APPROVED

MINUTES OF THE CSURMA
AIME COMMITTEE MEETING
OCTOBER 27, 2025
SAN FRANCISCO, CALIFORNIA

MEMBERS PRESENT

Kyle Burnett, CSU Fullerton (Joined at 9:30 a.m. Zoom)
Kelli Eberlein, CSU Fresno (Zoom)
Keyonda Kendall, CSU Sacramento (Zoom)
Jennifer Lupo-Northrup, CSU Los Angeles (Zoom)
Kristal Slover, CPSU, San Luis Obispo (Zoom)
Jarrod Spanjer, CSU Long Beach (Zoom)
Michael Thorpe, Risk Manager, CSU Chico (Zoom)
Michael Beatty, San Francisco State, EC Liaison (Zoom)

MEMBERS ABSENT

None

STAFF, GUESTS & CONSULTANTS

Zachary Gifford, Chancellor's Office Risk Management
Nikki Hammond, Health Special Risk (Zoom)
Amy Lightner, Alliant Insurance Services (Zoom)
Mimi Long, Alliant Insurance Services (Zoom)
Ryan Lopez, Alliant Insurance Services (Zoom)
Cathy Ray, Health Special Risk (Zoom)
Brandon Schall, Health Special Risk (Zoom)
Stacey Weeks, Alliant Insurance Services

A. CALL TO ORDER

The meeting was called to order at 9:02 a.m. by Staff.

A1. Review Meeting of Minutes

A motion was made to approve the meeting minutes of May 12, 2025 as presented at today's meeting.

APPROVED

MOTION: Michael Thorpe **SECOND:** Jarrod Spanjer **MOTION CARRIED**

NAME	AYES	ABSTAIN	NAYS	ABSENT
Kyle Burnett				X
Kelli Eberlein	X			
Keyonda Kendall	X			
Jennifer Lupo-Northrup	X			
Kristal Slover	X			
Jarrod Spanjer	X			
Michael Thorpe	X			

A2. Fiscal Year 2026/27 AIME Program Deposits

The total AIME coverage program costs are allocated to each member based on its percentage of total claims over a five-year period. Mimi reviewed the FY 2026/27 program deposits and explained the loss-sensitive structure of the program, which uses the average annual claims over a five-year period. If a member's program costs decreased, it is due to a reduction in their five-year total claims. Conversely, if costs increased, it reflects higher claims experience.

The rating calculation is based solely on actual claim payments made within each fiscal year, regardless of the date of injury. Mimi also discussed the difference between the claims paid amounts used to calculate the proposed FY 2026/27 premiums and the loss reports available to members online through the HSR database. Not all claims are paid in the same fiscal year as the date of loss. Outstanding liabilities represent the actuary's estimate of future payments on open claims, as well as claims that have been incurred but not yet reported.

Program contributions are calculated using the actuarial report and the financial statements for the fiscal year ending June 2025.

A3. AIME Loss Reports and Claim Trends

Brandon presented the loss and claim trend reports, valued as of September 30, 2025, covering ten full plan years. For the 2025/26 policy year, claims paid are trending upward; however, the program is expected to level out over the next 36 months. The 2024/25 policy year represented the worst year for paid claims overall, while also reflecting the lowest amount of primary insurance paid, with expectations that these amounts will continue to decrease.

HSR's turnaround time remains approximately 15 days. Losses appear to increase with an increase in paid claim amounts. It was noted that campus discounts are applied prior to any additional discounts. The availability and utilization of the PPO discount network were reviewed. Additionally, HSR maintains a provider and vendor list with existing agreements that encourage continued member use and contribute to overall cost efficiency.

The Committee discussed future insurance expectations, including the continued increase in medical service costs and the anticipated pressure on the AIME program to absorb higher payment obligations.

A4. CSURMA Executive Committee Report

Mike Beatty reported on the Executive Committee meeting of May 12, 2025, as follows:

- The Committee met in May, September and October
- Approved the CSURMA Budget at its May 2025 meeting
- Received the Rating Plan Task Group recommended rating plan updates
- Discussed Combat Sports with seven CSU campuses having a Combat Sports program and discussed the potential exposure of this program
- Property insurance claims are higher
- Committee declared a $5 million assessment
- The FY 2026/27 overall funding increased 12%
- The FY 2026/27 AIME funding increased at 3%

A5. Renewal of Travel Accident Insurance

AIME purchases Travel Accident insurance to augment its self-insurance risk pool for AIME. The AIME Travel Accident policy renews December 31, 2025. Staff is in discussions with the Travel Accident underwriter to renew the policy with the same terms and conditions as the FY 2024/25 and paying the full premium, without the policy being audible. Staff requested a flat premium renewal for the 2025/26 renewal.

A6. Review of CSURMA AIME 2026 Calendar

The Committee reviewed its proposed 2025 meeting calendar, with revisions as follows:

- January 26, 2026
- May 18, 2026
- October 26, 2026

At this time all meetings will be conducted via Zoom.

APPROVED

A7. CSURMA AIME Claims Administration Audit Report

Stacey reported that CSURMA engaged Craig Schweikhard of R.E. Powers & Company, LLC to conduct an electronic performance review of Health Special Risk (HSR), AIME's claims administrator. The audit was completed on August 22, 2025, and the Committee received and discussed the audit report.

Zachary noted the unique structure of the audit report and explained the numbering system used by the auditor, which differs from the format CSURMA auditors used in prior audits. The Committee also reviewed HSR's formal response to the audit and discussed improvements in claim payment performance.

Staff discussed athletic insurance costs between participation in the AIME pooled program and the purchase of a standalone (private) policy. Repeating the analysis showed that costs are significantly higher under a standalone policy.

Staff further discussed that the goal of AIME is to maintain balance and accountability in a manner that benefits all members, while recognizing the unique aspects of the AIME program. The Committee also discussed procedures related to mandating primary insurance coverage for student-athletes.

A8. CSURMA Plan of Benefits

The Committee reviewed the Plan of Benefits, which was originally adopted in January 2016. The primary objective of the Plan is to align with NCAA policy by providing secondary coverage up to the NCAA deductible limit of $90,000. The Committee reviewed a draft comparison summary of the Plan of Benefits versus NCAA policy. Staff will request that the Chancellor's Office of General Counsel (OGC) review the comparison and provide recommendations.

A9. Availity Medical Database Demonstration

Stacey explained that, due to budget constraints, offering access to the Availity database to the AIME membership is not feasible at this time. Keyonda discussed the database and referenced the associated costs incurred by Sacramento State. She noted that the database has been very helpful in obtaining documentation required by HSR for claim payments. Keyonda also indicated that she is available to provide an overview of the database and discuss its functionality with any members who may be interested.

A10. CSURMA Committee Member and Staff Contact Lists

Staff was asked to provide updates to contact information to Staff.

B. ADJOURNMENT

The meeting was adjourned at 10:27 a.m.