California State University Risk Management Authority (CSURMA)

June 30, 2025

Annual Report

Presented by:

Alliant Insurance Service, Inc.

CA License No. 0C36861
Alliant Insurance Services, Inc.

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CSURMA Officers

Chair
Scott Apel
CSU Long Beach

Vice Chair
Rose McAuliffe
CSU Stanislaus

Treasurer
Robert Eaton
CSU Chancellor's Office

Secretary-Auditor
Zachary Gifford
CSU Chancellor's Office

CSURMA
c/o Alliant Insurance Services, Inc.
560 Mission Street, 6th Floor
San Francisco, CA 94105

CSURMA and Alliant

Alliant Insurance Services, Inc. (Alliant) is proud of its longstanding partnership with the California State University (CSU) system and its auxiliary organizations. Since 1995, Alliant has provided innovative solutions to address CSU's evolving risk management needs. In 1997, Alliant played a key role in establishing the California State University Risk Management Authority (CSURMA), a joint powers authority created under California Government Code to manage operational risks for CSU campuses and auxiliary organizations through the Auxiliary Organizations Risk Management Alliance (AORMA).

Alliant delivers comprehensive joint powers authority administration, risk management, and insurance brokerage services. As Program Administrators, Alliant manages CSURMA's risk pool programs, excess and reinsurance placements, group insurance purchases, and provides ongoing risk management consultation.

In addition, Alliant provides direct advisory and program management support to the CSU Office of the Chancellor, including Systemwide Risk Management, Public Safety, General Counsel, Capital Planning Design & Construction, and the Chief Administrative & Business Officials (CABO). At the campus level, Alliant supports Risk Management, Environmental Health & Safety, Human Resources, Student Health Centers, Athletics, Student Life & Leadership, Facilities, and CSU's auxiliary organizations.

Executive Summary

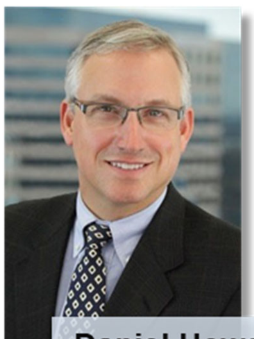
CSURMA and Alliant

Alliant has adapted its services to deliver high-quality, stable risk management programs that support CSU's mission and CSURMA's vision. This Annual Report summarizes:

- Accomplishments
- Opportunities for Improvement
- Financial Performance
- Loss Control and Risk Management Resources and Programs
- Coverage Programs
- Historical Milestones

Program Administrators (Alliant Staff)

Alliant is proud of its team of dedicated professionals who are assigned to serve you. The team is led by Daniel Howell as CSURMA Program Director, Amy Lightner and Mimi Long for Campus and AORMA coverage programs. Bob Frey provides expert consultation for Property and Liability claims. Stacey Weeks administers the Athletic Injury Medical Expense (AIME) program, and Thomas Joyce assists in administering the Cyber Liability Coverage Program. The team is supported by an experienced administrative staff.


Daniel Howell


Amy Lightner


Mimi Long


Van Rin


Stacey Weeks


Bob Frey


Tevea Him


La Shaunda Wallace


Yvonne Killian


Marnie Defosset


Ryan Lopez


Thomas Joyce

Accomplishments

CSURMA and Alliant

Since the establishment of the Campus Risk Pool in 1995 and CSURMA in 1997, Alliant has developed and implemented meaningful, cost-effective coverage programs for CSU campuses and auxiliary organizations. Many of these programs remain viable today, providing highly valued, state-of-the-art protection.

These accomplishments represent important milestones, including: the establishment of risk pools, creation of the joint powers authority, development of rating plans that are both loss-sensitive and equitable, commissioning actuarial reviews, setting budget goals to ensure adequate funding, and ultimately recommending dividends to members. More recently, Alliant has helped strengthen program management practices, aligning with expectations of CSU's Internal Auditors to ensure fiscal responsibility.

The accomplishments described herein highlight Alliant's role in supporting CSURMA's achievements throughout the year. This would not have been possible without the commitment of CSU's Systemwide Office of Risk Management with the Campuses' and auxiliary organizations' leadership working with the Alliant team members.

Accomplishments

2025/26 – Excess Insurance Marketing Results

Renewing CSURMA's insured, self-insured, and reinsured coverage programs requires significant preparation, strategy, and collaboration. Each year, the process involves extensive market outreach, detailed program analysis, and active engagement with CSU senior leadership and systemwide risk management. This year's renewal presented both challenges and opportunities, with a still-firm excess liability market, stability in cyber, and favorable conditions in property insurance. Every program renewal reflects the dedicated effort to position CSU competitively and responsibly to insurers.

Liability – CSURMA's excess liability program continues to experience loss development in the first excess layers for both the AORMA and Campus programs. The University fully retains the first $10 million of each loss, with AORMA's first $10 million layer separately covered. Despite challenging market conditions, broad form public entity liability—including general, auto, professional, law enforcement, and public officials' liability—was maintained at a program limit of $77.5 million. Coverage for sexual abuse and molestation claims, as well as concussive injury to athletic participants, was also preserved to $77.5 million.

Through extensive negotiation and the strategic presentation of CSU's strong risk profile, an additional $8 million in broad form coverage (excluding sexual abuse and molestation) was secured. This adjustment increased the overall program limits slightly—from $249.5 million in FY 2024/25 to $250 million in FY 2025/26. Annual aggregate limits continue to apply excess of $10 million. The excess liability market is expected to remain firm for California public entities and higher education, as insurers continue to absorb the financial impact of catastrophic jury verdicts, settlements, police misconduct, and sexual abuse claims.

Accomplishments

2025/26 – Excess Insurance Marketing Results

Property – This year's property renewal produced a favorable outcome, with a reduction in rates compared to the prior year. Program deductibles and sub-limits for perils such as wildfire and flood remain unchanged. Although the property market is beginning to stabilize, it will continue to be shaped by global conditions and the program's own loss experience. These factors will be important in determining how the program is positioned for next year's renewal.

Workers' Compensation – Workers' compensation continues to be the bright spot in the major lines of coverage. CSU has had excellent results and entered into a new two-year agreement at reduced rates compared to the expiring terms.

Cyber – AORMA purchases a deductible buy-down option, so they continue to have a $15,000 deductible. The campus deductibles range from $50,000, $100,000 or $250,000 depending on total insurance values. Due to CSU's security practices and favorable market conditions, limits remained steady at $28M and $43M in the aggregate at a 1.2% decrease in cost despite a hardening cyber insurance marketplace. Important first-party coverages, such as Data Recovery Costs and Cyber Extortion, remain at full limits.

Accomplishments

2025/26 – Excess Insurance Marketing Results

Fine Arts – This program renewed flat and continues to be a valuable program for the campuses.

SPLIP, SAFECLIP & CLIP – These programs continue to perform exceptionally well, and all programs were renewed flat. The SPLIP program has a few losses pending that we are watching.

Aviation – This program entered into a new two-year agreement with CSU's longtime partner, Chubb. All programs DRIP (Drone Insurance Program), Rocketry and Non-Owned Aircraft renewed flat. This market continues to be challenged by global factors.

Medical Malpractice – This program carries a $10 million limit. The medical malpractice market continues to face significant challenges, driven by limited carrier capacity and a small pool of participating insurers. Despite these market conditions, the CSU program achieved a flat renewal, maintaining current terms and demonstrating program stability in a difficult environment.

Fidelity – The program renewed at a flat rate this year, with no changes to deductibles. However, both the campus and auxiliary organizations have experienced losses under this program. These adverse loss developments are likely to influence the underwriting evaluation, which may result in increased premiums, higher deductibles, or other adjustments at next year's renewal.

Opportunities for Improvement

Through internal review and planning, several priority opportunities for improvement have been identified.

CAMPUS PROGRAMS LONG RANGE GOALS

- Develop a standard operating procedure for energized equipment.
- Create an Acceptance of Risk / Informed Consent document to be used when students engage in experiential learning.
- Roll out Evident ID's insurance verification solution.
- Evaluate combat sports programs within the CSU.
- Review AI-based campus security options.
- Develop a flow chart outlining the process for managing complex claims.

