



CSURMA EXECUTIVE 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 publicly accessible places, including the Internet, at least ten (10) days in advance of the meeting.

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

1. Teleconference Location - CSU Chancellor’s Office, 401 Golden Shore, Long Beach, CA
2. Scott Apel: CSU Long Beach, Brotman Hall BH-350, 1250 Bellflower Blvd. , Long Beach, CA

Meeting Date: January 10, 2016
Time: 3:30 PM

Primary Location: Hyatt Regency Sacramento
1209 L Street, Sequoia Boardroom
Sacramento, CA 95814

Legend: **A** = Action
I = Information
V = Verbal
S = Separate

A. CALL TO ORDER

1. **Approval of the Agenda** **A** p. 4

B. PUBLIC COMMENTS

C. CONSENT CALENDAR **A**

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is asked to take action on the consent calendar items as a group, except that a member may request that an item be withdrawn from the Consent Calendar for discussion and action.

1. **Approval of Minutes – October 23, 2015** p. 5
The Committee will be asked to approve the minutes from their last meeting.

D. GENERAL ADMINISTRATION

1. **CSURMA Treasurer’s Financial Report** **A** p. 12
The Committee will be asked to review and accept the Treasurer’s Quarterly Investment Report as well as the Certification of Funds Letter

2. **Executive Committee Appointments / Nominations** **A** p. 19
The Committee will be asked to review the seats coming available and take action to appoint a Nominating Committee to propose a slate of candidates.

3. **2016 Long Range Planning Meeting Date, Location, and Agenda** **A** p. 36
The Committee is asked to approve the Long Range Planning meeting date, agenda and location.

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|-----------|---|---|--------|
| 4. | Underwriter Meetings Report
<i>The committee is asked review the underwriter meeting report and provides direction as needed.</i> | I | p. 38 |
| 5. | Evaluation of Captive Insurance Vehicle
<i>The Committee will be asked to discuss the option of developing or participating in a captive insurer</i> | A | p. 39 |
| 6. | Risk Management Innovation Grant Program
<i>The Committee will be asked to review and approve, if appropriate, the grant application(s)</i> | A | p. 75 |
| 7. | CSU International Programs Funding
<i>The Committee will review options for funding the CSU International Program</i> | A | p. 112 |
| 8. | Insurance Policy Database
<i>The Committee will be asked to review a software procurement</i> | I | p. 114 |
| 9. | CSURMA Website Upgrades / Smart Phone Application for CSURMA Contacts
<i>The Committee will be asked to approve costs to upgrade the CSURMA website so that that it can be configured to be smartphone compatible</i> | A | p. 115 |
| 10. | Fine Arts, Archives and Artifacts Program Launch
<i>The Committee will be asked to review the Fine Arts, Archives and Artifacts Program coverage summary.</i> | I | p. 116 |
| 11. | Review of Policies and Procedures (Even Numbered)
<i>The Committee will be asked to review the even-numbered policies and procedures and take action or provide direction to staff.</i> | A | p. 120 |
| 12. | Workers' Compensation Claims Administration Services Performance Audit Presentation
<i>The Committee will be asked to review and accept the CSU Workers' Compensation Claims TPA Audit 2015 Report, and providing direction as appropriate</i> | A | p. 151 |
| E. | STANDING COMMITTEE REPORTS | | |
| 1. | AIME Program Update
<i>The Committee will receive a verbal report of the AIME programs.</i> | I | p.182 |
| 2. | AORMA Programs Update
<i>The Committee will receive a verbal report on the AORMA programs.</i> | I | p. 183 |
| F. | CLOSED SESSION Pursuant to Cal. Gov. Code Sec. 11126(e)(1) & 11126(f)(1) –
<i>Action may be taken per Government Code Section 11126(e)(1) & 11126(f)(1). The matters below may be discussed. The Committee may take action or provide direction to Staff regarding the matters.</i> | A | |

None

G. INFORMATION ITEMS

- | | | |
|--|----------|---------------|
| 1. Crisis 360 Informational Bulletin | I | <i>p. 184</i> |
| <i>Updated information regarding the Crisis 360 benefit is included for the Committee's review</i> | | |
| 2. Review of FY 15/16 Long Range Planning Goals | I | <i>p. 186</i> |
| <i>The Committee will be asked to review and discuss the FY 2014/2015 Long Range planning items.</i> | | |
| 3. 2016 CSURMA Meeting Calendar | I | <i>p. 190</i> |
| <i>The Committee will review the 2015 CSURMA Meeting Calendar.</i> | | |
| 4. CSURMA Administrative Service Calendar | I | <i>p. 192</i> |
| <i>The Committee will review the CSURMA Administrative Service Calendar.</i> | | |
| 5. CSURMA Executive Committee & Staff Contact List | I | <i>p. 198</i> |
| <i>The committee will review the contact list, making revisions as appropriate</i> | | |

H. ADJOURNMENT

A

The next CSURMA Executive Committee meeting is scheduled for Thursday, March 10, 2016 at 2:30 pm in San Francisco. 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 MINUTES – OCTOBER 23, 2015

ISSUE: The Executive Committee will be asked to review and approve the draft minutes from its October 23, 2015 meeting.

RECOMMENDATION: It is recommended that the Executive Committee approve the minutes from its October 23, 2015 meeting, including corrections as necessary.

FISCAL IMPACT: None.

BACKGROUND: The minutes reflect the actions taken by the Executive Committee at its last meeting.

PUBLICATION: All CSURMA Executive Committee meeting minutes are posted on the CSURMA website once they are approved.

ATTACHMENT(S):

- a. CSURMA Executive Committee Meeting Minutes – October 23, 2015

**MINUTES OF THE
CSURMA EXECUTIVE COMMITTEE MEETING
OCTOBER 23, 2015
CSU CHANCELLOR’S OFFICE, MUNITZ ROOM
401 Golden Shore • Long Beach, CA
9:00 AM**

MEMBERS PRESENT

Lisa Chavez, California State University Los Angeles
Guy Dalpe (AORMA Vice-Chair), Associated Students, Inc., San Francisco State University
Robert Eaton (Treasurer), California State University, Office of the Chancellor
Linda Hawk (Chair), California State University, San Marcos
Ming Tung (Mike) Lee, California State University, Sacramento
Frank Mumford (AORMA Chair), CSU Fullerton Auxiliary Services Corporation
Kevin Saunders, California State University, Monterey Bay
Jody Van Leuven, California State University, San Bernardino

MEMBERS ABSENT

Lori Gentles, California State University, Fullerton

STAFF, GUESTS & CONSULTANTS

Kelly Cox, CSU Office of the Chancellor
Zachary Gifford (CSURMA Secretary/Auditor), CSU Office of the Chancellor
Tevea Him, Alliant Insurance Services, Inc.
Daniel Howell, Alliant Insurance Services, Inc.
William Hsu, CSU Office of General Counsel
Alice Kim, CSU Office of the Chancellor
Rob Leong, Alliant Insurance Services, Inc.
Mimi Long, Alliant Insurance Services, Inc.
Liezl Sangalang, KPMG
Rebecca Skidmore, CSU, Office of the Chancellor
Kirtland Stout, California State University, Sacramento
Mark Thomas, KPMG

A. CALL TO ORDER

The meeting was called to order by the Chair, Linda Hawk at 9:05 AM.

A1. Approval of the Agenda

A motion was made to approve the order of the agenda as presented.

MOTION: Mike Lee

SECOND: Kevin Saunders

NAME	AYE	ABSTAIN	NAY	ABSENT
Lisa Chavez	X			
Guy Dalpe	X			
Robert Eaton	X			
Lori Gentles				X
Linda Hawk	X			
Mike Lee	X			
Frank Mumford	X			
Kevin Saunders	X			
Jody Van Leuven	X			

MOTION CARRIED

B. PUBLIC COMMENTS

There were no comments from the public.

C. CONSENT CALENDAR

- C1. Approval of Minutes – September 11, 2015
- C2a. Review and acceptance of the draft financial statement at September 30, 2015
- C2b. Treasurer’s Certification dated October 12, 2015
- C3. Cancellation of December 4, 2015 CSURMA Executive Committee Meeting

A motion was made to approve or accept the items on the consent calendar.

MOTION: Frank Mumford
SECOND: Jody Van Leuven

NAME	AYE	ABSTAIN	NAY	ABSENT
Lisa Chavez	X			
Guy Dalpe	X			
Robert Eaton	X			
Lori Gentles				X
Linda Hawk	X			
Mike Lee	X			
Frank Mumford	X			
Kevin Saunders	X			
Jody Van Leuven	X			

MOTION CARRIED

D. GENERAL ADMINISTRATION

D1. Report on Independent Auditor’s Financial Audit as of June 30, 2015

Kelly Cox introduced Mark Thomas, KPMG’s Systemwide Engagement Partner, and Liezl Sangalang, KPMG’s Engagement Senior Manager. Thomas stated that the Independent’s Auditors Report includes an unmodified opinion on the financial statements as well as the supplementary information. Thomas noted that the areas of the audit emphasis were the member contribution revenues, accounts payable and operating expenses, as well as claims losses and loss adjustment expenses, which are reviewed by KPMG’s actuary. KPMG also reviewed the CSURMA investments with regard to the Fair Value Testing. KPMG’s audit includes the required communication to the board of directors.

Daniel Howell asked about the SOC 1 report (formerly the SAS 70 report), for Sedgwick, CSURMA’s third party workers’ compensation claims administrator. Sedgwick also retains KPMG as its financial auditor. Sedgwick has a September 30 fiscal year, so the SOC 1 report that was completed by KPMG in September, 2014 was not acceptable by KPMG in June, 2015 within CSURMA’s audit. Thomas noted that the SOC 1 report is out of date after six months. KPMG has worked out this issue internally with Sedgwick, and it will not be a problem at June 30, 2016.

Cox pointed out that the Governmental Accounting Standards Board (GASB) considers the management discussion and analysis (MD&A) to be a recommended part of the financial reporting. However, it is not a legal requirement, just a recommendation. The CSURMA Executive Committee has historically decided not to complete the MD&A because the audit includes comparative statements as well as footnotes which address the seven recommended topics to be included in the MD&A. This practice is consistent with the independent audits for other similar CSU related entities as their financial reports are included within the California State University audited financial statement.

The Committee directed Cox to complete an analysis for FYE June 30, 2016, of the seven recommended MD&A items of discussion compared to the comparative statements as well as footnotes. This will be added to the Executive Committee’s LRP meeting agenda in March, 2016 for further discussion.

A motion was made to accept the audited financial report ending June 30, 2015, without the management discussion and analysis, and recommend approval to the Board of Directors.

MOTION: Frank Mumford

SECOND: Robert Eaton

NAME	AYE	ABSTAIN	NAY	ABSENT
Lisa Chavez	X			
Guy Dalpe	X			
Robert Eaton	X			
Lori Gentles				X
Linda Hawk	X			

Mike Lee	X			
Frank Mumford	X			
Kevin Saunders	X			
Jody Van Leuven	X			

MOTION CARRIED

D2. CSU International Programs Funding

Daniel Howell explained that the Chancellor’s Office International Programs (IP) selected CSURMA’s Foreign Travel Insurance Program (FTIP) in 2012 to provide coverage for students who study abroad. The decision resulted in broader coverage for the students, including coverage for liability while in foreign countries. Because of FTIP’s broader coverage, FTIP’s rates were more than IP’s insurance rates at the time. In 2012, the Executive Committee approved a funding strategy which allowed the Campus Liability Program to subsidize the additional cost for the enhanced coverage and included a plan for IP to increase the rate it charges students over time.

Currently, the actual FTIP insurance rates are more than the rate IP rates currently charged to students. Also, FTIP’s insurer (ACE) has been increasing rates for IP due to claims experience, including two large medical evacuation claims and heavy use of the travel assist benefits for routine medical referrals. The Committee reviewed the IP premiums, contributions and deficits as shown below:

CSU INTERNATIONAL PROGRAMS						
CSURMA Foreign Travel Insurance Program (FTIP)						
Coverage Period	Premium Expense	IP Contribution	Deficit	# Ptcpt	IP Paid per Ptcpt	Actual Cost per Ptcpt
1/15/12 - 6/30/13	\$132,400	\$95,710	(\$36,690)	563	\$170	\$235
7/1/13 - 6/30/14	\$125,000	\$89,250	(\$35,750)	525	\$170	\$238
7/1/14 - 6/30/15	\$209,250	\$119,050	(\$90,200)	530	\$225	\$395
7/1/15 - 6/30/16	\$277,983	\$145,750	(\$132,233)	530	\$275	\$524
TOTAL	\$744,633	\$449,760	(\$294,873)	2,148	\$209	\$347

Ptcpt: Total Number of Participants including Staff (Resident Directors) and Students

Howell notes that thirty students are expected to leave in January, 2016. The Executive Committee directed staff to bring back a proposal for review at the January, 2016 meeting. Options to explore are, (1) reducing the “Cadillac” benefits to decrease IP costs, (2) increasing IP cost over time, or (3) having students pay the additional costs. Howell confirmed that the call center operation has been moved from Europe Assist and the new call center only charges \$125 per call rather than \$300.

A motion was made to honor the current rates for the students traveling in January, 2016 and to review Staff proposal in January, 2016 for students starting travel in summer, 2016.

MOTION: Frank Mumford

SECOND: Guy Dalpe

NAME	AYE	ABSTAIN	NAY	ABSENT
Lisa Chavez	X			
Guy Dalpe	X			
Robert Eaton	X			
Lori Gentles				X
Linda Hawk	X			
Mike Lee	X			
Frank Mumford	X			
Kevin Saunders	X			
Jody Van Leuven	X			

MOTION CARRIED

E. AUXILIARY ORGANIZATIONS INSURANCE PROGRAMS

E1. AORMA Programs Update

This item was deferred to the full Board of Directors meeting at 10:30 AM.

E2. AIME Programs Update

Jody Van Leuven reported on the activities of the AIME Committee. The AIME Program has recently moved claims administration from A-G Administrators to HSR and the transition is currently being managed by the AIME Committee. AIME is discussing coverage for mental health training as a treatment option. Daniel Howell advises to be aware of the NCAA coverage. AIME and NCAA coverages should be consistent. Van Leuven states that the proposals received will be vetted. AIME is working on their own AIME 101 presentation similar to the CSURMA and AORMA 101 presentations.

F. CLOSED SESSION

The closed session item was removed from the agenda as the scheduled matter did not need to be discussed at this meeting.

G. INFORMATION ITEMS

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

G1. Review of FY 2015/2016 Long Range Planning Goals



California State University Risk Management Authority

DRAFT

- G2. CSURMA Administrative Service Calendar**
- G3. CSURMA Executive Committee & Staff Contact List**
- G4. 2016 CSURMA Meeting Calendar**

H. ADJOURNMENT

The meeting was adjourned at 10:01 AM.

Revised

CSURMA TREASURER'S FINANCIAL REPORT

ISSUE: California Government Code Section 53646(b)(1) requires that the CSURMA Treasurer submit a Quarterly Investment Report stating that all investments are in compliance with the current investment policy and that CSURMA has sufficient funds to meet its expenditure requirements for the next six months. The CSURMA Treasurer will be on hand to address questions.

RECOMMENDATION: It is recommended that the Executive Committee review the Treasurer's Report ending September 30, 2015.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. Certification of Funds Letter dated November 19, 2015
- b. CSURMA Investment Report - July 1, 2015 to September 30, 2015



California State University Risk Management Authority

Officers

Linda Hawk
Chair - 760-750-4950

Dr. Ming Tung (Mike) Lee
Vice Chair - 916-278-6312

Robert Eaton
Treasurer - 562-951-4572

Zachary Gifford
Secretary-Auditor - 562-951-4568

To: Executive Committee
CSU Risk Management Authority

From: Robert Eaton 
Treasurer
CSU Risk Management Authority

Re: Quarterly Investment Report
Ending September 30, 2015

Date: November 19, 2015

Government Code Section 53646(b)(1) requires the Authority's Treasurer to submit to the legislative body (Executive Committee), a quarterly investment report. Attached is the quarterly investment report ending September 30, 2015. The report contains a portfolio summary which includes market value, return, yield, weighted average maturity (WAM), and duration for each of CSURMA Investment Portfolios: Fixed Income Portfolio with TCW (Met West) and CSU's SWIFT Portfolio.

The funds held in investments are sufficient to meet the Authority's cash-flow needs for the following six (6) months. The investments are in accordance with the investment policy of the Authority, as duly authorized by the Executive Committee.

Robert Eaton
Treasurer
CSU Risk Management Authority

CSURMA

Quarterly Investment Report

July 1, 2015 - September 30, 2015

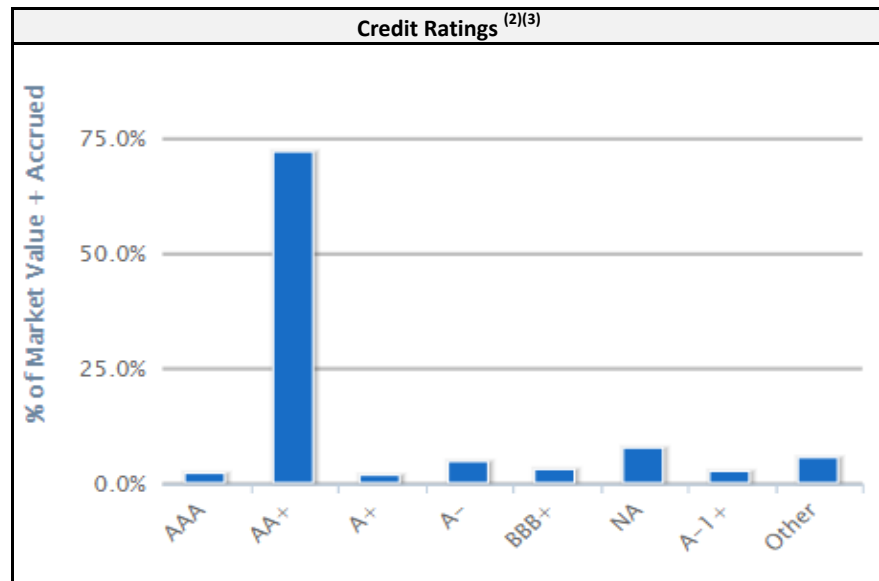
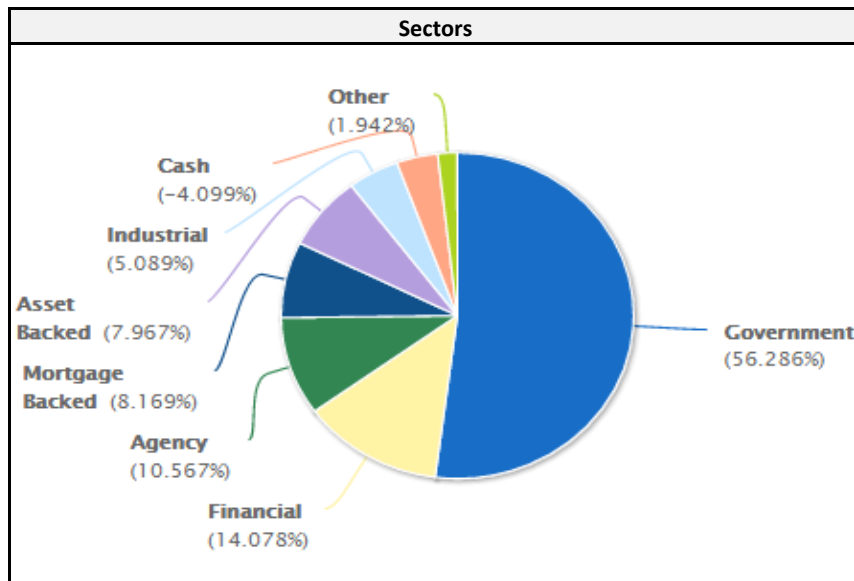
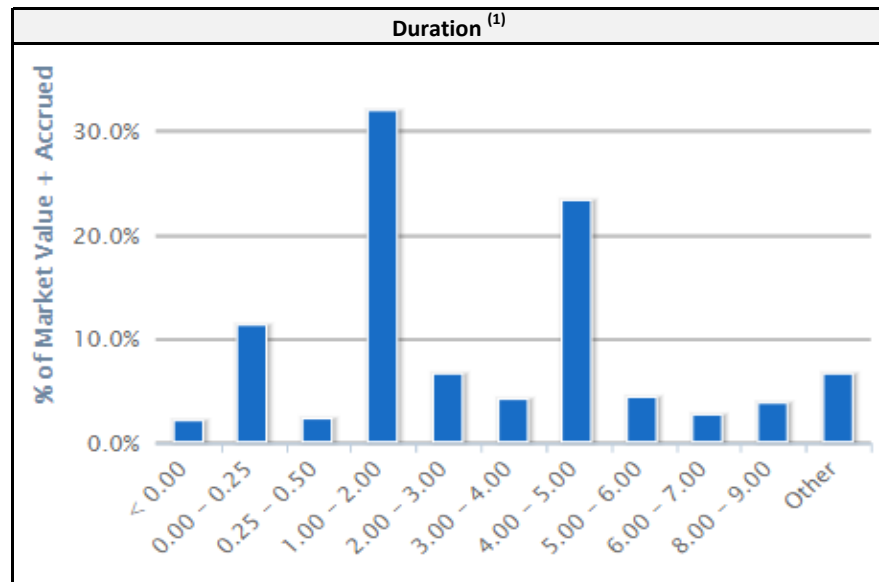
Prepared by Treasury

California State University Risk Management Authority

Fixed Income Portfolio (Auxiliary Investment Platform)

As of 09/30/2015

Portfolio Summary Total	
Total Assets	131,110,915
Duration	3.275
Yield	1.373
Avg Credit Rating	AA-/Aa3
QE Performance	0.794%



⁽¹⁾ The Other category combines duration ranges and in aggregate equals 6.653% of the portfolio.

⁽²⁾ The Other category contains assets that do not fall within the top seven specific credit ratings. These assets make up 5.892% of the portfolio.

⁽³⁾ The NA category contains assets that do not have credit ratings available. These assets make up 7.632% of the portfolio.

California State University Risk Management Authority

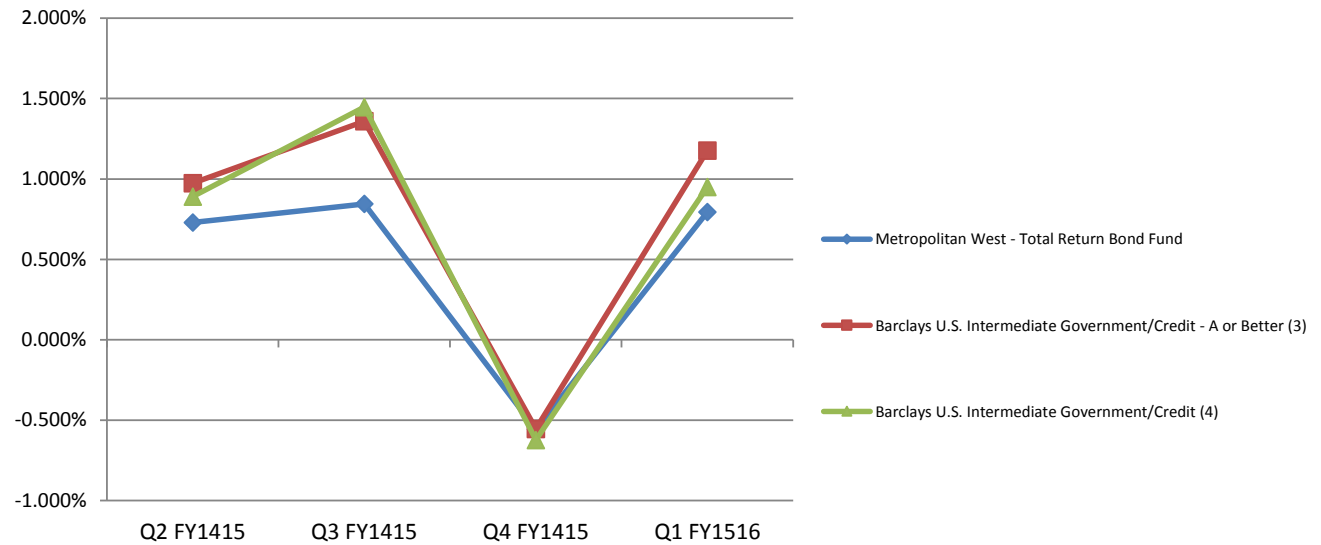
Fixed Income Portfolio (Auxiliary Investment Platform)

Performance Summary

Period Ending 09/30/2015

Account / Index	Market Value	3 Month ⁽¹⁾	Trailing	Trailing	Trailing	Since	Yield	WAM ⁽²⁾	Duration
			12 Month ⁽¹⁾	3 Year ⁽¹⁾	5 Year ⁽¹⁾	Inception ⁽¹⁾			
	09/30/2015	07/01/15 - 09/30/15	10/01/14 - 09/30/15	10/01/12 - 09/30/15	10/01/10 - 09/30/15	07/01/07 - 09/30/15			
Metropolitan West - Total Return Bond Fund	131,110,915	0.794%	1.816%	1.070%	2.060%	4.189%	1.373	6.149	3.275
Barclays U.S. Intermediate Government/Credit - A or Better ⁽³⁾		1.177%	2.976%	1.328%	2.194%	3.265%	1.387	4.116	3.840
Barclays U.S. Intermediate Government/Credit ⁽⁴⁾		0.949%	2.679%	1.450%	2.422%	3.628%	1.693	4.312	3.973

Account / Index	Q2 FY1415	Q3 FY1415	Q4 FY1415	Q1 FY1516	Trailing
					12 Month ⁽¹⁾
	10/01/14 - 12/31/14	01/01/15 - 03/31/15	04/01/15 - 06/30/15	07/01/15 - 09/30/15	10/01/14 - 09/30/15
Metropolitan West - Total Return Bond Fund	0.730%	0.844%	-0.557%	0.794%	1.816%
Barclays U.S. Intermediate Government/Credit - A or Better ⁽³⁾	0.973%	1.359%	-0.554%	1.177%	2.976%
Barclays U.S. Intermediate Government/Credit ⁽⁴⁾	0.891%	1.447%	-0.623%	0.949%	2.679%



(1) Represents Total Return on the portfolio (Income Return plus Price Return)

(2) Weighted Average Maturity

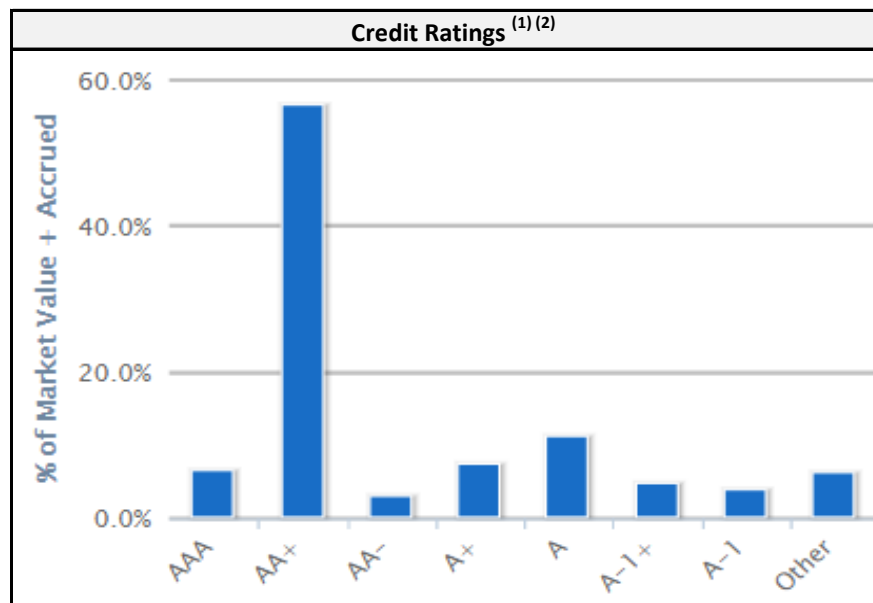
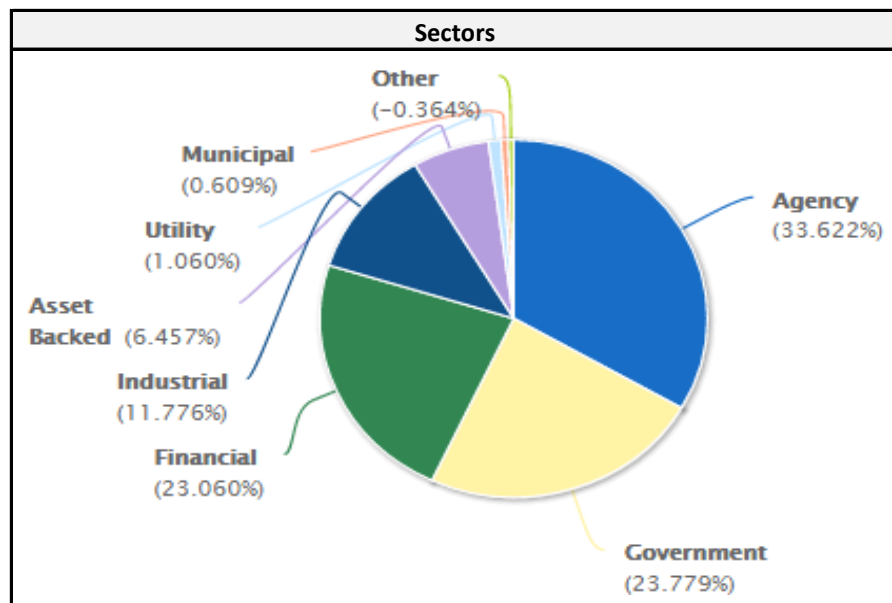
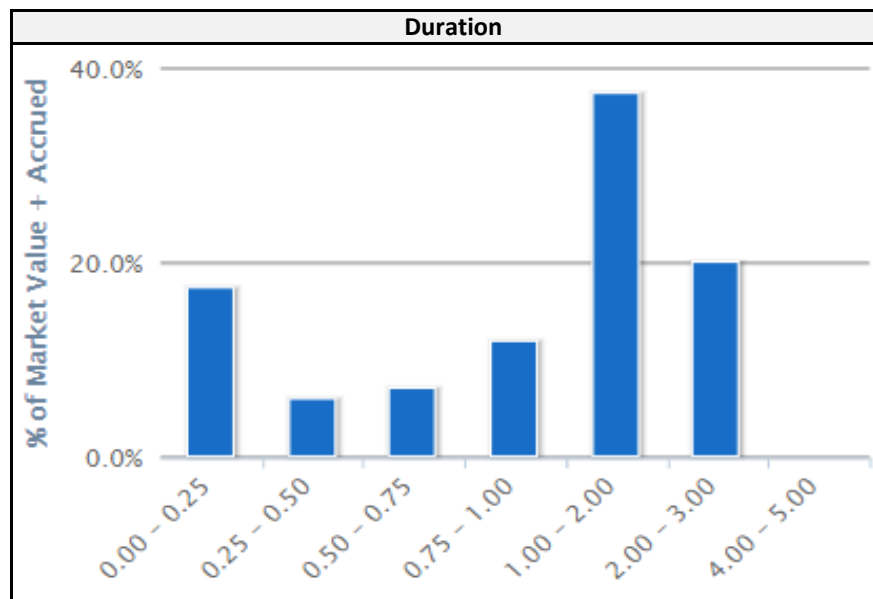
(3) Portfolio Benchmark as of 05/2014.

(4) Portfolio Benchmark prior to 05/2014.

California State University SWIFT Portfolio

As of 09/30/2015

Portfolio Summary Total	
Total Assets	60,761,661
Duration	1.233
Yield	0.669
Avg Credit Rating	AA-/Aa3
QE Performance	0.293%



⁽¹⁾ The other bucket contains assets that do not fall within the top seven credit ratings. These assets make up 4.200% of the portfolio

⁽²⁾ Clearwater grouped short term A-1+ securities with long term securities into the AAA which they deemed comparable credit rating groupings. This has been requested to be parsed out for future reports

California State University Risk Management Authority

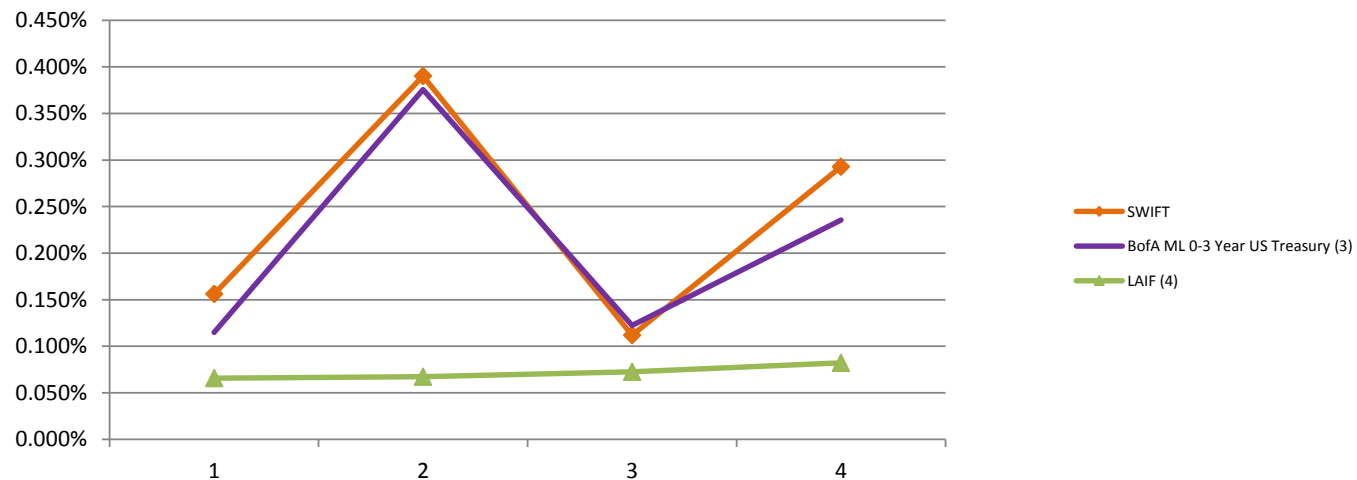
SWIFT Portfolio

Performance Summary

Period Ending 09/30/2015

Account / Index	Market Value	3 Month ⁽¹⁾	Trailing 12 Month ⁽¹⁾	Trailing 3 Year ⁽¹⁾	Trailing 5 Year ⁽¹⁾	Since Inception ⁽¹⁾	Yield	WAM ⁽²⁾	Duration
	09/30/15	07/01/15 - 09/30/15	10/01/14 - 09/30/15	10/01/12 - 09/30/15	10/01/10 - 09/30/15	07/01/07 - 09/30/15			
SWIFT - CSU Systemwide Investment Fund Trust	60,761,661	0.293%	0.954%	0.658%	0.700%	1.370%	0.669	1.532	1.233
BofA ML 0-3 Year US Treasury ⁽³⁾		0.235%	0.851%	0.518%	0.582%	1.821%	0.492	1.457	1.430
LAIF - Local Agency Investment Fund ⁽⁴⁾		0.082%	0.288%	0.273%	0.331%	1.092%	0.329		

Account / Index	Q2 FY1415	Q3 FY1415	Q4 FY1415	Q1 FY1516	Trailing 12 Month ⁽¹⁾
	10/01/14 - 12/31/14	01/01/15 - 03/31/15	04/01/15 - 06/30/15	07/01/15 - 09/30/15	10/01/14 - 09/30/15
SWIFT	0.156%	0.390%	0.112%	0.293%	0.954%
BofA ML 0-3 Year US Treasury ⁽³⁾	0.115%	0.376%	0.122%	0.235%	0.851%
LAIF ⁽⁴⁾	0.066%	0.067%	0.073%	0.082%	0.288%



(1) Represents Total Return on the portfolio (Income Return plus Price Return)

(2) Weighted Average Maturity

(3) SWIFT Portfolio Benchmark

(4) LAIF returns calculated by CSUCO Treasury

EXECUTIVE COMMITTEE APPOINTMENTS / NOMINATIONS

ISSUE: Pursuant to Section 4.4(h) of the CSURMA Bylaws, Linda Hawk has appointed Scott Apel as an interim Executive Committee member to fill the vacancy on the Committee due to the departure of Lori Gentles. Scott Apel is the Associate Vice President of Human Resources Management at California State University Long Beach.

As documented within CSURMA Policy and Procedure No. 18, Executive Committee members are nominated by a Nominating Committee, which is appointed by the CSURMA Chair, and an election is held by CSURMA the Board of Directors. The Board's next regularly scheduled meeting is on Friday, May 6, 2016. The Chair, Vice-Chair, Seat #3 and Seat #4 will be elected at that meeting.

RECOMMENDATION: Staff recommends that the Chair appoint a Nominating Committee to seek nominations for the election to be held at the May 6, 2016, Board of Directors meeting.

FISCAL IMPACT: No fiscal impact is expected by action at today's meeting.

BACKGROUND: CSURMA's Executive Committee is comprised of nine members. The Treasurer is appointed by the EVC/CFO and holds a permanent seat on the EC. Two seats are held by the AORMA Committee Chair and First Vice-Chair and six seats are elected from among Campus Board of Directors members.

PUBLICATION: None

ATTACHMENT(S):

- a. CSURMA Executive Committee Terms of Office Summary
- b. Policy and Procedure No. 18 – Board of Directors Participation and Executive Committee Nominations and Elections Process
- c. CSURMA Bylaws 2015 04 27

CSURMA

EXECUTIVE COMMITTEE TERMS OF OFFICE FY 15/16 - As Elected

Position (election year)	July 1, 2011 to June 30, 2012	July 1, 2012 to June 30, 2013	July 1, 2013 to June 30, 2014	July 1, 2014 to June 30, 2015	July 1, 2015 to June 30, 2016	July 1, 2016 to June 30, 2017
Chair - (even year)	Matson	Matson	Matson	Matson/Hawk	Hawk	TBD
Vice-Chair - (even year)	Rodriguez	Rodriguez	Rodriguez/ Hawk	Hawk/Lee	Lee	TBD
CSU Seat #1 - (odd year)	Hawk	Hawk	Hawk/Chavez	Chavez	Chavez	Chavez
CSU Seat #2 - (odd year)	Thorpe	Thorpe	Thorpe	Thorpe	Van Leuven	Van Leuven
CSU Seat #3 - (even year)	Wight	Gentles	Gentles	Gentles	Gentles/Apel	TBD
CSU Seat #4 - (even year)	McCarron	McCarron	Lee	Lee	Lee/Saunders	TBD
AORMA Seat #5 - Chair	Worley	Borsting	Brummett	DeWit	Mumford	Mumford
AORMA Seat #6 - Vice Chair	Borsting	Brummett	DeWit	Mumford	Dalpe	Dalpe
CSU Seat #7/Treasurer - Appointed by EVC/CFO	Ashkar	Ashkar	Ashkar	Ashkar	Eaton	Eaton
Secretary/Auditor - Appointed CSURMA EC	Minnick	Minnick/ Rodriguez	Rodriguez/Eaton	Eaton	Gifford	Gifford

Notes:

The Treasurer is appointed by the CSU Executive Vice Chancellor/CFO and holds a seat on the CSURMA Executive Committee.

The Secretary-Auditor is appointed by the CSURMA Executive Committee and does not hold a voting seat on the Executive Committee.

Names in **RED** indicates seat up for election at May 2016 Board of Directors meeting.



CSURMA

POLICY AND PROCEDURE NO. 18

ADOPTED: March 22, 2013

EFFECTIVE: March 22, 2013

SUBJECT: BOARD OF DIRECTORS PARTICIPATION AND EXECUTIVE COMMITTEE NOMINATIONS AND ELECTIONS PROCESS

PURPOSE: The purpose of this Policy and Procedure No. 18 is to describe the process by which members of the CSURMA Board of Directors are appointed and Executive Committee members are nominated and elected.

POLICY: It is the policy of the CSURMA that membership in the Board of Directors shall be adequately documented, and that nomination and election to the Executive Committee shall follow the process described in this Policy and Procedure No. 18. The AORMA Committee may adopt a separate policy and procedure applicable to auxiliary organization representation on the AORMA Committee and Board of Directors.

PROCEDURE: The following activities will be performed to effect the above stated policy.

1. Board of Directors Participation:
 - a. The CSU Executive Vice Chancellor, Business & Finance (EVC/CFO) will determine in writing to the Secretary-Auditor how to allocate CSURMA Board votes.
 - b. If votes are to be delegated to a campus, the EVC/CFO's campus designee will provide a written statement to the Secretary-Auditor of which person will be the primary representative of the campus and may designate one alternate representative. If the primary or alternate representative are to be replaced or are no longer eligible to serve, the campus designee will provide a written statement of the replacement.
 - c. The Program Administrator will maintain a list of primary and alternate representatives and will conduct orientations at least annually for new Board members.
2. Executive Committee Nominations and Elections:
 - a. Prior to the spring Board of Directors meeting the Chair will appoint a Nominating Committee to seek nominations for available positions on the Executive Committee.
 - b. The Nominating Committee will evaluate potential candidates and provide a report to the Board of Directors at the spring meeting.
 - c. The Board of Directors will conduct elections at the spring meeting for terms beginning July 1.
 - d. The Program Administrator will conduct orientations for new Board members.

CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY

BYLAWS

AS AMENDED AND RESTATED

EFFECTIVE April 27, 2015

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**BYLAWS
of the
CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY**

PREAMBLE

These Bylaws are adopted, amended and restated effective October 28, 2011 pursuant to the “Joint Exercise of Powers Agreement” of the California State University Risk Management Authority (the “Agreement”).

ARTICLE I - THE AUTHORITY

SECTION 1.1. Name of Entity. The name of the Entity created by the Agreement shall be the California State University Risk Management Authority (the “Entity”).

SECTION 1.2. Office of Entity. The principal office of the Entity shall be c/o CSU –Office of Risk Management, 401 Golden Shore Ave., Long Beach, CA, 90802, or at such other location as the Board of Directors may designate by resolution.

SECTION 1.3. Fiscal Year. The fiscal year for the Entity shall commence July 1 of each calendar year and end June 30 of the following calendar year.

ARTICLE II - DEFINITIONS

The following definitions shall apply to the provisions of these Bylaws:

(a) “Agreement” shall mean the joint exercise of powers agreement creating the Entity.

(b) “Auxiliary Organization” shall mean an organization described in California Education Code § 89901 *et seq.*, which is on the approved list of Auxiliary Organizations of the University’s Chancellor’s Office.

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

(d) “Board of Directors” or “Board” shall mean the principal governing body of the Entity.

(e) “Bylaws” shall mean the adopted Bylaws of the Entity as amended in their latest approved form.

(f) “Coverage Program” shall mean the Entity’s programs as defined herein.

(g) “Entity” shall mean the California State University Risk Management Authority created by and existing under the Agreement.

(h) “Executive Committee” shall mean the Executive Committee of the Entity’s Board of Directors.

