



California State University Risk Management Authority

Daniel Howell

Program Director

Amy Lightner

Program Administrator

November 7, 2019

A Public Entity Joint Powers Authority

CSURMA Orientation

- 1. What is CSURMA**
- 2. Structure & Organization**
- 3. Program Administration**
- 4. Coverage Programs**
- 5. Financial Performance**
- 6. How to Stay Informed**
- 7. Who to Call**

What is CSURMA

1. What is CSURMA

California State University Risk Management Authority – CSURMA

- Created for CSU Campuses and its Auxiliary Organizations
- Providing risk management and insurance services
- Including insurance, reinsurance and self-insurance

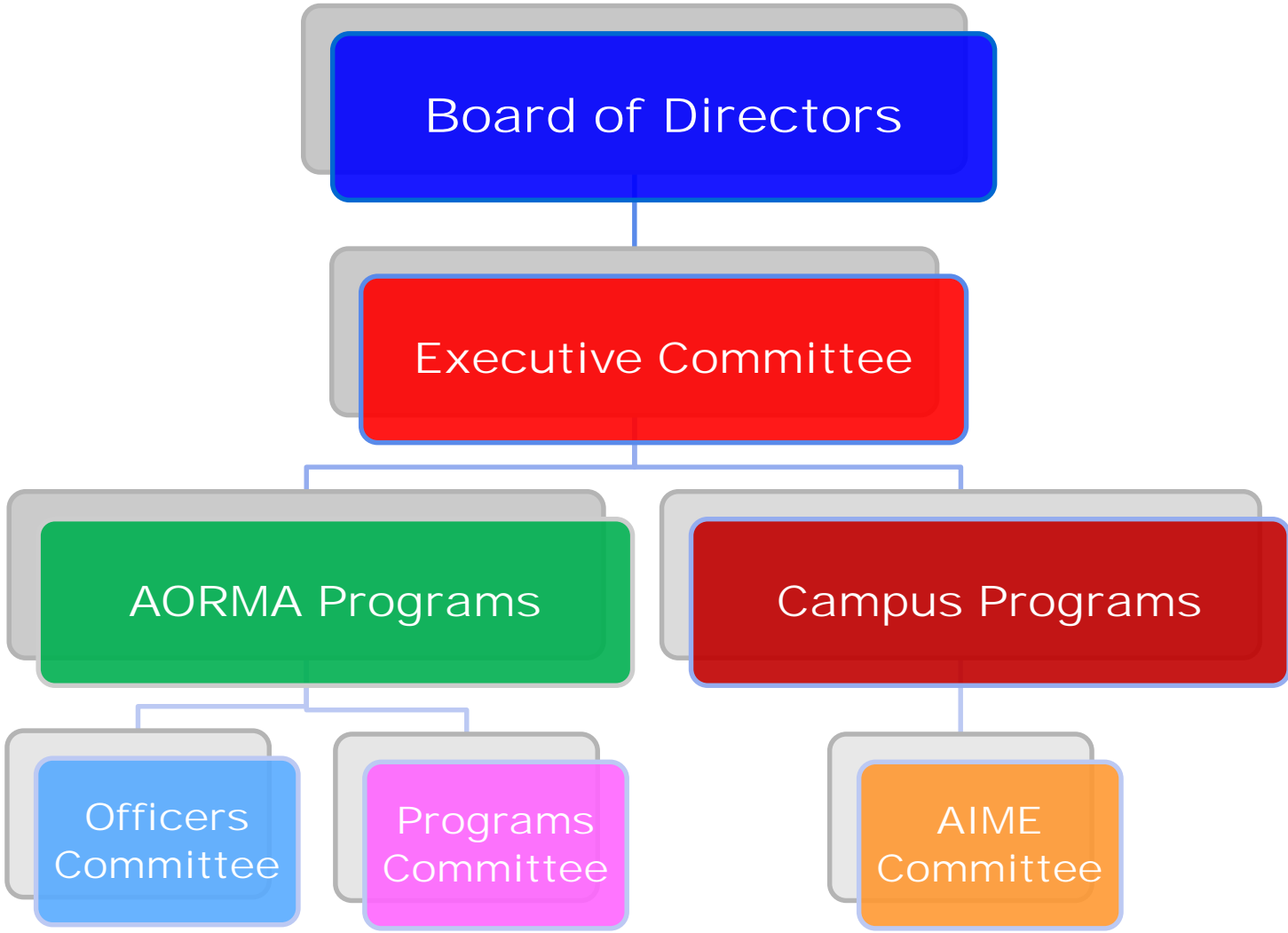
Auxiliary Organizations Risk Management Alliance – AORMA

- Operates within CSURMA
- Offering tailored coverage for CSU Auxiliary Organizations
- Including lower deductibles, and
- Other special coverage needs



