

CSURMA Athletic Injury Medical Expense (AIME) 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: January 26, 2026 – 9:00 AM to 10:30 AM

Virtual Location: Virtual Meeting (Zoom)
Video Chat: <https://alliantinsurance.zoom.us/j/97106214727>
Teleconference: 1-669-900-6833
Meeting Number: 971 0621 4727
Passcode: 307729

A. General Administration

1. **Review of the Meeting Minutes – October 27, 2025** A Pg. 1
The Committee will receive a report on the minutes from their last meeting.
2. **AIME Loss Reports and Claim Trends** I Pg. 6
The Committee will receive a summary report from Health Special Risk, of the program’s claims experience and trends.
3. **Renewal of Prospective Student Athletes Insurance Program** I Pg. 20
The Committee will receive a report for the renewal of the Prospective Student Athletes insurance program.
4. **CSURMA AIME Committee Member and Staff Contact Lists** I Pg. 21
The Committee will be asked to review the contact list and provide updates as applicable.

B. Adjournment

The next CSURMA Athletic Committee meeting is scheduled to meet in May 18, 2026. If you have questions regarding the agenda package, please contact [Stacey Weeks – sweeks@alliant.com](mailto:sweeks@alliant.com) (415) 403-1448.

REVIEW OF THE MEETING MINUTES – OCTOBER 27, 2025

ISSUE: The Committee will be asked to review the meeting minutes from the October 27, 2025 meeting.

RECOMMENDATION: It is recommended that the Committee review the minutes from its October 27, 2025 meeting, making corrections as necessary.

FISCAL IMPACT: None.

BACKGROUND: None.

PUBLICATION: None.

ATTACHMENT(S):

- a. CSURMA AIME Committee Meeting Minutes – October 27, 2025

**MINUTES OF THE CSURMA
AIME COMMITTEE MEETING
MAY 21, 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.

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.

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.

AIME LOSS REPORTS AND CLAIM TRENDS

ISSUE: The Committee will hear a report from Health Special Risk (HSR), the Claims Administrator on loss experience and claim trends for the period beginning July 1, 2015.

RECOMMENDATION: No action is requested.

FISCAL IMPACT: Information Item only.

BACKGROUND: HSR provides third party claims administration. Effective July 1, 2015

PUBLICATION: None

ATTACHMENT(S):

- a. Monthly Claims Payment Summaries by Campus/Paid at December 31, 2025



ATHLETIC INJURY MEDICAL EXPENSE PROGRAM (AIME)

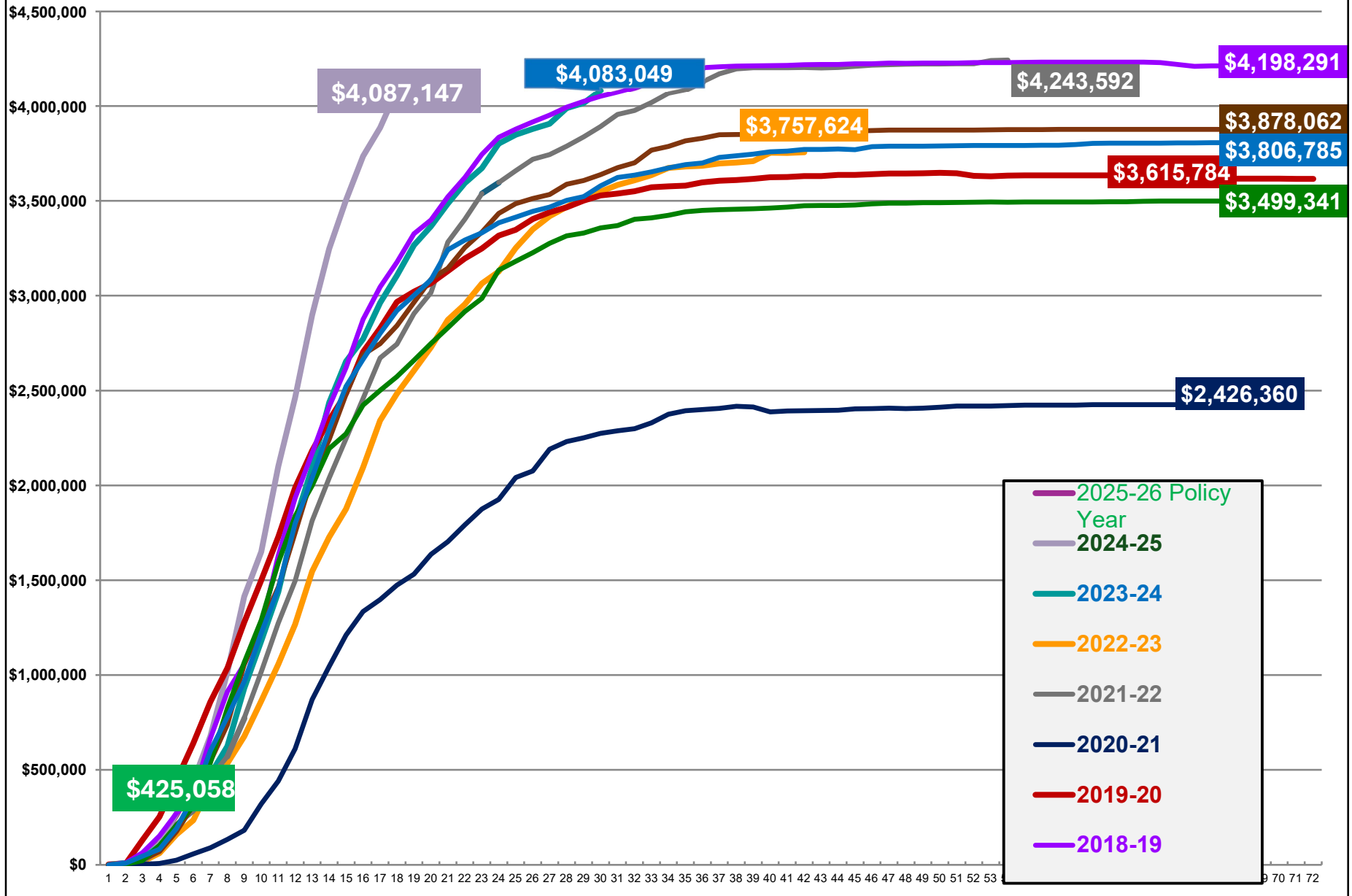
Health Special Risk, Inc.

