



csurma

California State University Risk Management Authority

CSURMA / AORMA 101

The Who, How, What, Where and When of CSURMA

A Public Entity Joint Powers Authority

c/o Alliant Insurance Services, Inc. • 560 Mission Street, 6th Floor, San Francisco, CA 94105 • Phone: 415-403-1400 Fax: 415-402-0773



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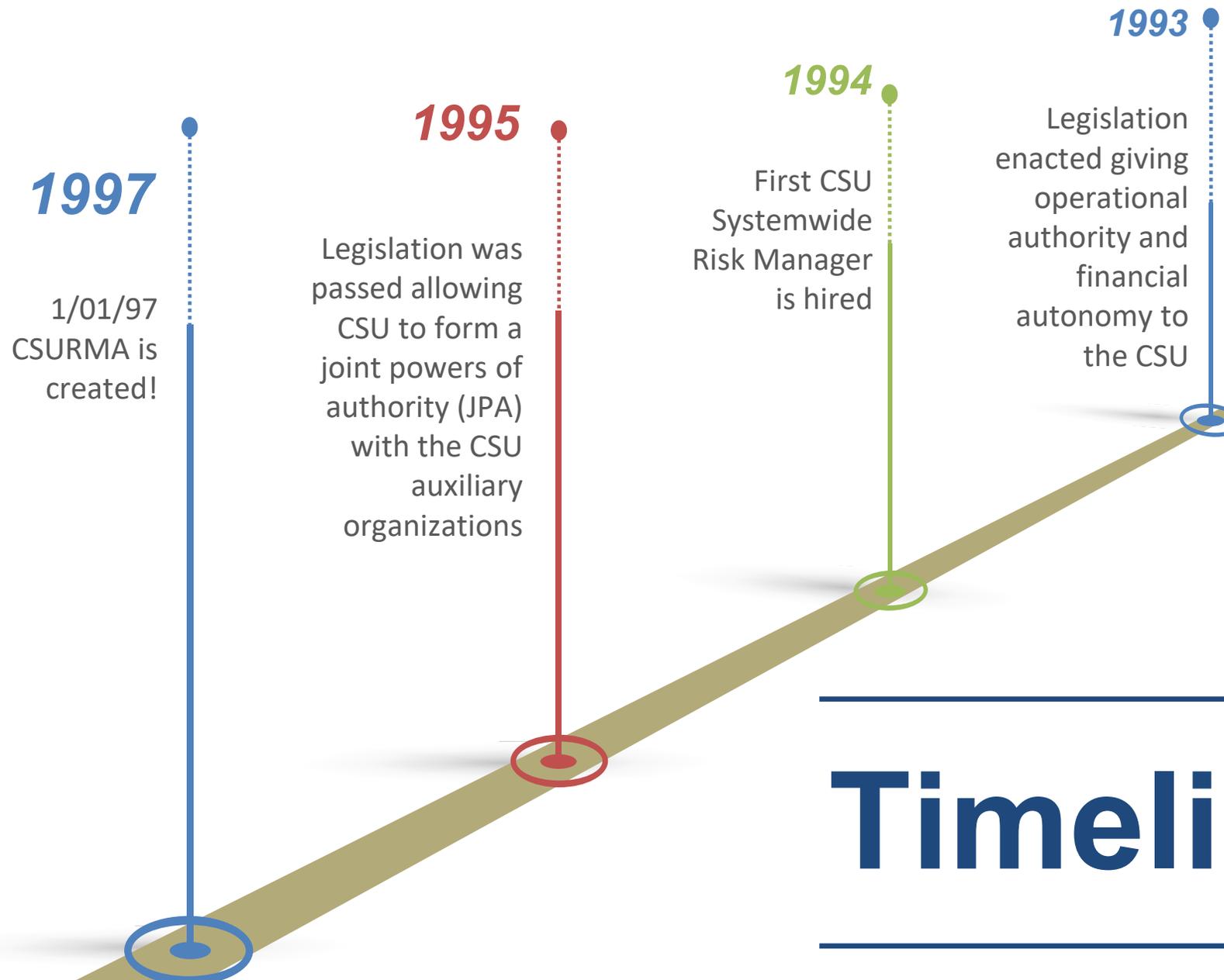
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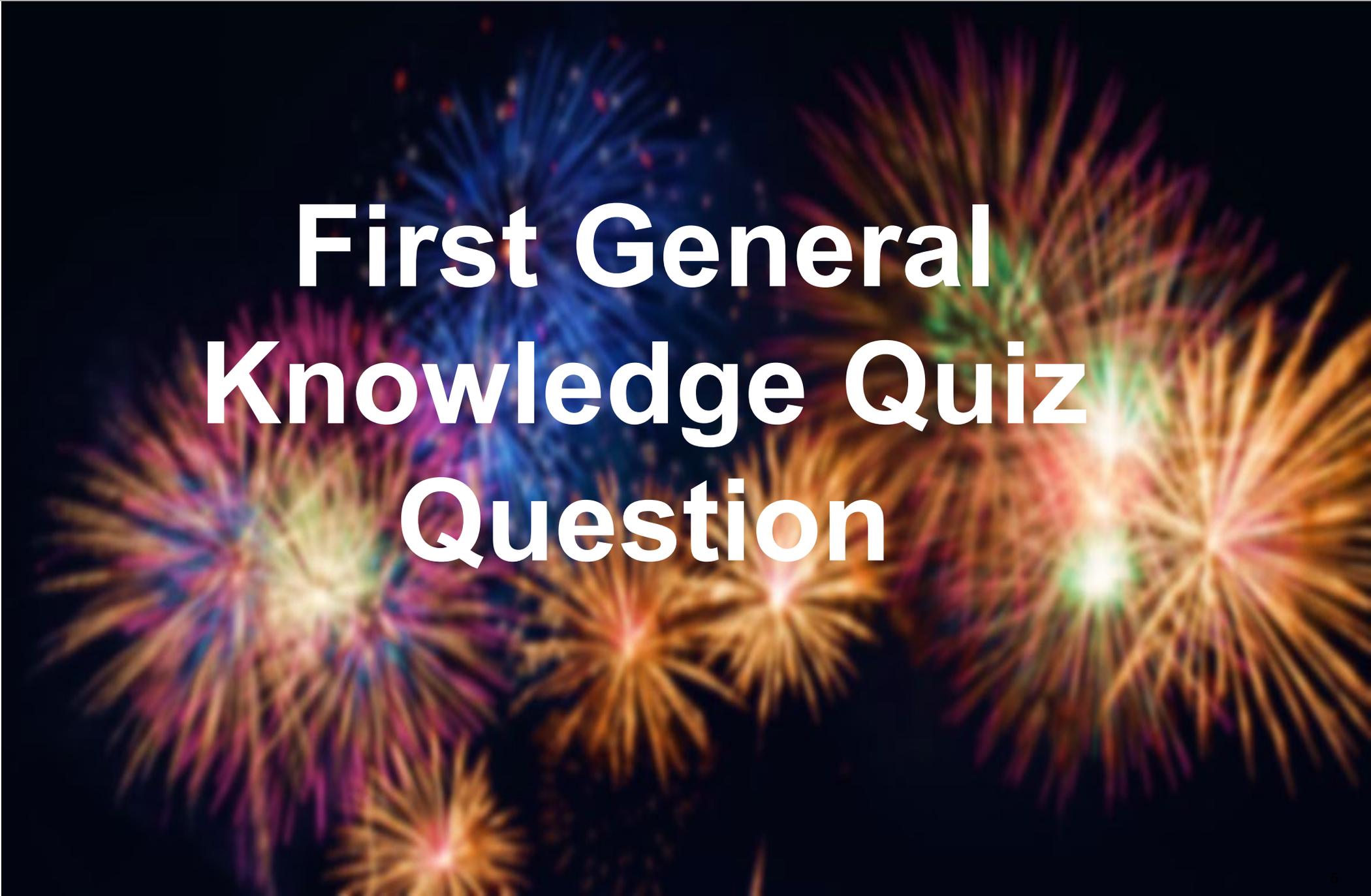
Who to Call with Questions

History, Purpose, Mission, Organization and Structure

History of CSURMA



Timeline



First General Knowledge Quiz Question

When was CSURMA created?

