053
2017/18	6,158,319	367	0	367
2018/19	7,091,364	3,176	0	3,176
Total	\$18,739,560	\$33,301	\$35,295	\$68,596
Primary Threshold		\$27,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$1,082,947	\$1,558,020	\$0	\$2,074,806	\$0	\$774,104	\$24,353	\$20,680	\$45,033
2017/18	1,183,245	1,657,822	0	2,372,723	0	944,529	28,332	24,143	52,475
2018/19	1,456,730	1,964,415	0	2,478,599	0	1,191,620	32,807	28,214	61,020
Total	\$3,722,922	\$5,180,257	\$0	\$6,926,128	\$0	\$2,910,253	\$85,492	\$73,036	\$158,528
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.527	0.548	0.535	0.569	0.598	0.512			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$33,301	[Total (3)]
D	Actual Excess Losses	\$35,295	[Total (4)]
E	Expected Primary Losses	\$85,492	[Total (12)]
F	Expected Excess Losses	\$73,036	[Total (13)]
G	Expected Total Losses	\$158,528	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.67	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.91	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.90	
L	Indicated Change	1.0%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.92	
N	Capped Change	3.1%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$27,000 of each claim. (4) includes the amount above \$27,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
The Cal Poly Pomona Foundation, Inc.
Pomona

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$19,283,859	\$73,782	\$15,425	\$89,208
2017/18	20,012,201	89,853	16,976	106,829
2018/19	19,862,374	85,388	6,950	92,338
Total	\$59,158,434	\$249,023	\$39,351	\$288,374
Primary Threshold		\$34,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$9,093,580	\$2,831,307	\$1,023,250	\$0	\$5,182,446	\$1,153,276	\$82,296	\$46,462	\$128,758
2017/18	8,547,190	2,927,070	1,178,359	0	5,993,183	1,366,400	93,557	52,715	146,273
2018/19	9,366,387	2,916,246	1,053,948	0	5,337,919	1,187,874	84,765	47,855	132,620
Total	\$27,007,157	\$8,674,623	\$3,255,557	\$0	\$16,513,548	\$3,707,550	\$260,619	\$147,032	\$407,651
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.598	0.622	0.612	0.645	0.671	0.584			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$249,023	[Total (3)]
D	Actual Excess Losses	\$39,351	[Total (4)]
E	Expected Primary Losses	\$260,619	[Total (12)]
F	Expected Excess Losses	\$147,032	[Total (13)]
G	Expected Total Losses	\$407,651	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.97	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.31	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.46	
L	Indicated Change	-10.0%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.34	
N	Capped Change	-8.1%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$34,000 of each claim. (4) includes the amount above \$34,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19

**Associated Students of California State University, Sacramento
Sacramento**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$4,469,674	\$20,698	\$6,828	\$27,526
2017/18	4,656,858	5,531	0	5,531
2018/19	4,935,209	2,179	0	2,179
Total	\$14,061,741	\$28,408	\$6,828	\$35,235
Primary Threshold		\$20,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$2,037,822	\$511,551	\$6,713	\$1,850,015	\$57,660	\$5,913	\$10,361	\$11,564	\$21,925
2017/18	2,104,864	151,963	67,439	2,299,653	32,939	0	11,672	12,990	24,662
2018/19	2,250,070	564,831	7,412	2,042,701	63,666	6,529	11,440	12,769	24,209
Total	\$6,392,756	\$1,228,345	\$81,564	\$6,192,368	\$154,265	\$12,442	\$33,473	\$37,323	\$70,796
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.441	0.460	0.445	0.477	0.506	0.424			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$28,408	[Total (3)]
D	Actual Excess Losses	\$6,828	[Total (4)]
E	Expected Primary Losses	\$33,473	[Total (12)]
F	Expected Excess Losses	\$37,323	[Total (13)]
G	Expected Total Losses	\$70,796	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.93	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.25	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.41	
L	Indicated Change	-11.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.28	
N	Capped Change	-9.4%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$20,000 of each claim. (4) includes the amount above \$20,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**University Enterprises, Inc., CSU Sacramento
Sacramento**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$33,577,259	\$41,811	\$60,638	\$102,449
2017/18	38,252,929	42,134	15,423	57,557
2018/19	34,584,576	8,282	0	8,282
Total	\$106,414,764	\$92,227	\$76,062	\$168,288
Primary Threshold		\$35,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$23,329,924	\$4,089,909	\$0	\$270,387	\$4,082,757	\$1,804,282	\$92,720	\$53,210	\$145,929
2017/18	27,223,164	4,680,075	0	287,307	4,294,468	1,767,914	98,269	56,319	154,588
2018/19	24,029,822	4,212,606	0	278,499	4,205,239	1,858,410	95,501	54,806	150,307
Total	\$74,582,910	\$12,982,590	\$0	\$836,194	\$12,582,464	\$5,430,605	\$286,490	\$164,334	\$450,824
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.608	0.631	0.621	0.654	0.680	0.594			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$92,227	[Total (3)]
D	Actual Excess Losses	\$76,062	[Total (4)]
E	Expected Primary Losses	\$286,490	[Total (12)]
F	Expected Excess Losses	\$164,334	[Total (13)]
G	Expected Total Losses	\$450,824	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.57	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.77	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.90	
L	Indicated Change	-14.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.78	
N	Capped Change	-12.6%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$35,000 of each claim. (4) includes the amount above \$35,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**Capital Public Radio
Sacramento**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$4,355,436	\$7,250	\$9,030	\$16,280
2017/18	5,119,961	0	0	0
2018/19	4,748,300	0	0	0
Total	\$14,223,698	\$7,250	\$9,030	\$16,280
Primary Threshold		\$7,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$4,355,436	\$0	\$0	\$0	\$0	\$0	\$1,073	\$3,718	\$4,791
2017/18	5,119,961	0	0	0	0	0	1,262	4,370	5,632
2018/19	4,748,300	0	0	0	0	0	1,170	4,053	5,223
Total	\$14,223,698	\$0	\$0	\$0	\$0	\$0	\$3,505	\$12,141	\$15,646
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.224	0.246	0.232	0.250	0.262	0.218			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$7,250	[Total (3)]
D	Actual Excess Losses	\$9,030	[Total (4)]
E	Expected Primary Losses	\$3,505	[Total (12)]
F	Expected Excess Losses	\$12,141	[Total (13)]
G	Expected Total Losses	\$15,646	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	1.24	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.67	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.50	
L	Indicated Change	11.1%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.71	
N	Capped Change	13.4%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$7,500 of each claim. (4) includes the amount above \$7,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**Associated Students Inc., California State University, San Bernardino
San Bernardino**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$430,146	\$621	\$0	\$621
2017/18	501,341	0	0	0
2018/19	466,884	0	0	0
Total	\$1,398,371	\$621	\$0	\$621
Primary Threshold		\$4,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$347,167	\$82,979	\$0	\$0	\$0	\$0	\$111	\$570	\$681
2017/18	331,291	170,050	0	0	0	0	163	813	977
2018/19	381,884	85,000	0	0	0	0	118	608	726
Total	\$1,060,342	\$338,029	\$0	\$0	\$0	\$0	\$393	\$1,991	\$2,383
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.153	0.176	0.166	0.173	0.179	0.151			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$621	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$393	[Total (12)]
F	Expected Excess Losses	\$1,991	[Total (13)]
G	Expected Total Losses	\$2,383	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	1.10	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.48	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.38	
L	Indicated Change	6.8%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.51	
N	Capped Change	9.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$4,500 of each claim. (4) includes the amount above \$4,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**University Enterprises Corporation at CSUSB
San Bernardino**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$9,823,013	\$24,204	\$51,750	\$75,954
2017/18	11,000,604	16,137	0	16,137
2018/19	11,070,110	15,728	0	15,728
Total	\$31,893,727	\$56,070	\$51,750	\$107,820
Primary Threshold		\$21,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$6,175,254	\$2,608,285	\$0	\$1,039,474	\$0	\$0	\$12,359	\$13,283	\$25,642
2017/18	7,209,262	2,686,910	0	1,104,432	0	0	13,314	14,339	27,653
2018/19	6,750,984	3,195,346	0	1,123,780	0	0	14,048	15,108	29,156
Total	\$20,135,500	\$8,490,541	\$0	\$3,267,686	\$0	\$0	\$39,721	\$42,730	\$82,451
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.461	0.480	0.466	0.499	0.528	0.444			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$56,070	[Total (3)]
D	Actual Excess Losses	\$51,750	[Total (4)]
E	Expected Primary Losses	\$39,721	[Total (12)]
F	Expected Excess Losses	\$42,730	[Total (13)]
G	Expected Total Losses	\$82,451	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	1.20	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.62	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.48	
L	Indicated Change	9.4%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.65	
N	Capped Change	11.6%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$21,500 of each claim. (4) includes the amount above \$21,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19

**Santos Manuel Student Union of California State University, San Bernardino
San Bernardino**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$2,441,444	\$1,348	\$0	\$1,348
2017/18	2,874,415	0	0	0
2018/19	2,685,588	656	0	656
Total	\$8,001,447	\$2,004	\$0	\$2,004
Primary Threshold		\$17,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$1,559,199	\$0	\$0	\$533,043	\$0	\$349,202	\$6,111	\$9,185	\$15,296
2017/18	1,825,034	0	0	679,617	0	369,764	7,000	10,436	17,436
2018/19	1,715,119	0	0	586,347	0	384,122	6,722	10,103	16,825
Total	\$5,099,352	\$0	\$0	\$1,799,007	\$0	\$1,103,088	\$19,834	\$29,724	\$49,557
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.397	0.416	0.401	0.432	0.459	0.382			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$2,004	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$19,834	[Total (12)]
F	Expected Excess Losses	\$29,724	[Total (13)]
G	Expected Total Losses	\$49,557	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.64	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.86	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.84	
L	Indicated Change	2.6%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.88	
N	Capped Change	4.7%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$17,000 of each claim. (4) includes the amount above \$17,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**Associated Students, San Diego State University
San Diego**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$10,989,412	\$36,528	\$144,000	\$180,528
2017/18	10,026,555	17,866	0	17,866
2018/19	11,538,720	6,881	0	6,881
Total	\$32,554,687	\$61,276	\$144,000	\$205,276
Primary Threshold		\$31,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$5,517,900	\$1,081,500	\$0	\$2,631,896	\$80,117	\$1,677,999	\$44,483	\$32,518	\$77,001
2017/18	4,476,668	551,528	0	3,101,640	71,151	1,825,569	47,291	34,494	81,784
2018/19	4,415,085	560,883	0	4,576,717	99,132	1,886,903	56,620	40,484	97,104
Total	\$14,409,653	\$2,193,911	\$0	\$10,310,253	\$250,399	\$5,390,471	\$148,394	\$107,496	\$255,889
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.570	0.592	0.580	0.614	0.642	0.555			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$61,276	[Total (3)]
D	Actual Excess Losses	\$144,000	[Total (4)]
E	Expected Primary Losses	\$148,394	[Total (12)]
F	Expected Excess Losses	\$107,496	[Total (13)]
G	Expected Total Losses	\$255,889	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.66	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.89	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.00	
L	Indicated Change	-11.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.91	
N	Capped Change	-9.5%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$31,000 of each claim. (4) includes the amount above \$31,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**Aztec Shops, Ltd., San Diego State University
San Diego**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$14,084,771	\$51,714	\$0	\$51,714
2017/18	13,616,363	56,656	11,744	68,400
2018/19	15,050,171	7,096	0	7,096
Total	\$42,751,305	\$115,466	\$11,744	\$127,210
Primary Threshold		\$33,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$4,398,893	\$22,771	\$2,690,631	\$0	\$6,972,476	\$0	\$78,048	\$42,026	\$120,074
2017/18	4,121,206	7,563	3,870,854	0	5,425,146	191,595	70,321	39,292	109,613
2018/19	5,057,708	54,373	2,699,618	0	6,995,163	243,309	82,287	45,084	127,371
Total	\$13,577,807	\$84,707	\$9,261,103	\$0	\$19,392,784	\$434,904	\$230,656	\$126,402	\$367,057
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.589	0.612	0.601	0.635	0.661	0.575			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$115,466	[Total (3)]
D	Actual Excess Losses	\$11,744	[Total (4)]
E	Expected Primary Losses	\$230,656	[Total (12)]
F	Expected Excess Losses	\$126,402	[Total (13)]
G	Expected Total Losses	\$367,057	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.68	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.91	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.96	
L	Indicated Change	-5.2%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.93	
N	Capped Change	-3.2%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$33,000 of each claim. (4) includes the amount above \$33,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
Associated Students, Inc., San Francisco State University
San Francisco

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$4,039,039	\$0	\$0	\$0
2017/18	3,598,234	131	0	131
2018/19	4,469,402	5,870	0	5,870
Total	\$12,106,675	\$6,002	\$0	\$6,002
Primary Threshold		\$16,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$1,155,214	\$1,797,007	\$0	\$1,086,817	\$0	\$0	\$7,325	\$10,305	\$17,630
2017/18	1,075,314	1,431,132	0	1,091,788	0	0	6,771	9,499	16,270
2018/19	1,911,453	1,836,735	0	721,214	0	0	6,301	8,977	15,278
Total	\$4,141,981	\$5,064,874	\$0	\$2,899,819	\$0	\$0	\$20,397	\$28,781	\$49,178
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.390	0.409	0.393	0.423	0.450	0.375			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$6,002	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$20,397	[Total (12)]
F	Expected Excess Losses	\$28,781	[Total (13)]
G	Expected Total Losses	\$49,178	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.71	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.95	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.71	
L	Indicated Change	33.5%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.86	
N	Capped Change	20.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$16,500 of each claim. (4) includes the amount above \$16,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**The University Corporation, San Francisco State
San Francisco**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$1,870,770	\$530	\$0	\$530
2017/18	1,706,671	0	0	0
2018/19	2,000,000	0	0	0
Total	\$5,577,440	\$530	\$0	\$530
Primary Threshold		\$12,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$943,925	\$141,878	\$277,797	\$331,172	\$39,205	\$136,793	\$3,397	\$6,809	\$10,206
2017/18	727,413	133,085	315,306	338,317	41,621	150,929	3,529	7,085	10,614
2018/19	1,000,000	250,000	250,000	350,000	50,000	100,000	3,328	6,567	9,895
Total	\$2,671,338	\$524,963	\$843,103	\$1,019,489	\$130,826	\$387,722	\$10,254	\$20,461	\$30,715
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.323	0.343	0.328	0.354	0.376	0.311			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$530	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$10,254	[Total (12)]
F	Expected Excess Losses	\$20,461	[Total (13)]
G	Expected Total Losses	\$30,715	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.68	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.92	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.89	
L	Indicated Change	4.0%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.94	
N	Capped Change	6.2%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$12,500 of each claim. (4) includes the amount above \$12,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
Associated Student, San Jose State University
San Jose

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$3,244,280	\$735	\$0	\$735
2017/18	3,507,006	0	0	0
2018/19	3,480,000	1,282	0	1,282
Total	\$10,231,286	\$2,017	\$0	\$2,017
Primary Threshold		\$17,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$1,993,047	\$0	\$0	\$1,074,581	\$34,830	\$141,822	\$6,676	\$9,335	\$16,011
2017/18	2,055,444	0	0	1,242,997	49,799	158,766	7,625	10,624	18,249
2018/19	2,223,000	0	0	1,018,000	38,000	201,000	7,140	10,134	17,274
Total	\$6,271,491	\$0	\$0	\$3,335,578	\$122,629	\$501,588	\$21,441	\$30,092	\$51,533
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.397	0.416	0.401	0.432	0.459	0.382			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$2,017	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$21,441	[Total (12)]
F	Expected Excess Losses	\$30,092	[Total (13)]
G	Expected Total Losses	\$51,533	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.62	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.84	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.79	
L	Indicated Change	5.9%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.86	
N	Capped Change	8.1%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$17,000 of each claim. (4) includes the amount above \$17,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
San Jose State University Research Foundation
San Jose

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$25,583,947	\$156	\$0	\$156
2017/18	24,986,389	14,960	0	14,960
2018/19	25,074,826	4,423	0	4,423
Total	\$75,645,162	\$19,539	\$0	\$19,539
Primary Threshold		\$31,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$11,323,771	\$13,299,600	\$0	\$0	\$0	\$960,576	\$48,772	\$35,577	\$84,349
2017/18	11,350,387	12,549,423	0	66,072	0	1,020,507	48,391	35,387	83,777
2018/19	11,098,428	13,034,938	0	0	0	941,460	47,802	34,869	82,671
Total	\$33,772,586	\$38,883,961	\$0	\$66,072	\$0	\$2,922,543	\$144,964	\$105,833	\$250,797
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.570	0.592	0.580	0.614	0.642	0.555			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$19,539	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$144,964	[Total (12)]
F	Expected Excess Losses	\$105,833	[Total (13)]
G	Expected Total Losses	\$250,797	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.50	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.67	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.70	
L	Indicated Change	-4.1%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.69	
N	Capped Change	-2.1%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$31,000 of each claim. (4) includes the amount above \$31,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
Spartan Shops, Inc., San Jose State University
San Jose

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$8,105,330	\$39,443	\$0	\$39,443
2017/18	10,087,459	1,139	0	1,139
2018/19	439,232	0	0	0
Total	\$18,632,021	\$40,582	\$0	\$40,582
Primary Threshold		\$30,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$1,527,343	\$0	\$0	\$0	\$6,577,987	\$0	\$59,879	\$35,208	\$95,087
2017/18	1,752,327	0	0	0	8,233,759	101,373	76,232	45,149	121,381
2018/19	53,641	0	0	0	12,479	373,112	5,219	4,345	9,564
Total	\$3,333,311	\$0	\$0	\$0	\$14,824,225	\$474,485	\$141,331	\$84,702	\$226,033
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.559	0.582	0.570	0.603	0.631	0.544			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$40,582	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$141,331	[Total (12)]
F	Expected Excess Losses	\$84,702	[Total (13)]
G	Expected Total Losses	\$226,033	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.55	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.75	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.91	
L	Indicated Change	-18.2%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.76	
N	Capped Change	-16.5%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$30,000 of each claim, (4) includes the amount above \$30,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
The Student Union of San Jose State University
San Jose

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$3,660,886	\$26,808	\$149,000	\$175,808
2017/18	4,436,119	479	0	479
2018/19	4,235,559	28,910	18,984	47,894
Total	\$12,332,564	\$56,197	\$167,984	\$224,181
Primary Threshold		\$26,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$1,342,232	\$295,327	\$0	\$719,732	\$0	\$1,303,594	\$21,276	\$20,403	\$41,679
2017/18	1,626,464	357,866	0	872,144	0	1,579,645	25,781	24,724	50,505
2018/19	1,552,931	341,687	0	832,713	0	1,508,228	24,616	23,606	48,222
Total	\$4,521,627	\$994,881	\$0	\$2,424,589	\$0	\$4,391,467	\$71,673	\$68,733	\$140,406
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.516	0.537	0.524	0.557	0.586	0.500			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$56,197	[Total (3)]
D	Actual Excess Losses	\$167,984	[Total (4)]
E	Expected Primary Losses	\$71,673	[Total (12)]
F	Expected Excess Losses	\$68,733	[Total (13)]
G	Expected Total Losses	\$140,406	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.89	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.20	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.02	
L	Indicated Change	17.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.23	
N	Capped Change	19.7%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$26,000 of each claim. (4) includes the amount above \$26,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
The Tower Foundation, San Jose State University
San Jose

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$2,483,187	\$428	\$0	\$428
2017/18	2,576,774	0	0	0
2018/19	3,337,684	0	0	0
Total	\$8,397,645	\$428	\$0	\$428
Primary Threshold		\$6,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$2,401,554	\$0	\$0	\$81,633	\$0	\$0	\$702	\$2,683	\$3,385
2017/18	2,290,119	0	0	286,655	0	0	1,098	4,029	5,128
2018/19	2,963,976	224,713	0	148,995	0	0	1,146	4,279	5,425
Total	\$7,655,649	\$224,713	\$0	\$517,283	\$0	\$0	\$2,946	\$10,991	\$13,937
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.202	0.224	0.211	0.226	0.236	0.197			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$428	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$2,946	[Total (12)]
F	Expected Excess Losses	\$10,991	[Total (13)]
G	Expected Total Losses	\$13,937	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.82	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.11	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.06	
L	Indicated Change	4.7%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.13	
N	Capped Change	6.8%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$6,500 of each claim. (4) includes the amount above \$6,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19

**Associated Students, Inc., California Polytechnic State University at San Luis Obispo
San Luis Obispo**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$6,169,308	\$1,664	\$0	\$1,664
2017/18	6,692,150	5,725	0	5,725
2018/19	6,545,019	735	0	735
Total	\$19,406,477	\$8,124	\$0	\$8,124
Primary Threshold		\$28,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$3,156,606	\$0	\$0	\$1,435,266	\$89,469	\$1,487,967	\$29,687	\$25,316	\$55,003
2017/18	3,409,763	0	0	1,575,160	86,609	1,620,618	32,286	27,544	59,830
2018/19	3,348,843	0	0	1,522,674	94,918	1,578,584	31,495	26,858	58,352
Total	\$9,915,212	\$0	\$0	\$4,533,100	\$270,996	\$4,687,169	\$93,467	\$79,718	\$173,185
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.538	0.560	0.547	0.581	0.610	0.523			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$8,124	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$93,467	[Total (12)]
F	Expected Excess Losses	\$79,718	[Total (13)]
G	Expected Total Losses	\$173,185	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.51	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.68	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.80	
L	Indicated Change	-14.8%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.70	
N	Capped Change	-13.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$28,000 of each claim. (4) includes the amount above \$28,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
Cal Poly Corporation
San Luis Obispo

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$25,480,257	\$113,803	\$8,139	\$121,943
2017/18	23,584,695	59,342	5,843	65,185
2018/19	24,925,000	27,260	0	27,260
Total	\$73,989,952	\$200,405	\$13,982	\$214,387
Primary Threshold		\$39,000		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$8,724,516	\$3,590,487	\$1,583,691	\$168,506	\$7,750,693	\$3,662,364	\$158,274	\$76,903	\$235,177
2017/18	8,507,827	3,477,887	262,753	173,322	7,187,114	3,975,792	151,865	74,619	226,485
2018/19	8,250,000	3,750,000	325,000	400,000	8,200,000	4,000,000	164,658	79,947	244,605
Total	\$25,482,343	\$10,818,374	\$2,171,444	\$741,828	\$23,137,807	\$11,638,156	\$474,797	\$231,470	\$706,267
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.642	0.666	0.660	0.691	0.714	0.629			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$200,405	[Total (3)]
D	Actual Excess Losses	\$13,982	[Total (4)]
E	Expected Primary Losses	\$474,797	[Total (12)]
F	Expected Excess Losses	\$231,470	[Total (13)]
G	Expected Total Losses	\$706,267	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.61	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.83	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.99	
L	Indicated Change	-16.8%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.84	
N	Capped Change	-15.1%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$39,000 of each claim. (4) includes the amount above \$39,000 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
University Auxiliary and Research Services Corporation
San Marcos

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$7,788,151	\$4,022	\$0	\$4,022
2017/18	7,759,096	8,315	0	8,315
2018/19	7,970,500	1,806	0	1,806
Total	\$23,517,747	\$14,143	\$0	\$14,143
Primary Threshold		\$22,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$2,817,722	\$4,282,683	\$0	\$233,635	\$0	\$454,111	\$15,347	\$16,649	\$31,996
2017/18	3,573,045	3,609,713	0	19,353	0	556,985	14,723	16,303	31,026
2018/19	2,960,000	4,500,000	0	35,500	0	475,000	15,122	16,532	31,654
Total	\$9,350,767	\$12,392,396	\$0	\$288,488	\$0	\$1,486,096	\$45,192	\$49,484	\$94,676
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.474	0.493	0.480	0.512	0.542	0.457			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$14,143	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$45,192	[Total (12)]
F	Expected Excess Losses	\$49,484	[Total (13)]
G	Expected Total Losses	\$94,676	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.67	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	0.91	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	0.98	
L	Indicated Change	-7.2%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	0.93	
N	Capped Change	-5.3%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$22,500 of each claim. (4) includes the amount above \$22,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**Associated Students of Sonoma State University
Sonoma**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$663,023	\$1,130	\$0	\$1,130
2017/18	659,342	0	0	0
2018/19	750,886	0	0	0
Total	\$2,073,251	\$1,130	\$0	\$1,130
Primary Threshold		\$4,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$336,079	\$309,714	\$0	\$0	\$0	\$17,230	\$318	\$1,598	\$1,915
2017/18	308,438	311,902	0	0	12,086	26,916	382	1,925	2,307
2018/19	304,070	406,203	0	0	15,613	25,000	443	2,201	2,644
Total	\$948,587	\$1,027,819	\$0	\$0	\$27,699	\$69,146	\$1,142	\$5,723	\$6,866
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.153	0.176	0.166	0.173	0.179	0.151			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$1,130	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$1,142	[Total (12)]
F	Expected Excess Losses	\$5,723	[Total (13)]
G	Expected Total Losses	\$6,866	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	1.00	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.35	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.36	
L	Indicated Change	-0.7%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.37	
N	Capped Change	1.3%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$4,500 of each claim. (4) includes the amount above \$4,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
Sonoma State Enterprises
Sonoma

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$550,153	\$0	\$0	\$0
2017/18	0	0	0	0
2018/19	0	0	0	0
Total	\$550,153	\$0	\$0	\$0
Primary Threshold		\$4,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$419,927	\$0	\$0	\$0	\$130,226	\$0	\$402	\$1,909	\$2,311
2017/18	0	0	0	0	0	0	0	0	0
2018/19	0	0	0	0	0	0	0	0	0
Total	\$419,927	\$0	\$0	\$0	\$130,226	\$0	\$402	\$1,909	\$2,311
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.153	0.176	0.166	0.173	0.179	0.151			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$0	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$402	[Total (12)]
F	Expected Excess Losses	\$1,909	[Total (13)]
G	Expected Total Losses	\$2,311	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.83	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.11	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.02	
L	Indicated Change	9.6%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.14	
N	Capped Change	11.8%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$4,500 of each claim. (4) includes the amount above \$4,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
Associated Students, Inc., California State University, Stanislaus
Stanislaus

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$345,808	\$0	\$0	\$0
2017/18	335,873	0	0	0
2018/19	331,619	0	0	0
Total	\$1,013,300	\$0	\$0	\$0
Primary Threshold		\$4,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code (6)	Class Code (7)	Class Code (8)	Class Code (9)	Class Code (10)	Class Code (11)			
2016/17	\$169,670	\$120,564	\$55,574	\$0	\$0	\$0	\$160	\$794	\$954
2017/18	161,630	128,646	45,598	0	0	0	154	760	915
2018/19	154,737	122,303	54,579	0	0	0	158	780	938
Total	\$486,036	\$371,513	\$155,751	\$0	\$0	\$0	\$472	\$2,334	\$2,807
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.153	0.176	0.166	0.173	0.179	0.151			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$0	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$472	[Total (12)]
F	Expected Excess Losses	\$2,334	[Total (13)]
G	Expected Total Losses	\$2,807	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	0.83	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.12	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.02	
L	Indicated Change	9.7%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.15	
N	Capped Change	11.9%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$4,500 of each claim. (4) includes the amount above \$4,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.



2020/21 Experience Modification Factor Calculation
Based on Claim Data as of 6/30/19
**University Student Union of California State University, Stanislaus
Stanislaus**

1. Member Data

Claim Period (1)	Payroll (2)	Actual Primary Losses (3)	Actual Excess Losses (4)	Actual Total Losses (3) + (4) (5)
2016/17	\$425,492	\$1,700	\$0	\$1,700
2017/18	320,561	0	0	0
2018/19	242,315	0	0	0
Total	\$988,368	\$1,700	\$0	\$1,700
Primary Threshold		\$4,500		

2. Expected Losses

Claim Period (1)	Payroll						Expected Primary Losses (12)	Expected Excess Losses (14) - (12) (13)	Expected Total Losses (14)
	Class Code 8810 (6)	Class Code 8868 (7)	Class Code 8071 (8)	Class Code 9053 (9)	Class Code 9079 (10)	Class Code 9101 (11)			
2016/17	\$176,147	\$131,702	\$74,426	\$0	\$0	\$43,217	\$350	\$1,845	\$2,195
2017/18	126,339	123,343	55,104	0	0	15,776	214	1,094	1,308
2018/19	114,987	127,328	0	0	0	0	100	485	585
Total	\$417,473	\$382,373	\$129,530	\$0	\$0	\$58,992	\$664	\$3,424	\$4,088
(15) Expected Loss Rate	0.11	0.36	0.60	0.91	1.42	2.50			
(16) D-Ratio	0.153	0.176	0.166	0.173	0.179	0.151			

3. Experience Modification Factor

A	Credibility Primary	1.00	
B	Credibility Excess	0.00	
C	Actual Primary Losses	\$1,700	[Total (3)]
D	Actual Excess Losses	\$0	[Total (4)]
E	Expected Primary Losses	\$664	[Total (12)]
F	Expected Excess Losses	\$3,424	[Total (13)]
G	Expected Total Losses	\$4,088	[Total (14)]
H	Unbalanced, Uncapped Experience Modification Factor	1.25	
I	Experience Modification Factor - AORMA	0.74	
J	Balanced, Uncapped Experience Modification Factor	1.69	[H / I]
K	Prior Balanced, Capped Experience Modification Factor	1.39	
L	Indicated Change	21.3%	[J / K - 1]
M	Balanced, Capped Experience Modification Factor	1.67	
N	Capped Change	20.0%	[M / K - 1]

(2) and (6) through (11) were provided by Alliant.

(3) and (4) are based on the claim data provided by Alliant. (3) includes the first \$4,500 of each claim. (4) includes the amount above \$4,500 capped at \$175,000. For (3) to (5), the first \$250 of each claim is excluded from the calculation based on WCIRB plan, effective 01/01/20

(12) = sumproduct of (6) through (11), (15) and (16), divided by 100.

(14) = sumproduct of (6) through (11), and (15), divided by 100.

(15) and (16) are from the WCIRB experience rating plan.

(3A) and (3B) are based on the WCIRB experience rating plan and [Total (14)].

$$(3H) = \frac{[A \times C + (1 - A) \times E] + [B \times D + (1 - B) \times F]}{G}$$

(3I) = overall experience mod factor for all AORMA members.

(3M) = (3J), subject to a maximum change of +/-15% from (3K), and adjusted for any off-balance.

**WORKERS' COMPENSATION PROGRAM MEMBER ALLOCATION
FOR FY 2020/21**

ISSUE: At its September, 2019 meeting, the AORMA Committee approved the overall FY 20/21 Workers' Compensation Program funding. The AORMA Committee must now (1) approve the FY 20/21 workers' compensation rates and (2) approve the allocation of the total program costs to the workers' compensation program members. Costs are allocated to the members based on their estimated payroll for FY 20/21 and their experience modification factor (EMF) as determined by the CSURMA actuary.

RECOMMENDATION: Staff recommends that the Committee approve the FY 20/21 rates shown below, as well as the FY 20/21 Workers' Compensation Program Member Allocation as presented on the attached spreadsheet allowing Staff to revise the allocation with updated member payroll information as appropriate.

AORMA Class Code	1001	1002	1004	1005	1006	1007
FY 20/21 Rates	.22	.64	1.22	1.55	2.82	4.56

FISCAL IMPACT: The total funding required for the FY 20/21 program is \$4,633,607. As compared to the premium collected for FY 19/20 of \$5,022,175, the total premium costs have decreased by 8% (or \$388,568). This decrease is due primarily to the decrease in the actuarial recommend program rate for the pooled layer.

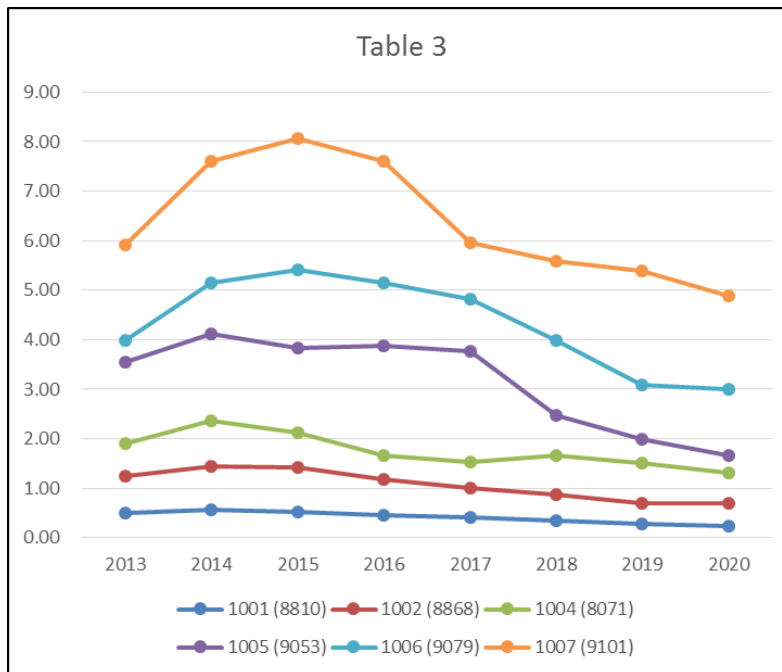
BACKGROUND: In order to establish rate stability, the AORMA workers' compensation program rates are determined by starting with the corresponding WCIRB rate approved for use as the AORMA class code rate and then applying a normalization factor to develop the total amount of funding required. TABLE 1 below demonstrates how each WCIRB rate was reduced by 6%, 7% or 8% in order to establish the proposed AORMA FY 20/21 rates.

TABLE 1						
Normalization Calculation						
AORMA Class Codes	1001	1002	1004	1005	1006	1007
WCIRB Class Codes	8810	8868	8071	9053	9079	9101
WCIRB FY 20/21 Rates	0.24	0.69	1.31	1.66	3.00	4.89
Normalization Factor	-8%	-7%	-7%	-7%	-6%	-7%
AORMA FY 20/21 Rates (Proposed)	0.22	0.64	1.22	1.55	2.82	4.56

Table 2 below shows a comparison of the approved rates for FY 19/20 and the proposed rates for FY 20/21.

AORMA Class Codes	1001	1002	1004	1005	1006	1007
AORMA FY 19/20 Rates (Approved)	0.26	0.67	1.44	1.88	2.94	5.13
AORMA FY 20/21 Rates (Proposed)	0.22	0.64	1.22	1.55	2.82	4.56
Difference	-15%	-4%	-15%	-18%	-4%	-11%

Table 3 below demonstrates the downward trend of the WCRIB rates.



As shown below in Table 4, all of the WCRIB base rates will decrease effective January 1, 2020 by between 1% and 16%.

AORMA Class Codes	1001	1002	1004	1005	1006	1007
WCRIB Class Codes	8810	8868	8071	9053	9079	9101
WCRIB Rates at 1/01/2019	0.27	0.70	1.51	1.98	3.09	5.40
WCRIB Rates at 1/01/2020	0.24	0.69	1.31	1.66	3.00	4.89
Difference	-11%	-1%	-13%	-16%	-3%	-9%

TABLE 5 below shows a comparison of the program's historical rates.

TABLE 5						
Coverage Term	AORMA Workers' Compensation Class Code					
	1001	1002	1004	1005	1006	1007
FY 14 15	0.56	1.43	2.36	3.27	5.15	3.89
FY 15 16	0.36	0.94	1.38	2.53	3.47	5.00
Diff	-36%	-34%	-42%	-23%	-33%	29%
FY 15 16	0.36	0.94	1.38	2.53	3.47	5.00
FY 16 17	0.30	0.76	1.07	2.50	3.32	4.90
Diff	-17%	-19%	-22%	-1%	-4%	-2%
FY 16 17	0.30	0.76	1.07	2.50	3.32	4.90
FY 17 18	0.29	0.69	1.04	2.54	3.28	4.02
Diff	-3%	-9%	-3%	2%	-1%	-18%
FY 17 18	0.29	0.69	1.04	2.54	3.28	4.02
FY 18 19	0.28	0.67	1.08	2.30	3.18	3.97
Diff	-3%	-3%	4%	-9%	-3%	-1%
FY 18 19	0.28	0.67	1.08	2.30	3.18	3.97
FY 19 20	0.26	0.67	1.44	1.88	2.94	5.13
Diff	-7%	0%	33%	-18%	-8%	29%
FY 19 20	0.26	0.67	1.44	1.88	2.94	5.13
FY 20 21	0.22	0.64	1.22	1.55	2.82	4.56
Diff	-15%	-4%	-15%	-18%	-4%	-11%

PUBLICATION: The final approved premiums, rates and experience modification factors for FY 20/21 will be sent out to the program members at the end of January, 2020.

ATTACHMENT(S):

- a. FY 20/21 Workers' Compensation Program Member Allocation (*comparison section only*)
- b. FY 20/21 – Total Funding Approved
- c. Policy and Procedure W-1 – Workers' Compensation Program Member Allocation Formula

CSURMA - AORMA
FY 20/21 Workers' Compensation Program
Annual Allocation

Member Information		Ex Mods			Payroll			Premium			
Campus	Auxiliary Organization	FY 19/20	FY 20/21	% Diff	FY 19/20	FY 20/21	% Diff	FY 19/20	FY 20/21	\$ Diff	% Diff
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	0.92	1.11	21%	1,376,421	1,103,000	-20%	8,767	6,953	(1,814)	-21%
Chancellor's Office	California State University Foundation							500	500		
Channel Islands	CI University Auxiliary Services, Inc	0.80	0.95	19%	2,918,146	3,291,889	13%	43,805	68,291	24,486	56%
Chico	Associated Students of California State University, Chico	0.80	0.77	-4%	9,405,414	9,575,777	2%	166,491	152,737	(13,754)	-8%
Chico	Chico State Enterprises	0.94	0.84	-11%	15,017,911	16,435,544	9%	115,727	100,290	(15,437)	-13%
	Associated Students, California State University, Dominguez Hills										
Dominguez Hills	Hills	1.03	1.15	12%	964,124	892,792	-7%	8,215	8,812	597	7%
Dominguez Hills	California State University, Dominguez Hills Foundation	1.09	0.85	-22%	7,800,000	8,774,103	12%	66,820	50,848	(15,972)	-24%
	Donald P. and Katherine B. Loker University Student Union, Incorporated										
Dominguez Hills	Associated Students, Inc., California State University East Bay	1.42	1.23	-13%	1,129,818	1,296,045	15%	28,009	28,620	611	2%
East Bay	Bay	1.07	1.15	7%	579,767	578,919	0%	2,770	2,120	(650)	-23%
Fresno	California State University, Fresno Association, Inc.	0.95	0.83	-13%	6,925,000	7,005,287	1%	113,458	94,781	(18,677)	-16%
	The California State University, Fresno Athletic Corporation										
Fresno	Associated Students, Inc., California State University, Fullerton	0.78	0.61	-22%	6,830,000	7,403,758	8%	93,670	66,644	(27,026)	-29%
Fullerton	Fullerton	0.69	0.70	1%	6,696,203	6,972,392	4%	78,631	72,501	(6,130)	-8%
Fullerton	CSU Fullerton Auxiliary Services Corporation	0.86	0.85	-1%	17,459,265	18,264,110	5%	121,263	106,661	(14,602)	-12%
Humboldt	Associated Students of Humboldt State University	1.38	1.66	20%	122,000	158,540	30%	1,054	1,340	286	27%
Humboldt	Humboldt State University Center Board of Directors	1.50	1.28	-15%	4,567,000	4,088,060	-10%	174,258	121,212	(53,046)	-30%
	Humboldt State University Sponsored Programs Foundation										
Humboldt	Humboldt State University Sponsored Programs Foundation	1.16	1.19	3%	10,467,464	10,689,099	2%	130,805	127,414	(3,391)	-3%
	Associated Students, California State University, Long Beach										
Long Beach	California State University, Long Beach Research Foundation	0.74	0.89	20%	6,979,804	7,255,458	4%	102,131	107,116	4,985	5%
Long Beach	Forty-Niner Shops, Inc.	0.87	1.04	20%	16,461,082	16,456,156	0%	66,285	69,399	3,114	5%
Long Beach	Cal State L.A. University Auxiliary Services, Inc	1.32	1.52	15%	11,060,000	11,855,135	7%	285,002	331,308	46,306	16%
Los Angeles	University-Student Union Board, California State University, Los Angeles	0.92	1.05	14%	11,020,000	11,463,421	4%	144,201	155,869	11,668	8%
Los Angeles	Los Angeles	0.75	0.86	15%	3,058,673	3,181,817	4%	37,753	40,760	3,007	8%
Monterey Bay	University Corporation at Monterey Bay	0.81	0.98	21%	12,055,776	12,370,154	3%	78,087	84,705	6,618	8%
	Associated Students, California State University, Northridge, Inc.										
Northridge	Inc.	1.31	1.28	-2%	4,655,000	4,780,243	3%	83,483	64,623	(18,860)	-23%
Northridge	The University Corporation	1.20	1.25	4%	21,477,070	24,940,077	16%	275,698	281,383	5,685	2%
	University Student Union of California State University, Northridge										
Northridge	Northridge	1.32	1.32	0%	8,624,469	8,805,534	2%	180,555	158,748	(21,807)	-12%
	Associated Students Inc., California State Polytechnic University, Pomona										
Pomona	University, Pomona	0.90	0.93	3%	6,527,818	7,227,898	11%	102,189	102,004	(185)	0%
Pomona	The Cal Poly Pomona Foundation, Inc.	1.46	1.34	-8%	20,612,565	23,204,958	13%	457,540	437,103	(20,437)	-4%
	Associated Students of California State University, Sacramento										
Sacramento	Sacramento	1.41	1.28	-9%	5,134,185	4,690,543	-9%	80,375	52,786	(27,589)	-34%
Sacramento	Capital Public Radio, Inc.	1.50	1.71	14%	4,890,479	5,698,607	17%	19,073	21,655	2,582	14%
Sacramento	University Enterprises, Inc.	0.90	0.79	-12%	39,400,517	43,773,931	11%	299,319	266,791	(32,528)	-11%
	Associated Students, California State University, San Bernardino										
San Bernardino	San Bernardino	1.38	1.51	9%	552,728	651,151	18%	3,003	4,504	1,501	50%
	Santos Manuel Student Union of California State University, San Bernardino										
San Bernardino	San Bernardino	0.84	0.88	5%	3,046,880	3,015,737	-1%	32,531	31,936	(595)	-2%
San Bernardino	University Enterprises Corporation at CSUSB	1.48	1.66	12%	12,128,165	12,631,108	4%	93,502	92,980	(522)	-1%

CSURMA - AORMA
FY 20/21 Workers' Compensation Program
Annual Allocation

Member Information		Ex Mods			Payroll			Premium			
Campus	Auxiliary Organization	FY 19/20	FY 20/21	% Diff	FY 19/20	FY 20/21	% Diff	FY 19/20	FY 20/21	\$ Diff	% Diff
San Diego	Associated Students, San Diego State University	1.00	0.91	-9%	10,628,148	12,409,975	17%	179,552	154,183	(25,369)	-14%
San Diego	Aztec Shops, Ltd.	0.96	0.94	-2%	16,101,658	15,339,879	-5%	288,341	254,654	(33,687)	-12%
San Francisco	Associated Students of San Francisco State University	0.71	0.86	21%	4,773,559	4,033,201	-16%	28,479	27,471	(1,008)	-4%
San Francisco	The University Corporation, San Francisco State	0.89	0.94	6%	1,900,000	2,050,000	8%	18,505	20,603	2,098	11%
San Jose	Associated Students San Jose State University	0.79	0.86	9%	3,541,620	3,675,308	4%	27,680	22,095	(5,585)	-20%
San Jose	San Jose State University Research Foundation	0.70	0.69	-1%	26,485,572	25,647,370	-3%	123,936	100,925	(23,011)	-19%
San Jose	Spartan Shops, Inc.	0.91	0.77	-15%	397,832	409,767	3%	10,409	8,053	(2,356)	-23%
San Jose	The Student Union of San Jose State University	1.02	1.23	21%	5,926,276	6,207,898	5%	141,635	155,185	13,550	10%
San Jose	The Tower Foundation of San Jose State University	1.06	1.13	7%	4,005,221	2,863,110	-29%	15,094	8,118	(6,976)	-46%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	0.80	0.70	-13%	6,741,370	7,541,306	12%	99,888	84,211	(15,677)	-16%
San Luis Obispo	Cal Poly Corporation	0.99	0.84	-15%	25,550,000	27,030,963	6%	516,550	428,367	(88,183)	-17%
San Marcos	California State University San Marcos Corporation	0.98	0.93	-5%	8,224,642	7,858,434	-4%	64,417	47,221	(17,196)	-27%
Sonoma	Associated Students of Sonoma State University	1.36	1.38	1%	773,411	527,661	-32%	7,343	3,551	(3,792)	-52%
Sonoma	Sonoma State Enterprises, Inc.							500	500	0	0%
Sonoma	Sonoma State University Foundation							500	500	0	0%
Stanislaus	Associated Students Incorporated of California State University, Stanislaus	1.02	1.15	13%	342,319	365,412	7%	1,905	2,340	435	23%
Stanislaus	University Student Union of California State University, Stanislaus	1.39	1.67	20%	310,745	279,788	-10%	2,471	2,236	(235)	-10%
Totals	50				394,269,697	414,771,315		5,022,175	4,633,607	(388,568)	-8%

AORMA Workers' Compensation Program
July 1, 2020 to July 1, 2021
Total Funding

Table 1

Workers' Compensation Program			
70% Confidence Level (Discounted)			
Expense Item	FY 19/20 Program Costs 75% CL	FY 20/21 Program Costs 70% CL	% Change
Pool Layer Funding	3,680,988	3,069,308	-17%
Claims Administration	242,429	243,000	0%
Program Administration	601,503	602,000	0%
Reinsurance / Excess Insurance	550,464	551,000	0%
Total Costs	5,075,384	4,465,308	-12%
Estimated Payroll	395,805,137	414,771,315	5%
Actuary's Original Rate (used to establish funding)	0.93	0.74	-20%
75% Confidence Level (Discounted)			
Expense Item	FY 19/20 Program Costs 75% CL	FY 20/21 Program Costs 75% CL	% Change
Pool Layer Funding	3,680,988	3,235,216	-12%
Claims Administration	242,429	243,000	0%
Program Administration	601,503	602,000	0%
Reinsurance / Excess Insurance	550,464	551,000	0%
Total Costs	5,075,384	4,631,216	-9%
Estimated Payroll	395,805,137	414,771,315	5%
Actuary's Original Rate (used to establish funding)	0.93	0.78	-16%
80% Confidence Level (Discounted)			
Expense Item	FY 19/20 Program Costs 75% CL	FY 20/21 Program Costs 80% CL	% Change
Pool Layer Funding	3,680,988	3,442,602	-6%
Claims Administration	242,429	243,000	0%
Program Administration	601,503	602,000	0%
Reinsurance / Excess Insurance	550,464	551,000	0%
Total Costs	5,075,384	4,838,602	-5%
Estimated Payroll	395,805,137	414,771,315	5%
Actuary's Original Rate (used to establish funding)	0.93	0.83	-11%

The current program is funded at a 75% confidence level and is discounted for investment value. The discount rate is calculated based on a 2% yield on investments.