**AIME Loss Reports
as of December 31, 2025**

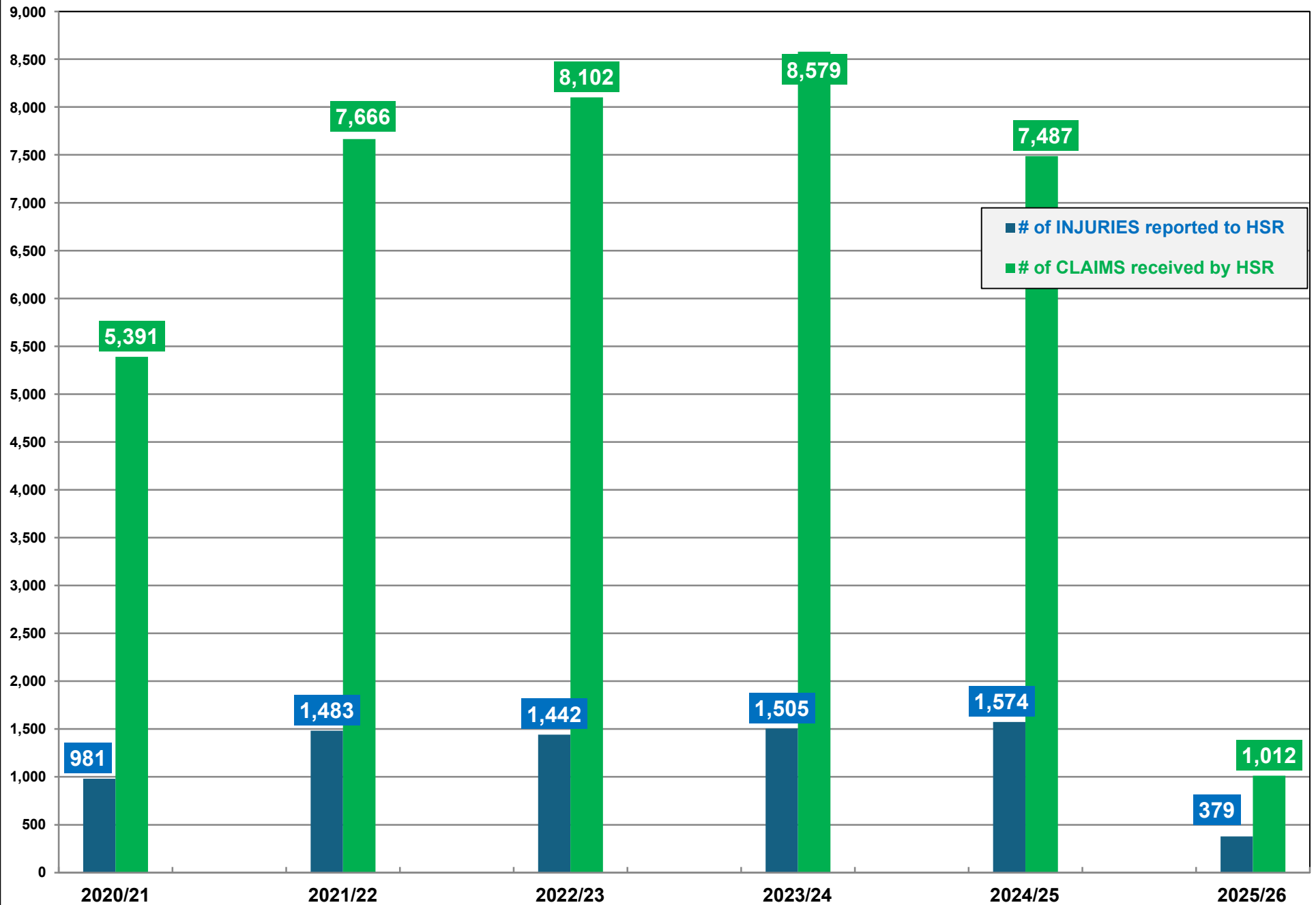
January 26, 2026 AIME Committee Meeting

**Brandon Schall, President
Chris Lyons, Managing Director
Cathy Ray, Sr. Vice President & Chief Claims Officer
Nikki Hammond, Account Executive**

Health Special Risk, Inc. - CSURMA AIME Policy Year-to-Date HSR Claim Payments
as of December 31, 2025