(Answer must include month and year)

**** Answer ****

January 1, 1997

CSURMA Mission Statement

Mission Statement of the CSURMA



The California State University Risk Management Authority (CSURMA) is a joint powers authority composed of the CSU and its Auxiliary Organizations, joined to protect member resources by providing broad coverage and quality risk management services that stabilize risk cost in a reliable, economical and beneficial manner.

Organization and Structure

What is AORMA?

Auxiliary Organizations Risk Management Alliance references a set of coverage programs designed for the CSU Auxiliary Organizations.

AORMA is not a separate entity; it operates within CSURMA.



Governing Documents



Joint Powers Agreement



Bylaws



Bagley Keene Act



California Fair Political Practices Commission



CSU Policies



CSURMA Policies and Procedures



Memoranda of Coverage (MOC) for Risk Pools



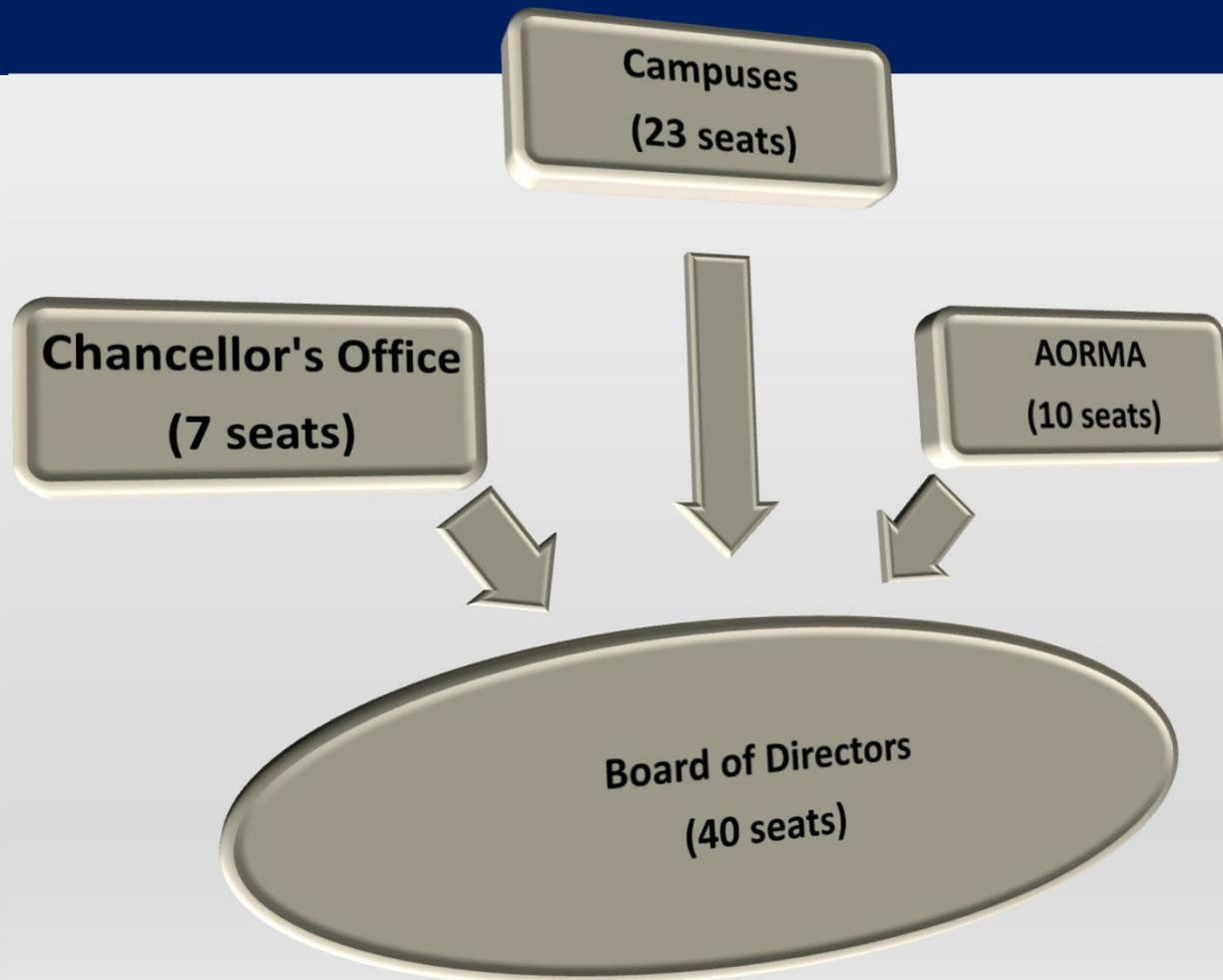
Excess Insurance Policy



Contracts and Agreements



CSURMA Board of Directors

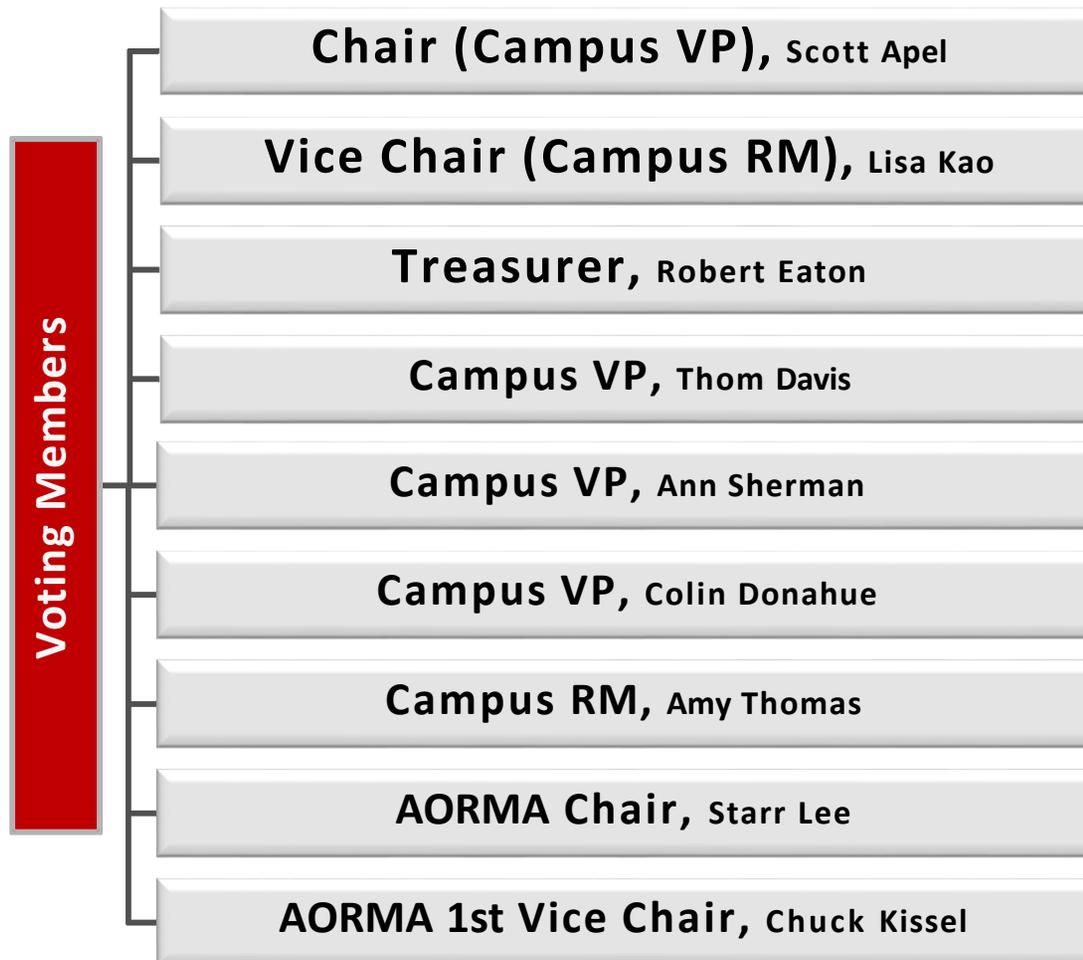


Annually, each Campus President appoints a Director and an Alternate.

Auxiliary Organizations elect ten Directors from among the AORMA members.

The Chancellor's Office retains seven seats.

Executive Committee



**** CSURMA Officers ****

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



Steven Relyea
*Executive Vice
Chancellor and Chief
Financial Officer*



Robert Eaton
*Assistant Vice Chancellor
Financing, Treasury, and
Risk Management*