CSURMA AORMA

POLICY AND PROCEDURE NO. W - 1

SUBJECT: WORKERS' COMPENSATION MEMBER ALLOCATION FORMULA

ADOPTED: MAY 15, 2008

EFFECTIVE: MAY 15, 2008

AMENDED: DECEMBER 8, 2009
SEPTEMBER 10, 2015
MAY 5, 2016
MARCH 9, 2017
MAY 4, 2017
MAY 2, 2019

PURPOSE:

It shall be the policy of the CSURMA Auxiliary Organizations Risk Management Alliance (AORMA) to determine each MEMBER's allocation of the workers' compensation TOTAL PROGRAM FUNDING as outlined in the Workers' Compensation Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the AORMA COMMITTEE will approve the TOTAL PROGRAM FUNDING for the workers' compensation program for the upcoming fiscal year.

Annually, in December, the AORMA COMMITTEE will approve or accept the following allocation distribution criteria with the Workers' Compensation Member Allocation Formula:

1. AORMA BASIC RATES for each class code.
2. EXPERIENCE MODIFICATION FACTOR (EMF) as determined by the actuary.
3. Minimum Premium.

ALLOCATION FORMULA:

1. The MEMBER's EXPERIENCE MODIFICATION FACTOR is applied separately to each of the AORMA BASIC RATES. Result – Member's modified rates.
2. MEMBER's modified rates are applied separately to the MEMBER's estimated payroll, separated by class code, for the upcoming fiscal year. Result – Member's final modified deposit premium.

3. The minimum premium is applied if the Member’s final modified deposit premium is less than the approved minimum premium.

**** Example ****

1001	.50	*	.95	=	.48
1002	1.00	*	.95	=	.95
1004	1.50	*	.95	=	1.43
1005	3.00	*	.95	=	2.85
1006	4.00	*	.95	=	3.80
1007	5.00	*	.95	=	4.75
AORMA basic rates			Experience modification factor		Modified rates
1001	.48	*	\$1,000,000	=	\$4,800
1002	.95	*	\$800,000	=	\$7,600
1004	1.43	*	\$0	=	\$0
1005	2.85	*	\$0	=	\$0
1006	3.80	*	\$0	=	\$0
1007	4.75	*	\$0	=	\$0
					\$12,400
	Modified rates		Estimated payroll		Final modified deposit premium

ANNUAL PAYROLL AUDIT:

The MEMBER’s final payroll separated by AORMA class code will be requested at the end of each program year. The MEMBER’s final workers’ compensation premium will be calculated by multiplying the MEMBER’s actual payroll per class code by the MEMBER’s modified rates. The MEMBER will receive either a refund or additional deposit billing based on how their audited contribution compares with their initial deposit. MEMBERS will allocate their payroll to each of the AORMA class codes as outlined in the (1) AORMA Workers’ Compensation Explanation of Classification Codes and (2) AORMA Workers’ Compensation Payroll Rules to Follow publications. For those MEMBERS involved in federal sponsored programs, the refund can be retained on account with CSURMA to be used to lower contributions for the upcoming fiscal year. If the MEMBER chooses to receive the refund, then the MEMBER will be required to calculate the percentage of its payroll and salary that is attributable to federal sponsored programs to determine what percentage of the dividend will need to be returned to the federal government.

If the final audit is not received by the deadline, then the Program Administrator may increase that MEMBERS payrolls by the average payroll increase for all MEMBERS for the prior two years.

MEMBER APPEAL PROCESS:

If a MEMBER wishes to appeal any decision regarding the application of the Workers' Compensation Program Member Allocation Formula Policy and Procedure, 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 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 – Auxiliary Organizations Risk Management Alliance is a group of PROGRAMs that operate within the California State University Risk Management Authority representing the auxiliary organizations.

AORMA COMMITTEE – The governing body of AORMA.

AORMA BASIC RATES – The AORMA Basic Rates will be approved annually by the AORMA COMMITTEE. The WCIRB class code rates shown below will be utilized when determining the AORMA BASIC RATES. A normalization factor will be added to the WCIRB class code rates in order to achieve the TOTAL PROGRAM FUNDING required as approved by the AORMA COMMITTEE.

Class Code Description	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

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

CSURMA EXECUTIVE COMMITTEE – The California State University Risk Management Authority Executive Committee.

EXPERIENCE MODIFICATION FACTOR (EMF) – The experience rating system is a merit rating system intended to provide MEMBERS a direct financial incentive to reduce work-related accidents. The experience rating system objectively distributes the cost of the workers’ compensation program more equitably among the MEMBERS. An EMF less than 100% reflects better than average experience. The actuary will determine each MEMBER’s EMF based on the current published WCIRB method. The EMF will be adjusted for the normalization factor and capped at a maximum change of +20% from the prior (normalized) EMF. The EMF will not include a maximum decrease cap.

MEMBER – The Member is a signatory to the CSURMA Joint Powers Authority as well as the AORMA Workers’ Compensation Program Participation Agreement.

MEMORANDUM OF COVERAGE – The AORMA Liability Program MEMORANDUM OF COVERAGE is a governing document which outlines the AORMA Liability Program’s definitions, coverages, exclusions and provisions. The AORMA Liability Program MEMORANDUM OF COVERAGE does not provide insurance, but instead provides for pooled-insurance. 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.

TOTAL PROGRAM FUNDING - The Total Program Funding costs will include (1) the pooled layer funding requirement, as recommended by the actuary, (2) administrative costs and (3) excess insurance or reinsurance costs.

LIABILITY PROGRAM SUPPLEMENTAL ACTUARIAL REPORTS

ISSUE: CSURMA’s retains the services of an independent actuary to evaluate the (1) Estimated Outstanding Liabilities at June 30, 2019, and (2) Projected Ultimate Limited Losses for FY 20/21. These reports were approved by the AORMA Committee in September, 2019. The actuary also provides the following supplemental reports:

1. Experience Modification Factor (EMF)
2. Program Rates for EPL, Auto Liability, Premises Liability and All Other
3. Employment Practices Deductible Credits

The Committee will be asked to review and accept the supplemental reports to be used in the FY 20/21 Liability Program Member Allocation.

RECOMMENDATION: Staff recommends that the Committee accept the 2020/21 Rates and Experience Modification Factors, and the Employment Practices Liability Indicated Deductible Credits reports dated November 20, 2019.

FISCAL IMPACT: The EMF’s and the four exposure rates are used in the Liability Program Member Allocation and will have a direct fiscal impact on each Members’ allocation of the total FY 20/21 liability costs.

BACKGROUND: Table 1 below shows the actuary’s historical recommended rates for the four exposure categories as well as the percentage change year over year.

Table 1									
Actuary’s Recommended Rates - Comparison (Present Value @ Expected Confidence Level)									
Exposure	FY 17/18	FY 18/19	% Diff	FY 18/19	FY 19/20	% Diff	FY 19/20	FY 20/21	% Diff
Auto Liability	143	161	12%	161	172	7%	172	150	-13%
Premises Liability	38	35	-8%	35	41	16%	41	29	-28%
Other Liability	168	124	-27%	124	169	37%	169	224	32%
EPL	2,052	1,800	-12%	1,800	2,043	13%	2,043	1,652	-19%

Table 2 below shows the actuary’s historical recommended Employment Practices Liability deductible credits.

Employment Practices Liability - Deductible Credits				
Deductibles	FY 17/18	FY 18/19	FY 19/20	FY 20/21
25,000	20%	20%	20%	18%
50,000	32%	32%	32%	30%
75,000	43%	43%	43%	40%
100,000	53%	53%	53%	48%

The EMF formula is designed to be loss sensitive as well providing stability. To calculate the EMF's, the actuary uses five years of exposure data and loss data. To stabilize the EMF's, all losses are capped at \$100,000. The actuary first calculates each member's portion of the total losses compared to its portion of the total risk exposures. The actuary then adds a credibility weight based on each member's size. This assumes that the historical loss information of larger members is more predictive of future claim experience compared to that of small members. The two largest members were assigned a weight of 75%, and the remaining members were given proportionally lower weights.

To provide greater stability, the minimum and maximum EMF's are limited to between .50 and 2.00.

PUBLICATION: The factors within the supplemental reports will be included in the Liability Program Member Allocation, but will not be distributed to each member separately.

ATTACHMENT(S):

- a. Liability Program 20/21 Rates and Experience Modification Factors report dated November 20, 2019
- b. Employment Practices Liability Indicated Deductible Credits report dated November 20, 2019



November 20, 2019

CSU Auxiliary Organizations Risk Management Alliance
c/o Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, California 94111-5101

Attn: Ms. Mimi Long

**CSU Auxiliary Organizations
Risk Management Alliance
Liability Program
2020/21 Rates and Experience Modification Factors**

Introduction

Aon Risk Consultants, Inc. (Aon) conducted an actuarial study of the CSU Auxiliary Organizations Risk Management Alliance Liability Program (AORMA) based on data valued as of June 30, 2019 (the "Actuarial Study", report dated September 12, 2019). We were subsequently asked to allocate the projected 2020/21 loss rate by coverage (automobile, premises, employment practices, and other liability) and to update the experience modification factors. This letter presents the results of this additional analysis.

Each section and exhibit of the study is an integral part of the whole. We recommend a review of the entire study prior to reliance upon this study. No key personnel have a relationship with the AORMA that may impair our objectivity.

Data

The exposure data provided for this study by Alliant Insurance Services, Inc. (Alliant) consisted of vehicles expenditures and square feet information for 2010/11 through 2017/18, as well as 2010/11 through 2020/21 payroll by member.

We relied on the claim data valued as of June 30, 2019 provided by Alliant for the Actuarial Study. In addition, Alliant provided the projected 2015/16 program expenses for a prior study, which we projected to 2020/21 assuming a 3% trend.

In conducting this analysis, we relied upon the provided data without audit or independent verification; however, we reviewed it for reasonableness and consistency. Any inaccuracies in quantitative data or qualitative representations could have a significant effect on the results of our review and analysis. Any material discrepancies discovered in the loss data by the AORMA or any other parties should be reported to us immediately, and if warranted, we will make appropriate amendments to the report.

Conclusions

1. Loss Rates by Coverage

The projected 2020/21 loss rates by coverage are shown in Table 1.

Table 1
Projected Limited Loss Rates
Gross of Deductibles
2020/21

Coverage (1)	Projected Exposure (2)	Full Value		Present Value	
		Projected Losses (3)	Loss Rate (4)	Projected Losses (5)	Loss Rate (6)
(A) Automobile Liability	553 Vehicles	\$86,950	\$157.16	\$83,200	\$150.38
(B) Premises Liability	12,436,568 Square Feet	382,580	30.76	366,080	29.44
(C) Employment Practices Liability	\$503,576,596 Payroll	869,500	1,726.65	832,000	1,652.18
(D) Other Liability	\$1,709,708,545 Expenditures	399,970	233.94	382,720	223.85
(E) Total		\$1,739,000		\$1,664,000	

Note: All amounts are from Exhibit LI-ALLOC-1.
Automobile loss rates are per vehicle.
Premises loss rates are per 1,000 square feet.
Employment practices loss rates are per \$1 million of payroll.
Other liability loss rates are per \$1 million of expenditures.

The foregoing total projected limited losses were developed in the Actuarial Study (Exhibit LI-14, page 2). We allocated the ultimate amounts by coverage based on the 2014/15 through 2018/19 reported claim experience valued as of June 30, 2019 and actuarial judgment, as shown in Exhibit LI-ALLOC-1, Section I. The amounts reflect an assumed self-insured retention of \$500,000 per claim and are *gross* of applicable EPL, D&O, and E&O member deductibles. The estimates are at the expected (i.e. approximately 50-55%) confidence level.

The present value of the projected ultimate limited losses is the amount of money, discounted for investment income, required to meet claims. It is calculated based on a 2.0% yield on investments, as provided by Alliant.

2. Experience Modification Plan

Experience modification factors are based on actuarial principles and incorporate some judgment that reflects a pool's philosophy on sharing and pooling of risks. The experience rating factor formula aims to balance responsiveness and stability. The proposed plan uses a five year experience period to provide responsiveness to each member's claims, while losses are capped at \$100,000 to dampen the annual change for each member and provide stability.

The experience rating factors are calculated in Exhibits LI-XMOD-1 through LI-XMOD-7. For each member, the indicated experience rating factor was based on its portion of the total losses compared to its portion of risk-adjusted exposure. The risk-adjusted exposure is a composite of each member's vehicle count, square footage, payroll, and expenditures. Compared to using only expenditures, the risk-adjusted exposure better reflects each member's true exposure to losses and thus provides a better basis for comparing the claim experience among members. The risk adjustment factors are shown in Exhibit LI-ALLOC-1, Section IV.

For example, member #15 accounted for 0.02% of all losses and 0.37% of all risk-adjusted exposure during the 2014/15 to 2018/19 experience period (Exhibit LI-XMOD-7, Columns 3 and 4), giving an indicated experience modification factor of 0.062 ($= 0.02\% / 0.37\%$).

We then incorporated credibility weights to reflect the various member sizes. This method assumes that the historical claim experience of members with relatively large exposure is more predictive of future claim experience compared to that of smaller members. The two largest members were assigned a weight of 75%, and the remaining members were given proportionally lower weights. The balance of the credibility weight was assigned 1.000. Continuing the example from above, the credibility weight for member #15 was estimated to be 14.8%, resulting in a credibility-weighted experience modification factor of 0.861 ($= 0.062 \times 14.8\% + 1.000 \times [1 - 14.8\%]$), as shown in Columns 6 and 7.

To provide greater stability to the members' premiums, we suggest setting minimum and maximum experience rating modification factors. In the attached exhibits, as an example, we limited the factors to be between 0.50 and 2.00.

3. Sample Premium Calculation

The 2020/21 premium for each member can then be calculated based on the projected loss rates, exposure, indicated experience modification factors, and projected program expenses. Doing so for each member was beyond the scope of this project; however, a sample member premium calculation is provided in Exhibit LI-XMOD-8. The projected losses are calculated as the product of the member's 2020/21 exposure and loss rate by coverage, as shown in Section A of the exhibit. Note that applicable deductible credits are applied to the employment practices liability amounts. The total projected losses are then adjusted by the credibility-weighted experience rating factor and adjusted for any off-balance, so that the total of the member projected losses equals the total for the program (net of deductibles). Program expenses are allocated to the member based on the projected losses, as directed by Alliant. The sample premium calculation includes minimum and maximum expense amounts, as discussed with Alliant. These caps are for illustrative and discussion purposes only and have not been confirmed by Alliant. Imposition of such caps may require an additional off-balance adjustment, so that the premium collected



equals the required funding amount. The sum of the projected losses and expenses yields the indicated premium by member.

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We appreciate the opportunity to be of service to AORMA, and are available to answer any questions.

Respectfully submitted,

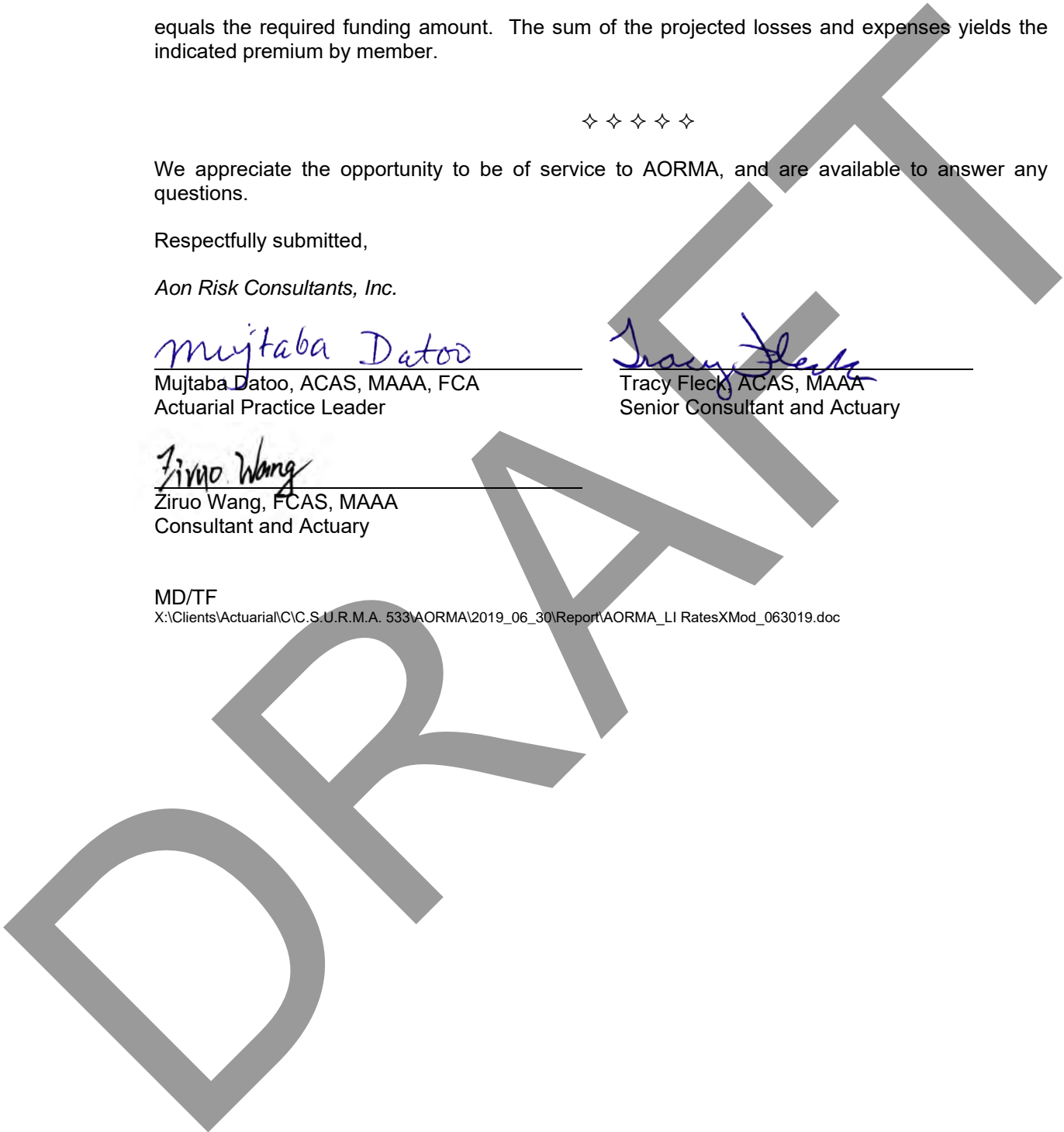
Aon Risk Consultants, Inc.

Mujtaba Datto
Mujtaba Datto, ACAS, MAAA, FCA
Actuarial Practice Leader

Tracy Fleck
Tracy Fleck, ACAS, MAAA
Senior Consultant and Actuary

Ziruo Wang
Ziruo Wang, FCAS, MAAA
Consultant and Actuary

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Projected Ultimate Limited Losses and Loss Rates
Allocated by Coverage

I. Allocation of Losses by Coverage

Claim Period (1)	Automobile Liability (2)	Premises Liability (3)	Employment Practices Liability (4)	Other Liability (5)	Total (6)
A. Reported Limited Incurred Loss as of 6/30/19					
2014/15	\$61,580	\$66,068	\$246,845	\$32,726	\$407,218
2015/16	38,987	233,695	138,069	203,667	614,419
2016/17	48,350	52,903	780,469	820,822	1,702,544
2017/18	57,149	139,740	190,053	596,850	983,793
2018/19	30,491	113,888	228,616	46,886	419,882
Total	\$236,557	\$606,294	\$1,584,052	\$1,700,952	\$4,127,855
B. Percentage of Reported Limited Incurred Loss as of 6/30/19					
2014/15	15.1%	16.2%	60.6%	8.0%	100.0%
2015/16	6.3%	38.0%	22.5%	33.1%	100.0%
2016/17	2.8%	3.1%	45.8%	48.2%	100.0%
2017/18	5.8%	14.2%	19.3%	60.7%	100.0%
2018/19	7.3%	27.1%	54.4%	11.2%	100.0%
Total	5.7%	14.7%	38.4%	41.2%	100.0%
Selected	5.0%	22.0%	50.0%	23.0%	

II. Projected Ultimate Losses Allocated by Coverage

Coverage (1)	Selected Allocation (7)	2020/21 Projected Ultimate Limited Losses (8)	Present Value of 2020/21 Projected Ultimate Limited Losses (9)
Automobile Liability	5.0%	\$86,950	\$83,200
Premises Liability	22.0%	382,580	366,080
Employment Practices Liability	50.0%	869,500	832,000
Other Liability	23.0%	399,970	382,720
Total	100.0%	\$1,739,000	\$1,664,000

III. 2020/21 Loss Rates by Coverage

Coverage (1)	Exposure (10)	Projected 2020/21 Exposure (11)	Projected 2020/21 Loss Rate (12)	Present Value of Projected 2020/21 Loss Rate (13)	Exposure Units in Loss Rate (14)
Automobile Liability	Vehicles	553	\$157.16	\$150.38	1
Premises Liability	Square Feet	12,436,568	30.76	29.44	1,000
Employment Practices Liability	Payroll	\$503,576,596	1,726.65	1,652.18	1,000,000
Other Liability	Expenditures	\$1,709,708,545	233.94	223.85	1,000,000

IV. Exposure Risk Adjustment Factors

Coverage (1)	2020/21 Loss Rate per \$Million Expenditures (15)	Risk Adjustment Factor (16)
Automobile Liability	\$50.86	0.155
Premises Liability	223.77	0.030
Employment Practices Liability	508.57	1.698
Other Liability	233.94	0.230
Total	\$1,017.13	

All amounts are gross of member deductibles.

(7) is based on Section I.

(8) = (7) x Total (8)

(9) = (7) x Total (9)

Total (8) and (9) are from the CSU AORMA Liability Actuarial Study dated September 12, 2019.

(11) was provided by Alliant.

(12) = (8) / [(11) / (14)]

(13) = (9) / [(11) / (14)]

(15) = (8) / [2020/21 Expenditures / 1,000,000]

(16) = Total (15) / (12)

AUXILIARY ORGANIZATIONS RISK MANAGEMENT ALLIANCE
LIABILITY

Reported Incurred Losses as of 06/30/19 - Capped at \$100,000 per Claim

Member Number (1)	Member Name (2)	Claim Period					Total (8)	% of Total (9)
		2014/15 (3)	2015/16 (4)	2016/17 (5)	2017/18 (6)	2018/19 (7)		
1	California State University, Bakersfield Auxiliary for Sponsored Programs and /	\$0	\$0	\$0	\$0	\$0	\$0	0.00%
2	Associated Students, California State University, Bakersfield, Inc.	0	0	0	0	0	0	0.00%
3	California State University, Bakersfield Foundation	0	0	0	0	0	0	0.00%
4	California State University, Bakersfield Student Union	0	0	0	0	0	0	0.00%
5	California State University Foundation	0	0	0	0	0	0	0.00%
6	California State University Institute	0	0	0	0	0	0	0.00%
7	Associated Students of California State University, Channel Islands	0	0	0	0	0	0	0.00%
8	California State University, Channel Islands Foundation	0	0	0	0	0	0	0.00%
9	Channel Islands University Auxiliary Services, Inc.	0	0	475	0	0	475	0.02%
10	Associated Students of California State University, Chico	0	5,543	1,367	928	0	7,839	0.26%
11	The University Foundation, California State University, Chico	0	0	0	0	0	0	0.00%
12	The CSU, Chico Research Foundation	0	0	100,000	7,525	101,248	208,773	6.97%
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0	0	0	0	0	0	0.00%
14	Associated Students, California State University, Dominguez Hills	0	0	0	0	2,601	2,601	0.09%
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	0	475	212	0	0	687	0.02%
16	California State University, Dominguez Hills Foundation	53,211	0	75,158	0	2,705	131,074	4.37%
17	California State University, Dominguez Hills Philanthropic Foundation	0	0	0	0	0	0	0.00%
18	California State University, East Bay Foundation, Inc.	0	0	0	0	0	0	0.00%
19	Associated Students, California State University, East Bay	0	0	0	0	0	0	0.00%
20	Cal State East Bay, Educational Foundation, Inc.	0	0	0	0	0	0	0.00%
21	Associated Students, California State University, Fresno	0	0	0	0	2,708	2,708	0.09%
22	California State University, Fresno Association, Inc.	1,070	3,596	0	4,907	15,452	25,025	0.84%
23	California State University, Fresno Foundation	0	0	0	16	0	16	0.00%
24	Fresno State Programs for Children, Inc.	0	0	0	0	0	0	0.00%
25	The Agricultural Foundation of California State University, Fresno	0	671	0	11,956	0	12,627	0.42%
26	The California State University, Fresno Athletic Corporation	14,261	0	3,263	2,804	29,335	49,662	1.66%
27	Associated Students, California State University, Fullerton, Inc.	0	54,616	36,085	0	0	90,701	3.03%
28	CSU Fullerton Auxiliary Services Corporation	2,330	0	17,332	1,118	0	20,780	0.69%
29	Cal State Fullerton Philanthropic Foundation	0	0	0	0	0	0	0.00%
30	Associated Students, Humboldt State University	0	0	0	0	0	0	0.00%
31	Humboldt State University Advancement Foundation	0	0	0	0	0	0	0.00%
32	Humboldt State University Sponsored Programs Foundation	4,405	939	544	2,659	0	8,547	0.29%
33	Humboldt State University Center	1,451	0	0	1,799	6,564	9,814	0.33%
34	Associated Students, California State University, Long Beach	0	45,686	10,220	76,523	0	132,430	4.42%
35	California State University, Long Beach Research Foundation	0	0	100,000	328	0	100,328	3.35%
36	Forty-Niner Shops, Inc., CSU Long Beach	13,221	1,742	4,063	6,584	0	25,609	0.85%
37	CSULB 49er Foundation	0	0	0	0	0	0	0.00%
38	Associated Students, California State University, Los Angeles, Inc.	0	0	0	0	0	0	0.00%
39	Cal State L.A. University Auxiliary Services, Inc.	0	0	0	100,125	0	100,125	3.34%
40	California State University, Los Angeles Foundation	0	0	0	0	0	0	0.00%
41	University-Student Union Board, California State University, Los Angeles	0	0	0	0	0	0	0.00%
42	The Associated Students of the California Maritime Academy	0	0	0	0	0	0	0.00%
43	California Maritime Academy Foundation, Inc.	0	0	0	0	0	0	0.00%
44	Foundation of California State University, Monterey Bay	0	0	0	0	0	0	0.00%
45	The University Corporation at Monterey Bay	0	10,296	2,955	0	179	13,430	0.45%
46	Otter Student Union at CSU Monterey Bay	0	0	0	0	0	0	0.00%
47	Associated Students, California State University, Northridge, Inc.	0	0	0	234	0	234	0.01%
48	California State University, Northridge Foundation	0	0	0	0	0	0	0.00%
49	North Campus University Park Development Corporation	0	0	0	0	0	0	0.00%
50	The University Corporation, CSU Northridge	1,849	4,668	317	1,707	200	8,740	0.29%
51	University Student Union of California State University, Northridge	1,287	0	6,841	0	0	8,128	0.27%

AUXILIARY ORGANIZATIONS RISK MANAGEMENT ALLIANCE
LIABILITY

Reported Incurred Losses as of 06/30/19 - Capped at \$100,000 per Claim

Member Number (1)	Member Name (2)	Claim Period					Total (8)	% of Total (9)
		2014/15 (3)	2015/16 (4)	2016/17 (5)	2017/18 (6)	2018/19 (7)		
52	Associated Students Inc., California State Polytechnic University, Pomona	0	51,628	4,928	101,646	268	158,470	5.29%
53	The Cal Poly Pomona Foundation, Inc.	25,692	106,878	13,484	75,190	83,807	305,051	10.18%
54	Associated Students of California State University, Sacramento	860	75,805	141,661	4,686	0	223,011	7.44%
55	Capital Public Radio, Inc., CSU Sacramento	0	0	36,599	156	0	36,755	1.23%
56	The University Foundation at Sacramento State	0	0	0	0	0	0	0.00%
57	University Enterprises, Inc., CSU Sacramento	13,760	0	2,649	2,386	0	18,795	0.63%
58	University Union Operation of CSUS, Inc.	2,715	0	0	109	0	2,825	0.09%
59	Associated Students Inc., California State University, San Bernardino	0	0	0	0	0	0	0.00%
60	Santos Manual Student Union of California State University, San Bernardino	151	0	0	429	30,000	30,580	1.02%
61	University Enterprises Corporation at CSUSB	0	0	963	0	0	963	0.03%
62	CSUSB Philanthropic Foundation	0	0	0	0	0	0	0.00%
63	Associated Students, San Diego State University	83,857	0	103,472	15,517	21,263	224,110	7.48%
64	Aztec Shops, Ltd., San Diego State University	20,412	6,523	10,239	12,164	1,949	51,287	1.71%
65	San Diego State University Research Foundation	97,474	111,569	148,573	183,260	7,135	548,011	18.29%
66	Associated Students, Inc., San Francisco State University	0	484	3,179	1,985	0	5,647	0.19%
67	San Francisco State University Foundation	0	0	0	0	0	0	0.00%
68	The University Corporation, San Francisco State	0	0	0	0	0	0	0.00%
69	Associated Student, San Jose State University	0	2,498	0	0	0	2,498	0.08%
70	San Jose State University Research Foundation	842	294	772	8,944	0	10,852	0.36%
71	Spartan Shops, Inc., San Jose State University	0	2,510	7,344	0	0	9,853	0.33%
72	The Student Union of San Jose State University	1,532	52,511	20,127	0	0	74,170	2.48%
73	The Tower Foundation, San Jose State University	0	0	0	0	0	0	0.00%
74	Associated Students, Inc., California Polytechnic State University at San Luis C	0	158	0	0	0	158	0.01%
75	Cal Poly Corporation	0	1,302	0	0	15,367	16,669	0.56%
76	California Polytechnic State University Foundation	0	0	0	0	0	0	0.00%
77	Associated Students of California State University, San Marcos	0	0	100,000	0	0	100,000	3.34%
78	The California State University San Marcos Foundation	0	0	0	0	0	0	0.00%
79	The University Corporation of CSU San Marcos	0	0	0	298	351	649	0.02%
80	University Auxiliary and Research Services Corporation	66,462	0	98,111	0	0	164,573	5.49%
81	Associated Students of Sonoma State University	0	0	0	0	0	0	0.00%
82	Sonoma State Enterprises, Inc.	377	1,956	0	0	48,748	51,081	1.70%
83	Sonoma State University Academic Foundation, Inc.	0	0	0	0	0	0	0.00%
84	Associated Students, Inc., California State University, Stanislaus	0	0	0	0	0	0	0.00%
85	California State University, Stanislaus Auxiliary and Business Services	0	0	0	0	0	0	0.00%
86	California State University, Stanislaus Foundation	0	0	0	0	0	0	0.00%
87	University Student Union of California State University, Stanislaus	0	0	0	0	0	0	0.00%
Total		\$407,218	\$542,348	\$1,050,931	\$625,982	\$369,882	\$2,996,361	100.00%

(3) through (7) were based on the claim detail provided by Alliant. Amounts are not shown for any year in which the organization was not a member.

(9) = (8) / (Total 8)

Risk-Adjusted Vehicles

Member Number (1)	Member Name (2)	Reported Vehicles					Total (8)	Risk-Adjusted Exposure (9)
		2014/15 (3)	2015/16 (4)	2016/17 (5)	2017/18 (6)	2018/19 (7)		
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	0	0	0	0	0	0	0
2	Associated Students, California State University, Bakersfield, Inc.	0	0	0	0	0	0	0
3	California State University, Bakersfield Foundation	0	0	0	0	0	0	0
4	California State University, Bakersfield Student Union	0	0	0	0	0	0	0
5	California State University Foundation	0	0	0	0	0	0	0
6	California State University Institute	0	0	0	0	0	0	0
7	Associated Students of California State University, Channel Islands	1	1	1	1	1	5	1
8	California State University, Channel Islands Foundation	0	0	0	0	0	0	0
9	Channel Islands University Auxiliary Services, Inc.	12	12	13	8	8	53	8
10	Associated Students of California State University, Chico	23	23	24	23	23	116	18
11	The University Foundation, California State University, Chico	2	4	5	6	6	23	4
12	The CSU, Chico Research Foundation	19	19	27	27	27	119	18
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0	0	0	0	0	0	0
14	Associated Students, California State University, Dominguez Hills	0	0	0	0	0	0	0
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	0	0	0	0	0	0	0
16	California State University, Dominguez Hills Foundation	2	2	1	1	1	7	1
17	California State University, Dominguez Hills Philanthropic Foundation	0	0	0	0	0	0	0
18	California State University, East Bay Foundation, Inc.	0	0	0	0	0	0	0
19	Associated Students, California State University, East Bay	1	1	0	0	0	2	0
20	Cal State East Bay, Educational Foundation, Inc.	0	0	0	0	0	0	0
21	Associated Students, California State University, Fresno	0	3	0	0	0	3	0
22	California State University, Fresno Association, Inc.	12	11	10	13	13	59	9
23	California State University, Fresno Foundation	1	1	2	8	8	20	3
24	Fresno State Programs for Children, Inc.	0	0	0	0	0	0	0
25	The Agricultural Foundation of California State University, Fresno	0	0	0	0	0	0	0
26	The California State University, Fresno Athletic Corporation	28	40	54	81	82	285	44
27	Associated Students, California State University, Fullerton, Inc.	2	0	3	3	3	11	2
28	CSU Fullerton Auxiliary Services Corporation	4	4	5	7	7	27	4
29	Cal State Fullerton Philanthropic Foundation	0	0	0	0	0	0	0
30	Associated Students, Humboldt State University	0	0	0	0	0	0	0
31	Humboldt State University Advancement Foundation	0	0	0	0	0	0	0
32	Humboldt State University Sponsored Programs Foundation	3	0	1	3	3	10	2
33	Humboldt State University Center	0	8	8	8	8	32	5
34	Associated Students, California State University, Long Beach	6	6	7	10	10	39	6
35	California State University, Long Beach Research Foundation	5	8	2	2	2	19	3
36	Forty-Niner Shops, Inc., CSU Long Beach	3	3	3	3	3	15	2
37	CSULB 49er Foundation	0	0	0	0	0	0	0
38	Associated Students, California State University, Los Angeles, Inc.	0	0	0	0	0	0	0
39	Cal State L.A. University Auxiliary Services, Inc.	0	0	2	2	2	6	1
40	California State University, Los Angeles Foundation	0	0	0	0	0	0	0
41	University-Student Union Board, California State University, Los Angeles	1	1	1	1	1	5	1
42	The Associated Students of the California Maritime Academy	0	0	0	0	0	0	0
43	California Maritime Academy Foundation, Inc.	0	0	0	0	0	0	0
44	Foundation of California State University, Monterey Bay	0	0	0	0	0	0	0
45	The University Corporation at Monterey Bay	9	9	12	13	13	56	9
46	Otter Student Union at CSU Monterey Bay	0	0	0	0	0	0	0
47	Associated Students, California State University, Northridge, Inc.	8	8	10	12	12	50	8
48	California State University, Northridge Foundation	0	0	0	0	0	0	0
49	North Campus University Park Development Corporation	0	0	0	0	0	0	0
50	The University Corporation, CSU Northridge	8	8	9	10	10	45	7
51	University Student Union of California State University, Northridge	2	2	2	2	2	10	2

Risk-Adjusted Vehicles

Member Number (1)	Member Name (2)	Reported Vehicles					Total (8)	Risk-Adjusted Exposure (9)
		2014/15 (3)	2015/16 (4)	2016/17 (5)	2017/18 (6)	2018/19 (7)		
52	Associated Students Inc., California State Polytechnic University, Pomona	0	0	0	0	0	0	0
53	The Cal Poly Pomona Foundation, Inc.	33	33	37	38	38	179	28
54	Associated Students of California State University, Sacramento	15	15	17	17	17	81	13
55	Capital Public Radio, Inc., CSU Sacramento	0	0	0	0	0	0	0
56	The University Foundation at Sacramento State	0	0	0	0	0	0	0
57	University Enterprises, Inc., CSU Sacramento	11	11	13	12	12	59	9
58	University Union Operation of CSUS, Inc.	0	0	0	0	0	0	0
59	Associated Students Inc., California State University, San Bernardino	1	1	1	2	2	7	1
60	Santos Manual Student Union of California State University, San Bernardino	0	0	0	0	0	0	0
61	University Enterprises Corporation at CSUSB	0	0	0	3	3	6	1
62	CSUSB Philanthropic Foundation	0	0	0	0	0	0	0
63	Associated Students, San Diego State University	5	6	6	6	6	29	5
64	Aztec Shops, Ltd., San Diego State University	25	24	30	34	34	147	23
65	San Diego State University Research Foundation	78	76	63	60	61	338	52
66	Associated Students, Inc., San Francisco State University	0	0	0	0	0	0	0
67	San Francisco State University Foundation	0	0	0	0	0	0	0
68	The University Corporation, San Francisco State	0	0	0	0	0	0	0
69	Associated Student, San Jose State University	0	0	0	0	0	0	0
70	San Jose State University Research Foundation	9	9	10	10	10	48	7
71	Spartan Shops, Inc., San Jose State University	4	5	8	9	9	35	5
72	The Student Union of San Jose State University	1	6	2	6	6	21	3
73	The Tower Foundation, San Jose State University	1	1	1	1	1	5	1
74	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	2	1	6	7	7	23	4
75	Cal Poly Corporation	64	64	70	77	78	353	55
76	California Polytechnic State University Foundation	0	0	0	0	0	0	0
77	Associated Students of California State University, San Marcos	0	0	0	0	0	0	0
78	The California State University San Marcos Foundation	0	0	0	0	0	0	0
79	The University Corporation of CSU San Marcos	1	0	0	0	0	1	0
80	University Auxiliary and Research Services Corporation	1	1	1	1	1	5	1
81	Associated Students of Sonoma State University	0	0	0	0	0	0	0
82	Sonoma State Enterprises, Inc.	9	9	10	9	9	46	7
83	Sonoma State University Academic Foundation, Inc.	0	0	0	0	0	0	0
84	Associated Students, Inc., California State University, Stanislaus	0	0	0	0	0	0	0
85	California State University, Stanislaus Auxiliary and Business Services	1	2	1	1	1	6	1
86	California State University, Stanislaus Foundation	0	0	0	0	0	0	0
87	University Student Union of California State University, Stanislaus	0	0	0	0	0	0	0
Total		413	438	478	537	542	2,408	373

(3) through (7) were provided by Alliant.
Amounts are not shown for any year in which the organization was not a member.

(9) = (8) x 0.155

AUXILIARY ORGANIZATIONS RISK MANAGEMENT ALLIANCE
LIABILITY

Risk-Adjusted Square Feet

Member Number (1)	Member Name (2)	Estimated Square Feet					Total (8)	Risk-Adjusted Exposure (9)
		2014/15 (3)	2015/16 (4)	2016/17 (5)	2017/18 (6)	2018/19 (7)		
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	4,187	4,187	3,487	3,487	3,487	18,835	1
2	Associated Students, California State University, Bakersfield, Inc.	1,200	1,200	0	0	0	2,400	0
3	California State University, Bakersfield Foundation	10,700	10,700	10,700	10,700	10,700	53,500	2
4	California State University, Bakersfield Student Union	93,211	93,211	17,800	93,211	93,211	390,644	12
5	California State University Foundation	108	108	296	296	296	1,104	0
6	California State University Institute	200	200	200	200	200	1,000	0
7	Associated Students of California State University, Channel Islands	24,920	24,920	24,920	24,920	24,920	124,600	4
8	California State University, Channel Islands Foundation	3,000	3,000	0	0	0	6,000	0
9	Channel Islands University Auxiliary Services, Inc.	70,000	70,000	48,740	55,945	55,945	300,630	9
10	Associated Students of California State University, Chico	287,218	287,218	304,841	303,009	303,009	1,485,295	45
11	The University Foundation, California State University, Chico	37,600	37,600	0	0	0	75,200	2
12	The CSU, Chico Research Foundation	40,504	40,504	32,814	42,524	42,524	198,870	6
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0	0	0	0	0	0	0
14	Associated Students, California State University, Dominguez Hills	15,612	15,612	6,720	5,520	5,520	48,984	1
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	120,000	120,000	120,000	120,000	120,000	600,000	18
16	California State University, Dominguez Hills Foundation	18,467	18,467	6,064	6,064	6,064	55,126	2
17	California State University, Dominguez Hills Philanthropic Foundation	0	0	1,324	1,024	1,024	3,372	0
18	California State University, East Bay Foundation, Inc.	0	0	36,051	36,051	36,051	108,153	3
19	Associated Students, California State University, East Bay	3,739	3,739	3,739	0	0	11,217	0
20	Cal State East Bay, Educational Foundation, Inc.	0	0	0	0	0	0	0
21	Associated Students, California State University, Fresno	46,301	46,301	48,001	48,001	48,001	236,605	7
22	California State University, Fresno Association, Inc.	775,367	775,367	775,367	775,367	775,367	3,876,835	116
23	California State University, Fresno Foundation	4,351	4,351	5,932	12,446	12,446	39,526	1
24	Fresno State Programs for Children, Inc.	37,321	37,321	37,324	37,324	37,324	186,614	6
25	The Agricultural Foundation of California State University, Fresno	1,084	1,084	0	0	0	2,168	0
26	The California State University, Fresno Athletic Corporation	119,316	119,316	269,960	269,960	269,960	1,048,512	31
27	Associated Students, California State University, Fullerton, Inc.	253,652	253,652	283,686	257,686	257,686	1,306,362	39
28	CSU Fullerton Auxiliary Services Corporation	425,575	425,575	440,000	440,000	440,000	2,171,150	65
29	Cal State Fullerton Philanthropic Foundation	0	0	0	0	0	0	0
30	Associated Students, Humboldt State University	12,000	12,000	12,000	12,000	12,000	60,000	2
31	Humboldt State University Advancement Foundation	0	0	73,583	73,853	73,853	221,289	7
32	Humboldt State University Sponsored Programs Foundation	6,133	6,133	5,945	6,237	6,237	30,685	1
33	Humboldt State University Center	45,000	45,000	134,248	152,248	152,248	528,744	16
34	Associated Students, California State University, Long Beach	301,971	301,971	302,006	299,497	299,497	1,504,942	45
35	California State University, Long Beach Research Foundation	202,267	202,267	186,066	186,066	186,066	962,732	29
36	Forty-Niner Shops, Inc., CSU Long Beach	156,186	156,186	110,172	110,172	110,172	642,888	19
37	CSULB 49er Foundation	2,000	2,000	1,000	1,000	1,000	7,000	0
38	Associated Students, California State University, Los Angeles, Inc.	2,835	2,835	2,835	2,835	2,835	14,175	0
39	Cal State L.A. University Auxiliary Services, Inc.	113,822	113,822	110,000	116,322	116,322	570,288	17
40	California State University, Los Angeles Foundation	0	0	0	0	0	0	0
41	University-Student Union Board, California State University, Los Angeles	171,650	171,650	92,477	92,477	92,477	620,731	19
42	The Associated Students of the California Maritime Academy	700	700	2,161	2,161	2,161	7,883	0
43	California Maritime Academy Foundation, Inc.	0	0	0	0	0	0	0
44	Foundation of California State University, Monterey Bay	0	0	0	0	0	0	0
45	The University Corporation at Monterey Bay	524,974	524,974	2,458,582	2,191,469	2,191,469	7,891,468	237
46	Otter Student Union at CSU Monterey Bay	0	0	0	0	0	0	0
47	Associated Students, California State University, Northridge, Inc.	31,804	31,804	21,042	27,000	27,000	138,650	4
48	California State University, Northridge Foundation	0	0	2,500	2,500	2,500	7,500	0
49	North Campus University Park Development Corporation	0	0	0	0	0	0	0
50	The University Corporation, CSU Northridge	250,254	250,254	261,284	308,925	308,925	1,379,642	41
51	University Student Union of California State University, Northridge	506,604	506,604	506,604	506,604	506,604	2,533,020	76

Risk-Adjusted Square Feet

Member Number (1)	Member Name (2)	Estimated Square Feet					Total (8)	Risk-Adjusted Exposure (9)
		2014/15 (3)	2015/16 (4)	2016/17 (5)	2017/18 (6)	2018/19 (7)		
52	Associated Students Inc., California State Polytechnic University, Pomona	294,253	294,253	123,803	325,086	325,086	1,362,481	41
53	The Cal Poly Pomona Foundation, Inc.	605,341	605,341	627,626	693,957	693,957	3,226,222	97
54	Associated Students of California State University, Sacramento	40,719	40,719	40,719	40,719	40,719	203,595	6
55	Capital Public Radio, Inc., CSU Sacramento	24,035	24,035	24,050	24,050	24,050	120,220	4
56	The University Foundation at Sacramento State	0	0	0	0	0	0	0
57	University Enterprises, Inc., CSU Sacramento	820,983	820,983	901,214	797,634	797,634	4,138,448	124
58	University Union Operation of CSUS, Inc.	334,000	334,000	334,000	33,400	33,400	1,068,800	32
59	Associated Students Inc., California State University, San Bernardino	0	0	2,200	2,200	2,200	6,600	0
60	Santos Manual Student Union of California State University, San Bernardino	125,000	125,000	128,007	128,007	128,007	634,021	19
61	University Enterprises Corporation at CSUSB	54,235	54,235	90,386	90,386	90,386	379,628	11
62	CSUSB Philanthropic Foundation	0	0	53,139	0	0	53,139	2
63	Associated Students, San Diego State University	570,466	570,466	570,466	455,827	455,827	2,623,052	79
64	Aztec Shops, Ltd., San Diego State University	602,592	602,592	694,151	894,559	894,559	3,688,453	111
65	San Diego State University Research Foundation	1,497,091	1,497,091	657,988	678,516	678,516	5,009,202	150
66	Associated Students, Inc., San Francisco State University	72,000	72,000	188,712	83,861	83,861	500,434	15
67	San Francisco State University Foundation	0	0	0	0	0	0	0
68	The University Corporation, San Francisco State	72,000	72,000	23,000	65,275	65,275	297,550	9
69	Associated Student, San Jose State University	35,319	35,319	29,518	29,518	29,518	159,192	5
70	San Jose State University Research Foundation	138,579	138,579	207,016	105,304	105,304	694,782	21
71	Spartan Shops, Inc., San Jose State University	84,490	84,490	96,640	96,640	96,640	458,900	14
72	The Student Union of San Jose State University	466,229	466,229	423,029	403,900	403,900	2,163,287	65
73	The Tower Foundation, San Jose State University	0	0	0	0	0	0	0
74	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	287,274	287,274	275,662	275,662	275,662	1,401,534	42
75	Cal Poly Corporation	119,537	119,537	136,408	115,668	115,668	606,818	18
76	California Polytechnic State University Foundation	0	0	0	0	0	0	0
77	Associated Students of California State University, San Marcos	7,410	7,410	7,750	7,410	7,410	37,390	1
78	The California State University San Marcos Foundation	0	0	0	0	0	0	0
79	The University Corporation of CSU San Marcos	223,787	223,787	89,283	89,283	89,283	715,423	21
80	University Auxiliary and Research Services Corporation	34,475	34,475	231,731	231,731	231,731	764,143	23
81	Associated Students of Sonoma State University	5,000	5,000	8,820	8,820	8,820	36,460	1
82	Sonoma State Enterprises, Inc.	149,240	149,240	76,620	52,975	52,975	481,050	14
83	Sonoma State University Academic Foundation, Inc.	12,800	12,800	12,866	12,866	12,866	64,198	2
84	Associated Students, Inc., California State University, Stanislaus	4,645	4,645	4,645	0	0	13,935	0
85	California State University, Stanislaus Auxiliary and Business Services	0	0	58,213	58,213	58,213	174,639	5
86	California State University, Stanislaus Foundation	0	0	0	0	0	0	0
87	University Student Union of California State University, Stanislaus	7,442	7,442	31,164	0	0	46,048	1
Total		11,410,775	11,410,775	12,909,297	12,436,568	12,436,568	60,603,983	1,818

(3) through (7) were provided by Alliant.
Amounts are not shown for any year in which the organization was not a member.