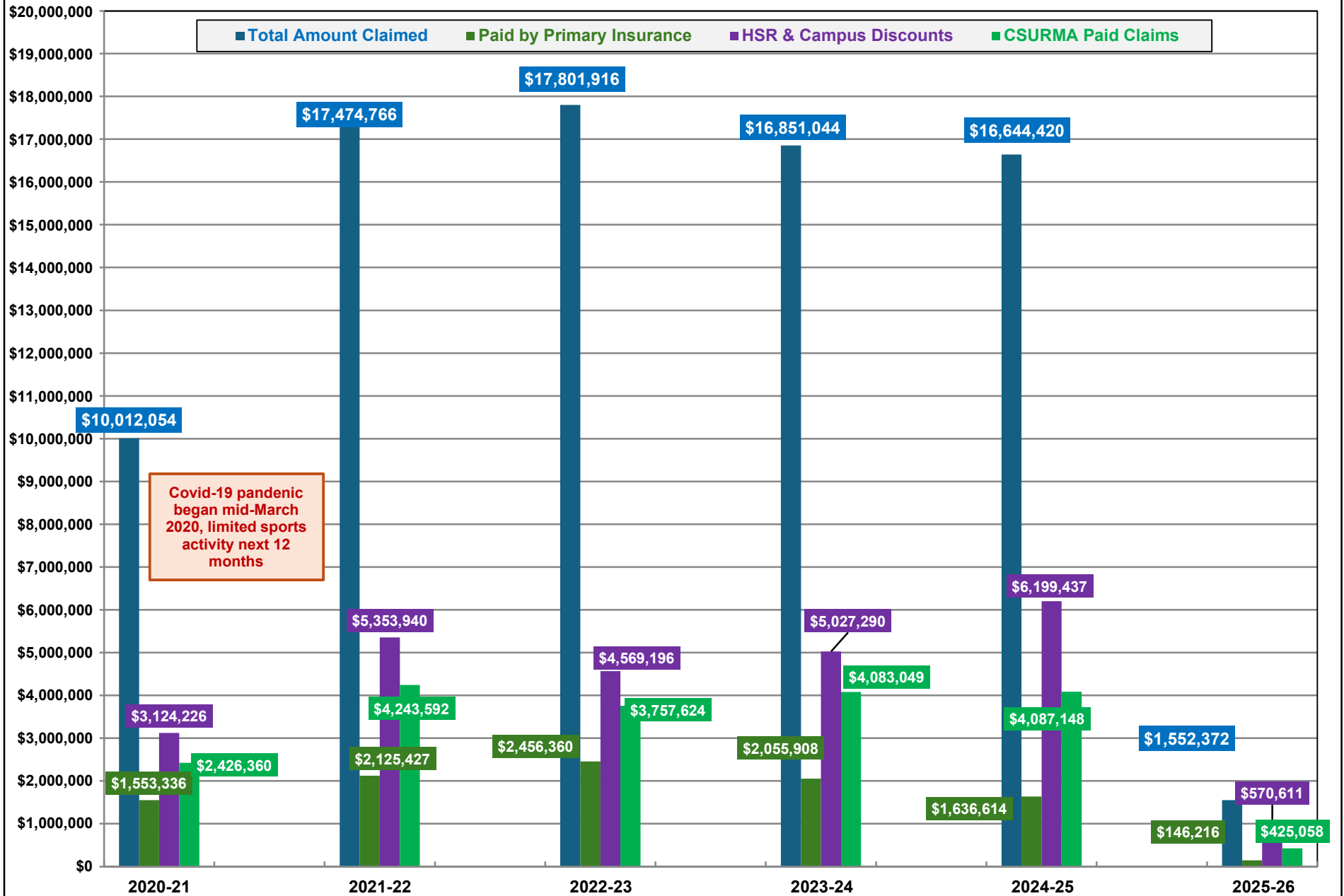


Health Special Risk, Inc. - CSURMA AIME Injuries & Claims by Year
as of December 31, 2025

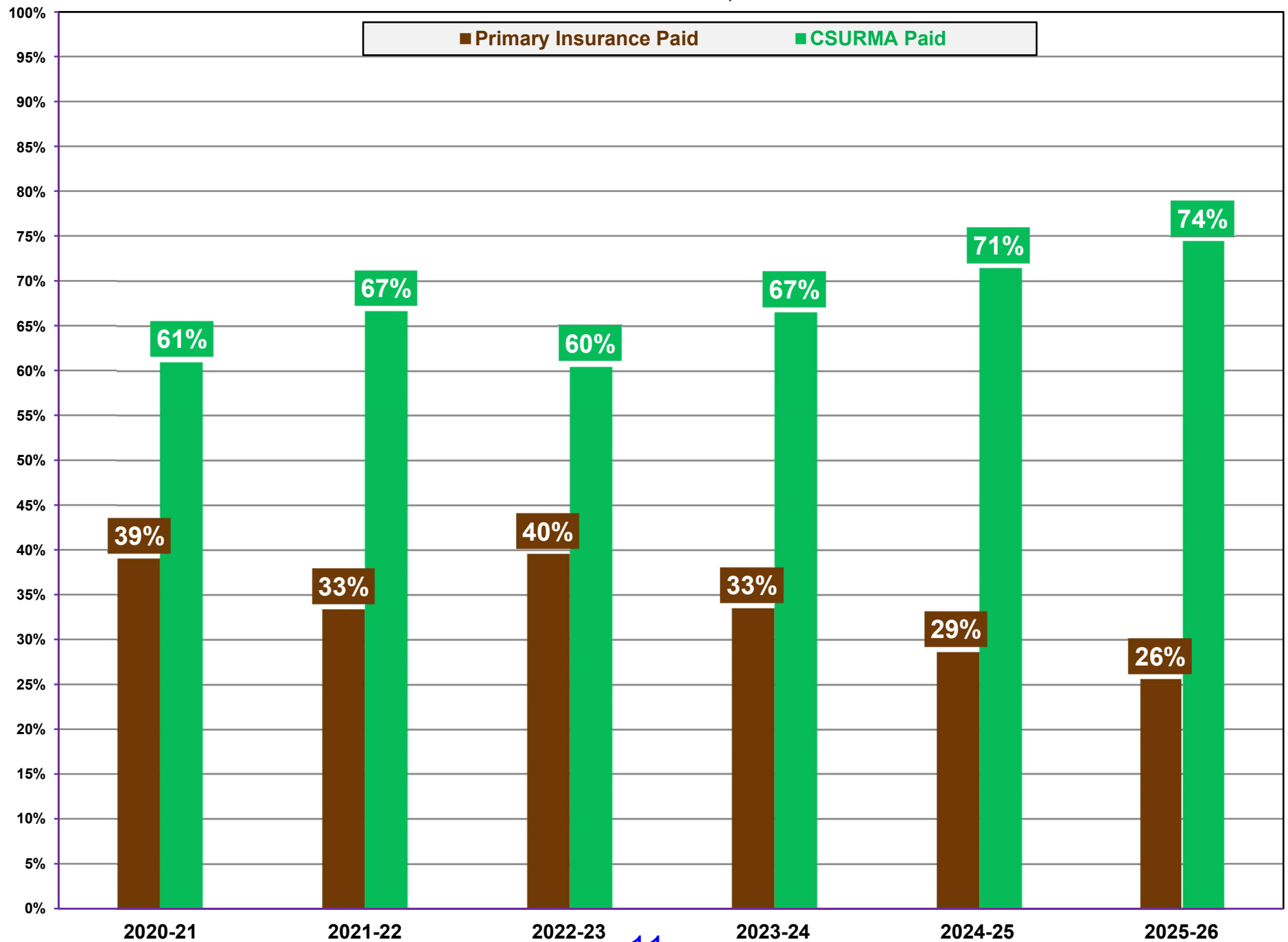


Health Special Risk, Inc. - CSURMA AIME

Policy Year Amount Claimed, Paid by Primary Insurance, HSR & Campus Discounts & Paid by CSURMA
as of December 31, 2025



