



CSURMA BOARD OF DIRECTORS MEETING AGENDA

“This is an Open Public Meeting”

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

Per Government Code section 54954.2, persons requesting disability-related modifications or accommodations, including auxiliary aids or services in order to participate in the meeting, are requested to contact Alliant at (415) 403-1400 twenty-four hours in advance of the meeting. Entrance to the meeting location may require routine provision of identification to building security. However, CSURMA 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.

Meeting Date: April 25, 2018
Time: 10:30 AM

Location: Sheraton San Diego Hotel & Marina
1590 Harbor Island Drive, Bel Aire Ballroom
San Diego, CA 92101

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The Board is asked to take action on the consent calendar items as a group, except a member may request an item be withdrawn from the Consent Calendar for discussion and action.

- 1. Approval of Minutes – October 27, 2017** p. 5
The Board will be asked to approve the minutes from their last meeting.
- 2. CSURMA Treasurer’s Report** p. 18
The Board will be asked to accept the Treasurer Report at December 31, 2017
- 3. CSURMA’s Conflict of Interest Code** p. 25
The Board will be asked to approve CSURMA’s Conflict of Interest Code

D. GENERAL ADMINISTRATION

- 1. Adoption of the FY 2018/19 CSURMA Operating Budget** **A** p. 30
The Board will be asked to adopt the proposed FY 2018/19 CSURMA Budget and Resolution No. 01-18 (BOD).

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|----|---|---|--------|
| 2. | Campus Risk Pools Funding Status
<i>The Board will receive a report on the campus pooled program funding status.</i> | I | p. 71 |
| 3. | Nominating Committee Report and Executive Committee Elections
<i>The Board will receive a report from the Nominating Committee and will be asked to elect representatives to the seats up for reelection.</i> | A | p. 77 |
| 4. | Club Liability Insurance Program (CLIP)
<i>The Board will be asked to approve the CLIP Program and delegate authority to the Secretary-Auditor to bind coverage..</i> | A | p. 82 |
| 5. | Excess Insurance Renewals and Underwriter Meetings Report
<i>The Board will hear a report regarding the progress of the excess insurance renewals.</i> | I | p. 88 |
| 6. | FY 2018/2019 Long Range Action Plan
<i>The Board will be asked to review the FY 2018/19 Long Range Action Plan which was approved by the Executive Committee.</i> | I | p. 91 |
| 7. | CSURMA Operational Review Report
<i>The Board will hear a report regarding the Operational Review of CSURMA.</i> | I | p. 95 |
| 8. | **Presentation ** Owner Controlled Insurance Program (OCIP) Renewal
<i>The Board will hear a report on OCIP Renewal coverage for a five year period.</i> | I | p. 124 |
| 9. | ** Presentation ** Risk Management Information System (Ventiv) Update
<i>The Board will discuss the long-term benchmarking program and will hear an update on the Ventiv Phase I project.</i> | I | p. 138 |

E. OTHER INSURANCE PROGRAMS

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|----|---|---|--------|
| 1. | AORMA Programs Update
<i>The Board will receive a verbal report on the activities of the AORMA Committee.</i> | I | p. 139 |
| 2. | AIME Programs Update
<i>The Board will receive a verbal report of the activities of the AIME Committee.</i> | I | p. 140 |

F. CLOSED SESSION Pursuant to Cal. Gov. Code Sec. 11126(e)(1) & 11126(f)(1)

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

No items are scheduled for closed session at today’s meeting.

G. INFORMATION ITEMS

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|--|----------|---------------|
| 1. Review of the Service Provider Performance Survey Report | I | <i>p. 141</i> |
| <i>The Board will receive a report from Systemwide Risk Management on the CSURMA Vendor Survey.</i> | | |
| 2. CSAC EIA Member Services and Resources | I | <i>p. 250</i> |
| <i>The Board will review the member services available through CSAC EIA</i> | | |
| 3. Financial Ratings of the CSURMA Insurers and Reinsurers | I | <i>p. 307</i> |
| <i>The Board will be asked to review the financial status of CSURMA’s current insurers and reinsurers.</i> | | |
| 4. CSURMA Administrative Service Calendar | I | <i>p. 313</i> |
| <i>The Board will be asked to review the CSURMA Administrative Service Calendar.</i> | | |
| 5. CSURMA Board of Directors and Staff Contact List | I | <i>p. 319</i> |
| <i>The Board will be asked to review the CSURMA Board of Directors contact information and provide Staff with revisions.</i> | | |

H. ADJOURNMENT

The next Board of Directors meeting is scheduled for October 26, 2018 at 10:30 AM in Long Beach at the CSU Chancellor’s Office, 401 Golden Shore.

Please contact Mimi Long mlong@alliant.com or Tevea Him thim@alliant.com with questions.

Teleconference Locations:

1. CSU Chancellor’s Office, 401 Golden Shore, Long Beach, CA
2. CSU Channel Islands, One University Drive, Camarillo, CA
3. CSU Long Beach, 1250 Bellflower Blvd, Long Beach, CA
4. California Maritime Academy, 200 Maritime Academy Dr, Vallejo, CA
5. Cal Poly Pomona, 3801 West Temple, Pomona, CA
6. Cal Poly San Luis Obispo, 1 Grand Avenue Bldg, 80 RM 102, San Luis Obispo, CA
7. The CSU, Chico Research Foundation, 25 Main Street, Suite 206, Chico, CA
8. CSU Fullerton Auxiliary Services Corporation, 1121 N. State College Blvd, Fullerton, CA
9. University Enterprises, Inc., CSU Sacramento, 6000 J Street, Bookstore Bldg., #3900, Sacramento, CA
10. Union WELL Inc., Sacramento State, 6000 J Street, Sacramento, CA
11. San Diego State University Research Foundation, Gateway Center, 5250 Campanile Drive, San Diego, CA

APPROVAL OF THE AGENDA

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

RECOMMENDATION: The Board of Directors is asked to review and approve the proposed agenda before discussion of any business.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S): None.

APPROVAL OF MINUTES – OCTOBER 27, 2017

ISSUE: The Board of Directors will be asked to review and approve the draft minutes from its October 27, 2017 meeting.

RECOMMENDATION: It is recommended that the Board of Directors approve the minutes from its October 27, 2017 meeting, including corrections as necessary.

FISCAL IMPACT: None.

BACKGROUND: The minutes reflect the actions taken by the Board of Directors at its last meeting.

PUBLICATION: The approved minutes will be uploaded to the CSURMA website.

ATTACHMENT(S):

- a. CSURMA Board of Directors Meeting Minutes – October 27, 2017

**MINUTES OF THE
CSURMA BOARD OF DIRECTORS MEETING**

October 27, 2017

**CSU CHANCELLOR'S OFFICE, DUMKE ROOM
401 Golden Shore • Long Beach, CA**

10:30 AM

A. CALL TO ORDER

The meeting was called to order at 10:31 a.m. by Mike Lee

All Board of Directors and guests introduced themselves.

A1. Approval of the Agenda

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

MOTION: Jody Van Leuven **SECOND:** Frank Mumford

MOTION CARRIED

B. PUBLIC COMMENTS

There were no public comments.

C. CONSENT CALENDAR

C1. Approval of Minutes – May 5, 2017

C2. Treasurer's Report ending June 30, 2017

C3. Adoption of Meeting Dates for Calendar Year 2018

A motion was made to approve or accept each action item on the Consent Calendar as presented.

MOTION: Lisa Chavez **SECOND:** Robert Eaton

MOTION CARRIED

D. GENERAL ADMINISTRATION

D1. Independent Auditor's Financial Audit Report as of June 30, 2017

Liezl Sangalang KPMG's Engagement Senior Manager stated that the Independent's Auditors Report includes an unmodified opinion on the financial statements as well as the supplementary information. Sangalang noted that the areas of the audit emphasis were the member contribution revenues, investments, insurance premiums, dividend distributions, and claims liability for losses & loss adjustments expenses, as well as claims losses and loss adjustment expenses, which are reviewed by KPMG's actuary.

A motion was made to accept the audited financial report ending June 30, 2017 as presented.

MOTION: Dwayne Brummett **SECOND:** Mike Thorpe

MOTION CARRIED

D2. FY 18/19 Pooled Program Funding Status

D2a. Campus Risk Pools - Actuarial Reports for Campus Liability, Campus Workers' Compensation and Athletic Injury Medical Expense (AIME) Programs

Rob Leong summarized the actuarial report which evaluates the liabilities of CSURMA's major self-insured risk pools. The information provided by the actuary is used to establish fiscal year-end financial reports, and serves as the starting point to develop rates and funding for FY 2018/19, as well as evaluating potential dividends or assessments.

This item is for information only as the Executive Committee reviewed and accepted the actuarial reports at its meeting on September 8, 2017. The actuarial reports include a discussion on the methodology used by the actuary to establish the financial projections for the self-insured risk pools.

D2b. Campus Risk Pool Funding Status at June 30, 2017

The Board reviewed the funding status reports of CSURMA's major risk pool programs. Rob Leong reports that Staff used the most recent actuarial reports and June 30 financial statements to prepare these reports. He also notes that Staff uses the most recent actuarial reports and the financial statements prepared by the CSURMA Accountant. Staff has completed its evaluation of the funding status for the Campus Liability, Campus Workers' Compensation and Athletic Injury Medical Expense risk pools for the fiscal year ending on June 30, 2017.

D2c. Campus Risk Pools – Dividends and Assessments

Rob Leong explained that CSURMA adopted three ratios which are used as guidance to determine the maximum dividend available to be released. The Premium to Surplus ratio is a measure of how surplus is leveraged against possible pricing inaccuracies. The Surplus to Retention ratio is a measure of the maximum amount that surplus could decline due to a single loss. The Outstanding Reserves to Surplus ratio is a measure of how surplus is leveraged against possible reserve inaccuracies. Based on these ratios, IDL/NDL/UI programs do not have enough surplus to recommend a dividend. Within the liability and workers' compensation program, there is an opportunity to release a dividend.

Leong noted that historically the practice has been to declare a dividend of up to fifty percent (50%) of unencumbered program funds where available and an assessment to cover existing and anticipated funding shortfalls for funds that have a negative fund balance. The Executive Committee reviewed the funding position of the campus risk pools in light of the actuarial reports and the unaudited financial statements at June 30, 2017. Leong states that the Executive Committee is recommending that the Board approve a dividend from the liability program of \$3,304,943 and a dividend from the workers' compensation program of \$3,722,665. The dividend allocation is based on the percentage of total contributions by each campus for the past five years.

Dividends			
Program	FY 15/16	FY 16/17	FY 17/18
Workers' Compensation	\$5,038,862	\$8,111,485	\$3,722,665
Liability	\$3,461,497	\$5,576,910	\$3,304,943
Total	\$8,500,359	\$13,688,395	\$7,027,608

A motion was made to approve a dividend from the liability program of \$3,304,943 and a dividend from the workers' compensation program of \$3,722,665. The dividend will be paid to the campuses by the end of November via a cash posting order. Additionally, the Executive Committee took action to internally transfer \$500,000 from the Liability Risk Pool to the AIME fund to strengthen AIME's reserves.

D3. FY 2018/2019 Rates and Gross Funding Campus Coverage Programs

Rob Leong explained that the Executive Committee is recommending adoption of the rates and funding for the upcoming fiscal year as shown in the table below.

Campus Coverage Programs
FY 2018/19 Proposed Gross Funding

	FY 2017/18 Actual	FY 18/19 Proposed	\$ Chg	% Chg
Liability	\$ 15,707,457	\$ 16,173,148	\$ 465,691	3.0%
Workers Compensation	36,337,621	38,837,384	2,499,763	6.9%
IDL, NDI, UI	15,000,000	15,500,000	500,000	3.3%
Property	8,250,000	8,450,000	200,000	2.4%
AIME	4,506,330	4,660,547	154,217	3.4%
Auto Liability	829,510	772,833	(56,677)	-6.8%
Total	\$ 80,630,918	\$ 84,393,912	\$ 3,762,994	4.7%

Liability: Undiscounted basis for FY 17/18 and FY 18/19.

Workers' Compensation: Discounted basis for FY 17/18 and FY 18/19.

The Campus Liability Program costs include premium deposits for the Student Professional Liability Insurance Program (SPLIP) and the Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP). Campus Property Program costs include Blanket Employee Fidelity coverage, Cyber Risk insurance and Fine Arts Artifacts & Archives insurance (FAAAP). Auto Liability is covered by the State Vehicle Liability Self-Insurance Program (VELSIP), whose cost is determined by the Office of Risk and Insurance Management (ORIM). The costs for the purchased insurance programs (SPLIP, SAFECLIP, Property, Fidelity, and Cyber) are estimates at this time since actual rates will not be known until negotiations are finalized in June 2018.

A motion was made to adopt the Campus coverage programs funding for FY 2018/19 as proposed. It has been CSURMA’s practice to have the Executive Committee re-review the proposed funding and to finalize rates on an undiscounted or discounted basis when it meets in Spring 2018.

MOTION: Mike Thorpe **SECOND:** Jody Van Leuven

MOTION CARRIED

D4. FY 2017/2018 Long Range Planning Goals

Daniel Howell updated the Board on the long range planning goals adopted by the Executive Committee.

- LRP-1: Create a Special Events Resource Guide. Implement risk management training for special events.
- LRP-2: Implement a Risk Management Information System and Provide Regular Reporting
- LRP-3: Complete cost / benefits analysis for a captive insurance company to operate within CSURMA.
- LRP-4: Visit Campus VPs to provide updates on CSURMA
- LRP-5: Provide information to the membership regarding the risk management and loss control services available through CSAC-EIA
- LRP-6: Revise member loan policy to apply to risk management projects
- LRP-7: Explore and evaluate alternate investment strategies.
- LRP-8: Review and consider the purchase of Systemwide earthquake coverage with a parametric trigger
- LRP-9: Revise the Risk Management Innovation Grant Program to apply only to projects proposed by the affinity groups
- LRP-10: Create risk management / loss control workers' compensation projects based on the CWCI data
- LRP-11: Create a marine program to cover watercraft owned by campus and auxiliary organization members
- LRP-12: Provide assistance and oversight to the AOA
- LRP-13: Formation of a student health program
- LRP-14: Review and modification if appropriate the Workers' Compensation Experience Modification calculation

D5. Owner Controlled Insurance Program (OCIP) Renewal

Daniel Howell noted that at its meeting in September, the Executive Committee delegated authority to the Assistance Vice Chancellor of CPDC and the CSURMA Treasurer to renew the current Owner Controlled Insurance Program (OCIP) for an additional five years (October 1, 2017 to October 1, 2022).

The cost of the OCIP is paid from project funds for enrolled projects.

Working with CSU Chancellor's Office Capital Planning Design and Construction (CPDC), CSURMA launched in 2012 an Owner Controlled Insurance Program (OCIP). As shown in the attached presentation, the initial five-year term has been successful, with coverage enhancements and savings projected to exceed \$10 million for the initial five-year term.

As part of the renewal discussions, campus feedback generated suggestions for improvements that CSURMA would develop working with CPDC and Systemwide Risk Management. One request involves arranging for CSURMA to fund insurer premiums and recoup those premiums from the projects as the project funding becomes available. This would solve a timing issue that burdens the projects. This proposed funding alignment needs further development for the potential financial impact to CSURMA. The other issues being addressed are shown below:

- Administrative burden on campus project teams
- CPDC not fully equipped to administer the OCIP program
- Initial project costs for premiums create a cash flow problem for projects
- Concerns around whether financial benefits exceeds administrative burden
- OCIP loss rate is hovering near rate charged to campuses
- Difficulty in coordinating between OCIP, Builders Risk and Property policy claims
- Confusion over drug testing program
- Negative overall impression of OCIP program at the campus level

D6. CSURMA Support of CSU Campus Implementation of UC Risk and Safety Solutions Software Modules

Zachary Gifford discussed the UC Risk and Safety Solutions (RSS) is a software and service provider to the UC that has developed products tailored to higher education and healthcare providers and is now selling products and services outside of the UC. The Systemwide Office of Risk Management and campus EH&S leadership identifying the value of RSS's offerings developed a master services agreement by which campuses can obtain discounted access to the UC's various safety training and monitoring modules. Key elements of the new service are:

- Campuses can elect to participate in this non-mandatory Software.
- CSURMA would support implementation at up to seven campuses per year at a one-time cost to CSURMA of \$20,000 per campus for implementation.
- Campuses will have a free one-year trial of one module, additional modules and renewals will be available at 60% of UC RSS's list price.

- CSURMA would serve as the single point of billing contact for RSS and then bill the campuses.

A few CSU campuses are already in the process of implementing UC RSS products and services and RSS has agreed to honor the discounted pricing offered to CSU retroactive to current year implementations and licensing.

CSURMA has a budget item for the campus grant program and staff proposes that this budget item be increased to allow for the RSS master enabling agreement at a cost not to exceed \$140,000 for FY 17/18. This item will be included in the mid-year budget adjustment item presented to the CSURMA EC in March, 2018.

D7. Development of CSURMA Earthquake Coverage Program

Scott Carpinteri from Swiss Re was present to discussed Earthquake coverages.

The CSURMA's long range plan included directing staff to evaluate potential for CSURMA to launch an earthquake insurance program using non-traditional approaches. At the September CSURMA Executive Committee meeting the EC took action to delegate authority to the CSURMA Treasurer and Secretary-Auditor to bind coverage with SwissRe provided the CSU Senior Executive Vice Chancellor of Business and Finance concurred with the action. Coverage has been bound effective October 1, 2017 at a premium of \$1,550,000, which is a reduction from the indicated pricing of \$1,625,000 to \$1,700,000. The insurer has paid Alliant a commission of 7.5% on the placement, which is the same amount Alliant has been paid for similar placements.

Alliant's Brokerage Services Agreement effective January 1, 2016 provides that CSURMA and Alliant will agree on equitable compensation for new coverages and programs. Alliant requests that the Executive Committee approve the insurer's payment of the commission on this new placement.

The cost of earthquake coverage will be allocated to the campus and AORMA property funds and premiums for the upcoming FY 18/19 will include a charge for coverage. The carrier has paid Alliant a commission of 7.5% from within the premium of \$1,550,000.

D8. Auxiliary Organizations Employee Benefits Program

Daniel Howell stated that the Auxiliary Organizations Association (AOA) has a joint marketing employee benefits program, administered by the selected insurance broker under the supervision of the "AOA Benefits User Group" (AOA BUG) consisting of representatives from participating organizations. The AOA BUG conducted an insurance brokerage services RFP in Spring 2017 and selected Alliant Insurance Services as the program's insurance broker. One of the strategies the program may take is to join the CSAC Excess Insurance Authority's benefits program via CSURMA. The AOA BUG has indicated it may seek to become a standing committee of the AORMA program.

A motion was made to authorize the formation of a new AORMA Employee Benefits Program.

MOTION: Dwayne Brummett **SECOND:** Todd Summer

MOTION CARRIED

D9. Development of Student Health Insurance Program and UC SHIP

As explained by Daniel Howell, the CSU has a history of offering student health insurance directed to incoming international students. Because the CSU does not have a “hard waiver” directing domestic students to buy coverage, there have only been a handful of domestic students buying coverage. With this year’s renewals, the insurance markets refused to offer coverage to domestic students due to adverse selection resulting in high claims levels. The resulting cancellation created concerns about how CSU can best serve the student population’s need for student health insurance. For FY 17/18, the majority of campuses are referring domestic students to Covered California.

In the past, CSU’s Systemwide Risk Management office has had discussions with the University of California about the potential for CSU to participate in the UC’s Student Health Insurance Program (SHIP). UC’s administrators of the SHIP expressed interest, provided CSU’s campuses came in as a group. Participation would require delivery to UC SHIP of census and claim information maintained by the current insurers via the current retail brokers, which has been problematic to obtain.

This item is for interest only as the Executive Committee felt it was imperative that this item be elevated to the CABO members as well as CSU’s Senior Executive Vice Chancellor for further action.

D10. Campus Workers’ Compensation Experience Modification Task Group Report

Zachary Gifford explained that the Executive Committee established the Campus WC X-Mod Task Group on March 9, 2017 to review the Experience Rating methodology currently in use for the Campus Workers’ Compensation program, and to recommend refinements to the formula as it deems appropriate and fair for all campus members. Staff developed several alternative methods to address the concern of some members that large settlements adversely impact their X-Mods. The WC X-Mod Task Group met on July 19, 2017 to review and discuss staff’s analyses. Following that meeting, Staff drafted and the task group approved the written report which recommends no change to the current X-Mod calculation factors.

The X-Mod rating plan serves to distribute budgeted costs to members using the calculation formula approved by the Board of Directors.

D11. Insurance Renewals Report

The Committee reviewed the insurance renewal summary report prepared by Rob Leong. Daniel Howell provided a summary of the FY 17/18 insurance renewals.

E. AUXILIARY ORGANIZATIONS INSURANCE PROGRAMS

E1. AORMA Programs Update

Dwayne Brummett provided a brief report of the activities of the AORMA Committee.

E2. AIME Programs Update

Jody Van Leuven provided a brief report of the activities of the AIME Committee.

F. CLOSED SESSION

There were no items scheduled for closed session.

G. INFORMATION ITEMS

G1. Program Administrator's Stewardship Report

Daniel Howell let the Board know that each year the Program Administrators prepare a Stewardship Report for the Board. The Stewardship Report describes the activities and accomplishments of CSURMA and its Program Administrators.

G2. Workers' Compensation Stewardship Report

Jacki Graf noted that Sedgwick, CSU's workers' compensation claims administrator, has completed their Stewardship Report which reviews CSURMA's key performance indicators for the program over the last five fiscal years.

Sedgwick CMS has provided workers' compensation third party claims administration for the CSU Campuses since July 1, 2003. The current agreement with Sedgwick has been extended to June 30, 2018 and includes five one-year optional extensions.

Staff will be on hand at the meeting the answer questions and provide a summary of the key findings within the Stewardship Report.

G3. Insurance Grows for Cyberattacks

The attached article entitled Insurance Grows for Cyberattacks, provides some useful information regarding cyber liability insurance and statistical information regarding attacks.

G4. Liability Claims Administration Audit Results

The Executive Committee engaged Dennis Mitchell of Bickmore Risk Servicers (BRS) to conduct a performance review of its claims administrators for Campus Liability Program (Chancellor's Office) and AORMA Liability Program (Carl Warren and Company). The review was performed in June and the Auditor has submitted draft reports of its findings and recommendations for review at today's meeting.

BRS performed the last claim audits for Campus Liability and AORMA Liability in 2015. To ensure consistency of review, the Executive Committee authorized the Secretary-Auditor to engage BRS as claims auditor for 2017. The claims audit for AIME has been deferred to 2018, due to the change of its TPA agreement.

G5. Workers' Compensation Claims Administration Service Performance Audit

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 2017 was completed by Jacki Graf, CSURMA's Senior Workers' Compensation Claims Consultant in June and July of 2017 for the Campus Workers' Compensation Risk Pool. The summary report is attached for the Board's review and discussion.

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.

G6. State of California Restricted Travel

Daniel Howell reminded the Committee that CSURMA adopted a travel policy that says that CSURMA travelers follow the travel requirements of their organization. The State of California has eliminated travel to certain states and CSURMA follows this restriction.

G7. CSURMA Administrative Service Calendar

The Board reviewed the CSURMA Administrative Services Calendar.

G8. CSURMA Board of Directors and Staff Contact List

The Board was asked to review the attached Board of Directors contact information and provide Staff with revisions.

H. ADJOURNMENT

The meeting was adjourned at 12:09 P.M.

**CSURMA BOARD OF DIRECTORS MEETING
ATTENDANCE**

October 27, 2017

**CSU CHANCELLOR'S OFFICE, DUMKE ROOM
401 Golden Shore • Long Beach, CA**

10:30 AM

Board of Directors:

Campus Name	Representative	Present ✓	Alternate	Present ✓
CSU Bakersfield	Thom Davis	<i>✓In Person</i>	Tim Ridley	<i>✓In Person (non-voting)</i>
CSU Office of the Chancellor	Robert Eaton	<i>✓In Person</i>	Vacant	
CSU Channel Islands	Katharine Hullinger		Diane Mandrafina	
CSU Chico	Michael Thorpe	<i>✓In Person</i>	Robbi Stivers	<i>Teleconference (non-voting)</i>
CSU Dominguez Hills	Naomi Goodwin	<i>Teleconference</i>	Stephen J. Mastro	<i>✓In Person</i>
CSU East Bay	Nyassa Love	<i>✓In Person</i>	Debbie Chaw	
CSU Fresno	Debbie Adishian-Astone		Lisa Kao	<i>Teleconference</i>
CSU Fullerton	Michael Coughlin		John Beisner	
Humboldt State University	Kimberly Comet	<i>✓In Person</i>	Doug Dawes	
CSU Long Beach	Scott Apel	<i>✓In Person</i>	Felissa Waynick	<i>✓In Person (non-voting)</i>
CSU Los Angeles	Lisa Chavez	<i>✓In Person</i>	Kevin Brady	<i>✓In Person (non-voting)</i>
California Maritime Academy	Marianne Spotorno	<i>Teleconference</i>	Franz Lozano	
CSU Monterey Bay	Kevin Saunders		Lenore Reed	<i>Teleconference</i>
CSU Northridge	Edith Winterhalter		Lisa Telles	<i>Teleconference</i>
Cal Poly Pomona	Whitney Fields		Valerie Eberle	<i>✓In Person</i>
CSU Sacramento	Mike Lee	<i>✓In Person</i>	Gary Rosenblum	



California State University Risk Management Authority

DRAFT

CSU San Bernardino	Jody Van Leuven	<i>✓In Person</i>	Douglas R. Freer	
San Diego State University	Thomas McCarron		Jessica Rentto	
San Francisco State University	Ann Sherman	<i>✓In Person</i>	Michael Beatty	<i>✓In Person (non-voting)</i>
San Jose State University	Marla Perez-Guerra	<i>Teleconference</i>	Charlie Faas	<i>Teleconference (non-voting)</i>
Cal Poly (San Luis Obispo)	Dru Zachmeyer	<i>Teleconference</i>	Cindy Vizcaino Villa	
CSU San Marcos	Neal Hoss	<i>Teleconference</i>	Erin Fullerton	
Sonoma State University	Tyson Hill	<i>Teleconference</i>	Joyce Lopes	
CSU Stanislaus	Amy Thomas	<i>Teleconference</i>	Darrell Haydon	<i>Teleconference (non-voting)</i>

Campus Name	Representative	Present ✓
CSU Fullerton Auxiliary Services Corporation	Frank Mumford	<i>✓In Person</i>
Associated Students, Inc., Cal Poly San Luis Obispo	Dwayne Brummett	<i>✓In Person</i>
Humboldt State University Center	Dave Nakamura	<i>✓In Person</i>
University Corporation, CSU Monterey Bay	Starr Lee	<i>Teleconference</i>
Aztec Shops, Ltd., SDSU	Todd Summer	<i>✓In Person</i>
California State University San Marcos Corporation	Bella Newberg	
University Enterprises, Inc., CSU Sacramento	Trina Knight	<i>✓In Person</i>
University Union Operation of CSUS, Inc.	Bill Olmsted	<i>✓In Person</i>

Staff, Guests and/or Consultants Present:

Scott Carpinteri, Swiss Re
 Zachary Gifford (CSURMA Secretary/Auditor), CSU Office of the Chancellor
 Jacki Graf, Alliant Insurance Services, Inc.
 Tevea Him, Alliant Insurance Services, Inc.
 Daniel Howell, Alliant Insurance Services, Inc.
 William Hsu, CSURMA General Counsel, CSU Office of the Chancellor
 Sedong John, CSU Office of the Chancellor, CSURMA Accounting
 Alice Kim, CSU Office of the Chancellor, CSURMA Accounting



California State University Risk Management Authority

DRAFT

Rob Leong, Alliant Insurance Services, Inc.
Amy Lightner, Alliant Insurance Services, Inc.
Mimi Long, Alliant Insurance Services, Inc.
Liezl Sangalang, KPMG

CSURMA TREASURER'S 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 Board is asked to review the Quarterly Investment Report ending December 31, 2017. The CSURMA Treasurer will be on hand to answer questions.

RECOMMENDATION: Staff recommends the Board accept the Treasurer's Report, as presented at today's meeting.

FISCAL IMPACT: None.

BACKGROUND: The objective of reviewing the investment of funds is to assure that policies and procedures are in effect to protect and preserve the JPA's financial assets.

PUBLICATION: None.

ATTACHMENT(S):

- a. Certification of Funds Letter – February 13, 2018
- b. CSURMA Investment Report - October 1, 2017 to December 31, 2017



California State University Risk Management Authority

Officers


Ming Tung (Mike) Lee
Chair - 916-278-6312

Lisa Chavez
Vice Chair - 323-343-3500

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 December 31, 2017

Date: February 13, 2018

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 December 31, 2017. 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

October 1, 2017 - December 31, 2017

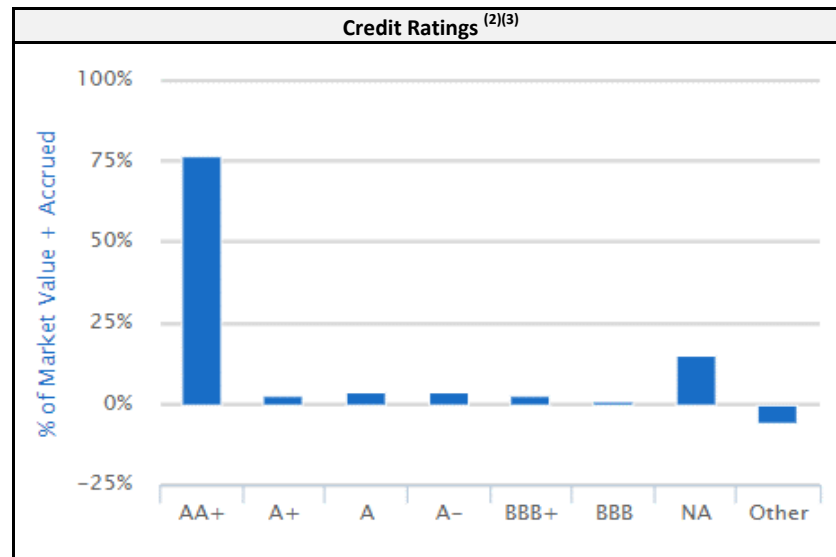
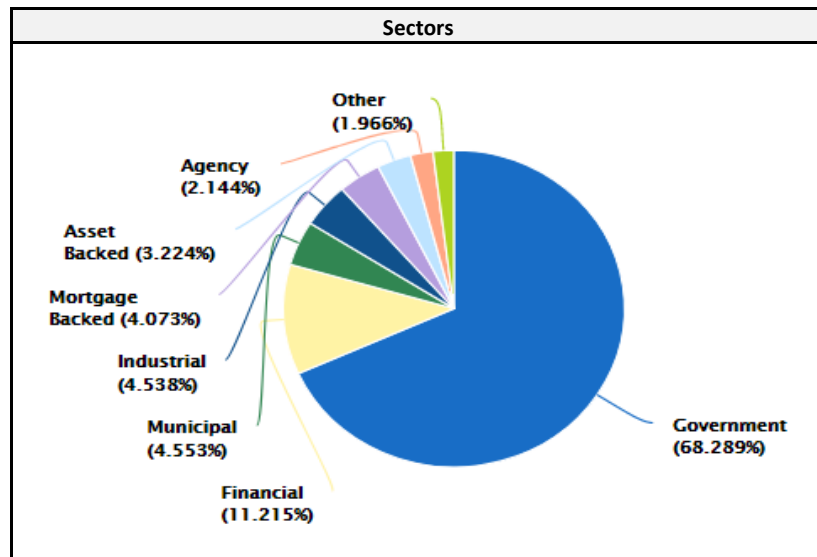
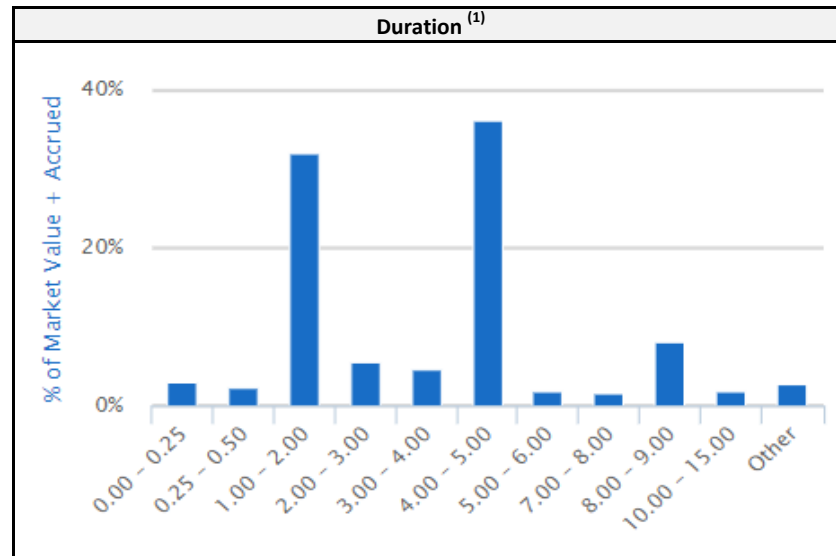
Prepared by Treasury

California State University Risk Management Authority

Fixed Income Portfolio (Auxiliary Investment Platform)

As of 12/31/2017

Portfolio Summary Total	
Total Assets	132,828,450
Duration	3.850
Yield	2.348
Avg Credit Rating	AA-/Aa3
QE Performance	-0.313%



⁽¹⁾ The Other category combines duration ranges and in aggregate equals 2.694% of the portfolio.

⁽²⁾ The Other category contains assets that do not fall within the seven specific charted credit ratings. These assets make -5.734% of the portfolio and include the following ratings: AAA, AA, AA-, BBB- and A-1+. The Other category is negative due to a net payable balance of \$13.5 million for unsettled trades that are classified in the AAA credit rating.

⁽³⁾ The NA category contains assets that do not have credit ratings available. These assets make up 15.241% of the portfolio. The NA balance is unusually high due to a balance in the amount of \$ 15.2 million held in a Government Money Market fund to cover the unsettled trades shown as a payable balance in the "Other" category in footnote (2). The net between the payable balance and money market fund balance is approximately \$1.7 million or 1.28% of market value.

California State University Risk Management Authority

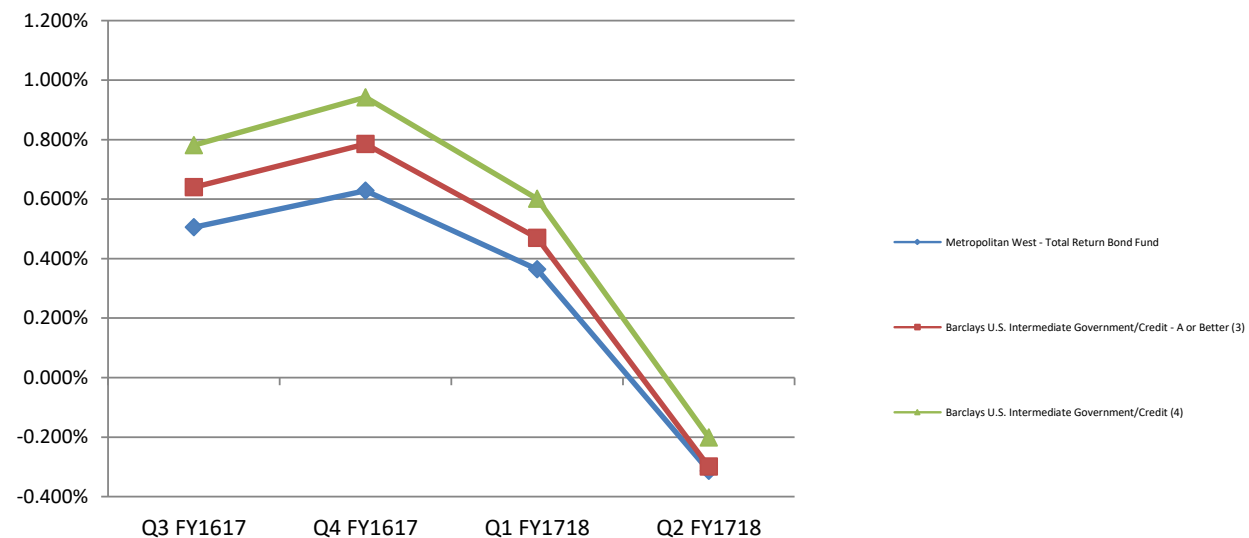
Fixed Income Portfolio (Auxiliary Investment Platform)

Performance Summary

Period Ending 12/31/2017

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
	12/31/2017	10/01/17 - 12/31/17	01/01/17 - 12/31/17	01/01/15 - 12/31/17	01/01/13 - 12/31/17	07/01/07 - 12/31/17			
Metropolitan West - Total Return Bond Fund	132,828,450	-0.313%	1.186%	0.835%	0.837%	3.357%	2.348	5.397	3.850
Barclays U.S. Intermediate Government/Credit - A or Better ⁽³⁾		-0.299%	1.602%	1.447%	1.228%	2.747%	2.222	4.181	3.880
Barclays U.S. Intermediate Government/Credit ⁽⁴⁾		-0.201%	2.137%	1.760%	1.501%	3.145%	2.376	4.348	4.006

Account / Index	Q3 FY1617	Q4 FY1617	Q1 FY1718	Q2 FY1718	Trailing 12 Month ⁽¹⁾
	01/01/17 - 03/31/17	04/01/17 - 06/30/17	07/01/17 - 09/30/17	10/01/17 - 12/31/17	01/01/17 - 12/31/17
Metropolitan West - Total Return Bond Fund	0.505%	0.628%	0.364%	-0.313%	1.186%
Barclays U.S. Intermediate Government/Credit - A or Better ⁽³⁾	0.640%	0.785%	0.470%	-0.299%	1.602%
Barclays U.S. Intermediate Government/Credit ⁽⁴⁾	0.781%	0.942%	0.601%	-0.201%	2.137%



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

(2) Weighted Average Maturity

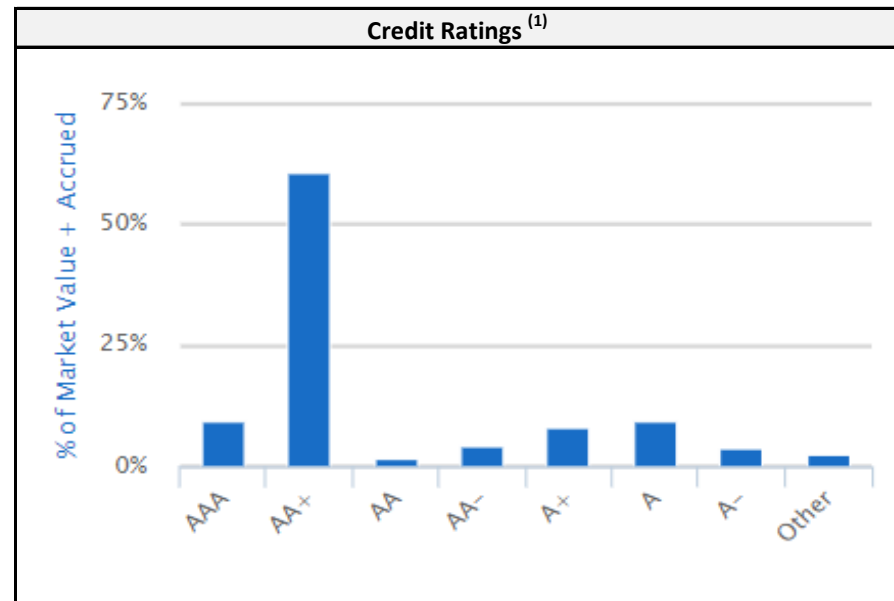
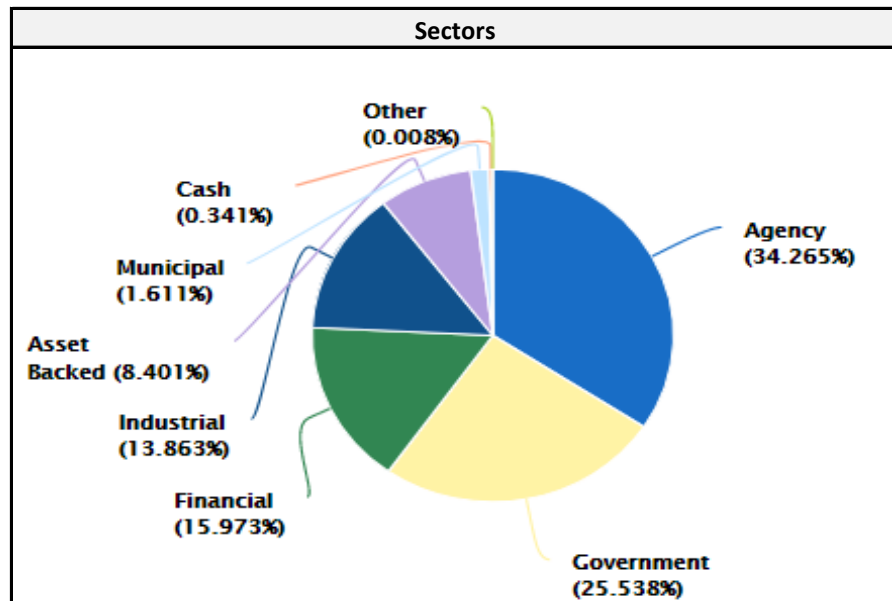
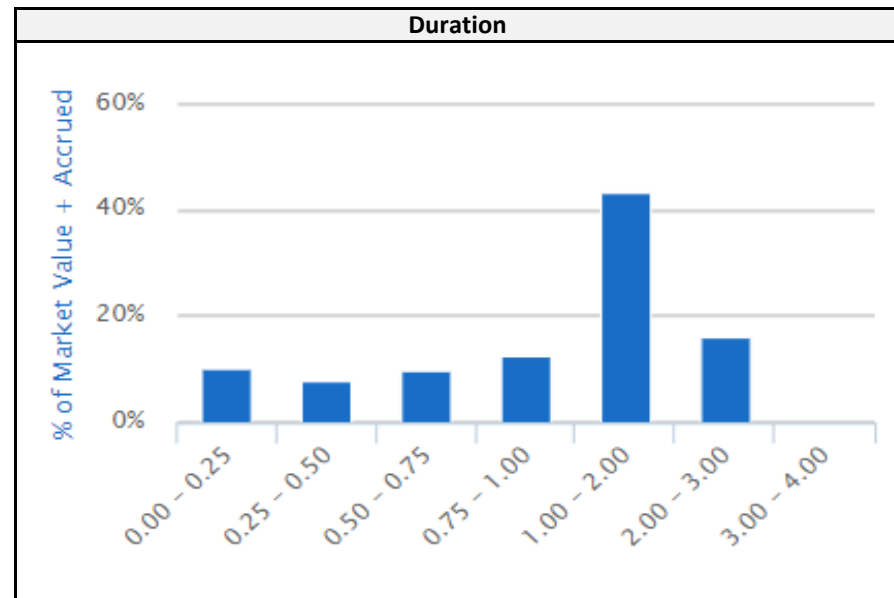
(3) Portfolio Benchmark as of 05/2014.

(4) Portfolio Benchmark prior to 05/2014.

California State University SWIFT Portfolio

As of 12/31/2017

Portfolio Summary Total	
Total Assets	24,334,894
Duration	1.238
Yield	1.879
Avg Credit Rating	AA-/Aa3
QE Performance	0.007%



⁽¹⁾ The other bucket contains assets that do not fall within the top seven credit ratings.

California State University Risk Management Authority

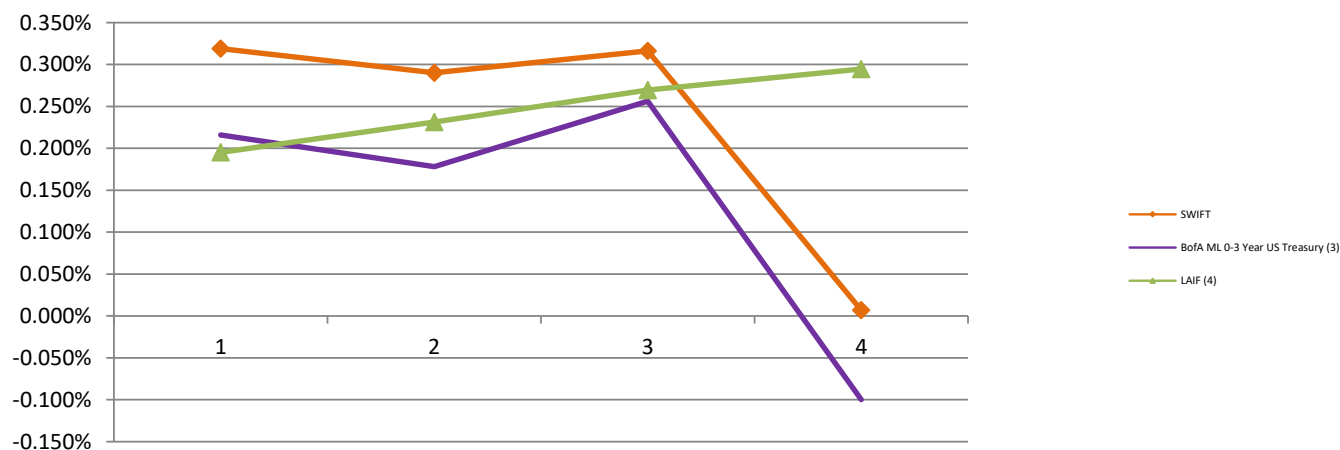
SWIFT Portfolio

Performance Summary

Period Ending 12/31/2017

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
	12/31/17	10/01/17 - 12/31/17	01/01/17 - 12/31/17	01/01/15 - 12/31/17	01/01/13 - 12/31/17	07/01/07 - 12/31/17			
SWIFT - CSU Systemwide Investment Fund Trust	24,334,894	0.007%	0.935%	0.851%	0.722%	1.243%	1.879	1.443	1.238
BofA ML 0-3 Year US Treasury ⁽³⁾		-0.100%	0.551%	0.587%	0.503%	1.527%	1.780	1.464	1.421
LAIF - Local Agency Investment Fund ⁽⁴⁾		0.295%	0.995%	0.630%	0.481%	1.017%	1.184		

Account / Index	Q3 FY1617	Q4 FY1617	Q1 FY1718	Q2 FY1718	Trailing 12 Month ⁽¹⁾
	01/01/17 - 03/31/17	04/01/17 - 06/30/17	07/01/17 - 09/30/17	10/01/17 - 12/31/17	01/01/17 - 12/31/17
SWIFT	0.319%	0.290%	0.316%	0.007%	0.935%
BofA ML 0-3 Year US Treasury ⁽³⁾	0.216%	0.178%	0.256%	-0.100%	0.551%
LAIF ⁽⁴⁾	0.195%	0.231%	0.269%	0.295%	0.995%



(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

CSURMA'S CONFLICT OF INTEREST CODE

ISSUE: The Board will be asked to review and approve revisions to its current Conflict of Interest Code.

RECOMMENDATION: Staff recommends that the Board approve the revisions to the CSURMA Conflict of Interest Code, with additional changes as appropriate.

FISCAL IMPACT: None.

BACKGROUND: CSURMA is required to review and approve its Conflict of Interest Code every even numbered year. Staff is recommending the following revisions based on recommendation made by the FPPC:

1. Revise the code to reflect that all forms are now filed electronically.
2. Add wording to reflect that the Risk Management Consultant, Claims Administrators and Program Administrators are outside consultants, but act in a staff capacity.
3. Restate the Chair's authority regarding determination of disclosure requirements for Consultants and New Positions.

PUBLICATION: None at this time; but will be distributed and uploaded into the CSURMA website once approved by the FPPC.

ATTACHMENT(S):

- a. Revised Conflict of Interest Code for the CSURMA with redline and strikeout.

CONFLICT OF INTEREST CODE FOR THE CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY

The Political Reform Act (Cal. Gov. Code Sect. 81000, *et seq.*) requires that state and local government agencies adopt and promulgate conflict of interest codes. The Fair Political Practices Commission has adopted a regulation (2 California Code of Regulations, Section 18730) which contains the terms of a standard conflict of interest code, which can be incorporated by reference in an agency's code. After public notice and hearing it may be amended by the Fair Political Practices Commission to conform to amendments in the Political Reform Act. Therefore, the terms of 2 California Code of Regulations Section 18730 and any amendments to it duly adopted by the Fair Political Practices Commission are hereby incorporated by reference. This regulation and the attached Appendix designating officials and employees and establishing disclosure categories, shall constitute the conflict of interest code of the **California State University Risk Management Authority (CSURMA)**.

~~Designated positions shall file their statements with the California State University Risk Management Authority who will make the statements available for public inspection and reproduction. (Cal. Gov. Code Sect. 81008). Statements for all designated positions will be retained by the CALIFORNIA STATE UNIVERSITY MANAGEMENT AUTHORITY. Upon receipt of the statements, the CSURMA shall make and retain copies and forward the originals to the Fair Political Practices Commission. All original statements will be retained by the Fair Political Practices Commission.~~

Individuals holding designated positions must file their statements of economic interests electronically with the Fair Political Practices Commission. All statements must be made available for public inspection and reproduction under Government Code Section 81008.

Note: CSURMA cited: Sections 81008, 87300, 87306, Government Code. Reference: Section 87302, Government Code.

**APPENDIX TO
CONFLICT OF INTEREST CODE OF THE
CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY**

<u>Designated Positions**</u>	<u>Disclosure Category:</u>
Members of the AORMA Committee	All
Attorney	All
Risk Management Consultant***	All
Secretary-Auditor	All
Claims Administrators***	All
Other Consultants/ <u>New Position</u>	All <u>**</u>

Note: The positions of Risk Management Consultant, Claims Administrators, and Program Director are filled by an outside consultant, but act in a staff capacity.

Officials who manage public investments**:

It has been determined that the positions listed below manage public investments and will file a Statement of Economic Interest pursuant to California Government Code Section 87200:

Members of Board of Directors
 Alternate Members of Board of Directors
 Members of Executive Committee
 Chair
 Vice-Chair
 Program Director***
 Treasurer

**Certain CSURMA employees and officers may hold more than one position. In the case of an employee or officer who holds two designated positions, that person need file only one Form 700 Statement of Economic Interest covering both/all designated positions. In the case of an employee or official who holds a designated position or positions and is also classified as an official who manages public investments, that person need file only the Form 700 Statement of Economic Interest required under California Government Code Section 87200 for both/all of his or her positions.

***With respect to Consultants/New pPosition, the Chair of the CSURMA may determine in writing whether a particular Consultant or New pPosition is hired to perform a range of duties which are limited in scope, and thus, is not required to comply with the disclosure requirements described in these categories. Such determination shall include a description of the consultant's or nNew pPosition's duties, and, based on that description, a statement of the extent of disclosure requirements. ~~The Chair shall forward a copy of this determination to the Fair Political Practices Commission. Nothing herein excuses any such consultant from any other provisions of this Conflict of Interest Code.~~ The Chair of the CSURMA's determination is a public record and shall be retained for public inspection in the same manner and location as this conflict of interest code. (Government Code Section 81008.)

Nothing herein excuses any such consultant from any other provisions of this Conflict of Interest Code. (Government Code Section 81008.) If these positions are held by business firms,

the statement shall be filed by the individual in the firm who has primary responsibility for conducting the firm's business activities for the CSURMA.

Disclosure Categories

Persons designated to report in any of the following categories shall disclose relevant information concerning:

Category 1. Investments and business positions in business entities, and income (including the receipt of loans, gifts, and travel payments), from sources of the type to contract with the CSURMA to supply materials, goods, products, supplies, services, commodities or equipment, or lease space utilized by the CSURMA.

Category 2. Investments and business positions in business entities, and income (including the receipt of loans, gifts, and travel payments), from contractors engaged in the performance of work or services of the type utilized by the CSURMA, including professional services.

Category 3. Investments and business positions in business entities, and income (including the receipt of loans, gifts, and travel payments), from contractors engaged in the business of insurance including, but not limited to, insurance companies, carriers, holding companies, underwriters, brokers, solicitors, agents, adjusters, claims managers and actuaries.

Category 4. Investments and business positions in financial institutions, and income (including the receipt of loans, gifts, and travel payments) including, but not limited to, banks, savings and loans associations and credit unions in which the CSURMA has deposited or invested funds during the year preceding the filing of the statement.

Category 5. Investments and business positions in business entities, and income (including the receipt of loans, gifts, and travel payments) from which either have claims pending or during the year preceding the filing of the statement, filed a claim against the CSURMA or any member of the CSURMA.

ADOPTION OF THE FY 2018/19 OPERATING BUDGET

ISSUE: CSURMA's next fiscal year begins on July 1, 2018. The FY 2018/19 operating budget is to be approved by the Board of Directors at today's meeting. The Chancellor's Office Enterprise Accounting Services and the Program Administrators worked together to develop the FY 2018/19 budget proposal. The draft budget has been reviewed and approved by the Executive Committee with a recommendation for the Board of Directors to adopt the proposed 2018/19 operating budget as presented.

AORMA separately develops a budget for its coverage programs. The AORMA Committee finalized its proposed budget for FY 2018/19, which is included in CSURMA's operating budget for adoption by the Board of Directors.

Major features of the proposed **Campus Programs** budget include:

- Increase in Total Operating Revenues from \$74,428,243 to \$76,311,035.
- Decrease in Total Operating Expenses from \$93,457,016 to \$82,466,974.
- Decrease in Non-Operating Revenue \$2,085,528 to \$2,048,291.
- Reduce Net Operating Deficit from \$15,943,245 to \$4,107,648.
- Retained Earnings is estimated to be reduced from \$27,834,647 to \$23,727,000 at June 30, 2019.

The preceding does not include Dividend Distributions during FY 2018/19, which, if any, will increase expenditures and decrease fund reserves.

Major features of the **AORMA Programs** budget include:

- Decrease in Total Operating Revenues from \$10,600,106 to \$10,315,972.
- Decrease in Total Operating Expenses from \$12,789,319 to \$11,995,664.
- Decrease in Non-Operating Revenue \$410,040 to \$402,719.
- Reduce Net Operating Deficit from \$1,779,173 to \$1,276,973.
- Retained Earnings is estimated to be reduced from \$20,305,528 to \$19,028,555 at June 30, 2019.

The preceding include Dividend Distributions totaling \$1,401,588 on July 1, 2018.

Staff will be present at today's meeting to review the proposed budget.

RECOMMENDATION: The Board is asked to review the proposed budget for FY 2018/19 and take action to approve Resolution No. 01-18 (BOD) which adopts the FY 2018/19 operating budget as presented, and authorizes the Treasurer to invest or reinvest funds of CSURMA, or to sell or exchange securities so purchased and may also delegate responsibilities, as appropriate, to the Assistant Vice Chancellor of Financing, Treasury and Risk Management of the CSU (Assistance Vice Chancellor) in his/her capacity as staff to CSURMA.

FISCAL IMPACT: The proposed operating budget would develop Total Operating Revenues of \$91,075,908 (net of reinsurance premiums), Total Operating Expenses of \$98,379,629 and Total Non-Operating Revenues of \$2,500,000, generating Net Operating Deficit of \$4,803,721. Retained Earnings is estimated decrease from \$60,379,690 to \$55,575,969 at June 30, 2019.

BACKGROUND: The proposed budget is detailed by program in the draft document included with the agenda packet.

PUBLICATION: None.

ATTACHMENT(S):

- a. Draft FY 2018/19 CSURMA Budget of Revenues and Expenses
- b. Resolution No. 01-18 (BOD)

CSURMA

Cash Flow Budget of Revenues and Expenses Fiscal Year July 1, 2018 to June 30, 2019

*Recommended by the Executive Committee
for Adoption by the Board of Directors*

April 25, 2018

CSURMA

Cash Flow Budget of Revenues and Expenses

FY 18/19 Proposed Budget

Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee

TOTAL: ALL FUNDS

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	104,636,641	102,471,662	-2,164,979
Reinsurance Premiums	-9,968,874	-11,395,754	-1,426,880
Total Operating Revenues	<u>94,667,767</u>	<u>91,075,908</u>	<u>-3,591,859</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	63,728,987	65,445,567	1,716,580
Deductible Recoveries	-4,618,980	-5,100,000	-481,020
Claims Administrators	4,206,920	4,401,422	194,502
Management Information System	396,724	125,000	-271,724
Program Administrators	2,739,408	3,238,950	499,542
Brokerage Commissions & Fees	1,279,002	1,411,974	132,972
Insurance Premiums (net of brokerage)	44,902,873	43,884,440	-1,018,433
Taxes, Assessments & Fees	301,450	301,450	0
Actuarial Services	83,250	74,500	-8,750
Claims Audit	8,000	9,870	1,870
Coverage Counsel	16,000	16,000	0
Program Legal	24,500	24,500	0
Miscellaneous Program Services	10,000	10,000	0
Workshop/Training Expenses	461,000	265,000	-196,000
Loss Control Expenses	941,426	978,614	37,188
Appraisals	0	0	0
Excess/Reinsurance Recoveries	-14,128,714	-19,927,941	-5,799,227
Program Committee	10,800	11,000	200
Dividend Distributions	8,678,005	1,401,588	-7,276,417
Total Direct Program Expenses	<u>109,040,651</u>	<u>96,571,934</u>	<u>-12,468,717</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****TOTAL: ALL FUNDS**

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	35,000	36,400	1,400
Executive Committee & Board Expenses	34,036	35,396	1,360
JPA Insurance	16,000	16,640	640
Memberships, Associations & Dues	43,050	44,772	1,722
Chancellor's Office Accounting Services	367,500	400,000	32,500
Chancellor's Office Risk Management Service	1,034,500	1,134,500	100,000
JPA Accreditation	7,000	0	-7,000
JPA Legal	108,150	111,394	3,244
Miscellaneous Expenses	27,493	28,593	1,100
Total General & Administrative Expenses	<u>1,672,729</u>	<u>1,807,695</u>	<u>134,966</u>
Total Operating Expenses	<u>110,713,380</u>	<u>98,379,629</u>	<u>-12,333,751</u>
Non-Operating Revenues			
Investment Income	2,500,000	2,500,000	0
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>2,500,000</u>	<u>2,500,000</u>	<u>0</u>
Net Surplus (Deficit)	<u>-13,545,613</u>	<u>-4,803,721</u>	
Beginning Retained Earnings	73,380,353	60,369,690	
Ending Retained Earnings	60,369,690	55,565,969	

CSURMA

Cash Flow Budget of Revenues and Expenses

FY 18/19 Proposed Budget

Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee

GENERAL FUND

**To allocate General Expenses
across All Program Funds**

<i>Amended</i>	<i>Proposed</i>	
FY 17/18	FY 18/19	Budget
<u>MTBA</u>	<u>Budget</u>	<u>Change</u>

Operating Revenues

Contributions
Reinsurance Premiums

Total Operating Revenues

Operating Expenses

Direct Program Expenses

Claims Payments & Legal Expenses
Deductible Recoveries
Claims Administrators
Management Information System

Program Administrators

Brokerage Commissions & Fees
Insurance Premiums (net of brokerage)
Taxes, Assessments & Fees
Actuarial Services
Claims Audit
Coverage Counsel
Program Legal
Miscellaneous Program Services
Workshop/Training Expenses
Loss Control Expenses
Appraisals
Excess/Reinsurance Recoveries
Program Committee
Dividend Distributions

CSURMA

Cash Flow Budget of Revenues and Expenses

FY 18/19 Proposed Budget

Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee

GENERAL FUND

To allocate General Expenses
across All Program Funds

<i>Amended</i>	<i>Proposed</i>	
FY 17/18	FY 18/19	Budget
<u>MTBA</u>	<u>Budget</u>	<u>Change</u>

Total Direct Program Expenses

General & Administrative Expenses

4%

Financial Audit	35,000	36,400	1,400
Executive Committee & Board Expenses	34,035	35,396	1,361
JPA Insurance	16,000	16,640	640
Memberships, Associations & Dues	43,050	44,772	1,722
Chancellor's Office Accounting Services	367,500	400,000	32,500
Chancellor's Office Risk Management Service	1,034,500	1,134,500	100,000
JPA Accreditation	7,000	0	-7,000
JPA Legal	108,150	111,394	3,244
Miscellaneous Expenses	27,493	28,593	1,100

Total General & Administrative Expenses 1,672,728 1,807,695 134,967

Total Operating Expenses 1,672,728 1,807,695 134,967

Non-Operating Revenues

Investment Income	2,500,000	2,500,000	0
Interest Income - Loans (separate fund)	0	0	0
Miscellaneous Fee Revenue	0	0	0

Total Non-Operating Revenues 2,500,000 2,500,000 0

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****TOTAL: CAMPUS PROGRAMS**

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	82,560,843	84,393,912	1,833,069
Reinsurance Premiums	-7,132,600	-8,082,877	-950,277
Total Operating Revenues	<u>75,428,243</u>	<u>76,311,035</u>	<u>882,792</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	58,400,735	58,701,423	300,688
Deductible Recoveries	-4,518,980	-5,000,000	-481,020
Claims Administrators	3,930,872	4,114,166	183,294
Management Information System	340,085	109,378	-230,707
Program Administrators	1,407,350	1,407,350	0
Brokerage Commissions & Fees	909,010	945,177	36,167
Insurance Premiums (net of brokerage)	35,866,392	37,462,377	1,595,985
Taxes, Assessments & Fees	235,950	235,950	0
Actuarial Services	70,797	63,500	-7,297
Claims Audit	8,000	5,250	-2,750
Coverage Counsel	10,000	10,000	0
Program Legal	22,000	22,000	0
Miscellaneous Program Services	8,610	8,599	-12
Workshop/Training Expenses	389,037	234,696	-154,341
Loss Control Expenses	676,999	772,116	95,116
Appraisals	0	0	0
Excess/Reinsurance Recoveries	-12,673,436	-18,121,933	-5,448,497
Program Committee	3,000	3,000	0
Dividend Distributions	7,027,608	0	-7,027,608
Total Direct Program Expenses	<u>92,114,030</u>	<u>80,973,048</u>	<u>-11,140,982</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****TOTAL: CAMPUS PROGRAMS**

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	28,164	30,082	1,918
Executive Committee & Board Expenses	27,395	29,252	1,857
JPA Insurance	12,875	13,752	877
Memberships, Associations & Dues	41,585	37,001	-4,584
Chancellor's Office Accounting Services	295,726	330,570	34,845
Chancellor's Office Risk Management Service	832,456	937,580	105,124
JPA Accreditation	5,632	0	-5,632
JPA Legal	87,028	92,059	5,031
Miscellaneous Expenses	22,125	23,630	1,505
Total General & Administrative Expenses	<u>1,352,986</u>	<u>1,493,926</u>	<u>140,940</u>
Total Operating Expenses	<u>93,467,016</u>	<u>82,466,974</u>	<u>-11,000,042</u>
Non-Operating Revenues			
Investment Income	2,085,528	2,048,291	-37,237
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>2,085,528</u>	<u>2,048,291</u>	<u>-37,237</u>
Net Surplus (Deficit)	<u>-15,953,245</u>	<u>-4,107,648</u>	
Beginning Retained Earnings	43,777,893	27,824,647	
Ending Retained Earnings	27,824,647	23,717,000	

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****CAMPUS LIABILITY PROGRAM**

(Fund 10)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	16,957,436	16,173,148	-784,288
Reinsurance Premiums	-1,851,016	-2,040,745	-189,729
Total Operating Revenues	<u>15,106,420</u>	<u>14,132,403</u>	<u>-974,017</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	14,553,483	13,203,348	-1,350,135
Deductible Recoveries	-4,518,980	-5,000,000	-481,020
Claims Administrators	0	0	0
Management Information System	98,615	49,386	-49,229
Program Administrators	269,070	269,070	0
Brokerage Commissions & Fees	352,784	388,944	36,160
Insurance Premiums (net of brokerage)	3,003,012	3,310,821	307,809
Taxes, Assessments & Fees	235,950	235,950	0
Actuarial Services	16,095	14,670	-1,425
Claims Audit	0	5,250	5,250
Coverage Counsel	10,000	10,000	0
Program Legal	22,000	22,000	0
Miscellaneous Program Services	1,683	1,663	-20
Workshop/Training Expenses	173,418	76,627	-96,791
Loss Control Expenses	449,489	474,972	25,483
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	0	0	0
Dividend Distributions	3,304,943	0	-3,304,943
Total Direct Program Expenses	<u>17,971,562</u>	<u>13,062,701</u>	<u>-4,908,861</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****CAMPUS LIABILITY PROGRAM**

(Fund 10)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	5,505	5,818	314
Executive Committee & Board Expenses	5,347	5,658	310
JPA Insurance	2,516	2,660	143
Memberships, Associations & Dues	1,180	7,156	5,977
Chancellor's Office Accounting Services	57,799	63,936	6,137
Chancellor's Office Risk Management Service	162,701	181,337	18,637
JPA Accreditation	1,101	0	-1,101
JPA Legal	17,009	17,805	796
Miscellaneous Expenses	4,325	4,570	245
Total General & Administrative Expenses	<u>257,483</u>	<u>288,940</u>	<u>31,457</u>
Total Operating Expenses	<u>18,229,045</u>	<u>13,351,641</u>	<u>-4,877,403</u>
Non-Operating Revenues			
Investment Income	625,839	614,665	-11,174
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>625,839</u>	<u>614,665</u>	<u>-11,174</u>
Net Surplus (Deficit)	<u>-2,496,785</u>	<u>1,395,427</u>	
Beginning Retained Earnings	13,751,365	11,254,580	
Ending Retained Earnings	11,254,580	12,650,006	

CSURMA

Cash Flow Budget of Revenues and Expenses

FY 18/19 Proposed Budget

Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee

CAMPUS WORKERS' COMPENSATION PROGRAM

(Fund 11)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	36,337,621	38,837,384	2,499,763
Reinsurance Premiums	0	0	0
Total Operating Revenues	<u>36,337,621</u>	<u>38,837,384</u>	<u>2,499,763</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	21,794,769	23,280,508	1,485,739
Deductible Recoveries	0	0	0
Claims Administrators	3,665,872	3,849,166	183,294
Management Information System	160,163	34,544	-125,619
Program Administrators	738,223	738,223	0
Brokerage Commissions & Fees	210	217	7
Insurance Premiums (net of brokerage)	30,314,694	31,350,000	1,035,306
Taxes, Assessments & Fees	0	0	0
Actuarial Services	31,728	28,722	-3,006
Claims Audit	0	0	0
Coverage Counsel	0	0	0
Program Legal	0	0	0
Miscellaneous Program Services	3,928	3,994	66
Workshop/Training Expenses	164,410	129,962	-34,448
Loss Control Expenses	170,076	234,022	63,946
Appraisals	0	0	0
Excess/Reinsurance Recoveries	-12,673,436	-18,121,933	-5,448,497
Program Committee	0	0	0
Dividend Distributions	3,722,665	0	-3,722,665
Total Direct Program Expenses	<u>48,093,302</u>	<u>41,527,425</u>	<u>-6,565,878</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****CAMPUS WORKERS' COMPENSATION PROGRAM**

(Fund 11)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	12,847	13,971	1,125
Executive Committee & Board Expenses	12,480	13,586	1,106
JPA Insurance	5,873	6,387	514
Memberships, Associations & Dues	38,303	17,185	-21,118
Chancellor's Office Accounting Services	134,891	153,532	18,641
Chancellor's Office Risk Management Service	379,713	435,454	55,741
JPA Accreditation	2,568	0	-2,568
JPA Legal	39,696	42,756	3,060
Miscellaneous Expenses	10,092	10,975	883
Total General & Administrative Expenses	<u>636,463</u>	<u>693,846</u>	<u>57,384</u>
Total Operating Expenses	<u>48,729,765</u>	<u>42,221,271</u>	<u>-6,508,494</u>
Non-Operating Revenues			
Investment Income	1,139,430	1,119,086	-20,344
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>1,139,430</u>	<u>1,119,086</u>	<u>-20,344</u>
Net Surplus (Deficit)	<u>-11,252,713</u>	<u>-2,264,801</u>	
Beginning Retained Earnings	21,984,710	10,731,996	
Ending Retained Earnings	10,731,996	8,467,196	

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****CAMPUS IDL NDL UI PROGRAM ***

(Fund 12)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	15,000,000	15,500,000	500,000
Reinsurance Premiums	0	0	0
Total Operating Revenues	<u>15,000,000</u>	<u>15,500,000</u>	<u>500,000</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	14,500,000	14,500,000	0
Deductible Recoveries	0	0	0
Claims Administrators	70,000	70,000	0
Management Information System	43,940	13,787	-30,153
Program Administrators	172,964	172,964	0
Brokerage Commissions & Fees	0	0	0
Insurance Premiums (net of brokerage)	0	0	0
Taxes, Assessments & Fees	0	0	0
Actuarial Services	10,930	9,268	-1,662
Claims Audit	0	0	0
Coverage Counsel	0	0	0
Program Legal	0	0	0
Miscellaneous Program Services	1,621	1,594	-27
Workshop/Training Expenses	26,587	11,718	-14,868
Loss Control Expenses	0	0	0
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	0	0	0
Dividend Distributions	0	0	0
Total Direct Program Expenses	<u>14,826,042</u>	<u>14,779,331</u>	<u>-46,711</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****CAMPUS IDL NDL UI PROGRAM ***

(Fund 12)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	5,303	5,576	273
Executive Committee & Board Expenses	5,152	5,422	271
JPA Insurance	2,424	2,549	125
Memberships, Associations & Dues	1,136	6,858	5,722
Chancellor's Office Accounting Services	55,682	61,274	5,592
Chancellor's Office Risk Management Service	156,744	173,790	17,046
JPA Accreditation	1,061	0	-1,061
JPA Legal	16,387	17,064	678
Miscellaneous Expenses	4,166	4,380	214
Total General & Administrative Expenses	<u>248,055</u>	<u>276,914</u>	<u>28,859</u>
Total Operating Expenses	<u>15,074,097</u>	<u>15,056,245</u>	<u>-17,852</u>
Non-Operating Revenues			
Investment Income	126,054	123,804	-2,251
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>126,054</u>	<u>123,804</u>	<u>-2,251</u>
Net Surplus (Deficit)	<u>51,958</u>	<u>567,558</u>	
Beginning Retained Earnings	-723,690	-671,733	
Ending Retained Earnings	-671,733	-104,174	

*** Industrial Disability, Non-industrial Disability, Unemployment Insurance**

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****CAMPUS PROPERTY PROGRAM**

(Fund 13)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	8,929,946	8,450,000	-479,946
Reinsurance Premiums	-5,281,584	-6,042,132	-760,548
Total Operating Revenues	<u>3,648,362</u>	<u>2,407,868</u>	<u>-1,240,494</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	4,000,000	4,000,000	0
Deductible Recoveries	0	0	0
Claims Administrators	0	0	0
Management Information System	24,167	7,516	-16,651
Program Administrators	216,507	216,507	0
Brokerage Commissions & Fees	554,016	554,016	0
Insurance Premiums (net of brokerage)	1,756,052	2,008,923	252,871
Taxes, Assessments & Fees	0	0	0
Actuarial Services	6,011	5,053	-958
Claims Audit	0	0	0
Coverage Counsel	0	0	0
Program Legal	0	0	0
Miscellaneous Program Services	892	869	-23
Workshop/Training Expenses	14,623	6,388	-8,234
Loss Control Expenses	57,434	63,122	5,688
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	0	0	0
Dividend Distributions	0	0	0
Total Direct Program Expenses	<u>6,629,701</u>	<u>6,862,394</u>	<u>232,693</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****CAMPUS PROPERTY PROGRAM**

(Fund 13)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	2,917	3,040	123
Executive Committee & Board Expenses	2,833	2,956	123
JPA Insurance	1,333	1,390	56
Memberships, Associations & Dues	625	3,739	3,114
Chancellor's Office Accounting Services	30,625	33,404	2,779
Chancellor's Office Risk Management Service	86,209	94,743	8,534
JPA Accreditation	583	0	-583
JPA Legal	9,013	9,303	290
Miscellaneous Expenses	2,291	2,388	97
Total General & Administrative Expenses	<u>136,429</u>	<u>150,963</u>	<u>14,533</u>
Total Operating Expenses	<u>6,766,131</u>	<u>7,013,357</u>	<u>247,226</u>
Non-Operating Revenues			
Investment Income	119,913	117,772	-2,141
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>119,913</u>	<u>117,772</u>	<u>-2,141</u>
Net Surplus (Deficit)	<u>-2,997,856</u>	<u>-4,487,717</u>	
Beginning Retained Earnings	7,902,818	4,904,963	
Ending Retained Earnings	4,904,963	417,246	

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****CAMPUS ATHLETIC INJURY MEDICAL EXPENSE**

(Fund 14)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	4,506,330	4,660,547	154,217
Reinsurance Premiums	0	0	0
Total Operating Revenues	<u>4,506,330</u>	<u>4,660,547</u>	<u>154,217</u>

Operating Expenses*Direct Program Expenses*

Claims Payments & Legal Expenses	3,552,483	3,717,567	165,084
Deductible Recoveries	0	0	0
Claims Administrators	195,000	195,000	0
Management Information System	13,200	4,145	-9,055
Program Administrators	10,586	10,586	0
Brokerage Commissions & Fees	2,000	2,000	0
Insurance Premiums (net of brokerage)	19,800	19,800	0
Taxes, Assessments & Fees	0	0	0
Actuarial Services	6,033	5,787	-246
Claims Audit	8,000	0	-8,000
Coverage Counsel	0	0	0
Program Legal	0	0	0
Miscellaneous Program Services	487	479	-8
Workshop/Training Expenses	10,000	10,000	0
Loss Control Expenses	0	0	0
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	3,000	3,000	0
Dividend Distributions	0	0	0
Total Direct Program Expenses	<u>3,820,589</u>	<u>3,968,364</u>	<u>147,775</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****CAMPUS ATHLETIC INJURY MEDICAL EXPENSE**

(Fund 14)

<i>Amended</i>	<i>Proposed</i>	
FY 17/18	FY 18/19	Budget
<u>MTBA</u>	<u>Budget</u>	<u>Change</u>

General & Administrative Expenses

Financial Audit	1,593	1,677	83
Executive Committee & Board Expenses	1,583	1,630	47
JPA Insurance	728	766	38
Memberships, Associations & Dues	341	2,062	1,721
Chancellor's Office Accounting Services	16,728	18,424	1,696
Chancellor's Office Risk Management Service	47,089	52,255	5,166
JPA Accreditation	319	0	-319
JPA Legal	4,923	5,131	208
Miscellaneous Expenses	1,251	1,317	66

Total General & Administrative Expenses	<u>74,556</u>	<u>83,263</u>	<u>8,706</u>
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Total Operating Expenses	<u>3,895,145</u>	<u>4,051,627</u>	<u>156,482</u>
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Non-Operating Revenues

Investment Income	74,291	72,964	-1,326
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0

Total Non-Operating Revenues	<u>74,291</u>	<u>72,964</u>	<u>-1,326</u>
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Net Surplus (Deficit)	<u>685,476</u>	<u>681,884</u>	
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Beginning Retained Earnings	1,003,731	1,689,206	
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Ending Retained Earnings	1,689,206	2,371,091	
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CSURMA

Cash Flow Budget of Revenues and Expenses

FY 18/19 Proposed Budget

Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee

CAMPUS AUTO LIABILITY PROGRAM *

(Fund 15)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	829,510	772,833	-56,677
Reinsurance Premiums	0	0	0
Total Operating Revenues	<u>829,510</u>	<u>772,833</u>	<u>-56,677</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	0	0	0
Deductible Recoveries	0	0	0
Claims Administrators	0	0	0
Management Information System	0	0	0
Program Administrators	0	0	0
Brokerage Commissions & Fees	0	0	0
Insurance Premiums (net of brokerage)	772,834	772,833	-1
Taxes, Assessments & Fees	0	0	0
Actuarial Services	0	0	0
Claims Audit	0	0	0
Coverage Counsel	0	0	0
Program Legal	0	0	0
Miscellaneous Program Services	0	0	0
Workshop/Training Expenses	0	0	0
Loss Control Expenses	0	0	0
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	0	0	0
Dividend Distributions	0	0	0
Total Direct Program Expenses	<u>772,834</u>	<u>772,833</u>	<u>-1</u>

CSURMA

Cash Flow Budget of Revenues and Expenses

FY 18/19 Proposed Budget

Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee

CAMPUS AUTO LIABILITY PROGRAM *

(Fund 15)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	0	0	0
Executive Committee & Board Expenses	0	0	0
JPA Insurance	0	0	0
Memberships, Associations & Dues	0	0	0
Chancellor's Office Accounting Services	0	0	0
Chancellor's Office Risk Management Service	0	0	0
JPA Accreditation	0	0	0
JPA Legal	0	0	0
Miscellaneous Expenses	0	0	0
Total General & Administrative Expenses	<u>0</u>	<u>0</u>	<u>0</u>
Total Operating Expenses	<u>772,834</u>	<u>772,833</u>	<u>-1</u>
Non-Operating Revenues			
Investment Income	0	0	0
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>0</u>	<u>0</u>	<u>0</u>
Net Surplus (Deficit)	<u>56,676</u>	<u>0</u>	
Beginning Retained Earnings	-141,041	-84,365	
Ending Retained Earnings	-84,365	-84,365	

* Vehicle Liability Self-Insurance Program
State Motor Vehicle Self-Insurance Account

CSURMA

Cash Flow Budget of Revenues and Expenses

FY 18/19 Proposed Budget

Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee

TOTAL: AORMA PROGRAMS

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	13,436,380	13,628,849	192,469
Reinsurance Premiums	-2,836,274	-3,312,877	-476,603
Total Operating Revenues	<u>10,600,106</u>	<u>10,315,972</u>	<u>-284,134</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	5,218,252	5,371,922	153,670
Deductible Recoveries	-100,000	-100,000	0
Claims Administrators	268,048	279,256	11,208
Management Information System	37,661	12,122	-25,539
Program Administrators	1,331,600	1,331,600	0
Brokerage Commissions & Fees	289,564	334,305	44,741
Insurance Premiums (net of brokerage)	4,905,089	4,591,570	-313,519
Taxes, Assessments & Fees	65,500	65,500	0
Actuarial Services	11,799	11,000	-799
Claims Audit	0	4,620	4,620
Coverage Counsel	6,000	6,000	0
Program Legal	2,500	2,500	0
Miscellaneous Program Services	1,390	1,401	12
Workshop/Training Expenses	71,963	30,304	-41,659
Loss Control Expenses	264,427	206,498	-57,928
Appraisals	0	0	0
Excess/Reinsurance Recoveries	-1,455,278	-1,806,008	-350,730
Program Committee	7,800	8,000	200
Dividend Distributions	1,650,397	1,401,588	-248,809
Total Direct Program Expenses	<u>12,576,711</u>	<u>11,752,179</u>	<u>-824,532</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****TOTAL: AORMA PROGRAMS**

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	4,545	4,903	358
Executive Committee & Board Expenses	4,415	4,768	352
JPA Insurance	2,078	2,241	163
Memberships, Associations & Dues	974	6,031	5,057
Chancellor's Office Accounting Services	47,726	53,877	6,152
Chancellor's Office Risk Management Service	134,346	152,810	18,464
JPA Accreditation	910	0	-910
JPA Legal	14,045	15,004	959
Miscellaneous Expenses	3,569	3,851	282
Total General & Administrative Expenses	<u>212,608</u>	<u>243,485</u>	<u>30,877</u>
Total Operating Expenses	<u>12,789,319</u>	<u>11,995,664</u>	<u>-793,655</u>
Non-Operating Revenues			
Investment Income	410,040	402,719	-7,321
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>410,040</u>	<u>402,719</u>	<u>-7,321</u>
Net Surplus (Deficit)	<u>-1,779,173</u>	<u>-1,276,973</u>	
Beginning Retained Earnings	22,084,701	20,305,528	
Ending Retained Earnings	20,305,528	19,028,555	

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****AORMA LIABILITY PROGRAM**

(Fund 21)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	4,158,018	4,517,782	359,764
Reinsurance Premiums	-1,336,274	-1,748,198	-411,924
Total Operating Revenues	<u>2,821,744</u>	<u>2,769,584</u>	<u>-52,160</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	783,549	1,027,137	243,588
Deductible Recoveries	-100,000	-100,000	0
Claims Administrators	15,000	15,000	0
Management Information System	12,007	4,018	-7,989
Program Administrators	609,206	609,206	0
Brokerage Commissions & Fees	72,346	79,761	7,415
Insurance Premiums (net of brokerage)	209,860	231,371	21,511
Taxes, Assessments & Fees	0	0	0
Actuarial Services	5,414	5,250	-164
Claims Audit	0	4,620	4,620
Coverage Counsel	5,000	5,000	0
Program Legal	2,500	2,500	0
Miscellaneous Program Services	443	465	22
Workshop/Training Expenses	42,816	10,045	-32,771
Loss Control Expenses	110,778	91,425	-19,353
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	2,487	2,500	13
Dividend Distributions	1,118,476	1,118,478	2
Total Direct Program Expenses	<u>2,889,882</u>	<u>3,106,776</u>	<u>216,893</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****AORMA LIABILITY PROGRAM**

(Fund 21)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget Change
General & Administrative Expenses			
Financial Audit	1,449	1,625	176
Executive Committee & Board Expenses	1,408	1,580	173
JPA Insurance	662	743	81
Memberships, Associations & Dues	311	1,999	1,689
Chancellor's Office Accounting Services	15,216	17,860	2,644
Chancellor's Office Risk Management Service	42,832	50,654	7,823
JPA Accreditation	290	0	-290
JPA Legal	4,478	4,974	496
Miscellaneous Expenses	1,138	1,277	139
Total General & Administrative Expenses	<u>67,783</u>	<u>80,712</u>	<u>12,929</u>
Total Operating Expenses	<u>2,957,665</u>	<u>3,187,488</u>	<u>229,823</u>
Non-Operating Revenues			
Investment Income	137,527	135,071	-2,456
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>137,527</u>	<u>135,071</u>	<u>-2,456</u>
Net Surplus (Deficit)	<u>1,605</u>	<u>-282,833</u>	
Beginning Retained Earnings	6,973,901	6,975,506	
Ending Retained Earnings	6,975,506	6,692,673	

Includes Cyber Risk Liability

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****AORMA WORKERS' COMPENSATION PROGRAM**

(Fund 22)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	5,001,808	5,005,003	3,195
Reinsurance Premiums	0	0	0
Total Operating Revenues	<u>5,001,808</u>	<u>5,005,003</u>	<u>3,195</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	2,365,952	2,496,490	130,538
Deductible Recoveries	0	0	0
Claims Administrators	224,160	235,368	11,208
Management Information System	13,127	4,452	-8,675
Program Administrators	392,407	392,407	0
Brokerage Commissions & Fees	26	26	0
Insurance Premiums (net of brokerage)	4,322,130	4,000,000	-322,130
Taxes, Assessments & Fees	65,500	65,500	0
Actuarial Services	5,953	5,750	-203
Claims Audit	0	0	0
Coverage Counsel	1,000	1,000	0
Program Legal	0	0	0
Miscellaneous Program Services	484	515	30
Workshop/Training Expenses	14,914	11,129	-3,785
Loss Control Expenses	119,245	99,128	-20,117
Appraisals	0	0	0
Excess/Reinsurance Recoveries	-1,455,278	-1,806,008	-350,730
Program Committee	2,718	2,800	82
Dividend Distributions	531,921	283,110	-248,811
Total Direct Program Expenses	<u>6,604,258</u>	<u>5,791,666</u>	<u>-812,593</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****AORMA WORKERS' COMPENSATION PROGRAM**

(Fund 22)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	1,584	1,801	216
Executive Committee & Board Expenses	1,539	1,751	212
JPA Insurance	724	823	99
Memberships, Associations & Dues	339	2,215	1,875
Chancellor's Office Accounting Services	16,635	19,786	3,151
Chancellor's Office Risk Management Service	46,826	56,117	9,291
JPA Accreditation	317	0	-317
JPA Legal	4,895	5,510	615
Miscellaneous Expenses	1,244	1,414	170
Total General & Administrative Expenses	<u>74,104</u>	<u>89,416</u>	<u>15,312</u>
Total Operating Expenses	<u>6,678,363</u>	<u>5,881,082</u>	<u>-797,280</u>
Non-Operating Revenues			
Investment Income	139,570	137,078	-2,492
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>139,570</u>	<u>137,078</u>	<u>-2,492</u>
Net Surplus (Deficit)	<u>-1,536,985</u>	<u>-739,002</u>	
Beginning Retained Earnings	6,594,483	5,057,498	
Ending Retained Earnings	5,057,498	4,318,496	

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****AORMA PROPERTY PROGRAM ***

(Fund 23)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	2,075,000	2,134,679	59,679
Reinsurance Premiums	-1,500,000	-1,564,679	-64,679
Total Operating Revenues	<u>575,000</u>	<u>570,000</u>	<u>-5,000</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	250,000	250,000	0
Deductible Recoveries	0	0	0
Claims Administrators	0	0	0
Management Information System	6,078	1,899	-4,179
Program Administrators	258,913	258,913	0
Brokerage Commissions & Fees	194,949	235,888	40,939
Insurance Premiums (net of brokerage)	128,099	155,000	26,901
Taxes, Assessments & Fees	0	0	0
Actuarial Services	210	0	-210
Claims Audit	0	0	0
Coverage Counsel	0	0	0
Program Legal	0	0	0
Miscellaneous Program Services	224	220	-5
Workshop/Training Expenses	6,906	4,746	-2,159
Loss Control Expenses	24,130	15,946	-8,184
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	1,259	1,300	41
Dividend Distributions	0	0	0
Total Direct Program Expenses	<u>870,768</u>	<u>923,912</u>	<u>53,144</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****AORMA PROPERTY PROGRAM ***

(Fund 23)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget Change
General & Administrative Expenses			
Financial Audit	734	768	34
Executive Committee & Board Expenses	713	747	34
JPA Insurance	335	351	16
Memberships, Associations & Dues	157	945	787
Chancellor's Office Accounting Services	7,703	8,439	736
Chancellor's Office Risk Management Service	21,683	23,935	2,252
JPA Accreditation	147	0	-147
JPA Legal	2,267	2,350	83
Miscellaneous Expenses	576	603	27
 Total General & Administrative Expenses	 <u>34,314</u>	 <u>38,137</u>	 <u>3,823</u>
 Total Operating Expenses	 <u>905,082</u>	 <u>962,049</u>	 <u>56,967</u>
Non-Operating Revenues			
Investment Income	32,886	32,299	-587
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
 Total Non-Operating Revenues	 <u>32,886</u>	 <u>32,299</u>	 <u>-587</u>
 Net Surplus (Deficit)	 <u>-297,196</u>	 <u>-359,750</u>	
 Beginning Retained Earnings	 2,111,069	 1,813,874	
Ending Retained Earnings	1,813,874	1,454,124	

* AORMA Property includes Cyber Risk and ID Fraud; AORMA Fidelity is Crime only.