(9) = (8) / 1,000 x 0.03

Risk-Adjusted Payroll

Member Number (1)	Member Name (2)	Reported Payroll					Total (8)	Risk-Adjusted Exposure (9)
		2014/15 (3)	2015/16 (4)	2016/17 (5)	2017/18 (6)	2018/19 (7)		
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	\$1,627,112	\$1,820,335	\$1,151,370	\$1,298,510	\$1,373,000	\$7,270,327	12
2	Associated Students, California State University, Bakersfield, Inc.	0	0	0	0	0	0	0
3	California State University, Bakersfield Foundation	689,356	679,535	516,406	0	7,000	1,892,297	3
4	California State University, Bakersfield Student Union	0	0	0	0	0	0	0
5	California State University Foundation	30,000	30,000	30,000	0	0	90,000	0
6	California State University Institute	0	0	0	0	0	0	0
7	Associated Students of California State University, Channel Islands	0	0	0	0	0	0	0
8	California State University, Channel Islands Foundation	0	0	0	0	0	0	0
9	Channel Islands University Auxiliary Services, Inc.	2,834,725	3,021,773	3,313,463	3,391,787	3,243,588	15,805,334	27
10	Associated Students of California State University, Chico	6,601,181	6,685,368	7,220,996	7,607,518	8,637,850	36,752,913	62
11	The University Foundation, California State University, Chico	0	0	0	0	0	0	0
12	The CSU, Chico Research Foundation	13,008,257	13,634,033	13,979,520	14,666,132	14,174,383	69,462,324	118
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0	0	0	0	0	0	0
14	Associated Students, California State University, Dominguez Hills	415,617	531,070	594,686	753,056	626,641	2,921,071	5
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	636,763	946,194	977,793	1,065,866	1,145,871	4,772,487	8
16	California State University, Dominguez Hills Foundation	5,492,159	6,757,594	7,520,891	8,447,969	7,906,071	36,124,684	61
17	California State University, Dominguez Hills Philanthropic Foundation	0	0	0	0	0	0	0
18	California State University, East Bay Foundation, Inc.	442,337	0	0	0	0	442,337	1
19	Associated Students, California State University, East Bay	371,101	382,706	412,361	481,572	543,598	2,191,338	4
20	Cal State East Bay, Educational Foundation, Inc.	0	0	0	0	0	0	0
21	Associated Students, California State University, Fresno	201,285	200,000	205,000	225,000	300,000	1,131,285	2
22	California State University, Fresno Association, Inc.	6,801,442	6,662,228	6,587,856	6,757,581	6,780,000	33,589,107	57
23	California State University, Fresno Foundation	16,590,000	17,500,000	18,000,000	19,250,000	20,500,000	91,840,000	156
24	Fresno State Programs for Children, Inc.	735,000	983,000	987,000	810,000	1,100,000	4,615,000	8
25	The Agricultural Foundation of California State University, Fresno	262,500	295,000	280,000	310,000	340,000	1,487,500	3
26	The California State University, Fresno Athletic Corporation	5,326,951	5,632,512	6,647,652	6,854,079	6,651,821	31,113,015	53
27	Associated Students, California State University, Fullerton, Inc.	5,611,044	5,955,229	5,777,312	6,317,173	6,310,917	29,971,675	51
28	CSU Fullerton Auxiliary Services Corporation	15,729,852	15,917,524	15,799,233	16,415,422	17,459,265	81,321,296	138
29	Cal State Fullerton Philanthropic Foundation	0	0	0	0	0	0	0
30	Associated Students, Humboldt State University	113,712	128,227	136,165	121,023	122,000	621,127	1
31	Humboldt State University Advancement Foundation	0	0	0	0	0	0	0
32	Humboldt State University Sponsored Programs Foundation	7,280,551	8,286,394	8,145,862	9,054,850	10,546,044	43,313,701	74
33	Humboldt State University Center	3,487,609	3,778,959	3,970,733	3,890,821	4,355,000	19,483,122	33
34	Associated Students, California State University, Long Beach	6,259,847	5,745,827	6,139,939	6,383,717	6,776,510	31,305,840	53
35	California State University, Long Beach Research Foundation	15,354,732	17,067,411	17,210,619	17,210,619	17,210,619	84,054,000	143
36	Forty-Niner Shops, Inc., CSU Long Beach	7,829,359	8,780,117	9,431,986	9,897,603	10,473,400	46,412,465	79
37	CSULB 49er Foundation	0	0	0	0	0	0	0
38	Associated Students, California State University, Los Angeles, Inc.	0	0	0	0	0	0	0
39	Cal State L.A. University Auxiliary Services, Inc.	8,013,121	8,459,298	9,266,581	10,685,299	9,770,000	46,194,299	78
40	California State University, Los Angeles Foundation	0	0	0	0	0	0	0
41	University-Student Union Board, California State University, Los Angeles	2,688,396	2,673,251	2,744,017	2,969,584	3,013,800	14,089,048	24
42	The Associated Students of the California Maritime Academy	0	0	0	0	0	0	0
43	California Maritime Academy Foundation, Inc.	0	0	0	0	0	0	0
44	Foundation of California State University, Monterey Bay	0	0	0	0	0	0	0
45	The University Corporation at Monterey Bay	8,362,797	9,960,990	10,859,803	12,055,776	11,813,500	53,052,866	90
46	Otter Student Union at CSU Monterey Bay	0	0	0	0	0	0	0
47	Associated Students, California State University, Northridge, Inc.	3,333,245	3,879,865	3,767,159	4,264,443	4,275,000	19,519,712	33
48	California State University, Northridge Foundation	0	0	0	0	0	0	0
49	North Campus University Park Development Corporation	0	0	0	0	0	0	0
50	The University Corporation, CSU Northridge	17,752,391	19,183,910	20,261,091	21,940,308	20,616,750	99,754,449	169
51	University Student Union of California State University, Northridge	5,976,239	6,925,691	6,849,067	7,563,289	8,077,523	35,391,809	60

Risk-Adjusted Payroll

Member Number (1)	Member Name (2)	Reported Payroll					Total (8)	Risk-Adjusted Exposure (9)
		2014/15 (3)	2015/16 (4)	2016/17 (5)	2017/18 (6)	2018/19 (7)		
52	Associated Students Inc., California State Polytechnic University, Pomona	4,212,398	5,189,828	5,489,877	6,158,319	7,091,364	28,141,786	48
53	The Cal Poly Pomona Foundation, Inc.	17,439,842	18,225,238	19,283,859	20,012,201	19,862,374	94,823,514	161
54	Associated Students of California State University, Sacramento	3,828,669	4,144,314	4,469,674	4,656,858	4,935,209	22,034,724	37
55	Capital Public Radio, Inc., CSU Sacramento	2,943,465	4,171,141	4,355,436	5,119,961	4,748,300	21,338,303	36
56	The University Foundation at Sacramento State	0	0	0	0	0	0	0
57	University Enterprises, Inc., CSU Sacramento	26,918,060	23,767,016	33,577,259	38,252,929	34,584,576	157,099,840	267
58	University Union Operation of CSUS, Inc.	0	0	0	0	0	0	0
59	Associated Students Inc., California State University, San Bernardino	343,503	394,927	430,146	501,341	466,884	2,136,801	4
60	Santos Manual Student Union of California State University, San Bernardino	2,013,255	1,967,957	2,441,444	2,874,415	2,685,588	11,982,659	20
61	University Enterprises Corporation at CSUSB	8,386,884	8,899,078	9,823,013	11,000,604	11,070,110	49,179,689	84
62	CSUSB Philanthropic Foundation	0	0	0	0	0	0	0
63	Associated Students, San Diego State University	8,869,159	10,375,381	10,989,412	10,026,555	11,538,720	51,799,227	88
64	Aztec Shops, Ltd., San Diego State University	12,135,483	14,286,728	15,276,709	13,616,363	15,050,171	70,365,454	119
65	San Diego State University Research Foundation	69,870,150	70,000,000	72,000,000	67,151,600	68,500,000	347,521,750	590
66	Associated Students, Inc., San Francisco State University	3,562,812	3,807,099	4,039,039	3,598,234	4,469,402	19,476,586	33
67	San Francisco State University Foundation	0	0	0	0	0	0	0
68	The University Corporation, San Francisco State	1,589,149	1,557,793	1,870,770	1,706,671	2,000,000	8,724,383	15
69	Associated Student, San Jose State University	2,994,930	3,291,458	3,244,280	3,507,006	3,480,000	16,517,674	28
70	San Jose State University Research Foundation	25,290,546	25,500,571	25,583,947	24,986,389	25,074,826	126,436,279	215
71	Spartan Shops, Inc., San Jose State University	7,050,801	7,488,024	8,105,330	10,087,459	439,232	33,170,846	56
72	The Student Union of San Jose State University	2,451,862	2,711,562	3,660,886	4,436,119	4,235,559	17,495,988	30
73	The Tower Foundation, San Jose State University	1,916,366	2,232,564	2,483,187	2,576,774	3,337,684	12,546,575	21
74	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	5,407,343	5,861,528	6,169,308	6,692,150	6,545,019	30,675,348	52
75	Cal Poly Corporation	23,493,280	23,911,001	25,480,257	23,584,695	24,925,000	121,394,233	206
76	California Polytechnic State University Foundation	0	0	0	0	0	0	0
77	Associated Students of California State University, San Marcos	0	0	0	0	0	0	0
78	The California State University San Marcos Foundation	0	0	0	0	0	0	0
79	The University Corporation of CSU San Marcos	0	0	0	0	0	0	0
80	University Auxiliary and Research Services Corporation	5,263,342	6,806,221	7,788,151	7,759,096	7,970,500	35,587,310	60
81	Associated Students of Sonoma State University	598,216	625,368	663,023	659,342	750,886	3,296,835	6
82	Sonoma State Enterprises, Inc.	0	302,152	550,153	0	0	852,305	1
83	Sonoma State University Academic Foundation, Inc.	0	0	0	0	0	0	0
84	Associated Students, Inc., California State University, Stanislaus	305,091	351,252	345,808	335,873	331,619	1,669,642	3
85	California State University, Stanislaus Auxiliary and Business Services	0	0	0	0	0	0	0
86	California State University, Stanislaus Foundation	0	0	0	0	0	0	0
87	University Student Union of California State University, Stanislaus	428,469	416,064	425,492	320,561	242,315	1,832,901	3
Total		\$407,171,756	\$428,788,306	\$457,331,022	\$470,310,512	\$468,485,487	\$2,232,087,083	3,790

(3) through (7) were provided by Alliant.
Amounts are not shown for any year in which the organization was not a member.

(9) = (8) / 1,000,000 x 1.698

Risk-Adjusted Expenditures

Member Number (1)	Member Name (2)	Reported Expenditures					Total (8)	Risk-Adjusted Exposure (9)
		2014/15 (3)	2015/16 (4)	2016/17 (5)	2017/18 (6)	2018/19 (7)		
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	\$6,586,625	\$6,689,504	\$8,344,977	\$8,511,877	\$8,682,114	\$38,815,097	8.9
2	Associated Students, California State University, Bakersfield, Inc.	2,867,991	2,925,460	3,830,541	3,907,152	3,985,295	17,516,439	4.0
3	California State University, Bakersfield Foundation	6,821,212	7,576,679	5,905,015	6,023,115	6,143,578	32,469,599	7.5
4	California State University, Bakersfield Student Union	3,417,926	3,996,085	4,242,385	4,327,233	4,413,777	20,397,406	4.7
5	California State University Foundation	2,591,485	5,515,934	5,005,005	5,105,105	5,207,207	23,424,736	5.4
6	California State University Institute	3,052,988	1,441,504	2,590,133	2,641,936	2,694,774	12,421,335	2.9
7	Associated Students of California State University, Channel Islands	707,467	1,409,993	1,553,108	1,584,170	1,615,854	6,870,592	1.6
8	California State University, Channel Islands Foundation	1,662,773	4,291,515	2,273,208	2,318,672	2,365,046	12,911,214	3.0
9	Channel Islands University Auxiliary Services, Inc.	3,419,445	5,847,137	6,817,037	6,953,378	7,092,445	30,129,442	6.9
10	Associated Students of California State University, Chico	26,390,624	17,417,124	18,544,733	18,915,628	19,293,940	100,562,049	23.1
11	The University Foundation, California State University, Chico	7,148,062	7,836,757	8,583,896	8,755,574	8,930,685	41,254,974	9.5
12	The CSU, Chico Research Foundation	40,271,153	37,317,851	37,580,205	38,331,809	39,098,445	192,599,463	44.3
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	508,118	656,984	741,943	756,782	771,917	3,435,744	0.8
14	Associated Students, California State University, Dominguez Hills	1,809,444	2,457,771	2,269,220	2,314,604	2,360,896	11,211,936	2.6
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	1,966,468	2,303,098	2,361,397	2,408,625	2,456,797	11,496,385	2.6
16	California State University, Dominguez Hills Foundation	18,601,652	18,842,874	20,294,640	20,700,533	21,114,543	99,554,242	22.9
17	California State University, Dominguez Hills Philanthropic Foundation		1,531,889	1,845,923	1,882,841	1,920,498	7,181,152	1.7
18	California State University, East Bay Foundation, Inc.	11,531,984	14,319,453	12,281,116	12,526,738	12,777,273	63,436,564	14.6
19	Associated Students, California State University, East Bay	3,832,462	1,484,232	2,335,234	2,381,939	2,429,577	12,463,444	2.9
20	Cal State East Bay, Educational Foundation, Inc.	1,116,282	1,454,333	4,868,007	4,965,367	5,064,674	17,468,664	4.0
21	Associated Students, California State University, Fresno	600,384	785,597	705,672	719,785	734,181	3,545,620	0.8
22	California State University, Fresno Association, Inc.	38,192,795	37,630,483	26,173,532	26,697,003	27,230,943	155,924,755	35.9
23	California State University, Fresno Foundation	60,225,530	80,228,071	63,121,842	64,384,279	65,671,964	333,631,686	76.7
24	Fresno State Programs for Children, Inc.	1,448,168	1,586,130	1,613,740	1,646,015	1,678,935	7,972,988	1.8
25	The Agricultural Foundation of California State University, Fresno	4,651,750	6,346,652	6,193,181	6,317,045	6,443,386	29,952,013	6.9
26	The California State University, Fresno Athletic Corporation	27,262,019	33,633,674	33,623,393	34,295,861	34,981,778	163,796,725	37.7
27	Associated Students, California State University, Fullerton, Inc.	6,522,819	9,212,950	9,548,299	9,739,265	9,934,050	44,957,383	10.3
28	CSU Fullerton Auxiliary Services Corporation	65,261,164	67,184,322	67,963,127	69,322,390	70,708,837	340,439,840	78.3
29	Cal State Fullerton Philanthropic Foundation	8,438,072	8,326,125	9,073,761	9,255,236	9,440,341	44,533,535	10.2
30	Associated Students, Humboldt State University	1,674,662	1,561,930	980,478	1,000,088	1,020,089	6,237,147	1.4
31	Humboldt State University Advancement Foundation	397,834	2,420,504	2,946,476	3,005,406	3,065,514	11,835,733	2.7
32	Humboldt State University Sponsored Programs Foundation	19,765,865	24,572,542	25,187,359	25,691,106	26,204,928	121,421,800	27.9
33	Humboldt State University Center	13,250,528	14,551,748	14,901,327	15,199,354	15,503,341	73,406,297	16.9
34	Associated Students, California State University, Long Beach	11,904,223	15,034,764	14,367,550	14,654,901	14,947,999	70,909,437	16.3
35	California State University, Long Beach Research Foundation	55,500,000	47,100,000	50,150,000	51,153,000	52,176,060	256,079,060	58.9
36	Forty-Niner Shops, Inc., CSU Long Beach	30,651,180	35,892,259	38,349,293	39,116,279	39,898,604	183,907,615	42.3
37	CSULB 49er Foundation	10,000,000	9,350,000	13,000,000	13,260,000	13,525,200	59,135,200	13.6
38	Associated Students, California State University, Los Angeles, Inc.	1,087,042	1,364,199	1,494,067	1,523,948	1,554,427	7,023,684	1.6
39	Cal State L.A. University Auxiliary Services, Inc.	31,179,235	28,368,753	29,755,630	30,350,743	30,957,757	150,612,118	34.6
40	California State University, Los Angeles Foundation	2,366,784	1,437,399	2,581,892	2,633,530	2,686,200	11,705,805	2.7
41	University-Student Union Board, California State University, Los Angeles	4,569,339	4,776,442	4,613,739	4,706,014	4,800,134	23,465,668	5.4
42	The Associated Students of the California Maritime Academy	201,347	375,156	247,097	252,039	257,080	1,332,719	0.3
43	California Maritime Academy Foundation, Inc.	1,446,872	1,901,193	1,924,863	1,963,360	2,002,627	9,238,916	2.1
44	Foundation of California State University, Monterey Bay	280,280	350,862	295,909	301,827	307,864	1,536,742	0.4
45	The University Corporation at Monterey Bay	38,585,683	48,268,481	49,324,157	50,310,640	51,316,853	237,805,814	54.7
46	Otter Student Union at CSU Monterey Bay		1,375,345	1,375,345	1,402,852	1,430,909	5,584,451	1.3
47	Associated Students, California State University, Northridge, Inc.	7,154,286	8,385,921	9,468,375	9,657,743	9,850,897	44,517,222	10.2
48	California State University, Northridge Foundation	7,781,845	10,197,370	13,379,765	13,647,360	13,920,308	58,926,648	13.6
49	North Campus University Park Development Corporation	125,488	400,133	407,821	415,977	424,297	1,773,716	0.4
50	The University Corporation, CSU Northridge	43,396,530	52,427,763	52,508,369	53,558,536	54,629,707	256,520,905	59.0
51	University Student Union of California State University, Northridge	9,474,145	13,709,474	14,653,312	14,946,378	15,245,306	68,028,615	15.6

Risk-Adjusted Expenditures

Member Number (1)	Member Name (2)	Reported Expenditures					Total (8)	Risk-Adjusted Exposure (9)
		2014/15 (3)	2015/16 (4)	2016/17 (5)	2017/18 (6)	2018/19 (7)		
52	Associated Students Inc., California State Polytechnic University, Pomona	5,775,791	10,902,661	11,551,696	11,782,730	12,018,385	52,031,262	12.0
53	The Cal Poly Pomona Foundation, Inc.	62,345,155	72,194,143	75,254,402	76,759,490	78,294,680	364,847,870	83.9
54	Associated Students of California State University, Sacramento	6,839,768	8,295,235	8,819,627	8,996,020	9,175,940	42,126,589	9.7
55	Capital Public Radio, Inc., CSU Sacramento	8,723,229	12,228,001	13,163,749	13,427,024	13,695,564	61,237,567	14.1
56	The University Foundation at Sacramento State	2,581,970	3,703,425	3,944,071	4,022,952	4,103,411	18,355,830	4.2
57	University Enterprises, Inc., CSU Sacramento	85,843,488	75,557,504	85,936,885	87,655,623	89,408,735	424,402,235	97.6
58	University Union Operation of CSUS, Inc.	8,269,379	9,931,858	10,562,260	10,773,505	10,988,975	50,525,978	11.6
59	Associated Students Inc., California State University, San Bernardino	1,277,865	2,003,480	1,834,085	1,870,767	1,908,182	8,894,379	2.0
60	Santos Manual Student Union of California State University, San Bernardino	4,241,564	5,025,461	5,579,966	5,691,565	5,805,397	26,343,953	6.1
61	University Enterprises Corporation at CSUSB	24,903,692	28,006,872	28,921,493	29,499,923	30,089,921	141,421,901	32.5
62	CSUSB Philanthropic Foundation	2,954,407	3,968,739	7,802,755	7,958,810	8,117,986	30,802,697	7.1
63	Associated Students, San Diego State University	18,852,996	25,566,678	26,601,273	27,133,298	27,675,964	125,830,210	28.9
64	Aztec Shops, Ltd., San Diego State University	55,865,776	63,633,984	65,634,032	66,946,713	68,285,647	320,366,152	73.7
65	San Diego State University Research Foundation	164,158,428	176,009,667	176,822,851	180,359,308	183,966,494	881,316,748	202.7
66	Associated Students, Inc., San Francisco State University	4,083,442	7,568,944	7,603,168	7,755,231	7,910,336	34,921,121	8.0
67	San Francisco State University Foundation	648,525	817,342	887,867	905,624	923,737	4,183,095	1.0
68	The University Corporation, San Francisco State	9,597,426	14,289,532	15,429,121	15,737,703	16,052,457	71,106,240	16.4
69	Associated Student, San Jose State University	7,418,930	8,154,169	8,189,352	8,302,139	8,468,182	40,482,772	9.3
70	San Jose State University Research Foundation	71,201,291	57,137,403	56,002,110	57,122,152	58,264,595	299,727,551	68.9
71	Spartan Shops, Inc., San Jose State University	11,003,468	23,311,665	25,351,483	25,858,513	26,375,683	111,900,812	25.7
72	The Student Union of San Jose State University	8,824,474	10,346,821	13,689,543	13,963,334	14,242,601	61,066,772	14.0
73	The Tower Foundation, San Jose State University	17,778,328	23,109,177	32,086,265	32,727,990	33,382,550	139,084,310	32.0
74	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	12,722,131	16,085,895	15,588,961	15,900,740	16,218,755	76,516,482	17.6
75	Cal Poly Corporation	97,466,698	88,491,513	92,649,808	94,502,804	96,392,860	469,503,683	108.0
76	California Polytechnic State University Foundation	18,712,175	30,554,783	28,292,819	28,858,675	29,435,849	135,854,301	31.2
77	Associated Students of California State University, San Marcos	1,271,723	1,549,058	1,597,272	1,629,217	1,661,802	7,709,072	1.8
78	The California State University San Marcos Foundation	2,942,027	5,407,458	6,658,141	6,791,304	6,927,130	28,726,060	6.6
79	The University Corporation of CSU San Marcos	4,549,239	4,776,701	4,776,701	4,872,235	4,969,680	23,944,556	5.5
80	University Auxiliary and Research Services Corporation	14,496,709	14,911,195	16,698,180	17,032,144	17,372,786	80,511,014	18.5
81	Associated Students of Sonoma State University	1,747,951	2,216,180	2,355,935	2,403,054	2,451,115	11,174,234	2.6
82	Sonoma State Enterprises, Inc.	5,698,188	11,002,938	11,177,009	11,400,549	11,628,560	50,907,244	11.7
83	Sonoma State University Academic Foundation, Inc.	337,126	241,483	158,242	161,407	164,635	1,062,893	0.2
84	Associated Students, Inc., California State University, Stanislaus	841,997	1,180,899	1,182,118	1,205,761	1,229,876	5,640,651	1.3
85	California State University, Stanislaus Auxiliary and Business Services	2,001,918	1,334,506	1,237,394	1,262,142	1,287,385	7,123,345	1.6
86	California State University, Stanislaus Foundation	3,170,320	1,841,595	2,071,981	2,113,421	2,155,689	11,353,006	2.6
87	University Student Union of California State University, Stanislaus	1,302,158	1,310,533	1,246,710	1,271,644	1,297,077	6,428,122	1.5
Total		\$1,398,149,682	\$1,536,739,917	\$1,579,506,419	\$1,611,096,548	\$1,643,318,479	\$7,768,811,044	1,786.8

(3) through (7) were provided by Alliant.
Amounts are not shown for any year in which the organization was not a member.

(9) = (8) / 1,000,000 x 0.230

Total Risk-Adjusted Exposure

Member Number (1)	Member Name (2)	2014/15 through 2018/19 Risk-Adjusted Exposure					% of Total (8)
		Vehicles (3)	Square Feet (4)	Payroll (5)	Expenditures (6)	Total (7)	
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	0.0	0.6	12.3	8.9	21.8	0.28%
2	Associated Students, California State University, Bakersfield, Inc.	0.0	0.1	0.0	4.0	4.1	0.05%
3	California State University, Bakersfield Foundation	0.0	1.6	3.2	7.5	12.3	0.16%
4	California State University, Bakersfield Student Union	0.0	11.7	0.0	4.7	16.4	0.21%
5	California State University Foundation	0.0	0.0	0.2	5.4	5.6	0.07%
6	California State University Institute	0.0	0.0	0.0	2.9	2.9	0.04%
7	Associated Students of California State University, Channel Islands	0.8	3.7	0.0	1.6	6.1	0.08%
8	California State University, Channel Islands Foundation	0.0	0.2	0.0	3.0	3.1	0.04%
9	Channel Islands University Auxiliary Services, Inc.	8.2	9.0	26.8	6.9	51.0	0.66%
10	Associated Students of California State University, Chico	18.0	44.6	62.4	23.1	148.1	1.91%
11	The University Foundation, California State University, Chico	3.6	2.3	0.0	9.5	15.3	0.20%
12	The CSU, Chico Research Foundation	18.5	6.0	117.9	44.3	186.7	2.40%
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0.0	0.0	0.0	0.8	0.8	0.01%
14	Associated Students, California State University, Dominguez Hills	0.0	1.5	5.0	2.6	9.0	0.12%
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	0.0	18.0	8.1	2.6	28.7	0.37%
16	California State University, Dominguez Hills Foundation	1.1	1.7	61.3	22.9	87.0	1.12%
17	California State University, Dominguez Hills Philanthropic Foundation	0.0	0.1	0.0	1.7	1.8	0.02%
18	California State University, East Bay Foundation, Inc.	0.0	3.2	0.8	14.6	18.6	0.24%
19	Associated Students, California State University, East Bay	0.3	0.3	3.7	2.9	7.2	0.09%
20	Cal State East Bay, Educational Foundation, Inc.	0.0	0.0	0.0	4.0	4.0	0.05%
21	Associated Students, California State University, Fresno	0.5	7.1	1.9	0.8	10.3	0.13%
22	California State University, Fresno Association, Inc.	9.2	116.3	57.0	35.9	218.4	2.81%
23	California State University, Fresno Foundation	3.1	1.2	155.9	76.7	237.0	3.05%
24	Fresno State Programs for Children, Inc.	0.0	5.6	7.8	1.8	15.3	0.20%
25	The Agricultural Foundation of California State University, Fresno	0.0	0.1	2.5	6.9	9.5	0.12%
26	The California State University, Fresno Athletic Corporation	44.1	31.5	52.8	37.7	166.1	2.14%
27	Associated Students, California State University, Fullerton, Inc.	1.7	39.2	50.9	10.3	102.1	1.31%
28	CSU Fullerton Auxiliary Services Corporation	4.2	65.1	138.1	78.3	285.7	3.68%
29	Cal State Fullerton Philanthropic Foundation	0.0	0.0	0.0	10.2	10.2	0.13%
30	Associated Students, Humboldt State University	0.0	1.8	1.1	1.4	4.3	0.06%
31	Humboldt State University Advancement Foundation	0.0	6.6	0.0	2.7	9.4	0.12%
32	Humboldt State University Sponsored Programs Foundation	1.6	0.9	73.5	27.9	103.9	1.34%
33	Humboldt State University Center	5.0	15.9	33.1	16.9	70.8	0.91%
34	Associated Students, California State University, Long Beach	6.1	45.1	53.2	16.3	120.7	1.55%
35	California State University, Long Beach Research Foundation	2.9	28.9	142.7	58.9	233.5	3.01%
36	Forty-Niner Shops, Inc., CSU Long Beach	2.3	19.3	78.8	42.3	142.7	1.84%
37	CSULB 49er Foundation	0.0	0.2	0.0	13.6	13.8	0.18%
38	Associated Students, California State University, Los Angeles, Inc.	0.0	0.4	0.0	1.6	2.0	0.03%
39	Cal State L.A. University Auxiliary Services, Inc.	0.9	17.1	78.4	34.6	131.1	1.69%
40	California State University, Los Angeles Foundation	0.0	0.0	0.0	2.7	2.7	0.03%
41	University-Student Union Board, California State University, Los Angeles	0.8	18.6	23.9	5.4	48.7	0.63%
42	The Associated Students of the California Maritime Academy	0.0	0.2	0.0	0.3	0.5	0.01%
43	California Maritime Academy Foundation, Inc.	0.0	0.0	0.0	2.1	2.1	0.03%
44	Foundation of California State University, Monterey Bay	0.0	0.0	0.0	0.4	0.4	0.00%
45	The University Corporation at Monterey Bay	8.7	236.7	90.1	54.7	390.2	5.02%
46	Otter Student Union at CSU Monterey Bay	0.0	0.0	0.0	1.3	1.3	0.02%
47	Associated Students, California State University, Northridge, Inc.	7.8	4.2	33.1	10.2	55.3	0.71%
48	California State University, Northridge Foundation	0.0	0.2	0.0	13.6	13.8	0.18%
49	North Campus University Park Development Corporation	0.0	0.0	0.0	0.4	0.4	0.01%
50	The University Corporation, CSU Northridge	7.0	41.4	169.4	59.0	276.8	3.56%
51	University Student Union of California State University, Northridge	1.6	76.0	60.1	15.6	153.3	1.97%

Total Risk-Adjusted Exposure

Member Number (1)	Member Name (2)	2014/15 through 2018/19 Risk-Adjusted Exposure					% of Total (8)
		Vehicles (3)	Square Feet (4)	Payroll (5)	Expenditures (6)	Total (7)	
52	Associated Students Inc., California State Polytechnic University, Pomona	0.0	40.9	47.8	12.0	100.6	1.30%
53	The Cal Poly Pomona Foundation, Inc.	27.8	96.8	161.0	83.9	369.5	4.76%
54	Associated Students of California State University, Sacramento	12.6	6.1	37.4	9.7	65.8	0.85%
55	Capital Public Radio, Inc., CSU Sacramento	0.0	3.6	36.2	14.1	53.9	0.69%
56	The University Foundation at Sacramento State	0.0	0.0	0.0	4.2	4.2	0.05%
57	University Enterprises, Inc., CSU Sacramento	9.2	124.2	266.8	97.6	497.7	6.41%
58	University Union Operation of CSUS, Inc.	0.0	32.1	0.0	11.6	43.7	0.56%
59	Associated Students Inc., California State University, San Bernardino	1.1	0.2	3.6	2.0	7.0	0.09%
60	Santos Manual Student Union of California State University, San Bernardino	0.0	19.0	20.3	6.1	45.4	0.58%
61	University Enterprises Corporation at CSUSB	0.9	11.4	83.5	32.5	128.4	1.65%
62	CSUSB Philanthropic Foundation	0.0	1.6	0.0	7.1	8.7	0.11%
63	Associated Students, San Diego State University	4.5	78.7	88.0	28.9	200.1	2.58%
64	Aztec Shops, Ltd., San Diego State University	22.8	110.7	119.5	73.7	326.7	4.20%
65	San Diego State University Research Foundation	52.3	150.3	590.1	202.7	995.4	12.81%
66	Associated Students, Inc., San Francisco State University	0.0	15.0	33.1	8.0	56.1	0.72%
67	San Francisco State University Foundation	0.0	0.0	0.0	1.0	1.0	0.01%
68	The University Corporation, San Francisco State	0.0	8.9	14.8	16.4	40.1	0.52%
69	Associated Student, San Jose State University	0.0	4.8	28.0	9.3	42.1	0.54%
70	San Jose State University Research Foundation	7.5	20.8	214.7	68.9	311.9	4.02%
71	Spartan Shops, Inc., San Jose State University	5.4	13.8	56.3	25.7	101.3	1.30%
72	The Student Union of San Jose State University	3.3	64.9	29.7	14.0	111.9	1.44%
73	The Tower Foundation, San Jose State University	0.8	0.0	21.3	32.0	54.1	0.70%
74	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	3.6	42.0	52.1	17.6	115.3	1.48%
75	Cal Poly Corporation	54.7	18.2	206.1	108.0	387.0	4.98%
76	California Polytechnic State University Foundation	0.0	0.0	0.0	31.2	31.2	0.40%
77	Associated Students of California State University, San Marcos	0.0	1.1	0.0	1.8	2.9	0.04%
78	The California State University San Marcos Foundation	0.0	0.0	0.0	6.6	6.6	0.09%
79	The University Corporation of CSU San Marcos	0.2	21.5	0.0	5.5	27.1	0.35%
80	University Auxiliary and Research Services Corporation	0.8	22.9	60.4	18.5	102.6	1.32%
81	Associated Students of Sonoma State University	0.0	1.1	5.6	2.6	9.3	0.12%
82	Sonoma State Enterprises, Inc.	7.1	14.4	1.4	11.7	34.7	0.45%
83	Sonoma State University Academic Foundation, Inc.	0.0	1.9	0.0	0.2	2.2	0.03%
84	Associated Students, Inc., California State University, Stanislaus	0.0	0.4	2.8	1.3	4.6	0.06%
85	California State University, Stanislaus Auxiliary and Business Services	0.9	5.2	0.0	1.6	7.8	0.10%
86	California State University, Stanislaus Foundation	0.0	0.0	0.0	2.6	2.6	0.03%
87	University Student Union of California State University, Stanislaus	0.0	1.4	3.1	1.5	6.0	0.08%
Total		373.3	1,818.1	3,790.1	1,786.8	7,768.3	100.00%

(3) through (6) are from Exhibit LI-XMOD-2 through Exhibit LI-XMOD-5.

(8) = (7) / (Total 7)

2020/21 Experience Modification Factors

Member Number (1)	Member Name (2)	2014/15 - 2018/19 % of Total		Indicated Experience Modification Factor (5)	Credibility Weight (6)	Credibility-Weighted Experience Modification Factor (7)	Capped Experience Modification Factor (8)
		Reported Incurred Losses as of 06/30/19 - Capped at \$100,000 per Claim (3)	Total Risk-Adjusted Exposure (4)				
1	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	0.00%	0.28%	0.000	11.6%	0.884	0.884
2	Associated Students, California State University, Bakersfield, Inc.	0.00%	0.05%	0.000	2.4%	0.976	0.976
3	California State University, Bakersfield Foundation	0.00%	0.16%	0.000	6.9%	0.931	0.931
4	California State University, Bakersfield Student Union	0.00%	0.21%	0.000	9.0%	0.910	0.910
5	California State University Foundation	0.00%	0.07%	0.000	3.3%	0.967	0.967
6	California State University Institute	0.00%	0.04%	0.000	1.7%	0.983	0.983
7	Associated Students of California State University, Channel Islands	0.00%	0.08%	0.000	3.5%	0.965	0.965
8	California State University, Channel Islands Foundation	0.00%	0.04%	0.000	1.9%	0.981	0.981
9	Channel Islands University Auxiliary Services, Inc.	0.02%	0.66%	0.024	23.5%	0.770	0.770
10	Associated Students of California State University, Chico	0.26%	1.91%	0.137	47.2%	0.593	0.593
11	The University Foundation, California State University, Chico	0.00%	0.20%	0.000	8.5%	0.915	0.915
12	The CSU, Chico Research Foundation	6.97%	2.40%	2.899	52.9%	2.006	2.000
13	Auxiliary Organization Associations c/o CSU Chico Research Foundation	0.00%	0.01%	0.000	0.5%	0.995	0.995
14	Associated Students, California State University, Dominguez Hills	0.09%	0.12%	0.749	5.2%	0.987	0.987
15	The Donald P. and Katherine B. Loker University Student Union, Inc.	0.02%	0.37%	0.062	14.8%	0.861	0.861
16	California State University, Dominguez Hills Foundation	4.37%	1.12%	3.907	34.4%	2.000	2.000
17	California State University, Dominguez Hills Philanthropic Foundation	0.00%	0.02%	0.000	1.0%	0.990	0.990
18	California State University, East Bay Foundation, Inc.	0.00%	0.24%	0.000	10.1%	0.899	0.899
19	Associated Students, California State University, East Bay	0.00%	0.09%	0.000	4.2%	0.958	0.958
20	Cal State East Bay, Educational Foundation, Inc.	0.00%	0.05%	0.000	2.4%	0.976	0.976
21	Associated Students, California State University, Fresno	0.09%	0.13%	0.682	5.8%	0.981	0.981
22	California State University, Fresno Association, Inc.	0.84%	2.81%	0.297	56.8%	0.601	0.601
23	California State University, Fresno Foundation	0.00%	3.05%	0.000	58.8%	0.412	0.500
24	Fresno State Programs for Children, Inc.	0.00%	0.20%	0.000	8.4%	0.916	0.916
25	The Agricultural Foundation of California State University, Fresno	0.42%	0.12%	3.453	5.4%	1.133	1.133
26	The California State University, Fresno Athletic Corporation	1.66%	2.14%	0.775	50.0%	0.887	0.887
27	Associated Students, California State University, Fullerton, Inc.	3.03%	1.31%	2.302	38.1%	1.496	1.496
28	CSU Fullerton Auxiliary Services Corporation	0.69%	3.68%	0.189	63.3%	0.487	0.500
29	Cal State Fullerton Philanthropic Foundation	0.00%	0.13%	0.000	5.8%	0.942	0.942
30	Associated Students, Humboldt State University	0.00%	0.06%	0.000	2.5%	0.975	0.975
31	Humboldt State University Advancement Foundation	0.00%	0.12%	0.000	5.3%	0.947	0.947
32	Humboldt State University Sponsored Programs Foundation	0.29%	1.34%	0.213	38.5%	0.697	0.697
33	Humboldt State University Center	0.33%	0.91%	0.359	29.9%	0.808	0.808
34	Associated Students, California State University, Long Beach	4.42%	1.55%	2.845	42.1%	1.777	1.777
35	California State University, Long Beach Research Foundation	3.35%	3.01%	1.114	58.5%	1.067	1.067
36	Forty-Niner Shops, Inc., CSU Long Beach	0.85%	1.84%	0.465	46.2%	0.753	0.753
37	CSULB 49er Foundation	0.00%	0.18%	0.000	7.7%	0.923	0.923
38	Associated Students, California State University, Los Angeles, Inc.	0.00%	0.03%	0.000	1.2%	0.988	0.988
39	Cal State L.A. University Auxiliary Services, Inc.	3.34%	1.69%	1.980	44.1%	1.433	1.433
40	California State University, Los Angeles Foundation	0.00%	0.03%	0.000	1.6%	0.984	0.984
41	University-Student Union Board, California State University, Los Angeles	0.00%	0.63%	0.000	22.7%	0.773	0.773
42	The Associated Students of the California Maritime Academy	0.00%	0.01%	0.000	0.3%	0.997	0.997
43	California Maritime Academy Foundation, Inc.	0.00%	0.03%	0.000	1.3%	0.987	0.987
44	Foundation of California State University, Monterey Bay	0.00%	0.00%	0.000	0.2%	0.998	0.998
45	The University Corporation at Monterey Bay	0.45%	5.02%	0.089	70.2%	0.361	0.500
46	Otter Student Union at CSU Monterey Bay	0.00%	0.02%	0.000	0.8%	0.992	0.992
47	Associated Students, California State University, Northridge, Inc.	0.01%	0.71%	0.011	25.0%	0.753	0.753
48	California State University, Northridge Foundation	0.00%	0.18%	0.000	7.7%	0.923	0.923
49	North Campus University Park Development Corporation	0.00%	0.01%	0.000	0.2%	0.998	0.998
50	The University Corporation, CSU Northridge	0.29%	3.56%	0.082	62.5%	0.426	0.500
51	University Student Union of California State University, Northridge	0.27%	1.97%	0.137	48.0%	0.586	0.586

2020/21 Experience Modification Factors

Member Number (1)	Member Name (2)	2014/15 - 2018/19 % of Total		Indicated Experience Modification Factor (5)	Credibility Weight (6)	Credibility-Weighted Experience Modification Factor (7)	Capped Experience Modification Factor (8)
		Reported Incurred Losses as of 06/30/19 - Capped at \$100,000 per Claim (3)	Total Risk-Adjusted Exposure (4)				
52	Associated Students Inc., California State Polytechnic University, Pomona	5.29%	1.30%	4.083	37.8%	2.164	2.000
53	The Cal Poly Pomona Foundation, Inc.	10.18%	4.76%	2.140	69.0%	1.787	1.787
54	Associated Students of California State University, Sacramento	7.44%	0.85%	8.788	28.4%	3.212	2.000
55	Capital Public Radio, Inc., CSU Sacramento	1.23%	0.69%	1.767	24.5%	1.188	1.188
56	The University Foundation at Sacramento State	0.00%	0.05%	0.000	2.5%	0.975	0.975
57	University Enterprises, Inc., CSU Sacramento	0.63%	6.41%	0.098	75.0%	0.323	0.500
58	University Union Operation of CSUS, Inc.	0.09%	0.56%	0.168	20.8%	0.827	0.827
59	Associated Students Inc., California State University, San Bernardino	0.00%	0.09%	0.000	4.0%	0.960	0.960
60	Santos Manual Student Union of California State University, San Bernardino	1.02%	0.58%	1.745	21.5%	1.160	1.160
61	University Enterprises Corporation at CSUSB	0.03%	1.65%	0.019	43.6%	0.572	0.572
62	CSUSB Philanthropic Foundation	0.00%	0.11%	0.000	5.0%	0.950	0.950
63	Associated Students, San Diego State University	7.48%	2.58%	2.904	54.7%	2.041	2.000
64	Aztec Shops, Ltd., San Diego State University	1.71%	4.20%	0.407	66.3%	0.607	0.607
65	San Diego State University Research Foundation	18.29%	12.81%	1.427	75.0%	1.321	1.321
66	Associated Students, Inc., San Francisco State University	0.19%	0.72%	0.261	25.3%	0.813	0.813
67	San Francisco State University Foundation	0.00%	0.01%	0.000	0.6%	0.994	0.994
68	The University Corporation, San Francisco State	0.00%	0.52%	0.000	19.5%	0.805	0.805
69	Associated Student, San Jose State University	0.08%	0.54%	0.154	20.3%	0.829	0.829
70	San Jose State University Research Foundation	0.36%	4.02%	0.090	65.3%	0.406	0.500
71	Spartan Shops, Inc., San Jose State University	0.33%	1.30%	0.252	37.9%	0.717	0.717
72	The Student Union of San Jose State University	2.48%	1.44%	1.718	40.3%	1.289	1.289
73	The Tower Foundation, San Jose State University	0.00%	0.70%	0.000	24.6%	0.754	0.754
74	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	0.01%	1.48%	0.004	41.0%	0.591	0.591
75	Cal Poly Corporation	0.56%	4.98%	0.112	70.0%	0.378	0.500
76	California Polytechnic State University Foundation	0.00%	0.40%	0.000	15.8%	0.842	0.842
77	Associated Students of California State University, San Marcos	3.34%	0.04%	89.561	1.7%	2.519	2.000
78	The California State University San Marcos Foundation	0.00%	0.09%	0.000	3.8%	0.962	0.962
79	The University Corporation of CSU San Marcos	0.02%	0.35%	0.062	14.1%	0.868	0.868
80	University Auxiliary and Research Services Corporation	5.49%	1.32%	4.157	38.2%	2.207	2.000
81	Associated Students of Sonoma State University	0.00%	0.12%	0.000	5.3%	0.947	0.947
82	Sonoma State Enterprises, Inc.	1.70%	0.45%	3.813	17.3%	1.487	1.487
83	Sonoma State University Academic Foundation, Inc.	0.00%	0.03%	0.000	1.3%	0.987	0.987
84	Associated Students, Inc., California State University, Stanislaus	0.00%	0.06%	0.000	2.7%	0.973	0.973
85	California State University, Stanislaus Auxiliary and Business Services	0.00%	0.10%	0.000	4.5%	0.955	0.955
86	California State University, Stanislaus Foundation	0.00%	0.03%	0.000	1.5%	0.985	0.985
87	University Student Union of California State University, Stanislaus	0.00%	0.08%	0.000	3.5%	0.965	0.965
Total		100.00%	100.00%				

(3) is from Exhibit LI-XMOD-1.