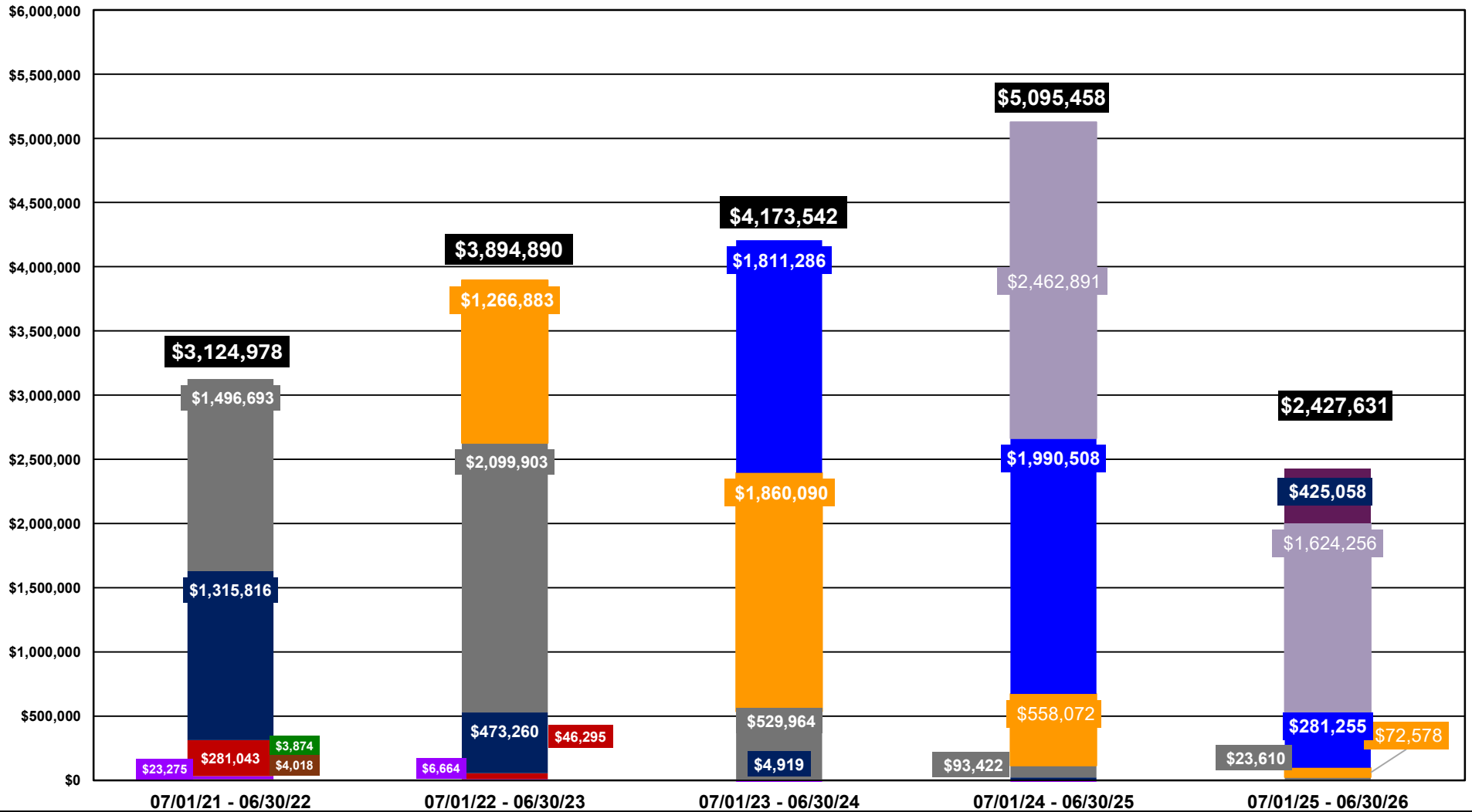
Health Special Risk, Inc. - **Primary Insurance Paid %** vs. **CSURMA Paid %**
as of December 31, 2025



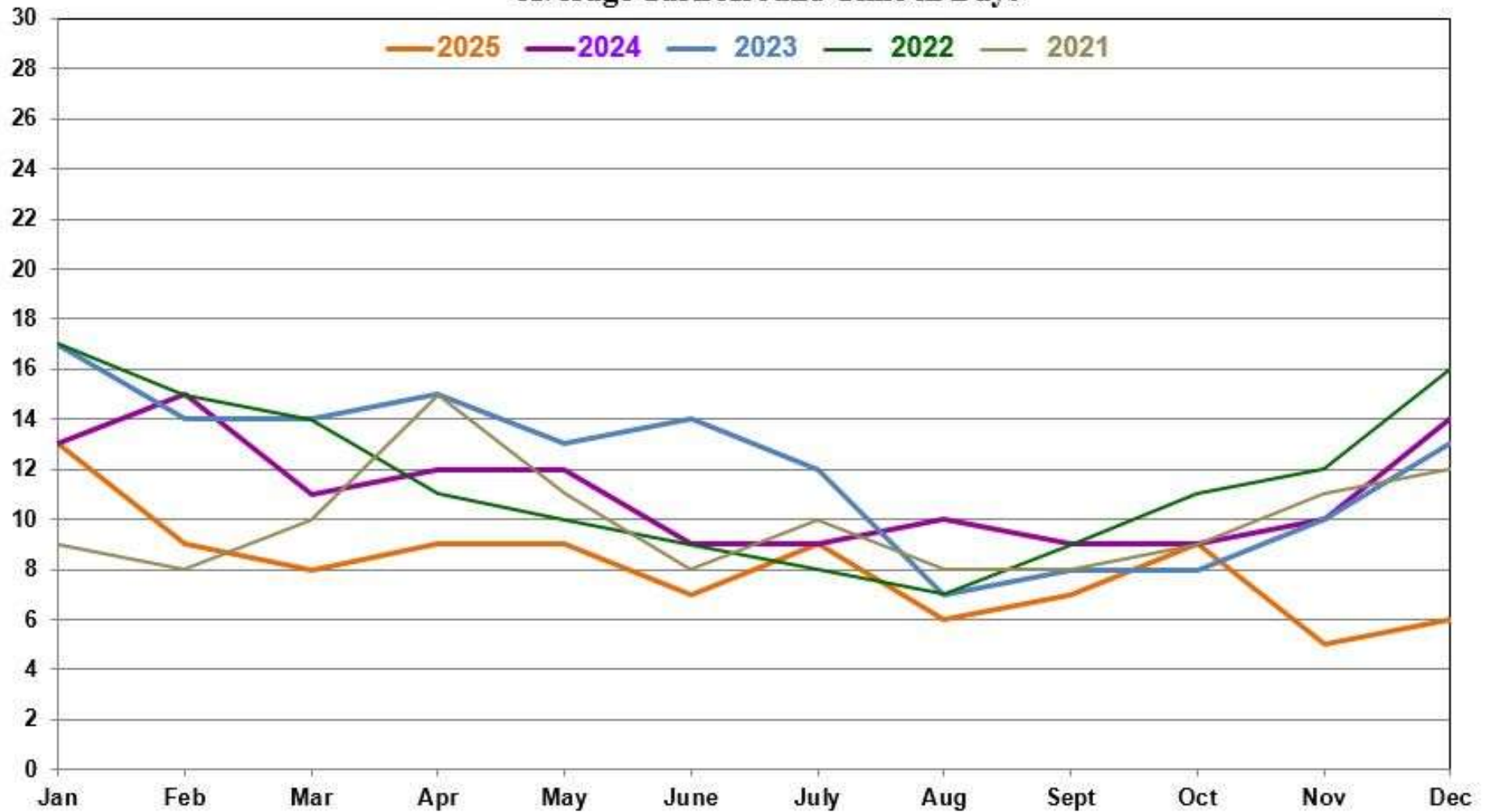
AIME: HSR Claims PAID in each FISCAL YEAR for each Policy Year

