CSURMA AORMA Committee Meeting Agenda
"This is an Open Public Meeting"

In accordance with the requirements of the Bagley-Keene Open Meeting Act, notice of this meeting must be posted in publicly accessible places, including the Internet, at least ten (10) days in advance of the meeting.

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

Date & Time:	December 4, 2025 – 10:00 AM to 12:00 PM
Virtual Location:	Virtual Meeting (Zoom) Video Chat: https://alliantinsurance.zoom.us/94686609998 Teleconference: 1-669-900-6833 Meeting Number: 946 8660 9998 Passcode: 442228

***A** = Action Item*
***I** = Informational Item*

A. Call to Order

1. **Approval of the Agenda** — **A** — *p. 5*
   The Committee will be asked to approve the agenda.

B. Public Comments

C. Consent Calendar

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is asked to take action on the consent calendar items as a group, except that a member may request that an item be withdrawn from the Consent Calendar for discussion and action.

1. **Approval of Minutes – September 3-4, 2025** — **A** — *p. 6*
   The Committee will be asked to approve the minutes from their last meeting.

D. Standing Committee Reports

1. **CSURMA AORMA Benefits Committee Update** **I** *p. 19*
   The Committee will receive a verbal report of the CSURMA AORMA Benefits Committee's recent activities.

E. 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). The matters below may be discussed. The Committee may take action or provide direction to Staff regarding the matters.

1. William Cochran vs. SJSU Research Foundation (WC) **A**
2. Muell v. CSU Fresno Foundation **** **A**
3. Saleah Schaub v. CSU Fullerton Auxiliary Services Corp **A**

INFORMATION ONLY ****Denotes New Claims

1. Leigh Cardinal v CSU Chico State Enterprises
2. Jermarcus Turner v CSU Chico State Enterprises
3. Teresa Gipson v CSU Fresno Auxiliary ****
4. Richard Huizar v. The California State University, Fresno Athletic Corporation
5. Alicia Espinoza v. Associated Students, Inc. CSU Fullerton
6. Jomar Elpusan v. Associated Students, CSU Long Beach
7. Karen Carranza v. The University Corporation (Northridge)
8. Josiah Ben-Oni v Associated Students of CSU Sacramento
9. Christopher Vallejo v CSU San Bernardino University Enterprise Corp ****
10. Lars Larsen v CSU San Diego/Research Foundation/Aztec Shops
11. Ralph Feuer v. San Diego State University Research Foundation
12. Linda Villalobos v. San Diego State University Research Foundation
13. Quoc Le v The Student Union of San Jose State University
14. Shannon Wright v CSU San Jose Spartan Shops, Inc. ****

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F. General Administration

1.	**FY 2025/26 CSURMA AORMA Long-Range Action Plan** The Committee will be asked to approve the Long-Range Action Plan.	**A**	*p. 20*
2.	**Workers' Compensation Program Member Allocation for FY 2026/27** The Committee will be asked to approve the member allocation.	**A**	*p. 23*
3.	**Liability Program Member Allocation for FY 2026/27** The Committee will be asked to approve the member allocation.	**A**	*p. 32*
4.	**Property Program Member Allocation for FY 2026/27** The Committee will be asked to approve the member allocation.	**A**	*p. 44*
5.	**Crime Program Member Allocation for FY 2026/27** The Committee will be asked to approve the member allocation.	**A**	*p. 53*
6.	**Workers' Compensation Coverage for Volunteers** The Committee will be asked to review the workers' compensation volunteer claims, providing direction as appropriate.	**I**	*p. 64*
7.	**AORMA Property Program - Water Damage Repeat Claims and Deductible Options** The Committee will be asked to discuss repeat water damage claims, providing direction as appropriate.	**I**	*p. 82*
8.	**Policy and Procedure A-10, Resolution of Coverage Disputes** The Committee will be asked to review and, if appropriate, approve Policy and Procedure A-10.	**A**	*p. 84*
9.	**AORMA Programs Participation Agreements** The Committee will be asked to review and, if appropriate, approve the revised AORMA programs participation agreement.	**A**	*p. 88*

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10.	**Appointment of the Rating Plans Task Group** The Chair will be asked to appoint members to serve on the 2026 Rating Plans Task Group.	**A**	*p. 98*
11.	**Assessment to be Paid in FY 26/27 for CSU Institute** The Committee will be asked waive CSU Institute's portion of the FY 26/27 AORMA Liability Program assessment.	**A**	*p. 100*

G. Information Item

The Committee will review the information items listed below.

1.	Professional Development	I	*p. 108*
2.	CSURMA AORMA Meeting Calendar	I	*p. 111*
3.	CSURMA AORMA Program Administrator's Contact Lists	I	*p. 114*
4.	AORMA's Travel Reimbursement Policy	I	*p. 119*
5.	AORMA Committee Roster	I	*p. 123*
6.	CSURMA Administrative Service Calendar	I	*p. 125*

H. Adjournment

The next CSURMA AORMA Committee meeting is **scheduled on May 7, 2026 in Long Beach, CA**. If you have questions regarding the agenda package, please contact:

Mimi Long at mlong@alliant.com / (415) 403-1423
Tevea Him at thim@alliant.com / (415) 403-1416

Agenda Item A1
CSURMA AORMA Committee
Meeting Date: December 4, 2025

APPROVAL OF THE AGENDA

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

RECOMMENDATION: Staff recommends that the Committee approve the agenda as presented.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S): None.

Agenda Item C1
CSURMA AORMA Committee
Meeting Date: December 4, 2025

APPROVAL OF MINUTES – SEPTEMBER 3-4, 2025

ISSUE: The Committee will be asked to review and approve the draft minutes from its September 3-4, 2025 meetings.

RECOMMENDATION: It is recommended that the Committee approve the minutes from its September 3-4, 2025 meetings, including corrections as necessary.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. CSURMA AORMA Committee Meeting Minutes – September 3-4, 2025

csurma · aorma
California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

DRAFT

MINUTES OF THE CSURMA AORMA
COMMITTEE LRP MEETING

SEPTEMBER 03, 2025 @ 2:30 PM
SEPTEMBER 04, 2025 @ 9:00 AM

ALLIANT INSURANCE SERVICES
18100 VON KARMAN AVENUE, 10TH FLOOR • IRVINE, CA 92612

MEMBERS PRESENT
Tranitra Avery, Toro Auxiliary Partners, CSU Dominguez Hills
Jared Ceja, The Cal Poly Pomona Foundation, Inc.
Keith Crawford, Associated Students of CSU, Chico
Rosa Hernandez, Forty-Niner Shops & Associated Students (Long Beach)
Chuck Kissel, CSU Fullerton Auxiliary Services Corporation
Leslie Levinson, San Diego State University Research Foundation
Bill Olmsted, University Union Operation of CSUS, Inc.
Cecilia Ortiz, University Student Union, Inc. at CSUN
Barnaby Peake, Associated Students, Inc., CSU Los Angeles
Raven Tyson, Associated Students, San Diego State University

MEMBERS ABSENT
None

STAFF, GUESTS, AND CONSULTANTS
Katie Brant, Sedgwick CMS *(Day 1)*
Smey Chum, CSU Office of the Chancellor, Financial Services *(Day 1)*
Tevea Him, Alliant Insurance Services, Inc.
Daniel Howell, Alliant Insurance Services, Inc.
William Hsu, CSU Office of the Chancellor, Office of General Counsel
Deanna Jacona, Hudson Claims Consulting
Amy Lightner, Alliant Insurance Services, Inc.
Mimi Long, Alliant Insurance Services, Inc.
Ryan Lopez, Alliant Insurance Services, Inc. *(Day 2)*
Brian Montagnese, Sedgwick CMS *(Day 1)*
Jullia Perancullo, CSU Office of the Chancellor, Financial Services *(Day 1)*
Sherry Pickering, CSU Office of the Chancellor, Financial Services *(Day 1)*
Tom Quirk, Alliant Insurance Services, Inc. *(Day 1)*
Chloe Smith, Alliant Insurance Services, Inc. *(Day 1)*
Beth Tavares, Carl Warren & Co. *(Day 1)*
Jaime Thompson, CSU Office of the Chancellor, Office of General Counsel *(Day 1)*
Robin Webb, CSU Office of the Chancellor, Office of General Counsel

A. CALL TO ORDER

The meeting was called to order by the First Vice Chair, Bill Olmsted at 2:31 PM.

A1. Approval of the Agenda

The Chair requested that the following items be moved to be discussed immediately after Item D:

(F) Closed Session
(E7) Liability Program - Claims Administration Audit Report

A motion was made to approve changes to the agenda order.

Motion: Raven Tyson
Second: Jared Ceja

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Barnaby Peake	X			
Raven Tyson	X			

Motion carried.

B. PUBLIC COMMENTS

There were no comments from members of the public, but the Committee members introduced themselves.

C. CONSENT CALENDAR

C1. Approval of Minutes – May 1, 2025
C2. Adoption of the CSURMA AORMA FY 2026-27 Meeting Calendar

A motion was made to approve the Consent Calendar as presented.

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Motion: Leslie Levinson
Second: Raven Tyson

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Barnaby Peake	X			
Raven Tyson	X			

Motion carried.

D. STANDING COMMITTEE REPORT

D1. CSURMA AORMA Benefits Committee Update

Tom Quirk and Chloe Smith provided an update on the current activities of the AORMA Benefits Committee.

F. CLOSED SESSION

1. Jessica Wylie v. Aztec Shops (WC)
2. Leigh Cardinal v CSU Chico State Enterprises
3. Richard Huizar v CSU Fresno Athletic Corp
4. Madison Roger v. Cal Poly Corporation (San Luis Obispo)

A motion was made to enter closed session at 2:37 PM.

Motion: Bill Olmsted
Second: Cecilia Ortiz

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			

NAME	AYE	ABSTAIN	NAY	ABSENT
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Barnaby Peake	X			
Raven Tyson	X			

Motion carried.

The Committee came out of closed session at 3:39 PM. The Chair reported that action was taken during the closed session on the following matters: Jessica Wylie v. Aztec Shops, Leigh Cardinal v. CSU Chico State Enterprises, and Madison Roger v. Cal Poly Corporation (San Luis Obispo).

E. GENERAL ADMINISTRATION

E7. Liability Program - Claims Administration Audit Report

The Committee reviewed the audit report on liability claims administration.

A motion was made to accept the report as presented.

Motion: Tranitra Avery
Second: Barnaby Peake

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Barnaby Peake	X			
Raven Tyson	X			

Motion carried.

E1. Excess Insurance Renewals Report

Amy Lightner provided an overview of the CSURMA excess insurance renewals for FY 2025–26.

CSURMA Campus and AORMA Risk Pools Year Over Year Insurance Cost at July 1, 2025				
Coverage	**FY 24/25**	**FY 25/26**	**$ Change**	**% Change**
Liability Reinsurance	6,462,833	7,282,615	819,782	13%
Liability Excess Insurance	20,957,814	23,805,044	2,847,230	14%
Property	35,518,148	35,339,349	-178,799	-1%
Workers' Compensation	32,967,819	34,534,408	1,566,589	5%
Cyber	1,766,975	1,745,850	-21,125	-1%
Fine Arts	331,517	331,517	0	0%
SLIP, SAFECLIP, CLIP	963,591	1,189,467	225,877	23%
Aviation	274,709	326,595	51,886	19%
Medical Malpractice	272,395	272,395	0	0%
Fidelity	532,192	532,192	0	0%
Total Cost:	**$100,047,993**	**$105,359,433**	**$5,311,440**	**5%**

E2. Actuarial Reports Valued at June 30, 2025

The Committee reviewed the actuarial reports valued as of June 30, 2025.

A motion was made to accept the actuarial reports as presented.

Motion: Tranitra Avery
Second: Barnaby Peake

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Barnaby Peake	X			
Raven Tyson	X			

Motion carried.

E3. Estimated Self-Insured Risk Pool Fund Balance Exhibit at June 30, 2025

The Committee reviewed the estimated self-insured risk pool fund balance exhibits for the Liability, Workers' Compensation, and Property Programs. These reports provide a comparison of program assets, outstanding losses, and estimated fund balances as of June 30, 2025.

The AORMA Committee meeting was adjourned for the day at 4:45 PM.

The meeting was called to order by Chair Chuck Kissel at 9:15 AM on Thursday, September 4, 2025.

E4. Goal for Retained Funds Analysis Report and Dividend Calculation

The Committee reviewed the Goal for Retained Funds Analysis Report and discussed a potential dividend and assessment. Given the current fund balance deficit in the Liability Program, the Committee considered a three-year plan to eliminate the deficit.

A motion was made to approve a $500,000 dividend from the Workers' Compensation Program and a $962,144 assessment to the Liability Program, representing one-third of the $2,886,432 fund balance deficit as of June 30, 2025.

Motion: Jared Ceja
Second: Keith Crawford

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Barnaby Peake				X
Raven Tyson	X			

Motion carried.

Barnaby Peake arrived at 9:28 am.

E5a. Total Program Funding for FY 2026/27 - Liability Program

The Committee reviewed the total funding report for the Liability Program.

A motion was made to approve risk pool funding at a 70% confidence level, resulting in estimated annual contributions of $13,551,086.

Motion: Tranitra Avery
Second: Bill Olmsted

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Barnaby Peake	X			
Raven Tyson	X			

Motion carried.

E5b. Total Program Funding for FY 2026/27 - Workers' Compensation Program

The Committee reviewed the total funding report for the Workers' Compensation Program.

A motion was made to approve risk pool funding at a 70% confidence level, resulting in estimated annual contributions of $3,984,450.

Motion: Jared Ceja
Second: Cecilia Ortiz

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			
Cecilia Ortiz	X			

NAME	AYE	ABSTAIN	NAY	ABSENT
Barnaby Peake	X			
Raven Tyson	X			

Motion carried.

E5c. Total Program Funding for FY 2026/27 - Property Program

The Committee reviewed the total funding report for the Property Program.

A motion was made to approve risk pool funding at a 75% confidence level, resulting in estimated annual contributions of $9,625,296.

Motion: Cecilia Ortiz
Second: Tranitra Avery

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Barnaby Peake	X			
Raven Tyson	X			

Motion carried.

E5d. Total Program Funding for FY 2026/27 - Crime Program

The Committee reviewed the total funding report for the Crime Program.

A motion was made to approve the program cost of $526,202.

Motion: Tranitra Avery
Second: Keith Crawford

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			

NAME	AYE	ABSTAIN	NAY	ABSENT
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			
Cecilia Ortiz	X			
Barnaby Peake	X			
Raven Tyson	X			

Motion carried.

E6. Employment Practices Liability Member Deductibles for FY 2026/27

The Committee reviewed the Employment Practices Liability (EPL) member deductible calculation for FY 2026/27. Four auxiliary organizations have an EPL deductible higher than the $25,000 minimum.

Campus	Auxiliary Organization	FY 26/27
San Bernardino	University Enterprises Corporation at CSUSB	$ 100,000
San Diego	San Diego State University Research Foundation	$ 100,000
San Francisco	Associated Students of San Francisco State University	$ 75,000
San Luis Obispo	Cal Poly Corporation	$ 50,000

A motion was made to accept the EPL member deductible calculation for use in the FY 2026/27 Liability Program member cost allocation.

Motion: Raven Tyson
Second: Barnaby Peake

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			

NAME	AYE	ABSTAIN	NAY	ABSENT
Cecilia Ortiz	X			
Barnaby Peake	X			
Raven Tyson	X			

Motion carried.

G. LONG RANGE ACTION PLANNING

G1. FY 2024/25 AORMA Long Range Action Plan

The Committee reviewed the items on the FY 2024/25 Long Range Action Plan (LRAP):

LRP-1: Solve the Evidence of Auto Liability Insurance issue with the DMV – *Moved to FY 2025/26 LRAP*
LRP-2: Evaluate and/or update the Liability Program marketing strategy for FY 2025/26 – *Completed*
LRP-3: Relaunch campus visits to include Alliant Risk Control Consulting – *Completed*
LRP-4: Review the AORMA property schedule for "off-site/remote" locations to be added to Endorsement No. 1 – *Completed*
PL-1: Master Agreement for Automated Contract Review – *Completed*

G2. AORMA Officers' Retreat Recap

Chuck Kissel provided a brief overview of the items discussed during the AORMA Officers' Retreat.

A motion was made to approve the AORMA Officers' Retreat meeting minutes as presented.

Motion: Leslie Levinson
Second: Bill Olmsted

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery		X		
Jared Ceja		X		
Keith Crawford		X		
Rosa Hernandez		X		
Chuck Kissel	X			
Leslie Levinson	X			
Bill Olmsted	X			
Cecilia Ortiz		X		
Barnaby Peake		X		

NAME	AYE	ABSTAIN	NAY	ABSENT
Raven Tyson		X		

Motion carried.

G3. AORMA Committee Succession Planning

Kissel will chair the Nominating Committee to identify which incumbents with terms expiring on June 30, 2026, are interested in seeking re-election. The positions are as follows:

- **Chair** – Chuck Kissel
- **1st Vice Chair** – Bill Olmsted
- **2nd Vice Chair** – Leslie Levinson
- **Seat #2** – Jared Ceja
- **Seat #4** – Raven Tyson
- **Seat #6** – Rosa Hernandez

G4. Discussion of Projects to be Added to the AORMA FY 2025/26 Long Range Action Plan

The Committee directed the Program Administrator to add the following topics to the FY 2025/26 Long Range Action Plan:

- Resolve the Evidence of Auto Liability Insurance issue with the DMV *(carried over from FY 2024/25)*
- Launch the Automated COI Tracking Platform through Evident ID
- Evaluate the layers of Workers' Compensation Reinsurance purchased through PRISM
- Analyze the Property Program's water damage claims
- Survey the Auxiliary Organizations for all major exposure and operational changes

A motion was made to approve the above items for inclusion in the FY 2025/26 Long Range Action Plan.

Motion: Raven Tyson
Second: Leslie Levinson

NAME	AYE	ABSTAIN	NAY	ABSENT
Tranitra Avery	X			
Jared Ceja	X			
Keith Crawford	X			
Rosa Hernandez	X			
Chuck Kissel	X			
Leslie Levinson	X			

NAME	AYE	ABSTAIN	NAY	ABSENT
Bill Olmsted	X			
Cecilia Ortiz	X			
Barnaby Peake	X			
Raven Tyson	X			

Motion carried.

H. INFORMATION ITEMS

H1. CSURMA AORMA Meeting Calendar
H2. CSURMA AORMA Program Administrator's Contact
H3. AORMA's Travel Reimbursement Policy
H4. CSURMA AORMA Committee and Staff Contact List
H5. CSURMA Administrative Service Calendar

I. ADJOURNMENT

The meeting was adjourned at 11:15 AM.

Agenda Item D1
CSURMA AORMA Committee
Meeting Date: December 4, 2025

CSURMA AORMA BENEFITS COMMITTEE UPDATE

ISSUE: The Committee Members will hear a verbal report on the recent activities of the AORMA Benefits Committee.

RECOMMENDATION: This is an information item only; no action is required.

FISCAL IMPACT: None.

BACKGROUND: The AORMA Committee and the Executive Committee approved the formation of CSURMA AORMA Benefits Program in October, 2017.

PUBLICATION: None.

ATTACHMENT(S): None.

Agenda Item F1
CSURMA AORMA Committee
Meeting Date: December 4, 2025

FY 2025/26 CSURMA AORMA LONG-RANGE ACTION PLAN

ISSUE: At its September, 2025 Long-Range Planning meeting, the Committee reviewed the long-range goals of AORMA. The Committee proposed the following items to be included on its Long-Range Action Plan:

- Resolve the Evidence of Auto Liability Insurance issue with the DMV (carried over from FY 2024/25)
- Launch the Automated COI Tracking Platform through Evident ID
- Evaluate the layers of Workers' Compensation Reinsurance purchased through PRISM
- Analyze the Property Program's water damage claims
- Survey the Auxiliary Organizations for all major exposure and operational changes

RECOMMENDATION: The Committee will be asked to approve its FY 25/26 Long-Range Action Plan, making revisions as necessary.

FISCAL IMPACT: None.

BACKGROUND: Staff will provide an update during the meeting.

PUBLICATION: The Long-Range Action Plan will be included in each AORMA Committee agenda packet.

ATTACHMENT(S):

a. Long-Range Action Plan

FY 2025/26 CSURMA AORMA LONG RANGE ACTION PLAN					
Goal	**#**	**Action / Task**	**Entity**	**Deadline**	**Status**
LRP-1		**Solve the Evidence of Auto Liability Insurance Issue with the DMV**			
	1	Research solution.	PA	Sep-23	Completed
	2	Receive approval from Great American (AORMA's reinsurer) to use their NAIC number.	PA	Sep-23	Completed
	3	Add reinsurer's NAIC number onto the Auto ID Card and send out to all AORMA members.	PA	Oct-23	Completed
	4	Continue to review future options in case Great American is replaced as primary reinsurer.	PA	Continuous	On Going
LRP-2		**Launch the Automated COI Tracking Platform**			
	1	Present proposal to EC for final approval	PA, AORMA	May-25	Completed
	2	Introduce Evident ID services to the BOD	PA, BOD	May-25	Completed
	3	Begin the implementation process	PA, SRM	TBD	On Hold
	4	Roll out and monitor services	PA, SRM	TBD	On Hold
LRP-3		**Evaluate the layers of the Workers' Compensation Reinsurance purchased through PRISM**			
	1	Analyze historical claims activity within each layer of the PRISM reinsurance structure.	PA	Feb-26	In Process
	2	Compare total claims paid within the $125,000 layer to the corresponding reinsurance premium purchased for that layer to assess cost-effectiveness.	PA	Feb-26	In Process
	3	Prepare and present the analysis and key findings to the AORMA Committee and the Executive Committee.	PA, AORMA, EC	Mar-26	
	4	Develop and provide a recommendation based on the findings, identifying whether adjustments to the reinsurance layers are warranted.	PA, AORMA, EC	May-26	
	5	Communicate the Committee’s final decision to PRISM and request any necessary revisions to the reinsurance agreement.	PA	May-26	
	6	Implement approved changes with an effective date of July 1, 2027.	PA	May-26	
LRP-4		**Analyze the Property Program's water damage claims**			
	1	Conduct a detailed review of the past 10 years of AORMA Property Program claims to identify members with repeated water damage losses at the same location or involving the same building systems.	PA	Dec-25	Ongoing
	2	Analyze the nature of the repeat losses to determine whether maintenance issues, infrastructure conditions, or operational practices are contributing factors.	PA	Dec-25	Ongoing
	3	Present findings to the AORMA Committee and facilitate discussion on whether a higher deductible for repeat water damage losses should be considered.	PA, AORMA	Dec-25	Ongoing

FY 2025/26 CSURMA AORMA LONG RANGE ACTION PLAN					
Goal	**#**	**Action / Task**	**Entity**	**Deadline**	**Status**
	4	Request guidance from the Committee on whether staff should proceed with developing a formal policy for applying an increased deductible for repeat-loss locations.	PA, AORMA	Dec-25	Ongoing
	5	If directed, prepare draft policy language outlining a tiered or escalating deductible structure for repeat water damage claims at the same location.	PA	Apr-25	
	6	Present the draft policy at a future Committee meeting for discussion, revisions as needed, and potential approval and implementation.	PA, AORMA	May-25	
LRP-5	**Survey the Auxiliary Organizations for all major exposure and operational changes**				
	1	Identify the types of exposure changes too capture—such as new facilities, expanded programs, discontinued operations, significant renovations, large asset acquisitions, changes in occupancy, or new business activities.	PA	Jan-26	
	2	Create a structured questionnaire that includes clear, concise questions about property exposures, operational changes, staffing levels, fleet additions, special events, and any new or unique risks that may impact coverage or premiums.	PA	Jan-26	
	3	Send the survey to designated risk management contacts at each auxiliary, providing instructions, definitions (e.g., what qualifies as a major exposure change), and a response deadline	PA	Feb-25	
	4	Offer assistance to auxiliaries that need help interpreting survey questions, and follow up with reminders to ensure timely and complete participation.	PA	Jun-25	
	5	Evaluate the submitted information to identify significant changes in exposures or operations, verify accuracy, and determine what updates may be needed for underwriting, allocations, coverage, or loss control planning.	PA	Jun-25	

BOD: CSURMA Board of Directors
PC: AORMA Programs Committee
CABO: CSU Chief Administrators and Business Officers
CO: Chancellor's Office
AORMA: AORMA Committee

EC: CSURMA Executive Committee
OGC: CSU Office of General Counsel
PA: CSURMA Program Administrator
SRM: CSU Systemwide Risk Management
AOA: Auxiliary Organizations Association

WORKERS' COMPENSATION PROGRAM MEMBER ALLOCATION FOR FY 2026/27

ISSUE: The AORMA Committee will be asked to approve the final member allocation and the allocation factors included in the FY 26/27 Workers' Compensation Program Member Allocation. Total Workers' Compensation Program costs have been allocated to members in accordance with the allocation formula outlined in Policy and Procedure W-1.

For members that receive federal funding for sponsored programs, the Workers' Compensation Program Member Allocation requires that all payroll audit return premiums and dividends be applied to offset deposit premiums for the upcoming fiscal year. Due to the combined impact of the workers' compensation dividend payable in FY 26/27 and the FY 24/25 payroll audit return premiums, the allocation results in net negative contributions for two members. These members will retain a credit balance on account that will be applied to their FY 27/28 Workers' Compensation Program Member Allocation.

RECOMMENDATION: It is recommended that the AORMA Committee approve the FY 26/27 Workers' Compensation Program Member Allocation, including the updated rates, and authorize the Program Administrator to revise the allocation as needed based on updated exposure information.

FISCAL IMPACT: The FY 26/27 Workers' Compensation Program Member Allocation results in a total cost of $3,982,420 representing an 11%$ increase (or $394,109) compared to FY 25/26 program costs.

BACKGROUND: The table below shows a comparison of the approved rates for FY 25/26 and the proposed rates for FY 26/27.