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****AORMA CRIME PROGRAM ***

(Fund 24)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	277,000	232,000	-45,000
Reinsurance Premiums	0	0	0
Total Operating Revenues	<u>277,000</u>	<u>232,000</u>	<u>-45,000</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	50,000	41,877	-8,123
Deductible Recoveries	0	0	0
Claims Administrators	0	0	0
Management Information System	811	206	-605
Program Administrators	25,384	25,384	0
Brokerage Commissions & Fees *	22,243	18,630	-3,613
Insurance Premiums	245,000	205,199	-39,801
Taxes, Assessments & Fees *	0	0	0
Actuarial Services	28	0	-28
Claims Audit	0	0	0
Coverage Counsel	0	0	0
Program Legal	0	0	0
Miscellaneous Program Services	30	24	-6
Workshop/Training Expenses	922	516	-406
Loss Control Expenses	1,293	0	-1,293
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	168	200	32
Dividend Distributions	0	0	0
Total Direct Program Expenses	<u>345,879</u>	<u>292,036</u>	<u>-53,843</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****AORMA CRIME PROGRAM ***

(Fund 24)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	98	83	-14
Executive Committee & Board Expenses	95	81	-14
JPA Insurance	45	38	-7
Memberships, Associations & Dues	21	103	82
Chancellor's Office Accounting Services	1,028	917	-111
Chancellor's Office Risk Management Service	2,895	2,601	-293
JPA Accreditation	20	0	-20
JPA Legal	303	255	-47
Miscellaneous Expenses	77	66	-11
Total General & Administrative Expenses	<u>4,581</u>	<u>4,145</u>	<u>-436</u>
Total Operating Expenses	<u>350,460</u>	<u>296,180</u>	<u>-54,279</u>
Non-Operating Revenues			
Investment Income	6,344	6,230	-113
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>6,344</u>	<u>6,230</u>	<u>-113</u>
Net Surplus (Deficit)	<u>-67,116</u>	<u>-57,950</u>	
Beginning Retained Earnings	412,604	345,488	
Ending Retained Earnings	345,488	287,538	

* AORMA Crime separated from AORMA Property beginning July 1, 2011

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****AORMA UNEMPLOYMENT INSURANCE PROGRAM**

(Fund 25)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	1,924,554	1,739,385	-185,169
Reinsurance Premiums	0	0	0
Total Operating Revenues	<u>1,924,554</u>	<u>1,739,385</u>	<u>-185,169</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	1,768,751	1,556,418	-212,333
Deductible Recoveries	0	0	0
Claims Administrators	28,888	28,888	0
Management Information System	5,638	1,547	-4,091
Program Administrators	45,690	45,690	0
Brokerage Commissions & Fees	0	0	0
Insurance Premiums (net of brokerage)	0	0	0
Taxes, Assessments & Fees	0	0	0
Actuarial Services	194	0	-194
Claims Audit	0	0	0
Coverage Counsel	0	0	0
Program Legal	0	0	0
Miscellaneous Program Services	208	179	-29
Workshop/Training Expenses	6,405	3,868	-2,538
Loss Control Expenses	8,982	0	-8,982
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	1,168	1,200	32
Dividend Distributions	0	0	0
Total Direct Program Expenses	<u>1,865,924</u>	<u>1,637,789</u>	<u>-228,134</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****AORMA UNEMPLOYMENT INSURANCE PROGRAM**

(Fund 25)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	680	626	-55
Executive Committee & Board Expenses	661	608	-52
JPA Insurance	311	286	-25
Memberships, Associations & Dues	146	770	624
Chancellor's Office Accounting Services	7,144	6,876	-268
Chancellor's Office Risk Management Service	20,111	19,502	-608
JPA Accreditation	136	0	-136
JPA Legal	2,102	1,915	-188
Miscellaneous Expenses	534	492	-42
Total General & Administrative Expenses	<u>31,826</u>	<u>31,075</u>	<u>-751</u>
Total Operating Expenses	<u>1,897,749</u>	<u>1,668,864</u>	<u>-228,885</u>
Non-Operating Revenues			
Investment Income	93,714	92,041	-1,673
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>93,714</u>	<u>92,041</u>	<u>-1,673</u>
Net Surplus (Deficit)	<u>120,519</u>	<u>162,562</u>	
Beginning Retained Earnings	5,992,643	6,113,162	
Ending Retained Earnings	6,113,162	6,275,724	

CSURMA

Cash Flow Budget of Revenues and Expenses

FY 18/19 Proposed Budget

Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee

PURCHASED INSURANCE PROGRAM *

(Fund 20)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
Operating Revenues			
Contributions	514,800	514,800	0
Reinsurance Premiums	0	0	0
Total Operating Revenues	<u>514,800</u>	<u>514,800</u>	<u>0</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	0	0	0
Deductible Recoveries	0	0	0
Claims Administrators	0	0	0
Management Information System	0	0	0
Program Administrators	0	0	0
Brokerage Commissions & Fees	43,500	51,480	7,980
Insurance Premiums (net of brokerage)	391,500	463,320	71,820
Taxes, Assessments & Fees	0	0	0
Actuarial Services	0	0	0
Claims Audit	0	0	0
Coverage Counsel	0	0	0
Program Legal	0	0	0
Miscellaneous Program Services	0	0	0
Workshop/Training Expenses	0	0	0
Loss Control Expenses	0	0	0
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	0	0	0
Dividend Distributions	0	0	0
Total Direct Program Expenses	<u>435,000</u>	<u>514,800</u>	<u>79,800</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****PURCHASED INSURANCE PROGRAM ***

(Fund 20)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	0	0	0
Executive Committee & Board Expenses	0	0	0
JPA Insurance	0	0	0
Memberships, Associations & Dues	0	0	0
Chancellor's Office Accounting Services	0	0	0
Chancellor's Office Risk Management Service	0	0	0
JPA Accreditation	0	0	0
JPA Legal	0	0	0
Miscellaneous Expenses	0	0	0
Total General & Administrative Expenses	<u>0</u>	<u>0</u>	<u>0</u>
Total Operating Expenses	<u>435,000</u>	<u>514,800</u>	<u>79,800</u>
Non-Operating Revenues			
Investment Income	0	0	0
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>0</u>	<u>0</u>	<u>0</u>
Net Surplus (Deficit)	<u>79,800</u>	<u>0</u>	
Beginning Retained Earnings	55,653	135,453	
Ending Retained Earnings	135,453	135,453	

* Participant Accident Insurance (PAI), Auto Physical Damage (APD),
International Programs (IP)

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****OWNER CONTROLLED INSURANCE PROGRAM**

(Fund 16)

<i>Amended</i>	<i>Proposed</i>	
FY 17/18	FY 18/19	Budget
<u>MTBA</u>	<u>Budget</u>	<u>Change</u>

Operating Revenues

Contributions	7,751,690	3,561,173	-4,190,517
Reinsurance Premiums	0	0	0
Total Operating Revenues	<u>7,751,690</u>	<u>3,561,173</u>	<u>-4,190,517</u>

Operating Expenses*Direct Program Expenses*

Claims Payments & Legal Expenses	0	1,262,222	1,262,222
Deductible Recoveries	0	0	0
Claims Administrators	0	0	0
Management Information System	17,923	3,168	-14,755
Program Administrators	433	500,000	499,567
Brokerage Commissions & Fees	19,116	63,200	44,084
Insurance Premiums (net of brokerage)	3,573,519	1,200,800	-2,372,719
Taxes, Assessments & Fees	0	0	0
Actuarial Services	618	0	-618
Claims Audit	0	0	0
Coverage Counsel	0	0	0
Program Legal	0	0	0
Miscellaneous Program Services	0	0	0
Workshop/Training Expenses	0	0	0
Loss Control Expenses	0	0	0
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	0	0	0
Dividend Distributions	0	0	0
Total Direct Program Expenses	<u>3,611,609</u>	<u>3,029,390</u>	<u>-582,219</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****OWNER CONTROLLED INSURANCE PROGRAM**

(Fund 16)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	2,163	1,281	-882
Executive Committee & Board Expenses	2,101	1,246	-856
JPA Insurance	989	586	-403
Memberships, Associations & Dues	464	1,576	1,112
Chancellor's Office Accounting Services	22,713	14,078	-8,635
Chancellor's Office Risk Management Service	63,936	39,929	-24,007
JPA Accreditation	433	0	-433
JPA Legal	6,684	3,921	-2,764
Miscellaneous Expenses	1,699	1,006	-693
Total General & Administrative Expenses	<u>101,182</u>	<u>63,622</u>	<u>-37,560</u>
Total Operating Expenses	<u>3,712,791</u>	<u>3,093,012</u>	<u>-619,779</u>
Non-Operating Revenues			
Investment Income	0	44,637	44,637
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>0</u>	<u>44,637</u>	<u>44,637</u>
Net Surplus (Deficit)	<u>4,038,899</u>	<u>512,798</u>	
Beginning Retained Earnings	7,076,425	11,650,274	
Ending Retained Earnings	11,650,274	12,163,072	

OCIP I launched 1/1/12, extended 12/31/14

OCIP II launches 1/31/18

CSURMA

Cash Flow Budget of Revenues and Expenses

FY 18/19 Proposed Budget

Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee

CLUB SPORTS INSURANCE PROGRAM

(Fund 17)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget Change
Operating Revenues			
Contributions	372,928	372,928	0
Reinsurance Premiums	0	0	0
Total Operating Revenues	<u>372,928</u>	<u>372,928</u>	<u>0</u>
Operating Expenses			
<i>Direct Program Expenses</i>			
Claims Payments & Legal Expenses	110,000	110,000	0
Deductible Recoveries	0	0	0
Claims Administrators	8,000	8,000	0
Management Information System	1,055	332	-723
Program Administrators	25	0	-25
Brokerage Commissions & Fees	17,812	17,812	0
Insurance Premiums (net of brokerage)	166,373	166,373	0
Taxes, Assessments & Fees	0	0	0
Actuarial Services	36	0	-36
Claims Audit	0	0	0
Coverage Counsel	0	0	0
Program Legal	0	0	0
Miscellaneous Program Services	0	0	0
Workshop/Training Expenses	0	0	0
Loss Control Expenses	0	0	0
Appraisals	0	0	0
Excess/Reinsurance Recoveries	0	0	0
Program Committee	0	0	0
Dividend Distributions	0	0	0
Total Direct Program Expenses	<u>303,301</u>	<u>302,517</u>	<u>-784</u>

CSURMA**Cash Flow Budget of Revenues and Expenses****FY 18/19 Proposed Budget****Fiscal Year July 1, 2018 to June 30, 2019 Recommended by the Executive Committee****CLUB SPORTS INSURANCE PROGRAM**

(Fund 17)

	<i>Amended</i> FY 17/18 <u>MTBA</u>	<i>Proposed</i> FY 18/19 <u>Budget</u>	Budget <u>Change</u>
General & Administrative Expenses			
Financial Audit	127	134	7
Executive Committee & Board Expenses	124	130	7
JPA Insurance	58	61	3
Memberships, Associations & Dues	27	165	138
Chancellor's Office Accounting Services	1,336	1,474	138
Chancellor's Office Risk Management Service	3,762	4,181	420
JPA Accreditation	25	0	-25
JPA Legal	393	411	17
Miscellaneous Expenses	100	105	5
Total General & Administrative Expenses	<u>5,953</u>	<u>6,663</u>	<u>710</u>
Total Operating Expenses	<u>309,254</u>	<u>309,180</u>	<u>-74</u>
Non-Operating Revenues			
Investment Income	4,432	4,353	-79
Interest Income - Loans	0	0	0
Miscellaneous Fee Revenue	0	0	0
Total Non-Operating Revenues	<u>4,432</u>	<u>4,353</u>	<u>-79</u>
Net Surplus (Deficit)	<u>68,106</u>	<u>68,101</u>	
Beginning Retained Earnings	385,682	453,788	
Ending Retained Earnings	453,788	521,889	

Launched beginning August 1, 2012

CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY

**BOARD OF DIRECTORS
RESOLUTION NO. 01-18 (BOD)**

Resolution Adopting CSURMA Operating Budget for FY 2018/19

The Board of Directors of the California State University Risk Management Authority finds and determines that the FY 2018/19 operating budget shall be as follows:

Major features of the proposed **Campus Programs** budget include:

- Increase in Total Operating Revenues from \$74,428,243 to \$76,311,035.
- Decrease in Total Operating Expenses from \$93,457,016 to \$82,466,974.
- Decrease in Non-Operating Revenue \$2,085,528 to \$2,048,291.
- Reduce Net Operating Deficit from \$15,943,245 to \$4,107,648.
- Retained Earnings is estimated to be reduced from \$27,834,647 to \$23,727,000 at June 30, 2019.

The preceding does not include Campus Dividend Distributions, which if any, will increase expenditures and decrease fund reserves.

Major features of the **AORMA Programs** budget include:

- Decrease in Total Operating Revenues from \$10,600,106 to \$10,315,972.
- Decrease in Total Operating Expenses from \$12,789,319 to \$11,995,664.
- Decrease in Non-Operating Revenue \$410,040 to \$402,719.
- Reduce Net Operating Deficit from \$1,779,173 to \$1,276,973.
- Retained Earnings is estimated to be reduced from \$20,305,528 to \$19,028,555 at June 30, 2019.

The proposed operating budget would develop Total Operating Revenues of \$91,075,908 (net of reinsurance premiums), Total Operating Expenses of \$98,379,629 and Total Non-Operating Revenues of \$2,500,000, generating Net Operating Deficit of \$4,803,721. Retained Earnings is estimated decrease from \$60,379,690 to \$55,575,969 at June 30, 2019.

* * * * *

In consideration of the foregoing findings and determinations,

IT IS RESOLVED by the Board of Directors of the California State University Risk Management Authority as follows:

- 1) The California State University Risk Management Authority does hereby adopt the FY 2018/19 operating budget as presented herein.

CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY

- 2) The CSURMA Treasurer is hereby authorized pursuant to California Government Code Section 53607 to invest or reinvest funds of CSURMA, or to sell or exchange securities so purchased and may also delegate responsibilities, as appropriate, to the Assistant Vice Chancellor of Financing, Treasury and Risk Management of the CSU (Assistance Vice Chancellor) in his/her capacity as staff to CSURMA.

* * * * *

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 Board of Directors of the California State University Risk Management Authority held on April 25, 2018 which was approved by the following votes:

AYES, and in favor thereof, members: ALL

NOES, members: None

ABSTAIN, members:

ABSENT, members:

Mike Lee, Chair

Zachary Gifford, Secretary-Auditor

CAMPUS RISK POOLS FUNDING STATUS

ISSUE: In accordance with CSURMA’s Policy & Procedure No. 7, Staff prepared an analysis of the pooled programs funding position relative to the actuary’s projection for CSURMA’s minimum funding requirements and expected cash expenditures for program administration as of December 31, 2017 projected to June 30, 2018. At its meeting on March 8, 2018, the Executive Committee reviewed the pooled programs funding position and determined there are sufficient funds to meet anticipated needs, including a confidence margin for unexpected expenditures. The pooled programs funding position will be reviewed again by the Executive Committee after conclusion of the fiscal year and in light of the audited financial statements for the year. The Executive Committee is to determine at that time the disposition of surplus funds, including the distribution of dividends as it deems appropriate.

RECOMMENDATION: No action requested.

FISCAL IMPACT: None. This item is to provide information for the Board of Directors.

BACKGROUND: The Board of Directors adopted Policy & Procedure No. 7 to establish the funding method for the Campus Risk Pools. The policy is to fully-fund each year’s operating expenditures on a cash basis, and claims liabilities as they are incurred; i.e., campuses to pay a premium to CSURMA for each fiscal year to cover all operating expenses and the projected costs of claims attributed to that fiscal year even though claim payments may be paid over future years. CSURMA adopted rating plans to define each campus’ share of costs for coverage while simultaneously being encouraged to manage risks.

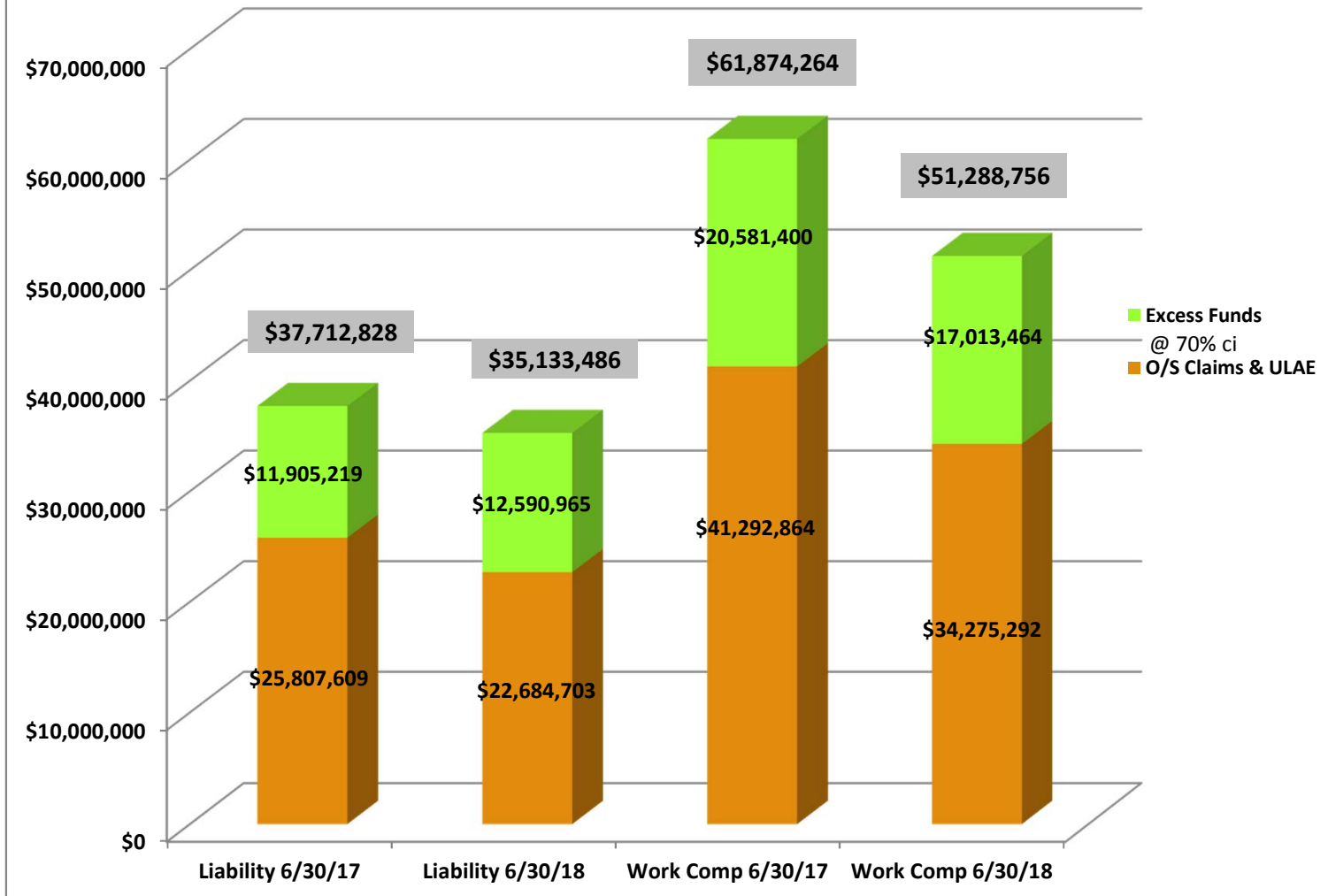
PUBLICATION: None.

ATTACHMENTS:

- a. Estimated Pool Funding Projected to FYE 2018
- b. CSURMA Policy & Procedure No. 7 – Self-Insured Program Funding
- c. CSURMA Actuarial Reports valued as of June 30, 2017 (*available at the meeting for reference*)

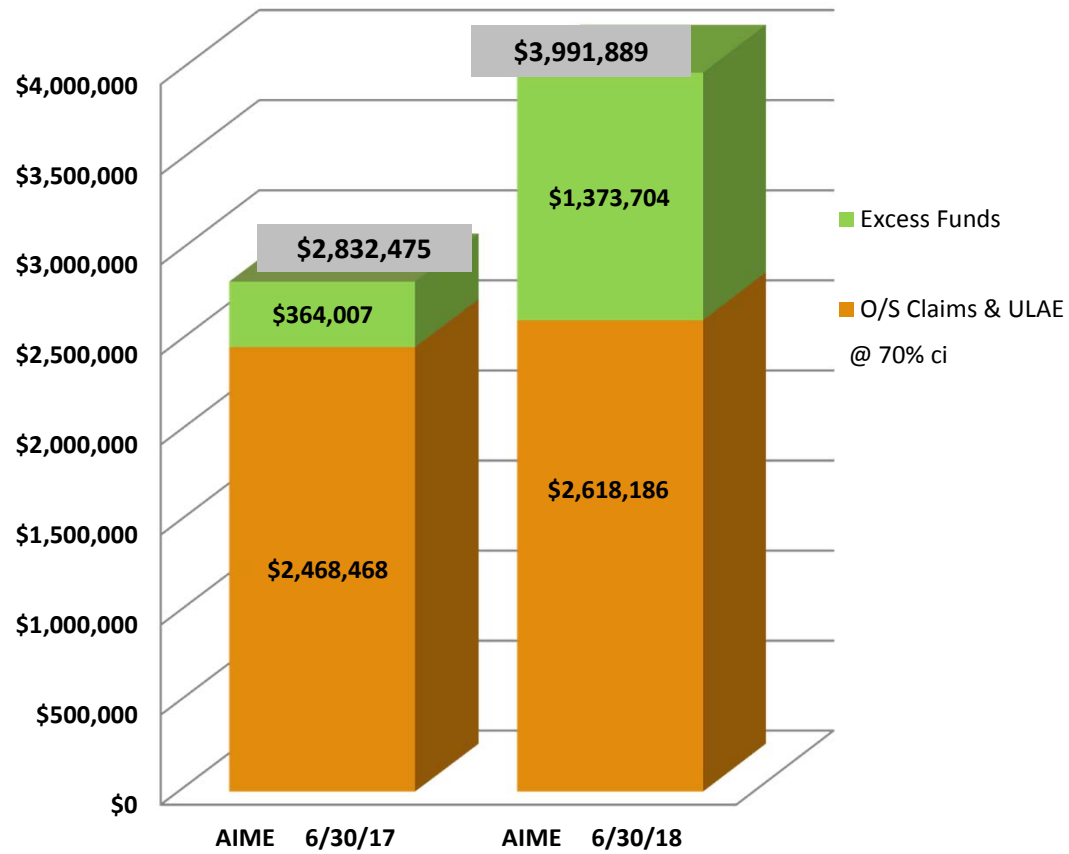
Campus Risk Pools

Estimated Funding Projected to FYE 2018 (undiscounted)



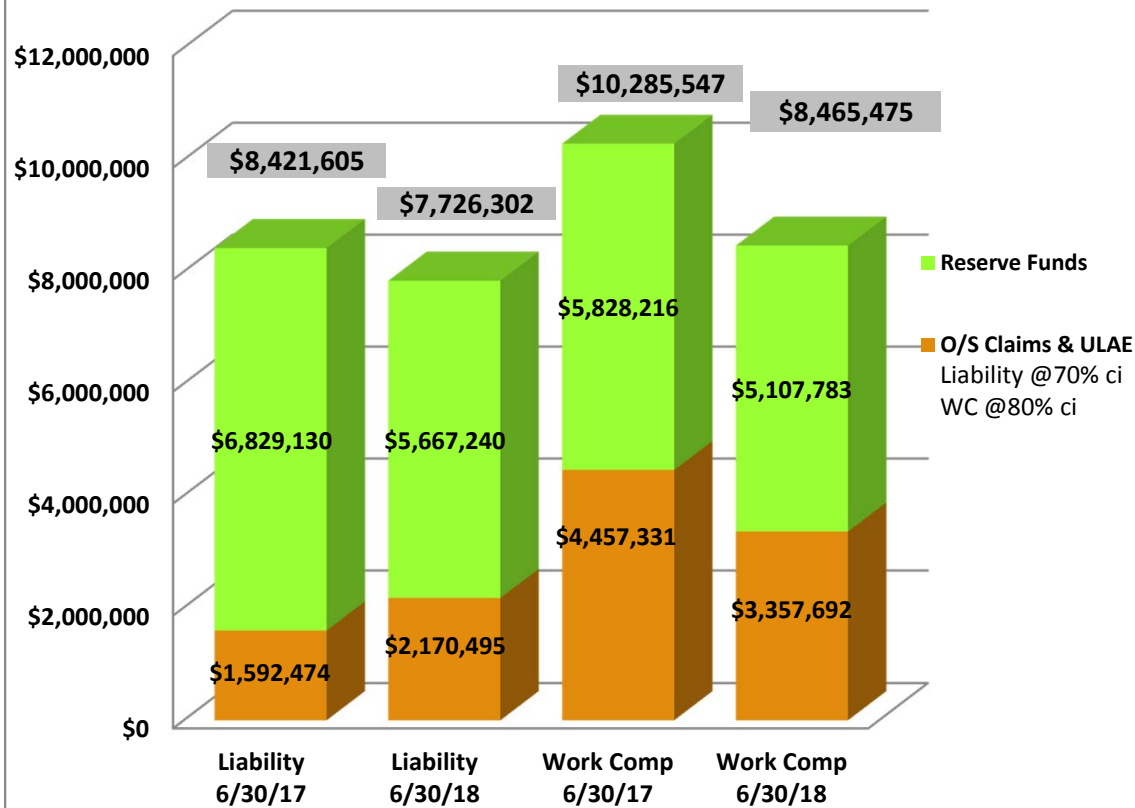
Athletic Injury Medical Expense

Estimated Funding Projected to FYE 2018 (undiscounted)



AORMA Risk Pools

Estimated Funding Projected to FYE 2018 (undiscounted)





CSURMA

POLICY AND PROCEDURE NO. 7

EFFECTIVE: JANUARY 1, 2000
REVISED: APRIL 27, 2015
SUBJECT: SELF-INSURED PROGRAM FUNDING

ISSUE:

The CSURMA operate various self-insured coverage programs. Generally, these programs include a primary layer of pooling, with excess and reinsurance coverage. Each program is responsible for all costs generated by that program, as well as a proportionate share of the JPA's general administrative costs. It is important that each self-insured program be properly funded to satisfy its liabilities. This policy and procedure continues the policy adopted by the CSURMA Board of Directors on April 24, 1997.

POLICY STATEMENT:

It is the policy of the CSURMA that each self-insured program shall establish budgets with a goal of full funding, including a reasonable risk margin. Such funding shall be determined by the Executive Committee as a part of each year's annual budget based upon the recommendations of a professional actuary and staff.

PROCEDURE:

CSURMA staff is responsible for developing draft budgets for each of the self-insured programs for each fiscal year. As a part of the budget development, staff will work with the CSU and its actuary to determine projected liabilities for the CSURMA's self-insured programs. The actuary's reports shall be used by staff and the Executive Committee to develop recommended rates and funding for each self-insured program.

It is the policy of the CSURMA to fund fully the self-insured programs. Adopted funding shall include sufficient funds projected to pay the following cost elements:

- Administrative expenses shall be funded on a cash basis for each program year;
- Prior year cash deficits (if any) shall be funded on a cash basis;
- Prior years' claims payable shall be funded on a cash basis to the extent accrued reserves do not amount to full funding;
- Current year expected liabilities shall be funded on an accrual (incurred) basis; and
- At such time as all outstanding liabilities are fully funded, a reasonable risk margin shall be funded.



CSURMA

POLICY AND PROCEDURE NO. 7

Staff shall make an annual report to the Board of Directors, detailing the self-insurance programs' funding status in accordance with this Policy & Procedure No. 7.

NOMINATING COMMITTEE REPORT AND EXECUTIVE COMMITTEE ELECTIONS

ISSUE: As documented in the attached Policy and Procedure No. 18, the Executive Committee members are nominated by a Nominating Committee which is appointed by the CSURMA Chair. The Nominating Committee, which was appointed by Mike Lee on January 8, 2018, made the following nominations:

- **Chair** – Currently held by Mike Lee. Lee will be stepping down from the Executive Committee after today’s meeting; therefore, the Lisa Chavez was nominated to finish out Lee’s current term as well as the new term of July 1, 2018 to June 30, 2020.
- **Vice Chair** – Currently held by Lisa Chavez. Because Chavez was nominated to fill the Chair seat, Kevin Saunders was nominated to finish out Chavez’s current term as well as the new term of July 1, 2018 to June 30, 2020.
- **Seat #3** – Scott Apel currently holds this seat and has been nominated to serve a second two year term of July 1, 2018 to June 30, 2018.
- **Seat #4** – Currently held by Kevin Saunders. Because Saunders has been nominated to fill the Vice Chair seat, Amy Thomas has been nominated to finish out Saunders’ current term as well as the new term of July 1, 2018 to June 30, 2020.

RECOMMENDATION: It is recommended that the Board of Directors receive the Nominating Committee’s report and take action to elect representatives to the four seats discussed above.

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

PUBLICATION: None.

BACKGROUND: Jody Van Leuven left the Executive Committee in order to join Systemwide Risk Management. Therefore, Mike Lee appointed Lisa Kao to complete Jody's current term of July 1, 2017 to June 30, 2019. The Executive Committee shall be composed of the Chair, Vice Chair, Treasurer, four members elected from among the University-appointed Directors and two members elected from among the Auxiliary Organization Directors. Of the four members elected from University appointed Directors, two terms of office shall end on June 30 in odd-numbered years, and two terms of office shall end on June 30 in even-numbered years. At the end of their term limits, the Chair and Vice Chair may run for election to become non-officer members of the Executive Committee. Term limitations shall not apply to the Executive Committee members elected by the University (other than the Chair and Vice Chair).

ATTACHMENT(S):

- a. CSURMA Executive Committee Terms of Office
- b. CSURMA Policy and Procedure No. 18 - Board of Directors Participation and Executive Committee Nominations and Elections Process

**CSURMA
EXECUTIVE COMMITTEE TERMS OF OFFICE**

Position (election year)	July 1, 2015 to June 30, 2016	July 1, 2016 to June 30, 2017	July 1, 2017 to June 30, 2018	July 1, 2018 to June 30, 2019
Chair - (even year)	Hawk	Hawk/Lee	Lee	TBD
Vice-Chair - (even year)	Lee	Lee/Chavez	Chavez	TBD
CSU Seat #1 - (odd year)	Chavez	Chavez/Davis	Davis	Davis
CSU Seat #2 - (odd year)	Van Leuven	Van Leuven	Van Leuven/Kao	Kao
CSU Seat #3 - (even year)	Gentles/Apel	Apel	Apel	TBD
CSU Seat #4 - (even year)	Saunders	Saunders	Saunders	TBD
AORMA Seat #5 - Chair	Mumford	Mumford	Mumford / Brummett	Brummett
AORMA Seat #6 - First Vice Chair	Dalpe	Dalpe/Brummett	Brummett / Nakamura	Nakamura
CSU Seat #7/Treasurer - Appointed by EVC/CFO	Eaton	Eaton	Eaton	Eaton
Secretary/Auditor - Appointed CSURMA EC	Gifford	Gifford	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 April 2018 Board of Directors meeting.



CSURMA

POLICY AND PROCEDURE NO. 18

ADOPTED: March 22, 2013

EFFECTIVE: March 22, 2013

REVISED: January 10, 2016, May 6, 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:

CSURMA

POLICY AND PROCEDURE NO. 18

- 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.
3. Other than the AORMA Chair representing the CSURMA AORMA programs to the Auxiliary Organizations Association, no member or alternate of a CSURMA Executive Committee or Board of Directors shall represent the CSURMA without the prior written approval of the CSURMA Chair and that any proposal to do so shall be submitted to the CSURMA Secretary-Auditor for review and recommendation to the CSURMA Chair at least 30 days prior to such proposed representation. Costs of representing CSURMA will be subject to CSURMA Policy and Procedure and any other requirements established by the CSURMA Executive Committee or Board of Directors.

CLUB LIABILITY INSURANCE PROGRAM

ISSUE: The Board will be asked to approve the formation of a new CSURMA Club Liability Insurance Program (CLIP).

RECOMMENDATION: The Executive Committee recommends the Board approve the Club Liability Insurance Program and that it delegates authority to the Secretary-Auditor to bind the coverage (per Policy and Procedure No. 15) and to finalize the terms of the new program.

FISCAL IMPACT: \$150,000 will be charged to the liability fund and allocated to campuses within the FY 19/20 rates. Campuses will then have the option of whether to recover the costs from their clubs, similar to SPLIP and SAFECLIP.

BACKGROUND: The attached proposal summary provides additional information regarding the coverage terms and conditions. Staff will be available at the meeting to provide additional information.

PUBLICATION: An announcement of this new coverage program will be distributed to all Campus and Auxiliary Organization members. A summary of the new program will also be uploaded to the CSURMA website.

ATTACHMENT(S):

- a. Club Liability Insurance Program proposal summary
- b. Policy and Procedure No. 15 – Responsibilities of the Treasurer and Secretary-Auditor

COVERAGE SUMMARY

INSURER:

Lloyd's of London

POLICY TERM:

July 1, 2018 to
July 1, 2019

POLICY NO:

TBD



QUESTIONS:

Amy Lightner

(415) 403-1457

alightner@alliant.com

Van Rin

(415) 403-1408

vrin@alliant.com

INSURED:

California State University Risk Management Authority

COVERED PARTIES:

1. California State University (CSU)
2. All campuses of the CSU
3. Board of Trustees of the CSU
4. Employees, Faculty, Staff of the CSU
5. Elected/Appointed Officials of the CSU
6. CSU Auxiliary Organizations, and their Employees, Officers, Directors, Volunteers and Agents
7. All Student Clubs Officially Recognized by the CSU
8. All students in clubs Officially Recognized by the CSU

It is a requirement for CLIP coverage that all Officially Recognized Clubs must be reported to the Program Administrator

ADDITIONAL INSURED:

Any affiliate institution to whom the Named Insured is obligated by written agreement to provide such coverage as is afforded by this policy.

COVERAGES:

1. General Liability, claims-made
2. Professional Liability, claims-made

COVERAGE DESCRIPTION:

Covers General and Professional Liability Coverage for Officially Recognized Clubs (per Executive Order 1068*) of the California State University. Coverage provided for both on and off campus activities.

*<http://www.calstate.edu/eo/eo-1068.html>

LIMITS:

\$1,000,000 Each Loss
\$5,000,000 Aggregate for all Covered Parties, and not per student

MEMBER'S DEDUCTIBLE:

\$0 Per Claim

COVERAGE SUMMARY

INSURER:
Lloyd's of London

POLICY TERM:
July 1, 2018 to
July 1, 2019

POLICY NO:
TBD



QUESTIONS:

Amy Lightner
(415) 403-1457
alightner@alliant.com

Van Rin
(415) 403-1408
vrin@alliant.com

COVERAGE EXTENSIONS:

1. **Damage to Property of Others:** for damage caused accidentally by a Covered Party to the property of others at your location; \$1,000 per incident; \$100,000 aggregate
2. **Assault Coverage:** covers your medical expenses or reimburses you for damage to your property if you are assaulted at your location; \$5,000 per incident; \$100,000 aggregate
3. **Medical Payments:** reimbursement of medical expenses to others injured on your location; \$5,000 per incident; \$100,000 aggregate
4. **First Aid Expenses:** for expenses you incur in rendering first aid to others: \$1,000 per defendant; \$100,000 aggregate
5. **Defendant Expense Benefit:** reimburses you for lost wages and other expenses incurred when you attend a required trial, hearing or proceeding as a defendant in a covered claim: \$1,000 per defendant; \$100,000 aggregate

NO EXCLUSION FOR:

1. Sexual Harassment
2. Abuse or Molestation
3. Corporal Punishment

MAJOR EXCLUSIONS:

1. Fraternal Organizations (men and women)
2. Hazing
3. Injuries to Participants while participating in athletic activities
4. Intentional Discrimination

COMMENTS / CONDITIONS:

1. This is a "claims- made" policy. Coverage is only provided for claims which are both: (1) first made against the Insured during the Policy Period; and (2) reported to the Carrier as soon as practicable, but not later than 3 years after the Policy Period.
2. Limited alcohol exclusion pending

HOW TO REPORT A CLAIM:

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

Bob Frey
415-403-1445
rfrey@alliant.com

Elaine Tizon
415-403-1458
elaine.tizon@alliant.com



CSURMA

POLICY AND PROCEDURE NO. 15

ADOPTED: December 9, 2011

EFFECTIVE: October 23, 2015

REVISED: October 23, 2015

SUBJECT: RESPONSIBILITIES OF THE TREASURER AND THE SECRETARY-AUDITOR

POLICY: Pursuant to California Government Code Section 6505 et seq. (referenced below) the CSURMA has designated in the governing documents the officer positions of the Treasurer and the Secretary-Auditor. It is the policy of the CSURMA that there shall a designation of the operational responsibilities of the Treasurer and the Secretary-Auditor as described in this Policy & Procedure No. 15.

PROCEDURE: The Treasurer and Secretary-Auditor shall perform the duties specified in California Government Code Section 6505 et seq. and other duties as designated by the Board of Directors, Executive Committee or AORMA Committee. To clarify the roles of the Treasurer and the Secretary-Auditor, the duties and responsibilities of the Treasurer and the Secretary-Auditor are described respectively as follows:

TREASURER

The Treasurer shall serve as a member of the Executive Committee and have the following duties and responsibilities for CSURMA:

1. FUNDS AND ACCOUNTS:

1.1. ACCOUNTS

1.1.1. The Treasurer shall establish and maintain funds and accounts in compliance with good accounting practice.

1.2. RECEIPT

1.2.1. The Treasurer shall receive all funds for custody by the entity.

1.2.2. The Treasurer ensures all funds are deposited to the proper program fund accounts.

1.2.3. Upon receipt of the approved premium deposit allocation, the Treasurer bills and collects annual premiums, quarterly premiums, and special assessments from all members.

1.3. DISBURSEMENT

1.3.1. The Treasurer shall pay any sums due out of monies of the Authority, as approved for payment.

2. REPORTING

- 2.1. The Treasurer maintains a central accounting system for CSURMA.
- 2.2. Unaudited financial statements will be produced as requested by the Executive Committee to show the accounting transactions by fund.
- 2.3. The Treasurer shall engage a certified public accountant or public accountant to perform an independent financial audit as provided by law.
- 2.4. The Treasurer shall create a quarterly investment report for review by the Executive Committee.

3. CASH AND DEBT MANAGEMENT

- 3.1. The Treasurer manages the cash flow of CSURMA which includes investing the excess monies over the required immediate expenditures for the Authority.
- 3.2. The Treasurer administers short-term and long-term debt financing, authorized by the Executive Committee
- 3.3. The Treasurer shall maintain a detailed record of every loan, including an entry on the loan register showing each loan and payment.

The duties of the Treasurer vary and play a key fiduciary role in the operation of the Authority.

SECRETARY-AUDITOR

The Secretary-Auditor shall have the following duties and responsibilities for CSURMA:

1. BUDGET

- 1.1. The Secretary-Auditor shall ensure that all bills are reviewed and approved for payment before payments are issued by the Treasurer.
- 1.2. The Secretary-Auditor may examine the Treasurer's book on behalf of the CSURMA Executive Committee to check for accuracy.
- 1.3. The Secretary-Auditor acts as the CSURMA budget officer and shall be responsible for the preparation and administration of the budget.

2. MISCELLANEOUS DUTIES

- 2.1. The Secretary Auditor also conducts the sale of surplus items such as office equipment.
- 2.2. The internal audit duties may also fall under the direction of the Secretary-Auditor as directed by the Executive Committee.
- 2.3. The Secretary-Auditor serves as Secretary of the CSURMA.

3. AUTHORITY TO BIND INSURANCE

- 3.1. The Secretary-Auditor is authorized to finalize negotiations with insurers and to bind insurance on behalf of the CSURMA.
- 3.2. The Secretary-Auditor shall provide a report summarizing the insurance bound on behalf of CSURMA to the Executive Committee.



CSURMA

POLICY AND PROCEDURE NO. 15

The duties of the Secretary-Auditor are directly accountable to the Executive Committee in the implementation of the policies, procedures and programs of the CSURMA.

EXCESS INSURANCE RENEWALS AND UNDERWRITER MEETINGS REPORT

ISSUE: Most of CSURMA’s coverage programs renew on July 1. Chancellor’s Office and Program Administrator staff are actively marketing the programs and negotiating renewal terms. At this time the Program Administrator anticipates the major programs will renew as shown in Table 1 below.

Table 1
Projected Renewal Cost Change Estimates

Program	AORMA Percent Change	Campus Percent Change
Excess Liability	+5%	+5%
Property	+10%	+10%
Worker’s Compensation	Flat Rate or Decrease	Flat Rate or Decrease
Builder’s Risk	N/A	Flat Rate or Decrease
Fine Arts	0%	+25%
SPLIP & SAFECLIP	Flat Rate or Decrease	Flat Rate or Decrease
FTIP	Flat Rate or Decrease	Flat Rate or Decrease
Aviation	Flat Rate or Decrease	Flat Rate or Decrease
Medical Malpractice	N/A	Flat Rate or Decrease
Fidelity	-5%	-5%

RECOMMENDATION: No action is requested at today’s meeting. This item is for information only.

FISCAL IMPACT: The cost of the insurance programs is included in the proposed budget and renewals are expected to be within the budgeted amount.

BACKGROUND: CSURMA representatives met with CSURMA’s program underwriters in London on March 26-27, 2018. CSURMA was represented by Robert Eaton, CSU Assistant Vice Chancellor, Financing, Treasury and Risk Management, Zachary Gifford, CSU Director, Systemwide Risk Management, Daniel Howell, CSURMA Program Director, P.J. Skarlanic, CSURMA Program Administrator and Amy Lightner, CSURMA Program Administrator. The main goals of underwriter meetings are:

- 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 two days of meetings there were over 10 meetings with over 25 market participants. The recent meetings focused on CSURMA’s Excess Liability, Property, Fine Arts, SAFECLIP, SPLIP, and Medical Malpractice coverage programs. Important discussions include:

- Establishment of a blanket student organization liability program modelled after SAFECLIP;
- Meeting with CSURMA’s excess liability underwriters to discuss response to industry concern for traumatic brain injury (TBI) claims by student athletes;
- Review of the performance of the Fine Arts, Archives and Artifacts Program and renewal outlook considering high claims costs; and,
- Discussion of the impact of the significant catastrophic losses (Harvey, Irma and Maria (“HIM” to the marketplace) hurricanes, Mexico Earthquakes and California Wildfires) along with CSU’s recent high cost claims on the property insurance renewal.

Following are comments on the status of programs:

- **Excess Liability** – This program has seen loss development in the first excess layers for both the AORMA and Campus programs. The Program Administrator anticipates rate increases in the lower layers and possible rate increases in the excess layers due to catastrophic losses impacting the entire marketplace. Underwriters have concerns about TBI injuries in professional and college sports and we anticipate pressure to reduce or eliminate the coverage, which may require changing our insurer partners.
- **Property** – Property losses to both the AORMA and Campus programs has increased the past two years. While CSU performed well in the wet winter and recent wildfires, related losses and other losses continue to mount. Significant rate decreases in recent years will likely be partially eroded by increases this coming renewal.
- **Workers’ Compensation** – CSURMA has an existing two year rate agreement. The Excess Insurance Authority has offered a rate decrease in return for a new two year commitment by CSURMA.
- **Builders Risk** – This program is stable and the Program Administrator expects a flat rate renewal, though general market pressures due to catastrophic property losses may result in an increase. Rates are down 25% in recent years.
- **Fine Arts** – This program was launched in 2016 and the Program Administrator anticipates underwriters will require a rate increase due to a loss ratio above 100% in the first 24 months of the program.
- **SPLIP & SAFECLIP** – These programs performed exceptionally well with no losses and rates will remain stable.

- **FTIP** – The loss ratio has stabilized at a level acceptable to underwriters. The Program Administrator expects a flat rate renewal.
- **Aviation** – This program has no losses and the market is soft. The Program Administrator expects a flat rate renewal despite general aviation market firming.
- **Medical Malpractice** – This program is at minimum premiums and we expect a flat renewal; however, general market firming may come into play.
- **Fidelity** – Claims have remained low and the Program Administrator expects a premium decrease on renewal unless new claims materialize prior to renewal.

PUBLICATION: None.

ATTACHMENT(S): None.

FY 2018/2019 LONG RANGE ACTION PLAN

ISSUE: The Executive Committee held its long range planning session on March 8, 2018. The planning session consisted of a review of the FY 17/18 Long Range Action Plan, a report on its status, an evaluation on where efforts should be focused for the next one to three years, and the development of new long range goals for FY 18/19 and beyond. Based on the discussions during the long range planning session, Staff drafted the FY 18/19 Long Range Action Plan summarizing goals to be accomplished in the next fiscal year for the Committee’s review and approval.

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

FISCAL IMPACT: No fiscal impact is expected from action at today’s meeting.

BACKGROUND: The Executive Committee establishes a Long Range Action Plan every year. The planning session is held in March to consider how CSURMA may be refined to improve member services and to evaluate areas of coverage in response to emerging risk.

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

ATTACHMENT(S):

- a. FY 18/19 Long Range Action Plan (draft)

FY 2018/19 CSURMA LONG RANGE ACTION PLAN

GOAL	ACTION / TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS
LRP-1	SPECIAL EVENTS RESOURCE GUIDE			
Roll Out of Special Events Resource Guide Including Outreach to Campus and Auxiliary Organization Event Planners	1 Identify and engage consultant to create Special Events Risk Management Manual and training modules.	SRM	Aug-15	Completed
	2 Consultant presents Special Event Management Project at Fitting the Pieces Together Conference	SRM	Nov-16	Completed
	3 Develop subject content for special events risk management manual.	SRM	Apr-17	Completed
	4 Oversee design and development of special events risk management manual.	SRM	Apr-17	Completed
	5 Consultant develops training module(s) for CSU LMS	SRM	Mar-18	In Process
	6 Roll out manual to all campus and auxiliary organization staff	SRM	Mar-18	Completed
	7 Post manual on the CSURMA website	PA	Mar-18	Completed
	8 Roll out special events training on the CSU LMS	SRM	Apr-18	In Process
	9 Finaliz review by legal counsel	SRM	Apr-18	In Process
	10 Consultant presents the completed Special Event Management manual	SRM	May-18	
LRP-2	RMIS REPORTING			
Roll Out of RMIS System to Campus Risk Managers, EH&S and WC Coordinators	1 Populate Ventiv database with hierarchy structure.	PA	17-Oct	In Process
	2 Populate Ventiv database with Phase 1 policy data.	PA	17-Dec	In Process
	3 Present Phase 1 project results and recommendations for Phase 2.	SRM, PA	17-Dec	In Process
	4 Implement initial benchmarking project.	SRM, PA	18-Jan	In Process
	5 Approve Phase 2 and ongoing database maintenance plan.	EC	18-Mar	In Process
	6 Report to EC and BOD.	SRM, PA	18-Apr	In Process
	7 Presentation of sustainable long term benchmarking program.	SRM, PA	18-Oct	
	8 Approval of long term benchmarking project scope and costs.	EC	19-Jan	
LRP-3	CAPTIVE INSURER			
Captive Formation and Analysis of CSURMA Investment Options	1 Identify and engage consultant to evaluate CSURMA's captive utilization options.	EC, SRM, PA	Jan-16	Completed
	2 Review the Pinnacle Actuarial Resources initial evaluation of CSURMA's captive utilization options.	EC	May-16	Completed
	3 Present further evaluation to EC for direction	EC	Sep-16	Completed
	4 Report on project to EC and BOD	BOD	Nov-16	Completed
	5 Approval of the use of a captive for the legacy workers' compensation claims	EC	Mar-17	Completed
	6 Report on project to the BOD	PA	May-17	Completed
	7 Perform legal and actuarial work needed to evaluate further	SRM, PA	Feb-18	In Process
	8 Analyze captive relative to JPA & new investment flexibility	SRM, PA	Mar-18	In Process
	9 Oversee development of a captive cell	SRM, PA	May-18	In Process
	10 Review CSU's new investment flexibility with legal counsel as it pertains to CSURMA.	SRM, PA	Sep-18	
LRP-4	CAMPUS VISITS			
Campus Visits to include CABO Member, RM and EH&S, Athletic Directors and Trainers, Auxiliary Organization	1 Schedule meetings with all Campus VPs	PA	Aug-16	Completed
	2 RPTG will meet to review risk pool rating plans	SRM, RPTG, PA	Oct-16	Completed
	4 Completion of Campus VP presentation	PA	Nov-16	Completed
	5 Completion Campus visits	SRM, PA	Mar-17	In Process
	6 Report on project to the BOD	BOD	Apr-18	In Process

FY 2018/19 CSURMA LONG RANGE ACTION PLAN

GOAL	ACTION / TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS
Leadership	7 Schedule meetings with all Campus RM and EH&S, Athletic Trainers and Auxiliary Organization Leadership	PA	Aug-18	
	8 Completion of visit presentations	PA	Mar-19	
	9 Completion of Campus visits	SRM, PA	Mar-19	
LRP-5 SYSTEMWIDE EH&S				
CSURMA Support of Systemwide Environmental Health and Safety Initiatives Such as Compliance, Chemical Safety, Laboratory Safety	1 Report on project to the BOD	BOD	Apr-18	In Process
	2 Survey all Campuses to ascertain what EH&S initiatives are in place	SRM, PA	May-18	
	3 Present EH&S survey information to CABO, provide direction to EC	PA, CABO	Aug-18	
	4 EC to discuss EH&S safety training and tracking systems available	EC	Sep-18	
	5 EC to recommend systemwide EH&S safety training and tracking system to SRM	EC	Oct-18	
LRP-6 STUDENT CLUB ACTIVITIES				
Campus Support for Managing Liability Arising from Club Activities Including CSURMA Programs and Services	1 Complete marketing specifications and coverage program design	PA	Mar-18	Completed
	2 Submit specs to insurers for coverage quotes	PA	Mar-18	Completed
	3 Review quotes received from insurers	PA	Mar-18	Completed
	4 BOD and EC to approve the Club Liability Insurance Program (CLIP)	EC, BOD	Apr-18	In Process
	5 Send out notification to campuses for roll out of the program	PA	May-18	
LRP-7 IRIC AND SERG MANUAL TRAINING				
Conduct Intensive North – South Training of New IRIC and SERG Manuals Directed at CSU Procurement Professionals	1 Present IRIC at CSU Business Conference	PA	Apr-18	Completed
	2 Schedule training dates	PA	Apr-18	In Process
	3 Finalize IRIC and SERG presentations	PA	Apr-18	In Process
	4 Southern California IRIC training presentation	PA	Apr-18	
	5 Northern California IRIC training presentation	PA	TBD	
	6 Southern California SERG training presentation	PA	TBD	
	7 Northern California SERG training presentation	PA	TBD	
LRP-8 BUDGETING PRACTICES RELATED TO CSURMA DIVIDENDS				
Review Timing and Budgeting Practices Related to CSURMA Dividends	1 Review budgeting practices related to CSURMA dividends	PA	Apr-18	Completed
	2 EC to review recommendations and provide direction to PA	EC	Apr-18	In Process
	3 Revise Policies and Procedures as appropriate in accordance with changes, if any	PA	Apr-18	In Process
LRP-9 FINANCIAL REPORTING				
Review of Financial Reports to EC and BOD for	1 Completion of Report of Financial Strength for all CSURMA Insurers and Reinsurers for FY 17/18	PA	Apr-18	Completed
	2 EC to review report for all FY 17/18 Insurers / Reinsurers	EC	Apr-18	In Process

FY 2018/19 CSURMA LONG RANGE ACTION PLAN

GOAL	ACTION / TASK	RESPONSIBLE ENTITY	DEADLINE	STATUS
Compliance, Relevance and Effectiveness	3 BOD to review report for all FY 17/18 Insurers / Reinsurers	BOD	Apr-18	In Process
	4 Completion of Report of Financial Strength of all CSURMA Insurers and Reinsurers for FY 18/19	PA	Oct-18	
	5 BOD to review report for all FY 18/19 Insurers / Reinsurers	BOD	Oct-18	
LRP-10 QUARTERLY CSURMA REPORTS FOR CABO UTILIZING RMIS DASHBOARD AND GRAPHICS				
Update of Quarterly CSURMA Report to CABO Utilizing RMIS Dashboard and Graphics	Presentation of sustainable long term benchmarking program to CABO	SRM	Oct-18	
	Prepare quarterly Risk Management update to include the RMIS dashboard and graphics	SRM	Oct-18	
LRP-11 OCIP DIVIDEND POLICY AND PROCEDURE				
Development of OCIP Dividend Policy and Procedure	1 Develop revisions to policies and procedures to address the allocation of potential OCIP dividends	PA	Apr-18	In Process
	2 EC to review OCIP dividends allocations	EC	Oct-18	
	3 BOD to approve the final formula to allocate OCIP dividends	BOD	Oct-18	

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

CSURMA OPERATIONAL REVIEW REPORT

ISSUE: The CSURMA Operational Review, completed on March 2, 2018, resulted in an overall compliance score of 96%. The reviewer, Robin Johnson, made eight recommendations to better the operations of CSURMA. The recommendations and Staff's response to each is attached to this item for the Board's review.

RECOMMENDATION: No action is recommended; this item is for interest only, however, the Board may provide direction to Staff as appropriate.

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

BACKGROUND: Staff will be available at this meeting to provide additional information as requested.

PUBLICATION: The CSURMA Operational Review Report has been included in the Board agenda.

ATTACHMENT(S):

- a. Operational Review Report – Recommendations and Responses
- b. Operational Review Report – March 2, 2018

**CSURMA Operational Review Report – March, 2018
Recommendations**

Recommendation		Response
1.	CSURMA should file amendments to the JPA agreement as soon as practical after adoption of such amendments.	The JPA Agreement was filed with the State of California on March 12, 2018.
2.	The minutes for the Board of Director’s meetings should reflect the vote or abstention of each of the Board members.	Staff will comply with this recommendation going forward.
3.	Provision No. 11 of the Witt O’Brien contract, which states the consultant will not be liable for damages arising out of the contract, should be deleted.	The agreement was amended via addendum.
4.	Staff should check certificates of insurance against the coverages required under the contracts to make sure all required coverages are in place. Although most of the coverages required by the contracts were shown on certificates, the professional liability coverage certificates request by the Alliant and the Sedgwick contracts were not available at the time of the site visit.	Staff requested and received the missing certificates of insurance.
5.	CSURMA should consider providing greater details in the allocation of contributions from the campuses, similarly to what is done for the Auxiliaries.	No action taken. The CSURMA rating plan task group (RPTG) meets every three years to review in detail all Campus rating plans to confirm that the allocation formulas are still fair and equitable to all members. The RPTG publishes a report and shares it with the EC and BOD.
6.	CSURMA may consider placing the coverage documents for the campuses on the website for member references. Because the property program has many documents, perhaps, posting the first layer insurance policies would be sufficient.	The Coverage Documents have been uploaded to the CSURMA website.



California State University Risk Management Authority

**CSURMA Operational Review Report – March, 2018
Recommendations**

Recommendation	Response
7. CSURMA should consider providing the members with CSAC-EIA’s workers’ compensation converge document rather than CSURMA’s own documents to reduce the possibility of gaps in coverage between the documents and confusion regarding who provides and controls the coverage.	No action taken. Because the CSAC-EIA coverage program is secured as reinsurance to the CSURMA Campus and AORMA workers’ compensation programs and because workers’ compensation coverage is based on statutory limits, CSURMA has chosen not to adopt the EIA coverage form.
8. CSURMA may consider providing the Board of Directors with a summary of the financial strength of the insurance providers to the programs.	Staff will provide this report to the EC and BOD annually going forward.

Law Office of Robin Johnson

March 2, 2018

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

CALIFORNIA STATE UNIVERSITY
RISK MANAGEMENT AUTHORITY
OPERATIONS REVIEW

Dear Ms. Long,

Please find attached my report on the overall operations of California State University Risk Management Authority. The report includes an executive summary with the ratings by category as well as the overall rating and some suggestions for improvement. The report states that there was no certificate of insurance on file for Alliant's or Sedgwick's professional liability insurance. I received copies of certificates for those coverages after my visit and commend you on the quick response. I hope you will find the other suggestions as helpful.

I appreciate the opportunity to provide this review of CSURMA's operations and thank you and your team for the time and effort in preparing for the review. Please call me with any questions or comments you may have.

Respectfully submitted,

A handwritten signature in dark ink, appearing to read 'Robin Johnson', with a long horizontal flourish extending to the right.

Robin Johnson

California State University Risk Management Authority

Operational Review

April 2018

INTRODUCTION

In 1997, California State University Risk Management Authority (CSURMA) was created through a Joint Powers Agreement (“Agreement”) authorized by California Government Code sections 6500, et seq. The mission of CSURMA was, and is, to join California State University (CSU) with the Auxiliary Organizations (Auxiliaries) “to protect member resources by providing broad coverage and quality risk management services that stabilize risk costs in a reliable, economical and beneficial manner.” CSURMA provides a number of programs to both CSU and the Auxiliaries. However, the needs of CSU and the Auxiliaries are different, both in terms of coverage, member retention and risk management services. In addition, the programs for CSU and the programs for the Auxiliaries are different in terms of the sharing of losses, as well as the risk management services provided.

The main programs provided to the campuses are the CSU Liability, Workers’ Compensation, Property and Crime Programs. Those programs provided to the Auxiliaries through the Auxiliary Organizations Risk Management Alliance (AORMA) are the AORMA Liability, Workers’ Compensation, Property and Crime Programs. These programs either have a layer retained by CSURMA with excess insurance or reinsurance taking limits to a higher level above the CSURMA retention or are fully insured.

The legal characteristic of a joint powers authority is interesting because it takes on the character of the public entity of its membership while being required to follow some rules that apply to special districts. Thus, CSURMA is governed by laws applicable to state agencies, such as the Bagley-Keene Act as it relates to meetings, while also needing to abide by some laws applicable to local agencies, such as restrictions on investments and filings with the State Controller’s Office. This will become apparent as one reads through this report.

The governing body of CSURMA is the Board of Directors, consisting of 30 directors. The Executive Committee provides more direct oversight and policy implementation than the Board of Directors, working closely with the contract administrator, Alliant Insurance Services (Alliant), which are collectively referred to as “staff” in this document. The Auxiliaries have their own Committee that reports to the Executive Committee. This Committee and its subcommittees review the Auxiliaries’ programs and give guidance as to general policies affecting their programs.

This report reviews the overall effectiveness of CSURMA operations and illuminates areas where its operations may be enhanced. However, this report does not include a review of the financial strength and reporting requirements. The report also highlights documents that may be needed

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or altered to conform to applicable laws and to meet the standards generally applied to self-insurance joint powers authorities.

EXECUTIVE SUMMARY

The review of the general operations of CSURMA gives the management of CSURMA a general understanding of the level of performance relative to other joint powers authorities and discloses some areas for improvement. A rating system was applied to give the reader a better feel for the level of performance in each area. A lower score does not mean that CSURMA necessarily needs to change. It merely points out areas where CSURMA varies from the standards and may consider changes in policies or procedures.

This review broke down the areas of study into the following sections:

- I. Governing Documents – a review of the Joint Powers Agreement (Agreement), Bylaws, and Policies and Procedures;
- II. Contracts – a review of the existing contracts for major services;
- III. General Operations – a review of the communications with members, the competence of staff and management, and whether the Agreement, Bylaws and Policies and Procedures are being followed;
- IV. Meetings – a review of the notices and the minutes of the meeting; and
- IV. Programs – a review of the documentation of the programs.

This review of the operations did not include a review of the financial activities of CSURMA, other than to check that the proper financial documents were filed as required by the Government Code.

The CSURMA governing documents, program documents and operations meet extremely high marks overall and in each category, as shown in the following table.

TOPIC	MAX PTS	PTS EARNED	COMMENTS	%
Governing Documents	235	235		100%
Contracts	625	588		94%
General Operations	461	438		95%
Meetings	65	60		92%
Programs	400	390		98%
Total	1,786	1,711		96%

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A few recommendations are made to better the operations of CSURMA. These are:

1. CSURMA should file amendments to the joint powers authorities agreement as soon as practical after adoption of such amendments.
2. The minutes for the Board of Director's meetings should reflect the vote or abstention of each of the Board members.
3. Provision No. 11 of the Witt O'Brien contract, which states the consultant will not be liable for damages arising out of the contract, should be deleted.
4. Staff should check certificates of insurance against the coverages required under the contracts to make sure all required coverages are in place. Although most of the coverages required by the contracts were shown on certificates, the professional liability coverage certificates required by the Alliant and the Sedgwick contracts were not available at the time of the site visit.
5. CSURMA should consider providing greater detail in the allocation of contributions from the campuses, similarly to what is done for the Auxiliaries.
6. CSURMA may consider placing the coverage documents for the campuses on the website for member references. Because the property program has many documents, perhaps, posting the first layer insurance policies would be sufficient.
7. CSURMA should consider providing the members with CSAC-EIA's workers' compensation coverage document rather than CSURMA's own document to reduce the possibility of gaps in coverage between the documents and confusion regarding who provides and controls the coverage.
8. CSURMA may consider providing the Board of Directors with a summary of the financial strength, e.g. AM Best ratings, of the insurance providers to the programs.

Overall, CSURMA is managed well, with documentation of major policies and procedures providing members and staff a relatively easy means of understanding the robust and varied programs and operations of CSURMA. Its overall rating places it among those joint powers authorities with outstanding overall management.

I. GOVERNING DOCUMENTS

The Agreement and Bylaws generally meet the requirements of both contract law and Government Code sections 6500, et seq. CSU is a government agency that meets the requirements as a public entity for Section 6500 purposes. Government Code section 6516.9 allows the Auxiliaries to enter into a joint powers agreement, such as this one forming CSURMA.

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The Agreement was revised in 2015. However, the Agreement, as revised in 2015, was never filed with the Secretary of State. Thus, such action should be taken.

The Policies and Procedures for the operations of CSURMA and its programs are also well developed and detailed. The Investment Policy was revised in 2015 and reviewed in March of 2017 by the Executive Committee, which found it still sufficient as it currently stands. The Conflict of Interest Code is in place and readily available to members on the website. Policies requiring periodic actuarial studies and claims audits are also in place.

II. CONTRACTS

The contracts with service providers are important to CSURMA, not only to make sure CSURMA is receiving the services for which it has paid, but for the rights and responsibilities of the parties. This review of the contracts focuses on whether the basic requirements of a contract are included and CSURMA's interests are reasonably protected.

A. Program Administration Contract

The contract with Alliant for the general administration of CSURMA contains the basic requirements of the term of the contract, compensation, and the scope of services described in sufficient detail as to be enforceable. The contract imposes a fiduciary duty upon Alliant to disclose any conflicts of interest, as well as to refrain from any activity that may impair its fidelity to CSURMA. It also contains provisions for indemnification where Alliant may cause loss to CSURMA due to negligent conduct by Alliant. The contract also requires an insurance policy to support the indemnification. Alliant maintains copies of certificates of insurance for CSURMA as proof of Alliant's compliance with the insurance requirements. However, the professional liability was not listed on the certificate.

B. Program Brokerage

The brokerage contract with Alliant is very similar to its Program Administration Contract, well written and includes adequate indemnification and insurance requirements to protect CSURMA's interests. As mentioned above, Alliant's insurance certificate did not show professional liability insurance, also required on this contract.

C. AORMA Liability Claims Administration

The current contract with Carl Warren has the requirement to disclose conflicts, indemnification, insurance, ownership of files and other provisions as expected in a claims administration contract for a joint powers authority. Administration had the certificates of insurance showing that Carl Warren carried the insurance as required in the contract.

D. Workers' Compensation Claim Adjusting

Sedgwick's claims services contract provides a well-defined scope of work, and a reasonable allocation of the assumption of risk based on whose negligence caused the loss, disclosures of conflicts of interest, etc. Although the contract requires professional liability insurance, there was not a certificate of insurance showing such coverage available for review at the time of the site visit.

E. Unemployment Claims Management

The contract with the Employers Group includes the expected provisions, including indemnification, insurance conflicts, cancellation and other provisions expected in a contract with a joint powers authority

F. Safety and Loss Control

The contract with Alliant for loss control services was well written with the safeguards in place for CSURMA as found in the other two Alliant contracts. Because the same certificate of insurance was used to prove coverage in all three Alliant contracts, there was not proof of the professional liability as required in this contract.

The contract with Praesidium seems appropriate as to compensation, indemnification, etc., because of the nature of the contract as one for a license to use Praesidium's online programs, except perhaps for insurance. Professional liability insurance is probably an appropriate requirement for the use of an online platform agreement. The certificates of insurance, however, does not indicate professional liability coverage is in place as required by the contract.

The Witt O'Brien contract has the appropriate provisions one would expect to find, including an indemnification provision. However, it also includes a limitation of liability, stating that the consultant is not liable for any damages arising out of the contact. This limitation of liability should be deleted, allowing CSURMA to bring legal action to recover damages caused by Witt O'Brien's negligent, or lack of, performance under the contract.

G. Administration of the Contracts

The contracts and certificates of insurance have been maintained for easy review by the administration. A follow-up system needs to be implemented to make sure the insurance requirements are being met for all lines of coverage.

III. GENERAL OPERATIONS

A. Government Code

The management of CSURMA has substantially complied with the Government Code requirements and best practices found in the industry of joint powers authorities, except in a few cases

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indicated below. The filings of the joint powers agreement and the public agency roster, also called the Statement of Facts, are important to maintain the procedural and substantive legal protections afforded a public entity under the Government Code. The joint powers roster was filed with the Secretary of State in a timely fashion. In addition to the filings with the Secretary of State, staff has filed the requisite financial statements with the State Controller and the County of San Francisco. However, the joint powers agreement, as amended in 2015, was not filed with the Secretary of State. This should be done as soon as possible.

Staff has the duty to bring the Conflict of Interest Code to the Board for review prior to October 1, of every even year, and to administer the disclosures on the Form 700s annually, and for those officers leaving or entering office during the year. Staff has done well with the process, which currently requires the Form to be completed and filed online.

The Bagley-Keene Act, Government Code sections 11120, et seq., requires meetings of the CSURMA Board and Committees to be open, with a 10-day notice. CSURMA physically posts notices of the meetings of the CSURMA Board and Committees at the Treasurer's location, meeting that requirement of the Bagley-Keene Act. CSURMA also posts meeting agendas on its website where the public can review. Minutes of the meetings are drafted and placed on the consent calendar of the following meeting for adoption. These minutes have sufficient detail of discussions and actions taken at the meeting, such that one attending the meeting would know the action taken and some of the rationale for the action.

Government Code section 11123(c) requires the recording of each member's vote or abstention on an action taken at a meeting. Although the Executive Committee minutes show the votes or each of the members, the Board of Directors meeting minutes do not reflect the individual member's vote or abstention.

A record retention policy is followed, with security and backup that meets or exceeds the standard of practice for joint powers authorities. The purging of files is accomplished automatically by Alliant's computer programming. Those documents that are required to be maintained indefinitely are transferred to a special server specific to that purpose.

The audited financials are provided to the Board for review and comment, and staff has filed them with the State Controller and the county where CSURMA's primary office is located, as required by the Government Code. The Treasurer provides the Board of Directors with quarterly report as to the liquidity of CSURMA and whether the investments are in compliance with the policy adopted. The Executive Committee receives a quarterly investment report in addition to the Treasurer's report. These reports provide the Board and Executive Committee with means to provide financial oversight of CSURMA.

B. Organizational Issues

CSURMA seems to conduct effective strategic planning sessions, although somewhat separate, with CSU having a separate session from AORMA. Although there is this separation of planning by the two types of members, there does not seem to conflict between the results of the separation.