(4) is from Exhibit LI-XMOD-6.

(5) = (3) / (4)

(6) is based on (4). San Diego State University Research Foundation is the largest member based on expenditures and was given 75% credibility. The next largest member was given 75% weight and the remaining members proportionately less.

(7) = [(6) x (5)] + [(1.0 - (6)) x 1.0]

(8) = (7), subject to a minimum of 0.500 and a maximum of 2.000.



AUXILIARY ORGANIZATIONS RISK MANAGEMENT ALLIANCE
LIABILITY

Sample Premium Calculation
Member XYZ
2020/21

A.	Coverage (1)	Exposure (2)	Member's 2020/21 Exposure (3)	2020/21 Projected Loss Rate (4)	Loss Rate Units (5)	Deductible Credit (6)	Total Projected 2020/21 Losses Net of Deductible Credits (7)
	Automobile Liability	Vehicles	10	\$157.16	1	0%	\$1,572
	Premises Liability	Square Feet	500,000	30.76	1,000	0%	15,381
	Employment Practices Liability	Payroll	\$8,000,000	1,726.65	1,000,000	30% *	9,669
	Other Liability	Expenditures	\$16,000,000	233.94	1,000,000	0%	3,743
i. Total - Member							\$30,365
ii. Total - Program							\$1,452,000
iii. Member Portion [(A.i) / (A.ii)]							2.1%
B.	Experience Modification Factor						
	i. Credibility-Weighted Experience Modification Factor						0.950
	ii. Capped Experience Modification Factor						** 0.950
C.	Experience Modified Projected 2020/21 Losses [Total (A.7.i) x (B.ii)]						\$28,847
D.	Balanced Experience Modified Projected 2020/21 Losses						\$28,847
E.	Projected 2020/21 Expenses						
	i. Total Program						\$2,490,000
	ii. Member [(A.iii) x (E.i)]						\$52,072
	iii. Capped Member Expenses						** \$52,072
F.	Projected 2020/21 Premium [(D) + (E.iii)]						\$80,919

* Member has an EPL deductible of: \$50,000

** Minimum and maximum for xmod factors and expense amounts included for illustration and discussion purposes.
An additional off-balance adjustment may be required if minimums and maximums are imposed.

(7) = [(3) / (5)] x (4) x [1.0 - (6)]

(B.i) should be derived for each member, as shown in Exhibit LI-XMOD-1 through Exhibit LI-XMOD-7.

(B.ii) = (B.i), subject to a minimum of .50 and a maximum of 2.0.

(E.iii) = (E.ii), subject to a minimum of \$1,000 and a maximum of \$75,000.



November 20, 2019

CSU Auxiliary Organizations Risk Management Alliance
c/o Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, California 94111-5101

Attn: Ms. Mimi Long
JPA Program Administrator

**Actuarial Study of the
Employment Practices Liability
Indicated Deductible Credits**

We have completed our analysis of the indicated deductible credits for the employment practices liability claims of the California State University Auxiliary Organizations Risk Management Alliance (CSU-AORMA).

The indicated deductible credits are shown in Table 1. These credits are based on a \$500,000 self-insured retention.

**Table 1
Indicated Deductible Credits**

	Deductible (1)	Closed Claims Deductible Credit (2)	All Claims Deductible Credit (3)	Recommended by Actuary (4)
(A)	\$25,000	16.1%	15.9%	18.0%
(B)	50,000	27.8%	27.7%	30.0%
(C)	75,000	37.8%	37.9%	40.0%
(D)	100,000	46.6%	46.9%	48.0%

Note: (2) and (3) are based on the current actuarial study.

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Please call with any questions you may have. Thank you for the opportunity to be of service.

Respectfully submitted,

Aon Risk Consultants, Inc.

Mujtaba Dattoo

Mujtaba Dattoo, ACAS, MAAA, FCA
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DRAFT

LIABILITY PROGRAM MEMBER ALLOCATION FOR FY 2020/21

ISSUE: In September, 2019, the AORMA Committee approved the total costs for the Liability Program. The AORMA Committee must now approve the Liability Program Member Allocation and the allocation factors for FY 20/21. The total Liability Program costs have been allocated to the members based on the approved allocation formula documented in Policy and Procedure L-8.

RECOMMENDATION: Staff recommends that the AORMA Committee approve (1) the FY 20/21 Liability Program Member Allocation and (2) the allocation factors allowing Staff to revise the allocation with updated exposure information as appropriate.

FISCAL IMPACT: The total funding for the FY 20/21 program is \$4,758,296 which is a 5% increase (or \$218,141) as compared to FY 19/20. This increase is due to anticipated growth of the AORMA members as well as the overall hardening of the excess/reinsurance commercial market.

BACKGROUND: The following factors have been included in the allocation and require approval by the AORMA Committee:

1. **Four basic rates.** Table 1 includes the proposed rates for Auto, Premises, Other and Employment Practices Liability (EPL). Because the overall funding increase for the liability program was relatively low, Staff was able to adopt the actuary’s recommended rates. The actuary’s recommended rates have been normalized to include the size credit of 20% as well as the 80% confidence level funding for the pooled layer.

TABLE 1						
Exposure Category	19/20 Actuary's Recommended Rates	AORMA 19/20 Normalized Rates	Diff	20/21 Actuary's Recommended Rates	AORMA 20/21 Normalized Rates	Diff
Auto Liability	172	172	0%	150	204	36%
Premises Liability	41	40	-2%	29	40	36%
Other Liability	169	320	89%	224	304	36%
EPL	2,043	1,560	-24%	1,652	2,245	36%

Table 2 below shows the actuary's recommended rates for the four exposure categories for FY 17/18, 18/19, 19/20 and 20/21. This table allows the Committee to see how the rates are trending based on AORMA's historical loss information.

Exposure	FY 17/18	FY 18/19	% Diff	FY 18/19	FY 19/20	% Diff	FY 19/20	FY 20/21	% Diff
Auto Liability	143	161	12%	161	172	7%	172	150	-13%
Premises Liability	38	35	-8%	35	41	16%	41	29	-28%
Other Liability	168	124	-27%	124	169	37%	169	224	32%
EPL	2,052	1,800	-12%	1,800	2,043	13%	2,043	1,652	-19%

Table 3 below shows a comparison of the AORMA Normalized Rates which are used in the allocation.

Exposure	FY 17/18	FY 18/19	% Diff	FY 18/19	FY 19/20	% Diff	FY 19/20	FY 20/21	% Diff
Auto Liability	150	165	10%	165	172	4%	172	204	19%
Premises Liability	41	37	-10%	37	40	8%	40	40	0%
Other Liability	395	356	-10%	356	320	-10%	320	304	-5%
EPL	1,289	1,418	10%	1,418	1,560	10%	1,560	2,245	44%

2. **Maximum premium for calculating the size credit.** This was increased from \$60,000 to \$76,000 to allow ten Members to receive the maximum size credit of 20%.
3. **Maximum size credit rate percentage.** This size credit was lower from 25% to 20%.
4. **Maximum collared premium percentage increase.** The maximum collar increase was lowered from 33% to 20%. (Three members were not subject to the 20% maximum increase of 20% because their rating exposures increased significantly and their costs were calculated based on the new exposures. Note, other members had significant exposure changes as well, however, their costs as calculated did not exceed the maximum increase collar.)
5. **Maximum collared rate percentage decrease.** The maximum collar decrease was lowered from a plus 6% increase to a 21% decrease. (One member received a larger decrease due to a major change in operations.)
6. **Capped excess premium.** The maximum excess premium was increased from \$93,713 to \$98,398 (a 5% increase) in accordance with the decisions made by the Programs Committee during its rating plan review meeting in February, 2017 and approved by the AORMA Committee.
7. **Minimum administrative costs.** This minimum administrative costs was increased from \$726 to \$799 (a 10% increase) in accordance with the decisions made by the Programs Committee during its rating plan review meeting in February, 2017 and approved by the AORMA Committee.

8. **Maximum administrative costs.** This remains at \$60,000.
9. **Minimum premium.** The minimum premium was increased from \$2,845 to \$3,272 (a 15% increase) in accordance with the decisions made by the Programs Committee during its rating plan review meeting in February, 2017 and approved by the AORMA Committee.

PUBLICATION: The liability premiums will be sent out to the members in January, 2020.

ATTACHMENT(S):

- a. The FY 20/21 Liability Program Member Allocation (*comparison section*)
- b. FY 20/21 - Total Funding Approved
- c. Policy & Procedure L-8 Liability Program Member Allocation Formula

**CSURMA AORMA
FY 20/21 Liability Program
Member Allocation**

Member Information		(Premium Comparison)			
Campus	Auxiliary Organization	FY 20/21	FY 19/20	% Diff	\$ Diff
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	4,419	5,573	-21%	(1,154)
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	11,497	10,669	8%	828
Bakersfield	California State University, Bakersfield Foundation	6,890	8,689	-21%	(1,799)
Bakersfield	California State University, Bakersfield Student Union, Inc.	8,176	6,813	20%	1,363
Chancellor's Office	California State University Foundation	3,604	4,128	-13%	(524)
Chancellor's Office	California State University Institute	3,272	2,845	15%	427
Channel Islands	Associated Students of California State University, Channel Islands, Inc.	3,985	3,967	0%	18
Channel Islands	California State University Channel Islands Foundation	3,272	2,859	14%	413
Channel Islands	CI University Auxiliary Services, Inc.	27,060	23,453	15%	3,607
Chico	Associated Students of California State University, Chico	90,813	114,518	-21%	(23,705)
Chico	Chico State Enterprises	159,655	133,046	20%	26,609
Chico	The University Foundation, California State University, Chico	9,035	11,394	-21%	(2,359)
Dominguez Hills	Associated Students, California State University, Dominguez Hills	6,645	5,792	15%	853
Dominguez Hills	California State University, Dominguez Hills Foundation	83,156	60,818	37%	22,338
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	18,133	17,050	6%	1,083
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	3,272	2,845	15%	427
East Bay	Associated Students, Inc., California State University East Bay	11,207	14,133	-21%	(2,926)
East Bay	Cal State East Bay Educational Foundation	3,272	2,845	15%	427
East Bay	California State University, East Bay Foundation, Inc.	27,355	34,496	-21%	(7,141)
Fresno	Associated Students, Inc. of California State University, Fresno	6,457	6,215	4%	242
Fresno	California State University, Fresno Association, Inc.	155,682	184,179	-15%	(28,497)
Fresno	California State University, Fresno Foundation	120,329	107,542	12%	12,787
Fresno	Fresno State Programs for Children, Inc.	9,482	8,744	8%	738
Fresno	The Agricultural Foundation of California State University, Fresno	14,430	18,197	-21%	(3,767)
Fresno	The California State University, Fresno Athletic Corporation	138,087	174,132	-21%	(36,045)
Fullerton	Associated Students, Inc., California State University, Fullerton	80,906	67,422	20%	13,484
Fullerton	Cal State Fullerton Philanthropic Foundation	6,625	8,354	-21%	(1,729)
Fullerton	CSU Fullerton Auxiliary Services Corporation	154,022	173,417	-11%	(19,395)
Humboldt	Associated Students of Humboldt State University	4,411	5,562	-21%	(1,151)
Humboldt	Humboldt State University Foundation	7,450	6,208	20%	1,242
Humboldt	Humboldt State University Center Board of Directors	43,202	46,841	-8%	(3,639)

**CSURMA AORMA
FY 20/21 Liability Program
Member Allocation**

Member Information		(Premium Comparison)			
Campus	Auxiliary Organization	FY 20/21	FY 19/20	% Diff	\$ Diff
Humboldt	Humboldt State University Sponsored Programs Foundation	61,530	51,275	20%	10,255
Long Beach	Associated Students, California State University, Long Beach	102,181	86,941	18%	15,240
Long Beach	California State University, Long Beach Research Foundation	132,552	145,671	-9%	(13,119)
Long Beach	CSULB 49er Foundation	7,956	7,608	5%	348
Long Beach	Forty-Niner Shops, Inc.	84,771	73,678	15%	11,093
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	4,689	5,913	-21%	(1,224)
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	72,370	60,308	20%	12,062
Los Angeles	California State University, Los Angeles Foundation	3,272	3,200	2%	72
Los Angeles	University-Student Union Board, California State University, Los Angeles	26,665	25,902	3%	763
Maritime Academy	California Maritime Academy Foundation, Inc.	3,272	2,984	10%	288
Maritime Academy	The Associated Students of the California Maritime Academy	3,272	2,988	10%	284
Monterey Bay	Foundation of California State University, Monterey Bay	3,272	3,358	-3%	(86)
Monterey Bay	University Corporation at Monterey Bay	222,882	200,264	11%	22,618
Monterey Bay	Otter Student Union at CSU Monterey Bay	3,272	2,845	15%	427
Northridge	Associated Students, California State University, Northridge, Inc.	34,068	28,390	20%	5,678
Northridge	California State University, Northridge Foundation	8,498	10,022	-15%	(1,524)
Northridge	North Campus University Park Development Corporation	3,619	4,564	-21%	(945)
Northridge	The University Corporation	143,368	119,473	20%	23,895
Northridge	University Student Union of California State University, Northridge	86,884	109,564	-21%	(22,680)
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	96,101	80,084	20%	16,017
Pomona	The Cal Poly Pomona Foundation, Inc.	273,332	227,777	20%	45,555
Pomona	The Cal Poly Pomona Philanthropic Foundation				
Sacramento	Associated Students of California State University, Sacramento	68,207	86,011	-21%	(17,804)
Sacramento	Capital Public Radio, Inc.	39,421	32,851	20%	6,570
Sacramento	The University Foundation at Sacramento State	3,781	4,768	-21%	(987)
Sacramento	University Enterprises, Inc.	236,894	197,623	20%	39,271
Sacramento	University Union Operation of CSUS, Inc.	38,145	36,764	4%	1,381
San Bernardino	Associated Students, California State University, San Bernardino	6,541	8,249	-21%	(1,708)
San Bernardino	CSUSB Philanthropic Foundation	3,910	4,451	-12%	(541)
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	32,578	35,816	-9%	(3,238)
San Bernardino	University Enterprises Corporation at CSUSB	81,304	67,753	20%	13,551
San Diego	Associated Students, San Diego State University	176,197	157,168	12%	19,029

**CSURMA AORMA
FY 20/21 Liability Program
Member Allocation**

Member Information		(Premium Comparison)			
Campus	Auxiliary Organization	FY 20/21	FY 19/20	% Diff	\$ Diff
San Diego	Aztec Shops, Ltd.	170,313	195,413	-13%	(25,100)
San Diego	San Diego State University Research Foundation	436,155	336,853	29%	99,302
San Francisco	Associated Students of San Francisco State University	30,559	33,947	-10%	(3,388)
San Francisco	San Francisco State University Foundation, Inc.	3,272	3,116	5%	156
San Francisco	The University Corporation, San Francisco State	25,934	26,517	-2%	(583)
San Jose	Associated Students San Jose State University	25,264	23,460	8%	1,804
San Jose	San Jose State University Research Foundation	142,951	121,922	17%	21,029
San Jose	Spartan Shops, Inc.	25,973	73,650	-65%	(47,677)
San Jose	The Student Union of San Jose State University	100,446	107,675	-7%	(7,229)
San Jose	The Tower Foundation of San Jose State University	11,078	9,232	20%	1,846
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	64,677	81,560	-21%	(16,883)
San Luis Obispo	Cal Poly Corporation	182,692	163,543	12%	19,149
San Luis Obispo	California Polytechnic State University Foundation	7,450	6,208	20%	1,242
San Marcos	The California State University San Marcos Foundation	4,044	4,650	-13%	(606)
San Marcos	Associated Students, Inc. of California State University San Marcos	6,507	8,205	-21%	(1,698)
San Marcos	California State University San Marcos Corporation	142,329	83,028	71%	59,301
Sonoma	Associated Students of Sonoma State University	10,525	13,273	-21%	(2,748)
Sonoma	Sonoma State Enterprises, Inc.	24,453	30,836	-21%	(6,383)
Sonoma	Sonoma State University Foundation	10,223	12,892	-21%	(2,669)
Stanislaus	Associated Students Incorporated of California State University, Stanislaus	4,450	5,612	-21%	(1,162)
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	10,615	13,386	-21%	(2,771)
Stanislaus	California State University, Stanislaus Foundation	15,900	20,050	-21%	(4,150)
Stanislaus	University Student Union of California State University, Stanislaus	5,337	5,273	1%	64
N/A	Auxiliary Organization Associations	3,272	2,845	15%	427

87

4,755,024 4,540,155 5% 214,869

**AORMA Property Program
July 1, 2020 to July 1, 2021
Total Funding**

Property Program			
Expense Item	FY 19/20 Program Costs	FY 20/21 Proposed Program Costs	% Change
Pooled Layer Funding	250,000	250,000	0.00%
Excess Insurance	2,029,299	2,232,229	10.00%
Program Administration	331,477	332,000	0.16%
Total Costs	2,610,776	2,814,229	7.79%



CSURMA AORMA

POLICY & PROCEDURE NO. L-8

SUBJECT:	LIABILITY PROGRAM MEMBER ALLOCATION FORMULA
ADOPTED:	SEPTEMBER 8, 2016
EFFECTIVE:	SEPTEMBER 8, 2016
AMENDED:	MAY 4, 2017 MAY 2, 2019

POLICY:

It shall be the policy of the CSURMA AORMA to determine each member’s allocation of the total liability program costs as outlined in the Liability Program Member Allocation Formula shown below:

PROCEDURE:

Annually, in September, the AORMA Committee will approve the Total Liability Program Costs for the upcoming fiscal year. In December, the AORMA Committee will accept the supplemental actuarial reports to be used as general guidelines within the Liability Program Member Allocation Formula:

1. Liability Rates
2. Liability Experience Modification Factors
3. Employment Practices Liability Indicated Deductible Credits

In December, the AORMA Committee will approve the following allocation criteria within the Liability Program Member Allocation Formula and will approve the final member allocation for the upcoming fiscal year:

1. Basic rates
2. Maximum premium for calculating the size credit
3. Maximum size credit percentage
4. Minimum and/or maximum excess premium and administrative costs
5. Maximum and minimum premium collar percentages
6. Minimum premium

LIABILITY PROGRAM MEMBER ALLOCATION FORMULA:

Basic Rates:

Four basic rates are included in the allocation formula for the following loss exposures:

Loss Exposure	Exposure Basis
Automobile Liability (AL)	Number of owned autos
Premises Liability (PL)	Total square footage owned, occupied, operated or maintained
Other Liability (OL)	Total expenditures for five years
Employment Practices Liability (EPL)	Total payroll

- The exposure basis for each loss exposure is multiplied separately by the corresponding approved basic rate and then added together. *Result – basic premium for pooled layer w/o size credit or loss rating.*

**** Example ****

1.	5	*	\$150	=	\$750
	Number of owned autos		Per Auto		AL Basic premium
	150,000	*	\$50	=	\$7,500
	Square Footage		Per 1,000 of square footage		PL Basic premium
	\$20,000,000	*	\$400	=	\$8,000
	Expenditures		Per 1,000,000 of expenditures		OL Basic premium
	\$5,000,000	*	\$1,200	=	\$6,000
	Payroll		Per 1,000,000 of payroll		EPL Basic premium
			Total		\$22,250
					Basic premium for pooled layer w/o size credit or loss rating

Size Credit:

- Basic premium for pooled layer w/o size credit or loss rating is divided by the maximum premium for calculating size credit. *Result – percentage of basic premium for pooled layer compared to the maximum premium for calculating size credit.*
- Percentage of total basic premium compared to maximum premium for calculating size credit is multiplied by maximum size credit percentage. *Result – size credit percentage.*
- Basic premium for pooled layer w/o size credit or loss rating is multiplied by the size credit percentage. *Result – basic premium for pooled layer w/ size credit.*

**** Example ****

1.	\$22,250 Basic premium for pooled layer w/o size credit or loss rating	/	\$65,000 Maximum premium for calculating size credit	=	34% % of basic premium for pooled layer compared to maximum premium for calculating size credit
2.	34% % of basic premium for pooled layer compared to maximum premium for calculating size credit	*	20% Maximum size percentage credit	=	7% Size credit percentage
3.	\$22,250 Basic premium for pooled layer w/o size credit or loss rating	-	7% Size credit percentage	=	\$20,693 Basic premium for pooled layer w/ size credit

Loss Rating:

1. Loss rating discount or surcharge (as calculated by actuary) is multiplied by the basic premium for pooled layer w/ size credit. *Result – Basic premium for pooled layer w/ size credit and loss rating.*

**** Example ****

1.	\$20,693 Basic premium for pooled layer w/ size credit	*	.945 Loss rating discount or surcharge	=	\$19,555 Basic premium for pooled layer w/ size credit and loss rating
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Excess Premium:

1. Each Member’s percentage of the total basic premium for pooled layer w/o size credit or loss rating is multiplied by the total excess premium. *Result – excess premium.*
2. The excess premium is capped if it exceeds the maximum excess premium. *Result – capped excess premium.*

**** Example ****

1.	\$22,250 Basic premium for pooled layer w/o size credit or loss rating	/	\$1,718,405 Total program basic premium for pooled layer	=	1.29% Percentage of total program basic premium for pooled layer
	1.29% Percentage of total program basic premium for pooled layer	*	\$1,230,000 Total program excess premium	=	\$15,867 Excess premium
2.	\$15,867 Excess premium	=/<	\$85,000 Minimum excess premium	=	\$15,867 Capped excess premium

Administrative Costs:

1. Each Member’s percentage of the total basic premium for pooled layer w/o size credit or loss rating is multiplied by the total program administrative costs. *Result – administrative costs.*
2. The administrative costs are capped at either the minimum or maximum administrative costs. *Result - Capped administrative costs.*

1.	\$22,250	/	\$1,718,405	=	1.29%
	Basic premium for pooled layer w/o size credit or loss rating		Total program basic premium for pooled layer		Percentage of total program basic premium for pooled layer
	1.29%	*	\$730,000	=	\$9,417
	Percentage of total program basic premium for pooled layer		Total program excess premium		Administrative costs
2.	\$9,417	<	\$60,000	=	\$9,417
	Excess premium		Maximum administrative costs		Capped administrative costs
	\$9,417	>	\$600	=	\$9,417
	Excess premium		Minimum administrative costs		Capped administrative costs

Final Premium w/o Collars:

1.	\$19,555	+
	Basic premium for pooled layer w/ size credit and loss rating	
	\$15,867	+
	Capped excess premium	
	\$9,417	+
	Capped administrative costs	
	\$44,874	=
	Final premium w/o collars or deductible credits	

Collared Premium:

1. Prior year’s final premium w/o deductible credit is multiplied by the maximum collared percentage increase. *Result – maximum collared premium.*
2. Prior year’s final premium w/o deductible credit is multiplied by the maximum collared rate decrease. *Result – minimum collared premium.*
3. If the final premium w/o collars or deductible credits is less than the minimum collared premium, then the minimum collared premium will apply; if the final premium w/o collars or deductible credits is more than the maximum collared premium, then the maximum collared premium will apply.

**** Example ****

1.	\$35,000	+	10%	=	\$38,500
	Prior year’s final premium w/o deductible credit		Maximum collared percentage increase		Maximum collared premium
2.	\$35,000	-	10%	=	\$31,500
	Prior year’s final premium w/o deductible credit		Maximum collared percentage decrease		Minimum collared premium

3.	\$44,874	>	\$38,500	=	\$38,500
	The maximum collared premium is used because final premium w/o collars or deductible credits is greater than the maximum collared premium				Final premium w/o deductible credits

Minimum Premium:

1. The final premium w/o deductible credits is compared to the approved minimum premium. The minimum premium is applied as appropriate.

Employment Practices Liability Deductible:

1. The EPL basic premium is reduced by the EPL deductible credits. The total savings is applied to the final premium w/o deductible credits.

PROPERTY PROGRAM MEMBER ALLOCATION FOR FY 2020/21

ISSUE: In September, 2019, the AORMA Committee approved the total costs for the Property Program. The AORMA Committee will now be asked to approve the final member allocation and the allocation factors included within the FY 20/21 Property Program Member Allocation. The total Property Program costs have been allocated to the members based on the approved allocation formula documented in Policy and Procedure P-1.

RECOMMENDATION: Staff recommends that the AORMA Committee approve (1) the FY 20/21 Property Program Allocation Factors as noted below and (2) the member allocation as presented on the attached spreadsheet allowing Staff to revise the allocation with updated property value information when received from the members.

FISCAL IMPACT: The FY 20/21 Property Program Member Allocation results in a total premium of \$2,813,631. This is a 14% (or \$346,326) increase compared to FY 19/20. As shown on Table 1 below, the basic property rate increased by 14%. The total property program premium also includes the premium for the limited earthquake, pollution, and cyber coverage.

BACKGROUND: The following factors are included in the allocation and require approval by the AORMA Committee:

1. **Basic rates:** .1629 for real property and business interruption/rents and .1955 for business personal property. TABLE 1 below notes the program’s historical rates.

TABLE 1

Property Program Historical Rates							
Coverage	FY 15/16	FY 16/17	FY 17/18	FY 18/19	FY 19/20	FY 20/21	% Diff
Real Property, Business Interruption and Rents	0.1424	0.1402	0.1340	0.1376	0.1424	0.1629	14%
Business Personal Property	0.1709	0.1682	0.1608	0.1651	0.1709	0.1955	14%

2. **Maximum premium for calculating the size credit:** \$600,000. This factor remains unchanged from the FY 19/20 allocation.
3. **Maximum size credit rate percentage:** 30%. This factor remains unchanged from the FY 19/20 allocation.

4. **Minimum premium:** \$600. This factor remains unchanged from the FY 19/20 allocation.
5. **Loss ratio surcharge schedule:** No change. See TABLE 2 below which shows the historical loss ratio surcharges.

TABLE 2

Loss Ratio Surcharge	FY 17/18	FY 18/19	FY 19/20	FY 20/21
Less than 40%	None	None	None	None
Between 40% and 60%	None	5%	5%	5%
Between 60% and 100%	10%	10%	10%	10%
Between 100% and 150%	20%	20%	20%	20%
Between 150% and 300%	20%	30%	30%	30%
Excess of 300%	20%	40%	40%	40%

PUBLICATION: The Property rates and premiums will be sent out to the members in January, 2020.

ATTACHMENTS:

- a. FY 20/21 Property Rating – Member Allocation (*Comparison Section*)
- b. FY 20/21 Property Program Total Funding
- c. Policy & Procedures P-1 Property Program Member Allocation Formula

CSURMA AORMA

FY 20/21

Property Program Member Allocation

Member Information		Premium Comparison			
Campus	Auxiliary Organization	FY 19/20	FY 20/21	\$ Diff	% Diff
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	600	600	-	0.00%
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	1,855	2,122	267	14.40%
Bakersfield	California State University, Bakersfield Student Union, Inc.	5,102	5,201	99	1.94%
Chico	Associated Students of California State University, Chico	24,907	28,042	3,135	12.59%
Chico	Chico State Enterprises	17,845	22,630	4,785	26.81%
Chico	The University Foundation, California State University, Chico	2,095	2,396	302	14.39%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	600	618	18	2.98%
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	3,472	3,972	499	14.38%
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	600	600	-	0.00%
East Bay	Associated Students, Inc., California State University East Bay	600	600	-	0.00%
East Bay	California State University, East Bay Foundation, Inc.	19,462	24,422	4,959	25.48%
Fresno	Associated Students, Inc. of California State University, Fresno	600	600	-	0.00%
Fresno	California State University, Fresno Association, Inc.	245,058	291,288	46,229	18.86%
Fresno	California State University, Fresno Foundation	1,277	1,344	67	5.25%
Fresno	Fresno State Programs for Children, Inc.	600	600	-	0.00%
Fresno	The Agricultural Foundation of California State University, Fresno	6,932	7,928	997	14.38%
Fresno	The California State University, Fresno Athletic Corporation	30,659	33,294	2,635	8.60%
Fullerton	Associated Students, Inc., California State University, Fullerton	31,487	35,912	4,425	14.05%
Fullerton	CSU Fullerton Auxiliary Services Corporation	203,721	228,327	24,606	12.08%
Humboldt	Associated Students of Humboldt State University	600	600	-	0.00%
Humboldt	Humboldt State University Foundation	10,238	11,748	1,509	14.74%
Humboldt	Humboldt State University Center Board of Directors	8,385	9,595	1,211	14.44%
Humboldt	Humboldt State University Sponsored Programs Foundation	2,320	2,738	417	17.98%
Long Beach	Associated Students, California State University, Long Beach	22,144	25,264	3,120	14.09%
Long Beach	California State University, Long Beach Research Foundation	55,640	63,452	7,812	14.04%
Long Beach	Forty-Niner Shops, Inc.	28,265	32,308	4,043	14.31%
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	600	600	-	0.00%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	14,468	16,501	2,033	14.05%
Los Angeles	University-Student Union Board, California State University, Los Angeles	4,199	4,803	604	14.40%
Maritime Academy	The Associated Students of the California Maritime Academy	600	600	-	0.00%
Monterey Bay	University Corporation at Monterey Bay	490,240	561,875	71,635	14.61%
Northridge	Associated Students, California State University, Northridge, Inc.	13,971	15,928	1,957	14.01%
Northridge	The University Corporation	72,256	81,991	9,735	13.47%
Northridge	University Student Union of California State University, Northridge	12,245	14,006	1,761	14.38%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	4,911	5,614	702	14.30%

CSURMA AORMA

FY 20/21

Property Program Member Allocation

Member Information		Premium Comparison			
Campus	Auxiliary Organization	FY 19/20	FY 20/21	\$ Diff	% Diff
Pomona	The Cal Poly Pomona Foundation, Inc.	54,189	61,581	7,393	13.64%
Sacramento	Associated Students of California State University, Sacramento	12,571	14,383	1,812	14.42%
Sacramento	Capital Public Radio, Inc.	16,769	19,188	2,419	14.43%
Sacramento	The University Foundation at Sacramento State	600	600	-	0.00%
Sacramento	University Enterprises, Inc.	265,203	293,925	28,722	10.83%
Sacramento	University Union Operation of CSUS, Inc.	17,756	20,303	2,547	14.34%
San Bernardino	Associated Students, California State University, San Bernardino	2,266	2,592	326	14.40%
San Bernardino	CSUSB Philanthropic Foundation	8,668	9,883	1,216	14.03%
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	10,366	11,864	1,498	14.45%
San Bernardino	University Enterprises Corporation at CSUSB	13,459	14,996	1,538	11.42%
San Diego	Associated Students, San Diego State University	47,966	54,697	6,732	14.03%
San Diego	Aztec Shops, Ltd.	240,002	267,782	27,780	11.57%
San Diego	San Diego State University Research Foundation	223,634	250,442	26,808	11.99%
San Francisco	Associated Students of San Francisco State University	12,006	13,689	1,683	14.02%
San Francisco	The University Corporation, San Francisco State	797	912	115	14.40%
San Jose	Associated Students San Jose State University	9,199	10,449	1,250	13.59%
San Jose	San Jose State University Research Foundation	27,542	31,520	3,978	14.44%
San Jose	Spartan Shops, Inc.	33,727	38,472	4,744	14.07%
San Jose	The Student Union of San Jose State University	22,416	32,383	9,967	44.46%
San Jose	The Tower Foundation of San Jose State University	881	1,008	127	14.41%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	13,460	15,468	2,009	14.92%
San Luis Obispo	Cal Poly Corporation	52,053	60,231	8,177	15.71%
San Marcos	Associated Students, Inc. of California State University San Marcos	600	600	-	0.00%
San Marcos	California State University San Marcos Corporation	14,571	16,625	2,054	14.09%
Sonoma	Associated Students of Sonoma State University	600	600	-	0.00%
Sonoma	Sonoma State Enterprises, Inc.	10,839	12,404	1,564	14.43%
Sonoma	Sonoma State University Foundation	3,801	4,346	545	14.34%
Stanislaus	Associated Students Incorporated of California State University, Stanislaus	600	600	-	0.00%
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	9,807	11,220	1,414	14.42%
Stanislaus	University Student Union of California State University, Stanislaus	2,402	2,748	346	14.39%
N/A	Humboldt State University Real Estate Holdings	956	1,094	138	14.43%

66

2,468,262

2,813,631

346,326

13.99%

**AORMA Property Program
July 1, 2020 to July 1, 2021
Total Funding**

Property Program			
Expense Item	FY 19/20 Program Costs	FY 20/21 Proposed Program Costs	% Change
Pooled Layer Funding	250,000	250,000	0.00%
Excess Insurance	2,029,299	2,232,229	10.00%
Program Administration	331,477	332,000	0.16%
Total Costs	2,610,776	2,814,229	7.79%



CSURMA AORMA

POLICY & PROCEDURE NO. P-1

SUBJECT:	PROPERTY PROGRAM MEMBER ALLOCATION FORMULA
ADOPTED:	NOVEMBER 6, 2013
EFFECTIVE:	JULY 1, 2014
AMENDED:	SEPTEMBER 10, 2015 MAY 4, 2017 MAY 2, 2019

POLICY:

It shall be the policy of the CSURMA AORMA to determine each member’s allocation of the total property program costs as outlined in the Property Program Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the AORMA Committee will approve the Total Property Program Costs for the upcoming fiscal year. In December, the AORMA Committee will approve the following allocation criteria within the Property Program Member Allocation Formula and will approve the final member allocation for the upcoming fiscal year:

1. Basic rates
2. Maximum premium for calculating the size credit
3. Maximum size credit percentage
4. Minimum premium
5. Loss ratio surcharge schedule

PROPERTY PROGRAM MEMBER ALLOCATION FORMULA:

Basic Rates:

- *TIV = Total Insurable Values*
- *RP/BI = Real Property / Business Income and Rental Value*
- *BPP = Business Personal Property*

Two basic rates are included in the allocation formula; one for RP/BI and one for business BPP. The BPP rate is 20% higher than the RP/BI rate.

1. RP/BI TIV is multiplied by the RP/BI rate. *Result – RP/BI basic premium.*
2. BPP TIV is multiplied by the BPP rate. *Result – BPP basic premium.*

3. RP/BI basic premium and BPP basic premium are added together. *Result – basic premium.*
4. Basic premium is divided by the total TIV. *Result – basic rate.*

**** Example ****

1.	\$50,000,000 RP/BI TIV	*	.2000 RP/BI Rate (per \$100 in TIV)	=	\$100,000 RP/BI Basic Premium
2.	\$25,000,000 BPP TIV	*	.2400 BPP Rate (per \$100 in TIV)	=	\$60,000 BPP Basic Premium
3.	\$100,000 RP/BI Basic Premium	+	\$60,000 BPP Basic Premium	=	\$160,000 Basic Premium
4.	\$160,000 Basic Premium	/	\$75,000,000 Total TIV	=	.2133 Basic Rate (per \$100 in TIV)

Size Credit:

1. Basic premium is divided by the **Maximum Premium for Calculating Size Credit**. *Result – percentage of total basic premium compared to the Maximum Premium for Calculating Size Credit.*
2. Percentage of total basic premium compared to **Maximum Premium for Calculating Size Credit** is multiplied by **Maximum Size Credit Percentage**. *Result – size credit percentage.*
3. Basic rate is multiplied by the size credit percentage. *Result – Basic rate with size credit.*

**** Example ****

1.	\$160,000 Basic Premium	/	\$600,000 Maximum Premium for Calculating Size Credit	=	27% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit
2.	27% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit	*	30% Maximum Size Percentage Credit	=	8% Size Credit Percentage
3.	.2133 Basic Rate	-	8% Size Credit Percentage	=	.1960 Basic Rate w/ Size Credit

Loss Rating:

1. Five years paid claims (minus deductible) is divided by total premium for five prior years. *Result – loss ratio.*
2. Member's five-year loss ratio is reviewed against loss ratio surcharge schedule. *Result – loss ratio surcharge is assigned.*

3. Basic rate w/ size credit is increased by loss ratio surcharge. *Result – final rate.*
4. Final rate is multiplied by total TIV. *Result – Final premium.*

**** Example ****

1.	\$125,000	/	\$500,000		25%
	Five Years Paid Claims		Total Premium for Five Prior Years		Loss Ratio
2.	25%			=	5%
	25% Loss Ratio is reviewed against Loss Rating Surcharge Schedule and Surcharge is Assigned.				Loss Ratio Surcharge
3.	5%	+	.1960	=	.2058
	Loss Ratio Surcharge		Basic Rate w/ Size Credit		Final Rate
4.	.2058	*	\$75,000,000	=	\$154,350
	Final Rate (per \$100 in TIV)		Total TIV		Final Premium

Minimum Premium:

1. If the final premium is greater than the Minimum Premium, use the final premium. *Result – final premium w/ minimum premium if applicable.*

**** Example ****

1.	\$154,500	>	\$600	=	\$154,500
	If the Final Premium is greater than the minimum premium, use the Final Premium				Final Premium

DEFINITIONS:

1. **RP/BI - Real Property, Business Interruption and Rental Value Basic Rate** – This rate will be approved annually by the AORMA Committee. It may increase or decrease depending the total property program funding required for the upcoming fiscal year.
2. **BPP – Business Personal Property Basic Rate** - This rate will be approved annually by the AORMA Committee. It may increase or decrease depending the total property program funding required for the upcoming fiscal year. This rate will be 20% higher than the Real Property, Business Interruption and Rental Value Basic Rate.
3. **Maximum Premium for Calculating Size Credit** – The Maximum Premium for Calculating the Size Credit dollar amount will be approved annually by the AORMA Committee. The Maximum Premium for Calculating Size Credit is used to calculate each member’s size credit. The member’s basic premium is divided by the Maximum Premium for Calculating Size Credit, as an example - $\$300,000$ (member’s basic premium) / $\$600,000$ (Maximum Premium

for Calculating Size Credit) = 50% (*member's percentage of size credit*). This member would be subject to 50% of the total **Size Credit Percentage**.

4. **Size Credit Percentage** – The Size Credit Percentage will be approved annually by the AORMA Committee. The Size Credit Percentage represents the maximum size credit available to any one member. As an example – 50% (*member's percentage of size credit*) * 30% (*Size Credit Percentage*) = 15% *member's size credit*.

CRIME PROGRAM MEMBER ALLOCATION FOR FY 2020/21

ISSUE: In September, 2019, the AORMA Committee approved the total cost for the Crime Program. The AORMA Committee will now be asked to approve the final member allocation and the allocation factors included within the FY 20/21 Crime Program Member Allocation. The total Crime Program costs have been allocated to the members based on the approved allocation formula documented in Policy and Procedure C-1.

RECOMMENDATION: Staff recommends that the AORMA Committee approve (1) the FY 20/21 Crime Program Allocation Factors and (2) the member allocation as presented on the attached spreadsheet allowing Staff to revise the allocation with updated expenditure and/or payroll information as appropriate.

FISCAL IMPACT: The FY 20/21 total cost for the Crime Program is \$238,287 which represents a 3% (or \$7,729) increased over the FY 19/20 program costs.

BACKGROUND: The following factors have been included in the allocation and require approval by the AORMA Committee:

1. **Basic rate:** .0004033. Even though the overall program premium increased slightly, the basic rate decreased. This is because the individual premium for five members increased due to loss activity. The rate for FY 19/20 was .000411.
2. **Maximum premium for calculating the size credit:** \$6,000. This factor remains unchanged from the FY 19/20 allocation. Eleven members receive the entire 30% size credit.
3. **Maximum size credit rate percentage:** 30%. This factor remains unchanged from the FY 19/20 allocation.
4. **Minimum premium:** See the minimum premium schedule (Table 1) below. The minimum premium schedule is unchanged from the FY 19/20 allocation.
5. **Loss ratio surcharge schedule:** See the Loss Rating Surcharge Schedule (Table 2) below. The loss rating schedule is unchanged from the FY 19/20 allocation.

TABLE 1	
Expenditures Less Than	FY 20/21 Minimum Premium
1,000,000	200
1,250,000	250
1,500,000	300
2,000,000	400
3,000,000	600
4,000,000	800
5,000,000	1,000
6,000,000	1,200
7,000,000	1,400
8,000,000	1,520
9,000,000	1,620
10,000,000	1,700
12,500,000	2,188
15,000,000	2,550
17,500,000	2,888
Over 17,500,000	3,200

TABLE 2	
Loss Rating Surcharge Schedule	
Surcharge Ratio	FY 19/20
Less than 50%	0%
Over 50%	0%
Over 100%	20%
Over 200%	40%
Over 300%	50%

PUBLICATION: The crime costs will be sent out to the members in January, 2020.