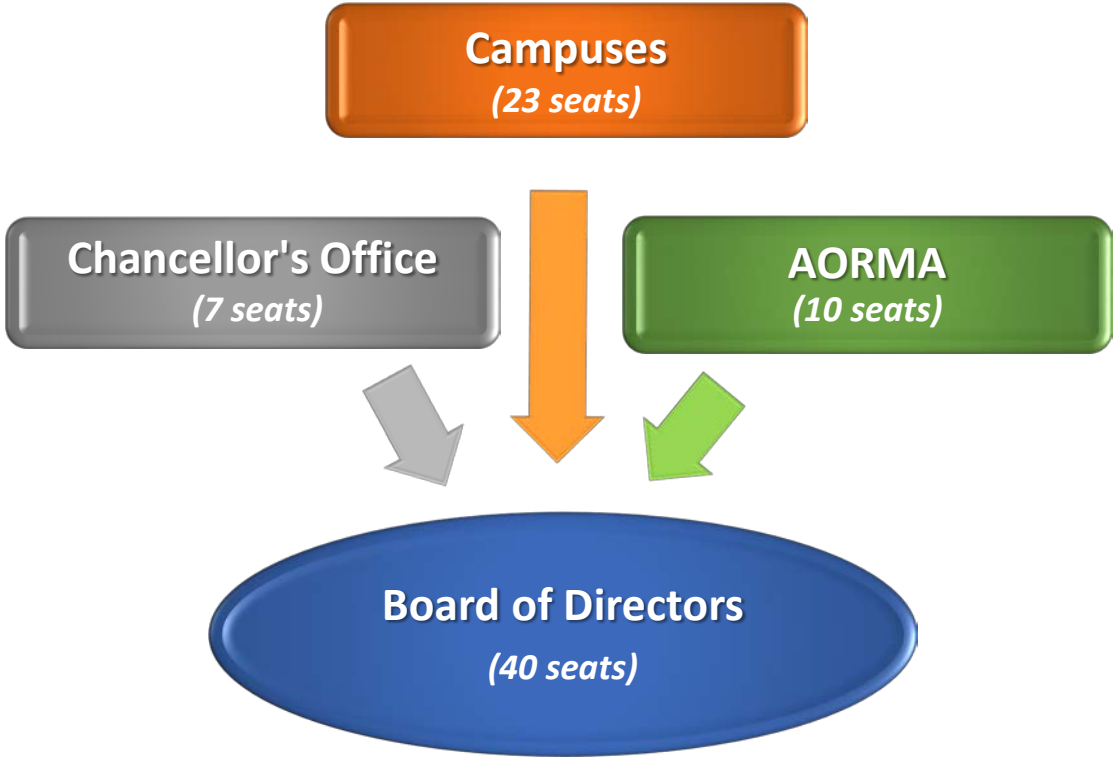
Structure & Organization

2. Structure & Organization



2. Structure & Organization

Board of Directors



Each Campus appoints a Director and an Alternate.

Auxiliary Organizations elect 10 Directors from among AORMA members.

Chancellor's Office retains 7 seats.

2. Structure & Organization

Executive Committee

General Duties & Responsibilities: *conducts, directs and supervises the business of CSURMA.*

- Consists of **9 members** of the Board of Directors:
 - **3 Officers:** Chair, Vice Chair, Treasurer.
 - **4 Campus-elected members.**
 - **2 AORMA members, its Chair & Vice Chair.**
- Normally meets 5 - 6 times each year.
- Special meetings may be called as needed.

Officers:

- **Chair:** elected by the Executive Committee.
- **Vice Chair:** elected by the Executive Committee.
- **Treasurer:** appointed by the EVC/CFO.
- **Secretary-Auditor:** appointed by the EVC/CFO; non-voting.

2. Structure & Organization

CSURMA Officers

- Chair
- Vice Chair
- Treasurer
- Secretary-Auditor*

** Secretary-Auditor is a non-voting position.*

All Executive Committee members are elected by the Board of Directors except the Treasurer and the Secretary-Auditor, who are appointed by the EVC/CFO.

2019-20 Executive Committee



Program Administration

3. Program Administration

- **Key Functions:**

CHANCELLOR'S OFFICE

- Systemwide Risk Management
- Office of General Counsel
- Enterprise Accounting
- Finance & Investment

JPA ADMINISTRATION
(Alliant)

- Work directly with Systemwide RM
- Meeting Agendas
- Meeting Minutes
- Program Manuals
- Website
- Annual Budget
- Dividend Calculations
- Cost Allocations
- Policies & Procedures
- Resolutions
- Contracts
- Actuarial Reviews
- Claims Reviews
- Other

INSURANCE BROKERAGE
(Alliant)

- Risk Financing Modelling
- Program Design & Implementation
- Underwriting Information Management
- Draft & Review Coverage Documents
- Research Financial Security of all insurers
- Purchases Excess/ Reinsurance for major risk pools

CLAIMS SERVICE

- Liability (*SRM/OGC, Carl Warren Co.*)
- Workers' Compensation (*Sedgwick*)
- AIME (*HSR*)
- Property (*Alliant, MYI*)
- Cyber (*Alliant, Beazley*)
- Pollution (*Alliant, ACE*)
- PAI (*HSR*)
- Unemployment Insurance (*Equifax, Employers Edge*)
- Builder's Risk (*ACE*)
- Claims Advocacy