Communications seem to be well maintained, with much of the information about the governance of CSURMA, the program of CSURMA and services available from CSURMA on its website. The website has pages to assist members with getting certificates of coverage, filing claims, and effecting other transactions with the joint powers authority. The website also hosts many bulletins regarding safety, transfer of risk, and loss control.

Staff has an internal tickler system to remind them when certain requirements are coming due, such as a review of the investment policy, the filing of the financial reports, and items that require periodic presentation to the Board or Committees. Staff issues an annual report summarizing the activities for the year, such that all know those accomplishments.

C. Staff and Board Training

Board training provides a good basis for oversight and policy direction for the Board and Committees, while staff training provides ideas to assist the staff in meeting the mission and purpose of CSURMA. Both staff and the Board of CSURMA receive training on issues regarding joint powers authorities, liability, and workers' compensation. Staff participates in the California Association of Joint Powers Authorities (CAJPA) and the Association of Governmental Risk Pools (AGRIP), and other organizational training emphasizing the best practices of pooling risks. Staff receives training in risk management in public entities through its participation in the Public Agency Risk Managers Association (PARMA), the Public Risk Management Association (PRIMA), the Risk Management Society (RIMS), and other organizations. The Board and CSURMA members also receive training at PARMA and other organizations, as well as the orientation that is on the CSURMA website.

IV. PROGRAMS

Workers' compensation coverages are defined by the Memorandum of Coverage and, at least for AORMA, posted in the "Members Only" portion of the website. The claims management is performed by Sedgwick, which received a favorable claims audit in 2017 and meets the requirement of a claims review every odd numbered year, pursuant to Policy and Procedure No. 5. The coverage is currently provided by CSAC-EIA, which has issued its own Memorandum of Coverage. Thus, there may be conflicts between the CSAC-EIA coverage and that represented by CSURMA's issued Memorandum of Coverage. There may also be confusion by the AORMA members as to who has ultimate authority regarding the handling of a claim or a dispute of coverage. It may be better practice to provide the members the CSAC-EIA coverage document rather than CSURMA issuing a coverage document.

The AORMA liability program is well documented, with coverage clearly stated, and the coverage documents available on the website. Forms are also available on the website for filing claims, obtaining certificates, etc. Carl Warren adjusts the claims for AORMA. The claims audit performed in 2017 showed superior performance. This audit also meets the requirement for an audit every odd year.

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The CSU campus liability program is adjusted by the Systemwide Office of Risk Management, a department within the State of California. The overall rating of the claims audit in 2017 was very favorable and meets the required claims audit. The Policies and Procedures applicable to the campuses are fairly well documented, with target equity funding policies, claims settlement authority, etc. Although a summary of the coverage is posted on the website, the coverage document itself is not posted. CSURMA may consider posting the actual coverage document on the website, such that the campuses can readily review the details of coverage, if desired.

The property coverage is an important coverage to the campuses as well as to the Auxiliaries. The Property Program is a fully insured program, leaving deductibles and other non-covered items the obligations of the campuses and Auxiliaries. The summary of coverages is provided on the website. However, the coverage documents are not posted on the website. CSURMA may consider a means of providing at least the primary layer coverage document to be available for the members to review, if desired.

The CSURMA Board of Directors has a fiduciary duty to assure the pool is financially sound and provides sound insurance to its members. Thus, CSURMA may consider having a quick summary of the financial strength of the insurance and reinsurance purchased by the pools. A list of the companies with an AM Best rating or other rating will alert the Board to the strength of the insurers. Where the coverage is provided by another pool or a non-rated coverage provider, a quick report of some basic financial ratios may be of value in assisting the Board to evaluate the financial strength of those sources of coverage.

V. CONCLUSION

It was a pleasure to review such a well-run self-insurance pool as CSURMA. The review did not address the financial or investment aspects of the operations, in accordance with the scope of the review for this report. However, the governing boards of CSURMA can feel confident that the other parts of the operations are well above the standards established by CAJPA and the general practices in the industry.

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EXHIBIT 1

GOVERNING DOCUMENTS

Criteria	Max Pts	Pts Earned	Comments	Percent
Signed Copy of JPA	10	10		
JPA specifically creates the Authority	10	10		
JPA States Purpose	5	5		
Lists Common Powers	10	10		
JPA states strict accountability/ Designates Treasurer	10	10		
Debts of agency addressed	10	10		
Provides for Bylaws	5	5		
Provides for Governing Body	10	10		
Statement not jointly liable per § 6512.2	5	5		
Termination by a party not completion of purpose	10	10		
Means of Dissolving	10	10		
JPA provides for distribution of property/surplus money at dissolution	10	10		
Conflict of Interest Code Adopted	10	10		
Investment Policy Adopted/Reviewed	10	10		
Target Equity Policy	5	5	AORMA Target Equity Policy	
Assessments and Distributions Provisions	10	10		
Records Retention Policy	5	5		
Provision for withdrawal	10	10		
Provision for member's termination	10	10		
Obligations of Members	10	10		
Board membership	5	5		
Board's duties and authority	10	10		

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Criteria	Max Pts	Pts Earned	Comments	Percent
Board meetings	5	5		
Indemnification of Board	5	5		
Officers' election/term	10	10		
Officers duty	10	10		
Provision for resolution of disputes	5	5	Coverage only	
Financial Audit Required	5	5		
Actuarial Studies Required	5	5		
Total	235	235		100%

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EXHIBIT 2

CONTRACTS

ALLIANT - JPA ADMINISTRATION

Criteria	Max Pts	Pts Earned	Comments	Percent
Scope of Work	10	10		
Indemnification Provision	10	10		
Insurance Provision	5	5		
Disclosure of Conflicts	10	10		
Compensation	10	10		
Ownership of Records	5	5		
Term	5	5		
Cancellation	5	5		
Cert of Insurance on file	5	5		
Dispute Resolution	5	5		
Confidential Info	5	5		
Total	75	75		100%

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ALLIANT BROKERAGE

Criteria	Max Pts	Patients Earned	Comments	Percent
Scope of Work	10	10		
Indemnification Provision	10	10		
Insurance Provision	5	5		
Disclosure of Conflicts	10	10		
Compensation	10	10		
Ownership of Records	5	5		
Term	5	5		
Cancellation	5	5		
Cert of Insurance on file	5	5		
Dispute Resolution	5	5		
Confidential Info	5	5		
Total	75	75		100%

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CARL WARREN AORMA Liability Program

Criteria	Max Pts	Pts Earned	Comments	Percent
Scope of Work	10	10	Including settlement authority to \$25k	
Indemnification Provision	10	10		
Insurance Provision	5	5	requires cyber liability and professional	
Disclosure of Conflicts	10	10		
Compensation	10	10		
Ownership of Records	5	5		
Term	5	5		
Cancellation	5	5		
Cert of Insurance on file	5	5		
Dispute Resolution	5	5		
Confidential Info	5	5		
Total	75	75		100%

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SEDGWICK Workers comp

Criteria	Max Pts	Pts Earned	Comments	Percent
Scope of Work	10	10		
Indemnification Provision	10	10	Including penalties	
Insurance Provision	5	5		
Disclosure of Conflicts	10	10		
Compensation	10	10		
Ownership of Records	5	5		
Term	5	5		
Cancellation	5	5		
Cert of Insurance on file	5	0	No cert for E&O of \$5m or Fidelity	
Dispute Resolution	5	5		
Confidential Info	5	5		
Total	75	70		93%

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EMPLOYERS GROUP

Criteria	Max Pts	Pts Earned	Comments	Percent
Scope of Work	10	10		
Indemnification Provision	10	10		
Insurance Provision	5	5		
Disclosure of Conflicts	10	10		
Compensation	10	10		
Ownership of Records	5	5		
Term	5	5		
Cancellation	5	5		
Cert of Insurance on file	5	5		
Dispute Resolution	5	5	Choice of law included	
Confidential Info		N/A		
Total	70	70		100%

Law Office of Robin Johnson

ALLIANT Loss Control

Criteria	Max Pts	Pts Earned	Comments	Percent
Scope of Work	10	10		
Indemnification Provision	10	10		
Insurance Provision	5	5		
Disclosure of Conflicts	10	10		
Compensation	10	10		
Ownership of Records	5	5		
Term	5	5		
Cancellation	5	5		
Cert of Insurance on file	5	0	No Professional Liability Cert. Need with Retro Date.	
Dispute Resolution	5	5		
Confidential Info	5	5		
Total	75	70		93%

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PRAESIDIUM

Criteria	Max Pts	Pts Earned	Comments	Percent
Scope of Work	10	10		
Indemnification Provision	10	10		
Insurance Provision	5	0		
Disclosure of Conflicts	10	10		
Compensation	10	10		
Ownership of Records		N/A		
Term	5	5		
Cancellation	5	5		
Cert of Insurance on file	5	5		
Dispute Resolution		N/A		
Confidential Info		N/A		
Total	60	55		92%

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WITT O'BRIEN

Criteria	Max Pts	Pts Earned	Comments	Percent
Scope of Work	10	10		
Indemnification Provision	10	5	Contractor absolved of liability per Section 11	
Insurance Provision	5	3	No Workers' Comp required	
Disclosure of Conflicts	10	0		
Compensation	10	10		
Ownership of Records	5	5		
Term	5	5		
Cancellation	5	5		
Cert of Insurance on file	5	5		
Dispute Resolution	5	0	No provision	
Confidential Info	5	5	Must label before confidential	
Total	75	53		71%

Total All Contracts	625	588		94%
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EXHIBIT 3

OPERATIONS

Criteria	Max Pts	Pts Earned	Comments	Percent
Follow Policies	15	15		
Communications with Members	10	10		
File Roster with Secretary/County	5	5		
Filed last JPA Amendment	5	0	The 2015 amendments were not filed with the Secretary of State.	
Reviews Conflict of Interest Code biannually	3	0	Five days late	
Collects/Files Form 700s	7	7	Done online	
Delegates Investment Authority annually	3	3		
Board Adopts budget annually	5	5	Adopted 5/5/17	
Files audited financials with the State Controller and County	3	3		
Filed Special Districts Financial Transactions Report	3	3		
Discloses allocation of Contributions	10	5	The allocation to the campuses could be better documented showing the parameters of the ex mods, etc.	
Insurance for JPA Ops/ E&O Liability/Fidelity	5	5	Fidelity coverage self insurance	
Review of Excess/Reinsurance strength	10	5	Although provided at renewal, the Board does not receive the information	
Follow Records Retention	7	7		

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Criteria	Max Pts	Pts Earned	Comments	Percent
Strategic Planning/mission statement/objectives	10	10		
Achievements Tracked	5	5		
Promote Members' Training	15	15		
Adequate Training for Staff	10	10		
Adopted Risk Control Guidelines	10	10		
Follow Up on Implementation	5	5		
Training based on losses	5	5		
Participation in Industry Association Functions	5	5		
Procedure for Reviewing Policies	5	5	All policies are reviewed every other year, one year odd then even numbered.	
Total	161	143		89%

MEETINGS

CRITERIA	MAX PTS	PTS EARNED	COMMENTS	PERCENT
Notice timely/Proper	5	5		
Notice of Closed Session	10	10		
ADA Notices	5	5	At top of Agendas	
Minutes/ Detail	10	5	The Board minutes do not show the individual votes of the members	
Standing Committee seats/powers/	20	20	Agendas on website	
Guidelines for Orderly meeting	5	5		
Follows Bagley Keene	10	10		
Total	65	60		92%

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EXHIBIT 4

PROGRAMS

LIABILITY

PROGRAMS DOCUMENTATION

Criteria	Max Pts	Pts Earned	Comments	Percent
Process to review MOC	10	10		
MOC distributed	5	3	AORMA on website not the Campus coverage	
Reporting Requirements	5	5	Reporting Requirements in separate document from MOC.	
Cooperation Required	5	5		
Coverage Dispute Procedures	10	10		
Limits and deductible clear	10	10		
Proper Named Parties	10	10		
Term	10	10		
Conditions of Coverage	5	5		
Total	70	68		97%

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CLAIMS MANAGEMENT

Criteria	Max Pts	Pts Earned	Comments	Percent
Litigation Management Policy	10	10		
Settlement Authority	15	15		
Document closed session	10	10		
Claims Audits frequency and adequacy	5	5	Every odd years - last review thorough	
Claims Audit Report Favorable	10	10	CSURMA and Carl Warren great scores with a few minor suggested changes in procedures	
Communications with Member re. their loss	10	10		
Reserves Appropriate	15	15		
Subrogation	5	5		
Excess/Reinsurance Reporting/Collecting	10	10		
Total	90	90		100%

PROGRAM FUNDING

Criteria	Max Pts	Pts Earned	Comments	Percent
Target Equity Policy	5	5	AORMA	
Funding Level Policy	5	5		
Allocation Transparency	5	5		
Actuarial Study sound, e.g. discount rate, development factors reasonable	20	20	AON 9/2017 2 Percent Discount for Outstanding and Funding Provides confidence levels	
Total	35	35		100%

LIABILITY PROGRAM TOTAL	195	193		99%
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WORKERS' COMPENSATION

PROGRAMS DOCUMENTATION

Criteria	Max Pts	Pts Earned	Comments	Percent
Process to review MOC		N/A	Fully insured	
Policy distributed	5	2	AORMA MOC not CSAC-EIA's	
Reporting Requirements		N/A		
Cooperation Required		N/A		
Coverage Dispute Procedures		N/A		
Limits and deductible clear	10	10		
Proper Named Parties	10	10		
Term	10	10		
Conditions of Coverage	5	5		
Total	40	37		93%

CLAIMS MANAGEMENT

Criteria	Max Pts	Pts Earned	Comments	Percent
Settlement Authority	15	15		
Document closed session	10	10		
Claims Audits frequency and adequacy	5	5		
Claims Audit Report Favorable	10	10	Some areas noticed for improvement, Generally favorable report	
Communications with Member re. their loss	10	10		
Reserves Appropriate	15	15		
Subrogation	5	5		
Excess/Reinsurance Reporting/Collecting	10	10		
Total	80	80		100%

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PROGRAM FUNDING

Criteria	Max Pts	Pts Earned	Comments	Percent
Target Equity Policy		N/A	Fully Insured	
Funding Level Policy		N/A		
Allocation Transparency	5	5		
Actuarial Study sound, e.g. discount rate, development factors reasonable	20	20	AON 9/2017 Outstanding and Cash Funding Provides confidence levels	
Total	25	25		100%
W.C. PROGRAM TOTAL	145	142		98%

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PROPERTY PROGRAM

PROGRAMS DOCUMENTATION

Criteria	Max Pts	Pts Earned	Comments	Percent
MOC distributed	5	0	Should provide a copy of at least the first layer of coverage	
Reporting Requirements	5	5		
Cooperation Required	5	5		
Coverage Dispute Procedures	10	10		
Limits and deductible clear	10	10		
Proper Named Parties	10	10		
Term	10	10		
Conditions of Coverage	5	5		
Total	60	55		92%

TOTAL ALL PROGRAMS

Criteria	Max Pts	Pts Earned	Comments	Percent
Total All Programs	400	390		98%

OWNER CONTROLLED INSURANCE PROGRAM (OCIP) RENEWAL

ISSUE: Working with the Chancellor's Office Capital Planning Design and Construction (CPDC), CSURMA launched an Owner Controlled Insurance Program (OCIP) in 2012. As described in the attached presentation, the initial five-year term has been successful, with coverage enhancements and savings projected to exceed \$10 million for the initial five-year term. At its September 8, 2017, the Executive Committee delegated authority to Vi San Juan, Assistant Vice Chancellor of CPDC, and Robert Eaton, CSURMA Treasurer, to renew the current OCIP for an additional five years upon receipt of an acceptable renewal proposal. The OCIP was renewal for an additional five-year term – 12/31/17 to 12/31/22.

RECOMMENDATION: No action requested. This item is to provide information to update the Board of Directors regarding the renewal of CSU's Owner Controlled Insurance Program.

FISCAL IMPACT: The cost of the OCIP is paid from project funds for enrolled projects.

BACKGROUND: CSURMA established the OCIP to insure most of the university's and auxiliary organizations' construction projects. OCIP provides General Liability and Workers' Compensation insurance for CSU's capital projects with construction values of \$10,000,000 and more. OCIP is supplemented by insurance covering Contractors Pollution Liability (CPL) and Owner's Protective Professional Indemnity (OPPI). Separately, BRIP insures direct damage to CSU's major capital outlay projects themselves, typically projects with \$650,000 and more in construction values.

PUBLICATION: None.

ATTACHMENT(S):

- a. OCIP Presentation

CSU Owner Controlled Insurance Program (OCIP)
Program Update
March 2018

1. **OCIP II Marketing Results**
2. **OCIP I Financial Results**
3. **OCIP II Pro Forma**
4. **OCIP I Closeout**
5. **New OCIP Structure/Process**
6. **Insurance Credits**
7. **Other Enhancements & Process Changes**

OCIP II Marketing Results:

- Old Republic won the market competition for the OCIP II
- CSU's OCIP I performance and the attractiveness of the CSU program created a robust competition
- Max costs dropped from 2.34% (OCIP I) of construction value to 1.79% (OCIP II)
- The OPPI marketing resulted in a rate reduction from \$1.75 (OCIP I) per \$1,000 of construction value to \$1.12 (OCIP II)

OCIP I Financial Results as of 12/31/17

PROJECTS	Full Project Value	Estimated Actual CV
Construction Value Enrolled	\$1,931,610,979	\$1,196,604,289
Payroll Reported Through 12/31/2017		\$281,202,008

ESTIMATED CONTRACTOR INSURANCE COSTS (based on estimated actual CV)	PREMIUM	PERCENTAGE OF CV
Trade Contractor Workers Compensation	\$ 19,145,669	1.60%
Trade Contractor General Liability	\$ 5,983,021	0.50%
General Contractor General Liability	\$ 4,786,417	0.40%
Total	\$ 29,915,107	2.50%

OCIP PROGRAM COSTS (including taxes, surcharges, & LCF)	FIXED PREMIUM	LOSSES (LOSS AGGREGATE)	FIXED PREMIUM + MAX LOSSES
Combined Workers Compensation/General Liability Premium Rate	\$ 3.10	\$ 4.72	\$ 7.82
Combined Workers Compensation/General Liability Premium	\$ 8,717,262	\$ 13,269,079	\$ 21,986,341
Excess Premium (0.236%)	\$ 3,044,495		\$ 3,044,495
Administration / Claims Management / Loss Control (On Estimated Actual CV)	\$ 2,991,511		\$ 2,991,511
Total Program Costs	\$ 14,753,268	\$ 13,269,079	\$ 28,022,347
	1.23%	1.11%	2.34%

LOSS LEVEL (AS PERCENT OF LOSS AGGREGATE)	LOSSES	PROGRAM COSTS PLUS LOSSES	INSURANCE CREDITS	PROGRAM SAVINGS	SAVINGS % OF CV
A	B	C	D	E	
	<i>A x Loss Aggregate</i>	<i>B + Total Program Costs</i>	<i>Total Contractor Insurance Costs</i>	<i>D - C</i>	
0%	-	14,753,268	29,390,468	14,637,200	1.22%
10%	1,326,908	16,080,176	29,390,468	13,310,292	1.11%
Total Paid: 19.4%	2,534,170	17,287,438	29,390,468	12,103,030	1.01%
20%	2,653,816	17,407,084	29,390,468	11,983,384	1.00%
25%	3,317,270	18,070,538	29,390,468	11,319,930	0.95%
Total Incurred: 29.6%	3,861,955	18,615,223	29,390,468	10,775,245	0.90%
30%	3,980,724	18,733,992	29,390,468	10,656,476	0.89%
40%	5,307,632	20,060,900	29,390,468	9,329,568	0.78%
50%	6,634,540	21,387,808	29,390,468	8,002,660	0.67%
60%	7,961,447	22,714,715	29,390,468	6,675,753	0.56%
70%	9,288,355	24,041,623	29,390,468	5,348,845	0.45%
80%	10,615,263	25,368,531	29,390,468	4,021,937	0.34%
90%	11,942,171	26,695,439	29,390,468	2,695,029	0.23%
100%	13,269,079	28,022,347	29,390,468	1,368,121	0.11%

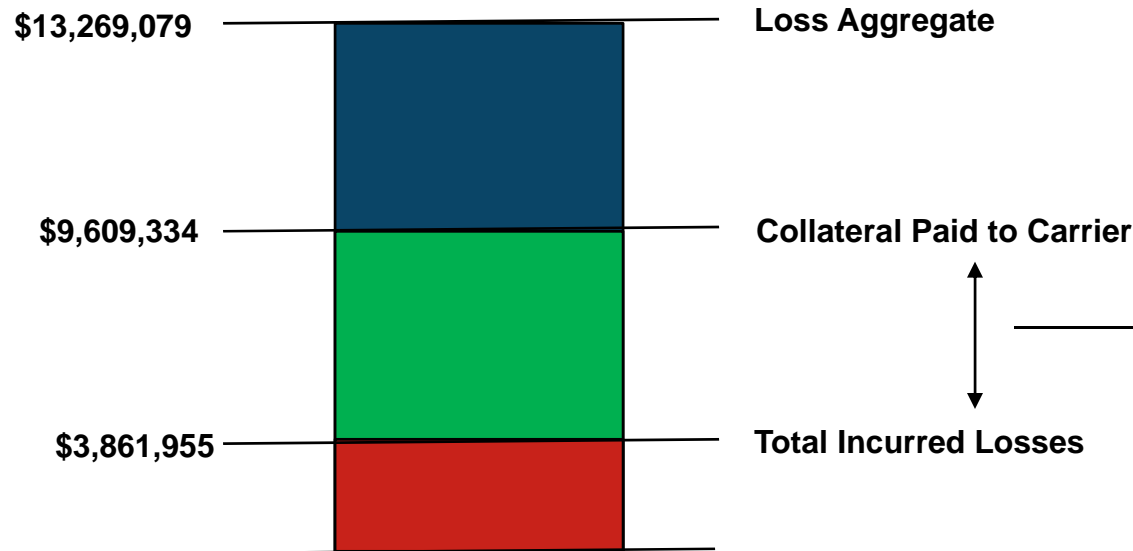
Total paid losses represents actual losses paid. Total incurred losses includes an allowance for increased costs of open claims

OCIP II Pro Forma

PROJECTS		ESTIMATED CV			
Construction Value (CV)	\$	750,000,000			
Estimated Payroll (22%)	\$	165,000,000			
ESTIMATED CONTRACTOR INSURANCE COSTS		PREMIUM	% OF CV		
Trade Contractor Workers Compensation	\$	12,000,000	1.60%		
Trade Contractor General Liability	\$	3,750,000	0.50%		
General Contractor General Liability	\$	3,000,000	0.40%		
Total	\$	18,750,000	2.50%		
OCIP PROGRAM COSTS (including taxes, surcharges, & LCF)		FIXED PREMIUM	LOSSES (LOSS AGGREGATE)	FIXED PREMIUM + MAX LOSSES	
Workers Compensation/General Liability Premium Rate (per 1000 CV)	\$	6.32	\$ 6.31	\$ 12.63	
Workers Compensation/General Liability Premium & Loss Aggregate	\$	4,740,000	\$ 4,733,333	\$ 9,473,333	
Excess Premium (0.236%)	\$	1,750,296		\$ 1,750,296	
Claims Expense at Max Losses (7% LCF)			\$ 331,333		
Administration / Claims Management / Loss Control (On Estimated Actual CV)	\$	1,875,000		\$ 1,875,000	
Total Program Costs	\$	8,365,296	\$ 5,064,666	\$ 13,429,962	
		1.12%	0.68%	1.79%	
LOSS LEVEL (AS PERCENT OF LOSS AGGREGATE)	LOSSES	PROGRAM COSTS PLUS	INSURANCE CREDITS	PROGRAM SAVINGS	SAVINGS % OF CV
A	B	C	D	E	
	<i>A x Loss Aggregate</i>	<i>B + Total Program Costs</i>	<i>Total Contractor Insurance Costs</i>	<i>D - C</i>	
0%	-	8,365,296	18,750,000	10,384,704	1.38%
10%	506,467	8,871,763	18,750,000	9,878,237	1.32%
20%	1,012,933	9,378,229	18,750,000	9,371,771	1.25%
25%	1,266,167	9,631,463	18,750,000	9,118,537	1.22%
30%	1,519,400	9,884,696	18,750,000	8,865,304	1.18%
40%	2,025,867	10,391,163	18,750,000	8,358,837	1.11%
50%	2,532,333	10,897,629	18,750,000	7,852,371	1.05%
60%	3,038,800	11,404,096	18,750,000	7,345,904	0.98%
70%	3,545,266	11,910,562	18,750,000	6,839,438	0.91%
80%	4,051,733	12,417,029	18,750,000	6,332,971	0.84%
90%	4,558,200	12,923,496	18,750,000	5,826,504	0.78%
100%	5,064,666	13,429,962	18,750,000	5,320,038	0.71%

Estimated credits are above max program costs. At max losses, credits need only be 1.79% to break even

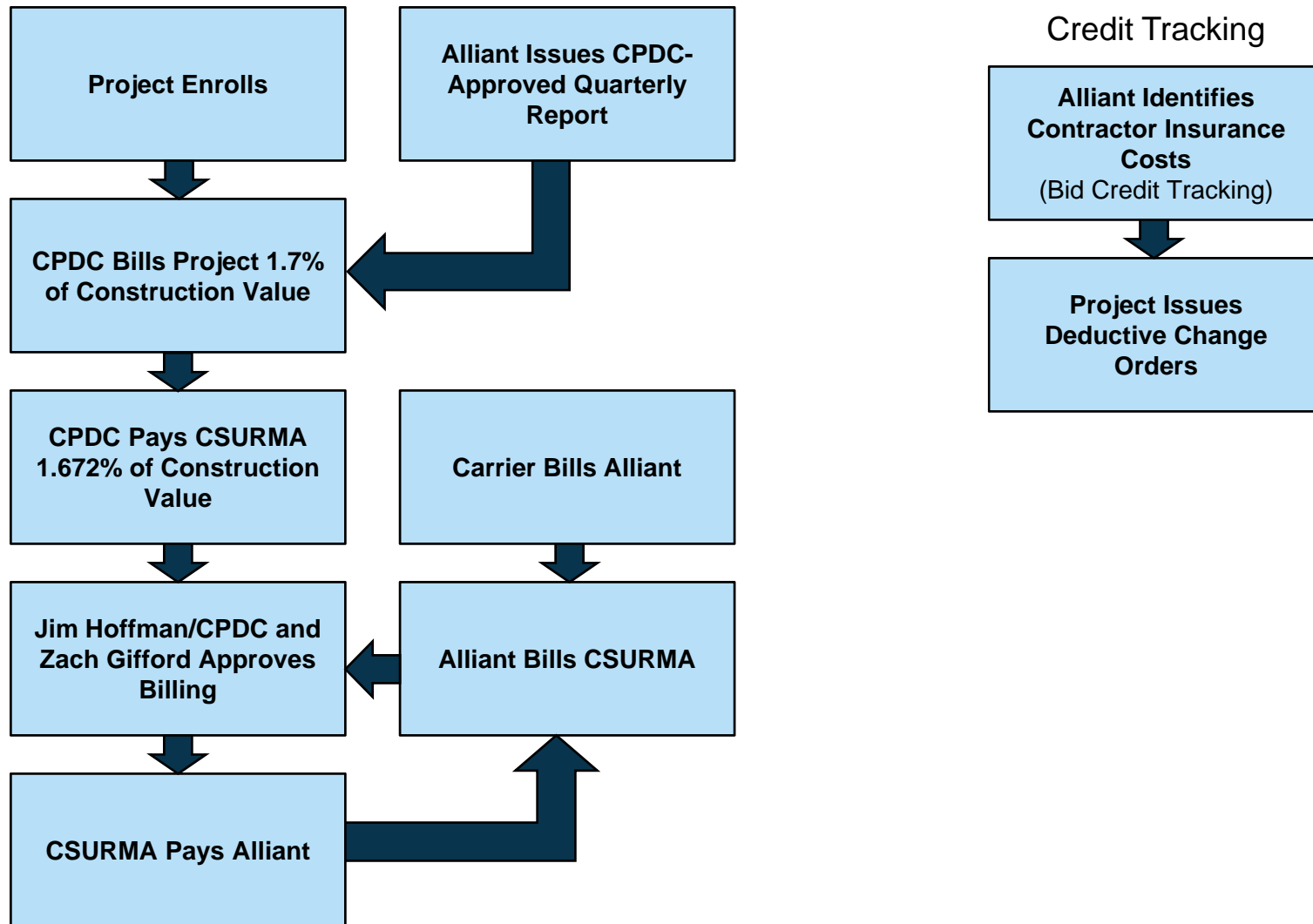
LOSS AGGREGATE
(maximum value of deductibles CSU would pay)

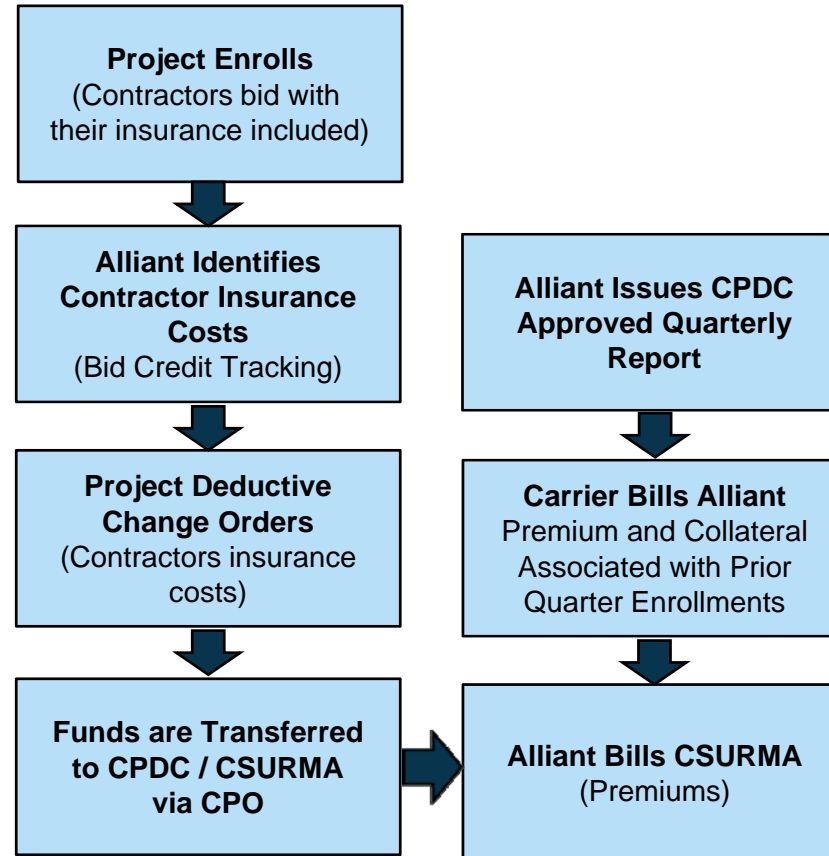


Old Republic will begin refunding a portion of unused collateral 18 months after policy expiration (12/31/17)

New Structure for OCIP II:

- Projects will NOT be assessed a charge for OCIP coverages (workers compensation, general liability, excess liability)
- CSUMA will front the premiums to the underwriters
- Contractors will include insurance costs in bids which will be removed by deductive change order
- CPDC will manage program, bill the Campuses for the amount of the deductive change orders and deposit in CPDC / CSURMA account.
- Program savings will be shared with Campuses on a prorata basis after program performance has been established.



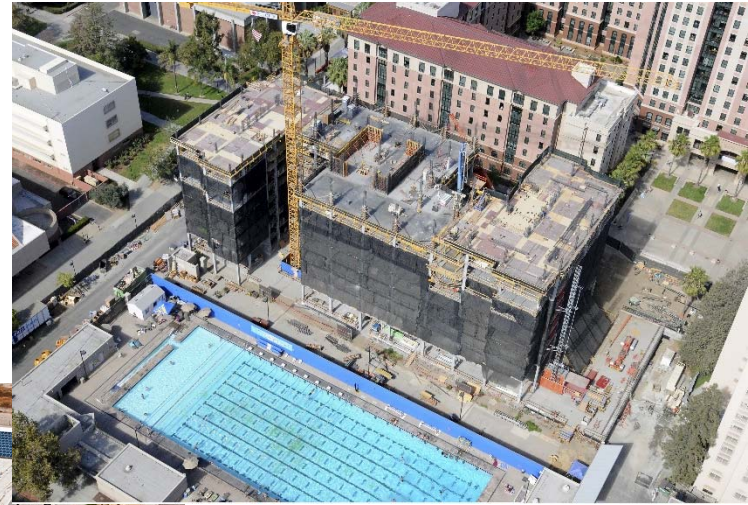


Contractor Insurance Cost Estimates

Approaches	Details	Contractor Insurance Cost
A. Original Alliant Pro Forma	2011 Estimate for First \$500M	2.25%
B. Net Bid with Audit of Contractors' Actual Insurance Cost	2014 Audit of 77% of Enrolled Construction Value on 8 Projects	2.52%
C. Bid Credit Tracking with Change Orders	9 Projects Underway 3 Projects With Data	2.00% - 2.60% 1.70% - 2.20% (estimated final credit on 3 projects)
D. Turner Proposed CCIP	San Marcos PPP	2.80%
E. Level 10 CCIP	Typical Charge per CFO	2.50%
F. CCIPs	Typical Commercial / Institutional Projects in CA	1.9% - 2.8% (CCIP pricing would not include CPL / OPPI)

Issue	New Approach / Solution
<p>1. Administrative burden on campus project teams</p>	<p>CPDC, Campuses and Alliant to work at earlier project identification and engagement to inform project teams and minimize administrative burden, participation in pre-bid conferences</p>
<p>2. CPDC not fully equipped to administer the OCIP program</p>	<p>Increased role for Alliant and CSU Systemwide Risk Management</p>
<p>3. Initial project costs for premiums create a cash flow problem for projects</p>	<p>CSURMA will take on role as financial “sponsor” for OCIP II with no OCIP charges to projects</p>

Issue	New Approach / Solution
<p>4. OCIP loss rate is hovering near rate charged to campuses</p>	<p>Loss projections indicate an ultimate loss ratio of 30%. Under new scenario, campuses are no longer charged for OCIP coverage</p>
<p>5. Difficulty in coordinating between OCIP, Builders Risk and Property policy claims</p>	<p>Alliant has assigned a single point-of-contact for CSU for addressing all construction related claims</p>
<p>6. Confusion over drug testing program</p>	<p>Alliant has assumed administration of the periodic random drug testing program</p>
<p>7. Negative overall impression of OCIP program at the campus level</p>	<p>The above changes combined with more education as to program benefits</p>



RISK MANAGEMENT INFORMATION SYSTEM (VENTIV) UPDATE

ISSUE: At today's meeting, the Board will receive a demonstration of the new Risk Management Information System through Ventiv.

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

FISCAL IMPACT: The cost of the RMIS reporting through Ventiv is included in the current budget and has been included in the FY 18/19 CSURMA budget as well.

BACKGROUND: The Ventiv database has been populated with CSURMA's hierarchy structure, policy data and claims data.

PUBLICATION: None at this point.

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 86 members, and represents 100% participation.

PUBLICATION: None.

ATTACHMENT(S): None.

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.

**REVIEW OF THE SERVICE PROVIDER PERFORMANCE
SURVEY REPORT**

ISSUE: CSURMA strives to provide consistency and reliability over time. One key component to accomplishing this goal is evaluating those organizations that provide services to CSURMA. On an annual basis CSU Systemwide Risk Management contacts CSURMA members who regularly use vendor services and asks them to complete an on-line vendor survey.

The complete 2017 Vendor Survey Report will be posted on the CSURMA website.

RECOMMENDATION: This is an information only item; no action is recommended at this time.

FISCAL IMPACT: None.

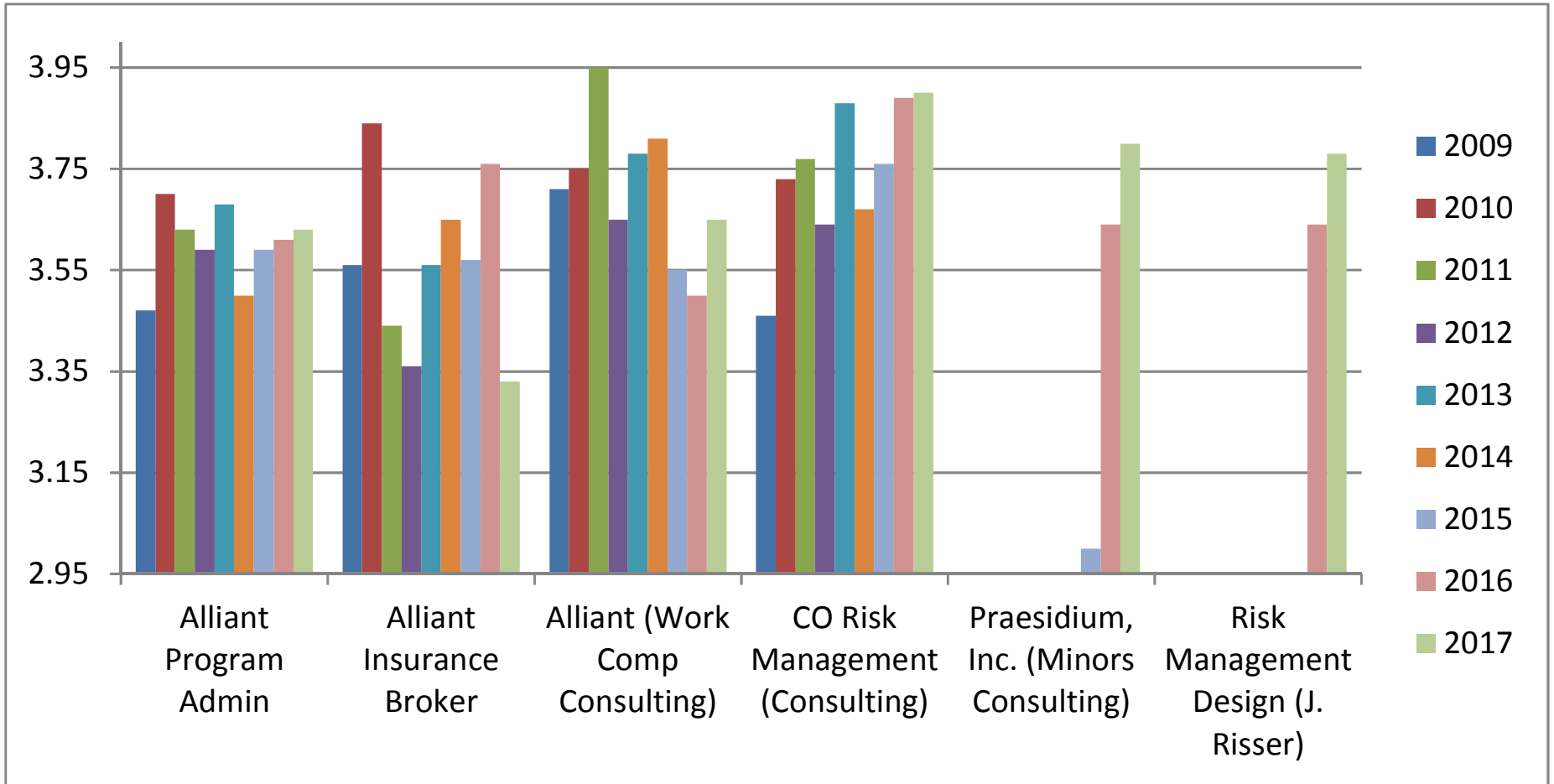
BACKGROUND: The Service Provider Performance evaluation will assist CSURMA with additional information to support strategic planning. The evaluation is tailored to meet the requirements of CSURMA members and maintain respondent confidentiality in order to elicit candid comments.

PUBLICATION: None.

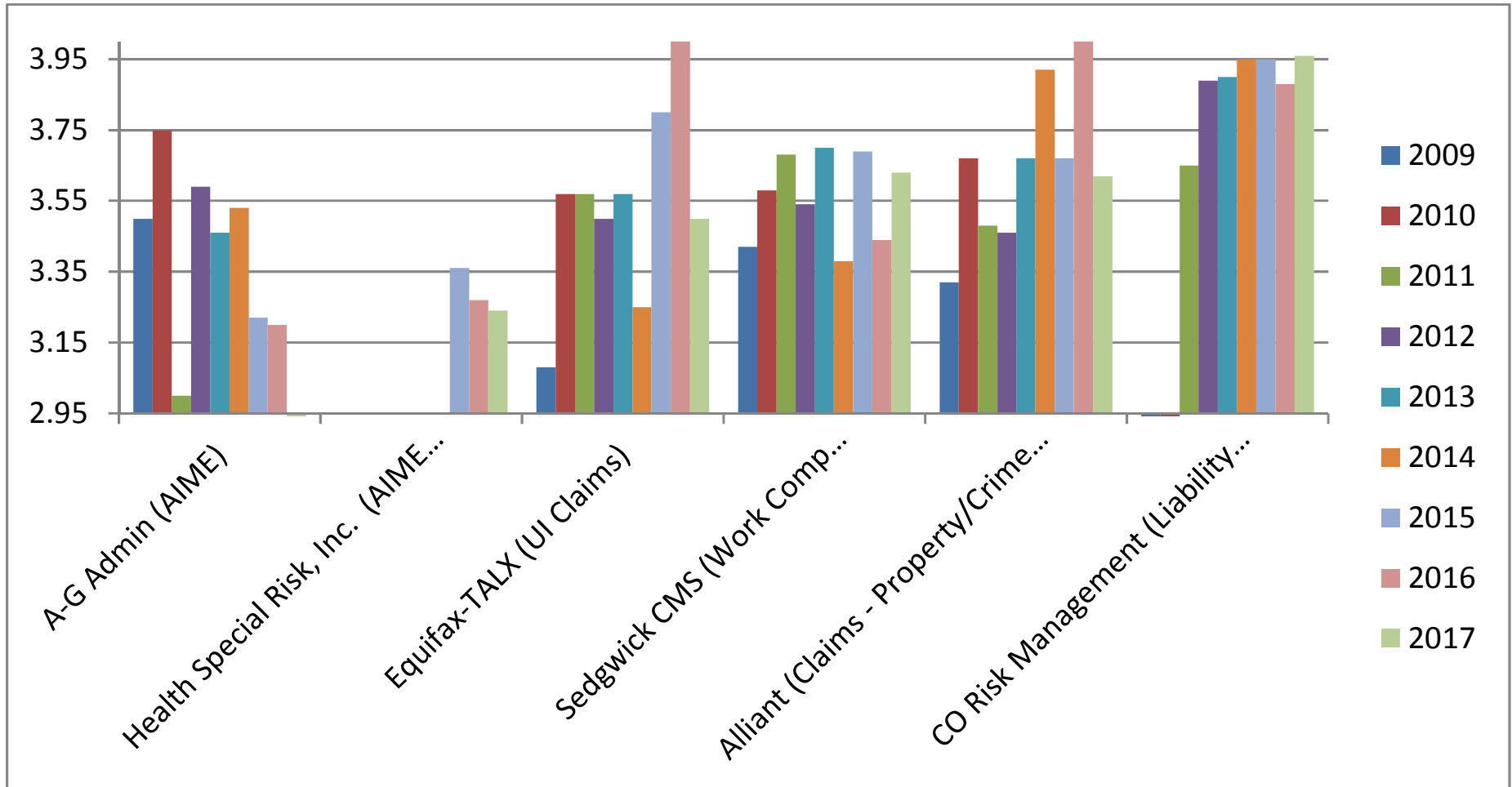
ATTACHMENT(S):

- a. CSURMA 2017 Annual Vendor Survey Report

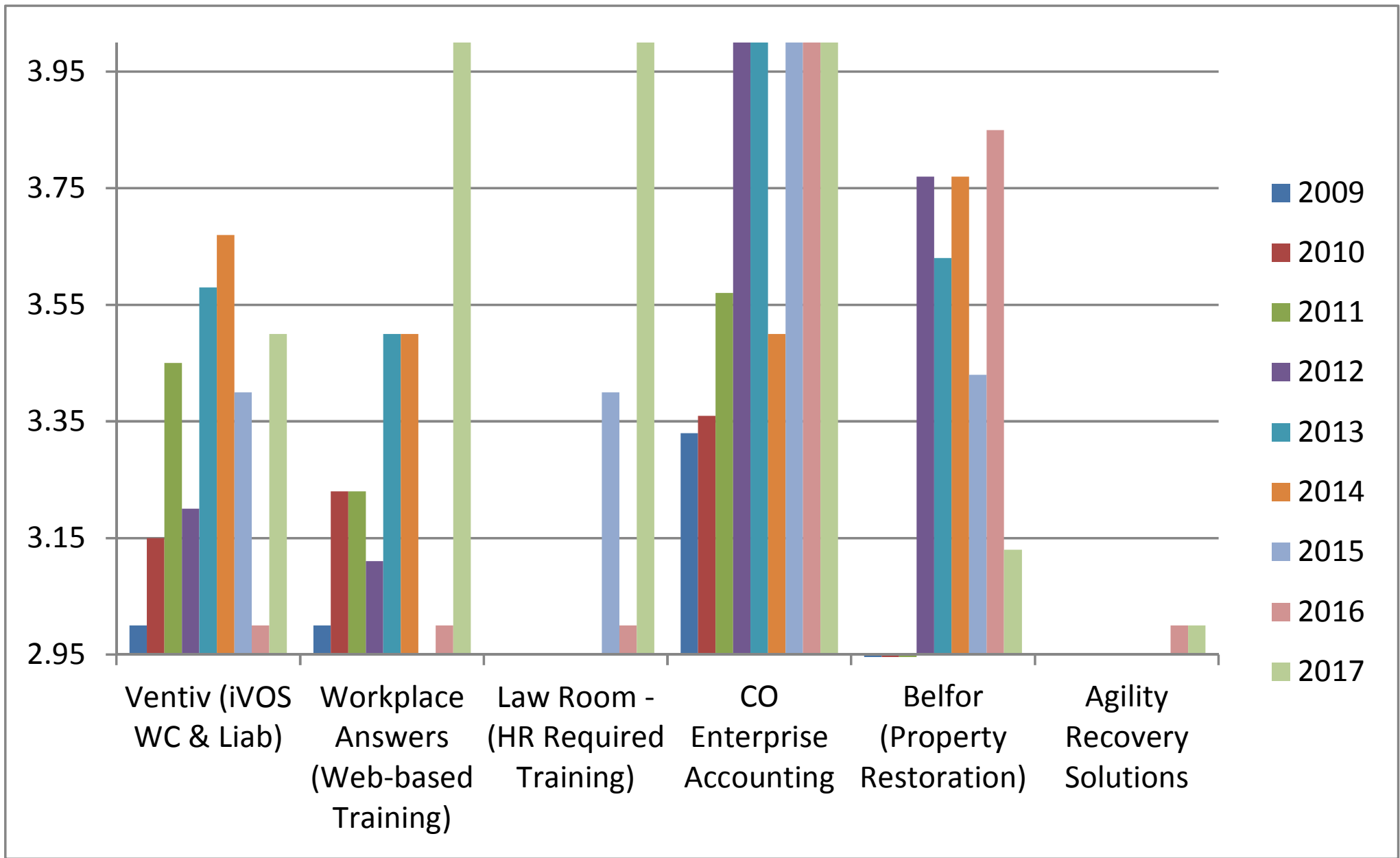
Campus

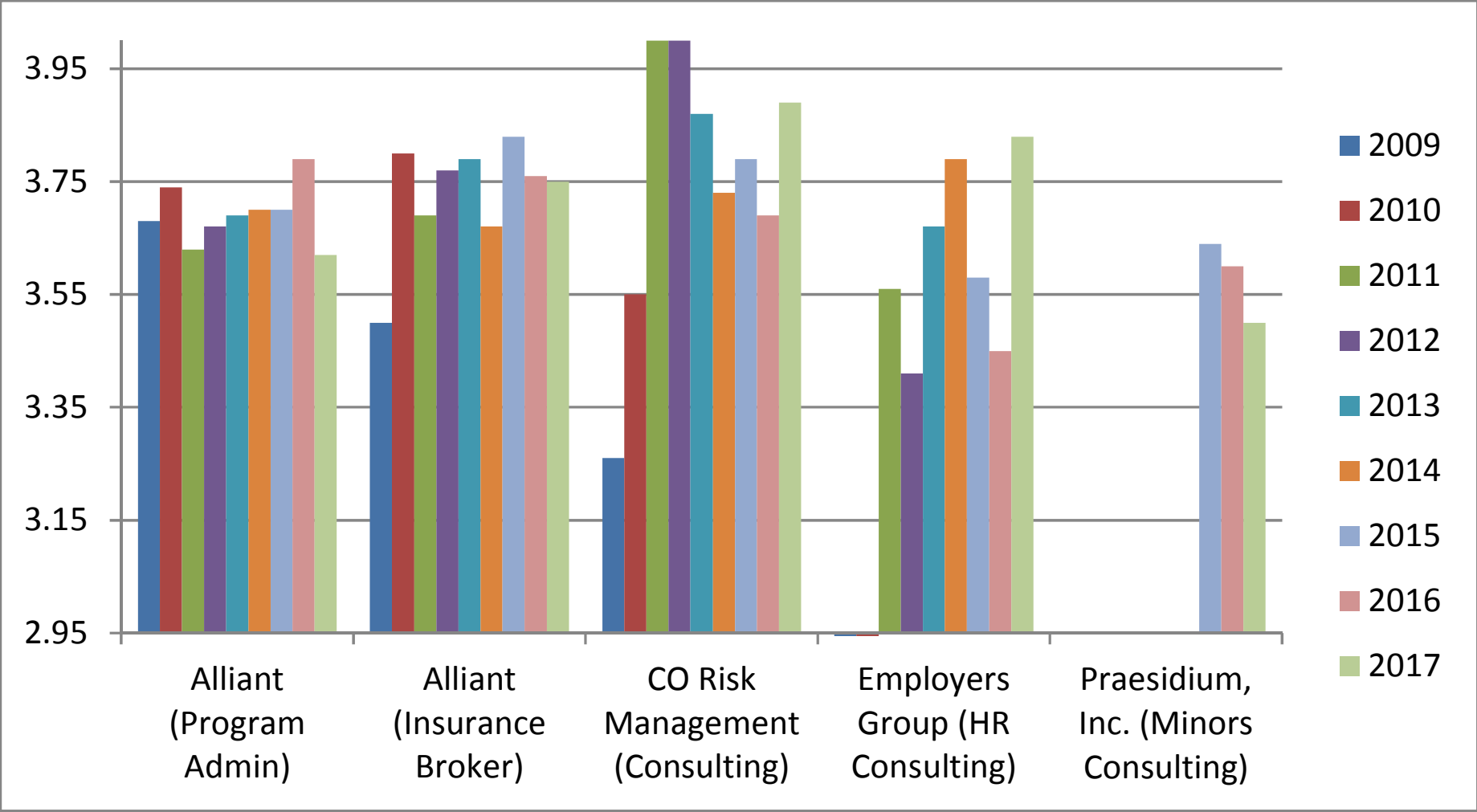


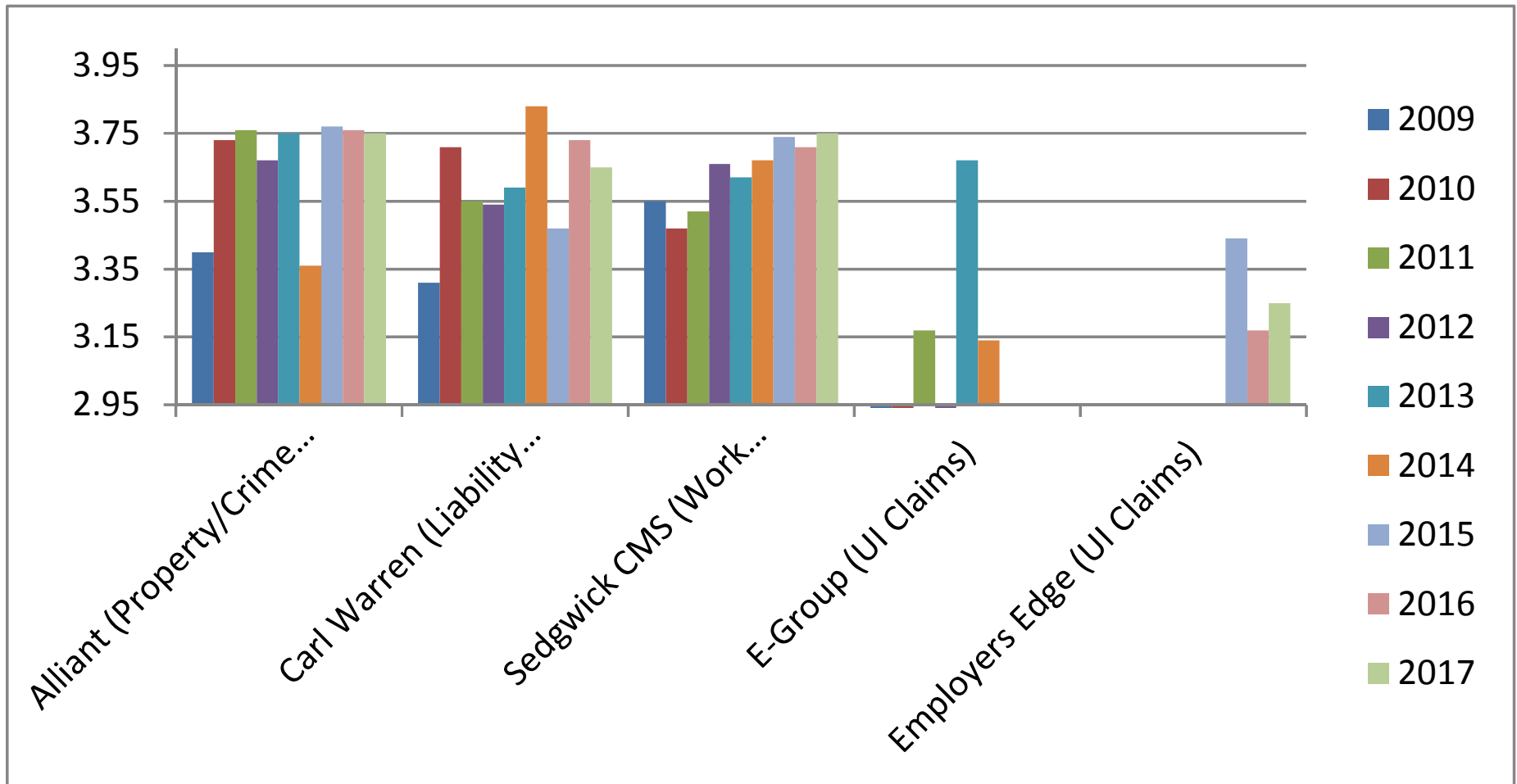
Campus

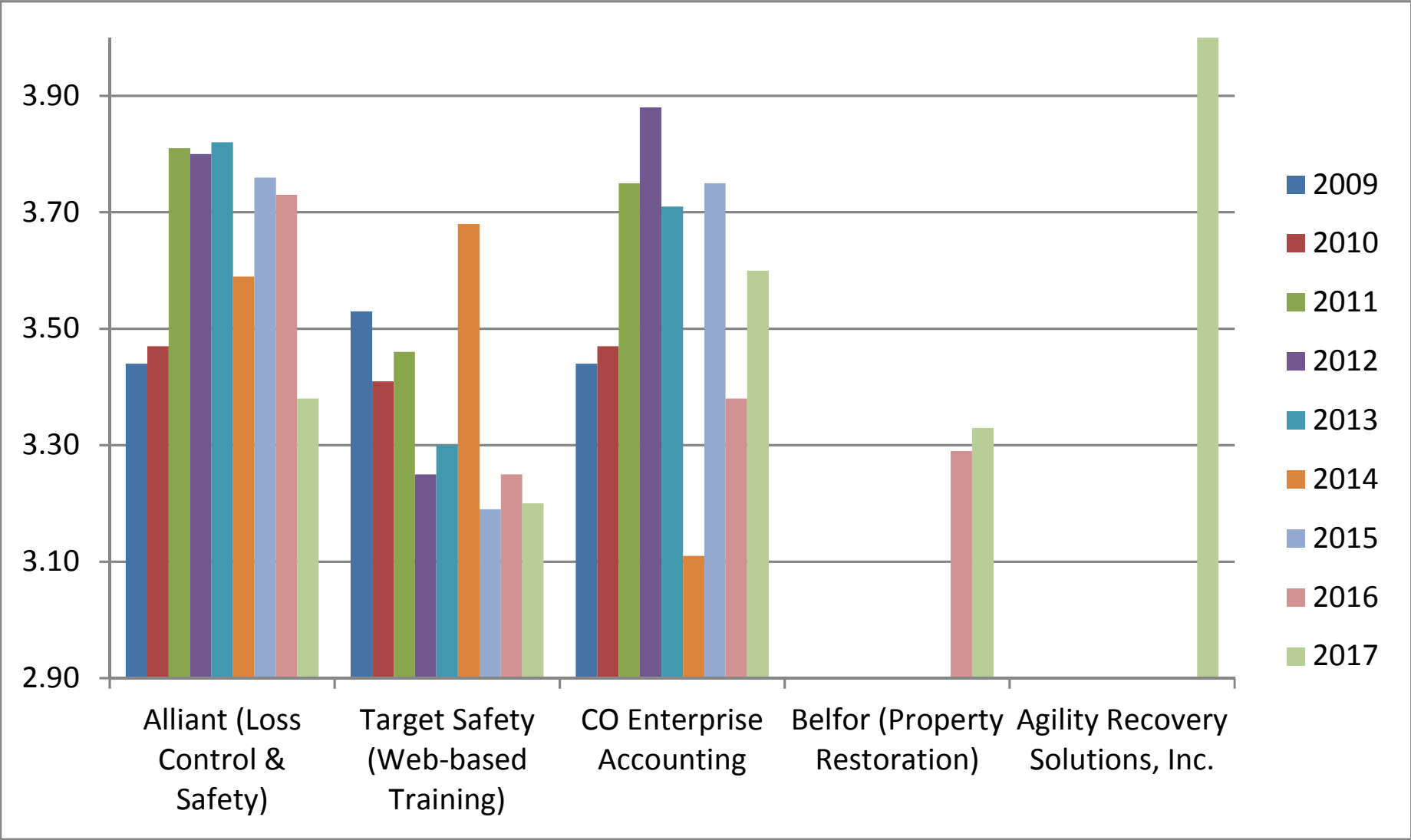


Campus









2017

CSURMA Campus Survey Results

Prepared by:
Alexis Naiknimbalkar
Organizational Excellence
Office of the Chancellor
Software: Snap Survey Professional 11
Report Date: 03/16/2018

Survey Campus Coordinator Contacts
for survey customization & approval.

	Primary Contact	Additional Contact 1	Additional Contact 2
Name	Leona Ching		
Phone	(562) 951-4575		
Email	lching@calstate.edu		

Date Survey Opened: 02/12/2018
 Date Reminder Sent: 02/19/2018 and 02/26/2018
 Date Survey Closed: 03/02/2018

Survey Administration & Analysis

The web-based surveys were conducted using SNAP Survey Professional 10.
 The survey URL was distributed to the sample group via e-mail.
 Analysis was performed and reports created using SNAP Survey Professional 10.

Population and Sample

	Listserve
Total Population	273
Sample	273
Responses	81
Minimum Response Rate	30%

Note: The response rates listed above must be considered as minimum values as they assume that all individuals on the campus-provided e-mail list had an opportunity to take the survey. In reality the number of individuals that will have received the e-mail link is lower than the Sample value due incorrect e-mail addresses, blocked e-mail, etc.

Sample Description

2017 Listserve contacts

Surveys Administered by: Chancellor’s Office

Survey E-mail Letter Invitation Text:

Subject: CSURMA/AORMA Survey - Due March 2nd

Dear Campus Representative:

CSURMA/AORMA is conducting surveys on the performance of the firms that provide service and support to the campuses and auxiliary organizations. Your participation in this survey provides important information for the success of the programs and the improvement of the services provided to CSURMA/AORMA members.

Please complete this electronic survey by March 2, 2018, for the service organizations with which you work. To begin the survey, click on the link below and complete the survey online. You will note on the first page that you can choose the vendors with whom you have worked with. For each service provider, there is opportunity to provide additional comments at the end of each section. All answers and comments will be handled in a confidential manner.

Survey link:

{SurveyLinkAuto}

We appreciate your participation and thank you for your prompt feedback.

If you should have any questions about the survey, please contact Zachary Gifford at 562-951-4580.

Survey E-mail Letter Reminder Text:

Subject: Reminder: CSURMA/AORMA Survey - Due March 2nd

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{SurveyLinkAuto}

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ALL Survey Results

Q3.a to Q3.g AG Administrators AIME Claims Administrator

Analysis.: Q3.a to Q3.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

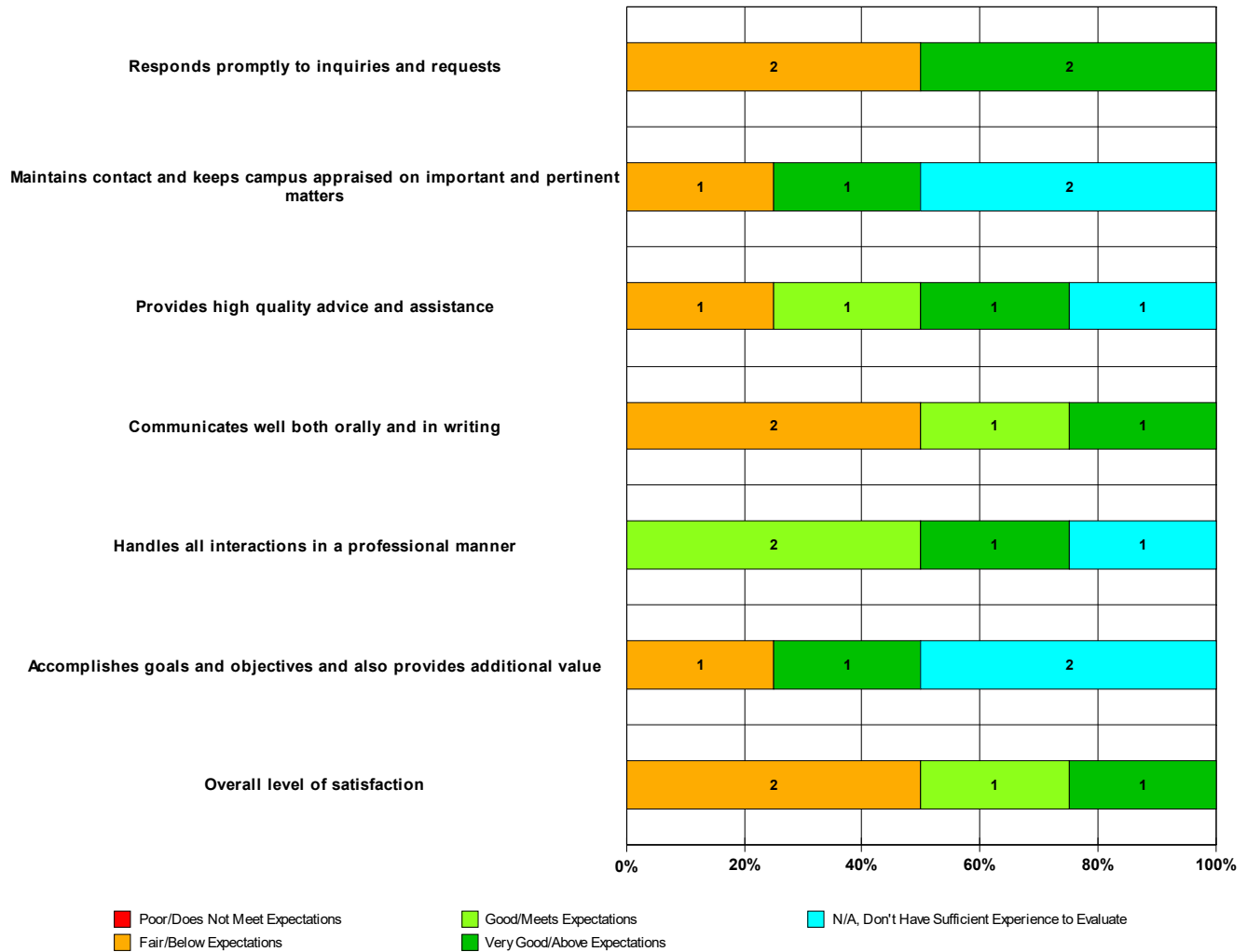
	Total			
		Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	28	2.95	-	9
Responds promptly to inquiries and requests	4	3.00	-	2
Maintains contact and keeps campus apprised on important and pertinent matters	4	3.00	-	1
Provides high quality advice and assistance	4	3.00	-	1
Communicates well both orally and in writing	4	2.75	-	2
Handles all interactions in a professional manner	4	3.33	-	-
Accomplishes goals and objectives and also provides additional value	4	3.00	-	1
Overall level of satisfaction	4	2.75	-	2

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	28	5	8	6
Responds promptly to inquiries and requests	4	-	2	-
Maintains contact and keeps campus apprised on important and pertinent matters	4	-	1	2
Provides high quality advice and assistance	4	1	1	1
Communicates well both orally and in writing	4	1	1	-
Handles all interactions in a professional manner	4	2	1	1
Accomplishes goals and objectives and also provides additional value	4	-	1	2
Overall level of satisfaction	4	1	1	-

Q3.a to Q3.g AG Administrators AIME Claims Administrator

Analysis...: Q3.a to Q3.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q3.a to Q3.g AG Administrators AIME Claims Administrator



Please use the space below to provide us with any additional comments or suggestions:

Analysis.: Please use the space below to provide us with any additional comments or suggestions:

Filter.....: All Respondents

Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Minimal contact with them as it was last year bills could be turned in to them</i>
<i>- This would be a good survey for students utilizing the coverage. - While the Risk Manager is asked to sign the student's claim form, the RM is should not be the primary contact on the claim. This has been a difficult issue with the carrier. After the filing of the claim, the student alone should receive correspondence, with the RM supporting the student when he/she has questions or concerns.</i>
<i>Stopped working with A-G in June 2017.</i>
<i>They are very responsive.</i>

Q5.a to Q5.g Agility Recovery Solutions, Inc. (Agility)

Analysis.: Q5.a to Q5.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

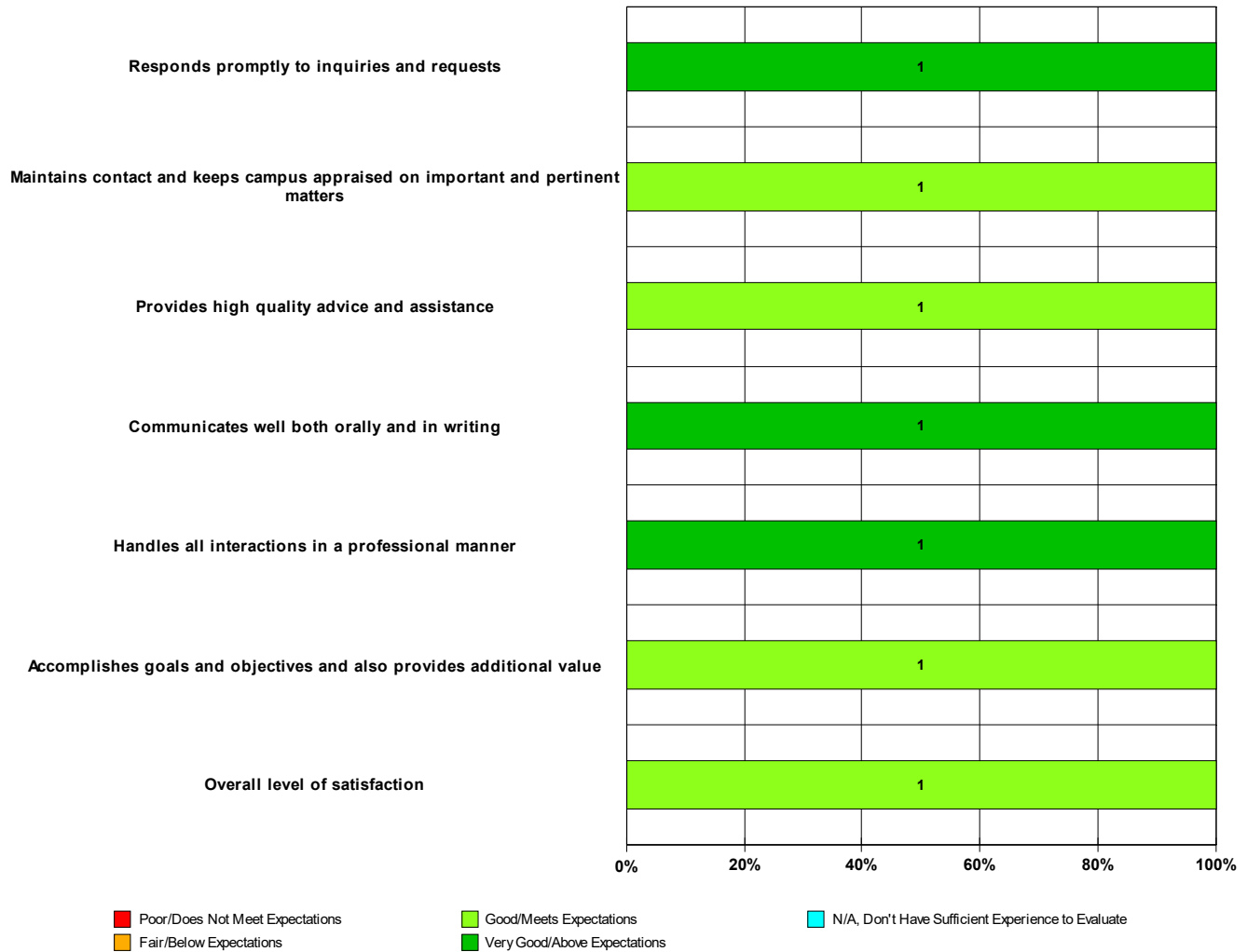
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	7	3.43	-	-
Responds promptly to inquiries and requests	1	4.00	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	1	3.00	-	-
Provides high quality advice and assistance	1	3.00	-	-
Communicates well both orally and in writing	1	4.00	-	-
Handles all interactions in a professional manner	1	4.00	-	-
Accomplishes goals and objectives and also provides additional value	1	3.00	-	-
Overall level of satisfaction	1	3.00	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	7	4	3	-
Responds promptly to inquiries and requests	1	-	1	-
Maintains contact and keeps campus apprised on important and pertinent matters	1	1	-	-
Provides high quality advice and assistance	1	1	-	-
Communicates well both orally and in writing	1	-	1	-
Handles all interactions in a professional manner	1	-	1	-
Accomplishes goals and objectives and also provides additional value	1	1	-	-
Overall level of satisfaction	1	1	-	-

Q5.a to Q5.g Agility Recovery Solutions, Inc. (Agility)

Analysis...: Q5.a to Q5.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q5.a to Q5.g Agility Recovery Solutions, Inc. (Agility)



Please use the space below to provide us with any additional comments or suggestions:

Analysis.: Please use the space below to provide us with any additional comments or suggestions:

Filter.....: All Respondents

Options...: Transposed

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Q7.a to Q7.g Alliant Insurance Services CSURMA Program Administrator

Analysis.: Q7.a to Q7.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

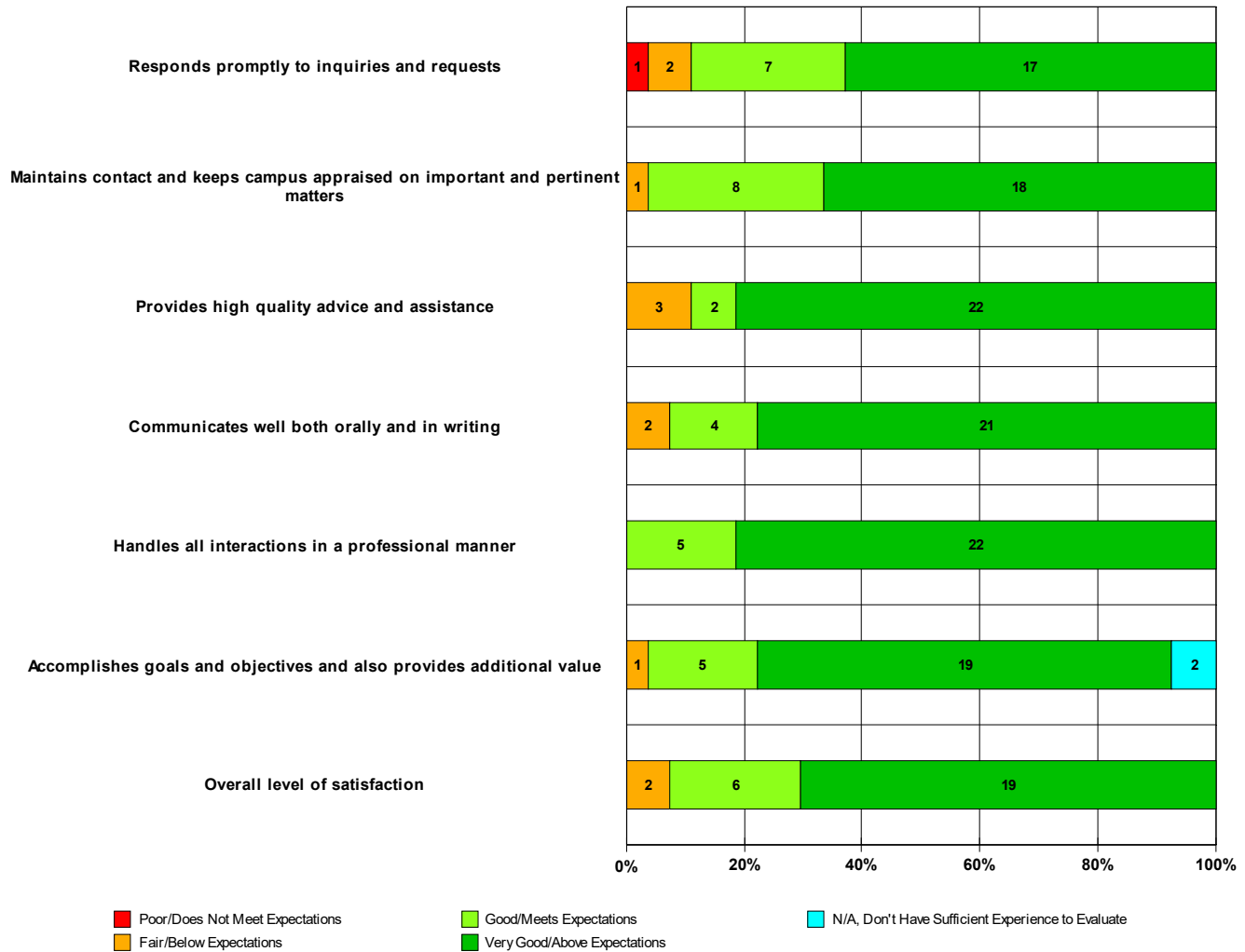
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	189	3.67	1	11
Responds promptly to inquiries and requests	27	3.48	1	2
Maintains contact and keeps campus apprised on important and pertinent matters	27	3.63	-	1
Provides high quality advice and assistance	27	3.70	-	3
Communicates well both orally and in writing	27	3.70	-	2
Handles all interactions in a professional manner	27	3.81	-	-
Accomplishes goals and objectives and also provides additional value	27	3.72	-	1
Overall level of satisfaction	27	3.63	-	2

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	189	37	138	2
Responds promptly to inquiries and requests	27	7	17	-
Maintains contact and keeps campus apprised on important and pertinent matters	27	8	18	-
Provides high quality advice and assistance	27	2	22	-
Communicates well both orally and in writing	27	4	21	-
Handles all interactions in a professional manner	27	5	22	-
Accomplishes goals and objectives and also provides additional value	27	5	19	2
Overall level of satisfaction	27	6	19	-

Q7.a to Q7.g Alliant Insurance Services CSURMA Program Administrator

Analysis.: Q7.a to Q7.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q7.a to Q7.g Alliant Insurance Services CSURMA Program Administrator



ce below to provide us with any additional comments or suggestions: Alliant Insurance Services CSURMA Prog

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Would like to see more communication from them to all campuses. Not just to campuses who have people on committee they work with.</i>
<i>Replied email sometimes take 3-4 days for a response, when you try to call most of the time a voice message.</i>
<i>excellent service always</i>
<i>none</i>
<i>N/A</i>
<i>Very happy with the service.</i>
<i>Sometimes it takes a whole to get responses to my email questions.</i>
<i>NA</i>
<i>Excellent</i>
<i>n/a</i>
<i>The entire staff is responsive, professional and a valued resource for guidance and direction.</i>
<i>No complaints.</i>
<i>It is a pleasure working with the staff from Alliant.</i>
<i>n/a</i>
<i>none</i>
<i>No specific comments, most of the time I am pleased with the prompt response and turn around times.</i>
<i>none</i>
<i>always helpful</i>
<i>Very knowledgeable and provide good insight.</i>
<i>The Program Administrators are very easy to work with and they assist our campus well.</i>
<i>Wonderful!</i>
<i>None</i>
<i>N/A</i>
<i>Response time is excellent for COI requests and other routine inquiries. For other questions, there have been instances where I didn't receive an acknowledgment or response and have had to follow up. If not time sensitive, I have waited a few weeks before following up.</i>
<i>Quite a bit different level of service than I am used to from other similar companies in my past work places. Slow to respond to emails, and often unable or unwilling to answer the questions posed. It is hard to get details about coverage and protocol, and as the Program Administrator, they seem to sometimes have difficulty navigating novel or new situations. Other than the insurance products themselves, I unfortunately do not feel there is a lot of "added value" provided. Some of the educational offerings are OK, but there are not as many as I am used to other insurers offering.</i>
<i>1) I really appreciated Daniel Howell & Zachary Gifford personally delivering the CSUMB 2017 Campus Presentation 2017 - Thank you! 2) The BOD meetings are well organized. All BOD materials are easy to follow & (comprehensive) packed with great program information.</i>
<i>Alliant provides excellent service to CSUF.</i>

Q9.a to Q9.g Alliant Insurance Services CSURMA Insurance Brokerage/Consulting

Analysis.: Q9.a to Q9.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

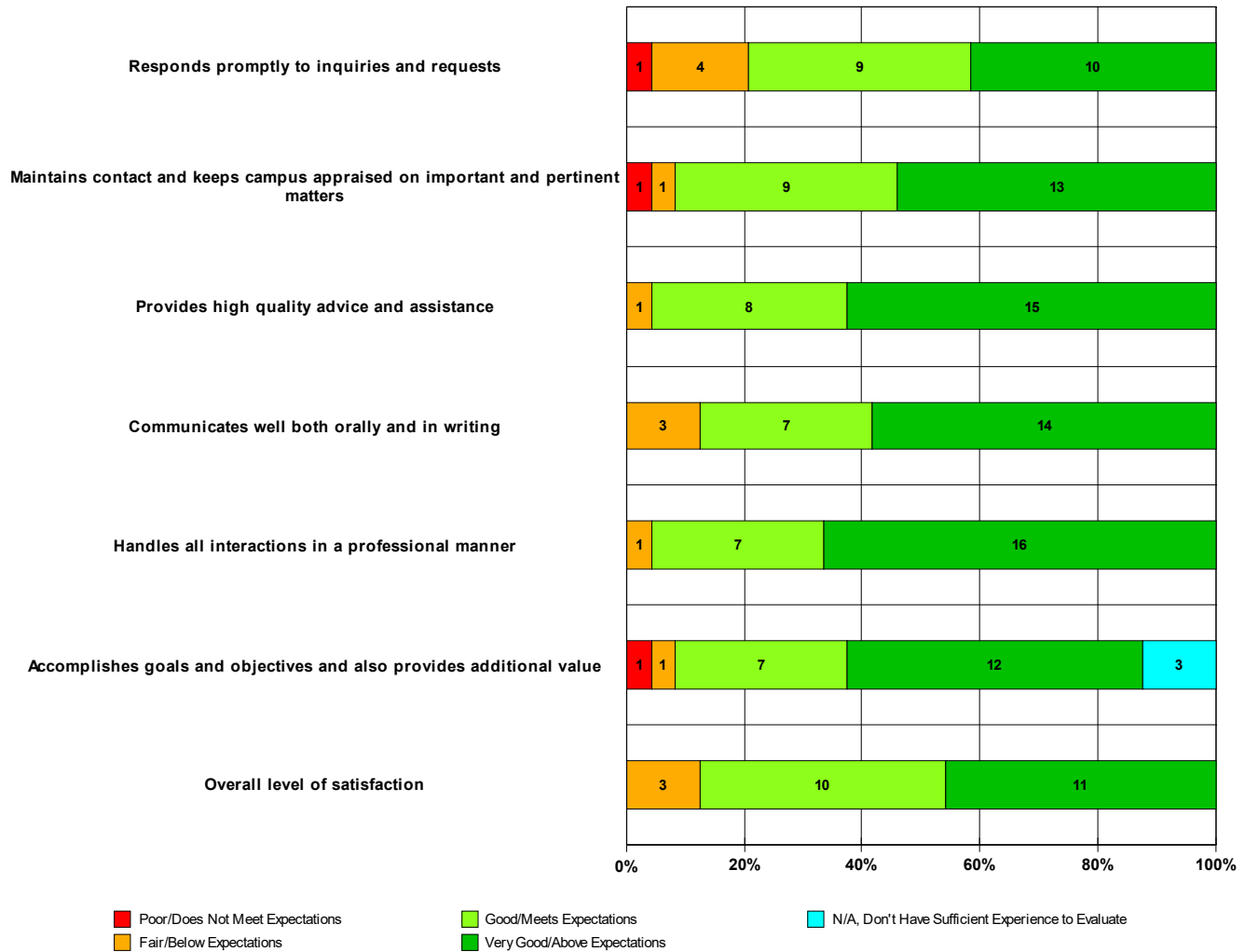
	Total			
		Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	168	3.43	3	14
Responds promptly to inquiries and requests	24	3.17	1	4
Maintains contact and keeps campus apprised on important and pertinent matters	24	3.42	1	1
Provides high quality advice and assistance	24	3.58	-	1
Communicates well both orally and in writing	24	3.46	-	3
Handles all interactions in a professional manner	24	3.63	-	1
Accomplishes goals and objectives and also provides additional value	24	3.43	1	1
Overall level of satisfaction	24	3.33	-	3

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	168	57	91	3
Responds promptly to inquiries and requests	24	9	10	-
Maintains contact and keeps campus apprised on important and pertinent matters	24	9	13	-
Provides high quality advice and assistance	24	8	15	-
Communicates well both orally and in writing	24	7	14	-
Handles all interactions in a professional manner	24	7	16	-
Accomplishes goals and objectives and also provides additional value	24	7	12	3
Overall level of satisfaction	24	10	11	-

Q9.a to Q9.g Alliant Insurance Services CSURMA Insurance Brokerage/Consulting

Analysis...: Q9.a to Q9.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q9.a to Q9.g Alliant Insurance Services CSURMA Insurance Brokerage/Consulting



Analysis.: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>none at this time</i>
<i>excellent service</i>
<i>none</i>
<i>N/A</i>
<i>No additional comments</i>
<i>Generally everything is good.</i>
<i>NA</i>
<i>n/a</i>
<i>Intermittent - Slow response time for Club Sports insurance purchase and assistance with FTIP medical claims. Van Rin rocks!</i>
<i>Exceptional service.</i>
<i>n/a</i>
<i>NA</i>
<i>It would be helpful to have more timely responses to emails and phone calls.</i>
<i>Pretty responsive!</i>
<i>N/A.</i>
<i>Could do a better job of communicating with all campuses. The campus representative board members are well informed, but that seems to be where the communication stops. Information needs to get out to campuses.</i>
<i>Gets the job done</i>
<i>It's been a pleasure working with Van Rin and Andrew Gaspari while procuring FTIP coverage for campus constituency.</i>
<i>It is a pleasure working with Alliant! The quote turnaround time is super quick.</i>
<i>N/A</i>
<i>leave multiple emails and calls to our contact but often do not get a reply. when I am fortunate to catch someone, the service is very good. however, if I don't catch someone when I try to call there is no follow-up</i>
<i>Assuming this is where the Foreign Travel Insurance Program resides, this is what my ratings are based on, and I feel in that realm that Alliant is doing a fairly poor job. For a company their size, managing the foreign travel program for a system our size, the fact that their processes are so manual is extremely frustrating, inefficient and excessively subject to human error. Travelers should be able to enroll through a portal (rather than campus staff having to collect information and populate a lengthy spread sheet). And if Alliant is supposed to be monitoring world events and notifying us when something major happens, they are INCREDIBLY slow at that. Most often, we have already found out about an incident, tracked down our travelers and notified Stacey Weeks before any notification even comes out from her about the incident. For two recent incidents, we didn't even receive notification until 48 hours and 24 hours after the incidents. (And the fact that travelers are tracked so manually leaves a number of potential points of failure.) If it is not their job to track travelers for us, then that is fine, but then why do we have to go through the painful and cumbersome, clunky enrollment process for each individual? Why can't we just go to blanket coverage? And if it IS their responsibility, then they need to do a much better job. I wish they would get a portal and reporting system, and do a much more timely job of monitoring and reporting on world events. I hate to be so critical, but this is serious stuff, and I assure you that if I were in trouble somewhere out there in the world, based on my experience with the FTIP program management and protocols, these are not the people I would want having anything to do with my safety.</i>
<i>Excellent service on all certificate requests, FTIP, Special Events insurance, general questions and coverage information requests. I really appreciate when Alliant takes time to personally visit our campus to give special presentations to help better educate us!</i>

Analysis...: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:

We would welcome a more efficient solution for processing and confirming Foreign Travel Insurance. The manual effort put in by campus staff (multiple departments) and Alliant is mind boggling. Could we instead consider an online portable for registration and confirmation? Or blanket coverage, with campuses maintaining travel approvals and records?