Comparison of AORMA Rates						
AORMA Class Codes	**1001**	**1002**	**1004**	**1005**	**1006**	**1007**
AORMA FY 25/26 Rates (Approved)	0.21	0.62	0.98	1.62	2.86	4.19
AORMA FY 26/27 Rates (Proposed)	0.21	0.68	0.82	1.55	2.62	4.23
Difference	0%	10%	-16%	-4%	-8%	1%

PUBLICATION: The AORMA FY 26/27 budget letter, including workers' compensation premiums, rates and experience modification factors, will be sent to members in January 2026.

ATTACHMENT(S):

a. FY 26/27 Workers' Compensation Program Member Allocation *(comparison section)*
b. Total Funding Exhibit
c. Policy and Procedure W-1 – Workers' Compensation Program Member Allocation Formula

AORMA Workers' Compensation Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	7,286	7,970	9%	684
Chancellor's Office	California State University Foundation	1,000	1,000	0%	-
Chico	Associated Students of California State University, Chico	101,386	112,487	11%	11,101
Chico	Chico State Enterprises	142,443	160,529	13%	18,086
Dominguez Hills	Associated Students, California State University, Dominguez Hills	10,452	8,972	-14%	(1,480)
Dominguez Hills	California State University, Dominguez Hills Toro Auxiliary Partners	58,831	63,801	8%	4,970
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	23,188	16,945	-27%	(6,243)
East Bay	Associated Students, Inc. of California State University East Bay	1,185	1,440	22%	255
Fresno	California State University, Fresno Association, Inc.	110,349	93,845	-15%	(16,504)
Fresno	The California State University, Fresno Athletic Corporation	69,222	71,597	3%	2,375
Fullerton	Associated Students, Inc., California State University, Fullerton	121,070	126,588	5%	5,518
Fullerton	CSU Fullerton Auxiliary Services Corporation	93,369	125,121	34%	31,752
Humboldt	Associated Students of Humboldt State University	1,000	1,000	0%	-
Humboldt	Humboldt State University Sponsored Programs Foundation	94,563	134,669	42%	40,106
Long Beach	Associated Students, California State University, Long Beach	265,614	97,989	-63%	(167,625)
Long Beach	California State University, Long Beach Research Foundation	54,447	73,858	36%	19,411
Long Beach	Forty-Niner Shops, Inc.	99,277	109,386	10%	10,109
Los Angeles	Associated Students of California State University, Los Angeles, Inc.	1,052	1,107	5%	55
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	103,613	122,734	18%	19,121
Los Angeles	California State University, Los Angeles Foundation	1,000	1,000	0%	-
Los Angeles	University-Student Union Board, California State University, Los Angeles	38,774	34,695	-11%	(4,079)
Monterey Bay	University Corporation at Monterey Bay	80,578	48,466	-40%	(32,112)
Northridge	Associated Students, California State University, Northridge, Inc.	33,848	34,434	2%	586
Northridge	The University Corporation	54,540	119,779	120%	65,239
Northridge	University Student Union of California State University, Northridge	94,093	111,084	18%	16,991
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	54,747	154,405	182%	99,658
Pomona	Cal Poly Pomona Foundation, Inc.	277,309	342,291	23%	64,982

AORMA Workers' Compensation Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Pomona	Cal Poly Pomona Philanthropic Foundation	1,000	1,000	0%	-
Sacramento	Associated Students of California State University, Sacramento	92,691	67,117	-28%	(25,574)
Sacramento	Capital Public Radio, Inc.	12,022	8,050	-33%	(3,972)
Sacramento	University Enterprises, Inc.	126,556	219,402	73%	92,846
San Bernardino	Associated Students, California State University, San Bernardino	1,447	1,716	19%	269
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	61,364	75,681	23%	14,317
San Bernardino	University Enterprises Corporation at CSUSB	65,891	73,457	11%	7,566
San Diego	Associated Students, San Diego State University	311,019	296,250	-5%	(14,769)
San Diego	Aztec Shops, Ltd.	305,438	353,204	16%	47,766
San Francisco	Associated Students of San Francisco State University	44,378	32,526	-27%	(11,852)
San Francisco	The University Corporation, San Francisco State	11,415	10,662	-7%	(753)
San Jose	Associated Students San Jose State University	27,042	28,612	6%	1,570
San Jose	San Jose State University Research Foundation	92,366	124,183	34%	31,817
San Jose	Spartan Shops, Inc.	1,000	1,000	0%	-
San Jose	The Student Union of San Jose State University	114,544	107,073	-7%	(7,471)
San Jose	The Tower Foundation of San Jose State University	4,810	4,631	-4%	(179)
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	98,567	122,312	24%	23,745
San Luis Obispo	Cal Poly Corporation	173,350	210,283	21%	36,933
San Marcos	California State University San Marcos Corporation	29,128	46,387	59%	17,259
Sonoma	Associated Students of Sonoma State University	3,032	4,977	64%	1,945
Sonoma	Sonoma State Enterprises, Inc.	1,000	1,000	0%	-
Sonoma	Sonoma State University Foundation	1,000	1,000	0%	-
Stanislaus	Associated Students Incorporated of California State University, Stanislaus	2,736	3,068	12%	332
Stanislaus	University Student Center of California State University, Stanislaus	12,224	11,637	-5%	(587)
	Total:	**$ 3,588,256**	**$ 3,982,420**	**11%**	**$ 394,164**

AORMA Workers' Compensation Program - Estimated Total Funding
July 1, 2026 to July 1, 2027

Table 1 - 70% Confidence Level

A	B	C	D	E	F
Expense Item	FY 24/25 Actual Costs	FY 25/26 Paid by Members	FY 25/26 Expected Costs	FY 26/27 Proposed Costs	% Change
Risk Pool Funding	188,590	1,810,206	233,546	2,396,315	
Claims Administration	332,030	341,991	341,991	352,251	
Program Expenses	584,447	705,314	638,843	658,643	
Reinsurance / Excess Insurance	2,668,372	730,745	2,476,975	577,242	
Total Costs	**3,773,439**	**3,588,256**	**3,691,355**	**3,984,450**	**8%**
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			**11%**

Table 2 - 75% Confidence Level

A	B	C	E	F	G
Expense Item	FY 24/25 Actual Costs	FY 25/26 Paid by Members	FY 25/26 Expected Costs	FY 26/27 Proposed Costs	% Change
Risk Pool Funding	188,590	1,810,206	233,546	2,471,874	
Claims Administration	332,030	341,991	341,991	352,251	
Program Expenses	584,447	705,314	638,843	658,643	
Reinsurance / Excess Insurance	2,668,372	730,745	2,476,975	577,242	
Total Costs	**3,773,439**	**3,588,256**	**3,691,355**	**4,060,009**	**10%**
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			**13%**

Table 3 - 80% Confidence Level

A	B	C	E	F	G
Expense Item	FY 24/25 Actual Costs	FY 25/26 Paid by Members	FY 25/26 Expected Costs	FY 26/27 Proposed Costs	% Change
Risk Pool Funding	188,590	1,810,206	233,546	2,592,770	
Claims Administration	332,030	341,991	341,991	352,251	
Program Expenses	584,447	705,314	638,843	658,643	
Reinsurance / Excess Insurance	2,668,372	730,745	2,476,975	577,242	
Total Costs	**3,773,439**	**3,588,256**	**3,691,355**	**4,180,905**	**13%**
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			**17%**

CSURMA AORMA POLICY AND PROCEDURE NO. W - 1

Subject: Workers' Compensation Member Allocation Formula

Adopted: May 15, 2008

Effective: May 15, 2008

Last Reviewed: May 2, 2024

Amended: December 8, 2009, September 10, 2015, May 5, 2016, March 9, 2017, May 4, 2017, May 2, 2019, September 10, 2020 (Change Effective July 1, 2021), May 5, 2022, May 2, 2024

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*Should there be any discrepancy between this document and either the **Memorandum of Coverage** or **Participation Agreement** between the **AORMA Committee** and the **Member**, the **Memorandum of Coverage** and/or the **Participation Agreement** will govern.*

PURPOSE:

It shall be the policy of the California State University Risk Management Authority (**CSURMA**) Auxiliary Organizations Risk Management Alliance (**AORMA**) **Committee** to determine each **Member**'s allocation of the workers' compensation **Total Program Funding** as outlined in the Workers' Compensation Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the **AORMA Committee** will approve the **Total Program Funding** for the workers' compensation program for the upcoming fiscal year.

Annually, in December, the **AORMA Committee** will approve the Workers' Compensation Member Allocation Formula:

1. **ALLOCATION FORMULA:**

   A. The **Member**'s **Experience Modification Factor** is applied separately to each of the **AORMA Basic Rates**. Result – **Member**'s modified rates.

   B. **Member**'s modified rates are applied separately to the **Member**'s estimated payroll, separated by class code, for the upcoming fiscal year. Result – Member's final modified deposit premium.

   C. The minimum premium is applied if the **Member**'s final modified deposit premium is less than the approved minimum premium.

2. **ANNUAL PAYROLL AUDIT:**

The **Member**'s final payroll separated by **AORMA** class code will be requested at the end of each program year. The **Member**'s final workers' compensation premium will be calculated by multiplying the **Member**'s actual payroll per class code by the **Member**'s modified rates. The **Member** will receive either a refund or additional deposit billing based on how their audited contribution compares with their initial deposit. **Members** will allocate their payroll to each of the **AORMA** class codes as outlined in the (1) **AORMA** Workers' Compensation Explanation of Classification Codes and (2) **AORMA** Workers' Compensation Payroll Rules to Follow publications. For those **Members** involved in federal sponsored programs, the refund will be retained on account with **CSURMA** to be used to lower contributions for the upcoming fiscal year. If the **Member** chooses to receive the refund, then the **Member** will be required to calculate the percentage of its payroll and salary that is attributable to federal sponsored programs to determine what percentage of the return premium will need to be returned to the federal government.

If the final audit is not received by the deadline, then the Program Administrator may increase that **Members** payrolls by the average payroll increase for all **Members** for the prior two years.

MEMBER APPEAL PROCESS:

If a **Member** wishes to appeal any decision regarding the application of the Workers' Compensation Program Member Allocation Formula Policy and Procedure, the **Member** must present an appeal in writing to the **CSURMA** Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the **Member**'s appeal on the **AORMA Committee**'s agenda at its next regularly scheduled meeting. The **AORMA Committee** will review the appeal and inform the **Member** of the final decision within 5 business days of the final decision.

If a **Member** wishes to appeal the **AORMA Committee**'s decision, the **Member** will notify the **CSURMA** Secretary-Auditor in writing within five (5) business days of receipt of the **AORMA Committee**'s decision. The **CSURMA Executive Committee** will then review the appeal at its next meeting or sooner. The **CSURMA Executive Committee**'s decision will be the final determination.

DEFINITIONS:

1. **AORMA –** Auxiliary Organizations Risk Management Alliance is a group of **Programs** that operate within the California State University Risk Management Authority representing the auxiliary organizations.

2. **AORMA Committee** – The governing body of **AORMA**.

3. **AORMA Basic Rates** – The **AORMA Basic Rates** will be approved annually by the **AORMA Committee**. The **WCIRB** class code rates shown below will be utilized when determining the **AORMA Basic Rates**. A normalization factor will be added to the WCIRB class code rates in order to achieve the **Total Program Funding** required as approved by the **AORMA Committee**.

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

5. **CSURMA Executive Committee** – The California State University Risk Management Authority Executive Committee.

6. **Experience Modification Factor (EMF)** – The experience rating system is a merit rating system intended to provide **Members** a direct financial incentive to reduce work-related accidents. The experience rating system objectively distributes the cost of the workers' compensation program more equitably among the **Members**. An **EMF** less than 100% reflects better than average experience. The actuary will determine each **Member**'s EMF based on the current published **WCIRB** method. The **EMF** will be capped at a maximum change of +20% from the prior **EMF**. The **EMF** will not include a maximum decrease cap.

7. **Member –** The Member is a signatory to the **CSURMA** Joint Powers Authority as well as the **AORMA** Workers' Compensation Program Participation Agreement.

8. **Memorandum of Coverage** – The Memorandum of Coverage is a governing document which outlines the program's definitions, coverages, exclusions, and provisions. The Memorandum of Coverage does not provide insurance, but instead provides for pooled insurance. The Memorandum of Coverage is a negotiated agreement among the Members of CSURMA AORMA.

9. **Participation Agreement** – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its Members.

10. **Participation Agreement** – A governing document of **CSURMA AORMA** which outlines the roles and responsibilities of **AORMA** and its **Members**.

11. **Total Program Funding -** The **Total Program Funding** costs will include (1) the pooled layer funding requirement, as recommended by the actuary, (2) administrative costs and (3) excess insurance or reinsurance costs.

Agenda Item F3
CSURMA AORMA Committee
Meeting Date: December 4, 2025

LIABILITY PROGRAM MEMBER ALLOCATION FOR FY 2026/27

ISSUE: The AORMA Committee will be asked to approve the final member allocation and the associated allocation factors for the FY 26/27 Liability Program Member Allocation. Total Liability Program costs have been assigned to members in accordance with the allocation formula outlined in Policy and Procedure L-8.

RECOMMENDATION: It is recommended that the AORMA Committee approve the FY 26/27 Liability Program Member Allocation, including the allocation factors, and authorize the Program Administrator to revise the allocation with updated exposure information as appropriate.

FISCAL IMPACT: The FY 26/27 Liability Program Member Allocation results in a total program cost of $13,502,953, representing a 16% increase (or $1,819,171) compared to the FY 25/26 program costs.

BACKGROUND: A summary of each allocation factor is provided below.

1. **Risk Pool Funding – Exposure Category Rates:** Each year, the actuary recommends rates based on historical losses within the four exposure categories. The table below reflects the basic rates for each category. Note: As part of the rating allocation, these rates were increased by 83% to incorporate the 70% confidence level risk margin and to fund the one-time additional $1,000,000 self-insured risk retention.

Exposure Category	FY 25/26	FY 26/27	Diff
Auto Liability (per auto)	$403	$501	24%
Premises Liability (per 1,000 sq ft)	$25	$28	12%
Other Liability (per $1MM in expenditures)	$647	$578	-11%
EPL (per $1MM in payroll)	$1,501	$1,680	12%

Philanthropic Foundations (PF) typically report higher expenditures than other members; however, most of these expenditures represent transfers to the University in support of campus programs or scholarships. Therefore, instead of applying the standard “other liability” rate, PFs are assigned a flat “other liability” risk pool cost of $3,550 with all other exposures rated under the Risk Pool Loss Rates listed above.

2. **Experience Modification Factors (X-Mod):** The risk pool premium was adjusted downward by 2% to account for the combined program X-Mod.

3. **Reinsurance / Excess Insurance:** Due to rising reinsurance/excess insurance costs, the per-member minimum premium increased from $2,883 to $3,344 (a 16% increase). A 50% size credit is applied to the largest member, with proportionally smaller credits applied to other members.

4. **Administrative Costs:** The maximum and minimum administrative costs per member increased from $72,000 and $799, to $75,600 and $839, a 5% increase.

5. **Minimum Premium:** Because of the increase in overall program costs, the minimum premium increased by 14%, from $9,482 to $10,809.

PUBLICATION: The AORMA FY 26/27 budget letter, including liability premiums, will be distributed to members in January 2026.

ATTACHMENT(S):

a. FY 26/27 Liability Program Member Allocation (c*omparison section)*
b. Total Funding Exhibit
c. Policy & Procedure L-8 - Liability Program Member Allocation Formula

AORMA Liability Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	11,065	13,376	21%	2,311
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	46,904	57,282	22%	10,378
Bakersfield	California State University, Bakersfield Foundation	11,481	13,440	17%	1,959
Bakersfield	California State University, Bakersfield Student Union	42,399	40,802	-4%	(1,597)
Chancellor's Office	California State University Foundation	9,502	10,809	14%	1,307
Channel Islands	Associated Students of California State University, Channel Islands, Inc.	12,987	11,629	-10%	(1,358)
Channel Islands	California State University Channel Islands Foundation	9,502	10,809	14%	1,307
Channel Islands	CI University Auxiliary Services, Inc.	24,338	24,084	-1%	(254)
Chico	Associated Students of California State University, Chico	176,981	194,337	10%	17,356
Chico	Chico State Enterprises	476,468	623,926	31%	147,458
Chico	The University Foundation, California State University, Chico	9,482	10,809	14%	1,327
Dominguez Hills	Associated Students, California State University, Dominguez Hills	18,867	20,270	7%	1,403
Dominguez Hills	California State University, Dominguez Hills Toro Auxiliary Partners	153,875	206,447	34%	52,572
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	43,624	45,263	4%	1,639
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	9,728	10,809	11%	1,081
East Bay	Associated Students, Incorporated of California State University, East Bay	12,443	13,932	12%	1,489
East Bay	Cal State East Bay Educational Foundation	9,502	10,809	14%	1,307
East Bay	California State University, East Bay Foundation, Inc.	52,210	65,056	25%	12,846
Fresno	Associated Students, Inc. of California State University, Fresno	34,798	16,203	-53%	(18,595)
Fresno	California State University, Fresno Association, Inc.	269,407	287,317	7%	17,910
Fresno	California State University, Fresno Foundation	338,355	405,645	20%	67,290
Fresno	Fresno State Programs for Children, Inc.	26,770	28,073	5%	1,303
Fresno	The Agricultural Foundation of California State University, Fresno	18,934	21,931	16%	2,997
Fresno	The California State University, Fresno Athletic Corporation	403,838	475,379	18%	71,541
Fullerton	Associated Students, Inc. California State University, Fullerton	212,891	260,118	22%	47,227
Fullerton	Cal State Fullerton Philanthropic Foundation	9,482	10,809	14%	1,327
Fullerton	CSU Fullerton Auxiliary Services Corporation	382,252	511,661	34%	129,409

AORMA Liability Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Humboldt	Associated Students of Cal Poly Humboldt	9,482	10,809	14%	1,327
Humboldt	Cal Poly Humboldt Foundation	40,835	34,925	-14%	(5,910)
Humboldt	Humboldt State University Center Board of Directors	9,482	10,809	14%	1,327
Humboldt	Cal Poly Humboldt Sponsored Programs Foundation	277,184	299,994	8%	22,810
Long Beach	Associated Students, California State University, Long Beach	174,737	228,620	31%	53,883
Long Beach	California State University, Long Beach Research Foundation	288,620	327,381	13%	38,761
Long Beach	Long Beach State Foundation	11,050	11,933	8%	883
Long Beach	Forty-Niner Shops, Inc. dba Beach Shops	178,685	202,159	13%	23,474
Los Angeles	Associated Students of California State University, Los Angeles, Inc.	9,482	10,809	14%	1,327
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	191,647	219,168	14%	27,521
Los Angeles	California State University, Los Angeles Foundation	9,871	10,809	10%	938
Los Angeles	University-Student Union Board, California State University, Los Angeles	59,500	63,125	6%	3,625
Maritime Academy	California Maritime Academy Foundation, Inc.	11,475	12,132	6%	657
Maritime Academy	The Associated Students of the California Maritime Academy	9,482	10,809	14%	1,327
Maritime Academy	Cal Maritime Corporation	46,626	44,716	-4%	(1,910)
Monterey Bay	Foundation of California State University, Monterey Bay	9,544	10,809	13%	1,265
Monterey Bay	University Corporation at Monterey Bay	691,836	551,460	-20%	(140,376)
Monterey Bay	Otter Student Union at CSU Monterey Bay	16,133	15,932	-1%	(201)
Northridge	Associated Students, California State University, Northridge, Inc.	85,814	84,857	-1%	(957)
Northridge	California State University, Northridge Foundation	9,482	10,809	14%	1,327
Northridge	North Campus University Park Development Corporation	9,482	10,809	14%	1,327
Northridge	The University Corporation	267,120	406,603	52%	139,483
Northridge	University Student Union of California State University, Northridge	181,084	193,787	7%	12,703
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	129,586	176,045	36%	46,459
Pomona	Cal Poly Pomona Foundation, Inc. dba Cal Poly Pomona Enterprises	568,006	603,747	6%	35,741
Pomona	Cal Poly Pomona Philanthropic Foundation	10,261	11,031	8%	770
Sacramento	Associated Students of California State University, Sacramento	121,026	153,348	27%	32,322

AORMA Liability Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Sacramento	Capital Public Radio, Inc.	95,055	100,786	6%	5,731
Sacramento	The University Foundation at Sacramento State	9,482	10,809	14%	1,327
Sacramento	University Enterprises, Inc.	519,456	644,743	24%	125,287
Sacramento	University Union Operation of CSUS, Inc.	100,392	100,682	0%	290
San Bernardino	Associated Students, California State University, San Bernardino	12,738	14,711	15%	1,973
San Bernardino	CSUSB Philanthropic Foundation	9,482	10,809	14%	1,327
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	96,218	101,786	6%	5,568
San Bernardino	University Enterprises Corporation at CSUSB	290,519	470,253	62%	179,734
San Diego	Associated Students, San Diego State University	432,187	436,111	1%	3,924
San Diego	Aztec Shops, Ltd.	821,575	700,508	-15%	(121,067)
San Diego	San Diego State University Research Foundation	1,138,251	1,511,567	33%	373,316
San Diego	The Campanile Foundation	9,482	10,809	14%	1,327
San Diego	SDSU Mission Valley Enterprises	9,482	10,809	14%	1,327
San Francisco	Associated Students of San Francisco State University	106,211	119,503	13%	13,292
San Francisco	San Francisco State University Foundation, Inc.	9,544	10,809	13%	1,265
San Francisco	The University Corporation, San Francisco State	90,306	114,392	27%	24,086
San Jose	Associated Students San Jose State University	60,537	65,994	9%	5,457
San Jose	San Jose State University Research Foundation	353,968	407,766	15%	53,798
San Jose	Spartan Shops, Inc.	34,439	33,262	-3%	(1,177)
San Jose	The Student Union of San Jose State University	172,366	211,482	23%	39,116
San Jose	The Tower Foundation of San Jose State University	27,773	32,238	16%	4,465
San Luis Obispo	Associated Students, Incorporated of California Polytechnic State University at San Luis Obispo	164,237	185,931	13%	21,694
San Luis Obispo	Cal Poly Corporation dba Cal Poly Partners	475,483	615,504	29%	140,021
San Luis Obispo	California Polytechnic State University Foundation	9,482	10,809	14%	1,327
San Marcos	The California State University San Marcos Foundation	9,482	10,809	14%	1,327
San Marcos	Associated Students, Inc. of California State University San Marcos	9,482	10,809	14%	1,327
San Marcos	California State University San Marcos Corporation	221,377	270,225	22%	48,848

AORMA Liability Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Sonoma	Associated Students of Sonoma State University	13,542	14,847	10%	1,305
Sonoma	Sonoma State Enterprises, Inc.	32,473	34,414	6%	1,941
Sonoma	Sonoma State University Foundation	9,544	10,809	13%	1,265
Stanislaus	Associated Students Incorporated of California State University, Stanislaus	10,563	12,799	21%	2,236
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	14,693	13,756	-6%	(937)
Stanislaus	California State University, Stanislaus Foundation	10,103	10,950	8%	847
Stanislaus	University Student Center of California State University, Stanislaus	38,759	42,181	9%	3,422
N/A	Auxiliary Organization Associations	9,482	10,809	14%	1,327
	Total:	**$ 11,683,782**	**$ 13,502,952**	**0.1557**	**$ 1,819,170**

AORMA Liability Program - Estimated Total Funding
July 1, 2026 to July 1, 2027

Table 1 - 70% Confidence Level

A	B	C	D	E	F
Expense Item	FY 24/25 Actual Costs	FY 25/26 Paid by Members	FY 25/26 Expected Costs	FY 26/27 Proposed Costs	% Change
Risk Pool Funding	1,729,045	4,354,781	4,354,781	5,174,267	19%
Claims Administration	85,000	72,141	88,040	92,442	5%
Program Expenses	1,000,292	1,105,858	1,227,675	1,289,059	5%
Reinsurance / Excess Insurance	5,270,519	6,303,831	5,843,808	6,995,319	20%
Total Costs	**8,084,856**	**11,836,611**	**11,514,304**	**13,551,086**	**18%**
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			**14%**

Table 2 - 75% Confidence Level

A	B	C	E	F	G
Expense Item	FY 24/25 Actual Costs	FY 25/26 Paid by Members	FY 25/26 Expected Costs	FY 26/27 Proposed Costs	% Change
Risk Pool Funding	1,729,045	4,354,781	4,354,781	5,636,841	29%
Claims Administration	85,000	72,141	88,040	92,442	5%
Program Expenses	1,000,292	1,105,858	1,227,675	1,289,059	5%
Reinsurance / Excess Insurance	5,270,519	6,303,831	5,843,808	6,995,319	20%
Total Costs	**8,084,856**	**11,836,611**	**11,514,304**	**14,013,661**	**22%**
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			**18%**

Table 3 - 80% Confidence Level

A	B	C	E	F	G
Expense Item	FY 24/25 Actual Costs	FY 25/26 Paid by Members	FY 25/26 Expected Costs	FY 26/27 Proposed Costs	% Change
Risk Pool Funding	1,729,045	4,354,781	4,354,781	5,951,098	37%
Claims Administration	85,000	72,141	88,040	92,442	5%
Program Expenses	1,000,292	1,105,858	1,227,675	1,289,059	5%
Reinsurance / Excess Insurance	5,270,519	6,303,831	5,843,808	6,995,319	20%
Total Costs	**8,084,856**	**11,836,611**	**11,514,304**	**14,327,918**	**24%**
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			**21%**

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California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

CSURMA AORMA **POLICY & PROCEDURE NO. L-8**

Subject:	Liability Program Member Allocation Formula
Adopted:	September 8, 2016
Effective:	September 8, 2016
Last Reviewed:	May 2, 2024
Amended:	May 4, 2017, May 2, 2019, September 10, 2020, May 2, 2024

*Should there be any discrepancy between this document and either the **Memorandum of Coverage** or **Participation Agreement** between the **AORMA Committee** and the **Member**, the **Memorandum of Coverage** and/or the **Participation Agreement** will govern.*

POLICY:

It shall be the policy of the California State University Risk Management Authority (**CSURMA**) Auxiliary Organization Risk Management Alliance (**AORMA**) **Committee** to determine each **Member**'s allocation of the total **AORMA Liability Program** costs as outlined in the Liability Program Member Allocation Formula shown below. If a **Member**'s operations change significantly during the coverage term, the **Member**'s allocation of the total **AORMA Liability Program** contributions may be revised according to the Liability Program Member Allocation Formula. However, the Program Administrator must receive notification of the significant change in operations during the current coverage term.