Coverage Programs

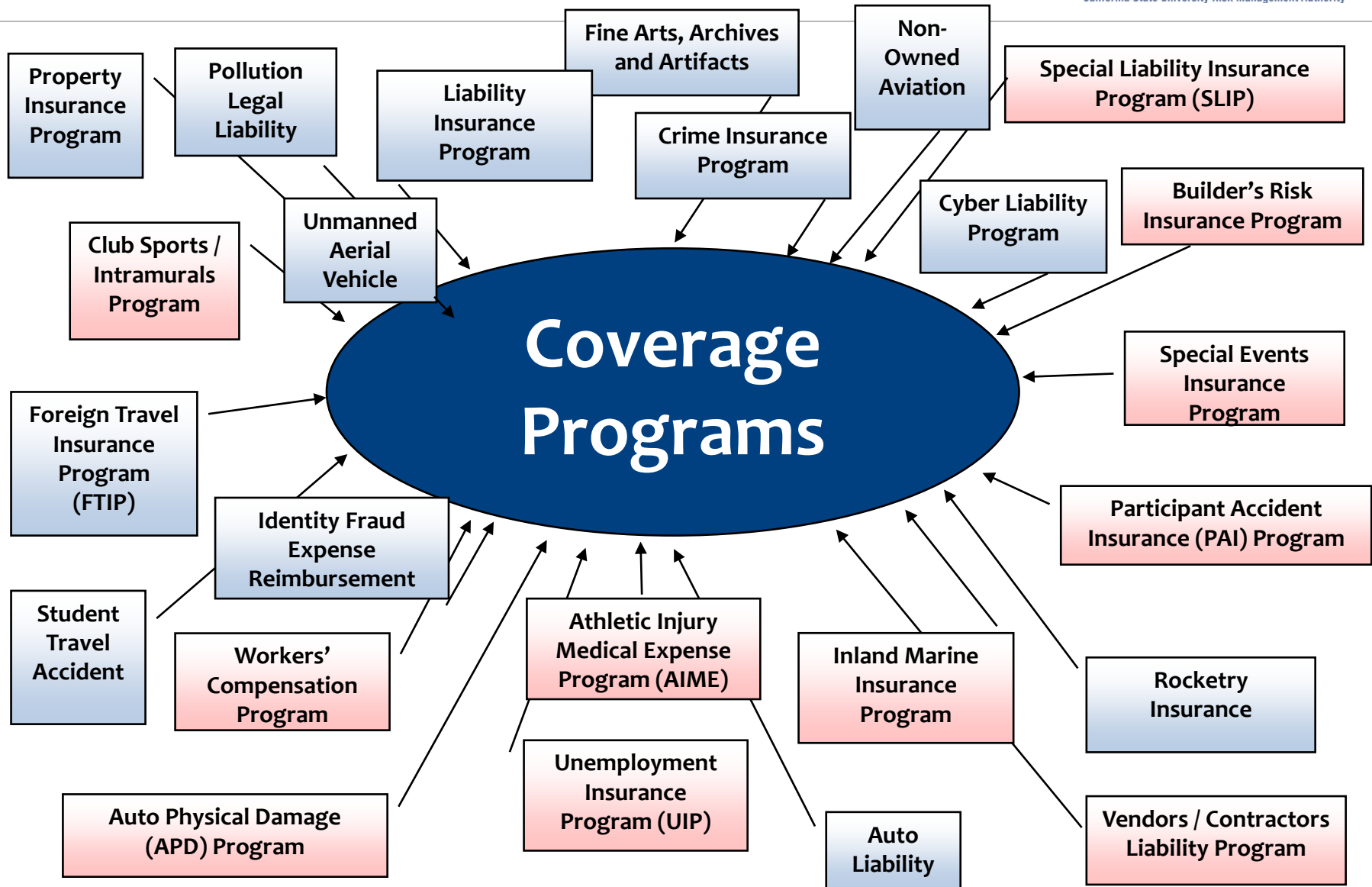
4. Coverage Programs

Major Coverages:

1. General & Professional Liability
2. Workers' Compensation
3. Industrial Disability Leave, Nonindustrial Disability Leave, Unemployment Insurance (IDL/NDI/UI)
4. Property, Boiler & Machinery
5. Athletic Injury Medical Expense
6. Automobile Liability



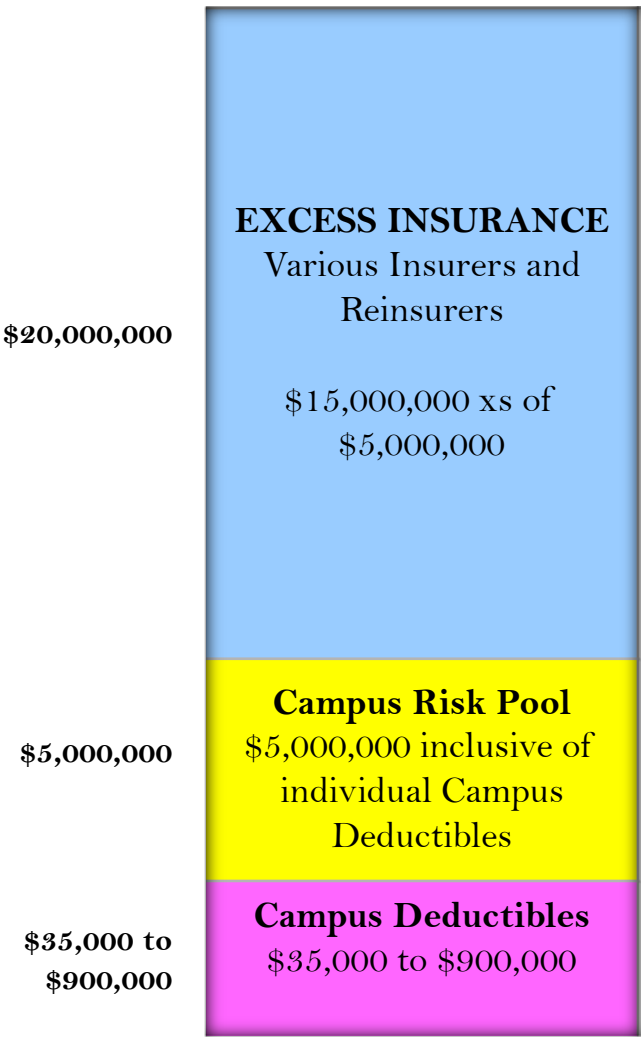
4. Coverage Programs



All members are automatically enrolled in "Blue Programs" / "Red Programs" are optional and must be purchased separately.