Q11.a to Q11.g Alliant Insurance Services Workers' Compensation Consulting

Analysis.: Q11.a to Q11.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

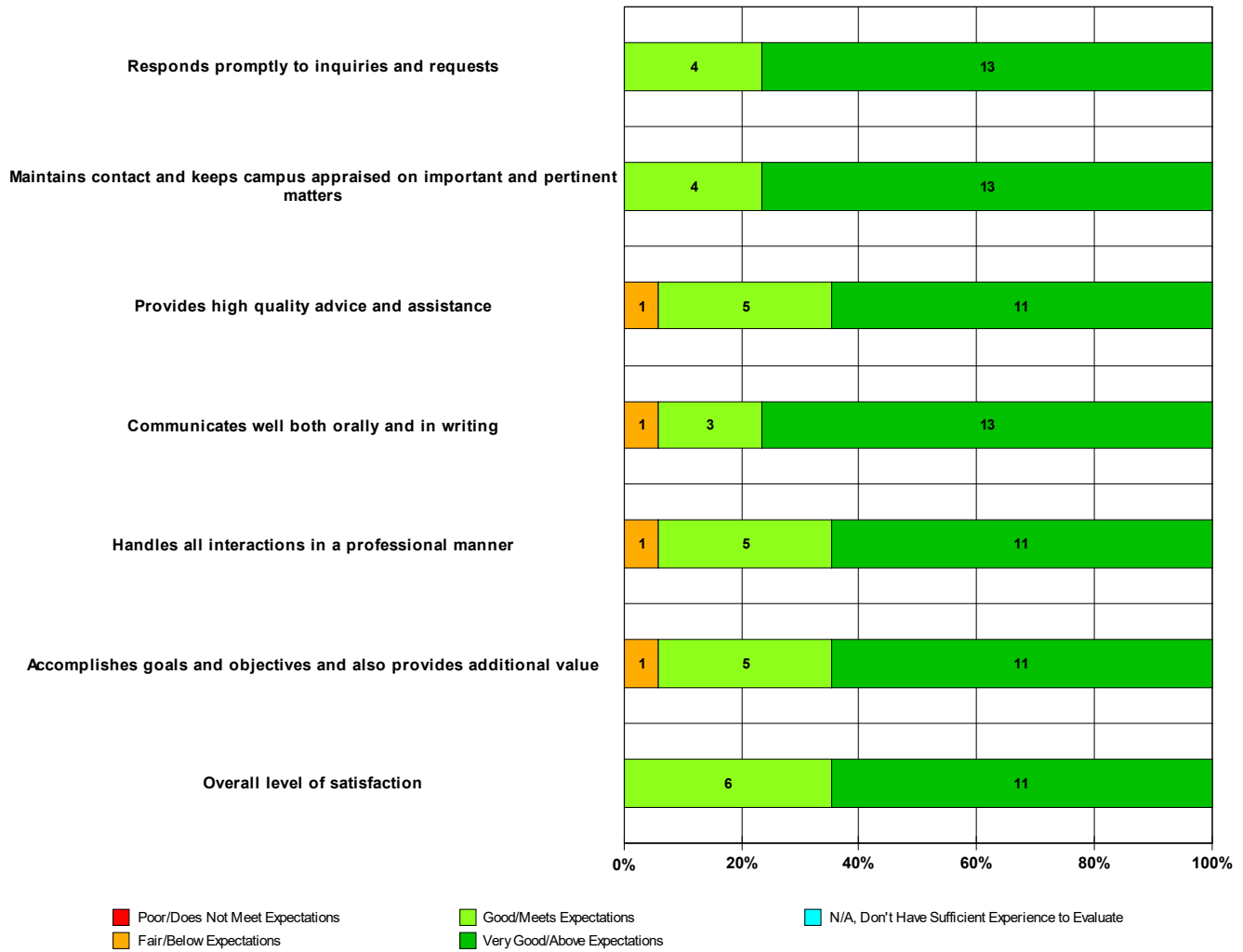
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	119	3.66	-	4
Responds promptly to inquiries and requests	17	3.76	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	17	3.76	-	-
Provides high quality advice and assistance	17	3.59	-	1
Communicates well both orally and in writing	17	3.71	-	1
Handles all interactions in a professional manner	17	3.59	-	1
Accomplishes goals and objectives and also provides additional value	17	3.59	-	1
Overall level of satisfaction	17	3.65	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	119	32	83	-
Responds promptly to inquiries and requests	17	4	13	-
Maintains contact and keeps campus apprised on important and pertinent matters	17	4	13	-
Provides high quality advice and assistance	17	5	11	-
Communicates well both orally and in writing	17	3	13	-
Handles all interactions in a professional manner	17	5	11	-
Accomplishes goals and objectives and also provides additional value	17	5	11	-
Overall level of satisfaction	17	6	11	-

Q11.a to Q11.g Alliant Insurance Services Workers' Compensation Consulting

Analysis...: Q11.a to Q11.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q11.a to Q11.g Alliant Insurance Services Workers' Compensation Consulting



Below to provide us with any additional comments or suggestions: Alliant Insurance Services Workers' Compensation

Analysis...: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Jacki Graf is always a pleasure to work with</i>
<i>Keeps us up to date on new legislation in the industry, good to bounce ideas, helps new WCC</i>
<i>Excellent</i>
<i>She doesn't really know CSU policies</i>
<i>Always very helpful and always willing to assist where ever possible</i>
<i>no issues</i>
<i>A great asset to the campus and the system.</i>
<i>N/A</i>
<i>none</i>
<i>N/A.</i>
<i>-0-</i>
<i>n</i>
<i>Very responsive.</i>
<i>Very consistent and helpful!</i>
<i>Sometimes not the most professional communication and behavior. The WCC calls are not always managed efficiently or effectively. The support and information provided by the WC program is good, but in general I feel like we are working with a "mom and pop" shop rather than an insurance company that behaves and is equipped to support an organization our size.</i>
<i>None</i>
<i>Excellent on-going support for W/C claims. Solid updates on legal and medical trends and problem solving of complex claims situations.</i>

Q13.a to Q13.g Alliant Insurance Services CSURMA Property/Crime Claims Consulting

Analysis.: Q13.a to Q13.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

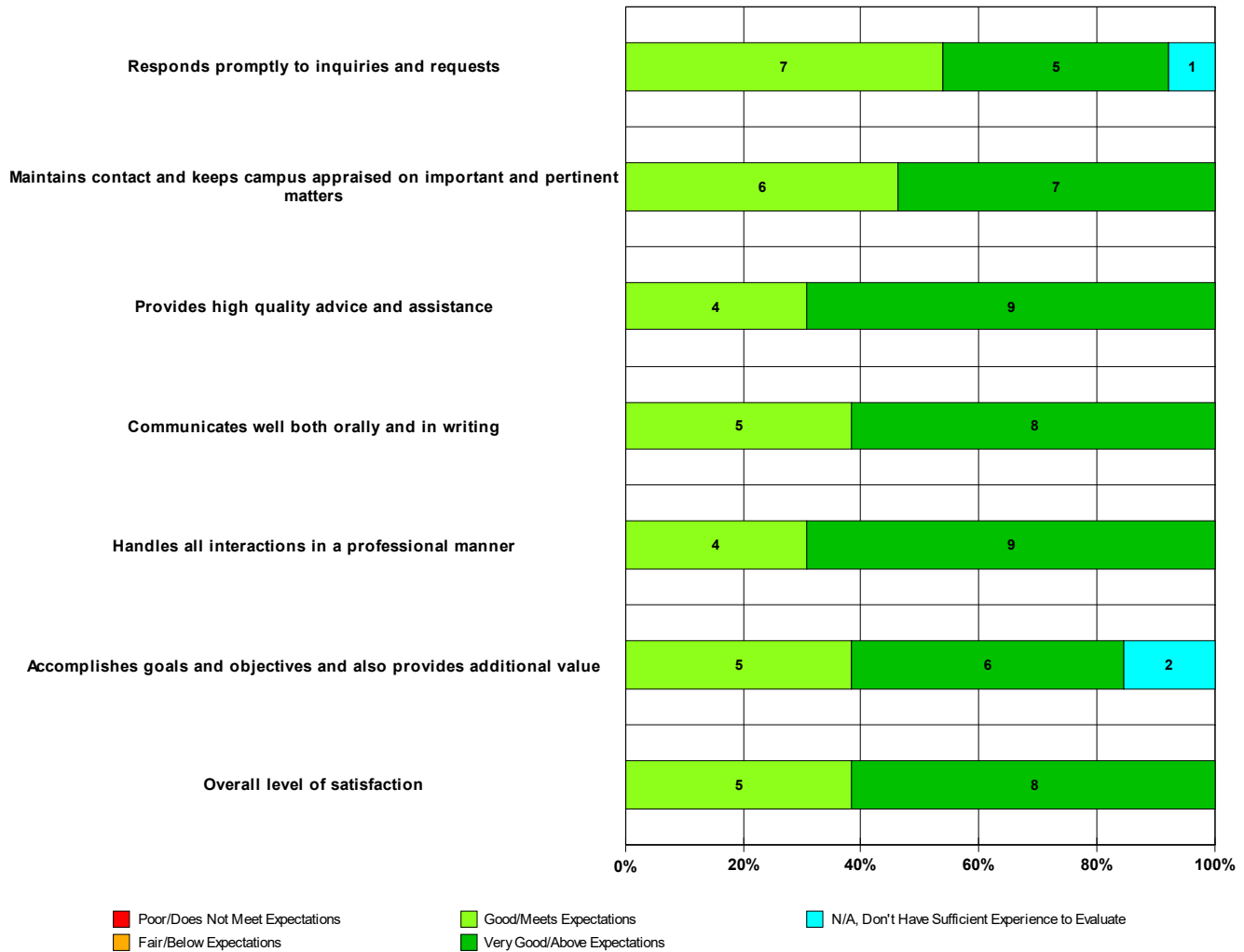
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	91	3.59	-	-
Responds promptly to inquiries and requests	13	3.42	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	13	3.54	-	-
Provides high quality advice and assistance	13	3.69	-	-
Communicates well both orally and in writing	13	3.62	-	-
Handles all interactions in a professional manner	13	3.69	-	-
Accomplishes goals and objectives and also provides additional value	13	3.55	-	-
Overall level of satisfaction	13	3.62	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	91	36	52	3
Responds promptly to inquiries and requests	13	7	5	1
Maintains contact and keeps campus apprised on important and pertinent matters	13	6	7	-
Provides high quality advice and assistance	13	4	9	-
Communicates well both orally and in writing	13	5	8	-
Handles all interactions in a professional manner	13	4	9	-
Accomplishes goals and objectives and also provides additional value	13	5	6	2
Overall level of satisfaction	13	5	8	-

Q13.a to Q13.g Alliant Insurance Services CSURMA Property/Crime Claims Consulting

Analysis...: Q13.a to Q13.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q13.a to Q13.g Alliant Insurance Services CSURMA Property/Crime Claims Consulting



Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>none at this time</i>
<i>Bob Frey does a fantastic job.</i>
<i>N/A</i>
<i>No other comments</i>
<i>Generally, everything is running smoothly. Good advocate for the campus on property claims.</i>
<i>Bob Frey and others are really good. Appreciate the assistance.</i>
<i>n/a</i>
<i>n/a</i>
<i>N/A</i>
<i>These folks are very helpful.</i>
<i>good service. responds well and communicates</i>
<i>Good support on managing & settling Property claims!</i>
<i>Alliant is excellent</i>

Q15.a to Q15.g AON (ARM Tech)

Analysis.: Q15.a to Q15.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

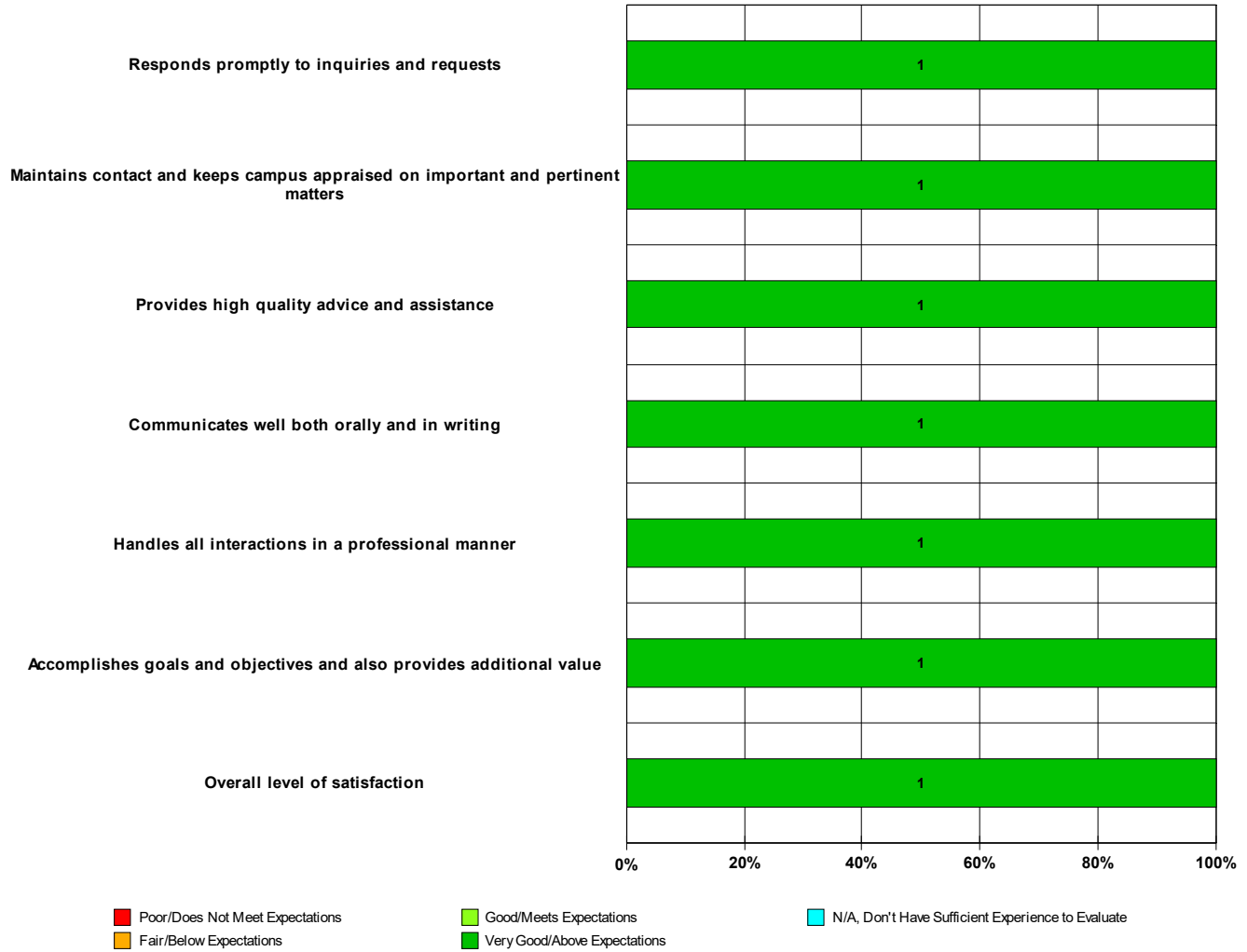
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	7	4.00	-	-
Responds promptly to inquiries and requests	1	4.00	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	1	4.00	-	-
Provides high quality advice and assistance	1	4.00	-	-
Communicates well both orally and in writing	1	4.00	-	-
Handles all interactions in a professional manner	1	4.00	-	-
Accomplishes goals and objectives and also provides additional value	1	4.00	-	-
Overall level of satisfaction	1	4.00	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	7	-	7	-
Responds promptly to inquiries and requests	1	-	1	-
Maintains contact and keeps campus apprised on important and pertinent matters	1	-	1	-
Provides high quality advice and assistance	1	-	1	-
Communicates well both orally and in writing	1	-	1	-
Handles all interactions in a professional manner	1	-	1	-
Accomplishes goals and objectives and also provides additional value	1	-	1	-
Overall level of satisfaction	1	-	1	-

Q15.a to Q15.g AON (ARM Tech)

Analysis...: Q15.a to Q15.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q15.a to Q15.g AON (ARM Tech)



Please use the space below to provide us with any additional comments or suggestions: AON (ARM Tech)

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:

Excellent service at a very reasonable price point.

Q17.a to Q17.g Belfor - Property Loss Mitigation & Restoration

Analysis.: Q17.a to Q17.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

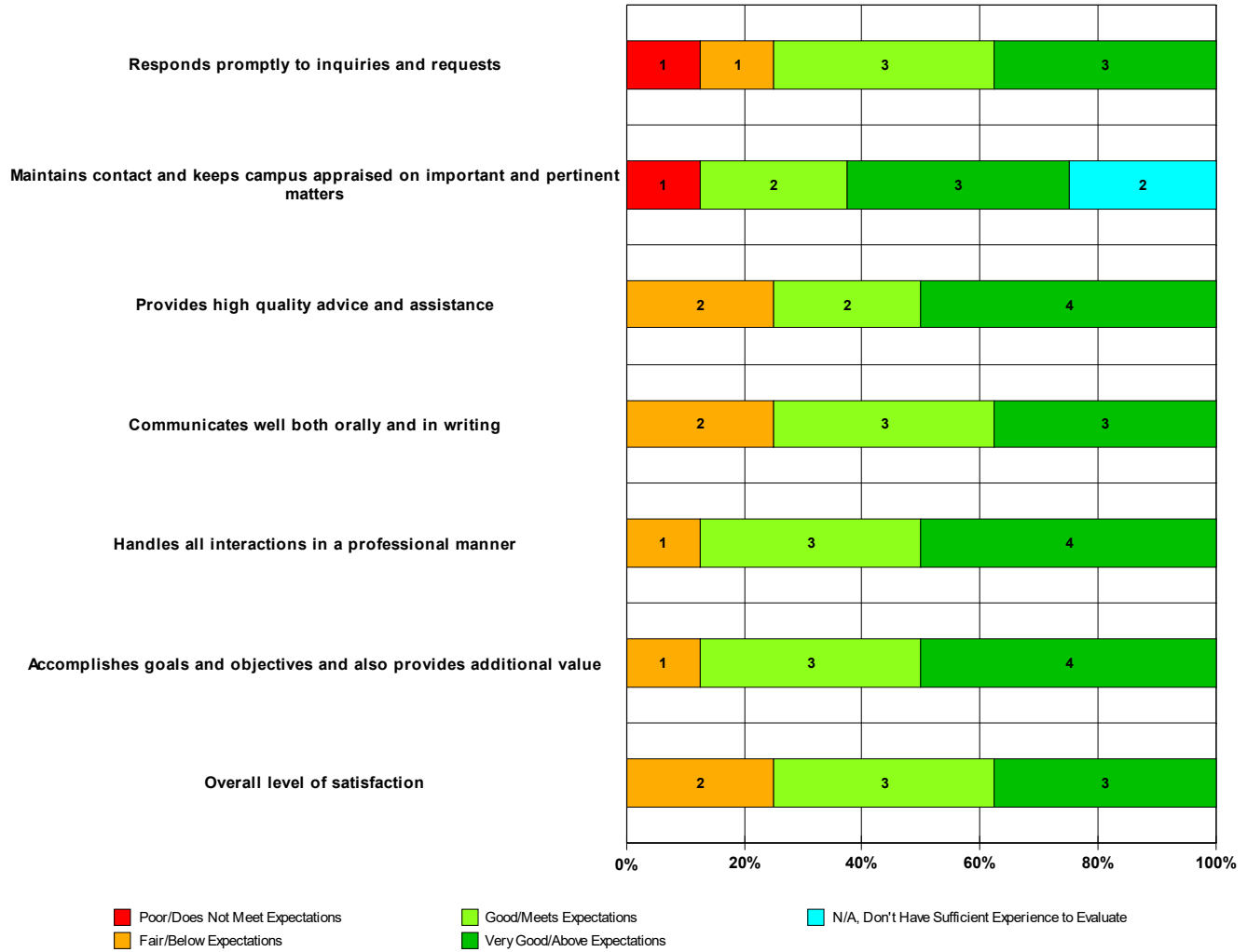
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	56	3.20	2	9
Responds promptly to inquiries and requests	8	3.00	1	1
Maintains contact and keeps campus apprised on important and pertinent matters	8	3.17	1	-
Provides high quality advice and assistance	8	3.25	-	2
Communicates well both orally and in writing	8	3.13	-	2
Handles all interactions in a professional manner	8	3.38	-	1
Accomplishes goals and objectives and also provides additional value	8	3.38	-	1
Overall level of satisfaction	8	3.13	-	2

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	56	19	24	2
Responds promptly to inquiries and requests	8	3	3	-
Maintains contact and keeps campus apprised on important and pertinent matters	8	2	3	2
Provides high quality advice and assistance	8	2	4	-
Communicates well both orally and in writing	8	3	3	-
Handles all interactions in a professional manner	8	3	4	-
Accomplishes goals and objectives and also provides additional value	8	3	4	-
Overall level of satisfaction	8	3	3	-

Q17.a to Q17.g Belfor - Property Loss Mitigation & Restoration

Analysis...: Q17.a to Q17.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q17.a to Q17.g Belfor - Property Loss Mitigation & Restoration



Use the space below to provide us with any additional comments or suggestions: Belfor - Property Loss Mitigation &

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Very happy with the partnership. Senior leadership often mentions the high costs associated with BELFOR.</i>
<i>No additional comments</i>
<i>n/a</i>
<i>Good service. Could communicate a bit better with key campus personnel and/or CO RM.</i>
<i>n/a</i>
<i>Difficulty in getting a timely response. Had to involve Alliant for assistance in resolving issue.</i>
<i>Dave and his team are highly professional and quick to respond. We appreciate all their good work in times of need.</i>
<i>I had difficulty in getting them to provide appropriate documentation for JOC projects. Non-responsive.</i>

Q19.a to Q19.g CO Office of Risk Management CSURMA Liability Claims Administrator

Analysis.: Q19.a to Q19.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

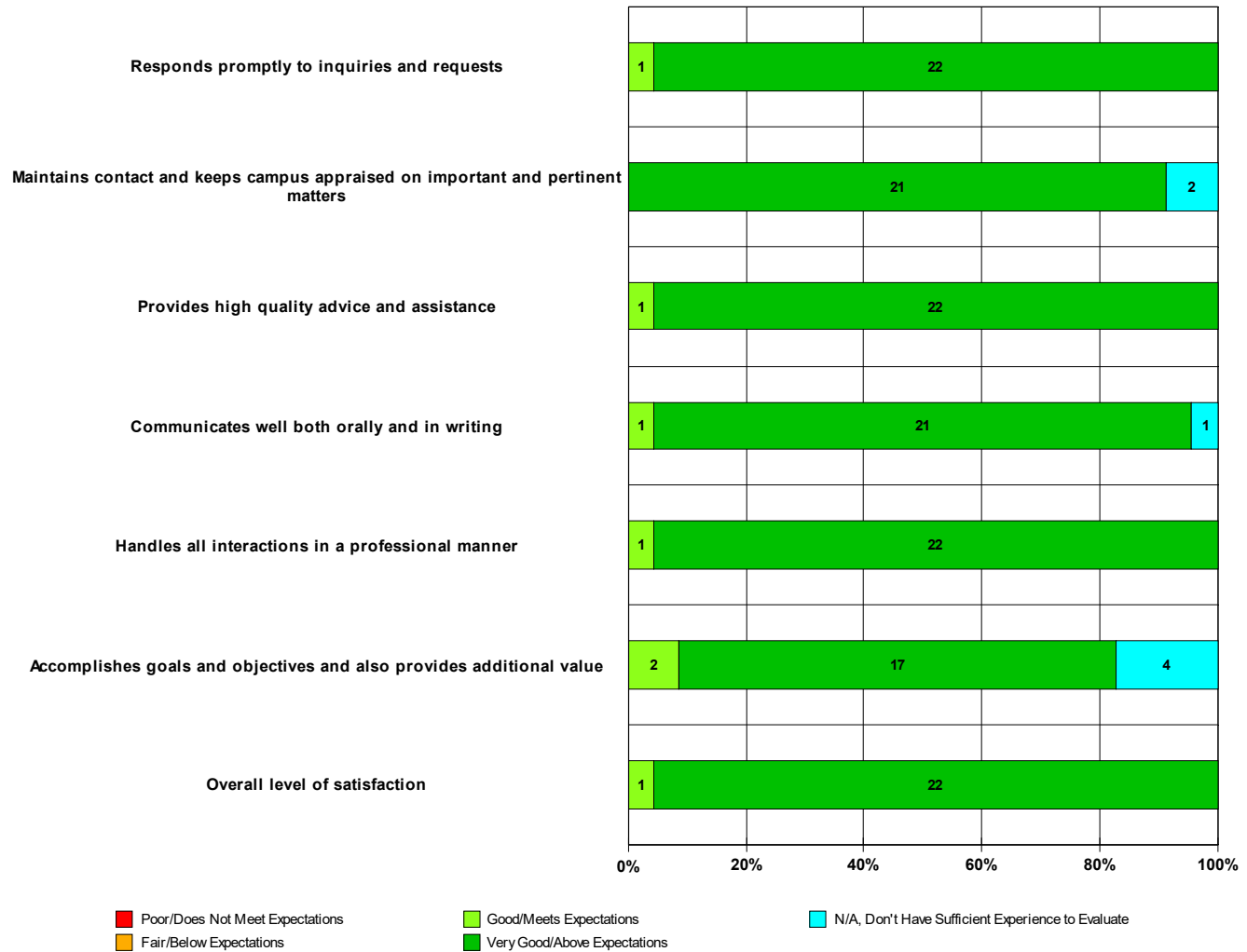
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	161	3.95	-	-
Responds promptly to inquiries and requests	23	3.96	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	23	4.00	-	-
Provides high quality advice and assistance	23	3.96	-	-
Communicates well both orally and in writing	23	3.95	-	-
Handles all interactions in a professional manner	23	3.96	-	-
Accomplishes goals and objectives and also provides additional value	23	3.89	-	-
Overall level of satisfaction	23	3.96	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	161	7	147	7
Responds promptly to inquiries and requests	23	1	22	-
Maintains contact and keeps campus apprised on important and pertinent matters	23	-	21	2
Provides high quality advice and assistance	23	1	22	-
Communicates well both orally and in writing	23	1	21	1
Handles all interactions in a professional manner	23	1	22	-
Accomplishes goals and objectives and also provides additional value	23	2	17	4
Overall level of satisfaction	23	1	22	-

Q19.a to Q19.g CO Office of Risk Management CSURMA Liability Claims Administrator

Analysis...: Q19.a to Q19.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q19.a to Q19.g CO Office of Risk Management CSURMA Liability Claims Administrator



How to provide us with any additional comments or suggestions: CO Office of Risk Management CSURMA Liability

Analysis...: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>CO RM department personnel are always pleasant and helpful</i>
<i>Great service but I wish there was more training available on ways to reduce EPL claims. Senior leadership would benefit greatly from such training,</i>
<i>N/A</i>
<i>I have no additional comments.</i>
<i>No additional comments</i>
<i>Very helpful - provides excellent advice when I have questions.</i>
<i>Zachary and Martha are great claim administrators!</i>
<i>Not much interaction but very satisfied.</i>
<i>Martha Guiditta rocks!</i>
<i>Martha is wonderful. Provides great service, insight and prompt claims handling. The campus is very happy.</i>
<i>good resource to the campus.</i>
<i>Always pleased with the service provided by Zach and Lenora.</i>
<i>n/a</i>
<i>Always responsive even when out of the office. Always courteous and prompt.</i>
<i>Awesome group of people, always there to help in anyway they can, staying positive and flexible</i>
<i>Very knowledgeable, I feel confident in the advise provided, provide good support to campus, always pleasant to work with. Zachary in particular is great to work with.</i>
<i>The CO risk folks are fantastic. They are quick to respond to any calls and emails from me. They are my lifeline and they always serve the CSU with a smile upon their faces.</i>
<i>None</i>
<i>xxxxxxxxxxxx</i>
<i>When called upon, the response time is unfailingly prompt and the quality of advice/service is excellent. I feel well supported by this office. Not able to rate proactive contact and updates on pertinent matters as these communications are typically routed through the campus risk manager, which I am not, and I may not have visibility to all these communications.</i>
<i>Very satisfied with the support and guidance provided.</i>
<i>Outstanding, positive & no-nonsense claims administration. For any potential claims, the CO makes this a team effort and is easy to work with to resolve matters in an effective manner. I receive good advice & a prompt response every time! CO gives practical advice and has a great depth and breadth of claims handling (& litigation) knowledge. CO rapidly determines a "major" case from more routine claims and helps with all claims - big or small. CO claims handling goes above a "10". THANKS FOR DOING SUCH AN AMAZING JOB!!!</i>
<i>always helpful and pleasant</i>

Q21.a to Q21.g CO Office of Risk Management Risk Consulting

Analysis.: Q21.a to Q21.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

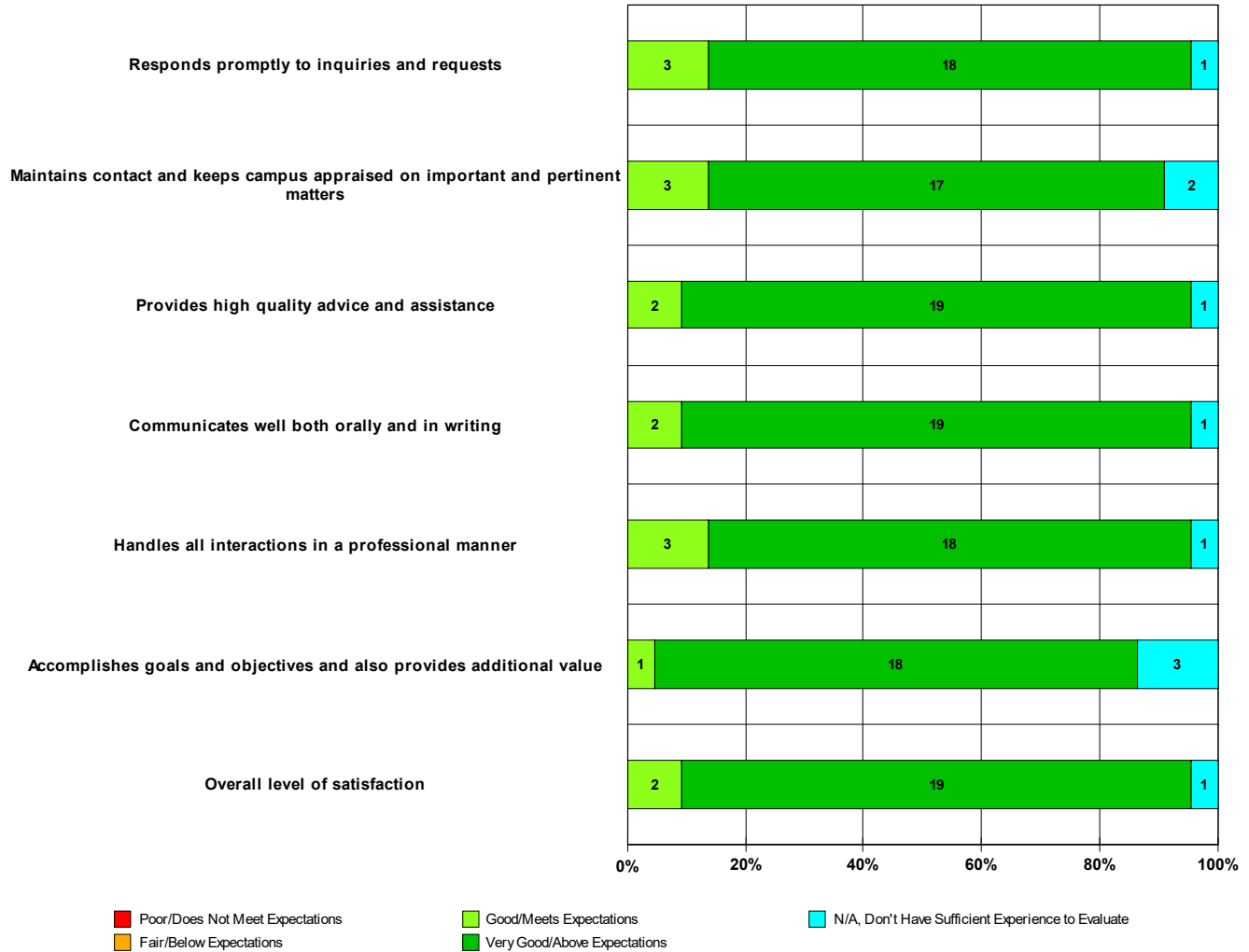
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	154	3.89	-	-
Responds promptly to inquiries and requests	22	3.86	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	22	3.85	-	-
Provides high quality advice and assistance	22	3.90	-	-
Communicates well both orally and in writing	22	3.90	-	-
Handles all interactions in a professional manner	22	3.86	-	-
Accomplishes goals and objectives and also provides additional value	22	3.95	-	-
Overall level of satisfaction	22	3.90	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	154	16	128	10
Responds promptly to inquiries and requests	22	3	18	1
Maintains contact and keeps campus apprised on important and pertinent matters	22	3	17	2
Provides high quality advice and assistance	22	2	19	1
Communicates well both orally and in writing	22	2	19	1
Handles all interactions in a professional manner	22	3	18	1
Accomplishes goals and objectives and also provides additional value	22	1	18	3
Overall level of satisfaction	22	2	19	1

Q21.a to Q21.g CO Office of Risk Management Risk Consulting

Analysis...: Q21.a to Q21.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q21.a to Q21.g CO Office of Risk Management Risk Consulting



the space below to provide us with any additional comments or suggestions: CO Office of Risk Management Risk

Analysis...: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>None at this time</i>
<i>I always receive quick and knowledgeable answers to my risk questions.</i>
<i>N/A</i>
<i>I have none.</i>
<i>No additional comments</i>
<i>I don't believe I utilize this service.</i>
<i>NA</i>
<i>Zachary is very responsive and provides excellent guidance and recommendations.</i>
<i>Helpful.</i>
<i>Not sure how Zach and his group do it with 3 or 4 people, however they somehow deliver!</i>
<i>appreciate the support and collaboration</i>
<i>Always responsive and helpful.</i>
<i>Best group to work with, dependable and resourceful</i>
<i>Zachary is a joy to work with and we do not know what we would do without him. Excellent job by all the CO risk people.</i>
<i>Zachary and team are exceptional. They keep us afloat at the campus. I do not know what I would do without them. Please share our gratitude, thanks yous, and applauds for their assistance. We could not do it without them!</i>
<i>Had little contact with this group last year.</i>
<i>xxxxxxxxxxxxxxxxxxx</i>
<i>Please see previous comments.</i>
<i>Very knowledgeable and skilled at navigating the nuance and ambiguity that often comes along with this line of work. Highly responsive and supportive.</i>
<i>Excellent risk consulting on any number of "crazy" or "unique" questions! The risk consulting is a very important resource to campus risk managers. The consulting is practical, responsive and pinpoints the major areas to consider.</i>
<i>always sound advice</i>
<i>The Chancellor's Office is a valuable resource and sounding board.</i>

Q23.a to Q23.g CO Enterprise Accounting Services

Analysis.: Q23.a to Q23.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

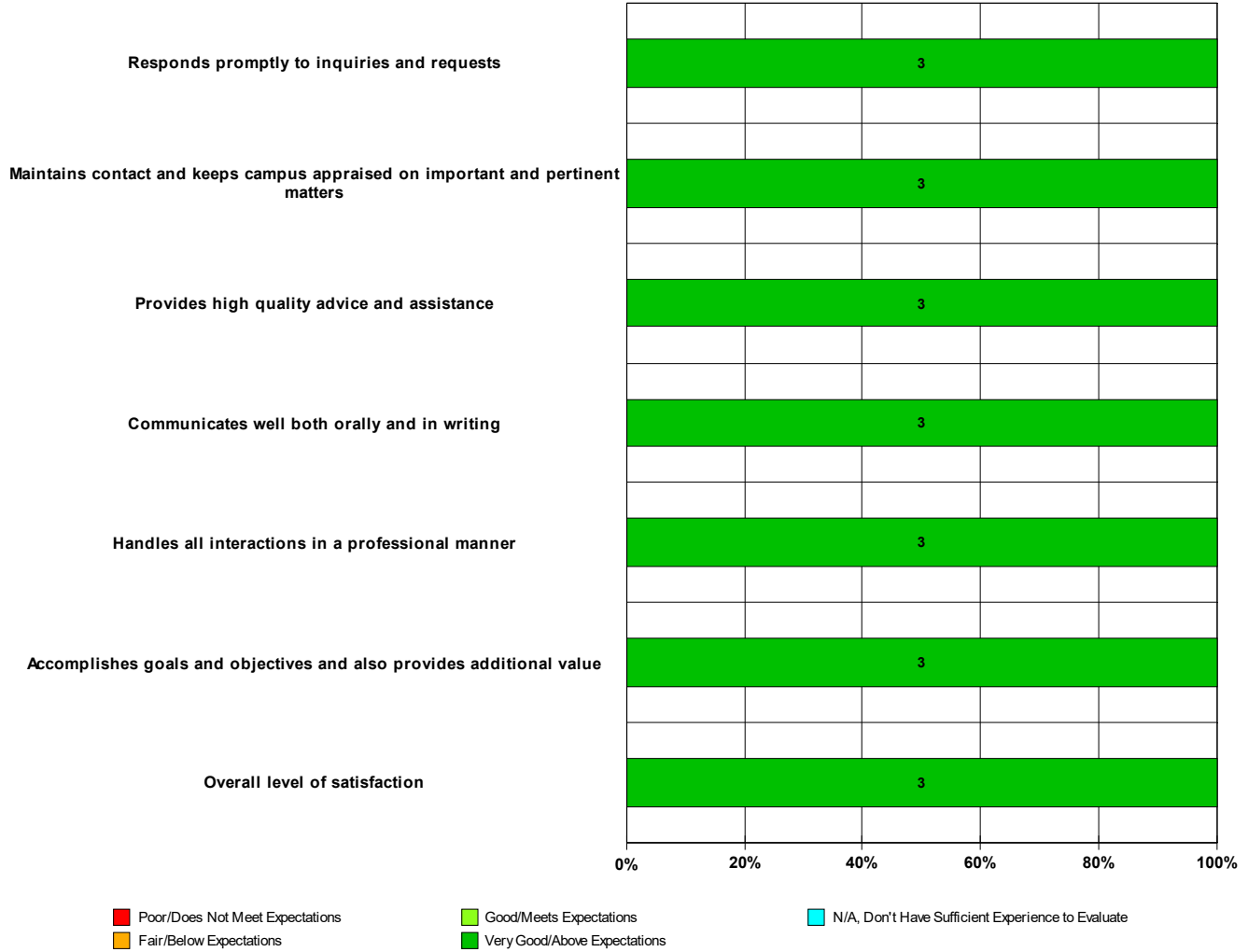
	Total			
		Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	21	4.00	-	-
Responds promptly to inquiries and requests	3	4.00	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	3	4.00	-	-
Provides high quality advice and assistance	3	4.00	-	-
Communicates well both orally and in writing	3	4.00	-	-
Handles all interactions in a professional manner	3	4.00	-	-
Accomplishes goals and objectives and also provides additional value	3	4.00	-	-
Overall level of satisfaction	3	4.00	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	21	-	21	-
Responds promptly to inquiries and requests	3	-	3	-
Maintains contact and keeps campus apprised on important and pertinent matters	3	-	3	-
Provides high quality advice and assistance	3	-	3	-
Communicates well both orally and in writing	3	-	3	-
Handles all interactions in a professional manner	3	-	3	-
Accomplishes goals and objectives and also provides additional value	3	-	3	-
Overall level of satisfaction	3	-	3	-

Q23.a to Q23.g CO Enterprise Accounting Services

Analysis...: Q23.a to Q23.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q23.a to Q23.g CO Enterprise Accounting Services



Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:

Communicate well. Good attitudes.

Really great team, very accommodating and efficient

CPO's are accurate and easy to process. No problems or issues have been encountered.

Q25.a to Q25.g Equifax Workforce Solutions (formerly TALX-UCeXpress) Unemployment Claims Administrator

Analysis.: Q25.a to Q25.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

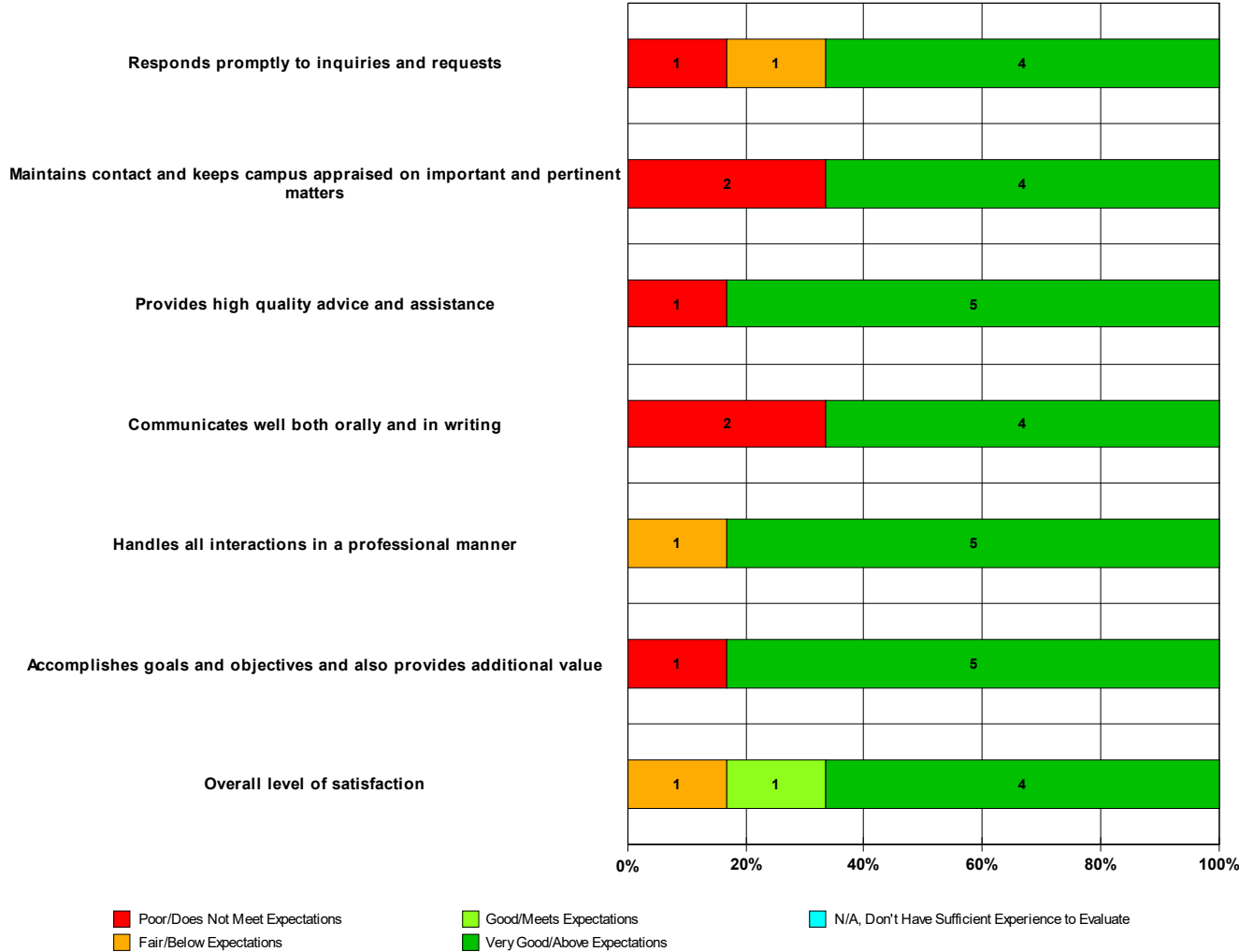
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	42	3.33	7	3
Responds promptly to inquiries and requests	6	3.17	1	1
Maintains contact and keeps campus apprised on important and pertinent matters	6	3.00	2	-
Provides high quality advice and assistance	6	3.50	1	-
Communicates well both orally and in writing	6	3.00	2	-
Handles all interactions in a professional manner	6	3.67	-	1
Accomplishes goals and objectives and also provides additional value	6	3.50	1	-
Overall level of satisfaction	6	3.50	-	1

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	42	1	31	-
Responds promptly to inquiries and requests	6	-	4	-
Maintains contact and keeps campus apprised on important and pertinent matters	6	-	4	-
Provides high quality advice and assistance	6	-	5	-
Communicates well both orally and in writing	6	-	4	-
Handles all interactions in a professional manner	6	-	5	-
Accomplishes goals and objectives and also provides additional value	6	-	5	-
Overall level of satisfaction	6	1	4	-

Q25.a to Q25.g Equifax Workforce Solutions (formerly TALX-UCeXpress) Unemployment Claims Administrator

Analysis...: Q25.a to Q25.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q25.a to Q25.g Equifax Workforce Solutions (formerly TALX-UCeXpress) Unemployment Claims Administrator



Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Steve Mintz has helped us transition UI claims handling from Labor Relations to Enterprise Risk Management. Again, I think additional CSU-based training for senior leadership would be a benefit. Or, presentations from campuses that have low UI claim costs on best practices.</i>
<i>Excellent</i>
<i>My adjuster Irene Wang is wonderful. If she cannot answer a question she will find out the answer. She always makes sure I know there is a decision or hearing notice. Very professional and always willing to help and answer questions.</i>
<i>The red marks are for Talk management. They did not let campus know that Rosie was no longer with the firm. The green marks are all for Rosie.</i>
<i>Rose Mizak is the BEST. She always responds quickly and is so helpful.</i>
<i>I have been trying to arrange a meeting since Thanksgiving to discuss ~180 questions based on claims that I have processed since July 2016. Our account rep left Equifax in November 2017 and I have not been told the identity of the new rep despite asking on several occasions. The number of questions increases every quarter, as does the University's expense. I have trouble seeing the value Equifax provides, outside of the centralized processing of claims and responses.</i>

Q27.a to Q27.g Health Special Risk, Inc. - AIME Claims Administrator

Analysis.: Q27.a to Q27.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

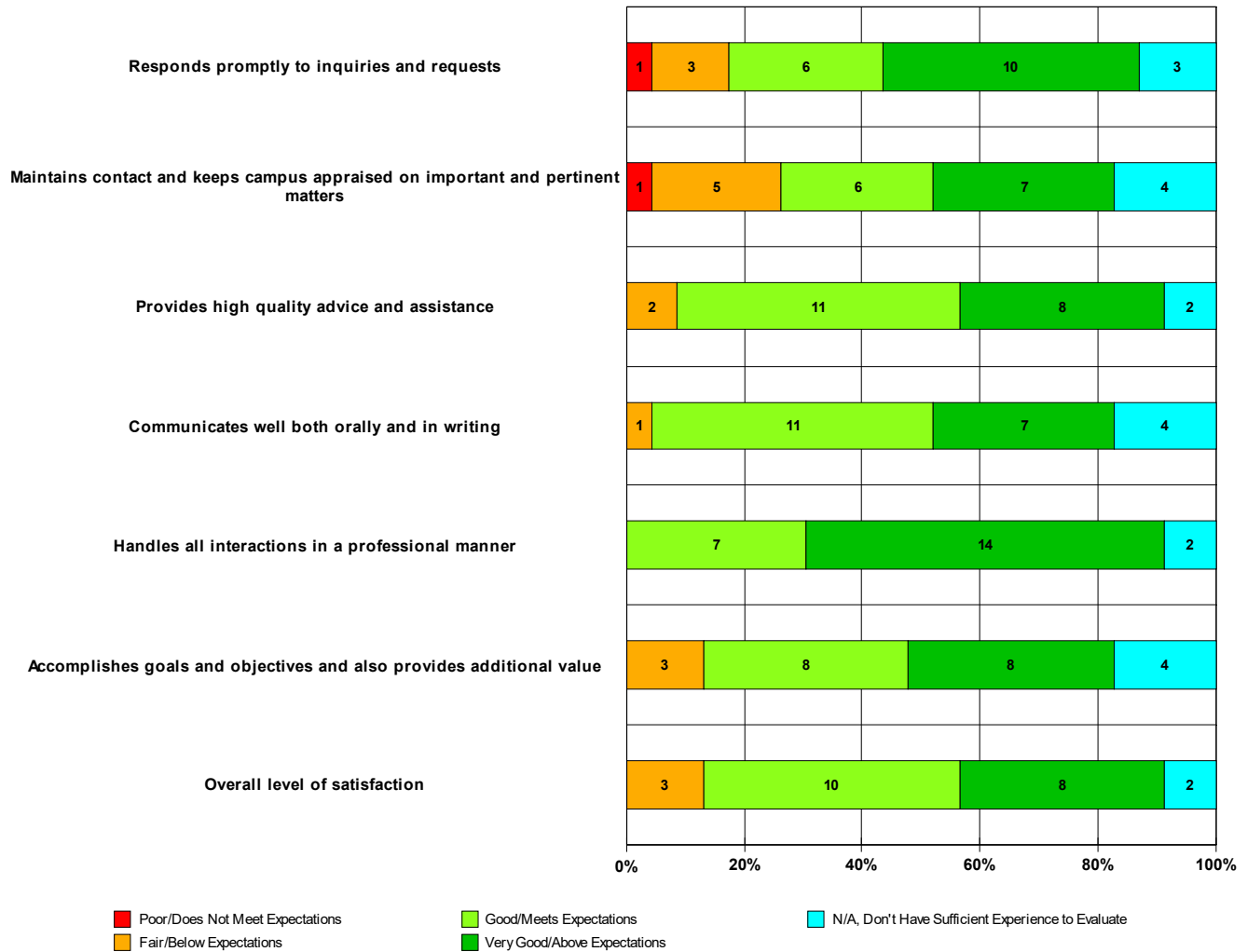
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	161	3.29	2	17
Responds promptly to inquiries and requests	23	3.25	1	3
Maintains contact and keeps campus apprised on important and pertinent matters	23	3.00	1	5
Provides high quality advice and assistance	23	3.29	-	2
Communicates well both orally and in writing	23	3.32	-	1
Handles all interactions in a professional manner	23	3.67	-	-
Accomplishes goals and objectives and also provides additional value	23	3.26	-	3
Overall level of satisfaction	23	3.24	-	3

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	161	59	62	21
Responds promptly to inquiries and requests	23	6	10	3
Maintains contact and keeps campus apprised on important and pertinent matters	23	6	7	4
Provides high quality advice and assistance	23	11	8	2
Communicates well both orally and in writing	23	11	7	4
Handles all interactions in a professional manner	23	7	14	2
Accomplishes goals and objectives and also provides additional value	23	8	8	4
Overall level of satisfaction	23	10	8	2

Q27.a to Q27.g Health Special Risk, Inc. - AIME Claims Administrator

Analysis...: Q27.a to Q27.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q27.a to Q27.g Health Special Risk, Inc. - AIME Claims Administrator



space below to provide us with any additional comments or suggestions: Health Special Risk, Inc. - AIME Claims

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
N/A
<i>We utilize Patricia Sann whenever we have concerns or questions and she has been wonderful to work with at HSR rarely receive communications from HSR. I am usually the one calling and asking questions about problems.</i>
none
<i>HSR has been helpful in answering any questions in a timely manner</i>
<i>No additional comments</i>
<i>My only comment is regarding the reports. The reports do not distinguish between claims that are athletics vs other type of claims for our University. It may be that I don't know how to use the reports to their full potential. But I get concerned when I see a claim on the report that I don't know about and how that may factor into our calculations for next year's premium.</i>
n/a
<i>Our representative at HSR has been quick to respond and extremely helpful in handling our accounts.</i>
<i>It's a user friendly system to interact with</i>
.
<i>Head and shoulders above AG.</i>
<i>They have adapted and made changes as necessary to assist all of the schools of the AIME program.</i>
<i>We have run into a couple issues along the way, but I would say that HSRI works to promptly correct/address them.</i>
.
.
None
<i>Claims processing and payments under HSR is far below the service we received from AG Administrators.</i>
<i>Have had very poor response in replying to emails in a timely fashion. Sometimes never replying at all.</i>
<i>Patricia is fantastic!</i>
<i>Overall, I feel the service has improved over the past year.</i>
<i>I feel like I have to do the job of an insurance adjuster more now than I did with our previous company AG administrators</i>
<i>I have limited interaction with HSR, but the one correspondence with them was done in a prompt and professional manner.</i>

Q29.a to Q29.g LawRoom - Campus Web-based Training (HR Required Training)

Analysis.: Q29.a to Q29.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

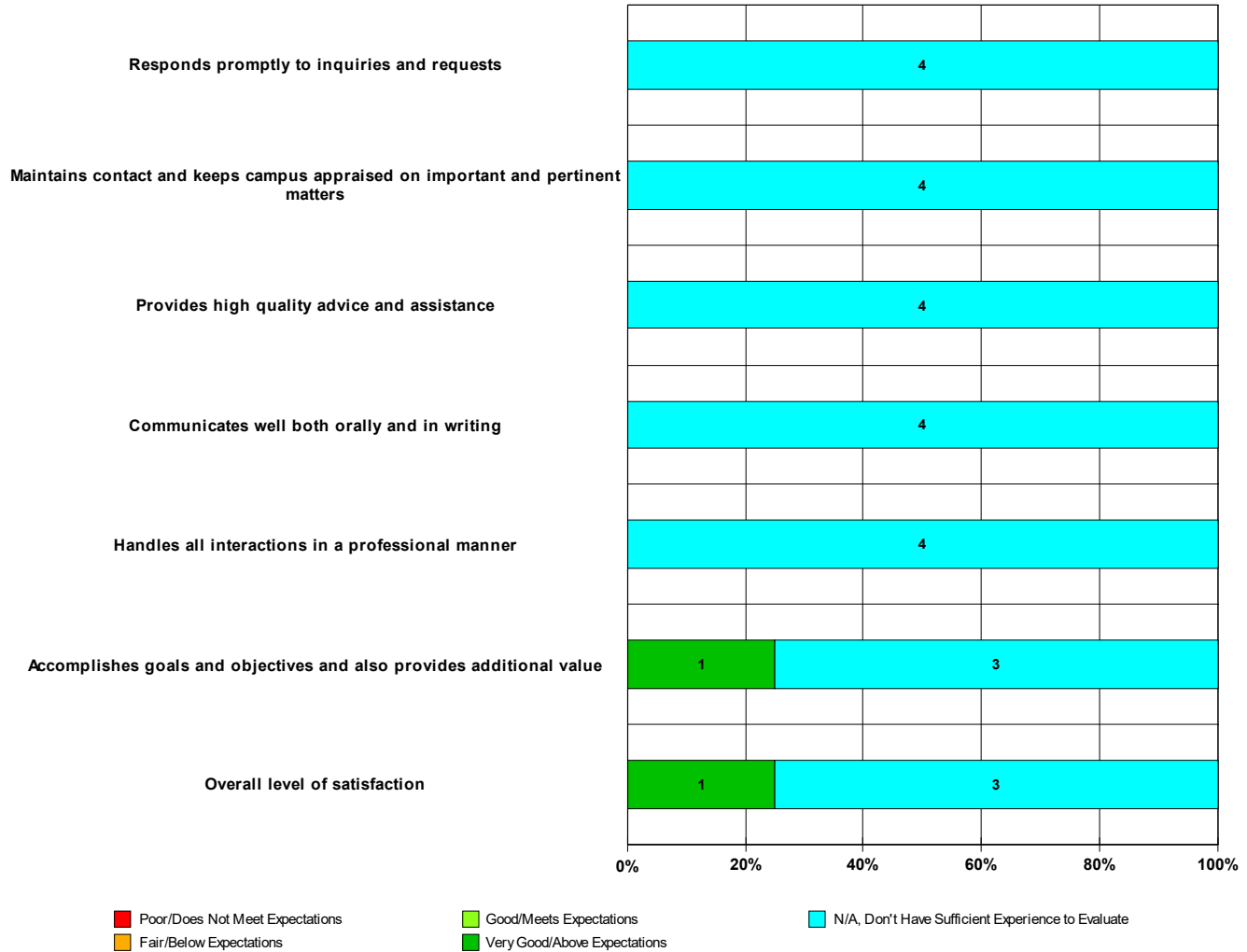
	Total			
		Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	28	4.00	-	-
Responds promptly to inquiries and requests	4	-	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	4	-	-	-
Provides high quality advice and assistance	4	-	-	-
Communicates well both orally and in writing	4	-	-	-
Handles all interactions in a professional manner	4	-	-	-
Accomplishes goals and objectives and also provides additional value	4	4.00	-	-
Overall level of satisfaction	4	4.00	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	28	-	2	26
Responds promptly to inquiries and requests	4	-	-	4
Maintains contact and keeps campus apprised on important and pertinent matters	4	-	-	4
Provides high quality advice and assistance	4	-	-	4
Communicates well both orally and in writing	4	-	-	4
Handles all interactions in a professional manner	4	-	-	4
Accomplishes goals and objectives and also provides additional value	4	-	1	3
Overall level of satisfaction	4	-	1	3

Q29.a to Q29.g LawRoom - Campus Web-based Training (HR Required Training)

Analysis...: Q29.a to Q29.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q29.a to Q29.g LawRoom - Campus Web-based Training (HR Required Training)



Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>I've taken the training, but have not interacted with any service providers.</i>
<i>no interaction with LawRoom personnel to answer these questions.</i>
<i>I've never talked to anyone from LawRoom, but have taken the mandatory campus training from them. Their trainings are a bit confusing. Maybe it's the material being discussed (sexual harassment), but I hope their training can be more clear.</i>
<i>Skillport (Law room?) HR compliance training is easy to use and informative.</i>

Q31.a to Q31.g Praesidium, Inc. - Consultant - Minors on Campus Online self assessment training

Analysis.: Q31.a to Q31.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

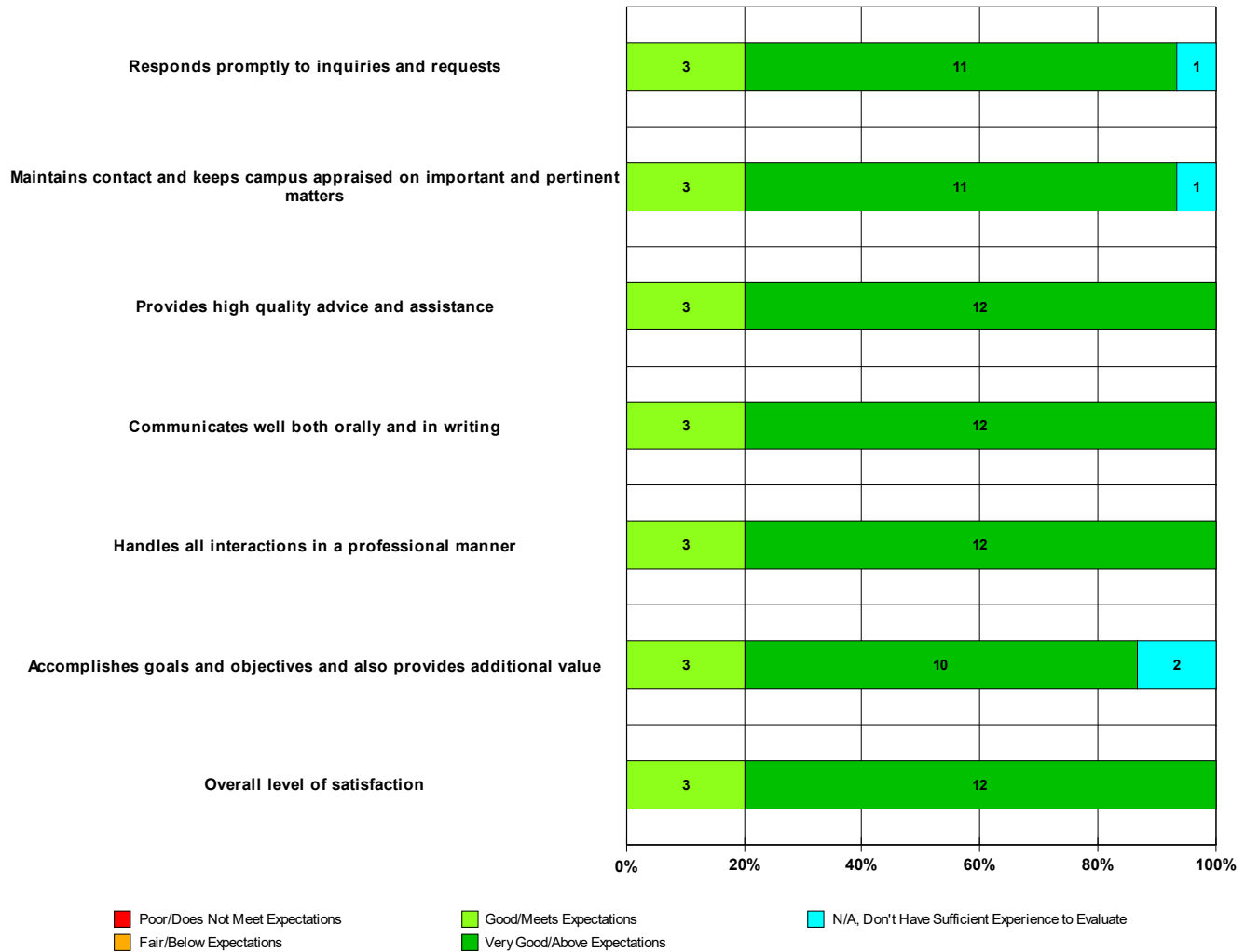
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	105	3.79	-	-
Responds promptly to inquiries and requests	15	3.79	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	15	3.79	-	-
Provides high quality advice and assistance	15	3.80	-	-
Communicates well both orally and in writing	15	3.80	-	-
Handles all interactions in a professional manner	15	3.80	-	-
Accomplishes goals and objectives and also provides additional value	15	3.77	-	-
Overall level of satisfaction	15	3.80	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	105	21	80	4
Responds promptly to inquiries and requests	15	3	11	1
Maintains contact and keeps campus apprised on important and pertinent matters	15	3	11	1
Provides high quality advice and assistance	15	3	12	-
Communicates well both orally and in writing	15	3	12	-
Handles all interactions in a professional manner	15	3	12	-
Accomplishes goals and objectives and also provides additional value	15	3	10	2
Overall level of satisfaction	15	3	12	-

Q31.a to Q31.g Praesidium, Inc. - Consultant - Minors on Campus Online self assessment training

Analysis.: Q31.a to Q31.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q31.a to Q31.g Praesidium, Inc. - Consultant - Minors on Campus Online self assessment training



Analysis.: Please use the space below to provide us with any additional comments or suggestions:

Filter.....: All Respondents

Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Candace and her team do a fantastic job.</i>
<i>N/A</i>
<i>No additional comments</i>
<i>Offer a wide variety of services that we have yet to take advantage of. Mainly due to time constraints on our campus.</i>
<i>n/a</i>
<i>A very important asset to campus and system.</i>
<i>Excellent campus resource.</i>
<i>Knowledgeable and very professional staff. The Praesidium staff were a pleasure to work with.</i>
<i>Excellent resource and training</i>
<i>Our campus has recently started to work with Praesidium and they are great!</i>
<i>Ongoing communication with this group is typically routed through our campus risk manager. I have attended a Praesidium workshop and read some of their published educational materials and have been very impressed by their expertise and professionalism.</i>
<i>Excellent partners and collaborators. Highly knowledgeable and supportive of individual, campus and system-wide needs.</i>
<i>CSUMB is currently working with Praesidium on a Phase 1 Consulting Project. So far, everything has been going well. The reports and outputs have yet to be received, reviewed & assessed. However, I believe we may use them for additional (Phase 2 & 3, etc...) future project work for on-going improvements. Candace Collins and her team have been very professional, responsive, easy to work with and knowledgeable. She keeps her word & I expect all deadlines/deliverables will be met with good quality, actionable results/output.....</i>
<i>valuable information by a quality team</i>
<i>I would like to be able to take fuller advantage of what Praesidium offers.</i>

Q33.a to Q33.g Risk Management Design (Joseph C. Risser)

Analysis.: Q33.a to Q33.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

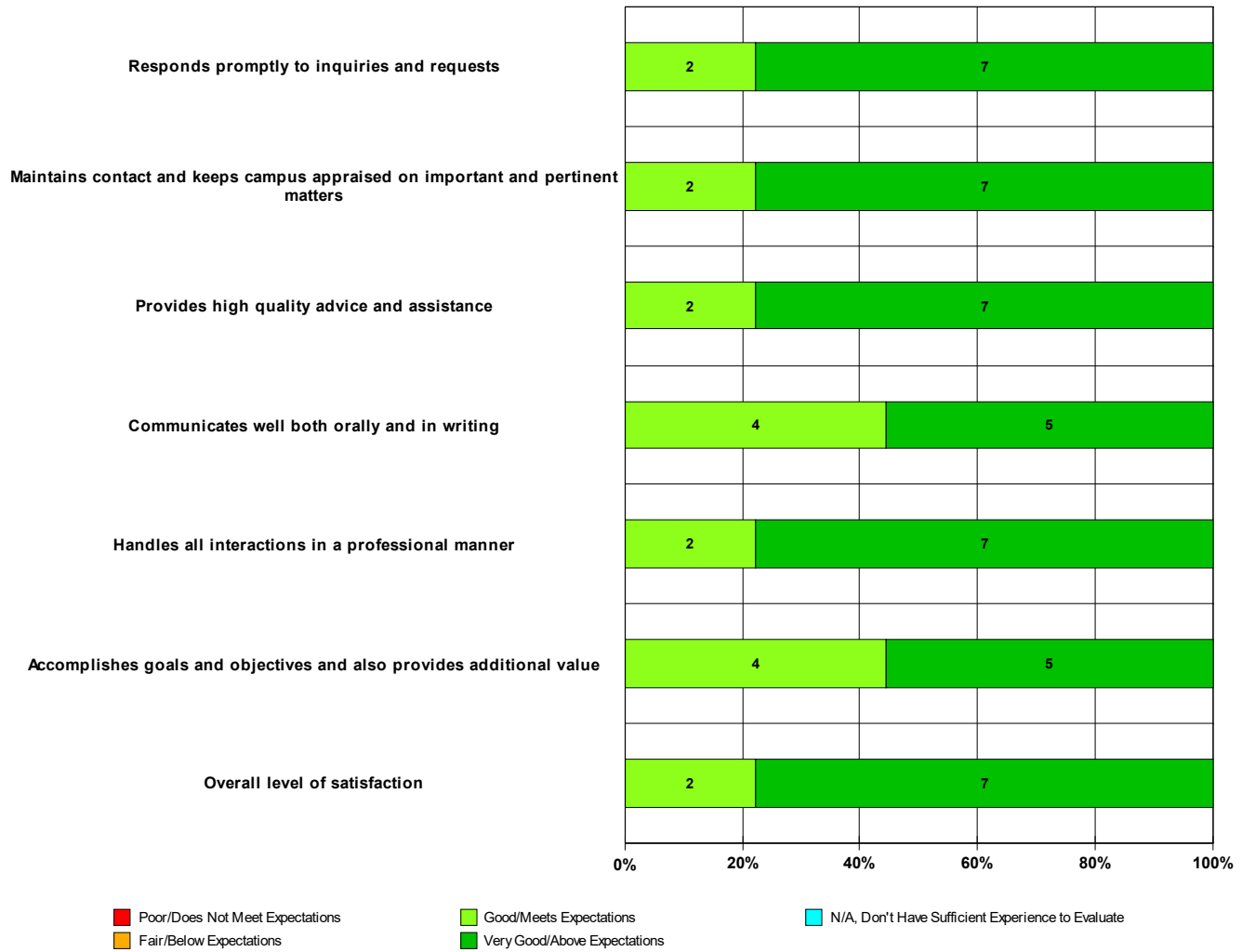
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	63	3.71	-	-
Responds promptly to inquiries and requests	9	3.78	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	9	3.78	-	-
Provides high quality advice and assistance	9	3.78	-	-
Communicates well both orally and in writing	9	3.56	-	-
Handles all interactions in a professional manner	9	3.78	-	-
Accomplishes goals and objectives and also provides additional value	9	3.56	-	-
Overall level of satisfaction	9	3.78	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	63	18	45	-
Responds promptly to inquiries and requests	9	2	7	-
Maintains contact and keeps campus apprised on important and pertinent matters	9	2	7	-
Provides high quality advice and assistance	9	2	7	-
Communicates well both orally and in writing	9	4	5	-
Handles all interactions in a professional manner	9	2	7	-
Accomplishes goals and objectives and also provides additional value	9	4	5	-
Overall level of satisfaction	9	2	7	-

Q33.a to Q33.g Risk Management Design (Joseph C. Risser)

Analysis...: Q33.a to Q33.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q33.a to Q33.g Risk Management Design (Joseph C. Risser)