Zachary Gifford
*Senior Director of
Systemwide Risk
Management*



Jody Van Leuven
*Director of Systemwide
Risk Management*



Jenny Novak
*Director of Systemwide
Emergency
Management
and Continuity*



Scott Bourdon
*Senior Manager,
Risk and Environmental
Health & Safety*



Leona Ching
Administrative Analyst



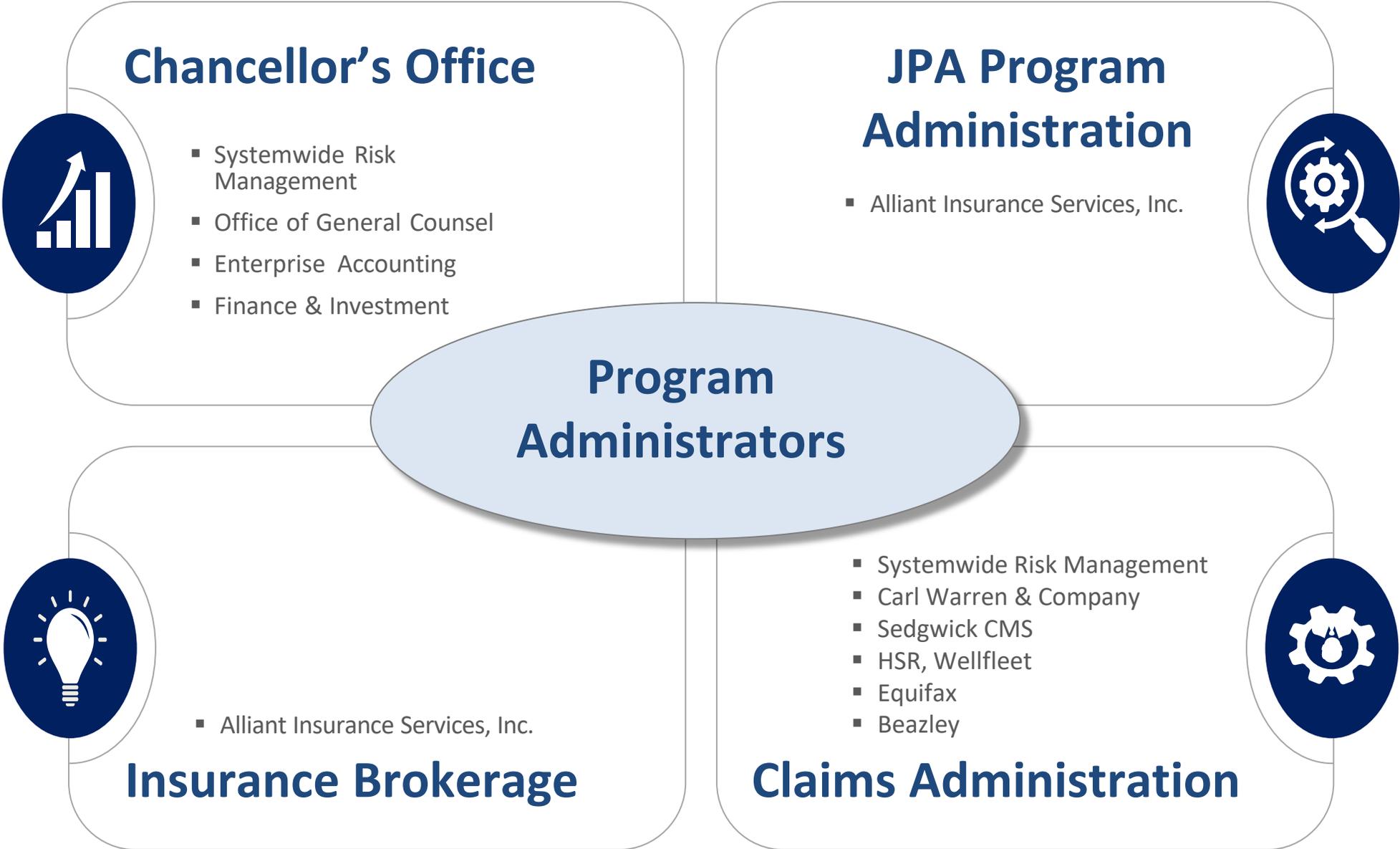
Martha Guiditta
Claims Examiner



Stephanie Kim
*Emergency
Management and
Continuity Analyst*

Systemwide Risk Management

Organization and Structure



Program Administration



Daniel Howell



Amy Lightner



Mimi Long



Van Rin



Bob Frey



Tevea Him



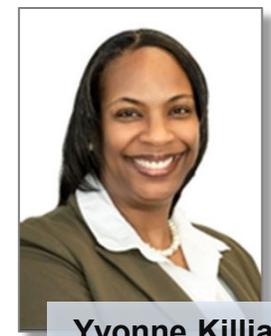
Shadi Jalali



**La Shaunda
Wallace**