(i) “Member” shall mean a party to the Agreement. For purposes of the Agreement, each University campus and the Chancellor’s Headquarters shall be considered separate Members, but such University campuses and the Chancellor’s Headquarters shall not be considered parties to the Agreement separate from the University.

(j) “Pooled Coverage Programs” shall consist of Coverages Programs provided directly by the Entity under a Risk Pooling Program pursuant to a Memorandum of Coverage and/or provided by a purchased Coverage Program. These may include, but are not limited to, Property, Workers’ Compensation, Liability, and Athletic Injury coverages as may be determined by the Board of Directors.

(k) “Program Director” shall mean the individual or firm retained by the Board of Directors to administer the Entity.

(l) “Purchased Insurance Programs” shall mean those Coverage Programs in which members do not share risk of loss.

(m) “Risk Pooling Programs” shall mean those Coverage Programs in which participating members share risk of loss.

(n) “University” shall mean the Board of Trustees of the California State University.

ARTICLE III - BOARD OF DIRECTORS

SECTION 3.1. Membership. The Entity shall be governed by a Board of Directors as set forth in the Agreement. It shall be composed of up to thirty (30) Directors appointed by or as delegated by the University Executive Vice Chancellor/Chief Financial Officer; and up to ten (10) Directors elected by the Auxiliary Organizations which become members of the Entity. Directors appointed by the University serve at the pleasure of the University Executive Vice Chancellor/Chief Financial Officer or his/her delegate, and may be replaced at any time. Should the Executive Vice Chancellor/Chief Financial Officer appoint fewer than 30 Directors, the voting power for unfilled appointments shall be retained by the Executive Vice Chancellor/Chief Financial Officer and may be delegated by the Executive Vice Chancellor/Chief Financial Officer to a duly appointed Director(s). Directors elected by the Auxiliary Organizations shall serve subject to terms and conditions of a policy and procedure duly adopted by the Auxiliary Organizations Risk Management Alliance Committee for election and replacement of same. Each Director of the Entity must be an officer, director or employee of the University or of an Auxiliary Organization.

All Directors shall comply with the provisions of California law which require certain public officials to file a Statement of Economic Interests, and with any applicable conflict of interest laws.

SECTION 3.2. Powers. The powers of the Board shall be as set forth in Section 9 of the Agreement.

(a) The Board of Directors shall retain overall responsibility for governance of the Entity, including the right to exercise all powers of the Entity not reserved to other persons or bodies of the Entity.

(b) The Board of Directors shall have reserved to itself the following express powers, duties and responsibilities:

i. Election of certain Entity officers and the members of its Executive Committee.

ii. Approval of the annual budget of the Entity.

iii. Approval of amendments to the Agreement and the Bylaws.

iv. Approval of new Coverage Programs of the Entity.

v. Amendment or modification of any prior actions or resolution of the Board of Directors.

vi. The exercise of powers of the Entity, including promulgation of policies, procedures and rules, with respect to all matters reserved to the Board of Directors by this Agreement, the Bylaws or otherwise.

SECTION 3.3. Meetings.

(a) Regular Meetings. A regular meeting of the Board shall be held at least once each year at a time and place to be set by the Board. Except as otherwise provided in Section 27 of the Agreement, the notice of the meeting and agenda for each regular meeting of the Board shall be posted in accordance with the applicable public meeting laws in effect at the time of the meeting.

(b) Special Meetings. Special meetings may be called relating to pending litigation with notice of the meeting and an agenda be provided to each Director at least forty-eight (48) hours in advance of the meeting.

(c) Public Meeting. All meetings of the Board shall be open to the public, except as provided by law, and may include closed sessions where permitted by law. Meetings will be held in compliance with the Bagley-Keene Open Meeting Act, California Government Code §11120, *et seq.*

(d) Quorum. The presence of a majority of the Directors of the Board shall constitute a quorum for the transaction of business. Except as otherwise provided in the Agreement, the Bylaws or by law, no action may be taken by the Board except by affirmative vote of not less than a majority of the votes held by those Directors of the Board present and voting. A smaller number may adjourn a meeting.

(e) Order of Business. At the regular meetings of the Board, the following shall be the order of business:

- i. Roll Call.
- ii. Approval of Minutes of the previous meeting.
- iii. Agenda Items.
- iv. Adjournment

(f) Manner of Voting. Voting shall be by acclamation; however a roll call may be requested by a majority of the Directors present, and the ayes and noes, abstentions, and members absent shall be entered in the minutes of the meeting.

(g) Action by the Board. All resolutions of the Board shall be in writing, signed by the Chair and attested to by the Secretary-Auditor. All other actions of the Board shall be by motion recorded in written minutes.

ARTICLE IV - EXECUTIVE COMMITTEE

SECTION 4.1. Membership.

(a) The membership of the Executive Committee shall be as set forth in Section 12 of the Agreement.

(b) The members of the Executive Committee shall be appointed or elected as individuals and not merely as representatives of a specific Member.

SECTION 4.2. Term. The Chair and Vice Chair of the Board, and the Treasurer of the Entity shall serve as Executive Committee members during their tenure as such officers. Terms of office are as set forth in Sections 11 and 12 of the Agreement.

SECTION 4.3. Powers, Duties and Responsibilities.

(a) The Executive Committee shall conduct, direct and supervise the day-to-day business of the Entity and in doing so shall exercise the powers expressly granted to it by the Agreement, these Bylaws and as otherwise delegated by the Board of Directors.

(b) The following duties and responsibilities shall be assumed and carried out by the Executive Committee, which shall have all powers necessary for those purposes:

i. Provide general supervision and direction to the Program Director.

ii. Authorize payment of claims against the Entity; provided, however, that with respect to claims arising under Coverage Programs operated by the Entity, claim settlement authority shall be in accordance with the policies and procedures governing the particular Coverage Program.

iii. Enter into contracts, within budget limits.

iv. Make payments pursuant to previously authorized contracts, within budget limits; this authority includes the power to authorize and reimburse expenses incurred for budgeted activities, within budget limits.

v. Review and recommend a budget to the Board

vi. Act as Program Director in the absence of the Program Director.

vii. Establish policies and procedures to implement the Agreement, the Bylaws and the operation of specific programs.

viii. Appoint a nominating committee for each election of officers and Members of the Executive Committee.

(c) Subject only to such limitations as are expressly stated in the Agreement, these Bylaws or a resolution of the Board of Directors, the Executive Committee shall have and be entitled to exercise all powers which may be reasonably implied from powers expressly granted and which are reasonably necessary to conduct, direct and supervise the business of the Entity.

SECTION 4.4. Meetings.

(a) Regular Meetings. Regular meetings of the Executive Committee shall be held at least twice a year and at other times as the Executive Committee deems appropriate. The time and place of regular meetings shall be set by the Executive Committee, and the Board of Directors shall be notified of the meeting schedule. The notice of the meeting and agenda for each regular meeting of the Executive Committee shall be posted in accordance with the applicable public meeting laws in effect at the time of the meeting.

(b) Special Meetings. Special meetings may be called relating to pending litigation with notice of the meeting and an agenda to be provided to each Director at least forty-eight (48) hours in advance of the meeting.

(c) Public Meetings. All meetings of the Executive Committee shall be open to the public, except as provided by law, and may include closed sessions where permitted by law. Meetings will be held in compliance with the Bagley-Keene Open Meeting Act, California Government Code §11120, *et seq.*

(d) Quorum. Five (5) members of the Executive Committee shall constitute a quorum for the transaction of business. Except as otherwise provided, no action may be taken by the Executive Committee except by affirmative vote of not less than a majority of those Executive Committee members present and voting. A smaller number may adjourn a meeting.

(e) Manner of Voting. Voting shall be by acclamation; however a roll call may be requested by a majority of the Executive Committee members present, and the ayes and noes, abstentions, and members absent shall be entered in the minutes of the meeting.

(f) Action by the Executive Committee. All resolutions of the Executive Committee shall be in writing, signed by the Chair and attested to by the Secretary-Auditor. All other actions of the Executive Committee shall be by motion recorded in written minutes.

(g) Removal From Executive Committee. A member may be removed from the Executive Committee in the following ways:

i. Death of an Executive Committee member.

ii. Voluntary resignation; an Executive Committee member will be considered to have resigned if no longer qualified to be a Director under Section 3.1.

iii. Absence from three (3) consecutive meetings unless excused by the Chair or his or her designee.

iv. Removal of the Chair or Vice Chair from the Executive Committee shall also constitute removal from office.

(h) Replacements. Upon removal of an Executive Committee member, an interim Executive Committee member may be appointed by the Chair, and the Board of Directors may hold an election to fill the vacancy for the remainder of the unexpired term, following the procedures set forth in Section 11 and Section 12 of the Agreement.

ARTICLE V - OFFICERS

SECTION 5.1. Principal Officers.

The principal officers of the Entity are the Chair, Vice Chair, Secretary-Auditor and Treasurer, as provide in Section 11 of the Agreement.

SECTION 5.2. Other Officers.

The Executive Committee may create such other offices and appoint such other officers as it deems necessary and advisable. Officers so appointed shall serve at the pleasure of the Executive Committee and shall exercise such powers, perform such duties and assume such responsibilities as set forth in a resolution duly adopted by the Executive Committee for that purpose.

SECTION 5.3. Powers.

The Chair, and Vice Chair in the Chair's absence, shall execute and implement directives of the Board of Directors and Executive Committee. They shall have the following duties and responsibilities:

- (a) Direct employees, agents and consultants.
- (b) Negotiate contracts for services on behalf of the Executive Committee that are not specifically delegated to a committee.
- (c) Authorize work assignments under existing contracts that are within the amount budgeted.
- (d) Sign documents on behalf of the Executive Committee and/or the Entity.
- (e) Recommend agenda topics for meetings of the Board of Directors and Executive Committee.
- (f) Coordinate and review progress in attaining the Entity's annual goals and objectives.

ARTICLE VI - OTHER STANDING COMMITTEES

SECTION 6.1. Establishment of Committees.

Pursuant to Section 13 of the Agreement, the Entity shall have standing committees as may be appointed from time-to-time by the Board of Directors, Executive Committee or the Chair.

SECTION 6.2. AORMA Committee.

(a) The “Auxiliary Organizations Risk Management Alliance Committee” or “AORMA Committee” shall be a standing committee of the Entity. The committee shall consist of all Directors elected by Auxiliary Organizations. The term “Officers” shall be used to designate the following seats on the AORMA Committee: Vice-Chair and Chair. The Vice-Chair shall be elected from among the AORMA members and shall assume the seat of the Chair in the following year. Officers shall serve one, one-year term in each Officer seat. If the Chair is unable to complete his/her term, the Vice-Chair shall assume the role of the Chair and shall appoint an interim Vice-Chair from the remaining members of the committee until such time that the committee can meet to elect a new Vice-Chair. If the Vice-Chair is unable to complete his/her term, the Chair shall appoint an interim Vice-Chair from the remaining members of the committee until such time that the committee can meet to elect a new Vice-Chair. An officer completing a partial term shall be eligible to serve a subsequent full term. The AORMA Committee may also appoint alternates in accordance with the Policy & Procedure developed for the committee and adopted by the Board of Directors.

Effective July 1, 2003, the AORMA Committee members may serve a maximum of three consecutive two-year terms with half of the members’ terms expiring in the odd years and the other half expiring in the even years. After accruing AORMA Committee service of three two-year terms on the AORMA Committee or serving in Officer and alternate roles, an AORMA Committee member shall not be eligible to serve on the Committee for one year, after which time the member will be eligible for re-election.

(b) The purpose of the AORMA Committee shall be to advise the Executive Committee and the Board of Directors of all operational aspects of those Coverage Programs in which Auxiliary Organizations participate and to execute and implement the directions of the Executive Committee with regard to matters within the committee’s powers, duties and responsibilities, which shall be as follows:

(c) Underwriting

i. Advise and report to the Executive Committee on matters relating to prospective new Auxiliary Organization Members.

ii. Solicit information necessary to evaluate Auxiliary Organization membership applications.

iii. Determine adequacy of information provided by prospective Auxiliary Organization Members.

(d) Coverage

i. Make recommendations to the Executive Committee regarding those Coverage Programs in which Auxiliary Organizations participate.

ii. Review and advise on memorandum of coverage matters.

iii. Make recommendations to the Executive Committee concerning coverage issues.

SECTION 6.3. Meetings of Standing Committees. Standing committees shall meet on the call of their respective committee chairs. Minutes of committee meetings shall be recorded. Activities of committees shall be reported upon as directed by the Executive Committee. Meetings of committees shall be conducted in accordance with the applicable open meeting law, except that meetings of the AORMA Committee, shall be conducted in accordance with California Education Code § 89920 *et. seq.*

ARTICLE VII - PROGRAM DIRECTOR

SECTION 7.1. Appointment. The Board shall appoint a Program Director in accordance with Section 14 of the Agreement.

SECTION 7.2. Powers. In accordance with Section 14 of the Agreement, the Program Director shall administer the business and activities of the Entity. The Program Director shall have such powers, duties and responsibilities as set forth in the Agreement, these Bylaws and as may be provided by agreement between the Program Director and the Entity or as otherwise delegated to the Program Director by the Board of Directors or the Executive Committee.

ARTICLE VIII - REIMBURSEMENT FOR TRAVEL EXPENSES

Subject to the provisions of Article III, Section 3.2(b) ii. of these Bylaws, members of the Executive Committee, principal staff designated by the Executive Committee and duly appointed members of standing committees may be reimbursed for all reasonable and necessary travel expenses when required or incurred by those persons in attending meetings of the Executive Committee or a standing committee of the Entity. Reimbursable expenses may include charges for meals, lodging, air fare and costs of travel by automobile at the rate per mile allowed as a business expense by the Internal Revenue Service. If the Board determines that travel expenses shall be reimbursed, the Executive Committee shall adopt a policy and procedure in accordance with this Article VIII. The Treasurer, upon presentation by the Secretary-Auditor, shall be authorized to pay all such expenses deemed reasonable and necessary.

Article IX - TERMINATION OF MEMBERSHIP

A Member may be terminated from membership in the Entity or from participation in a program of the Entity, in accordance with Section 23 and Section 24 of the Agreement. The procedures for terminating a Member are as follows:

SECTION 9.1. Initiation. Proceedings for termination of a Member as a participant in a program of the Entity or as a Member of the Entity may be initiated by the Program Director, by

any Officer, Director or standing committee of the Entity or by any Member. The person initiating termination proceedings shall do so by a written report and recommendation to the Board of Directors, setting forth in detail the grounds upon which the recommendation is made.

SECTION 9.2. Notice and Hearing by Board. Upon receipt of the report and recommendation, the Board shall hold a hearing on the matter of the termination, at which hearing the affected Member shall have the right to offer written and oral testimony subject to reasonable time constraints. The Board shall give the Member at least thirty (30) days prior written notice of the hearing, and shall provide the Member with a copy of the report and recommendations required to initiate the termination proceedings.

SECTION 9.3. Action of Board. At the close of the hearing on the matter of termination, the Board shall determine whether or not the Member will be terminated. If the Board decides to terminate the Member's participation, it will set the effective date of termination as well.

ARTICLE X - AMENDMENT

These Bylaws may be amended from time to time by resolution of the Board of Directors duly adopted upon the majority vote of those members present and voting at a regular or special meeting of the Board; provided, however, that no such amendment shall be adopted unless noticed to the members of the Board of Directors under the open meeting law applicable at the time of the proposed meeting. Such notice shall identify the section or sections of the Bylaws proposed to be amended.

ARTICLE XI - COVERAGE DOCUMENTS

Each Member participating in a program of the Entity shall be provided with either a Memorandum of Coverage or an insurance policy, as the case may be, which shall describe in detail the nature of the applicable coverage, including dollar amounts, together with any deductibles, exclusions, limitations or other provisions of the coverage.

ARTICLE XII - RECORDS RETENTION

All records and documents of the Entity shall be retained in accordance with a records retention policy and procedure adopted by the Board of Directors.

ARTICLE XIII - LIABILITY AND INDEMNIFICATION

SECTION 13.1 - INDEMNIFICATION OF DIRECTORS, OFFICERS AND EMPLOYEES - The Entity shall defend and indemnify its Directors, officers and employees to the same extent as any public agency of the State of California is obliged to defend and indemnify its public employees pursuant to California Government Code § 825 *et seq.* or other applicable provisions of law for actions taken for or on behalf of the Entity.

SECTION 13.2 - INSURANCE - The Entity may insure itself to the extent deemed necessary by the Board of Directors against loss, liability and claims arising out of or connected to the conduct of the Entity's activities.

SECTION 13.3 - INDEMNIFICATION BY MEMBERS- To the extent any Member's intentional or negligent acts or omissions are the cause of an injury for which other Members may be, or are sought to be, held liable pursuant to Government Code § 895 *et seq.*, the Member which is legally responsible for the injury shall, at its own expense, defend, indemnify and hold harmless such other Member or Members from any and all legal consequences of the intentional or negligent acts or omissions. Nothing in this Section shall be deemed to preclude a Member having the duty to defend, indemnify and hold harmless, from resorting to any insurance or other form of coverage for losses available to the Member, including insurance or coverage for losses procured through the Entity.

**2016 LONG RANGE PLANNING MEETING DATE,
LOCATION, AND AGENDA**

ISSUE: The CSURMA Executive Committee has scheduled a Long Range Planning meeting on March 10-11, 2016 at the Alliant Office in San Francisco. Staff recommends a meeting in two sessions:

- The Executive Committee regular business meeting from 2:30 p.m. to 5:00 p.m. on Thursday, March 10, 2016 and
- The Long Range Planning meeting from 8:00 a.m. to 2:00 p.m. on Friday, March 11, 2016.

RECOMMENDATION: It is recommended that the Executive Committee review the draft agenda and direct Staff as appropriate. Staff also recommends confirming that there will be a quorum on both meeting dates.

FISCAL IMPACT: None.

BACKGROUND: The CSURMA Executive Committee has found it beneficial to hold an annual Long Range Planning meeting. Items addressed during the Long Range Planning meeting are of such a nature that full consideration of the topics are not easily addressed at regular business meetings.

PUBLICATION: All agendas are posted on the CSURMA website.

ATTACHMENT(S):

- a. Draft Long Range Planning Meeting Agenda



Revised

CSURMA EXECUTIVE 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 publicly accessible places, including the Internet, at least ten (10) days in advance of the meeting.

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

1. Teleconference Location - CSU Chancellor’s Office, 401 Golden Shore, Long Beach, CA

Meeting Date: March 11, 2016
Time: 8:30 a.m.

Primary Location: Alliant Insurance Services
100 Pine Street, 11th Floor
San Francisco, CA

Legend: **A** = Action
I = Information
V = Verbal
S = Separate

8:00 a.m. Breakfast

- 8:30 a.m.** 1. Review of CSURMA 2015/2016 Long Range Action Plan
- 2. Campus Pooled Program Funding Status
- 3. Review of Form 700 Electronic Filings
- 4. Workers’ Compensation Claims Administration Audit Results
- 5. Annual Review (Even Years Only) of the Conflict of Interest Code
- 6. Annual Review of CSURMA’s Data Security Policies
- 7. Annual Review of the Applicable ICSUAM Policies
- 8. Analysis of the Seven Recommended Management Discussion and Analysis Items to be Included in the Audited Financial Report
- 9. Annual Review of the Master Investment Policy and Investment Policy for the Fixed Income Portfolio

12:00 p.m. Lunch

- 12:30 p.m.** 10. Discussion of Investable Assets ... Dividends, Investment in Long-Term Aggressive Assets, Support Capital Financing with Member Loans, etc.
- 11. Policy and Procedure No. 18 – Board of Directors Participation and Executive Committee Nominations and Elections
- 12. Report of Praesidium Usage and Outcomes
- 13. Report of Agility Recovery Usage and Outcomes
- 14. CSU / UC Workers’ Compensation Summit
- 15. Risk Program Benchmarking and Trend Analysis
- 16. Insurance Policy Database Project Results
- 17. Service Provider Performance Evaluation of CSURMA Vendors
- 18. 2016 Fitting the Pieces Conference
- 19. Development of New Programs and Services
- 20. Development of CSURMA Goals for next one to three years
- 21. Evaluation of Captive Insurance Vehicle

2:00 p.m. Adjournment

UNDERWRITER MEETINGS REPORT

ISSUE: CSURMA representatives met with CSURMA's program underwriters in New York and Bermuda on November 30 through December 4, 2015. CSURMA was represented by Steve Relyea, CSU EVC and CFO, Robert Eaton, CSU Assistant Vice Chancellor, Financing, Treasury and Risk Management, Zachary Gifford, Director, Systemwide Risk Management and Daniel Howell, CSURMA Program Director. The main goals of the meetings were:

- Demonstration of CSU leadership's commitment to risk management
- Update on CSU's financial and operational outlook
- Evaluation of the state of the insurance market and how changes may impact CSURMA's placements;
- Discussion of pending claims matters; and,
- Discussion on technical points of insurance placements and renewal expectations

Over the five day period there were 10 meetings with 21 market participants. The meetings were primarily focused on CSURMA's Liability Insurance Programs. The AORMA program faces challenges due to recent loss experience. Above the AORMA first excess layer, the market appears stable; however, there have been leadership changes at our lead excess market, Ironshore.

Robert Eaton, Zachary Gifford and Daniel Howell will be present at today's meeting to report on the meetings.

RECOMMENDATION: The Executive Committee may take action or provide direction to staff based on the report of the meetings.

FISCAL IMPACT: No direct fiscal impact is expected from action on this item at today's meeting.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S): None.

EVALUATION OF CAPTIVE INSURANCE VEHICLE

ISSUE: Effective January 1, 1997, CSU formed the CSURMA with its not-for-profit auxiliary organizations. CSURMA is a California public agency joint powers authority. More recently, the University of California formed Fiat Lux as a captive insurer in 2012. Attached is a brief presentation about the UC's captive. CSU executive management is interested in evaluating whether CSU can benefit from forming a captive. While JPA's and captives share many similarities, two key benefits from captives are:

- Ability to invest in a broader array of instruments including equity positions with the goal of earning a higher return than is earned on investments allowed for public agencies; and,
- Ability to offer insurance products to third parties such as CSU employees and alumnae, offering the opportunity to retain profits otherwise earned by commercial insurers.

Staff was directed to engage an independent consultant to provide a proposal to evaluate captive utilization options. An effective option may be to utilize a multi-cell captive that UC is establishing in which CSU or CSURMA could have a segregated cell. The attached proposal is from Pinnacle Actuarial Resources, Inc., a leading independent consultant.

RECOMMENDATION: It is recommended that the CSURMA Executive Committee delegate authority to the CSURMA Secretary-Auditory to engage independent consultant(s) as necessary to perform an evaluation of captive insurance alternatives and develop a captive insurance program.

FISCAL IMPACT: The cost of consulting services during FY 15/16 will be included in the proposed budget amendments presented to the EC in March. The cost of FY 16/17 consulting and/or captive development services will be included in the proposed budget to be presented to the EC in March, 2016 and approved by the CSURMA Board at their May 6, 2016 meeting.

BACKGROUND: Please refer to the attached "Captives 101" presentation from the UC Risk Summit 2014.

PUBLICATION: None.

ATTACHMENT(S):

- a. Proposed Engagement Letter from Pinnacle Actuarial Resources
- b. Captives 101 Presentation from UC Risk Summit 2014

December 30, 2015

Mr. Daniel Howell
Alliant Insurance Services, Inc.
[delivered via email to dhowell@alliant.com]

Re: Proposal for Actuarial and Captive Consulting Services to California State University

Dear Mr. Howell:

Pinnacle Actuarial Resources, Inc. (Pinnacle) is pleased to provide the following proposal to provide actuarial and captive consulting services to California State University (CSU) and the CSU Risk Management Authority (CSURMA).

According to the CSURMA website, “The CSURMA presently has several risk management programs in effect including the Pooled Liability Program, the Pooled Worker's Compensation Program, the IDL/NDI/UI Program, the Property Program, the Athletic Injury Medical Expense (AIME) Program and the Auxiliary Group Purchase Insurance Program (AGPIP).”

“The first three programs are designed for participation by CSU campuses, the Property and the AIME programs are designed for both campus and Auxiliary Organizations participation, and the latter program for participation by only the Auxiliary Organizations.”

“One of the primary goals of the CSURMA is to develop a forum for the Auxiliary Organizations and the CSU to develop strategies that streamline and integrate the risk management practices of the CSU system.”

Within the scope of the charge to “streamline and integrate the risk management practices of the CSU system,” CSU and CSURMA are investigating the advantages of adding a captive insurance company to their existing risk financing and insurance program.

Pinnacle is staffed to assist CSU and CSURMA in a comprehensive review of the potential benefits of adding a captive insurance company, as well as comparing different captive structure (e.g. a cell within a larger captive vs. a single parent captive), captive domiciles, and other captive design features.

This type of assignment requires a combination of skills prerequisite to perform the work well. This work requires:

- an uncompromising focus on customer service;
- exceptional communication skills (both written and verbal);
- the creativity of one experienced in problem solving in its purest sense;
- the experience gained only from previous similar projects;
- the independence gained by earning the respect of all parties involved in captive matters, and
- the specific, technical knowledge of someone closely involved in similar projects.

Pinnacle is uniquely qualified to assist CSU and CSURMA in performing the services required for this project. Specifically, we have demonstrated the necessary skills to provide effective service for a variety of education-related clients and for a wide variety of captive and financial modeling assignments. Beyond our general level of expertise in this area, we are skilled and experienced at the written and verbal communication of results necessitated by a project of this nature.

We appreciate the opportunity to submit a proposal for this assignment and look forward to the opportunity to work with you. Please contact me to discuss any issues or concerns or if additional information is needed.

Respectfully Submitted,



Robert J. Walling III, FCAS, MAAA, CERA
Principal & Consulting Actuary
rwalling@pinnacleactuarial.com
309.807.2320

Enclosures

**Proposal to Provide Actuarial and Captive Consulting Services to
California State University (CSU)
and the
CSU Risk Management Authority (CSURMA)**

December 2015

Project Executive/Authorized Representative

Robert J. Walling, III, FCAS, MAAA, CERA

Principal and Consulting Actuary

Pinnacle Actuarial Resources, Inc.

3109 Cornelius Drive

Bloomington, IL 61704

309.807.2320

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APPENDIX

Appendix A – Biographies and Curriculum Vitae

ABOUT PINNACLE

History of the Firm

Pinnacle Actuarial Resources, Inc. (Pinnacle) is an Illinois corporation which is privately owned by its professional actuarial staff. Pinnacle took its current corporate form on January 2, 2003, but our core operations and many of our customer relationships have been maintained continuously under various names since 1985.

Independence

Pinnacle is owned entirely by its actuarial consultants. We have no ties or affiliations with auditors, brokers, or reinsurance carriers. This independence is critical to preserving our objective opinion of our clients' needs.

We have endeavored to determine the existence of any potential conflict of interests which may exist that would impair our ability, or perceived ability, to render objective actuarial services. We have identified no conflict of interest with regard to any officer or employee of the organization involved in this assignment.

Staffing

Pinnacle is a mid-sized actuarial firm with 60 personnel, including 19 Fellows of the Casualty Actuarial Society (FCAS), 9 Associates of the Casualty Actuarial Society (ACAS), two Chartered Enterprise Risk Analysts (CERA), three Chartered Property Casualty Underwriters (CPCU) and three SAS® Certified Predictive Modelers. This level of size and staffing allows us to focus on a high level of customer service and timely response on all of our client assignments. Biographies for all professional staff are available at www.pinnacleactuaries.com.

Pinnacle has a commitment to professionalism and the industry which is demonstrated by its volunteerism in Casualty Actuarial Society (CAS) and American Academy of Actuaries (AAA) committees and research efforts. Nearly all of Pinnacle's consulting actuaries serve on at least one CAS or AAA committee, often in leadership roles. Pinnacle employees have included two past presidents of the CAS and one past president of the AAA.

Organization of the Firm

The group of four Principals (shareholders) collaborates on all substantive matters relating to the management of the firm. The role of the Managing Principal is to handle day to day operational matters. Several employees, including all four Principals, have first line supervisory responsibilities. In addition, each of the Principals and several consultants are responsible for certain functional areas of responsibility for the firm (i.e., marketing, development, research, professionalism, client relations and research). As account executive, Robert J. Walling III, FCAS, MAAA, CERA will have ultimate responsibility for client satisfaction. The primary project consultants will be Laura A. Maxwell, FCAS, MAAA and other members of our San Ramon, CA office.

Location

Pinnacle’s main office is located in Bloomington, IL with consultants located in additional offices throughout the United States. Addresses for all offices are shown below.

<p><u>Bloomington, IL</u> 3109 Cornelius Drive Bloomington, IL 61704 (309) 807-2300 Fax (309) 807-2301</p>	<p><u>Atlanta, GA</u> 515 E. Crossville Road Suite 290 Roswell, GA 30075 (770) 587-0351 Fax (770) 587-0304</p>	<p><u>Chicago, IL</u> 8600 West Bryn Mawr Ave Suite 410-N Chicago, IL 60631 (630) 457-1305 Fax (630) 457-1306</p>
<p><u>Des Moines, IA</u> PO Box 71551 Clive, IA 50325 (630) 457-1293 Fax (309) 807-2301</p>	<p><u>Indianapolis, IN</u> 70 E. Main Street Suite F Greenwood, IN 46143 (317) 889-5760 Fax (309) 807-2301</p>	<p><u>San Francisco, CA</u> 2603 Camino Road Suite 421 San Ramon, CA 94583 (415) 692-0938 Fax (309) 807-2301</p>

QUALIFICATIONS

Firm Experience

Pinnacle’s client base of over 500 clients includes universities, school districts, municipalities, public authorities, self-insured entities, captive insurers, state insurance departments and other regulatory bodies, insurance companies, law firms, banks, transportation firms, retailers, manufacturers, and contractors. Key education-related clients include:

Higher Education Related Entities	Connecticut Department of Higher Education Educational School Insurance Cooperative Everest Property Insurance Company (one of the
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	largest higher education captives in the world) Georgetown University Illinois Public Higher Education Cooperative Michigan University Self-Insured Corp. Midwestern Higher Education Commission Northern Illinois University State University Risk Management Association (SURMA) Southern Illinois University Western Interstate Commission for Higher Education
School Districts	East Islip Union Free School District (NY) Hewlett-Woodmere Union Free School District (NY) Leon County District School Board (FL) Sachem Central School District (NY) South Huntington Union Free School District (NY) Valley Stream Central High School District (NY)
Captive Insurance Regulators	Connecticut Department of Insurance District of Columbia Insurance Department Missouri Bureau of Insurance South Carolina Insurance Bureau Tennessee Insurance Department Vermont Department of Financial Regulation
Captive Managers	Advantage, ARTEX, Atlas, Aon, Captive Resources, Global Captive Mgmt., Kane, Marsh, MIJS, SRS, USA Risk, Willis, and many others.

Other Noteworthy California Clients	AAA of Southern California Alliance United Barney and Barney California Department of Insurance California Earthquake Authority Los Angeles Department of Water and Power (LADWP) Sunsweet Growers The Doctors Company US Healthworks
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In addition, Pinnacle has developed a wealth of expertise in help companies design captive insurance companies. Our firm has considerable experience in evaluating a wide variety of captive features including:

- Domicile Selection
- Coverages and coverage limits, retentions and deductibles
- Capitalization requirements
- Captive manager selection
- Reinsurance and fronting alternatives
- Risk transfer and risk distribution assessments

These captives have been developed for private businesses, public and private groups of insureds, and individual public entities.

Pinnacle's consultants are recognized leaders in the public entity and captive industries and are regular authors of articles in industry magazines and speakers at industry meetings such as Captive Insurance Company Association (CICA), Risk and Insurance Managers Society (RIMS), Public Risk and Insurance Management Association (PRIMA), Association of Governmental Risk Insurance Pools (AGRIP), California Workers Compensation Council (CWC), Vermont Captive Insurance Association (VCIA), Western Regional Captive Insurance Conference (WRCIC) and numerous others.

Customer Satisfaction

Pinnacle prides itself on its long standing reputation for exceptional customer service. Client referrals, renewals and expansions of services make up the vast majority of our clients. To assess the quality of our customer service, including our accessibility and responsiveness, we regularly receive feedback from customers on recently completed projects. We have never had a contract cancelled for non-performance. We strive to clearly understand our clients' expectations at the inception of a project using a project kickoff meeting and we seek our customers' input on their satisfaction at the conclusion of an assignment. Due to this historical experience, we do not foresee any difficulty meeting the objectives of the project and will meet the deadlines needed by CSURMA.

Project Team

Our lead actuary for this engagement will be Robert J. Walling, FCAS, MAAA, CERA. Mr. Walling is a Principal and Consulting Actuary with Pinnacle and also serves as its Treasurer. He is also currently serving as a member of the Casualty Actuarial Society Board of Directors and a faculty member for the International Center for Captive Insurance Education (ICCIE). Rob is also a Chartered Enterprise Risk Analyst (CERA) and international risk management and financing designation. His experience includes development of pricing strategies for a wide variety of commercial insurance products and self-

insurance programs, loss reserve analyses and certifications, and support of reserve opinions in connection with financial examinations of insurance carriers. His experience in each of these areas includes work with schools and universities. Mr. Walling has served insurance regulators in over twenty states, including Connecticut, Maine, Massachusetts, and Vermont. He has extensive experience in higher education serving as the account executive to programs including the Midwestern Higher Education Commission and Southern Illinois University. He has also chaired the Casualty Actuarial Society's Ratemaking Seminar Committee, Dynamic Financial Analysis Seminar Committee and the New Fellows Committee and authored papers on medical malpractice, workers compensation, dynamic financial analysis, and small business insurance pricing.

Rob is a frequent speaker and author on captive insurance topics, works with numerous captive insurance regulators and captive managers, serves on the ICCIE faculty, and is an experienced expert witness on captive and self-insurance issues in several venues, including the U.S. Tax Court.

Laura A. Maxwell, FCAS, MAAA will serve as the project manager and technical consultant for the project. Ms. Maxwell is a Fellow of the Casualty Actuarial Society (FCAS) and a member of the American Academy of Actuaries (MAAA). She serves as a Consulting Actuary with Pinnacle in the San Ramon, CA. She has over twenty-five years of actuarial experience in the property/casualty insurance industry with the last ten years as a consultant and has been involved in many of Pinnacle's education-related projects as lead actuary, project manager, consultant or peer reviewer.

Pinnacle requires, and our governing professional organization encourages, that all actuarial work products be peer reviewed before release. The intent of the peer review process is to foster the maintenance of high professional standards and practices and to consistently apply these standards to all assignments. Peer review is also important to our clients because it serves to increase the confidence in our opinions by all users of those opinions. Derek W. Freihaut, FCAS, MAAA will peer review all aspects of this project, including adherence to professional standards. Mr. Freihaut is a Fellow of the Casualty Actuarial Society (FCAS) and a member of the American Academy of Actuaries (MAAA). Derek serves as a Principal and Consulting Actuary with Pinnacle in the Bloomington office. He is a nationally recognized expert in both captive insurance and providing actuarial support to audits of captive insurance companies. He has been involved in many of Pinnacle's education-related projects as lead actuary, project manager, consultant or peer reviewer.

These individuals are well qualified and available to perform this analysis. The remainder of our professional staff will also be available if needed. The size of Pinnacle's professional staff will allow us to perform the work required in a timely manner if awarded this contract. Biographies of the professional staff for this assignment are included as Appendix A.

PROJECT COST

The current hourly professional rate of each person or job category to work on this project is indicated below. Our fees for this work will be on the basis of actual time spent and any out-of-pocket expenses.

The current standard hourly fees for all staff expected are as follows:

- Rob Walling, Project Leader (\$620)
- Laura Maxwell, Project Manager (\$475)
- Derek Freihaut, Project Peer Review (\$575)
- Actuarial Analysts (\$225-295)
- Technicians (\$190)
- Clerical Support (\$120)

We expect that total costs for this project will be between \$15,000 and \$30,000, depending on the final scope of services required.

Any additional ad hoc projects that may arise beyond the initial scope of work will be billed using Pinnacle's standard billing rates at that time. CSU and CSURMA may request a separate engagement letter for these additional projects. Furthermore, Pinnacle may require a separate engagement letter for additional projects of sufficient size or complexity to necessitate this step.

In addition to the professional fees, we will also bill separately for travel to meetings and other out-of-pocket expenses which include: postage and handling (including overnight shipping expenses), any necessary external data costs, and any extraordinary photocopy charges. The external data costs relate to the cost associated with Pinnacle's access to industry data. We do not expect these expenses for a project of this nature to exceed \$2,000, unless more than two trips to California are required.

It is Pinnacle's practice to invoice our clients monthly for all work in progress with invoices payable within 30 days. Amounts remaining unpaid at the time of preparing the next monthly invoice will be charged a 1% monthly administration charge.



Robert J. Walling, III

FCAS, MAAA, CERA
Principal and Consulting Actuary

Contact information

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rwalling@pinnacleactuaries.com

Focus

Captives/Alternative Markets,
Enterprise Risk Management (ERM),
Expert Testimony, Legislative Costing,
Loss Reserving, Patient Compensation
and Birth Injury Funds, Predictive
Analytics, Pricing/Product
Management, Public Entities,
Regulatory Support

Lines of Business

Business-owners Policies, Commercial
Auto (incl. Trucking), General Liability,
Professional Liability, Property,
Specialty Lines, Workers Compensation

Education

Miami University
B.S. in Secondary Mathematics
Education

Certifications

Fellow of the Casualty Actuarial Society
(FCAS)

Member of American Academy of
Actuaries (MAAA)

Chartered Enterprise Risk Analyst
(CERA)

Professional Experience

Robert Walling is a Principal and Consulting Actuary with Pinnacle Actuarial Resources, Inc. and has been in the insurance industry since 1989, consulting since 1997. He is focused on commercial lines ratemaking and product development, actuarial studies for captives and self-insureds, commercial lines loss reserving, legislative costing, litigation support, regulatory consulting and expert testimony. Mr. Walling is a Fellow of the Casualty Actuarial Society (CAS), a Member of the American Academy of Actuaries and a Chartered Enterprise Risk Analyst. He currently serves as a member of the CAS Board of Directors. He has previously served as the Chairman of the CAS Ratemaking Seminar Committee, Risk and Capital Management Seminar Committee, and the New Fellows Committee. Mr. Walling is a frequent speaker at industry meetings on professionalism, predictive analytics, captives and alternative markets, medical professional liability and government insurance program topics.

Engagement Experience

- Appointed Actuary and/or Loss Reserve Specialist on over 100 domestic and Bermuda insurance companies, risk retention groups, captive insurance companies and self-insured entities.
- Advises scores of self-insured public entities and private companies on matters relating to financial reporting of unpaid claims liabilities, routinely presenting to Boards of Directors and Executive Committees charged with financial reporting.
- Provides consulting services to over 20 state insurance departments and government insurance programs. Services include captive application review, loss reserve analysis and risk-focused financial examination support, assistance developing or managing government insurance programs, legislative costing, industry studies, expert testimony, and rate filing reviews.
- Assists insurance companies in developing commercial insurance products, using predictive analytics and other actuarial methodologies. Specific expertise in business-owners (BOP) and commercial multi-peril products, commercial auto, workers compensation and medical professional liability.
- Experienced in the trucking industry, including admitted, excess and surplus, and alternative markets. Services have included development of trucking insurance rating plans, loss reserve and funding analyses, retention analyses and development of predictive analytics.
- Served as an actuarial advisor to state and national associations with insurance interests, including the American Medical Association and the Republican Governors Association. Legislative costing and industry studies have been provided.
- Provides expert testimony on actuarial and commercial insurance matters such as medical malpractice, workers compensation, commercial auto and general liability.

Publication Highlights

- “Healthcare Provider Captives: An Alternative Approach to Evolving Coverages,” *Inside Medical Liability*, First Quarter 2015
- “Recommendations on the Enactment of Captive Insurance Company Legislation in Maryland,” Maryland Insurance Administration, November 2013
- “Using the Hospital Medicare Licensee Database for Analytics,” Pinnacle Monograph October 2013
- “Effects of Loss Reserve Margins on Calendar Year Results – Balcarek Expanded,” with Erich A. Brandt, FCAS, MAAA, *CAS Forum*, Fall 2013
- “External Peer Review,” Pinnacle Monograph January 2013
- “DD&R Reserves for Claims-Made Professional Liability Coverage,” with Jessica Lasher, CPA, *Johnson & Lambert Industry Insights*, September 2011
- “Improving Commercial Casualty Claims Handling with Predictive Analytics,” Pinnacle Monograph 2010
- “Underwriting Power Tools for Small Business Insurance,” Pinnacle Monograph 2008 (reprinted in *NAMIC Farm Forum* in 2009)
- “Rules of the Road” (Commercial Auto Predictive Analytics), *Best Review*, October 2007
- “Having to Say You’re Sorry: A More Efficient Medical Malpractice Insurance Model,” *Contingencies*, November/December 2006
- “What Makes an Effective Captive Application: Actuarial Do’s and Don’ts,” *Captive Chronicle*, June/July 2006
- “I Like You as a Neighbor, But We’re Not Sharing Checkbooks” (Opportunities and challenges for public entity groups), *Public Risk Magazine*, 2006
- “An Analysis of the Impact of Workers’ Compensation Reform in Nevada,” Republican Governors Association, 2005
- “Customizing the Public Access Model Using Publicly Available Data,” *CAS Forum*, 1999



Laura A. Maxwell

FCAS, MAAA
Consulting Actuary

Contact information

Pinnacle Actuarial Resources, Inc.
2603 Camino Ramon, Suite 421
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Data: (309) 807-2301
Email: lm Maxwell@pinnacleactuarials.com

Focus

Public Entities, Enterprise Risk Management, Loss Reserving, Predictive Analytics, Pricing/Product Management, Large Project Management

Education

Moravian College
BS Mathematics

Certifications

Fellow of the Casualty Actuarial Society (FCAS)

Member of American Academy of Actuaries (MAAA)

SAS® Certified Predictive Modeler Using SAS® Enterprise Miner™ 5

Japanese Language Proficiency Test, Level 3

Professional Experience

Laura Maxwell is a Consulting Actuary with Pinnacle Actuarial Resources, Inc. in the San Francisco, California office. She holds a Bachelor of Science degree in Mathematics from Moravian College. She has more than 25 years of actuarial experience in the property/casualty insurance industry and has provided consulting services since 2003.

Ms. Maxwell is a Fellow of the Casualty Actuarial Society and a Member of the American Academy of Actuaries. She currently serves the Casualty Actuarial Society (CAS) as a member of the Examination Committee and Chair of the Webinar Committee. Ms. Maxwell is a SAS® Certified Predictive Modeler Using SAS® Enterprise Miner™ 5.

Prior to consulting she was a product manager for a direct auto insurer and held actuarial positions with an insurance department and rating bureau. Her background includes personal and commercial lines pricing and reserving.