Q35.a to Q35.g Sedgwick CMS CSURMA Workers' Compensation Claims Administrator

Analysis.: Q35.a to Q35.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

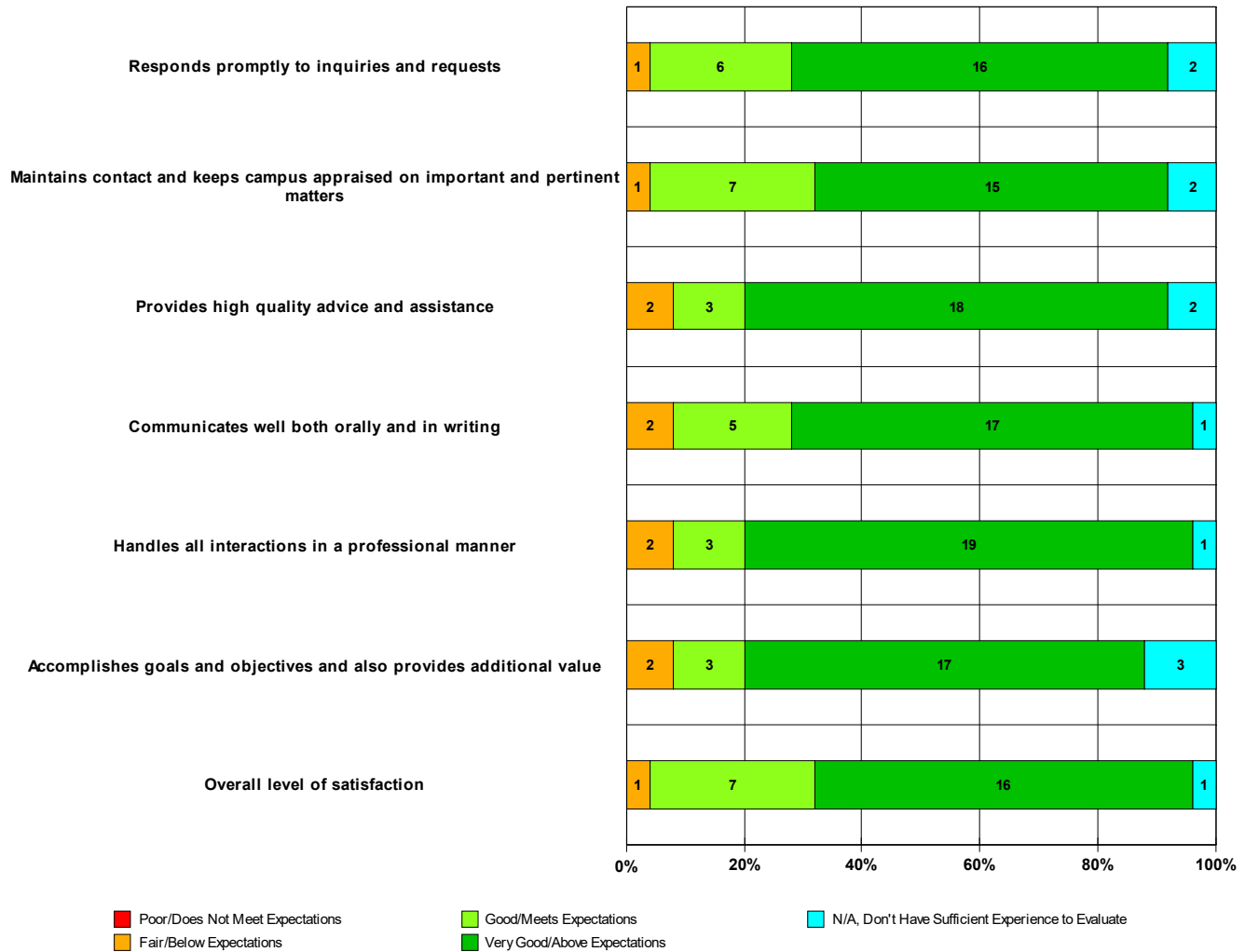
	Total			
		Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	175	3.66	-	11
Responds promptly to inquiries and requests	25	3.65	-	1
Maintains contact and keeps campus apprised on important and pertinent matters	25	3.61	-	1
Provides high quality advice and assistance	25	3.70	-	2
Communicates well both orally and in writing	25	3.63	-	2
Handles all interactions in a professional manner	25	3.71	-	2
Accomplishes goals and objectives and also provides additional value	25	3.68	-	2
Overall level of satisfaction	25	3.63	-	1

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	175	34	118	12
Responds promptly to inquiries and requests	25	6	16	2
Maintains contact and keeps campus apprised on important and pertinent matters	25	7	15	2
Provides high quality advice and assistance	25	3	18	2
Communicates well both orally and in writing	25	5	17	1
Handles all interactions in a professional manner	25	3	19	1
Accomplishes goals and objectives and also provides additional value	25	3	17	3
Overall level of satisfaction	25	7	16	1

Q35.a to Q35.g Sedgwick CMS CSURMA Workers' Compensation Claims Administrator

Analysis...: Q35.a to Q35.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q35.a to Q35.g Sedgwick CMS CSURMA Workers' Compensation Claims Administrator



How to provide us with any additional comments or suggestions: Sedgwick CMS CSURMA Workers' Compensation

Analysis.: Please use the space below to provide us with any additional comments or suggestions:

Filter.....: All Respondents

Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Very personable and courteous. The injured worker's also seem to really like their examiner.</i>
<i>N/A</i>
<i>No additional comments</i>
<i>Experience with Sedgwick has been good, occasionally may be left disconnected/not fully aware of what is going on with some claims but we are always able to reach out and get the updates needed</i>
<i>Good adjuster communication. On campus visits are helpful to build rapport with physicians and campus.</i>
<i>Joanne Michaels has my full confidence. Awesome.</i>
<i>Excellent</i>
<i>The goals of the campus (managing employees, injuries, and budget) do not appear to always align with the goals of Sedgwick (closing files).</i>
<i>This is based on my adjuster at Sedgwick only.</i>
<i>always willing to answer questions (as a newbie to the role- this has been hugely helpful!)</i>
<i>Perhaps part of the nature of workers' comp administration, but the process is adversarial between Sedgwick and the employee. I understand trying to minimize risk, but I think greater communication and understanding with employees would actually reduce our claims.</i>
<i>solid claims handler</i>
<i>The service is good. Examiner(s) are easy to work with.</i>
<i>n/a</i>
<i>I've only had interactions in Claims Review sessions and they have always been very professional and considerate of time constraints.</i>
<i>CSULA adjustor Megan Warren is the best. I just love her work ethics</i>
<i>n/a</i>
<i>Totally Satisfied</i>
<i>n</i>
<i>I love working with this company. I hope you don't change administrators without contacting the WCC's first. FYI, I have tried to give the ViaOne system some time to grow on me but it hasn't. It's unfortunate we couldn't have kept Valley Oaks. That system was much more user friendly. Nonetheless their services are fantastic.</i>
<i>Have had positive interaction and work well with Sedgwick Claims Administrators.</i>
<i>I provide back up support to the WC function on our campus and have been satisfied with the level of service that I've received.</i>
<i>Overall very satisfied with the services and support provided.</i>
<i>Ginger Pierce is great and we enjoy working with her. She understands our culture and we value her advice.</i>
<i>We appreciate working with Sedgwick on W/C claims. Sedgwick is OUTSTANDING!!!!</i>

Q37.a to Q37.g Ventiv/AON e-solutions (Valley Oak Systems)

Analysis.: Q37.a to Q37.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

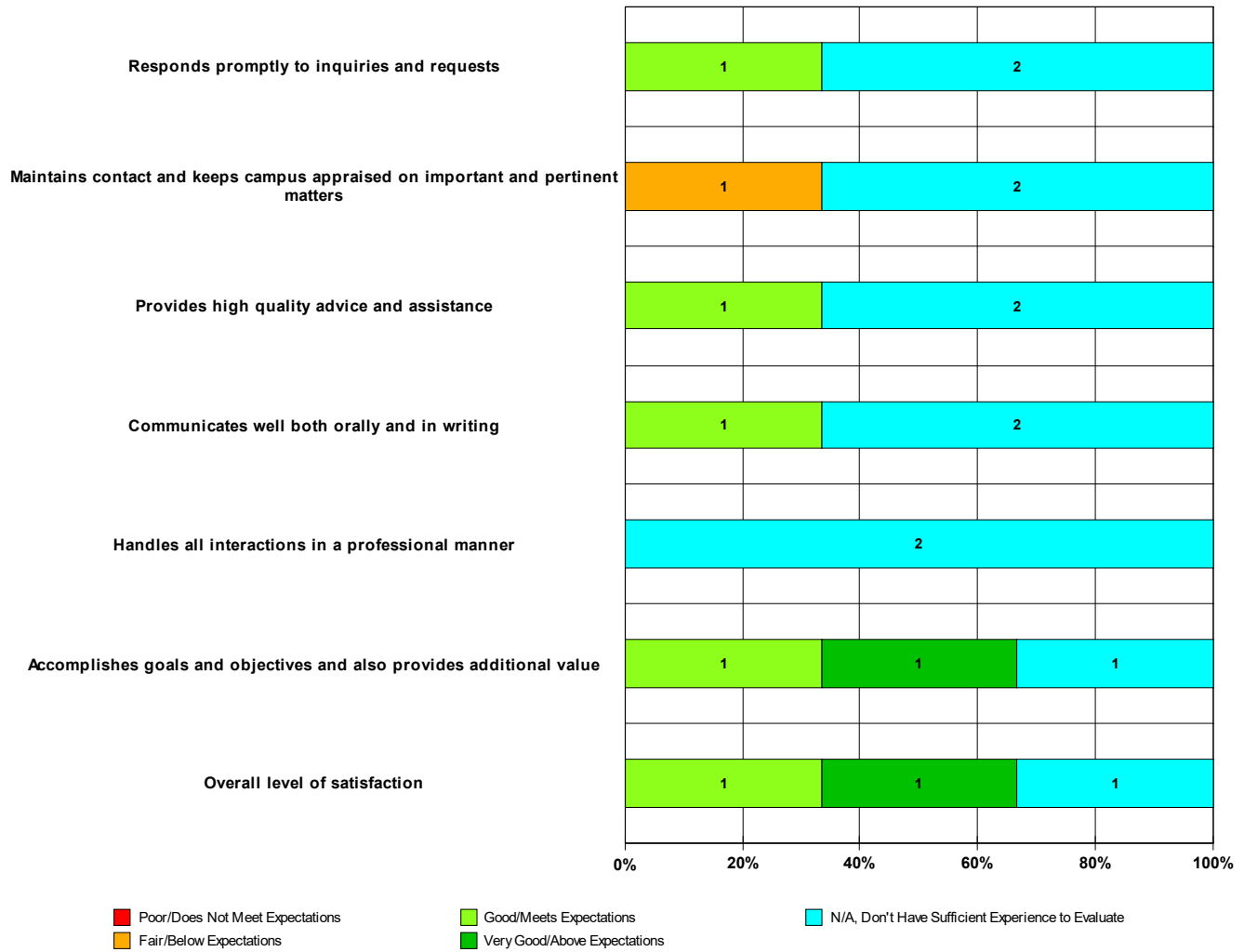
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	20	3.13	-	1
Responds promptly to inquiries and requests	3	3.00	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	3	2.00	-	1
Provides high quality advice and assistance	3	3.00	-	-
Communicates well both orally and in writing	3	3.00	-	-
Handles all interactions in a professional manner	2	-	-	-
Accomplishes goals and objectives and also provides additional value	3	3.50	-	-
Overall level of satisfaction	3	3.50	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	20	5	2	12
Responds promptly to inquiries and requests	3	1	-	2
Maintains contact and keeps campus apprised on important and pertinent matters	3	-	-	2
Provides high quality advice and assistance	3	1	-	2
Communicates well both orally and in writing	3	1	-	2
Handles all interactions in a professional manner	2	-	-	2
Accomplishes goals and objectives and also provides additional value	3	1	1	1
Overall level of satisfaction	3	1	1	1

Q37.a to Q37.g Ventiv/AON e-solutions (Valley Oak Systems)

Analysis...: Q37.a to Q37.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q37.a to Q37.g Ventiv/AON e-solutions (Valley Oak Systems)



Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:

I use the work comp system but do not deal directly with Ventiv/Aon

I don't believe these questions are appropriate for a software too, but overall satisfied with the Valley Oak system.

Quite solid. Not great at communicating change on occasion.

Q39.a to Q39.g Witt O'Brien's, LLC (formally Witt Group Holdings, LLC)

Analysis.: Q39.a to Q39.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

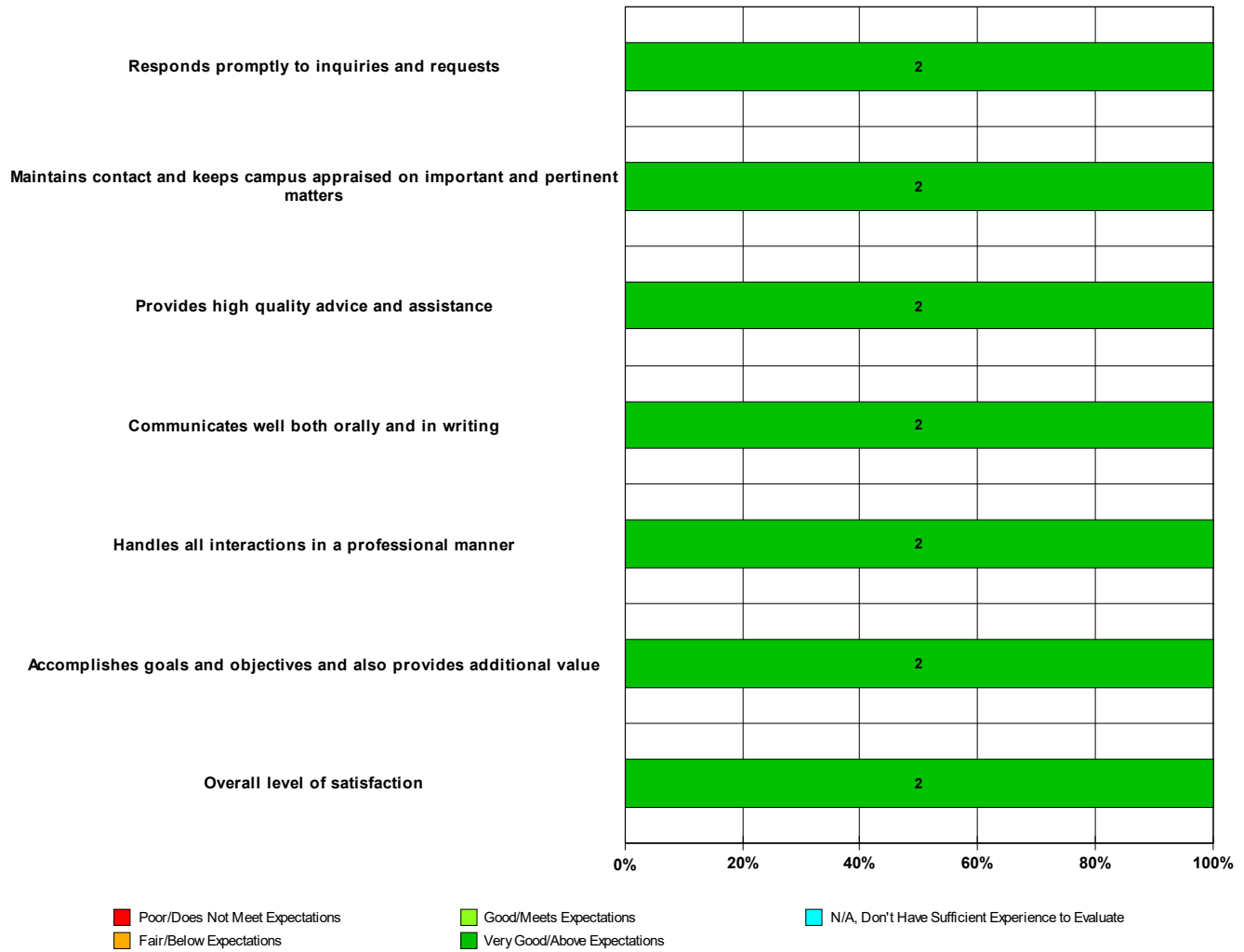
	Total	Mean		
			Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	14	4.00	-	-
Responds promptly to inquiries and requests	2	4.00	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	2	4.00	-	-
Provides high quality advice and assistance	2	4.00	-	-
Communicates well both orally and in writing	2	4.00	-	-
Handles all interactions in a professional manner	2	4.00	-	-
Accomplishes goals and objectives and also provides additional value	2	4.00	-	-
Overall level of satisfaction	2	4.00	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	14	-	14	-
Responds promptly to inquiries and requests	2	-	2	-
Maintains contact and keeps campus apprised on important and pertinent matters	2	-	2	-
Provides high quality advice and assistance	2	-	2	-
Communicates well both orally and in writing	2	-	2	-
Handles all interactions in a professional manner	2	-	2	-
Accomplishes goals and objectives and also provides additional value	2	-	2	-
Overall level of satisfaction	2	-	2	-

Q39.a to Q39.g Witt O'Brien's, LLC (formally Witt Group Holdings, LLC)

Analysis...: Q39.a to Q39.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q39.a to Q39.g Witt O'Brien's, LLC (formally Witt Group Holdings, LLC)



Analysis...: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:

WOB is wonderful. Really easy to work with. Frank and Matt are a dynamic duo. I appreciate their work with our emergency manager's affinity group.

They are a great help with EOC training for our executives.

Q41.a to Q41.g Workplace Answers

Analysis.: Q41.a to Q41.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

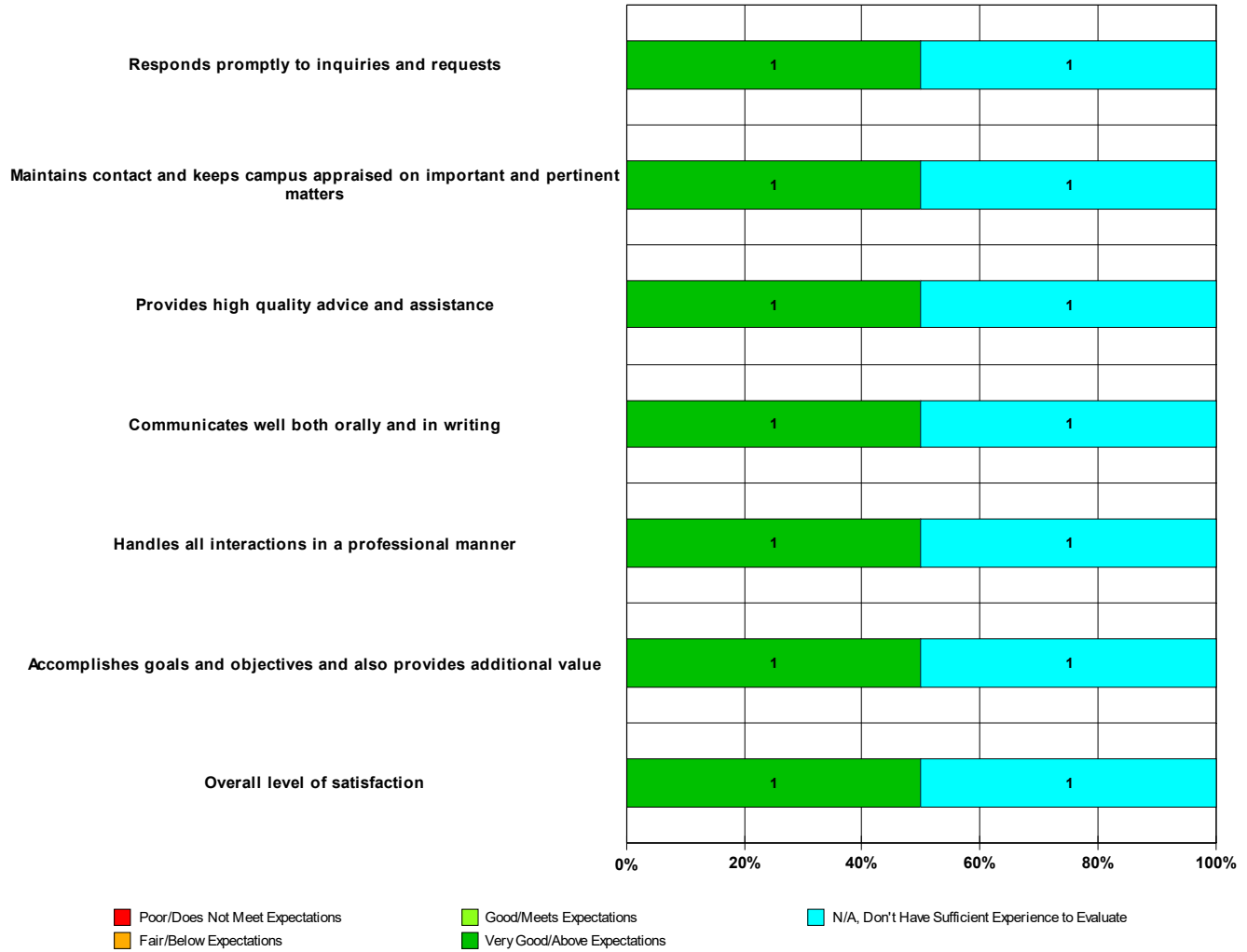
	Total			
		Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations
Base	14	4.00	-	-
Responds promptly to inquiries and requests	2	4.00	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	2	4.00	-	-
Provides high quality advice and assistance	2	4.00	-	-
Communicates well both orally and in writing	2	4.00	-	-
Handles all interactions in a professional manner	2	4.00	-	-
Accomplishes goals and objectives and also provides additional value	2	4.00	-	-
Overall level of satisfaction	2	4.00	-	-

	Total			
		Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	14	-	7	7
Responds promptly to inquiries and requests	2	-	1	1
Maintains contact and keeps campus apprised on important and pertinent matters	2	-	1	1
Provides high quality advice and assistance	2	-	1	1
Communicates well both orally and in writing	2	-	1	1
Handles all interactions in a professional manner	2	-	1	1
Accomplishes goals and objectives and also provides additional value	2	-	1	1
Overall level of satisfaction	2	-	1	1

Q41.a to Q41.g Workplace Answers

Analysis...: Q41.a to Q41.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q41.a to Q41.g Workplace Answers



Please use the space below to provide us with any additional comments or suggestions: Workplace Answers

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:

N/A
insufficient experience to evaluate properly.

2017

CSURMA Auxiliary Survey Results

Prepared by:
Alexis Naiknimbalkar
Organizational Excellence
Office of the Chancellor
Software: Snap Survey Professional 11
Report Date: 03/16/2017

Survey Campus Coordinator Contacts

for survey customization & approval.

	Primary Contact	Additional Contact 1	Additional Contact 2
Name	Leona Ching		
Phone	(562) 951-457		
Email	lching@calstate.edu		

Date Survey Opened: 02/12/2018
 Date Reminder Sent: 02/19/2018 and 02/26/2018
 Date Survey Closed: 03/02/2018

Survey Administration & Analysis

The web-based surveys were conducted using SNAP Survey Professional 10.
 The survey URL was distributed to the sample group via e-mail.
 Analysis was performed and reports created using SNAP Survey Professional 10.

Population and Sample

	Listserve
Total Population	258
Sample	258
Responses	56
Minimum Response Rate	22%

Note: The response rates listed above must be considered as minimum values as they assume that all individuals on the campus-provided e-mail list had an opportunity to take the survey. In reality the number of individuals that will have received the e-mail link is lower than the Sample value due incorrect e-mail addresses, blocked e-mail, etc.

Sample Description

2017 Listserve contacts

Surveys Administered by: Chancellor's Office

Survey E-mail Letter Invitation Text:

Subject: CSURMA/AORMA Survey - Due March 2nd

Dear Auxiliary Representative:

CSURMA/AORMA is conducting surveys on the performance of the firms that provide service and support to the campuses and auxiliary organizations. Your participation in this survey provides important information for the success of the programs and the improvement of the services provided to CSURMA/AORMA members.

Please complete this electronic survey by March 2, 2018, for the service organizations with which you work. To begin the survey, click on the link below and complete the survey online. You will note on the first page that you can choose the vendors with whom you have worked with. For each service provider, there is opportunity to provide additional comments at the end of each section. All answers and comments will be handled in a confidential manner.

Survey link:

{SurveyLinkAuto}

We appreciate your participation and thank you for your prompt feedback.

If you should have any questions about the survey, please contact Zachary Gifford at 562-951-4580.

Survey E-mail Letter Reminder Text:

Subject: Reminder: CSURMA/AORMA Survey - Due March 2nd

Dear Auxiliary Representative:

CSURMA/AORMA is conducting surveys on the performance of the firms that provide service and support to the campuses and auxiliary organizations. Your participation in this survey provides important information for the success of the programs and the improvement of the services provided to CSURMA/AORMA members.

Please complete this electronic survey by March 2, 2018, for the service organizations with which you work. To begin the survey, click on the link below and complete the survey online. You will note on the first page that you can choose the vendors with whom you have worked with. For each service provider, there is opportunity to provide additional comments at the end of each section. All answers and comments will be handled in a confidential manner.

Survey link:

{SurveyLinkAuto}

We appreciate your participation and thank you for your prompt feedback.

If you should have any questions about the survey, please contact Zachary Gifford at 562-951-4580.

ALL Survey Results

Q3.a to Q3.g Agility Recovery Solutions, Inc. (Agility)

Analysis.: Q3.a to Q3.g

Filter.....: All Respondents

Score.....: Weight WT1

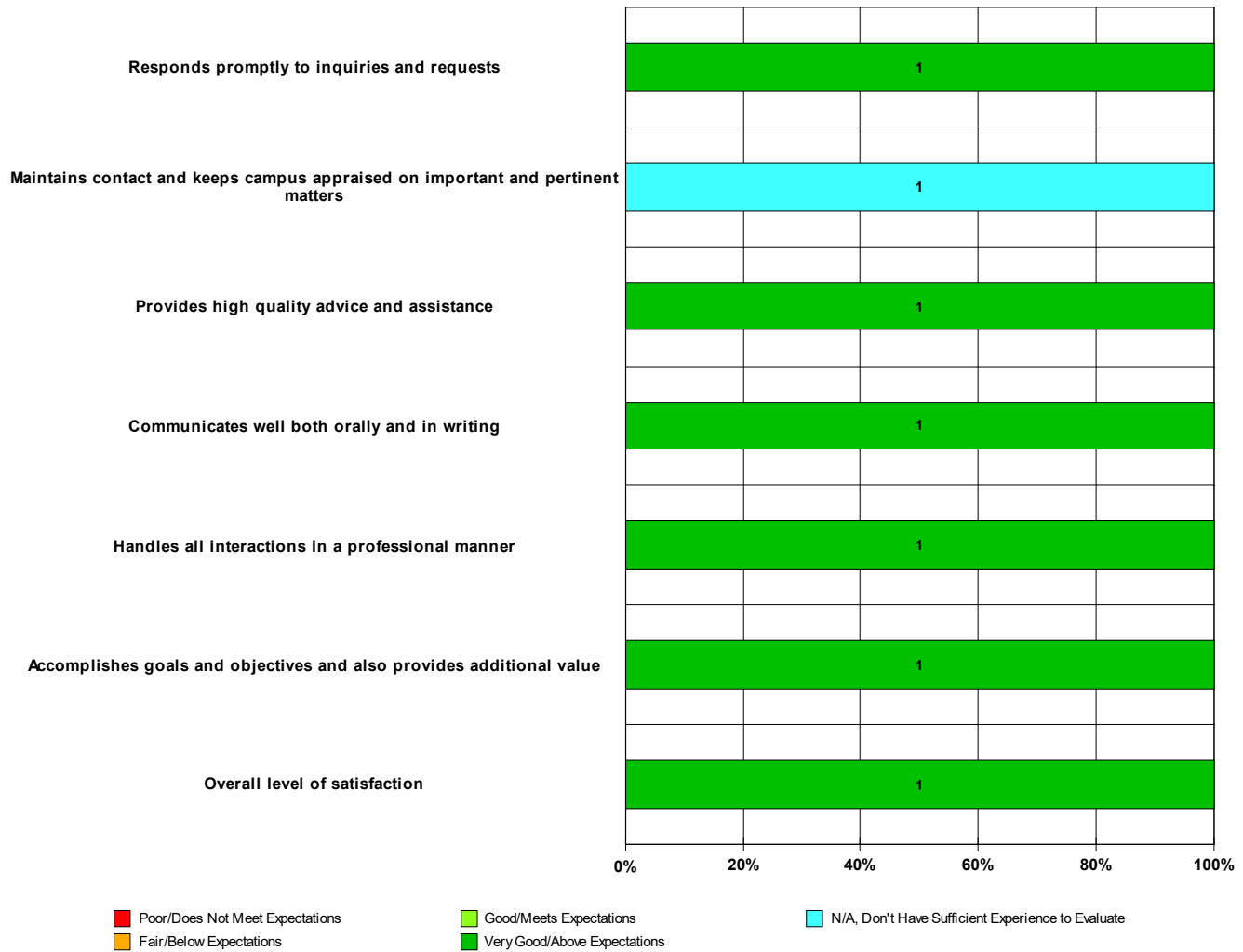
Cells.....: Counts, Respondents

	Total						
		Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	7	4.00	-	-	-	6	1
Responds promptly to inquiries and requests	1	4.00	-	-	-	1	-
Maintains contact and keeps campus apprised on important and pertinent matters	1	-	-	-	-	-	1
Provides high quality advice and assistance	1	4.00	-	-	-	1	-
Communicates well both orally and in writing	1	4.00	-	-	-	1	-
Handles all interactions in a professional manner	1	4.00	-	-	-	1	-
Accomplishes goals and objectives and also provides additional value	1	4.00	-	-	-	1	-
Overall level of satisfaction	1	4.00	-	-	-	1	-

Q3.a to Q3.g Agility Recovery Solutions, Inc. (Agility)

Analysis.: Q3.a to Q3.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q3.a to Q3.g Agility Recovery Solutions, Inc. (Agility)



Please use the space below to provide us with any additional comments or suggestions: Agility Recovery Solutions, Inc. (Agility)

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:

None

Q5.a to Q5.g Alliant Insurance Services - AORMA Program Administrator

Analysis.: Q5.a to Q5.g

Filter.....: All Respondents

Score.....: Weight WT1

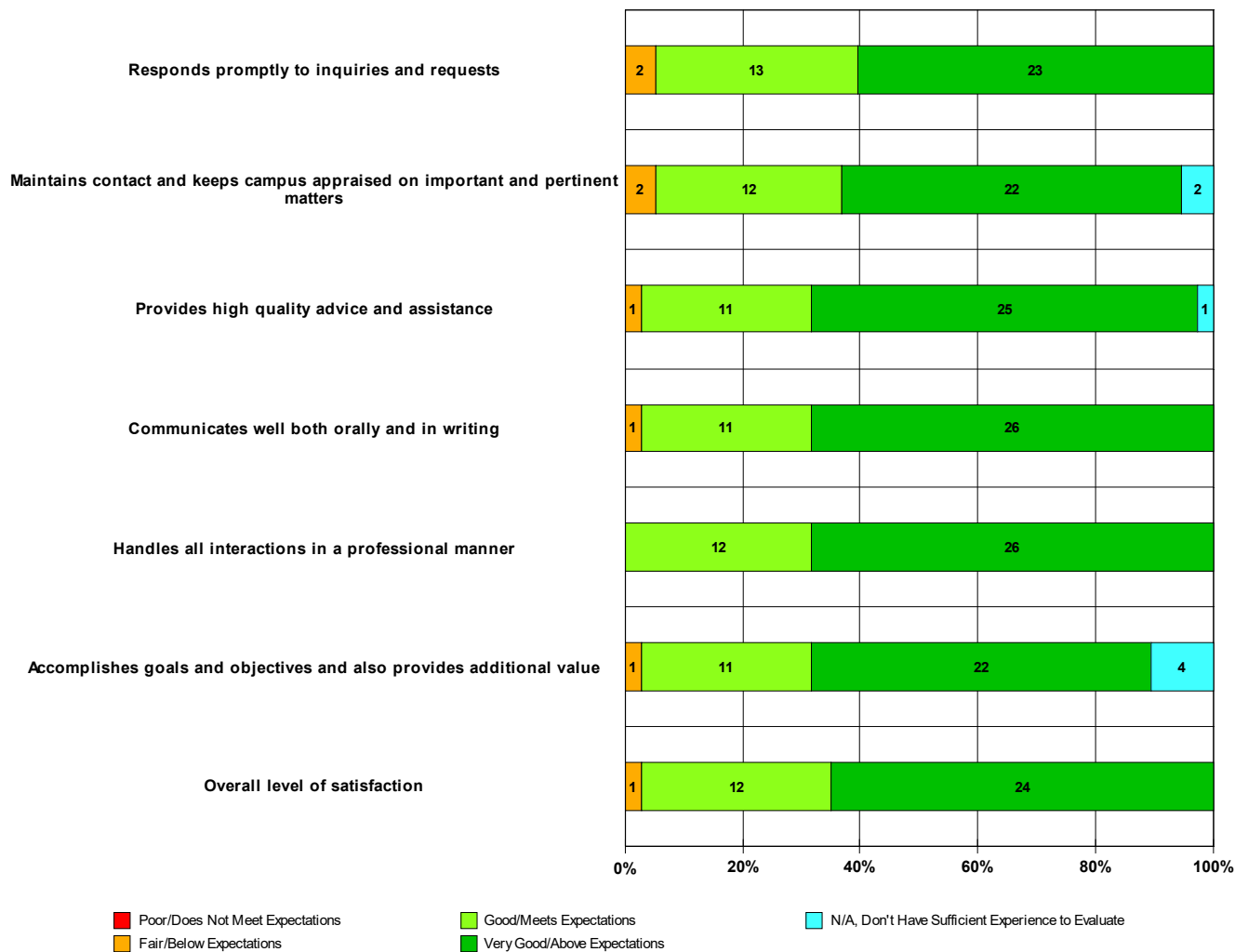
Cells.....: Counts, Respondents

	Total	Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	265	3.62	-	8	82	168	7
Responds promptly to inquiries and requests	38	3.55	-	2	13	23	-
Maintains contact and keeps campus apprised on important and pertinent matters	38	3.56	-	2	12	22	2
Provides high quality advice and assistance	38	3.65	-	1	11	25	1
Communicates well both orally and in writing	38	3.66	-	1	11	26	-
Handles all interactions in a professional manner	38	3.68	-	-	12	26	-
Accomplishes goals and objectives and also provides additional value	38	3.62	-	1	11	22	4
Overall level of satisfaction	37	3.62	-	1	12	24	-

Q5.a to Q5.g Alliant Insurance Services - AORMA Program Administrator

Analysis.: Q5.a to Q5.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q5.a to Q5.g Alliant Insurance Services - AORMA Program Administrator



Please use the space below to provide us with any additional comments or suggestions: Alliant Insurance Services - AORMA Program Administrator

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:

As busy as they are, members of the Alliant team do a great job and are always on top of things.

Response time has slowed down quite a bit, but I also understand that they're busy.

Q7.a to Q7.g Alliant Insurance Services - AORMA Insurance Brokerage/Consulting

Analysis.: Q7.a to Q7.g

Filter.....: All Respondents

Score.....: Weight WT1

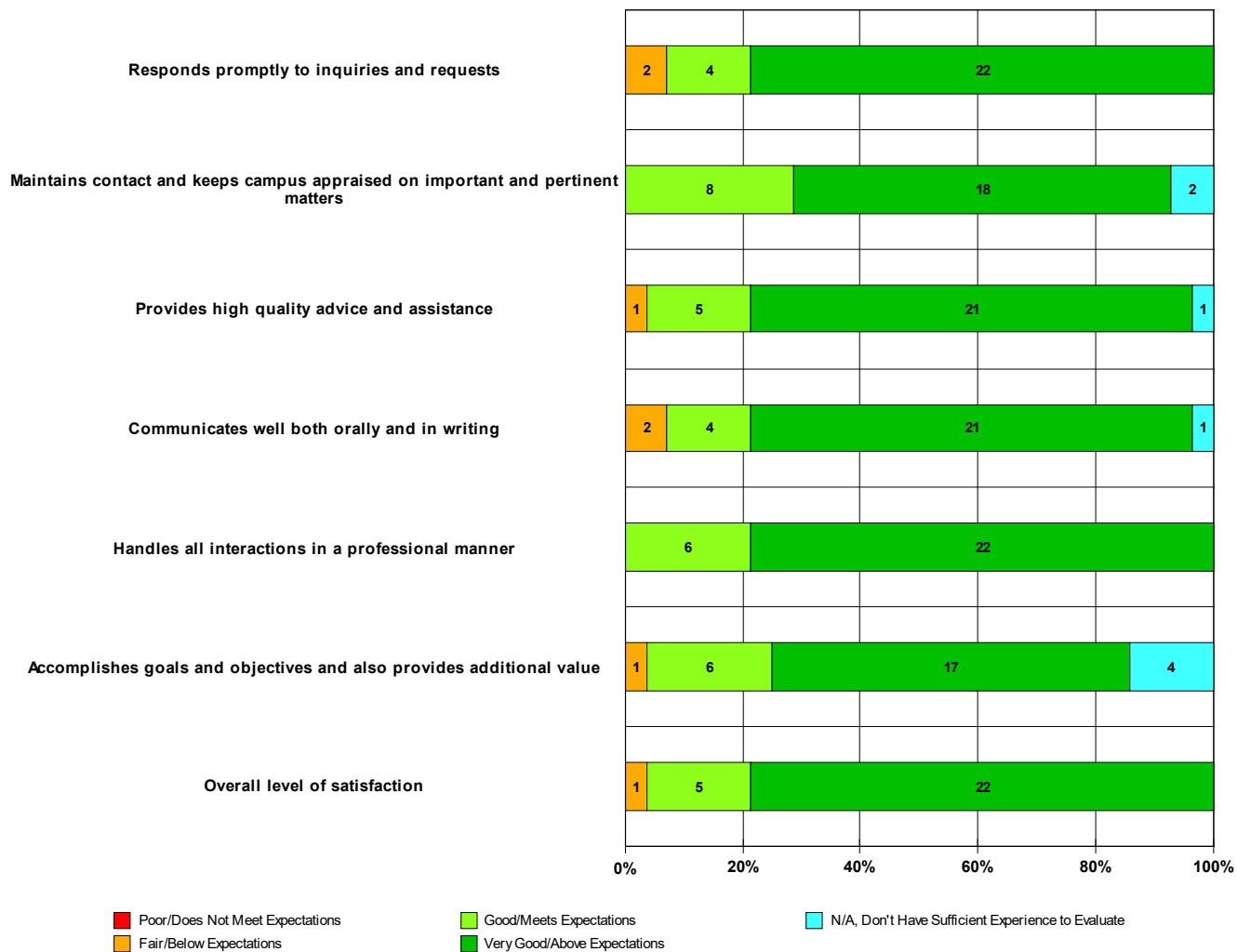
Cells.....: Counts, Respondents

	Total						
		Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	196	3.72	-	7	38	143	8
Responds promptly to inquiries and requests	28	3.71	-	2	4	22	-
Maintains contact and keeps campus apprised on important and pertinent matters	28	3.69	-	-	8	18	2
Provides high quality advice and assistance	28	3.74	-	1	5	21	1
Communicates well both orally and in writing	28	3.70	-	2	4	21	1
Handles all interactions in a professional manner	28	3.79	-	-	6	22	-
Accomplishes goals and objectives and also provides additional value	28	3.67	-	1	6	17	4
Overall level of satisfaction	28	3.75	-	1	5	22	-

Q7.a to Q7.g Alliant Insurance Services - AORMA Insurance Brokerage/Consulting

Analysis.: Q7.a to Q7.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q7.a to Q7.g Alliant Insurance Services - AORMA Insurance Brokerage/Consulting



Please use the space below to provide us with any additional comments or suggestions: Alliant Insurance Services - AORMA Insurance Brokerage/Consulting

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
X
n/a
<i>I always get the answers I need immediately. Their customer service is above bar!</i>

**Please use the space below to provide us with any additional comments or suggestions:
Alliant Insurance Services - AORMA Insurance Brokerage/Consulting**

Analysis...: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>No comments: keep up the good work</i>
<i>This is a fantastic vendor who keeps excellent communication channels with the auxiliary.</i>
<i>N/A</i>
<i>n/a</i>
<i>Very professional team.</i>
<i>Please with the level of service and customer service.</i>
<i>None</i>
<i>Their staff is easy to work with and responds quickly to questions.</i>
<i>.....</i>
<i>N/A</i>
<i>None</i>
<i>None</i>
<i>Mimi is excellent</i>
<i>nothing to add</i>
<i>My response/rating is based upon initial interaction with Alliant as the new benefit broker for AOA. The transition to Alliant has been really bumpy. We have not been impressed so far, but are hoping that once everything is in place interactions will be smoother. They talk a nice talk, but communication has not been good and as a result, things have been wrong and required cleaning up on our part or additional communication to staff.</i>
<i>Daniel Howell, Mimi Long, Van Rin are very knowledgeable and very helpful.</i>
<i>n/a</i>
<i>.</i>
<i>none</i>
<i>My communication with the staff is great and very supportive. If I have any question or come across a matter that i have not dealt with before I am walked through the process to handle the matter accordingly.</i>
<i>Timely response is lacking</i>
<i>No additional comments</i>
<i>None</i>
<i>None</i>
<i>Bob Corwin and Susan Sgroi from the San Diego Offices are exceptional to work with and very responsive to our needs. Great team.</i>

Q9.a to Q9.g Alliant Loss Control & Safety Services

Analysis.: Q9.a to Q9.g

Filter.....: All Respondents

Score.....: Weight WT1

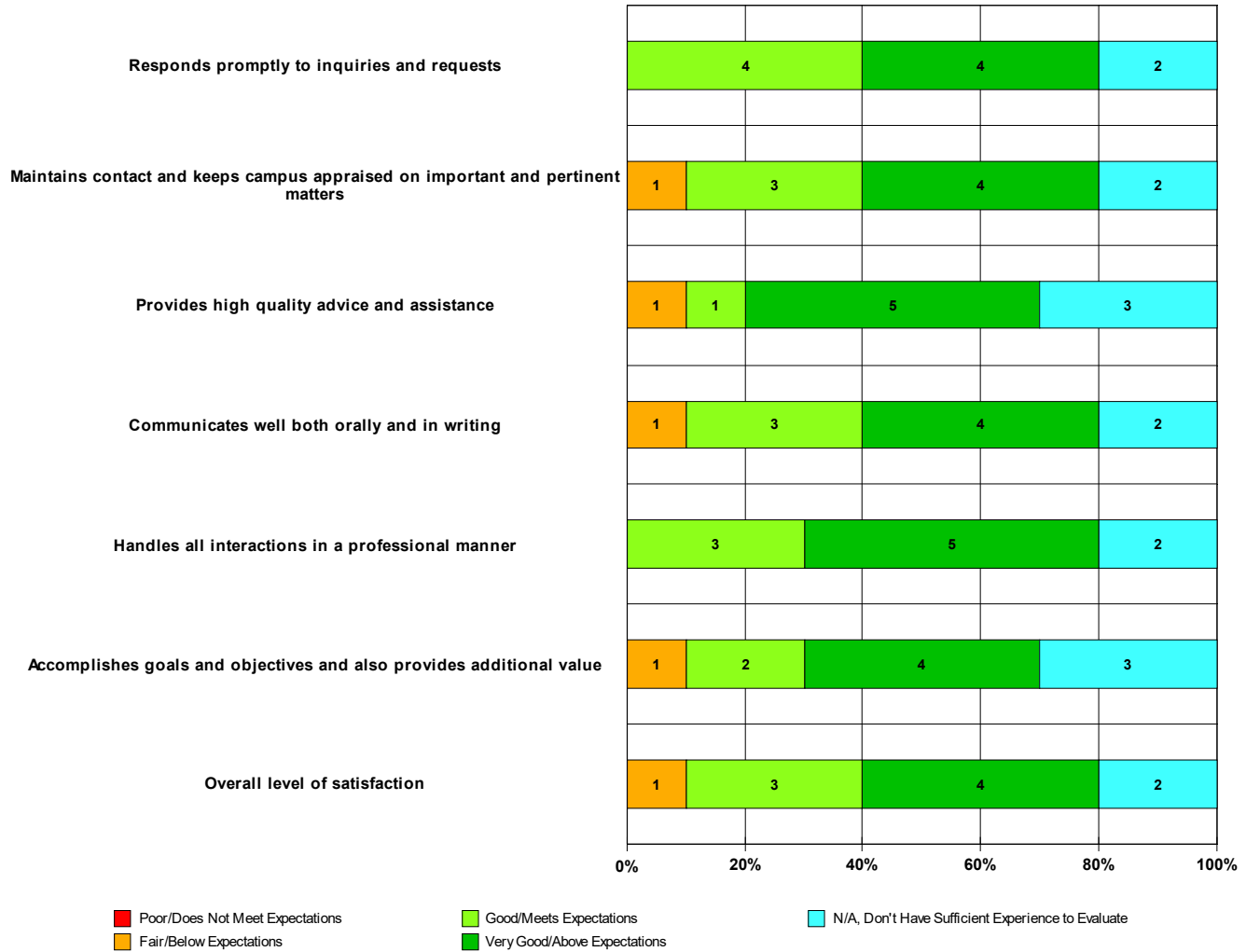
Cells.....: Counts, Respondents

	Total						
		Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	70	3.46	-	5	19	30	16
Responds promptly to inquiries and requests	10	3.50	-	-	4	4	2
Maintains contact and keeps campus apprised on important and pertinent matters	10	3.38	-	1	3	4	2
Provides high quality advice and assistance	10	3.57	-	1	1	5	3
Communicates well both orally and in writing	10	3.38	-	1	3	4	2
Handles all interactions in a professional manner	10	3.63	-	-	3	5	2
Accomplishes goals and objectives and also provides additional value	10	3.43	-	1	2	4	3
Overall level of satisfaction	10	3.38	-	1	3	4	2

Q9.a to Q9.g Alliant Loss Control & Safety Services

Analysis.: Q9.a to Q9.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q9.a to Q9.g Alliant Loss Control & Safety Services



**Please use the space below to provide us with any additional comments or suggestions:
Alliant Loss Control & Safety Services**

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Have not worked with them.</i>
<i>Didn't have much contact this year.</i>
.....
<i>The recent reorganization appears to have created a more proactive and forward looking relationship</i>
<i>waiting for information regarding safety topics - but promptly scheduled a walk through when requested - we like working with Alliant.</i>
<i>Provides good services and contacts me promptly to any questions I may have.</i>
.
<i>Good communication and assistance is usually very prompt</i>
<i>In fairness I am comparing my experience to when I worked with Brent Escobas. My experience with Archie has not been as good. Maybe Archie has too much? He did a great job when he came out for the safety walk but it took a bit to get it scheduled and we have had very little communication other than that. Archie responds when we initiate but we typically are initiating the communication.</i>
<i>No additional comments other than what was checked in - Q9a - Q9g.</i>

Q11.a to Q11.g Alliant Insurance Services - AORMA Property/Crime Claims Administrator

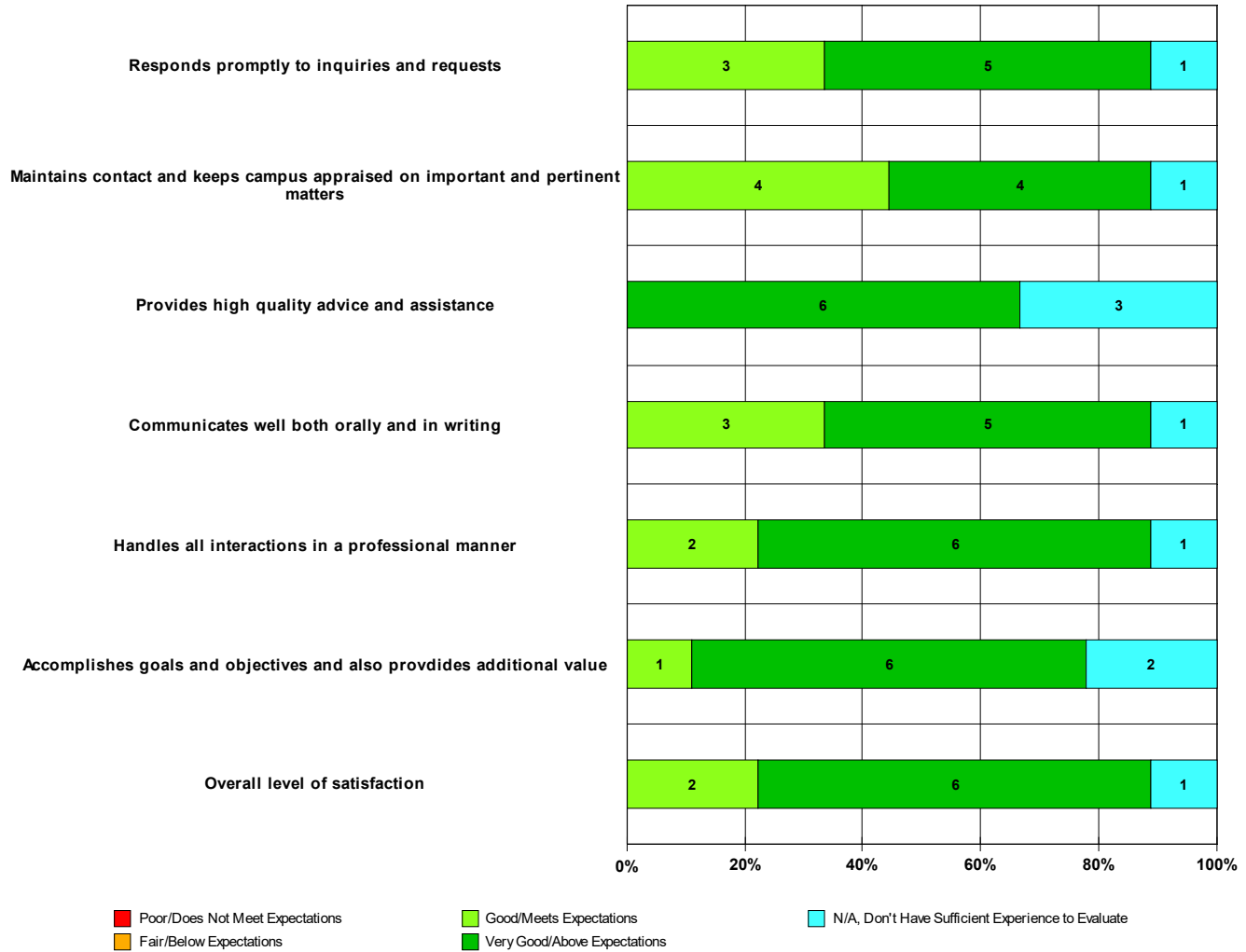
Analysis.: Q11.a to Q11.g
Filter.....: All Respondents
Score.....: Weight WT1
Cells.....: Counts, Respondents

	Total	Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	63	3.72	-	-	15	38	10
Responds promptly to inquiries and requests	9	3.63	-	-	3	5	1
Maintains contact and keeps campus apprised on important and pertinent matters	9	3.50	-	-	4	4	1
Provides high quality advice and assistance	9	4.00	-	-	-	6	3
Communicates well both orally and in writing	9	3.63	-	-	3	5	1
Handles all interactions in a professional manner	9	3.75	-	-	2	6	1
Accomplishes goals and objectives and also provides additional value	9	3.86	-	-	1	6	2
Overall level of satisfaction	9	3.75	-	-	2	6	1

Q11.a to Q11.g Alliant Insurance Services - AORMA Property/Crime Claims Administrator

Analysis.: Q11.a to Q11.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q11.a to Q11.g Alliant Insurance Services - AORMA Property/Crime Claims Administrator



**Please use the space below to provide us with any additional comments or suggestions:
Alliant Insurance Services - AORMA Property/Crime Claims Administrator**

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
.
<i>Not enough experience to rate at this time</i>
.....
<i>Enquiries are handled in an expedient manner with proper guidance for claim settlement approach</i>
<i>No additional comments</i>
<i>n/a</i>
<i>We had a significant amount of water damage from a busted pipe at one of our offices and CSURMA made the process of clean up and rebuilding effortless.</i>
<i>Limited interaction for these services; no comments to offer.</i>
<i>No additional comments other than what was checked in - Q11a - Q11g.</i>

Q13.a to Q13.g AON (ARM Tech)

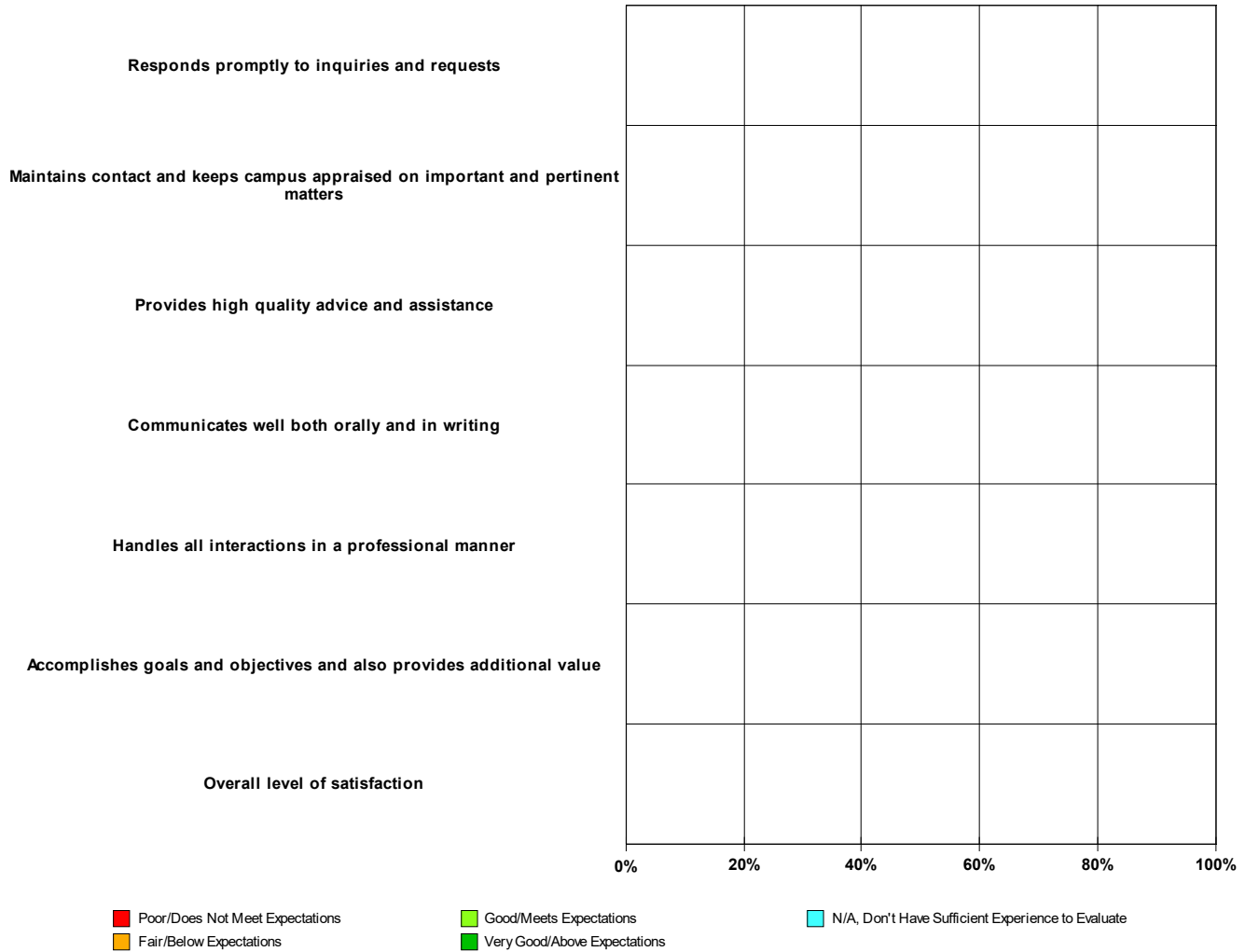
Analysis.: Q13.a to Q13.g
Filter.....: All Respondents
Score.....: Weight WT1
Cells.....: Counts, Respondents

	Total	Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	-	-	-	-	-	-	-
Responds promptly to inquiries and requests	-	-	-	-	-	-	-
Maintains contact and keeps campus apprised on important and pertinent matters	-	-	-	-	-	-	-
Provides high quality advice and assistance	-	-	-	-	-	-	-
Communicates well both orally and in writing	-	-	-	-	-	-	-
Handles all interactions in a professional manner	-	-	-	-	-	-	-
Accomplishes goals and objectives and also provides additional value	-	-	-	-	-	-	-
Overall level of satisfaction	-	-	-	-	-	-	-

Q13.a to Q13.g AON (ARM Tech)

Analysis.: Q13.a to Q13.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q13.a to Q13.g AON (ARM Tech)



Please use the space below to provide us with any additional comments or suggestions: AON (ARM Tech)

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

I

Q15.a to Q15.g Belfor

Analysis.: Q15.a to Q15.g

Filter.....: All Respondents

Score.....: Weight WT1

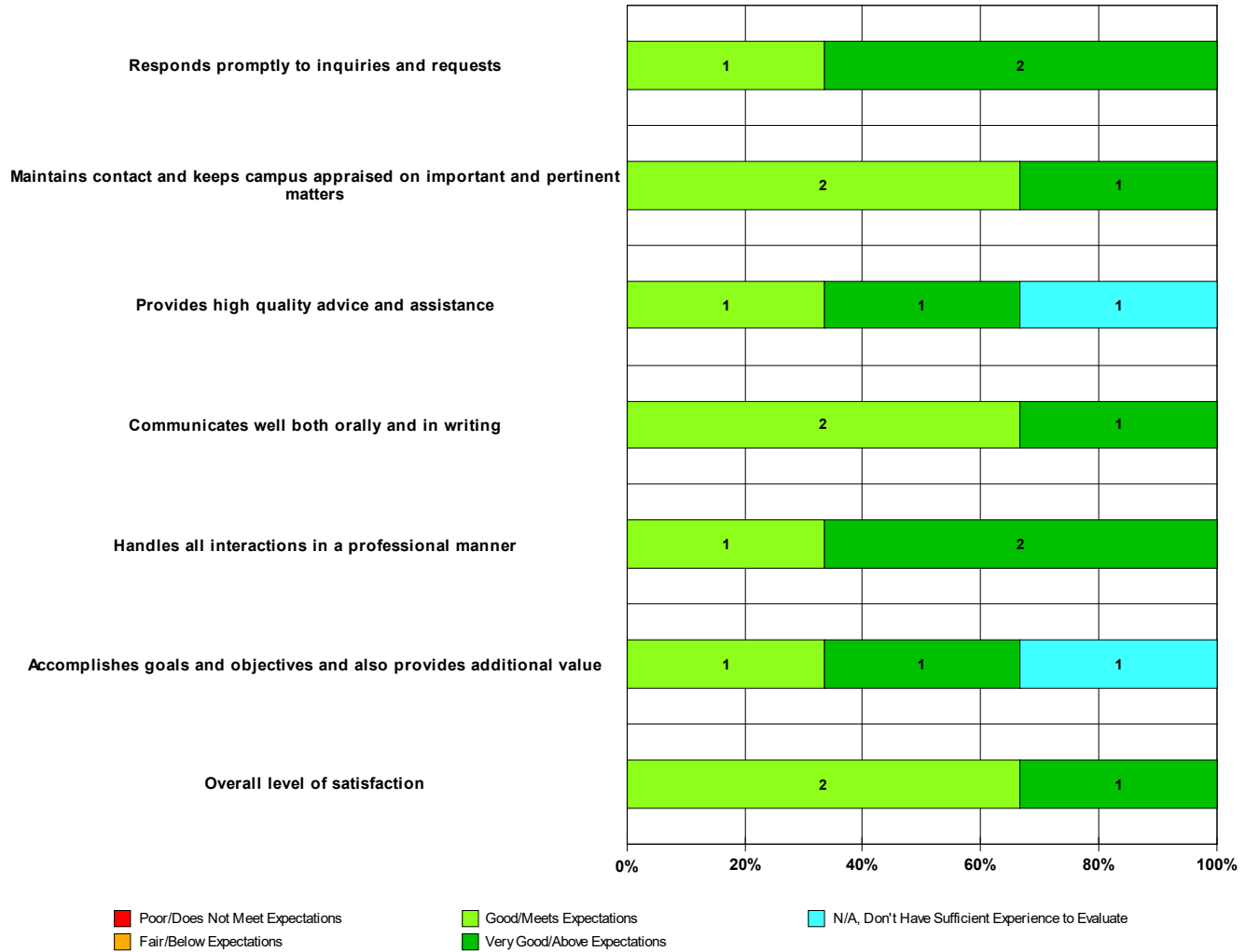
Cells.....: Counts, Respondents

	Total	Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	21	3.47	-	-	10	9	2
Responds promptly to inquiries and requests	3	3.67	-	-	1	2	-
Maintains contact and keeps campus apprised on important and pertinent matters	3	3.33	-	-	2	1	-
Provides high quality advice and assistance	3	3.50	-	-	1	1	1
Communicates well both orally and in writing	3	3.33	-	-	2	1	-
Handles all interactions in a professional manner	3	3.67	-	-	1	2	-
Accomplishes goals and objectives and also provides additional value	3	3.50	-	-	1	1	1
Overall level of satisfaction	3	3.33	-	-	2	1	-

Q15.a to Q15.g Belfor

Analysis.: Q15.a to Q15.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q15.a to Q15.g Belfor



Please use the space below to provide us with any additional comments or suggestions: Belfor

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:

Worked with Belfor in the past year on some restoration projects. Very good communication and overall very happy with their service.

No additional comments other than what was checked in - Q15a - Q15g.

Q17.a to Q17.g Carl Warren & Co - Liability Claims Administrator

Analysis.: Q17.a to Q17.g

Filter.....: All Respondents

Score.....: Weight WT1

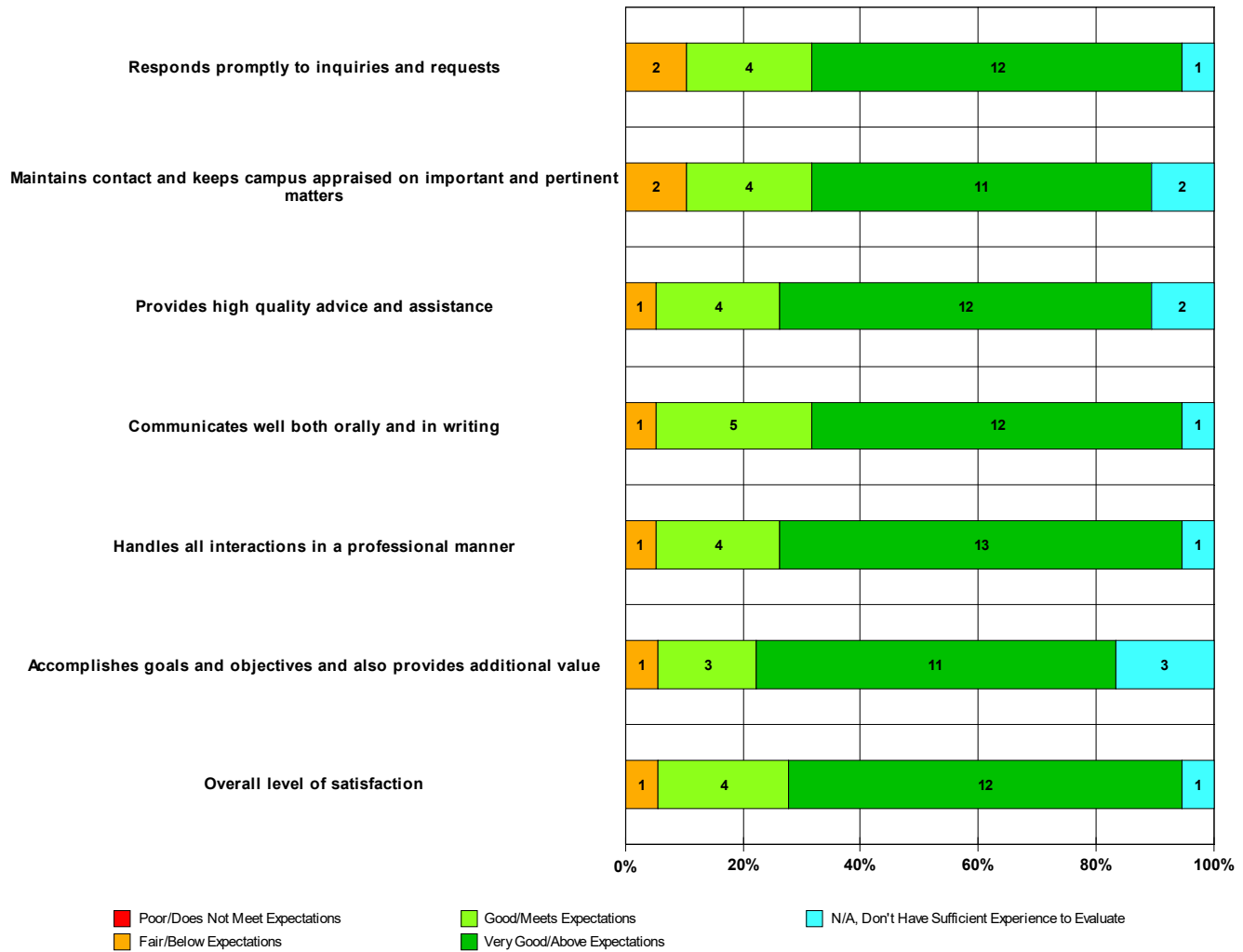
Cells.....: Counts, Respondents

	Total	Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	131	3.62	-	9	28	83	11
Responds promptly to inquiries and requests	19	3.56	-	2	4	12	1
Maintains contact and keeps campus apprised on important and pertinent matters	19	3.53	-	2	4	11	2
Provides high quality advice and assistance	19	3.65	-	1	4	12	2
Communicates well both orally and in writing	19	3.61	-	1	5	12	1
Handles all interactions in a professional manner	19	3.67	-	1	4	13	1
Accomplishes goals and objectives and also provides additional value	18	3.67	-	1	3	11	3
Overall level of satisfaction	18	3.65	-	1	4	12	1

Q17.a to Q17.g Carl Warren & Co - Liability Claims Administrator

Analysis.: Q17.a to Q17.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q17.a to Q17.g Carl Warren & Co - Liability Claims Administrator



**Please use the space below to provide us with any additional comments or suggestions:
Carl Warren & Co - Liability Claims Administrator**

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Great Customer Service and a very knowledgeable team.</i>
<i>Felt like our issue in good hands</i>
<i>No experience this year to properly evaluate.</i>
<i>I am very satisfied with Carl Warren. They provide information timely and are always friendly and helpful.</i>
.....
<i>None</i>
<i>Carl Warren staff have always been highly responsive and professional.</i>
<i>I worked with two reps this last year. One was friendly, but took a very long time to respond, and I'm still not sure if one of the cases is closed. The other was extremely blunt, pretty unfriendly, and not helpful at all. She seemed irritated when I asked questions, as it was my first time handling one of these cases.</i>
<i>Yumi is a delight to work with. She responds very diligently and communicates very effectively.</i>
<i>We had one claim opened during this period of evaluation and had our case manager changed twice. I believe this is the reason for the lack of communication, longer response time.</i>
<i>Yumi Augustus is very helpful and responsive to addressing our claims needs and providing updated information and status reports.</i>
<i>No additional comments other than what was checked in - Q917a - Q17g.</i>

Q19.a to Q19.g CO Office of Risk Management - Risk Consulting

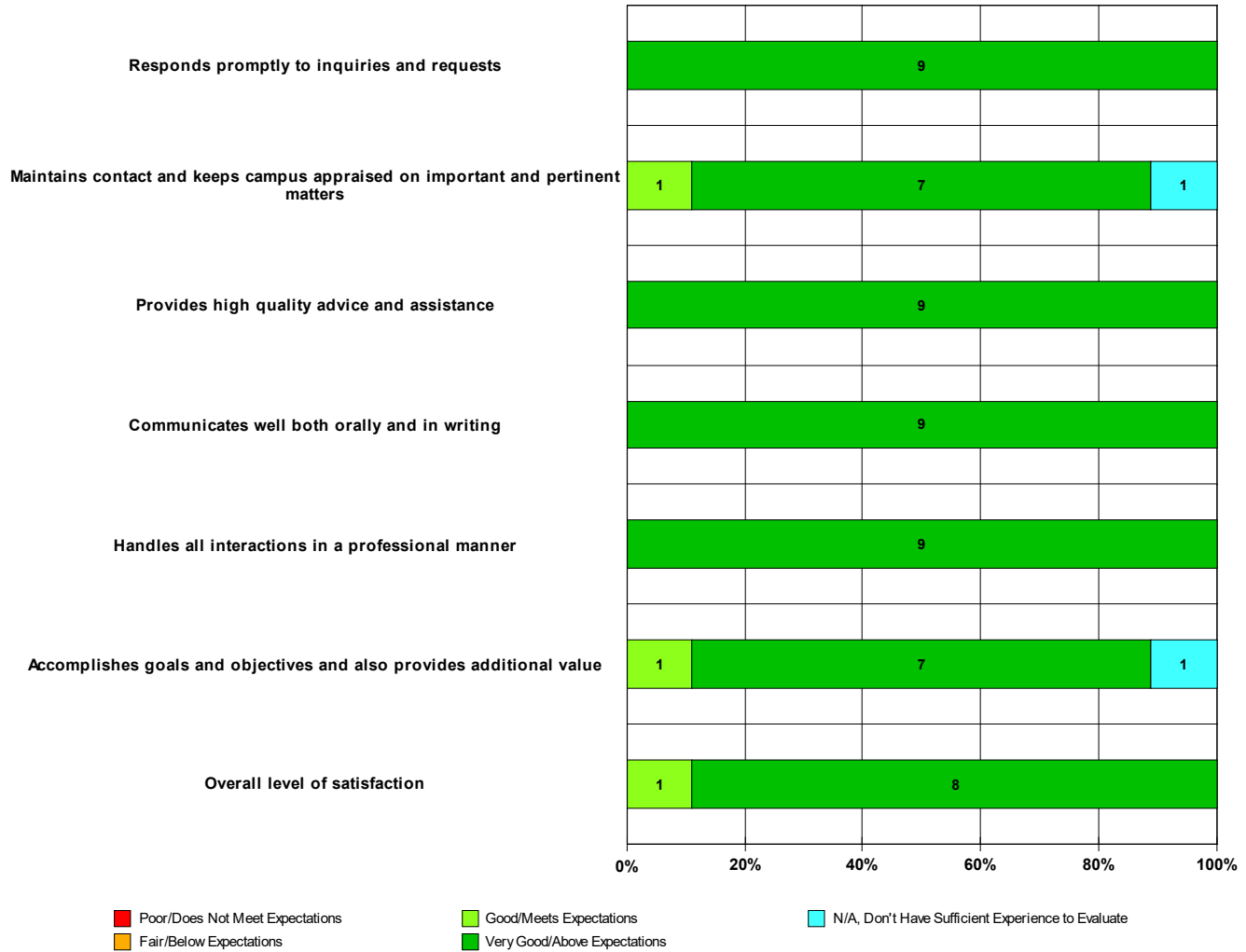
Analysis.: Q19.a to Q19.g
Filter.....: All Respondents
Score.....: Weight WT1
Cells.....: Counts, Respondents

	Total	Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	63	3.95	-	-	3	58	2
Responds promptly to inquiries and requests	9	4.00	-	-	-	9	-
Maintains contact and keeps campus apprised on important and pertinent matters	9	3.88	-	-	1	7	1
Provides high quality advice and assistance	9	4.00	-	-	-	9	-
Communicates well both orally and in writing	9	4.00	-	-	-	9	-
Handles all interactions in a professional manner	9	4.00	-	-	-	9	-
Accomplishes goals and objectives and also provides additional value	9	3.88	-	-	1	7	1
Overall level of satisfaction	9	3.89	-	-	1	8	-

Q19.a to Q19.g CO Office of Risk Management - Risk Consulting

Analysis.: Q19.a to Q19.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q19.a to Q19.g CO Office of Risk Management - Risk Consulting



**Please use the space below to provide us with any additional comments or suggestions:
CO Office of Risk Management - Risk Consulting**

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>I appreciate that the Director of Systemwide Risk Management is able to be responsive and a fantastic resource despite what I am sure is a very full plate. He has been a lot of help when our auxiliary has needed his advice.</i>
<i>Thank you for always being available to consult and talk through reasonable risk management solutions.</i>
<i>n/a</i>
<i>The Systemwide Risk Management team is very responsive and wonderful to work with.</i>
<i>.....</i>
<i>Limited interaction required but promotional events and bulletins are informative</i>
<i>Zachary Gifford is very helpful and provides good advice. He is excellent</i>
<i>very responsive to my inquires and working together to come up with a plan to better our workers comp and safety program</i>
<i>handles matters professionally</i>

Q21.a to Q21.g CO Enterprise Accounting - Accounting Services

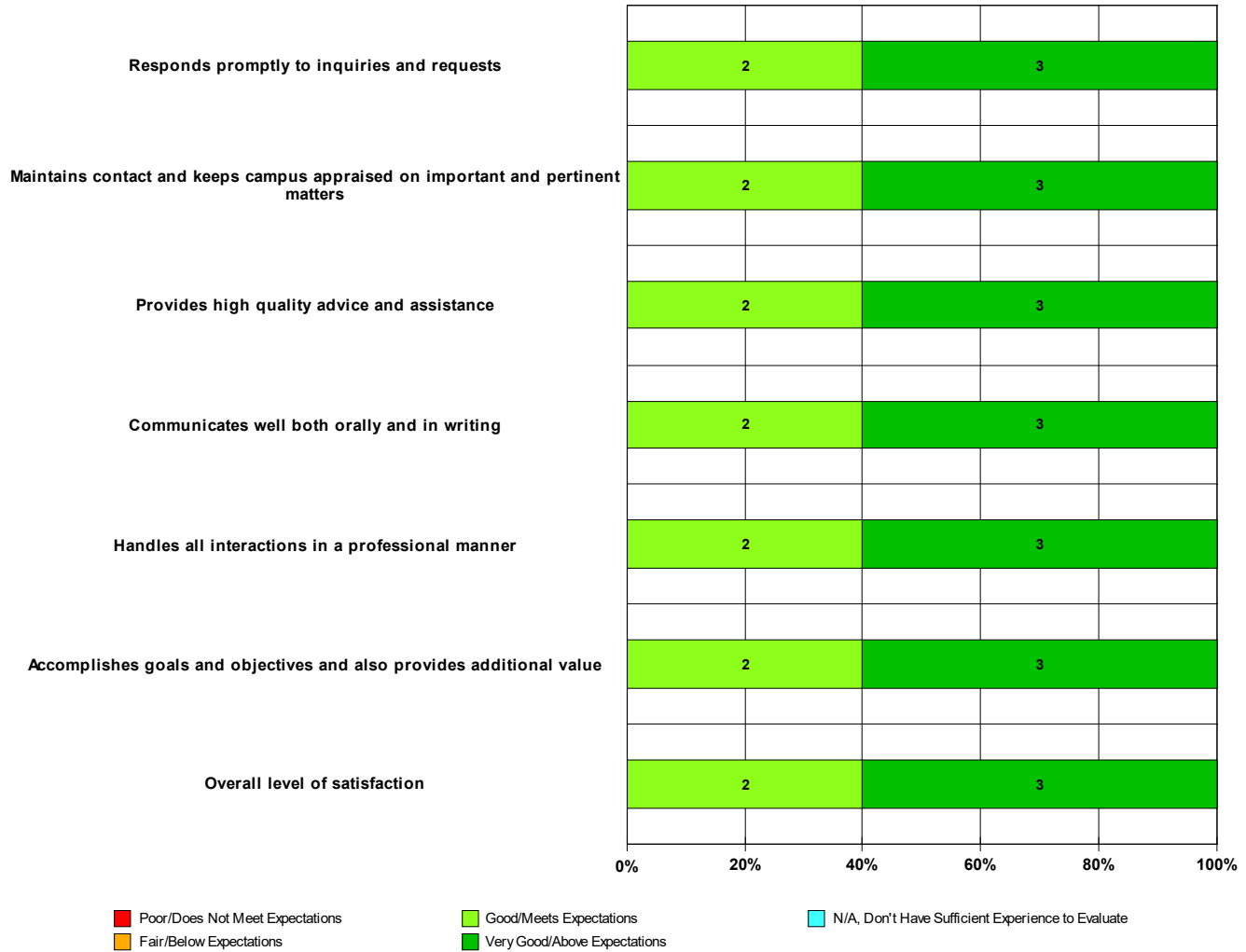
Analysis.: Q21.a to Q21.g
Filter.....: All Respondents
Score.....: Weight WT1
Cells.....: Counts, Respondents

	Total	Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	35	3.60	-	-	14	21	-
Responds promptly to inquiries and requests	5	3.60	-	-	2	3	-
Maintains contact and keeps campus apprised on important and pertinent matters	5	3.60	-	-	2	3	-
Provides high quality advice and assistance	5	3.60	-	-	2	3	-
Communicates well both orally and in writing	5	3.60	-	-	2	3	-
Handles all interactions in a professional manner	5	3.60	-	-	2	3	-
Accomplishes goals and objectives and also provides additional value	5	3.60	-	-	2	3	-
Overall level of satisfaction	5	3.60	-	-	2	3	-