as of December 31, 2025

■ 2015-16 Policy Year ■ 2016-17 ■ 2017-18 ■ 2018-19 ■ 2019-20 ■ 2020-21 ■ 2021-22 ■ 2022-23 ■ 2023-24 ■ 2024-25 ■ 2025-26



Health Special Risk, Inc. - CSURMA - AIME
Average Turn Around Time in Days



CSURMA CLAIMS PAID ANALYSIS

Year # 11: 2025/2026 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CSPU, POMONA	19	66	12	63%	\$112,276	\$2,406	\$40,732	\$32,369	\$29,291
CSPU, SAN LUIS OBISPO	36	113	31	86%	\$90,589	\$25,155	\$30	\$3,716	\$21,498
CSU, BAKERSFIELD	11	23	8	73%	\$24,271	\$6,022	\$0	\$4,795	\$4,112
CSU, CHICO	3	7	3	100%	\$7,146	\$3,080	\$0	\$0	\$761
CSU, DOMINGUEZ HILLS	6	21	3	50%	\$21,446	\$0	\$26	\$2,696	\$18,676
CSU, EAST BAY	5	17	4	80%	\$10,481	\$1,361	\$0	\$1,618	\$3,206
CSU, FRESNO	70	139	34	49%	\$223,101	\$13,331	\$117,029	\$462	\$56,674
CSU, FULLERTON	18	36	10	56%	\$146,958	\$13,849	\$0	\$63,617	\$36,304
CSU, LONG BEACH	54	141	27	50%	\$90,047	\$14,006	\$21,824	\$603	\$32,264
CSU, LOS ANGELES	4	20	2	50%	\$79,444	\$2,496	\$10,789	\$40,215	\$24,972
CSU, MONTEREY BAY	16	40	11	69%	\$109,018	\$6,676	\$38,146	\$20,882	\$32,468
CSU, NORTHRIDGE	29	93	3	10%	\$96,169	\$6,097	\$5,305	\$21,428	\$33,806
CSU, SACRAMENTO	14	23	5	36%	\$56,122	\$6,151	\$10,014	\$1,277	\$6,571
CSU, SAN BERNARDINO	1	4	0	0%	\$54,680	\$0	\$0	\$41,060	\$13,621
CSU, SAN MARCOS	8	22	7	88%	\$132,573	\$11,229	\$0	\$2,129	\$7,422
CSU, STANISLAUS	17	69	8	47%	\$48,754	\$6,041	\$80	\$9,113	\$11,561
HUMBOLDT STATE UNIVERSITY	2	4	1	50%	\$1,547	\$576	\$0	\$0	\$540
SAN DIEGO STATE UNIVERSITY	48	103	12	25%	\$125,164	\$6,638	\$47,116	\$18,209	\$47,672
SAN JOSE STATE UNIVERSITY	18	71	9	50%	\$122,585	\$21,103	\$0	\$15,332	\$43,639
Totals:	379	1,012	190	50%	\$1,552,372	\$146,216	\$291,090	\$279,521	\$425,058

CSURMA CLAIMS PAID ANALYSIS

Year # 10: 2024/2025 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CALIFORNIA MARITIME ACADEMY	11	34	10	91%	\$119,804	\$30,419	\$0	\$0	\$10,835
CSPU, POMONA	74	462	39	53%	\$1,469,847	\$60,080	\$86,585	\$754,854	\$307,845
CSPU, SAN LUIS OBISPO	92	565	70	76%	\$702,437	\$155,765	\$788	\$38,805	\$119,134
CSU, BAKERSFIELD	65	294	44	68%	\$687,668	\$86,609	\$0	\$240,722	\$151,758
CSU, CHICO	6	28	3	50%	\$214,904	\$6,202	\$0	\$146,420	\$53,060
CSU, DOMINGUEZ HILLS	16	143	12	75%	\$137,711	\$11,220	\$26,977	\$10,652	\$83,406
CSU, EAST BAY	22	79	19	86%	\$208,424	\$69,138	\$110	\$17,047	\$20,812
CSU, FRESNO	254	889	136	54%	\$2,187,451	\$148,748	\$1,146,239	\$47,347	\$457,261
CSU, FULLERTON	90	310	46	51%	\$700,758	\$46,205	\$48	\$228,060	\$193,370
CSU, LONG BEACH	197	1,213	88	45%	\$1,769,909	\$80,013	\$630,413	\$154,764	\$549,295
CSU, LOS ANGELES	14	97	4	29%	\$244,526	\$6,572	\$53,352	\$40,353	\$114,552
CSU, MONTEREY BAY	72	400	47	65%	\$637,002	\$92,602	\$4,161	\$238,654	\$170,350
CSU, NORTHRIDGE	79	435	41	52%	\$1,368,987	\$34,129	\$77,069	\$785,732	\$414,021
CSU, SACRAMENTO	127	554	62	49%	\$1,514,252	\$225,941	\$139,218	\$150,958	\$388,291
CSU, SAN BERNARDINO	10	104	4	40%	\$176,847	\$3,998	\$0	\$111,525	\$54,923
CSU, SAN MARCOS	20	99	15	75%	\$247,769	\$46,714	\$160	\$9,453	\$28,883
CSU, STANISLAUS	47	261	32	68%	\$512,581	\$75,194	\$2,441	\$47,149	\$60,376
HUMBOLDT STATE UNIVERSITY	28	151	14	50%	\$217,587	\$38,181	\$70	\$16,815	\$37,879
SAN DIEGO STATE UNIVERSITY	203	714	93	46%	\$2,177,309	\$191,157	\$362,078	\$367,306	\$588,549
SAN FRANCISCO STATE UNIVERSITY	6	16	5	83%	\$54,763	\$17,855	\$15,507	\$106	\$13,494
SAN JOSE STATE UNIVERSITY	127	569	80	63%	\$956,360	\$135,892	\$82,122	\$158,427	\$230,106
SONOMA STATE UNIVERSITY	14	70	11	79%	\$337,526	\$73,980	\$0	\$6,951	\$38,948
Totals:	1,574	7,487	875	56%	\$16,644,420	\$1,636,614	\$2,627,337	\$3,572,100	\$4,087,148