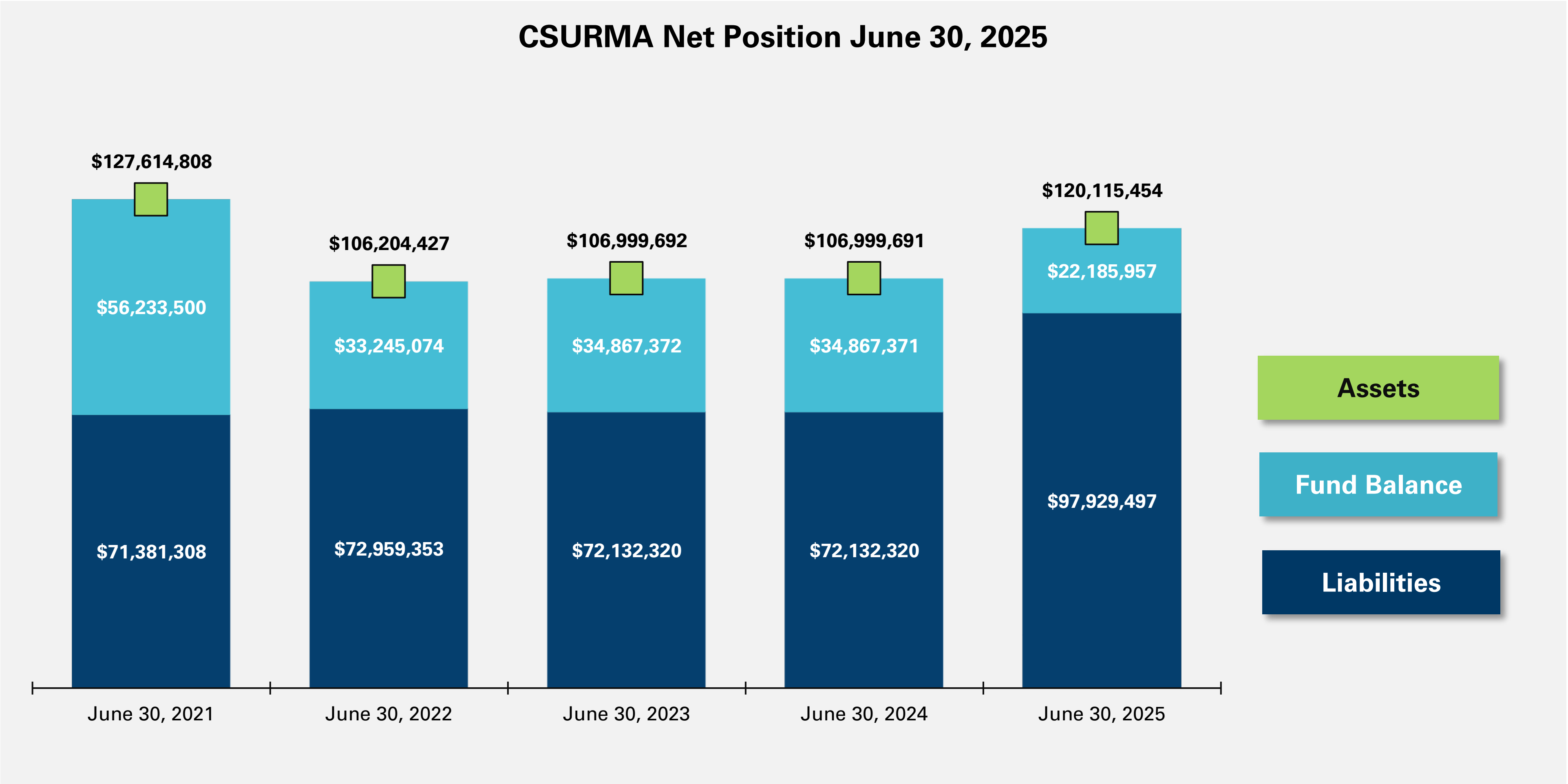
AORMA PROGRAMS LONG RANGE GOALS

- Roll out Evident ID's insurance verification solution
- Evaluate the Workers' Compensation Program reinsurance purchased
- Solve the evidence of auto liability insurance issue with the DMV
- Expand Alliant Risk Control Consulting Safety Outreach

Financial Performance

CSURMA keeps its financial records in accordance with Government Accounting Standards Board (GASB) and produces a comprehensive annual financial report each year. Funds are invested by the CSURMA Treasurer, per the CSURMA Master Investment Policy, to pay expected claims in the risk pools.

Summary of Financial Audit @ June 30, 2025



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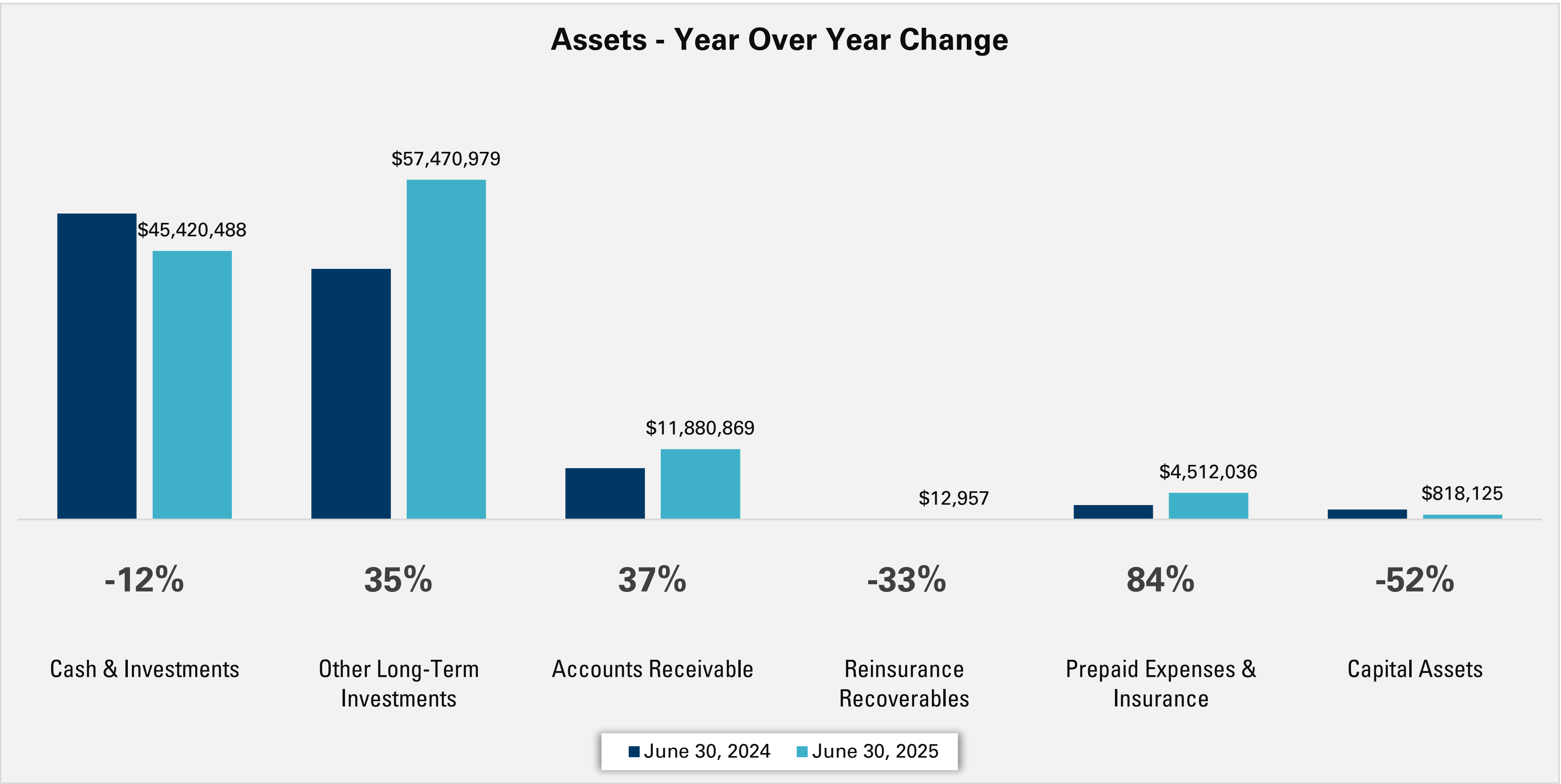