Stacey Weeks

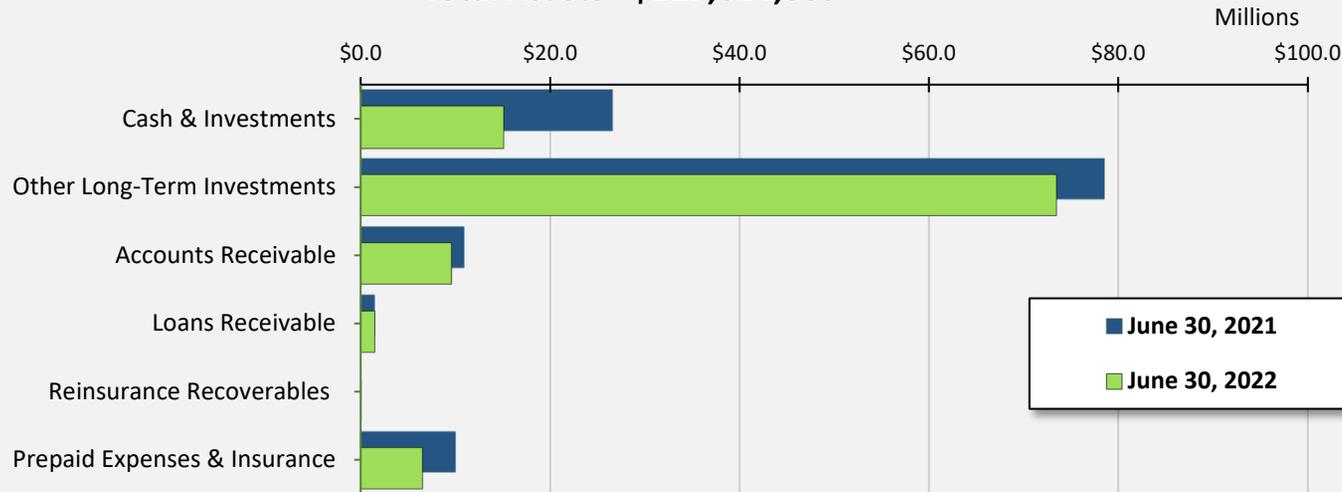


Yvonne Killian

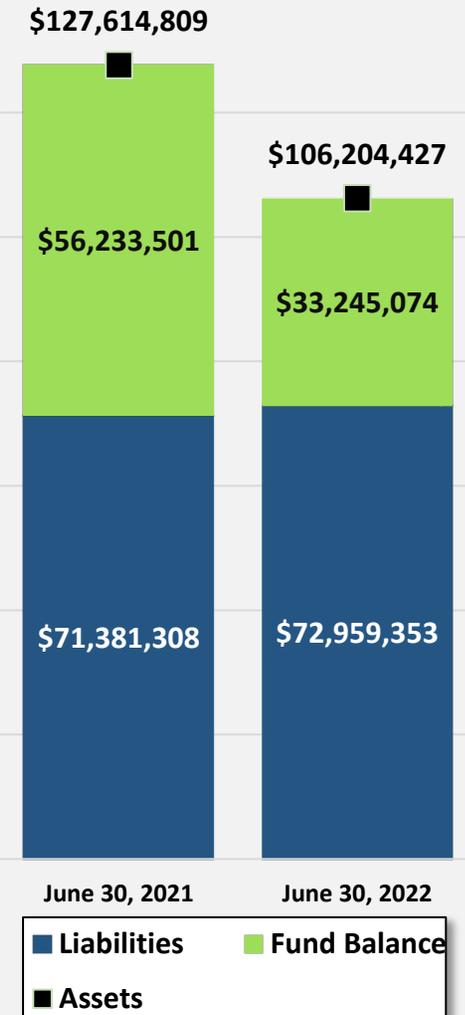
CSURMA Financial Highlights

Financial Performance

Total Assets - \$127,614,809



CSURMA Net Position



Total Liabilities - \$71,381,308



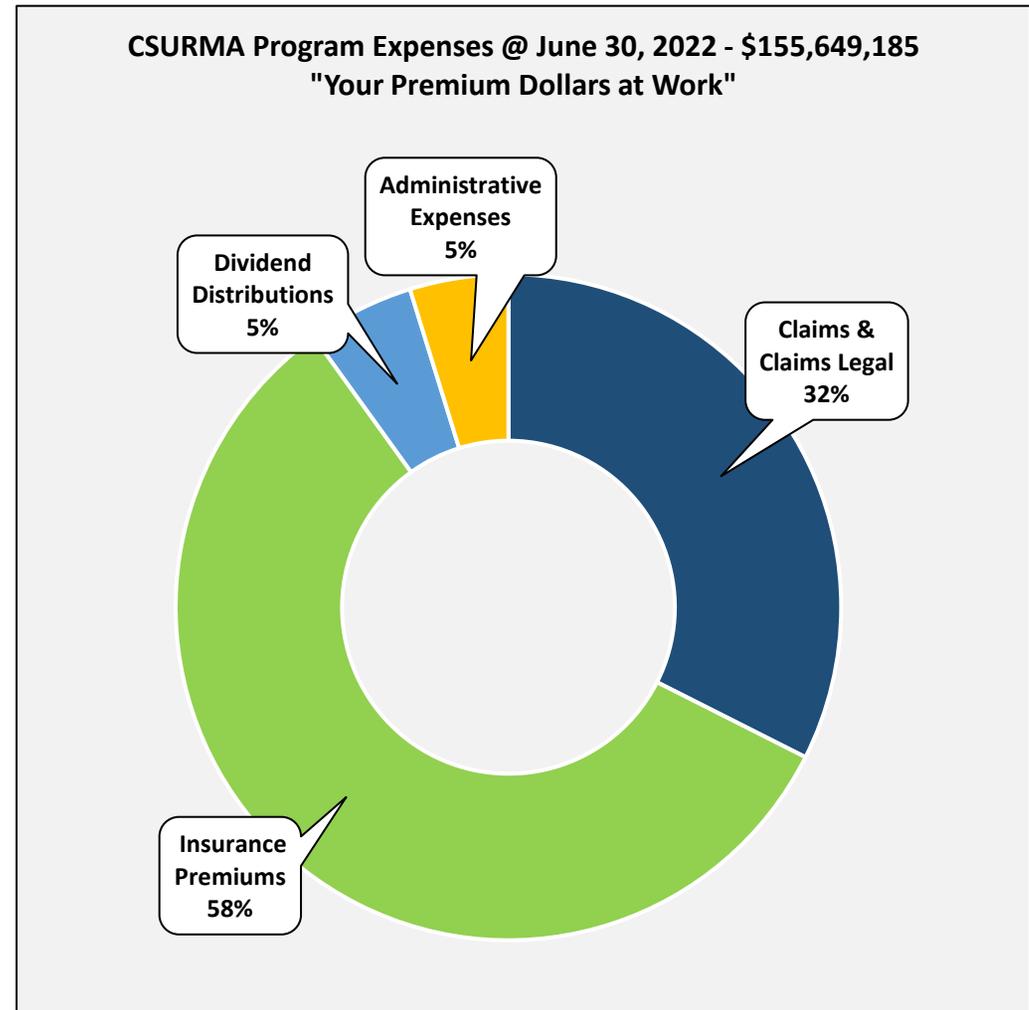
Financial Performance

The pie chart below shows a breakdown of expenses for the fiscal year ending June 30, 2022

- Claims & Defense Costs: Thirty-two percent (32%) of your premium deposits are used to pay for current or future claims.
- Insurance Premiums: Fifty-eight percent (58%) of your premium deposits are used to purchase excess insurance or reinsurance to cover potential catastrophic claims.