Q21.a to Q21.g CO Enterprise Accounting - Accounting Services

Analysis.: Q21.a to Q21.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q21.a to Q21.g CO Enterprise Accounting - Accounting Services



**Please use the space below to provide us with any additional comments or suggestions:
CO Enterprise Accounting - Accounting Services**

Analysis...: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Responsive and provides good research on inquiries.</i>
.
<i>CSURMA Accounting members are helpful, responsive, and friendly.</i>
.....
<i>handles matters very professionally and timely responsive</i>

Q23.a to Q23.g Employers Edge - Unemployment Claims Administrator

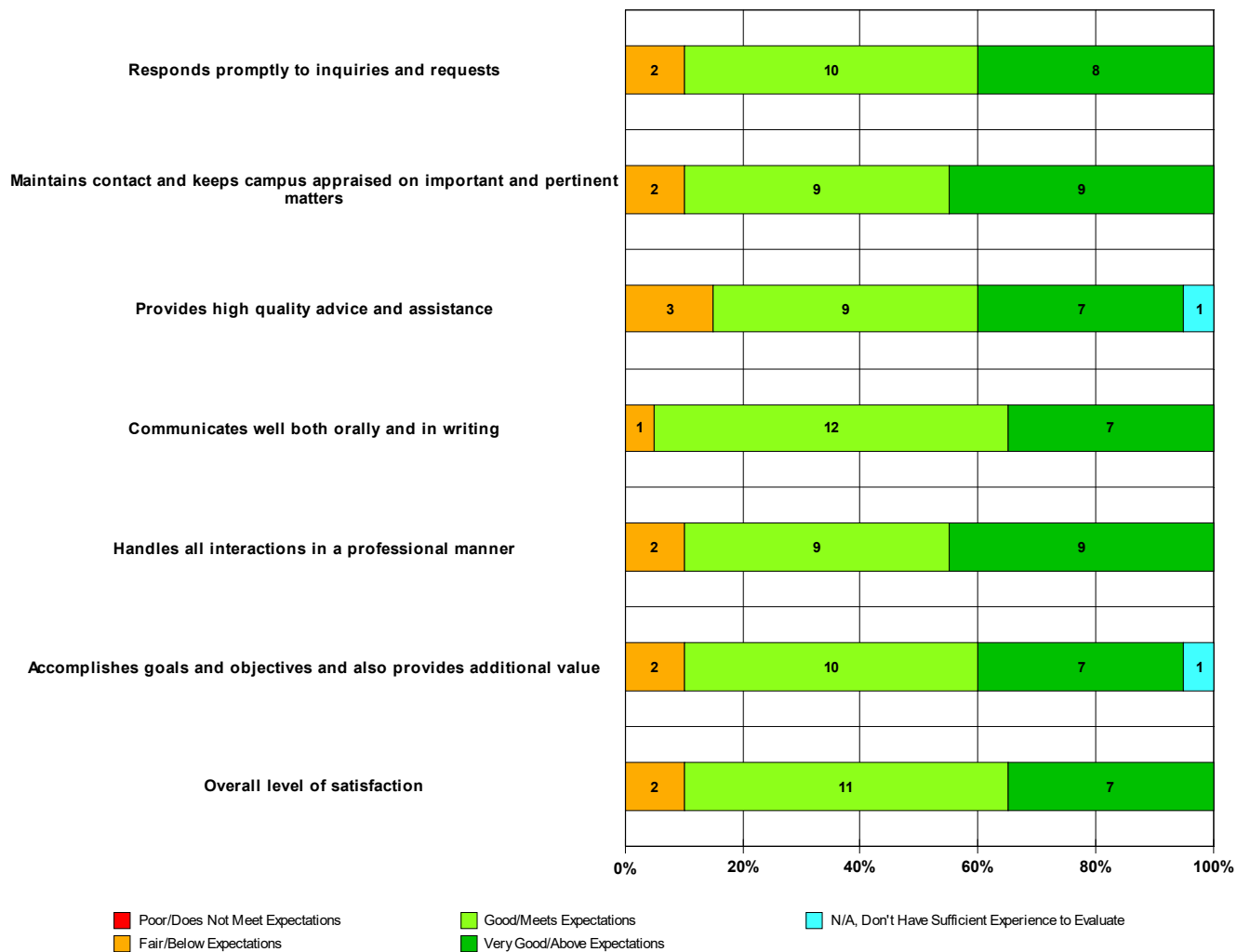
Analysis...: Q23.a to Q23.g
Filter.....: All Respondents
Score.....: Weight WT1
Cells.....: Counts, Respondents

	Total	Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	140	3.29	-	14	70	54	2
Responds promptly to inquiries and requests	20	3.30	-	2	10	8	-
Maintains contact and keeps campus apprised on important and pertinent matters	20	3.35	-	2	9	9	-
Provides high quality advice and assistance	20	3.21	-	3	9	7	1
Communicates well both orally and in writing	20	3.30	-	1	12	7	-
Handles all interactions in a professional manner	20	3.35	-	2	9	9	-
Accomplishes goals and objectives and also provides additional value	20	3.26	-	2	10	7	1
Overall level of satisfaction	20	3.25	-	2	11	7	-

Q23.a to Q23.g Employers Edge - Unemployment Claims Administrator

Analysis.: Q23.a to Q23.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q23.a to Q23.g Employers Edge - Unemployment Claims Administrator



Please use the space below to provide us with any additional comments or suggestions: Employers Edge - Unemployment Claims Administrator

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
X
N/A
N/A

**Please use the space below to provide us with any additional comments or suggestions:
Employers Edge - Unemployment Claims Administrator**

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Quick response.</i>
<i>Don't see the value added.</i>
<i>.....</i>
<i>Statistical reporting and status is very helpful. Some dissatisfaction with missed attendance at hearings</i>
<i>None</i>
<i>No additional comments</i>
<i>nothing to add</i>
<i>Very organized and efficient.</i>
<i>no additional comments</i>
<i>Would love if they would notify us of all outcomes.</i>
<i>.</i>
<i>none</i>
<i>For some reason, we have not been able to establish a good rapport with this organization. We initially got off on the wrong foot -- they dropped the ball on an important unemployment issue -- and have not had other than tangential, "as needed" communication from them.</i>
<i>My experience with them has just been ok. I don't have any additional comments</i>
<i>N/A</i>
<i>Good solid partner; no issues working with Employers Edge this past year.</i>
<i>No additional comments other than what was checked in - Q23a - Q23g.</i>

Q25.a to Q25.g Employers Group - HR Consulting Services

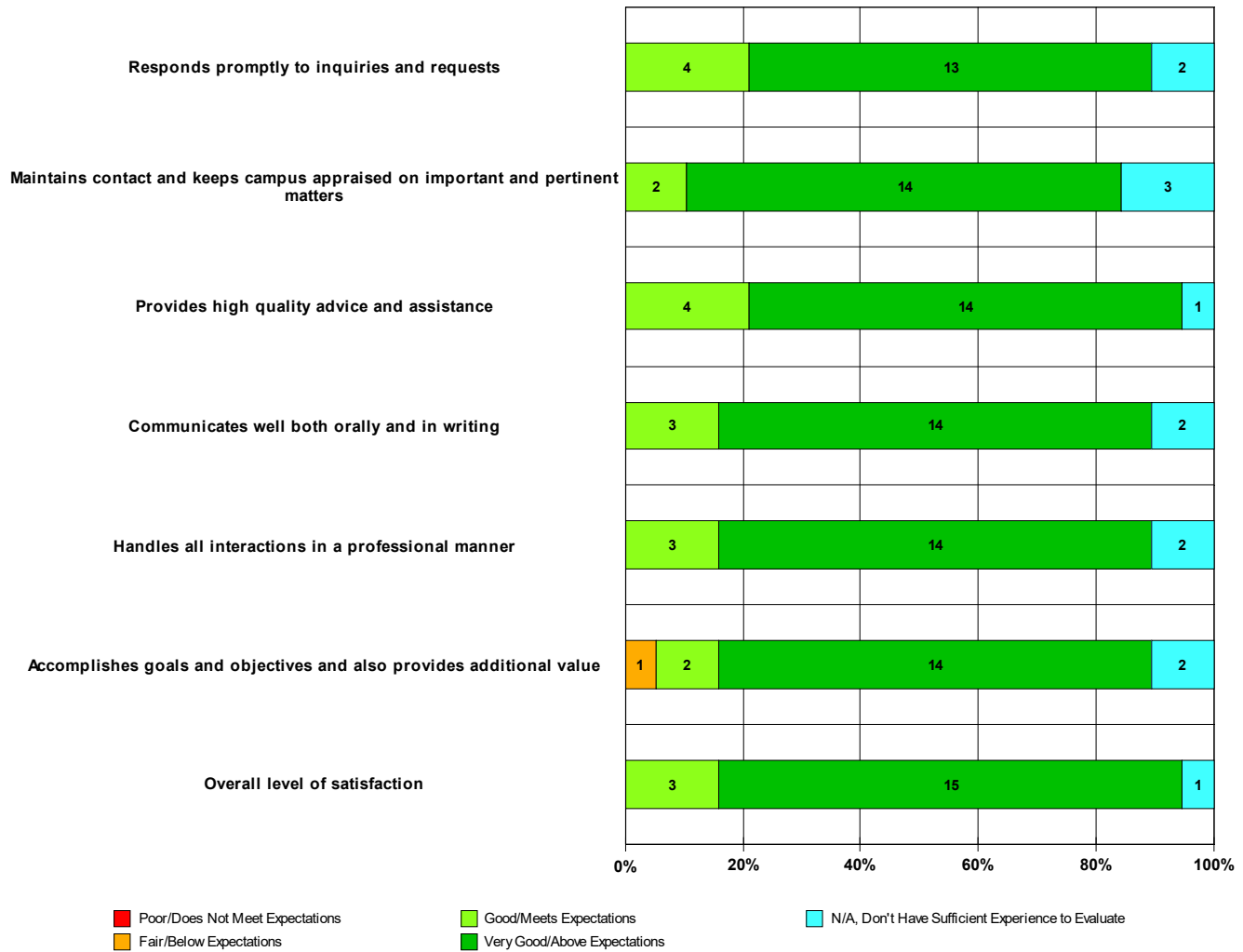
Analysis.: Q25.a to Q25.g
Filter.....: All Respondents
Score.....: Weight WT1
Cells.....: Counts, Respondents

	Total	Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	133	3.81	-	1	21	98	13
Responds promptly to inquiries and requests	19	3.76	-	-	4	13	2
Maintains contact and keeps campus apprised on important and pertinent matters	19	3.88	-	-	2	14	3
Provides high quality advice and assistance	19	3.78	-	-	4	14	1
Communicates well both orally and in writing	19	3.82	-	-	3	14	2
Handles all interactions in a professional manner	19	3.82	-	-	3	14	2
Accomplishes goals and objectives and also provides additional value	19	3.76	-	1	2	14	2
Overall level of satisfaction	19	3.83	-	-	3	15	1

Q25.a to Q25.g Employers Group - HR Consulting Services

Analysis.: Q25.a to Q25.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q25.a to Q25.g Employers Group - HR Consulting Services



**Please use the space below to provide us with any additional comments or suggestions:
Employers Group - HR Consulting Services**

Analysis...: Please use the space below to provide us with any additional comments or suggestions:

Filter.....: All Respondents

Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
x
N/A
<i>Very valuable resource</i>
<i>Great hot line service</i>
<i>Valuable HR Resource</i>
....
<i>Provides very informational tidbits. Have engaged them for consulting services for which they have been very professional.</i>
<i>None</i>
<i>very responsive and excellent information in record time - we love Bill Stephens</i>
<i>nothing to add</i>
<i>Very knowledgeable and helpful whenever asked.</i>
<i>We had a consulting project with Employers Group and were not completely satisfied with the results (although some of the data provided was helpful).</i>
<i>always great service!</i>
<i>n/a</i>
.
<i>none</i>
<i>Meets expectations</i>
<i>Really appreciate having Employers Group as a resource. Our rep is always helpful and I like the legal alerts.</i>
<i>Good partner to have; provides pertinent resources timely; regular newsletter and communication helpful to keep current on important issues.</i>

Q27.a to Q27.g Praesidium, Inc. - Consultant - Minors on Campus Online self assessment training

Analysis.: Q27.a to Q27.g

Filter.....: All Respondents

Score.....: Weight WT1

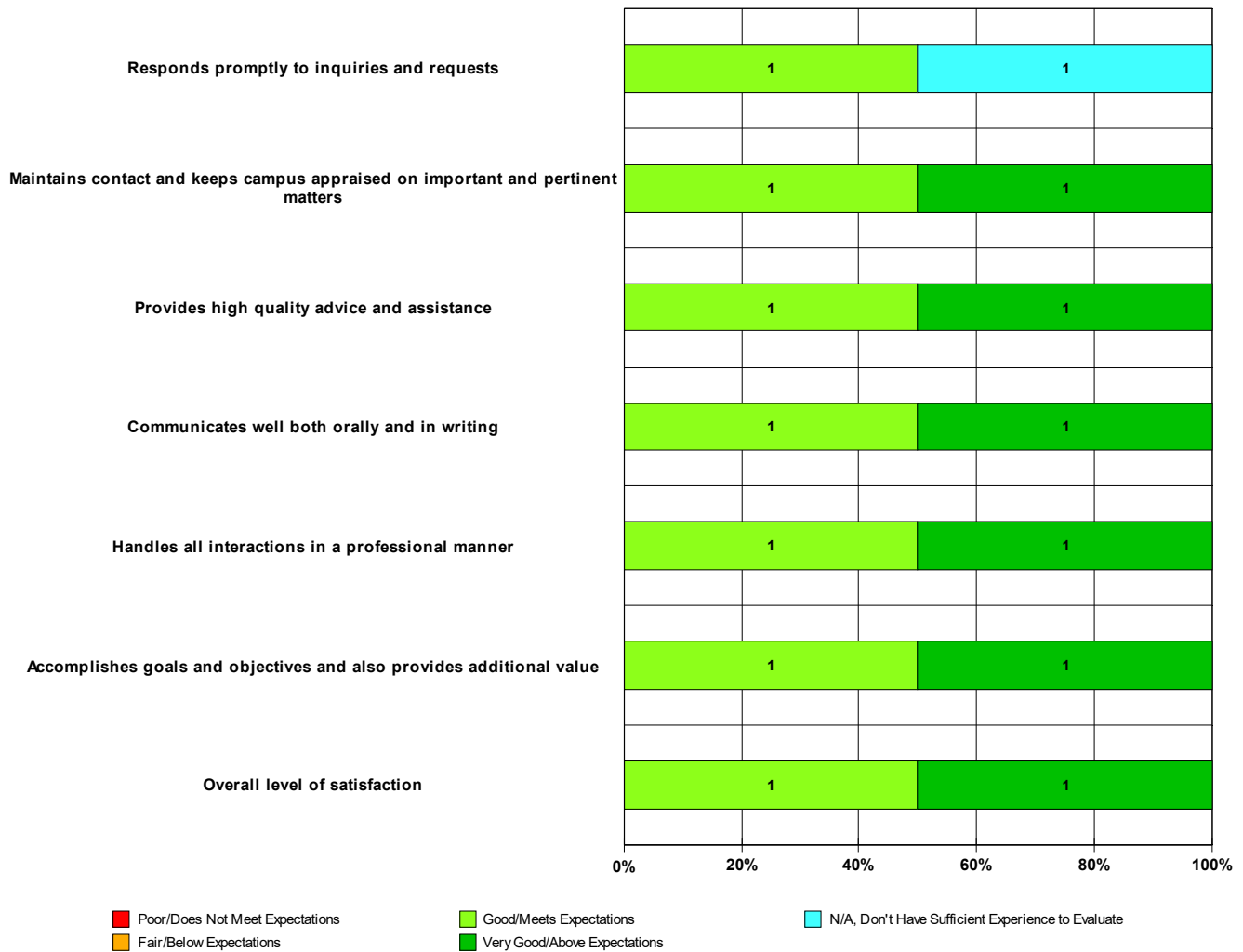
Cells.....: Counts, Respondents

	Total	Mean					
			Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	14	3.46	-	-	7	6	1
Responds promptly to inquiries and requests	2	3.00	-	-	1	-	1
Maintains contact and keeps campus apprised on important and pertinent matters	2	3.50	-	-	1	1	-
Provides high quality advice and assistance	2	3.50	-	-	1	1	-
Communicates well both orally and in writing	2	3.50	-	-	1	1	-
Handles all interactions in a professional manner	2	3.50	-	-	1	1	-
Accomplishes goals and objectives and also provides additional value	2	3.50	-	-	1	1	-
Overall level of satisfaction	2	3.50	-	-	1	1	-

Q27.a to Q27.g Praesidium, Inc. - Consultant - Minors on Campus Online self assessment training

Analysis.: Q27.a to Q27.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q27.a to Q27.g Praesidium, Inc. - Consultant - Minors on Campus Online self assessment training



**Please use the space below to provide us with any additional comments or suggestions:
 Praesidium, Inc. - Consultant - Minors on Campus Online self assessment training**

Analysis...: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:

Great at communicating updates and trends.

The online training is OK. As Administrator for the SkillPort system for our auxiliary, getting on the system has been slow and the system is confusing to use.

Q29.a to Q29.g Sedgwick CMS - AORMA Workers' Compensation Claims Administrator

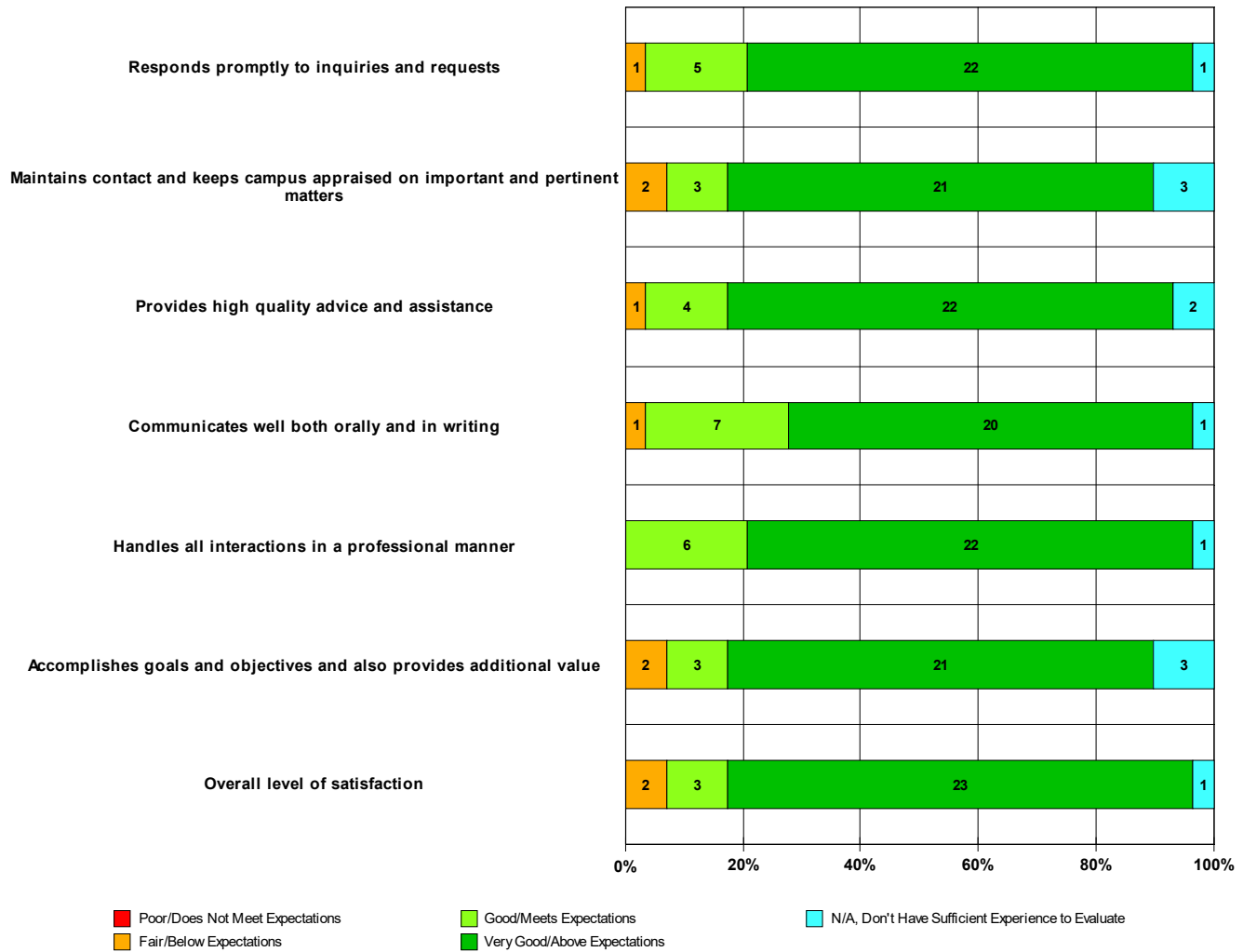
Analysis...: Q29.a to Q29.g
 Filter.....: All Respondents
 Score.....: Weight WT1
 Cells.....: Counts, Respondents

	Total	Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	203	3.74	-	9	31	151	12
Responds promptly to inquiries and requests	29	3.75	-	1	5	22	1
Maintains contact and keeps campus apprised on important and pertinent matters	29	3.73	-	2	3	21	3
Provides high quality advice and assistance	29	3.78	-	1	4	22	2
Communicates well both orally and in writing	29	3.68	-	1	7	20	1
Handles all interactions in a professional manner	29	3.79	-	-	6	22	1
Accomplishes goals and objectives and also provides additional value	29	3.73	-	2	3	21	3
Overall level of satisfaction	29	3.75	-	2	3	23	1

Q29.a to Q29.g Sedgwick CMS - AORMA Workers' Compensation Claims Administrator

Analysis.: Q29.a to Q29.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q29.a to Q29.g Sedgwick CMS - AORMA Workers' Compensation Claims Administrator



Please use the space below to provide us with any additional comments or suggestions: Sedgwick CMS - AORMA Workers' Compensation Claims Administrator

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
 Filter.....: All Respondents
 Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
X
<i>Very easy to work with.</i>
<i>No comments</i>

**Please use the space below to provide us with any additional comments or suggestions:
Sedgwick CMS - AORMA Workers' Compensation Claims Administrator**

Analysis.: Please use the space below to provide us with any additional comments or suggestions:
Filter.....: All Respondents
Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
N/A
n/a
N/A
<i>I got very clear instructions. Communication was efficient</i>
<i>No additional comments</i>
<i>Katie is the best.</i>
<i>My contacts from Sedgwick Claims Administration are knowledgeable and always provide assistance proactively. However the Sedgwick Financial Services team leaves much to be desired in many areas.</i>
.....
<i>Provides good feedback and status on claims</i>
<i>They need better customer service and to keep customers informed. Our interaction with them has not been very easy.</i>
None
<i>Katie Brand is our Rep and she is fantastic...a big asset to Sedgwick.</i>
na
<i>Sometimes they are so busy its difficult to get a response. But otherwise they are great.</i>
<i>Working with Sedgwick is a breeze. They are very efficient and on top of things.</i>
<i>always on top of things! Great communication</i>
<i>I have a great working relationship with Katie Brant and Matt Ducart at Sedgwick. They are extremely helpful, diligent, responsive, and in constant communication. I would also like to recognize Shane Cole, who provides me with quarterly Workers' Comp reports immediately after the quarter closes!</i>
<i>Work very closely with our claims administrator and she always keeps me appraise of claims and we work very well together</i>
<i>not directly contacted for claims yet.</i>
.
<i>Meets expectations</i>
<i>Katie does a good job of communicating and of responding very promptly and dillilgently</i>
<i>Since we have moved to a different adjuster, we still feel that we don't get as much communication as we used to. Feel very in the dark regarding our losses. We have tried several ways for someone to listen to us on this but nothing has changed.</i>
<i>Very happy with the customer service and communication - Katie Brandt provides exceptional service.</i>
N/A
<i>No additional comments other than what was checked in - Q29a - Q29g.</i>

Q31.a to Q31.g Target Safety - Web-based Training

Analysis.: Q31.a to Q31.g

Filter.....: All Respondents

Score.....: Weight WT1

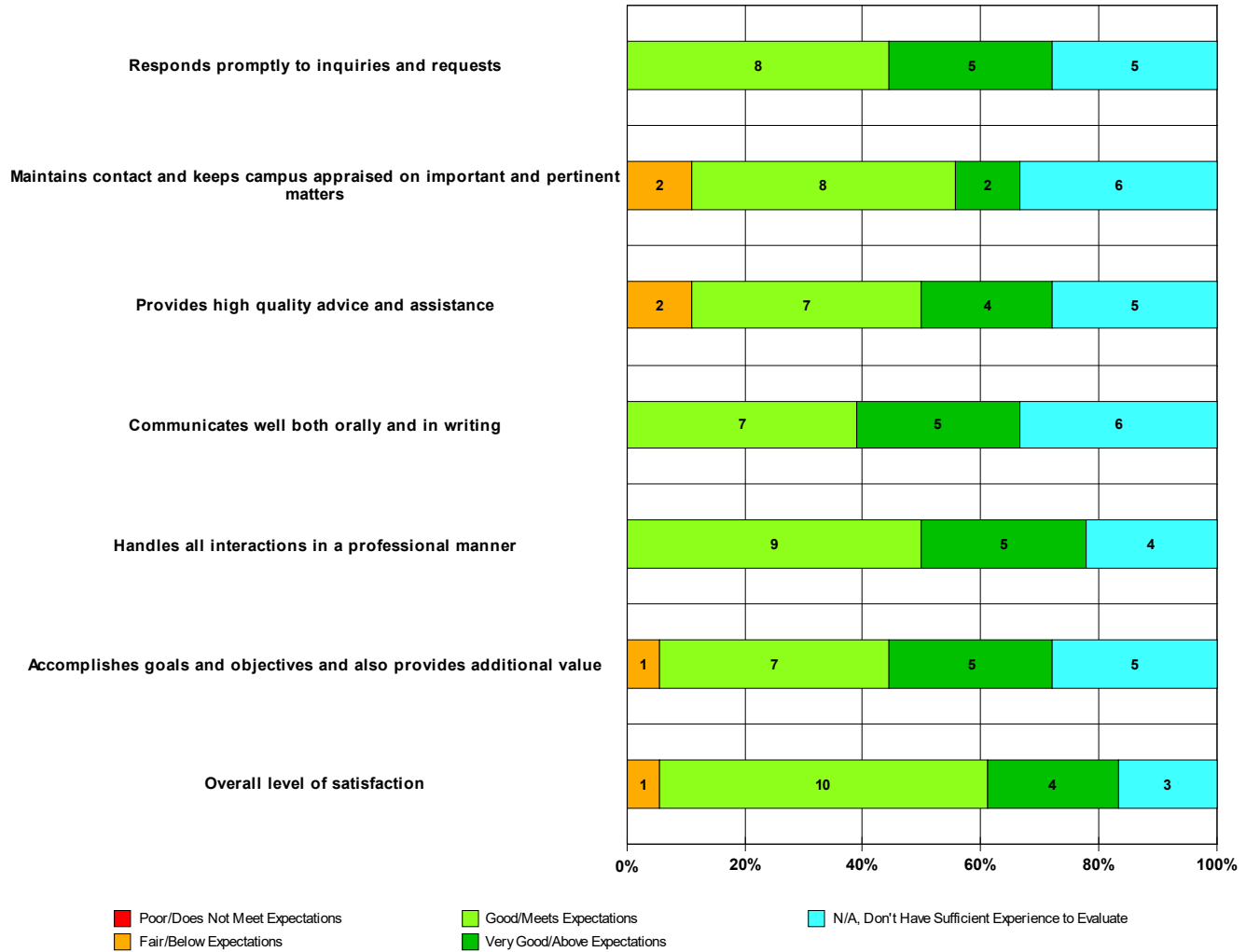
Cells.....: Counts, Respondents

	Total	Mean	Poor/Does Not Meet Expectations	Fair/Below Expectations	Good/Meets Expectations	Very Good/Above Expectations	N/A, Don't Have Sufficient Experience to Evaluate
Base	126	3.26	-	6	56	30	34
Responds promptly to inquiries and requests	18	3.38	-	-	8	5	5
Maintains contact and keeps campus apprised on important and pertinent matters	18	3.00	-	2	8	2	6
Provides high quality advice and assistance	18	3.15	-	2	7	4	5
Communicates well both orally and in writing	18	3.42	-	-	7	5	6
Handles all interactions in a professional manner	18	3.36	-	-	9	5	4
Accomplishes goals and objectives and also provides additional value	18	3.31	-	1	7	5	5
Overall level of satisfaction	18	3.20	-	1	10	4	3

Q31.a to Q31.g Target Safety - Web-based Training

Analysis.: Q31.a to Q31.g
 Filter.....: All Respondents
 Options...: Transposed
 Cells.....: Counts, Respondents

Q31.a to Q31.g Target Safety - Web-based Training



**Please use the space below to provide us with any additional comments or suggestions:
Target Safety - Web-based Training**

Analysis...: Please use the space below to provide us with any additional comments or suggestions:

Filter.....: All Respondents

Options...: Transposed

Please use the space below to provide us with any additional comments or suggestions:
<i>Target Safety continues to be greatly utilized in our organization, especially since our auxiliary student employees cannot access Skillport. We use it for several trainings, and it is consistent and reliable.</i>
N/A
N/A
<i>Haven't used since switching to Skillport.</i>
.....
<i>Have just implemented the system with most employees still needing to access the system</i>
<i>we are using skillport now.</i>
<i>nothing to add</i>
<i>Target Safety is easier to use than SkillPort by far. Their trainings are basic, but fulfill the training requirements sent forth in various regulations. Their staff have always been professional and helpful.</i>
<i>no additional comments</i>
<i>I prefer Target Safety over Skillport because users do not have to be employees in order to access the system and the report in Target Solution is very user friendly.</i>
.
none
N/A
<i>Will provide timely response and offer options to trainings not in current library.</i>
<i>Their website is SO complicated that ir's virtually useless to me</i>
<i>Since we have been attempting to move to Skillport unsuccessfully, we have been glad to still have Target Solutions to fall back on. Nothing else of value to comment on at this time.</i>
N/A

CSAC-EIA MEMBER SERVICES AND RESOURCES

ISSUE: As a member of CSAC EIA, the CSURMA, and its members, are eligible to participate in the many loss prevention, and claims and risk management services offered through CSAC EIA. The attached brochure lists the services provided; however, the best way to view the brochure is via the link shown below. You can hover over any program and then click the link which will give you additional information on the service and how to get started.

<https://www.csac-eia.org/services/eia-program-services-menu/>

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

FISCAL IMPACT: None.

BACKGROUND: CSURMA joined the CSAC EIA excess workers' compensation program effective January 1, 2015.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSAC EIA Member Services and Resources Brochure
- b. CSAC EIA 2017 Annual Report

CLAIMS SERVICES BY PROGRAM

Program	Primary General Liability	General Liability 1	General Liability 2	EIAHealth/Dental	Medical Malpractice	Property	Primary Workers' Compensation	Excess Workers' Compensation	MR OCIP
24/7 Nurse Triage	◇	◇	◇	◇	◇	◇	◇	◇	◇
Catastrophic Claims Management							◇	◇	
Claims Audits	●	●	●				●	●	
Claims Index Reporting	●	●	●				●	●	
Claims System	◇	◇	◇		◇	◇	◇	◇	
Data Analytics & System Conversion	◇	◇	◇				◇	◇	
Managed Care Consulting							◇	◇	
Medical Provider Network	◇	◇	◇	◇	◇	◇	◇	◇	◇
Medicare Reporting							◇	◇	
Return-to-Work Program							◇	◇	
Subrogation Recovery	◇	◇	◇						
TPA RFP Assistance	●	●	●				●	●	

SYMBOL	DEFINITION
●	Included
□	Hybrid Pricing Options
◇	Negotiated Rates

The EIA offers a wide array of coverage programs. For a complete listing, check out our website below.

LOSS PREVENTION & EDUCATION MEMBER SERVICES BY PROGRAM

Program	Primary General Liability	General Liability 1	General Liability 2	EIAHealth/Dental	Medical Malpractice	Property	Primary Workers' Compensation	Excess Workers' Compensation	MR OCIP
Background Check Services	◇	◇	◇	◇	◇	◇	◇	◇	◇
Cyber Security Services	◇	◇	◇	◇	◇	◇	◇	◇	◇
Guard1 - Checkpoint System	◇	◇	◇	◇	◇	◇	◇	◇	◇
Direct Consultation	●	●	●	●	●	●	●	●	●
DMV Employer Pull Notice	●	●	●	●	●	●	●	●	●
Drug & Alcohol Consortium	◇	◇	◇	◇	◇	◇	◇	◇	◇
Incident Reporting System	◇	◇	◇	◇	◇	◇	◇	◇	◇
Learning Management System (LMS)	●	●	●	●	●	●	●	●	●
Protective Footwear	◇	◇	◇	◇	◇	◇	◇	◇	◇
Safe School Ambassadors	◇	◇	◇	◇	◇	◇	◇	◇	◇
Safety Data Sheet (SDS) Management	◇	◇	◇	◇	◇	◇	◇	◇	◇
School Liability Handbook	●	●	●	●	●	●	●	●	●
Soft Tissue Injury Prevention	◇	◇	◇	◇	◇	◇	◇	◇	◇
Subsidy Funds	●	●	●	●	●	●	●	●	●
Toolbox	●	●	●	●	●	●	●	●	●

RISK MANAGEMENT SERVICES BY PROGRAM

Program	Primary General Liability	General Liability 1	General Liability 2	EIAHealth/Dental	Medical Malpractice	Property	Primary Workers' Compensation	Excess Workers' Compensation	MR OCIP
Body-Worn Cameras	◇	◇	◇	◇	◇	◇	◇	◇	◇
Certificates of Insurance Management	◇	◇	◇	◇	◇	◇	◇	◇	◇
Contracts Review/ Legal Advice	●	●	●	●	●	●	●	●	●
Crisis Incident Counseling Services								●	
Crisis Incident Management	□	□	□	□	□	□	□	□	□
Employment/ Labor Law Legal Services	●	●					●		
Enterprise Risk Consultants	◇	◇	◇	◇	◇	◇	◇	◇	◇
Property Schedule Maintenance						●			
Risk Assessment Tool	●	●	●	●	●	●	●	●	●
Risk Management 101 Training	◇	◇	◇	◇	◇	◇	◇	◇	◇



Menu of Services & Partner Programs

Leader in Member-Directed Risk Management

For more information, contact:
Member Services Department
916.850.7300
MemberServices@csac-eia.org

Claims

24/7 Nurse Triage

Members receive round the clock access to a first call/first reporting system from Company Nurse that provides both a medical needs triage at the time of injury and a means of completing the first report documents. ◇

Catastrophic Claims Management

Paradigm Outcomes assists when a catastrophic claim occurs by providing access to claims professionals whose sole purpose and expertise is to manage the claim. ◇

Claims Audits

In accordance with the EIA's Claims Guidelines, contracted independent claims auditors review your book of claims to help increase TPA performance in accordance with EIA best practices and contracted administrative standards. ●

Claims Index Reporting

For the major programs of which you are a member, the EIA contracts with the ISO to cover all index reporting and inquiries for your claims. ●

Claims System

A comprehensive claims system at a substantial discount through Systema. We can also assist members with implementation. ◇

Data Analytics & System Conversion

EIA staff are available to assist with claims system conversions and analyzing member data. ◇

Managed Care Consulting

Members of the PWC and EWC programs have access to preferential rates from Donn & Company to provide oversight of your managed care program. The goal is to optimize programs through restructuring existing programs and, if needed or required, through a competitive bid or RFP process. ◇

Medical Provider Network (MPN)

Our proprietary MPN provides employer control over the injured worker's medical care throughout the life of the claim. ◇

Medicare Reporting

Significant reporting requirements exist and penalties can be assessed for failing to comply with the Medicare Secondary Payer (MSP) Act, so the EIA has contracted with ExamWorks to provide CMS (Center for Medicare/ Medicaid Services) query and reporting services. ◇

Return-to-Work Program

Pre-identified temporary work assignments from Norman Peterson and Associates' OUR System help employers return employees to work, increasing employee satisfaction and decreasing claim costs. ◇

Subrogation Recovery

Recover claims dollars from losses caused by the negligent act of a third-party with assistance from George Hills Company. ◇

Third Party Administrator (TPA) RFP Assistance

Workers' Compensation and Liability staff are available to help with drafting a Request for Proposal (RFP), reviewing proposals, and interviewing assistance. ●

Loss Prevention

Background Check Services

Plexus Global provides EIA members preferred pricing and value-added packages for your Employee Background Screening needs. ◇

Cyber Security Services

Synoptek offers a broad suite of the state-of-the-art cybersecurity services, from the initial Risk Assessment, to Virtual Chief Information Security Officers (CISOs), Vulnerability Scans, and Managed Security Services! ◇

Direct Consultation

Our experienced team of consultants are familiar with regulatory requirements by Cal/OSHA and can help identify your organization's risks and provide customized, cost-efficient solutions. ●

DMV Employer Pull Notice (EPN)

Allows members to monitor employee driving records using a DMV approved EPN Agent, A-Check Global, all with just a few clicks of your mouse. ●

Drug & Alcohol Testing Consortium

In-network pricing for drug and alcohol tests through E-screen and Alere Toxicology for both DOT regulated and non-DOT drivers. Includes Medical Review Officer (MRO) and Substance Abuse Professional (SAP) access. ◇

Guard1 - Checkpoint System

This system allows members to electronically log check-in points with timestamps on their routes, to provide documented proof that routes were completed. This system can also be used for safety inspections and patrols in both corrections and non-corrections environments. ◇

Incident Reporting System

A comprehensive incident reporting platform available at a discounted rate through our partnership with STOPit. ◇

Protective Footwear

The EIA has partnered with Shoes for Crews (SFC) to offer an option for protective and slip resistant footwear at discounted rates. ◇

Safety Data Sheet (SDS) Management

Efficiently customize and automate Safety Data Sheet libraries across your entire organization. Users have access to a comprehensive database of SDS documents to assist in library creation through EIA's partnership with SafeTec. ◇

Soft Tissue Injury Prevention

Our partnership with Savvy Health Solutions can help reduce sprains, strains, tears and repetitive motion injuries, which is a crucial component of an integrated occupational health & safety strategy. ◇

Subsidy Funds

Voluntary Risk Management Subsidy for EIA members who participate in a major program. Funds can be used for any risk management or loss prevention expense (such as participation in any of the EIA Partner Programs), other than payment of premiums. ●

Toolbox

A compendium of risk control best practices, sample policies and presentations on over 100 areas of risk management. **New in 2018** to the Toolbox are the "Safety Talks: A Tailgate/Toolbox Resource." This complimentary selection of over 100 safety meeting topics are a great resource and may be used to help plan your next safety meeting. ●

Risk Management

Body-Worn Cameras

Access to turn-key body-worn cameras, software, and secure cloud services, which include everything to get your agency up and running, provided through our partnership with LensLock. ◇

Certificates of Insurance Management

The EIA has contracted with Exigis LLC, an online certificate of insurance tracking and management company to obtain and record proper evidence of insurance coverage from each organization with whom the members contract. ◇

Contracts Review/Risk Management Legal Advice

Alliant Insurance Services offers contract review services in conjunction with the [Insurance Requirements in Contracts \(IRIC\) Manual](#) to assist members with questions related to professional service providers, tenants, contractors and vendor contracts. Additionally, the EIA's General Counsel, Steve Underwood, Esq. is available to members for assistance and/or consultation on a variety of legal matters, such as: contracts, Brown Act, Public Records Act, litigated matters, and other general governmental issues. ●

Crisis Incident Counseling (CIC) Services

Through our partnership with MHN, EIA Excess Workers' Compensation members have access to CIC Services for employees following an unexpected work-related death of a co-worker. ●

Crisis Incident Management (CIM) Services

Pre- and post-crisis incident services including webinars, situation assessment, media consulting, as well as communications and message management through Mainstream Unlimited. □

Employment/Labor Law Legal Services

Members of the Primary Workers' Compensation and General Liability 1 programs receive access to EIA's contracted attorney, Patricia Eyres of the Eyres Law Group, while all members are able to benefit from the library of webinars recorded and housed on EIA TV. ●

Enterprise Risk Consultants (ERC)

Members have access to a pool of highly experienced risk management professionals in several areas of expertise, such as of Accounting/Finance, Claims Management, Human Resources, Information Technology, Risk Control, and Risk Management for various staff transitions, special project work, and many other scenarios. Each Consultant has undergone a comprehensive application process and Background Check. ◇

Property Schedule Maintenance

Members access property schedules, vendor certificate tracking, and request certificates of insurance via an online portal called AlliantConnect. ●

Risk Assessment Tool

Allows members to evaluate their risk with a series of online self-assessment questionnaires, created in partnership with in2vate. ●

Risk Management 101 Training

A series of 5, one-day in-person training sessions has been developed in partnership with CPS HR Consulting and is specifically designed for risk management assistants, workers' compensation specialists, human resource analysts/assistants, and frontline supervisors who are responsible for practical, cost-effective risk management. ◇

Training

Classroom/On-site - Instructor led training on health and safety topics. ●

EIA TV - 24/7 member exclusive access to hundreds of webinars and training programs on-demand. ●

Learning Management System (LMS) - TargetSolutions allows easy access to a comprehensive catalog of web-based training. ●

Regional - Seminars held state-wide on various risk management topics. ●

Streaming Library - Online repository of safety and training videos through our contract with iTrainStation. ●

Educational Members' Resources

Incident Reporting System

A comprehensive anonymous incident reporting platform available at a discounted rate through our partnership with STOPit. ◇

Safe School Ambassadors (SSA)

Empower natural student leaders with non-violent communication and intervention skills to create a safer environment provided by Community Matters. ◇

School Liability Handbook:

Student Activities & Employment Issues

A 5 module handbook including: 1: School Activities and the Law, 2. Protecting and Supervising Students, 3. Additional Risk Management Concerns, 4. Employment Issues for School Districts, and 5. Forms and Templates; created in coordination with Lozano Smith. ●

Governance

As a member-driven organization, member involvement is critical to the EIA's success. As a member you can be a part of the decision-making process and have your voice heard.

*The EIA is governed by a 62 member **Board of Directors**, composed of one representative from each member county and seven members elected by the public entity membership. Contact us to learn more about any of the following committees.*

- [Claims Review](#)
- [EAGLE Awards](#)
- [EIAHealth](#)
- [Employee Benefits](#)
- [Executive](#)
- [Finance](#)
- [General Liability 2](#)
- [Governance Sub-Committee](#)
- [Legislative](#)
- [Loss Prevention](#)
- [Medical Malpractice](#)
- [Member Services](#)
- [Personnel Sub-Committee](#)
- [Primary General Liability](#)
- [Primary Workers' Compensation](#)
- [Property](#)
- [Technology](#)
- [Underwriting](#)

Revision: 1/2018



Annual Report

2017

Gears in Motion





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2016/17 Year in Review

Greetings,

One of the best things about working with such a great group of members is just that: working together. Our focus this year is on collaboration and progress—Gears in Motion.

Many things can be accomplished with ideas and perseverance, but only the best things are completed when people work together. Unity and the sharing of ideas brings the best to the table, creating opportunities that may not have been thought of without others.

At the June Executive meeting, for example, a collaborative moment took place when the attending board members worked with the Executive Committee to fashion a new Mission and Vision Statement for the EIA. Though at the time it was almost a storm of ideas and re-phrasing, the end product was a wonderful example of what the EIA is and what we want to accomplish:

EIA Vision: The CSAC Excess Insurance Authority (EIA) will continue to be internationally recognized as a leading risk sharing pool for its member-directed operating philosophy and commitment to member fiscal sustainability. The EIA will continue to influence and shape the future of the risk management profession.

When it comes to collaboration, one of the best examples was in June when SANDPIPA merged with the EIA, adding new gears to our polished organization. The merger was significant in the world of JPAs. We worked alongside the people at SANDPIPA to create a solution that helped us both, moving the mechanism forward.

Another wonderful example of the EIA members working together for our greater good was in March, when the Board of Directors voted to eliminate the public entity fee: once again showing that creating an equitable organization is better for all.

In addition, innovative collaborations came about this year in the form of unique trainings and work opportunities. The Risk Management Practitioner Certificate Program allowed the EIA to work in conjunction with CPS HR Consulting and the California Joint Powers Insurance Authority to create a lasting risk management training program. The Member Services Committee is in the process of finalizing an avenue for consultants to continue bringing their expertise and experience to members with the creation of the Enterprise Risk Consultant Program.

Gears work underneath the shiny surface of a well built machine. The EIA's committees and staff often work behind the scenes. Throughout the renewal cycle, our brokers at Alliant work in conjunction with program committees and staff to find the best coverages and prices for our members.

This year included some interesting foundational updates including the creation of web tools such as the subsidy tool, governance search functions, and overall improvements to the membership databases by the IT staff. The EAGLE Committee spent time evaluating the submissions for the First Annual EIA EAGLE Awards and these member projects will be shared with the rest of the members as best practices, again increasing collaboration. Upgrades and additions such as these are part of what makes the EIA the leader in our industry—another set of gears turning together and pushing the EIA forward.

The EIA has seen tremendous growth this past year, and we will continue working together in the coming year to keep the momentum of collaboration and progress steady, and keep the EIA's Gears in Motion.

Regards,

James Brown
EIA President



2016/17 Year in Review

This is the EIA's 38th year providing outstanding risk coverage programs and risk management services to California's public agencies. The organization continued to develop and thrive. Significant accomplishments this year included, but are not limited to:

- Continued growth in terms of program membership, breadth of coverage and service, and overall financial health
- Created a new strategic framework including our Mission, Vision, Core Values and long-term goals
- Utilized the Excess Insurance Organization (EIO) single-parent captive insurance company to transfer risk from various programs
- Created the EAGLE (Exemplary Achievement in Government Leadership and Enrichment) Awards and corresponding committee to highlight innovation in risk management and loss prevention
- Created the Member Services Committee
- Grew staff in the Claims, Member Services, Actuarial Services, and Data & Analytics Departments
- Retained 99% of members at renewal of the programs
- Created new services, such as: Risk Management Practitioner Certificate Program, Protective Footwear, Risk Assessment Tool, Checkpoint Systems, and Critical Incident Counseling
- Received awards from the Government Finance Officers Association for our Comprehensive Annual Financial Report, Popular Annual Financial Report, and Distinguished Budget
- Received CAJPA's Accreditation with Excellence Award for 2016 - 2019
- Received AGRiP's Advisory Standards Award for 2016 - 2019
- Members were reimbursed over \$113M through thousands of claims payments

The theme of this year's annual report is "Gears in Motion," highlighting the continuous momentum of our evolving programs and services, and the value added by collaboration.

The Board of Directors has been focused on providing programs and services that deliver benefits for all members. The Executive Committee has spent much time this past year on strategic initiatives, including the promotion of the EIO captive to transfer corridor risk, succession planning, as well as updating the EIA's Mission and Vision statements, and statement of Core Values.



2017 Executive Committee

Pictured (from left to right): Ken Hernandez, James Brown, Ann Richey, Matt Gutierrez, Scott Schimke, Kimberly Greer, Richard Egan, Roberta Allen, Kerry John Whitney, and Lance Sposito. (Not pictured: John Viegas)

EIA's Mission, Vision & Core Values

Our Mission

The CSAC Excess Insurance Authority is a member-directed risk sharing pool of public agencies committed to providing risk coverage programs and risk management services, which drive member stability, efficiency, and best practices.

Our Vision

The CSAC Excess Insurance Authority (EIA) will continue to be internationally recognized as a leading risk sharing pool for its member-directed operating philosophy and commitment to member fiscal sustainability. The EIA will continue to influence and shape the future of the risk management profession.

Our Core Values

CSAC EIA is dedicated to preserving a member-directed culture, defining standards for quality and performance throughout the industry, and ensuring programs and services are:

Competitive in scope and price over the long term

Adaptable and customized to meet member needs, based on high-quality standards

Resolute in delivering timely solutions that address present and emerging risks

Equitable in allocating costs and services between various members in a fair and consistent manner

Stable in supporting cost-effective, fiscally prudent operations and long-term solvency, and in building long-term relationships with members and program/service partners.

The Executive Committee has adopted the following Service and Technology Vision Statements to provide guidance to the programs and supporting committees:

Service Vision

The EIA will provide value added risk management services designed to:

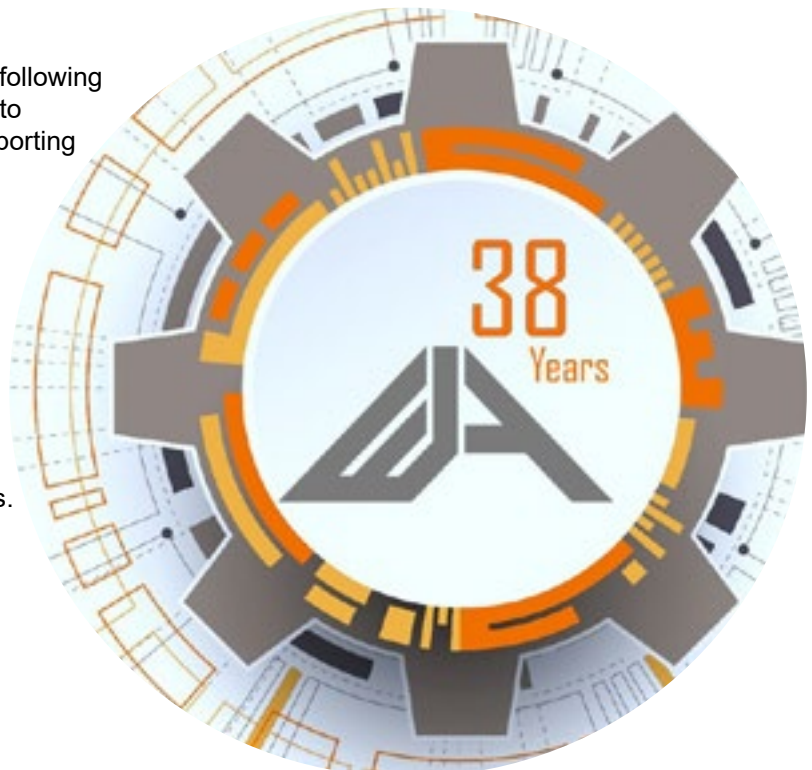
- Attract new members
- Retain existing members
- Improve program performance

It shall be a priority to provide services that complement member-provided services.

Technology Vision

The EIA will provide technology that is:

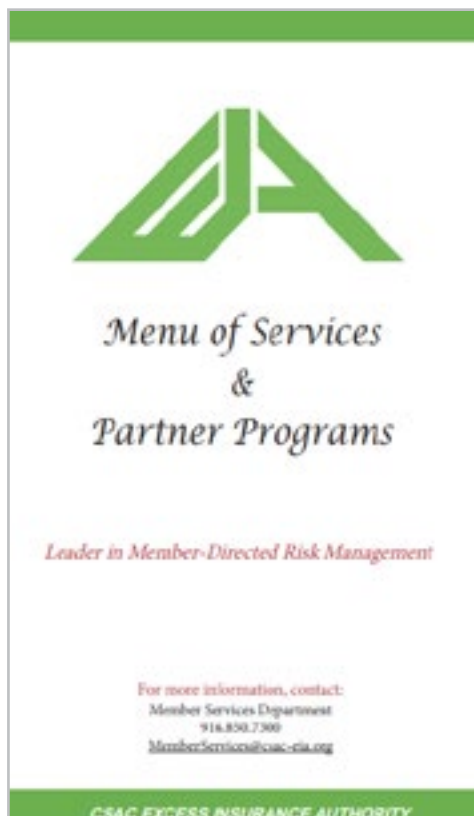
- Interactive
- Accessible
- User-friendly
- Dynamic



Current Services

The Member Services Department, established in 2015, has helped the EIA put in to motion many new and valuable services, as well as increase members' awareness of services. Be it new or existing risk management, claims, or loss prevention services, the gears are turning to move the EIA's offerings forward and helping members manage their risk exposures. Some of the services and benefits currently enjoyed by the members include:

- Financial subsidy programs for actuarial analyses, loss prevention, and risk management
- Wide variety of loss prevention and risk management training programs, provided on a regional basis, on-site for individual members, or through live or previously recorded internet-based sessions
- Extensive loss prevention platform including online training, automated system for monitoring employee driving records, flexible tools to monitor compliance, communication solutions for exchanging information and risk identification and mitigation technologies
- Loss prevention consultation, program assessments, and facility inspections
- Crisis Incident Management and Counseling services
- School Liability Handbook: Student Activities and Employment Issues
- Legal Advice and advice on Insurance Requirements in Contracts (IRIC) via an updated IRIC Manual v 10.0
- New and revamped services including Protective Footwear, Body-Worn Cameras, Incident Reporting System, Background Check Services, and Risk Assessment Tool
- Real and personal property appraisals
- Online access to coverage documents, certificates of insurance, subsidy balances, renewal applications, and property schedules
- Extension of EIA's contracted services at reduced rates for actuarial studies, claims audits, and certificate of insurance management services
- Access to additional programs and services through the EIA's membership in the ISO ClaimSearch Program and Insurance Educational Association
- Active presence with the state legislature, taking positions on those items that may impact EIA members



Coverage Programs

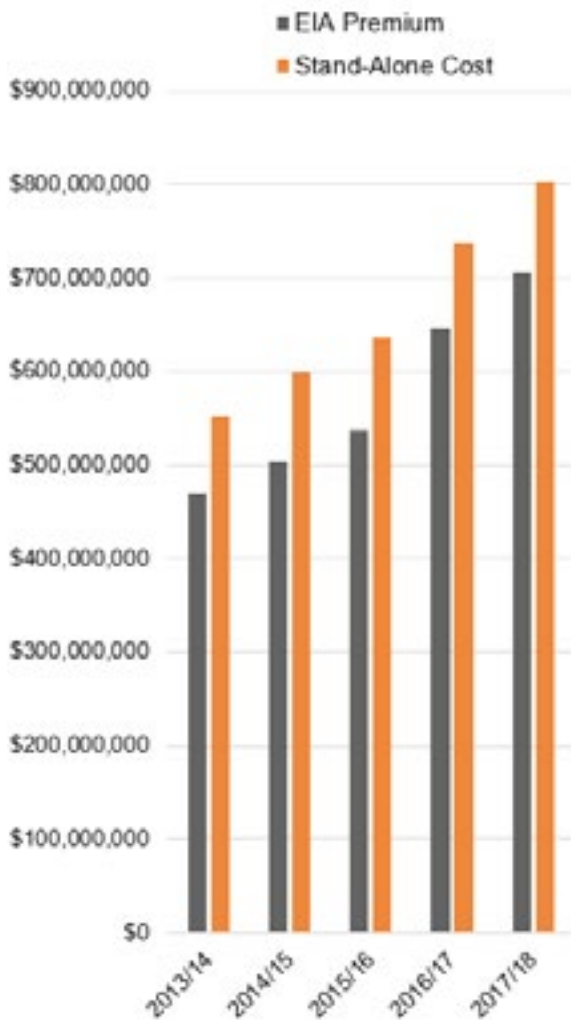
Since our beginning in 1979, the EIA has challenged ourselves to keep moving forward, providing world class financial, risk management, and actuarial analysis. We implement the best risk financing programs, providing structures that offer options to diverse entities with different risk tolerances, and continually evaluate the programs based on market conditions and emerging risks—re-designing or adding programs when necessary.

Over time, 10 major coverage programs have been created. These programs are described in greater detail throughout this report. The common element of the 10 major programs is that they each blend some level of pooled risk and purchased insurance. They are designed to be flexible to meet members’ needs, yet also maintain structural soundness to be there long-term. The risk pooling concept allows the program structures to adapt to current insurance market conditions. During hard market conditions, when insurance rates rise above the cost to actuarially fund the group’s exposures, the pools expand and less insurance is purchased.

When insurance rates decrease to the point where it is more cost effective to purchase insurance, the pools contract and additional insurance is purchased. This flexibility is a perfect example of switching gears when necessary to ensure costs are kept low and members are provided with the best possible coverage and service.

Major Coverage Programs

Five Year Premium vs. Estimate Stand-Alone Cost



The EIA is able to leverage the purchasing power of our membership to secure more cost-effective coverage than members could obtain on their own. This strategy of leveraging volume has also benefited affiliate members because of the competitive role the EIA has assumed in the public sector insurance marketplace. Annually, the EIA compares the cost of its major programs to the estimated cost members would pay if they were purchasing similar coverage on their own. To the left is a chart showing the premium paid over the last five years by the EIA members and the premium that would have been paid by members individually. In just the past five years, the EIA has saved members over \$460M.

The EIA has designed strong and stable programs for more than 38 years. “Gears in Motion” is illustrative of the mindset that by striving to move forward while working with our members to evaluate our programs and services based on internal needs and external conditions, the best solutions for our members are created. We grow, shift and change gears in a calculated manner and through our history, the EIA has built long-term collaborations with its underwriters and a very impressive reputation in the insurance marketplace.

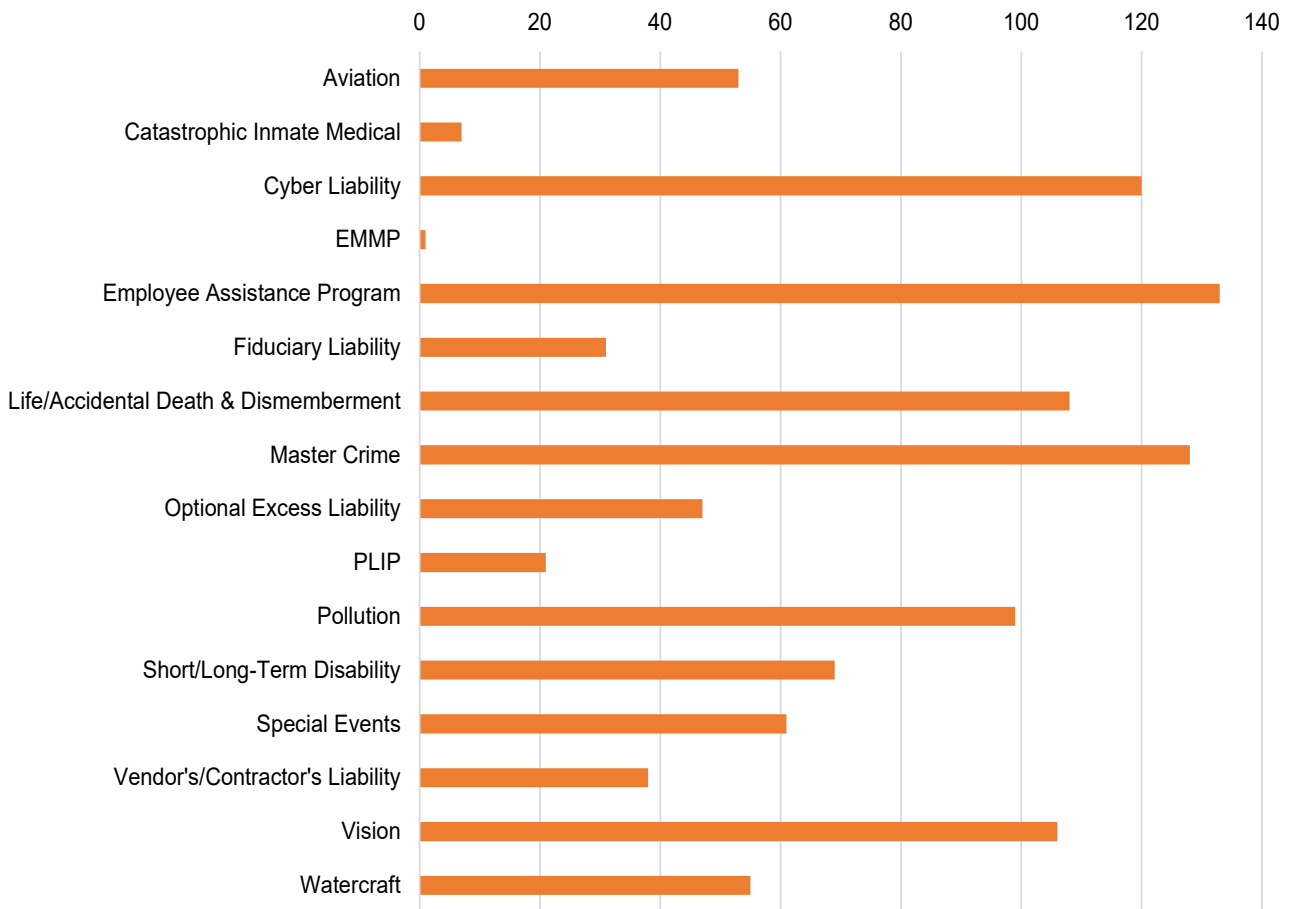
Miscellaneous and Employee Benefits Programs

Our committees continually evaluate whether the major coverage programs address all the needs of the members. Where they may not, the EIA provides a variety of group purchase insurance programs to offer the members protection from other exposures, including Aviation, Crime, Cyber, EAP, Pollution and many others.

Most recently, an Equipment Maintenance Management Program (EMMP) was added to assist members by offering extremely competitive rates and adding functionality compared to most equipment warranty programs. Additionally, through a joint venture between the EIA and the California State Association of Counties (CSAC), the Personal Lines Insurance Program (PLIP) was established to provide discounted homeowners and automobile coverage to employees and retirees of member entities. The PLIP is underwritten by Liberty Mutual, who is known for their high-quality customer and claims services. To complement the PLIP, a wide range of voluntary insurance products from numerous insurers can be provided on a payroll-deduction basis.

The chart below illustrates the number of members participating in the Miscellaneous and Employee Benefit Programs for the current year.

Miscellaneous Program Participation



Primary Workers' Compensation

The Primary Workers' Compensation (PWC) Program was formed to adjoin with the Excess Workers' Compensation (EWC) Program, offering those members the opportunity to secure first dollar coverage instead of maintaining a self-insured retention. The PWC Program provides members with claims administration services, which is accomplished through a choice of six claims administrators. The Program offers several cost containment programs including a Medical Provider Network (MPN), a 24/7 Nurse Triage Service, and a Return-to-Work Program.

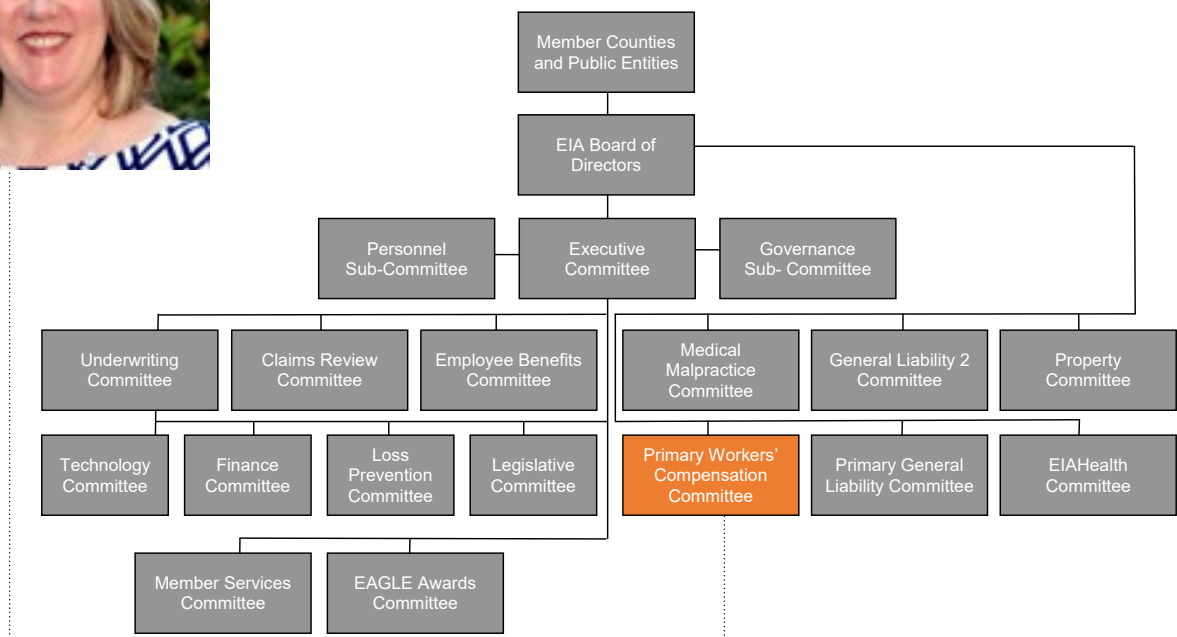
The PWC Program pays for claims with a blending of pooling and insurance. The first \$10k of each claim is paid out of the Program's pool. The Program's insurer pays for the balance of the claim up to the \$125k attachment point to the EWC program. During the 2016/17 year, the PWC Program canceled the reinsurance agreement with AmTrust mid-term and bound with ACE American Insurance Co., creating a 14-month coverage term. As part of the move from AmTrust to Ace American, the program was able to increase the corridor retention from \$5M corridor to \$12M for the 14-month coverage period. The \$12M corridor was transferred to the EIO resulting in a savings of \$518k to the PWC Program. The Program structure is illustrated on page 8.

The funding of the Program's pooled layer is evaluated each year. Since 2009, the Committee has returned over \$50M in the form of dividends to the Program members. This year, the Program declared a \$2.5M dividend and continues to be well funded.

The PWC Committee governs the 39 member Program, reviewing all matters pertaining to the Program including funding, coverage issues, claims, claims administration, services, new member applications, and insurance renewals.



Jill Abel
Yuba County
Primary Workers' Compensation
Committee Chair



Primary Workers' Compensation Membership

2017/2018

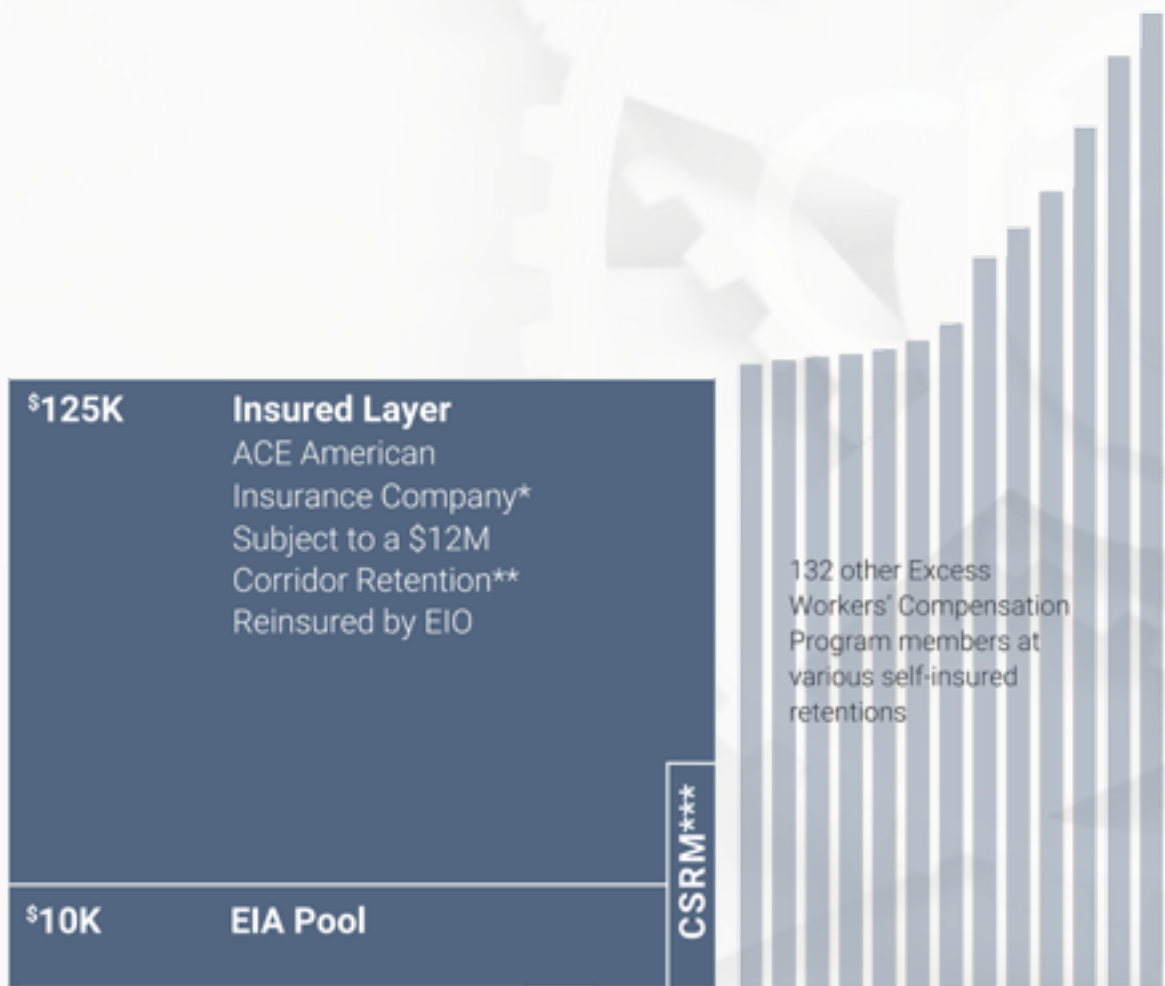
Amador County
Amador Transit
Calaveras County
Central Sierra Child Support
City of Belmont
City of Carmel By The Sea
City of El Cajon
City of Hemet
City of Imperial Beach
City of Lancaster
City of Rancho Cordova
CSAC EIA
California Schools Risk
Management (CSRMA)
Evergreen School District
First Five Contra Costa Children
and Families Commission
Gold Coast Transit District
Humboldt County
Humboldt Transit Authority
Huntington Beach Union
High School District

Inyo County
Kings County Area Public
Transit Agency
Kings Waste & Recycling Authority
Lake County
Mendocino County
Morongo Basin Transit Authority
Mt. Diablo Unified School District
Nevada County
Sacramento County Contracts
San Luis Obispo Regional Transit Authority
Santa Barbara County
Santa Cruz County Fire Agencies
Insurance Group (SCCFAIG)
Self Insurance Risk Management
Authority (SIRMA)
Siskiyou County
South County Area Transit
Tahoe Transportation District
Tehama County
Town of Colma
West San Gabriel WC JPA
Yuba County

Primary Workers' Compensation

2017/2018

Statutory — Excess Workers' Compensation Program



* 14 Month Policy, 5/1/17 - 7/1/18
 ** The Corridor Retention will be adjusted at the end of the year.
 *** CSRM's deductible is \$25K effective 7/1/17

Excess Workers' Compensation

The EWC Program was the first EIA coverage program offered to the members in 1979. Today, the EWC Program provides 171 members with statutory coverage, subject to the members' self-insured retention ranging from \$125k to \$5M. The structure of the Program is illustrated on page 10. While the coverage structure remains the same, we entered into a new partnership this year with Great American, who is providing reinsurance for the pooled layers for both the Core and Educational Towers, as well as the primary layer in the Educational Tower. There are two new service enhancements for this program. Members now have access to Crisis Incident Counseling Services following an unexpected death in the workplace. Additionally, a surgical cost containment pilot program was rolled out with the expectation that the pilot program will reduce costs for certain surgical procedures and provide for better outcomes and faster return-to-work.

Like most markets, the insurance market is cyclical and insurance companies attempt to balance profits and market share. There will also be times when the Program can leverage its volume to secure insurance at a cost that is less than it would be for the combined group to self-insure. The current market conditions continue to allow the Program the opportunity to balance retaining and transferring risk. By having Great American in place to provide reinsurance when the corridor retentions are exhausted, we gain additional predictability in determining the costs and helps to grow the Program's overall funding position.

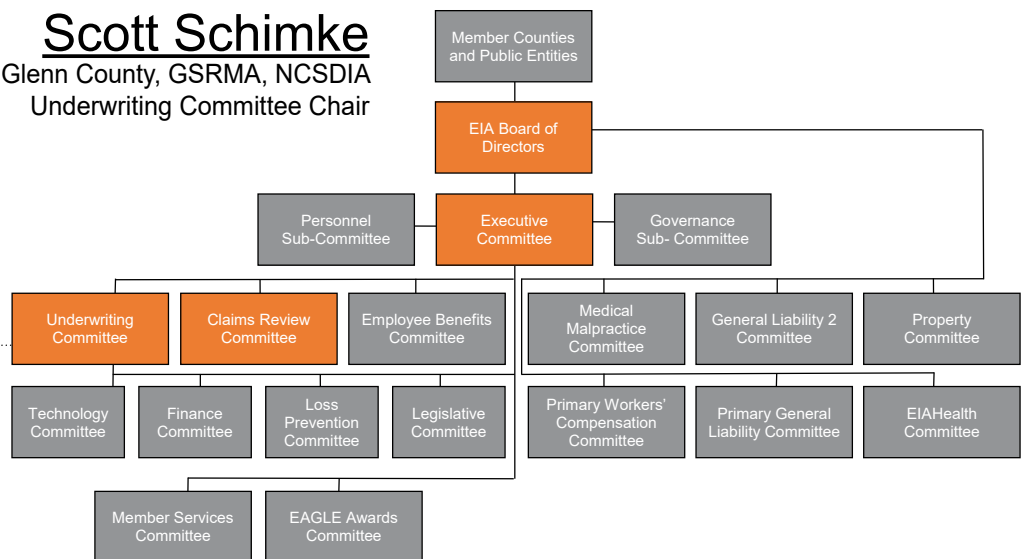
With the move to Great American, the Program now maintains a single shared corridor between the Educational and Core Towers. Additionally, there is a separate corridor retention for the CSURMA's primary layer in the Ed Tower thus allowing for continued diversification of risk. In total, the Program transferred over \$60M in corridor retentions to the EIO resulting in a savings of \$4.8M for the program

The Board of Directors strives for each program to have a healthy funding position, and at the same time, balances the need to keep premium costs to the members low and to ensure the Program is not retaining more funding than it needs. For the past few years, the EWC Program has been working towards increasing its overall funding position. The funding level is very carefully monitored by the Board and governing committees, and decisions to increase funding levels are continually evaluated to ensure the EWC Program will continue as one of our largest and strongest programs for EIA members.

The Board of Directors governs the EWC Program, with recommendations being made by the Executive, Underwriting, and Claims Review Committees. The Board has delegated a significant amount of authority to the Underwriting and Claims Review Committees to handle the day-to-day business of the Program. More details on the Claims Review Committee can be found on page 13.