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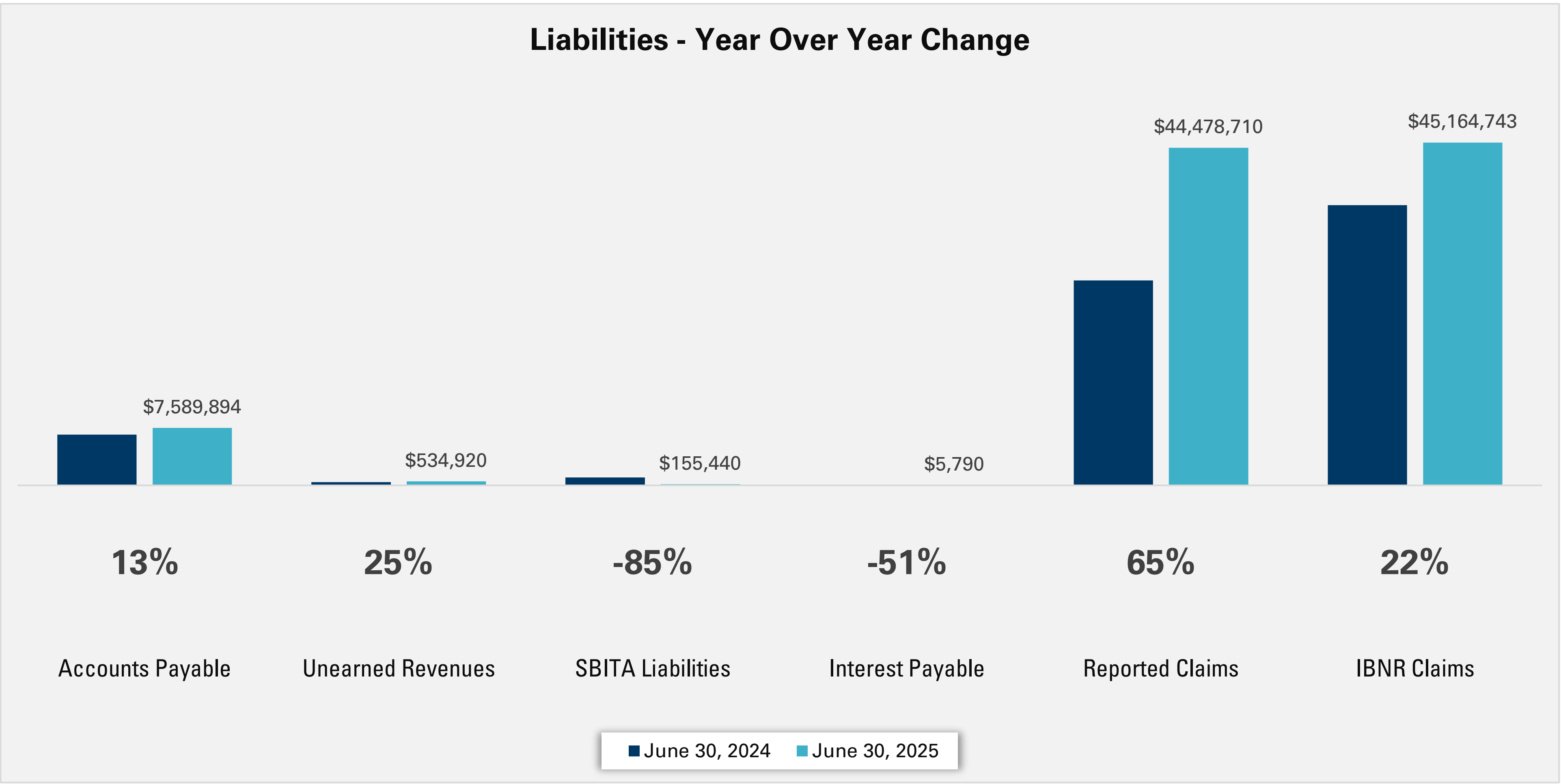
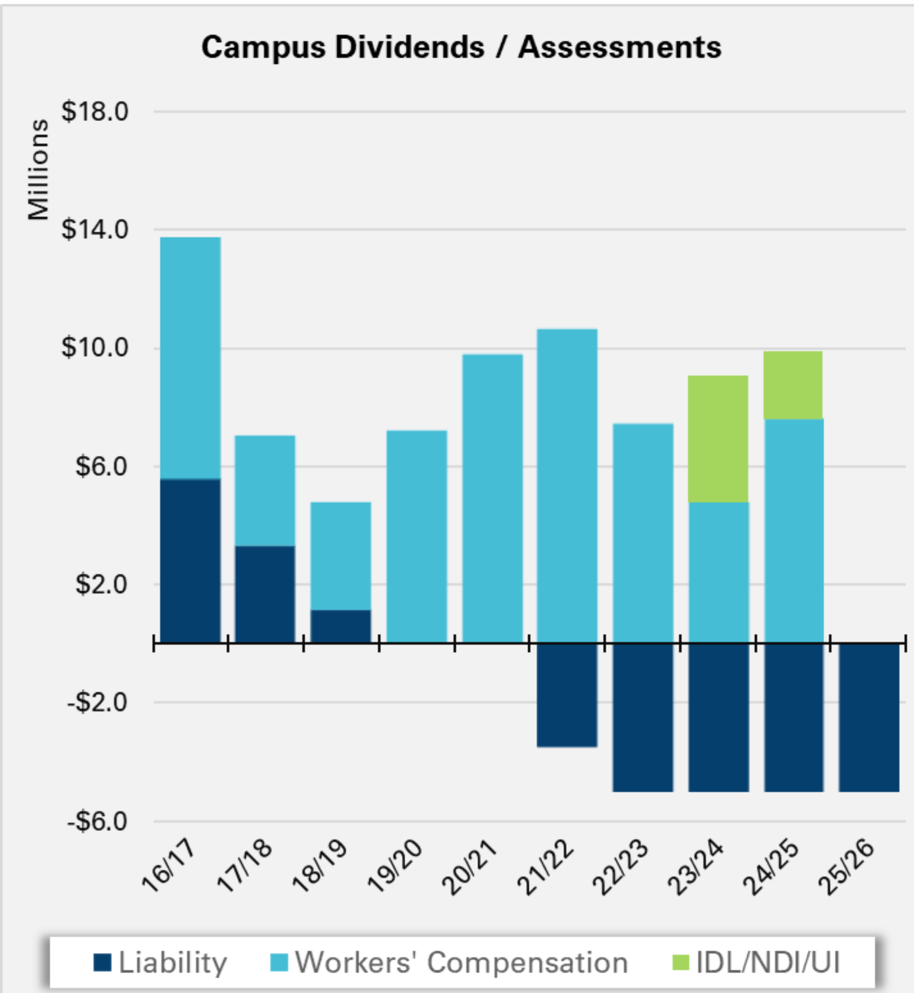
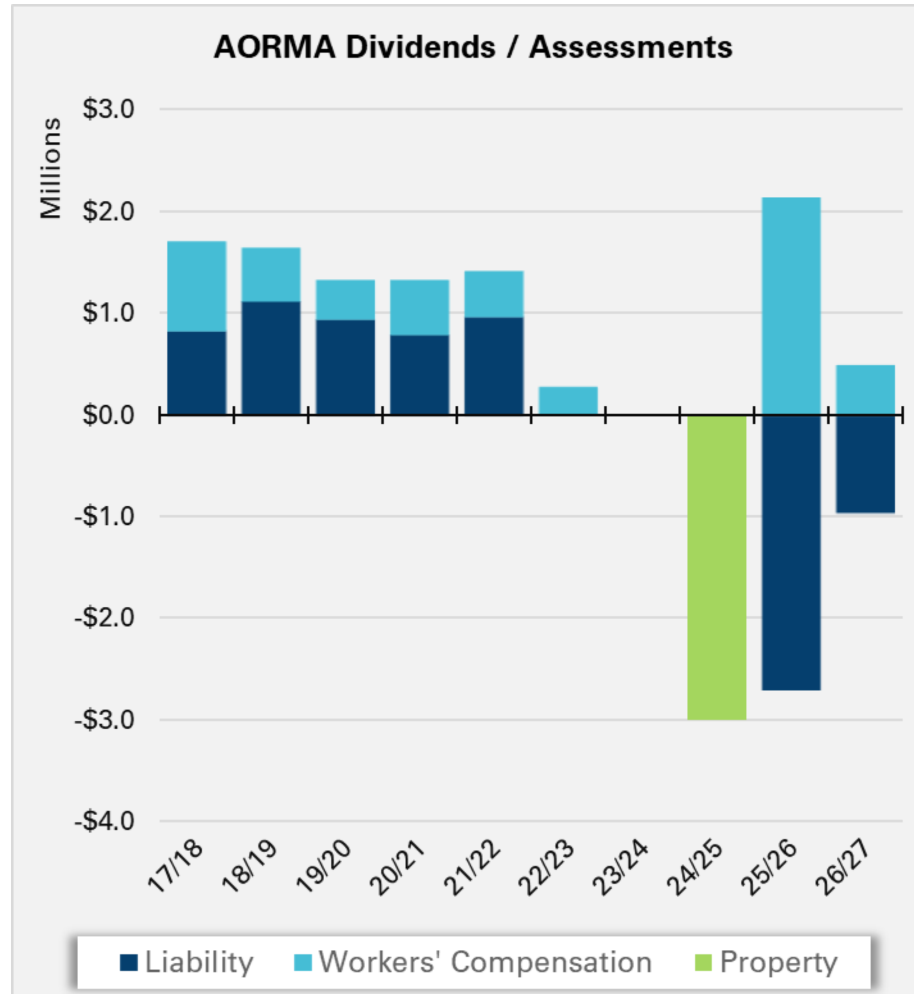


Dividends

Total Dividends Returned - $177,649,218

Since inception, CSURMA has returned $177.6M in dividends to the CSU campuses and auxiliaries. Without CSURMA, these funds would have been retained by commercial insurers as underwriting profits.



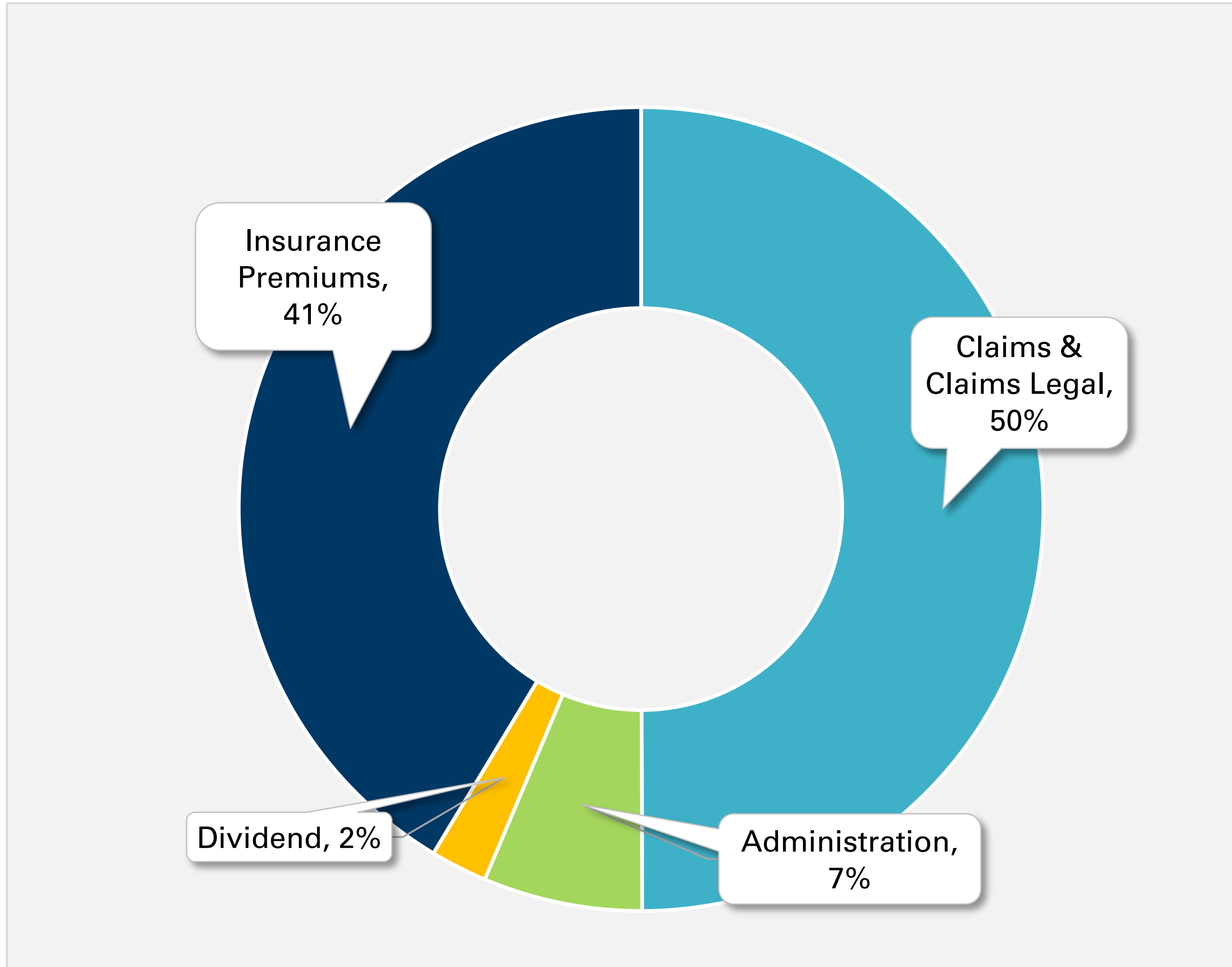


Financial Performance

CSURMA Total Operating Expenses for FY 24/25 - $190,013,848

- Claims & Defense Costs: 50% current or future claims.
- Insurance Premiums: 41% excess insurance or reinsurance to cover catastrophic claims.

  91% of your dollars are used to finance your claims.
- Dividends: 2%
- Program Expenses: 7%



Loss Control and Risk Management Resources

Agility Recovery Solutions, Inc.

Provides support to ensure uninterrupted business operations during major disasters or planned shutdowns. Services include temporary access to office space, reliable power supply, communication systems and IT infrastructure.

Available to all Campuses and AO’s.

Contributions are included in the Campus & AORMA Liability Programs.

Black Swan Solutions (Empathia)

Provides rapid solutions for critical events such as mass fatality incidents, terrorist attacks, active shooter situations, and natural disasters. Depending on the scale, the response may include an incident response contact center, survivor and family assistance center, onsite deployment of counselors.

Available to all Campuses and AO’s.

Contributions are included in the Campus Liability Program.

Belfor, ServePro, ATI

Provides property recovery and restoration services for major incidents, including fire, water, wind, pollution release, or other catastrophes.

Available to all Campuses and AO’s.

Costs are included as a claim expense.

Praesidium

Unlimited online youth protection training as well as additional youth protection services.

Available to all Campuses and AO’s.

Contributions are included in the Campus & AORMA Liability Programs.