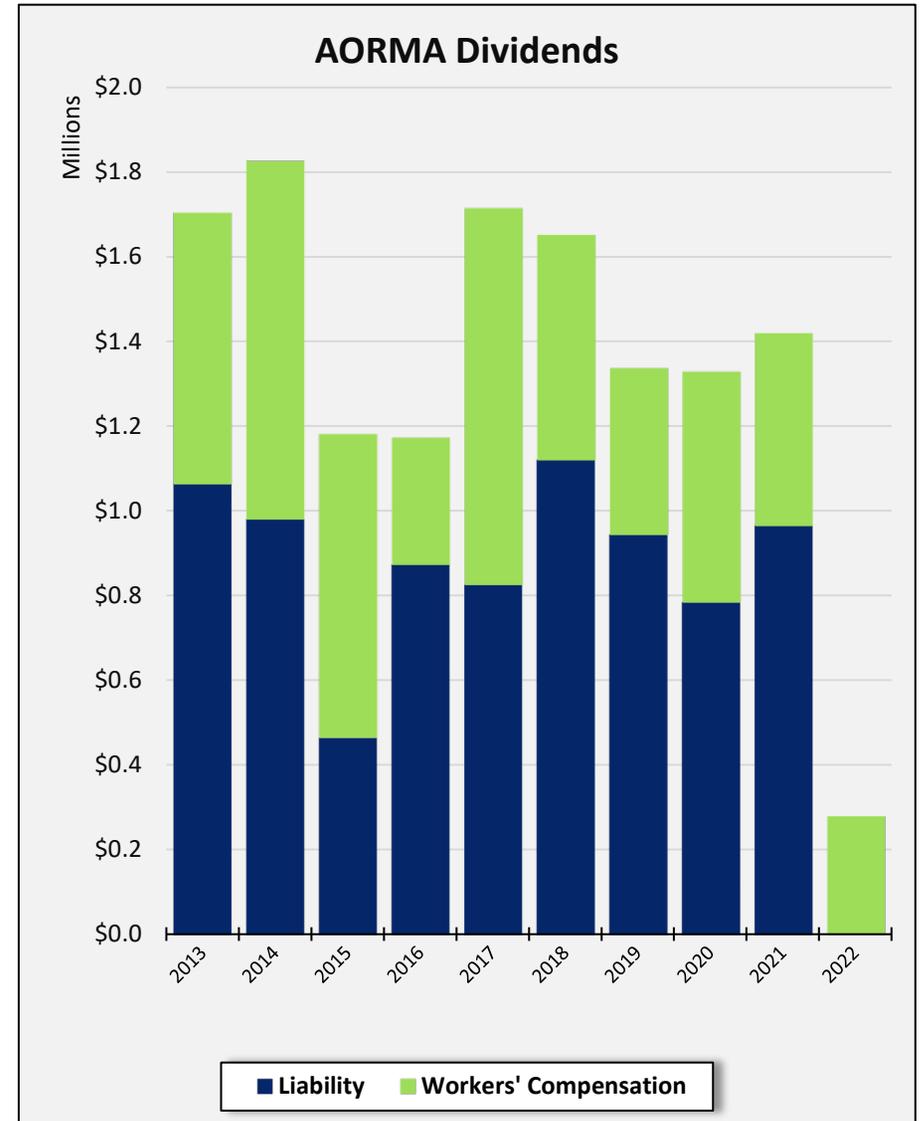
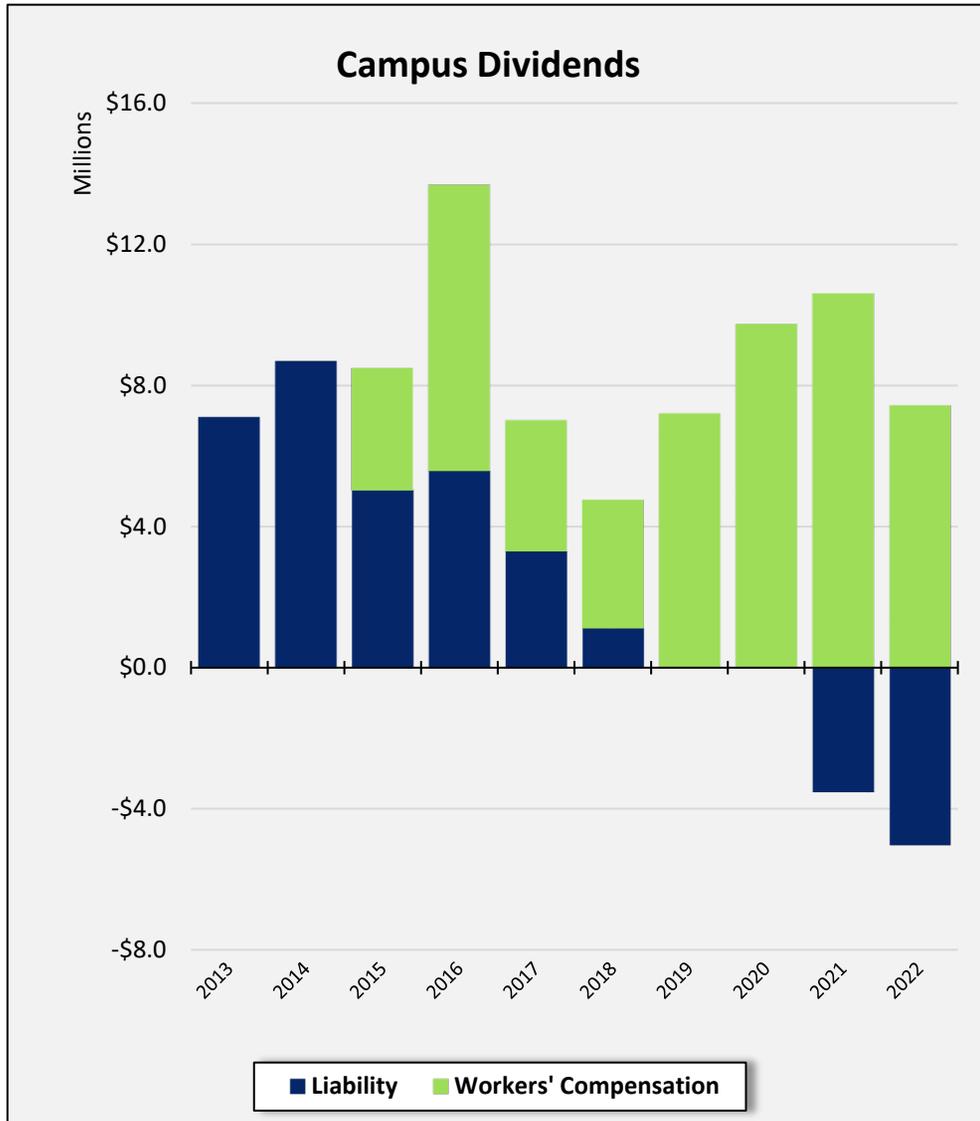
Combining the Claims & Defense Costs with the Insurance Premiums, eighty-six percent (86%) of your dollars are used to finance your claims.

