



PROGRAMS COMMITTEE MEETING “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 publicly accessible places, including the Internet, at least ten (10) days in advance of the meeting.

Meeting Date: August 8, 2013
Time: 2:00 p.m. (Teleconference)

Location: Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111

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

1. Kurt Borsting: ASI., CSU Fullerton, 800 N. State College Blvd., Fullerton
2. Guy Dalpe: Cesar Chavez Student Center, SFSU, 1650 Holloway Avenue Room C-134, San Francisco
3. Gigi Kiama: University Corporation at CSUMB, 100 Campus Center, Bldg. 201, Seaside
4. Haleh Minakary: Cal Poly Pomona Foundation, CSU Pomona, 3801 W. Temple Ave., Bldg. 55, Pomona
5. Mark Day: Santos Manuel Student Union, CSU San Bernardino, 5500 University Parkway, San Bernardino

A. CALL TO ORDER

B. PUBLIC COMMENTS

C. GENERAL ADMINISTRATION

1. **Approval of the Minutes – June 27, 2013** A Pg. 3
The Committee will be asked to review and approve the minutes from the last Programs Committee meeting on June 27, 2013
2. **Review of the Draft FY 14/15 Property Program Rating and Allocation Method** A Pg. 10
The Committee will be asked to discuss the revisions to the third draft of the FY 14/15 property rating allocation
3. **Review of the Draft FY 14/15 Crime Program Rating and Allocation Method** A Pg. 16
The Committee will be asked to discuss the revisions to the third draft of the FY 14/15 crime rating allocation
4. **Auxiliaries Multiple Employer VEBA Trust** A Pg. 21
The Committee will be asked to discuss whether coverage should be extended to cover the Auxiliaries Multiple Employer VEBA Trust



D. INFORMATION ITEMS

- | | |
|--|-----------------|
| 1. FY 12/13 Long Range Action Plan | I Pg. 37 |
| 2. CSURMA AORMA 2013 Meeting Calendar | I Pg. 44 |
| 3. CSURMA AORMA Program Administrator's Contact Lists | I Pg. 47 |
| 4. AORMA Committee Members - Effective 7/1/13 | I Pg. 55 |

E. ADJOURNMENT

The next meeting is scheduled for October 03, 2013 at 2:00 p.m. as a teleconference meeting.

APPROVAL OF MEETING MINUTES – JUNE 27, 2013

ISSUE: The Committee will be asked to review and approve the draft minutes from the June 27, 2013, Programs Committee meeting.

RECOMMENDATION: Staff recommends approving the minute, with revisions as necessary.

FISCAL IMPACT: None

BACKGROUND: None

PUBLICATION: None

ATTACHMENT(S):

- a. Meeting Minutes – June 27, 2013

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

JUNE 27, 2013

**TELECONFERENCE MEETING
2:00 PM**

MEMBERS PRESENT

Guy Dalpe, Cesar Chaves Student Center (San Francisco State University)
Haleh Minakary, The Cal Poly Pomona Foundation, Inc. (Cal Poly Pomona)
Mark Day, Santos Manual Student Union (CSU San Bernardino)
Gigi Kiama, University Corporation (CSU Monterey Bay)

MEMBERS ABSENT

Kurt Borsting, Associated Students, Inc. (CSU Fullerton)

STAFF, GUESTS AND CONSULTANTS

Mimi Long, Alliant Insurance Services, Inc.
Tevea Him, Alliant Insurance Services, Inc.

A. CALL TO ORDER

The meeting was called to order by Guy Dalpe at 2:03 PM.

B. PUBLIC COMMENTS

There were no public comments.

C. GENERAL ADMINISTRATION

C1. Approval of Minutes – June 6, 2013

The Committee reviewed the minutes from the June 6th meeting. The Committee asked Mimi Long to review the deductible section within item C3 to make sure the statement is accurate. “A 5% deductible credit has been added should a member decide to increase its deductible to \$10,000 from \$5,000.” This statement is accurate.

A motion was made to approve the minutes from the June 6, 2013 meeting as presented.

First: Haleh Minakary
Second: Gigi Kiama

MOTION CARRIED

NAME	AYE	ABSTAIN	NAY	ABSENT
Kurt Borsting				X
Guy Dalpe	X			
Gigi Kiama	X			
Haleh Minakary	X			
Mark Day	X			

C2. Review of the Draft FY 14/15 Property Program Rating and Allocation Method

Mimi Long explained that based on discussions during the June 6, 2013 Programs Committee meeting, staff has revised the draft FY 14/15 property rating allocation method to include a minimum deductible based on TIV size. Two options are being provided – one with a minimum deductible based on total TIV and one with a split deductible. The split option has a higher deductible for real property and business interruption / rents and a \$5,000 deductible for personal property.

The Committee reviewed the basic elements of the allocation.

Basic Rates - The property allocation uses two rates – one for real property and business interruption / rents and the other for personal property. The personal property rate is 20% than the real property rate. These rates will change each year depending on the total program premium. The rates for each option are noted below:

- Option F – Real Property .2340 / Personal Property .2808
- Option G – Real Property .2220 / Personal Property .2664

Size Credits – No change was made to the size credit. The property allocation currently includes a maximum size credit of 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$600,000. Only one member receives the total 30% credit. Staff added a size credit to the property allocation which allows the largest members to receive rate relief. In the standard insurance marketplace, rates are commensurate with TIV size. The larger your TIV, the lower your rate. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit.

Loss Rating – No change was made to the loss rating surcharges. A loss rating surcharge is assigned to each member based on the following criteria:

- Loss ratio under 20% - no surcharge
- Loss ratio between 20% and 40% - 5% surcharge
- Loss ratio between 40% and 60% - 10% surcharge
- Loss ratio between 60% and 80% -15% surcharge
- Loss ratio between 80% and 100% - 20% surcharge

Loss ratio in excess of 100% - 25% surcharge

Deductible Credits – The Committee reviewed the two deductible options - Option F (one deductible based on total TIV) and Option G (split deductible – one for real property and business interruption / rents and a separate deductible of \$5,000 for personal property). For both options a minimum deductible based on TIV size is assigned for each member. For Option F, the minimum deductible is assigned as follows:

- TIV less than \$5,000,000 - \$5,000 deductible
- TIV between \$5,000,000 and \$15,000,000 - \$10,000 deductible
- TIV between \$15,000,000 and \$25,000,000 - \$25,000 deductible
- TIV between \$25,000,000 and \$50,000,000 - \$50,000 deductible
- TIV in excess of \$50,000,000 - \$100,000 deductible

Note for Option F: The TIV includes all values.

For Option G, the minimum deductible uses the same assigned values as noted above, exception the TIV total excludes personal property. The deductible for personal property is \$5,000 for all members.

The deductible credits were reviewed. Now that the property allocation assigns a deductible based on TIV size, more members are receiving the deductible credit. This in turn reduces the total premium collected. Therefore, Staff was forced to reduce the deductible credits.

The deductible credits for both options are noted below:

Deductible	Rate Credit
5,000	-
10,000	0.9900
25,000	0.9800
50,000	0.9700
100,000	0.9500

Collared Rates - No change was made to the minimum or maximum rate collar. The collars will change every year, until no collars are necessary. The current property allocation uses collars of .90 and 1.25. These collars result in six members at the minimum collar and nine members at the maximum collar.

- Minimum rate collar – 90% of the previous year’s rate
- Maximum rate collar – 125% of the previous year’s rate

Minimum Premium – No change was made to the minimum premium. The minimum premium for FY 14/15 was increased to \$600 rather than \$500, because the FY 13/14 premium is \$623.

The Programs Committee preferred Option G which includes a minimum deductible for real property and business interruption / rents and a separate deductible of \$5,000 for personal property. The Programs Committee recommended that Option G be added to the AORMA Officers Retreat agenda for review and comments.

A motion was made to recommend approval to the AORMA Officers of FY 14/15 Property Program Rating and Allocation Method Recommendation - Option G.

First: Mark Day
Second: Gigi Kiama

MOTION CARRIED

NAME	AYE	ABSTAIN	NAY	ABSENT
Kurt Borsting				X
Guy Dalpe	X			
Gigi Kiama	X			
Haleh Minakary	X			
Mark Day	X			

C3. Review of the Draft FY 14/15 Crime Program Rating and Allocation Method

Mimi Long explained that based on discussions at the June 6, 2013 Programs Committee meeting, Staff was directed to explore the following revisions to the draft FY 14/15 crime rating allocation.

1. Allocate the admin costs evenly to each member.
2. Remove the \$10,000 deductible option; assign a \$5,000 deductible to all members.

The Committee reviewed the basic elements of the allocation.

Basic Rates – As a result of the admin cost change, the basic rate was reduced from .0650 to .04.

Size Credit - No change was made to the size credit. Staff added a size credit to the crime allocation which allows the largest members to receive rate relief. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit. The maximum size credit is 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$10,000.