Loss Control and Risk Management Resources

Innovation Grant Program	Insurance Requirements in Contracts (IRIC) Manual	Special Events Resource Guide	UC Risk & Safety Solutions
			
Provides funds for risk management and safety projects at the systemwide level. Grant applications are submitted through CSU's affinity groups.	The CSURMA custom IRIC manual serves as a guide in developing proper insurance requirements in contracts and verifying compliance with those requirements. Posted on the CSURMA website.	The purpose of this resource guide is to support CSU's mission to enrich its students and communities through hosting special events. Posted on the CSURMA website.	Provides access to inspection checklists, lab safety assessments, lab roster modules, chemical management systems (two modules – chemical inventory and chemical administration), and service desk support. Available to all Campuses.
Grant funds are included in the Campus Liability Program.	No cost to members.	No cost to members.	Contributions are included in the Campus Liability Program..

Loss Control and Risk Management Resources

Alliant Risk Control Consulting

ARCC provides services hours that AO's may use for any risk management or safety-related topic. Topics can be customized and may include live training, fact sheets, industrial hygiene, webinars, ergonomic evaluations, surveys, written programs or applicable risk management topics.

ARCC can also First Aid, CPR, AED and BBP training.

Available to all AO's.

Contributions included in the AORMA Liability Program.

Employers Group

All AO's with employees have access to EG full suite of benefits including:

- HR consultation via phone or email through EG's Helpline,
- Access to EG's HR library, EG's website featuring the Professional HR Management Suite, EG's Online Training Library,
- Annual Employee Opinion Survey,
- Annual review of employee handbook and narrative summary report,
- Webinars on critical, late-breaking employee relations and compliance issues,
- Weekly email updates on critical HR news,
- And more.

Available to all AO's with employees.

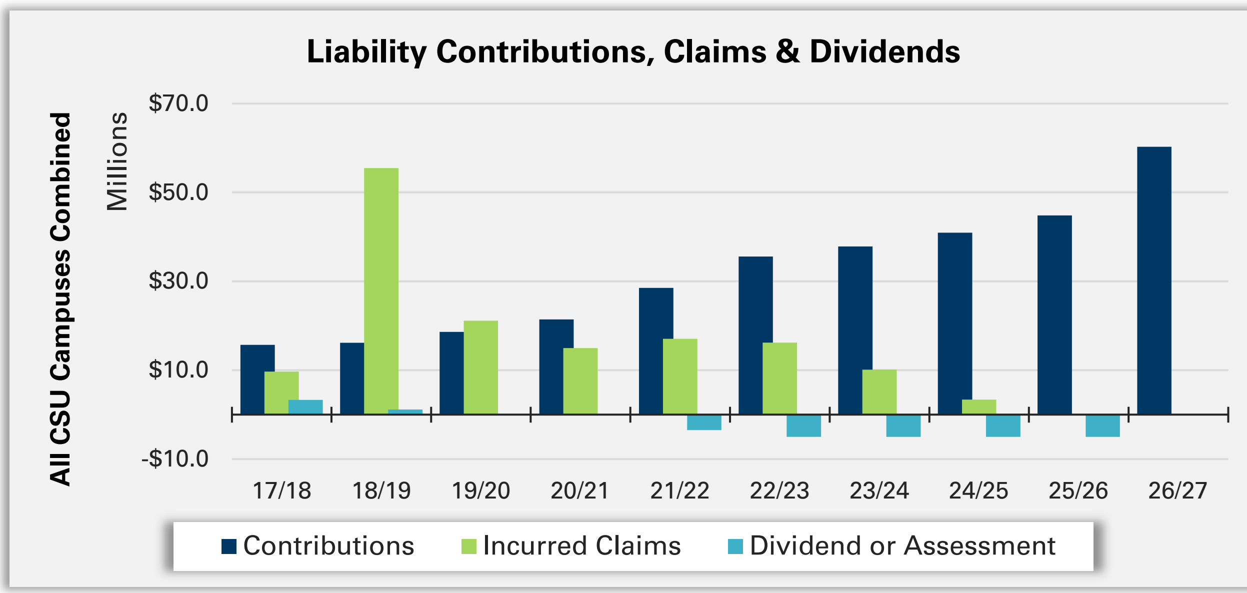
Contributions included in the AORMA Liability Program.

Coverage Programs (Campus)

LIABILITY COVERAGE PROGRAM

The Campus Liability Coverage Program was established to fund the exposures of General Liability, Professional Liability, Employment Practices Liability, and other similar public liability exposures of the University system. The participants include all twenty-three (23) campuses of the CSU and the Chancellor's Office. The Campus Liability Coverage Program has a self-insured risk pool of $10,000,000 per occurrence. Every three years, each campus selects its own deductible, which is offered from $50,000 to $1,000,000 per occurrence. The Campus Liability Program also includes costs for:

- Student Professional Liability Insurance Program (SPLIP)
- Student Academic Field Experience for Credit Liability Insurance Program (SAFECLIP)
- Trustees E&O / Fiduciary Liability
- Club Liability Insurance Program (CLIP)
- Doctor's Medical Malpractice
- Terrorism Liability
- Aviation (All Lines)

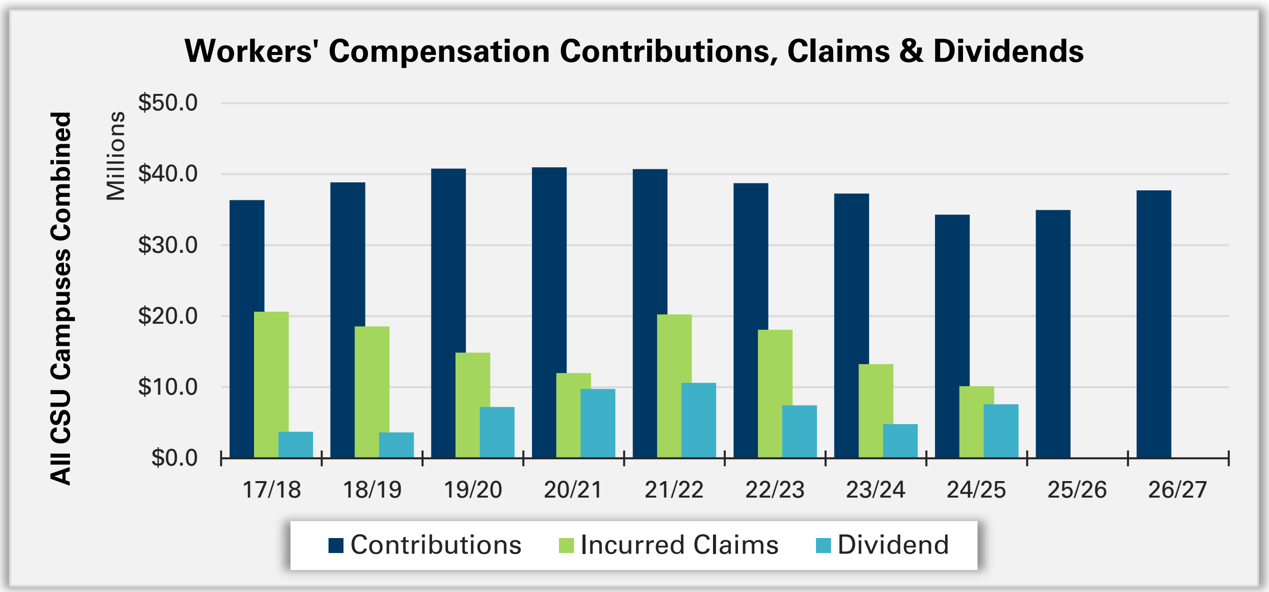


Coverage Programs (Campus)

WORKERS' COMPENSATION COVERAGE PROGRAM

The Campus Workers' Compensation Coverage Program was established to provide statutory Workers' Compensation and Employer's Liability coverage for all CSU state employees and designated volunteers at all campuses and the Chancellor's Office. The program includes a risk pool of $2,500,000 per accident and there is no deductible. Claims in excess of the risk pool are covered by commercial insurance.

Beginning January 1, 2015, CSURMA entered into an agreement with Public Risk Innovation, Solutions and Management (PRISM), the risk pool for California counties and other California public entities, to finance CSURMA's Workers' Compensation claims covered by the Campus and AORMA Workers' Compensation risk pools. This financing strategy enables CSURMA to fund its workers' compensation claims at a cost less than the actuary's minimum funding recommendation while preserving CSURMA's funding policy and financial integrity. The agreement with PRISM covers industrial injuries occurring from January 1, 2015 to June 30, 2027.



Coverage Programs (Campus)

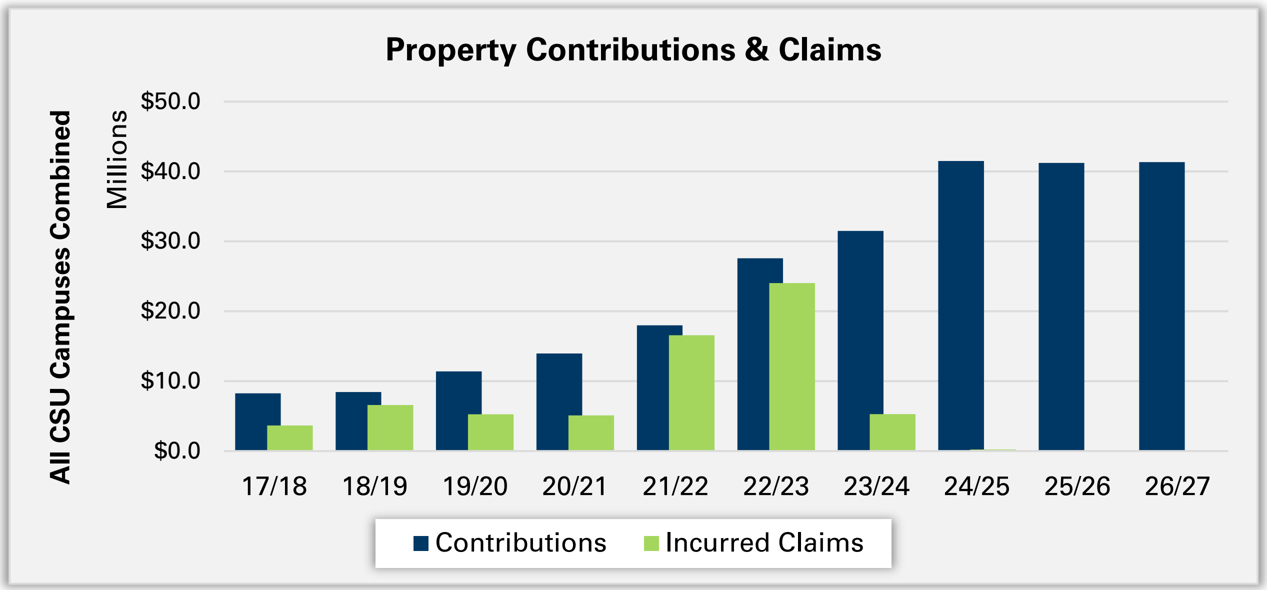
PROPERTY COVERAGE PROGRAM

The Campus Property Program was established to provide Property and Boiler & Machinery Insurance covering physical damage to buildings and other specified structures. Business Personal Property (furnishings, equipment, etc.) may also be covered as requested by a campus member. The program insures all CSU campuses and the Chancellor's Office. The Campus Property Program is fully reinsured by a syndication of insurance companies known as the Alliant Property Insurance Program (APIP), an Alliant exclusive designed for public entities to empower market negotiations. The Campus Property Program has a risk pool of $2,500,000 per occurrence with an annual aggregate of $10,000,000 for all occurrences.