PROCEDURE:

Annually, in September, the **AORMA Committee** will approve the total **AORMA Liability Program** costs for the upcoming fiscal year and will accept the actuarial reports used as general guidelines within the **AORMA Liability Program** Member Allocation Formula. In December, the **AORMA Committee** will review and approve the final Liability Program Member Allocation, including all allocation criteria.

1. **LIABILITY PROGRAM MEMBER ALLOCATION FORMULA:**

   A. **Basic Rates:** Four basic rates are included in the allocation formula for the following loss exposures. The exposure basis for each loss exposure is multiplied separately by the corresponding basic rate and then added together. *Result – basic premium for pooled layer w/o loss rating.*

Loss Exposure	Rating Basis
Automobile Liability (AL)	Number of owned autos
Premises Liability (PL)	Total square footage owned, occupied, operated, or maintained
Other Liability (OL)	Total expenditures for five years
Employment Practices Liability (EPL)	Total payroll

B. **Loss Rating:** Loss rating discount or surcharge (as calculated by actuary) is multiplied by the basic premium for pooled layer. *Result – Basic premium for pooled layer w/ loss rating.*

C. **Excess Premium:** Each **Member**'s percentage of the total basic premium for pooled layer w/o loss rating is multiplied by the total excess premium, subject to a minimum and maximum. *Result – excess premium.*

D. **Administrative Costs:** Each **Member**'s percentage of the total basic premium for pooled layer w/o loss rating is multiplied by the total program administrative costs, subject to a minimum and maximum. *Result – administrative costs.*

E. **Final Premium:** Basic premium for pooled layer w/ loss rating + excess costs + administrative costs = final premium

F. **Minimum Premium:** The final premium w/o deductible credit is compared to the approved minimum premium. The minimum premium is applied as appropriate.

G. **Employment Practices Liability Deductible:** The **EPL** basic premium is reduced by the **EPL** deductible credits. The total savings is applied to the final premium w/o deductible credits.

2. **SIGNIFICANT MID-TERM CHANGE IN OPERATIONS:**

If a **Member**'s operations change significantly during the coverage term (July 1 to June 30) the **Member**'s allocation of the total **AORMA Liability Program** contributions may be revised using updated rating exposures. The **Member**'s revised allocation of the total **AORMA Liability Program** contributions may result in a refund to the **Member** or additional contributions due to **CSURMA AORMA**.

Procedure:

A. The **Member** will submit updated rating exposure information to the Program Administrator, noting how the exposures have changed due to the significant mid-term change in operations. The **Member** will be asked to submit back-up documentation for the following rating exposures:

- Total square footage owned, occupied, operated or maintained

- Total expenditures for five years
- Total payroll
- Total number of owned autos

B. Using the updated rating exposures, the Program Administrator will re-calculate the **Member**'s allocation of the total **AORMA Liability Program** contributions.

C. The **AORMA Committee** will be asked to approve the **Member**'s revised allocation of the total **AORMA Liability Program** contributions at its next scheduled committee meeting. The **Member** may attend the meeting, as desired, to discuss its significant change in operations.

D. Once approved by the **AORMA Committee**, the Program Administrator will process the **Member's** refund or the additional contributions due **CSURMA AORMA**.

MEMBER APPEAL PROCESS:

If a **Member** wishes to appeal any decision regarding the application of the Dividend/Assessment Policy, the **Member** must present an appeal in writing to the **CSURMA** Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the **Member** appeal on the **AORMA Committee** agenda at its next regularly scheduled meeting. The **AORMA Committee** will review the appeal at its next regularly scheduled meeting and inform the **Member** of the final decision within 5 business days of its decision.

If a **Member** wishes to appeal the **AORMA Committee**'s decision, the **Member** will notify the **CSURMA** Secretary-Auditor in writing within 5 business days of receipt of the **AORMA Committee**'s decision. The **CSURMA Executive Committee** will then review the appeal at its next meeting or sooner. The **CSURMA Executive Committee**'s decision will be the final determination.

DEFINITIONS:

1. **AORMA –** Auxiliary Organizations Risk Management Alliance is the group of Programs that operate within the California State University Risk Management Authority representing the auxiliary organizations.

2. **AORMA Committee** – The governing body of **AORMA**.

3. **AORMA Liability Program** – The **AORMA** Liability Program which is detailed in the Liability Program **Memorandum of Coverage**.

4. **CSURMA** – The California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its Auxiliary Organizations.

5. **Executive Committee** – The Executive Committee of the CSURMA's Board of Directors.

6. **Member –** The **Member** is a signatory to the **CSURMA** Joint Powers Authority.

7. **Memorandum of Coverage** – The Memorandum of Coverage is a governing document which outlines the program's definitions, coverages, exclusions, and provisions. The Memorandum of Coverage does not provide insurance, but instead provides for pooled insurance. The Memorandum of Coverage is a negotiated agreement among the Members of CSURMA AORMA.

8. **Participation Agreement** – A governing document of **CSURMA AORMA** which outlines the roles and responsibilities of **AORMA** and its **Member**s.

PROPERTY PROGRAM MEMBER ALLOCATION FOR FY 2026/27

ISSUE: The AORMA Committee will be asked to approve the final member allocation and the allocation factors for the FY 26/27 Property Program Member Allocation. The total Property Program costs have been distributed to members in accordance with the approved allocation methodology outlined in Policy and Procedure P-1.

RECOMMENDATION: It is recommended that the AORMA Committee approve the FY 26/27 Property Program Member Allocation, including the allocation factors, and authorize the Program Administrator to revise individual member allocations as needed based on final exposure updates.

FISCAL IMPACT: The FY 26/27 Property Program Member Allocation results in a total program cost of $10,626,088, representing a 6% decrease ($596,699) from the FY 25/26 program costs.

BACKGROUND: A summary of the allocation factors applied for FY 26/27 is provided below:

1. **Basic Rates:** The rate is 0.4504 per $100 of Total Insurable Value (TIV), reduced from 0.4946 in FY 25/26.

2. **Size Credit:** To equitably distribute premium among larger and smaller members, a 40% size credit is applied. One member with basic premiums exceeding $1,700,000 received the full 40% credit. Three additional members received credits above 20%, with all remaining members receiving proportionally smaller credits.
3. **Minimum Premium:** The minimum premium remains unchanged at $600**.**
4. **Loss Ratio Surcharge Schedule:** The loss ratio surcharge schedule remains unchanged for FY 26/27.

PUBLICATION: The AORMA FY 26/27 budget letter, including property rates and member premiums, will be issued to members in January 2026. Members will have the opportunity to adjust their property program deductible at that time.

ATTACHMENTS:

a. Property Rating – Member Allocation *(Comparison Section)*
b. Total Funding Exhibit
c. Policy & Procedures P-1 Property Program Member Allocation Formula

AORMA Property Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	600	600	0%	-
Channel Islands	Associated Students of California State University, Channel Islands, Inc.	719	683	-5%	(36)
Channel Islands	CI University Auxiliary Services, Inc.	4,946	4,743	-4%	(203)
Chico	Associated Students of California State University, Chico	89,496	84,126	-6%	(5,370)
Chico	Chico State Enterprises	84,830	71,825	-15%	(13,005)
Chico	The University Foundation, California State University, Chico	5,828	5,307	-9%	(521)
Dominguez Hills	Associated Students, California State University, Dominguez Hills	5,272	5,052	-4%	(220)
Dominguez Hills	California State University, Dominguez Hills Toro Auxiliary Partners	5,524	5,298	-4%	(226)
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	12,420	11,888	-4%	(532)
East Bay	Associated Students Incorporated of California State University, East Bay	849	814	-4%	(35)
East Bay	California State University, East Bay Foundation, Inc.	58,839	54,359	-8%	(4,480)
Fresno	Associated Students, Inc. of California State University, Fresno	869	829	-5%	(40)
Fresno	California State University, Fresno Association, Inc.	939,405	903,765	-4%	(35,640)
Fresno	California State University, Fresno Foundation	12,051	11,308	-6%	(743)
Fresno	Fresno State Programs for Children, Inc.	1,373	1,309	-5%	(64)
Fresno	The Agricultural Foundation of California State University, Fresno	24,513	23,509	-4%	(1,004)
Fresno	The California State University, Fresno Athletic Corporation	116,699	110,147	-6%	(6,552)
Fullerton	Associated Students, Inc. California State University, Fullerton	109,871	104,313	-5%	(5,558)
Fullerton	CSU Fullerton Auxiliary Services Corporation	201,594	189,545	-6%	(12,049)
Humboldt	Associated Students of Cal Poly Humboldt	1,669	1,600	-4%	(69)
Humboldt	Cal Poly Humboldt Foundation	7,256	6,784	-7%	(472)
Humboldt	Cal Poly Humboldt Sponsored Programs Foundation	5,917	5,659	-4%	(258)
Long Beach	Associated Students, California State University, Long Beach	62,962	59,918	-5%	(3,044)
Long Beach	California State University, Long Beach Research Foundation	279,787	262,587	-6%	(17,200)
Long Beach	Forty-Niner Shops, Inc.	115,790	108,772	-6%	(7,018)
Los Angeles	Associated Students of California State University, Los Angeles, Inc.	600	600	0%	-
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	177,887	167,709	-6%	(10,178)

AORMA Property Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Los Angeles	University-Student Union Board, California State University, Los Angeles	7,763	7,416	-4%	(347)
Maritime Academy	California Maritime Academy Foundation, Inc.	13,155	12,286	-7%	(869)
Monterey Bay	University Corporation at Monterey Bay	2,013,875	1,881,511	-7%	(132,364)
Monterey Bay	Otter Student Union at CSU Monterey Bay	10,852	10,170	-6%	(682)
Northridge	Associated Students, California State University, Northridge, Inc.	53,798	50,374	-6%	(3,424)
Northridge	The University Corporation	235,706	221,600	-6%	(14,106)
Northridge	University Student Union of California State University, Northridge	43,557	41,911	-4%	(1,646)
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	25,868	24,457	-5%	(1,411)
Pomona	Cal Poly Pomona Foundation, Inc. / dba Pomona Enterprises	579,135	541,540	-6%	(37,595)
Pomona	Cal Poly Pomona Philanthropic Foundation	6,356	5,983	-6%	(373)
Sacramento	Associated Students of California State University, Sacramento	101,311	91,379	-10%	(9,932)
Sacramento	Capital Public Radio, Inc.	276,570	256,808	-7%	(19,762)
Sacramento	University Enterprises, Inc.	815,128	780,361	-4%	(34,767)
Sacramento	University Union Operation of CSUS, Inc.	63,169	60,572	-4%	(2,597)
San Bernardino	Associated Students, California State University, San Bernardino	7,453	6,842	-8%	(611)
San Bernardino	CSUSB Philanthropic Foundation	10,246	9,826	-4%	(420)
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	545,985	476,198	-13%	(69,787)
San Bernardino	University Enterprises Corporation at CSUSB	53,093	49,405	-7%	(3,688)
San Diego	Associated Students, San Diego State University	176,451	167,351	-5%	(9,100)
San Diego	Aztec Shops, Ltd.	1,029,080	1,001,178	-3%	(27,902)
San Diego	San Diego State University Research Foundation	624,512	593,566	-5%	(30,946)
San Diego	SDSU Mission Valley Enterprises	7,202	6,807	-5%	(395)
San Francisco	Associated Students of San Francisco State University	44,288	41,511	-6%	(2,777)
San Francisco	The University Corporation, San Francisco State	4,970	4,310	-13%	(660)
San Jose	Associated Students San Jose State University	38,782	36,552	-6%	(2,230)
San Jose	San Jose State University Research Foundation	114,251	107,262	-6%	(6,989)
San Jose	Spartan Shops, Inc.	82,195	78,090	-5%	(4,105)

AORMA Property Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
San Jose	The Student Union of San Jose State University	69,647	66,525	-4%	(3,122)
San Jose	The Tower Foundation of San Jose State University	3,078	2,832	-8%	(246)
San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	65,678	62,245	-5%	(3,433)
San Luis Obispo	Cal Poly Corporation	581,549	546,952	-6%	(34,597)
San Marcos	Associated Students, Inc. of California State University San Marcos	770	738	-4%	(32)
San Marcos	California State University San Marcos Corporation	105,095	98,878	-6%	(6,217)
Sonoma	Associated Students of Sonoma State University	732	667	-9%	(65)
Sonoma	Sonoma State Enterprises, Inc.	37,795	35,496	-6%	(2,299)
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	3,015	2,874	-5%	(141)
Stanislaus	University Student Center of California State University, Stanislaus	11,915	11,427	-4%	(488)
N/A	Cal Poly Humboldt Real Estate Holdings	31,196	29,139	-7%	(2,057)
	Total:	**$ 10,222,787**	**$ 9,626,088**	**-6%**	**$ (596,699)**

AORMA Property Coverage Program - Estimated Total Funding

July 1, 2026 to July 1, 2027

Table 1

A	B	C	D	E	F
Expense Item	**FY 24/25 Actual Costs**	**FY 25/26 Paid by Members**	**FY 25/26 Expected Costs**	**FY 26/27 Proposed Costs**	**% Change**
Risk Pool Funding	500,000	600,826	667,374	680,459	2%
Claims Administration	99,429	-	99,429	104,400	0%
Program Expenses	557,419	602,975	549,123	576,579	5%
Reinsurance / Excess Insurance	9,012,578	8,922,010	8,200,732	8,213,331	0%
Total Costs	**10,169,426**	**10,125,811**	**9,516,658**	**9,574,769**	**1%**
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			**-5%**

Table 2

A	B	C	D	E	F
Expense Item	**FY 24/25 Actual Costs**	**FY 25/26 Paid by Members**	**FY 25/26 Expected Costs**	**FY 26/27 Proposed Costs**	**% Change**
Risk Pool Funding	500,000	600,826	667,374	730,986	10%
Claims Administration	99,429	-	99,429	104,400	0%
Program Expenses	557,419	602,975	549,123	576,579	5%
Reinsurance / Excess Insurance	9,012,578	8,922,010	8,200,732	8,213,331	0%
Total Costs	**10,169,426**	**10,125,811**	**9,516,658**	**9,625,296**	**1%**
		FY 24/25 Paid by Members vs. FY 25/26 Proposed:			**-5%**

Table 3

A	B	C	D	E	F
Expense Item	**FY 24/25 Actual Costs**	**FY 25/26 Paid by Members**	**FY 25/26 Expected Costs**	**FY 26/27 Proposed Costs**	**% Change**
Risk Pool Funding	500,000	600,826	667,374	810,620	21%
Claims Administration	99,429	-	99,429	104,400	0%
Program Expenses	557,419	602,975	549,123	576,579	5%
Reinsurance / Excess Insurance	9,012,578	8,922,010	8,200,732	8,213,331	0%
Total Costs	**10,169,426**	**10,125,811**	**9,516,658**	**9,704,930**	**2%**
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			**-4%**

CSURMA AORMA POLICY & PROCEDURE NO. P-1

Subject: Property Program Member Allocation Formula

Adopted: November 6, 2013

Effective: July 1, 2014

Last Reviewed: May 1, 2025

Amended: September 10, 2015, May 4, 2017, May 2, 2019, September 10, 2020, May 2, 2024

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*Should there be any discrepancy between this document and either the **Memorandum of Coverage** or **Participation Agreement** between the **AORMA Committee** and the **Member**, the **Memorandum of Coverage** and/or the **Participation Agreement** will govern.*

POLICY:

It shall be the policy of the California State University Risk Management Authority (**CSURMA**) Auxiliary Organizations Risk Management Alliance (**AORMA**) **Committee** to determine each **Member's** allocation of the total property program costs as outlined in the Property Program Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the **AORMA Committee** will approve the Total Property Program Costs for the upcoming fiscal year.

In December, the **AORMA Committee** will review and approve the final Property Program Member Allocation, including all allocation criteria.

1. **PROPERTY PROGRAM MEMBER ALLOCATION FORMULA:**

   A. **Basic Rates: TIV** is multiplied by the basic rate. *Result –basic premium. (*TIV = Total Insurable Values including Real Property, Business Personal Property, and Business Income and Rental Value.)

   B. **Size Credit:**

      1) Basic premium is divided by the **Maximum Premium for Calculating Size Credit**. *Result – percentage of total basic premium compared to the **Maximum Premium for Calculating Size Credit**.*

2) The percentage of total basic premium compared to **Maximum Premium for Calculating Size Credit** is multiplied by **Maximum Size Credit Percentage**. *Result – size credit percentage.*

3) Basic rate is multiplied by the size credit percentage. *Result – Basic rate with size credit.*

C. **Loss Rating:**

1) Five years paid claims (minus deductible) is divided by total premium for five prior years. *Result – loss ratio.*

2) **Member**'s five-year loss ratio is reviewed against loss ratio surcharge schedule. *Result – loss ratio surcharge is assigned.*

3) Basic rate w/ size credit is increased by loss ratio surcharge. *Result – final rate.*

4) Final rate is multiplied by total **TIV**. *Result – Final premium.*

D. **Minimum Premium:** If the final premium is greater than the Minimum Premium, use the final premium. *Result – final premium w/ minimum premium if applicable.*

MEMBER APPEAL PROCESS:

If a **Member** wishes to appeal any decision regarding the application of the Dividend/Assessment Policy, the **Member** must present an appeal in writing to the **CSURMA** Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the **Member** appeal on the **AORMA Committee** agenda at its next regularly scheduled meeting. The **AORMA Committee** will review the appeal at its next regularly scheduled meeting and inform the **Member** of the final decision within 5 business days of its decision.

If a **Member** wishes to appeal the **AORMA Committee**'s decision, the **Member** will notify the **CSURMA** Secretary-Auditor in writing within 5 business days of receipt of the **AORMA Committee**'s decision. The **CSURMA Executive Committee** will then review the appeal at its next meeting or sooner. The **CSURMA Executive Committee**'s decision will be the final determination.

DEFINITIONS:

1. **AORMA** – Auxiliary Organizations Risk Management Alliance, a group of **Program**s of the California State University Risk Management Authority representing auxiliary organizations.

2. **AORMA Committee** – The governing body of **AORMA**.

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

4. **Basic Rate** – This rate is approved annually by the **AORMA Committee** as part of the final Property Program Member Allocation and it may increase or decrease depending the total property program funding required for the upcoming fiscal year.

5. **Executive Committee –** The Executive Committee of the CSURMA's Board of Directors.

6. **Maximum Premium for Calculating Size Credit** – The Maximum Premium for Calculating the Size Credit dollar amount will be approved by the **AORMA Committee** as part of the Property Program Member Allocation. The Maximum Premium for Calculating Size Credit is used to calculate each member's size credit. The member's basic premium is divided by the Maximum Premium for Calculating Size Credit, as an example - *$300,000 (member's basic premium) / $600,000 (Maximum Premium for Calculating Size Credit) = 50% (member's percentage of size credit)*. This member would be subject to 50% of the total **Size Credit Percentage**.

7. **Member –** The **Member** is a signatory to the **CSURMA** Joint Powers Authority.

8. **Memorandum of Coverage** – The Memorandum of Coverage is a governing document which outlines the program's definitions, coverages, exclusions, and provisions. The Memorandum of Coverage does not provide insurance, but instead provides for pooled insurance. The Memorandum of Coverage is a negotiated agreement among the Members of CSURMA AORMA.

9. **Participation Agreement** – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its Members.

10. **Size Credit Percentage** – The Size Credit Percentage will be approved annually by the **AORMA Committee** as part of the Property Program Member Allocation. The Size Credit Percentage represents the maximum size credit available to any one member. As an example – *50% (member's percentage of size credit) * 30% (Size Credit Percentage) = 15% member's size credit*.

Agenda Item F5
CSURMA AORMA Committee
Meeting Date: December 4, 2025

CRIME PROGRAM MEMBER ALLOCATION FOR FY 2026/27

ISSUE: The AORMA Committee will be asked to approve the final member allocation and the allocation factors included in the FY 26/27 Crime Program Member Allocation. Total Crime Program costs have been allocated to members based on the approved allocation formula documented in Policy and Procedure C-1.

RECOMMENDATION: It is recommended that the AORMA Committee approve the FY 26/27 Crime Program Member Allocation, including the allocation factors, and authorize the Program Administrator to revise the allocation with updated exposure information as appropriate.

FISCAL IMPACT: The FY 26/27 Crime Program Member Allocation results in a total cost of $526,252, representing a 6% increase (or $29,491**)** compared to FY 25/26 program costs.

BACKGROUND: A summary of each allocation factor is provided below:

1. **Basic Rate:** The basic rate decreased slightly from 0.0412 to 0.0401**.**

2. **Size Credit:** No change. To equitably distribute total premium between larger and smaller members, the maximum size credit remains 50%. Members with a basic premium of $20,000 or more receive the full 50% credit; remaining members receive proportionally lower credits.

3. **Minimum Premium:** The minimum premium increased from $693 to $735 (excluding administrative costs) which is a 6% increase.

4. **Loss Ratio Surcharge Schedule:** The loss ratio surcharge schedule remains unchanged.

5. **Philanthropic Foundation Credit:** The credit was increased from 25% to 30%.

PUBLICATION: The AORMA FY 26/27 budget letter, including the crime premiums, will be distributed to members in January 2026**.**

ATTACHMENTS:

a. FY 26/27 Crime Rating – Member Allocation (Comparison Section)
b. Total Funding Exhibit
c. Policy & Procedure C-1 – Crime Program Member Allocation Formula

AORMA Crime Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Bakersfield	Associated Students, California State University, Bakersfield, Inc.	2,105	2,156	2%	51
Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	4,879	5,070	4%	191
Bakersfield	California State University, Bakersfield Foundation	2,911	2,896	-1%	(15)
Bakersfield	California State University, Bakersfield Student Union	2,768	2,626	-5%	(142)
Chancellor's Office	California State University Foundation	2,480	2,121	-14%	(360)
Channel Islands	Associated Students of California State University, Channel Islands, Inc.	1,475	1,488	1%	13
Channel Islands	California State University Channel Islands Foundation	1,709	1,877	10%	169
Channel Islands	CI University Auxiliary Services, Inc.	2,717	2,385	-12%	(332)
Chico	Associated Students of California State University, Chico	6,361	6,443	1%	82
Chico	Chico State Enterprises	12,079	13,377	11%	1,298
Chico	The University Foundation, California State University, Chico	2,888	2,939	2%	52
Dominguez Hills	Associated Students, California State University, Dominguez Hills	1,538	1,554	1%	16
Dominguez Hills	California State University, Dominguez Hills Toro Auxiliary Partners	7,480	8,043	8%	563
Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	1,846	1,909	3%	63
Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	1,618	1,816	12%	198
East Bay	Associated Students, Incorporated of California State University, East Bay	1,218	1,231	1%	13
East Bay	Cal State East Bay Educational Foundation	2,230	2,493	12%	263
East Bay	California State University, East Bay Foundation, Inc.	6,411	6,873	7%	462
Fresno	Associated Students, Inc. of California State University, Fresno	1,176	1,231	5%	55
Fresno	California State University, Fresno Association, Inc.	8,209	8,467	3%	258
Fresno	California State University, Fresno Foundation	15,569	17,212	11%	1,643
Fresno	Fresno State Programs for Children, Inc.	1,274	1,396	10%	122
Fresno	The Agricultural Foundation of California State University, Fresno	2,852	2,824	-1%	(28)
Fresno	The California State University, Fresno Athletic Corporation	10,038	10,183	1%	145
Fullerton	Associated Students, Inc. California State University, Fullerton	8,049	8,496	6%	447
Fullerton	Cal State Fullerton Philanthropic Foundation	3,947	3,916	-1%	(31)
Fullerton	CSU Fullerton Auxiliary Services Corporation	14,189	14,624	3%	435

AORMA Crime Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Humboldt	Associated Students of Cal Poly Humboldt	1,176	1,231	5%	55
Humboldt	Cal Poly Humboldt Foundation	1,576	1,626	3%	50
Humboldt	Humboldt State University Center Board of Directors	1,176	1,231	5%	55
Humboldt	Cal Poly Humboldt Sponsored Programs Foundation	10,245	10,436	2%	191
Long Beach	Associated Students, California State University, Long Beach	6,263	6,435	3%	172
Long Beach	California State University, Long Beach Research Foundation	10,518	10,851	3%	333
Long Beach	Long Beach State Foundation	4,679	4,459	-5%	(220)
Long Beach	Forty-Niner Shops, Inc. dba Beach Shops	8,777	9,017	3%	240
Los Angeles	Associated Students of California State University, Los Angeles, Inc.	1,176	1,231	5%	55
Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	9,271	9,447	2%	176
Los Angeles	California State University, Los Angeles Foundation	1,447	1,403	-3%	(44)
Los Angeles	University-Student Union Board, California State University, Los Angeles	2,574	2,578	0%	4
Maritime Academy	California Maritime Academy Foundation, Inc.	2,534	2,599	3%	65
Maritime Academy	The Associated Students of the California Maritime Academy	1,176	1,231	5%	55
Maritime Academy	Cal Maritime Corporation	2,065	2,132	3%	67
Monterey Bay	Foundation of California State University, Monterey Bay	1,003	1,010	1%	7
Monterey Bay	University Corporation at Monterey Bay	14,584	15,762	8%	1,178
Monterey Bay	Otter Student Union at CSU Monterey Bay	1,176	1,231	5%	55
Northridge	Associated Students, California State University, Northridge, Inc.	4,159	4,186	1%	27
Northridge	California State University, Northridge Foundation	5,001	5,474	9%	473
Northridge	North Campus University Park Development Corporation	1,176	1,231	5%	55
Northridge	The University Corporation	10,338	10,397	1%	59
Northridge	University Student Union of California State University, Northridge	6,108	6,237	2%	129
Pomona	Associated Students Inc., California State Polytechnic University, Pomona	5,859	5,963	2%	104
Pomona	Cal Poly Pomona Foundation, Inc. dba Cal Poly Pomona Enterprises	15,294	24,027	57%	8,733
Pomona	Cal Poly Pomona Philanthropic Foundation	3,048	3,251	7%	203
Sacramento	Associated Students of California State University, Sacramento	4,123	4,359	6%	236