Scott Schimke
Glenn County, GSRMA, NCS DIA
Underwriting Committee Chair



Excess Workers' Compensation Membership

2017/2018

\$125,000

Amador County
 Amador Transit
 Butte County
 Calaveras County
 Casitas Municipal Water District
 Central Sierra Child Support
 City of Belmont
 City of Calexico
 City of Carmel By The Sea
 City of Del Mar
 City of El Cajon
 City of Hemet
 City of Imperial Beach
 City of Lancaster
 City of Lemon Grove
 City of Los Alamitos
 City of Pico Rivera
 City of Rancho Cordova
 City of Solana Beach
 City of South Pasadena
 CSAC EIA
 California Schools Risk Management (CSRM)
 CA State University Risk
 Mgmt Auth (CSURMA): Campuses
 CA State University Risk
 Mgmt Auth (CSURMA): AORMA
 Evergreen School District
 First Five Contra Costa Children and Families Commission
 First Five Sacramento Commission
 Gold Coast Transit
 Humboldt County
 Humboldt Transit Authority
 Huntington Beach Union High School District
 Inyo County
 Irvine Ranch Water District
 Kings County Area Public Transit Agency
 Kings Waste & Recycling Authority
 Lake County
 Madera County
 Mendocino County
 Morongo Basin Transit Authority
 Mt. Diablo Unified School District
 Nevada County
 PASIS San Diego:
 Alpine Fire Protection District
 Bonita/Sunnyside Fire District
 Lakeside Fire Protection District
 Sacramento County Contracts
 San Luis Obispo Regional Transit
 Santa Barbara County
 Santa Cruz Count Fire Agencies Insurance Group (SCCFAIG)
 Self Insurance Risk Management Authority (SIRMA)
 Siskiyou County
 Solano County
 South County Area Transit
 Tahoe Transportation District
 Tehama County

Town of Colma
 Tulare County
 West San Gabriel WC JPA
 Yuba County

\$150,000

City of Ridgecrest

\$200,000

Northern California Special Districts Insurance Authority (NCS DIA)

\$250,000

Berkeley Unified School District
 Central County Fire Department
 City of Bell
 City of Hanford
 City of Los Altos
 Lake Elsinore Unified School District
 Monterey Bay Area Self Insurance Authority (MBASIA)
 San Luis Obispo County
 Shasta County
 University of CA, Hastings College of Law

\$300,000

Alpine County
 City of Beaumont
 City of Lompoc
 City of Moreno Valley
 City of Napa
 City of San Clemente
 Colusa County
 Del Norte County
 El Dorado County
 Golden State Risk Management Authority (GSRMA)
 Imperial County
 Kings County
 Lassen County
 Mariposa County
 Merced County
 Modoc County
 Mono County
 PASIS – San Diego:
 City of San Marcos
 North County Fire Protection District
 Rancho Santa Fe Fire Protection District
 San Miguel Consolidated Fire Protection District
 Placer County
 Plumas County
 San Benito County
 Santa Clara County
 Office of Education (SCCOE)
 Sierra County
 Sonoma County
 Sutter County
 Trinity County
 Tuolumne County

\$350,000

Bay Area Housing Authority Risk Management Authority (BAHARMA)
 Campbell Union School District
 California Association for Park & Recreation Indemnity (CAPRI)
 City of Daly City
 City of Redwood City
 East Bay Regional Park District
 Monterey Salinas Transit
 Napa County
 Redondo Beach Unified School District
 Santa Cruz Metro Transit District
 Upland Unified School District

\$400,000

Authority for California Cities
 Excess Liability (ACCEL):
 City of Monterey
 City of El Monte
 City of Rialto
 Monterey County

\$500,000

Authority for California Cities
 Excess Liability (ACCEL):
 City of Bakersfield
 City of Santa Cruz
 City of Burlingame
 City of Chico
 City of Concord
 City of Covina
 City of Cupertino
 City of Escondido
 City of Fremont
 City of Hawthorne
 City of Hayward
 City of Millbrae
 City of National City
 City of Newport Beach
 City of Oceanside
 City of Santa Clara
 City of Santa Rosa
 City of South San Francisco
 City of Stockton
 City of Sunnyvale
 City of Whittier
 CFSA
 Community Development Commission of LA County
 Fresno County
 Golden Empire Transit District
 Kern County Hospital Authority
 Municipal Pooling Authority (MPA)
 Northern California Cities Self Insurance Fund (NCCSIF)
 San Joaquin County
 Santa Barbara Metro Transit
 Santa Cruz County
 Stanislaus County
 Yolo County Public Agency Risk Management Insurance Authority (YCPARMIA)

\$750,000

Authority for California Cities
 Excess Liability (ACCEL):
 City of Modesto
 City of Mountain View
 City of Ontario
 City of Palo Alto
 City of Santa Barbara
 City of Santa Monica
 City of Downey
 City of Fairfield
 City of Manhattan Beach
 City of Oakland
 City of Redding
 City of Redondo Beach
 City of Richmond
 City of San Bruno
 City of Simi Valley
 Contra Costa County
 Riverside Transit Agency
 Turlock Irrigation District

\$1,000,000

City of Chula Vista
 City of Corona
 City of Fontana
 City of Garden Grove
 Big Independent Cities Excess Pool (BICEP):
 City of Huntington Beach
 City of Oxnard
 City of San Bernardino
 City of San Buenaventura
 City of Santa Ana
 City of West Covina
 City of Montebello
 City of Pomona
 Omnitrans
 Orange County Sanitation District

\$1,500,000

Special District Risk Management Authority (SDRMA)

\$2,000,000

Authority for California Cities
 Excess Liability (ACCEL):
 City of Anaheim
 City of Sacramento
 City of Torrance
 Orange County Fire Authority
 Riverside County
 San Bernardino County
 San Diego County

\$3,000,000

Alameda County
 Sacramento County

\$4,000,000

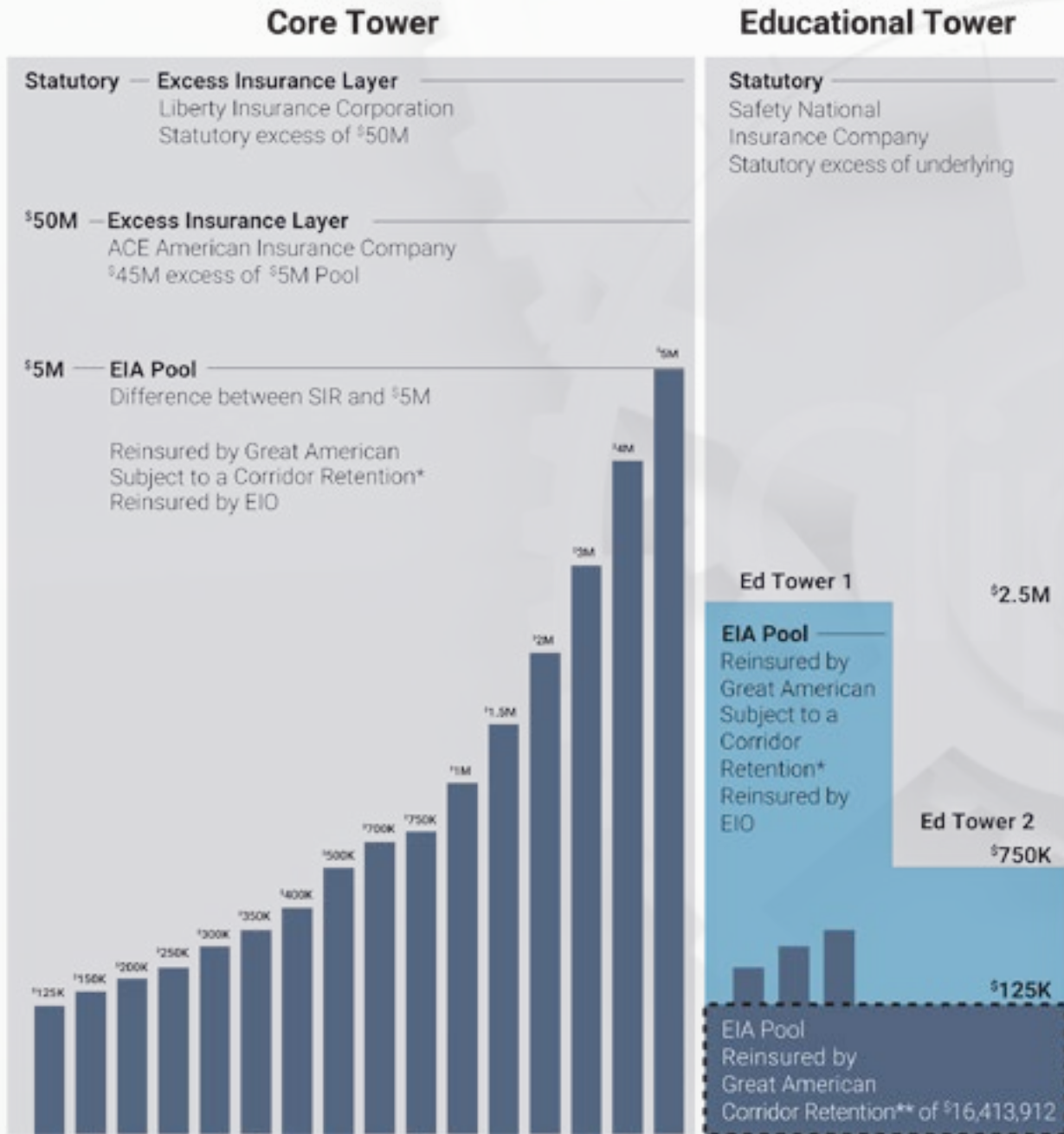
Santa Clara County

\$5,000,000

Local Agency Workers' Compensation Excess (LAWCX) JPA

Excess Workers' Compensation

2017/2018



* The Corridor Retention will be adjusted at the end of the year. The Core and Educational Towers are subject to a single, shared corridor retention of \$44,864,854 (does not include primary <\$125k layer).

** The Corridor Retention will be adjusted at the end of the year.

Primary General Liability

The Primary General Liability (PGL) Program is another adjoining program, similar to the PWC/EWC model, and was created out of a desire to provide members the opportunity to convert their self-insured retention to a \$10k deductible. For smaller members, the Program has served to protect them from the financial instability that can come with maintaining a self-insured retention. This support has been significant for the members in terms of managing their cash-flows and budgets.

In addition to providing coverage at a lower level, the PGL Program also provides its 22 members with claims administration services, which are now provided by three claims administrators. Under the Program's current structure, there is no pooling. Rather, the Program's limit is provided through a reinsurance arrangement with Berkley Insurance Company, who pays for the balance of claims between the member's deductible and the \$100K attachment point to the GL1 program.

A new component was added this year as the program implemented a new \$500k corridor retention that was reinsured by the EIO. The transfer of the corridor retention to the EIO resulted in a savings of \$40k to the Program. This structure is depicted graphically on page 12.

Transferring the risk to an insurance company, along with the incorporation of corridor retention, has helped accomplish the PGL members' goals for the Program: keep costs reasonable, maintain stability, and ensure the members have the ability to control their claims disposition. The PGL Committee has demonstrated they are flexible and will react to changes in the insurance environment, when necessary. The members have enjoyed a very successful program for more than 15 years.

The PGL Committee governs this Program. They review all matters pertaining to the Program including coverage issues, claims, program services, new member applications, and reinsurance renewals.



Paul Hight
 Sacramento County Contracts
 Primary General Liability
 Committee Chair

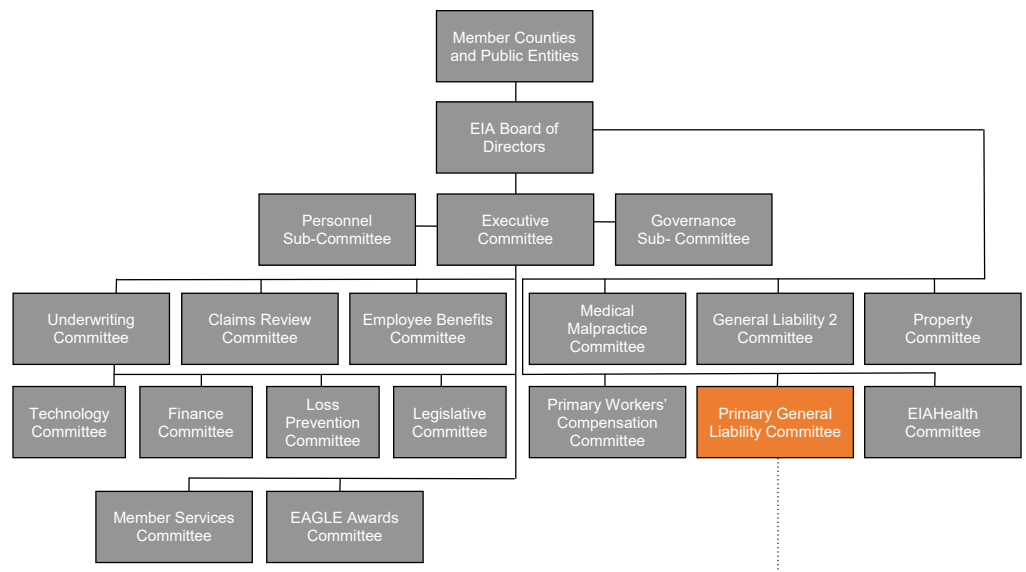


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Primary General Liability Membership

2017/2018

Amador County
California Mental Health
Services Authority
Central Sierra Child
Support Agency
City of Carmel by The Sea
City of Rancho Cordova
Contra Costa IHSS Public Authority
Del Norte IHSS Public Authority
Housing Authority of the
County of Riverside
Humboldt IHSS Public Authority
Imperial IHSS Public Authority
Kern IHSS Public Authority

Lake County
Madera IHSS Public Authority
Riverside IHSS Public Authority
Sacramento County Contracts
San Bernardino IHSS Public Authority
San Diego IHSS Public Authority
Shasta IHSS Public Authority
Siskiyou County
Solano County
Sutter IHSS Public Authority
Tuolumne County

Primary General Liability

2017/2018

\$25M — General Liability 1 Program

<p>\$100K</p> <p>PGL Program Reinsurance Layer Berkley Insurance Co. <small>\$90K excess of deductible</small></p> <p><small>Subject to a \$500K Corridor Retention Reinsured by EIO</small></p>
<p>\$10K</p> <p>Member Deductible</p>



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General Liability 1

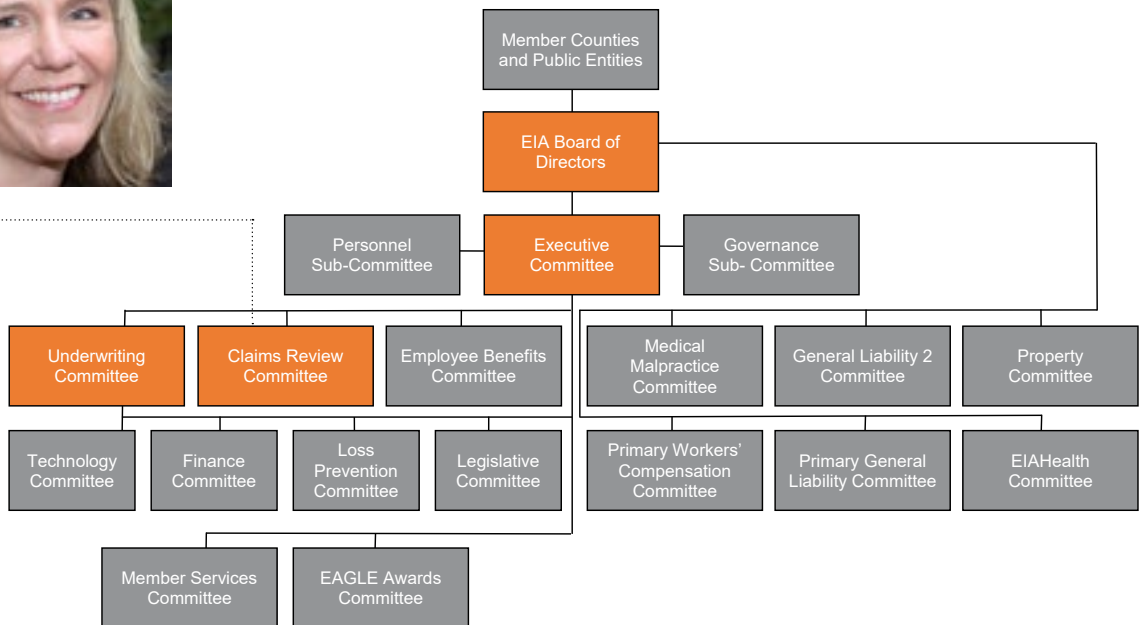
Another core piece of the EIA's programs, the General Liability 1 (GL1) Program, provides members with coverage for third party liabilities (including general, automobile, employment practices, and errors and omissions). The Program added six new members during the year, bringing the total to 120 members, who enjoy \$25M in coverage limits, subject to the members' self-insured retention which can range from \$100k to \$2M (retentions as low as \$25k have been provided on an exception basis). Because members maintain self-insured retentions in this Program, they are able to manage their own claims, either through a third party administrator of their choice or with their own claims staff. The Program funds a \$5M pool and purchases \$20M in reinsurance to achieve the \$25M limit. In the first layer of reinsurance (\$5M excess of \$5M), a third year was added on to the 2-year \$5M corridor, to make it a 3-year \$7.5M corridor retention. The program was able to transfer an additional \$2.5M to the EIO, resulting in \$200k in savings for the Program. There is also a separate program for optional excess insurance if members desire a higher limit. The structure of the GL1 Program is depicted graphically on page 14.

Within the public liability arena, there are many coverage issues to consider. The Program's coverage document is frequently reviewed, and the decisions to grant coverage or exclude risks must be made carefully. The Program has a growing and diverse membership, and the Board and governing Committees must ensure the needs and desires of all members are considered. At the same time, these groups must also consider the potential risk for unanticipated claims to the Program. This ongoing evaluation of providing coverage, while protecting the Program's assets, is reviewed on a regular basis. Like the EWC Program, the GL1 Program is governed by the Board of Directors, with recommendations being made by the Executive, Underwriting, and Claims Review Committees. The Board has delegated a significant amount of authority to the Underwriting and Claims Review Committees to handle the day-to-day business of the Program. More detail on the Underwriting Committee can be found on page 9.

The Claims Review Committee reviews GL1 and EWC claims. They have full authority to authorize settlements and take action regarding claims services, such as cost containment solutions and claims audit services.



Janell Crane
 Sonoma County
 Claims Review Committee Chair



General Liability 1 Membership

2017/2018

\$25,000

Council of San Benito County Governments
East San Gabriel Valley Regional Occupational Program
Marin County Transit District
Military Department of the State of California

\$50,000

Capitol Area Development Authority (CADA)
City of Elk Grove
West San Gabriel Liability & Property JPA

\$100,000

Alpine County
Amador County
California Mental Health Services Authority
Butte County
Calaveras County
Central Sierra Child Support Agency
City of Carmel By The Sea
City of Del Mar
City of Hanford
City of Imperial Beach
City of Lemon Grove
City of Lompoc
City of Los Alamitos
City of Pico Rivera
City of Rancho Cordova
City of Ridgecrest
City of Solana Beach
City of South Pasadena
Colusa County
Contra Costa IHSS Public Auth.
CSAC EIA
Del Norte County
Del Norte IHSS Public Authority
Golden State Risk Management Authority (GSRMA) JPA Administration
Housing Authority of the County of Riverside
Humboldt County
Imperial IHSS Public Authority
Inyo County
Irvine Ranch Water District
Kern IHSS Public Authority
Lake County
Lassen County
Madera County
Madera IHSS Public Authority
Merced County
Modoc County
Mono County
Nevada County
Pasadena Unified School District

Plumas County
Riverside IHSS Public Authority
Sacramento County Contracts
Sacramento Area Flood Control Agency (SAFCA)
San Benito County
San Benito IHSS
San Bernardino IHSS Public Authority
San Diego IHSS Public Authority
San Jose Unified School District
Shasta IHSS Public Authority
Sierra County
Siskiyou County
Solano County
Solano Transportation Authority
Sutter County
Sutter IHSS Public Authority
Tehama County
Torrance Unified School District
Trindel Insurance Fund
Trinity County
Tuolumne County
Yuba County

\$150,000

City of Napa
City of Santee
City of Vista
Mariposa County
Mendocino County
San Diego Unified School District

\$200,000

Imperial County

\$250,000

City of Belmont
City of Calexico
City of Carson
City of Coronado
City of El Cajon
City of Encinitas
City of Hemet
City of Lancaster
City of National City
Golden State Risk Management Authority (GSRMA)
Mt. Diablo Unified School District
San Luis Obispo County
South Bay Area Schools Insurance Authority (SBASIA)
Shasta County
San Mateo County Schools Insurance Group (SMCSIG)
Stanislaus County
Tulare County

\$300,000

Napa County

\$500,000

City of Chula Vista
City of Concord
City of Corona
City of Covina
City of Escondido
City of Manhattan Beach
City of Newport Beach
City of Oceanside
City of Redlands
City of Redondo Beach
City of Rialto
East Bay Regional Park District
Kings County
San Bernardino County Departments
Santa Barbara County

\$750,000

Fresno County

\$1,000,000

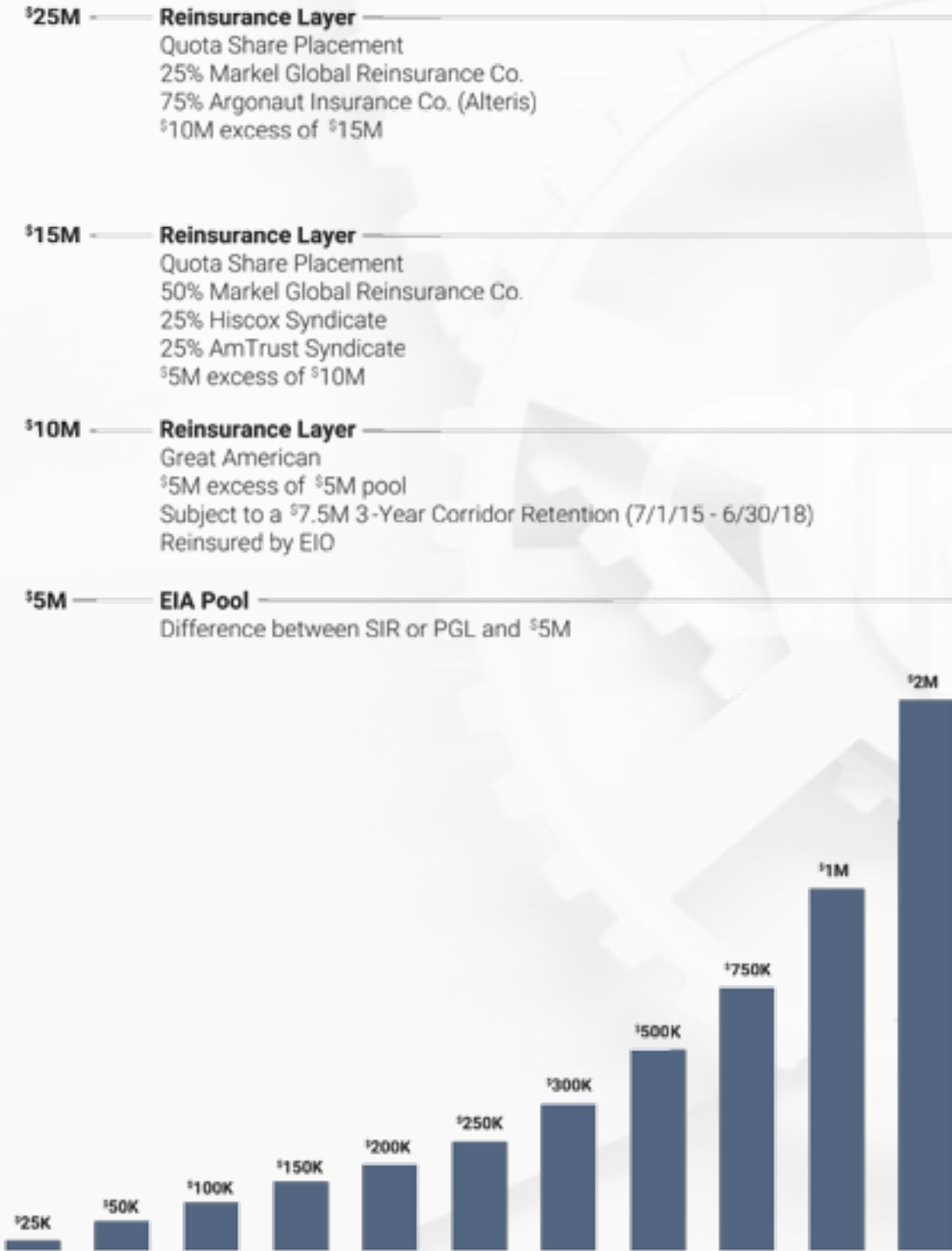
California Association for Park & Recreation Indemnity (CAPRI)
City of Carlsbad
City of Fontana
City of Pomona
City of Simi Valley
Public Agency Risk Sharing Authority of California (PARSAC)
Public Entity Risk Management Authority (PERMA)
Placer County
Schools Excess Liability Fund (SELF)
Sonoma County

\$2,000,000

City of Garden Grove

General Liability 1

2017/2018



*37 GL1 Program members purchase additional limits through the Optional Excess Liability Program.

General Liability 2

The General Liability 2 (GL2) Program has been firmly embedded in insurance offerings of the EIA for more than two decades. The Program grew by two new members and now provides 17 members with coverage for third party liabilities (general, automobile, employment practices, and errors and omissions), up to a limit of \$25M subject to the members' self-insured retentions, which range from \$1M to \$5M. Some members also have individual member corridor deductibles, which sit on top of those members' self-insured retentions.

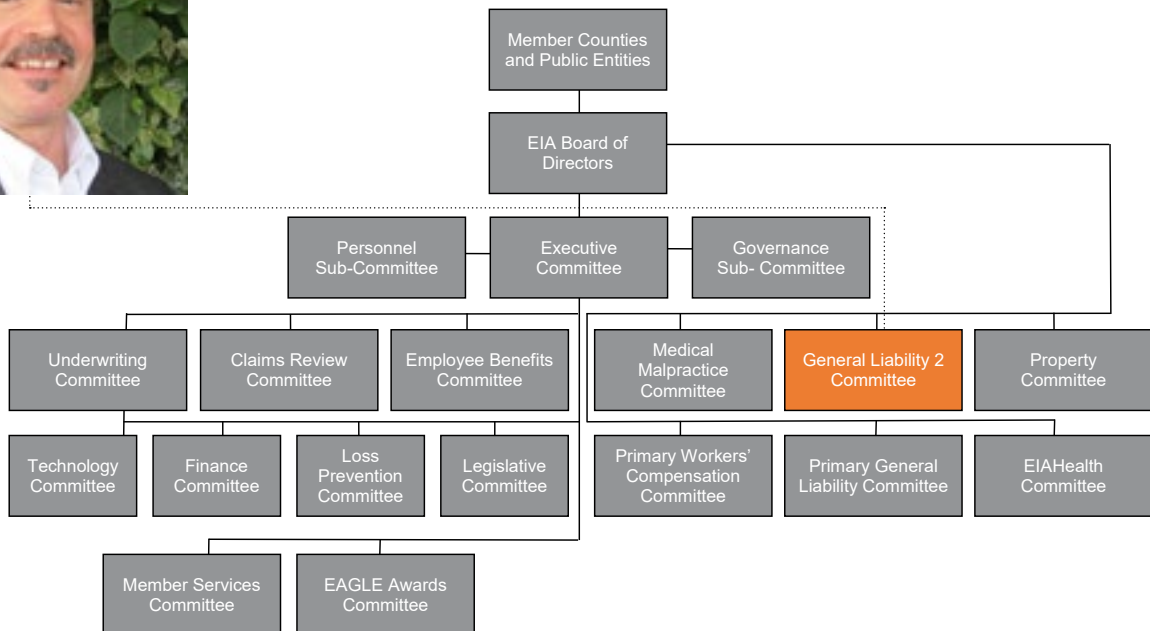
Although the Program has historically had a challenging loss history and continues to face complex liability issues, the Program enjoyed a very successful renewal with only a 1% increase in overall premium. Supporting this Program and its members with proper risk financing and risk management services is vitally important. Members have worked together to make changes to ensure the Program is attractive to the insurance market, such as last year's addition of the Crisis Incident Management Policy allowing members \$50k of coverage for situation assessment and crisis management communications through our chosen service provider.

The Program currently has three reinsurance layers, with QBE and Munich Re providing the first layer of reinsurance coverage above the group corridor retention up to \$10M. The group corridor retention is \$17.9M and is reinsured by the EIO. The transfer of corridor retention to the EIO resulted in savings of \$1.4M to the Program. Markel Global Reinsurance Co., Great American, and Brit Insurance each share in the next \$10M layer; while three different Lloyd's of London Syndicates take on the upper \$5M layer of the Program. This structure is illustrated on page 16.

The GL2 Committee governs this Program. They review all matters pertaining to the GL2 Program including insurance placements, coverage issues, claims administration, program services, and new member applications. The GL2 premium is allocated between its members using a market-based model which maintains competitiveness of the Program and equity between members.



Lance Sposito
 Santa Clara County
 General Liability 2 Committee Chair



General Liability 2 Membership

2017/2018

\$1,000,000	IMCD
Alameda County	Nil
Contra Costa County	Nil
El Dorado County	Nil
Exclusive Risk Management Authority of CA (ERMAC)	\$250,000
City of Montebello	\$500,000
San Joaquin County	Nil
Santa Cruz County	Nil
Tulare County	Nil

\$2,000,000	IMCD
City of Sacramento	\$1,000,000
Sacramento County	Nil
Santa Clara County	\$500,000

\$3,000,000	IMCD
City of Oakland	Nil
City of San Diego	\$2,000,000
City of Santa Clara	Nil
San Bernardino County	Nil

\$3,500,000	IMCD
Riverside County	\$2,000,000

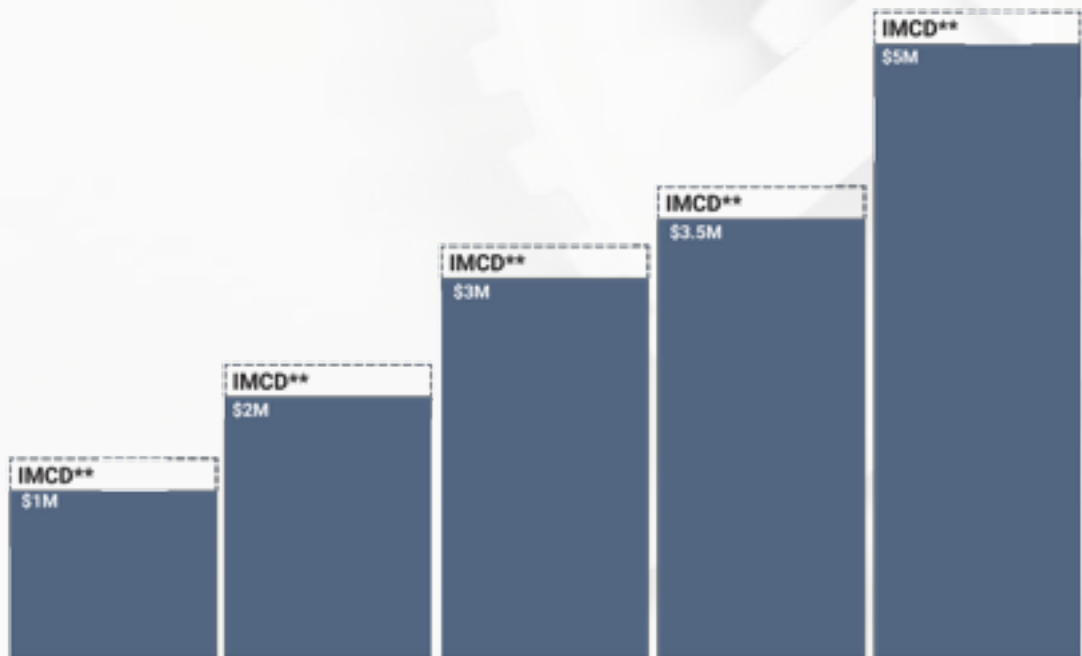
\$5,000,000	IMCD
City of Redlands	Nil

Individual Member Corridor Deductibles (IMCD) are aggregated deductibles retained by members and must be exhausted before reinsurance layers apply.

General Liability 2

2017/2018

\$25M	<p>Reinsurance Layer</p> <p>Quota Share Placement 65% AmTrust Syndicate 25% Hiscox Syndicate 10% Apollo Syndicate \$5M excess of \$20M</p>
\$20M	<p>Reinsurance Layer</p> <p>Quota Share Placement 45% Markel Global Reinsurance Co. 30% Great American 25% Brit Insurance \$10M excess of \$10M</p>
\$10M	<p>Reinsurance Layer</p> <p>QBE and Munich Re Subject to a \$17,973,212 Corridor Retention Reinsured by EIO</p>



*12 GL2 Program members purchase additional limits through the Optional Excess Liability Program.
 **Individual Member Corridor Deductible (IMCD) where applicable.

Property

The Property Program, with all of its intricacies, is much like an insurance version of clockwork. With towers and rooftop layers, flood and earthquake coverages, each part syncs together creating a well-structured, well-funded program. It is flexible, creative, works systematically through renewals and collaborations with underwriters, provides the best protection at the lowest possible cost. The Property Program runs like a well-oiled machine, allowing its 100 members to thrive.

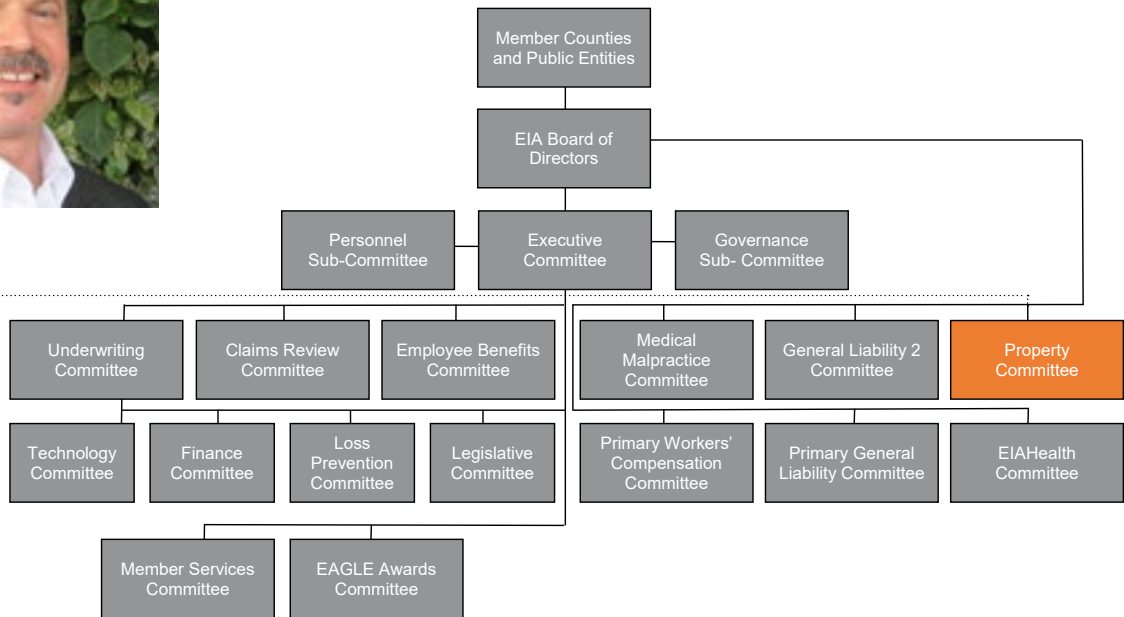
Each year, the Property Committee works hard to balance the members' desire for best in class coverage and the need for protection, within their budget constraints. There is only so much insurance capacity available in the marketplace, in particular as respects earthquake coverage. This year, however, we were able to maintain the earthquake deductible at 2%, a great member benefit found only in the EIA Program, and reduced the vehicle coverage deductible from \$20k to \$10k for vehicles valued less than \$250k. In addition to reducing the vehicle deductible, the Program formed a \$400K vehicle coverage pool which was reinsured by the EIO.

Ideally, we would like to buy additional limits, but at some point purchasing additional coverage becomes cost-prohibitive or simply unavailable. To address these issues, the Property Program has implemented a unique structure with "Towers" to spread risk both geographically and categorically. This spread of risk allows the Program to access higher limits at reduced costs. Members have \$600M in all risk and \$550M in flood limits. Plus, members that purchase earthquake coverage have access to \$540M in earthquake coverage in one or more of five towers. The Program maintains a \$3M pool, with reinsurance and insurance providing the balance of the limits. The pool exposure is limited to \$10M for the year, and upon exhaustion of the pool's aggregate, the primary reinsurer, Lexington, pays for losses excess of the members' deductibles. This year, the Program transferred both the \$10M All Risk pool exposure and the \$400k vehicle deductible pool exposure to the EIO, affording the Program members \$520k in savings.

The Property Committee governs this Program. They review all matters pertaining to the Program including insurance placements, coverage issues, property appraisals, other program services, and new member applications.



Lance Sposito
Santa Clara County
Property Committee Chair



Property Membership

2017/2018

\$5,000

Amador County
Butte County
Calaveras County
Central Sierra Child Support Agency
City of Bakersfield
City of Calexico
City of Coronado
City of Del Mar
City of Elk Grove
City of Encinitas
City of Hemet
City of Imperial Beach
City of Lemon Grove
City of Napa
City of National City
City of Oceanside
City of Pico Rivera
City of Rancho Cordova
City of Rialto
City of Ridgecrest
City of Solana Beach
City of Santee
City of South Pasadena
City of Vista
CSAC EIA
Golden State Risk Management Authority (GSRMA)
Humboldt County
Imperial County
Inyo County
Kings County
Lake County
Madera County
Mariposa County
Merced County
Mountain Communities Healthcare District
Napa County
Placer County
Santa Cruz County
Solano County
Sonoma County Employees' Retirement Association
Sutter County
Tehama County
Tuolumne County
Yuba County

\$10,000

City of Carmel By The Sea
City of Chula Vista
City of Concord
City of Escondido
City of Manhattan Beach
City of Oakland
Housing Authority of the County of Riverside
Mendocino County
Orange County
Plumas County
San Luis Obispo County
Santa Barbara County
Santa Clara County Vector Control District
Siskiyou County
Stanislaus County
Tulare County
Ventura County

\$25,000

Alpine County
City of Covina
City of Redondo Beach
City of San Diego
Colusa County
Del Norte County
East Bay Regional Park District
El Dorado County
Fresno County
Irvine Ranch Water District
Lassen County
Modoc County
Mono County
Monterey County
Nevada County
San Benito County
San Bernardino County
San Diego Housing Commission
San Diego Metro Transit System
San Joaquin County
Shasta County
Sierra County
Trinity County
Yolo County Public Agency Risk Management Insurance Authority (YCPARMIA)

\$50,000

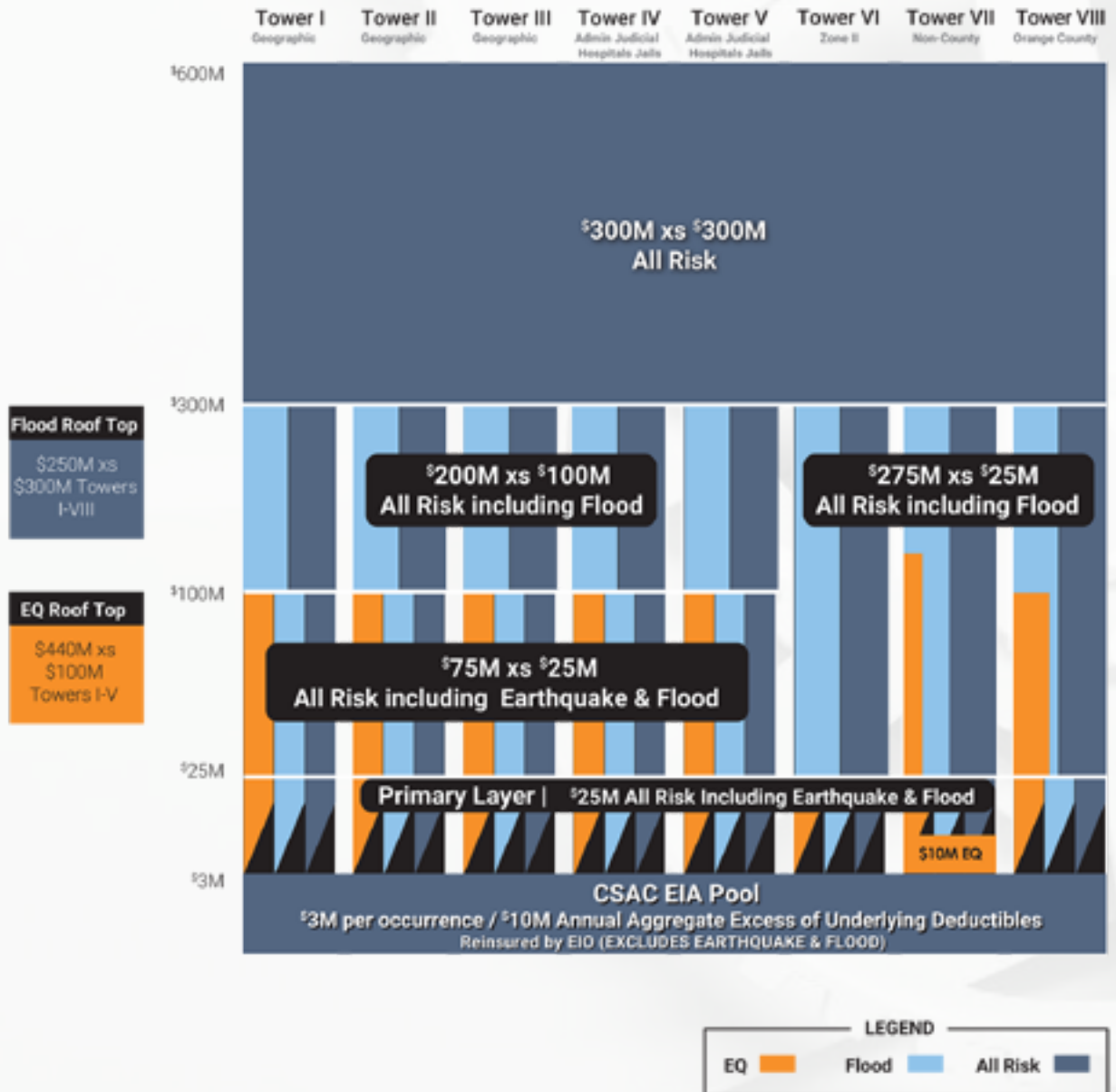
Alameda County
Alameda Health System
Contra Costa County
Kern County
Kern County Hospital Authority
Pasadena Unified School District
Riverside County
Sacramento County
San Diego County
Santa Clara County
Santa Clara County Library JPA
Sonoma County
West San Gabriel Property & Liability JPA

\$100,000

California Schools Risk Management (CSRM)
Mt. Diablo Unified School District

Property

2017/2018



Not shown graphically is the Catastrophic Risk pool, designed to buy down member deductibles for Flood and EQ.

Medical Malpractice

The Medical Malpractice Program has recently added three new members now providing 52 members with coverage for medical professional services and limited general liability exposures at established healthcare facilities. The Program offers limits of \$21.5M in addition to the members' deductible or self-insured retention, which range from \$5k to \$1.1M. For members who maintain a deductible, claims administration is provided by the Program's claims administrator, Risk Management Services (RMS). Members who maintain a self-insured retention are able to manage their claims, either through a claims administrator, or with their own claims staff. The Program funds a \$1.5M pool and purchases \$20M of reinsurance to fulfill the limits. This structure is depicted graphically on page 20.

Beginning with the 2010/11 year, the Program's reinsurance agreement was converted from "claims-made" to an "occurrence" basis. This was achieved by taking advantage of a soft insurance market with the long term strategy to retain occurrence based coverage until the market hardened significantly. At the same time, the members have continued to fund and provide coverage for the pooled layer on a claims-made basis in order to take advantage of risk financing benefits of lower cost, greater predictability, and stability.

Since the conversion to occurrence based coverage the market has remained soft. However, this year Lexington, the Program's long time reinsurer, made a business decision to no longer offer occurrence based policies for medical malpractice across their entire book of business. The Program was marketed, resulting in a move to MedPro, a Berkshire Hathaway Company, who offered an occurrence based solution at very competitive rates. The Program enjoyed a successful renewal, and outside of replacing Lexington with MedPro, the Program structure remained unchained.

The Program is governed by the Medical Malpractice Committee, who is responsible for all matters pertaining to the Program including pool funding, coverage issues, claims, program services, new member applications, and insurance placements.



Tanya Moreno
 San Joaquin County
 Medical Malpractice Committee Chair

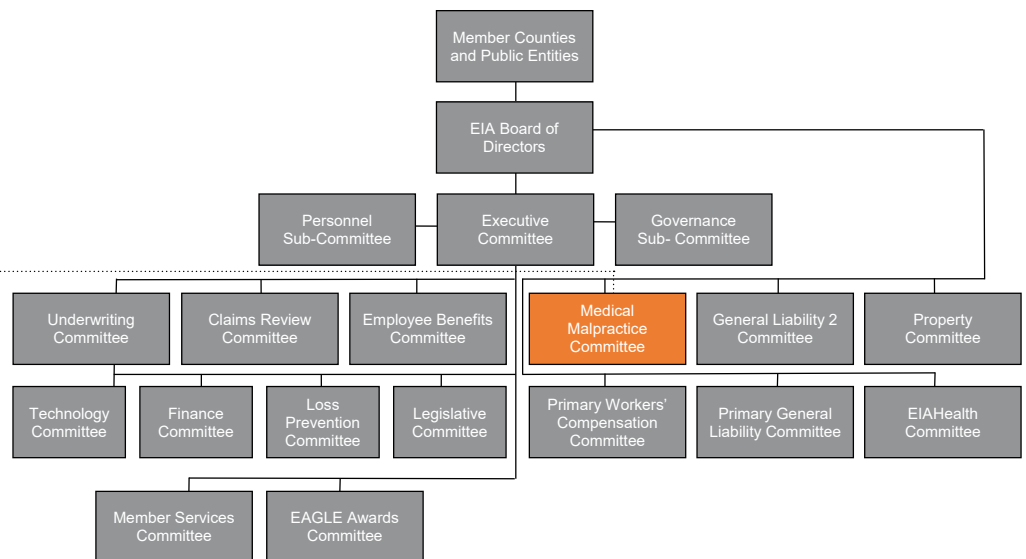


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Medical Malpractice Membership

2017/2018

\$5,000

Alpine County
Calaveras County
City of Anaheim
City of Berkeley
City of Fremont
Colusa County
Del Norte County
Kings County
Lassen County
Los Angeles Unified School
District
Mariposa County
Mendocino County
Merced County
Modoc County
Mono County
Placer County
San Diego Unified
School District
Sierra County
Siskiyou County
Solano County
Sonoma County
Sutter County
Tehama County
Trinity County
University of CA, Hastings
College of Law

\$10,000

Alameda County
Amador County
Butte County
El Dorado County
Glenn County
Humboldt County
Imperial County
Inyo County
Madera County
Marin County
Napa County
Nevada County
Plumas County
San Benito County
San Luis Obispo County
Santa Barbara County
Santa Cruz County
Shasta County
Stanislaus County
Tulare County
Tuolumne County
Yolo County
Yuba County

\$500,000

Santa Clara County

\$1,000,000

Contra Costa County
San Joaquin County

\$1,100,000

Riverside County

Medical Malpractice

2017/2018

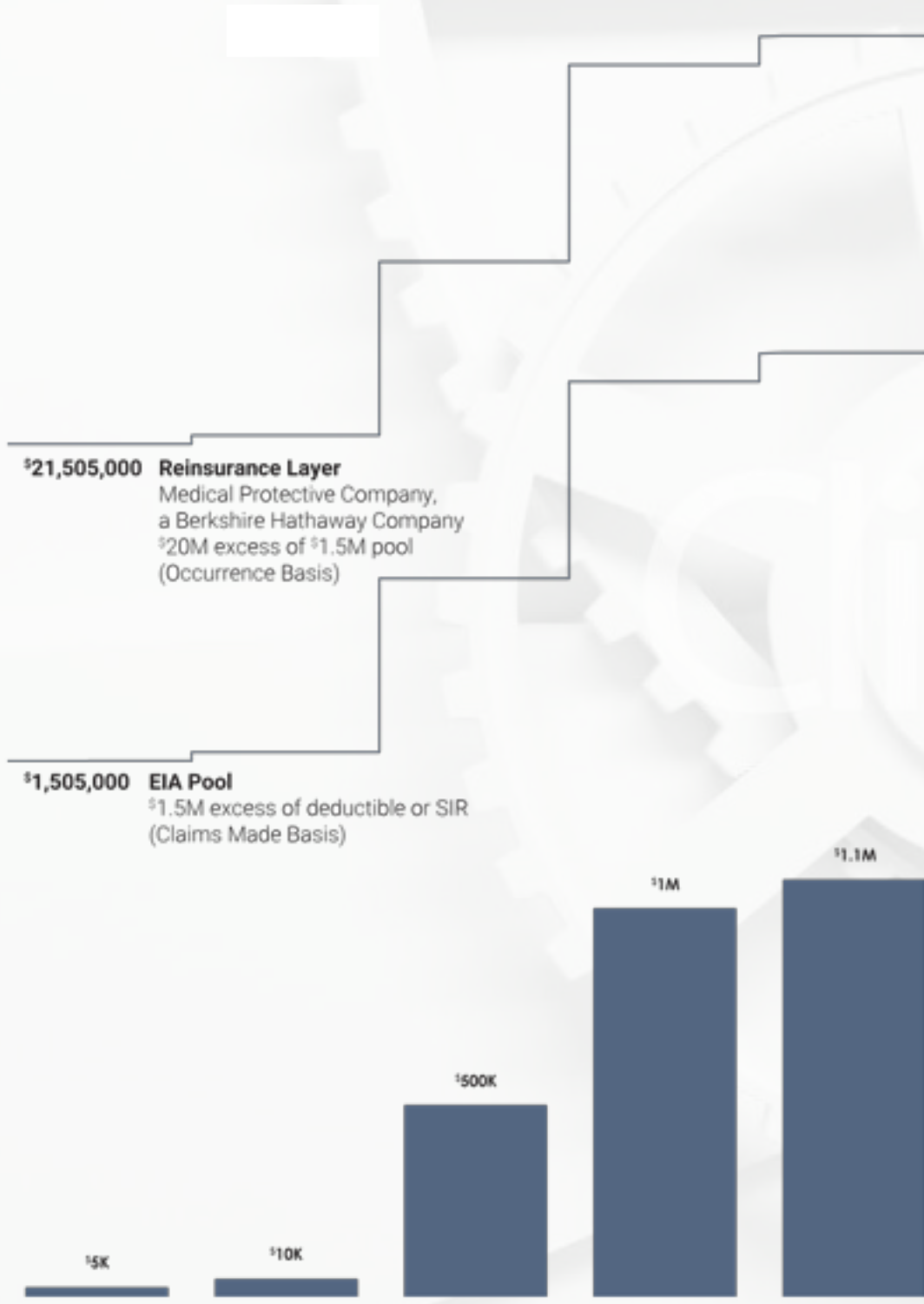


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EIAHealth

The EIAHealth Program continues to provide a transparent and stable option to today's uncertain healthcare marketplace. Established in 2003, EIAHealth has grown steadily and is now part of the second largest public agency healthcare purchasing pool in California. The Program currently represents 30 members and provides coverage for over 24,000 employees/retirees.

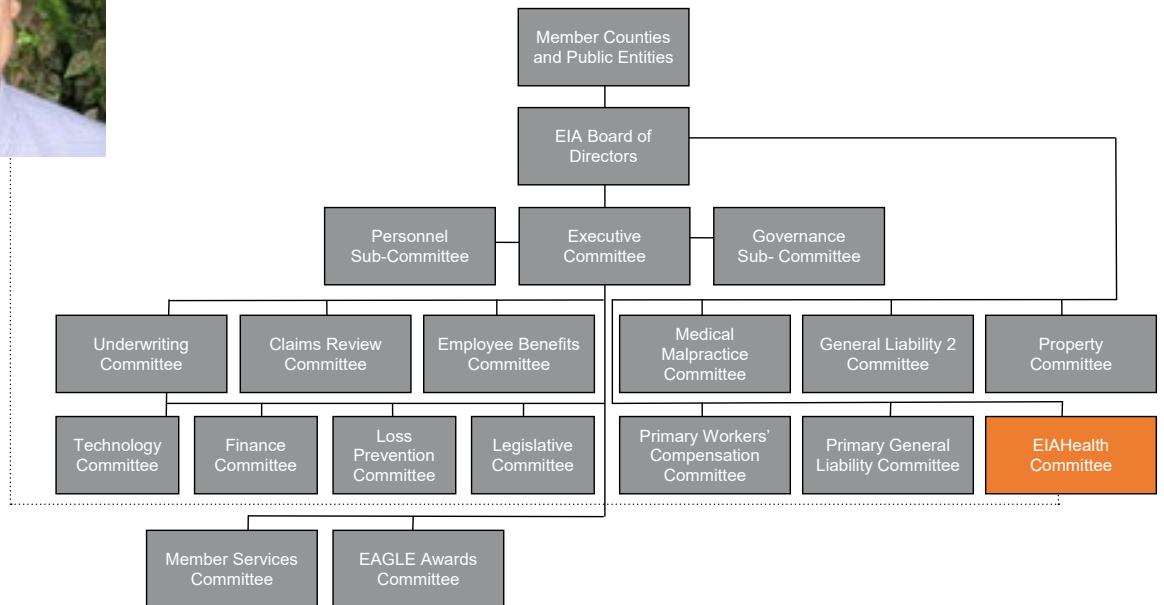
The Program is a cooperative effort between Anthem, Blue Shield, Kaiser, and Express Scripts, providing members an alternative to group health insurance using the concept of pooling to reduce insurance premiums through consolidating fixed costs over a larger population and risk sharing. Members of the large group segment are able to create and maintain their own plan designs within the context of the pooling arrangement, which provides much greater stability than a stand-alone program. In addition, a small group segment provides pre-defined benefit options and regional rates for public employers with less than 200 employees.

The EIAHealth Program partners with Self Insured Schools of California (SISC) for the pooling of PPO type indemnity plans. In addition, HMO options are available to members on an insured basis. This relationship gives the Program more stability and lower rates.

The EIAHealth Committee governs this Program. This Committee reviews all matters pertaining to the EIAHealth Program including program funding, new member applications, and program renewals.



Scott De Moss
Merced County
EIAHealth Committee Chair



EIAHealth Membership

2017/2018

Amador County
 Calaveras County
 City of Chico
 City of Clovis
 City of Huntington Beach
 City of Irvine
 City of Merced
 City of Redding
 City of Santa Rosa
 City of Visalia
 City of Walnut Creek

City of Watsonville
 City of Yuba City
 Community Development
 Commission of LA County
 Del Norte County
 El Dorado County
 Golden State Risk
 Management Authority (GSRMA)
 Lake County
 Mendocino Coast
 District Hospital

Merced County
 Orange County Sanitation
 District
 Orange County Transportation
 Authority
 San Benito County
 Santa Barbara County
 Special District Risk Management
 Authority (SDRMA)
 Superior Court of California,
 County of Merced

Superior Court of California,
 County of Santa Barbara
 Sutter County
 Tehama County
 Turlock Irrigation District

Dental Membership

2017/2018

Alpine County
 Amador County
 Bay Area Air Quality
 Management District
 Calaveras County
 California State Legislature
 Catalina Island Medical Center
 Central Contra Costa Sanitary
 District
 Central Sierra Child Support
 Agency
 City of Alameda
 City of American Canyon
 City of Atascadero
 City of Atwater
 City of Belmont
 City of Buena Park
 City of Calabasas
 City of Capitola
 City of Chico
 City of Claremont
 City of Concord
 City of Costa Mesa
 City of Cypress
 City of El Centro
 City of Escalon
 City of Folsom
 City of Fremont
 City of Galt
 City of Goleta
 City of Hayward
 City of Huntington Beach
 City of Ione
 City of Live Oak
 City of Livermore
 City of Maywood
 City of Menlo Park
 City of Merced
 City of Mill Valley
 City of Mission Viejo
 City of Murrieta
 City of Needles
 City of Novato
 City of Oceanside
 City of Oroville
 City of Pacifica
 City of Paso Robles

City of Perris
 City of Pleasanton
 City of Port Hueneme
 City of Rancho Cordova
 City of Rancho Santa Margarita
 City of Redding
 City of Richmond
 City of Roseville
 City of San Bernardino
 City of San Jacinto
 City of San Leandro
 City of San Ramon
 City of Santa Rosa
 City of Solana Beach
 City of South San Francisco
 City of Stanton
 City of Sunnyvale
 City of Twentynine Palms
 City of Vacaville
 City of Visalia
 City of Walnut Creek
 City of Watsonville
 City of West Covina
 City of West Sacramento
 Coachella Valley Association
 of Governments (CVAG)
 Colusa County
 CSAC Excess Insurance Authority
 Dublin San Ramon Services District
 El Dorado County
 Gold Coast Transit District
 Great Basin Unified Air Pollution
 Control District
 Golden State Risk Management
 Authority (GSRMA)
 Humboldt County
 Inland Empire Health Plan
 Inland Empire Utilities Agency
 Inyo County
 Lake County
 Lassen County
 Mariposa County
 Mendocino Coast District Hospital
 Merced County
 Modoc County
 Mono County
 Monterey Salinas Transit

Morongo Basin Transit Authority
 Napa County
 Napa Sanitation District
 Nevada County
 Office of Community Investment
 and Infrastructure (OCII)
 Orange County Sanitation District
 Orange County Transportation
 Authority
 Otay Water District
 Palo Verde Valley Health Care
 District Hospital
 Placer County
 Placer County Water Agency
 Pleasant Hill Recreation and
 Park District
 Plumas County
 Port of Oakland
 Public Agency Risk Sharing
 Authority of California (PARSAC)
 Public Entity Risk Management
 Authority (PERMA)
 Sacramento- Yolo Mosquito and
 Vector Control District
 San Bernardino Municipal Water
 District
 San Benito County
 San Diego County Water
 Authority
 San Joaquin County
 San Luis Obispo County
 Santa Barbara County
 Santa Clara Housing Authority
 Santa Cruz County
 Santa Cruz Metro Transit District
 Shasta County
 Sierra County
 Solano County
 Sonoma Marin Area Rail Transit
 Special District Risk Management
 Authority (SDRMA)
 Stanislaus County
 Superior Court of California:
 County of Alpine
 County of Amador
 County of Butte
 County of Calaveras

Superior Court of California (cont'd)
 County of Colusa
 County of Contra Costa
 County of Del Norte
 County of El Dorado
 County of Lake
 County of Lassen
 County of Merced
 County of Orange
 County of Placer
 County of San Benito
 County of San Luis Obispo
 County of Santa Barbara
 County of Santa Cruz
 County of Shasta
 County of Sonoma
 County of Stanislaus
 County of Trinity
 County of Tuolumne
 County of Yolo
 County of Yuba
 Sutter County
 Tehama County
 Town of Yountville
 Transportation Corridor Agencies
 Trindel Insurance Fund
 Trinity County
 Tuolumne County
 Turlock Irrigation District
 Western Riverside Council of
 Governments (WRCOG)
 Yolo County
 Yuba County

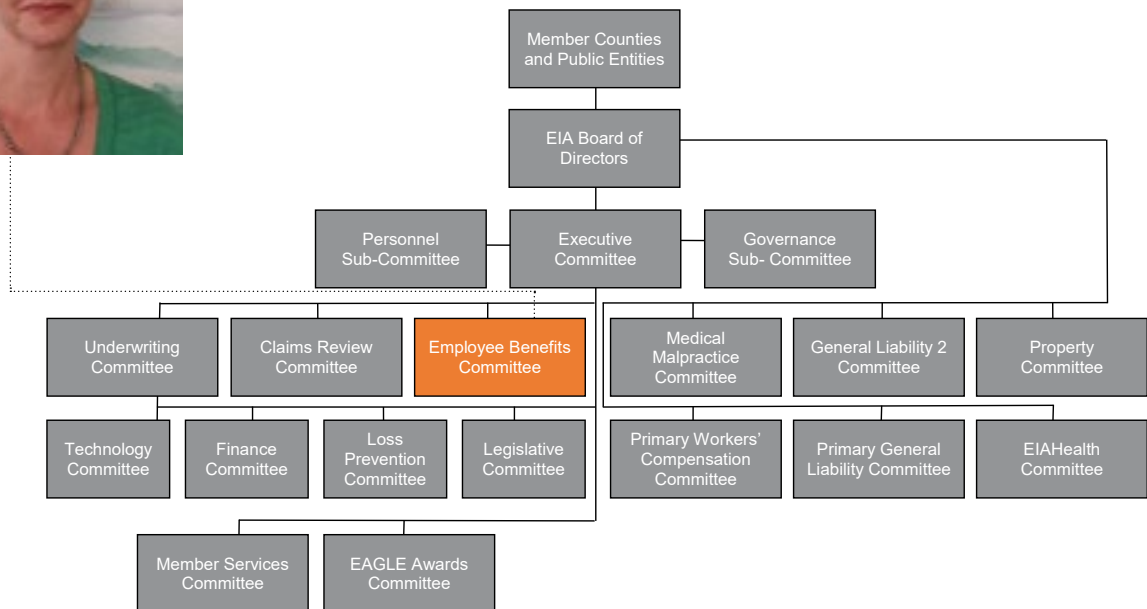
Dental

The Dental Program, another gear in the employee benefits offerings, was launched in January 2010 and has since experienced significant growth. This Program utilizes pooling methodology to provide members with more predictable and stable dental rates year-over-year. The Program partners with Delta Dental to provide administrative services including claims administration and access to the Delta Dental network of providers. The administrative fees in the Program are also some of the lowest offered by Delta Dental of California.

The Employee Benefits Committee governs the Dental Program, as well as other miscellaneous employee benefit programs (i.e. Vision, Employee Assistance Program, Life, Short Term Disability, and Long Term Disability). This Committee reviews all matters pertaining to the Programs including program funding, new member applications, and program renewals.



Donna Caldwell
Solano County
Employee Benefits Committee Chair



Master Rolling Owner Controlled Insurance Program

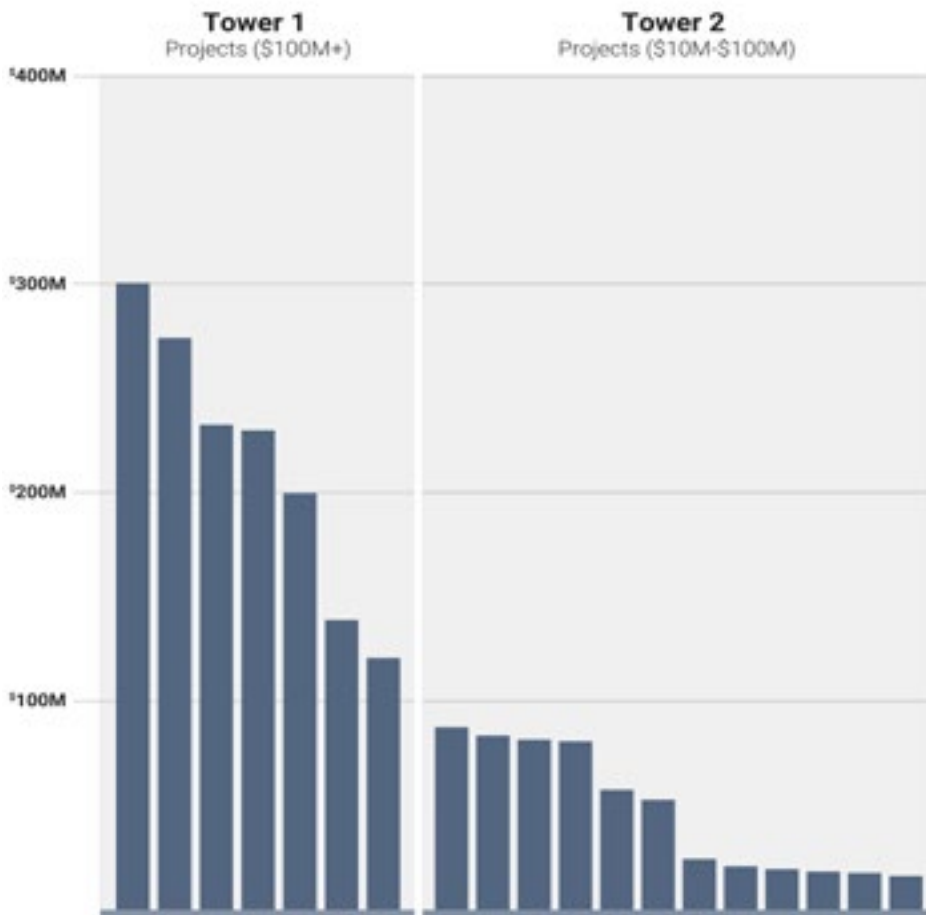
The Master Rolling Owner Controlled Insurance Program, or MR OCIP for short, enables members to purchase workers' compensation and general liability coverage for all eligible parties (owner, general contractor, and sub-contractors) working on their construction projects. These policies (also known as "wrap-ups") are widely used on public sector construction projects and capital improvement programs such as jail, school, hospital and various improvements or new construction. They offer cost savings, better coverage, more control, and higher limits of insurance than a traditional approach to construction insurance. A truly progressive alternative to traditional insurance.

Historically, OCIPs were only cost effective for construction projects of at least \$100M. The EIA, however, has leveraged its pooling power to combine smaller projects of the members into one Program. Now, construction projects valued at as little as \$10M can provide members the opportunity to receive the benefits of a "wrap-up" on projects that otherwise wouldn't qualify because of their size.

As the newest EIA major program, MR OCIP was launched on January 1, 2013. The Program continues to grow, and currently has 14 participating members and more than \$1B in construction values. This Program is positioned to experience significant growth, as the economy strengthens and members continue to evaluate the cost savings and enhanced coverage that is provided by the Program.

MR OCIP

2017/2018



Membership

Tower 1

- City of Oakland
- Coast Community College District
- Port of Oakland
- Riverside County
- San Diego County

Tower 2

- City of Oakland
- Kern County
- Kings County
- Merced County
- Placer County
- San Diego County
- Santa Barbara County
- San Mateo County Schools Insurance Group (SMCSIG)
- Solano County
- Tulare County
- Tuolumne County

Financial Letter

November 1, 2017

Board of Directors
CSAC Excess Insurance Authority

The gears of the EIA move together to meet the program needs of members. This report contains easy-to-read information on EIA's programs, an overview of the EIA's financial condition, and highlights of the financial activity for the fiscal year ended June 30, 2017. Included are comparative financial statements for the years ended June 30, 2017 and 2016, including the Statement of Net Position and the Statement of Revenues, Expenses and Changes in Net Position, which conform to Generally Accepted Accounting Principles (GAAP). This information is derived from our Comprehensive Annual Financial Report (CAFR). The CAFR contains more detailed information and can be found on our website at www.csac-eia.org. Our CAFR for fiscal year ending June 30, 2016, was awarded the Certificate of Achievement for Excellence in Financial Reporting by the Government Finance Officers Association of the United States and Canada (GFOA). In order to be awarded a Certificate of Achievement, a government unit must publish an easily readable and efficiently organized comprehensive annual financial report, whose contents conform to program standards. Such CAFR must satisfy both generally accepted accounting principles and applicable legal requirements. A Certificate of Achievement is valid for a period of one year only. We believe our CAFR continues to conform to the Certificate of Achievement program requirements and will be submitting our CAFR for the current year to the GFOA.

Financial Highlights

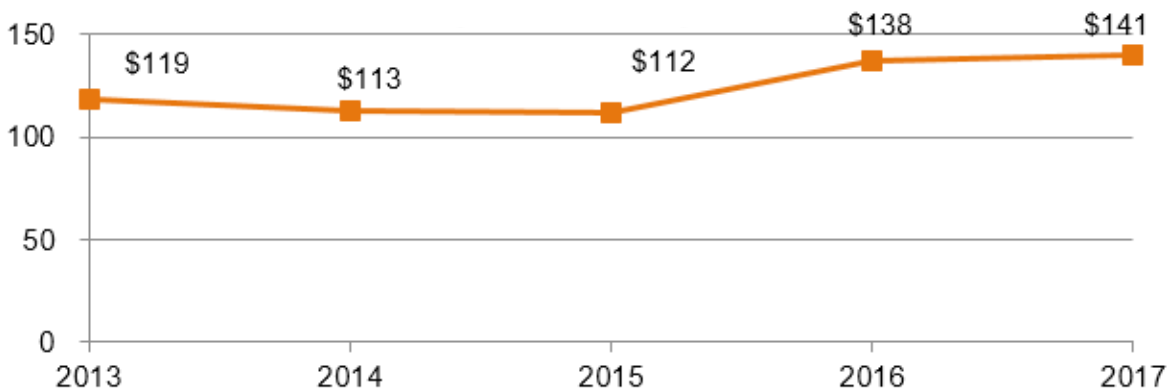
Net Position

Net position is defined as the difference between Total Assets and Total Liabilities. The EIA started the year with a net position of \$137.7M. Net income before dividends was \$5.8M. We declared a \$2.5M dividend in our Primary Workers' Compensation Program, a \$266k dividend in the Primary General Liability program and \$205k of no claims bonuses in our other programs. Our ending balance in net position at June 30, 2017 is \$140.5M, up \$2.9M from fiscal 2016.

The increase in net position was largely driven by the funding of the new policy year at a higher than expected confidence level in many programs, as well as lower than budgeted administrative expenses. This was partially offset by development in claims liabilities in the older policy years.

Net Position Trend

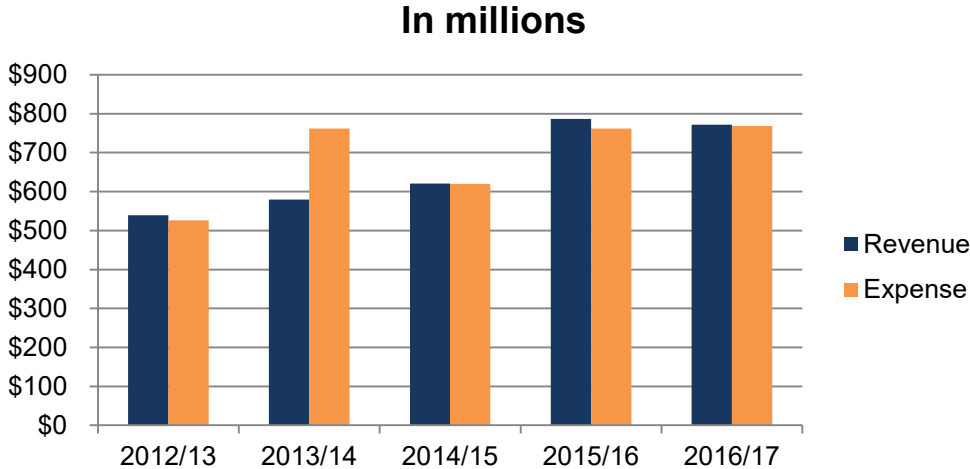
(in millions)



Financial Letter

continued

The following chart shows how Revenues and Expenses have changed over time.



Claim Liabilities

After net position, claim liabilities are the most significant line item on our statements. Claim liabilities are shown discounted, which is at their net present value, taking into account investment earnings over time. Claim liabilities increased from \$562.5M to \$610.7M partly because of a claims commutation in the PWC Program, where the reinsurer paid the EIA to assume \$9.8M in undiscounted claim liabilities in its layer for the 1997 – 2004 claim years. This liability was further transferred to the EIA's captive insurance company, the Excess insurance Organization (EIO). There was growth in the programs and increases in the self-funded aggregate layers due to establishment of the EIO.

The target equity range is what the EIA considers desirable equity that should be on hand as reserve for loss development. The governing committees for each program use this information to determine how much premium to collect at renewal, and whether to declare a dividend. The chart below shows the target equity range for each program, and the Net Position of those programs at June 30, 2017.

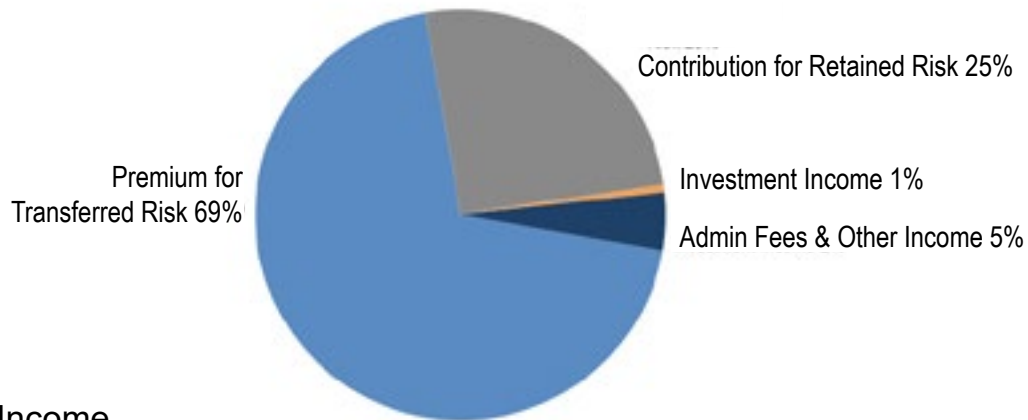
Program	Target Equity Range (in millions)		Program Net Position (in millions) as of June 30, 2017
	Low	High	
Primary Workers' Compensation	\$14.3	\$40.5	\$25.5
Excess Workers' Compensation	\$30.0	\$91.6	\$22.4
Primary General Liability	\$0.01	\$1.2	\$1.3
General Liability 1	\$20.1	\$34.7	\$33.1
Medical Malpractice	\$3.6	\$12.3	\$6.7

Financial Letter

continued

Revenues

Total revenues were \$771M during 2017, a 2% decrease from the \$787M in 2016. Most of the decrease is due to the fact that Fiscal 2016 revenue was inflated due to the claims commutation in the EWC Program. Reduced investment income also contributed to the decrease in revenues. Net of these two factors, both premium and pool revenue is up partly due to rising payrolls which is the exposure base for many programs. Insurance rates increased for the Excess Workers' Compensation, General Liability 1 and 2, Medical Malpractice, and EIAHealth Programs. There were flat rate renewals or rate decreases in the Primary Workers' Compensation, Primary General Liability, Property, Dental, and Vision Programs.



Investment Income

Investment income was \$4.6M for fiscal 2017; only a third of fiscal 2016. Even though we have more treasury assets to invest, we experienced some unrealized losses as compared to unrealized gains in fiscal 2016 that were included in the investment income. We expect earnings to rise gradually as interest rates recover.

Expenses

The EIA continued to purchase insurance to cover risks when that option was more cost effective than pooling the risk. In 2017, insurance related expense was \$537M, up from \$496M in 2016, matching the growth in revenues. Purchased insurance was 70% of all expenses, while claim costs accounted for 25%. Dividends, Program Services, and Administrative Costs made up the remaining 5% of expenses.

The Member Services Department was created in fiscal 2016 and continues to implement new services, which incorporate Loss Prevention, Claims, and Risk Management services. The EIA offers a wide range of services to our members including:

- On-site and telephonic consultation
- Video, electronic and printed resource material
- Regional, on-site and web based training programs
- Facility inspections
- Hazard and exposure assessments with realistic solutions
- Crisis Incident Management and Consultation
- Drug and Alcohol Monitoring Consortium
- Policy/program evaluation and development
- Subsidy program to fund risk management services
- A Risk Management Practitioners Program
- Background Check Services
- An online Risk Assessment Tool

Financial Letter

continued

We are always in the process of re-evaluating and expanding services to members, including creating an Enterprise Risk Consultants program.

New and On-going Initiatives

The conversions for two of the three remaining Primary Workers' Compensation Third Party Administrators (PWC TPAs) into our Claims Management Information System (CMIS) were completed. The final PWC TPA will be implemented in the 2017/18 fiscal year, so discussions regarding feasibility for Primary General Liability TPAs to convert have begun. The IT Department continues to provide a CMIS service to our members.

We continue development on a benchmarking service that will enhance our understanding of claims trends and enable us to craft more focused loss prevention programs, as well as more effectively price member premiums. The automated Risk Assessment Tool enabling members to identify areas of risk and make changes as needed to mitigate losses, was made available.

Development continues on the website and pool management system functionality. Applications to manage subsidy balances and reimbursement requests as well as governance participation were released.

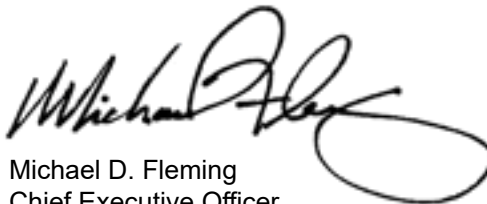
The EIAHealth Program continues to provide transparent and stable healthcare renewals to California public agencies. In fiscal 2016/2017 the Program grew 25% which represents 28 agencies and covers 24,000 employee/retiree lives.

Our financial statements follow. With the help of its people, members, staff, business and insurance partners, the EIA continues to accomplish its mission of providing risk coverage programs and risk management services to its members which drive member stability, efficiency and best practices.