Campus 99 (real property) enables CSU auxiliary organizations who occupy state-owned buildings to enjoy deductibles from $5,000 to $100,000. Campus 86 (business personal property) provides an option for campuses to insure its business personal property at deductibles less than $100,000 and it can be used to insure higher-valued and specialized items such as electronic data processing equipment, laboratory equipment, scientific instruments, library stacks, fitness & recreation equipment, etc.

The Campus Property Program also includes premium for:

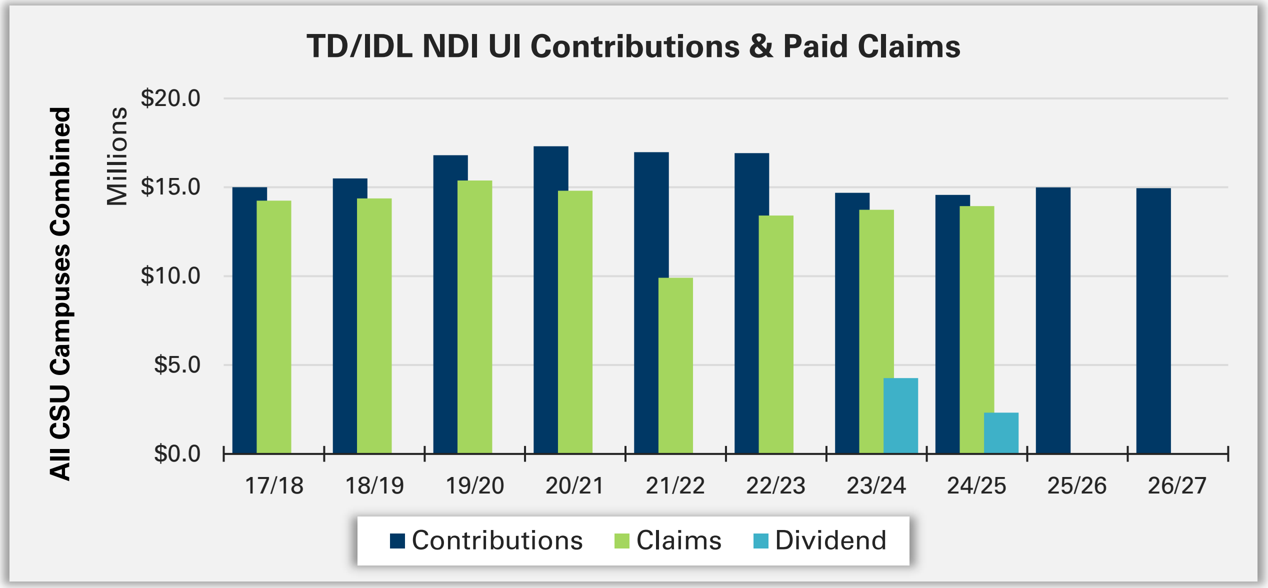
- Cyber Liability
- Earthquake (limited coverage)
- Fidelity / Crime
- Fine Arts, Artifacts & Archives Program
- Flood
- Pollution
- Deadly Weapons Response
- Terrorism Liability



Coverage Programs (Campus)

IDL/NDI/UI COVERAGE PROGRAM

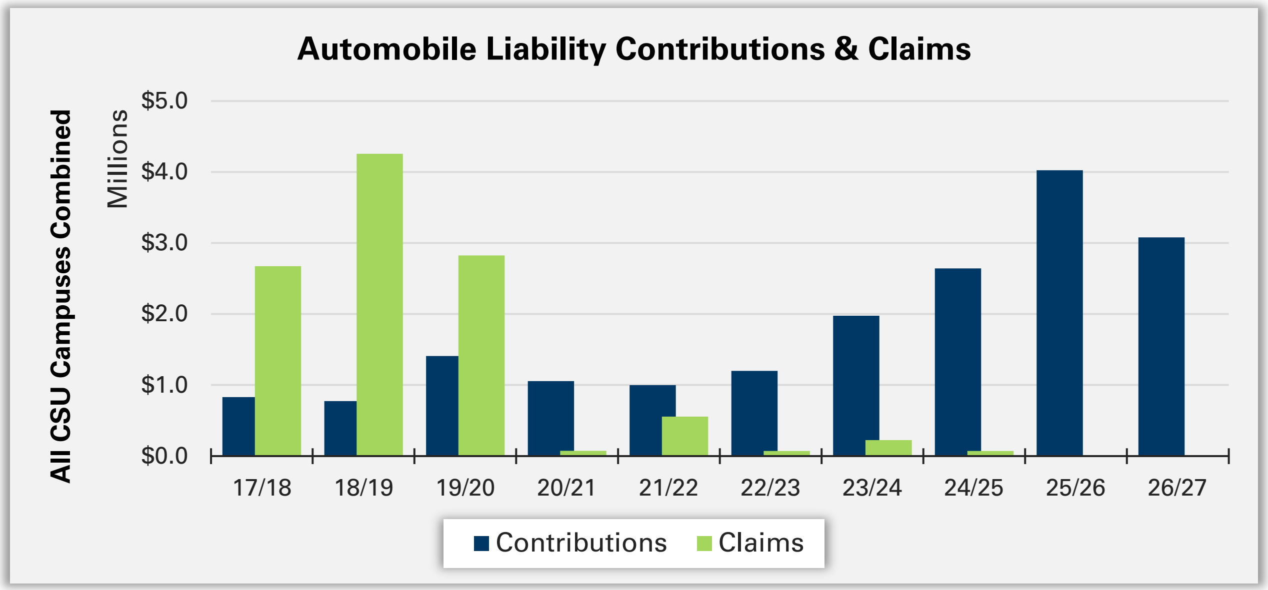
The Industrial Disability Leave (IDL), Non-Industrial Disability Leave (NDI) and Unemployment Insurance (UI), program fund was established to provide a funding mechanism for temporary disability and unemployment insurance benefits for state employees. The IDL/NDI/UI program is entirely self-insured, and costs are allocated to each campus based on its actual utilization (claims) over a rolling five-year period. There is no deductible.



Coverage Programs (Campus)

AUTO LIABILITY PROGRAM

Auto Liability is provided by the State Motor Vehicle Insurance Account (MVIA) and managed by the Office of Risk & Insurance Management (ORIM) through the State's Department of General Services. MVIA's coverage for state-salaried employees is unlimited, but liability for non-state operators is capped at $1,000,000 per accident. The Campus Liability Program purchases additional insurance above the $1,000,000 MVIA sublimit for the non-state operators.



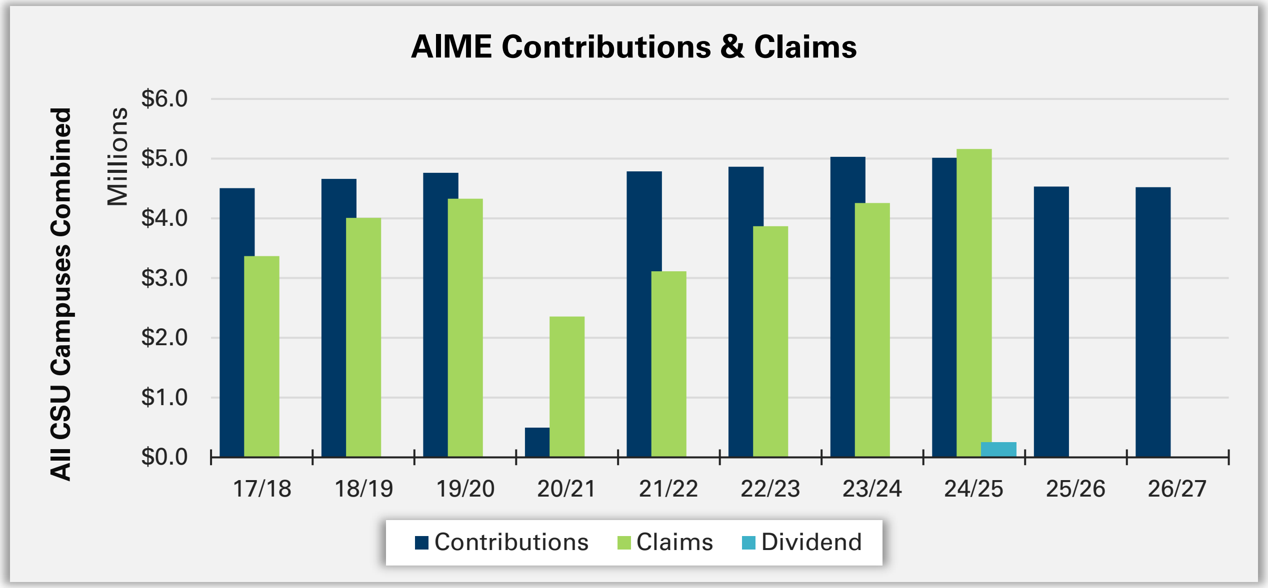
Coverage Programs (Campus)

ATHLETIC INJURY MEDICAL EXPENSE COVERAGE PROGRAM (AIME)

The Athletic Injury Medical Expense program (AIME) was established to provide coverage for medical expenses incurred by CSU students participating in NCAA and NAIA intercollegiate athletic activities.

The AIME program is self-insured for the deductible limit defined by the catastrophe coverage policies purchased by their respective national governing bodies, NCAA or NAIA.

The NCAA purchases catastrophe liability insurance on behalf of all its member schools with a $90,000 deductible. NAIA purchased catastrophe liability insurance on behalf of its member schools with a $35,000 deductible.