Engagement Experience

- Serves as the Appointed Actuary for three domestic insurance companies
- Provides loss reserve and funding analysis for several public entities self-insurance exposure
- Conducts reserve analyses for the State of West Virginia monopolistic state funds
- Participated in several insurance company audits for the New York State Insurance Department
- Prepares California rate filings
- Conducted rate filing reviews for several insurance departments
- Assisted in the development of underwriting score models for commercial insurers

Presentations/ Professional Publications

- “Regulatory Review of ORSA Framework”, *Risk Management: Part Five How to Review an ORSA*, Joint Risk Management Section, 2014
- “Ride Sharing and the Impact of the Private Passenger Automobile Insurance Industry,” Casualty Actuarial Society Centennial Meeting, November 10 & 11, 2014 and Casualty Actuarial Society Webinar, July 23, 2014
- “Effective Reserving Project Management,” Casualty Loss Reserve Seminar, September 16, 2014
- “ORSA Implementation Planning – The Time is Now”, IASA Conference, June 4, 2013
- “You’ve Set Your Goals! You’ve Evaluated Your Outcomes! Are You Realizing Your Rewards”, CWC & Risk Conference, Dana Point, CA, September 20, 2012
- “Lights! Camera! Professionalism!”, Casualty Loss Reserve Seminar, Denver, CO, September 6, 2012 and San Diego, CA, September 15, 2014
- “Using Predictive Modeling to Investigate the Underlying Claims Process and Understand its Impact on Traditional Loss Reserving Methods, ” Casualty Loss Reserve Seminar, Las Vegas, NV, September 16, 2011
- “Free Markets are the Best Way to Lower Workers Compensation Costs, ” Pinnacle Research Brief, January, 2010



Derek W. Freihaut

FCAS, MAAA
Principal and Consulting Actuary

Contact information

Pinnacle Actuarial Resources, Inc.
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dfreihaut@pinnacleactuarial.com

Focus

Loss Reserving, Funding Studies,
Loss Cost Projections, Captive
Feasibility Studies, Risk Transfer
Analyses, Personal and Commercial
Lines Ratemaking

Education

Rose-Hulman Institute of Technology
B.S. Mathematics, Economics

Certifications

Fellow of the Casualty Actuarial Society
(FCAS)

Member of American Academy of
Actuaries (MAAA)

Professional Experience

Derek Freihaut is a Principal and Consulting Actuary with Pinnacle Actuarial Resources, Inc. in the Bloomington, Illinois office. He holds a Bachelor’s Degree in Mathematics and Economics from Rose-Hulman Institute of Technology in Terre Haute, Indiana. He has over ten years of actuarial experience in the property/casualty insurance industry.

Mr. Freihaut is a Fellow of the Casualty Actuarial Society (CAS) and a Member of the American Academy of Actuaries. He currently serves as Chair of the CAS Education Policy Committee and is a member of the CAS Syllabus Committee.

Mr. Freihaut has considerable experience in assignments involving loss reserving, funding studies, loss cost projections, captive feasibility studies, risk transfer analyses, and personal and commercial lines ratemaking.

Prior to joining Pinnacle, Mr. Freihaut was employed by State Farm Insurance where his responsibilities included personal and commercial lines pricing. His pricing duties included private passenger and commercial auto, commercial multi-peril, and rental program lines of business.

Engagement Experience

- Advises multiple self-insured entities, captives and insurance companies on matters relating to setting rates and financial reporting of unpaid claims liabilities, routinely presenting to Boards of Directors and Executive Committees charged with financial reporting
- Assists in the internal audit process of numerous off-shore captives for four second tier accounting firms
- Assists state insurance departments, audit firms and insurance companies on determining risk transfer in reinsurance contracts consistent with FASB 113 and SSAP 62
- Advises multiple group captive insurance companies on matters relating to financial reporting of unpaid claims liabilities and funding
- Assists several government entities programs on matters relating to setting rates and estimating unpaid claims liabilities
- Assists on numerous legislative costing estimates for medical professional liability reforms
- Assists in regulatory review of rate filings and market examinations

Publications/Presentations

- “Common Pitfalls and Practical Considerations in Risk Transfer Analysis,”
CAS E-Forum, Spring 2009
- “Actuarial Details of risk Transfer Come to the Forefront,”
Pinnacle Monograph Series, June 2008
- “The NAIC Model ORSA Act,”
2012 Insurance Conference, October 2012
- “ORSA: Why Should I Care,”
Florida Insurance Conference on Financial Reporting, October 2012

CURRICULUM VITAE

NAME	Robert J. Walling III	
BUSINESS ADDRESS	3109 Cornelius Drive Bloomington, Illinois 61704 Phone: (309) 807-2320 Fax: (309) 807-2301 E-mail: rwalling@pinnacleactuaries.com	
EDUCATION	MIAMI UNIVERSITY	
	Bachelor of Science in Education	1987
	Certification in Secondary Mathematics Education	
CONTINUING EDUCATION	Estimated study time exceeding 4,000 hours necessary for completion of qualifying exams for membership in Casualty Actuarial Society (CAS)	
	Participation as an attendee and presenter of CAS seminars on Ratemaking, Predictive Modeling, Loss Reserving, and Dynamic Financial Analysis/Enterprise Risk Management, annual meetings, and industry meetings such as Captive Insurance Company Association, Vermont Captive Insurance Association, Bermuda Captive Conference, Insurance Managers Association of Cayman and Risk and Insurance Management Society	
MEMBERSHIP IN PROFESSIONAL ORGANIZATIONS	Casualty Actuarial Society	
	Fellow	2001
	Associate Member	1995
	American Academy of Actuaries	1995
	Chartered Enterprise Risk Analyst	2013
	Midwestern Actuarial Forum	1989
	American Society for Healthcare Risk Management	2011
	Public Risk Management Association	
	Risk and Insurance Management Society	
	Vermont Captive Insurance Association	
	South Carolina Captive Insurance Association	
EMPLOYMENT HISTORY	Pinnacle Actuarial Resources, Inc.	2003 – Present
	Miller, Herbers, Lehmann, & Associates, Inc.	1997 – 2002
	Shelby Insurance Company / Anthem Casualty	1992 – 1997
	Providence Washington Insurance Companies	1991 – 1992
	Great American Insurance Group	1989 – 1991
PROFESSIONAL ACTIVITIES	CAS Board of Directors	2014 – Present
	CAS Finance Committee	2015 – Present
	Actuarial Standards Board Casualty Committee	2014 – Present
	CAS University Liaison – Miami University	1999 – Present
	Vermont Captive Insurance Association	
	Conference Committee	2009 – Present
	CAS Leadership Development Committee	2012 – 2014

**PROFESSIONAL
ACTIVITIES**
(cont.)

Captive Insurance Company Association	
Actuary/Consultant Best Practices Committee	2009 – 2010
AAA Medical Professional Liability Subcommittee	2009 – 2010
Actuarial Review Editorial Board	2003 – 2008
CAS Ratemaking and Product Management	
Seminar Committee	2008 – 2009
CAS Ratemaking Seminar Committee	1997 – 2002, 2004 – 06
Vice Chairperson for CAS Ratemaking Seminar	2000 – 2001
Chairperson for CAS Ratemaking Seminar	2001 – 2002
CAS Task Force on ACAS Voting Rights	2004
CAS Working Group on	
Executive Level Decision Making Using DFA	2004
Chairperson, CAS Risk & Capital Mgmt. Seminar	2002
Chairperson, CAS DFA Seminar	2000 – 2001
Vice Chairperson, CAS DFA Seminar	2000
Faculty Member, CAS Limited Attendance	
Seminars on Dynamic Financial Analysis	1998 – 1999, 2001 – 04
Chairperson, CAS New Fellows Committee	2003 – 2006
Vice Chairperson, CAS New Fellows Committee	2003
CAS Committee on Health and Managed Care Issues	1996 – 2001

**PROFESSIONAL
PUBLICATIONS**

“Healthcare Provider Captives: An Alternative Approach to Evolving Coverages,” <i>Inside Medical Liability</i> , PIAA, First Quarter 2015
“Innovative Uses of Captives for Health Care Providers,” <i>Pinnacle Actuarial Resources Monograph Program</i> , August 2014
“Using the Hospital Medicare Licensee Database for Analytics,” <i>Pinnacle Monograph</i> October 2013
“Effects of Loss Reserve Margins on Calendar Year Results – Balcarek Expanded,” with Erich A. Brandt, FCAS, MAAA, <i>CAS Forum</i> , Fall 2013
“External Peer Review,” <i>Pinnacle Actuarial Resources Monograph Program</i> January 2013
“DD&R Reserves for Claims-Made Professional Liability Coverage,” with Jessica Lasher, CPA, <i>Johnson & Lambert Industry Insights</i> , September 2011 (Also published in <i>Pinnacle Actuarial Resources Monograph Program</i>)
“Improving Commercial Casualty Claims Handling with Predictive Analytics,” <i>Pinnacle Actuarial Resources Monograph Program</i> October 2010
“How I Became a Negative Patient Outcome Statistic – and What I Learned,” <i>Physician Insurer</i> , Second Quarter 2010
“Underwriting Power Tools for Small Business Insurance,” <i>Pinnacle Actuarial Resources Monograph Program</i> , September 2008 (reprinted in National Association of Mutual Insurance Companies (NAMIC) Farm Forum in 2009)
“Medical Malpractice Predictive Modeling: A Push-Me-Pull-You Proposition” <i>Physician Insurer</i> , First Quarter 2008
“Commercial Auto Predictive Modeling: The Time Is Now,” <i>Pinnacle Actuarial Resources Monograph Program</i> , September 2007 (Reprinted in Best’s Review October 2007 as “Rules of the Road: Predictive Modeling Can Help Commercial Insurers Set Premiums”)

- “Having to Say You're Sorry: A More Efficient Medical Malpractice Insurance Model” *Contingencies*, November/December 2006
- “I Like You as a Neighbor, But We’re Not Sharing Checkbooks (Opportunities and challenges for public entity groups)” *Public Risk Magazine*, June/July 2006
- “What Makes an Effective Captive Application: Actuarial Do’s and Don’ts” *Captive Chronicle*, June/July 2006
- “Medical Malpractice Insurance: A Call for Efficiency” *Pinnacle Actuarial Resources Monograph Program*, May 2006
- “The Case of the Medical Malpractice Crisis: A Classic Who Dunit,” *CAS Forum*, Summer 2004
- “Are You Ready to Unlock the Power Hidden in Your BOP Application,” *Pinnacle Actuarial Resources Monograph Program*, July 2003
- “A Dynamic Approach to Modeling Free Tail Coverage,” *CAS Forum*, Fall 1999
- “Customizing the Public Access Model Using Publicly Available Data,” *CAS Forum*, Summer 1999
- “Using the Public Access DFA Model: A Case Study,” *CAS Forum*, Summer 1998

**CURRENTLY
APPOINTED
ACTUARY**

Aviation Alliance Insurance Risk Retention Group, Inc.	2012 – Present
Arkansas Mutual Insurance Company	2012 – Present
Asset Protection Program Risk Retention Group	2014 – Present
Cedar Rapids Insurance Ltd.	2003 – Present
Florida Lawyers Mutual Insurance Company	2010 – Present
FS Preferred Insurance Company	2004 – Present
Great Plains Casualty, Inc.	2007 – Present
Peninsula Insurance Company, Ltd.	2008 – Present
PIA Professional Liability Insurance Company, RRG	2013 – Present
Terra Firma Risk Retention Group	2014 – Present
Wisconsin Health Care Liability Insurance Plan	2007 – Present

Currently provides statements of actuarial opinion for scores of captive insurance companies not required to file NAIC annual financial statements.

**PROFESSIONAL
PRESENTATIONS**

Numerous interviews and presentations at educational seminars conducted by the CAS and other industry organizations on topics including:

- Actuarial Professionalism
- Captives and Alternative Markets Pricing and Loss Reserving
- Ratemaking and Loss reserving for Workers Compensation, Professional Liability, Commercial Automobile, Business Owners Policy (BOP) and Commercial Specialty Lines
- Predictive Analytics for Commercial Lines Insurance
- Loss Reserving issues specific to Medical Professional Liability
- Self-Insured Funding and Reserving for Individual and Group Programs
- Legislative Costing for Medical Professional Liability, Workers’ Compensation, Commercial Auto Liability, Contractors Liability
- Dynamic Financial Analysis and Enterprise Risk Management (ERM)
- Workers Compensation Managed Care

**EXPERT
TESTIMONY/
REPORTS**

Florida Office of Public Policy and Governmental Accountability, 2004-07
Florida Office of Insurance Regulation, 2014
Illinois Department of Insurance, 2010
Indiana State Medical Association, 2014
Maine Joint Standing Committee on Insurance and Financial Services, 2004
Maryland Insurance Administration, 2013
Maryland Legislature, 2014-2015
Massachusetts Division of Insurance, 2012
Michigan Office of Insurance and Financial Regulation, 2007-2008
Missouri Division of Workers Compensation, 2009-2012
Missouri Second Injury Fund, 2011-2013
New Mexico Patients Compensation Fund, 2002 - 2014
New York Department of Financial Services, 2010 - 2015
New York Medical Indemnity Fund, 2011-2015
Ohio Medical Malpractice Commission, 2003
Oregon Medical Association, 2005
Oregon Prof. Panel for Analysis of Medical Professional Liability Ins., 2004
Oregon Construction Claims Task Force, 2006
Republican Governors Association, An Analysis of the Impact of Workers'
Compensation Reform in Nevada, 2005
Virginia Birth Related Neurological Injury Compensation Program, 2003 - 2010
Virginia State Corporation Commission, Bureau of Insurance, 2011 - 2014
Virginia Medical Society, 2008
Wisconsin Assembly Committee on Insurance, 2005
Wisconsin Injured Patients and Families Compensation Fund, 2007 - Current
Wisconsin Medical Society and Wisconsin Hospital Association, 2005, 2007

Numerous written and oral testimonies in support of litigation associated with commercial lines insurance.

University Of California

CAPTIVE 101

Risk Summit 2014

Willis

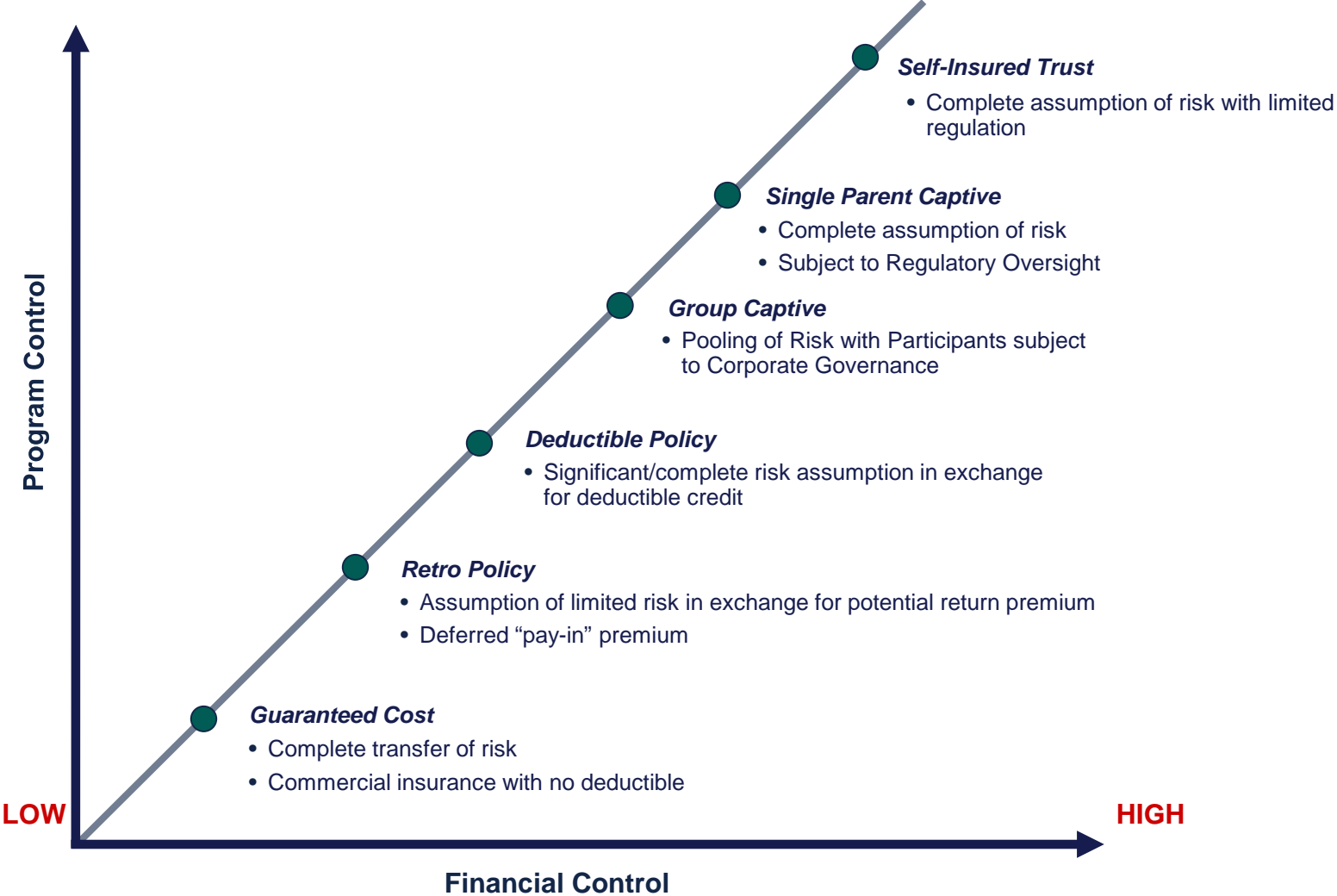
Captive Primer

What is a Captive?

- A limited purpose, licensed insurance company, the main business purpose of which is to insure the risks of the captive's owners
-
- A risk assumption vehicle
 - An insurance or reinsurance company
 - Specifically established to insure or reinsure the risks of its parent or associated third parties

Captive Primer

Risk Financing Continuum



Captive Primer

Factors Driving Captive Growth

- The unwillingness/inability of insurers to provide cost effective insurance
- The need for new capacity for certain risks
- The drive control to frictional and non-loss costs
- Lack of confidence in the traditional markets ability to differentiate and provide stable protection
- The enhanced focus on loss prevention and intelligent claims handling
- The opportunity to take risk and profit positions in affiliate business
- The opportunity to see favorable risk management, wealth and tax outcomes

Captive Primer

Types of Captive Utilization

RETAINED RISK FINANCE

- Infrastructure for providing transparency, validation, and rationalization of retained risk positions
- Enhancing risk management efforts
- Mutualizing risks across portfolios

RISK TRANSFER ARBITRAGE

- Reinsurance market cost of risk transfer is less than commercial retail cost of risk transfer
- Better use of capital to retain risk than transfer it
- Managing total cost of risk

ACCESS TO CAPACITY

- Federal programs (TRIA)
- Reinsurance capacity, which may not be otherwise accessible in commercial retail market (trade credit risk, +10 yr pollutions risks)

THIRD PARTY BUSINESS

- Franchisee programs
- Consumer facing insurance programs (warranty, service contract, point of sale insurances, etc)
- Affiliate business (vendors, VAPs, distributors, etc)
- Agency captives
- 3rd party business

Captive Primer

Captive Utilization and Lines Of Business

Line of Business	Utilization Model	Rationale	Value Proposition
<ul style="list-style-type: none"> WC, AL, GL, EPLI, Property, APD Uninsured Risks ERISA Benefits Self-Insured Medical, STD, LTD, Exec. Life 	<ul style="list-style-type: none"> Retained Risk Finance 	<ul style="list-style-type: none"> Governance, financial optimization, and cost reduction of retained risk positions 	<ul style="list-style-type: none"> Reduced loss costs thru visibility and alignment Accelerated tax deductions
<ul style="list-style-type: none"> WC, AL, GL, EPLI, Property, APD, Products Liability, Professional Liability Medical Stop Loss 	<ul style="list-style-type: none"> Group Captive or Pooling 	<ul style="list-style-type: none"> Sharing risk provides for greater retention capacity Gain control of insurance framework, costs, services and profits 	<ul style="list-style-type: none"> Reduce cost of risk Access profitability of insurance program Gain control of infrastructure
<ul style="list-style-type: none"> Products Liability, Professional Liability, Environmental Liability, E&O, Terrorism, Trade Credit, Cyber 	<ul style="list-style-type: none"> Capacity and Rate Arbitrage 	<ul style="list-style-type: none"> A captive facilitates trading in the insurance marketplace as an insider 	<ul style="list-style-type: none"> Access to broader, more competitive capacity Ability to take out any commercial capacity which is driving rate

Fiat Lux Risk and Insurance Company

Why did UC form Fiat Lux?

- Help manage volatility in retained risk positions between silo'd trust infrastructure
- Provide coverage to stakeholders who don't fit in self-insured trust mechanisms
- Support enterprise risk management efforts by building mutually beneficial insurance infrastructures for various stakeholders
- Reduce cost of risk
- Capitalize on enterprise risk management expertise
- Support development of revenue generating insurance activities

Captive Primer

Domicile Decision Factors

- Capitalization and surplus requirements
- Receptiveness of regulatory environment
- Quality of local infrastructure
- Availability of expertise
- Stability of regulatory environment
- Flexibility as respects investment portfolio
- Ease of doing business – in a suitably regulated environment
- Experience in business under consideration
- Efficient financial outcomes: tax, investment etc.
- Availability of relevant corporate structural options

Captive Primer

Domicile Options

Onshore: (over 35 States!)

- Vermont
- Hawaii
- District of Columbia
- South Carolina
- New York
- Delaware
- Arizona
- Tennessee
- Nevada
- Utah
- Montana
- Puerto Rico
- U.S. Virgin Islands

Fiat Lux Risk and Insurance Company

Why did we domicile the captive in Washington DC?

- California does not have captive enabling legislation... so we could not form it here
- Washington DC has a very progressive captive law, allowing for the degree of structural and operational flexibility we need in order to build a scalable captive o meet strategic needs
- Washington DC allows for segregated captive facilities, which will assist in building diverse portfolios of insurance business with differentiated insurance company partners and managing tax outcomes at the captive and shareholder level
- Washington DC provides for the corporate form we needed in order to have a captive and comply with CA securities and insurance law
- UC has a campus in DC – UCDC – leadership already has a purpose for visiting

Fiat Lux Risk and Insurance Company

How is Fiat Lux governed? What service providers does it use and why?

- **Board of Directors**
 - Meets 3-4 times a year
 - Comprised of:
 - University President
 - University CFO
 - University CRO
 - University General Counsel
 - Outside directors
-
- **Captive Manager – Willis**
 - **Actuary - Bickmore**
 - **Auditor - PWC**
 - **Attorney – McDermott Will and Emory**
 - **Consultant – Willis**
 - **Reinsurance Brokers – various**

Fiat Lux Recap

Utilization Plans for UC Fiat Lux – Phase 1

RETAINED RISK FINANCE	RISK TRANSFER ARBITRAGE	ACCESS TO CAPACITY	THIRD PARTY BUSINESS
<ul style="list-style-type: none">■ Workers Compensation■ Auto Liability■ General Liability■ Professional Liability■ Employment Practices Liability		<ul style="list-style-type: none">■ Property Terrorism■ Casualty Terrorism	<ul style="list-style-type: none">■ Small Vendor Program

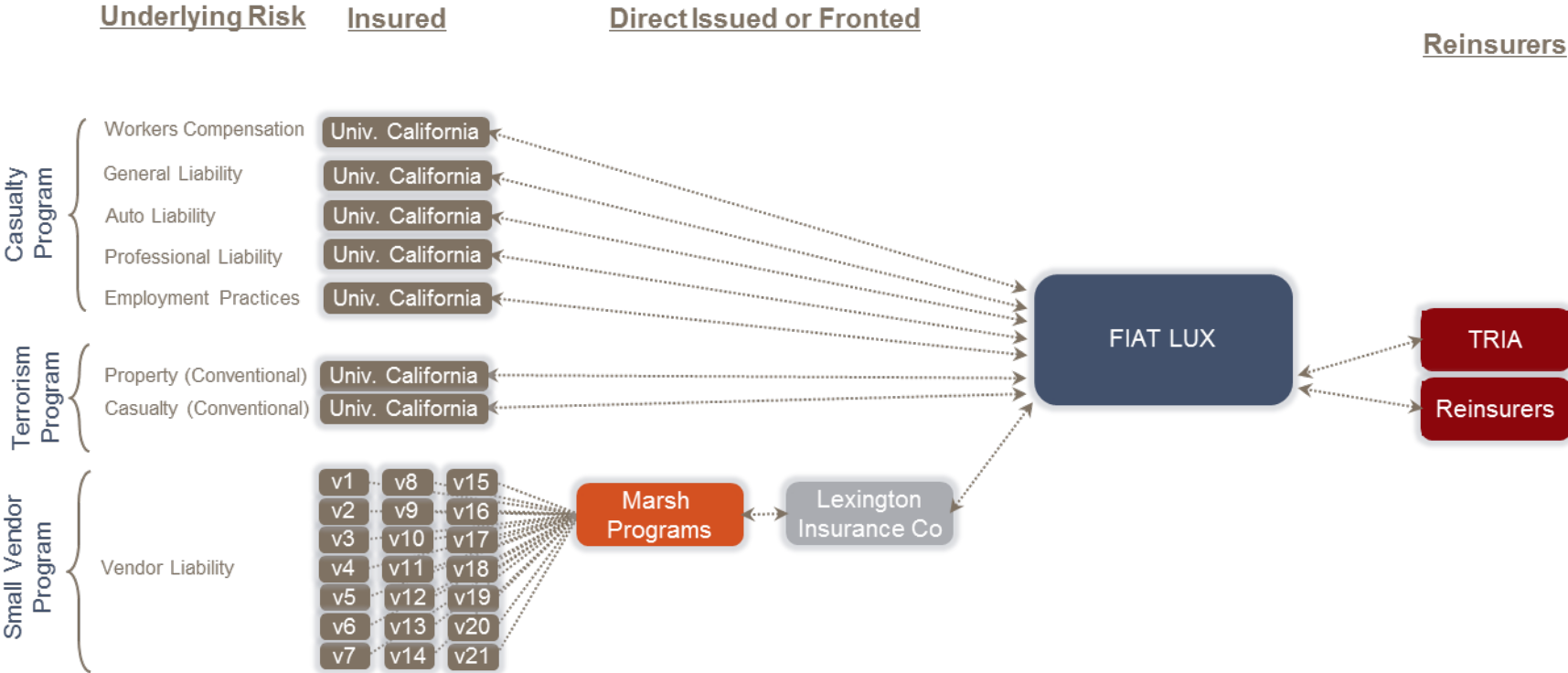
Fiat Lux Recap

Utilization Pans for UC Fiat Lux – Phase 2

RETAINED RISK FINANCE	RISK TRANSFER ARBITRAGE	ACCESS TO CAPACITY	THIRD PARTY BUSINESS
<ul style="list-style-type: none">■ Workers Compensation■ Auto Liability■ General Liability■ Professional Liability■ Employment Practices Liability■ Threat & Security	<ul style="list-style-type: none">■ HPL■ Provider Stop Loss for Health Systems	<ul style="list-style-type: none">■ Property Terrorism■ Casualty Terrorism	<ul style="list-style-type: none">■ Small Vendor Program■ Student Tenant / Gadget insurance■ Affiliate Physician Med Mal insurance Program

Fiat Lux Risk and Insurance Company

The Big Picture – Phase One



Fiat Lux Risk and Insurance Company

What's on the horizon for Fiat Lux?

- **Student insurances:**
 - Tenant / Gadget on-campus,
 - Tenant / Gadget off-campus

- **Health Systems:**
 - Affiliated physician insurance programs (several target portfolios);
 - Provider Stop Loss
 - Conversion of HPL into captive with reinsurance program

- **General Liability & Property**
 - Weird Coverage
 - Threat & Security

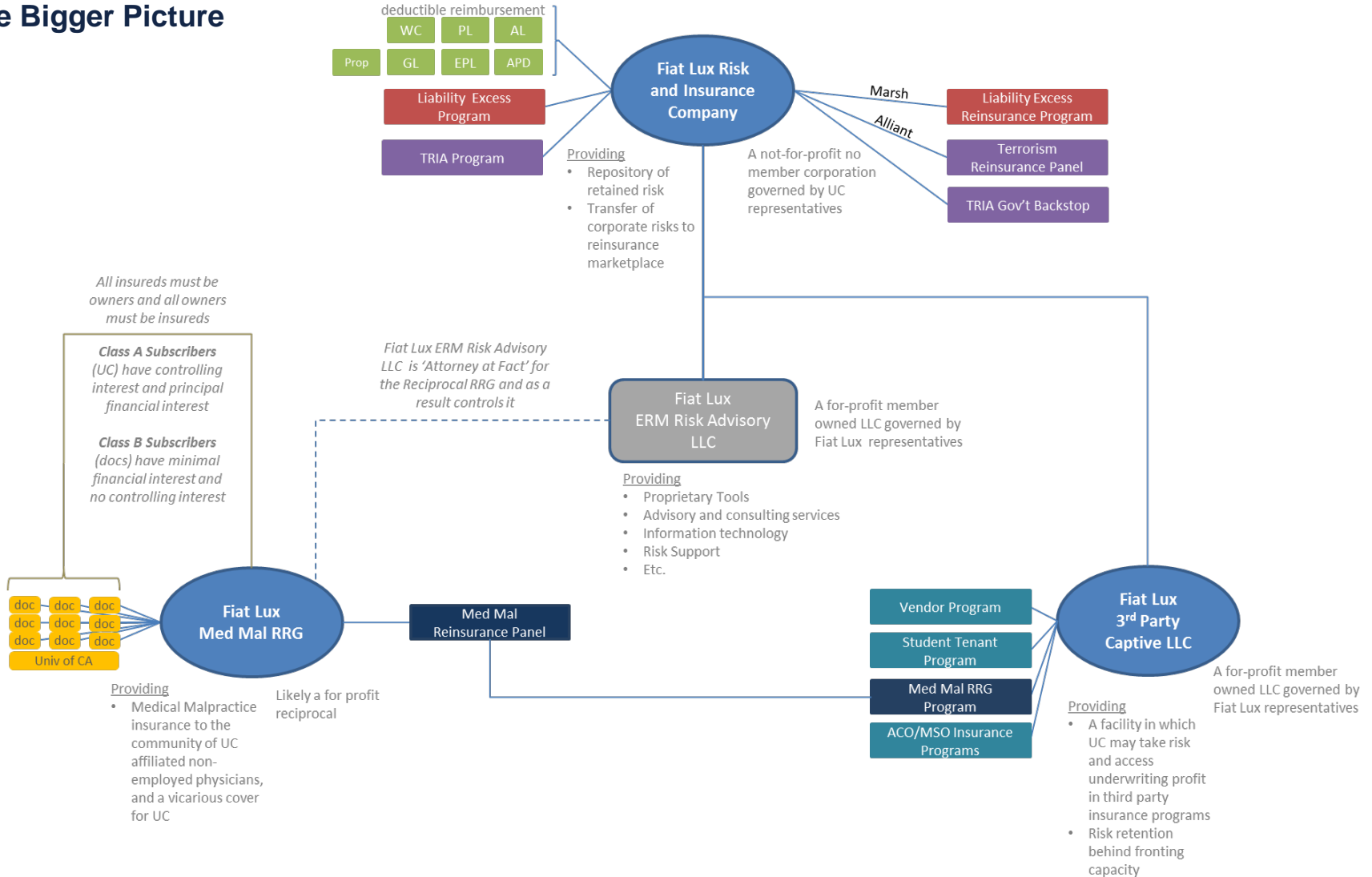
- **Commercialization of ERM expertise**

- **Affinity programs serving several communities**

- **Roll out of commercial programs to other systems (CSU, SUNY etc)**

Fiat Lux Risk and Insurance Company

The Bigger Picture



Fiat Lux Risk and Insurance Company

Questions?

RISK MANAGEMENT INNOVATION GRANT PROGRAM

ISSUE: Three campuses have submitted five grant requests for approval at today's meeting.

RECOMMENDATION: The Executive Committee is asked to review and approve the campus' risk management grant requests as it deems appropriate.

FISCAL IMPACT: \$240,000 has been budgeted for FY 2015/16; \$10,000 per campus. At its meeting on September 11, 2015, the Executive Committee awarded three grants for a total of \$21,200.

BACKGROUND: The Risk Management Innovation Grant Program makes funds available for Campus members in the Liability and Workers' Compensation programs to supplement Campus costs for innovative safety-related items and/or training that may lead to mitigation of risk exposures, and that may also reduce risk for other campuses systemwide. A maximum of \$10,000 per campus in matching grant funds are made available for FY 2015/16.

PUBLICATION: None.

ATTACHMENT(S):

- a. Summary of Applications
- b. Application submitted by San Francisco State University
- c. Application submitted by CSU Dominguez Hills
- d. Applications submitted by CSU Los Angeles
- e. Risk Management Grant Program Description and Procedures

Campus Risk Management Innovation Grant Program								
FY 2015/16								
Campus	Date of Application	Provider	Description	Start Date	Completion Date	Cost	Req Grant Amount	Approved by EC
Dominguez Hills	2015 12 16	Various - See application	AED Implementation	2016 01	2016 06	\$ 20,429	\$ 10,000	TBD
San Francisco	2015 12 03	Shoes for Crews	Purchase of non-slip shoes	2016 01	Ongoing	\$ 20,000	\$ 10,000	TBD
Los Angeles	2015 07 15	BULLEX	BullsEye fire extinguisher classroom training	2015 12 07		\$ 10,211	\$ 4,193	TBD
Los Angeles	2015 12 07	Future Industries Technologies, Inc.	Back Safety and Safe Lifting Technique Training	2015 11 02		\$ 5,782	\$ 2,891	TBD
Los Angeles	2015 12 04	BPS Tactical, Inc.	Purchase of light weight load-bearing tactical vests for campus police officers	2015 05 19	2015 10 12	\$ 5,831	\$ 2,916	TBD
Channel Islands	2015 05 13	Workstation Safety Plus	Web-based Ergonomics Training & Assessment	2015 07	2016 06	\$ 20,455	\$ 10,000	2015 09 11
Long Beach	2015 05 19	Future Industrial Technology	Preventive Office Ergonomics Workstations assessment & Guidance	2015 07	2016 06	\$ 20,000	\$ 10,000	2015 09 11
Long Beach	2015 06 18		Chemistry Lab Alcohol Thermometers	2015 07		\$ 1,067	\$ 600	Not Approved
San Jose	2015 06 18	Para Technologies	Ergonomic Stretchback Software	2015 08		\$ 2,400	\$ 1,200	2015 09 11
San Jose	2015 06 29	Total Tech Int'l	Workstation & Laptop Encryption	2015 08		\$ 14,472	\$ 7,236	Not Approved



**SAN FRANCISCO
STATE UNIVERSITY**

ENTERPRISE RISK MANAGEMENT

1600 Holloway Avenue, ADM 260
San Francisco, CA 94132-4260

Tel: 415/338-2565

Fax: 415/338-0597

December 3, 2015

Mr. Rob Leong
CSURMA Campus Program Manager
c/o Alliant Insurance Services
100 Pine Street, 11th Floor
San Francisco, CA 94111

Dear Rob,

Please find attached San Francisco State University's Campus Risk Pools Grant Application for the CSURMA Executive Committee's consideration at the January 10, 2016 meeting. The application outlines a request for matching funds to be used to offset costs generated by SFSU's participation in the innovative "Shoes for Crews" program.

DESCRIPTION OF PROJECT

The University wishes to implement an innovative loss mitigation program to provide slip-resistant footwear to employees in custodial services, "wet" laboratory environments and other "at-risk" departments. Implementation of the "Shoes for Crews" program will reduce the frequency and severity of slip-and-falls for employees who work in slippery environments.

Reducing employee injuries related to slip-and-falls will ultimately decrease the university's workers' compensation costs associated with these types of injuries. Additionally, Shoes for Crews will provide \$5,000 toward workers' compensation costs for each claim arising out of an employee slipping while wearing these shoes.

Unlike steel-toe safety shoes, **the use of non-slip shoes is not required by law or regulations (OSHA, etc.)**. Instead, San Francisco State University is taking an innovative and pro-active approach to protecting employee health and reducing workers' compensation costs.

ANTICIPATED TIMELINE FOR COMPLETION OF PROJECT

San Francisco State University expects to purchase the shoes twice annually for each targeted employee – once in January 2016 and once in July 2016, per Shoes for Crews recommendation.



ENTERPRISE RISK MANAGEMENT

1600 Holloway Avenue, ADM 260
San Francisco, CA 94132-4260

Tel: 415/338-2565
Fax: 415/338-0597

At year's end, we will present a report on the program's effectiveness in reducing the number of slip-and-fall injuries and the costs savings associated with the efforts.

ESTIMATED TOTAL COST OF PROJECT

San Francisco State University intends to purchase two pairs of slip-resistant shoes annually for 200 at-risk employees. For the initial year, the average cost for a pair of shoes through the program is \$50 resulting in a total annual cost of \$20,000, 50% of which, or \$10,000, we hope will be reimbursed by the CSURMA Risk Management Innovation Grant Program.

Proven cost savings have been documented by the University of California Office of the President Risk Services (OPRS) which implemented the "Shoes for Crews" program in 2011 at a system-wide cost of \$300,000. In the initial year of the program's implementation, the UC system realized a 77% reduction in slip-and-fall claims and an 82% reduction in workers' compensation claims costs. The annual savings for workers' compensation costs was \$1.5 million, \$3 million with indirect costs included. The UC has continued to see significant savings each and every year since 2011.

We believe that implementation of the Shoes for Crews Program will show very positive results and we anticipate other campuses and auxiliary organizations wanting to take part in a tested safety program that has been proven to result in fewer employee injuries, a safer workplace and a reduction in workers' compensation costs.

San Francisco State University is aware that a request for a similar loss prevention measure was rejected earlier this year by the CSURMA AORMA Member Services and Loss Control Committee but we feel strongly that we are presenting more detailed and potentially previously unknown cost savings data that warrant reconsideration by the CSURMA Executive Committee.

Sincerely,

A handwritten signature in black ink, appearing to read "Michael Beatty".

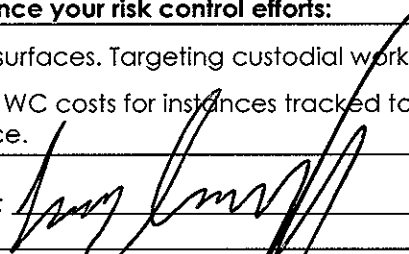
Michael Beatty, ARM
Risk Manager
San Francisco State University



California State University Risk Management Authority

Campus Risk Pools Grant Application

Safety & Risk Control, Employee Health & Wellness

Campus/Working Group: SFSU		Date: Dec. 2, 2015
Contact: Michael Beatty	Phone: 415-338 -1124	Email: mbeatty@sfsu.edu
Grant Requested for: Shoes for Crews – Non-slip shoes for employees who routinely work in wet/slippery areas. Unlike steel toe safety shoes, these shoes are not required by regulation.		
Planned Date of Purchase: \$50/pair x 2 pairs/year x 200 EEs = \$20K spent throughout one year.	Amount Requested (Up to \$10,000 per fiscal year - please see guidelines at the bottom): \$10,000.00 = 50% of anticipated cost	
This is a (check all that apply):		
<input checked="" type="checkbox"/> Service	<input type="checkbox"/> Software	<input checked="" type="checkbox"/> Equipment
<input type="checkbox"/> Training	<input checked="" type="checkbox"/> Safety Program Development	<input checked="" type="checkbox"/> Safety Program Management
<input type="checkbox"/> Safety Consulting	<input type="checkbox"/> Other (please describe):	
Please describe how this will improve or enhance your risk control efforts:		
Reduce/eliminate trips and falls from slippery surfaces. Targeting custodial workers and others. Will provide up to \$5K per event coverage for WC costs for instances tracked to slipping while wearing these shoes. Proven cost savings from UC experience.		
Signature (VP- Business & Admin, or designee): 		Date: 12/2/2015
Please submit your completed Grant Application to Rob Leong at: (email) rluong@alliant.com or (fax) 415-874-4810		
<ol style="list-style-type: none"> 1. CSURMA grants are available to all CSU campuses to supplement member costs for Safety & Risk Control and/or Employee Health & Wellness projects. 2. This is a "matching" grant program. CSURMA pays 50% of member's costs that have been approved by CSURMA. The maximum payable by CSURMA for all approved projects is \$10,000 total per member. 3. If member has more than one project, member may submit an application for each project under consideration. No more than \$10,000 total is payable per member for all projects during the fiscal year. 4. Applications may be submitted for pre-approval by CSURMA prior to member incurring costs for project described above. 5. Applications must be signed by the Campus VP of Business & Finance or designee. 6. Applications must be submitted during the same fiscal year that the project expense is incurred. 7. Applications must include supporting documents such as: <ol style="list-style-type: none"> a. detailed description of the proposed project b. anticipated timeline for completion of project c. estimated total cost for the proposed project 9. Members working collaboratively via the Risk Managers and/or Environmental Health & Safety working groups (CSUWERCs) may complete a Grant Application for unencumbered funds that would be applicable to systemwide risk mitigation endeavors. Other than item 5, the requirements remain the same. 10. <i>Equipment, trainings, personal protective equipment, etc. that employers are required by law or regulation to provide are not eligible for reimbursement. This program is intended to encourage members to enhance existing risk control efforts. Please feel free to contact the Program Administrator to discuss whether an item or service is eligible for reimbursement prior to submitting a request form.</i> 11. It is the member's responsibility to obtain confirmation from CSURMA that all reimbursement requests submitted were received by CSURMA. 12. Please contact Rob Leong at 415.403.1441 or rluong@alliant.com if you have any questions. 		



Campus Risk Pools Grant Application

Safety & Risk Control, Employee Health & Wellness

Please Complete All Fields

Campus/Working Group: Dominguez Hills		Date: December 16, 2015
Contact: Jeff Wood	Phone: 310-243-2895	Email: jwood@csudh.edu
Grant Requested for (please describe): AED Implementation – Phase 1		
Planned Date of Purchase (Please attach cost estimate): \$20,429	Amount Requested (Up to \$10,000 per fiscal year - please see guidelines at the bottom): \$10,000	
This is a (check all that apply):		
<input checked="" type="checkbox"/> Service	<input type="checkbox"/> Software	<input checked="" type="checkbox"/> Equipment
<input checked="" type="checkbox"/> Training	<input checked="" type="checkbox"/> Safety Program Development	<input type="checkbox"/> Safety Program Management
<input type="checkbox"/> Safety Consulting	<input type="checkbox"/> Other (please describe):	
Please describe how this will improve or enhance your risk control efforts:		
See attached		
Signature (VP- Business & Admin, or designee): Robert Fenning, Vice President		
<i>(Member submission only)</i>		
Date: 12/16/15		
Please submit your completed Grant Application to Rob Leong at: (email) rleong@alliant.com or (fax) 415-874-4810		
<ol style="list-style-type: none"> 1. CSURMA grants are available to all CSU campuses to supplement member costs for Safety & Risk Control and/or Employee Health & Wellness projects. 2. This is a "matching" grant program. CSURMA pays 50% of member's costs that have been approved by CSURMA. The maximum payable by CSURMA for all approved projects is \$10,000 total per member. 3. If member has more than one project, member may submit an application for each project under consideration. No more than \$10,000 total is payable per member for all projects during the fiscal year. 4. Applications may be submitted for pre-approval by CSURMA prior to member incurring costs for project described above. 5. Applications must be signed by the Campus VP of Business & Finance or designee. 6. Applications must be submitted during the same fiscal year that the project expense is incurred. 7. Applications must include supporting documents such as: <ol style="list-style-type: none"> a. detailed description of the proposed project b. anticipated timeline for completion of project c. estimated total cost for the proposed project 9. Members working collaboratively via the Risk Managers and/or Environmental Health & Safety working groups (CSUWERCS) may complete a Grant Application for unencumbered funds that would be applicable to systemwide risk mitigation endeavors. Other than item 5, the requirements remain the same. 		