AORMA Crime Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Sacramento	Capital Public Radio, Inc.	6,382	9,160	44%	2,778
Sacramento	The University Foundation at Sacramento State	2,557	2,348	-8%	(209)
Sacramento	University Enterprises, Inc.	22,070	22,944	4%	874
Sacramento	University Union Operation of CSUS, Inc.	5,089	5,315	4%	226
San Bernardino	Associated Students, California State University, San Bernardino	1,234	1,231	0%	(3)
San Bernardino	CSUSB Philanthropic Foundation	1,939	1,770	-9%	(169)
San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	3,186	3,471	9%	285
San Bernardino	University Enterprises Corporation at CSUSB	10,240	10,398	2%	158
San Diego	Associated Students, San Diego State University	9,365	9,770	4%	405
San Diego	Aztec Shops, Ltd.	16,464	18,416	12%	1,952
San Diego	San Diego State University Research Foundation	40,009	42,604	6%	2,595
San Diego	The Campanile Foundation	7,974	7,674	-4%	(300)
San Diego	SDSU Mission Valley Enterprises	1,249	1,318	6%	69
San Francisco	Associated Students of San Francisco State University	4,013	4,253	6%	240
San Francisco	San Francisco State University Foundation, Inc.	1,003	1,010	1%	7
San Francisco	The University Corporation, San Francisco State	7,221	7,462	3%	241
San Jose	Associated Students San Jose State University	3,840	3,883	1%	43
San Jose	San Jose State University Research Foundation	12,624	13,491	7%	867
San Jose	Spartan Shops, Inc.	2,596	2,413	-7%	(183)
San Jose	The Student Union of San Jose State University	4,790	4,733	-1%	(57)
San Jose	The Tower Foundation of San Jose State University	6,212	5,794	-7%	(418)
San Luis Obispo	Associated Students, Incorporated of California Polytechnic State University at San Luis Obispo	6,846	6,981	2%	135
San Luis Obispo	Cal Poly Corporation dba Cal Poly Partners	20,733	22,554	9%	1,821
San Luis Obispo	California Polytechnic State University Foundation	7,976	7,837	-2%	(139)
San Marcos	The California State University San Marcos Foundation	1,971	1,936	-2%	(35)
San Marcos	Associated Students, Inc. of California State University San Marcos	1,296	1,346	4%	50
San Marcos	California State University San Marcos Corporation	8,651	8,802	2%	151

AORMA Crime Coverage Program - Premium Comparison

Campus	Auxiliary Organization	FY 25/26	FY 26/27	% Diff	$ Diff
Sonoma	Associated Students of Sonoma State University	1,438	1,456	1%	18
Sonoma	Sonoma State Enterprises, Inc.	3,257	2,956	-9%	(301)
Sonoma	Sonoma State University Foundation	1,003	1,010	1%	7
Stanislaus	Associated Students Incorporated of California State University, Stanislaus	1,176	1,231	5%	55
Stanislaus	California State University, Stanislaus Auxiliary and Business Services	1,176	1,231	5%	55
Stanislaus	California State University, Stanislaus Foundation	1,085	1,039	-4%	(47)
Stanislaus	University Student Center of California State University, Stanislaus	2,386	2,509	5%	123
N/A	Auxiliary Organization Associations	1,176	1,231	5%	55
	Total:	**$ 496,761**	**$ 526,252**	**6%**	**$ 29,491**

AORMA Crime Coverage Program - Estimated Total Funding
July 1, 2026 to July 1, 2027

Table 1

A	B	C	D	E	F
Expense Item	**FY 24/25 Actual Costs**	**FY 25/26 Paid by Members**	**FY 25/26 Expected Costs**	**FY 26/27 Proposed Costs**	**% Change**
Risk Pool Funding	150,000	151,061	150,000	150,000	0%
Claims Administration	-	-	-	-	0%
Program Expenses	40,432	43,023	42,013	44,114	5%
Reinsurance / Excess Insurance	276,741	304,414	276,740	332,088	20%
Total Costs	**400,871**	**498,498**	**468,753**	**526,202**	12%
		FY 25/26 Paid by Members vs. FY 26/27 Proposed:			**6%**

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California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

Subject:	Crime Program Member Allocation Formula
Adopted:	November 6, 2013
Effective:	July 1, 2014
Last Reviewed:	May 1, 2025
Amended:	September 10, 2015, May 4, 2017, May 2, 2019, September 10, 2020 (Change Effective July 1, 2020), May 6, 2021 (Change Effective July 1, 2021), May 2, 2024

Should there be any discrepancy between this document and either the ***Memorandum of Coverage*** *or* ***Participation Agreement*** *between the* ***AORMA Committee*** *and the* ***Member****, the* ***Memorandum of Coverage*** *and/or the* ***Participation Agreement*** *will govern.*

POLICY:

It shall be the policy of the California State University Risk Management Authority (**CSURMA)** Auxiliary Organization Risk Management Alliance (**AORMA**) **Committee** to determine each **Member**'s allocation of the total crime program costs as outlined in the Crime Program Member Allocation Formula noted below:

PROCEDURE:

Annually, in September, the **AORMA Committee** will approve the total crime program costs for the upcoming fiscal year.

In December, the **AORMA Committee** will review and approve the final Crime Program Member Allocation Formula, including all allocation criteria.

Basic Rates:

1. Expenditures are multiplied by the **Basic Rate.** *Result – basic premium*

**** Example ****

1.	**$25,000,000** Expenditures	*	**.0200** Basic Rate (per $100 in payroll)	=	**$5,000** Basic Premium

Size Credit:

1. Basic premium is divided by the **Maximum Premium for Calculating Size Credit**. *Result – percentage of total basic premium compared to the **Maximum Premium for Calculating Size Credit**.*
2. Percentage of total basic premium compared to **Maximum Premium for Calculating Size Credit** is multiplied by **Maximum Size Credit Percentage**. *Result – **Size Credit Percentage**.*
3. **Basic Rate** is multiplied by the **Size Credit Percentage**. *Result – **Basic Rate** with size credit.*
4. **Basic Rate** with size credit is multiplied by the expenditures. *Result – Basic premium with size credit.*

**** Example ****

1.	**$5,000** Basic Premium	/	**$10,000** Maximum Premium for Calculating Size Credit	=	**50%** % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit
2.	**50%** % of Total Basic Premium Compared to Maximum Premium for Calculating Size Credit	*	**40%** Maximum Size Percentage Credit	=	**20%** Size Credit Percentage
3.	**.0200** Basic Rate	**-**	**20%** Size Credit Percentage	=	**.0160** Basic Rate w/ Size Credit
4.	**.0160** Basic Rate w/ Size Credit	*	**$25,000,000** Expenditures	=	**$4,000** Basic Premium w/ Size Credit

Minimum Premium:

If the basic premium w/ size credit is greater than the Minimum Premium, use the basic premium w/ size credit. *Result – basic premium w/ size credit w/o loss rating.*

Loss Rating:

1. Five years paid claims (minus deductible) is divided by total premium for five prior years. *Result – loss ratio.*
2. Member's five-year loss ratio is reviewed against loss rating surcharge schedule. *Result – loss ratio surcharge is assigned.*
3. Basic premium with w/ size credit, or minimum premium, is increased by loss ratio surcharge. *Result – final premium.*

Exposure Credits:

As approved by the **AORMA Committee**, an Exposure Credit may be added to reduce the total premium for those members whose operations are deemed to be of low-risk.

Administrative Costs:

1. The crime program administrative costs are divided evenly between all of the crime program members. *Result – member's crime program administrative costs*.
2. Member's crime program administrative costs are added to the member's final premium or minimum premium, whichever applies. *Result – total crime program premium.*

DEFINITIONS:

AORMA Committee - The governing body of AORMA.

AORMA - "Auxiliary Organization Risk Management Alliance" or "AORMA" refers to those Coverage Programs and associated services which are directed primarily at serving the Auxiliary Organization Members.

Basic Rate – This rate is approved annually by the **AORMA Committee** as part of the final Crime Program Member Allocation and it may increase or decrease depending the total crime program funding required for the upcoming fiscal year.

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

Maximum Premium for Calculating Size Credit – The Maximum Premium for Size Credit dollar amount will be approved by the **AORMA** Committee as part of the Crime Program Member Allocation. The Maximum Premium for Size Credit is used to calculate each member's size credit. The member's basic premium is divided by the Maximum Premium for Size Credit, as an example - *$5,000 (member's basic premium) / $10,000 (Maximum Premium for Size Credit) = 50% (member's percentage of size credit)*. This member would be subject to 50% of the total **Size Credit Percentage**.

Member – The **Member** is a signatory to the **CSURMA** Joint Powers Authority.

Memorandum of Coverage – The Memorandum of Coverage is a governing document which outlines the coverage program's definitions, coverages, exclusions, and provisions. The Memorandum of Coverage does not provide insurance, but instead provides for risk pooling, in which participating members share risk of loss. The Memorandum of Coverage is a negotiated agreement among the **Members** of CSURMA AORMA.

Participation Agreement – A governing document of **CSURMA AORMA** which outlines the roles and responsibilities of **AORMA** and its **Member**s.

Size Credit Percentage – The **Size Credit Percentage** will be approved annually by the **AORMA** Committee as part of the Property Program Member Allocation. The **Size Credit Percentage** represents the maximum size credit available to any one member. As an example – *50% (member's percentage of size credit) * 30% (Size Credit Percentage) = 15% member's size credit*.

WORKERS' COMPENSATION COVERAGE FOR VOLUNTEERS

ISSUE: Policy and Procedure W-5, confirms that a workers' compensation program member may elect to provide workers' compensation coverage to its volunteers. The Policy and Procedure also notes that the volunteer losses may be reviewed annually to ensure the rating integrity of the workers' compensation program.

If the member has employees, and is enrolled in the AORMA workers' compensation program, there is no separate cost to cover its volunteers. Members with no employees may join the program to cover its board members and other volunteers. The cost is $1,000. As shown below, six members with no employees have joined the workers' compensation program.

Campus	Member
Chancellor's Office	California State University Foundation
Los Angeles	California State University, Los Angeles Foundation
Pomona	Cal Poly Pomona Philanthropic Foundation
San Jose	Spartan Shops, Inc.
Sonoma	Sonoma State Enterprises, Inc.
Sonoma	Sonoma State University Foundation

Since inception of the AORMA workers' compensation program in 2005, the total incurred for volunteer losses is $368,302. Twelve (12) losses are in excess of $1,500.

RECOMMENDATION: It is recommended that the Committee review the volunteer claims, taking action or providing direction as appropriate.

FISCAL IMPACT: None at this time.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. Workers' Compensation volunteer claims (sorted by total incurred, date of loss and auxiliary)
b. Policy and Procedure W-5 – Workers' Compensation Volunteer Coverage

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Total Incurred

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
10-09-2014	Closed	Repetitive Motion	Multiple Injury Inc. Physical & Psychological	Overexertion	Multiple Body Parts	128,655.29
01-29-2013	Closed	Collision with Another Vehicle	Fracture	Struck By	Lower Leg	110,425.39
10-13-2010	Closed	Fall/Slip From a Different Level	Multiple Injury Inc. Physical & Psychological	Slip and Fall	Body Systems & Multiple Body Systems	43,732.62
09-26-2016	Closed	Fall/Slip From a Different Level	Dislocation	Slip and Fall	Whole Body	16,530.24
10-21-2010	Closed	Fall, Slip or Trip, NOC	Fracture	Slip and Fall	Ankle	13,185.00
05-20-2006	Closed	Struck or Injury By, NOC	Sprain or Tear	Struck By	Hip	8,808.66
02-09-2013	Closed	Struck or Injury By, NOC	Multiple Physical Injury Only	Struck By	Multiple Head Injury	8,517.25
06-26-2006	Closed	Running and Training	Sprain or Tear	Overexertion	Ankle	6,209.01
08-26-2025	Open	Holding or Carrying	Sprain or Tear	Bodily Reaction	Knee	3,120.00
06-16-2023	Closed	Fall/Slip into Openings	Fracture	Faulty Roadway	Ankle	3,106.26
07-05-2015	Closed	Lifting	Strain or Tear	Overexertion	Upper Back Area (Thoracic Area)	2,270.61
09-09-2024	Closed	Fall/Slip on Stairs	Sprain or Tear	Slip and Fall	Ankle	1,537.46
10-24-2015	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Foot	1,431.03
09-11-2007	Closed	Struck or Injury By, NOC	Strain or Tear	Struck By	Multiple Body Parts	1,205.78
02-17-2007	Closed	Strain or Injury By, NOC	Fracture	Overexertion	Hand	1,188.41
03-21-2006	Closed	Struck or Injury By, NOC	Fracture	Struck By	Nose	1,003.88
09-05-2012	Closed	Lifting	Strain or Tear	Overexertion	Multiple Upper Extremities	924.18
03-08-2012	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Great Toe	906.62
04-14-2007	Closed	Fall/Slip From a Different Level	Foreign Body (Eye)	Slip and Fall	Hand	827.27
06-28-2012	Closed	Unclassified, Insufficient Data	Multiple Injury Inc. Physical & Psychological	Exposure To	Multiple Body Parts	819.28
07-25-2013	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Toe(s)	796.10
01-22-2011	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Lower Arm	667.51
01-17-2011	Closed	Strain or Injury By, NOC	Multiple Physical Injury Only	Overexertion	Multiple Body Parts	653.61
02-11-2012	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Hand	624.85
07-23-2025	Closed	Struck/Injured By Animal or Insect	Puncture	Contact With	Lower Arm	598.72

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Total Incurred

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
10-04-2023	Closed	Bodily Reaction	Syncope	Struck Against	Brain	572.10
10-14-2006	Closed	Running and Training	Strain or Tear	Overexertion	Ankle	512.83
12-05-2022	Closed	Fall, Slip or Trip, NOC	Fracture	Slip and Fall	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	506.81
05-14-2010	Closed	Running and Training	Multiple Physical Injury Only	Overexertion	Body Systems & Multiple Body Systems	498.81
10-12-2014	Closed	Unclassified, Insufficient Data	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Great Toe	489.19
07-23-2025	Closed	Struck/Injured By Animal or Insect	Puncture	Contact With	Lower Leg	481.76
03-26-2015	Closed	Unclassified, Insufficient Data	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Eye(s)	452.30
10-12-2011	Closed	Strain or Injury By, NOC	Fracture	Overexertion	Ankle	411.70
04-03-2008	Closed	Fall/Slip From a Different Level	Fracture	Slip and Fall	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	396.32
04-22-2015	Closed	Caught In, Under or Between, NOC	Crushing	Not Provided/NOC/Insufficient Data	Toe(s)	370.41
10-02-2010	Closed	Jumping	Strain or Tear	Overexertion	Knee	362.80
10-26-2023	Closed	Fall/Slip From Liquid or Grease Spills	Contusion (Bruise, Skin Surface)	Slip and Fall	Knee	358.30
07-31-2015	Closed	Other Injury NEC	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Head NEC	308.66
11-30-2009	Closed	Running and Training	Multiple Physical Injury Only	Overexertion	Multiple Body Parts	298.45
07-17-2013	Closed	Other Injury NEC	Sprain or Tear	Not Provided/NOC/Insufficient Data	Ankle	288.57
07-28-2009	Closed	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Multiple Body Parts	278.48
08-20-2012	Closed	Lifting	Strain or Tear	Overexertion	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	271.20
01-29-2015	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Finger(s)	269.46
10-05-2008	Closed	Collision with Another Vehicle	Strain or Tear	Struck By	Upper Back Area (Thoracic Area)	269.46
07-30-2009	Closed	Unclassified, Insufficient Data	All Other (Specific) Injuries, NOC	Exposure To	Multiple Body Parts	248.63

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Total Incurred

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
02-18-2012	Closed	Caught In, Under or Between, NOC	Multiple Physical Injury Only	Not Provided/NOC/Insufficient Data	Body Systems & Multiple Body Systems	230.74
09-27-2007	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Great Toe	229.10
01-14-2007	Closed	Fall, Slip or Trip, NOC	Contusion (Bruise, Skin Surface)	Slip and Fall	Head NEC	217.00
09-14-2010	Closed	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Upper Back Area (Thoracic Area)	215.96
02-11-2020	Closed	Trip	Strain or Tear	Slip and Fall	Foot	209.75
09-23-2013	Closed	Other Injury NEC	Contusion (Bruise, Skin Surface)	Not Provided/NOC/Insufficient Data	Finger(s)	201.40
07-21-2024	Closed	Bodily Reaction	Dermatitis	Exposure To	Face, Multiple Parts	200.09
04-25-2022	Closed	Fall/Slip From a Different Level	Contusion (Bruise, Skin Surface)	Slip and Fall	Multiple Body Parts	186.55
02-26-2006	Closed	Caught In, Under or Between, NOC	Crushing	Not Provided/NOC/Insufficient Data	Thumb	186.38
03-31-2005	Closed	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Upper Arm (Incl. Clavicle & Scapula)	173.82
03-19-2009	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Foot	164.39
07-28-2009	Closed	Unclassified, Insufficient Data	All Other (Specific) Injuries, NOC	Exposure To	Multiple Body Parts	148.86
02-05-2015	Closed	Unclassified, Insufficient Data	Dermatitis	Exposure To	Multiple Body Parts	132.49
08-25-2009	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Skull	108.12
04-30-2011	Closed	Lifting	Strain or Tear	Overexertion	Multiple Upper Extremities	104.38
05-10-2007	Closed	Fall, Slip or Trip, NOC	Sprain or Tear	Slip and Fall	Wrist	81.75
09-17-2013	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Toe(s)	70.10
11-07-2024	Closed	Contact With Not Otherwise Classified	Inflammation	Exposure To	Mouth	27.42
06-10-2022	Closed	Contact With Not Otherwise Classified	Laceration	Contact With	Head NEC	11.30
02-08-2022	Closed	Pandemic	COVID-19	Exposure To	Lung(s)	11.30
08-14-2025	Incident	Fall/Slip on Stairs	Contusion (Bruise, Skin Surface)	Slip and Fall	Knee	-

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Total Incurred

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
10-27-2023	Incident	Struck/Injured By Animal or Insect	Puncture	Struck By	Lower Leg	-
03-12-2019	Incident	Strain or Injury By, NOC	Strain or Tear	Lifting	Multiple Body Parts	-
01-30-2018	Incident	Struck/Injured By Patient	Laceration	Assault	Face, Multiple Parts	-
10-27-2016	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Assault	Nose	-
09-14-2015	Incident	Fall, Slip or Trip, NOC	Sprain or Tear	Slip and Fall	Ankle	-
02-02-2015	Incident	Collision with Another Vehicle	All Other (Specific) Injuries, NOC	Struck By	Multiple Body Parts	-
02-26-2014	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Foot	-
11-06-2013	Incident	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Hand	-
10-26-2013	Incident	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Multiple Head Injury	-
10-26-2013	Incident	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Finger(s)	-
10-26-2013	Incident	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	-
09-05-2012	Closed	Lifting	Strain or Tear	Overexertion	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	-
05-03-2012	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Finger(s)	-
10-14-2011	Closed	Unclassified, Insufficient Data	No Physical Injury	Not Provided/NOC/Insufficient Data	No Physical Injury	-
03-28-2011	Closed	Unclassified, Insufficient Data	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Knee	-
03-16-2011	Closed	Strain or Injury By, NOC	Strain or Tear	Overexertion	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	-

Total: $ 368,302.17

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Date of Loss

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
08-26-2025	Open	Holding or Carrying	Sprain or Tear	Bodily Reaction	Knee	3,120.00
08-14-2025	Incident	Fall/Slip on Stairs	Contusion (Bruise, Skin Surface)	Slip and Fall	Knee	-
07-23-2025	Closed	Struck/Injured By Animal or Insect	Puncture	Contact With	Lower Arm	598.72
07-23-2025	Closed	Struck/Injured By Animal or Insect	Puncture	Contact With	Lower Leg	481.76
11-07-2024	Closed	Contact With Not Otherwise Classified	Inflammation	Exposure To	Mouth	27.42
09-09-2024	Closed	Fall/Slip on Stairs	Sprain or Tear	Slip and Fall	Ankle	1,537.46
07-21-2024	Closed	Bodily Reaction	Dermatitis	Exposure To	Face, Multiple Parts	200.09
10-27-2023	Incident	Struck/Injured By Animal or Insect	Puncture	Struck By	Lower Leg	-
10-26-2023	Closed	Fall/Slip From Liquid or Grease Spills	Contusion (Bruise, Skin Surface)	Slip and Fall	Knee	358.30
10-04-2023	Closed	Bodily Reaction	Syncope	Struck Against	Brain	572.10
06-16-2023	Closed	Fall/Slip into Openings	Fracture	Faulty Roadway	Ankle	3,106.26
12-05-2022	Closed	Fall, Slip or Trip, NOC	Fracture	Slip and Fall	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	506.81
06-10-2022	Closed	Contact With Not Otherwise Classified	Laceration	Contact With	Head NEC	11.30
04-25-2022	Closed	Fall/Slip From a Different Level	Contusion (Bruise, Skin Surface)	Slip and Fall	Multiple Body Parts	186.55
02-08-2022	Closed	Pandemic	COVID-19	Exposure To	Lung(s)	11.30
02-11-2020	Closed	Trip	Strain or Tear	Slip and Fall	Foot	209.75
03-12-2019	Incident	Strain or Injury By, NOC	Strain or Tear	Lifting	Multiple Body Parts	-
01-30-2018	Incident	Struck/Injured By Patient	Laceration	Assault	Face, Multiple Parts	-
10-27-2016	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Assault	Nose	-
09-26-2016	Closed	Fall/Slip From a Different Level	Dislocation	Slip and Fall	Whole Body	16,530.24
10-24-2015	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Foot	1,431.03
09-14-2015	Incident	Fall, Slip or Trip, NOC	Sprain or Tear	Slip and Fall	Ankle	-
07-31-2015	Closed	Other Injury NEC	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Head NEC	308.66
07-05-2015	Closed	Lifting	Strain or Tear	Overexertion	Upper Back Area (Thoracic Area)	2,270.61

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Date of Loss

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
04-22-2015	Closed	Caught In, Under or Between, NOC	Crushing	Not Provided/NOC/Insufficient Data	Toe(s)	370.41
03-26-2015	Closed	Unclassified, Insufficient Data	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Eye(s)	452.30
02-05-2015	Closed	Unclassified, Insufficient Data	Dermatitis	Exposure To	Multiple Body Parts	132.49
02-02-2015	Incident	Collision with Another Vehicle	All Other (Specific) Injuries, NOC	Struck By	Multiple Body Parts	-
01-29-2015	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Finger(s)	269.46
10-12-2014	Closed	Unclassified, Insufficient Data	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Great Toe	489.19
10-09-2014	Closed	Repetitive Motion	Multiple Injury Inc. Physical & Psychological	Overexertion	Multiple Body Parts	128,655.29
02-26-2014	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Foot	-
11-06-2013	Incident	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Hand	-
10-26-2013	Incident	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Multiple Head Injury	-
10-26-2013	Incident	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Finger(s)	-
10-26-2013	Incident	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	-
09-23-2013	Closed	Other Injury NEC	Contusion (Bruise, Skin Surface)	Not Provided/NOC/Insufficient Data	Finger(s)	201.40
09-17-2013	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Toe(s)	70.10
07-25-2013	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Toe(s)	796.10
07-17-2013	Closed	Other Injury NEC	Sprain or Tear	Not Provided/NOC/Insufficient Data	Ankle	288.57
02-09-2013	Closed	Struck or Injury By, NOC	Multiple Physical Injury Only	Struck By	Multiple Head Injury	8,517.25
01-29-2013	Closed	Collision with Another Vehicle	Fracture	Struck By	Lower Leg	110,425.39

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Date of Loss

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
09-05-2012	Closed	Lifting	Strain or Tear	Overexertion	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	-
09-05-2012	Closed	Lifting	Strain or Tear	Overexertion	Multiple Upper Extremities	924.18
08-20-2012	Closed	Lifting	Strain or Tear	Overexertion	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	271.20
06-28-2012	Closed	Unclassified, Insufficient Data	Multiple Injury Inc. Physical & Psychological	Exposure To	Multiple Body Parts	819.28
05-03-2012	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Finger(s)	-
03-08-2012	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Great Toe	906.62
02-18-2012	Closed	Caught In, Under or Between, NOC	Multiple Physical Injury Only	Not Provided/NOC/Insufficient Data	Body Systems & Multiple Body Systems	230.74
02-11-2012	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Hand	624.85
10-14-2011	Closed	Unclassified, Insufficient Data	No Physical Injury	Not Provided/NOC/Insufficient Data	No Physical Injury	-
10-12-2011	Closed	Strain or Injury By, NOC	Fracture	Overexertion	Ankle	411.70
04-30-2011	Closed	Lifting	Strain or Tear	Overexertion	Multiple Upper Extremities	104.38
03-28-2011	Closed	Unclassified, Insufficient Data	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Knee	-
03-16-2011	Closed	Strain or Injury By, NOC	Strain or Tear	Overexertion	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	-
01-22-2011	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Lower Arm	667.51
01-17-2011	Closed	Strain or Injury By, NOC	Multiple Physical Injury Only	Overexertion	Multiple Body Parts	653.61
10-21-2010	Closed	Fall, Slip or Trip, NOC	Fracture	Slip and Fall	Ankle	13,185.00
10-13-2010	Closed	Fall/Slip From a Different Level	Multiple Injury Inc. Physical & Psychological	Slip and Fall	Body Systems & Multiple Body Systems	43,732.62
10-02-2010	Closed	Jumping	Strain or Tear	Overexertion	Knee	362.80
09-14-2010	Closed	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Upper Back Area (Thoracic Area)	215.96
05-14-2010	Closed	Running and Training	Multiple Physical Injury Only	Overexertion	Body Systems & Multiple Body Systems	498.81