Coverage Programs (AORMA)

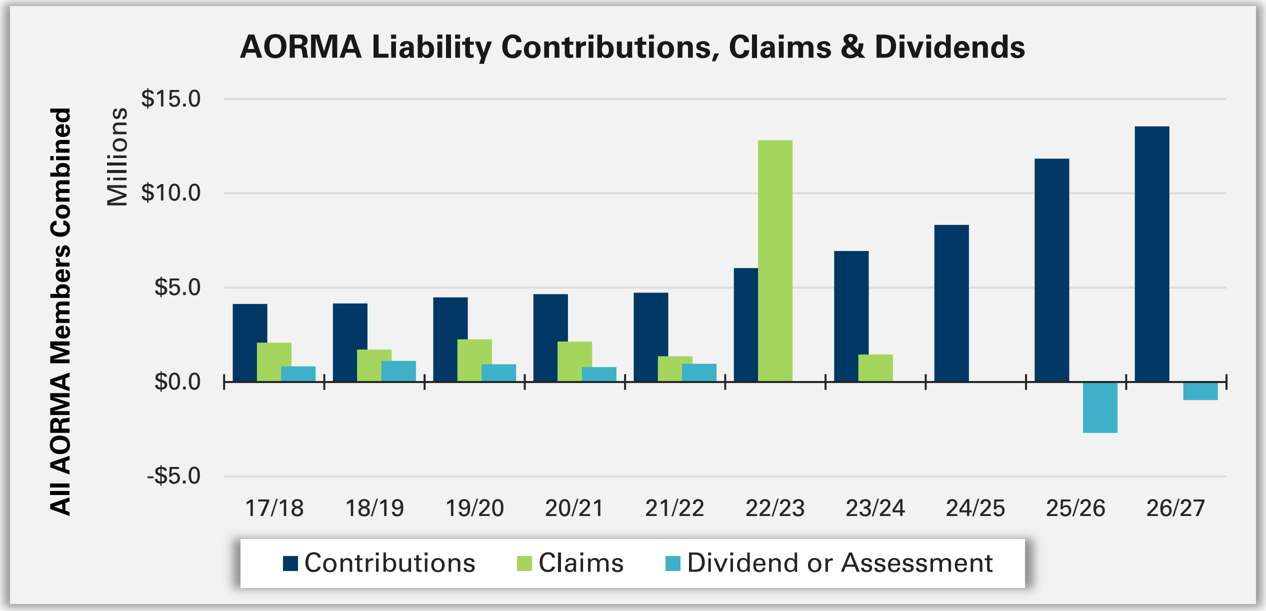
LIABILITY PROGRAM

The AORMA Liability Coverage Program was established to fund the exposures of General Liability, Professional Liability, Employment Practices Liability, Auto Liability, and other similar public liability exposures of the CSU auxiliary organizations.

The AORMA Liability Coverage Program has a risk pool, effective July 1, 2024, of $1,000,000 per occurrence and includes a $0 deductible for most causes of loss except Employment Practices Liability which includes deductibles of between $25,000 and $100,000.

The AORMA Liability Program also includes costs for:

- Trustees E&O / Fiduciary Liability
- Terrorism Liability
- Drone Insurance Program
- Deadly Weapon Response Program

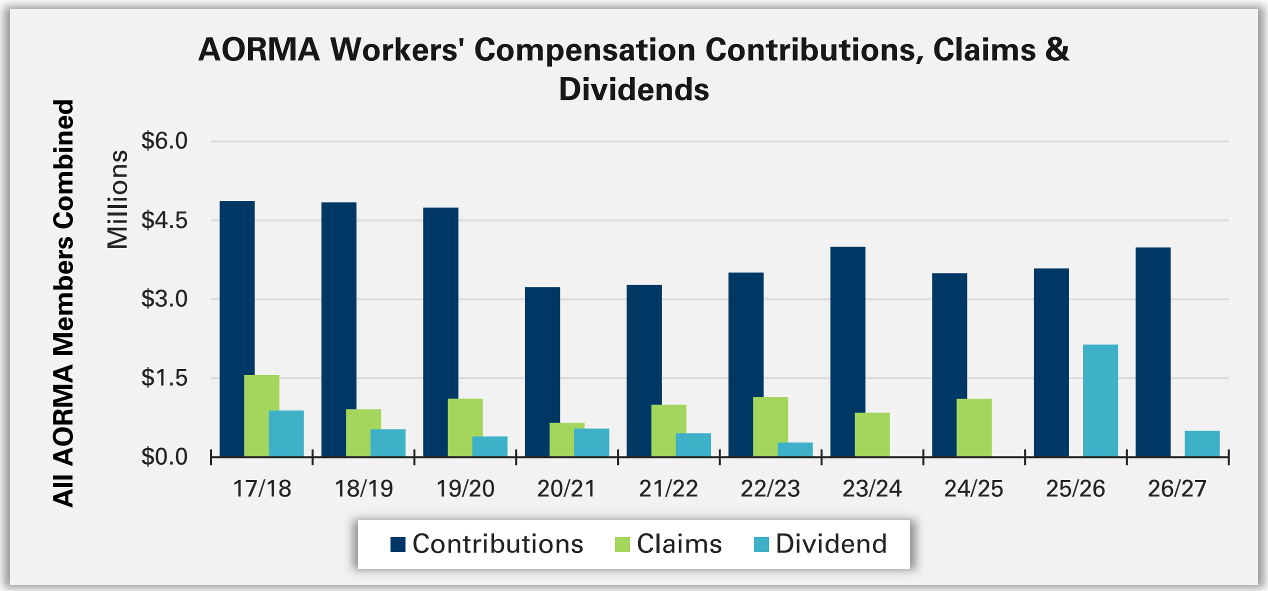


Coverage Programs (AORMA)

WORKERS' COMPENSATION PROGRAM

The AORMA Workers' Compensation program includes a risk pool of $750,000 per occurrence and a $0 deductible.

Beginning January 1, 2015, CSURMA entered into an agreement with Public Risk Innovation, Solutions and Management (PRISM), the risk pool for California counties and other California public entities, to finance the CSU's Workers' Compensation claims covered by the Campus Workers' Compensation risk pool and AORMA Workers' Compensation risk pool. This financing strategy enables CSURMA to fund its workers' compensation claims at a cost less than the actuary's minimum funding recommendation while preserving CSURMA's funding policy and financial integrity. The agreement with PRISM covers industrial injuries occurring from January 1, 2015 to June 30, 2027.



Coverage Programs (AORMA)

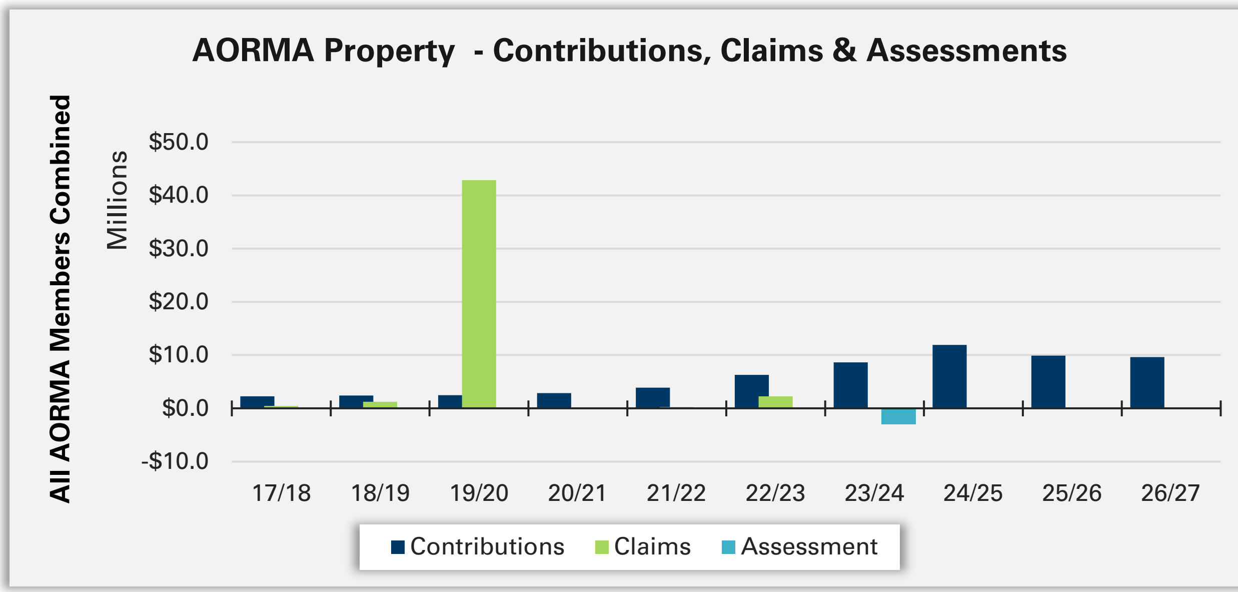
PROPERTY PROGRAM

The AORMA Property Program was established to provide Property and Boiler & Machinery Insurance covering physical damage to buildings and other specified structures as well as Business Personal Property (furnishings, equipment, etc.) owned by the auxiliary organization. All auxiliary organizations are enrolled in the AORMA Property Program so that they can benefit from the Cyber Liability Coverage that is offered through the AORMA Property Program. The AORMA Property Program is fully reinsured by a syndication of insurance companies known as the Alliant Property Insurance Program (APIP), an Alliant exclusive designed for public entities to empower market negotiations. The AORMA Property Program has a risk pool of $100,000 per occurrence, except wildfire, which is $250,000. Two campuses have a $5,000,000 sublimit for flood and water related damage. Member deductibles are $5,000 for business personal property and business interruption and/or loss of rents, and between $5,000 and $50,000 for real property depending on the building's value. Flood losses have a deductible of $100,000 or $500,000 depending on flood zone.

Some CSU auxiliary organizations also purchase Property Coverage through "Campus 99". Campus 99 enables CSU auxiliary organizations who occupy state-owned buildings to enjoy deductibles from $5,000 to $100,000.