4. Liability

Program Structure



Coverage: General Liability, Errors & Omissions Liability, (including directors and officers), Liquor Liability, Watercraft Liability (up to 50 feet), Employment Practices Liability, Medical Malpractice, Unmanned Aerial Systems, Construction Projects managed by Chancellor's Office or Campus.

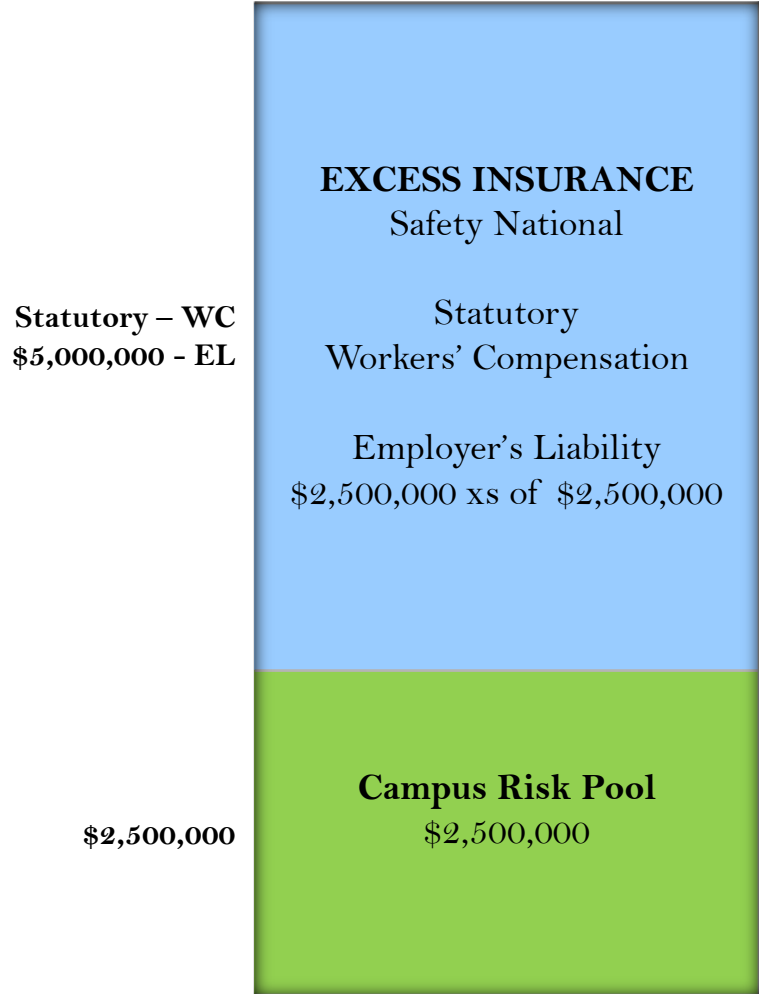
Covered Entities: University, Campuses, elected and appointed officials, employees, appointed volunteers, students in nursing training.

Campus Deductibles (FY 2017-20)

\$35,000:	Bakersfield, Channel Islands, Monterey Bay, Stanislaus
\$50,000:	Maritime Academy, San Bernardino, San Marcos, Sonoma
\$100,000:	Chancellor's Office, Dominguez Hills, Fresno
\$250,000:	Chico, Fullerton, Humboldt, Long Beach, Los Angeles, Pomona, San Francisco, San Luis Obispo
\$500,000:	Sacramento
\$750,000:	East Bay, Northridge, San Jose
\$900,000:	San Diego

4. Workers' Compensation

Program Structure



Coverage: Workers' Compensation & Employer's Liability, incidental USL&H and maritime exposures, and includes registered volunteers as covered employees.

Deductible: There is no individual campus deductible.

CSAC-EIA: Reinsures the Campus WC risk pool and provides Excess WC insurance.

Industrial Disability Leave

- Wage continuation program, in lieu of Workers' Compensation Temporary Disability (TD) benefits for CSU employees who have suffered a work-related injury or illness.