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Date of Loss

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
11-30-2009	Closed	Running and Training	Multiple Physical Injury Only	Overexertion	Multiple Body Parts	298.45
08-25-2009	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Skull	108.12
07-30-2009	Closed	Unclassified, Insufficient Data	All Other (Specific) Injuries, NOC	Exposure To	Multiple Body Parts	248.63
07-28-2009	Closed	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Multiple Body Parts	278.48
07-28-2009	Closed	Unclassified, Insufficient Data	All Other (Specific) Injuries, NOC	Exposure To	Multiple Body Parts	148.86
03-19-2009	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Foot	164.39
10-05-2008	Closed	Collision with Another Vehicle	Strain or Tear	Struck By	Upper Back Area (Thoracic Area)	269.46
04-03-2008	Closed	Fall/Slip From a Different Level	Fracture	Slip and Fall	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	396.32
09-27-2007	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Great Toe	229.10
09-11-2007	Closed	Struck or Injury By, NOC	Strain or Tear	Struck By	Multiple Body Parts	1,205.78
05-10-2007	Closed	Fall, Slip or Trip, NOC	Sprain or Tear	Slip and Fall	Wrist	81.75
04-14-2007	Closed	Fall/Slip From a Different Level	Foreign Body (Eye)	Slip and Fall	Hand	827.27
02-17-2007	Closed	Strain or Injury By, NOC	Fracture	Overexertion	Hand	1,188.41
01-14-2007	Closed	Fall, Slip or Trip, NOC	Contusion (Bruise, Skin Surface)	Slip and Fall	Head NEC	217.00
10-14-2006	Closed	Running and Training	Strain or Tear	Overexertion	Ankle	512.83
06-26-2006	Closed	Running and Training	Sprain or Tear	Overexertion	Ankle	6,209.01
05-20-2006	Closed	Struck or Injury By, NOC	Sprain or Tear	Struck By	Hip	8,808.66
03-21-2006	Closed	Struck or Injury By, NOC	Fracture	Struck By	Nose	1,003.88
02-26-2006	Closed	Caught In, Under or Between, NOC	Crushing	Not Provided/NOC/Insufficient Data	Thumb	186.38
03-31-2005	Closed	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Upper Arm (Incl. Clavicle & Scapula)	173.82

Total: $ 368,302.17

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Auxiliary

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
Associated Students of California State University, Chico						
02/26/06	Closed	Caught In, Under or Between, NOC	Crushing	Not Provided/NOC/Insufficient Data	Thumb	186.38
10/14/06	Closed	Running and Training	Strain or Tear	Overexertion	Ankle	512.83
01/14/07	Closed	Fall, Slip or Trip, NOC	Contusion (Bruise, Skin Surface)	Slip and Fall	Head NEC	217.00
02/17/07	Closed	Strain or Injury By, NOC	Fracture	Overexertion	Hand	1,188.41
09/27/07	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Great Toe	229.10
10/05/08	Closed	Collision with Another Vehicle	Strain or Tear	Struck By	Upper Back Area (Thoracic Area)	269.46
10/02/10	Closed	Jumping	Strain or Tear	Overexertion	Knee	362.80
03/16/11	Closed	Strain or Injury By, NOC	Strain or Tear	Overexertion	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	-
10/12/11	Closed	Strain or Injury By, NOC	Fracture	Overexertion	Ankle	411.70
10/14/11	Closed	Unclassified, Insufficient Data	No Physical Injury	Not Provided/NOC/Insufficient Data	No Physical Injury	-
05/03/12	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Finger(s)	-
09/17/13	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Toe(s)	70.10
10/26/13	Incident	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Multiple Head Injury	-
10/26/13	Incident	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Finger(s)	-
10/26/13	Incident	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	-
11/06/13	Incident	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Hand	-
10/04/23	Closed	Bodily Reaction	Syncope	Struck Against	Brain	572.10
10/27/23	Incident	Struck/Injured By Animal or Insect	Puncture	Struck By	Lower Leg	-
08/14/25	Incident	Fall/Slip on Stairs	Contusion (Bruise, Skin Surface)	Slip and Fall	Knee	-
Associated Students, Inc. California State University, Fullerton						
05/14/10	Closed	Running and Training	Multiple Physical Injury Only	Overexertion	Body Systems & Multiple Body Systems	498.81

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Auxiliary

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
12/05/22	Closed	Fall, Slip or Trip, NOC	Fracture	Slip and Fall	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	506.81
Cal Poly Humboldt Sponsored Programs Foundation						
07/23/25	Closed	Struck/Injured By Animal or Insect	Puncture	Contact With	Lower Arm	598.72
07/23/25	Closed	Struck/Injured By Animal or Insect	Puncture	Contact With	Lower Leg	481.76
08/26/25	Open	Holding or Carrying	Sprain or Tear	Bodily Reaction	Knee	3,120.00
Associated Students, California State University, Long Beach						
05/20/06	Closed	Struck or Injury By, NOC	Sprain or Tear	Struck By	Hip	8,808.66
Forty-Niner Shops, Inc. *dba Beach Shops*						
10/09/14	Closed	Repetitive Motion	Multiple Injury Inc. Physical & Psychological	Overexertion	Multiple Body Parts	128,655.29
University Corporation at Monterey Bay						
02/08/22	Closed	Pandemic	COVID-19	Exposure To	Lung(s)	11.30
07/21/24	Closed	Bodily Reaction	Dermatitis	Exposure To	Face, Multiple Parts	200.09
Associated Students, California State University, Northridge, Inc.						
06/10/22	Closed	Contact With Not Otherwise Classified	Laceration	Contact With	Head NEC	11.30
The University Corporation						
04/30/11	Closed	Lifting	Strain or Tear	Overexertion	Multiple Upper Extremities	104.38
07/17/13	Closed	Other Injury NEC	Sprain or Tear	Not Provided/NOC/Insufficient Data	Ankle	288.57
09/14/15	Incident	Fall, Slip or Trip, NOC	Sprain or Tear	Slip and Fall	Ankle	-
04/25/22	Closed	Fall/Slip From a Different Level	Contusion (Bruise, Skin Surface)	Slip and Fall	Multiple Body Parts	186.55
Associated Students Inc., California State Polytechnic University, Pomona						
03/21/06	Closed	Struck or Injury By, NOC	Fracture	Struck By	Nose	1,003.88
10/21/10	Closed	Fall, Slip or Trip, NOC	Fracture	Slip and Fall	Ankle	13,185.00
09/23/13	Closed	Other Injury NEC	Contusion (Bruise, Skin Surface)	Not Provided/NOC/Insufficient Data	Finger(s)	201.40
10/24/15	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Foot	1,431.03

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Auxiliary

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
Cal Poly Pomona Foundation, Inc. *dba Cal Poly Pomona Enterprises*						
07/05/15	Closed	Lifting	Strain or Tear	Overexertion	Upper Back Area (Thoracic Area)	2,270.61
Associated Students of California State University, Sacramento						
03/31/05	Closed	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Upper Arm (Incl. Clavicle & Scapula)	173.82
06/16/23	Closed	Fall/Slip into Openings	Fracture	Faulty Roadway	Ankle	3,106.26
Capital Public Radio, Inc.						
09/26/16	Closed	Fall/Slip From a Different Level	Dislocation	Slip and Fall	Whole Body	16,530.24
University Enterprises, Inc.						
03/08/12	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Great Toe	906.62
09/05/12	Closed	Lifting	Strain or Tear	Overexertion	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	-
02/26/14	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Foot	-
University Enterprises Corporation at CSUSB						
01/30/18	Incident	Struck/Injured By Patient	Laceration	Assault	Face, Multiple Parts	-
03/12/19	Incident	Strain or Injury By, NOC	Strain or Tear	Lifting	Multiple Body Parts	-
10/26/23	Closed	Fall/Slip From Liquid or Grease Spills	Contusion (Bruise, Skin Surface)	Slip and Fall	Knee	358.30
Associated Students, San Diego State University						
05/10/07	Closed	Fall, Slip or Trip, NOC	Sprain or Tear	Slip and Fall	Wrist	81.75
08/25/09	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Skull	108.12
08/20/12	Closed	Lifting	Strain or Tear	Overexertion	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	271.20
07/25/13	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Toe(s)	796.10
07/31/15	Closed	Other Injury NEC	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Head NEC	308.66
Associated Students San Jose State University						
03/28/11	Closed	Unclassified, Insufficient Data	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Knee	-
10/27/16	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Assault	Nose	-

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Auxiliary

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
Spartan Shops, Inc.						
06/26/06	Closed	Running and Training	Sprain or Tear	Overexertion	Ankle	6,209.01
09/11/07	Closed	Struck or Injury By, NOC	Strain or Tear	Struck By	Multiple Body Parts	1,205.78
11/30/09	Closed	Running and Training	Multiple Physical Injury Only	Overexertion	Multiple Body Parts	298.45
Associated Students, Incorporated of California Polytechnic State University at San Luis Obispo						
04/03/08	Closed	Fall/Slip From a Different Level	Fracture	Slip and Fall	Low Back Area (Incl. Lumbar & Lumbo-Sacral)	396.32
10/13/10	Closed	Fall/Slip From a Different Level	Multiple Injury Inc. Physical & Psychological	Slip and Fall	Body Systems & Multiple Body Systems	43,732.62
01/17/11	Closed	Strain or Injury By, NOC	Multiple Physical Injury Only	Overexertion	Multiple Body Parts	653.61
01/22/11	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Lower Arm	667.51
02/11/12	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Hand	624.85
02/18/12	Closed	Caught In, Under or Between, NOC	Multiple Physical Injury Only	Not Provided/NOC/Insufficient Data	Body Systems & Multiple Body Systems	230.74
02/09/13	Closed	Struck or Injury By, NOC	Multiple Physical Injury Only	Struck By	Multiple Head Injury	8,517.25
10/12/14	Closed	Unclassified, Insufficient Data	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Great Toe	489.19
03/26/15	Closed	Unclassified, Insufficient Data	Unclassified, Insufficient Data	Not Provided/NOC/Insufficient Data	Eye(s)	452.30
04/22/15	Closed	Caught In, Under or Between, NOC	Crushing	Not Provided/NOC/Insufficient Data	Toe(s)	370.41
09/09/24	Closed	Fall/Slip on Stairs	Sprain or Tear	Slip and Fall	Ankle	1,537.46
Cal Poly Corporation *dba Cal Poly Partners*						
04/14/07	Closed	Fall/Slip From a Different Level	Foreign Body (Eye)	Slip and Fall	Hand	827.27
03/19/09	Closed	Struck or Injury By, NOC	Contusion (Bruise, Skin Surface)	Struck By	Foot	164.39
07/28/09	Closed	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Multiple Body Parts	278.48
07/28/09	Closed	Unclassified, Insufficient Data	All Other (Specific) Injuries, NOC	Exposure To	Multiple Body Parts	148.86

AORMA Workers' Compensation Program
All Years - Volunteers Claims
Sorted by Auxiliary

Date of Loss	Clm Stat Desc	Cause Cd Desc	Nature/Result Desc	Source Desc	Part/Target Desc	Tot Inc
07/30/09	Closed	Unclassified, Insufficient Data	All Other (Specific) Injuries, NOC	Exposure To	Multiple Body Parts	248.63
09/14/10	Closed	Bitten	All Other (Specific) Injuries, NOC	Rubbed or Abraded	Upper Back Area (Thoracic Area)	215.96
06/28/12	Closed	Unclassified, Insufficient Data	Multiple Injury Inc. Physical & Psychological	Exposure To	Multiple Body Parts	819.28
01/29/13	Closed	Collision with Another Vehicle	Fracture	Struck By	Lower Leg	110,425.39
01/29/15	Closed	Cut, Punctured, Scraped, NOC	Laceration	Contact With	Finger(s)	269.46
02/05/15	Closed	Unclassified, Insufficient Data	Dermatitis	Exposure To	Multiple Body Parts	132.49
California State University San Marcos Corporation						
09/05/12	Closed	Lifting	Strain or Tear	Overexertion	Multiple Upper Extremities	924.18
11/07/24	Closed	Contact With Not Otherwise Classified	Inflammation	Exposure To	Mouth	27.42
Associated Students of Sonoma State University						
02/11/20	Closed	Trip	Strain or Tear	Slip and Fall	Foot	209.75
University Student Center of California State University, Stanislaus						
02/02/15	Incident	Collision with Another Vehicle	All Other (Specific) Injuries, NOC	Struck By	Multiple Body Parts	-

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California State University Risk Management Authority
Auxiliary Organizations Risk Management Alliance

CSURMA AORMA **POLICY AND PROCEDURE NO. W-5**

Subject: Volunteer Coverage

Adopted: January 12, 2005

Effective: January 1, 2005

Last Reviewed: May 2, 2024

Amended: December 8, 2009, March 20, 2014, May 5, 2016, March 8, 2018, May 7, 2020, May 2, 2024

Policy & Procedure: Formerly W-6

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*Should there be any discrepancy between this document and either the **Memorandum of Coverage** or **Participation Agreement** between the **AORMA Committee** and the **Member**, the **Memorandum of Coverage** and/or the **Participation Agreement** will govern.*

POLICY:

It is the policy of the California State University Risk Management (**CSURMA**) Auxiliary Organizations Risk Management Alliance (**AORMA**) **Committee** to adopt the procedures outlined in this document for purposes of determining **AORMA**'s exposure to Workers' Compensation claims of volunteers from each **Member** wishing to provide Workers' Compensation coverage to its volunteers.

PURPOSE:

The **AORMA Committee** agrees that coverage can be extended to volunteers per California Labor Code Section 3363.6. This Policy and Procedure describes the process by which an evaluation may take place to determine possible exposures to **AORMA Workers' Compensation Program** by those **Member**s wishing to cover their volunteers as employees within the **AORMA Worker's Compensation Program**.

BACKGROUND:

California Labor Code Section 3363.6 provides that a person who performs voluntary service without pay for a private, nonprofit organization, as designated and authorized by the board of directors of the organization, shall, when the board of directors of the organization, in its sole discretion, so declares in writing and prior to the injury, be deemed an employee of the organization for the purposes of Workers' Compensation while performing such service.

Labor Code Section 3363.6 incorporates the following definition: "voluntary service without pay" shall include:

1. The performance of service by a parent, without remuneration in cash, when rendered to a cooperative parent participation nursery school if such service is required as a condition of participation in the organization.

2. The performance of services by a person who receives no remuneration other than meals, transportation, lodging or reimbursement for incidental expenses.

PROCEDURES:

The following steps will be taken by **AORMA Workers' Compensation Program Member**s to affect the policy:

1. Each **Member** electing to cover volunteers for Workers' Compensation claims shall provide the Program Administrator with a copy of the **Member**'s board resolution declaring that its volunteers shall be deemed employees for the purposes of Workers' Compensation.

2. **Members** choosing not to cover volunteers shall file a written statement with **AORMA** stating that Workers' Compensation coverage shall not be provided to volunteers. This written statement shall also acknowledge that **AORMA** will not cover the **Member**'s volunteers for Worker's Compensation claims.

3. Beginning in January 2010, the Program Administrator may evaluate the actual losses from volunteers for each **Member** for the prior Program Year and provide a report of **AORMA**'s volunteer exposure to the **AORMA Committee** at its next scheduled meeting for further information and direction as may be needed to ensure the rating integrity of the plan.

MEMBER APPEAL PROCESS:

If a **Member** wishes to appeal any decision regarding the application of this Policy and Procedure, the **Member** must present an appeal in writing to the **CSURMA** Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the Member's appeal on the **AORMA Committee**'s agenda at its next regularly scheduled meeting. The **AORMA Committee** will review the appeal and inform the Member of the final decision within 5 business days of the final decision.

If a Member wishes to appeal the **AORMA Committee**'s decision, the Member will notify the **CSURMA** Secretary-Auditor in writing within 5 business days of receipt of the **AORMA Committee**'s decision. The **CSURMA** Executive Committee will then review the appeal at its next meeting or sooner. The **CSURMA** Executive Committee's decision will be the final determination.

DEFINITIONS:

1. **AORMA:** The Auxiliary Organizations Risk Management Alliance is a group of programs that operate within the California State University Risk Management Authority representing the auxiliary organizations.

2. **AORMA Committee:** The governing body of **AORMA**.

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

4. **Member –** The Member is a signatory to the **CSURMA** Joint Powers Authority as well as the **AORMA** Workers' Compensation Program Participation Agreement.

5. **Memorandum of Coverage** – The **AORMA** Workers' Compensation Program Memorandum of Coverage is a governing document which outlines the AORMA Workers' Compensation Program's definitions, coverages, exclusions, and provisions. The **AORMA** Workers' Compensation Program Memorandum of Coverage does not provide insurance, but instead provides for Risk Pooling. The Memorandum of Coverage is a negotiated agreement among the **Members** of the **CSURMA** and the participants within the **AORMA** Workers' Compensation Program. Risk Pooling shall mean those coverage programs in which participating **Members** share risk of loss.

6. **Participation Agreement** – A governing document of **CSURMA AORMA** which outlines the roles and responsibilities of **AORMA** and its **Members**.

Agenda Item F7
CSURMA AORMA Committee
Meeting Date: December 4, 2025

AORMA PROPERTY PROGRAM - WATER DAMAGE REPEAT CLAIMS AND DEDUCTIBLE OPTIONS

ISSUE: The Program Administrator reviewed all AORMA claims over the past 10 years and identified three AORMA Property Program members with repeated water damage losses occurring at the same locations or involving the same building systems. These recurring claims increase program costs and suggest underlying maintenance, infrastructure, or operational issues. To help reduce the frequency of repeat losses and encourage timely corrective action, the Committee may consider implementing an increased deductible for water damage claims that occur repeatedly at the same location.

RECOMMENDATION: The Program Administrator recommends the Committee discuss the option of applying a higher deductible for repeat water damage claims occurring at the same location and provide direction to staff on whether to pursue development of a formal policy.

FISCAL IMPACT: Potential cost savings to the AORMA Property Program through reduced claim frequency and increased member accountability. No direct administrative cost is anticipated.

BACKGROUND: The AORMA Property Program has observed multiple instances of recurring water intrusion and plumbing-related claims at identical or recurring facilities. These claims often stem from deferred maintenance, aging infrastructure, or repeated system failures. Other pooled programs have adopted tiered or escalating deductibles as a tool to reduce avoidable losses and incentivize timely corrective measures by members.

AORMA currently applies a standard property deductible; however, no mechanism exists to adjust deductibles when the same type of loss occurs repeatedly at the same location. Implementing an increased deductible for repeat occurrences could strengthen loss control efforts and help reduce long-term program costs.

PUBLICATION: If directed by the Committee, draft language outlining a repeat-loss deductible structure will be prepared and presented at a future meeting for review and approval.

ATTACHMENT(S):

a. AORMA Property Program Loss Run *(will be available to view during the meeting)*

Agenda Item F8
CSURMA AORMA Committee
Meeting Date: December 4, 2025

POLICY AND PROCEDURE A-10, RESOLUTION OF COVERAGE DISPUTE

ISSUE: AORMA does not currently have a Policy and Procedure addressing the resolution of claims and coverage disputes. While CSURMA maintains a similar policy for campuses, no equivalent guidance exists for auxiliary organizations. The absence of a clear process creates potential inconsistencies in how disputes are evaluated and resolved.

RECOMMENDATION: The Program Administrator recommends the Committee approve Policy and Procedure A-10, Resolution of Coverage Dispute, establishing a formal process and outlining responsibilities for handling claims and coverage disputes within the AORMA programs.

FISCAL IMPACT: None. Adoption of the policy formalizes existing practices and does not require additional administrative or financial resources.

BACKGROUND: AORMA has not previously adopted a procedure to govern claims and coverage disputes. As part of ongoing efforts to align AORMA governance documents with CSURMA standards, while incorporating auxiliary-specific considerations, the Program Administrator drafted a new Policy and Procedure. The language is modeled after the CSURMA policy, with revisions tailored to AORMA operations and member needs. The proposed policy defines the dispute process, clarifies roles, and promotes consistent, transparent decision-making.

PUBLICATION: Upon approval, Policy and Procedure A-10 will be uploaded to the CSURMA website.

ATTACHMENT(S):

a. Policy and Procedure A-10, Resolution of Coverage Disputes - DRAFT

CSURMA AORMA — POLICY AND PROCEDURE NO. A-10

Subject: Resolution of Coverage Disputes

Adopted: December 4, 2025

Effective: December 4, 2025

Last Reviewed: December 4, 2025

Amended: N/A

*In the event of any discrepancy between this document and either the **Memorandum of Coverage** or **Participation Agreement between** the **AORMA Committee** and the **Member**, the **Memorandum of Coverage** and/or the **Participation Agreement** will govern.*

PURPOSE:

The California State University Risk Management Authority (**CSURMA**) is responsible for determining and adjusting coverage claims submitted by Auxiliary Organization Risk Management Alliance (**AORMA**) **Member**s. In accordance with its duty to make reasonable and informed coverage determinations, this Policy and Procedure is intended to provide **AORMA Member**s the broadest opportunity for input in the coverage determination process and meaningful opportunities to interact with **CSURMA** committees and staff. Although it is the intent of **CSURMA** to use its informed and reasoned judgment in deciding, adjusting and managing claims, **CSURMA** recognizes that from time to time, a coverage and/or general claim dispute may arise between an **AORMA Member** and **CSURMA**. This Policy and Procedure addresses the applicable procedure for resolving any such dispute.

PROCEDURE:

The **Claims Manager** (or, if applicable, its designated third-party administrator) is responsible for making initial coverage determinations for claims. Claims will either be accepted, determined as not covered, or provided coverage subject to a reservation of rights. The **Claims Manager** will notify the **Member** in writing that the claim has been accepted, that it is not covered or that it is being covered subject to a reservation of rights. Unless the **Claims Manager** requires additional information to make a coverage determination, the notification will be provided within 90 calendar days from the date the claim is received. The **Claims Manager** may at any time request additional information to make a coverage determination.

If a **Member** disagrees with the **Claims Manager**'s determination, the **Member** may send a written request to the **Claims Manager** for reevaluation of the coverage determination by the **AORMA Committee**. A request for revaluation must be submitted within 45 calendar days from the date the **Member** received the initial coverage determination.

The **AORMA Committee** will make its reevaluation determination based upon information provided by both the **Claims Manager** and the **Member** at the **AORMA Committee**'s next available regularly scheduled meeting. The **AORMA Committee** may communicate with the **Member** and the **Claims Manager** to gather additional information. If the **AORMA Committee** disagrees with the determination of the **Claims Manager** it shall forward the matter, along with a recommendation, to the **CSURMA Executive Committee**. If the **AORMA Committee** agrees with the determination of the **Claims Manager**, it will (i) notify the **Member** in writing of its decision and (ii) notify the **Member** that it may still appeal the matter to the **Executive Committee** by sending a written appeal request within 30 days of receipt of **AORMA Committee**'s decision to the **Claims Manager**, asking that the **Executive Committee** evaluate the claim at its next available regularly scheduled meeting.

For any matter forwarded to the **CSURMA Executive Committee** for review, if the **Executive Committee** believes it requires additional information, it may communicate with the **Claims Manager**, **Member** or other appropriate sources to gather the additional information. The **Executive Committee** shall make a determination of the matter and communicate its decision in writing to the **Member**. The **Executive Committee**'s determination shall be final, controlling and non-appealable.

At all stages of the coverage determination process, the **Claims Manager**, **AORMA Committee**, and **Executive Committee** shall take into consideration the **Memorandum of Coverage**, the practices of California State University and **CSURMA**, and the best interests of **CSURMA**'s collective membership.

Please note that **CSURMA**'s coverage determination extends only to its own retained limits. **CSURMA**'s excess insurers are not bound by **CSURMA**'s coverage and may reach a different coverage determination based on the terms of the applicable policy.

DEFINITIONS:

AORMA means the "Auxiliary Organization Risk Management Alliance" and the Coverage Programs and associated services which are directed primarily at serving the Auxiliary Organization **Member**s.

AORMA Committee means the standing committee within CSURMA comprised of AORMA representatives.

AORMA Member or Member means a signatory to the CSURMA Joint Powers Authority.

Claims Manager means the California State University Systemwide Risk Manager or the Manager's designated representative or third-party administrator.

CSURMA means the California State University Risk Management Authority, a California Joint Powers Authority, comprised of the California State University and its Auxiliary Organizations.

CSURMA Executive Committee or **Executive Committee** means the Executive Committee of the CSURMA Board of Directors.

Memorandum of Coverage means the governing document which outlines the coverage program's definitions, coverages, exclusions, and provisions. The Memorandum of Coverage does not provide insurance, but instead provides for risk pooling, in which participating Members share risk of loss. The Memorandum of Coverage is a negotiated agreement among the Members of CSURMA AORMA.

Participation Agreement means the governing document entered into by an AORMA Member which outlines the roles and responsibilities of AORMA and its Members.

AORMA PROGRAMS PARTICIPATION AGREEMENT

ISSUE: The AORMA Participation Agreement has been amended to include all four AORMA coverage programs with a risk pool and to clarify the responsibilities of Program Participants. Members of the AORMA Property and Crime Programs have not previously signed a participation agreement, as none existed for those programs. The amended agreement is intended to become effective July 1, 2026.

