

**MINUTES OF THE CSURMA AORMA
OFFICERS RETREAT**

JULY 30-31, 2025

**YORBA LINDA COUNTRY CLUB
19400 MOUNTAIN VIEW AVENUE, YORBA LINDA, CA**

MEMBERS PRESENT

Bill Olmsted, University Union Operation of CSUS, Inc.
Chuck Kissel, CSU Fullerton Auxiliary Services Corporation
Leslie Levinson, San Diego State University Research Foundation

STAFF, GUESTS AND CONSULTANTS

Amy Lightner, Alliant Insurance Services, Inc.
Daniel Howell, Alliant Insurance Services, Inc.
Mimi Long, Alliant Insurance Services, Inc.
Zachary Gifford, CSU Office of the Chancellor

A. CALL TO ORDER

The AORMA Officers met on July 30 and 31, 2025 to discuss the long-term goals of AORMA.

The meeting of the AORMA Officers Committee was called to order on July 30, 2025 at 11:05 AM by the Chair, Chuck Kissel.

A1. Approval of the Agenda

A motion was made to approve the agenda order.

Motion: Leslie Levinson

Second: Bill Olmstead

NAME	AYE	ABSTAIN	NAY	ABSENT
Bill Olmsted	X			
Chuck Kissel	X			
Leslie Levinson	X			

B. PUBLIC COMMENTS

There were no comments from members of the public.

C. TOPICS FOR DISCUSSION

C1. Long Range Action Plans

The Officers reviewed the current AORMA Committee and CSURMA Executive Committee Long Range Action Plans and provided direction.

LRP-1, Solve the evidence of auto liability insurance issue with the DMV. Forward to the new Long Range Action Plan as it appears this may still be an issue. *Staff will continue the process of acquiring a NAIC number for CSURMA. Keep on the LRP.*

LRP-2, Evaluate and/or Update the Liability Program Marketing Strategy for FY 25/26. *This item is complete. Remove from LRP.*

LRP-3, Relaunch the Campus Visits to Include Alliant Risk Control Consulting. This item is complete. John Owen (ARCC) and Scott Bourdon (SRM) are collaborating to provide combined auxiliary and campus risk control consulting. *This item is complete. Remove from LRP.*

LRP-4, Review the AORMA Property Schedule for “Off-Site” and “Remote” locations to be added to Endorsement #1 on the Property Program MOC. This item is complete but will remain an ongoing practice, which may include risk control publications as well as campus safety visits. *This item is complete. Remove from LRP.*

C2. AORMA Coverage Program - Coverage and Pricing Changes

C2a. AORMA Coverage Program - Liability

C2b. AORMA Coverage Programs – Workers’ Compensation

C2c. AORMA Coverage Programs – Property

C2d. AORMA Coverage Programs – Crime.

C2e. AORMA Coverage Programs – Unemployment Insurance Program

The Officers reviewed the member allocation formula, historical premium, claims and dividends, and discussed ideas for improvement.

C2f. AORMA Benefits Program

The Committee reviewed an update regarding the CSURMA AORMA Benefits Program.

C3. AORMA Coverage Programs - Financial Report

The Committee reviewed and discussed the following exhibits:

- a. CSURMA Financial Statement @ March 31, 2025
- b. Estimated Fund Balance and Dividends

C4. AORMA Coverage Programs - Loss Reports

The Committee reviewed and discussed the following exhibits:

- a. Liability
- b. Workers' Compensation
- c. Property

C5. Loss Control Vendor Utilization Reports

The Officers reviewed the Utilization Reports from the Loss Control Vendors.

C6. Historical information on AORMA's Funding Philosophy

The AORMA Officers reviewed and discussed AORMA's historical funding philosophy.

C7. 2025 AOA Conference

The AORMA Committee Officers discussed Risk Management Session topics to propose to the conference planning committee as well as the current CSURMA AORMA.