CSURMA CLAIMS PAID ANALYSIS

Year # 9: 2023/2024 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CALIFORNIA MARITIME ACADEMY	4	50	3	75%	\$45,148	\$16,030	\$0	\$1,065	\$5,762
CSPU, POMONA	68	463	18	26%	\$1,295,169	\$9,817	\$53,728	\$794,680	\$396,964
CSPU, SAN LUIS OBISPO	127	1,143	90	71%	\$1,651,557	\$219,877	\$657	\$391,068	\$407,339
CSU, BAKERSFIELD	91	509	58	64%	\$903,399	\$149,839	\$375	\$214,952	\$173,520
CSU, CHICO	9	70	8	89%	\$246,068	\$48,029	\$0	\$57,162	\$36,487
CSU, DOMINGUEZ HILLS	14	122	10	71%	\$356,850	\$24,729	\$27,047	\$13,457	\$210,382
CSU, EAST BAY	42	175	32	76%	\$452,212	\$98,120	\$63	\$23,680	\$56,944
CSU, FRESNO	255	877	111	44%	\$2,015,789	\$140,700	\$620,370	\$167,103	\$424,199
CSU, FULLERTON	117	534	62	53%	\$1,322,795	\$137,889	\$0	\$323,884	\$271,580
CSU, LONG BEACH	177	1,481	107	60%	\$2,494,846	\$318,825	\$698,387	\$114,497	\$594,896
CSU, LOS ANGELES	9	99	4	44%	\$118,957	\$1,859	\$8,519	\$46,881	\$57,072
CSU, MONTEREY BAY	43	280	26	60%	\$339,363	\$43,175	\$8	\$121,559	\$99,301
CSU, NORTHRIDGE	53	444	32	60%	\$685,908	\$71,296	\$49,460	\$161,037	\$186,534
CSU, SACRAMENTO	107	402	57	53%	\$1,194,345	\$280,814	\$119,109	\$73,066	\$202,930
CSU, SAN BERNARDINO	7	35	2	29%	\$109,953	\$2,893	\$0	\$67,856	\$28,568
CSU, SAN MARCOS	17	48	14	82%	\$222,817	\$84,586	\$676	\$2,373	\$22,469
CSU, STANISLAUS	38	170	24	63%	\$509,064	\$88,381	\$17,204	\$9,486	\$120,155
HUMBOLDT STATE UNIVERSITY	19	112	13	68%	\$204,228	\$49,120	\$1,011	\$7,391	\$32,096
SAN DIEGO STATE UNIVERSITY	153	497	68	44%	\$1,169,892	\$97,038	\$265,188	\$130,886	\$311,078
SAN FRANCISCO STATE UNIVERSITY	7	35	4	57%	\$114,044	\$27,988	\$454	\$920	\$20,354
SAN JOSE STATE UNIVERSITY	137	986	92	67%	\$1,343,893	\$132,513	\$87,763	\$346,204	\$398,433
SONOMA STATE UNIVERSITY	11	47	9	82%	\$54,746	\$12,390	\$0	\$8,068	\$25,985
Totals:	1,505	8,579	844	56%	\$16,851,044	\$2,055,908	\$1,950,017	\$3,077,273	\$4,083,049

CSURMA CLAIMS PAID ANALYSIS

Year # 8: 2022/2023 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CALIFORNIA MARITIME ACADEMY	10	56	10	100%	\$164,889	\$48,532	\$0	\$2,265	\$17,777
CSPU, POMONA	51	286	28	55%	\$512,589	\$35,682	\$35,672	\$183,313	\$135,802
CSPU, SAN LUIS OBISPO	163	1,275	111	68%	\$2,000,983	\$307,290	\$24,857	\$330,760	\$383,529
CSU, BAKERSFIELD	55	298	42	76%	\$684,452	\$59,418	\$1,307	\$249,167	\$148,375
CSU, CHICO	8	39	7	88%	\$50,222	\$11,861	\$0	\$2,241	\$11,312
CSU, DOMINGUEZ HILLS	22	88	14	64%	\$523,104	\$90,048	\$0	\$105,765	\$141,617
CSU, EAST BAY	34	172	30	88%	\$386,811	\$90,092	\$22	\$50,348	\$71,171
CSU, FRESNO	251	916	120	48%	\$2,152,019	\$137,650	\$730,915	\$200,205	\$505,386
CSU, FULLERTON	88	406	59	67%	\$879,258	\$106,210	\$1,461	\$256,062	\$256,618
CSU, LONG BEACH	183	1,559	121	66%	\$2,797,917	\$305,484	\$502,967	\$112,332	\$496,602
CSU, LOS ANGELES	12	75	8	67%	\$102,108	\$14,144	\$13,906	\$18,373	\$33,530
CSU, MONTEREY BAY	28	140	21	75%	\$166,486	\$28,145	\$0	\$26,394	\$42,735
CSU, NORTHRIDGE	64	279	34	53%	\$660,633	\$43,241	\$60,790	\$179,209	\$157,747
CSU, SACRAMENTO	89	329	52	58%	\$1,121,157	\$237,936	\$84,494	\$128,387	\$159,917
CSU, SAN BERNARDINO	13	48	7	54%	\$162,407	\$8,514	\$0	\$64,771	\$46,889
CSU, SAN MARCOS	17	36	13	76%	\$201,109	\$47,354	\$1,648	\$684	\$29,189
CSU, STANISLAUS	22	111	15	68%	\$271,510	\$103,203	\$1,653	\$11,826	\$25,857
HUMBOLDT STATE UNIVERSITY	11	102	8	73%	\$319,787	\$76,643	\$0	\$20,230	\$38,142
SAN DIEGO STATE UNIVERSITY	161	580	78	48%	\$1,583,677	\$180,841	\$260,700	\$213,274	\$358,511
SAN FRANCISCO STATE UNIVERSITY	12	127	8	67%	\$576,880	\$179,535	\$2,113	\$102,205	\$68,614
SAN JOSE STATE UNIVERSITY	128	1,062	80	63%	\$2,047,020	\$258,194	\$193,905	\$392,147	\$581,123
SONOMA STATE UNIVERSITY	20	118	15	75%	\$436,897	\$86,342	\$0	\$2,830	\$47,180
Totals:	1,442	8,102	881	61%	\$17,801,916	\$2,456,360	\$1,916,409	\$2,652,787	\$3,757,624