Collared Rates - No change was made to the collared rate percentages. Rate collars are included as follows and will change every year, until no collars are necessary:

Minimum premium collar – 85% of the previous year’s premium
Maximum premium collar – 145% of the previous year’s premium

Loss Rating – No change was made to the loss rating surcharges. The loss rating surcharges are as follows and have not changed from the previous crime allocation version:

- Loss ratio of less than 50% - no surcharge
- Loss ratio between 50% and 100% - 10% surcharge
- Loss ratio in excess of 100% - 20% surcharge

Minimum Premiums – The minimum premium for each member have been established based on the member’s total expenditures. Because the minimum premiums now include a flat admin fee, the minimum premiums were reduced as follows:

- Expenditures under \$2,000,000 – MP ~~\$500~~ \$250 (Median \$383)
- Expenditures between \$2,000,001 and \$6,000,000 – MP ~~\$1,500~~ \$1,250 (Median Premium \$1,876)
- Expenditures between \$6,000,001 and \$10,000,000 – MP ~~\$2,500~~ \$2,250 (Median Premium \$2,608)
- Expenditures between \$10,000,001 and \$20,000,000 – MP ~~\$3,000~~ \$2,750 (Median Premium \$4,108)
- Expenditures over \$20,000,000 – MP ~~\$3,500~~ \$3,250 (Median Premium \$11,739)

Admin Costs – The JPA program administration cost for the crime program is \$23,256. This cost is now being divided evenly to each member. $\$23,256 / 88 = \264 . The insurance brokerage fee of \$27,412 will remain a part of the excess insurance cost and therefore will be spread to the members as a part of the standard crime program allocation.

Deductible – The optional \$10,000 deductible was removed. All members will have a \$5,000 deductible.

A motion was made to recommend approval of the FY 14/15 Crime Program Rating and Allocation Method to the AORMA Officers.

- First:** Mark Day
- Second:** Guy Dalpe

MOTION CARRIED

NAME	AYE	ABSTAIN	NAY	ABSENT
Kurt Borsting				X
Guy Dalpe	X			
Gigi Kiama	X			
Haleh Minakary	X			
Mark Day	X			

D. ADJOURNMENT

A motion was made to adjourned the meeting

First: Mark Day
Second: Guy Dalpe

MOTION CARRIED

NAME	AYE	ABSTAIN	NAY	ABSENT
Kurt Borsting				X
Guy Dalpe	X			
Gigi Kiama	X			
Haleh Minakary	X			
Mark Day	X			

The meeting was adjourned at 3:13 PM.

**REVIEW OF THE DRAFT FY 14/15 PROPERTY PROGRAM RATING
AND ALLOCATION METHOD**

ISSUE: The draft FY 14/15 Property Program Rating and Allocation Method – Option G was presented to the AORMA Officers during their July officers retreat. Overall, the officers were pleased with the basic allocation methodology changes, but recommend that the Programs Committee explore an alternative deductible option of \$5,000 for personal property and 1% of the TIV, with a minimum of \$5,000 and maximum of \$50,000 for real property and business interruption / rents.

RECOMMENDATION: The AORMA Officers recommend revising FY 14/15 Property Program Rating and Allocation Method – Option G to include a \$5,000 deductible for personal property and a real property and business interruption / rents deductible of 1% of the TIV, with a minimum of \$5,000 and maximum of \$50,000.

FISCAL IMPACT: To be determined. Each member's FY 14/15 property premium will change depending on the factors included within the property program member allocation.

ATTACHMENTS: Draft FY 14/15 Property Program Rating Allocation Method – Version H will be reviewed as a handout during the meeting.

PUBLICATION: The FY 14/15 Property Rating Allocation Method will be discussed in September, 2013, at the next AORMA Committee meeting.

BACKGROUND: Noted below is a recap of the four Programs Committee meetings where the property allocation formula was discussed.

1. **January 3, 2013** – Staff explained that the property allocation formula is currently based on the Member's prior year's premium, losses, total insurable values and deductible size. The long term goal for the program was that all members would, eventually, use the same basic rate as a starting point and that the rates would be individually modified based on the member's losses and deductible choice. Currently, the majority of members utilize the basic AORMA property rate. However, there are a few members who have a rate that is substantially lower than the program rate.

Direction to Staff - January 3, 2013 Meeting - Bring to the next meeting two different property allocation formulas. The first formula would have one basic rate for all member property. The second formula would have two basic rates – one for real property and one for personal property.

2. **April 18, 2013** - The Programs Committee members reviewed the two property allocation formula options. Option A includes a single rate for real property, personal property and business interruption / rents. Option B includes a separate rate for real property and business interruption / rents and a separate rate for personal property. The allocation factors included are total insurable values, losses and deductible amount. A minimum premium is applied.

Option A: All members start with the same base rate of .1985 (*this rate will change every year based on the projected program costs.*) This rate is applied to the Member's total insurable values (real property, personal property and business interruption / rents) to calculate the base premium.

A loss rating surcharge is assigned to each member based on the following criteria:

- Loss ratio under 20% - no surcharge
- Loss ratio between 20% and 40% - 5% surcharge
- Loss ratio between 40% and 60% - 10% surcharge
- Loss ratio between 60% and 80% -15% surcharge
- Loss ratio between 80% and 100% - 20% surcharge
- Loss ratio in excess of 100% - 25% surcharge

Deductible credits are included as follows:

- \$10,000 deductible - .98
- \$25,000 deductible - .97
- \$50,000 deductible - .96
- \$100,000 deductible - .94

Rate collars are included as follows:

- Minimum rate collar – 80% of the previous year's rate
- Maximum rate collar – 130% of the previous year's rate

The minimum premium for each member is \$500

Option B: All members start with two basic rates - .19 for real property and business interruption / rents and .23 for personal property (*these rates will change every year based on the projected program costs.*) These rates are applied to the Member's total insurable values to calculate the base premium. The loss rating surcharge, deductible credits, rate collars and the minimum premium are the same as Option A above.

Direction to Staff - April 18, 2013 Meeting:

- a. *Review deductible credits.* Deductible credits as presented in the allocations appear to be too low.
 - b. *Review rate split within Option B between real property and business interruption / rents and personal property.* Currently, the rate difference is \$.04.
 - c. *Review maximum rate and dollar increase from prior year.* For University Corporation at Monterey Bay, a 30% rate increase represents a \$119,757 dollar increase. The Committee would like to look at a possible dollar amount maximum increase as well as a percentage increase.
3. **June 6, 2013** – The committee reviewed the revised property allocation which still uses two rates – one for real property and business interruption / rents and the other for personal property. Rather than using the rates of .19 and .23 (a .04 point difference between the two) the personal property rate has been changed to a formula which is 20% higher than the real property rate. The basic rates in the property allocation are .2215 for real property and business interruption / rents and .2657 for personal property. These rates will change every year depending on the total program premium.

Size Credits – Staff added a size credit to the property allocation which allows the largest members to receive rate relief. In the standard insurance marketplace, rates are commensurate with TIV size. The larger your TIV, the lower your rate. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit.

The maximum size credit is 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$600,000. Only one member receives the total 30% credit.

Loss Rating - A loss rating surcharge is assigned to each member based on the following criteria:

- Loss ratio under 20% - no surcharge
- Loss ratio between 20% and 40% - 5% surcharge
- Loss ratio between 40% and 60% - 10% surcharge
- Loss ratio between 60% and 80% -15% surcharge
- Loss ratio between 80% and 100% - 20% surcharge
- Loss ratio in excess of 100% - 25% surcharge

The loss rating surcharges did not change from the previous draft FY 14/15 property rating allocation method.

Deductible Credits - Staff reviewed the deductibles and revised the credits to provide a more meaningful deduction as shown below.

\$10,000 deductible - .95

\$25,000 deductible - .90
\$50,000 deductible - .85
\$100,000 deductible - .80

The committee members reviewed the deductible credits and noted that the deductible credits for the different sized members didn't always make sense. Mimi Long agreed and noted that a "one size fits all" deductible credit didn't work. Deductible options are also problematic because a change to one member's premium impacts the premium of the remaining members. The idea was suggested that minimum deductibles be assigned to each member based on TIV size. Mimi Long will provide two options – one with a minimum deductible based on total TIV and one with a split deductible. The second option will have a higher deductible for real property and a lower deductible for personal property.

Collared Rates - The collars will change every year, until no collars are necessary. The current property allocation uses collars of .90 and 1.25. These collars result in six members at the minimum collar and nine members at the maximum collar.

Minimum rate collar – 90% of the previous year's rate
Maximum rate collar – 125% of the previous year's rate

Minimum Premium – The minimum premium for FY 14/15 was increased to \$600 rather than \$500, because the FY 13/14 premium is \$623.

Direction to Staff – June 6, 2013 Meeting:

Include mandatory minimum deductibles. Because a change to one member's premium impacts the premium of the remaining members, the idea was suggested that minimum deductibles be assigned to each member based on TIV size. Mimi Long will provide two options – one with a minimum deductible based on total TIV and one with a split deductible. The split option will have a higher deductible for real property and a lower deductible for personal property.