10. Equipment, trainings, personal protective equipment, etc. that employers are required by law or regulation to provide are not eligible for reimbursement. **This program is intended to encourage members to enhance existing risk control efforts. Please feel free to contact the Program Administrator to discuss whether an item or service is eligible for reimbursement prior to submitting a request form.**
11. It is the member's responsibility to obtain confirmation from CSURMA that all reimbursement requests submitted were received by CSURMA.
12. Please contact **Rob Leong** at 415.403.1441 or rleong@alliant.com if you have any questions.

Campus Risk Pools Grant Application
[Safety & Risk Control, Employee Health & Wellness](#)

Campus: California State University, Dominguez Hills (CSUDH)

Grant Requested for: Automated External Defibrillators (AED) Implementation

Total Estimated Project Cost: \$20,429

California State University, Dominguez Hills (CSUDH) is requesting approval for \$10,000 in matching CSURMA funds for the implementation of a campus AED Program on campus.

How this grant will improve risk control efforts:

According to the American Red Cross¹, sudden cardiac arrest is one of the leading causes of death in the U.S. Over 350,000 people will suffer from sudden cardiac arrest this year. It can happen to anyone, anytime, anywhere and at any age.

An AED is the only effective treatment for restoring a regular heart rhythm during sudden cardiac arrest and is an easy to operate tool for someone with no medical background.

Facts:

- The average response time for first responders once 911 is called is 8-12 minutes.
- For each minute defibrillation is delayed, the chance of survival is reduced approximately 10%.

Although the goal is to have at least one AED in every campus building, CSUDH is planning a phased in approach. This grant request would assist in funding a portion of Phase 2 and the purchase of 11 AED units and alarmed cabinets, annual medical oversight and employee training.

¹ [American Red Cross](#)

Current AED Locations on Campus

CSUDH currently has 11 AEDs (Phase 1) on campus along with 2 AEDs on the California Academy of Mathematics and Science (CAMS) campus. The following is the breakdown of current units on campus.

- University Police: 4 Units:
 - 1 - University Police Station – Welch Hall 1st floor
 - 3 - Mobile AEDs deployed to police vehicles in service

- Student Health Center: 1 Unit
 - 1- Mobile Unit – Student Health Center

- Loker Student Union: 3 Units
 - 3 - 1st, 2nd, 3rd floors of the LSU

- Athletics: 3 Unit:
 - 1 - Trainer’s Office
 - 2 – Mobile Units

- CAMS: 2 Units provided by Long Beach Unified School District
 - 2 - CAMS Campus

Phase 2: Recommended Additional Units

AED Location Placement Determination

While there is no single “formula” to determine the appropriate number, placement, and access system for AEDs, there are several major elements that the campus considered during our Phase 2 assessment and are based upon:

- 1) An optimal response time of 3 minutes or less and drop to shock interval for witnessed sudden cardiac arrest, anywhere on campus. This 3-minute response capability is in accordance with OSHA, American Heart Association (AHA), American Red Cross recommendations as well as best industry practices.
- 2) Assessing the level of risk in a facility's environment. Factors that should be considered include:
 - a. Response Time
 - b. Demographics of the Workforce
 - c. Visitors
 - d. Specialty Areas
 - e. Physical Layout of Facility

To supplement the existing AED units on campus as well as considering applicable risk factors and a phased in implementation approach, the following is the recommendation for an additional 11 AED units under Phase 2.

Location	Est. No. of AED	Risk Factors				
		Response Time	Demographics	Visitors	Specialty Areas	Layout of Facility
Extended Education	1		√	√		
Field House	1		√	√	√	√
Gymnasium	1		√	√	√	
Library	3	√	√	√		√
Physical Plant	1	√	√		√	√
University Housing	2	√	√	√	√	√
University Theater	1		√	√	√	√
Welch Hall	1		√	√		
	11					

Phase 2: AED Recommended Placement and Cost Summary

Building Name	Locations	Number of AEDs	Cost
Extended Education Center	Administration lobby	1	\$1,549.95
Field House	Weight room	1	\$1,549.95
Gymnasium	Near scoreboard *Athletics has one AED in the trainer's office*	1	\$1,549.95
Library	Old Library: One unit: 1st and 5th floors New Library: One unit: 2nd	3	\$4,649.85
Physical Plant	Office	1	\$1,549.95
University Housing	Building A and Building X	2	\$3,099.90
University Theater		1	\$1,549.95
Welch Hall	One unit on 2nd floor, near elevator *University Police has one AED in the station and three AEDs in vehicles*	1	\$1,549.95
		11	
Total for 11 AEDs and Cabinets			\$17,049.45
Training for 30 employees (\$59.50/person)			\$1,785.00
Medical Oversight for 11 units already on campus			\$1,595.00
Total Estimated Cost			\$20,429.45
CSURMA Matching Grant (50% up to \$10,000)			-10,000.00
Estimated Cost to Campus (includes 50% matching funds for CSURMA grant)			\$10,429.45

Summary Options and Implementation Costs

Based on Phase 2 AED unit recommendations, the following would be the initial startup cost based on 11 AED units, alarmed cabinets, annual medical oversight and employee training.

Description	Cost	One Time or Annual Cost
Zoll AED Plus 11 x \$1304.95	\$14,354	One Time
Alarmed Cabinet 11 x \$100	\$ 1,100	One Time
AED Navigator/Medical Oversight ² 22 x \$145	\$ 3,190	Annual
Training: \$595/10 people ³ 3 sessions recommended (30 people) 3 x \$595	\$ 1,785	As needed
Total Estimated Start Up	\$20,429	

² Medical Oversight includes initial prescription and ongoing medical direction/oversight with sudden cardiac arrest event analysis, on-line event reporting, post event debriefing and notification of local EMS and battery and pad replacement either post use or upon expiration.

³ American Heart Association (AHA) or American Safety & Health Institute (ASHI), CPR/AED certification training. A train-the-trainer program is available and a quote for that service can be obtained.

Location of Existing (Phase 1) and Proposed (Phase 2) AED Units



11 PHASE 1 2 CAMS
11 PHASE 2

Zoll AED Plus



Zoll AED Plus Demonstration Video:

<https://www.youtube.com/watch?v=OtvXMjpijKac&list=PL0815C309059D2FD5&index=17>

Implementation Timeline

Campus Risk Pool Grant application will be submitted to CSURMA in mid-December for placement on the January Executive Board Meeting Agenda.

Upon receipt of approval, the campus will coordinate the purchase of the AED equipment and schedule employee training. Once the AED units and cabinets arrive on campus, Risk Management/EHOS will coordinate the placement and installation of the cabinets with Facilities Services. It is estimated that the entire project will be completed by early June 2016.



California State University Risk Management Authority

Campus Risk Pools Grant Application

Safety & Risk Control, Employee Health & Wellness

Please Complete All Fields

Campus/Working Group: CSU Los Angeles		Date: 12/7/15
Contact: Kevin Brady	Phone: 323-343-3527	Email: kbrady@cslanet.calstatela.edu
Grant Requested for (please describe): Purchase of the BullsEye Fire Extinguisher Training System that utilizes a laser simulator in demonstrating proper techniques and practice in extinguishing a fire (see attached literature). This system will be incorporated into fire extinguisher classroom training for the Cal State LA community.		
Planned Date of Purchase (Please attach cost estimate): 7/21/15 PO & 12/7/15 Payment	Amount Requested (Up to \$10,000 per fiscal year - please see guidelines at the bottom): \$4,193.00 (actual costs incurred of \$10,221.36), note this requested amount is what is remaining within \$10,000 grant award following the other two submittals.	
This is a (check all that apply):		
<input type="checkbox"/> Service	<input type="checkbox"/> Software	<input checked="" type="checkbox"/> Equipment
<input checked="" type="checkbox"/> Training	<input type="checkbox"/> Safety Program Development	<input type="checkbox"/> Safety Program Management
<input type="checkbox"/> Safety Consulting	<input type="checkbox"/> Other (please describe):	
Please describe how this will improve or enhance your risk control efforts:		
To date all fire extinguisher classes were conducted outdoors due to the need to have a hands-on demonstration on how to extinguish a fire. This simulator allows for this fire life safety training to be conducted indoors with a hands-on component included. The laser simulator is a state-of-the-art device that has been embraced by local jurisdictions in the LA region. The incorporation of this equipment allows for greater visibility and classroom offerings to the Cal State LA campus community. The training has been incorporated into the Cal State LA training schedule for the latter part of 2015 and 2016 entirely.		
Signature (VP- Business & Admin, or designee): (Member submission only)		
Date: 12/7/15		
Please submit your completed Grant Application to Rob Leong at: (email) rleong@alliant.com or (fax) 415-874-4810		
<ol style="list-style-type: none"> 1. CSURMA grants are available to all CSU campuses to supplement member costs for Safety & Risk Control and/or Employee Health & Wellness projects. 2. This is a "matching" grant program. CSURMA pays 50% of member's costs that have been approved by CSURMA. The maximum payable by CSURMA for all approved projects is \$10,000 total per member. 3. If member has more than one project, member may submit an application for each project under consideration. No more than \$10,000 total is payable per member for all projects during the fiscal year. 4. Applications may be submitted for pre-approval by CSURMA prior to member incurring costs for project described above. 5. Applications must be signed by the Campus VP of Business & Finance or designee. 6. Applications must be submitted during the same fiscal year that the project expense is incurred. 7. Applications must include supporting documents such as: <ol style="list-style-type: none"> a. detailed description of the proposed project b. anticipated timeline for completion of project c. estimated total cost for the proposed project 		

9. Members working collaboratively via the Risk Managers and/or Environmental Health & Safety working groups (CSUWERCS) may complete a Grant Application for unencumbered funds that would be applicable to systemwide risk mitigation endeavors. Other than item 5, the requirements remain the same.
10. *Equipment, trainings, personal protective equipment, etc. that employers are required by law or regulation to provide are not eligible for reimbursement.* **This program is intended to encourage members to enhance existing risk control efforts. Please feel free to contact the Program Administrator to discuss whether an item or service is eligible for reimbursement prior to submitting a request form.**
11. It is the member's responsibility to obtain confirmation from CSURMA that all reimbursement requests submitted were received by CSURMA.
12. Please contact **Rob Leong** at 415.403.1441 or rleong@alliant.com if you have any questions.



BullEx

20 Corporate Circle
 @ Albany, NY 12203
 Ph. 518-689-2023
 Fx. 518-689-2034

Receipt

Number: 73056
 Date: 12/07/2015
 Sales Person: CJ Heinbach
 Purchase Order Num: 2100012491
 Payment Terms: Net 30 Days

Bill To:	Ship To:	Contact:
----------	----------	----------

California State University, Los Angeles
 5151 State University Drive
 Admin Building 514
 Los Angeles CA 90032-8521
 US

California State University, Los Angeles
 5151 State University Drive
 CSU/Los Angeles
 ATTN: EHS Office
 Los Angeles CA 90032
 US

Quantity	Part Number	Product	Unit Price	Ext. Price
1	BE002	BullsEye Base Package- NEW The BullsEye digital fire extinguisher training system uses self-generating flames and a laser extinguisher to teach trainees how to properly extinguish incipient stage fires.	\$9,895.00	\$9,895.00
		The base package includes: - The BullsEye base unit - 5lb. laser extinguisher - Standard remote - Power supply - Extinguisher carrying case - Limited two year warranty - User Manual		
1	BEE05 RF	Included - 5lb. BullsEye Laser Extinguisher - RF Laser-driven extinguisher which simulates a typical 5lb extinguisher.	\$0.00	\$0.00
1		Credit Card	(\$10,221.36)	(\$10,221.36)

Grand Total	Subtotal:	\$9,895.00
Currency: U.S. Dollar	Tax:	\$0.00
Tax Rate: 0.00%	Shipping & Handling:	\$326.36
Shipping Provider: UPS Ground	TOTAL:	\$10,221.36
	Payments:	(\$10,221.36)
	Balance Due:	\$0.00

Warranty Terms: The warranty covers all defects in material or workmanship for a period of one year from date of purchase unless otherwise specified. The warranty does not cover damage caused by accident, neglect, or misuse by the client or its agents, servants or employees.

Payment Terms: A penalty of 1.5% per month will be charged on any invoices not paid within 30 days. Customers are responsible for all duties, taxes, and customs charges. All payments must be in US Dollars. BullEx Inc. is not responsible for any currency exchange differences. All orders will be invoiced and/or charged on the day in which the order is shipped. Terms on BullEx, Inc. quotes supersede any terms and conditions on a customer purchase order.



Purchase Order

Purchase Order	BU	Date	Revision	Page
2100012491	LACMP	07/21/2015		1
Payment Terms	Freight Terms	Ship Via		
Net 30	FOB-Destination	UPS Ground		

Cal State University, L.A.
Los Angeles, CA 90032

Supplier: 0000086448
Fax: 518/689-2034 Tel: 518/689-2023

BULLEX
20 CORPORATE CIRCLE
ALBANY NY 12203

Ship To: CSU, Los Angeles
5151 State University Dr.
Los Angeles CA 90032

Bill To: Cal State University, Los Angeles
5151 State University Drive
Administration Bldg #514
Los Angeles CA 90032-8521
323/343-3550

Line-Sch	Quantity	UOM	Description	Unit Price	Extended Amt	Due Date
1- 1	1.00	EA	NEW BULLSEYE BASE PACKAGE - DIGITAL FIRE EXTINGUISHER SIMULATOR EQUIPMENT.	9,895.00	9,895.00	07/21/2015


UNIVERSITY USE ONLY:
Obie - 3531/RM/EHS OFFICE
VENDOR: BULLEX
ACCOUNT: 660830-SF001-500510
REF: EHS-1516-010

Subtotal	Sales Tax	Misc. Charge/Discount	Freight	Total
9,895.00	0.00	0.00	326.36	10,221.36

Internal Use Only 24076

CERTIFICATION AND APPROVAL OF PURCHASE ORDER
Issued in accordance with CSU General Provisions for Commodity and Service Acquisitions (CRL020), CSU General Provisions for Service Agreements (CRL050) and CSU General Provisions for Information Technology Acquisitions (CRL 063). Reference CSU Chancellor Office Website: www.calstate.edu/csp/crl/gp/gp.shtml.
Delay: If order cannot be filled without delay, notify the University Purchasing Office immediately of the probable delivery date. Changes: No change or modification in terms, quantities or specifications may be made without express authorization in writing from the University Purchasing Office. No other CSU officer or employee may authorize changes.

CERTIFICATION AND APPROVAL OF PURCHASE ORDER
I hereby certify on my own knowledge that this order for the purchase of the items specified is issued in accordance with the procedure prescribed by law governing such items for the Trustees of the CSU and that all such legal requirements have been met.

By: 
Steinbroner, Paul Buyer II
Tel: 323/343-3498
Fax: 323/343-3499 email: psteinb@calstatela.edu
Please contact buyer with questions



Bullex®

20 Corporate Circle Albany, NY 12203
Ph. 518-889-2023 Fx. 518-889-2034

Please Remit Payment to:
Bullex, Inc
L-3509
Columbus, OH 43260

Invoice Number: 73056
Date: 07/23/2015
Sales Person: CJ Heinbach
Purchase Order Num: 2100012491
Payment Terms: Net 30 Days

Bill To:	Ship To:	Contact:
California State University, Los Angeles 5151 State University Drive Admin Building 514 Los Angeles CA 90032-8521 US	California State University, Los Angeles 5151 State University Drive CSU/Los Angeles ATTN: EHS Office Los Angeles CA 90032 US	Richard Brennan

Quantity	Part Number	Product	Unit Price	Ext. Price
1	BE002	BullsEye Base Package- NEW The BullsEye digital fire extinguisher training system uses self-generating flames and a laser extinguisher to teach trainees how to properly extinguish incipient stage fires. The base package includes: - The BullsEye base unit - 5lb. laser extinguisher - Standard remote - Power supply - Extinguisher carrying case - Limited two year warranty - User Manual	\$9,895.00	\$9,895.00
1	BEE05 RF	Included - 5lb. BullsEye Laser Extinguisher - RF Laser-driven extinguisher which simulates a typical 5lb extinguisher.	\$0.00	\$0.00

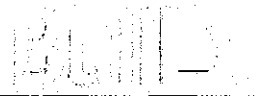
Grand Total		Subtotal:	\$9,895.00
Currency:	U.S. Dollar	Tax:	\$0.00
Tax Rate:	0.00%	Shipping & Handling:	\$326.36
Shipping Provider:	UPS Ground	Total:	\$10,221.36

Please inspect product to ensure it is complete and is in working order. You must notify us of any order discrepancies or shipping damage within 30 days of receipt.

Warranty Terms: The warranty covers all part defects in material or workmanship for a period of one year from date of purchase unless otherwise specified. The customer will be responsible for return shipping to nearest Bullex facility or replacing parts supplied by Bullex. The warranty does not cover damage caused by accident, neglect, or misuse by the client or its agents, servants or employees. Standard warranty excludes batteries and battery packs which have a 90 day warranty.

Payment Terms:

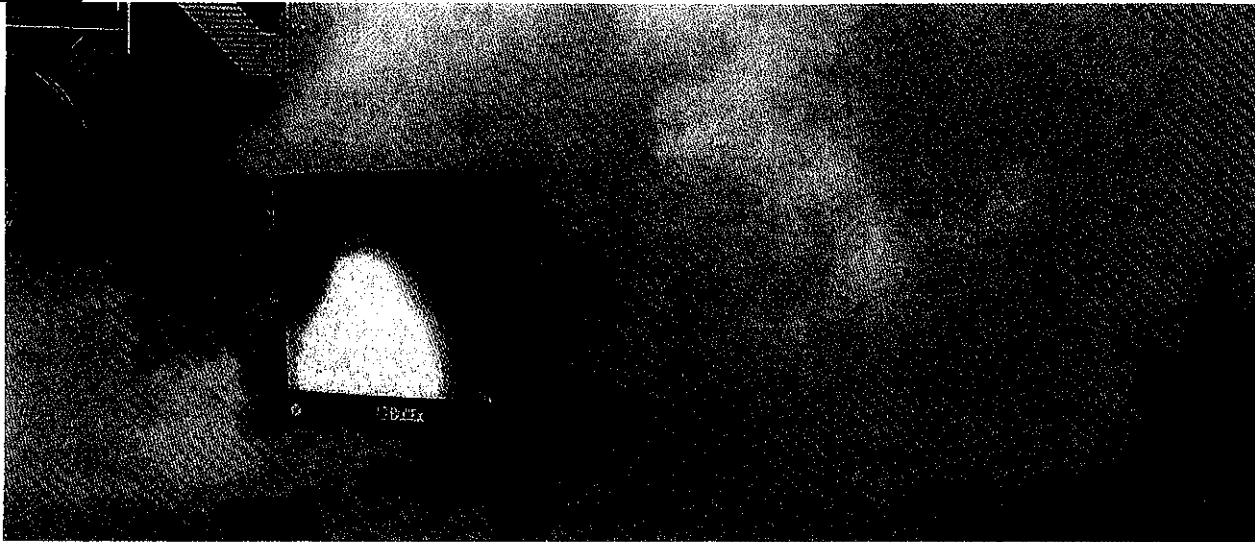
A penalty of 1.5% per month will be charged on any invoices not paid within 30 days. Customers are responsible for all duties, taxes, and customs charges. All payments must be in US Dollars. BullEx Inc. is not responsible for any currency exchange differences. All orders will be invoiced and/or charged on the day in which the order is shipped. Terms on BullEx, Inc. quotes supersede any terms and conditions on a customer purchase order. Customer agrees to fully comply with U.S. Export Administration Regulations and all other U.S. laws and regulations concerning exports and re-exports to foreign countries.



(<http://bullex.com/>)

Contact Us (</contact-us/>)

1-888-428-5539



Training Tools

(<http://bullex.com/product-category/training-tools/>)

Public Education

(<http://bullex.com/product-category/training-tools/public-education/>)

Firefighter Training

(<http://bullex.com/product-category/training-tools/firefighter-training/>)

Workplace Safety Training

(<http://bullex.com/product-category/training-tools/workplace-safety-training/>)

Fire Brigade Training

(<http://bullex.com/product-category/training-tools/fire-brigade-training/>)

Training Structures & Centers

(<http://bullex.com/product-category/training-structures-centers/>)

Construction Type

(<http://bullex.com/product-category/training-structures-centers/construction-type/>)

Training Type

(<http://bullex.com/product->)

BullEx Introduces New Updates to BullsEye Laser-Driven Fire Extinguisher Training System

July 9, 2014

BullEx is pleased to announce new features and enhancements to the BullsEye™ (</product/bullseye-workplacesafetytraining/>) Laser-Driven Fire Extinguisher Training System.



Since the original release of the BullsEye, the system has enabled thousands of instructors worldwide to conduct realistic and safe hands-on training in places where fire emergencies may actually occur.

The BullsEye (</product/bullseye-publiceducation/>) utilizes self-generating digital flames to simulate class A, B, and C fires. It senses where the user aims and sweeps the laser training extinguisher and varies the flames in response.

category/training-structures-centers/training-type/)
 Fire Technology
 (<http://bullex.com/product-category/training-structures-centers/fire-technology/>)
 Process
 (<http://bullex.com/process/>)

The new BullsEye system can recognize which type of extinguisher a trainee is using, and will only respond to the trainee's actions if they have chosen correctly. Also, the trainee must put the correct distance between themselves and the fire for the panel to respond. These added features make fire extinguisher training more realistic and effective than ever before, resulting in trainees who are well prepared to face incipient stage fires.

Instructors now have the option to control the BullsEye with an iPad™. The tablet allows not only for full control of all aspects of the evolution, but also collects training data which can be exported to track the performance of trainees.

Two other new features that further contribute to the system's realism are sound effects and smoke generation. Through WiFi connectivity, the BullsEye can work in conjunction with any BullEx smoke generator ([/product/smoke-generator-1000/](http://bullex.com/product/smoke-generator-1000/)) to produce an accurate amount of smoke for each fire scenario. Instructors can control the smoke ([/product/smoke-generators-workplacesafetytraining/](http://bullex.com/product/smoke-generators-workplacesafetytraining/)) level manually or allow the system to determine the appropriate smoke level.

HOME ([HTTP://BULLEX.COM/](http://bullex.com/)) **TRAINING TOOLS** ([HTTP://BULLEX.COM/PRODUCT-CATEGORY/TRAINING-TOOLS/](http://bullex.com/product-category/training-tools/))

TRAINING STRUCTURES & CENTERS ([HTTP://BULLEX.COM/PRODUCT-CATEGORY/TRAINING-STRUCTURES-CENTERS/](http://bullex.com/product-category/training-structures-centers/))

SUPPORT ([HTTP://BULLEX.COM/SUPPORT/](http://bullex.com/support/)) **RESOURCE CENTER** ([HTTP://BULLEX.COM/RESOURCE-CENTER/](http://bullex.com/resource-center/))

NEWS ([HTTP://BULLEX.COM/CATEGORY/NEWS/](http://bullex.com/category/news/)) **CAREERS** ([HTTP://BULLEX.COM/CATEGORY/CAREERS/](http://bullex.com/category/careers/))

Resource Center
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 (<http://bullex.com/category/news/>)

Site Map
 (<http://bullex.com/resource-center/site-map/>)

Visit LION
 (<http://www.lionprotects.com>)

Training Tools
 (<http://bullex.com/product-category/training-tools/>)

Fire Brigade Training
 (<http://bullex.com/product-category/training-tools/fire-brigade-training/>)

Workplace Safety Training
 (<http://bullex.com/product-category/training-tools/workplace-safety-training/>)

Firefighter Training
 (<http://bullex.com/product-category/training-tools/firefighter-training/>)

Public Education
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Training Type
 (<http://bullex.com/product-category/training-structures-centers/training-type/>)

Construction Type
 (<http://bullex.com/product-category/training-structures-centers/construction-type/>)

Fire Technology
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Process (<http://bullex.com/process/>)

Like 6.2k

1-888-428-5539



Campus Risk Pools Grant Application

Safety & Risk Control, Employee Health & Wellness

Please Complete All Fields

Campus/Working Group: CSU Los Angeles		Date: 12/7/15
Contact: Kevin Brady	Phone: 323-343-3527	Email: kbrady@cslanet.calstatela.edu
Grant Requested for (please describe): One-hour annual refresher training for 120 Facilities Services workers (Custodial, Grounds and Trades) conducted by outside consultant who in FY 14/15 provided the initial 8-hour training. The training is for hands-on content related to back safety and safe lifting techniques relevant to the campus personnel being trained.		
Planned Date of Purchase (Please attach cost estimate): 11/02/15 PO & 4/2016 Implementation	Amount Requested (Up to \$10,000 per fiscal year - please see guidelines at the bottom): \$2,890.75 (50% of actual costs incurred of \$5,781.50)	
This is a (check all that apply):		
<input type="checkbox"/> Service	<input type="checkbox"/> Software	<input type="checkbox"/> Equipment
<input checked="" type="checkbox"/> Training	<input type="checkbox"/> Safety Program Development	<input type="checkbox"/> Safety Program Management
<input checked="" type="checkbox"/> Safety Consulting	<input type="checkbox"/> Other (please describe):	
Please describe how this will improve or enhance your risk control efforts:		
In FY 14/15 under the CSURMA grant program the campus initiated an 8-hour training on back safety and safe lifting for the 120 Facilities Services personnel with a heightened risk to those occupational exposures. This contract is to continue that injury reduction program and provide refresher training through the same contractor one-year following the initial training. The RM/EHS Office has seen a noticeable reduction in related occupational injuries from the initial training exercise, and this refresher is expected to reinforce those proper techniques and safe work practices.		
Signature (VP- Business & Admin, or designee): <u>Shuulhovey</u> (Member submission only)		
Date: 12/7/15		
Please submit your completed Grant Application to Rob Leong at: (email) rluong@alliant.com or (fax) 415-874-4810		
<ol style="list-style-type: none"> 1. CSURMA grants are available to all CSU campuses to supplement member costs for Safety & Risk Control and/or Employee Health & Wellness projects. 2. This is a "matching" grant program. CSURMA pays 50% of member's costs that have been approved by CSURMA. The maximum payable by CSURMA for all approved projects is \$10,000 total per member. 3. If member has more than one project, member may submit an application for each project under consideration. No more than \$10,000 total is payable per member for all projects during the fiscal year. 4. Applications may be submitted for pre-approval by CSURMA prior to member incurring costs for project described above. 5. Applications must be signed by the Campus VP of Business & Finance or designee. 6. Applications must be submitted during the same fiscal year that the project expense is incurred. 7. Applications must include supporting documents such as: <ol style="list-style-type: none"> a. detailed description of the proposed project b. anticipated timeline for completion of project c. estimated total cost for the proposed project 		

9. Members working collaboratively via the Risk Managers and/or Environmental Health & Safety working groups (CSUWERCS) may complete a Grant Application for unencumbered funds that would be applicable to systemwide risk mitigation endeavors. Other than item 5, the requirements remain the same.
10. *Equipment, trainings, personal protective equipment, etc. that employers are required by law or regulation to provide are not eligible for reimbursement.* **This program is intended to encourage members to enhance existing risk control efforts. Please feel free to contact the Program Administrator to discuss whether an item or service is eligible for reimbursement prior to submitting a request form.**
11. It is the member's responsibility to obtain confirmation from CSURMA that all reimbursement requests submitted were received by CSURMA.
12. Please contact **Rob Leong** at 415.403.1441 or rluong@alliant.com if you have any questions.

Purchase Order



Purchase Order 2100013587	BU LACMP	Date 11/02/2015	Revision	Page 1
Payment Terms Net 30	Freight Terms FOB-Destination		Ship Via Common	

Cal State University, L.A.
Los Angeles, CA 90032

Supplier: 0000088727

FUTURE INDUSTRIAL TECHNOLOGIES, INC
4930 CERVATO WY
SANTA BARBARA CA 93111

Ship To: Ship to Address:
California State University
Receiving Department
5151 State University Dr.
Los Angeles CA 90032
323/343-3745

Bill To: Cal State University, Los Angeles
5151 State University Drive
Administration Bldg #514
Los Angeles CA 90032-8521
323/343-3550

Line-Sch	Quantity	UOM	Description	Unit Price	Extended Amt	Due Date
1 - 1	8.00	EA	TRAINING, BACKSAFE 1-HOUR REFRESHER EMPLOYEE FOR SITTING SAFE EMPLOYEE TRAINING.	700.00	5,600.00	11/02/2015

INSURANCE REQUIRED AS FOLLOWS:

CERTIFICATE OF INSURANCE IS REQUIRED FOR THE ABOVE REFERENCED CONTRACT PRIOR TO COMMENCEMENT OF WORK STATING THAT THERE IS LIABILITY INSURANCE PRESENTLY IN EFFECT WITH A COMBINED SINGLE LIMIT (CSL) OF NOT LESS THAN \$1,000,000 PER OCCURRENCE, AND \$2,000,000 AGGREGATE; AND THAT VEHICLE INSURANCE (WHERE APPLICABLE) IS IN EFFECT WITH MINIMUM COVERAGE OF \$1,000,000 PER OCCURRENCE. CERTIFICATE OF INSURANCE MUST PROVIDE THAT: (A) INSURER WILL NOT CANCEL THE INSURED'S COVERAGE WITHOUT THIRTY (30) DAY PRIOR WRITTEN NOTICE TO THE STATE; (B) THE STATE OF CALIFORNIA, THE TRUSTEES OF THE CALIFORNIA STATE UNIVERSITY, THE UNIVERSITY AND THE EMPLOYEES, OFFICERS AND AGENTS OF EACH OF THEM, ARE INCLUDED AS ADDITIONAL INSURED, BUT ONLY INsofar AS THE OPERATION UNDER THIS CONTRACT ARE CONCERNED, AND (C) THAT THE STATE, THE TRUSTEES, AND THE UNIVERSITY, AND THE EMPLOYEES, OFFICERS AND AGENTS OF EACH OF THEM WILL NOT BE RESPONSIBLE FOR ANY PREMIUMS OF ASSESSMENTS ON THE POLICY; AND (D) PROOF OF WORKERS COMP CARRIERS NO LONGER PROVIDE NOTICE OF CANCELLATION TO CERTIFICATE HOLDERS. CARRIERS WILL ONLY PROVIDE NOTICE PER THE POLICY TERMS, WHICH IS TO THE NAMED INSURED.

CONTRACTOR AGREES TO COMPLY WITH ALL APPLICABLE STATE AND FEDERAL LAWS AND REGULATIONS GOVERNING EMPLOYMENT AUTHORIZATION AND SCREENING, INCLUDING BUT NOT LIMITED TO COMPLETING AND MAINTAINING EMPLOYMENT ELIGIBILITY VERIFICATION FORM I-9 FOR ALL OF CONTRACTORS EMPLOYEES WHO WILL PROVIDE THE SERVICES. CONTRACTOR REPRESENTS AND WARRANTS THAT IT DOES NOT KNOWINGLY EMPLOY ANY WORKERS WHO ARE NOT AUTHORIZED TO WORK IN THE UNITED STATES. PREVAILING WAGE REQUIREMENTS APPLY.

INSURANCE CERTIFICATES MUST BE CURRENT AND ON FILE WITH CSULA PROCUREMENT & CONTRACTS DEPARTMENT THROUGHOUT THE DURATION OF THIS CONTRACT. WORK ON CAMPUS SHALL BE PERFORMED AT PREVAILING WAGES.

2 - 1	120.00	EA	MATERIALS: WORKBOOKS, EXERCISE CARDS, POSTERS, SUPERVISOR'S MANUAL	1.25	150.00	11/02/2015
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eMAIL LIZ@BACKSAFE.COM ORDER PRICING PER QUOTE

UNIVERSITY USE ONLY:

Obie - 3531/RM/EHS OFFICE
Vendor: FUTURE INDUSTRIAL TECHNOLOGIES
Account: 660830-SF001-500555
REF: EHS-1516-038

Purchase Order



Purchase Order 2100013587	BU LACMP	Date 11/02/2015	Revision	Page 2
Payment Terms Net 30	Freight Terms FOB-Destination	Ship Via Common		

Cal State University, L.A.
Los Angeles, CA 90032

Supplier: 000088727

FUTURE INDUSTRIAL TECHNOLOGIES, INC
4930 CERVATO WY
SANTA BARBARA CA 93111

Ship To: Ship to Address:
California State University
Receiving Department
5151 State University Dr.
Los Angeles CA 90032
323/343-3745

Bill To: Cal State University, Los Angeles
5151 State University Drive
Administration Bldg #514
Los Angeles CA 90032-8521
323/343-3550

Line-Sch	Quantity	UOM Description	Unit Price	Extended Amt	Due Date
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Subtotal 5,750.00	Sales Tax 13.50	Misc. Charge/Discount 0.00	Freight 18.00	Total 5,781.50
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Internal Use Only 25778

CERTIFICATION AND APPROVAL OF PURCHASE ORDER
Issued in accordance with CSU General Provisions for Commodity and Service Acquisitions (CRL020), CSU General Provisions for Service Agreements (CRL050) and CSU General Provisions for Information Technology Acquisitions (CRL 063). Reference CSU Chancellor Office Website: www.calstate.edu/csp/crl/gp/gp.shtml. Delay: If order cannot be filled without delay, notify the University Purchasing Office immediately of the probable delivery date. Changes: No change or modification in terms, quantities or specifications may be made without express authorization in writing from the University Purchasing Office. No other CSU officer or employee may authorize changes.

CERTIFICATION AND APPROVAL OF PURCHASE ORDER
I hereby certify on my own knowledge that this order for the purchase of the items specified is issued in accordance with the procedure prescribed by law governing such items for the Trustees of the CSU and that all such legal requirements have been met.

Nancy Clausen

By:
Clausen, Nancy Buyer II
Tel: 323/343-3482
Fax: 323/343-3499 email: nclausen@cslanet.calstatela.edu
Please contact buyer with questions



California State University Risk Management Authority

Campus Risk Pools Grant Application

Safety & Risk Control, Employee Health & Wellness

Please Complete All Fields

Campus/Working Group: CSU Los Angeles		Date: 12/4/15
Contact: Kevin Brady	Phone: 323-343-3527	Email: kbrady@cslanet.calstatela.edu
Grant Requested for (please describe): 14 Light weight load-bearing tactical vests for Campus Police sworn officers that distributes the weight away from lower back thereby reducing exposure to lower back injuries, which has been prevalent to our campus sworn officers. One for each officer, fitted for that individual.		
Planned Date of Purchase (Please attach cost estimate): 5/19/15 through 10/12/15		Amount Requested (Up to \$10,000 per fiscal year - please see guidelines at the bottom): \$2,915.73 (50% of actual costs incurred of \$5,831.45)
This is a (check all that apply):		
<input type="checkbox"/> Service	<input type="checkbox"/> Software	<input checked="" type="checkbox"/> Equipment
<input type="checkbox"/> Training	<input type="checkbox"/> Safety Program Development	<input type="checkbox"/> Safety Program Management
<input type="checkbox"/> Safety Consulting	<input type="checkbox"/> Other (please describe):	
Please describe how this will improve or enhance your risk control efforts:		
<p>The purchase of 14 light weight load-bearing tactical vests for the Campus Police officers is expected to significantly reduce the exposure to back related injuries for our officers, which has been a significant occupational exposure to our sworn workforce. The campus RM/EHS Office has been working with Police management to identify best practices within the law enforcement community and have collaboratively identified these specific tactical vests which are worn on a daily basis by Police personnel, thereby eliminating the previous equipment belts that placed excessive strain on the lower back of our employees. These are custom fit to each individual, and are now required as a part of the uniform.</p>		
Signature (VP- Business & Admin, or designee): <u>Anna Chavez</u> (Member submission only)		
Date: 12/7/15		
Please submit your completed Grant Application to Rob Leong at: (email) rluong@alliant.com or (fax) 415-874-4810		
<ol style="list-style-type: none"> 1. CSURMA grants are available to all CSU campuses to supplement member costs for Safety & Risk Control and/or Employee Health & Wellness projects. 2. This is a "matching" grant program. CSURMA pays 50% of member's costs that have been approved by CSURMA. The maximum payable by CSURMA for all approved projects is \$10,000 total per member. 3. If member has more than one project, member may submit an application for each project under consideration. No more than \$10,000 total is payable per member for all projects during the fiscal year. 4. Applications may be submitted for pre-approval by CSURMA prior to member incurring costs for project described above. 5. Applications must be signed by the Campus VP of Business & Finance or designee. 6. Applications must be submitted during the same fiscal year that the project expense is incurred. 7. Applications must include supporting documents such as: <ol style="list-style-type: none"> a. detailed description of the proposed project b. anticipated timeline for completion of project c. estimated total cost for the proposed project 		

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11. It is the member's responsibility to obtain confirmation from CSURMA that all reimbursement requests submitted were received by CSURMA.
12. Please contact **Rob Leong** at 415.403.1441 or rleong@alliant.com if you have any questions.

BPS Tactical, Inc.

2165 E. Colton Ave

P.O. BOX 868

Mentone, CA 92359

909-794-2435 FAX 909-794-4033

Invoice

Date	Invoice #
8/18/2015	15031052

Bill To
CAL STATE UNIVERISITY/ LOS ANGELES ATTN: ACCOUNTS PAYABLE/FINANCE 5151 UNIVERSITY DR. LOS ANGELES, CA 90032

Ship To
CAL STATE UNIVERISITY/ LOS ANGELES ATTN: JOHN MARTIN 5151 UNIVERSITY DR. LOS ANGELES, CA 90032 323-343-3700

P.O. Number	Terms	Rep	Ship	Via	F.O.B.	Project
VERBAL	Net 30	21	8/18/2015	UPS	MENTONE	

Quantity	Item Code	Description	Price Each	Amount
4	VCOVER/UNIVE...	UNIVERSITY STYLE PATROL DUTY VEST COVER(NON BALLISTIC) COLOR LAPD BLUE WITH POCKETS INDIVIDUALLY SIZED TO OFFICER AND OFFICERS BALLISTICS WITH TASER POCKET. J. MARTIN R. CASTRO R. PENA R. LUKE	385.00	1,540.00T
1	VCOVER/UNIVE...	UNIVERSITY STYLE PATROL DUTY VEST COVER(NON BALLISTIC) COLOR LAPD BLUE WITH POCKETS INDIVIDUALLY SIZED TO OFFICER AND OFFICERS BALLISTICS WITH TASER POCKET AND FLASHLIGHT HOLDER WITH LOOP. K. MILLINGER	400.00	400.00T
1	001	SHIPPING LOS ANGELES COUNTY SALES TAX	25.00 9.00%	25.00 174.60
SHIPMENT COMPLETE			Total	\$2,139.60

BPS Tactical, Inc.

2165 E. Colton Ave
 P.O. BOX 868
 Mentone, CA 92359
 909-794-2435 FAX 909-794-4033

Invoice

Date	Invoice #
10/12/2015	15041270

Bill To
CAL STATE UNIVERISITY/ LOS ANGELES ATTN: LT. LARRY BOHANNON ACCOUNTS PAYABLE/FINANCE 5151 UNIVERSITY DR. LOS ANGELES, CA 90032

Ship To
CAL STATE UNIVERISITY/ LOS ANGELES HOLD FOR P/U

P.O. Number	Terms	Rep	Ship	Via	F.O.B.	Project
VERBAL	Net 30	21	10/12/2015	WILL CALL	MENTONE	

Quantity	Item Code	Description	Price Each	Amount
3	VCOVER/UNIVE...	UNIVERSITY STYLE PATROL DUTY VEST COVER(NON BALLISTIC) COLOR LAPD BLUE WITH POCKETS INDIVIDUALLY SIZED TO OFFICER AND OFFICERS BALLISTICS WITH ADDED HANDCUFF HOLDERS ON BACK AND PULL DOWN POLICE ID. ARACELI VARGAS 562-458-1550 ULYSSES GUTIERREZ 323-236-9822 VALERIE CALDERA 310-993-0012 LOS ANGELES COUNTY SALES TAX	385.00	1,155.00
			9.00%	103.95

RECEIVED BY	DATE	Total	\$1,258.95
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BPS Tactical, Inc.

2165 E. Colton Ave
P.O. BOX 868
Mentone, CA 92359
909-794-2435 FAX 909-794-4033

Invoice

Date	Invoice #
5/19/2015	15020674

Bill To
CAL STATE UNIVERISITY/ LOS ANGELES ATTN: ACCOUNTS PAYABLE/FINANCE 5151 UNIVERSITY DR. LOS ANGELES, CA 90032

Ship To
CAL STATE UNIVERISITY/ LOS ANGELES ATTN: ALLEN NGUYEN 5151 UNIVERSITY DR. LOS ANGELES, CA 90032 626-423-4239

P.O. Number	Terms	Rep	Ship	Via	F.O.B.	Project
VERBAL	Net 30	21	5/19/2015	WILL CALL	MENTONE	

Quantity	Item Code	Description	Price Each	Amount
4	VCOVER/UNIVE...	UNIVERSITY STYLE PATROL DUTY VEST COVER(NON BALLISTIC) COLOR LAPD BLUE WITH POCKETS INDIVIDUALLY SIZED TO OFFICER AND OFFICERS BALLISTICS WITH ADDED HANDCUFF HOLDERS ON BACK, BUTTON HOLES FOR CHANNELING, PULL DOWN POLICE ID. PER CAL STATE UNIVERSITY LOS ANGELES SPECS. A. NGUYEN E. QUINTANAR D. COOPER R. CALLEROS	380.00	1,520.00
		LOS ANGELES COUNTY SALES TAX	9.00%	136.80

MENT COMPLETE

Total \$1,656.80

BPS Tactical, Inc.