RECOMMENDATION: The Program Administrator recommends the Committee approve the amended AORMA Participation Agreement and authorize its distribution to all Program Participants for execution.

FISCAL IMPACT: None. Adoption of the amended agreement will not result in additional program or administrative costs.

BACKGROUND: The Program Administrator conducted a comprehensive review of the AORMA Participation Agreement to ensure consistency across AORMA programs and alignment with CSURMA standards. The revised agreement consolidates all four coverage programs into a single document and strengthens language regarding Program Participant responsibilities, including cooperation in claims investigations and coverage determinations. Amendments also update definitions, modernize terminology, and improve clarity throughout the document. Pending Committee approval, the amended Participation Agreement will be forwarded to the CSURMA Executive Committee before distribution.

PUBLICATION: Once approved, the amended Participation Agreement will be forwarded to all Program Participants for review and signature.

ATTACHMENTS:

a. Amended AORMA Participation Agreement (Draft)

CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY (CSURMA)

AMENDED PARTICIPATION AGREEMENT FOR THE AUXILIARIES ORGANIZATIONS RISK MANAGEMENT ALLIANCE (AORMA) ~~LIABILITY~~ COVERAGE PROGRAMS (APPROVED EFFECTIVE DECEMBER 4, 2025)~~PROGRAM AMENDED BY THE CSURMA BOARD OF DIRECTORS SEPTEMBER 10, 2008~~

We, ____, ~~We, ____~~, signatory to the California State University Risk Management Authority ("CSURMA") Joint Exercise of Powers Agreement, have agreed by action of our Board of Directors on ________________, 20 _____, to continue participation~~participate~~ in the following CSURMA AORMA ~~Liability~~ Coverage Programs~~Program~~, hereinafter referred to as "AORMA PROGRAM(S)". ~~LCP." As evidenced by the authorized signatures on page 3 of this document, we agree to become a participant in the AORMA-LCP and be referred to as a "Program Participant."~~

- ☑ AORMA Liability Coverage Program
- ☑ AORMA Workers' Compensation Coverage Program
- ☑ AORMA Property Coverage Program
- ☑ AORMA Crime Coverage Program

As evidenced by the authorized signatures on Page 4 of this document, we agree to continue our participation in the AORMA PROGRAMS checked above and be referred to as a "Program Participant."

We understand and agree ~~It is understood~~ that this Amended Participation Agreement supersedes and replaces the prior Participation Agreement we entered into. We further understand and agree that this Amended Participation Agreement pertains only to the AORMA PROGRAMS listed above ~~LCP~~ and not to any other program operated by CSURMA.

We understand that the following requirements were met and that insurance coverage through the AORMA PROGRAMS is currently in effect and will continue to be in effect ~~LCP began on July 1, 2002~~:

1) All applicable participation fees have been paid by Program Participant.

2) We have~~The initial AORMA-LCP Participation Agreement was~~ executed this Amended Participation Agreement for the CSURMA AORMA COVERAGE PROGRAMS.

3) We are a member of the Joint Powers Authority. This means we:

a) Have been approved membership by the Executive Committee;
b) Have executed the Joint Exercise of Powers Agreement; and,
c) Have executed a "Resolution to Join" in accordance with the Joint Exercise of Powers Agreement.

4) ~~4)~~ We received underwriting approval by the AORMA Committee and/or the Executive Committee.

MINIMUM TIME OF PARTICIPATION AND NOTICE OF WITHDRAWAL:

1) The Program Year for AORMA PROGRAMS~~anniversary~~ is from July 1 to June 30~~of each year~~.

2) A Program Participant is prohibited from withdrawing from any AORMA PROGRAM r until it has participated in ~~Withdrawal from~~ the subject program for ~~cannot occur until~~ three full Program Years. ~~years of participation has occurred.~~ If a Program Participant~~*Member*~~ joins mid-term it would be three full Program Years~~*program years*~~ plus the partial first Program Year in which the Program Participant joins. ~~*year of participation.*~~

3) A Program Participant~~*A Member*~~ may withdraw only at the end of a~~*the*~~ Program Year, provided it has given CSURMA at least~~*a*~~ six (6) month prior written notice of its intent to withdraw.

4) Subject to its sole and unrestricted discretion, ~~*from*~~ the ~~*program.*~~

~~If *notice of intent to withdraw is provided in accordance with paragraph two above,* then, subject to~~ AORMA Committee r~~acceptance, *the Member*~~ may allow a Program Participant to rescind its~~such~~ notice of withdraw up to 45 days prior to the end of the Program Year.~~program anniversary date."~~

RESPONSIBILITIES OF PROGRAM PARTICIPANTS:

It is understood that as a Program Participant we are required~~obliged~~ to do the following:

1) Take such action, including providing the AORMA PROGRAMS' ~~LCP~~ staff with such statistical and loss experience data and other information, as is necessary to carry out the CSURMA AORMA PROGRAMS ~~LCP~~ as required by the CSURMA Joint Exercise of Powers Agreement, Bylaws and the policies established by the AORMA Committee, CSURMA Executive Committee and/or the CSURMA Board of Directors,~~;~~

2) Pay the AORMA PROGRAMS, ~~LCP~~ when due, any and all premium taxes and fees. Withdrawal does not relieve a Program Participant from liability for monies owed,~~; and~~

3) Fully cooperate with CSURMA~~the~~ AORMA PROGRAMS' ~~LCP~~ staff ~~and/~~or their representatives in determining the causes~~cause~~ of loss~~losses~~ and in the investigation, adjudication and settlement of claims,

4) Comply with Section 19, "Responsibilities of the Members," of the CSURMA Joint Exercise of Powers Agreement.

RESPONSIBILITY FOR PROGRAM EXPENSES:

1) We understand and agree~~It is also understood~~ that Program~~AORMA-LCP~~ Participants are responsible for their share of the~~all~~ AORMA PROGRAMS' ~~LCP~~ expenses. A Program Participant's share of the program costs shall be reflected, as accurately as possible, within its Program Fee, which is based upon the AORMA PROGRAMS' ~~LCP's~~ budgetary needs, and any other expenses deemed necessary by the AORMA Committee, CSURMA Executive Committee and/or the CSURMA Board of Directors.

2) We understand and agree that the Program Participants are responsible for their share of all AORMA PROGRAM expenses, including the following:

Projected losses, margin for contingency, claims adjusting and legal fees, loss control services, general administration, excess or reinsurance premium cost, and costs for any other services as identified by the AORMA Committee, CSURMA Executive Committee and/or the CSURMA Board of Directors pursuant to the authority provided to them under the CSURMA Joint Exercise of Powers Agreement and/or Bylaws.

3) A Program Participant's share of the AORMA PROGRAM's costs shall be reflected, as accurately as possible, within its Deposit Premiums which is based upon the AORMA PROGRAM's budgetary needs, prior claims experience, actuarial projections for future years' losses and any other expenses deemed necessary by the Board of Directors, CSURMA Executive Committee, or the AORMA Committee.

4) The withdrawal or termination of a Program Participant from the AORMA PROGRAMS-~~LCP~~ shall not terminate the responsibility to continue to contribute to its share of financial obligations incurred by CSURMA by reason of the Program Participant's previous participation.

* * * * * * *

It is the policy of the AORMA Committee, CSURMA Executive Committee and/or Board of Directors that members who withdraw or are terminated from one or more ~~leave the~~ AORMA PROGRAM(S) ~~LCP program~~ remain subject to assessments described here and in the CSURMA Joint Exercise of Powers Agreement, Bylaws, Memorandums~~AORMA LCP Memorandum~~ of Coverage and other governing documents policy and procedures. Furthermore, members that withdraw or are terminated from one or more AORMA PROGRAM ~~LCP~~ are not eligible for any dividends or return of unencumbered surplus that may be declared.

* * * * * * *

We acknowledge and agree that this Participation Agreement shall automatically conform to any amendments made to the CSURMA Joint Exercise of Powers Agreement or Bylaws which affect the conditions of participation in the AORMA PROGRAMS and that any such amendments do not require our agreement or consent. ~~LCP.~~ Any other amendments to this Participation Agreement shall require a two-thirds vote of the members of the CSURMA Executive Committee and/or the Board of Directors of the CSURMA~~ who are elected by the Auxiliary Organization members of the CSURMA~~.

In recognition of the above, this Participation Agreement is executed on _______________________, 20 ______.

Program Participant

Signed

Name

Title

CALIFORNIA STATE UNIVERSITY RISK MANAGEMENT AUTHORITY (CSURMA)

AMENDED PARTICIPATION AGREEMENT
FOR THE
AUXILIARIES ORGANIZATIONS RISK MANAGEMENT ALLIANCE (AORMA) COVERAGE PROGRAMS (APPROVED EFFECTIVE DECEMBER 4, 2025)

We, ____, signatory to the California State University Risk Management Authority ("CSURMA") Joint Exercise of Powers Agreement, have agreed by action of our Board of Directors on ________________, 20 _____, to continue participation in the following CSURMA AORMA Coverage Programs, hereinafter referred to as "AORMA PROGRAM(S)".

☑ AORMA Liability Coverage Program
☑ AORMA Workers' Compensation Coverage Program
☑ AORMA Property Coverage Program
☑ AORMA Crime Coverage Program

As evidenced by the authorized signatures on Page 4 of this document, we agree to continue our participation in the AORMA PROGRAMS checked above and be referred to as a "Program Participant."

We understand and agree that this Amended Participation Agreement supersedes and replaces the prior Participation Agreement we entered into. We further understand and agree that this Amended Participation Agreement pertains only to the AORMA PROGRAMS listed above and not to any other program operated by CSURMA.

We understand that the following requirements were met and that insurance coverage through the AORMA PROGRAMS is currently in effect and will continue to be in effect:

1) All applicable participation fees have been paid by Program Participant.

2) We have executed this Amended Participation Agreement for the CSURMA AORMA COVERAGE PROGRAMS.

3) We are a member of the Joint Powers Authority. This means we:

   a) Have been approved membership by the Executive Committee;
   b) Have executed the Joint Exercise of Powers Agreement; and,
   c) Have executed a "Resolution to Join" in accordance with the Joint Exercise of Powers Agreement.

4) We received underwriting approval by the AORMA Committee and/or the Executive Committee.

MINIMUM TIME OF PARTICIPATION AND NOTICE OF WITHDRAWAL:

1) The Program Year for AORMA PROGRAMS is from July 1 to June 30.

2) A Program Participant is prohibited from withdrawing from any AORMA PROGRAM r until it has participated in the subject program for three full Program Years. If a Program Participant joins mid-term it would be three full Program Years plus the partial first Program Year in which the Program Participant joins.

3) A Program Participant may withdraw only at the end of a Program Year, provided it has given CSURMA at least six (6) month prior written notice of its intent to withdraw.

4) Subject to its sole and unrestricted discretion, the AORMA Committee r may allow a Program Participant to rescind its notice of withdraw up to 45 days prior to the end of the Program Year.

RESPONSIBILITIES OF PROGRAM PARTICIPANTS:

It is understood that as a Program Participant we are required to do the following:

1) Take such action, including providing the AORMA PROGRAMS' staff with such statistical and loss experience data and other information, as is necessary to carry out the CSURMA AORMA PROGRAMS as required by the CSURMA Joint Exercise of Powers Agreement, Bylaws and the policies established by the AORMA Committee, CSURMA Executive Committee and/or the CSURMA Board of Directors,

2) Pay the AORMA PROGRAMS, when due, any and all premium taxes and fees. Withdrawal does not relieve a Program Participant from liability for monies owed,

3) Fully cooperate with CSURMA AORMA PROGRAMS' staff or their representatives in determining the causes of loss and in the investigation, adjudication and settlement of claims,

4) Comply with Section 19, "Responsibilities of the Members," of the CSURMA Joint Exercise of Powers Agreement.

RESPONSIBILITY FOR PROGRAM EXPENSES:

1) We understand and agree that Program Participants are responsible for their share of the AORMA PROGRAMS' expenses. A Program Participant's share of the

program costs shall be reflected, as accurately as possible, within its Program Fee, which is based upon the AORMA PROGRAMS' budgetary needs, and any other expenses deemed necessary by the AORMA Committee, CSURMA Executive Committee and/or the CSURMA Board of Directors.

2) We understand and agree that the Program Participants are responsible for their share of all AORMA PROGRAM expenses, including the following:

   Projected losses, margin for contingency, claims adjusting and legal fees, loss control services, general administration, excess or reinsurance premium cost, and costs for any other services as identified by the AORMA Committee, CSURMA Executive Committee and/or the CSURMA Board of Directors pursuant to the authority provided to them under the CSURMA Joint Exercise of Powers Agreement and/or Bylaws.

3) A Program Participant's share of the AORMA PROGRAM's costs shall be reflected, as accurately as possible, within its Deposit Premiums which is based upon the AORMA PROGRAM's budgetary needs, prior claims experience, actuarial projections for future years' losses and any other expenses deemed necessary by the Board of Directors, CSURMA Executive Committee, or the AORMA Committee.

4) The withdrawal or termination of a Program Participant from the AORMA PROGRAMS shall not terminate the responsibility to continue to contribute to its share of financial obligations incurred by CSURMA by reason of the Program Participant's previous participation. It is the policy of the AORMA Committee, CSURMA Executive Committee and/or Board of Directors that members who withdraw or are terminated from one or more AORMA PROGRAM(S) remain subject to assessments described here and in the CSURMA Joint Exercise of Powers Agreement, Bylaws, Memorandums of Coverage and other governing documents policy and procedures. Furthermore, members that withdraw or are terminated from one or more AORMA PROGRAM are not eligible for any dividends or return of unencumbered surplus that may be declared.

* * * * * * *

We acknowledge and agree that this Participation Agreement shall automatically conform to any amendments made to the CSURMA Joint Exercise of Powers Agreement or Bylaws which affect the conditions of participation in the AORMA PROGRAMS and that any such amendments do not require our agreement or consent. Any other amendments to this Participation Agreement shall require a two-thirds vote of the members of the CSURMA Executive Committee and/or the Board of Directors of the CSURMA.

In recognition of the above, this Participation Agreement is executed on ______________________, 20 ______.

____
Program Participant

____
Signed

____
Name

____
Title

Agenda Item F10
CSURMA AORMA Committee
Meeting Date: December 4, 2025

APPOINTMENT OF THE RATING PLANS TASK GROUP

ISSUE: Policy and Procedure A-5 – *Annual Calendar of Reports, Audits, and Filings* – requires the AORMA Committee to review the allocation formulas for its coverage programs every three years to ensure they remain fair and equitable. In accordance with this requirement, the next review by the Rating Plans Task Group (RPTG) should be scheduled for July 2026.

The RPTG will be tasked with evaluating the rating plans for the following coverage programs:

1. Liability Program (including the Employment Practices Liability Deductible Calculation)
2. Workers' Compensation Program
3. Property Program
4. Crime Program
5. Unemployment Insurance Program

RECOMMENDATION: The Chair is requested to appoint members to serve on the Rating Plans Task Group.

FISCAL IMPACT: Minimal. The Program Administrator anticipates one in-person meeting and one teleconference meeting.

BACKGROUND: Changes to the allocation formulas resulting from the review will become effective July 1, 2027. The proposed timeline for completing the review is:

- **July 2026** – RPTG in-person meeting
- **August 2026** – RPTG teleconference meeting (if needed)
- **September 2026** – AORMA Committee review and approval of recommended changes
- **January 2027** – Budgeting letter sent to all AORMA Members with updated pricing per the RPTG's recommendations and AORMA Committee's approval

The last comprehensive review of the allocation formulas was completed in July 2023.

PUBLICATION: No publication at this time; however, the AORMA member will be notified of any approved revisions in January 2027, when the budgeting letter is sent.

ATTACHMENT(S): None.

ASSESSMENT TO BE PAID IN FY 26/27 FOR CSU INSTITUTE

ISSUE: The California State University Institute was dissolved effective June 30, 2025. Policy and Procedure A-4, Dividends and Assessments, states that assessments remain valid for members who participated in the program during the assessed period, even if they have since left the program. However, because the Institute is no longer in existence, it is recommended that its assessment be waived.

RECOMMENDATION: The Program Administrator recommends waiving the CSU Institute assessment.

FISCAL IMPACT: The assessment allocated to the CSU Institute is $769.

BACKGROUND: None.

PUBLICATION: None; however, we will inform CSU Accounting of the Committee's decision.

ATTACHMENT(S):

a. FY 26/27 Dividend and Assessments
b. Policy and Procedure A-4, Dividends and Assessments

Net Dividend / Assessment Payable in July 2026

#	Campus	Auxiliary Organization Member	Liability Risk Pool ($962,144)			Workers' Compensation Risk Pool $500,000			Net Dividend
			Contributions	%	Assessment	Contributions	%	Dividend	(Assessment)
01-A	Bakersfield	Associated Students, California State University, Bakersfield, Inc.	27,481	0.09%	(862)	-	-	-	(862)
01-B	Bakersfield	California State University, Bakersfield Auxiliary for Sponsored Programs and Administration	91,264	0.30%	(2,863)	38,435	0.20%	1,020	(1,843)
01-C	Bakersfield	California State University, Bakersfield Foundation	35,312	0.12%	(1,108)	-	-	-	(1,108)
01-D	Bakersfield	California State University, Bakersfield Student Union	77,868	0.25%	(2,443)	-	-	-	(2,443)
02-A	Chancellor's Office	California State University Foundation	25,395	0.08%	(797)	3,500	0.02%	93	(704)
03-A	Channel Islands	Associated Students of California State University, Channel Islands, Inc.	29,139	0.09%	(914)	-	-	-	(914)
03-B	Channel Islands	California State University Channel Islands Foundation	24,524	0.08%	(769)	-	-	-	(769)
03-C	Channel Islands	CI University Auxiliary Services, Inc.	91,337	0.30%	(2,865)	-	-	-	(2,865)
04-A	Chico	Associated Students of California State University, Chico	534,878	1.74%	(16,778)	613,347	3.25%	16,273	(505)
04-B	Chico	Chico State Enterprises	1,090,678	3.56%	(34,212)	580,882	3.08%	15,412	(18,800)
04-C	Chico	The University Foundation, California State University, Chico	32,114	0.10%	(1,007)	-	-	-	(1,007)
05-A	Dominguez Hills	Associated Students, California State University, Dominguez Hills	46,895	0.15%	(1,471)	37,650	0.20%	999	(472)
05-B	Dominguez Hills	California State University, Dominguez Hills Foundation	388,235	1.27%	(12,178)	381,531	2.02%	10,123	(2,055)
05-C	Dominguez Hills	Donald P. and Katherine B. Loker University Student Union, Incorporated	118,291	0.39%	(3,710)	75,015	0.40%	1,990	(1,720)
05-D	Dominguez Hills	California State University, Dominguez Hills Philanthropic Foundation	25,063	0.08%	(786)	-	-	-	(786)
06-A	East Bay	Associated Students, Inc., California State University East Bay	39,949	0.13%	(1,253)	8,709	0.05%	231	(1,022)
06-B	East Bay	Cal State East Bay Educational Foundation	24,524	0.08%	(769)	-	-	-	(769)
06-C	East Bay	California State University, East Bay Foundation, Inc.	103,378	0.34%	(3,243)	-	-	-	(3,243)
07-A	Fresno	Associated Students, Inc. of California State University, Fresno	43,016	0.14%	(1,349)	-	-	-	(1,349)
07-B	Fresno	California State University, Fresno Association, Inc.	1,036,193	3.38%	(32,503)	477,741	2.54%	12,675	(19,827)
07-C	Fresno	California State University, Fresno Foundation	859,524	2.80%	(26,961)	-	-	-	(26,961)
07-D	Fresno	Fresno State Programs for Children, Inc.	68,031	0.22%	(2,134)	-	-	-	(2,134)
07-E	Fresno	The Agricultural Foundation of California State University, Fresno	51,600	0.17%	(1,619)	-	-	-	(1,619)
07-F	Fresno	The California State University, Fresno Athletic Corporation	781,013	2.55%	(24,498)	376,016	2.00%	9,976	(14,522)
08-A	Fullerton	Associated Students, Inc., California State University, Fullerton	480,851	1.57%	(15,083)	492,341	2.61%	13,063	(2,020)
08-B	Fullerton	Cal State Fullerton Philanthropic Foundation	28,416	0.09%	(891)	-	-	-	(891)
08-C	Fullerton	CSU Fullerton Auxiliary Services Corporation	999,060	3.26%	(31,338)	631,145	3.35%	16,745	(14,592)
09-A	Humboldt	Associated Students of Humboldt State University	25,663	0.08%	(805)	4,449	0.02%	118	(687)
09-B	Humboldt	Cal Poly Humboldt Foundation	53,093	0.17%	(1,665)	-	-	-	(1,665)
09-C	Humboldt	Humboldt State University Center Board of Directors	65,382	0.21%	(2,051)	-	-	-	(2,051)
09-D	Humboldt	Humboldt State University Sponsored Programs Foundation	508,779	1.66%	(15,959)	493,435	2.62%	13,092	(2,867)
10-A	Long Beach	Associated Students, California State University, Long Beach	475,431	1.55%	(14,913)	488,349	2.59%	12,957	(1,956)
10-B	Long Beach	California State University, Long Beach Research Foundation	858,933	2.80%	(26,942)	379,977	2.02%	10,081	(16,861)
10-C	Long Beach	CSULB 49er Foundation	29,747	0.10%	(933)	-	-	-	(933)
10-D	Long Beach	Forty-Niner Shops, Inc.	571,161	1.86%	(17,916)	806,628	4.28%	21,401	3,485

Net Dividend / Assessment Payable in July 2026

#	Campus	Auxiliary Organization Member	Liability Risk Pool ($962,144)			Workers' Compensation Risk Pool $500,000			Net Dividend
			Contributions	%	Assessment	Contributions	%	Dividend	(Assessment)
11-A	Los Angeles	Associated Students, California State University, Los Angeles, Inc.	25,940	0.08%	(814)	3,271	0.02%	87	(727)
11-B	Los Angeles	Cal State L.A. University Auxiliary Services, Inc.	566,120	1.85%	(17,758)	478,929	2.54%	12,707	(5,051)
11-C	Los Angeles	California State University, Los Angeles Foundation	25,063	0.08%	(786)	3,500	0.02%	93	(693)
11-D	Los Angeles	University-Student Union Board, California State University, Los Angeles	160,649	0.52%	(5,039)	220,776	1.17%	5,858	818
12-A	Maritime Academy	California Maritime Academy Foundation, Inc.	26,141	0.09%	(820)	-	-	-	(820)
12-B	Maritime Academy	The Associated Students of the California Maritime Academy	24,524	0.08%	(769)	-	-	-	(769)
12-C	Maritime Academy	Cal Maritime Corporation	98,074	0.32%	(3,076)	-	-	-	(3,076)
13-A	Monterey Bay	Foundation of California State University, Monterey Bay	24,524	0.08%	(769)	-	-	-	(769)
13-B	Monterey Bay	University Corporation at Monterey Bay	1,641,292	5.35%	(51,483)	585,516	3.11%	15,535	(35,948)
13-C	Monterey Bay	Otter Student Union at CSU Monterey Bay	45,591	0.15%	(1,430)	-	-	-	(1,430)
14-A	Northridge	Associated Students, California State University, Northridge, Inc.	210,800	0.69%	(6,612)	180,973	0.96%	4,802	(1,811)
14-B	Northridge	California State University, Northridge Foundation	30,289	0.10%	(950)	-	-	-	(950)
14-C	Northridge	North Campus University Park Development Corporation	24,871	0.08%	(780)	-	-	-	(780)
14-D	Northridge	The University Corporation	867,044	2.83%	(27,197)	387,904	2.06%	10,292	(16,905)
14-E	Northridge	University Student Union of California State University, Northridge	524,843	1.71%	(16,463)	503,800	2.67%	13,367	(3,096)
15-A	Pomona	Associated Students Inc., California State Polytechnic University, Pomona	573,600	1.87%	(17,992)	721,162	3.83%	19,134	1,141
15-B	Pomona	The Cal Poly Pomona Foundation, Inc.	1,640,124	5.35%	(51,446)	1,705,091	9.05%	45,239	(6,207)
15-C	Pomona	The Cal Poly Pomona Philanthropic Foundation	25,231	0.08%	(791)	3,500	0.02%	93	(699)
16-A	Sacramento	Associated Students of California State University, Sacramento	320,595	1.05%	(10,056)	276,758	1.47%	7,343	(2,713)
16-B	Sacramento	Capital Public Radio, Inc.	268,827	0.88%	(8,432)	98,409	0.52%	2,611	(5,821)
16-C	Sacramento	The University Foundation at Sacramento State	25,572	0.08%	(802)	-	-	-	(802)
16-D	Sacramento	University Enterprises, Inc.	1,655,838	5.40%	(51,939)	754,300	4.00%	20,013	(31,926)
16-E	Sacramento	University Union Operation of CSUS, Inc.	267,804	0.87%	(8,400)	-	-	-	(8,400)
17-A	San Bernardino	Associated Students, California State University, San Bernardino	38,229	0.12%	(1,199)	12,147	0.06%	322	(877)
17-B	San Bernardino	CSUSB Philanthropic Foundation	25,701	0.08%	(806)	-	-	-	(806)
17-C	San Bernardino	Santos Manuel Student Union of California State University, San Bernardino	249,697	0.81%	(7,832)	257,862	1.37%	6,842	(991)
17-D	San Bernardino	University Enterprises Corporation at CSUSB	678,018	2.21%	(21,268)	489,277	2.60%	12,981	(8,286)
18-A	San Diego	Associated Students, San Diego State University	1,055,462	3.44%	(33,107)	977,781	5.19%	25,942	(7,165)
18-B	San Diego	Aztec Shops, Ltd.	1,500,323	4.89%	(47,061)	1,279,651	6.79%	33,951	(13,110)
18-C	San Diego	San Diego State University Research Foundation	2,786,773	9.09%	(87,414)	-	-	-	(87,414)
18-D	San Diego	The Campanile Foundation	21,791	0.07%	(684)	-	-	-	(684)
18-E	San Diego	SDSU Mission Valley Enterprises	12,417	0.04%	(389)	-	-	-	(389)
19-A	San Francisco	Associated Students of San Francisco State University	208,426	0.68%	(6,538)	185,198	0.98%	4,914	(1,624)
19-B	San Francisco	San Francisco State University Foundation, Inc.	24,524	0.08%	(769)	-	0.00%	-	(769)