4. **June 27, 2013** - The committee reviewed two revised property allocation formulas – Option F – one deductible based on total TIV, and Option G – split deductible, one for real property and business interruption / rents based on TIV and a separate deductible of \$5,000 for personal property

Basic Rates - The property allocation uses two rates – one for real property and business interruption / rents and the other for personal property. The personal property rate is 20% than the real property rate. These rates will change each year depending on the total program premium. The rates for each option are noted below:

Option F – Real Property .2340 / Personal Property .2808
Option G – Real Property .2220 / Personal Property .2664

Size Credits – No change was made to the size credit. The property allocation currently includes a maximum size credit of 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$600,000. Only one member receives the total 30% credit. Staff added a size credit to the property allocation which allows the largest members to receive rate relief. In the standard insurance marketplace, rates are commensurate with TIV size. The larger your TIV, the lower your rate. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit.

Loss Rating – No change was made to the loss rating surcharges. A loss rating surcharge is assigned to each member based on the following criteria:

- Loss ratio under 20% - no surcharge
- Loss ratio between 20% and 40% - 5% surcharge
- Loss ratio between 40% and 60% - 10% surcharge
- Loss ratio between 60% and 80% -15% surcharge
- Loss ratio between 80% and 100% - 20% surcharge
- Loss ratio in excess of 100% - 25% surcharge

Deductible Credits - Staff reviewed the deductibles. Now that the property allocation assigns a deductible based on TIV size, more members are receiving the deductible credit. This in turn reduces the total premium collected. Therefore, Staff was forced to reduce the deductible credits.

The deductible credits for both options are noted below:

- \$5,000 – no rate credit
- \$10,000 – 1% rate credit
- \$25,000 – 2% rate credit
- \$50,000 – 3% rate credit
- \$100,000 – 5% rate credit

Collared Rates - No change was made to the minimum or maximum rate collar. The collars will change every year, until no collars are necessary. The current property allocation uses collars of .90 and 1.25. These collars result in six members at the minimum collar and nine members at the maximum collar.

- Minimum rate collar – 90% of the previous year’s rate
- Maximum rate collar – 125% of the previous year’s rate

Minimum Premium – No change was made to the minimum premium. The minimum premium for FY 14/15 was increased to \$600 rather than \$500, because the FY 13/14 premium is \$623.

Direction to Staff – June 27, 2013 Meeting:

Present Option G with the split deductibles to the AORMA officers at the officers' retreat for comments, recommendations and/or approval to finalize.

**REVIEW OF THE DRAFT FY 14/15 CRIME PROGRAM RATING
AND ALLOCATION METHOD**

ISSUE: The draft FY 14/15 Crime Program Rating and Allocation Method was presented to the AORMA Officers during their July officers retreat. Overall, the officers were pleased with the basic allocation methodology changes, but recommend that the Programs Committee consider excluding from the total expenditures, expenses for services purchased by one member from another member. Many CSU auxiliaries do not have employees so they contract for services from another CSU auxiliary. They also suggested considering a greatly reduced minimum premium (\$100) for those auxiliary that have no employees and contract out for all of their services.

RECOMMENDATION: The AORMA Officers recommend (1) excluding from the total expenditures, expenses for services purchased by one member from another member and (2) considering a greatly reduced minimum premium (\$100) for those auxiliaries that have no employees and contract for all of their services from another auxiliary

FISCAL IMPACT: To be determined. Each member's FY 14/15 crime premium will change depending on the factors included within the crime program member allocation.

ATTACHMENT(S): Draft FY 14/15 Crime Rating Allocation Method – Version D will be reviewed as a handout during the meeting.

PUBLICATION: The FY 14/15 Crime Rating Allocation Method will be discussed in September, 2013, at the next AORMA Committee meeting.

BACKGROUND: Noted below is a recap of the four Programs Committee meetings where the crime allocation formula was discussed.

1. **January 3, 2013** – Staff explained that the crime allocation is based on the following factors:
 - a. Prior year's premium
 - b. Number of employees (FTE)
 - c. Total expenditures
 - d. Loss information

Staff expressed concerns with these allocation factors. (1) Prior year's premium – some members, in the past, did not purchase crime coverage and therefore, were added to this program essentially for free (the lowest premium in FY 12/13 was \$5. In FY 13/14 the minimum premium was increased to \$100.) Some members purchased stand alone coverage with inflated premiums compared to the overall AORMA premium. (2) Number of employees (FTE) – The members tend to have many part-time employees; however, the number of hours worked by each employee can vary widely. One part-time employee may work three hours per week whereas another employee may work 15 hours per weeks. So the number of employees (FTE) seems to be an unreliable allocation factor. (3) In the current allocation, the total expenditures are added to the total number of employees, which means that the members with employees are being allocated too high of a percentage of the total premium.

Direction to Staff – January 3, 2013 Meeting – Bring to the next meeting a new crime allocation formula which addresses the allocation concerns noted above.

2. **April 18, 2013** - The Programs Committee members reviewed the draft crime allocation formula. The allocation factors included are payroll, expenditures and losses. Minimum premiums are applied based on expenditures.

Basic Premium - All members are assigned a basic premium based solely on total payroll

Size Credits - Staff added a size credit to the crime allocation which allows the largest members to receive rate relief. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit. The maximum size credit is 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$10,000. Only two members receive the full 30% size credit.

Collared Rates - Premium collars are included as follows:

Minimum premium collar – 80% of the previous year's premium

Maximum premium collar – 150% of the previous year's premium

Loss Rating - A loss rating surcharge is assigned to each member based on the following criteria:

Loss ratio of less than 50% - no surcharge

Loss ratio between 50% and 100% - 10% surcharge

Loss ratio in excess of 100% - 20% surcharge

Minimum premiums - A minimum premium for each member are established based on total expenditures as follows:

Expenditures less than \$1,000,000 - \$100 minimum premium

Expenditures between \$1,000,000 and \$3,000,000 - \$500 minimum premium

Expenditures in excess of \$3,000,000 - \$750 minimum premium

Deductibles – A deductible is assigned based on premium size as follows:

FY 14/15 premium less than \$5,000 - \$2,500 deductible

FY 14/15 premium in excess of \$5,000 - \$5,000 deductible

Direction to staff – April 18, 2013 Meeting

- a. Look into increasing the minimum premiums of \$100, \$500 or \$750.
 - b. Review the option mandating a minimum deductible of \$5,000 for all members and including the option of increasing the \$5,000 deductible to \$10,000 with a rate decrease.
3. **June 6, 2013** – The committee reviewed the revised crime allocation formula.

Basic Rates - All members are assigned a basic rate of .0650.

Size Credit – The size credit remains the same. The crime allocation includes a size credit which allows the largest members to receive rate relief. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit. The maximum size credit is 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$10,000.

Collared Rates – The rate collars remain the same. Rate collars are included as follows and will change every year, until no collars are necessary:

Minimum premium collar – 85% of the previous year’s premium

Maximum premium collar – 145% of the previous year’s premium

Loss Rating – The loss rating surcharge remains the same. The loss rating surcharges are as follows and have not changed from the previous crime allocation version:

Loss ratio of less than 50% - no surcharge

Loss ratio between 50% and 100% - 10% surcharge

Loss ratio in excess of 100% - 20% surcharge

Minimum Premiums – As a way to gauge the appropriate minimum premium size for a member without payroll, the members were grouped together based on expenditure size. A median premium was established for each expenditure range as noted below:

Expenditures under \$2,000,000 – MP \$500 (Median \$383)

Expenditures between \$2,000,001 and \$6,000,000 – MP \$1,500 (Median Premium \$1,876)

Expenditures between \$6,000,001 and \$10,000,000 – MP \$2,500 (Median Premium \$2,608)

Expenditures between \$10,000,001 and \$20,000,000 – MP \$3,000 (Median Premium \$4,108)

Expenditures over \$20,000,000 – MP \$3,500 (Median Premium \$11,739)

The committee members expressed concern over the minimum premiums. In prior years, the premium for some members was less than \$10. Last year the minimum premium was increased to \$100. For FY 14/15 the lowest minimum premium would be \$500. Because the admin costs for the crime program are only \$50,668, it was suggested that the admin costs be spread evenly between the members rather than based on a percentage of premium. The committee members' rationale for this request was that, unlike the other AORMA insurance programs, the larger members within the crime program do not create a higher administrative burden and therefore should not be charged more than the smaller members.

Deductible – A 5% deductible credit has been added should a member decide to increase its deductible to \$10,000 from \$5,000.

Direction to Staff – June 6, 2013 Meeting

- a. Delete the \$10,000 deductible option. Because crime losses are infrequent, having a \$10,000 deductible option isn't reducing the overall program losses and therefore, it was felt that a premium reduction for a higher deductible did not benefit the pool.
 - b. Spread the admin costs evenly between the members rather than basing the allocation on percentage of premium.
4. June 27, 2013 – The committee reviewed the revised crime allocation.

Basic Rates – The basic rate was reduced from .065 to .04 due to the admin cost being allocated separately.

Size Credit – The size credit remains the same. Staff added a size credit to the crime allocation which allows the largest members to receive rate relief. Overall, AORMA receives a lower rate due its size; therefore, the smaller members are still benefiting from an AORMA pool size credit. The maximum size credit is 30%. Each member is assigned a size credit percentage which is based on their basic premium compared to the maximum premium of \$10,000.

Collared Rates – The collared rate minimums and maximum remain the same. Rate collars are included as follows and will change every year, until no collars are necessary:

Minimum premium collar – 85% of the previous year's premium

Maximum premium collar – 145% of the previous year's premium

Loss Rating – The loss rating surcharges remain the same.