2165 E. Colton Ave
 P.O. BOX 868
 Mentone, CA 92359
 909-794-2435 FAX 909-794-4033

Invoice

Date	Invoice #
5/19/2015	15020676

Bill To
CAL STATE UNIVERISITY/ LOS ANGELES ATTN: ACCOUNTS PAYABLE/FINANCE 5151 UNIVERSITY DR. LOS ANGELES, CA 90032

Ship To
CAL STATE UNIVERISITY/ LOS ANGELES ATTN: ALLEN NGUYEN 5151 UNIVERSITY DR. LOS ANGELES, CA 90032 626-423-4239

P.O. Number	Terms	Rep	Ship	Via	F.O.B.	Project
VERBAL	Net 30	21	5/19/2015	WILL CALL	MENTONE	

Quantity	Item Code	Description	Price Each	Amount
1	VEST	PATROL OFFICER ACTIVE SHOOTING VEST WITH POCKETS WITH HYDRATION PACK PER CAL STATE UNIVERSITY , LOS ANGELES SPECS WITH POLICE ID E. QUINTANA	390.00	390.00T
		LOS ANGELES COUNTY SALES TAX	9.00%	35.10

MENT COMPLETE	Total	\$425.10
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BPS Tactical, Inc.

2165 E. Colton Ave
 P.O. BOX 868
 Mentone, CA 92359
 909-794-2435 FAX 909-794-4033

Invoice

Date	Invoice #
8/27/2014	14031275

Bill To
CAL STATE UNIVERISITY/ LOS ANGELES ATTN: ACCOUNTS PAYABLE/FINANCE 5151 UNIVERSITY DR. LOS ANGELES, CA 90032

Ship To
CAL STATE UNIVERISITY/ LOS ANGELES ATTN: RAUL LOPEZ 5151 UNIVERSITY DR. LOS ANGELES, CA 90032 323-974-1818

P.O. Number	Terms	Rep	Ship	Via	F.O.B.	Project
VERBAL	Net 30	38	8/27/2014	WILL CALL	MENTONE	

Quantity	Item Code	Description	Price Each	Amount
1	VCOVER/UNIVE...	UNIVERSITY STYLE PATROL DUTY VEST COVER(NON BALLISTIC) COLOR LAPD BLUE WITH POCKETS INDIVIDUALLY SIZED TO OFFICER AND OFFICERS BALLISTICS PER CAL STATE LA SPECS AND ID. SAN BERNARDINO COUNTY SALES TAX	325.00	325.00T
			8.00%	26.00

BPS TACTICAL, INC
 2165 E COLTON AVE
 MENTONE, CA 92359657

TERMINAL ID: 003190575
 MERCHANT #: 345384675886

VISA
 #XXXXXXXXXXXXXXXX8066
 SALE

BATCH: 000977 INVOICE: 077187
 DATE: AUG 28, 14 TIME: 10:18
 SQ: 001 AUF YY SITE NO: 045986

SALE \$325.00
 TAX \$26.00

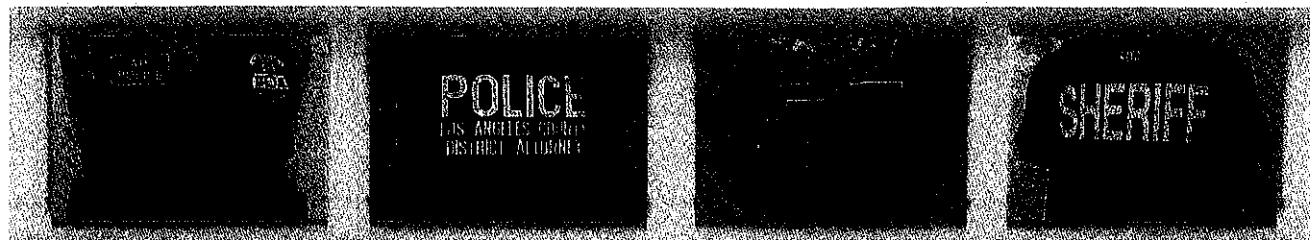
TOTAL \$351.00

PO: 14031275

CUSTOMER COPY

RECEIVED BY *RPL* DATE 8/28/14

Total \$351.00



BPS Tactical

Custom Quality Tactical Vests

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- Contact Us
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- Holsters
- Slings, Weapon
- Hydration
- Bags and Cases
- Patches
- How to Insert your Ballistics
- FAQ
- Care Instructions

BPS Tactical

PO Box 868 Mentone, CA. 92359 TEL:(909)794-2435 FAX(909)794-4033

Vistaprint
Website Builder
provided by Vistaprint

Load Bearing Vest – Law Enforcement

External Vest Carrier Advantages

- Officers should be afforded every effort available to make them more **COMFORTABLE** while on the job. Embracing this concept eliminates much of the fatigue caused by summer heat.
- Every day officers put on their duty belt which can weigh up to 30 pounds with a fully loaded belt. Which can be as much as one quarter of the weight of many female officers. This is not a natural place for the body to endure that much **WEIGHT**.
- The number one injury reported by police officers nation-wide is **LOWER BACK INJURY**. This is almost always caused by two common practices: One is use of a duty belt to hold all of their needed items in the field. Next, is caused by sitting in a police car or station for up to 12 hours at a time with items such as handcuffs or pepper spray or a baton positioned in your back while seated.

Comfort

- Allowing officers to wear external body armor will give the officer the opportunity to take his/her vest off when in the station or in a safe environment.
- Officers are more comfortable while wearing an external vest carrier – and because of this fact, they **WILL** now wear their Kevlar more often – which leads to officers being safer while in the field.
- External Carriers do not trap heat and keep it close to the body like Kevlar does when worn underneath a uniform shirt.
- Officers in many areas have had issues with heat exhaustion, and external carriers all but ends this concern because of the added comfort value that the external carrier brings.

Weight

- Fully loaded duty belts can weight as much as 30 pounds
- External carriers can reduce the weight off the belt by as much as 3/4 of that weight.
- Custom external carriers can have pockets made for anything a duty belt can carry, including: Weapon, ammo, pepper spray, handcuffs, pens, baton, flashlight, gloves and mobile phones.

Lower Back Injury

- STEWART L. SHANFIELD, M.D. former Chief of Surgery, Chief of Staff and Chairman of the Board of Trustees at St. Jude's Hospital in Fullerton, has studied the negative effects of wearing heavy duty belts by officers. In addition to his mentioned positions he was also selected as the Orthopedic Physician of Excellence by the Orange County Medical Association in 2004, 2005, 2006, 2008 and 2010. Dr. Shanfield wrote:
- "The use of a load-bearing vest that transfers some of the items off the service belt to the vest carrier while distributing some of the weight to the officer's shoulders and not solely concentrating the weight on the lower levels of the spine will help prevent this work related cumulative trauma in the lumbar spine for public safety officers."
- "Lower back injuries are a leading cause of both short-term and permanent disability in law enforcement. Needless to say, the loss of skilled personnel coupled with the impact of adverse quality of life issues is distressing. The cost to taxpayers in the form of workers compensation costs, lost work hours, mandated light-duty assignments and long-term disability costs are staggering. The introduction of the daily use of load-bearing vests would serve to dramatically decrease taxpayer costs associated with back injuries."

RISK MANAGEMENT INNOVATION GRANT PROGRAM

Effective: July 1, 2015

Adopted: September 13, 2013

Amended: December 5, 2014

PURPOSE:

The Risk Management Innovation Grant Program (Program) makes funds available to Campus members (Members) in the Liability and Workers' Compensation programs. It funds specialized training, safety equipment, physical improvements, or other safety related items that will support the mitigation of risk exposures. The purpose of this *matching grant program* is to encourage Members to facilitate a reduction in claim costs and to enhance existing risk reduction efforts.

POLICY:

1. Annually, the Program Administrator and Systemwide Risk Management will:
 - a. Propose to the Executive Committee a budget for the Program.
 - b. Review the Liability and Workers' Compensation loss information and other resources to identify patterns and claims which may be preventable with the (1) purchase, replacement or upgrade of physical property; (2) development of specialized training; or (3) development of risk management programs.
 - c. Identify the focus of the Program for the upcoming fiscal year.
 - d. Draft the Grant Application and recommend a maximum grant amount per Member.
 - e. Send a memo to all Members describing the Program and invite Members to apply for a grant by completing the Grant Application.
2. To access funds under the Program, and previous to the Member expending funds, Member must complete the Grant Application which is to include:
 - A description of the proposed risk reduction project.
 - The anticipated timeline for completion of the risk reduction project.
 - An estimate of the total cost for the proposed risk reduction project.
 - Agreement and approval of Grant Application by the Campus VP of Business & Finance or his/her designee; e.g., Environmental Health & Safety Director, Risk Manager, etc.
3. Members working collaboratively via the Risk Managers and/or Environmental Health & Safety working groups of CSUWERCs, may complete a Grant Application that would be applicable to systemwide risk mitigation endeavors. Other than item 2(d), the requirements remain the same.

4. The Program Administrator will review completed Grant Applications, and if found appropriate and consistent with the purpose of the Program, refer the Grant Application to the Executive Committee for approval.
5. The Member will be expected to complete the proposed risk reduction project within the time period described in the Grant Application. The Executive Committee may rescind the grant if the Member has not started, or made substantive progress towards completion, the risk reduction project within the timeframe proposed.
6. Fifty percent (50%) of the Member's risk reduction project costs (up to the maximum grant amount approved for each Member) may be reimbursed by the Program. The Member will submit to the Program Administrator the final paid receipt(s) to be used to calculate the Program reimbursement amount.
 - Submissions completed under Section 3, approved projects will be 100% reimbursed by the program.
7. After the grant funds are utilized, the Member or working group will provide a brief report providing information that will assist the Executive Committee in monitoring this Program's effectiveness and the merits of future Program funds.
8. The Program Administrator and Systemwide Risk Management will work with the Grant Recipients to develop benchmarks to evaluate the success of the Program. The Program Administrator and Systemwide Risk Management will also provide guidance to future Grant Recipients based on these historical benchmarks.

Revised

CSU INTERNATIONAL PROGRAMS FUNDING

ISSUE: The CSU Office of International Programs at the Chancellor’s Office (CSU IP) joined the CSURMA FTIP program in 2012 to obtain broader coverage for the students and facilitate the IP services. In addition, the new program included liability protection for the University. At the time, coverage was more expensive than the expiring offering and the CSURMA Executive Committee adopted a plan to have the rate charged students increased over time to meet the premium requirements. However, largely due to unexpected claims increases, premium costs escalated faster than the rate increase could catch up. As a result, the rate charged participants has not kept up to the actual cost. The table below summarizes the financial status.

CSU INTERNATIONAL PROGRAMS **CSURMA Foreign Travel Insurance Program (FTIP)**

Coverage Period	Premium Expense	IP Contribution	Deficiat	# Ptcpt	IP Paid per Ptcpt	Actual Cost per Ptcpt
1/15/12 - 06/30/13	\$132,400	\$95,710	(\$36,690)	563	\$170	\$235
07/01/13 - 06/30/14	\$125,000	\$89,250	(\$35,750)	525	\$170	\$238
07/01/14 - 06/30/15	\$209,250	\$119,050	(\$90,200)	530	\$225	\$395
07/01/15 - 06/30/16	\$277,983	\$137,225	(\$140,758)	500	\$275	\$524
TOTAL	\$744,633	\$441,235	(\$303,398)	2,118		
		Less prior Deficit Absorbed:	\$154,690			
		Net Current Deficit:	(\$148,708)			

FY 16/17 Renewal Premium

07/01/16 - 06/30/17	\$289,135	TBD	TBD	500	TBD	\$578
07/01/16 - 06/30/17 *	\$276,980	TBD	TBD	500	TBD	\$554

*Premium with a \$100 deductible

Ptcp: Total Number of Participants including Staff (Resident Directors) and Students

CSU IP has students leaving in January 2016 (approximately 20) and approximately 500 in July. The insurer is quoting the July renewal now so that the cost can be known. IP asked for an alternative quote that includes a \$100 per accident/sickness deductible, which may reduce the cost. Adding a \$100 deductible offers savings of \$12,155. Staff does not feel the savings warrant taking the deductible option.

RECOMMENDATION: It is recommended that the Executive Committee consider the following action with respect to the CSU IP placement in CSURMA FTIP:

- Determine that the existing deficit of \$148,708 will be absorbed by the FTIP program fund reserve in the Liability Program Fund,
- Delegate authority to the CSURMA Secretary-Auditor to bind the renewal program selected by the Director of CSU IP,
- Determine that the projected deficit for the AY 16/17 policy year of approximately \$102,000 will be absorbed by the FTIP program fund reserve in the Liability Program Fund; and,
- Direct the Secretary-Auditor to prepare with the Director of CSU IP a new financial plan for AY 17/18 and beyond that will address the funding differential.

FISCAL IMPACT: As recommended above, the FTIP program would absorb the existing \$148,708 deficit from the Liability Program fund balance, which stood at \$19.2 million at September 30, 2015 as well as approximately \$102,000 for the AY 16/17 CSU IP FTIP policy.

BACKGROUND: CSU International Programs (CSU IP) has a comprehensive travel insurance program for all staff and students in CSU IP sponsored Study Abroad programs. Coverages include: Primary General Liability, Contingent Auto Liability, Employer's Responsibility Voluntary Compensation, Employer's Liability, Primary Accident or Sickness, Emergency Medical, Emergency Medical Evacuation, Repatriation of Remains, Emergency Reunion, Accidental Death & Dismemberment, Trip Cancellation, Trip Interruption, and Travel Assistance.

PUBLICATION: Approved rates will be published to the participating students.

ATTACHMENT(S): None.

INSURANCE POLICY DATABASE

ISSUE: At the March 2015 long range planning meeting, the CSURMA Executive Committee determined that CSURMA should establish a database of insurance policy records for the California State University and participating auxiliary organizations. Staff has been investigating products specifically designed for insurance policy management as well as the CSU Chancellor's Office software, Laserfiche.

Chancellor's Office and Program Administrator Staff have been reviewing the products available and have attended vendor capability presentations. It now appears that the vendor of CSURMA's liability claims management system may offer the best solution. A capabilities and needs discussion was conducted on December 17, 2015, and a proposal to expand the current software services agreement is expected by the end of January 2016. It is expected that a recommendation will be presented to the CSURMA Executive Committee at their March 10-11, 2016 meeting.

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

FISCAL IMPACT: No cost is anticipated from action at today's meeting. A budget will be presented to the Executive Committee if a product is selected and recommended.

BACKGROUND: CSURMA purchases over 50 insurance policies per year and issues over 200 memoranda of coverage to the members. It is important that we are able to track and locate the coverage documents. Beyond document management, insurance industry vendors have developed products that can track insurer solvency, remaining limits and create graphical representations of insurance programs.

PUBLICATION: None.

ATTACHMENT(S): None.

CSURMA WEBSITE UPGRADES
SMART PHONE APPLICATION FOR CSURMA CONTACTS

ISSUE: The AORMA Committee added to their Long Range Action Plan for FY 15/16 the creation of a smart phone application to house all of the CSURMA contact information so that members can easily contact the program administrators, contact a representative to report a claim or request services from a service provider. Alliant's IT staff can upgrade to the existing website to allow access from a smart phone.

RECOMMENDATION: Staff recommends that the Committee discuss the proposal by Alliant IT to upgrade the existing CSURMA website and if consistent with the goals of the CSURMA membership, provide approval of a budget of not to exceed \$10,000 for this project.

FISCAL IMPACT: The estimated cost to upgrade the CSURMA website is \$10,000.

BACKGROUND: The basic idea is to include all of the pertinent CSURMA contact information on a section of the CSURMA website that is NOT password protected. It will be a series of drop-down menus organized by service provider.

PUBLICATION: None at this time.

ATTACHMENT(S): None.

FINE ARTS, ARCHIVES AND ARTIFACTS PROGRAM LAUNCH

ISSUE: At the September 11, 2015 meeting, the CSURMA Executive Committee approved the addition of the Fine Arts, Archives and Artifacts Program (FAAAP) as sub-program to the Property Program, delegating authority to the Treasurer and Secretary-Auditor to implement the program. Following meetings with underwriters and subsequent negotiations the FAAAP has been established with the following key terms:

- Coverage 1/1/16 to 6/30/16 for the SFSU FAAA collection with limits of \$10 million
 - sublimit of \$2.5 million for items in transit
 - sublimit of \$100,000 per item unless reported scheduled for higher
 - No deductible except 10% for loss caused by EQ

- Coverage 7/1/16 to 6/30/17 for Systemwide FAAA collections with limits of \$25 million
 - sublimit of \$5 million for items in transit
 - sublimit of \$100,000 per item unless reported scheduled for higher
 - No deductible except 10% for loss caused by EQ

- Coverage territory is worldwide
- Insurer: Lloyds, London

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

FISCAL IMPACT: The cost of the FAAAP is included in the approved rates for FY 2016-17. The program cost for FY 2015-16 is \$25,000 and will be paid from Property Insurance Program reserves, and included in the proposed mid-term budget adjustment for the Property Program.

BACKGROUND: CSU has had a history of usually self-insuring personal property (i.e. building contents). Campuses have added “fine arts” coverage when required by exhibition loan agreements, and certain collections have been specifically insured. The fall 2015 launch of the New University Museum at San Francisco State University has highlighted the need for CSU to evaluate how it protects its fine arts, archives and artifacts. With the support of the CSU Systemwide Office of Risk Management, an interdisciplinary working group at SFSU met with the Program Administrator to create an insurance program.

The program is being called the “Fine Arts, Archives and Artifacts Program” (FAAAP). For purposes of administration and accounting, FAAAP would be classified by CSURMA as a sub-program of the Property Insurance Program, similar to the treatment of the Fidelity Insurance Program.

PUBLICATION: Program launch will be communicated to the CABO Group and Campus Risk Managers as well as via the CSURMA web site.

ATTACHMENT(S):

- a. CSURMA FAAAP Coverage Summary



FINE ART, ARTIFACTS AND ARCHIVES PROGRAM

COVERAGE SUMMARY

INSURER:

Lloyds of London

POLICY TERM:

January 1, 2016 to
June 30, 2017

POLICY NO:

B1161K16D4987



NAMED COVER ENTITY:

California State University Risk Management Authority (CSURMA) and/or San Francisco State University

PREMISES INSURED:

San Francisco State University
1600 Holloway Avenue
San Francisco, CA 94132

PERILS:

"All Risks" Of Physical Damage Including Flood, Earthquake Shock, Boiler Explosion and Machinery Breakdown

INTEREST:

Fine Arts, Artifacts and Archives of whatsoever nature comprising inward and outward loans, but excluding general contents, fixtures, and fittings, textbooks and academic materials and the like.

TERRITORIAL SCOPE:

Worldwide

LIMIT:

Effective: January 1, 2016 – June 30, 2016

- \$10,000,000 Any one occurrence and in the annual aggregate
- \$2,500,000 sublimit: Any one transit and/or unnamed locations worldwide
- \$100,000 sublimit: Single article limit of liability other than in respect of scheduled items

Effective: July 1, 2016 – June 30, 2017

- \$25,000,000 Any one occurrence and in the annual aggregate
- \$5,000,000 sublimit: Any one transit and/or unnamed locations worldwide
- \$100,000 sublimit: Single article limit of liability other than in respect of scheduled items

QUESTIONS:

Robert Leong

(415) 403-1441
rluong@alliant.com

Van Rin

(415) 403-1408
vrin@alliant.com

Hsan Htein

(415) 403-1452
hhtein@alliant.com

DEDUCTIBLE:

Nil, except 10% of Earthquake

INFORMATION:

Current Top Items at San Francisco State:

	<u>USD</u>
1. Artifacts - Sarcophagus	\$180,000
2. Artifacts - Sarcophagus & Mummy	\$450,000 / \$630,000
3. Artifacts - Amarna Akhenaten Head	\$1,750,000
4. Artifacts - Amarna Princess Statuette Head	\$1,750,000
5. Artifacts - Amarna Princess Statuette	\$1,000,000
6. Instrument - Muzio Clementi Forte Piano	No Recent Appraisal

While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.

FINE ART, ARTIFACTS AND ARCHIVES PROGRAM

COVERAGE SUMMARY

EXCLUSIONS: (INCLUDED BUT NOT LIMITED TO)

1. Loss or damage caused by wear and tear, gradual deterioration, inherent defect, rust or oxidation, moth or vermin, warping or shrinkage.
2. Loss or damage caused by repairing, reframing, restoring, retouching, or any similar process.
3. Loss or damage caused by aridity, humidity, exposure to light or extremes of temperature unless such loss or damage is caused by storm, frost or fire.
4. Loss or damage caused by theft or dishonesty committed by or in collusion with any principal, shareholder (beneficial or otherwise), partner, director or other officer or any person employed by you, or any person to whom the insured property is entrusted or loaned.
5. Loss from or damage in or on unattended vehicles.
6. Electrical or mechanical fault or breakdown.
7. The amount of Deductible as stated under conditions in "the Schedule".
8. Mysterious disappearance or unexplained loss, unless included under "the Schedule".
9. Any act of terrorism other than as granted under Section 7 of this certificate, but in any event the following exclusion will remain in force; Loss, damage, costs or expenses arising directly or indirectly from Nuclear, biological or chemical contamination caused by or resulting from an act of terrorism. This includes poisoning, or preventing or limiting the use of an object, due to the effects of any nuclear, biological or chemical agent as a consequence of an act of terrorism.
10. Loss, damage, costs or expenses arising directly or indirectly from biological or chemical contamination caused by or resulting from an act of terrorism. This includes poisoning, or preventing or limiting the use of an object, due to the effects of any biological or chemical agent.
11. Loss, damage or liability arising directly or indirectly from nuclear reaction, nuclear radiation or radioactive contamination.
12. Loss, damage or liability arising directly or indirectly from seepage, pollution or contamination, however such seepage, pollution or contamination may have been caused.
13. Loss, damage or liability directly or indirectly caused by war, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
14. Loss or damage caused by or resulting from your property being confiscated, taken, damaged or destroyed by or under the order of any government or public or local authority.
15. Any claim to the extent that you would be entitled to be paid under any other insurance if this insurance did not exist.

HOW TO REPORT A CLAIM:

CLAIMS REPORTING

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

Diana Walizada
(415) 403-1453
dwalizada@alliant.com

While we believe this Summary of Insurance fairly represents the terms, conditions and exclusions found in your insurance policies, in the event of any differences between the policies themselves and this summary, the policy provision will direct any resolution. This summary is not intended to replace or supersede any of your insurance contracts.

REVIEW OF POLICIES & PROCEDURES
(EVEN-NUMBERED)

ISSUE: The Executive Committee adopted Resolution No. 04-13 (EC) directing review of the Authority's policies and procedures on a regular basis to ensure administrative processes of the Authority and their documentation remain relevant and effective. The resolution defines the process for the Executive Committee to review even-numbered policies and procedures in even-numbered calendar years, and odd-numbered policies and procedures in odd-numbered calendar years.

The Executive Committee will be asked to review all of the even-numbered policies and procedures at today's meeting. Most of the proposed changes are minor and intended to establish formatting conformance. Note that the change to Policy and Procedure No. 14 needs Board approval as we will be asking the Board to Delegate authority to the EC rather than present a recommendation for Board ratification. Also, based on review by CPDC and Systemwide Risk Management it is recommended that the OCIP and BRIP policy and procedure be separated.

RECOMMENDATION: In accordance with Resolution No. 04-13 (EC), the Executive Committee is asked to review the even-numbered policies and procedures at today's meeting, and take action or provide direction to staff.

FISCAL IMPACT: None.

BACKGROUND: To date, the Authority has adopted twenty-one (23) policies and procedures.

PUBLICATION: The revised policies and procedures will be noticed to the CSURMA membership and posted on the CSURMA website.

ATTACHMENT(S):

- a. Resolution No. 04-13 (EC)
- b. No. 2 – Resolution of Coverage and Claim Disputes
- c. No. 4 – Periodic Actuarial Studies

- d. No. 6 – Payment Policy
- e. No. 8 - Coverage Determinations for Claims Designated Systemwide
- f. No. 10 – Member Loans
- g. No. 12 – Committee Member Professional Development
- h. No. 14 - Campus Risk Pool Dividends and Assessments
- i. No. 16 – Use of CSURMA Equipment
- j. No. 18 – Board of Directors Participation and EC Nominations and Elections
- k. No. 20 – Owner Controlled Insurance Program
- l. No. 22 – Claims Handling Guidelines
- m. No. 24 – Builders Risk Insurance Program **(New)**

**CALIFORNIA STATE UNIVERSITY
RISK MANAGEMENT AUTHORITY**

**EXECUTIVE COMMITTEE
RESOLUTION NO. 04-13 (EC)**

Resolution to Review CSURMA Policies and Procedures

The Executive Committee of the California State University Risk Management Authority ("CSURMA") finds and determines as follows:

1. CSURMA has adopted various policies and procedures necessary and beneficial to the operation of the Authority.
2. Periodic review of CSURMA's adopted policies and procedures is necessary to ensure they remain current and appropriate.
3. The Executive Committee and AORMA Committees each hold annual Long Range Planning Meetings at which a review of policies and procedures would be appropriate.

In consideration of the foregoing findings and determinations,

IT IS RESOLVED by the Executive Committee of the California State University Risk Management Authority as follows:

1. The CSURMA Executive Committee and AORMA Committees shall each conduct an annual review of their respective policies and procedures at each Committee's annual Long Range Planning Meeting.
2. In the absence of other reasons to review a policy and procedure more frequently, odd numbered policies and procedures shall be reviewed in odd calendar years and even numbered policies and procedures shall be reviewed in even calendar years.
3. The CSURMA Program Administrator shall schedule the reviews in the annual administrative service calendar which shall be included in each Committee's agenda materials for regularly scheduled meetings, and cause the reviews required under this resolution to be included in the Long Range Planning agendas.

* * * * *

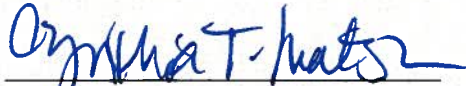
I hereby certify that the foregoing is a full, true and correct copy of a Resolution duly and regularly adopted and passed at a meeting of the Executive Committee of the California State University Risk Management Authority held on September 12-13, 2013 which was approved by the following votes:


AYES, and in favor thereof, members:

NOES, members: None.

ABSTAIN, members:

ABSENT, members:

ATTEST: 
Cynthia Teniente-Matson, Chair


Mary Ann Rodriguez, Secretary-Auditor

EFFECTIVE: January 10, 2016

REVISED: August 5, 1999; July 1, 2000; ~~and revised~~ March 26, 2009; January 10, 2016

SUBJECT: RESOLUTION OF COVERAGE DISPUTES FOR CAMPUS POOLED RISK COVERAGE PROGRAMS

SUPERSEDES: 2-JPA; 8-JPA REVISED

Should there be any discrepancy between this document and either the JOINT POWERS AGREEMENT or BYLAWS, the JOINT POWERS AGREEMENT and BYLAWS will govern.

POLICY:

It is the policy of the CSURMA that campuses have an opportunity to communicate their position on coverage for claims in a way that gives them meaningful opportunities to interact with the CSURMA committees and staff. Acknowledging that the CSURMA has a fiduciary duty to make accurate coverage determinations, this Policy and Procedure is intended to provide campuses the broadest opportunity for input in the coverage determination process.

PROCEDURE:

The CSURMA Claims Manager is responsible for making initial coverage determinations for claims. Claims will either be accepted, determined as not ~~re~~covered or provided coverage subject to a reservation of rights. The Claims Manager will notify the campus of any claim that is not covered or that is being covered subject to a reservation of rights in writing within 90 days of notice of the claim; however, the Claims Manager may request additional information to make a coverage determination.

If a campus disagrees with the Claims Manager's determination, the campus within 45 days of receipt of such determination shall send a written request to the Claims Manager for reevaluation of the coverage determination by the appropriate Program Committee (or Executive Committee, if no Program Committee exists) to which the matter pertains. The Program Committee (or Executive Committee) will make its determination based upon information provided by both the Claims Manager and campus at the Committee's next available regularly scheduled meeting.

The Program Committee (or Executive Committee) shall deliberate the matter and communicate with the member and with the adjusting staff to gather information about the claim through the Chair or the Chair's designee. If the claim is reevaluated by a Program Committee, and after careful consideration, the Program Committee believes it cannot support the decision of the claims adjuster or assigned counsel, it shall forward the matter along with a recommendation to the Executive Committee. If the Program Committee does support the decision of the claim

adjuster or assigned counsel, it shall communicate its opinion to the member and notify the member that it can appeal the opinion to the Executive Committee by sending a written request within 30 days of receipt of such determination to the Claims Manager asking that the Executive Committee evaluate the claim at the Committee's next available regularly scheduled meeting.

On any matter forwarded to the Executive Committee for review, the Executive Committee may also communicate with the member through the Chair or its designee and the adjusting staff to formulate an opinion on the matter. The Executive Committee, the member, or the Program Committee may consult with the Program Administrator, ~~C~~laims ~~Manager~~adjuster, CSU Executive Vice Chancellor and Chief Financial Officer, CSU Office of General Counsel, and other appropriate parties. The Executive Committee shall make a determination of the matter and communicate its decision to the member. The Executive Committee's determination shall be final as respects the CSURMA's liability to cover the claim.

In all steps of the coverage determination process, the Claims Manager, Program Committee and Executive Committee shall take into consideration the Memorandum of Coverage, practices of the CSU and CSURMA, and the best interests of CSU. Note that the CSURMA coverage extends to its retained limits and CSURMA's excess insurers may provide coverage under different terms than CSURMA's coverage.

BACKGROUND:

It is the intent of the California State University Risk Management Authority (CSURMA) to adjust and manage claims properly and for standard adjusting practices and any adopted claims handling guidelines to be followed. It is understood that from time to time coverage and/or general claim disputes can arise between members and the Authority. When such a dispute or disputes arise, this Policy and Procedure shall be followed.

EFFECTIVE: JULY 1, 1999

REVISED: January 10, 2016

SUBJECT: PERIODIC ACTUARIAL STUDIES

Should there be any discrepancy between this document and either the JOINT POWERS AGREEMENT or BYLAWS, the JOINT POWERS AGREEMENT and BYLAWS will govern.

POLICY:

It is the policy of the California State University Risk Management Authority (CSURMA) that its self-funded programs remain financially sound. To assist the CSURMA in projecting self-funded program funding requirements, the CSURMA will conduct periodic actuarial studies.

PROCEDURE:

The CSURMA shall engage the services of a professional actuary to perform actuarial studies on the following basis:

- **Pooled Liability Program** - ~~An a~~Actuarial studies for the Campus Risk Pooled and AORMA Liability Program shall be prepared each year, calculating outstanding and projected liabilities as of June 30th of that year.
- **Workers' Compensation** - ~~An~~ actuarial studies for the Campus Risk Pooled and AORMA Workers' Compensation Programs shall be prepared each year, calculating outstanding and projected liabilities as of June 30th of that year.
- **Athletic Injury Medical Expense Program** – An actuarial study for the AIME Program shall be prepared each year, calculating outstanding and projected liabilities as of June 30th of that year.
- **Other Programs** - Actuarial reports for other CSURMA programs shall be prepared as directed by the Executive Committee or AORMA Committee.

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EFFECTIVE: May 18 2007

REVISED: ~~and revised May 19, 2010; January 10, 2016~~

SUBJECT: PAYMENT POLICY

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POLICY:

It is the policy of the California State University Risk Management Authority (the Authority) that all members fairly benefit from investment income accrued by the Authority. This policy is supported by prompt collection of member payments.

PROCEDURE:

The CSURMA Treasurer shall prepare or cause to be prepared transaction documents for premiums, fees, assessments, deductible recoveries and other moneys that are due the Authority from a member. The Authority will utilize Cash Posting Orders (CPO)¹ or invoices for each transaction. The use of a CPO will charge the member immediately while an invoice is a request for the member to remit payment. When CSURMA invoices are generated, they all shall be subject to the following payment terms:

- **Payment Due Date** - Member payments shall be due within thirty (30) days of the invoice date; and
- **Late Payment Penalty** - CSURMA Accounting will calculate and assess a late payment penalty fee of 1% on all receivable(s), outstanding beyond sixty (60) days, whose total program balance is over \$1,000 for each month that the receivable is outstanding.

Disputed Transactions - Disputed transactions must be reported to the CSURMA Accounting Department within sixty (60) days of the transaction date. Upon receiving notice from a member of a disputed invoice, the CSURMA Accounting Department will suspend late payment penalty assessment for the disputed transaction until further notice and refer the dispute to the CSURMA Program Administrator who shall attempt to resolve the dispute with the member. If the Program Administrator and member cannot resolve the dispute, the dispute shall be referred to the CSURMA Executive Committee for consideration at the Executive Committee's next available regularly scheduled meeting. The CSURMA Treasurer shall recommend a proposed

¹ A Cash Posting Order (CPO) is a mechanism to move Systemwide Investment Fund Trust (SWIFT) dollars between campuses, the Chancellor's Office (CO) and the Authority. Once the CPO is issued, funds will be transferred to the CSURMA SWIFT account from the campus member's SWIFT account.

resolution of the dispute to the Executive Committee, and the Executive Committee's determination on the disputed transaction shall be final. The Executive Committee at its sole discretion may waive or include late payment penalties as it determines appropriate.

Refunds/Adjustments– If the dispute resolution results in a reduction, the member can elect to:

1. Request a refund check to be issued within 2 business days of the approved request.
2. Request a CPO be issued within 2 business days of the approved request.
3. Request the adjustment be applied towards the next payment.

All requests should be communicated to CSURMA Accounting to ensure compliance with member's request.

Disputed Late Payment Penalties – Disputed late payment penalties must be reported in writing to the CSURMA Accounting Department. Upon receiving notice from a member of a disputed late payment penalty, the CSURMA Accounting Department shall refer the dispute to the CSURMA Program Administrator to research the dispute with the member. Based on this research, the CSURMA Program Administrator shall recommend a course of action to the CSURMA Treasurer. The CSURMA Treasurer shall have the discretion to waive late payment penalties for charges under \$1,000 as determined appropriate. Waiver of charges over \$1,000 will require Executive Committee approval at the Executive Committee's next available regularly scheduled meeting.

EFFECTIVE: JULY 1, 2009

REVISED: ~~:-~~OCTOBER 28, 2009; MAY 9, 2014 and January 10, 2016

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SUBJECT: COVERAGE DETERMINATIONS FOR CLAIMS DESIGNATED
"SYSTEMWIDE"

Should there be any discrepancy between this document and either the JOINT POWERS AGREEMENT or BYLAWS, the JOINT POWERS AGREEMENT and BYLAWS will govern.

POLICY:

It is the policy of the CSURMA that certain claims covered under the Campus ~~Liability~~-Risk Pool Liability Program may present matters with systemwide implication that should not be treated as campus specific claims that impact a campus' deductible and loss experience. Such otherwise covered claims that are designated as "Systemwide Claims" shall be funded by the Campus ~~Liability~~-Risk Pool Liability Program but tracked separately from campus loss history.

PROCEDURE:

The campus or Chancellor's Office may identify claims that are nominated as "Systemwide Claims." Without regard to how a claim is filed or plead, Systemwide Claims are defined as those claims that:

- Raise matters of law that go beyond a single campus' operations;
- Have the potential to create precedent that impacts the University beyond a single campus' operations; or,
- Arise as a result of allegations that a campus has followed a directive of the Chancellor's Office.

A campus or the Chancellor's Office may nominate a claim for treatment as a Systemwide Claim by notifying the Claims Manager. The Claims Manager will work with the CSU's Director of Systemwide Risk Management~~Chief Risk Officer~~ and Office of General Counsel and/or campus to develop information on which a determination recommendation shall be made by the CSURMA Secretary-Auditor. The CSURMA Secretary-Auditor's determination and recommendation shall be presented to the CSURMA Executive Committee at the Executive Committee's next available regularly scheduled meeting for action.

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If a campus disagrees with the Executive Committee's determination action, the campus within 45 days of receipt of such determination ~~must will~~ send a written request to the CSURMA Secretary-Auditor~~Claims Manager~~ for reevaluation of the coverage determination by the CSU

Executive Vice Chancellor, Business and Finance. The determination of the Executive Vice Chancellor, Business and Finance shall be communicated to the member and shall be final.

If the campus does not agree with the CSURMA Claims & Coverage Committee's determination, the campus within 30 days of receipt of such determination will send a written request to the Claims Manager asking that the CSURMA Executive Committee evaluate the claim at the Committee's next regularly scheduled meeting. The Executive Committee's determination shall be final as respects the CSURMA's liability to cover the claim.

In all steps of the coverage evaluation process, the Claims Managers, Claims & Coverage Committee and Executive Committee shall take into consideration the written Memorandum of Coverage, practices of the CSU and CSURMA and best interests of the CSU. Note that the CSURMA coverage extends to its retained limits. The CSURMA's excess insurers may not cover claims that are covered in the CSURMA's layer.

ADOPTED: MAY 13, 2011, January 10, 2016 (AMENDED)
EFFECTIVE: JULY 1, 2011
SUBJECT: MEMBER LOANS

Should there be any discrepancy between this document and either the JOINT POWERS AGREEMENT or BYLAWS, the JOINT POWERS AGREEMENT and BYLAWS will govern.

POLICY:

It is the policy of CSURMA that, upon recommendation of the Treasurer, the Executive Committee may approve a loan to a Member pursuant to the procedures described herein. No new Member Loan shall be granted without a finding by the Executive Committee that CSURMA has sufficient funds such that the proposed member loan would not impair CSURMA's ongoing operations. Member Loans shall only be granted upon a finding by the Treasurer that the Member has exhausted alternative sources of funding and that a Member Loan is in the best interests of the University.

PROCEDURE:

The following procedures shall be followed in administration of the CSURMA Member Loan program:

- 1. Amount Available for Member Loans** – The amount available for Member Loans shall not exceed 15% of the overall average fund balance for the preceding 12 months and no new Member Loan shall be initiated by the Treasurer without determining that the proposed Member Loan will fall within the 15% limit and that CSURMA will maintain adequate funds to cover its cash needs following the loan. In the interest of fairness, Member Loans to a single Member Campus (and its associated Member Auxiliary Organizations) shall not exceed 5% of the overall average fund balance for the preceding 12 months.
- 2. Member Loan Request** – A member seeking a CSURMA Member Loan shall submit to the Treasurer a written request describing the amount, purpose, proposed terms, and repayment for the requested Member Loan. The request shall describe what steps the Member has taken to secure the requested funds through alternate sources and why the Member is seeking the proposed loan from CSURMA. The Member shall describe the collateral and source of repayment funds for the proposed Member Loan. If a general obligation pledge is proposed by an Auxiliary Organization Member, then that Member must also show adequate cash flow from a specific funding source or adequate reserves to make the debt service payments during the term of the loan. Proposed Member Loans for the acquisition of real estate by an ~~A~~auxiliary organization may not pledge the real estate as collateral for the loan.

- 3. Treasurer's Review and Recommendation** - The Treasurer shall review the Member Loan request and seek additional information as necessary to make a determination. If a favorable determination is made, the Treasurer shall recommend to the Executive Committee the proposed Member Loan including the Treasurer's recommended terms and conditions. Recommended terms shall require that the frequency of interest payments shall be at least quarterly in arrears and at an interest rate at least equivalent to the investment income rate that CSURMA would have earned if the funds had instead been invested during the same calculation period.
- 4. Executive Committee Action** – At duly noticed meeting, the Executive Committee shall take action on the Treasurer's recommendation. If the proposed Member Loan is to be approved, such approval shall be memorialized by resolution directing the Treasurer to prepared the loan note for review and approval by CSURMA's General Counsel.
- 5. Administration of Member Loans** – The Treasurer shall direct the CSURMA Accountant to transfer funds, calculate interest, collect repayment proceeds and prepare reports on the status of outstanding loans. Any failure to make timely payments or proposed change in terms or conditions shall be reported by the Treasurer to the Executive Committee for review and action.

ADOPTED: March 24, 2011, March 21, 2014, January 10, 2016

EFFECTIVE: January 10, 2016~~March 21, 2014~~

SUBJECT: CSURMA COMMITTEE MEMBERS ~~ATTENDANCE OF~~
PROFESSIONAL DEVELOPMENT ~~CONFERENCES~~

Should there be any discrepancy between this document and either the JOINT POWERS AGREEMENT or BYLAWS, the JOINT POWERS AGREEMENT and BYLAWS will govern.

POLICY:

It is in the best interest of the Authority that individuals who serve on the CSURMA Executive Committee are knowledgeable of the administrative workings of ~~j~~Joint ~~P~~owers ~~A~~uthorities and risk management practices, procedures, and insurance markets. It shall be the policy of the CSURMA to ~~annually~~ fund annually travel for Executive Committee Members who elect to attend professional development training and conferences as described in this Policy and Procedure.

PROCEDURE:

1. If the Board of Directors adopts a budget that includes travel expenses for Executive Committee professional development, then travel during the applicable fiscal year will be approved and reimbursed pursuant to this Policy and Procedure.
2. -The Executive Committee member may submit to the Secretary-Auditor a written request to attend a professional development program. Eligible programs shall include risk management related courses and attendance at conferences such as PARMA, CAJPA, PRIMA, URMIA, NACUBO, WACUBO or other similar professional conferences.

Allowable Expenses

- a) **Registration** cost of registering for the Professional Development conference in the amount not to exceed \$1,500.00.

Travel Expenses pursuant to CSURMA Policy and Procedure No. 17 – Travel Reimbursement.

3. The Attendee will provide the Executive Committee or Board of Directors with a verbal or written report of information gained from the ~~p~~Professional ~~d~~Development program attended.

ADOPTED: OCTOBER 28, 2011
EFFECTIVE: OCTOBER 28, 2011; REVISED JANUARY 10, 2016
SUBJECT: CAMPUS RISK POOL DIVIDENDS & ASSESSMENTS

Should there be any discrepancy between this document and either the MEMORANDUMS OF COVERAGE or PARTICIPATION AGREEMENTS between the Executive Committee and the MEMBER, the MEMORANDUMS OF COVERAGE and the PARTICIPATION AGREEMENTS will govern. Words in capital letters are defined at the end of this document.

POLICY

It is the policy of Executive Committee that:

- Evaluation of the funding for each Campus Risk Pool Self-Insured Program (“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 Reserve Funding Goal detailed in the separate Policy and Procedure No. 13.
- Assessments and Dividends shall be allocated to the MEMBERS based on participation in “open” policy periods only.
- Unless the Executive 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~~13 for FY07/08).
- 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.
- 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 ~~Administrator~~Director will analyze the current funding position of the programs in accordance with the Target Reserve Funding Goal detailed in Policy and Procedure No. 13. This analysis will, in part, determine whether each program’s overall funding is sufficient to consider a dividend or is depleted to the point of considering an assessment. The Program ~~Administrator’s~~Director’s analysis will be reviewed by the Executive 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 Executive 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 Executive 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** – Based on the recommendation of the Executive Committee, assessments will be declared as needed by the Board of Directors, 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** – ~~On the recommendation of the Executive Committee,~~ The Executive Board of Directors may ~~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 payable, based on the proportionate funding of all “open” policy periods.