Respectfully submitted,



Puneet Behl
Chief Financial Officer



Michael D. Fleming
Chief Executive Officer



Darrel Pyle
City of Hanford
Finance Committee Chair

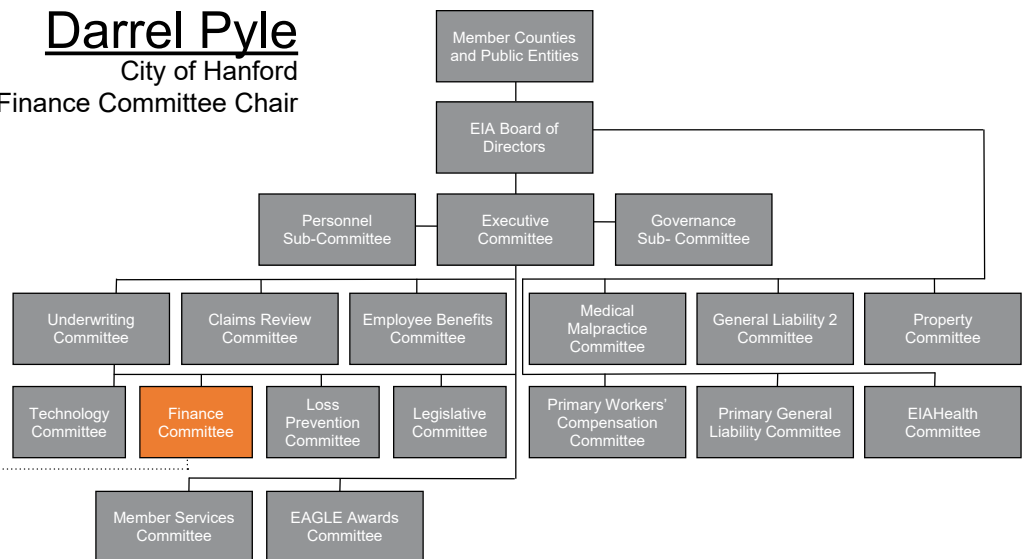
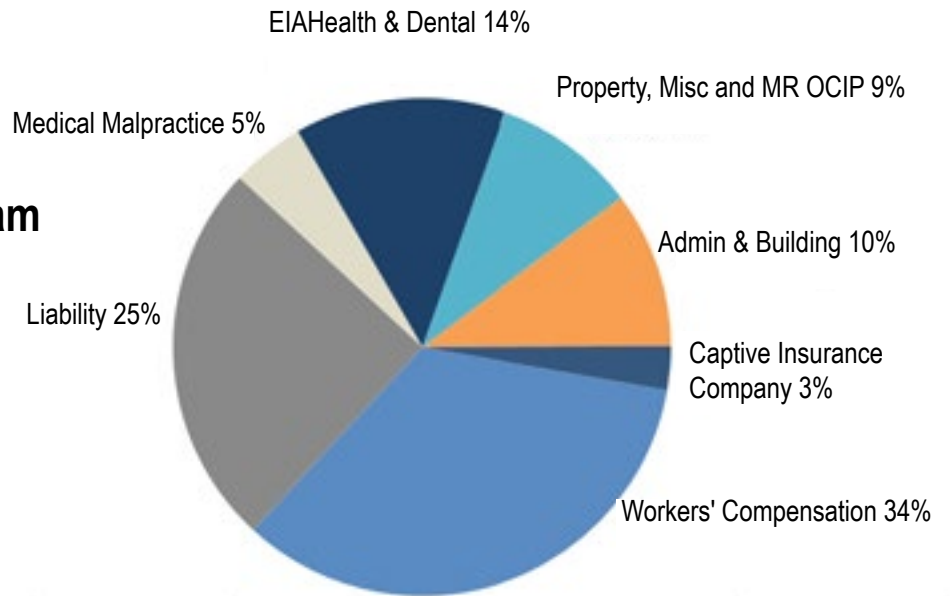


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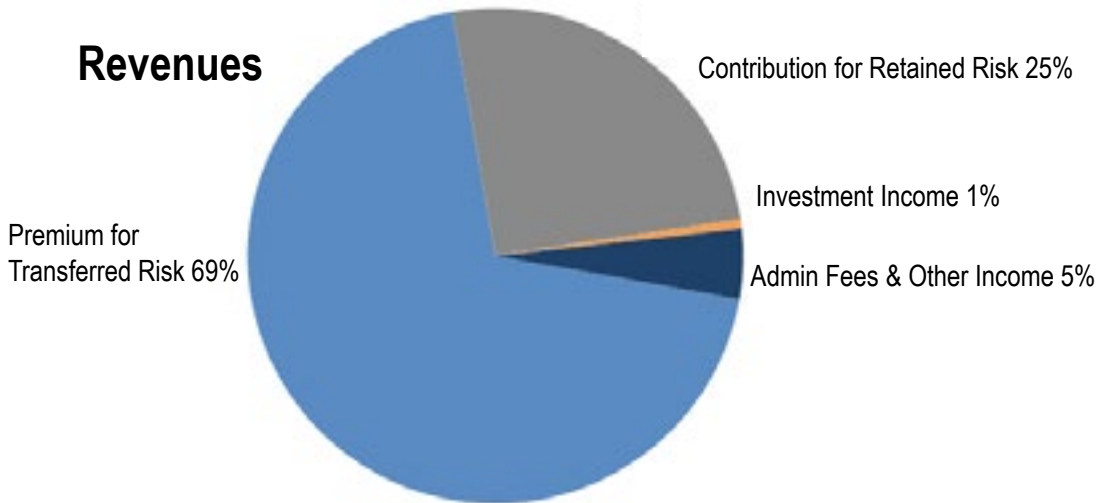
Financial Profile

Financial results in brief 2016/2017

Net Position by Program



Revenues



Expenses

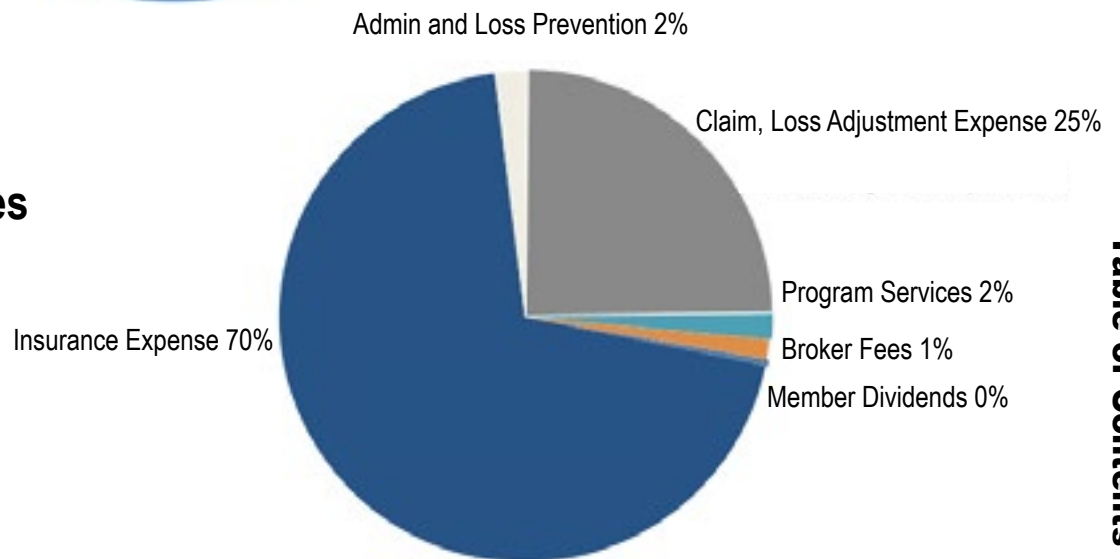


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Financial Profile

continued

Statement of Net Position, June 30, 2017 and 2016

	<u>June 30, 2017</u>	<u>June 30, 2016</u>
Assets:		
Cash and Cash Equivalents	\$ 36,891,450	\$ 39,521,430
Investments	616,992,552	571,598,427
Receivables	29,796,756	26,517,743
Prepaid Expenses and Deferred Outflows of Resources	99,381,588	94,770,870
Land, Buildings and Equipment (Net)	<u>9,838,240</u>	<u>9,578,879</u>
 Total Assets and Deferred Outflows of Resources	 <u>792,900,586</u>	 <u>741,987,349</u>
Liabilities:		
Accounts Payable, Due to Members and Deposits from Carriers	19,247,003	28,503,002
Unearned Income and Other Liabilities	19,872,723	9,821,051
Pension Liabilities	2,558,380	3,469,004
Claim Liabilities	<u>610,701,218</u>	<u>562,521,675</u>
 Total Liabilities and Deferred Inflows of Resources	 <u>652,379,324</u>	 <u>604,314,732</u>
Net Position:		
Invested in Capital Assets	9,838,240	9,578,879
Unrestricted	<u>130,683,022</u>	<u>128,093,738</u>
 Total Net Position	 <u>\$ 140,521,262</u>	 <u>\$ 137,672,617</u>

Financial Profile

continued

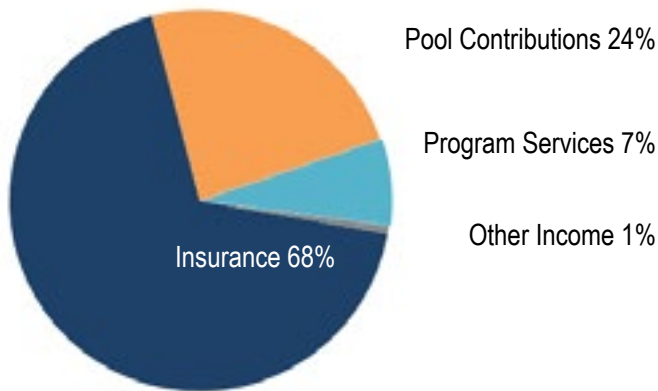
Statement of Revenues, Expenses & Changes in Net Position For the Fiscal Years Ended June 30, 2017 and 2016

	<u>June 30, 2017</u>	<u>June 30, 2016</u>
Revenues:		
Premiums for Transferred Risk	\$ 535,583,984	\$ 493,749,250
Broker Fees	9,996,927	9,385,697
Contributions for Retained Risk	196,118,073	163,031,197
Dividend Income	192,828	232,389
Investment Income, net	4,602,220	13,786,527
Member Services	935,244	747,513
Administration Fees	21,294,667	18,830,010
Public Entity Fees	738,862	655,463
Development Fees	2,400	-
Other Income	2,172,511	86,854,558
	<u>771,637,716</u>	<u>787,272,604</u>
Total Revenues		
Expenses:		
Member Dividends	\$ 2,970,796	\$ 5,554,624
Stabilization Funds Distributed	64,106	477,716
Insurance and Provision for Losses:		
Insurance Expense	537,135,168	496,527,761
Broker Fees	10,056,293	9,125,742
Provision for Insured Events	185,159,424	213,524,014
Unallocated Loss Adjustment Expenses	4,035,629	9,400,117
Program Services	13,006,216	13,744,756
Member Services and Subsidies	2,753,144	2,963,429
General Administrative Services	12,500,483	9,574,758
Depreciation and Building Maintenance	1,107,812	1,113,715
	<u>768,789,071</u>	<u>762,006,632</u>
Total Expenses		
Changes in Net Position	<u>2,848,645</u>	<u>25,265,972</u>
Net Position:		
Net Position, Beginning of Year	<u>137,672,617</u>	<u>112,406,645</u>
Cumulative Effect of Change in Accounting Principle		
Pension	<u>-</u>	<u>-</u>
Net Position, End of Year	<u>\$ 140,521,262</u>	<u>\$ 137,672,617</u>

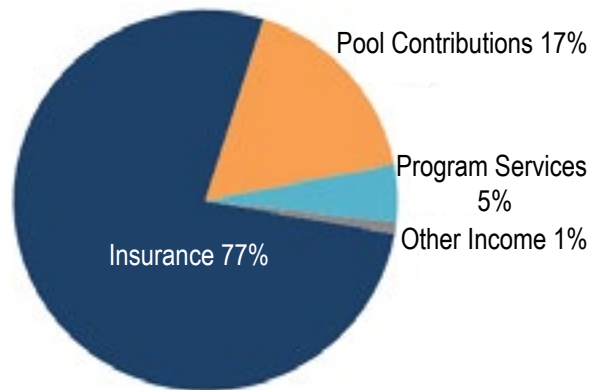
Financial Profile

Operating Results by Program

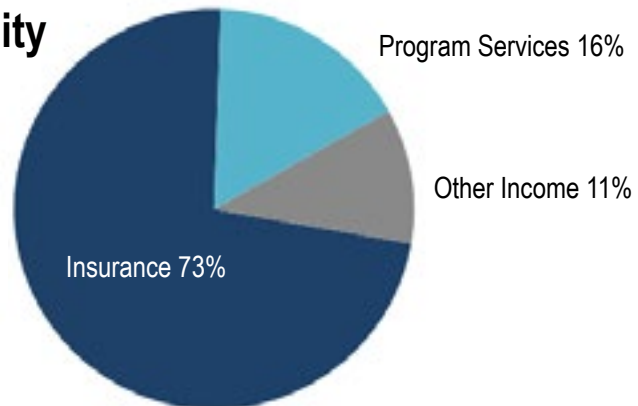
Primary Workers' Compensation



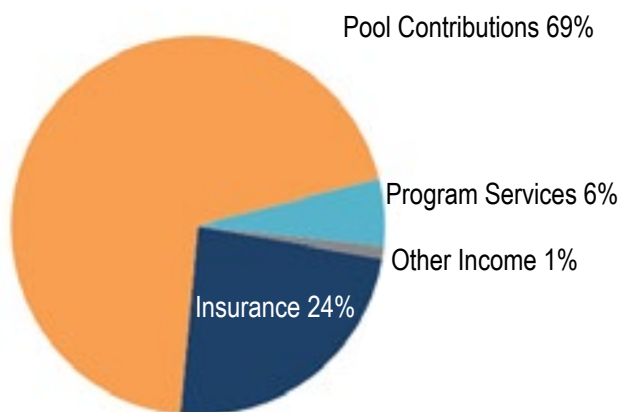
Excess Workers' Compensation



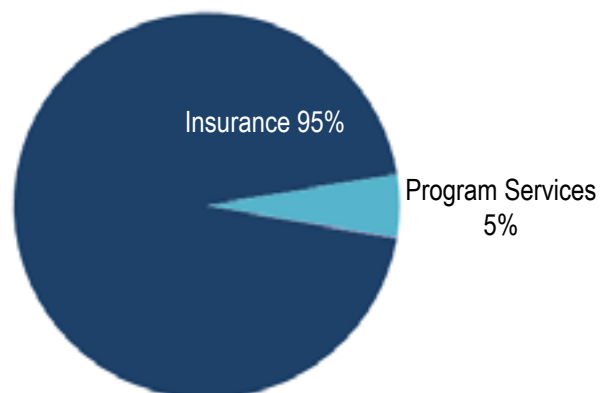
Primary General Liability



General Liability 1



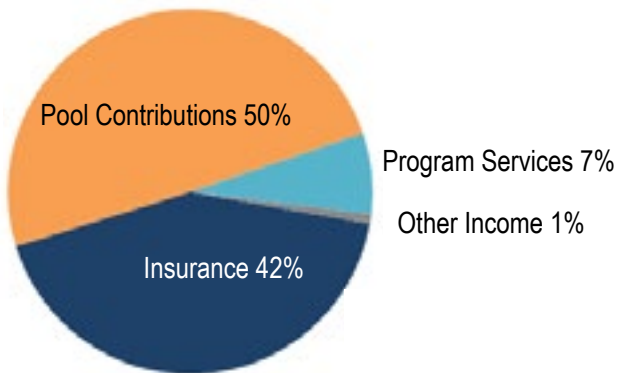
General Liability 2



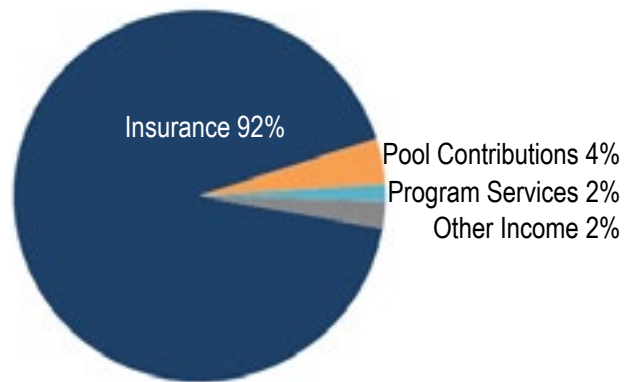
Financial Profile

Operating Results by Program

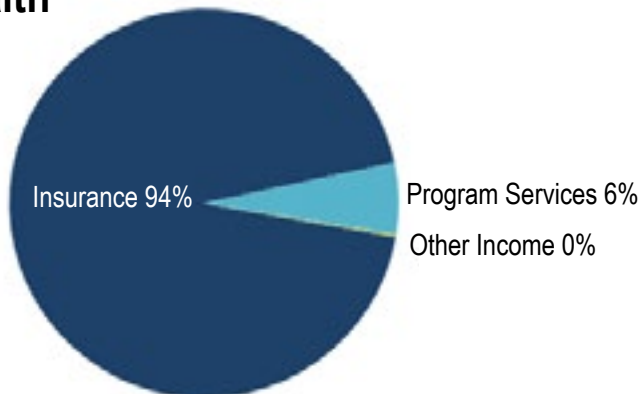
Medical Malpractice



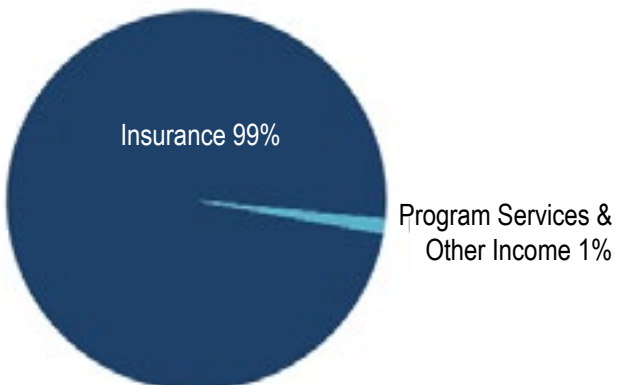
Property



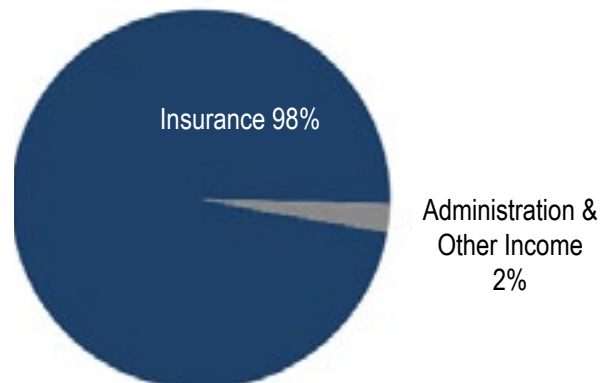
EIAHealth



Dental



MR OCIP



About the EIA

The CSAC Excess Insurance Authority was formed as a Joint Powers Authority (JPA) in 1979, pursuant to Article 1, Chapter 5, Division 7, Title 1, of the California Government Code (Section 6500 et seq.). The EIA is a recognized leader and pioneer in the pooling and risk management community in California and nationwide.

Over the past 38 years, the organization has grown substantially in terms of membership, programs, and services. During that entire time, the EIA has helped public entities and local communities preserve their resources by reducing their cost of risk and insurance. The EIA has continued to thrive by providing members with exceptional value and service, as well as the opportunity to actively participate in an organization dedicated to the control of losses and cost effective risk management solutions.

A high priority for the Board of Directors and the committees is to ensure the EIA is providing high-quality, cost-effective, and efficient services to the members. Through the efforts of the members, the EIA has created programs and services that are stable, secure, and have the flexibility to meet the challenges of the dynamic insurance marketplace and ever changing economy. The formation of the Excess Insurance Organization (EIO) captive, which began operations on July 1, 2016, is an example of the gears in motion at the EIA.

While the membership has enjoyed the rewards of their success over the past 38 years, they have continued to refine, restructure, and improve the programs and services to ensure that the members' current and future needs will be met. At the same time, efforts are continually made to keep costs as low as possible for members.

In order to measure the effectiveness of its services and programs, the EIA participates in the California Association of Joint Powers Authorities (CAJPA) Accreditation Program. Since 1989, the EIA has been awarded their highest designation, "Accreditation with Excellence," which was again awarded this year. Since 2007, the EIA has also been recognized by the Association of Governmental Risk Pools (AGRiP), a national pooling association, which was also again awarded this year. Both the CAJPA accreditation and AGRiP recognition are indications of exceptional compliance with best management and financial practices. Additionally, the EIA was the first JPA in the state to receive the Government Finance Officers Association's Certificate of Excellence in Financial Reporting (FYE 6/30/94 – 6/30/16) and was again awarded the Certificate this year. These recognitions and achievements reinforce the valuable, effective, efficient, collaborative, and stable organization that the members have built for California's counties and public entities.

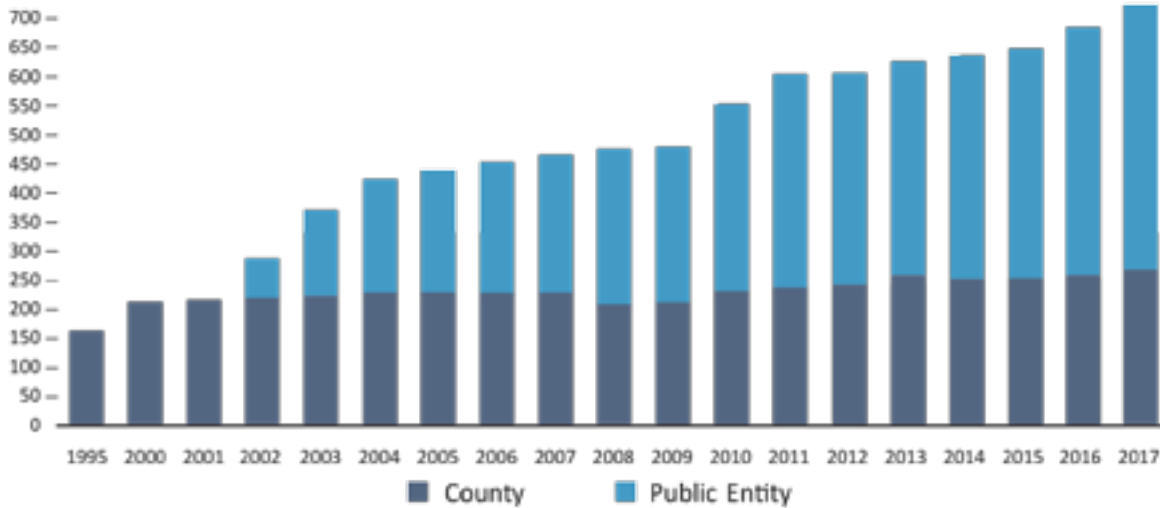
Membership

Since the early 2000s, when non-county public entities throughout the state were given the opportunity to access the EIA's programs and services, the EIA has seen significant membership growth. Most of the growth occurred during 2001 to 2004 as a result of conditions in the insurance market.



As depicted in the graph on the next page, growth over the past five years has continued, but at a more steady and controlled pace. Growth over the last five years is due, in large part, to the formation of the Dental Program. This Program launched on January 1, 2010 and currently has 146 members spanning 74,000 public entity employees enrolled. In the following graph, membership is shown in terms of "member units", where each member in each of the programs is counted as one member unit.

Membership (continued)



The EIA's 55 member counties represent a 95% market share of the 58 counties in the state. While the public entity membership currently consists of 273 organizations, including cities, school districts, special districts, and other JPAs, the actual number of public entities accessing the coverage and services of the EIA is more than 1,900. In fact, coverage is being provided, either directly or through a member JPA, to 67% of the cities in California. While future growth within California is likely to continue at a slower pace, the need for high-quality, low-cost insurance programs remain strong by county-affiliated agencies and local governmental entities.

Development of a Captive Insurance Company

The idea of the EIA forming a captive insurance company was contemplated and investigated for several years, and at the strategic planning retreat in April of 2016, a plan was set in motion, which was approved by the Executive Committee in May, by the Board in June, and the captive began operations as the Excess Insurance Organization (EIO) on July 1, 2016. The EIO is a Utah domiciled captive insurance company wholly owned by the EIA. It took in \$81.8M in revenue including \$5M in initial capitalization in its first year of operations. Six programs elected to transfer their corridor layers of risk to the EIO, resulting in an aggregate premium savings of approximately \$7.5M for the EIA members. Through the EIO's investment program, we increased our total investment income by over \$2.8M. To compare, the EIA earned .22% on its investment portfolio, while the EIO earned 3.45%, resulting in a collectively earned total investment return of .63% on a blended basis.



Benefits of the EIO include:

- 1. There is a short-term immediate benefit to each program that transfers risk into the captive.** The cost to fund each corridor is discounted by 5 - 8%, depending on the duration of the payout period of the program, which represents an upfront savings to the program members.
- 2. There is a long-term benefit to the entire EIA membership across all programs.** This is derived from an enhanced investment program that will return millions of dollars in additional investment income to the EIA Treasury (all programs) over the long-term.
- 3. A superior risk transfer mechanism is created in the captive by comingling the risks of different programs.** When the risks are comingled, the nature of the risk changes creating a diversified blended risk that is inherently more stable.

CSAC EIA's Members



Membership Involvement

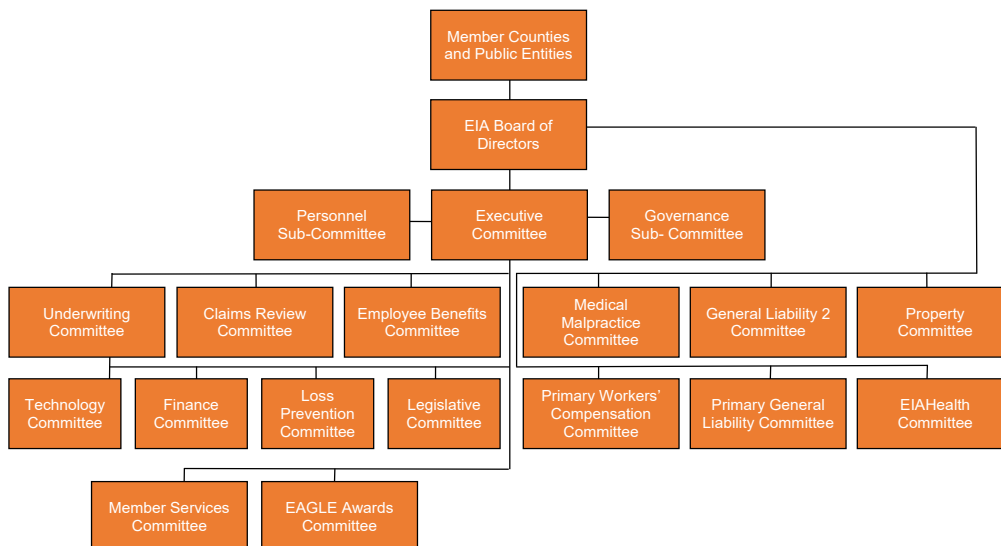
Our mission statement starts by prefacing that the EIA “is a member-directed risk sharing pool...”. Membership involvement has always been the hallmark of the EIA and the key to the success of the organization. The EIA members generously provide their time, expertise, and leadership by serving on the Board of Directors and through their involvement on one or more of the EIA’s 18 committees. As such, more than 120 individuals are currently participating in the governance of the organization. The EIA is fortunate to have such a substantial number of people driving the decisions that keep the organizations gears in motion.

Not only does the EIA have a high number of members contributing to the success of the organization, the expertise and knowledge that they bring is amongst the best in the business. We have participation by members of Boards of Supervisors, County Administrative Officers, Risk Managers, Auditors, and many other professionals offering their expertise. The EIA is truly appreciative of all the time and effort the members contribute to the organization. The organization would not be as great without them.

Because member involvement is a critical component of success, the EIA has made this subject one of its highest priorities. Strategies have been implemented such as succession planning and mentor programs to ensure that active participation – which leads to member loyalty – continues at a high level.

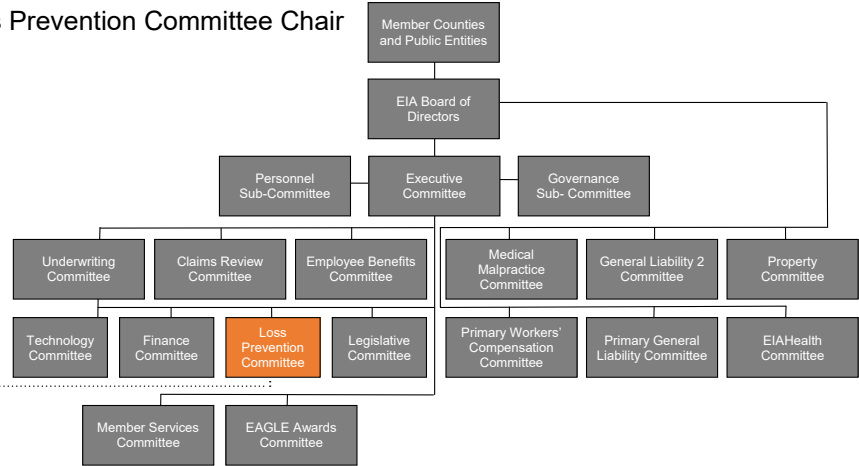
Below is an organizational chart depicting the governance structure of the EIA. The Board of Directors is comprised of 62 members; 1 representative from each member county and 7 members elected by the public entity membership. The Executive Committee consists of 11 members elected by the Board of Directors. Each year, the EIA solicits interest from the members to serve on the various committees. Appointments are then made by the Executive Committee from members’ participation in the specific coverage program, or based upon an individual’s background or expertise.

Several of the governing committees are depicted on the preceding pages of this report. In addition, the EIA also has a Loss Prevention Committee, Legislative Committee, Technology Committee, Member Services Committee, and EAGLE Awards Committee (pages 37 & 38). The Loss Prevention Committee is responsible for determining the loss prevention services and resources that are offered to EIA members, generally based on past loss trends, emerging trends, and demands of the membership. The Member Services Committee works in tandem with the Loss Prevention Committee to provide members the services they need that are aligned with general risk management services. The Legislative Committee follows state, and sometimes federal, legislation and regulations that could affect the EIA programs and the members. They primarily focus on legislation and regulations that affect public entities in the areas of workers’ compensation, tort liability, health benefits, and workplace safety. Finally, the Technology Committee oversees the EIA’s technology resources such as the website and claims management system. The Committee is also responsible for determining technology related services that are offered to the members. The EAGLE Awards Committee is the newest, working to showcase best practices of members so they can be shared amongst us to move us all forward.

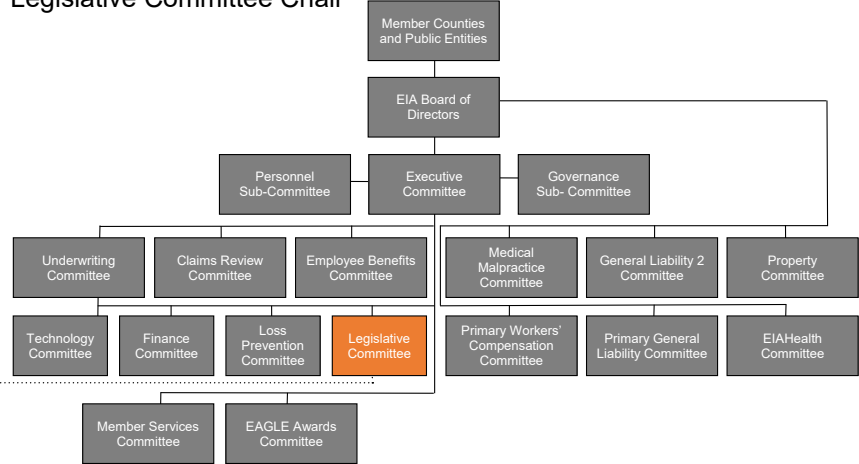




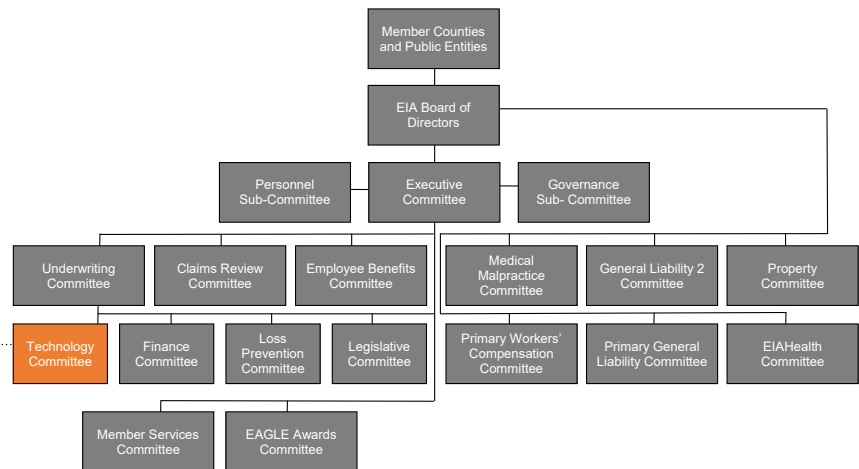
Eric Dahlen
 CSRM
 Loss Prevention Committee Chair



Andreas Pyper
 Santa Barbara County
 Legislative Committee Chair



Heather Correll
 Mendocino County
 Technology Committee Chair

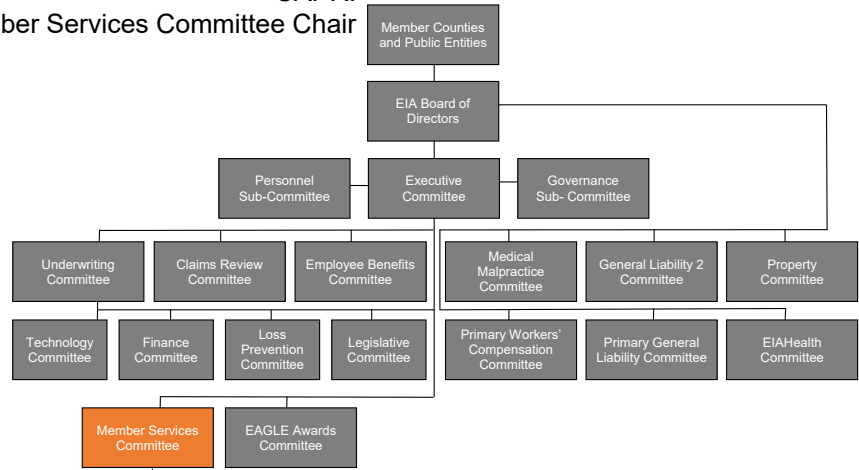




Pat Cabulagan

CAPRI

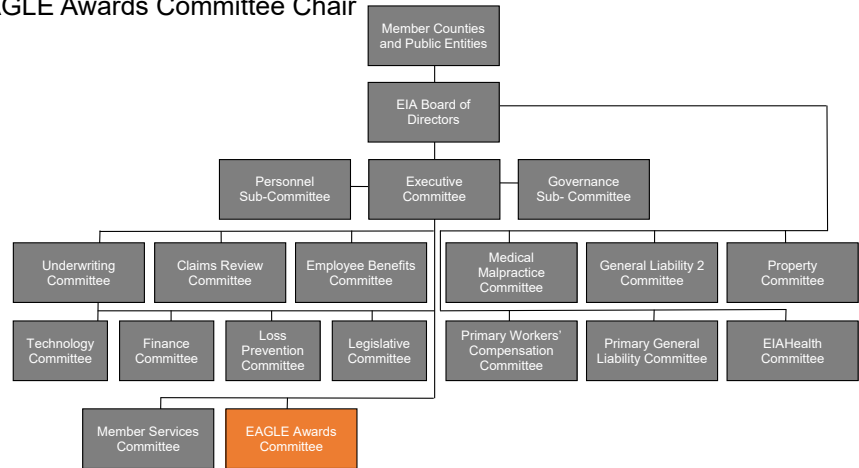
Member Services Committee Chair



James Brown

Merced County

EAGLE Awards Committee Chair



EIA Leadership

2017 Executive Committee

President

James Brown, Merced County

Vice President

Kerry John Whitney, Napa County

Members

Ann Richey, ACCEL/City of Ontario
John Viegas, Glenn County
Scott Schimke, Glenn County
Matt Gutierrez, Kern County
Richard Egan, Lassen County
Roberta Allen, Plumas County
Kimberly Greer, City of Richmond
Ken Hernandez, San Bernardino County
Lance Sposito, Santa Clara County

Presidents

Supervisor Barbara Crowley, Tehama Co. 1980-1982
Charles Mitchell, Santa Barbara Co. 1985-1986
James L. Gale, Kings County, 1987
John Crane, Calaveras County, 1988
Gail Braun, Sonoma County, 1988-1989
Ronald Whipp, Santa Cruz County, 1990
Norman Phelps, Shasta County, 1991
Charles Graham, Sutter County, 1992
John Larkin, Trinity County, 1993
Arthur Giumini, San Luis Obispo County, 1994
Don Blackhurst, Santa Clara County, 1995
Marcia Chadbourne, Solano County, 1996
J. Terry Roberts, Fresno County, 1983-84 & 1998
Robert Kessinger, Colusa County, 1999
Brent Harrington, Calaveras County, 2000
Kimberly Kerr, Humboldt County, 2001-2002
Richard Robinson, Tehama County, 1997 & 2003
Charles Nares, San Diego County, 2004
David L. Dolenar, Stanislaus County, 2005
Peggy Scroggins, Colusa County, 2006
Marcia Chadbourne, Sonoma County, 2007
Ron Harvey, Contra Costa County, 2008
Supervisor Peter W. Huebner, Sierra County, 2009
Lance Sposito, Santa Clara County, 2010
Barbara Lubben, Alameda County, 2013
Larry Moss, EBRPD, 2014
Jim Sessions, Riverside County, 2011 & 2015
Scott Schimke, GSRMA, 2012 & 2016
James Brown, Merced County, 2017 & 2018

2018 Executive Committee

President

James Brown, Merced County

Vice President

Kerry John Whitney, Napa County

Members

John Viegas, Glenn County
Scott Schimke, Golden State Risk Mgmt. Authority
Matt Gutierrez, Kern County
Richard Egan, Lassen County
Roberta Allen, Plumas County
Kimberly Greer, City of Richmond
Lance Sposito, Santa Clara County
Sherri Adams, Solano County
Janell Crane, Sonoma County

Chief Executive Officers

Gregory L. Trout, 1980-1985
Vincent W. Pisani, 1985-1992
Michael Fleming, 1992-Present

Director Emeritus

Supervisor Dick Mudd, 2000-Present

Legal Counsel

Stephen Underwood



Senior Management (left to right)

John Alltop, Chief Actuary
Gina Dean, Chief Operating Officer
Michael Pott, Chief Claims Officer
Michael Fleming, Chief Executive Officer
Rick Brush, Chief Member Services Officer
Puneet Behl, Chief Financial Officer
George Reynolds, Chief Information Officer

The Board of Directors of the Association of Governmental Risk Pools is pleased to grant Recognition to

CSAC - EIA

Such Recognition is granted only after a rigorous review of documentation submitted to show compliance with the

AGRiP Advisory Standards
2016-2019



Government Finance Officers Association

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June 30, 2016

Jeffrey R. Green
Executive Director







CSAC Excess Insurance Authority
75 Iron Point Circle, Suite 200
Folsom, CA 95630
916.850.7300
www.csac-eia.org

**FINANCIAL RATINGS OF THE CSURMA INSURERS AND
REINSURERS**

ISSUE: One of the recommendations that came out of the CSURMA Operational Review was the suggestion that Staff should consider providing to the Board of Directors a summary of the financial strength of all insurance and reinsurance providers on the CSURMA programs. Staff prepared the attached report based on the current placements for FY 17/18 and will update the report in October for the FY 18/19 placements.

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

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: Going forward, this report will be presented to the Board of Directors every year at the fall meeting.

ATTACHMENT(S):

- a. Financial Report of CSURMA Insurers and Reinsurers

Financial Strength of Insurers and Reinsurers

Coverage	Carrier	Financial Rating
CAMPUS & AORMA		
REINSURANCE LIABILITY		
Reinsurance Liability (\$4M xs \$1M) Markel (50% share)	Markel Global Reinsurance Company	S&P: A AM Best Rating: A XV Outlook: Stable
Reinsurance Liability (\$4M xs \$1M) Great American (50% share)	Great American Insurance Company	S&P: A+ AM Best Rating: A+ XIV Outlook: Stable
Reinsurance Liability (\$5M xs \$5M) Ironshore	Ironshore Indemnity Inc.	S&P: A AM Best Rating: A XIV Outlook: Stable
Reinsurance Liability (\$10M xs \$10M) AWAC	Allied World Assurance Co. (U.S) Inc.	S&P : A- AM Best Rating: A XV Outlook: Stable
EXCESS LIABILITY		
Excess Liability (\$5M xs \$20M) Ironshore - Layer 3	Ironshore Specialty Insurance Co.	S&P: A AM Best Rating: A XIV Outlook: Stable
Excess Liability (\$10M xs \$25M) Peleus - Layer 4	Peleus Insurance Company	S&P: A- AM Best Rating: A XII Outlook: Stable
Excess Liability (\$5M xs \$35M) AWAC - Layer 5	Allied World Assurance Co. (U.S) Inc.	S&P : A- AM Best Rating: A XV Outlook: Stable
Excess Liability (\$10M xs \$40M) Gemini - Layer 6	Gemini Insurance Company	S&P : A+ AM Best Rating: A+ XV Outlook: Stable
Excess Liability (\$10M po \$50M xs \$50M) Great American Layer 7a	Great American E&S Insurance Company	S&P: A+ AM Best Rating: A+ XIV Outlook: Stable

Financial Strength of Insurers and Reinsurers

Coverage	Carrier	Financial Rating
Excess Liability (\$30M po \$50M xs \$50M) Hiscox, ATL, Score Re - Layer 7b	Hiscox	S&P: A AM Best Rating: A XV Outlook: Stable
Excess Liability (\$10M po \$50M xs \$50M) Hallmark - Layer 7c	Hallmark Specialty Insurance Company	AM Best Rating: A- VIII Outlook: Stable Non-Admitted in the State of CA
Excess Liability (\$25M po \$50M x \$100M) Aspen - Layer 8a	Aspen Bermuda Limited	S&P: A (Strong) AM Best Rating: A (Excellent) Outlook: Stable
Excess Liability (\$25M po \$50M x 100M) Ironshore / Starr / Hamilton / Antares Layer 8b	Iron Starr Excess Agency Ltd.	AM Best Rating: A
Excess Liability (\$50M x \$150M) XL - Layer 9	XL Insurance Company SD	S&P: A+ AM Best Rating: A u XV Outlook: Developing
NEW - Excess Liability (\$25M po \$75M x \$200M) Ironshore / Starr / Hamilton Re / Antares - Layer 10a	Iron Starr Excess Agency Ltd.	AM Best Rating: A
NEW - Excess Liability (\$25M po \$75M x \$200M) Aspen - Layer 10b	Aspen Bermuda Limited	S&P: A (Strong) AM Best Rating: A (Excellent) Outlook: Stable
NEW - Excess Liability (\$25M po \$75M x \$200M) Chubb Bermuda - Layer 10c	Chubb Bermuda Insurance Ltd.	S&P: AA AM Best Rating: A++ VX Outlook: Stable
OTHER PROGRAM / COVERAGES		
Cyber Risk Liability (CYBER ENHANCEMENT OPTION (CEO))	Lloyd's of London / Beazley	S&P: A+ (Stable) AM Best Rating: A XIII (Positive) Non-Admitted
Cyber Risk Liability (Excess of APIP & CEO) (\$5M xs \$2M - Novae)	Lloyd's Syndicate Novae	S&P: A+ (Strong) AM Best Rating: A (Excellent) Fitch: AA- (Very Strong)

Financial Strength of Insurers and Reinsurers

Coverage	Carrier	Financial Rating
Cyber Risk Liability (\$5M xs \$7M - CFC)	Beazley Various Lloyd's Insurers	S&P: A+ (Stable) AM Best Rating: A XIII (Positive) Non-Admitted
NEW: Cyber Risk Liability (\$5M xs \$12M - AXIS)	AXIS Insurance	S&P: A+ AM Best Rating: A+ : XV Outlook: Negative
Fidelity - Crime	Lloyd's Syndicate AGM 2488	S&P: A+ (Strong) AM Best Rating: A (Excellent) Fitch: AA- (Very Strong)
Trustees E&O, Fiduciary Liability	Lloyd's Syndicate - Aspen	S&P: A+ (Strong) AM Best Rating: A (Excellent) Fitch: AA- (Very Strong)
Auto Physical Damage (APD)	AGCS Marine Insurance Company	S&P: AA AM Best Rating: A+ XV Outlook: Stable
NEW - Drone Insurance Program (DRIP)	Westchester Fire Insurance Company	S&P: AA AM Best Rating: A++ XV Outlook: Stable
CAMPUS PROGRAMS		
Workers Compensation Program - BILLED DIRECTLY FROM CSAC EIA	CSAC Excess Insurance Authority	Not Rated
Foreign Travel Insurance Program (FTIP)	Chubb	S&P: AA AM Best Rating: A++ XV Outlook: Stable
Foreign Travel Insurance Program (FTIP) - GL / XS Auto / WC	ACE American Insurance Company	S&P: AA AM Best Rating: A++ XV Outlook: Stable
CSU IP (International Program)	Chubb	S&P: AA AM Best Rating: A++ XV Outlook: Stable

Financial Strength of Insurers and Reinsurers

Coverage	Carrier	Financial Rating
Student Professional Liability Insurance Program (SPLIP)	Ascot Underwriting Bermuda Syndicate 1414 at Lloyd's of London	S&P: A+ (Strong) AM Best Rating: A (Excellent) Fitch: AA- (Very Strong)
Ascot (Sideways- SPLIP Agg Excess SPLIP)	Ascot Underwriting Bermuda Syndicate 1414 at Lloyd's of London	S&P: A+ (Strong) AM Best Rating: A (Excellent) Fitch: AA- (Very Strong)
Student Academic Field Exp. For Credit Liab Ins. Program (SAFECLIP) - (\$5M / \$10M)	Ascot Underwriting Bermuda Syndicate 1414 at Lloyd's of London	S&P: A+ (Strong) AM Best Rating: A (Excellent) Fitch: AA- (Very Strong)
Student Academic Field Exp. For Credit Liab Ins. Program (SAFECLIP) - (Ascot SAFECLIP Agg Excess)	Ascot Underwriting Bermuda Syndicate 1414 at Lloyd's of London	S&P: A+ (Strong) AM Best Rating: A (Excellent) Fitch: AA- (Very Strong)
Doctors' Med Mal (Ascot Excess)	Ascot Underwriting Bermuda Syndicate 1414 at Lloyd's of London	S&P: A+ (Strong) AM Best Rating: A (Excellent) Fitch: AA- (Very Strong)
Property and B&M Insurance (incl. Cyber & Pollution Liab)	Alliant Property Insurance Program (APIP) – Lexington Insurance Co.	S&P: AA AM Best Rating: A++ XV Outlook: Stable
Inland Marine Insurance (overall rate flat)	AGCS Marine Insurance Company	S&P: AA AM Best Rating: A+ XV Outlook: Stable
Fine Arts, Artifacts, & Archives Program	Lloyd's of London syndicates: HIS33, ASC1414, AUW609, XLC2003, ATL1861, KLN510	S&P: A+ (Strong) AM Best Rating: A (Excellent) Fitch: AA- (Very Strong)
Non-Owned Aircraft Liability	Westchester Fire Insurance Company	S&P: AA- AM Best Rating: A++ XV
CSU Rocketry Program	ACE Property and Casualty Insurance Company	S&P: AA- AM Best Rating: A++ XV
Builder's Risk - Note: Billed directly to CSU Construction Mgmt Dept	Illinois Union Insurance Company	S&P: AA- AM Best Rating: A++ XV

Financial Strength of Insurers and Reinsurers

Coverage	Carrier	Financial Rating
Athletic Injury Medical Expense (AIME)	AXIS Insurance Company	S&P: A+ AM Best Rating: A+ XV Outlook: Negative
APEEL (Pollution Liability)	Illinois Union Insurance Company	S&P: AA (Very Strong) AM Best Rating: A++ (Superior), XV Non-Admitted
AORMA PROGRAMS		
Workers Compensation Program - BILLED DIRECTLY FROM CSAC EIA	CSAC Excess Insurance Authority	Not Rated
Property and B&M Insurance (incl. Cyber & Pollution Liab)	Alliant Property Insurance Program (APIP) – Lexington Insurance Co.	S&P: AA AM Best Rating: A++ XV Outlook: Stable
ID Fraud	Travelers Excess and Surplus Lines Company	S&P: AA AM Best Rating: A++ XV Outlook: Stable
Participant Accident Insurance	QBE Insurance Company	S&P: A+ AM Best Rating: A Admitted

CSURMA ADMINISTRATIVE SERVICE CALENDAR

ISSUE: This item is provided as an information item to advise the Board of Directors 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 Board of Directors review the CSURMA Administrative Service Calendar and provide direction to staff as appropriate.

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

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA Administrative Services Calendar

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
JANUARY 2018				
01/01/18	CSURMA Policies and Procedures (odd in odd years / even in even years)	Alliant Staff	Robert Leong	Completed
01/01/18	FTIP: Order FTIP loss run and IP loss run valued at 12/31	Alliant Staff	Stacey Weeks	
01/02/18	FORM 700 - JPA ADMIN finalizes current year member listing	Alliant Staff	Tevea Him	Completed
01/06/18	State Filing - Statement of Facts – Roster of Public Agencies - file with Secretary of State	Alliant Staff	Tevea Him	Completed
01/06/18	State Filing - Joint Powers Authority - file with Secretary of State - As Needed	Alliant Staff	Tevea Him	In Process
01/06/18	State Filing - Financial Statement to the County Auditor and State Controller	Alliant Staff	Tevea Him	Completed
01/06/18	State Filing - Treasurers' Bond	Alliant Staff	Tevea Him	
01/07/18	Announce the new AORMA Committee Vice Chair as well as open seats on the AORMA Committee	Nominations Committee	Mimi Long	Completed
1/7-10/2018	CSURMA AOA CONFERENCE	Alliant Staff	Mimi Long	Completed
01/07/18	CSURMA EC Meeting	Alliant Staff	Mimi Long	Completed
01/09/18	AORMA PC Meeting	Alliant Staff	Mimi Long	Completed
01/15/18	AIME Committee Meeting	Alliant Staff	Stacey Weeks	Completed
01/15/18	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
01/31/18	Final premium / rate letter to all AORMA members	Alliant Staff	Mimi Long	Completed
01/31/18	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	Completed
FEBRUARY 2018				
02/01/18	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
02/01/18	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 12/31	Alliant Staff	Tevea Him	Completed
02/01/18	UIP - Send EDD Claims Information to Individual Members	Alliant Staff	Tevea Him	Completed
02/01/18	Campus Liability Risk Pool claims audit (every odd year)	Alliant Staff	Mimi Long	
02/01/18	Campus Workers' Compensation Risk Pool claims audit (every odd year)	Alliant Staff	Jacki Graf	
02/01/18	AORMA Workers' Compensation program claims administration audit (every even year)	Alliant Staff	Jacki Graf	
02/01/18	AIME Risk Pool claims audit (every odd year)	Alliant Staff	Mimi Long	
02/01/18	AORMA Liability Program claims audit (every odd year)	Alliant Staff	Mimi Long	
02/01/18	FTIP: Prepare loss summaries, review with SRM to determine renewal strategy (market or not, etc)	Alliant Staff	Stacey Weeks	
02/15/18	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
02/22/18	AORMA Program Committee Meeting (Teleconference) - Canceled	Alliant Staff	Mimi Long	Completed
MARCH 2018				
03/01/18	Annual Review of (1) Data Security Policies and (2) the Integrated CSU Administration Manual	Alliant Staff	Mimi Long	Completed
03/01/18	AORMA Liability Program - Reinsurance Recovery (verify w/ Yumi)	Carl Warren	Mimi Long	Completed
03/01/18	Chancellor's Office Services Budget Proposals	Alliant Staff	Mimi Long	Pending
03/01/18	CSURMA Budget (EC and AORMA Approval)	Alliant Staff	Robert Leong	Pending
03/01/18	Review of the CSURMA Master Investment Policy	Alliant Staff	Mimi Long	Completed
03/01/18	CSURMA Mid-Term Budget Amendments	Alliant Staff	Robert Leong	Pending
03/01/18	FORM 700 - Follow up No. 3 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	Completed
03/01/18	Review the Auxiliary Service Provider Report	Alliant Staff	Mimi Long	Pending
03/01/18	Appointment of the Campus Programs RPTG - Spring 2018 (FY 2019/2020)	Alliant Staff	Robert Leong	In Process
03/01/18	FTIP: Obtain initial feedback from underwriters on renewal pricing, prepare item for EC and obtain renewal for overall renewal pricing	Alliant Staff	Stacey Weeks	
03/08/18	AORMA Committee Meeting	Alliant Staff	Mimi Long	Completed
03/08/18	CSURMA EC Meeting	Alliant Staff	Mimi Long	Completed

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
03/09/18	CSURMA EC LRP Meeting	Alliant Staff	Mimi Long	Completed
03/15/18	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
03/15/18	Quarterly Risk Management Report	Alliant Staff	Mimi Long	
03/20/18	Forward slate of nominees to fill the open seats on the AORMA Committee	Alliant Staff	Mimi Long	Completed
03/31/18	Completion of the Form 700 – Statement of Economic Interest	BOD and Alliant Staff	Tevea Him	Completed
03/31/18	CSURMA Quarterly EPL Deductible Recoverys	Alliant Staff	Van Rin	
APRIL 2018				
04/01/18	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
04/01/18	FORM 700 - JPA ADMIN sends all forms received to FPPC for processing	Alliant Staff	Tevea Him	Completed
04/01/18	Send out ballot for AORMA Committee term beginning on July 1, 2018	Alliant Staff	Tevea Him	Completed
04/01/18	FTIP: Announce upcoming FY rates to campuses, continue renewal marketing/negotiations	Alliant Staff	Stacey Weeks	
4/23-24/2018	Fitting the Pieces Together Conference, San Diego	Alliant Staff	Mimi Long	
04/25/18	CSURMA BOD NMO Meeting via Teleconference	Alliant Staff	Mimi Long	
04/25/18	CSURMA EC Meeting	Alliant Staff	Mimi Long	
04/25/18	CSURMA BOD Meeting	Alliant Staff	Mimi Long	
04/30/18	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	
MAY 2018				
05/01/18	FTIP: Include renewal rates/coverage summary to board of directors, finish underwriter negotiations, bind program with underwriters	Alliant Staff	Stacey Weeks	
05/07/18	AIME Committee Meeting	Alliant Staff	Stacey Weeks	
05/01/18	Approval by EC Resolution allowing Treasurer to invest or reinvest funds (annual approval required - see Res 01-15 BOD)	BOD and Alliant Staff	Tevea Him	Completed
05/01/18	Approval of Conflict of Interest Code by BOD every even-number year - File with FPPC as required.	BOD and Alliant Staff	Tevea Him	Completed
05/04/18	Receive back all AORMA Committee ballots for the term beginning on July 1, 2018	Alliant Staff	Tevea Him	Completed
05/11/18	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	
05/15/18	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	
05/30/18	Send out appointment letters to the newly appointed AORMA Standing Committee Chairs for the term beginning on July 1, 2018	AORMA Chair/Alliant Staff	Tevea Him	
05/30/18	Send out appointment letters to the newly elected AORMA Committee members for the term beginning on July 1, 2018	AORMA Chair/Alliant Staff	Tevea Him	
05/30/18	Send out appointment letters to the newly elected Executive Committee members for the term beginning on July 1, 2018	AORMA Chair/Alliant Staff	Tevea Him	
05/30/18	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 3/31/18	Alliant Staff	Tevea Him	
05/30/18	Update the AORMA Committee and Standing Committee Org Chart for the term beginning July 1, 2018	Alliant Staff	Tevea Him	
05/30/18	Update the AORMA Committee and Standing Committee Roster for the term beginning July 1, 2018	Alliant Staff	Mimi Long	
JUNE				
06/01/18	AORMA Liability Program - Reinsurance Recovery (verify w/ Yumi)	Carl Warren	Mimi Long	
06/01/18	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	
06/23/18	AORMA Program Committee Meeting (Teleconference)	Alliant Staff	Mimi Long	
06/30/18	CSURMA Quarterly EPL Deductible Recoverys	Alliant Staff	Van Rin	

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
06/30/18	<i>Expiring Contract: CO Enterprise Accounting / Financial Services - July 1, 2017 to June 30, 2018</i>	Alliant Staff	Mimi Long	
06/30/18	<i>Expiring Contract: UC Office of Risk Services Performing Arts Center of Excellence - November 1, 2013 to June 30, 2018</i>	Alliant Staff	Mimi Long	
06/30/18	<i>Expiring Contract: A-G Administrator (AIME) - July 1, 2009 to June 30, 2018</i>	Alliant Staff	Mimi Long	
06/30/18	<i>Expiring Contract: Alliant Loss Control Services - July 1, 2017 to June 30, 2019</i>	Alliant Staff	Mimi Long	
06/30/18	<i>Expiring Contract: CO OGC / Legal - July 1, 2017 to June 30, 2019</i>	Alliant Staff	Mimi Long	
06/30/18	<i>Expiring Contract: CO Risk Management - July 1, 2017 to June 30, 2019</i>	Alliant Staff	Mimi Long	
06/30/18	<i>Expiring Contract: Employers Risk - July 1, 2013 to June 30, 2019</i>	Alliant Staff	Mimi Long	
06/30/18	<i>Expiring Contract: Agility - July 1, 2017 to June 30, 2019</i>	Alliant Staff	Mimi Long	
06/30/18	<i>Expiring Contract: Sedgwick - July 1, 2013 to June 30, 2019</i>	Alliant Staff	Mimi Long	
06/30/18	<i>Expiring Contract: Employers Group Service Corp - July 1, 2013 to June 30, 2018</i>			
06/30/18	<i>Expiring Contract: Sedgwick CMS - July 1, 2013 to June 30, 2018</i>			
06/30/18	<i>Expiring Contract: Witt O'Brien's, LLC (formally Witt Group Holdings, LLC) - July 1, 2014 to July 1, 2018</i>	Alliant Staff	Mimi Long	
06/30/18	Request COI from all vendor's contract	Alliant Staff	Andrew Gaspari	

JULY

07/01/18	OCIP Renewal (5 year program)	Alliant Staff	Daniel Howell/ Mimi Long	
07/01/18	Financial audit prep with KPMG	Alliant Staff / RM	Van Rin	
07/01/18	Send to CSU Accounting the approved dividends and allocation of program costs for invoicing	Alliant Staff	Van Rin	
07/04/18	Send out AORMA binder, insurance summary and invoice to all members	Alliant Staff	Van Rin	
07/05/18	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	
07/05/18	Request Workers' Compensation and Liability loss runs @ 6/30 – Forward to Actuary	Alliant Staff	Mimi Long	
07/07/18	Request Liability (EPL check register) for minimum EPL deductible calculation for upcoming fiscal year	Alliant Staff	Tevea Him	
07/14/18	FORM 700 - Follow up No. 1 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	
07/15/18	Final FY Payroll - request from Chancellor's Office	Alliant Staff	Robert Leong	
07/15/18	Process the Liability and Workers' Compensation dividend checks and forward to Alliant for distribution	CSU Accounting	Van Rin	
07/TBD/2018	AORMA Officers Retreat – TBD	AORMA Officers	Mimi Long	
07/21/18	FORM 700 - Follow up No. 2 - JPA ADMIN follows up with FILER	Alliant Staff	Tevea Him	
07/28/18	FORM 700 - FORMS DUE TO FPPC ON THIS DATE [ASSUMING/LEAVING]	Alliant Staff	Tevea Him	
07/31/18	Actuarial Study - receive draft and forward to RM	Alliant Staff	Robert Leong	
07/31/18	Campus Workers' Compensation Program Safety National Aggregate Stop Loss Report - Present to EC in Sept	Alliant Staff	Robert Leong	
07/31/18	Distribute the Liability and Workers' Compensation dividend checks	Alliant Staff	Van Rin	
07/31/18	Request final audited payroll from all Workers' Compensation program members for expired year	Alliant Staff	Tevea Him	
07/31/18	Survey legal counsel compensation and recommend to AORMA a fair and equitable maximum allowable hourly rate (every three years)	Liability TPA	Mimi Long	
07/31/18	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	
07/31/18	Appointment of the Campus Programs RPTG - 2019 (FY 2021/2022)	Alliant Staff	Robert Leong	
07/31/18	Campus Workers' Compensation Program Safety National Aggregate Stop Loss Report	Alliant Staff	Robert Leong	

AUGUST

08/01/18	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	
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CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
08/01/18	Send out letter regarding Campus Appointment of CSURMA Board of Directors Members and Alternate	Alliant Staff	Tevea Him	
08/01/18	Send out letter to regarding Claims Settlement Authority Annual Confirmation	Alliant Staff	Tevea Him	
08/01/18	Send out letter to regarding Foreign Travel Authority Confirmation	Alliant Staff	Tevea Him/ Stacey Weeks	
08/01/18	Completion of draft actuarial studies for Workers' Compensation and Liability programs	Actuary	Mimi Long	
08/01/18	AOA EC Meeting: Send out AORMA Summary	Alliant Staff	Mimi Long	
08/11/18	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	
08/15/18	AOA EC Meeting - San Diego	Alliant Staff	Mimi Long	
08/31/18	Calculate additional premium or return premium for each Workers' Compensation program member based on the audited payroll	Alliant Staff	Mimi Long	
08/31/18	Calculate each member's minimum EPL deductible for the upcoming program term	Alliant Staff	Mimi Long	
08/31/18	Complete Target Surplus Funding Report	Alliant Staff	Mimi Long	
08/31/18	Completion of Financial Audit	CSU Accounting	Mimi Long	
08/31/18	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 6/30	Alliant Staff	Tevea Him	
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	
Begin Task	AORMA Workers' Compensation Desk Audit	Alliant Staff	Mimi Long	
SEPTEMBER				
09/01/18	AORMA Liability Program - Reinsurance Recovery (verify w/ Carl Warren)	Carl Warren	Mimi Long	
09/01/18	Stewardship Report	Alliant Staff	Mimi Long	
09/01/18	10/01 - EQ Renewal Anniversary	Alliant Staff	Daniel Howell	
09/05/18	<i>AORMA Long Range Plan meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/05/18	<i>AORMA New Committee Member Orientation meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/06/18	<i>AORMA Committee Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/06/18	<i>CSURMA EC Orientation Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/07/18	<i>CSURMA EC Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/12/18	<i>CAJPA Fall Conference and Training Seminar -South Lake Tahoe</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/14/18	CAJPA Standards review (2017 and every 3 years thereafter)	Alliant Staff	Mimi Long	
09/15/18	Prepare invoices or checks for the Workers' Compensation payroll audit	CSU Accounting	Van Rin	
09/15/18	Quarterly Risk Management Report for Systemwide Risk Management	Alliant Staff	Dan Howell	
09/27/18	<i>AORMA Program Committee Meeting (Teleconference)</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
09/30/18	CSURMA Quarterly EPL Deductible Recoverys ending September 30 (Begin Task)	Alliant Staff	Van Rin	
09/30/18	Completion of the AORMA Committee (September Letter) updating all AORMA members on the funding and dividends approved for the upcoming fiscal year	Alliant Staff/AORMA C	Mimi Long	
OCTOBER				
10/01/18	Request completion of the Liability applicator	Alliant Staff	Mimi Long	
10/01/18	Request estimated Workers' Compensation payroll	Alliant Staff	Mimi Long	
10/15/18	CSURMA Quarterly Investment Reschedule for EC Meeting	Alliant Staff	Tevea Him	
10/15/18	<i>AIME Committee Meeting</i>	<i>Alliant Staff</i>	<i>Stacey Weeks</i>	
10/25/18	<i>AORMA Committee Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
10/25/18	<i>CSURMA BOD NMO Meeting via Teleconference</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	
10/26/18	<i>CSURMA BOD Meeting</i>	<i>Alliant Staff</i>	<i>Mimi Long</i>	

CSURMA AORMA SERVICE CALENDAR

DATE	ACTION / RESPONSIBILITY	RESPONSIBLE ENTITY	LEAD	STATUS
10/26/18	CSURMA EC Meeting	Alliant Staff	Mimi Long	
10/31/18	Government Compensation Report (request from CSU Accounting)	Accounting	Tevea Him	
10/31/18	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Alliant Staff / Sedgwick	Tevea Him	
NOVEMBER				
11/01/18	Review CAJPA Accrediation Standard for new or reoccurring item	Alliant Staff	Tevea Him	
11/01/18	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	
11/28/18	Send campus risk pool renewal budget (Budget)	Alliant Staff	Robert Leong	
11/28/18	Send campus risk pool renewal budget (Early Bird Renewal Letter)	Alliant Staff	Robert Leong	
11/28/18	Campus Risk Pool Deductible - Confirm (every 3 years - 2017, 2020)	Alliant Staff	Robert Leong	N/A
11/30/18	Review volunteer losses within the Workers' Compensation program	Alliant Staff	Mimi Long	
11/30/18	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 9/30	Alliant Staff	Tevea Him	
11/29/18	AORMA Program Committee Meeting	Alliant Staff	Mimi Long	
DECEMBER				
12/01/18	2018 Vendor Survey - Review List of Vendors and Work on Recipients	Risk Management	Risk Management	
12/01/18	Appointment of the Club Sport Insurance Programs RPTG - Spring 2019 (FY 2019/2020)	rob	Robert Leong	
12/01/18	AORMA Liability Program - Reinsurance Recovery (verify w/ Carl Warren)	Carl Warren	Mimi Long	
12/06/18	AORMA Committee Meeting	Alliant Staff	Mimi Long	
12/07/18	CSURMA EC Meeting	Alliant Staff	Mimi Long	
12/15/18	FORM 700 - Campus Risk Pool Administrator sends revised Campus Primary and Alternate CSURMA BOD member listing to JPA ADMIN	Alliant Staff	Tevea Him	
12/15/18	Quarterly Risk Management Report for Systemwide Risk Management	Alliant Staff	Dan Howell	
12/30/18	Financial Audit - mail to Secretary of State and County Auditor	Alliant Staff/Accounting	Tevea Him	
12/31/18	CSURMA Quarterly EPL Deductible Recoverys	Alliant Staff	Van Rin	
12/31/18	Expiring Contract: Enterprises Rent A Car - January 1, 2018 - December 31, 2018	Alliant Staff	Mimi Long	

CSURMA BOARD OF DIRECTORS AND STAFF CONTACT LIST

ISSUE: Attached is a list of phone numbers and e-mail addresses for members of the CSURMA Board of Directors and CSURMA Staff.

RECOMMENDATION: Staff recommends that members review the list at each meeting for accuracy. If there are any changes, please contact Tevea Him via email at thim@alliant.com.

FISCAL IMPACT: None

BACKGROUND: An accurate and current list facilitates better communication among the Board members and with staff.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA Board of Directors and Staff Contact List

CSURMA BOARD OF DIRECTORS MEMBERS

Effective at July 1, 2017

Representative /Alternate	Member	Position	Campus	Organization	E-Mail	Telephone Number
Representative	Thom Davis	Vice President for Business and Administrative Services	Bakersfield	California State University, Bakersfield	tdavis31@csub.edu	661-654-2287
Alternate	Tim Ridley, CSP, ARM-P	Associate Vice President Human Resources	Bakersfield	California State University Bakersfield	tridley1@csub.edu	661-654-2066
Secretary-Auditor	Zachary Gifford	Director, Systemwide Risk Management	Chancellor's Office	CSU Chancellor's Office	zgifford@calstate.edu	562-951-4600
Representative / Treasurer	Robert Eaton	Interim Assistant Vice Chancellor	Chancellor's Office	California State University, Office of the Chancellor	reaton@calstate.edu	562-951-4671
Alternate	Steve Relyea	Executive Vice Chancellor and CFO	Chancellor's Office	CSU Chancellor's Office	srelyea@calstate.edu	562-951-4600
Representative	Katharine Hullinger	Risk Manager	Channel Islands	California State University, Channel Islands	katharine.hullinger@csuci.edu	805-437-8846
Alternate	Elaine Crandall	Associate Vice President of Administration	Channel Islands	California State University, Channel Islands	elaine.crandall@csuci.edu	805-437-3987
Representative	Michael Thorpe	Risk Manager	Chico	California State University, Chico	methorpe@csuchico.edu	530-898-6588
AORMA Rep	Russell Wittmeier	Human Resources Director	Chico	The CSU, Chico Research Foundation	rwittmeier@csuchico.edu	530-898-5731
Alternate	Robbi Stivers	VP, Business & Finance	Chico	California State University, Chico	rstivers@csuchico.edu	530-898-6231
Representative	Naomi Goodwin	Interim Vice President / CFO, Administration and Finance	Dominguez Hills	California State University, Dominguez Hills	ngoodwin@csudh.edu	310-243-3301
AORMA Rep	Cecilia Ortiz	Director	Dominguez Hills	Loker Student Union	cortiz@csudh.edu	310-243-3854
Alternate	Stephen J. Mastro	Associate Vice President, Administration and Finance	Dominguez Hills	California State University, Dominguez Hills	smastro@csudh.edu	310-243-3707
Representative	Nyassa Love Johnson	Risk Management & Internal Control	East Bay	California State University, East Bay	nyassa.love@csueastbay.edu	510-885-2743
Alternate	Debbie Chaw	Vice President Administration & Finance/CFO	East Bay	California State University, East Bay	debbie.chaw@csueastbay.edu	510-885-3803
Representative	Debbie Adishian-Astone	Interim Vice President for Administration Services and Associate Vice President for Auxiliary Operations	Fresno	California State University, Fresno	debbiea@csufresno.edu	559-278-0802
Alternate	Lisa Kao	Associate Dir EHS, Risk Mgmt & Sustainability	Fresno	California State University, Fresno	lisak@csufresno.edu	559-278-6910
Representative	Michael Coughlin	Risk Manager	Fullerton	California State University, Fullerton	mcoughlin@fullerton.edu	657-278-8673
AORMA Rep	Chuck Kissel	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	ckissel@fullerton.edu	657-278-4990
Alternate	John Beisner	Vice President Human Resources, Diversity and Inclusion	Fullerton	California State University, Fullerton	jbeisner@fullerton.edu	714-278-2425
Representative	Kimberly Comet	Director of Risk Management & Safety	Humboldt	Humboldt State University	Kimberly.Comet@humboldt.edu	707-826-3305
AORMA/EC	Dave Nakamura	Executive Director	Humboldt	Humboldt State University Center	dave.nakamura@humboldt.edu	707-826-4878
Alternate	Doug Dawes	Vice President for Administrative Affairs	Humboldt	Humboldt State University	Douglas.Dawes@humboldt.edu	707-826-3351
Representative	Scott Apel	Associate Vice President	Long Beach	California State University Long Beach	scott.apel@csulb.edu	562-985-8716
Alternate	Felissa Waynick, ARM-P	Risk Manager	Long Beach	California State University, Long Beach	felissa.waynick@csulb.edu	562-985-2396

CSURMA BOARD OF DIRECTORS MEMBERS

Effective at July 1, 2017

Representative /Alternate	Member	Position	Campus	Organization	E-Mail	Telephone Number
Representative	Lisa Chavez	VP, Administration/CFO	Los Angeles	California State University, Los Angeles	lchavez10@cslanet.calstatela.edu	323-343-3500
Alternate	Vacant		Los Angeles	California State University, Los Angeles		
Representative	Marianne Spotorno	Director of Safety and Risk Management	Maritime	California Maritime Academy	mspotorno@csum.edu	707-654-1076
Alternate	Franz Lozano	Vice President for Administration and Finance	Maritime	California Maritime Academy	flozano@csum.edu	707-654-1038
Representative	Kevin Saunders	Vice President Administration & Finance	Monterey	California State University, Monterey Bay	kesaunders@csumb.edu	831-582-3398
Alternate	Lenore Reed	Director of Enterprise Risk Management & Records	Monterey	California State University, Monterey Bay	lreed@csumb.edu	831-582-4766
AORMA Rep	Starr Lee	Director of Administration & Legal /Associate Executive Director	Monterey Bay	The University Corporation at Monterey Bay	stlee@csumb.edu	831-582-3000
Representative	Edith Winterhalter	Director, Administrative Services	Northridge	California State University, Northridge	edith.t.winterhalter@csun.edu	818-677-4066
Alternate	Lisa Telles	Risk Manager	Northridge	California State University, Northridge	lisa.telles@csun.edu	818-677-2079
Representative	Whitney Fields	Director of Institutional Risk and Emergency Management	Pomona	California State Polytechnic University	wjfields@cpp.edu	909-869-3988
Alternate	Valerie Eberle	University Risk Manager	Pomona	California State Polytechnic University	vjeberle@cpp.edu	909-869-4846
Representative	Mike Lee	Vice President, Administration and Chief Financial Officer	Sacramento	California State University, Sacramento	mikelee@csus.edu	916-278-6312
AORMA Rep	Bill Olmsted	Interim Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-6744
AORMA Rep	Trina Knight	Human Resources Director	Sacramento	University Enterprises, Inc., CSU Sacramento	trinak@csus.edu	916-278-7003
Alternate	Gary Rosenblum	Senior Director, Risk Management Services	Sacramento	California State University, Sacramento	gary.rosenblum@csus.edu	916-278-5252
Representative	Vacant		San Bernardino	California State University, San Bernardino		
Alternate	Douglas R. Freer	Vice President for Administration and Finance and Chief Financial Officer	San Bernardino	California State University, San Bernardino	dfreer@csusb.edu	909-537-5130
Representative	Thomas McCarron	VP for Business & Financial Affairs	San Diego	San Diego State University	tmccarron@mail.sdsu.edu	619-594-6017
AORMA Rep	Leslie Levinson	Chief Financial Officer	San Diego	San Diego State University Research Foundation	llevinson@mail.sdsu.edu	619-594-8941
Alternate	Jessica Rentto	Associate Vice President Administration	San Diego	San Diego State University	jrentto@mail.sdsu.edu	619-594-8640
Representative	Ann Sherman	Interim VP, Administration & CFO	San Francisco	San Francisco State University	asherman@sfsu.edu	415-338-1872
Alternate	Michael Beatty	Risk Manager	San Francisco	San Francisco State University	mbeatty@sfsu.edu	415.338.1124
Representative	Marla Perez-Guerra	Risk Management Manager	San Jose	San Jose State University	marla.perez@sjsu.edu	408-924-2159
Alternate	Charlie Faas	VP, Administration & Finance/CFO	San Jose	San Jose State University	charlie.faas@sjsu.edu	408-924-1550
Representative	Dru Zachmeyer	Director, Contracts & Procurement/Risk & Real Estate Management	San Luis Obispo	California Polytechnic State University, San Luis Obispo	dzachmey@calpoly.edu	805-756-6473

CSURMA BOARD OF DIRECTORS MEMBERS

Effective at July 1, 2017

Representative /Alternate	Member	Position	Campus	Organization	E-Mail	Telephone Number
AORMA/EC	Dwayne Brummett	Director of Business Services	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	dbrummet@calpoly.edu	805-756-5768
Alternate	Cindy Vizcaino Villa	Senior Vice President, Administration and Finance, CFO	San Luis Obispo	California Polytechnic State University, San Luis Obispo	cvvilla@calpoly.edu	805-756-2171
Representative	Neal Hoss	VP, Finance and Administrative Services	San Marcos	California State University, San Marcos	nhoss@csusm.edu	760-750-4950
AORMA Rep	Bella Newberg	Associate Vice President, Business Development & Executive Director, CSUSM Corporation	San Marcos	University Auxiliary and Research Services Corporation	newberg@csusm.edu	760-750-4700
Alternate	Erin Fullerton	Risk Manager	San Marcos	California State University, San Marcos	Efullerton@csusm.edu	760-750-4516
Representative	Tyson Hill	Interim Senior Director for Risk Management	Sonoma	Sonoma State University	tyson.hill@sonoma.edu	707-664-4039
Alternate	Joyce Lopes	Vice President for Administration & Finance / CFO	Sonoma	Sonoma State University	joyce.lopes@sonoma.edu	707-664-2310
Representative	Amy Thomas	Asst Director of Safety & Risk Management	Stanislaus	California State University, Stanislaus	Althomas@csustan.edu	209-667-3035
Alternate	Darrell Haydon	Interim Vice President for Business and Finance	Stanislaus	California State University, Stanislaus	dhaydon@csustan.edu	209-667-3077



California State University Risk Management Authority

CONTACT LIST

Coverage	Contact	E-Mail Address	Office	Fax
JPA Program Administrator – Alliant Insurance Services, Inc.				
Certificate of Insurance Requests	Van Rin	vrin@alliant.com	415-403-1408	415-874-4810
General CSURMA Coverage Questions	Robert Leong Van Rin Amy Lightner Daniel Howell	rleong@alliant.com vrin@alliant.com amy.lightner@alliant.com dhowell@alliant.com	415-403-1423 415-403-1408 415-403-1457 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
General AORMA Coverage Questions	Mimi Long Van Rin Amy Lightner Daniel Howell	mlong@alliant.com vrin@alliant.com amy.lightner@alliant.com dhowell@alliant.com	415-403-1423 415-403-1408 415-403-1457 415-403-1426	415-874-4810 415-874-4810 415-874-4810 415-874-4810
AIME	Stacey Weeks Robert Leong	sweeks@alliant.com rleong@alliant.com	415-403-1448 415-403-1441	415-874-4810 415-874-4810
Inland Marine	Van Rin Mimi Long	vrin@alliant.com mlong@alliant.com	415-403-1408 415-403-1423	415-874-4810 415-874-4810
Participant Accident Insurance (PAI)	Van Rin Tevea Him	vrin@alliant.com thim@alliant.com	415-403-1408 415-403-1416	415-874-4810 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 Amy Lightner Daniel Howell	mlong@alliant.com vrin@alliant.com amy.lightner@alliant.com dhowell@alliant.com	415-403-1423 415-403-1408 415-403-1457 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 Elaine (Kim) Tizon Sheila McClenaghan	rfrey@alliant.com dwalizada@alliant.com elaine.tizon@alliant.com sheila.mcclenaghan@alliant.com	415-403-1445 415-403-1453 415-403-1458 415-403-1492	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	Yung Lam Tevea Him Myron Leavell	ylam@alliant.com thim@alliant.com mleavell@alliant.com	415-403-1461 415-403-1416 415-403-1404	415-874-4810 415-874-4810 415-874-4810

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California State University Risk Management Authority

CONTACT LIST				
Coverage	Contact	E-Mail Address	Office	Fax
CSU Chancellor's Office				
CSU Chancellor's Office	Leona Ching	lching@calstate.edu	562-951-4580	562-951-4859
	Robert Eaton	reaton@calstate.edu	562-951-4572	562-951-4971
	Zachary Gifford	zgifford@calstate.edu	562-951-4568	562-951-4859
	Martha Guiditta	mguiditta@calstate.edu	562-951-4557	562-951-4859
	Audra Reed	areed@calstate.edu	562-951-4564	562-951-4971
	Steve Relyea	srelyea@calstate.edu	562-951-4600	562-951-4971
CSU Chancellor's Office Office of General Counsel	William Hsu Nada Moeiny	whsu@calstate.edu nmoeiny@calstate.edu	562-951-4500 562-951-4500	562-951-4956 562-951-4956
CSU Chancellor's Office Financial Services Division Systemwide Accounting & Reporting	Sedong John Alice Kim Cindi Le Jessica Liu Tanaka	sjohn@calstate.edu akim@calstate.edu cle@calstate.edu jliu@calstate.edu	562-951-4577 562-951-4627 562-951-4651 562-951-4621	562-951-4865 562-951-4865
Chancellor's Office Systemwide Professional Development	David Kervella Chris Fondacaro	dkervella@calstate.edu cfondacaro@calstate.edu	562-951-4403 562-951-4403	

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