Loss ratio of less than 50% - no surcharge

Loss ratio between 50% and 100% - 10% surcharge

Loss ratio in excess of 100% - 20% surcharge

Minimum Premiums – The minimum premium for each member have been established based on the member’s total expenditures. Because the minimum premiums now include a flat admin fee, the minimum premiums were reduced as follows:

- Expenditures under \$2,000,000 – MP \$250 (Median \$383)
- Expenditures between \$2,000,001 and \$6,000,000 – MP \$1,250 (Median \$1,876)
- Expenditures between \$6,000,001 and \$10,000,000 – MP \$2,250 (Median \$2,608)
- Expenditures between \$10,000,001 and \$20,000,000 – MP \$2,750 (Median \$4,108)
- Expenditures over \$20,000,000 – MP \$3,250 (Median \$11,739)

Admin Costs – The JPA program administration cost for the crime program is \$23,256. This cost is now being divided evenly to each member. $\$23,256 / 88 = \264 . The insurance brokerage fee of \$27,412 will remain a part of the excess insurance cost and therefore will be spread to the members as a part of the standard crime program allocation.

Deductible – The optional \$10,000 deductible was removed. All members will have a \$5,000 deductible.

Direction to Staff – June 27, 2013 Meeting

Present the revised crime allocation formula to the AORMA officers at the officers’ retreat for comments, recommendations and/or approval to finalize.

AUXILIARIES MULTIPLE EMPLOYER VEBA TRUST

ISSUE: David Prenovost from Cal Poly Pomona Foundation, Inc. has asked AORMA to extend its Liability Insurance Program to cover the Auxiliaries Multiple Employer VEBA Trust (Trust). This Trust was established in August 2010 to prefund future retiree medical benefits.

Before the Trust was established in 2010, the fiduciary liability for those benefit plans that eventually joined the Trust was being provided by the AORMA Liability Program. After formation, a separate stand-alone fiduciary liability policy was purchased by the Trust.

In February, 2013, the AORMA Committee amended Policy and Procedure L-5 to allow the Programs Committee to approve an extension of a member's AORMA Liability Program coverage to a related entity as long as it complied with the requirements stated within the Policy and Procedure. (See the background section for the requirements along with Staff's comments in italics.)

Should the AORMA Liability Program be extended to cover the VEBA Trust?

RECOMMENDATION: The recommendations from the CSURMA Legal Counsel, AORMA Fiduciary Liability underwriter and Staff will be discussed during the meeting.

FISCAL IMPACT: To be determined; the excess Fiduciary Liability underwriter may add an additional premium. This cost would be allocation to Cal Poly Pomona Foundation, Inc.

BACKGROUND: Below are the coverage extension requirements as stated in Policy and Procedure L-5. Staff's comments are in red italics.

1. From time-to-time, a Member may choose to extend liability coverage to student groups, alumni organizations, booster groups or other related entities upon confirmation of the following:
 - a. The Member exercises substantial control over all events, activities and operations. By this, it is meant that the Member is directly involved in all planning of the activities and is in a position to exercise management control. *(The VEBA Trust is managed by the VEBA Trustees who are all AORMA members.)*
 - b. The Member will hold substantial financial control. *(The VEBA Trust is financially controlled by the VEBA Trustees who are all AORMA members.)*

- c. A risk analysis has been performed by the Member to determine that the extension of coverage does not generate unnecessarily high risks. *(The VEBA Trust essentially acts as a pass-through; and therefore, the actual fiduciary liability, if any, mainly resides with the AORMA member. Therefore, if a claim is made against the VEBA Trust and/or a member of the VEBA Trust, the claim would be allocated against the member rather than the VEBA Trust.)*
- d. The Member will participate in the planning and oversight of activities or events so that risk is minimized. *(All planning and oversight is provided by the VEBA Trustees who are all AORMA members.)*
- e. A Liability application will be completed. *(Attached is the Fiduciary Liability application for the current policy – term 2/15/13 to 14.)*
- f. The completed Liability application will be reviewed by legal counsel and the CSURMA AORMA liability underwriter who will provide the Programs Committee with a recommendation as to whether coverage should be extended. *(The CSURMA Legal Counsel and AORMA Fiduciary Liability underwriter have reviewed the application and their recommendations will be discussed at the meeting.)*

This VEBA trust was established in August 2010 to prefund future retiree medical benefits. The VEBA trust constitutes a voluntary employees' beneficiary association (VEBA) described in Section 501(c)(9) of the Internal Revenue Code for the purpose of receiving auxiliary contributions that will prefund health and other post employment benefit (OPEB) costs for retirees and their beneficiaries. David Prenovost from Cal Poly Pomona Foundation designed the VEBA Trust. As described by David, the benefits of the VEBA are as follows:

- 1. Reduced overhead costs of forming and operating
- 2. Greater earnings potential and reduced risk with larger diversified portfolio
- 3. Professionally managed and operated
- 4. Save staff time and expertise necessary to operate

The participants in the VEBA trust are all CSU Auxiliary Organizations. See listing below.

- 1. Associated Students, Inc., California Polytechnic State University, San Luis Obispo
- 2. CSU Fullerton Auxiliary Services Corporation
- 3. Cal Poly Pomona Foundation, Inc.
- 4. The Donald P. and Katherine B. Loker University Student Union, Inc., California State University, Dominguez Hills
- 5. Associated Students, Inc., California State University, Long Beach
- 6. Associated Students, Incorporated, California State University, San Bernardino
- 7. University - Student Union Board, California State University, Los Angeles
- 8. Forty-Niner Shops, Inc. (Long Beach)
- 9. Associated Students, Inc., California State University, Dominguez Hills
- 10. University Enterprises, Inc.
- 11. Tower Foundation

12. The Student Union of San Jose State University
13. Associated Students Inc. of California State University, Los Angeles, Inc.
14. Humboldt State University Center Board of Directors
15. University Student Union , California State University, Long Beach
16. Associated Students, Inc., California State University, Northridge
17. California State University Dominguez Hills Foundation
18. University Enterprises, CSU San Bernardino

The VEBA Trustees are representatives from the member CSU Auxiliary Organizations.

PUBLICATION: None

ATTACHMENT(S):

- a. VEBA Trust Fiduciary Liability Ins. App.
- b. VEBA Trust Overview and Participation
- c. Policy and Procedure L-5



FIDUCIARY LIABILITY INSURANCE

APPLICATION

NOTICE: THE POLICY FOR WHICH APPLICATION IS MADE APPLIES, SUBJECT TO ITS TERMS, ONLY TO ANY "CLAIM" FIRST MADE OR DEEMED MADE AGAINST THE "INSURED" DURING THE POLICY PERIOD. THE LIMIT OF LIABILITY AVAILABLE TO PAY DAMAGES OR SETTLEMENTS MAY BE REDUCED BY THE AMOUNTS INCURRED AS "DEFENSE EXPENSES", AND "DEFENSE EXPENSES" MAY BE APPLIED AGAINST THE DEDUCTIBLE AMOUNT.

Agent/ Broker	Code:	Name:	Policy Number: 105515965
GENERAL INFORMATION			
1. Name & Address of Insured (Sponsor Organization): Auxiliaries Multiple Employer VEBA 3801 W. Temple Ave., Bldg #55 Pomona, CA 91768-4038		5. Annual Sales or Revenues: \$6,706,185.00 as of 12/31/12	
2. Description of Named Insured's Business: Fund the cost of health and welfare benefits for covered individuals EIN#: 27-3301107 SIC Code:		6. Is this a Publicly Traded Entity?: <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
3. Total Number of Employees or Members*: Seventeen, see attached excel worksheet		7. Years in Business: Inception August 23, 2010	
4. Maximum number of individuals in your workforce in the following capacities over the past 12 months: Temporary: N/A Leased: N/A Independent Contractors: Four (4)		8. Sponsorship: <input type="checkbox"/> Single Employer or Controlled Group of Corporations <input type="checkbox"/> Multi-Employer (Collectively-bargained) <input type="checkbox"/> Multi-employer <input checked="" type="checkbox"/> Multiple Employer <input type="checkbox"/> Church <input type="checkbox"/> Governmental <input type="checkbox"/> Other (Explain)	

* For Single Employer/Controlled Group of Corporations or Governmental Sponsors indicate employees. For all other sponsors use total members.