MEMBER APPEAL PROCESS

If a MEMBER wishes to appeal any decision regarding the application of this Dividend/Assessment Policy, the MEMBER must present an appeal in writing to the CSURMA Secretary-Auditor within ~~forty-five~~thirty (30/45) days of the disputed decision. The Secretary-Auditor shall ~~present~~place the MEMBER appeal ~~to~~on the Executive Committee agenda at its next available regularly scheduled meeting. The Executive Committee will review the appeal at its next available regularly scheduled meeting and inform the MEMBER of the final decision within five (5) business days of its decision.

DEFINITIONS:

EXECUTIVE COMMITTEE – The governing body of CSURMA’s Campus Risk Pool Programs.

MEMBER – Any campus or the Chancellor’s Office participating in Campus Risk Pool Programs

PROGRAM – For purposes of dividends and assessments, CSURMA’s Campus Risk Pool Programs are the Liability, SAFECLIP, SPLIP, AIME, Workers’ Compensation, Property and Crime Programs.

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

ADOPTED: MARCH 22, 2012
EFFECTIVE: MARCH 22, 2012; Revised January 10, 2016
SUBJECT: USE OF CSURMA EQUIPMENT

Should there be any discrepancy between this document and either the JOINT POWERS AGREEMENT or BYLAWS, the JOINT POWERS AGREEMENT and BYLAWS will govern.

PURPOSE:

This policy and procedure outlines the usage policy of Electronic Communication Equipment for the CSURMA Executive Committee members and the CSURMA AORMA Committee members. This policy and procedure addresses the desire of the CSURMA to control access to end users who have legitimate business requirements to access the hardware, the data contained therein and ensure responsible use.

POLICY:

It is the policy of the CSURMA that, in accordance with the Bylaws, the CSURMA shall adopt the procedure outlined in this document for purposes of granting access to Electronic Communication Equipment to facilitate the sharing of vital information related to the business of CSURMA while promoting continuity of leadership, encouraging opportunity for diverse committee representation and participation, and continuing effective administration of established coverageinsurance programs and services.

PROCEDURE:

The following steps will be taken to affect this policy:

1. If desired by the individual Committee Member, the CSURMA Executive Committee Members and CSURMA AORMA Committee Members will be issued Electronic Communication Equipment for their exclusive use during their term on the Committee for the purpose of accessing information related to the business of the Committee.
2. The CSURMA Executive Committee Member and CSURMA AORMA Committee Member will return the CSURMA owned Electronic Communication Equipment within forty-five (45) days of the end of their term on the Committee. Electronic Communication Equipment will remain the property of the CSURMA unless the Committee Member exercises his/her option to purchase the used equipment at fair market value at the end of his/her term on the Committee.

3. Each CSURMA Executive Committee Member and CSURMA AORMA Committee Member must employ reasonable physical security measures. Users of the Electronic Communication Equipment are expected to secure all such devices used for this activity whether or not they are actually in use and/or being carried. This includes, but is not limited to, passwords, encryption, and physical control of such devices whenever they contain enterprise data. Any non-business computers used to synchronize with these devices will have installed anti-virus and anti-malware software deemed necessary by CSURMA. Anti-virus signature files on any additional client machines – such as a home ~~computer~~PC – on which this media will be accessed, must be up to date.
4. Each CSURMA Executive Committee Member and CSURMA AORMA Committee Member agrees to responsible usage of the Internet to further the goals and objectives of the Committee. Individual Internet use shall not interfere with others' productive use of Internet resources. Users will not violate the network policies of any network accessed through their account. Usage of Electronic Communication Equipment will comply with all Federal and State laws, all CSU and CSURMA policies.

The types of activities that are encouraged include:

- a. Communicating with colleagues within the context of an individual's assigned responsibilities;
 - b. Acquiring or sharing information necessary or related to the performance of an individual's assigned responsibilities; and,
 - c. Participating in educational or professional development activities.
5. Equipment will be reviewed and refreshed on a three (3) year schedule, contingent upon resources available.

ADOPTED: March 22, 2013

EFFECTIVE: March 22, 2013; Revised January 10, 2016

SUBJECT: BOARD OF DIRECTORS PARTICIPATION AND EXECUTIVE
COMMITTEE NOMINATIONS AND ELECTIONS PROCESS

Should there be any discrepancy between this document and either the JOINT POWERS AGREEMENT or BYLAWS, the JOINT POWERS AGREEMENT and BYLAWS will govern.

PURPOSE: The purpose of this Policy and Procedure No. 18 is to describe the process by which members of the CSURMA Board of Directors are appointed and Executive Committee members are nominated and elected.

POLICY: It is the policy of the CSURMA that membership in the Board of Directors shall be adequately documented, and that nomination and election to the Executive Committee shall follow the process described in this Policy and Procedure No. 18. The AORMA Committee may adopt a separate policy and procedure applicable to auxiliary organization representation on the AORMA Committee, Executive Committee and Board of Directors.

PROCEDURE: The following activities will be performed to effect the above stated policy.

1. Board of Directors Participation:
 - a. The CSU Executive Vice Chancellor, Business & Finance (EVC/CFO) will determine in writing to the Secretary-Auditor how to allocate CSURMA Board votes.
 - b. If votes are to be delegated to a campus, the EVC/CFO's campus designee will provide a written statement to the Secretary-Auditor of which person will be the primary representative of the campus and may designate one alternate representative. If the primary or alternate representative are to be replaced or are no longer eligible to serve, the campus designee will provide a written statement of the replacement.
 - c. The Program Administrator will maintain a list of primary and alternate representatives and will conduct orientations at least annually for new Board members.
2. Executive Committee Nominations and Elections:
 - a. Prior to the spring Board of Directors meeting the Chair will appoint a Nominating Committee to seek nominations for available positions on the Executive Committee.
 - b. The Nominating Committee will evaluate potential candidates and provide a report to the Board of Directors at the spring meeting.
 - c. The Board of Directors will conduct elections at the spring meeting for terms beginning July 1.

- d. The Program Administrator will conduct orientations for new Board members.

ADOPTED: September 13, 2013

AMENDED: November 6, 2013, [January 10, 2016](#)

EFFECTIVE: January 1, 2012

SUBJECT: Owner Controlled Insurance Program ~~and
[Builder's Risk Insurance Program](#)~~

Should there be any discrepancy between this document and either the JOINT POWERS AGREEMENT or BYLAWS, the JOINT POWERS AGREEMENT and BYLAWS will govern.

PURPOSE:

CSURMA launched the Owner Controlled Insurance Program (OCIP) ~~and Builder's Risk Insurance Program (BRIP)~~ to realize a cost savings, improve coverage, and efficiently administer General Liability, Completed Operations Liability, ~~Property,~~ Workers' Compensation, ~~and Course of Construction environmental and design professional coverages~~ for all ~~contractors performing construction work on~~ CSU's Major Capital Outlay construction projects ~~over \$10,000,000, and for the BRIP, all projects exceeding the threshold for Minor Capital Outlay Projects~~ as established by the CSU Chancellor's Office Capital Planning, Design and Construction Office (CPDC). The purpose of this Policy and Procedure is to describe the operation of the ~~OCIP~~ se two programs and provide a process for CSURMA and CPDC to collaborate on administering the programs efficiently and effectively.

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POLICY:

It is the policy of CSURMA that the Program Administrator, Alliant Insurance Services, Inc., Chancellor's Office Accounting Department (Accounting) and Systemwide Office of Risk Management will collaborate with CPDC to administer the OCIP ~~and BRIP~~ as described in this Policy and Procedure.

PROCEDURE:

PART A: CSURMA OCIP

Section 1: General Procedures

1. CSURMA shall pay the insurance premiums and deductible collateral up front to the Program Administrator, and CSURMA will recover the advanced monies on a project-by-project basis, through CPDC, as described herein.
2. The Program Administrator shall manage the OCIP carrier contracts, collect required data from the contractors directly each month, and develop and maintain a quarterly report which will be used by CSURMA to invoice CPDC for the cost of the OCIP on a per-project basis. The quarterly report shall contain:
 - Projects started, continuing, or completed in each quarter
 - Completed projects shall not drop off report
 - Project start and completion dates

- CPDC project name and CPDC project number
 - Initial Construction Contract Value, which varies by procurement method as follows:
 - For CM at Risk or Design-Bid-Build: Total construction contract award amount
 - For Design-Build: Total contract award minus pre-construction and design costs
 - Initial premiums and deductible collateral for each project
 - Updated, final / completed premiums and deductible collateral for each project based on final labor costs and loss rates.
 - Total premiums and deductible collateral for all projects
 - Audited final labor costs
 - Final labor costs as a percentage of the Initial Construction Contract Value for each project
 - Estimated final value for reduced contractor insurance costs for each project
 - Claims & loss report with actual to date loss rate (provided separately).
3. For the initial Program Period (OCIP I), the Program Administrator's billings to CSURMA will be based on the programs' fixed premiums and a 68% loss rate of the maximum aggregate deductible, which equates to a 2.072% project billing rate relative to the Initial Construction Contract Value (a total of \$10,358,204.00 program cost).
 4. CSURMA's billings to CPDC will be based on a pro-rata portion of the fixed premiums at a 1.672% project billing rate relative to the Initial Construction Contract Value of projects as enrolled.
 5. For OCIP I, CPDC will provide a guarantee for \$1,519,400 of Deductible Collateral and Loss Adjusting Factor to cover the difference between the 68% loss rate CSURMA has billed for and the 100% loss rate. This guarantee will be backed by CPDC's seismic self-insured trust fund account. If OCIP I's loss rate exceeds a 68% loss rate, CPDC will reimburse CSURMA the actual cost difference up to \$1,519,400.
 6. For OCIP I, CSURMA will underwrite an additional \$2,000,000 to bring the total of the Deductible Collateral and Loss Conversion Factor costs down. This equates to a 25.5% Loss Rate and a total 1.672% billing rate relative to the Initial Construction Contract Value of projects as enrolled.
 7. When the Program Administrator reconciles the total program costs for OCIP I with CSURMA based on actual percentage loss of the deductible collateral, CSURMA shall reconcile its invoicing to CPDC to reflect those adjusted actual costs, and, if the loss rate is under 25%, CSURMA shall credit CPDC as appropriate for the actual program costs. Reconciliation of OCIP I is expected 18-24 months after the completion of the initial 5-year program, but may happen sooner.
 8. If there is a credit described in Paragraph 6 above, the credit may, upon agreement by CPDC, be applied to a second OCIP II program, and/or any unapplied funds shall be returned by CSURMA to CPDC for deposit in the system-wide seismic self-insured trust fund account.

Section 2: OCIP Enrollment and Invoicing

1. The Program Administrator shall enroll new projects in OCIP with an Initial Construction Contract Value of \$10,000,000 or more during the construction contract award process. There will be a pre-enrollment period for contractors and their subcontractors in the months leading up to a construction contract award. During this time the contractors will receive enrollment and safety information and will submit cost of insurance documentation for the policies the CSURMA OCIP will replace.
2. Projects with an Initial Construction Contract Value that is less than \$10,000,000 may enroll in OCIP upon the recommendation of CPDC and approval by the Program Underwriters.

3. The Program Administrator shall provide a quarterly report, adding new projects that have started construction during the quarter, along with the initial premium for each project. The Program Administrator will also provide updated information to the existing projects in the quarterly report. The Program Administrator shall submit the quarterly report to Accounting and CPDC program administrators simultaneously for review and approval.
4. When CPDC and CSURMA approve the quarterly reports Accounting will use them as the basis to invoice CPDC for the initial insurance costs of the enrolled projects based on a 1.672% of Initial Construction Contract Value. CPDC will approve or reject CSURMA invoices via email within 10 business days of receipt.
5. All invoicing shall be done on templates as agreed upon by CPDC and CSURMA.
6. Upon approval of the invoices by CPDC, CSURMA shall collect the monies invoiced for the projects via Cash Posting Order (CPO).
7. CPDC shall maintain a separate account for OCIP, and CSURMA shall collect the monies invoiced from that account via CPO.

Section 3: OCIP Project Completion Activities

1. At the completion of a project The Program Administrator shall add to the quarterly report:
 - Final labor costs
 - Project completion date
 - Final premium amounts
 - Confirmation that all contractor closeout materials have been submitted. Within 30 days of completion the Program Administrator shall separately provide a clearance letter to CPDC for release of contractor retention.
 - Other required information as described in "Procedure" Section #2.
2. As described above, the Program Administrator shall submit the quarterly report to Accounting and CPDC for review and approval.
3. The Program Administrator's quarterly reports will be used as the basis for Accounting to invoice CPDC for the final additive or deductive reconciliation of insurance costs for the enrolled projects, based on final labor costs.
4. To benefit enrolled projects with predictable OCIP insurance costs, there shall be no premium adjustment for projects that are completed within five percent (5%) of their original projected premium cost. Projects that are completed with a final calculated premium cost exceeding 105% of their original projected premium cost shall be invoiced at 0.73% of the amount exceeding 105%. Projects that are completed with a final calculated premium cost lower than 95% of their original projected premium cost shall be credited the amount less than the original projected premium cost.
5. Upon CPDC's approval of the invoices, CSURMA shall collect the monies invoiced via CPO to recover, or credit as necessary, the final premiums from the project.

Section 4: OCIP Program Closeout

1. After completion of a project, and over the duration of OCIP policy coverage, the Program Administrator shall continue to administer project claims.

2. Following completion of the initial OCIP I program term (expected to achieve program target enrollment by 36 months from January 1, 2012), CSU, acting through CPDC, may close out or re-enroll in a second CSURMA OCIP II program with the Program Administrator and the carrier(s). At that time premium dividends and deductible obligations will be subject to a final settlement based on total construction value and actual loss rates. During and after this time the Program Administrator and the carriers may still be actively involved with outstanding claims, but the projects' premiums and dividends may be closed.
3. Any additive or deductive adjustments made to the total program costs based on the reconciliation(s) described above shall be passed through to CPDC via a CSURMA reconciliation billing. This is expected no later than 18-24 months after the CSURMA OCIP I program closeout.
4. In no case shall CPDC pay in excess of CSURMA's actual costs for OCIP I, as identified in Section 1 (3). These actual costs are anticipated to be \$10,358,204 as adjusted by actual loss rates and the total cost of enrolled projects.
5. Because the benefits of the OCIP apply systemwide, CSURMA shall not allocate a charge for missed investment income on advanced premiums.

PART B: CSURMA BRIP

Section 1: General Administration

- ~~1. Annually by the program anniversary date of July 1, the Program Administrator, the Program Underwriters, and CPDC shall develop a quarterly payment schedule based on anticipated project enrollment. A schedule of premium deposits would include: July 1 for new policy year deposit, October 1, first quarter premiums, January 1 for second quarter premiums, and April 1 for third quarter premiums. For subsequent years, the July 1 deposit would include all projects enrolled in the fourth quarter along with the new policy year deposit.~~
- ~~2. The quarterly payment schedule of premium deposits may be adjusted by mutual agreement with the underwriters if project starts or construction amounts vary from the information on which the anticipated payment schedule is based.~~
- ~~3. a) Premium Deposit Invoice:
The Program Administrator shall provide quarterly premium deposit invoices to CPDC based upon the agreed upon quarterly premium deposit payment schedule, and these invoices will include the project name and CPDC project number. CPDC will pay these premium deposit invoices within 30 business days of receipt.~~
~~b) Reconciliation Invoice:
The Program Administrator shall also provide quarterly reconciliation invoices to CPDC, based on CPDC's quarterly reports. These reports shall contain, for the preceding quarter detail of initial premiums for actual new construction starts and final premium adjustments on completed projects that are deemed closed by CPDC. The quarterly reconciliation invoices shall also detail all CPDC payments of premium deposit invoices made and credit previous payment of premium deposit invoices from the actual amount due on each invoice. If the quarterly reconciliation invoice after the application of previously paid premium deposit invoices, is 1) a net credit, this credit shall be debited from the next quarterly premium deposit invoice due as identified in the premium deposit payment schedule, 2), if a net add, the amount shall be carried over to the following quarterly premium deposit invoice or year end premium audit invoice calculation.~~

~~4. The Program Administrator will identify and include applicable premium taxes / fees to be added to each invoice at the rates established by the Department of Insurance. CPDC completed, closed projects exceeding \$5,000,000 in construction cost will pay the applicable final adjusted premium and tax /fee rate, when invoiced, based on the policy year when originally enrolled in BRIP.~~

~~5. The Program Administrator will provide the carrier's endorsements to CPDC naming each project enrolled with each reconciliation invoice. The endorsements will include each project's name and CPDC project number. Additionally The Program Administrator will prepare and send evidence of coverage certificates immediately as each project is enrolled as required by campuses for their contractors performing work on enrolled projects.~~

Section 5PART C: Definitions

As used in this Policy and Procedure, the following terms are defined:

Accounting (Department): CSURMA has engaged the CSU Chancellor's Office Department of Financial Services to perform OCIP and BRIP accounting duties on behalf of the CSURMA.

~~**BRIP Construction Cost** varies by procurement method as follows:~~

~~o Design Bid Build: Construction Contract Value less 12% for OH&P.~~

~~o CM at Risk: Construction Contract Value less Construction Phase Services/Site Management Fee, CM Contingency, and CM OH&P.~~

~~o Design Build: Contract Value less preconstruction and design services and 12% for OH&P.~~

~~Final Construction Cost Construction Cost plus all construction contract change orders.~~

CSURMA: CSURMA is the California State University Risk Management Authority which is a joint powers authority separate from the CSU and its participating auxiliary organizations. CSURMA has established various programs for insurance and self-insurance to serve the University and the OCIP ~~and BRIP~~ program ~~is are~~ programs of the CSURMA.

CPDC: CSU's Department of Capital Planning, Design and Construction in the Chancellor's Office is the primary client for the OCIP ~~and BRIP~~ programs and the designated representative for managing the programs internal to the CSU.

OCIP Initial Construction Contract Value - varies by procurement method as follows:

- For CM at Risk or Design-Bid-Build: total construction contract award amount
- For Design-Build: total contract award less pre-construction and design costs

Program Administrator: CSURMA has appointed Alliant Insurance Services, Inc. as Program Administrator responsible for designing and implementing the programs serving the CSU and auxiliary organization participants.

Program Underwriters: The insurance companies that underwrite the OCIP ~~and BRIP~~ insurance policies.

Systemwide Office of Risk Management: CSURMA has engaged the CSU Chancellor's Office Department of Risk Management and Public Safety to provide risk management consulting services to the CSURMA including oversight of programs.

ADOPTED: October 24, 2014

EFFECTIVE: October 24, 2014; Revised January 10, 2016

SUBJECT: Claims Handling Guidelines

Should there be any discrepancy between this document and either the JOINT POWERS AGREEMENT or BYLAWS, the JOINT POWERS AGREEMENT and BYLAWS will govern.

PURPOSE:

CSURMA operates various insured and self-insured coverage programs. This policy and procedure advises in a general manner how claims will be resolved, and how to address a coverage dispute.

POLICY:

It is the policy of CSURMA that claims presented under applicable CSURMA programs will be resolved in a timely and professional manner and that Members will have the opportunity to present information supporting their recovery position should a disagreement arise. This Policy and Procedure No. 22 will apply except where a Policy and Procedure more specific to a coverage program has been duly adopted. If there is a conflict between coverage documents and this Policy and Procedure No. 22, the coverage documents will take precedence and be determinative of how the coverage matter is to be decided.

PROCEDURE:

1. Notice of a Claim - Members will provide notice of a claim to the designated claims representative of CSURMA as provided in the coverage documents. Notice will include the required information and CSURMA claims representatives will work with the Member to gather the information required to present the claim. CSURMA's claims representative will advise the Member of the assigned claims adjuster and maintain contact through disposition of the claim.
2. Claim Process – CSURMA's claim representative will:
 - a. Advise the Member of the status of the claim
 - b. Assist the Member in presenting the claim for payment, including identification of professionals who may assist the member in presenting the claim.
 - c. Respond timely and provide appropriate documentation during the claim process.
 - d. The claim process will vary from program to program as provided in the coverage document or in a policy and procedure specific to the program.
3. The Member will:

|

~~The Member will:~~

- a. Cooperate with the CSURMA claims representative and insurance company adjusters to assist in completing the claim process.
- b. Notify CSURMA claims representative and insurance company adjusters of questions or concerns relative to the claims adjustment process.
4. Coverage Determinations – CSURMA’s claims representative will advise the Member of issues that may prevent or reduce coverage of a claim. For claims arising under insured coverage programs, the adjuster will perform the claim adjusting process in compliance with the applicable coverage documents and laws of the State of California.
5. Coverage Disputes – When a dispute arises, the Member will advise CSURMA’s claims representative of the dispute and seek to resolve the matter as provided in the governing coverage documents or policy and procedure. If a coverage dispute cannot be resolved, it will be referred to the CSURMA Executive Committee, which will take action in open or closed session, and advise the Member of the decision. In no event will a member take action against CSURMA, its representatives or insurers except upon review and consent by CSURMA’s general legal counsel.

ADOPTED: September 13, 2013 [as part of P&P No. 20](#)

AMENDED: November 6, 2013; January 10, 2016

EFFECTIVE: -January 1, 2012

SUBJECT: Builder's Risk Insurance Program

Should there be any discrepancy between this documents and either the JOINT POWERS AGREEMENT or BYLAWS, the JOINT POWERS AGREEMENT and BYLAWS will govern.

PURPOSE:

CSURMA launched the Builder's Risk Insurance Program (BRIP) to realize a cost savings, improve coverage, and efficiently administer Course of Construction coverage for all projects exceeding the threshold for Minor Capital Outlay Projects as established by the CSU Chancellor's Office Capital Planning, Design and Construction Office (CPDC). The purpose of this Policy and Procedure is to describe the operation of BRIP and provide a process for CSURMA and CPDC to collaborate on administering the program efficiently and effectively.

POLICY:

It is the policy of CSURMA that the Program Administrator, Alliant Insurance Services, Inc., Chancellor's Office Accounting Department (Accounting) and Systemwide Office of Risk Management will collaborate with CPDC to administer the BRIP as described in this Policy and Procedure.

PROCEDURE:

Section 1: General Administration

1. Annually by the program anniversary date of July 1, the Program Administrator, the Program Underwriters, and CPDC shall develop a quarterly payment schedule based on anticipated project enrollment. A schedule of premium deposits would include: July 1 for new policy year deposit, October 1, first quarter premiums, January 1 for second quarter premiums, and April 1 for third quarter premiums. For subsequent years, the July 1 deposit would include all projects enrolled in the fourth quarter along with the new policy year deposit.
2. The quarterly payment schedule of premium deposits may be adjusted by mutual agreement with the underwriters if project starts or construction amounts vary from the information on which the anticipated payment schedule is based.
3. a) Premium Deposit Invoice.
The Program Administrator shall provide quarterly premium deposit invoices to CPDC based upon the agreed upon quarterly premium deposit payment schedule, and these invoices will include the project name and CPDC project number. CPDC will pay these premium deposit invoices within 30 business days of receipt.
- b) Reconciliation Invoice.

The Program Administrator shall also provide quarterly reconciliation invoices to CPDC, based on CPDC's quarterly reports. These reports shall contain, for the preceding quarter detail of initial premiums for actual new construction starts and final premium adjustments on completed projects that are deemed closed by CPDC. The quarterly reconciliation invoices shall also detail all CPDC payments of premium deposit invoices made and credit previous payment of premium deposit invoices from the actual amount due on each invoice. If the quarterly reconciliation invoice after the application of previously paid premium deposit invoices, is 1) a net credit, this credit shall be debited from the next quarterly premium deposit invoice due as identified in the premium deposit payment schedule, 2), if a net add, the amount shall be carried over to the following quarterly premium deposit invoice or year-end premium audit invoice calculation.

4. The Program Administrator will identify and include applicable premium taxes / fees to be added to each invoice at the rates established by the Department of Insurance. CPDC completed, closed projects exceeding \$5,000,000 in construction cost will pay the applicable final adjusted premium and tax /fee rate, when invoiced, based on the policy year when originally enrolled in BRIP.
5. The Program Administrator will provide the carrier's endorsements to CPDC naming each project enrolled with each reconciliation invoice. The endorsements will include each project's name and CPDC project number. Additionally The Program Administrator will prepare and send evidence of coverage certificates immediately as each project is enrolled as required by campuses for their contractors performing work on enrolled projects.

PART B: Definitions

As used in this Policy and Procedure, the following terms are defined:

Accounting (Department): CSURMA has engaged the CSU Chancellor's Office Department of Financial Services to perform OCIP and BRIP accounting duties on behalf of the CSURMA.

BRIP Construction Cost – varies by procurement method as follows:

- o Design-Bid-Build: Construction Contract Value, ~~less 12% for OH&P.~~
- o CM at Risk: Construction Contract Value, ~~less Construction Phase Services/Site Management Fee, CM Contingency, and CM OH&P.~~
- o Design-Build and Collaborative Design Build: Contract Value less preconstruction and design services, ~~and 12% for OH&P.~~
- o Final Construction Cost –Construction Cost plus all construction contract change orders.

CSURMA: CSURMA is the California State University Risk Management Authority which is a joint powers authority separate from the CSU and its participating auxiliary organizations. CSURMA has established various programs for insurance and self-insurance to serve the University and the ~~OCIP and~~ BRIP program ~~is~~ are programs of the CSURMA.

CPDC: CSU's Department of Capital Planning, Design and Construction in the Chancellor's Office is the primary client for the ~~OCIP and~~ BRIP programs and the designated representative for managing the programs internal to the CSU.

Program Administrator: CSURMA has appointed Alliant Insurance Services, Inc. as Program Administrator responsible for designing and implementing the programs serving the CSU and auxiliary organization participants.

Program Underwriters: The insurance companies that underwrite the ~~OCIP and BRIP~~ insurance policies.

Systemwide Office of Risk Management: CSURMA has engaged the CSU Chancellor's Office, ~~Office~~ ~~Department~~ of Risk Management ~~and Public Safety~~ to provide risk management consulting services to the CSURMA including oversight of programs.

Revised

**WORKERS' COMPENSATION CLAIMS ADMINISTRATOR SERVICE
PERFORMANCE AUDIT PRESENTATION**

ISSUE: CSURMA engages Sedgwick Claims Management Services (Sedgwick CMS) to serve as third-party administrator (TPA) for Campus and AORMA Workers' Compensation Risk Pool claims. Pursuant to CSURMA Policy and Procedure No. 5, a regular performance audit is performed to review services delivered by Sedgwick, particularly in regards to the standards of performance for the industry and the specific requirements outlined in the Service Agreement between CSURMA and Sedgwick CMS. A service performance audit for 2015 was completed by Jacki Graf, CSURMA's Senior Workers' Compensation Claims Consultant in October and November of 2015. The draft report is attached for the Executive Committee's review and discussion.

RECOMMENDATION: No specific action is requested; however, the Executive Committee may take action or provide direction as appropriate.

FISCAL IMPACT: No direct fiscal impact is expected from action on this item at today's meeting.

BACKGROUND: CSU is permissibly uninsured for Workers' Compensation. An agreement between CSURMA and Sedgwick CMS for Workers' Compensation claims administration contains performance standards required by CSURMA and associated compliance measurement for each party. This report represents the sixth biennial audit conducted of Sedgwick CMS since the inception of the agreement.

PUBLICATION: The Audit is presented to the Executive Committee, and reviewed with the Chancellor's Office and claims administrator for action.

ATTACHMENT(S):

- a. CSU Audit Response cover letter dated December 31, 2015
- b. CSU Workers' Compensation Claims TPA Audit - 2015 Report



P.O. Box 3170, • Rancho Cordova, CA 95741
PHONE: (916) 771-2981 • FAX: (916) 771-2990

December 31, 2015

Jacki Graf
Assistant Vice President
Alliant Insurance Services, Inc
100 Pine Street, 11th Floor
San Francisco CA 94111

Dear Jacki:

Thank you for your feedback and insight in response to the recent CSU Workers' Compensation TPA Audit.

We are pleased that the overall audit score of 90% reflects Sedgwick's commitment to meet and exceed the performance standards set forth by the CSU. We appreciate the thorough and thoughtful review provided in your audit report, along with your continued support of the program. We will utilize the findings to enhance processes and workflows to ensure adherence to program requirements as well as to even further improve claims handling performance and results.

Sedgwick values the partnership with CSU and Alliant and is committed to the ongoing success of the Workers' Compensation Program.

Should you have any questions, please don't hesitate to contact me.


Sincerely,

Trish Daniels
Director, Claims
Sedgwick

Cc: Zachary Gifford, Director Systemwide Risk Management & Public Safety, California State University
Cindy Parker, Sedgwick

Confidential
Comment DRAFT

CSU **The California State University**
WORKING FOR CALIFORNIA



**CSU WORKERS' COMPENSATION
CLAIMS TPA
AUDIT
2015 REPORT**



Alliant

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1. INTRODUCTION

The California State University (CSU) is permissibly uninsured for purposes of Workers' Compensation as authorized by the State of California. A Service Agreement between California State University Risk Management Authority (CSURMA) and Sedgwick to provide workers' compensation claims administration was entered into on July 1, 2003. Client Service Instructions were developed jointly with CSU and Sedgwick CMS to set forth claim procedures for expected claims handling. The agreement contains performance standards required by CSURMA and the associated compliance measurement for each. This agreement now extends through June 30, 2022.

This report represents the seventh audit conducted of Sedgwick CMS since the inception of the Workers' Compensation Third Party Administrator's Contract in 2003. Five full audits and two "mini" audits have been conducted. A "mini" audit of the Workers' Compensation Campus Claims program was conducted in 2014. The enclosed report reflects the findings of the full audit conducted in October and November of 2015.

Alliant appreciates the opportunity to provide Workers' Compensation auditing services to the CSU.

ALLIANT INSURANCE SERVICES

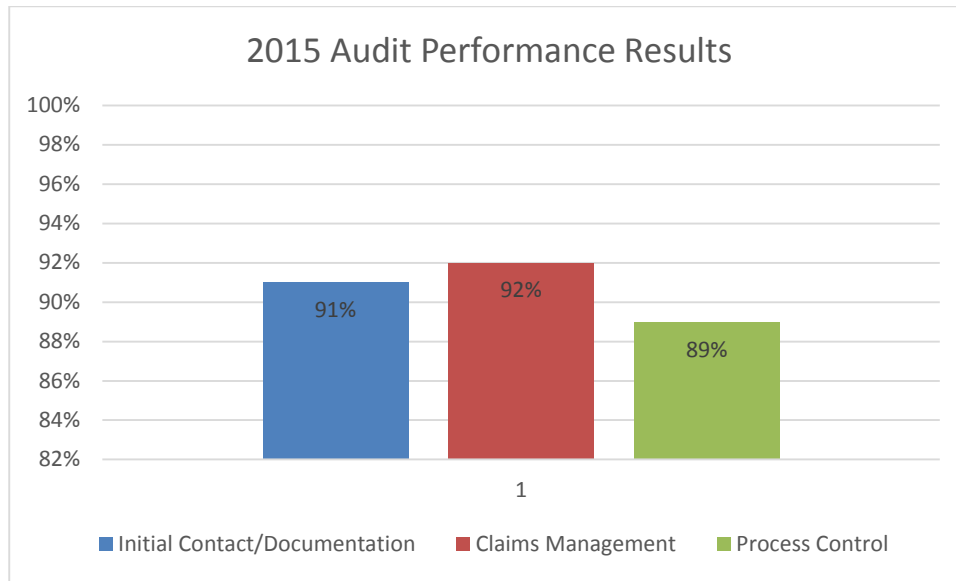
Jacki Graf

2. EXECUTIVE SUMMARY

2.1. OVERVIEW

An audit of 130 workers' compensation files representing 9% of the open indemnity and future medical file population was conducted on files handled by Sedgwick in their Rancho Cordova and Oakland offices. Sedgwick achieved a total audit score of 90% in this review. The average compliance standard required by the Service Agreement with Sedgwick is 90%. The Oakland office achieved 87% and the Rancho office achieved 92%. Detailed findings and results have been provided to CSU Systemwide Office Risk Management.

The audited areas were subsets of the three major audit categories: Initial Contact and Documentation, Claims Management and Process Control. The table below summarizes the findings in the three major categories:



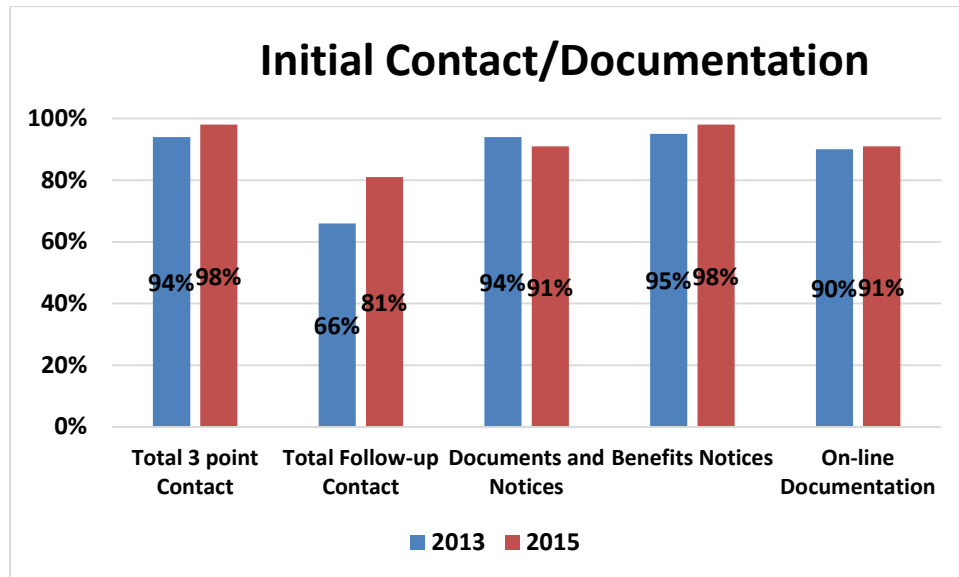
Two of the three major categories exceeded the 90% standard with a 91% in Initial Contact/Documentation, 92% in Claim Management and 89% in the area of Process Control. This is a very good result.

2.2. FINDINGS

2.2.1. Findings – Initial Contact and Documentation

The 2015 audit resulted in a 1% improvement from the 2013 audit in the category of Initial Contact and Documentation. This area remains a strong area of performance for the CSU team with an excellent result of 92%.

The following chart illustrates the findings in the subsets within the Initial Contact and Documentation category below:



As in prior audits, all scores in the sub categories comprising the Initial Contact and Documentation category are above goal, with the exception of Follow-Up Contact, demonstrating an excellent result.

The Three Point Contact category is an excellent result at 98%; a 3% gain from the 2013 result.

The Follow-Up Contact category evaluates whether ongoing contact is maintained with injured workers throughout the life of the file per the standards outlined in the CSU Client Service Instructions. This sub category performance in the prior two audits remained below standard. There is a marked improvement in the category at this time. The 2015 result demonstrates a 15% gain over the last full audit. This demonstrates strong improvement, yet still remains shy of goal at 81%.

Twelve out of the campus inventories achieved 100% in this category. This clearly shows that many of the examiners are committed to maintaining an ongoing dialogue throughout the life of the file through resolution. Other inventories did not demonstrate a consistent performance in this area. This standard needs compliance by all the examining staff. CSU values communication with the injured worker. Maintaining an ongoing dialogue through file resolution will reduce litigation and bring files to closure quicker.

The Documents and Notices category while above goal at 91% is a 3% drop from the 2013 result. In the 2013 review, I noticed a drop in the compliance on documenting the Claim Form/ DWC-1. In the intervening review period this area has lost focus dropping 10%.

The initial description of the injury by the injured worker on the Claim Form is important and the parameters of the claim are established by the Claim Form. The Claim Form is the document where the injured worker sets forth the details of the injury; notably the body parts injured and the date of the injury.

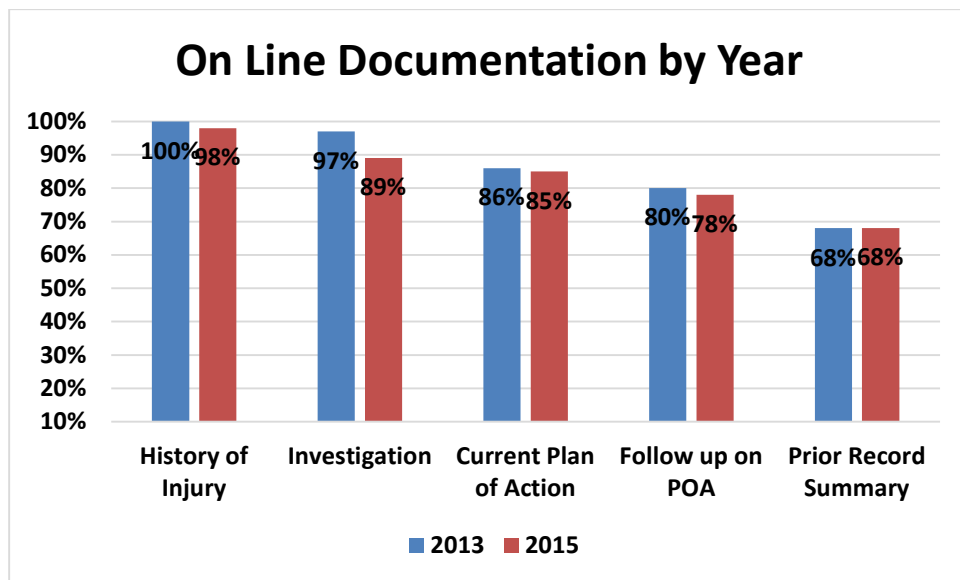
The lack of performance in this area included: Claim Forms not described on Notepad, no evidence of a Claim Form in the claim file even though the campus reported receiving a completed claim form from the employee and lastly, no follow-up when the status of the claim form was not indicated on the claims screen by the campus at initial report. It is therefore critical that the examiner document the details of same to assist in claim management control as the claim ages.

The Benefit Notices category result is excellent at 98%, a 4% gain from 2013.

The On-line Documentation category dropped 4% from 2013. This area evaluates the documentation of the file road map through concise summary of pertinent issues and the plan, steps or strategy to resolve same.

This category evaluates the documentation of the History of the Injury 98%, the investigation 89%, the Current Plan of Action 85%, the Follow up on the Plan of Action 78% and the Prior record Summary 68%.

Each area lost a bit of ground this review period. See chart comparing the 2013 and 2015 results by line item below:

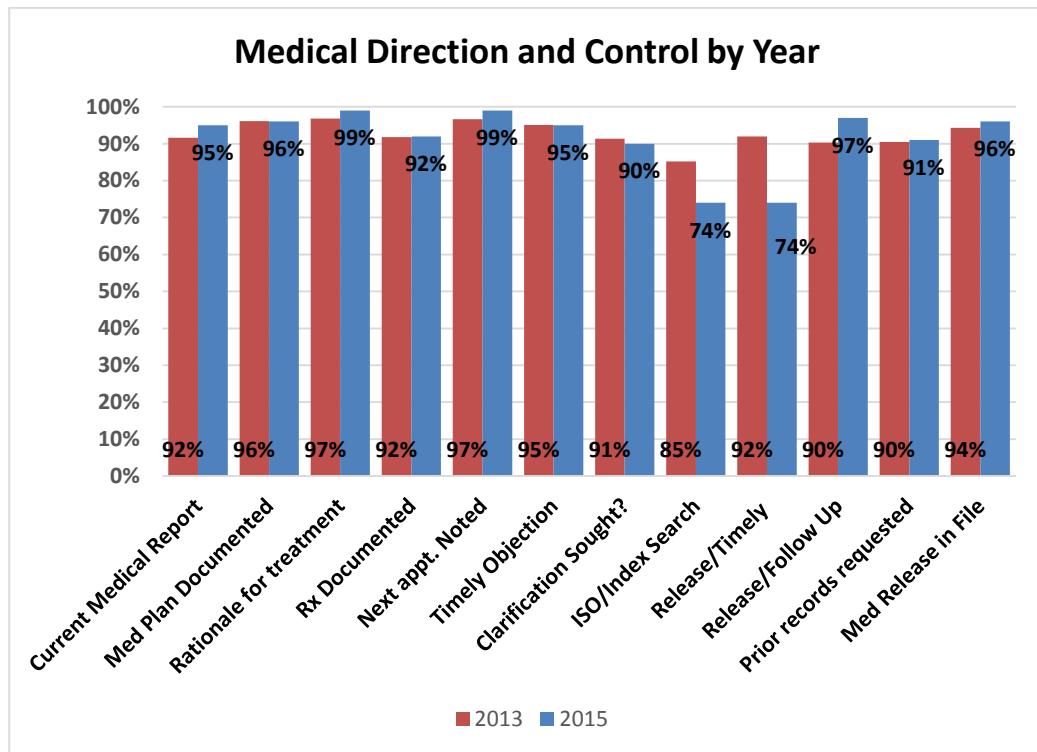


The area with the most change from the last audit is in the area of Investigation. I found files where additional investigation was needed at the employer level or where the records identified a pertinent history that should be explored further with the injured worker.

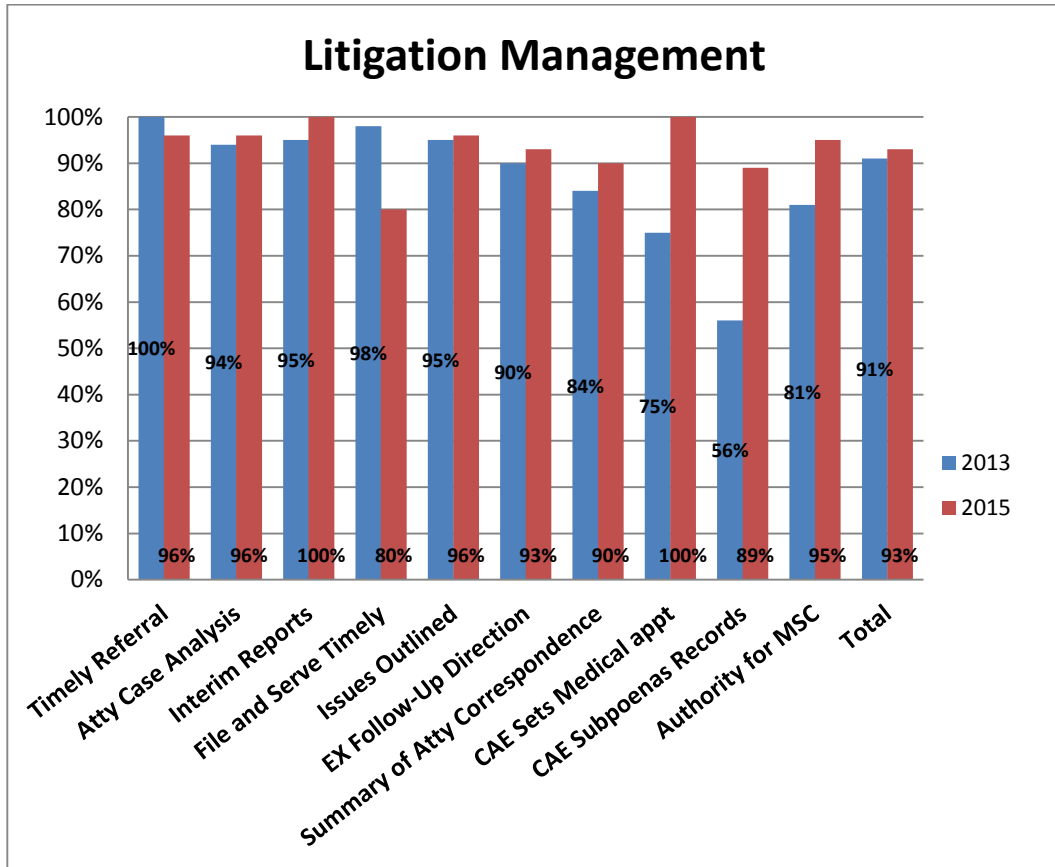
2.2.2. Findings – Claims Management

Sedgwick achieved a score of 92% in the claims management category in this audit. They have maintained their performance in this category since 2013. The Claims Management category is composed of two sub categories: Medical Direction/Control and Litigation Management. The results in the sub-categories are 91% in Medical Direction/Control and 93% in Litigation Management.