ATTACHMENTS:

- a. FY 20/21 Crime Rating – Member Allocation (*Comparison Section*)
- b. FY 20/21 Crime Program Total Funding
- c. Policy & Procedures C-1 Crime Program Member Allocation Formula

CSURMA AORMA
FY 20/21 Crime Program
Member Allocation

Member Information		(Premium Comparison)				(Payroll Comparison)			(Expenditures Comparison)		
Campus	Auxiliary	FY 19/20	FY 20/21	\$ Diff	% Diff	FY 19/20	FY 20/21	% Diff	@ 6/30/18	@ 6/30/19	% Diff
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	1,172	1,160	(12)	-1%	-	-	0%	3,356,524	3,530,815	5%
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	1,892	1,880	(12)	-1%	1,373,000	1,103,000	-20%	7,397,033	7,646,315	3%
Bakersfield	California State University, Bakersfield Foundation	1,892	1,760	(132)	-7%	7,000	-	0%	7,432,256	6,944,183	-7%
Bakersfield	California State University, Bakersfield Student Union, Inc.	1,172	1,360	188	16%	-	-	0%	3,948,523	4,144,485	5%
Chancellor's Office	California State University Foundation	1,372	1,360	(12)	-1%	-	-	0%	4,474,890	4,925,119	10%
Chancellor's Office	California State University Institute	972	960	(12)	-1%	-	-	0%	2,463,651	2,619,391	6%
Channel Islands	Associated Students of California State University, Channel Islands, Inc.	672	760	88	13%	-	-	0%	1,348,244	1,511,888	12%
Channel Islands	California State University Channel Islands Foundation	972	960	(12)	-1%	-	-	0%	2,492,609	2,862,491	15%
Channel Islands	CI University Auxiliary Services, Inc.	1,572	1,599	27	2%	3,243,586	3,291,889	1%	5,651,790	5,933,819	5%
Chico	Associated Students of California State University, Chico	3,572	3,560	(12)	0%	8,637,850	9,575,777	11%	21,021,033	20,000,781	-5%
Chico	Chico State Enterprises	4,693	5,928	1,235	26%	14,174,383	16,435,544	16%	38,890,356	39,028,435	0%
Chico	The University Foundation, California State University, Chico	1,992	2,304	312	16%	-	-	0%	8,085,934	8,723,996	8%
Dominguez Hills	Associated Students, California State University, Dominguez Hills	972	960	(12)	-1%	626,641	892,792	42%	2,229,840	2,343,934	5%
Dominguez Hills	California State University, Dominguez Hills Foundation	3,572	3,560	(12)	0%	7,906,071	8,774,103	11%	19,798,469	19,964,072	1%
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	972	960	(12)	-1%	1,145,871	1,296,045	13%	2,305,142	2,410,004	5%
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	672	1,160	488	73%	-	-	0%	1,431,199	3,141,112	119%
East Bay	Associated Students, Inc., California State University East Bay	972	960	(12)	-1%	543,598	578,919	6%	2,636,859	2,345,653	-11%
East Bay	Cal State East Bay Educational Foundation	972	960	(12)	-1%	-	-	0%	2,763,283	2,877,786	4%
East Bay	California State University, East Bay Foundation, Inc.	2,922	2,548	(375)	-13%	-	-	0%	13,501,884	11,661,245	-14%
Fresno	Associated Students, Inc. of California State University, Fresno	572	560	(12)	-2%	300,000	267,800	-11%	745,124	793,404	6%
Fresno	California State University, Fresno Association, Inc.	3,572	3,560	(12)	0%	6,780,000	7,005,287	3%	34,038,493	33,561,502	-1%
Fresno	California State University, Fresno Foundation	6,270	6,321	51	1%	20,500,000	21,115,000	3%	65,793,589	65,784,654	0%
Fresno	Fresno State Programs for Children, Inc.	772	760	(12)	-2%	1,100,000	978,500	-11%	1,549,107	1,609,770	4%
Fresno	The Agricultural Foundation of California State University, Fresno	1,772	1,760	(12)	-1%	340,000	370,800	9%	6,154,531	6,120,551	-1%
Fresno	The California State University, Fresno Athletic Corporation	3,572	3,560	(12)	0%	6,651,821	7,403,758	11%	33,399,404	34,786,854	4%
Fullerton	Associated Students, Inc., California State University, Fullerton	2,745	2,910	165	6%	6,310,917	6,972,392	10%	10,023,814	13,474,586	34%
Fullerton	Cal State Fullerton Philanthropic Foundation	1,992	1,980	(12)	-1%	-	-	0%	8,521,173	8,797,096	3%
Fullerton	CSU Fullerton Auxiliary Services Corporation	5,395	6,547	1,152	21%	17,459,265	18,264,110	5%	67,680,260	67,563,947	0%
Humboldt	Associated Students of Humboldt State University	672	610	(62)	-9%	122,000	158,540	30%	1,313,674	1,233,419	-6%
Humboldt	Humboldt State University Foundation	972	960	(12)	-1%	-	-	0%	2,075,241	2,347,875	13%
Humboldt	Humboldt State University Center Board of Directors	2,922	2,910	(12)	0%	4,355,000	4,088,060	-6%	14,222,170	14,176,355	0%

CSURMA AORMA
FY 20/21 Crime Program
Member Allocation

Member Information		(Premium Comparison)				(Payroll Comparison)			(Expenditures Comparison)		
Campus	Auxiliary	FY 19/20	FY 20/21	\$ Diff	% Diff	FY 19/20	FY 20/21	% Diff	@ 6/30/18	@ 6/30/19	% Diff
Humboldt	Humboldt State University Sponsored Programs Foundation	3,749	3,742	(7)	0%	10,546,044	10,689,099	1%	22,941,867	24,561,872	7%
Long Beach	Associated Students, California State University, Long Beach	2,922	2,910	(12)	0%	6,776,510	7,255,458	7%	14,248,678	14,716,336	3%
Long Beach	California State University, Long Beach Research Foundation	5,108	5,006	(102)	-2%	17,210,619	16,456,156	-4%	48,930,000	49,170,000	0%
Long Beach	CSULB 49er Foundation	2,560	2,985	425	17%	-	-	0%	10,190,000	11,517,721	13%
Long Beach	Forty-Niner Shops, Inc.	3,885	3,998	113	3%	10,473,400	11,855,135	13%	34,262,682	35,663,658	4%
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	672	660	(12)	-2%	-	-	0%	1,378,691	1,473,044	7%
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	3,876	3,914	38	1%	9,770,000	11,463,421	17%	28,441,558	32,118,465	13%
Los Angeles	California State University, Los Angeles Foundation	972	1,160	188	19%	-	-	0%	2,159,571	3,832,426	77%
Los Angeles	University-Student Union Board, California State University, Los Angeles	1,550	1,561	11	1%	3,013,800	3,181,817	6%	4,618,982	5,061,613	10%
Maritime Academy	California Maritime Academy Foundation, Inc.	772	760	(12)	-2%	-	-	0%	1,728,401	1,698,802	-2%
Maritime Academy	The Associated Students of the California Maritime Academy	572	560	(12)	-2%	-	-	0%	265,752	264,923	0%
Monterey Bay	Foundation of California State University, Monterey Bay	572	560	(12)	-2%	-	-	0%	470,619	608,831	29%
Monterey Bay	University Corporation at Monterey Bay	4,099	4,104	5	0%	11,813,500	12,370,154	5%	45,750,167	48,104,375	5%
Monterey Bay	Otter Student Union at CSU Monterey Bay	572	560	(12)	-2%	-	-	0%	825,207	922,032	12%
Northridge	Associated Students, California State University, Northridge, Inc.	2,102	2,102	-	0%	4,275,000	4,780,243	12%	8,475,988	8,937,266	5%
Northridge	California State University, Northridge Foundation	2,560	2,548	(13)	0%	-	-	0%	10,727,315	12,141,011	13%
Northridge	North Campus University Park Development Corporation	572	560	(12)	-2%	-	-	0%	315,068	314,945	0%
Northridge	The University Corporation	6,551	7,401	850	13%	20,616,750	24,940,077	21%	48,936,885	50,103,393	2%
Northridge	University Student Union of California State University, Northridge	3,288	3,281	(7)	0%	8,077,523	8,805,534	9%	13,125,040	14,201,084	8%
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	2,695	2,850	155	6%	7,091,364	7,227,898	2%	9,692,345	11,500,389	19%
Pomona	The Cal Poly Pomona Foundation, Inc.	6,302	6,911	609	10%	19,862,374	23,204,958	17%	69,905,365	74,139,055	6%
Pomona	The Cal Poly Pomona Philanthropic Foundation	572	560	(12)	-2%	-	-	0%	-	-	#DIV/0!
Sacramento	Associated Students of California State University, Sacramento	2,260	2,073	(187)	-8%	4,935,209	4,690,543	-5%	8,147,623	8,563,272	5%
Sacramento	Capital Public Radio, Inc.	2,560	2,548	(12)	0%	4,748,300	5,698,607	20%	11,632,146	12,324,737	6%
Sacramento	The University Foundation at Sacramento State	1,172	1,160	(12)	-1%	-	-	0%	3,545,360	3,775,158	6%
Sacramento	University Enterprises, Inc.	11,708	12,718	1,010	9%	34,584,576	43,773,931	27%	79,401,063	87,462,863	10%
Sacramento	University Union Operation of CSUS, Inc.	2,072	2,548	476	23%	-	-	0%	9,633,416	10,144,479	5%
San Bernardino	Associated Students, California State University, San Bernardino	772	760	(12)	-2%	466,884	651,151	39%	1,688,667	1,757,319	4%
San Bernardino	CSUSB Philanthropic Foundation	1,572	1,560	(12)	-1%	-	-	0%	5,263,863	5,290,511	1%
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	1,572	1,560	(12)	-1%	2,685,588	3,015,737	12%	5,099,096	5,414,210	6%
San Bernardino	University Enterprises Corporation at CSUSB	4,114	4,157	43	1%	11,070,110	12,631,108	14%	27,870,672	30,851,964	11%
San Diego	Associated Students, San Diego State University	3,786	4,112	326	9%	11,538,720	12,409,975	8%	23,947,654	26,902,096	12%

**CSURMA AORMA
FY 20/21 Crime Program
Member Allocation**

Member Information		(Premium Comparison)				(Payroll Comparison)			(Expenditures Comparison)		
Campus	Auxiliary	FY 19/20	FY 20/21	\$ Diff	% Diff	FY 19/20	FY 20/21	% Diff	@ 6/30/18	@ 6/30/19	% Diff
San Diego	Aztec Shops, Ltd.	5,004	4,691	(313)	-6%	15,050,171	15,339,879	2%	62,693,288	64,750,561	3%
San Diego	San Diego State University Research Foundation	20,809	21,015	206	1%	68,500,000	73,165,204	7%	169,618,507	171,046,946	1%
San Francisco	Associated Students of San Francisco State University	2,141	1,880	(261)	-12%	4,469,402	4,033,201	-10%	6,321,951	7,105,647	12%
San Francisco	San Francisco State University Foundation, Inc.	572	560	(12)	-2%	-	-	0%	908,452	915,669	1%
San Francisco	The University Corporation, San Francisco State	2,922	2,910	(12)	0%	2,000,000	2,050,000	3%	12,952,417	14,534,632	12%
San Jose	Associated Students San Jose State University	1,892	2,640	748	40%	3,480,000	3,675,308	6%	7,867,106	7,998,231	2%
San Jose	San Jose State University Research Foundation	7,992	7,601	(391)	-5%	25,074,826	25,647,370	2%	62,415,818	60,874,688	-2%
San Jose	Spartan Shops, Inc.	3,572	3,560	(12)	0%	12,229,307	409,767	-97%	21,007,269	22,073,916	5%
San Jose	The Student Union of San Jose State University	2,560	2,550	(10)	0%	4,235,559	6,207,898	47%	11,175,906	12,070,142	8%
San Jose	The Tower Foundation of San Jose State University	3,572	3,560	(12)	0%	3,337,684	2,863,110	-14%	24,059,465	26,013,426	8%
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	3,260	3,248	(12)	0%	6,545,019	7,541,306	15%	15,940,051	16,365,723	3%
San Luis Obispo	Cal Poly Corporation	7,723	7,991	268	3%	24,925,000	27,030,963	8%	90,385,530	91,243,707	1%
San Luis Obispo	California Polytechnic State University Foundation	3,572	3,560	(12)	0%	-	-	0%	25,908,052	26,829,083	4%
San Marcos	The California State University San Marcos Foundation	1,572	1,560	(12)	-1%	-	-	0%	5,311,244	5,684,034	7%
San Marcos	Associated Students, Inc. of California State University San Marcos	672	760	88	13%	-	-	0%	1,451,421	1,604,901	11%
San Marcos	California State University San Marcos Corporation	3,260	3,560	300	9%	7,970,500	7,858,434	-1%	15,815,887	18,498,719	17%
Sonoma	Associated Students of Sonoma State University	972	960	(12)	-1%	750,886	527,661	-30%	2,125,378	2,106,967	-1%
Sonoma	Sonoma State Enterprises, Inc.	2,072	2,548	476	23%	-	-	0%	9,550,851	10,099,260	6%
Sonoma	Sonoma State University Foundation	572	560	(12)	-2%	-	-	0%	219,790	227,177	3%
Stanislaus	Associated Students Incorporated of California State University, Stanislaus	622	610	(12)	-2%	331,619	365,412	10%	1,095,544	1,135,914	4%
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	672	760	88	13%	-	-	0%	1,450,445	1,551,772	7%
Stanislaus	California State University, Stanislaus Foundation	972	960	(12)	-1%	-	-	0%	2,228,319	2,182,451	-2%
Stanislaus	University Student Union of California State University, Stanislaus	672	660	(12)	-2%	242,315	279,788	15%	1,356,308	1,286,422	-5%
N/A	Auxiliary Organization Associations	572	560	(12)	-2%	-	-	0%	613,882	654,775	7%
87 TOTALS		230,558	238,287	7,729	3%	480,275,562	510,668,619		1,502,838,724	1,563,258,152	

AORMA Crime Insurance Program
July 1, 2020 to July 1, 2021
Total Funding

Crime Program			
Expense Item	FY 19/20 Program Costs	FY 20/21 Proposed Program Costs	% Change
Pooled Layer Funding	-	-	0.00%
Excess Insurance	197,413	207,284	5.00%
Program Administration	30,781	31,000	0.71%
Total Costs	228,194	238,284	4.42%

Approved by AORMA Committee - September 5, 2019



CSURMA AORMA

POLICY & PROCEDURE NO. C-1

SUBJECT:	CRIME PROGRAM MEMBER ALLOCATION FORMULA
ADOPTED:	NOVEMBER 6, 2013
EFFECTIVE:	JULY 1, 2014
AMENDED:	SEPTEMBER 10, 2015 MAY 4, 2017 MAY 2, 2019

POLICY:

It shall be the policy of the CSURMA AORMA to determine each member's allocation of the total crime program costs as outlined in the Crime Program Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the AORMA Committee will approve the total crime program costs for the upcoming fiscal year. In December, the AORMA Committee will approve the following allocation criteria within the Crime Program Member Allocation Formula and will approve the final member allocation for the upcoming fiscal year:

1. Basic rate
2. Maximum premium for calculating the size credit
3. Maximum size credit percentage
4. Minimum premium schedule
5. Loss ratio surcharge schedule
6. Minimum premium schedule

Basic Rates:

The payroll used within this allocation is the estimated payroll for the upcoming fiscal year.

1. Payroll is multiplied by the **Basic Rate**. *Result – basic premium*

**** Example ****

1.	\$10,000,000 Payroll	*	.0400 Basic Rate (per \$100 in payroll)	=	\$4,000 Basic Premium
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Size Credit:

1. Basic premium is divided by the **Maximum Premium for Calculating Size Credit**. *Result – percentage of total basic premium compared to the Maximum Premium for Calculating Size Credit.*
2. Percentage of total basic premium compared to **Maximum Premium for Calculating Size Credit** is multiplied by **Maximum Size Credit Percentage**. *Result – size credit percentage.*
3. Basic rate is multiplied by the size credit percentage. *Result – Basic rate with size credit.*
4. Basic rate with size credit is multiplied by the payroll. *Result – Basic premium with size credit.*

**** Example ****

1.	\$4,000 Basic Premium	/	\$10,000 Maximum Premium for Calculating Size Credit	=	40% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit
2.	40% % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit	*	30% Maximum Size Percentage Credit	=	12% Size Credit Percentage
3.	.0400 Basic Rate	-	12% Size Credit Percentage	=	.0352 Basic Rate w/ Size Credit
4.	.0352 Basic Rate w/ Size Credit	*	\$10,000,000 Payroll	=	\$3,520 Basic Premium w/ Size Credit

Minimum Premium:

The expenditures used within this allocation are the expenditures documented in the member's financial audits.

1. Using the Minimum Premium Schedule, each member is assigned a minimum premium based on their average expenditures for five years. *Result – member's scheduled minimum premium.*

2. Member's basic premium with size credit is compared to the member's scheduled minimum premium. *Result – the minimum premium will be applied if the member's basic premium with size credit is less than the minimum premium.*

Loss Rating:

1. Five years paid claims (minus deductible) is divided by total premium for five prior years. *Result – loss ratio.*
2. Member's five-year loss ratio is reviewed against loss rating surcharge schedule. *Result – loss ratio surcharge is assigned.*
3. Basic premium with w/ size credit, or minimum premium, is increased by loss ratio surcharge. *Result – final premium.*

Administrative Costs:

1. The crime program administrative costs will be divided evenly between all of the crime program members. *Result – member's crime program administrative costs.*
2. Member's crime program administrative costs are added to the member's final premium or minimum premium, whichever applies. *Result – total crime program premium.*

DEFINITIONS:

1. **Basic Rate** – This rate will be approved annually by the AORMA Committee. It may increase or decrease depending the total crime program funding required for the upcoming fiscal year.
2. **Maximum Premium for Calculating Size Credit** – The Maximum Premium for Size Credit dollar amount will be approved annually by the AORMA Committee. The Maximum Premium for Size Credit is used to calculate each member's size credit. The member's basic premium is divided by the Maximum Premium for Size Credit, as an example - $\$5,000$ (member's basic premium) / $\$10,000$ (Maximum Premium for Size Credit) = 50% (member's percentage of size credit). This member would be subject to 50% of the total Size Credit Percentage.
3. **Size Credit Percentage** – The Size Credit Percentage will be approved annually by the AORMA Committee. The Size Credit Percentage represents the maximum size credit available to any one member. As an example – 50% (member's percentage of size credit) * 30% (Size Credit Percentage) = 15% member's size credit.

**UNEMPLOYMENT INSURANCE PROGRAM MEMBER ALLOCATION
FOR FY 2020/21**

ISSUE: The AORMA Unemployment Insurance Program (UIP) member allocation uses two factors – paid claims and administrative costs – in order to calculate each member’s annual deposit. Each member must maintain a minimum fund balance of two times its average annual losses. If the member’s fund balance is below the minimum, annually, the member will be assessed an amount not to exceed 20% of the additional funding required to achieve the minimum fund balance. The FY 20/21 UIP member allocation has been calculated in accordance with Policy and Procedure UI-1 and is being presented for the AORMA Committee’s approval.

RECOMMENDATION: Staff recommends that the AORMA Committee review and approve the FY 20/21 UIP member allocation as presented.

FISCAL IMPACT: The UIP member allocation results in an annual deposit of \$809,956 for FY 20/21. The annual deposit for FY 19/20 was \$788,791.

BACKGROUND: In accordance with Policy and Procedure UI-1, Staff has applied the member’s excess funds (if any) to reduce the FY 20/21 UIP annual deposit. For those members with additional excess funds remaining, Staff will provide the option to;

1. Transfer the funds to another program (the workers’ compensation program only for those members with federal sponsored programs),
2. Keep the funds on account; or,
3. Receive a refund (only for those members without federal sponsored programs).

PUBLICATION: The FY 20/21 UIP costs will be sent out to the members in January, 2020.

ATTACHMENTS:

- a. FY 20/21 – UIP Member Allocation
- b. Policy and Procedure UI-1 – Formula for Determining UIP Annual Deposit

CSURMA AORMA
Unemployment Insurance Program (UIP)
FY 20/21

Campus	Member Organization	Final Deposit	Final Deposit	Difference	Excess Funds @ 7/01/20	Excess Funds Remaining @ 7/01/20	FY 20/21 Deposit w/ Excess Funds Applied
		FY 19/20	FY 20/21				
Bakersfield	California State University, Bakersfield Foundation	-	-		32,097	32,097	-
Chico	Associated Students of California State University, Chico	40,896	36,786	(4,110)	50,934	14,148	-
Chico	Chico State Enterprises	78,729	73,514	(5,215)	106,345	32,831	-
Dominguez Hills	Associated Students, California State University, Dominguez Hills	1,986	1,415	(571)	7,381	5,966	-
Dominguez Hills	California State University, Dominguez Hills Foundation	61,208	49,696	(11,512)	-	-	49,696
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	13,741	9,248	(4,493)	-	-	9,248
East Bay	Associated Students, Inc., California State University East Bay	3,564	2,629	(935)	57,742	55,113	-
Fresno	California State University, Fresno Association, Inc.	54,710	43,249	(11,461)	50,812	7,563	-
Fresno	California State University, Fresno Foundation	178,711	145,312	(33,399)	-	-	145,312
Fullerton	Associated Students, Inc., California State University, Fullerton	29,416	24,171	(5,245)	226	-	23,945
Fullerton	CSU Fullerton Auxiliary Services Corporation	93,393	76,710	(16,683)	-	-	76,710
Humboldt	Humboldt State University Center Board of Directors	18,608	18,349	(259)	16,189	-	2,160
Long Beach	Associated Students, California State University, Long Beach	14,778	22,255	7,477	-	-	22,255
Long Beach	California State University, Long Beach Research Foundation	91,385	68,182	(23,203)	-	-	68,182
Long Beach	Forty-Niner Shops, Inc.	24,229	22,826	(1,403)	22,038	-	788
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	53,052	45,186	(7,866)	238,486	193,300	-
Los Angeles	University-Student Union Board, California State University, Los Angeles	13,392	18,318	4,926	-	-	18,318
Monterey Bay	University Corporation at Monterey Bay	50,848	51,845	997	-	-	51,845
Northridge	Associated Students, California State University, Northridge, Inc.	3,872	4,585	713	3,649	-	936
Northridge	The University Corporation	113,407	77,407	(36,000)	19,066	-	58,341
Northridge	University Student Union of California State University, Northridge	19,039	41,198	22,159	-	-	41,198
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	20,678	18,285	(2,393)	21,461	3,176	-
Sacramento	Associated Students of California State University, Sacramento	21,232	17,770	(3,462)	36,394	18,624	-

CSURMA AORMA
Unemployment Insurance Program (UIP)
FY 20/21

Campus	Member Organization	Final Deposit	Final Deposit	Difference	Excess Funds @ 7/01/20	Excess Funds Remaining @ 7/01/20	FY 20/21 Deposit w/ Excess Funds Applied
		FY 19/20	FY 20/21				
Sacramento	Capital Public Radio, Inc.	19,702	15,025	(4,677)	21,916	6,891	-
Sacramento	University Enterprises, Inc.	174,742	140,368	(34,374)	372,996	232,628	-
San Bernardino	Associated Students, California State University, San Bernardino	1,885	4,972	3,087	-	-	4,972
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	8,898	14,059	5,161	-	-	14,059
San Bernardino	University Enterprises Corporation at CSUSB	40,400	41,395	995	101,018	59,623	-
San Francisco	Associated Students of San Francisco State University	11,131	24,617	13,486	-	-	24,617
San Francisco	The University Corporation, San Francisco State	11,891	12,245	354	93,558	81,313	-
San Jose	Associated Students San Jose State University	4,948	3,623	(1,325)	27,376	23,753	-
San Jose	San Jose State University Research Foundation	109,812	113,643	3,831	-	-	113,643
San Jose	Spartan Shops, Inc.	11,147	42,460	31,313	-	-	42,460
San Jose	The Student Union of San Jose State University	6,050	6,052	2	11,437	5,385	-
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	5,660	11,042	5,382	-	-	11,042
San Marcos	California State University San Marcos Corporation	41,118	30,245	(10,873)	16	-	30,229
Sonoma	Associated Students of Sonoma State University	913	893	(20)	27,004	26,111	-
Total		1,449,171	1,329,575	(119,596)	1,318,141	798,522	809,956



CSURMA AORMA

POLICY & PROCEDURE UI-1

SUBJECT:	FORMULA FOR DETERMINING THE UNEMPLOYMENT INSURANCE PROGRAM ANNUAL CONTRIBUTIONS
ADOPTED:	MAY 12, 2010
EFFECTIVE:	JULY 1, 2018
REVISED:	DECEMBER 6, 2012 MAY 8, 2014 MAY 5, 2016 MARCH 9, 2017 MAY 4, 2017 DECEMBER 7, 2017 DECEMBER 6, 2018

Should there be any discrepancy between this document and the PARTICIPATION AGREEMENT between the AORMA COMMITTEE and the MEMBER, the PARTICIPATION AGREEMENT will govern.

POLICY:

The AORMA Unemployment Insurance Program (UIP) annual contribution for each Auxiliary Organization participating in the AORMA UIP (MEMBER) shall be calculated using two factors – paid claims and administrative costs.

PROCEDURE:

1. **Deposit Formula** - Paid claims (the MEMBER's average annual paid claims for five years ending 6/30), plus an administrative cost. The administrative costs are allocated to each MEMBER based on its percentage of the total average annual paid claims.
2. **Minimum Fund Balance** - Each MEMBER must maintain in the AORMA UIP a minimum fund balance of two times its average annual losses. If a MEMBER's fund balance is below the minimum, annually, the additional funding required will be calculated and the MEMBER will be assessed at the program anniversary date an amount not to exceed 20% of the additional funding required to achieve the minimum fund balance. The MEMBER will be assessed annually until the MEMBER's fund balance is at the minimum fund balance.

At the end of each fiscal year, the AORMA UIP Fund Balance Report will be distributed to each MEMBER. The Fund Balance Report will include actual paid claims for the fiscal year



rather than estimates. If the MEMBER's fund balance exceeds the minimum fund balance required (two times annual average losses), the following procedures will be followed:

Excess funds will be used to lower contributions for the upcoming fiscal year. Any excess funds remaining after lowering contributions for the upcoming fiscal year can be used as follows;

- 1) The MEMBER can request a one-time transfer of funds to another AORMA Program (AORMA Liability, Workers' Compensation, Property or Crime) to be used to lower contributions for the upcoming fiscal year. For MEMBERS with federal sponsored programs, the MEMBER can request a one-time transfer of funds to the AORMA Workers' Compensation Program; or,
 - 2) The MEMBER can request to receive a refund of the funds in excess of the minimum required fund balance. For MEMBERS with federal sponsored programs, the MEMBER will be required to calculate the percentage of its payroll and salary that is attributable to federal sponsored programs to determine what percentage of the refund will need to be returned to the federal government; or,
 - 3) The excess funds can remain on account.
3. **Minimum Contribution** - There is no minimum contribution based on paid claims. However, a minimum contribution for administrative costs will be applied according to the Minimum Administrative Costs Schedule approved by the AORMA Committee.
4. **Investment Income / Loss** - The total Investment Income or Loss is allocated to each MEMBER based on its percentage of the total AORMA UIP average fund balance for the preceding fiscal year. The AORMA Committee may decide to defer assessments resulting from unrealized investment losses. For the purpose of calculating the MEMBER's average fund balance, the following formula shall be used:

Beginning fund balance *plus* additional contributions *less* MEMBER's paid claims *less* MEMBER's allocated administrative costs = MEMBER's average balance.

MEMBER APPEAL PROCESS:

If a MEMBER wishes to appeal any decision regarding the Formula for Determining Unemployment Insurance Program Annual Deposits 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



CSURMA AORMA

POLICY & PROCEDURE UI-1

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 is a group of PROGRAMs that operate within the California State University Risk Management Authority representing the auxiliary organizations.

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. Within this Policy and Procedure, MEMBER also means the Auxiliary Organization participating in the AORMA Unemployment Insurance Program.

MEMORANDUM OF COVERAGE – The AORMA Liability Program MEMORANDUM OF COVERAGE is a governing document which outlines the AORMA Liability Program’s definitions, coverages, exclusions and provisions. The AORMA Liability Program MEMORANDUM OF COVERAGE does not provide insurance, but instead provides for pooled-insurance. 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.

UIP – AORMA Unemployment Insurance Program.

LABILITY AND WORKERS' COMPENSATION DIVIDENDS

ISSUE: At its September, 2019 meeting, the AORMA Committee approved the following dividends to be distributed in July, 2020:

- a. Liability - \$782,985
- b. Workers' Compensation - \$544,190

The dividends have been allocated to the members based on the formula outlined in Policy and Procedure A-4 – Dividends and Assessments.

RECOMMENDATION: The Committee is being asked to review and approve the liability and workers' compensation dividends to be paid in July, 2020.

FISCAL IMPACT: The total dividend payable in July, 2020 is \$1,327,175.

BACKGROUND: Dividends are allocated to those members currently participating in the liability and workers' compensation program (and who will be participating on July 1, 2020) based on each member's total percentage of contributions during the following fiscal years: 15/16, 16/17, 17/18, 18/19 and 19/20.

PUBLICATION: Members will be notified of the approved dividend amount at the end of January, 2020.

ATTACHMENT(S):

- a. AORMA Liability Program – Dividend Allocation for July, 2020 Distribution
- b. AORMA Workers' Compensation – Dividend Allocation for July, 2020 Distribution
- c. FY 20/21 Target Surplus Funding Analysis
- d. Policy & Procedure A-3 – Target Surplus Funding Policy
- e. Policy & Procedure A-4 – Dividends and Assessments

**AORMA Liability Program
July 1, 2020 Dividend Allocation**

\$782,985

Campus	Auxiliary Organization Member	Total Contributions for Five Years	Dividend Allocation
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	28,026	1,084
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	37,165	1,438
Bakersfield	California State University, Bakersfield Foundation	42,070	1,628
Bakersfield	California State University, Bakersfield Student Union, Inc.	26,183	1,013
Chancellor's Office	California State University Foundation	16,313	631
Chancellor's Office	California State University Institute	13,392	518
Channel Islands	Associated Students of California State University, Channel Islands, Inc.	15,998	619
Channel Islands	California State University Channel Islands Foundation	13,112	507
Channel Islands	CI University Auxiliary Services, Inc.	109,439	4,234
Chico	Associated Students of California State University, Chico	575,905	22,280
Chico	Chico State Enterprises	595,944	23,056
Chico	The University Foundation, California State University, Chico	57,425	2,222
Dominguez Hills	Associated Students, California State University, Dominguez Hills	26,312	1,018
Dominguez Hills	California State University, Dominguez Hills Foundation	225,787	8,735
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	81,808	3,165
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	9,471	366
East Bay	Associated Students, Inc., California State University East Bay	71,076	2,750
East Bay	Cal State East Bay Educational Foundation	11,544	447
East Bay	California State University, East Bay Foundation, Inc.	173,475	6,711
Fresno	Associated Students, Inc. of California State University, Fresno	28,781	1,113
Fresno	California State University, Fresno Association, Inc.	926,230	35,833
Fresno	California State University, Fresno Foundation	452,407	17,502
Fresno	Fresno State Programs for Children, Inc.	39,960	1,546
Fresno	The Agricultural Foundation of California State University, Fresno	91,510	3,540
Fresno	The California State University, Fresno Athletic Corporation	875,700	33,879
Fullerton	Associated Students, Inc., California State University, Fullerton	243,837	9,433
Fullerton	Cal State Fullerton Philanthropic Foundation	42,012	1,625
Fullerton	CSU Fullerton Auxiliary Services Corporation	627,577	24,279
Humboldt	Associated Students of Humboldt State University	27,970	1,082
Humboldt	Humboldt State University Foundation	19,167	742
Humboldt	Humboldt State University Center Board of Directors	235,561	9,113
Humboldt	Humboldt State University Sponsored Programs Foundation	204,787	7,923
Long Beach	Associated Students, California State University, Long Beach	373,944	14,467
Long Beach	California State University, Long Beach Research Foundation	725,770	28,078
Long Beach	CSULB 49er Foundation	23,486	909
Long Beach	Forty-Niner Shops, Inc.	328,566	12,711
Los Angeles	Associated Students, California State University, Los Angeles, Inc.	29,734	1,150
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	261,261	10,107
Los Angeles	California State University, Los Angeles Foundation	16,093	623
Los Angeles	University-Student Union Board, California State University, Los Angeles	130,262	5,039
Maritime Academy	California Maritime Academy Foundation, Inc.	15,004	580
Maritime Academy	The Associated Students of the California Maritime Academy	15,027	581
Monterey Bay	Foundation of California State University, Monterey Bay	16,888	653
Monterey Bay	University Corporation at Monterey Bay	720,946	27,892
Monterey Bay	Otter Student Union at CSU Monterey Bay	7,471	289
Northridge	Associated Students, California State University, Northridge, Inc.	121,412	4,697
Northridge	California State University, Northridge Foundation	50,403	1,950
Northridge	North Campus University Park Development Corporation	22,955	888
Northridge	The University Corporation	540,922	20,927
Northridge	University Student Union of California State University, Northridge	542,106	20,973
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	351,628	13,604
Pomona	The Cal Poly Pomona Foundation, Inc.	1,059,232	40,979
Pomona	The Cal Poly Pomona Philanthropic Foundation	2,845	110

**AORMA Liability Program
July 1, 2020 Dividend Allocation**

\$782,985

Campus	Auxiliary Organization Member	Total Contributions for Five Years	Dividend Allocation
Sacramento	Associated Students of California State University, Sacramento	432,543	16,734
Sacramento	Capital Public Radio, Inc.	101,419	3,924
Sacramento	The University Foundation at Sacramento State	23,980	928
Sacramento	University Enterprises, Inc.	903,083	34,938
Sacramento	University Union Operation of CSUS, Inc.	179,819	6,957
San Bernardino	Associated Students, California State University, San Bernardino	41,485	1,605
San Bernardino	CSUSB Philanthropic Foundation	19,820	767
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	141,930	5,491
San Bernardino	University Enterprises Corporation at CSUSB	270,221	10,454
San Diego	Associated Students, San Diego State University	786,441	30,425
San Diego	Aztec Shops, Ltd.	790,891	30,598
San Diego	San Diego State University Research Foundation	1,486,166	57,496
San Francisco	Associated Students of San Francisco State University	111,836	4,327
San Francisco	San Francisco State University Foundation, Inc.	15,671	606
San Francisco	The University Corporation, San Francisco State	133,353	5,159
San Jose	Associated Students San Jose State University	96,876	3,748
San Jose	San Jose State University Research Foundation	364,460	14,100
San Jose	Spartan Shops, Inc.	370,382	14,329
San Jose	The Student Union of San Jose State University	541,491	20,949
San Jose	The Tower Foundation of San Jose State University	28,499	1,103
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	410,161	15,868
San Luis Obispo	Cal Poly Corporation	786,819	30,440
San Luis Obispo	California Polytechnic State University Foundation	19,167	742
San Marcos	The California State University San Marcos Foundation	23,385	905
San Marcos	Associated Students, Inc. of California State University San Marcos	41,263	1,596
San Marcos	California State University San Marcos Corporation	299,386	11,582
Sonoma	Associated Students of Sonoma State University	66,752	2,582
Sonoma	Sonoma State Enterprises, Inc.	155,075	5,999
Sonoma	Sonoma State University Foundation	64,834	2,508
Stanislaus	Associated Students Incorporated of California State University, Stanislaus	28,220	1,092
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	67,318	2,604
Stanislaus	California State University, Stanislaus Foundation	100,831	3,901
Stanislaus	University Student Union of California State University, Stanislaus	21,814	844
N/A	Auxiliary Organization Associations	11,471	444

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TOTAL

20,238,762

782,984

**AORMA Workers' Compensation Program
July 1, 2020 Dividend Allocation**

\$544,190

Campus	Auxiliary Organization Member	Total Contributions for Five Years	Dividends Payable to Members	Dividends to Remain on Account
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	54,033		1,288
Bakersfield	California State University, Bakersfield Foundation	13,094	312	
Chancellor's Office	California State University Foundation	500	12	
Channel Islands	CI University Auxiliary Services, Inc.	313,300	7,471	
Chico	Associated Students of California State University, Chico	803,817	19,168	
Chico	Chico State Enterprises	562,582		13,415
Dominguez Hills	Associated Students, California State University, Dominguez Hills	39,474	941	
Dominguez Hills	California State University, Dominguez Hills Foundation	263,420		6,281
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	112,442	2,681	
East Bay	Associated Students, Inc., California State University East Bay	11,481	274	
Fresno	California State University, Fresno Association, Inc.	458,109	10,924	
Fresno	The California State University, Fresno Athletic Corporation	461,751	11,011	
Fullerton	Associated Students, Inc., California State University, Fullerton	466,140	11,115	
Fullerton	CSU Fullerton Auxiliary Services Corporation	610,842		14,566
Humboldt	Associated Students of Humboldt State University	7,582	181	
Humboldt	Humboldt State University Center Board of Directors	629,362	15,008	
Humboldt	Humboldt State University Sponsored Programs Foundation	494,684		11,796
Long Beach	Associated Students, California State University, Long Beach	449,366	10,715	
Long Beach	California State University, Long Beach Research Foundation	389,126		9,279
Long Beach	Forty-Niner Shops, Inc.	1,214,810	28,968	
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	633,213		15,099
Los Angeles	University-Student Union Board, California State University, Los Angeles	198,923	4,743	
Monterey Bay	University Corporation at Monterey Bay	393,291		9,378
Northridge	Associated Students, California State University, Northridge, Inc.	339,920	8,106	
Northridge	The University Corporation	1,256,463		29,961
Northridge	University Student Union of California State University, Northridge	628,856	14,995	
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	566,066	13,498	
Pomona	The Cal Poly Pomona Foundation, Inc.	1,914,620		45,655
Sacramento	Associated Students of California State University, Sacramento	371,749	8,865	
Sacramento	Capital Public Radio, Inc.	73,629	1,756	
Sacramento	University Enterprises, Inc.	1,083,301		25,832
San Bernardino	Associated Students, California State University, San Bernardino	11,215	267	
San Bernardino	Santos Manuel Student Union of California State University, San	201,389	4,802	
San Bernardino	University Enterprises Corporation at CSUSB	433,498		10,337
San Diego	Associated Students, San Diego State University	1,007,738	24,030	
San Diego	Aztec Shops, Ltd.	535,666	12,773	
San Francisco	Associated Students of San Francisco State University	210,416	5,018	
San Francisco	The University Corporation, San Francisco State	100,292	2,392	
San Jose	Associated Students San Jose State University	189,136	4,510	
San Jose	San Jose State University Research Foundation	651,084		15,526
San Jose	Spartan Shops, Inc.	624,610	14,894	
San Jose	The Student Union of San Jose State University	426,977	10,182	
San Jose	The Tower Foundation of San Jose State University	49,754	1,186	
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	615,194	14,670	
San Luis Obispo	Cal Poly Corporation	2,582,893		61,591
San Marcos	California State University San Marcos Corporation	258,266		6,159
Sonoma	Associated Students of Sonoma State University	38,833	926	
Sonoma	Sonoma State Enterprises, Inc.	36,416	868	
Sonoma	Sonoma State University Foundation	500	12	
Stanislaus	Associated Students Incorporated of California State University, Stanislaus	10,220	244	
Stanislaus	University Student Union of California State University, Stanislaus	21,280	507	

Total: 22,821,325 268,025 276,163

AORMA Liability Fund Program
Target Retained Funds Analysis - Pooled Layer Funding @ \$500,000
@ June 30, 2019

Analysis Factors	Current Analysis	Change	Prior Analysis
Contributions for FY 19/20 (at 75% CL) #1	2,652,665	Up From	2,544,350
Assets at 6/30/19 #2	8,346,212	Up From	8,058,262
Maximum Retention Per Occurrence	500,000	No Change	500,000
Outstanding Liabilities at 6/30/19 #3	2,540,217	Up From	1,790,144
Limited Reserves @ 6/30/19	1,589,086	Up From	1,006,139
Retained Funds above Expected Confidence Level #4	5,805,995	Down From	6,268,118
Retained Funds above 70% Confidence Level #5	5,631,938	Down From	6,148,574

#1 - Includes pool layer 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 pooled layer 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	1,768,443	46%
2. Retained Funds to Retention	>5:1	2,500,000	12
3. Outstanding Liabilities to Retained Funds	≤1.5:1	1,693,478	44%
4. Reserves to Retained Funds	≤1:1	1,589,086	27%
5. Change in Reserves	20%	1,207,367	58%
6. Change in Retained Funds	-20%	N/A	-7%

Dividend	Current Ratios	New Ratios
Target Retained Funds Goal (70% Confidence Level / Discounted)	5,631,938	5,631,938
Indicated Minimum Retained Funds (largest ratio amount)	2,500,000	2,500,000
Maximum Dividend Available	3,131,938	3,131,938
Dividend 50%	1,565,969	1,565,969
Dividend 33%	1,033,540	1,033,540
Dividend 25%	782,985	782,985

Confidence levels	Risk Factor	Pooled Layer Funding #6	Surplus
Expected	1.000	2,360,238	-
70%	1.100	2,596,262	236,024
80%	1.300	3,068,309	708,071

#6 - The Pooled Layer Funding is discounted for investment income and does not include ULAE.

Three Year Funding Plan				
Fiscal Year	Added to Equity	Estimated Equity	Estimated Equity w/ Maximum Dividend	Estimated Equity w/ Recommended Dividend
Estimated Balance at 7/1/19	N/A	5,805,995	N/A	N/A
2020/21 - Collection @ 70% Confidence Level	236,024	6,042,019	2,910,081	5,259,035
2021/22 - Collection @ 70% Confidence Level	236,024	6,278,043	3,146,105	5,495,059
2022/23 - Collection @ 70% Confidence Level	236,024	6,514,067	3,382,129	5,731,083

AORMA Workers' Compensation Fund Program
Target Retained Funds Analysis - Pooled Layer Funding @ \$750,000
@ June 30, 2019

Analysis Factors	Current Analysis	Change	Prior Analysis
Contributions for FY 19/20 (at 75% CL) #1	4,535,310	Down From	4,570,145
Assets at 6/30/19 #2	7,279,513	Down From	8,213,211
Maximum Retention Per Occurrence	750,000	No Change	750,000
Outstanding Liabilities at 6/30/19 #3	1,898,361	Down From	2,888,491
Limited Reserves @ 6/30/19	2,482,250	Down From	3,634,859
Retained Funds above Expected Confidence Level #4	5,381,152	Up From	5,324,720
Retained Funds above 70% Confidence Level #5	5,399,062	Up From	5,325,987

#1 - Includes pool layer 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 pooled layer 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	3,023,540	84%
2. Retained Funds to Retention	>5:1	3,750,000	7
3. Outstanding Liabilities to Retained Funds	≤1.5:1	1,265,574	35%
4. Reserves to Retained Funds	≤1:1	2,482,250	46%
5. Change in Reserves	20%	N/A	-32%
6. Change in Retained Funds	-20%	N/A	1%

Dividend	Current Ratios	New Ratios
Target Retained Funds Goal (70% Confidence Level / Discounted)	5,399,062	5,399,062
Indicated Minimum Retained Funds (largest ratio amount)	3,750,000	3,750,000
Maximum Dividend Available	1,649,062	1,649,062
Dividend 50%	824,531	824,531
Dividend 33%	544,190	544,190
Dividend 25%	412,266	412,266

Confidence levels	Risk Factor	Pooled Layer Funding #6	Surplus
Expected	1.000	1,664,116	-
70%	1.080	1,797,245	133,129
80%	1.140	1,897,092	232,976

#6 - The Pooled Layer Funding is discounted for investment income and does not include ULAE.

Three Year Funding Plan				
Fiscal Year	Added to Equity	Estimated Equity	Estimated Equity w/ Maximum Dividend	Estimated Equity w/ Recommended Dividend
Estimated Balance at 7/1/19	N/A	5,381,152	N/A	N/A
2020/21 - Collection @ 70% Confidence Level	133,129	5,514,281	3,865,219	5,102,016
2021/22 - Collection @ 70% Confidence Level	133,129	5,647,410	3,998,348	5,235,145
2022/23 - Collection @ 70% Confidence Level	133,129	5,780,539	4,131,477	5,368,274



CSURMA AORMA

**POLICY AND PROCEDURE NO. A-3
(FORMERLY 7-AORMA)**

SUBJECT: TARGET RETAINED FUNDS GOAL POLICY

ADOPTED: JANUARY 10, 2007

EFFECTIVE: JANUARY 1, 2007

AMENDED: OCTOBER 29, 2009
SEPTEMBER 16, 2010
OCTOBER 23, 2014
MAY 5, 2016
SEPTEMBER 7, 2017
SEPTEMBER 6, 2018
SEPTEMBER 5, 2019

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 and Crime Programs (Programs), the 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 **Target Retained Funds Goal** that will guide them in making annual funding decisions for the Programs.

The Target Retained Funds Goal 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 Target Retained Funds Goal 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 and Liability 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 Property and Crime Programs have an annual aggregate retention, an actuarial analysis is not performed.

2. Calculation of Target 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 is 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 \leq 1.5:1

This ratio is a measure of how Retained Funds is leveraged against possible reserve and actuarial estimate inaccuracies. A low ratio is desirable.

Outstanding Reserves to Retained Funds Ratio: Target \leq 1:1

This ratio is a measure of how Retained Funds is 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 Target 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 Target Retained Funds Criteria** – After an annual review of the Target 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 LEVEL. Conversely, a funding decision above the 70% CONFIDENCE LEVEL will indicate a bias toward increasing Retained Funds. A determination to fund at the 70% CONFIDENCE LEVEL 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 MEMBERS.

Because the Property and Crime Programs have annual aggregate retentions, 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 AORMA COMMITTEE will approve the annual funding for each program.

The Target Retained Funds Funding 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 Target Retained Funds Goal 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 Target Retained Funds Funding 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 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 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 is a group of PROGRAMS that operate within the California State University Risk Management Authority representing the auxiliary organizations.

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.

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

IBNR – Incurred 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 AORMA Liability Program MEMORANDUM OF COVERAGE is a governing document which outlines the AORMA Liability Program’s definitions, coverages, exclusions and provisions. The AORMA Liability Program MEMORANDUM OF COVERAGE does not provide insurance, but instead provides for pooled-insurance. The MEMORANDUM OF COVERAGE is a negotiated agreement among the MEMBERS of CSURMA AORMA.

OUTSTANDING RESERVES - The sum total of unpaid case reserves in the pool layer as determined by the various claims examiners.

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-3
(FORMERLY 7-AORMA)**

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.

TARGET RETAINED FUNDS GOAL – The amount of cash equivalent available to pay claims in excess of actuarial 70% CONFIDENCE LEVEL discounted for investment income.



CSURMA AORMA

POLICY AND PROCEDURE NO. A-4

SUBJECT: DIVIDENDS & ASSESSMENTS

ADOPTED: MARCH 8, 2007

**AMENDED: OCTOBER 29, 2009
SEPTEMBER 16, 2010
OCTOBER 23, 2014
MAY 5, 2016
MARCH 9, 2017
MAY 2, 2019**

EFFECTIVE: JULY 1, 2007

POLICY & PROCEDURE NO.: (FORMERLY) 8-AORMA

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

It is the policy of the AORMA COMMITTEE that:

1. Evaluation of the funding for each Self-Insured PROGRAM shall be made based on all coverage periods combined for that particular PROGRAM rather than on each coverage period on its own. The availability of any dividend or need for any assessment will be determined based on the PROGRAM's overall funding relative to the Target Surplus Goal detailed in the separate Policy and Procedure No. A-3.
2. Assessments and Dividends shall be allocated to the MEMBERS based on participation in "open" policy periods only.
3. Unless the AORMA COMMITTEE takes specific action to the contrary, a coverage period shall be considered "closed" for dividend and assessment purposes five (5) years from the expiration of that period (i.e. 6/30/03 for FY 07/08).
4. Assessments are a responsibility of membership and shall be allocated to all MEMBERS who participated in the open policy periods which the assessment is based on, regardless of whether they are current MEMBERS at the time the assessment is declared.
5. Dividends are a privilege of membership and shall be allocated only to the current MEMBERS in the PROGRAM at the time the dividend is declared who participated in one or more of the open policy periods which the dividend is based on.

PROCEDURE

- 1. Annual Funding Analysis** – Each year the Program Director will analyze the current funding position of the PROGRAMs in accordance with the Target Surplus Goal detailed in Policy and Procedure No. A-3. This analysis will, in part, determine whether the PROGRAM’s overall funding is sufficient to consider a dividend or is depleted to the point of considering an assessment. The Program Director’s analysis will be reviewed by the AORMA COMMITTEE.
- 2. Closure of Policy Periods** - Upon reaching five (5) years of maturity after the end of a coverage period, that period shall be "closed" and there shall be no further dividends or assessments allocated with respect to those PROGRAM periods. Notwithstanding the above, the AORMA COMMITTEE may take action to leave a policy period "open" even though it may otherwise qualify for closure. In addition, the last five (5) policy periods shall always remain "open" unless the AORMA COMMITTEE takes specific action to declare any of the last five (5) policy periods closed.
- 3. Dividends and Assessments** - Dividends and assessments shall be allocated to the MEMBERS based upon the proportion of all premiums paid to the PROGRAM in all "open" periods only. For purposes of allocating dividends and assessments pursuant to this subparagraph, all "open" policy periods shall be considered collectively.
- 4. DECLARATION OF ASSESSMENTS** – Assessments will be declared as needed by the AORMA COMMITTEE, and will be collected from a MEMBER in accordance with its proportionate funding to the PROGRAM during all “open” policy periods, whether or not they currently participate in the PROGRAM at the time of the assessment.
- 5. DECLARATION OF DIVIDENDS** – The AORMA COMMITTEE may declare dividends if overall funding is sufficient to support such action. Upon such a declaration, the dividend shall be allocated to those MEMBERS currently participating in the PROGRAM at the time the dividend is declared, based on the proportionate funding of all “open” policy periods. For those MEMBERS involved in federal sponsored programs, the dividend can be retained on account with CSURMA to be used to lower contributions for the upcoming fiscal year. If the MEMBER chooses to receive the dividend, then the MEMBER will be required to calculate the percentage of its payroll and salary that is attributable to federal sponsored programs to determine what percentage of the dividend will need to be returned to the federal government.

MEMBER APPEAL PROCESS

If a MEMBER wishes to appeal any decision regarding the application of the Dividend/Assessment 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 appeal on the AORMA COMMITTEE agenda at its next regularly scheduled



CSURMA AORMA

POLICY AND PROCEDURE NO. A-4

meeting. The AORMA COMMITTEE will review the appeal at its next regularly scheduled meeting and inform the MEMBER of the final decision within 5 business days of its decision.