INSURANCE INFORMATION	
1. Expiring Fiduciary Liability Coverage: Limit <u>1,000,000</u> Deductible <u>1,000</u> Eff/Exp Date <u>Feb 3, 2013</u> Premium _____ Insurer _____	4. Premium Payable: <input checked="" type="checkbox"/> Annually <input type="checkbox"/> Three Years Installment <input type="checkbox"/> Three Years Prepaid Premium to be Paid By: <input type="checkbox"/> Employer or Union <input checked="" type="checkbox"/> Trust or Plan (Endorsement will be issued to eliminate recourse on insureds who are fiduciaries if the premium is paid by the Employee Benefit Plan. Premium for this endorsement must be paid from funds other than the assets of the Employee Plan.)
2. Coverage Requested: Limit <u>1,000,000</u> Deductible <u>10,000</u> Eff/Exp Date <u>Feb 3, 2014</u>	
3. Insurance Representative (The individual acting as the exclusive agent to act on behalf of the Insureds in matters of this insurance):	

LOSS INFORMATION		
1. Has any plan, entity or person proposed for this insurance been:	<u>Yes</u>	<u>No</u>
(a) Accused or found guilty or held liable for a breach of fiduciary duty, or a violation of ERISA, or any similar state, local or foreign law?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
(b) Accused or found guilty of any criminal act?	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Has any fiduciary liability or fidelity coverage for any plan, entity or person proposed for this insurance ever been refused, canceled or non-renewed?	<input type="checkbox"/>	<input checked="" type="checkbox"/>

PRIOR COVERAGE (select one)		
I. <input type="checkbox"/> New Policy with no prior similar coverage:	<u>Yes</u>	<u>No</u>
(a) Are there any facts or circumstances which may result in a claim under the proposed policy?	<input type="checkbox"/>	<input type="checkbox"/>
II. <input type="checkbox"/> New Policy with prior similar coverage with another insurer (Attach a copy of the prior application for request for continuity of coverage):		
(a) Prior similar coverage has been continually in effect since ____/____/____. At the time of original application to the insurer who wrote such coverage, were there any facts or circumstances which might have resulted in a claim being made against any insured?	<input type="checkbox"/>	<input type="checkbox"/>

- (b) Are there any pending claims?
- (c) During the past five years, have any claims been brought against any plan, entity or person proposed for this insurance?

PRIOR COVERAGE (continued)

- III. Renewal Policy of the Company:
- (a) Prior similar coverage has been continually in effect with Travelers Property Casualty or any current or former affiliates since 02 / 03 / 2011.
- (b) Prior to obtaining coverage with Travelers Property Casualty or any current or former affiliates, similar coverage has been continually in effect with another insurer since / / .

(If Yes to any question above, attach details including type and amount of claim and whether any insurance responded.)

PLAN DATA

Complete Chart for all plans for which coverage is requested. For each plan listed, indicate in the corresponding column the applicable letter(s) and number.

Plan Type (Column 2)	Fund Status (Column 4)	Plan Status (Column 8)
Defined Benefit (DB)	1. Trust	A - Active F
Defined Contribution (DC)	2. Trust and Insurance	- Frozen M -
Welfare Benefit Plan (W)	3. Insurance	Merged
Other (O) - Attach Explanation	4. Funded exclusively from general assets of the Sponsor (unfunded)	T - Terminated
	5. Funded partially from insurance and partially from assets of the Sponsor	S - Sold (Spun-off)
		If any plan has been merged, terminated or sold, indicate date of transaction.

1. Full Plan Name	2. Plan Type	3. Report Year	4. Fund Status	5. Asset Value (000)	6. Annual Contributions	7. No. of Participants	8. Plan Status
Auxiliaries Multiple Employer VEBA	W	2012	3	14,414		17	A

* List any additional plans on a separate attachment

Total assets of all plans to be covered under this policy: \$ 15,000,000 as of 12/31/12.

Total number of plan trustees and other employees who act in a fiduciary capacity: Ten (10).

Plan Underwriting Questions

	Yes	No
1. Has the IRS withdrawn or threatened to withdraw the tax exempt status of any plan? If Yes, explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
2. Has any plan experienced an event reportable to the PBGC within the past three years? If Yes, explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
3. Has any plan been the subject of an investigation by the DOL, IRS or similar foreign regulatory agency in the last three years? If Yes, explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
4. Does the plan(s) conform to the standards of eligibility, participation, vesting and other provisions of ERISA or similar foreign law? If No, explain.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
5. Has any plan filed for exemption from a prohibited transaction? If Yes, attach copy of filing and DOL response.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
6. Has an actuary certified that the plans are adequately funded in accordance with ERISA's minimum funding standard? If No, explain.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
7. Is each plan reviewed periodically to assure there are no violations of prohibited transactions or party-in-interest rules of ERISA? If No, explain.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
8. Has any plan received an adverse opinion as to its financial condition by an independent public accountant? If Yes, attach copy of plan audit.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Does any plan hold employer securities or employer real property in violation of ERISA or in excess of ERISA limits? If Yes, explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
10. Is any plan loan, lease or debt obligation in default or classified as uncollectible? If Yes, explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
11. Are there any outstanding delinquent plan contributions? If Yes, explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
12. Does any plan invest in or provide an option to invest in employer securities? If Yes, explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>
13. In the past two years have there been any plan amendments or do you anticipate any plan amendments that will result in a reduction in benefits? If Yes, explain.	<input type="checkbox"/>	<input checked="" type="checkbox"/>

14. Has any plan been merged with another plan, terminated or sold within the past two years or are any anticipated to be merged, terminated or sold in the next 12 months? If Yes, explain. ×
15. If any plan has been terminated, were benefits secured with the purchase of annuities? If Yes, please provide the name of the insurance carrier(s). ×
16. Does the employer, committee of employer representatives, or union board of trustees have final say over the determination of whether benefits will be paid under any health and welfare plan sponsored by this Insured?

INVESTMENT ADVISORS

Please list all outside professional investment advisor(s) utilized by the plan(s) listed on page 2. Benefit Trust and Morgan Stanley

If any plan does not utilize outside professional investment advisor(s), please attach a schedule of each plan's investments.

CURRENT INSURANCE COVERAGES

Policy	Limit	Deductible	Insurance Co.	Eff. Date	Premium
Directors & Officers					
Errors & Omissions					
Employment Practices					
Fidelity/Crime	1,000,000	1,000	TRAVELERS	02/03/12	
Workers Comp.					
Commercial GL					

REQUIRED ATTACHMENTS

For Single Employer Plans or Controlled Groups of Corporations:

Coverage limit requests of \$1,000,000 or greater attach:

1. Sponsor financial statements,
2. Form 5500's for each pension plan with attached schedules A, B, C, E (ESOP) & G as applicable, and
3. Plan financial statements for each pension plan.

Information requests may vary from the above based on specific account or industry characteristics.

The undersigned declares that the statements set herein are true to the best of his or her knowledge and belief. The undersigned agrees that this application and attachments form the basis of the contract should a policy be issued and shall be deemed attached to and form part of a policy. The Company is hereby authorized to make any investigation and inquiry in connection with this application.

Attention: Insureds in KY

Any person who knowingly and with intent to defraud any insurance company or other person files an application for insurance or statement of claim containing any materially false information, or conceals for the purpose of misleading, information concerning any fact material thereto, commits a fraudulent insurance act, which is a crime, and subjects such person to criminal and civil penalties.

Signed by Trustee/Fiduciary: David F. Prenovost Dated: 1/9/13

Print Name: DAVID F. PRENOVOST

Title: TRUSTEE - CHAIR



Auxiliaries Multiple Employer VEBA

Overview and Participation

Board of Directors Meeting

Auxiliary Name

Meeting Date



Auxiliaries Multiple Employer VEBA

- Voluntary Employee Beneficiary Association
- Section 501(c)(9) Organization
- Established in August 2010
- Purpose
 - Manage Auxiliaries Contributed Assets
 - Prefund future Medical Benefits
 - Benefit Retirees and their Dependents



Auxiliaries Multiple Employer VEBA

- Approximately 40 Auxiliaries with OPEB
- Other Post Employment Benefit Obligation
- As of June 2009 - \$118,645,000
- As of June 2008 - \$ 97,794,000
- Recognized Auxiliaries in Good Standing with the CSU can participate



Auxiliaries Multiple Employer VEBA

- Why Join a Multiple vs a Single VEBA
 - Reduced overhead costs of forming and operating
 - Greater earnings potential and reduced risk with larger diversified portfolio
 - Professionally Managed and Operated
 - Save staff time and expertise necessary to operate
 - Participation on the VEBA Board encouraged



Auxiliaries Multiple Employer VEBA

- ❑ Each Auxiliary has a unique Retiree Medical Plan
- ❑ Auxiliary decides whether to file 5500 for its plan
- ❑ Separate Trust Account for each Auxiliary
- ❑ No ERISA Audit or 5500 return for VEBA
- ❑ OPEB Obligation remains with Auxiliary



Auxiliaries Multiple Employer VEBA

- ❑ Operating costs include; Program Coordinator, Corporate Trustee, Investment Advisor, Legal, Audit and Tax Services
- ❑ Financial Audit and 990 and 990-T Returns
- ❑ Operating cost is approximately 1% annually
- ❑ \$5,000 one time initial fee to join VEBA
- ❑ Gains/Losses, Interest, Dividends and Operating Costs allocated monthly



Auxiliaries Multiple Employer VEBA

- Agreements/Documents to Participate:
 - Board Resolution
 - Participation Agreement
 - Loan Agreement – (Auxiliary reimbursed for paying Retiree Medical Premiums)
 - Adoption Agreement – (Uniform Restatement of Auxiliary's Retiree Medical Plan)
 - Trustee Agreement – (if Trustee of VEBA Board)



Auxiliaries Multiple Employer VEBA

□ Questions and Contact Information:

■ Program Coordinator:

Shari King, Operations Manager

Keenan Financial Services

2355 Crenshaw Blvd, Suite 200

Torrance, Ca 90501

sking@keenan.com

(310) 212-0363 ext 3608



CSURMA AORMA

POLICY AND PROCEDURE NO. L-5

**SUBJECT: GUIDELINES FOR EXTENDING LIABILITY
COVERAGE TO NON-AUXILIARY
ORGANIZATIONS**

ADOPTED: AUGUST 19, 2003

EFFECTIVE: JULY 1, 2003

**AMENDED: NOVEMBER 20, 2003
OCTOBER 8, 2009
DECEMBER 6, 2012
MARCH 21, 2013**

POLICY & PROCEDURE NO.: (FORMERLY) 5-AORMA

PURPOSE:

The purpose of this Policy and Procedure is to describe the conditions under which Auxiliary Organizations (Members) may extend Liability coverage to student groups, alumni organizations, booster clubs and other related entities.