The chart below illustrates the results for the sub-categories that comprise the Medical Direction/Control category. All sub category results surpass the standard. This is an area of strength for the claims staff. Medical Direction of the claim file is critical to the claim result Workers' Compensation benefit delivery is based upon medical evidence.



The second component in the overall Claims Management Category is Litigation Management. Litigation Management in 2015 earned a 93% rating 2% above 2013.

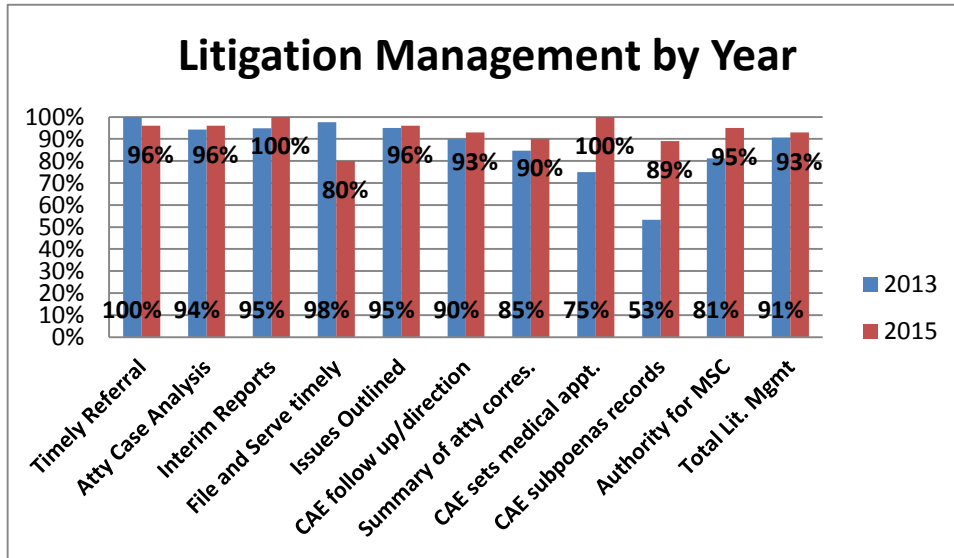


Nine out of the 11 subcategories are above standard. This demonstrates excellent legal management in the claims files. There were two areas that did not achieve standard.

The Filing and Serving of medical reports was found to be inconsistent by examiners in this audit review. This category dropped 18% from the 2013 review. The vast majority of campus scores in this category were at 100% (17 campus locations). It appears that in some files, the File and Serve process is carried out in the Correspondence tab, others may email reports to the defense attorneys and in other cases it is not clear what process is used to serve medical reports upon defense and applicant's attorneys. There needs to be a consistent and timely process across the claims team on filing and serving reports.

The other area just shy of goal is that of the Claims examiner subpoenaing the records rather than allowing the attorney to do so. This area had a significant improvement over the last review; an increase of 36%. That is a remarkable turnaround in the category and demonstrates the significant improved adherence to this standard of performance from the Client Service Instructions.

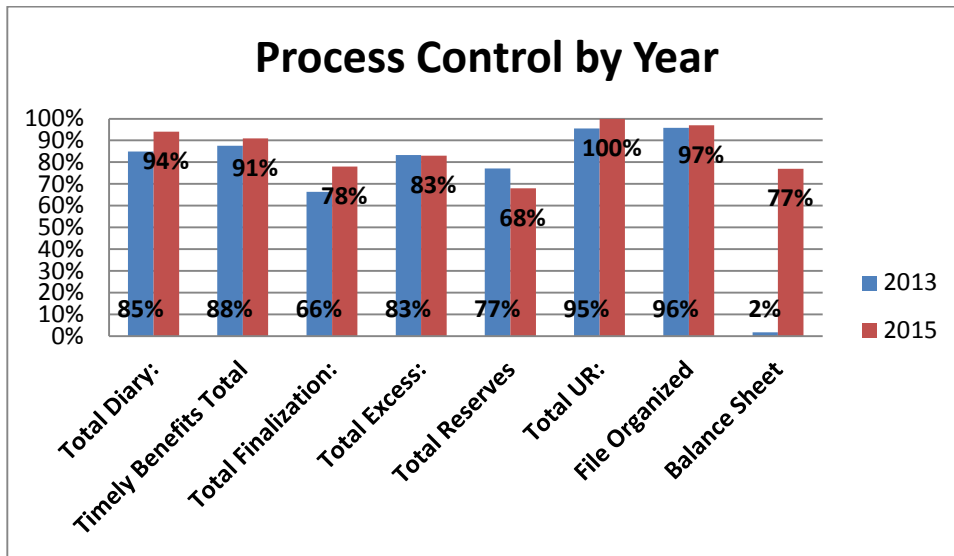
The following chart compares 2013 and 2015 audit results in the area of Litigation Management.



2.2.3. Findings – Process Control

The overall score in the Process Control category for the 2015 audit is 89%. This is a 7% improvement from 2013 when the score achieved was 82%.

The chart below displays the findings in the individual sub-categories in Process Control.



The following categories met or exceeded standard: Diary 94%, Timely Benefits 91%, Total UR 100%, and Organization 97%,

The following areas did not meet standard: Finalization 78%, Excess Reporting 83%, Reserves 68% and Reconciliation 77%.

Comments:

Diary – Above standard; 9% improvement. The most noted change is in the Supervisor Diary category which showed a 21% improvement

Timely Benefit Administration – Above standard; 4% increase from 2013

Finalization Result – Below standard

Ratings are obtained timely with a 93% result. The SAR's are not being completed through the approval process in 30 days. This category improved 24% to a 57% score, but still falls short of standard. The examiners generally prepare the SAR within 30 days of the rating, but when the internal review process requires operations manager approval this extends beyond the 30 day window. When revisions are requested the SAR process can extend well beyond the 30 days. This internal process should be reviewed to determine how the 30 day target can be met in all situations.

Excess Reporting – Below Standard

This category reviews both timely reporting to the Excess Carriers and Chancellor Office. There was one instance where the file documentation did not show that an Excess Report was sent to the carrier timely, although it did appear that there was an attempt to complete the template report in correspondence. There was another instance where Chancellor Office Reporting should have commenced and did not

Overall Reserve Awareness – Below Standard at 68%

Ninety-eight out of 129 files were reserved adequately. Files with insufficient reserves were primarily in the medical and permanent disability categories. I recommend additional training/mentoring in the area of reserving and file cost projection for staff on the campus inventories that did not meet standard in this area. Awareness of the medical care usage pattern and permanent residual expectation given the diagnosis, age and life expectancy needs to be raised. Some of the less experienced examiners will not assign a PD reserve until a medical report indicates that the injured worker is Permanent and Stationary, yet a more experienced examiner would recognize that given the diagnosis and response to treatment permanent residuals are probable. Also, litigation increases the exposure on a claim and that needs to be factored into reserve awareness.

Reconciliation, the task of balancing the indemnity payments on the claim file gained ground from 2% to 77%. Clearly this is back on the examiners' task list.

The CSI's require that a claim file have a Claims Balance Worksheet completed annually for claims where indemnity benefits have been paid.

This ensures that benefits are properly calculated. It was noted that 11 campuses had a 100% finding of compliance in this area.

2.2.4. Findings – Staff Commentary

There has been changes in the staff since the last review. One of the examiners was promoted to supervisor. Both supervisors are consistently performing diary timely.

Half of the campus inventories overall result are above 90%. By virtue of the overall audit score of 90% it is clear that staff is doing a good job of complying with Client Service Instructions.

2.3. RECOMMENDATION

Listed below are recommendations by category:

2.3.1. CSI Compliance Review

As always, an annual CSI refresher training review should be arranged. Given the audit findings this should particularly highlight the following areas: Claimant Follow up contact, DWC-1, Timely follow on POA, Prior Record Summary, ISO/Index Search, Medical Release Timely, File & Serve Timely, SAR in 30 days, Excess Report Current, Reserves Adequate and Timely, and Reconciliation.

2.3.2. CSI Update

The CSI document will be reviewed with Sedgwick to determine if any changes are recommended to ensure compliance.

2.3.3. Training and Development

Specific training and development should be provided where individual examiner performance is not at standard.

Conclusion:

This audit documents that Sedgwick is performing at a high level and continues to improve performance. Campus client feedback indicates an overall high level of Client Satisfaction.

3. THE AUDIT

Criteria for the audit encompassed the following three major categories:

- **INITIAL CONTACT AND DOCUMENTATION**
- **CLAIMS MANAGEMENT**
- **PROCESS CONTROL**

Each criterion was assessed primarily on a quantitative assessment of whether appropriate documentation was present. In some instances, a degree of qualitative assessment was necessary to decide if documentation was adequate. Documentation was viewed online and compared with the physical file in Oakland and Rancho Cordova. A total of 6918 points was possible. Percentage scores were calculated for each criterion as well as for each category.

Results in each category are compared to the standards set forth in the Service Agreement and Client Service Instructions.

4. AUDIT FORMAT

Detailed findings for each major category, as well as each criterion, are presented in the following pages of this section. The presentation follows the format below:

MAJOR CATEGORY

CRITERION: (1 through X)

OVERVIEW: A brief statement describing the importance of this criterion.

ASSESSMENT: Statement of performance requirement for this criterion as called for in the Service Agreement. Description of approach used to assess compliance.

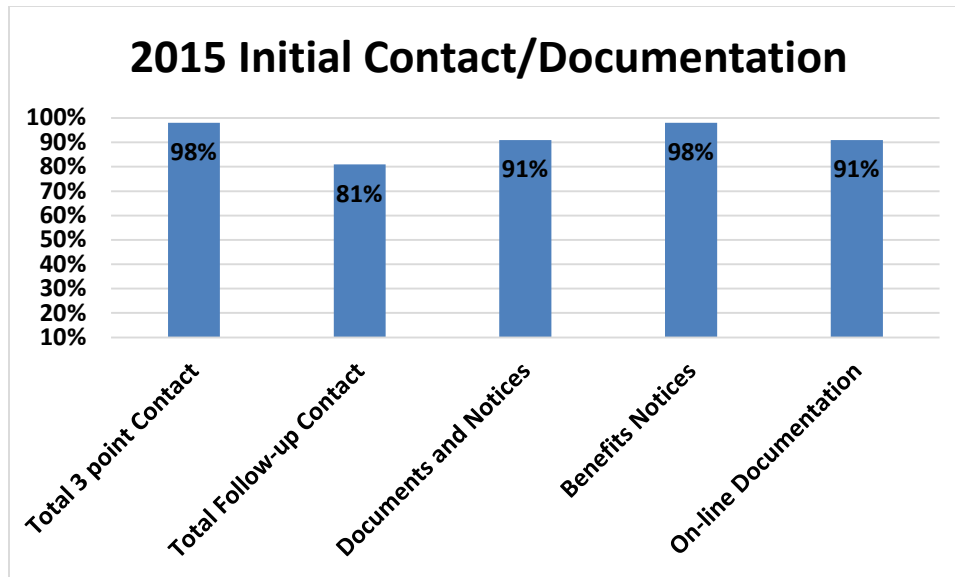
SCORE: Numerical findings.

SUMMARY AND RECOMMENDATIONS: Suggestions for improved performance in this major category.

5. AUDIT RESULTS

5.1. INITIAL CONTACT AND DOCUMENTATION

The Initial Contact and Documentation categories are made up of sub-groups consisting of: Three Point Contact, Follow-Up Contact, Documents and Notices, Benefit Notices and On-line Documentation.



5.1.1. Initial Contact and Documentation, Three Point Contact

OVERVIEW: To make a determination of compensability on each claim, an examiner must investigate all the facts of the injury. This requires communication with the injured worker, the employer and the physician. The injured worker relates the facts of the injury, the employer verifies these facts and the physician gives an opinion as to whether the injury is consistent with the facts as related by the injured worker.

CSU believes that the first contact with the injured worker is the most significant step in initializing a claim. Speaking directly to the injured worker is the best way to get the most information about the facts of the claim. The investigation process is critical to making informed compensability decisions. Direct contact also provides the opportunity to give the most accurate information to the employee regarding the process. Most injured workers have a very limited understanding of the workers' compensation process. Personal contact by the examiner can relieve anxiety and can give the employee confidence that their claim will be handled professionally and in a timely manner.

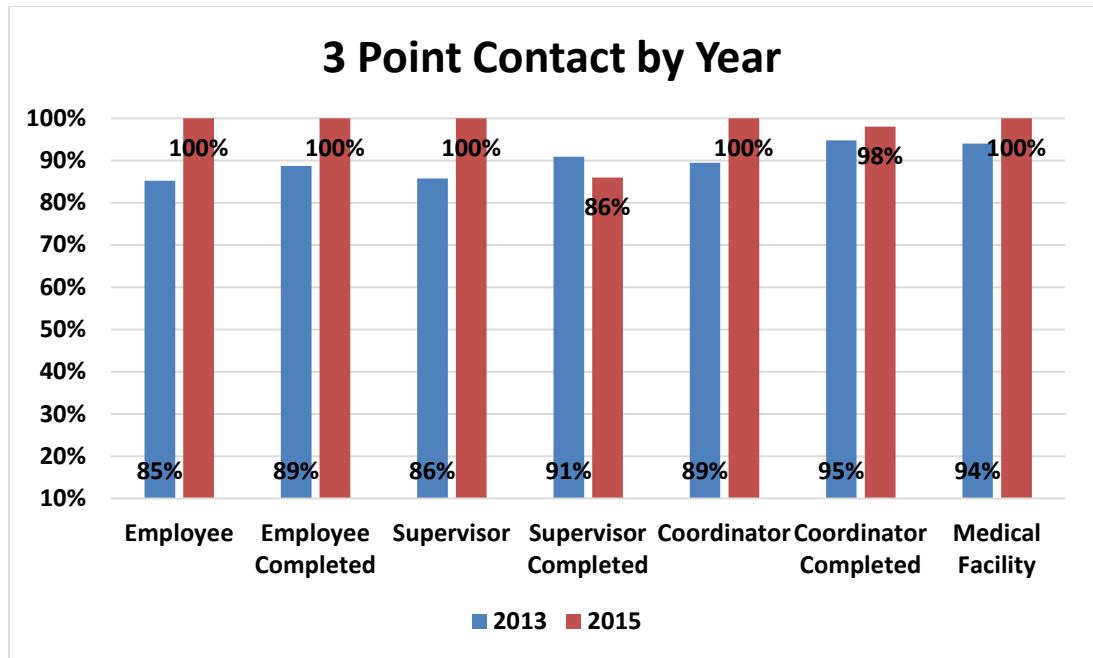
Contacting the employer at the time a new report of injury is received enables the adjuster to verify all pertinent information. It allows the employer

to share any concerns about the facts of the injury and to give the adjuster any additional information not addressed in the Form 5020.

Contact with the supervisor provides an opportunity to validate the injured workers history of events, gather information about the physical requirements of the job and possible modified duty options and give a broader picture of the injured worker as an employee.

The Client Service Instructions do not require physician contact within one day of notice of claim. This is optional, if the medical information is available by medical report. If the Doctor's First Report of Injury (Form 5021) is not available, a discussion with the physician or medical office will provide necessary information on diagnosis, work status and treatment.

ASSESSMENT: The Service Agreement and the CSI require that Sedgwick contact the key individuals: Employee (EE), Workers' Compensation Coordinator (WCC), and Supervisor, within one working day of Sedgwick CMS's knowledge of the injury. If the Claims Examiner is unable to make contact on the first day, subsequent calls should be made until each of the individuals is contacted. A compliance of 85% is required.



SCORE: 98% - The initial investigation of a claim file is an area of strength for the Sedgwick claims staff. The CSI's require that the injured worker, supervisor and coordinator be contacted within one work day once an injury is reported. Contact with the medical facility is optional within the one day time frame. The scores in these items ranged from 86% to 100% demonstrating a strong commitment to this protocol. Only the completed

Supervisor contact was below goal at 86%. While the initial call to the supervisor was carried out in all of the files reviewed, the actual contact and investigation with the Supervisor was not completed in all cases (86%). If it has been determined that the information from the WC Coordinator is sufficient to determine compensability without completing the Supervisor contact, the file should be so documented. In most instances, the Supervisor will be a good source of information, given the daily contact with the employee, the knowledge of the work schedule and duties.

Early contact ensures that both employee's and employer's concerns are addressed and that an investigation is undertaken to determine that benefits are appropriate. Sedgwick has been and continues to be strong in this area of claims management.

5.1.2. Initial Contact and Documentation – Follow-up Contact

OVERVIEW: The Customer Service Instructions require that unrepresented employees be contacted every 14 days when losing time from work. For all other employees, contact shall be maintained at 60 day intervals.

ASSESSMENT: The on-line notes were reviewed to determine if phone contact was made at the sixty day interval on unrepresented employees during the last 180 days or at the 14 day intervals as defined in the CSI.

SCORE: 81% - did not meet standard

SUMMARY AND RECOMMENDATIONS: While timely initial contacts remain one of the claims department's strengths, sustaining an ongoing dialogue with the injured worker remains a struggle. Claims where the contact remains active throughout the life of the file will have less litigation and more opportunity to manage the claims process proactively. It is noted that 12 campus locations attained 100% in this area. This is a 15% improvement over the last review. I noted that by and large, the examiners routinely maintain contact with the injured worker while they are paying IDL or temporary disability. The communication is not maintained once the employee becomes Permanent & Stationary or back to work. At that point in the claim, the expectation is contact at 60 day intervals. Continued contact at this juncture will keep the employee informed of the steps necessary to resolve the claim and eliminate the need for attorney representation.

5.1.3. Benefit Notices

OVERVIEW: State mandated Benefit notices are required whenever there is a decision point in the benefit delivery for Workers' Compensation. Benefit notices are sent when claims or benefits start, stop, or change; and are delayed or denied. Benefit notices are sent regarding the entitlement to indemnity benefits: Temporary Disability, Industrial Disability Leave, Permanent Disability, and Supplemental Job Displacement benefits.

ASSESSMENT: In the confines of this audit review, files were examined to see that the correct notice was sent timely.

SCORE: 98% Excellent result

5.1.4. On-line Documentation

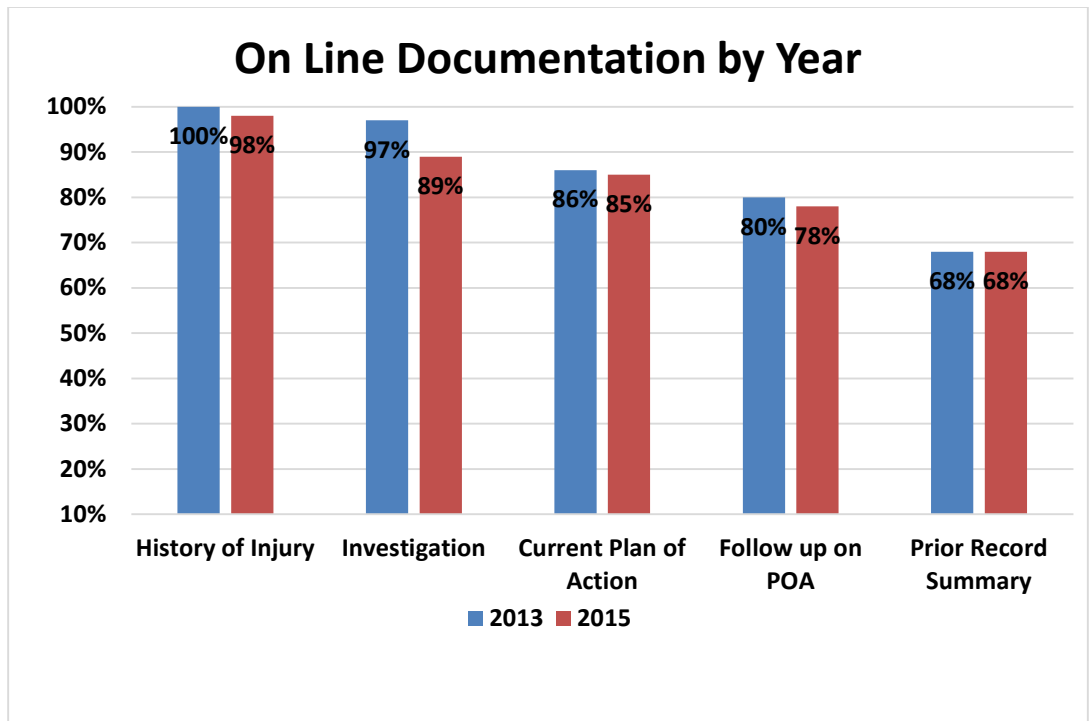
OVERVIEW: Sedgwick uses the iVOS System as their claims management system. Detailed information regarding each claim is entered by the Claims Examiner, Supervisor and Coordinator. All financial transactions are recorded as well. Access to this information is provided to CSU via the iVOS based claim system.

As this access to claim information is CSU's primary tool for monitoring claims, it is critical that details be documented clearly and accurately. The CSI states that all entries will contain appropriate detail, identify the issues of the claim and describe the plan of action being undertaken to resolve these issues. An Action Plan will be documented in the notepad every 90 days on indemnity files and at 180 day intervals on Future Medical files.

Medical records received via medical release or subpoena will be summarized on Notepad.

ASSESSMENT: The file documentation in the notepad was reviewed in the following areas: History of Injury, Investigation, Plans of Action (POA); Current POA, Follow-Up POA and Prior Record Summary. The file documentation was reviewed to determine if there was a clear picture of claim events. The file was also reviewed for documentation summarizing subpoenaed medical records and how these records impact the claim exposure. The Service Agreement requires 90% compliance.

SCORE: 86% (-4% from 2013 findings)



The single area above goal in the above subcategories is that of History of Injury.

Investigation could be improved in 11% of the files reviewed. Issues that required clarification included subrogation potential, prior claims or accidents discovered via Index or medical records, employer level investigation upon litigation or at recommendation of defense attorney. Investigation can be an ongoing part of the claims process as new information becomes available that affects apportionment etc.

Current Plan of Action - 13 of the campus inventories achieved 100% in this category. There were six campus inventories that scored 60% or below in this category. This area of compliance should be addressed with the specific examiners. The Plan of Action should be viewed as a tool for the examiner. It is the blueprint for the claim handling plan and the way to keep track of open issues. It should be an integral and essential part of the claims management.

Plans of Actions (POA) - should be a succinct capsule view of the pertinent history of the claim at the point in time that the POA is developed. As file status changes so should the POA history. Merely cutting and pasting a prior POA is not meaningful, nor accurate as file events change. I recommend this be a focus of development and training in the coming year to improve the quality and value of Plans of Actions.

Follow up on POA – 10 of the campus locations achieved 100% in this area. Eight locations were 60% or below. Again, compliance to this standard should be addressed.

Prior record summary documentation needs to be emphasized with staff to ensure full efforts are made to mitigate injury exposure and achieve apportionment wherever possible. When records are obtained it is essential that they are reviewed and any pertinent history documented in the notepad. Eleven of the campus locations scored at 100% in this category.

5.2. CLAIMS MANAGEMENT

Overall CLAIMS MANAGEMENT: The Claims Management category directs and controls the path of the claim to resolution. Directing the medical process determines injury compensability and subsequent benefit eligibility benefits, as well as, the nature and scope of medical care. The goal of claim management is to resolve treatment issues, bring the medical condition to a stable status, return the employee to work, and finalize PD benefits. This is done through a process of diary management and issue resolution. Claim management requires effective communication with employee, physician, employer and attorney. Effective claims management requires competency in WC laws, strong analytical skills, effective time management and good communication.

Claims Management is divided into two overall categories: Medical Direction/Control and Litigation Management.

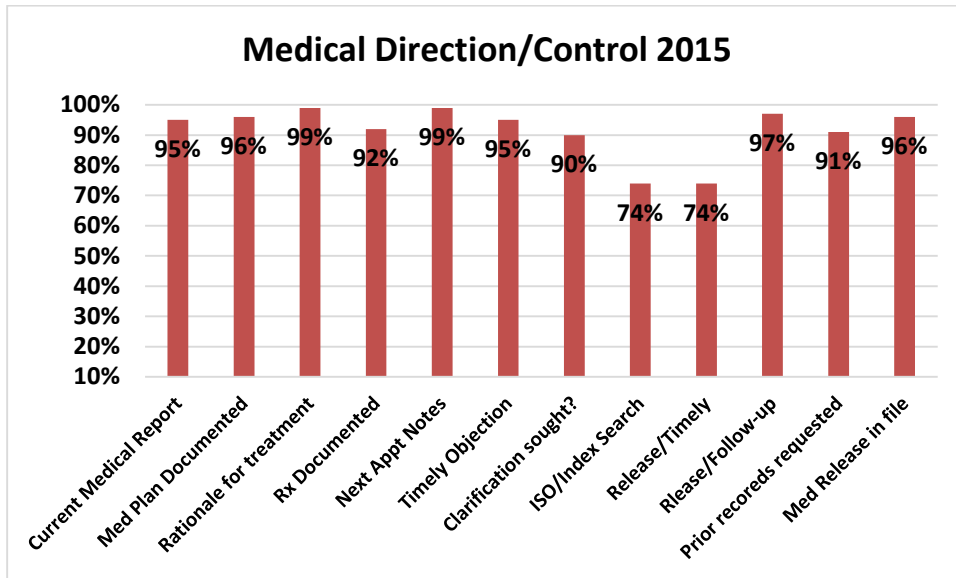
5.2.1. Medical Direction/Control

OVERVIEW: While effective and efficient management of all aspects of the case is the key to lowering the cost of the claim; medical management is the most critical. This is because the merits of the claim are primarily based upon the medical evidence. In addition, if treatment is not authorized promptly, the recovery period for the injured employee is prolonged. If there is not a current medical report in the file, the case cannot move to finalization.

All physicians must have a complete medical picture. If an employee has had prior injuries to the same body part, the physician should have those records to evaluate the disability of the current injury. In addition, Reform Legislation provides for apportionment for pre-existing conditions and prior awards. This can mitigate the financial exposure of the claim. The Examiner must provide the physician a clear and complete presentation of the medical issues affecting case exposure.

ASSESSMENT: This audit determined if the categories scored below met the standards set in the CSI agreement. Both an on-line and physical file review was conducted.

SCORE: 91%



RECOMMENDATIONS:

Two areas in this overall category are below goal.

Med releases timely fell to 74%. This had been a strong category in past reviews. There has been some changes in the support staff and this may be a training area for this staff. The two most common situations where the medical releases were not sent out to the injured worker: Medical-Only to

indemnity conversion files and indemnity files where initially no lost time occurred but treatment continued beyond 30 days.

Index search: It was recommended in prior audits that Business Rules should be added to create diaries to ISO/Index Search when files change from Medical Only to Indemnity and when either Indemnity or Future Medical files reopen. From the audit review sample it appears these populations are still being missed in indexing. Long term files are also not indexed consistently on an annual basis. There were files where the last indexing was done in 2012 and then there were also nine campus inventories with 100% compliance.

5.2.2. Litigation Management

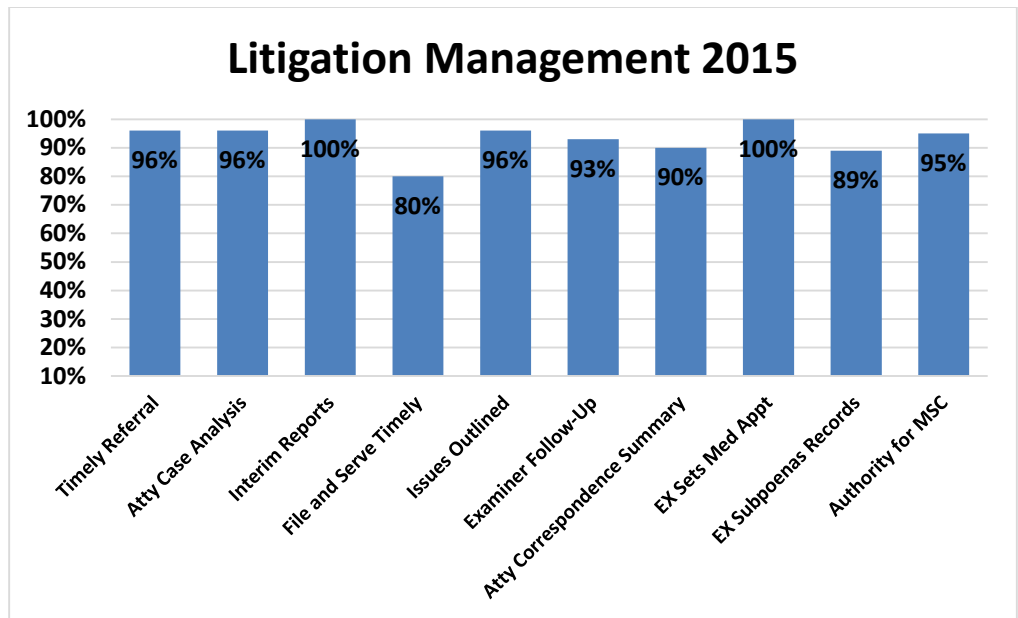
OVERVIEW: Once an applicant's (employee's) attorney becomes involved in a claim, the average cost of the claim rises, due both to the cost of defending the case and the higher average settlement values obtained. When an attorney does become involved, legal costs can be minimized by involving the adjuster in performing as many tasks as possible that lead to the defense of the claim and final resolution. Complex issues can benefit by defense attorney involvement to direct the case appropriately. Proactive management on the claim examiner's part is essential in controlling legal costs.

ASSESSMENT:

- **Timely Referral:** The audit evaluated whether an attorney was assigned at the appropriate time in the file events.
- **Attorney Case Analysis:** The CSI's and the Service Agreement requires defense counsel to submit a case analysis within thirty days of assignment. The file was reviewed for documentation of this initial case analysis.
- **Interim Reports:** The assessment was two-fold in this area: whether the defense attorney provided interim reports timely based upon case events and whether the examiner posted a pertinent summary of the reports to the notepad timely.
- **File and Serve timely:** The audit assessed whether the claims examiner served medical reports and other information as required on the parties to the litigation or the WCAB as necessary.
- **Issues Outlined:** The file was reviewed to determine if the pertinent issues were documented in the notepad.
- **Claims Examiner Follow up/Direction:** The notepad was reviewed to determine if the examiner performed the tasks recommended by the defense attorney.

- Summary of Attorney Correspondence: The file was reviewed for same. It is now common practice by most of the examiners to paste a complete copy of the attorney's correspondence in the notepad.
- Examiner Sets Medical Appt: As addressed in the CSI, the claims examiner will continue to manage the file, including performing administrative tasks, such as setting medical appointments, appointment letters and medical record requests. These tasks are to be completed by Sedgwick staff with few exceptions.
- Examiner Subpoenas Records: See above
- Authority for MSC: Settlement authority must be obtained well before the Mandatory Settlement Conference date. The WCAB procedures require that a Declaration for Readiness to Proceed (DOR) be filed to seek a hearing date before the board. The timing of the SAR, therefore is tied to the timing of the DOR. The CSI prohibit settlement negotiations without a Settlement Authority Request authorized by the campus and/or the Chancellor's office as necessary. The SAR must be presented to CSU 30 days prior to the defense attorney filing a Declarations or Readiness. If the DOR is filed by the applicant, the SAR must be submitted within five days of receipt of notification.

SCORE: 93%



SUMMARY AND RECOMMENDATIONS:

LITIGATION MANAGEMENT – Overall the result in this category is very good; Total Litigation Management is 93%. Two areas do not meet goal: File and Serve Timely (80%) and CAE Subpoenas records (89%).

File and Serve timely – this area had very inconsistent results. The task does not appear to be performed in a consistent manner. It is imperative that both the defense and applicant's attorneys be kept apprised of the medical status of a claim on an ongoing basis. This area needs to be evaluated by operations. Supervisors need to ensure compliance at the time of file diary.

CAE Subpoenas records missed goal by 1%. Good improvement is noted. This task can be done more cost effectively by the examiner than allowing the defense attorney to do so and charge for the service. The examiner needs to ensure that the defense attorney understands clearly that in the CSU program the ordering of records is the responsibility of the claims examiner with few exceptions.

5.3. PROCESS CONTROL

OVERVIEW: The Process Control Section evaluates that diary oversight is performed by the examiner and supervisor at CSU prescribed intervals, that benefits are timely delivered to injured workers, that appropriate steps are taken to bring files to resolution upon receipt of a Permanent and Stationary (P & S) report, that excess reporting requirements are met, that reserves are adequate and timely adjusted, that Utilization Review process is timely, files are organized and that a balance reconciliation is conducted at intervals specified in the CSI.

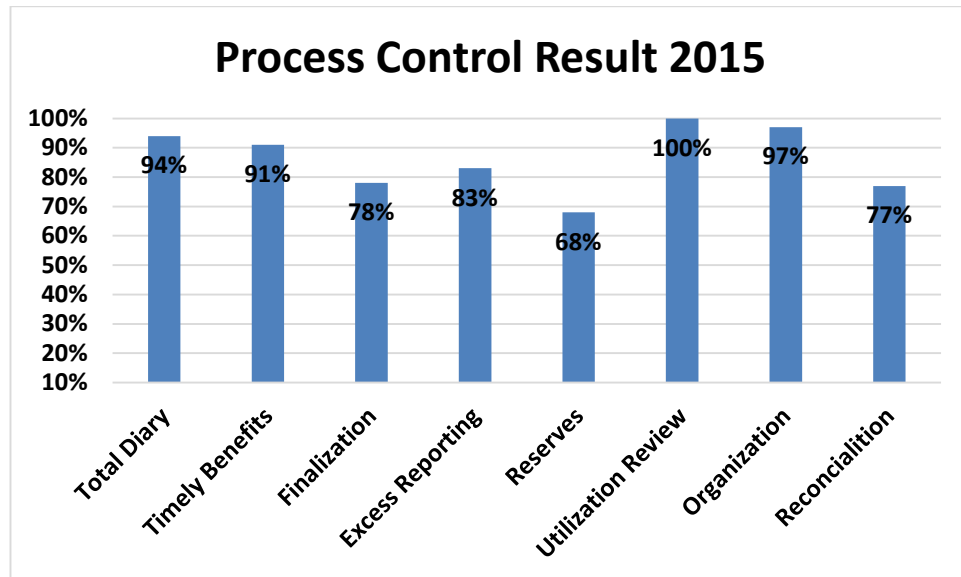
- Diary - Examiners are to maintain a 30 day oversight diary on open files. For files where disability is being paid, the file must document that there is medical verification for disability at 14 day intervals consistent with payments. The supervisor is responsible for reviewing new files at five days, and delayed files throughout the delay process up to and including any denial decisions. Supervisor oversight diary is to be conducted every 90 days on indemnity files. Future medical files require daily oversight at 180 day intervals.
- Timely Benefits - The files were reviewed to determine if payments were made on time and/or penalties were paid for late payments.
- Finalization - Upon receipt of a P & S report, files were reviewed to determine if the examiner rated the report within 30 days of receipt of the report, drew up a Settlement Authorization Request (SAR) within 30 days of the rating and paid the award correctly/timely once approved.
- Excess Reporting - Files meeting excess reportable criteria were reviewed for notification to the excess carrier, that the notice was timely

and the reports were current. Should the excess carrier close their file, Chancellor Office reporting should be maintained until file closure.

- Reserves – Reserves should reflect the most probable outcome of the claim based on information readily available at any point in time. As that information changes, reserves should be adjusted accordingly. All reserve calculations should be clearly reflected in the file. The Service Agreement requires that reserves be evaluated and adjusted on a regular basis, but at a minimum, any time the medical prognosis changes. The online reserve screen was reviewed for adequacy, and timeliness. A reserve change is considered timely if it is posted thirty days from the event causing the change in the financial outlook of the claim. The rationale should also be documented on the reserve screen and PD ratings should be adjusted for age in occupation to support the PD estimate.

Diary notifications of insufficient reserves were also reviewed to determine if reserve adjustments were timely.

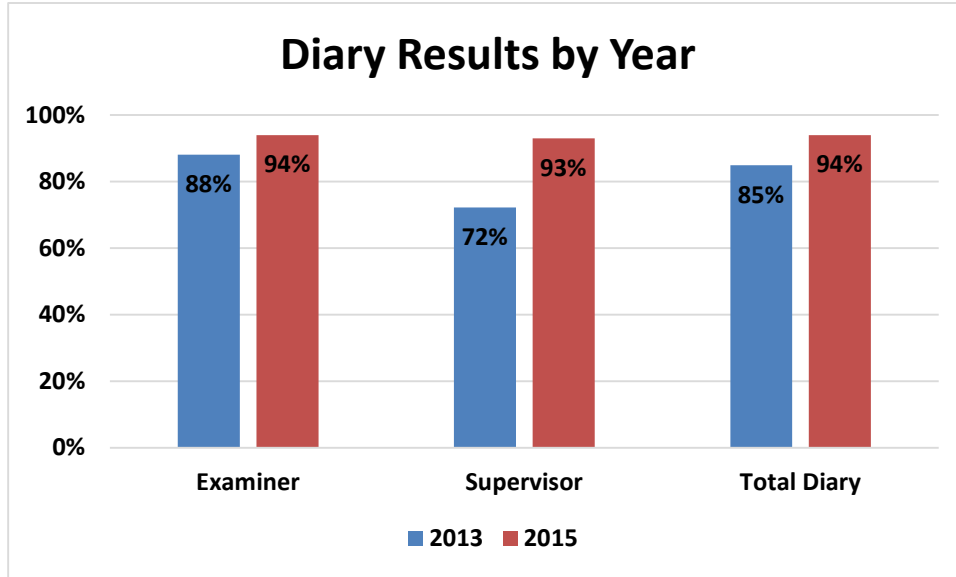
SCORE: 89% - Overall Process Control



5.3.1. Diary

SCORE: 94% - both sub categories are above goal

The Claims Examiner diary has improved by 6% since 2013. The supervisor diary also improved by 21%.



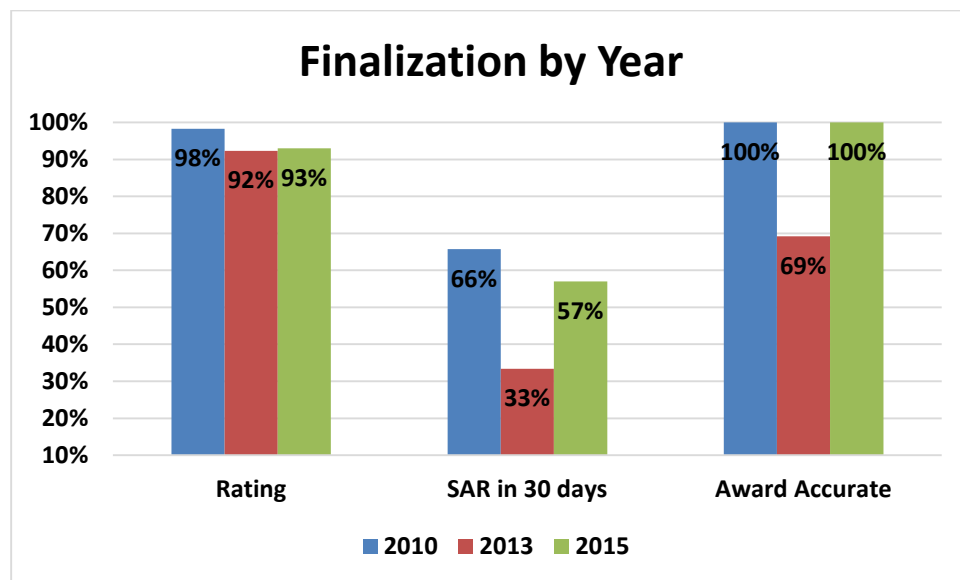
5.3.2. Timely Benefits

SCORE: 91% - above standard

5.3.3. Finalization

SCORE: 78% - below standard

The components considered in this category are displayed in the chart below:

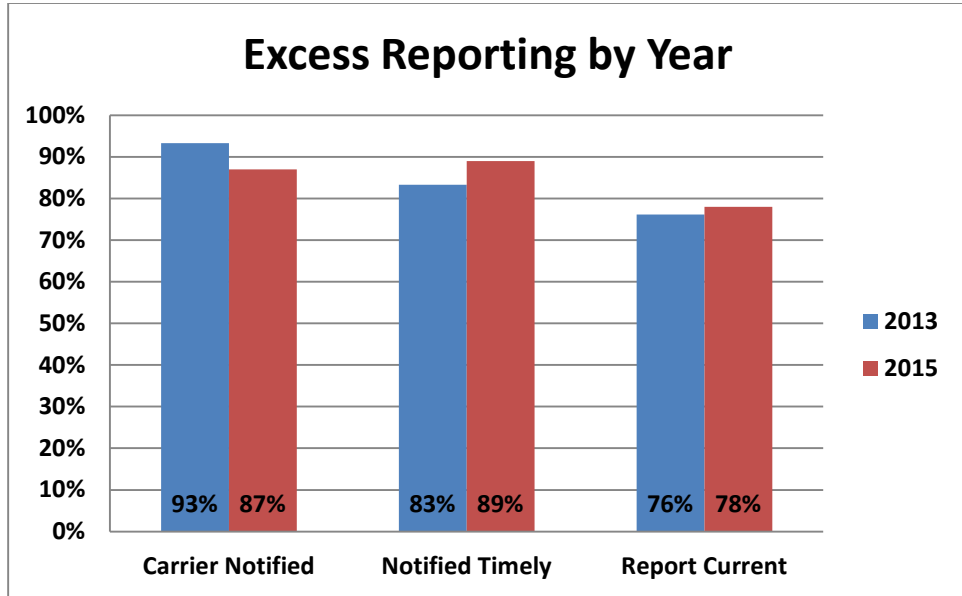


The rating component of the finalization score has remained above goal since at least 2010. The SAR in 30 days component continues to struggle to achieve goal with a 66% score in 2010, 33% score in 2013 and 57% in 2015. Yet, there are 10 campus locations that achieved a 100% score in the SASR in 30 days category.