Non-Industrial Disability Leave

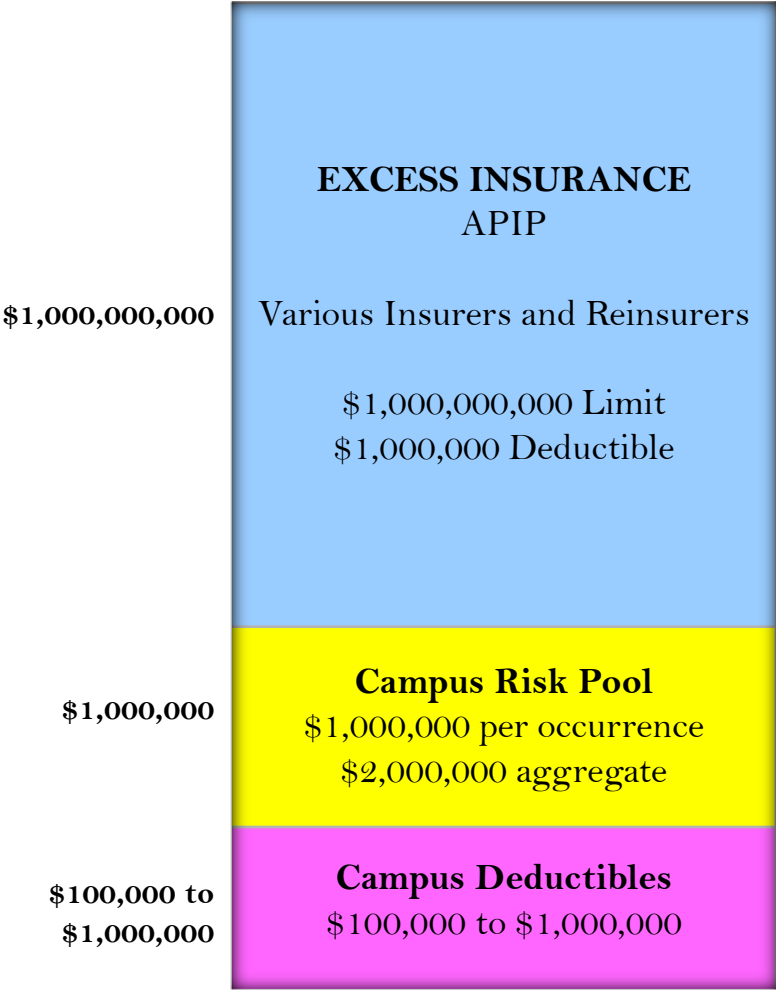
- Wage continuation program administered by the Employment Development Department (EDD) for eligible employees that have suffered loss of wages due to a disability or injury that is non-work related.

Unemployment Insurance

- Insurance against loss of income due to unemployment.

4. Property

Program Structure



Coverage: “All Risk” Property, Boiler & Machinery covering all buildings, but not building contents, including cyber risk liability, flood, and limited pollution coverage.

Deductible: \$100,000 per occurrence for all campuses except \$1,000,000 for SDSU, and from \$5,000 to \$100,000 for **Campus 86** and **Campus 99**.

Flood Deductibles: \$250,000 in Zones A & V; \$100,000 for all other zones; \$50,000 for Fine Arts; \$10,000 per Vehicle or Mobile Equipment, \$50,000 maximum.

Sub-limits: Review the policy summary for the various sub-limits.

4. Property

“86” and
“99”?



Property Coverage Deductible Options:

Campus 86 - to cover loss to the university's business personal property at lower deductibles.

Campus 99 - to cover loss to state-owned buildings occupied by auxiliary organizations at lower deductibles.

4. Athletic Injury Medical Expense

AIME covers the applicable deductible within the NCAA/NAIA Catastrophe Injury Insurance Program.

NCAA Catastrophe Injury Insurance Program provides medical expense coverage, subject to a \$90,000 deductible.

Covers medical expenses incurred by athletic participants in intercollegiate sports.

Medical expenses must be incurred within twenty-four months from date of injury.



4. Automobile Liability

State Motor Vehicle Insurance Account

A self-insured fund managed by the State of California's Office of Insurance and Risk Management (*ORIM*).



Coverage: Automobile Liability only.

- No coverage for Auto Physical Damage; *i.e., comprehensive & collision* *

Limits of Liability:

Depends on whether the operator of the motor vehicle is a:

- **State Employee:** unlimited liability.
- **Non-State Employee** (*e.g., student volunteers*): \$1,000,000.

4. Student Professional Liability Insurance Program (SPLIP)

Purpose

- Liability coverage for CSU Students enrolled in Nursing, Allied Health, Social Work, or Education academic programs; i.e., student internships required for graduation.

Coverage

- General Liability
- Professional Liability
- Educator's E&O Liability

Covered Parties

- CSU, all campuses.
- CSU Employees, Faculty, Staff.
- CSU Students enrolled in professional programs.
- Host Institutions with Affiliation Agreements with CSU.



4. Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)

Purpose

- Liability coverage for CSU students performing community service or volunteer work for academic credit, including students enrolled in Service Learning, and/or students enrolled in Radio/TV/Film studies.

Coverage

- General Liability
- Professional Liability

Covered Parties

- CSU, all campuses
- CSU Employees, Faculty, Staff
- CSU Students enrolled in field experience programs
- Host Institutions with Affiliation Agreements with CSU



4. Sports Clubs Insurance Program (SCIP)

Coverage: medical expense for injuries to participants in club sports activities.

Club Sports:

1. Intermural Sports
2. Intramural Sports
3. Recreational Sports



No Automatic Coverage - must be declared and approved in advance.

Coverage Limits & Deductible

- Basic Coverage: \$30,000; Catastrophe Coverage: \$5,000,000.
- Deductible: \$100.
- General Liability: \$1,000,000.

Automobile Liability: no coverage provided.

4. Club Liability Insurance Program (CLIP)

NEW Program **– Effective July 1, 2018**

General Liability Insurance

For CSU-recognized student organizations covering general liability occurring both on-campus or off-campus.

- 1. Clubs** must be “**officially recognized**” by CSU per Chancellor’s Executive Order 1068.
- 2. Automatic Coverage** for all student clubs duly recognized and registered by the university.
- 3. Automatic Additional Insured** where required by written agreement.



4. Watercraft Insurance Program



Photo of SF State
Questuary research
vessel

1. Hull and Machinery Insurance

- Coverage for Physical Damage to insured vessels.

2. Collision and Towers Liability

- Coverage for Property Damage caused by an insured vessel (including her tow) that collides with any other vessel, dock, breakwater, cable or any other structure floating.
- Coverage is also provided if insured vessel strands her tow and/or causes it to collide with any other vessel, structure floating, or if it causes other loss or damage to her tow or to the freight or property on board.