If a MEMBER wishes to appeal the AORMA COMMITTEE's decision, the MEMBER will notify the CSURMA Secretary-Auditor in writing within 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 – Auxiliary Organizations Risk Management Alliance, a group of PROGRAMs of the California State University Risk Management Authority representing auxiliary organizations.

AORMA COMMITTEE – The governing body of AORMA.

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.

PROGRAM – For purposes of dividends and assessments, AORMA's PROGRAMs are the Liability, Workers' Compensation, Property and Crime.

AORMA COMMITTEE ELECTION FOR OFFICER POSITIONS

ISSUE: At today’s meeting, the Committee members will be asked to elect the Chair, First Vice Chair and Second Vice Chair for the new two-year term of July 1, 2020 to June 30, 2022. The nominees for these positions are shown below and are all running for a second term.

Officers:

Member	Position	Type of Auxiliary	Term	1st, 2nd or Final Term
Dwayne Brummett	Chair	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	7/1/18 - 6/30/20	First
Dave Nakamura	First Vice Chair	Humboldt State University Center	7/1/18 - 6/30/20	First
Starr Lee	Second Vice Chair	The University Corporation at Monterey Bay	7/1/18 - 6/30/20	First

RECOMMENDATION: Staff recommends that the AORMA Committee elect the three AORMA Committee Officers at today’s meeting for a new two-year term beginning July 1, 2020.

FISCAL IMPACT: No fiscal impact is expected from action taken at today’s meeting.

BACKGROUND: The three at-large committee members below have been nominated for a new two-year term beginning July 1, 2020 and ballots will be sent out to the AORMA members in April, 2020.

At Large Committee Members:

Member	Position	Type of Auxiliary	Term	1st, 2nd or Final Term
Chuck Kissel	Executive Director	CSU Fullerton Auxiliary Services Corporation	7/1/18 - 6/30/20	First
Russell Wittmeier	Human Resources Director	The CSU, Chico Research Foundation	7/1/18 - 6/30/20	First
Leslie Levinson	Chief Financial Officer	San Diego State University Research Foundation	7/1/18 - 6/30/20	First

PUBLICATION: None at this time.

ATTACHMENT(S):

- a. AORMA Committee Roster
- b. Policy and Procedure A-1
- c. Policy and Procedure A-2

AORMA Committee
Effective at July 1, 2019

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number	Location	Size of Campus	Type of Campus	Term	Seat Term	1st, 2nd or Final Term	Date Appointed
AORMA	Chair	Dwayne Brummett	Associate Executive Director	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	dbrummet@calpoly.edu	805-756-5768	Central	Medium	Suburban	7/1/18 - 6/30/20	Even	First	3/1/2017
AORMA	First Vice Chair	Dave Nakamura	Executive Director	Humboldt	Humboldt State University Center	dave.nakamura@humboldt.edu	707-826-4878	North	Large	Rural	7/1/18 - 6/30/20	Even	First	7/1/2015
AORMA	Second Vice Chair	Starr Lee	Associate Executive Director	Monterey Bay	The University Corporation at Monterey Bay	stlee@csumb.edu	831-582-3000	Central	Medium	Suburban	7/1/18 - 6/30/20	Even	First	3/1/2017
AORMA	Seat 1	Bella Newberg	Associate Vice President, Business Development & Executive Director	San Marcos	California State University San Marcos Corporation	newberg@csusm.edu	760-750-4700	South	Small	Suburban	7/1/19 - 6/30/21	Odd	Second	12/20/2016
AORMA	Seat 2	Chuck Kissel	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	ckissel@fullerton.edu	657-278-4990	South	Large	Urban	7/1/18 - 6/30/20	Even	First	2/22/2018
AORMA	Seat 3	Cecilia Ortiz	Director	Dominguez Hills	Loker Student Union	cortiz@csudh.edu	310-243-3854	South	Medium	Urban	7/1/19 - 6/30/21	Odd	First	3/5/2018
AORMA	Seat 4	Russell Wittmeier	Human Resources Director	Chico	The CSU, Chico Research Foundation	rwittmeier@csuchico.edu	530-898-5731	North	Small	Suburban	7/1/18 - 6/30/20	Even	First	3/12/2018
AORMA	Seat 5	Trina Knight	Human Resources Director	Sacramento	University Enterprises, Inc., CSU Sacramento	trinak@csus.edu	916-278-7003	North	Large	Urban	7/1/19 - 6/30/21	Odd	Second	7/1/2017
AORMA	Seat 6	Leslie Levinson	Chief Financial Officer	San Diego	San Diego State University Research Foundation	llevinson@mail.sdsu.edu	619-594-8941	South	Large	Urban	7/1/18 - 6/30/20	Even	First	3/12/2018
AORMA	Seat 7	Bill Olmsted	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-2242	North	Large	Urban	7/1/19 - 6/30/21	Odd	Second	7/1/2017

Size of Campus: small - less than 10,000 FTE; medium - between 10,000 and 20,000 FTE; large - more than 20,000 FTE



SUBJECT: AORMA COMMITTEE COMPOSITION,
ELECTIONS & TERM LIMITS

ADOPTED: APRIL 18, 2003

EFFECTIVE: JULY 1, 2003

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

PURPOSE:

This policy and procedure outlines the process by which members of the 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. At-large members may serve a maximum of three consecutive complete two-year terms. Upon reaching the end of the third complete two-year term, at-large members will either be "termed out" (they may be again nominated after one year off the Committee) or advance

to the role of Chair, First Vice Chair or Second Vice Chair. 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.
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.

At the ~~October~~ December AORMA Committee meeting, the Nominations Committee will announce their nominations for Chair, First Vice Chair and Second Vice Chair. 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~~ Nominations Committee 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 ~~Nominations~~ 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 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.

SUBJECT: AORMA COMMITTEE AND STANDING COMMITTEE ROLES AND RESPONSIBILITIES

ADOPTED: AUGUST 19, 2003

EFFECTIVE: JULY 1, 2003

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

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 CSURMA AORMA COMMITTEE and its Standing Committee.

POLICY:

It is the policy of the CSURMA to encourage AORMA members' participation in the AORMA COMMITTEE and Standing Committee that oversee operation of AORMA 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 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 teleconference 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 via teleconference, 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, with a maximum of three terms served before a member is either elected as the Chair, First Vice Chair or Second Vice Chair or termed out and must wait one year before again serving on the Committee. 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 AOA Executive Committee and attendance at AOA Executive Committee meetings.
2. Attendance and participation in CSURMA Executive Committee meetings (approximately four 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 and task groups (in consultation with the AORMA Standing Committee Chair).
9. Service on Standing Committee, 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.

AORMA Committee First 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 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
2. Standing Committee membership will be as follows:
 - a. Executive Officers – The AORMA Committee Chair, First Vice Chair and Second Vice Chair.
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.

**POLICY AND PROCEDURE A-1: AORMA COMMITTEE
COMPOSITION, ELECTIONS, AND TERM LIMITS**

ISSUE: Because the AORMA Committee will no longer hold a meeting in October, Policy and Procedure A-1 has been revised to update the AORMA Committee nomination and election timeline. Also, the announcement in January (at the AOA Conference) regarding changes to the AORMA Committee officers as well as open upcoming open seats, is completed by the Chair during AOA business meeting, so this section was revised as well.

RECOMMENDATION: Staff recommends that the Committee approve the changes to Policy and Procedure A-1, with additional revisions as appropriate.

FISCAL IMPACT: No fiscal impact is expect from action at today's meeting.

BACKGROUND: None.

PUBLICATION: Once approved, the amended version of Policy and Procedure A-1 will be uploaded to the CSURMA website.

ATTACHMENT(S):

- a. Policy and Procedure A-1 – Composition, Elections and Term Limits

SUBJECT: AORMA COMMITTEE COMPOSITION,
ELECTIONS & TERM LIMITS

ADOPTED: APRIL 18, 2003

EFFECTIVE: JULY 1, 2003

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

PURPOSE:

This policy and procedure outlines the process by which members of the 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. At-large members may serve a maximum of three consecutive complete two-year terms. Upon reaching the end of the third complete two-year term, at-large members will either be “termed out” (they may be again nominated after one year off the Committee) or advance

to the role of Chair, First Vice Chair or Second Vice Chair. 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.
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.

At the ~~October~~ December AORMA Committee meeting, the Nominations Committee will announce their nominations for Chair, First Vice Chair and Second Vice Chair. 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~~ Nominations Committee 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 ~~Nominations~~ 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 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.

RATING PLANS TASK GROUP

ISSUE: Policy and Procedure A-5 - Annual Calendar of Reports, Audits and Filings, requires that the AORMA Committee review its allocation formulas for its coverage programs every three years to verify that they are still fair and equitable.

RECOMMENDATION: Staff recommends that the Chair appoint an ad hoc committee to review the allocation formulas and provide to the AORMA Committee a thorough report of its review, findings and recommendations.

Staff also recommends that the Committee approve revisions to Policy and Procedure A-5 to remove all references to the Programs Committee which was terminated.

FISCAL IMPACT: Staff anticipates one in-person meeting and possibly one teleconference meeting; therefore, CSURMA's overall travel expenses may increase slightly.

BACKGROUND: Changes to the allocation formulas will become effective July 1, 2021. Here's a basic timeline for completion of the review:

- February/March, 2020 – Ad hoc committee's in-person meeting
- March/April, 2020 – Ad hoc committee's teleconference meeting (if needed)
- May, 2020 – AORMA Committee will review and approve changes to the allocation formulas

The last review of the allocation formulas was completed in February 2017.

PUBLICATION: Nothing at this time; however, members will be notified of any changes in September, 2020 as well as in January 2021. And, any policies and procedures which were updated will be uploaded onto the CSURMA website.

ATTACHMENT(S):

- a. Policy and Procedure A-5 – Calendar of Reports, Audits, Filings and Reviews



CSURMA AORMA

POLICY AND PROCEDURE NO. A-5

SUBJECT: CALENDAR OF REPORTS, AUDITS, FILINGS AND REVIEWS

ADOPTED: OCTOBER 29, 2009

EFFECTIVE: OCTOBER 29, 2009

AMENDED: SEPTEMBER 12, 2013
NOVEMBER 6, 2013
MARCH 20, 2014
OCTOBER 23, 2014
MAY 5, 2016
MARCH 8, 2018
DECEMBER 5, 2019

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 various audits, reports and filings compiled by CSURMA AORMA on an annual basis.

POLICY:

It shall be the policy of the CSURMA AORMA to take the following action on an annual or semi-annual basis:

Reports and Audits:

1. Actuarial Study. Annually, the Program Director will engage CSURMA’s accredited independent actuary to perform an actuarial analysis of both the Workers' Compensation and Liability Programs. The analysis shall include (1) Projected Ultimate Losses for the upcoming fiscal year(s) and (2) the Estimated Outstanding Losses (including IBNR) at various confidence levels.
2. Third-Party Claims Administration Audits for both the Liability and Workers’ Compensation Program. These audits will be performed by an independent outside auditor in accordance with CSURMA Policy and Procedure #5. The AORMA Liability Program shall be audited in every odd numbered calendar year. The AORMA Workers’ Compensation Program shall be audited in every even number calendar year. Upon the recommendation of the Program Administrator, the AORMA COMMITTEE may adjust the audit schedule described above based on AORMA’s business needs such as a planned Request-for-Proposal process, or a need to monitor a vendor’s service performance more frequently.
3. Financial Audit. This audit will be performed annually by an independent outside auditor.

State of California Regulatory Required Filings: Form 700 - Statement of Economic Interests. All AORMA Committee members will annually file with the FPPC the Form 700 - Statement of Economic Interests by April 1. All AORMA Committee members will also file with the FPPC the Form 700 upon becoming or retiring as a Committee member.

Policy and Procedure Review Schedule: In the absence of other reasons to review a policy and procedure more frequently, all policies and procedures will be reviewed at least every two years.

Member Allocation Formula Review

1. The Member Allocation Formula for each AORMA program with a pooled layer will be reviewed ~~by the AORMA Programs Committee~~ at least every three (3) years in order to verify that the allocation formulas are still fair and equitable. ~~The AORMA Programs Committee will provide to the AORMA Committee a thorough report of its review, findings and recommendations.~~
2. The AORMA Committee will approve any and all revisions to the member allocation formulas before being utilized.

Property Appraisals

1. Every five (5) years, the Program Administrator will engage a qualified property appraisal firm to appraise all buildings owned by MEMBERS and insured within the AORMA Property Program with total insurable values of \$1,000,000 or greater.
2. Every ten (10) years, the Program Administrator will engage a qualified property appraisal firm to appraise all buildings owned by MEMBERS and insured within the AORMA Property Program regardless of the value.

DEFINITIONS:

AORMA – Auxiliary Organizations Risk Management Alliance is the group of PROGRAMs that operate within the California State University Risk Management Authority representing the auxiliary organizations.

AORMA COMMITTEE – The governing body of AORMA.

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

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

**WHITE PAPER TO AID MEMBERS IN DEVELOPING CONTRACTS
INVOLVING MINORS**

ISSUE: The FY 19/20 AORMA Long Range Action Plan includes the goal of creating a whitepaper to aid members in developing contracts with non-CSU entities when minors are involved. A whitepaper has been created with the assistance of Praesidium and CSU Systemwide Risk Management. It includes suggested insurance requirements as well as contract stipulations to validate that the Contractor has policies and procedures in place to keep minors safe while conducting its operations on, or in, your premise.

RECOMMENDATION: No action is requested. This item is for information only; however, the Committee may provide direction to Staff as appropriate.

FISCAL IMPACT: None.

BACKGROUND: The suggested contract stipulations and insurance requirements can be used when drawing up agreements with non-CSU entities who will be bringing minors onto campus or into a campus or auxiliary managed premise.

PUBLICATION: This whitepaper will be distributed to all CSURMA members and will be posted on the CSURMA website.

ATTACHMENT(S):

- a. CSURMA - Contracts with Third Parties Involving Activities with Minors
- b. Praesidium - Considerations for Facility Rentals

CONTRACTS WITH THIRD PARTIES INVOLVING ACTIVITIES WITH MINORS

A. THIRD-PARTY CONTRACTOR / FACILITY RENTAL CONSIDERATIONS:

Working with third-parties and facility rentals can present unique abuse risk management challenges. Consider integrating the following item into your written agreement and evaluate whether your organization centralizes the contracting process.

Require the Contractor to;

1. Agree to provide a defense and indemnity for your organization. (See the IRIC manual, or consult with your legal counsel, for the appropriate Hold Harmless / Indemnification Agreement to include in your contract),
2. Agree to name The State of California, the Trustees of The California State University, California State University, your Campus and your Auxiliary Organization(s) and employees, officers, directors, volunteers and agents as additional insureds on both the **Commercial General Liability** and **Abuse and Molestation Insurance** Policies (See the IRIC manual for complete insurance requirements),
3. Confirm that all individuals responsible for minors have undergone screening consistent with CSU and/or Auxiliary Organization requirements (which may include a national criminal background check and national sex offender registry check),
4. Confirm that all individuals responsible for minors have received abuse prevention training consistent with CSU and/or Auxiliary Organization requirements (which may include the identification, prevention, and reporting of sexual abuse of minors),
5. Confirm that all individuals responsible for minors will comply with California Mandated Reporting law as applicable and as outlined in California Penal Code 11164-11174.3,
6. Confirm that there is a defined supervision procedures in place for monitoring program participants (i.e., adult-to-minor ratios and management of high-risk times and high-risk activities). For joint events, clearly delineate supervision responsibilities between the organizations.
7. Confirm that all incidents or allegations of abuse or sexual misconduct (involving adults or youth) will be reported back to the CSU and/or Auxiliary Organization.

B. INSURANCE REQUIREMENTS:

Contractor shall procure and maintain for the duration of the contract insurance against claims for injuries to persons or damages to property which may arise from or in connection with the performance of the work hereunder and the results of that work by the Contractor, his agents, representatives, employees or subcontractors.

Coverage shall be at least as broad as:

1. **Commercial General Liability (CGL):** Insurance Services Office Form CG 00 01 covering CGL on an “occurrence” basis, including products and completed operations, property damage, bodily injury and personal & advertising injury with limits no less than **\$2,000,000** per occurrence. If a general aggregate limit applies, either the general aggregate limit shall apply separately to this project/location (ISO CG 25 03 05 09 or 25 04 05 09) or the general aggregate limit shall be twice the required occurrence limit.
2. **Abuse and Molestation (if precluded in the CGL):** Written on an “occurrence” basis, with a limit of no less than \$2,000,000 per occurrence. (If the policy is written on a “claims-made” basis, refer to Item C.7 below.)
3. **Automobile Liability:** ISO Form Number CA 00 01 covering any auto (Code 1), or if Contractor has no owned autos, covering hired, (Code 8) and non-owned autos (Code 9), with limit no less than **\$1,000,000** per accident for bodily injury and property damage.
4. **Workers’ Compensation:** as required by the State of California, with Statutory Limits, and Employer’s Liability Insurance with limit of no less than **\$1,000,000** per accident for bodily injury or disease.

If the contractor maintains broader coverage and/or higher limits than the minimums shown above, the University and/or Auxiliary Organization requires and shall be entitled to the broader coverage and/or higher limits maintained by the contractor.

C. OTHER INSURANCE PROVISIONS

The insurance policies are to contain, or be endorsed to contain, the following provisions:

1. **Additional Insured Status.** The State of California, the Trustees of The California State University, California State University, your Campus and your Auxiliary Organization(s) and employees, officers, directors, volunteers and agents (collectively “University”) are to be covered as additional insureds on the CGL policy with respect to liability arising out of work or operations performed by or on behalf of the Contractor including materials, parts or equipment furnished in connection with such work or operations, as well as an additional insured on the Abuse and Molestation Insurance Policy. General liability coverage can be provided in the form of an endorsement to the Contractor’s insurance (at least as

broad as ISO Form CG 20 10 11 85 or **both** CG 20 10, CG 20 26, CG 20 33, or CG 20 38; **and** CG 20 37 forms if later revisions used).

2. **Primary Coverage.** For any claims related to this contract, the Contractor's insurance coverage shall be primary insurance coverage at least as broad as ISO CG 20 01 04 13 as respects the State of California, the Trustees of The California State University, California State University, your Campus and your Auxiliary Organization(s) and employees, officers, directors, volunteers and agents (collectively "University"). Any insurance or self-insurance maintained by the Auxiliary Organization, its officers, officials, employees, or volunteers shall be excess of the Contractor's insurance and shall not contribute with it.
3. **Notice of Cancellation.** Each insurance policy required above shall provide that coverage shall not be canceled, except with notice to the Auxiliary Organization.

Waiver of Subrogation. Contractor hereby grants to Campus and/or Auxiliary Organization a waiver of any right to subrogation which any insurer of said Contractor may acquire against the Campus and/or Auxiliary Organization by virtue of the payment of any loss under such insurance. Contractor agrees to obtain any endorsement that may be necessary to affect this waiver of subrogation, but this provision applies regardless of whether or not the Auxiliary Organization has received a waiver of subrogation endorsement from the insurer.

5. **Self-Insured Retentions.** Self-insured retentions must be declared to and approved by the University and/or Auxiliary Organization. The University and/or Auxiliary Organization may require the Contractor to purchase coverage with a lower retention or provide proof of ability to pay losses and related investigations, claim administration, and defense expenses within the retention.
6. **Acceptability of Insurers.** Insurance is to be placed with insurers authorized to conduct business in the state with a current A.M. Best's rating of no less than A:VII, unless otherwise acceptable to the University and/or Auxiliary Organization.
7. **Claims Made Policies.** If any of the required policies provide claims-made coverage:
 - a. The Retroactive Date must be shown, and must be before the date of the contract or the beginning of contract work.
 - b. Insurance must be maintained and evidence of insurance must be provided **for at least five (5) years after completion of the contract of work.**
 - c. If coverage is canceled or non-renewed, and not replaced **with another claims-made policy form with a Retroactive Date prior to** the contract effective date, the Contractor must purchase "extended reporting" coverage for a minimum of **five (5) years** after completion of work.

8. **Verification of Coverage.** Contractor shall furnish the University and/or Auxiliary Organization with original certificates and amendatory endorsements or copies of the applicable policy language effecting coverage required by this clause. All certificates and endorsements are to be received and approved by the University and/or Auxiliary Organization before work commences. However, failure to obtain the required documents prior to the work beginning shall not waive the Contractor's obligation to provide them. The University and/or Auxiliary Organization reserves the right to require complete, certified copies of all required insurance policies, including endorsements required by these specifications, at any time.

9. **Special Risks or Circumstances.** University and/or Auxiliary Organization reserves the right to modify these requirements, including limits, based on the nature of the risk, prior experience, insurer, coverage, or other special circumstances.

Third-Party Contractor / Facility Rental Considerations

Working with third-parties and facility rentals can present unique abuse risk management challenges. Consider integrating following items into written agreements and evaluate whether your organization centralizes the contracting process.

- Agreement to provide a defense and indemnity for the organization.
- Agreement to name the organization as an additional insured on any applicable insurance policy (including sexual abuse and molestation policy).
- Confirmation that all individuals responsible for minors have undergone some minimal screening (which can include a national criminal background check and national sex offender registry check).
- Confirmation that all individuals responsible for minors have received some minimal abuse prevention training (which can include the identification, prevention, and reporting of sexual abuse of minors).
- Confirmation that the contractor has defined supervision procedures in place for monitoring their program participants (i.e., adult-to-minor ratios and management of high-risk times and high-risk activities). For joint events, clearly delineate supervision responsibilities between the organizations.
- Confirmation that the contractor will report incidents or allegations of sexual misconduct (involving adults or youth) back to the organization.

Keep in mind these recommendations may not always be feasible for all contractor and rental relationships and may vary based on the duration and type of program or event. Before finalizing any agreement, further discuss these items with your organization's stakeholders (including risk and legal teams).

Praesidium provides sample policies to assist in the prevention of organizational abuse. However, it must be noted that no system can guarantee prevention of abuse. When all policies are implemented and maintained, a risk for abuse continues to exist, as the problem of abuse is pervasive and no system to date can assure complete safety. Consultation with qualified legal counsel is recommended.

Accordingly, **PRAESIDIUM MAKES NO WARRANTIES, EXPRESS OR IMPLIED, INCLUDING WARRANTIES OF FITNESS FOR A PARTICULAR PURPOSE AND MERCHANTABILITY, REGARDING THE SUCCESS OR FAILURE OF THE PRAESIDIUM POLICIES IN PREVENTING OR REDUCING THE INCIDENCE OF ABUSE.**

**RETAINER WITH LEGAL COUNSEL FOR COMPLEX CONTRACT
QUESTIONS**

ISSUE: The AORMA Committee's long range action plan includes the task of putting into place an agreement with an attorney to be available to the AORMA members to provide legal advice regarding complex contracts.

RECOMMENDATION: Staff proposes utilizing the services of Byrne Conley or Gibbons & Conley.

FISCAL IMPACT: Byrne Conley will charge \$210 per hour and the member will be billed directly.

BACKGROUND: See attached information regarding Byrne Conley's experience, areas of practice, and types of clients. Byrne is active with several different associations and frequently provides educational sessions regarding law and how it relates to indemnity agreements.

PUBLICATION: Members will be notified of the available of legal counsel.

ATTACHMENT(S):

- a. Byrne Conley's C.V.

A. Bryne Conley

Location: Pleasant Hill, California
Phone: 925-932-3600
Fax: 925-932-1623
Email: abcjr@gibbons-conley.com



A. Bryne Conley has extensive civil litigation experience at the trial and appellate levels in public agency and insurance defense, including police, civil rights, dangerous condition, employment practices and pollution claims as well as insurance coverage litigation.

- Byrne serves as General Counsel for numerous California Self-Insurance Pools covering Cities, Schools, Sanitary Districts and Recreation and Park Districts. His general counsel work includes monitoring claims, ensuring Government Code and Brown Act compliance, drafting coverage documents, contracts, policy and procedure documents as well as handling coverage disputes.
- Byrne has conducted numerous lectures and seminars on public entity tort liability case law and insurance JPA issues for the Public Agency Risk Managers Association and the California Association of Joint Powers Authorities. He also does project work for a number of other self-insurance pools, and several municipal pool members including Counties and Cities.

Areas of Practice

Civil Litigation
General Counsel
Public Agency Defense

Bar Admissions

California, 1983
U.S. Court of Appeals 9th Circuit, 1985
U.S. District Court Northern District of California, 1983
U.S. District Court Central District of California, 1993

Education

University of California, Hastings College of the Law, San Francisco, California

J.D. Doctor of Jurisprudence *cum laude* - 1983

Honors: Order of the Coif

Honors: Thurston Society

University of San Francisco, San Francisco, California

B.A., Bachelor of Arts *cum laude* - 1979

Honors and Awards

- AV Rating (“from Very High to Preeminent”) with Martindale-Hubbell

**PROPOSAL FOR AORMA RECOMMENDED WAIVER AND
HANDBOOK LEGAL REVIEW AND UPDATE**

ISSUE: The AORMA Committee's long range action plan includes the task of reviewing the AORMA recommended waiver and handbook by legal counsel. This review includes updated guidelines regarding;

- Electronic signature and storage
- Electronic signature vs. wet signature for minors
- Group waivers
- Duration of the waiver

After Byrne Conley completes his review and provides recommendations for change, the documents will be sent to CSURMA's legal counsel for final sign off.

RECOMMENDATION: Staff proposes utilizing the services of Byrne Conley of Gibbons & Conley. Byrne Conley assisted the AORMA Committee in finalizing its recommended waiver in 2011.

FISCAL IMPACT: Byrne Conley will charge \$210 per hour and he estimates that he will need three to five hours to complete the project.

BACKGROUND: See the attached information regarding Byrne Conley's experience, areas of practice, and types of clients. Byrne is active with several different associations and frequently provides educational sessions.

PUBLICATION: Staff will send out the revised waiver and handbook to all AORMA members once the legal review has been completed.

ATTACHMENT(S):

- a. Byrne Conley's C.V.
- b. AORMA Recommended Waiver
- c. Waiver Handbook

A. Bryne Conley

Location: Pleasant Hill, California
Phone: 925-932-3600
Fax: 925-932-1623
Email: abcjr@gibbons-conley.com



A. Bryne Conley has extensive civil litigation experience at the trial and appellate levels in public agency and insurance defense, including police, civil rights, dangerous condition, employment practices and pollution claims as well as insurance coverage litigation.

- Byrne serves as General Counsel for numerous California Self-Insurance Pools covering Cities, Schools, Sanitary Districts and Recreation and Park Districts. His general counsel work includes monitoring claims, ensuring Government Code and Brown Act compliance, drafting coverage documents, contracts, policy and procedure documents as well as handling coverage disputes.
- Byrne has conducted numerous lectures and seminars on public entity tort liability case law and insurance JPA issues for the Public Agency Risk Managers Association and the California Association of Joint Powers Authorities. He also does project work for a number of other self-insurance pools, and several municipal pool members including Counties and Cities.

Areas of Practice

Civil Litigation
General Counsel
Public Agency Defense

Bar Admissions

California, 1983
U.S. Court of Appeals 9th Circuit, 1985
U.S. District Court Northern District of California, 1983
U.S. District Court Central District of California, 1993

Education

University of California, Hastings College of the Law, San Francisco, California

J.D. Doctor of Jurisprudence cum laude - 1983

Honors: Order of the Coif

Honors: Thurston Society

University of San Francisco, San Francisco, California

B.A., Bachelor of Arts *cum laude* - 1979

Honors and Awards

- AV Rating (“from Very High to Preeminent”) with Martindale-Hubbell

**RELEASE OF LIABILITY, PROMISE NOT TO SUE, ASSUMPTION OF RISK AND AGREEMENT TO
PAY CLAIMS**

Activity: _____

Activity Date(s) and Time(s): _____

Activity Location(s), Premises or Facility(ies): _____

In consideration for being allowed to participate in this Activities and/or use of the Premises or Facility, on behalf of myself and my next of kin, heirs and representatives, **I release from all liability and promise not to sue** the State of California, the Trustees of the California State University, California State University, [add Campus name], and their employees, officers, directors, volunteers and agents (collectively "University") and the [add Auxiliary Organization name] and their employees, officers, directors, volunteers and agents (collectively "Auxiliary Organization") from any and all claims, **including claims of the University's or Auxiliary Organization's negligence** resulting in any physical or psychological injury (including paralysis and death), illness, property damage or economic or emotional loss I may suffer because of my participation in this Activity, including travel to, from and during the Activity.

I am voluntarily participating in the Activity. I am aware of the risks associated with traveling to, from and participating in the Activity, which include but are not limited to physical or psychological injury, pain, suffering, illness, disfigurement, temporary or permanent disability (including paralysis), economic or emotional loss, death and/or property damage. I understand that these injuries or outcomes may arise from my own or other's actions, inaction, negligence, conditions related to travel, or the condition of the Activity Location(s). **Nonetheless, I assume all related risks, both known or unknown to me, of my participation in this Activity, including travel to, from and during the Activity.**

I agree to hold the University and Auxiliary Organization harmless from any and all claims, including attorney's fees or damage to my personal property that may occur as a result of my participation in this Activity, including travel to, from and during the Activity. If I need medical treatment, I agree to be financially responsible for any costs incurred as a result of such treatment. I am aware and understand that I should carry my own health insurance.

I am 18 years or older. **I understand the legal consequences of signing this document, including (a) releasing the University and the Auxiliary Organization from all liability, (b) promising not to sue the University and the Auxiliary Organization, (c) and assuming all risks of participating in the Activity, including travel to/from and during the Activity.**

I understand that this document is written to be as broad and inclusive as legally permitted by the State of California. I agree that if any portion is held invalid or unenforceable, I will continue to be bound by the remaining terms.

I have read this document, and I am signing it freely. No other representations concerning the legal effect of this document have been made to me.

Participation Signature: _____

Participant Name (Print): _____ Date: _____

If Participant is under 18 years of age:

I am the parent or legal guardian of the Participant. **I understand the legal consequences of signing this document, including (a) releasing the University and the Auxiliary Organization from all liability on my and the Participant's behalf, (b) promising not to sue on my and the participant's behalf, (c) and assuming all risks of the Participant's participation in this Activity, including travel to/from an during the Activity.** I allow Participant to participate in this Activity. I understand that I am responsible for the obligations and acts of Participant as described in this document. I agree to be bound by the terms of this document.

I have read this two-page document, and I am signing it freely. No other representations concerning the legal effect of this document have been made to me.

Signature of Minor Participant's Parent/Guardian

Name of Minor Participant's Parent/Guardian (Print)

Date

Minor Participant's Name

AORMA Recommended Waiver - Handbook

1. Introduction

Releases of liability (“release”) are legal forms designed to transfer responsibility for injuries and property damage from one party to another. A properly administered release can protect the Auxiliary Organization and its employees from liability for injuries that occur to students or other individuals who participate in auxiliary activities on and off campus. A release is a valid and reliable legal tool under California law and should be used to provide a level of protection from liability for accidents, activities carrying certain inherent risks, and in certain circumstances the negligence of the Auxiliary Organization’s employees.

Auxiliary Organizations are responsible for conducting programs and activities in a manner that does not impose an unreasonable risk of loss or injury. If an Auxiliary Organization sponsors activities which involve risks of injury or damage to property and does not obtain a signed release, the Auxiliary Organization may be unnecessarily exposing itself to costly claims or lawsuits. The Auxiliary Organization would also be missing an opportunity to inform participants about the risks associated with an activity or event. Although these agreements are primarily legal tools, they also serve an educational purpose by making participants aware of potential risks. Often providing participants with this information is all that is necessary to avoid preventable accidents.

2. Release of Liability, Promise Not to Sue, Assumption of Risk and Agreement to Pay Claims

A. Purpose

The *Release of Liability, Promise Not to Sue, Assumption of Risk and Agreement to Pay Claims* signed prior to participation is considered a contract in which the participant agrees to excuse the Auxiliary Organization and CSU from fault or liability for losses associated with the activity in exchange for the opportunity to participate.

B. Elements

The AORMA Committee has developed the *Release of Liability, Promise Not to Sue, Assumption of Risk and Agreement to Pay Claims* that contains the following elements:

- A *release of liability and promise not to sue* if any loss results from participation in the activity.
- An *express assumption of risk* where the participant acknowledges understanding the nature of the activity and the risks involved, and chooses voluntarily to accept those risks.

- A *hold harmless agreement* where the participant agrees not to hold the Auxiliary Organization or CSU responsible for any loss that may result from participation in the activity.
- An *indemnification* where the participant agrees to pay the Auxiliary Organization and CSU for any losses it may suffer as a result of the participant's participation in the activity.

3. Permission Slips

A permission slip requires a parent or guardian to give consent for a minor child to participate in an activity. Although permission slips provide a defense against claims that the Auxiliary Organization infringed upon the parent or guardian's authority over their child, permission slips do not absolve the Auxiliary Organization of liability if a loss occurs during the activity.

4. Informed Consent

The *Release of Liability, Promise Not to Sue, Assumption of Risk and Agreement to Pay Claims* developed by the AORMA Committee contains the elements found in an informed consent. An informed consent transfers liability from the Auxiliary Organization and CSU for risks identified in the consent. The participant, parent or guardian who signs the consent acknowledges that he or she has read and understood the risks and agrees not to hold the Auxiliary Organization or CSU responsible for any harm that results from the risks listed. However, because the Auxiliary Organization or CSU may not be protected if a loss occurs due to a risk not listed on the consent, it should not be used in lieu of the approved waiver.

5. Procedures/Strategies for Risk Management

While a release is an important risk management tool, it should not be relied upon solely to reduce the exposure to risk. The Auxiliary Organization bears responsibility for conducting its activities and events in a manner that reasonably protects the health and safety of students or other participants. For this reason, the following risk control measures should be utilized in addition to the use of a release:

- a. Conduct a risk assessment of the program/activity prior to the commencement of the activity.
- b. Inspect facilities and equipment for safety hazards frequently and take action to correct. Document actions taken.
- c. Train staff in emergency response procedures such as first aid and CPR.
- d. Train staff and participants on how to properly use facilities and equipment.
- e. Develop and enforce policies and procedures that minimize risk.
- f. Design programs that reflect the relevant safety standards of the given activity.
- g. Consider purchasing or requiring others to purchase appropriate insurance coverage as applicable.

A. Instructions

Those responsible for organizing an auxiliary-sponsored activity for which the *Release of Liability, Promise Not to Sue, Assumption of Risk and Agreement to Pay Claims* is required should provide participants with the release sufficiently in advance of the activity to give each prospective participant a chance to read and consider the document. They should also inform participants if an alternative assignment is available and what steps to take to participate in the alternative assignment. Use a separate release for each participant.

Before distributing the release, insert the time, location and description of the activity. Be very detailed. For example, if the activity involves two or more locations, write down each location such as “the Getty Museum in Los Angeles and Angel Stadium in Anaheim.” If the event consists of two or more activities, include each activity such as “swimming, biking and mountain climbing.” Providing more details allows participants to better understand the risks involved and provides additional protection to the Auxiliary Organization and CSU. Although the preference is that releases should be signed on an event-by-event basis, participants may sign for multiple events over a period of time so long as each event is mentioned and described in the release and the risks presented by each event are similar.

Case law in California describes how releases should be printed, including their layout and font size. For this reason, do not change the format of the release in any way without prior legal review. Releases cannot be included as the “fine print” in a larger publication such as a brochure. They must be printed and viewed as a separate document. This separation makes it harder for participants to claim later on that they didn’t know what they were signing.

General language has been provided to inform the participant of the types of losses that may occur. Any additional information you wish to furnish about an activity such as expected weather conditions or any specific risks in addition to bodily injury, damage to property, liability to others, and/or damage to property of others associated with the activity should be presented separately from the release. However, do not make any representations to those signing the release concerning the legal effect of signing the document.

Anyone who refuses to sign a release shall not be allowed to participate in the activity. The opportunity to participate is exchanged for the agreement to release the Auxiliary Organization and CSU from liability for injury or property damage that may result from participation. Occasionally someone signs the release after crossing out certain portions that they do not like or adding words to modify the release. This is not acceptable.

B. Electronic Signatures

Electronic signatures and acknowledgements can only be used if Government Code §16.5 and California Code of Regulations §22000 are adhered to and the student's / participant's signature and acknowledgement can be authenticated and a copy of the authentication and process can be produced upon request. It is recommended that Auxiliary Organization utilize existing security applications and access protocol when establishing an electronic signature process.

Electronic signatures and acknowledgements cannot be used for minors. Waivers signed by parent/guardians, must be a hard copy with "wet" signatures.

The electronic signature or acknowledgement must be stronger than simply clicking "I Agree". It should require the full name of the participant that is signing along with an acknowledgement by the participant that by clicking/checking the subject electronic signature button, that they have read, understood and are accepting the waiver.

If these additional electronic safeguards can't be initiated, then the use of a paper waiver / release with a "wet" signature must be used.

Waivers sent with an electronic signature or acknowledgement should be stored in electronic form. It is sensible to regularly backup or store waivers that are in electronic form on other media (i.e. burning to a CD) in case of hard drive failure.

C. Minors and Foreign Language

Participants under 18 years of age must obtain their parent/guardian's signature prior to participating in an activity. Because the participant's parent or guardian signs the release, there is no requirement to also have the participant sign the agreement, however a good practice would be to have the minor read and sign the waiver as well.

There is no legal requirement to provide releases in languages other than English. In general, California courts have held that releases written in English signed by adults who cannot read English are valid. If a potential participant advises that they do not understand the release document, they should not be allowed to participate until the release is understood, accepted and executed.

D. Retention and Storage

Releases must be stored for at least three years after an activity ends. Documents signed by a parent or guardian on behalf of a minor must be retained for at least three years after an activity ends or until the minor turns twenty, whichever is longer. Departments or units who sponsor an activity requiring a release should store the release by activity date in alphabetical order by participant name. Doing so greatly expedites retrieval if a release is needed for a legal proceeding. If space becomes a problem, releases can be

stored electronically in lieu of the signed original, but we recommend keeping wet signatures for two years if possible.

6. Conclusion

Releases of liability and informed consents represent a complex area of contract law. This handbook is general and is intended only to provide basic information. Your Auxiliary Organization should consult its counsel to respond to any questions or to assist in the use of releases and informed consents as part of the risk management process.

AORMA LIABILITY PROGRAM CLAIMS ADMINISTRATION AUDIT REPORT

ISSUE: CSURMA engaged Bickmore Risk Services to conduct a liability claims administration audit of Carl Warren and Company. The purpose of the audit is to:

1. Verify that Carl Warren’s claims administration practices meet industry best practices and comply with state law, the claims administration contract and its internal procedures
2. Evaluate adjuster experience, competence and staffing levels
3. Identify opportunities for program improvement and make recommendations to ensure improvement

Bickmore finds the overall performance of Carl Warren at 92%, indicating a **Commendable** performance level (down from 95% in 2017).

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

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

BACKGROUND: The entire report is attached to this item. The Performance Enhancements Recommendations are shown on page 5.

PUBLICATION: None.

ATTACHMENT(S):

- a. AORMA Claims Administration Audit Report – October 25, 2019



2019 General Liability and Errors and Omissions Claim Audit

AORMA - CSU Auxiliary Organizations

October 25, 2019



October 25, 2019

Mr. Robert Leong
First Vice-President
Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111

RE: **AORMA – CSU Auxiliary Organizations
2019 General Liability and Errors and Omissions Claims Audit**

Dear Mr. Leong:

Please find enclosed the findings and recommendations of our claims audit on behalf of the California State University Auxiliary Organizations Risk Management Alliance (AORMA). Carl Warren and Company (CW), AORMA's third party administrator (TPA), is contracted to manage its public liability and errors and omissions claims. Our audit examines CW's claims handling practices.

We present an overview of our findings in Chapter I and discuss our findings in Chapter II. We look forward to discussing this report.

Bickmore appreciates the opportunity to provide claims audit services and the assistance received from Alliant Insurance Services, Inc. and CW.

We stand ready to answer any questions. Please feel free to contact me at:

Direct: 916.290.4616
Mobile: 916.416.0033
E-mail: demitchell@bickmore.net

It has been a pleasure to provide services for this important project.

Respectfully submitted,

DRAFT

Dennis Mitchell, CPCU, SCLA, ARM
Senior Claims Consultant

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Appendices

- A - Claims Audit List
- B - Component, Subcomponent, and Criteria Scores with Exceptions
- C - Carl Warren & Company Public Entity Liability Claims Handling Best Practices
- D - Defense Counsel Suspension Letter

I. Executive Summary

The California State University Auxiliary Organizations Risk Management Alliance (AORMA) represents a group of programs under the California State University Risk Management Authority (CSURMA). CSURMA is a Joint Powers Authority established in 1997 to perform pooled group insurance and risk management-related activities for the California State University (University) system and its 23 campuses.

AORMA is comprised of approximately 90 covered independent non-profit organizations serving the needs of the University. These separate legal entities include student unions, research foundations, student housing, bookstores, etc. While associated with the University they are not public entities, thus not entitled to the protections afforded to public entities by the California Government Code.

The AORMA Liability Fund is self-insured for the first \$5,000,000 of each occurrence. AORMA purchases reinsurance in the amount of \$4,500,000 in excess of \$500,000. Therefore, AORMA's self-insured layer retains only \$500,000 of each occurrence with the \$4,500,000 reinsurance provided by Markel and Great American. Coverage in excess of \$5,000,000 is provided through AORMA's participation in the Campus liability excess insurance placements. AORMA members have liability deductibles between \$25,000 to \$100,000 applicable only to employment practices liability.

AORMA's liability claims are administered by Carl Warren and Company (CW), a third party administrator (TPA), located in Tustin, California.

The purpose of this audit is to:

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

To assist AORMA in assessing the effectiveness of CW's claims administration, Bickmore:

- Reviewed the claims administration contract;
- Interviewed current CW claims administration staff;
- Reviewed selected AORMA Policies and Procedures (P & P) relating to the administration of claims, member coverage, and litigation;
- Reviewed "Carl Warren & Company Public Entity Liability Claims Handling Best Practices" (Standards)¹ outlining claims administration procedures;

¹ See Appendix C,

- Reviewed open and closed claims data and selected the sample of 30 liability claims shown in Appendix A;
- Reviewed the sample claims remotely and onsite at CW's Tustin, California office from July 15 through July 19, 2019, to determine whether CW claims administration meets industry best practices. All sample claims for this audit were electronic and no physical claim files were involved. The auditor was provided access to the proprietary *MyCarlWarren* (MCW) system which contains statistical and financial information on each claim along with the adjuster's notes. Documents associated with each file are stored on a secure server. While access to the server was not provided to the auditor, copies of documents related to each file were provided in electronic format;
- Provided daily feedback communicating our findings to CW's Litigation Manager during the onsite audit; and
- Provided our findings to CW's Litigation Manager to validate results. We discussed the findings onsite, concluding discussions by telephone and e-mail through September 13, 2019.

We were provided with the history of open and closed claims as of June 2019. Our analysis of the data reflected 46 open pending claims and we randomly selected 17 open and 13 closed claims for review. Eight claims (31%²) of the sample are litigated, compared to the overall pending litigation rate of 18%² of the open claims.

For the three years ending December 31, 2018, annual claim intake³ averages 54 with 54 closures, for a 100% closing ratio. Maintaining a closing ratio of 100% or better promotes control of pending claims and usually stabilizes staffing requirements. Liability claims comprise 64% of the new claim intake and 83% of the open pending claims, with about 26% of those claims relate to employment practices or other personal injury. Exhibit I-3 graphically illustrates these statistics.

The AORMA team is led by the Litigation Manager in CW's Glendale office and supported by Senior Claims Examiners in the Tustin and San Bernardino offices. Account coordination and management, including supervision of the two senior examiners, is the responsibility of the Litigation Manager.

AORMA team members handle claims for other CW clients and Table I-1 is provided to confirm reasonableness of adjuster pending caseloads and the percentage of AORMA claims for each adjuster. The highest caseload among the adjusting team is 100, which is within parameters of what we observe as reasonable among administrators of public entity claims.

² Litigation percentages apply only the population of GL/EPL/PI claims.

³ Excludes "incident" and subrogation claims.

Table I – 1
Pending Caseloads⁴

Adjuster	AORMA	Other	% AORMA
YA	20	30	40%
AD	6	55	10%
BT	18	82	18%
Total	44	167	

CW provides no administrative support beyond recording the initial report of incident.

We find overall performance at 92%, indicating a **Commendable** performance level, as shown in Exhibit I-4.

We find:

- CW demonstrates substantial compliance with the contract, industry best practices, and its internal procedures;
- All components measured scored acceptable or better, with five of nine components scoring superior;
- Generally, claim reporting by members is timely;
- Claim set-up and assignment by CW is prompt, but initial contacts with members and claimants require improvement;
- CW provides prompt and thorough investigations; the few claims where investigation is not complete at thirty days would benefit from an action plan for completion;
- Index reporting requires improvement, with only 42% of qualifying claims reported;
- Timeliness for setting initial reserves requires improvement;
- Communications among members, CW, and defense counsel are excellent;
- Payments are generally timely and accurate; and
- Litigation is well-managed; however, some defense firms do not consistently provide a timely initial case evaluation or budget.

Section II contains further detail on our findings.

⁴ Caseload information provided by CW as of 7/17/2019.

To arrive at our findings, we compared performance in the nine claims handling component areas for each claim shown in Appendix A against industry standards, state law, AORMA's requirements, and CW's Standards. Results are shown in Exhibit I-1 "Scoring by Component with Financials," and graphically in Exhibit I-2.

We provide further detail on our performance assessment strategy in Exhibit I-4.

We make recommendations to enhance performance for component results below Superior, or when subcomponents are scored below Acceptable.

To improve performance we recommend implementing the enhancements discussed in Table I-2.