CSURMA CLAIMS PAID ANALYSIS

Year # 7: 2021/2022 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CALIFORNIA MARITIME ACADEMY	5	6	3	60%	\$11,478	\$6,821	\$0	\$1,174	\$1,904
CSPU, POMONA	25	108	18	72%	\$375,759	\$38,130	\$23,965	\$48,891	\$49,234
CSPU, SAN LUIS OBISPO	186	1,210	125	67%	\$2,516,391	\$286,009	\$2,294	\$511,536	\$591,318
CSU, BAKERSFIELD	63	412	41	65%	\$938,749	\$115,455	\$4,963	\$194,433	\$197,734
CSU, CHICO	14	104	12	86%	\$168,794	\$25,486	\$200	\$38,478	\$44,325
CSU, DOMINGUEZ HILLS	9	52	7	78%	\$237,171	\$9,163	\$18,572	\$68,559	\$85,194
CSU, EAST BAY	17	87	17	100%	\$153,225	\$29,530	\$135	\$485	\$24,135
CSU, FRESNO	259	896	132	51%	\$2,110,897	\$190,954	\$766,662	\$161,219	\$410,482
CSU, FULLERTON	86	384	48	56%	\$805,099	\$72,938	\$46,277	\$177,284	\$318,427
CSU, LONG BEACH	216	1,345	111	51%	\$2,361,130	\$144,745	\$852,509	\$85,715	\$618,591
CSU, LOS ANGELES	9	79	6	67%	\$223,361	\$12,334	\$1,000	\$11,748	\$44,556
CSU, MONTEREY BAY	27	157	15	56%	\$482,778	\$27,412	\$188	\$216,179	\$117,191
CSU, NORTHRIDGE	56	323	18	32%	\$747,373	\$16,890	\$56,214	\$315,818	\$244,190
CSU, SACRAMENTO	118	645	66	56%	\$1,105,373	\$233,725	\$96,474	\$167,689	\$243,843
CSU, SAN BERNARDINO	13	53	7	54%	\$152,727	\$3,143	\$334	\$73,285	\$50,638
CSU, SAN MARCOS	22	50	20	91%	\$248,810	\$140,043	\$0	\$0	\$31,056
CSU, STANISLAUS	32	197	17	53%	\$268,387	\$40,193	\$473	\$48,919	\$51,414
HUMBOLDT STATE UNIVERSITY	11	96	7	64%	\$173,043	\$46,112	\$56	\$4,512	\$30,476
SAN DIEGO STATE UNIVERSITY	120	453	62	52%	\$1,421,875	\$151,651	\$197,851	\$243,072	\$361,268
SAN FRANCISCO STATE UNIVERSITY	11	42	7	64%	\$399,716	\$228,687	\$639	\$829	\$18,137
SAN JOSE STATE UNIVERSITY	164	841	97	59%	\$2,325,837	\$279,023	\$220,618	\$652,342	\$640,785
SONOMA STATE UNIVERSITY	20	126	19	95%	\$246,794	\$26,980	\$0	\$42,349	\$68,694
Totals:	1,483	7,666	855	58%	\$17,474,766	\$2,125,427	\$2,289,425	\$3,064,515	\$4,243,592

CSURMA CLAIMS PAID ANALYSIS

Year # 6: 2020/2021 Policy Year

CSU Campus	# of Injuries	# of Claims	# Injuries w Primary Insurance payments	% of Total Injuries	Total Amount Claimed	Primary Insurance Payment	CSU Campus Discount	HSR PPO Discounts	HSR Payments
CSPU, SAN LUIS OBISPO	135	941	100	74%	\$1,305,844	\$198,339	\$882	\$230,718	\$354,052
CSU, BAKERSFIELD	36	208	21	58%	\$339,951	\$38,857	\$1,248	\$141,831	\$115,410
CSU, CHICO	2	12	2	100%	\$6,879	\$3,590	\$0	\$0	\$528
CSU, DOMINGUEZ HILLS	1	4	1	100%	\$10,896	\$2,385	\$0	\$0	\$1,175
CSU, EAST BAY	4	23	3	75%	\$62,641	\$22,376	\$0	\$428	\$9,294
CSU, FRESNO	200	998	99	50%	\$1,906,812	\$134,085	\$730,712	\$16,764	\$372,036
CSU, FULLERTON	78	280	33	42%	\$516,357	\$50,580	\$50,382	\$122,960	\$134,555
CSU, LONG BEACH	103	865	55	53%	\$1,697,038	\$75,649	\$757,167	\$57,150	\$415,348
CSU, MONTEREY BAY	1	48	1	100%	\$100,558	\$11,160	\$0	\$0	\$1,413
CSU, NORTHRIDGE	37	293	20	54%	\$580,089	\$38,463	\$58,432	\$81,961	\$168,284
CSU, SACRAMENTO	130	650	70	54%	\$823,971	\$214,383	\$93,983	\$88,946	\$208,272
CSU, SAN BERNARDINO	3	7	3	100%	\$20,041	\$2,326	\$0	\$0	\$2,678
HUMBOLDT STATE UNIVERSITY	6	87	6	100%	\$166,681	\$41,944	\$45	\$0	\$25,084
SAN DIEGO STATE UNIVERSITY	102	316	58	57%	\$804,267	\$89,384	\$163,698	\$33,781	\$176,981
SAN JOSE STATE UNIVERSITY	135	630	54	40%	\$1,646,265	\$228,463	\$190,239	\$302,901	\$430,505
SONOMA STATE UNIVERSITY	8	29	7	88%	\$23,764	\$1,352	\$0	\$0	\$10,744
Totals:	981	5,391	533	54%	\$10,012,054	\$1,153,336	\$2,046,787	\$1,077,439	\$2,426,360

RENEWAL OF PROSPECTIVE STUDENT ATHLETES INSURANCE PROGRAM

ISSUE: AIME purchases Prospective Student Athletes Insurance to cover prospective student athletes (PSA) at an NCAA member school, while participating in an on-campus evaluation as a PSA. The Committee will receive an update on the renewal of the Prospective Student Athletes insurance, effective February 1, 2026 – February 1, 2027 and be asked to discuss and approve the renewal of the Prospective Student Athletes insurance coverage.