As indicated in the Executive Summary section of this report, the review process once the Examiner completes the SAR initially can take more than 30 days. Some changes should be considered in the process so that the review from SAR inception to completed approved review can be accomplished in the 30 day time frame.

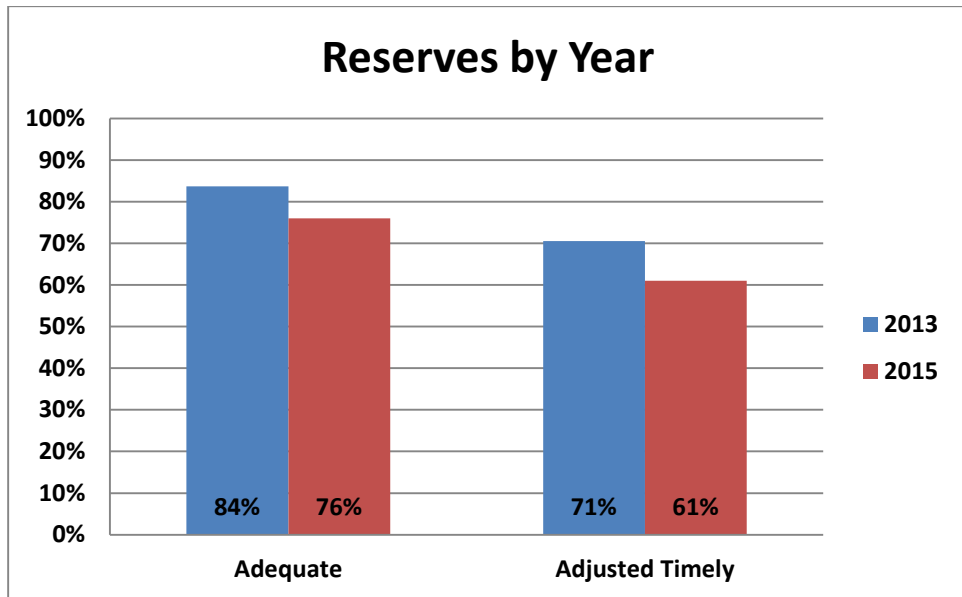
5.3.4. Excess Reporting

SCORE: 83% - below standard



5.3.5. Reserves

SCORE: 68% - below standard



Reserves were found to be adequate in 76% of the files reviewed in the sample. The overall reserve score dropped from 84% in the 2013 audit.

The sample reviewed for this audit demonstrated a number of files where payments were approved that exceeded the outstanding reserve on the file. Diary flags document whenever this event occurs in a file. I noted that permanent disability was not recognized timely as a probable outcome. The full realistic cost of lifetime medical exposure was not always recognized. Reserves were found adequate in 76% of the claims, and timely in 61% of the files reviewed.

5.3.6. Utilization Review

SCORE – 100%

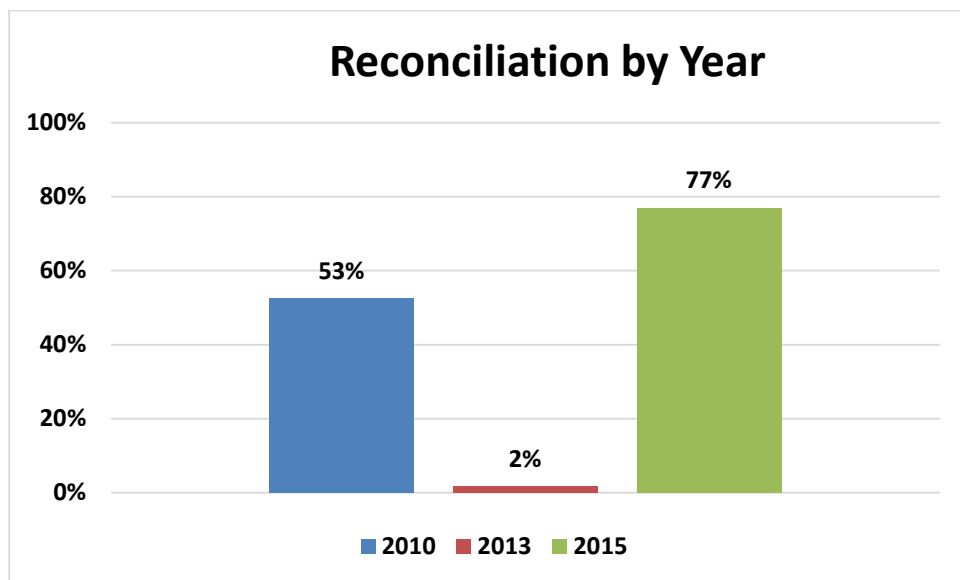
Files were found to have proper and timely UR documentation in all files where UR was appropriate. UR is noted to be used more frequently in the management of prescription drugs with positive impact.

5.3.7. Organization

SCORE: 100%

5.3.8. Reconciliation

SCORE: 77%



The act of completing a claims balance worksheet is still not an integral part of the claims documentation process, but is vastly improved over the last audit as seen in the chart above. Eleven of the campus locations achieved 100% in this category.

5.3.9. Summary and Recommendations

Process control has improved by 7% since the 2010 audit. The categories to target for improvement are SAR in 30 days, reserves, reconciliation and excess.

PROCESS CONTROL SUMMARY AND RECOMMENDATION

DIARY – above goal. Maintain result

TIMELY BENEFITS – No recommendations

FINALIZATION – It is recommended that Sedgwick develop process and control oversight to ensure that SARs are timely and appropriately completed upon receipt of a Permanent and Stationary report.

EXCESS REPORTING – A refresher on all Excess, Chancellor office reporting requirements, and thresholds need to be conducted each year for claims staff. Excess Reporting Reference Charts should be made available to all claims staff.

RESERVES – There is a need to realistically estimate the probable ultimate cost of the claim file timely. Adjustments should be made timely (within 30 days) of an event that changes the financial exposure of a claim. Such events can be indications for surgery, loss time from work, litigation, pattern of medical treatment use etc.

Reserve activity in the last year was reviewed. It was noted that a number of files had payments during the course of the last year where payments exceeded reserves. This is evidence of a lack of reserve awareness and untimely reserve response to claim events. This finding presents a training and supervisory oversight opportunity to bring up to standard.

UTILIZATION REVIEW – No recommendations

ORGANIZATION – No recommendations

RECONCILIATION – The Service Agreement requires balancing of each file annually and at time of closing. While this category has improved, there is ample room for improvement.

6. STAFFING

OVERVIEW

The attached spreadsheet indicates the campus assignments, and inventory count of each Claims Examiner. It also provides the years of experience in workers' compensation, years of experience with Sedgwick, Self-Insurance Plans Certificate and any other designation.

The Service Agreement requires that all adjusters have an equivalent of five years experience handling workers' compensation claims. All must attain a Self-Insured Plans Certificate within six months of hire date. Supervisors at Sedgwick must have a minimum of 10 years of experience handling/supervising claims.

ASSESSMENT:

The average caseload assignment was 109 files at the time of audit. The average caseload ranged from 120 in July 2015 to 109 in June of 2015.

The target caseload is 125. The caseloads have remained well below the target throughout FY 2014/2015. This represents a reasonable workload and that staffing levels are adequate.

There were staffing changes during the fiscal year. From June 2014 to date there have been 5 examiners hired to replace promotions or resignations. Two of these hires (June 2014 and November 2014) were recent graduates of the Sedgwick training program. Two were experienced hires, both with prior Sedgwick experience (August 2014 and December 2014). One examiner was promoted to Supervisor in December of 2014 and another examiner, while retaining a caseload, was promoted to an Assistant Supervisor role in October 2015. An examiner floater position was added to staff in September 2015. This is also a recent Sedgwick training program graduate who will handle a small caseload and act as back up for staff. The most recent examiner hire occurred in November 2015 replacing an examiner who came on board in August 2014.

This represents considerable turnover in the examiner ranks. The new staff has embraced the CSU claims handling expectations. The area where there needs to be development/training is that of reserve recognition.

SUMMARY AND RECOMMENDATIONS:

Caseload management should be reviewed no less than quarterly by Sedgwick. With new examiners joining the team it is essential that the service requirements of the CSU be met and that the campus contacts are satisfied with the examiner performance. Supervisory oversight will become even more important with shifting inventories and new staff.

AIME PROGRAMS UPDATE

ISSUE: The Athletic Injury Medical Expense (AIME) program continues to address the insurance and risk management needs of its members.

The Executive Committee Liaison for AIME, will report on the activities of the AIME Committee.

RECOMMENDATION: This item is for information only; no action is required on this item at today's meeting.

FISCAL IMPACT: None.

BACKGROUND: AIME is designed to cover medical expenses arising from injuries to student athletes while practicing or competing in inter-collegiate sports programs of the university.

PUBLICATION: None.

ATTACHMENT(S): None.

AORMA PROGRAMS UPDATE

ISSUE: The Auxiliary Organizations Risk Management Alliance (AORMA) continues to address the insurance and risk management needs of its members. All Auxiliary Organizations in Good Standing purchase insurance coverage through the AORMA.

The AORMA Chair, will report on the activities of the AORMA Committee.

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

FISCAL IMPACT: None.

BACKGROUND: The AORMA was first marketed to CSU Auxiliary Organizations in 1998. Since that time, the program has grown from 12 members to 87+ members, and represents 100% participation.

PUBLICATION: None.

ATTACHMENT(S): None.

**IRONSHORE’S CRISIS THREE-SIXTY
CRISIS MANAGEMENT RESOURCE**

ISSUE: Crisis ThreeSixty is a policy enhancement provided by CSURMA’s lead excess liability insurer, Ironshore Specialty Insurance Company. This valued benefit provides members an additional resource to help coordinate and manage communications during a crisis event.

RECOMMENDATION: None; this item is presented for information only.

FISCAL IMPACT: None; this is a policy benefit of Ironshore Specialty Insurance Co.

BACKGROUND: None.

PUBLICATION: The attached bulletin will be distributed to the Campus Presidents, the Campus Vice Presidents of Administration and Finance, and the Campus Risk Managers.

ATTACHMENT(S):

- a. Crisis Three-Sixty informational bulletin

**THE ABERNATHY
MACGREGOR GROUP**

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Crisis ThreeSixty

... an Ironshore Specialty enhancement
within your **Liability Insurance Program**

- **Advancement of up to \$100,000 for;**
 - a. Medical, funeral, travel or temporary living expenses,
 - b. Psychological counseling costs,
 - c. Expenses to secure the scene of the event, as well as
 - d. Any other expenses pre-approved by the Company

... to be paid directly to third parties on behalf of a CSURMA member regardless of fault arising from a **Crisis Management Event** which first commenced between July 1, 2015 and July 1, 2016.

A **Crisis Management Event** includes man-made disasters such as explosions, major crashes, multiple deaths, burns, dismemberment, traumatic brain injury, permanent paralysis, or contamination of food, drink or pharmaceuticals, provided that any damages arising out of any of the aforementioned must be covered under this policy.

- **\$50,000** for reasonable and necessary fees and expenses incurred by **Abernathy MacGregor Group** in advising the member on minimizing potential harm from the event.
- **No deductible or self-insured retention** will apply to this coverage.
- **Notice of the event must be reported within twenty-four (24) hours. The Ironshore crisis line is available 24/7 – (866) 795-1414.**

REVIEW OF FY 2015/2016 LONG RANGE PLANNING GOALS

ISSUE: Each year the Executive Committee conducts a Long Range Action Plan meeting to gauge progress and to re-evaluate where efforts should be focused. The Committee will review and discuss the FY 2015/2016 Long Range Planning Goals.

RECOMMENDATION: This item is for information only; no action is requested.

FISCAL IMPACT: No fiscal impact is expected from today's meeting.

BACKGROUND: The CSURMA Executive Committee adopts the FY 2015/2016 Long Range Planning goals to be accomplished. The Committee will receive a report from Staff on the assigned responsibilities and deadlines of the FY 2015/2016 Long Range Planning goals.

PUBLICATION: None.

ATTACHMENT(S):

- a. FY 2015/2016 CSURMA Long Range Action Plan

FY 2015/16 CSURMA LONG RANGE ACTION PLAN

Approved

GOAL	ACTION / TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS
LRP-1 FORM 700 ELECTRONIC FILING				
Research the ability to electronically file the CSURMA Form 700's	1 Confirm if CSURMA is able to file its Form 700's electronically	PA	May, 2015	Completed
	2 Evaluate available software options	PA, SRM	August, 2015	Completed
	3 Select appropriate software	EC	September, 2015	Completed
	4 Develop implementation plan and communications	PA	November, 2015	Completed
	5 Implement electronic filing of form 700's	PA	January, 2016	In Process
	6 Monitor roll out and report to CSURMA EC	PA	March, 2016	
LRP-2 WORKERS' COMPENSATION CLAIMS CLOSURE INITIATIVE				
Develop and implement plan to reduce WC claims liability, with specific goal to	1 Report on program Progress to CSURMA Board	PA, SRM	April, 2015	Completed
	2 Identify additional claims for action, adopt strategy	PA, SRM, Sedgwick, Consultant	May, 2015	Completed
	3 Implement transition to claim filing billing of project costs	PA, SRM, Sedgwick, Consultant	July, 2015	Completed
	4 Status report to CSURMA EC	PA, SRM	September, 2015	Completed
	5 Status report to CSURMA EC, continuation evaluation	PA, SRM	May, 2016	
LRP-3 AGILITY RECOVERY PROPERTY LOSS RECOVERY PROGRAM				
Agility Recovery Program	1 Advise CSURMA BOD of Program Development	PA, SRM	April, 2015	Completed
	2 Negotiate and bind the Agility Recovery Program services as an added feature of the Campus and AORMA property Programs	PA, SRM	July, 2015	Completed
	3 Announce the roll out Agility Recovery Program through a bulletin to campus and auxiliary organization staff	PA, SRM	July, 2015	Completed
	4 Develop loss event protocol to trigger use of Agility services	PA, SRM	July, 2015	Completed
	5 Report on usage and outcomes	PA, SRM	March, 2016	
	6 Determine whether to continue the program for FY 16/17	EC	March, 2016	
LRP-4 ADDITIONAL COVERED PARTY - POLICY AND PROCEDURE				
Develop a Policy and Procedure that describes the underwriting criteria for granting additional insured status	1 Develop a Policy and Procedure describing the underwriting criteria for granting additional insured status, prepare draft MOC, endorsement and certificate changes	PA, SRM, OGC	September, 2015	Completed
	2 CSURMA EC review and recommendation to the BOD	EC	September, 2015	Completed
	3 CSURMA BOD review, approval and adoption	BOD	October, 2015	Completed
LRP-5 ON-LINE EDUCATION MULTI-STATE SURETY INITIATIVE				
Place a blanket surety bond for all	1 Determine scope of on-line programs and jurisdictions, research if placement of a blanket bond, or alternative Systemwide placement approach, is feasible	PA, SRM, OGC	August, 2015	Pending

FY 2015/16 CSURMA LONG RANGE ACTION PLAN

Approved

GOAL	ACTION / TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	
CSU campuses and auxiliary organizations that provide on-line university courses	2	Present information to the CSURMA EC for direction	PA, SRM, OGC	September, 2015	Completed
	3	Report on project to CSURMA BOD	PA, SRM, OGC	October, 2015	Completed
	4	Approval of blanket or alternative surety program as appropriate	EC	December, 2015	In Process
	5	Implement program and communicate with campus stakeholders	PA	March, 2016	In Process
LRP-6 STUDENT PLACEMENT AGREEMENTS					
Implement more master insurance and indemnity agreements with key hosting partners	1	Research existing placement agreements for student internships, particularly in Teaching, Nursing/Allied Health, and Service Learning programs to identify key hosting partners	PA, SRM	August, 2015	On-going
	2	Present list of key target hosts to CSURMA EC	PA, SRM	September, 2015	Moved to October, 2016 meeting
	3	Draft proposed master insurance and indemnity language for student placement agreements and contact key hosting partners	PA, SRM, OGC	October, 2015	Completed
	4	Update CSURMA BOD on progress	PA, SRM	October, 2015	Completed
	5	Report to EC on Progress of Master Insurance and Indemnity Agreements	SRM	March, 2016	
LRP-7 CSU / UC WORKERS' COMPENSATION SUMMIT					
Plan a CSU / UC Workers' Compensation Summit to share claim strategies and best practices	1	Plan the CSU / UC Workers' Compensation Summit agenda	SRM	September, 2015	On-going
	2	Update the CSURMA EC on status of the Summit development	SRM, EC	September, 2015	Completed
	3	Send out Workers' Compensation Summit invitations	PA, SRM	November, 2015	Pending
	4	Conduct the Summit	SRM	February, 2016	
	5	Report back to the CSURMA EC as to the Summit take-aways	SRM, EC	March, 2016	
LRP-8 CAMPUS AND AORMA RISK PROGRAM BENCHMARKING AND TREND ANALYSIS					
Develop a Workers' Compensation statistical industry benchmarking operation	1	Research benchmarking resources available	PA	April, 2015	Completed
	2	Develop conceptual proposal for short and long term benchmarking	PA, SRM	May, 2015	Completed
	3	Approval of initial benchmarking project scope and costs	EC	May, 2015	Completed
	4	Implement initial project	PA, SRM	September, 2015	On-going
	5	Initial report to CSURMA EC and BOD, and CSU CABO	PA, SRM	October, 2015	Completed
	6	Report to AORMA Membership at AOA Conference	PA, SRM	February, 2016	
	7	Presentation of sustainable long term benchmarking program	PA, SRM	March, 2016	
	8	Approval of long term benchmarking project scope and costs	EC	March, 2016	
LRP-9 SPECIAL EVENTS RISK MANAGEMENT MANUAL					
Creation of a Special Events	1	Identify and engage consultant to develop Special Events Risk Management Manual and training modules	SRM	August, 2015	Completed

FY 2015/16 CSURMA LONG RANGE ACTION PLAN

Approved

GOAL	ACTION / TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS	
Manual	2	Oversee the creation of a special events risk management manual	SRM	June, 2016	
	3	Roll out manual to all campus and auxiliary organization staff	SRM	July, 2016	
	4	Post manual on the CSURMA website	PA	July, 2016	
	5	Present the Special Events Risk Management Training at Fitting the Pieces Together Conference	SRM	November, 2016	
	6	Roll out special events training on the CSU learning management system	SRM	July, 2017	

LRP-10	INSURANCE POLICY DATABASE
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Implementation of an Insurance Policy Database to assist with litigation	1	Research and identify viable software products	PA, SRM	September, 2015	Completed
	2	Approve selection of software product	EC	September, 2015	On-going
	3	Project overview report to CSURMA BOD and CABO	SRM, PA	October, 2015	Completed
	4	Populate database with Phase 1 data	PA	March, 2016	
	5	Present Phase 1 project results and recommendations for Phase 2	SRM, PA	March, 2016	
	6	Approve Phase 2 and ongoing database maintenance plan	EC	March, 2016	

BOD: CSURMA Board of Directors

CABO: CSU Chief Administrators and Business Officers

CO: Chancellor's Office

CPDC: CO Capital Planning Design & Construction

EC: CSURMA Executive Committee

OGC: CSU Office of General Counsel

PA: CSURMA Program Administrator

SRM: CSU Systemwide Risk Management

2016 CSURMA MEETING CALENDAR

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

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA – 2016 Meeting Calendar



California State University Risk Management Authority

2016 CSURMA MEETING CALENDAR

JANUARY				FEBRUARY				MARCH			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
9		AOA EC	Sacramento	25	1:00 PM	PC	Teleconference	10	10:00 AM	AORMA	San Francisco
10	3:00 PM	EC (AOA Conference)	Sacramento					10	2:00 PM	EC	San Francisco
10 - 13		AOA Annual Conference	Sacramento					11	8:30 AM	EC LRP	San Francisco
11	10:30 AM	AIME	Sacramento					18		AOA EC	
APRIL				MAY				JUNE			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
				2	10:30 AM	AIME	Northridge	17		AOA EC	TBD
				5	10:00 AM	AORMA	Long Beach	23	1:00 PM	PC	Teleconference
				5	2:00 PM	BOD Orientation	Teleconference				
				6	9:00 AM	EC	Long Beach				
				6	10:30 AM	BOD	Long Beach				
JULY				AUGUST				SEPTEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
12 - 13	11:00 AM	AORMA Officers Retreat	TBD	19		AOA EC	TBD	7	9:00 AM	AORMA New Member	Long Beach
								7	10:00 AM	AORMA LRP	Long Beach
								8	9:00 AM	AORMA	Long Beach
								8	4:00 PM	EC Orientation	Long Beach
								9	8:30 AM	EC	Long Beach
								29	1:00 PM	PC	Teleconference
OCTOBER				NOVEMBER				DECEMBER			
Date	Time	Committee	Location	Date	Time	Committee	Location	Date	Time	Committee	Location
17	10:30 AM	AIME	SF or SJ	18		AOA EC	TBD	1	10:00 AM	AORMA	Long Beach
20	10:00 AM	AORMA	TBD	TBD		TBD EC (FTPT Conference)	Northern CA	2	8:30 AM	EC	Long Beach
				TBD		TBD BOD (FTPT Conference)	Northern CA	8	8:00 AM	PC	San Francisco

AORMA = Auxiliary Organizations Risk Management Alliance Committee
AIME = Athletic Injury Medical Expense Committee
MSLCTC = AORMA Member Services, Loss Control & Training Committee

PC = AORMA Programs Committee
AORMA LRP = AORMA Long Range Planning Meeting
AOA = CSU Auxiliary Organizations Association

EC = CSURMA Executive Committee
EC LRP = EC Long Range Planning Meeting
BOD = CSURMA Board of Directors

CSURMA ADMINISTRATIVE SERVICE CALENDAR

ISSUE: This item is provided as information to advise the Executive 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 Executive Committee and Board of Directors. It is to be provided for information with each agenda packet.

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

FISCAL IMPACT: No direct fiscal impact is expected.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA Administrative Service Calendar

CSURMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
JANUARY 2015				
01/02/15	FORM 700 - JPA ADMIN finalizes current year member listing	Alliant Staff	Tevea Him	Completed
01/01/15	Review AORMA MOC for EPL back or future wages (currently silent)	Alliant Staff	Daniel Howell	
01/06/15	Statement of Facts – Roster of Public Agencies - file with State & County	Alliant Staff	Tevea Him	Completed
01/07/15	AORMA Program Committee Meeting (Teleconference)	Alliant Staff	Mimi Long	Completed
01/07/15	Announce the new AORMA Committee Vice Chair as well as open seats on the AORMA Committee	Nominations Committee	Mimi Long	Completed
01/12/15	AIME Committee Meeting	Alliant Staff	Stacey Weeks	Completed
01/15/15	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
01/31/15	Final premium / rate letter to all AORMA members	Alliant Staff	Mimi Long	Completed
01/31/15	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	Completed
FEBRUARY 2015				
02/01/15	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
02/01/15	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 12/31	Alliant Staff	Tevea Him	Completed
02/01/15	Campus Liability Risk Pool claims audit (every odd year)	Alliant Staff	Mimi Long	Completed
02/01/15	Campus Workers' Compensation Risk Pool claims audit (every odd year)	Alliant Staff	Jacki Graft	Completed
02/01/15	AORMA Workers' Compensation program claims administration audit (every even year)	Alliant Staff	Jacki Graft	Completed
02/01/15	AIME Risk Pool claims audit (every odd year)	Alliant Staff	Mimi Long	N/A
02/01/15	AORMA Liability Program claims audit (every odd year)	Alliant Staff	Mimi Long	Completed
02/08/15	AORMA MSLCTC Meeting (Teleconference)	Alliant Staff	Mimi Long	CANCELED
02/08/15	CSURMA AOA CONFERENCE	Alliant Staff	Mimi Long	Completed
02/08/15	CSURMA EC Meeting	Alliant Staff	Mimi Long	Completed
02/11/15	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	Completed
02/15/15	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
02/26/15	AORMA Program Committee Meeting (Teleconference)	Alliant Staff	Mimi Long	Completed
MARCH 2015				
03/01/15	CSURMA Master Investment Policy and Investment Policy for the Fixed Income Portfolio	Alliant Staff	Mimi Long	Completed
03/01/15	Mid-Term Budget Amendments	Alliant Staff	Robert Leong	Completed
03/01/15	AORMA Liability Program - Reinsurance Recovery (verify w/ Mauri)	Carl Warren	Mimi Long	Completed
03/01/15	Chancellor's Office Services Budget Proposal	Alliant Staff	Mimi Long	Completed
03/01/15	FY 15/16 Operation Budget	Alliant Staff	Robert Leong	Completed
03/01/15	Review the Auxiliary Service Provider Report	Alliant Staff	Mimi Long	Completed
03/01/15	Annual Review of (1) Data Security Policies and (2) the Integrated CSU Administration Manual	Alliant Staff	Mimi Long	Completed
03/15/15	FORM 700 - Follow up - JPA ADMIN follows up with FILER, prepares status report for CSURMA EC review at Long Range Planning meeting	Alliant Staff	Tevea Him	Completed
03/19/15	AORMA Committee Meeting	Alliant Staff	Mimi Long	Completed
03/19/15	CSURMA EC Meeting	Alliant Staff	Mimi Long	Completed
03/19/15	CSURMA Policies and Procedures (odd in odd years / even in even years)	Alliant Staff	Robert Leong	Completed
03/20/15	Forward slate of nominees to fill the open seats on the AORMA Committee	Alliant Staff	Mimi Long	Completed
03/20/15	CSURMA EC LRP Meeting	Alliant Staff	Mimi Long	Completed
03/31/15	CSURMA Quarterly EPL Deductible Recovery	Alliant Staff	Van Rin	Completed
03/31/15	Completion of the Form 700 – Statement of Economic Interest	BOD and Alliant Staff	Tevea Him	Completed

CSURMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
03/31/15	Approval by BOD Resolution allowing Treasurer to invest or reinvest funds (annual approval required - see Res 01-15 BOD)	BOD and Alliant Staff	Tevea Him	Completed
03/31/15	Approval of Conflict of Interest Code by BOD every even-number year - File with FPCC as required.	BOD and Alliant Staff	Tevea Him	on going
APRIL 2015				
04/01/15	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
04/01/15	FORM 700 - JPA ADMIN sends all forms received to FPCC for processing	Alliant Staff	Tevea Him	Completed
04/01/15	Send out ballot for AORMA Committee term beginning on July 1, 2015	Alliant Staff	Tevea Him	Completed
04/30/15	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	Completed
04/20/15	<i>AORMA MSLCTC Meeting (Teleconference)</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
04/27/15	<i>CSURMA BOD Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
04/28/15	<i>Fitting the Pieces Conference</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
MAY 2015				
05/06/15	Receive back all AORMA Committee ballots for the term beginning on July 1, 2015	Alliant Staff	Tevea Him	Completed
05/07/15	<i>AORMA Committee Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
05/08/15	<i>CSURMA EC Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
05/01/15	Develop a benchmarking project for the EC to review	Alliant Staff	Jacki Graf	Completed
05/11/15	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	Completed
05/14/15	<i>CSURMA BOD NMO Meeting via Teleconference</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
05/15/15	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
05/27/15	<i>AIME Committee Meeting</i>	<i>Alliant Staff</i>	<i>Stacey Weeks</i>	<i>Completed</i>
05/30/15	Send out appointment letters to the newly appointed AORMA Standing Committee Chairs for the term beginning on July 1, 2015	AORMA Chair/Alliant Staff	Tevea Him	Completed
05/30/15	Send out appointment letters to the newly elected AORMA Committee members for the term beginning on July 1, 2015	AORMA Chair/Alliant Staff	Tevea Him	Completed
05/30/15	Send out appointment letters to the newly elected Executive Committee members for the term beginning on July 1, 2015	AORMA Chair/Alliant Staff	Tevea Him	Completed
05/30/15	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 3/31/15	Alliant Staff	Tevea Him	Completed
05/30/15	Update the AORMA Committee and Standing Committee Org Chart for the term beginning July 1, 2015	Alliant Staff	Tevea Him	Completed
05/30/15	Update the AORMA Committee and Standing Committee Roster for the term beginning July 1, 2015	Alliant Staff	Mimi Long	Completed
JUNE 2015				
06/01/15	AORMA Liability Program - Reinsurance Recovery (verify w/ Mauri)	Carl Warren	Mimi Long	Completed
06/01/15	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
06/25/15	<i>AORMA Program Committee Meeting (Teleconference)</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/29/15	<i>AORMA MSLCTC Meeting (Teleconference)</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
06/30/15	CSURMA Quarterly EPL Deductible Recovery	Alliant Staff	Mimi Long	Completed
06/30/15	<i>Expiring Contract: Genesis Reinsurance Corp - July 1, 2010 to June 30, 2015</i>	Alliant Staff	Mimi Long	Completed
06/30/15	<i>Expiring Contract: UC Office of Risk Services Performing Arts Center of Excellence - November 1, 2013 to June 30, 2015</i>	Alliant Staff	Mimi Long	Completed
06/30/15	<i>Expiring Contract: A-G Administrator (AIME) - July 1, 2009 to June 30, 2015</i>	Alliant Staff	Mimi Long	Completed
06/30/15	<i>Expiring Contract: Alliant Loss Control Services - July 1, 2014 to June 30, 2015</i>	Alliant Staff	Mimi Long	Completed
06/30/15	<i>Expiring Contract: CO Enterprise Accounting / Financial Services - July 1, 2014 to June 30, 2015</i>	Alliant Staff	Mimi Long	Completed
06/30/15	<i>Expiring Contract: CO OGC / Legal - July 1, 2014 to June 30, 2015</i>	Alliant Staff	Mimi Long	Completed

CSURMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
06/30/15	<i>Expiring Contract: CO Risk Management - July 1, 2014 to June 30, 2015</i>	Alliant Staff	Mimi Long	Completed
06/30/15	<i>Expiring Contract: Praesidium - July 1, 2014 to June 30, 2015</i>	Alliant Staff	Mimi Long	Completed
06/30/15	<i>Expiring Contract: Target Safety dba Target Solutions - July 1, 2012 to June 30, 2015</i>	Alliant Staff	Mimi Long	Completed
06/30/15	Request COI from all vendor's contract	Alliant Staff	Mimi Long	Completed
JULY 2015				
07/01/15	Financial audit prep with KPMG	Alliant Staff / RM	Van Rin	Completed
07/01/15	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
07/01/15	Send to CSU Accounting the approved dividends and allocation of program costs for invoicing	Alliant Staff	Van Rin	Completed
07/04/15	Send out AORMA binder, insurance summary and invoice to all members	Alliant Staff	Van Rin	Completed
07/05/15	Request a review of the claims activity within the UIP – claims activity variations of more than 10% above or below pricing levels used will resulting in a pricing adjustment	Alliant Staff	Mimi Long	Completed
07/05/15	Request Workers' Compensation and Liability loss runs @ 6/30 – Forward to Actuary	Alliant Staff	Mimi Long	Completed
07/07/15	Request Liability (EPL check register) for minimum EPL deductible calculation for upcoming fiscal year	Alliant Staff	Tevea Him	Completed
07/07/15	AORMA Officers Retreat – San Francisco, CA	AORMA Officers	Mimi Long	Completed
07/14/15	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
07/15/15	Final FY Payroll - request from Chancellor's Office	Alliant Staff	Robert Leong	Completed
07/15/15	Process the Liability and Workers' Compensation dividend checks and forward to Alliant for distribution	CSU Accounting	Van Rin	Completed
07/21/15	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
07/21/15	Upon receipt of loss data begin semi-annual loss charts for RM meeting in October and to be sent to members	Alliant Staff	Robert Leong	in process
07/28/15	FORM 700 - FORMS DUE TO FPPC ON THIS DATE [ASSUMING/LEAVING]	Alliant Staff	Tevea Him	Completed
07/31/15	Actuarial Study - receive draft and forward to RM	Alliant Staff	Robert Leong	Completed
07/31/15	Distribute the Liability and Workers' Compensation dividend checks	Alliant Staff	Van Rin	Completed
07/31/15	Request final audited payroll from all Workers' Compensation program members for expired year	Alliant Staff	Hsan Htein	Completed
07/31/15	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	Completed
AUGUST 2015				
08/01/15	Send out letter regarding Campus Appointment of CSURMA Board of Directors Members and Alternate	Alliant Staff	Tevea Him	Completed
08/01/15	Research the single bond approach & report back at the September meeting	Alliant Staff	Dan Howell	in process
08/01/15	Send out letter to regarding Claims Settlement Authority Annual Confirmation	Alliant Staff	Tevea Him	Completed
08/01/15	Send out letter to regarding Foreign Travel Authority Confirmation	Alliant Staff	Tevea Him/Stacey	Completed
08/01/15	Completion of draft actuarial studies for Workers' Compensation and Liability programs	Actuary	Mimi Long	Completed
08/01/15	AOA EC Meeting: Send out AORMA Summary	Alliant Staff	Mimi Long	Completed
08/11/15	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	Completed
08/15/15	AOA EC Meeting - San Diego	Alliant Staff	Mimi Long	Completed
08/31/15	Calculate additional premium or return premium for each Workers' Compensation program member based on the audited payroll	Alliant Staff	Mimi Long	Completed
08/31/15	Calculate each member's minimum EPL deductible for the upcoming program term	Alliant Staff	Mimi Long	Completed
08/31/15	Complete Target Surplus Funding Report	Alliant Staff	Mimi Long	Completed
08/31/15	Completion of Financial Audit	CSU Accounting	Mimi Long	Completed
08/31/15	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	Completed

CSURMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
Begin Task	AORMA Workers' Compensation Desk Audit	Alliant Staff	Mimi Long	in process
SEPTEMBER 2015				
06/01/15	AORMA Liability Program - Reinsurance Recovery (verify w/ Mauri)	Carl Warren	Mimi Long	Completed
09/01/15	Stewardship Report	Alliant Staff	Robert Leong	Completed
09/09/15	<i>AORMA Long Range Plan meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
09/09/15	<i>AORMA New Committee Member Orientation meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
09/10/15	<i>AORMA Committee Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
09/10/15	<i>CSURMA EC Orientation Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
09/11/15	<i>CSURMA EC Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
09/14/15	CAJPA Standards review (2014 and every 3 years thereafter)	Alliant Staff	Mimi Long	Completed
09/15/15	Prepare invoices or checks for the Workers' Compensation payroll audit	CSU Accounting	Van Rin	in process
09/15/15	Quarterly Risk Management Report for Systemwide Risk Management	Alliant Staff	Dan Howell	Completed
09/15/15	<i>CAJPA Fall Conference and Training Seminar - Lake Tahoe Resort, Harrah's and Harveys</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
09/30/15	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 Chair	Mimi Long	Completed
OCTOBER 2015				
10/01/15	<i>Expiring Contract: Praesidium - October 1, 2014 to October 1, 2015</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
10/01/15	Request completion of the Liability application	Alliant Staff	Mimi Long	in process
10/01/15	Request estimated Workers' Compensation payroll	Alliant Staff	Mimi Long	in process
10/01/15	<i>AORMA Program Committee Meeting (Teleconference)</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>CANCELED</i>
10/05/15	<i>AORMA MSLCTC Meeting (Teleconference)</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>CANCELED</i>
10/15/15	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	Completed
10/15/15	Poll eligible AORMA Committee members to determine which members are willing to be nominated for the Vice Chair position	Nominations Committee	Mimi Long	Completed
10/31/15	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	
10/22/15	<i>AORMA Committee Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
10/22/15	<i>AIME Committee Meeting</i>	<i>Alliant Staff</i>	<i>Stacey Weeks</i>	<i>Completed</i>
10/22/15	<i>CSURMA BOD NMO Meeting via Teleconference</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
10/23/15	<i>CSURMA BOD Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
10/23/15	<i>CSURMA EC Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
10/31/15	CSURMA Quarterly EPL Deductible Recoverys ending September 30 (Begin Task)	Alliant Staff	Van Rin	
10/31/15	<i>Expiring Contract: Praesidium - July 1, 2014 to October 31, 2015</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	<i>Completed</i>
10/31/15	Government Compensation Report (request from CSU Accounting)	Accounting	Tevea Him	Completed
10/31/15	Create Government Compensation Report page on CSURMA website for public viewing	Alliant Staff	Tevea Him	Completed
NOVEMBER 2015				
11/01/15	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
11/28/15	Campus Risk Pool Deductible - Confirm (every 3 years - 2014, 2017, 2020)	Alliant Staff	Robert Leong	Completed
11/28/15	Send campus risk pool renewal budget	Alliant Staff	Robert Leong	
11/30/15	Review volunteer losses within the Workers' Compensation program	Alliant Staff	Mimi Long	Completed

CSURMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
11/30/15	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 9/30	Alliant Staff	Tevea Him	Completed
DECEMBER 2015				
12/01/15	2015 Vendor Survey - Review List of Vendors and Work on Recipients	Risk Management	Rebecca Skidmore	
12/01/15	AORMA Liability Program - Reinsurance Recovery (verify w/ Mauri)	Carl Warren	Mimi Long	
12/01/15	P & P Outlining Underwriting Guidelines for Granting Additional Insured Status	Alliant Staff	Dan Howell	Completed
12/03/15	AORMA Program Committee Meeting	Alliant Staff	Mimi Long	Completed
12/04/15	CSURMA EC Meeting	Alliant Staff	Mimi Long	CANCELED
12/10/15	AORMA Committee Meeting	Alliant Staff	Mimi Long	Completed
12/15/15	FORM 700 - Campus Risk Pool Administrator sends revised Campus Primary and Alternate CSURMA BOD member listing to JPA ADMIN	Alliant Staff	Tevea Him	Completed
12/15/15	Quarterly Risk Management Report for Systemwide Risk Management	Alliant Staff	Dan Howell	
12/30/15	Financial Audit - mail to Secretary of State and County of Official Address	Alliant Staff/Accounting	Tevea Him	
12/31/15	CSURMA Quarterly EPL Deductible Recoverys	Alliant Staff	Mimi Long	
12/31/15	<i>Expiring Contract: Alliant Insurance Services (Brokerage Agreement) - January 1, 2014 to December 31, 2015</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
12/31/15	<i>Expiring Contract: Alliant Insurance Services (Program Admin Agreement) - January 1, 2014 to December 31, 2015</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
12/31/15	<i>Expiring Contract: Enterprises Rent A Car - January 1, 2015 - December 31, 2015</i>	Alliant Staff	Mimi Long	

CSURMA EXECUTIVE COMMITTEE AND STAFF CONTACT LIST

ISSUE: Attached is a list of CSURMA Executive Committee members and the Program Administrators.

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

FISCAL IMPACT: None.

BACKGROUND: An accurate and current contact list facilitates better communication among Committee Members and Staff.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA Executive Committee and Staff Contact List

CSURMA EXECUTIVE COMMITTEE MEMBERS
Effective at July 1, 2015

Seat	Member	Position	Campus	Organization	E-Mail	Telephone Number
Chair	Linda Hawk	Vice President, Finance & Administrative Services	San Marcos	California State University San Marcos	lhawk@csusm.edu	760-750-4950
Vice Chair	Ming Tung (Mike) Lee	Vice President, Administration and Chief Financial Officer	Sacramento	California State University Sacramento	mikelee@csus.edu	916-278-6312
CSU Seat #1	Lisa Chavez	Vice-President, Administration and Chief Financial Officer	Los Angeles	California State University Los Angeles	lisa.chavez@calstatela.edu	323-343-3500
CSU Seat #2	Jody Van Leuven	Executive Director	San Bernardino	California State University San Bernardino	jody.vanleuven@csusb.edu	909-537-3939
CSU Seat #3	Scott Apel	Associate Vice President	Long Beach	California State University Long Beach	scott.apel@csulb.edu	562-985-8716
CSU Seat #4	Kevin Saunders	VP Administration & Finance	Monterey Bay	California State University Monterey Bay	kesaunders@csumb.edu	831-582-3397
AORMA Seat #5 - Chair	Frank Mumford	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	fmumford@fullerton.edu	657-278-4101
AORMA Seat #6 - V Chair	Guy Dalpe	Managing Director	San Francisco	Associated Students, Inc., San Francisco State University	gdalpe@sfsu.edu	415-338-1044
Treasurer	Robert Eaton	Assistant Vice Chancellor, Financing, Treasury, and Risk Management	Chancellor's Office	California State University, Office of the Chancellor	reaton@calstate.edu	562-951-4572
Secretary Auditor	Zachary Gifford	Director of Systemwide Risk Management and Public Safety	Chancellor's Office	California State University, Office of the Chancellor	zgifford@calstate.edu	562-951-4580



CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
JPA Program Administrator – Alliant Insurance Services, Inc.				
Certificate of Insurance Requests	Hsan Htein Van Rin	hhhtein@alliant.com vrin@alliant.com	415-403-1452 415-403-1408	415-874-4810 415-874-4810
General CSURMA Coverage Questions	Robert Leong Van Rin Hsan Htein Daniel Howell	rleong@alliant.com vrin@alliant.com hhhtein@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
General AORMA Coverage Questions	Mimi Long Van Rin Hsan Htein Daniel Howell	mlong@alliant.com vrin@alliant.com hhhtein@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 hhhtein@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 hhhtein@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
Alliant Claims Consulting	Robert Frey Diana Walizada Michelle Maffei Martin Fox-Foster Elaine Kim	rfrey@alliant.com dwalizada@alliant.com mmaffei@alliant.com martin.fox-foster@alliant.com ekim@alliant.com	415-403-1445 415-403-1453 415-403-1418 415-403-1417 415-403-1458	415-403-1466 415-403-1466 415-403-1466 415-403-1466 415-403-1466
Form 700	Tevea Him	thim@alliant.com	415-403-1416	415-402-0773
Website and Technology Questions	Tevea Him Myron Leavell	thim@alliant.com mleavell@alliant.com	415-403-1416 415-403-1404	415-874-4810 415-874-4810



California State University Risk Management Authority

CSU Chancellor's Office				
CSU Chancellor's Office	Zachary Gifford	zgifford@calstate.edu	562-951-4568	562-951-4859
	Rebecca Skidmore	rskidmore@calstate.edu	562-951-4574	562-951-4859
	Leona Ching	lching@calstate.edu	562-951-4580	562-951-4859
	Alice Kim	akim@calstate.edu	562-951-4627	562-951-4865
	Kelly Cox	kcox@calstate.edu	562-951-4611	562-951-4865
	Robert Eaton	reaton@calstate.edu	562-951-4572	562-951-4971
	Audra Reed	areed@calstate.edu	562-951-4564	562-951-4971
	William Hsu	whsu@calstate.edu	562-951-4500	562-951-4956
	Steve Relyea	srelyea@calstate.edu	562-951-4600	562-951-4971
	Martha Guiditta	mguiditta@calstate.edu	562-951-4557	562-951-4859
	Michael Clements	mclements@calstate.edu	562-951-4091	
	Jessica Liu	jliu@calstate.edu	562-951-4621	
	Cindi Le	cle@calstate.edu	562-951-4651	