Coverage provided under the CSURMA AORMA Self-Insured Liability program is governed solely by the Liability Memorandum of Coverage and excess insurance policies providing coverage under that program. This Policy and Procedure shall not be construed to broaden or restrict coverage in any way. Rather, this Policy and Procedure is intended to guide Members as respects coverage.

POLICY:

It is the policy of the CSURMA AORMA Self-Insured Liability Program that Members will protect CSURMA program assets by fully implementing the guidelines found in the Insurance Requirements in Contracts Manual prepared by CSURMA's Program Administrator. It is understood that from time-to-time, Members may choose to extend Liability coverage for certain student group activities, booster club activities, alumni organization activities or operations of other related entities that benefit the member Auxiliary Organization, and this extension of coverage is acceptable provided that the member Auxiliary organization exercises substantial control over the activities or organizations to which coverage is extended.

It is the intention of this Policy & Procedure that the Auxiliary Organizations Association (AOA) be considered a member organization for purposes of insurance coverage through the CSURMA AORMA Self-Insured Liability Program.

PROCEDURE:

Members are expected to adhere to the following procedures:

Members shall fully implement the guidelines of the Insurance Requirements in Contracts Manual prepared by the CSURMA Program Administrator. This means that Members will require third party contractors and vendors to provide appropriate indemnification, insurance and documentation of coverage.

1. From time-to-time, a Member may choose to extend liability coverage to student groups, alumni organizations, booster groups or other related entities upon confirmation of the following:
 - a. The Member exercises substantial control over all events, activities and operations. By this, it is meant that the Member is directly involved in all planning of the activities and is in a position to exercise management control.
 - b. The Member will hold substantial financial control.
 - c. A risk analysis has been performed by the Member to determine that the extension of coverage does not generate unnecessarily high risks.
 - d. The Member will participate in the planning and oversight of activities or events so that risk is minimized. The requirements for drivers described in Policy and Procedure AORMA # L-4 will be applicable to those groups to whom coverage is extended. Special Events coverage shall be purchased when the coverage extension is deemed to generate significant additional risk.
 - e. A Liability application will be completed.
 - f. The completed Liability application will be reviewed by legal counsel and the CSURMA AORMA liability underwriter who will provide the Programs Committee with a recommendation as to whether coverage should be extended.
 - g. The Member will consult with the Program Administrator prior to extending coverage and the Program Administrator shall refer requests for coverage extensions along with the completed liability application to the AORMA Programs Committee for coverage approval.
 - h. After approval of the coverage extension, the student group, alumni association, booster club or other related entity will be listed on the CSURMA AORMA Self-Insured Retention Liability Program Memorandum of Coverage Declarations Page for the Member.

FY 12/13 AORMA LONG RANGE ACTION PLAN

ISSUE: The Program Administrator includes a copy of the current AORMA Long Range Action Plan in every agenda.

RECOMMENDATION: No action is requested; this item is for information only.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. FY 12/13 AORMA Long Range Action Plan

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
AORMA COMMITTEE				
A-1	FORMULA FOR DETERMINING AN AO'S MINIMUM EPL DEDUCTIBLE			
	AORMA Committee	Review and approve EPL deductible size criteria	October 25, 2012	Completed
	AORMA Committee	Review and approve P&P – Formula for Determining an AO's Minimum EPL Deductible	December 6, 2012	Completed
	AORMA Committee	Review and approve list of AO's that will be subject to a higher EPL	December 6, 2012	Completed
	AORMA Committee	Review and approve updated deductible credits based on the \$50,000, \$75,000 and \$100,000 amount	December 6, 2012	Completed
	Staff (Alliant)	Notify AO's of deductible changes and options	January 1, 2013	Completed
A-2	CSURMA WEBSITE			
	Staff (Alliant)	Create and launch the new CSURMA website	July 1, 2013	Completed
A-3	AORMA UIP – CLAIMS ADMINISTRATION			
	Staff (Alliant)	Send out RFP for UIP claims administration	October 5, 2012	Completed
	UIP Ad Hoc Committee	Review responses to RFP and make a recommendation to the AORMA Committee for the FY 13/14 UIP claims administration renewal	November 1, 2012	Completed
	AORMA Committee	Review proposals for UIP claims administration and approve claims administrator	December 6, 2012	Completed
A-4	CAMPUS VISITS			
	Staff (Alliant)	Complete individual PowerPoint Presentations for all 89 Auxiliary Organizations	February, 2013	Completed
	Staff (Alliant)	Visit each campus and meet with the individual Auxiliary Organizations.	5 campus visits outstanding	

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
AORMA COMMITTEE				
A-5	LEGAL OPINION REGARDING AUXILIARY ORGANIZATION STUDENT UI CLAIMS			
	CSURMA Legal Counsel	Obtain a legal opinion from legal counsel as to how student UI claims should be handled	January 1, 2013	Completed
	Staff (Alliant)	Survey all UIP members to see how they are handling student UI claims	February 1, 2013	Completed
	AORMA Committee	Review legal opinion and survey results	March 21, 2013	Completed
	AORMA Committee	Participate in a more thorough discuss regarding the legal opinion and survey results	May 10, 2013	Completed
	AORMA Committee	Review and approve Policy and Procedure regarding student UI claims	September, 2013	The AORMA Committee decided to not take formal action
	Staff (Alliant)	Send out approved Policy and Procedure regarding student UI claims	September, 2013	

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
PROGRAMS COMMITTEE				
P-1	EARTHQUAKE INSURANCE PROGRAM			
	Staff (Alliant)	Send out survey to see which AORMA members are interested in joining the EQ Insurance Program	April 1, 2012	Completed
	Staff (Alliant)	Complete RMS Catastrophe Risk Report	July 1, 2012	Completed
	Staff (Alliant)	Present RMS Catastrophe Risk Report to the AORMA Committee	September 1, 2012	Completed
	AORMA Committee	Discuss if there is a fiscal ability to form an EQ Insurance Program reviewing the results of the California elections.	December 6, 2012	Completed
	Staff (Alliant)	Begin underwriting, rating and pricing the EQ Insurance Program	December, 2012	Completed
	Staff (Alliant)	Send out estimated program pricing to all AORMA members who responded to the EQ survey.	January 31, 2013	Project Terminated
P-2	ONE-RATE WORKERS' COMPENSATION PROGRAM (for FY 14/15 term)			
	PC	Discuss current rating and allocation methodology	January 3, 2013	Completed
	PC	Review alternative rating and allocation methodologies	April 18, 2013	Project Terminated
	PC	Review and approve final revised rating and allocation methodology	August 1, 2013	
	AORMA Committee	Review and approve final revised rating and allocation methodology	September 11, 2013	
	Staff (Alliant)	Notify AO's of their new premium allocation	January 1, 2014	

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
PROGRAMS COMMITTEE				
P-3	PROPERTY and CRIME PROGRAMS – RATING METHODOLOGY (for FY 14/15 term)			
	PC	Discuss current rating and allocation methodology	January 3, 2013	Completed
	PC	Review alternative rating and allocation methodologies (first review)	April 18, 2013	Completed
	PC	Review alternative rating and allocation methodologies (second review)	June 6, 2013	Completed
	PC	Review alternative rating and allocation methodologies (third review)	June 27, 2013	Completed
	AORMA Officers	Review alternative rating and allocation methodologies and make recommendations to the PC	July 10, 2013	Completed
	PC	Review and approve final revised rating and allocation methodology	August 8, 2013	
	AORMA Committee	Review and approve final revised rating and allocation methodology	September 11, 2013	
	Staff (Alliant)	Notify AO's of their new premium allocation	January 1, 2014	
P-4	AORMA WORKERS' COMPENSATION PAYROLL RULES TO FOLLOW			
	Staff (Alliant)	Review the AORMA Workers' Compensation Payroll Rules to Follow document and make suggestions for change as necessary	December 2012	Completed
	PC	Review revisions, if any, and recommend approval to the AORMA Committee	January 3, 2013	Completed
	AORMA Committee	Review and approve modifications to the AORMA Workers' Compensation Payroll Rules to Follow document	March 21, 2013	Completed