Net Dividend / Assessment Payable in July 2026

#	Campus	Auxiliary Organization Member	Liability Risk Pool ($962,144)			Workers' Compensation Risk Pool $500,000			Net Dividend
			Contributions	%	Assessment	Contributions	%	Dividend	(Assessment)
19-C	San Francisco	The University Corporation, San Francisco State	191,406	0.62%	(6,004)	78,893	0.42%	2,093	(3,911)
20-A	San Jose	Associated Students San Jose State University	160,277	0.52%	(5,027)	106,238	0.56%	2,819	(2,209)
20-B	San Jose	San Jose State University Research Foundation	1,026,055	3.35%	(32,185)	519,082	2.75%	13,772	(18,412)
20-C	San Jose	Spartan Shops, Inc.	72,176	0.24%	(2,264)	6,032	0.03%	160	(2,104)
20-D	San Jose	The Student Union of San Jose State University	561,028	1.83%	(17,598)	545,370	2.89%	14,470	(3,128)
20-E	San Jose	The Tower Foundation of San Jose State University	83,097	0.27%	(2,607)	29,901	0.16%	793	(1,813)
21-A	San Luis Obispo	Associated Students, Inc., California Polytechnic State University at San Luis Obispo	460,592	1.50%	(14,448)	519,238	2.76%	13,776	(671)
21-B	San Luis Obispo	Cal Poly Corporation	1,463,629	4.77%	(45,910)	1,704,128	9.04%	45,214	(697)
21-C	San Luis Obispo	California Polytechnic State University Foundation	29,241	0.10%	(917)	-	-	-	(917)
22-A	San Marcos	The California State University San Marcos Foundation	25,835	0.08%	(810)	-	-	-	(810)
22-B	San Marcos	Associated Students, Inc. of California State University San Marcos	29,845	0.10%	(936)	-	-	-	(936)
22-C	San Marcos	California State University San Marcos Corporation	753,255	2.46%	(23,628)	211,991	1.12%	5,625	(18,003)
23-A	Sonoma	Associated Students of Sonoma State University	37,676	0.12%	(1,182)	18,220	0.10%	483	(698)
23-B	Sonoma	Sonoma State Enterprises, Inc.	111,892	0.36%	(3,510)	3,500	0.02%	93	(3,417)
23-C	Sonoma	Sonoma State University Foundation	31,475	0.10%	(987)	3,500	0.02%	93	(894)
24-A	Stanislaus	Associated Students Incorporated of California State University, Stanislaus	27,532	0.09%	(864)	16,283	0.09%	432	(432)
24-B	Stanislaus	California State University, Stanislaus Auxiliary and Business Services	53,879	0.18%	(1,690)	-	-	-	(1,690)
24-C	Stanislaus	California State University, Stanislaus Foundation	37,194	0.12%	(1,167)	-	-	-	(1,167)
24-D	Stanislaus	University Student Union of California State University, Stanislaus	75,861	0.25%	(2,380)	67,974	0.36%	1,803	(576)
25-A	N/A	Auxiliary Organization Associations	24,524	0.08%	(769)	-	-	-	(769)
26-A	N/A	Auxiliaries Multiple Employer VEBA	-	-	-	-	-	-	-
27-A	N/A	Cal Poly Humboldt Real Estate Holdings	-	-	-	-	-	-	-
28-A	N/A	Cal Poly Foundation, LLC	-	-	-	-	-	-	-
02-B	Chancellor's Office	California State University Institute *(Dissolved June 30, 2025)*	24,523	0.08%	(769)	-	0.00%	-	(769)
		Total:	**30,673,409**	**100%**	**(962,144)**	**18,845,305**	**100%**	**500,000**	**(462,144)**

Subject:	Dividends & Assessments
Adopted:	March 8, 2007
Effective:	July 1, 2007
Last Reviewed:	May 1, 2025
Amended:	October 29, 2009, September 16, 2010, October 23, 2014, May 5, 2016, March 9, 2017, May 2, 2019, May 6, 2021, May 2, 2024
Policy & Procedure:	Formerly 8

Should there be any discrepancy between this document and either the ***Memorandum of Coverage*** *or* ***Participation Agreement*** *between the* ***AORMA Committee*** *and the* ***Member****, the* ***Memorandum of Coverage*** *and/or the* ***Participation Agreement*** *will govern.*

POLICY:

It is the policy of the California State University Risk Management Authority (**CSURMA**) that the Auxiliary Organization Risk Management Alliance (**AORMA**) **Coverage Program**s comply with the following:

1. Evaluation of the funding for each Risk Pooling **Program** shall be made based on all coverage periods combined for that particular **Program** rather than on each coverage period on its own. The availability of any dividend or need for any assessment will be determined based on the **Program**'s overall funding relative to the Goal for Retained Funds detailed in the separate Policy and Procedure No. A-3.
2. Assessments and Dividends shall be allocated to the **Members** based on participation in "open" policy periods only.
3. Unless the **AORMA Committee** takes specific action to the contrary, a coverage period shall be considered "closed" for dividend and assessment purposes five (5) years from the expiration of that period (i.e. 6/30/03 for FY 07/08).
4. Assessments are a responsibility of membership and shall be allocated to all **Members** who participated in the open policy periods which the assessment is based on, regardless of whether they are current **Members** at the time the assessment is declared.
5. Dividends are a privilege of membership and shall be allocated only to the current **Members** in the **Program** at the time the dividend is declared who participated in one or more of the open policy periods which the dividend is based on.

PROCEDURE:

1. Annual Funding Analysis – Each year the Program Director will analyze the current funding position of the **Programs** in accordance with the **AORMA** Risk Pool Goal for Retained Funds detailed in Policy and Procedure No. A-3. This analysis will, in part, determine whether the **Program**'s overall funding is sufficient to consider a dividend or is depleted to the point of considering an assessment. The Program Director's analysis will be reviewed by the **AORMA Committee**.
2. Closure of Policy Periods - Upon reaching five (5) years of maturity after the end of a coverage period, that period shall be "closed" and there shall be no further dividends or assessments allocated with respect to those **Program** periods. Notwithstanding the above, the **AORMA Committee** may take action to leave a policy period "open" even though it may otherwise qualify for closure. In addition, the last five (5) policy periods shall always remain "open" unless the **AORMA Committee** takes specific action to declare any of the last five (5) policy periods closed.
3. Dividends and Assessments - Dividends and assessments shall be allocated to the **Member**s based upon the proportion of all premiums paid to the **Program** in all "open" periods only. For purposes of allocating dividends and assessments pursuant to this subparagraph, all "open" policy periods shall be considered collectively.
4. Declaration of Assessments – Assessments will be declared as needed by the **AORMA Committee** and will be collected from a **Member** in accordance with its proportionate funding to the **Program** during all "open" policy periods, whether or not they currently participate in the **Program** at the time of the assessment.
5. Declaration of Dividends – The **AORMA Committee** may declare dividends if overall funding is sufficient to support such action. Upon such a declaration, the dividend shall be allocated to those **Members** currently participating in the **Program** at the time the dividend is declared, based on the proportionate funding of all "open" policy periods. For those **Members** involved in federal sponsored programs, the dividend can be retained on account with **CSURMA** to be used to lower contributions for the upcoming fiscal year. If the **Member** chooses to receive the dividend, then the **Member** will be required to calculate the percentage of its payroll and salary that is attributable to federal sponsored programs to determine what percentage of the dividend will need to be returned to the federal government.

MEMBER APPEAL PROCESS:

If a **Member** wishes to appeal any decision regarding the application of the Dividend/Assessment Policy, the **Member** must present an appeal in writing to the **CSURMA** Secretary-Auditor within 30 days of the disputed decision. The Secretary-Auditor shall place the **Member** appeal on the **AORMA Committee** agenda at its next regularly scheduled meeting. The **AORMA Committee** will review the appeal at its next regularly scheduled meeting and inform the **Member** of the final decision within 5 business days of its decision.

If a **Member** wishes to appeal the **AORMA Committee**'s decision, the **Member** will notify the **CSURMA** Secretary-Auditor in writing within 5 business days of receipt of the **AORMA Committee**'s decision. The **CSURMA Executive Committee** will then review the appeal at its next meeting or sooner. The **CSURMA Executive Committee**'s decision will be the final determination.

DEFINITIONS:

AORMA – Auxiliary Organizations Risk Management Alliance, a group of **Program**s of the California State University Risk Management Authority representing auxiliary organizations.

AORMA Committee – The governing body of **AORMA**.

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

Executive Committee – The Executive Committee of the CSURMA's Board of Directors.

Member – The **Member** is a signatory to the **CSURMA** Joint Powers Authority.

Memorandum of Coverage – The Memorandum of Coverage is a governing document which outlines the program's definitions, coverages, exclusions, and provisions. The Memorandum of Coverage does not provide insurance, but instead provides for pooled insurance. The Memorandum of Coverage is a negotiated agreement among the Members of CSURMA AORMA.

Participation Agreement – A governing document of CSURMA AORMA which outlines the roles and responsibilities of AORMA and its Members.

Program – For purposes of dividends and assessments, **AORMA**'s **Program**s are the Liability, Workers' Compensation, Property and Crime.

Agenda Item G1
CSURMA AORMA Committee
Meeting Date: December 4, 2025

CSURMA COMMITTEE MEMBER PROFESSIONAL DEVELOPMENT

ISSUE: Policy and Procedure No. A-9 – CSURMA Committee Member Professional Development provides funding up to $2,500 for Committee Members to attend professional development training to gain knowledge of the administrative workings of joint powers authorities, risk management practices / procedures, and insurance market trends. Eligible programs include risk management related courses and attendance at conferences such as PARMA, CAJPA, PRIMA, URMIA, or other similar professional conferences.

RECOMMENDATION: No action is recommended. This item is for information only.

FISCAL IMPACT: $25,000 ($2,500 per Committee Member) is included in the FY 24/25 and draft FY 25/26 CSURMA budget.

BACKGROUND: Additional information can be found directly on the associations' websites.

- www.urmia.org - University Risk Management and Insurance Association
- www.parma.com - Public Agency Risk Management Risk Management Association
- www.primacentral.org - Public Risk Management Association
- www.cajpa.org - California Association of Joint Powers Authorities
- www.agrip.org - Association of Governmental Risk Pools
- www.ccwcworkcomp.org - California Coalition on Workers' Compensation

PUBLICATION: None.

ATTACHMENT(S):

a. Policy and Procedure No. A-9 - CSURMA Committee Member Professional Development

CSURMA AORMA POLICY AND PROCEDURE NO. A-9

Subject: AORMA Committee Member Professional Development

Adopted: May 4, 2023

Effective: May 4, 2023

Last Reviewed: May 1, 2025

Amended: May 2, 2024

Should there be any discrepancy between this document and either the Joint Powers Agreement or Bylaws, the Joint Powers Agreement and Bylaws will govern.

POLICY:

It is in the best interest of the California State University Risk Management Authority (**CSURMA)** that individuals who serve on the **CSURMA** Auxiliary Organization Risk Management Alliance (**AORMA) Committee** are knowledgeable of the administrative workings of joint powers authorities and risk management practices, procedures, and insurance markets. It shall be the policy of the **CSURMA AORMA** to fund annually travel for **AORMA Committee** Members who elect to attend professional development training and conferences as described in this Policy and Procedure.

PROCEDURE:

1. If the Board of Directors adopts a budget that includes travel expenses for **AORMA Committee** professional development, then travel during the applicable fiscal year will be approved and reimbursed pursuant to this Policy and Procedure.

2. The **AORMA Committee** member may submit to the Secretary-Auditor a written request to attend a professional development program. Eligible programs shall include risk management related courses and attendance at conferences such as PARMA, CAJPA, PRIMA, URMIA, NACUBO, WACUBO or other similar professional conferences.

   Allowable Expenses

   a) Registration cost of registering for the Professional Development conference in the amount not to exceed $2,500, and

   b) Travel Expenses pursuant to Policy and Procedure A-7 – Travel Reimbursement.

3. The Attendee will provide the **AORMA Committee** with a verbal or written report of information gained from the professional development program attended.

DEFINITIONS:

AORMA Committee - The governing body of AORMA.

AORMA - "Auxiliary Organization Risk Management Alliance" or "AORMA" refers to those Coverage Programs and associated services which are directed primarily at serving the Auxiliary Organization Members.

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

Agenda Item G2
CSURMA AORMA Committee
Meeting Date: December 4, 2025

CSURMA AORMA MEETING CALENDARS

ISSUE: The Program Administrator includes a current copy of the CSURMA AORMA meeting calendars in every agenda.

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. CSURMA Meeting Calendars

DRAFT

FY 2025/26 CSURMA MEETING CALENDAR

JULY 2025

Date	Time	Committee	Location
30-31	11:00 AM	AORMA Officers Retreat	Yorba Linda

AUGUST 2025

Date	Time	Committee	Location
		AOA EC	Zoom

SEPTEMBER 2025

Date	Time	Committee	Location
2	10:00 AM	NEW AORMA Member Orientation	Zoom
2	11:00 AM	NEW EC Member Orientation	Zoom
3	2:00 PM	AORMA	Irvine
4	9:00 AM	AORMA LRP	Irvine
5	8:30 AM	EC	Irvine

OCTOBER 2025

Date	Time	Committee	Location
16	10:00 AM	New BOD Member Orientation	Zoom
24	8:30 AM	EC	Long Beach
24	10:30 AM	BOD	Long Beach
27	8:30 AM	AIME	Zoom

NOVEMBER 2025

Date	Time	Committee	Location
		AOA EC	Zoom

DECEMBER 2025

Date	Time	Committee	Location
4	10:00 AM	AORMA	Zoom
5	8:30 AM	EC	Irvine

JANUARY 2026

Date	Time	Committee	Location
19	8:30 AM	AIME	Zoom
~~11~~	~~3:30 PM~~	~~EC (AOA Conference)~~	~~Oakland~~
11-13		AOA Annual Conference	Oakland

FEBRUARY 2026

Date	Time	Committee	Location

MARCH 2026

Date	Time	Committee	Location
5	2:30 PM	EC	Irvine
6	8:30 AM	EC LRP	Irvine

APRIL 2026

Date	Time	Committee	Location
17	9:00 AM	AOA EC	San Diego

MAY 2026

Date	Time	Committee	Location
7	1:30 PM	AORMA	Long Beach
8	8:30 AM	EC	Long Beach
8	10:30 AM	BOD	Long Beach
18	8:30 AM	AIME	Zoom

JUNE 2026

Date	Time	Committee	Location
12	9:00 AM	AOA EC	Zoom

AORMA = Auxiliary Organizations Risk Management Alliance Committee
AIME = Athletic Injury Medical Expense Committee
AORMA LRP = AORMA Long Range Planning Meeting
AOA = CSU Auxiliary Organizations Association
BOD = CSURMA Board of Directors
EC = CSURMA Executive Committee
EC LRP = EC Long Range Planning Meeting

csurma
California State University Risk Management Authority

DRAFT

FY 2026/27 CSURMA MEETING CALENDAR

JULY 2026

Date	Time	Committee	Location
TBD	11:00 AM	AORMA Officers Retreat	

AUGUST 2026

Date	Time	Committee	Location
14	9:00 AM	AOA EC	Zoom

SEPTEMBER 2026

Date	Time	Committee	Location
8	10:00 AM	NEW AORMA Member Orientation	Zoom
8	11:00 AM	NEW EC Member Orientation	Zoom
9	2:00 PM	AORMA	Irvine
10	9:00 AM	AORMA LRP	Irvine
11	8:30 AM	EC	Irvine

OCTOBER 2026

Date	Time	Committee	Location
15	10:00 AM	New BOD Member Orientation	Zoom
23	8:30 AM	EC	Long Beach
23	10:30 AM	BOD	Long Beach
26	8:30 AM	AIME	Zoom

NOVEMBER 2026

Date	Time	Committee	Location
20	9:00 AM	AOA EC	Zoom

DECEMBER 2026

Date	Time	Committee	Location
3	10:00 AM	AORMA	San Francisco
4	8:30 AM	EC	TBD

JANUARY 2027

Date	Time	Committee	Location
	8:30 AM	AIME	Zoom
10	3:30 PM	EC (AOA Conference)	
10-12		AOA Annual Conference	

FEBRUARY 2027

Date	Time	Committee	Location

MARCH 2027

Date	Time	Committee	Location
4	2:30 PM	EC	Irvine
5	8:30 AM	EC LRP	Irvine

APRIL 2027

Date	Time	Committee	Location

MAY 2027

Date	Time	Committee	Location
6	1:30 PM	AORMA	Long Beach
7	8:30 AM	EC	Long Beach
7	10:30 AM	BOD	Long Beach
	8:30 AM	AIME	Zoom

JUNE 2027

Date	Time	Committee	Location
TBD		AOA EC	TBD

AORMA = Auxiliary Organizations Risk Management Alliance Committee
AIME = Athletic Injury Medical Expense Committee
AORMA LRP = AORMA Long Range Planning Meeting
AOA = CSU Auxiliary Organizations Association
BOD = CSURMA Board of Directors
EC = CSURMA Executive Committee
EC LRP = EC Long Range Planning Meeting

CSURMA AORMA PROGRAM ADMINISTRATOR'S CONTACT LIST

ISSUE: Staff includes an updated AORMA Program Administrator contact list in each agenda.

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. AORMA Program Administrator - Contact List

California State University Risk Management Authority

CSURMA Service Matrix

Coverage	Contact	E-Mail Address	Office
JPA Program Administrator – Alliant Insurance Services, Inc.			
Alliant Claims Consulting	Elaine (Kim) Tizon	elaine.tizon@alliant.com	415-403-1458
	Diana Walizada	dwalizada@alliant.com	415-403-1453
	Robert Frey	rfrey@alliant.com	415-403-1445
Certificate of Insurance Requests	La Shaunda Wallace	lashaunda.wallace@alliant.com	415-403-1489
	Tevea Him	thim@alliant.com	415-403-1416
CSURMA Budget	Mimi Long	mlong@alliant.com	415-403-1423
Form 700	Tevea Him	thim@alliant.com	415-403-1416
General AORMA Coverage Questions (Auxiliary Organizations only)	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
	Daniel Howell	dhowell@alliant.com	415-403-1426
General CSURMA Coverage Questions (CAMPUS only)	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
	Daniel Howell	dhowell@alliant.com	415-403-1426
General Risk Management Questions (AORMA)	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
	Daniel Howell	dhowell@alliant.com	415-403-1426
General Risk Management Questions (Campus)	Van Rin	vrin@alliant.com	415-403-1408
	Daniel Howell	dhowell@alliant.com	415-403-1426
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
Risk Pool Rating Plans (AORMA)	Mimi Long	mlong@alliant.com	415-403-1423
Risk Pool Rating Plans (Campus)	Mimi Long	mlong@alliant.com	415-403-1423
Website and Technology Questions	Tevea Him	thim@alliant.com	415-403-1416
	La Shaunda Wallace	lashaunda.wallace@alliant.com	415-403-1489
	Myron Leavell	mleavell@alliant.com	415-403-1404
Workers' Compensation Claims Consultant	Deanna Jacona	deanna@hudsonclaimsconsulting.com	530-605-7152

Contacts by Coverages			
ADWRP (Alliant Deadly Weapon Response Program)	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
AIME	Stacey Weeks	sweeks@alliant.com	415-403-1448
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
AMVP (Alliant Mobile Vehicle Program)	La Shaunda Wallace	lashaunda.wallace@alliant.com	415-403-1489
	Yvonne Killian	yvonne.killian@alliant.com	916-643-2748
Boiler & Machinery Program - AORMA	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
Boiler & Machinery Program - Campuses	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
BRIP (Builders Risk Insurance Program)	Shadi Jalali	shadi.jalali@alliant.com	949-433-8238
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
	Mimi Long	mlong@alliant.com	415-403-1423
Club Sports / Intramurals	Stacey Weeks	sweeks@alliant.com	415-403-1448
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
CPL (Contractors Pollution Liability)	Shadi Jalali	shadi.jalali@alliant.com	949-433-8238
CSU Medical Malpractice Coverage	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
CSU Rocketry Program	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
Cyber Liability	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423

California State University Risk Management Authority

CSURMA Service Matrix

Coverage	Contact	E-Mail Address	Office
DRIP (Drone Insurance Program)	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
FAAAP (Fine Arts, Artifacts & Archives Program)	PJ Skarlanic	pskarlanic@alliant.com	415-403-1455
Fidelity-Crime Program	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
Foreign Travel Program	Van Rin	vrin@alliant.com	415-403-1408
	Yvonne Killian	yvonne.killian@alliant.com	916-643-2748
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
Inland Marine	Van Rin	vrin@alliant.com	415-403-1408
	Yvonne Killian	yvonne.killian@alliant.com	916-643-2748
	Mimi Long	mlong@alliant.com	415-403-1423
Non-Owned Aviation Liability	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
OCIP (Owner Controlled Insurance Program)	Pamela Quiroz	pamela.quiroz@alliant.com	213-443-2469
	Jim Holobaugh	jholobaugh@alliant.com	214-273-3156
OPPI (Owners's Protective Professional Insurance)	Amy Lightner	amy.lighter@alliant.com	415-403-1457
PAI (Participant Accident Insurance)	Tevea Him	thim@alliant.com	415-403-1416
	Van Rin	vrin@alliant.com	415-403-1408
SAFECLIP (Student Academic Field Experience for Credit Liability Insurance Program)	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
Special Events Insurance	Yvonne Killian	yvonne.killian@alliant.com	916-643-2748
	Van Rin	vrin@alliant.com	415-403-1408
SPLIP (Student Professional Liability Insurance Program)	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
Trustee's E&O & Fduciary Liability	Amy Lightner	amy.lighter@alliant.com	415-403-1457
	Mimi Long	mlong@alliant.com	415-403-1423
Watercraft	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457
Workers' Compensation Program - AORMA	Van Rin	vrin@alliant.com	415-403-1408
	Mimi Long	mlong@alliant.com	415-403-1423
Workers' Compensation Program - Campus	Van Rin	vrin@alliant.com	415-403-1408
	Amy Lightner	amy.lighter@alliant.com	415-403-1457

CSURMA AORMA Benefits Program			
General Inquiries	General Inquiries	aormabenefits@alliant.com	
Account Manager	Heather McCarthy	Heather.McCarthy@alliant.com	925-378-6465
Benefits Analyst	Travis Robertson	Travis.Robertson@alliant.com	949-527-9884
Account Executive	Chloe Smith	chloe.smith@alliant.com	415-403-1437
Benefits Consultant	Tom Quirk	tom.quirk@alliant.com	949-660-5952
Benefits Consultant/Senior Vice President	Michael Menerey	mmenerey@alliant.com	213-270-0972

California State University Risk Management Authority

CSURMA Service Matrix

Coverage	Contact	E-Mail Address	Office
Loss Control Consultants – Alliant Risk Control Consulting			
Northern California	John Owen	john.owen@alliant.com	916-643-2736
Humboldt, Monterey, Sacramento, San Luis Obispo, Sonoma, Stanislaus, Northridge, San Bernardino			
Northern California	Steven Meglio	steven.meglio@alliant.com	775-461-5166
Chico, East Bay, San Francisco, and San Jose			
North LA and Central California	Tim Leech	tleech@alliant.com	949-260-5008
Bakersfield, Channel Islands, Dominguez Hills, Fresno, Los Angeles			
Southern California	Kristina Loiselle	kloiselle@alliant.com	949-260-5042
Fullerton, Long Beach, Pomona, San Diego, and San Marcos			

CSU Chancellor's Office			
CSU Chancellor's Office	Andrew Theisen	atheisen@calstate.edu	562-951-4575
	Audra Reed	areed@calstate.edu	562-951-4564
	Jenny Novak	jnovak@calstate.edu	562-400-2358
	Leona Ching	lching@calstate.edu	562-951-4575
	Martha Guiditta	mguiditta@calstate.edu	562-951-4557
	Marissa Castillo	mcastillo@calstate.edu	562-951-4806
	Robert Eaton	reaton@calstate.edu	562-951-4572
	Scott Bourdon	sbourdon@calstate.edu	562-951-4938
	Steve Relyea	srelyea@calstate.edu	562-951-4600
	Zachary Gifford	zgifford@calstate.edu	562-951-4568
Office of General Counsel	William Hsu	whsu@calstate.edu	562-951-4500
	Robin Webb	rwebb@calstate.edu	562-951-4500
	Jaime Thompson	jthompson@calstate.edu	562-951-4500
Financial Services Division Systemwide Accounting & Reporting	Alice Kim	akim@calstate.edu	562-951-4627
	Jullia Margaureathe Perancullo	jperancullo@calstate.edu	562-481-2426
	Sherry Pickering	spickering@calstate.edu	562-951-4531
	Smey Chum	schum@calstate.edu	562-951-4673
	Jeni Kitchell	jkitchell@calstate.edu	562-951-4540
Systemwide Professional Development	David Kervella	dkervella@calstate.edu	562-951-4403
	Chris Fondacaro	cfondacaro@calstate.edu	562-951-4403

CSURMA Service Matrix

Coverage	Contact	E-Mail Address	Office
Unemployment Insurance Claims Administrator – Equifax			
National Account Executive	Christina Wuestling	christina.wuestling@equifax.com	314-277-1917
UI Claims Administrator (Primary)	Melinda Leritz	melinda.leritz@equifax.com	833-946-0624 x7895
UI Claims Administration Manager	Trisha Milton	trisha.milton@equifax.com	314-214-7883
Equifax Charge Specialist / DE2088 Requests	Laura Snyder	Laura.snyder@equifax.com	833-946-0624
Power of Attorney Issues	Michelle Wiley	michelle.wiley@equifax.com	314-684-2610

Human Resources Consulting – Employers Group			
Helpline	Helpline Team	helpline@employersgroup.com	800-748-8484
EEO Compliance (Affirmative Action)	Suzanne Oliva	soliva@fpsolutions.com	213-765-3918
Training/Behavioral Assessments	Bill Stephens	bstephens@employersgroup.com	213-595-3191
Client Service	Bill Stephens	bstephens@employersgroup.com	805-877-9922
Employee Opinion Survey	Veretta Yancey	vyancey@employersgroup.com	213-765-3937
Employer Advocacy	Mark Wilbur	mwilbur@fpsolutions.com	310-849-9066
Leave Management	Helpline	helpline@employersgroup.com	800-748-8484
Reference Library	Robert Campbell	rcampbell@employersgroup.com	800-748-8484 x3430
Compensation, Research and Surveys	Research Services	researchservices@employersgroup.com	213-765-3969
On-Line Training	Bill Stephens	bstephens@employersgroup.com	805-807-9922
Employee Handbooks and Policies	Michelle Olson	molson@employersgroup.com	800-748-8484
Compliance Posters	ServiceOne	serviceone@employersgroup.com	213-765-3952

Agenda Item G4
CSURMA AORMA Committee
Meeting Date: December 4, 2025

AORMA'S TRAVEL REIMBURSEMENT POLICY

ISSUE: Reasonable expenses associated with travel to and from the AORMA Committee meetings and CSURMA Board of Directors meetings are reimbursable by CSURMA. Attached is Policy & Procedure A-7 - CSURMA AORMA Travel Reimbursement Policy.