The AORMA Property Program also includes costs for:

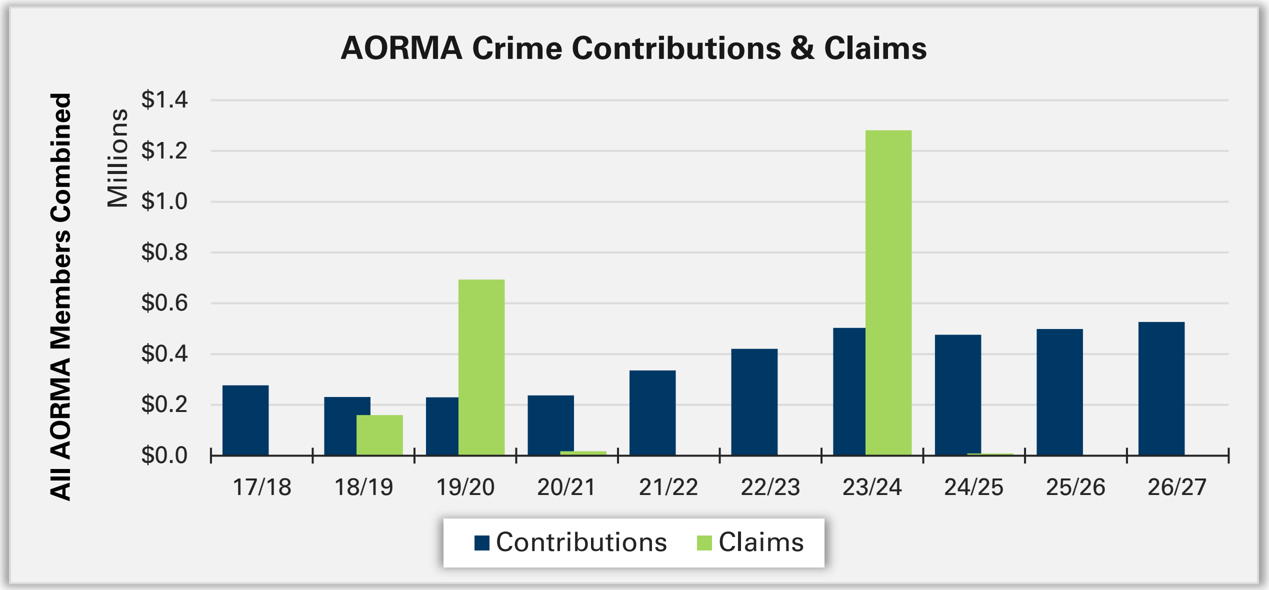
- Limited Earthquake Coverage
- Pollution Coverage
- Cyber Liability Coverage



Coverage Programs (AORMA)

CRIME PROGRAM

The AORMA Crime program has a self-insured risk pool of $75,000 per occurrence with an aggregate limit of $300,000. All auxiliary organization members have a deductible of $5,000. All members automatically participate in the AORMA Crime program.



Coverage Programs (AORMA)

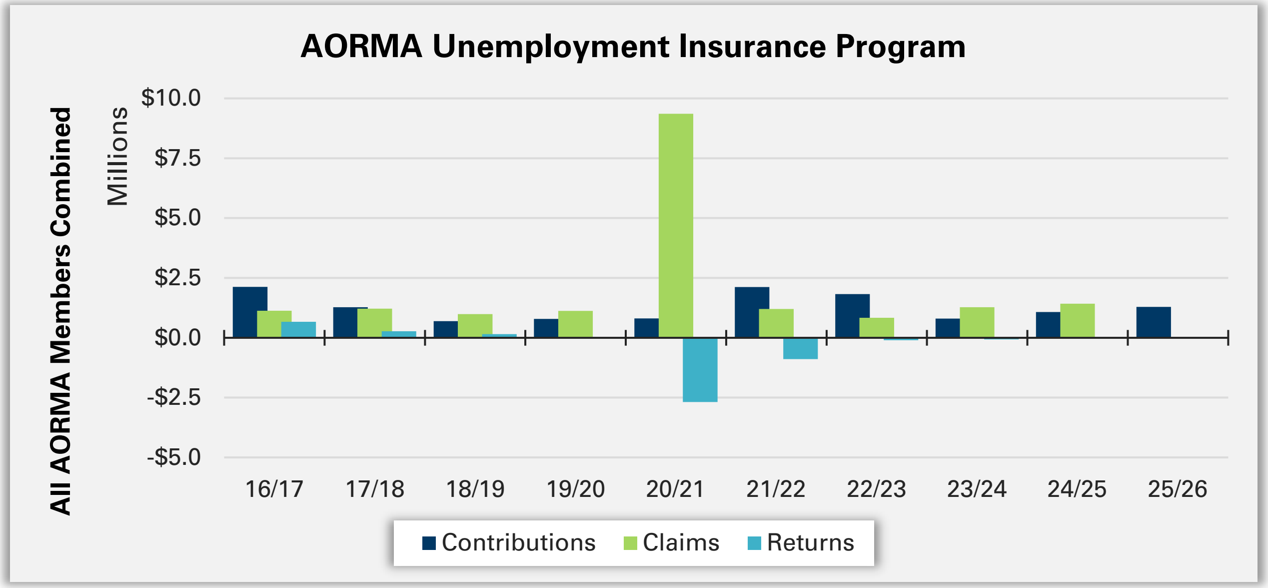
UNEMPLOYMENT INSURANCE PROGRAM (UIP)

The AORMA Unemployment Insurance program was established to provide a funding mechanism for mandatory unemployment benefits.

The Unemployment Insurance Program is entirely self-insured, and costs are allocated to the UIP members based on the members' actual claims over a five-year period.

Each member is required to maintain in the program a minimum fund balance of two-times its rolling five-year average claims. If the member's fund balance exceeds the minimum required, excess funds are used to reduce contributions for the upcoming fiscal year.

If the member's fund balance is below the minimum required amount, each year the member's contributions will be increased to include 20% of the fund balance deficit until their fund balance is at the minimum required amount. A member can provide reimbursement in a single lump sum to CSURMA. The blue bars in the chart denote member reimbursements to CSURMA.



Ancillary Coverages - Property

Builders' Risk Ins Program (BRIP)

BRIP covers direct physical loss to CSU's and/or the AO's construction projects in the course of construction. All Major Capital Improvement Projects are to be insured by the BRIP in place of the contractor's insurance. The program is managed by Alliant and CSU's CPDC.

Available to all Campuses and AO's.

Contributions managed through CPDC.

Pollution Liability

This program provides coverage for owned site clean-up costs, off-site clean-up costs, third-party bodily injury or property damage, emergency response costs, business interruption.

All Campuses and AO's participate.

Contributions included in the Campus Property or AORMA Program.

Owner Controlled Ins Program (OCIP)

OCIP covers major building projects of the CSI and/or AOs with initial construction cost of $10M or more. OCIP includes General Liability, Completed Operations and Workers' Compensation coverage for all contractors. This program is managed by Alliant and CSU's CPDC.

Available to all Campuses and AO's.

Contributions managed through CPDC.

Cyber Liability

This program is designed to provide insurance coverage for both first and third-party financial losses resulting from data breaches and other cybercrimes that may compromise sensitive information.

All Campuses and AO's participate.

Contributions included in the Campus or AORMA Property Program.

Ancillary Coverages - Property

Earthquake w/ Parametric Trigger

Provides Systemwide earthquake coverage. The limit for each location is predetermined based on zip code and maximum shaking at that particular location. The deductible is a minimum trigger intensity of 45.00%g – Pseudo-Spectral Acceleration with a period of 0.3s.

All Campuses and AO's participate.

Contributions included in the Campus and AORMA Property Program.

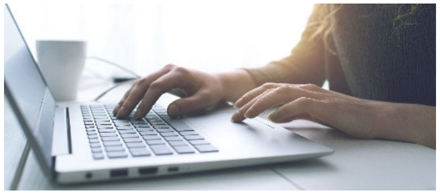
Fine Arts, Artifacts & Archives

Provides coverage for art objects that are owned or lent to the University or auxiliary organizations. Coverage includes transit coverage while the art objects are transported to or away from the campus; i.e., coverage is "nail-to-nail" or "wall-to-wall".

All Campuses and AO's participate.

Contributions included in the Campus and AORMA Property Program.

Inland Marine



Provides "All Risk" coverage for scheduled specific objects such as:

- Computers, media, laptops
- Scientific and laboratory equipment
- Cameras, audio, industrial lighting
- Specialized mobile equipment; etc.

Available to all Campuses and AO's. Each item must be scheduled to be covered.

Contributions are calculated and invoiced quarterly and sent directly to Campus or AO.

Automobile Physical Damage

Provides "All Risk" coverage for scheduled vehicles and/or mobile equipment.

Available to all Campuses and AO's. Each item must be scheduled to be covered.

Contributions are calculated and invoiced quarterly and sent directly to Campus or AO.

Ancillary Coverages - Student Programs

Club Liability Insurance Program (CLIP)

CLIP provides general liability coverage for all student clubs. The program excludes coverage for auto liability, activities of fraternal organizations as well as injuries to participants participating in athletic activities.

Automatic coverage for all officially recognized student clubs (per Executive Order #1068).

Contributions are included in the Campus Liability Program. No charge for AORMA.

Club Sports Insurance Program

Covers CSU students for general liability, and medical expenses due to accidental injuries while participating in the CSU's or AO's club sports, intramural and recreational sports.

Coverage is available to all Campuses and AO's. Sport type and # of participants must be scheduled.

Contributions are invoices separately.

Student Travel Accident Insurance

Provides medical expense coverage for injuries to CSU students (including Extended Education Program students) during travel to, or from, campus to participate in a school sponsored activity. Additionally, coverage for overnight supervised and sponsored travel is included for up to 14 days.

All Campuses and AO's participate.

Contributions included in Campus Liability Program. No charge for AORMA.

Participation Accident Insurance Program (PAI)

PAI provides accident medical expense benefits and is recommended when the CSU or AO is sponsoring a high hazard activity or when minors are participating in a sponsored activity.

Available to all Campuses and AO's.

Contributions are invoiced separately.

Ancillary Coverages - Student Programs

Student Professional Liability Ins Program (SPLIP)

Systemwide professional liability insurance to provide coverage for students enrolled in the Nursing, Allied Health or Education internship curricula. This program is designed to satisfy the requirements of host institutions that students maintain professional liability insurance in order to participate in programs offered under affiliation agreements with the University. The program includes professional and personal liability coverage with broad protection for the students, affiliates and the University.

Available to all Campuses.

Contributions are included in the Campus Liability Program.

Student Academic Field Experience for Credit Liability Ins Program (SAFECLIP)

Provides coverage for students involved in the University's service-learning programs while performing service or volunteer work for academic credit. This program is designed to satisfy the requirements of host institutions that students maintain liability insurance in order to participate in programs offered under affiliation agreements with the University. The program includes professional and general liability coverage with broad protection for the students, affiliates and the University.