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
MEMBER SERVICES, LOSS CONTROL AND TRAINING COMMITTEE				
M-1	RISK REDUCTION INCENTIVE GRANT PROGRAM (for FY 12/13)			
	MSLCTC ad hoc	Approve recipients of the Risk Reduction Incentive Grant Funds	November 5, 2012	Completed
	MSLCTC ad hoc	Provide a recap of the grant program at the AoA Conference	January , 2013	Completed
M-2	RISK REDUCTION MATCHING GRANT PROGRAM (for FY 13/14)			
	MSLCTC	Approval of Formal Policy and Procedure for the Risk Reduction Matching Grant Program	February 4, 2013	Completed
	AORMA Committee	Approval of Formal Policy and Procedure for the Risk Reduction Matching Grant Program	March 21, 2013	Completed
	MSLCTC	Review Workers' Compensation and Liability claims information @ 12/31/12 and determine criteria for matching grant program	February 4, 2013	Completed
	Staff (Alliant)	Send out notification to AORMA members of the grant criteria and solicit participants	June, 2013	Completed
	MSLCTC	Review grant applications received; approve participants	August, 2013	
M-3	FACILITIES USE AGREEMENT			
	MSLCTC	Review AORMA Recommended Facilities Use Agreement – recommend amendments as appropriate	November 5, 2012	Completed
	MSLCTC	Review and Approve additional recommended changes to the Facilities Use Agreement as provided by CSURMA Legal Counsel	February 4, 2013	Completed
	AORMA Committee	Review and Approve AORMA Recommended Facilities Use Agreement	March 21, 2013	Completed
	Staff (Alliant)	Update AORMA Toolkit with approved Facilities Use Agreement	April, 2013	Completed
	Staff (Alliant)	Send out AORMA Bulletin notifying members of the new Facilities Use Agreement	April, 2013	Completed

CSURMA AORMA FY 12/13 - LONG RANGE ACTION PLAN

#	RESPONSIBLE ENTITY	ACTION/RESPONSIBILITY	DEADLINE	STATUS
M-4	ON-LINE SAFETY TRAINING			
	MSLCTC	Continue to monitor on-line safety training through SkillSoft	November 5, 2012	Completed
	MSLCTC	Review optional on-line safety training through SkillSoft; provide recommendation to the AORMA Committee The MSLCTC is not recommending that the on-line training services be changed at this time.	February 4, 2013	Completed
	AORMA Committee	If applicable, approve contract with SkillSoft	March 21, 2013	Project Terminated for FY 12/13
	Staff (Alliant)	If applicable, give notice of contract termination to TargetSolutions (60 days in advance of 7/01 renewal). Will review again in FY 13/14.	April 1, 2013	Project Terminated for FY 12/13
	AOA HR Committee	David Kervella from the CSU Office of the Chancellor will provide a demonstration of the new Campus on-line training platform provided by SkillSoft and LawRoom.	July 26, 2013	Completed

CSURMA AORMA 2013 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 – 2013 Meeting Calendar



California State University Risk Management Authority
 Auxiliary Organizations Risk Management Alliance

2013 CSURMA • AORMA MEETING CALENDAR

JANUARY, 2013		FEBRUARY, 2013		MARCH, 2013	
3	PC: Teleconference, 2:00 p.m.	4	MSLCTC: Teleconference, 11:00 a.m.	21	AORMA: Newport Beach, 9:00 a.m.
				21	EC: Newport Beach, 2:30 p.m.
				22	EC LRP: Newport Beach, 8:00 a.m.
					Only the AORMA Chair and Vice Chair attend the EC meetings
					Only the AORMA Chair attends to AOA EC meeting
APRIL, 2013		MAY, 2013		JUNE, 2013	
18	PC: Teleconference, 2:00 p.m.	9	AORMA: Long Beach, 10:00 a.m.	3	MSLCTC: Teleconference, 11:00 a.m.
		9	EC: Long Beach, 4:00 p.m.	6	PC: Teleconference, 2:00pm
		10	EC: Long Beach, 8:00 a.m.		
		10	BOD: Long Beach, 10:30 a.m.		
			Only the AORMA Chair and Vice Chair attend the EC meetings		
			All AORMA Committee members attend the BOD		

AORMA = Auxiliary Organizations Risk Management Alliance Committee	PC = AORMA Programs Committee	EC = CSURMA Executive Committee
AOUIT = Auxiliary Organizations Unemployment Insurance Trust	AORMA LRP = AORMA Long Range Planning Meeting	EC LRP = EC Long Range Planning Meeting
MSLCTC = AORMA Member Services, Loss Control & Training Committee	AOA = CSU Auxiliary Organizations Association	BOD = CSURMA Board of Directors

2013 CSURMA • AORMA MEETING CALENDAR

JULY, 2013	AUGUST, 2013	SEPTEMBER, 2013
<p>10-11 AORMA Officers Retreat – Monterey</p> <p>Only the AORMA Chair, Vice Chair, Past Chair and Ex Officio attend the AORMA Officers Retreat</p>	<p>4 PC: Teleconference, 2:00 p.m.</p> <p>26 MSLCTC: Teleconference, 11:00 a.m.</p> <p>8 PC: Teleconference, 2:00 p.m.</p>	<p>11 AORMA New Committee Member Orientation: Long Beach, 9:00 a.m.</p> <p>11 AORMA LRP: Long Beach, 10:00 a.m.</p> <p>12 AORMA: Long Beach, 9:00 a.m.</p> <p>12 EC Orientation: Dominguez Hills, 4:00 p.m.</p> <p>13 EC: Dominguez Hills, 8:30 a.m.</p> <p>Only the AORMA Chair and Vice Chair attend the EC meetings</p>
OCTOBER, 2013	NOVEMBER, 2013	DECEMBER, 2013
<p>3 PC: Teleconference, 2:00 p.m.</p> <p>24 AORMA: Newport Beach, 10:00 a.m.</p> <p>25 EC: Long Beach, 9:00 a.m.</p> <p>25 BOD: Long Beach, 10:30 a.m.</p> <p>Only the AORMA Chair and Vice Chair attend the EC meetings</p> <p>All AORMA Committee members attend the BOD</p>	<p>18 MSLCTC: Teleconference, 11:00 a.m.</p> <p>6 EC: Sacramento, 1:00 p.m.</p> <p>6 BOD: Sacramento, 3:30 p.m.</p> <p>7-8 FTPT Conference, Sacramento, CA</p>	<p>5 AORMA: San Francisco, 10:00 a.m.</p> <p>6 EC: San Francisco, 8:30 a.m.</p> <p>12 PC: Teleconference, 2:00 p.m.</p> <p>Only the AORMA Chair and Vice Chair attend the EC meetings</p>

AORMA = Auxiliary Organizations Risk Management Alliance Committee	PC = AORMA Programs Committee	EC = CSURMA Executive Committee
AOUIT = Auxiliary Organizations Unemployment Insurance Trust	AORMA LRP = AORMA Long Range Planning Meeting	EC LRP = EC Long Range Planning Meeting
MSLCTC = AORMA Member Services, Loss Control & Training Committee	AOA = CSU Auxiliary Organizations Association	BOD = CSURMA Board of Directors

CSURMA AORMA PROGRAM ADMINISTRATOR 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

CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
JPA Program Administrator – Alliant Insurance Services, Inc.				
Certificate of Insurance Requests	Hsan Htein Van Rin	hhstein@alliant.com vrin@alliant.com	415-403-1452 415-403-1408	415-874-4810 415-874-4810
General Coverage Questions	Mimi Long Van Rin Hsan Htein Daniel Howell	mlong@alliant.com vrin@alliant.com hhstein@alliant.com dhowell@alliant.com	415-403-1423 415-403-1408 415-403-1452 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
Inland Marine	Van Rin Hsan Htein Mimi Long	vrin@alliant.com hhstein@alliant.com mlong@alliant.com	415-403-1408 415-403-1452 415-403-1423	415-874-4810 415-874-4810 415-874-4810
Participant Accident Insurance (PAI)	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
Special Events Insurance	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
Foreign Travel Program	Stacey Weeks Van Rin	sweeks@alliant.com vrin@alliant.com	415-403-1448 415-403-1408	415-874-4810 415-874-4810
General Risk Management Questions	Mimi Long Van Rin Hsan Htein Daniel Howell	mlong@alliant.com vrin@alliant.com hhstein@alliant.com dhowell@alliant.com	415-403-1423 415-403-1408 415-403-1452 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
Workers' Compensation Claims Consultant	Jacki Graf	jgraf@alliant.com	415-403-1438	415-874-4810
Form 700	Tevea Him	thim@alliant.com	415-403-1416	
CSU Chancellor's Office				
CSU Chancellor's Office	Charlene Minnick Zachary Gifford Rebecca Skidmore Leona Ching Alice Kim Kelly Cox Mandy Wong Rima Tanuwidjaja	cminnick@calstate.edu zgifford@calstate.edu rskidmore@calstate.edu lching@calstate.edu akim@calstate.edu kcox@calstate.edu mwong@calstate.edu rtanuwidjaja@calstate.edu	562-951-4580 562-951-4568 562-951-4574 562-951-4580 562-951-4627 562-951-4611 562-951-4578 562-951-4621	562-951-4859 562-951-4859 562-951-4859 562-951-4859 562-951-4865 562-951-4865 562-951-4865 562-951-4856

CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
Loss Control Consultants				
Alliant Risk Control Consulting	Brent Escoubas	bescoubas@alliant.com	949-260-5013	
TargetSolutions	Kelly Zielinski	kaz@targetsolutions.com	858-683-7229	858-487-8762
TargetSolutions	Liz Farzan	laf@targetsolutions.com	858-592-6880 Ext. 147	
TargetSolutions	Ashley Cole	alc@targetsolutions.com	858-638-7176	
Human Resources Consulting – Employers Group				
Helpline	Mark Nelson Kimberly Nwamanna	mnelson@employersgroup.com knwamanna@employersgroup.com	213-765-3952 213-765-3982	
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	Ryan Farias	rfarias@employersgroup.com	213-709-4143	
Affirmative Action Plans	Suzanne Oliva	soliva@employersgroup.com	213-765-3918	
Leave Management	Kimberly Nwamanna	knwamanna@employersgroup.com	213-765-3982	
Research and Surveys	Juan Garcia	kgarcia@employersgroup.com	213-765-3969	
Employer Advocacy	Ken Tiratira	ktiratira@employersgroup.com	213-765-3915	



CLAIMS REPORTING CONTACTS

The following are important items of information which should be provided when reporting a claim or occurrence:

1. The date, time and location of the event
2. The person at the agency to contact regarding the claim
3. A description of the circumstances of the event
4. Estimated amount of claim or loss (*if applicable*)
5. A complete copy of any legal documents (*if applicable*)

LIABILITY CLAIMS

In the event of a liability claim (General Liability, Automobile Liability, Errors & Omissions, including Directors & Officers, Employment Practices Liability), please contact:

Mauri McGuire
Carl Warren & Company
P.O. Box 7059
Ventura, CA 93006

E-mail: mmcguire@carlwarren.com
Tel: 805-650-7020 ext. 1003
Fax: 805-658-9950

Express Mail:
Carl Warren & Company
1000 South Hill Road, Suite 215
Ventura, CA 93003



PROPERTY, BOILER & MACHINERY, CYBER LIABILITY, CRIME CLAIMS

In the event of a property, boiler & machinery, cyber liability, or crime claim, please contact:

David C. Sutton, Claims Executive

Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

E-mail: dsutton@alliant.com
Tel: 415-403-1417
Fax: 415-403-1466
Cell: 415-693-8816

OR:

Michelle Maffei, Senior Claims Advocate

Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

E-mail: mmaffei@alliant.com
Tel: 415-403-1418
Fax: 415-403-1466
Cell: 415-693-8864

COPY TO:

Robert Frey, 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



WORKERS' COMPENSATION CLAIMS

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 14479
Lexington, KY 40512-4479

E-mail: brian.montagnese@sedgwickcms.com
Tel: 916-851-8060
Fax: 916-851-8079

YOUR CLAIM WILL BE ASSIGNED TO EITHER:

Katie Brandt, Adjuster

Sedgwick CMS
P.O. Box 14479
Lexington, KY 40512-4479

E-mail: katie.brant@sedgwickcms.com
Tel: 916-851-8058
Fax: 916-851-8079

OR:

Biba Olson, Claims Assistant

Sedgwick CMS
P.O. Box 14479
Lexington, KY 40512-4479

E-mail: biba.olson@sedgwickcms.com
Tel: 916-851-8058
Fax: 916-851-8076



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



SLIP, SPECIAL EVENTS, AUTO PHYSICAL DAMAGE, INLAND MARINE, MISCELLANEOUS

In the event of a loss, please contact:

David C. Sutton, Claims Executive

Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

E-mail: dsutton@alliant.com
Tel: 415-403-1417
Fax: 415-403-1466
Cell: 415-693-8816

OR:

Michelle Maffei, Senior Claims Advocate

Alliant Insurance Services, Inc.
100 Pine Street, 11th Floor
San Francisco, CA 94111-5101

E-mail: mmaffei@alliant.com
Tel: 415-403-1418
Fax: 415-403-1466
Cell: 415-693-8864

COPY TO:

Robert Frey, 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

AORMA COMMITTEE CONTACT LIST - EFFECTIVE 07/01/13

ISSUE: Attached for the Committee's review are the AORMA Committee and Standing Committee Membership Roster Contact List effective July 1, 2013.

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 7-01-13

AORMA Committee
Ten voting members - two alternates - twelve members total
Effective at July 1, 2013

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AORMA	Chair	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., Cal Poly San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
AORMA	Vice Chair	Robert de Wit	Chief Financial Officer	Long Beach	Forty-Niner Shops, Inc., CSU Long Beach	rdewit@csulb.edu	562-985-5549
AORMA	Past Chair	Kurt Borsting	Director, Titan Student Centers	Fullerton	Associated Students, California State University, Fullerton, Inc.	kborsting@fullerton.edu	657-278-4214
AORMA	Ex Officio	Pat Worley	Executive Director	Sacramento	Associated Students of California State University, Sacramento	peworley@csus.edu	916-278-7290
AORMA	At Large	Brian Nowlin	Chief Operating Officer	Long Beach	California State University, Long Beach Research Foundation	Brian.Nowlin@csulb.edu	562-985-4690
AORMA	At Large	Frank Mumford	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	fmumford@fullerton.edu	657-278-4101
AORMA	At Large	Gigi Kiama	Human Resources Manager	Monterey Bay	The University Corporation at Monterey Bay	gkiama@csumb.edu	831-582-4301
AORMA	At Large	Guy Dalpe	Managing Director	San Francisco	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AORMA	At Large	Leslie Davis	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	leslied@saclink.csus.edu	916-278-2904
AORMA	At Large	Keith Kompsi	Director, Foundation Financial Services	Fresno	Fresno Association, Inc., CSU Fresno	kkompsi@csufresno.edu	559-278-0838
AORMA	At Large	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910
AORMA	At Large	Melinda Coil	Chief Financial Officer	San Diego	San Diego State University Research Foundation	mcoil@foundation.sdsu.edu	619-594-1076

Member Services, Loss Control & Training Committee
Minimum of five members - at least two of whom are AORMA Committee members

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
MSLCTC	Chair	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., Cal Poly San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
MSLCTC	At Large	Kristin Kelly	Associate Director	San Jose	The Student Union of San Jose State University	kristin.kelly@sjsu.edu	408-924-6315
MSLCTC	At Large	Peter Neville	Executive Director	Sonoma	Sonoma Student Union Corporation	peter.neville@sonoma.edu	707-664-2780
MSLCTC	At Large	Arnecia Bryant	Associate Director, Operations	Dominguez Hills	The Donald P. and Katherine B. Loker University Student Union, Inc.	abryant@csudh.edu	310-243-3854
MSLCTC	At Large	Dennis Miller	Director, Employment Services	Pomona	The Cal Poly Pomona Foundation, Inc.	dennismiller@csupomona.edu	909-869-2958
MSLCTC	At Large	Raven Tyson	Contracts & Risk Management Coordinator	San Diego	Associated Students of San Diego State University	raven.tyson@sdsu.edu	619-594-3760

Programs Committee

Minimum of five members - at least two of whom are AORMA Committee members

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
PC	Chair	Guy Dalpe	Managing Director	San Francisco	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
PC	At Large	Kurt Borsting	Director, Titan Student Centers	Fullerton	Associated Students, California State University, Fullerton, Inc.	kborsting@fullerton.edu	657-278-4214
PC	At Large	Gigi Kiama	Human Resources Manager	Monterey Bay	University Corporation, CSU Monterey Bay	gkiama@csumb.edu	831-582-4301
PC	At Large	Mark Day	Executive Director	San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	mday@csusb.edu	909-537-7201
PC	At Large	Haleh Minakary	General Business Manager	Pomona	The Cal Poly Pomona Foundation, Inc.	hminakary@csupomona.edu	909-869-2910

AOUT Board of Trustees / Unemployment Insurance Program Task Group Five members

Committee	Seat	Member	Position	Campus	Type of Auxiliary	E-Mail	Telephone Number
AOUT	Chair	Guy Dalpe	Managing Director	San Francisco	Cesar Chavez Student Center, San Francisco State University	gdalpe@sfsu.edu	415-338-1044
AOUT	Treasurer	Kim Clark	Executive Director	San Marcos	University Corporation	kclark@csusm.edu	760-750-3722
AOUT	Secretary	Kristin Kelly	Associate Director	San Jose	The Student Union of San Jose State University	kristin.kelly@sjsu.edu	408-924-6315
AOUT	Trustee	Heidi Chien	Associate Executive Director	Humboldt	Humboldt State University Center, Board of Directors	heidi.chien@humboldt.edu	707-826-5984
AOUT	Trustee	Joe Illuminate	Associate Director	Northridge	University Student Union of California State University, Northridge	joe.illuminate@csun.edu	818-677-3615

AORMA Committee Chair serves for a period of four years - Vice Chair, to Chair, to Past President, to Ex-Officio.

Standing Committee Chair serves a one-year term, is appointed by the AORMA Committee Chair, and must be an AORMA Committee member.

AORMA Committee and Standing Committee members may serve a maximum of three consecutive two-year terms (total six years).

Size of Campus: small - less than 10,000 FTE; medium - between 10,000 and 20,000 FTE; large - more than 20,000 FTE