1. Streamlining Insurance Compliance: A New Era of COI Management for the CSU (Presenters: Bryan Cogliano - Evident ID)
2. California Workers' Compensation Institute (CWCI) Database Analysis *or State of the Commercial Insurance Market (as backup)*.
3. Insurance Requirements in Contracts Specific to IT & Technology Contracts (Presenter: Thomas Joyce)
4. Firewall Down ... the Count Down Begins! The Critical First 48 Hours Post Cyberattack (Presenter: Beazley and TBD from Campus or Auxiliary)
5. Safety Self Assessment's to meet the CSU Audit Requirements OR Field Research Safety (Presenters: John Owen, ARCC & Scott Bourdon, CO SRM)

D1. CSURMA AORMA Communication

AORMA has implemented the following communication strategies to keep the Members apprised of important information.

1. Quarterly AORMA Updates to all AOA Members (via AOA distribution list)
2. AOA Executive Committee AORMA Updates
3. January Budgeting Letter
4. September Pre-Budgeting Letter

5. Annual Invoices including Coverage Summary (for major programs)
6. CSURMA Website
7. AOA Annual Conference Presentations
8. AOA Annual Conference Booth
9. Campus Visits (in person or via Zoom)

D2. AORMA Committee Succession Planning

The Officers reviewed the prospects for seats that may become open on the AORMA Committee.

D3. CSURMA AORMA Program Staff

Staff provided a basic overview of the current staffing on the CSURMA AORMA Programs.

E1. Recap of Ideas for Creation or Modification of CSURMA AORMA Program and/or Services

E2. Recap of Projects to be Included on the AORMA Long Range Action Plan

The AORMA Officers recommended the following items to be added to the Long-Range Action Plan:

1. Launch the Automated COI Tracking Platform through Evident ID
 - *Send out announcement.*
 - *Schedule multiple online demonstrations.*
 - *Provide a session during the 2026 AOA Conference.*
2. Evaluation of the Workers' Compensation Program Reinsurance purchased through PRISM
 - *Consider retaining the first layer of reinsurance, \$125,000 per claim.*
3. Analysis of the Property Program's Water Damage Claims.
 - *Sort claims based on total claim payout.*
 - *Review for repeat claims at the same location.*
 - *Consider larger minimum deductible for water damage claims.*

Direction provided to the Program Administrator.

1. Follow up on the Evident ID contract. Has it been signed.
2. At the September AORMA Committee meeting provide a brief description of the rating plans.
3. Update Endorsement #1 on the Property MOC to include a signature line so members can acknowledge those locations which are subject to the Values Limitation Clause.
4. Complete a workers' compensation desk payroll audit.

5. Confirm that the audited financial statements as of June 30, 2025 reflect the subsequent event that an additional assessment was communicated to members and due in July 2025.
6. Increase the estimated total funding for the FY 26/27 crime program by 20% due to the recent claim settlement.
7. Provide a 5% maximum decrease on the total funding for the FY 26/27 property program.
8. Complete a forensic review of the Capital Public Radio, and Pomona Foundation fidelity claims. Create a “lessons learned” bulletin.
9. Create a best practices guide or warranties for the AORMA Crime Program based on the Lessons Learned.
10. Include a cash flow analysis with the Estimated Fund Balance report for all programs, including the UIP.
11. Calculate the per call cost for Employers Group, using information from the last three years. Request a report from EG showing which AOs are using their services.
12. The Employers Group contract will expire on June 30, 2026. Get input from the AOA HR Committee on extending the contract. Check if PRISM has a similar service available to the auxiliary organizations.
13. AOA has contracted with Aaron M. Rutschman from Maynard Nexsen LLP as the employment attorney replacement for Richard Bromley. Set up an on-boarding Zoom meeting, including Carl Warren & Company, to explain the intricacies of CSURMA and AORMA.
14. Ask AOA to distribute the quarterly AOA EC AORMA updates to the entire AOA distribution list. Contact Kim Clark.

The meeting was adjourned at 11:29 AM.