- Dividends: CSURMA returned five percent (5%) as cash dividends to members.
- Program Administration: Program Administration expense amounted to only five percent (5%) while continuing at a high level of service performance.



Dividends

Through June 30, 2022, CSURMA returned dividends totaling \$177,713,089 to members, which if commercially insured, the carriers would have reaped as underwriting profits rather than being restored to members as dividends.



CSURMA Coverage Programs

Campus Core Coverage Programs

Liability

General Liability, Doctor's Medical Malpractice, Employment Practices Liability, Professional Liability ... and more



Workers' Compensation

Property

Cyber Liability, Crime, Fine Arts, Flood, Pollution, Limited Earthquake ... and more



Auto Liability

Athletic Injury Medical Expense



Industrial Disability Leave, Non-Industrial Disability Leave, Unemployment Insurance



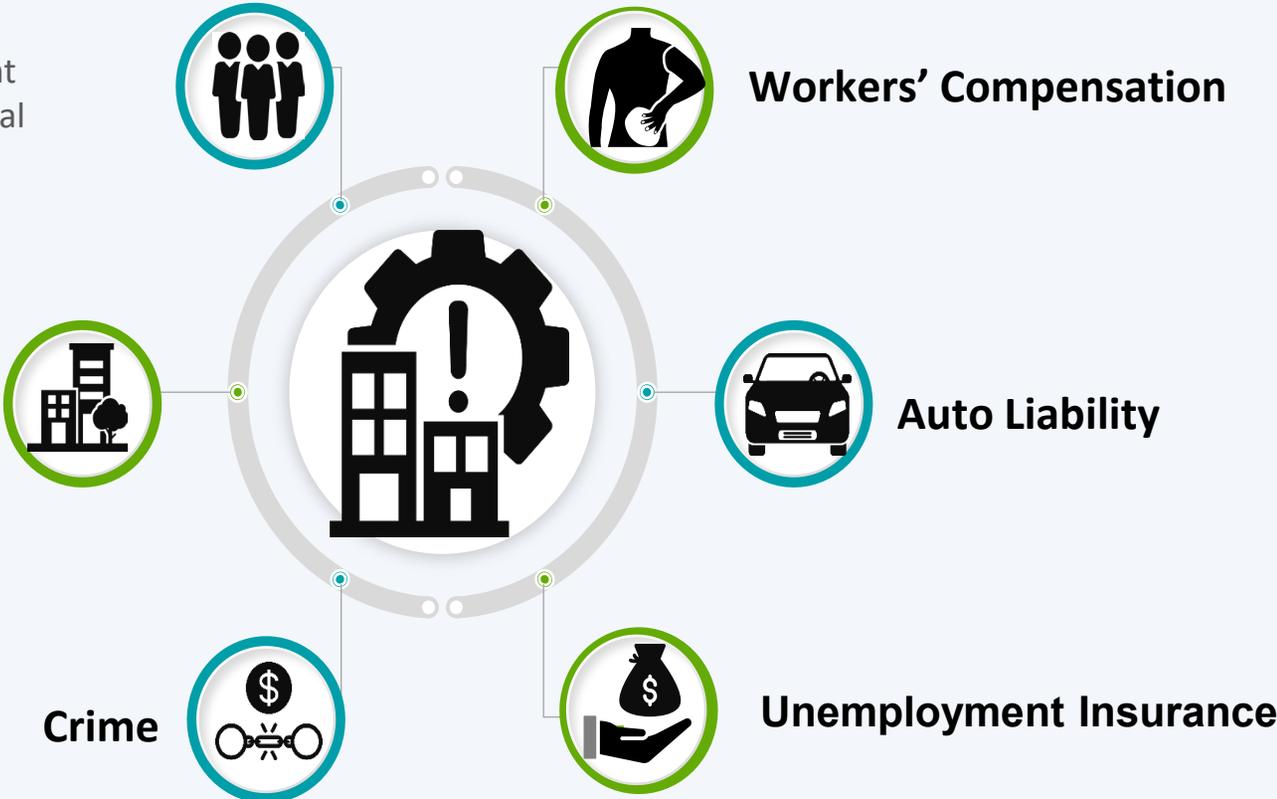
AORMA Core Coverage Programs

Liability

General Liability, Employment Practices Liability, Professional Liability ... and more

Property

Cyber Liability, Crime, Fine Arts, Flood, Pollution, Limited Earthquake ... and more



Other Coverage Programs

Student Coverage Programs

- Club Liability Insurance Program
- Club Sports Insurance Programs
- Student Professional Liability Insurance Program
- Student Academic Field Experience for Credit Liability Insurance Program
- Student Travel Accident Insurance
- (PAI) Participant Accident Insurance Program



Property Related Coverage Programs



- (BRIP) Builder's Risk Insurance Program
- Cyber Liability
- Earthquake Parametric Property Insurance
- (FAAAP) Fine Arts, Artifacts & Archives Insurance Program
- Inland Marine Insurance Program
- Pollution Liability
- Public Entity Automobile Physical Damage Program
- Owner Controlled Insurance Program

Aviation Coverage Programs

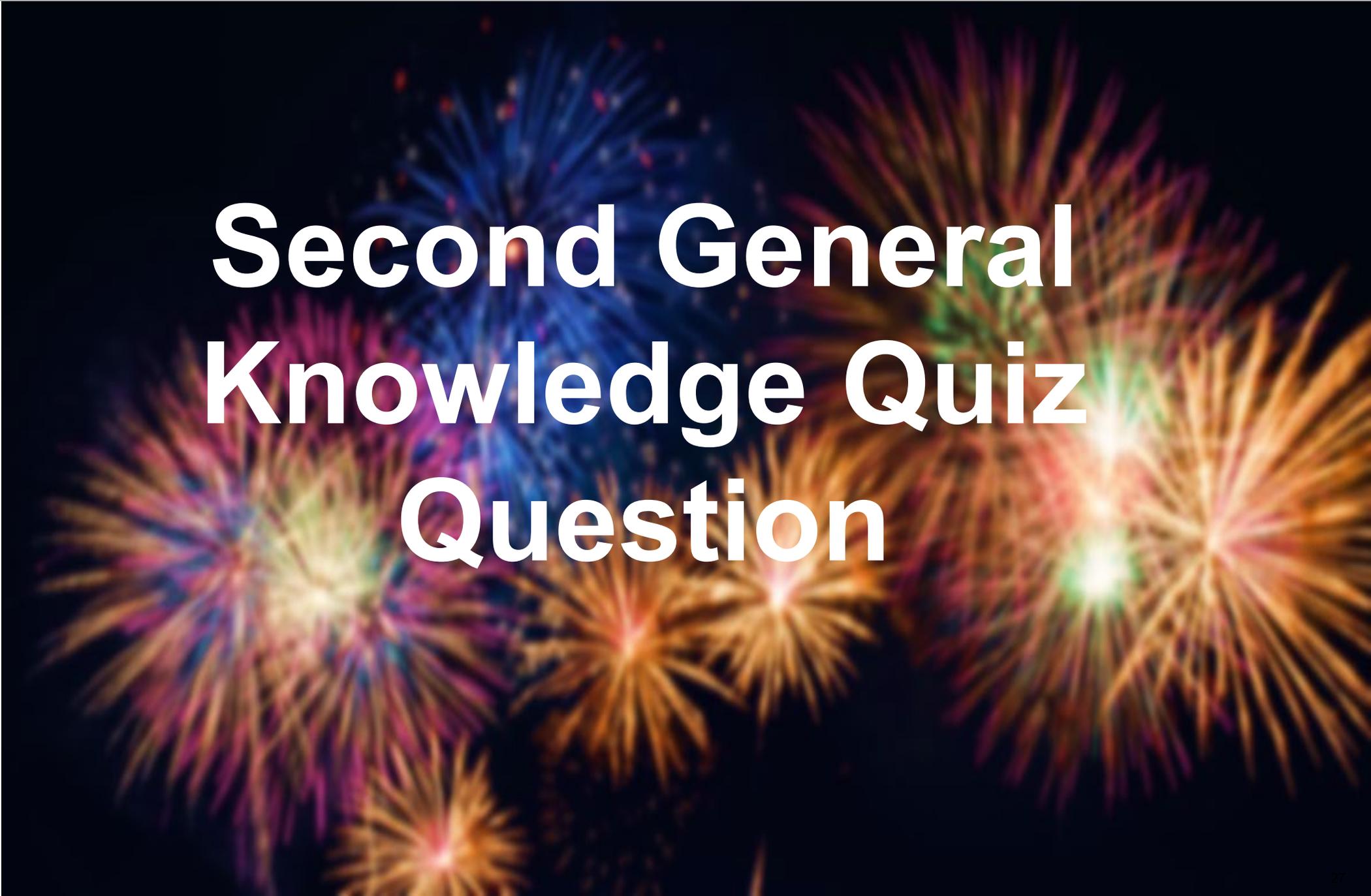
- Drone Insurance Program
- Non-Owned Aircraft Liability
- Rocketry Liability