DRAFT

Table I-2
Performance Enhancement Recommendations Summary

Performance Component	Performance Enhancement Recommendations
Investigation	<p>We recommend CW improve timeliness of investigation by:</p> <ul style="list-style-type: none"> • Increasing supervision to ensure compliance with industry best practices and CW Standards for initial contact with members and claimants; • Requiring adjusters to develop an action plan to complete outstanding investigation which has not been completed within 30 days to include: <ul style="list-style-type: none"> - Identification of planned activities; and - Target dates when estimating completion of activities. <p>We recommend CW improve quality of investigation by:</p> <ul style="list-style-type: none"> • Complying with industry best practices and CW Standards to report claims where bodily injury is alleged to the Insurance Services Office (ISO) through its ClaimSearch database to identify prior claim history; • Bringing suspected fraudulent claims to the attention of claims management and AORMA and determine whether investigation is sufficient to report to the authorities or further investigation is required; and • Requiring adjusters to analyze the investigation and its results and determine the extent of the member’s negligence and the comparative negligence of other parties.
Plan of Action/ Documentation	<p>We recommend CW improve timeliness of documentation of planned activities by requiring adjusters to:</p> <ul style="list-style-type: none"> • Develop an action plan focused on moving claim toward resolution within 30 days of assignment, including: <ul style="list-style-type: none"> - Specific activities; and - Time frames for completing activities. • Update action plans at intervals of 30 to 45 days, or as decided by claims management; and • Document all claim file-related activities within one business day of the activity taking place.
Reserve Management	<p>We recommend CW improve reserve management by:</p> <ul style="list-style-type: none"> • Updating CW Standards to include time frame requirements for setting initial reserves and adjusting to maintain ongoing accuracy, including requiring adjusters to: <ul style="list-style-type: none"> - Set the initial reserve within two business days of receipt of the claim and updating as additional facts become available; and - Review the reserve at intervals no greater than 120 days and document the review in the file notepad. • Increasing supervision to monitor reserve accuracy and ensure adjusters:

Performance Component	Performance Enhancement Recommendations
	<ul style="list-style-type: none"> - Consider the most probable outcome in establishing the indemnity reserve; and - Promptly set an expense reserve when there is an expectation expenses will be incurred; and - Close claims within 30 days of final activities barring extenuating circumstances.
Litigation/Recovery Management	<p>We recommend CW improve management of litigation by requiring defense counsel to provide and initial case analysis and budget within 30 days of their receipt of the suit as required by AORMA Policy and Procedure L-2. This requires the adjuster to:</p> <ul style="list-style-type: none"> • Monitor for the return of defense counsel’s signed acknowledgment of the retention letter; • Monitor for receipt of counsel’s initial evaluation and budget; • Follow up personally with counsel for these items within five days of the due date; and • Discuss with AORMA the appropriate steps to take to gain compliance, including notifying counsel of suspension of payments.⁵

In Section II, we present our findings in detail with a discussion of industry standards and expand recommendations if appropriate. We recommend our report be read in its entirety.

⁵ See Appendix D for sample letter.

Exhibit I-1 Scoring by Component with Financials

Claims Reviews Completed:	30	Actual Reserve:	\$1,072,493			
Incurred:	\$1,762,107	Recommended Reserve:	\$975,863			
Paid:	\$689,614	Net Reserve Change:	(\$96,631)			
Claims Administration Component	Claims Graded	Number of Responses for Component			Score	
		Yes	No	NA	2019	2017
01 Claims Intake	23	130	6	44	96%	98%
02 Investigation	25	100	15	155	87%	97%
03 Plan of Action/Documentation	27	186	23	91	89%	91%
04 Reserve Management	30	158	26	86	86%	96%
05 Statutory Compliance	27	28	0	92	100%	99%
06 Communication	27	51	0	39	100%	100%
07 Claim Management Information System	27	127	3	20	98%	100%
08 Claim Disposition and Payment	22	135	5	340	96%	95%
09 Litigation/Recovery Management	13	71	10	339	88%	86%
Overall Claims Administration	30	986	88	1,206	92%	95%

Appendix B summarizes the “Yes/No” responses and identifies each exception by claim.

Exhibit I-2
Scoring by Component Summary Graph

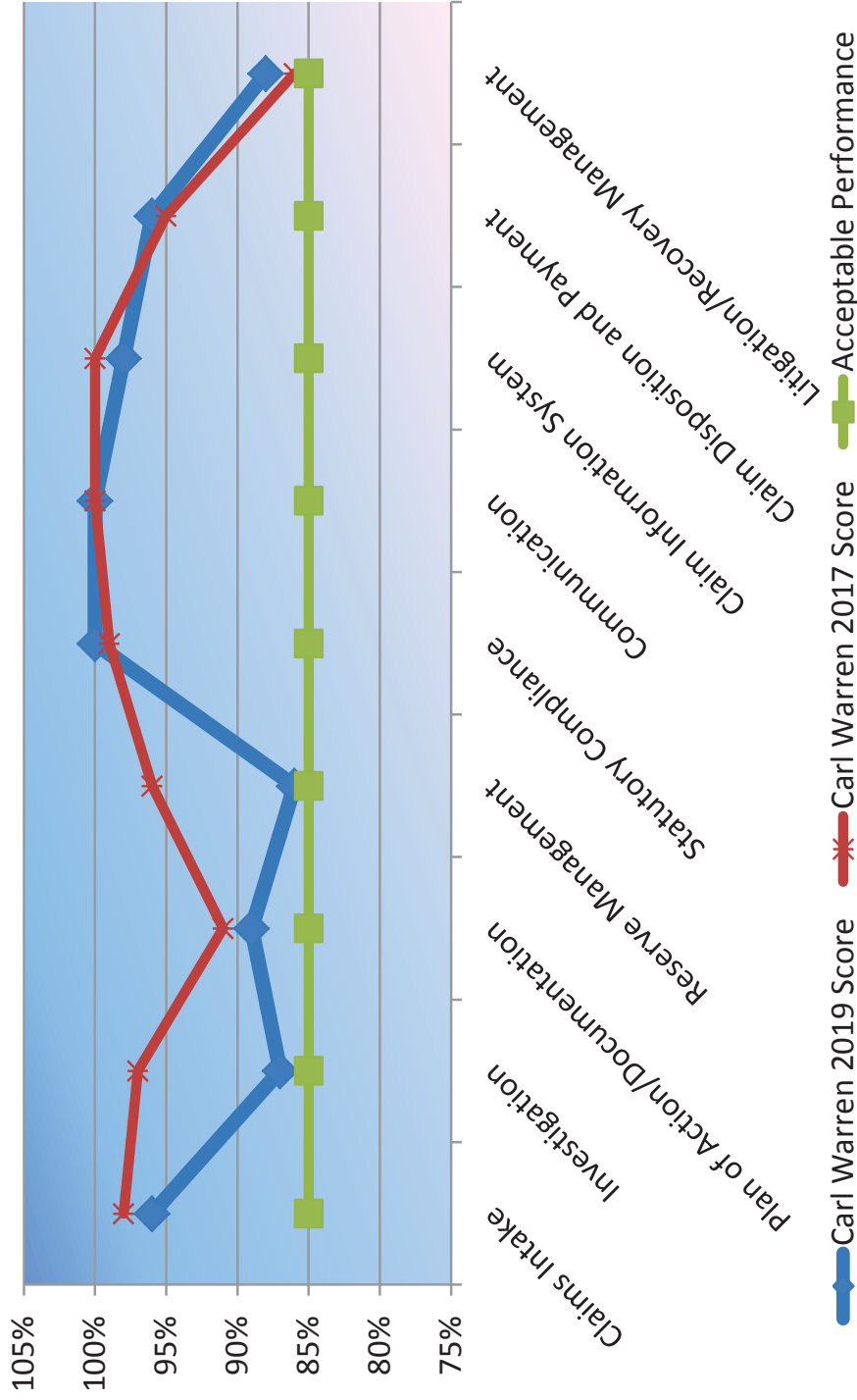
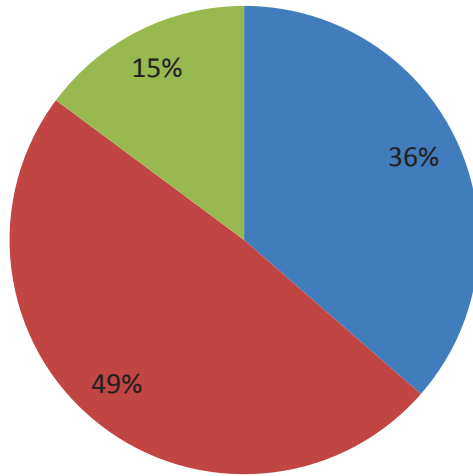


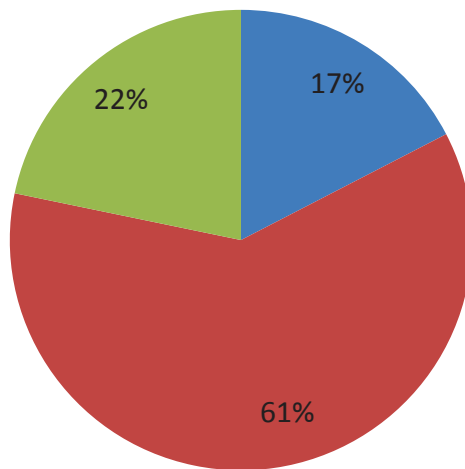
Exhibit I-3 Claim Intake and Pending Analysis

Claim Intake
2016 through 2018



■ Auto ■ GL ■ EPL/PI

Claims Pending
As of June 19, 2019



■ Auto ■ GL ■ EPL/PI

Exhibit I-4 Performance Assessment Methodology

To arrive at our performance assessment, we evaluate nine separate claims handling components for each claim. Components are listed in Exhibit 1-1. For each component, we ask several questions (criteria) which may be answered “Yes,” “No,” or “Not Applicable” as they relate to whether performance requirements (expectations) are met for that claim.

For each claim we review, we provide a scoring form with details to CW’s Litigation Manager and consider feedback provided. The auditor provides a narrative explanation for any “No” finding. Details of these feedback forms are not provided with this report because of potential confidentiality issues, but will be provided to AORMA upon request.

Evaluation	Criteria
Yes	Where performance requirements are met.
No	Where deficiencies may contribute to increased claim costs.
Not Applicable	Where performance requirements are not applicable for claim circumstances presented.

By scoring each component using the performance evaluation criteria above and dividing the ‘Yes’ findings by possible findings (‘yes’ plus ‘no’ findings), we determine the compliance percentage or score shown in Exhibit I-1. This approach prevents a criterion involving a few claims from unduly influencing the overall score.

Using the performance evaluation scale shown below, we assess performance setting an acceptable target at 85% considering the compliance percentage for each component by claim and across all claims.

Performance	Scale
Superior	96% - 100%
Commendable	91% - 95%
Acceptable	85% - 90%
Requires Improvement	Below 85%

II. Detailed Findings

This chapter provides our findings for each component we measure. Throughout this section we consider compliance requirements of:

- The Third Party Claims Administration Contract between AORMA and CW effective July 1, 2016;
- CW's own requirements stated in CW's Standards which we attach in Appendix C; and
- AORMA's guidelines stated in its Policies and Procedures.

Our findings also consider how well procedures meet industry best practices and how well procedures are applied in handling the claims according to the sample review. Below is a narrative discussion of our analysis and findings. Exceptions for all components are found in Appendix B. Upon request we can provide additional detail including comment on each claim reviewed, which has already been provided to CW.

1. Claims Intake

Score: 96%

Best practices require the JPA to develop policies and procedures to promote timely, accurate claim reporting by members. Best practices also require an administrator to:

- Maintain manageable caseloads to promote prompt, effective service to members and third party claimants;
- Process assignments within two business days; and
- Verify the Memorandum of Coverage (MOC) applies to the loss date and the claim facts.

CW's Guidelines support best practices by requiring:

- Creation and assignment of new claims within two business days of receipt and setting the initial reserve within seven days of receipt of claim;
- Adjusters to contact with claimant within two business of receipt of the claim; and
- Adjusters to set and maintain a diary to review each claim at 30 day intervals.

AORMA encourages timely claim reporting by penalizing members by reducing coverage according to a sliding scale based on how late the claim is reported. All claims are reported timely.

Claims are recorded in MCW where the adjuster enters financial and statistical information and notes relating to the investigation of the file. Correspondence, investigation, and other documents are maintained on a secure server and no paper files are maintained.

Caseloads are manageable as indicated in Table I-1 where we provide the total pending claims for each team member. Each team member has over 20 years of claims experience.

Per Appendix B, we note 136 requirements with six exceptions, exceeding industry standards with a **superior** performance assessment. Three of the six exceptions we note involve a delay of claim set up exceeding five days.

2. Investigation

Score: 87%

Industry best practices require:

- Initiating timely contact with required parties within one business day of assignment;
- Documenting contact attempts and results;
- Substantially completing investigation within 15 days of claim receipt or documenting efforts to do so;
- Documenting an action plan to complete items outstanding after 30 days;
- Developing evidence such as statements, police reports, and photographs to preserve evidence and support liability and damage decisions;
- Reporting bodily injury claims through the Insurance Services Office (ISO) *ClaimSearch*[®] system to identify prior injuries and claims history;
- Obtaining medical authorizations on bodily injury claims;
- Using a process to identify suspicious claims and target them for closer examination;
- Documenting analysis of the extent of the member's negligence and comparative negligence of the parties; and
- Documenting the initial liability assessment within 15 days of receipt of the claim and re-assessing liability upon receipt of new information.

A timely and properly conducted investigation ensures an accurate understanding of the facts to determine liability. Prompt liability determination promotes early resolution and may avoid litigation. If litigation does occur, discovery can be more focused.

CW's Standards indicate the goal to be to investigate promptly, establish liability, and provide a comprehensive evaluation within 30 days.

Per Appendix B, we note 115 requirements and 15 exceptions. The 25 claims eligible for review reflect:

- Initial contacts with the claimant and member are not consistently completed within 24 – 48 hours. The three exceptions included contact with both members and claimants (or their attorneys);
- When timely contact is completed the adjuster obtains all required information, including medical authorizations on bodily injury claims;
- Adjusters complete most investigations within 15 days, but in those claims where investigation remained outstanding after 30 days, we noted two where there was no documented action plan to complete the remaining items;
- Statements, police reports, photographs and other evidence are obtained when necessary;
- Less than half of the claims alleging bodily injury contained documentation of a report to the ISO index bureau. We note seven exceptions for 12 requirements;
- One claim which was suspected as possibly fraudulent based on the claimant's claim history was not pursued but should have been discussed with management; and
- We note two claims which did not contain a timely documented analysis of the extent of the member's negligence and comparative negligence of other parties.

We evaluate performance for Investigations as acceptable and provide recommendations for improvement in Table I-2.

3. Plan of Action/Documentation

Score: 89%

Recognizing the importance of planning for resolution for claims open beyond 30 days, best practices require:

- Documenting an action plan no later than 30 days and identifying planned activities and anticipated time frames;
- Reviewing and updating the action plan at appropriate intervals (usually every 30-45 days for active claims) to ensure planned activities are focused on resolving the claim;
- Establishing diary to support the plan;

- Documenting communication between adjuster, member, claimant, and defense counsel;
- Documenting significant activities as they occur, by recording within 24 hours in a claim log or electronic claim notes, identifying the date of the note and its author;
- Documenting with clarity and professionalism;
- Recording file material received by date stamp or other electronic means, and maintaining in chronological order, or electronically, by scanning and naming logically to promote prompt retrieval, when necessary; and
- Acknowledgment by the adjuster of receipt of significant documentation stating its relevance to the claim.

CW supports industry best practices by requiring:

- An initial case assessment reported to the client within seven days of assignment;
- An update POA within 30 days of receipt and every 30 days thereafter, or as agreed with the client; and
- System-generated diary dates at 30 days or as needed.

Per Appendix B, for overall performance, we note 23 exceptions for 209 requirements and 27 claims eligible for performance grading. The results in an overall **acceptable** performance, meeting industry standards. Review of the claim sample reflects:

- The largest numbers of exceptions, with nine each, relate to documenting and updating the action plan and establishing time frames and dates for completion;
- Adjuster activities are focused on resolution of the claim with only one exception noted;
- Diary frequency is supported by the facts of the claim;
- Documentation supporting adjuster actions is found in the files with three exceptions noted for 25 opportunities; and
- File material is date-stamped, documentation is clear and professional.

We provide recommendations for improvement in Table I-2.

4. Reserve Management

Score: 86%

Best practices require:

- Setting initial reserves timely and reviewing adequacy based upon developing an analysis of evidence in favor of issues pursued by the claimant and evidence in favor of immunities and defenses;
- Reevaluating reserves at least bi-annually for adequacy based upon the liability and damages information reflected in the investigation and discovery;
- Documenting reserve calculations using Most Probable Outcome (MPO) considering the probable adverse outcome and the probability for a favorable outcome is as follows:
 - 75% or greater chance for favorable outcome, reserve for favorable outcome plus 25% of probable adverse outcome;
 - 51% to 75% chance for favorable outcome, reserve for favorable outcome plus 50% of probable adverse outcome; and
 - 50% or less chance for favorable outcome, reserve for 100% of probable adverse outcome.

CW meets best practices by requiring:

- Initial loss reserve set within seven days of receipt of the claim; and
- Consideration of multiple factors in determining ultimate reserves, which represents the MPO.

All 30 sample claims are reviewed for this component. Per Appendix B, we note 184 requirements and 26 exceptions and evaluate overall performance as **acceptable**, meeting industry standards. Most exceptions relate to timeliness of initial reserving and accuracy of expense reserves. Our review of the audit sample reflects:

- CW sets a “placeholder” reserve when a new claim is entered prior to assignment to an adjuster;
- The initial reserve set by the adjuster upon review of the case facts is timely in about half the qualifying claims in the sample with delays ranging as high as 52 days;
- Adjustments are timely suggesting frequent review of reserves; however, we note three exceptions where the adjuster did not document review of the reserve;

- Adjusters document reserve rationale, with one exception noted;
- Indemnity and expense reserves are evaluated separately;
- Indemnity reserves are accurate, but expense reserves are not consistently established for claims where expenses are anticipated. We recommend five reserve adjustments, three increases and two decreases for a net decrease of (\$96,631) to the total outstanding reserves of \$1,072,493 for the audit sample reflected in Appendix A;
- The recommended decrease represents 9% of the total outstanding reserves. Our actuarial partners advise reserve adjustments less than 10% do not impact actuarial results; and
- All but two sample claims are closed within 30 days of the final payment.

We provide our recommendations for improvement in Table I-2.

5. Statutory Compliance

Score: 100%

Best practices require compliance with:

- Any state Fair Claims Practices Act;
- Government code section(s) relating to filing or responding to claims, if appropriate, and
- Other federal or state laws relating to handling and payment of claims.

As a self-funded plan not covered by insurance, AORMA is exempt from the requirements of the California Fair Claims Practices Act included in the California Insurance Code. Nevertheless, CW treats claimants fairly and communicates and issues payments timely.

Section 111 of the Medicare, Medicaid, and SCHIP Extension Act of 2007 (MMSEA) established mandatory reporting requirements for liability insurance (including self-insurance), no-fault insurance, and workers' compensation. This act requires claims administrators to identify a Medicare beneficiary (whose injury or accident might result in a settlement) to enable appropriate determination concerning coordination of benefits, including any Medicare recovery entitlement.

The Centers for Medicare & Medicaid Services (CMS) is responsible for implementing the MMSEA.

Beginning January 1, 2012, Responsible Reporting Entities (RREs) were to begin reporting Total Payment Obligation to Claimant (TPOC) settlements, judgments, awards, or other payments over \$100,000. This threshold diminishes over the years and the current reporting threshold is now \$750. The complete reporting threshold dates are as follows.

Amount	TPOC Date on or after	Reporting Required*
\$100,000	October 1, 2011	January 1, 2012
\$50,000	April 1, 2012	July 1, 2012
\$25,000	July 1, 2012	October 1, 2012
\$5,000	October 1, 2012	January 1, 2012
\$2,000	October 1, 2013	January 1, 2014
\$1,000	October 1, 2014	January 1, 2015
\$750	January 1, 2017	April 1, 2017

*Within the quarter beginning on this date.

Because CSURMA funds AORMA’s self-insured retention, CSURMA is the RRE under MMSEA. CW is the reporting agent and contracts with ISO to identify and report appropriate claims. ISO provides CW with a listing of claims identifying Medicare recipients. CW’s Guidelines require certain system fields to be completed to facilitate reporting.

This workflow is dependent on the adjuster:

- Completing the ISO ClaimSearch index with information required to query Medicare; and
- Recording the positive Medicare-eligibility finding in CW’s claim system.

Per Appendix B, we note 28 requirements and no exceptions for the 27 claims eligible for scoring. We evaluate performance as **superior**. Review of the sample reflects:

- CW adjusters comply with the spirit of the California Fair Claims Practices Act although not required by law to do so;
- No Medicare-eligible claimants were included in the sample; and
- Although immunities applicable to public entities are not applicable to the auxiliaries, we note one claim where immunities were evaluated as the defense of the University had been tendered and accepted.

6. Communication

Score: 100%

Best practices require:

- Prompt response to internal communications; and
- Prompt response to external correspondence or communication.

Per Appendix B, all requirements are met. We evaluate performance as **superior**.

7. *Claims Management Information System (CMIS)*

Score: 98%

Best practices require:

- CMIS support of claims handling efficiency, including:
 - CMIS fields adequate to collect data required to handle claims;
 - System is managed to promote easy identification of electronic documents attached to claim files through use of file and folder naming conventions; and
 - Use of CMIS fields to collect data timely and accurately.
- CMIS support of loss experience reports (LERs), including:
 - Support for provision of LERs to members and loss control personnel; and
 - Support for provision of EDI per regulatory requirements.

Per Appendix B, we note 130 requirements and three exceptions and evaluate performance as **superior**, exceeding industry standards. The exceptions included minor errors with entry and update of data.

8. *Claim Disposition and Payment*

Score: 96%

Industry best practices require documentation of:

- Evaluation of damages within 30 days of receipt;
- Verification of bodily injury claims by medical bills and reports;
- Extent of property damage by itemized building scope, appraisal, and pricing verification;
- Damage offsets such as prior damage, injury, or depreciation;
- Authorization requests and approvals;
- Offers and demands;
- Releases executed prior to settlement check issuance;
- Protection of Medicare's interest when there is a secondary payer obligation in accordance with the MMSEA; and

- Timely and accurate payments.

AORMA's P & P No. L-2 sets forth the following settlement authority parameters:

- CW has authority to \$25,000; and
- The AORMA Committee has settlement authority in excess of \$25,000 to the limit of the pooled layer.

The MOC requires member notification for settlements and provides a two-level appeal process should the member disagree.

Per Appendix B, we note 140 requirements and five exceptions overall for claim disposition and payment. We evaluate performance as **superior**, exceeding industry standards. Review of the claim sample reflects:

- Three of the five exceptions relate to claim evaluation and documentation, either insufficient documentation of property damage (1) or application of damage offsets (2);
- Two exceptions related to untimely (1) or inaccurate (1) payments;
- We note no exceptions to:
 - Timely evaluations;
 - Properly documenting evaluations and negotiations with negotiations demonstrating adequate planning;
 - Obtaining releases prior to issuing payments;
 - Requesting settlement authority timely, clearly outlining the issues to allow informed decision making;
 - Documenting settlement authority in the claim file; and
 - Supporting payment requests with adequate documentation.

9. Litigation/Recovery Management

Score: 88%

Best practices for litigation management require the administrator to avoid unnecessary litigation by:

- Investigating claims promptly;

- Evaluating claims reasonably and making early resolution decisions;
- Maintaining frequent contact with third party claimants to establish trust and foster claim resolution when appropriate; and
- Treating claimants and attorneys fairly.

To minimize costs when litigation does occur, the administrator is expected to:

- Control the use of outside defense counsel;
- Assign claims in writing to specific attorneys rather than to firms;
- Ensure cases contain the attorney's documented resolution strategy and a written budget;
- Collaborate with the assigned attorney to facilitate development of alternative resolution strategies when appropriate;
- Consider alternative dispute resolution; and
- Monitor defense counsel's billings to ensure compliance with contractual requirements.

AORMA meets best practices by detailing litigation management requirements in P & P No. L-2 which requires:

- TPA oversight of legal defense management;
- Counsel to acknowledge and sign an engagement letter indicating understanding of AORMA's litigation management requirements; and
- Counsel to provide a case analysis and litigation budget within 30 days of receipt of assignment and update the legal budget as necessary.

The Policy requires defense counsel to be responsive to the TPA.

AORMA P & P L-3 requires CW to assign new suits to AORMA-approved counsel within five days of receipt. The policy also provides for maximum hourly rates.

AORMA litigation management guidelines are excellent as they set communication standards and require budgeting to promote cost projections.

Excluding auto-related claims, 18% of the open pending claims and 31% of the audit sample are litigated.

We evaluate performance for litigation management as **acceptable**, meeting industry standards. Per Appendix B, we note 81 requirements and ten exceptions with six of those exceptions for counsel's not providing a timely initial evaluation and litigation budget, both which require improvement. Review of the sample claims reflect:

- Without exception, CW refers new litigation to a panel firm within five days;
- CW uses the required engagement letter with one exception noted;
- Panel counsel demonstrates the necessary expertise to defend assigned cases and generally provides a thorough fact summary and analysis of liability. However, we note:
 - Counsel is non-compliant to CW's request for an initial case analysis within 30 days in two of ten qualifying⁶ claims; and
 - Counsel demonstrates non-compliance to CW's request for a litigation budget in five of nine qualifying claims.
- Counsel's subsequent reporting as required by AORMA is timely;
- We noted no penal action taken when counsel is non-compliant with file reporting requirements; and
- With one exception, legal billings comply with AORMA's guidelines.

Best practices for recovery management require:

- Prompt identification of and contact with responsible parties;
- Prompt identification of contracts intended to hold a third party liable;
- Appropriate follow up with responsible parties to effect recovery;
- Assessment of costs and methods to effect recovery should the responsible party decline payment; and
- Protection of the statute of limitations when the decision is made to use legal assistance to obtain payment.

No claims involving potential recovery are noted in the audit sample.

We provide recommendations to improve performance in Table I-2.

⁶ "Qualifying" claims are those claims for which an initial analysis and/or case budget is due during the current audit period.

Appendix A
Claims Audit List

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Claims Audit List

Claim Number	Claimant	Member	DOL	Type	Status	Total Reserve \$	Recommended* Reserve \$	
1.	1582137	FIE	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	8/11/2009	LEP	Closed	\$0	\$0
2.	1910830	SAN	CSU SAN DIEGO RESEARCH FOUNDATION	1/1/2012	LPI	Open	\$129,462	\$45,000
3.	1946868	GRA	CPSU POMONA FOUNDATION	5/19/2016	LEP	Closed	\$0	\$0
4.	1950262	ESP	CSU FULLERTON ASSOCIATED STUDENTS	10/13/2016	LBI	Closed	\$0	\$0
5.	1953168	CAR	CSU SAN JOSE SPARTAN SHOPS, INC.	9/22/2016	LPI	Closed	\$0	\$0
6.	1971627	HEA	LONG BEACH RESEARCH FOUNDATION	3/1/2017	LEP	Closed	\$0	\$0
7.	1974155	KIE	CSU LONG BEACH FORTY NINER SHOPS, INC.	11/17/2017	LBI	Closed	\$0	\$0
8.	1975465	PAD	CPSU POMONA FOUNDATION	9/12/2017	LEP	Open	\$32,628	\$32,628
9.	1975493	CAS	CPSU POMONA FOUNDATION	12/19/2017	LPI	Closed	\$0	\$0
10.	1979174	BOY	CSU SACRAMENTO ASSOCIATED STUDENTS, INC.	1/12/2018	LBI	Closed	\$0	\$0
11.	1979246	OWE	CSU FRESNO AGRICULTURAL FOUNDATION	3/9/2018	LBI	Closed	\$0	\$0
12.	1979246-002	OWE	CSU FRESNO AGRICULTURAL FOUNDATION	3/9/2018	LPD	Closed	\$0	\$0
13.	1979835	FLE	CSU SAN DIEGO RESEARCH FOUNDATION	4/6/2018	LEP	Open	\$35,069	\$35,069
14.	1984678	FIE	CSU FRESNO ASSOCIATION	8/22/2018	APD	Closed	\$0	\$0
15.	1985019	DEB	CSU SACRAMENTO ASSOCIATED STUDENTS, INC.	10/24/2016	LEP	Open	\$151,833	\$151,833
16.	1985046	RIC	CSU LOS ANGELES UNIVERSITY AUXILIARY SERVICES	2/25/2018	LBI	Open	\$325,276	\$325,276
17.	1987739	DAV	CSU LONG BEACH ASSOCIATED STUDENTS, INC.	10/20/2017	LEP	Open	\$74,679	\$74,679
18.	1988412	BEL	CSU FRESNO ASSOCIATION	11/19/2018	LBI	Open	\$8,500	\$10,000

Claim Number	Claimant	Member	DOL	Type	Status	Total Reserve \$	Recommended* Reserve \$
19.	KES	CPSU POMONA FOUNDATION	12/10/2018	APD	Closed	\$0	\$0
20.	LIT	CSU CHICO RESEARCH FOUNDATION	9/19/2018	LEP	Open	\$50,669	\$0
21.	SAN	CPSU POMONA FOUNDATION	10/25/2018	LEP	Open	\$77,238	\$77,238
22.	ESP	CPSU POMONA ASSOCIATED STUDENTS, INC.	1/12/2018	LBI	Open	\$110,904	\$110,904
23.	G&G	CSU SAN BERNARDINO STUDENT UNION	9/15/2018	LPD	Open	\$29,486	\$29,486
24.	WIN	CSU FRESNO ASSOCIATION (SAVE MART CENTER)	2/7/2019	APD	Closed	\$0	\$0
25.	BLE	CPSU SAN LUIS OBISPO CAL POLY CORP.	2/14/2019	LBI	Open	\$15,000	\$17,500
26.	ROB	CSU SAN DIEGO AZTEC SHOPS, LTD.	2/10/2018	LBI	Open	\$4,249	\$38,749
27.	GRA	CSU FRESNO ATHLETIC CORPORATION	12/22/2018	LBI	Open	\$25,000	\$25,000
28.	BOL	CSU SAN DIEGO ASSOCIATED STUDENTS	3/29/2019	LPD	Closed	\$0	\$0
29.	TAT	CSU SAN DIEGO RESEARCH FOUNDATION	4/26/2019	APD	Open	\$0	\$0
30.	ROD	CSU DOMINGUEZ HILLS ASSOCIATED STUDENTS	5/29/2019	LBI	Open	\$2,500	\$2,500
Total						1,072,493	975,863
						Difference +/-	(96,631)

* Reserve change recommendations are indicated in **boldface**.

Appendix B
**Component, Subcomponent, and Criteria Scores
with Exceptions**

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Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions		Number of Responses			Weighted		Score
		Yes	No	N/A	Actual	Possible	Pct
01 Claims Intake							
1	Claim Reporting	Yes	No	N/A	Actual	Possible	Pct
1.01	Does member report claim timely?	23	0	7	23	23	100%
1.02	Does the initial report have sufficient information for the adjuster to initiate contacts and investigation?	23	0	7	23	23	100%
1.03	Does the initial report reflect the member's familiarity with CSURMA claim reporting procedures?	22	0	8	22	22	100%
Subcomponent Total		68	0	22	68	68	100%
2	Claim Set Up	Yes	No	N/A	Actual	Possible	Pct
1.04	Is claim set up within 24 business hours of receipt?	19	3	8	19	22	86%
1.05	Are claim facts reviewed immediately to verify facts conform with coverage provided?	22	1	7	22	23	96%
1.06	Is claim data entry accurate?	21	2	7	21	23	91%
Subcomponent Total		62	6	22	62	68	91%
Category Total:		Yes	No	N/A	Actual	Possible	Pct
01 Claims Intake (85% target)		130	6	44	130	136	96%

Exceptions: 01 Claims Intake
(Claims scoring below 100%)

1	1992493 - 001	80%
2	1990481 - 001	67%
3	1989433 - 001	83%
4	1985046 - 001	83%
5	1975465 - 001	83%

Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions		Number of Responses			Weighted		Score
02 Investigation							
1	Contacts	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
2.01	Contacts with required parties initiated within 24 hours of receipt of claim?	14	3	13	14	17	82%
2.02	Is contact with parties sufficient to obtain required information?	20	0	10	20	20	100%
Subcomponent Total		34	3	23	34	37	92%
2	Obtaining and Preserving Evidence	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
2.03	Investigation is substantially completed within 15 days of assignment, or the claim is documented with efforts to do so.	19	0	11	19	19	100%
2.04	If the investigation is not complete within 30 days, there is an action plan to complete outstanding items?	9	2	19	9	11	82%
2.05	Investigation includes statements, police reports, photographs appropriate to support liability and damage decisions?	15	0	15	15	15	100%
2.06	If bodily injury is involved, are authorizations obtained?	7	0	23	7	7	100%
Subcomponent Total		50	2	68	50	52	96%
3	Mitigation	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
2.07	If bodily injury is involved, the claim is reported to the index system?	5	7	18	5	12	42%
2.08	When fraud is suspected, additional investigation is pursued, together with reporting to authorities, if appropriate?	0	1	29	0	1	0%
2.09	Did the adjuster perform a documented analysis of the extent of the member's negligence, including, if applicable, comparative negligence of the parties?	11	2	17	11	13	85%
Subcomponent Total		16	10	64	16	26	62%
Category Total: 02 Investigation (85% target)		100	15	155	100	115	87%

Exceptions: 02 Investigation
(Claims scoring below 100%)

1	1995645 - 001	60%
2	1993058 - 001	75%
3	1992493 - 001	75%
4	1991875 - 001	86%
5	1990481 - 001	0%
6	1989433 - 001	0%

Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions	Number of Responses	Weighted	Score
02 Investigation			
	7	1988412 - 001	83%
	8	1985046 - 001	83%
	9	1984678 - 001	80%
	10	1979174 - 001	86%
	11	1974155 - 001	83%
	12	1953168 - 001	67%
	13	1950262 - 001	75%

Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions		Number of Responses			Weighted		Score
03 Plan of Action/Documentation							
1	Timeliness	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
3.01	Is an action plan documented and updated as necessary?	15	9	6	15	24	63%
3.02	Does the file reflect appropriate activities initiated to resolve the claim?	20	1	9	20	21	95%
Subcomponent Total		35	10	15	35	45	78%
2	Frequency of Updates	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
3.03	Time frames and follow-up dates documented?	2	9	19	2	11	18%
3.04	Diary frequency supported by case facts, but no longer than 60 days?	24	1	5	24	25	96%
3.05	Diary review is documented with date, adjuster name, and action taken?	24	0	6	24	24	100%
Subcomponent Total		50	10	30	50	60	83%
3	Quality of Documentation	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
3.06	Documentation supporting adjuster actions is located in file.	22	3	5	22	25	88%
3.07	Separate folders to house claimant-specific information maintained?	0	0	30	0	0	N/A
3.08	File material receipt recorded by date stamp or other means?	27	0	3	27	27	100%
3.09	File documents communication among adjuster, claimant and defense counsel.	25	0	5	25	25	100%
3.10	Adjuster documentation is clear and professional.	27	0	3	27	27	100%
Subcomponent Total		101	3	46	101	104	97%
Category Total:		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
03 Plan of Action/Documentation (85% target)		186	23	91	186	209	89%

Exceptions: 03 Plan of Action/Documentation
(Claims scoring below 100%)

1	1985046 - 001	89%
2	1975465 - 001	75%
3	1975493 - 001	88%
4	1979174 - 001	88%
5	1979246 - 001	78%
6	1979246 - 002	88%
7	1979835 - 001	89%
8	1950262 - 001	89%
9	1985019 - 001	89%
10	1995645 - 001	71%

Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions	Number of Responses	Weighted	Score
03 Plan of Action/Documentation			
	11	1987739 - 001	67%
	12	1989747 - 001	89%
	13	1990481 - 001	86%
	14	1991875 - 001	78%
	15	1992493 - 001	86%
	16	1993058 - 001	88%
	17	1984678 - 001	75%

Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions		Number of Responses			Weighted		Score
04 Reserve Management							
1	Procedures	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
4.01	Initial reserve is established within 2 business days of receipt of claim?	12	11	7	12	23	52%
4.02	Reserve adjustments are made within 30 days of receipt of information supporting a material change in developments?	10	0	20	10	10	100%
4.03	File contains documentation of reserve review at regular intervals, no greater than 120 days?	8	3	19	8	11	73%
4.04	Initial reserve and subsequent changes are supported by case facts?	20	0	10	20	20	100%
4.05	Reserves are evaluated by component, i.e., indemnity and expense?	28	0	2	28	28	100%
4.06	Reserve rationale is documented by worksheet, claim notes, report or other acceptable means.	24	1	5	24	25	96%
Subcomponent Total		102	15	63	102	117	87%
2	Evaluation and Accuracy	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
4.07	Indemnity reserve is accurate?	28	1	1	28	29	97%
4.08	Expense reserve is accurate?	18	8	4	18	26	69%
4.09	Reserve is closed within 30 days of final payment?	10	2	18	10	12	83%
Subcomponent Total		56	11	23	56	67	84%
Category Total: 04 Reserve Management (85% target)		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
		158	26	86	158	184	86%

Exceptions: 04 Reserve Management
(Claims scoring below 100%)

1	1988412 - 001	80%
2	1950262 - 001	50%
3	1953168 - 001	67%
4	1975465 - 001	80%
5	1979174 - 001	71%
6	1979835 - 001	71%
7	1985019 - 001	88%
8	1910830 - 001	86%
9	1987739 - 001	83%
10	1995645 - 001	60%
11	1989433 - 001	75%
12	1989747 - 001	83%
13	1990481 - 001	88%
14	1990633 - 001	88%
15	1991875 - 001	83%

Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions		Number of Responses			Weighted	Score	
04 Reserve Management							
		16	1992493 - 001			50%	
		17	1993058 - 001			67%	
		18	1985046 - 001			88%	
05 Statutory Compliance							
1	Compliance	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
5.01	Claim reflects compliance with state laws and regulations.	27	0	3	27	27	100%
5.02	Claim is flagged for required Medicare reporting?	0	0	30	0	0	N/A
5.03	Does the adjuster require the claimant to comply with government code requirements?	0	0	30	0	0	N/A
5.04	Is there analysis of potential immunity defense (s)?	1	0	29	1	1	100%
Subcomponent Total		28	0	92	28	28	100%
Category Total: 05 Statutory Compliance (85% target)		28	0	92	28	28	100%
Exceptions: 05 Statutory Compliance (Claims scoring below 100%)							
06 Communication							
1	Communication	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
6.01	Prompt response to internal communications?	23	0	7	23	23	100%
6.02	Response to correspondence requiring a response within 5 business days?	25	0	5	25	25	100%
6.03	Claim reflects updates between Risk Management and General Counsel?	3	0	27	3	3	100%
Subcomponent Total		51	0	39	51	51	100%
Category Total: 06 Communication (85% target)		51	0	39	51	51	100%
Exceptions: 06 Communication (Claims scoring below 100%)							

Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions		Number of Responses			Weighted	Score	
07 Claim Information System							
1	Data Integrity	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
7.01	Claim entry contains accurate information.	26	1	3	26	27	96%
7.02	Claim data is updated with new information.	24	1	5	24	25	96%
7.03	Claim system promotes easy identification of electronic documents through use of file and folder naming conventions.	26	1	3	26	27	96%
7.04	Claim data is accurately reflected in loss run data.	27	0	3	27	27	100%
Subcomponent Total		103	3	14	103	106	97%
2	Medicare Reporting	<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
7.05	Claim contains entries for fields required for Medicare reporting under MMSEA (Legal Name, DOB, Gender, SSN) and for meaningful loss information reports	24	0	6	24	24	100%
Subcomponent Total		24	0	6	24	24	100%
Category Total: 07 Claim Information System (85% target)		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
		127	3	20	127	130	98%
Exceptions: 07 Claim Information System (Claims scoring below 100%)							
1	1992493 - 001						80%
2	1979835 - 001						80%
3	1953168 - 001						75%

Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions		Number of Responses			Weighted		Score
08 Claim Disposition and Payment							
1 Evaluation and Documentation		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
8.01	Was the damage evaluation performed within 30 days of receipt of damages information?	15	0	15	15	15	100%
8.02	If injury/disability was considered questionable, was an activity check performed or an independent medical examination considered?	0	0	30	0	0	N/A
8.03	Does the adjuster establish a value range and a negotiating plan prior to initiating negotiations?	5	0	25	5	5	100%
8.04	Is the evaluation properly documented?	11	0	19	11	11	100%
8.05	If wage loss was involved, did the adjuster verify with the employer?	1	0	29	1	1	100%
8.06	If property damage, was it verified by appraisal/photographs or adjuster verification of contractor's scope and pricing?	5	1	24	5	6	83%
8.07	Were any applicable damage offsets assessed and applied?	2	2	26	2	4	50%
8.08	Are negotiations documented, stating each settlement offer and demand?	9	0	21	9	9	100%
8.09	Is a release executed prior to issuing a settlement check?	13	0	17	13	13	100%
8.10	Does file contain adequate documentation that Medicare interests have been protected pursuant to MMSEA?	0	0	30	0	0	N/A
Subcomponent Total		61	3	236	61	64	95%
2 Authority		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
8.11	Is settlement authority requested within 10 days of completing the evaluation?	6	0	24	6	6	100%
8.12	Does the authority request clearly outline issues relevant to the claim to allow an informed decision?	5	0	25	5	5	100%
8.13	Is settlement authority documented in the claim file?	6	0	24	6	6	100%
Subcomponent Total		17	0	73	17	17	100%
3 Payments		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
8.14	Payment is issued timely.	19	1	10	19	20	95%
8.15	Are payment requests supported by documentation?	20	0	10	20	20	100%
8.16	Payment is issued accurately.	18	1	11	18	19	95%
Subcomponent Total		57	2	31	57	59	97%
Category Total:		<i>Yes</i>	<i>No</i>	<i>N/A</i>	<i>Actual</i>	<i>Possible</i>	<i>Pct</i>
08 Claim Disposition and Payment (85% target)		135	5	340	135	140	96%

Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions	Number of Responses	Weighted	Score
-----------------------------------------	---------------------	----------	-------

08 Claim Disposition and Payment

Exceptions: 08 Claim Disposition and Payment
(Claims scoring below 100%)

1	1993413 - 001		92%
2	1989433 - 001		91%
3	1985019 - 001		67%
4	1984678 - 001		80%
5	1979246 - 002		88%

Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions		Number of Responses			Weighted		Score
		Yes	No	N/A	Actual	Possible	Pct
09 Litigation/Recovery Management							
1	Litigation Management						
9.01	Is the suit referred to a panel law firm within 5 days of notice?	7	0	23	7	7	100%
9.02	Does assignment include an engagement letter providing counsel with litigation guidelines?	11	1	18	11	12	92%
9.03	Does counsel work with adjuster to develop a litigation strategy?	8	1	21	8	9	89%
9.04	Does counsel provide a preliminary evaluation within 30 days of assignment?	8	2	20	8	10	80%
9.05	Does counsel provide a litigation budget within 30 - 45 days of assignment?	5	4	21	5	9	56%
9.06	Is counsel's analysis thorough, providing a fact summary and analysis of liability and governing statutes?	8	1	21	8	9	89%
9.07	Is counsel's subsequent reporting timely, within client guidelines?	11	0	19	11	11	100%
9.08	Is alternative dispute resolution considered, if appropriate?	4	0	26	4	4	100%
9.09	Do legal billings comply with litigation management guidelines?	9	1	20	9	10	90%
Subcomponent Total		71	10	189	71	81	88%
2	Recovery Management						
9.10	Was responsible third party contacted within 10 days of knowledge or was there an attempt to identify potentially responsible parties?	0	0	30	0	0	N/A
9.11	Is there an investigation to determine the existence of contracts that would shift liability to another party?	0	0	30	0	0	N/A
9.12	If another responsible party is identified, is there appropriate follow-up contact until a response is obtained?	0	0	30	0	0	N/A
9.13	Was the responsible party notified in writing?	0	0	30	0	0	N/A
9.14	In the event the responsible party declines payment or ignores requests for payment, is there a decision made on whether or not to pursue subrogation after completing a cost-benefit analysis?	0	0	30	0	0	N/A
Subcomponent Total		0	0	150	0	0	N/A
Category Total:							
09 Litigation/Recovery Management (85% target)		71	10	339	71	81	88%

Exceptions: 09 Litigation/Recovery Management
(Claims scoring below 100%)

1	1992493 - 001	60%
2	1990481 - 001	88%

Claims Audit

Component, Subcomponent and Criteria Scores with Exceptions

AORMA

Components, Subcomponents and Questions	Number of Responses			Weighted		Score
09 Litigation/Recovery Management						
	3	1989747 - 001				71%
	4	1985019 - 001				75%
	5	1979835 - 001				89%
	6	1975465 - 001				75%
	7	1971627 - 001				80%
Overall (85% target)	986	88	1,206	986	1,074	92%

Appendix C

Carl Warren and Company

Public Entity Liability Claims Handling Best Practices

DRAFT



CARL WARREN & COMPANY

Public Entity
Liability Claims Handling
Best Practices

Confidential & Proprietary



CLAIMS HANDLING BEST PRACTICES

➤ CONTACT

Adjusters are to make contact with claimants within 24-48 hours of receipt of the claim (taking into consideration weekends and holidays). 24 hour contact is preferred. If contact cannot be made via telephone within that time frame, a letter is sent to the claimant, advising of receipt of the matter and the need to discuss same. While we will not chase claims, we do believe that early contact results in the establishment of rapport and good communication. As for the client's personnel, contact will be made within the same timeframe or as agreed upon between Carl Warren & Company and the client (should you desire to first make contact with individuals as an introduction, etc.). Attempted contact with any and all witnesses will also be made within this timeframe to secure appropriate interviews and/or statements.

➤ RESERVES

Carl Warren's reserve philosophy is based on the review of the entire matter, taking into account many factors. Unless otherwise advised by the client, Carl Warren reserves on the indemnity side to full value, then takes into consideration comparative/contributory negligence, tender potential, the jurisdiction, the strength or weakness of the plaintiff attorney (where applicable), the strength and/or weakness of witnesses, the claimant themselves and any other factors that will result in a potential change in the value of the claim. At no time will a matter be reserved at less than 10% of full value (taking into account the areas discussed) with the thought being that even the best, strongest and most perfectly defensible matter could, if presented to a trier of fact (Judge or Jury), result in an adverse verdict 1 out of 10 times.