3. Protection & Indemnity Liability

- Coverage for Bodily Injury and Property Damage Liability
 - excluding damage while towing another vessel.

4. Cyber Liability Insurance

1st Party Coverage

Breach Response Costs

Business Interruption

Cyber Extortion

Electronic Crime (Fraudulent Instruction, etc.)

Data Recovery

3rd Party Coverage

Media Liability

PCI Fines and Penalties

Regulatory Defense and Penalties

Data & Network

Privacy Notification Costs include:

- Credit/Identity Monitoring
- Call Center Services

- Public Relations and Crisis Management Expenses
- Legal Services
- Computer Expert Services



4. Drone Insurance Program (DRIP)

UAVs, UASs, Drones

1. **Automatic Coverage** for small unmanned aircraft (*drones*) described under FAA Part 107 Regulations.
2. **Used for non-commercial purposes.**
3. **55 lbs or less.**
4. **Owned or non-owned** (*leased, hired or on loan to Member or operated by a contractor*).
5. **Hull and attached equipment coverage is not automatic**, but can be purchased if requested and values and serial numbers reported.
6. **Larger than 55 lbs** must be reported and pre-approved for coverage.



4. Fine Arts, Artifacts & Archives Program (FAAAP)

1. **“All Risk”** including earthquake and flood coverage.
2. **No Deductible**, except 10% for earthquake per item damaged.
3. **Worldwide Coverage.**
4. **“Wall to Wall”, “Nail to Nail” coverage** – while on your property, in transit, out on loan, and during return transit.



CSU Alum Frank Romero in front of his mural in Los Angeles

4. Grants!

Risk Management Grant Program

Effective July 1, 2017, CSURMA's Risk Management Grants are refocused from Campus projects to Systemwide endeavors, and to be proposed by the WERCS Affinity Groups.



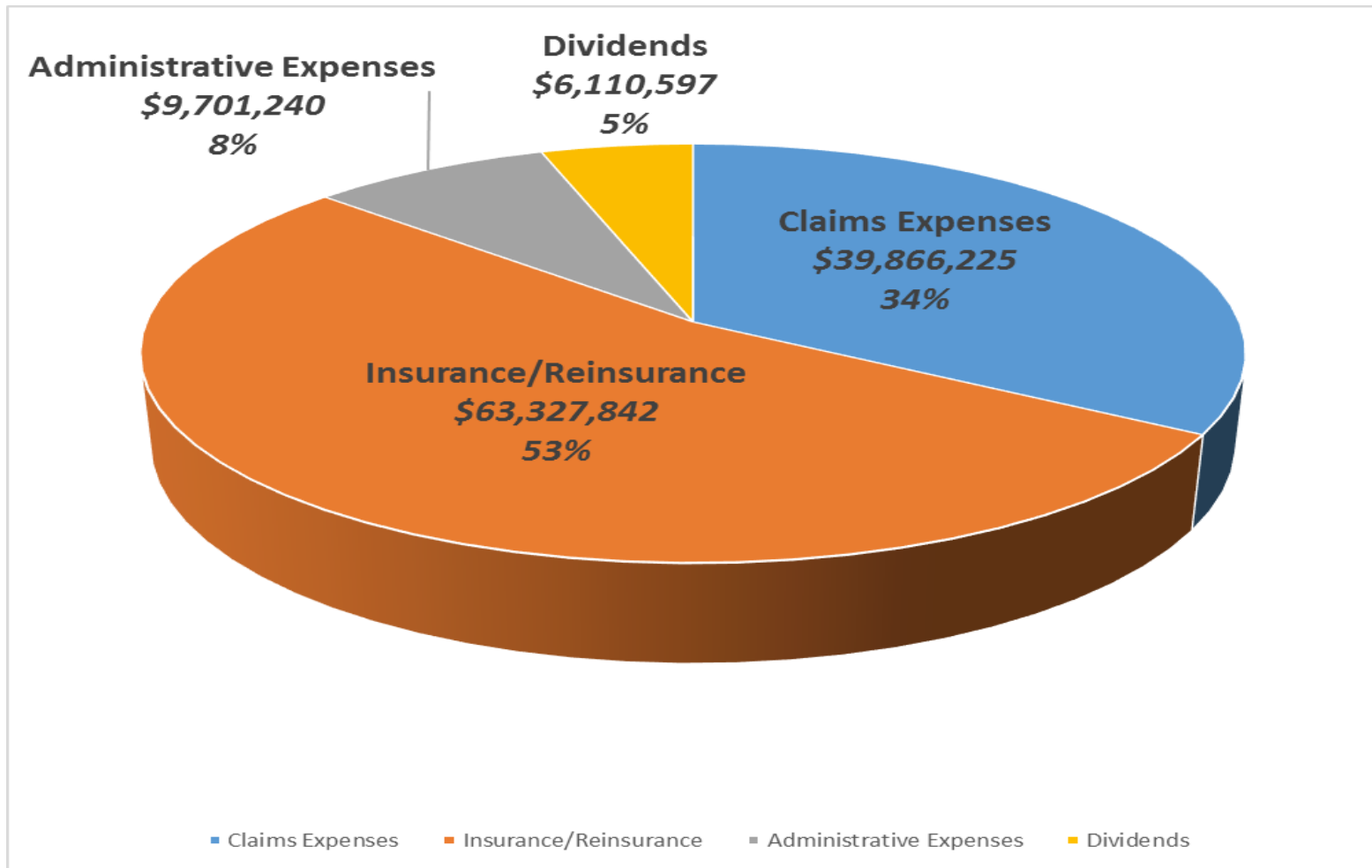
\$150,000 budgeted for:

- Specialized training
- Safety equipment
- Physical improvements
- Other safety related items

Financial Highlights

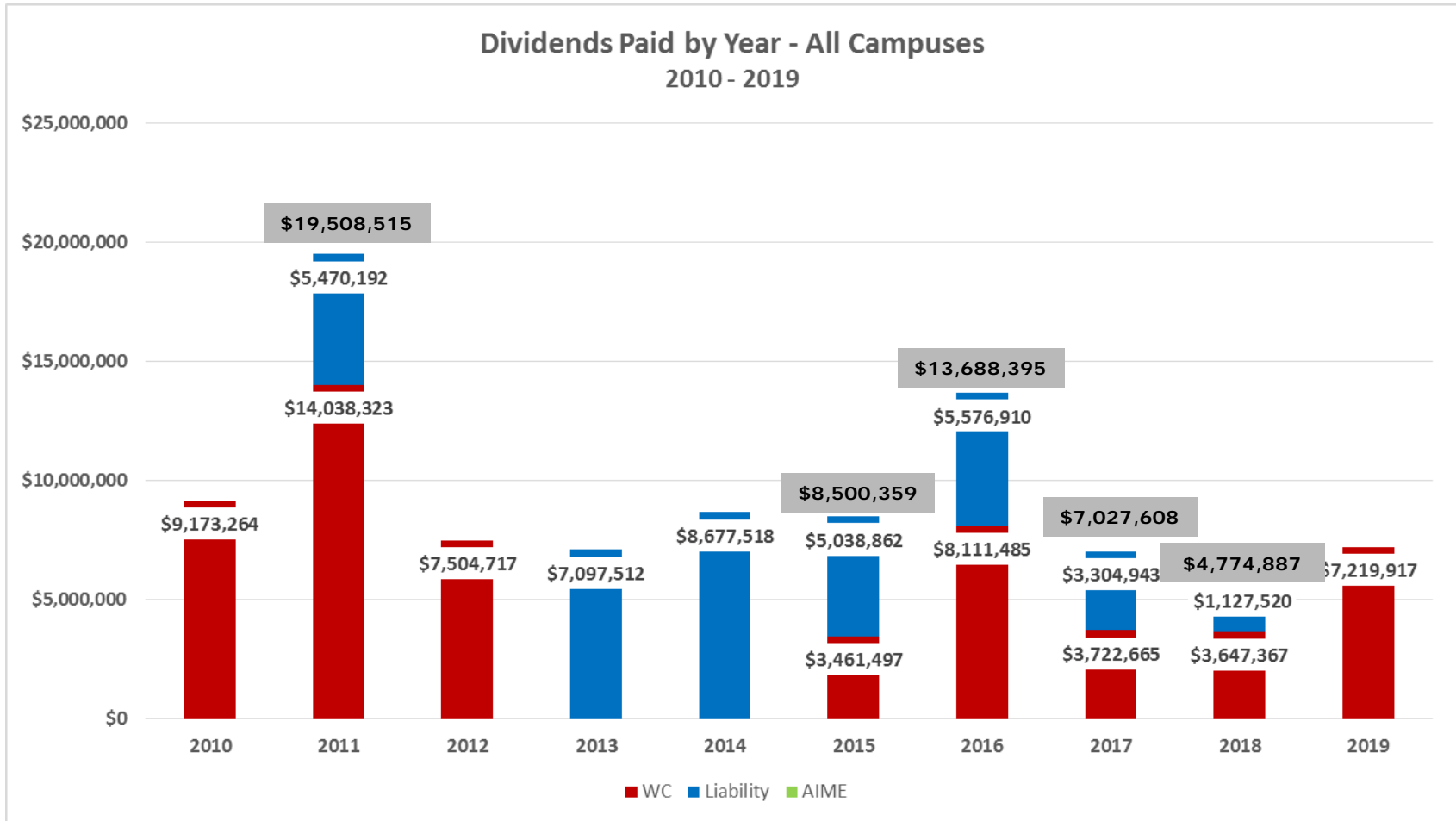
5. Financial Performance

FY 2018/19 Operating Expenses: \$119,005,905



5. Financial Performance

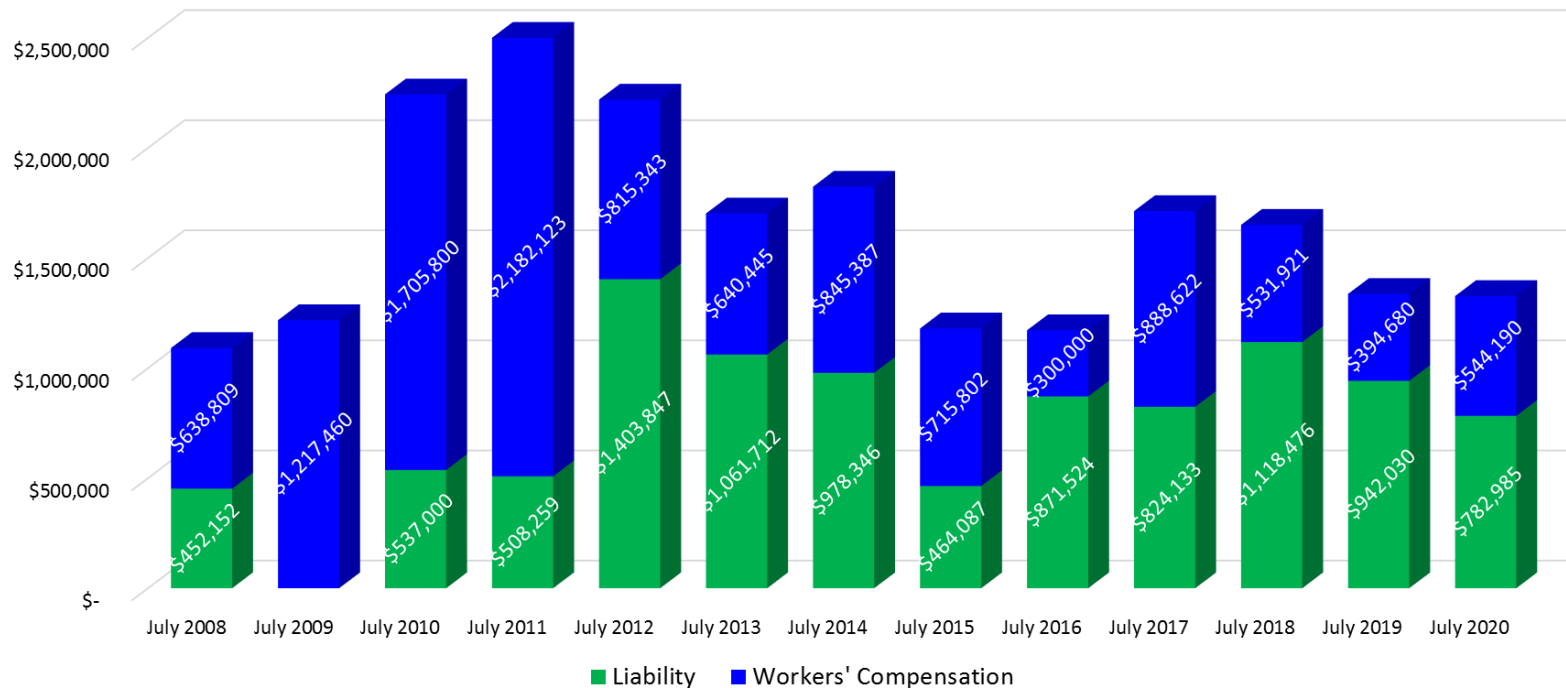
Campus Dividends Paid: **\$135,334,136**



5. AORMA Dividends

AORMA Dividends Paid: \$21,365,133

AORMA Programs Dividend Payments



Total Campus & AORMA Dividends Paid: \$156,699,269

How to Stay Informed

6. How to Stay Informed

- ✓ “Fitting the Pieces Together” Conference
- ✓ AOA Conference
- ✓ CSURMA website
- ✓ Board meetings
- ✓ Committee meetings
- ✓ AORMA bulletins
- ✓ Quarterly AORMA Chair updates



6. CSURMA Website

1. Log into the CSURMA website – www.CSURMA.org
2. Enter **Username, Password.**
3. Click sign in.



California State University Risk Management Authority

The California State University Risk Management Authority (CSURMA) is an association of CSU and auxiliary organizations joined to protect member resources by providing broad coverage and quality risk management services that stabilize risk cost in a reliable, economical and beneficial manner.

Announcements

- **AOA Conference 2014** Registration is open!
- Sunday, January 12 through Wednesday, January 15, 2014
- [Click here for more information](#)

Sign Up New User

[New Member Signup](#)

Quick Links

- [2014-2015 CSU International Programs](#)



Who to Call

7. Who to Call

Questions?