Other Coverage Programs

- Deadly Weapons Response Program
- Fidelity / Crime Program (Campus)
- Medical Professional Malpractice Liability Program
- Watercraft Insurance Program
- Trustees Errors & Omissions and Fiduciary Liability
- Special Events Liability Insurance Program





Second General Knowledge Quiz Question

If your server is hit with ransomware, which coverage program offers help?

** Either answer works **

Property Program

or

Cyber Liability Insurance Program

Risk Management Resources

Risk Management Resources



BELFOR / HAR-BRO - Provides property recovery and restoration services to restore structures damaged as a result of fire, flood, nature disasters, etc.

INSURANCE REQUIREMENTS IN CONTRACTS MANUAL – The CSURMA custom IRIC manual serves as a guide in developing proper insurance requirement in contracts and verifying compliance with those requirements. <https://www.csurma.org/risk-management-resources/iric-manual/>

PRAESIDIUM – Unlimited online youth protection training as well as additional youth protection services. <https://www.csurma.org/risk-management-resources/praesidium/>

SUM TOTAL / UNITED EDUCATORS ONLINE TRAINING – Online safety and compliance training.

SPECIAL EVENTS RESOURCE GUIDE – The purpose of this resource guide is to support the CSU mission to enrich its students and communities through hosting special events. <https://www.csurma.org/risk-management-resources/special-events-resource-guide/>

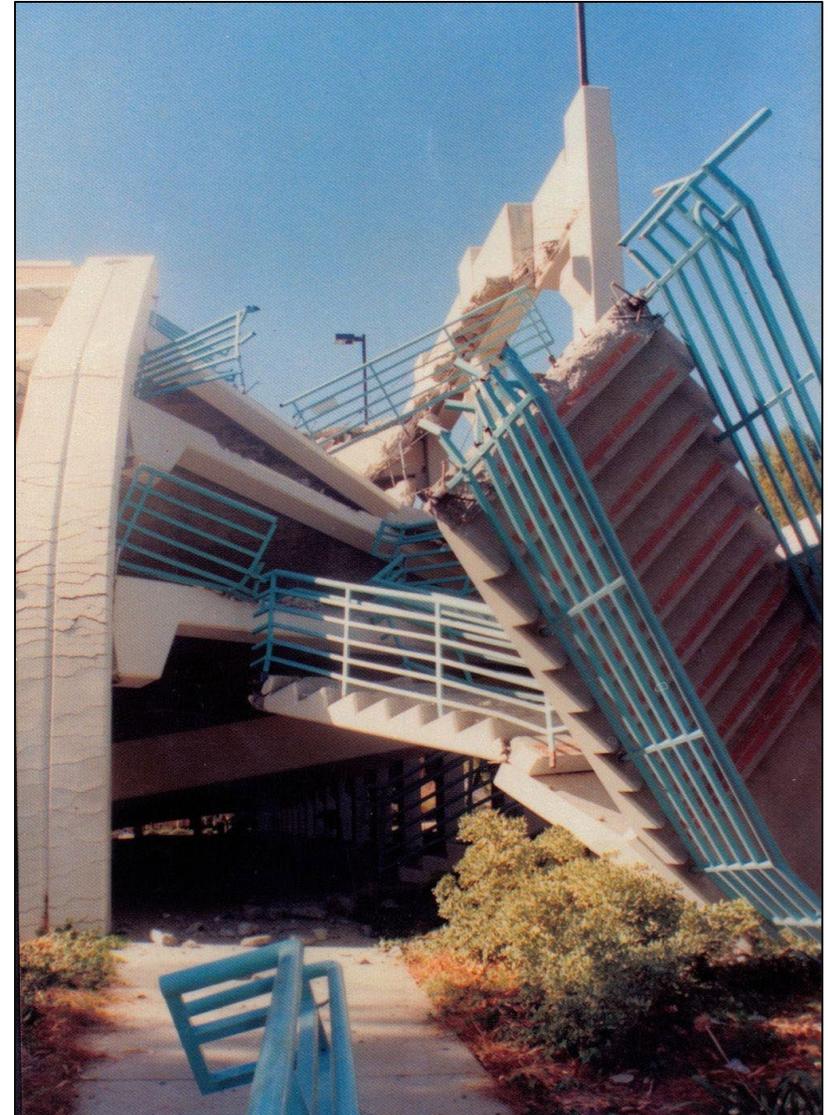
CSURMA Systemwide Emergency Management Resources

AGILITY RECOVERY SOLUTIONS, INC. -

Office space, power, communication, computers after major disaster or planned shutdown.

BLACK SWAN – Crisis response services

VEOCI – Collaboration, continuity and response software to help ensure organizational resilience and successful crisis management.



Campus Specific Resources

UC RISK & SAFETY

SOLUTIONS – Provides access to inspection checklists, lab safety assessment, lab roster module, chemical management system (two modules – chemical inventory and chemical administration), and service desk support.

WITT O'BRIEN'S - Emergency management support.