➤ DIARY

Our files are on strict diary and are reviewed at pre-established intervals, to ensure the timely investigation and completion of work as well as the adequacy of the established reserves. The system is customized for each client. We can set up manager diaries to review files every 10 days, every 30 days or as needed. Adjusters review the diary report weekly and the Claim Supervisor receives reports weekly as



to late diaries. The Supervisor will also audit at least 10 adjuster files monthly. Any trends or problems found will be addressed internally. The Supervisor reviews all reserve changes, payments and ensures the files are on diary. He/she can review files as often as the client feels necessary.

➤ **REPORTING**

A Preliminary Report will be provided to the client within 7 days of our receipt of the matter, with copies as determined. This will include a review of the facts as known, an initial liability discussion, initial reserves, and a plan of action. Within 30 days of receipt of the matter, an Investigation Report will be provided to the client which will present a more complete discussion of the matter, the results of the investigation to date, recommendations as to the overall matter, a reserve review and an updated Plan of Action. Every 30 days, or as agreed upon, a Status Report will be provided to update the claim to conclusion.

➤ **FILE MANAGEMENT**

Where the client determines that an investigation is necessary, the focus of our investigation is on the timely gathering of critical information and preservation of potential evidence. Towards that end, we will make contact with the claimant, witnesses and the client within 24 hours of receipt of the claim. The facts are obtained, damages assessed and an evaluation is made. The results of the investigation are analyzed and a liability determination is made, taking into consideration the possible comparative fault of the claimant and any applicable contractual indemnity provisions. Within 2 business days of receipt of a new claim, the adjuster enters the claims information into our Risk Management Information System, MyCarlWarren. The initial investigation findings are reported to the client no later than 7 days with a complete investigative report provided within 30 days. We can also investigate and handle through conclusion all telephone-adjusted claims. The goal is to complete a comprehensive evaluation expeditiously and advise the client of the liability exposure. We will then act on the client's authority to resolve the claims as quickly, fairly and efficiently as possible.

➤ **INTERNAL AUDITS**

Each of our adjusters is audited on a regular basis for compliance with Carl Warren policies, procedures and protocols as well as the client protocols. These audits, done by supervisors (10 per month) as well as by our Quality Assurance Department (focus audits) allow us to review the work being performed. Supervisors are required



to enter notes into the files and guide and direct the adjusters on each claim. Adjusters are required to keep an updated diary and supervisors review each claim every 30 days to confirm that all diaries are up to date.

➤ **CALIFORNIA TORT CLAIM ACT**

Our claims teams have an extensive knowledge and understanding of the California Tort Claim Act that governs claims against public entities; from how a claim is presented to time deadlines, statutes, and immunities. When a claim is presented to the client and then reported to Carl Warren & Company, we evaluate the sufficiency, timeliness and merits of the claim and recommend the appropriate response within the required time deadlines set forth in the Act. This includes strategic responses, such as when delays occur from a lack of claimant response. It is our belief that, as a public entity, our clients should benefit from every possible defense and administrative relief when responding to claims.

➤ **EXCESS REPORTING**

This will be a point of discussion between Carl Warren and the client as to whether you desire to take on the role of notice to the carriers or give that responsibility to us.

➤ **TENDERS**

This is a big part of the success of a program. Our adjusters are responsible for confirmation of or discussion as to why a tender is pursued or not. At first review of a new matter (within 7 days) the adjuster must include, in the file notes and the preliminary report, a discussion of any potential viable tenders and the strength of same. Adjusters also understand the need to maintain good business relationships, so where appropriate, the adjuster will gain authority from the client prior to pursuit of a tender. Tenders are made not only to specific entities, but also their carriers, so as to secure responses and where appropriate, gain acceptance of same. Adjusters understand the concept of tendering early and often and also understand that tenders are not based on liability, but in contract. Many times an education needs to take place to the tendered entity that will be quick to not accept a tender because "they are not liable." While that may be correct, it is not a factor in the acceptance of the tender.



➤ **INDEXING/MMSEA**

Each matter where a bodily injury is alleged will be indexed with the Insurance Service Organization (ISO) for prior incidents. If a “hit” comes back, it will be pursued as appropriate by the handling adjuster. In addition, where applicable, claimants will be indexed for Medicare beneficiary status, so as to comply with any and all requirements of MMSEA as necessary. If a claimant/plaintiff is found to be a beneficiary, all steps will be taken to protect the requirements of MMSEA prior to any settlement, verdict or judgment.

➤ **LITIGATION MANAGEMENT**

Carl Warren adjusters do not turn litigated matters over to counsel. Unless instructed otherwise by the client, the adjuster will be an intricate part in the tripartite relationship between the client, the attorney and Carl Warren. When appropriate and with granted authority, Carl Warren will retain defense counsel on behalf of the client for litigation purposes. In some claims of a sensitive nature, and with the prior authority of the client, counsel may be retained prior to the commencement of litigation. A Retention Letter will be sent to counsel, enumerating the Litigation Guidelines to be followed and requesting a Litigation Budget, to be received within 30 days, along with counsel's Preliminary Litigation Report. The adjuster will review any and all work done by counsel, as well as all legal bills, for appropriateness, before presenting to the client. Regular conference calls will take place and will include the client as applicable. The adjuster will seek to complete all tasks that can be undertaken by an adjuster during the litigation process to control costs.

➤ **AUTHORITY**

At the beginning of the relationship, Carl Warren will have no settlement authority. All authority will be granted by the client. As the relationship evolves, discussions will take place to determine if the client wishes to grant any authority level to Carl Warren. The client will be an integral part of any and all discussions related to any authority requests, whether they relate to denial of a claim, pursuit of a tender, settlement, retention of counsel, contact with the client personnel, etc.

➤ **DENIAL OF CLAIMS**

Authority to deny a claim will be that of the client with a recommendation from the adjuster. If a claim is denied and the claimant is not represented, the adjuster will



wait a period of 60 days before closing a file, should the claimant fail to respond to the letter of denial. If the claimant is represented, the adjuster will wait a period of 30 days prior to closing a file for lack of response or pursuit.

Appendix D
Defense Counsel Suspension Letter

DRAFT



CARL WARREN & COMPANY
Claims Management and Solutions

Date

Defense Attorney Name
Defense Attorney Address

**Re: Principal: Auxiliary Organizations Risk Management Alliance (AORMA)
Member:
Additional Insured:
Claimant:
Date of Loss:
Our File:**

Dear Mr. Attorney:

As you may recall, you received the above mentioned assignment and retention letter dated (date). Within the retention letter there were various requirements for reporting with timeframes for completion. To date we have not received your signed copy confirming receipt of the CSURMA AORMA's Policy & Procedure No. L-2 - Liability Claims Administration and Litigation Management guidelines, litigation budget or initial evaluation.

As stated in the retention letter, payment of the legal bills is contingent on the return of the signed letter, receipt of the initial evaluation and litigation budget as well as the submission of a revised budget when the approved budget is exceeded.

As a result, we are providing formal notice that you have not complied with the requirements and that payment of further billings will be suspended until the needed documents are received.

I apologize for any inconvenience this may cause and look forward to receiving the requested/needed documents as soon as possible. Thank you for your cooperation.

Sincerely,

CARL WARREN & COMPANY

AN EMPLOYEE-OWNED COMPANY

1000 S. Hill Road, Suite 215 | Ventura, CA 93003

P. O. Box 7059 | Ventura, CA 93006-7059

www.carlwarren.com | Tel: 805-650-7020 | 800-345-7338 | Fax: 866-254-4423

CA License No. 2607296

Cc:

CSU Auxiliary Organization

Alliant Insurance Services, Inc.
Attention: Mimi Long
100 Pine Street, 11th Floor
San Francisco, CA 94111

Zachary Gifford, Risk Management and Public Safety
The California State University
401 Golden Shore, 5th Floor
Long Beach, CA 90802

William Hsu, CSURMA General Counsel
Office of General Counsel
401 Golden Shore, 2nd Floor
Long Beach, CA 90802

CSURMA AORMA 2019/20 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 AORMA – 2019/20 Meeting Calendar



FY 2019/20 CSURMA MEETING CALENDAR

JULY 2019				AUGUST 2019				SEPTEMBER 2019				
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location	
				TBD		AOA EC	TBD	4	9:00 AM	AORMA New Member	San Diego	
				1 - 2	11:00 AM	AORMA Officers Retreat	Paso Robles	4	10:00 AM	AORMA LRP	San Diego	
								5	9:00 AM	AORMA	San Diego	
								5	4:00 PM	EC Orientation	San Diego	
								6	8:30 AM	EC	San Diego	
OCTOBER 2019				NOVEMBER 2019				DECEMBER 2019				
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location	
14	10:30 AM	AIME	TBD	TBD		AOA EC	TBD	5	11:00 AM	AORMA	San Francisco	
	2:00 PM	BOD Orientation	Teleconference	6 - 7		Fitting the Pieces Conf.	San Francisco	6	8:30 AM	EC	TBD	
24	10:00 AM	AORMA	TBD	8	9:00 AM	EC	San Francisco					
25	8:30 AM	EC	TBD	8	10:30 AM	BOD	San Francisco					
25	10:30 AM	BOD	TBD	*** The EC and BOD meetings will be held during FTPC *** *** Crowne Plaza SFO Airport Hotel ***								
JANUARY 2020				FEBRUARY 2020				MARCH 2020				
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location	
12	3:30 PM	EC (AOA Conference)	Coronado, CA					5	10:00 AM	AORMA	CANCELED	
13	10:30 AM	AIME	San Francisco, CA					5	2:30 PM	EC	San Francisco	
12 - 15		AOA Annual Conference	Coronado, CA					6	8:30 AM	EC LRP	San Francisco	
APRIL 2020				MAY 2020				JUNE 2020				
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location	
					2:00 PM	BOD Orientation	Teleconference	TBD			AOA EC	TBD
				7	1:30 PM	AORMA	TBD					
				8	8:30 AM	EC	TBD					
				8	10:30 AM	BOD	TBD					
				12	10:30 AM	AIME	Long Beach					

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

FY 2020/21 CSURMA MEETING CALENDAR

JULY 2020				AUGUST 2020				SEPTEMBER 2020			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
TBD	11:00 AM	AORMA Officers Retreat	TBD	TBD		AOA EC	TBD	9	10:00 AM	AORMA New Member	TBD
								9	11:00 AM	AORMA LRP	TBD
								10	9:00 AM	AORMA	TBD
								10	4:00 PM	EC Orientation	TBD
								11	8:30 AM	EC	TBD
OCTOBER 2020				NOVEMBER 2020				DECEMBER 2020			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
12	10:30 AM	AIME	TBD	TBD		AOA EC	TBD	3	10:00 AM	AORMA	TBD
22	2:00 PM	BOD Orientation	Teleconference					4	8:30 AM	EC	TBD
22	10:00 AM	AORMA	CANCELED								
23	8:30 AM	EC	Long Beach								
23	10:30 AM	BOD	Long Beach								
JANUARY 2021				FEBRUARY 2021				MARCH 2021			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
TBD	10:30 AM	AIME	TBD					4	2:30 PM	EC	TBD
TBD	3:30 PM	EC (AOA Conference)	TBD					5	8:30 AM	EC LRP	TBD
TBD		AOA Annual Conference	TBD								
APRIL 2021				MAY 2021				JUNE 2021			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
					2:00 PM	BOD Orientation	Teleconference	TBD		AOA EC	TBD
				6	1:30 PM	AORMA	TBD				
				7	8:30 AM	EC	TBD				
				7	10:30 AM	BOD	TBD				
					10:30 AM	AIME					

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

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
- b. Claims Reporting Contacts

CSURMA CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
JPA Program Administrator – Alliant Insurance Services, Inc.				
Certificate of Insurance Requests	Van Rin Andrew Gaspari	vrin@alliant.com andrew.gaspari@alliant.com	415-403-1408 415-403-1412	415-874-4810 415-874-4810
General CSURMA Coverage Questions (CAMPUS only)	Amy Lightner	amy.lightner@alliant.com	415-403-1457	415-874-4810
	Susan Leung	susan.leung@alliant.com	415-403-1435	415-874-4810
	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
	Daniel Howell	dhowell@alliant.com	415-403-1426	415-874-4810
	Robert Leong	rleong@alliant.com	415-403-1441	415-874-4810
General CSURMA AORMA Coverage Questions (Auxiliary Organizations only)	Mimi Long	mlong@alliant.com	415-403-1423	415-874-4810
	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
	Amy Lightner	amy.lightner@alliant.com	415-403-1457	415-874-4810
	Daniel Howell	dhowell@alliant.com	415-403-1426	415-874-4810
AIME	Stacey Weeks	sweeks@alliant.com	415-403-1448	415-874-4810
	Robert Leong	rleong@alliant.com	415-403-1441	415-874-4810
Inland Marine	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
	Mimi Long	mlong@alliant.com	415-403-1423	415-874-4810
	Andrew Gaspari	andrew.gaspari@alliant.com	415-403-1412	415-874-4810
Participant Accident Insurance (PAI)	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
	Tevea Him	thim@alliant.com	415-403-1416	415-874-4810
Special Events Insurance	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
Foreign Travel Program	Stacey Weeks	sweeks@alliant.com	415-403-1448	415-874-4810
	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
General Risk Management Questions	Mimi Long	mlong@alliant.com	415-403-1423	415-874-4810
	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
	Amy Lightner	amy.lightner@alliant.com	415-403-1457	415-874-4810
	Daniel Howell	dhowell@alliant.com	415-403-1426	415-874-4810
Workers' Compensation Claims Consultant	Jacki Graf	jgraf@alliant.com	415-403-1438	415-874-4810
Alliant Claims Consulting	Robert Frey	rfrey@alliant.com	415-403-1445	415-403-1466
	Diana Walizada	dwalizada@alliant.com	415-403-1453	415-403-1466
	Elaine (Kim) Tizon	elaine.tizon@alliant.com	415-403-1458	415-403-1466
	Sheila McClenaghan	sheila.mcclenaghan@alliant.com	415-403-1492	415-403-1466
Form 700	Tevea Him	thim@alliant.com	415-403-1416	415-402-0773
Website and Technology Questions	La Shaunda Gaines	lashaunda.gaines@alliant.com	415-403-1489	415-874-4810
	Tevea Him	thim@alliant.com	415-403-1416	415-874-4810
	Myron Leavell	mleavell@alliant.com	415-403-1404	415-874-4810

Coverage	Contact	E-Mail Address	Office	Fax
AOA Bug Program - Alliant Benefits Group				
General Inquiries	General Inquiries	aoabenefits@alliant.com		
Account Manger	Emily Li	emily.li@alliant.com	415-403-1463	
Account Exective	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	

Coverage	Contact	E-Mail Address	Office	Fax
Loss Control Consultants – Alliant Risk Control Consulting				
Northern California	John Owen	john.owen@alliant.com	916-643-2736	

Chico, East Bay, Humboldt, Monterey, Sacramento, San Francisco, San Jose, San Luis Obispo, Sonoma, and Stanislaus

North LA and Central California	Tim Leech	tleech@alliant.com	949-260-5008	
North LA and Central California	Ray Machado	ray.machado@alliant.com	949-260-5081	

Bakersfield, Channel Islands, Dominguez Hills, Fresno, Los Angeles, and Northridge

Southern California	Kristina Loiselle	kloiselle@alliant.com	949-260-5042	
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Fullerton, Long Beach, Pomona, San Bernardino, San Diego, and San Marcos

CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
CSU Chancellor's Office				
CSU Chancellor's Office	Scott Bourdon	sbourdon@calstate.edu	562-951-4580	
	Leona Ching	lching@calstate.edu	562-951-4580	562-951-4859
	Robert Eaton	reaton@calstate.edu	562-951-4572	562-951-4971
	Zachary Gifford	zgifford@calstate.edu	562-951-4568	562-951-4859
	Martha Guiditta	mguiditta@calstate.edu	562-951-4557	562-951-4859
	Audra Reed	areed@calstate.edu	562-951-4564	562-951-4971
	Steve Relyea	srelyea@calstate.edu	562-951-4600	562-951-4971
	Jody VanLeuven	jvanleuven@calstate.edu	562-951-4574	
CSU Chancellor's Office Office of General Counsel	William Hsu Robin Webb	whsu@calstate.edu rwebb@calstate.edu	562-951-4500 562-951-4500	562-951-4956 562-951-4956
CSU Chancellor's Office Financial Services Division Systemwide Accounting & Reporting	Alice Kim Cindi Le Jessica Liu Tanaka Sheralin Klinthong Mary Ek	akim@calstate.edu cle@calstate.edu jliu@calstate.edu sklinthong@calstate.edu mek@calstate.edu	562-951-4627 562-951-4651 562-951-4621 562-951-4548 562-951-4540	562-951-4865
Chancellor's Office Systemwide Professional Development	David Kervella Chris Fondacaro	dkervella@calstate.edu cfondacaro@calstate.edu	562-951-4403 562-951-4403	

CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
Unemployment Insurance Claims Administrator – Equifax				
Account Manager	Tania Ochoa	tania.ochoa@equifax.com	626-476-6579	
UI Claims Administrator (Primary)	Irene Wang	irene.wang@equifax.com	317-684-2885	866-219-8844
UI Claims Administration Manager	Trisha Milton	trisha.milton@equifax.com	314-214-7883	
Equifax Charge Specialist DE2088 Requests	Laura Snyder	Laura.snyder@equifax.com		
Power of Attorney Issues	Brittany Yehlen Mitchell Bowe	Brittany.yehlen@equifax.com Mitchell.bowe@equifax.com	314-684-2880 314-684-2471	

Coverage	Contact	E-Mail Address	Office	Fax
Human Resources Consulting – Employers Group				
Helpline	Mark Nelson	mnelson@employersgroup.com	213-765-3952 or 800-748-8484	
Client Service	Bill Stephens	bstephens@employersgroup.com	805-807-9922	213-226-0216
Reference Library	Robert Campbell	rcampbell@employersgroup.com	800-748-8484 Ext. 3430	
Unemployment Questions	Mark Nelson	mnelson@employersgroup.com	213-765-3952	
Affirmative Action Plans	Suzanne Oliva	soliva@employersgroup.com	213-765-3918	
Leave Management	Helpline	helpline@employersgroup.com	800-748-8484	
Research and Surveys	Juan Garcia	jgarcia@employersgroup.com	213-765-3969	
Employee Opinion Survey	Rebecca Rogan	rrogan@employersgroup.com	213-765-3920	
Training Services	Somaly Heng	sheng@employersgroup.com	213-765-3962	
Employer Advocacy	Dustan Batton	dbatton@employersgroup.com	213-765-3915	



LIABILITY – CLAIMS REPORTING CONTACT

In the event of a loss, please contact:

Yumi Augustus
Litigation Manager
Carl Warren & Company
PO Box 2411
Tustin, CA 92781
csurma@carlwarren.com

or

yaugustus@carlwarren.com
Tel: 818-265-6765



POLLUTION – CLAIMS REPORTING CONTACT

(All pollution incidents must be reported within **seven days of discovery)**

Report the incident immediately to:

ACE Environmental Risk
casualtyriskenvironmental@acegroup.com
888-310-9553

AND:

Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

Tel: 877-725-7695
Fax: 415-403-1466

OR

Diana Walizada, Claims Unit Manager
Alliant Insurance Services, Inc.
E-mail: dwalizada@alliant.com
Tel: 415-403-1453
Fax: 415-403-1466
Cell: 415-693-8714

OR

Elaine (Kim) Tizon, Claims Advocate
Alliant Insurance Services, Inc.
E-mail: elaine.tizon@alliant.com
Tel: 415-403-1458
Fax: 415-403-1466
Cell: 415-609-2133

After hours claims reporting number

Robert Frey, First Vice President
Alliant Insurance Services, Inc.
E-mail: rfrey@alliant.com
Tel: 415-403-1445
Fax: 415-403-1466
Cell: 415-518-8490



CYBER LIABILITY – CLAIMS REPORTING CONTACT

Report the incident immediately to:

Beazley Group
1270 Avenue of the America's, Suite 1200
New York, NY 10020

bbr.claims@beazley.com
Tel: 646-943-5900
Fax: 546-378-4039

AND COPY TO:

Elaine (Kim) Tizon, Claims Advocate	OR	Diana Walizada, Claims Unit Manager
Alliant Insurance Services, Inc.		Alliant Insurance Services, Inc.
E-mail: elaine.tizon@alliant.com		E-mail: dwalizada@alliant.com
Tel: 415-403-1458		Tel: 415-403-1453
Fax: 415-403-1466		Fax: 415-403-1466
Cell: 415-609-2133		Cell: 415-693-8714

After hours claims reporting number

Robert Frey, First Vice President
Alliant Insurance Services, Inc.
E-mail: rfrey@alliant.com
Tel: 415-403-1445
Fax: 415-403-1466
Cell: 415-518-8490



SPECIAL LIABILITY INSURANCE PROGRAM (SLIP) CLAIMS REPORTING CONTACT

Report the incident immediately to:

Elaine (Kim) Tizon, Claims Advocate **OR**

Alliant Insurance Services, Inc.
E-mail: elaine.tizon@alliant.com
Tel: 415-403-1458
Fax: 415-403-1466
Cell: 415-609-2133

Diana Walizada, Claims Unit Manager

Alliant Insurance Services, Inc.
E-mail: dwalizada@alliant.com
Tel: 415-403-1453
Fax: 415-403-1466
Cell: 415-693-8714

OR:

After hours claims reporting number:

Robert Frey, First Vice President

Alliant Insurance Services, Inc.
E-mail: rfrey@alliant.com
Tel: 415-403-1445
Fax: 415-403-1466
Cell: 415-518-8490



AUTO PHYSICAL DAMAGE (APD) CLAIMS REPORTING CONTACT

Report the incident immediately to:

Elaine (Kim) Tizon, Claims Advocate **OR**

Alliant Insurance Services, Inc.
E-mail: elaine.tizon@alliant.com
Tel: 415-403-1458
Fax: 415-403-1466
Cell: 415-609-2133

Diana Walizada, Claims Unit Manager

Alliant Insurance Services, Inc.
E-mail: dwalizada@alliant.com
Tel: 415-403-1453
Fax: 415-403-1466
Cell: 415-693-8714

OR:

After hours claims reporting number:

Robert Frey, First Vice President
Alliant Insurance Services, Inc.

E-mail: rfrey@alliant.com
Tel: 415-403-1445
Fax: 415-403-1466
Cell: 415-518-8490



PROPERTY / BOILER & MACHINERY CLAIMS REPORTING CONTRACT

Report the incident immediately to Toll Free 877-725-7695:

OR

Diana Walizada, Claims Unit Manager

Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101
E-mail: dwalizada@alliant.com
Tel: 415-403-1453
Fax: 415-403-1466
Cell: 415-693-8714

OR

Robert Frey, First Vice President

Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101
E-mail: rfrey@alliant.com
Tel: 415-403-1445
Fax: 415-403-1466
Cell: 415-518-8490

OR

Elaine (Kim) Tizon, Claims Advocate

Alliant Insurance Services, Inc.
E-mail: elaine.tizon@alliant.com
Tel: 415-403-1458
Fax: 415-403-1466
Cell: 415-609-2133

AND COPY TO:

Sandra Doig
McLaren's

180 Montgomery Street, Suite 2100
San Francisco, CA 94104
Sandra.Doig@mclarens.com
Tel: 415-392-6034
Fax: 949-757-1692

After hours claims reporting number:

Robert Frey, First Vice President

Alliant Insurance Services, Inc.
E-mail: rfrey@alliant.com
Tel: 415-403-1445
Fax: 415-403-1466
Cell: 415-518-8490



WORKERS' COMPENSATION – CLAIMS REPORTING CONTACT

In the event of a Workers' Compensation claim, please forward the Workers' Compensation Claim Form (DWC1) and the Employer's Report of Occupational Injury or Illness (Form 5020) to:

Brian Montagnese - Supervisor
Sedgwick CMS
P.O. Box 14629
Lexington, KY 40512-4629

E-mail: brian.montagnese@sedgwickcms.com
Tel: 916-636-4441
Fax: 916-851-8079

YOUR CLAIM WILL BE ASSIGNED TO EITHER:

Katie Brandt, Adjuster
Sedgwick CMS
P.O. Box 14629
Lexington, KY 40512-4629

E-mail: katie.brandt@sedgwickcms.com
Tel: 916-636-4451
Fax: 916-851-8079

OR

Biba Olson
Claims Assistant and Medical Only Examiner
Sedgwick CMS

E-mail: biba.olson@sedgwickcms.com
Tel: 916-636-4439

Susan Neville
Adjuster, Northridge Auxiliary Only
Sedgwick CMS

E-mail: susan.neville@sedgwickcms.com
Tel: 916-636-4455



PARTICIPANT ACCIDENT INSURANCE (PAI)

In the event of a Participant Accident Insurance (PAI) claim, *please forward the completed HSR claim form directly to:*

Health Special Risk, Inc.
HSR Plaza II
4100 Medical Parkway
Carrollton, TX 75007

E-mail: CSRM@hsri.com
Tel: 972-512-5600
Fax: 972-512-5820
Tel Toll Free: 866-523-3186



UNEMPLOYMENT INSURANCE PROGRAM (UIP)

For Unemployment Insurance Program (UIP) claim, please contact Equifax Workforce Solutions directly at:

Equifax Workforce Solutions

P.O. Box 283
St. Louis, MO 63166-0283

Kevin Sullivan

Account Manager
kevin.sullivan@equifax.com
(714) 421-8145

Irene Wang

UI Consultant/Hearing Coordinator
irene.wang@equifax.com
(314) 684-2885

Trisha Milton

Claims Assistant Manager
trisha.milton@equifax.com
(314) 214-7883

State Agency Response Center: (800) 829 -1510

Should you receive any calls from the state agencies directly, requesting information related to a claim, please provide them the above number.

UC Support: (866)723-4800 or
ucsupport@equifax.com

Should you encounter any issues logging into the UC Web Manager (CaseBuilder, Insight) application, please reach out to UC Support.

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
AMENDED: MARCH 19, 2015
MARCH 9, 2017
SEPTEMBER 6, 2018

EFFECTIVE: MARCH 21, 2013

PURPOSE:

CSURMA AORMA 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 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 CSURMA AORMA Committee that reasonable and actual expenses incurred by AUTHORIZED TRAVELERS 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:

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.

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.

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 TRAVELER 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.

AORMA COMMITTEE MEMBERS

ISSUE: Attached for the Committee's review is the AORMA Committee and Standing Committee Membership Roster Contact List.

RECOMMENDATION: It is recommended that the Committee Members review the contact information for accuracy and report any changes or corrections to Staff.

FISCAL IMPACT: None.

BACKGROUND: Contact lists are provided at every meeting.

PUBLICATION: None.

ATTACHMENT(S):

- a. AORMA Committee Roster - Effective at July 1, 2019

AORMA Committee
Effective at July 1, 2019

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	Chair	Dwayne Brummett	Associate Executive Director	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
AORMA	First Vice Chair	Dave Nakamura	Executive Director	Humboldt	Humboldt State University Center	dave.nakamura@humboldt.edu	707-826-4878
AORMA	Second Vice Chair	Starr Lee	Associate Executive Director	Monterey Bay	The University Corporation at Monterey Bay	stlee@csumb.edu	831-582-3000
AORMA	Seat 1	Bella Newberg	Associate Vice President, Business Development & Executive Director	San Marcos	California State University San Marcos Corporator	newberg@csusm.edu	760-750-4700
AORMA	Seat 2	Chuck Kissel	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporator	ckissel@fullerton.edu	657-278-4990
AORMA	Seat 3	Cecilia Ortiz	Director	Dominguez Hills	Loker Student Union	cortiz@csudh.edu	310-243-3854
AORMA	Seat 4	Russell Wittmeier	Human Resources Director	Chico	The CSU, Chico Research Foundation	rwittmeier@csuchico.edu	530-898-5731
AORMA	Seat 5	Trina Knight	Human Resources Director	Sacramento	University Enterprises, Inc., CSU Sacramento	trinak@csus.edu	916-278-7003
AORMA	Seat 6	Leslie Levinson	Chief Financial Officer	San Diego	San Diego State University Research Foundation	llevinson@mail.sdsu.edu	619-594-8941
AORMA	Seat 7	Bill Olmsted	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-2242

Size of Campus: small - less than 10,000 FTE; medium - between 10,000 and 20,000 FTE; large - more than 20,000 FTE

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 AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
JANUARY 2019				
01/01/19	CSURMA Policies and Procedures (odd in odd years / even in even years)	Alliant Staff	Robert Leong	Completed
01/02/19	FORM 700 - JPA ADMIN finalizes current year member listing	Alliant Staff	Tevea Him	Completed
01/06/19	State Filing - Statement of Facts – Roster of Public Agencies - file with Secretary of State	Alliant Staff	Tevea Him	Pending
01/06/19	State Filing - Joint Powers Authority - file with Secretary of State - As Needed	Alliant Staff	Tevea Him	N/A
01/06/19	State Filing - Financial Statement to the County Auditor and State Controller	Alliant Staff	Tevea Him	Completed
01/06/19	Treasurers' Bond	Alliant Staff	Van Rin	Completed
01/07/19	Announce the new AORMA Committee open seats on the AORMA Committee at the AOA Conference	Nominations Committee	Mimi Long	Completed
1/13-16/2019	CSURMA AOA CONFERENCE	Alliant Staff	Mimi Long	Completed
01/13/19	CSURMA EC Meeting	Alliant Staff	Mimi Long	Completed
01/14/19	AIME Committee Meeting	Alliant Staff	Stacey Weeks	Completed
01/15/19	FORM 700 - JPA ADMIN sends Form 700 to CSURMA FILERS, including EC, BOD, AORMA, Standing Committees, and designated consultants, including identified Alliant personnel	Alliant Staff	Tevea Him	Completed
01/31/19	Final premium / rate letter to all AORMA members	Alliant Staff	Mimi Long	Completed
01/31/19	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	Completed
FEBRUARY 2019				
02/01/19	Campus Liability Risk Pool claims audit (every odd year)	Alliant Staff	Mimi Long	Completed
02/01/19	AORMA Liability Program claims audit (every odd year)	Alliant Staff	Mimi Long	Completed
02/01/19	Campus Workers' Compensation Risk Pool claims audit (every odd year)	Alliant Staff	Jacki Graf	Completed
02/01/19	AIME Risk Pool claims audit (every odd year)	Alliant Staff	Mimi Long	Completed
02/01/19	AORMA Workers' Compensation program claims administration audit (every even year)	Alliant Staff	Jacki Graf	N/A
MARCH 2019				
03/01/19	AORMA Liability Program - Reinsurance Recovery / EPL Deductible Recovery (verify w/ Yumi)	Carl Warren	Mimi Long	N/A
03/01/19	CSURMA Cash Flow Statement at Dec 31st	Alliant Staff	Susan Leung	
03/01/19	AORMA Liability Program - Reinsurance Recovery (verify w/ Yumi)	Carl Warren	Mimi Long	N/A
03/01/19	Chancellor's Office Services Budget Proposals	Alliant Staff	Mimi Long	Completed
03/01/19	CSURMA Budget (EC and AORMA Approval)	Alliant Staff	Robert Leong	Completed
03/01/19	Review of the CSURMA Master Investment Policy	Alliant Staff	Mimi Long	Completed
03/01/19	CSURMA Mid-Term Budget Amendments	Alliant Staff	Robert Leong	Completed
03/01/19	FORM 700 - Follow up No. 3 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
03/01/19	Review the Auxiliary Service Provider Report	Alliant Staff	Mimi Long	Completed
03/01/19	Appointment of the Campus Programs RPTG - Spring 2018 (FY 2019/2020)	Alliant Staff	Robert Leong	Completed
03/07/19	AORMA Committee Meeting	Alliant Staff	Mimi Long	Completed
03/07/19	CSURMA EC Meeting	Alliant Staff	Mimi Long	Completed
03/08/19	CSURMA EC LRP Meeting	Alliant Staff	Mimi Long	Completed
03/20/19	Forward slate of nominees to fill the open seats on the AORMA Committee	Alliant Staff	Mimi Long	Completed
03/31/19	Completion of the Form 700 – Statement of Economic Interest	BOD and Alliant Staff	Tevea Him	Completed
APRIL 2019				
04/01/19	Campus Risk Pool Administrator verifies Campus Primary and Alternate representative remain in place by contacting campus representatives (i.e. ensure no leave of absence, retirement, change in duties, etc.)	Alliant Staff	Tevea Him	Completed
04/01/19	Send out ballot for AORMA Committee term beginning on July 1, 2019	Alliant Staff	Tevea Him	Completed
04/30/19	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	Completed

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
MAY 2019				
05/06/19	<i>AIME Committee Meeting</i>	Alliant Staff	Stacey Weeks	Completed
05/02/19	<i>CSURMA BOD NMO Meeting via Teleconference</i>	Alliant Staff	Mimi Long	Completed
05/02/19	<i>AORMA Committee Meeting</i>	Alliant Staff	Mimi Long	Completed
05/03/19	<i>CSURMA EC Meeting</i>	Alliant Staff	Mimi Long	Completed
05/03/19	<i>CSURMA BOD Meeting</i>	Alliant Staff	Mimi Long	Completed
05/01/19	Approval by EC Resolution allowing Treasurer to invest or reinvest funds (P/O Budget Resolution	BOD and Alliant Staff	Tevea Him	Completed
05/01/19	Approval of Conflict of Interest Code by BOD every even-number year - File with FPPC as required	BOD and Alliant Staff	Tevea Him	Completed
05/04/19	Receive back all AORMA Committee ballots for the term beginning on July 1, 2019	Alliant Staff	Tevea Him	Completed
05/11/19	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	Completed
05/15/19	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
05/30/19	Send out appointment letters to the newly elected AORMA Committee members for the term beginning on July 1, 2019	AORMA Chair/Alliant Staff	Tevea Him	N/A
05/30/19	Send out appointment letters to the newly elected Executive Committee members for the term beginning on July 1, 2019	AORMA Chair/Alliant Staff	Tevea Him	N/A
05/30/19	Update the AORMA Committee and Standing Committee Org Chart for the term beginning July 1, 2019	Alliant Staff	Tevea Him	Completed
05/30/19	Update the AORMA Committee and Standing Committee Roster for the term beginning July 1, 2019	Alliant Staff	Mimi Long	Completed
JUNE				
06/01/19	AORMA Liability Program - Reinsurance Recovery / EPL Deductible Recovery (verify w/ Yumi	Carl Warren	Mimi Long	Completed
06/01/19	CSURMA Cash Flow Statement at March 31st	Alliant Staff	Susan Leung	Completed
06/01/19	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
06/30/19	<i>Expiring Contract: CO Enterprise Accounting / Financial Services - July 1, 2018 to June 30, 2019</i>	Alliant Staff	Mimi Long	Completed
06/30/19	<i>Expiring Contract: UC Office of Risk Services Performing Arts Center of Excellence - November 1, 2013 to June 30, 2019</i>	Alliant Staff	Mimi Long	Completed
06/30/19	<i>Expiring Contract: Alliant Loss Control Services - July 1, 2018 to June 30, 2019 (new term July 1, 2019 to June 30, 2022)</i>	Alliant Staff	Mimi Long	Completed
06/30/19	<i>Expiring Contract: CO OGC / Legal - July 1, 2017 to June 30, 2019</i>	Alliant Staff	Mimi Long	Completed
06/30/20	<i>Expiring Contract: CO Systemwide Professional Development (AORMA online training)</i>	Alliant Staff	Mimi Long	N/A
06/30/19	<i>Expiring Contract: Carl Warren & Company (1st and 2nd options June 30, 2020 and 2021)</i>	Alliant Staff	Mimi Long	Completed
06/30/19	<i>Expiring Contract: CO Risk Management - July 1, 2017 to June 30, 2019</i>	Alliant Staff	Mimi Long	Completed
06/30/19	<i>Expiring Contract: Agility - July 1, 2017 to June 30, 2019</i>	Alliant Staff	Mimi Long	Completed
06/30/19	<i>Expiring Contract: Sedgwick - July 1, 2013 to June 30, 2019</i>	Alliant Staff	Mimi Long	N/A
06/30/20	<i>Expiring Contract: Employers Group Service Corp - July 1, 2013 to June 30, 2019</i>	Alliant Staff	Mimi Long	N/A
06/30/21	<i>Expiring Contract: Sedgwick CMS - July 1, 2018 to June 30, 2021</i>	Alliant Staff	Mimi Long	N/A
06/30/20	<i>Expiring Contract: Praesidium - July 1, 2017 to June 30, 2020</i>	Alliant Staff	Mimi Long	N/A
06/30/20	<i>Expiring Contract: Witt O'Brien's, LLC - July 1, 2014 to July 1, 2019</i>	Alliant Staff	Mimi Long	N/A
06/30/19	<i>Expiring Contract: Veoci - July 1, 2018 to June 30, 2019</i>	Alliant Staff	Mimi Long	Completed
06/30/21	<i>Expiring Contract: HSR (AIME and Club Sports) - July 1, 2015 to July 1, 2021</i>	Alliant Staff	Mimi Long	N/A
06/30/19	Request COI from all vendor's contract	Alliant Staff	La Shaunda	In Process

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
JULY				
07/01/23	OCIP Renewal (5 year program)	Alliant Staff	Daniel Howell/ Mimi Long	N/A
07/01/19	Financial audit prep with KPMG	Alliant Staff / RM	Van Rin	Completed
07/01/19	Send to CSU Accounting the approved dividends and allocation of program costs for invoicing	Alliant Staff	Van Rin	Completed
07/04/19	Send out AORMA binder, insurance summary and invoice to all members	Alliant Staff	Van Rin	Completed
07/05/19	Request Workers' Compensation and Liability loss runs @ 6/30 – Forward to Actuary	Alliant Staff	Mimi Long	Completed
07/07/19	Request Liability (EPL check register) for minimum EPL deductible calculation for upcoming fiscal year	Alliant Staff	Tevea Him	Completed
07/14/19	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
07/15/19	Final FY Payroll - request from Chancellor's Office	Alliant Staff	Robert Leong	Completed
07/15/19	Process the Liability and Workers' Compensation dividend checks and forward to Alliant for distribution	CSU Accounting	Van Rin	Completed
07/TBD/2019	AORMA Officers Retreat – TBD	AORMA Officers	Mimi Long	Completed
07/21/19	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
07/28/19	FORM 700 - FORMS DUE TO FPPC ON THIS DATE [ASSUMING/LEAVING]	Alliant Staff	Tevea Him	Completed
07/31/19	Actuarial Study - receive draft and forward to RM	Alliant Staff	Robert Leong	Completed
07/31/19	Campus Workers' Compensation Program Safety National Aggregate Stop Loss Report - Present to EC in Sept	Alliant Staff	Robert Leong	Completed
07/31/19	Distribute the Liability and Workers' Compensation dividend checks	Alliant Staff	Van Rin	Completed
07/31/19	Request final audited payroll from all Workers' Compensation program members for expired year	Alliant Staff	Tevea Him	Completed
07/31/19	Survey legal counsel compensation and recommend to AORMA a fair and equitable maximum allowable hourly rate (every three years)	Liability TPA	Mimi Long	Completed
07/31/19	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	Completed
07/31/19	Appointment of the Campus Programs RPTG - 2019 (FY 2021/2022)	Alliant Staff	Robert Leong	Completed
07/31/19	Campus Workers' Compensation Program Safety National Aggregate Stop Loss Report	Alliant Staff	Robert Leong	Completed
AUGUST				
08/01/19	FORM 700 - JPA ADMIN sends entering and leaving office notices to AORMA FILERS who will be taking office on AORMA and Standing Committees	Alliant Staff	Tevea Him	Completed
08/01/19	Send out letter regarding Campus Appointment of CSURMA Board of Directors Members and Alternate	Alliant Staff	Tevea Him	Completed
08/01/19	Send out letter to regarding Claims Settlement Authority Annual Confirmation	Alliant Staff	Tevea Him	Completed
08/01/19	Send out letter to regarding Foreign Travel Authority Confirmation	Alliant Staff	Tevea Him/ Stacey Weeks	Completed
08/01/19	Completion of draft actuarial studies for Workers' Compensation and Liability programs	Actuary	Mimi Long	Completed
08/01/19	AOA EC Meeting: Send out AORMA Summary	Alliant Staff	Mimi Long	Completed
08/11/19	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	Completed
08/15/19	AOA EC Meeting - San Diego	Alliant Staff	Mimi Long	Completed
08/31/19	Calculate additional premium or return premium for each Workers' Compensation program member based on the audited payroll	Alliant Staff	Mimi Long	Completed
08/31/19	Calculate each member's minimum EPL deductible for the upcoming program term	Alliant Staff	Mimi Long	Completed
08/31/19	Complete Target Surplus Funding Report	Alliant Staff	Mimi Long	Completed
08/31/19	Completion of Financial Audit	CSU Accounting	Mimi Long	In Process
08/31/19	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 6/30	Alliant Staff	Tevea Him	Completed
Begin Task	Completion of the Public Self-Insurer's Annual Report for CSURMA (must be filed with the state by Oct 1st.)	Alliant Staff	Mimi Long	In Process
Begin Task	AORMA Workers' Compensation Desk Audit	Alliant Staff	Mimi Long	N/A

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
SEPTEMBER				
09/01/19	AORMA Liability Program - Reinsurance Recovery (verify w/ Carl Warren)	Carl Warren	Mimi Long	Completed
09/01/19	CSURMA Cash Flow Statement at June 30th	Alliant Staff	Susan Leung	In Process
<i>09/04/19</i>	<i>AORMA Long Range Plan meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
<i>09/04/19</i>	<i>AORMA New Committee Member Orientation meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
<i>09/05/19</i>	<i>AORMA Committee Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
<i>09/05/19</i>	<i>CSURMA EC Orientation Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
<i>09/06/19</i>	<i>CSURMA EC Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
<i>TBD</i>	<i>CAJPA Fall Conference and Training Seminar -South Lake Tahoe</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
09/14/19	CAJPA Standards review (2017, 2020, 2023 and every 3 years thereafter) - Start the Process	Alliant Staff	Mimi Long	N/A
09/15/19	Prepare invoices or checks for the Workers' Compensation payroll audit	CSU Accounting	Van Rin	Completed
09/15/19	Quarterly Risk Management Report for Systemwide Risk Management	Alliant Staff	Dan Howell	
09/30/19	CSURMA Quarterly EPL Deductible Recoverys ending September 30 (Begin Task)	Alliant Staff	Van Rin	Completed
09/30/19	Completion of the AORMA Committee (September Letter) updating all AORMA members on the funding and dividends approved for the upcoming fiscal year	Alliant Staff/AORMA C	Mimi Long	In Process
OCTOBER				
10/01/19	Request completion of the Liability applicator	Alliant Staff	Mimi Long	Completed
10/01/19	Stewardship Report	Alliant Staff	Mimi Long	Completed
10/01/19	Update the CSURMA Tri-Fold based on June 30 financials.	Alliant Staff	Mimi Long	Completed
10/01/19	Request estimated Workers' Compensation payroll	Alliant Staff	Mimi Long	Completed
10/15/19	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	Completed
<i>10/14/19</i>	<i>AIME Committee Meeting</i>	<i>Alliant Staff</i>	<i>Stacey Weeks</i>	<i>Completed</i>
10/31/19	Government Compensation Report (request from CSU Accounting)	Accounting	Tevea Him	
10/31/19	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	In Process
NOVEMBER				
11/01/19	Review CAJPA Accrediation Standard for new or reoccurring item	Alliant Staff	Tevea Him	
11/01/19	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)	Alliant Staff	Tevea Him	Completed
<i>11/08/19</i>	<i>CSURMA BOD Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
<i>11/08/19</i>	<i>CSURMA EC Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
11/28/19	Send campus risk pool renewal budget (Budget)	Alliant Staff	Robert Leong	In Process
11/28/19	Send campus risk pool renewal budget (Early Bird Renewal Letter)	Alliant Staff	Robert Leong	In Process
11/28/19	Campus Risk Pool Deductible - Confirm (every 3 years - 2017, 2020)	Alliant Staff	Robert Leong	
11/30/19	Review volunteer losses within the Workers' Compensation program	Alliant Staff	Mimi Long	Completed
11/30/19	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 9/30	Alliant Staff	Tevea Him	Completed

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
DECEMBER				
12/01/19	2018 Vendor Survey - Review List of Vendors and Work on Recipients	Risk Management	Risk Management	
12/01/19	CSURMA Cash Flow Statement at Sept. 30th	Alliant Staff	Susan Leung	
12/01/19	Appointment of the Club Sport Insurance Programs RPTG - Spring 2019 (FY 2019/2020)	Alliant Staff	Robert Leong	
12/01/19	AORMA Liability Program - Reinsurance Recovery (verify w/ Carl Warren)	Carl Warren	Mimi Long	
12/05/19	AORMA Committee Meeting	Alliant Staff	Mimi Long	
12/15/19	FORM 700 - Campus Risk Pool Administrator sends revised Campus Primary and Alternate CSURMA BOD member listing to JPA ADMIN	Alliant Staff	Tevea Him	
12/15/19	Quarterly Risk Management Report for Systemwide Risk Management	Alliant Staff	Dan Howell	
12/30/19	Financial Audit - mail to Secretary of State and County Auditor	Alliant Staff/Accounting	Tevea Him	
12/31/19	CSURMA Quarterly EPL Deductible Recoverys	Alliant Staff	Van Rin	In Process
12/31/19	Expiring Contract: Enterprises Rent A Car - January 1, 2018 - December 31, 2018	Alliant Staff	Mimi Long	
12/31/20	Expiring Contract: UC RSS			
12/31/19	Expiring Contract: Alliant Insurance Services (Brokerage Agreement) - December 31, 2019	Alliant Staff	Mimi Long	
12/31/19	Expiring Contract: Alliant Insurance Services (Brokerage Agreement OCIP) - December 31, 2019	Alliant Staff	Mimi Long	
12/31/19	Expiring Contract: Alliant Insurance Services (Program Admin Agreement) - December 31, 2019	Alliant Staff	Mimi Long	