Please contact your Program Administrators:

Susan Leung - Campus
415-403-1435 susan.leung@alliant.com

Amy Lightner - Campus
415-403-1457 amy.lightner@alliant.com

Mimi Long - AORMA
415-403-1423 mlong@alliant.com

Daniel Howell - Program Director
415-403-1426 dhowell@alliant.com



7. Who to Call



Robert Frey
Claims Manager
D: (415) 403-1445
rfrey@alliant.com



La Shaunda Gaines
JPA Administrator
(415) 403-1489
LaShaunda.Wallace@alliant.com



Andrew Gaspari
JPA Administrator
(415) 403-1412
andrew.gaspari@alliant.com



Jacki Graf
WC Claims Consultant
D: (415) 403-1438
jgraf@alliant.com



Tevea Him
JPA Administrator
(415) 403-1416
thim@alliant.com



Daniel Howell
Program Director
D: (415) 403-1426
dhowell@alliant.com



Robert Leong
Campus Programs
D: (415) 403-1441
rleong@alliant.com



Susan Leung
Campus Programs
D: (415) 403-1435
susan.leung@alliant.com



Amy Lightner
Program Administrator
D: (415) 403-1457
amy.lightner@alliant.com



Mimi Long
AORMA Programs
D: (415) 403-1423
mlong@alliant.com



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



Stacey Weeks
AIME, Foreign Travel
(415) 403-1448
sweeks@alliant.com

7. Who to Call

Questions?

Please contact your Program Administrators:

Or, your friendly Systemwide Risk Management professionals:

Zachary Gifford – *Senior Director*
562-951-4568 zgifford@calstate.edu

Jody Van Leuven – *Director*
562-951-4574 jvanleuven@calstate.edu

Scott Bourdon – *Senior Manager, Risk and EH&S*
562-951-4938 sbourdon@calstate.edu