Available to all Campuses.

Contributions are included in the Campus Liability Program.

Ancillary Coverages - Aviation / Watercraft

Drone Insurance Program

Covers aviation risks on a blanket basis for liability arising from small drones that are owned, non-owned or hired by CSU or its AO's. Coverage is automatic for non-commercial use of small drones only. Hull coverage can be purchased separately.

All Campuses and AO's participate.

Contributions are included in the Campus and AORMA Liability Program.

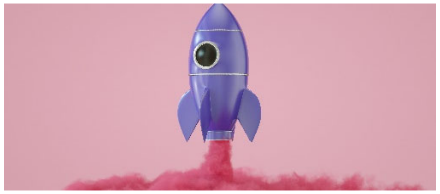
Non-Owned Aircraft Liability

As CSU occasionally uses non-owned aircraft for CSU business, a special Aviation Liability policy was placed to insure against non-owned aircraft liability.

All Campuses and AO's participate.

Contributions are included in the Campus Liability Program. No charge for AORMA.

Rocketry Liability

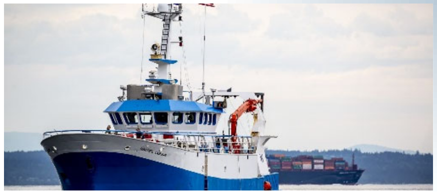


CSURMA purchases a special Aviation Liability insurance policy to facilitate coverage for the University's liability arising from rocketry activities.

All Campuses and AO's participate.

Contributions are included in the Campus Liability Program. No charge for AORMA.

Watercraft Insurance Program



Provides Hull and Machinery Insurance, Collision and Towers Liability coverage, Protection and Indemnity Liability coverage.

This is not a blanket coverage; each vessel must be reported and scheduled on the policy.

Contributions are invoiced separately.

Ancillary Coverages - Miscellaneous

Deadly Weapons Response Program

Addresses the needs of the CSU system should a violent incident occur. The program provides third party liability, physical damage coverage and crisis management services.

Automatic coverage for all Campuses and AO's.

Contributions included in the Campus and AORMA Property Program.

Fidelity / Crime Insurance Program

Insures the CSU's and AO's and auxiliary organization's employees for Employee Fidelity, including faithful performance of duties, counterfeit, fraud, computer crime, and other misappropriation of the funds.

All Campuses and AO's participate

Contributions included in the Campus Liability Program and the AORMA Crime Program.

Medical Professional Malpractice Liability Insurance

This program provides Medical Professional Malpractice Liability insurance for Medical Professionals employed by the CSU or its Campuses for services performed within the course and scope of their duties as employees while serving at the Student Health Center on a campus of the CSU.

All Campuses participate.

Contributions included in the Campus Liability Program.

Trustees E&O, and Fiduciary Liability

This program provides professional liability for the various CSURMA board and committee members, while serving in their capacity as such. This program also provides Fiduciary Liability coverage for the Campuses and AO's administration of its employee benefit plans and trusts.

Automatic for all Campuses and AO's.

Contributions included in the Campus and AORMA Liability Program.

Ancillary Coverages - Miscellaneous

Special Event Insurance Program

The Special Events Program offers premises liability coverage for a broad range of events held by uninsured third parties in public assembly facilities. The program has the added feature of allowing the CSU and its auxiliary organizations to insure its own events as circumstances warrant.

Available to all Campuses and AO's.

Invoiced separately.

Foreign Travel Insurance Program (FTIP)

This program provides coverage for employees and students while traveling outside the United States. Coverage includes General Liability, Contingent Auto Liability, Employee Benefits Liability, Employers Responsibility, Employee Voluntary Compensation, Employers Liability, Primary Accident and Sickness, Accidental Death and Dismemberment, and Executive Assistance Services. Beginning July 1, 2014, FTIP added an "Overlay" coverage to supplement the insurance mandated by certain third-party travel program providers under approved agreements with the University. Specifically, the overlay coverage extends FTIP's Liability insurance that is not otherwise provided by certain third-party programs.

Available to all Campuses and AO's. All international travel must be reported to obtain coverage.

Invoiced separately.

CSURMA Milestones

csurma

1994
- Risk Pool Feasibility Study commenced.

1995
- Risk Pool implemented.

1996
- Campus Master Property Program (MPP) implemented.

1997
- CSURMA forms AO Group Purchase Program with six Members.
- AIME implemented.

1998
- First Campus Rating Plans Task Group.

1999
- WC TPA claims services initiated.
- Campus Risk Pools commenced 10 Year Full Funding Policy

2000
- AO Membership increased from 23 to 46.
- Systemwide Property Appraisal.

2001
- Campus Rating Plans Task Group.

2002
- AO-Liability Program implemented.
- Alliant began Campus Liability claims service.

2003
- Sedgwick CMS appointed WC TPA.
- AIME Rating Plans Task Group.

2004
- Campus Rating Plans Task Group.
- AO-COMP, Inc. implemented.

2005
- AO-COMP, Inc. becomes part of CSURMA.
- Campus Pooled Liability Coverage Program SIR increased to $3,000,000.
- ID Fraud Coverage Program added.
- Builder’s Risk Program implemented.
- Campus 99 for state-owned buildings added.
- **$257,093 – AO Liability released 1st Dividend.**

2006
- SPLIP launched.
- AO Rating Plans Task Group.
- DIR approves transfer of AO-COMP to CSURMA.
- AO-Property SIR Program implemented.
- Systemwide Property Appraisal.
- **$252,114 – AO Liability Dividends.**
- **$900,000 – AO-COMP releases 1st Dividends.**

CSURMA Milestones

2007

- Campus Risk Pool achieved 100% full funding.
- AORMA achieved 100% participation.
- Systemwide Employee Fidelity Program launched.
- FTIP Blanket Coverage implemented.
- SAFECLIP implemented.
- **$15,278,413 – Campus WC 1st Dividends.**

2008

- Cyber Liability Program added.
- AORMA WC Class Code consolidation completed.
- **$1,090,961 – AO-COMP Dividends.**
- **$9,867,829 – Campus WC Dividends.**

2009

- CSURMA and AORMA logos developed.
- **$415,861 – AIME released 1st Dividends.**
- **$1,217,460 – AORMA Dividends.**
- **$16,599,342 – Campus WC Dividends.**

2010

- Foreign Travel Insurance Program (FTIP) enhanced.
- AIME catastrophic coverage enhanced.
- Fiduciary Liability coverage added.
- Systemwide Property Appraisal.
- **AORMA UIP launched, freeing up over $10 million reserves for members.**
- **$2,242,800 – AORMA Dividends.**
- **$9,173,264 – Campus Dividends.**

2011

- Self-insured layer for Campus Property program added (savings of over $3 million per year).
- Digitization of CSURMA records completed.
- **$2,690,382 – AORMA Dividends.**
- **$5,470,192 Campus Liability Dividends.**
- **$14,038,323 – Campus WC Dividends.**

CSURMA Milestones

2012
- CSU International Programs launches (CSUIP).
- Owner Controlled Insurance Program (OCIP) launched.
- Club Sports Insurance Program (CSIP) launched.
- **$2,219,190 – AORMA Dividends.**
- **$7,504,717 – Campus Dividends.**

2013
- CSU Doctor's Medical Practice Program added.
- CSURMA.org website re-launched.
- Intramural/Recreational Sports added to CSIP.
- **$1,702,157 – AORMA Dividends.**
- **$7,097,512 – Campus Dividends.**

2014
- Theater Safety Risk Management rolled out.
- Unmanned Aerial Systems ("Drones") coverage added to Liability programs.
- Campus Property Program restructured as reinsurance.
- **$1,823,733 – AORMA Dividends.**
- **$8,677,518 – Campus Dividends.**

2015
- CSURMA Website redesigned.
- CSURMA joined CWCI for workers' compensation benchmarking.
- Risk Management Innovation Grants added.
- Rocketry Liability coverage added.
- Online services & training for Prevention of Sexual Abuse of Minors added.
- Agility Recovery Property Loss Program added.
- Campus and AORMA workers' compensation programs reinsured by CSAC EIA.
- Participated in CSU-CCC-UC collaborative business conference at UC Riverside.
- **$1,179,889 – AORMA Dividends.**
- **$8,500,359 – Campus Dividends.**

2016
- Campus 86 for Campus Personal Property coverage added.
- Fine Arts, Archives & Artifacts Program (FAAAP) launched.
- Operation "Double Play" launched.
- Implemented e-filing of the state required Conflict of Interest disclosure statements (Form 700).
- **$1,171,524 – AORMA Dividends.**
- **$13,688,395 – Campus Dividends.**

CSURMA Milestones

2017
- Drone Insurance Program (DRIP) launched.
- Risk Management Grants revised to systemwide projects through WERCS affinity groups.
- Watercraft Liability Program launched.
- EQ Parametric Coverage added to Campus & AORMA Property Programs.
- **$1,712,755 – AORMA Dividends.**
- **$7,027,608 – Campus Dividends.**

2018
- Medical Malpractice Liability specifically endorsed.
- Deadly Weapons Response Program launched.
- Club Liability Insurance Program (CLIP) launched.
- AORMA Benefits Program launched.
- **$4,774,887 – Campus Dividends.**
- **$1,650,397 – AORMA Dividends.**

2019
- Broaden Cyber Coverages.
- **$1,336,710 – AORMA Dividends.**
- **$7,219,917 – Campus Dividends.**

2020
- Further Development of Youth Protection Programs.
- Streamlining of the Foreign Travel Insurance Program process.
- Finalization of the new CSU Affinity Groups Biennial Mini-Conference and/or Workshops.
- **$1,418,672 - AORMA Dividends.**
- **$9,749,679 - Campus Dividends.**

2021
- Campus Response to Workplace Safety Compliance program launched.
- Managing Risk in Youth Programs resource guide published.
- Systemwide Student Training Management Platform designed.
- **$1,418,672 – AORMA Dividends.**
- **$7,721,846 – Campus Dividends.**

2022
- Limited Intellectual Property Infringement coverage added to the Campus and AORMA Liability Programs.
- **$279,323 - AORMA Dividends.**
- **$2,445,298 - Campus Dividends.**

2023
- Cyber liability - Train the Trainer Developed.
- **$4,058,840 – Campus Dividends.**

2024
- Enhancements to the Foreign Travel Program.
- Launch of Crisis 24.
- **$4,901,160 - Campus Dividends.**

2025
- Fall Protection Resource Guide published.
- Energized Electrical Equipment Resource Guide published.