RECOMMENDATION: The Committee will receive a report on the renewal of the Prospective Student Athletes insurance coverage.

FISCAL IMPACT: An amount for the premium to renew the Travel Accident insurance is included in the FY 2025/26 AIME budget.

BACKGROUND: At the NCAA Convention in January 2011, the Legislative Council approved a proposal “eligibility” of a men’s basketball prospective student-athlete. The NCAA defines a “prospective student-athlete” as any individual who has started classes for the seventh grade and is not enrolled in the member institution at the time of the practice or test. The Prospective Student Athletes policy provides coverage for injuries to CSU prospective student athletes ages 14 – 25 participating in sponsored and supervised tryouts.

PUBLICATION: None.

ATTACHMENT(S): None.

CSURMA AIME COMMITTEE MEMBER AND STAFF CONTACT LISTS

ISSUE: Attached for the Committee's review is the AIME Committee contact list.

RECOMMENDATION: It is recommended that the Committee review the contact information for accuracy and report any changes or corrections to Staff.

FISCAL IMPACT: None.

BACKGROUND: An accurate and current list facilitates better communication among the Committee and with Staff.

PUBLICATION: None.

ATTACHMENT(S):

- a. AIME Committee and Staff Contact Lists

CSURMA AIME COMMITTEE MEMBERS

As of January 2026

First Name	Last Name	Title	Organization	Street Address	Email	Phone/Cell	Term of Office Expires
Kyle	Burnett	Assistant AD, Sports Medicine (Men's BB)	CSU Fullerton	800 N. State College Blvd. Fullerton, CA 92831	kyburnett@fullerton.edu	Tel: 657-278-2858 Cell: 530-513-2944	07/01/26
Keyonda	Kendall	Student Health Athlete Care Analyst (SHACA)	CSU Sacramento	6000 J Street Sacramento, CA 95819-6045	keyonda.kendall@csus.edu	Tel: 916-278-4098 Cell: 916-459-7215	07/01/25
Jennifer	Lupo-Northrup	Associate AD for Sports Medicine	CSU Los Angeles	5151 State University Dr., PE 64 Los Angeles, CA 90032	jlupo-northrup@cslanet.calstatela.edu	Tel: 323-343-3097 Cell: 626-419-4261	07/01/26
Kristal	Slover	Associate AD for Sports Medicine	CPSU, San Luis Obispo	1 Grand Ave San Luis Obispo, CA 93407	kemig@calpoly.edu	Tel: 805-756-6065 Cell: 805-801-5177	07/01/26
Jarrod	Spanjer	Associate AD for Student-Athlete Health & Wellness	CSU Long Beach	1250 Bellflower Blvd Long Beach, CA 90840	jarrod.spanjer@csulb.edu	Tel: 562-985-7154 Cell: 562-480-8699	07/01/25
Michael	Thorpe	Executive Dir of Risk Management & Health & Safety	CSU Chico	400 West First St Chico, CA 95929-0130	methorpe@csuchico.edu	Tel: 530-898-6588 Cell: 530-519-5661	N/A
Michael	Beatty	Execu. Director, Risk & Safety Services	San Francisco State	1600 Holloway Avenue San Francisco, CA 94132	mbeatty@sfsu.edu	Tel: 415-338-1124 Cell: 415-509-8559	N/A

AIME Advisory Committee Staff Members

As of January 2026

Organization	First Name	Last Name	Title	Street Address	Phone/Fax/Email
CSU Office of the Chancellor	Robert	Eaton	Assistant Vice Chancellor Financing, Treasury, & Risk Management	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4570 Fax: 562-951-4859 Email: reaton@calstate.edu
CSU Office of the Chancellor	Zachary	Gifford	Senior Director, Systemwide Risk Management	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4568 Fax: 562-951-4859 Email: zgifford@calstate.edu
CSU Office of the Chancellor	Leona	Ching	Administrative Analyst, Systemwide Risk Management	401 Golden Shore, 5th Floor Long Beach, CA 90802	Tel: 562-951-4575 Fax: 562-951-4859 Email: lching@calstate.edu
Alliant Insurance Services	Daniel	Howell	Program Director	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-403-1426 Fax: 415-874-4810 Email: dhowell@alliant.com
Alliant Insurance Services	Amy	Lightner	Program Administrator	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-403-1457 Fax: 415-874-4810 Cell: 415-660-0992 Email: amy.lightner@alliant.com
Alliant Insurance Services	Mimi	Long	Program Administrator	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-403-1423 Fax: 415-874-4810 Cell: 415-609-5166 Email: mlong@alliant.com
Alliant Insurance Services	Stacey	Weeks	Program Administrator	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-403-1448 Cell: 415-215-4055 Fax: 415-874-4810 Email: sweeks@alliant.com
Alliant Insurance Services	Van	Rin	Program Administrator	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-403-1408 Fax: 415-874-4810 Email: vrin@alliant.com
Alliant Insurance Services	Ryan	Lopez	Program Administrator	560 Mission Street, 6th Floor San Francisco, CA 94105	Tel: 415-733-7019 Fax: 415-874-4810 Email: ryan.lopez@alliant.com
Health Special Risk (HSR)	Cathy	Ray	Claims Administrator	8400 Belleview Dr., Ste 150 Plano, TX 75024	Tel: 972-512-5700 Email: cathyray@hsri.com
Health Special Risk (HSR)	Brandon	Schall	Claims Administrator	8400 Belleview Dr., Ste 150 Plano, TX 75024	Tel: 972-863-0390 Cell: 260-446-2711 Email: bschall@hsri.com
Health Special Risk (HSR)	Nikki	Hammond	Claims Administrator	8400 Belleview Dr., Ste 150 Plano, TX 75024	Tel: 972-863-0390 Cell: Email: nhammond@americanspecialty.com