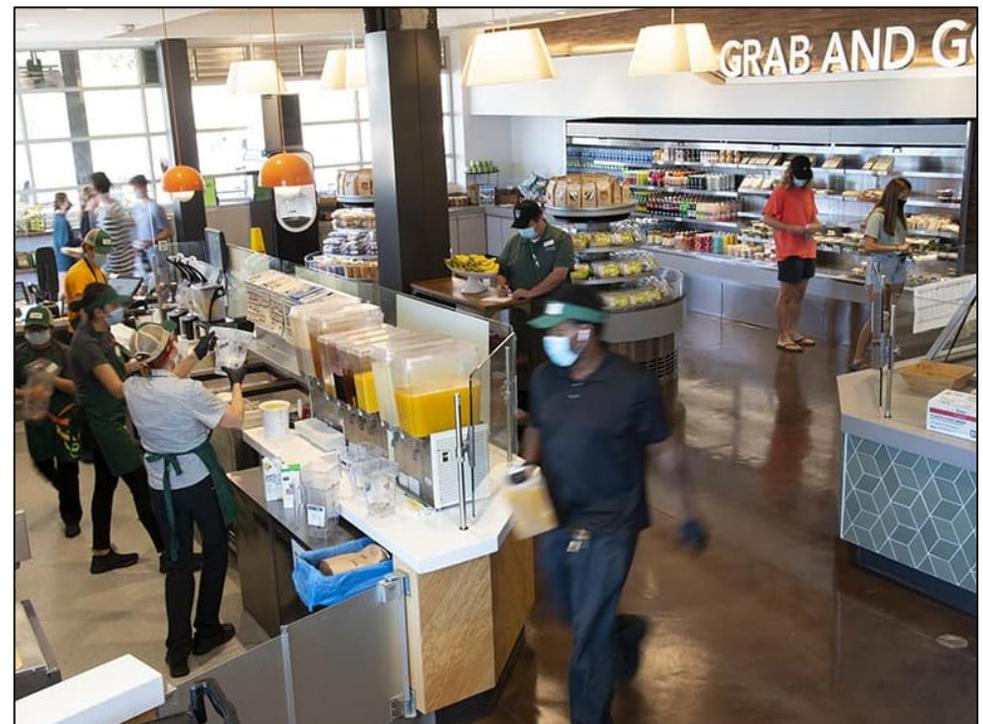
INNOVATION GRANT PROGRAM – Provides funds for risk management and safety projects at the Systemwide level. Grant applications are submitted through the CSU's affinity groups.

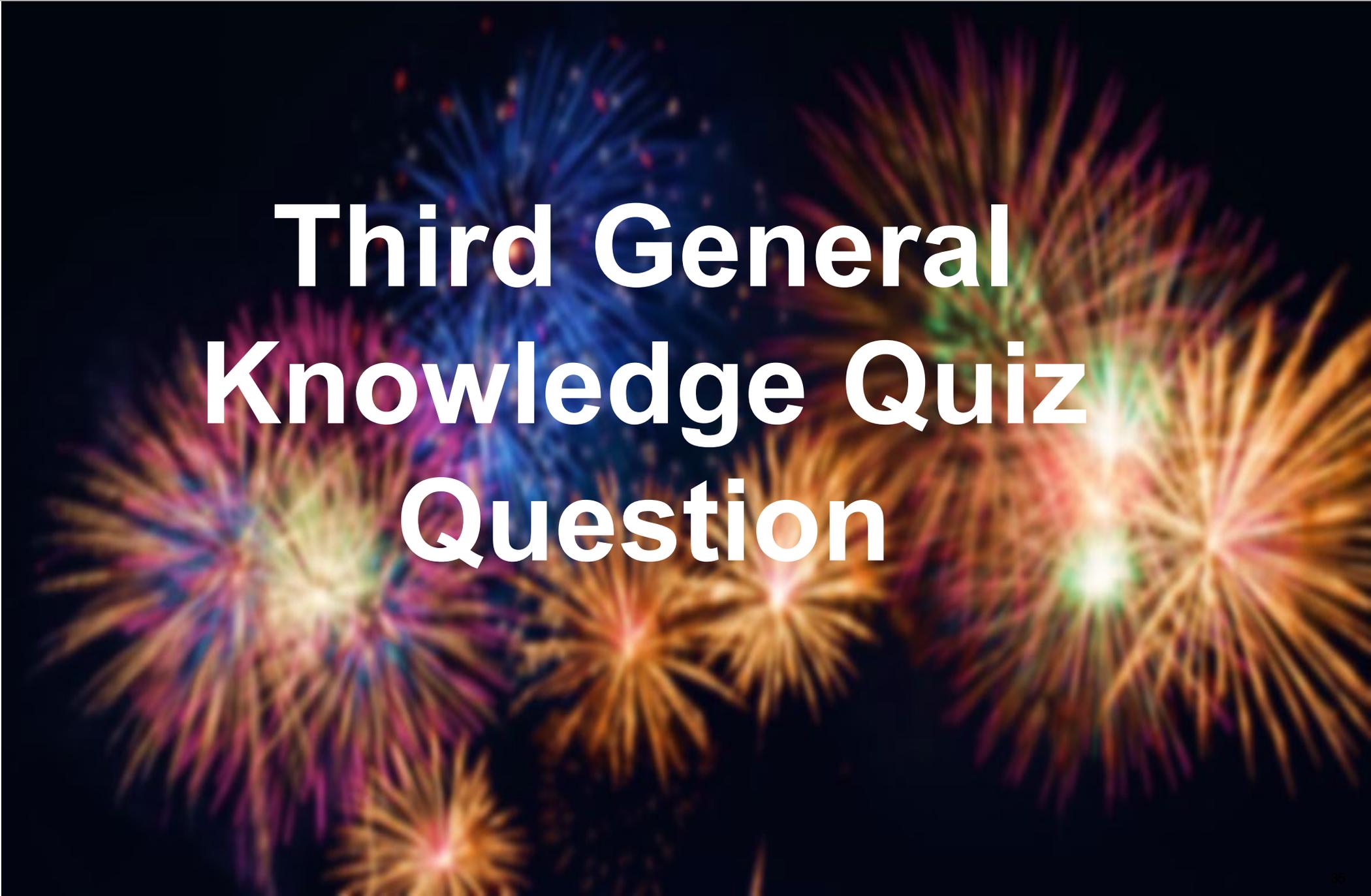
Risk Management Resources

AORMA Specific Resources

ALLIANT RISK CONTROL CONSULTING – In person safety inspections, consulting and training.

EMPLOYERS GROUP, INC. - Provides HR consulting, on-line access to BNA's HR essentials, access to a staffed HR reference center, monthly HR newsletters, weekly legal updates, access to compensation & benefits surveys





Third General Knowledge Quiz Question

Which CSURMA vendors are available to provide Crisis Response services?

** Any One Answer **

Black Swan Solutions

Beazley (Cyber and Deadly Weapons Event)

AXA / WorldAware (Foreign Travel Program)

How to Stay Informed

How to Stay Informed

- **Fitting the Pieces Together Conference**
- **AOA Conference**
- **CSURMA Website (www.CSURMA.org)**
- **CSURMA Board meetings**
- **Committee meetings**
- **Campus Visits**
- **Campus “early-bird” letter**
- **CSURMA Annual Report**



Who to Call with Questions

Please contact your Program Administrators:

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

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

Van Rin – Campus and AORMA Program
415-403-1408 vrin@alliant.com

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

Or, your friendly Systemwide Risk Management professionals:

Zachary Gifford - Senior Director, CSU Systemwide Risk Management
562-951-4568 zgifford@calstate.edu

Jody Van Leuven – Director, CSU Systemwide Risk Management
562-951-4574 jvanleuven@calstate.edu