RECOMMENDATION: No action is requested on this item.

FISCAL IMPACT: None.

BACKGROUND: Please contact Mimi Long should you have any questions regarding your travel expenses.

PUBLICATION: None.

ATTACHMENT(S):

a. Policy & Procedure A-7 - CSURMA AORMA Travel Reimbursement Policy

Subject:	CSURMA AORMA Travel Reimbursement Policy
Adopted:	March 21, 2013
Effective:	March 21, 2013
Last Reviewed:	May 1, 2025
Amended:	March 19, 2015, March 9, 2017, September 6, 2018, May 2, 2024

PURPOSE:

California State University Risk Management Authority (**CSURMA**) members benefit from the work of their elected and appointed representatives who give their time to participate in the governance and development of **CSURMA** programs. Committee Member in person attendance at the Auxiliary Organization Risk Management Alliance (**AORMA) Committee**, standing committee meetings and task group meetings is preferred. This Policy and Procedure is intended to formalize the prior existing practices of **CSURMA**.

POLICY:

It is the policy of the **AORMA Committee** that reasonable and actual expenses incurred by **Authorized Traveler** for **Covered Purposes** related to operation of **CSURMA**'s programs shall be reimbursed. The method of approving travel and reporting and calculating the reimbursable amount shall be in accordance with the travel reimbursement policy of the California State University or the **Authorized Traveler**'s member auxiliary organization at the time of the travel.

PROCEDURE:

1. Reimbursement requests will be reported on the **Authorized Traveler**'s completed State of California – Travel Expense Claim form or the form utilized by the **Authorized Traveler**'s member auxiliary organization. The claim form should be forwarded to the **Authorized Traveler**'s member auxiliary organization accounting department for reimbursement. The member auxiliary organization's accounting department should then seek reimbursement from **CSURMA**.

2. The **Authorized Traveler**'s accounting department should send the following documents to **CSURMA** c/o the Systemwide Office of Risk Management:

    a) Invoices for all reasonable expenses
    b) Completed State of California (or **Authorized Traveler**'s member auxiliary organization) – Travel Expense Claim form

c) Documentation of the purpose of the travel such as a copy of the agenda, presentation, etc. for the **Covered Purpose** that the **Authorized Traveler** attended.

DEFINITIONS:

1. **Authorized Traveler** – includes **AORMA Committee** members and officers, standing committee members and participants in duly established task groups. Other persons traveling on **CSURMA AORMA** related travel shall be reimbursed pursuant to this Policy and Procedure No. A-7 as agreed under separate agreement in advance of the travel. Independent consultants shall not be considered **Authorized Travelers** under this Policy and Procedure No. A-7 and any travel expenses incurred by independent consultants may be reimbursed as provided under separate consulting agreements.

2. **Covered Expenses** – includes reasonable expenses incurred by the **Authorized Traveler** as provided under the travel reimbursement policy of the California State University or the **Authorized Traveler**'s member auxiliary organization travel reimbursement policy requirements.

3. **Covered Purposes** – covered purposes shall include attendance at meetings of the **CSURMA AORMA Committee**, standing committees, task group meetings, program presentations, member meetings, and approved professional development trainings. Any other **Covered Purposes** must be approved for reimbursement by the **AORMA Committee**. The **AORMA Committee** Chair or designee is expected to attend the **AOA** Executive Committee meetings as the representative of the **AORMA Committee** and therefore reasonable expenses associated with travel to and from as well as participation in the **AOA** Executive Committee meetings are reimbursable by **CSURMA**. As directors on the **CSURMA** Board, **AORMA Committee** Members are expected to attend **CSURMA** Board of Directors meetings and therefore reasonable expenses associated with travel to and from as well as participation in the **CSURMA** Board of Directors meeting are reimbursable by **CSURMA**. If there is travel to an event that would otherwise be a **Covered Purpose** in conjunction with another event the **Authorized Traveler** would otherwise attend such as the **AOA** Annual Conference or the **CSURMA** Fitting the Pieces Together Conference, the **Authorized Travelers** is eligible for reimbursement of **Covered Expenses** to attend the **Covered Purpose** meeting only and there will be no **CSURMA** reimbursement of the expenses the **Authorized Traveler** would have normally incurred to attend the **AOA** Annual Conference or the **CSURMA** Fitting the Pieces Together Conference.

AORMA COMMITTEE ROSTER

ISSUE: Attached for the Committee's review is the AORMA Committee roster.

RECOMMENDATION: It is recommended that members review the roster at each meeting for accuracy. If any changes are necessary, please contact Tevea Him at thim@alliant.com.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. AORMA Committee Roster

AORMA Committee
Effective at July 1, 2025

Seat	Member	Position	Campus	Auxiliary Name	E-Mail	Telephone Number
Chair	Chuck Kissel	Executive Director	Fullerton	CSU Fullerton Auxiliary Services Corporation	ckissel@fullerton.edu	657-278-4101
First Vice Chair	Bill Olmsted	Executive Director	Sacramento	University Union Operation of CSUS, Inc.	olmsted@csus.edu	916-278-7911
Second Vice Chair	Leslie Levinson	Chief Financial Officer	San Diego	San Diego State University Research Foundation	llevinson@sdsu.edu	619-594-1076
Seat 1	Ian Hannah	AVP for Advancement Operations	Sonoma	Sonoma State University Foundation	ian.hannah@sonoma.edu	707-664-4041
Seat 2	Jennifer Puccinelli	Human Resource and Risk Manager	San Bernardino	Santos Manuel Student Union of CSU, San Bernardino	JPuccinelli@csusb.edu	909-537-3882
Seat 3	Cecilia Ortiz	Executive Director	Northridge	University Student Union, Inc. at CSUN	Cecilia.ortiz@csun.edu	818-677-3024
Seat 4	Raven Tyson	Associate Director of Business Operations	San Diego	Associated Students, San Diego State University	rtyson@sdsu.edu	619-594-3760
Seat 5	Barnaby Peake	Executive Director	Los Angeles	Associated Students, Inc., CSU Los Angeles	bpeake@calstatela.edu	323-343-5858
Seat 6	Rosa Hernandez	Director, Human Resources	Long Beach	Forty-Niner Shops, Inc. & Associated Students, Inc.	rosa.hernandez@csulb.edu	562-985-7854
Seat 7	Keith Crawford	Risk Manger	Chico	Associated Students of CSU, Chico	tkcrawford@csuchico.edu	530-898-3447

CSURMA ADMINISTRATIVE SERVICE CALENDAR

ISSUE: This item is provided as information to advise the AORMA Committee of the various recurring administrative activities and when they take place over the course of the year. It includes items noting when they appear before the AORMA Committee, Executive Committee and Board of Directors. It is to be provided for information with each agenda packet.

RECOMMENDATION: It is recommended that the Committee review the CSURMA Administrative Service Calendar and provide direction as appropriate.

FISCAL IMPACT: No direct fiscal impact is expected.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

a. CSURMA Administrative Service Calendar

DRAFT

CSURMA
SERVICE CALENDAR

#	Task	Staff	Status
	CSURMA Administrative Service Calendar		
	JANUARY 2025		
1	Executive Committee Nominations *Chair to appoint the EC Nominating Committee at January EC meeting* *EC election at the May BOD meeting*	Mimi Long	Completed
2	State Filing - Statement of Facts – Roster of Public Agencies - file with Secretary of State	Tevea Him	Completed
3	State Filing - Joint Powers Authority - file with Secretary of State - As Needed	Tevea Him	Completed
4	State Filing - Financial Statement to the County Auditor and State Controller	Tevea Him	Completed
5	Treasurers' Bond	Van Rin	Completed
6	Announce the new AORMA Committee open seats on the AORMA Committee at the AOA Conference	Mimi Long	Completed
7	FORM 700 - JPA ADMIN sends Form 700 to CSURMA FILERS	Tevea Him	Completed
8	AORMA Member Budget Letter (January Letter)	Mimi Long	Completed
	CSURMA AOA CONFERENCE	***Mimi Long***	
	CSURMA EC Meeting	***Mimi Long***	
	AIME Committee Meeting	***Stacey Weeks***	

#	Task	Staff	Status
	FEBRUARY		
1	AORMA Liability Program - Reinsurance Recovery / EPL Deductible Recovery at Dec 31st	Mimi Long	Completed

#	Task	Staff	Status
	MARCH		
1	Review of all CSURMA Policies and Procedures (odd in odd years / even in even years)	Mimi Long	Completed
2	Chancellor's Office Services Budget Proposals	Tevea Him	Completed
3	CSURMA Budget	Mimi Long	Completed
4	CSURMA Mid-Term Budget (Review Variance Report w/ EC)	Mimi Long	Completed
5	CSURMA Master Investment Policy	Tevea Him	Completed
6	Review and adoption of Applicable Integrated CSU Administrative Manual Policies	Tevea Him	Completed
7	Review and adoption of CSURMA's Data Security Policies	Tevea Him	Completed
8	CSU International Programs Funding	Amy Lightner	N/A
9	Campus Liability, AORMA Liability, AIME and Campus WC - Risk Pool claims audit (every odd year) *Req approval of auditor's proposal at the March, 2025 meeting (no approval required for WC)* *Complete the audit review June - August, 2025* *Present results at September, 2025 EC & AORMA meetings* *Present results at October, 2025 BOD meeting*	Mimi Long	Completed
10	Campus Risk Pools Funding Status Report (using 12/31 financials)	Mimi Long	Completed
11	Auxiliary Service Provider Report	Tevea Him	Completed
12	Campus Programs RPTG *Appoint RPTG committee at March, 2025 EC meeting;* *Schedule in-person RPTG meeting in July, 2025;* *Schedule follow-up virtual meeting in August, 2025;* *Present Results at September, 2025 EC meeting for FY 2026/2027 rating*	Mimi Long	Completed
13	Forward to the AOA EC the slate of nominees to fill the open seats on the AORMA Committee	Mimi Long	Completed
14	Completion of the Form 700 – Statement of Economic Interest	Tevea Him	Completed
15	Campus Benchmarking Report	Mimi Long	Completed
16	CSURMA Operational Review *Request approval to perform audit at September, 2026 EC meeting* *Present results at March, 2027 EC meeting* *Present results at May, 2027 BOD meeting* *Present results at May, 2027 AORMA Meeting*	Mimi Long	N/A
17	Property Appraisals, Begin the Process in 2028	Mimi Long	N/A

CSURMA
SERVICE CALENDAR

DRAFT

#	Task	Staff	Status
	CSURMA EC Meeting	***Mimi Long***	
	CSURMA EC LRP Meeting	***Mimi Long***	
	APRIL		
#	**Task**	**Staff**	**Status**
1	JPA ADMIN verifies BOD Campus Primary and Alternate representative remain in place by	Tevea Him	Completed
2	Election for AORMA Committee term beginning on July 1st (election closes April 30)	Tevea Him	Completed
3	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute	Claims Admin	Completed
	MAY		
#	**Task**	**Staff**	**Status**
1	Approval by BOD Resolution allowing Treasurer to invest or reinvest funds (P/O Budget	Tevea Him	Completed
2	Approval of Conflict of Interest Code by BOD every even-number year - File with FPPC as required	Tevea Him	Completed
3	Approval of Long Range Action Plan for upcoming fiscal year	Mimi Long	Completed
4	Campus Risk Pools Funding Status	Mimi Long	Completed
5	Executive Committee Nominations	Mimi Long	Completed
	Chair to appoint the EC Nominating Committee at January EC meeting		
	EC election at the May BOD meeting		
6	Adoption of the CSURMA Operating Budget	Mimi Long	Completed
7	CSURMA Quarterly Investment Report	Tevea Him	Completed
8	Announce AORMA Committee members for the new term beginning July 1st	Tevea Him	Completed
9	Send out appointment letters to the newly elected AORMA Committee members for the term beginning on July 1st	Tevea Him	Completed
10	Send out appointment letters to the newly elected Executive Committee members for the term beginning on July 1st	Mimi Long	Completed
11	CSURMA Operational Review	Tevea Him	N/A
	Request approval to perform audit at September, 2026 EC meeting		
	Present results at March, 2027 EC meeting		
	Present results at May, 2027 BOD meeting		
	Present results at May, 2027 AORMA Meeting		
	AIME Committee Meeting	***Stacey Weeks***	
	CSURMA BOD NMO Meeting via Teleconference	***Amy Lightner***	
	AORMA Committee Meeting	***Mimi Long***	
	CSURMA EC Meeting	***Mimi Long***	
	CSURMA BOD Meeting	***Mimi Long***	
	JUNE		
#	**Task**	**Staff**	**Status**
1	AORMA Liability Program - Reinsurance Recovery / EPL Deductible Recovery	Van Rin	Completed
2	Request COI from all vendor's	L. Wallace	in process
	Expiring Contract: Agility - July 15, 2025 *(Extended to 7/15/26)*	Mimi Long	Completed
	Expiring Contract: Alliant Loss Control Services - June 30, 2025 *(Extended to 6/30/28)*	Mimi Long	Completed
	Expiring Contract: CO Overhead Costs - June 30, 2025 *(Extended to 6/30/26)*	Mimi Long	Completed
	Expiring Contract: Employers Group Service Corp - Expires June 30, 2026	Mimi Long	N/A
	Expiring Contract: Praesidium - June 30, 2026	Mimi Long	N/A
	Expiring Contract: Sedgwick - June 30, 2030	Mimi Long	N/A
	Expiring Contract: Witt O'Brien's, LLC - June 30, 2026	Mimi Long	N/A
	Expiring Contract: UC RSS - May 7, 2026	Mimi Long	N/A
	Expiring Contract: Black Swan (Empathia, Inc.) - June 30, 2027	Mimi Long	N/A
	Expiring Contract: Ventiv / iVos - June 30, 2026	Mimi Long	N/A

CSURMA
SERVICE CALENDAR

#	Task	Staff	Status
	Expiring Contract: CO Systemwide Professional Development (AORMA online training) - Continuous	Mimi Long	N/A
	JULY		
#	**Task**	**Staff**	**Status**
1	OCIP #3 - CGL & WC - Expiration Date: December 31, 2022 - 2027	Amy Lightner	Completed
2	Financial audit prep with KPMG	Van Rin	Completed
3	Send to CSU Accounting the approved dividends and allocation of program costs for invoicing	Van Rin	Completed
4	Send out AORMA invoice to all members	Van Rin	Completed
5	Request Workers' Compensation and Liability loss runs @ 6/30 – Forward to Actuary	Mimi Long	Completed
6	Actuary Campus Liability Deductible Credits, based on June 30, 2025 losses. New deductibles 26/27, 27/28, 28/29	Mimi Long	Completed
7	Request Liability (EPL check register) for minimum EPL deductible calculation for upcoming fiscal year	Tevea Him	Completed
8	Final FY Payroll - request from Chancellor's Office	Mimi Long	Completed
9	Process the Liability and Workers' Compensation dividend checks and forward to Alliant for distribution	Van Rin	Completed
10	Distribute the Liability and Workers' Compensation dividend checks	Van Rin	Completed
11	Request final audited payroll from all Workers' Compensation program members for expired year	Tevea Him	Completed
12	Survey legal counsel compensation and recommend to AORMA a fair and equitable maximum allowable hourly rate, **2025** *(Review again in 2027)*	Mimi Long	Completed
13	Workers' Compensation Scorecard - Receive report from Sedgwick and distribute (annual for AORMA)	WC Consult	Completed
14	Campus Programs RPTG *Appoint RPTG committee at March, 2025 EC meeting;* *Schedule in-person RPTG meeting in July, 2025;* *Schedule follow-up virtual meeting in August, 2025;* *Present Results at September, 2025 EC meeting for FY 2026/2027 rating*	Mimi Long	Completed
15	AORMA Programs RPTG *Appoint RPTG committee at December, 2025 AORMA Committee meeting;* *Schedule in-person RPTG meeting in July, 2026;* *Schedule follow-up virtual meeting in August, 2026;* *Present Results at September, 2025 EC meeting for FY 2027/2028 rating*	Mimi Long	N/A
	AORMA Officers Retreat	***Mimi Long***	***Completed***
	AUGUST		
#	**Task**	**Staff**	**Status**
1	Send out letter regarding Campus Appointment of CSURMA Board of Directors Members and Alternate	Tevea Him	Completed
2	Send out letter to regarding Claims Settlement Authority Annual Confirmation	Tevea Him	Completed
3	Send out letter to regarding Foreign Travel Authority Confirmation	Tevea Him	Completed
4	CSURMA Quarterly Investment Report for EC Meeting	Tevea Him	Completed
5	Calculate additional premium or return premium for each Workers' Compensation program member based on the audited payroll	Mimi Long	Completed
6	Receipt of Actuarial Studies *Forward to Systemwide Risk Management and Accounting Team*	Mimi Long	Completed
7	Calculate each member's minimum EPL deductible for the upcoming program term	Tevea Him	Completed
8	Complete Target Surplus Funding Report	Mimi Long	Completed
9	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 6/30	Tevea Him	Completed
10	Completion of the Public Self-Insurer's Annual Report for CSURMA (must be filed with the state by Oct 1st.)	Mimi Long	Completed

CSURMA
SERVICE CALENDAR

#	Task	Staff	Status
11	Campus Programs RPTG *Appoint RPTG committee at March, 2025 EC meeting;* *Schedule in-person RPTG meeting in July, 2025;* *Schedule follow-up virtual meeting in August, 2025;* *Present Results at September, 2025 EC meeting for FY 2026/2027 rating*	Mimi Long	Completed
12	AORMA Programs RPTG *Appoint RPTG committee at December, 2025 AORMA Committee meeting;* *Schedule in-person RPTG meeting in July, 2026;* *Schedule follow-up virtual meeting in August, 2026;* *Present Results at September, 2025 EC meeting for FY 2027/2028 rating*	Mimi Long	N/A

SEPTEMBER

#	Task	Staff	Status
1	Adoption of CSURMA Executive Committee, Board of Directors, and AORMA Committee meeting calendars	Tevea Him	Completed
2	Actuarial Reports	Mimi Long	Completed
3	Risk Pools Funding Status Report	Mimi Long	Completed
4	Proposed Campus, AIME and AORMA Dividends	Mimi Long	Completed
5	Rates and Gross Funding Campus and AORMA Coverage Programs	Mimi Long	Completed
6	AORMA Liability Program - Reinsurance Recovery (verify w/ Carl Warren)	Van Rin	Completed
7	***CAJPA Fall Conference and Training Seminar -South Lake Tahoe***		
8	Campus Workers' Compensation Program Safety National Aggregate Stop Loss Report - Present to EC in Sept	Tevea Him	
9	Prepare invoices or checks for the Workers' Compensation payroll audit	Van Rin	Completed
10	CSURMA Quarterly EPL Deductible Recoverys ending September 30 (Begin Task)	Van Rin	In Process
11	Completion of the AORMA Committee (September Letter) updating all AORMA members on the funding and dividends approved for the upcoming fiscal year	Mimi Long	Completed
12	Annual Exposure Surveys to Members - all aviation, CLIP, Med Mal, watercraft, AORMA renewal app, AORMA Liabilty App	Tevea Him	Completed
13	Campus Benchmarking Report	Amy Lightner	
14	Campus Programs RPTG *Appoint RPTG committee at March, 2025 EC meeting;* *Schedule in-person RPTG meeting in July, 2025;* *Schedule follow-up virtual meeting in August, 2025;* *Present Results at September, 2025 EC meeting for FY 2026/2027 rating*	Mimi Long	Completed
15	AORMA Programs RPTG *Appoint RPTG committee at December, 2025 AORMA Committee meeting;* *Schedule in-person RPTG meeting in July, 2026;* *Schedule follow-up virtual meeting in August, 2026;* *Present Results at September, 2025 EC meeting for FY 2027/2028 rating*	Mimi Long	N/A
16	CSURMA Operational Review *Request approval to perform audit at September, 2026 EC meeting* *Present results at March, 2027 EC meeting* *Present results at May, 2027 BOD meeting* *Present results at May, 2027 AORMA Meeting*	Mimi Long	N/A
17	Campus Liability, AORMA Liability, AIME and Campus WC - Risk Pool claims audit (every odd year) *Req approval of auditor's proposal at the March, 2025 meeting (no approval required for WC)* *Complete the audit review June - August, 2025* *Present results at September, 2025 EC & AORMA meetings* *Present results at October, 2025 BOD meeting*	Mimi Long	Completed
18	AORMA WC - Risk Pool claims audit (every even year) Complete the audit review June - August, 2026 Present results at September, 2026 AORMA meetings Present results at October, 2026 BOD meeting	Mimi Long	N/A

CSURMA

SERVICE CALENDAR

DRAFT

#	Task	Staff	Status
	AORMA Long Range Plan meeting	***Mimi Long***	
	AORMA New Committee Member Orientation meeting	***Mimi Long***	
	AORMA Committee Meeting	***Mimi Long***	
	CSURMA EC Orientation Meeting	***Mimi Long***	
	CSURMA EC Meeting	***Mimi Long***	

OCTOBER

#	Task	Staff	
1	CSURMA Annual Report (Stewardship)	Mimi Long	Completed
2	CSURMA Tri-Fold based on June 30 financials	Mimi Long	Completed
3	AORMA Estimated Workers' Compensation payroll	Tevea Him	Completed
4	Government Compensation Report (request from CSU Accounting)	Tevea Him	
5	Campus Liability, AORMA Liability, AIME and Campus WC - Risk Pool claims audit (every odd year) *Req approval of auditor's proposal at the March, 2025 meeting (no approval required for WC)* *Complete the audit review June - August, 2025* *Present results at September, 2025 EC & AORMA meetings* *Present results at October, 2025 BOD meeting*	Mimi Long	Completed
6	AORMA WC - Risk Pool claims audit (every even year) *Complete the audit review June - August, 2026* *Present results at September, 2026 AORMA meetings* *Present results at October, 2026 BOD meeting*	Mimi Long	N/A
	AIME Committee Meeting	***Stacey Weeks***	
	CSURMA BOD Meeting	***Mimi Long***	
	CSURMA EC Meeting	***Mimi Long***	

NOVEMBER

#	Task	Staff	Status
1	Review CAJPA Accrediation Standard for new or reoccuring item	Mimi Long	
2	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)	Tevea Him	Completed
3	Send campus risk pool renewal budget (Early Bird Renewal Letter)	Mimi Long	
4	Campus Risk Pool Deductible - Effective In (2026, 2029)	Mimi Long	N/A
5	Review volunteer losses within the AORMA Workers' Compensation program (review at December meeting)	Tevea Him	Completed
6	UIP - Process EDD Statement of Reimbursable Benefit Charges for the period ending 9/30	Tevea Him	Completed

DECEMBER

#	Task	Staff	Status
1	Vendor Survey - Review List of Vendors and Work on Recipients	L. Wallace	
2	CSURMA Cash Flow Statement at Sept. 30th	Mimi Long	
3	AORMA Liability Program - Reinsurance Recovery (verify w/ Carl Warren)	Mimi Long	
4	Quarterly Risk Management Report for Systemwide Risk Management	Dan Howell	
5	Financial Audit - mail to Secretary of State and County Auditor	Tevea Him	
6	CSURMA Quarterly EPL Deductible Recoverys	Van Rin	
7	AORMA Programs RPTG *Appoint RPTG committee at December, 2025 AORMA Committee meeting;* *Schedule in-person RPTG meeting in July, 2026;* *Schedule follow-up virtual meeting in August, 2026;* *Present Results at September, 2026 AORMA Committee meeting for FY 2027/2028 rating*	Mimi Long	

CSURMA
SERVICE CALENDAR

DRAFT

#	Task	Staff	Status
	Expiring Contract: Enterprises Rent A Car - Update Rates for the new year	Tevea Him	
	Expiring Contract: Alliant Insurance Services (Brokerage Agreement) - December 31, 2029	Mimi Long	N/A
	Expiring Contract: Alliant Insurance Services (Program Admin Agreement) - December 31, 2029	Mimi Long	N/A
	Expiring Contract: Carl Warren & Company - December 31, 2026	Mimi Long	N/A
	Expiring Contract: HSR (AIME and Club Sports) - December 31, 2027	Amy Lightner	N/A
	AORMA Committee Meeting	***Mimi Long***	